

12TH

ANNUAL REPORT

2076/77

नेशनल बैंकिङ्ग इन्स्टिट्यूट लिमिटेडको बाह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

यस इन्स्टिट्यूटको मिति २०७७ मंसिर २४ गते बसेको सञ्चालक समितिको १४९ औं बैठकको निर्णय अनुसार यस इन्स्टिट्यूटको बाह्रौं वार्षिक साधारण सभा निम्न लिखित मिति र समयमा विद्युतीय माध्यम (Online) बाट निम्न विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएकोले कम्पनी ऐन २०६३ को दफा ६७ तथा यस इन्स्टिट्यूटको नियमावलीको नियम १८ (ग) अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति र समय :-

मिति : २०७७ साल पौष महिना २७ गते, सोमवार (11 January, 2021)
स्थान : सभामा सहभागी हुने शेयरधनी महानुभावहरुलाई Virtual Meeting Link उपलब्ध गराइने ।
समय : बिहान ११:०० बजे

१. छलफल गर्ने विषयहरु :-

क. सामान्य प्रस्ताव:

- १) अध्यक्षज्यूको मन्तव्य सहितको सञ्चालक समितिको आ.व. २०७६/०७७ को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- २) लेखापरीक्षकको प्रतिवेदन सहितको २०७७ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७६/०७७ को नाफा नोक्सान हिसाब र सोही अवधिको नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण लगायतका सम्पूर्ण वित्तीय विवरणहरु पारित गर्ने ।
- ३) सञ्चालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजीको ५ प्रतिशतले नगद लाभांश (कर सहित) स्वीकृत गर्ने ।
- ४) कम्पनी ऐन २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०७७/०७८ को लागि लेखापरीक्षक नियुक्त गरी निजको पारिश्रमिक निर्धारण गर्ने ।
- ५) वर्तमान सञ्चालकहरुमध्ये सञ्चालक समितीबाट नियुक्त भएका निम्नलिखित सञ्चालक हरुको नियुक्तिलाई अनुमोदन गर्ने ।
 १. आरती राज्यलक्ष्मी राणा, सनराईज बैंक लिमिटेड - सञ्चालक
 २. तुलसी प्रसाद धिमिरे, नेपाल राष्ट्र बैंक - सञ्चालक
 ३. निर्मल दाहाल - स्वतन्त्र सञ्चालक

ख. विशेष प्रस्ताव "The Banking Academy Of Nepal"

- १) कम्पनीको नियमावलीको नियम ३८ (ग) मा संशोधन गर्ने सम्बन्धी विशेष प्रस्ताव पारित गर्ने ।
- २) उपरोक्त कार्यको लागि प्रवन्धपत्रमा आवश्यक संशोधन स्वीकृत गर्ने, प्रस्तावित संशोधनमा कुनै फेरवदल गरि 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 इन्स्टिच्यूटको कार्यालय, नक्साल बाट उपलब्ध गराईने छ । साथै उक्त प्रतिवेदन ईन्स्टिच्यूटमा उपलब्ध भएको शेयरधनीहरुको ईमेल ठेगाना र ईन्स्टिच्यूटको वेबसाईट www.nbi.com.np मा पनि राखिएको हुँदा उक्त वेबसाईटबाट डाउनलोड गर्न सकिने छ ।
- २) कोरोना भाइरस (Covid-19) महामारीको जोखिमलाई मध्यनजर गर्दै साधारण सभा भिडियो कन्फरेन्स (Virtual Zoom Meeting) मार्फत गरिने भएकोले शेयरधनी महानुभावहरुलाई भित्तियो कन्फरेन्सको माध्यमबाट सभामा भाग लिन अनुरोध छ ।
- ३) सभा शुरुहुनुभन्दा १ घण्टा अगाडिबाट भिडियो कन्फरेन्स (Virtual Zoom meeting) खुल्ला गरिनेछ । उक्त: एक घण्टाको समयभित्र सभामा सहभागी शेयरधनीहरुलाई दिइएको Zoom ID र Passcode को माध्यमबाट ZOOM Log in गरी आफुले प्रतिनिधित्व गर्ने संस्थाको छाप लागेको अख्तियारी पत्र तथा आफ्नो आधिकारीक परिचय सहित उपस्थितिको जानकारी गराउनु पर्नेछ । शेयरधनीको उपस्थितिबाट कम्पनी ऐनको व्यवस्था बमोजिम सभाका लागि आवश्यक गणपुरक संख्या पुगेपछि सभाको कारवाही अगाडि बढाइनेछ ।
- ४) साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको कार्यालयमा सम्पर्क राख्नुहुन अनुरोध छ ।



प्रोक्सी फाराम

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

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

..... जिल्ला न.पा/गा.पा. वडा नं. बस्ने म/हामी ले त्यस कम्पनीको शेयरधनीको हैसियतले २०७७ साल पौष महिना २७ गते सोमबारका दिन हुने बाह्रौं वार्षिक साधारण सभामा स्वयंम उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि न.पा/गा.पा. वडा नं. बस्ने त्यस कम्पनीका शेयरधनी श्री शेयर प्रमाणपत्र नं..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको:-

हस्ताक्षरको नमुना :

शेयरधनीको नाम :

शेयर प्रमाणपत्र नं. :

मिति :

निवेदक :

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचय नं. :

शेयर प्रमाणपत्र नं. :

शेयर संख्या

मिति :

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

नेशनल बैंकिङ्ग इन्टिच्युट लिमिटेडको शेयरधनी तथा शेयर संख्या :

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

बिषय सूची

क्र.सं.	विवरण	पेज नं.
१)	अध्यक्षज्यूको मन्तव्य.....	६
२)	संचालक समितिको प्रतिवेदन.....	९
३)	NBI Profile: at a glance.....	१६
४)	Operation Overview.....	२०
५)	लेखा परिक्षकको प्रतिवेदन.....	३१
६)	Financial Statements.....	३३

NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको

बाह्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट

अध्यक्षज्यूद्वारा पेश गरिएको संक्षिप्त मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको गरिमामय बाह्रौं वार्षिक साधारण सभामा उपस्थित शेयरधनी एवं अतिथि महानुभावहरूलाई इन्स्टिच्यूट तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु ।

बैंक तथा वित्तीय संस्थाहरूकालागि दक्ष जनशक्तिको विकास गर्ने उद्देश्यकासाथ समयसापेक्ष तालिम, शिक्षा, गोष्ठि तथा सम्मेलनहरू आयोजना गरी बैंक तथा वित्तीय संस्थाका कर्मचारीहरूको दक्षता अभिवृद्धि गराउने लक्ष्य लिएर स्थापित यस संस्थाले सफलतापूर्वक बाह्रौं वर्ष पुरा गर्दै गर्दा यस संस्थाले आफ्नो उद्देश्य पुरा गर्नमा धेरै हदसम्म सफल भएको हामीलाई अनुभूती भएको छ । संस्थाले उपलब्ध गराउने स्तरीय तालिम तथा कार्यक्रमहरूको माध्यमबाट यो संस्था निरन्तर रूपमा बैंकिङ्ग जगतको मानव संसाधन विकासको क्षेत्रमा क्रियाशिल, अब्बल संस्थाकोरूपमा आफ्नो पहिचान स्थापित गर्न सफल भएकोमा हामी गौरवान्वित भएका छौं ।

वित्तीय प्रणालीमा आउने परिवर्तनहरूलाई समुचित तवरबाट अंगिकार गर्दै बैंक तथा वित्तीय संस्थाहरूलाई प्रभावकारी ढंगबाट अगाडी लैजानमा दक्ष एवं कुशल मानव संसाधनको भुमिका अहम रहन्छ । यसै विषयलाई मध्यनजर गर्दै यस संस्थाले वित्तीय प्रणाली तथा बजारमा आएको नवीन परिवर्तनको कारणले पैदा हुने जोखिम व्यवस्थापन तथा बजारमा सिर्जित नवीन अवसरहरूलाई सदुपयोग गर्न आवश्यक पर्ने विभिन्न तालिम तथा सर्टिफिकेशन कोर्सका प्याकेजहरू तयार गरी बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई उपलब्ध गराउन सफल रहँदै आएको छ ।

बैंकिङ्ग व्यवशायको आयाम दिनानुदिन विस्तार हुँदै गईरहेको छ । आर्थिक रूपमा सबल वर्गका साथसाथै अति विपन्न वर्गमा समेत बैंकिङ्ग सेवा पुऱ्याई वित्तीय पहुँचको विस्तार गर्ने अभिप्रायकासाथ बैंक तथा वित्तीय संस्थाहरूले शहर लगायत दुरदराजसम्म आफ्ना सेवाहरू विस्तार गरिरहेका छन् । बैंक तथा वित्तीय संस्थाहरूको विस्तारसंगै यस क्षेत्रमा दक्ष जनशक्तिको मागसमेत दिनानुदिन बढ्दो छ । यस विषयलाई मध्यनजर गर्दै बैंकिङ्ग जगतको मानव संसाधन विकासकोलागि सम्पूर्ण समाधानको केन्द्रकोरूपमा यस संस्थाले आफुलाई विकास गर्दै आएको छ ।

कम्पनी ऐन अन्तर्गत दर्ता भएको यस संस्थाको उद्देश्य मुनाफा आर्जन गर्नु भएता पनि बैंकिङ्ग व्यवस्थापनको क्षेत्रमा सर्वाधिक महत्वपूर्ण विषय, मानव संसाधनको विकास गर्नु लाई नै प्राथमिकता दिइएको यहाँहरूलाई विदितै छ । यस संस्थाले आ.व. २०७६/०७७ मा २३१ वटा तालिम कार्यक्रमहरूको आयोजना गर्न सफल भएको छ । विगत वर्षहरूमा भन्दा गत सालमा कार्यक्रमहरू कम हुनुमा हाल संसारभर विद्यमान कोभिड -१९ प्रमुख कारक को रूपमा छ । ११ चैत्र, २०७६ देखि शुरु भएको देशव्यापी लकडाउने सम्पूर्ण अर्थतन्त्रमा नकारात्मक असर पर्न गयो र बैंकिङ्ग क्षेत्र पनि त्यसबाट अछुतो रहन सकेन; परिणाम स्वरूप यस संस्थाको विभिन्न तालिम तथा कार्यक्रम समेत रद्द गर्नुपरेको थियो जसका कारण यस संस्थाको आमदानीमा समेत ठुलो असर परेको छ ।

अनवरतरूपमा सञ्चालन गरिँदै आईएका तालिम कार्यक्रमहरूका अलावा यस इन्स्टिच्यूटले बैंक तथा वित्तीय संस्थाहरूका आवश्यकतालाई ध्यानमा राखी सञ्चालन गर्दै आईरहेको JANBI, CANBI, Omega Credit Certification लगायतका कार्यक्रमहरूले बैंकिङ्ग जगतमा आफ्नो उपयोगिता प्रमाणित गरीसकेका छन् । यी बाहेक यस संस्थाले AML-CFT, Anti-Fraud जस्ता महत्वपूर्ण अनलाईन कोर्सहरू समेत सञ्चालन गर्दै आईरहेको छ । यस वर्ष समेत थप दुई कोर्सहरू? Omega SME Certification Course तथा TBML -Trade Base Money Laundering Certification Courses सञ्चालनमा ल्याइएको छ । यी प्रमाणित कोर्सहरू बैंकिङ्ग क्षेत्रका कर्मचारीकै आवश्यकतालाई ध्यानमा राखी ल्याइएकाले बढी भन्दा बढी

कर्मचारीहरूलाई यी कोर्सहरूको माध्यमबाट दक्षता अभिवृद्धि गराउन यहाँहरूको माध्यमबाट सम्पूर्ण बैंक तथा वित्तीय संस्थाहरूलाई आह्वान गर्न चाहन्छु।

NBI ले बैंकिङ क्षेत्रमा निहित प्रणालीगत सुरक्षा संवेदनशीलतालाई मध्यनजर गर्दै Risk Management, Cyber Security, Anti Money Laundering जस्ता महत्वपूर्ण विषयहरूमा कन्फरेन्सहरू गर्दै आएको छ। उच्च व्यवस्थापकीय श्रेणीमा कार्यरत बैंकिङ कर्मचारीहरूमा समेत समय सापेक्ष व्यवस्थापकीय कार्य कुशलता अभिवृद्धि गराउने उद्देश्यकासाथ यस संस्थाले भारतको गुडगाँवस्थित Management Development Institute - MDI तथा Frankfurt School of Finance and Management, Germany लगायतका अन्तराष्ट्रिय संस्थाहरूसँग सहकार्य गरी विभिन्न कार्यक्रमहरू सञ्चालन गर्दै आईरहेको छ। यस्ता कार्यक्रमहरूले बैंकिङ क्षेत्रका नेतृत्व तहका कर्मचारीहरूलाई अन्तराष्ट्रिय स्तरको बैंकिङ अभ्यास सँग परिचित हुने मौका प्राप्त भएको छ।

यसै सिलसिलामा यस संस्था गतवर्ष थाईल्याण्ड स्थित Asian Institute of Technology - AIT तथा International Finance Co-operation - IFC सँग आवद्ध भएको छ। जस अन्तर्गत हामीले AIT तथा IFC जस्ता अन्तराष्ट्रिय संस्थाहरूबाट Resource Person हरु उपलब्ध गराई नेपाली बैंकिङ क्षेत्रका मानव संसाधनलाई गुणस्तरिय तालिम उपलब्ध गराउने अपेक्षा राखेका छौं। बैंक तथा वित्तीय संस्थाको आवश्यकता अनुसार तालिम उपलब्ध गराउने उद्देश्यले गत वर्ष देखि यस संस्थाले (TNA -Training Need Assessment) पनि शुरु गरेको छ र उक्त कार्यक्रमलाई आवश्यकता अनुसार विशिष्टीकरण र विविधिकरण गर्दै अगाडी लैजाने योजना रहेको छ। बैंक तथा वित्तीय संस्थामा कुशल जनशक्ति तयार गर्ने अभिप्रायले नयाँ भर्ना हुने कर्मचारीहरूलाई लक्षित On-Boarding Programme तथा CBC (Comprehensive Banking Courses) जस्ता तालिमलाई यस वर्ष पनि प्राथमिकतामा राखिएको छ।

बैंक तथा वित्तीय संस्थाका कर्मचारीको दक्षता अभिवृद्धिका लागी गरिनुपर्ने सम्पूर्ण तालिम लगायतका गतिविधि हरु गर्ने उद्देश्यले नै हामीले सामुहिकरूपमा NBI को स्थापना गरेका यहाँ हरुलाई विदितै छ। माथि उल्लेखित सम्पूर्ण गतिविधि तथा कार्यक्रमहरू सोहि उद्देश्य पूर्ति गर्नका लागी हाम्रा प्रयासहरू हुन्। भविष्यमा समेत आवश्यक पर्ने दक्षता अभिवृद्धिका कार्यक्रमहरूका लागि NBI लाई एउटा सफल प्राज्ञिक संस्था बनाउने सोचका साथ काम गर्न व्यवस्थापनलाई सञ्चालक समितिले निर्देशन समेत दिइसकेको छ। तर यसका लागि NBI का तालिम लगायतका कार्यक्रमहरूमा रहेको सहभागितालाई अझै बढाई NBI लाई अझ मजबुत बनाउन हुन म यहाँहरूलाई आग्रह गर्न चाहन्छु। मलाई विश्वास छ अबका दिनहरूमा दक्षता अभिवृद्धि सन्दर्भमा आवश्यक हरेक कार्यक्रमहरूमा शेयरधनहरूले NBI को उपयोग बढाउनु हुनेछ। NBI ले प्रदान गर्ने र प्रदान गर्न सक्ने सम्पूर्ण सेवाहरू सम्भव भए सम्म NBI बाटै उपयोग गरी यसको समेत क्षमता अभिवृद्धिमा सहयोग गर्न म हाम्रा सम्पूर्ण शेयरधनी बैंक तथा वित्तीय संस्थाहरूमा हार्दिक आवाहन गर्न चाहन्छु। साथै यस संस्थाको क्षमतालाई अधिकतम उपयोग गर्न म शेयर होल्डर नरहनु भएका बैंक तथा वित्तीय संस्थाहरूलाई समेत यसै मञ्चबाट आग्रह गर्न चाहन्छु।

निकै असहज परिस्थितिका बावजुत यस इन्स्टिच्यूटले आ.व.२०७६/०७७ मा रु.४,८०३,६२८/ खुद मुनाफा आर्जन गर्न सफल भएकोमा उक्त मुनाफाको केही अंश शेयरधनीहरूलाई लाभांशकोरूपमा वितरण गरी बाँकी रकम संस्थालाई बैंकिङ क्षेत्रको मानव संसाधन सम्बन्धी सम्पूर्ण समाधान सहितको सक्षम संस्था बनाउन पूर्वाधार तयारीकोलागि सञ्चित गर्नु मनासिव देखिएकोले आ.व.२०७६/०७७ को मुनाफाबाट चुक्ता पूँजीको ५% (पाँच प्रतिशत) नगद लाभांश वितरणकोलागि प्रस्ताव पेश गरेको छु। यस साधारण सभाबाट उक्त प्रस्ताव सर्वसम्मतिसे स्वीकृत हुने विश्वास लिएको छु।

अन्त्यमा, यस संस्थाको प्रगतिमा महत्वपूर्ण भुमिका निर्वाह गरी आवश्यक सल्लाह र सुझाव प्रदान गर्नु हुने सम्पूर्ण शेयरधनी महानुभावहरूलाई धन्यवाद ज्ञापन गर्दै भविष्यमा समेत यस्तै प्रकारका सल्लाह, सुझाव एवं मार्गदर्शनको अपेक्षा राखेको छु। त्यसैगरी यस संस्थालाई एक प्रतिष्ठित एवं अब्बल ज्ञान तथा तालिम प्रतिष्ठानको रूपमा स्थापित गर्न निरन्तर सहयोग तथा

सुभाष दिई सहयोग पुऱ्याउनु हुने नेपाल राष्ट्र बैंक, नेपाल बैंकर्स संघ, शेयर होल्डर संस्थाहरु, विषय विज्ञ प्रशिक्षकहरु, मेरा सहकर्मी निर्देशक मित्रहरु तथा सम्बन्धित अन्य निकायहरु प्रति हार्दिक आभार व्यक्त गर्दछु । यस संस्थाका व्यवस्थापन तथा सम्पूर्ण कर्मचारीहरुलाई पनि उहाँहरुको उच्च योगदानकोलागि हार्दिक धन्यवाद दिन चाहन्छु । धन्यवाद ।

सुमेद भट्टराई

अध्यक्ष

नेशनल बैंकिङ्ग इन्स्टिट्यूट लि.

नक्साल, काठमाडौं ।



यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको

बाह्रौं वार्षिक साधारण सभा

सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आ.व. २०७६/७७ को प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

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

देशमा भएको संरचनागत परिवर्तनसंगै सुगमदेखि दुरदराजसम्मका जनताहरूमा सहज वित्तीय सेवाको पहुँच पुऱ्याउन एवं वित्तीय समावेशीतामा अभिवृद्धि गर्नका लागि बैंक तथा वित्तीय संस्थाहरूले हरेक स्थानीय निकायहरूसम्म आफ्नो उपस्थिति बढाउँदै लगेका छन् । यसै परिप्रेक्ष्यमा शहरी तथा ग्रामीण क्षेत्रसम्म बैंकिङ्ग पहुँचको विस्तार संगसंगै सिर्जित अवसर तथा जोखिमहरूलाई व्यवस्थापन गर्दै सबल बैंकिङ्ग व्यावसाय सञ्चालन गर्नु चुनौतीपूर्ण रहेको छ । चुनौतीहरूको सामना गर्दै प्रतिस्पर्धात्मक वातावरणमा खरो उन्नतकोलागि सम्पूर्ण बैंक तथा वित्तीय संस्थाको मानव संशाधन सबल एवं सक्षम हुनु अपरिहार्य रहेको छ । योग्य, सक्षम तथा इमान्दार कर्मचारीको छनौट गरी तिनीहरूलाई समयानुकूल सीप विकास तथा तालिमको माध्यमबाट उपयुक्त स्थानमा समायोजन गर्दै अपेक्षित प्रतिफल हासिल गर्न प्रभावकारी व्यवस्थापकीय कार्यकुशलता जरुरी हुन्छ । कर्मचारीलाई समयानुकूल उपयुक्त तालिमहरूको व्यवस्था गर्न सकेमा तिनीहरूको कार्यकुशलतामा अवृद्धि भई संस्थाको उत्पादकत्वमा समेत सकारात्मक प्रभाव पर्न जान्छ । देशको आर्थिक विकासमा महत्वपूर्ण योगदान गरी रहेका बैंक तथा वित्तीय संस्थाहरूको प्रभावकारीता अभिवृद्धि गर्न योग्य तथा सक्षम मानव संशाधनको चयन र तालिम तथा विकासका कार्यक्रमहरू मार्फत तिनीहरूको निरन्तर क्षमता विकास हुनु पर्नेमा कसैको पनि दुईमत हुन सक्दैन । तसर्थ, बैंक तथा वित्तीय संस्थाहरूलाई समयानुकूल प्रभावकारी बनाउनको लागि मानव संशाधन व्यवस्थापनमा विशेष जोड दिनु जरुरी छ । साथै, बैंकिङ्ग जगतमा देखिएका चुनौतीहरूलाई सम्बोधन गर्दै यस क्षेत्रकोलागि दक्ष जनशक्ति विकास गर्ने तर्फ अगाडी बढ्नुपर्ने आवश्यकता रहेको देखिन्छ ।

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

बैंकिङ्ग क्षेत्रसंग आवद्ध भएका एवं हुन सक्ने सम्भावित जनशक्तिको कार्यक्षमता अभिवृद्धिको लागि यस इन्स्टिच्यूटले स्वदेश तथा विदेशमासमेत गरी समय सापेक्ष विभिन्न प्रकारका तालिम एवं सेमिनारहरू सञ्चालन गरिरहेको छ भने आवश्यकता अनुसार विदेशबाट विज्ञहरूसमेत भिकाई तालिम कार्यक्रमहरू सञ्चालन गरिएको जानकारी गराउन चाहन्छु । हामीले प्रदान गर्ने तालिम एवं श्रोत सामाग्रिहरूलाई समय सापेक्ष पुनरावलोकन गरी सोही बमोजिम ती सामाग्रिहरू परिमार्जन गर्दै आएका छौं । समय समयमा परिमार्जन गरिएका तालिम तथा श्रोत सामाग्रिले गुणस्तरीय मानव संशाधनको विकास हुने विश्वास लिएका छौं ।

अन्तर्राष्ट्रिय बैंकिङ्ग जगतका असल अभ्यासहरूलाई नेपालका बैंक तथा वित्तीय क्षेत्रमा समेत परिष्कृतरूपमा लागु गरी प्रभावकारी नतिजा हासिल गर्ने अभिप्रायका साथ यस संस्थाले नेपालका बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई लक्षित गरी अन्तर्राष्ट्रिय स्तरमा बैंकिङ्ग क्षेत्रको तालिम तथा विकासको क्षेत्रमा कार्यरत विभिन्न संघ संस्थाहरूसंग समेत सहकार्य गर्दै

आईरहेकोछ । यसैक्रममा यस संस्थाले भारतको गुडगाँव स्थित Management Development Institute संग सम्झौता गरी उक्त इन्स्टिच्यूटसंगको सहकार्यमा निरन्तररूपमा विभिन्न बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई काठमाडौं र भारतको गुडगाँवमा व्यवस्थापकीय सीप विकास सम्बन्धि तालिम कार्यक्रमहरू सञ्चालन गर्दै आईरहेको छ । गत वर्ष International Finance Corporation तथा बैंकक स्थित Asian Institute of Technology (AIT) संग पनि सहकार्यको लागि सम्बन्ध स्थापना गरिएको छ । यस प्रकारका तालिम कार्यक्रम विशेषतः उच्च तहमा कार्यरत कर्मचारीहरूलाई लक्षित गरी तयार गरिने गरिएकोमा यसै प्रकारको थप कार्यक्रम ल्याउनको लागि पहल समेत भईरहेको छ ।

बैंकिङ्ग सम्बन्धि विषयमा थप क्षमता अभिवृद्धिको लागि विशेषरूपमा तयार गरिएको JANBI (Junior Associates National Banking Institute) Certification कोर्समा सहभागिता बढ्दै गईरहेको छ । गत आर्थिक वर्षमसम्ममा उक्त कोर्समा जम्मा ४१९२ जना सहभागि भई समीक्षा अवधिसम्म १३९० जना उत्तिर्ण भएका छन् । त्यस्तै, JANBI कोर्सको माथिल्लो संस्करण Chartered Associates of National Banking Institute (CANBI) समेत संचालन गरिसकेको व्यहोरा जानकारी गराउँदै उक्त कोर्समा हालसम्म विभिन्न बैंक तथा वित्तीय संस्थाहरूमा आवद्ध जम्मा १९५ जना कर्मचारीहरू सहभागि भई ७७ जना उत्तिर्ण भएका छन् । यस प्रकारका कोर्सले बैंक एवं वित्तीय क्षेत्रको जनशक्तिको ज्ञानलाई समयसापेक्ष परिष्कृत गर्न सहजता प्रदान गरेको छ । कर्मचारीहरूलाई बैंकिङ्ग सम्बन्धि सम्पूर्ण ज्ञान दिलाउने उद्देश्यमा यी कोर्सहरू अत्यन्त सफल रहेका छन् ।

वित्तीय साक्षरता कार्यक्रम (Financial Literacy) सर्वसुलभरूपमा सम्पूर्ण जनतामा पुगोस भन्ने नीतिलाई आत्मसात् गर्दै नेपाल सरकारको कार्यमा हाम्रो समेत केही योगदान पुगोस भन्ने उद्देश्यले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत नविनतम् प्रविधिको प्रयोग मार्फत वित्तीय साक्षरतालाई सहजीकरण गर्नकोलागि मोबाईल एपसमेत तयार गरी सर्वसाधारण समक्ष पुर्‍याएको छ । यस एपको प्रयोग मार्फत नेपालको गाउँ गाउँमा वित्तीय साक्षरता अभिवृद्धि गर्नको लागि विभिन्न बैंक तथा वित्तीय संस्थाहरूसंग सहकार्य गर्ने लक्ष्य लिई अगाडी बढेको अवस्था छ । हामीले आफ्नो श्रोत र साधनले भ्याएसम्म वित्तीय साक्षरताकालागि विभिन्न स्थानहरूमा तालिम लगायतका कार्यक्रमहरूको आयोजना गरी आएका छौं र यसलाई आगामी दिनमा समेत निरन्तरता दिईनेछ ।

कर्मचारीको योग्यता, क्षमता र लगनशीलताले बैंक तथा वित्तीय संस्थाको कार्यसम्पादन तथा उत्पादकत्वमा सकारात्मक प्रभाव पार्ने गर्दछ । तालिम तथा विकासका कार्यक्रमहरूका माध्यमबाट कर्मचारीको कार्य सम्पादनस्तर उच्च बनाउन सकिने कारण बैंक तथा वित्तीय संस्थाले तालिम कार्यक्रममा जोड दिनु आवश्यक छ । कर्मचारीको क्षमता विकासमा सहयोग गर्न यो इन्स्टिच्यूट तयार रहेको र यसको लागि बैंक तथा वित्तीय संस्थाहरूले यस इन्स्टिच्यूटद्वारा सञ्चालित कार्यक्रमहरूमा आवश्यक सहयोग रहने विश्वास पनि लिएको छ ।

संस्थाले बैंकिङ्ग क्षेत्रको जनशक्तिलाई आवश्यक हुने समयसापेक्ष तालिम एवं कार्यक्रमलाई निरन्तरता लिंदै भविष्यमा अभि 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 २०७६/७७ को प्रगति विवरण :

आर्थिक वर्ष २०७६/७७ मा संस्थाले २३१ वटा तालिम कार्यक्रमहरूबाट कुल रु.७,०२,३०,२९३।०० (सात करोड दुई लाख तीस हजार दुईसय त्रियान्नब्बे रुपैयाँ) आम्दानी प्राप्त गरेको छ । त्यसैगरी, यस वर्ष खुद मुनाफा रु. ४८,०३,६२४ (रु अठ्चालिस लाख तीन हजार छ सय चौबिस मात्र) भएको छ । कोभिड -१९ को महामारीले गर्दा यस वर्षको तालिम आम्दानीमा गत वर्षको तुलनामा ह्रास आएको छ । कोभिड - १९ ले संसारभर आर्थिक क्रियाकलापमा असर पुर्‍याउनको साथै कार्यालयको दैनिक क्रियाकलापमा समेत नराम्रो असर पुर्‍याएको छ । बैंकिङ्ग क्रियाकलापमा पनि अस्तव्यस्तता ल्याउनुको साथै थोरै कर्मचारीहरूबाट कार्य संचालन भएको, कैयौं कर्मचारीहरू यो रोगबाट पिडित हुँदा बैंकका कर्मचारीहरूको मनोबल खस्केको र आम्दानीमै असर पुगेको, बैंकहरूको प्राथमिकतामा तालिम तथा विकास कार्यक्रम नपरेको आदि कारणले गर्दा यस संस्थाको

तालिम कार्यक्रममा प्रत्यक्ष असर परि आम्दानीमा नकारात्मक असर पर्न गएको हो । यस संस्थाको विगत पाँच वर्षको आर्थिक फलक निम्न बमोजिम छ ।

(रु.हजारमा)

विवरण	आ.व				
	२०७६/०७७	२०७५/०७६	२०७४/०७५	२०७३/०७४	२०७२/०७३
चुक्ता पूँजी	५०,०००	३२,७००	३२,७००	३२,७००	३२,७००
जगेडा कोष	१२६,५३३	१,२३,३६५	१,०२,९२०	६९,२९७	४७,०८७
लगानी/बैंक मुद्धति	१,४५,०००	१,२७,५००	१,०२,५००	८४,५००	६५,५००
तालिम कार्यक्रम आम्दानी	७०,२३०	१,४५,५९८	१,३९,९०२	८९,८७७	४२,३९७
तालिम कार्यक्रम खर्च	३७,८५६	८९,७०२	६०,९९८	४३,३७९	१९,७६३
अनुदान	-	-	-	-	-
कूल आम्दानी	३२,३७५	६३,८९६	७९,७०३	४६,५०५	२२,५५४
अन्य आम्दानी	१६,७३२	१४,६६९	१०,८८८	६,४९७	५,९६६
कूल सञ्चालन खर्च	३६,९५६	३७,२९९	२८,७४३	१८,९९०	१५,०८२
हासकट्टि	२,८५५	३,३९९	१,२६९	१,३८४	१,३९०
सञ्चालन नाफा	८,०५७	३४,६६४	५२,५८६	३२,६३०	११,२४८
तालिम संख्या	२३९	३५७	३५८	२४७	२५५

पूँजी र जगेडा कोष :

गत आ.व.मा संस्थाको चुक्ता पूँजीमा रु. १ करोड ७३ लाखले वृद्धि भई जम्मा रु. ५ करोड पुगेको छ भने गत वर्षको तुलनामा यस वर्ष जगेडा कोषमा २.५७ प्रतिशतले वृद्धि भएको छ । यस संस्थालाई आवश्यक पूर्वाधारहरूको विकास गर्न तथा वित्तीयरूपमा अझ बढि आत्मनिर्भर बनाउन जगेडा कोषलाई अझ सुदृढ बनाउँदै लैजाने नीति रहेको छ ।

संस्थाको सेवा :

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

कर्मचारी व्यवस्थापन :

संस्थाको कर्मचारी व्यवस्थापनकोलागि श्रम ऐन, २०७४ को अधिनमा रही कर्मचारी प्रशासन सम्बन्धि नियमावली, २०७५ तयार गरी लागु गरिएको छ । गत आ.व.को अन्त्यसम्ममा संस्थामा २८ जना कर्मचारीहरू कार्यरत रहेका थिए ।

अन्तर्राष्ट्रिय प्रभाव :

हालको विश्वव्यापीकरणको अवस्थामा समग्र बैंकिङ्ग क्षेत्र पनि परिष्कृत भई अन्तर्राष्ट्रिय जगतसंग क्रमिकरूपले आवद्ध हुँदै गईरहेको छ । नेपालको बैंकिङ्ग क्षेत्रलाई पनि अन्तर्राष्ट्रिय जगतसंग परिचित गराउने हेतुले यस संस्थाले विभिन्न अन्तर्राष्ट्रिय तालिम तथा सम्मेलनहरू आयोजना गर्दै आएको छ । यसै परिप्रेक्ष्यमा गत आ.व.मा संस्थाले Cyber Securities, Risk Management, AML Conference आदि कार्यक्रमहरू सञ्चालन गरेको छ । यस्ता अन्तर्राष्ट्रिय सम्मेलनहरूलाई आगामी वर्ष पनि निरन्तरता दिने जानकारी गराउन चाहन्छौं । साथै, विभिन्न बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई विदेशमा समेत तालिम कार्यक्रममा सहभागि गराईएको छ भने विदेशबाट श्रोत व्यक्ति/विज्ञहरूसमेत आमन्त्रण गरी तालिम कार्यक्रमहरू सञ्चालन गरिएका छन् । अन्तर्राष्ट्रिय असल अभ्यासहरूबाट नवीनतम् विषयहरूको ज्ञान हासिल गर्न सहजीकरण हुने अभिप्रायले यस संस्थाले गत आ.व.मा IFC तथा AIT संग आवद्ध भएको छ ।

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 गर्नको लागि समझदारी पत्रमा हस्ताक्षर गरी आवश्यकता अनुसार तालिम तथा कार्यक्रमहरू आयोजना गर्दै आइरहेका छौं । यसका साथै Risk Management जस्ता महत्वपूर्ण क्षेत्रमा परामर्श सेवा पनि प्रदान गर्दै आएका छौं । एसोसिएसनसँग विभिन्न तहमा सहकार्यको लागि अन्तरक्रियाहरू गर्दै आएका छौं ।

सञ्चालक समिति :

आर्थिक वर्ष २०७६/०७७ मा सञ्चालक समितिको जम्मा २७ वटा बैठक भएका छन् । सञ्चालक समितिले संस्थाको दैनिक रूपमा आई पर्ने कार्यहरूलाई व्यवस्थापन गर्नको लागि आवश्यकता अनुसार विभिन्न नीति नियम निर्माण तथा परिमार्जन गरी व्यवस्थापनलाई विभिन्न प्रकारका निर्देशन दिने गरेको छ । नेपाल बैंकर्स एसोसिएसनसँग विभिन्न तहमा सहकार्यको लागि अन्तरक्रियाहरू गर्दै आएका छौं ।

लेखा परीक्षक :

हाल कायम लेखा परीक्षक यस.आर.पाण्डे एण्ड कम्पनी ले लगातार ३ वर्षसम्म लेखापरीक्षण कार्य गर्नु भएकाले आ.व.२०७७/०७८ को लागि लेखा परीक्षण गर्न विभिन्न लेखापरीक्षकहरूसँग EOI माग गरी छनौट प्रकृयाबाट लेखा परीक्षण समितिको सिफारिसबाट श्री PKF TR Upadhyaya & Co. लाई आ.व. २०७७/०७८ को लेखा परीक्षण कार्यको लागि नियुक्तिको सिफारिस गरिएको छ । निजको पारिश्रमिक मु.अ.कर बाहेक रु.१,२०,०००/- (रु एक लाख बिस हजार मात्र) निर्धारण गर्न सिफारिस गरिएको छ ।

शेयर जफत :

आ.व.०७६/०७७ मा कुनै पनि शेयर जफत गरेको छैन ।

संस्थाका भगिनी संस्थाहरूसँगको कारोवार :

यस संस्थाको कुनै पनि भगिनी संस्थाहरू छैनन् ।

सञ्चालक र सञ्चालकका एकाघरका परिवारहरूको वित्तीय स्वार्थ सम्बन्धी विवरण :

त्यस्तो कुनै पनि विवरण हालसम्म नभएको ।

सम्पत्ति बिक्री :

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

आन्तरिक नियन्त्रण प्रणाली :

संस्थाले आन्तरिक नियन्त्रण प्रणाली थप सबल बनाउन विभिन्न प्रकारका नीति, नियम, कार्यविधिहरू तर्जुमा गरी लागु गरेको छ । संस्थाले मानव संसाधन सम्बन्धी नीति, कर्मचारी सेवा नियमावली, लगानी नीति, तालिम निर्देशिका र आर्थिक नीति तथा निर्देशिका तयार गरी लागु गरेको छ । यी नीति तथा निर्देशिकाहरूले कर्मचारीको भर्ना, कर्मचारी अनुशासन, आचारसंहिता, संस्थामा गरिने खर्चहरू, खर्चको लागि अख्तियारी, संस्थामा भएको श्रोत र साधनको उचित परिचालन आदिका सम्बन्धमा स्पष्ट व्यवस्था गरेको छ । तिनै नीति निर्देशिकामा भएका व्यवस्थाहरू अनुसरण गरी संस्था सञ्चालित छ । साथै, संस्थाको कारोवार, सम्पत्ति र मसलन्द आदिको समय समयमा आकस्मिक अनुगमन पनि हुँदै आएको छ । संस्थाको खर्चमा तीन तहको नियन्त्रण प्रणाली लागु गरिएको छ ।

संस्थाका आर्थिक, प्रशासन एवं तालिम कार्यक्रमहरूलाई नीतिसंगत ढंगले सञ्चालन भए नभएको एकिन गर्न एवं थप सवलीकरण गर्नको लागि स्वतन्त्र आन्तरिक लेखापरीक्षकको व्यवस्था गरिएको छ । आ.व.२०७६/०७७ को आन्तरिक लेखा परीक्षण एनबिएएसएम एण्ड एशोसियेट्सले गरेको छ । संस्थामा हुने खरिद प्रक्रियालाई प्रभावकारी बनाउनको लागि आन्तरिक खरिद समिति गठन गरिएको छ ।

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

हाल लेखा परीक्षण समितिमा निम्नानुसारका पदाधिकारीहरु रहनु भएको छ ।

१. श्री गिरीश कोहली - संयोजक (मिति २०७७ कार्तिक २५ गतेसम्म बहाल रहनु भएको ।)
२. श्री निर्मल दाहाल - सदस्य

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

१. श्री तुलसी प्रसाद घिमिरे - संयोजक
२. श्री आरती राज्यलक्ष्मी राणा - सदस्य

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

सञ्चालक समितिको संरचना :

यस संस्थाको सञ्चालक समितिको संरचना निम्नानुसार रहेको छ ।

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

सञ्चालक समितिको बैठक :

आ.व.२०७६/०७७ मा सञ्चालक समितिको कुल २७ वटा बैठक बसेको छ । बैठकमा सञ्चालकहरुको उपस्थिति र निजहरुले प्राप्त गरेको भत्ताको विवरण निम्न अनुसार रहेको छ ।

सञ्चालकहरुको बैठक भत्ताको विवरण :

(२०७६ श्रावण १ गते देखि २०७७ असार समान्तसम्म)

क्र.सं.	नाम	भत्ता	कैफियत
१.	श्री लक्ष्मीप्रपन्न निरौला	६४,०००/	
२.	श्री भुवन कंडेल	२४,०००/	
३.	श्री राजिव जैन	५२,०००/	
४.	श्री सुमेद भट्टराई	१००,०००/	
५.	श्री आषा राणा अधिकारी	७२,०००/	
६.	श्री गिरीश कोहली	२४,०००/	
७.	श्री आरती राज्यलक्ष्मी राणा	८,०००/	
		३,४४,०००/	

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

प्रमुख कार्यकारी अधिकृतको तलब, भत्ता तथा सुविधा:

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

प्रमुख कार्यकारी अधिकृतको तलब, भत्ता तथा सुविधा (रु.मा):

क्र.सं.	विवरण	संजीव सुब्बा (बि.सं. २०७६-०४-०१ देखि २०७६-०७-१५ सम्म)	कुमार लम्साल (बि.सं. २०-७६-०८-३० देखि २०७७-०३-३१ सम्म)
१.	तलब	१८,५५,०००/००	३७,२७,६६६/६७
२.	बोनस	१२,३९,२३७/६३	
३.	रिवार्ड प्याकेज	४०,००,०००/००	
४.	दशै भत्ता	५,००,०००/००	
५.	कूल रकम	७५,९४,२३७/६३	३७,२७,६६६/६७

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

सञ्चालन तथा कर्मचारी खर्च :

आ.व. २०७६/०७७ मा सञ्चालन र कर्मचारी खर्च निम्न बमोजिम रहेको छ।

सञ्चालन खर्च (रु.)	६५,०८,५८३
कर्मचारी खर्च (रु.)	३,०४,४७,९७१
जम्मा (रु.)	३,६९,५६,५५४

संस्थाका भावी योजनाहरू :

- Online examination with AI and Live Video Projectors platform (भारत स्थित मनपाल Global education को भातृ संस्था Merittrac संग सम्झौता गरी यो सुविधा उपलब्ध गराउने)।
- Risk management, Commercial Credit management, International Trade finance, Retail Banks जस्ता विषयहरूको प्रमाणिकरण कोर्सहरू तयार गरी सञ्चालन गर्ने।
- वर्तमान परिप्रेक्षमा कम्प्यूटरमा आधारित सिकाई (Online Courses) का कोर्सहरूको लोकप्रियता बढ्दै गइरहेको छ। यस विषयलाई महत्व दिई विभिन्न विषयमा E-Library तयार पारी सञ्चालन गर्ने।
- अन्तर्राष्ट्रिय संस्थाहरूको सहकार्यमा E-Certificate Course हरूको संख्या बढाउने।
- Virtual Training को संभाव्यतालाई मध्यनजर गरी Virtual Infrastructure लाई Upgrade गर्ने।
- NBI Faculty Pool बढाउने।
- दुरदराजका विपन्न वर्गसम्म वित्तीय साक्षरता तथा वित्तीय सेवाको पहुँच अभिवृद्धि गर्नकोलागि यस क्षेत्रमा संस्थाको तर्फबाट योगदान पुऱ्याउन सकिने सम्भावित क्षेत्रहरू पहिचान गरी आवश्यक कार्य गरिने।
- ऐकेडेमीको रूपमा विकास गर्न आवश्यक अध्ययन गरि कार्य अगाडि बढाउने।
- विश्व बैंकिङ्ग परिवेशमा आएका नवीनतम सकारात्मक अभ्यासहरूलाई नेपालमा समेत अङ्गीकार गर्दै अगाडी बढ्ने वातावरण तयार गर्ने, अन्तर्राष्ट्रिय संघ संस्थाहरूसंग समन्वय तथा सहकार्यलाई निरन्तरता दिईने। Micro Finance मा Dedicated wing तयार गरेर अगाडी बढ्ने।

धन्यवाद ज्ञापन :

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

सञ्चालक समिति

नेशनल बैंकिङ्ग इन्स्टिट्यूट लि.

नक्साल, काठमाडौं ।



NBI Profile : At a glance

Background:

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

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

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

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

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

Board Members:

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

Vision:

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

Mission:

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

T = Trainings

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

R= Research

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

A= Academic Programs

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

K=Knowledge Consulting

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

Description of key objectives of NBI:

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

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

Alliances with esteemed Institutions:

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

NBI has its alliances with the following institutes –

- Emirates Institute for Banking and Financial Studies (EIBFS)
- Aflatoun-Netherlands,
- European Banking & Financial Services Training Association EBTN
- Organization for Economic Co-operation and Development (OECD)/ International Network on Financial Education (INFE) membership, France
- Kathmandu University School of Management (KUSOM)
- State Bank of India (SBI)
- Financial Sector Stability Programme (FSSP)
- Manipal Global Education services
- National Institute of Securities Markets (NISM)
- Nepalese association of financial Journalists (NAFIJ)
- Management Development Institute (MDI), India
- Institute of Directors (IOD), India
- Indian Institute of Banking and Finance (IIBF), India
- Asian Institute of Chartered Bankers (AICB), Malaysia
- Financial Institutions Training Institute (FITI), Bhutan
- Employee Providend Fund (EPF), Nepal
- Fintelekt, India
- Frankfurt School of Finance and Management (FSFM), Germany
- Enthralltech, India
- The Redwood Edge, India
- Swiss Banking
- Asian Institute of Technology (AIT), Bangkok
- International Finance Corporation (IFC)



NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"



Operation Overview

2076/77

Operation Review

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

Products and Services:

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

Scholarship at AIT:

An agreement was also signed with prestigious institute of Thailand, Asian Institute of Technology (AIT). As per the agreement signed, AIT would reserve 2 seats for scholarship to Nepalese who wishes to study Professional Masters in Banking and Finance Program. The scholarship would be provided to two Nepalese nationals each year and would cover the tuition expenses only. The scheme of awarding scholarship in Professional Masters in Banking and Finance was announced open to the working banking professionals of Nepal in August 2019. Many bankers who fulfilled the following criteria applied for scholarship within the given deadline of 26th August 2020.

Entry Requirement: To be eligible for admission to the programme, a candidate should have:

- A Bachelor's degree or equivalent, in a relevant discipline with 2.75 or equivalent at the Bachelor degree level.
- Relevant work experience of at least 5 years in banking and finance at minimum officer level
- IELTS scores of 6.0 (or higher) or pass AIT English Entry Test

The written exams and interviews of the candidates were taken by AIT at NBI and on the merit basis two of the applicants, Mr. Rupak Thapa and Ms Divya Paudyal were awarded the scholarship which commenced from September 2019.

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

Calendar Program (Open programs):

NBI plans the training program of the entire fiscal year by the end of the previous year on the basis of the Training Need Assessments (TNA). Through various interaction programs/workshops and forum meetings with the heads of departments and regional branches, NBI collates the TNA to meet the competency gap of the existing banking professionals. These programs are designed after coordinating

with BFI's and other institutions so that the outcome of the program delivery yields meaningful impact. The program, with the combined participation of trainees from different institutions, also provides a valuable platform for sharing of experiences, knowledge and expertise in areas of concern.

Conference/ Workshop and Seminars:

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

Customized Programs (In-House program):

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

Financial Literacy:

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

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

Microfinance related programs:

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

Banking Certification Course:

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

After the successful rolling out of JANBI, the next higher level of certification, CANBI Chartered Associate of National Banking Institute was launched in 2017. This course is expected to be instrumental

in contributing to the industry in polishing banking knowledge of the banking professionals and inducing the traits of true banking leaders for the benefit of the industry as a whole.

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

Examination Committee :

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

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

Subject Matter Expert (SME) Group

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

Overview of Banking Certification Course

JANBI & CANBI certification enrollments in Fiscal Year 2076/77

There were altogether 516 enrollments in JANBI this year where as in CANBI there were 39 enrollments. The monthly enrollment trend during the year is illustrated in the figure 1 & 2 below.

Figure 1: JANBI Enrollment for FY 2076-77

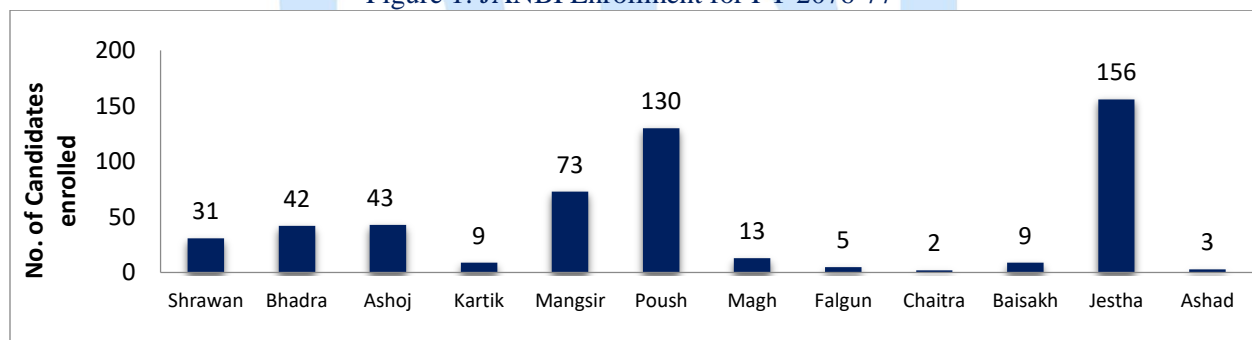
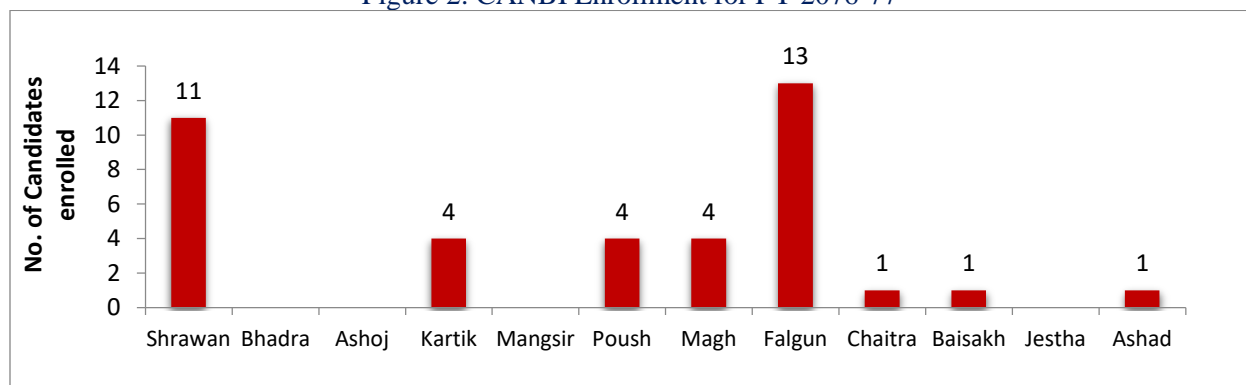


Figure 2: CANBI Enrollment for FY 2076-77



JANBI & CANBI certification examinations in Fiscal Year 2076/77

Only one block of examination was conducted during this year. The examinations of December 2019 were successfully conducted in December 2019 but due to the COVID 19 global pandemic the examination of June 2020 was postponed (later cancelled due to rapid spread of COVID 19 across the country). The number of examinees who appeared in the examinations of JANBI and CANBI conducted in Dec,2019 in various cities is illustrated below in figure 3 and 4.

Figure 3 : JANBI Exams of December 2019

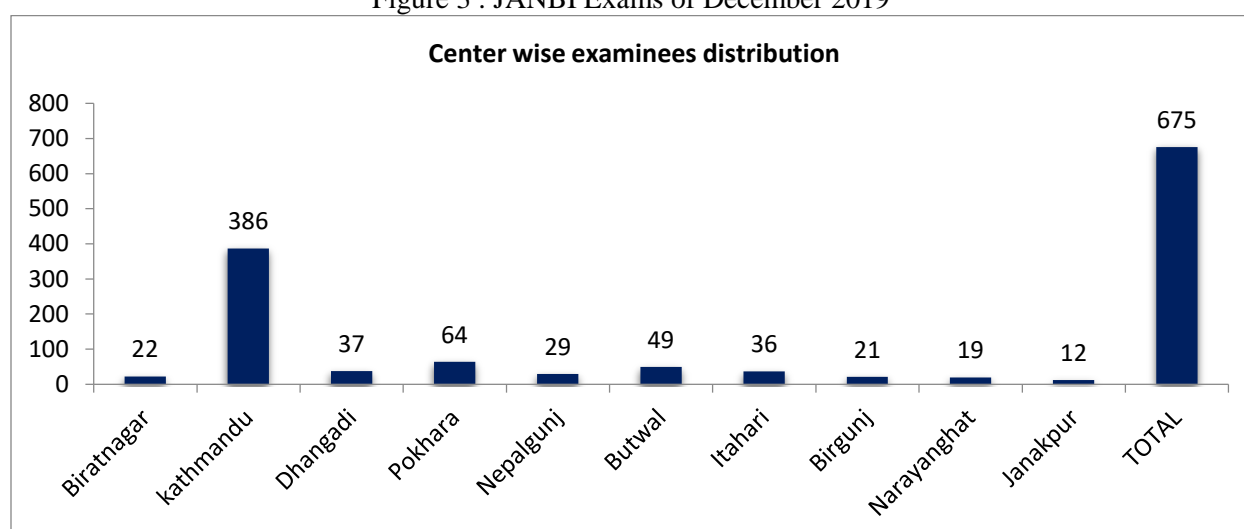
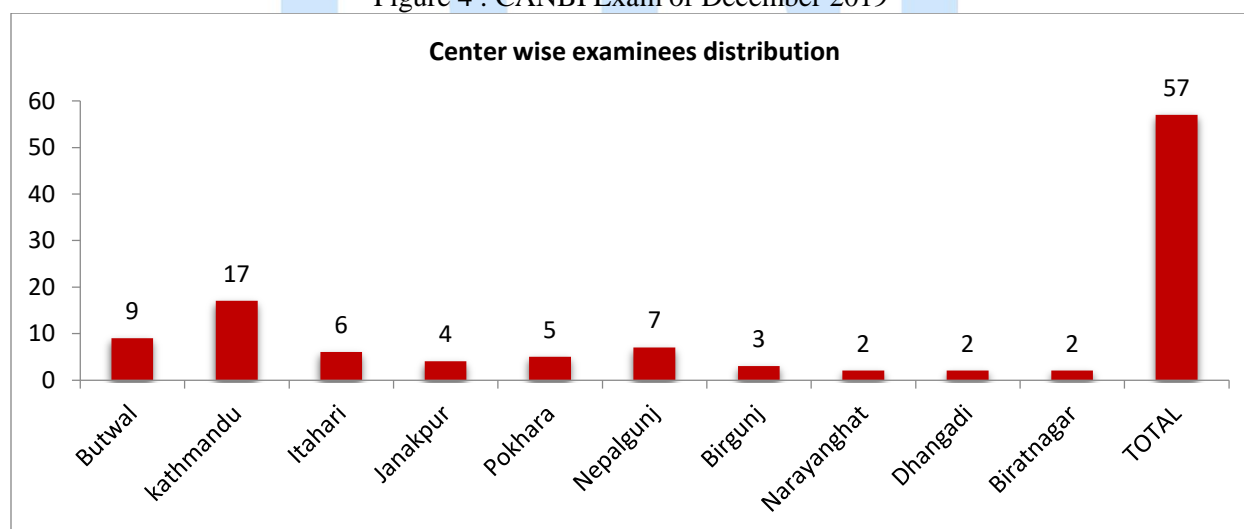


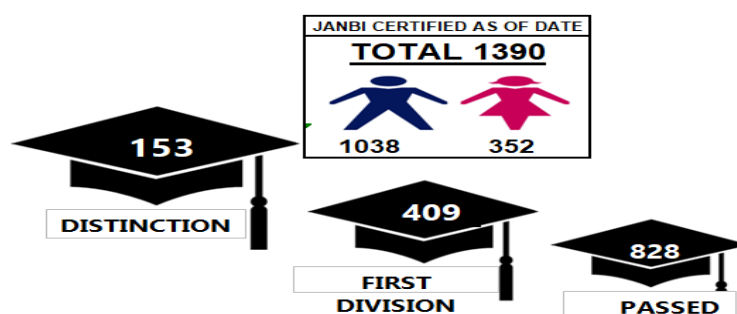
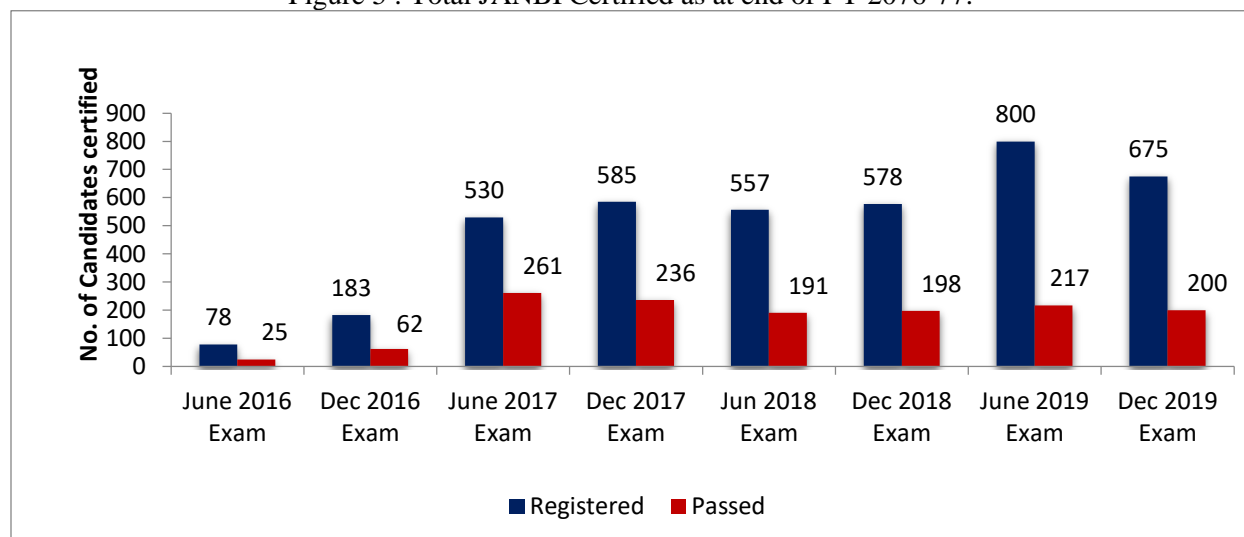
Figure 4 : CANBI Exam of December 2019



JANBI certified:

As of date 1,390 candidates have been JANBI certified out of which 11% are distinction holder, 29% are 1st division and 60% passed. Out of total 1,390 JANBI certified as of date, 75% are male and 25% 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 2076-77:

**CANBI certified:**

As of date 77 candidates have been CANBI certified out of which 4% are distinction holder, 30% are 1st division and 66% passed. Out of total 77 CANBI certified as of date, 91% are male and 9 % are female. The figure 6 below depicts the number of CANBI certified candidates in different examination blocks as of date.

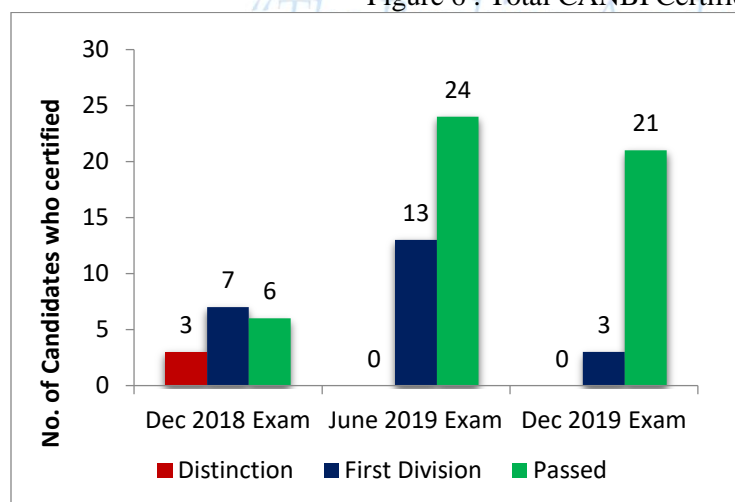
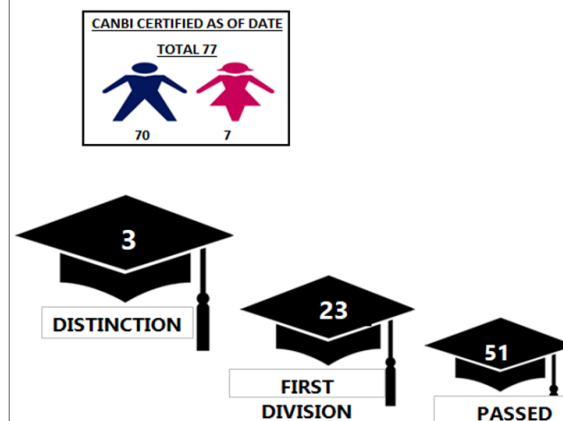


Figure 6 : Total CANBI Certified as of Date:



An overview of the Training Programs 2076/77:

The Fiscal year 2076/77 proved to a very challenging year in terms of business growth owing to the inception of a lot of other players in the market and the unforeseen global pandemic of COVID 19. The impact of COVID in the later part of the year almost brought the business to a halt with the Government imposed lockdown. Many weeks after the start of the lockdown, the way of training businesses changed completely. The classroom trainings could not be conducted due to the need of maintaining social distancing and also there was a restriction imposed by the Government on trainings. With classroom trainings coming to a complete halt, the virtual trainings gradually started being accepted as a new normal in the training business.

NBI conducted 231 programs to 5,905 banking professionals across the country. In terms of category of programs, out of 231 programs, 77% of the programs were on core banking and 23% on soft skills.

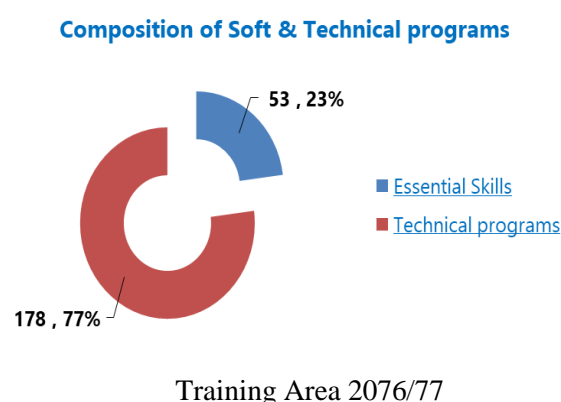
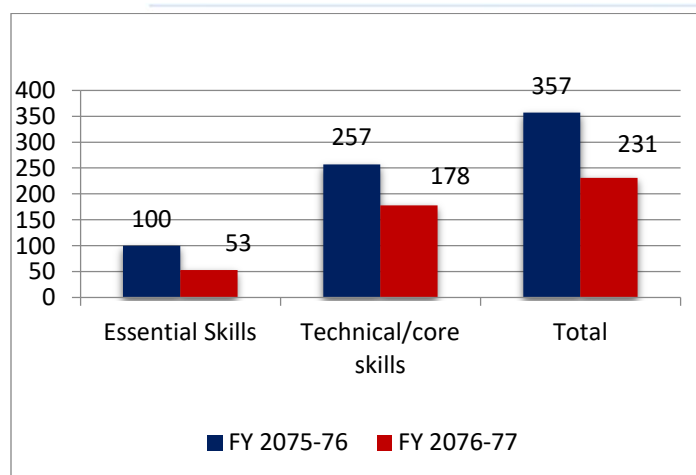
Geographical-wise 54% of the programs were conducted inside valley, whereas, 33% outside valley and 13% of the programs were conducted outside Nepal.

The Table # 1 and Figure #6 reflects the comparison of our programs on core banking and essential skills in the year 2075-76 and 2076-77. The graph shows that, as compared to last year the total number of programs has decreased by 35% in this fiscal year.

Table 1: Training Areas

Training Areas	FY 2075-76		FY 2076-77	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Soft Skills	100	2,306	53	1,593
Technical/core skills	255	6,470	178	4,312
Total	355	8,776	231	5,905

Figure 6: Training Areas :



Training Area 2076/77

Categories of Programs:

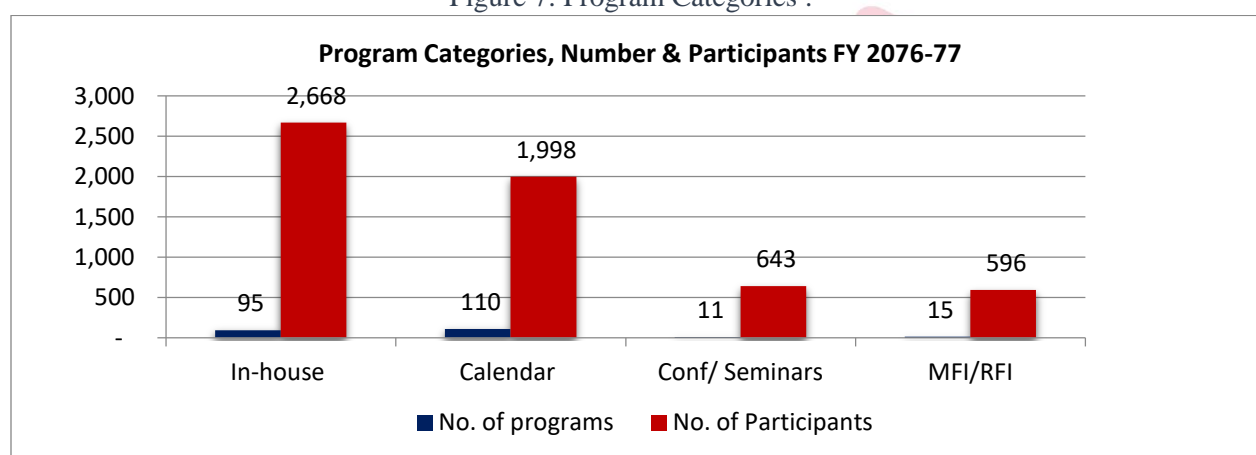
NBI has categorized its training programs into 4 main categories namely In-house, Calendar, Conference/Seminars/Workshops and Micro Finance Institutions/Rural Finance Institutions. The table below shows the number of programs and the participants this year as compared with that of last year.

Table 2 and Figure 7 depicts the comparison of the categories of program.

Table 2: Program Categories :

Category	2075-76		2076-77	
	No. of programs	No. of Participants	No. of programs	No. of Participants
In-house programs	164	3,669	95	2,668
Calendar programs	165	3,451	110	1,998
Conference/ Workshop/ Seminars	22	1,575	11	643
MFI/RFI	4	71	15	596
Total	355	8,776	231	5,905

Figure 7: Program Categories :



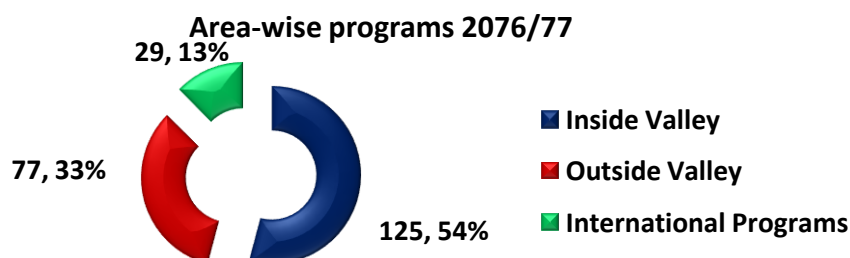
Area-wise Programs:

In terms of overall program, 54% of the programs were conducted inside valley and 46% were conducted outside valley. The table 3 and figure 8 shows the area-wise programs conducted during the FY 2076-77.

Table 3: Area-wise Programs :

Area	No. of programs	No. of Participants
Inside Valley Program	125	3,707
Outside valley programs	77	1,892
International Programs	29	306
Total	231	5,905

Figure 8 : Area-wise Programs



Provincial Programs:

Since its inception, NBI has been constantly deliberating in extending its reach throughout the country to strength the capacity of the banking and financial fraternity as a whole. With the formation of the seven provinces by grouping the districts, NBI has conducted the maximum number of programs in Province 3 (143 programs) followed by Province 5 and 1 with 20 programs and 18 programs respectively. Total of 231 programs have been conducted all across the nation during this fiscal year.

Table 4: Provincial Programs :

Province	1	2	3	4	5	6	7
No. of Programs conducted	18	6	143	15	20		4
No. of Participants	524	129	4064	290	605		77
Weightage – no of Programs conducted	8.74	2.91	69.42	7.28	9.71	-	1.94

Figure 9: District-Wise Programs :

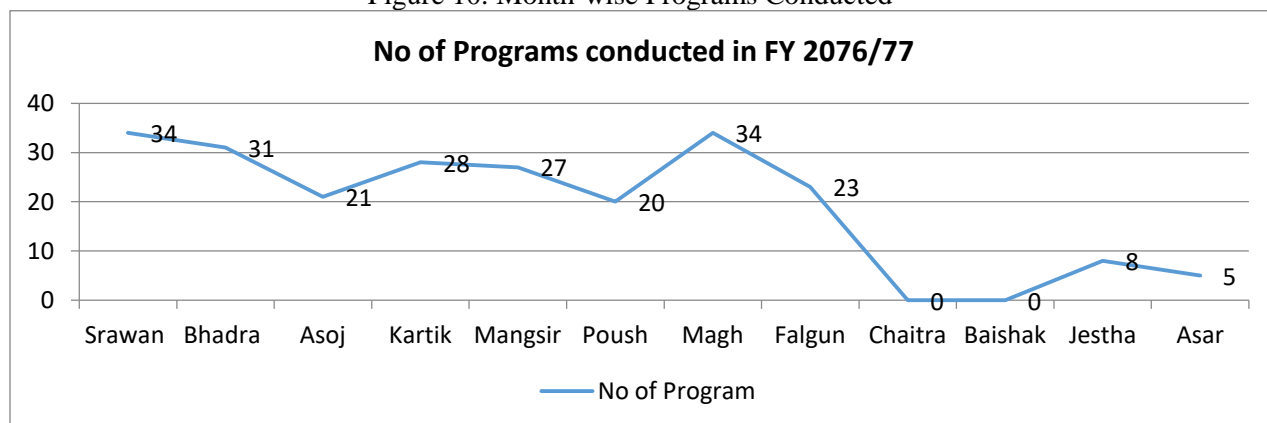
NBI Program Outreach



Month-wise Programs:

The figure below shows the month-wise distribution of the total of 231 programs conducted during the fiscal year. The highest number of programs have been conducted in the month of Shrawan and Magh with 34 programs each, followed by Bhadra with 31 programs each. Due to the pandemic of COVID 19 which began from early Chaitra, no programs could be conducted in the months of Chaitra and Baisakh. The programs conducted thereafter were all virtual trainings.

Figure 10: Month-wise Programs Conducted



Conference/ Workshop and Seminars:

NBI organized 11 conferences, workshops and seminars during the fiscal year. The conferences which were very well received by the target audiences were Preventing Cyber Security Fraud and Anti Money Laundering 5th Annual Summit. Altogether there were 643 participants in 11 programs.

NBI's Clients and their contribution in our programs:

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

The following table 5 shows the list of top 20 valued clients in terms of revenue contribution in our program for FY 2076-77:

Table 5: NBI's Client Revenue Contribution :

S.no	Bank Name
1	Rastriya Banijya Bank Ltd.
2	Siddhartha Bank Ltd.
3	Laxmi Bank Ltd.
4	Sunrise Bank Ltd.
5	Everest Bank Ltd.
6	Nepal Bank Ltd.
7	Prabhu Bank Ltd.
8	Nepal Bangladesh Bank Ltd.
9	Nepal SBI Bank Ltd.
10	Global IME Bank Ltd.
11	Nabil Bank Ltd.
12	Civil Bank Ltd.
13	Himalayan Bank Ltd
14	Nepal Investment Bank Ltd.
15	Bank of Kathmandu Ltd.
16	Century Commercial Bank Ltd.
17	Kumari Bank Ltd.
18	NMB Bank Ltd.
19	Nepal Credit & Commerce Bank Ltd.
20	Mega Bank Nepal Ltd

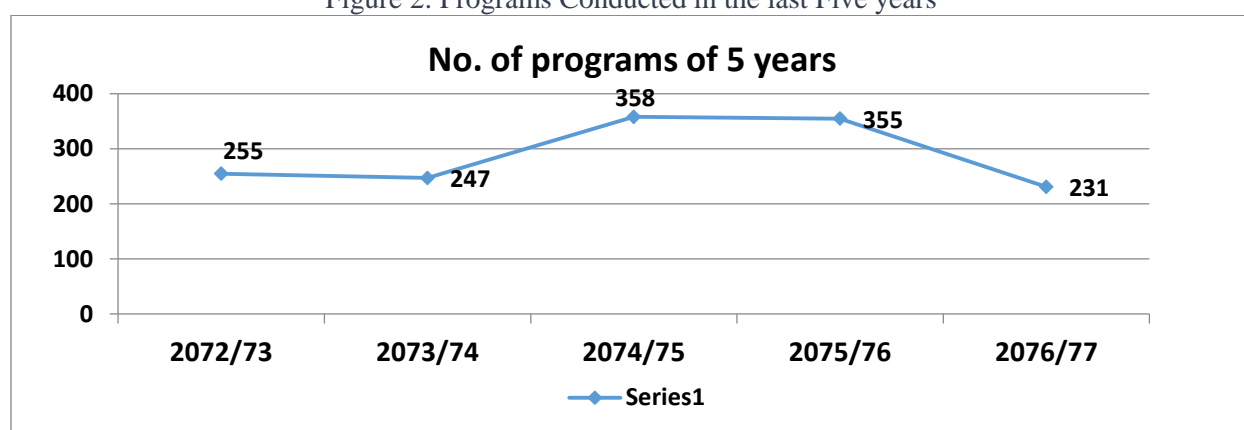
Number of Training Programs Conducted over the last five years:

The number of programs has been increasing annually as per the five years trend. With the increasing resources of the organization, NBI has been persuading for better performance in the each coming year. This year the number of programs we conducted is 231. The last 4 months of the year was hit hard by the pandemic of COVID which affected almost every business sector including the training services. The number of programs, conducted in the last five fiscal years , are depicted in table 6 and figure 11 below.

Table 6: Program Conducted in the last 5 years :

Total Programs	Fiscal Years				
	2072/73	2073/74	2074/75	2075/76	2076/77
	255	247	358	355	231

Figure 2: 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-

In-House Programs -

S.N	Program Name	Frequency	No Of Participants
1	AML/CFT-KYC	9	271
2	Comprehensive Banking Course	3	83
3	Corporate Personality Development	10	309
4	Customer Service Excellence	6	150
5	Financial Statement Analysis	4	103

Calendar Programs –

S.N	Program Name	Frequency	No Of Participants
1	Aml/CFT-KYC	13	277
2	Operational Risk Management	8	137
3	SME Lending	3	55
4	Credit Documentation, Monitoring and NPA Management/Recovery	3	30
5	Letter of Credit and Bank Gurantee	3	46

Feedback of the Programs:

All the programs delivered at NBI have received very good feedback. Programs with excellent feedbacks have been continuously replicated, maintaining the quality in delivery and service. The table below shows the top 4 programs each of core banking genre and soft skill genre. The ratings received below are out of 5 and indicate the programs have been very well received by the target audience.

Top 4 Popular Programs in the Genre of Soft skills:

SN	Name of the program	Average Rating
1	Customer Service /Customer Relationship Management	4.51
2	Business Communication	4.46
3	Corporate Personal Development	4.38
4	Sales & Selling Skills/ Cultures to Bankers	4.25

Top 4 Popular Programs in the Genre of Core Banking Skills

SN	Name of the program	Average Rating
1	Basic Concept of Credit Management & Interpretation of Financial Statement	4.38
2	Letter of Credit & Bank Guarantee	4.34
3	AML/CFT & KYC	4.07
4	Operation Risk Management	3.91

New Initiatives:**Training Need Assessment (TNA)**

NBI initiated the first customized TNA for a particular Bank namely, Rastriya Banjiya Bank in order to identify the individual current level of competency, skills and knowledge required for the individual on the basis of its respective relevant job details. Since the issuance of the circular to spend 3% of staff expense on training and capacity building, many organizations have invested considerable resources in training and development but without the understanding of the actual requirement of the training and development that would effectively promote the overall organizational objectives. Therefore, the TNA was conducted with an objective to determine the gap in capabilities, training and skills of the employees across various levels and unit and determine the areas in which the training is required with recommendation to be able to effectively measure the Return on Investment (ROI).

International Alliances:**1. International Finance Cooperation (IFC)**

NBI signed the agreement with IFC for the development and implementation of the basic Training The Trainers (TTT) on Environment and Social Risk Management (ESRM) subject. Through the agreement IFC shall conduct comprehensive TTT on ESRM to trainers from the industry experts and the regulator to enable them to become co-trainers of the Training. The trainers shall then deliver trainings to the leaders and staff of financial institutions operating in Nepal. The training curriculum, materials and the delivery of the training program shall be closely reviewed and developed in consultation with IFC expert.

**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF NATIONAL BANKING INSTITUTE LIMITED**

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **National Banking Institute Limited ("the Company")**, which comprise the Statement of Financial Position as at Ashad 31, 2077, (July 15, 2020), the Statement of Profit or Loss, the Statement of Change in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and notes to account (hereafter referred to as "the financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid the financial statements presents fairly, in all material respects, the financial position of the Company, as at Ashad 31, 2077 (July 15, 2020), and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and notes to accounts, in accordance with Nepal Accounting Standards and comply with Company Act, 2063, and other prevailing laws.

Basis for Opinion

We conducted our audit of the financial statements 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 Handbook of The Code of Ethics for Professional Accountants issued by The Institute of Chartered Accountants of Nepal (ICAN), and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of The 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 audit opinion on the financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Management is responsible for the preparation of the other information. The other information comprises the information included in the Management report, Report of the Board of Directors and Chairman's statement but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility 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 the financial statements that are free from material misstatement, whether due to fraud and 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.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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



with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- 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 controls 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.

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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- i. We have obtained all the information and explanations, which were considered necessary for the purpose for our audit.
- ii. The Company has kept proper books of accounts as required by law, in so far as it appears from our examination of those books of account.
- iii. The Statement of Financial Position, Statement of Profit or Loss, the Statement of Change in Equity and the Statement of Cash Flows and attached Schedules dealt with by this report are in agreement with the books of account maintained by the Company.
- iv. During our examination of the books of account of the Company, we have not come across the cases where the Board of Directors or any member thereof or any representative or any office holder or any employee of the Company has acted contrary to the provisions of law or caused loss or damage to the Company and
- v. We have not come across any fraudulence in the accounts, based on our sample examination of the books.

For, S. R. Pandey & Co.
Chartered Accountants



Place: Kathmandu
Date: 18 December 2020
UDIN: 201221CA00485MqC6E

Arun Raut, FCA
Partner

National Banking Institute Ltd.

Kathmandu, Nepal

Statement of Financial Position

As at 31st Ashad 2077 (15 July 2020)

Amount in Rs.

Particulars	Schedule	31/03/2077	31/03/2076
Equity			
Share Capital	1	50,000,000	32,700,000
Share Premium		165,074	-
Reserve & Surplus	2	126,533,832	123,365,208
Capital Reserve on Grant Assets		3,355	4,474
Total		176,702,261	156,069,682
Assets			
Non-Current Assets			
Fixed Assets	3	10,992,662	12,987,780
Deferred Tax Asset	4	-	338,958
		10,992,662	13,326,738
Current Assets			
Investments	5	145,000,000	127,500,000
Inventories	6	1,012,568	391,451
Trade and Other Receivables	7	10,697,906	11,870,101
Cash & Bank Balances	8	10,964,807	21,464,830
Advances & Deposits	9	5,742,554	2,630,017
		173,417,835	163,856,399
Less: Liabilities & Provisions			
Current Liabilities	10	6,185,640	14,940,744
Provisions	11	1,358,039	6,172,711
Deferred Tax Liability	4	164,557	-
		7,708,236	21,113,455
Net Current Assets		165,709,599	142,742,944
Total		176,702,261	156,069,682

Contingent Assets/(Liabilities)
Notes To The Financial Statement

17

Note: Schedule "1" To "17" Are Integral Part Of This Financial Statement

As per Our Report of Even Date

S.R. Pandey & Co.

Chartered Accountants

Arun Raut, FCA
Partner**Kumar Lamsal**
CEO**Sumed Bhattarai**
Chairman**Aarti Rajyalaxmi Rana**
Director**Tulashi Prasad Ghimire**
Director**Nirmal Dahal**
Independent Director**Dhan B. Thapa**
AGMDate: 2020 December 17
Place: Kathmandu

National Banking Institute Ltd.

Kathmandu, Nepal

Statement of Profit or Loss

For the period from 2076/04/01 (2019/07/17) to 2077/03/31 (2020/07/15)

		Amount in Rs.	
Particulars	Schedule	2076/077	2075/076
Income	12	70,230,293	145,597,605
Cost of Sales	13	37,855,625	81,702,045
Gross Profit		32,374,668	63,895,560
Other Income	14	16,731,819	14,669,495
Operating Expenditure:			
Employee Expenses	15	30,447,971	28,943,899
Administrative Cost	16	6,508,583	8,275,148
Profit from Operations		12,149,933	41,346,008
Interest Expenditure		-	-
Depreciation	3	2,855,127	3,318,785
Impairment Loss/(Reversal)		1,237,818	3,362,947
Profit (loss) Before Bonus & Tax		8,056,988	34,664,276
Staff Bonus		805,699	3,466,428
Profit Before Tax		7,251,289	31,197,848
Provision for Income Tax		1,944,150	9,340,358
Last Year Tax		-	-
Deferred Tax Income/(Expenses)	4	(503,515)	190,084
Net Profit After Tax		4,803,624	22,047,574
Profit (Loss) upto Previous Year		123,365,208	102,952,634
Previous Year Adjust			
Profit/(Loss) Balance		128,168,832	125,000,208
Dividend Paid		(1,635,000)	(1,635,000)
Balance of Profit & Loss Transferred to Financial Position		126,533,832	123,365,208

Notes To The Financial Statement

17

Note: Schedule "1" To "17" Are Integral Part Of This Financial Statement

As per Our Report of Even Date

S.R. Pandey & Co.

Chartered Accountants

Arun Raut, FCA
Partner

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Aarti Rajyalaxmi Rana
Director

Tulashi Prasad Ghimire
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 2020 December 17

Place: Kathmandu

National Banking Institute Ltd.

Kathmandu, Nepal

Cash Flow Statement

For the period from 2076/04/01 (2019/07/17) to 2077/03/31 (2020/07/15)

Amount in Rs.

	Particulars	2076/077	2075/076
A	Cash flow from Operational Activities		
	1. Profit(Loss) Before Income Tax	7,251,289	31,197,848
	Depreciation	2,855,127	3,318,785
	Profit on sale of fixed assets	(23,803)	-
	Deduction	-	-
	Interest Income	(15,681,968)	(12,554,644)
	Deferred Income	(1,119)	(89,850)
	Write off expense	-	47,632
	2. Cash flow Before Change in Changeable Capital	(18,075,385)	(8,586,517)
	(Increase)/Decrease in Current Assets	(2,561,459)	6,624,719
	Increase (Decrease) in Current Liabilities	(13,569,776)	(5,870,878)
	Income Tax Payment	(1,944,150)	(9,340,358)
	Net Cash flow from Operational Activities	(23,675,859)	13,333,254
B	Cash flow from Investing Activities		
	Purchase of Fixed Assets	(967,067)	(9,559,445)
	Sale/Write off of Fixed Assets	130,861	574,338
	Increase/Decrease in Investment	(17,500,000)	(25,000,000)
	Interest Income	15,681,968	12,554,644
	Net Cash flow from Investing Activities	(2,654,238)	(21,430,463)
C	Cashflow from Financing Activities		
	Dividend Distribution	(1,635,000)	(1,635,000)
	Deduction of Capital Reserve	-	(574,338)
	Issuance of Share	17,465,074	-
	Net Cashflow from Financing Activities	15,830,074	(2,209,338)
	Increase/(Decrease) in Net Cashflow (A+B+C)	(10,500,023)	(10,306,547)
	Opening Balance	21,464,830	31,771,377
	Closing Balance	10,964,807	21,464,830

As per Our Report of Even Date

S.R. Pandey & Co.

Chartered Accountants

Arun Raut, FCA
Partner

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Aarti Rajyalaxmi Rana
Director

Tulashi Prasad Ghimire
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 2020 December 17

Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal
Statement of Changes in Equity
For the year ended 2077/03/31 (2020/07/15)

Amount in Rs.

Particulars	Share Capital	Share Premium	Other Reserve	Accumulated Profit	Total
Balance as at 32 Ashad 2075	32,700,000	-	-	102,952,634	135,652,634
Surplus on Revaluation of properties	-	-	-		-
Deficit on Revaluation of Investment	-	-	-		-
Deferred Income			-		-
Net Profit for period		-	-	22,047,574	22,047,574
Prior Period Adjustment					-
Dividend	-	-	-	(1,635,000)	(1,635,000)
Issue of Share Capital	-	-	-	-	-
Balance as at 31 Ashad 2076	32,700,000	-	-	123,365,208	156,065,208
Changes in Accounting Policy					-
Surplus on Revaluation of properties	-	-	-		-
Share Premium	-	165,074	-		165,074
Net Profit for period		-	-	4,803,624	4,803,624
Prior Period Adjustment					-
Dividend Paid	-	-	-	(1,635,000)	(1,635,000)
Issue of Share Capital	17,300,000	-	-	-	17,300,000
Balance as at 31 Ashad 2077	50,000,000	165,074	-	126,533,832	176,698,906

As per Our Report of Even Date
S.R. Pandey & Co.
Chartered Accountants

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

Arun Raut, FCA
Partner

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Aarti Rajyalaxmi Rana
Director

Tulashi Prasad Ghimire
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 2020 December 17
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
As at 2077/03/31 (2020/07/15)

Share Capital**Schedule-1**

Particulars	31/03/2077	31/03/2076
Authorized	-	-
(500,000 Ordinary Shares @ Rs. 100/- each)	50,000,000	50,000,000
Issued	-	-
(500,000 Ordinary Shares @ Rs. 100/- each)	50,000,000	50,000,000
Subscribed & Paid Up		
(500,000 Ordinary Shares @ Rs. 100/- each Fully Paid Up)	50,000,000	32,700,000
Total	50,000,000	32,700,000

Reserve & Surplus**Schedule-2**

Particulars	31/03/2077	31/03/2076
Accumulated Profit	126,533,832	123,365,208
Total	126,533,832	123,365,208

nbi
NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
As at 2077/03/31 (2020/07/15)

Schedule-3**Fixed Assets**

Particulars	Cost			Rate / Life (Yr)	Depreciation			Written down value	
	As at 01/04/2076	Addition	Deduction & Adjustment	As at 31/03/2077	As at 01/04/2076	Depreciation for the year	Deduction & Adjustment	As at 31/03/2077	As at 31/03/2077
Internal Sources	23,615,051	967,067	453,186	4,128,932	10,631,745	2,854,008	346,128	13,139,625	10,989,307
Computer Equipment/ Furniture	7,162,907	790,961	277,499	7,676,369	4,785,197	683,286	232,333	5,236,150	2,440,219
Vehicles	8,793,910	176,106	120,071	8,849,945	1,776,108	1,426,751	102,672	3,100,187	5,749,758
Computer Software	999,316	-	-	999,316	293,095	176,555	-	469,650	529,666
Leasehold Assets	6,658,918	-	55,616	6,603,302	3,777,345	567,416	11,123	4,333,638	2,269,664
External Sources	65,000	-	-	65,000	60,526	1,119	-	61,645	3,355
Computer Equipment/ Furniture	65,000	-	-	65,000	60,526	1,119	-	61,645	3,355
Total	23,680,051	967,067	453,186	4,193,932	10,692,271	2,855,127	346,128	13,201,270	10,992,662
									12,987,780

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
As at 2077/03/31 (2020/07/15)

Deferred Tax**Schedule-4**

Particulars	31/03/2077	31/03/2076
Accounting Base		
Depreciable property, plant & equipment	10,992,662	12,987,780
Provision for Gratuity	-	(1,300,861)
Provision for Leave	(552,340)	(1,228,475)
Total (A)	10,440,322	10,458,444
Tax Base		
Depreciable property, plant & equipment	9,782,094	11,814,276
Provision for Gratuity	-	-
Provision for Leave	-	-
Total (B)	9,782,094	11,814,276
Difference (A - B)	(658,228)	1,355,832
Closing Deferred Tax Asset/ (Liability) @ 25%	(164,557)	338,958
Opening Deferred Tax Assets / (Liability)	338,958	148,874
Charged to Profit and Loss	(503,515)	190,084

Investment**Schedule-5**

Particulars	31/03/2077	31/03/2076
Investment in Fixed Deposit	145,000,000	127,500,000
Total	145,000,000	127,500,000

Inventories**Schedule-6**

Particulars	31/03/2077	31/03/2076
Books & Stationery	1,012,568	391,451
Total	1,012,568	391,451

Trade and Other Receivables**Schedule-7**

Particulars	31/03/2077	31/03/2076
Provision for expenses	-	-
Unsecured Debtors	4,825,811	7,005,414
Outstanding for more than 6 months	8,610,341	4,643,420
Interest Receivables	1,862,519	3,584,214
Less : Impairment Provision for Doubtful Debts	(4,600,765)	(3,362,947)
Total	10,697,906	11,870,101

Cash & Bank Balances**Schedule-8**

Particulars	31/03/2077	31/03/2076
Cash in Hand	-	-
Cash at Bank	10,964,807	21,464,830
Total	10,964,807	21,464,830

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
As at 2077/03/31 (2020/07/15)

Advances and Deposits**Schedule-9**

Particulars	31/03/2077	31/03/2076
Advances and Loans	478,149	576,838
Advance Income Tax		
Advance income tax and TDS	49,246,290	43,728,700
Less : Provision for Tax	(44,552,437)	(42,608,286)
Advance Income Tax	4,693,853	1,120,414
VAT Receivable	275,342	753,659
Prepaid Expenditures	295,210	179,106
Total	5,742,554	2,630,017

Current Liabilities**Schedule-10**

Particulars	31/03/2077	31/03/2076
Advances from Debtors	505,549	759,968
Trade Payables	5,029,916	12,229,166
Other Payables	-	322,239
Staff Payable	17,615	7,540
TDS Payable	515,687	1,523,158
Staff TG Payable	-	-
Audit Fee Payable	116,873	98,673
Total	6,185,640	14,940,744

Provisions**Schedule-11**

Particulars	31/03/2077	31/03/2076
Staff Bonus	805,699	3,466,428
Provision for Gratuity	-	1,300,861
Provision for expenses	-	176,947
Provision for Leave	552,340	1,228,475
Total	1,358,039	6,172,711

"The Banking Academy Of Nepal"

National Banking Institute Ltd.

Kathmandu, Nepal

Schedules forming part of Profit or Loss Account

For the period from 2076/04/01 (2019/07/17) to 2077/03/31 (2020/07/15)

Income**Schedule-12**

Particulars	31/03/2077	31/03/2076
Training Fees	70,230,293	145,597,605
Total	70,230,293	145,597,605

Cost of Sales**Schedule-13**

Particulars	31/03/2077	31/03/2076
In House/Calender Training	34,053,574	73,723,812
Workshop/Seminar	2,214,922	4,645,526
Professional Banking Certification Course Expenses	1,587,129	3,256,641
Discount expense	-	76,066
Total	37,855,625	81,702,045

Other Income**Schedule-14**

Particulars	31/03/2077	31/03/2076
Other Income	439,634	1,956,330
Interest Income	15,681,968	12,554,644
Writeback of Leave provision	578,498	-
Deferred Income	1,119	89,850
Book Sales Income	30,600	36,250
Foreign Exchange Gain	-	32,421
Total	16,731,819	14,669,495

NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"

National Banking Institute Ltd.

Kathmandu, Nepal

Schedule forming part of Profit or Loss Account

For the period from 2076/04/01 (2019/07/17) to 2077/03/31 (2020/07/15)

Employee Expenses**Schedule-15**

Particulars	31/03/2077	31/03/2076
Salary & Wages	25,616,126	20,750,185
P/F Contribution	1,165,084	1,130,615
Gratuity Expenses	1,004,019	941,001
Performance Incentives	-	2,266,067
Dashain Allowances	1,519,042	1,445,408
Staff Medical /Accidental Insurance	164,252	141,749
Stipend	-	15,659
Staff Training Expenses	142,466	513,455
Leave Expense	496,350	1,228,475
Staff Lunch Expenses	340,632	511,285
Total	30,447,971	28,943,899

Administrative Costs**Schedule-16**

Particulars	31/03/2077	31/03/2076
News Paper Subscription	9,400	12,637
Printing & Stationery	63,837	558,072
Vehicle Tax and Insurance	58,212	220,915
Fixed Asset Insurance	8,954	13,692
Repair and Maintenance	193,207	182,104
Leasehold Repair Expenses	37,263	1,644
Office Rent Expenses	3,054,262	3,187,104
Advertisement and Marketing	152,777	93,225
Statutory Audit Fee & Expenses	120,000	100,000
Internal Audit Fee & Expenses	120,000	120,000
AGM Expenses	225,100	99,044
Board Meeting Expenses	373,242	297,574
Audit Committee Expenses	16,000	24,550
Membership Expenses	63,605	-
Recruitment Expenses	40,965	87,743
Office Management Expenses	328,601	503,182
Electricity/ Telephone, Fax & Mobile/ Internet	840,784	885,886
Fuel & Transportation Expense	131,205	243,862
Bank Charge	79,316	108,994
Legal Fee	360,000	324,000
Security and Cleaning Expenses	211,532	188,569
AMC	-	25,000
Consultant Fee	-	913,000
Exchange Loss/(Gain)	4,340	-
Fines and Penalty	3,981	-
Special Committee Meeting Allowance	12,000	-
HR Committee Meeting Allowances	-	24,000
Infrastructure Committee Meeting Expenses	-	12,719
Write off Expense	-	47,632
Total	6,508,583	8,275,148

National Banking Institute Limited (NBI)

Kathmandu, Nepal

Financial Year 2076/77**Schedule-17****1. Overview of the Company**

National Banking Institute Limited is a limited liability public company domiciled in Nepal established under The Company 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. Summary of Significant Accounting Policies

The Principle accounting policies are adopted in preparation of financial statements, which have been consistently applied unless otherwise stated.

This financial statement has been approved by the NBI Board vide its 149th BOD meeting on 2020 December 16.

2.1 Statement of Compliance:

The Financial Statements are presented in Nepalese Rupees, rounded to the nearest Rupee. The Financial Statements have been prepared in accordance with Nepal Accounting Standards (NAS) in conformity with the Company Act 2063 and other relevant laws.

2.2 Basis of Preparation

The company while complying with the reporting standards, makes critical accounting judgment as having potentially material impact on the financial statements. The significant accounting policies that relate to the financial statements as a whole along with the judgments made are described herein.

Where an accounting policy is generally applicable to a specific item, the policy is described within that relevant note. NAS requires the company to exercise judgment in making accounting estimates. Description of such estimates has been given in the relevant sections wherever they have been applied.

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

a. Fixed Assets

Fixed assets have been reflected at historic cost. Fixed asset additions have been valued at cost plus the expenses, which are incidental to the purchases. Assets of the company have not been revalued during the year.

b. Depreciation and amortization

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.

The estimated rate of depreciation for the current and comparative periods are as follows:

Office Equipment	25%
Furniture & Fixture	25%
Computer & Accessories	25%
Vehicles	20%
Computer Software	25%
Leasehold Improvement	20%

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.

c. Investment in Fixed Deposit

Investment in Fixed Deposit has been accounted for at deposited value.

d. Cash and Cash Equivalent

Cash and cash equivalent are defined as cash at bank. For cash flow statement, cash and cash equivalents consist of deposit in banks.

e. Revenue Recognition

Training fees including other income are accounted for on accrual basis.

f. Income Tax Provision

Income-tax provision has been made after considering certain inadmissible expenses at the rates prescribed by Income Tax Act.

g. Retirement Benefits

The company has set aside gratuity liability at 8.33% of basic salary as required by Labor Act, 2074 from Bhadra 19, 2074.

h. Staff Bonus

The company has set aside staff bonus at 10% of Net accounting profit.

i. Leave Benefits

Leave benefits are accounted under accrual basis.

j. Deferred Tax

Institute has adopted policy for accounting of deferred tax (Assets/Liabilities with corresponding Income/Expenses) in line with Nepal Accounting Standard.

3. Notes to Accounts

a. Grant for Property, Plant and Equipment

The company has recognized assets received in grant setting up an equivalent deferred income in line with Nepal Accounting Standards for the treatment of grants.

Amount equivalent to the depreciation on Grant assets of NRs. 1,119 has been booked as Depreciation in Profit or Loss account and same has been booked as deferred income.

b. Deferred Tax

Deferred tax liability amounting to NRs. 164,557 as of 31 Ashad 2077 on temporary differences arising on assets and liabilities on carrying amount & tax base has been computed. Accordingly, excess of deferred tax expenses amounting to NRs. 503,515 over deferred tax asset as of 31 Ashad 2076 amounting to NRs. 338,958 has been charged in the profit or loss account.

c. Related Party Transactions

The related party transactions showing the total transactions and closing balance are as follows:

Name of party	Transaction amount	Amount O/s as on 31 st Ashad, 2077
Rastriya Banijya Bank Ltd.	59,72,116.43	27,83,484.91
Siddhartha Bank Ltd	45,68,246	48,364.28
Laxmi Bank Ltd.	33,61,370	1,31,517.29
Sunrise Bank Ltd.	29,14,535	8,250
Everest Bank Ltd	28,75,823	-
Nepal Bank Ltd.	26,56,498	21,84,791.76
Prabhu Bank Ltd.	25,22,765	1,12,728.8
Nepal Bangladesh Bank Ltd.	25,03,365	-
Nepal SBI Bank Ltd.	22,83,546	-
Global IME Bank Ltd.	22,24,900	-
Nabil Bank Ltd.	18,26,115	-
Himalayan Bank Ltd.	15,92,730	1,54,680.05
Nepal Investment Bank Ltd.	15,25,005	83,414.23
Bank of Kathmandu Ltd	15,06,494	10634.55
Kumari Bank Ltd.	14,42,145	20471.79
NIC Asia Bank Ltd.	4,23,935	38769.54
Machhapuchhre Bank Ltd.	10,51,246	104170.18
RMDC Laghubitta Bittiya Sanstha Ltd.	-	1,35,600
Citizen International Bank Ltd.	10,55,483	-
Nepal Credit & Commerce Bank Ltd.	12,26,310	-
Total	43,532,627.43	5,816,877.38

Key management personnel (KMP) includes the CEO, Academic Director, HOP (Head of Program) and MA (Manager Academics).

The salary and Benefit provided to KMPs for FY 2076/77 are as follows:

Name and Designation of KMPs	Salary	Bonus Paid of F/Y 2075- 76	Leave Provisioned	Retirement Fund	Total Benefits
Kumar Lamsal- CEO	37,27,666.67	-	70,000.00	-	37,97,666.67
Sanjib Subba- EX CEO (upto 2076/04/15)	23,55,000.00	12,39,237.63	-	40,00,000.00	75,94,237.63
Academic Director	25,49,722.47	-	-	-	25,49,722.47
AGM (Assistant General Manager)	25,13,674.00	3,89,120.61	51,077.33	-	29,53,871.94
SMA (Senior Manager)	19,97,403.42	2,47,389.82	43,883.77	-	22,88,677.01

The company has paid NRs. 316,000 as Board Meeting Fee and NRs. 16,000 as Audit committee fee on FY 2076/77.

d. Subsequent Events

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

e. Contingent Liabilities

The company has not been reassessed by Inland Revenue Department till date. Further there are no other contingent liabilities as on balance sheet date requiring disclosure.

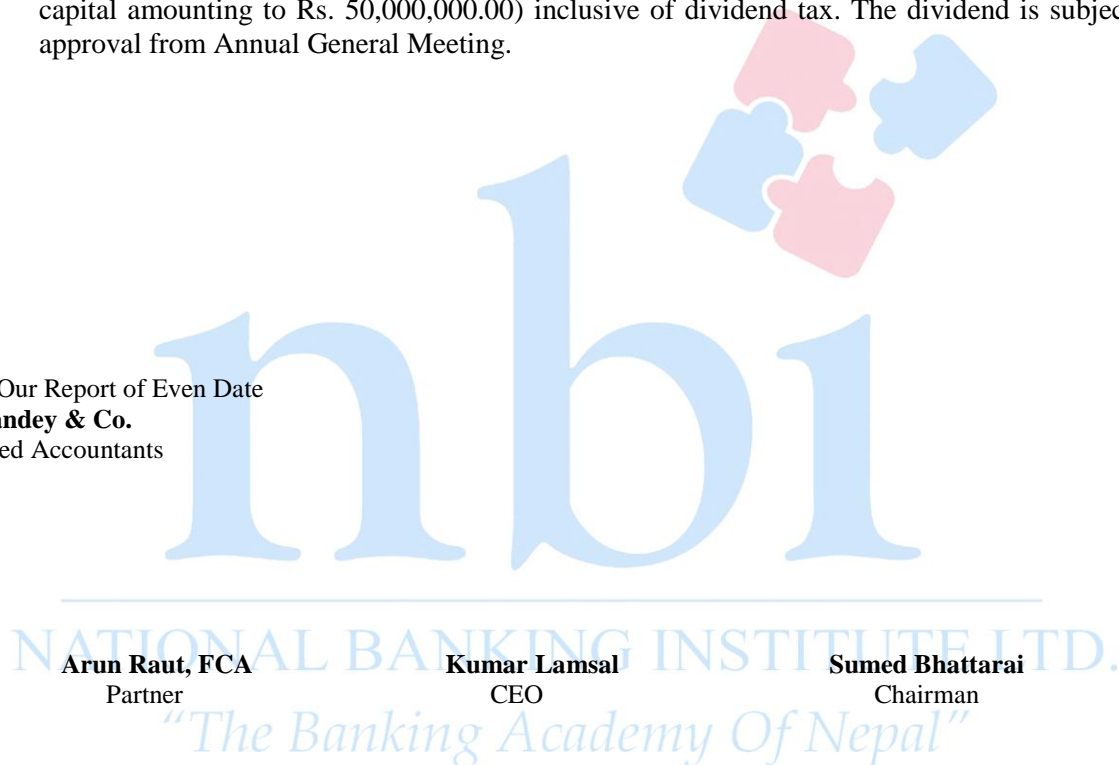
f. Impairment for Doubtful Receivables

The company has made impairment amounting to NRs. 4,600,765 on various uncollected sundry receivables pending for more than a year.

g. Proposed Dividend

The company has proposed cash dividend amounting to Rs. 2,500,000.00 (being 5% of paid up capital amounting to Rs. 50,000,000.00) inclusive of dividend tax. The dividend is subject to approval from Annual General Meeting.

As per Our Report of Even Date
S.R. Pandey & Co.
Chartered Accountants



Arun Raut, FCA
Partner

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Aarti Rajyalaxmi Rana
Director

Tulashi Prasad Ghimire
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 2020 December 17
Place: Kathmandu

नेशनल बैंकिङ्ग इन्स्टिट्युट लिमिटेडको

बाह्रौं वार्षिक साधारण सभाको विशेष प्रस्ताव नं. १ संग सम्बन्धित प्रस्तावित नियमावली संशोधनको तीन महले

नियमावलीमा भएको हालको व्यवस्था	नियमावलीको प्रस्तावित संशोधन	संशोधन गर्नु परेको कारण
<p>नियम ३८ सञ्चालक समितिको बैठक सम्बन्धी कार्यविधि :- (ग) सञ्चालक समितिको बैठकमा सञ्चालकहरू स्वयम् उपस्थित हुनु पर्नेछ । तर वैकल्पिक सञ्चालक नियुक्त गर्ने संगठित संस्थाको प्रतिनिधित्व गर्ने सञ्चालक अनुपस्थित भएको अवस्थामा निजको वैकल्पिक सञ्चालक उपस्थित हुन सक्नेछ ।</p>	<p>३८. सञ्चालक समितिको बैठक सम्बन्धी कार्यविधि :- (ग) सञ्चालक समितिको बैठकमा सञ्चालकहरू स्वयम् उपस्थित हुनु पर्नेछ । मुलुकमा विशेष परिस्थिति उत्पन्न भएको अवस्थामा समितिको बैठक बस्नु परेको खण्डमा अभिलेख समेत रहने गरी भिडियो कन्फरेन्स वा यस्तै प्रकारको अन्य प्रविधि मार्फत संचालक बैठक/ साधारण सभामा उपस्थित हुन र भाग लिन सक्ने छ, यस्तो उपस्थितिलाई संचालक स्वयं उपस्थित भएको सरह मानिने छ । तर वैकल्पिक सञ्चालक नियुक्त गर्ने संगठित संस्थाको प्रतिनिधित्व गर्ने सञ्चालक अनुपस्थित भएको अवस्थामा निजको वैकल्पिक सञ्चालक उपस्थित हुन सक्नेछ ।</p>	<p>जुनसुकै परिस्थितिमा पनि इन्स्टिट्युटको संचालक समितिको बैठक तथा कामकारवहीलाई सहज रुपमा संचालन गर्न आवश्यक भएकोले ।</p>

NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"



National Banking Institute Ltd.

Central Plaza, 6th Floor, Narayan Chour, Naxal, Kathmandu

Tel : 977 – 1 – 4415903, 4415905, 4436001, Fax : 977 – 1 – 4441351

Email: info@nbi.com.np, Website: www.nbi.com.np