Salapa Bikas Bank Limited

Condensed Consolidated Statement of Financial Position

At the month end of Ashadh , 2082

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and Cash Equivalent	331,747,381.19	345,987,211.25	331,747,381.19	345,987,211.25
Due from Nepal Rastra Bank	-	-	-	-
Placement with Banks and FIs	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to Banks and FIs	-	-	-	-
Loans and Advances to Customers	1,096,237,028.95	951,965,285.56	1,096,237,028.95	951,965,285.56
Investment Securities	307,169,911.12	93,276,434.91	307,169,911.12	93,276,434.91
Current Tax Assets	1,580,921.30	3,710,203.50	1,580,921.30	3,710,203.50
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	754,378.39	-	754,378.39	-
Property and Equipment	25,636,866.76	31,408,355.69	25,636,866.76	31,408,355.69
Goodwill and Intangible Assets	3,314,655.86	1,943,526.00	3,314,655.86	1,943,526.00
Deferred Tax Assets	6,376,639.59	6,377,807.52	6,376,639.59	6,377,807.52
Other Assets	10,270,001.48	8,280,332.32	10,270,001.48	8,280,332.32
Total Assets	**1,783,087,784.64**	**1,442,949,156.75**	**1,783,087,784.64**	**1,442,949,156.75**
Liabilities				
Due to Banks and FIS	-	156,739,050.00	-	156,739,050.00
Due to Nepal Rasra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposit from Customers	1,381,672,817.00	885,580,620.47	1,381,672,817.00	885,580,620.47
Borrowings	-	-	-	-
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred Tax Liabilities	-	-	-	-
Other Liabilities	35,659,055.64	46,439,006.97	35,659,055.64	46,439,006.97
Debt Securities Issured	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Liabilities	**1,417,331,872.64**	**1,088,758,677.44**	**1,417,331,872.64**	**1,088,758,677.44**
Equity				
Share Capital	350,000,000.00	350,000,000.00	350,000,000.00	350,000,000.00
Share Premium	-	-	-	-
Retained Earnings	(10,938,162.86)	(16,220,488.68)	(10,938,162.86)	(16,220,488.68)
Reserves	26,694,074.86	20,410,967.99	26,694,074.86	20,410,967.99
Total Equity Attributable to Equity Holders	**365,755,912.00**	**354,190,479.31**	**365,755,912.00**	**354,190,479.31**
Non Controlling Interest				
Total Equity	**365,755,912.00**	**354,190,479.31**	**365,755,912.00**	**354,190,479.31**
Total Liabilities and Equity	**1,783,087,784.64**	**1,442,949,156.75**	**1,783,087,784.64**	**1,442,949,156.75**
Contingent liabilities and commitment				

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited

Condensed Statement of Profit or Loss

At the month end of Ashadh , 2082

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest Income	33,844,451.53	136,116,794.49	8,689,449.29	137,706,428.07	33,844,451.53	136,116,794.49	8,689,449.29	137,706,428.07
Interest Expenses	19,955,265.12	70,012,386.79	5,295,729.61	65,273,885.79	19,955,265.12	70,012,386.79	5,295,729.61	65,273,885.79
Net Interest Income	**13,889,186.41**	**66,104,407.70**	**3,393,719.68**	**72,432,542.28**	**13,889,186.41**	**66,104,407.70**	**3,393,719.68**	**72,432,542.28**
Fees and Commision Income	5,922,166.84	7,802,807.43	84,390.13	5,029,981.09	5,922,166.84	7,802,807.43	84,390.13	5,029,981.09
Fees and Commision Expenses	-	-	-	-				
Net Fees and Commision Income	**5,922,166.84**	**7,802,807.43**	**84,390.13**	**5,029,981.09**	**5,922,166.84**	**7,802,807.43**	**84,390.13**	**5,029,981.09**
Net Interest, Fees and Commision Income	**19,811,353.25**	**73,907,215.13**	**3,478,109.81**	**77,462,523.37**	**19,811,353.25**	**73,907,215.13**	**3,478,109.81**	**77,462,523.37**
Net Trading Income	-	-	-	-				
Other Operating Income	(383,225.24)	4,385,135.94	508,671.37	615,935.10	(383,225.24)	4,385,136	508,671.37	615,935.10
Total Operating Income	**19,428,128.01**	**78,292,351.07**	**3,986,781.18**	**78,078,458.47**	**19,428,128.01**	**78,292,351.07**	**3,986,781.18**	**78,078,458.47**
Impairment Charge/(Reversal) for Loans and other Losses	(17,948,017.60)	(1,320,011.35)	(15,979,292.72)	3,403,244.80	(17,948,017.60)	(1,320,011)	(15,979,292.72)	3,403,244.80
Net Operating Income	**37,376,145.61**	**79,612,362.42**	**19,966,073.90**	**74,675,213.67**	**37,376,145.61**	**79,612,362.42**	**19,966,073.90**	**74,675,213.67**
Personnel Expenses	11,857,735.04	45,762,375.11	3,780,830.60	52,995,816.07	11,857,735.04	45,762,375.11	3,780,830.60	52,995,816.07
Other Operating Expenses	6,339,045.73	15,600,473.73	2,832,677.97	12,337,711.44	6,339,045.73	15,600,473.73	2,832,677.97	12,337,711.44
Depreciation and Amortization	7,075,092.51	9,729,936.39	3,068,291.85	8,534,525.45	7,075,092.51	9,729,936.39	3,068,291.85	8,534,525.45
Operating Profit	**12,104,272.33**	**8,519,577.19**	**10,284,273.48**	**807,160.71**	**12,104,272.33**	**8,519,577.19**	**10,284,273.48**	**807,160.71**
Non-Operating Income						-		
Non-Operating Expenses		121,769.62				121,769.62		
Profit Before Income and Tax	**12,104,272.33**	**8,397,807.57**	**10,284,273.48**	**807,160.71**	**12,104,272.33**	**8,397,807.57**	**10,284,273.48**	**807,160.71**
Income Tax Expenses	-	**1,553,626.82**	-	**494,550.29**	-	**1,553,626.82**	-	**494,550.29**
Current Tax	-	3,575,851.89	-	1,422,748.63		3,575,851.89		1,422,748.63
Deferred Tax	-	(2,022,225.07)	-	(928,198.34)		(2,022,225.07)		(928,198.34)
Profit/(Loss) For the Period	**12,104,272.33**	**6,844,180.76**	**10,284,273.48**	**312,610.42**	**12,104,272.33**	**6,844,180.76**	**10,284,273.48**	**312,610.42**

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited

Condensed Consolidated Statement of comprehensive income

At the month end of Ashadh , 2082

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Profit or loss for the year	**12,104,272.33**	**6,844,180.76**	**10,284,273.48**	**312,610.42**	**12,104,272.33**	**6,844,180.76**	**10,284,273.48**	**312,610.42**
Other comprehensive income **a) Items that will not be reclassified to Profit or loss**								
• Gains/(losses) from Investments in equity instruments measured at fair value		1,394,121.39		450,790.98		1,394,121.39		450,790.98
• Gains/(losses) on revaluation		-		-		-		-
• Actuarial gains/(losses) on defined benefit plans		5,350,524.00		(1,480,779.00)		5,350,524.00		(1,480,779.00)
• Income tax relating to above items		(2,023,393.62)		308,996.41		(2,023,393.62)		308,996.41
Net other comprehensive income that will not be reclassified to profit or loss	**-**	**4,721,251.77**	**-**	**(720,991.61)**	**-**	**4,721,251.77**	**-**	**(720,991.61)**
b) Items that are or may be reclassified to profit or loss								
• Gains/(losses) on cash flow hedge								
• Exchange gains/(losses) (arising from trasalating financial assets of foreign operation)								
• Income tax relating to above items								
• Reclassify to profit or loss								
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equited method								
Other comprehensive income for the period, net of income tax	**-**	**4,721,251.77**	**-**	**(720,991.61)**	**-**	**4,721,251.77**	**-**	**(720,991.61)**
Total comprehensive income for the period	**12,104,272.33**	**11,565,432.53**	**10,284,273.48**	**(408,381.20)**	**12,104,272.33**	**11,565,432.53**	**10,284,273.48**	**(408,381.20)**
Total comprehensive income attributable to:								
Equity holders of the Bank								
Non-controlling interest								

Total comprehensive income for the period	-	-	-	-	-	-	-	-
Earning per share								
Basic earning per share	1.88	**1.96**		**0.09**	1.88	**1.96**		**0.09**
Annualized earning per share								
Diluted earning per share	1.88	**1.96**		**0.09**	1.88	**1.96**		**0.09**

Salapa Bikas Bank Limited

Ratios as per NRB Directive

At the month end of Ashadh , 2082

Particulars	Groups				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA		28.57%		36.10%		28.57%		36.10%
Non-Performing Loan(NPL)to Total Loans (As per NRB Directive)		2.62%		3.42%		2.62%		3.42%
Total Loss Loan Provision to Total NPL (As per NRB Directive)		99.70%		99.65%		99.70%		99.65%
Costs of Funds		6.04%		5.99%		6.04%		5.99%
Credit to Deposit Ratio (As per NRB Directive)		68.42%		76.39%		68.42%		76.39%
Base Rate (As per NRB Directive)		10.92%		10.38%		10.92%		10.38%
Interest Rate Spread (As per NRB Directive)		4.55%		4.58%		4.55%		4.58%

Amount in NPR, full figure

Salapa Bikas Bank Limited

Details about the distributable profit

At the month end of Ashadh , 2082

Particulars	**Current Year**	**Previous Year Corresponding**
	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Net profit or (loss) as per statement of profit or loss	6,844,180.76	312,610.42
1. Appropriations		
1.1 Profit required to be appropriated to:	(1,720,556.66)	(673,085.71)
a. General Reserve (-)	(1,368,836.15)	(62,522.08)
b. Capital Redemption Reserve (-)	-	-
c. Exchange Fluctuation Fund (-)	-	-
d. CSR Fund (-)	(68,441.81)	(3,126.10)
e. Employees Training Fund (-)	(283,278.70)	(607,437.53)
f. Other (-)	-	
1.2 Profit required to be transfered to Regulatory Reserve:	158,701.73	(3,486,142.00)
a. Transferred to Regulatory Reserve (-)	(3,587,833.00)	(1,212,401.00)
b. Transferred from Regulatory Reserve (+)	3,746,534.73	(2,273,741.00)
Net Profit for the period end available for distribution	5,282,325.82	(3,846,617.30)
Opening Retained Earning as on Shrawan	(16,220,489.06)	(12,373,872.00)
Adjustment (+/-)		
Distribution (Cash and Bonus dividend)		
Total Distribution profit or loss as on Qtr end date	(10,938,163.24)	(16,220,489.30)

(Amount in NPR, Full Figure)

Full Name of Bank and Financial Institutions

Condensed Consolidated Statement of cash flows

At the month end of Ashadh , 2082

Particulars	**Group**	**Bank**

	Current Year	Previous Year Corresponding	Current Year	Previous Year Corresponding
	Upto this Quarter (YTD)	Upto this Quarter (YTD)	Upto this Quarter (YTD)	Upto this Quarter (YTD)
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received (+)	136,116,794.49	124,322,826.75	**136,116,794.49**	124,322,826.75
Fees and other income received (+)	7,802,807.43	5,029,981.09	**7,802,807.43**	5,029,981.09
Divided received (+)	-		-	
Receipts from other operating activities (+)	4,385,135.94	615,935.10	**4,385,135.94**	615,935.10
Interest paid (-)	(70,012,386.79)	(63,761,665.79)	**(70,012,386.79)**	(63,761,665.79)
Commission and fees paid (-)	-	-	-	-
Cash payment to employees (-)	(45,762,375.11)	(52,995,816.07)	**(45,762,375.11)**	(52,995,816.07)
Other expense paid (-)	(15,600,473.73)	(15,497,809.44)	**(15,600,473.73)**	(15,497,809.44)
Operating cash flows before changes in operating assets and liabilities	**16,929,502.23**	**(2,286,548.36)**	**16,929,502.23**	**(2,286,548.36)**
(Increase)/Decrease in operating assets	(141,101,358.10)	(142,961,410.01)	(141,101,358.10)	(142,961,410.01)
Due from Nepal Rastra Bank				
Placement with bank and financial institutions				
Other trading assets				
Loan and advances to bank and financial institutions				
Loans and advances to customers	(139,111,688.94)	**(139,589,686.56)**	**(139,111,688.94)**	**(139,589,686.56)**
Other assets	(1,989,669.16)	**(3,371,723.45)**	**(1,989,669.16)**	**(3,371,723.45)**
Increase/(Decrease) in operating liabilities	**329,446,174.78**	**77,673,019.01**	**329,446,174.78**	**77,673,019.01**
Due to bank and financial institutions	(156,739,050.00)	10,151,740.00	**(156,739,050.00)**	**10,151,740.00**
Due to Nepal Rastra Bank	-	-	-	-
Deposit from customers	496,092,196.53	98,964,771.47	**496,092,196.53**	**98,964,771.47**
Borrowings	-	-	-	-
Other liabilities	(9,906,971.75)	(31,443,492.46)	**(9,906,971.75)**	**(31,443,492.46)**
Net cash flow from operating activities before tax paid	**205,274,318.91**	**(67,574,939.36)**	**205,274,318.91**	**(67,574,939.36)**
Income taxes paid (-)	(23,821.06)	599,267.00	**(23,821.06)**	**599,267.00**
Net cash flow from operating activities	205,250,497.85	(66,975,672.36)	205,250,497.85	(66,975,672.36)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(213,893,476.21)	(92,825,643.93)	**(213,893,476.21)**	**(92,825,643.93)**
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(3,320,029.72)	(6,330,497.54)	**(3,320,029.72)**	**(6,330,497.54)**
Receipt from the sale of property and equipment	-	-	-	-
Purchase of intangible assets	(2,276,822.00)	(1,326,379.67)	**(2,276,822.00)**	**(1,326,379.67)**
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties				
Interest received				
Dividend received				
Net cash used in investing activities	**(219,490,327.93)**	**(100,482,521.14)**	**(219,490,327.93)**	**(100,482,521.14)**
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities				
Repayment of debt securities				

Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid				
Interest paid				
Other receipt/payment				
Net cash from financing activities	-	-	-	-
Net increase (decrease) in cash and cash equivalents	**(14,239,830.08)**	**(167,458,193.50)**	**(14,239,830.08)**	**(167,458,193.50)**
Cash and cash equivalents at beginning of the year	345,987,211.26	513,445,405.00	345,987,211.26	513,445,405.00
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Ashadh 2082 End	**331,747,381.19**	**345,987,211.50**	**331,747,381.19**	**345,987,211.50**

Notes

1. The above figures are subject to change as per direction of the Regulations/Statutory Auditors.
2. Figures are regrouped/rearranged/restated whereas necessary for consistent presentation and comparison.
3. Loan and Advances to Customer includes staff loans and advances.
4. Loan administration fee that are integral part of effective interest rate (EIR) is considered immaterial and hence not considered while computing the effective interest rate.
5. Coupon rate of the loan and advances has been considered as effective interest rate (EIR) for the recognition of interest income as per NFRS 9.
6. Detailed interim financial report has been published in the Bank's website www.salapabikasbank.com

१. सम्बन्धित पक्ष (Related Party) बीच भएको कारोवार नरहेको ।

२. प्रमुख वित्तीय अनुपातहरु

	२०८१/८२	२०८०/८१
प्रति शेयर आम्दानी/(नोक्सानी) (रु)	१.९६	०.०९
प्रति शेयर खुद मूल्य (रु)	१०४.५	१०१.२०
Return on Equity(%)	१.८७	०.०८
तरलता अनुपात (%)	३९.८४	४२.०५

३. व्यवस्थापकिय विश्लेषण

क) त्रैमासिक अवधिमा संस्थाको मौज्दात, आम्दनी र तरलतामा कुनै परिवर्तन भएको भए सोको प्रमुख कारण सम्बन्धी विवरण

समिक्षा अवधिमा अर्थतन्त्रमा असहजताको बाबजुद निक्षेपमा सकरात्मक प्रगती हासिल गरी कर्जा तथा सापटमा कर्जा असुली भई कर्जा सापटमा हल्का गिरावट भएको छ । शुल्क कमिशन, खुद व्यापारिक आम्दानी लगाएतका आम्दानीमा सकरात्मक प्रगती गरिएको छ । अन्य कारोबार नियमित रहेको र तरलताको अवस्था मजवुत रहेको छ ।

ख) आगामी अवधिको व्यवसायिक योजनाको सम्बन्धमा

कर्जाको सन्तुलित प्रभाव तथा उत्कृष्टता कायम गर्दै ग्राहकको चाहना तथा व्यवसायको सम्भावना अनुरुप कर्जा व्यवसायको विस्तार गरिनेछ । व्यवसायमा अन्तरनिर्हित जोखिमको प्रभावकारी व्यवस्थापन गर्दै शेयरधनी र सम्वद्ध सरोकारवालाहरुको सन्तुलित हित हुने गरी व्यवसायको विस्तार गर्नुका साथै सेवामुलक कार्यक्रम सञ्चालन गरिनेछ । आगामी वर्षमा सबै शाखाहरुबाट व्यापारिक कर्जा परिचालन गर्ने लक्ष्य राखिएको छ साथै Digital Banking कारोवार बढाई fees based income बढाउने लक्ष्य राखिएको छ ।

ग) विगतको अनुभवबाट संगठित संस्थाको मौज्दात, नाफा वा नगद प्रवाहमा तात्विक असर पार्न सक्ने घटना, अवस्था आदि भएमा सो सम्बन्धी विश्लेषणात्मक विवरण

विश्व अर्थतन्त्रमा देखिएको आर्थिक असामञ्जस्यता आदिका कारण देखिएको मुद्रा स्फितिले राष्ट्रिय अर्थतन्त्रसँगै बैकिङ व्यवसाय समेत प्रभावित भइरहेको अवस्थामा अर्थतन्त्रलाई लयमा फर्काउन, सरकार र नेपाल राष्ट्र बैंकबाट ल्याइएका विभिन्न सुधारका उपायहरुले अर्थतन्त्रमा सुधार आएको देखिन्छ । तरलता र लगानी योग्य पूँजीको हकमा यस बैंकको तरलता र लगानी योग्य पूँजी बलियो अवस्थामा रहेकोले बैकिङ व्यवसायलाई सजकताका साथ चुस्त व्यवस्थापन गर्दै बैंकका गतिविधिहरुलाई विविधिकरण सहित अघि बढाइएको छ ।

४. कानुनी कारवाही सम्बन्धी विवरण

देहाय अनुसार मुद्दा दायर भएको भए, मुद्दा दायर भएको मिति, विषय, मुद्दा दायर भएको संस्थापक वा सञ्चालकको नाम र संभाव्य कानुनी उपचार सम्बन्धी विवरण

क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए

यस बैंकको जानकारीमा आएको छैन ।

ख संगठित संस्थाको संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए
यस बैंकको जानकारीमा आएको छैन ।

ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए
यस बैंकको जानकारीमा आएको छैन ।

५. संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण
यस बैंकको शेयर धितोपत्र वजारमा सुचिकृत नभएको ।

६. समस्या तथा चुनौती
संगठित संस्थाले वहन गर्नु परेको समस्या तथा चुनौती स्पष्ट रुपमा उल्लेख गर्नुपर्ने र उक्त समस्या तथा चुनौतीलाई संगठित संस्थाका आन्तरीक र बाह्य भनी वर्गीकरण गरी त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीतिसम्बन्धी विवरण

आन्तरीक समस्या र चुनौती

- कर्जा व्यापारको आकार
- ग्रामिण क्षेत्रमा बैंकिङ कारोवार

बाह्य समस्या र चुनौती

- विश्व अर्थतन्त्रमा देखिएको मन्दी र यसले पारेको प्रभाव ।
- समय समयमा हुने राजनितिक अस्थिरताको कारण नितिगत र कानुनी व्यवस्थापन परिवर्तन ।
- सूचना प्रविधिको क्षेत्रमा चुनौती र अनुपालना लागतमा वृद्धि ।

चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनिती
उपरोक्त समस्याको समाधान तथा चुनौतीहरुको सामना गर्न बैंकले थप सजगताका साथ समग्र सञ्चालन प्रणालिमा समय सापेक्ष सुधार गर्दै आएको छ ।

- यस बैंकको व्यवसाय सञ्चालन गर्ने अनुमति प्राप्त क्षेत्र खोटाङ जिल्लामा सिमित रहेको र खोटाङ जिल्लाको समग्र व्यवसायको आकार निक्षेपमा ६.५ अर्बको हाराहारी र कर्जाको आकार ३ अर्बको हाराहारी मात्र रहेको हुनाले व्यापार बृद्धिमा चुनौती रहेको छ । यस चुनौतीलाई चिर्नको लागि बैंकले आई.पि.ओ. जारी गरी पाँच जिल्ला कार्य क्षेत्रको लागि पुजिँ पर्याप्तता पुराई पाँच जिल्ला कार्य क्षेत्रमा आफ्नो व्यवसाय विस्तार गरी यस चुनौतीलाई पार लगाउने योजना रहेको छ ।
- ग्रामिण क्षेत्रको बैंकिङ कारोवारको turn around time घटाउन Digital Banking कारोवारको बिकास गर्ने साथै Digital Banking कारोवार सम्बन्धमा बारम्बार तालिमको बिकास गरिनेछ र ग्रामिण क्षेत्रको बैंकिङ कारोवारको बिकास गर्न बैंकिङ साक्षरता कार्यक्रम गरिने छ ।
- प्रतीस्पर्धि व्याजदर कायम गर्न सञ्चालन खर्चमा कटौती र न्यून लागतको निक्षेप र दिर्घकालिन स्रोत संकलनमा जोड दिदै कर्जा निक्षेप समिश्रणलाई थप सन्तुलित बनाउदै लगिनेछ ।
- व्यवसाय सञ्चालनलाई थप सुरक्षित बनाउन केन्द्रीकृत व्यवसायको अवधारणा अवलम्बन गरिनेछ ।
- Digital Banking कारोबारलाई expedite गर्दै लगिएको छ ।

७. संस्थागत सुशासन
प्रचलित नीति, नियम तथा निर्देशनहरुको प्रभावकारी रुपमा पालना गरिएको छ । बैंक व्यवस्थापन आफ्ना शेयरधनीहरु, सर्वसाधरण निक्षेपकर्ता तथा सम्पूर्ण सरोकारवालाहरुको हितलाई सदैव उच्च प्राथमिकतामा राखी संस्थागत सुशासनको मुल्य मान्यता प्रति सदैव सजग रही कार्य गर्दै आएको छ ।

८. सत्य, तथ्य सम्बन्धमा प्रमुख कार्यकारी अधिकृतको उद्घोषण
आजका मिति सम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु कि मैले जाने, बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सुसुचित गर्न तथा निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाईएको छैन ।

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