Nepal SBI Bank Ltd. DISCLOSURE UNDER BASEL II

As at Mid July 2014 (4th quarter end of FY 2070/71)

i. Core Capital (Tier I) S.No Particulars A Paid UP Equity Share Capital B Statutory General Reserve C Retained Earnings D Currrent Year Cumulative Profit E Capital Adjustment Reserve F Deferred Tax Reserve G Other Free Reserve (Debenture Redemption Reserve) Total Core Capital (Tier I) ii. Supplementary Capital (Tier II) S.No Particulars A Subordinate Term Debt B General Loan Loss Provision C Investment Adjustment Reserve 100 100 101 102 103 104 105 105 106 107 107 107 108 109 109 109 109 109 109 109	1. C	APITAL STRUCTURE & CAPITAL ADEQUACY	
S.No Particulars	i C	ore Canital (Tier I)	(Amount in NPR Lacs)
A Paid UP Equity Share Capital B Statutory General Reserve Retained Earnings C Retained Earnings D Current Vear Cumulative Profit E Capital Adjustment Reserve F Deferred Tax Reserve G Other Free Reserve Debenture Reidemption Reserve) Total Core Capital (Tier I) ### SNo Particulars As Subordinate Term Debt B General Loan Loss Provision C Investment Adjustment Reserve D Exchange Equalization Reserve D Exchange Equalization Reserve D Exchange Equalization Reserve Total Supplementary Capital (Tier II) 13, 11, 11, 12, 12, 12, 12, 13, 14, 14, 14, 14, 14, 14, 14, 14, 14, 14			Amount
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C Retained Earnings D Current Vear Cumulative Profit E Capital Adjustment Reserve F Deferred Tax Reserve G Other Free Reserve (Debenture Redemption Reserve) Total Core Capital (Tier I) ii. Supplementary Capital (Tier II) SNo Particulars Ar A Subordinate Term Debt B General Loan Loss Provision C Investment Adjustment Reserve D Exchange Equalization Reserve Total Supplementary Capital (Tier II) iii. Information about Subordinate Term Debt III. 1259% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022; and III. 1259% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 0.02.02013 and maturing on 0.03.02.023. 3 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 0.02.02.013 and maturing on 0.03.02.023. 3 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 0.03.02.013 and maturing on 0.03.02.023. 4 June Outstanding Amount Outstanding Amount 10.00 Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund Interest Payment - Half Yearly At the time of fliguidation, right of claims will be only after Redeemable and Non-Convertible iv. Deduction Form Capital SNo Particulars Ar A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar A Investment arising out of underwriting comitments Total Capital Fund (Tier I) 13.0 Total Capital Fund (Tier I) 13.0 Total Capital Adequacy Ratio Capital Capit		1 7 1	9,260.97
D Current Year Cumulative Profit E Capital Adjustment Reserve F Deferred Tax Reserve G Other Free Reserve (Debenture Redemption Reserve) Total Core Capital (Tier I) \$\frac{1}{3}\text{.}\$ Total Core Capital (Tier II) \$\frac{1}{3}\text{.}\$ \$\frac{1}{3}\text{.}\$ As Subordinate Term Debt 10.0 \$\frac{1}{3}\text{.}\$ \$\frac{1}\text{.}\$ \$\frac{1}{3}\text{.}\$ \$\frac{1}{3}\text{.}\$ \$\fra			50.56
E Capital Adjustment Reserve F Deferred Tax Reserve G Other Free Reserve (Debenture Redemption Reserve) Total Core Capital (Tier I) 8.No Particulars A Subordinate Term Debt 10.0 B General Loan Loss Provision C Investment Adjustment Reserve D Eschange Equalization Reserve Total Supplementary Capital (Tier II) 13, iii. Information about Subordinate Term Debt 1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022, and 2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 10.30.2.2013 and maturing on 01.00.2.2023. 3. 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund Interest Payment - Half Yearly At the time of liquidation, right of claims will be only after Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Fotal Core Capital (Tier II) Total Supplementary Capital (Tier II) Total Supplementary Capital (Tier II) Total Capital Adequacy Ratio Capital Capital (Tier II) A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk Capital Capi		9	9,229.84
F Deferred Tax Reserve (Debenture Redemption Reserve)			350.00
G. Other Free Reserve (Debenture Redemption Reserve) 171		* '	952.33
S.No Particulars	G	Other Free Reserve (Debenture Redemption Reserve)	746.39
S.No Particulars		Total Core Capital (Tier I)	47,092.14
S.No Particulars			
A Subordinate Term Debt 10.0	ii. S	upplementary Capital (Tier II)	
B General Loan Loss Provision C Investment Adjustment Reserve D Exchange Equalization Reserve 1 1 Seyman Equalization Reserve 1 1 Total Supplementary Capital (Tier II) iii. Information about Subordinate Term Debt 1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022; and 2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023. 3. 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund - Interest Payment - Half Yearly - At the time of liquidation, right of claims will be only after - Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Supplementary Capital (Tier II) Total Capital Fund (Tier I + Tier II) vi. Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio Capital Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars Ar Risk Weighted Exposure for Credit Risk Brisk Weighted Exposure for Credit Risk Brisk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Parational Risk C Risk Weighted Exposure for Market Risk D Add: 2% of the Gross Income as per NRB Direction 4,000	S.No	Particulars	Amount
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D Exchange Equalization Reserve 1 Total Supplementary Capital (Tier II) 13,4	В	General Loan Loss Provision	3,562.30
Total Supplementary Capital (Tier II) iii. Information about Subordinate Term Debt 1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022, and 2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 30.02.2013 and maturing on 03.02.2023. 3. 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 30.02.2013 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund Interest Payment - Half Yearly At the time of liquidation, right of claims will be only after Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars At Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) 13. Total Capital Fund (Tier I + Tier II) vi. Capital Adequacy Ratio Capital Adequacy Ratio A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk D Add: 2% of the Gross Income as per NRB Direction			5.15
iii. Information about Subordinate Term Debt 1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022, and 2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023. 3. 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 02.04.2014 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund - Interest Payment - Half Yearly - At the time of liquidation, right of claims will be only after - Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Supplementary Capital (Tier II) Total Capital Fund (Tier I + Tier II) 60. vi. Capital Adequacy Ratio Capital Adequacy Ratio 1. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk D Add: 2% of the Gross Income as per NRB Direction	D	3 1	122.12
1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022; and 2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023. 3 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund Interest Payment - Half Yearly At the time of liquidation, right of claims will be only after Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Supplementary Capital (Tier II) 133, Total Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Operational Risk D Add: 2% of the Gross Income as per NRB Direction		Total Supplementary Capital (Tier II)	13,689.57
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an 03.02.2013 and maturing on 03.02.2023. 3 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. Outstanding Amount 10,00 Amount raised during the period 2, Amount Eligible to be reckoned as Capital Fund 10,00 Outstanding Balance of Debenture Redemption Reserve fund - Interest Payment - Half Yearly - At the time of liquidation, right of claims will be only after - Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars Ar Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) 47,4 Total Supplementary Capital (Tier II) 13,4 Total Capital Fund (Tier I + Tier II) 60,5 vi. Capital Adequacy Ratio 1 Capital Adequacy Ratio 1 Capital Adequacy Ratio 1 Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk 5.No Particulars Ar Risk Weighted Exposure for Credit Risk 402,3 B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,4	_	issued on 12.02.2012 and maturing on 11.02.2022, and	
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Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund Interest Payment - Half Yearly At the time of liquidation, right of claims will be only after Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars Ar A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Capital Fund (Tier I + Tier II) vi. Capital Adequacy Ratio Capital Adequacy Ratio 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars Ar A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk 2. Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk 3.8 B Risk Weighted Exposure for Market Risk 3.8 D Add: 2% of the Gross Income as per NRB Direction 4/2	3	1	2,000.00
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Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund - Interest Payment - Half Yearly - At the time of liquidation, right of claims will be only after - Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) 13,4 Total Capital Fund (Tier I + Tier II) 60, vi. Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio 1 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk A Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6		· ·	2,000.00
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- Interest Payment - Half Yearly - At the time of liquidation, right of claims will be only after - Redeemable and Non-Convertible iv. Deduction Form Capital S.No Particulars A Investment arising out of underwriting comitments Total Deduction v. TOTAL QUALIFYING CAPITAL Particulars Ar Total Core Capital (Tier I) Total Supplementary Capital (Tier II) 13, Total Capital Fund (Tier I + Tier II) 60, vi. Capital Adequacy Ratio Capital Adequacy Ratio 1 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars Ar A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction		•	746.39
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Capital Adequacy Ratio 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk D Add: 2% of the Gross Income as per NRB Direction	Tota	l Capital Fund (Tier I + Tier II)	60,781.72
Capital Adequacy Ratio 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk D Add: 2% of the Gross Income as per NRB Direction			
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i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No Particulars A Risk Weighted Exposure for Credit Risk 402,3 B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,4			
S.No Particulars Ar A Risk Weighted Exposure for Credit Risk 402,3 B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6	2. R	ISK EXPOSURE	
S.No Particulars Ar A Risk Weighted Exposure for Credit Risk 402,3 B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6			
A Risk Weighted Exposure for Credit Risk 402,3 B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6			
B Risk Weighted Exposure for Operational Risk 24,5 C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6	_		Amount
C Risk Weighted Exposure for Market Risk 3,8 D Add: 2% of the Gross Income as per NRB Direction 4,6		3 1	402,320.71
D Add: 2% of the Gross Income as per NRB Direction 4,			24,514.94
1			3,811.49
E Add: 2% of the total KWE as per NKB Direction. 8,6		•	4,382.49
	Е	•	8,612.94
Total Risk Weighted Exposure 443,6		1 otal KISK vveighted Exposure	443,642.57

ii. I	Risk Weighted Exposure under each 11 Categori	es of Credit Risk		
S.N	o Categories			Amount
1	Claims on Government and Central Bank			-
2	Claims on Other Official Entities			-
3 4	Claims on Banks Claims on Corporate and Securities Entities			30,521.91 225,683.22
5	Claims on Regulatory Retail Portfolio			61,105.26
6	Claims Secured by Residential Properties			12,030.58
7	Claims Secured by Commercial Real Estate			600.00
8	Past Due Claims			976.33
9	High Risk Claims			13,872.84
	Other Assets			13,345.22
11				44,185.36
	Total			402,320.71
iii.	Amount of Non Performing Assets (Gross and N	Net Amount)		
	o Particulars	Gross Amount	Provision	Net Amount
	A Restructured	270.76	270.76	0.00
	B Sub-standard C Doubtful	93.71 115.34	23.43 57.67	70.28 57.67
	D Loss	432.57	432.57	57.67
	Total	912.37	784.42	127.95
	70111	312107	701112	127,50
iv.	Non Performing Assets (NPA) Ratios			D
l	NPA Ratios			Percentage (%)
	 Gross NPA to Gross Advances Net NPA to Net Advances 			0.26%
	- Net NFA to Net Advances			0.04%
v. N	Movement of Non Performing Assets			
S.N	o Non Performing Loan	Opening Balance	Closing Balance	Increase/
			(Ashad End, 2071)	(Decrease)
1	Restructured Loan			(5.55)
_	0.1.0, 1.1	276.31	270.76	00 54
2	Sub-Standard	0.00	93.71	93.71
3 4	Sub-Standard Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive.	0.00 0.00 810.61	93.71 115.34 432.57	115.34 (378.04)
3 4 vi. '	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin	93.71 115.34 432.57	115.34 (378.04)
3 4 vi. '	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive.	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin	93.71 115.34 432.57	115.34 (378.04)
vi.	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest States	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin	93.71 115.34 432.57 ncipal) and Rs. 2,313,0	115.34 (378.04) 47.09 interest
yii.	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest St. Loan Loss Provision	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin	93.71 115.34 432.57 ncipal) and Rs. 2,313,0	115.34 (378.04) 47.09 interest
3 4 vi. '	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S Loan Loss Provision o. Particulars	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease)
3 4 vi. vii. a	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S Loan Loss Provision o. Particulars Pass	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07	93.71 115.34 432.57 Acipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23
3 4 vi.'	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest Solution Description Des	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55)
3 4 vi. ' vii. ' s.No. 1 2 3	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest St. Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 - - - 791.19	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62)
3 4 vi.'	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest Stop Loan Loss Provision Departiculars Pass Restructure Sub-Standard Doubtful	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67
3 4 vi. ' vii. a S.No 1 2 3 4 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest St. Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 - - - 791.19	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62)
3 4 vi. ' vii. a s.No 1 2 3 4 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Financial Year No. Movement in Loan Loss Provison and Interest States Interest Interest States Interest States Interest States Interest Interest States Interest Interes	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15
3 4 vi. ' vii. a s.No 1 2 3 4 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest Stone Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	0.00 0.00 810.61 Rs. 8,59,228.31 loan (prin Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57	93.71 115.34 432.57 ncipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15
3 4 vi.' vii. a S.No 1 2 3 4 5 b S.No	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Interest Suspense o. Particulars	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15
3 4 vi.' s.No 1 2 3 4 5 5 5 5 .No viii	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense Details of Additional Loan Loss Provision	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease)
3 4 vi. '\' s.No viii. 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense . Details of Additional Loan Loss Provision o. Particulars	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42
3 4 vi.' s.No 1 2 3 4 5 5 5 5 .No viii	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off R suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense . Details of Additional Loan Loss Provision o. Particulars	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease)
3 4 vi. ' vii. a S.No 1 2 3 4 5 S.No viiii S.No 1	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest S) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense . Details of Additional Loan Loss Provision o. Particulars Pass	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42
3 4 vi. viii S.No viiii S.No viiii 2 2 3 4 5 5 5 5 5 5 5 7 5 7 5 7 5 7 5 7 5 7 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (1) Loan Loss Provision O. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision O. Particulars Interest Suspense O. Particulars Interest Suspense Details of Additional Loan Loss Provision O. Particulars Pass Restructure Pass Restructure	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02
3 4 vi. ' vii. a S.N. 1 2 3 4 5 S.N. 5 S.N. 2 3 4 5 3 4 5 3 4 5 5 5 5 5 5 5 5 5 6 5 6 6 6 6 6 6 6 6	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (1) Loan Loss Provision O. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision O. Particulars Interest Suspense O. Particulars Interest Suspense O. Particulars Pass Restructure Sub-Standard Doubtful Loan Loss Provision O. Particulars Pass Restructure Sub-Standard Doubtful Loss	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 -23.43 57.67 90.56
vii. \(\frac{\frac{1}{2}}{1} \) viii. \(\frac{1}{2} \) s.No viiii s.No viiii 3.4 5 4.5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (9) Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision D. Interest Suspense D. Particulars Interest Suspense Details of Additional Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Interest Suspense Details of Additional Loan Loss Provision Details of Loan Loss Provision	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 - 23.43 57.67
vii. \ vii. \ s.No s.No viii. \ s.No viiii \ s.No	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (1) Loan Loss Provision O. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision O. Particulars Interest Suspense O. Particulars Interest Suspense O. Particulars Pass Restructure Sub-Standard Doubtful Loan Loss Provision O. Particulars Pass Restructure Sub-Standard Doubtful Loss	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 -23.43 57.67 90.56
vii. \(\frac{\psi}{2} \) \(\	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off F suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (1) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loss Total	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 -23.43 57.67 90.56
vii. viii. s.No viii. 1 2 3 4 5 S.No viiii 5.No 1 2 3 4 5 S.No 1 2 3 4 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest Suspense as Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Segregation of the Bank's Investment portfolio o. Particulars Held for Trading	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 - 23.43 57.67 90.56 829.67
vii. viii. s.No viiii 5.No viiii 2 3 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest (9) Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense Details of Additional Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Coss Total Coss Total Segregation of the Bank's Investment portfolio O. Particulars Held for Trading Held to Maturity	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 -23.43 57.67 90.56 829.67 Ashad End 2071 -176,924.40
vii. viii. s.No viii. 1 2 3 4 5 S.No viiii 5.No 1 2 3 4 5 S.No 1 2 3 4 5 5	Doubtful Loss Write Off Of Loans and Interest Suspense: During the financial year the bank has written off Is suspense as per NRB Directive. Movement in Loan Loss Provison and Interest Suspense as Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Interest Suspense o. Particulars Interest Suspense o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision o. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Segregation of the Bank's Investment portfolio o. Particulars Held for Trading	0.00 0.00 810.61 Rs. 8,59,228.31 loan (print Suspense Opening Balance (Ashad End, 2070) 2,990.07 276.31 791.19 4,057.57 Opening Balance (Ashad End, 2070)	93.71 115.34 432.57 Incipal) and Rs. 2,313,0 Closing Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Closing Balance (Ashad End, 2071)	115.34 (378.04) 47.09 interest Increase/ (Decrease) 572.23 (5.55) 23.43 57.67 (358.62) 289.15 Increase/ (Decrease) -32.42 Ashad End 2071 658.02 - 23.43 57.67 90.56 829.67 Ashad End 2071