

Board of Directors

Jagdish Prasad Agrawal Chairman (Promoter Group)

Tulsi Ram Agrawal Director (Promotor Group)

Ashok Kumar Agrawal Director (Promoter Group)

Nirmai Kumar Agrawai Director (Promoter Group)

Rajendra Aryal Director (Representative - Public Shareholders)

Birendra Kumar Sanghai Director (Representative - Public Shareholders)

Audit Committee

Tulsi Ram Agrawal Coordinator

Ashok Kumar Agrawal Member

> Rajendra Aryal Member

Purna Man Napit Member Secretry

Board Credit & Management Committee

Tulsi Ram Agrawal Chairman

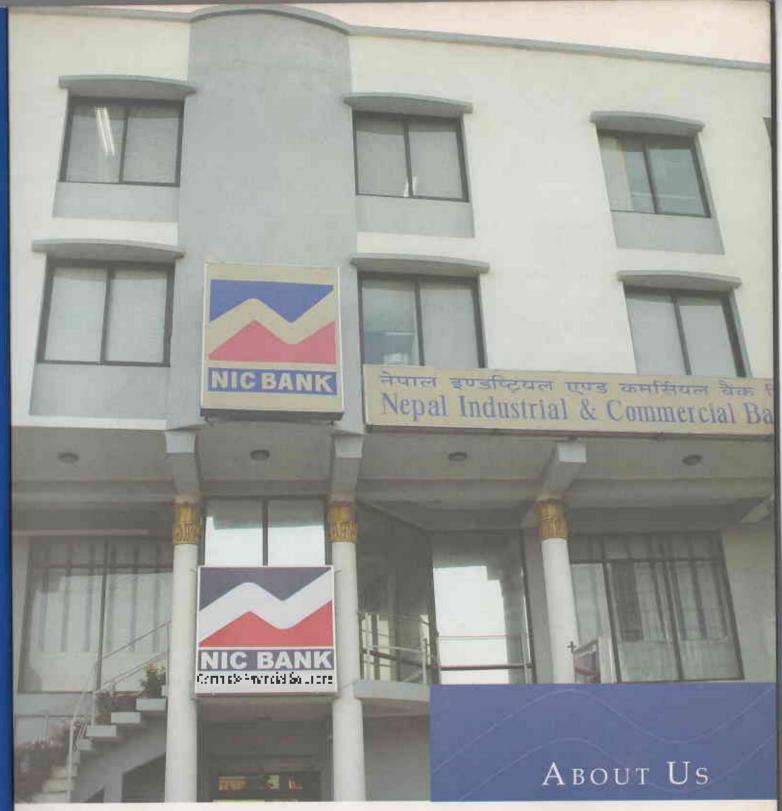
Ashok Kumar Agrawal Member

Birendra Kumar Sanghai Member

> Sashin Joshi Member

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the production of Commerce density and CMC Burn would be into concentrate on 3. July 1820 and of this concentrate of the Armer and the control of the production of the produc

The Board, supported by the management team comprising of young enthusiastic professionals, has successfully embarked on a multi-printed strategy of consolidation, administrative streamlining, formation resource ap-skilling, strategic cost management, formed non-performing assets management, balance sheet and treasury management, and controlled asset growth in tradem with strangthening the credit culture and strategic marketing and vales.

Within 2 years of common logic of (x_0, x_0) . Build his grown not distributed by this branches discouples when sometimes which make being planned in the current year. The flow which has been in profitable essential from its exception, not make an appearant growing in the exception of the large of covered braches and profitability during the covered braches.

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PRODUCT PORTFOLIO

Corporate/Business Banking

Corporate Banking comprises Transaction Banking, Trade. Foreign Exchange and Corporate Financing Solutions including Project & Infrastructure Finance, Working Capital & Term Loans, Structured Finance, Bills Purchase, Cash Management Services, International Trade, Treasury and Advisory Services.

Consumer Banking

Consumer Banking services include Current. Savings, Call and Fixed Deposit Accounts. Home Loans. Auto Loans, Personal Loans, Education Loans, Travel Loan, Debit Cards, ATMs, Safe Deposit Lockers, SMS Banking and Bill Payment services.



NIC Ghar Subidha

During the year, the Bank launched a ninique retail product, "NIC Ghar Subidha", a personal property-finance suite of products with unique features never before introduced in the Nepalese market. It aimed at helping make it possible for every middle class Nepali family's dream of living in one's own house come true. With she low pricing and other features bundled in the product, a middle class family will not have to wait until retirement to fulfill their dream.



NIC Life Savings Account

This is the first and only deposit product in the banking industry in the country bundled with life insurance cover, which was launched last year. The product has been a runaway success with total deposits under the product crossing the Rs 1600 million mark.



NIC Sikshya Kosh

This deposit product was faunched with an aim of inculcating the habit of putting aside small amounts of money every now and then to ensure one's children's future university education, which can be very expensive and difficult to meet if one does not plan ahead. Furthermore, in normal accounts there is either no or very little return on the money saved and it does not. "GROW" over time, NIC Slichya Kosh is the perfect savings solution for such parents as once parents open the account they know that it is a future fund for a dedicated purpose and the temptation to withdraw for other purposes would be low and there is complete flexibility to deposit any amount, any time and at any NIC Bank branch.



The Bank also launched NIC Cash Card in association with Smart Choice Technologies (SCT) to access accounts through networked ATMs and PoS terminals. NIC Cash Card allows its holder to withdraw cash, enquire balances and make payments

through a wide network of ATMs and PoS terminals

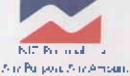
The Bank recently launched SMS banking services which allow NIC customers to access their account through mobile phones.



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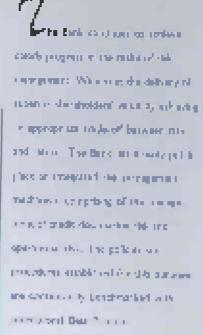




NIC Education Loan Get a future



BOARD OF



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DIRECTORS



echnology upgradation has been
a key driver of the Bank's growth
strategy and the Bank continues to
leverage information technology at a
strategic tool for its business operation
to gain competitive advantage by offering
customer convenience and improved
service, productivity and efficiency.
NIRMAL KUMAR AGRAWAL, Director

e are committed to being a full compliance bank in terms of regulatory and statutory requirements. Accordingly we have a "zero tolerance" policy on matters of compliance. The Internal Audit and Compliance department is responsible for assessment and management of compliance issues with close oversight by the Audit Committee. Every staff member and Board Director are fully aware of regulation and compliance issues and are appreciative of the need to maintain the highest standards.

RAJENDRA ARYAL Director





the single-most key resource for ensuring competitive advantage. As such, the development of human resources and ensuring continued staff motivation are an estential element of our strategy. We are committed to harnesing human talent to offer our customers enhanced banking experience on a consistent basis.

BIRENDRA KUMAR SANGHAL Director

CHAIRMAN'S STATEMENT

Dear Shareholders.

On Next Incide, Board of Directors (Lotte place) can seconding a control we notice to all distinguished great, and protected as a podar bith Arrow I Content Messing of Mond nd the class Commercial Rails and

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CEO'S COMMENT

Dean Stakeholders.

People intenside or from NIC bank is in its horizontly treatly that we are done into analytical and stacked are nonthan holding our own in the Mopal Science Legisle which has need to epistics. Their consumption difficult is require which provides a 67% growth. I have been decreasing both took and associate year in the consideration declared 10% IC directly issocial without for the year—shelf or the conding remarkable in gap of 1 years.

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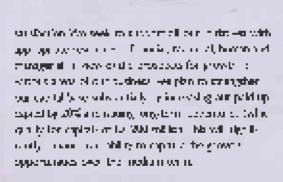
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AVRHIM TORHI Chief Executive Officer

DIRECTOR'S REPORT

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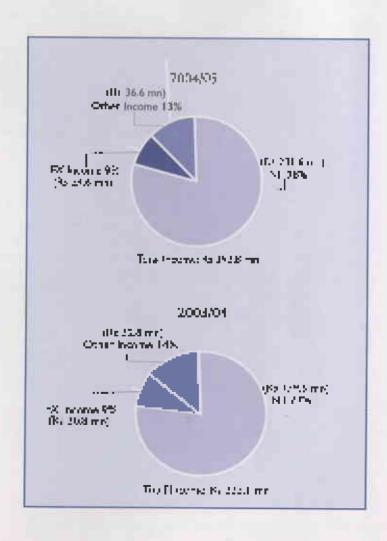
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Review of Operations

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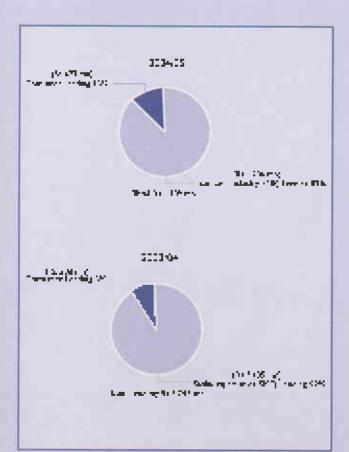
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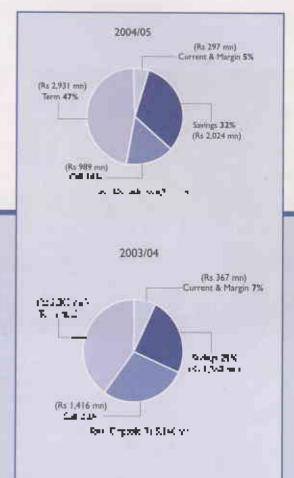
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Total decreasing year by 2.50 to 10: 5,941 million in the review perford congress of to the power of year. There is a sent function again the promon provings deposes in the little resistance and the section of 12% high 25% has required abordiscal and decreasing perforance and concepts decreased a prifer only on 16% month 25%, which gives the authorities and stable decreasing portions.





Risk Assets.

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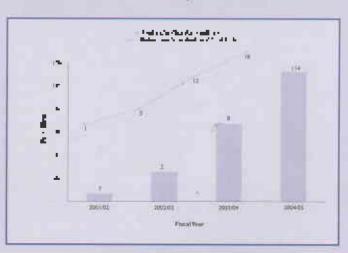
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Risk Management

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Branch Expansion

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Future Prosports

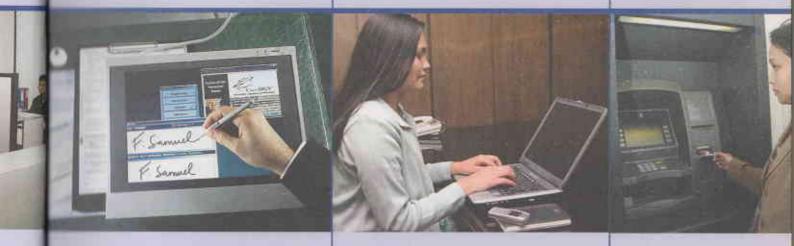
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Corporate Governance

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Composition of Board

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Board of Directors

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Board Credit and Management Committee

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Disclosures

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Audit Committee

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Auditor

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The Shareholders of Nepal Industrial and Commercial Bank Limited INDEPENDENT AUDITOR'S REPORT

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- $E_i = W_0$ have updated information and ϕ_i , $\phi_{i,j}$, $\phi_{i,j}$ where to the day of the big is deputed board, were reportery. to the president of our out of
- III I is our opinion, proper brooks of accress the accomed by tro hitte heen kept to the Books to far as appears from can revenie to moi such poech.
- di iki dan opinion, the returns herekwill bere judget gift. dia Base we was established the purpose of decauses.
- (6) In our opicion, see Balance Steed Profesional Locality. count and did Cath Mary Parement Hostines; thy Jag. report twee been purposed in the forms, preported by Nets, Not 5 Plant and are argument with the hooks. Of a countries that had by the Bank;

- If you approve the interest appeared from the regarding out. of the broke the first has making the approximation in funds and ode procession for goods a fertal money of any July appared and a velocities of receives of buyer Result.
- f) In our comion, so the expensed from our examination of the bold at the countries of the fact that $(x,y)_{x\in \mathbb{R}^{N+1}}$ sected authbrowth.
- To the best of two information and separating to explans. To displace to as and from our examination of medically of execute on the bank hereintry for the purpose of our and allowed three that indicate an expectation where Board of Elicities or any employments on Archimer small copy. buy to the providers of the or many stood cay in seppropriation on which they or Juneau ou dwe part, and alo atomog directions of Napat Fasters Bank for formal inc. maintenance proceeding the Interval and year out of the Early to depositions and installing
- In 500, 65 feine the farment serum are present biller in throughout pages at the mobile of the Buck, as of 15 July 2005 (F2/mor) and og 15 31 Avlant 2052; 1-4. WELK Military or and Establish for the year his. mound is expendence with Nepal Architect of a Standards. except appares they leave which is a separated for on manboard and will well in some one of exhauting to preferential. Street and generally account wow tring projuctes. and completeeth the petalk and of the Companies Am-2020 and figure and Figure 21 is at factor Continuous 204 i.

Т.Б. Дэвэгүлү Dain 133 C hobel gode I have delominated

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Mark Burn and & Constraint lover for a BALANCE SHIRT 250 At 31 Asia (12 Anii 112 July 2005).

CAPITAL AND LIABILITIES					ASS	ETS	
PREVIOUS YEAR Rs.	PARTICULARS	SCHEDULE	THIS YEAR Rs.	PREVIOUS YEAR Rs.	PARTICULARS	SCHEDULE	THIS YEAR Rs.
499,959,500	1. Share Capital	1	500,000,000	29,042,118	1.4, 4.7		e + 1777/PS
120,438,224	2. Reserve Funds	2.	184,190,958	249,570,619	s is meet King	×	Book 17 Jaco
69,324,574	3. Borrowings	3	456:371,046	129.662.838	: Pomar(a	<	89,880,961
5,146,483,050	Deposit Accounts	4	6,241,378,160	1,760,723,628	Alles, mar	10	1.572.902.035
32,921,342	5. Bills Payable	15.	28,329,320	3,561,138,780	h, h e / leps,	11	4.711,712,301
70,247,525	6. Other Liabilities	6	103,795,434	43,285,524	C. Factorios	12	59,495,866
				115,950,708	C. Miscerna	13	68,527,330
5,939,374,215		Total	7,500,067,918	5,939,374,215		Total	7,508,067,918

No. year Labour	Schiddline
Survey a finder gra	5. 362
Серційтый .	41 10-A
I febilica : s	School v
Cash Flow Statement	56w.u#25
Principal Accounting Policies	400 / 7
Notes to Accounts	1200 146

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Report our report of asset date.

Belle Self-Landgur, Leicher und Self-Leiter, Actourungen,

New John Charles & C. Cerebone, Barrellon. PROTET AND LOSS ACCOUNT.

τος του τυντορ πους 1 εκπρούρει 2001 το 31 Αλείκο 2002 (16 μεν 2001 το 13 Joue 2003).

	EXPENSES: INCO				INCOME	NCOME		
PHEVIOUS YEAR PS.	PARTICULARS	SCHEDULE	THIS YEAR RS.	PREVIOUS YEAR PS.	PARTICULARS	SCHEDULE	THIS YEAR FIS	
183,582,272	1. Interest Expenses	.5	225,992,488	363,037,482	1. Interest Income		427,000,004	
35,226,223	2. Employees Expenses	15	39:003:504	27,236,000	2. Commission & Discount	F	27, FH 198	
47,444,662	Office Overhead Expenses	lı .	51,629,103	20.832,347	Exchange Gain	я	чин ж	
	4. Exchange Loss	7.		40,432	4. Non - Operating Income	SI	201406	
9	5. Non - Operating Expenses	21		5,561,412	5. Other Income	22	3,40,836	
*	6. Bad Debts Written off			8	6. NetLoss Carned Down			
42,903,613	7. Provision for Loss		19,127,998					
10,755,090	8. Provision for Staff Bonus		18,302,979					
28,534,946	9. Provision for Income Tax		50,971,077					
68,260,887	10. Net Profe Carried Down		113,755,734					
416,707,673	Total		518,782,883	416,707,673	Total		5 8,743 000	

: Lazur und Siffort inschrijgen die in Nothund Lee Account

New dec. of Disk Chart, 1907 cm	la la « Par sa d'glassi Desta	n or desire, stand Series	u de en agraca Ontaci	Japaich Praera agras in Olivers
Mary Parago I A conjection of whether	Signals day 1 Secur	Service Committee (service Change		
9,7000 1 x200xxe (XX)				ha per com report of men cale
				Finhs Rift Sucreary 1.5 hr. 16 May 15 Hours

Mayar fore strong & Chromic or Book Ltr. PROSITIONE LOSS APPROPRIATION ACCOUNT

PWA-Y--R-2001/2002 (2004/10/8)

EXPENSES			INCOME		
PREVIOUS YEAR Pis	PARTICULARS	THIS YEAR RE	PREVIOUS YEAR Ris.	PARTICULARS	THIS YEAR Re.
	U. Accumi, resolvenight, harve		28,415,372	Section of the second supplementary	32,115,167
	2. This Year's Loss		68,260,667	2. This Year's Profit	113,755,734
13,652,173	General Reserve Fund	82,751,147		3. Accumulated Loss	,
100	Contingent Reserve	2			
(6.4)	5. Bank Development Fund	90			
(4)	6: Dividend Equalization Fund	2 4			
- 4	7. Employees' Related Fund	-			
2	8. Proposed Dividend	50,000,000			
-	9. Issue of Borus Share	1 2			
- 7	10. Special Reserve Fund				
939,813	11. Exchange Fluctuation Reserve	436,703			
(30.914)	12. Income Texadijustment relating to past periods				
50,000,000	13. Capital Adjustment Fund	50,000,000			
32,115,167	14. Accumulated Profit	22.683.051			
96,576,239	Total	145,870,901	96,676,239	Total	1600-017

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S TAKE CAPITAL AND OWNERSHIP A. J. 31 ATIAN 982 (15 July 2007)

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR AS
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	California de Maria	
1,000,000,000	And a state of a second or good second	1000 000 .m t
	or Man-Timos promitin Character 17 a more	
	in Fields, Last St. Control 1. 10	
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500,000,000	government of the section of the section of	Statement.
	diller Normal Charactic Co.	
	district middle in marks.	
	OF A STORE	
499,959,500	g Scooperary Street Followers	COLUMN 11-1
	gen standard (K. c.	
	g Recomplish Stroman (180 g Mills)	

SHAKE OWN BEHILD

SHARE CAPITAL PREVIOUS YEAR		PARTICULARS		SHARE CAPITAL THIS YEAR
101			3	P.S.
ANIANA (A)	100	1. Local Control 5	100	SERVICE COLUMN
		I fathir/stommen		
25,000,000	5	12 A. Januari B., de Krebis Kanpah (d)	5	2500,00
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		ig Ogeneomousbro		
4119-94	95	Signature State	95	45 600 <u>0m</u>
		1.8 + 14		
25		2. Saniga Cerebri n		
500,000,000	100	Tabi	100	ent stepeld

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STARRHOUSERS HOLLENG MORE THAN 0.5% STARRS

A- 51/11 Aseaut 2 MT (17 July 2000)

H	NAME	NUMBER OF Sharesheld	AMOUNT IN RS	SHAREHOLDING
1	Govinda Lai Sanghai	48,540	4,854,000	0:97
820	Nimsel Kumar Agrawal	87,500	8,750,000	1,75
3	Anuj Agrawal	157,144	15,714,400	\$.4
(68)	Ashek Kumar Agrawal	157,144	15,714,400	474
5	control en and en remi	157,144	15,714,400	264
6	distr, Agenta	210,714	21,071,400	421
7	Tutsi Ram Agrawal	210,714	21,071,400	421
8	Vishal Agrawat	236,517	23,651,700	4.73
0	Trilok Chand Agrawal	236,517	23,651,700	4.77
10	Basu Dev Golyan	250,000	25,000,000	M)
11.	Pawan Kurnar Golyan	250,000	25,000,000	p.r.
12	Dwakar Golchha	273,301	27,330,100	≤=:
13	Lokmanya Goldina	273,306	27,330,500	547
14	Subhash Chandra Sanghai	500,000	50,000,000	9

RESERVE AND FUNDS A. V. B. Associate 63 (1) 1 x 2 x 50

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
34,708,352	Lyk, ja Dec. inte	57,057,400
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10.1202	The part of the Armer	4,051,408
+:	and the same has	9
27	Northern configure	
المنيون	g. Carlet A. Johnson, 1990.	0000000
3 15 27	S. Co., middle 4	22.9508
191,689.715	a contract of the contract of	75111-040

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SERVICE RES

PREVIOUS YEAR RS.	PARTICULARII	THIS YEAR
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	1. His Milliage, 1 Special let	
	School and the Complete Company of the	
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12	3. In on Sorth	15 0,000,000
20	2.1 Octobrish	
14	55 16/2	450,900,000
18	##	
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12	5 Oten	100000000000000000000000000000000000000
500 7574	5 (al. 220a)	450,000,000
	F - 14 4	
	I for a	
9,307,000	Urba Lie	0.90
8	0.11 %	JOW We
9,307,000	No.	371,046
69,324,574	(21)). htt	21,57,66

DERIGHT ACCOUNTS AND SHARP PERMITTERS 20051

PREVIOUS YEAR RS	PARTICULARS:	THIS YEAR RS
	1. Non-interest Bearing Accounts	
Amari, 25	A. Current Deposits	233,161,387
258,703,330	1. Local Currency	206,314,107
	- V p. MCZORY.	
0.1.37	ng disametan limes	1,863,336
94 2 7 <u>228</u>	gg Charda In Lucy	28,244,148
[57.0 % 28]	2 (SI - white	149,850,457
114400	L. L. Talk	26,356,166
6	1 4/790	
8,79213	2. Totaliga Curr —	26,847,280
	gents organizations.	
2	y Chranica Carle	
00 f0r	82 Financial India and	er er
Rinary Ma	23:Mr. i. dan	De novembre
	2.1 In. 1.0H	
	7 (0)	
oranian .	4 trivialismosts	STJOR MY
	1 Employees Survey or	
14,120,000	Guarantee Margin	400.04
74,103,439	3. Letters of Credit Margin	49.114.453
*	C. Others	
	1. Local Currency	
×	1.1 Financial Institutions	
	1.2 Other institutions	
	1.3 Individuals	
2	2. Foreign Currency	
	2.1 Financial Institutions	
3	2.2 Other Institutions	
2	2.3 Individuals	
366,701,483	Total of Non-Interest Bearing Accounts	296,592,044

Desert Accounts As $\times 3$. As $\times \times 4$ and $\times 1.3$ by $\times 2.0.3$ c.

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PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR
	2. describeres a	ns ns
1 (SOUPELICE	4 Sevings Deposits.	2,004,000,43
1515/07/48	No. of Street,	5 (4 m)/m
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406,546	 Pereign Currency 	1.719
3	2.1 Carr. Hald J. Lt.	
406,546	25 (Marrie - Marrie	40124
2	72 Mec 1 man	
5	Miles and a	
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	of Total Macrosof Deposits.	
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	8 for an inc	
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4,779,781,567	that the thought Seeding Recognition	48,912
5,146,483,050	Tau Depression	107,79 by

BILLS PAYABLE Asserts Assert 2002 (12 June 2005)

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PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR
18,560,015	1. Local Currency	21 *25gs -
14,361,327	S. Carry: C. mark.	120,000
32,921,342	Total	

17 F - 12 U - D - 1

OTHER LABOURES. Asiat 31 (Asia) (1992) (Nijus 2000)

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR
2	1. Pension/Gratuity Fund	PS.
	2. Employees' Provident Fund	
	1. Этралы Уерган 11	
10,755,090	4.Povyc. vSalitons	(339557)
4,428,853	5. Unpaid Dividend	4715GC
(8,083,400)	Provision for Income Tax (Less Advance Tax Paid)	/ 1324
	7. Interest Payable on Deposits	
	8. Interest Payable on Borrowings	188.5
	Unearned Discount and Commission	
	10. Proposed Dividend	ىن بىرى
39,944,051	11. Interest Suppose	2500 / 10
21,492,596	D Sundy-S I →	1077.05
	1) Dearich ext. Chemical com	
1,710,333	14. Others	250 ml
70,247,525	Total	KK (786/S)

S-1172 (15 July 12 Jul

CASH BALANCE

New OT Associated (10, pry 2503).

PREVIOUS YEAR Rs.	PARTICULARS	THIS YEAR Rs.
65.580,585	Local Gurrency (Including Coins)	±+· ¹
13,461,533	2. Foreign Currency	CP XX
79,042,118	Total	m,**** 865

CHARGERS

BANK BALANCE

PREVIOUS YEAR	প্ৰচালনে)	HERE OF TRACE		<- EIGN CURRENC	cy.	THIS YEAR
档		FI9	NR	Others	Total	: Pag
205,387,787	Nepal Rastra Bank	830,029,540		2,434,038	2,434,038	832,483,578
205.387,767	a. Current Account	830,029,540	1.5	2,434,038	2,434,038	832,463,578
	b. Other Account		- 2	2	2	
12,402,924	Other Local Banks	18,747,887		625,779	625,779	19,373,666
12,402,924	a. Current Account	18,747,887		825.779	625,779	19,373,666
	b. Other Account		1	4		
11,779,928	3. Foreign Banks	*	33,016,090	50,918,233	83,934,323	83,934,323
11,779,928	a. Current Account		33,016,090	50,918,233	83,934,323	83,934,323
	b. Other Account			. 4	22	
249,570,619	Total	848,777,427	33,016,090	53,978,050	86,994,140	935,771,567

 $\textbf{His Representation for continuous continuous and the experience of the experienc$

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ACS 2011 ASES (2067), 13 (1000)

PREVIOUS YEAR	PARTICULARS	THIS YEAR
Rs		Rs.
100,000,000	1 Local Currency	
29,662,638	2. Foreign Gurrency	69,880,961
129,662,838	Total	89,880,961

INVESTMENTS

SCHE WILLS

4 cm 5 No to \$1000 (5 july 2005).

PREVIOUS YEAR	PARTICULARS	PURI	OSE	THIS YEAR
RS.		TRADING RS.	OTHERS RS.	RS
200 TEXTON	1. HMG Securities	1,194,313,877		1,194,313,877
1112 - 91706	a. Treasury Bits	967,928,300		967,928,300
sor marr	b. Development Bonds	226,385,577	*	226.385,577
	c. National Savings Bonds		- 100	
	ā		2	9
	2. Foreign Govt. Securities	*	8	
	A			-
	b		8	2
*	3. Nepel Rastra Bank Bonds		*	
800,000	4. Shares, Debentures and Bonds	3	1,507,000	1,507,000
524,647,299	5. Other Investments	377,061,158		377,081,158
5	e Sellieres School		- 4	
4	c'h de l			100
114,830,000	6.15 1 6/16%	90,000,000		90,000,000
409,817,299	e. Foreign Serve	287,081,158	5	287,083,158
2	e (0 , s			
1,760,723,628	Total Investment	1,571,395,035	1,507,000	1,572,902,035
	Less : Provision		**	
1,760,723,628	Net Investment	1,571,395,035	1,507,000	1,572,902,035

SCHEDULE 10 (A)

INVESTMENT IN SHARRE, DIBENTILKES AND BONDS

As s 101 As at 20e1 (15 h. - 2005)

PREVIOUS YEAR	PARTICULARS	THIS YE	AR
RS.		COST PRICE	MARKET VALUE
800,000	1. Investment in Shares	1,507,000	
800,000	ignosari ikkin Pernai Developmeni Sesti siladi.	1,154,000	Not listed
	1 Gooden, Course Holikov.		
4	10 CA., was a star in the		
	s i králina y literec 47 k Kálenti	353,000	Not listed
3	K		
	Investment in Debentures and Bonds	2	
	2.1		
	22		
800,000	Total investment	1,507,000	
2), From a street		
*	Constitution OSC		
	32 4d unine of 195 feron		
	Total Provision		

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		or and a	The Designation of the Court of					COMICOID				
Partition (see see see see see see see see see se		PEIII	PRICRITY	OTHERS	N. Constitution of the Con	ADVANCES	*	L 3088	я Б		BIELS	THIS YEAR
	ing Loan	MSSHED SS	NON INSURED PS	SS	S.	\$2	MSURED RS.	MONTHSURED	8	82	PURCHASED& DISCOUNTED	æ
2-1-4 Malantalas I	ing Loan											
-1-de Edward		+	384,771,421	4,321,216,419	ŧ	4,705,987,840	*	-9	5,910,600	12,025,949	25000	E1700117
Av. Esthorholoxi		30.4	384,771,421	140000	i)÷	4,561,246,221		a)	5,910,600	12,025,949	多六	i
900	veloan	0	+	08 J. F	**	44,741,619	ti	2/				
920	forming Loan	100	p. 3300	247 E		12 M . (II.					Y	ESARCE 1
9,000	dared Court			() 		3 · 5 · *	7.				02	0 · 8.
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ļ	First Wilder											
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	11/11	+		919		61,000	*					1 1
1 100% C 10 C	-	7		e 7-	10	8		141	4	777	40	ă,
18.12G		*	990,319	bi S	83	:	10	ř	F			A :
9/0/			1,703,500	7.5		10 Kg 18		341	•	7.9	41	· · · · · · · · · · · · · · · · · · ·
181,952,250 Cell Frontion 13-	Form3.		6,541,533	Dagorato		(e) (fa)		4	× ×	INCO		eutron.
-	*1											
● (1 m · Ma) 1 m · Ma)		,	2,533,840	300,500	=	\(\frac{1}{2}\)			18,332		59.851	4070 F
1			2,533,840	<u> </u>	g, J	100		84	18,332	L . II	198/891	
189	are Loan	. 1		101		T	Ψ.	*1	163		22	
Ch. Zu. 42 Sub Standard	ndard	te		Ė	7	ić <u>d</u>	ŧ	4	*	*		51.7
7.70 201 4.3 Doublin		e fa	0.000	*()			*	23				일 () 보고 구
		0	80,540,371	000017		F		-	40.000			
Total (C)		,	83,074,211				•		10,332			
	written-off					1 ·	147		48.950	i i	4:12	2000年1
Belance (D)			83,074,211	ii E		? ; ? ;			20000			
Additional year (8-D)	Additional during the year (B-D)		(76,532,678)	F-724	5 2	\$ -		*	a) I fear	Y m	}	
PTGVISION TO assets (NGA)	Provision for Non-parking assets (NGA)											
Total Provision	LOO.											
	Less Provision up to previous											5
i					1							104/02
A POWER	Net Provision for the year		(35, 559, 678)	08 030 A64	(109 (CD)	22 288 749		10.0	40,774	(2,377,275)	1.00公司	配の日本
8	(-B)		381,914,625	4,312,D41,092		4,693,955,117		٠	5,851,494	11,905,690	- F20.52	5.60.05

50.1003...11.10

From Assets

Asknot Activo 2002 (17 to 5/2005).

PREVIOUS	PARTICULARS			ASSETS			THIS
YEAR PS		BUILDING FIS	VEHICLES RS.	WACHINERY PIS	EDUPMENT PS.	OTHERS PS	YEAR RS
	1. At Cost						
68.802,963	a. Previous year's balance	- 1	20.044,044	5.114,083	37,174,325	9,857,429	72,189,881
4,725,889	b. Additions this year	11	7,167,210		10,643,048	2,723,874	20,534,132
40	c. Revaluation/Written back this year		-	- 23	*		4
(1,193,500)	d. This year sold		(2,680,800)	-		121	(2,696,800)
(145,250)	e. This year written off	(4)	(2,000)		(8,960)	- 5	(11,260)
72,189,882	Total Cost (a+b+c+d+e)		24,510,154	e manus	47,808,413	12,581,303	90,013,953
	2. Depreciation						
26/241 × 0 ×	1	- 1	7,508.846	370023	19,424,175	3,730.091	32,994,737
MH :	CR (Sylve		2,159,953	東457	3,945,484	831,655	7,387,961
63	c. Depreciation on revaluation/witten back	4.			2	-	
(133,386)	d. Depreciation on Assets sold Written back		(1,220,842)		(4,255)	(2)	(1,225,097
32,994,738	Total Depreciation		0.537,957	2 572 404	23,365,404	4,561,746	39,137,601
39,195,144	3. Written Down Value (1-2)	8	15,972,197	3.500740	24,443,009	8,019,557	50,875,352
5	4. Capital Construction	*		162			
4.090,380	5. Leasehold Assets (net of amortisation)			-	- 1	8,619,514	8,619,514
43,285,524	Total (3+4+5)		15,972,197	2,441,589	24,443,009	16,639,071	59,495,866

SECURITIES ACAINST LOANS, ADVANCES AND BLUE PERCHASED

SCHEDULE IDAS

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
3,743,091,030	[h F = n¹	4,909,355,200
3,621,972,940	n, Calvary of executed manual consum	4,650,212,435
54.975,B42	2. Current softwar Centered Translating Local	116,561,435
	2 See contRMI	
	e. Sestimate in Programme	
2,456,015	S. Custol Description	
34,454,040	Minutes, K., O	43,160,861
11,369,194	(C. Lines	11,175,323
23,064,846	± TOT state of Costs	31,985,538
2,062,928	C.Cover (AlScate	956,197
3	Color (Dank 199	
	9. Pencry/ Cover 44	***
Zi Isag iri	13, Other Sets, 1, 11	96,464,272
	F) three set	
3,743,091,030	Total	4000,000,200

OTHER ASSETS

SCHEDULE 13

ASAT	31 ASHAD	2062 (15 lu	cv:2005)

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
, 11 NE	1. Stock of Stationery	9,74176
CT SI, ME	2. No. 17% colorida or inventions	80003.5
D 7 979	3, wall a colonian	115 C 76
	A. A. Lart Box Laste	2,96, 53
Security	S. O. PyCotta.	19 730
26 - 74	S. S. Character description	37 0 888
0,000 001	C. Scagner a	2/1/1000
2	S. Car httm:/	160
26,4 v. 150.	D. Com Providitions Industry Chapters	140
£	D, Chilth Fact Amount occur	
3,093,874	11. Operation Water of	57559
12,867,750	18, See Building Arms Name process	5,475,000
8	D. Surmittanner Strame	
55,199	1s Cent	DER LE
or spine, No.	Teal	83 927 38 000

O mis Assets

CONTRACT BY

Asia: 31 Aprill. 2062 (13 Jun 3005)

PREVIOUS YEAR	PARTICULARS		THIS YEAR		
RS.		UPTO 1 YEAR RS.	1 TO 3 YEARS RS.	ABOVE 3 YEARS RS	TOTAL RS.
43,261,605	Accrued Interest on Loan	11,374,996	56		11,374,996
	Draft Paid without Notice	- 1			
	Branch Adjustment Account		100		

CONTING KIT ARE TIPS. ANAL 3 (ANAL) 2002 (157 CA. 0.4)

SALID DODER 18.

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
' ш	Discount of the state Name of Symptoms	• 4 4,01
	$r = -r_1 h P m = -r_1^2 \rho = 0$, (b)	
LL Zujbel	All as the reflex per	10.111 (/)00
11 1494	and the control of the state of	101117/00
	Alaba a MACA Projekty og Starry	
- 1 1	z - Law etk -	
760 + 40 648	4 Long 12 cm (mg), 10	THEOLOGIC
DE AVE	-1 01	4,294 - 0
Section etc.	4n market	190 (1.988)
	Full Spring Sterner Laggery .	
njami 1	Filtres that epide with the	
mjare i	B the system	Herritan
ницион к	* An own is through a	4-14-49
e .	1. Two systems are s	N N
	10, hijomod hiji gara da ili meta	
	11 November 2015 July 2015 Charle Character of the Travel Change Deute	
9,960,584	12.6 k mm Ly my (A) with	443,200
	19 No. 10 (1) and the	
42	100 production of the	
80,075	19.74c s	80,075
1,468,068,187	Total	1,166,748.622

SCHEDULE 15

INTEREST EXPENSES

FISCAL YEAR 2061/2062 (2004/2005)

PREVIOUS YEAR RS	PARTICULARS	THIS YEAR RS.
180,575,470	A. On Deposit Liabilities	207,397,066
96,353,089	1. Fixed Deposits	101,189,404
91,119,016	1.1 Local Currency	91,966,073
5,234,073	1.2 Foreign Currency	9.223,331
33,532,126	2. Savinga Deposita	53,329,604
33,504,693	2.1 Local Currency	53,296,636
27,433	22 Foreign Currency	32,968
50,890,255	3. Call Deposits	52,878,058
50,689,529	3.1 Local Currency	52,802,474
728	3.2 Fereign Currency	75,584
	4. Certificate of Deposits	
3,006,802	B. On Borrowings	18,595,422
2	1, Overdrafts	
695,574	2. Louin from Napal Rautra-Bank	1,209.864
2,311,228	3. Inter Bank Borrowings	17,385,558
*	4. Other Loans and Refinance	
	C. On Others	
	1	
	2	
183.582.272	Total	225,992,488

STAFF EXPENSES

SCHEDULE 16

FISCAL YEAR 2061/2062 (2004/2005)

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
18,169,743	t, Salary	20,682,272
13,511,235	2. Allowances	14,299,713
1,738,211	3. Contribution to Provident Fund.	1,911,216
294,581	4. Training Expenses	567,080
398.623	5. Unidom	471,950
5	6. Medical	12
351,881	7. Insurance	447,760
749,800	8. Pension and Gratuity Provision	596,029
12,149	9. Others	27,484
35.226.223	Total	39,003,504

-30 - 31 - 1. - 7

Ogrico Overtazzo Expanses Park And Pie 12042 2001/300

PREVIOUS YEAR RS.	PARTICULARS		THIS YEAR RS.
+ 2 <u></u> 2			POLICE
10.32 (Certain Section		55.146
1944	(Pearlander Jenne)		\$10,000
скун	1.35%,	26 16	
9940	UA .	-3-34	
2.04	A Committee Equipment J. 40 1100	1.791.224	
(m	4 hrance		279703
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20195	TO THE STATE OF TH		4-55-
2 LasH	- Districting Association of the second		2,000,000
Tele Chi	(Light support Code)		21 🗠
1-025	A Communication of the Art		****
179,84	paracyclamers		202.0
swith.	My Str of the 1999 man		20,074
Colle	2,1 mm 1		% =
342 TK	to invento Rungo Sudal Circle		****
v 2015	Lineary 72	··10	
45.	at the second second	-114-	
a7.00	15.5 du anni neatre Courtes		H41 D
771	1 x Diceron Fair 1 , 2 m		4B 33
9-14	gal, MK is	90 W	
14, 539	grant - 6- words for thingsard on a Exp.	237.00	
9097	ray/room sécrico Feir Ameri		217290
- col, 80	7. Day, credit is a record to sele		7,0870*
	P.7 = #.16 (8002) (************************************		
12 DPI	recommendation		
	of Section codes are		
1.92	211 (4) (10
220(0)	2 . 25 mail (at 4)		QHITT
200	5 (Security Disputation		45 K G-
4	Default and Promi		
:+	N. 10 (104 / 1 100 1		
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1 ×1 004	a Chafteray Line		1970.7
-01- <u>L</u>	1 K. mr. · m.		
1/80 (, green figs		
170	c Suppose No wife . The		E.13
	g (an sa saski na		7017
942,283	The management		F0+ 5%
47,444,662	Total	7	5,480 (0

INTEREST INCOME THE REST INCOME.

554 19 15 7

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR
301000282	4 Ot us as a surface of the order	\$ · · · · · · · · · · · · · · ·
24 15 (27)	apple that is	001100000
R P V	Efficiency	19,000,000
BSPC 175	1, 10° second d	H - 4-07
17.73.113	1, 111-St. at Mr.	of extres
QHI Y	· Decrestor	42E7 (C)
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	A Digital Right	
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	Sho, line	
- pa.	2. Teograficate	He le
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Jeneto .	2 formities.	
2,421.4 1	F. 910 mp	107109.3
	It is not the althought	
2003	Alternature to the set	100 °C
N/H-	Cons	270000
363,037,482		#** 600 csp.

Comprission and Discourants 1800, 1600 28 (2012) 20172-201

SCHLOUDE 19

PREVIOUS YEAR RS	PARTICULARIS .	THIS YEAR
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***	cultural Creci	000.03
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5190 A (- An amilia	12750
-	o Dan Conc.	
	1.5 cm to mile tour	
	7. Comment of Walke.	2
a shall	8 Aprily Car Hinks	22 (23)
*	Line phil	
o sware	C. Gran.	7.44/10
27,236,000	15ts	77/3 (28

There is a new control of the grand by the Bark ness Begin, a grand material in the control of

EXCELANGE GAIN/Tables Lattic York 2081/0092 (2004/3005)

47 H - 000 E 10

PREVIOUS YEAR RS	PARTICULARS	THIS YEAR RS.
3,759,252	A. Reveluation Gain	PERS
17,073,095	N. Tradeg No Indiana - Learning - 4	70,66, Tq
20,832,347	Total	24,605,930

NON-OPERATING INCOME/Table Poxia: Yt-8 20e1/2062 (2604/2003).

Section 11 of the 12 of

PREVIOUS YEAR RS.	PARTICULARS PARTICULARS	THIS YEAR RS.
	F FroBitzing on Entre" merumana	
40,432	2 for Managing Proced Apply	277,287
-	s. Distans	C/MICA.
	a Com religion	120
	and who affine	
	A RC with the	1,000
2	d. Oren in Labor	121
	Situation of the con-	
	N =	
2	A. D. on this Received Immy year starts, Inc. in	
	Por compressi el berrar er Spadina Damena.	, 4
2	e. Al r	
1	k, Edneryk Ormen	
	No constitution	
	F Office	
40,432	Total	34,-41

Олн-к Імерми-460 A. Year 256, 72062 (4.04/2005)

вонироди: 32

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS.
183,125	1. Ten er vi 5 th C voods one v	229 (TE
	1 ms. Lid Cracks of Geo. Cards	
	Stone a Renault A Pila.	24,375
2200 (00	4, Tiles 7.7.	2,110,943
2,336,639	t, Gerka Grançer	0.542,475
	e, is write y	
	- Journal Control and Mark	
461,465	C Office	272.66
5,561,412	Total	N/ BLADS

STAT. M-NT OF LOANS & ADVINCES EXHABED TO EXPENDED A EXECUTIVE / PROMOTERS / EMPLOYEES AND SHAREHOLDERS HOLDING MORE

PENVIOLENCENT SHARES
As at the exact water loss uses

NAME OF PROMOTERIDIRECTOR CHIEF EXECUTIVE	LAST YEAR	SBALANCE	THIS YEAR'S	RECOVERY	THIS YEAR'S	BALANCE AS AT 31 ASHAD 2052	
	MBA N. Re	M1+3-41 R6	Francisal PS	BECKE BY	III. 1974	THERESE	ADDITIONS
als Mariou			' X	ME	FA	T.	RS.
	-	-	_				
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(C) War at 1							
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California de la compansión de la compan							
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otal		10	*	L.	L.	HI	NII

Table of Risk Weighted Assets Statement Two cos 2017000 (901/200)

		7.19	SYEAR	PREV	PREVIOUS YEAR	
ASSETS PER BALANCE SHEET	WEIGHTAGE	RS.	RISK WEIGHTED ASSETS RS		HISK WEIGHTER ASSETS	
- Pol Colons	9%	69,777,858	The state of the s		A:	
the Howking	0%	500000		3474767199		
1 and a public stars	0%	832,463,578		205,387,767		
Inventment in Government Securities	0%	1,194,313,877		1,235,276,329	5	
Investment in NRB Bonds	0%	1.000		1,400,670,063	-	
Fully Secured Loan against own Fixed Deposit Receipt	0%	11,175,323		11,369,194		
Fully Secured loan against Government Securities	0%	956,197	- 0.	2,062,928		
Datance with Domestic Banks and Financial Institutions	20%	19,373,666	3,874,733	12,402,924	0.400 500	
Fully Secured FDR Loan against Fixed Deposit Receipt of Other Banks	20%	31,985,538	6,397,108	23,084,846	2,480,585	
Francisco gradus	20%	83,934,323	16,786,865	31,779,928	4,516,969	
Sharp medall	20%	89,880,961	17,976,192	129,662,838	6,355,986	
Separate desired to the control of the second	20%	SOURCE STATE OF	(1)2000000	128,002,000	25,932,588	
Other Investments with Internationally Rated Banks	20%	287,081,158	57,416,232	409,817,299	24 202 144	
Investment in Shares, Debentures and Bonds	100%	1,507,000	1,507,000	LETTER CONTRACTOR	81,963,460	
Other Investments	100%	90.000,000	90,000,000	114,830,000	800,000	
Louns, Advances and Bills Purchased/Discounted	100%	4,865,238,142	4,865,238,142	3,706,574,063	114,830,000	
Fixed Assets	100%	59,495,866	59,495,866		3,706,574,063	
elón, en	100%	68,527,330	68,527,330	43,285.524	43,285,524	
(mal (y)		7,705,710,817	5,187,219,467	115,950,706 6,121,326,466	115,950,708 4,102,789,862	
E.F. and Otto Count						
Mil Collection	0%	66,573,490		38,005,660	4.5	
onward Foreign Exchange Contracts	10%			8,310,732	891,073	
others of Credit with Maturity of less than 6-months (full value)	20%	864,457,653	176,891,531	B15,340,434	163,068,087	
icommitees provided against Counter Guarantee of Internationally Rated Foreign Banks	20%		41		3	
atters of Credit with maturity of more than 6 months (full value)	50%	¥.	20			
.I Boods	50%	9,024,711	4,512,355	12,152,264	6,076,132	
rformance India.	50e	569 244 596	75,375,300	9719975	02.07280	
CONTROL OF THE STATE OF THE STA	200 %	may u	MR 200	6150,644	8,530,504	
■ . th. ⇒.,	100%		- 5		(4)	
NOME	100%	80,075	40,075	70	60.7%	
er refle Law Court (1940).	100%		10		1117	
prile, singuisitematic	- 6%		72.			
entralitation with middless	100%	24.800 KM	56,424,894	W1201303	367.74 viii	
cal (Se		1150,740,525	Siryou me	1.498.000.102	EXCHANGE:	
■ Risk Weighted Assets (A+B)		8,875,459,439	5,501,943,822	- MINI AND SE	4 (TAMES)	

Слина Арконаст гыз мынимулардын 2003)

PARTICULARS	THIS YEAR	PREVIOUS YEAR
C Constitution		
n, Micco Cascal	500,000,000	-9051500
i one Per un	8	100
Siller der Fredrick der Gen	- 8	-
n General Facerus Tunc	57,459,499	7.7 <u>8.73</u>
S. Co. L. Adjust med Fund	100,000,000	50, 700,0 0.
s, show the small	22,683,061	a the kin
Total	580,142,550	616,783,019
D) Supplementary Codini		
Let us Lanter Praem	346,701,827	64, IMD -1
- Auditory Equipment of the	4,051,408	MA.
: Assertanta of Here	6	90
4. Sphrosh		11. 14.
Harry Mer MacColl at 11		150
3.0 ги Вистимия	- ×	(47)
Total	50,843,235	39,579,679
C Militar Militar (Intel	730,985,785	656,362,698
kin man Capus Cintos quies i poemiere nedomine de la Citib Alegae zivene s		
Code Find (VIII)	605.213.820	550000
Sin Rep to (CO) in ex-	302,606,910	тојог . к
Tau Saska executo Surta	13.29%	13.75%
Coolin Taral Estates 5, 225 Sa	125,771,964	131,283,643
Core Capital Excess by 6.36 %	377,535,640	76(207.19

PRINCIPAL JADICAGESS

	INDICATORS	OCATORS FY FY	FY	FY	EY.	FY
		2057/58	2058/59	2059/60	2060/61	2061/62
L. de No. (2 verbus	Percent	14.03	2.02	7.91	18.38	21.93
m (n.4.5)	Rs.	9.66	1.1	: 5	13.65	22.75
e Anacio Afection	Ris	399	313	200	218	366
n. That Daving Bullet	Ratio	41.30	179.55	42.43	15.97	16.09
5, grant of the female of Navagoro finance Crostal	Percent	KX			1	30
4 Colonia Andreas Chien Circh	Percent	DX	2	72	4)	:10
A finance reservationing projection or	Percent.	UT	10.50	9.74	7.53	7.71
Strong Commence of the Commence	Percent	400).W	14,89	13,23	12.32
Contract the Contract	Percent	5.05	100	4.17	3.92	3.38
n i Avronga Car Theil fibra I.	Percent	Pac	351	(0.01)	0.90	0.34
It Raitsoka Nei o	Percent	Ø 1.	923	45.71	35.46	30.95
12,6 diff mach 1 4/7 [4/7/11]	Percent	36.38	5.1	13.91	30.53	46.93
11,5 and so Ren makeurs	Rs.	167,348	10,12	264,272	251,616	\$10,400
High all Secondary.	Bal	389,126	53,709	202,673	487,578	724,559
5 k = Sea - Pak ajk 201	R.	القرض	удга . о	31,543,121	42,357,623	\$1.400 cm/d
the technique condition and economic	Provi	.84	- 53	1.01	1.82	2,32
1 - Net Prof / Food # Held	Ratio	1.15	3. 0	0.64	1.15	15
CTta C. Mirmoth	Percent	73.28	76,00	81.51	72.73	78.66
14. Addy in Asset (Carlot Carlot Carlot	Percent	5.00	7.18	5.63	4,48	4.22
stangues de L'Orce Habbath for a						
Complex	Percent	16.29	18.54	17,44	12.92	12.36
Street, and the Street	Percent	1.07	2:36	1.43	0.83	0.92
nampatif vi	Retard	17,36	20.90	18.87	13.75	13.29
2 Balle CT	Fe treat	12.10	14.66	9.01	6.53	11.07
Z. G. offer for length and subflicts	R.	5.06	8.16	6.66	3.92	3.78
6 Harr Wennerman Brick/Risk Gev.	emic	3.82	4.36	1.07	(0.94)	(0.25)
er religios Sampa numbi il priminali	Percent	3.61	3/3	4.03	3.06	3.33
21 Norman 2	Percent	1.15	1.10	0.64	1.15	1.50
Sam making	Percent	9,44	1.31	4.93	12.36	18.34
Supercolan Corb	Fiz. 000	519,114	2400	552,079	620,398	684,194
SinurgedSurp	Number	4,997,295	1002000	4,999,545	4,999,595	5,000,000
23.5, per 8.4	Number	127	127	128	140	157

CASH PLOW S. A. EVEN.

Turo: 1502A/AP 2651 to 51 April 2042 (15 first 10 cm/l 5) - vir 20 y

PREVIOUS YEAR RS.	PARTICULARS	THIS YEAR RS
68,291,780	(C) A de Pierre a Opciedes	40/m 47
416,707,673	N Cold decorpt	/ B/MENCO
363,037,482	of freezy water	177,400,000
27.236,000	2 Committee and 2 sector records	8.9.90
20,832,347	1 - Table - Orac	24,605,930
40,432	19 V1 Class va.	264.887
5,561,412	5 Ottombrooms	5 50.000
348,415,893	Continue	40 to (40
183,582,272	C. Mr. (Zeg. nor)	o. ≃ye
35,226,223	St. 5 ALC - PAINO	39,003,504
47,444,662	23 With Over Her Despries	51 SOUT
	Mile worm	
	and Michigan Congress	
82,162,736	25 Cres Courtin	36403 364
Special error	F) C diff when we, it plot aller	gjerjanew.
(350 Kr)	1. Sudymine a country also	(major se a
TURN (A)	S. Charges is New Jun En un n'annance	39,781,877
DOMERT)	A 12. pro strong poly	197,001615
1 KINESSA	4 Ottopa i — Die ner in My 1, mps.)	Уладардзіі
6,928,259	S. Obrganist advoces	(122,008)
(49,366,275)	s of grandlesseers	-7547 (T)
1,824,256,008	startification and recommendate of the	1.740386
(214,732,426)	A Course in Beneating a	0.08/6
2.002,162,167	2 New york Colorado	304053110
8,567,528	S as a draw, dr	1.419,000
28,253,739	4. Charma, n. Africo naseau	002544
5,000	S. C. mayor in Pale co Capital	40,800
(16,699,553)	(III) to all the could be to year	(A. C./RE)
95,741,671	(Ex Opening Coor enter a	79,042,118
79,042,118	(F) Closing Gmt 31 mc +	61022

5. Idde 1966 27860 rags (second stack five Stack to a

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Raymona. Dia 2012/01 //W			2:	As per contrajon se avez una

To the Her III will yes: 1310-ben 1,405 Charles Association.

Nepal Industrial & Commercial Bank Ltd.

Schedule 27: Significant Accounting Policies

General information

Napal Indus. (4) & Hommeroe Back Ltd (79ach)) is a limited liability company done (led in Napa . Ha requests, office type Main Road Brownson in Making older to Papet The Book is faces, we. - Morel Stock Exchange Lay (74) and it in commercial correcting business.

the immedial consensus consensed in this report name beau. reproved for publishment by the Board of Disprimits on Orman J1, 2005

Summary of Significant Accounting Policies

The presented financial statements have been process. applying the principal accounting policies as according to Teocollege may been applied considerity over the period of trespondent units officiales actual.

Basis of Accounting

The financial state are up have been prepared in accommode ilj Nopa Azezantani Sini depik (NAS). Garard pAssipus) Access to a Renarities (*CAAP*). Bush & Firmatis incline one Ordinance ("ERICK). Next I taken bank's directives and Companies Act The line roul Systements and processed to Manalescen peet on historical cost t Wk.

Incorest Income.

http://www.commerce.com/and/adjusteds/are-managerizations/articles/ bada sa par Nepel Rivero Konk'a dined, ve perentifan disa Stormers appround as our the year end (july 15, 2005) and uplies to diswitching it matters of this 3e arms Sheet, dates as yes ratped by NRB a though this practice is not in a monthness with the Mapai Appointing Star conflictable presentable souls not particular on account basis, invested income on teachments is not support for an account beau.

Commission Income

Commission report, it accommed to on each light. Himmen, (), the perky of the Sent to sever intermitation equation () Lettery of Continues Decreased leving larger from the year pendrie di comi i San amount in espasi di Rivino, ppo di your at hardy great the least of finite transaction.

Dividend Income

Thirteend on southy sleu / , in recognised released in Sale in Locked and March of Spirits

Fereign Exchange Transactions

Foreign converse some and lab (cost are resented into Respektive respects on the mild more policycon 112, prevailing buying and setting mean on the Pathone Sheet cate.

incomes scales i from the difference between heritag and as long takes on horsey. But things is necessarial for only shifty have and Jig an av Hredina Carriller der "Patriange Carriller Suite ville ≧0.

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Interest Expanse

inverse; on papers, led it for and horsewings from other. by 195 year production for the according to the

Loans and Advances including Bills. Purchased

Coanside of whomes is and ally and all, conditioning and the third of the Remarks of the control of the remarks of the remarks

Sraff Leans

Lours and so-vinces to suffigure to design or carbony distinct cases of the Radian or and shown a source extendations.

Loan Loss Provision

hives interest

instruments in Thorsing Palls & MNG Daved operand donds and the service of a facility parameters when the should be interested as they be fine and three day. We have groups are proported on and

Invastrant in anomalors valued on lower of role in map logs, sales

M , in each state, and submodule has been released as (i,j) . By Niconal has the α

Fixer Assets and Degreeistion

- Fig. 1, a.sc., are natural as condition care minored deprocution.
- Above with a value level than R₁ = 000 and character of an Annual control of a resource of required in the in one year of purchase
- C. Decreebator is charged in Pm 5 A Los, 7-200 in on a Whitehalth con Wildon is and exemples enumerate metric loss of fairs of losed elects. The target of dop on a lose bound on the less makes rightful Ymar gray (a) one.

NATURE OF ASSETS	DEPRECIATION RATE (%)
Vehicles	b ·
Office Equipment	15
Computer and Accessories	20
Funiture	10-15

Non-Banking Assets:

Not Abusting Assents (2004), a release that cover of too cover of too

Softward Expenses

Solves a laboration appropriate for the Bank are copies food on the association for the popular solves and the specific solves as period of two years for the size of sociations.

Amortisation

Equation incurses continuous entermand removation of leasehold concerns are accomised to the project of five years. In the other of such against several case.

Retirement Bonofits

The Facility of schools of the tracet bar of tame. Provident II. If all the Grantey Persons contributions multiple to provide contributions about the provident flat of the contribution o

Accomplying by the payoful mass, first recognised on each tesse as positive ways at the of the partie.

Stationery Stock

Smith My in the sed or distance we contained the year to retree to differ the confederatement.

Provision for Taxagion

Province for back on the case mode on the book of the fractional as Act (16th and amond to us shows).

Cash & Cash Equivalents

Coals & coals applications opening the coals helpers, a may

Rounding off/Previous Year's Figures.

Schiedule 79: Notes to Accounts

Interest Income and Interest Suspense.

Income to empourements Roy 6 60%,59% collected with in one month of the Science Shape data to allow up (yether NRIII). Directions less face a collected in the Incomes, records to the collected state.

Provision for Sraff Bonus

Provides for unifiberus, I ay been compared and entertee for at 10% of profit helpes becatter providing for potation to an loss as our NRB as a com-

Spaff Housing Fund

As the terms of service of the utilities entrances for common to provide beautiful form to the eight of VAR is contact a note to (i) of law on these contacts.

General Reservé

As required by NRB directions, 200 of the care of work shorts are currently to Ro. 22,751, 147 have been utarafer and to Control Revenues.

Exchange Fluctuation Reserve

Recalled on rain as at the warp of procured to 19.1./46/813. of wip to 75% has been unmarrant to Sectionary Fluctuation Research by Adontoriation Account auton NUL infractance.

Capital Adjustment Fund

Rv. 30 million has been transferred to Copie A Adjustment hand from the Profit and I are Appropriated Account with uniform to Increasing the Buildy will be explication a religious of Ke 5,000 million for 1000 as par NRB direction.

Change in Accounting Estimates

The finite for changed existency positive (in finite for reflections) at [15] is fall the denorminated in foreign contraction of the case many of the financial year from tending recent accidency to a distance measurange promises on the contract street date.

Income Tax lasues.

The Strickes had use room to to the Projective Report Direct Land $A_{\rm BM}$, $A_{\rm BM}$ in a Department up to the intercal years 2060ed under pullbackes reason projectives

Reconciliation Status:

6COLCHISCOU DESETE:				1.200
PARTICULARS	TOTAL AMOUNT	<3MONTHS	>3<9 MONTHS	> 9 MONTHS
Birman egyerment Associati				
	99 707 094	80 154 160	2 187 823	11400

The reason of the sufference where the sufficient is the contract of the first operation as the contract of the sufficient of

Summary of Loans and Advances, disbursed, recovered and principal and Interest written off

	RSINT
PARTICULARS	AMOUNT
Loans Disbursed	29,803,007
Loans Recovered	10,500,000
Loans Written Off	4,262
Interest Written Off	27,50

Summary of Changes in Doogsit Liabilities

mineral extension and an arrangement			Amount in H
PARTICULARS:	CURRENT YEAR	LAST YEAR	CHANGES
Current and Margin Accounts	296,582,044	366,701,483	(70,109,439)
Savings Bank Account	2,024,258,932	1,280,476,205	743,782,727
Call Deposits	989,907,243	1,416,240,253	(426,333,010)
Fixed Deposits	2,930,619,941	2,083,065,109	847,564,832

Weighted Average Interest Spread:

PARTICULARS	PATE(%)	
Average Rate of Credit and Investments	7.09	
Average Rate on Deposits	3.76	
Net Spread	3:33	

Particulars of Amortised Expenses yet to be Expensed Off

PARTICULARS	
	RS
Scholing analyz	5,032,951
	8,619,514

Classification of Assets & Linkille -- L

Particulars	1-90 days	91-180 days	181-270 days	477		Rs in Mi
Assets	192	The state of the s	Totalys .	271days - 1year	Over 1year	Total
Cash Balance	70					
Balance with Banks	748		**	*		70
Investment in Foreign Banks	295			- 2	187	935
HMG Securities	530			75		360
Nepal Rastra Bank Bonds		- 11-	97	438	130	1,195
Inter Bank Lending	107		- 3%	360		
CONTRACTOR AND A TRACT	672					107
Otherman		-	91	1,846	938	4,711
"da Aumae	51	10	-	N	79	130
raine pa	3,860	61	-80	230	1,334	7,508
[Value						
Comman de gerbessen	-20				(4)	450
Serving Description (Agency Serving		et	E	94	117	297
					5+ -	21176
es Limi Sa Depoi i	29	'M1	300		2034	461
······································		-				
Coat com Capture variet	12				684	
Part of Salary	יש, ו	201	425	70'	7.7.0	816
HIT TO SHARE IT	177	- 11	J1 1	lós.	4,879	QMIX
min with Committee as		164	. HII	256	(3,545)	*)

Statement of Change in Equity

Particulars	Share Capital RS	General Reservo	Capital Adjustment Fund Ra	Exchange Fluctuation Fund	Accumulated Profit	Total
Believes as a 10 mag (CO)	499,959,500	34,708,352	50,000,000	3,614,706	7871717171	Rs
Comparison of the second		-	53,555,000	2 (32,115,167	620,397,72
Restated Balance	499,959,500	34,708,352	50,000,000			
Surplus on Revaluation of Properties		5 W 1998	30,000,000	3,614,706	32,115,167	520,397,72
Deficit on Revaluation of Investments	12			12		
Currency Translation Differences		-	172	7.6	-	
Net Gain & Losses not Recognised		125	14			
in the income statement		2/				
Net Profit for the period						
Transfer to General Reserve		200	*	F 2	113,755,734	113,755,734
Declaration of dividend		22,751,147		#	(22,751,147)	T COLLAGO
Issue of Share Capital	-51	2.5	* 1	E	(50,000,000)	(50,000,000)
Studen Physics Are Accepted					(4)	40,500
Supply or House Conf Hope;						1 5
Синто. В налини р брагору		F 4				70
- 1 - Adjourney was	+:	3//	*	436,703	(436,703)	
			50,000,000		(50,000,000)	-
Court are reported by the parties	500,000,000	57,459,499	100,000,000	4,051,408	22,683,051	684,193,968

SENIOR MANAGEMENT

Sauhin Joshi

Chief Executive Officer

Niiraj Shrescha

Head Business Banking

Laxman Risal

Chief Operating Officer

Birnal Daga

Manager Credit Business Banking

Tej Bahadur Chand,

Manager Consumer Lending and Liability Marketing

Arun Parakili

Manager Treasury & Finance

Purna Man Napit

Head Audit & Compliance

Bhanu Dawadi

Manager Credit Consumer Banking

Sushil Bhattaral

Manager Information Technology

Branch Managers

Bam Dev Dahal

New Road, Kathmandu

Sudhir Agrawal

Main Road Biratnagar

Bal Narshing Gharti

Adarsh Nagar, Birgunj

Shesh Raj Khatiwada

Bhadrapur Road, Birtamod, Jhapa

Suman Acharya

Mahendrapath, Dharan

Binaya Dahal

Ram Mandir Chowk, Janakpur

Prajeeta Joshi

Kamaladi, Kathmandu

Chintamani Rai

Mahendra Pool, Pokhara

