



केन्द्रीय कार्यालय बालुवाटार, काठमाडौँ। फोन नं.: ४४९९८०४/५ Web Site: www.nrb.org.np पोष्ट वक्स:७३

बैंक तथा वित्तीय संस्था नियमन विभाग पत्र संख्याः बै.वि.नि.वि./नीति/परिपत्र/०१/०८०/८१

मितिः २०८०/०४/१२

इजाजतपत्रप्राप्त "क", "ख" र "ग" वर्गका बैंक तथा वित्तीय संस्थाहरु,

महाशय,

यस बैंकबाट इजाजतपत्रप्राप्त "क", "ख" र "ग" वर्गका बैंक तथा वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ मा यसैसाथ संलग्न तालिकाबमोजिम संशोधन/परिमार्जन/थप गरिएको हुँदा सोहीबमोजिम गर्नु गराउनु हुन नेपाल राष्ट्र बैंक ऐन, २०५८ को दफा ७९ ले दिएको अधिकार प्रयोग गरी यो निर्देशन जारी गरिएको छ।

भवदीय,

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(डा. गुणाकर भट्ट) कार्यकारी निर्देशक

बोघार्थः

- (१) श्री नेपाल राष्ट्र बैंक, गभर्नरको कार्यालय ।
- (२) श्री नेपाल सरकार, अर्थ मन्त्रालय, वित्तीय क्षेत्र व्यवस्थापन तथा संस्थान समन्वय महाशाखा, सिंहदरबार ।
- (३) श्री नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभाग ।
- (४) श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग।
- (४) श्री नेपाल राष्ट्र बैंक, गैर-बैंक वित्तीय संस्था सुपरिवेक्षण विभाग।
- (६) श्री नेपाल राष्ट्र बैंक, विदेशी विनिमय व्यवस्थापन विभाग ।
- (७) श्री नेपाल राष्ट्र बैंक, आर्थिक अनुसन्धान विभाग ।
- (८) श्री नेपाल राप्ट्र बैंक, कानून महाशाखा ।
- (९) श्री नेपाल बैंकर्स संघ, सेन्ट्रल बिजनेश पार्क, थापाथली ।
- (१०) श्री डेभलपमेण्ट बैंकर्स एसोसिएसन, अनामनगर ।
- (११) श्री नेपाल वित्तीय संस्था संघ, डिल्लीवजार ।

सि.नं.	निर्देशन नं.	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था
9.	इ.प्रा.नि.नं.१ ⁄ ०७९ बुँदा नं. १ मा संशोधन ।	9. कायम गर्नु पर्ने न्यूनतम पुँजीकोषइजाजतपत्रप्राप्त संस्थाले देहायबमोजिमको व्यवस्थानुसारन्यूनतम पुँजीकोष अनुपात कायम गर्नु पर्नेछ ।संस्थान्यूनतम प्राथमिक पुँजी तथा पुँजीकोष कायमसंस्थान्यूनतम प्राथमिक पुँजी तथा पुँजीकोष कायमगर्नु पर्ने व्यवस्था"क" वर्गCapital Adequacy Framework, 2015बमोजिम*"ख"** रCapital Adequacy Framework, 2007"ग" वर्ग(Updated July 2008) बमोजिम* वाणिज्य बैंकहरुले आ.व २०८०/८९ देखि CapitalAdequacy Framework 2015 मा व्यवस्था भएबमोजिमकोCountercyclical Buffer कायम गर्नु पर्नेछ ।** आर्थिक वर्ष २०७७/७८ देखि राष्ट्रियस्तरका विकासबैंकहरुले समानान्तर रुपमादिकारको स्थानन्तम पुँजीकोष अनुपात	9. कायम गर्नु पर्ने न्यूनतम पुँजीकोष इजाजतपत्रप्राप्त संस्थाले देहायबमोजिमको व्यवस्थानुसार न्यूनतम पुँजीकोष अनुपात कायम गर्नु पर्नेछ । संस्था न्यूनतम प्राथमिक पुँजी तथा पुँजीकोष कायम गर्नु पर्ने व्यवस्था "क" वर्ग तथा "ख" दकांजतपत्रप्राप्त वर्गका इजाजतपत्रप्राप्त राष्ट्रिय स्तरका विकास बैंकहरु "ख"** र "ग" वर्ग Capital Adequacy Framework, 2015 बमोजिम* "ख"** र "ग" वर्ग Capital Adequacy Framework, 2007 (Updated July 2008) बमोजिम * वाणिज्य बैंकहरुले आ.व २०८०/८१ देखि Capital Adequacy Framework 2015 मा व्यवस्था भएबमोजिमको Countercyclical Buffer कायम गर्नु पर्नेछ । ** राष्ट्रियस्तरका विकास बैंक बाहेक
२.	इ.प्रा.नि.नं.१ ∕ ०७९ बुँदा नं. २ मा संशोधन ।	कायम गर्नु पर्नेछ । २. पुँजीकोष पुँजीकोष भन्नाले प्राथमिक पुँजी र पुरक पुँजीको योग सम्भन् पर्दछ । "क" वर्गका इजाजतपत्रप्राप्त संस्थाहरुले पुँजीकोषको गणना संलग्न अनुसूची १.१ मा व्यवस्था भएको Capital Adequacy Framework, 2015 बमोजिम गर्नु पर्नेछ । "ख" र "ग" वर्गका इजाजतपत्रप्राप्त संस्थाले पुँजीकोषको गणना संलग्न अनुसूची १.२ मा व्यवस्था भएको Capital Adequacy Framework, 2007 (Updated July 2008) अनुसार गर्नु पर्नेछ ।	 २. पुँजीकोष पुँजीकोष भन्नाले प्राथमिक पुँजी र पुरक पुँजीको योग सम्भन् पर्दछ । "क" वर्गका इजाजतपत्रप्राप्त संस्था तथा "ख" वर्गका इजाजतपत्रप्राप्त राष्ट्रिय स्तरका विकास बैंकहरुले पुँजीकोषको गणना संलग्न अनुसूची ९.१ मा व्यवस्था भएको Capital Adequacy Framework, 2015 बमोजिम गर्नु पर्नेछ । राष्ट्रियस्तर बाहेकका "ख" वर्गका इजाजतपत्रप्राप्त संस्था र "ग" वर्गका इजाजतपत्रप्राप्त संस्था भएको Capital Adequacy Framework, 2015 बमोजिम गर्नु पर्नेछ ।

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<i>α</i> .	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१/१.२ को Capital Adequacy Framework 2015/2007 को 3.3 को i को 7 मा संशोधन ।	 Personal Hirepurchase/Personal Auto Loans shall attract risk weight of 150%. 	 Personal Hirepurchase/Personal Auto Loans (above Rs. 2.5 Million) shall attract risk weight of 150%. 				
٢.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१ को Capital Adequacy Framework 2015 को 3.3 को i को 8 मा संशोधन ।	8. Real Estate loans for land acquisition and development shall attract risk weight of 150%.	 8. Real Estate loans for land acquisition and development shall attract risk weight of 150%. (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)k) 				
¥.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.२ को Capital Adequacy Framework 2007 को 3.3 को i को 8 मा संशोधन ।	8. Real Estate loans for land acquisition and development shall attract risk weight of 150%.	 8. Real Estate loans for land acquisition and development shall attract risk weight of 150%. (Other than mentioned in Capital Adequacy framework 2007-point 3.3(j)(1)j) 				
ç.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१/१.२ को Capital Adequacy Framework 2015/2007 को 3.3 को i को 9 मा संशोधन ।	9. Lending against shares (above Rs. 2.5 million) shall attract risk weight of 150%	 Lending against shares (above Rs. 5 Million) shall attract risk weight of 150%. 				
હ.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१/१.२ को Capital Adequacy Framework 2015/2007 को 3.3 को j को 1 को i	i. Lending against shares (upto Rs. 2.5 Million) shall attract risk weight of 100%.	i. Lending against shares (upto Rs. 5 Million) shall attract risk weight of 100%.				

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ς.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१ को Capital Adequacy Framework 2015 को 3.3 को j को 1 को k मा थप।	हाल नभएको	k. Real Estate loans for land acquisition and development shall attract risk weight of 100%. (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)
٩.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.१ को Capital Adequacy Framework 2015 को 3.3 को j को 1 को । मा थप ।	हाल नभएको	1. Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million) shall attract risk weight of 100%.
१०.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.२ Capital Adequacy Framework 2007 को 3.3 को j को 1 को j मा थप।	हाल नभएको	j. Real Estate loans for land acquisition and development shall attract risk weight of 100%. (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)
99.	इ.प्रा.नि.नं.१/०७९, अनुसूची नं. १.२ Capital Adequacy Framework 2007 को 3.3 को j को 1 को k मा थप।	हाल नभएको	k. Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million) shall attract risk weight of 100%.
૧૨.	इ.प्रा.निर्देशन नं. २/०७९ को बुँदा नं. २६ मा संशोधन ।	9. ऋणीले स्थायी लेखा नम्बर लिएको हुनुपर्ने सम्बन्धमा बैंक तथा वित्तीय संस्थाहरुले छुट्टा छुट्टै वा एकमुष्ट गरी रु. ५० लाख वा सो भन्दा बढी रकमको कर्जा कुनै व्यक्तिलाई प्रवाह गर्नु परेमा त्यस्तो व्यक्तिले अनिवार्य रुपमा स्थायी	9. ऋणीले स्थायी लेखा नम्बर लिएको हुनुपर्ने सम्बन्धमा बैंक तथा वित्तीय संस्थाहरुले छुट्टा छुट्टै वा एकमुष्ट गरी रु. २४ लाख वा सो भन्दा बढी रकमको कर्जा कुनै व्यक्तिलाई प्रवाह गर्नु परेमा त्यस्तो व्यक्तिले अनिवार्य रुपमा स्थायी

		लेखा नम्बर (PAN) लिएको हुनुपर्नेछ । साथै एकीकृत निर्देशनको निर्देशन नं ३ को वुदा नं ६ अनुसार ऋणी एउटै समूह अन्तर्गत पर्ने भएमा त्यस्तो समूहले रु. ४० लाख वा सो भन्दा बढी रकमको कर्जा लिएको अवस्थामा उक्त समूह अन्तर्गतको कुनै व्यक्तिलाई रु. ४० लाख भन्दा कम रकमको कर्जा प्रवाह गर्नुपरेको अवस्थामा समेत अनिवार्य रुपमा स्थायी लेखा नम्बर (PAN) लिएको हुनुपर्नेछ ।	
१३ .	इ.प्रा.नि.नं. ३/०७९ बुँदा नं. १२ को उपबुँदा ४ को (ख) मा संशोधन ।	(ख). पहिलो पटक घर खरिद वा निर्माण गर्ने व्यक्ति (First Home Buyer) लाई देहायको शर्तहरुको अधीनमा रही प्रदान गरिने रु. १ करोड ४० लाख सम्मको आवासीय घर कर्जामा loan to value ratio बढीमा ७० प्रतिशतसम्म कायम गर्न सकिनेछ।	Home Buyer) लाई देहायको शर्तहरुको अधीनमा रही
१४.		 9. उपबुँदा नं. ४ को खण्ड (ग) बमोजिम सीमा गणना गर्दा रु. १ करोड ४० लाख वा सो भन्दा कमको व्यक्तिगत आवासीय घर कर्जालाई समावेश गर्नुपर्नेछैन । 	 9. उपबुँदा नं. ४ को खण्ड (ग) बमोजिम सीमा गणना गर्दा रु. २ करोड वा सो भन्दा कमको व्यक्तिगत आवासीय घर कर्जालाई समावेश गर्नुपर्नेछैन ।
૧૪.	ने.रा. वैंक निर्देशन फा.नं.३.१ को १४.७ मा संशोधन	१४.७ व्यक्तिगत आवासीय घर कर्जो (रु. १ करोड ५० लाखसम्म)	
१६.	ने.रा. बैंक निर्देशन फा.नं.९.३ को १४.७ मा संशोधन	१४.७ व्यक्तिगत आवासीय घर कर्जा (रु.१ करोड ४० लाख सम्म)	१४.७ व्यक्तिगत आवासीय घर कर्जा (रु. २ करोड सम्म)
૧७.	ने.रा. बैंक निर्देशन फा.नं.९.३(क) को ६ मा संशोधन	६. व्यक्तिगत आवासीय घर कर्जा (रु. १ करोड ४० लाखसम्मको)	६. व्यक्तिगत आवासीय घर कर्जा (रु. २ करोड सम्मको)
१८.	फा.नं.९.३(क) को ७ को (अ) मा संशोधन	व्यक्तिगत आवासीय घर कर्जा बाहेक)	७. आवासीय घर कर्जा (रु. २ करोड सम्मको व्यक्तिगत आवासीय घर कर्जा बाहेक)
१९.	ने.रा. बैंक निर्देशन		६. रियल स्टेटको लागि प्रवाह गरिएको कर्जा सापट भन्नाले

नेपाल राष्ट्र बैंकबाट इजाजतप	नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त"क", "ख" र "ग"वर्गका बैंक तथा वित्तीय संस्थालाई जारी गरिएको एकीकृत निर्देशन, २०७९ मा संशोधन/परिमार्जन/थप सम्बन्धमा ।									
फा.नं.९.३(क) को प्रष्टिकरण को ६ मा संशोधन	निम्नानुसारको कर्जा सापटलाई सम्भननु पर्दछ । (अ) रु. १ करोड ४० लाखभन्दा बढीका आवासीय घर कर्जा (Residential Real Estate) (आ) व्यावसायिक भवन तथा आवासीय अपार्टमेण्ट निर्माण कर्जा (रियल स्टेट कम्पनीलाई प्रवाह गरिएको बहुआवासीय अपार्टमेण्ट कर्जा र व्यक्तिगत आवास कोलोनी कर्जा)	निम्नानुसारको कर्जा सापटलाई सम्भन् पर्दछ । (अ) रु. २ करोड भन्दा बढीका आवासीय घर कर्जी (Residential Real Estate) (आ) व्यावसायिक भवन तथा आवासीय अपार्टमेण्ट निर्माण कर्जा (रियल स्टेट कम्पनीलाई प्रवाह गरिएको बहुआवासीय अपार्टमेण्ट कर्जा र व्यक्तिगत आवास कोलोनी कर्जा)								
	 (इ) निर्माण सम्पन्न भइ आय आजन गन थालेको व्यापारिक कम्प्लेक्स कर्जा । (ई) अन्य रियल स्टेट कर्जा (जग्गाजमीन खरिद तथा प्लटिंग कर्जा समेत) १. जग्गाजमीन खरिद तथा प्लटिङ्ग कर्जा २. कुनै प्रयोजन नखुलाई जग्गा, जमिन धितो राखी प्रवाह भएका रु.४० लाख वा सो भन्दा वढी रकमका Personal Loan, 	 (इ) निर्माण सम्पन्न भई आय आर्जन गर्न थालेको व्यापारिक कम्प्लेक्स कर्जा । (ई) अन्य रियल स्टेट कर्जा (जग्गाजमीन खरिद तथा प्लटिंग कर्जा समेत) 9. जग्गाजमीन खरिद तथा प्लटिङ्ग कर्जा २. कुनै प्रयोजन नखुलाई जग्गा, जमिन धितो राखी प्रवाह भएका रु.४० लाख वा सो भन्दा वढी रकमका Personal Loan, 								
	Mortgage Loan, Flexi Loan प्रकृतिका कर्जा ३. अन्य तर, निम्नलिखित कर्जालाई रियल स्टेट कर्जा मानिने छैन । (क) जग्गा विकास तथा भवन निर्माणमा संलग्न नरहेका व्यापारिक/औद्योगिक फर्म/कम्पनीले आफ्नो नियमित व्यापारिक/औद्योगिक कर्जाको लागि अन्य सुरक्षणका अतिरिक्त घर	Mortgage Loan, Flexi Loan प्रकृतिका कर्जा ३. अन्य तर, निम्नलिखित कर्जालाई रियल स्टेट कर्जा मानिने छैन । (क) जग्गा विकास तथा भवन निर्माणमा संलग्न नरहेका व्यापारिक/औद्योगिक फर्म/कम्पनीले आफ्नो नियमित व्यापारिक/औद्योगिक कर्जाको लागि अन्य सुरक्षणका अतिरिक्त घर								
	जग्गा धितो राखेका कर्जाहरु, (ख) रु. १ करोड ४० लाखसम्मका व्यक्तिगत आवासीय घर कर्जा । आवासीय घर कर्जा भन्नाले बैंक/वित्तीय संस्थाले ग्राहकको आयस्रोत हेरी सो स्रोतले पर्याप्त धान्ने किस्ता कायम गरी घर निर्माण वा खरिदको लागि प्रवाह गरेको आवासीय घर कर्जा (Residential Real Estate)	जग्गा धितो राखेका कर्जाहरु, (ख) रु. २ करोड सम्मका व्यक्तिगत आवासीय घर कर्जा । आवासीय घर कर्जा भन्नाले बैंक/वित्तीय संस्थाले ग्राहकको आयस्रोत हेरी सो स्रोतले पर्याप्त धान्ने किस्ता कायम गरी घर निर्माण वा खरिदको लागि प्रवाह गरेको आवासीय घर कर्जा (Residential Real Estate)								

		को वक्यौता रकमलाई सम्भन् पर्दछ।	को वक्यौता रकमलाई सम्भानु पर्दछ 🥎 💏			
२०.	ने.रा. बैंक निर्देशन फा.नं.९.३(क) को प्रष्टिकरण को ७ मा संशोधन	७. व्यक्तिगत आवासीय घर कर्जा सापट: रु. १ करोड ४० लाखसम्मका व्यक्तिगत आवासीय घर कर्जा भन्नाले बैंक/वित्तीय संस्थाले ग्राहकको आयस्रोत हेरी सो स्रोतले पर्याप्त धान्ने किस्ता कायम गरी उक्त ग्राहकले आफै प्रयोग गर्ने वा भाडामा लगाउने गरी घर निर्माण, घर/अपार्टमेन्ट खरिदको लागि प्रवाह गरेको आवासीय घर कर्जा/Home Loan) को वक्यौता रकमलाई सम्भन् पर्दछ ।	७. व्यक्तिगत आवासीय घर कर्जा सापट : र. २ करोड सम्मका व्यक्तिगत आवासीय घर कर्जा भन्नाले बैंक/वित्तीय संस्थाले ग्राहकको आयस्रोत हेरी सो स्रोतले पर्याप्त धान्ने किस्ता कायम गरी उक्त ग्राहकले आफै प्रयोग गर्ने वा भाडामा लगाउने गरी घर निर्माण, घर/अपार्टमेन्ट खरिदको लागि प्रवाह गरेको आवासीय घर कर्जा/Home Loan) को वक्यौता रकमलाई सम्भनु पर्दछ ।			
ર૧.	ने.रा. बैंक निर्देशन फा.नं. ९.१४ को २.४ को अ को १ मा संशोधन	आवासीय घर कर्जा बाहेक)	 भावासीय घर कर्जा (र. २ करोडसम्मको व्यक्तिगत आवासीय घर कर्जा बाहेक) 			
२२.	ने.रा. बैंक निर्देशन फा.नं. ९.१४ को २.४ को आ मा संशोधन ।	आ. रु. १.४ करोडसम्मको व्यक्तिगत आवासीय घर कर्जा	आ. रु. २ करोडसम्म को व्यक्तिगत आवासीय घर कर्जा			
२३.	ने.रा. बैंक निर्देशन फा.नं. ९.१८ को प्रोडक्ट अनुसारको कर्जा को ६ मा संशोधन ।	६. व्यक्तिगत आवासीय घर कर्जा (रु. 9 करोड ४० लाख सम्मको)	६. व्यक्तिगत आवासीय घर कर्जा (रु. २ करोड सम्मको)			
२४.	इ.प्रा.निर्देशन नं.१४/०७९ को बँदा न:ं ३ को उप बुँदा ४ मा संशोधन गर्ने ।	(४). कुनै व्यक्ति वा फर्मलाई प्रदान गरिने कर्जा तथा सापटको ब्याजदर निर्धारण गर्दा आधार दरमा थप गरिने प्रिमियम दर स्पष्ट रुपमा उल्लेख गर्नुपर्नेछ । उदाहरणका लागि कुनै ग्राहकलाई प्रदान गरिने कर्जाको ब्याजदर निर्धारण गर्दा आधार दरमा २ प्रतिशत विन्दुले प्रिमियम थप गर्ने भएमा निम्नानुसार ब्याजदर तय गर्नु पर्नेछ : कर्जाको ब्याजदर = आधार दर + २ प्रतिशत विन्दु कुनैपनि कर्जा पछिल्लो तीन महिनाको औसत आधारदर भन्दा कम ब्याजदरमा प्रवाह गर्न पाइने छैन ।	(४). कुनै व्यक्ति वा फर्मलाई प्रदान गरिने कर्जा तथा सापटको व्याजदर निर्धारण गर्दा आधार दरमा थप गरिने प्रिमियम दर स्पष्ट रुपमा उल्लेख गर्नुपर्नेछ । उदाहरणका लागि कुनै ग्राहकलाई प्रदान गरिने कर्जाको व्याजदर निर्धारण गर्दा आधार दरमा २ प्रतिशत विन्दुले प्रिमियम थप गर्ने भएमा निम्नानुसार व्याजदर तय गर्नु पर्नेछ : कर्जाको ब्याजदर = आधार दर + २ प्रतिशत विन्दु			

રપ્ર.	इ.प्रा.निर्देशन नं.१४/०७९ को बँदा न:ं ३ मा उप बुँदा ६ थप गरी क्रमसंख्या मिलान गर्ने ।	हाल नभएको	(६). कुनैपनि कर्जा पछिल्लो तीन महिनाको औसत आधारदर भन्दा कम ब्याजदरमा प्रवाह गर्न पाइने छैन । तर, नेपाल सरकार/प्रदेश सरकार/स्थानीय तहले आफ्नो कार्यक्रम अन्तर्गतको वा कुनै दातृ निकायबाट प्राप्त सहुलियत दरको सहायता/अनुदान रकमलाई बैंक तथा वित्तीय संस्थामार्फत तोकिएको क्षेत्र एवं वर्गमा ऋण पचािलन हुने गरी संचालन गरेको कार्यक्रम अन्तर्गतको कर्जा औसत आधारदर भन्दा कम ब्याजदरमा प्रवाह गर्न यस
२६.	इ.प्रा.नि.नं. २१/०७९ बुँदा नं. १० को (ख) मा संशोधन ।	(ख) ब्याजदर करिडोरको माथिल्लो सीमाको रुपमा रहेको स्थायी तरलता सुविधा दर ७.४ प्रतिशत, तल्लो सीमाको रुपमा रहेको निक्षेप संकलन दर ४.४ प्रतिशत र नीतिगत दरको रुपमा रहेको रिपो दरलाई ७.० प्रतिशत कायम गरिएको छ।	व्यवस्थाले बाधा पुऱ्याएको मानिने छैन । (ख) व्याजदर करिडोरको माथिल्लो सीमाको रुपमा रहेको स्थायी तरलता सुविधा दर ७.४ प्रतिशत, तल्लो सीमाको रुपमा रहेको निक्षेप संकलन दर ४.४ प्रतिशत र नीतिगत दरको रुपमा रहेको रिपो दरलाई ६.४ प्रतिशत कायम गरिएको छ ।



इ.प्रा.निर्देशन नं. १/०७९ संग सम्बन्धीत अनुसूची

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(Rs.In)

A. Balance Sheet Exposures	Book Value	Specific Provision & Valuation Adjustment	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	с	d=a-b-c	e	f=d*e
Cash Balance	0	0		0	0%	0
Balance With Nepal Rastra Bank	0	0		0	0%	0
Gold	0	0		0	0%	0
Investment in Nepalese Government Securities	0	0		0	0%	0
All Claims on Government of Nepal	0	0		0	0%	0
Investment in Nepal Rastra Bank securities	0	0		0	0%	0
All claims on Nepal Rastra Bank	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA 0-1)	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA - 2)	0	0	0	0	20%	0
Claims on Foreign Government and Central Bank (ECA - 3)	0	0	0	0	50%	0
Claims on Foreign Government and Central Bank (ECA- 4-6)	0	0	0	0	100%	0
Claims on Foreign Government and Central Bank (ECA - 7)	0	0	0	0	150%	0
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	0	0		0	0%	0
Claims on Other Multilateral Development Banks	0	0	0	0	100%	0
Claims on Domestic Public Sector Entities	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 0-1)	0	0	0	0	20%	0
Claims on Public Sector Entity (ECA 2)	0	0	0	0	50%	0

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Claims on Public Sector Entity (ECA 3-6)		0	0	0	100%	AN CONTRACT
Claims on Public Sector Entity (ECA 7)	0	0	0	0	150%	कि के कि कि कि
Claims on domestic banks that meet capital adequacy requirements	0	0	0	0	20%	0
Claims on domestic banks that do not meet capital adequacy requirements	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 0-1)	0	0	0	0	20%	0
Claims on foreign bank (ECA Rating 2)	0	0	0	0	50%	0
Claims on foreign bank (ECA Rating 3-6)	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 7)	0	0	0	0	150%	0
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Claims on Domestic Corporate (Credit rating Score equivalent to AAA)	0	0	0	0	50%	0
Claims on Domestic Corporate(Credit rating Score equivalent to AA+ to AA-)	0	0	0	0	70%	0
Claims on Domestic Corporate(Credit rating Score equivalent to A+ to A-)	0	0	0	0	80%	0
Claims on Domestic Corporate(Credit rating Score equivalent to BBB+ & below)	0	0	0	0	100%	0
Claims on Domestic Corporate (Unrated)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 0-1)	0	0	0	0	20%	0
Claims on Foreign Corporates (ECA 2)	0	0	0	0	50%	0
Claims on Foreign Corporates (ECA 3-6)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 7)	0	0	0	0	150%	0
Regulatory Retail Portfolio (Not Overdue)	0	0	0	0	75%	0
Claims fulfilling all criterion of regulatory retail except granularity	0	0	0	0	100%	0
Claims secured by residential properties	0	0	0	0	60%	0
Claims not fully secured by residential properties	0	0	0	0	150%	0

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Claims secured by residential properties (Overdue)	0	0	0	0	100%	0			
Claims secured by Commercial real estate	0	0	0	0	100%	विलीय लगा ह			
Past due claims (except for claim secured by residential properties)	0	0	0	0	150%	0			
High Risk claims	0	0	0	0	150%	0			
Lending against securities (bonds)	0	0	0	0	100%	0			
Lending against Shares(upto Rs.2.5 Million)	0	0	0	0	100%	0			
Trust Receipt Loans for Trading Firms	0	0	0	0	120%	0			
Investments in equity and other capital instruments of institutions listed in the stock exchange	0	0	0	0	100%	0			
Investments in equity and other capital instruments of institutions not listed in the stock exchange	0	0	0	0	150%	0			
Staff loan secured by residential property	0	0	0	0	50%	0			
Interest Receivable/claim on government securities	0	0	0	0	0%	0			
Cash in transit and other cash items in the process of collection	0	0	0	0	20%	0			
Other Assets (as per attachment)	0	0	0	0	100%	0			
TOTAL	0	0	0	0		0			

FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS

Credit exposures	Deposits	Deposits	Gold	Govt.	G'tee	Sec/	G'tee	G'tee of	Sec/G'tee of	Total
	with Bank	with		&	of	G'tee of	of	MDBs	Foreign Banks	
		other		NRB	Govt.	Other	domest			
		banks/FI		Securit	of	Soverei	ic			
				ies	Nepal	gns	banks			
						10				
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Balance Sheet Exposures										
Claims on Foreign government and										0

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Central Bank (ECA -2)									and the second s
Claims on Foreign government and Central Bank (ECA -3)									0
Claims on Foreign government and Central Bank (ECA-4-6)									0
Claims on Foreign government and Central Bank (ECA -7)									0
Claims on Other Multilateral Development Banks									0
Claims on Domestic Public Sector Entity									
Claims on Public Sector Entity (ECA 0-1)									0
Claims on Public Sector Entity (ECA 2)									0
Claims on Public Sector Entity (ECA 3-6)									0
Claims on Public Sector Entity (ECA 7)									0
Claims on domestic banks that meet capital adequacy requirements									0
Claims on domestic banks that do not meet capital adequacy requirements									0
Claims on foreign bank (ECA Rating 0-1)									0
Claims on foreign bank (ECA Rating 2)									0
Claims on foreign bank (ECA Rating 3-6)									0

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Claims on foreign bank (ECA Rating 7)									0	2 APT
Claims on foreign bank incorporated in										
SAARC region and China operating with a										
buffer of 1% above their respective	l									
regulatory capital requirement										
Claims on Domestic Corporates									0	
Claims on Foreign Corporates (ECA 0-1)									0	
Claims on Foreign Corporates (ECA 2)									0	
Claims on Foreign Corporates (ECA 3-6)									0	
Claims on Foreign Corporates (ECA 7)									0	
Regulatory Retail Portfolio (Not Overdue)									0	
Claims fulfilling all criterion of regulatory									0	
retail except granularity									0	
Claims secured by residential properties									0	
Claims not fully secured by residential									0	
properties										
Claims secured by residential properties									0	
(Overdue)										
Claims secured by Commercial real estate									0	
Past due claims (except for claim secured									0	
by residential properties)										
		1	1	1	L	1	L	1		•

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High Risk claims						0
Lending against securities (bonds)						0
Lending against Shares (upto Rs.2.5 Million)						0
Trust Receipt Loans for Trading Firms						0
Investments in equity and other capital instruments of institutions listed in the stock exchange						0
Investments in equity and other capital instruments of institutions not listed in the stock exchange						0
Other Assets (as per attachment)						
Total						0

इ.प्रा.निर्देशन नं. १/०७९ संग सम्बन्धीत अनुसूची

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Rs.In)
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A. Balance Sheet Exposures	Book Value	Specific Provision & Valuation Adjustment	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	0	0		0	0%	0
Balance With Nepal Rastra Bank Gold	0	0		0	0% 0%	0
Investment in Nepalese Government Securities	0	0		0	0%	0
All Claims on Government of Nepal	0	0		0	0%	0
Investment in Nepal Rastra Bank securities	0	0		0	0%	0
All claims on Nepal Rastra Bank	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA 0-1)	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA -2)	0	0	0	0	20%	0
Claims on Foreign Government and Central Bank (ECA -3)	0	0	0	0	50%	0
Claims on Foreign Government and Central Bank (ECA-4-6)	0	0	0	0	100%	0
Claims on Foreign Government and Central Bank (ECA -7)	0	0	0	0	150%	0
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	0	0		0	0%	0
Claims on Other Multilateral Development Banks	0	0	0	0	100%	0
Claims on Domestic Public Sector Entities	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 0-1)	0	0	0	0	20%	0
Claims on Public Sector Entity (ECA 2)	0	0	0	0	50%	0

र्ण्ण्र मा	सरावग/ भार	गणग/ भभ लग	שיטיוו			
Claims on Public Sector Entity (ECA 3-6)	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 7)	0	0	0	0	150%	0
Claims on domestic banks that meet capital adequacy requirements	0	0	0	0	20%	0
Claims on domestic banks that do not meet capital adequacy requirements	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 0-1)	0	0	0	0	20%	0
Claims on foreign bank (ECA Rating 2)	0	0	0	0	50%	0
Claims on foreign bank (ECA Rating 3-6)	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 7)	0	0	0	0	150%	0
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Claims on Domestic Corporate (Credit rating Score equivalent to AAA)	0	0	0	0	50%	0
Claims on Domestic Corporate(Credit rating Score equivalent to AA+ to AA-)	0	0	0	0	70%	0
Claims on Domestic Corporate(Credit rating Score equivalent to A+ to A-)	0	0	0	0	80%	0
Claims on Domestic Corporate(Credit rating Score equivalent to BBB+ & below)	0	0	0	0	100%	0
Claims on Domestic Corporate (Unrated)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 0-1)	0	0	0	0	20%	0
Claims on Foreign Corporates (ECA 2)	0	0	0	0	50%	0
Claims on Foreign Corporates (ECA 3-6)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 7)	0	0	0	0	150%	0
Regulatory Retail Portfolio (Not Overdue)	0	0	0	0	75%	0
Claims fulfilling all criterion of regulatory retail except granularity	0	0	0	0	100%	0
Claims secured by residential properties	0	0	0	0	60%	0
Claims not fully secured by residential properties	0	0	0	0	150%	0

	ना सर⊓भग/ ना	रनाणग/ भन स	ישימחוו			
Claims secured by residential properties	0	0	0	0	100%	0
Claims secured by Commercial real estate	0	0	0	0	100%	0
Past due claims (except for claim secured by residential properties)	0	0	0	0	150%	0
High Risk claims	0	0	0	0	150%	0
Lending against securities (bonds)	0	0	0	0	100%	0
Lending against Shares(upto Rs.5 Million)	0	0	0	0	100%	0
Trust Receipt Loans for Trading Firms	0	0	0	0	120%	0
Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)	0	0	0	0	100%	0
Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions listed in the stock exchange	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions not listed in the stock exchange	0	0	0	0	150%	0
Staff loan secured by residential property	0	0	0	0	50%	0
Interest Receivable/claim on government	0	0	0	0	0%	0
Cash in transit and other cash items in the process of collection	0	0	0	0	20%	0
Other Assets (as per attachment)	0	0	0	0	100%	0
TOTAL	0	0	0	0		0

नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त"क", "ख" र "ग"वर्गका बैंक तथा वित्तीय संस्थालाई जारी गरिएको एकीकृत निर्देशन २०७९ मा संशोधन/परिमार्जन/थप सम्बन्धमा । FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS



						१२ लम्भ				
Credit exposures	Deposits	Deposits	Gold	Govt.	G'tee	Sec/	G'tee of	G'tee of	Sec/G'tee of	Total
	with	with		&	of	G'tee of	domest	MDBs	Foreign	
	Bank	other		NRB	Govt.	Other	ic		Banks	
		banks/FI		Securit	of	Sovereig	banks			
				ies	Nepal	ns				
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
6)										
Claims on Public Sector Entity (ECA 7)										0
Claims on domestic banks that meet										
capital adequacy requirements										0
Claims on domestic banks that do not										
meet capital adequacy requirements										0
Claims on foreign bank (ECA Rating 0-										
1)										0
Claims on foreign bank (ECA Rating 2)										0
Claims on foreign bank (ECA Rating 3-										0
6)										
Claims on foreign bank (ECA Rating 7)										0
Claims on foreign bank incorporated in										
SAARC region and China operating										
with a buffer of 1% above their										
respective regulatory capital requirement										
Claims on Domestic Corporates										0



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Credit exposures	Deposits	Deposits	Gold		G'tee	Sec/	G'tee of		Sec/G'tee of	Total
	with	with		&	of	G'tee of	domest	MDBs	Foreign	
	Bank	other		NRB	Govt.	Other	ic		Banks	
		banks/FI		Securit	of	Sovereig	banks			
				ies	Nepal	ns				
					_					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Claims on Foreign Corporates (ECA 0-										0
1)										
Claims on Foreign Corporates (ECA 2)										0
Claims on Foreign Corporates (ECA 3-										0
6)										
Claims on Foreign Corporates (ECA 7)										0
Regulatory Retail Portfolio (Not										0
Overdue)										
Claims fulfilling all criterion of										0
regulatory retail except granularity										
Claims secured by residential properties										0
Claims not fully secured by residential										0
properties										
Claims secured by residential properties										0
(Overdue)										
Claims secured by Commercial real										0
estate										
			1	1	1	1	1	1	1	

	(2 . 11 . 1.	(IIM-17			१९ लन्भ	9111			
Credit exposures	Deposits	Deposits	Gold	Govt.	G'tee	Sec/	G'tee of	G'tee of	Sec/G'tee of	Total
	with	with		&	of	G'tee of	domest	MDBs	Foreign	
	Bank	other		NRB	Govt.	Other	ic		Banks	
		banks/FI		Securit	of	Sovereig	banks			
				ies	Nepal	ns				
					_					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Past due claims (except for claim										0
secured by residential properties)										
High Risk claims										0
Lending against securities (bonds)										0
Lending against Shares (upto Rs.5 Million)										0
Trust Receipt Loans for Trading Firms										0
Real Estate loans for land										0
acquisition and development (For										
institutions/projects										
registred/licensed and approved by										
Government of Nepal for land acquisition and development										
purposes)										
Personal Hirepurchase/Personal										0
Auto Loans (upto Rs. 2.5 Million)										
Investments in equity and other capital										0
instruments of institutions listed in the										
stock exchange										
Investments in equity and other capital										0
instruments of institutions not listed in										
the stock exchange										

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Credit exposures	Deposits	Deposits	Gold	Govt.	G'tee	Sec/	G'tee of	G'tee of	Sec/G'tee of	Total
	with	with		&	of	G'tee of	domest	MDBs	Foreign	
	Bank	other		NRB	Govt.	Other	ic		Banks	
		banks/FI		Securit	of	Sovereig	banks			
				ies	Nepal	ns				
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Other Assets (as per attachment)										
Total										0

विद्यमान व्यवस्था

इ.प्रा.निर्देशन नं. १/०७९ संग सम्बन्धीत अनुसूची

अनुसूची नं. १.२

FORM NO. 2: RISK WEIGHTED EXPOSURE FOR CREDIT RISK

						(Rs.In)
A. Balance Sheet Exposures	Book Value	Specific Provision & Valuation Adjustment	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	с	d=a-b-c	e	f=d*e
Cash Balance	0	0		0	0%	0
Balance With Nepal Rastra Bank	0	0		0	0%	0
Gold	0	0		0	0%	0
Investment in Nepalese Government	0	0		0	0%	0
All Claims on Government of Nepal	0	0		0	0%	0
Investment in Nepal Rastra Bank securities	0	0		0	0%	0
All claims on Nepal Rastra Bank	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA 0-1)	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA -2)	0	0	0	0	20%	0
Claims on Foreign Government and Central Bank (ECA -3)	0	0	0	0	50%	0
Claims on Foreign Government and Central Bank (ECA-4-6)	0	0	0	0	100%	0
Claims on Foreign Government and Central Bank (ECA -7)	0	0	0	0	150%	0
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	0	0		0	0%	0

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Claims on Other Multilateral Development Banks	0	0	0	0	100%	0
Claims on Domestic Public Sector Entities	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 0-1)	0	0	0	0	20%	0
Claims on Public Sector Entity (ECA 2)	0	0	0	0	50%	0
Claims on Public Sector Entity (ECA 3-6)	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 7)	0	0	0	0	150%	0
Claims on domestic banks that meet capital adequacy requirements	0	0	0	0	20%	0
Claims on domestic banks that do not meet capital adequacy requirements	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 0-1)	0	0	0	0	20%	0
Claims on foreign bank (ECA Rating 2)	0	0	0	0	50%	0
Claims on foreign bank (ECA Rating 3-6)	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 7)	0	0	0	0	150%	0
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Claims on Domestic Corporate (Credit rating Score equivalent to AAA)	0	0	0	0	50%	0
Claims on Domestic Corporate(Credit rating Score equivalent to AA+ to AA-)	0	0	0	0	70%	0
Claims on Domestic Corporate(Credit rating Score equivalent to A+ to A-)	0	0	0	0	80%	0
Claims on Domestic Corporate(Credit rating Score equivalent to BBB+ & below)	0	0	0	0	100%	0
Claims on Domestic Corporate (Unrated)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 0-1)	0	0	0	0	20%	0
Claims on Foreign Corporates (ECA 2)	0	0	0	0	50%	0
Claims on Foreign Corporates (ECA 3-6)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 7)	0	0	0	0	150%	0

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Regulatory Retail Portfolio (Not Overdue)	0	0	0	0	75%	0
Claims fulfilling all criterion of regulatory retail except granularity	0	0	0	0	100%	0
Claims secured by residential properties	0	0	0	0	60%	0
Claims not fully secured by residential	0	0	0	0	150%	0
Claims secured by residential properties	0	0	0	0	100%	0
Claims secured by Commercial real estate	0	0	0	0	100%	0
Past due claims (except for claim secured by residential properties)	0	0	0	0	150%	0
High Risk claims	0	0	0	0	150%	0
Lending against securities (bonds)	0	0	0	0	100%	0
Lending against Shares (upto Rs.2.5 Million)	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions listed in the stock exchange	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions not listed in the stock exchange	0	0	0	0	150%	0
Staff loan secured by residential property	0	0	0	0	50%	0
Interest Receivable/claim on government	0	0	0	0	0%	0
Cash in transit and other cash items in the process of collection	0	0	0	0	20%	0
Other Assets (as per attachment)	0	0	0	0	100%	0
TOTAL	0	0	0	0		0

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FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS

Credit exposures	-	Deposit		Govt.	G'te	Sec/G'te	G'tee of		Sec/G't	Total
	s with	s with	d	&	e of	e of	domesti	of	ee of	
	Bank	other		NRB	Govt	Other	c banks	MDB	Foreig	
		banks/F		Securi	. of	Soverei		S	n	
		Ι		ties	Nep	gns			Banks	
					al					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Balance Sheet Exposures			•					•		
Claims on Foreign government and										
Central Bank (ECA -2)										0
Claims on Foreign government and										
Central Bank (ECA -3)										0
Claims on Foreign government and										
Central Bank (ECA-4-6)										0
Claims on Foreign government and										
Central Bank (ECA -7)										0
Claims on Other Multilateral										
Development Banks										0
Claims on Domestic Public Sector										
Entity										
Claims on Public Sector Entity										
(ECA 0-1)										0
Claims on Public Sector Entity										
(ECA 2)										0
Claims on Public Sector Entity										
(ECA 3-6)										0
Claims on Public Sector Entity										
(ECA 7)										0
Claims on domestic banks that										
meet capital adequacy										
requirements										0
Claims on domestic banks that do										
not meet capital adequacy										
requirements										0

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Credit exposures	Deposit	Deposit	Gol	Govt.	G'te	Sec/G'te	G'tee of	G'tee	Sec/G't	Total
*	s with	s with	d	&	e of	e of	domesti	of	ee of	
	Bank	other		NRB	Govt	Other	c banks	MDB	Foreig	
		banks/F		Securi	. of	Soverei		s	n	
		Ι		ties	Nep	gns			Banks	
					al	U				
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Claims on foreign bank (ECA										
Rating 0-1)										0
Claims on foreign bank (ECA										0
Rating 2)										
Claims on foreign bank (ECA										0
Rating 3-6)										
Claims on foreign bank (ECA										0
Rating 7)										
Claims on foreign bank										
incorporated in SAARC region and										
China operating with a buffer of										
1% above their respective										
regulatory capital requirement										
Claims on Domestic Corporates										0
Claims on Foreign Corporates										0
(ECA 0-1)										
Claims on Foreign Corporates										0
(ECA 2)										
Claims on Foreign Corporates										0
(ECA 3-6)										
Claims on Foreign Corporates										0
(ECA 7)										
Regulatory Retail Portfolio (Not										0
Overdue)										
Claims fulfilling all criterion of										0
regulatory retail except granularity										
Claims secured by residential										0
properties										
Claims not fully secured by										0

Credit exposuresDeposit s with BankDeposit s with banks/F IDeposit s with andGol d d wher banks/F IGov d d ber tiesGov e of e of securitiesGree of e of c banksGree of domesti of te banksGree of e of c banksGree of domesti of s an mannedGree of te banksGree of domesti of s an mannedGree of te banksGree of domesti of s an mannedGree of te banksGree of te			· · ·	5		17 11		- U V V	1 -1 1	• •	
Bank banks/F Iother banks/F INRB court tiesGovt sourcei alOther sourcei gnsc banks sMDB sForeig n Banks(a)(b)(c)(d)(e)(f)(g)(h)(i)residential properties	Credit exposures	·									Total
banks/F ISecuri ties. of Nep alSoverei gnssn Banks(a)(b)(c)(d)(e)(f)(g)(h)(i)residential properties(a)(b)(c)(d)(e)(f)(g)(h)(i)Claims secured by residential properties (Overdue)(b)(c)(c)(c)(c)(c)(c)(c)Claims secured by Commercial real estate(c)(c)(c)(c)(c)(c)(c)(c)Past due claims (except for claim secured by residential properties)(c)(c)(c)(c)(c)(c)High Risk claims(c)(c)(c)(c)(c)(c)(c)(c)Lending against securities (bonds)(c)(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)(c)Investments in equity and other capital instrumen				d							
ItiesNep algns alBanks(a)(b)(c)(d)(e)(f)(g)(h)(i)residential properties(a)(b)(c)(d)(e)(f)(g)(h)(i)Claims secured by residential properties (Overdue)(b)(c)(d)(c)(d)(c)(c)Claims secured by Commercial real estate(c)(c)(c)(c)(c)(c)(c)Past due claims (except for claim secured by residential properties)(c)(c)(c)(c)(c)High Risk claims(c)(c)(c)(c)(c)(c)(c)Lending against securities (bonds)(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)(c)Investments in equity and other capital instruments of institutions(c)(c)(c)(c)(c)(c)(c)Inves		Bank						c banks	MDB	Foreig	
(a)(b)(c)(d)(e)(f)(g)(h)(i)residential properties </td <td></td> <td></td> <td>banks/F</td> <td></td> <td></td> <td></td> <td>Soverei</td> <td></td> <td>S</td> <td></td> <td></td>			banks/F				Soverei		S		
(a)(b)(c)(d)(e)(f)(g)(h)(i)residential propertiesImage: Secured by residential properties (Overdue)Image: Secured by Commercial real estateImage: Secured by residential properties)Image: Secured by residentia			I		ties	_	gns			Banks	
residential properties 0 0 0 Claims secured by residential properties (Overdue) 0 0 Claims secured by Commercial real estate 0 0 Past due claims (except for claim secured by residential properties) 0 0 High Risk claims 0 0 Lending against securities (bonds) 0 0 Lending against Shares (upto Rs.2.5 Million) 0 0 Investments in equity and other capital instruments of institutions 0 0 Investments in equity and other capital instruments of institutions 0 0											
Claims secured by residential properties (Overdue) 0 Claims secured by Commercial real estate 0 Past due claims (except for claim secured by residential properties) 0 High Risk claims 0 High Risk claims 0 Lending against securities (bonds) 0 Lending against Shares (upto Rs.2.5 Million) 0 Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0 Investments in equity and other capital instruments of institutions 0		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
properties (Overdue) 0 Claims secured by Commercial real estate 0 Past due claims (except for claim secured by residential properties) 0 High Risk claims 0 Lending against securities (bonds) 0 Lending against Shares (upto Rs.2.5 Million) 0 Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0	residential properties										
Claims secured by Commercial real estate0Past due claims (except for claim secured by residential properties)0High Risk claims0Lending against securities (bonds)0Lending against Shares (upto Rs.2.5 Million)0Investments in equity and other capital instruments of institutions listed in the stock exchange0Investments in equity and other capital instruments of institutions0	Claims secured by residential										0
real estate Image: Constraint of the stock exchange Image: C	properties (Overdue)										
Past due claims (except for claim secured by residential properties) 0 High Risk claims 0 Lending against securities (bonds) 0 Lending against Shares (upto Rs.2.5 Million) 0 Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0 Investments in equity and other capital instruments of institutions 0	Claims secured by Commercial										0
secured by residential properties) Image: Secure diameter of the sec	real estate										
High Risk claims 0 Lending against securities 0 (bonds) 0 Lending against Shares (upto Rs.2.5 Million) 0 Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0 Investments in equity and other capital instruments of institutions 0	Past due claims (except for claim										0
Lending against securities0(bonds)0Lending against Shares (upto Rs.2.5 Million)0Investments in equity and other capital instruments of institutions listed in the stock exchange0Investments in equity and other capital instruments of institutions0Investments in equity and other capital instruments of institutions0	secured by residential properties)										
(bonds) Image: Constraint of the stock exchange Image: Const	High Risk claims										0
Lending against Shares (upto Rs.2.5 Million)0Investments in equity and other capital instruments of institutions listed in the stock exchange0Investments in equity and other capital instruments of institutions0Investments in equity and other capital instruments of institutions0	Lending against securities										0
Rs.2.5 Million) Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0 0 Investments in equity and other capital instruments of institutions 0 0	(bonds)										
Rs.2.5 Million) Investments in equity and other capital instruments of institutions listed in the stock exchange 0 Investments in equity and other capital instruments of institutions 0 0 Investments in equity and other capital instruments of institutions 0 0	Lending against Shares (upto										0
capital instruments of institutions Isted in the stock exchange Isted in the stock exchange Investments in equity and other Investments of institutions Isted in the stock exchange											
capital instruments of institutions Instruments of institutions Investments in equity and other capital instruments of institutions Instruments In	Investments in equity and other										0
listed in the stock exchange Investments in equity and other capital instruments of institutions 0	capital instruments of institutions										
Investments in equity and other capital instruments of institutions 0											
capital instruments of institutions											0
not instea in the stock excitange	not listed in the stock exchange										
Other Assets (as per attachment)	Other Assets (as per attachment)										
Total											0

संशोधित व्यवस्था

इ.प्रा.निर्देशन नं. १/०७९ संग सम्बन्धीत अनुसूची

अनुसूची नं. १.२

FORM NO. 2: RISK WEIGHTED EXPOSURE FOR CREDIT RISK

(Rs.In)

A. Balance Sheet Exposures	Value	Specific Provision & Valuation Adjustment	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	С	d=a-b-c	e	f=d*e
Cash Balance	0	0		0	0%	0
Balance With Nepal Rastra Bank	0	0		0	0%	0
Gold	0	0		0	0%	0
Investment in Nepalese Government	0	0		0	0%	0
All Claims on Government of Nepal	0	0		0	0%	0
Investment in Nepal Rastra Bank securities	0	0		0	0%	0
All claims on Nepal Rastra Bank	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA 0-1)	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA -2)	0	0	0	0	20%	0
Claims on Foreign Government and Central Bank (ECA -3)	0	0	0	0	50%	0
Claims on Foreign Government and Central Bank (ECA-4-6)	0	0	0	0	100%	0
Claims on Foreign Government and Central Bank (ECA -7)	0	0	0	0	150%	0
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	0	0		0	0%	0
Claims on Other Multilateral Development	0	0	0	0	100%	0

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Banks						The second second
Claims on Domestic Public Sector Entities	0	0	0	0	100%	Attha etter
Claims on Public Sector Entity (ECA 0-1)	0	0	0	0	20%	0
Claims on Public Sector Entity (ECA 2)	0	0	0	0	50%	0
Claims on Public Sector Entity (ECA 3-6)	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 7)	0	0	0	0	150%	0
Claims on domestic banks that meet capital adequacy requirements	0	0	0	0	20%	0
Claims on domestic banks that do not meet capital adequacy requirements	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 0-1)	0	0	0	0	20%	0
Claims on foreign bank (ECA Rating 2)	0	0	0	0	50%	0
Claims on foreign bank (ECA Rating 3-6)	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 7)	0	0	0	0	150%	0
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Claims on Domestic Corporate (Credit rating Score equivalent to AAA)	0	0	0	0	50%	0
Claims on Domestic Corporate(Credit rating Score equivalent to AA+ to AA-)	0	0	0	0	70%	0
Claims on Domestic Corporate(Credit rating Score equivalent to A+ to A-)	0	0	0	0	80%	0
Claims on Domestic Corporate(Credit rating Score equivalent to BBB+ & below)	0	0	0	0	100%	0
Claims on Domestic Corporate (Unrated)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 0-1)	0	0	0	0	20%	0
Claims on Foreign Corporates (ECA 2)	0	0	0	0	50%	0
Claims on Foreign Corporates (ECA 3-6)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 7)	0	0	0	0	150%	0
Regulatory Retail Portfolio (Not Overdue)	0	0	0	0	75%	0

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Claims fulfilling all criterion of regulatory retail except granularity	0	0	0	0	100%	The second secon
Claims secured by residential properties	0	0	0	0	60%	0
Claims not fully secured by residential	0	0	0	0	150%	0
Claims secured by residential properties	0	0	0	0	100%	0
Claims secured by Commercial real estate	0	0	0	0	100%	0
Past due claims (except for claim secured by residential properties)	0	0	0	0	150%	0
High Risk claims	0	0	0	0	150%	0
Lending against securities (bonds)	0	0	0	0	100%	0
Lending against Shares (upto Rs.5 Million)	0	0	0	0	100%	0
Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)		0	0	0	100%	0
Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions listed in the stock exchange		0	0	0	100%	0
Investments in equity and other capital instruments of institutions not listed in the stock exchange	0	0	0	0	150%	0
Staff loan secured by residential property	0	0	0	0	50%	0
Interest Receivable/claim on government	0	0	0	0	0%	0
Cash in transit and other cash items in the process of collection	0	0	0	0	20%	0
Other Assets (as per attachment)	0	0	0	0	100%	0
TOTAL	0	0	0	0		0

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			-							Contra attain for
Credit exposures		Deposit			G'te	Sec/G'te	G'tee of		Sec/G't	Total
	s with	s with	d	&	e of	e of	domesti	of	ee of	
	Bank	other			Govt	Other	c banks	MDB	Foreig	
		banks/F		Securi	. of	Soverei		S	n	
		Ι		ties	Nep	gns			Banks	
					al					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Balance Sheet Exposures										
Claims on Foreign government										
and Central Bank (ECA -2)										0
Claims on Foreign government										
and Central Bank (ECA -3)										0
Claims on Foreign government										
and Central Bank (ECA-4-6)										0
Claims on Foreign government										
and Central Bank (ECA -7)										0
Claims on Other Multilateral										
Development Banks										0
Claims on Domestic Public Sector										
Entity										
Claims on Public Sector Entity										
(ECA 0-1)										0
Claims on Public Sector Entity										
(ECA 2)										0
Claims on Public Sector Entity										
(ECA 3-6)										0
Claims on Public Sector Entity										
(ECA 7)										0
Claims on domestic banks that										
meet capital adequacy										
requirements										0
Claims on domestic banks that do										
not meet capital adequacy										
requirements										0

FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS

	(00)			•, •				• •	
								Sec/G't	Total
s with	s with	d						ee of	अलीय संस्था जिल
Bank	other		NRB	Govt		c banks	MDB	Foreig	
	banks/F		Securi	. of	Soverei		S	n	
	Ι		ties	Nep	gns			Banks	
				al	_				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
	s with Bank (a) (a)	Deposit s with BankDeposit s with other banks/F I(a)(b)(a)(b)III <t< td=""><td>Deposit s with BankDeposit s with other banks/F IGol d(a)(b)(c)(a)(b)(c)(a)II</td><td>Deposit s with BankDeposit s with other banks/FGol d with d NRB Securi ties(a)(b)(c)(d)(a)(b)(c)(d)(a)III<tr< td=""><td>Deposit s with BankDeposit s with other banks/F IGol d d MRB Securi tiesGot e of NRB Securi tiesG'te e of NRB Nep al(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)</td></tr<></td></t<> <td>Deposit s with BankDeposit s with other IGol d dGovt. & WRB Securi tiesG'te e of Other Soverei gns al(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(d)(c)(a)(c)(c)(c)(c)(c)(b)(c)(c)(c)(c)(c)(c)(c)(c)<!--</td--><td>Deposit s with BankDeposit s with other IGol d d d NRB Securi tiesG'te e of Soveri gns alG'te of e of Other Soverei gns(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(c)(d)(d)(d)(d)(d)(a)(c</td><td>Deposit s with BankDeposit s with other IGol d k MRB Securi tiesGote e of Govt NRB Nep alG'tee of domesti other soverei gnsG'tee of domesti of mDB s(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(d)(d)(d)(a)(b)(c)(d)<td< td=""><td>Deposit s with Bank Deposit s with other Gol d Govt. NRB Securi ties G'te e of NRB Securi ties Sec/G't e of Other Soverei gns al G'tee of domesti c banks G'tee of MDB s Sec/G't ee of MDB s (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (g) (h) (a) (b) (c) (d) (c) (d) (g)</td></td<></td></td>	Deposit s with BankDeposit s with other banks/F IGol d(a)(b)(c)(a)(b)(c)(a)II	Deposit s with BankDeposit s with other banks/FGol d with d NRB Securi ties(a)(b)(c)(d)(a)(b)(c)(d)(a)III <tr< td=""><td>Deposit s with BankDeposit s with other banks/F IGol d d MRB Securi tiesGot e of NRB Securi tiesG'te e of NRB Nep al(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)</td></tr<>	Deposit s with BankDeposit s with other banks/F IGol d d MRB Securi tiesGot e of NRB Securi tiesG'te e of NRB Nep al(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(e)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(b)(c)(d)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(d)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)(a)(c)(c)(c)(c)	Deposit s with BankDeposit s with other IGol d dGovt. & WRB Securi tiesG'te e of Other Soverei gns al(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(b)(c)(d)(e)(f)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(c)(c)(a)(c)(c)(c)(d)(c)(a)(c)(c)(c)(c)(c)(b)(c)(c)(c)(c)(c)(c)(c)(c) </td <td>Deposit s with BankDeposit s with other IGol d d d NRB Securi tiesG'te e of Soveri gns alG'te of e of Other Soverei gns(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(c)(d)(d)(d)(d)(d)(a)(c</td> <td>Deposit s with BankDeposit s with other IGol d k MRB Securi tiesGote e of Govt NRB Nep alG'tee of domesti other soverei gnsG'tee of domesti of mDB s(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(d)(d)(d)(a)(b)(c)(d)<td< td=""><td>Deposit s with Bank Deposit s with other Gol d Govt. NRB Securi ties G'te e of NRB Securi ties Sec/G't e of Other Soverei gns al G'tee of domesti c banks G'tee of MDB s Sec/G't ee of MDB s (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (g) (h) (a) (b) (c) (d) (c) (d) (g)</td></td<></td>	Deposit s with BankDeposit s with other IGol d d d NRB Securi tiesG'te e of Soveri gns alG'te of e of Other Soverei gns(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(e)(f)(g)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(e)(f)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(b)(c)(d)(d)(d)(d)(a)(c)(d)(d)(d)(d)(d)(a)(c	Deposit s with BankDeposit s with other IGol d k MRB Securi tiesGote e of Govt NRB Nep alG'tee of domesti other soverei gnsG'tee of domesti of mDB s(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(e)(f)(g)(h)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(c)(d)(c)(a)(b)(c)(d)(c)(d)(d)(d)(a)(b)(c)(d) <td< td=""><td>Deposit s with Bank Deposit s with other Gol d Govt. NRB Securi ties G'te e of NRB Securi ties Sec/G't e of Other Soverei gns al G'tee of domesti c banks G'tee of MDB s Sec/G't ee of MDB s (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (g) (h) (a) (b) (c) (d) (c) (d) (g)</td></td<>	Deposit s with Bank Deposit s with other Gol d Govt. NRB Securi ties G'te e of NRB Securi ties Sec/G't e of Other Soverei gns al G'tee of domesti c banks G'tee of MDB s Sec/G't ee of MDB s (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (e) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (i) (a) (b) (c) (d) (c) (f) (g) (h) (g) (h) (a) (b) (c) (d) (c) (d) (g)

		1001					भन लग			
Credit exposures		Deposit			G'te	Sec/G'te				Total
	s with	s with	d	&	e of	e of	domesti	of	ee of	रतीय संस्था जिन
	Bank	other			Govt	Other	c banks	MDB	Foreig	
		banks/F		Securi	. of	Soverei		S	n	
		Ι		ties	Nep	gns			Banks	
					al					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Claims not fully secured by										0
residential properties										
Claims secured by residential										0
properties (Overdue)										
Claims secured by Commercial										0
real estate										
Past due claims (except for claim										0
secured by residential properties)										
High Risk claims										0
Lending against securities										0
(bonds)										
Lending against Shares (upto										0
Rs.5 Million)										
Real Estate loans for land										0
acquisition and development										
(For institutions/projects										
registred/licensed and										
approved by Government of										
Nepal for land acquisition										
and development purposes)										
Personal										0
Hirepurchase/Personal Auto			1							
Loans (upto Rs. 2.5 Million)										
Investments in equity and other										0
capital instruments of institutions			1							
listed in the stock exchange										
Investments in equity and other										0
capital instruments of institutions			1							
not listed in the stock exchange										

नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त"क", "ख" र "ग"वर्गका बैंक तथा वित्तीय संस्थालाई जारी गरिएको एकीकृत निर्देशन, २०७९ मा संशोधन/परिमार्जन/थप सम्बन्धमा । Credit exposures Deposit Deposit Gol Govt. G'te Sec/G'te G'tee of G'tee Sec/G't e of Bee of G'tee Sec/G't e of G'tee Sec/G't e of G'tee of G'tee

	5 with	5 with	u	u	0.01	0.01	domesti	01	00.01	
	Bank	other		NRB	Govt	Other	c banks	MDB	Foreig	
		banks/F		Securi	. of	Soverei		S	n	
		Ι		ties	Nep	gns			Banks	
					al					
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Other Assets (as per attachment)										
Total										0