



**RASTRIYA BANIJYA BANK LTD.**  
SINGHADURBAR PLAZA, KATHMANDU, NEPAL

**DISCLOSURE UNDER BASEL III CAPITAL ACCORD**

**SECOND QUARTER OF FY 2081-82 (2024-25) ENDING ON POUISH END, 2081**

**(AS PER CLAUSE 7.4 OF THE NEW CAPITAL ACCORD OF NEPAL RASTRA BANK)**

**1. CAPITAL ADEQUACY RATIO:**

**1.1. Capital Fund Ratio:**

S.n.	Capital Adequacy Ratios	Ratio (%)
a	Common Equity Tier I (CET I) Capital Fund Ratio	9.33
b	Additional Tier I (AT I) Capital Fund Ratio	-
c	<b>Total Core Capital Fund (Tier I) Ratio</b>	<b>9.33</b>
d	Supplementary Capital Fund (Tier II) Ratio	1.73
<b>Total Capital Fund to Total Risk Weighted Exposures</b>		<b>11.06</b>

**2. LEVERAGE RATIO**

**(Regulatory Requirement :> =4%)**

Particulars	Amount NPR
<b>Exposure Measure</b>	<b>547,279,187,256</b>
1. On Balance Sheet Assets (Net of Specific Provision)	494,969,603,091
2. Repurchase Agreements and Securities Finance	-
3. Derivatives	-
4. Off Balance Sheet Exposure	52,309,584,166
Less: Regulatory Deductions from CET1 Capital (CAF 2.7 B.I.b)	1,280,979,463
<b>Capital Measure</b>	<b>27,314,570,734</b>
1. Common Equity Tier 1 Capital ( After Regulatory Adjustment)	27,314,570,734
2. Additional Tier 1 Capital	-
<b>Leverage Ratio in Percentage</b>	<b>5.00</b>

**3. COMPONENTS OF CAPITAL FUND:****3.1. Computation of Capital Fund as per prevailing format prescribed by Nepal Rastra Bank:****3.1.1. Core Capital (Tier 1) Fund and breakdown of its Components:**

S.n.	Common Equity Tier I (CET I) Capital Fund	Amount NPR	
		Poush 2081	Ashwin 2081
a.	Paid up Equity Share Capital	15,637,377,055	15,637,377,055
b.	Equity Share Premium	-	-
c.	Proposed Bonus Equity Shares	-	-
d.	Statutory General Reserves	11,980,623,250	12,027,426,158
e.	Retained Earnings	(1,259,145,760)	224,664,116
f.	Un-audited current year cumulative profit/(loss)	-	-
g.	Capital Redemption Reserves	-	-
h.	Capital Adjustment Reserves	481,195,653	481,195,653
i.	Debenture Redemption Reserve	1,750,000,000	2,031,250,000
j.	Dividend Equalization Reserves	-	-
k.	Bargain Purchase Gain	-	-
l.	Other free Reserves	5,500,000	5,500,000
m.	Less: Goodwill	-	-
n.	Less: Intangible Assets	29,464,801	27,169,177
o.	Less: Fictitious Assets	-	-
p.	Less: Investment in equity of Licensed Financial Institutions	-	-
q.	Less: Investment in equity of institutions with Financial Interests	1,230,251,663	1,230,251,663
r.	Less: Investment in equity of institutions in excess of the limits	-	-
s.	Less: Investments arising out of Underwriting Commitments	-	-
t.	Less: Reciprocal crossholdings	-	-
u.	Less: Purchase of Land and Buildings in excess of limit and unutilized	21,263,000	21,263,000
v.	Less: Cash Flow Hedge	-	-
w.	Less: Defined Benefit Pension Assets	-	-
x.	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
y.	Less: Negative Balances of reserve accounts	-	-
z.	Less: Other Deductions	-	-
	<b>Adjustment under Pillar II</b>		-
	Less: Shortfall in Provision (6.4a 1)	-	-
	Less: Loans and Facilities extended to Related Parties and Restricted Lending (6.4a 2)	-	-
<b>Total Common Equity Tier I (CET I) Capital Fund</b>		<b>27,314,570,734</b>	<b>29,128,729,142</b>

**3.1.2. Additional Tier I Capital Fund and breakdown of its Components:**

S.n.	Additional Tier I (AT) Capital Fund	Amount NPR	
		Poush 2081	Ashwin 2081
a.	Perpetual Non-cumulative Preference Share Capital	-	-
b.	Perpetual Debt Instruments	-	-
c.	Stock Premium	-	-
<b>Total Additional Tier I (AT I) Capital Fund</b>		<b>-</b>	<b>-</b>

**3.1.3. Supplementary (Tier 2) Capital and breakdown of its Components:**

S.n.	Supplementary (Tier II) Capital Fund	Amount NPR	
		Poush 2081	Ashwin 2081
a.	Cumulative and/or Redeemable Preference Shares	-	-
b.	Sub-ordinated Term Debt	750,000,000	1,500,000,000
c.	Hybrid Capital Instruments	-	-
d.	Stock Premium	-	-
e.	General Loan Loss Provision	3,323,104,540	3,134,252,811
f.	Exchange Equalization Reserve	124,829,339	123,333,441
g.	Investment Adjustment Reserve	15,791,200	25,791,200
h.	Accrued Interest Receivable on pass loan included in Regulatory Reserve	461,792,923	892,425,746
i.	Interest Capitalized Reserve included in Regulatory Reserve	341,061,150	-
j.	Other Reserves	45,111,656	45,111,656
<b>Total Supplementary (Tier II) Capital Fund</b>		<b>5,061,690,806</b>	<b>5,720,914,851</b>

**3.1.4. Total Capital Fund:**

S.n.	Capital Funds	Amount NPR
a.	Common Equity Tier I Capital Fund (CET I)	27,314,570,734
b.	Additional Tier I Capital Fund (AT I)	-
	<b>Total Core Capital Fund (Tier I)</b>	<b>27,314,570,734</b>
c.	Supplementary Capital Fund (Tier II)	5,061,690,806
<b>Total Capital Fund (Tier I + Tier II)</b>		<b>32,376,261,541</b>

### 3.1.5. Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, and amount raised during the year and amount eligible to be reckoned as capital funds:

The Bank has issued debenture worth Rs. 2.50 billion named “8.5% RBBL Debenture, 2083” with maturity of 6 years. The amount eligible to be reckoned as capital funds is Rs. 750 million.

### 3.1.6. Deductions from Capital:

The bank has deducted the following items in the calculation of Tier 1 Capital Fund:

Particulars	Amount NPR
1. Intangible Assets (Net Value)	29,464,801
2. Purchase of Land and Building in Excess of Limit and unutilized	21,263,000
3. Investment in equity of institutions with Financial Interests	1,230,251,663
- RBB Merchant Banking Ltd	200,000,000
- Nepal Digital payment company	151,111,100
- National Life Insurance Co. Ltd.	115,584,730
- NECO Insurance Ltd.	215,888,083
- Nepal Stock Exchange	346,722,550
- Balaju Yentrasala Pvt Ltd	945,200
- RBB Securities Company Limited	200,000,000
<b>Total deduction from Capital</b>	<b>1,280,979,463</b>

3.2. Total qualifying capital fund: NPR. 32,376,261,541

### 4. Risk Weighted Exposures for Credit Risk, Operational Risk and Market Risk:

S.n.	Risk Weighted Exposures	Amount NPR	
		Poush 2081	Ashwin 2081
a.	Credit Risk	265,848,363,199	250,740,224,852
b.	Operational Risk	16,271,414,078	16,376,711,816
c.	Market Risk	631,435,802	470,112,035
	Adjustment under Pillar II	-	-
	Add: 4% of Gross total Income of Previous Financial Year for Inadequate Operational Risk Management Process (6.4a 7)	4,197,712,551	4,281,935,400
	Add: 2 % of the total Risk Weighted Exposures for unsatisfactory overall risk management policies and procedures (6.4a 9)	5,655,024,262	5,351,740,974
<b>Total Risk Weighted Exposures (After Banks adjustment of Pillar II)</b>		<b>292,603,949,892</b>	<b>277,220,725,077</b>

**5. Risk Weighted Exposures under each of 11 Categories of Credit Risk:**

S.n.	Particulars	Amount NPR	
		Poush 2081	Ashwin 2081
1	Claims on govt. and central bank	-	-
2	Claims on other official entities	1,526,369,203	13,258,000
3	Claims on banks	5,175,106,935	4,309,982,149
4	Claims on corporate and securities firm	87,873,598,706	81,148,120,964
5	Claims on regulatory retail portfolio	72,711,175,969	73,824,394,307
6	Claims secured by residential properties	16,297,843,435	13,595,211,653
7	Claims secured by commercial real state	2,100,085,965	19,053,516
8	Past due claims	7,756,174,749	10,035,323,339
9	High risk claims	15,212,955,022	15,588,237,643
10	Other assets	35,252,761,110	34,716,292,498
11	Off Balance sheet items	21,942,292,104	17,490,350,782
<b>Total</b>		<b>265,848,363,199</b>	<b>250,740,224,852</b>

**6. Credit Risk Exposure Calculation Table:**

Particulars	2081 Poush end					
	Book Value	Specific Provision	Eligible CRM	Net Amount	Risk Weight	Risk Weighted Exposures
On Balance Sheet Transactions	(a)	(b)	(c)	(d)= (a) - (b) - (c)	(e)	(f) = (d)*(e)
Cash Balance	7,669,724,878	-	-	7,669,724,878	0%	-
Balance with Nepal Rastra Bank (NRB)	24,526,325,070	-	-	24,526,325,070	0%	-
Gold	-	-	-	-	0%	-
Investments in Nepalese Government Securities	97,769,822,094	-	-	97,769,822,094	0%	-
All Claims on Government of Nepal	3,013,440,307	-	-	3,013,440,307	0%	-
Investments in Nepal Rastra Bank Securities	-	-	-	-	0%	-
All Claims on Nepal Rastra Bank	41,205,060,017	-	-	41,205,060,017	0%	-
Claims on Foreign Government and Central Banks (ECA rating 0-1)	-	-	-	-	0%	-
Claims on Foreign Government and Central Banks (ECA rating 2)	-	-	-	-	20%	-
Claims on Foreign Government and Central Banks (ECA rating 3)	-	-	-	-	50%	-
Claims on Foreign Government and Central Banks (ECA rating 4 - 6)	-	-	-	-	100%	-
Claims on Foreign Government and Central Banks (ECA rating 7)	-	-	-	-	150%	-
Claims on BIS, IMF, ECB, EC and on Multilateral Development Banks (MDBs) recognized by framework	-	-	-	-	0%	-
Claims on other Multilateral development bank	-	-	-	-	100%	-
Claim on Domestic Public sector Entities	1,561,352,478	14,983,275	20,000,000	1,526,369,203	100%	1,526,369,203
Claims on Public Sector Entities (ECA rating 0-1)	-	-	-	-	20%	-
Claims on Public Sector Entities (ECA rating 2)	-	-	-	-	50%	-
Claims on Public Sector Entities (ECA rating 3-6)	-	-	-	-	100%	-
Claims on Public Sector Entities (ECA rating 7)	-	-	-	-	150%	-
Claims on Domestic Banks that meet Capital Adequacy Requirements	24,879,543,897	-	-	24,879,543,897	20%	4,975,908,779

**Capital Adequacy Report as per NRB Directives**

**Second Quarter of F/Y 2081/82(2024/25)**

Claims on Domestic Banks that do not meet Capital Adequacy Requirements	-	-	-	-	100%	-
Claims on Foreign Banks (ECA rating 0-1)	995,990,780	-	-	995,990,780	20%	199,198,156
Claims on Foreign Banks (ECA rating 2)	-	-	-	-	50%	-
Claims on Foreign Banks (ECA rating 3- 6)	-	-	-	-	100%	-
Claims on Foreign Banks (ECA rating 7)	-	-	-	-	150%	-
Claims on Foreign Banks established in SAARC Region with buffer capital of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-	-	-	-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-	-	-	-	100%	-
Claims on Domestic Corporates (Unrated)	87,873,598,706	-	-	87,873,598,706	100%	87,873,598,706
Claims on Foreign Corporates (ECA rating 0-1)	-	-	-	-	20%	-
Claims on Foreign Corporates (ECA rating 2)	-	-	-	-	50%	-
Claims on Foreign Corporates (ECA rating 3 -6)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA rating 7)	-	-	-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	121,555,976,112	-	24,607,741,487	96,948,234,626	75%	72,711,175,969
Claims fulfilling all criterion of regulatory retail except granularity	-	-	-	-	100%	-
Claims Secured by Residential Properties	26,553,457,828	-	-	26,553,457,828	60%	15,932,074,697
Claims not fully Secured by Residential Properties	-	-	-	-	150%	-
Claims Secured by Residential Properties (Overdue)	654,823,840	289,055,102	-	365,768,738	100%	365,768,738
Claims Secured by Commercial Real Estate	2,100,085,965	-	-	2,100,085,965	100%	2,100,085,965
Past due Claim (Except for claims secured by Residential Properties)	13,447,072,210	8,216,581,409	59,707,634	5,170,783,166	150%	7,756,174,749
High Risk Claims	10,185,154,015	-	43,184,000	10,141,970,015	150%	15,212,955,022
Lending against shares (above Rs. 5 million)	3,946,447,943	-	-	3,946,447,943	125%	4,933,059,929
Lending against securities (bonds)	-	-	-	-	100%	-

**Capital Adequacy Report as per NRB Directives**

**Second Quarter of F/Y 2081/82(2024/25)**

Lending against shares (up to Rs. 5 million)	528,810,908	-	-	528,810,908	100%	528,810,908
Trust Receipt Loans for Trading Firms	854,536,990	-	-	854,536,990	120%	1,025,444,388
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)	-	-	-	-	100%	-
Personal Hire Purchase/Personal Auto Loans	3,570,122,014	-	-	3,570,122,014	100%	3,570,122,014
Investments in equity and other capital instruments of institutions <b>listed</b> in Stock Exchange	2,458,866,919	-	-	2,458,866,919	100%	2,458,866,919
Investments in equity and other capital instruments of institutions <b>not listed</b> in Stock Exchange	91,156,683	-	-	91,156,683	150%	136,735,025
Staff Loans secured by residential properties	6,060,445,375	-	-	6,060,445,375	50%	3,030,222,687
Interest Receivable/Claims on Government securities	1,030,199,076	-	-	1,030,199,076	0%	-
Cash in transit and Other cash items in the process of collection	137,025,777	2,363,192	-	134,662,586	20%	26,932,517
Other Assets (as per attachments)	46,578,764,859	27,036,198,136	-	19,542,566,723	100%	19,542,566,723
<b>Total</b>	<b>529,247,804,741</b>	<b>35,559,181,114</b>	<b>24,730,633,121</b>	<b>468,957,990,506</b>		<b>243,906,071,095</b>

Particulars	2081 Poush end					
	Book Value	Specific Provision	Eligible CRM	Net Amount	Risk Weight	Risk Weighted Exposures
Off Balance Sheet Transactions	(a)	(b)	(c)	(d)= (a)-(b)-(c)	(e)	(f) = (d)*(e)
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	-	-	-	-	0%	-
Forward Exchange Contract Liabilities	-	-	-	-	10%	-
LC Commitments with Original Maturity Up to <b>6 months</b> - Domestic counterparty	3,061,009,417	-	591,573,793	2,469,435,625	20%	493,887,125
-Foreign Counterparty (ECA 0-1)	-	-	-	-	20%	-
-Foreign Counterparty (ECA 2)	-	-	-	-	50%	-
-Foreign Counterparty (ECA 3 -6)	-	-	-	-	100%	-
-Foreign Counterparty (ECA 7)	-	-	-	-	150%	-



**Capital Adequacy Report as per NRB Directives**

**Second Quarter of F/Y 2081/82(2024/25)**

LC Commitments with Original Maturity Over 6 months- Domestic counterparty	211,067,978	-	-	211,067,978	50%	105,533,989
-Foreign Counterparty (ECA 0-1)	-	-	-	-	20%	-
-Foreign Counterparty (ECA 2)	-	-	-	-	50%	-
-Foreign Counterparty (ECA 3 -6)	-	-	-	-	100%	-
-Foreign Counterparty (ECA 7)	-	-	-	-	150%	-
Bid Bod, Performance Bond and Counter Guarantee- Domestic Counterparty	13,445,030,730	-	435,809,119	13,009,221,611	40%	5,203,688,644
-Foreign Counterparty (ECA 0-1)	-	-	-	-	20%	-
-Foreign Counterparty (ECA 2)	-	-	-	-	50%	-
-Foreign Counterparty (ECA 3 -6)	-	-	-	-	100%	-
-Foreign Counterparty (ECA 7)	-	-	-	-	150%	-
Underwriting Commitments	-	-	-	-	50%	-
Lending of Banks Securities or Posting of Securities as Collateral	-	-	-	-	100%	-
Repurchase agreements, assets sale with recourse	-	-	-	-	100%	-
Advance Payment Guarantee	805,686,538	-	-	805,686,538	100%	805,686,538
Financial Guarantee	2,925,345,339	-	-	2,925,345,339	100%	2,925,345,339
Acceptances and Endorsements	-	-	-	-	100%	-
Unpaid Portion of Partly paid shares and securities	-	-	-	-	100%	-
Irrevocable Credit Commitments (short term)	24,316,617,118	-	-	24,316,617,118	20%	4,863,323,424
Irrevocable Credit Commitments (long term)	-	-	-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Other Contingent Liabilities	7,544,827,045	-	-	7,544,827,045	100%	7,544,827,045
Unpaid Guarantee Claims	-	-	-	-	200%	-
<b>Total</b>	<b>52,309,584,166</b>	<b>-</b>	<b>1,027,382,912</b>	<b>51,282,201,254</b>		<b>21,942,292,104</b>

**7. Details of Non-Performing Assets (NPA):****7.1 Amount of NPA (both Gross and Net):**

Particulars	Gross Amount	Loss Provision	Net Amount
Restructured Loan	1,157,568,882	144,696,110	1,012,872,772
Substandard loan	3,816,016,462	957,765,400	2,858,251,063
Doubtful Loan	2,983,833,247	1,481,364,195	1,502,469,053
Loss Loan	6,144,477,458	5,921,810,806	222,666,651
<b>Total</b>	<b>14,101,896,049</b>	<b>8,505,636,511</b>	<b>5,596,259,538</b>

**7.2 NPA Ratios:**

NPA Ratios	Ratio (%)
Gross NPA to Gross Advances	4.96%
Net NPA to Net Advances	2.06%

**8. Movement of Loans and Advances:**

Classification of Loan	Poush 2081	Ashwin 2081	Changes
	Gross	Gross	
<b>A Pass Loan</b>	<b>270,267,321,234</b>	<b>257,284,884,607</b>	<b>12,982,436,627</b>
Good loan	240,224,322,220	233,744,245,350	6,480,076,870
Watch List	30,042,999,014	23,540,639,257	6,502,359,757
<b>B NPA</b>	<b>14,101,896,049</b>	<b>11,362,265,641</b>	<b>2,739,630,407</b>
Restructure/Reschedule Loan	1,157,568,882	422,027,881	735,541,000
Substandard loan	3,816,016,462	3,174,465,702	641,550,760
Doubtful Loan	2,983,833,247	2,298,697,551	685,135,696
Loss Loan	6,144,477,458	5,467,074,507	677,402,951
<b>Total</b>	<b>284,369,217,283</b>	<b>268,647,150,248</b>	<b>15,722,067,034</b>

**9. Write off of Loans & Interest Suspense:**

Bank has not written off any loan during this quarter.

**10. Movements in Loan Loss Provisions and Interest Suspense:**

Loan Loss Provision as on end of this quarter is NPR 12,771,442,833 and has increased by NPR 1,713,883,378 as compared to previous quarter. Similarly, interest suspense as on end of this quarter is NPR 2,494,423,132 and has increased by NPR 2,104,658,511 as compared to previous quarter.

Particulars	Poush 2081	Ashwin 2081	Changes
Total Loan Loss provision	12,771,442,833	11,057,559,455	1,713,883,378
Interest Suspense	2,494,423,132	2,263,103,631	231,319,501

**11. Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category:**

All the investments are classified as held to maturity category except shares and debentures in Financial Institutions and organized bodies which are categorized as available for sale.

**12. Summary of terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments:**

The Bank has issued “8.5% RBBL Debenture 2083” with an issue size of NPR 2.50 billion on 25 Jestha 2078 maturing in 6 years.

**13. Internal Capital Adequacy Assessment Process (ICAAP) Policy:**

Bank has formulated ICAAP Policy, 2015 in compliance to Nepal Rastra Bank’s Internal Capital Adequacy Assessment Process (ICAAP) Guidelines 2012 (updated 2013), in order to provide a framework for ensuring setting up of systematic Internal Capital Adequacy Assessment Process of the Bank. The Bank firmly believes that capital of the bank is a cushion that protects the depositors and other stakeholders in case of any adverse eventuality. The capital of the bank should be linked to the level of risk of loss that the bank faces. Thus, capital buffers should be placed for all the material risks rather than mere Credit, Market and Operational risk as specified by the Pillar -1 of the Capital Adequacy Framework under the Basel III norms. RBBL hopes that the “ICAAP Policy 2015” will lay a foundation stone in measurement and monitoring of Economic Capital of

the bank. Besides, the bank is committed to ensure that sufficient capital is always maintained to cover up for the risk of losses arising from all the material risks.

Major areas of coverage of ICAAP Policy of the Bank are Board and Senior Management Oversight, Sound Capital Assessment, Comprehensive assessment of risks, Stress Testing, Monitoring and Reporting and Internal Control and Review.

**14. Risk Management System:**

The Bank is fully owned by the Government of Nepal. The Capitalization Plan of the bank has been successfully implemented increasing its capital base. The Board of Directors and the Management of the Bank are responsible for implementing and strengthening Risk Management Systems.

**Credit Risk Management System:**

- Risk Management Committee, Central Credit Committee chaired by CEO, DGM level Credit Committee, Credit Committee at Department level, Regional Office Credit Committee, Branch Office Credit Committee and Credit Chief are responsible at different level to identify and implement tools to mitigate credit risk.

- Credit is approved, disbursed, monitored and reviewed following credit approval, disbursement, monitoring and review procedures described in the "Credit Manual 2060"(as amended 2014) and internal circular issued by the management from time to time.
- Risk Management Committee and Loan Recovery and Debt Restructuring Committee are responsible to identify large and problematic loans and to recovery write off of such loan.
- Credit concentration is monitored periodically and the bank bears a highly diverse credit portfolio with large number of borrowers.
- The responsibility for review of investment on half yearly basis has been vested to Internal Audit Department by the Treasury and Investment Manual of the Bank. The investment review report is submitted to Nepal Rastra Bank and Treasury Department by the Internal Audit Department on half yearly basis.

### **Market Risk Management Systems:**

The Bank uses the liquidity table and gap analysis for management of market risk. The Bank has its own Investment and Treasury Operations Manual as a guiding document for the management of market risk. Assets and Liabilities Committee (ALCO) has been established to review the interest rate exposures at periodic intervals and suggest corrective measures to the management. The ALCO also reviews liquidity risk on monthly basis.

### **Operational Risk Management System:**

Different aspects of operational risks are addressed by in various policies, manuals, circulars and instructions of the Bank. The following policies, procedures and guidelines are implemented by the Bank, which contains relative controls to address different aspects of risks associated with the operations:

- Functional Organizational Structure
- Branch Operation Manual 2064 (as updated 2077)
- Investment and Treasury Operations Manual, 2014
- Credit Manual 2077
- Collateral Security Valuation Directives 2064
- Accounting Manual 2061
- Financial Administration By-Rules 2068
- RBBL Loan Write Off Bylaws 2075
- Budget Manual 2060
- Audit Manual 2060
- Agricultural Loan Policy and Manual 2069
- Loan Recovery Directives 2071
- Employee Service Byrule 2070
- Departmental Operating Instructions and manual for various departments
- Information and Communication Technology (ICT) Policy and Guidelines-2021
- ICAAP Policy, 2015
- Risk Management Policy Guideline 2016

**Branch Operation Department**

This department is responsible to oversee the overall functioning of the bank branches. A separate Legal Department headed by a legal office, as also by professional lawyers on retainer basis whose services are available on call and as and when required is in place to minimize the legal risk.

**Internal Control Systems**

The effectiveness of the internal control system of the bank is reviewed regularly by the Board, its Committees, Management Committee, and Internal Audit Department. In conformity with the NRB directives, the bank has constituted a three member- Audit Committee consisting of two Non-Executive Directors. The committee reviews periodic reports and investigation reports submitted by the Internal Audit Department and Regional Audit Units and give suggestions /directions to the management as required. The Internal Audit Department monitors compliance with policies and standards and the effectiveness of internal control system throughout the organization.

**\*\*\* THE END\*\*\***