

"Cooperative bank with excellent financial services"



Our goal: Sustainable future of all cooperatives



ANNUAL REPORT 2021



National राष्ट्रिय सहकारी बैंक लिमिटेड
Co-operative Bank Limited (NCBL)

Lalitpur, Nepal

ADVISORS



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Prof. Dr. Bishwambhar Pyakurel



Mr. Bhagwat Shrestha



Mr. Keshav Niraula

BOARD OF DIRECTOR



Mr. K.B. Upreti

Chairman

Rep: District Cooperative Union Ltd., Kathmandu



Mr. Ramesh Prasad Pokharel

Ex-Officio Member
(Immediate Past Chairman)



Mrs. Sarita Bhattarai

Member

Rep: District Agricultural Cooperative Federation Ltd. Bhaktapur



Mr. Harihar Nath Yogi

Member

Rep: Janahitkari Saving & Credit Cooperative Ltd, Surkhet



Mr. Ram Bahadur G.C.

Member

Rep: Aadarsha Sanchar Cooperative Society Ltd. Baglung



Mr. Ram Hari Bajgain

Member

Rep: Pratibha Saving & Credit Cooperative Society Ltd. Lalitpur



Mr. Gyan Bahadur Tamang

Member

Rep: National Namobuddha Saving & Credit Cooperative Ltd. Kathmandu



Mrs. Amrita Subba

Member

Rep: Mahila Saving & Credit Cooperative Society Ltd. Sunsari



Mrs. Parbati Thapa Magar

Member

Rep: Namu Stuti Multipurpose Cooperative Ltd. Kathmandu



Mr. Kedar Manandhar

Member

Rep: Sitapaila Multipurpose Cooperative Society Ltd. Kathmandu



Mr. Dhruv Narayan Yadav

Member

Rep: Jilla Saving & Credit Cooperative Union Ltd. Dhanusha



Mr. Madhav Lal Devkota

Member

Rep: Tilottama Multipurpose Cooperative Ltd. Rupandehi



Mr. Mahendra Kumar Giri

Member

Rep: Sahara Nepal Saving & Credit Cooperative Society Ltd. Jhapa



Mr. Bishwo Nath Mandal

Member

Rep: Jana Jyoti Krishi Cooperative Ltd. Saptari



Mrs. Shiva Thapa

Member

Rep: Pashupati Mahila Saving & Credit Cooperative Society Ltd. Kailali



Mrs. Bijaya Dhital

Member

Rep: Holika Saving & Credit Cooperative Society Ltd. Banke

ACCOUNT SUPERVISION COMMITTEE



Mr. Laxmi Prasad Upreti

Coordinator

Rep: Nepal Multipurpose Cooperative Society Ltd. Jhapa



Mr. Mitra Raj Dawadi

Member

Rep: Sarba Shakti Saving And Credit Cooperative Limited, Chitwan



Mrs. Tara Gurung

Member

Rep: Nepal Multipurpose Central Federation Ltd.

ACRONYMS

NCBL	: National Cooperative Bank Limited
NRB	: Nepal Rastra Bank
SDGs	: Sustainable Development Goals
ILO	: International Labor Organizations
BDC	: Business Development Center
LCC	: Loan Officer's Competency Course
IDT	: Institutional Development Training
CSR	: Corporate Social Responsibility
NEDAC	: Network for the Development of Agricultural Cooperatives in Asia and the Pacific
apraca	: Asia-Pacific Rural and Agricultural Credit Association
ACCU	: Association of Asian Confederation of Credit Unions
CICTAB	: Centre for International Cooperation and Training in Agricultural Banking
ICA	: International Cooperative Alliance



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From the Chairman's Desk....



National Cooperative Bank Limited (NCBL), since its establishment in 2003, has been committing to support cooperative sector in Nepal. It has also been working towards maintaining the highest standards of excellence in Nepalese financial services based on sustainable growth and development providing timely, quick and best banking services to its members Cooperatives. Currently, NCBL has been providing different services to its members with the help of modern technology and dedicated human resource with deep sense of responsibility. It has been playing vital roles to transform Nepalese economy to prosperity through its significant services.

With NCBL's membership in International Cooperative Alliance (ICA), Network for the Development of Agricultural Cooperative in Asia and the Pacific (NEDAC), Association of Asian Confederation of Credit Unions (ACCU), Asia-Pacific Rural & Agricultural Credit Association (APRACA) and Center for International Cooperation and Training in Agricultural Banking (CICTAB), it has been bringing international cooperative best practices and technologies in Nepal

Finally, I consider the role, guidance and suggestions of the founding members, the Board of Directors of different times and the Account Supervision Committee as well as the Member Cooperatives to be very valuable to the Bank's progress and improvement. The trust of our members is the foundation of the Bank's stability. I would like to express my gratitude and thanks to all those who have been providing their continuous support, directly or indirectly, from their different sectors to enable bank to reach its present position, I would like to convey my humble appreciation to the energetic efforts of our hardworking staffs and efficient management team, all members' cooperatives and the entire NCBL family, as well as all our well-wishers hoping for similar co-operation and co-ordination in days to come. The Board of Directors is confident that your unwavering faith, goodwill, cooperation, and role will continue to lead this bank in a bright direction in the days to come.

K.B. UPRETI
Chairman

Message from CEO



In this year too, we were able to avoid many deadlocks and create value for the stakeholders capitalizing on the hard learned lessons from pandemic ridden previous year. The continuation of the COVID 19 pandemic during the fiscal year 2020-21 posed inherent threat to the cooperative sector as well as the national economy. Despite of the challenges, the Bank provided uninterrupted service to all its member by remaining physically open and providing services digitally through the lockdown. Work From Home and Shift Wise Work module were implemented for employees to maintain health and safety.

During this period, the domestic politico-economic environment remained fairly stable. The economy depicted vivid signs of recovery during this period. The Bank has a strong capital base with a Capital Adequacy Ratio (CAR) of 8.91% which is comfortably above the regulatory requirement of 8%. To further strengthen our capital, Bylaws were amended so that new share can be issued, thus ensuring adequate reserves to support business growth.

As has been the case through the last 18 years, the Bank is highly committed in maintaining sufficient capital in proportion to increase in Bank's business volume. Financial Sector Stability Programme (in technical support of PWC India) has carried out institutional review of the bank and report shows the Bank is considered to have high degree of safety regarding timely servicing of financial obligations and possess very low credit risk.

Lessons learned during the pandemic afflicted previous year were put into action to streamline banking services by transforming banking services into digital format. Our investment in system upgrades, people and internal processes have been given continuum to support our mission of delivering excellent service to all our stakeholders, while managing and mitigating risks and capitalizing on opportunities. Our practices and systems have set a benchmark in cooperative sector making us as a bank renowned for our stability, strong internal controls, systems, and processes.

The Bank has started to upgrade its Core Banking System as well as its website, introduced Employee Wise HRMS System, Loan automation system, ATM service among others. NCBL has been providing a wide range of banking services through its 68 branches in all 7 provinces of the country.

During last year, 24 new branches have been added to the network of the bank. Consistent support and guidance of our Chairman, Board of Directors, and Account Supervisory Committee, who bring along with them vast wealth of experience from diverse backgrounds to our esteemed organization, has helped us maintain our strategic leadership position in the Nepalese cooperatives sector. The strategic planning and visionary efforts of the Board of Directors and Account Supervisory Committee have played a key role in establishing the Bank as the 1st Choice Provider of service to cooperatives in Nepal.

Lastly, I would like to acknowledge and extend my gratitude to the NCBL Management Team and every member of Team NCBL for their time, effort and dedication which has made it possible for our Bank to consistently deliver noteworthy results. We will continue to focus on being more accessible to our members by practicing further innovation in product and services.

CA Badri Kumar Guragain
Chief Executive Officer



NCBL At a Glance

With the objective of providing financial services to the cooperatives and uplifting the economic and social status of the member cooperatives, established in the year 2003 A.D, National Cooperative Bank Limited (NCBL) is the only institution in the cooperative sector licensed by Nepal Rastra Bank and registered at Department of Cooperatives. It has been providing limited banking facilities to member cooperatives since 2004 AD after initiating the operations formally. With many challenges and ups and downs it has successfully completed its 18 years long journey along with achieving sustainable development of cooperatives.

The Bank has moved towards continuous progress by expanding its branch network as per the needs of its members and identifying new areas of service. In addition to providing banking services to the cooperatives, the bank has been working to strengthen cooperative sector through education, training, counseling, and technical assistance for enhancing operational efficiency and internal control along with standardization for uplifting the quality of cooperatives.

Being one of the leader organizations in cooperative sector, a proper advocacy and lobbying for cooperative has been undertaken by NCBL time to time. From policy reform to coordination with the government of different levels (federal, provincial and local government) NCBL has been a strong pillar for cooperative movement showing its presence in government entities from time to time.

With member from all 77 districts, there are about 14,000 members in NCBL. With its branch network at all seven provinces of Nepal it has been able to deliver its services. Financially There has been significant growth of NCBL in 2020/21. At the end of the FY 20/21 the Share Capital of Bank is 2.870 billion (NPR). With 46 % growth in reserve, the reserve amounts 1.52 billion. Likewise, the profit has increased up to 48 % Slightly above 1 billion. This is the remarkable amount of profit given the coverage area of NCBL. This growth was almost equal and higher than A class commercial Banks whose market Coverage is highest in financial sector. NCBL never compromises on the quality-of-service delivery which explains the growth of NCBL 's profit.

Awards and Recognition

NCBL has received NEDAC-Rural Voice Award for Excellence presented by NEDAC on a event organized on New Delhi India on December 23rd 2021. The award was presented to NCBL for its contribution for the development of the cooperative movement of Nepal since the promotion and strengthening of

the cooperatives address the country's major socio-economic deprivations — poverty, unemployment, inequality. The Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) is a unique regional forum linking 21 apex cooperative organizations in 12 countries. NEDAC sensitizes governments in the region to the need for a key role for agricultural



cooperatives in promoting agricultural and rural development to ensure rural food and livelihood security for hundreds of millions of people in Asia and the Pacific.

Likewise,

The CEO of NCBL, Badri Kumar Guragain has been conferred with the “Prabal Janasewashree IV” award by the president of Nepal. On the occasion of Constitution Day, the award has been announced for the one who have contributed



to different sector of the country. He has been awarded with the award because of the contributions NCBL has made in the economic and cooperative sector of the country. His contribution in the field of Cooperative is immensely important and NCBL has been a turning point for the professional achievement in cooperative field.

Facts and Figures (Organizational Profile)

Incorporation Date	:	July 09, 2003
Banking Operation Date	:	August 03, 2004
Licensed for Limited Banking by NRB	:	July 26, 2010
Number of members	:	13,712
Geographical Operation	:	Country Wide
Branch Network	:	68 branches
BOD Members	:	16
Account Supervision Committee	:	3
Staff	:	341



Joining Hands with Cooperatives (for upliftment of economy)

Being one of the recognized pillars of economy as mentioned by the Constitution of Nepal, Cooperatives have played a significant role in economic strengthening of the country. However, over the past two years, countries around the world have been facing an unprecedented crisis due to the COVID pandemic, which has infected more than 250 million people and killed more than 5.1 million. Nepal is also one of the countries most affected by the pandemic. Nepal's economy has also been hit hard, due to Corona. Like other countries of the world, efforts have been made in policy level decisions with a view to revive the economic activities and facilitate macroeconomic management post the difficult circumstances originated by COVID-19.

In Nepal, economic activity has been severely affected, especially by the recurring wave of the pandemic and due to delayed response in battling with the effects of the pandemic. Every sector of the economy has been affected in one way or another due to repeated lockdowns and sanctions during the last fiscal year. The cooperative sector can contribute solutions for a number of challenges raised due to the pandemic and other issues of the world economy focusing on four prominent socioeconomic issues: unemployment, inequality, educational mobility, and innovation.



NCBL has contributed by providing the financial services to cooperatives who are the direct and indirect contributors in the economy. Today, the cooperative sector comprises a significant part in the economic development of the country. National development strategy should be accompanied with the recognition of the role of cooperatives in achieving inclusive growth and empowering people in political, social, and economic fronts also despite of any adverse situation. Cooperatives as social businesses can take up this responsibility and thus help to promote inclusive development and upliftment from the crisis. And NCBL being one of the prominent and significant members has contributed for the economic and inclusive development today. Individual cooperatives tend to be small, and marketing and innovation may be difficult for small organizations; however, cooperatives can capitalize using the network cooperatives have formed through NCBL. Thus, from support to micro-organization to overall contribution in economic empowerment in any situation, NCBL has been a significant part of the macro economy in Nepal.

Strategic Intent



Vision:

Cooperative Bank with excellent financial services

Mission:

- To provide competitive and qualitative financial services with latest technology for sustainable development of the members,
- To develop corporate governance in the Banks and members through responsible business operation by developing and mobilizing leadership and professional manpower,
- To continuously advocate for the development of professionalism of cooperative sector in coordination with the concerned stakeholders.

Core Values

- Commitment
- Transparency
- Accountability
- Impartiality
- Excellence
- Member oriented
- Honesty
- Professionalism
- Innovation
- Collectivism

Strategic Direction

Cooperatives have contributed to those rural areas where other institutions has not been able to place themselves. Along with micro financial transactions cooperatives must be included in production, marketing, and service delivery. Cooperatives helps in nation economic upliftment by gathering the scattered skills and labor and capital. There are more than 73 million people involved directly or indirectly in cooperative sector. It has been able to employ almost 88 thousand directly and more than 1 million people indirectly. In this arena, NCBL has been able to involve cooperatives from all over Nepal and has been able to cater the financial needs of the Cooperatives all over Nepal. In this area, NCBL has also been contributing by those in the rural areas like poverty alleviations, economic upliftment of the poor and marginalized communities. NCBL has been implementing its policy and legal formalities in line with achieving the target of sustainable development goals and development of economy of the country.

For achieving the vision of excellent financial services for Cooperatives, NCBL has been focusing on four different key areas strategically. Bank likes to call its four pillars of strategic directions. Namely:

- Financial strengthening: To strengthen financial capacity of the bank for quality financial service delivery to cooperatives.
- Member Satisfaction: To develop capacity for the sustainable and satisfied members of the Bank.
- Business Operation: To develop the efficiency and effectiveness by smoothing the business operation by utilizing advance technology and effective Human resource.
- Learning curve: To develop the skills and capabilities of employees, learning by doing activities, trainings, and skills development program for employees.



Strategic Direction

OUR FINANCIAL PRODUCTS

SUMMARY

A. Saving Product

- Fixed Deposit
- Recurring Saving
- General Saving Deposit
- NCBL Premium Saving
- Compulsory Saving
- Super Saving Deposit
- NCBL Sammunat Saving



B. Loan Facility & Product

- Agriculture & Agriculture Project Loan
- Other Project Loan (Monthly Installment)
- SME Loan
- Agriculture Project Finance Loan
- Housing/Real Estate Loan
- Liquidity Management Loan
- Working Capital Loan
- Loan Against Deposit
- Youth Self Employment Loan
- Project Loans-Hydro
- Project Financing Loan
- Monthly Installment Loan (Term Loan)
- Hire Purchase Loan
- Microfinance Loan
- Cooperative Standardization
- Cooperative Management Loan
- Self-Reliance & Self Employment



COMPOSITION OF NCBL MEMBERS As per July 15, 2021

S.N.	Subjective Co-operative	Number
1	Saving & Credit Co-operative	7021
2	Agriculture Co-operative	2626
3	Multipurpose Co-operative	1906
4	Milk & Other Production Co-operative	601
5	Others	520
6	Women's Co-operative	618
7	Consumer Co-operative	181
8	Health Co-operative	47
9	District Federation	112
10	Hydro Electricity Co-operative	46
11	Central Federation	13
12	Bee & Honey Co-operative	9
13	Education Co-operative	8
14	National Cooperative Federation	1
15	Nepal Government	1
16	Local Government	1
17	National Co-operative Development Board	1
	Total	13,712

NCBL FINANCIAL HIGHLIGHTS FINANCIAL HIGHLIGHTS AS AUDITED FINANCIAL STATEMENTS 2020/21 As per July 15, 2021

(In 000)					
S.N.	Particulars	Last Year 2020/021	Current Year 2019/020	Growth (in NPR)	Growth in %
1	Share Capital	2873271	2223899	649372	22.6
2	Reserve and Surplus	1466409	1054531	411878	28.09
3	Borrowings	152827971	166908	-14,080	-9.21
4	Deposit	66342019	46883060	46,883,060	29.33
5	Cash and Bank Balance	35121549	23594167	11527381	32.82
6	Loan and Advances	35243830	26780668	8463162	24.01
7	Fixed Assets	464795	183369	281426	60.55
8	Other Assets	494359	213494	280864	56.81
9	Interest Income	4429585	3533242	896342	20.24
10	Interest Expenses	2690752	2425069	265682	9.87
11	Total operating Income	1883921	1243093	640828	34.02
12	Operating Profit	1063744	854273	209470	19.69
13	Net Profit/(Loss)	955595	764081	191513	20.04

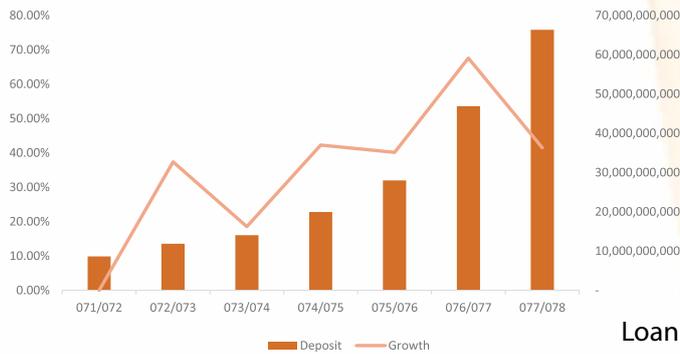
Members



Share Capital



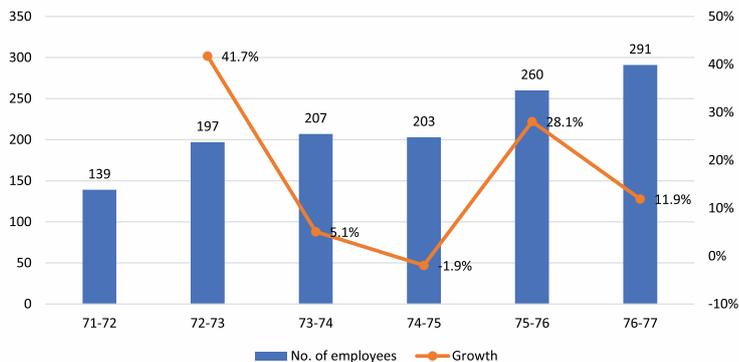
Deposit



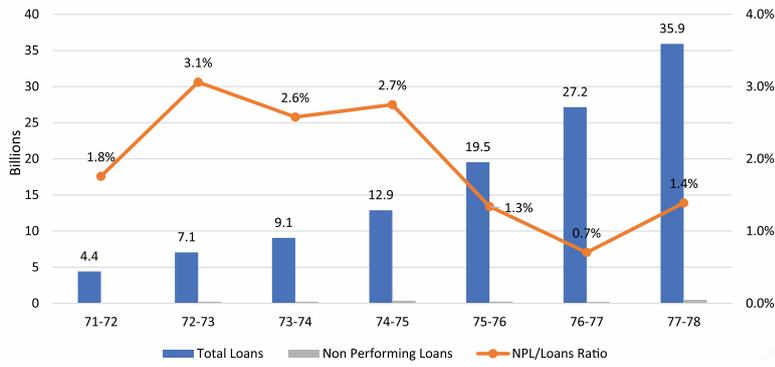
Loan



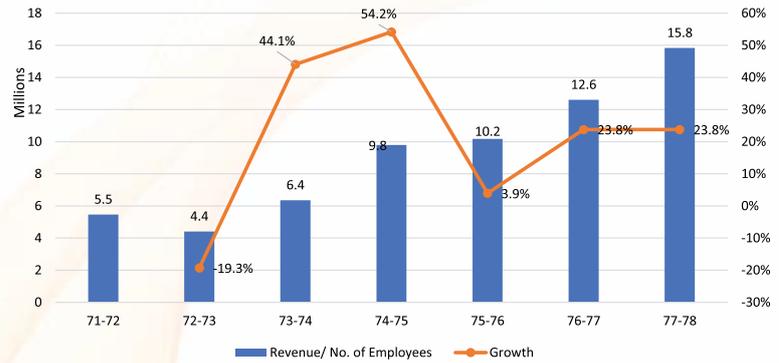
Employees



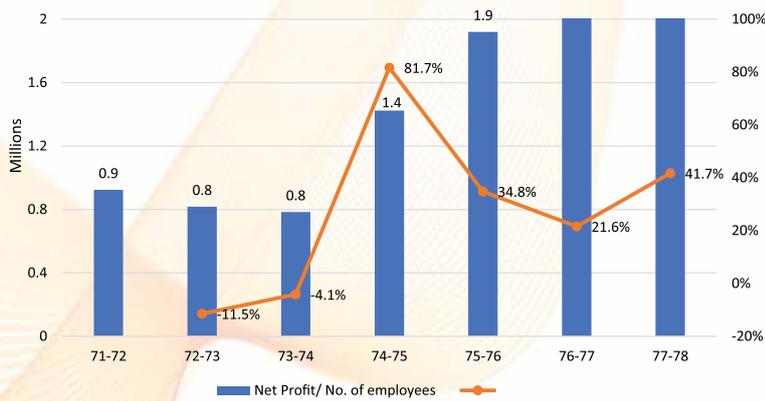
Non-Performing Loan Ratio



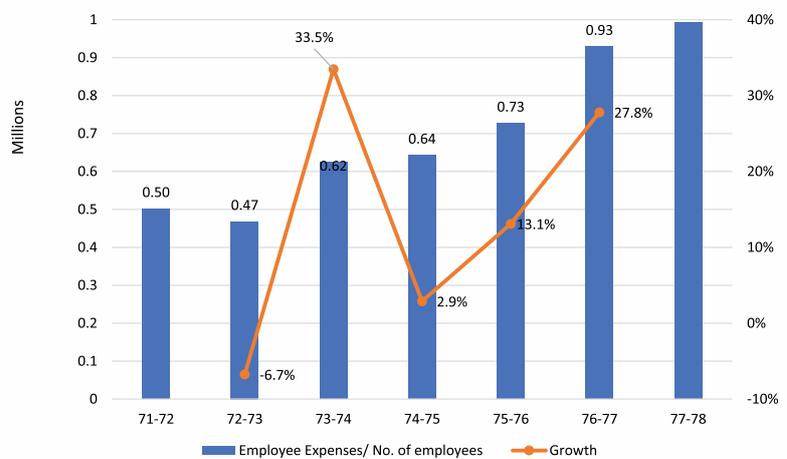
Non-Performing Loan Ratio



Net Profit per employee



Cost per employee



Corporate Social Responsibility

NCBL recognizes that its activities have a wider impact on the society in which it operates and thus promotes the CSR (Corporate Social Responsibility) activities taking the cooperative values in its heart. As a part of CSR activities, NCBL has been conducting various program focused on financial literacy, social innovation and empowerment of marginalized group. Some of the glimpse of such activities under CSR are highlighted here.

Financial Literacy for Children

NCBL has initiated a financial literacy program targeted towards children. This initiative named 'BAAL CLUB' helps teach children the value of money. Not only does it teach them the importance of saving, it also helps them become financially strong from a young age. At present, the program is being arranged in cooperation with branches where interested children are encouraged to open an account and start saving at the nearest cooperative.

The Bank has also been planning to host recreational activities in the form of sporting events and competitions based on the theme of financial literacy. These events are targeted towards children from grade 8 and 9 to improve their athleticism and creativity. Different other activities can be incorporated based on ideas submitted by the children as well.



Youths and Women Empowerment Programs

NCBL in coordination with different youths and women cooperatives, has been providing different trainings and upliftment activities exclusively designed for youths and women. Similarly, special privilege has been made in banking facilities like discounts in interest rate in lending for women and youths cooperative. Similarly, different training and leadership development program has been implemented with a view to achieve gender equality and equity.



Award for Cooperative Sectorial Innovation

NCBL believes that a proper development can be achieved via innovation and study. Thus, NCBL in promoting cooperative sector via academic research and development has been providing grants and scholarship for the thesis / dissertation research by the students pursuing masters program related to the topic of cooperative sector.



Education with e-Library

NCBL enables its members to access e-Library easily. Cooperative member can visit e-Library site to access more information about cooperative sector. NCBL has started this e-Library services to provide the cooperative information in single channel. Motto of this service is to enable cooperatives to provide digital access regarding cooperative information. It has sample template for different policies, information on cooperative sector,

statistics on cooperatives, acts and policies related to cooperative and so on enabling the user to access information on a click.

Facilitating Information Exchange via Call Center

NCBL has a department handling inbound and outbound calls from current and potential members via call center facility. People can enquire about different services and facilities of NCBL through a single call. Likewise, it also provides other necessary information on cooperative sector.



EMBRACING TECHNOLOGY

I. Connecting cooperatives to ATM

In an effort to improve member service, NCBL has undertaken several initiatives to with digital technologies in mind. One such initiative is the recent COOP Card ATM service in collaboration with SCT – a payment system operator, and Global IME Bank – a class 'A' commercial bank. This is possible in part to the newly announced monetary policy which enables cooperatives to



utilize payment services in coordination with PSO/PSPs. Previously, cooperatives would require direct sponsorship from commercial banks to offer ATM services to their members. This would result in movement of large sums of money from the cooperative sector into retail banking sector, just for gaining access to card services. With NCBL's new undertaking, it will no longer be necessary for cooperatives to be tied to commercial banks, instead they will remain under the NCBL umbrella, facilitating most of the process. And as such, production of cooperative sector will remain in the cooperative sector.

Features and benefits

- Most operational tasks will be handled by NCBL, removing hassle on part of cooperatives
- All member cooperatives will be enrolled under a common branding of COOP Card (can opt out if they want to keep their own branding)
- Freedom regarding ATM booths; cooperatives themselves won't need to keep their own ATMs
- Transactions across Nepal and India as well as, ecommerce platforms
- Income through transaction commissions to cooperatives

II. Fund Transfer Services

NCBL has also introduced fund transfer services in coordination with a separate PSO/PSP. The eventual platform will enable Electronic Fund Transfer (EFT) services for enrolled cooperatives where they can execute:

- Inter-cooperative fund transfer
- Cooperative-to-Bank fund transfer
- Bank-to-Cooperative fund transfer

Strengthening Own Members:

Cooperative Standardization Program

National Cooperative Bank Limited (NCBL) has developed cooperative standardization program to identify, measure and upgrade the status of member cooperative in Nepal. The main objective of program is to manage cooperative operation, ensure the stable quality of cooperatives and build high impression of cooperatives and cooperative movements. This program has been designed to enhance capacity of the cooperative. Further, cooperative standardization program is divided into two parts: Saving & Credit and Other than saving & Credit cooperatives where we develop different indicators (financial and non-financial) under which we score them (identify status) and coordinate with them to move next level (upgrade status to proceed). They are eligible for our program if they meet the criteria, if not we will provide them assistance according to their status. However, the standardization program has its own model of feedback to provide and upgrade system. If the cooperative wishes to enroll in this program, NCBL will guide the cooperative as required.

Basic Level Program: This program mainly introduces the basic rules and regulations (financial and non-financial) of the cooperatives. Our member cooperatives who wish to enroll in this program can visit our website (www.ncbl.coop) where we have installed our standardization program software or contact to nearby NCBL branch office if they are out of internet access.

Co-operative will be Able to Run Efficiently (CARE) Program: This program is more advanced than previous (Basic Level Program) where we give more priority to good governance of cooperatives. In the CARE program, we inspect the cooperative which includes onsite and offsite monitoring and after that NCBL will provide written report with suggestion. To elevate the cooperative, we also organize review workshop within a group of cooperatives for experience sharing and common understanding. The main theme of the program is to uplift the cooperative for financial and non-financial growth.

Satisfied Member who are Able and Responsible for Timeless sustainable growth (SMART) and International Program: SMART program is more advanced than CARE Program where we give more priority to enhance the governance of cooperative in broader way. However, the international program includes the tie up process with internationally recognized agency. Cooperative who succeeds in entering the international program means that they are already stable and strong enough to run their cooperative efficiently and effectively at the same time. They are under control and follow the rules and regulations. The international program believes that if we can identify and assist to upgrade the status of cooperatives, then it will eventually help cooperatives to well-built with our different level of programs. This program also supports the theme of our vision "Cooperative Bank with excellent financial services".

Currently, we are working on basic level and CARE program only however we are planning to launch SMART and International Program in near future.



Drafted Directives as Templates for Cooperatives

With the objective of assisting the cooperatives in formulating necessary policies, procedures of their respective organizations National Cooperative Bank Limited has provided the draft of policies and directives which help in cooperatives working procedure. Cooperative can download draft of policies and directives through NCBL website.



Securing Member's Data and Information

Continuous cyber security awareness program as training has increased the security awareness to bank's cooperative members. Bank has been providing different data security related trainings and orientation programs to the cooperatives. As a result, NCBL is able to secure the data of its member.

"GREENCARD" tag for Cooperatives

According to the loan procedure of this bank, the loan installment, interest, and loan should be repaid regularly within the prescribed time by taking loan from the cooperative bank. There are some criteria for selecting the cooperative to provide GreenCard.

- Cooperative should have regular transactions (loan and deposit) for the last 3 years.
- The criteria of A class cooperative as mentioned by directive of the bank should be met.
- The repayment of installation should be timely without any charges and fines in the past.
- The loan should not be mis utilized.
- The cooperative must have taken part in standardization program and have conducted its Annual general meeting timely as per Cooperative Act, 2074.



Enhancing Cooperatives through Trainings

As NCBL is the member-based bank, it has unique identity and responsibility towards its member. Members cooperatives have been asking NCBL to set up separate training department and conduct extensive training program. NCBL has established training department at its head office along with training subcommittee for regular conduction of training programs to its members. NCBL is committed for making members professional through its training and education activities.



NCBL is providing listed trainings:

Basic

- Cooperative Management
- Marketing Management
- Organization Management (Behavioral science)
- PEARLS Rating
- Accounting Training
- Credit Management
- Micro Finance Lending
- Risk Management
- Branch Management Training
- Monitoring module for Account committee

Medium

- PEARLS Monitoring System Training
- Policy Formulation Training
- Loan Management Training
- Annual Planning & Budgeting Training

Advanced

- Manager's Competency Course (MCC)
- Loan Officer's Competency Course (LCC)
- Business/ Strategic Planning Training
- Director's Competency Course (DCC)
- Institutional Development Training (ID)
- Financial Counseling Training



SNAPSHOTS OF TRAINING ACTIVITIES, 2020/021

S.N.	Name Of Training	No.of Program	No.of Participant
1	Annual Plan & Budget Preparation Training	36	3791
2	BOD & Management Capacity Enhancement Training	16	1704
3	Strategic Planning Workshop	10	838
4	Policy & Guideline Preparation Training	8	722
5	Credit Management Training	20	979
6	PEARLS Training	4	133
7	Cyber Security Training	12	1603
8	CUDCC Training	2	55
9	Account Supervisory Committee training	7	569
10	Forgery Document Assessment	1	235
11	Signature Verification & Fake Note Detection	1	258
12	Climate Change and Role of Women & Youth in Cooperative	1	415
13	Meeting Management Training	1	405
14	Account Management Training	2	63
15	Good Governance in Cooperative	6	343
16	Cooperative Education Training	2	83
17	AML/CFT Training	1	50
18	Gender Violence in Pandemic	1	298
19	Cooperative Act and Legal Provision Training	3	149
20	Cooperative Management Training	1	94
21	Patronage Fund Management Training	5	973
22	Financial Literacy Training	2	131
23	Member Relationship Management Training	1	36
24	Product Design and Lending Process in Pandemic	1	173
25	Psycho-social Counseling Training	1	1445
26	Management Development Training	5	223
27	Role of NCBL in Cooperative Promotion	3	105
28	Social Security Fund Management Training	4	1576
29	NFRS Training	4	1417
30	Standardization Monitoring & Review Workshop	9	152
31	Taxation in Cooperative	5	2219
32	Interaction Program	37	1918

NCBL on the way of strengthening itself

Member of Credit Information Bureau (CIB)

NCBL is a member of Credit Information Bureau (CIB). It is regularly reporting the credit status of member cooperative to the CIB. Before lending, bank can study the previous credit history of such a cooperative in different banks and finances. Hence, the credit risk for bank is minimal. Bank can alert the cooperative if it is not loyal to the NCBL. And it can also blacklist such cooperatives which are not loyal at repayment.



Loan Management System (LMS)

NCBL has implemented Loan Management System for internal flow of loan process. Before this it is using traditional paper based process for loan management which is meticulous, time-consuming, and requires collecting and verifying information about applicants, their trustworthiness, and their credibility. Bank is able to analysis the credit status and financial analysis of Cooperatives through this system. By this NCBL has been planning to shorten the loan approval terms for cooperatives. As the circumstances of bank have been increased day by

day, bank has been implementing such systems to automate the process. Bank has focused on Business Process Automation to overcome the problem by the traditional working processes.

Business Intelligence (BI)

NCBL is taking its top management financial decisions by analyzing the data on BI. It is one of the easiest ways to take managerial decisions. NCBL has procured BI related system for dedicated data analysis. Using such BI system, NCBL can forecast the financial progress for future by analyzing the previous financial data.



Human Resource Information System (HRIS)

Ncbl has implemented HRIS for Human resource management.

The system manages payroll, attendance, documents, and leave management of staffs. likewise the data generated is used in HR demand forecasting, supply forecasting, utilisation and development and retention planning of Human Resource. Through its HRIS, NCBL ensures that right person is selected at right place.

Implementation of NFRS

National Cooperative Bank Limited (NCBL) has followed the Nepal Financial Reporting Standards (NFRS). As NFRS is a common set of accounting standards and reporting language for business affairs so that the account of company is understandable and comparable within Nepal, it is compulsion for NCBL to keep accounting of banking transactions under its standard. Implementation of NFRS in NCBL has greater impact on presentation, classification, measurement, and disclosure of financial instrument including loan loss provisions.



Stress Testing

Stress testing acts as an indicator for adverse situations related to several risks like credit risk, liquidity risk, operation risk and market risk and is useful for evaluating potential impact during a specific event. Studying these scenarios is necessary as it essential for decision making process and by taking ideas and opinions from all levels, a range of perspectives and techniques can be

covered. NCBL has been evaluating criteria like high deposit outflow, growth in bad debt and various other indicators along with their mitigation measures to be submitted to and discussed by the board of directors. The Bank is committing to build a robust system in place that can adapt to various requirements brought about by these tests.

Achieving Sustainable Development Goals

In addition to its regular business and member services, the Bank has been focusing on 17 Sustainable Development Goals issued by the United Nations and corporate social responsibility activities. The bank organized a national seminar on Violence, Epidemic and Cooperatives on the occasion of the 111th International Working Women's Day focusing on the fifth goal of sustainable development. In addition, a national symposium on Climate Change and Cooperatives has been organized focusing on the 13th goal. The bank has provided necessary materials to run the office to the cooperatives affected by natural calamities including floods and landslides. In addition, it has been carrying responsibility towards the society by conducting targeted programs for women and children including deprived and marginalized communities through district association. For the relief of the members affected by the epidemic, fines have been waived and some financial relief has been provided by providing extensions on timeline.

1 NO POVERTY



SUSTAINABLE DEVELOPMENT GOALS

2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



14 LIFE BELOW WATER



15 LIFE ON LAND



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS



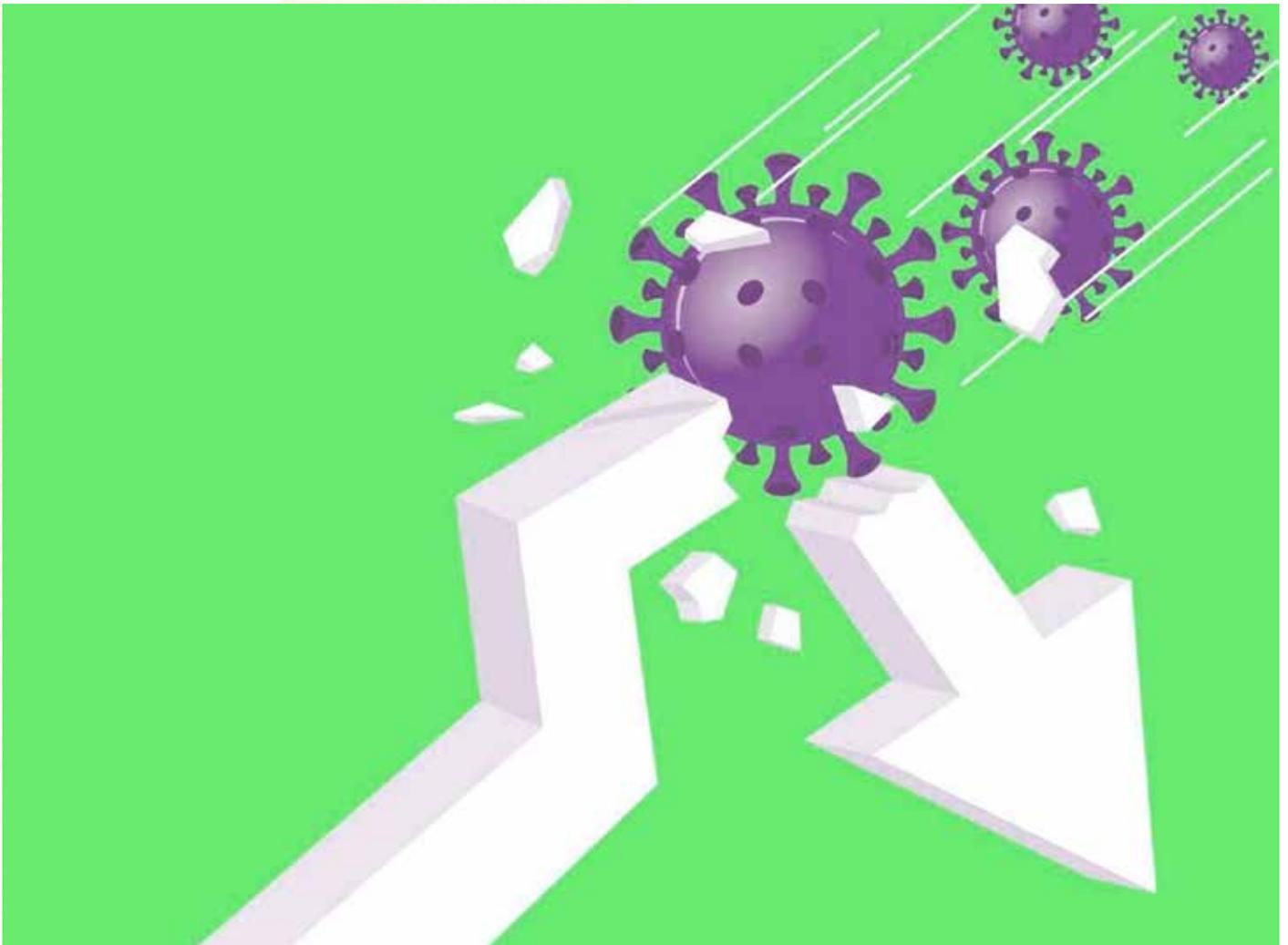
National/ राष्ट्रिय सहकारी बैंक लिमिटेड
Co-operative Bank Limited (NCBL)

Lalitpur, Nepal

Support during Pandemic

Due to COVID, the cooperative sector was also directly affected. As the business of the member cooperative has shrunk, so have the deposits, loans, and collections. During the lockdown, it was difficult to provide services to the members due to lack of clear instructions to open cooperatives. However, during the COVID epidemic, the cooperatives have assimilated the spirit of cooperation by playing an important role in providing access to financial services and essential materials to the members. As the only Bank amongst the cooperative sector, NCBL has made great efforts to provide financial services to the members and mitigate the effects of the Pandemic. As per the directives of Nepal Rastra Bank, the member cooperatives have been assisted in reducing the impact of the epidemic by extending the term of the loan, postponing the collection process including auction, non-imposition of damages and developing new loan products. NCBL has developed and implemented credit products to reduce the liquidity problems of the members due to the epidemic and to increase the business.

Not only for the business of cooperatives, NCBL has also supported its employees during the Pandemic. It provided the sufficient leave facilities and sanitary and health support to employees. It provided free checkup facilities to employees and supported with sufficient necessary sanitary, health and other medical supplements. Also NCBL provided insurance facilities of Covid-19 pandemic to its employee.



Bridging the Gap with International Relations

NCBL has obtained the different international organizational membership. It is a member of five international associations including ICA, ACCU, NEDAC, APRACA & CICTAB. NCBL has been participating many international programs and also organizing international level cooperative related programs. NCBL is implementing the international level practices in Nepalese cooperative sector by becoming the member of these organizations. Through its collaboration with the global community, online meetings, trainings, and virtual tour programs were organized when it was not possible to conduct on-site training and programs due to travel ban during the Covid-19 pandemic.



The main aim of these affiliations is as follows:

- Accessing the International Level Cooperative Network.
- Participation of different training & Orientation.
- Exchanging the cooperative tradition.
- Simulation of mutual beneficial relations between its member organizations.



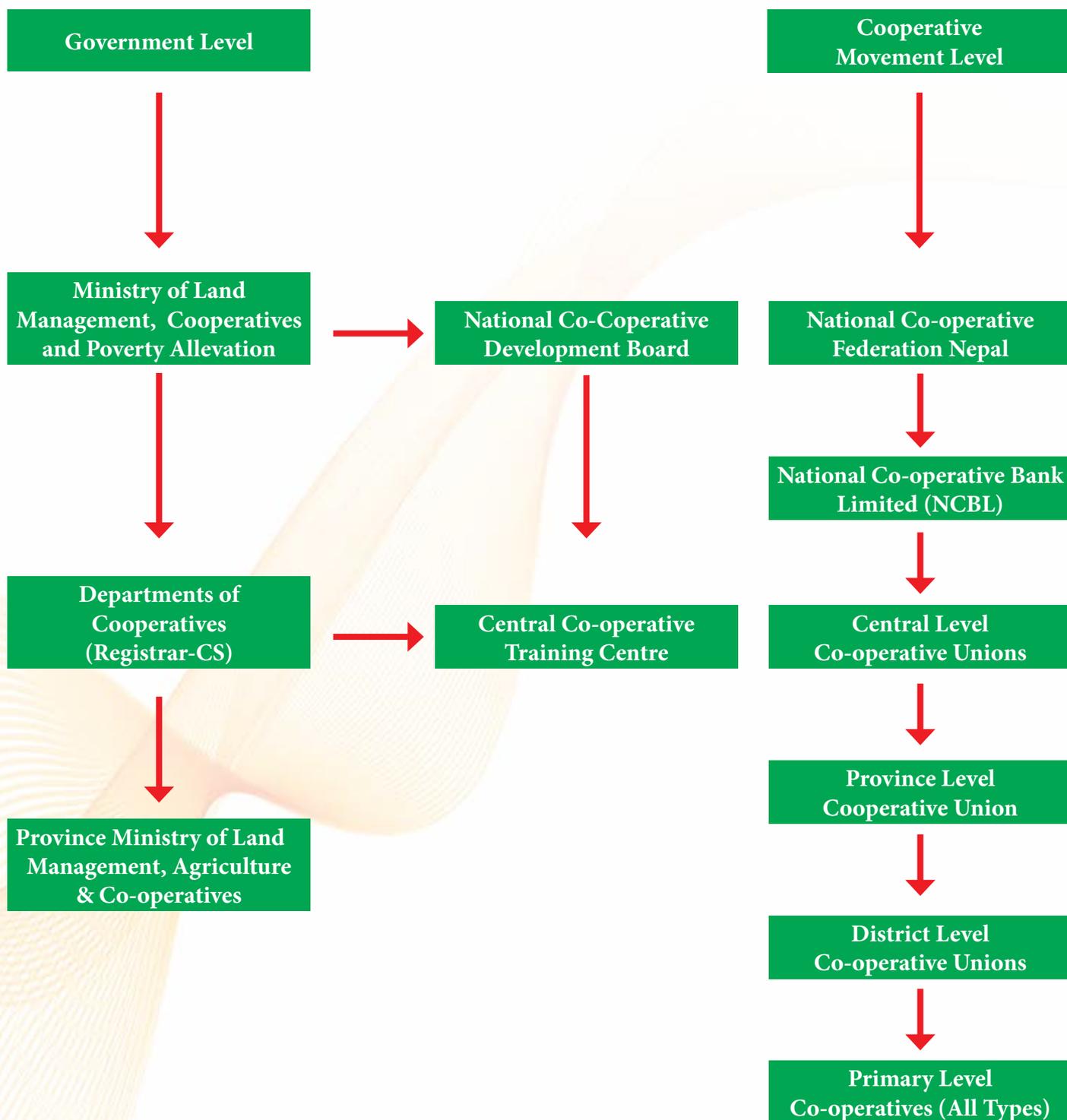
CURRENT OUTREACHES

- 13,712 members
- Works in 77 districts
- Serving from 68 locations

S.N	Branch Name	Branch Manager
1	Baglung Branch	Yubraj Tripathi
2	Balambu Branch	Kala Thapaliya
3	Banepa Branch	Birbal Rajbanshi
4	Baneshwor Branch	Bishnu Giri
5	Bardaghat Branch	Sabina Pokharel
6	Bardibas Branch	Rajesh Thapa
7	Bhairahawa Branch	Alok Siwakoti
8	Bharatpur Branch	Santosh Dhakal
9	Bhurigaun Branch	Kiran Khatri
10	Biratnagar Branch	Prabhu Pokharel
11	Birgunj Branch	Sanjay Kumar Mahato
12	Birtamode Branch	Bibek Dangi
13	Butwal Branch	Narayan Belbase
14	Chabahil Branch	Januka Nepal
15	Chandranigahapur Branch	Rupa Thapa
16	Chapagaun Branch	Ramsaran Sapkota
17	Dailekh Branch	Prakash Singh Karki
18	Damak Branch	Muna KC
19	Damauli Branch	Upendra Dahal
20	Dang Branch	Dilliraj Dahal
21	Dhangadhi Branch	Krishna Rawal
22	Dhankuta Branch	Rojan Gurung
23	Dharan Branch	Samjhana Dahal
24	Dolakha Branch	Hemanta Chaulagain
25	Gongabu Branch	Binod Bhattarai
26	Hariwan Branch	Narayan Lamichhane
27	Hetauda Branch	Rameswor Aryal
28	Illam Branch	Manoj Lamichhane
39	Imadol Branch	Anuja Sainju
30	Inaruwa Branch	Prem Kumar Shrestha
31	Itahari Branch	Chiranjibi Timsina

32	Janakpur Branch	Bishnu Psd. Parajuli
33	Jorpati Branch	Sumitra Adhikari
34	Kalaiya Branch	Shyam Neupane
35	Kalanki Branch	Ram K. Timalina
36	Kalimati Branch	Dibya KC
37	Kamalbinayak Branch	Sunita Gautam
38	Kawaswoti Branch	Rukmat Shrestha
39	Kirtipur Branch	Samir Manadhar
40	Kohalpur Branch	Nita Thapa
41	Koteshwor Branch	Shaili Khadka
42	Lagankhel Branch	Rama Ghimire
43	Lahan Branch	Sameer Shrestha
44	Mahendranagar Branch	Prakash Thapaliya
45	Main Branch	Sunil Maharjan
46	Mechinagar Branch	Muna Ghimire
47	Narayangopal Chowk	Siddhi K Shrestha
48	Nayabazar Branch	Lokendra KC
49	Nepalgunj Branch	Sagarnath Yogi
50	Newroad Branch	Kedarnath Upreti
51	Nuwakot Branch	Pradip Aryal
52	Phidim Branch	Suman K. Shrestha
53	Pokhara Branch	Naresh Pandey
54	Putalibazar Branch	Pushpa Chhetri
55	Putalisadak Branch	Aruna Kumari Regmi
56	Rajbiraj Branch	Chandramani Bhattarai
57	Simara Branch	Suresh Lage
58	Sindhulimadi Branch	Regan Bartaula
59	Sundarharaincha Branch	Arjun Karki
60	Surkhet Branch	Hira Lal Sunar
61	Suryabinayak Branch	Dinesh Gelal
62	Talchowk Branch	Santosh Ghimire
63	Tandi Branch	Naresh Kamati
64	Thimi Branch	Sita Bhattarai
65	Tilottama Branch	Yasodha Paudel
66	Tulsipur Branch	Ajay Rokaya
67	Urlabari Branch	Binod Chudal
68	Waling Branch	Tikaram Adhikari

CO-OPERATIVE MOVEMENT STRUCTURE IN NEPAL



Glimpses of Opening of New Branches









Glimpses of the Bank's Activities



MANAGEMENT TEAM



Badri Kumar Guragain
Chief Executive Officer



Manoj Khadka
Deputy Chief Executive Officer
Division Chief
Banking Business Division



Rajesh Shrestha
Deputy General Manager
Division Chief
Office Management Division



Rambabu Acharya
Division Chief
Member Service Division



Mohan Bahadur Karki
Chief Operating Officer
(COO)



Pramod Kumar Ghimire
Chief Credit Officer
(CCO)



Bharat Kumar Chimariya
Chief Risk Officer
(CRO)



Nabin Kumar Karki
Chief Technology Officer
(CTO)



Madhu Rayamajhi
Head
Business Development



 Districts Having Branch Offices