



ANNUAL REPORT 2016



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

Corporate Office : Kupandol, Lalitpur, Nepal
Phone: +977-1-5180182, Fax No.: +977-1-5555687
E-mail: ncbl@ncbl.coop, Website: www.ncbl.coop

Advisory Board



Mr. Keshav
Badal



Mr. Dipak Prakash
Banskota



Dr. Hari Krishna
Upadhyaya



Mr. Bishnu Bdr
KC



Prof. Dr. Bishombhar
Pyakurel



Mr. Dharma Dutta
Debkota



Mr. Bhagwot
Shrestha

Board of Directors



Chairman
Mr. Ramesh Pd. Pokhrel
Rep.: Star M. Coop. Society Ltd., Biratnagar



Managing Director
Mr. K.B. Upreti
Rep.: Hamro Sagarmatha M. Coop. Society Ltd., Lalitpur



Member
Mr. Ramsaran Sharma Ghimire
Rep.: Karmana Saving & Credit
Coop. Society Ltd., Satdobato



Member
Mr. Harihar Nath Yogi
Rep.: Janahitkari Saving & Credit
Coop. Society Ltd., Birendranagar



Member
Mrs. Sarita Bhattarai
Rep.: Mahila Abhiyan Saving &
Credit Coop. Society Ltd., Balkot



Member
Mr. Ram Bahadur GC
Rep.: Union M. Coop. Society Ltd.,
Baglung



Member
Mr. Ram Hari Bajgain
Rep.: Pratiba Saving and Credit
Coop. Society Ltd., Lalitpur



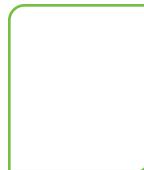
Member
Mr. Devraj Parajuli
Rep.: Suvajyoti Saving & Credit
Coop. Society Ltd., Bhaktapur



Member
Mr. Gyan Bahadur Tamang
Rep.: National Namobudhha Saving &
Credit Coop. Society Ltd., Kathmandu



Ex-Officio Member
.....
Department of Cooperative



Ex-Officio Member
.....
National Coop. Federation

Account Committee



Mr. Kul Chandra Adhikari
Co-ordinator
Rep.: Kavre Saving & Credit
Cooperative Society Ltd.,
Kavre



Mr. Laxmi Prasad Upreti
Member
Rep.: Nepal Multipurpose
Coop. Society Ltd.,
Jhapa



Mr. Sagar Nepal
Member
Rep.: Janauddhar Saving &
Credit Cooperative Society Ltd.,
Kathmandu

MISSION

"Provide competitive banking and financial services enabling cooperatives to build capacity, good governance and apply latest technology"

VISION

"Sustainable cooperative that provides financial inclusion"



LONG TERM OBJECTIVES

- Provide quality service to members using modern tools and technology.
- Provide training, education and workshop to increase the capacity of members.
- Advocate for cooperative friendly rules and regulations.
- Enhance cooperation with national and international agency.
- Increase employment by mobilizing capital in productive sectors through cooperatives.
- Provide membership to all kinds of cooperatives.
- Assist to reduce poverty by mobilizing fund through cooperative sector.
- Help cooperative sector to become a professional and sound financial service provider in remote areas of Nepal.
- Meet the changing needs of members.



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CHAIRMAN'S MESSAGE



Ramesh Prasad Pokhrel
Chairman

The National Cooperative Bank Limited (NCBL), since its establishment in 2003, has been committed to support cooperative sector to realize its socio-economic transformation. As, the cooperative sector has been playing distinct and significant role in the process of socio-economic development of the country, NCBL is committed to maintain the highest standards of excellence in financial services based on sustainable growth and development providing timely, quick and best banking services to its members from all segments with the help of modern technology and dedicated human resource with deep sense of responsibility.

We see ourselves as a family of honest, loyal, responsible and committed professionals, employing technology innovation and human touch to achieve high degree member's satisfaction and build excellent cooperative image. The prosperity of our members is our success.

With an objective to bring international cooperative best practices and technologies in Nepal and sharing Nepal's best practices to international forum, NCBL is the member of 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).

I take this opportunity to thank all the shareholders for the confidence, positive response towards us and in supporting us to achieve greater heights in our performance. Therefore, I express my sincere gratitude on behalf of NCBL, the members of board and on my own behalf towards shareholders and all the concerned agencies for their significant contributions.

I look forward to continued support and warm cooperation. Thank You !

MESSAGE FROM MANAGING DIRECTOR

Looking at the growth for more than 13 years since our inception, NCBL has been responsible and active cooperative bank to promote cooperative principle & values.

National Cooperative Bank Limited is playing a leading role. It was established to raise the Socio-economic level of its members. It is our pride that being the only Co-operative Bank it is active in performing its role and doing best to expand financial access & inclusion. It is pleasing that our bank is continuously progressing and unleashing potential growth. By adopting the cooperative principles, it is working for the cooperative and it is marked as a distinct bank in the nation.

Financial sector is becoming more competitive and challenging. Facing this challenges makes us stronger and we have a good reason to be the best to serve the unique need of co-operatives. With the strength of our senior management team, dedicated and capable staffs, network strength and high potential for growth there is enough reason for optimism and continuous improvement. We will continue to focus on being more accessible to our member cooperative by practicing further innovation in product development, smart technology adoption, branch expansion and overall customer satisfaction. I remain very optimistic about the future of the Bank and strongly believe that collective effort, efficient professional management, and productive role of the Board of Directors will ensure achievements of the Bank's goals in all respects.

Accept my endless gratitude. I appreciate all your support and warm co-operation. Thank you!



K.B. Upreti
Managing Director

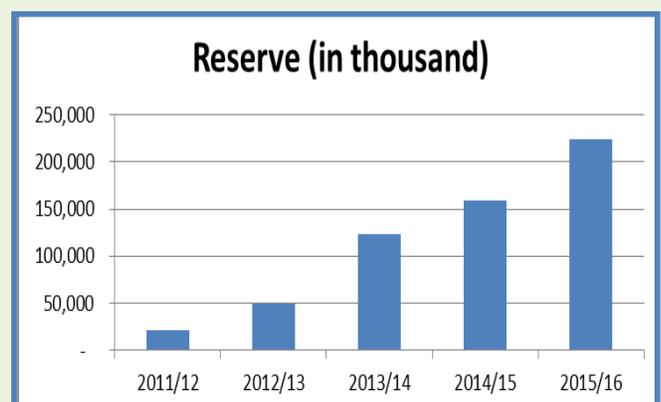
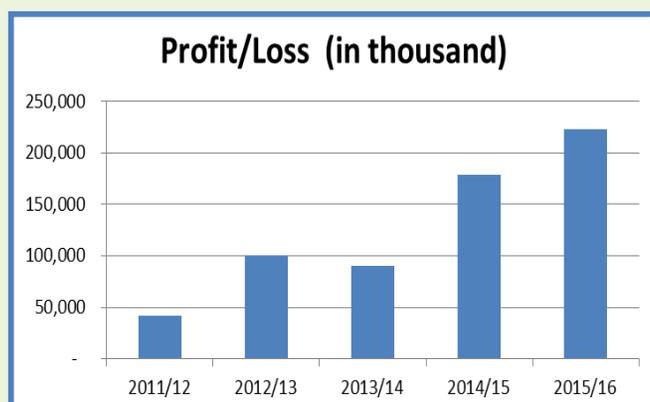
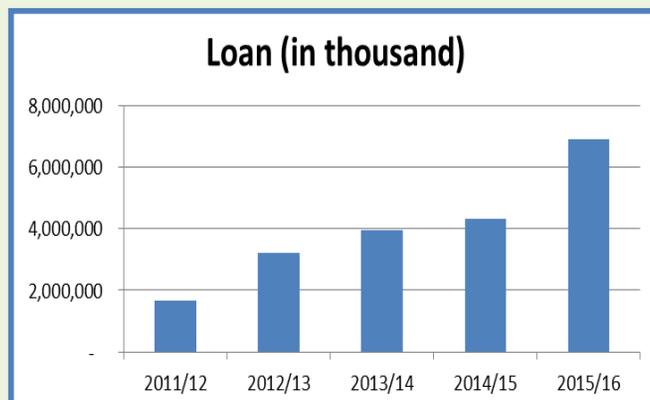
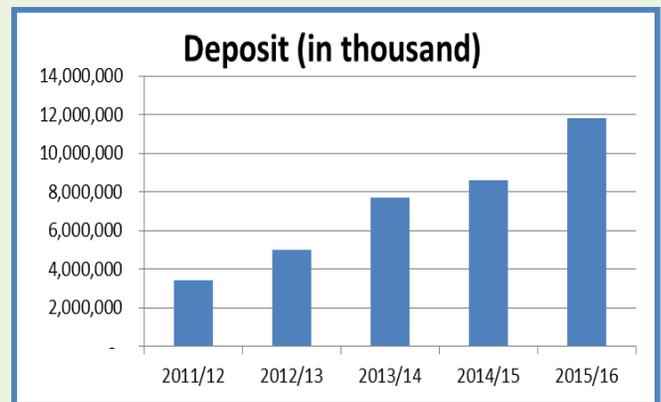
FINANCIAL HIGHLIGHTS

Financial Highlights as on 15th July 2016

(Amount in thousands)

S. N.	Particulars	Last year	Current Year	Growth in Npr	Growth in %
1	Share Capital	690,433	768,260	77,827	11.27
2	Reserves and Surplus	158,654	223,682	64,923	40.92
3	Borrowings	511,109	433,520	(77,589)	-15.18
4	Deposit Liabilities	8,618,150	11,838,300	3,220,150	37.36
5	Cash and Bank Balance	4,155,895	4,548,096	392,201	9.44
6	Investment	1,635,105	1,765,115	130,010	7.95
7	Loans, Advance And Bills Purchase	4,324,707	6,898,336	2,573,629	59.51
8	Fixed Assets	29,225	157,108	127,883	437.58
9	Other Assets	45,250	111,287	66,037	145.94
10	Interest Income	726,481	805,555	79,074	10.88
11	Interest Expenses	434,932	427,234	(7,698)	-1.77
12	Total Operating Income	324,182	441,353	117,171	36.15
13	Operating Profit	9,340	(27,827)	(37,167)	-399.93
14	Net Profit/Loss	128,356	161,050	32,694	25.47
15	Percentage of Net Profit/Gross Income	39.59	36.49		
16	Adequacy of capital fund on risk weighted assets				
	a. Core Capital	12.15	9.87		
	b. Supplementary Capital	0.62	0.68		
	c. Total Capital fund	12.77	10.55		

FIVE YEAR AT A GLANCE



NCBL STRATEGIC PLAN



NCBL strategy for the period up to 2019 is outlined in the new Strategic Framework. NCBL wants to be close to its members, be at the heart of society and focus on sustainable development. Products should be as simple as possible and, needless to say, they should meet the actual needs of members. Employees have a key part to play in this. NCBL engages in serving cooperatives in Nepal, and it actively continues to do so based on its cooperative identity and principles. Our Strategy Plan 2014 was reviewed in month of July 2016.

NCBL Target By Year 2019



- **Members** : 16000
- **New Branch** : 10
- **Share Capital** : 2 bil (Nrs.) USD 20 Mil
- **Deposit Collection** : 20 bil (Nrs.) USD 200 Mil
- **Lending** : 16 bil (Nrs.) USD 160 Mil

National Cooperative Bank Ltd. (NCBL) –
Strategic Plan – July 2016 – June 2019

Foundation

Objectives & Goals

Actions

OUR MISSION

To Provide Competitive banking and other services, enabling cooperative to build capacity, good governance & apply latest technology.

Core Values and Ethical Principles

Member Focus:

Members are our first priority and driving force.

Quality:

Quality service experience is paramount to our members.

Honesty and Integrity:

We treat our members with honesty, fairness and respect.

Belief in our people:

We highly value employees.

Team Work:

Loyal and motivated teams can produce extraordinary results.

We are driven by a team performance culture.

Good Corporate Governance:

Effective corporate governance to achieve and maintain public trust and confidence in a, more so in a bank. We are committed in good Corporate Government Practices.

Corporate Social Responsibility:

Committed to contribute for improvement in quality of life of our people, the community and social at large, of which we are part.

FINANCIAL PERSPECTIVE

Critical Success Factor:

1. Grow Institutional Fund
2. Expand Loan Investment & Deposit Collection
3. Raise soft funding
4. New Revinue Stream

Strategic Objectives:

1. Strong Financial Position to serve the member interest that enhance cooperative image

Targets:

1. Deposit Collection Nrs.20 Billion
2. Loan Investment 80% of Deposit
3. Capital Fund 15% of Risk Weighted Exposure
4. LLP 1% of Loan outstanding
5. Soft borrowing from Government & other bodies 5 Billion
6. Remittance sub-agent to reach 25% of members

1. Intensify promotional activity
2. Regular & effective recovery effort to reduce default at minimum level.
3. Identify constraints in NCBL's activity towards Mission and advocate for mission supportive provisions
4. Seek for insurance super agency opportunity

MEMBER (CUSTOMER) PERSPECTIVE

Critical Success Factor:

1. Widen Member base
2. Safe and Sound Cooperatives
3. Transform network to strength toward information exchange, business and collaboration
4. Member satisfaction

Strategic Objectives:

Sustained and satisfied cooperatives.

Targets:

1. Increase members to 50% of total cooperatives in Nepal.
2. Rate all members and evaluate every year to target services & cooperative sustainability programs.
3. Upgrade in ranking of cooperative obtaining service from NCBL-30% upgrade.
4. Conduct cooperative segment wise workshops/ Trainings/ exposure programs-for 5000 participants.
5. Dividend 15% to member.

1. Establish Members Relationship and Support Division.
2. Collaborate with National Federations
3. Develop member data base
4. Develop rating system of cooperative members
5. Establish regular monitoring if cooperatives that have secured loan from NCBL.
6. Provide certificate of appreciation to 'A' ranked cooperatives.
7. Facilitate invitations to members for workshop/ training/ exposure visit programs organized by Foreign Organization whom we are member with.
8. Develop annual calendar for training activity.
9. Form Members representative body with due consideration to segment & geographic area.

INTERNAL BUSINESS PROCESS PERSPECTIVE

<p>Organizationwide Strategic Objective:</p> <ul style="list-style-type: none"> • Excellent services • Smart People • Safe & Sound Co-operative • Informed Decision • Mission at the Heart • Frontline Role 	<p>Critical Success Factor:</p> <ol style="list-style-type: none"> 1. Operational Efficiency 2. Excellent Member Relations 3. Simplified & Prompt Service 4. Ethical Practice 5. Advancing with Technology 6. Management Information System 	<p>Strategic Objective:</p> <ol style="list-style-type: none"> 1. Immediate response to members service and concern 2. Meet Members expectation 3. Efficient use of resource 4. Compliance in all respect to maintain effective internal control system and run with best practices 5. Raise member acceptance & popularity for product & services 	<p>Targets:</p> <ol style="list-style-type: none"> 1. Proper & prompt complain handling and reduced complains 2. Zero unfavorable suit and penalty 3. Fully functional HRD 4. Adopt technology (ICT) for banking services and spread to member base- Core Banking/ ACCU Payment Platform (E-wallet)/ATM/ Online Banking 5. New financial product and services 6. Reduce transaction processing and service time 	<ol style="list-style-type: none"> 1. Complain Management 2. Feedback collection, evaluation and handling 3. Upgrade HR department to function fully and use HR software for proper management & control 4. Fully functional centralize banking software 5. Make APP operational 6. Enter into agreement with insurance company to provide insurance agency service to member base 7. Encourage paperless processing 8. Work towards introducing ATM service and online platform for banking services 9. Develop member database 10. Align Segment Centric activity positioning 11. Setup Branch Operation Unit 12. Maintain Compliance 13. Streamline directives/ procedures/process 14. Setup Monitoring unit to ensure quality & proper use of loan flow
<p>Competitive Advantage:</p> <ol style="list-style-type: none"> 1. Nationwide Network. 2. Nationwide Geographic Operation. 3. The only cooperative bank in Nepal 4. Membership in International Cooperative arena. 5. Positive Image 6. Motivated & highly experienced human resource 				

LEARNING AND GROWTH PERSPECTIVE

<p>Vision: Sustainable Cooperative that Provides financial inclusion</p>	<p>Critical Success Factor:</p> <ol style="list-style-type: none"> 1. Resource Centre 2. Need Based Training 3. Evaluations 4. Enhance technology capability 5. Mission guided Top to Bottom 6. Informed decision 7. Cultivate best ideas 8. BOD- Knowledge & active role in BOD meeting and advocacy activities 	<p>Strategic Objective:</p> <ol style="list-style-type: none"> 1. Best place to work and career development 2. Employee Member-BOD- other relevant organization coherence 3. Effective & Efficient Management 4. Smart Employee and HR Contentment 	<p>Targets:</p> <ol style="list-style-type: none"> 1. Educate all in the organization about NCBL vision/ mission/ strategies /actions 2. Conduct 10 programs need based to all in the organization relating to NCBL policy/ procedures/ compliance issues/recent trend in cooperative sector and skill development 3. Conduct performance evaluation every three month of all in the organization and the branches 4. Reward 5 branches and 5 individuals of the organization who considerably contribute toward meeting goal 5. Minimum 80% goals met 6. Distribute employee bonus per Bonus Act 	<ol style="list-style-type: none"> 1. Develop Electronic Library 2. Develop resource Centre 3. Evaluation of Employee performance and BOD roles 4. Skill development need assessment and Need based training & employee growth activity 5. Review job description/ duties and align with NCBL strategies 6. Develop performance appraisal criteria
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National Cooperative Bank Ltd.

Central Office: Kupandole
For the year ended 31st Ashad 2073 (15 July 2016)

Balance Sheet

CAPITAL & LIABILITIES	Current Year (in NPR)	Previous Year (in NPR)
1. Share Capital	768,260,000	690,433,000
2. Reserve & Surplus	223,681,975	158,654,279
3. Debenture & Bonds		-
4. Borrowings	433,520,356	511,109,423
5. Deposit Liabilities	11,838,300,080	8,618,149,824
6. Bills Payable		-
7. Proposed Dividend Payable	96,021,919	85,881,200
8. Income Tax Liabilities		
9. Other Liabilities	120,157,290	125,955,223
Total Capital & Liabilities	13,479,941,620	10,190,182,949

ASSETS	Current Year (in NPR)	Previous Year (in NPR)
1. Cash Balance	156,363,676	163,565,229
2. Balance with Nepal Rastra Bank	52,500,000	41,544,395
3. Balance with Banks/Financial Institution	4,339,231,824	3,950,785,528
4. Money at Call and Short Notice		
5. Investment	1,765,115,000	1,635,105,000
6. Loans, Advances and Bills Purchase	6,898,335,960	4,324,707,470
7. Fixed Assets	157,108,188	29,224,960
8. Non Banking Assets	-	
9. Other Assets	111,286,972	45,250,367
Total Assets	13,479,941,620	10,190,182,949

Harihar Nath Yogi
Director

Ramsaran Sharma Ghimire
Director

K.B. Upreti
Managing Director

Ramesh Pd. Pokhrel
Chairman

CA Gopal Kumar Shrestha
Gopal Shrestha & Co.
Chartered Accountants

Hari Krishna Sapkota
Assistant General Manager

Sarita Bhattarai
Director

Ram Bahadur GC
Director

Devraj Parajuli
Director

Ram Hari Bajgain
Director

Gyan Bahadur Tamang
Director

National Cooperative Bank Ltd.

Central Office: Kupandole
For the year ended 31st Ashad 2073 (15 July 2016)

Profit & Loss Statement

Particulars	Current Year (in NPR)	Previous Year (in NPR)
1. Interest Income	805,554,743	726,481,082
2. Interest Expenses	427,233,716	434,931,569
Net Interest Income	378,321,027	291,549,513
3. Commission and Discount	1,312,511	665,544
4. Other Operating Income	61,719,608	31,966,892
5. Exchange Fluctuation Loss		
Total Operating Income	441,353,145	324,181,949
6. Staff Expenses	92,168,475	69,736,811
7. Other Operating Expenses	58,735,829	52,900,139
8. Exchange Fluctuation Loss		
Operating Profit before Provision for Possible Loss	290,448,841	201,544,999
9. Provision for Possible Losses	318,275,968	192,205,291
Operating Profit	-27,827,127	9,339,708
10. Non Operating Income/Loss	753,295	5,130
11. Provision for Possible Loss Written Back	247,629,468	169,270,272
Profit from Regular Operations	220,555,635	178,615,110
12. Profit/Loss from Extra-ordinary Activities	1,883,440	409,892
Net Profit after Considering all Activities	222,439,076	179,025,002
13. Provision for Staff Bonus	20,221,734	16,275,000
14. Provision for Income Tax	41,167,726	34,394,339
- Current Year's	36,817,558	33,499,693
- Up to Previous Year	724,258	12,261,753
- Deferred Tax	-3,625,910	11,367,107
Net Profit/Loss	161,049,616	128,355,663



Harihar Nath Yogi
Director



Ramsaran Sharma Ghimire
Director



K.B. Upreti
Managing Director



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Director



Gyan Bahadur Tamang
Director

National Cooperative Bank Ltd.

Central Office: Kupandole
For the year ended 31st Ashad 2073 (15 July 2016)

Profit & Loss Appropriation Account

Particulars	Current Year (in NPR)	Previous Year (in NPR)
Income		
1. Accumulated Profit up to Previous Year	38,503,272	39,584,831
2. Current Year's Profit	161,049,616	128,355,663
3. Exchange Fluctuation Fund		
Total	199,552,887	167,940,494
Expenses		
1. Accumulated Loss up to Preview Year		
2. This Year's Loss		
3. General Reserve	40,262,404	32,088,916
4. Contingent Reserve		
5. Institutional Development Fund	100,000	100,000
6. Dividend Equalization Fund		
7. Staff Related Reserve		
8. Proposed Cash Dividend @13.5%	96,021,919	85,881,200
9. Proposed Bonous Shares		
10. Special Reserve Fund		
11. Exchange Fluctuation Fund		
12. Capital Redemption Reserve Fund		
13. Capital Adjustment Fund		
14. Deffered Tax Reserve	-3,625,910	11,367,107
Total	132,758,413	129,437,223
Previous Fiscal Year Adjustment	-	
Accumulated Profit/(Loss)	66,794,475	38,503,272

Harihar Nath Yogi
Director

Ramsaran Sharma Ghimire
Director

K.B. Upreti
Managing Director

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Director

National Cooperative Bank Ltd.

Central Office: Kupandole

For the year ended 31st Ashad 2073 (15 July 2016)

Statement of Changes in Equity

Particulars	Share Capital	Accumulated Profit/Loss	General Reserve	Capital Reserve Fund	Share Premium	Exchange Fluctuation Fund	Deffered Tax Reserve	Other Reserve & Fund	Total Amount
Opening Balance	690,433,000	38,503,272	106,793,908				12,657,099	700,000	849,087,279
Deffered Tax									
Restated Balance	690,433,000	38,503,272	106,793,908				12,657,099	700,000	836,430,180
Adjustments									
Surplus on revaluation of Property									-
Investment Adjustment Reserve									-
Net Gain/Loss not recognized in the income statement									-
Net Profit for the Period		161,049,615							161,049,615
Dividend		(96,021,919)							(96,021,919)
Share Capital Issue	77,827,000								77,827,000
Transfer to Deffered Tax Reserve		3,625,910					(3,625,910)		-
Institutional Development Fund		(100,000)						100,000	-
General Reserve Fund		(40,262,404)	40,262,404						-
Closing Balance As at Ashad End 2073	768,260,000	66,794,475	147,056,312				9,031,189	800,000	991,941,975

				
Harihar Nath Yogi Director	Ramsaran Sharma Ghimire Director	K.B. Upreti Managing Director	Ramesh Pd. Pokhrel Chairman	CA Gopal Kumar Shrestha Gopal Shrestha & Co. Chartered Accountants
				
Hari Krishna Sapkota Assistant General Manager	Sarita Bhattarai Director	Ram Bahadur GC Director	Ram Hari Bajgain Director	Gyan Bahadur Tamang Director



NCBL PROFILE

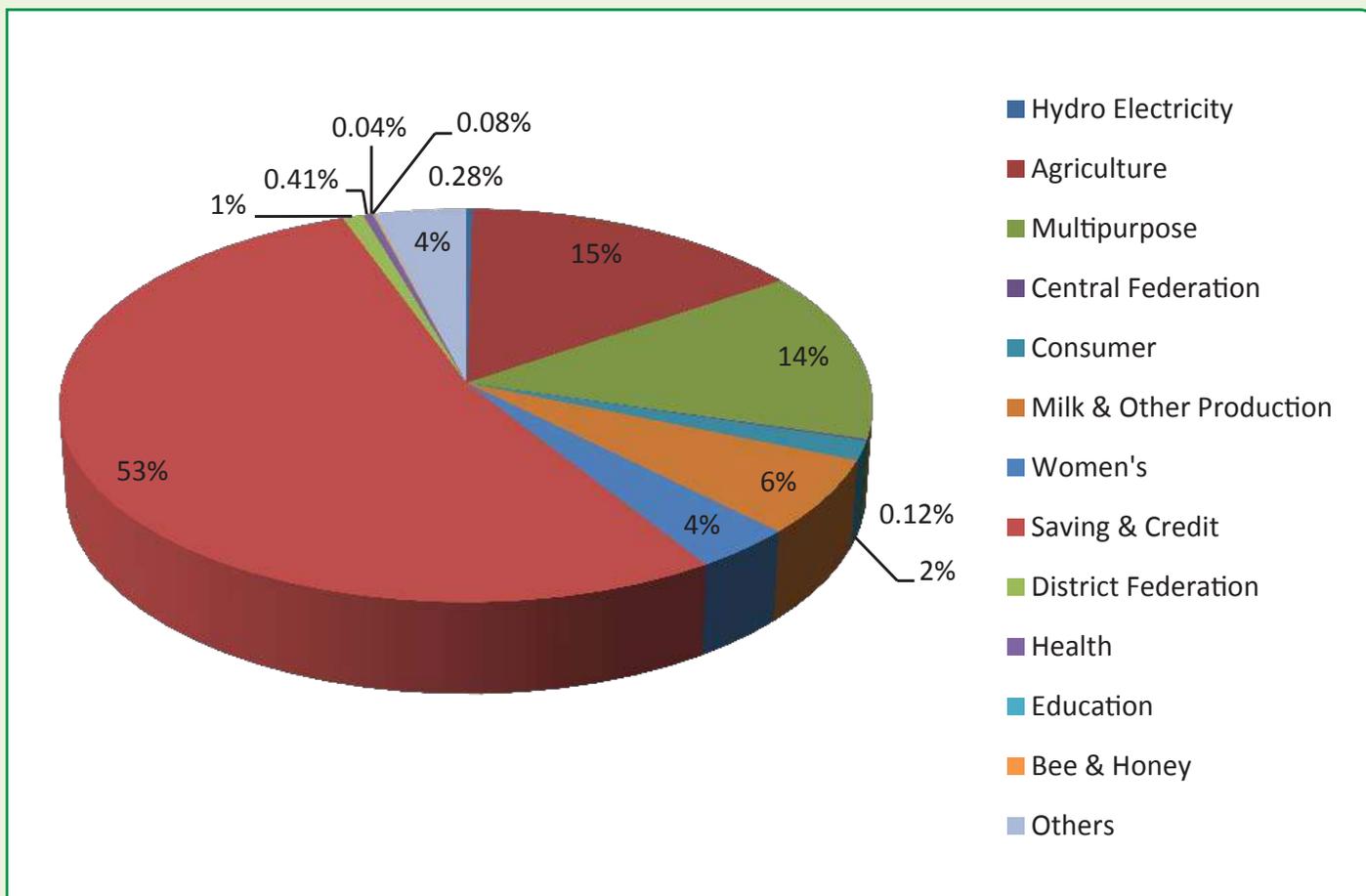


Introduction of NCBL

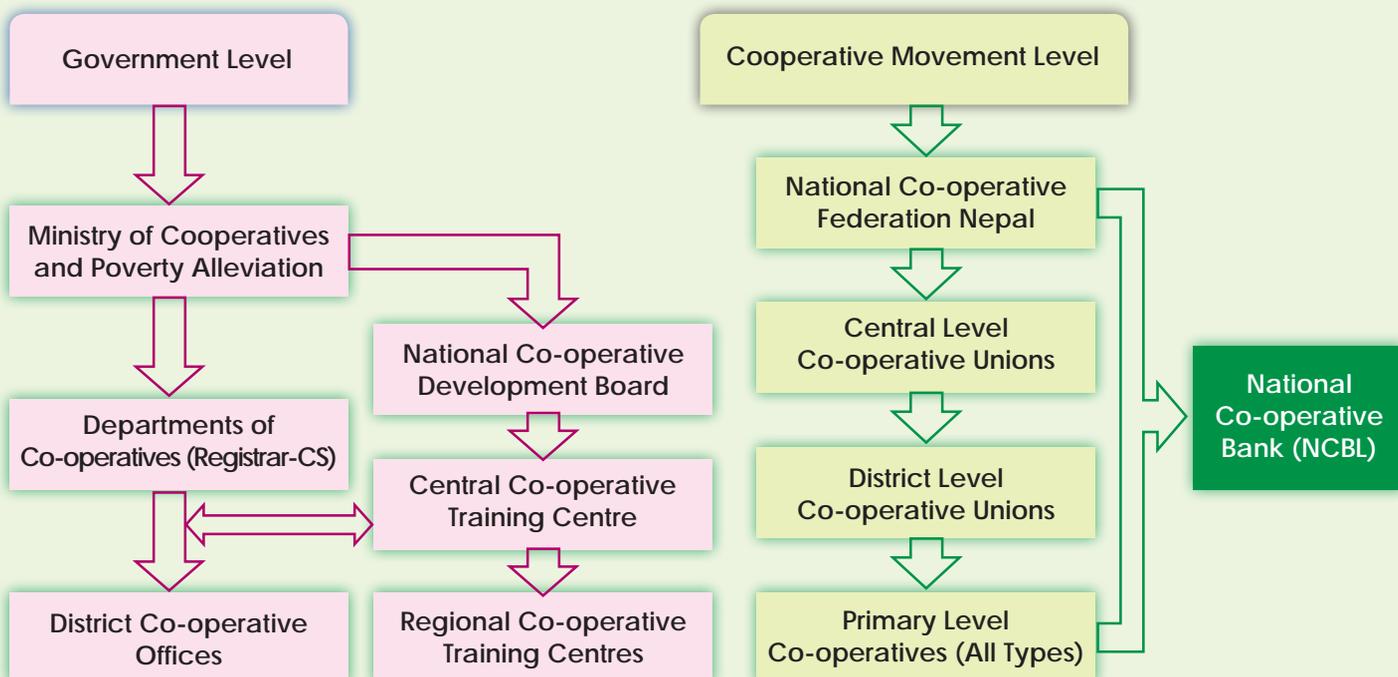
Incorporation Date	: July 09, 2003
Banking Operation Date	: August 03, 2004
Licensed for limited banking by NRB	: July 26, 2010
Number of members	: 8,653
Geographical Operation	: Country Wide
Branch Network	: 37 branches
BOD Members	: 11
Account Committee Members	: 3
Sub-Committee	: 4
Departments	: 11
Staffs	: 214

Composition of NCBL Members

S.No.	Subjective Co-operatives	Number	
		July 15 2016	Dec 31 2016
1	Hydro Electricity Co-operative	23	25
2	Agriculture Co-operative	1267	1360
3	Multipurpose Co-operative	1163	1201
4	Consumer Co-operative	132	141
5	Milk & Other Production Co-operative	514	519
6	Women's Co-operative	298	318
7	Saving & Credit Co-operative	4444	4590
8	Health Co-operative	34	35
9	Education Co-operative	3	4
10	Bee & Honey Co-operative	7	7
11	Central Federation	10	11
12	District Federation	77	77
13	Others	337	365
Total		8309	8653



Co-operative Structure in Nepal





OUR PRODUCT & SERVICES

A. Saving Product

- Fixed Deposit
- Recurring Saving
- Regular Saving
- General Saving Deposit
- Special Saving Deposit
- Super Saving Deposit

B. Loan Facility & Product

- Agriculture & Agriculture Project Loan
- Other Project Loan (Monthly Installment)
- Monthly Installment Loan (Term Loan)
- Hire Purchase Loan
- Microfinance Loan
- Housing/Real Estate Loan
- Liquidity Management Loan
- Working Capital Loan
- Loan Against Deposit
- Youth Self Employment loan
- Deprived sector Loan

C. Non Funded Business

I) Bank Guarantee

II) Remittance

- NCBL Remittance (Domestic, only from our branches)
- Western Union Money Transfer
- IME
- Himal Remit
- Prabhu Money Transfer
- Best Remit

III) Utility Payment

D. POVERTY FOCUSED PROGRAM



Economic growth will not reduce poverty, improve equality and produce jobs unless it is inclusive. Inclusive growth is also essential for the achievement of the Sustainable Development Goals (SDGs). The globalization process, when properly managed, becomes an important ingredient for inclusive growth.

In this context, NCBL works to make real improvements in people's lives, opening up their choices and opportunities.

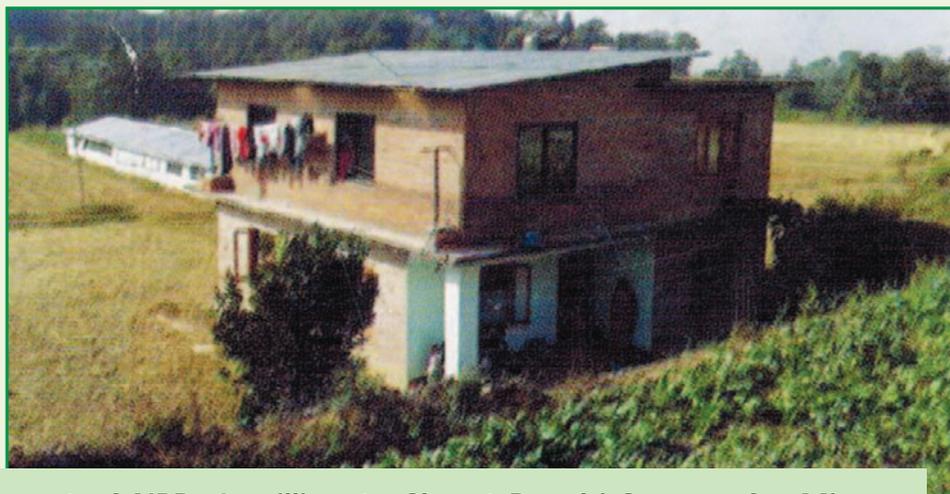
NCBL has products such as Agriculture, Micro Finance and Self Employment Loan focusing to reduce poverty and increase employment through economic engagement in Co-operatives.

NCBL Support that makes a difference



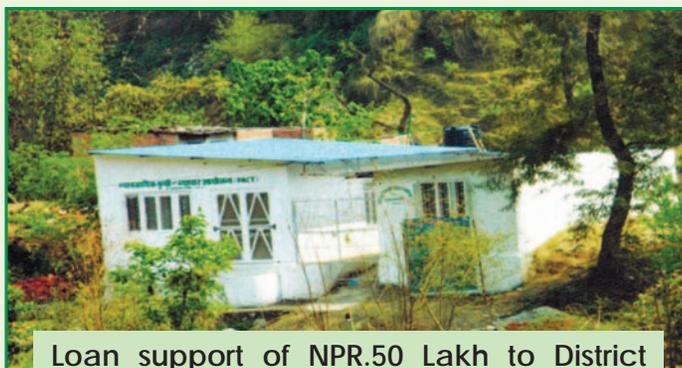
Loan support of NPR. 7.5 crore to Prime Saccos of Pokhara for Aloeverta Juice Production

- Currently Employing 700 employee in this factory
- Daily capacity to produce 3500 Litre Juice



Micro Finance Loan support of NPR. 2 million to Shwet Barahi Saccos for Micro Finance lending to groups of Women

- Women engaged in Vegetable Farming, Goat, Cow & Pig Raising, Handicraft, Bag knitting & sewing etc.
- Created Self Employment and further employment generation



Loan support of NPR.50 Lakh to District Cooperative Federation, Tanahu for Fish & Pork Farming

- Quality Meat Processing
- Loan for 40 Person & 4 groups



Self Employment Loan support of NPR. 20 Lakh to Nepal Apanga Samajh Multipurpose Co- operative Society Ltd.

- Deprived Sector Loan for Handicapped
- Engage in Income Generation Activity - Envelop, File, Screen Print, Sewing Knitting, Printings & Book Binding and Candle Production.



NCBL Issued Bank Gurantee of NPR. 5 million plus NPR. 5 million Loan to Bheri Sheet Bhandar Co-operative Society Ltd. to obtain subsidy from Raising Income of Small and Medium Farmer Project (RISMFP) to expand storage capacity

- Currently 10k farmers Benefited
- Upon completion of new structure by April 2017, 20k farmers of surrounding 15 district will benefit



Certified Co-operative Directors Certificate awarded by ACCU

E. TRAINING

NCBL is the member based bank so it has unique identity and responsibility towards its member. At current situation most of the members have asked NCBL to set up separate training department and conduct extensive training program. Based on the resolution passed by AGM, NCBL board has established training department along with training subcommittee for conducting regular training programs to its member. To bring international experiences and technologies, NCBL has approached various international institutions and also become member of international organization. NCBL is committed for making members professional &

competent through its training and education activities. So far NCBL has conducted 21 training in 14 districts via 20 branches. The trainings covered Credit Management, Micro-Credit Management, Account Management, Co-operative Management, Organizational Development and Basic Cooperative Management. Total Participants were 575 Co-operatives out of which 314 were saving & credit Co-operative society. The positive feedback request from members encourage us to conduct more such training and learning activity.

Medium Level Training

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

Advanced level Training

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

Basic level training

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

Snapshot of Training Activity

Training Title	Participants Member Co-operatives	Number of Participants
Credit Management	431	469
Micro finance Credit Management	88	107
Co-operative Management	25	25
Organizational Development Training	1	40
Account Management	29	41
Basic Co-operative Training	1	22
Total	575	704



"Highest Tax Payer" in the cooperative sector award for fiscal year 2014/15. Managing Director K.B. Upreti receiving honour from honourable Deputy Prime Minister and Finance Minister Krishna Bahadur Mahara on the occasion of 5th National Tax Day.

AWARDS AND HONORS

In 13th Annual General Meeting NCBL awarded best co-operatives, best contributor in cooperative sector, best branch and best employees for the fiscal year 2015/16 :

Best Co-operative Category:

Shuvalabh Saving & Credit Co-operative Ltd.	Itahari, Sunsari
Uddamshil Saving & Credit Co-operative Ltd.	Gadhimai, Bara
Samudhayik Saving & Credit Co-operative Ltd.	Panauti, Kavre
Byas Saving & Credit Co-operative Ltd.	Byas, Tanahu
Samuhik Bikas Saving & Credit Co-operative Ltd.	Tilotama, Rupandehi
Gramin Jagaran Saving & Credit Co-operative Ltd.	Birendranagar, Surkhet
Sangam Saving & Credit Co-operative Ltd.	Dhangadi, Kailali
Balkumari Saving & Credit Co-operative Ltd.	Madhyapur Thimi, Bhaktapur
Mahila Aviyan Saving & Credit Co-operative Ltd.	Balkot, Bhaktapur
Hamro Pahuch Multipurpose Co-operative Ltd.	Tulsipur, Dang

Individual Category Contributor in Co-operative Sector

C.B Lama	Former Founder Director
Ramman Shrestha	Former Director
Suryaratna Shakya	Intellectual Award

Best Branch of NCBL- Dailekh

Best Employee Award

Yubaraj Tripathi	Senoir Assistant at Birgunj Branch
Sashi C. Thakuri	Office Assistant at Corporate Office

INTERNATIONAL AFFILIATION



Regional Consultation of Government official & Co-operative Leaders of South Asian Countries on Co-operative Development held on 14-15 December, 2015, Kathmandu, Nepal jointly organized by ICA-AP, Nepal Government-Ministry of Poverty Avalliation and Cooperative, NCF and Co- Orgazined by NCDB, NCBL, NACCFL, SKBBL.

Through membership in international Co-operative organizations NCBL aim to learn and bring best practices and technology to Nepal and share with members along with the following other objectives:

- Develop business relationships and partnerships with International organizations
- Access to the network
- Connection to the global development network
- Gain access to ICA as a resource for co-operative expertise, in particular co-operative statistics, information and intelligence
- Participate in capacity building/ training program
- Exchange of information and technical documents
- Receive and access information on co-operatives including regular publications
- Participate in the governance of the international Organization



Mulkanoor Cooperative Rural Bank and Marketing Society Ltd., Telangana, India visit during Program July 19-21, 2016 held by APRACA, Basix Academy & B-A-Lamp at Hyderabad, India.

NCBL IS MEMBER OF:



International Cooperative Alliance
(ICA)



Association of Asian Confederation
of Credit Unions (ACCU)



Regional Network for the
Development of Agricultural
Cooperatives in Asia and Pacific
(NEDAC)



Asia-Pacific Rural and Agricultural
Credit Association (APRACA)



Centre for International Co-operation
and Training in Agricultural Banking
(CICTAB)



NCBL Participation in International Training and Study Visit "Programme on Innovations and Technologies in Rural and Agriculture Finance for Sustainable Development" during July 19-21, 2016, Hyderabad, India, jointly Organized by Asia-Pacific Rural And Agriculture Credit Association (APRACA) and Basix Academy for Livelihoods and Micro-Enterprise Promotion (B-A-LAMP).



During Exposure Visit 2016, Nov 20-25, 2016 held in Kathmandu, jointly organized by NCBL & NEFSCUN. Exposure Visit included SANASA Sri Lanka, CCULB Bangladesh, CCS Myanmar, PFCCO Thailand & NATCCO Philippines.



Workshop on Herbal Medicinal Plants, Honey, Cold Water Fish & NEDAC General Assembly, July 12-13, 2016 in Kathmandu Nepal

WELCOME! 2016 ASIAN CREDIT UNION FORUM DELEGATES

Orakai Songdo Park Hotel

September 4 to 11, 2016



International Participations

- ▶ CEO Workshop , AGM ACCU Forum, Sept 7-13 2015, Thailand
- ▶ AGM ACCU Forum, Sept 10-12 2015, Thailand
- ▶ AGM ACCU Forum 2015, Sept 10-13 2015, Thailand
- ▶ ICA-AP Youth Conference, Sept 17-23 2015, Thailand
- ▶ ICA General Assembly 2015, Nov 10-13 2015, Turkey
- ▶ ACCU Payment Platform Configuration Workshop, Dec 1-3 2016, Philippines
- ▶ FAO-APRACA, Financial Market Assessment for Agriculture Sector, International Training, Feb 15-18 2016, Thailand
- ▶ CEO Workshop 2016, March 13-17 2016, Myanmar
- ▶ Skills development of trainers in the area of promotion and financing of SHGs & JLGs for financial inclusion of rural poor, March 14-18 2016, India, organized by CICTAB.
- ▶ Asia pacific regional conference on rural finance and community development March 23-25, 2016, Bangkok, Thailand, organized by APRACA.
- ▶ Good Governance for BOD and RFI May 22- June 6 2016, India, organized by CICTAB.
- ▶ Women Mentorship program May 30- June 24 2016, Canada, organized by CCA.
- ▶ Coop Governance of BOD – Srilanka June 20-24 2016, organized by CICTAB.
- ▶ Good Governance for Women's BOD July 8-12 2016, India, organized by CICTAB.
- ▶ NACUFOK Korea Exposure Visit , July 6-20 2016, Korea
- ▶ Innovations & Tech in Rural & Agri

Finance For Sustainable Development,
July 19-21 2016, Hyderabad, India

- ▶ Co-operative Governance for BOD of RFI and Co-operative, July 20-24 2016, Srilanka, organized by CICTAB.
- ▶ ICA/ACFSMC workshop on cooperative finance for agriculture July 26-30, 2016, Dali China
- ▶ CEO Workshop, HRD Workshop and ACCU Forum 2016, Sept 4-12 2016, South Korea
- ▶ 2016 International Summit of Co-operative & ICA General Assembly, Oct 9-13 2016, Quebec City, Canada
- ▶ 2016 CULROC Exposure Program Workshop and field Visit, Nov 5-12 2016, Taichung, Taiwan
- ▶ International Exposure Visit Program on Agriculture Finance And Credit Business Co-operatives, Nov 7-12 2016, Tokyo and Kanazawa, Japan, organized by APRACA CENTRAB.
- ▶ 12th ICA-AP Regional Assembly, Nov 15-19 2016, New Delhi, India



Mr. Balasubramanian (Balu) G. Iyer Regional Director ICA-AP, New Delhi with NCBL Chairman Mr. Ramesh Prasad Pokhrel

- ▶ ICA/ACFMC seminar – Upgrading coop services & business by e-commerce Oct 31- Nov 4, 2016, Chengdu, China
- ▶ International Exposure visit program – Japan Nov 7-12, 2016
- ▶ WOCCU Technical Workshop, Dec 1-2 2016, Bangkok, Thailand
- ▶ International Program on Application of Information Technology for Development, Dec 18-24 2016, Bangkok, Thailand
- ▶ Each year – ACCU DE program



NCBL Attending in 20th DE



NCBL Participation during CULROC Exposure Program, 7th-11th Nov, 2016 Taichung, Taiwan



Inauguration of 13th AGM of NCBL by Honourable Poverty Alleviation and Co-operative Minister Hridaya Ram thani



Co-operative CEOs/ Manager's Workshop organized by NCBL, December 1-2, 2016, Kathmandu. 130 Participants from various Co-operatives of Nepal.



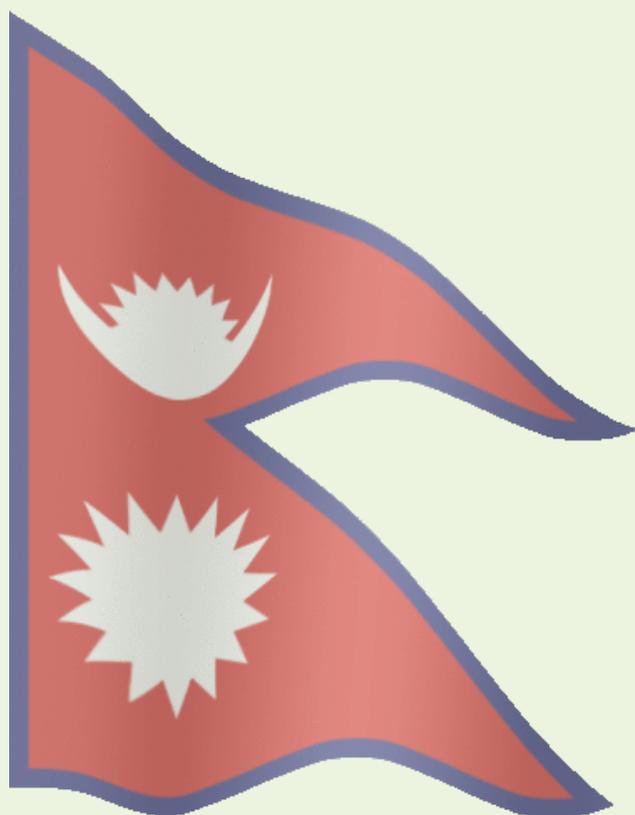
20th APRACA General Assembly, 67th APRACA Executive Committee Meeting and Regional Forum on "Emerging Opportunities and Challenges of Financial inclusion in Asia-Pacific Region" November 9-11, 2016, Kathmandu, Nepal hosted by NRB, APRACA and Co-host by ADBL, RBBL, SKBKL, CMFDBL & NCBL.

CURRENT OUTREACHES

- 8653 member all over the country
- Members in 75 districts
- Served from 37 location

Our Branch Network

Inside Kathmandu Valley		Outside Kathmandu Valley	
Branch Address	Telephone No.	Branch Address	Telephone No.
Kupandole ,Lalitpur	5180182	Nuwakot	010 560966/9801809623
Main Branch, Kupandole	5180263/9801809612	Itahari, Sunsari	025 587767/9801809628
Thimi ,Bhaktapur	5093018/9801809619	Birtamod, Jhapa	023 540633/9801809625
Gongabu, Kathmandu	4364634/9801809615	Birendranagar, Surkhet	083 525229/9801809646
Newroad, Kathmandu	4216022/9801809616	Ghorahi, Dang	082 561997/9801809644
New Baneshwor, KTM	4461907/9801809614	Ilam	027 521924/9801809624
Lagankhel, Lalitpur	5529879/9801809613	Dolakha, Charikot	049 421873/9801809622
Chabahil, Kathmandu	4475475/9801809617	Biratnagar, Morang	021 470153/9801809630
Kalanki, Kathmandu	4284399/9801809618	Sindhuli	047 520645/9801809634
Chapagaun, Lalitpur	5574584/9801809620	Kohalpur, Banke	081 541902/9801809645
		Saptari, Rajbiraj	031 523699/9801809631
		Butwal, Rupandehi	071 540804/9801809643
		Dailekh	089 420577/9801809647
		Waling, Syangja	063 440633/9801809641
		Urlabari, Morang	021 541865/9801809627
		Baglung	068 522529/9801809642
		Hetauda, Makwanpur	057 526955/9801809638
		Janakpur, Dhanusa	041 530209/9801809633
		Pokhara, Kaski	061 539404/9801809640
		Simara, Bara	053 521038/9801809636
		Banepa, Kavre	011 661063/9801809621
		Dharan, Sunsari	025 525479/9801809629
		Damak, Jhapa	023 585431/9801809626
		Damauli, Tanahu	065 562252/9801809639
		Birgunj, Parsa	051 521119/9801809637
		Dhangadhi, Kailali	091 525053/9801809648
		Chandrapur Rautahat	055 540286/9801809635
		Lahan, Siraha	033 562233/9801809632





NCBL Participation during Women Mentorship Program, May 30-june 24, 2016, CCA-WMP, Canada



Mr. Jin-Woo Chu CEO & Mr. Patrick Park, International Program Officer, NACUFOK, South Korea during visit to NCBL



NCBL BOD & Staffs Attending Workshop on ACCU Payment Platform



Participation on Financial Assessment for Agriculture sector during training of Trainers (TOT) Program on Feb 15-18, 2016, Bangkok, Thailand



Sovenier Book (smarika) publication in occassion of 14th Bank Day Launched by Honorable Finance Minister Bishnu Prasad Poudel.



Secretariat & Programme Advisor, NEDAC, Mr. W.I.Khan during visit at NCBL.



Chairman of NCBL ICA-AP & NACF Joint Workshop in the Agricultural Co-operative system in Korea



Awarded recipients during 13th AGM

Management Team



K.B. Upreti
Managing Director



Hari Krishna Sapkota
Assistant General Manager



Navaraj Upadhyay
Manager



Saroj Joshi
Manager

Department Chief



Mohan Karki
Assistant Manager
(HR & Administration)



Pramod Kumar Ghimire
Assistant Manager
(Credit & Microfinance)



Bharat Kumar Chimariya
Assistant Manager
(Internal Audit)



Nabin Kumar Karki
Officer
(Information Technology)



Madhu Raymajhi
Officer
(Loan Recovery)

