



ANNUAL REPORT 2017



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 quality financial services enabling cooperatives to build capacity”



VISION

“Sustainable cooperative”



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.



Ramesh Prasad Pokhrel
Chairman

CHAIRMAN'S MESSAGE

The National Cooperative Bank Limited (NCBL) is in its 15th year's journey. Year by year it is becoming

large & strong financial institution for the cooperatives in Nepal. I feel much honored to say that NCBL is always committed to maintain the highest standards of excellence in financial services based on sustainable growth & development providing quality banking services to its members from all segments with the help of modern technology and dedicated human resources. No doubt, NCBL keenly focus on the member services and NCBL is determined to see continuing improvement for sustainable cooperatives.

Our international membership in International Cooperative Alliance (ICA), Association of Asian Confederation of Credit Unions (ACCU), Network for Development of Agriculture Cooperative for Asia and the Pacific (NEDAC), Asia-Pacific Rural and Agricultural Credit Association (APRACA), Center for International Cooperation and Training Agricultural Banking (CICTAB) has given us opportunity to connect with the pool of knowledge allowing our human resources and members to participate in valuable programs conducted in and out of the country. We continuously seek bringing in technical support, best practices that benefit cooperatives in Nepal and support us to accomplish our mission and vision.

Nepal is undergoing changed scenario. After new constitution there has been a change in geographical structure, governance model and has recently

undergone elections in local, provincial and federal level. Obviously we cooperative sector is not away from the changes going on in the country. Recently cooperative sector has new cooperative act which has addressed the geographical structure of the country in formation of the cooperatives and has tried to address the shortcoming of the previous act to accommodate the voice of cooperators and need of the country's cooperative movement to be one of the strong pillar for contribution to nation building as envisioned in the constitution of Nepal.

We are pleased to have new cooperative act and warmly welcome. We take pride that NCBL has played active role in contributing to formulation of the new cooperative act. The act may not to be complete in all respect to accommodate all expectations. However as we go on we wish necessary amendments that would make cooperative movement stronger.

In these scenario, NCBL also need to align its structure and activities which is being worked at to face the changes and continuously become the best and trusted financial institution for cooperatives in Nepal in providing quality financial services together with financial access and inclusion.

Lastly, I would like to mention that NCBL has distinctive role in the cooperative sector of Nepal. It has significance in contributing to aspiration of nation's socio-economic goal. NCBL human resources, members trust and support from cooperative organizations, regulators is of high importance. We appreciate all assisting NCBL in gaining momentum and look forward to continued warm cooperation.

MESSAGE FROM MANAGING DIRECTOR



K.B. Upreti
Managing Director

I take this opportunity to thank our valued members, whose continued trust, confidence and relation with us has lead us to provide the best of services and grow continuously. We being aware of our member's need with depth of knowledge and experience gives us a competitive advantage in positioning National Cooperative Bank Limited (NCBL) in the market with distinct nature of its own among other financial institutions. We serve our member cooperatives with highest level of integrity, transparency and quality.

NCBL embarked on its journey as single cooperative bank in cooperative sector of Nepal, with a view to enhance capacity of cooperatives and promotion as well as growth of cooperative business in all segments of the economy of our country, so that vision of the bank can be achieved. With dedicated human resources, regulators, cooperative organization, advisors' guidance, NCBL has come to stand in a very significant position to serve in the interest of cooperatives that ultimately contribute to country's poverty alleviation goal as well as socio economic transformation.

All these years from the inception, NCBL has put utmost effort in expanding financial access and inclusion to provide financial services for sustainable cooperatives. NCBL is always active in easing limitation it could face in expanding outreach and product/ services delivery.

We are pleased that seven new branches have been approved to be opened in Sarlahi, Mahottari, Panchthar, Dhankuta, Chitwan, Nawalparasi and Nawalpur Districts. We continue to expand members and consider

more branches in coming years for ease financial access and inclusions. These years, NCBL has gained trust from its members that

NCBL is a distinct financial institution that provide quality financial services and ally for cooperative development. Moreover it has been successful in paying out regular dividend to members that has reach to fourteen percent this fiscal year 2016/17.

Member, share capital, resource collection and lending has been in growing trend. We are delighted that NCBL has been continuously being awarded highest tax payer in cooperative sector. In scenario of the cooperative picture of the country that there are around 36 thousands cooperatives, NCBL has a challenge in reaching out maximum of cooperatives owing to geographical remoteness and medium of product and service delivery. This is opportunity as well. Our effort will always be in adopting technology in service delivery and branch expansion where feasible. In this respect NCBL launched IPS, Internet Banking and SMS Banking on the occasion of 15th NCBL establishment day.

With the trust, confidence and capability gained NCBL is always directed towards members' interest. With continued support from all connected with the NCBL, we are hopeful in leaping growth through structural and activities alignment per new cooperative act, our mission and vision.



CONTENTS

Financial Highlights	01
Five Years at a Glance	02
NCBL Strategic Plan	03
Financial Perspective	05
Member (Customer) Perspective	06
Internal Business Process Perspective	07
Learning and Growth Perspective	08
Financial Statement	09
NCBL Profile	
Introduction of NCBL	14
Our Products & Services	16
Awards and Honors	20
International Participations	21
Current Outreaches	28

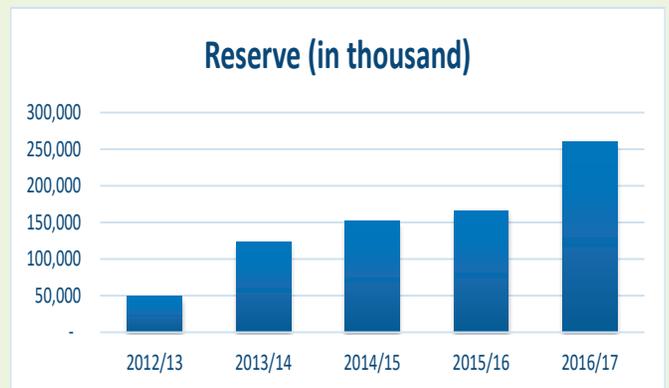
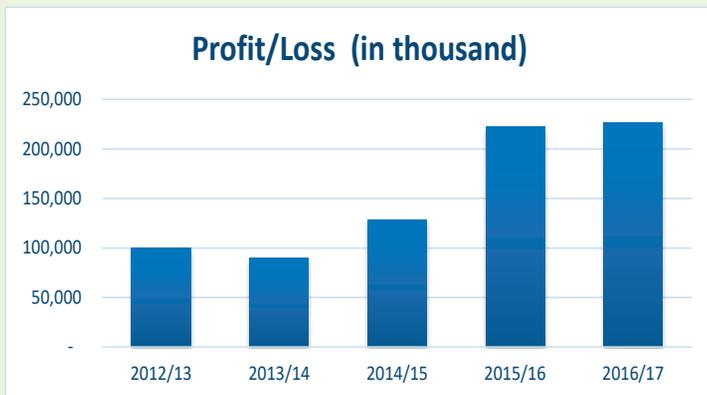
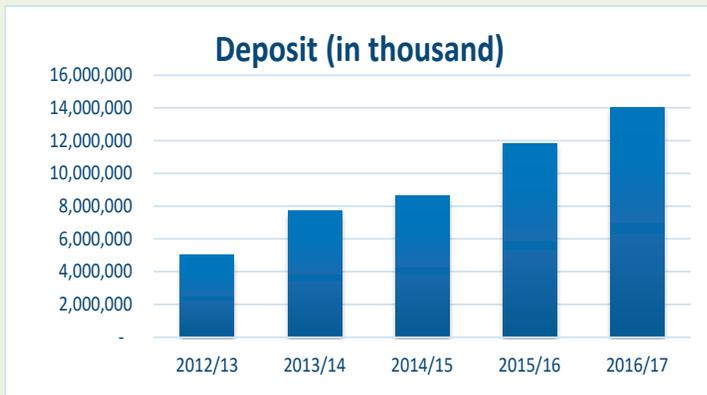
FINANCIAL HIGHLIGHTS

Financial Highlights as on 15th July 2017

(Rupees in thousands)

S.N.	Particulars	Last year	Current Year	Growth (In Npr)	Growth (In %)
1.	Share Capital	768,260	862,276	94,016	12.24
2.	Reserves and Funds	223,682	273,222	49,540	22.15
3.	Borrowings	433,520	704,061	270,541	62.41
4.	Deposit Liabilities	11,838,300	14,031,379	2,193,079	18.53
5.	Cash and Bank Balance	4,548,096	4,578,902	30,806	0.68
6.	Investment	1,765,115	2,455,115	690,000	39.09
7.	Loans, Advance And Bills Purchase (Net)	6,898,336	8,799,148	1,900,812	27.55
8.	Fixed Assets	157,108	165,895	8,787	5.60
9.	Other Assets	111,287	131,383	20,096	18.06
10.	Interest Income	805,555	1,245,950	440,395	54.67
11.	Interest Expenses	427,234	752,569	325,335	76.15
12.	Total Operating Income	441,353	562,501	121,148	27.45
13.	Operating Profit	(27,827)	1,536	29,363	105.52
14.	Net Profit/Loss	161,050	162,207	1,157	0.72
15.	Percentage of Net Profit/Gross Income	14.39	10.54		
16.	Adequacy of capital fund on risk weighted assets				
	a. Core Capital	9.87	8.87		
	b. Supplementary Capital	0.68	0.69		
	c. Total Capital fund	10.55	9.56		

FIVE YEARS AT A GLANCE



NCBL STRATEGIC PLAN



NCBL is currently on its 2014-2019 strategic plan reviewed during 2016 based on financial member, internal business process and learning & growth perspective. It is recently reviewed in 2017.

In Nepal there are currently around 36 thousand cooperatives of which around 9500 are NCBL member and growing. NCBL being the only cooperative Bank, it has to reach out to all cooperatives. This can be challenge owing to diverse geographically and distantly spread cooperatives and their varied strength. Challenge is opportunity as well.

NCBL Target By Year 2019



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

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

MISSION

To provide quality financial services enabling cooperatives to build capacity.



VISION

“Sustainable cooperative”

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.

Teamwork:

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.

Organizationwide Strategic Objective:

- Excellent services
- Smart people
- Safe & Sound Cooperative
- Informed decision
- Mission at the Heart
- Frontline Role.

Competitive Advantage:

- Nationwide network
- Nationwide geographic operation
- The only cooperative bank in Nepal
- Membership in International Cooperative arena
- Positive Image
- Motivated & Highly experienced human resource

Financial Perspective

Critical Success Factor

1. Grow Institutional Fund
2. Expand Loan Investment & Deposit Collection
3. Raise Soft Funding
4. New Revenue Stream

Targets

1. Deposit collection Nrs. 20 Billion
2. Loan Investment Nrs. 16 Billion
3. Share Capital Nrs. 2 Billion [Capital Fund > regulatory requirement]
4. LLP 1% of Loan outstanding
5. Soft borrowing from Government & other bodies 5 Billion
6. Remittances sub-agent to reach 25 % of members
7. Form Counseling Department

Strategic Objectives

1. Strong financial position to serve the member interest that enhance cooperative image

Actions

1. Intensify promotional activity coordinated by Business Promotion Department.
2. Regular & effective recovery effort to reduce default at minimum level Coordinated by Recovery Department.
3. Identify constraints in NCBL's activity towards Mission and advocate for mission supportive provisions coordinated by MD
4. Lobby and agreement with related government bodies and organization to bring in soft resources Coordinated by MD
5. Seek for insurance super agency opportunity coordinated by Business Promotion Department.
6. Introduce Counseling services.

Member (Customer) Perspective

Critical Success Factor	Strategic Objectives
<ol style="list-style-type: none"> 1. Widen member base 2. Safe and Sound cooperatives 3. Transform network to strength- towards information exchange, business and collaboration 4. Member satisfaction 	<ol style="list-style-type: none"> 1. Sustained and Satisfied Cooperatives

Targets:	Actions
<ol style="list-style-type: none"> 1. Increase members to 50% of total cooperatives in Nepal (16000). 2. Introduce Pre ACCESS and ACCESS branding of Cooperatives. 3. Develop performance standard tool for cooperatives other than SACCOS. 4. Conduct inclusive cooperative segment wise workshops / Trainings / exposure programs - for 5000 participants. 5. Dividend to member maximum possible. 6. Inclusive representation. 7. Set Training Fund. 	<ol style="list-style-type: none"> 1. Establish 'Members Relationship and Support Division' 2. Collaborate with various level Cooperative/ Cooperative Authority/ Government related bodies 3. 'Know our Member' and develop data base 4. Facilitate/Support formation of cooperatives and capacity development. 5. Monitor Credit Flow and Application 6. Provide certificate of appreciation/Award to best performing cooperatives at National/ Provincial and Branch Level 7. Facilitate participation in International workshop/training/ exposure visit programs 8. Develop annual calendar for training activity 9. Form Members representative body with due consideration to segment & geographic area. 10. Develop Product Catalogue.

Internal Business Process Perspective

Critical Success Factor	Strategic Objectives
<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. Coherent 7. Management Information System 	<ol style="list-style-type: none"> 1. Immediate response to members service and concern 2. Meet Members expectation 3. Efficient use of resources 4. Compliance in all respect, maintain effective internal control system and run with best practices 5. Raise member acceptance & popularity for product & services

Targets:	Actions
<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/ E-wallet / ATM / Online banking 5. New financial product and services 6. Reduce transaction processing and service time 7. Set up budgetary & monitoring unit 	<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. Evaluate current software and upgrade as necessary 5. Encourage Paperless processing 6. Partnering with technology vendor to introduce ATM service and E-Wallet 7. Align Segment centric activity positioning 8. Setup Branch operation Unit 9. Setup Provincial office and expand delivery channels 10. Maintain Compliance. 11. Streamline directives/procedures/processes 12. Review and assessment of branch performance and potential to develop comprehensive operational plan.

Learning and Growth Perspective

Critical Success Factor	Strategic Objectives
<ol style="list-style-type: none"> 1. Resource Center 2. Need Based Training 3. Evaluations 4. Technology capability 5. Mission guided Top to Bottom 6. MIS 7. Motivated Human Resource 	<ol style="list-style-type: none"> 1. Career development 2. Employee-Member-BOD- other relevant organization coherence 3. Effective & Efficient Management 4. Professional Staff and HR contentment
Targets	Actions
<ol style="list-style-type: none"> 1. Educate all in the organization about NCBL vision/mission/ strategies/Actions 2. Conduct level wise need based training 3. Conduct periodic performance appraisal of human resource and branches 4. Award best performing branch and Staffs. 5. Competitive benefit to Staffs 6. Comfortable working 	<ol style="list-style-type: none"> 1. Develop resource center 2. Carryout Performance appraisal 3. Review jobs and align with NCBL strategies 4. Conduct TOT trainings to Branch Managers and other levelled programs 5. Set appropriate training facility in NCBL office locations. 6. Obtain necessary technical support

National Cooperative Bank Ltd.

Central Office: Kupandol

As on 15th July 2017

Balance Sheet

CAPITAL & LIABILITIES	Current Year (in NPR)	Previous Year (in NPR)
1. Share Capital	862,276,000	768,260,000
2. Reserve & Surplus	273,221,613	223,681,975
3. Debenture & Bonds		
4. Borrowings	704,061,197	433,520,356
5. Deposit Liabilities	14,031,378,710	11,838,300,080
6. Bills Payable		
7. Proposed Dividend Payable	112,666,975	96,021,919
8. Income Tax Liabilities		
9. Other Liabilities	146,838,733	120,157,290
Total Capital & Liabilities	16,130,443,228	13,479,941,620

ASSETS	Current Year (in NPR)	Previous Year (in NPR)
1. Cash Balance	196,042,915	156,363,676
2. Balance with Nepal Rastra Bank	70,100,000	52,500,000
3. Balance with Banks/Financial Institution	4,312,758,884	4,339,231,824
4. Money at Call and Short Notice		
5. Investment	2,455,115,000	1,765,115,000
6. Loans, Advances and Bills Purchase	8,799,148,128	6,898,335,960
7. Fixed Assets	165,895,306	157,108,188
8. Non Banking Assets	-	-
9. Other Assets	131,382,995	111,286,972
Total Assets	16,130,443,228	13,479,941,620

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: Kupandol
For the year ended 15 July 2017

Profit & Loss Statement

Particulars	Current Year (in NPR)	Previous Year (in NPR)
1. Interest Income	1,245,949,512	805,554,743
2. Interest Expenses	752,569,283	427,233,716
Net Interest Income	493,380,229	378,321,027
3. Commission and Discount	1,755,696	1,312,511
4. Other Operating Income	67,364,586	61,719,608
5. Exchange Fluctuation Loss		
Total Operating Income	562,500,511	441,353,145
6. Staff Expenses	129,280,213	92,168,475
7. Other Operating Expenses	68,283,503	58,735,829
8. Exchange Fluctuation Loss		
Operating Profit before Provision for Possible Loss	364,936,795	290,448,841
9. Provision for Possible Losses	363,400,926	318,275,968
Operating Profit	1,535,869	(27,827,127)
10. Non-Operating Income/Loss	22,225	753,295
11. Provision for Possible Loss Written Back	221,688,045	247,629,468
Profit from Regular Operations	223,246,139	220,555,635
12. Profit/Loss from Extra-ordinary Activities	2,682,710	1,883,440
Net Profit after Considering all Activities	225,928,850	222,439,076
13. Provision for Staff Bonus	20,538,986	20,221,734
14. Provision for Income Tax	43,183,250	41,167,726
- Current Year's	44,518,023	36,817,558
- Up to Previous Year	1,075,097	724,258
- Deferred Tax	2,409,870	(3,625,910)
Net Profit/Loss	162,206,613	161,049,616

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: Kupandol
For the year ended 15 July 2017

Profit & Loss Appropriation Account

Particulars	Current Year (in NPR)	Previous Year (in NPR)
Income		
1. Accumulated Profit up to Previous Year	66,794,475	38,503,272
2. Current Year's Profit	162,206,613	161,049,616
3. Exchange Fluctuation Fund		
Total	229,001,088	199,552,887
Expenses		
1. Accumulated Loss up to Preview Year		
2. This Year's Loss		
3. General Reserve	40,551,653	40,262,404
4. Contingent Reserve		
5. Institutional Development Fund	100,000	100,000
6. Dividend Equalization Fund		
7. Staff Related Reserve		
8. Proposed Cash Dividend @14%	112,666,975	96,021,919
9. Proposed Bonus Shares		
10. Special Reserve Fund		
11. Exchange Fluctuation Fund		
12. Capital Redemption Reserve Fund		
13. Capital Adjustment Fund		
14. Deferred Tax Reserve	2,409,870	(3,625,910)
15. Institutional Social Liability Fund	1,622,066	
Total	157,350,565	132,758,413
Previous Fiscal Year Adjustment		
Accumulated Profit/(Loss)	71,650,523	66,794,475

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: Kupandol
For the year ended 15 July 2017

Statement of Changes in Equity

Particulars	Share Capital	Accumulated Profit/Loss	General Reserve	Capital Reserve Fund	Share Premium	Exchange Fluctuation Fund	Deferred Tax Reserve	Other Reserve & Fund	Total Amount
Opening Balance	768,260,000	66,794,475	147,056,312				9,031,189	800,000	991,941,975
Deferred Tax									
Restated Balance	768,260,000	36,503,272	147,056,312				9,031,189	800,000	991,941,975
Adjustments									
Surplus on revaluation of Property									-
Investment Adjustment Reserve									-
Net Gain/Loss not recognized in the income statement									-
Net Profit for the Period		162,206,613							162,206,613
Dividend		(112,666,975)							(112,666,975)
Share Capital Issue	94,016,000								94,016,000
Transfer to Deferred Tax Reserve		(2,409,870)					2,409,870		-
Institutional Development Fund		(100,000)						100,000	
General Reserve Fund		(40,551,653)	40,551,653						-
Institutional Social Liability Fund		(1,622,066)						1,622,066	
Closing Balance	862,276,000	71,650,523	187,607,965				11,441,059	2,522,066	1,135,497,613

				
Harihar Nath Yogi Director	Ramsaran Sharma 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	Gyan Bahadur Tamang Director



NCBL PROFILE



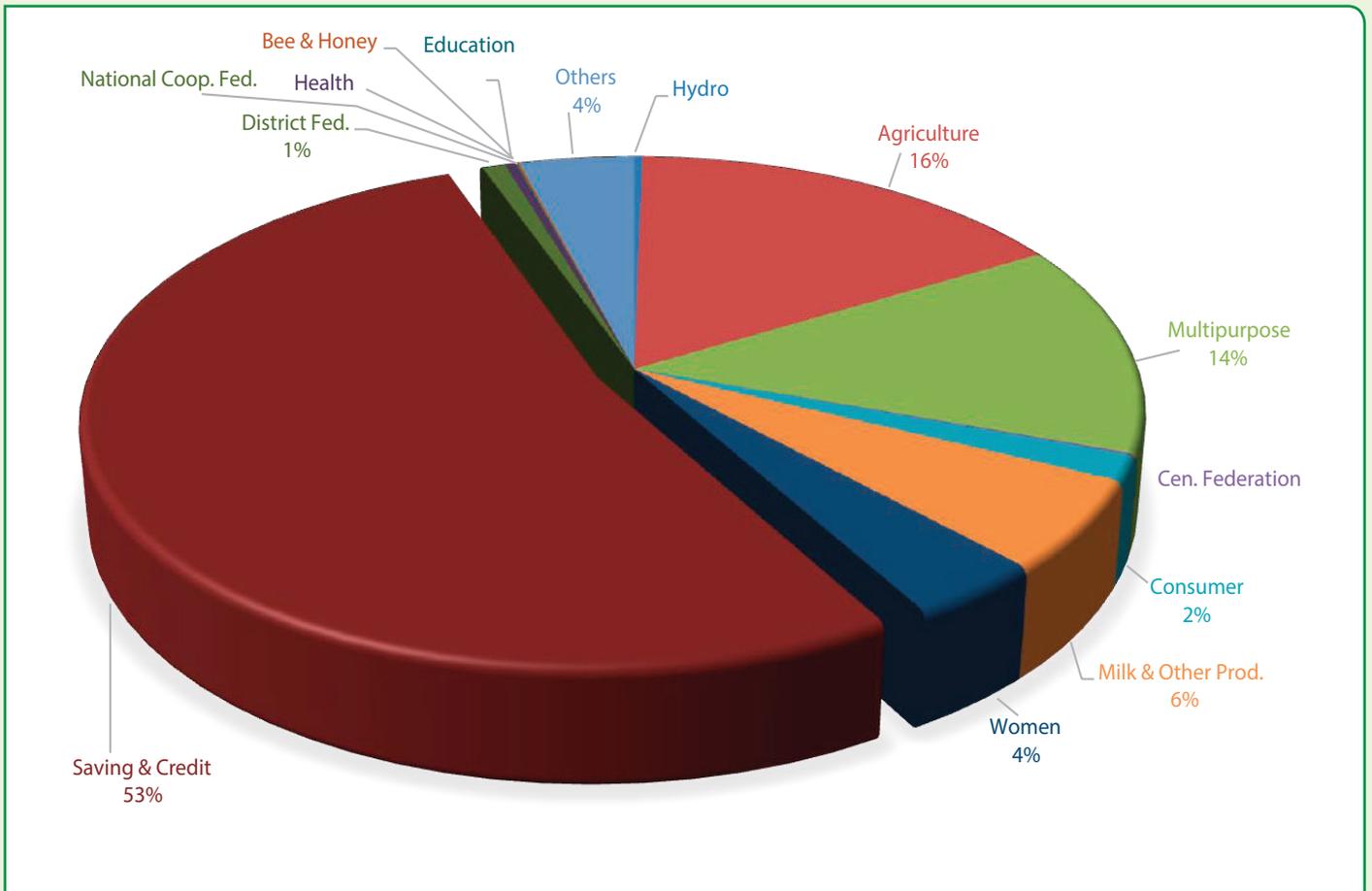
Introduction of NCBL

Incorporation Date	: July 09, 2003
Banking Operation Date	: August 03, 2004
Licensed for Limited Banking by NRB	: July 26, 2010
Number of members	: 9379
Member Network	: Countrywide (77 Districts)
Geographical Operation	: Countrywide
Branch Network	: 44 Branches
BOD Members	: 11
Account Committee Members	: 3
Sub-Committees	: 4
Departments	: 9
Staffs	: 210

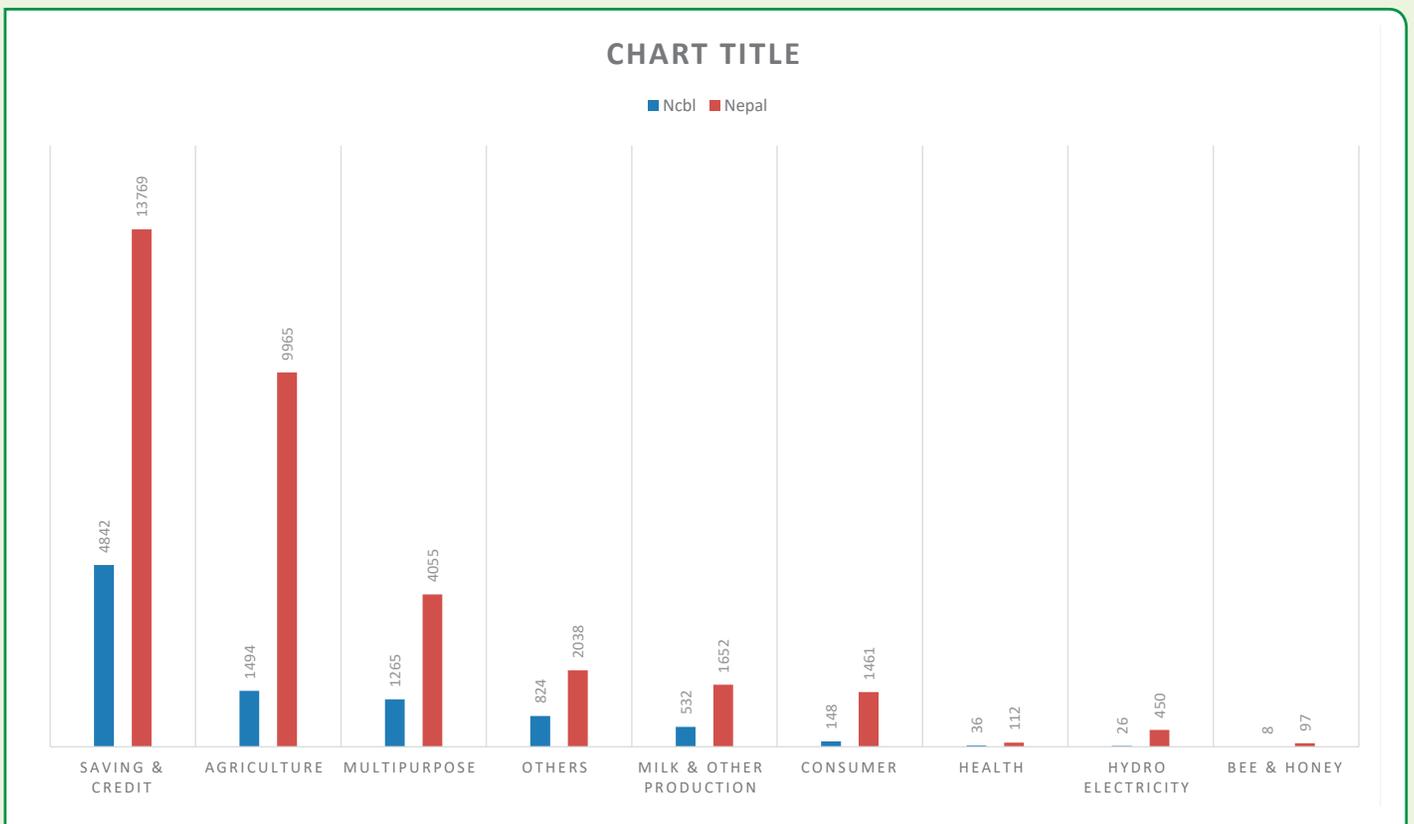
Composition of NCBL Members

S. No.	Subjective Co-operatives	Number	
		July 15 2017	Dec 31 2017
1	Nepal Government	1	1
2	National Cooperative Development Board	1	1
3	National Co-operative Federation	1	1
4	Central Federation	10	10
5	District Federation	77	77
6	Saving & Credit Co-operatives	4842	4953
7	Agriculture Co-operatives	1494	1540
8	Multipurpose Co-operatives	1265	1292
9	Milk & Other Production Co-operatives	532	533
10	Women's Co-operatives	347	357
11	Consumer Co-operatives	148	152
12	Health Co-operatives	36	36
13	Hydro Electricity Co-operatives	26	26
14	Bee & Honey Co-operatives	8	8
15	Education Co-operatives	4	4
16	Others	383	388
	Total	9175	9379

Composition of NCBL Members



Cooperatives of Nepal Vs NCBL Members





OUR PRODUCTS & SERVICES

A. Saving Product

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

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
- GME Remit (Best Remit)

III) Utility Payment

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

D. E-Product

- SMS Banking
- Internet Banking
- Inter Bank Payment System (IPS)



Modern Agricultural and Vegetable Cooperative Society

NCBL is promoting micro finance loan for member organization. With the help of micro finance NCBL mainly focus entrepreneurship. One of our micro finance loan holder via our member cooperative is Nahakul Prajapati. He

started organic vegetable farming in 54,760 square feet leased land three years ago. He is generating more than 1 million income annually. In the society he has become an icon and is inspiration to become self-sustained.

Hotel Water Tower

For the promotion of tourism in Nepal NCBL has invested in building hotel in Nuwakot. Himnadi Paryatan Cooperative Society has invested 115 million Nrs out of which the contribution of NCBL is 60 million Nrs for building a 33 rooms hotel with other full facilities. The name of the hotel is Water Tower. The hotel manager Rammani Adhikari said that NCBL has not only promoted tourism but it has also created various jobs for local people.





E. TRAINING

NCBL is a member based bank So it has unique identity and responsibility towards its member. NCBL has to set up separate training department to conduct extensive training program. To bring international experiences/ facilitate and technologies, NCBL has approached various international institutions and also become member of international organizations. NCBL has committed for making members cooperatives professional & strong and sustainable through its training and education activities. So far NCBL has conducted training activities covering Credit & Risk Management,

Interaction and Orientation Program, Cooperative Managers National Program, Training of Trainers (TOT), Planning and Review Workshop, Office Management Training, Staff Capacity Enhancement Training, Cooperative Professionalization Training, COPOMIS Master TOT, Branch Management Training and MicroFinance Management Training. More than 1500 participants from different nature of cooperatives have obtained training in 2017. The positive feedback request from members encourages us to conduct more such trainings and learning activity.

Basic level training

- Cooperative Management
- Marketing Management
- Organization Management (Behavioral Science)
- Risk Management
- PEARLS Rating
- Branch Management Training
- Accounting Management Training
- Leadership Development

Medium Level Training

- PEARLS Monitoring Training
- Credit Management Training
- Policy Formulation Training
- Annual Planning & Budgeting Training
- Advance Leadership Training
- Microfinance Finance Management
- Monitoring module for Account committee

Advanced level Training

- Cooperative Manager's Competency Course (CMCC)
- Cooperative Director's Competency Course (CDCC)
- Cooperative Loan Officer's Competency Course (CLCC)
- Cooperative Professionalization Training (CPT)
- Business/ Strategic Planning Training
- Financial Counseling Training
- COPOMIS

Snapshot of Training Activity

Program Title	Number of Program	Participants from NCBL	Participants from Member Cooperatives	Total Participants
Credit and Risk Management	4		128	128
Interaction and Orientation Program	12		616	616
Cooperative Managers National Program	2		357	357
Training of Trainers (TOT)	2	49		49
Planning and Review Workshop	6	52		52
Office Management Training	3	77		77
Staff Capacity Enhancement Training	2	21		21
Cooperative Professionalization Training	2		32	32
Cooperative Directors Competency Course	1		31	31
COPOMIS Master TOT	1	25		25
Branch Management Training	1	58		58
MicroFinance Management Training	2		58	58
Total	38	282	1222	1504

AWARDS AND HONORS

In 14th Annual General Meeting NCBL awarded best co-operatives, best contributor in cooperative sector, best branch and best employees for the fiscal year 2016/17:

Best Co-operative Category (National Level):

Federation/Union	Rupandehi Saving & Credit Cooperative Union	Rupandehi
Women	Bhrikuti Mahila Bikas Saving & Credit Cooperative Ltd.	Dang
SACCOS	Koliya Saving & Credit Cooperative Ltd.	Rupandehi
Other than SACCOS	Narayani multipurpose Cooperative Ltd.	Hetauda

Best Co-operative province Level (SACCOS & Other than SACCOS)

S.N.	Name of Cooperative	Address	Province
1	Swarna Laxmi Saving & Credit Cooperative Ltd.	Jhapa	1
2	Juropani Multipurpose Cooperative Ltd.	Jhapa	
3	Naba Bikash Saving & Credit Cooperative Ltd.	Rautahat	2
4	Samaj Sebi Agriculture Cooperative Ltd.	Sarlahi	
5	Chadeshwari Saving & Credit Cooperative Ltd.	Kabhre	3
6	Sapanatirth Multipurpose Cooperative Ltd.	Kathmandu	
7	Ekata Cooperative Ltd.	Baglung	4
8	Adarsh Communication Cooperative Ltd.	Baglung	
9	Dewadah Saving & Credit Cooperative Ltd.	Rupandehi	5
10	Sana Kisan Agriculture Cooperative Ltd.	Banke	
11	Hinali Saving & Credit Cooperative Ltd.	Surkhet	6
12	Gothapada Krishak Cooperative Ltd.	Dailekh	
13	Namaste Saving & Credit Cooperative Ltd.	Dhanagadi	7
14	Laxmi Saraswati Multipurpose Coop Ltd.	Doti	

Individual Category Contributor in Co-operative Sector

Bishnu Datta Sharma	Former Founder Director
Namaraj Sapkota	Former Director
Dr.Gobinda Raj Joshi	Intellectual Award
Kaji Shrestha	Journalist

Best Branch of NCBL- Thimi Bhaktapur

Best Employee Award

Kedar Nath Upreti	Assistant Officer
Ram Saran Sapkota	Senior Assistant
Yagya Prashad Aryal	Office Assistant



Agreement signing ceremony between National Cooperative Bank Limited (NCBL) and Poverty Alleviation Fund (PAF) to support the cooperatives formed and supported by PAF

International Participations

ICA

SN	Name of Program	Organizer	Date	Address	No. of participants	Name of Participant	Designation
1	1st ICA/AP Trade & Business Committee Meeting	ICA	Feb 20-21 2017	Malaysia	1	Mr. Hariharnath Yogi	Director
2	10th Asia Pacific Ministers Conference	ICA	April 18-21 2017	Hanoi, Vietnam	2	Mr. Ramesh Prasad Pokhrel Mr. Ramsaran Sharma Ghimire	Chairperson Director
3	ICA/AP/ ACFSMC Workshop on "Cooperative Financial Services and Rural Development"	ICA	June 22-26, 2017	Hangzhou, China	1	Mr. Harikrishna Sapkota	Assistant General Manger
4	Coop Business Forum and Trade Fair	ICA, DEKOPIN	July 12-14, 2017	Makassa, Indonesia	2	Mr. Devraj Parajuli Mr. Mohan Bahadur Karki	BOD Member Assistant Manager

SN	Name of Program	Org.	Date	Address	No. of part.	Name of Participant	Designation
1	CEO Workshop, HRD Workshop and ACCU Forum 2016	ACCU	Sep 04-12, 2016	Incheon City, South Korea	22	Mr.KB Upreti	Managing Director
						Mr.Ramhari Bajgain	Director
						Mr. Gyan Bahadur Tamanag	Director
						Mr. Rajendra Paudyal	Member, Edu-Training Committee
						Mr. Ramsharan Basnet	Member, Edu-Training Committee
2	2016 CULROC Exposure Program-Workshop and field visit in Taiwan	ACCU	Nov 5-12, 2016	Taichung, Taiwan	2	Mr. Ramesh Prasad Pokhrel	Chairman
						Mr. Ram Bahadur G C	BOD Member
3	WOCCU Technical Workshop	ACCU	Dec 1-2, 2016	Bangkok, Thailand	1	Mr. Nabin Kumar Karki	Department Head, IT
4	20th DE Workshop	ACCU	Dec 05-11, 2016	Bangkok, Thailand	2	Mr. Nabin Kumar Karki	Department Head, IT
						Mr. Rajendra Paudyal	Member, Edu-Training Committee
5	Access Branding Masters Auditors Training	ACCU	Jan 8-13, 2016	Bangkok, Thailand	1	Mr. Bharat Kumar Chimariya	Department Head, Internal Audit
6	CEO Workshop	ACCU	March 6-10, 2016	Korea	1	Mr. KB Upreti	Managing Director
7	25th Ruby anniversary Celebration	ACCU	May 25-27, 2017	Manila, Philippines	1	Mr. Saroj Joshi	Manager
8	MYFO : Managing Yourself For Otehrs	ACCU	June 4-8, 2016	Bangkok, Thailand	4	Mr. Balram Raut Chhetri	Manager, Sungabha SACCOS
						Mr. Rajendra Shrestha	Chairman, Sungabha SACCOS
						Mr. Yadav Prasad Joshi	Director, Nawajevan Coop Ltd.
						Mr. Janak Raj Joshi	Director, Nawajevan Coop Ltd.
9	21st DE Program	ACCU	June 18-24, 2016	Bangkok, Thailand	1	Mr. Pramod Kumar Ghimire	Assistant Manager

SN	Name of Program	Date	Program Country	Participants Name	Position	Name of Coop
1	Database Mgmt. for Coop and RFI	July 17- 21, 2016	Lucknow, India	Narayan Kaji Shrestha	BOD Member	Jalbinayak Saccos
				Sushil K.C.	IT Officer	Hamro Sagar-matha MPC
2	International Program on "Management of Rural Financing Institutions and Co-operatives for Rural Development"	Agu 22-26, 2016	Hyderabad, India	Mr. Basant Raj Adhikari	Manager	Baraha Saving and Credit Cooperative
				Ms. Muna Kumari Thapa	Chairman	Gothapada Krishak Cooperative Ltd.,
				Mr. Shukraj Bhandari	Chairman	Hamro Paunch Multipurpose Cooperative Ltd
3	International Program on "Developing Managerial Decision Making Skills for Marketing Cooperatives"	Sep 7-10, 2016	KIIT University Campus, Odisha, India	Mr. Man Mohan Bist	Managing Director	Sangam SAC-COS
				Mr. Roshan Acharya	Assistant Manager	Bargachhi Multiple COOP Society
				Mr. Umesh Gurung	Secretary	Jagruk SACCOS
4	International Programme on "Agri Value Chain Financing"	Oct 5-8, 2016	VAMNICOM, PUNE	Mr. Biswanath Mandal	Chairman	Jana Jyoti Krishi Coop Ltd.
				Mr. Om Prakash Yadav	Chairman	Om Sai Agriculture Coop Ltd.
				Mr. Tej Narayan Yadav	Chairman	Saai Krishi Coop Ltd.
5	Post Graduate Diploma in Co-operative Management		VAMNICOM, PUNE	Mr. Amendra Yadav	Accountant	Janata SACCOS
6	International Programme on Agriculture & Rural Development through Cooperative Business Model	Nov 21-24, 2016	VAMNICOM-CICTAB- IFFCO Gurgaon, Haryana	Mr. Bishnu Bahadur Rimal	Chairman	Namaste SAC-COS
				Mr. Prem Prasad Jaisi	President	Chulimalika Agricultural Coop
7	International Programme on Development of Managerial Skills for Agricultural Co-operatives and Rural Financing Institutions	Nov 21-25, 2016	NCDC-TOPIC Institute, Gurgaon, Haryana	Ms. Mana Maya Kumari Thapa	Executive Director	Nari Bikash Multiple Coop Society
				Ms. Aarati Rai	President	Pragatishil Krishi Sahakari Sanstha Ltd.
				Ms. Lila Devi Bhattarai	Manager	Maipokhari Krishi Sahakari Sanstha Ltd.

8	International Programme on Application of Information Technology for Development of Agricultural Cooperatives and Rural Financing Institutions (Focused on Trainers Training)	Dec 19-23, 2016	VAMNICOM, Pune, India	Mr. Nabin Poudel	Assistant	NCBL
				Mr. Narayan Belbase	Senior Assistant	NCBL
9	Exposure Visit Programme on Cooperative Business Model in Sri Lanka	Jan 3-6, 2017	NICD, Polgolla, Sri Lanka	Mr. Navaraj Prasad Upadhyay	Manager	NCBL
10	International Programme on Training Technique for Trainers of Cooperative and Rural Financing Institutions	Jan 16-20, 2017	NCUI, New Delhi, India	Ms. Anuja Sainju	Junior Officer	NCBL
				Mr. Ganesh Man Shrestha	Chairperson	Tewa Agriculture Cooperative Ltd.
				Ms. Laxmi Devi Bhandari	Director	District Agriculture COOP Ltd
				Mr. Shanis Lageju	Vice President	District Agriculture COOP Ltd
11	International Programme on Agricultural Financing & Rural Development	Feb 26-March 2, 2017	Dhaka, Bangladesh	Mr. Sabin Rajbhandari	Manager	Shyamleshwor Multipurpose Cooperative Ltd.
12	CICTAB General Assembly	April 3 2017	New Delhi, India	Mr. Saroj Joshi	Manager	NCBL
13	International Program on "Good Governance for Women BOD of Cooperatives and Rural Financing Institutions"	March 8-11, 2017	VAMNICOM, Pune, India	Ms. Laxmi Shakya	Director	Padmavati SACCOS
				Ms. Ambika Kumari Thapa	Director	Paropakar SACCOS
				Ms. Srijana Sharma Chudal	Chairman	Mahila Aviyan SACCOS
				Ms. Sobha Sapkota	Director	Kathmandu District Federation
14	International Programme on "Women's Development through Income Generating Activities"	March 6-9, 2017	NIBM, Pune, India	Devaki Nepal	President	Safal SACCOS
				Laxmi Baral	President	
				Shanta Mainali	Manager	Dakchinkali SACCOS
				Sushila Parajuli	Treasurer	Dakchinkali SACCOS
				Uttara Nepal	Secretary	Dakchinkali SACCOS

15	International Programme on Skill Development of Trainers in the SHGs & JLGs for Financial Inclusion of Rural Poor	March 14-17, 2016	BIRD, Luc-know	Mr. Dan Bahadur Rawal	Manager	Dalit Multipurpose Cooperative Limited
				Mr. Dhan Bahadur Nepali	Managing Director	Chetana Samajik Uddhemshil Cooperative Ltd.
				Mr. Prakash Nepali	Accounts Committee Coordinator	Karuna SAC-COS
16	International Programme on "Cooperative Governance for BOD of Cooperatives and RFIs"	March 20-24, 2016	VAMNICOM, Pune	Mr. Nabaraj Subedi	Chairman	Indrabasuki SACCOS
				Mr. Chiranjivi Giri	Executive Director	Tarapunja Sahakari
17	International Programme on Adopting Area Based Integrated Approach for Inclusive Cooperative Development of NCDC's ICDP scheme in Indian Context	April 17-21, 2017	Gurgaon	Mr. Bharat Raj Sharma/Jaisi	Manager	Tila Karnali SACCOS
				Mr. Rajendra Bahadur Singh	Manager	Samjhauta Multipurpose Cooperative Limited
				Mr. Chandra Kant Khanal,	Manager	Peoples's Saving and Credit Cooperative Limited
18	International Program on "Agri Value Chain Financing"	May 22-26, 2017	VAMNICOM, Pune	Mr. Uchit Shrestha	Officer	Shree Araniko Namuna SACCOS
				Mr. Arun Khatiwada	Officer	Ekata SACCOS
				Mr. Janak Raj Bhul	Manager	Annapurna SACCOS

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)

INTERNATIONAL AFFILIATION

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

सदस्य संस्थाहरूले कुनै पनि बैंकको खातामा सिधै रकमान्तर गर्न
राष्ट्रिय सहकारी बैंक लिमिटेड मार्फत NCHL-IPS सेवा प्रयोग गर्नु ।



थप जानकारीका लागि सदस्य सेवा कक्षमा
सम्पर्क गर्नुहुन अनुरोध छ ।



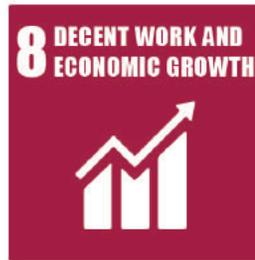
National राष्ट्रिय सहकारी बैंक लिमिटेड
Co-operative Bank Limited (NCBL)

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





 **SUSTAINABLE DEVELOPMENT GOALS**



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

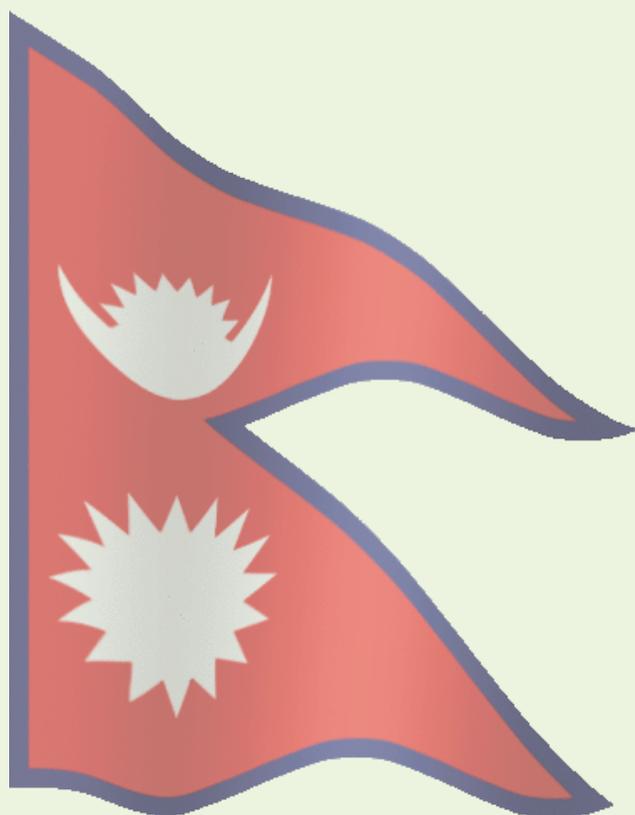
Corporate Office : Kupandol, Lalitpur, Nepal, Phone No.: +977-1-5180182
Fax No.: +977-1-5555687, E-mail: ncbl@ncbl.coop, Web.: www.ncbl.coop

CURRENT OUTREACHES

- 9379 member all over the country
- Members in 77 districts
- Served from 44 locations

Our Branch Network

Inside Kathmandu Valley		Outside Kathmandu Valley	
Branch Address	Telephone No.	Branch Address	Telephone No.
Kupandol ,Lalitpur	5180182	Nuwakot	010 560966/9801809623
Main Branch, Kupandol	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
		Hariwan Branch	
		Bardibas Branch	
		Dhankuta Branch	
		Phidim Branch	
		Bharatpur Branch	
		Kawasoti Branch	
		Bardaghat Branch	





Vice-President of Nepal Nanda Bdr. Puninaugurating NCBL 14th AGM.



NCBL BOD, Account Committee, Senior Management Team Participating "NCBL'S Role in SDGs" Workshop.



Mr. Ramesh Prasad Pokhrel (Chairperson, NCBL) Providing Token of Love to Vice-President of Nepal Nanda Bdr. Pun



Representatives from Member Co-operatives in 14th AGM of NCBL



Participants of National Level Manager's Program Organized by NCBL



Mr. Harihar Nath Yogi (BOD NCBL) Participating ICA/AP Trade & Business Committee Meeting



Ms. Sarita Bhattarai (BOD, NCBL) Participating "Enhancing the Role of Women in Co-operative Business" Programme organize by ICA-AP



Honourable Keshab Prasad Badal inaugurating 15th Bank Annual Day



Mr. K.B. Uprethi (MD NCBL) Participating ACCU CEO Workshop in Korea



Observation Visit of NCBL by ACCU Higher Officers Ms. Elenita V. San Roque & Mr. Ranjith Hettiarachchi



Participants of National Level Manager's Program Organized by NCBL



Mr. Devraj Parajuli (BOD, NCBL) & Mr. Mohan Bahadur Karki (Department Head) Participating Cooperative Business Forum and Trade Fair Program Makassa, Indonesia



Mr. Ramesh Pd. Pokhrel (Chairperson) & Mr. Ramsaran Sharma Ghimire (BOD, NCBL) Participating 10th Asia Pacific Minister Conference



Cooperatives leaders participating in Youth program conducted by ICA-AP



NCBL Hari Krishna Sapkota (Assistant General Manager NCBL) is receiving highest tax payer award from Mr. Lok Darshan Regmi (Chief Secretary of Government of Nepal)



Accu Forum



Observation Visit of NCBL By ICA-YC Member Mr. Ashan Ali Thakur



Observation Visit of NCBL By Dr. D. Ravi (Consultant of CICTAB)



National Cooperative Bank Limited donating to Prime Minister Relief fund for flood victims



21st Development Educator (DE) Program organized by ACCU



Mr. Hari Krishna Sapkota (AGM) Participating ICA-AP Programme in China

Management Team



K.B. Upreti
Managing Director



Hari Krishna Sapkota
Assistant General Manager



Saroj Joshi
Manager



Ram Babu Acharya
Manager

Department Chief



Mohan Karki
*Assistant Manager
(Recovery)*



Pramod Kumar Ghimire
*Assistant Manager
(Credit)*



Bharat Kumar Chimariya
*Assistant Manager
(Internal Audit)*



Nabin Kumar Karki
*Assistant Manager
(Information Technology)*



Madhu Raymajhi
*Officer
(Business Promotion and Member Service)*
