



International
Co-operative
Alliance



2019
ANNUAL
REPORT



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

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Board of Directors



K.B. Upreti
Chairman
Rep: District Cooperative Union Ltd.
Kathmandu



Sarita Bhattarai
Member
Rep: District Agricultural Cooperative
Federation Ltd. Bhaktapur



Harihar Nath Yogi
Member
Rep: Janahitkari Savings & Credit
Cooperative Ltd, Surkhet



Ram Bahadur G.C.
Member
Rep: Aadarsha Sanchar Cooperative
Society Ltd. Baglung



Ram Hari Bajgain
Member
Rep: Pratibha Saving & Credit
Cooperative Society Ltd. Lalitpur



Gyan Bahadur Tamang
Member
Rep: National Namobuddha Saving &
Credit Cooperative Ltd. Kathmandu



Amrita Subba
Member
Rep: Mahila Savings & Credit
Cooperative Society Ltd. Sunsari



Parbati Thapa Magar
Member
Rep: Namo Stuti Sv & Cr
Cooperative Ltd. Kathmandu



Kedar Manandhar
Member
Rep: Sitapaila Multipurpose
Cooperative Society Ltd. Kathmandu



Dhurva Narayan Yadav
Member
Rep: Jilla Saving & Credit
Cooperative Union Ltd. Dhanusha



Madhav Lal Devkota
Member
Rep: Tilottama Multiple Cooperative
Ltd. Rupandeh



Mahendra Kumar Giri
Member
Rep: Sahara Nepal Saving & Credit
Cooperative Society Ltd. Jhapa



Bishow Nath Mandal
Member
Rep: Jana Jyoti Krishi Cooperative
Ltd. Saptari



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



Bijaya Dhital
Member
Rep: Holika Savings & Credit
Cooperative Society Ltd. Banke

Account Committee



Laxmi Pd. Upreti
Coordinator
Rep: Nepal Multipurpose Co-
operative Society Ltd. Jhapa



Mitra Raj Dawadi
Member
Rep: Sarba Shakti Saving And Credit
Cooperative Limited, Chitwan



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 Responsibilities
ICA : International Cooperative Alliance
MOU : Memorandum of Understanding (MOU)
UN : United Nation



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CHAIRMAN'S MESSAGE

The prosperity of our members is our success

The National Cooperative Bank Limited (NCBL), since its inception in 2003, remains fully 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 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 transfer international cooperatives' best practices and technologies in Nepal and sharing Nepal's best practices at 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!

K.B. UPRETI
Chairman



PLEDGE FROM CEO

There is always enough reason for optimism and continuous improvement

Looking at the growth for more than 16 years since our inception, NCBL has built an image of responsible and active cooperative bank to promote cooperative principle and values. NCBL is playing a leading role and tirelessly working to uplift socio-economical level of its members.

It is our pride that being the only co-operative Bank of Nepal, it is active in performing its role and performing best to expand financial access & inclusion. It is a matter of pleasure to state that our bank is continuously progressing and unleashing potential growth. By embracing core cooperative principles, it is working for the cooperative and it is marked as a distinct bank of the country.

Financial sector is evolving with more competitive and challenging environment. Meeting this challenge makes us even 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 always enough reason for optimism and continuous improvement.

We will continue to focus on being more accessible to our member cooperative through adoption of 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!

BADRI KUMAR GURAGAIN

Chief Executive Officer



NCBL PROFILE





NCBL: A SYNONYMOUS TO COOPERATIVE MOVEMENT

National Cooperative Bank Limited (NCBL) was founded in 2003 A.D as an only bank in the cooperative movement of Nepal at the national level. It exercises power conferred by sub-section 4 of section 26 under prevailing Cooperative Act, 1992 (first amendment, 2000).

It was established with the recommendation of Nepal Rastra Bank (NRB) as an umbrella institution to provide banking and financial services to all its member cooperatives in the backdrop of long and continuous demand and efforts of cooperators.

Assessing the importance of setting up a separate bank exclusively dedicated to the cooperatives in the country, Nepal Government had amended the Cooperative Act, 1992 and released NPR10 million as equity participation in the fiscal year 2000 /2001. It has successfully been carrying out cooperative banking business since 17 years. NCBL is primarily established with the objective of meeting financial needs and launch different promotional activities to support its member cooperatives to make them professional, strong and competitive.

The establishment of NCBL, therefore, has a special implication for the enhancement of cooperative movement through promotion and strengthening of cooperatives and address the country's major socio-economic deprivations, poverty, unemployment and inequality etc.

The bank with around 11,125 member cooperatives covers all 77 districts and with rapidly growing number cooperatives day by day, has already extended its network in 44 different places. NCBL is planning to expand its services in additional place to the current fiscal year to better serve the member cooperatives.

FACTS OF NCBL

(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 | : | 11,125 |
| Geographical Operation | : | Country Wide |
| Branch Network | : | 44 branches |
| BOD Members | : | 15 |
| Account Committee Members | : | 3 |
| Staffs | : | 260 |
| Outsource Staffs | : | 100 |





VISION

“Sustainable cooperatives”

MISSION

Provide quality financial services, enabling cooperatives to build capacity.

OUR KEY OBJECTIVES

- Provide quality services to members through the adoption of latest tools and technology
- Capacity enhancement of members through training, education, orientation and workshop
- Advocacy for cooperative-friendly, policy, laws, directives and regulations
- Networking and cooperating with national and international agencies
- Job creation through mobilization of capital in productive sectors through cooperatives
- Granting 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
- Meeting the changing needs of members.

CORE VALUES

- » Teamwork
- » Respect
- » Accountability
- » Integrity
- » Innovation
- » Excellence
- » Motivation
- » Honesty
- » Dedication
- » Punctuality

ETHICAL PRINCIPLES

MEMBER FOCUS:

Members are our first priority and they are driving force. We were established to promote NCBL running all over the country. We carry out promotional activities in order to develop and strengthen the NCBL in Nepal. For the long term development of member organization and to focus on their goals as well as to bring positive changes on country economy, cultural and social aspects and objective.

QUALITY:

Quality service experience is paramount to our members. Now days a lot of cooperatives are entered in to our service sector. NCBL provide a number of services but with different qualities. Quality is an important factor for surviving in the competitive market. Customers are entering into cooperative banks with lot of expectations especially customers in rural areas. Sometimes the expectations are fulfill otherwise it is not possible. So this NCBL is an attempt to analyses the expectation and actual perseverance of different customers and also for understanding is there any gap or mismatch between the expectations and actual perseverance of customers of Cooperative banks at all over Nepal.

HONESTY AND INTEGRITY:

We treat our members with honesty, fairness and respect. Cooperative are based on the value of self-help, self-responsibility, democracy, equality, equity and solidarity. organization whose stated mission is “to reveal abuses of power, corruption and dereliction of duty by powerful public and private institutions in order to cause them to operate with honesty, integrity, accountability and to put the public interest first.

BELIEF IN OUR PEOPLE:

We highly value employees.

TEAM WORK:

Loyal and motivated teams can produce extraordinary results. Teamwork is the collaborative effort of a group to achieve a common goal or to complete a task in the most effective and efficient way. This concept is seen within the greater framework of a team, which is a group of interdependent individuals who work together towards a common goal. Basic requirements for effective teamwork are an adequate team size. The context is important, and team sizes can vary depending upon the objective. So, we are driven by a team performance culture.

GOOD CORPORATE GOVERNANCE:

Corporate governance is the collection of mechanisms, processes and relations by which corporations are controlled and operated. Governance structures and principles identify the distribution of rights and responsibilities among different participants in the corporation (such as the board of directors, managers, shareholders, creditors, auditors, regulators, and other stakeholders) and include the rules and procedures for making decisions in corporate affairs. Corporate governance is necessary because of the possibility of conflicts of interests between stakeholders, primarily between shareholders and upper management or among shareholders.

Corporate governance includes the processes through which corporations' objectives are set and pursued in the context of the social, regulatory and market environment. These include monitoring the actions, policies, practices, and decisions of corporations, their agents, and affected stakeholders. Corporate governance practices can be seen as attempts to align the interests of stakeholders of NCBL.

CORPORATE SOCIAL RESPONSIBILITY:

Corporate social responsibility (CSR), also called corporate sustainability, sustainable business, corporate conscience, corporate citizenship, conscious capitalism, or responsible business) aims to ensure that companies conduct their business in a way that is ethical. This means taking account of their social, economic and environmental impact, and consideration of human rights.

It can involve a range of activities such as:

- I. Working in partnership with local communities
- II. Socially responsible investment (SRI)
- III. Developing relationships with employees and customers
- IV. Environmental protection and sustainability
- V. Committed to contribute for improvement in quality of life of our people

Some businesses have as their main purpose the fulfilment of social or environmental goals, as opposed to a business that tries to achieve its financial goals while minimizing any negative impact on society or the environment.

There have been increased demands from employees, customers and government bodies for businesses to be more open about their activities and to reach, and maintain, acceptable standards in their business practice. For employers, CSR is now seen as an important way to increase competitive advantage, protect and raise brand awareness and build trust with customers and employees.

ORGANIZATION WIDE STRATEGIC OBJECTIVE:

- Excellent services
- Smart People
- Safe & Sound Cooperative
- Informed Decision
- Mission at the Heart
- Frontline Role

COMPETITIVE ADVANTAGE

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 resources.

DEVELOPING SUSTAINABLE COOPERATIVE:

A. CREDIT FACILITY

Other banks and financial institutions do not easily provide loans to the cooperatives. So, cooperatives in Nepal are facing financial problems in case of need. NCBL provides credit facility for institutional development, member wealth creation and employment creation at local level. As of now NCBL has 19.5 billion NPR loan to more than 3000 cooperatives. It shows that fund from NCBL provides significant contribution to reduce poverty and unemployment .



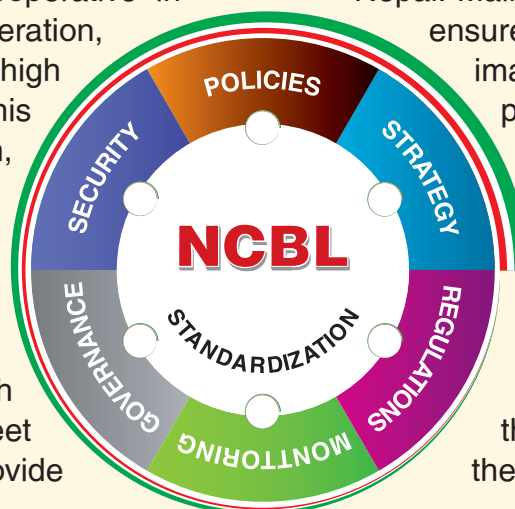
B. DEPOSIT



NCBL provides competitive interest rate to the deposit of its member. Cooperatives can choose from various types of deposit. NCBL deposit products exclusively designed for them. NCBL deposit products can help member cooperatives to become financially secure and provide a safety net in case of an emergency in future.

C. INSTITUTIONALIZATION OF COOPERATIVE

National Cooperative Bank has developed standardization program to identify and upgrade the status of member cooperative in Nepal. Main objective of program is to manage cooperative operation, cooperatives and build high cooperative movement. This program is divided into four parts (Basic level Program, Program and International each program is divided into two parts: Saving & saving & Credit where we develop different indicators (financial and non-financial) under which we score them (identify them to move next level status) and coordinate with them (upgrade status) if they meet the criteria to proceed also, if not then we manage to provide



ensure the stable quality of image of cooperatives and program is divided into four CARE Program, SMART Level Program). Further, into two parts: Saving & saving & Credit where we develop different indicators (financial and non-financial) under which we score them (identify them to move next level status) and coordinate with them (upgrade status) if they meet the criteria to proceed also, if not then we manage to provide

their provided data so that they can upgrade their status. However, each program has its own model of feedback to provide and upgrade system and once the cooperative wish to enroll in this program they will be guided as required.

i. Basic Level Program

This program mainly views 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 the nearby branch if they are out of internet access.

ii. CARE Program

Our member cooperatives who fall under Basic Standard A, B or C (i.e. score more than or equal to 60) are eligible to enroll in this program. This program is more advanced than the previous (Basic Level Program) where we give more priority to good governance of cooperatives.

iii. SMART Program

Similarly, our member cooperatives who fall under CARE A, B or C (i.e. score more than or equal to 60) are eligible to enroll in this program. Again, this program is more advanced than the CARE Program where we again give priority to good governance in advance.

iv. International Level Program

In this level we will tie cooperatives with internationally recognized agencies. Cooperative success to enter in this program means 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.

This program believes that if we can identify and assist to upgrade status then it will eventually help cooperatives to be well-built with our different level program as required, which is also the theme of our vision "sustainable cooperatives".

v. Advocating for cooperative friendly legal environment

NCBL is continuously advocating for the sustainability of cooperatives since its inception. NCBL plays a valuable role in collectively representing the cooperative sector's interest & perspectives. It is also our role to take the lead in engaging with legislative and regulating bodies when it is necessary to bring about legal reform for cooperatives.



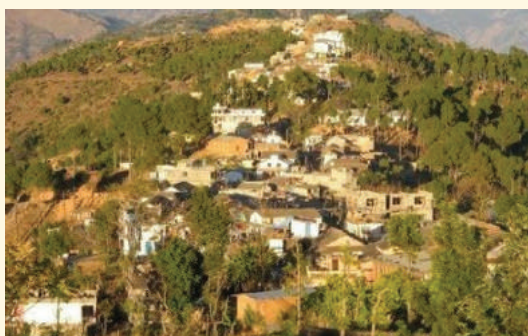
D. TECHNOLOGIES ADVANCEMENT

i. Linking cooperatives to national ATM network.

Cooperatives have an immensely positive impact on society at large and the communities they serve and are owned by. Through fully utilizing technology, cooperative can cultivate new markets by reaching out to different members. For the initiation in technologies advancement, NCBL is introducing ATM services to member of cooperatives in first phase by linking up them to national ATM network with the help of Agricultural Development Bank Ltd. Every shareholder/member wants to get their cash as fast as they can which demands booming of ATM. With the facility in place, the cooperative members can easily withdraw their cash. Our main motto is to help the cooperative members and we expect that ATM service would fill that gap.



ii. Boundaryless services to remote areas



We have shareholders across country and have been providing all kinds of assistants to the cooperatives in the remote areas. As these areas are our prime focus, our branches have been helping them in all possible ways to work together or at least help them and guide them towards their institutional well-being. Even NCBL introduces some of its services online so that geographically remote areas can be incorporated and connected via internet.

COMPOSITION OF NCBL MEMBERS

As per July 16, 2019

| S.N. | Subjective Co-operatives | Number |
|------|--------------------------------------|--------|
| 1 | Saving & Credit Co-operative | 5920 |
| 2 | Agriculture Co-operative | 1924 |
| 3 | Multipurpose Co-operative | 1482 |
| 4 | Milk & Other Production Co-operative | 510 |
| 5 | Others | 473 |
| 6 | Women's Co-operative | 467 |
| 7 | Consumer Co-operative | 161 |
| 8 | District Federation | 91 |
| 9 | Health Co-operative | 39 |
| 10 | Hydro Electricity Co-operative | 32 |
| 11 | Central Federation | 12 |
| 12 | Bee & Honey Co-operative | 9 |
| 13 | Education Co-operative | 5 |
| | Total | 11125 |

E. OTHER ACTIVITIES

i. Empowering women-driven cooperatives

We have started to organize and host training solely focused on cooperatives owned by Women. Right now, such trainings are taking place in Eastern and western cluster. As country desperately needs to identify the role of women empowerment, with the help of Heifer International, we accept to achieve that goal or at least help reach them.



ii. Strengthening the cooperatives for their sustainability

We continuously monitor and perform inspection to our member cooperatives which helps them to build their capacity in various aspects. Developing the capacity increases the percentage of their sustainability. Capacity building (or capacity development) is the process by which individuals and organizations obtain, improve, and retain the skills, knowledge, tools, equipment and other resources needed to do their jobs competently. It also allows individuals and organizations perform at a greater capacity (larger scale, larger audience, larger impact, etc.). “Capacity building” and “capacity development” are often used interchangeably.



iii. Business Development Center (BDC) for Brainstorming

Brainstorming is a situation where a group of people meet to generate new ideas and solutions around a specific domain of interest by removing inhibitions. People are able to think more freely and they suggest as many spontaneous new ideas as possible. All the ideas are noted down and those ideas are not criticized and after brainstorming session the ideas are evaluated.

When it comes about money, people tend to be as safe as possible investing in any sectors. We are planning to setup a separate department mainly focused on the Cooperative and their members dilemma on what to invest in, or where to invest.

Business Development Centre focuses on people who are confused to invest. We are here to provide assistance or supervision and even as a consultation person to all the potential investor.



NCBL donating to Prime Minister Relief fund for flood victims

DEVELOPING SKILLS AND ENHANCING KNOWLEDGE THROUGH TRAINING

Having a strong and successful training strategy help to develop good cooperative manager. Cooperatives can choose various of training offered by NCBL. After getting trainings the cooperatives in turns have a huge ripple effect on the society. A good cooperative manager can lead a cooperative to strengthen the life style of the members. Here are some list of training in which cooperatives are mostly attracted.



- Manager's Competency Course
- Director's Competency Course
- Loan Officer's Competency Course
- Business/ Strategic Planning Training
- PEARLS Monitoring System Training
- Loan & Credit Management Training
- Policy Formulation Training
- Annual Planning & Budgeting Training
- Monitoring module for Account committee
- Cooperative Management
- Marketing Management
- Risk Management
- PEARLS Rating

SNAPSHOT OF TRAINING ACTIVITY

| TRAINING TITLE | NO. OF TRAINING | NUMBER OF PARTICIPANTS |
|---|-----------------|------------------------|
| PEARLS Monitoring Training | 18 | 508 |
| Credit & Risk Management Training | 24 | 655 |
| Account Management Training | 15 | 445 |
| Office Management Training | 1 | 33 |
| COPOMIS Training | 1 | 30 |
| Market Representative | 1 | 27 |
| Skill Development Training | 1 | 28 |
| Policy Guideline Preparation | 27 | 783 |
| BOD's Capacity enhancement Training | 7 | 106 |
| Employee Capacity enhancement Training | 1 | 27 |
| Collateral Valuation & Loan Utilization | 1 | 44 |
| Bahaviour Change for Effective Leadership | 1 | 35 |
| Account Committee Capacity Enhancement | 3 | 78 |
| Annual Budget Preparation | 5 | 184 |
| Co-operative Account & Software Operation | 2 | 62 |
| Cooperative Management | 8 | 209 |
| Other Training (Partnership) | 10 | 263 |
| Interaction | 76 | 5400 |
| Team Building Training | 2 | 42 |
| Fake Note Detection | 3 | 92 |
| Financial Literacy Training | 2 | 74 |
| Nagarpalika Joint venture | 36 | 621 |
| International Participation | 46 | 218 |
| Standardization Orientation | 13 | 520 |
| Partnership with Heifer | 64 | 518 |
| NCBL Staff Training | 15 | 445 |
| Review Workshop | 62 | 124 |

NON-FUNDED SERVICES

A. Bank Guarantee

NCBL not only engages in funding services, but also provides non-funded services. For example, bank guarantee is non-funded services. NCBL is providing bank guarantee to its member to contribute for their growth.

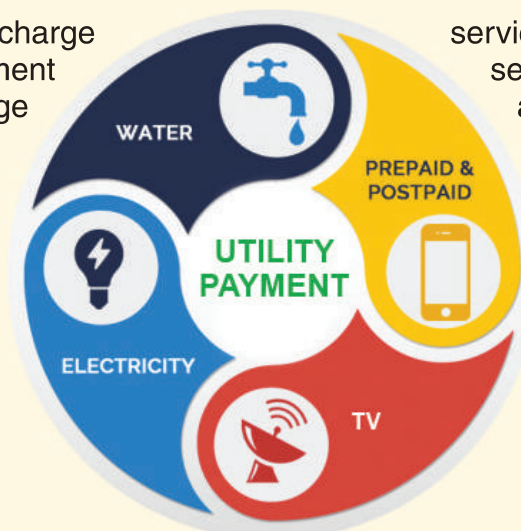


B. Mitigating member risk: Insurance sub agency service

NCBL has started insurance sub agency with the motto of providing insurance to the cooperative properties. Member cooperatives can get the facilities of non life insurance as per their need from NCBL.

C. Other income generating service to member:- Utility payment/recharge

NCBL provides Topup & recharge Home. NCBL Utility Payment smartest way to manage through bank's counter.



service of NTC, NCELL & Dish-service is the easiest and and pay member utility bills

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS AS PER UNAUDITED FINANCIAL STATEMENTS 2018/19

(Amount in thousands)

| S.N. | Particulars | Last Year 2017/018 | Current Year 2018/019 | Growth (in NPR) | Growth in % |
|------|-----------------------------------|-----------------------|--------------------------|--------------------|----------------|
| 1 | Share Capital | 1,042,222 | 1,578,080 | 535,858 | 51.41 |
| 2 | Reserve and Surplus | 424,307 | 671,939 | 252,239 | 60.1 |
| 3 | Borrowings | 375,351 | 265,418 | (109,934) | (29.29) |
| 4 | Deposit Liabilities | 19,962,989 | 27,978,125 | 8,015,137 | 40.15 |
| 5 | Cash and Bank Balance | 6,713,421 | 9,461,513 | 2,850,846 | 43.12 |
| 6 | Investment | 2,590,115 | 2,030,115 | (560,000) | (21.62) |
| 7 | Loans, Advance and Bills Purchase | 12,448,526 | 19,022,011 | 6,573,485 | 52.81 |
| 8 | Fixed Assets | 180,801 | 181,212 | 104 | 0.06 |
| 9 | Other Assets | 154,796 | 177,699 | 27,952 | 18.67 |
| 10 | Interest Income | 18,84,539 | 2,479,749 | 595,209 | 31.58 |
| 11 | Interest Expenses | 1,188,200 | 1,557,437 | 369,237 | 31.08 |
| 12 | Total Operating Income | 798,717 | 1,089,473 | 289,328 | 36.16 |
| 13 | Operating Profit | 90,088 | 330,860 | 239,770 | 263.22 |
| 14 | Net Profit/Loss | 295,991 | 499,310 | 210,336 | 72.79 |

OUR PRODUCTS & SERVICES

SNAP SHOTS

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
- Cooperative Standardization
- Cooperative Management Loan
- Self-Reliance & Self Employment Loan
- Sustainable Cooperative Loan
- Project Loans-Hydro
- Project Financing Loan
- SME Loan
- Agriculture Project Finance Loan
- Housing/Real Estate Loan
- Liquidity Management Loan
- Working Capital Loan
- Loan Against Deposit
- Youth Self Employment Loan
- Deprived sector Loan

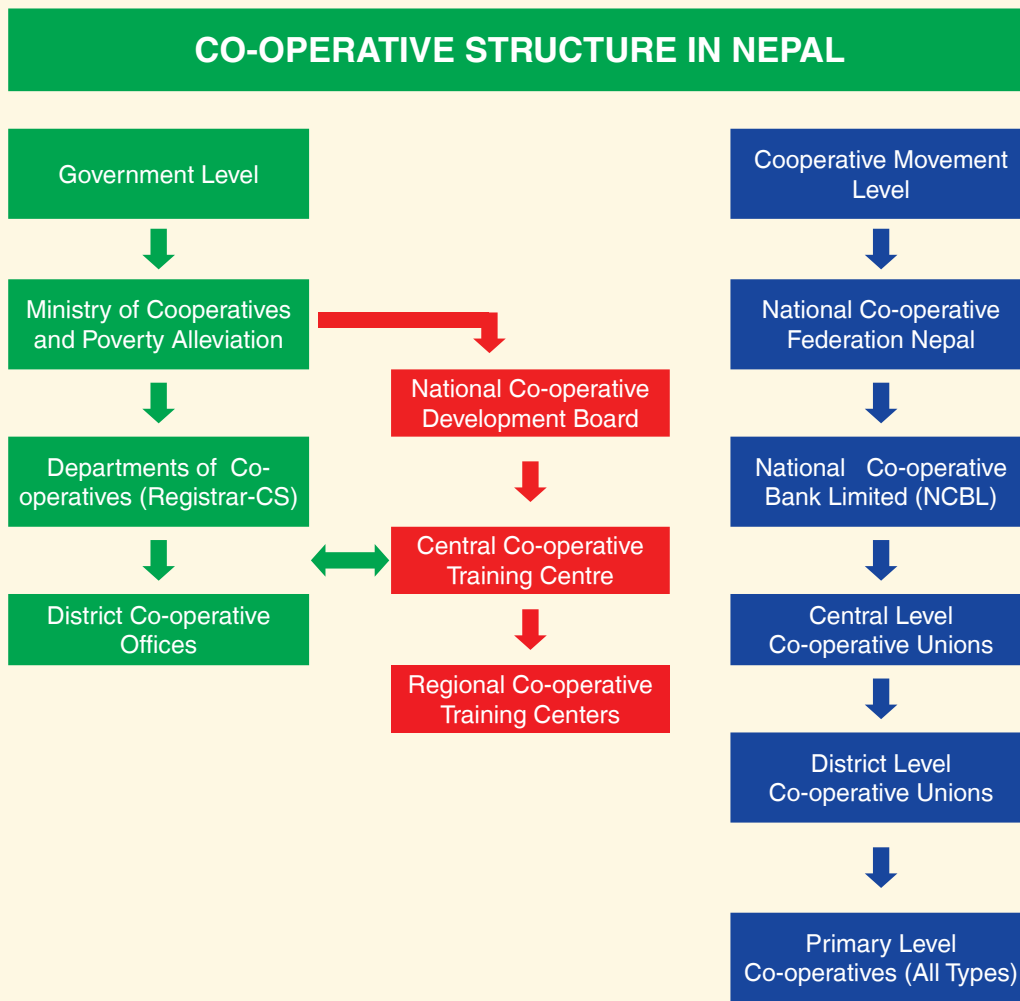
C. Non Funded Business

- I. Bank Guarantee
- II. Remittance
 - NCBL Remittance (Domestic, only from our branches)
 - Western Union Money Transfer
- IME
- Himal Remit
- Prabhu Money Transfer
- Best Remit
- City Express
- III. Utility Payment

D. E-Product

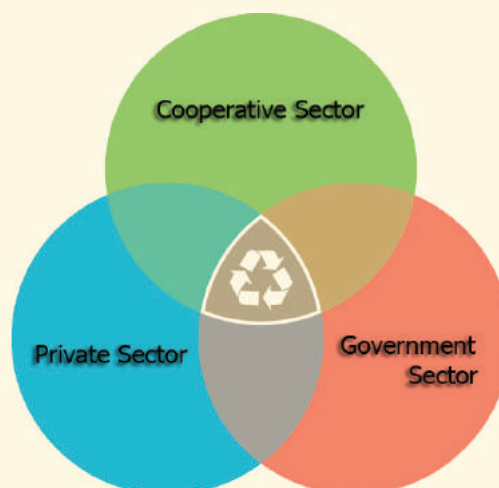
- Internet Banking
- Interbank Payment System (IPS)
- SMS Banking
- NCBL Standardization Program

CO-OPERATIVE STRUCTURE IN NEPAL



COOPERATIVE AS A KEY PILLAR OF ECONOMY

We empower our members, strengthen communities and ultimately serve as a pillar of country's economy. As a vital pillar of country's economy, we are working as hard as we can to make our country economically strong and uplift financial status of its citizens. Cooperatives act as the focal point of people, uplifting their economy. Therefore, our objective is to meet the goal of people and country's economic status.



LOCALLY OWNED & GLOBALLY CONNECTED

NCBL is the member based bank so it has unique identity and responsibility towards its member. It plays a key role in cooperative development, promoting capacity building, training and education. NCBL setup 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.



NCBL obtaining the membership of different international organizations. The main objectives of becoming member of these organizations is to bring the best practices and technologies in Nepal and motivate the member cooperative to follow such practices & technologies to achieve sustainable developments. The aim of expanding international affiliation and enhancing relation are as follows:

- To develop business relationships and partnerships with International organizations
- To access to the network
- To focus on sustainable development and innovation among cooperatives and rural communities, on education, young leaders and gender empowerment
- To connection to the global development network
- To gain access to ICA as a resource for cooperative expertise, in particular co-operative statistics, information and intelligence
- To participate in capacity building/training program
- To exchange of information and technical documents
- To encourage and defend the values and principles of the co-operative movement
- To stimulate mutually beneficial relations between its member organizations
- To receive and access information on cooperatives including regular publications

Participate in the governance of the international Organization, NCBL is members with following International Organizations:

1. International Cooperative Alliance (ICA)
2. Association of Asian Confederation of Credit Unions (ACCU)
3. Regional Network for the Development of Agricultural Cooperatives in Asia and Pacific (NEDAC)
4. Asia-Pacific Rural and Agricultural Credit Association (APRACA)
5. Centre for International Co-operation and Training in Agricultural Banking (CICTAB)

NCBL members attend in different international organizations program / training to achieve goal and to build capacity.



NCBL Participating “ NCBL’s Role in SDGs” Workshop

MISSING ELEMENTS OF 21ST CENTURY AND NCBL ROLE TO ACHIEVE SDG GOALS

A. Poverty reduction through Cooperative

The Sustainable Development Goals (SDGs), otherwise, known as the global goals, are a universal call to act to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

The SDGs came into effect in January 2016, and they will continue to guide UNDP policy and funding until 2030. As the lead UN development agency, UNDP is uniquely placed to help implement the goals through our work in some 170 countries and territories.



Our strategic plan focuses on key areas including poverty alleviation, democratic governance and peace building, climate change and disaster risk, and economic inequality. UNDP provides support to governments to integrate the SDGs into their national development plans and policies. This work is already underway, as we support many countries in accelerating progress already achieved under the Millennium Development Goals.

Our track record working across multiple goals provides us with a valuable experience and proven policy expertise to ensure we all reach the targets set out in the SDGs by 2030. But we cannot do this alone.

Achieving the SDGs requires the partnership of governments, private sector, civil society and citizens alike to make sure we leave a better planet for future generations. These 17 Goals build on the successes of the Millennium Development Goals, while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities. The goals are interconnected – often the key to success on one will involve tackling issues more commonly associated with another.

NCBL is providing financial services to its members. After getting those services, they will pass to their members which will ultimately results into income generation of the local peoples. So, this will increase the status of the people which will reduce poverty.



B. Community involvement through Cooperatives

NCBL is continuously launching various social activities. And, such activities are launched in cooperation with our member cooperatives. We launch such activities with a purpose of leaving a footprint in the society. The key social activities include blood donation, environment protection among others.



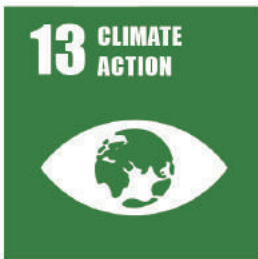
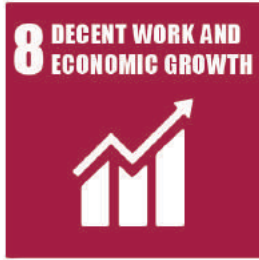
HIGHEST TAX PAYER IN COUNTRY

National Cooperative Bank Ltd. has been awarded as the highest tax payer among cooperatives for three consecutive times; and we are looking forwards to keep maintaining that record. As this organization is not solely focused on Profit maximization, we are focused on the welfare of the cooperative and the local people running them.





 **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

COOPERATIVE PRINCIPLE FOR HUMAN WELL BEING

PRINCIPLE 1: VOLUNTARY AND OPEN MEMBERSHIP: Co-operatives are voluntary organizations; open to all persons who are able to use their services and willing to accept the responsibilities of membership, without gender, and social, racial, political or religious discrimination.

PRINCIPLE 2: DEMOCRATIC MEMBER CONTROL: Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. In co-operatives, members have equal voting rights (one member, one vote).

PRINCIPLE 3: MEMBER ECONOMIC PARTICIPATION: Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible, benefiting members in proportion to their transactions with the co-operative, supporting other activities approved by the membership.

PRINCIPLE 4: AUTONOMY AND INDEPENDENCE: Co-operatives are autonomous, self-help organizations controlled by their members.

PRINCIPLE 5: EDUCATION, TRAINING AND INFORMATION: Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives.

PRINCIPLE 6: CO-OPERATION AMONG CO-OPERATIVES: Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

PRINCIPLE 7: CONCERN FOR COMMUNITY: Co-operatives work for the sustainable development of their communities through policies approved by their members.

CURRENT OUTREACHES

- 11,125 members
- Works in 77 districts
- Serving from 44 locations

Our Branch Network

| Inside Kathmandu Valley | | Outside Kathmandu Valley | |
|-------------------------|---------------|--------------------------|---------------|
| Branch Address | Telephone No. | Branch Address | Telephone No. |
| Kupandole, Lalitpur | 01 5180182 | Nuwakot | 010 560966 |
| Main Branch, Kupandole | 01 5180263 | Itahari, Sunsari | 025 587767 |
| Thimi, Bhaktapur | 01 5093018 | Birtamod, Jhapa | 023 540633 |
| Gongabu, Kathmandu | 01 4364634 | Birendranagar, Surkhet | 083 525229 |
| NewRoad, Kathmandu | 01 4216022 | Ghorahi, Dang | 082 561997 |
| Baneshwor, Kathmandu | 01 4461907 | Ilam | 027 521924 |
| Lagankhel, Lalitpur | 01 5529879 | Dolakha, Charikot | 049 421873 |
| Chabahil, Kathmandu | 01 4475475 | Biratnagar, Morang | 021 470153 |
| Kalanki, Kathmandu | 01 4284399 | Sindhuli | 047 520645 |
| Chapagaun, Lalitpur | 01 5265584 | Kohalpur, Banke | 081 541902 |
| | | Saptari, Rajbiraj | 031 523699 |
| | | Butwal, Rupandehi | 071 540804 |
| | | Dailekh | 089 420577 |
| | | Waling, Syangja | 063 440633 |
| | | Urlabari, Morang | 021 541865 |
| | | Baglung | 068 522529 |
| | | Hetauda, Makwanpur | 057 526955 |
| | | Janakpur, Dhanusa | 041 530209 |
| | | Pokhara, Kaski | 061 539404 |
| | | Simara, Bara | 053 521038 |
| | | Banepa, Kavre | 011 661063 |
| | | Dharan, Sunsari | 025 525479 |
| | | Damak, Jhapa | 023 585431 |
| | | Damauli, Tanahu | 065 562252 |
| | | Birgunj, Parsa | 051 521119 |
| | | Dhangadhi, Kailali | 091 525053 |
| | | Chandrapur, Rautahat | 055 540286 |
| | | Lahan, Siraha | 033 562233 |
| | | Hariwan, Sarlahi | 046 560330 |
| | | Bardibas, Mohattori | 044 550616 |
| | | Dhankuta | 026 520793 |
| | | Phidim Panchthar | 024 521119 |
| | | Bharatpur, Chitwan | 056 572266 |
| | | Kawasoti, Nawalpur | 078 540481 |
| | | Bardaghat, Nawalparasi | 071 540804 |





Training programs: Educating members about cooperatives values.



Government high officials with BoD of NCBL visiting members vegetable firm.

Attachment with members: CEO of NCBL visiting member's poultry firm.



Training Programs: Members orientation program

Contribution to society: BOD & Staff members of NCBL participating in the Bagmati river cleaning campaign.



NCBL Staffs Celebrating 62th Cooperative Day

Educating members about cooperatives values.



Inauguration of Bank Day of NCBL by Honourable Deputy Prime Minister and Minister of Health and Population Upendra Yadav



Inauguration of 15th AGM of NCBL by Honourable Land Management, Agriculture & Co-operative Minister Padma Aryal

Management Team



Badri Kumar Guragain
Chief Executive Officer



Hari Krishna Sapkota
Deputy General Manager



Ram Babu Acharya
Manager

Department Chief



Mohan Karki
Manager



Pramod Kumar Ghimire
Manager



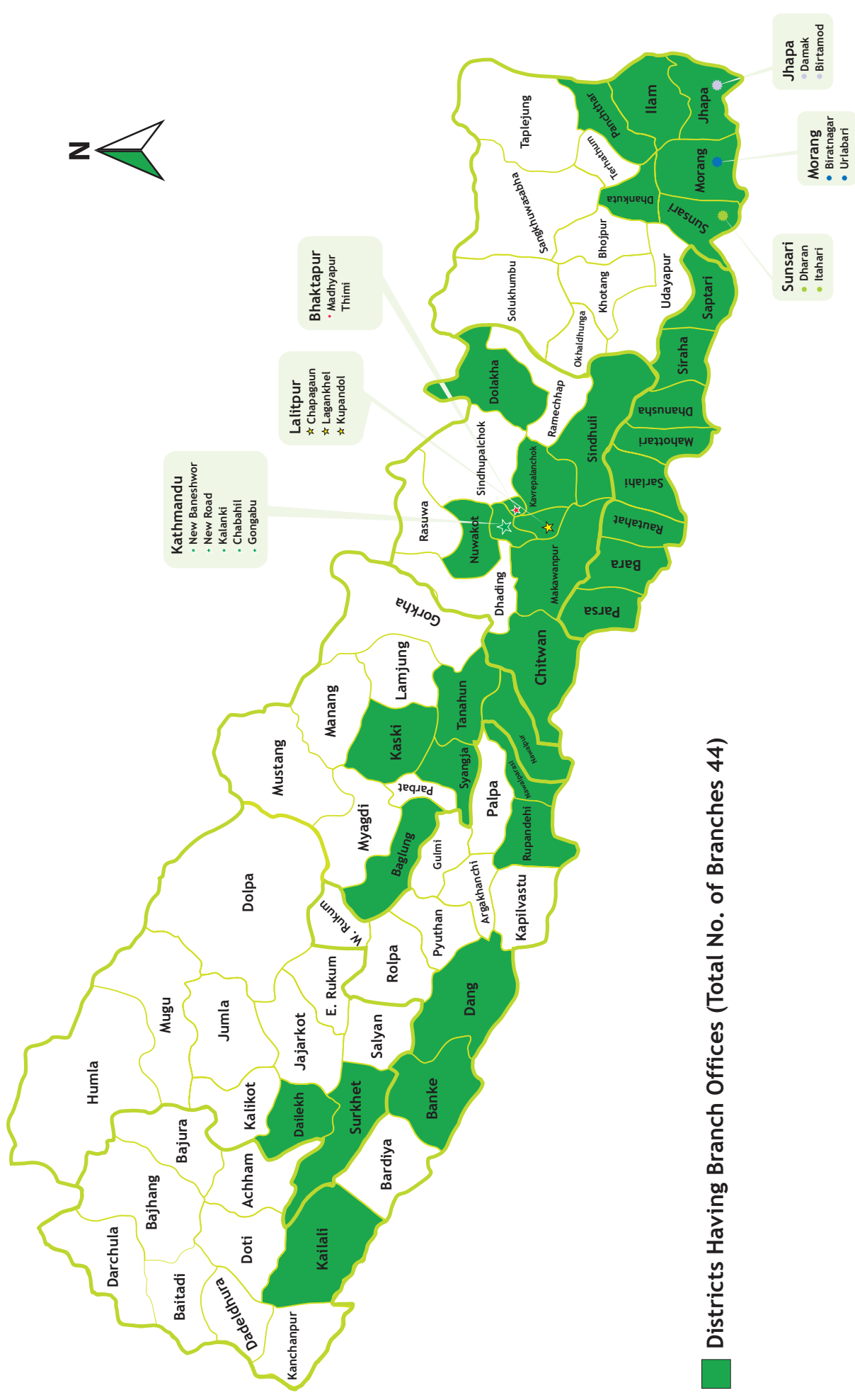
Bharat Kumar Chimariya
Manager



Nabin Kumar Karki
Assistant Manager



Madhu Rayamajhi
Senior Officer



■ Districts Having Branch Offices (Total No. of Branches 44)