



NRB Unified Directives for Class A, B and C Licensed Institutions

Directive 01

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Classification: PASS — EXISTING AUTHORITATIVE BASELINE (UNCHANGED)

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Nepali authoritative text

न्यूनतम पुँजीकोष सम्बन्धी व्यवस्था

Controlled English translation

Provisions Relating to Minimum Capital Fund

Legal unit

Nepali authoritative text

इ.प्रा. निर्देशन नं. १/०८२

न्यूनतम पुँजीकोष सम्बन्धी व्यवस्था

यस बैंकबाट “क”, “ख” र “ग” वर्गका इजाजतपत्रप्राप्त संस्थाले कायम गर्नुपर्ने न्यूनतम पुँजीकोष सम्बन्धमा नेपाल राष्ट्र बैंक ऐन, २०५८ को दफा ७९ ले दिएको अधिकार प्रयोग गरी देहायका निर्देशन जारी गरिएको छ ।

Controlled English translation

Directive No. 1/2082

Provisions Relating to Minimum Capital Fund

In exercise of the authority conferred by Section 79 of the Nepal Rastra Bank Act, 2058, the following directives are issued regarding the minimum capital fund to be maintained by Class “A”, “B” and “C” institutions licensed by this Bank.

१ 1. Minimum Capital Fund to be Maintained

Nepali authoritative text

इजाजतपत्रप्राप्त संस्थाले देहायबमोजिमको व्यवस्थानुसार न्यूनतम पुँजीकोष अनुपात कायम गर्नुपर्नेछ ।

* वाणिज्य बैंकहरूले आ.व. २०८०/८१ देखि Capital Adequacy Framework 2015 मा व्यवस्था भएबमोजिमको Countercyclical Buffer कायम गर्नुपर्नेछ । आ.व. २०८२/८३ का लागि यस्तो Buffer शून्य प्रतिशत रहनेछ ।

** राष्ट्रियस्तरका विकास बैंक बाहेक

Controlled English translation

A licensed institution shall maintain the minimum capital fund ratio in accordance with the following provisions.

* Commercial banks shall maintain the Countercyclical Buffer prescribed in the Capital Adequacy Framework 2015 from FY 2080/81. For FY 2082/83, such Buffer shall be zero percent.

** Excluding national-level development banks.

२ 2. Capital Fund

Nepali authoritative text

पुँजीकोष भन्नाले प्राथमिक पुँजी र पूरक पुँजीको योग सम्झनु पर्दछ ।

“क” वर्गका इजाजतपत्रप्राप्त संस्था तथा “ख” वर्गका इजाजतपत्रप्राप्त राष्ट्रिय स्तरका विकास बैंकहरुले पुँजीकोषको गणना संलग्न अनुसूची १.१ मा व्यवस्था भएको Capital Adequacy Framework, 2015 बमोजिम गर्नुपर्नेछ । राष्ट्रियस्तर बाहेकका “ख” वर्गका इजाजतपत्रप्राप्त संस्था र “ग” वर्गका इजाजतपत्रप्राप्त संस्थाले पुँजीकोषको गणना संलग्न अनुसूची १.२ मा व्यवस्था भएको Capital Adequacy Framework, 2007 (Updated July 2008) अनुसार गर्नुपर्नेछ ।

Controlled English translation

“Capital fund” means the sum of Tier 1 (core) capital and Tier 2 (supplementary) capital.

Class “A” licensed institutions and national-level development banks licensed as Class “B” shall calculate the capital fund in accordance with the Capital Adequacy Framework, 2015 set out in Schedule 1.1 attached hereto. Class “B” licensed institutions other than national-level development banks and Class “C” licensed institutions shall calculate the capital fund in accordance with the Capital Adequacy Framework, 2007 (Updated July 2008) set out in Schedule 1.2 attached hereto.

३ 3. Returns to be Submitted in Relation to Capital Fund

Nepali authoritative text

(क) इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाले जुनसुकै समयमा पनि तोकिएको अनुपातमा न्यूनतम पुँजीकोष कायम गर्नुपर्नेछ ।

(ख) इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाले पुँजीकोषको वविरण प्रत्येक महिनाको मसान्तको वित्तीय वविरणका आधारमा तोकिएको ढाँचामा तयार गरी आन्तरिक लेखापरीक्षकबाट प्रमाणित गराई यस बैंकको रपिर्स्टडि पोर्टल मार्फत प्रत्येक महिना समाप्त भएको ७ दिनभित्र पठाई सक्नुपर्नेछ ।

Controlled English translation

(a) A licensed bank or financial institution shall maintain the prescribed minimum capital fund ratio at all times.

(b) A licensed bank or financial institution shall prepare the capital fund return in the prescribed format on the basis of the financial statements as at the end of each month, have it certified by the internal auditor, and submit it through this Bank's reporting portal within seven days after the end of each month.

४ 4. ICAAP Guidelines

Nepali authoritative text

इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाले यस बैंकबाट जारी गरिएको Internal Capital Adequacy Assessment Process (ICAAP) Guidelines पालना गर्नुपर्नेछ ।

Controlled English translation

Licensed banks and financial institutions shall comply with the Internal Capital Adequacy Assessment Process (ICAAP) Guidelines issued by this Bank.

५ 5. Audit May Be Conducted

Nepali authoritative text

पुँजीकोष पर्याप्त नभएका बैंक तथा वित्तीय संस्थाहरुको व्यावसायिक अवस्थाबारे जानकारी लनि यस बैंकले आवश्यक ठानेमा मूल्याङ्कन लेखापरीक्षण (Due Diligence Audit) गराउन सक्नेछ र सो वापत लाग्ने खर्च सम्बन्धित संस्थाले नै भुक्तानी गर्नुपर्नेछ ।

Controlled English translation

Where this Bank considers it necessary in order to ascertain the business condition of a bank or financial institution whose capital fund is inadequate, it may cause a Due Diligence Audit to be conducted, and the cost thereof shall be borne by the institution concerned.

६ 6. Action for Non-compliance with Capital Fund Directives

Nepali authoritative text

(क) इजाजतपत्रप्राप्त संस्थाले पुँजीकोष सम्बन्धी निर्देशन पालना नगरेमा शीघ्र सुधारात्मक कारवाही सम्बन्धी वनियमावली, २०७४ बमोजमिको कारवाही हुनेछ ।

(ख) इजाजतपत्रप्राप्त संस्थाले कुनै आर्थिक वर्षको बीचको कुनै अवधिमि तोकिएको अनुपातमा न्यूनतम पुँजीकोष कायम गर्न नसकेको भएतापनि सोही आर्थिक वर्षको अन्त्यमा तोकिएको अनुपातमा न्यूनतम पुँजीकोष कायम भएको आधारमा नगद लाभांश तथा बोनस शेयर घोषणा/वितरण गर्न पाइने छैन ।

Controlled English translation

(a) Where a licensed institution fails to comply with the directives relating to capital fund, action shall be taken in accordance with the Prompt Corrective Action Bylaws, 2074.

(b) If a licensed institution fails to maintain the prescribed minimum capital fund ratio at any time during a financial year, it shall not be permitted to declare or distribute cash dividends or bonus shares merely on the ground that the prescribed minimum capital fund ratio has been maintained at the end of that same financial year.

७ 7. Repeal and Saving

Nepali authoritative text

(१) यस बैकबाट यसअघि जारी गरिएका देहायका निर्देशनहरु खारेज गरिएको छ :- एकीकृत निर्देशन, २०८१ को न्यूनतम पुँजीकोष सम्बन्धी व्यवस्था इ.प्रा. निर्देशन नं. १/०८१ बाट जारी गरिएको निर्देशन तथा सोपश्चात् मिति २०८२ माघ २ सम्म जारी भएका यसै विषयसँग सम्बन्धित सम्पूर्ण परपत्रहरु ।

(२) उपबुँदा (१) बमोजमि खारेज गरिएका निर्देशन तथा परपत्र बमोजमि भए गरेका काम कारवाही यसै निर्देशन बमोजमि भए गरेको मानिनेछ ।

Controlled English translation

(1) The following directives previously issued by this Bank are hereby repealed: the directive issued as Directive No. 1/2081 under the provisions relating to minimum capital fund in the Unified Directives, 2081, and all circulars relating to the same subject issued thereafter up to Magh 2, 2082.

(2) Any acts or actions done or taken pursuant to the directives and circulars repealed under sub-clause (1) shall be deemed to have been done or taken pursuant to this Directive.

Regulatory tables

Tables 1

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Caption

Nepali authoritative text

Controlled English translation

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Rows

Rows 1

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Nepali authoritative text

संस्था

Controlled English translation

Institution

Row: 0

Column: 0

Text: संस्था

Institution

Grid Span: 1

V Merge: null

Rows 1 2

Nepali authoritative text

न्यूनतम प्राथमिकि पुँजी तथा पुँजीकोष कायम गर्नुपर्ने व्यवस्था

Controlled English translation

Requirement for Minimum Tier 1 Capital and Capital Fund

Row: 0

Column: 1

Text: न्यूनतम प्राथमिकि पुँजी तथा पुँजीकोष कायम गर्नुपर्ने व्यवस्था

Requirement for Minimum Tier 1 Capital and Capital Fund

Grid Span: 1

V Merge: null

Rows 2

Rows 2 1

Nepali authoritative text

“क” वर्ग तथा “ख” वर्गका इजाजतपत्रप्राप्त राष्ट्रिय स्तरका विकास बैंकहरु

Controlled English translation

Class “A” institutions and national-level development banks licensed as Class “B”

Row: 1

Column: 0

Text: “क” वर्ग तथा “ख” वर्गका इजाजतपत्रप्राप्त राष्ट्रिय स्तरका विकास बैंकहरु

Class “A” institutions and national-level development banks licensed as Class “B”

Grid Span: 1

V Merge: null

Rows 2 2

Nepali authoritative text

Controlled English translation

Capital Adequacy Framework, 2015 बमोजमि*

In accordance with the Capital Adequacy Framework, 2015*

Row: 1

Column: 1

Text: Capital Adequacy Framework, 2015 बमोजमि*

In accordance with the Capital Adequacy Framework, 2015*

Grid Span: 1

V Merge: null

Rows 3

Rows 3 1

Nepali authoritative text

“ख”** र “ग” वर्ग

Controlled English translation

Class “B”** and Class “C” institutions

Row: 2

Column: 0

Text: “ख”** र “ग” वर्ग

Class “B”** and Class “C” institutions

Grid Span: 1

V Merge: null

Rows 3 2

Nepali authoritative text

Controlled English translation

Capital Adequacy Framework, 2007 (Updated July 2008) बमोजमि

In accordance with the Capital Adequacy Framework, 2007 (Updated July 2008)

Row: 2

Column: 1

Text: Capital Adequacy Framework, 2007 (Updated July 2008) बमोजमि

In accordance with the Capital Adequacy Framework, 2007 (Updated July 2008)

Grid Span: 1

V Merge: null

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Footnotes: []

Notes

Notes: []

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Schedules 1.1

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Schedules 1.1

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