

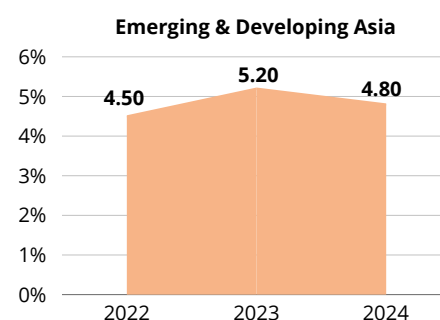
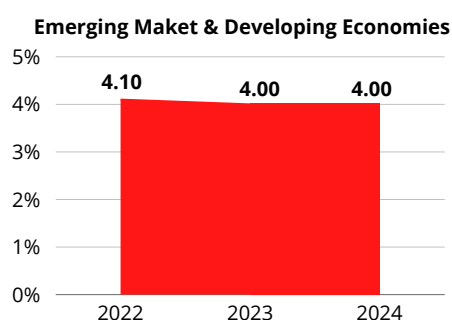
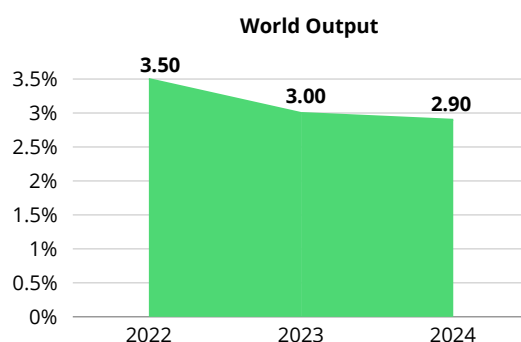
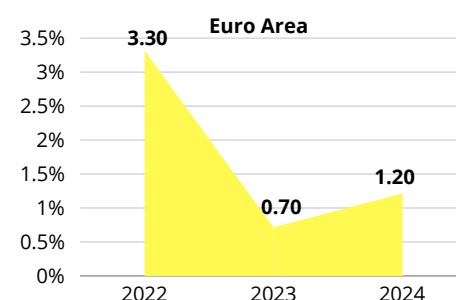
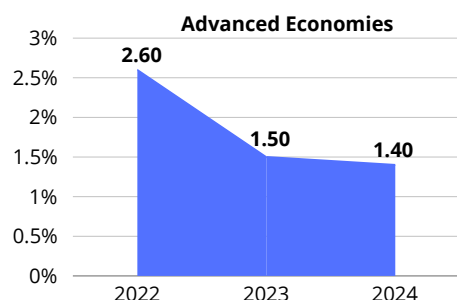
QUARTERLY NEWSLETTER

PUBLISHED BY NEPAL BANKERS' ASSOCIATION
(Mid July - Mid October 2023)



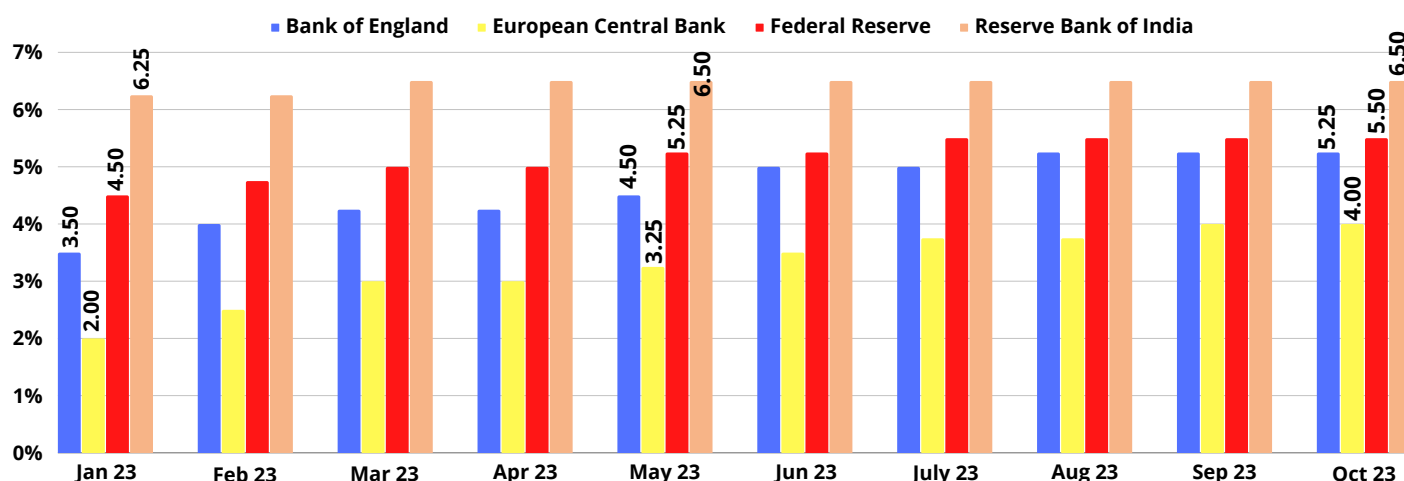
GLOBAL ECONOMIC SITUATION

World Economic Outlook Growth Projections



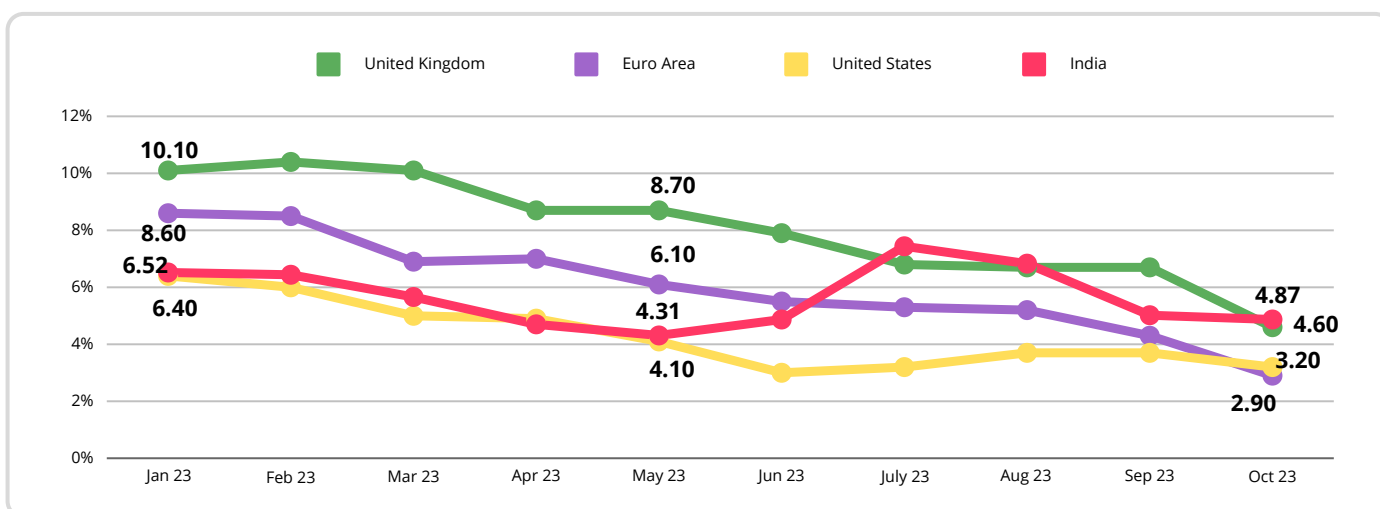
Source: IMF, World Economic Outlook, October 2023.

Global Interest Rate Scenario



Source: Respective CB's Data

Global Inflation Rate Scenario



Source: Respective CB's Data

FDI Inflow by Economy and Region

Amounts in billion (USD)

	2017	2018	2019	2020	2021	2022	(%) Change from 2021
World	1,644.90	1,375.40	1,707.80	962.00	1,478.10	1,294.70	-12.40
Developed economies	943.20	678.20	998.70	315.50	597.20	378.30	-36.70
Developing economies	701.70	697.20	709.10	646.50	880.90	916.40	4.00
Asia	504.40	497.30	503.50	516.50	662.10	661.80	-0.05
China	136.30	138.30	141.20	149.30	181.00	189.10	4.50
Singapore	85.40	73.60	97.50	72.90	131.20	141.20	7.70
Hong Kong-China	110.70	104.20	73.70	134.70	140.20	117.70	-16.00
South Asia	46.60	49.90	57.60	69.70	51.30	55.90	9.00
India	39.90	42.20	50.60	64.10	44.80	49.40	10.30

FDI Inflow in South Asia

Amounts in billion (USD)

	2017	2018	2019	2020	2021	2022	(%) Change from 2021
South Asia	46.60	49.90	57.60	69.70	51.30	55.90	9.00
Afghanistan	0.10	0.10	0.02	0.01	0.02	0.00	-100.00
Bangladesh	2.20	3.60	2.90	2.60	2.90	3.50	20.20
Bhutan	-0.01	0.01	0.00	0.00	0.00	0.01	-
India	39.90	42.20	50.60	64.10	44.80	49.40	10.30
Maldives	0.50	0.60	1.00	0.40	0.60	0.70	12.30
Nepal	0.20	0.10	0.20	0.10	0.20	0.10	-66.80
Pakistan	2.50	1.70	2.20	2.10	2.10	1.30	-37.60
Sri Lanka	1.40	1.60	0.70	0.40	0.60	0.90	51.70

Source: UNCTAD (2023)

Highlights of Asian Development Outlook, September 2023

- Healthy domestic demand continued to drive developing Asia's growth. Rising consumption underpinned the PRC's post-reopening expansion. Public investment in India remains robust and will continue to drive growth there. Domestic demand is similarly strong in other economies in the region.
- A slowdown in global demand is holding back exports in economies across the region, particularly for electronics and semiconductors. Weak external demand depressed industrial production in the region's high-income technology-exporting economies in the first half of 2023.
- Tourism continues to recover, and money transfers to developing Asia remain steady. Visitor arrivals are reaching pre-pandemic levels in many economies. In the Pacific, the tourism revival has even led to labor shortages in the sector, partly due to increased outward migration of skilled workers during the pandemic.
- Central banks in the region, after raising policy rates last year, have mostly held rates this year as inflationary pressures weaken. Waning supply side pressures, as well as the tapering of hikes in the United States (US) on slowing inflation there, have given some central banks the space to cut policy rates this year.
- Financial market conditions have improved after a rough start to 2023. In the first quarter, banking turmoil and continued rate hikes amid persistent inflation in the US and euro area put financial markets on edge. But financial conditions globally and in developing Asia have improved since then, supported by easing inflation in the region, and expectations of less aggressive monetary policy tightening by the Federal Reserve.
- This update makes a small downward revision to the region's growth forecast for 2023, now at 4.7%. In East Asia, the PRC's forecast is marginally revised down to 4.9% in 2023, reflecting softening momentum in domestic demand, headwinds from weaker global demand, and the property sector correction.
- Inflation in developing Asia is forecast to decline from 4.4% last year to 3.6% in 2023 and 3.5% in 2024.
- Risks to the outlook have intensified. The PRC's property market poses a downside risk and could hold back regional growth. High interest rates are keeping financial stability risks elevated, whether from vulnerable sovereigns or a potential renewal in banking turmoil.

Source: Asian Development Outlook, September 2023

Trade and Development Report 2023 – Some Recommendations

To avert tomorrow's potential crises, UNCTAD's Trade and Development Report 2023 urges policymakers to adopt a policy mix prioritizing the reduction of inequalities and the delivery of sustainable, investment-led growth and development. Recommendations include:

- Central banks must strengthen international coordination with a greater focus on long-term financial sustainability for the private and public sectors, and not just on price stability;
- Policymakers must enable and advocate concerted increases of real wages and make concrete commitments towards comprehensive social protection;
- Investment in the energy transition process in developing countries must be actively pursued, by making technology and finance available and affordable, requiring stronger multilateral cooperation and appropriate agreements in the World Trade Organization (WTO), the International Monetary Fund (IMF) and the World Bank.

Source: Trade and Development Report, 2023

NATIONAL CONTEXT

Government Revenue and Expenditure

Amounts in Lakh (00000)

	2079			2080		
	Target/Budget	31 Asoj	Percentage	Target/Budget	30 Asoj	Percentage
REVENUE:						
1. Revenue	14,031,470	2,680,717	14.87 %	14,225,417	2,191,151	15.4 %
a) Tax Revenue	12,953,758	2,457,868	14.62 %	13,054,796	1,994,621	15.28 %
b) Non-Tax Revenue	1,077,712	222,849	17.82 %	1,170,621	196,530	16.79 %
2. Grants	554,583	34,159	1.43 %	499,430	618	0.12 %
3. Other Receipts	0	239,056	0 %	0	154,555	0 %
TOTAL RECEIPTS OF GON (1+2+3):	14,586,053	2,953,932	15.91 %	14,724,847	2,346,324	15.93 %
EXPENDITURE :						
1.Total Expenditure from Treasury (a+b+c)	17,938,373	3,509,873	15.51 %	17,513,121	2,805,725	16.02 %
a. Recurrent	11,832,351	2,813,861	18.91 %	11,417,841	2,133,904	18.69 %
b. Capital	3,803,845	262,961	5.17 %	3,020,744	178,331	5.9 %
c. Financing	2,302,177	433,051	15.09 %	3,074,536	493,490	16.05 %

Source: Financial Comptroller General Office

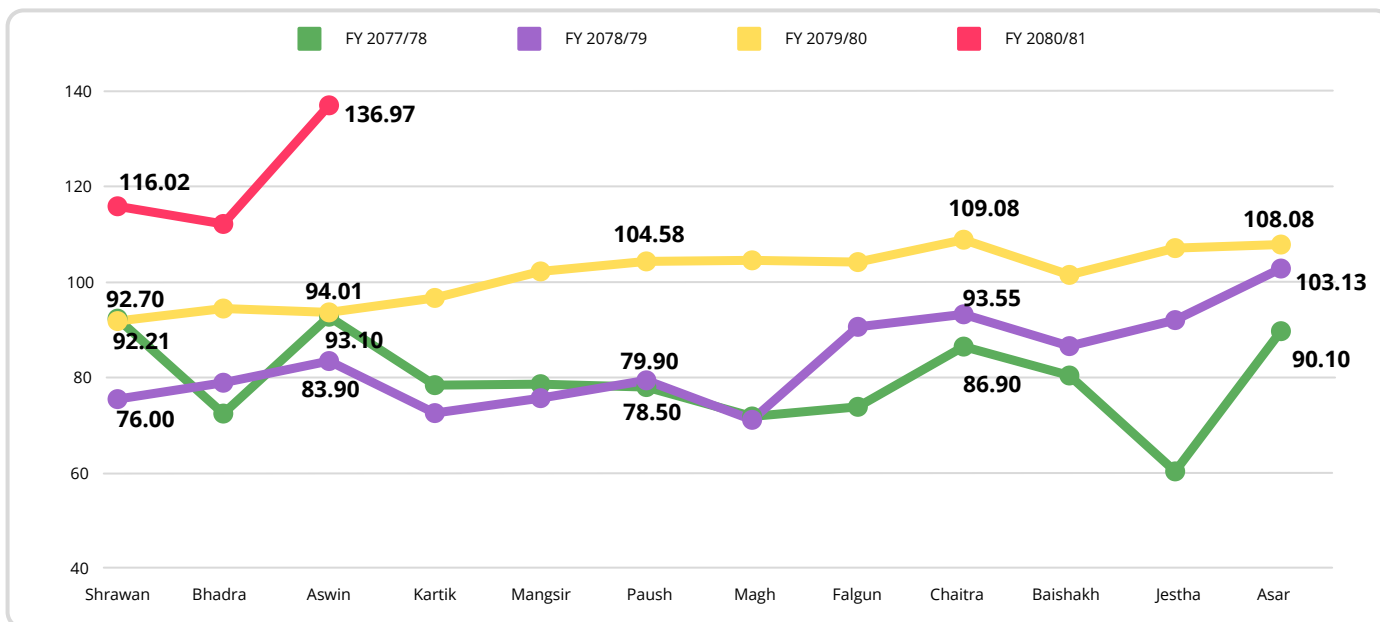
Foreign Trade Direction (Based on First Three Months of FY 2080/81)

TRADE INDICATORS	PREVIOUS YEAR	CURRENT YEAR	CHANGE (%)
Imports (Rs.in `000)	400,998,302	407,758,975	1.69
Exports (Rs.in `000)	41,820,193	40,874,891	-2.26
Trade Deficit (Rs.in `000)	359,178,109	366,884,084	2.15
Total Foreign Trade (Rs.in `000)	442,818,494	448,633,866	1.31
Imports/Exports Ratio (%)	9.59	9.98	4.04
Exports Share to Total Trade (%)	9.44	9.11	-3.53
Imports Share to Total Trade (%)	90.56	90.89	0.37

Source: Department of Customs

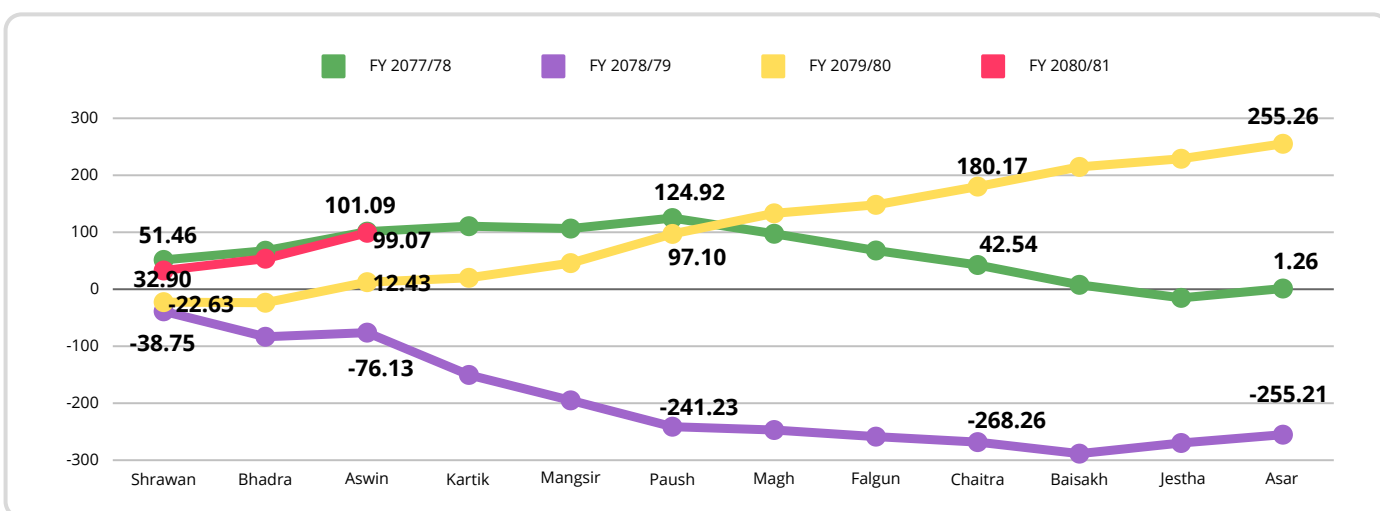
Remittance

Amounts in Billion



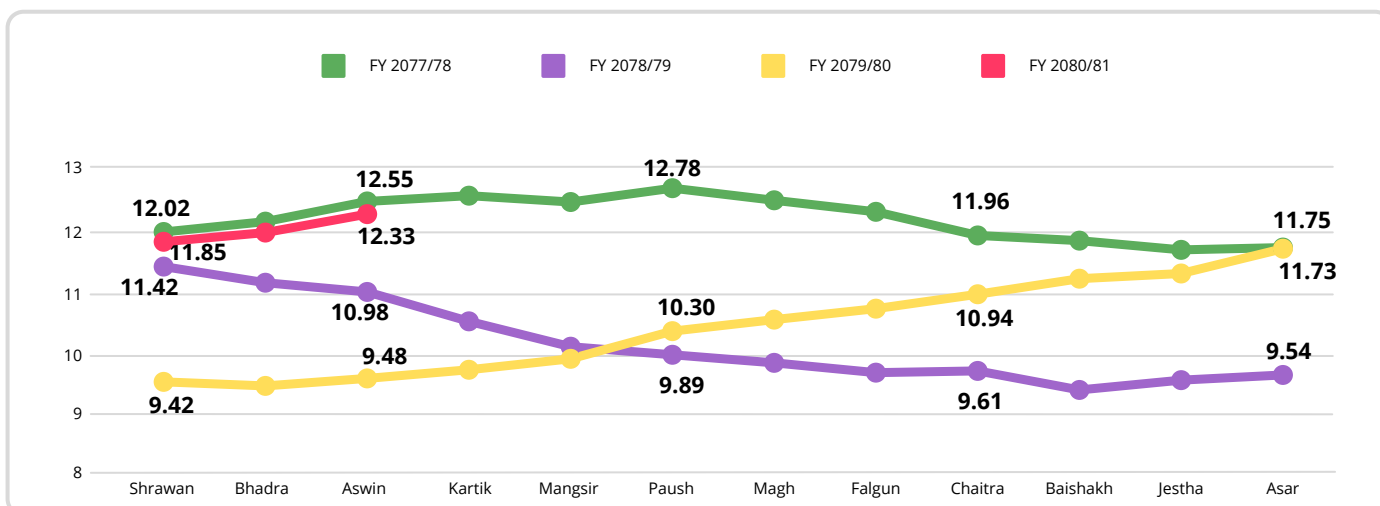
Balance of Payment

Amounts in Billion (Rs.)

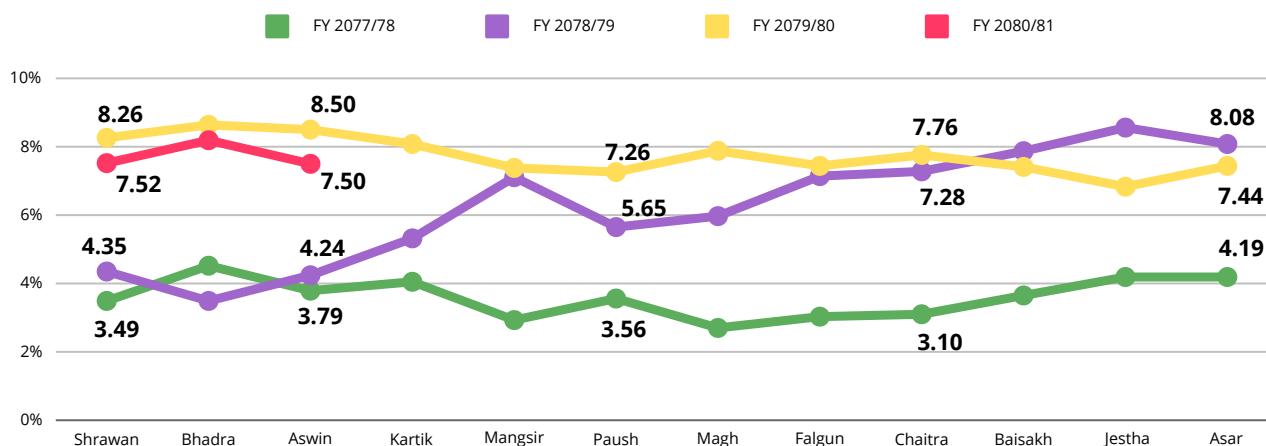


Gross Foreign Exchange Reserve

Amounts in Billion (USD)

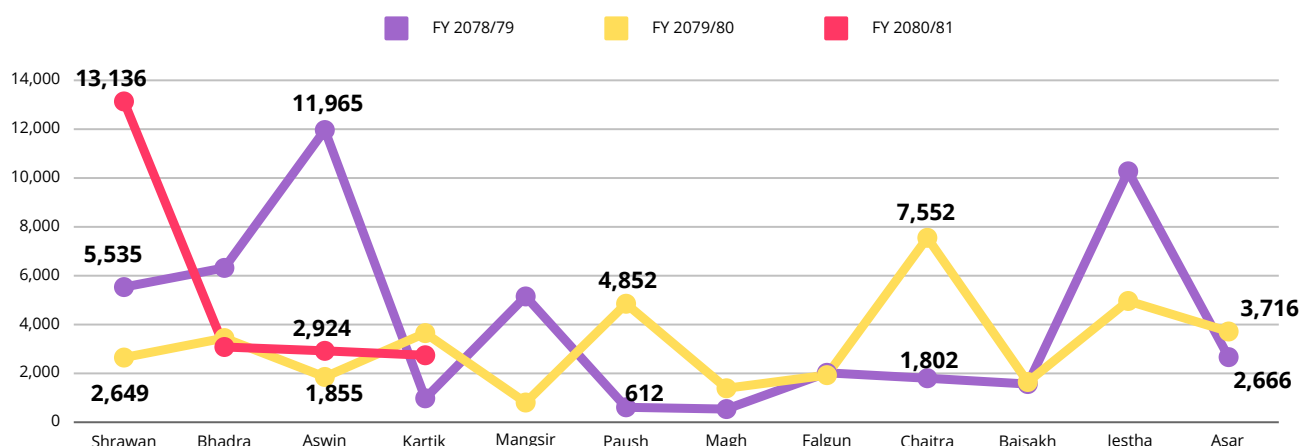


Inflation

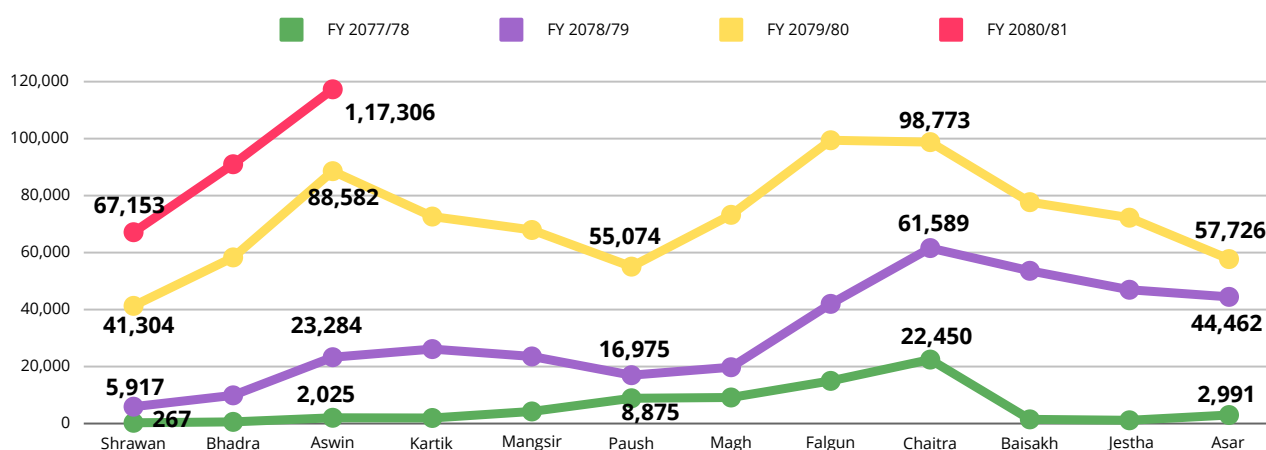


Trend of Foreign Direct Investment in Nepal

Amounts in Million (Rs.)



Number of Tourists Arrivals



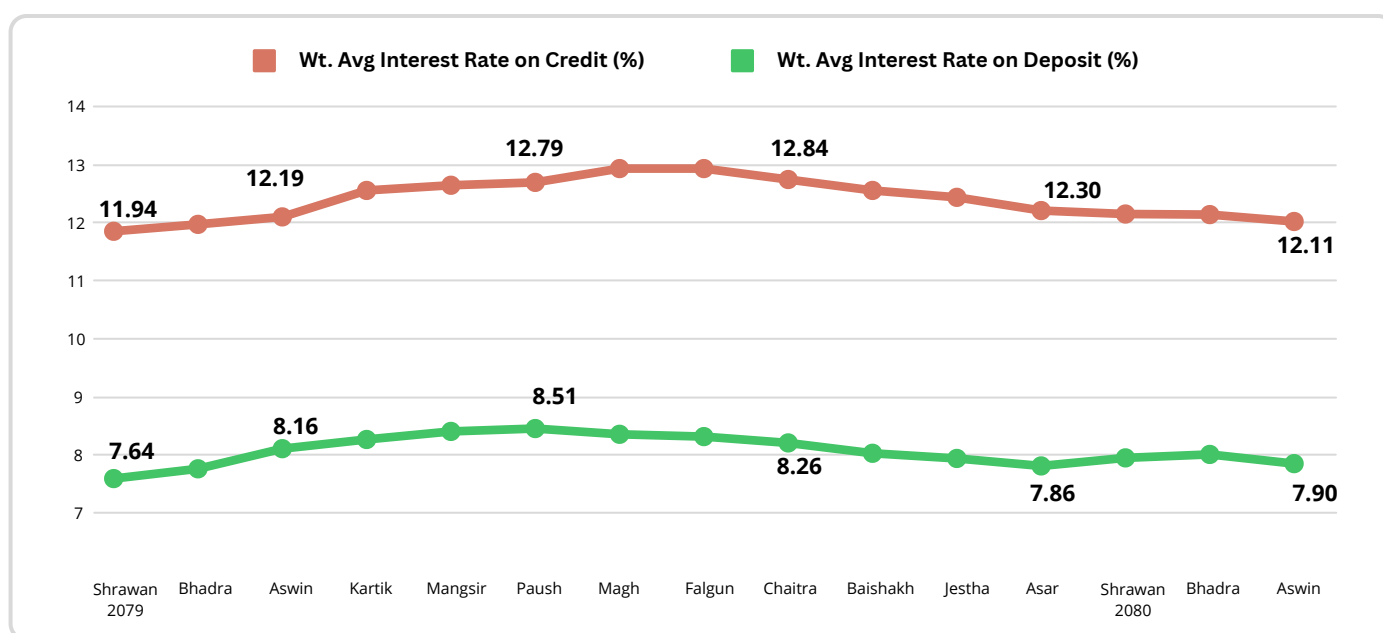
Skill-wise Labour Approval in First Three Months of FY 2080/81

	SHRAWAN	BHADRA	ASOJ
High Skill	37	39	59
Professional	81	87	104
Semi Skill	4,464	4,099	4,808
Skilled	38,745	35,810	38,738
Unskilled	12,248	10,849	12,526
Total	55,575	50,884	56,235

Source: Department of Employment

Nepalese Banking Industry

Commercial Bank's Weighted Avg. Interest Rate



Source: Nepal Rastra Bank

Deposit & Lending of Commercial Banks

FY 2079/80

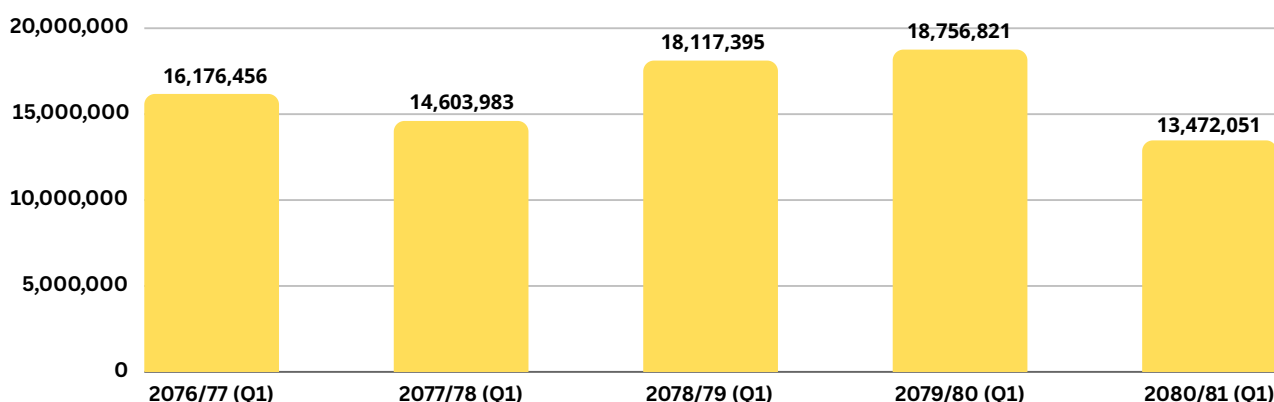
	Shrawan 1, 2079	Asar 31, 2080	Amount in Billions (Rs.)	
			Growth	Growth (%)
Deposit	4541	5046	505	11.12 %
Lending	4175	4318	143	3.42 %

Current Status

	Shrawan 1, 2080	Aswin 30, 2080	Amount in Billions (Rs.)	
			Growth	Growth (%)
Deposit	5046	5223	177	3.50 %
Lending	4318	4429	111	2.57 %

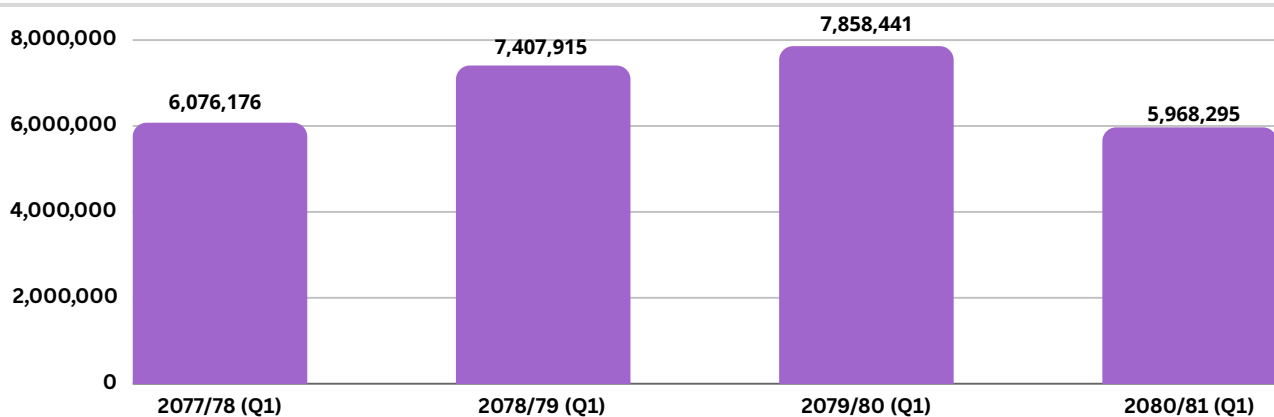
Avg. Net Profit of Commercial Banks

Amounts in NPR' 000

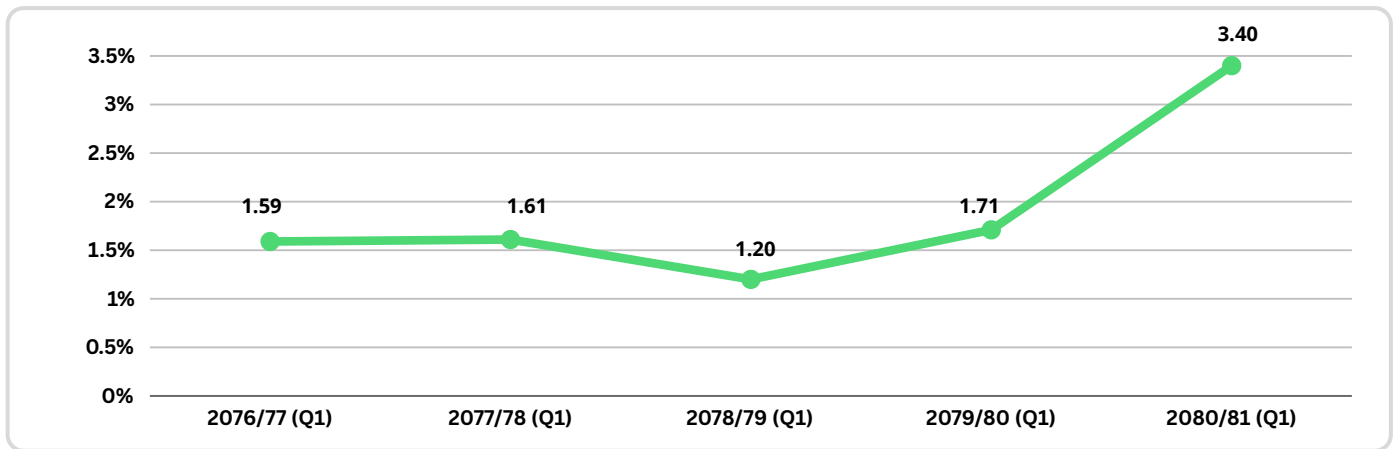


Avg. Income Tax paid by Commercial Banks

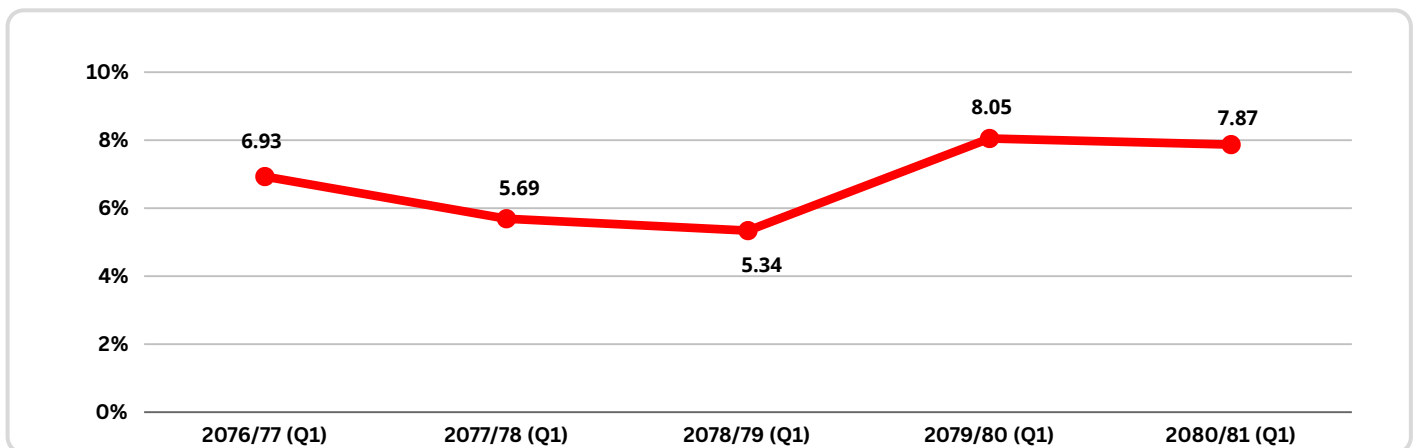
Amounts in NPR' 000



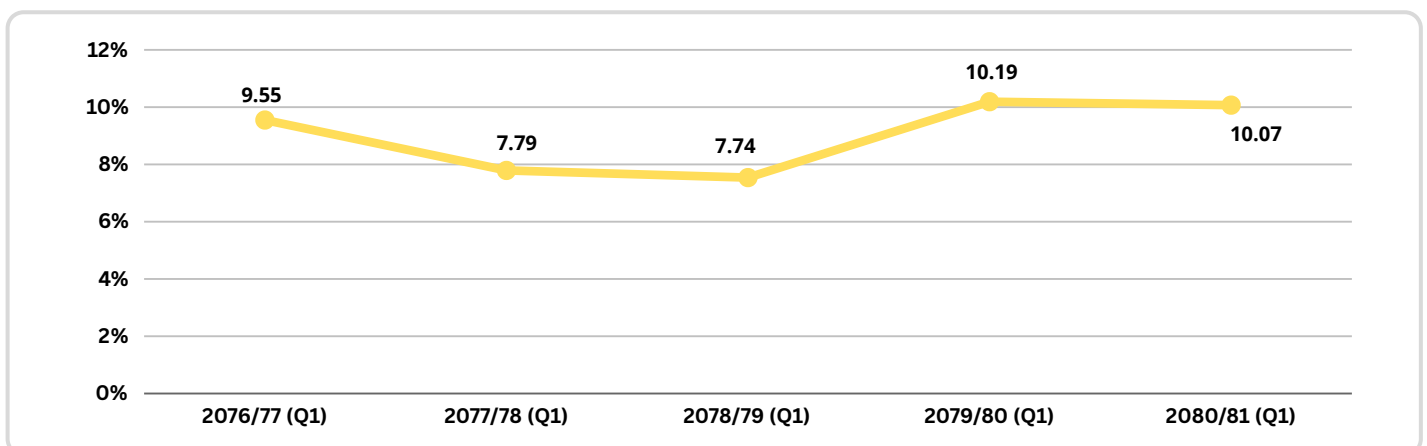
Avg. NPL of Commercial Banks



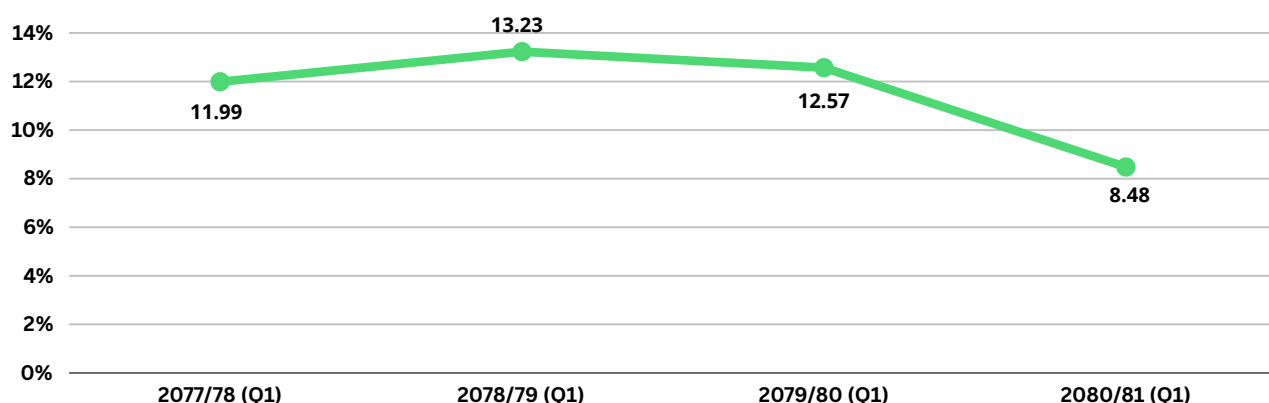
Avg. Cost of Fund of Commercial Banks



Avg. Base Rate of Commercial Banks



ROE of Commercial Banks



Source: Nepal Bankers' Association

Financial Access of Commercial banks

	Asoj 2079	Asoj 2080	Changes Since Asoj 2079	% Changes Since Asoj 2079
No. of Branches	5,074	5,015	-59	-1.16
No. of Deposit Accounts	40,473,548	45,243,527	4,769,979	11.79
No. of Loan Accounts	1,489,763	1,524,060	34,297	2.30
No. of Branchless Banking Centers	1,475	1,279	-196	-13.29
No. of Mobile Banking Customers	16,680,601	19,201,179	2,520,578	15.11
No. of Internet Banking Customers	1,286,529	1,102,915	-183,614	-14.27
No. of ATMs	4,295	4,658	363	8.45
No. of Debit Cards	10,894,119	11,667,570	773,451	7.10
No. of Credit Cards	262,881	297,832	34,951	13.30
No. of Prepaid Cards	115,083	154,800	39,717	34.51

Source: Nepal Rastra Bank (NRB)

Sector-wise Lending

Amounts in Billion (Rs.)

	Asoj 2079	Asoj 2080	Changes Since Asoj 2079	% Changes Since Asoj 2079
Agricultural and Forest Related	303.21	328.30	25.09	0.08
Fishery Related	11.99	13.97	1.98	0.17
Mining Related	9.38	10.38	1.00	0.11
Agriculture, Forestry & Beverage Production Related	738.51	787.36	48.85	0.07
Construction	156.11	179.47	23.36	0.15
Electricity, Gas and Water	248.53	313.50	64.97	0.26
Metal Products, Machinery & Electronic Equipment & Assemblage	72.52	67.73	-4.79	-0.07
Transport, Communication and Public Utilities	82.47	84.59	2.12	0.03
Wholesaler & Retailer	884.09	919.02	34.93	0.04
Finance, Insurance and Real Estate	312.26	306.44	-5.82	-0.02
Hotel or Restaurant	180.38	188.51	8.13	0.05
Other Services	184.63	181.43	-3.20	-0.02
Consumption Loans	764.57	808.53	43.96	0.06
Local Government	1.08	1.17	0.09	0.08
Others	270.02	236.74	-33.28	-0.12
TOTAL	4219.79	4427.22	207.43	0.05

Product-wise Lending

Amounts in Billion (Rs.)

	Asoj 2079	Asoj 2080	Changes Since Asoj 2079	% Changes Since Asoj 2079
Term Loan	1091.52	1507.69	416.17	0.38
Overdraft*	654.90	92.54	-562.36	-0.86
Cash Credit Loan*		553.36	553.36	
Trust Receipt Loan/Import Loan	80.63	85.07	4.44	0.06
Demand & Other Working Capital Loan	1019.40	836.69	-182.71	-0.18
Residential Personal Home Loan (Up to Rs 1.5 Crore)	281.44	302.11	20.67	0.07
Real Estate Loan	206.84	208.29	1.45	0.01
Margin Nature Loan	60.34	63.33	2.99	0.05
Hire Purchase Loan	128.88	109.58	-19.30	-0.15
Deprived Sector Loan	279.20	273.23	-5.97	-0.02
Bills Purchased	2.93	5.09	2.16	0.74
Other Product	413.66	390.18	-23.48	-0.06
TOTAL	4219.79	4427.22	207.43	0.05

Source: Nepal Rastra Bank (NRB)

Uses of Payment System

	Asoj 2079	Asoj 2080	Changes Since Asoj 2079	% Changes Since Asoj 2079
RTGS	64,525	72,620	8,095	12.55
ATM-Cash Withdrawal	1,00,28,183	1,15,12,710	1,484,527	14.80
ECC	9,45,683	10,61,098	115,415	12.20
IPS	9,67,944	20,74,750	1,106,806	114.35
Connect IPS	40,13,396	60,23,161	2,009,765	50.08
Debit Cards	1,10,37,897	1,23,40,969	1,303,072	11.81
Credit Cards	2,36,839	2,68,555	31,716	13.39
Prepaid Cards	65,428	1,01,567	36,139	55.23
Internet Banking	2,48,622	2,77,606	28,984	11.66
Mobile Banking	2,09,09,361	3,27,72,839	11,863,478	56.74
Branchless Banking	73,273	72,565	-708	-0.97
Wallet	1,57,03,042	2,26,22,170	6,919,128	44.06
QR-Based Payments	35,65,455	1,18,83,100	8,317,645	233.28
Point of Sales (POS)	12,36,424	10,72,356	-164,068	-13.27
E-Commerce	73,282	1,23,750	50,468	68.87

Source: Nepal Rastra Bank (NRB)

NBA ACTIVITIES

SHRAWAN - ASOJ 2080

Monthly Press Meet for Shrawan

July 24, 2023 - Nepal Bankers' Association (NBA) hosted a media interaction program at NBA Office. The program was part of regular press meet on NBA where some information related to banking industry was disseminated and the queries from media colleagues on various banking and financial issues were addressed.



Mr. Sunil KC, NBA President extended a warm welcome to all. On the backdrop of national and international scenario, he shared that lot of indicators are moving on the positive direction which is welcoming to the banking sector and all relevant stakeholders. The recently announced Monetary Policy has tried to review the slowness in economy emphasizing strong focus on productive sector. The Policy aims to maintain financial stability and will support towards achieving the GDP growth target set by the Government. He highlighted the certain policies of the Monetary Policy that are likely to revitalize the economy. He said the increment in the first home loan limit; will not only boost the housing sector but also have a multiplier effect on related industries.

Mr. Santosh Koirala, NBA Vice-President said that interest rates are in declining trend over the past few months and will do so on coming days. He also praised and thanked the media for their active participation and urged them to continue their support and encouragement in the days to come.

Mr. Anil Sharma, NBA Executive Director delivered a presentation in which he provided an overview of the global and national economic and banking context, basing his statement on the latest statistics. He stated that the domestic sector has been displaying signs of improvement, which is a positive indicator for the overall economy. He also highlighted and discussed upon the various aspects of recently published Monetary Policy.

The program was actively participated by more than 45 journalists from different media.

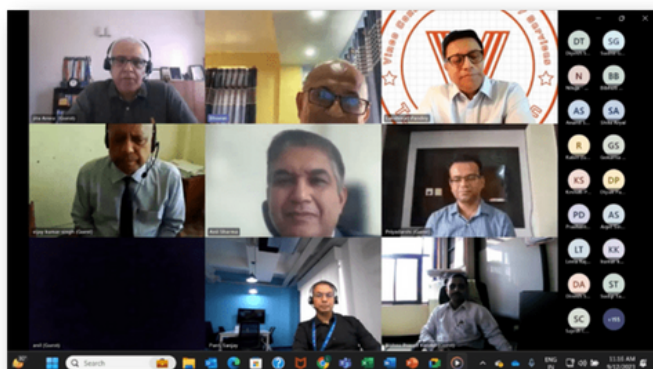


Webinar on Enterprise Risk and Corporate Governance

August 28, 2023 - Nepal Bankers' Association in collaboration with Vinco Consultancy jointly organized a webinar on "Enterprise Risk and Corporate Governance". The primary aim of this webinar was to discuss and exchange insights regarding the existing challenges and strategies for addressing Enterprise Risk and Corporate Governance.

Vinco Consultancy and Advisory Service, Founder and Chief Executive, Mr. Lakshman Pandey extended a warm welcome to all participants. He highlighted the objectives of the program, emphasizing utmost importance of Enterprise Risk Management for organizations in today's dynamic and unpredictable business environment.

NBA Executive Director, Mr. Anil Sharma delivered the introductory remarks and set the context. Mr. Sharma highlighted that Central Bank of Nepal has put considerable efforts to ensure that banks comply with risk-related measures and maintain good governance practices. Nevertheless, he acknowledged that there is still much work to be done in addressing these issues, emphasizing the need for collective efforts from all stakeholders.



Founder and CEO, BeyondrisX, Mr. Jitendra (Jitu) Arora said that when managed effectively, Enterprise Risk can provide a competitive advantage to organizations, since it is the heart of Corporate Governance. Mr. Arora pointed out that in the post-Covid landscape, the volatility of risk has significantly risen, particularly from the perspective of banks. Furthermore, he shared the idea that establishing a culture that incentivizes employees can contribute to the promotion of Corporate Governance within an organization.

Former NBA President, Mr. Bhuvan Dahal emphasized the crucial roles of “3 C’s” – Chairman, Chief Executive Officer (CEO) and Chief Risk Officer (CRO) – in effectively addressing Enterprise Risk and Corporate Governance concerns. He further said that there is always the pressure to generate profit from shareholder’s side to the banks, Chief Executives must not compromise on organizational core values and principles. Likewise, communicating and reporting pattern amongst different levels of management must be clearly defined by the organization.

Mr. Priyadarshini Dutta, Chief Risk Officer, Stashfin expressed the view that strengthening Corporate Governance within an organization requires active involvement from top-level management. He elaborated on the top risks currently faced by banks and financial institutions, which include Cyber Security Risk, Climate Risk and Strategic Risk. Furthermore, he also emphasized the importance of establishing effective communication and coordination among the first, second and third-line teams within banks. He pointed out that while Artificial Intelligence (AI) presents opportunities, it also poses significant challenges for banks. As a result, he stressed the need for AI to be guided by regulatory authorities to ensure responsible and secure implementation.

The webinar was attended by more than 180 participants, including Chief Risk Officers, Chief Compliance Officers, Chief of Operations, Head of Legal Department, and Province Heads from member banks.

Monthly Press Meet for Bhadra

August 29, 2023 - Nepal Bankers’ Association (NBA) hosted a media interaction program at NBA Office. The program was part of regular press meet arranged by NBA where some information related to financial sector and banking industry was disseminated, which was followed by queries from media colleagues on various banking and financial sector related areas.

Mr. Sunil KC, NBA President warmly welcomed everyone and expressed his appreciation to the media colleagues for their continuous support. In light of the current domestic and global situation, he shared that country’s Macroeconomic Indicators are trending positively. While the interest rate in major economies in the western world are moving on upward trend, the rate in Nepal is on decreasing path, which is a positive sign for the borrowers.



Furthermore, he emphasized that while the loanable funds may be adequately available at present, due to withdrawal of local level funds (as deposit from the banks) and the debenture/bond counting to be separated either as capital or deposit by 2nd quarter, some banks are facing challenge to manage the liquidity position. To make the economy more vibrant and support the slackness observed in economy, the Government should raise public spending. Once the Government spends on infrastructure development and other large national level projects, it is likely to have a multiplier positive effect in the economy. With regards to the profitability of banks, the net profit of the commercial banks increased by about 6% only during 2079/80.

Mr. Krishna Bahadur Adhikari, NBA Executive Committee Member, said that the Nepalese Banking Industry is healthy and moving in the right direction. He asserted that due to well-organized regulations of Central Bank, Commercial banks are becoming more efficient and capable. He also emphasized that the Government should focus on increasing economic activities.

Mr. Anil Sharma, NBA Executive Director provided a comprehensive overview of the economic landscape, both at the national and international level. He highlighted some of the recent trends and developments, focusing particularly on the Nepalese banking industry. The presentation covered key aspects such as the National/International economic scenario, Nepalese banking industry's performance in the last fiscal year and present situation of banking sector by presenting the most recent data available.

The program was actively participated by more than 35 journalists from different media.

Program on Moving Towards Sustainable Financing in Nepal

September 12, 2023 - Nepal Bankers' Association (NBA) in collaboration with Invest for Impact Nepal (IIN) successfully organized a program on "Moving Towards Sustainable Financing in Nepal". The primary objective of the program was to deliberate on current status of Sustainable Financing in Nepal, identify necessary actions to address existing challenges and encourage BFIs towards Sustainable Financing.



NBA President, Mr. Sunil KC warmly welcomed everyone and emphasized that the adoption of Sustainable Finance principles not only bolsters the resilience of financial institutions, but it also extends positive impacts to clients, communities and nation at large. Furthermore, he highlighted that the effective risk management is integral to Sustainable Finance and that the successful implementation of the ESRM guidelines hinges upon well-trained professional with in the banking industry. Mr. KC also shared NBA's vision for promoting Sustainable Financing in Nepal.

During the event, Dr. Prasad Modak, Managing Director, Environmental Management Centre (EMC), India presented an executive summary of ESG Benchmarking Study conducted in coordination with NBA and IIN, covering the current situation of ESG Implementation in Nepali banks, the achievements made in ESG issue, existing regulatory framework and the aspects that need to be improved to strengthen Sustainable Financing in Nepal.

Dr. Marcos Eguiguren, Associate Provost Director International Centre in Sustainable Finance, University of Pompei Fabra, Barcelona School of Management made his presentation focusing on theoretical understanding, international practices and various aspects related to Sustainable Financing.

The Special Guest of the program, Mr. Michael Jongeneel, Chief Executive Officer, FMO spoke about the programs and collaborations that FMO is doing in relation to Sustainable Financing and shared his thoughts on the subject matter.

The program also marked the launch of ESG Certification Course managed by NBA and delivered by University Pompeu Fabra – Barcelona School of Management (UPF-BSM). The program was launched jointly by Dr. Neelam Dhungana Timsina, Acting Governor, Nepal Rastra Bank and Mr. Michael Jongeneel, CEO, FMO.

The certified course is set under three main pillars – Essence and History of ESG, Regulatory Framework and Practical Approach, which consists 5 modules. It is believed that this course will play a vital role in producing experts by enhancing the knowledge, skills and abilities related to Sustainable Financing in Nepal.

The Chief Guest of the program Dr. Neelam Dhungana Timsina shed light on the policy steps taken by the Nepal Rastra Bank on Sustainable Financing and the efforts made to make it more effective. She also expressed best wishes for the success of the ESG Certified Course.



At the end of the event, NBA Executive Director, Mr. Anil Sharma extended his gratitude to everyone for their presence and unwavering support.

The program was participated by the Executive Directors of Nepal Rastra Bank; representatives from various private sector associations and organizations; officials from CBFIN; CEOs from banks and financial institutions, micro finance, insurance companies; representatives from various development partner agencies; and media personnels.

Provincial Activities

- ▶▶ August 17, 2023 - Koshi Province Police Office, Biratnagar, invited BFIs head of Koshi Province to discuss on contemporary banking and other issues.
- ▶▶ August 18, 2023 - Surkhet Chamber of Commerce and Industry invited concerned stakeholders to discuss on current economic and banking issues in Karnali Province. Dr. Suroj Tandan, NBA Karnali Province Coordinator delivered a presentation on behalf of NBA Karnali Province.



- ▶ August 21, 2023 - NBA Karnali Province conducted a welcome and interaction program with CEO of Agricultural Development Bank Ltd. Mr. Govind Gurung during his visit to Surkhet.



- ▶ August 22, 2023 - Office of the Mayor, Biratnagar Metropolitan, organized a discussion program on current economic and banking issues in Biratnagar Metropolitan. NBA Koshi Province Heads attended the program.



- ▶ August 30, 2023 - Ministry of Internal Affairs and Law, Karnali Province, Birendranagar conducted an interactive program on "Role of Private Sectors in Provincial Disaster Risk Reduction and Management". NBA Karnali Province Coordinator Dr. Suroj Tandan and Member Secretary Mr. Diwakar Datta Joshi attended the program.

- ▶ September 21, 2023 - Ward Police Office, Baidam, Kaski, invited branch managers to discuss on strengthening the security system in Baidam Ward.

- ▶ September 28, 2023 - NRB Pokhara Office, conducted a one-day workshop on "Identification of Suspicious Foreign Currency, Banking Operation Note Sorting and Fake Currency Identification". BFIs at Pokhara attended the program.

- ▶ September 29, 2023 - NBA Sudurpaschim Core Committee and Bankers' Club, Dhangadhi jointly organized an interactive session on Contemporary Banking Issues. Former Banker Mr. Parshu Ram Kunwar Chettri shared his experience and provided insights on current banking issues.



- ▶ October 7, 2023 - On the occasion of "Global Handwashing Week" NBA Karnali Province Core Committee organized "Town Cleanliness and Financial Literacy Program" in Birendranagar, Surkhet. BFIs at Karnali Province participated in the program.



- ▶▶ October 7, 2023 - NBA Karnali Province Core Committee organized Interbank Futsal Competition in Birendranagar, Surkhet.



- ▶▶ October 9, 2023 - NRB Office, Siddharthanagar, invited Chief District Officer (CDO) of Rupandehi District and Provincial Heads of Lumbini Province to discuss on contemporary banking and economic issues.



NEPAL BANKERS' ASSOCIATION

+977 1 5901245 / +977 1 5901246

nba@nepalbankers.com.np

2nd Floor | Central Business Park | Thapathali, Kathmandu

Follow Us:

