

Agricultural Development Bank Limited
Condensed Consolidated Statement of Financial Position
As on Quarter ended 31 Asar 2078

	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and cash equivalent	10,661,878,417	8,489,989,813	10,657,796,947	8,489,432,167
Due from Nepal Rastra Bank	9,740,613,308	12,567,111,166	9,740,613,308	12,567,111,166
Placement with Bank and Financial Institutions	4,117,575,000	5,007,605,980	4,117,575,000	5,007,605,980
Derivative financial instruments	70,862,400	133,762,200	70,862,400	133,762,200
Other trading assets	1,640,639,672	17,422,939	1,640,639,672	17,422,939
Loan and advances to B/FIs	115,165,303	1,137,559,451	115,165,303	1,137,559,451
Loans and advances to customers	152,862,504,947	121,849,394,269	152,862,504,947	121,849,394,269
Investment securities	37,925,364,922	24,448,538,843	37,898,796,739	24,422,064,121
Current tax assets	1,090,309,721	796,900,115	1,191,126,898	897,717,291
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	724,869,450	594,556,795	69,384,000	69,384,000
Investment properties	198,284,843	220,925,902	198,284,843	220,925,902
Property and equipment	1,478,378,313	1,295,852,289	1,476,094,467	1,293,544,827
Goodwill and Intangible assets	262,005,147	289,802,789	262,005,147	289,802,789
Deferred tax assets	-	-	-	-
Other assets	2,191,349,333	2,898,117,443	2,191,201,906	2,896,291,511
Total Assets	223,079,800,777	179,747,539,993	222,520,891,576	179,320,858,613
Liabilities				
Due to Bank and Financial Institutions	175,324,116	103,132,518	175,324,116	103,132,518
Due to Nepal Rastra Bank	8,716,363,161	9,670,494	8,716,363,161	9,670,494
Derivative financial instruments	-	-	-	-
Deposits from customers	162,655,736,288	143,604,887,850	162,677,269,936	143,628,524,817
Borrowing	539,652,648	10,937,376	539,652,648	10,937,376
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	319,402,441	177,084,440	319,402,441	177,084,440
Other liabilities	3,967,546,606	4,429,311,214	3,967,959,716	4,425,332,468
Debt securities issued	14,476,103,219	2,494,649,108	14,476,103,219	2,494,649,108
Subordinated Liabilities	-	-	-	-
Total liabilities	190,850,128,478	150,829,673,000	190,872,075,236	150,849,331,221
Equity				
Share capital	16,422,641,802	14,989,172,698	16,422,641,802	14,989,172,698
Ordinary Share	10,989,929,802	9,556,460,698	10,989,929,802	9,556,460,698
Preference Share(Irredeemable)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium	-	-	-	-
Retained earnings	4,184,815,783	2,716,798,971	3,607,666,972	2,274,073,753
Reserves	11,618,507,564	11,208,280,941	11,618,507,564	11,208,280,941
Total equity attributable to equity holders	32,225,965,150	28,914,252,610	31,648,816,339	28,471,527,392
Non-controlling interest	3,707,149	3,614,383		
Total equity	32,229,672,298	28,917,866,993	31,648,816,339	28,471,527,392
Total liabilities and equity	223,079,800,777	179,747,539,993	222,520,891,576	179,320,858,613

Agricultural Development Bank Ltd.	
Statement of Distributable Profit	FY 2077/78
Net Profit for the period ended on 31 Asar 2078	3,694,470,140
1. Appropriations	
<u>1.1 Profit required to be appropriated to statutory reserve</u>	1,240,696,893
a. General Reserve	738,894,028
b. Capital Redemption Reserve	500,000,000
c. Exchange Fluctuation Fund	
d. Corporate Social Responsibility Fund	36,944,701
e. Employees Training Fund	35,822,464
f. Other	(70,964,300)
<u>1.2 Profit required to be transfer to Regulatory Reserve</u>	718,771,565
a. Transfer to Regulatory Reserve	890,939,428
b. Transfer from Regulatory Reserve	172,167,863
Net Profit for the period ended on 31 Asar 2078 available for distribution	1,735,001,682

The total distributable amount of the bank is NPR 4,474,197,868 comprising of current year distributable profit of NPR 1,735,001,682 and other distributable amount of NPR 2,739,196,186 included in Retained Earnings (NPR 1,872,665,291) and Debenture Redemption Reserve (NPR 866,530,895).

Agricultural Development Bank Limited
Condensed Consolidated Statement of Profit or Loss
For the Quarter ended 31 Asar 2078

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
			Corresponding				Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	3,895,450,282	14,520,256,817	4,202,004,415	15,800,203,613	3,893,565,887	14,519,025,295	4,206,175,604	15,821,701,198
Interest expense	2,056,739,459	8,253,591,515	2,331,937,895	9,104,179,739	2,058,025,616	8,254,877,673	2,332,246,410	9,105,579,926
Net interest income	1,838,710,824	6,266,665,302	1,870,066,520	6,696,023,874	1,835,540,271	6,264,147,622	1,873,929,194	6,716,121,272
Fees and commission income	463,289,187	1,628,926,316	442,276,308	1,901,633,659	463,289,187	1,628,926,316	442,276,308	1,901,633,659
Fees and commission expense	23,455,418	45,766,809	20,413,071	25,813,309	23,455,298	45,766,689	20,399,944	25,812,969
Net fee and commission income	439,833,769	1,583,159,507	421,863,238	1,875,820,350	439,833,889	1,583,159,627	421,876,365	1,875,820,690
Net interest, fee and commission income	2,278,544,592	7,849,824,809	2,291,929,758	8,571,844,224	2,275,374,159	7,847,307,249	2,295,805,559	8,591,941,962
Net trading income	307,049,739	959,411,125	94,915,244	392,175,906	307,049,739	959,411,125	94,915,244	392,175,906
Other operating income	233,007,748	502,905,965	9,900,113	35,931,079	233,063,548	502,905,965	9,900,113	35,931,079
Total operating income	2,818,602,079	9,312,141,899	2,396,745,115	8,999,951,209	2,815,487,446	9,309,624,339	2,400,620,915	9,020,048,947
Impairment charge/(reversal) for loan and other losses	(243,803,545)	23,566,716	231,899,073	517,221,877	(243,803,545)	23,566,716	231,899,073	517,221,877
Net operating income	3,062,405,623	9,288,575,183	2,164,846,042	8,482,729,332	3,059,290,990	9,286,057,623	2,168,721,842	8,502,827,070
Operating expense								
Personnel expenses	348,096,539	2,705,741,266	616,642,385	3,027,510,389	347,454,685	2,703,501,772	616,177,070	3,025,470,144
Other operating expenses	336,868,324	1,081,442,607	318,903,608	942,514,966	336,250,690	1,080,589,338	318,706,115	942,161,089
Depreciation & Amortisation	83,134,157	275,279,498	89,305,598	216,617,675	83,117,345	275,262,687	89,301,757	216,593,059
Operating Profit	2,294,306,604	5,226,111,812	1,139,994,450	4,296,086,303	2,292,468,270	5,226,703,827	1,144,536,899	4,318,602,778
Non operating income	45,549,870	161,742,703	78,286,689	203,014,750	13,443,426	26,199,520	52,242,191	81,282,615
Non operating expense	2,845,678	3,214,015	18,580	39,480	2,845,678	3,214,015	18,580	39,480
Profit before income tax	2,337,010,795	5,384,640,500	1,218,262,559	4,499,061,573	2,303,066,019	5,249,689,332	1,196,760,510	4,399,845,914
Income tax expense	651,789,942	1,555,654,003	226,476,226	1,390,604,187	681,657,049	1,555,219,192	220,025,611	1,068,108,339
Current Tax	532,661,682	1,363,719,118	225,268,820	1,349,718,472	562,528,789	1,363,284,307	218,818,205	1,027,222,623
Deferred Tax	119,128,260	191,934,885	1,207,406	40,885,715	119,128,260	191,934,885	1,207,406	40,885,715
Profit/(loss) for the period	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Other Comprehensive Income	(512,966,159)	(115,772,730)	(825,229,539)	(868,771,061)	(512,966,159)	(115,772,730)	(825,229,539)	(868,771,061)
Total Comprehensive Income	1,172,254,694	3,713,213,767	166,556,794	2,239,686,325	1,108,442,810	3,578,697,410	151,505,361	2,462,966,515
Basic earnings per share	49.47	31.87	33.13	25.32	47.15	30.65	32.58	27.35
Diluted earnings per share	49.47	31.87	33.13	25.32	47.15	30.65	32.58	27.35
Profit attributable to:								
Equity holders of the Bank	1,685,107,001	3,828,893,732	991,575,231	3,108,221,513	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Non-controlling interest	113,853	92,766	211,102	235,873	-	-	-	-
Total	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575

Agricultural Development Bank Limited

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA		23.13%		19.33%		23.13%		19.33%
Non-Performing loan (NPL) to total Loan		1.84%		2.84%		1.84%		2.84%
Total Loan Loss Provision to Total NPL		152.46%		121.11%		152.46%		121.11%
Cost of Funds		4.70%		6.40%		4.70%		6.40%
Credit to Deposit Ratio		73.53%		66.31%		73.53%		66.31%
Base Rate		7.13%		9.26%		7.13%		9.26%
Interest Rate Spread		4.37%		4.44%		4.37%		4.44%

Notes:

- The above figures are subject to change as per the direction of the Regulators/Statutory Auditors.
- Figures are regrouped/rearranged/restated wherever necessary for consistent presentation and comparison.
- Personnel Expenses include provision for employee bonus calculated at 5% of profit before bonus and tax as per the provisions made for government controlled entity in the bonus bylaws 2075.
- Above Financial statements have been prepared in accordance with NRB Directives and Nepal Financial Reporting Standards (NFRSs) by applying Carve-outs issued by Accounting Standard Board of Nepal.
- Loan and Advances to Customer is presented net of impairment charges and includes interest accruals and staff loans and advances.
- Loan administration fees that are integral part of effective interest rate (EIR) is considered immaterial and hence not considered while computing the effective interest rate.
- The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited, an Associate having 22% interest, and two Subsidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.
- Other Comprehensive Income is not considered while computing Earnings Per Share.
- Interest Rate Spread for corresponding previous year is calculated based on the prevailing policy at that period.
- A detailed interim financial report has been published in the Bank's website www.adbl.gov.np

Related Party Disclosure

- The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited, an Associate having 22% interest, and two Subsidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- Bank has earned interest income for Rs. 603,490.85 during this quarter by lending to its Associate, Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.

Agricultural Development Bank Ltd.**Segmental Information***(Rs in 000')*

The bank has identified its operating segments on the basis of provincial offices . The bank evaluates the performance of its segments before tax.

Particulars	1	2	Bagmati	Gandaki	Lumbini	Karnani	Sudur Paschaim	Total
Revenues from External customer	2,500,563.06	3,244,300.89	6,147,265.09	1,541,155.21	2,962,482.84	522,943.35	1,103,216.12	18,021,926.57
Inter Segment revenues	(593,737.89)	(875,310.51)	1,091,951.47	(409,856.10)	(678,958.69)	(101,715.88)	(166,197.37)	(1,733,824.98)
Net Revenue	3,094,300.95	4,119,611.40	5,055,313.62	1,951,011.31	3,641,441.53	624,659.24	1,269,413.49	19,755,751.55
Total interest revenue	1,927,850.41	2,136,181.77	4,674,379.76	1,245,612.65	2,385,845.07	348,366.25	727,868.91	13,446,104.83
Interest expense	533,484.39	267,649.07	5,688,710.82	330,337.71	653,261.91	72,585.59	199,793.24	7,745,822.74
Net Interest Revenue	1,394,366.02	1,868,532.70	(1,014,331.06)	915,274.94	1,732,583.16	275,780.66	528,075.68	5,700,282.09
Depreciation and amortisation	21,099.59	19,704.78	35,488.09	12,861.26	26,251.61	7,162.65	13,049.63	135,617.62
Segment profit/(loss)	582,886.05	1,111,615.16	(31,582.71)	337,967.97	851,348.32	184,322.67	379,725.61	3,416,283.08
Impairment of assets	-	-	-	-	-	-	-	-
Assets	14,316,493.20	11,125,596.81	109,888,652.96	8,896,890.31	19,484,240.65	4,314,398.27	7,134,269.80	175,160,541.99
Provision	590,739.97	1,056,317.04	1,535,874.76	339,445.89	460,357.20	149,370.53	338,017.11	4,470,122.49
Segment Assets	13,808,635.80	10,160,263.00	108,440,357.45	8,588,646.11	19,098,028.38	4,174,398.56	6,806,423.27	171,076,752.56
Segment liabilities	13,808,635.80	10,160,263.00	108,440,357.45	8,588,646.11	19,098,028.38	4,174,398.56	6,806,423.27	171,076,752.56

The segment report above excludes head office.

कृषि विकास बैंक लि.

त्रैमासिक प्रतिवेदन

आर्थिक वर्ष २०७७/७८ को चौथो त्रयमास (२०७८ आषाढ मसान्त)
धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३, नियम २६ (१) अनुसूची १४ अनुसार

१. सम्बन्धित पक्ष (Related Party) बीच भएको कारोबार

समीक्षा अवधिमा यस बैंकको Associate Interest रहेको नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजत प्राप्त वित्तीय संस्था साना किसान विकास लघुवित्त वित्तीय संस्थामा ऋण लगानीबाट रु.६ लाख ३ हजार ४ सय ९० रुपैयाँ व्याज आम्दानी भएको छ।

२. प्रमुख वित्तीय अनुपातहरू

प्रति शेयर आम्दानी (रु.)	३०.६५
मूल्य/आम्दानी अनुपात	१५.६३
प्रति शेयर खुद मूल्य (रु.)	२३५.५८
प्रति शेयर कुल सम्पत्ति मूल्य (रु.)	१९७२.३७
तरलता अनुपात	३६.२१

३. व्यवस्थापकीय विश्लेषण

(क) त्रैमासिक अवधिमा संस्थाको मौज्जात, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए सोको प्रमुख कारण सम्बन्धी विवरण समीक्षा अवधिको शुरुमा निषेधाज्ञाका कारण व्यवसाय विस्तारमा केही कमी देखिएता पनि क्रमशः धितोपत्रमा लगानी, कर्जा सम्पत्ति र निक्षेप दायित्व लगायत साना तथा मझौला उद्योग सम्बन्धी व्यवसायमा वृद्धि भएको छ। बैंकको कारोबार नियमित रहेको र तरलताको अवस्था सन्तोषजनक रहेको छ।

(ख) आगामी अवधिको व्यावसायिक योजनाको सम्बन्धमा

कृषि तथा अन्य प्राथमिकता क्षेत्रलाई विशेष ग्राह्यता दिँदै ग्राहकको चाहना तथा व्यवसायको संभाव्यता अनुरूप Digital बैंकिंग सेवा उपलब्ध गराउने नेपाल सरकारको नीति तथा कार्यक्रम अनुरूप कृषकहरूलाई तालिम, किसान क्रेडिट कार्ड आदिको सेवा थप विस्तार गरिने छ। साथै, कृषि क्षेत्रमा लगानी थप प्रवर्द्धन गर्ने उद्देश्यले कृषि कार्ड जारी गरिनेछ। व्यवसायमा अन्तरनिर्हित जोखिमको प्रभावकारी व्यवस्थापन गर्दै उपलब्ध स्रोत साधनको अधिकतम उपयोग गरी सम्बद्ध सरोकारवालाहरूको अधिकतम हित हुने गरी सन्तुलित रूपमा व्यावसायिक तथा सेवामूलक कार्यक्रम संचालन गरिनेछ।

(ग) विगतको अनुभवबाट संगठित संस्थाको मौज्जात, नाफा वा नगद प्रवाहमा तात्त्विक असर पार्न सक्ने घटना, अवस्था आदि भएमा सो सम्बन्धी विश्लेषणात्मक विवरण

विश्वव्यापी रूपमा प्रभाव पारेको COVID-19 तथा विद्यमान असहज परिस्थितिको कारण बैंकिङ्ग व्यवसाय प्रभावित भएको तथा प्रतिस्पर्धात्मक बैंकिंग व्यवसायमा लक्ष्य अनुसार व्यवसाय वृद्धि भएता पनि व्याजदर अन्तरमा आएको संकुचन कारणले खुद आम्दानीमा कमी आई असर पर्न गएकोले बैंकिङ्ग व्यवसायलाई सजगताका साथ चुस्त व्यवस्थापन गर्दै बैंकका गतिविधिहरूलाई विविधिकरण सहित अधि बढाईएको छ।

४. कानूनी कारबाही सम्बन्धी विवरण

देहाय अनुसारको मुद्दा दायर भएको भए, मुद्दा दायर भएको मिति, विषय, मुद्दा दायर भएको संस्थापक वा संचालकको नाम र संभाव्य कानूनी उपचार सम्बन्धी विवरण

(क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए

यस अवधिमा बैंक पक्षी विपक्षी भई सर्वोच्च अदालतमा ३ वटा मुद्दा दायर भई विचाराधीन अवस्थामा रहेको छ।

(ख) संगठित संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए

यस बैंकको जानकारीमा आएको छैन।

(ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए

यस बैंकको जानकारीमा आएको छैन।

५. संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा

बैंकको शेयर कारोबार नियमित एवं सन्तोषजनक रूपमा हुँदै आएको छ।

(ख) त्रैमासिक अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोवार भएको कुल दिन तथा कारोवार संख्या

शेयरको अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	शेयर कारोवार भएको कुल दिन	कुल शेयर कारोवार संख्या
४९३	४९२	४७९	६५	६,२७०,२२२

६. समस्या तथा चुनौती

संगठित संस्थाले बहन गर्नुपरेको समस्या तथा चुनौती स्पष्ट रूपमा उल्लेख गर्नुपर्ने र उक्त समस्या तथा चुनौतीलाई संगठित संस्थाको आन्तरिक र बाह्य भनी वर्गीकरण गरी त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति सम्बन्धी विवरण

आन्तरिक समस्या र चुनौती

- Covid-19 ले बैंकको समग्र व्यवसायलाई पार्ने प्रभाव।
- कर्मचारी आपूर्ति व्यवस्थापन।
- संचालन लागत र ब्याज खर्च व्यवस्थापन।

बाह्य समस्या र चुनौती

- Covid-19 तथा निषेधाज्ञाले अर्थतन्त्रमा पारेको प्रभाव।
- समय समयमा हुने नीतिगत र कानूनी व्यवस्थामा परिवर्तन।
- सूचना प्रविधिको क्षेत्रमा चुनौति र अनुपालना लागतमा वृद्धि।

चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति

उपरोक्त समस्याको समाधान तथा चुनौतीहरूको सामना गर्न बैंकले थप सजगताका साथ समग्र संचालन प्रणालीमा समय सापेक्ष सुधार गर्दै आएको छ।

- उपलब्ध स्रोत र साधनको अधिकतम परिचालन गरी व्यवसाय वृद्धि तथा विविधिकरणमा प्रभावकारिता हासिल गरिएको छ।
- Resources हरूको विविधिकरण गर्दै आधार दर (Base Rate) लाई बजार अनुरूप बनाउदै लगेको छ।
- प्रतिस्पर्धी व्याजदर कायम गर्न संचालन खर्चमा कटौति गर्दै न्यून लागतको निक्षेप संकलन गर्दै कर्जा निक्षेप सम्मिश्रणलाई थप सन्तुलित बनाउदै लगेको छ।
- व्यवसायमा थप नियन्त्रण हुने गरी केन्द्रकृत व्यवसायको अवधारणा अवलम्बन गरिएको छ।
- Digital Banking कारोवारलाई expedite गर्दै लगेको छ।
- बैंकको Core Banking System लाई Version Upgrade गरी प्रविधि मैत्री बनाउनुका साथै Security System लाई थप बलियो बनाइएको छ।

७. संस्थागत सुशासन

नेपाल राष्ट्र बैंकबाट जारी भएका नीति, नियम तथा निर्देशनहरूको प्रभावकारी रूपमा पालना गरिएको छ। साथै, अन्य नियमनकारी निकायहरूबाट जारी भएका नियमहरूको समेत यथोचित परिपालना गर्ने गरिएको छ। बैंक व्यवस्थापन आफ्ना शेयरधनीहरू, सर्वसाधारण निक्षेपकर्ता तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि सदैव प्रतिबद्ध रहेको छ।

८. सत्य, तथ्य सम्बन्धमा प्रमुख कार्यकारी अधिकृतको उद्घोषण

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु। साथै म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित गर्न तथा निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन।