



मुक्तिनाथ विकास बैंक
MUKTINATH BIKAS BANK

“जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ”

CSR IMPACT REPORT

FY 2081/82



"Our journey from responsibility to real impact."

At Muktinath Bikas Bank, we believe progress is only meaningful when it uplifts communities, hence Bank is deeply committed create impact and sustainable change through Corporate Social Responsibility (CSR) in such evolving times of today. Bank, with a purpose want to drive collective progress with comprehensive approach and focusing on key areas of impact such as promoting quality education, promoting healthcare, environmental stewardship, community development

and financial inclusion. Our unwavering commitment lies in building the nation and shaping a more equitable and inclusive Nepal.

With vision to promote sustainable development, Bank draws inspiration from the United Nations' Sustainable Development Goals, ensuring that CSR initiatives also contribute to broader global development objectives. Each CSR initiative is thought for and advocated with sincerest expectations

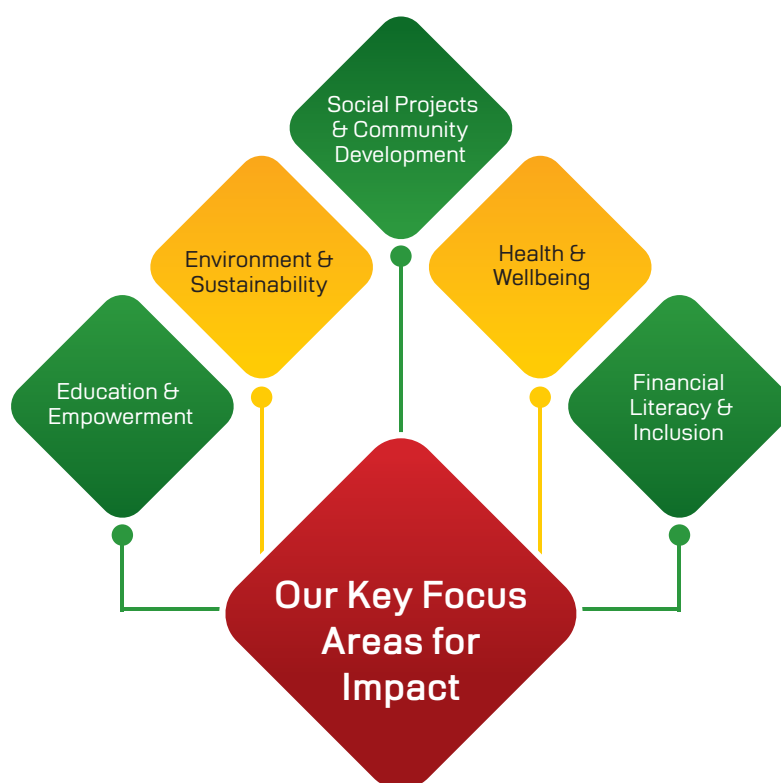
of exceling impact and empowering communities. Collaboration with various partners such as non-governmental organizations (NGOs), social institutions, local government bodies, corporate entities, affiliated companies, and dedicated employee volunteers is taken as priority while designing the initiatives, each milestone reflects the power of collaboration, the spirit of courage, and the promise of change.

Overall Outlook on CSR Fund Utilization

Every fiscal year 1% of net profit is set as budget in CSR Fund of the Bank which is utilized across the provinces of nation under various headings.

Considerable contributions of NPR 10.32 Million have been made in various CSR headings including sustainable goals for FY 2081-82. The unspent

amount has been carried forward to the next financial year for our upcoming CSR initiatives.



Sector Wise

S.No	Particulars	Expenses
1	Education	1,653,682.91
2	Health	1,103,308.17
3	Social Projects & Relief	321,483.30
4	Environment	907,981.05
5	Financial Literacy	4,202,449.22
6	SDGs	836,690.98
7	Others	1,295,000.00
Total		10,320,595.63

Province Wise

S.No	Province	Expenses
1	Koshi	635,910.00
2	Madhesh	804,582.59
3	Bagmati	4,483,168.38
4	Gandaki	2,827,462.67
5	Lumbini	880,324.54
6	Karnali	249,999.00
7	Sudhur Paschim	439,148.45
Total		10,320,595.63



Education & Empowerment

Bank believes that education is a bridge to opportunity, dignity, and empowerment in addition to being a right, particularly for people coming and living in the isolated and underprivileged areas. From promoting innovation and research in higher

education to bolstering basic education in rural villages, our initiatives aim to guarantee inclusive, equitable, and high-quality learning. Bank's initiatives under education and empowerment includes scholarships, financial support, integration of FSM models educational

items support and infrastructural support for schools & students specially to elevate the standard of education in government schools of Nepal.

○ Scholarships

A. Muktinath Utkrishta Scholarship

It is a flagship CSR initiative initiated from FY 2079/80 and is one such program that provides scholarship to various students of GRADE 11 & 12 at various government/ community colleges who came from weak economic

background, marginalized communities across various provinces of Nepal. As of today 38 students have already benefitted from the program. This year alone 16 students have benefitted from the program across the nation.



SDGs Covered:

B. Scholarships through Collaboration with Social Organizations

Apart from Muktinath Utkrishta Scholarship, Bank also provided scholarships to students through collaboration with various social organizations. The collaboration was done to support the students

coming low economic background or underprivileged communities. Total 5 students benefitted through the collaboration.



○ Financial Stimulation Model (FSM) integration

With the aim to increase attendance of students in government school, Bank collaborated with social organization to include Financial Simulation Model (FSM) in their daily routine, a month-long program was organized at a school for students of Grade 4 to 6 where the students were given token numbers equal to

their academic and non-academic performance such as attendance, their cleanliness, classroom interaction. At the end of the month-long period, the token numbers were added up and they could exchange it for various items with equal value such as pen, toys, sport items, etc from a marketplace organized. In

case, the student doesn't want to spend their token number, they could save it on a token Bank for next month and get interest rate on it as well. This indirectly also taught the students about savings, banking system and money concept. Total 45 students benefitted from this initiative.



○ Handover of School essentials for Students & Infrastructure to Schools

To motivate more students at government schools, Bank handed over school bags, uniforms, warm clothes as sweaters, stationery items to various students of government schools at various locations across

the country. 391 students have benefitted directly from the program across the nation. Also, Bank have supported 5 government schools by handover of 4 set of computers & 1 set of smart LED TV financially

supported for development of infrastructure to different schools for purchase of books for their libraries.





Financial Literacy & Inclusion

A significant portion of Nepal's population remains excluded from the formal economy, limiting access to its benefits. Recognizing this gap, Muktinath Bikas Bank is committed to promoting financial literacy and

inclusion. Through outreach programs targeting unbanked and underbanked individuals in rural and semi-urban areas and in some city areas, the Bank aims to create awareness and empower communities to make informed financial

decisions. Initiatives employ multiple models, including classroom sessions, and mass media campaigns, ensuring that financial literacy becomes a key driver of inclusive economic growth.

Financial Literacy Programs targeted for Entrepreneurs, Farmers, Women, Youth

Bank have conducted various financial literacy programs across nation targeting entrepreneurs, farmers, women, youth. The target of such programs to create more awareness about banking knowledge and bring change in behavior of the participants. Over 4,100 have benefitted from the programs conducted.



Celebration of GLOBAL MONEY WEEK

This year Global Money Week 2025 theme was "Think before you follow, wise money tomorrow". Bank have celebrated the occasions by participation in various rallies and programs conducted along with regulatory body. Bank also organized Banking literacy programs for students of various colleges and schools as the week is celebrated especially for bring more awareness about financial literacy among students. Total 398 have benefited from the programs.

Digital Awareness through Bank's Social Media

The Bank actively utilized its social media platforms to deliver consistent, targeted messages on responsible borrowing, effective savings, scam prevention, and other essential financial practices. Through this initiative, the Bank aims to broaden its outreach, raise awareness, and equip a larger audience with fundamental financial literacy skills, fostering informed and empowered communities.



Financial Literacy Partnership Programs

The Bank also collaborated with various related parties to amplify the reach about Banking literacy. For that collaboration was done

for organizing literacy programs at different locations, promoting and development of content regarding financial and digital literacy

through various channels. Total of 1,376 People benefitted directly from such collaborations.

Milestones Achieved for Financial Literacy

Provinces Covered
7

No. of Programs
64

Individual Beneficiaries
4,100+

Participants reached: Women, Entrepreneurs, Farmers, Youth & Students



Environment & Sustainability

Nepal's unique environmental challenges, including climate change, glacier melt, deforestation, air pollution, and inadequate waste management, demand responsible corporate action. Recognizing the critical role of the

environment in supporting livelihoods and enhancing quality of life, the Bank is deeply committed to ecological conservation and climate resilience. Bank integrates environmental considerations into its CSR strategy

to create maximum awareness regarding the matter. Different unique initiatives are made under this key area of focus for impact.

The Bank organized and participated in various tree plantation programs to take a step towards combatting climate change. 234 plants samplings (fruit bearing & non fruit bearing) have been planted under the program by the Bank. The program was organized on various locations.



The Bank also wanted to create awareness regarding the textile waste, had contributed for the donation box for clothes collection. For waste management, Bank also handover dustbins to local organizations.



Combining Creativity and Art to create awareness about Climate Change



To raise awareness about climate change and global warming, Bank had organized **Mukthinath Art for Earth Competition 2081** for students from Class 8 to 10. The competition was aimed This competition focused to engage the community and encourage participants to express their thoughts on these critical environmental issues through art. It was specifically dedicated to sync with two of the Sustainable Development Goals(SDGs) to create awareness on Climate Action (SDG 13), Affordable, and Clean Energy (SDG 7).

476 students registered to participate in the competition from all over the nation while **403 students** participated. A grand competition was organized on Poush 06, 2081 (Saturday) for all the participants to come and create their imagination. Colors and creativeness filled the 11 event centers where Bank organized the competition. After the designated competition time was over, the art paper was handed over by the participants and were sent to Central Office for screening and evaluation. Bank appointed two very talented and well-experienced artists as JURY and

a volunteer secretariat to evaluate and judge the arts collected. On various criteria, markings were done, and 11 **REGIONAL WINNERS** were selected.

Among the 11 Regional winners further evaluation was done and One **GRAND WINNER** was also chosen. So overall, 10 **REGIONAL WINNERS** and 1 **GRAND WINNER** were selected an announced- on Poush 19, 2081. The winners can be viewed from the website

<https://mukthinathbank.com.np/award-winners>

SDGs Covered:





Health & Wellbeing

The Bank adopts a holistic approach to health and well-being. CSR initiatives include organizing health camps, facilitating blood donation drives and

collaborating with organizations to raise awareness about critical health issues such as cancer. Additionally, the Bank supports for various infrastructure

needed for smooth administration of health-related institutions.

Blood Donation Program

The Bank self-organized and collaborated for various blood donation drive programs in the nation. In a program organized by the Bank. Over 660 blood pints were collected by the Bank directly and through collaboration from local clubs and social organizations.

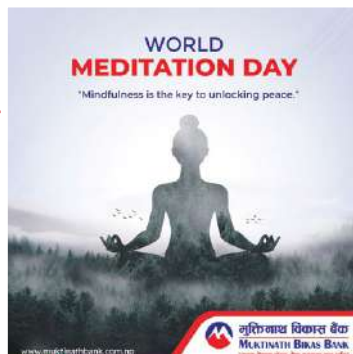


Eye Camps & Health Camps

The Bank also supported for various eye and health camps to facilitate good health and wellbeing of people in remote areas. Total 2,062 had benefited from eye camps and 448 had been benefited from health camp.

Health Related materials and Infrastructure Support

Bank has support two provincial hospitals, one with wheelchairs for easy management of patients who have difficulty in walking while availing the medical services, another with proper seating arrangement infrastructure for smooth flow of administration that will provide relied to patients visiting the hospital. Both initiatives is believed to have brought certain level of comfort thus increasing the wellbeing of the patients visiting the hospital. Bank also supported for maintenance of water filter system to a local organization to supply the water to many households. Also, Bank handed over dustbins for waste collection supporting hygiene which directly impact health.



Social Media Awareness Campaign

Various messages on social media platforms of the Bank are posted on important days such as World Meditation Day, World Health Day, World Donor Day, etc to create awareness of the subject matter. Additionally, Bank collaborates with various organization for programs to create cancer awareness.



Social Projects & Community Development

Muktinath Bikas Bank strives to make a lasting social impact through self-initiated and collaborative CSR projects with government bodies and social organizations. These initiatives are

aligned with Sustainable Development Goals (SDGs) and are aimed at promoting inclusive growth for all and community empowerment. A community is represented by all, Bank have placed

the best approach to create inclusive development for all residing in a community.

The Bank collaborated with Police force & local organization and supported for cameras for better surveillance and security to reduce crimes.



The Bank handed over 3D printed prosthetic hands to 5 children from various places across nation.



Bank also handover over 38 crutches for person with disability.



Bank also supported old age homes, orphanages through food materials distribution and materials needed for reconstruction for rehabilitation.



Bank also supported for construction of community building of Nepal Red Cross Society.



Bank also installed solar water heater at old age home for sustainable use of energy and for the well being of the elderly.



SDGs Covered:



Thank You
from
Mukti Bhai

