



नेपाल राष्ट्र बैंक

बैंक तथा वित्तीय संस्था नियमन विभाग

पत्र संख्या : बै.वि.नि.वि./नीति/सूचना/२/०८२/८३

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं

फोन नं. : ०१-५७९६४९/४२/४३/४४

Website : www.nrb.org.np

पोष्ट बक्स : ७३

मिति: २०८२/०४/११

सूचना

इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाहरु र पूर्वाधार विकास बैंक,

महाशय,

यस बैंकबाट इजाजतपत्रप्राप्त “क”, “ख”, “ग”, र “घ” वर्गका बैंक तथा वित्तीय संस्थाहरु तथा पूर्वाधार विकास बैंकका लागि जारी गरिएको NFRS 9- Expected Credit Loss Related Guidelines, 2024 मा यसैसाथ संलग्न तालिकाबमोजिम संशोधन/परिमार्जन/थप गरिएको हुँदा सोही बमोजिम गर्नु गराउनु हुन नेपाल राष्ट्र बैंक ऐन, २०५८ को दफा ७९ ले दिएको अधिकार प्रयोग गरी यो निर्देशन जारी गरिएको छ।

भवदीय,

कार्यकारी निर्देशक

यस बैंकबाट इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाहरूलाई जारी गरिएको NFRS 9- Expected Credit Loss Related Guidelines, 2024 मा संशोधन/परिमार्जन/थप ।



क्र.सं.	मार्गदर्शनको व्यवस्था नं.	विद्यमान व्यवस्था	संशोधित व्यवस्था
१.	10. Indicators of Significant Increase in Credit Risk	i) More than 30 days past due	i) More than one month past due
२.	<p>12. Guidance for computation of Expected Credit Loss (based on PD, LGD and EAD)</p> <p><i>b) Loss Given Default</i></p> <p>i) Factors to consider for LGD</p>	<p>b) If BFIs are unable to compute LGDs due to lack of data or inputs, they are required to obtain approval of the same from the board of directors. Such BFIs are required to use a minimum LGD of 45 per cent for such credit exposures.</p>	<p>b) It is recommended to pursue computation of LGD in the following order:</p> <p>i) Use historical actual recovery rates in first place.</p> <p>ii) If historical rates are unavailable, use valuation (prudential floors) for ECL calculation as outlined in this guideline taking into account disposal time and costs until expected disposal of collateral or assets. However, value of collateral or assets for loans that have defaulted and BFIs have also not been able to realize within 5 years of default, cannot be used for determining loss or recovery rates.</p> <p>iii) If such net realizable value of collateral or other sources are reliably undeterminable and BFIs are unable to compute LGDs due to lack of data or inputs, they are required to obtain approval of the same from the board of directors. Such BFIs are required to use a minimum LGD of 45 per cent for such credit exposures.</p> <p><i>Note: BFIs should demonstrate via sound back-testing that the assumptions used are reasonable and grounded in observed experience. In this context, BFIs should</i></p>

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			<i>regularly back-test their valuation history (last valuation before the asset was classified as a NPL or Stage 3) vs. their sales history (net sales price of collateral).</i>
३.	12. Guidance for computation of Expected Credit Loss (based on PD, LGD and EAD) <i>b) Loss Given Default</i> ii) Collateral Valuation c) Valuation (prudential floors) for ECL calculation	g) Net realizable value of all other collateral shall be determined as current fair value less 25% haircut.	g) Net realizable value of all other collateral or other sources that BFIs have legal right to recover from , shall be determined as current fair value less 25% haircut.
४.	17. Guidance on staging for expected credit losses a) Stage 1	iv) Financial assets in which contractual payments are not overdue or is overdue for up to 30 days.	iv) Financial assets in which contractual payments are not overdue or is overdue for up to one month .
५.	17. Guidance on staging for expected credit losses b) Stage 2	ii. Financial instruments having contractual payments overdue for more than 30 days but not exceeding 90 days	ii. Financial instruments having contractual payments overdue for more than one month but not exceeding three months
६.	17. Guidance on staging for expected credit losses c) Stage 3	i) Financial instruments having contractual payments overdue for more than 90 days	i) Financial instruments having contractual payments overdue for more than three months

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७.	17. Guidance on staging for expected credit losses c) Stage 3	हाल नरहेको	v) The financial assets classified as purchased or originated credit impaired (POCI) assets as per NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date.
८.	17. Guidance on staging for expected credit losses	Note: Definition of 'default' by BFIs for the purpose of ECL should at least include points i) and iii) of "c) Stage 3" under this section.	Note: Definition of 'default' by BFIs for the purpose of ECL should at least include points i) and ii) of "c) Stage 3" under this section.
९.	18. Transfer criteria between stages	Transfer Out of Stage 3: Though the conditions for an exposure to be classified in Stage 3 no longer exist, BFIs should continue to monitor for a minimum probationary period of 180 days to upgrade from Stage 3	Transfer Out of Stage 3: Though the conditions for an exposure to be classified in Stage 3 no longer exist, BFIs should continue to monitor for a minimum probationary period of three months to upgrade from Stage 3