

SANA KISAN BIKAS BANK LTD.

(Small Farmer Development Bank)

At a Glance

June, 2012



Sana Kisan Bikas Bank Ltd.

Subidhanagar, Kathmandu, Nepal



1. Introduction to Small Farmers Development Program

1.1. Background

Although poverty has decreased to 25.4 percent, however, inequalities in accessing resources by the poor, the gap between the rich and the poor has been widening. Recent surveys indicate that 10 percent of the urban poor and 35 percent of the rural poor live below the poverty line. This suggests the deteriorating condition in living standard



and hardships borne by rural poor. About 83 percent of the population of Nepal lives in rural areas, while around 74 percent earn their living from agriculture, yet agriculture contributes only 36 percent to the Gross National Product. This clearly shows the weak economic condition of Nepali farmers. The United Nations Human Development Report, 2010 ranks Nepal 138th, with a Human Development Index of 0.428. With this socio economic background, the history and achievement of community based Small Farmers Development Program (SFDP) targeted to alleviating rural poverty strongly indicates that this would be possibly an appropriate program to help improve the socio economic condition and uplift the lives of the rural poor.

1.2. Initiation of Small Farmers Development Program

The Small Farmer Development Programme was initiated by the Agricultural Development Bank Ltd. (ADBL) to uplift the social and economic condition and lives of rural poor communities. These communities are characterized by geographical diversity, traditional modes of farming, under employment,



low income and poor living standard. The SFDP was the first integrated and targeted programme to provide microcredit for income generating activities alongside with a saving program at the doorsteps of poor communities. The program has provided skill development training and socio- economic development programmes to improve the living condition of the rural poor. This community based integrated SFDP targeted for economic and social development was extended to remote and far flung villages. The ADBL directly Implemented SFDP through sub project offices; which provided financial and non financial services to rural poor and remote communities. At one point of time, this programme was expanded to 652 Village Development Committees (VDCs).

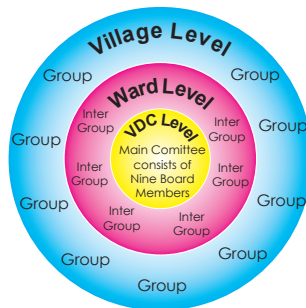
1.3. Institutionalization of Small Farmers Development Program

With the expansion and gradual development of SFDP, the need to empower with the active participation of the targeted people to manage the program was felt. In 1985/1986, the Institutional Development Program (IDP) of SFDP was initiated as a joint endeavor of then GIZ and ADBL to make the program cost effective and sustainable by involving the beneficiaries. The targeted farmers were organized in three-tiered organizational structure to ensure the involvement of most of the members in decision making. In this three-tiered organizational structure, small farmers formed Small Farmer Groups (SFGs) at the grass-roots comprising 5-12 members. SFGs are federated at the Ward level to form an inter-group and a representative of the inter-group form a main committee at the VDC.



2. Small Farmer Cooperative Ltd (SFCLs)

Small Farmer Cooperatives Ltd (SFCLs) are members managed community based microfinance institutions with three-tiered organizational structure, which ensures the involvement of most of the members in the decision making process. The three-tiered Organizational Structure is depicted below.



Organizational structure of SFCLs

The formation of SFGs, IGs and MC and their functions:

- Small Farmer Groups (SFGs): Representatives of Small Farmer members (5-12 members) form a SFG at the grass-roots level. The SFGs decide on collection of savings, loans and community development programs in the village.
- Inter-Groups (IGs): Two or more SFGs form an IG at the ward level. The IG supervises, coordinates activities of SFGs.
- Main Committee (MC)-a Board of Directors (BoDs) of SFCLs: All IG Chairpersons from each IG form the BoDs at the VDC level. The BoD as a governing body of SFCLs, formulates plans, policies and appoints staff to carry out activities. The BOD is accountable to the General Assembly (GA).

SFCL's daily operation is carried out by a manager, appointed by the BOD. The assistant manager and staff assist the manager in the day to day activities.



Characteristics of Small Farmers Cooperatives

- # A three-tiered Community based structure representing targeted groups
- # Equal opportunities for participation by the poor, irrespective of caste, gender and occupation
- # Ownership and management by small farmers
- # Three-tiered structure at the village, ward and VDC levels
- # A one door service providing savings, credits, insurance, remittances and other services
- # Low administrative cost
- # Business planning and implementation
- # An agro-based institution with principles of cooperative
- # Replication of new SFCLs in neighbouring villages
- # Undertakes social mobilization and community development programs to raise the living standard of the poor
- # Limited banking services
- # Suitable for the hills and mountain areas

The handover of Sub Project Offices of SFDP managed by ADBL was initiated. By fiscal year 2006/2007 the management of 219 (including the replicated SFCLs) have been already handed-over to SFCLs. Till, June 2012, 263 SFCLs are operating in 42 districts with the control, full ownership and management by small farmers

2.1. Networking of SFCLs

Small farmers need both financial and non-financial services. SFDB provides financial services to SFCLs. Twenty-five District Federations of SFCLs and the Nepal Agriculture Cooperatives Central Federation (promoted by Small Farmers), have been established to support them with non-financial services. Established federations have been continuously helping with institutional strengthening, market management, linkages, coordination and to enhance financial self sufficiency of SFCLs.



3. Establishment of Small Farmers Development Bank

The transformation of SFDP into SFCLs showed an increasing trend. The need of a microfinance development bank was realized by the ADBL to continuously provide financial and non-financial services to these institutions, and also to supervise and build their institutional capacities. To continue with the purposes and targets of SFDP, the need for an apex institution was necessary to deliver financial services in an efficient way. Owing to these necessities, SFDB was established with the initiation of ADBL in 2001. It is a 'D' class financial institution with equity investments of SFCLs, the Government of Nepal (GoN), other commercial banks and ADBL.

SFDB has set itself as an exemplary model in the formation process by allowing representation of self-empowered institution of small farmers. This bank has been continuously fulfilling the credit needs of SFCLs and other partner cooperatives by mobilizing share capital, savings, and loans from commercial banks, funds from donor agencies, and the resources provided by the GoN. Along with this, it has also started replication programs to increase outreach, livestock insurance, social and community based programs and institutional capacity building program in coordination with the GoN and other international supporting agencies. Till June 2012, the number of partner institutions of this bank has reached 287; among them are 263 SFCLs and 24 other microfinance institutions.

3.1. Vision, Mission and Objectives of the Bank

Vision: A leading, financially viable, microfinance wholesale bank, largely owned by SFCLs and similar rural MFIs, to substantially improve the quality of life of the rural poor

Mission: The bank's core business is wholesale financing to SFCLs and other



rural MFIs, advocates and supports capacity building of these institutions in cooperation with partners.

Values

- Business and financial viability
- Political neutrality
- Committed to serve the rural poor
- Quality services to the customer
- Transparency in policies and operations

Objectives

- To provide wholesale credit and refinance facilities to SFCLs and other Micro Finance Institutions (MFIs) for lending to low income households.
- To monitor and supervise client MFIs' activities to ascertain adherence to prudential and non prudential regulations.
- To provide technical assistance for institutional strengthening and capacity building of SFCLs and other MFIs
- To pool-out resources from the government and donors for social mobilization and community development activities through client MFIs.
- To undertake replication program to expand microfinance services to the underserved and un-served areas, especially in the hills and mountains; targeting women, Dalits, Madhesis, Janjatis, indigenous groups and other backward communities.
- To provide technical and financial support to client MFIs to expand their business to potential microfinance clients.

3.2. Organizational Structure

General Assembly is the highest body of the bank, which elects a Board of

Directors (BoDs). BoDs hold operational and policy level decision-making authority. Under the BoD, an Audit Committee insures internal control and risk management of the bank. A Chief Executive Officer manages the day-to-day administration and management of the bank. Different departments, sections and regional offices carry out day to day functions of the bank.

3.3. Progress at a Glance

As of June 2012, partner institutions have reached 287. These institutions are providing services to 225 thousand poor and underprivileged households of the country, where delinquent loans are below 2 percent, while repayment rate is 97 percent. The provisional financial statement as of June 2012, shows that the bank has earned a net profit of Rs 66 million.

Table 1. Summary of progress of SFDB/SFCLs (as of June 15, 2012)

Particulars	Year						
	2006	2007	2008	2009	2010	2011	June, 2012
Outreach							
No. of SFCLs	141	219	220	224	234	251	287
Total No. of clients of partner SFCLs/ MFIs	85,730	129,851	139,368	145,962	159,767	189,877	2,25,494
Share Capital (000) Rs.	72,954	58,850	86,796	131,060	260,930	452,964	60,20,68
Internal Resources (000) Rs.	433,033	727,187	909,293	1,281,614	1,902,109	2,992,873	3,80,12,77
Outstanding loan (000) Rs.	1,434,539	2,128,971	2,429,170	2,332,859	3,355,144	4,981,624	6,35,63,40
Financial Status and staff strength							
Outstanding loan (000) Rs.	959,789	1,379,480	1,445,424	752,701	1,116,096	1,877,479	2,65,00,40
Total Assets (000)	1,154,130	1,537,460	1,735,004	1,161,500	1,349,650	2,757,684	3,54,76,71
Loan Recovery Rate %	85	85	87	100	99	98	97
Staff	48	48	50	49	48	47	49

3.4. Ownership Structure

The GoN, the ADBL, Nepal Bank Limited, Nabil Bank and 21 SFCLs were its initial promoters. The bank, established in 2001 for SFCLs, a major portion of invested shares of the ADBL and the entire share holdings of the GoN have been divested to 231 SFCLs. The ownership structure as of April, 2012 is shown in Table -2

Table -2: Ownership Structure

SN	Name of Shareholders	Amount in Rs millions	Percent
1	Agriculture Development Bank Ltd	44	31.5
2	Nepal Bank Ltd	12	8.8
3	Nabil Bank Ltd	6	4.3
4	SFCLs	78	55.5
Total		140	100

3.5. Network of SFDB

Its central office is in Kathmandu, with 8 regional offices incorporating all geographical regions. To provide financial and technical services with convenience and ease, regional offices at Birtamod for Mechi zone, Itahari for Koshi zone, Janakpur for Janakpur and Sagarmatha zones, Hetauda for Narayani zone, Gajuri for Bagmati zone, Butwal for Lumbini zone, Pokhara for Gandaki and Dhaulagiri zones, and Nepalgunj for Rapti, Bheri, Karnali, Seti and Mahakali zones have been established. Regional offices provide financial and technical services to SFCLs and other MFIs.



4. The Programs of the Bank

4.1. Microfinance Wholesale Credit

In order to extend and increase the impact of microfinance services to rural women, Dalits, poor, and deprived communities, the bank provides wholesale credit to SFCLs and other MFIs. Those institutions not sufficient to meet demand for microcredit with their internal resources, can borrow wholesale credit from the bank.



Targeted communities in which institutions can invest wholesale credit are:

- Families or persons with less than 15 ropanis or less land holdings in the hills and 1 bigha or less land holdings in the Terai, and unable to live by the yearly harvest.
- Families or persons who do not have regular earnings and find difficulty in meeting day-to-day needs.
- Families or persons who do not owe overdue credit to the government and other financial institutions.
- Dalits, Madhesis, backward communities, poor, women and micro entrepreneurs.

The bank since establishment has invested Rs 9.75 billion on microfinance and collected Rs 7.11 billion from 279 institutions.

4.2. Credit for increasing meat production

With credit from the GoN, the bank has started an animal husbandry program to increase meat production. The need to promote animal husbandry was realized, to help substitute the massive import of meat. For this program, the GoN in fiscal year 2010-11, provided Rs one billion to extend credit for



Minimum Eligibility Criteria for obtaining credit

1. Cooperatives working in microfinance or non-governmental institutions with license to conduct limited banking transactions from Nepal Rastra Bank
2. Institutions implementing microfinance activities for the last two years
3. Minimum of 100 members with at least 35 percent of women
4. Maintain an account in double entry bookkeeping and conduct yearly audit
5. The employees and executive members are paying loans within the criteria set by the institution
6. Minimum financial indicators:
 - i. Yearly repayment rate: greater than 85%
 - ii. Shares and internal resource ratio: above 40%
 - iii. Operational self-sufficiency: more than 100%
 - iv. Capital: more than 5%
 - v. Net worth: positive



animal husbandry at a comparatively cheaper interest rate through SFCLs and other MFIs, with the aim to promote export of surplus meat, with plans to provide 13 thousand aspiring poor and small farmers towards animal husbandry. By the end of April, 2012, more than 8 thousand members

had already received credit and Rs 960 million of credit have already been invested in 41 districts. Total investments include: 47 percent in goat-rearing, 9 percent in pigs, 5 percent in calves, and 39 percent in buffaloes. It has continuously supported and coordinated with cooperatives and institutions associated with the bank. For easier access to credit and to increase meat production, community-based livestock insurance with veterinary and technical services have been provided to member farmers.



4.3. Self-employment Credit Program

Coordinating with the GoN, the Ministry of Finance and Youth and Small Entrepreneurs Self-employment Fund, SFDB has started a self-employment credit program for the unemployed, Dalits, women, Indigenous, marginalized, poor and small farmers.



Its intention is to encourage these communities towards agriculture, in traditional skill based enterprises, improve skills, abilities and capacities to initiate small enterprises and services, to help in investments and to create opportunities for jobs within the country.

There is an agreement between the fund and bank to extend a sum of Rs 1 billion as credit to promote self-employment, of which, Rs 90 million received in the First Year 2067/2068, disbursed as credit to 627 entrepreneurs at a low interest rate through associated cooperatives for: agriculture, floriculture, animal husbandry, poultry farming, micro enterprises, self-employment and income generating enterprises, small groceries, small pharmacies, vet shops, fertilizers, seed centers and service enterprises.

4.4. Business Expansion Program

To extend services to the deprived poor, women, Dalits, indigenous and backward communities at a faster pace, the bank implemented a business expansion competition program, with the assistance of GIZ. Fifty institutions took part in the competition at different times and prizes were awarded to those SFCLs who participated successfully in the business expansion competition program. The business expansion competition program's impact has resulted in expanding their working areas within VDCs and also in neighbouring VDCs. The program helped to provide microfinance services to poor communities at adjoining areas. The program has helped to increase their business by providing services to a larger number of members.



4.5. Farmer to Farmer Replication Program

The SFCLs were given responsibility to replicate SFCLs in neighbouring villages. This approach at initiating self-governing institutions, the efficiency and expansion of cooperatives have increased. Of the 142 ongoing replication programs, 52 have transformed as SFCLs and managed successfully by small farmers. If assistance from the government and aid agencies continues, the bank will be able to expand programs at an increased pace based on the principle of demand and supply. Clusters of such institutions will be developed to enhance access to microfinance services for the poor.

Features of Replication Program

- Promotion of a new institution in areas where people are deprived of microfinance services through capable SFCLs.
- Low cost of promotion
- Inclusiveness with empowerment of women
- Launch microfinance and social development programs for the socio-economic development of small farmers
- Capital formation, ownership and self-sufficiency
- Independent institutions, to provide services to the targeted population with competent management with a three tiered structure: groups, inter-groups and a board of directors.
- Financial intermediary with banks to provide financial services as per the need of members
- An appropriate model for hills and remote areas, deprived of microfinance services

4.6. Livestock Insurance Program



One-third of credit disbursed by SFCLs to members are invested in livestock, especially cattle and buffaloes. Animal husbandry is risky but also profitable business; therefore to protect small farmers from financial stress with

accidental loss of animals, a livestock insurance program has been started with the initiative of SFCLs. Community livestock insurance program, with the management of small farmers' cooperative, for insuring animals has been launched. An animal evaluation committee administers the livestock insurance program. Five percent of the evaluated price of livestock is deposited as premium in a livestock insurance fund, 5 percent is provided by the GoN as grant, is deposited in the fund. The fund pays for rural livestock health workers, livestock health office and compensation. As of May, 2012, 51,678 animals, valued at Rs 731 million were insured, Rs 45 million was collected as premium. To date, Rs 103 million as livestock insurance fund has been collected by 192 cooperatives. This suggests the huge impact of the program.

4.7. Capacity Development Programs

A. International training, seminars and observational tours

The bank continuously takes part in training and observational tours and other programs conducted by CICTAB. The bank has sent employees to various countries to participate in training, seminars and observation tours. This initiation will be continued, to provide exposure to employees of the bank and SFCLs.



B. Organizational capacity development program through training and seminars

The bank has continuously organized training and seminars for capacity development of SFCLs. Training programs include: financial management, financial evaluation, cooperative management, bookkeeping, replication program, supervision and evaluation of cooperatives. The



financial resources provided by the GoN have contributed significantly to these activities. As of April 2012, 157 programs were conducted with about 140 thousand benefiting from capacity development programs and seminars.

4.8. Community development program



As microfinance services alone cannot uplift the living standard of small farmers, SFCLs have conducted many programs by utilizing its internal resources with the assistance of the GoN for the overall development of small farmers. These programs include: training, social programs on education, health, drinking water, environmental conservation,

maternal and infant welfare scheme, community development programs, construction of bridges, roads, schools and community buildings, irrigation facilities and reforestation. These programs are implemented with the voluntary labour of farmers and the financial resources of SFCLs. Only one-third, of the expenditure of community development program is provided from outside.

4.9. Remittance Services

In recent years, the number of people seeking employment overseas has increased. To reduce the difficulties in receiving remittance, the bank has introduced remittance services to provide easy access with convenient services. The SFCLs managed remittance services helps people with easy access and convenient remittance services. As



of April 2012, the bank and associated cooperatives have processed 7035 remittance transactions amounting to Rs 283 million.



4.10. Rural Finance Sector Development Cluster Program (RFSDCP)

4.10.1 RFSDCP Sub Program-I

The Asian Development Bank (ADB), in 2004/2005, conducted a thorough evaluation of the financial and managerial performance of the bank and formulated a restructuring plan. After a study of the quality of credit, disbursed by the bank and SFCLs, the report suggested ways to increase the quality of credit.



In line with restructuring plan under RFSDCP Sub Program-I, SFDB has formulated a five year business plan (2009-2013), appointed CEO through open competition, strengthened SFCLs by providing training and technical assistance, procured required computer hardware and software to manage information system, diversified clients by providing wholesale credit to cooperatives other than SFCLs, divested share holding of the GoN to SFCLs, provided training and technical support to prepare business plan for SFCLs and restructured 34 poor performing SFCLs.

4.10.2. RFSDCP Sub Program-II

After evaluating the progress of implementation and suggestions from the previous restructuring plan, ADB, has prepared a second restructuring plan for restructuring and strengthening SFDB. To extend access to finance, the plan emphasizes diversification of the client base. The ADB has agreed to provide USD 3 million as grant support to implement the following programs.

- **Expanding microfinance services in hills and mountains**

Even after four decades of microfinance services, the poor and underprivileged of the hills and mountains are still deprived of these services. By accepting this reality, the expansion of microfinance services



in the hills and mountains, is an important element of the second restructuring plan. The ADB has agreed to provide USD \$ 2 million to implement it. It is expected to provide microfinance services to an additional 20,000 low income families.

- **Restructuring and improvement in management of Small Farmers Development Bank**

With improvements through technical assistance, training, policy planning, management information system, this would improve the bank as a financially sustainable leading national bank; providing whole sale credit to microfinance institutions.

- **Improvements of management information system of Small Farmers Development Bank**

To develop an effective information system of SFDB and partner institutions, appropriate computer software system will be procured and installed. Those SFCLs not yet computerized will be helped. Training on information technology will be provided to staff of the bank and other institutions.

- **Portfolio Audit of SFCLs**

The quality of portfolio of SFDB depends on the quality of portfolio of SFCLs, whom the bank provides refinance services. Therefore, with financial and technical support from the ADB, the bank has decided to conduct a portfolio audit of SFCLs during fiscal year 2012/2013 to ascertain the quality of portfolio.

- **Capacity building of partner organisations**

With financial and technical support from the ADB, the bank is providing training and capacity building in areas of accounting, record keeping system, product design, financial management, business planning, delinquency management, particularly to partner cooperatives in the hills and mountains and to other partner cooperatives.



5. Supporting Partners

5.1. The Government of Nepal

The GoN, since establishment of SFDP, has provided significant assistance. As a promoting shareholder, the GoN invested Rs 20 million, which it divested to SFCLs. The GoN has continuously provided support for training and upgrading of SFCLs. In fiscal year 2010-11 budget, the GoN allocated Rs 10 million for replication and capacity development program of the SFCLs. It is also supporting a livestock insurance program, managed by SFCLs. In this fiscal year, the GoN has provided it the responsibility to carry out a credit program with Rs 500 million for meat production.

5.2. Nepal Rastra Bank

SFDB, to extend microfinance services, has continuously received credit from the Rural Self Reliant Fund, of Nepal Rastra Bank. Along with this, the bank has received Rs 10.8 million through ground water irrigation sector project for irrigation programs in partnership with SFCLs. The bank is also inspecting and supervising 11 SFCLs that have been granted limited banking licenses from Nepal Rastra Bank. As a regulatory body, it has continuously provided support to SFDB.

5.3. Agriculture Development Bank Ltd.

As a major promoter, with shares worth Rs 70 million, the ADBL, has continuously provided supervision. For a long time, the bank managed the SFDB and helped with human resources development. A credit portfolio of 1.27 billion of SFCL has been handed over to SFDB by the SFDB. It has continuously provided SFDB with additional financial resources. Along with these, ADBL has continuously provided other technical assistance as well.

5.4. Asian Development Bank

The ADB has extended help in restructuring SFDB and SFCLs. This assistance included: review of the bank's performance, formulation of a restructuring plan, support for procuring software, hardware, a generator and strengthening of poor performing SFCLs. During the second phase of restructuring, the ADB has agreed to provide credit and technical support



amounting to USD 3 million to restore and strengthen SFDB and expand microfinance services in the hills and mountains.

5.5. GIZ

Since the establishment of Small Farmers Development Program, GIZ has provided significant assistance. GIZ helped to establish the bank, upgrade and develop SFCLs through replication, business expansion program, human resource development and support for international observational tours. GIZ plans to initiate replication programs in remote areas of mid-western and far-western development regions. Recently SFDB has signed a MOU with Support To Peace Process (STPP) - GIZ to provide financial and technical support to 11 cooperatives promoted by STPP.

5.6. Nepal Agriculture Central Cooperatives Federation

Nepal Agriculture Central Cooperatives Federation since its establishment in 2008 has continuously providing non-financial services and helps with human resource development of SFCLs. It has been involved in SFCLs' replication program also.

5.7. Banks and financial institutions

Several banks and financial institutions have regularly provided financial resources to SFDB. These banks and financial institutions include: Nabil Bank Ltd. and Nepal Bank Ltd., as shareholders, are helping to provide microcredit services to underprivileged communities for a long time. Other banks and financial institutions providing financial resources are: Himalayan Bank Ltd., Everest Bank Ltd., Bank of Asia Nepal Ltd., Nepal Credit and Commerce Bank Ltd., Bank of Kathmandu Ltd., NMB Bank Ltd., Prime Commercial Bank Ltd., Siddhartha Bank Ltd., Sanima Bank Ltd., Grand Bank Nepal Ltd., Commerz and Trust Bank Ltd., Vibor Bikas Bank Ltd., International Development Bank Ltd., H & B Development Bank, Standard Finance Ltd., Premier Finance Company Ltd., Manjushree Financial Institutional Ltd., United Finance Ltd. and Mahalaxmi Finance Ltd.

5.8. Others

Centre for International Cooperation and Training in Agricultural Banking (CICTAB), India has continuously provided appropriate training and seminars to support the employees of the bank and SFCLs. Centre for Microfinance in constantly providing training on human resource development.

6. Prizes and Awards

Extending financial services to a larger number of the very poor families continues to be one of the biggest challenges facing the microfinance. Consultative Group to Assist the Poor (CGAP) poverty agenda has, therefore, always focused on a commitment to demonstrate that the financial frontier be deepened to reach poorer people and that services be designed to reduce their vulnerability and increase their economic well being. The Pro-Poor Innovation Challenge (PPIC) has been a cornerstone of this agenda, funding institutions that demonstrate effective models and methodologies for deepening poverty outreach and impact, while working towards' sustainability. In 2003, SFDB received PPIC Award of \$50,000, to create a revolving fund for replication of SFCLs in rural areas of Nepal.



World Bank / CGAP Pro-Poor Innovation Challenge Award 2003

Acronym

ADB	: Asian Development Bank
ADBL	: Agricultural Development Bank Ltd.
BoDs	: Board of Directors
CICTAB	: Centre for International Cooperation and Training in Agricultural Banking
CGAP	: Consultative Group to Assist the Poor
GA	: General Assembly
GoN	: The Government of Nepal
IG	: Inter-Group
MC	: Main Committee
RFSDCP	: Rural Finance Sector Development Cluster Program
SFDB	: Small Farmers Development Bank
SFDP	: Small Farmers Development Program
SFG	: Small Farmer Group
SFCL	: Small Farmer Cooperative Ltd
VDC	: Village Development Committee
IDP	: Institutional Development Program



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