NRB STATUTORY 1% CSR DIRECTIVE · ALL 7 PROVINCES

AIC TITANS CUP

NATIONAL CSR DESIGN MANIFESTO

UNDERPRIVILEGED YOUTH & GIRLS · LOCAL LICENSED COACH EMPLOYMENT

AURIUM SPORTS



INSTITUTIONAL DOSSIER FOR NBA · DBAN · NFIA · NMBA & ALL 105 NRB-LICENSED BFIS

National CSR Design Manifesto & Local Action Plan

Transforming Nepal's banking CSR funds into local-level grassroots football ecosystems for underprivileged children and girls — while creating sustainable, paid local employment for licensed football coaches across all 7 Provinces. Led and audited by Aurium Sports.

CLASS A & B CSR RANGES

NPR 350k–500k (A) · 250k–400k (B)

CLASS C & D CSR RANGES

NPR 150k–300k (C) · 100k–200k (D)

DUAL LOCAL MANDATE

Underprivileged Girls + Local Coach Jobs

THE CSR DESIGN MANIFESTO · FIVE FOUNDING PILLARS

Where a bank operates, its CSR builds a pitch, empowers girls & hires a local coach.

Submitted to the **Nepal Bankers' Association (NBA)**, **Development Bankers Association Nepal (DBAN)**, **Nepal Financial Institutions Association (NFIA)**, **Nepal Microfinance Bankers' Association (NMBA)**, and the Boards of all 105 NRB-licensed BFIs, this manifesto establishes a decentralized, transparent standard for sports-led social impact.

01 100% Local-Level Retention in the Contributing BFI's Operating Territory

CSR funds contributed by a regional or national BFI are never centralized away from its community. Funds from a Koshi Development Bank or Kavre/Madhesh/Pokhara/Butwal Microfinance Institution are deployed directly in that institution's local municipalities and branch districts.

02 Affirmative Promotion of Underprivileged Girls & Female Footballers (50%+ Quota)

Mirroring the tournament's promotional Ladies Division fee (**NPR 15,000 Ladies vs. NPR 25,000 Gentlemen**), at least **50% of all grassroots CSR beneficiaries must be underprivileged girls** from public schools, Dalit, Janajati, Tharu, Madheshi, and low-income families.

03 Paid Job Creation for Local-Level Licensed Football Coaches

Nepal trains hundreds of ANFA/AFC D, C, and B licensed coaches and former female players who lack local employment. Every BFI CSR grant funds a **paid monthly stipend for a certified local football coach** in that district — stopping youth migration and professionalizing grassroots sport.

04 Class-Calibrated CSR Ranges Aligned with NRB BAFIA Institutional Scale

Expected CSR contributions scale fairly by NRB license tier: **Class A: NPR 350,000–500,000** · **Class B: NPR 250,000–400,000** · **Class C: NPR 150,000–300,000** · **Class D: NPR 100,000–200,000**.

05 Turnkey Execution & Statutory NRB 1% CSR Audit Compliance by Aurium Sports

Aurium Sports / The Aurium Academy executes curriculum design, coach hiring, kit procurement, safeguarding, and delivers an audited NRB CSR Utilization Certificate + AGM Documentary Reel for every participating bank.

EXPECTED CSR CONTRIBUTION MATRIX · CLASSES A, B, C & D

Class-tiered CSR investment bands & local impact deliverables per bank.

Each BFI selects an annual CSR commitment within its NRB class band. Whether a bank commits at the baseline floor or upper ceiling, 100% of the grant is ring-fenced for its designated local grassroots center(s).

NRB LICENSE CLASS	BFIS	EXPECTED CSR RANGE / BFI	LOCAL LICENSED COACHES HIRED	UNDERPRIVILEGED YOUTH & GIRLS / BFI	SECTOR FLOOR	SECTOR CEILING
Class A · Commercial	20	**NPR 350,000 – 500,000**	**2 Local Coaches** (1M, 1F)	**35 – 50 Youth** (50%+ Girls)	NPR 7.00M	NPR 10.00M
Class B · Development	17	**NPR 250,000 – 400,000**	**1–2 Local Licensed Coaches**	**25 – 40 Youth** (50%+ Girls)	NPR 4.25M	NPR 6.80M
Class C · Finance Co.	17	**NPR 150,000 – 300,000**	**1 Local Licensed Coach**	**15 – 30 Youth** (50%+ Girls)	NPR 2.55M	NPR 5.10M
Class D · Microfinance	51	**NPR 100,000 – 200,000**	**1 Local Community Coach**	**12 – 22 Rural Youth** (60%+ Girls)	NPR 5.10M	NPR 10.20M
Full Ecosystem	105	**NPR 100,000 – 500,000**	**125 – 159 Local Coach Jobs**	**1,997 – 3,312 Youth & Girls**	NPR 18.90M	NPR 32.10M

RING-FENCED LOCAL CSR BUDGET SPLIT

How Every BFI's CSR Grant Is Deployed

- **40% — Local Licensed Coach Stipends:** Monthly contracted wages for ANFA/AFC-licensed local coaches & female coaches in the BFI's district.
- **30% — Underprivileged Girls & Boys Kits ("Project First Boots"):** Boots, jerseys co-branded with the BFI, shin guards & match balls.
- **20% — Local Pitch Access & Nutrition:** Safe local pitch rental, post-training nutrition, and girls' safeguarding kits.
- **10% — NRB Statutory Audit & Regional Showcase:** Independent audit certificate, impact dashboards, and regional youth festival.

FEMALE PROMOTION LINK · ON & OFF THE PITCH

Connecting Ladies Bankers to Rural Girls

To champion women in banking and sport, AIC Titans Cup sets the **Ladies Division entry fee at NPR 15,000** (a 40% incentive vs. **NPR 25,000 for Gentlemen**) and pairs each BFI's female banking squad as mentors to their bank's CSR-sponsored underprivileged schoolgirls.

Priority Female Coach Hiring: At least 40% of all local coaching jobs created under the CSR fellowship are reserved for licensed female coaches.

ECONOMIC & GRASSROOTS MULTIPLIER · LOCAL COACH EMPLOYMENT

Creating 125–159 paid local coaching jobs across Nepal's 7 Provinces.

Across Nepal's districts, talented ANFA/AFC-certified football coaches and former national/provincial players are forced to abandon sports or migrate abroad due to a lack of local coaching jobs. The AIC Titans Cup CSR model turns BFI CSR into a **sustainable rural & municipal sports employment engine**.

TIER 1 · CLASS A & B CENTERS

Lead & Assistant Local Coach

Each Class A (NPR 350k–500k) and upper Class B (NPR 250k–400k) CSR grant funds a **Lead ANFA/AFC C or D Licensed Local Coach** plus a **Female Assistant/Youth Coach** conducting 3–4 weekly sessions for 48 weeks.

TIER 2 · CLASS C & D CENTERS

Community Grassroots Coach

Each Class C (NPR 150k–300k) and Class D Microfinance (NPR 100k–200k) CSR grant employs a **Local Licensed Community Coach** in that exact rural municipality or town to train 12–30 underprivileged children.

AURIUM TECHNICAL UPSKILLING

Coach Licensing & Safeguarding

Aurium Sports provides every hired local coach with a standardized 48-week curriculum, child-safeguarding certification, digital attendance tracking app, and quarterly pedagogical mentorship.

COACH EMPLOYMENT ROLE	QUALIFICATION STANDARD	FUNDED BY	CONTRACT SCOPE	TARGET JOBS CREATED	KEY COMMUNITY OUTCOME
District Lead Grassroots Coach	AFC / ANFA 'C' or 'D' License	Class A & National Class B BFIs	48 Weeks · 4 Sessions/Wk	35 – 45 Coaches	Anchors provincial & municipal hubs across 7 provinces
Female Grassroots & Girls Coach	ANFA 'D' / Grassroots / Ex-Player	All Classes (Mandatory Girls Quota)	48 Weeks · 3 Sessions/Wk	45 – 60 Coaches	Safe, inspiring environment for underprivileged girls
Rural Microfinance Community Coach	ANFA Grassroots / 'D' License	Class C & Class D Laghubitta BFIs	40–48 Weeks · 3 Sessions/Wk	45 – 54 Coaches	Brings structured football to rural wards & public schools

GEOGRAPHIC DISTINCTION · HOW DIFFERENT BFIS ACTIVATE LOCALLY

Distinction by BFI class & geography: Eastern & Central Provinces (Koshi, Madhesh & Bagmati).

Every BFI's CSR program is customized to its real-world branch footprint — ensuring regional Development Banks, Finance Companies, and Microfinance Institutions visibly uplift the exact districts where their depositors and borrowers live.

PROVINCE & HUB	PARTICIPATING BFIS (HEAD OFFICES & MAJOR BRANCH ANCHORS)	LOCAL TARGET BENEFICIARIES (UNDERPRIVILEGED & GIRLS)	LOCAL COACH JOBS & ACTIVATION MODEL
Koshi Province Biratnagar, Itahari, Dharan, Birtamod, Dhankuta, Khotang	**Class B HQs (4):** Excel (Birtamod), Miteri (Dharan), Saptakoshi (Dhankuta/Biratnagar), Salapa (Khotang). **Class D HQs (4):** Forward (Duhabi), Jeevan Bikas (Katahari/Morang), Support (Itahari), Gurans (Dhankuta). **Class A/C Anchors:** NIC Asia, Global IME, Laxmi Sunrise, NMB, Gurkhas Finance.	Tea-garden workers' daughters in Jhapa/Ilam; Tharu & marginalized youth in Sunsari/Morang; rural hill schoolgirls in Dhankuta, Terhathum & Khotang.	**18–24 Local Licensed Coaches** hired across Jhapa, Morang, Sunsari, Dhankuta & Khotang public school clusters.
Madhesh Province Janakpurdham, Lahan, Rajbiraj, Birgunj, Sarlahi	**Class B HQ (1):** Corporate Dev. Bank (Birgunj). **Class C HQs (2):** Janaki Finance (Janakpurdham), Multipurpose Finance (Rajbiraj). **Class D HQs (5):** Mithila (Dhalkebar), Mahuli (Saptari), Swastik (Lahan), Shrijanshil (Golbazar), Samaj (Sarlahi). **Class A Anchors:** ADBL, RBB, Nepal Bank, SBI, Everest.	Maithili, Madheshi, Dalit & Muslim community schoolgirls in Dhanusha, Siraha, Saptari, Sarlahi & Parsa where girls' sports access is historically lowest.	**18–22 Local Licensed & Female Coaches** hired across all 8 Madhesh districts with safe school-courtyard clinics.
Bagmati — Valley & Kavre/Highway KTM, Lalitpur, Banepa, Nuwakot, Dhading, Chitwan, Hetauda	**KTM Valley HQs (47):** All 20 Class A Banks, 7 Class B, 13 Class C, 7 Class D. **Banepa/Kavre & Nuwakot/Dhading HQs (16):** Sindhu Bikas (B) + 11 Kavre MFIs (Nerude Mirmire, Suryodaya Womi, NIC Asia MFI, Mahila, etc.) + 4 Nuwakot/Dhading MFIs. **Chitwan/Hetauda HQs (3):** Narayani (B), Samriddhi (C), Deprosc (D).	Urban public-school youth in KTM/Lalitpur/Bhaktapur; Tamang & hill girls in Kavre/Sindhupalchowk/Nuwakot; Chepang & Tharu girls in Dhading, Makawanpur & Chitwan.	**45–55 Local Licensed Coaches** across Kathmandu Valley, Kavre/Sindhupalchowk, Nuwakot/Dhading, Chitwan & Hetauda.

CASE EXAMPLE · KAVRE MICROFINANCE WOMEN'S CLUSTER (11 CLASS D HEAD OFFICES IN BANEPA/SANGA/PANAUTI)

Because 11 Class D Microfinance Institutions are headquartered in Kavrepalanchowk (including **Mahila Laghubitta**, **Manushi**, **Wean Nepal**, **Nerude Mirmire**, and **Suryodaya Womi**), Aurium Sports coordinates a dedicated **Bagmati Hills Girls Football & Female Coach Fellowship** across Kavre, Sindhupalchowk, Dolakha, and Ramechhap.

GEOGRAPHIC DISTINCTION · WESTERN, MID-WESTERN & FAR-WESTERN NEPAL

Distinction by BFI class & geography: Gandaki, Lumbini, Karnali & Sudurpashchim.

Western Nepal hosts powerhouse regional Development Banks, Finance Companies, and 20 Microfinance Head Offices across Pokhara, Nawalpur, Butwal, Bhairahawa, Dang, Kohalpur/Nepalgunj, and Dhangadhi.

PROVINCE & HUB	PARTICIPATING BFIS (HEAD OFFICES & MAJOR BRANCH ANCHORS)	LOCAL TARGET BENEFICIARIES (UNDERPRIVILEGED & GIRLS)	LOCAL COACH JOBS & ACTIVATION MODEL
Gandaki Province Pokhara, Tanahu, Syangja, Parbat, Baglung, Nawalpur	**Class B HQ (1 + 4 Roots):** Green Dev. Bank (Pokhara) + Machhapuchhre, Muktinath, Garima, Kamana Sewa roots. **Class C HQ (1):** Pokhara Finance (Pokhara). **Class D HQs (10):** Kalika, NMB MFI, Global IME MFI, CYC Nepal (Pokhara); Ganapati, Sampada (Tanahu); NESDO (Parbat); Dhaulagiri (Baglung); Vijaya, Infinity (Gaidakot).	Public-school girls & low-income youth across Kaski, Tanahu, Syangja, Lamjung, Gorkha, Parbat, Baglung, Myagdi & Nawalpur.	**22–26 Local Licensed Coaches** hired across Pokhara Metropolitan wards and Gandaki hill municipalities.
Lumbini Province Butwal, Bhairahawa, Tilottama, Dang, Nepalgunj, Kohalpur	**Class B HQs (2):** Shine Resunga Dev. Bank (Butwal), Karnali Dev. Bank (Nepalgunj). **Class D HQs (8):** Grameen Bikas, RSDC, Janautthan (Butwal); Unnati (Bhairahawa); Swabhiman (Tilottama); Aatmanirbhar (Ghorahi, Dang); Unique Nepal, Upakar (Kohalpur, Banke).	Tharu, freed-Kamaiya, Madheshi & hill-migrant daughters across Rupandehi, Kapilvastu, Palpa, Gulmi, Dang, Banke & Bardiya.	**20–24 Local Licensed Coaches** employed across Butwal/Bhairahawa, Dang Valley, and Nepalgunj/Kohalpur centers.
Karnali & Sudurpashchim Dhangadhi, Kailali, Surkhet, Jajarkot, Dadeldhura	**Class D HQ (1 + Origins):** Matribhumi Laghubitta (Dhangadhi, Kailali) + NIC Asia Laghubitta (Jajarkot origin) + Unique/Upakar/Janautthan Far-West networks. **Class A/B National Anchors:** RBB, ADBL, Nabil, NIMB, Global IME, Prabhu, Shangri-La, Mahalaxmi.	High-priority underprivileged girls in Kailali, Kanchanpur, Surkhet, Dailekh & Jajarkot where national Class A banks co-fund remote centers alongside local MFIs.	**12–16 Local Licensed Coaches** funded through a blended pool of local MFI CSR + Class A National Bank provincial allocations.

HOW NATIONAL-LEVEL CLASS A COMMERCIAL BANKS ALLOCATE THEIR NPR 350,000 – 500,000 CSR

While regional Class B, C, and D BFIs deploy 100% of their CSR in their home districts, the **20 Class A Commercial Banks** (which operate in all 77 districts) may assign their CSR grant to **high-need underserved provinces (Karnali, Sudurpashchim, Madhesh, or rural Koshi/Lumbini)** where their provincial offices operate — ensuring balanced nationwide coverage.

GOVERNANCE, NRB COMPLIANCE & ASSOCIATION ENDORSEMENT

Turnkey statutory compliance for Bank Boards & BFI Associations (NBA, DBAN, NFIA, NMBA).

Designed in strict accordance with **Nepal Rastra Bank (NRB) Unified Directives on Corporate Social Responsibility**, giving CEOs, Company Secretaries, and CSR Committees zero-friction audit documentation.

4-STAGE EXECUTION CALENDAR LED BY AURIUM SPORTS

From MOU to 48-Week Grassroots Operations

- **Month 1 (Onboarding & Local Mapping):** BFI signs CSR Fellowship MOU; selects target municipality/branch district; Aurium recruits local licensed coach & selects 50%+ female beneficiaries via local public schools.
- **Month 2 ("Project First Boots" Handover):** Official local branch handover ceremony of co-branded jerseys, boots, shin guards & balls attended by the BFI's Local Branch Manager.
- **Months 2–11 (48-Week Coaching Clinics):** 3–4 weekly training sessions led by the contracted local licensed coach, tracked via Aurium's digital attendance & safeguarding log.
- **Month 12 (Regional Festival & NRB Audit Report):** Local youth festival during regional qualifiers + final audited NRB CSR Utilization Certificate for the bank's Annual Report & AGM.

MANDATORY DELIVERABLES PROVIDED TO EVERY BANK

Bank Audit & PR Dossier

- **1. Tripartite / Bilateral CSR MOU:** Specifying district, beneficiary count, female quota, and coach employment terms.
- **2. Ring-Fenced Chartered Accountant Utilization Certificate:** Verifying 40% coach wages, 30% youth equipment, 20% ground/nutrition, 10% audit/M&E.
- **3. Verified Beneficiary & Coach Employment Roster:** Names, school endorsements, and ANFA/AFC coach license copy.
- **4. Branch-Level PR & AGM Video Package:** High-resolution photos and a 90-second documentary reel of the bank's local grassroots center.

ROLE OF BFI UMBRELLA ASSOCIATIONS (NBA · DBAN · NFIA · NMBA)

BFI Associations are invited to endorse the **AIC Titans Cup National Grassroots CSR Charter** as an industry-wide benchmark — enabling member institutions to co-brand provincial girls' football festivals and receive collective recognition at the Magh **Clash of the Titans – The Bankers Finale**.

OFFICIAL INSTITUTIONAL CSR CHARTER & ENROLLMENT FORM

BFI Local CSR Fellowship & Team Registration Confirmation.

Complete and return to **Aurium Sports / The Aurium Academy** to register your institution's squads and designate your preferred local municipality/district for CSR grassroots football and local coach employment.

1. SELECT NRB LICENSE CLASS & EXPECTED LOCAL CSR CONTRIBUTION RANGE

- ☐ **Class A Commercial Bank CSR** (NPR 350,000 – 500,000 · Pledged: NPR _____)
- ☐ **Class B Development Bank CSR** (NPR 250,000 – 400,000 · Pledged: NPR _____)
- ☐ **Class C Finance Company CSR** (NPR 150,000 – 300,000 · Pledged: NPR _____)
- ☐ **Class D Microfinance (Laghubitta) CSR** (NPR 100,000 – 200,000 · Pledged: NPR _____)

2. SELECT TOURNAMENT DIVISIONS & PREFERRED REGIONAL TOURNAMENT HUB

☐ **Gentlemen Division** (Entry Fee: **NPR 25,000**) ☐ **Ladies Division — Promotional** (Entry Fee: **NPR 15,000**)

Preferred Tournament Hub: ☐ Kathmandu ☐ Banepa/Kavre ☐ Biratnagar/Itahari ☐ Janakpur/Birgunj ☐ Chitwan/Hetauda ☐ Pokhara ☐ Butwal/Kohalpur

NAME OF BANK / FINANCIAL INSTITUTION & HEAD OFFICE CITY

DESIGNATED LOCAL PROVINCE / DISTRICT / MUNICIPALITY FOR CSR DEPLOYMENT

CSR COMMITTEE CHAIR / HEAD OF HR / CEO NAME & DESIGNATION

DIRECT CONTACT NUMBER & OFFICIAL EMAIL

AUTHORISED SIGNATURE & OFFICIAL BFI SEAL · DATE

FOR AURIUM SPORTS CSR & TOURNAMENT DIRECTORATE · DATE