

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार”

# १८ औं वार्षिक प्रतिवेदन

## 17<sup>th</sup> Annual Report



स्वरोजगार लघुवित वित्तीय संस्था लि.

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LTD.**

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# सञ्चालक समितिका पदाधिकारीहरू



श्री ज्ञानेन्द्र प्रसाद पाण्डे  
अध्यक्ष  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री उदय राज खत्रिवडा  
संचालक  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री विक्रम पाण्डे  
संचालक  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री कृष्ण बजाजे  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री समर टकाल  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री तेज दत्त खकुराल  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्रीमती हिरा देवी विष्ट  
संचालक  
स्वतन्त्र

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स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड  
Swarojgar Laghubitta Bittiya Sanstha Limited

सत्राँ वार्षिक साधारण सभा

आ.व. २०८१/०८२



## स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड

### संस्थाको पृष्ठभूमि

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त गरी कम्पनी रजिस्ट्रारको कार्यालयमा मिति २०६६/०४/०८ गते विधिवत रूपमा दर्ता भई मिति २०६६/०९/०१ गते देखि स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडको नामबाट वित्तीय कारोबार गर्दै आएको छ । स्थापना कालमा तिन जिल्लाबाट आफ्नो कारोबार शुरू गरेको यस लघुवित्त वित्तीय संस्थाको कार्यक्षेत्र हाल राष्ट्रिय स्तर रहेको र बनेपा-५, काभ्रेपलाञ्चोकमा केन्द्रिय कार्यालय रही तराई तथा पहाडी ३६ जिल्लाहरूमा यस वित्तीय संस्थाले ९१ वटा शाखा कार्यालयहरू मार्फत आफ्नो लघुवित्त कार्यक्रम सञ्चालन गर्दै आएको छ । हाल वित्तीय संस्था १,३५,२७६ जना भन्दा बढी ग्राहक सदस्यहरूको आर्थिक सहयोगीको रूपमा अगाडी बढिरहेको छ ।

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार” भने मूल मन्त्रलाई आत्मसाथ गरी अधि बढेको यस वित्तीय संस्थाले गरिबी निवारण अभियानमा लघुवित्त कार्यक्रमलाई केन्द्रित गरी लक्षित वर्ग, क्षेत्र र समुदायलाई उत्प्रेरकको भुमिका निभाउदै लघु उद्यम तथा व्यवसाय गर्ने प्रेरित गर्दै सामाजिक आर्थिक रूपान्तरणको आधार तय गरेको छ ।

स्वरोजगार लघुवित्त वित्तीय संस्था लि. परम्परागत बैंकिङ संस्था मात्र नभई गरिब, विपन्न तथा पिछडिएका महिला दिदीबहिनीहरूलाई आर्थिक सहायता प्रदान गर्ने एक सबल वित्तीय संस्थाको रूपमा स्थापित भई सकेको छ । यस वित्तीय संस्थाले वित्तीय साक्षरता लगायत अर्थतन्त्रका अन्य सम्भावित क्षेत्र जस्तै: कृषि, पशुपालन, व्यापार, व्यवसायको वृद्धि विकास, राष्ट्रिय उत्पादन बढाउने, लक्षित वर्गको जीवनस्तर उकाउने, सदस्यलाई आत्मनिर्भर बनाउने, उत्पादित वस्तुको बजार सिर्जना गर्ने, वित्तीय पहुँचका लागि लघु कर्जा तथा बचत, लघु बीमा र लघु बैंकिङ कारोबार गर्दै आएको छ । नेपाल जस्तो विकासोन्मुख र अधिकांश ग्रामिण बस्ती भएको देशमा वित्तीय समावेशीकरण र गरिबी निवारणका लागि उपयुक्त वित्तीय औजारको रूपमा यस लघुवित्त वित्तीय संस्था लि. ले सदैव कदम बढाउन संकल्पित रहेको छ ।

### (क) दृष्टि (VISION)

व्यवसायिक लघुवित्त संस्थाहारा लघुवित्तीय सेवाहरू पुऱ्याई गरिबी निवारणमा सहयोग पुऱ्याउनु ।

### (ख) अभियान (MISSION)

ठाउँ विशेषको आवश्यकता अनुसार नयाँ ढाँचाहरू द्वारा लघु वित्तीय सेवा पुऱ्याई जनताको आयस्तर बढाउनु ।

### (ग) रणनीति (STRATEGIES)

- सदस्य भएपछि बचत अनिवार्य गर्नुपर्ने ।
- लक्षित वर्गको लागि लघु वित्तीय सेवाहरू ।
- ग्राहकको लागि सम्पूर्ण लघुवित्तीय सेवाहरूको प्याकेज ।
- लघुवित्त सेवाको लागि वित्तीय अनुशासन अनिवार्य ।
- महिला, दलित, जनजाति र अल्पसंख्यकहरूलाई प्राथमिकता ।
- तुलनात्मक रूपमा सानो कर्जाको लागि समूह जमानी र टूलो कर्जाको लागि धितो जमानी ।
- आवधिक तर नियमित किस्ता (साँवा ब्याज) भुक्तानी ।
- पारदर्शी, छिटो र छरितो सेवा प्रवाह ।
- घर दैलोमा सेवा ।
- कर्जा साथमा अन्य सेवाहरूको समीक्षण ।

### (घ) आधारभूत मूल्य र मान्यताहरू (CORE VALUES)

- विपन्न वर्ग पनि इमान्दार र बैंकिङ योग्य हुन्छन् ।
- लघु वित्तीय सेवाहरू प्राप्त गर्ने पाउनु विपन्नको मानव अधिकार हो ।
- बचत भविष्यको आर्थिक सबलताको लागि हो ।
- लघुवित्त सेवाले आय आर्जन र सम्पत्तीमा बढ़िद्ध गर्दछ, जसले गरिबी निवारणमा सहयोग पुऱ्याउँदै शान्ती र समुन्नति ल्याउँछ ।
- लघुवित्त सामुहिकता र सामाजिक विकासको लागि हो ।
- विना कुनै भेदभाव (लैंगिक, जातिय, राजनीतिक, एवं अन्य) समावेशी वित्तीय सेवाहरू दिने लक्ष्य राख्दछ ।
- ग्राहकको सदूभाव र सहयोगले नै संस्था चल्ने कुरामा संस्था विश्वस्त छ ।

### (ङ) उद्देश्यहरू (OBJECTIVES)

- कार्यक्षेत्र भित्रका सबै ग्राहकहरूलाई सबै प्रकारका दिगो लघुवित्त सेवाहरू प्रदान गर्ने ।



- २) ग्रामीण जनताहरूलाई बैकिङ बानी बसाउने, बचत संकलन गराई राम्रो कार्यमा परिचालन गराउने ।
- ३) सदस्यहरूलाई नयाँ थप वित्तीय सेवाहरू उपलब्ध गराउने । जस्तै कर्जाको विमा, विप्रेषण सेवा आदि ।
- ४) ग्राहकहरूलाई लघु वित्तीय सेवाहरूद्वारा आर्थिक रूपमा सबल बनाउने ।
- ५) ग्राहकहरूलाई स्वरोजगारको माध्यमबाट रोजगारी सृजना गर्न सहयोग पुर्याउने ।
- ६) आफ्नो कार्यक्षेत्र भित्रको प्रत्येक विपन्न घर परिवारको एक जनालाई लघुवित सेवा पुर्याउने ।
- ७) ग्राहकहरूसँग नियमित र राम्रो सम्बन्ध बनाउने ।

**(च) कार्यहरू :**

बैंक तथा वित्तीय संस्था सम्बन्ध ऐन २०७३ अनुसार “घ” वर्गका लघुवित वित्तीय संस्थाले गर्न पाउने कार्यहरू गर्नेछ । कार्यक्षेत्रमा स्थायी बसोबास गरेका नेपाली नागरिक मध्ये विपन्न वर्गका व्यक्ति आयमूलक कार्यमा सक्रिय रूपले भाग लिन इच्छुक एक परिवारबाट एक जना महिला मुख्यतः यस वित्तीय संस्थाको सदस्य बन्न सक्दछन् । सदस्य बनाउनुअघि ५ दिनसम्मको अनिवार्य समूह तालिम दिइ संस्थाको नीति-नियम र कार्यविधि एवं प्रक्रियाबारे जानकारी गराइन्छ । दुई वा सोभन्दा बढी समूह गठन भएपश्चात् केन्द्र गठन गरी लघुवित कार्यक्रमको शुरुवात विधिवत रूपमा गरिन्छ । केन्द्र नै कार्यक्रम सञ्चालन गरिने थलो हो । केन्द्रको बैठक मासिक रूपमा सञ्चालन गरिन्छ ।

**(छ) कार्यक्षेत्र :**

स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड बनेपा ५ काभ्रेपलाञ्चोक केन्द्रिय कार्यलय रहि राष्ट्रियस्तर कार्य क्षेत्र भएको वित्तीय संस्था हो । तराई तथा पहाडी ३६ जिल्लाहरूमा यस वित्तीय संस्थाले ९१ वटा शाखा कार्यालयहरू मार्फत बित्तीय सेवा प्रदान गरिरहेको छ ।

**(ज) पूँजी संरचना :** वित्तीय संस्थाको आ.व. २०८२/०८३ असोज मसान्त सम्ममा देहाय बमोजीमको पूँजी रहेको छ :

- अधिकृत पूँजी रु. ८००,०००,०००/-
- जारी पूँजी रु. ७८,३९,२४,४०३/-
- चुक्ता पूँजी रु. ७८,३९,२४,४०३/-

**(झ) संस्थापक समूह :**

छिमेक समाज सेवा संस्था सहित नेपाल सरकार, वाणिज्य बैंक, विकास बैंकका पूर्व कर्मचारीहरू, लघुवित वित्तीय संस्थाहरू लगायत शिक्षण सेवाका व्यक्तिहरू, इन्जिनियर, समाजशास्त्री, व्यवसायी तथा गृहिणीहरू गरी कुल १७६ जना यसका संस्थापकहरू हुनुहुन्छ ।

**(ज) संचालक समिति :** यस लघुवित वित्तीय संस्थाको संचालक समिति निम्नानुसार रहेको छ ।

क्र.सं.	विद्यमान संचालकको नाम	पद
१.	श्री ज्ञानेन्द्र प्रसाद पाण्डे	अध्यक्ष (संस्थापक समूहबाट प्रतिनिधित्व)
२.	श्री उदय राज खतिवडा	संचालक (संस्थापक समूहबाट प्रतिनिधित्व)
३.	श्री त्रिबिक्रम पाण्डे	संचालक (संस्थापक समूहबाट प्रतिनिधित्व)
४.	श्री कृष्ण बन्जाडे	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
५.	श्री समर ढकाल	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
६.	श्री तेज दत्त खकुराल	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
७.	श्रीमती हिरा देबी बिष्ट	संचालक (स्वतन्त्र प्रतिनिधित्व)

**(ट) ऋण लगानी र व्यवस्थापन :**

ऋण लगानी कुनै पनि उत्पादनशील कार्यको लागि विभिन्न शिर्षकमा गरिनेछ । कृषि उत्पादन, कृषिजन्य उत्पादित व्यापार, पशुव्यापार, खुद्रा व्यापार, सेवा व्यापार, घरेलु उद्योग र अन्य शिर्षकहरूमा लगानी गरिनेछ । ग्राहक सदस्यलाई कर्जा लिन सजिलो होस भन्ने उद्देश्यले संस्थाको कर्जा साधारणतया ३:२ अनुपातमा लगानी गरिने व्यवस्था गरिएको छ । यसका साथै कर्जाको श्रोत निम्न हुनेछन् :

- (क) शेयर पूँजी
- (ख) सदस्यको बचत
- (ग) विभिन्न बैंक तथा वित्तीय संस्था बाट लिइने विपन्न वर्ग कर्जा
- (घ) वित्तीय संस्थाको आन्तरिक जगेडार कोषहरू
- (ङ) अन्य कुनै दायित्वहरू

माथिका सबै श्रोतहरूले कर्जा कारोबारलाई निरन्तरता दिन सहयोग पुर्याई रहेका छन् ।



वित्तीय संस्थाबाट निम्न शिर्षकहरूमा कर्जा लगानी गरिन्छ । ती हुन :

सि.नं.	कर्जा शिर्षक	कर्जा लगानी सिमा	सेवा शुल्क	कैफियत
१	साधारण/व्यवसाय कर्जा	रु.५,००,०००/-	१.३%	रु.३०,०००/- सम्म १ % मात्र सेवा शुल्क लाग्ने
२	व्यवसाय वृद्धि कर्जा	रु.७,००,०००/-	१.३%	
३	केन्द्र घर कर्जा	रु. ५०,०००/-	-	
४	लघुउद्यम कर्जा	रु.१५,००,०००/-	१%	धितो सुरक्षण राखेर मात्र
५	वैकल्पिक उर्जा कर्जा	रु.२,००,०००/-	१.३%	
६	दैविक प्रकाप कर्जा	रु.२०,०००/-	१.३%	
७	आकर्षिक कर्जा	रु.५०,०००/-	१.३%	
८	स्वरोजगार कर्जा	रु.७,००,०००/-	१.३%	
९	वैदेशिक रोजगार कर्जा	रु.५,००,०००/-	१.३%	
१०	व्यवसायिक कर्जा	रु.७,००,०००/-	१.३%	
११	कोभिड-१९, सरल कर्जा	रु.१,००,०००/-	१%	
१२	घर निर्माण कर्जा	रु. ३,००,०००/-	१.३%	
१३	साधारण कर्जा (व्यक्तिगत)	रु.२५,०००/-	१.३%	पारिवारिक जमानीमा प्रदान गर्न सकिने

**नोट :** संस्थाको आधारदरमा ३ प्रतिशत प्रिमियम थप गरि हुन आउने दर वा वाणिज्य बैंकको पछिल्लो मासिक औसत आधारदरमा ९% थप गर्दा हुन आउने दर जुन कम हुन्छ सोही अनुसार व्याजदर कायम गरिनेछ र दलित, मुक्त कमैया, वादी, हलिया, दुन्दु पिडित, एकल महिला, अपाङ्ग तथा जेष्ठ नागरिकहरूलाई लघुवित्त वित्तीय संस्थाहरूबाट प्रवाह हुने विपन्न वर्ग कर्जामा लिने व्याज दरमा १ प्रतिशत बिन्दुले सहुलियत दिने गरिएको छ ।

**ठ) बचत र निक्षेप परिचालन :**

सदस्यहरूसँग मुख्यतया निम्न शिर्षकमा बचत गराइनेछ । ती हुन् :

- मासिक बचत : प्रति सदस्य प्रति महिना रु. २००/- अनिवार्य रूपमा बचत गर्नु पर्नेछ । सुत्केरी, बिरामी, सामाजिक कार्य, शैक्षिक कार्यमा सो बचत फिक्न पाउने व्यवस्था रहेको छ । यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज भुक्तानी हुनेछ ।
- स्वरोजगार बाल बचत : सदस्यहरूले आफ्ना सन्तानको सुरक्षाका लागि मासिक रूपमा न्यूनतम रु. २००/- वा सो भन्दा बढी बचत गर्न सकिने र दैनिक औषत मौज्दातमा वार्षिक ७.५% व्याज गणना गरी उपलब्ध गराइने छ ।
- दैविकप्रकाप बचत : सदस्यलाई पहिलो कर्जा लगानी गर्दा न्यूनतम रु.१०००/- बचत गर्नुपर्ने र यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज भुक्तानी हुनेछ । साथै दैविक घटना पर्दा तत्काल यस बचतमा रहेको रकम फिक्न पाउने व्यवस्था रहेको छ ।
- स्वेच्छिक बचत : यो बचतमा रु. १००/- मा खाता खोली आवश्यकता अनुसार न्यूनतम रु. १ देखि अधिकतम रु.१,५०,०००/- सम्म दैनिक १ पटक बचत राख्न सकिनेछ । यसमा न्यूनतम रु. १००/- खातामा राखी न्यूनतम रु.१ देखि रु.५,००,०००/- सम्म नबढाई दिनमा एक पटक रकम फिक्न सकिनेछ । यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज पाउने व्यवस्था रहेको छ ।
- चाडपर्व बाल बचत : यस बचत योजना अन्तर्गत बालबालिकाले चाडपर्व तथा अन्य समयमा जम्मा गरेको बचतमा दैनिक औषत मौज्दातमा वार्षिक ७.५% व्याज गणना गरी उपलब्ध गराइने छ ।
- केन्द्र कोष बचत : यो बचत महिनाको प्रति व्यक्ति रु. ५/- को दरले गरिन्छ, यो बचत केन्द्रको सामुहिक कार्यमा न्यूनतम रु.५००/- राखि खर्च गर्न पाइनेछ । यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज पाउने व्यवस्था रहेको छ ।
- स्वरोजगार उज्ज्वल भविष्य निधि बचत योजना : स्वरोजगार उज्ज्वल भविष्य निधि बथत योजना अन्तर्गत कुनैपनि सदस्यले रु.५०/-, रु.१००/-, रु.५० ले भाग जाने रकमको हिसाबले मासिक रूपमा जम्मा गर्नेछन् । यस प्रकारको बचत ९ वर्षमा डेढ गुणा र १४ वर्षमा दोब्बर रकम दिइनेछ वा सुरुवात देखि ९ वर्ष नपुग्दै बिचैमा छोड्दा ७.५% व्याज दिइनेछ । यसै गरी ९ वर्ष पुरा भई १४ वर्ष नपुगी बिचैमा छोड्दा पनि डेढ गुणा नै दिइनेछ । हाल नेपाल राष्ट्र बैंकले यस प्रकृतिका आवधिक बचत गर्न नपाईने निर्देशन गरेकोले सोही अनुसार यस प्रकारको नयाँ बचत गर्न बन्द गरिएको छ ।
- पेवा बचत : सदस्यहरूले निजी आर्जन जस्तै पेवा, दान, उपहार जस्ता श्रोतहरूबाट प्राप्त रकम जम्मा गर्न सक्नेछन् । यस बचतमा सदस्यले न्यूनतम रु.१००/- मा खाता खोल्न सक्नेछन् । यसमा न्यूनतम महिनाभरि दैनिक मौज्दातमा ७.५% मासिक रूपमा व्याज पाउने व्यवस्था रहेको छ ।
- केन्द्र अनुशासन कोष बचत : केन्द्र अनुशासन कोष बचत सदस्यहरूले केन्द्रलाई उत्कृष्ट अनुशासनमा राखे वापत केन्द्रलाई संस्थाले उपलब्ध गराएर राखिने बचत हो । यो बचत सदस्यहरूलाई स्वास्थ्य, शिक्षा, दैविक विपत्ति र क्षमता अभिभृद्धिको लागि व्यवस्था गरिएको छ । यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज पाउने व्यवस्था रहेको छ ।
- स्वरोजगार समायोजन बचत : सदस्यले किस्ता तथा बचतका लागि अग्रीम रूपमा जम्मा गरिएको रकम हुनेछ र यस

बचतमा दैनिक मौज्दातको आधारमा वार्षिक ७.५% का दरले त्रैमासिक रूपमा ब्याज उपलब्ध गराइनेछ।

- ११) स्वेच्छिक व्यक्तिगत बचत : नेपाल राष्ट्र बैंकको सर्कुलर अनुसार बन्द गरिएको तर खाता खोलिसकिएको सदस्यहरूलाई अबधि भर निरन्तरता दिन सकिने व्यवस्था अनुरूप बचत अवधिको अनुसार ९%-१०% सम्म ब्याजदर प्रदान गरिने छ।
- १२) स्वरोजगार सुनौलो बचत योजना : सदस्यहरूलाई उच्च व्याजदर उपलब्ध गराउने अभिप्रायले न्यूनतम रु.५०० ले खाता खोल्न सकिने गरि यो बचत योजना संचालनमा ल्याइएको हो। खाता संचालनमा आईसके पछि सदस्यले मासिक रूपमा बचत गर्नुपर्दछ। सदस्यले जुनसुकै समयमा पनि आफ्नो आवश्यकता अनुसार यस बचतलाई फिक्न र राख्न सक्नेछन्। यस बचतमा वार्षिक ९% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- १३) स्वरोजगार कर्मचारी तलब बचत खाता : वित्तीय संस्थामा कार्यरत कर्मचारीहरूको तलब भुक्तानी सहज र सरल तरिकाले होस भन्ने अभिप्रायले संचालनमा रहेको यस बचत खातामा वार्षिक ७.५% का दरले त्रैमासिक रूपमा ब्याज उपलब्ध गराइनेछ।
- १४) सुरक्षा बचत : सदस्य र सदस्यको कर्जाको विमा वापतको रकम जम्मा गरिएको रकम हुनेछ र सोहि बचतबाट वार्षिक रूपमा विमा शुल्क भुक्तानी गरिनेछ। यस बचतमा दैनिक मौज्दातको आधारमा वार्षिक ७.५% का दरले त्रैमासिक रूपमा ब्याज उपलब्ध गराइनेछ।

**(८) वित्तीय संस्थाका अन्य सेवाहरू :**

वित्तीय संस्थाले आवश्यकता अनुसार अन्य सेवा पनि उपलब्ध गराउनेछ, ती हुन् :

- १) सदस्यको विमा सेवा : बचत गर्ने सदस्यको वार्षिक रूपमा निश्चित शुल्क लिई सदस्य र सदस्यको अभिभावकको मृत्यु, सदस्य सुत्केरीको अवस्थामा, दैवि विपत्तिको कारणले बस्ने बास स्थानको क्षतीको अवस्थामा राहत पुग्ने गरि क्रेट माईक्रोलाइफ इन्स्योरेन्स लि. संग सम्झौता गरि सदस्यको विमा गरिएको छ।
- २) सदस्यको कर्जाको विमा सेवा : ग्राहक सदस्यहरूले कर्जा लिंदा कर्जाको विमा वापत विमा कम्पनीसँग गरिएको सम्झौता अनुसार प्रिमियम लिईन्छ। यसरी कर्जा लिने सदस्य वा ग्राहकको हकवाला (कर्जा लिने समयमा तोकिएको व्यक्ति) को मृत्यु भएमा शत प्रतिशत रकम ग्राहक सदस्यले क्षतिपूर्ति वापत पाउँछन्। यस सेवाको लागि सुर्यज्योती लाइफ इन्स्योरेन्स कम्पनी लि., क्रेट माईक्रोलाइफ इन्स्योरेन्स लि. र गार्डियन माइक्रो लाइफ इन्स्योरेन्स लि. आईएमई लाइफ इन्स्योरेन्ससंग सम्झौता गरिएको छ। साथै संस्थाले निक्षेप तथा कर्जा सुरक्षण कोष संग पनि सम्झौता गरि कर्जाको सुरक्षण गरिएको छ।
- ३) ठुला पशुधन बीमा कार्यक्रम : कुनै सदस्यले ठुला पशुपालनको लागि कर्जा लिनु भएमा यो सेवा प्रदान गरिन्छ। यस अन्तर्गत ठुला पशु किन्न कर्जा लिंदा कर्जामा वार्षिक १% प्रिमियम रकम जम्मा गर्नु पर्दछ। यसरी कर्जाको प्रिमियम रकम जम्मा गरेपछि यदि सामान्य अवस्थामा पशु मर्यो भने ९०% क्षतिपूर्ती पाइन्छ। यो सेवा निक्षेप तथा कर्जा सुरक्षण कोष संग सम्झौता गरी प्रदान गरिएको छ।
- ४) विप्रेषण सेवा
- ५) व्यवसायिक सल्लाह
- ६) बालिका शिक्षा सेवा
- ७) वार्षिक केन्द्र भेला
- ८) वित्तीय साक्षरता कार्यक्रम
- ९) क्षमता अभिवृद्धिको लागि शिपमुलक तालिम संचालन
- १०) एस.एम.एस अलर्ट
- ११) मोबाइल बैंकिङ
- १२) क्यू.आर कोड सेवा

**(९) अपेक्षित परिणामहरू:**

- १) वित्तीय पहुँच
- २) महिला सशक्तिकरण
- ३) ग्रामीण किसान र विपन्न परिवारको स्वरोजगारी बढाने
- ४) स्थानीय क्षेत्रको विकास
- ५) सामाजिक क्षेत्रको विकास र सामाजिक मध्यस्थता
- ६) सरकारी राजश्वमा वृद्धि हुने
- ७) गरिबी न्यूनिकरणमा सहयोग पुग्न



# स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय: बनेपा-५, काभ्रेपलाञ्चोक

फोन नं. ०११-६६१०६०/६६४३४८ ईमेल: info@slbbl.com.np

## सत्राँ वार्षिक साधारण सभाको सूचना

(प्रथम पटक सूचना प्रकाशित मिति : २०८२/०५/१० गते)

आदरणीय शेयरधनी महानुभावहरु

स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको मिति २०८२/०९/०९ गते बुधबार दिउसो ४:१० बजे बसेको संचालक समितिको २९९ औं बैठकको निर्णय अनुसार यस वित्तीय संस्थाको सत्राँ वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयमा छलफल गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७(२) बमोजिम सम्पूर्ण शेयरधनी महानुभावहरुको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ।

### कार्यक्रमः

मिति :- २०८२ माघ ०३ गते शनिवार (तदनुसार १७ जनवरी, २०२६ ई.सं.)

समय :- दिनको ११:३० बजे

स्थान :- नेपाल प्रज्ञा प्रतिष्ठान, कमलादी, काठमाण्डौ।

### छलफलका विषयहरुः

#### क. सामान्य प्रस्तावहरु

- १) संचालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत हुने आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- २) लेखा परीक्षकको प्रतिवेदन सहित २०८२ आषाढ मसान्तसम्मको वासलात, सोही मितिमा समाप्त भएको आ.व. २०८१/०८२ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण तथा सो सँग सम्बन्धित अनुसूचीहरु उपर छलफल गरी पारित गर्ने।
- ३) कम्पनी ऐन, २०६३ को दफा १११ अनुसार लेखा परीक्षण समितिको सिफारिश बमोजिम आ.व. २०८२/०८३ को लेखा परीक्षण गर्नका लागि लेखा परीक्षकको नियुक्ति तथा निजको पारिश्रमिक निर्धारण गर्ने (पि.एल.आर.जि एसोसियट्स पून नियुक्तिका लागी योग्य हुनुहुन्छ)।
- ४) संचालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजी रु. ७८,३९,२४,४०३/- को ०.७५% ले हुन आउने रु. ५८,७९,४३३.५९ नगद लाभांश रकम (बोनश शेयरको कर प्रयोजनार्थ समेत) पारित गर्ने।
- ५) सर्वसाधारण शेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३ (तिन) जना संचालकहरुको निर्वाचन गर्ने।

#### ख. विशेष प्रस्तावहरु

- १) संचालक समितिले प्रस्ताव गरे बमोजिम आ.व. २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट वित्तीय संस्थाको हाल कायम चुक्ता पूँजी रु. ७८,३९,२४,४०३/- को १४.२५% को दरले हुने रु. ११,१७,०९,२२७.४३ रकम बराबरको बोनस शेयर जारी गर्ने प्रस्ताव पारीत गर्ने।
- २) बोनस शेयर जारी पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी वृद्धि हुने भएकाले वित्तीय संस्थाको जारी र चुक्ता पूँजी वृद्धि गर्ने र सोही बमोजिम प्रवन्धपत्रमा संशोधन गर्ने।
- ३) अध्यक्ष तथा सञ्चालकहरुको वैठक भत्ता वृद्धि गर्ने र सोही बमोजिम वित्तीय संस्थाको नियमावलीमा संशोधन गर्ने।
- ४) यस वित्तीय संस्थाले अन्य ईजाजतपत्रप्राप्त कुनै एक वा एक भन्दा बढी उपयुक्त लघुवित वित्तीय संस्थाहरु एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ती (Acquisition) गर्ने, समझदारी पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन प्रतिवेदन (Due Diligence Audit Report) तयार गर्ने परामर्शदाता, मुल्यांकनकर्ता तथा लेखा परीक्षकहरु नियुक्त गर्ने तथा गाभ्ने/गाभिने एवम् प्राप्तिसँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरु अनुरूप अपनाउनु पर्ने तथा गर्नु पर्ने भएमा सम्पूर्ण आवश्यक कार्य, प्रकृयाहरु पुरा गरी अन्तिम स्वीकृति लिने, अन्तिम स्वीकृति पश्चात सोको कार्यान्वयन गर्ने तथा सो सन्दर्भमा नियामक निकायहरुबाट निर्देशन गरे बमोजिमका विवरणहरु उपलब्ध गराउने कार्य अगाडी बढाउन सञ्चालक समितिलाई अछितयारी प्रत्यायोजन गर्ने सम्बन्धमा।
- ५) वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीका दफा तथा नियमहरुमा गरिएको थप तथा संशोधनका सम्बन्धमा नियमनकारी निकायबाट परिमार्जन वा संशोधन वा फेरबदल गर्न सञ्चालक समितिलाई पूर्ण अछितयारी प्रदान गर्ने।

#### ग. विविध

संचालक समितिको आज्ञाले  
कम्पनी सचिव

## सत्रौं वार्षिक साधारण सभा सम्बन्धी थप जानकारी

- १) सत्रौं वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२/०९/१८ गते यस वित्तीय संस्थाको शेयर दाखिल खारेज बन्द हुनेछ । साथै, मिति २०८२/०९/१७ गते सम्म नेपाल स्टक एक्सचेज लिमिटेडमा कारोबार भई तोकिएको समय भित्रमा नामसारी भई यस वित्तीय संस्थाको शेयर रजिस्ट्रार श्री एनएमबि क्यापिटल लिमिटेड, बालुवाटार, काठमाण्डौमा रहेको शेयर लगतमा कायम भएका शेयरधनीहरु मात्र साधारण सभा तथा बोनस शेयरका लागि योग्य हुनेछन् ।
- २) वार्षिक साधारण सभामा भाग लिन आउँदा आफ्नो परिचय खुल्ने हितग्राही खाता खोलिएको हितग्राही परिचय नम्बर/ शेयर प्रमाणपत्र वा नागरिकता वा अन्य कागजात लिई आईदिनुहुन अनुरोध छ । संस्थाबाट प्रतिनिधित्व गर्ने भएमा सम्बन्धित संस्थाको आधिकारिक पत्र पेश गर्नु पर्नेछ ।
- ३) सत्रौं वार्षिक साधारण सभाको प्रतिवेदन शेयरधनीहरुको ठेगानामा हुलाक/ कुरियर वा अन्य कुनै माध्यमबाट पठाइनेछ । कुनै कारणवश उपरोक्त प्रतिवेदन प्राप्त गर्न नसक्नु हुने शेयरधनी महानुभावहरूले यस वित्तीय संस्थाको वेवसाईट [www.slbbl.com.np](http://www.slbbl.com.np) मा पनि हेर्न सक्नु हुनेछ । साथै, वित्तीय संस्थाको केन्द्रीय कार्यालय बनेपा-५ काभ्रेपलाञ्चोक वा वित्तीय संस्थाको शेयर रजिस्ट्रारको कार्यालय एनएमबि क्यापिटल लिमिटेड, बालुवाटार, काठमाण्डौं र सभा हुने दिनमा सभा स्थलबाट समेत प्राप्त गर्न सक्नु हुनेछ ।
- ४) वार्षिक साधारण सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्ति गर्न चाहने शेयरधनीहरूले प्रोक्सी फाराममा साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय बनेपा-५, काभ्रेपलाञ्चोकमा दर्ता गरी सक्नु पर्नेछ । यसरी प्रतिनिधि नियुक्ति गरिएको व्यक्ति समेत वित्तीय संस्थाको शेयरधनी हुनु आवश्यक छ । प्रतिनिधि फारम (प्रोक्सी) दिंदा आफ्नो समूहको शेयरधनीलाई मात्र दिनुपर्नेछ ।
- ५) प्रतिनिधि नियुक्ति गरिसक्नु भएको शेयरधनीले कुनै कारणवश त्यस्तो प्रतिनिधि बदर गरि आफै सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु परेमा त्यस्तो प्रतिनिधि बदर गरि आफै साधारण सभामा उपस्थित भई मतदान गर्न चाहेमा सो को लिखित सुचना सभा शुरु हुनु भन्दा कम्तीमा २४ घण्टा अगावै वित्तीय संस्थामा दर्ता गर्नु पर्नेछ ।
- ६) नाबालक वा बिक्षिप्त शेयरधनीहरुको तर्फबाट संरक्षक स्वयमले सभामा भाग लिन, छलफल गर्ने, प्रतिनिधि नियुक्ती गर्ने र मत दिन समेत पाउनेछन् । शेयरधनीको लगत किताबमा संरक्षकको रूपमा नाम उल्लेख भएको व्यक्तिलाई मात्र संरक्षकको रूपमा मान्यता दिइनेछ ।
- ७) साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले अनिवार्य रूपमा सभा हुने स्थानमा रहेको उपस्थिति पुस्तिकामा दस्तखत गर्नुपर्नेछ । शेयरधनी उपस्थिति पुस्तिका बिहान १०:३० बजेदेखि खुल्ला रहनेछ ।
- ८) वार्षिक साधारण सभामा भाग लिन आउँदा जाँदा लागेको खर्च लगायत अन्य कुनै प्रकारको खर्चको सोधभर्ना वित्तीय संस्थाबाट उपलब्ध नहुने व्यहोरा अनुरोध छ ।
- ९) शेयरधनीहरुबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरुको सम्बन्धमा संचालक समितिको तर्फबाट अध्यक्ष वा निजबाट अनुमति प्राप्त व्यक्तिले जवाफ दिन सक्नेछन् ।
- १०) कुनै शेयरधनी महानुभावहरूलाई वित्तीय संस्थाको सम्बन्धमा कुनै जिज्ञासा भए त्यस्तो व्यहोरा लिखित रूपमा सभा हुनु भन्दा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पठाउनु हुन अनुरोध गर्दछौं । तर यसलाई छलफल र पारित हुने प्रस्तावको रूपमा समावेश गरिने छैन ।
- ११) अन्य थप जानकारी चाहिएमा यस वित्तीय संस्थाको केन्द्रीय कार्यालयमा सम्पर्क गर्नुहुन अनुरोध छ ।
- १२) निर्वाचन सम्बन्धी कार्यक्रम : मिति २०८२/०९/२० गतेको राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गर्नुका साथै वित्तीय संस्थाको वेवसाईट र वित्तीय संस्थाको केन्द्रीय कार्यालयको सुचना पाटीमा समेत प्रकाशन/ टाँस गरिनेछ ।



## स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड बनेपा-५, काभ्रेपलाञ्चोक

सत्रौं वार्षिक साधारण सभामा संचालक समितिको तर्फबाट अध्यक्षज्यूको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार” भन्ने मूल सिद्धान्तका साथ स्थापना भएको यस स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको सत्रौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, पुर्व संचालकज्यूहरू, आमन्त्रित अतिथिज्यूहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, विभिन्न संस्थाहरूबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावहरू, बाह्य लेखापरीक्षकज्यू, आन्तरिक लेखापरीक्षकज्यू, वित्तीय संस्थाका कर्मचारीहरू, पत्रकारज्यूहरू एवं उपस्थित अन्य सम्पूर्ण महानुभावहरूलाई वित्तीय संस्थाको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन व्यक्त गर्न चाहन्छु।

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त गरी कम्पनी रजिस्ट्रारको कार्यालयमा मिर्ति २०६६/०८/०८ गते विधिवत रूपमा स्थापना भई २०६६/०९/०१ गते देखि “स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड” को नामबाट वित्तीय कारोबार गर्दै आई रहेको छ। यस वित्तीय संस्थाले गरीबी न्युनिकरण अभियानमा र विपन्न तथा ग्रामिण क्षेत्रका परिवारहरूलाई लक्षित गरि वित्तीय पहुंच पुऱ्याउने र लक्षित वर्ग तथा समुदायको आर्थिक सामाजीक रूपान्तरणको लागि लघुवित कार्यक्रमलाई केन्द्रित गरी लक्षित वर्ग, क्षेत्र र समुदायलाई उत्प्रेरकको भूमिका निभाउँदै लघुउद्यम तथा व्यवसाय गर्न प्रेरित गर्दै सामाजिक आर्थिक रूपान्तरणको लागि अगाडी बढिरहेको छ। काभ्रेपलाञ्चोक, मकवानपुर र चितवन गरि ३ जिल्लाबाट सेवा शुरु गरेको यस वित्तीय संस्थाको हाल राष्ट्रिय स्तर कार्यक्रमेत्र रहेको र देशको ३६ जिल्लामा ९१ शाखाहरूबाट लघुवित सेवा प्रदान गरिरहेको व्यहोरा सम्मानित सभामा जानकारी गराउन चाहन्छु।

आदरणीय शेयरधनी महानुभावहरू,

अब म यस गरिमामय सभामा सञ्चालक समितिको तर्फबाट वित्तीय संस्थाको सत्रौं वार्षिक प्रतिवेदन, आर्थिक वर्ष २०८१/०८२ को वित्तीय विवरणहरू, आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षकको प्रतिवेदन, नेपाल राष्ट्र बैंकको निर्देशन अनुसार तयार पारिएको वासलात, नाफा नोक्सान हिसाव तथा सोको बाँडफाँड, नगद प्रवाह विवरण, ईक्वीटीमा भएको परिवर्तनको विवरणहरू साथै यस वित्तीय संस्थाले हासिल गरेको उपलब्धि, सामना गर्नु परेका चुनौती र चालु वर्षको कार्यक्रमहरू लगायत विविध विषयहरूमा देहाय बमोजिमको प्रतिवेदन यहाँहरू समक्ष पेश गरेको छु। उक्त प्रतिवेदन माथि छलफल गर्दै सुझाव सहित समर्थन गरिदिनुहुन अनुरोध गर्दछु।

### १) वित्तीय संस्थाको गत वर्षको कारोबारको सिंहावलोकन :

कोरोना महामारी पछि प्रभावित भएका व्यापार व्यवसाय सुधारोन्मुख हुन नसक्नु, मध्यपूर्व तथा रूस-युक्रेन युद्ध र त्यसबाट विश्व अर्थतन्त्रमा परेको प्रभाव, आर्थिक गतिविधि सुस्तता तथा लघुवित र सहकारी क्षेत्रप्रति नकारात्मक प्रचार प्रसारले गर्दा यस आर्थिक बर्षमा पनि प्रभाव परेको हुँदा लघुवित वित्तीय संस्थाहरूको कर्जा प्रवाहमा संकुचन आएको अवस्था छ। बैंक तथा वित्तीय संस्थाहरू विरुद्धका संर्ध लगायत गतिविधिका कारण विगतका वर्ष देखि समग्र वित्तीय क्षेत्रमा प्रभाव परेसगै यस संस्थाको लघुवित कार्यक्रममा समेत प्रभाव परिहरेको छ। जसको परिणाम स्वरूप वित्तीय संस्थाले लगानी गरेका कर्जाको किस्ता र ब्याज असुली समेत प्रभावित भई आम्दानीको ठूलो हिस्सा कर्जा नोक्सानी व्यवस्थामा खर्च लेख्नुपरेको अवस्था छ। व्यावसाय विस्तारमा कसिलो नियामकीय नीतिका कारण व्यवसाय वृद्धि नहुन र वित्तीय संस्थाको स्थिर लागतको खर्च भइहने हुँदा कुल आम्दानीमा प्रभाव परेको छ। यद्यपि गत वर्षको तुलनामा यस वर्षको खुद नाफामा बढोत्तरी आएको व्यहोरा यहाँहरूलाई जानकारी गराउँदछु। यस्तो प्रतिकूल परिस्थितिमा समेत संस्थाले जोखिम व्यवस्थापनमा अधिक केन्द्रित रही व्यवसायमा संकुचन आउन नदिन यस संस्था प्रयासरत रहेको छ। जसको प्रतिफल यस आर्थिक वर्षको साथै आगामी आर्थिक वर्षहरूमा समेत देखिने यहाँहरूलाई विश्वास दिलाउन चाहन्छु। विगत दुई आर्थिक वर्षका प्रमुख परिसूचकहरूको देहाय बमोजिमको तुलनात्मक विवरणले वित्तीय संस्थाको आर्थिक कारोबार तत्कालिन परिस्थितिलाई मध्यनजर गर्दा सन्तोषजनक नै रहेको देखिन्छ।

विवरण	आ.व. २०८१/०८२	आ.व. २०८०/०८१	फरक प्रतिशत	कैफियत
शेयर पूँजी	७८,३९,२४,४०३	६७,११,०४,९९३.००	१६.८१	
जगेडा तथा कोषहरू	४५,२५,१२,८५८.६६	३४,४४,६३,३२५.०६	३१.३७	
बचत	४,४९,७३,३०,४७०.६५	३,७३,३५,५३,०६७.०८	२०.४६	
खुद कर्जा	९,२६,७६,७०,८३४.२१	८,०७,१७,४५,६२६.८३	१४.८२	
तिर्न बांकि कर्जा सापट	४,१९,२८,७२,२७९.९५	३८,५८८,६२,५८९.२१	८.६६	
कुल शाखा सझ्या	९१	९१	०.००	
कुल सदस्य सझ्या	१,३५,२७६	१,२५,८८४	७.४६	
कुल ऋणी सझ्या	५४,४७५	४८,९८३	११.२१	
खुद मुनाफा	२२,०६,२०,३५२.९०	११,१४,०५,६६७.७०	९८.०३	
वासलातको आकार	१०,१४,९७,३४,३६७.९२	८,७४,६८,८३,३४२.३१	१६.०४	

२) प्रतिवेदन तयार भएको मिति सम्म चालु वर्षको उपलब्धी र भविष्यमा गर्नुपर्ने कार्ययोजनाको सम्बन्धमा संचालक समितिको धारणा :

यस क्षेत्रमा देखिएको विषम परिस्थितिको अध्ययन गर्दा हाललाई सदस्य तथा कर्जाको गुणस्तर कायम राख्न नै चुनौतीपूर्ण हुने देखिएकोले गुणस्तर कायम गर्ने प्रयास स्वरूप सदस्यहरूसंगको अन्तर्क्रिया कार्यक्रम, सिपमुलक तालीम, केन्द्र भेला कार्यक्रम मार्फत वित्तीय साक्षरतामा विशेष जोड दिई महिला सशक्तिकरणको अभियानलाई विशेष ध्यान दिईएको छ । प्रतिकुल अवस्था रहन्जेल सदस्य विस्तार तथा अन्य विस्तारको कार्यक्रमलाई सुरक्षित तवरले संचालन गर्ने निति लिईएको छ । २०८१ असोज मसान्तको तुलनामा चालु आर्थिक वर्ष २०८२/०८३ को असोज मसान्तमा वित्तीय संस्थाको मुख्य वित्तीय परिसूचकहरूको तुलनात्मक अवस्था यस प्रकार रहेको छ ।

क्र.सं.	विवरण	२०८२/०८३ असोज महिना सम्मको विवरण	२०८१/०८२ असोज महिना सम्मको विवरण	प्रगति प्रतिशत
१.	कुल शाखा सझ्या	९१	९१	
२.	कुल सदस्य सझ्या	१,३७,५७७	१,२७,२२९	८.१३
३.	कुल ऋणी सझ्या	५५,२०८	५१,४३७	७.३३
४.	कुल बाँकी कर्जा (रु)	९,६५,८५,०६,८२३.९५	८,६८,४०,८४,९६५.०७	११.२२
५.	कुल बचत (रु)	४,६८,२४,०६,९४९.८१	३,८५,७८,८९,१४२.२४	२१.३७
६.	तिर्न बांकि कर्जा सापट (रु)	४,२७,६८,२९,६२५.५३	४,१४,३९,७९,७२७.९०	३.२१
७.	कुल व्याज तथा आम्दानी (रु)	३६,६९,२६,१५४.७४	३३,१५,२८,६६०.७७	१०.६८
८.	कुल खर्च (रु)	२९,४१,१६,६८१.३२	२७,८९,१३,९७८.३६	५.४५
९.	संचालन नाफा (रु.)	७,२८,०९,४७३.४२	५,२६,१४,६८२.४१	३८.३८
१०.	खुद नाफा (रु)	५,०६,४७,९६९.५०	३,६८,३०,२७७.६८	३७.५२

यस संस्थाले २०७७ श्रावण १ गते देखिए निक्षेप तथा कर्जा सुरक्षण कोषसँग कर्जाको सुरक्षण गर्ने सम्भौता गरेको छ । मिति २०८२ असार मसान्त सम्म वित्तीय संस्थाले गरेको कुल कर्जा लगानी रु. ९,४३,४४,०५,३७१.३६ (अक्षरुपी नौ अरब त्रिचालिस करोड चौबालिस लाख पाँच हजार तिन सय एकहत्तर दशमलव तिन छ ) मात्र मध्ये रु. ९,३५,२६,४६,२६३.२ (अक्षरुपी नौ अरब पैतिस करोड छाव्विस लाख छ्यालिस हजार दुई सय त्रिसठी दशमलव दुई नौ) मात्र (९९.१३%) कर्जा रकम सुरक्षित गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ साथै २०८२ असार सम्म ऋणीबाट असुल हुन नसकेको सुरक्षण गरिएको कर्जाको कुल १०६३ जनाको दावि गरिएको पहिलो किस्ता वापत (७०%) जम्मा रु ३,१०,३८,१४१.६९ (तिन करोड दश लाख अर्द्धतिस हजार एक सय एकचालिस दशमलव छ नौ) निक्षेप तथा कर्जा सुरक्षण कोषबाट लिएको जानकारी गराउदछु । त्यसै गरी वित्तीय संस्थाले सदस्य तथा ऋणीहरूको विभिन्न विमा कम्पनीहरूमा गरेको कर्जाको विमा वापत यस आ.व मा कुल संख्या ४४९ जनाको कुल रु ८,९२,०६,४२३/- दाबी गरि ऋणी वा ऋणीको परिवारलाई भुक्तानी गरिएको छ ।



**३) वित्तीय संस्थाको पूँजी बिस्तार नीति :**

कुल पूँजी रु. १,५७,००,०००/- (अक्षरपी, एक करोड सन्ताउन लाख मात्र) बाट स्थापना भएको यस वित्तीय संस्थाको चुक्ता पूँजी २०८२ आषाढ मसान्तमा रु. ७८,३९,२४,४०३/- (अक्षरपी, अद्वितीय करोड उनान्चालिस लाख चौविस हजार चार सय तिन मात्र) पुगेको छ। साथै, आ.व. २०८१/०८२ सम्मको वितरण योग्य मुनाफाबाट संचालक समितिले प्रस्ताव गरेको १४.२५ प्रतिशत (रु. ११,१७,०९,२२७.४३) बोनस शेयर यस सभाको स्वीकृत पश्चात थप भै कुल चुक्ता पूँजी रु. ८९,५६,३३,६३०.४३ (अक्षरपी, उनानब्बे करोड छ्यपन लाख तैतिस हजार छ सय तिस दशमलव चार तिन मात्र) कायम रहने कुरा यस गरिमामय सभालाई जानकारी गराउँदै।

**४) कर्मचारी, सदस्य तालिम तथा वृत्ति विकास**

वित्तीय संस्थामा कार्यरत कर्मचारीको कार्यक्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको व्यवस्था गरिएको छ। वित्तीय संस्थाकै आयोजनामा वित्तीय संस्थामा आबद्ध वरिष्ठ कर्मचारी तथा सम्बन्धित विषयका विज्ञ बाह्य प्रशिक्षकबाट आन्तरिक तालिम सञ्चालन गर्ने गरिएको छ। बैंक तथा वित्तीय संस्था सम्बन्धी तालिम दिने संस्थाहरूले आयोजना गरेका वित्तीय संस्थाको आवश्यकता बमोजिमका बाह्य तालिममा पनि कर्मचारीहरूलाई सहभागी गराइएको छ। यस्ता तालिमले कर्मचारीहरूमा वित्तीय संस्थाको उद्देश्य प्राप्तिका लागि आवश्यक पर्ने ज्ञान र सीपको विकास भएको छ। २०८२ असार मसान्त सम्ममा कार्यरत कुल कर्मचारी संख्या ५११ (महिला कर्मचारी २०८, पुरुष कर्मचारी ३०३) जना मध्ये १५ वटा आन्तरिक तालिममा कुल सहभागी ४६८ जना, बाह्य ३४ वटा तालिममा १२६ जना र वैदेशिक १ वटा तालिम तथा अध्ययन भ्रमणमा कुल १० जना सहभागी गराइएको थियो। आर्थिक वर्ष २०८१/०८२ मा आन्तरिक, बाह्य र वैदेशिक गरी कुल ५० वटा तालिमको माध्यमबाट ६०४ जना कर्मचारीहरूलाई प्रशिक्षित गराइएको थियो। यस आ.व. मा कर्मचारीलाई दिइएको आन्तरिक तथा बाह्य तालिममा वित्तीय संस्थाले कुल ५०,४६,१२८ रुपये गरेको छ। वित्तीय संस्थामा आबद्ध सदस्यलाई आत्मनिर्भर र व्यवसायी बनाउनका लागि नियमित रूपमा तालिम सञ्चालन गरिएको छ। ग्राहक सदस्यको माग र व्यवसायका आधारमा २ देखि ४ दिने तालिमहरू शाखामा आयोजना भएको थियो। यस्ता तालिमले व्यवसाय सम्बन्धी सामान्य ज्ञान मात्र भएका व्यक्तिले पनि व्यवसाय सञ्चालनको लागि आवश्यक ज्ञान र सीप प्राप्त गरेका छन्। समीक्षा आ.व. २०८१/०८२ मा कुल ११,२३९ जना सदस्य तथा सदस्यका परिवारका सदस्यलाई विभिन्न व्यावसायिक सिपमूलक तालिम दिइएको थियो।

**५) प्रविधि विकास**

वित्तीय संस्थाले दैनिक कारोबारको अभिलेख राख्न, स्थिर सम्पतीको विवरण राख्न, स्टक अभिलेख राख्न, कर्मचारीको विवरण, कर्मचारीको हाजिरी तथा कर्मचारीको तलब तथा भत्ता केन्द्रीय कार्यालयबाट वितरण गर्ने गरी र आन्तरिक विप्रेषण गर्न तथा अनुगमन प्रणालीलाई चुस्त राख्न MFin सफ्टवेयर सञ्चालन गरिरहेको छ। त्यसै गरी सीसी क्यामेरा जडान गरी सम्पुर्ण शाखा कार्यालयहरूलाई अनुगमन तथा नियन्त्रण गर्न सक्ने गरी दुरुस्त बनाइएको छ। साथै सदस्यहरूलाई किस्ता तथा बचत भुक्तानी गर्न सहजताको लागि Esewa / Khalti मार्फत भुक्तानी गर्ने व्यवस्था मिलाइएको छ। सदस्यहरूको कारोबारलाई दुरुस्त राख्नको लागि कारोबारको जानकारी दिन SMS सेवा तथा वित्तीय कारोबार सहजताका लागि Mobile Banking सेवा प्रदान गराइएको छ। व्यवसाय गरीरहेका सदस्यहरूको लागी रकम जम्मा गर्नका लागि QR Code उपलब्ध गरिएको छ। यस क्षेत्रमा भित्रिएका विभिन्न नयाँ प्रविधिको विकाससँगै आफ्ना सदस्यहरूलाई पनि आधुनिक प्रविधि तर्फ अभ्यस्त बनाउँदै लैजानु पर्ने कर्तव्यबोधका साथ यस प्रकारका सेवालाई पनि थप गरि आधुनिक विद्युतीय प्रविधि मार्फत कारोबार गर्न सदस्यहरूलाई उत्प्रेरित गर्ने नीति लिईएको छ। आगामी दिनमा थप गरि आधुनिक प्रविधिको प्रयोग गरी सेवालाई छिटो छरितो रूपमा प्रदान गरिनेछ।

**६) लघुवित कार्यक्रम सुधारका भावी कार्यक्रम**

लघुवित वित्तीय संस्थाहरूको सेवाले आर्थिक अवस्था कमजोर रहेका व्यक्तिहरूलाई अगाडी बढाउनु पर्ने मा लघुवित संस्थाहरू बिचको अस्वस्थ्य प्रतिस्पर्धाले सदस्यको क्षमता भन्दा बढी कर्जाहरू प्रवाह भई कतिपय सदस्यहरू अति ऋण ग्रस्तामा समेत पर्न गएको देखिन्छ साथै कतिपय अबस्थामा एक सदस्यले धेरै जनाको कर्जा चलाईदिने कारणबाट समेत समस्या उत्पन्न भएको छ। कोभिडको प्रभाव त्यसपछि अर्थतन्त्रमा परेको प्रभाव, आर्थिक गतिविधि सुस्तात तथा लघुवित र सहकारी क्षेत्रप्रति नकारात्मक प्रचार प्रसार, बैंक तथा वित्तीय संस्थाहरू विरुद्धका संघर्ष लगायत गतिविधिको कारण कर्जा नतिर्ने प्रवृत्ति बढी रहेको सन्दर्भमा आगामी दिनमा देखिन सक्ने समस्यालाई न्यून गर्न सघन रूपमा कर्जा विश्लेषण गरी मात्र कर्जा प्रवाह गर्ने र कर्जाको सुदृपयोगीता जोड दिइनेछ। सदस्यहरूको क्षमता अभिवृद्धिको लागि विभिन्न प्रकारका सीप तथा क्षमता अभिवृद्धि तालिमहरू र व्यवसायिक सल्लाह दिने कार्यालाई पनि निरन्तरता दिने नीति लिईएको छ।

#### ७) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई असर

राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट व्यक्ति तथा संघसंस्थाहरुको आयमा आएको संकुचनका कारण रोजगारीका अवसरहरु कम हुदै जानु र हरेक व्यक्तिहरुका पेशा तथा व्यबसाय घट्दो अवस्थामा भएको हुँदा तत्कालै अर्थतन्त्रको अवस्था सुधार हुने संकेत देखिएको छैन् । विभिन्न उद्योगधन्दा तथा व्यबसाय र रोजगारीका अवसर घट्दो ऋममा भएकोले बैक तथा वित्तीय संस्थामा पर्याप्त तरलता कायम रहेको र घट्दो ब्याजदरमा पनि कर्जा वृद्धि हुन नसकेको कारण बैक तथा वित्तीय संस्थाको आम्दानीमा प्रत्यक्ष असर देखिन गएको हुँदा आगामी दिनमा थप जोखिम हुने संकेत देखिएको छ । यस सम्बन्धमा परिस्थितिको मुल्याकान गरि अर्थतन्त्रलाई चलायमान गराउनका लागि नियामक निकायहरुले दिन प्रतिदिन नीतिगत सुधार गरि रहेकोले सो को अवस्थालाई मध्यनजर गर्दै संस्थाले पनि कर्जा विस्तारको नीतिलाई अत्यन्त सुक्ष्म विश्लेषण गरि कार्य गरि रहेको ब्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ।

#### ८) मर्जर तथा एकिविजिसन

यस वित्तीय संस्थाले गाभ्ने/गाभिने (मर्जर) तथा प्राप्ति प्रयोजनको लागि विभिन्न संस्थाहरुसंग छलफल गरि संस्थाको हितलाई मध्यनजर गरि बनेपा-१३, काभ्रेपलाञ्चोक केन्द्रीय कार्यालय रहेको विन नेपाल लघुवित वित्तीय संस्था लि. सँग मिति २०८२ पौष ९ गते प्राप्ति सम्बन्धि प्रारम्भिक सहमति भएको छ ।

#### ९) संस्थागत सामाजिक उत्तरदायित्व

आफु रहेको समाज, समुदाय र जनता प्रति त्यहाँ कार्यरत रहेका संघ संस्थाहरुको सामाजिक दायित्व रहेको हुन्छ । यसलाई पुरा गर्नको लागि सामाजिक हित हुने काममा कुनै न कुनै रुपमा संलग्न हुनु नीतिक जिम्मेवारी पनि हो । यसै तथ्यलाई मनन् गरी नेपाल राष्ट्र बैकले गरेको नीतिगत व्यवस्था अनुसार संस्थाले समाजिक उत्तरदायित्व सम्बन्धी कार्य गर्न हरेक आर्थिक वर्षको मुनाफाको १% रकम छुट्याई संस्थागत समाजिक उत्तरदायित्व कोष खडा गरिएको छ । यस कोषबाट हरेक वर्ष केही रकम सामाजिक कार्यहरुमा खर्च गर्ने गरिएको छ । यस वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व कोषमा भएको रकमलाई सञ्चालक समितिले स्वीकृत गरी लागू गरेको उक्त कोष सञ्चालन सम्बन्धि कार्यविधि बमोजिम हुने गरी आर्थिक वर्ष २०८१/०८२ मा देश भरिका विभिन्न स्थानहरुमा भिन्न-भिन्न प्रकृतिको कार्यक्रमहरु संचालन गरेको थियो । संस्कृतिक संरचनाको प्रवर्धन, वित्तीय साक्षरता, शिक्षा, स्वास्थ्य सम्बन्धी सामाजिक परियोजना जस्ता सामाजिक कार्य वापत वित्तीय संस्थाले निम्नानुसार सामाजिक कार्य सम्पन्न गरेको थियो ।

- कञ्चनपुर जिल्ला पुर्नवास नगरपालिका वडा नं. ०३ स्थित कालिका बजार व्यवस्थापन समितिको विभिन्न खेल तथा कार्यक्रम आर्थिक सहयोग,
- मैनापोखर शाखा कार्यालय र बाँके सिटि अस्पतालको संयुक्त सहकार्यमा एक दिने निःशुल्क स्वास्थ्य शिविर
- शाखा कार्यालय बहुवरीमा संचालन भएको एक दिने वित्तीय सांक्षरता कार्यक्रममा ।
- शाखा कार्यालय राजापुर बर्दियामा संचालन भएको एक दिने वित्तीय सांक्षरता कार्यक्रम ।
- नवलपरासी जिल्ला विनयी त्रिवेणी गाउँपालिका वडा नं. ०७ मा अवस्थित श्री शिवपुरगढी मन्दिर परिसर संरक्षणको लागि सहयोग ।
- शाखा कार्यालय राजापुरको राजापुर गेरुवा लघुवित कर्मचारी मञ्चद्वारा आयोजित ग्लोबल मनी वीक - २०२५ वित्तिय जागरण कार्यक्रमको लागि आर्थिक सहयोग ।
- शाखा कार्यालय श्रीपुर बाँके अन्तर्गत लघुवित कर्मचारी मञ्च, बाँकेले आयोजना गरेको ग्लोबल मनी वीक - २०२५ वित्तिय जागरण कार्यक्रमको लागि आर्थिक सहयोग ।
- शाखा कार्यालय चौमाला अन्तर्गत गौरीगंगा लघुवित कर्मचारी मिलन केन्द्र, कैलालीले आयोजना गरेको ग्लोबल मनी वीक - २०२५ वित्तिय जागरण कार्यक्रमको लागि आर्थिक सहयोग ।
- शाखा कार्यालय बैनियाले प्रहरी कार्यालय, सडकपुर कैलालीलाई वाटर फिल्टर सहयोग ।
- नेपाल वित्तीय संस्था कर्मचारी संघ, नेपाल राष्ट्र बैक सिद्धार्थनगर समितिको रुपन्देहीमा आयोजना भएको सुपर सिक्स कपेरेट कप क्रिकेट टुर्नामेण्ट-२०८२ कार्यक्रममा ब्यानर प्रायोजन ।

संस्थागत सामाजिक उत्तरदायित्व संग सम्बन्धित कामहरुलाई आगामी दिनमा पनि निरन्तरता दिईनेछ ।



#### १०) ग्राहक संरक्षण तथा वित्तीय साक्षरता कार्यक्रम

वित्तीय संस्थाको दीगोपना र सफलताको आधार भनेको यसको सेवा प्रति सन्तुष्ट ग्राहक नै हुन् । आफ्ना ग्राहक सदस्यहरु संस्थासँग आवद्ध गराई राख्न उनीहरुको संरक्षण र विकासमा ध्यान दिनु आवश्यक हुन्छ । यस वित्तीय संस्थाले आफ्ना ग्राहकको संरक्षण र विकासको लागि सदस्य सुरक्षण कोषको रकम र आर्थिक वर्षको खूद मुनाफाको १.५% र १५% भन्दा बढी लाभांशको ३५% रकम छुट्याई उक्त कोषमा जम्मा भएको रकमबाट प्राप्त व्याज समेत सोहि कोषमा जम्मा गरि ग्राहक संरक्षण कोष स्थापना गरी संचालनमा ल्याएको छ । यस कोषबाट ग्राहक सदस्यहरुको सामुहिक हित, समस्यामा परेका त्रणीहरुको सुरक्षण, उनीहरुको शिक्षा र क्षमता विकास, सीप मूलक तालिम प्रदान गर्ने, कृषि र पशुपालनको व्यवहारिक शिक्षा प्रदान गर्ने, प्राकृतिक प्रकोपको कारणबाट तथा असाध्य रोगबाट समस्यामा परेकालाई राहत दिने, उत्कृष्ट केन्द्रलाई पुरस्कृत गर्ने, सदस्य तथा अभिभावक सम्मिलित अन्तर्राष्ट्रियात्मक केन्द्र भेला तथा वित्तीय साक्षरता कार्यक्रम, प्रसूति खर्च प्रदान गर्ने, सदस्यका छोरा-छोरीलाई शिक्षामा प्रोत्साहन गर्न रकम प्रदान गर्ने, स्वास्थ्य तथा औषधोपचार लगायतमा यस कोष मार्फत खर्च गर्ने कार्य भएको छ । आ.व. २०८१/०८२ को शुरुवातमा वित्तीय संस्थामा ग्राहक संरक्षण कोषमा रहेको रकम रु. २,५९,९५,१६८.७८ (अक्षरपी दुई करोड उन्नासाठी लाख पन्चानब्बे हजार एक सय अद्सठी दशमलब सात आठ मात्र) मध्ये आ.व. २०८१/०८२ मा जम्मा रु. १,२६,४८,९००.०१ (अक्षरपी, एक करोड छब्बिस लाख अद्चालिस हजार नौ सय दशमलब शुन्य एक मात्र) खर्च भएको छ । सोहि आ.व. मा सो रकम लागानी गरे बापत प्राप्त व्याज आम्दानी र नाफा बाट प्राप्त रकम गरि सो कोषमा आ.व. २०८१/०८२ को अन्त्यमा रु. १,८२,९१,९१६.०३ (अक्षरपी, एक करोड बयासी लाख एकानब्बे हजार नौ सय स्नोह दशमलब शुन्य तिन मात्र) रकम रहेको छ । खर्च विस्तृत विवरण तल तालिकामा उल्लेख गरिए अनुसारको शिर्षक बमोजिम रहेको छ ।

सि.न	शिर्षक	रकम
१	ग्राहकहरुको स्वास्थ्य तथा पोषण/सुत्केरी स्याहार खर्च	४,९७६,६८५.००
२	समस्यामा परेका त्रणीको व्यवसायको सुरक्षण एवम् पुनःस्थापना	१,९९५,५५५.००
३	ग्राहकहरुका सन्तानको विद्यालय स्तरको शिक्षा	१,९५८,४००.००
४	ग्राहकहरुको लागी वित्तीय साक्षरता र क्षमता विकास कार्यक्रम	३,७१८,२६०.०१
जम्मा		१२,६४८,९००.०१

#### ११) व्यवस्थापन तथा व्यवसायिक सम्बन्ध

यस वित्तीय संस्थाको कारोबार संचालन गर्ने सिलसिलामा सम्बद्ध सबै पक्षहरुसँग सुमधुर सम्बन्ध रहँदै आएको छ । वित्तीय संस्था व्यवस्थापन र कर्मचारीहरु बीचको सुमधुर सम्बन्धको कारण व्यवस्थापनलाई कर्मचारीहरुको पूर्ण सहयोग रहेको छ । यसै गरी नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, धितोपत्र बोर्ड, बैंक तथा वित्तीय संस्थाहरु लगायत सम्पूर्ण अन्य सम्बद्ध संस्थाहरुसँग सुमधुर सम्बन्ध रहेको छ । आगामी दिनमा समेत संस्थागत सुशासन एवं व्यवसायिक सम्बन्ध विस्तारमा वित्तीय संस्था प्रतिबद्ध रहेको कुरा यहाँहरु समक्ष राख्न चाहन्छु ।

#### १२) संचालक समिति

आर्थिक वर्ष २०८१/०८२ मा संचालक समिति तपशिल अनुसार रहेको छ ।

क्र.सं.	विद्यमान संचालकको नाम	पद	नियुक्ति मिति	कैफियत
१	श्री ज्ञानेन्द्र प्रसाद पाण्डे	अध्यक्ष	२०७९/१२/११	
२	श्री त्रिविक्रम पाण्डे	संचालक	२०७९/१२/११	
३	श्री उदय राज खतिवडा	संचालक	२०७९/१२/११	
४	श्री कृष्ण बन्जाडे	संचालक	२०७८/०७/२७	
५	श्री समर ढकाल	संचालक	२०७८/०७/२७	
६	श्री तेज दत्त खकुराल	संचालक	२०७८/०७/२७	
७	श्रीमती हिरा देबी विष्ट	स्वतन्त्र संचालक	२०७९/०७/२२	

### १३) आन्तरिक नियन्त्रण प्रणाली र सो को विस्तृत विवरण

यस वित्तीय संस्थालाई सुशासन कायम गरी स्वचालित ढंगले संचालन गर्ने विभिन्न नियन्त्रण प्रणाली अवलम्बन गरिएको छ। यसका लागि शाखाहरूमा नियमित रूपमा अनुगमन गर्न अनुगमन अधिकृत राखिएको छ। जसबाट केन्द्रीय कार्यालयको तर्फबाट शाखाको सबै कार्यमा निरीक्षण तथा नियन्त्रण गरिन्छ। बाह्य स्रोतबाट आन्तरिक लेखा परीक्षक नियुक्त गरि आन्तरिक लेखा परीक्षण गर्ने गरिएको छ। यसरी आन्तरिक लेखा परीक्षण गर्दा वर्षमा प्रत्येक शाखाको कमित्तमा २ पटक लेखा परीक्षण गर्ने गरिएको छ। बाह्य लेखापरीक्षकबाट वार्षिक रूपमा बैधानिक लेखा परीक्षण गर्ने गरिएको छ। यसैगरी नेपाल राष्ट्र बैंक बाट वार्षिक रूपमा गरिने स्थलगत निरीक्षण र गैर-स्थलगत निरीक्षणले पनि आन्तरिक नियन्त्रण प्रणालीलाई सघाउ पुऱ्याएको छ।

आन्तरिक नियन्त्रणको कार्यलाई चुस्त राख्न वित्तीय संस्थाको तर्फबाट गरिएको प्रयासहरू

- संस्थाको विनियमावली अनुसार कार्य गर्ने व्यवस्था मिलाईएको,
- केन्द्रिकृत सफ्टवेयर प्रणाली लागू गरि थप व्यवस्थित गरिएको,
- सम्पुर्ण शाखा कार्यालयहरूमा सि.सि.क्यामेरा जडान गरी केन्द्रिकृत गरिएको,
- वायोमेट्रिक हार्जिरी प्रणाली लागू गरिएको,
- शाखाहरूले मासिक रूपमा केन्द्रीय कार्यालयमा गर्नुपर्ने रिपोर्टिङ समयमा गर्ने व्यवस्था मिलाईएको,
- अनुगमन अधिकृतहरूबाट नियमित शाखाको स्थलगत निरीक्षण गराई समयमै समस्याको पहिचान र समाधान तथा शाखामा हुन सक्ने गलत क्रियाकलापलाई निरुत्साहित गरिएको,
- कर्मचारीहरूको क्षमता अभिवृद्धिको लागि आन्तरिक तथा बाह्य तालिममा सहभागी गराईएको,
- वित्तीय संस्थाले नेपाल राष्ट्र बैंकमा गर्ने मासिक र त्रैमासिक रिपोर्टिङ नियमित रूपमा गरिएको,
- सदस्यहरूको लागि वित्तीय साक्षरता, अन्तर्क्रिया कार्यक्रम, नि:शुल्क स्वास्थ्य शिविर, स्वास्थ्य जनचेतनामूलक कार्यक्रम, विभिन्न सिपमूलक तालीम तथा दक्षता अभिवृद्धि कार्यक्रम संचालन गरिएको,
- प्रत्येक शाखामा वार्षिक रूपमा केन्द्र प्रमुख र उप-प्रमुखहरूको उपस्थितिमा गरिने एक दिने केन्द्र भेला तथा वित्तीय साक्षरता तथा ग्राहक गुनासो संकलन कार्यक्रम गर्ने गरेको छ जसमा केन्द्र प्रमुख, उप-प्रमुख वा केन्द्रका प्रतिनिधिहरूले वित्तीय संस्थाको कार्यक्रमहरू, सेवा प्रवाह, कर्मचारीको सेवा प्रवाह र आचरण बारे सदस्यहरूका अन्य कुनै पनि समस्या र गुनासाहरु सुनुवाई गरिन्छ। यसरी गरिने सामुहिक गुनासो सुनुवाईबाट पनि आन्तरिक नियन्त्रण प्रणालीमा सहयोग पुगेको छ।

### १४) व्यवस्थापन उप-समिति

यस वित्तीय संस्थामा संस्थाको दैनिक कार्य सुचारू रूपले सञ्चालन गर्नको लागि सात सदस्य रहेको व्यवस्थापन उप-समिति रहेको छ। जसको मुख्य कार्य संचालक समितिको निर्णयहरूलाई कार्यान्वयन गराउनु हो। चालु आ.व.मा यो उप-समिति निम्नानुसार रहेको छ।

- १) श्री मनोज कृष्ण उप्रेती - प्रमुख कार्यकारी अधिकृत- संयोजक
- २) श्री राजेन्द्र प्रसाद न्यौपाने - सहायक महाप्रवन्धक (आ.ले.प. विभाग) - सदस्य
- ३) श्री मधुसुदन अधिकारी - सहायक प्रवन्धक (कर्जा विभाग) - सदस्य
- ४) श्री मधु सुदन पन्त - वरिष्ठ अधिकृत (जोखिम व्यवस्थापन विभाग) - सदस्य
- ५) श्री सरोज पौडेल - वरिष्ठ अधिकृत (सामान्य सेवा विभाग) - सदस्य
- ६) श्री निरोज प्रसाद पौडेल - अधिकृत (लेखा विभाग) - सदस्य
- ७) श्री गोपाल राज विष्ट - प्रवन्धक (प्रशासन विभाग) - सदस्य सचिव

### १५) लेखापरीक्षण उप-समिति

संचालक समितिले गैर कार्यकारी संचालक श्री समर ढकालज्यूको संयोजकत्वमा लेखापरीक्षण उप-समिति गठन गरीएको छ। जसमा प्रमुख कार्यकारी अधिकृतद्वारा नियुक्त एक जना सदस्य र आन्तरिक लेखा परीक्षण विभाग प्रमुख सदस्य सचिव रहने व्यवस्था रहेको छ। यस उप-समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंक तथा कम्पनी ऐनले तोकेको निर्देशन बमोजिम रहेकोछ।

### १६) कर्मचारी सेवा सुविधा उप-समिति

संचालक समितिले गैर कार्यकारी संचालक श्री उदय राज खातिवडाज्यूको संयोजकत्वमा कर्मचारी सेवा सुविधा उप-समिति गठन गरीएको छ। जसमा कार्यकारी प्रमुख तथा लेखा विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिवमा रहने व्यवस्था छ। यस उप-समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ।



#### १७) जोखिम व्यवस्थापन उप-समिति

संचालक समितिले गैर कार्यकारी संचालक श्री त्रिविक्रम पाण्डेज्यूको संयोजकत्वमा जोखिम व्यवस्थापन उप-समिति गठन गरेको छ । जसमा संचालन विभाग प्रमुख सदस्य एवं कर्जा विभाग प्रमुख सदस्य सचिवमा वा जोखिम व्यवस्थापन सम्बन्धी कार्य गर्ने अलगै इकाई भएमा सोको प्रमुख सदस्य-सचिव हुने व्यवस्था रहेको छ । साथै लेखा परीक्षण उप-समितिका संयोजक पदेन सदस्य रहने व्यवस्था छ । यस उप-समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

#### १८) सम्पति शुद्धिकरण अनुगमन उप-समिति

संचालक समितिले गैर कार्यकारी संचालक श्रीमती हिरा देवी विष्टज्यूको संयोजकत्वमा सम्पत्ति शुद्धिकरण उप-समिति गठन गरेको छ । जसको सदस्यमा कर्जा विभाग प्रमुख सदस्य र सञ्चालन (अपरेसन) वा अनुपालना विभागका विभागीय प्रमुख सदस्य-सचिव हुनेछ । संस्थाको प्रमुख कार्यकारी अधिकृत समितिको पदेन सदस्य हुनेछ । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

#### १९) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख गरेको भए सो उपर संचालक समितिको प्रतिक्रिया

आ.व. २०८१/०८२ का लागि साधारण सभाबाट मिति २०८२/०१/२९ गते नियुक्त हुनु भएका लेखा परीक्षक P.L.R.G. Associates, Chartered Accountants ले लेखा परीक्षण गर्नु भएको छ । यस प्रतिवेदनका साथ संलग्न लेखा परीक्षण प्रतिवेदन र लेखा विवरणहरूले वित्तीय संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखा परीक्षकको प्रतिवेदन उपर संचालक समितिको तर्फबाट कुनै उल्लेख्य टिप्पणी रहेको छैन ।

#### २०) वित्तीय संस्थाको स्थीर सम्पति खरिद योजना

वित्तीय संस्थाले चितवन जिल्लाको भरतपुर म.न.पा. वडा नं. १२ मा १ कडा ९ धुर जग्गा खरिद गरी राखेको छ । आगामी दिनमा संस्थाले केन्द्रीय कार्यालय र अन्य शाखा कार्यालयहरूको लागी वित्तीय संस्थाको क्षमता अनुसार आफै घर जग्गा खरिद गर्ने योजना राखेको छ ।

#### २१) आभार प्रकट :

लघुवितको माध्यमबाट संसारभरका विपन्न वर्गको उत्थानका लागि पहलकर्ता प्राध्यापक डा. मोहम्मद युनुसप्रति हार्दिक आभार प्रकट गर्दछु । यसै गरी यस वित्तीय संस्थाका सम्पूर्ण शेयरधनीहरू प्रति पनि आभार प्रकट गर्दछु । यस वित्तीय संस्थाको सञ्चालनमा महत्वपूर्ण भुमिका निर्वाह गर्नुहुने सञ्चालक समितिका साथीहरूको अतुलनिय योगदानलाई विशेष धन्यवाद दिन चाहन्छ । यसका साथै नीति निर्माण गर्न र सो को कार्यान्वयन गर्न सहयोग गर्नुहुने सम्पूर्ण कर्मचारी साथीहरूलाई आभार प्रकट गर्दछु । यसैगरी लेखा परीक्षक श्री पि.एल.आर.जि एशोसिएट्स, चार्टर्ड एकाउण्टेण्ट्स, आन्तरिक लेखा परीक्षक श्री वाइ.वि.एस. एण्ड एशोसियट्स चार्टर्ड एकाउण्टेण्ट्स, लाई पनि हार्दिक आभार प्रकट गर्दछु । यसै गरी नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, धितोपत्र बोर्ड, नेपाल सरकारका सम्पूर्ण निकायहरू लगायत यस वित्तीय संस्थासँग प्रत्यक्ष र अप्रत्यक्ष सम्बन्ध रहेको एन.एम.बी.ए., सि.एम.एफ.नेपाल, सि.एस.डी., लगायत एन.एम.बी. क्यापिटल लि., सूर्यज्योती लाईफ इन्सुरेन्स लि., केष्ट माईक्रो लाईफ इन्सुरेन्स लि., गार्डियन माइक्रो लाईफ इन्स्योरेन्स लि., राष्ट्रिय वाणिज्य बैंक लि., कृषि विकास बैंक लि., नेपाल बैंक लि., कुमारी बैंक लि., नेपाल एस.बी.आई. बैंक लि., प्रभु बैंक लि., नीबिल बैंक लि., सानिमा बैंक लि., नेपाल इन्डेपेन्ट मेधा बैंक लि., म्लोबल आइएमई बैंक लि., एनएमबी बैंक लि., एन.आई.सि एसिया बैंक लि., ज्योती विकास बैंक लि., सांग्रीला डेभलपमेण्ट बैंक लि., शाइन रेसुज्ञा डेभलपमेण्ट बैंक लि., गरिमा विकास बैंक लि., कामना सेवा विकास बैंक लि., आई.सी.एफ.सी. फाइनान्स लि., सेन्ट्रल फाइनान्स लि., जानकी फाईनान्स कम्पनी लि., गोर्खाज फाइनान्स लि., मल्टीपर्फस फाइनान्स लि., साना किसान विकास लघुवित वित्तीय संस्था लि., फर्स्ट माइक्रो फाइनान्स लघुवित वित्तीय संस्था लि., एप्रेष्ट बैंक लिमिटेड, सिद्धार्थ बैंक लिमिटेड, माछापुच्छे बैंक, प्रोग्रेशन फाइनान्स लिमिटेड, लगायतका बैंक तथा वित्तीय संस्थाहरूलाई एवं प्रत्यक्ष र अप्रत्यक्ष रूपमा सहयोग पुऱ्याउने सबै व्यक्ति र संस्थाहरूप्रति हार्दिक धन्यवाद ज्ञापन गर्दछु । विशेष रूपमा हामीलाई निरन्तर सेवा गर्न महत्वपूर्ण मौका दिई वित्तीय संस्थाको उन्नति र प्रगतिको आधारको रूपमा वित्तीय संस्थाको दीगोपनामा महत्वपूर्ण योगदान दिने आदरणीय सम्पूर्ण ग्राहक सदस्यहरू प्रति हार्दिक कृतज्ञता व्यक्त गर्दछु ।

धन्यवाद!

ज्ञानेन्द्र प्रसाद पाण्डे

अध्यक्ष

सञ्चालक समिति

**संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने कम्पनी ऐन २०६३ को दफा १०६(४) सँग  
सम्बन्धित अन्य थप विवरणहरू**

(क) विगत वर्षको कारोबारको सिंहावलोकन,

समीक्षा अवधि आ.व. २०८१/०८२ को अन्य सम्ममा आईपुदा संस्थाले गरेको प्रगति विवरण साथै अधिल्लो आ.व. को तुलनामा समीक्षा आ.व. मा भएको हेरफेरलाई निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आ.व. २०८१/०८२	आ.व. २०८०/०८१	फरक प्रतिशत
शेयर पैंची	७८३,९२४,४०३.००	६७१,१०४,९९३.००	१६.८१
जगेडा तथा कोषहरू	४५२,५१२,८५८.६६	३४४,४६३,३२५.०६	३१.३७
बचत	४,४९७,३३०,४७०.६५	३,७३३,५५३,०६७.०८	२०.४६
खुद कर्जा	९,२६७,६७०,८३४.२१	८,०७१,७४५,६२६.८३	१४.८२
तिर्न बांकि कर्जा सापट	४,१९२,८७२,२७९.९५	३,८५८,८६२,५८९.२१	८.६६
कुल शाखा सङ्ख्या	९१	९१	-
कुल सदस्य सङ्ख्या	१३५,२७६.००	१२५,८८४.००	७.४६
कुल ऋणी सङ्ख्या	५४,४७५.००	४८,९८३.००	११.२१
खुद मुनाफा	२२०,६२०,३५२.९०	१११,४०५,६६७.७०	९८.०३
वासलातको आकार	१०,१४९,७३४,३६७.९२	८,७४६,८८३,३४२.३१	१६.०४

(ख) राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कैनै असर परेको भए सो असर,

विश्वमा देखिएको भू-राजनैतिक युद्ध, आयातमुखिय अर्थतन्त्र र सोले सृजना गरेको उच्च मुद्रास्फीती, आर्थिक गतिविधिमा सुस्तता, खुला बजारिकणमा नेपाली कृषकले उत्पादित बस्तुमा लागत नपाउने समस्या, बैंक तथा वित्तीय संस्थाहरू विरुद्धका संघर्ष लगायतका कारणले कर्जा मागमा कमि आएको छ साथै मध्यपुर्व र रस्स युक्त छन्दका कारण विश्व अर्थतन्त्रमा सृजना भएको अन्यौलिको वातावरणले हेरेक क्षेत्रमा असर पारेको छ। देशको अर्थतन्त्रको मूल स्रोतको रूपमा रहेको वैदेशिक रोजगारीको लागि मुख्य गन्तव्यको रूपमा रहेको खाडी मूलकमा मध्यपुर्वमा भएको छन्दले वैदेशिक रोजगारीका अवसर घट्न सक्ने देखिन्छ। राष्ट्रिय अर्थतन्त्रका मुख्य सूचकहरूमा आएको सुधारले देशको समग्र आर्थिक क्षेत्रमा सुधारका संकेत देखिएको छ। हाल बैंकिङ क्षेत्रमा लगानीको लागि प्रयाप्त तरलता कायम रहेको छ, जसको कारण बैंकको व्याजदर पनि घट्दै जानु र कर्जा लगानीको सीमा बढ्दिले केहि सुधारको संकेत देखिएको छ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा संचालक समितिको धारणा,

अ) प्रतिवेदन तयार पार्दा सम्मको वित्तीय संस्थाको आर्थिक स्थिति :

चालु आ.व. २०८२/०८३ को असोज महिनासम्मको प्रगति विवरण गत आ.व. को सोही अवधिको तुलनामा निम्न अनुसार प्रस्तुत गरिएको छ। गरिएको छ।

विवरण	आ.व. २०८२/०८३ (असोज मसान्तसम्म)	आ.व. २०८१/०८२ (असोज मसान्तसम्म)	फरक प्रतिशत
कुल शाखा सङ्ख्या	९१	९१	-
कुल सदस्य सङ्ख्या	१३७,५७७	१२७,२२९	८.१३
कुल ऋणी सङ्ख्या	५५,२०८	५१,४३६	७.३३
कुल बाँकी कर्जा (रु.)	९,६५८,५०६,८२३.९५	८,६८४,०८४,९६५.०७	११.२२
कुल बचत (रु.)	४,६८२,४०६,९४९.८१	३,८५७,८८९,१४२.२४	२१.३७
तिर्न बांकि कर्जा सापट (रु.)	४,२७६,८२९,६२५.५३	४,१४३,९७९,७२७.९०	३.२१
कुल व्याज तथा आमदानी (रु.)	३६६,९२६,१५४.७४	३३१,५२८,६६०.७७	१०.६८
कुल खर्च (रु.)	२९४,११६,६८१.३२	२७८,९१३,९७८.३६	५.४५
संचालन नाफा (रु.)	७२,८०९,४७३.४२	५२,६१४,६८२.४१	३८.३८
खुद नाफा (रु.)	५०,६४७,९६९.५०	३६,८३०,२७७.६८	३७.५२



आ) भविष्यमा गर्नुपर्ने कुराहरूको सम्बन्धमा संचालक समितिको धारणा :

क) सदस्यका रोजाइ एवं चाहना अनुरूपका नयाँ सुविधा र कार्यक्रमहरू थप गरिनेछ। यसले वित्तीय संस्थाको प्रतिस्पर्धात्मक क्षमता अभ्य वृद्धि हुनेछ।

ख) सदस्य/अभिभावकलाई ऋण लिएर सञ्चालन गरेको व्यवसाय सम्बन्धी तालिमको व्यवस्था गरिनेछ। यस्ता तालिम सकेसम्म सम्बन्धित स्थानीय तहसँग समन्वय गरी स्थानीय स्तरमा नै सञ्चालन गर्ने।

ग) ग्राहक संरक्षण कार्यक्रम अन्तर्गत सदस्यहरूको आय आर्जन बढाउनको लागि अन्य सदस्य केन्द्रित कार्यक्रमहरूलाई विशेष प्राथमिकता दिने उद्देश्यले आवश्यक बजेटको समेत व्यवस्था गर्ने। साथै, सो कार्यक्रमलाई प्रभावकारी रूपमा अगाडी बढाउने।

घ) वित्तीय संस्थाको सेवा पुरोको ठाउँमा बढी उत्पादनशील क्षेत्रको पहिचान गरी लगानीमा वृद्धि गर्दै जाने।

ङ) कर्मचारी व्यवस्थापन तथा कर्मचारीको क्षमता अभिवृद्धि प्रक्रियालाई थप प्रभावकारी बनाउनका लागि मौजुदा व्यवस्थाको समीक्षा तथा परिमार्जन गर्ने।

च) आवश्यक नीति तथा निर्देशिकाहरू समय सापेक्ष रूपमा निर्माण तथा परिमार्जन गर्दै जाने।

छ) आवश्यकता अनुसार विभिन्न संस्थाहरूसँग सहकार्य गरी विपन्न तथा गरिब समुदायको जीवनस्तर सुधार गर्नको लागि विशेष पहल गर्ने।

ज) अन्य कुनै लघुवित वित्तीय संस्था प्राप्ति गर्ने वा एक आपसमा गाभ्ने/गाभिने कार्य गर्नका लागि उपयुक्त वित्तीय संस्थाको पहिचान र छनौट गर्ने गरी प्रक्रिया समेत अगाडी बढाउने।

झ) वित्तीय सेवा नपुगेको स्थानहरू पत्ता लगाई संस्थाको वित्तीय सेवा विस्तार गर्दै जाने।

ञ) सदस्यको कर्जामा संख्यात्मक भन्दा पनि गुणस्तरमा ध्यान दिनुपर्ने हुनाने कर्जाको प्रत्यक्ष सदृपयोगीता हुने क्षेत्र छनौट गरि कर्जा विस्तार गर्ने।

ट) हालको समय परिवेश अनुसार लघुवित क्षेत्रमा पनि Digitalization गर्नुपर्छ भन्ने अवधारणा रहेको हुँदा सोको विकास र प्रयोग गरि सदस्यहरूलाई अभ्यै प्रभावकारी एवं चुस्त दुरुस्त सेवा प्रदान गर्ने।

ट) यस वित्तीय संस्थाले प्रदान गर्ने सेवा सुविधाका साथै विपन्न वर्गको उत्थानमा पुऱ्याएको योगदानका विषयमा ग्राहक सदस्य तथा अभिभावकसँग अन्तर्क्रिया कार्यक्रमको आयोजना गरी हाल लघुवित संस्थाहरू प्रति सृजना भएका भ्रमहरू चिन्ने।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध,

यस वित्तीय संस्थाले आफूसँग सम्बद्ध सबै सरोकारवाला निकायहरूसँग सौहार्दपूर्ण सम्बन्ध कायम राख्दै आएको छ। वित्तीय संस्थाले विभिन्न संघसंस्था, कम्पनी, व्यक्तिहरू बिचमा व्यावसायिक सम्बन्ध कायम राख्दै आएको छ। व्यावसायिक सम्बन्धलाई थप प्रगाढ गर्ने विश्वासका साथ वित्तीय संस्थाले आफ्ना गतिविधि तथा कारोबारहरू सञ्चालन गरिरहेको छ र संस्थाले सो क्रमलाई भविष्यमा पनि निरन्तरता दिने योजना राखेको छ।

(ङ) संचालक समितिमा भएको हेरफेर र सोको कारण,  
समीक्षा आ.व.मा संचालक समितिमा हेरफेर नभएको।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू,

यस वित्तीय संस्थाको कारोबारलाई मुख्य गरी निम्नलिखित कुराहरूले असर पार्ने देखिन्छ। यस्तो असरहरूबाट बचेर वित्तीय संस्थालाई प्रभावकारी ढंगबाट अगाडी बढाउन संस्था प्रयत्नशील छ:

- विभिन्न किसिमको लघुवित विरुद्धको कार्यक्रमका कारणले नियमित कार्य संचालन देखि ऋण लगानी, असुलीमा पारेको प्रतिकूल असर।
- नियमनकारी निकायबाट समय समयमा जारी हुने निर्देशनहरू।
- ग्राहक सदस्यहरूको धेरैवटा लघुवित संस्थाबाट ऋण लिने प्रवृत्ति।
- ग्राहक सदस्यले एकको कर्जा अर्काले चलाइ दिने वढदो प्रवृत्ति।
- दक्ष र अनुभवी कर्मचारीको पलायन।
- कर्जा सुचना संयन्त्रको प्रभावकारी प्रयोगको कठिनाई।
- लघुवित क्षेत्रमा भएको अस्वस्थ प्रतिस्पर्धा।

(छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर संचालक समितिको प्रतिकृया,

मिति २०८२/०१/२९ गते सम्पन्न १६औं वार्षिक साधारण सभामा नियुक्त P.L.R.G Associates, Chartered Accountants ले आ.व. २०८१/०८२ को लेखा परीक्षण गर्नु भएको लेखा परीक्षण प्रतिवेदनले वित्तीय संस्थाको यथार्थ अवस्थाको चित्रण गरेको छ। यस प्रतिवेदनमा कुनै नकारात्मक टिप्पणी रहेका छैन र लेखा परीक्षण प्रतिवेदन प्रति संचालक समितिको कुनै टिप्पणी रहेको छैन।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम,

संस्थाले आ.व. २०८१/०८२ अन्त्यको वितरणयोग्य मुनाफाबाट सोही अवधिमा कायम चुक्ता पुँजी रु. ७८३,९२४,४०३.०० को १५.०० प्रतिशत जसमा बोनस शेयर बापत जद्गाहां प्रतिशत (रु. ११,१७,०९,२२७.४३) र नगद लाभांश (कर प्रयोजनार्थ) ०.७५ प्रतिशत (रु. ५८,७९,४३३.५९) गरि कुल रु. ११७,५८८,६६१.०२ लाभांश सिफारिस गरेको छ।

(भ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अड्डित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण,

समिक्षा वर्षमा कुनै किसिमको शेयरहरु जफत गर्ने कार्य नभएको।

(ग) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन,

यस वित्तीय संस्थाको सहायक कम्पनी नभएको।

(ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन,

यस वित्तीय संस्थाको सहायक कम्पनी नभएको।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी,

विगत आर्थिक वर्षमा आधारभूत शेयरधनीहरूबाट वित्तीय संस्थालाई छुट्टै रूपमा कुनै जानकारी प्राप्त भएको छैन।

(ड) विगत आर्थिक वर्षमा कम्पनीका संचालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी,

क) संचालक समिति पदाधिकारी

क्र.स	विद्यमान संचालकको नाम	पद	संस्थापक शेयर संख्या	सर्व साधारण शेयर संख्या	कुल शेयर संख्या	प्रतिशत
१.	श्री ज्ञानेन्द्र प्रसाद पाण्डे	अध्यक्ष	३३,००८.००	१२,२९२.००	४५,३००.००	०.५८%
२.	श्री उदय राज खतिवडा	संचालक	९५,३७४.००	-	९५,३७४.००	१.२२%
३.	श्री त्रिविक्रम पाण्डे	संचालक	३३,००८.००	३०२.००	३३,३१०.००	०.४२%
४.	श्री कृष्ण बन्जाडे	संचालक	-	२७७.००	२७७.००	०.००%
५.	श्री समर ढकाल	संचालक	-	१,९६५.००	१,९६५.००	०.०३%
६.	श्री तेजदत्त खकुराल	संचालक	-	२,५९२.००	२,५९२.००	०.०३%
७.	श्रीमति हिरा देबी विष्ट	संचालक	-	-	-	०.००%

ख) व्यवस्थापन उप-समिति पदाधिकारी

क्र.स	कर्मचारीको नाम	हालको पद	शेयर स्वामित्व कित्ता	प्रतिशत
१.	श्री मनोज कृष्ण उप्रेती	प्रमुख कार्यकारी अधिकृत	२,२८६.००	०.०२९२%
२.	श्री राजेन्द्र प्रसाद न्यौपाने	सहायक महा प्रबन्धक	-	०.००००%
३.	श्री गोपाल राज विष्ट	प्रबन्धक	१.००	०.००००%
४.	श्री मधुसुदन अधिकारी	सहायक प्रबन्धक	७२.००	०.०००९%
५.	श्री मधुसुदन पन्त	वरिष्ठ अधिकृत	५९.००	०.०००८%
६.	श्री सरोज पौडेल	वरिष्ठ अधिकृत	४३१.००	०.००५५%
७.	श्री निरोज प्रसाद पौडेल	अधिकृत	३९.००	०.०००५%

वित्तीय संस्थाका संचालक एवं व्यवस्थापन पदाधिकारी कम्पनीको शेयर कारोबारमा संलग्नता रहेको जानकारी कम्पनीलाई प्राप्त नभएको।



(द) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरुमा कुनै संचालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा,  
विगत आर्थिक वर्षमा यस वित्तीय संस्थासँग सम्बन्धित सम्भौताहरुमा यस कम्पनीका कुनै संचालक तथा निजका नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको ।

(ण) कम्पनीले आभन्नो शेयर आफैले खरिद गरेको भए त्यसरी आभन्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अड्डित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम,  
समीक्षा वर्षमा वित्तीय संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

(त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण,  
आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनका लागी वित्तीय संस्थामा भएका र हुनसक्ने जोखिमहरु व्यवस्थापन गरी वित्तीय संस्थालाई उत्कृष्ट एवं सबलरुपमा संचालन गरी लगानीकर्ताहरुको हितको संरक्षणको लागि संचालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी हुने निर्देशनको अधिनमा रहि जोखिम व्यवस्थापनका लागी आवश्यक नीति, कार्यविधीहरु बनाई लागू गरेको छ ।

वित्तीय संस्थामा सुशासन कायम गरी स्वचालित ढंगले संचालन गर्न विभिन्न आन्तरिक नियन्त्रण प्रणाली अवलम्बन गरिएको छ । वित्तीय संस्था संचालक समितिले प्रचलित कानून र नेपाल राष्ट्र बैंकबाट जारी निर्देशनको अधिनमा रहि लेखा परीक्षण उप-समिति, सम्पत्ति शुद्धिकरण अनुगमन उप-समिति, जोखिम व्यवस्थापन उप-समिति र कर्मचारी सेवा सुविधा उप-समिति गरि चारबटा समितिहरु गठन गरिएको छ । आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरस्त पार्न आन्तरिक लेखा परीक्षण विभागलाई संचालक समिति अन्तर्गतको लेखा परीक्षण उप-समिति मातहत स्वतन्त्र विभागको रूपमा राखिए बाह्य विज्ञ नियुक्ति गरिएको छ । विभिन्न उप-समितिहरु त्यसका लागि नियमित अनुगमन, आन्तरिक लेखा परीक्षण, प्रशासनिक नियन्त्रण, कम्युटरकृत अभिलेख प्रणाली, मासिक रूपमा कर्मचारीको स्व-मुल्याङ्कनको व्यवस्थाका साथै हरेक विषयमा मासिक लक्ष्य कायम गरि वार्षिक योजना तथा कार्यक्रमको व्यवस्था गरिएको छ । त्यसैगरी वित्तीय संस्था संचालनको लागि आवश्यक विभिन्न विनियम तथा निर्देशिकाहरु तयार गर्ने, आवश्यकतानुसार परिमार्जन गर्ने र सोही अनुरूप कार्य संचालन गर्ने गरिएको छ ।

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण,  
समीक्षा वर्षमा यस वित्तीय संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रु. ३६०,१३४,६९७.८३ रहेको छ ।

(क) कर्मचारी खर्च रु. २५५,७५५,३९६.९८  
(ख) हासकट्टी एंव परिशोधन खर्च रु. २१,५७०,०१९.६०  
(ग) अन्य सञ्चालन खर्च रु. ८२,८०९,२८१.२५

(द) लेखा परीक्षण उप-समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुभाव दिएको भए सोको विवरण,  
यस वित्तीय संस्थाको लेखा परीक्षण उप-समिति निम्नानुसार रहेको छ ।

संयोजक : श्री समर ढकाल (गैर कार्यकारी संचालक)  
सदस्य : श्री गोपाल राज विष्ट (प्रशासन विभाग प्रमुख)  
सदस्य सचिव : श्री राजेन्द्र प्रसाद न्यौपाने (आ.ले.प विभाग प्रमुख)

उप-समितिमा प्रतिनिधित्व गर्नुहुने संचालकहरूलाई प्रति बैठक भत्ता रु. ६,५००.०० (कर सहित) का दरले प्रदान गरिएको छ । साथै उक्त बैठकमा सहभागी हुँदा खाजा उपलब्ध गराइएको छ । आ.व. २०८१/०८२ मा उक्त समितिको कुल ४ वटा बैठक बसेको थियो ।

यस उप-समितिले आन्तरिक लेखा परीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखा परीक्षण गराउने गरेको र प्रचलित कानुन तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका नियमन व्यवस्थाहरु पालना गरे/ नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ । यस उप-समितिले संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखा परीक्षण योजना र आन्तरिक लेखा परीक्षणमा औल्याइएका विषयहरुमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजगता तथा कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने, आन्तरिक लेखा परीक्षणमा औल्याइएका विषयहरु सम्बन्धी सुभाव पेश गर्ने कार्य गर्दछ ।

यस अंतिरिक्त, उप-समितिले बाह्य लेखा परीक्षकले पेश गरेको लेखा परीक्षण प्रतिवेदनमा औल्याइएका कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चालन व्यवस्थापनलाई निर्देशन दिने लगायत नेपाल राष्ट्र बैंकबाट संस्थाको निरीक्षण तथा सुपरिवेक्षण गरी संस्थालाई पेश गरेको प्रतिवेदनमा औल्याइएका कैफियतहरुको कार्यान्वयन भए/ नभएको सम्बन्धमा समीक्षा गरी ती विषयहरुको अभिलेख राखी संचालक समितिलाई समेत जानकारी गराउने र संस्थाको काम कारबाहीमा नियमिता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरु अवलम्बन भए/ नभएको बारे समीक्षा गरी संचालक समितिलाई आवश्यक सुभाव पेश गरेको छ ।

(ध) संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठीत संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा,

वित्तीय संस्थाका संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठीत संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी रहेको छैन।

(न) संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम, सञ्चालक समितिमा बैठक भत्ता वापत अध्यक्षलाई प्रति बैठक रु ७,०००।- तथा अन्य सञ्चालकलाई प्रति बैठक रु ६,५००।- बैठक भत्ता, पत्रपत्रिका बापत रु. १,०००।- प्रतिमहिना र संचार खर्च बापत रु. १,०००।- प्रतिमहिना प्रदान गर्ने गरिएको छ। आ.व २०८१/०८२ मा सञ्चालक समिति तथा उप-समितिहरूको बैठक भत्ता वापत जम्मा रु ९७६,०००।- र पत्रपत्रिका एवम् संचार वापत रु. १६८,०००।- भुक्तानी गरिएको छ।

पद	नाम	प्रतिनिधित्व समुह	नियुक्त मिति	जम्म भुक्तानी रकम
अध्यक्ष	श्री ज्ञानेन्द्र प्रसाद पाण्डे	संस्थापक	२०७९.१२.११	१५७,०००.००
सञ्चालक	श्री त्रिविक्रम पाण्डे	संस्थापक	२०७९.१२.११	१८०,०००.००
सञ्चालक	श्री उदय राज खतिवडा	संस्थापक	२०७९.१२.११	१६७,०००.००
सञ्चालक	श्री कृष्ण बन्जाडे	सर्वसाधारण	२०७८.०७.२७	१२८,०००.००
सञ्चालक	श्री समर ढकाल	सर्वसाधारण	२०७८.०७.२७	१९३,०००.००
सञ्चालक	श्री तेज दत्त खकुराल	सर्वसाधारण	२०७८.०७.२७	१४०,०००.००
सञ्चालक	श्रीमती हिरा देवी विष्ट	स्वतन्त्र	२०७९.०७.२२	१७९,०००.००

प्रमुख कार्यकारी अधिकृत श्री मनोज कृष्ण उप्रेती र व्यवस्थापन तहका अन्य पदाधिकारीहरूको कूल सुविधाहरू,

क्र.स	विवरण	प्रमुख कार्यकारी अधिकृत	अन्य पदाधिकारी / व्यवस्थापन
१.	तलब तथा भत्ता	२,००२,०००.००	४,९९२,८६५.४७
२.	सामाजिक सुरक्षा कोष बापत	१६८,०००.००	५२१,०६३.३७
३.	बोनस	२३१,०१६.३४	४८९,८६७.६६
४.	बिदा	-	१५,१५०.००
	जम्मा	२,४०१,०१६.३४	६,०१८,९४६.५०
५.	संख्या	१	६

(प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम,

क्र.स.	आ.व	रकम रु
१	२०६९/०७०	६२,०५९.९०
२	२०७०/०७१	३४,७१४.१५
	जम्मा	९६,७७०.०५

सो रकम मिति २०७६/०७/२२ गते लगानीकर्ता संरक्षण कोषको खातामा जम्मा गरिएको हुदा हाल शेयरधनीले बुझिलिन बाँकी रहेको लाभांश रकम नरहेको।

(फ) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण,

समिक्षा आर्थिक वर्षमा संस्थाले कार्य सञ्चालन तथा कार्यक्रम विस्तार गर्दा आवश्यक पर्ने सम्पत्तिहरू खरीद गरेको (विवरण संलग्न वासलातको नोट ४.११ मा उल्लेख गरेको) भए पनि दफा १४१ को प्रतिकुल हुने गरी सम्पत्ति खरीद गरिएको छैन।

(ब) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण,

कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच कारोबार नभएको।

(भ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा, नभएको

(म) अन्य आवश्यक कुराहरू, नभएको।



**धितोपत्र दर्ता निष्काशन नियमावली २०८३ को नियम २६ को उप-नियम (२) सँग सम्बन्धित विवरण**

- १) संचालक समितिको प्रतिवेदन - यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
- २) लेखा परीक्षणको प्रतिवेदन - यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
- ३) लेखा परीक्षण भएको वित्तीय विवरण - यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
- ४) कानूनी कारबाही सम्बन्धि विवरण
  - (क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए,
    - जानकारी प्राप्त नभएको ।
  - (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,
    - जानकारी प्राप्त नभएको ।
  - (ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए,
    - जानकारी प्राप्त नभएको ।
- ५) संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विवरण
  - क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :
 

संस्थाको शेयर मूल्य धितोपत्र बजारको निति नियम मुताविक बजारले निर्धारण गर्ने गरेको र सोही बमोजिम नै कारोबार हुने गरेको छ । पूँजी बजारमा लगानीकर्ताको उत्साह पूर्वक सहभागिता भएको र यस संस्था प्रति शेयर बजारमा सकारात्मक प्रभाव रहेको छ ।
  - ख) आर्थिक वर्ष २०८१/०८२ को प्रत्येक त्रैमासमा संगठित संस्थाको शेयर अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य रु.	१२५०.००	१,०३४.००	१,१५९.४०	१,०३५.००
न्यूनतम मूल्य रु.	८४३.००	८७५.४०	८८१.००	७८०.००
अन्तिम मूल्य रु.	९९४	९०९.००	९६०.१०	१,०२१.०३
कुल कारोबार शेयर कित्ता	२,२७३,३७०.००	६००,८५६.००	१,११८,८६५.००	८३२,००१.००
कुल कारोबार संख्या	१७,५८३.००	४,७४९.००	११,१६८.००	९,७२०.००
कुल कारोबार दिन	५७.००	५५.००	५६.००	६३.००

६) समस्या चुनौती तथा रणनीति

क. आन्तरिक समस्या र चुनौती :

- समयमा त्रण असुलीमा समस्या,
- सञ्चालन खर्चमा भएको निरन्तरको वृद्धि,
- ग्राहक सदस्यले सदस्यता त्याग गर्नु,
- कार्यक्षेत्रमा बढ्दो चुनौतीको सामना गर्न सक्ने जनशक्तिको अभाव,
- कार्यशैलीमा उल्लेख्य सुधार हुन नसक्नु,
- लामो समयदेखि वित्तीय संस्थाले प्रवाह गर्ने सेवामा खासै परिवर्तन हुन नसक्नु आदि ।

**ख. आन्तरिक समस्या र चुनौती :**

- अर्थतन्त्रमा गतिशीलता आउन नसक्नु,
- मौद्रिक बजारमा समय समयमा हुने अस्वभाविक परिवर्तन,
- लघुवितको विरुद्धमा सञ्चालित कार्यक्रमहरू,
- समय समयमा आइपर्ने दैविक प्रकोप तथा महामारी,
- नियमनकारी निकायबाट समय समयमा संसोधन हुने नीतिगत निर्देशनहरू,
- दुर्गम भेगमा वित्तीय सेवा प्रवाहका लागि आवश्यक पूर्वाधारको कमी,
- व्यवसायको लागि व्यावसायिक वातावरणको अभाव,
- दक्ष जनशक्ति विदेश पलायन हुनु आदि ।

**ग. रणनीति :**

- परिस्कृत सेवा र नयाँ सुविधा थप गरी लगानी बिस्तार गर्ने,
- ग्राहक संरक्षण कार्यक्रमलाई उच्च प्राथमिकता दिने ।
- जनशक्तिको कार्यक्षमता वृद्धिका लागि कार्यक्रमको व्यवस्था गर्ने र दक्ष जनशक्ति पलायन रोक्ने,
- कर्जा लगानी गर्दा गुणस्तर कायम गर्ने,
- अधिकतम रूपमा प्रविधिको उपयोग गरी अनावश्यक खर्च कटौती गर्ने
- प्रविधिको अधिकतम उपयोग गरी सेवाको गुणस्तर वृद्धि गर्ने,
- जोखिम व्यवस्थापनको लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउने,
- प्राकृतिक जोखिम न्यूनीकरणका लागि बीमाको व्यवस्था गर्ने,
- संस्थागत सुशासनको सुदृढीकरणमा प्राथमिकता दिने ।

**७. संस्थागत सुशासन :**

यस वित्तीय संस्थाले विद्यमान ऐन कानुन तथा निति नियम र नियमनकारी निकायबाट प्राप्त निर्देशन अनुसार आफ्नो व्यवसाय संचालन गर्दै आएको छ । संचालक समिति, लेखा परीक्षण उप-समिति तथा व्यवस्थापन उप-समितिले संस्थागत सुशासनलाई उच्च प्राथमिकतामा राख्दै आवश्यक नीति नियमको कार्यान्वयनमा जोड दिँदै आएको छ । साथै आन्तरिक लेखा परीक्षण विभाग, वाह्य लेखा परीक्षण संस्था तथा नेपाल राष्ट्र बैंकबाट समय समयमा हुने निरिक्षणबाट प्राप्त सुझावको पालना गर्दै संस्थागत सुशासनलाई सुदृढ बनाउन संचालक समिति तथा व्यवस्थापन उप-समिति काटिवद्ध रहेको छ ।

**८. नियम २६ को उपनियम ५ संग सम्बन्धीत विशेष घटना वा परिस्थिति सम्बन्धी विवरण :**

नभएको ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन  
(सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना, इमेल र वेभसाईट सहित	बनेपा-५, कान्त्रेपलाञ्चोक ईमेल : INFO@SLBBL.COM.NP वेभसाईट : WWW.SLBBL.COM.NP
फोन नं.	०११-६६१०६०, ६६५३४८
प्रतिवेदन पेश गरिएको आ.व	२०८१/०८२

१. संचालक समिति सम्बन्धी विवरण

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

श्री ज्ञानेन्द्र प्रसाद पाण्डे, २०७९/१२/११

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) :

सि.नं.	शेयरधनी	शेयर सङ्ख्या कित्तामा	प्रतिशत	चुक्ता पैंजी रकम
१.	संस्थापक समूह (क)	४,१३३,००६.८१	५२.७२%	४१३,३००,६८१.००
२.	सर्वसाधारण समूह (ख)	३,७०६,२३७.२२	४७.२८%	३७०,६२३,७२२.००
	जम्मा	७,८३९,२४४.०३	१००.००%	७८३,९२४,४०३.००

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं	संचालकको नाम	ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियूक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियूक्तिको तरिका (विधि)
१	श्री ज्ञानेन्द्र प्रसाद पाण्डे	गजुरी-८, धादिङ	संस्थापक	४५,३००	२०७९/१२/११	२०७९/१२/१४	निर्वाचित
२	श्री उदय राज खतिवडा	वीरांग-११, पर्सा	संस्थापक	९५,३७४	२०७९/१२/११	२०७९/१२/१७	निर्वाचित
३	श्री त्रिविक्रम पाण्डे	पृथ्वीनारायण-०९, गोर्खा	संस्थापक	३३,३१०	२०७९/१२/११	२०७९/१२/१७	निर्वाचित
४.	श्री कृष्ण बन्जाडे	बुद्धभूमी-२, कपिलवस्तु	सर्वसाधारण	२७७	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
५	श्री समर ढकाल	शानिश्चरे-९, भापा	सर्वसाधारण	१,९६५	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
६	श्री तेजदत्त खकुराल	ज्वालामुखी-७, धादिङ	सर्वसाधारण	२,५९२	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
७	श्रीमती हिरा देबी बिष्ट	नागार्जुन-१, काठमाडौं	स्वतन्त्र	-	२०७९/०७/२२	२०७९/०७/२१	मनोनित

(घ) संचालक समितिको बैठक

संचालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. २०८१/०८२ मा बसेको संचालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.व २०८०/०८१ मा बसेको संचालक समितिको बैठकको मिति
१	२०८१/०४/२१	६	०	२०८०/०४/२१
२	२०८१/०५/१७	७	०	२०८०/०५/२१
३	२०८१/०५/२७	७	०	२०८०/०६/२३
४	२०८१/०६/२१	५	०	२०८०/०७/२१
५	२०८१/०७/२१	६	०	२०८०/०८/२१
६	२०८१/०८/२१	७	०	२०८०/०९/२२
७	२०८१/०९/०५	७	०	२०८०/०९/२८
८	२०८१/०९/१७	६	०	२०८०/१०/१५
९	२०८१/०९/२७	६	०	२०८०/११/०२
१०	२०८१/१०/२१	७	०	२०८०/११/२५
११	२०८१/११/२१	६	०	२०८०/१२/२१
१२	२०८१/१२/०२	७	०	२०८१/०१/०४
१३	२०८१/१२/२१	६	०	२०८१/०१/२१
१४	२०८२/०१/०२	७	०	२०८१/०२/२१
१५	२०८२/०१/२८	६	०	२०८१/०२/३२
१६	२०८२/०२/२१	७	०	२०८१/०३/२१
१७	२०८२/०२/२९	७	०	२०८१/०३/३१
१८	२०८२/०३/२०	७	०	-
१९	२०८२/०३/३१	६	०	-

- कुनै संचालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण :

आवश्यक गणपुरक सख्या नपुगी संचालक समितिको बैठक स्थगित नभएको

- संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

संचालक समितिको बैठकमा संचालक वा वैकल्पिक संचालक उपस्थित भए - नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):

अनुपस्थित संचालकको नाम	कारण
श्री उदय राज खतिवडा	व्यक्तिगत कार्यको लागी उपत्यका बाहिर रहनुभएको ।
श्री कृष्ण बन्जाडे	घरायसी कार्यको व्यस्तता ।
श्रीमती हिरा देबी बिष्ट	घरायसी कार्यको व्यस्तता ।
श्री तेजदत्त खकुराल	घरायसी कार्यको व्यस्तता ।
श्री तेजदत्त खकुराल	घरायसी कार्यको व्यस्तता ।
श्री समर ढकाल	घरायसी कार्यको व्यस्तता ।
श्री कृष्ण बन्जाडे	घरायसी कार्यको व्यस्तता ।
श्री उदय राज खतिवडा	व्यक्तिगत कार्यको लागी उपत्यका बाहिर रहनुभएको ।
श्री तेजदत्त खकुराल	घरायसी कार्यको व्यस्तता ।
श्री कृष्ण बन्जाडे	घरायसी कार्यको व्यस्तता ।

बैठक मिति
२०८१/०४/२१
२०८१/०६/२१
२०८१/०६/२१
२०८१/०७/२१
२०८१/०९/१७
२०८१/०९/२७
२०८१/११/२१
२०८१/१२/२१
२०८२/०१/२८
२०८२/०३/२९





संचालक समितिको बैठकमा उपस्थित संचालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखेन नराखेको:	राखेको
संचालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३० दिन
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०७८/०७/२७
संचालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष : रु. ७,०००/- अन्य संचालक : रु. ६,५००/-
आ.व. २०८१/०८२ को संचालक समितिको	: कुल बैठक भत्ता खर्च रु. ९७६,०००/- : पत्रपत्रिका एवं संचार खर्च रु. १६८,०००/-

## २. संचालकको आचरण सम्बन्धी तथा अन्य विवरण

संचालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	नभएको												
एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण :	नभएको												
संचालकहरूको वार्षिक रूपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विवरण :	भएको												
<table border="1"> <thead> <tr> <th>क्र. स.</th> <th>विषय</th> <th>मिति</th> <th>सहभागी संचालकको नाम</th> <th>सहभागी संचालकको संख्या</th> <th>तालिम संचालन भएको स्थान</th> </tr> </thead> <tbody> <tr> <td>१.</td> <td>“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली ”</td> <td>२०८१/१०/१८</td> <td>श्री ज्ञानेन्द्र प्रसाद पाण्डे</td> <td>१</td> <td>मिथिला यात्री निवास, जनकपुरधाम, धनुषा, नेपाल</td> </tr> </tbody> </table>	क्र. स.	विषय	मिति	सहभागी संचालकको नाम	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान	१.	“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली ”	२०८१/१०/१८	श्री ज्ञानेन्द्र प्रसाद पाण्डे	१	मिथिला यात्री निवास, जनकपुरधाम, धनुषा, नेपाल	
क्र. स.	विषय	मिति	सहभागी संचालकको नाम	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान								
१.	“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली ”	२०८१/१०/१८	श्री ज्ञानेन्द्र प्रसाद पाण्डे	१	मिथिला यात्री निवास, जनकपुरधाम, धनुषा, नेपाल								
प्रत्येक संचालकले आफू संचालकको पदमा नियुक्त वा मनोनयन भएको पन्थ्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :													
<ul style="list-style-type: none"> <li>संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,</li> <li>निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,</li> <li>निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा संचालक रहेको भए त्यसको विवरण,</li> <li>निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहको भए सोको विवरण ।</li> </ul>	गराएको												
संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :	नभएको												
संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण :	नभएको												

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण: भएको  
(ख) जोखिम व्यवस्थापन सम्बन्धी जानकारी :  
(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

क्र.स	नाम	पद	कैफियत
१	श्री त्रिविक्रम पाण्डे	गैर कार्यकारी संचालक	संयोजक
२	श्री समर ढकाल	लेखा परीक्षण समितिको संयोजक	पदेन सदस्य
३	श्री राजेन्द्र प्रसाद न्यौपाने	कार्य संचालन विभाग प्रमुख	सदस्य
४	श्री मधु सुदन पन्त	जोखिम व्यवस्थापन विभाग प्रमुख	सदस्य सचिव

(आ) समितिको बैठक संख्या : आ.व. २०८१/०८२ - ५ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापनको पर्याप्तता र उपयुक्तता सम्बन्धमा संचालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागी सुझाव दिने, व्यवसायीक गरिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनितिको बारेमा संचालक समितिमा सुझाव पेश गर्ने, संस्थाको सम्पत्ति संरचना, ती सम्पत्तिहरू परिचालनको अवस्था, त्यसबाट प्राप्त गर्न सकिने आय, सम्पत्तिहरूको गुणस्तरमा हुने वृद्धि/हास र सम्पत्ति दायित्व समिति (ALCO) बाट भएका कार्यहरूको सम्बन्धमा त्रैमासिक रूपमा विश्लेषण/समीक्षा गरी संचालक समितिमा प्रतिवेदन पेश गर्ने, नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/मार्ग निर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, बजारमा देखिएको तरलतार उच्च व्याजदर वृद्धीबाट उत्पन्न हुन सक्ने जोखिमको पहिचान गरि आवश्यक रणनीति बनाउन, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवम् संरचना विकास गर्नका लागि संचालक समितिलाई सुझाव दिने तथा नेपाल राष्ट्र बैंकबाट यस समितिले गर्ने भनी तोकिएको कामहरूयस समितिको कार्य भित्र पर्दछ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको।

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण : भएको।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

- संचालक समिति : श्री ज्ञानेन्द्र प्रसाद पाण्डे (अध्यक्ष), श्री उदय राज खर्तिवडा (सदस्य), श्री त्रिविक्रम पाण्डे (सदस्य), श्री कृष्ण बन्जाडे (सदस्य), श्री समर ढकाल (सदस्य), श्री तेज दत्त खकुराल (सदस्य), श्रीमती हिरा देवी विष्ट (सदस्य)
- जोखिम व्यवस्थापन समिति : श्री त्रिविक्रम पाण्डे (संयोजक), श्री समर ढकाल (सदस्य), श्री राजेन्द्र प्रसाद न्यौपाने (सदस्य), श्री मधु सुदन पन्त (सदस्य सचिव)
- लेखा परीक्षण समिति : श्री समर ढकाल (संयोजक), श्री गोपाल राज विष्ट (सदस्य), श्री राजेन्द्र प्रसाद न्यौपाने (सदस्य सचिव)
- कर्मचारी सेवा सुविधा समिति : श्री उदय राज खर्तिवडा (संयोजक), श्री मनोज कृष्ण उप्रेती (सदस्य), श्री निरोज प्रसाद पौडेल (सदस्य), श्री श्रीराम रोक्का (सदस्य सचिव)
- सम्पत्ति शुद्धिकरण अनुगमन समिति : श्रीमती हिरा देवी विष्ट (संयोजक), श्री मनोज कृष्ण उप्रेती (सदस्य), श्री मधुसुदन अधिकारी (सदस्य), श्री राजेन्द्र प्रसाद न्यौपाने (सदस्य सचिव)

(आ) समितिको बैठक संख्या :

समिति	बैठक संख्या
संचालक समिति	१९
जोखिम व्यवस्थापन समिति	५
लेखा परीक्षण समिति	४
कर्मचारी सेवा सुविधा समिति	३
सम्पत्ति शुद्धिकरण अनुगमन समिति	४



इ) समितिको कार्य सम्बन्धी छोटो विवरण :

वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारीताको समिक्षा गर्ने जिम्मेवारी संचालक समितिमा रहन्छ । लेखा परीक्षण समितिले आन्तरिक लेखा परीक्षक, वाह्य लेखा परीक्षकको लेखा परीक्षण प्रतिवेदनहरूको समीक्षा गरी संचालक समितिलाई वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीको बारेमा स्वतन्त्र राय प्रदान गर्दछ । वित्तीय उद्देश्य प्राप्तीका लागी जोखिम बहन गर्नुपर्छ तर यसका नकारात्मक प्रभावहरूलाई सकेसम्म कम गर्न वित्तीय संस्था सदैव कटिवद्ध छ । जोखिमको पहिचान, विश्लेषण, मूल्यांकन तथा व्यवस्थापनका लागि विभिन्न कार्य विधिहरू अपनाइएको छ । कर्मचारीको सेवा सुविधालाई समय सापेक्ष बनाउनको लागि वित्तीय संस्थाले विभिन्न मापदण्ड तयार पारी लागू गरेको छ ।

(च) आर्थिक प्रशासन विनियमावली भए/ नभएको : भएको ।

## 8. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण:

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	नेपाल समाचार पत्र राष्ट्रिय दैनिक नेपाल समाचार पत्र राष्ट्रिय दैनिक संस्थाको वेभसाइट	२०८२/०१/०३ २०८२/०१/०४ २०८२/०१/०३
विशेष साधारण सभाको सूचना	विशेष साधारण सभा	नभएको
वार्षिक प्रतिवेदन	नेपाल समाचार पत्र राष्ट्रिय दैनिक संस्थाको वेभसाइट	२०८२/०१/०३ (आ.व. २०८०/०८१)
त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट	पहिलो त्रैमास : २०८१/०७/२९ दोस्रो त्रैमास : २०८१/१०/२८ तेस्रो त्रैमास : २०८२/०१/२३ चौथो त्रैमास : २०८२/०४/२७
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	१. त्रैमासिक वित्तीय विवरण आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट नेपाल समाचार पत्र राष्ट्रिय दैनिक, संस्थाको वेभसाइट	पहिलो त्रैमास : २०८१/०७/२९ दोस्रो त्रैमास : २०८१/१०/२८ तेस्रो त्रैमास : २०८२/०१/२३ चौथो त्रैमास : २०८२/०४/२७
	२. लाभांश घोषणा सम्बन्धी विवरण आ.व. २०८१/०८२ सम्मको वितरणयोग्य मूनाफा बाट मिति २०८२/०९/०४ गते (दिउँसो ३:३० बजे) बसेको संचालक समितिको २९७औं बैठकको लाभांश घोषणा सम्बन्धी निर्णय : ● नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड	२०८२/०९/०६
	३. बुक क्लोज जानकारी मिति २०८२/०१/२९ गते सम्पन्न सोहँौ वार्षिक साधारण सभा प्रयोजनार्थ : नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड (नोट: आ.व. २०८१/०८२को वार्षिक साधारण सभा संचालन हुन बाँकी) ● नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड	२०८२/०१/०३
अन्य		

(ख) सुचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारबाहिमा परेको भए सो सम्बन्धी जानकारी :

हाल सम्म कारबाहिमा नपरेको ।

(ग) पछिल्लो बार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :

२०८२/०१/२९ (१६औं बार्षिक साधारण सभा - आ.व. २०८०/०८१)

#### ५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरुको संरचना, पदपूर्ति, वृत्ति विकाश, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : भएको

(ख) सांगठनीक संरचना संलग्न गर्ने :

➤ व्यवस्थापकीय श्रेणी :

- वरिष्ठ कार्यकारीणी तह :
  - कार्यकारी प्रमुख
  - नायव कार्यकारी प्रमुख
  - सहायक महाप्रबन्धक
- कार्यकारीणी तह :
  - प्रबन्धक
  - सहायक प्रबन्धक

➤ अधिकृत श्रेणी :

- वरिष्ठ अधिकृत
- आधिकृत
- सहायक अधिकृत / व्यवस्थापन प्रशिक्षार्थी

➤ सहायक श्रेणी :

- सुपरभाइजर
- वरिष्ठ सहायक
- सहायक
- कनिष्ठ सहायक / सहायक प्रशिक्षार्थी

➤ अगुवा सदस्य श्रेणी :

- पाँचौ श्रेणी
- चतुर्थ श्रेणी
- तृतीय श्रेणी
- द्वितीय श्रेणी
- प्रथम श्रेणी
- तालिमे अगुवा सदस्य (श्रेणी विहिन)

➤ सहयोगी श्रेणी :

- चालक
  - वरिष्ठ चालक
  - चालक
  - सहायक चालक



- संचार वाहक
  - वरिष्ठ संचार वाहक
  - संचार वाहक
  - सहायक संचार वाहक / संचार वाहक प्रशिक्षार्थी
- सुरक्षा पाले

(ग) उच्च व्यवस्थापन तहका कर्मचारीहरुको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

व्यवस्थापन उप-समिति					
क्र.सं.	नाम	पद	जिम्मेवारी	शैक्षिक योग्यता	अनुभव
१.	मनोज कृष्ण उप्रेती	प्रमुख कार्यकारी अधिकृत	संयोजक	स्नातकोत्तर (अर्थशास्त्र)	१९ वर्ष
२.	राजेन्द्र प्रसाद न्यौपाने	सहायक महाप्रबन्धक	सदस्य	स्नातकोत्तर (एम.वि.ए)	२७ वर्ष
३.	मधुसुदन अधिकारी	सहायक प्रबन्धक	सदस्य	स्नातकोत्तर (एम.वि.एस)	१५ वर्ष
४.	मधुसुदन पन्त	वरिष्ठ अधिकृत	सदस्य	स्नातक (मानविकी)	१५ वर्ष
५.	सरोज पौडेल	वरिष्ठ अधिकृत	सदस्य	स्नातक (मानविकी)	१५ वर्ष
६.	निरोज प्रसाद पौडेल	अधिकृत	सदस्य	स्नातक (बि.बि.एस)	८ वर्ष
७.	गोपाल राज विष्ट	प्रबन्धक	सदस्य सचिव	स्नातकोत्तर (एम.पि.ए)	१५ वर्ष

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	नगरेको
नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रकृया :	छोटो सूची, लिखित परिक्षा, मौखिक परिक्षा र ट्यालेन्टहन्ट
व्यवस्थापन स्तरका कर्मचारीको संख्या:	७
कुल कर्मचारीको संख्या:	५११
कर्मचारीहरुको सक्षमेसन प्लान भए/नभएको :	भएको
आ.व.मा कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या: (आन्तरिक तथा बाह्य)	तालिम संख्या : ५० सम्मिलित कर्मचारी संख्या : ६०४
आ.व. को कर्मचारी तालिम खर्च रु :	५,०४६,१२८.००
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२३.८२%
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	१.९७%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८२/०९/०४
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८२/०७/२४
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/०९/०५
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : पछिल्लो आ.व २०८०/०८१	२०८२/०१/२९
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कर्ति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	वाह्य विज्ञ नियुक्त गरिएको । वाई.वि.एस एण्ड एसोसियट्स । अर्धवार्षिक ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद :	योग्यता										
१. श्री समर ढकाल, संचालक - संयोजक	- स्नातकोत्तर										
२. श्री गोपाल राज विष्ट, प्रबन्धक - सदस्य	- स्नातकोत्तर										
३. श्री राजेन्द्र प्रसाद न्यौपाने, सहायक महाप्रबन्धक /आ.ले.प विभाग प्रमुख - सदस्य सचिव	- स्नातकोत्तर										
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	<table border="1"> <thead> <tr> <th>बैठक मिति</th> <th>उपस्थित संख्या</th> </tr> </thead> <tbody> <tr> <td>२०८१/०५/१७</td> <td>३</td> </tr> <tr> <td>२०८१/०८/१४</td> <td>२</td> </tr> <tr> <td>२०८१/१०/०९</td> <td>२</td> </tr> <tr> <td>२०८२/०१/०८</td> <td>३</td> </tr> </tbody> </table>	बैठक मिति	उपस्थित संख्या	२०८१/०५/१७	३	२०८१/०८/१४	२	२०८१/१०/०९	२	२०८२/०१/०८	३
बैठक मिति	उपस्थित संख्या										
२०८१/०५/१७	३										
२०८१/०८/१४	२										
२०८१/१०/०९	२										
२०८२/०१/०८	३										
प्रति बैठक भत्ता रु. :	६,५००/-										
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	<table border="1"> <thead> <tr> <th>बैठक मिति</th> <th>प्रतिवेदन संचालक समितिमा पेश गरेको मिति</th> </tr> </thead> <tbody> <tr> <td>२०८१/०५/१७</td> <td>२०८१/०६/२१</td> </tr> <tr> <td>२०८१/०८/१४</td> <td>२०८१/१०/२१</td> </tr> <tr> <td>२०८१/१०/०९</td> <td>२०८१/१०/२१</td> </tr> <tr> <td>२०८२/०१/०८</td> <td>२०८२/०३/२०</td> </tr> </tbody> </table>	बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति	२०८१/०५/१७	२०८१/०६/२१	२०८१/०८/१४	२०८१/१०/२१	२०८१/१०/०९	२०८१/१०/२१	२०८२/०१/०८	२०८२/०३/२०
बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति										
२०८१/०५/१७	२०८१/०६/२१										
२०८१/०८/१४	२०८१/१०/२१										
२०८१/१०/०९	२०८१/१०/२१										
२०८२/०१/०८	२०८२/०३/२०										





## ७. अन्य विवरण

संस्थाले संचालक तथा निजको एकाधरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्ग तथा बित्तीय संस्थाबाट त्रण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमनकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चालिरहेको भए सोको विवरण :	जानकारी प्राप्त नभएको

### परिपालन अधिकृतको

नाम : राजेन्द्र प्रसाद न्यौपाने

पद : सहायक महाप्रबन्धक

मिति : २०८२/०९/०९

संस्थाको छाप :

प्रमाणीत गर्ने,

एफ.सि.ए. प्रकाश लम्साल

पि.एल.आर.जी. एसोसिएट्स

चार्टर्ड एकाउण्टेन्ट्स

UDIN: 251223CA001546r8kS

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८२/०९/०८



**P.L.R.G. Associates**  
**Chartered Accountants**

**INDEPENDENT AUDITOR'S REPORT**  
To the Shareholders of  
Swarojgar Laghubitta Bittiya Sanstha Ltd.  
Banepa, Kavrepalanchowk

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the accompanying financial statements of Swarojgar Laghubitta Bittiya Sanstha Limited, (hereinafter referred to as "Microfinance," which comprise the Statement of Financial Position as at Ashadh 32, 2082 (July 16, 2025) and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flow for the year then ended, and Notes to the Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Microfinance as at Ashadh 32, 2082 (July 16, 2025), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

**Basis for Opinion**

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Microfinance in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of the Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of financial statements of the current period, which were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon. We do not provide a separate opinion on these matters. We have determined the matters described below as the key audit matters to be communicated in our report. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

S.N.	Key Audit Matters	Manner in which key audit matter was addressed
1.	<b>Interest Income</b> Ref. Note no. 4.27 and accounting policies to the financial statements.	We applied following procedures in respect of verification of interest income: <ul style="list-style-type: none"> <li>➢ Understanding of the core banking software of the Microfinance how interest rate on loans and advances has been implemented in system.</li> <li>➢ Whether interest income on advances is automatically generated in the CBS system.</li> <li>➢ Review of accrual and recognition interest income whether relevant NFRS</li> </ul>
	The Microfinance has total interest income of Rs. 1,270,026,175.91. This includes Rs. 1,266,234,762.74 interest from loans and advances to customers. Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/ NFRS. Interest has not been recognized on accrual basis in case of non-performing loans.  Due to limitation of lack of system capability to review the fair value of assets.	





	<p>collateral on regular basis, manual intervention might be required for recognition of accrual of interest income. As this may have effect on the recognition of the interest income by the Microfinance, we have considered it as a key audit matter.</p>	<p>and the NRB norms have been followed by the Microfinance for the same.</p> <ul style="list-style-type: none"> <li>➤ Review and verify the transactions relating to manual debit or credit of interest in the system.</li> <li>➤ Understanding as to how the Microfinance's management monitors their business, analyze its credit portfolio and the interest income thereon.</li> <li>➤ Review whether the legal remedies against defaulting borrowers are not adversely affected.</li> </ul> <p>Accounting policies and recognition of interest income has been considered acceptable.</p>
<p><b>2. Impairment of Loans and Advances to Customers</b> Ref. Note no. 4.7 and accounting policies to the financial statements.</p>	<p>As per NFRS 9, the Microfinance shall measure impairment loss on loans and advances, which is the higher of:</p> <ul style="list-style-type: none"> <li>a) Amount derived as per norms prescribed by NRB for loan loss provisioning Rs. 248,938,045.36, or</li> <li>b) Amount determined as per para 5.5 of NFRS adopting the expected credit loss model Rs. 208,147,475.08.</li> </ul> <p>As per the norms prescribed by NRB, provision at the prescribed rate shall be created on the loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security etc. Hence, assessment of availability and accuracy of data for impairment under NRB provisioning norms is regarded as key audit matters.</p> <p>Loan loss provision on loans and advances measured at amortized cost is Rs. 248,938,045.36 which is higher of ECL Model and NRB regulatory provisions and the same has been disclosed in other disclosures. ECL model has been validated as per the NRB guidelines and ECL policy of the Microfinance company.</p> <p>This is a key audit matter due to</p> <ul style="list-style-type: none"> <li>• The involvement of significant management judgments,</li> </ul>	<p>Our audit approach included:</p> <ul style="list-style-type: none"> <li>a. Reviewing the overdue status of loans and advances by obtaining data from the system and matching the same with NRB 2.2 report.</li> <li>b. Sample credit files were reviewed for the purpose of assuring the utilization of loan &amp; advances for the intended purpose, account movement and account turnover.</li> <li>c. Assessed the alignment of the Microfinance Company's Impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report.</li> <li>d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight review and approval of impairment for expected credit losses, policies and procedures by the board and management.</li> <li>e. Tested the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records.</li> </ul>



	<p>assumptions and level of uncertainty associated with estimating future cash flows to recover such loans and advances; and</p> <ul style="list-style-type: none"> <li>• The materiality of the reported amount of expected credit losses.</li> </ul> <p>Key areas of significant judgments, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.</p>	<p>f. Evaluated the reasonableness of credit quality assessments and related stage classifications.</p> <p>In addition to the above, the following procedures were performed:</p> <p>g. For loans and advances assessed on an individual basis for impairment:</p> <ul style="list-style-type: none"> <li>• Tested the arithmetical accuracy of the underlying individual impairment calculations.</li> <li>• Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made with economic conditions. Such evaluations were carried out considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals.</li> <li>h. For loans and advances assessed on a collective basis for impairment:</li> <li>• Tested the key inputs and the calculations used in the impairment for expected credit losses.</li> <li>• Assessed the reasonableness of judgements, estimates used by the Management in the underlying methodology and the management overlays. Our testing included reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each scenario.</li> </ul> <p>We applied following procedures in respect of verification of loan loss provision:</p> <ul style="list-style-type: none"> <li>➤ Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, and obtainment of required legal documents, CIC reports, and</li> </ul>
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		<p>compliance with prudential regulations.</p> <ul style="list-style-type: none"> <li>➤ Business sites visit of the borrowers on sampling basis.</li> <li>➤ Review of IT system to provide loan loss provision based on overdue payments.</li> <li>➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation on sampling basis.</li> <li>➤ Evaluation of appropriateness of subjective judgment made by the management for performing loans' borrowers.</li> <li>➤ Review of Management and Board's evaluation and decisions on loans.</li> <li>➤ Reviewed the ECL validation report and assessed key assumptions, model methodology, and recommendations provided.</li> </ul> <p>Loan loss provision made by the Microfinance is considered acceptable.</p>
3.	<b>Information Technology System</b>	<p>The information technology of the Microfinance involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the Microfinance's activities. As a result, the financial accounting and reporting procedure places a significant level of reliance on such IT systems. Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely, accurately and consistently for reliable financial reporting. Due to the importance of the impact of the IT systems and related control environment on the institution's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p> <p>Our audit approach regarding information technology of the Microfinance is based upon the Information Technology Guidelines issued by NRB and it also included:</p> <ul style="list-style-type: none"> <li>➤ Verification of interest income and expense booking regarding loan and deposits on test check basis with the core banking system of the institution.</li> <li>➤ Verification of the provisioning of the loan and advances based on ageing on test check basis.</li> </ul> <p>We considered the IT systems and their relevant controls to be adequate.</p>





#### Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the Financial Statement does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

#### Responsibilities of the Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards (NFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Microfinance's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the microfinance or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the financial institution's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on institution's ability to





continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause institution to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance, regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### Report on Other Legal and Regulatory Requirements

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act 2063, BAFIA 2073 and other regulatory requirements:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Microfinance.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Microfinance.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the Microfinance are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Microfinance, we have not come across any case where the Board of Directors or any office bearer of the Microfinance have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Microfinance and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Microfinance, its shareholders and its depositors.
- The business of the Microfinance has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



Prakash Lamsal, FCA  
Senior Partner

For,  
**P.L.R.G. Associates  
Chartered Accountants**

Place: Kathmandu  
Date: 2082/09/05  
UDIN No.: 251220CA00154SJkSV



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED

Statement of Financial Position

As on 32nd Ashad 2082 (16th July 2025)

Figures in NPR

Particulars	Note	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>ASSETS</b>			
Cash and Cash Equivalents	4.1	674,311,737.12	486,136,618.17
Statutory Balances and Due from Nepal Rastra Bank	4.2	57,543,189.96	48,481,886.58
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and advance to MFIs and Cooperatives	4.6	-	-
Loans And Advances To Customers	4.7	9,267,670,834.21	8,071,745,626.83
Investment Securities	4.8	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	16,836,358.57	41,567,989.89
Investment Property	4.10		
Property and Equipment	4.11	37,836,906.57	39,122,990.91
Goodwill And Intangible Assets	4.12	39,551.12	163,853.24
Deferred Tax Assets	4.13	14,440,547.55	12,795,662.07
Other Assets	4.14	80,055,242.83	45,868,714.63
<b>Total Assets</b>		<b>10,149,734,367.92</b>	<b>8,746,883,342.31</b>
<b>Particulars</b>	<b>Note</b>	<b>As on 32nd Ashad 2082</b>	<b>As on 31st Ashad 2081</b>
<b>Liabilities</b>			
Due to Bank And Financial Institutions	4.15	-	-
Due To Nepal Ratsra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	4,497,330,470.65	3,733,553,067.08
Borrowings	4.19	4,192,872,279.95	3,858,862,589.21
Current Tax Liabilities	4.9	-	-
Provisions	4.20	43,524,563.20	10,174,005.00
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	179,569,792.46	128,725,362.96
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
<b>Total Liabilities</b>		<b>8,913,297,106.26</b>	<b>7,731,315,024.25</b>
<b>Equity</b>			
Share Capital	4.24	783,924,403.00	671,104,993.00
Share Premium		-	-
Retained Earnings		170,862,494.09	99,157,522.24
Reserves	4.25	281,650,364.57	245,305,802.82
<b>Total Equity Attributable To Equity Holders</b>		<b>1,236,437,261.66</b>	<b>1,015,568,318.06</b>
<b>Non-Controlling Interest</b>			-
<b>Total Equity</b>		<b>1,236,437,261.66</b>	<b>1,015,568,318.06</b>
<b>Total Liabilities And Equity</b>		<b>10,149,734,367.92</b>	<b>8,746,883,342.31</b>
Contingent Liabilities And Commitment	4.26		
Net Assets Value Per Share		157.72	151.33

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Prakash Lamsal , FCA  
P.L.R.G Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Date: December 19, 2025  
Place : Banepa, Kavre

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uprey  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Statement of Profit or Loss**

**For the Year Ended 32nd Ashad 2082 (16th July 2025)**

*Figures in NPR*

Particulars	Note	F.Y. 2081.082	F.Y. 2080.081
Interest Income	4.27	1,270,026,175.91	1,096,935,589.33
Interest Expense	4.28	660,634,302.64	671,278,977.13
<b>Net Interest Income</b>		<b>609,391,873.27</b>	<b>425,656,612.20</b>
Fees and Commission Income	4.29	98,493,606.05	84,357,591.81
Fees and Commission Expense	4.30	3,490,869.29	4,199,133.00
<b>Net Fee and Commission Income</b>		<b>95,002,736.76</b>	<b>80,158,458.81</b>
<b>Net Interest, Fee and Commission Income</b>		<b>704,394,610.03</b>	<b>505,815,071.01</b>
Net Trading Income	4.31	-	-
Other Operating Income	4.32	1,402,622.15	2,239,976.03
<b>Total Operating Income</b>		<b>705,797,232.18</b>	<b>508,055,047.04</b>
Impairment Charge/(Reversal) for Loans and Other Losses	4.33	49,366,425.86	68,426,591.87
<b>Net Operating Income</b>		<b>656,430,806.32</b>	<b>439,628,455.17</b>
<b>Operating Expense</b>			
Personnel Expenses	4.34	255,755,396.98	219,302,880.11
Other Operating Expenses	4.35	82,809,281.25	67,270,431.17
Depreciation And Amortisation	4.36	21,570,019.60	22,561,400.82
<b>Operating Profit</b>		<b>296,296,108.48</b>	<b>130,493,743.07</b>
Non Operating Income	4.37	34,929,903.16	43,648,074.08
Non Operating Expense	4.38	-	578,796.00
<b>Profit Before Income Tax</b>		<b>331,226,011.64</b>	<b>173,563,021.15</b>
Income Tax Expense	4.39	110,605,658.75	62,157,353.45
Current Tax		112,119,751.42	62,497,049.14
Deferred Tax		(1,514,092.67)	(339,695.69)
<b>Profit For The Year</b>		<b>220,620,352.90</b>	<b>111,405,667.70</b>
<b>Profit Attributable To:</b>			
Equity Holders Of The Financial Institution		220,620,352.90	111,405,667.70
<b>Profit For The Year</b>		<b>220,620,352.90</b>	<b>111,405,667.70</b>
<b>Earnings Per Share (EPS)</b>			
Basic Earnings Per Share		28.14	16.60
Diluted Earnings Per Share		28.14	16.60

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Prakash Lamsal , FCA  
P.L.R.G Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uprey  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: December 19, 2025  
Place : Banepa, Kavre

**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Comprehensive Income**  
**For the Year Ended 32nd Ashad 2082 (16th July 2025)**

Particulars	Note	F.Y. 2081.082	F.Y. 2080.081
<b>Profit For The Year</b>		<b>220,620,352.90</b>	<b>111,405,667.70</b>
<b>Other Comprehensive Income, Net Of Income Tax</b>			
<b>a) Items that will not be reclassified to Profit or Loss</b>			
Gains / (Losses) from investment in equity instruments measured at fair value			
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(435,976.00)	1,133,964.00
Income tax relating to above items		130,792.80	(340,189.20)
<b>Net other Comprehensive Income that will not be reclassified to Profit or Loss</b>		<b>(305,183.20)</b>	<b>793,774.80</b>
<b>b) Items that are or may be reclassified to Profit or Loss</b>			
Gains/(losses) on cash flow hedge		-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
<b>Net other Comprehensive Income that are or may be reclassified to Profit or Loss</b>		-	-
<b>Other Comprehensive income for the year, net of income tax</b>		<b>(305,183.20)</b>	<b>793,774.80</b>
<b>Total Comprehensive income for the year</b>		<b>220,315,169.70</b>	<b>112,199,442.50</b>
<b>Total Comprehensive Income For The Period</b>		<b>220,315,169.70</b>	<b>112,199,442.50</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Prakash Lamsal , FCA  
P.L.R.G Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uperty  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: December 19, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Statement of Changes in Equity**

**For the Year Ended 32nd Ashad 2082 (16th July 2025)**

Particulars	Attributable to Equity holders of the institution							Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Retained earnings	Investment adjustment reserve	Capital Reserve Fund	CSR Reserve		
Balance at 1st Sharawan 2080	627,200,928.00	-	150,568,062.71	46,594,828.35	10,000.00	-	36,460,925.70	2,215,349.23	3,612,029.74
<b>Comprehensive income for the year</b>									917,705,123.42
Profit for the year	-	-	-	111,405,667.70	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	111,405,667.70	-
Gains/(losses) from investment in equity instruments measured at fair value.	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	793,774.80	793,774.80
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-
<b>Total Comprehensive Income for the year</b>				111,405,667.70	-	-	-	793,774.80	112,199,442.50
Transfer to Reserves during the year	-	22,281,133.54	(17,259,194.33)	-	-	1,114,056.68	5,316,049.50	(12,566,202.07)	-
Transfer from reserve during the year	-	-	-	5,086,619.78	-	-	(175,706.00)	74,879.22	-
<b>Transactions with owners, directly recognised in equity</b>									-
Shares issued	-	-	-	-	-	-	-	-	-
Share Issue Expenses	-	-	-	(445,694.00)	-	-	-	(445,694.00)	(445,694.00)
Share Based Payments	-	-	-	-	-	-	-	-	-
<b>Dividends to equity holders</b>									-
Bonus shares issued	43,904,065.00	-	(43,904,065.00)	-	-	-	-	-	-
Cash dividend paid	-	-	(2,310,740.26)	-	-	-	-	(2,310,740.26)	(2,310,740.26)
Other	-	-	-	-	-	-	-	(11,579,813.60)	(11,579,813.60)
<b>Total contributions by and distributions</b>	43,904,065.00	-	22,281,133.54	(58,632,973.61)	-	(10,465,756.92)	938,350.68	330,256.50	(14,336,247.86)



Balance at 31st Ashad 2081	671,104,993.00	-	172,867,196.25	98,157,522.24	10,000.00	-	25,995,168.78	3,153,699.91	3,942,286.24	37,457,007.40	1,880,444.24	1,015,568,318.06	-	1,015,568,318.06
Balance at 1st Shrawan 2081	671,104,993.00	-	172,867,196.25	98,157,522.24	10,000.00	-	25,995,168.78	3,153,699.91	3,942,286.24	37,457,007.40	1,880,444.24	1,015,568,318.06	-	1,015,568,318.06
<b>Comprehensive income for the year</b>														
Profit for the year		-		220,620,352.90		-		-	-		220,620,352.90	-	220,620,352.90	-
Other comprehensive income, net of tax		-		-		-		-	-		-	-	-	-
Gains/(losses) from investment in equity instruments measured at fair value.		-		-		-		-	-		-	-	-	-
Gains/(losses) on revaluation		-		-		-		-	-		-	-	-	-
Actuarial gains/(losses) on defined benefit plans		-		-		-		-	-		(305,183.20)	(305,183.20)	-	(305,183.20)
Gains/(losses) on cash flow hedge		-		-		-		-	-		-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation		-		-		-		-	-		-	-	-	-
<b>Total Comprehensive income for the year</b>		-		220,620,352.90		-		-	-		(305,183.20)	220,315,169.70	-	220,315,169.70
Transfer to Reserves during the year		-		44,124,070.58	(52,901,829.99)	-		3,309,305.29	2,206,203.53	5,137,482.52	(1,875,231.93)	-	-	-
Transfer from reserve during the year		-		-	5,239,927.00			(193,399.00)	(5,046,128.00)	-	-	-	-	-
<b>Transactions with owners, directly recognised in equity</b>														
Share issued	19,577,300.00	-	-	-	-	-	-	-	-	-	19,577,300.00	-	19,577,300.00	-
Share issue Expenses		-		(3,103,488.60)		-		-	-		(3,103,488.60)	-	(3,103,488.60)	-
Share Based Payments														
<b>Dividends to equity holders</b>														
Bonus shares issued	93,242,110.00	-		(93,242,110.00)										
Cash dividend paid		-		-	(4,907,479.46)						(4,907,479.46)	-	(4,907,479.46)	-
Other												(11,012,568.04)	(11,012,568.04)	(11,012,568.04)
<b>Total contributions by and distributions</b>	112,819,410.00	-	44,124,070.58	(148,915,381.05)	-	-	(7,703,252.75)	2,012,804.63	91,354.52	(1,875,231.93)	-	553,773.90	-	553,773.90
<b>Balance at 32nd Ashad 2082</b>	783,924,403.00	-	216,991,286.83	170,362,494.09	10,000.00	-	18,291,916.03	5,166,504.44	4,033,640.76	35,581,775.48	1,575,261.04	1,236,437,261.66	-	1,236,437,261.66

As per our report of even date

..... Tri Bikram Pandey  
Director

..... Uday Rai Khatriwada  
Director

..... Gyanendra Prasad Pande  
Chairman

..... Prakash Lamsal, FCA  
P.L.R.G Associates  
Chartered Accountants

..... Krishna Banjade  
Director

..... Hira Devi Bista  
Director

..... Niroj Prasad Poudel  
Chief Financial Officer

..... Manoj Krishna Upadhyay  
Chief Executive Officer

..... Samar Dhakal  
Director

..... Tej Datta Khakural  
Director

Date: December 19, 2025  
Place: Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Statement of Distributable Profit or Loss**

**For the Year Ended 32nd Ashad 2082 (16th July 2025)**

**As per NRB Regulation**

Particulars	Current Year	Previous Year
<b>Net Profit/(loss) as per Statement of Profit or Loss</b>	<b>220,620,352.90</b>	<b>111,405,667.70</b>
<b>Appropriation</b>		
a. General Reserve	(44,124,070.58)	(22,281,133.54)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	(2,206,203.53)	(1,114,056.68)
e. Employees' Training Fund	(91,354.52)	(330,256.50)
f. Client Protection Fund	(3,309,305.29)	(1,114,056.68)
g. Other : Share Issue Expenses	(3,103,488.60)	(445,694.00)
<b>Profit/(loss) before regulatory adjustment</b>	<b>167,785,930.38</b>	<b>86,120,470.30</b>
<b>Regulatory Adjustments:</b>		
a. Interest Receivable (-)/Previous Accrued Interest Received(+) (2,085,326.89)		16,153,888.59
b. Short Loan Loss Provision in Accounts(-)/Reversal(+) (1,514,092.67)		(339,695.69)
c. Short Provision for Possible Losses on Investment(-)/Reversal(+) (193,399.00)		175,706.00
d. Short Provision for Possible Losses on Non-Banking Assets (-)/Reversal(+) (74,879.22)		
e. Deferred Tax Assets Recognized(-)/Reversal(+) (4,907,479.46)		(2,310,740.26)
f. Goodwill Recognized (-)/Impairment of Goodwill(+) (93,242,110.00)		(43,904,065.00)
g. Bargain Purchase Gain Recognized (-)/Reversal(+) (4,907,479.46)		
h. Actuarial Loss Recognized (-)/Reversal(+) (4,907,479.46)		
i. Others : Actuarial Gain of OLTEB Recognized (-)/Reversal(+) (3,247,990.83)		
<b>Net Profit/(loss) for the Year End available for Distribution</b>	<b>169,661,162.30</b>	<b>98,686,672.37</b>
<b>Opening Retained Earning</b>	<b>99,157,522.24</b>	<b>46,584,828.35</b>
Adjustment(+/-)		
Corporate Social Responsibility Expense during the year (193,399.00)		175,706.00
Transfer to Regulatory Reserve as adjustment (74,879.22)		
<b>Distribution:</b>		
Bonus Share Issued (93,242,110.00)		(43,904,065.00)
Cash Dividend Paid (4,907,479.46)		(2,310,740.26)
<b>Total Distributable Profit/(Loss) as on Year End Date</b>	<b>170,862,494.09</b>	<b>99,157,522.24</b>
<b>Annualised Distributable Profit/Loss per Share</b>	<b>21.80</b>	<b>14.78</b>

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

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Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uprey  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: December 19, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

Statement of Cash Flows

For the Year Ended 32nd Ashad 2082 (16th July 2025)

*Figures in NPR*

Particulars	F.Y. 2081.082	F.Y. 2080.081
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	1,262,924,720.06	1,069,836,113.28
Fees and other income received	133,423,509.21	128,005,665.89
Dividend received		
Receipts from other operating activities		
Interest paid	(346,349,710.17)	(303,565,617.00)
Commission and fees paid	(3,490,869.29)	(4,199,133.00)
Cash payment to employees	(248,303,712.03)	(215,905,953.80)
Other expense paid	(82,809,281.25)	(67,849,227.17)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>715,394,656.53</b>	<b>606,321,848.20</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	(9,061,303.38)	(3,304,604.36)
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advance to bank and financial institutions	-	-
Loans and advances to customers	(1,208,631,032.36)	(1,588,459,159.76)
Other assets	(33,501,077.03)	(7,309,177.90)
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	763,777,403.57	398,402,638.21
Borrowings	334,009,690.74	1,237,925,999.31
Other liabilities	42,223,232.77	13,336,540.09
<b>Net cash flow from operating activities before tax paid</b>	<b>604,211,570.83</b>	<b>656,914,083.79</b>
Income taxes paid	(87,388,120.10)	(72,971,425.53)
<b>Net cash flow from operating activities</b>	<b>516,823,450.73</b>	<b>583,942,658.26</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(5,085,925.00)	(6,537,418.04)
Receipt from the sale of property and equipment	54,040.00	-
Purchase of intangible assets	-	0.02
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	3,791,413.17	2,838,491.25
Dividend received		
<b>Net cash used in investing activities</b>	<b>(1,240,471.83)</b>	<b>(3,698,926.77)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from Issue of Shares	19,577,300.00	
Dividends paid	(4,907,479.46)	(2,310,740.26)
Interest paid	(310,416,726.85)	(363,892,083.51)
Other receipt/payment	(31,660,953.64)	(29,791,471.40)
<b>Net cash from financing activities</b>	<b>(327,407,859.95)</b>	<b>(395,994,295.17)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>188,175,118.95</b>	<b>184,249,436.32</b>
Cash and cash equivalents at beginning of the period	486,136,618.17	301,887,182.35
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>674,311,737.12</b>	<b>486,136,618.17</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande Chairman	Uday Raj Khatiwada Director	Tri Bikram Pandey Director	Krishna Banjade Director	Prakash Lamsal , FCA P.L.R.G Associates Chartered Accountants
Tej Datta Khakural Director	Samar Dhakal Director	Hira Devi Bista Director	Manoj Krishna Uprety Chief Executive Officer	Niroj Prasad Poudel Chief Financial Officer

Date: December 19, 2025  
Place : Banepa, Kavre



## Swarojgar Laghubitta Bittiya Sanstha Limited Notes to Financial Statements

For the year ended on 32nd Ashad 2082

### 1 Reporting entity

“Swarojgar Laghubitta Bittiya Sanstha Limited (“the Microfinance”) is a public microfinance institution incorporated in Nepal under the Company Act, 2063 on Shrawan 08, 2066. The institution obtained its initial operating license from Nepal Rastra Bank (NRB) on Mansir 16, 2066, authorizing operations within three districts, and commenced its services from Poush 01, 2066. On Poush 19, 2074, the Microfinance received approval from NRB to expand its operations to the national level. The Central Office is located at Banepa Municipality-5, Kavre, Nepal. The institution operates as a ‘D’ Class Licensed Financial Institution under the provisions of the Bank and Financial Institution Act (BAFIA), 2073. The Microfinance is a publicly listed company, and its shares are traded on the Nepal Stock Exchange (NEPSE) under the trading symbol SLBBL, following its public issuance in FY 2069/70.”

“By the end of FY 2081/82, the Microfinance delivered financial services through 91 branch offices across all seven provinces of Nepal. Guided by its mission to empower poor and marginalized women, the institution focuses on:

- Expanding access to essential financial services
- Promoting a sustainable savings culture
- Supporting income generation and micro-enterprise development
- Offering social security-oriented services to members

As of the fiscal year-end, the Microfinance served 135,276 households through its network of 91 branches.”

“As a ‘D’ class licensed institution, the Microfinance primarily focuses on deprived sector lending under a group guarantee mechanism, providing loans without collateral to uplift the economic and social conditions of its members. Key offerings include:

#### 1. Lending Services

- Group-based microcredit to deprived sector members
- Microenterprise (Collateral) Loans provided within NRB-prescribed limits
- Loans designed to support income-generating activities and micro-enterprise growth

#### 2. Capacity-Building Services

- Various skill development and income-generating training programs offered to members periodically
- Initiatives aimed at enhancing financial literacy, entrepreneurial capability, and household economic resilience.

#### The institution's major funding sources include:

- Savings deposits collected from members
- Borrowings from various Banks and Financial Institutions
- Equity capital contributed by shareholders

These funding streams support the institution in expanding outreach and sustaining growth in its service offerings.

### 2 Basis of Preparation

#### 2.1 Statement of Compliance

The Financial statements of the Microfinance has been prepared in accordance with the requirements by Nepal Financial Reporting Standard (NFRS) as issued by Accounting Standard Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in a format issued by Nepal Rastra Bank in the Unified Directives, 2081 issued for microfinance. The Financial Statement comprise of:

- a. Statement of Financial Position stating the financial position of the Microfinance as at the end of reporting period,
- b. Statement of Profit or Loss and Statement of Other Comprehensive Income stating the financial performance of the Microfinance for the reported period,
- c. Statement of Comprehensive Income for the reported period
- d. Statement of Cash Flow stating the ability of the Microfinance to generate Cash and Cash Equivalents,
- e. Statement of Changes in Equity stating all the changes in Equity of the Microfinance during the reporting period, and
- f. Notes to the Financial Statements comprising summary of Principle Accounting Policies and Explanatory Notes that are of significant importance to the users of the Financial Statements.

#### 2.1.1 Use of Carve-out

ICAN has provided carve-out on specific areas for alternative treatment of the items of financial statements required

as per NFRS. Based on such, the Microfinance has used the following carve outs for preparation and presentation of the financial statements in line with NFRS.

**a) Impairment Loss on Loans and Advances (NFRS 9 with ICAN Carve-out)**

The Microfinance Institution classifies its loans and advances as financial assets measured at amortised cost.

In accordance with NFRS 9 – Financial Instruments, an entity is required to assess at the end of each reporting period whether there is objective evidence that a financial asset or a group of financial assets measured at amortised cost is impaired and, if so, to recognise impairment losses based on the Expected Credit Loss (ECL) model.

However, as permitted by the carve-out issued by the Institute of Chartered Accountants of Nepal (ICAN), banks and financial institutions registered under the Bank and Financial Institution Act, 2073, including microfinance institutions, are required to measure impairment loss on loans and advances as the higher of the impairment loss determined in accordance with NFRS 9 (ECL model), and the loan loss provision calculated in accordance with the prudential norms and directives issued by Nepal Rastra Bank (NRB).

Accordingly, the Microfinance Institution has calculated the expected credit loss on loans and advances in accordance with NFRS 9 for disclosure purposes; and recognised the loan loss provision in the financial statements as per NRB norms, as such amount exceeds the impairment loss computed under NFRS 9.

**b) Effective Interest Rate**

As per NFRS 9 read together with carve out issued by ICAN for alternative treatment, the Effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. When calculating the effective interest rate, an entity shall estimate the expected cash flows by considering all the contractual terms of the financial instrument (for example, prepayment, extension, call, and similar options) but shall not consider the expected credit losses. The calculation includes all fees and points paid or received unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to reliably estimate the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments).

The Microfinance has used the carve out and has not included the service charges in the calculation of effective interest rate, considering the impact would not have been materially different if the Microfinance had done otherwise.

## 2.2 Reporting Period and Approval of Financial Statements

### 2.2.1 Reporting Period

Reporting Period is a period from the first day of Shrawan (mid-July) of any year to the last day of Ashadh (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan 2081 to 32nd Ashadh 2082 as per Nepalese Calendar corresponding to 16th July 2024 to 16th July 2025 as per English Calendar and corresponding previous year period is 1st Shrawan 2080 to 31st Ashadh 2081 as per Nepalese Calendar corresponding to 17th July 2023 to 15th July 2024 as per English Calendar.

	Nepali Calendar	English Calendar
<b>Current Year Period (2081/82)</b>	1st Shrawan 2081 to 32nd Asadh 2082	16th July 2024 to 16th July 2025
<b>Previous Year Period (2080/81)</b>	1st Shrawan 2080 to 31st Asadh 2081	17th July 2023 to 15th July 2024

### 2.2.2 Approval of Financial Statements

The Board of Directors acknowledges the responsibility for the preparation and presentation of Financial Statements as per the provision of The Companies Act, 2074 (First Amendment).

The financial statements were authorised for issue by the Board of Directors vide its resolution dated 2082.09.04 and recommended for approval in its 17th Annual General Meeting by Shareholders.

## 2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupee (NPR), which is also the functional currency of Microfinance. Figures are rounded off to nearest Rupee, accordingly, minor rounding off error may exist.



#### 2.4 Use of Estimates, Assumptions and Judgments

The Microfinance, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the microfinance is required to make judgement in respect of items where the choice of specific policy, accounting estimate, or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate.

Estimates and underlying assumptions are reviewed on an ongoing basis and the effect of revisions to the accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected. The most significant uses of judgement and estimates are as follows:

##### a) Going Concern

The management of the microfinance has assessed the entity's ability to continue as a going concern and is satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubts on the entity's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on going concern basis.

##### b) Fair Value of Financial Instruments

Where the fair value of the financial assets and financial liabilities recorded in the statement of financial position can not be derived from active markets, they are determined using judgements that may, among other things, include considerations of liquidity and model inputs such as volatility for longer dated derivatives and discount rates, prepayment rates, default rates assumptions for the assets backed securities.

##### c) Impairment losses on Loans and Advances

As per the carve-out approved by the ICAN, Banks and Financial Institutions shall measure impairment losses on loans and advances as the higher of the amount derived as per rule-based norms prescribed by NRB and the amount determined by as per paragraph-5 of NFRS 9, with proper disclosure of the same. Accordingly, the microfinance has assessed the impairment loss under both norms and impairment provided in the financial statements is the impairment under norms prescribed by NRB with separate disclosure of impairment calculated under NFRS 9.

##### d) Taxation Matters

The microfinance is subject to Income Tax. Significant judgements were required to determine the total provision for current and deferred taxes pending the issuance of tax guidelines on treatment of adoption of NFRS in the financial statements and the taxable profit for the purpose of imposition of taxes. Uncertainties exist, with respect to the interpretation of the applicability of tax law, at the time of the preparation of these financial statements.

The Microfinance has recognized the assets and liabilities for current, deferred and other taxes based on the estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amount initially recorded, such differences shall impact the income of that year.

##### e) Deferred Tax

Deferred tax assets and liabilities are recognized in respect of temporary differences in tax bases of assets and liabilities and their carrying amount in the financial statements. Deferred tax income is determined using tax rate applicable to the microfinance as at the reposting date which is expected to apply when the related deferred tax income assets is realized or the deferred income tax liability is settled. Deferred tax assets are recognized where it is probable that future taxable profit will be available against which the temporary differences can be utilized.

##### f) Defined Benefit Plans

The microfinance has recognized gratuity and accumulated leave encashment as defined benefit plan. The cost of defined benefit plan is determined using actuarial valuation by an actuary. The actuarial valuation requires making assumptions about discount rates, Salary increment, and mortality rates, among other things. Due to long term nature of these plans, such estimates are subject to significant uncertainties. Assumptions Used for the valuations is disclosed in Note: 4.21.7.

##### g) Valuation of Lease Liabilities

The application of NFRS 16 requires the microfinance to make judgements that affects the valuation of lease liabilities and valuation of right to use assets. These include identifying contracts falling within the scope of NFRS 16, assessing the contract terms and determining the interest rates for discounting of future cash flows.

The lease term determined by the microfinance generally comprise of non-cancellable period of lease contracts, periods covered by an option, to extend the lease if the microfinance is reasonably certain to exercise that option and periods covered by an option to determine the lease if the microfinance is reasonably certain not to exercise that option. The same term is applied as economic useful life of right to use.

##### h) Materiality and Aggregation

Each material class of similar items is presented separately in the financial statements. Items of dissimilar

nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standards-NAS-1 on "Presentation of Financial Statements". Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the Microfinance. Understandability of the Financial Statements are not compromised by obscuring material information with immaterial information or by aggregating material items that have different nature or functions.

#### 2.5 Changes in Accounting Policies

Accounting Policies adopted by the management of the Microfinance has been applied consistently to all the years presented except otherwise the changes in the accounting policies has been disclosed separately.

#### 2.6 New Standard issued but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB- after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the Microfinance financial statements are disclosed below. The Microfinance intends to adopt these standards, if applicable, when they become effective. NFRS 14 Regulatory Deferral Accounts has been issued but is not effective until current period.

#### 2.7 New Standards and Interpretation not Adopted

Financial statements of the Microfinance have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Institute of Chartered Accountants of Nepal (ICAN) to the extent applicable.

#### 2.8 Discounting

The Non-current Assets and Liabilities are discounted whenever the discounting is material and if required by the NFRS.

### 3 Significant Accounting Policies

The principle accounting policies applied by the Microfinance in the preparation and presentation of these Financial Statements are presented below. These policies have been consistently applied to all the years presented unless otherwise stated.

#### 3.1 Basis of Measurement

The financial statement of the microfinance has been prepared on a historical cost basis, except for the following material items in the statement of financial position:

- a. Liabilities for Defined Benefit Obligations are recognized at the present value of the Defined Benefit Obligations less the fair value of the plan asset.
- b. Lease liabilities are recognized, representing the present value of the obligation to make lease payments, while Right-of-Use (RoU) assets are recognized based on the right to use the underlying leased asset, in accordance with the requirements of NFRS 16.
- c. Provision for leave liability is calculated on the basis of present value of obligation as per actuarial report.

#### 3.2 Cash and cash equivalent

Cash and Cash Equivalents include cash in hand, balances with banks & Financial Institutions, money at call and at short notice and Fixed Deposits having original maturity less than three months. These are subject to insignificant risk of changes in their fair values and are used by the Microfinance in the management of short term commitments.

Details of cash and cash equivalents are given in Note 4.1 to the Financial Statements.

#### 3.3 Financial assets and Financial Liabilities

Financial assets are any assets that is cash, equity instrument of another entity or any contractual right to receive cash or financial assets of another entity.

Financial liability is any liability with contractual obligation to deliver cash or other financial assets to another entity.

##### 3.3.1 Recognition

The Microfinance initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Microfinance initially recognizes loans and advances; deposits and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Microfinance becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Microfinance commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on trade date at which the Microfinance commits to purchase or sell the asset.

Except for trade receivables not containing a significant financing component, at initial recognition, financial asset or financial liability are recognized at its fair value plus or minus, in the case of a financial asset or financial



liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

When the transaction price of the instrument differs from the fair value at origination and the fair value is based on a valuation technique using only inputs observable in market transactions, the Microfinance recognizes the difference between the transaction price and fair value in profit and loss account. In those cases where fair value is based on models for which some of the inputs are not observable, the difference between the transaction price and the fair value is deferred and is only recognized in profit and loss account when the inputs become observable, or when the instrument is derecognized.

### 3.3.2 Classification

Financial Instruments are classified as:

- Financial Assets
- Financial Liabilities
- 1. Financial Assets
  - Financial asset is any asset that is:
    - a) cash
    - b) an equity instrument of another entity.
    - c) contractual rights:
      - i. to receive cash or another financial asset from another entity; or
      - ii. to exchange financial assets or financial liabilities with another entity under conditions that are potentially favorable to the entity; or
    - d) a contract that will or may be settled on the entity's own equity instruments and is:
      - i. a non-derivative for which the entity is or may be obliged to receive a variable number of the entity's own equity instruments; or
      - ii. a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.

The Microfinance classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Microfinance's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

The details of these conditions are outlined below:

#### Business Model Assessment:

The Microfinance determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective. The Microfinance's business model is not assessed on an instrument-by-instrument basis, but at a higher level of aggregated portfolios and is based on observable factors such as:

- How the performance of the business model and the financial assets held within that business model are evaluated and reported to the Microfinance's Board/ Board Committees.
- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way those risks are managed.
- The expected frequency, value and timing of sales are also important aspects of the Microfinance's assessment.

The business model assessment is based on reasonably expected scenarios without taking 'worst case' or 'stress case' scenarios into account. If cash flows after initial recognition are realized in a way that is different from the Microfinance's original expectations, the Microfinance do not change the classification of the remaining financial assets held in that business model but incorporates such information when assessing newly originated or newly purchased financial assets going forward.

#### The SPPI Test (Solely Payments of Principal and Interest):

As a second step of its classification process, the Microfinance assesses the contractual terms of financial assets to identify whether they meet the SPPI test. The assessment of SPPI aims to identify whether the contractual cash flows are 'solely payments of principal and interest on the principal amount outstanding'.

'Principal' for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset. The most significant elements of 'interest' within a lending arrangement are typically the consideration for the time value of money and credit risk. To make the SPPI assessment, the Microfinance applies judgement and considers relevant factors such as the currency in which the financial asset is denominated, and the period for which the interest rate is set.

In contrast, contractual terms that introduce a more than trivial exposure to risks or volatility in the contractual cash flows that are unrelated to a basic lending arrangement do not give rise to contractual cash flows that are solely payments of principal and interest on the amount outstanding. In such cases, the financial asset is required to be measured at FVTPL. After initial measurement, these financial assets are subsequently measured at amortized cost.

**Financial assets are classified into the following categories for the measurement subsequent to the initial recognition.**

- I. Financial assets at amortized costs
- II. Financial assets at Fair Value through Other Comprehensive Income (FVTOCI)
- III. Financial assets at Fair Value through Profit or Loss (FVTPL)

**I. Financial assets measured at amortized cost**

The Microfinance classifies a financial asset measured at amortized cost if both of the following conditions are met:

- The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

**II. Financial asset measured at Fair Value through Other Comprehensive Income (FVTOCI):**

**Debt Instruments at FVTOCI:**

The Microfinance classifies a financial asset as FVTOCI if both of the following conditions are met:

- The instrument is held within a business model, the objective of which is achieved by both collecting contractual cash flows and selling financial assets.
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of the principal and interest on the principal amount outstanding.

FVOCI debt instruments are subsequently measured at fair value with gains and losses arising due to changes in fair value recognized in OCI. Interest income and foreign exchange gains and losses and ECL and reversals are recognized in profit or loss. On derecognition, cumulative gains or losses previously recognized in OCI are reclassified from OCI to profit or loss.

**Equity Instruments at FVTOCI:**

Investment in an equity instrument that is not held for trading is elected to be classified irrevocably as FVTOCI at the time of initial recognition. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income. Gains and losses on these equity instruments are never recycled to profit and loss account, instead directly transferred to retained earnings at the time of derecognition.

Equity instruments at FVTOCI are not subject to an impairment assessment.

**III. Financial assets Measured at fair value through profit or loss (FVTPL):**

Financial assets are classified as fair value through profit or loss (FVTPL) unless they are measured at Amortized Cost or FVTOCI. The following financial assets are classified as measured at FVTPL:

- They are held for trading
- They are not held for trading and are designated by management upon initial recognition or mandatorily required to be measured at fair value under NFRS 9.

These assets are subsequently measured at fair value and changes in fair value are recognized in the Statement of Profit or Loss.

**2. Financial Liabilities**

Financial Liabilities are any liability that is:

- a) Contractual obligation:
  - i. to deliver cash or another financial asset to another entity; or
  - ii. to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the entity; or
- b) a contract that will or may be settled on the entity's own equity instruments and is:
  - i. a non-derivative for which the entity is or may be obliged to deliver a variable number of the entity's own equity instruments; or
  - ii. a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.

The Microfinance classifies its financial liabilities, other than financial guarantees and loan commitments, as follows.

**I) Financial Liabilities at Fair Value through Profit or Loss**

Financial liabilities are classified as fair value through profit or loss if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are directly attributable to the acquisition are recognized in the Statement of Profit or Loss as incurred. Financial Liabilities measured at FVTPL are measured at fair value and all the Subsequent changes in fair value is recognized through Statement of Profit or Loss. Changes in fair value are recorded in “Net fair value gains/ (losses) from financial instruments at fair value through profit or loss” with the exception of movements in fair value of liabilities designated at FVTPL due to changes in the Microfinance's own credit risk. Such changes in fair value are recorded in the own credit reserve through OCI and do not get recycled to profit or loss. Interest paid/payable is accrued in “Interest



expense”, using the EIR.

## II) Financial Liabilities measured at amortized cost

All financial liabilities other than measured at fair value though profit or loss are classified as subsequently measured at amortized cost using an effective interest rate method. Amortized cost is calculated by considering any discount or premium on acquisition and fees or costs that are an integral part of the EIR.

### 3.3.3 Measurement

#### Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction costs in relation to financial assets and liabilities at fair value through profit or loss are recognized in the Statement of Profit or Loss.

#### Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial assets or liability classified as measured at amortized cost is subsequently measured at amortized cost using the effective interest rate method.

The amortized cost of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using an effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectible.

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in the Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

The EIR amortization is included in “Interest expense” in the Income Statement. Gains and losses too are recognized in the Income Statement when the liabilities are derecognized as well as through the EIR amortization process.

### 3.3.4 Modification of Financial Assets

A modification of a financial asset occurs when the contractual terms governing the cash flows of a financial asset are renegotiated or otherwise modified between initial recognition and maturity of the financial asset. A modification affects the amount and/or timing of the contractual cash flow either immediately or at a future date. In addition, the introduction or adjustment of existing covenants of an existing loan would constitute a modification even if these new or adjusted covenants do not yet affect the cash flows immediately but may affect the cash flows depending on whether the covenant is or is not met (e.g. a change to the increase in the interest rate that arises when covenants are breached).

The Microfinance renegotiates loans to customers in financial difficulty to maximize collection and minimize the risk of default. A loan forbearance is granted in cases where although the borrower made all reasonable efforts to pay under the original contractual terms, there is a high risk of default or default has already happened, and the borrower is expected to be able to meet the revised terms. The revised terms in most of the cases include an extension of the maturity of the loan, changes to the timing of the cash flows of the loan (principal and interest repayment), reduction in the amount of cash flows due (principal and interest forgiveness) and amendments to covenants.

When a financial asset is modified the Microfinance assesses whether this modification results in derecognition. In accordance with the Microfinance’s policy a modification results in derecognition when it gives rise to substantially different terms. To determine the substantially different terms the Microfinance considers the qualitative factors (i.e. contractual cash flows after modification, change in currency or counterparty, interest rates, maturity, covenants) and a quantitative assessment (i.e. compare the present value of the remaining contractual cash flows under the original terms with the contractual cash flows under the revised terms, discounted at the original effective interest rate).

In case where the financial asset is derecognized the loss allowance for ECL is remeasured at the date of derecognition to determine net carrying amount of the asset at that date. The difference between this revised carrying amount and the fair value of the new financial asset with the new terms will lead to a gain or loss on derecognition. The new financial asset will have a loss allowance measured based on 12 month ECL except on the rare occasions where the new loan is considered to be originated credit impaired. This applies only in the case where the fair value of the new loan is recognized at a significant discount on its revised par amount because there remains a high risk of default which has not been reduced by modification. The Microfinance monitors credit risk of modified financial assets by evaluating qualitative and quantitative information, such as if the borrower is in past due status under the new terms.

When the contractual terms of a financial asset are modified and the modification does not result in derecognition, the Microfinance determines if the financial asset’s credit risk has increased significantly since initial recognition by comparing the credit rating at initial recognition and the original contractual terms; with credit rating at the reporting date based on the modified terms. Where a modification does not lead to derecognition the Microfinance calculates the

modification gain/loss comparing the gross carrying amount before and after the modification (excluding the ECL allowance). Then the Microfinance measures ECL for the modified asset, where the expected cash flows arising from the modified financial asset are included in calculating the expected cash shortfalls from the original asset.

### 3.3.5 De-recognition

#### Derecognition of Financial Assets

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Microfinance neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset.

Any interest in such transferred financial assets that qualify for derecognition that is created or retained by the Microfinance is recognized as a separate asset or liability. On derecognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred), and the sum of

- the consideration received (including any new asset obtained less any new liability assumed) and
- any cumulative gain or loss that had been recognized in other comprehensive income is recognized in profit or loss.

In transactions in which the Microfinance neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset and it retains control over the asset, the Microfinance continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

#### Derecognition of Financial Liabilities

Financial liability is derecognized when the obligation under the liability is discharged or canceled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

### 3.3.6 Determination of fair value

Fair Value is the amount for which an asset could be exchanged, or a liability be settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The Fair Value of a liability reflects its non-performance risk. The Fair Values are determined according to the following hierarchy:

**Level 1 :** Fair Value measurements are those derived from unadjusted quoted prices are in active markets for identical assets of liability.

**Level 2 :** Valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

**Level 3 :** Portfolios are those where at least one input, which could have a significant effects on the instrument's valuation, is not based on observable market data.

Investment in Unquoted Equity Instruments are carried at cost as the market price of such shares could not be ascertained with certainty at the reporting date.

### 3.3.7 Impairment

During the year FY 2081/82, The Institute of Chartered Accountants of Nepal (ICAN) and Accounting Standards Board of Nepal (ASB Nepal) has pronounced that full version of NFRS 9 containing Expected Credit Loss (ECL) to be effective from Shrawan 1st, 2081 and financial statements of Ashad end 2082 (including quarterly financials thereon) incorporates ECL reporting. In relation to the same, “NFRS 9 – Expected Credit Loss Related Guidelines, 2024 was pronounced by the Bank and Financial Institution regulation department of Nepal Rastra Bank on Jestha 1st 2081, providing detailed guidelines for the consistent and prudent application of NFRS 9.

Initially, the updated standard of NFRS 9: Financial Instruments (in line with NFRSs 2018) was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of NFRS 9 that includes expected credit loss, is fully effective in the Microfinance from FY 2081/82.

The Microfinance recognizes a loss allowance for expected credit losses on a financial asset that are measured at Amortized Cost (AC), Fair Value Through Other Comprehensive Income (FVTOCI), a lease receivable, a contract asset or a loan commitment and a financial guarantee contract to which the impairment requirements apply. The ECL



approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses – it is a forward looking model. Any financial instrument classified and measured at FVTPL is not covered under impairment requirements of NFRS 9. The methods for the calculation of Expected Credit Loss is classified into 3 broad approaches:

**I. General approach**

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL). Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition. At the reporting date, if the credit risk has not increased significantly since initial recognition, the Microfinance measures the loss allowance for those financial assets at an amount equal to 12-month ECL.

For loan commitments and financial guarantee contracts, the date that the entity becomes party to the irrevocable commitments is considered to be the date of initial recognition for the purpose of applying the impairment requirements. The Microfinance recognizes in profit or loss, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized in accordance with NFRS 9.

Under the general approach, NFRS 9 recognizes a three-stage approach to measure expected credit losses and recognize interest income.

**Stage 1:**

The financial instruments that have not had a significant increase in credit risk since initial recognition are classified in Stage 1. The Financial instruments at stage 1 require, at initial recognition, a provision for ECL associated with the probability of default events occurring within the next 12 months (12-month ECL). For those financial assets with a remaining maturity of less than 12 months, a Probability of Default (PD) is used that corresponds to the remaining maturity. Interest is calculated on the gross carrying amount of the financial asset before adjusting for ECL.

**This stage includes the following:**

- Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)
- Financial instruments having no significant increase in credit risk since initial recognition.
- Financial assets for which contractual payments are not overdue or are overdue for up to 1 month.
- Financial instruments having low credit risk at the reporting date.

For this purpose, instruments with low credit risk include:

- All exposures on Nepal Government/Province/Local Level or Nepal Rastra Bank
- Exposures fully guaranteed by Nepal Government/Province/Local Level.
- Foreign Sovereign exposures having rating BBB- and above from an external rating agency at the reporting date.
- All exposures on BIS, IMF, EC, ECB and multilateral development banks with risk weight of 0% as defined in Capital Adequacy Framework 2015.
- Debenture/bonds having rating of AA or above at reporting date from external credit rating agency.

The Microfinance determines at each reporting date whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the Microfinance determines whether the risk of default on the financial instrument has been increased significantly or not after initial recognition. If the risk has been increased, the instruments are classified under stage 2 and accordingly lifetime ECL is recognized.

**Stage 2:**

The financial instruments having significant increase in credit risk since initial recognition are classified in Stage 2. A provision is required for the lifetime ECL representing losses over the life of the financial instrument (lifetime ECL). Interest income is continued to be recognized on a gross basis.

**This stage includes the following:**

- Financial instruments having significant increase in credit risk since initial recognition
- Financial instruments having contractual payments overdue for more than 1 month but not exceeding 3 months.
- Loans classified as 'Watchlist' as per NRB directive on prudential provisioning
- Loans without approved credit line or with credit line revoked by microfinance.
- Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling of installment/EMI based loans resulting in reduction in number of installments due to prepayments or change in number of installments due to change in interest rates under floating interest rate are not applicable.
- Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below.



**Stage 3:**

The credit impaired or defaulted financial instruments are classified or moved to Stage 3. A provision is required for the lifetime ECL representing the losses over the life of the instrument (lifetime ECL) with the probability of default (PD) a 100%. Interest income is calculated on an actual receipt basis.

**This stage includes the following:**

- i. Financial instruments having contractual payments overdue for more than 3 months
- ii. The Microfinance considers that the borrower is unlikely to pay its credit obligations to the Microfinance in full, without realizing securities (if held).

The indicators of unlikelihood to pay include:

- The Microfinance puts credit obligation on non-accrued status.
- The Microfinance consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
- The Microfinance has filed for the debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
- The Microfinance sells a part of the credit obligation at a material credit-related economic loss.
- The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
- There is evidence that full repayment based on contractual terms is unlikely without the Microfinance's realization of collateral regardless of whether the exposure is current or past due by a few days.

- iii. Loan is classified non- performing as per NRB prudential provisioning directive.
- iv. Credit impaired financial instruments with objective evidence of impairment.
- 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.

Particulars	Stage 1	Stage 2	Stage 3
Nature	12 month expected credit loss	Lifetime expected credit loss	Lifetime expected credit loss
Risk	No significant risk since initial recognition	Significant credit risk since initial recognition	Credit impaired (With objective evidence of impairment)
Nature	Performing	Performing	Non-performing
Interest Revenue	Effective interest on gross carrying amount	Effective interest on gross carrying amount	Interest on Actual Receipt Basis

**Definition of Credit Impaired Financial Instruments:**

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- Significant financial difficulty of the issuer or the borrower.
- A breach of contract, such as a default or past due event.
- The lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider.
- It is becoming probable that the borrower will enter bankruptcy or other financial reorganization.
- The disappearance of an active market for that financial instrument because of financial difficulties; or
- The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.

Credit impaired financial instruments also includes credit impaired defined by the Microfinance as per their risk management practices.

**Indicators of significant increase in credit risk (SICR):**

Assessment of significant increase in credit risk since initial recognition is required for determining whether the lifetime or the 12-month expected credit loss is to be recognized. NRB's guidelines regarding Expected Credit Loss has given the following conditions which are deemed as indicators of significant increase in credit risk.

- i. More than one month past due
- ii. Absolute lifetime PD is 5% or more
- iii. Relative lifetime PD is increased by 100% or more
- iv. Risk rating (internal or external) downgraded by 2 notches since initial recognition



- v. Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by microfinance's internal credit rating system
- vi. Deterioration of relevant determinants of credit risk (e.g. future cash flows) for an individual obligor (or pool of obligors)
- vii. Expectation of forbearance or restructuring due to financial difficulties
- viii. Deterioration of prospects for sector or industries within which a borrower operates
- ix. Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts
- x. Modification of terms resulting in restructuring/rescheduling
- xi. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition
- xii. Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition.
- xiii. Both qualitative and quantitative factors are encouraged to be considered while assessing whether there have been significant increases in credit risk. Accurate identification of drivers of credit risk and reliable demonstration of linkage between those drivers and level of credit risk is also critical.

## II. Simplified approach applicable to certain trade receivables, contract assets and lease receivables.

Under simplified approach, the entity measures loss allowance at an amount equal to the Lifetime ECL

- i. Mandatorily for the trade receivables or contract assets which do not contain the significant financing component.
- ii. Has been applied optionally for the trade receivables, lease receivables and other contract asset which contain a significant financing component.

## III. Specific approach for purchased or originated Credit-impaired Financial Asset.

These approaches are applicable to loan and advances swapped, purchased or exchanged by the Microfinances and has high credit risk. The Microfinance is required to include the initial expected credit losses in the estimated cash flows when calculating the credit-adjusted effective interest rate for financial assets that are considered to be purchased or originated credit-impaired at initial recognition. Hence, only the cumulative changes in lifetime expected credit losses since initial recognition is recognized as a loss allowance for purchased or originated credit-impaired financial assets.

### Portfolio segmentation:

Guidelines under NFRS 9 on the collective assessment of ECL

- i. As per NFRS 9, depending on the nature of the financial instruments and the credit risk information available for particular groups of financial instruments, the Microfinance may not be able to identify significant changes in credit risk for individual financial instruments before the financial instrument becomes past due.
- ii. For the purpose of determining significant increases in credit risk and recognizing a loss allowance on a collective basis, the Microfinance groups financial instruments based on shared credit risk characteristics with the objective of facilitating an analysis that is designed to enable significant increases in credit risk to be identified on a timely basis.

The following factors are considered for Portfolio Segmentation while calculating ECL:

- i. The individual or collective assessment approaches is used depending on the ability to incorporate forward-looking information into the ECL estimate.
- ii. Collective assessments are generally used for a large group of similar lending exposures, while individual assessments are considered for significant exposures or specific credit concerns. as mentioned in policy
- iii. Grouping exposures having similar risks helps estimate the impact of future factors like economic changes on ECL, when individual assessments cannot consider forward looking information. If the forward-looking information has already been considered in individual assessments, additional assessment on a collective basis is be avoided, if it results in double-counting.
- iv. Grouping exposures in such a way that an increase in the credit risk of particular exposures is masked by the performance of the group as a whole is avoided.

### Curing Period and Transfer Criteria Between Stages:

Financial assets are transferred between the different categories (other than POCI) depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased since initial recognition based on the assessments and also, as per the Policy on Upgrading of Credit Facilities. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the Policy on Upgrading of Credit Facilities.



The Microfinance has developed a comprehensive Policy on Upgrading of Credit Facilities in line with the NFRS 9-Expected Credit Loss Related Guidelines, 2024. Accordingly, credit facilities other than restructured and rescheduled facilities are upgraded to a better stage.

**Transfer from Stage 2 to Stage 1:**

Where there is evidence of significant reduction in credit risk, the Microfinance upgrades such exposure from Stage 2 to Stage 1.

**Transfer Out of Stage 3:**

Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Microfinance continues to monitor for a minimum probationary period of three months to upgrade from Stage 3.

**For Restructured/Rescheduled Exposures:**

The Microfinance monitors restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before up-gradation.

Upgrading of stages for exposures is executed by the Risk Management Department.

**Provisioning for other financial assets at amortized cost**

In addition to the ECL for loans and investments as prescribed above, the Microfinance also holds other financial assets such as balances with bank, working advances and other financial assets. The Microfinance recognizes ECL on such assets based on the historical loss experience measures (e.g. write off rates / provisioning rates) adjusted for expected losses in the future keeping in mind the nature of industry (e.g. regulated industry like banking) and credit ratings of such counterparties.

**ECL Calculation:**

The Microfinance measures ECL in a way that reflects an unbiased and probability-weighted amount determined by evaluating a range of possible outcomes and the reasonable and supportable information available without undue cost or effort at the reporting date, about past events, current conditions and forecast of future economic conditions. While estimating the ECLs, the Microfinance considers three probability-weighted scenarios (a base case, a best case and a worse case).

**The calculation of ECL consists of three key components and discount factor:**

- i. Probability of Default (PD)
- ii. Loss Given Default (LGD)
- iii. Exposure at Default (EAD)

$ECL = PD * LGD * EAD * \text{Discount Factor}$

**i. Probability of Default (PD):**

PD is an estimate of the likelihood of a default over a given time horizon. NFRS 9 requires separate PD for 12-month duration and lifetime duration depending on the stage allocation of the borrower.

For assets which are in Stage 1, a 12-month PD is required. For Stage 2 and Stage 3 assets, a lifetime PD is required, for which a PD term structure needs to be built.

As per NRB Guidelines, PD is an estimate of the likelihood of a default over a given time horizon. With regards to PD estimation, the following measures are considered by the Microfinance.

- i. Derived PD based on historical default migration rates and/other data, internal and external credit rating etc.
- ii. Incorporated forward-looking PD information as well by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- iii. Used at least five-year historical data, where available, for calculating PDs and validate any smoothing of data or inputs by the Risk Management Department.

Irrespective of results derived by the model of the Microfinance, prudential floor of 2.5% as prescribed by the NRB is used.

**ii. Loss Given Default (LGD):**

LGD is the percentage of exposure that is not expected to be recovered in the event of a default. The LGD is usually defined as the amount of credit that is lost by a financial institution when an obligor defaults.

LGD models are developed based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries and all other relevant and supportable information (including forward looking information).

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are to be considered based on latest reliable internal/external valuations.

Microfinance deploys its internal team or forms a committee to review the value of collateral as required.

It is recommended to pursue computation of LGD in the following order:

- i. Use historical actual recovery rates in first place.
- 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.

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.

**iii. Exposure at Default (EAD):**

Exposure at Default (EAD) refers to the expected exposure to a borrower at the event of default.

This is dynamic in nature and keeps changing when the borrower repays his debt or obligation or take additional debt.

For defaulted accounts or stage 3 accounts, EAD is simply the amount outstanding at the point of default. However, for stage 1 and stage 2 accounts, the following elements is considered for computation of EAD under NFRS 9 at the instrument or facility level:

- i. Time horizon over which EAD needs to be estimated.
- ii. Projected cash flows till the estimated default point.
- iii. Residual maturity.
- iv. Deterministic or non-deterministic nature of the payment terms.

**Consideration of Reasonable and Supportable Information:**

The Microfinance uses experienced credit judgment in determining whether the information used for the assessment of credit risk and measurement of ECL is, reasonable and supportable. The information considered includes the information about past events, present conditions and forecasts of future economic conditions.

**Consideration of Forward-looking Information:**

The Microfinance incorporates forward-looking information into both its assessment as to whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL. The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models. The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models.

**Drivers of Credit Risk**

Parameters	Sources
GDP	CBS
Agricultural GDP	NRB
Inflation	World Bank
Unemployment Rate	NRB
Interest Rate	NRB
Remittance Inflow	NRB
Per Capita Income	CBS

**Consideration of Time Value of Money:**

The lifetime Expected Credit Loss (LTECL) is discounted to the reporting date, not to the expected default or some other date, using the coupon interest rate determined at initial recognition or approximation thereof, that will be applied when recognizing the financial assets resulting from the loan commitment.

**Collateral valuation**

The Microfinance seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements, etc. While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization have been considered based on latest reliable internal/external valuations. Net realizable value of all other collateral or other sources that MFIs have legal right to recover from, shall be determined as current fair value less

25% haircut.

The following table provides the quantitative information about the fair value of the collateral held by the Microfinance for the financial assets that have been credit impaired (Stage 3) as at the reporting date:

Type of Collateral	Total exposures in Stage 3	Fair Value of Collateral Pledged	Carrying Amount of Financial Assets Secured
Land	788,444,173.62	636,442,436.05	142,158,512.10

**No Impairment due to use of Collateral:**

The information about the financial instruments for which the Microfinance has not recognized loss allowance because of the collateral. The Net Realizable value of the collateral has been determined as the fair value less hair cut and realization cost as prescribed by NRB for different types of collateral.

The details of such financial assets (loans and advances) are given below:

Loan Products	Total Loan Exposures	NRV of Collateral Pledged	Description of Collateral
Micro Enterprises Loan (P03)	1,148,731,959.86	3,975,458,650.17	

**Impact on adoption of NFRS 9**

**Impact on equity**

The Microfinance has transitioned to Expected Credit Loss (ECL) model for recognizing impairment on the financial assets from the current year. In accordance with NFRS 9 and NRB Directives, the Microfinance has not restated prior period figures. Instead, the increase in impairment provisions resulting from the application of the ECL Model has been determined as Day 1 impact and disclosed separately. The additional provision, net of the tax, represents a reduction in the shareholder's equity as at the date of the transition, although no adjustment has been made to the comparative financial statements of the prior periods.

Particulars	Amount (Rs.)
Total Equity as on 1st Shrawan 2081	1,015,568,318.06
Adjustment due to first time adoption of ECL	-
Adjusted Total Equity as on 1st Shrawan 2081	1,015,568,318.06

**Impact on regulatory Capital**

There is no impact on regulatory capital as the transition to impairment as per NFRS 9 applying from the fiscal year 2081/82.

**Presentation of allowance for Expected Credit Loss in the statement of Financial Position:**

Loss allowance as per the ECL are presented in the statement of financial position as follows:

- Financial assets measured at amortized cost:** as a deduction from the gross carrying amount of the assets.
- For advances measured at cost:** as a deduction from the gross carrying amount of the advances.
- Loan commitments and financial guarantee contracts:** as a provision in other liabilities where a financial instrument includes both a drawn and an undrawn component, and the Microfinance cannot identify the ECL on the loan commitment component separately from those on the drawn component and instead presents a combined loss allowance for both components. The combined amount is presented as a deduction from the gross carrying amount of the drawn component. Any excess of the loss allowance over the gross amount of the drawn component is presented as a provision; and
- Debt instruments measured at FVOCI:** No loss allowance is recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the loss allowance is disclosed and is recognized in OCI.

**Scenario probability weighting (Microfinance)**

Scenario	As on Ashadh end 2082	As on Ashadh end 2081
Best Case	20%	20%
Base (Normal) Case	30%	30%
Worst Case	50%	50%

The Microfinance has not changed probability weighting for the scenario through out the year.



**Write-off of Loans and Advances:**

Loans (and the related impairment allowance accounts) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realization of security. In circumstances where the net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

**Offsetting of Financial Assets and Financial Liabilities**

Financial assets and financial liabilities are offset and the net amount is reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously ('the offset criteria').

**Impairment Charge as per Expected Credit Loss (ECL) method**

Particulars	As on Ashadh end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	37,924,867.03	2,235,818.57	167,986,789.48	208,147,475.08
Other Financial Assets (B)	-	-	-	-
Off-balance sheet credit exposures (C)	-	-	-	-
<b>Total impairment charges (D = A+B+C)</b>	<b>37,924,867.03</b>	<b>2,235,818.57</b>	<b>167,986,789.48</b>	<b>208,147,475.08</b>

**Loan Loss Provision as per Unified Directives to Microfinance**

Loan loss provisioning respect of Performing and Non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisions prescribed in Unified Directives 2081 issued by NRB for Microfinance. Provision is made for possible losses as follows:

Rate	Categories	Loans & Advances			Provision
		Uninsured	Insured	Total	
	<b>A. Performing Loan &amp; Advances</b>	<b>1,055,816.88</b>	<b>8,716,886,462.14</b>	<b>8,717,942,279.02</b>	<b>28,142,813.95</b>
1%	Pass	175,000.00	8,639,101,664.05	8,639,276,664.05	21,599,572.92
5%	Restructure	880,816.88	63,076,202.91	63,957,019.79	6,359,383.46
5%	Watch List	-	14,708,595.18	14,708,595.18	183,857.57
	<b>B. Non-Performing Loan &amp; Advances</b>	<b>80,703,291.19</b>	<b>635,759,801.15</b>	<b>716,463,092.34</b>	<b>220,181,650.53</b>
25%	Substandard	-	31,802,677.65	31,802,677.65	1,987,667.66
50%	Doubtfull	251,615.19	111,257,778.20	111,509,393.39	14,033,032.30
100%	Bad	80,451,676.00	492,699,345.30	573,151,021.30	204,160,950.57
	<b>Sub Total (A+B)</b>	<b>81,759,108.07</b>	<b>9,352,646,263.29</b>	<b>9,434,405,371.36</b>	<b>248,324,464.48</b>
	Additional	-	-	-	613,580.88
	<b>Total</b>	<b>81,759,108.07</b>	<b>9,352,646,263.29</b>	<b>9,434,405,371.36</b>	<b>248,938,045.36</b>

Insured loans and advances represent the portion of the loan portfolio covered under the Deposit & Credit Guarantee Fund (DCGF) scheme. In accordance with the applicable provisioning norms, only 25% of the standard provisioning rate is applied to these insured exposures when calculating the required loan-loss provision.

**Policies opted for Impairment Charge**

The Microfinance opts carveout issued by ICAN for measurement of impairment of Loans and Advances. Impairment charge calculated as per NFRS 9 is compared with the Loan Loss Provision calculated as per Unified Directives, 2081 issued for microfinance, and higher of the amount derived from these measures is taken as Impairment charge for Loans and Advances.

**Comparision of Impairment as per NFRS 9 and NRB :**

Particulars	As on 32nd Ashad 2082
LLP as per NRB Directives	248,938,045.36
Impairment as per NFRS 9	208,147,475.08



### 3.4 Trading assets

Financial Assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified Financial Instruments that are managed together and for which there is evidence of a recent pattern of short- term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at Fair Value, with transaction costs taken to Profit or Loss. Subsequent changes in their Fair Values are recognized in Profit or Loss in ‘Net Trading Income’. However, the Microfinance does not have such assets to be recognized as trading assets as on end of reporting period.

### 3.5 Property and Equipment

Non-financial tangible assets that are held for providing service to customers and for administrative use of the Microfinance are classified as Property and Equipment.

#### Recognition

Property and Equipment are tangible items that are held for use in the production or supply of services or for administrative purposes and are expected to be used during more than one accounting period. The Microfinance applies the requirement of the Nepal Accounting Standard-16 (Property, Plant and Equipment) in accounting for these assets. Property and Equipments are recognized if it is probable that the future economic benefits associated with the asset will flow to the entity and the cost of the asset can be reliably measured.

#### Measurement

An item of property and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property and equipment.

#### Subsequent Measurement

The Microfinance has opted cost model for the subsequent measurement of its Property and Equipments. Property and Equipment is stated at incurred cost (excluding the cost of day-to-day servicing) less accumulated depreciation and accumulated impairment. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

#### Subsequent Cost

The subsequent cost of replacing a component of an item of Property and Equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within that part will flow to the Microfinance and it can be reliably measured. The cost of the day to day servicing of property and equipment are charged to the Statement of Profit or Loss as incurred.

#### Derecognition

The carrying amount of an item of Property and Equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property and equipment is included in the Statement of Profit or Loss when the item is derecognized.

#### Assets not capitalized

Items of property and equipment with original cost up to Rs. 2,000 are directly accounted as expenses.

#### Capital Work in Progress

These are expenses of capital nature directly incurred in the construction of buildings, major development works, or awaiting capitalization. Capital Work in Progress would be transferred to the relevant assets when it is available for use, i.e. when it is in the location and condition necessary for it to be capable of operating in the manner intended by management. Capital work in progress is stated at cost less any accumulated impairment losses.

#### Residual Value

The Microfinance has assessed the salvage value of all property and equipment considering the expected realizable value on the end of life of such assets.

#### Depreciation

Depreciation is charged upon the assets is available for use and does not cease until the asset is disposed off, classified as held for sale or ceases to generate economic benefits.

Freehold land is not depreciated. Depreciation on assets under construction does not commence until they are complete and ready for intended use. Depreciation is provided on all other items of property and equipment so as to write-off their carrying value over the expected useful economic lives.

Items of property and equipment are depreciated on Written Down Value Method over their useful life.

Management of the Microfinance has assessed useful life and salvage value of property and equipment, as follows:



Items	WDV Rate
Building	0.05
Leasehold Properties	Lease period
Vehicle	0.20
Office Equipment, Furniture & Fixture, Computer & Accessories	0.25
Other Assets	0.15

Depreciation for Income Tax purpose is calculated separately at the rate and manner prescribed by the Income Tax Act, 2058.

### 3.6 Goodwill and Intangible assets

#### Recognition

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as Goodwill. Whereas, an identifiable non-monetary asset without physical substance, held for use in the production or supply of the services of the Microfinance or for administrative purpose is recognized as an Intangible Asset.

Goodwill and Intangible Assets are recognized in the books of account if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the asset can be measured reliably. These assets are initially measured at costs.

#### Subsequent Expenditure

Expenses incurred on an Intangible Asset are capitalized only when it is probable that this expense will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expense can be measured and attributed to the asset reliably. All other expense is expenses as incurred.

#### Subsequent Measurement

Goodwill and Intangible Assets are subsequently measured at its Cost less Accumulated Impairment Charges/ Accumulated Amortization.

#### Amortization of Intangible Asset

Intangible Assets, except Goodwill, are amortized on Straight Line basis with the rate set, dividing the cost of the asset. Management estimates the life of an intangible asset of Five years from the date of its put to use.

#### De-recognition of an Intangible Asset

The carrying amount of an item of Intangible Asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain/loss arising on derecognition of an item of Intangible Assets is recognized in the Statement of Profit or Loss when the item is derecognized.

### 3.7 Investment Property

#### Income tax

As per Nepal Accounting Standard-12 (Income Taxes), tax expense is the aggregate amount included in the determination of Profit or Loss for the period in respect of current and deferred taxation.

Income Tax Expense is recognized in the Statement of Profit or Loss, except to the extent it relates to items recognized directly in Equity or Other Comprehensive Income. The management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

Tax Expense comprises Current Tax and Deferred Tax.

#### Current Tax

Current Tax Assets and Liabilities consists of amounts expected to be recovered from or paid to Inland Revenue Department in respect of Current Year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years. Income tax rate applicable for Microfinance is 30% (previous year rate was 30%)



Current Tax Calculation as per Income Tax Act, 2058		
Particulars	Amounts (NPR.)	
<b>Profit as per NFRS (Before Staff Bonus Provision)</b>	<b>368,028,901.83</b>	
<b>Less: Staff Bonus Provision</b>	<b>36,802,890.18</b>	
<b>Profit as per NFRS (After Staff Bonus Provision)</b>	<b>331,226,011.64</b>	
<b>Add:</b>		
<b>Inadmissible Expenses as per Income tax Act, 2058</b>		
1 Depreciation as per Accounting System (PPE & Intrangible Assets)	6,461,888.43	
2 Staff Gratuity Provision	438,691.00	
3 Staff Leave Provision	7,580,885.00	
4 Interest Cost on Employee Benefit Obligations	3,128,569.00	
5 Depreciation on ROU Assets	15,108,131.17	
6 Interest Cost on Lease Liabilities	3,867,865.62	
7 Fines and Penalties	53,880.00	
8 Repair and Maintenance Expenses as per Accounting System	301,239.00	
9 Provision Against Current Assets	33,350,558.20	
10 Provision made for Benefit of suspended staff	991,613.95	
11 Corporate Social Responsibility Expense	193,399.00	
<b>Total</b>	<b>71,476,720.37</b>	
<b>Less:</b>		
<b>Admissible Expenses as Per Income Tax Act, 2058</b>		
1 Depreciation as per Section 19	6,643,448.12	
2 Write back of provision on other assets	-	
3 Payment of staff Gratuity	1,164,644.00	
4 Leave encashment	3,523,430.00	
5 Dividend Income		
6 Lease Payments	17,544,907.00	
7 Gain on disposal of Depreciable Asset and Other Income not recognized in tax	1,402,622.15	
8 Repair and maintenance expenses as per section 16	299,899.41	
<b>Total</b>	<b>30,578,950.67</b>	
<b>Less Loss Carried Forward</b>	<b>1,280,959.93</b>	
<b>Total Taxable Income</b>	<b>370,842,821.41</b>	
<b>Income Tax Liability</b>	<b>111,252,846.42</b>	
<b>Advance Tax deposited</b>	<b>128,089,204.99</b>	
<b>Income Tax Receivable</b>	<b>16,836,358.57</b>	

#### Deferred Tax

Deferred Tax is provided on Temporary Differences at the reporting date between the Tax Base of an assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that the future taxable profits will be available against which deductible temporary differences can be utilized. Carrying amount of Deferred Tax Assets is reviewed at each reporting date and reduced to the extent that it is probable that sufficient profit will be available to allow the deferred tax assets to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred Tax Assets and Liabilities are measured at the Tax Rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantially enacted at the reporting date.

Current and Deferred Tax Assets and Liabilities are offset only to the extent that they relate to Income Tax imposed by the same taxation authority.



### Income tax on items of OCI

Income tax arising on the items of other comprehensive income is charged to statement of OCI itself.

### 3.9 Deposits, debt securities issued and subordinated liabilities

#### Deposits

The Microfinance collects deposits from its members. These transactions are recorded in the books of the accounts of Microfinance, and the resulting balance is recorded as a liability for the Microfinance and represents the amount owed to depositors. The balance is valued at amortized cost.

In accordance with Paragraph 9 of Nepal Accounting Standard 39 (NAS 39) on Financial Instruments: Recognition and Measurement, the Effective Interest Rate is used for booking interest expense. When calculating the Effective Interest Rate, the Microfinance considers all contractual terms of the financial instrument, including fees, points received or paid, transaction costs, premiums, and discounts.

"A Carve-Out regarding the treatment of Effective Interest Rate was issued by the Institute of Chartered Accountants of Nepal (ICAN). According to this Carve-Out, when calculating the Effective Interest Rate, all transaction costs should be considered unless they are immaterial or impracticable to calculate." In cases where it's considered impracticable, a separate Effective Interest Rate may not be computed, as allowed by the Carve-Out issued by ICAN.

#### Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using Effective Interest Rate method except where the microfinance designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on end of reporting period.

#### Subordinated Liabilities

These are the liabilities subordinated, in the event of winding up, to claims of depositors, debt securities issued, and other creditors. It shall include redeemable preference shares, subordinated notes issued, borrowings, etc. During the reporting period, the Microfinance did not have any such liabilities.

### 3.10 Provisions and Contingent Liabilities

**Provision:** Provision is a liability with uncertain timing and event. Provision is recognised if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at the pre-tax rate that reflects current market assessment of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as finance cost.

**Contingent Liabilities:** Contingent liabilities are i) possible obligations arising from past events whose existence will be confirmed on happening or not happening or uncertain future events not wholly within the control of Microfinance, or ii) a present obligation arising from past events but are not recognized because outflow of resources to settle may not be required or such amount can not be reliably estimated.

Contingent liabilities are separately disclosed in the financial statements.

### 3.11 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the ordinary activities of the Microfinance when those inflows result in an increase in equity, other than increases relating to contributions from equity participants. Revenue is recognized only when the following specific recognition criteria are met, ensuring that revenue is earned and realizable:

- i) **Identification of the Transaction:** A valid contract or arrangement exists between the Microfinance and the customer, outlining the terms for the provision of goods or services.
- ii) **Transfer of Risks and Rewards:** The significant risks and rewards associated with ownership of the goods or services have been transferred to the customer. Typically, this means that the customer has gained control over the asset.
- iii) **Reliable Measurement of Revenue:** The amount of revenue can be measured reliably, ensuring there is reasonable certainty regarding the value expected to be received in exchange for the goods or services provided.
- iv) **Probable Economic Benefits to the Microfinance:** The Microfinance has a high degree of confidence that economic benefits, such as cash or other assets, will flow to it. If uncertainties or conditions are attached to the receipt of benefits, revenue recognition may be deferred.
- v) **Specific Criteria for Different Types of Revenue:** Certain revenue types, such as interest, royalties, and dividends, may have their own specific recognition criteria.
- vi) **No Outstanding Obligations:** Revenue is recognized when the Microfinance has fully fulfilled its obligations or services as per the contract and has the right to payment.

#### 3.11.1 Interest income

Interest income has been recognized in accordance with NFRS 9 – Financial Instruments, NRB NFRS 9 ECL Related

Guidelines, 2024, and NRB Guidance Note on Interest Income Recognition, 2025.

The Microfinance Institution recognizes interest income based on the stage classification of loans under the Expected Credit Loss (ECL) framework:

**Stage 1 and Stage 2 loans:**

Interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense (interest accrued but not booked) at the beginning of quarter is also recognized as interest income.

**Stage 3 loans (credit-impaired assets):**

Interest income recognized on accrual basis (coupon rate or effective rate) is adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash based interest income during the current quarter is recognized.

Interest income is calculated on a quarterly basis considering loan staging, opening accrued interest, interest recognized to date, interest accrued during the quarter, and cash recovery during the quarter. Interest income recognized during the year is summarized below:

Quarter by Quarter Reconciliation/ Income to be Booked	Amount (Rs.)
Q1 (Ashoj 2081)	295,771,576.11
Q2 (Poush 2081)	301,599,400.28
Q3 (Chaitra 2081)	317,169,727.01
Q4 (Ashadh 2082)	351,694,059.34
<b>Total</b>	<b>1,266,234,762.74</b>

Overall Annual Reconciliation	Amount (Rs.)
AIR income Booked till 2080/81	78,893,465.53
Cash Received in FY 2081/82	1,262,924,720.06
AIR income Booked till in 2081/82	82,203,508.21
<b>Interest Income to be booked</b>	<b>1,266,234,762.74</b>

**Movement in Accrued Interest Receivable (AIR)**

Particulars	As on 32nd Ashadh 2079	As on 31st Ashadh 2080	As on 31st Ashad 2081	As on 32nd Ashad 2082
Interest Suspense( Receivable)	75,219,759.00	103,118,813.33	173,872,771.04	251,412,397.29
AIR not Recognized	24,337,388.00	48,486,332.60	94,979,305.51	169,208,889.08
AIR Recognized	50,882,371.00	54,632,480.73	78,893,465.53	82,203,508.21
Change in AIR	16,299,933.00	3,750,109.73	24,260,984.80	3,310,042.68

**3.11.2 Fee and commission income**

Fees and commissions are generally recognised on an accrual basis when the service has been provided based on satisfaction of the performance obligations. The fees and commission income and expense that are integral to the effective interest rate on the financial assets and financial liability are included in the measurement of the effective interest rate. The Microfinance has opted to use carve-out on this matter and accounted all realized fee and commission income upfront.

Commission on guarantees issued that are for more than one year are immediately accounted as income. If the period of guarantee is more than one year, then the proportionate amount of fee is accounted as income.

**3.11.3 Dividend income**

Dividend income is recognized when the right to receive dividend is established i.e. when the dividend is approved by general meeting of companies.

**3.11.4 Net trading income**

Income derived from buying/selling of assets and liabilities classified as for trading purpose are accounted as net



trading income. Gain and loss on trading assets and liabilities are recognized on mark to market basis and not on realization basis.

### **3.11.5 Other Operating Income**

Income other than interest, fees & commission and trading income are accounted as other operating income. This primarily comprises of changes in foreign exchange rate, dividend income, gain on disposal of non-financial assets etc.

### **3.12 Interest expense**

For Financial Liabilities measured at Amortized Cost using the rate that closely approximates effective interest rate, interest expense is recorded using such rate. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

The Microfinance uses Carve-Out mentioned previously and treat coupon rate as Effective Rate.

### **3.13 Employees Benefits**

Employee expenses includes the amount paid to employees of microfinance in respect of their service. Payment in respect of services include short-term, post-employment, termination and other long-term employee benefits. Post-employment benefits are in the form of defined contribution plan and defined benefit plan. Expenses under defined contribution plans are accounted as they incur and on defined benefit plan as per the actuarial valuation.

Short term employee benefits include salary, allowance, annual bonus based on profit of the Microfinance, subsidized loans etc. These are provided as the services are rendered by the employees and measured on undiscounted amount of payment made.

Defined Benefit Plans include the gratuity entitle to the employees as per Employee Service Bylaws of the Microfinance.

Other long-term employee benefits include accumulated leave not encashed during service period. These are generally paid on retirement or termination of service of the employee, or when the accumulation exceeds the prescribed period.

### **3.14 Leases**

NFRS 16 introduces new or amended requirements with respect to lease accounting. It introduces significant changes to lease accounting by removing the distinction between operating and financial lease and requiring the recognition of a right-of-use assets and a lease liability at commencement for all leases, except for short-term leases and lease of low value assets when such recognition exemptions are adopted. The impact of adoption of NFRS 16 on the financial statements is described below.

The date of initial application of NFRS 16 for the Microfinance is 1st Shrawan 2078.

**The Microfinance has applied NFRS 16 using the modified retrospective approach which:**

- requires the Microfinance to recognize the effect of initially applying NFRS 16 by considering the date of initial application as the date of commencement of lease.
- does not permit restatement of comparatives, which continue to be presented under NAS 17 and IFRIC 4. Under NFRS 16, right-of-use assets are tested for impairment in accordance with NAS 36.

For short-term leases (lease term of 12 month or less) and leases of low-value assets, the microfinance has opted to recognize a lease expenses on straight-line basis as permitted by NFRS 16. This expenses is presented with in 'Notes 4.35- Other Operating expenses' in the statement of profit or loss.

The Microfinance has used the following practical expedients when applying the modified retrospective approach to lease previously classified as operating leases applying NAS 17.

- The Microfinance has applied a single discount rate of 10% to a portfolio of lease with reasonably similar characteristics.
- The Microfinance has elected not to recognize right-of-use assets and lease liabilities to leases for which the lease term ends within 12 months of the date of initial application.
- The Microfinance has excluded initial direct costs from the measurement of the right-of-use assets at the date of initial application.
- The Microfinance has used hindsight when determining the lease term when the contract contains options to extend or terminate the lease.

### **3.15 Share Capital and Reserves**

Share Capital and Reserves are different classes of equity claims. Equity claims are claims on the residual interest in



the assets of the Microfinance after deducting all its liabilities. Changes in Equity during the reporting period comprise income and expenses recognized in the Statement of Financial Position; plus contribution from the holders of equity claims, minus distribution to holders of equity claims.

### 3.15.1 Share Capital

Ordinary Shares in the Microfinance are recognized at the amount paid per ordinary share. Swarojgar Laghubitta Bittiya Sanstha Ltd.'s shares are listed at Nepal Stock Exchange Ltd. The holders of ordinary shares are entitled to one vote per share at Annual General Meeting of the Microfinance and are entitled to receive annual dividend payments. The Microfinance doesn't have any other form of share capital apart from the ordinary shares.

Dividends on ordinary shares classified as equity are recognized in equity in the period in which they are declared.

The shares issue expenses in respect of Bonus Shares which can be avoided for the issue was charged in the year of issue directly through equity (under Retained Earnings) and disclosed in the statement of changes in equity. Tax impact is also disclosed.

### 3.15.2 Reserves

Microfinance has created various types of reserves as part of regulatory requirement.

#### a) General Reserve

Twenty Percent of the net profit as stated in Section 44 of Bank and Financial Institution Act, 2073 and Fifty Percent of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of Fifteen Percent as provisioned in Direction No. 13 of Directive No.1/081 of Unified Directive for Microfinance issued by NRB is set aside to the general reserve.

**Movement in General Reserve during this fiscal year:**

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2081</b>	<b>172,867,196.25</b>
<b>Addition to the Fund this FY</b>	
a. Provision of this FY (20% of net profit as per NFRS)	44,124,070.58
b. 50% of Dividend in excess of 15% Dividend	-
<b>Total (A)</b>	<b>216,991,266.83</b>
<b>Less : Expenses from Fund this FY</b>	<b>-</b>
<b>Total (B)</b>	<b>-</b>
<b>Closing Balance as on Ashad End 2082 (A-B)</b>	<b>216,991,266.83</b>

#### b) Exchange Equalization Reserve

This is Statutory Reserve created in compliance with section 45 of Bank and Financial Institution Act, 2073 (including Amendments). Twenty-Five Percent of the Revaluation Gain on the foreign currency held as at the end of Fiscal Year shall be aside to Exchange Equalization Reserve.

#### c) Corporate Social Responsibility (CSR) Reserve

In line with Point 14 of Directive 6/081, Microfinance is required to allocate 1% of its net profit for the year for CSR and is required to create CSR Reserve. The amount appropriated to this reserve is expensed off as prescribed in the same Directive in the next fiscal year.

**Movement in CSR Fund this fiscal year:**

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2081</b>	<b>3,153,699.91</b>
<b>Addition to the Fund this FY</b>	
a. Provision of this FY (1% of net profit as per NFRS)	2,206,203.53
b. 10% of Dividend in excess of 15%	-
<b>Total (A)</b>	<b>5,359,903.44</b>



Less : Expenses from Fund this FY		
a. Assistance to Cultural Program		500.00
b. Various One Day Free Health Camp		91,814.00
c. Bell with Stand Provided to Shivapur Gadhi Mahadev Temple, Nawalparasi		12,730.00
d. Global Money Week		11,500.00
e. Water Filter provided to Area Police Office, Sadakpur, Kailali		4,000.00
f. Sponsorship for Super Six Corporate Cup Cricket , Extratech Oval Int. Cricket Stadium, Rupandehi		20,000.00
g. Various Financial Literacy Programs		52,855.00
	<b>Total (B)</b>	<b>193,399.00</b>
<b>Closing Balance as on Ashad End 2082 (A-B)</b>		<b>5,166,504.44</b>

**d) Client Protection Fund**

Client Protection Fund is created at One and half Percent of Net Profit. In addition to this, Thirty-Five Percent of additional amount of Cash Dividend and Bonus Shares, if declared and distributed in excess of Fifteen Percent, as provisioned in Unified Directives 2081/04/01/Ja/A issued by NRB to Microfinance is also set-aside accordingly.

**Movement in Client Protection Fund this fiscal year:**

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2081</b>	<b>25,995,168.78</b>
<b>Addition to the Fund this FY</b>	
a. Interest Income to the fund	1,576,341.97
b. Miscellaneous Addition	60,000.00
c. 1.5% of Net Profit as per NFRS of the FY	3,309,305.29
d. 35% of Dividend in excess of 15%	-
	<b>Total (A)</b>
	<b>30,940,816.04</b>
<b>Less : Expenses from Fund this FY</b>	
a. Assistance to member during pregnancy for hygiene foods and expenses for medical cure of member	4,883,675.00
b. Restoration and Security of failure of Business of Borrower	2,086,765.00
c. Scholarship Expenses	1,958,400.00
d. Training and Observation Expenses of Member	3,720,060.01
	<b>Total Expenses (B)</b>
	<b>12,648,900.01</b>
<b>Closing Balance as on Ashad End 2082 (A-B)</b>	<b>18,291,916.03</b>

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the microfinance shall earmark and invest separately the portion of residual amount of the fund. In compliance with the provision, the management has invested NPR 25,000,000 in fixed deposit of various banks and financial institutions and residual amount has been kept in bank account for future expenditure purpose.

**d) Regulatory Reserve**

The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on end of reporting period not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial Loss etc.

**Details of Regulatory reserve has been presented herewith**

<b>Particulars</b>	<b>FY 2081.082</b>	<b>Movement During The Year</b>	<b>FY 2080.081</b>
Interest Receivable	20,349,901.16	2,085,326.89	18,264,574.27
Short Loan Loss Provision	-	-	-
Short provision for possible losses on investments	-	-	-
Short provision on NBA	-	-	-
Deferred Tax assets	14,440,547.55	1,514,092.67	12,795,662.07
Deferred Tax assets movement through OCI		130,792.80	
Gain on Bargain Purchase			-
Actuarial Gain Recognized/Loss Reserve	581,930.37	(5,474,651.49)	6,056,581.86
Fair Value loss recognized in OCI			-
Deferred Tax assets recognized in Acturial Reserve	209,396.40	(130,792.80)	340,189.20
Others			
<b>Total</b>	<b>35,581,775.48</b>		<b>37,457,007.40</b>

**e) Capital Reserve**

This is a Non-Statutory Reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, Capital Grants and Capital Reserve arising out of business combinations. Funds in this reserve are not available for distribution of Cash Dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the NRB.

**f) Fair Value Reserve**

The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative amount of changes in fair value of those financial assets shall be presented under this account head.

**g) Actuarial Gain Reserve**

The amount that is allocated from profit or retained earnings of the microfinance both positive or negative to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free reserve for distribution of dividend are recorded in this reserve. The reserve includes actuarial gain/(loss) net of tax on defined benefit plan.

**h) Assets Revaluation Reserve**

This is a non-statutory reserve and is the requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following revaluation model. Revaluation reserve often serve as a cushion against unexpected loss but may not be fully available to absorb unexpected losses due to the subsequent deterioration in the market values and tax consequences of revaluation. The microfinance hasn't followed revaluation model.

**i) Capital Redemption Reserve**

This head shall include the statutory reserve created for making payment towards Redeemable Non-Convertible Preference Shares.

**j) Proposed Dividend Distribution**

The Board of Directors of the microfinance institution has recommended the distribution of a 14.25% bonus share and a 0.75% cash dividend (for tax purposes) for the fiscal year 2081/082. The proposed distributions are subject to approval by the shareholders at the Annual General Meeting (AGM). Upon approval, these distributions will be recognized in the equity section of the financial statements in the period in which they are disbursed.



**k) Investment Adjustment Reserve**

It is a regulatory reserve created as a cushion for adverse price movements in MFI's investments as directed by the Directives of Nepal Rastra Bank.

**l) Staff Training Fund**

The fund is created for the purpose of Staff Training. As per the directives to microfinance by NRB, the Microfinance needs to spend at least Three Percent of last fiscal year's total Personnel Expenses (Salary & Allowances) for the development and trainings of the staff/employee. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Staff Training Fund and shall be used for staff trainings in subsequent years.

**Movement in Staff Training Fund this fiscal year:**

Particulars	FY 2081.082	FY 2080.081
Opening Balance as on 1st Sharwan	3,942,286.24	3,612,029.74
Expenses to be made during the year (3 % of Salary & Allowance of Previous FY)	5,137,482.52	5,316,049.50
Actual Expenses made on Staff Training During the FY	(5,046,128.00)	(4,985,793.00)
<b>Fund created (+) / reversal (-)</b>	<b>91,354.52</b>	<b>330,256.50</b>
<b>Closing Balance as on Ashad End</b>	<b>4,033,640.76</b>	<b>3,942,286.24</b>

**3.15.3 Share Premium**

The amount of money collected on issue of shares in excess of its face value shall be presented under this heading. The outstanding amount in this account shall not be considered eligible for distribution of cash dividend.

**3.15.4 Retained Earning**

The accumulated profits which has not been distributed to shareholders and has been ploughed back in the licensed institutions' operations and is free for distribution of dividend to the shareholders shall be presented under this heading.

**3.16 Earning per share including diluted**

The Microfinance presents basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of the microfinance by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares, if any.

Earnings per share is calculated and presented in the face of Statement of Profit or Loss.

**3.17 Segment reporting**

An operating segment is a component of an entity :

- That engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions)
- Whose operating results are regularly reviewed by the entity's Chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and
- For which discrete financial information is available.

Not every part of an entity is necessarily an operating segment or part of an operating segment. For example, corporate headquarters or some functional departments may not earn revenues or may earn revenues that are only incidental to the activities of the entity and would not be operating segments.

The microfinance has identified seven segments based on the geographic locations of its offices in the 7 provinces of the country. Interest earnings generated while conducting businesses under different segments are reported under the respective segment. For segmentation purpose, all business transactions between the segments are conducted on the arm's length basis, with intra unit revenue and cost being nullified when compiled.

**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

Notes to the financial statements for the Year Ended 32nd Ashad 2082

**Note No. 4.1**

**Cash and Cash Equivalents**

Cash and cash equivalent comprise the total amount of cash-in-hand, balances with other bank and financial institutions, money at call and short notice, treasury bills having original maturity of less than three months and cash in transit is presented as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Cash in hand	750,368.00	2,317,972.00
Balance with B/FIs	329,411,104.93	483,818,646.17
Money at call and short notice	344,150,264.19	
Other		
<b>Total</b>	<b>674,311,737.12</b>	<b>486,136,618.17</b>

**Note No. 4.2**

**Statutory Balances and Due from Nepal Rastra Bank**

Balances held with Nepal Rastra Bank including balance for compulsory cash reserve is presented as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Statutory Balances with NRB	2,950,000.00	2,950,000.00
Statutory Balances with BFIs	54,593,189.96	45,531,886.58
Securities Purchased under re-sale agreement		-
Other deposit and receivable from NRB		-
<b>Total</b>	<b>57,543,189.96</b>	<b>48,481,886.58</b>

**Note No. 4.3**

**Placement with Bank and Financial Institutions**

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Placements with domestic B/FIs	-	-
Less: Allowances for Impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.4**

**Derivative Financial Instruments**

The Microfinance does not have any Derivative Financial Instruments.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Held for trading</b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Held for risk management</b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note No. 4.5**

**Other Trading Assets**

The Microfinance does not have any trading assets.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
Pledged		
Non-pledged		

**Note No. 4.6**

**Loans and advances to MFIs and Cooperatives**

The Microfinance does not have any Loans and advances to MFIs and Cooperatives

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to Cooperatives	-	-
Less: Allowance for impairment	-	-
<b>Other</b>		
Less: Allowance for impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note 4.6.1.**

**Allowance for impairment**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Balance for Beginning	-	-
Impairment loss for the year	-	-
Charge for the year	-	-
Recoveries/reversal	-	-
Amount written off	-	-
<b>Balance at Ending</b>	<b>-</b>	<b>-</b>

**Note No. 4.7**

**Loans and advances to customers**

Sum of the outstanding amount of all loans and advances extended to the customers other than BFIs, bills purchased and discounted and amortized cost of staff loans, less the amount of impairment allowances is presented under this head.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Loans and advances measured at amortised cost	9,434,405,371.36	8,225,774,339.00
AIR On Loans and Advances	82,203,508.21	78,893,465.53
<b>Less: Impairment allowances</b>	<b>(248,938,045.36)</b>	<b>(232,922,177.70)</b>
Collective Allowances	(28,142,813.95)	(24,198,650.18)
Individual Allowances	(220,795,231.41)	(208,723,527.52)
<b>Net amount</b>	<b>9,267,670,834.21</b>	<b>8,071,745,626.83</b>
Loans and advances measured at FVTPL		
<b>Total</b>	<b>9,267,670,834.21</b>	<b>8,071,745,626.83</b>



**Note No. 4.7.1**

**Analysis of Loans and advances- By Product**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Product</b>		
Term Loans	9,434,405,371.36	8,225,774,339.00
Short term, term loan	-	-
Hire purchase loan	-	-
Personal Residential Loans	-	-
Staff loans	-	-
Others	-	-
<b>Sub Total</b>	<b>9,434,405,371.36</b>	<b>8,225,774,339.00</b>
Interest receivable	82,203,508.21	78,893,465.53
<b>Grand Total</b>	<b>9,516,608,879.57</b>	<b>8,304,667,804.53</b>

**Note No. 4.7.2**

**Analysis of Loans and advances- By Collateral**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Secured</b>		
Immovable assets	1,135,511,421.74	1,241,875,860.17
Government Guarantee		
Collateral of Government securities		
Collateral of fixed deposit receipt		
Group Guarantee	8,298,893,949.62	6,983,898,478.83
Personal Guarantee		
Other collateral		
<b>Sub Total</b>	<b>9,434,405,371.36</b>	<b>8,225,774,339.00</b>
Unsecured		
<b>Grand Total</b>	<b>9,434,405,371.36</b>	<b>8,225,774,339.00</b>

**Note No. 4.7.3**

**Allowances for Impairment**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Specific allowance for impairment</b>		
<b>Balance at Shrawan 1</b>	<b>24,198,650.18</b>	<b>19,303,687.09</b>
Impairment loss for the year	3,944,163.77	4,894,963.09
Recoveries/reversal during the year	-	-
Write-offs		
Exchange rate variance on foreign currency		
Other Movement		
<b>Balance at Ashad End</b>	<b>28,142,813.95</b>	<b>24,198,650.18</b>
<b>Collective allowances for impairment</b>		
<b>Balance at Shrawan 1</b>	<b>208,723,527.52</b>	<b>155,311,898.74</b>
Impairment loss for the year	12,071,703.89	53,411,628.78
Recoveries/reversal during the year	-	-
Write-offs		
Exchange rate variance on foreign currency		
Other Movement		
<b>Balance at Ashad End</b>	<b>220,795,231.41</b>	<b>208,723,527.52</b>
<b>Total Allowance for impairment</b>	<b>248,938,045.36</b>	<b>232,922,177.70</b>



**Note No. 4.8**

**Investment securities**

Investments made by Microfinance in financial instruments have been presented under this account head in three categories i.e. investment securities designated at fair value through profit or loss, investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income which is as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Investment securities measured at amortised cost		
Investment Securities measured at FVTPL		
Investment Securities measured at FVTOCI	1,000,000.00	1,000,000.00
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

**Note No. 4.8.1**

**Investment securities measured at amortized cost**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.8.2**

**Investment in equity measured at fair value through other comprehensive income**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Equity instrument		
Quoted equity instrument		
Unquoted equity instrument	1,010,000.00	1,010,000.00
Less: specific allowances for impairment	(10,000.00)	(10,000.00)
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

**Note No 4.8.3**

**Information relating to investment in equities**

Particulars	As on 32nd Ashad 2082		As on 31st Ashad 2081	
	Cost	Fair value	Cost	Fair value
<b>Investment in Unquoted Equity</b>				
Nepal Finsoft company Ltd	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
10,000 shares of Rs. 100 each				
Centre for Microfinance Company	10,000.00	10,000.00	10,000.00	10,000.00
100 shares of Rs. 100 each				
<b>Total</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>



**Note No. 4.9**

**Current Tax Assets**

Advance tax deposited by the bank less tax liabilities are presented under this head. Liabilities recognized for the purpose of current income tax, including fees, penalties are presented under this head.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Current tax assets</b>		
Current year income tax assets	128,089,204.99	97,080,405.13
Tax assets of prior periods	-	-
<b>Total</b>	<b>128,089,204.99</b>	<b>97,080,405.13</b>
<b>Current tax Liabilities</b>		
Current year income tax liabilities	111,252,846.42	55,512,415.24
Tax Liabilities of prior periods	-	-
<b>Total</b>	<b>111,252,846.42</b>	<b>55,512,415.24</b>
Total	16,836,358.57	41,567,989.89

**Note 4.10**

**Investment Properties**

Land or land and building other than those classified as property and equipment, and non- current assets held for sale under relevant accounting standard has been presented under this account head. This shall include land, land and building acquired as non-banking assets by the bank but not sold.

**The MFI has no investment properties.**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Investment Properties measured at fair value</b>		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/Transfer	-	-
Net Amount		
<b>Investment Properties measured at cost</b>		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



Note 4.11 Property and Equipment

Particulars	Land	Building	Vehicle	Office Equipment	Other Assets	Total
<b>Cost</b>						
<b>Balance as on Ashad end 2080</b>	<b>15,779,500.00</b>	-	<b>4,911,872.80</b>	<b>47,651,484.58</b>	<b>20,049,071.38</b>	<b>88,391,928.76</b>
Addition during the Year						
Acquisition	-		37,299.00	1,804,663.00	4,695,456.00	6,537,418.00
Capitalization	-		-	-	-	-
Disposal during the year	-		-	-	-	-
Adjustment/Revaluation	-		-	(50,244.06)	50,244.10	0.04
<b>Balance as on Ashad End 2081</b>	<b>15,779,500.00</b>	-	<b>4,949,171.80</b>	<b>49,405,903.52</b>	<b>24,794,771.48</b>	<b>94,929,346.80</b>
Addition during the Year						
Acquisition	-	-	-	3,073,542.00	2,012,383.00	5,085,925.00
Capitalization						
Disposal during the year					(34,423.03)	(34,423.03)
Adjustment/Revaluation						
<b>Balance as on Ashad End 2082</b>	<b>15,779,500.00</b>	-	<b>4,949,171.80</b>	<b>52,479,445.52</b>	<b>26,772,731.45</b>	<b>99,980,848.77</b>
<b>Depreciation and Impairment</b>						
<b>Balance as on Ashad end 2080</b>	-	-	<b>4,046,343.14</b>	<b>32,757,538.61</b>	<b>11,954,084.80</b>	<b>48,757,966.56</b>
Impairment for the year						
Depreciation charge for the Year			177,280.76	3,990,887.24	2,880,221.34	7,048,389.34
Disposals						
Adjustment						
<b>Balance as on Ashad End 2081</b>	-	-	<b>4,223,623.90</b>	<b>36,748,425.85</b>	<b>14,834,306.14</b>	<b>55,806,355.90</b>
Impairment for the year						
Depreciation charge for the Year			145,109.58	3,529,647.04	2,662,829.69	6,337,586.31
Disposals						
Adjustment						
<b>Balance as on Ashad End 2082</b>	-	-	<b>4,368,733.48</b>	<b>40,278,072.89</b>	<b>17,497,135.83</b>	<b>62,143,942.21</b>
<b>Capital Work in Progress</b>						
			-	-	-	-
<b>Net Book Value</b>						
<b>As on 31st Ashadh 2078</b>	<b>15,779,500.00</b>	-	<b>1,525,923.82</b>	<b>15,390,867.78</b>	<b>4,536,447.23</b>	<b>37,232,738.82</b>
<b>As on 32nd Ashadh 2079</b>	<b>15,779,500.00</b>	-	<b>1,220,679.04</b>	<b>17,325,359.84</b>	<b>8,711,378.27</b>	<b>43,036,917.14</b>
<b>As on 31st Ashadh 2080</b>	<b>15,779,500.00</b>	-	<b>865,529.66</b>	<b>14,893,945.97</b>	<b>8,094,986.58</b>	<b>39,633,962.20</b>
<b>As on 31st Ashad 2081</b>	<b>15,779,500.00</b>	-	<b>725,547.90</b>	<b>12,657,477.67</b>	<b>9,960,465.34</b>	<b>39,122,990.91</b>
<b>As on 32nd Ashad 2082</b>	<b>15,779,500.00</b>	-	<b>580,438.32</b>	<b>12,201,372.63</b>	<b>9,275,595.62</b>	<b>37,836,906.57</b>



Note : 4.12

Goodwill and Intangible Assets

Particulars	Goodwill	Software		Total
		Purchased	Developed	
<b>Cost</b>				
<b>Balance as on 31st Ashadh 2080</b>	-	3,013,800.00	-	3,013,800.00
Addition during the Year				-
Acquisition				-
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
<b>Balance as on Ashad End 2081</b>	-	3,013,800.00	-	3,013,800.00
Addition during the Year				-
Acquisition				-
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
<b>As on 32nd Ashad 2082</b>	-	3,013,800.00	-	3,013,800.00
				-
<b>Ammortization and Impairment</b>				-
<b>Balance as on 31st Ashadh 2080</b>	-	2,664,627.62	-	2,664,627.62
Ammortization charge for the Year		185,319.12		185,319.12
Impairment for the year				-
Disposals				-
Adjustment		0.02		0.02
<b>Balance as on Ashad End 2081</b>	-	2,849,946.76	-	2,849,946.76
Ammortization charge for the Year				-
Impairment for the year		124,302.12		124,302.12
Disposals				-
Adjustment				-
<b>Balance as on Ashad End 2082</b>	-	2,974,248.88	-	2,974,248.88
<b>Capital Work in Progress</b>	-	-	-	-
				-
<b>Net Book Value</b>				
<b>As on 31st Ashadh 2078</b>	-	944,318.00	-	944,318.00
<b>As on 32nd Ashadh 2079</b>	-	725,839.62	-	725,839.62
<b>As on 31st Ashadh 2080</b>	-	349,172.38	-	349,172.38
<b>As on 31st Ashad 2081</b>	-	163,853.24	-	163,853.24
<b>As on 32nd Ashad 2082</b>	-	39,551.12	-	39,551.12



**Note No. 4.13**

**Deferred Tax**

Deferred tax is calculated on temporary differences between the book values of financial assets/liabilities and tax bases of assets/liabilities using the statutory tax rate of 30%. Details as follows:

Particulars	As on 32nd Ashad 2082		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Investment properties (NBA)	-	-	-
Interest Receivable	-	-	-
Employees' Defined Benefit Plan	13,263,545.61	-	13,263,545.61
Provisions ( Bank deposit and advance)	16,201.50	-	16,201.50
Property and Equipment	(146,466.32)	-	(146,466.32)
Intangible Assets	109,363.85	-	109,363.85
Lease Liabilities	7,500,484.46	7,071,157.52	429,326.94
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>			<b>13,671,971.58</b>
Deferred tax on carry forward of unused tax losses	768,575.96		768,575.96
<b>Net Deferred tax assets/(liabilities) as on 32nd Ashad 2082</b>			<b>14,440,547.55</b>
Deferred tax asset/(liabilities) as on Shrawan 1, 2081			12,795,662.07
<b>Deferred Tax income/(expense) during the year</b>			<b>1,644,885.47</b>
Deferred tax income/(expense) recognised in profit or loss			1,514,092.67
Deferred tax income/(expense) recognised in other comprehensive income			130,792.80
Deferred tax income/(expense) recognised in directly in equity			-
	As on 31st Ashad 2081		
Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Investment properties (NBA)	-	-	-
Interest Receivable	-	-	-
Employees' Defined Benefit Plan	11,194,731.51	-	11,194,731.51
Provisions ( Bank deposit and advance)	16,201.50	-	16,201.50
Property and Equipment	(92,400.29)	-	(92,400.29)
Intangible Assets	109,363.85	-	109,363.85
Lease Liabilities	7,280,423.72	6,865,522.17	414,901.55
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>			<b>11,642,798.13</b>
Deferred tax on carry forward of unused tax losses	1,152,863.94		1,152,863.94
<b>Net Deferred tax assets/(liabilities) as on 31st Ashad 2081</b>			<b>12,795,662.07</b>
Deferred tax asset/(liabilities) as on Shrawan 1, 2080			12,796,155.58
<b>Deferred Tax income/(expense) during the year</b>			<b>(493.51)</b>
Deferred tax income/(expense) recognised in profit or loss			339,695.69
Deferred tax income/(expense) recognised in other comprehensive income			(340,189.20)
Deferred tax income/(expense) recognised in directly in equity			-



**Note: 4.14**

**Other Assets**

Other Asset include accounts receivable, interest receivable, accrued income, prepayments, deposit, deferred employee benefits and stationery stock details presented as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accounts receivable	46,956,286.80	13,547,451.04
Accrued Income		
Prepayments and deposits	187,650.78	245,687.37
Staff Advances	6,544,920.45	5,727,049.38
Income tax deposit	400,000	400,000.00
Deferred Employee Expenditure		
ROU Assets	23,570,525	22,885,073.89
Consumable Stores	2,395,860	3,063,452.95
<b>Total</b>	<b>80,055,242.83</b>	<b>45,868,714.63</b>

**Note:4.15**

**Due to Bank and Financial Institutions**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Borrowing from BFIs	-	-
Settlement and clearing accounts		
Other		
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.16**

**Due to Nepal Rastra Bank**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Refinance from NRB	-	-
Standing liquidity facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note:4.17**

**Derivative financial instruments**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Held for trading</b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Held for risk management</b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	-	-

**Note:4.18**

**Deposits from Customers**

All deposits account other than deposit from bank and financial institutions (local and foreign bank and NRB) is presented under this head. Details are presented as follows:

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Institutional Customers:</b>		
Term deposits	-	-
Call Deposits	-	-
Other	-	-
<b>Sub total:</b>	-	-
<b>Individual Customers:</b>		
Term deposits	-	-
Saving Deposits	-	-
Savings from Members	4,497,330,470.65	3,733,553,067.08
Other		
<b>Sub total:</b>	4,497,330,470.65	3,733,553,067.08
<b>Total</b>	4,497,330,470.65	3,733,553,067.08

**Note:4.19**

**Borrowing**

The Microfinance has following borrowings as on reporting date.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Domestic Borrowing:</b>		
Nepal Government		
Other licensed institution	4,192,872,279.95	3,858,862,589.21
Other		
<b>Sub total</b>	4,192,872,279.95	3,858,862,589.21
<b>Foreign Borrowing:</b>		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
<b>Sub total</b>	-	-
<b>Total</b>	4,192,872,279.95	3,858,862,589.21



Note:4.20

**Provisions**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Provisions for redundancy		-
Provision for restructuring		-
Pending legal issues and tax litigation		-
Onerous contract		-
Other Provisions	43,524,563.20	10,174,005.00
<b>Total</b>	<b>43,524,563.20</b>	<b>10,174,005.00</b>

Note:4.20.1

**Movement in provision**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Balance at Beginning</b>	<b>10,174,005.00</b>	<b>54,005.00</b>
Provisions made during the year	33,350,558.20	10,120,000.00
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
<b>Balance at Ending</b>	<b>43,524,563.20</b>	<b>10,174,005.00</b>

Note:4.21

**Other liabilities**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Liability for employees defined benefit obligations	9,378,617.00	8,914,130.00
Liability for long-service leave	34,833,201.70	28,401,641.70
Short-term employee benefits	853,161.14	95,927.01
Bills Payable	-	-
Employee Provident fund	-	-
Creditors and Accruals	53,385,121.62	17,710,798.22
Interest payable on deposit	-	5,340.09
Interest payable on borrowing	5,730,360.15	4,023,411.14
Liabilities on deferred grant income		-
Unpaid Dividend		-
Lease Liabilities	25,001,614.85	24,268,079.07
Employee Bonus Payable	36,802,890.18	19,284,780.13
Other Miscellaneous liabilities	8,698,199.24	967,013.19
Payable to Member for Service Charge Refund	4,886,625.75	25,054,241.75
<b>Total</b>	<b>179,569,791.64</b>	<b>128,725,362.30</b>

Note: 4.21.1

**Defined benefit obligation**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Present value of funded obligations</b>		
<b>Present value of non-funded obligations</b>	<b>9,378,617.00</b>	<b>8,914,130.00</b>
<b>Total present value of obligations</b>	<b>9,378,617.00</b>	<b>8,914,130.00</b>
<b>Fair value of plan assets</b>		
<b>Present value of net obligations</b>	<b>9,378,617.00</b>	<b>8,914,130.00</b>
<b>Recognised liability for defined benefit obligation</b>	<b>9,378,617.00</b>	<b>8,914,130.00</b>





Note:4.21.2

**Plan Assets**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Equity securities	-	-
Government bonds	-	-
Bank deposits	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Note:4.21.3

**Movement in the present value of defined benefit obligations**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Defined benefit obligation at Beginning	8,914,130.00	9,241,106.00
Actuarial losses/(gain)	435,976.00	(1,133,964.00)
Benefit paid by the plan	(1,164,644.00)	(172,186.00)
Current service cost	438,691.00	232,731.00
Interest cost	754,464.00	746,443.00
<b>Defined benefit obligation at Ending</b>	<b>9,378,617.00</b>	<b>8,914,130.00</b>

Note:4.21.4

**Movement in the fair value of plan assets**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Fair value of plan assets at Beginning	-	-
Contributions paid into the plan	-	-
Benefit paid during the year	-	-
Actuarial (losses) gains	-	-
Expected return on plan assets	-	-
<b>Fair value of plan assets at Ending</b>	<b>-</b>	<b>-</b>

Note:4.21.5

**Amount recognised in profit or loss**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Current service cost	8,943,275.00	11,915,326.00
Interest on obligation	3,128,569.00	2,789,153.00
Expected return on plan assets		-
Actuarial loss/(gain)	(923,699.00)	(9,613,622.00)
<b>Total</b>	<b>11,148,145.00</b>	<b>5,090,857.00</b>

Note:4.21.6

**Amount recognised in other comprehensive income**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Actuarial (gain)/loss	435,976.00	(1,133,964.00)
<b>Total</b>	<b>435,976.00</b>	<b>(1,133,964.00)</b>

Note:4.21.7

**Actuarial assumptions**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Discount rate	0.09	0.09
Expected return on plan assets	-	-
Future salary increase	0.05	0.06
Withdrawal rate	0.15	0.11
<b>Total</b>	0.29	0.26

Note:4.21.8

**Long-service leave**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Present value of funded obligations	-	-
Present value of non-funded obligations	34,833,201.70	28,401,641.70
<b>Total present value of obligations</b>	<b>34,833,201.70</b>	<b>28,401,641.70</b>
Fair value of plan assets	-	-
Present value of net obligations	34,833,201.70	28,401,641.70
<b>Recognised liability for long-service leave</b>	<b>34,833,201.70</b>	<b>28,401,641.70</b>

Note:4.21.9

**Movement in the present value of long-service leave**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Other long-term obligation at Beginning	28,401,641.70	25,811,703.39
Actuarial losses/(gain)	(923,699.00)	(9,613,622.00)
Benefit paid by the plan	(3,523,430.00)	(1,521,744.69)
Current service cost	8,504,584.00	11,682,595.00
Interest cost	2,374,105.00	2,042,710.00
<b>Other long-term obligation at Ending</b>	<b>34,833,201.70</b>	<b>28,401,641.70</b>

Note:4.22

**Debt securities issued**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Note:4.23

**Subordinated liabilities**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares(liabilities component)	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>





Note:4.24

Share capital

(Figures in NPR)

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Ordinary shares	783,924,403.00	671,104,993.00
Convertible preference share(Equity component)	-	-
Irredeemable preference share(Equity component)	-	-
Perpetual debt(Equity component only)	-	-
<b>Total</b>	<b>783,924,403.00</b>	<b>671,104,993.00</b>

Note:4.24.1

Ordinary shares

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Authorized capital:		
ordinary share of Rs.100 each	800,000,000.00	800,000,000.00
Issued capital:		
ordinary share of Rs.100 each	783,924,403.00	690,682,293.00
Subscribed and paid of capital:		
ordinary share of Rs.100 each	783,924,403.00	671,104,993.00
<b>Total</b>	<b>783,924,403.00</b>	<b>671,104,993.00</b>

Note:4.24.2

Ordinary share ownership

Particulars	As on 32nd Ashad 2082		As on 31st Ashad 2081	
	Percent	Amount	Percent	Amount
<b>Domestic ownership(promoter)</b>	<b>52.72%</b>	<b>413,300,681.00</b>	<b>54.26%</b>	<b>364,141,569.20</b>
Nepal Government				
"A" class licensed institutions				
Other licensed institutions				
Other institutions	0.63%	4,951,600.00	0.65%	4,362,182.45
Other	52.09%	408,349,081.00	53.61%	359,779,386.75
<b>Domestic ownership(public)</b>	<b>47.28%</b>	<b>370,623,722.00</b>	<b>45.74%</b>	<b>306,963,423.80</b>
Nepal Government				
"A" class licensed institution				
Other licensed institutions				
Other institutions				
Other	47.28%	370,623,722.00	45.74%	306,963,423.80
<b>Foreign ownership Promoter</b>				
<b>Foreign ownership public</b>		-		-
<b>Total</b>	<b>100.00%</b>	<b>783,924,403.00</b>	<b>100.00%</b>	<b>671,104,993.00</b>



Share Details of Person/Group/Firm/Company holding 0.5% or more share out of  
Paid Up Capital NRS 78,39,24,403.

S.N.	Name	%	No. of Shares	Amount
1	SHYAM PRASAD KHATIWADA	1.89	148,503.00	14,850,300.00
2	SHIVA KAMAL GURUNG	1.60	125,502.00	12,550,200.00
3	GANESH SUBEDI	1.47	115,203.00	11,520,300.00
4	SAGAR RAJ JOSHI	1.46	114,657.00	11,465,700.00
5	ANITA BARAL	1.31	102,348.00	10,234,800.00
6	DEEPAK KUMAR SHRESTHA	1.23	96,503.00	9,650,300.00
7	UDAY RAJ KHATIWADA	1.22	95,374.00	9,537,400.00
8	SASHIKANTA AGRAWAL	1.17	91,684.00	9,168,400.00
9	MADHAV BHANDARI	0.95	74,537.00	7,453,700.00
10	SAROJINI SHRESTHA	0.91	71,190.00	7,119,000.00
11	SUBHASH DIXIT	0.87	67,948.00	6,794,800.00
12	RENU KARKI	0.87	67,941.00	6,794,100.00
13	ROSHAN SUBEDI	0.84	66,009.00	6,600,900.00
14	BASHANTA KC	0.84	65,990.00	6,599,000.00
15	RUCHILA UPRETY	0.80	62,498.00	6,249,800.00
16	GAURI SHRESTHA	0.76	59,300.00	5,930,000.00
17	HOMA KANTA CHAULAGAI	0.71	56,039.00	5,603,900.00
18	PRAKASH PANT	0.67	52,389.00	5,238,900.00
19	BINITA ADHIKARI	0.66	52,069.00	5,206,900.00
20	NEIGHBOURHOOD SOCIETY SERVICE CENTER	0.63	49,672.00	4,967,200.00
21	BIMALA JOSHI	0.63	49,516.00	4,951,600.00
22	MADAN KUMAR DANGOL	0.63	49,514.00	4,951,400.00
23	NILAM KUMAR SINGH DANGOL	0.61	47,815.00	4,781,500.00
24	GYANENDRA PRASAD PANDE	0.58	45,300.00	4,530,000.00
25	PUSHPA JOSHI	0.58	45,224.00	4,522,400.00
26	KOMANANDA ADHIKARI	0.58	45,095.00	4,509,500.00
27	ARJUN PANT	0.57	44,885.00	4,488,500.00
28	KALPANA JOSHI SHRESTHA	0.54	42,556.00	4,255,600.00
29	BISHNU KATTEL	0.54	42,523.00	4,252,300.00
30	BEGRAJ JOSHEE	0.53	41,784.00	4,178,400.00
31	TANKA MANI KAFLE	0.50	39,033.00	3,903,300.00



**Note:4.25**

**Reserves**

Following reserves are maintained by the Microfinance.

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Statutory General Reserve	216,991,266.83	172,867,196.25
Capital reserve	-	-
Exchange equalization reserve	-	-
Investment adjustment reserve	10,000.00	10,000.00
Corporate social responsibility reserve	5,166,504.44	3,153,699.91
Client Protection Fund	18,291,916.03	25,995,168.78
Capital redemption reserve	-	-
Assets revaluation reserve	-	-
Regulatory reserve	35,581,775.48	37,457,007.40
Fair value reserve	-	-
Dividend equalization reserve	-	-
Staff Training Fund	4,033,640.76	3,942,286.24
Deferred Tax Reserve	-	-
Actuarial Gain	1,575,261.04	1,880,444.24
Special reserve	-	-
Debenture redemption reserve	-	-
Other reserve	-	-
<b>Total</b>	<b>281,650,364.57</b>	<b>245,305,802.82</b>

**Note No. 4.26**

**Contingent Liabilities and Commitment**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Contingent Liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease commitment	-	-
Litigation	-	-
others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note No. 4.26.1**

**Capital commitments**

Capital expenditure approved by relevant authority of the Microfinance but provision has not been made in financial statements

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
<b>Capital commitments in relation to Property and Equipment</b>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	-	-
<b>Capital commitments in relation to Intangible assets</b>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	-	-
<b>Total</b>	-	-

**Note No. 4.26.2**

**Lease Commitments**

Particulars	As on 32nd Ashad 2082	As on 31st Ashad 2081
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
<b>Grand Total</b>	-	-

**Note No. 4.26.3**

**Litigation**

The Microfinance is currently facing a tax litigation in the Revenue Tribunal against the Inland Revenue Department, for which it has made a deposit of NRs. 400,000 in the Tribunal. The management expects that the outflow of economic resources embodying economic benefits for the settlement of the litigation is remote.

**Note: 4.27**

**Interest Income**

Interest income include interest income on loan and advance, investment securities except on those investment securities measure at fair value through profit or loss, cash and cash equivalent, due from BFIs, loan and advances to staff etc. Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Cash and cash equivalents	3,791,413.17	2,838,491.25
Due from Nepal Rastra Bank		
Placement with Banks and Financial Institutions		
Loans and Advances to Financial Institutions		
Loans and advances to customers	1,266,234,762.74	1,094,097,098.08
Investment securities		
Loans and advances to staff		
Other		
<b>Total Interest Income</b>	<b>1,270,026,175.91</b>	<b>1,096,935,589.33</b>





**Note: 4.28**

**Interest Expense**

Interest expenses include interest accrued on deposits collected and debt securities issued. Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Due to Bank and Financial Institutions		
Due to Nepal Rastra Bank		
Deposits from customers	346,349,710.17	303,565,617.00
Borrowing	310,416,726.85	363,892,083.51
Debt securities issued		
Subordinated liabilities		
Other	3,867,865.62	3,821,276.62
<b>Total Interest Expenses</b>	<b>660,634,302.64</b>	<b>671,278,977.13</b>

**Note: 4.29**

**Fees and Commission Income**

Fees and commission income include management fee, service charges, syndication fee, forex transaction commission etc.

Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Loan Administration fees		
Service fees	87,919,937.00	76,038,640.00
Commitment fees		
Card Issuance fees		
pepayment and swap fees		
Remittance fees	100.00	450.00
Brokerage fees		
Other Fees and Commission Income	10,573,569.05	8,318,501.81
<b>Total Fees and Commission Income</b>	<b>98,493,606.05</b>	<b>84,357,591.81</b>

**Note: 4.30**

**Fees and Commission Expense**

Fees and commission expense include ATM management fees, card related fees, remittance fees & commissions/TT/swift charges etc.

Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Brokerage	-	-
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	3,490,869.29	4,199,133.00
<b>Total Fees and Commission Expenses</b>	<b>3,490,869.29</b>	<b>4,199,133.00</b>

**Note: 4.31**

**Net trading income**

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	-	-
Other	-	-
<b>Total Net Trading Income</b>	<b>-</b>	<b>-</b>

**Note: 4.32**

**Other operating income**

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Foreign Exchange Revaluation Gain	-	-
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	19,616.97	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain on Bargain Purchase	-	-
Gain/Loss on sale of gold and silver	-	-
Other	1,383,005.18	2,239,976.03
<b>Total</b>	<b>1,402,622.15</b>	<b>2,239,976.03</b>

**Note: 4.33**

**Impairment Charge/(reversal) for loan and other losses**

Detail presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Impairment charge/(reversal) on loan and advances to B/FIs		
Impairment charge/(reversal) on loan and advances to customer	16,015,867.66	58,306,591.87
Impairment charge/(reversal) on financial Investment		-
Impairment charge/(reversal) on placement with bank and financial institutions		-
Impairment charge/(reversal) on property and equipment		-
Impairment charge/(reversal) on goodwill and intangible assets		-
Impairment charge/(reversal) on investment properties		-
Impairment charge/(reversal) on current assets	33,350,558.20	10,120,000.00
<b>Total</b>	<b>49,366,425.86</b>	<b>68,426,591.87</b>

The impairment on current assets comprises loss allowance recognized against receivables from the Branch Manager and other staff of the Hetauda Branch following the identification of misappropriation of funds.





**Note: 4.34**

**Personnel Expense**

All expenses related to employees of the Microfianance are included under this head. Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Salary	100,812,407.39	91,408,054.43
Allowances	80,334,245.17	79,841,363.00
Gratuity expenses	438,691.00	232,731.00
Provident fund		-
Social Security Fund	20,470,139.29	18,535,905.99
Uniform		
Training & Development Expense	5,046,128.00	4,985,793.00
Leave encashment	7,580,885.00	2,068,973.00
Medical		
Employee Insurance	149,828.00	156,126.56
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Voluntary Resignation scheme	-	-
Finance expenses under NFRS	3,128,569.00	2,789,153.00
Other Expenses Related to Staff	991,613.95	-
<b>Sub-Total</b>	<b>218,952,506.80</b>	<b>200,018,099.98</b>
Employees Bonus	36,802,890.18	19,284,780.13
<b>Total</b>	<b>255,755,396.98</b>	<b>219,302,880.11</b>

**Note: 4.35**

**Other operating expense**

Operating expense other than those relating to personnel expense are recognized are presented in this head. Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Directors' fee	976,000.00	890,500.00
Directors' expense	589,058.00	755,486.54
Auditors' remuneration	2,146,998.00	1,874,000.00
Other audit related expense	-	185,848.00
Professional and legal expense	7,648.00	-
Office administration expense	63,180,672.74	49,261,184.50
Lease expense on short-term lease	2,871,200.00	2,096,110.00
Depreciation on Right-of-use assets		-
Operating expense of investment properties		-
Corporate Social Responsibility Expense	193,399.00	175,706.00
Onerous lease provision		
Other Miscellaneous Operating Expenses	12,844,305.51	12,031,596.13
<b>Total</b>	<b>82,809,281.25</b>	<b>67,270,431.17</b>



Note No 4.35.1 Office Administation Expenses

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Light Electricity and Water Expenses	2,360,275.82	2,149,063.00
Repair and maintenance		
(a) Building	-	-
(b) Vehicles	82,075.00	199,829.00
(c) Computer and accessories	169,326.00	152,602.00
(d) Office Equipment and furniture	49,838.00	94,848.00
(e) Other	114,684.00	102,697.50
Insurance	558,472.64	590,828.04
Postage, Telex, Telephone, Fax	7,496,178.59	7,328,622.19
Printing and stationery	4,151,046.93	4,213,639.91
News paper, Books and Journals	7,123.00	3,405.00
Advertisement	1,651,760.00	299,955.00
Donation		
Security Expense		
Deposit and Loan Guarantee Premium	36,407,408.16	24,308,318.37
Travelling Allowance and Expenses	2,758,535.00	3,762,466.00
Entertainment		
Annual/special general meeting expense	397,229.00	321,761.00
Other -Annual Function Expenses		
Other -Office Expenses		
(a) Miscellaneous	6,429,437.27	5,166,435.49
(b) Lunch Expenses	372,691.00	396,376.00
(c) Fines and Penalties	53,880.00	50,338.00
(d) RTS Expenses	120,712.33	120,000.00
<b>Total</b>	<b>63,180,672.74</b>	<b>49,261,184.50</b>

Note No 4.35.2 Other Miscellaneous Operating Expenses

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Technical Fee	412,495.51	357,342.63
Fuel	8,236,182.00	7,461,615.50
Share Issue Expenses	-	-
Software Hosting Charge	3,475,428.00	3,475,428.00
Renewal Fee	720,200.00	737,210.00
<b>Total</b>	<b>12,844,305.51</b>	<b>12,031,596.13</b>

Note: 4.36

Depreciation & Amortisation

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Amortization is the systematic allocation of the depreciable amount of an intangible asset over its useful life. Depreciation and amortization include depreciation on plant and equipment & amortization of intangible assets.

Details presented as follows:

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Depreciation on Property and Equipment	6,337,586.31	7,048,389.34
Depreciation on Right of use assets	15,108,131.17	15,327,692.36
Amortisation of intangible assets	124,302.12	185,319.12
<b>Total</b>	<b>21,570,019.60</b>	<b>22,561,400.82</b>





Note: 4.37

**Non operating income**

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Recovery of loan written off		
Other Income	34,929,903.16	43,648,074.08
<b>Total</b>	<b>34,929,903.16</b>	<b>43,648,074.08</b>

Note: 4.38

**Non Operating Expense**

The incomes that have no direct relationship with the operation of transactions are presented under this head.

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense : Merger & Acquisition related	-	578,796.00
<b>Total</b>	<b>-</b>	<b>578,796.00</b>

Note: 4.39

**Income Tax Expense**

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
<b>Current Tax Expense</b>		
Current year	111,252,846.42	55,512,415.24
Adjustment for prior years	866,905.00	6,984,633.90
<b>Deferred tax expense</b>		
Origination and reversal of temporary differences	(1,514,092.67)	(339,695.69)
Changes in tax rate		
Recognition of previously unrecognised tax losses		
<b>Total income tax expense</b>	<b>110,605,658.75</b>	<b>62,157,353.45</b>

Note : 4.39.1

**Reconciliation of tax expense as per taxable profit and accounting profit**

Particulars	For the year Ended 32nd Ashad 2082	For the year ended 31st Ashad 2081
<b>Profit before tax</b>	<b>331,226,011.64</b>	<b>173,563,021.15</b>
<b>Tax amount at tax rate of 30%</b>	<b>99,367,803.49</b>	<b>52,068,906.35</b>
Tax effect of employee benefit expense	1,938,021.30	1,019,077.89
Effect of Depreciation expense	(54,467.91)	(70,856.85)
Effect of Repair and Improvement expense	401.88	32,853.89
Effect of Interest Income Recognised as per Accrual Basis		-
Effect of Lease accounting	429,326.94	(257,091.26)
Carried forward loss	(384,287.98)	(384,287.98)
Other expenses disallowed as per tax	9,956,048.70	3,103,813.20
<b>Total income tax expense</b>	<b>111,252,846.42</b>	<b>55,512,415.24</b>
<b>Effective tax rate</b>	<b>0.34</b>	<b>0.32</b>

## 5. Disclosure and Additional Information

### 5.1 Risk Management & Risk Management Framework

Risk is inherent in the Financial Institution's activities but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the Financial Institution's continuing profitability and each individuals within the Financial Institution is accountable for the risk exposures relating to his or her responsibilities. The microfinance is mainly exposed to;

1. Liquidity Risk
2. Interest Rate Risk
3. Credit Risk
4. Operational Risk

The Board of Directors have overall responsibility for the establishment and oversight of the microfinance's risk management framework. Risk Management Committee is responsible for overall risk management of the microfinance which includes managing, assessing, identifying, monitoring and reducing pertinent macro and micro-economics level business risks that could interfere with microfinance's objectives and goals and whether the microfinance is in substantial compliance with its internal operating policies and other applicable regulations and procedures, external, legal, regulatory or contractual requirements on a continuous basis. Further, Risk management committee ensures integration of all major risks in capital assessment process. Risk management policies and systems are reviewed annually to reflect changes in market conditions, products and services offered. The microfinance, through its training and management standards and procedures, continuously updates and maintains a disciplined and constructive control environment, in which all employees are assigned and made to understand their respective roles and responsibilities.

#### 5.1.1 Liquidity Risk

Liquidity risk is the risk that the microfinance will encounter difficulties in meeting its financial commitments that are settled by delivering cash or other financial assets. Hence the microfinance may be unable to meet its payment obligations when they fall due under both normal and stress circumstances. To limit this risk, management has arranged diversified funding sources in addition to its core deposit base, and adopted a policy of continuously managing assets with liquidity in mind and of monitoring future cash flows and liquidity on a daily basis. The microfinance has developed internal control process and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high-grade collateral which could be used to secure additional funding if required.

The microfinance maintains a portfolio of highly marketable and diverse assets assumed to be easily liquidated in the event of an unforeseen interruption of expected cash flow. The microfinance also has committed lines of credit facilities that could be utilized to meet liquidity needs. Further, the microfinance maintains a statutory deposit with in "A" Class financial institution equal to Approx 12.71% of the member deposit and as cash reserve ratio equal to Approx 0.64% of the member's deposit and lending from different institutions which also mitigate the bar set by Nepal Rastra Bank. In accordance with the microfinance's policy, the liquidity position is assessed and managed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specific to the financial institution. The most important of these is to maintain the required ratio of liquid assets to liabilities, to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale.

#### 5.1.2 Interest Rate Risk

Interest rate risk is the potential that a change in overall rate will reduce the value of a bond or other fixed-rate investment. The Microfinance will take the following measures to minimize the risk arising from interest rate:

- a. Only assets and liabilities affected by changes in interest rate has been included in the assets and liabilities.
- b. When analyzing the differences in the situation where the payment term of assets and liabilities do not match, the amount of cash balance and non-payment of interest has been included.
- c. In order to manage and minimize the interest rate risk, the microfinance has prepared quarterly (October, January, April and July mid) details and submitted to the microfinance supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

#### 5.1.3 Credit Risk

The risk of potential loss because of counterparty failures to meet its obligations to pay the credit obtained from microfinance as per agreed terms is known as credit risk. A loan application from which has been used by microfinance, includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of borrower, credibility, sector wise analysis etc.



#### 5.1.4 Operational Risk

The risk that arises during day to day operations of the microfinance is called operating risk. In context of microfinance, small but large number of transactions have been done, decentralized working methods have been adopted, more focus has been given on area expansion for geo-graphy versatility, priority has been given to cost reduction, due to lack of integrated information system, expansion of program in rural areas with lack of infrastructure and lack of appropriate technology to provide service as per needs of customer, there is always a possibility of operation risk in the program. The microfinance has arranged the necessary staff to carry out various responsibilities for daily operation. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the microfinance. But sometimes due to negligence of the stakeholders and personal interest attached with them, the microfinance is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the profitability of microfinance and much more increase in reputational risk of microfinance. Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

#### 5.1.5 Fair Value of Financial Assets and Liabilities

Fair value is a market based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market transaction and market information might not be available. However, the objective of a fair value measurement in both cases are the same to estimate the price at which an orderly transaction to sell the assets or to transfer the liability would take place between market participants at the measurement date under current market conditions (i.e., an exit price at the measurement date from the perspective of a market participant that holds the asset or owes the liability).

Fair values are determined according to the following hierarchy:

##### Level 1:-

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Held for trading and available for sale investments have been recorded using Level 1 inputs.

##### Level 2:-

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities either directly or indirectly.

##### Level 3:-

Level 3 inputs are unobservable inputs for asset and liability.

**The following table shows an analysis financial instruments recorded at fair value by level of the fair value hierarchy:**

Particulars	2081.082			2080.081		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<b>Financial Instrument available for sales</b>						
<b>Quoted Equities</b>						
<b>Unquoted Equities</b>						
Centre for Microfinance Pvt Ltd		10,000.00			10,000.00	
(100 ordinary shares @ NPR.100 Paid up)						
Nepal Finsoft Company Ltd						
(10,000 Ordinary Shares @ NPR.100 Paid up)		1,000,000.00			1,000,000.00	
<b>Quoted Mutual Funds</b>						
<b>Total</b>		<b>1,010,000.00</b>		-	<b>1,010,000.00</b>	-

#### 5.2 Capital Management

The Microfinance's capital management policies and practices support its business strategy and ensure that it is adequately capitalized to withstand even in several macroeconomic downturns. The microfinance is a licensed institutions providing financial services therefore it must comply with capital requirement of Nepal Rastra Bank.

**(i) Qualitative disclosures**

Nepal Rastra Bank has directed the microfinance to develop own internal policy, procedure and structure to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The microfinance has BODs approved risk management policies for proper governance as guided by Nepal Rastra Bank.

**ii) Quantitative disclosures**

**Capital Structure and Capital Adequacy**

As on 32nd Ashad, 2082

• **Tire 1 Capital and a breakdown of its components:**

Particulars	Amount(NPR.)
Paid up Equity Share Capital	783,924,403.00
Irredeemable Non-cumulative preference shares	-
Shares Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	216,991,266.83
Retained Earnings	170,862,494.09
Unaudited current year cumulative profit	-
Special Reserve Fund	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Capital Redemption Reserve Fund	-
Deferred Tax Reserve	-
Bargain purchase gain recognized	-
Less: Goodwill	-
Less: Intangible Assets	(39,551.12)
Less: Deferred Tax Assets	(14,440,547.55)
Less: Investment in equity of licensed financial Institutions	-
Less: Investment in equity of institutions with financial interests	-
Less: Investment in equity of institutions in excess of limits	-
Less: Investments arising out of underwritings commitments	-
Less: The amount of Land purchased for self-use without following the instructions of NRB.	(15,779,500.00)
Less: Reciprocal crossholdings	-
Less: Others Deductions	-
<b>Total Tire 1 Capital</b>	<b>1,141,518,565.25</b>

• **Tire 2 Capital and a breakdown of its components:**

Particulars	Amount(NPR.)
Cumulative and /or Redeemable Preference Shares	-
Subordinated Term Debt	-
Hybrid Capital Instrument	-
General Loan loss provision	28,756,394.83
Exchange Equalization Reserve	-
Investment Adjustment Reserves	10,000.00
Assets Revaluation Reserves	-
Special Reserve Fund	-
<b>Total Tire 2 Capital</b>	<b>28,766,394.83</b>

• **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tire 1)	1,141,518,565.25
Supplementary Capital (Tire 2)	28,766,394.83
<b>Total Capital Fund</b>	<b>1,170,284,960.08</b>





Statement of Risk Weighted Assets (RWA)  
As on 32nd Ashad, 2082

**A. On- Balance Sheet Items**

S.N.	Description	Weight (%)	Current Period	
			Amount(NPR.)	RWA
1	Cash Balance	0	750,368.00	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	2,950,000.00	-
4	to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan Against Own FD	0	-	-
7	Loan Against Govt. bond	0	-	-
8	Accured Interest on Govt. Bond	0	-	-
9	Investment to Youth and Small Enterpreneur Self-employment Fund	0	-	-
10	Balance on domestic banks and financial institutions	20	384,004,294.89	76,800,858.98
11	Loan against other's and financial institution's FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at Call	20	344,150,264.19	68,830,052.84
14	Loan against internationally rated bank guarantee	20	-	-
15	Investment to internationally rated banks	20	-	-
16	Inter-bank Lending	20	-	-
17	Investment on shares/debentures/bonds	100	1,010,000.00	1,010,000.00
18	Other Investments	100	-	-
19	Loans & Advances, bill purchase/discount	100	9,434,405,371.36	9,434,405,371.36
20	Fixed assets	100	37,836,906.57	37,836,906.57
21	Net interest receivables (Total IR-8-Interest Suspense)	100	82,203,508.21	82,203,508.21
22	Net Non-Banking Assets	100	-	-
23	Others Assets (Except advance payment on tax)	100	80,055,242.83	80,055,242.83
24	Real estate / residential housing loans exceeding the limits	100	-	-
<b>Total On-Balance-sheet Items (A)</b>			<b>10,367,365,956.05</b>	<b>9,781,141,940.78</b>

**B. Off- Balance Sheet Items**

S.N.	Description	Weight (%)	Current Period	
			Amount(NPR.)	RWA
1	Bills Collection	0	-	-
2	Forward foreign exchange contract	10	-	-
3	L/C with maturity less than six months (Outstanding Value)	20	-	-
4	Guarantee against International rated bank's counter guarantee	20	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-
6	Bid Bond, performance bond and underwriting	50	-	-
7	Loan sale with repurchase agreement	50	-	-
8	Advance payment guarantee	100	-	-
9	Financial and other guarantee	100	-	-
10	Irrevocable Loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All type of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid guarantee claims	200	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	207,347,319.12	207,347,319.12
<b>Total Off-Balance sheet Items (B)</b>			<b>207,347,319.12</b>	<b>207,347,319.12</b>
<b>Total Risk Weighted Assets (A±B)</b>				<b>9,988,489,259.90</b>

**C. Total Capital Fund (Tire 1 Capital + Tire 2 Capital)** 1,170,284,960.08

**D. Minimum capital fund to be maintained based on Risk Weighted Assets**

1	Minimum Capital Fund Required (8% of RWA)	799,079,140.79
2	Minimum Core Capital Required (4% of RWA)	399,539,570.40
3	Capital Fund Maintained (in %)	11.72%
4	Core Capital Maintained (in %)	11.43%

**iii) Compliance with External Requirement**

The Microfinance has complied with externally imposed capital requirements to which it is subject and there are no such consequence where the microfinance has not complied with those requirement.



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

Notes to the financial statements for the Year Ended 32nd Ashad 2082

**Note 5.3**

**Classification of Financial Assets and Financial Liabilities**

Particulars	As on 32nd Ashad 2082			As on 31st Ashad 2081				
	VTPL	Amortized Cost	FVTOCI	Total	VTPL	Amortized Cost	FVTOCI	Total
<b>Financial Assets:</b>								
Cash and cash equivalents	-	674,311,737.12	-	674,311,737.12	-	486,136,618.17	-	486,136,618.17
Statutory Balances and Due from Nepal Rastra Bank	-	57,543,189.96	-	57,543,189.96	-	48,481,886.58	-	48,481,886.58
Loans and advances to B/FIs	-	-	-	-	-	-	-	-
Loans and advances to customers	-	9,267,670,834.21	-	9,267,670,834.21	-	8,071,745,626.83	-	8,071,745,626.83
Investment securities (Govt. & Development Bonds)	-	-	-	-	-	-	-	-
Investment securities (Equity)	-	-	1,000,000.00	1,000,000.00	-	-	-	-
Other Financial assets	-	54,088,858.03	-	54,088,858.03	-	19,920,187.79	-	19,920,187.79
<b>Total Financial Assets</b>	<b>-</b>	<b>10,053,614,619.32</b>	<b>1,000,000.00</b>	<b>10,054,614,619.32</b>	<b>-</b>	<b>8,626,284,319.37</b>	<b>1,000,000.00</b>	<b>8,627,284,319.37</b>
<b>Financial Liabilities:</b>								
Borrowings	-	4,192,872,279.95	-	4,192,872,279.95	-	3,858,862,589.21	-	3,858,862,589.21
Due to Bank and Financial Institutions	-	-	-	-	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-	-	-	-	-
Deposits from customers	-	4,497,330,470.65	-	4,497,330,470.65	-	3,733,553,067.08	-	3,733,553,067.08
Other Financial Liabilities	-	179,569,792.46	-	179,569,792.46	-	128,725,362.96	-	128,725,362.96
Debt securities issued	-	-	-	-	-	-	-	-
<b>Total Financial Liabilities</b>	<b>-</b>	<b>8,869,772,543.06</b>	<b>-</b>	<b>8,869,772,543.06</b>	<b>-</b>	<b>7,721,141,019.25</b>	<b>-</b>	<b>7,721,141,019.25</b>



#### Note 5.4 Operating segment Information

##### 5.4.1.General information

A component of the Microfinance that engages in business activities from which it may earn revenues and incur losses, including revenue and expenses that relate to transactions with any other components of the microfinance, whose operating results are reviewed regularly by the management to make decisions about resources allocation to each segment and assess its performance, and for which discrete financial information is available is termed as operating segment.

Based on the nature of the business, transactions, products and services, the management have identified seven reporting segments of the microfinance for the purpose of financial reporting:

- Koshi Province
- Madhesh Province
- Bagmati Province
- Gandaki Province
- Lumbini Province
- Karnali Province
- Far West Province

##### 5.4.2 Information about profit or loss, assets and liabilities

Particulars	Koshi Province	Madhesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudurpaschim Province	Total
Interest Revenue	64,547,083.81	433,256,979.33	425,444,109.73	110,583,894.40	148,829,095.54	26,820,718.67	57,234,251.75	1,266,716,133.23
Interest Expense	(7,732,368.00)	(118,785,773.00)	(439,595,314.02)	(30,816,606.00)	(45,576,262.00)	(2,777,067.00)	(11,483,047.00)	(656,766,437.02)
Intersegment Revenue	-	-	502,300,407.56	-	2,293,326.27	-	-	504,593,733.83
Intersegment Expense	(42,016,974.14)	(175,130,661.48)	(144,505,668.64)	(43,920,625.34)	(56,753,516.14)	(15,351,807.69)	(26,914,480.40)	(504,593,733.83)
<b>Net Interest Revenue</b>	<b>14,797,741.67</b>	<b>139,340,544.85</b>	<b>343,643,534.63</b>	<b>35,846,663.06</b>	<b>48,792,643.67</b>	<b>8,691,843.98</b>	<b>18,836,724.35</b>	<b>609,949,696.21</b>
Depreciation and Amortization	(531,513.19)	(1,979,599.94)	(2,215,791.77)	(458,899.80)	(731,909.58)	(177,937.49)	(366,236.66)	(6,461,888.43)
Other allocable income/ (expenses)	(19,931,102.87)	(69,540,989.21)	(68,212,270.79)	(17,880,373.78)	(24,110,612.73)	(2,180,979.67)	(10,758,432.48)	(212,614,761.53)
<b>Segment profit/ (loss) before income tax</b>	<b>(5,664,874.39)</b>	<b>67,819,955.70</b>	<b>273,215,472.07</b>	<b>17,507,389.48</b>	<b>23,950,121.36</b>	<b>6,332,926.82</b>	<b>7,712,055.21</b>	<b>390,873,046.25</b>
Unallocated income/expenses:								(24,578,644.06)
Interest recognised on accrual basis								3,310,042.68
Staff Bonus								(36,802,890.18)
Corporate Social Responsibility								(193,399.00)
Employee benefit expense- effect of NFRS accounting								(1,334,059.43)
Effect of NFRS accounting								(48,084.61)
<b>Profit/Loss before income tax as per SoPL</b>								<b>331,226,011.64</b>
<b>Segment Assets</b>	<b>576,326,892.42</b>	<b>3,622,359,199.62</b>	<b>3,778,994,356.72</b>	<b>847,892,800.72</b>	<b>1,179,859,487.77</b>	<b>226,706,952.68</b>	<b>445,359,573.38</b>	<b>10,677,499,263.31</b>
<b>Segment Liabilities</b>	<b>581,991,766.83</b>	<b>3,554,539,243.91</b>	<b>3,565,425,920.26</b>	<b>830,385,411.23</b>	<b>1,155,909,365.39</b>	<b>220,374,025.86</b>	<b>437,647,518.18</b>	<b>10,346,273,251.66</b>

##### 5.4.3. Measurement of operating segment profit or loss, assets and liabilities

The Microfinance has determined segments based on the provinces.



#### 5.4.4. Information about geographical areas

Revenue from following geographical areas:

Areas	Amount (NPR)
Koshi Province	64,547,083.81
Madhesh Province	433,256,979.33
Bagmati Province	425,444,109.73
Gandaki Province	110,583,894.40
Lumbini Province	148,829,095.54
Karnali Province	26,820,718.67
Far West Province	57,234,251.75
<b>Total</b>	<b>1,266,716,133.23</b>

#### 5.4.5. Information about major customers

The Microfinance does not have any customer, which generate more than 10% of the entity's revenue.

#### 5.5 Share options and share based payment

The microfinance does not extend any share options and share based payments to any of its employee. Thus during the reporting period the microfinance does not have any transactions that are to be accounted as per NFRS 2 "Share - Based Payment".

#### 5.6 Contingent liabilities and commitment

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.26.

#### 5.7 Related Party Disclosures

##### 5.7.1. List of Directors and Key Managerial Personnel

The Microfinance has carried out transactions in the ordinary course of business on an arm's length basis with parties who are defined as Related Parties including Key Management Person (KMP) as required by Nepal Accounting Standard 24 "Related Party Disclosures" the disclosure of related party has been made as under: The following parties have been identified as the related party transaction as per NAS 24:

S.N.	Name	Relationship	Date of Appointment	Date of Retirement
1	Mr. Gyanendra Prasad Pande	Chairman	2079.12.11	-
2	Mr. Uday Raj Khatiwada	Director	2079.12.11	-
3	Mr. Tri Bikram Pandey	Director	2079.12.11	-
4	Mr. Krishna Banjade	Director	2078.07.27	-
5	Mr. Tej Datta Khakural	Director	2078.07.27	-
6	Mr. Samar Dhakal	Director	2078.07.27	-
7	Mrs. Hira Devi Bista	Director	2079.07.22	-
8	Mr. Manoj Krishna Uprety	Chief Executive Officer	2079.09.04	-



### 5.7.2. Transactions with and Payments to Directors & Key Managerial Personnel

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	19.00	809,000.00
2	Audit Committee Meeting	4.00	26,000.00
3	Risk Management Committee	5.00	58,500.00
4	Anti-Money Laundering Committee	4.00	26,000.00
5	Staff Benefits and Facilities Committee	3.00	19,500.00
6	Others	2.00	37,000.00
<b>Total</b>		37.00	<b>976,000.00</b>

Further, the following expenses are made for Board of Directors in the reporting period.

S.N.	Particulars	Amounts
1	Communication & News Paper	168,000.00
2	Air & Bus Fare Expenses	173,058.00
3	Tiffin & Miscellaneous Expenses	222,512.00
4	Training & Education	25,488.00
<b>Total</b>		<b>589,058.00</b>

Chief Executive Officer's Emoluments and Facilities

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	2,233,016.34
2	Retirement Benefits	-
3	Social Security Fund Benefit	168,000.00
4	Others	-
<b>Total</b>		<b>2,401,016.34</b>

In addition to above, the Microfinance also provide other facilities like telephone facility of corporate simcard amounting NPR 499 Per Month & Travelling Allowance (Per day NPR 650) as per the approved employee facilities of the Microfinance.

### 5.8 Merger and Acquisition

In the Fiscal Year 2077/78, the Microfinance has acquired "D" Class financial institution Licensed by NRB, Janakpur Laghubitta Bittiya Sanstha Ltd. with due approval from Special General Meeting of the Microfinance and from Nepal Restra Bank and started the joint transaction from 25th Ashwin, 2077.

For acquisition the Microfinance has issued 2,43,250 number of equity shares at swap ratio of 100 : 70 (70 shares of Swarojgar Lagubitya Bittiya Sanstha Limited for every 100 shares of Janakpur Laghubitta )

In the Fiscal Year 2079/80, the Microfinance has signed Merger MOU with "D" class financial institution Licensed by NRB, Samata Gharelu Laghubitta Bittiya Sanstha Ltd. Later on, the Board of Directors of microfinance has decided not to carry forward the process of merger with Samata Gharelu Laghubitta Bittiya Sanstha Ltd due to the current situation of microfinances and the risk factor related with the situation.

Currently, the Microfinance is in search of suitable and appropriate partner for the merger purpose.

### 5.9 Additional Disclosures of non consolidated entities.

The Microfinance does not have any subsidiaries & accociates. So, additional disclosure is not required.

### 5.10. Events after reporting date

No events requiring the adjustment as per NAS 10 "Events occurring after Reporting Period" are observed after the reporting period.

### 5.11. Rules of conduct to be followed by Directors

The Directors of this Microfinance has fully complied the provision of Direction No. 6/081 (1) of Unified Directives issued to the Microfinance Institutions by Nepal Rastra Bank.

**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LTD.**  
**Comparision Un-Audited and Audited**  
**Statement of Financial Position FY 2081.082**

Particulars	Note	As per Un-Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
				In Amount	In %	
<b>ASSETS</b>						
Cash and Cash Equivalents	4.1	674,312,640.12	674,311,737.12	(903.00)	0.00%	Interest Income from Bank booked and reversed for reconciliation
Statutory Balances and Due from Nepal Rastra Bank	4.2	57,543,189.96	57,543,189.96	-	0.00%	
Placement with Bank and Financial Institutions	4.3	-	-	-	0.00%	
Derivative Financial Instruments	4.4	-	-	-	0.00%	
Other Trading Assets	4.5	-	-	-	0.00%	
Loans and Advance to MFIs and Cooperatives	4.6	-	-	-	0.00%	
Loans and Advances to Customers	4.7	9,294,279,909.26	9,267,670,834.21	(26,609,075.05)	-0.29%	Impairment charge & AIR Adjusted
Investment Securities	4.8	1,000,000.00	1,000,000.00	-	0.00%	
Current Tax Assets	4.9	8,333,442.23	16,836,358.57	8,502,916.33	102.03%	Due to change in Taxable Income for the period
Investment Property	4.10	-	-	-	0.00%	
Property and Equipment	4.11	37,836,906.57	37,836,906.57	-	0.00%	
Goodwill and Intangible Assets	4.12	39,551.12	39,551.12	-	0.00%	
Deferred Tax Assets	4.13	12,795,662.07	14,440,547.55	1,644,885.47	12.86%	Deffered Tax Assets created for the year
Other Assets	4.14	66,156,236.18	80,055,242.83	13,899,006.65	21.01%	ROU Assets regroup & impact provided, receivable booked for Surya Jyoti Insurance for accrued commission
<b>Total Assets</b>		<b>10,152,297,537.51</b>	<b>10,149,734,367.92</b>	<b>(2,563,169.59)</b>	<b>-0.03%</b>	
<b>Liabilities</b>						
Due to Bank and Financial Institutions	4.15	-	-	-	0.00%	
Due to Nepal Ratsra Bank	4.16	-	-	-	0.00%	
Derivative Financial Instrument	4.17	-	-	-	0.00%	
Deposits from Customers	4.18	4,497,330,470.65	4,497,330,470.65	-	0.00%	
Borrowings	4.19	4,192,872,279.95	4,192,872,279.95	-	0.00%	
Current Tax Liabilities	4.9	-	-	-	0.00%	
Provisions	4.20	43,524,563.20	43,524,563.20	-	0.00%	
Deferred Tax Liabilities	4.13	-	-	-	0.00%	
Other Liabilities	4.21	162,742,331.20	179,569,792.46	16,827,461.26	10.34%	Lease Liability regroup & impact provided, Change in Staff Bonus after change in Operating Profit, service chagre refund booked as instructed by NRB, provision made for suspended staff and NFRS effects provided to Staff Gratuity & Staff Leave Payable,
Debt Securities Issued	4.22	-	-	-	0.00%	
Subordinated Liabilities	4.23	-	-	-	0.00%	
<b>Total Liabilities</b>		<b>8,896,469,645.00</b>	<b>8,913,297,106.26</b>	<b>16,827,461.26</b>	<b>0.19%</b>	
<b>Equity</b>						
Share Capital	4.24	783,924,403.00	783,924,403.00	-	0.00%	
Share Premium		-	-	-	0.00%	
Retained Earnings		171,749,140.19	170,862,494.09	(886,646.11)	-0.52%	Reclass and Regroup & Change in Net Income
Reserves	4.25	300,154,349.32	281,650,364.57	(18,503,984.75)	-6.16%	Reclass and Regroup & Change in Net Income
<b>Total Equity</b>		<b>1,255,827,892.51</b>	<b>1,236,437,261.66</b>	<b>(19,390,630.85)</b>	<b>-1.54%</b>	
<b>Total Liabilities and Equity</b>		<b>10,152,297,537.51</b>	<b>10,149,734,367.92</b>	<b>(2,563,169.59)</b>	<b>-0.03%</b>	



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Comparision Un-Audited and Audited**  
**Statement of Profit or Loss FY 2081.082**

Particulars	Note	As per Un-Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
				In Amount	In %	
Interest Income	4.27	1,285,811,232.88	1,270,026,175.91	(15,785,056.97)	-1.23%	Overbooked Interest Income from Bank reversed & AIR recognized adjusted after guideline amendment
Interest Expense	4.28	659,078,129.33	660,634,302.64	1,556,173.31	0.24%	Recognition of Interest on Lease Liability as per NFRS 16 with modication
<b>Net interest income</b>		<b>626,733,103.55</b>	<b>609,391,873.27</b>	<b>(17,341,230.28)</b>	<b>-2.77%</b>	
Fees and Commission Income	4.29	101,770,732.06	98,493,606.05	(3,277,126.01)	-3.22%	Service charge refund as instructed by NRB & accrued agency comission from Surya Jyoti Insurance
Fees and Commission Expense	4.30	3,490,869.29	3,490,869.29	-	0.00%	
<b>Net Fee and Commission Income</b>		<b>98,279,862.77</b>	<b>95,002,736.76</b>	<b>(3,277,126.01)</b>	<b>-3.33%</b>	
<b>Net Interest, Fee and Commission Income</b>		<b>725,012,966.32</b>	<b>704,394,610.03</b>	<b>(20,618,356.29)</b>	<b>-2.84%</b>	
Net Trading Income	4.31	-	-	-	0.00%	
Other Operating Income	4.32	-	1,402,622.15	1,402,622.15	0.00%	Recognition of Gain on modification of ROU Assets
<b>Total Operating Income</b>		<b>725,012,966.32</b>	<b>705,797,232.18</b>	<b>(19,215,734.14)</b>	<b>-2.65%</b>	
Impairment Charge/(Reversal) for Loans and Other Losses	4.33	38,541,504.78	49,366,425.86	10,824,921.08	28.09%	Impairment charge adjusted by Nepal Rastra Bank
<b>Net Operating Income</b>		<b>686,471,461.54</b>	<b>656,430,806.32</b>	<b>(30,040,655.22)</b>	<b>-4.38%</b>	
<b>Operating Expense</b>						
Personnel Expenses	4.34	256,656,969.97	255,755,396.98	(901,572.98)	-0.35%	Effects of Acturial Valuation of Long term Staff Obligations, salary provisioned for resigned staff and Change in Staff Bonus after Change in Operating Profit
Other Operating Expenses	4.35	85,141,695.48	82,809,281.25	(2,332,414.23)	-2.74%	Reclass and Regroup after NFRS 16 implementation regarding Lease, income form sale of fixed assets, Share Issue Expenses directly charge from retained earning
Depreciation and Amortisation	4.36	19,351,087.32	21,570,019.60	2,218,932.28	11.47%	Recognition of amortisation of ROU Assets & depreciation adjusted on some asset.
<b>Operating Profit</b>		<b>325,321,708.78</b>	<b>296,296,108.48</b>	<b>(29,025,600.29)</b>	<b>-8.92%</b>	
Non Operating Income	4.37	34,949,520.13	34,929,903.16	(19,616.97)	-0.06%	Regroup of income from sale of fixed assets
Non Operating Expense	4.38	-	-	-	0.00%	
<b>Profit Before Income Tax</b>		<b>360,271,228.91</b>	<b>331,226,011.64</b>	<b>(29,045,217.26)</b>	<b>-8.06%</b>	
Income Tax Expense	4.39	120,565,428.36	110,605,658.75	(9,959,769.61)	-8.26%	
Current Tax		120,565,428.36	112,119,751.42	(8,445,676.93)	-7.01%	Change in Income & Expenses after Audit and disallow of expenses as per Income Tax Audit
Deferred Tax		-	(1,514,092.67)	(1,514,092.67)	0.00%	Deffered Tax recognition for the year
<b>Profit for the Year</b>		<b>239,705,800.55</b>	<b>220,620,352.90</b>	<b>(19,085,447.65)</b>	<b>-7.96%</b>	
<b>Profit Attributable to:</b>						
Equity Holders of the Financial Institution		239,705,800.55	220,620,352.90	(19,085,447.65)	-7.96%	



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Principal Indicators**

S.N.	Particulars	Indicators	FY 2077.078	FY 2078.079	FY 2079.080	FY 2080.081	FY 2081.082
1	Net Profit / Total Income	%	17.86	14.69	6.59	9.08	15.70
2	Earning Per Share	Rs.	37.72	33.40	12.16	16.60	28.14
3	Market Price Per Share	Rs.	1,500.00	851.00	705.00	851.00	1,021.03
4	Price Earning Ratio	Times	39.76	25.48	57.97	51.26	36.28
5	Dividend on Share - Bonus Share	%	25.00	22.00	7.00	13.50	14.25
6	Cash Dividend	%	-	1.16	0.37	0.71053	0.75
7	Total Dividend	%	25.00	23.16	7.37	14.21053	15.00
8	Employee Expenses / Total Operating Expenses	%	66.88	62.70	70.67	70.94	71.02
9	Average Yield	%	14.89	14.92	14.99	14.97	14.96
10	Cost on Deposit & Borrowings	%	8.00	9.27	10.53	9.92	8.18
11	Weighted Average Interest Rate Spread	%	6.89	5.65	4.45	5.06	6.78
12	Exchange Income / Total Income	%	-	-	-	-	-
13	Staff Bonus / Total Employee Expenses	%	17.86	15.24	6.32	9.64	16.81
14	Net Profit / Loans & Advances	%	2.79	2.34	1.15	1.35	2.34
15	Net Profit / Total Assets	%	2.69	2.23	1.09	1.27	2.17
16	Total Loans & Advances / Total Deposit	%	216.24	232.99	199.01	220.32	209.78
17	Total Operating Expenses / Total Assets	%	5.21	4.05	4.46	3.53	3.55
18	<u>Capital Adequacy Ratio :</u>						
	A.) Core Capital	%	10.11	9.69	11.48	10.54	11.43
	B.) Supplementary Capital	%	0.33	0.31	0.94	0.94	0.29
	C.) Total Capital Fund	%	10.44	10.00	12.43	11.48	11.72
19	Cash Reserve Ratio (CRR)	%	0.63	0.65	0.65	0.63	0.64
20	Non Performing Loans / Total Loans & Advances	%	2.63	2.75	4.75	5.56	7.59
21	Book Networth	Rs.	670,513,651.16	827,691,993.09	917,705,123.42	1,015,568,318.06	1,236,437,261.66
22	Total Shares	Number	4,112,792.97	5,140,991.21	6,272,009.28	6,711,049.93	7,839,244.03
23	Total Employee	Number	447.00	525.00	474.00	471.00	511.00



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/स्वरोजगार लघुवित्त वित्तीय संस्था सुपरिवेक्षण विभाग  
नं. ८८९८  
स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड,  
बनेपा, काभ्रेपलाञ्चोक।

केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ५७९९६३०, ५७९९६११  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [mfd@nrb.org.np](mailto:mfd@nrb.org.np)  
पोस्ट बक्स नं.: ७३

मिति: २०८२/०९/०९

विषय: आर्थिक वर्ष २०८१/०८२ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।

महाशय,

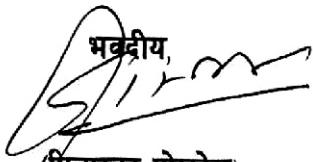
त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार उक्त आर्थिक वर्ष सम्मको मुनाफाबाट २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.७८,३९,२४,४०३/- (अक्षरेपी अठहत्तर करोड उनन्वालीस लाख चौबीस हजार चार सय तीन मात्र) को १४.२५ प्रतिशतले हुन आउने बोनस शेयर रु.११,१७,०९,२२७४३ (अक्षरेपी एघार करोड उनन्वालीस लाख चौबीस हजार दुई सय सत्ताइस र पैसा निचालीस मात्र) तथा ०.७५ प्रतिशतले हुन आउने नगद लाभांश रु.५८,७९,४३३५९ (अक्षरेपी अन्ठाउन लाख उनासी हजार चार सय तेतीस र पैसा उन्नसाठी मात्र) (कर प्रयोजनका लागि) गरी कुल १५ प्रतिशत लाभांश रु.११,७५,८८,६६१०२ (अक्षरेपी एघार करोड पचहत्तर लाख अठासी हजार छ सय एकसष्ठी र पैसा दुई मात्र) अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि उक्त आर्थिक वर्षको वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

(क) नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ मा भएको व्यवस्थाको पूर्ण पालना गरी मात्र कर्जा प्रवाह गर्नुहुन।

(ख) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन।

बोधार्थ :

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
- कार्यान्वयन इकाई, लघुवित्त संस्था सुपरिवेक्षण विभाग।

  
भवदीय,  
(पिताम्बर खोखरेल)  
उप निर्देशक



## नेपाल राष्ट्र बैंकबाट वित्तीय विवरणहरू प्रकाशित गर्न स्वीकृती दिने सन्दर्भमा प्राप्त निर्देशनहरू उपर बुँदागत प्रतिउत्तर

यस वित्तीय संस्थालाई नेपाल राष्ट्र बैंक लघुवित संस्था सुपरिवेक्षण विभागबाट आ.व. २०८१/०८२ को लाभांश वितरण गर्न स्वीकृती तथा वार्षिक साधारण सभा प्रयोजनको लागि वार्षिक वित्तीय विवरणहरू प्रकाशनको स्वीकृती प्रदान गर्ने सन्दर्भमा प्राप्त हुन आएका निर्देशनहरू उपर वित्तीय संस्थाको तर्फबाट देहाय बमोजिमका प्रतिउत्तरहरू उल्लेख गरिएको व्यहोरा अनुरोध गर्दछौं।

### प्रतिउत्तरहरू :

(क) नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ०२/०८१ मा भएको व्यवस्थाको पूर्ण रूपमा पालना गरी मात्र कर्जा प्रवाह गरिने व्यहोरा अनुरोध छ।

(ख) यस वित्तीय संस्थाको आन्तरिक र बाह्य लेखा परीक्षक तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्दै लाग्ने व्यहोरा अनुरोध छ।





## स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

बनेपा -५, कान्त्रेपलाञ्चोक।

यस वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावली २०८६ मा आवश्यक संशोधनको लागि  
मिति २०८२ माघ ०३ गतेको सत्रौं वार्षिक साधारण सभामा प्रस्तुत प्रस्तावित संशोधनहरु सम्बन्धी  
तिन महले विवरण

प्रबन्धपत्र तर्फको संशोधन

दफा	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
६. (क)	लघुवित वित्तीय संस्थाको अधिकृत पुँजी रु. ८०,००,०००/- (अक्षरेपी, असी करोड मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- दरका ८०,००,०००/- (असी लाख) थान साधारण सेयरमा विभाजन गरिएको छ।	लघुवित वित्तीय संस्थाको अधिकृत पुँजी रु. १००,००,०००/- (अक्षरेपी, एक अरब मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- दरका १००,००,०००/- (एक करोड) थान साधारण सेयरमा विभाजन गरिएको छ।	
६. (ख)	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ७८,३९,२४,४०३/- (अक्षरेपी, अठहत्तर करोड उनन्चालिस लाख चौबिस हजार चार सय तिन मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- का दरको ७८,३९,२४४.०३ (अक्षरेपी, अठहत्तर लाख उनन्चालिस हजार दुई सय चौबिस दशमलब शून्य तिन) थान साधारण सेयरमा विभाजन गरिएको छ।	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ८९,५६,३३,६३०.४३ (अक्षरेपी, उनान्नब्बे करोड छपन्न लाख तेत्तीस हजार छ सय तिस दशमलब चार तिन मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- का दरको ८९,५६,३३६.३० (अक्षरेपी, उनान्नब्बे लाख छपन्न हजार तिन सय छत्तीस दशमलब तिन शून्य) थान साधारण सेयरमा विभाजन गरिएको छ।	बोनश शेयर वितरण गरे पश्चात पुँजी वृद्धि हुने भएकोले
६. (ग)	वित्तीय संस्थाको चुक्ता पुँजी रु. ७८,३९,२४,४०३/- (अक्षरेपी, अठहत्तर करोड उनन्चालिस लाख चौबिस हजार चार सय तिन मात्र) हुनेछ।	वित्तीय संस्थाको चुक्ता पुँजी रु. ८९,५६,३३,६३०.४३ (अक्षरेपी, उनान्नब्बे करोड छपन्न लाख तेत्तीस हजार छ सय तिस दशमलब चार तिन मात्र) हुनेछ।	

नियमावली तर्फको संशोधन

नियम	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
३२.	समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य संचालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु. ७,०००/- रु. ६,५००/- हुनेछ।	समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य संचालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु. ९,५००/- रु. ९,०००/- हुनेछ।	वर्तमान समयको बजार मूल्य अनुसार केहि वृद्धि गर्न प्रस्ताव गरिएको
१. (क)	संचालकको संयोजकत्वमा गठित समिति/उप-समितिको बैठकमा उपस्थित भए वापत संचालकलाई संचालक समिति सरह बैठक भत्ता प्रदान गरिनेछ।	संचालकको संयोजकत्वमा गठित समिति/उप-समितिको बैठकमा उपस्थित भए वापत संचालकलाई संचालक समिति सरह बैठक भत्ता प्रदान गरिनेछ।	



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड  
बलेपा - ५, काभेपलाउचोक  
लागांश वितरण तथा चुका पूँजी वृद्धि विवरण

क्र.स	आ.व	विवरण	शेवरघाट बाट प्राप्त रु.	बोनस रोपर जारी प्रतिवार्ष	नाव लागांश	कुल लागांश	हकप्रद रोपर निकाशन	मर्जरबाट प्राप्त रोपर	या सर्वजातीय निकाशन (FPO)	कुल चुका पूँजी रु.
१	२०६५/०८६	सर्वसामान्य रोपरात्मक बाट प्राप्त	१०,९१०,०००.००	-	-	-	बानुपात	रकम रु.	अपुत्रत	रकम रु.
२	२०६५/०८७	-	-	-	-	-	-	-	-	१०,९१०,०००.००
३	२०६७/०८८	-	-	-	-	-	-	-	-	१०,९१०,०००.००
४	२०६८/०८९	-	-	-	-	-	-	-	-	१०,९१०,०००.००
५	२०६९/०९०	सर्वसामान्य रोपरात्मक बाट प्राप्त	५,७०,०००.००	-	-	-	-	-	-	५,७०,०००.००
६	२०६९/०९०	लागांश वितरण	-	-	१९,००	१९६३,०००.००	१९,००	१९६३,०००.००	-	५,७०,०००.००
७	२०७०/०९१	लागांश वितरण	-	२७,३६	१३००,०००.००	२०,००	३१००,०००.००	४७४,०००.००	-	२०,०००,०००.००
८	२०७०/०९१	मर्जर रोपर जारी	-	-	-	-	-	-	-	२०,०००,०००.००
९	२०७१/०९२	लागांश वितरण	-	३५,२०	१३,६५०,०००.००	१,८०	५२०,०००.००	१४,१००,०००.००	-	५,६६८,०००.००
१०	२०७२/०९३	लागांश वितरण	-	३०,४०	१६,३१८,५५०.००	१,६०	५५८,८८०.००	१७,१९९,५५०.००	-	५,९९८,५५०.००
११	२०७३/०९४	किसिंह जारी	-	-	-	-	-	-	१,०,५०	३५,९९९,३६०.००
१२	२०७३/०९४	लागांश वितरण	-	१६,६७	१७,४१९,५५०.००	१,३२	१२१,०३५,७६	१५,९९	२०,०००,०००.००	-
१३	२०७४/०९५	मर्जर रोपर जारी (लघुवित लीफिल)	-	-	-	-	-	-	-	-
१४	२०७४/०९५	लागांश वितरण	-	०,००	२४,४४९,५५२,००	१,०५	१,२८९,५५०.००	२५,३५९,००२,००	-	१२५,५१९,६१५,००
१५	२०७५/०९६	लागांश वितरण	-	२६,७५	७०,०७९,१०९,००	१,४१	३१,७४४,११७,१७	३८,१४४,११६	३४,८४४,११६	३४,८४४,११६
१६	२०७५/०९६	मर्जर रोपर जारी प्रतिवार्ष	-	-	-	-	-	-	-	३४,९३७,२०,००
१७	२०७६/०९७	लागांश वितरण	-	१२,३१	४५,३२१,१७९,००	०,६५	२३८८,४३०,३६	१३,०४	४७१,७२८,६०७,३६	४१,२७९,२१७,००
१८	२०७७/०९८	लागांश वितरण	-	२६,७५	७०,०७९,१०९,००	१,४१	३१,७४४,११७,१७	३८,१४४,११६	३४,८४४,११६	३४,८४४,११६
१९	२०७७/०९८	लागांश वितरण	-	-	-	-	-	-	-	३४,९३७,२०,००
२०	२०७८/०९९	लागांश वितरण	-	२५,००	१०२,८१६,५८५,४०	-	-	१०२,८१६,५८५,४०	-	१०१,२७९,११९,००
२१	२०७८/०९९	लागांश वितरण	-	२२,००	११३,१०९,८०७,००	१,१६	५,१५२,१७९,००	१२,१६	११९,८०५,४३३,००	६२,७,१००,११८,००
२२	२०७९/०९९	लागांश वितरण	-	१३,१०	१३,२१३,११०,००	०,७०५३	१४,१०७,४४५,४६	१५,१४४,५८५,४६	१३४,१७३,००	६७,१००,११९,१०३,००
२३	२०७९/०९९	जस्त्रालाल लागांश	१६,२५	१११,७०९,२८१,४३	०,७५	५,८८७,४३३,४९	१५,०००	११७,५८८,६११,०१	-	८४५,४३३,४३०,४९



Particulars	Projected As on 32 <sup>nd</sup> Ashad 2082	Audited As on 32 <sup>nd</sup> Ashad 2082	Variance	Reason
<b>ASSETS</b>				
Cash and Cash Equivalents	344,869,335.42	674,311,737.12	329,442,401.70	Difference in regular course of transaction with projected
Statutory Balances and Due from Nepal Rastra Bank	55,950,000.00	57,543,189.96	1,593,189.96	Over achieved Deposit requires more CRR
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and advance to MFIs and Cooperatives	-	-	-	-
Investment Securities	9,317,745,882.50	9,267,670,834.21	(50,075,048.29)	Unable to expand business as projected
Current Tax Assets	1,000,000.00	1,000,000.00	-	-
Investment Property	-	16,836,358.57	16,836,358.57	Excess tax deposited
Property and Equipment	73,317,209.18	37,836,906.57	(35,480,302.62)	Not acquired Land & Building as projected
Goodwill And Intangible Assets	81,896.62	39,551.12	(42,345.50)	Software not acquired because of no new branch
Deferred Tax Assets	11,516,540.02	14,440,547.55	2,924,007.52	Difference in Tax base of transactions
Other Assets	47,595,559.15	80,055,242.83	32,459,683.68	Difference in regular course of transaction with projected
<b>Total Assets</b>	<b>9,852,076,422.90</b>	<b>10,149,734,367.92</b>	<b>297,657,945.02</b>	
<b>Liabilities</b>				
Due to Bank And Financial Institutions	-	-	-	-
Due To Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	4,293,586,027.14	4,497,330,470.65	203,744,443.51	Over achievement because of high liquidity in the financial market
Borrowings	4,210,351,227.23	4,192,872,279.95	(17,478,947.28)	Over achievement of Deposit make less borrowing from BfI
Current Tax Liabilities	-	43,524,563.20	43,524,563.20	Provision increased because of discrepancy in hetauda branch
Provisions	-	179,569,792.46	44,486,637.45	Difference in regular course of transaction with projected
Deferred Tax Liabilities	135,083,155.01	-	-	-
Other Liabilities	-	-	-	-
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
<b>Total Liabilities</b>	<b>8,639,020,409.38</b>	<b>8,913,207,106.26</b>	<b>274,276,696.88</b>	
<b>Equity</b>				
Share Capital	690,682,293.00	783,924,403.00	93,242,110.00	Bonus share issued FY 2081,082
Share Premium	-	170,862,494.09	(36,064,168.67)	Bonus share issue decreases the retained earning
Retained Earnings	315,447,057.76	281,650,364.57	(33,796,693.19)	
Reserves	-	-	-	-
<b>Total Equity Attributable To Equity Holders</b>	<b>1,213,056,013.52</b>	<b>1,236,437,261.66</b>	<b>23,381,248.14</b>	
<b>Non-Controlling Interest</b>				
<b>Total Equity</b>	<b>1,213,056,013.52</b>	<b>1,236,437,261.66</b>	<b>23,381,248.14</b>	
<b>Total Liabilities And Equity</b>	<b>9,852,076,422.90</b>	<b>10,149,734,367.92</b>	<b>297,657,945.02</b>	

Particulars	Projected F.Y. 2081/082	Audited F.Y. 2081/082	Variance	Reason
Interest Income	1,233,170,955.41	1,270,026,175.91	36,855,210.50	Difference in AIR because of amendment in guideline
Interest Expense	794,313,415.02	660,634,302.64	(133,679,112.38)	Borrowing cost decreases
<b>Net Interest Income</b>	<b>438,857,550.39</b>	<b>609,391,873.27</b>	<b>170,534,322.88</b>	
Fees and Commission Income	118,571,335.05	98,493,606.05	(20,077,729.00)	Service charge rate amended by NRB
Fees and Commission Expense	4,315,507.11	3,490,869.29	(824,637.82)	Less avallation of Borrowings
<b>Net Fee and Commission Income</b>	<b>114,255,827.94</b>	<b>95,002,736.76</b>	<b>(19,253,091.18)</b>	
<b>Net Interest, Fee and Commission Income</b>	<b>553,113,378.33</b>	<b>704,394,610.03</b>	<b>151,281,231.69</b>	
Net Trading Income	-	-	-	
Other Operating Income	-	1,402,622.15	1,402,622.15	Gain on Lease Modification
<b>Total Operating Income</b>	<b>553,113,378.33</b>	<b>705,97,232.18</b>	<b>152,683,853.84</b>	
Impairment Charge/(Reversal) for Loans and Other Losses	36,476,160.15	49,366,425.86	12,890,265.71	Charge created for Discrepancy of Hetauda Branch
<b>Net Operating Income</b>	<b>516,637,218.18</b>	<b>656,430,806.32</b>	<b>139,793,588.14</b>	
<b>Operating Expense</b>				
Personnel Expenses	227,290,291.50	255,755,396.98	28,465,105.48	Increase in profit increases the staff bonus
Other Operating Expenses	87,216,279.17	82,809,281.25	(4,406,997.92)	Difference in regular course of transaction with projected
Depreciation And Amortization	7,424,077.72	21,570,019.60	14,145,941.88	Amortization of ROU Assets
<b>Operating Profit</b>	<b>194,706,569.79</b>	<b>296,296,108.48</b>	<b>101,589,538.69</b>	
Non Operating Income	48,812,719.28	34,929,903.16	(13,882,816.12)	Difference in regular course of transaction with projected
Non Operating Expense	-	-	-	
<b>Profit Before Income Tax</b>	<b>243,519,289.07</b>	<b>331,226,011.64</b>	<b>87,706,722.57</b>	
Income Tax Expense	86,383,405.18	110,605,658.75	24,222,253.57	Increase in profit increases the Tax
Current Tax	85,231,751.18	112,119,751.42	26,888,000.25	Difference in Tax base of transactions
Deferred Tax	1,151,654.00	(1,514,092.67)	(2,665,746.68)	
<b>Profit For The Year</b>	<b>157,135,883.90</b>	<b>220,620,352.90</b>	<b>63,484,469.00</b>	



शाखा कार्यालयहरूको विवरण

क्र.सं.	शाखा कार्यालयको नाम	ठेगाना	सम्पर्क नं.	ईमेल
कोशी प्रदेश				
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२	शाखा कार्यालय सुन्दर हरैचा	सुन्दर हरैचा -०४, मोरड	९८०९९७७२६०	sundarharaicha.slbsl@gmail.com
३	शाखा कार्यालय ईन्रुवा	ईन्रुवा -०४, सुनसरी	९८०९९७७२६१	inaruwa.slbsl@gmail.com
४	शाखा कार्यालय गाईघाट	त्रियुगा-१३, उदयपुर	९८०२३३४२२३	gaighat.slbsl@gmail.com
५	शाखा कार्यालय नेताचोक	ग्रामथान-०७, मोरड	९८०२३३४२३०	netachowk.slbsl@gmail.com
६	शाखा कार्यालय मंगलबारे	कमल-०६, भापा	९८०२३३४२३१	mangalbare.slbsl@gmail.com
७	शाखा कार्यालय शिवगंज	शिवसताक्षी-०५, भापा	९८०२३३४२३५	shivaganj.slbsl@gmail.com
८	शाखा कार्यालय राजगढ	बारदसी-०३, भापा	९८०२३३४२३६	rajgadh.slbsl@gmail.com
९	शाखा कार्यालय सोमबारे	पथरी शनिस्वरे -०८, मोरड	९८०२३३४२३७	sombare.slbsl@gmail.com
मध्येश प्रदेश				
१०	शाखा कार्यालय बेलवा	विरगञ्ज -३१, पर्सा	९८०९९७७२२९	beluwa.slbsl@gmail.com
११	शाखा कार्यालय मनहर्वा	जितपुर सिमरा-१८, बारा	९८०९९७७२३०	manaharuwa.slbsl@gmail.com
१२	शाखा कार्यालय सखुअवा धमौरा	वृन्दावन-०६, रौतहट	९८०९९७७२३१	sakhuawadhamaura.slbsl@gmail.com
१३	शाखा कार्यालय अमृतगंज	सिम्रौनगढ-०७, बारा	९८०९९७७२४४	amritgunj.slbsl@gmail.com
१४	शाखा कार्यालय गादी	पटेवा सुगौली-०२, पर्सा	९८०९९७७२३३	gadi.slbsl@gmail.com
१५	शाखा कार्यालय लक्ष्मीनियाँ	फतुवा विजयपुर-०८, रौतहट	९८०९९७७२३२	laxminiya.slbsl@gmail.com
१६	शाखा कार्यालय चन्द्रपुर	चन्द्रपुर-०५, रौतहट	९८०९९७७२३६	chandrapur.slbsl@gmail.com
१७	शाखा कार्यालय कलैया	कलैया-०१, बारा	९८०९९७७२३८	kalaiya.slbsl@gmail.com
१८	शाखा कार्यालय सिमरा	जितपुर सिमरा-०२, बारा	९८०९९७७२३९	simara.slbsl@gmail.com
१९	शाखा कार्यालय बहुअरी	परवानीपुर-०८, बारा	९८०९९७७२४०	bahuwari.slbsl@gmail.com
२०	शाखा कार्यालय लिपनीमाल	परवानीपुर-०१, बारा	९८०९९७७२४१	lipanimal.slbsl@gmail.com
२१	शाखा कार्यालय रामपुर्वा	कोहल्वी-०१, बारा	९८०९९७७२३७	rampurwa.slbsl@gmail.com
२२	शाखा कार्यालय गंजभवानीपुर	महागढीमाई-०४, बारा	९८०९९७७२४५	ganjabhawanipur.slbsl@gmail.com
२३	शाखा कार्यालय सेढवा	जिराभवानी(०१, पर्सा	९८०९९७७२४६	sedhawa.slbsl@gmail.com
२४	शाखा कार्यालय पोखरीया	पोखरीया-०९, पर्सा	९८०९९७७२४७	pokhriya.slbsl@gmail.com
२५	शाखा कार्यालय बहुअर्वा भाठा	विन्दवासिनी-०९, पर्सा	९८०९९७७२५८	bahuwarawabhata.slbsl@gmail.com
२६	शाखा कार्यालय लक्ष्मीनियाँ धनुषा	लक्ष्मीनियाँ-०७, धनुषा	९८०९९७७२६२	laxminiyadhanusa.slbsl@gmail.com
२७	शाखा कार्यालय भ्रमपुरा	लोहारपट्टी-०७, महोत्तरी	९८०९९७७२६३	bhramarpura.slbsl@gmail.com
२८	शाखा कार्यालय गौशाला	गौशाला-०४, महोत्तरी	९८०९९७७२६४	gausala.slbsl@gmail.com
२९	शाखा कार्यालय वरहथवा	वरहथवा -०७, सलर्ही	९८०९९७७२६५	barahathawa.slbsl@gmail.com
३०	शाखा कार्यालय जलेश्वर	जलेश्वर -०२, महोत्तरी	९८०९९७७२७४	Jaleswor.slbsl@gmail.com
३१	शाखा कार्यालय लहान	लहान-०८, सिरहा	९८०९९७७२७३	lahan.slbsl@gmail.com
३२	शाखा कार्यालय फुलगामा	नगराईन -०४, धनुषा	९८०२३३४२०४	phulgama.slbsl@gmail.com
३३	शाखा कार्यालय बटेश्वर	बटेश्वर -०४, धनुषा	९८०२३३४२०५	bateshwar.slbsl@gmail.com
३४	शाखा कार्यालय रामगोपालपुर	रामगोपालपुर-०५, महोत्तरी	९८०२३३४२०६	ramgopalpur.slbsl@gmail.com
३६	शाखा कार्यालय जनकपुरधाम	जनकपुरधाम-०४, धनुषा	९८०२३३४२०८	janakpurdham.slbsl@gmail.com
३७	शाखा कार्यालय कठौना	शम्पुनाथ-०६, सप्तरी	९८०२३३४२०७	kathauna.slbsl@gmail.com
३८	शाखा कार्यालय धनौजी	धनौजी-०२, धनुषा	९८०२३३४२०९	dhanaujji.slbsl@gmail.com
३९	शाखा कार्यालय एकडारा	एकडारा-०१, महोत्तरी	९८०२३३४२११	ekdara.slbsl@gmail.com
४०	शाखा कार्यालय हरिवन	हरिवन -०७, सलर्ही	९८०२३३४२१७	hariwan.slbsl@gmail.com
४१	शाखा कार्यालय गोडैटा	गोडैटा-०७, सलर्ही	९८०२३३४२१८	godaita.slbsl@gmail.com
४२	शाखा कार्यालय पुष्पवलपुर	मिथिला-०४, धनुषा	९८०२३३४२१९	pushpawalpur.slbsl@gmail.com
४३	शाखा कार्यालय सबैला	सबैला-०८, धनुषा	९८०२३३४२२०	sabaila.slbsl@gmail.com
४४	शाखा कार्यालय लगमा	कमला-०३, धनुषा	९८०२३३४२२१	lagama.slbsl@gmail.com
४५	शाखा कार्यालय भलुवाही	सिरहा-११, सिरहा	९८०२३३४२२२	bhaluwahi.slbsl@gmail.com
बागमती प्रदेश				
४६	शाखा कार्यालय बनेपा	बनेपा-०५, काल्पेलाज्चोक	९८०९९७७२९७	banepa.slbsl@gmail.com



४७	शाखा कार्यालय भरतपुर	भरतपुर - १०, चितवन	९८०९९७७२९८	bharatpur.slbsl@gmail.com
४८	शाखा कार्यालय हेटौडा	हेटौडा-०४, मकवानपुर	९८०९९७७२९९	hetauda.slbsl@gmail.com
४९	शाखा कार्यालय टाँडी	रत्ननगर - ०२, चितवन	९८०९९७७२२०	tandi.slbsl@gmail.com
५०	शाखा कार्यालय पनौती	पनौती-०६, काङ्रेपलाञ्चोक	९८०९९७७२२२	panauti.slbsl@gmail.com
५१	शाखा कार्यालय चनौली	भरतपुर - २०, चितवन	९८०९९७७२२३	chanauli.slbsl@gmail.com
५२	शाखा कार्यालय पर्सा	खैरहली - ०८, चितवन	९८०९९७७२२४	parsachitwan.slbsl@gmail.com
५३	शाखा कार्यालय गितानगर	भरतपुर - ०५, चितवन	९८०९९७७२२१	gitanagar.slbsl@gmail.com
५४	शाखा कार्यालय खोलेसिमल	कालिका-०६, चितवन	९८०९९७७२२५	kholesimal.slbsl@gmail.com
५५	शाखा कार्यालय मनहरी	मनहरी - ०७, मकवानपुर	९८०९९७७२२६	manahari.slbsl@gmail.com
५६	शाखा कार्यालय बिदुर	बिदुर - ०२, नुवाकोट	९८०९९७७२५२	bidur.slbsl@gmail.com
५७	शाखा कार्यालय मलेखु	बेनिघाट रोराङ - ०३, धादिङ	९८०९९७७२५३	malekhu.slbsl@gmail.com
५८	शाखा कार्यालय कलमसी	बनेपा-०१, काङ्रेपलाञ्चोक	९८०२३३४२१६	kalamashi.slbsl@gmail.com
५९	शाखा कार्यालय मुल्कोट	सुनकोशी-०५, सिन्धुली	९७६५०४०१५७	multkot.slbsl@gmail.com
६०	शाखा कार्यालय भोटेचौर	मेलम्ची-०२, सिन्धुपाल्चोक	९८०२३३४२२७	bhotechaur.slbsl@gmail.com
६१	शाखा कार्यालय स्युचाटार	नागार्जुन-१०, काठमाडौं	९८०२३३४२३३	syuchatar.slbsl@gmail.com

## गण्डकी प्रदेश

६२	शाखा कार्यालय नारायणी	मध्यविन्दु - ०४, नवलपुर	९८०९९७७२२७	narayani.slbsl@gmail.com
६३	शाखा कार्यालय बाईसजाँगर	भानु-०९, तनहुँ	९८०९९७७२२८	baisjagar.slbsl@gmail.com
६४	शाखा कार्यालय बेनीमण्डपुर	विनयी त्रिवेणी-०४, नवलपुर	९८०९९७७२३४	benimanipur.slbsl@gmail.com
६५	शाखा कार्यालय खोप्लाङ्ग	पालुडटार - ०१, गोरखा	९८०९९७७२३५	khoplang.slbsl@gmail.com
६६	शाखा कार्यालय कावासोती	कावासोती-०३, नवलपुर	९८०९९७७२४२	kawasoti.slbsl@gmail.com
६७	शाखा कार्यालय वेशि सहर	वेशिसहर - ११, लमजुङ्ग	९८०९९७७२५०	beshisahar.slbsl@gmail.com
६८	शाखा कार्यालय दमौली	व्यास-०१, तनहुँ	९८०९९७७२५१	damauli.slbsl@gmail.com
६९	शाखा कार्यालय रजहर	देवचुली-१६, नवलपुर	९८०९९७७२४८	rajahar.slbsl@gmail.com
७०	शाखा कार्यालय त्रिवेणी	विनयी त्रिवेणी-०६, नवलपुर	९८०२३३४२१४	tribeni.slbsl@gmail.com

## लुम्बिनी प्रदेश

७१	शाखा कार्यालय सेमरी	वर्दधाट - १४, नवलपारासी	९८०९९७७२४३	semari.slbsl@gmail.com
७२	शाखा कार्यालय सुनवल	सुनवल - ०३, नवलपारासी	९८०९९७७२४९	sunawal.slbsl@gmail.com
७३	शाखा कार्यालय रामपुर	रामपुर-०५, पाल्पा	९८०९९७७२५४	rampur.slbsl@gmail.com
७४	शाखा कार्यालय रेसुङ्गा	रेसुङ्गा-०७, गुल्मी	९८०९९७७२५६	resunga.slbsl@gmail.com
७५	शाखा कार्यालय सन्धिखर्क	सन्धिखर्क - ०२, अर्घाखाँची	९८०९९७७२५७	sandhikharka.slbsl@gmail.com
७६	शाखा कार्यालय गढवा	गढवा-०६, दाँड	९८०९९७७२६६	gadawa.slbsl@gmail.com
७७	शाखा कार्यालय श्रीपूर	कोहलपुर-०५, बाँके	९८०९९७७२६७	shreepur.slbsl@gmail.com
७८	शाखा कार्यालय मैनापोखर	बढेयाताल-०६, बर्दिया	९८०९९७७२६८	mainapokhar.slbsl@gmail.com
७९	शाखा कार्यालय राजापुर	राजापुर-०३, बर्दिया	९८०९९७७२६९	rajapur.slbsl@gmail.com
८०	शाखा कार्यालय तिलोत्तमा	तिलोत्तमा-०७, रुपदेही	९८०९९७७२७०	tilotama.slbsl@gmail.com
८१	शाखा कार्यालय सैनामैना	सैनामैना-०४, रुपदेही	९८०९९७७२७१	sainamaina.slbsl@gmail.com
८२	शाखा कार्यालय बाणगांगा	बाणगांगा-०३, कपिलवस्तु	९८०९९७७२७२	badganga.slbsl@gmail.com
८३	शाखा कार्यालय मध्यवन	मध्यवन-०९, बर्दिया	९८०२३३४२१५	madhuwan.slbsl@gmail.com
८४	शाखा कार्यालय बारबार्दिया	बारबार्दिया - ०८, बर्दिया	९८०२३३४२२६	barbardiya.slbsl@gmail.com

## कर्णाली प्रदेश

८५	शाखा कार्यालय बिरेन्द्रनगर	बिरेन्द्रनगर - ०७, सुखेत	९८०२३३४२३२	birendranagar.slbsl@gmail.com
८६	शाखा कार्यालय छिन्चु	भेरिगांगा-०४, सुखेत	९८०२३३४२३४	chhinchu.slbsl@gmail.com

## सुदूर पश्चिम प्रदेश

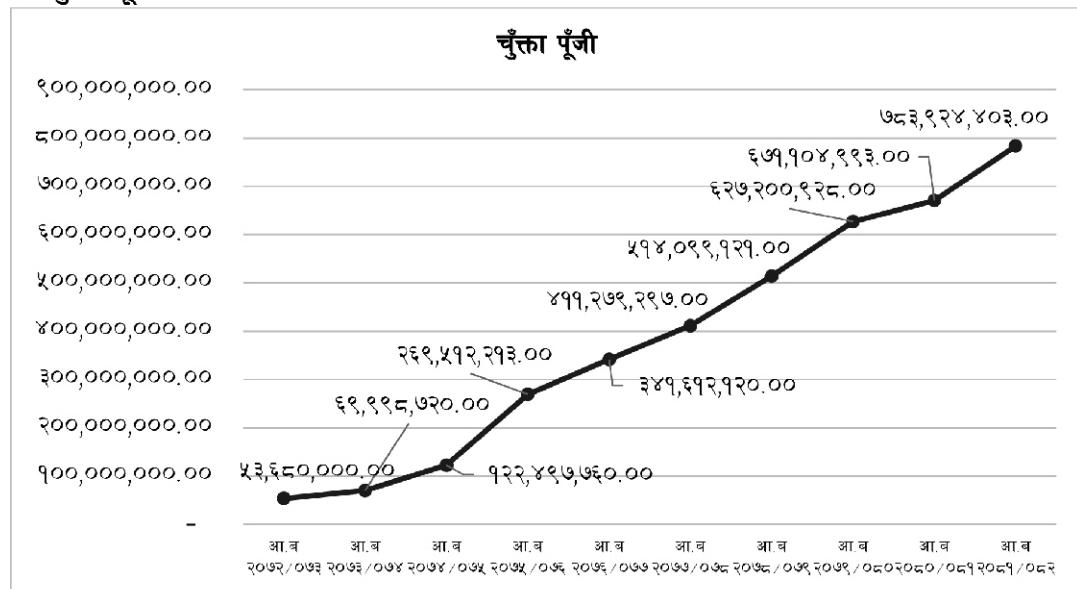
८७	शाखा कार्यालय बौनिया	बर्दगोरिया-०१, कैलाली	९८०९९७७२७६	bauniya.slbsl@gmail.com
८८	शाखा कार्यालय चौमाला	गौरिगांगा-०१, कैलाली	९८०९९७७२५५	chaumala.slbsl@gmail.com
८९	शाखा कार्यालय भलाली	शुक्लाफाँट-१०, कञ्चनपुर	९८०९९७७२७९	jhalari.slbsl@gmail.com
९०	शाखा कार्यालय पुनर्वास	पुनर्वास-०३, कञ्चनपुर	९८०९९७७२१६	punarwas.slbsl@gmail.com
९१	शाखा कार्यालय गोदावरी	गोदावरी-०३, कैलाली	९८०२३३४२२४	godawari.slbsl@gmail.com
९२	शाखा कार्यालय सिसैया	घोडाघोडी-११, कैलाली	९८०२३३४२३८	sisaiya.slbsl@gmail.com



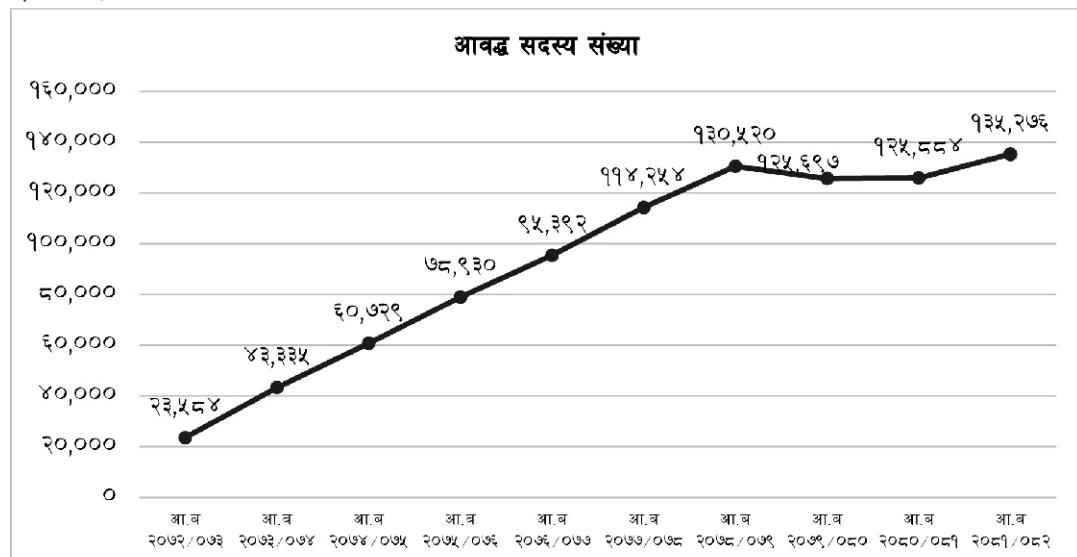


विगत दश वर्ष देखि समिक्षा अवधि (२०८२ असार मसान्त) सम्मको प्रमुख कार्यक्रमगत भलक :

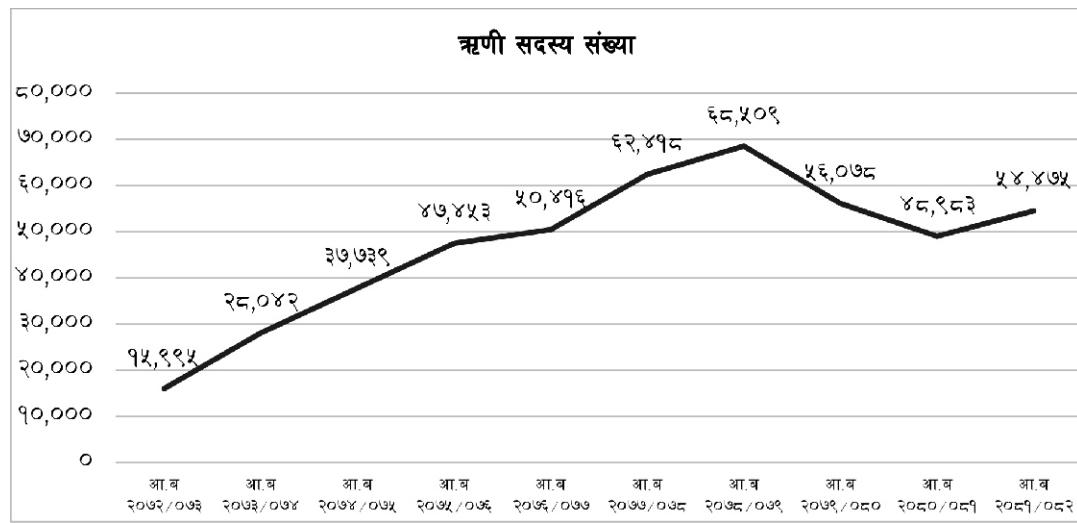
१. चुंका पूँजी :



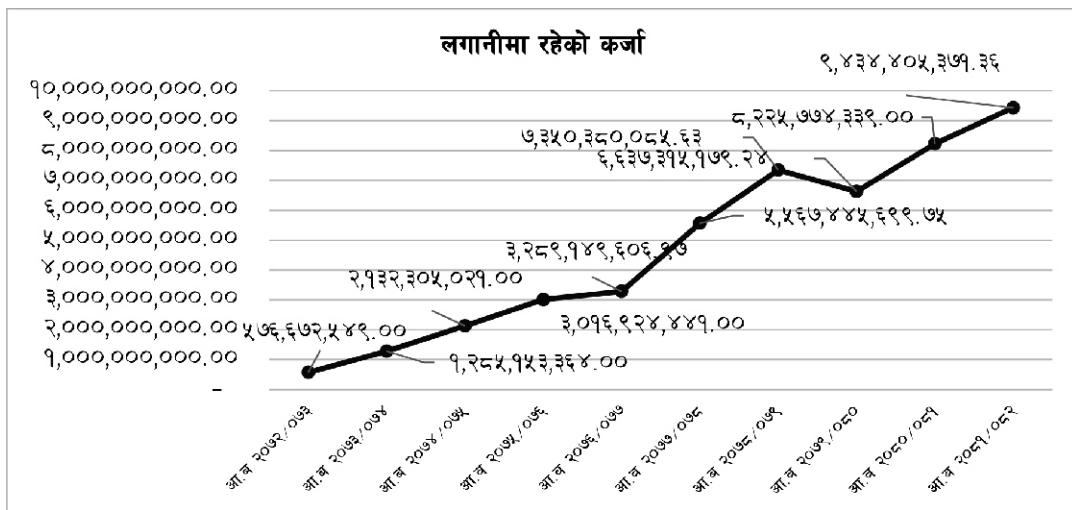
२. आवद्ध सदस्य संख्या :



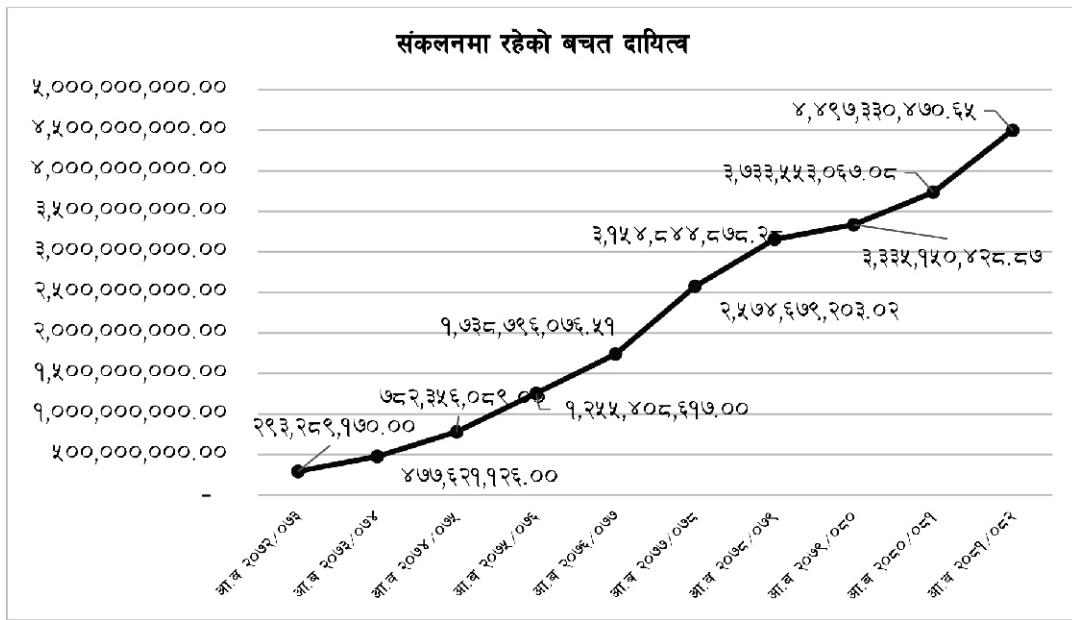
३. ऋणी सदस्य संख्या :



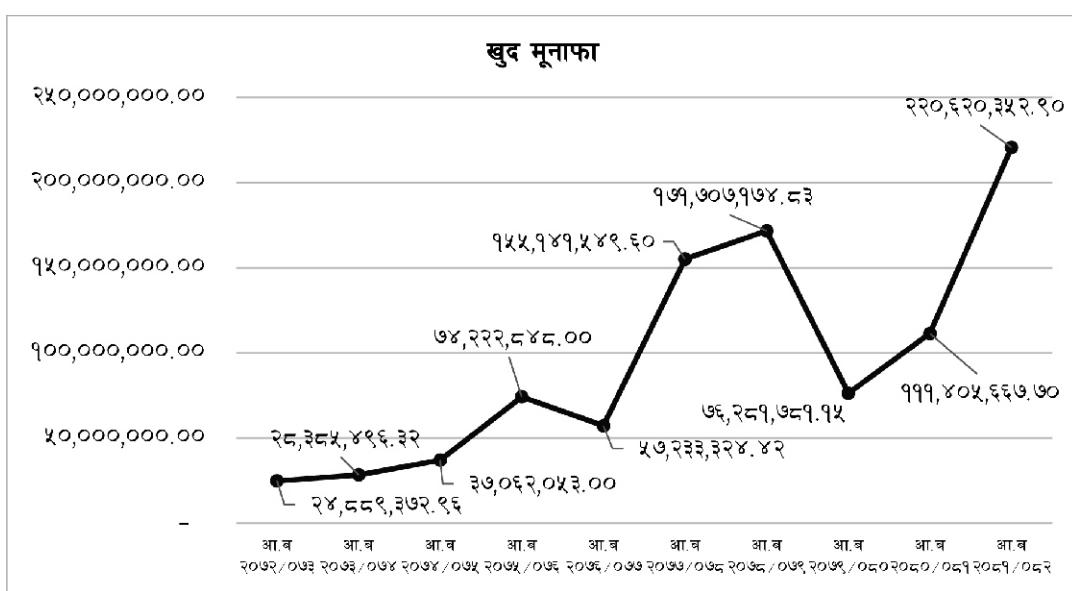
४. लगानीमा रहेको कर्जा:



५. संकलनमा रहेको बचत दायित्व :

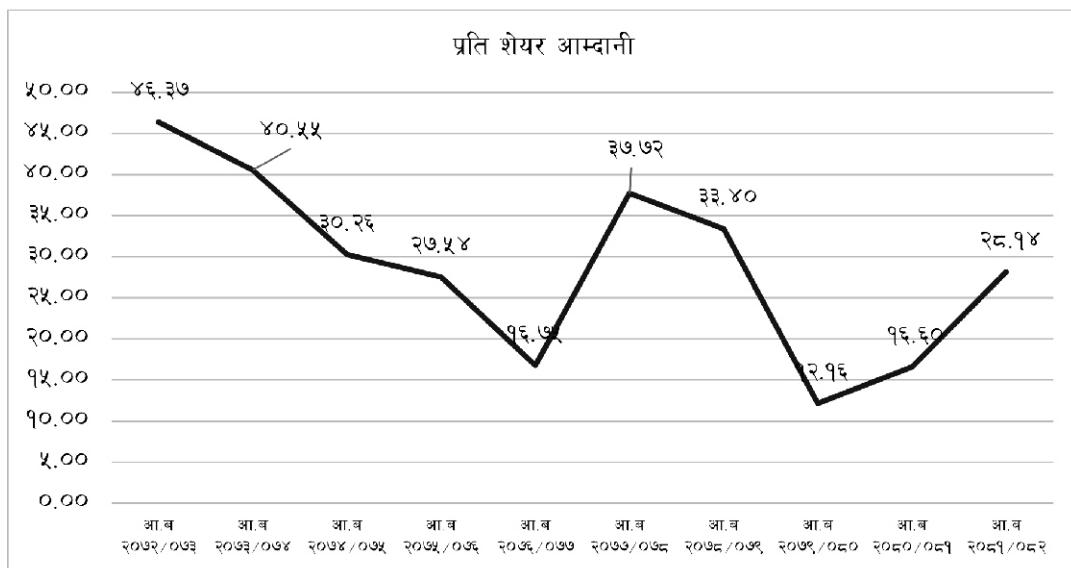


६. खुद मूनाफा :

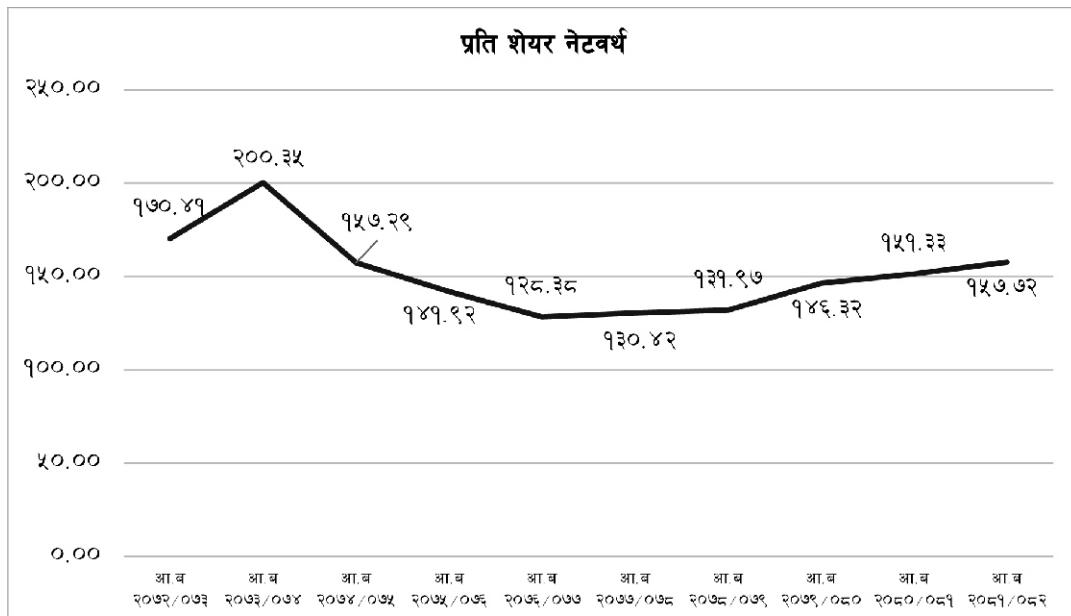




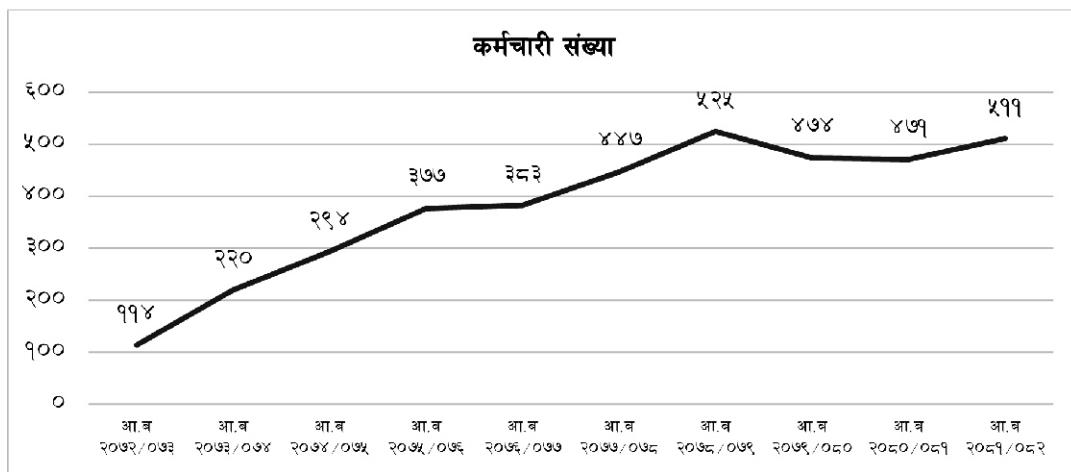
७. प्रति शेयर आमदानी :



८. प्रति शेयर नेटवर्थ :



९. कर्मचारी संख्या :





**टिपोटः**



## स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड

(कम्पनी ऐन, २०६३ को दफा ७१(३) तथा संस्थाको सञ्चालक निर्वाचन निर्देशिका दफा ५(४)सँग सम्बन्धित)

साधारण सभामा भाग लिन तथा मतदान गर्न आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने निवेदन

श्री सञ्चालक समिति,  
स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड,  
बनेपा, काश्म्रेपलाञ्चोक ।

विषय :- प्रतिनिधि नियुक्त गर्ने बारे ।

महोदय,

.....जिल्ला.....म.न.पा/उप.म.न.पा/न.पा/गा.पा वडा नं.  
.....बस्ने म/हामी .....ले त्यस स्वरोजगार लघुवित्त  
वित्तीय संस्था लिमिटेडको शेयरधनीको हैसियतले २०८२ माघ ०३ गते शनिवारका दिन हुने सत्रौ वार्षिक  
साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा  
भाग लिन तथा मतदान गर्नका लागि .....जिल्ला .....  
म.न.पा/उप.म.न.पा/ न.पा/गा.पा वडा नं .....बस्ने त्यस वित्तीय संस्थाका शेयरधनी श्री  
..... शेयर प्रमाण पत्र नं./हितग्राही खाता नं. ....  
लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौ ।

निवेदक,

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण पत्र नं./हितग्राही खाता नं.

कित्ता नं.....देखि .....सम्म

शेयर कित्ता संख्या :

मिति :

द्रष्टव्य, यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको रजिस्टर्ड कार्यालयमा पेश गरि  
सक्नपर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।

# १६ औं वार्षिक साधारण समाका भेलकहरू



## संस्थागत कार्यक्रमका भालकहरू



# संस्थागत कार्यक्रमका भालकहरू



# संस्थागत कार्यक्रमका भालकहरू



# व्यवस्थापन समितिका पदाधिकारीहरू



श्री मनोज कृष्ण उपेती  
प्रमुख कार्यकारी अधिकृत  
एवं कम्पनी सचिव



श्री राजेन्द्र प्रसाद न्यौपाने  
सहायक महाप्रबन्धक



श्री गोपाल राज विष्ट  
प्रशासन विभाग प्रमुख



श्री मधुसुदन अधिकारी  
कर्जा विभाग प्रमुख



श्री मधुसुदन पन्त  
जोखिम व्यवस्थापन विभाग प्रमुख



श्री सरोज पौडेल  
सामान्य सेवा विभाग प्रमुख



श्री निरोज प्रसाद पौडेल  
लेखा विभाग प्रमुख

# स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको कार्यक्षेत्र



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