



सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

**SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED**

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था)

१२ औं

वार्षिक प्रतिवेदन

२०८१/८२

**12<sup>th</sup> ANNUAL REPORT**

**FY 2024/25**

केन्द्रीय कार्यालय :

बनेपा - १४, साँगा, काभ्रेपलाञ्चोक

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# सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

## सञ्चालक समितिका पदाधिकारीहरु



श्री नन्द कुमार महर्जन  
अध्यक्ष



श्री राजेश्वर अधिकारी  
सञ्चालक



श्री पुष्प राम श्रेष्ठ  
सञ्चालक



श्री किशोरभाई बजाचार्य  
सञ्चालक



श्री नविन शर्मा  
सञ्चालक



श्री निर्मला नेपाल  
सञ्चालक



श्री तिर्थरत्न कोनाजो  
स्वतन्त्र सञ्चालक

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# सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा १४ सागा, काभ्रेपलाञ्चोक

## बाह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित : २०८२/१२/०४ गते बुधवार

यस वित्तीय संस्थाको मिति २०८२/१२/०३ गते मंगलवार बसेको सञ्चालक समितिको ४२ औं बैठकको निर्णयानुसार यस वित्तीय संस्थाको बाह्रौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल तथा निर्णय गर्नका लागि निम्नलिखित मिति, समय र स्थानमा हुने भएकोले कम्पनी ऐन २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि सूचना प्रकाशित गरिएको छ ।

### सभा हुने मिति, समय र स्थान:

मिति : २०८२/१२/२७ गते शुक्रवार (तदनुसार, १० अप्रिल २०२६)

समय : बिहान ११:०० बजे

स्थान : होटेल उग्रचण्डी, बनेपा-०७, काभ्रेपलाञ्चोक ।

### छलफलका विषयवस्तुहरू :

#### क) सामान्य प्रस्तावहरू

- १) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नुहुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- २) आर्थिक वर्ष २०८१/८२ को लेखा परीक्षकको प्रतिवेदन सहित २०८२ आषाढ मसान्त सम्मको वासलात तथा आर्थिक वर्ष २०८१/८२ को नाफा/नोक्सान हिसाब, नगद प्रवाह विवरण लगायतका विवरण तथा अनुसूचीहरू छलफल गरी पारित गर्ने ।
- ३) कम्पनी ऐन, २०६३ को दफा १११ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ अनुसार आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण गर्न लेखापरीक्षण समितिबाट सिफारिस भए बमोजिम लेखा परीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।
- ४) स्वतन्त्र सञ्चालक नियुक्तिका सम्बन्धमा सञ्चालक समितिको निर्णय अनुमोदन गर्ने सम्बन्धमा ।

#### ख) विशेष प्रस्तावहरू

- १) कम्पनीको हाल संस्थापक शेयर समुह र सर्वसाधारण समुहको शेयर क्रमशः ६१.११ र ३८.८९ रहेकोमा साविक सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको संस्थापक शेयरधनीको नाममा रहेको संस्थापक शेयर मात्र संस्थाको कुल चुक्ता पूँजीको ८.६५ प्रतिशतले सर्वसाधारण शेयरमा परिवर्तन गरी संस्थापक शेयरधनीको तर्फबाट ५३.७२ प्रतिशत र सर्वसाधारण समुहको तर्फबाट ४६.२८ प्रतिशत शेयर स्वामित्व हुने गरी पूँजी संरचना परिवर्तन गर्ने ।
- २) यस वित्तीय संस्था अन्य लघुवित्त वित्तीय संस्थासँग गाभ्ने/गाभिने कार्य सम्बन्धी सम्पूर्ण कार्य गर्नको लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।
- ३) उपरोक्त विशेष प्रस्तावहरूका सम्बन्धमा नियमनकारी निकायहरूबाट स्वीकृति लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन एवं परिवर्तन गर्ने निर्देशन भएमा सो समेत मिलाई कम्पनीको प्रबन्धपत्र र नियमावली संशोधन एवं परिवर्तन गर्ने लगायत अन्य सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने ।

ग) **विविध**

घ) **वार्षिक साधारण सभा सम्बन्धी अन्य कुराहरु**

- १) यस वित्तीय संस्थाको बाह्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२/१२/१८ गते १ दिन यस संस्थाको शेयर दाखिला खारेजीको कार्य बन्द रहनेछ । र नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/१२/१८ गते भन्दा अघि सम्म कारोवार भई प्रचलित कानून बमोजिम यस वित्तीय संस्थाको शेयर रजिष्ट्रार श्री लक्ष्मी सनराईज क्यापिटल लिमिटेड नयाँवानेश्वर काठमाडौंमा प्राप्त शेयर नामसारीको लिखितको आधारमा शेयरधनी दर्ता कितावमा कायम शेयरधनीहरुले सो सभामा भाग लिन तथा मतदान गर्न पाउनेछन् ।
- २) साधारण सभामा भाग लिन आउनु हुने शेयरधनी महानुभावहरुले आफ्नो परिचय खुल्ने परिचयपत्र वा प्रमाणपत्र अनिवार्य रूपमा साथमा लिई आईदिनु हुन अनुरोध छ । संगठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाको आधिकारिक पत्र अनिवार्य पेश गर्नु पर्नेछ ।
- ३) शेयरधनी दर्ता पुस्तिका बन्द भएको मितिमा कायम शेयरधनी महानुभावहरुको लागि बाह्रौं वार्षिक साधारण सभाको प्रतिवेदनहरु यस वित्तीय संस्थाको वेबसाइट [www.slbsl.com.np](http://www.slbsl.com.np) मा हेर्न सकिने छ । कारणवस उपरोक्त सूचना तथा प्रतिवेदन प्राप्त नगर्नु हुने शेयरधनी महानुभावहरुले यसै सूचनालाई आधार मानी आफ्नो परिचय खुल्ने प्रमाणपत्र साथमा लिई सभामा भाग लिन आउन हुन अनुरोध गरिन्छ ।
- ४) नावालक शेयरधनीहरुको तर्फबाट संरक्षक (शेयरधनीको दर्ता कितावमा उल्लेखित) ले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्ति गर्न र मत दिन समेत सक्नेछन् ।
- ५) साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनी महानुभावहरुले तोकिएको ढाँचाको फारम भरी प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन् । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको निवेदन सभा शुरु हुनु भन्दा कम्तिमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय बनेपा १४, साँगा, काभ्रेपलाञ्चोकमा दर्ता गराई सक्नुपर्नेछ । प्रतिनिधि (प्रोक्सी) नियुक्ति गरीसकेपछि पनि आफैँ साधारणसभामा भाग लिन चाहेमा लिखित सूचना साधारणसभा शुरु हुनुभन्दा अगाडि दर्ता गराई प्रतिनिधिको नियुक्ति बदर गर्न सकिनेछ । तर एक जना शेयरधनीले एक जना भन्दा बढी प्रतिनिधि (प्रोक्सी) नियुक्ति गरेमा सबै नियुक्ति बदर हुनेछ ।
- ६) कुनै शेयरधनी महानुभावहरुलाई वित्तीय संस्था सम्बन्धमा केही जिज्ञासा भए त्यस्तो व्यहोरा लिखित रूपमा सभा हुनु भन्दा कम्तिमा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पठाउन हुन अनुरोध गर्दछौं । तर यसलाई छलफल र पारित हुने प्रस्तावको रूपमा समावेश गरिने छैन ।
- ७) शेयरधनीहरुले व्यक्त गरेको मन्तव्य वा जिज्ञासाहरुका सम्बन्धमा सञ्चालक समितिका तर्फबाट सामुहिक रूपले अध्यक्ष वा अध्यक्षलबाट अख्तियार प्राप्त व्यक्तिले जवाफ दिन सक्नेछ ।
- ८) साधारण सभामा कुनै छलफलका विषय अन्तर्गत छलफल गर्नुपरेमा कुल शेयरधनीको ६७ प्रतिशत शेयरधनी महानुभावहरुले छलफलका लागि स्वीकृति दिएको वाहेक सुचनामा उल्लेख नभएका विषयहरु उपर छलफल र निर्णय गरिने छैन ।
- ९) शेयरधनी महानुभावहरुलाई साधारण सभामा भाग लिन आउदा सुरक्षाको दृष्टिकोणले कृपया भोला वा अन्य सामान नलिई आईदिनुहुन अनुरोध गर्दछु । सभाकक्षमा प्रवेश गर्दा आवश्यकता अनुसार सुरक्षा जाँच हुन सक्ने भएकोले सो कार्यमा सहयोग गरिदिनुहुन समेत अनुरोध गरिन्छ ।
- १०) सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरुले सभा हुने स्थानमा रहेको उपस्थिति पुस्तिकामा दस्तखत गर्नुपर्ने छ । शेयरधनी उपस्थिति पुस्तिका सभा हुने दिन बिहान ९:०० बजे देखि खुल्ला रहनेछ ।
- ११) अन्य विस्तृत जानकारीका लागि वित्तीय संस्थाको केन्द्रीय कार्यालयको फोन नं. ०११-६६२२५१/६६०४५२ मा कार्यालय समयमा सम्पर्क गर्नहुन अनुरोध छ ।

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव

अनुसूची - २  
(दफा ५ को उपदफा (४) संग सम्बन्धित)

साधारण सभामा मतदान गर्न आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने निवेदनको ढाँचा

श्री सञ्चालक समिति,  
सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड  
साँगा, काभ्रेपलाञ्चोक ।

विषय: प्रतिनिधि नियुक्त गर्ने बारे ।

महाशय,

.....जिल्ला.....न.पा/गा.वि.स. वडा नं.....बस्ने  
म/हामी.....ले त्यस वित्तीय संस्थाको शेयरधनीको हैसियतले २०..... साल.....  
महिना.....गते.....बारका दिन हुने साधारण सभामा स्वयं उपस्थित भई  
छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान  
गर्नका लागि..... जिल्ला.....न.पा/गा.वि.स. वडा नं.....बस्ने त्यस  
वित्तीय संस्थाका शेयरवाला श्री.....शेयरधनी नं. ....  
लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरि पठाएको छु/छौं ।

निवेदक :

प्रोक्सी पाउनेको :

दस्तखत :

दस्तखत :

नाम :

नाम :

ठेगाना :

ठेगाना :

हितग्राही खाता नं. :

हितग्राही खाता नं. :

शेयर कित्ता संख्या :

मिति :

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ । एकभन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।



सञ्चालक समितिको ४२ औं बैठक

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको मन्तव्य

श्री शेयरधनी एवम् उपस्थित महानुभावज्यूहरु,

यस सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय बाह्रौं वार्षिक साधारण सभामा आफ्नो अमूल्य समय दिई उपस्थित हुनुभएका सम्पूर्ण शेयरधनी महानुभावज्यूहरु, सञ्चालकज्यूहरु, विभिन्न संस्थाबाट प्रतिनिधित्व गर्दै पाल्नुभएका महानुभावज्यूहरु, पत्रकार एवं अन्य अतिथि महोदयज्यूहरुलाई सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवम् अभिवादन गर्दछु । संस्थाको १२ औं वर्षको यात्रामा यहाँहरुबाट पाएको साथ, सहयोग, विश्वास तथा सद्भावले गर्दा नै वित्तीय संस्था आफ्नो लक्ष्यमा निरन्तर अगाडि बढ्न सफल भइरहेको व्यहोरा सम्मानित सभामा सहर्ष जानकारी गराउँदछौं ।

यस गरिमामय सभा समक्ष वित्तीय संस्थाको आर्थिक वर्ष २०८१/८२ को वित्तीय अवस्थाको एकीकृत विवरण वासलात, नाफा नोक्सान, नगद प्रवाह, इक्वीटीमा भएका परिवर्तन सहित लेखा परीक्षण भएको आर्थिक विवरणहरु प्रस्तुत गर्न पाउँदा एकातर्फ हामी हर्षित छौं भने अर्को तर्फ लगानीकर्तालाई प्रतिफल दिन नपाएकोमा दुःखित समेत छौं । सिंहावलोकन वर्षमा संस्थाको कार्य प्रगतिका मुख्य मुख्य बुँदाहरु, व्यावसायिक वातावरण, चुनौती एवं संस्थाको परिदृष्यहरु संलग्न प्रतिवेदन मार्फत् म यहाँहरु समक्ष जानकारी गराउन चाहान्छु ।

अन्तराष्ट्रिय जगतमा भएको द्वन्द तथा विभिन्न देशहरु बीच भएको युद्धका कारण विश्वव्यापी रुपमा फैलिएको आर्थिक मन्दीले विश्व व्यापार तथा आर्थिक गतिविधिमा परेको प्रभावबाट नेपाली अर्थतन्त्र पनि अछुतो रहन नसकेको यथार्थ रहेको छ र विश्वभर रोजगारीका अवसरहरु कम हुँदै गएको र सोको प्रभावले नेपाली अर्थतन्त्रलाई प्रत्यक्ष असर पुचाएको हुँदा नेपालमा युवाहरु अर्थात बलियो जनशक्ति बिदेश जाने वा पलायन हुने क्रम दिनानुदिन बढ्दै गएको र देशमा राजनीतिक अस्थिरता कायम नै रहेको कारण वित्तीय संस्थाहरुबाट लगानी भएका कर्जाहरुको असुली समेत प्रत्यक्ष वा अप्रत्यक्ष प्रभाव परेको देखिन्छ । त्यस माथि बिगत केहि वर्ष यता तथाकथित लघुवित्त बिरोधी गतिविधिहरुले देशको समग्र वित्तीय प्रणालीमा नै दिर्घकालिन रुपमा असर पार्ने नियतका साथ बैंक, वित्तीय संस्था तथा लघुवित्त वित्तीय संस्थाहरु विरुद्ध नियमित रुपमा विभिन्न किसिमका भौतिक तथा अबैधानिक गतिविधिहरु संचालन गरिरहेकोले कर्जा असुलिमा अझ ठुलो समस्या सृजना भएको तथा कर्जाको गुणस्तरमा समेत ठुलो ह्रास आएकोले जोखिम ब्यहोर्ने कोषको लागतमा बृद्धि भई वित्तीय संस्थाको आम्दानी तथा पूँजीकोषमा दबाव बढेको अवस्था छ । यी सबै चुनौति तथा समस्याहरुको बाबजुद पनि संस्थाले उल्लेखित असर कम गर्न ग्राहक सदस्य मैत्री विभिन्न कार्यक्रमहरु आयोजना गर्नुका साथै गरिव तथा विपन्न वर्गमा वित्तीय पहुँच, महिला सशक्तिकरण तथा विपन्न वर्गको आय आर्जनमा बृद्धि गर्न सहयोग पुऱ्याई नेपाल सरकारको गरिवी निवारणको उद्देश्यमा समेत महत्वपूर्ण भूमिका खेलि रहेको व्यहोरा सभा समक्ष जानकारी गराउँदछु । विशेषतः नेपाल राष्ट्र बैंकको नीतिगत लचकता

तथा समय सापेक्ष जारी गरेका निर्देशनहरू लघुवित्त क्षेत्रको संरक्षण, विकास र विस्तारका लागि प्रमुख मार्गदर्शक बनेका छन् ।

यस साधारणसभामा वित्तीय संस्थाले गरेको उपलब्धि र गरेका कामहरूको समीक्षा गरी संस्थाको आगामी कार्यक्रमहरूमा सुधार गर्नका लागि तपाईं शेरधनी महानुभावहरूको सल्लाह सुभाबले सहयोग एवम् दिशानिर्देश हुने अपेक्षा राखेका छौं ।

सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको पृष्ठभूमिलाई सिंहावलोकन गर्नु पर्दा लघुवित्त सेवालाई गरिवी न्यूनीकरणको लागि एउटा महत्वपूर्ण अस्त्रको रूपमा संसारभर स्वीकारिएको परिवेशमा नेपाल महिला उत्थान केन्द्रले २०५८/५९ सालमा नेपाल राष्ट्र बैंकबाट वित्तीय मध्यस्थताको रूपमा कार्य गर्ने स्वीकृति प्राप्त गरी १३ वर्ष विपन्न समुदायमा पुऱ्याएको लघुवित्त सेवाको कार्यलाई २०७१ श्रावण १ गतेबाट आफुले सञ्चालन गरेको कार्यक्षेत्र, शाखा, बचत, ऋण तथा सम्पत्ति दायित्वको कारोवार र कर्मचारीहरू समेत हस्तान्तरण हुने गरी कम्पनी रजिष्ट्रारको कार्यालयमा मिति २०७० आषाढ २८ गते दर्ता नं. ११४०२९/०६९/०७० दर्ता भई तथा विपन्न वर्गमा वित्तीय पहुँच अभिवृद्धि गर्न नेपाल राष्ट्र बैंकबाट मिति २०७०/१२/३० गते इजाजत पत्र नं.३६/०७०/०७१ प्राप्त भई लघुवित्त कारोवार गर्ने “घ” वर्गको वित्तीय संस्था हो । २०७१ श्रावण १ गतेबाट सामुदायिक लघुवित्त वित्तीय संस्थामा कारोवार हस्तान्तरण गरी औपचारिक रूपमा लघुवित्त सेवाको कारोवार शुरु गरेको यस वित्तीय संस्था र वागमति प्रदेशमा स्वीकृत कार्यक्षेत्र भएको बनेपा ८, काभ्रेपलाञ्चोक स्थित केन्द्रीय कार्यालय रहेको बिपिडब्लु लघुवित्त वित्तीय संस्था लिमिटेडसँग एक आपसमा गाभ्ने/गाभिने (मर्जर) पश्चात सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको नामबाट २०८० साल फागुन २४ गतेबाट एकीकृत कारोवार सञ्चालन भई वित्तीय संस्थाले आफ्नो व्यवसायलाई विस्तार गर्दै निरन्तर रूपमा दिगो प्रगतितर्फ अघि बढाउन क्रियाशील रहेको शेरधनी महानुभावहरू समक्ष जानकारी गराउदछौं । आर्थिक वर्ष २०८१/८२ सम्म आइपुग्दा यस वित्तीय संस्थासँग बिपिडब्लु लघुवित्त वित्तीय संस्था लिमिटेड एक आपसमा गाभ्ने/गाभिने (मर्जर) कार्य पश्चात बागमती प्रदेशका सबै जिल्ला तथा कोशी प्रदेश अन्तर्गतका संखुवासभा, भोजपुर, खोटाङ्ग, सोलुखुम्बु र ओखलढुङ्गा गरी जम्मा १८ वटा जिल्ला अन्तर्गत नयाँ स्थानिय संरचना अनुसार ११६ स्थानीय तहमा ४६ वटा शाखा मार्फत् गत वर्षको तुलनामा निक्षेपमा यस वर्ष २२.४२ प्रतिशतले वृद्धि भई कुल रु. ७१ करोड १२ लाख संकलन गर्न सफल भएको छ । साथै, कर्जा प्रवाह तर्फ २६.३४ प्रतिशतले वृद्धि भई रु. १ अर्ब ९४ करोड ४७ लाख पुगेको अवस्था रहेकोछ । वित्तीय संस्थाको सो अवधिमा खुद मुनाफा/नोक्सान रु.५ करोड ८ लाख ९८ हजार नोक्सान भएको छ । वित्तीय संस्थाले शेरधनी सदस्यहरूलाई यस आर्थिक वर्षमा आर्थिक मन्दी, व्यवसायमा आएको संकुचन, कोषको लागतमा घटबढ हुनु, नेपाल वित्तीय प्रतिवेदन मान (NFRS) पहिलो पटक लागू गरिंदा तथा खराब कर्जा बढेको कारणले भारी मात्रामा कर्जा नोक्सानीको व्यवस्था कायम राख्नु परेको लगायत अन्य विविध कारणले लाभांश वितरणको प्रस्ताव गर्न नसकिएको व्यहोरा यहाँहरू समक्ष जानकारी गराँउदछौं । उपर्युक्त सम्बन्धी संस्थाको विस्तृत आंकाडा सहितको आर्थिक वर्ष २०८१/८२ को प्रतिवेदन यसै साथ सलंगन गरिएको व्यहोरा समेत जानकारी गराउन चाहान्छु ।

संस्थाले बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०७३ एवं नियमनकारी निकाय नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानुनहरू तथा सम्बन्धित निकायहरूद्वारा जारी गरिएका निर्देशन तथा परिपत्रहरूको पूर्ण रूपमा परिपालना गरिएको छ । वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै सोको नीतिगत रूपमा व्यवस्थापन

गर्दै आएको छ । वित्तीय संस्थामा आन्तरिक लेखापरीक्षण तथा बाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै सो सम्बन्धमा व्यवस्थापनलाई उचित सल्लाह र सुझाव, बजार जोखिम, व्याजदर जोखिम तथा अन्य जोखिमलाई कम गरी संस्थागत सुशासन तथा आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त राख्न र सो विषयहरूमा आवश्यक छलफल तथा निर्णय गर्न गैर कार्यकारी सञ्चालकको संयोजकत्वमा जोखिम व्यवस्थापन समिति, लेखा परिक्षण समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति रहेका छन् ।

संस्थाको पूँजीकोषमा दबाव श्रृजना भएको र निर्धारित पूँजीकोष अनुपात भन्दा कमी भएको कारण संस्थाले लिएको लक्ष योजना अनुरूपको कार्यक्रम विकास विस्तारमा समेत प्रभाव पर्ने देखिएकोले संस्थाले पूँजीकोष योजना स्वीकृत गरी श्री नेपाल राष्ट्र बैंकमा समेत पेश गरेको अवस्था रहेको हुँदा २०८३ असार मसान्त सम्ममा संस्थाको पूँजीकोषमा सुधार हुने अपेक्षा गरिएको छ । साथै पूँजीकोष दबावबाट मुक्त हुन उपयुक्त संस्थासँग आवश्यकता, सहजता र व्यवहारिकतालाई ध्यानमा राखी मर्जर गर्ने र हकप्रद शेयरका लागि नियामक निकायमा प्रस्ताव पेश गर्नु व्यवहारिक रहेको व्यहोरा सभामा जानकारी गराउँदछौं ।

अन्त्यमा, यस संस्थाका लगानीकर्ताहरू संस्थागत ३ (नेपाल महिला उत्थान केन्द्र, एनएमबी क्यापिटल र विपिडब्लु पाटन च्याप्टर) र १०८ व्यक्तिगत संस्थापक शेयरधनीज्यूहरू तथा उल्लेखनीय सर्वसाधारण शेयरधनीज्यूहरू, यस वित्तीय संस्थालाई मार्ग दर्शन गर्ने नियमनकारी निकायहरू क्रमशः नेपाल सरकार, स्थानीय सरकार, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., कम्पनी रजिष्ट्रारको कार्यालय, लक्ष्मी सनराईज क्यापिटल लिमिटेड (शेयर रजिष्ट्रार), सिडिएस एण्ड क्लियरिङ लिमिटेड, विभिन्न बैंक तथा वित्तीय संस्थाहरू, रिलायवल लाइफ इन्स्योरेन्स कम्पनी, क्रेष्ट माईक्रोलाईफ इन्स्योरेन्स, युरानस टेक नेपाल (प्रा.) लि., नेपाल लघुवित्त बैंकर्स संघ, डाटा हव (प्रा.) लि., क्लाउड हिमालयन, एनसिएचएल (NCHL), ESEWA, FONE Pay एवं वित्तीय संस्थाका महत्वपूर्ण अङ्गको रूपमा रहनुभएका सेवाग्राही सदस्यहरू, अन्य प्रत्यक्ष वा अप्रत्यक्ष सहयोग पुऱ्याउँदै आउनु भएका हाम्रा सहयोगी सम्पूर्ण निकायहरू तथा संघ/संस्थाहरूमा साथै लघुवित्त क्षेत्रले सामना गर्नु परिरहेको हालको विषम परिस्थितिमा समेत वित्तीय संस्थाको उन्नती र प्रगतिमा निरन्तर धैर्यताका साथ लगनशील भै योगदान पुऱ्याउनु हुने व्यवस्थापन तहका तथा अन्य सम्पूर्ण कर्मचारीहरू लगायत वित्तीय संस्थाको हरेक गतिविधिहरूलाई यथार्थपरक, वस्तुगत तथा सकारात्मक ढंगले आम जनसमुदाय समक्ष सम्प्रेषण गरिदिने सञ्चार माध्यम लगायत अन्य सम्पूर्ण शुभेच्छुकहरू प्रति हार्दिक आभार सहित धन्यवाद ज्ञापन गर्दछु ।

नन्द कुमार मर्हजन  
अध्यक्ष  
सञ्चालक समिति

मिति: २०८२/१२/२७ गते, बनेपा काभ्रेपलाञ्चोक ।

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन

### आदरणीय शेयरधनी एवम् उपस्थित महानुभावज्यूहरु,

यस सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं गरिमामय वार्षिक साधारण सभामा आफ्नो अमूल्य समय दिई उपस्थित हुनुभएका सम्पूर्ण शेयरधनी महानुभावज्यूहरु, सञ्चालकज्यूहरु, विभिन्न संस्थाबाट प्रतिनिधित्व गर्दै पाल्नुभएका महानुभावज्यूहरु, पत्रकार एवं अन्य अतिथि महोदयज्यूहरुलाई सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवम् अभिवादन गर्दछु । आर्थिक वर्ष २०८१/८२ मा संस्थाले गरेको प्रगति र उपलब्धि, संस्था सञ्चालनमा देखिएका चुनौतीहरु र समग्र क्षेत्रको पुनरावलोकन सहित सञ्चालक समितिको प्रतिवेदन, मिति २०८२ आषाढ मसान्तको संस्थाको वासलात, आर्थिक वर्ष २०८१/८२ को नाफा नोक्सान एवं नगद प्रवाह विवरण तथा अन्य सम्पूर्ण वित्तीय विवरणहरु सभामा पेश गर्न पाउँदा हामीलाई खुशी महशुस भएको छ । यो प्रतिवेदन कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ र नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनहरु समेतको अधीनमा रही नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसार तयार गरिएको छ । म यस सभामा सञ्चालक समितिको तर्फबाट संस्थाको पृष्ठभूमि, पूँजीगत संरचना, संस्थाले लिएको परिकल्पना, ध्येय, मुल्य र मान्यता तथा लक्ष्य र मुलुकको आर्थिक विकासमा यस लघुवित्त वित्तीय संस्थाको भूमिका बारे संक्षेपमा जानकारी पेश गर्दै संस्थाले गत आर्थिक वर्षको कार्यको समीक्षा, व्यवसायिक रणनीति तथा भावी कार्य योजनाहरु छोटकरीमा प्रस्तुत गर्दछु ।

### १. संस्थाको पृष्ठभूमि :

सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको पृष्ठभूमिलाई सिंहावलोकन गर्नु पर्दा लघुवित्त सेवालार्इ गरिवी न्यूनीकरणको विभिन्न आधार मध्येको एउटा महत्वपूर्ण आधारको रुपमा संसारभर स्वीकारिएको परिवेशमा गैरसरकारी संस्था (नेपाल महिला उत्थान केन्द्र) ले २०५८/५९ सालमा नेपाल राष्ट्र बैंकबाट वित्तीय मध्यस्थताको रुपमा कार्य गर्ने स्वीकृति प्राप्त गरी १३ वर्ष विपन्न समुदायमा लघुवित्त वित्तीय सेवा पुऱ्याएकोमा नेपाल महिला उत्थान केन्द्रकै पहलमा २०७१ श्रावण १ गतेबाट आफुले सञ्चालन गरेको कार्यक्षेत्र, शाखा, बचत, ऋण तथा सम्पत्ति दायित्वको कारोवार र कर्मचारीहरु समेत हस्तान्तरण हुने गरी कम्पनी ऐन, २०६३ बमोजिम मिति २०७०/०३/२८ मा नेपाल सरकार, कम्पनी रजिष्ट्रारको कार्यालयमा पब्लिक लिमिटेड कम्पनी (द.नं.११४०२९/०६९/०७०) को रुपमा दर्ता गरी बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ अनुसार मिति २०७०/१२/३० मा नेपाल राष्ट्र बैंकबाट “घ” वर्गको स्वीकृति प्राप्त लघुवित्त वित्तीय संस्थाको रुपमा स्थापना भएको वित्तीय संस्था हो ।

यस सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड र वागमति प्रदेश स्वीकृत कार्यक्षेत्र भएको बनेपा ८, काभ्रेपलाञ्चोक स्थित केन्द्रीय कार्यालय रहेको विपिडब्लु लघुवित्त वित्तीय संस्था लिमिटेड एक

आपसमा मिति २०८०/११/२३ मा गाभने/गाभिने (मर्जर) कार्य पश्चात सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको नाममा २०८०/११/२४ मा एकीकृत कारोवार सञ्चालन गरेको यस वित्तीय संस्थाको कार्यक्षेत्र कोशी प्रदेशको ५ जिल्ला सहित बागमति प्रदेशका १३ जिल्लाहरुमा हुने गरी नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त गरेको जानकारी यस सम्मानित सभामा जानकारी गराउँदछु। यस वित्तीय संस्थाले आर्थिक वर्ष २०८०/०८१ को अन्त्य सम्ममा १४ जिल्लामा ४२ वटा शाखा मार्फत ४३,१४५ घरपरिवारलाई सेवा प्रदान गरेकोमा समीक्षा वर्षमा १६ वटा जिल्लामा ४ वटा नयाँ शाखा स्थापना गरी समीक्षा वर्षको अन्त्यसम्ममा ४६ वटा शाखा कार्यालयहरु मार्फत ११६ वटा स्थानीय निकायहरुमा कार्यक्रम विस्तार गरी ४५,२२९ घर परिवारलाई लघुवित्त सेवा पुऱ्याई रहेको व्यहोरा पनि अवगत गराउन चाहान्छु।

यस संस्थाको समीक्षा वर्षको अन्त्य सम्ममा प्रयाप्त दक्ष जनशक्तिको अभावको साथै कर्मचारीले सेवा छोड्ने, भौगोलिक कठिनाईका कारण कर्मचारीको उत्पादकत्व क्षमतामा आउने ह्रास, बढ्दो संचालन लागत, खराब कर्जा तथा खुद व्याज आम्दानीमा संकुचन, सदस्यहरुमा भएको कर्जा लगानीको दोहोरोपना, एकै कार्यक्षेत्रमा सञ्चालित लघुवित्त संस्थाहरु विच हुने अस्वस्थ वित्तीय प्रतिस्पर्धा, सदस्यहरुद्वारा उत्पादित वस्तु तथा सेवाहरुको अव्यवस्थित बजार व्यवस्थापन, भौगोलिक विकटता, लघुवित्त संस्थाहरुको विरुद्धमा भईरहेका विभिन्न गतिविधिहरु आदि समस्या तथा चुनौतीको रुपमा रहेका छन्।

वित्तीय संस्थाले उक्त समस्या तथा चुनौतीहरु सामना गर्न स्वीकृत कार्यक्षेत्र भित्र पर्ने जिल्लाहरु अन्तर्गत संभावित क्षेत्रमा सदस्य विस्तार गरी लघुवित्त कार्यक्रमको पहुँच नपुगेको स्थानहरुमा लघुवित्त सेवा विस्तार गर्ने, सशक्त र गुणस्तरीय सेवा प्रदान गर्नुको साथै व्यवसायिक योजनाको विकास, नयाँ लगानीका क्षेत्रहरुको खोजि, व्यवसायिक संजाल वृद्धि, व्यवसाय विविधिकरण तथा व्यवसायिक विकासका लागि शाखा सञ्जाल विस्तार सञ्चालन खर्च कम गर्नका लागि नजिकका शाखाहरुको समायोजन गर्ने कार्यका साथै ग्राहकको चाहना बमोजिम वित्तीय सेवा सञ्चालनमा ल्याउने योजना रहेको छ। त्यस्तै, समय सापेक्ष सदस्यको चाहाना अनुसार सेवा तथा सुविधाहरुलाई परिष्कृत गर्दै लैजान सदैव वित्तीय संस्था प्रतिबद्ध रहेको समेत जानकारी गराउँदछु।

संस्थाले आर्थिक वर्ष २०८१/८२ मा हासिल गरेका मुख्य उपलब्धिहरु बुँदागत रुपमा यहाँहरु समक्ष प्रस्तुत गर्ने अनुमति चाहान्छु।

## २. पूँजी सम्बन्धमा :

### पूँजिगत संरचना :

अधिकृत पूँजी	: रु. २२,००,००,०००।- (बाइस करोड)
जारी पूँजी	: रु. १७,०८,०५,०००।- (सत्र करोड आठ लाख पाँच हजार)
चुक्ता पूँजी	: रु. १७,०८,०५,०००।- (सत्र करोड आठ लाख पाँच हजार)

**शेयर संरचना विवरण :**

क्र.स.	समूह	कायम रहेको शेयर कित्ता	शेयर प्रतिशत
१	संस्थापक (समूह क)	१०,४३,७८९.३६	६१.११
२	सर्वसाधारण (समूह ख)	६,६४,२६०.६४	३८.८९
जम्मा		१७,०८,०५०	१००

**३. समीक्षा वर्ष २०८१/८२ को प्रगतिको सिंहावलोकन :**

समीक्षा वर्षमा वित्तीय संस्थाले कार्यक्रम सञ्चालनमा गरेको प्रगतिको विगत आर्थिक वर्षसँगको तुलनात्मक सारांश निम्न बमोजिम भएको व्यहोरा अवगत गराउन चाहन्छु ।

क्र.सं	विवरण	२०८२ आषाढ मसान्त	२०८१ आषाढ मसान्त	वृद्धि/घटी
१	कार्यक्रम पुगेको जिल्ला	१६	१५	१
२	सेवा पुगेको स्थानीय तह संख्या	११६	११३	३
३	शाखा कार्यालय	४६	४२	४
४	केन्द्र संख्या	४,०७८	३,६८०	३९८
५	कुल कर्मचारी संख्या	१८०	१७३	७
६	कुल ग्राहक सदस्य संख्या	४५,२२९	४३,१४५	२०८४
७	कुल ऋणी संख्या	१४,०७५	१३,७९४	२८१
८	लगानीमा रहिरहेको रकम (रु)	१,९४,४७,९९,४१६।	१,५३,९३,०४,४९२।	४०,५४,९४,९२४
९	बचत परिचालन वा संकलन (रु)	७१,१२,०५,३९२।-	५८,०९,५१,३६१।-	१३,०२,५४,०३१
१०	सञ्चालन नाफा (नोक्सान) (रु)	(४,५२,८३,९३१।-)	(३,८३,१६,२०५।-)	६९,६७,७२६
११	खुद नाफा (नोक्सान) (रु.)	(५,०८,९८,२६९।-)	(४,१७,७६,८८५।-)	९१,२१,३८४

**४. वित्तीय संस्थाको वार्षिक आर्थिक विवरण :**

यस सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड, बनेपा-१४, साँगा, काभ्रेपलाञ्चोकको मिति २०८२ आषाढ मसान्तसम्मको वित्तीय विवरण नेपाल वित्तीय प्रतिवेदन मान (NFRS) बमोजिम वासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र पूँजीमा भएको परिवर्तन आदिको लेखापरीक्षण गरी तयार गरेको विवरण देहाय बमोजिम संक्षिप्त रूपमा प्रस्तुत गरिएको छ ।

**१. वार्षिक आर्थिक विवरण :**

- क) वित्तीय संस्थाको वार्षिक आर्थिक विवरण नेपाल वित्तीय प्रतिवेदन मान (NFRS), कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशनमा आधारित भई मान्यता प्राप्त 'क' वर्गको लेखा परीक्षकबाट तयार पारिएको छ ।
- ख) वित्तीय संस्थाले जोखिम व्यहोर्ने कोषको व्यवस्था पर्याप्त मात्रामा गरेको छ ।
- ग) वित्तीय संस्थाले गरेको सम्पूर्ण कारोवार कम्पनीको अख्तियारी भित्र रहेको छ ।

- घ) यस वित्तीय संस्थाले लघुवित्त सम्बन्धी कारोवारहरू बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशन अनुसार स्वीकृत प्राप्त कार्यक्षेत्रमा वित्तीय सेवा विस्तारको लागि सम्भावित क्षेत्रहरूमा, समूहमा आधारित बचत, ऋण, ग्रामीण कर्जा वीमा, रेमिट्यान्स, धितोमा आधारित कर्जा तथा आयआर्जन निमित्त सीप विकास तालिम तथा वित्तीय साक्षरताका कार्यहरू प्रमुख कारोवारको रूपमा सञ्चालन गर्दै आइरहेको छ।
- ङ) गत वर्षको तुलनामा समीक्षा अवधिमा यस वित्तीय संस्थाको खुद मुनाफा/नोक्सान) रु.(५,०८,९८,२६९.६२) कुल सम्पत्ति रु. २,०२,७३,०८,५५९.४८ प्रति शेयर बुक नेटवर्थ रु. १०२.६७ कायम रहेको छ।

**क) आर्थिक वर्ष २०८१/८२ को वासलात अनुसार :**

कुल पूँजी तथा दायित्व	यस वर्ष रु.	गत वर्ष रु.
	२,०२,७३,०८,५५९.४८	१,६८,९३,८६,३४२.४२

**ख) आर्थिक वर्ष २०८१/८२ को नाफा/नोक्सान हिसाब अनुसार :**

नाफा नोक्सान हिसाब खुद नाफा (नोक्सान)	यस वर्ष रु.	गत वर्ष रु.
	(५,०८,९८,२६९.६२)-	(२,९४,६३,६८७.३२)-

**च) पूँजी बृद्धि सम्बन्धमा :**

यस सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड र विपिडब्लु लघुवित्त वित्तीय संस्था लिमिटेड एक आपसमा गाभ्ने/गाभिने (मर्जर) कार्य पश्चात यस वित्तीय संस्थाको गत आर्थिक वर्ष सम्ममा संस्थापक समूहको चुक्ता पूँजी रु ११,८९,६६,०५०।- र सर्वसाधारणको तर्फबाट ५,१८,३८,९५०।- गरी जम्मा चुक्ता पूँजी रु. १७,०८,०५,०००।- पुगेकोमा यस आर्थिक वर्ष २०८१/८२ मा गाभिनु अघिको साविक सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड तर्फको मात्र संस्थापक शेयरमध्ये नेपाल राष्ट्र बैंकको स्वीकृति लिई १०% नियमानुसार संस्थापक शेयरलाई साधारण शेयरमा परिणत गरिएको र सो पश्चात समीक्षा अवधिसम्ममा हाल संस्थापक समूहको चुक्ता पूँजी रु १०,४३,७८,९३६।- (६१.११%) र सर्वसाधारण समूहको चुक्ता पूँजी रु ६,६४,२६,०६५।- (३८.८९%) भएको छ। साथै गाभ्ने/गाभिने (मर्जर) अघिको साविक सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड तर्फको नियमानुसार संस्थापक शेयर सर्वसाधारण समूहमा परिणत गर्न बाँकि रहेको शेयर सर्वसाधारणमा परिणत गर्नको लागि विशेष प्रस्ताव यस सम्मानित सभामा स्वीकृतार्थ पेश गरिएको जानकारी गराउँदछु।

**छ) कार्यक्षेत्र र कार्यालयहरू :**

यस संस्थाको कार्यक्षेत्र दुई प्रदेश (बागमती प्रदेश र कोशी प्रदेश अर्न्तगतका ५ जिल्ला) मा रहेको छ। आर्थिक वर्ष २०८१/८२ को अन्त्यसम्ममा १६ जिल्लाहरूमा कार्यक्रम विस्तार गरिएको छ। साथै यस संस्थाको केन्द्रीय कार्यालय १, शाखा कार्यालय ४६ गरी जम्मा ४७ वटा कार्यालय संख्या पुगेका छन्।

(ज) कर्मचारी तालिम तथा वृद्धि विकास :

आर्थिक वर्ष २०८१/८२ असार मसान्त सम्ममा कुल १८० कर्मचारी विभिन्न तहमा कार्यरत छन् । कर्मचारीको क्षमता विकासको लागि तालिमको महत्वपूर्ण भूमिका रहने र सक्षम एवं योग्य कर्मचारी वित्तीय संस्थाको महत्वपूर्ण सम्पत्ति भएकोले कर्मचारी दक्षता अभिवृद्धि गरी मानव संसाधनको विकास गर्न आन्तरिक तथा बाह्य तालिम कार्यक्रमहरुमा पदीय जिम्मेवारी अनुसार सहभागी गराउँदै आइरहेको छ । यस्ता किसिमका कार्यक्रमबाट कर्मचारीहरुको क्षमता अभिवृद्धि गर्न सहयोग पुर्याएको महशुस गरिएको छ । वित्तीय संस्थाले आ.व. २०८१/०८२ मा आन्तरिक रुपमा आफैले आयोजना गरेको तालिम कार्यक्रमहरुमा जम्मा १०० जना तथा बाह्य तालिम कार्यक्रमहरुमा ३३ जना गरी जम्मा १३३ जना कर्मचारीहरुलाई तालिम कार्यक्रममा सहभागी गराईएको थियो ।

भ) वार्षिक केन्द्र प्रमुख गोष्ठी, वित्तीय साक्षरता तथा सदस्य सिप बिकास तालिम सञ्चालन तथा दीर्घ रोगी सदस्यलाई गरिएको आर्थिक सहयोग :

आर्थिक वर्ष २०८१/८२ मा संस्थाले सेवाग्राही सदस्यहरुलाई वित्तीय साक्षर गराउने उद्देश्यले समूहमा आवद्ध सदस्य, अभिभावक तथा स्थानीय सरकारका जनप्रतिनिधिहरु समेतको उपस्थितिमा २०९२ जनालाई वित्तीय साक्षरता कार्यक्रम, ५० जनालाई ग्लोबल मनी विक तथा १८४ जना सदस्यहरुलाई उद्यमशिलता तथा व्यवसायसंग सम्बन्धित सीप विकास तालिम गरी २३२६ जना सदस्यहरुलाई विभिन्न कार्यक्रममा आवद्ध गराई शिक्षा र सिप प्रदान गरिएको थियो । ग्राहक संरक्षण कोषबाट सञ्चालित वार्षिक केन्द्र प्रमुख गोष्ठी, वित्तीय साक्षरता कार्यक्रम तथा सदस्य सिप बिकास तालिम कार्यक्रमहरु तल देहाय बमोजिम सञ्चालन गर्नाका अलवा सदस्यहरुको हितकारी कार्यक्रम अनुरूप ऋणी सदस्यहरुलाई मुटु, मृगौला सम्बन्धी रोग तथा क्यान्सर पिडित सदस्यहरु, बाढी पहिरोबाट पूर्ण तथा आंशिक घर क्षती भएका सदस्यहरु, ऋणी सदस्यको हात वा खुट्टा भाँचिएमा आदी उपचार बापत २३० जनालाई आर्थिक सहयोग प्रदान गरिएको समेत गरी समीक्षा अवधिमा जम्मा २५५६ जनालाई रु २४,८१,६१८.७६/- ग्राहक संरक्षण कोषबाट खर्च भएको छ ।

वार्षिक केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता कार्यक्रम सञ्चालन विवरण :

क्र.स	शाखा कार्यालय	मिति	सहभागि संख्या	श्रोत व्यक्ती
१	बासा शाखा	२०८१/११/१२	५०	
२	सल्लेरी शाखा	२०८१/११/१५	८०	डिल्लीराम भट्टराई
३	नेचा शाखा	२०८१/११/१७	५८	कृष्ण प्र. हुंगाना
४	ओखलढुंगा शाखा	२०८१/११/१९	५६	
५	हलेसी शाखा	२०८१/११/१२	४८	
६	दिक्तेल शाखा	२०८१/११/१५	६५	सुमन महर्जन
७	ऐसेलुखर्क शाखा	२०८१/११/१७	८२	वीरबल नेपाली

८	खोटाडबजार शाखा	२०८१/११/१९	५५	
९	खाँदबारी शाखा	२०८१/११/१२	८८	
१०	चैनपुर शाखा	२०८१/११/१५	२७	बेलुमाया मगर
११	तिवारी भञ्ज्याङ	२०८१/११/१७	३८	ललित कुमार रावल
१२	भोजपुर शाखा	२०८१/११/१९	४४	
१३	भकुण्डेवेशी शाखा	२०८१/११/११	३७	
१४	पनौती शाखा	२०८१/११/१२	६७	सुमन दनुवार
१५	धुलिखेल शाखा	२०८१/११/१३	८४	मिलन महर्जन
१६	चरीकोट शाखा	२०८१/११/१९	७७	
१७	सुन्द्रावती शाखा	२०८१/११/२०	६६	
१८	सिंगटी शाखा	२०८१/११/२१	६४	सुमन दनुवार
१९	जिरी शाखा	२०८१/११/२३	४१	
२०	वाम्ती भण्डार	२०८१/११/२५	५७	
२१	किर्ने शाखा	२०८१/११/२३	५०	
२२	गाल्पा शाखा	२०८१/११/२४	८५	वीरबल नेपाली
२३	मेलम्ची शाखा	२०८१/११/२३	८२	
२४	नवलपुर शाखा	२०८१/११/२४	५९	
२५	सिपाघाट शाखा	२०८१/११/२५	८५	कृष्ण प्र. हुंगाना
२६	तामाघाट शाखा	२०८१/११/२६	१०९	
२७	दोलालघाट शाखा	२०८१/११/२३	३६	
२८	चौतारा शाखा	२०८१/११/२४	४७	मिलन महर्जन
२९	बाह्रविसे शाखा	२०८१/११/२५	४३	वीरबल नेपाली
३०	मुडे शाखा	२०८१/११/२६	५०	
३१	मागादेउराली शाखा	२०८१/११/२७	७४	
३२	काहुले शाखा	२०८१/११/२३	४०	
३३	त्रिशुली शाखा	२०८१/११/२४	४३	बेलुमाया मगर
३४	खरानीटार शाखा	२०८१/११/२५	८०	
३५	रानिपौवा शाखा	२०८१/११/२६	२५	
<b>जम्मा</b>			<b>२०९२</b>	

वित्तीय साक्षरता अर्न्तगत आ.व. २०८१/८२ मा आयोजना गरिएको ग्लोबल मनी विक (Global Money Week) कार्यक्रम विवरण र संख्या :

क्र.सं.	शाखा	कार्यक्रम	मिति	स्थान	सहभागी संख्या
१	मन्थली	ग्लोबल मनी विक (वित्तीय साक्षरता)	२०८१/१२/०७	श्री रुद्राक्षेश्वर मा.वि, मुगीटार, मन्थली-७,	५० जना
	<b>जम्मा</b>				<b>५० जना</b>

**आ.व. २०८१/८२ मा यस संस्थाद्वारा आयोजना गरिएका सदस्य सीपमुलक तालिम विवरण :**

क्र. स.	तालिम शिर्षक	अवधि			सहभागि संख्या	कार्यक्रम संचालन भएको स्थान
		देखि	सम्म	दिन		
१	उद्यमशीलता तथा भैसीपालन सम्बन्धि सीप विकास तालिम कार्यक्रम	२०८१/०८/२४	२०८१/०८/२६	३	३२	नौकुण्ड गाउँपालिका वडा नं ३, पारच्याङ रसुवा
२	उद्यमशीलता तथा तरकारी खेती सम्बन्धि सीप विकास तालिम कार्यक्रम	२०८१/०९/१०	२०८१/०९/१२	३	२६	पनौती नगरपालिका वडा नं १०, पस्थली काभ्रेपलाञ्चोक
३	उद्यमशीलता तथा भैसीपालन सम्बन्धि सीप विकास तालिम कार्यक्रम	२०८१/०९/१६	२०८१/०९/१८	३	३४	तादी गाउँपालिका वडा नं ३, डाडागाउँ नुवाकोट
४	उद्यमशीलता तथा तरकारी खेती सम्बन्धि सीप विकास तालिम कार्यक्रम	२०८१/१०/०७	२०८१/१०/०९	३	३२	रोशी गाउँपालिका वडा नं ०४, माटे काभ्रेपलाञ्चोक
५	उद्यमशीलता तथा तरकारी खेती सम्बन्धि सीप विकास तालिम कार्यक्रम	२०८१/१०/२८	२०८१/१०/३०	३	२७	म्यागड गाउँपालिका वडा नं ०२, बुङताङ, नुवाकोट
५	उद्यमशीलता विकास तालिम कार्यक्रम	२०८२/०२/२३	२०८२/०२/२६	३	३३	ललितपुर महानगरपालिका वडा नं २५, भैसेपाटी खोकनादोबाटो
	जम्मा				१८४	

**ब) सम्पत्ति शुद्धीकरण निवारण :**

नेपाल राष्ट्र बैंकले दिएको निर्देशन तथा सम्पत्ति शुद्धीकरण ऐन, २०६४ मा भएको व्यवस्था बमोजिम संस्थाले ग्राहक र कारोवारको प्रकृति एवं मात्राको आधारमा अन्तर्निहित जोखिमहरुलाई पहिचान गरी कारोवारको निरन्तर अनुगमन गर्ने, रिपोर्टिङ गर्ने र AML/CFT सम्बन्धी प्रावधानहरु सफ्टवेयरको माध्यमबाट प्रतिवेदन प्राप्त हुने व्यवस्था मिलाईएकोछ । AML/CFT सम्बन्धी प्रावधानहरु र जोखिम विश्लेषणका विषयमा सबै कर्मचारीहरुलाई सुसूचित गर्ने गरिएको छ ।

**ट) वित्तीय संस्थाको प्रमुख सुचकाङ्कहरु :**

यस वित्तीय संस्थाको आर्थिक वर्ष २०८१/८२ को कारोवारको आधारमा प्रमुख सुचकाङ्कको रूपमा खुद नाफा/कुल आम्दानी (१८.६६) प्रतिशत, प्रति शेयर आम्दानी रु. (२९.८०), प्रति शेयर बजार मूल्य रु. १५२२.८२, मूल्य आम्दानी अनुपात (५१.१०), व्याज आम्दानी/कर्जा तथा सापटी १२.९६%, कर्मचारी खर्च/कुल सञ्चालन खर्च ७०.७२, कुल निक्षेप/सापटी व्याज खर्च ७.३५, कर्मचारी बोनस/कुल कर्मचारी खर्च ०, खुद नाफा/कर्जा सापट (२.६२), खुद नाफा/कुल सम्पत्ति (२.५१), कुल कर्जा/निक्षेप २७५.१३, कुल सञ्चालन खर्च/कुल सम्पत्ति ६.६४, प्राथमिक पूँजी ४.४७, पुरक पूँजी १.६५, कुल पूँजी कोष ६.१२ र तरलता (CRR) ०.७५ प्रतिशत रहेको छ भने निष्क्रिय कर्जा/कुल कर्जा ८.१४ प्रतिशत, व्याज दर अन्तर ५.६१ प्रतिशत, बूक नेटवर्थ (प्रति शेयर) रु. १०२.६७ रहेको छ ।

**ठ) विप्रेषण सेवा :**

विदेशमा कार्यरत नेपालीहरुको संख्यामा वृद्धि भइरहेको र नेपाल तर्फ आउने विप्रेषण रकमलाई सेवा पुऱ्याउने उद्देश्यले वेस्टर्न युनियन, IME रेमिट, सिटी एक्सप्रेस तथा हिमाल रेमिटसँग सम्झौता गरी ग्रामीण भेगका जनसमुदायलाई विप्रेषण सेवा दिँदै आईरहेको छ । मध्यपूर्व एसियामा चलिरहेको युद्धका कारण विप्रेषण सेवामा धेरै प्रभाव परेको पाईन्छ ।

**ड) सूचना प्रविधिको विस्तार र सुधार व्यवस्थापन :**

वित्तीय संस्थाले आफ्नो कारोवार नवीनतम प्रविधिलाई आत्मसाथ गरी वित्तीय संस्थाले प्रदान गर्ने सेवालाई छिटो, छरितो र स्तरोन्नति गर्ने उद्देश्यले यूरानस टेक नेपालसँग सम्झौता गरी शाखा कार्यालयहरुमा शत प्रतिशत सफ्टवेयर प्रणाली मार्फत् नियमित कारोवार सञ्चालनमा रहेको छ । साथै ग्राहकको डाटाको सुरक्षाको लागि डाटा हबसँग सम्झौता गरी सर्भर सेवा तथा क्लाउड सर्भिस लिईरहेको छ । क्लाउड हिमालयसँग सम्झौता गरी अफिसियल ईमेल, वेवसाईड, डोमेनका सेवा लिईरहेको छ । मानव संसाधन व्यवस्थापनको लागि यस वित्तीय संस्थाले केन्द्रीय कार्यालयमा सर्भरको व्यवस्था गरि निम्बल सफ्टवेयर सञ्चालन गरिरहेको छ ।

**ढ) मानव संसाधन :**

कर्मचारीहरुलाई वित्तीय संस्थाले सधैं नै आफ्नो महत्वपूर्ण सम्पत्तिको रुपमा लिएको छ । योगदानको उच्च कदर गर्दै समय अनुसार प्रतिस्पर्धी बनाई वित्तीय सेवा प्रदान-गर्न कर्मचारीहरुको वृद्धि विकासको लागि नियमित रुपमा समय सापेक्ष आन्तरिक तालिम सञ्चालनका साथै बाह्य निकायद्वारा सञ्चालित उपयुक्त तालिममा सहभागिता बढाएको छ । समीक्षा अवधिमा वित्तीय संस्थाले १८० जना कर्मचारीहरु मध्ये १३३ जना कर्मचारीहरुलाई उपयुक्तता र आवश्यकता हेरी सीप विकास तालिम, दक्षता अभिवृद्धि कार्यक्रम तथा कार्यशाला गोष्ठीमा पनि सहभागी गराइएको छ भने भविष्यमा पनि आफ्नो मानव संसाधनलाई चुस्त दुरुस्त राख्ने कार्यको लागि वित्तीय संस्थाको व्यवस्थापन प्रतिबद्ध रहेको छ ।

**ण) संस्थागत सुशासन:**

वित्तीय संस्थाले नियमनकारी निकाय तथा कानूनको परिपालनाको निम्ति मात्र नभई आवश्यक पारदर्शिताका निम्ति पनि संस्थागत सुशासनलाई सञ्चालक समितिले उच्च प्राथमिकताका साथ सुशासनका आधारभूत पक्षहरु सुनिश्चित गर्न प्रतिबद्ध रहेको छ । सो सन्दर्भमा सञ्चालक समितिको निर्णय पद्धति र काम कारवाहीहरुलाई प्रचलित ऐन कानून बमोजिम नै गर्ने गरिएको छ । नेपाल राष्ट्र बैंक लगायत नियमनकारी निकायहरुबाट समय समयमा जारी भएका नीति निर्देशनहरु वित्तीय संस्थाले पूर्णरुपमा पालना गरिरहेको छ । त्यसै गरी आन्तरिक तथा बाह्य लेखा परीक्षकबाट दिइएको सल्लाह-सुझावहरुलाई पूर्ण सजगताका साथ कार्यान्वयन गरिएको छ । आन्तरिक तथा बाह्य कारणहरुले गर्दा वित्तीय लगायत देशको अर्थतन्त्रको विभिन्न क्षेत्रहरुमा हुने अवसर, चुनौती र जोखिमहरुलाई सञ्चालक समितिले नजिकबाट नियाली रहेको छ र सोही बमोजिम समय समयमा व्यवस्थापनलाई सल्लाह तथा निर्देशन दिँदै आएको छ । सञ्चालक समितिलाई संस्थागत सुशासनमा सहयोग गर्नको लागि गैर कार्यकारी सञ्चालकको संयोजकत्वमा (अ) लेखापरीक्षण समिति (आ) कर्मचारी सेवा सुविधा समिति (इ) जोखिम व्यवस्थापन समिति (ई) सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । (संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम तयार गरिएको प्रतिवेदन पनि यसै बार्षिक प्रतिवेदनमा समावेश गरी पेश गरिएको छ ।)

**त) सञ्चालक समिति :**

वित्तीय संस्थाको समीक्षा अवधिमा सञ्चालक समितिमा संस्थापक शेयरधनीहरुको तर्फबाट ४ जना, सर्वसाधारण शेयरधनीहरुको तर्फबाट २ जना र स्वतन्त्र १ जना गरी कुल ७ जना सञ्चालकहरु छन् । जसमा अध्यक्ष, श्री नन्द कुमार महर्जन, सञ्चालकहरु क्रमशः श्री राजेश्वर अधिकारी, श्री किशोरभाई बज्राचार्य, श्री पुष्पराम श्रेष्ठ, श्री नविन शर्मा, श्रीमती निर्मला नेपाल र स्वतन्त्र सञ्चालकको रूपमा श्री तिर्थरत्न कोनाजो रहनु भएको छ । साथै, सञ्चालक समितिको बैठक विद्यमान ऐनको प्रावधान अनुरूप नियमित रूपमा बस्ने गरेको छ । समीक्षा अवधिमा सञ्चालक समितिको २० पटक बैठक बसेको छ । साथै यस संस्थाले सञ्चालक शिक्षा कार्यविधि तथा सञ्चालक समिति बैठक सञ्चालन कार्यविधि समेत बनाई लागु गरिएको छ ।

**थ) बीमा तथा सुरक्षण सम्बन्धी कार्यक्रम :**

संस्थाले निक्षेप तथा कर्जा सुरक्षण कोष लिमिटेडमा आवद्ध रही ऋणी सदस्यहरुको कर्जा बीमामा सहभागी भई नोक्सानी व्यवस्थालाई दुईपक्षीय रूपमा व्यहोर्ने गरी संस्थाको जोखिम न्यूनीकरण गरिएकोछ । साथै क्रेष्ट माईक्रो लाईफईन्स्योरेन्स लिमिटेड र रिलायबल नेपाल लाईफ ईन्स्योरेन्स लिमिटेडसँग सम्झौता गरी ग्रामिण म्यादी बीमा अन्तर्गत ऋणिको मृत्यु, ऋणिको श्रीमानको मृत्यु तथा ग्राहक सदस्य सुत्केरी हुँदाको सुविधा वापत गरी जम्मा ११९ जना ऋणी तथा सदस्यहरुलाई बीमा सुविधा वापत जम्मा रु. ९९,८८,५४६।- प्राप्त गरी पिडित सदस्यहरुलाई सुविधा प्रदान गरिएको छ । यसले संस्थाको जोखिम न्यूनीकरण गर्नुका साथै मृतक परिवारलाई थप आर्थिक सहयोग समेत पुगेको छ ।

**५. चालु आर्थिक वर्षका उपलब्धिहरु :**

चालु आर्थिक वर्ष २०८२/८३ माघ मसान्तसम्मको कार्यक्रम विकास/विस्तारको सिंहावलोकन देहाय बमोजिम रहेका छन् ।

क्र.सं.	विवरण	२०८२ माघ मसान्त
१	कार्यक्रम पुगेको जिल्ला	१६
२	सेवा पुगेको स्थानीय तह संख्या	११७
३	शाखा कार्यालय	४४
४	केन्द्र संख्या	३,९७७
५	कुल कर्मचारी संख्या	१८५
६	कुल ग्राहक सदस्य संख्या	४६,६२९
७	कुल ऋणी संख्या	१३,९३३
८	लगानीमा रहिरहेको रकम (रु)	२,१५,६६,६४,६२०।-
९	बचत परिचालन वा संकलन (रु)	७७,०२,५५,३५०।-

**६. लेखा परीक्षकको नियुक्ति :**

वित्तीय संस्थाको लेखा परीक्षकका रूपमा J.D. Associates लाई एघारौं वार्षिक साधारण सभाले आर्थिक वर्ष २०८१/८२ का लागि पारिश्रमिक रु ३,००,०००।- (कर बाहेक) दिने गरी नियुक्ति गर्न स्वीकृति गरिएको र वार्षिक लेखापरीक्षणको कार्य सफलतापूर्वक सम्पन्न गरेकोमा उहाँलाई

धन्यवाद व्यक्त गर्दछौं र आगामी आर्थिक वर्ष २०८२/८३ का लागि संस्थाको लेखापरीक्षण कार्यको लागि लेखापरीक्षण समितिको सिफारिस बमोजिम रु.३,००,०००।-(कर बाहेक) पारिश्रमिक दिने गरी J.D. Associates लाई नै लेखापरीक्षकमा नियुक्ति गर्न स्वीकृतिको लागि यस सभामा प्रस्ताव गरिएको जानकारी गराउँदछु।

### ७. चालु आर्थिक २०८२/८३ मा विशेष प्राथमिकता दिने क्षेत्रहरु र आगामी रणनीति :

व्यवसाय विस्तार र कार्यक्रमको गुणस्तरलाई सके सम्म साथसाथै अगाडि बढाई कार्यक्रमको दिगोपना हासिल गर्ने तर्फ जोड दिने,

- आन्तरिक नियन्त्रण प्रणालीलाई चुस्त र दुरुस्त बनाइने,
- कर्जा प्रवाहको लागि कर्जा कोषको पर्याप्ततामा ध्यान दिईने,
- सदस्यमा लघुउद्यमको संस्कार विकास गर्न कार्य सञ्चालन विभाग अर्न्तगत लघु उधम डेस्क खडा गरी स्थानिय निकाय संगको समन्वयमा लघु व्यवसायिक कर्जा (ME Loan) प्रवाह तर्फ विशेष रुपमा जोड दिईने कार्यलाई निरन्तरता दिने,
- बचत, निक्षेप संकलन कार्यलाई अझ प्रभावकारी र व्यवस्थित बनाइने,
- विभागीय काम कार्यवाहीलाई अझ व्यवस्थित बनाउनको लागि विभागहरुको कार्य विभाजनलाई वैज्ञानिक र पारदर्शी बनाइने,
- सम्पूर्ण तह लगायत व्यवस्थापन स्तरको कर्मचारीहरुको क्षमता अभिवृद्धि गराइने, तथा कर्मचारीको उत्पादकत्व बृद्धि गर्न कर्मचारी मासिक कार्य सम्पादन मुल्यांकन लागु गर्ने,
- हालको प्रतिष्पर्धी बजारमा समय सापेक्ष ग्राहक मैत्रि बस्तु तथा सेवाको विविधिकरण गरी कार्यक्रमको विकास गराइने,
- आन्तरिक लेखापरीक्षणको कार्यको आवृतिलाई बढाई वैज्ञानिक र व्यवहारिक बनाइने,
- केन्द्र व्यवस्थापनलाई प्रभावकारी बनाउन केन्द्र मुल्यांकनलाई जोड दिने,
- लघुवित्त क्षेत्रमा मुख्य समस्याको रुपमा देखिएका Multiple Financing र सदस्यको दोहोरोपनालाई न्यून गर्ने र संस्थाप्रति विश्वास जगाउने,
- संस्थाका सदस्यहरु मध्ये असल र इमान्दार ऋणी सदस्यहरु पहिचान गर्ने तथा उक्त सदस्यहरु संस्थामा रहिरहने वातावरण सिर्जना गर्नका लागि डायमण्ड, गोल्ड र सिल्भर कार्डको व्यवस्था गरिने,
- वित्तीय संस्थाको IT को क्षमता बृद्धि गरी सुरक्षित राख्ने ब्यवस्था मिलाइने साथै सूचना प्रविधिबाट सृजित जोखिम न्यूनीकरण गर्न सुरक्षण प्रणालीलाई थप प्रभावकारी बनाउदै लैजाने
- हाल देखा परेको लघुवित्त वित्तीय संस्था बिरुद्ध संघर्ष समितिको प्रभाव रोक्न वित्तीय साक्षरता सम्बन्धी कार्यक्रमहरु अझ प्रभावकारी रुपले सञ्चालन गरिने,
- चालु आर्थिक वर्ष २०८२/८३ मा जोखिम तथा निष्कृत्य कर्जा बढ्दै गएकोले निष्कृत्य कर्जा असुलीलाई जोड दिई गुणात्मक व्यवसाय बृद्धि गर्ने,
- बचत करिब ८० करोड रुपैया तथा लगानीमा बाँकी साँवा करिब २ अर्ब २५ करोड पुऱ्याउने गरी संशोधित लक्ष्य लिईएको छ,

- ग्राहक सदस्यहरूको चाहना तथा प्रतिस्पर्धी बजारको आवश्यकता अनुरूप गुणस्तरीय सेवा प्रवाह गर्ने,
- लघुवित्त सेवालार्ई समयानुकूल परिमार्जन गर्दै समय सापेक्ष सेवा प्रदान गर्न डिजिटल सेवामा जोड दिने,
- परिस्थितिजन्य कारणले समस्यामा परेका ऋणीहरूलाई व्याज तथा हर्जनामा सहूलियत उपलब्ध गराउने,
- अनुगमन तथा निरीक्षण कार्यलाई थप प्रभावकारी बनाउनका लागि केन्द्रीयस्तरमा सुपरिवेक्षकको जिम्मेवारी तोकी सोही बमोजिम अनुगमन तथा निरीक्षण गर्ने कार्यलाई निरन्तरता दिईने ।

#### ८. आन्तरिक नियन्त्रण प्रणाली :

आन्तरिक नियन्त्रण प्रणालीलार्ई प्रभावकारी बनाउन संस्थामा भएका र हुन सक्ने जोखिमहरू व्यवस्थापन गरी संस्थालार्ई सवल रूपमा सञ्चालन गरी लगानीकर्ताको हित संरक्षण गर्न सञ्चालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी हुने निर्देशनको अधिनमा रही आवश्यक नीति, कार्यविधिहरू बनाई लागू गरेको छ । वित्तीय संस्थामा सुशासन कायम गरी स्वचालित ढङ्गले सञ्चालन गर्न विभिन्न आन्तरिक नियन्त्रण प्रणाली अवलम्बन गरिएको छ । नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा कम्पनी ऐनको प्रावधानको अधिनमा रही सञ्चालक समिति र सो मातहतमा लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ ।

९. कम्पनी ऐन, २०६३ को दफा १०९ (४) अनुसार प्रतिवेदनमा उल्लेख गर्नुपर्ने विवरणहरू यसै प्रतिवेदनको अंगको रूपमा प्रस्तुत गरिएको व्यहोरा अनुरोध छ ।

#### अन्तमा

हाम्रो प्रथम कर्तव्य वित्तीय संस्थाको विकास तथा लगानीलार्ई सुनिश्चितता प्रदान गरी ग्राहक सदस्यहरूको निक्षेप सुरक्षा गर्नु हो । हाम्रा शेयरधनी महानुभावहरूबाट प्राप्त निरन्तर सहयोग, समर्थन र प्रेरणाले हामीलार्ई लक्ष्य प्राप्तमा अभू वढी टेवा पुग्ने विश्वास लिएका छौं ।

हामीलार्ई यस अवस्थामा पुऱ्याउन आदरणीय ग्राहक सदस्यहरू एवं कर्मचारीहरूको पहिलो भूमिका रहेको छ भने अर्को तर्फ यस वित्तीय संस्था प्रति निरन्तर रूपमा विश्वास गरी सौहार्दपूर्ण वातावरणमा कारोवार सञ्चालनमा योगदान पुऱ्याउँदै आउनु भएका सम्पूर्ण लगानीकर्ताहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दछौं ।

वित्तीय संस्थाको निरन्तर उन्नति एवं उत्तरोत्तर प्रगति र सम्बृद्धिका लागि अभिभावकको रूपमा मार्गदर्शन तथा सदा साथ दिनु हुने संस्थागत लगानीकर्ताहरू नेपाल महिला उत्थान केन्द्र, एनएमवी क्यापिटल, बिपिडब्लु पाटन च्याप्टर, आदरणीय शेयरधनी महानुभावज्युहरू तथा नियमनकारी निकायकाहरू क्रमशः नेपाल सरकार, स्थानीय सरकार, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्स्चेन्ज लि., कम्पनी रजिष्ट्रारको कार्यालय, लक्ष्मी क्यापिटल लि. (शेयर रजिष्ट्रार), सिडिएस

एण्ड क्लियरिङ्ग लि., विभिन्न बैंक तथा वित्तीय संस्थाहरु, रिलायबल लाइफ इन्स्योरेन्स कम्पनी, क्रेष्ट माईक्रोलाईफ इन्स्योरेन्स, युरानस टेक नेपाल (प्रा.) लि., नेपाल लघुवित्त बैंकर्स संघ, डाटा हव (प्रा.) लि., क्लाउड हिमालयन, डाटा हव, एनसिएचएल (NCHL), ESEWA, FONE Pay एवं वित्तीय संस्थाका महत्वपूर्ण अङ्गको रूपमा रहनुभएका सेवाग्राही सदस्यहरु, अन्य प्रत्यक्ष वा अप्रत्यक्ष सहयोग पुऱ्याउँदै आउनु भएका हाम्रा सहयोगी सम्पूर्ण निकायहरु तथा संघ/संस्थाहरु प्रति हार्दिक कृतज्ञता ज्ञापन गर्दै भविष्यमा पनि यसै गरी यहाँहरुको सहयोग र साथ पाइरहने विश्वास लिएका छौं ।

हाम्रो प्रमुख लक्ष्य भनेको ग्रामीण तथा दुरदराजका क्षेत्रमा रहेका आर्थिक र सामाजिक रूपमा पिछडिएका समुदायमा वित्तीय पहुँच पुऱ्याई उनीहरुको आर्थिक आवश्यकतालाई परिपूर्ति गर्दै आर्थिक र सामाजिक विकासमा टेवा पुऱ्याउनु हो । यस कार्यमा क्रियाशील भई कडा परिश्रमका साथ ग्राहकहरुको सेवामा दत्त चित्त भएर लाग्नु हुने कर्मचारीहरुको परिश्रमको कदर गर्दै विशेष धन्यवाद दिन चाहन्छौं । साथै, वित्तीय संस्थाका लेखा परीक्षक, कानुनी सल्लाहकार एवं सम्पूर्ण शुभेच्छुकहरुलाई यस अवसरमा हार्दिक धन्यवाद दिन चाहन्छौं ।

धन्यवाद ।

२०८२/१२/२७ गते शुक्रवार

बनेपा, काभ्रेपलाञ्चोक

नन्द कुमार महर्जन

अध्यक्ष

सञ्चालक समिति

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको

बाह्रौं वार्षिक साधारण सभामा प्रस्तुत

सञ्चालक समितिको वार्षिक प्रतिवेदनमा खुलाउनु पर्ने

### कम्पनी ऐन, २०६३ को दफा - १०९ उपदफा-४ अनुसारको अतिरिक्त विवरणहरू

- क) **विगत बर्ष (आ.व. २०८१/८२) को कारोवारको सिंहावलोकन :**  
सञ्चालक समितिको प्रतिवेदनमा समावेश गरिएको छ ।
- ख) **राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोवारलाई कुनै असर परेको भए सो असर :**  
अन्तराष्ट्रिय जगतमा विप्रेषण गरी मध्यपूर्वमा हाल भईरहेको द्वन्द तथा अन्य विभिन्न देशहरू बीच भएको युद्धका कारण विश्वव्यापी रूपमा फैलिएको आर्थिक मन्दीले विश्व व्यापार तथा आर्थिक गतिविधिमा परेको प्रभावबाट नेपाली अर्थतन्त्र पनि अछुतो रहन नसकेको यथार्थ रहेको छ र विश्वभर रोजगारीका अवसरहरू कम हुँदै गएको र सोको प्रभावले नेपाली अर्थतन्त्रलाई प्रत्यक्ष असर पुऱ्याएको हुँदा नेपालमा युवाहरू अर्थात बलियो जनशक्ति विदेश जाने वा पलायन हुने क्रम दिनानुदिन बढ्दै गएको र देशमा राजनीतिक अस्थिरता कायम नै रहेको कारण वित्तीय संस्थाहरूबाट लगानी भएका कर्जाहरूको असुली समेत प्रत्यक्ष वा अप्रत्यक्ष प्रभाव परेको देखिन्छ । त्यस माथि विगत केहि वर्ष यता तथाकथित लघुवित्त बिरोधी गतिविधिहरूले देशको समग्र वित्तीय प्रणालीमा नै दिर्घकालिन रूपमा असर पार्ने नियतका साथ बैंक, वित्तीय संस्था तथा लघुवित्त वित्तीय संस्थाहरू विरुद्ध नियमित रूपमा विभिन्न किसिमका भौतिक तथा अबैधानिक गतिविधिहरू संचालन गरिरहेकोले कर्जा असुलीमा अभ् ठुलो समस्या सृजना भएको तथा कर्जाको गुणस्तरमा समेत ठुलो ह्रास आएकोले जोखिम ब्यहोर्ने कोषको लागतमा वृद्धि भई वित्तीय संस्थाको आम्दानी तथा पूँजीकोषमा दबाव बढेको अवस्था छ ।
- ग) **प्रतिवेदन तयार भएको मितिसम्म चालु बर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :**  
संस्थाको चालु आर्थिक वर्ष २०८१/८२ को संक्षिप्त वार्षिक कार्यक्रम तथा भविष्यमा गर्नुपर्ने कुराहरूको सम्बन्धमा सञ्चालक समितिको वार्षिक प्रतिवेदनमा प्रस्तुत गरिएको छ ।
- घ) **कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :**  
यस संस्थाले सबै वित्तीय संस्थाहरूसँग व्यवसायिक रूपमा आफ्नो सम्बन्ध विस्तार गर्दै लानेछ । त्यसैगरि संस्थागत सुशासन, व्यवस्थापन तथा कर्मचारी विच सुमधुर सम्बन्ध कायम राख्न वित्तीय संस्था प्रतिवद्ध रहेको छ ।
- ङ) **सञ्चालक समितिमा भएको हेरफेर र सोको कारण :**  
यस संस्थाको सञ्चालक समितिमा समीक्षा अवधिमा निम्नानुसारका व्यक्तिहरू रहनु भएको छ ।

क्र.सं.	नाम	पद	नियुक्ति मिति	कारण
१	श्री नन्द कुमार महर्जन	अध्यक्ष	२०८१।११।०६	संस्थापक समूहबाट
२	श्री राजेश्वर अधिकारी	सञ्चालक	२०८१।११।०६	
३	श्री किशोर भाई बज्राचार्य	सञ्चालक	२०८१।११।०६	
४	श्री पुष्पराम श्रेष्ठ	सञ्चालक	२०८१।११।०६	
५	श्री नविन शर्मा	सञ्चालक	२०८१।११।०६	सर्वसाधारण समूहबाट
६	श्री निर्मला नेपाल	सञ्चालक	२०८१।११।०६	
७	श्री तिर्थरत्न कोनाजो	स्वतन्त्र सञ्चालक	२०८०।११।२४	मिति २०८२ पौष १२ गतेदेखि समयावधी सकिएको

**च) कारोवारलाई असर पार्ने मुख्य कुराहरु :**

देशको जटिल राजनैतिक अस्थिरता र गतिरोध लगायत लघुवित्त विरुद्ध भईरहेका विभिन्न गतिविधिहरुको प्रभावबाट व्यवसायीहरुमा परेको असरको कारण भविष्यमा देशको आर्थिक, मौद्रिक तथा वित्तीय नीति र वित्तीय प्रणाली तथा अर्थव्यवस्थामा हुने परिवर्तनले संस्थाको कार्यक्रमलाई समेत प्रभाव पर्ने हुनसक्छ ।

वित्तीय संस्थाको कारोवारलाई असर पार्ने मुख्य कुराहरु देहाय बमोजिम रहेका छन् :-

- १) ग्राहक सदस्यहरुको लघुवित्त प्रतिको उदासीनता बढ्दै जानु, समग्र आर्थिक गतिविधि सुस्ताउनु, मध्यपूर्वको युद्धको कारण आउनु सक्ने थप समस्या, लगानी नबढ्नु तथा निष्क्रिय कर्जा बृद्धि हुँदै जानु,
- २) संस्थाको नीति, नियम र प्रक्रिया तथा नियमनकारी निकायको नीतिगत परिवर्तनका कारणले श्रृजना हुने अवस्थाहरु,
- ३) पूँजी तथा दायित्वको गुणस्तर,
- ४) भौतिक पूर्वाधार तथा साधन श्रोतको कमी,
- ५) अनुभवी र दक्ष जनशक्ति पलायन,
- ६) आम्दानीका नयाँ श्रोत नहुनु तथा सञ्चालन खर्चमा बृद्धि हुनु ।
- ७) कर्जाको गुणस्तरमा आउने ह्रासका कारण कर्जा नोक्सानी व्यवस्था खर्चमा बृद्धि भई पूँजीकोषमा दबाव पर्नु ।

**छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया**

लेखा परीक्षक सि.ए. जगदिश्वर देवकोटाबाट प्रस्तुत प्रतिवेदन ठिक मनासिव रहेको बारे बैठकले नोट गरी तत्काल कैफियत सुधारको लागि व्यवस्थापनलाई समितिले निर्देशन दिएको छ । संस्थाको स्वतन्त्र सञ्चालक श्री नविन शर्माको संयोजकत्वमा लेखा परीक्षण समिति गठन गरिएको छ । उक्त समितिको सदस्य सचिवमा आन्तरिक लेखा परीक्षण विभागको प्रमुख रहने व्यवस्था गरिएको छ । लेखा परीक्षण समितिले वित्तीय संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखा परीक्षण योजना र आन्तरिक लेखा परीक्षक तथा वाह्य लेखा परीक्षकले पेश गरेको लेखा परीक्षण प्रतिवेदनमा औँल्याएका कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई सहयोग गर्ने, नेपाल राष्ट्र बैंकबाट निरीक्षण तथा सुपरिवेक्षण गरी प्रतिवेदनमा

औल्याइएका निर्देशन तथा कैफियतहरुको कार्यान्वयन भए नभएको सम्बन्धमा समीक्षा गर्ने तथा ती विषयहरुको अभिलेख गरी सञ्चालक समितिलाई जानकारी गराउने, वित्तीय संस्थाको वार्षिक विवरणहरु सही र यथार्थपरक समेत बनाउन व्यवस्थापनलाई सहयोग गर्नु यस समितिको कार्यहरु रहेको छ ।

**ज) लाभांश बाँडफाँड सम्बन्धमा :**

आर्थिक वर्ष २०८१/८२ को साधारण सभामा लाभांश वितरणका लागि प्रस्ताव गरिएको छैन ।

**झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्रि गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण :**

हालसम्म नभएको ।

**ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :**

यस वित्तीय संस्थाको सहायक कम्पनीको रुपमा कार्य गर्ने अन्य कुनै 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 संस्था अन्तर्गत सहायक कम्पनीको रुपमा कार्य गर्ने अन्य कुनै कम्पनी नभएको ।

**ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी :**  
बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा २२ बमोजिम स्व: घोषणा बारे संस्थालाई जानकारी गराएको ।

**ड) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी :**

क्र.सं.	नाम	पद	शेयर प्रतिशत	२०८२।३।३२ सम्म कायम शेयर स्वामित्व (रु.)
१	श्री नन्द कुमार महर्जन	अध्यक्ष	२.१३ %	३६.२९९ लाख
२	श्री राजेश्वर अधिकारी	संस्थापक-सञ्चालक	०.८५ %	१४.५१९ लाख
३	श्री किशोरभाई बज्राचार्य	संस्थापक-सञ्चालक	०.५३ %	९.१३२ लाख
४	श्री पुष्पराम श्रेष्ठ	संस्थापक-सञ्चालक	०.४३४७ %	७.४२५ लाख
५	श्री नविन शर्मा	सर्वसाधारणको तर्फबाट-सञ्चालक	-	१५.९ हजार
६	श्री निर्मला नेपाल	सर्वसाधारणको तर्फबाट-सञ्चालक	-	१४.५ हजार
७	श्री तिर्थरत्न कोनाजो	स्वतन्त्र सञ्चालक	छैन	छैन

ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :  
छैन ।

ण) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :  
हालसम्म वित्तीय संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :  
वित्तीय व्यवसायमा निहित जोखिमहरुलाई दृष्टिगत गर्दा सबल आन्तरिक नियन्त्रण प्रणाली हुनु अति आवश्यक हुन्छ । यस कुरामा वित्तीय संस्था सजग रहेको छ । यसर्थ वित्तीय संस्थाका सम्पूर्ण वित्तीय कारोवारहरुलाई कम्प्यूटर माध्यमबाट सञ्चालन गर्ने गरी श्री यूरानस टेक नेपालको सफ्टवेयर प्रयोग गर्ने गरेको र सफ्टवेयरको बेला बेला स्तरोन्नति गर्ने व्यवस्था मिलाईएको छ । सञ्चालक समितिले पारित गरेको नीति, नियम र नेपाल राष्ट्र बैंकबाट जारी बैंक तथा वित्तीय संस्था सम्बन्धी निर्देशनहरु र देशको अन्य प्रचलित कानुनी व्यवस्था बमोजिम हुने गरी आन्तरिक नियन्त्रण प्रणाली अवलम्बन गरिएको छ ।

आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन संस्थामा भएका र हुन सक्ने जोखिमहरु व्यवस्थापन गरी संस्थालाई सवल रूपमा सञ्चालन गरी लगानीकर्ताको हित संरक्षण गर्न सञ्चालक समितिले प्रचलित कानुन तथा नेपाल राष्ट्र बैंकबाट जारी हुने निर्देशनको अधिनमा रही आवश्यक नीति, कार्यविधिहरु बनाई लागू गरेको छ । वित्तीय संस्थामा सुशासन कायम गरी स्वचालित ढङ्गले सञ्चालन गर्न विभिन्न आन्तरिक नियन्त्रण प्रणाली अवलम्बन गरिएकोछ । नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा कम्पनी ऐनको प्रावधानको अधिनमा रही सञ्चालक समिति र सो मातहतमा लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ ।

थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

१	कर्मचारी खर्च	रु. ९,३०,९३,७२२.९३-
२	अन्य सञ्चालन खर्च	रु. ३,८५,२७,४०५.२८-
३	हासकट्टी खर्च	रु. ३०,०७,८६३.२९-
४	गैर सञ्चालन खर्च	०-
	जम्मा	रु. १३,४६,२८,९९१.५०-

द) लेखा परीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

लेखा परीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेका काम कारवाहीको विवरण र सो समितिले दिएको सुझावहरु देहाय बमोजिम रहेका छन् ।

क्र.सं.	समितिका पदाधिकारीको नाम र पद	पद	भत्ता तथा सुविधा रु.
१	श्री नविन शर्मा	गैर कार्यकारी सञ्चालक	प्रति बैठक रु ४,५००/- का दरले
२	श्री तिर्थरत्न कोनाजो	स्वतन्त्र सञ्चालक	प्रति बैठक रु ४,५००/- का दरले
३	श्री विक्रम सिलवाल	कनिष्ठ अधिकृत	छैन ।

साथै उक्त बैठकमा सहभागी हुँदा खाना/खाजा उपलब्ध गराईएको छ । लेखापरीक्षण समितिले संस्थाको वित्तीय स्थिति, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणाली, बैधानिक तथा नियमनकारी अनुपालन र लेखापरीक्षण कार्यक्रमबारे समीक्षा गर्ने गर्दछ ।

**लेखापरीक्षण समितिले आ.व. २०८१/८२ को समीक्षा वर्षमा गरेका मुख्य काम कारवाही तथा उक्त समितिले सञ्चालक समितिलाई दिएको सुझावहरु देहाय बमोजिम रहेका छन् ।**

१. संस्थाको सबै कार्यालयहरुको आन्तरिक लेखापरीक्षण प्रतिवेदन उपर समीक्षा र छलफल तथा कैफियतहरुको सुधारका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको ।
२. नेपाल राष्ट्र बैंकको स्थलगत र गैरस्थलगत निरीक्षण, बाह्य लेखापरीक्षकको प्रतिवेदनले औल्याएका कैफियतहरुको सुधारका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिने र कैफियतका सम्बन्धमा सञ्चालक समिति समक्ष राय पेश गर्ने गरेको ।
३. संस्थाको त्रैमासिक वित्तीय अवस्थाको विश्लेषण र वित्तीय सूचकहरुको प्रगति भए/नभएको समीक्षा गर्ने गरेको र व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको ।
४. त्रैमासिक आन्तरिक लेखापरीक्षण प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको ।

ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठीत संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :

नभएको

न) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

क्र.सं.	नाम	पद	भत्ता रु. (कर सहित)
१	श्री नन्द कुमार महर्जन	अध्यक्ष	१,००,०००
२	श्री राजेश्वर अधिकारी	सञ्चालक	१,२१,५००
३	श्री पुष्पराम श्रेष्ठ	सञ्चालक	१,१२,५००
४	श्री किशोरभाई बज्राचार्य	सञ्चालक	३६,०००
५	श्री भुपेन्द्र गोपाल श्रेष्ठ	सञ्चालक	९९,०००
६	श्री नविन शर्मा	सञ्चालक	१,८०,०००
७	श्री निर्मला नेपाल	सञ्चालक	९४,५००
८	श्री तिर्थरत्न कोनाजो	स्वतन्त्र सञ्चालक	१,७५,५००
	जम्मा		९,१९,०००

प्रमुख कार्यकारी अधिकृत दिलिप कुमार पोखरेललाई समीक्षा वर्षमा भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको विवरण :

क्र. सं.	नाम	पारिश्रमिक बार्षिक रु. (कर सहित)	जम्मा रु.	अन्य सुविधा
१	दिलिप कुमार पोखरेल	२१,४५,०००	२१,४५,०००	सवारी साधन तथा ईन्धन वास्तविक खर्च अनुसार, दैनिक भ्रमन भत्ता बापत फिल्डमा जाँदा दैनिक रु ३,०००/- का दरले सुविधा प्रदान गरिएको छ ।

प) शेरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :  
छैन ।

फ) दफा १४१ बमोजिम सम्पत्ति खरिद वा विक्री गरेको कुराको विवरण :

यस वित्तीय संस्थाको केन्द्रीय कार्यालय तथा शाखाहरूका लागि आवश्यक पर्ने विभिन्न कार्यालय फर्निचरहरू, कम्प्युटर, ल्यापटप, व्याट्री ईन्भरटर तथा सिसि क्यामरा सेट आदी खरिद गरेको छ । सम्पत्तिहरू खरिद सम्बन्धी विवरण वासलातको अनुसूची ४.११ र ४.१२ मा उल्लेख रहेकोछ ।

ब) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण :

कम्पनीको चुक्ता पूँजी ५ प्रतिशत भन्दा बढी शेयर लिने व्यक्तिहरूको विवरण :

क्र.सं.	नाम	शेयर कित्ता संख्या	रकम (रु.)
१	श्री नेपाल महिला उत्थान केन्द्र	२१.२५ प्रतिशत	३,६२,९९,९००।-
२	श्री एनएमवि क्यापिटल लिमिटेड	८.०१ प्रतिशत	१,३६,७८,७००।-
३	श्री हिरालाल विश्वकर्मा	५.९५ प्रतिशत	१,०१,६३,९००।-

भ) यस ऐन तथा प्रचलित कानूनबमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :  
नभएको ।

म) अन्य आवश्यक कुराहरु :

अ) समीक्षा बर्षको अन्त्यसम्ममा बाह्य ऋणको अवस्था देहाय बमोजिम रहेकोछ ।

क्र. सं.	बैंकको नाम	लिएको ऋण रकम	तिरेको रकम	तिर्न बाँकी रु. (नियमित)	तिर्न बाँकी व्याज
१	ग्लोबल आईएमई बैंक लिमिटेड	५०,०००,०००	४१,४६३,२४०	८,५३६,७६०	
२	माछापूच्छ्रे बैंक लिमिटेड	२५,०००,०००	१०,०००,०००	१५,०००,०००	
३	माछापूच्छ्रे बैंक लिमिटेड	३०,०००,०००	१२,०००,०००	१८,०००,०००	
४	प्रभु बैंक लिमिटेड	२५,०००,०००	१९,४२२,७७७	५,५७७,२२३	
५	नेपाल एसबिआई बैंक लिमिटेड	१५,०००,०००	६,०००,०००	९,०००,०००	
६	ग्लोबल आईएमई बैंक लिमिटेड	५०,०००,०००	२९,६६५,४६६	२०,३३४,५३४	
७	नविल बैंक लिमिटेड	३१,५००,०००	२१,०००,०००	१०,५००,०००	
८	राष्ट्रिय वाणिज्य बैंक लिमिटेड	५५,०००,०००	२२,०००,०००	३३,०००,०००	
९	प्रभु बैंक लिमिटेड	२५,०००,०००	१३,६९९,६४६	११,३००,३५४	
१०	प्राईम बैंक लिमिटेड	१००,०००,०००	११,२७६,००१	८८,७२३,९९९	छैन
११	सांग्रिला विकास बैंक लिमिटेड	२६,४६६,६१०	४,६६६,१२५	२१,८००,४८५	
१२	ज्योती विकास बैंक लिमिटेड	३३,३६९,७४३	११,१६१,१५४	२२,२०८,५८९	
१३	एनआईसी एसिया बैंक लिमिटेड	१२,०००,०००	१०,०००,०००	२,०००,०००	
१४	एनआईसी एसिया बैंक लिमिटेड	६,६००,०००	५,१००,०००	१,५००,०००	
१५	फर्स्ट माईक्रोफाईनान्स लघुवित्त वित्तीय संस्था लिमिटेड	५०,०००,०००	१९,४४४,४४४	३०,५५५,५५६	
१६	सांग्रिला विकास बैंक लिमिटेड	२०,०००,०००	६,१५१,७४९	१३,८४८,२५१	
१७	प्रोग्रेसिभ फाईनान्स लिमिटेड	५०,०००,०००	३५,७०७,६२१	१४,२९२,३७९	
१८	सांग्रिला विकास बैंक लिमिटेड	५०,०००,०००	६,७९२,३६२	४३,२०७,६३८	
१९	समृद्धि फाईनान्स लिमिटेड	२५,०००,०००	१४,९१५,६३६	१०,०८४,३६४	
२०	मुक्तिनाथ विकास बैंक लिमिटेड	५०,०००,०००	६,६६९,०७३	४३,३३०,९२७	
२१	ज्योति विकास बैंक लिमिटेड	५०,०००,०००	-	५०,०००,०००	
२२	गरिमा विकास बैंक लिमिटेड	५०,०००,०००	२,४७२,६४३	४७,५२७,३५७	
२३	फर्स्ट माईक्रोफाईनान्स लघुवित्त वित्तीय संस्था लिमिटेड	५०,०००,०००	५,६३३,३३३	४४,३६६,६६७	
२४	आरएसडिसी लघुवित्त वित्तीय संस्था लिमिटेड	१००,०००,०००	५,०००,०००	९५,०००,०००	
२५	माछापूच्छ्रे बैंक लिमिटेड	१५,०००,०००	-	१५,०००,०००	
२६	कुमारी बैंक लिमिटेड	६०,०००,०००	१०,०००,०००	५०,०००,०००	

क्र. सं.	बैंकको नाम	लिएको ऋण रकम	तिरेको रकम	तिर्न बाँकी रु. (नियमित)	तिर्न बाँकी व्याज
२७	गरिमा विकास बैंक लिमिटेड	५०,०००,०००	२,०९९,२७९	४७,९००,७२१	
२८	गरिमा विकास बैंक लिमिटेड	१००,०९७,५३४	९७,०५५,०००	३,०४२,५३४	
२९	मुक्तिनाथ विकास बैंक लिमिटेड	१००,०००,०००	४,१०९,५३२	९५,८९०,४६८	
३०	कामना विकास बैंक लिमिटेड	३०,०००,०००	-	३०,०००,०००	
३१	ज्योति विकास बैंक लिमिटेड	२१०,१४१,२०१	१९९,९५०,०००	१०,१९१,२०१	
३२	साना किसान विकास लघुवित्त वित्तीय संस्था लिमिटेड	१५०,०००,०००	-	१५०,०००,०००	
	<b>जम्मा रु.</b>	<b>१,७१५,४१५,२८७</b>	<b>६४०,२९७,७२३</b>	<b>१,०७५,११७,५६३</b>	

आ) संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम तयार गरिएको प्रतिवेदन यसैसाथ पछीका पानामा उल्लेख गरिएको छ ।

**धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसूची १५**  
**(नियम २६ को उपनियम (२) सँग सम्बन्धित) बमोजिमको आ.व.२०८१/८२ को वार्षिक प्रतिवेदन**

**१. सञ्चालक समितिको प्रतिवेदन :**

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

**२. लेखा परीक्षकको प्रतिवेदन :**

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

**३. लेखा परीक्षण भएको वित्तीय विवरण :**

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

**४. कानुनी कारवाही सम्बन्धी विवरण :**

क) गत आर्थिक वर्षको अवधिमा यस वित्तीय संस्थाले वा संस्था विरुद्ध कुनै मुद्दा दायर भएको भए -

संस्थाको जानकारीमा नभएको ।

ख) यस संस्थाको संस्थापक वा सञ्चालक विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए -

संस्थाको जानकारीमा नभएको ।

ग) कुनै संस्थापक वा सञ्चालक विरुद्ध अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए -

संस्थाको जानकारीमा नभएको ।

**५. संगठित संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण :**

क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :

नेपाल धितोपत्र बोर्डको रेखदेखमा धितोपत्र बजारमा खुल्ला बजारले निर्धारण गरे अनुरूप कारोवार हुने हुँदा वित्तीय संस्थाको व्यवस्थापन तटस्थ छ ।

ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार शेयर संख्या र कारोवार दिन :

गत आर्थिक वर्षमा शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्यका साथै, कुल कारोवार शेयर संख्या र कारोवार भएको दिनको विवरण (नेपाल स्टक एक्सचेन्ज लिमिटेडको वेबसाइट अनुसार) निम्न बमोजिम रहेको छ ।

क्र.सं.	विवरण	पहिलो त्रैमासिक	दोस्रो त्रैमासिक	तेस्रो त्रैमासिक	चौथो त्रैमासिक
१	अधिकतम मूल्य रु./कित्ता	१,५३७.९०१-	२,५८८.३१-	३,०४७-	१,९०५.६१-
२	न्यूनतम मूल्य रु./कित्ता	१,१८०१-	१,३४०१-	१,७२०.११-	१२३४.५१-
३	अन्तिम मूल्य रु./कित्ता	१,४९८१-	१,७९०१-	१,७३४.५२१-	१५२२.८२१-
४	कारोवार शेयर संख्या	२,८५,९३०	५,४३,०९३	७,००,९६३	३,४८,१३४
५	कारोवार भएको दिन	५७	५५	५६	६३

#### ६. समस्या तथा चुनौतीहरू :

(क) **आन्तरिक** : दक्ष जनशक्तिको अभाव एवं दक्ष कर्मचारीको पलायन हुने जोखिम, भौगोलिक कठिनाईका कारण कर्मचारीको उत्पादकत्व क्षमतामा आउन सक्ने ह्रास, बढ्दो संचालन लागत, खराब कर्जा तथा खुद व्याज आम्दानीमा संकुचन आदि ।

(ख) **बाह्य** : सदस्यहरूमा भएको कर्जा लगानीको दोहोरोपना र एकै कार्यक्षेत्रमा सञ्चालित लघुवित्त संस्थाहरू विच हुने अस्वस्थ वित्तीय प्रतिस्पर्धा, सदस्यहरूद्वारा उत्पादित वस्तु तथा सेवाहरूको अव्यवस्थित बजार व्यवस्थापन, भौगोलिक विकटता, लघुवित्त संस्थाहरूको विरुद्धमा भईरहेका अराजक गतिविधिहरू, नियमनकारी निकायबाट फेरबदल हुन सक्ने नीति तथा नियमको प्रत्यक्ष प्रभाव र आर्थिक तथा राजनैतिक अस्थिरता आदि ।

#### ७. संस्थागत सुशासन :

बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०७३ एवं नियमनकारी निकाय नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानूनहरू तथा सम्बन्धित निकायहरूद्वारा जारी गरिएका निर्देशन तथा परिपत्रहरूको पूर्ण रूपमा परिपालना गरिएको छ । वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न लेखापरिक्षण समिति गठन गरिएको छ । आन्तरिक लेखापरिक्षण तथा बाह्य लेखापरिक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन व्यवस्थापनलाई सल्लाह र सुझाव दिंदै आएको छ ।

वित्तीय संस्थाको कर्जा जोखिम तथा सञ्चालन जोखिम, कर्मचारी व्यवस्थापन लगायतका विषयहरूमा आवश्यक छलफल तथा निर्णय गर्न जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति रहेका छन् ।

## संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजम)

सूचीकृत सङ्गठित संस्थाको नाम	सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	बनेपा - १४, साँगा काभ्रेपलाञ्चोक इमेल : <a href="mailto:info@slbsl.com.np">info@slbsl.com.np</a> , वेबसाइट : <a href="http://www.slbsl.com.np">www.slbsl.com.np</a>
फोन नं. -	०११-६६२२५१/६६०४५२
प्रतिवेदन पेश गरिएको आ.व.	२०८१/०८२

### १. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री नन्द कुमार महर्जन (पछिल्लो नियुक्ती मिति मिति २०८१/११/०६)

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

क्र.सं.	शेयर संरचना	स्वामित्व प्रतिशत
१.	संस्थापक	६१.११ प्रतिशत
२.	सर्वसाधारण	३८.८९ प्रतिशत

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	शेयर सख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१	श्री नन्द कुमार महर्जन, ललितपुर	संस्थापक	३६,२९९	२०८१/११/०६	२०८१/११/१२	निर्वाचनमा निर्विरोध
२	श्री राजेश्वर अधिकारी, गोरखा	संस्थापक	१४,५१९	२०८१/११/०६	२०८१/११/१३	निर्वाचनमा निर्विरोध
३	श्री पुष्पराम श्रेष्ठ, भक्तपुर	संस्थापक	७,४२५	२०८१/११/०६	२०८१/११/१३	निर्वाचनमा निर्विरोध
४	श्री किशोरभाई बज्राचार्य, ललितपुर	संस्थापक	९,१३२	२०८१/११/०६	२०८१/११/१३	निर्वाचनमा निर्विरोध
५	श्री नविन शर्मा, मोरङ	सर्वसाधारण	१५९	२०८१/११/०६	२०८१/११/१३	निर्वाचनमा निर्विरोध
६	श्री निर्मला नेपाल, भक्तपुर	सर्वसाधारण	१४५	२०८१/११/०६	२०८१/११/१३	निर्वाचनमा निर्विरोध
७	तिर्थरत्न कोनाजो ललितपुर	स्वतन्त्र	-	२०७८/०९/१३	२०८२/११/१२	मनोनयन

मिति २०८१/११/०६ मा सञ्चालक समिति गठन भएको सम्बन्धमा मिति २०८१/११/०६ मा नै जानकारी गराईएको

नोट : पछिल्लो साधारण सभा पछि सञ्चालकहरू नियुक्ति भए सो सम्बन्धि जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नुपर्ने ।

(घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व.मा बसेको सञ्चालक समितिको बैठक र मिति		उपस्थित सञ्चालक संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. मा बसेको बैठक र मिति	
	बैठक संख्या	मिति			बैठक संख्या	मिति
१	१२	२०८१/०४/१४	७	छैन	२२०	२०८०/०४/१४
२	१३	२०८१/०५/१४	६	छैन	२२१	२०८०/०५/१२
३	१४	२०८१/०६/०६	६	छैन	२२२	२०८०/०५/२७
४	१५	२०८१/०६/२१	७	छैन	२२३	२०८०/०६/१२
५	१६	२०८१/०७/१३	७	छैन	२२४	२०८०/०६/१४
६	१७	२०८१/०७/३०	६	छैन	२२५	२०८०/०६/२६
७	१८	२०८१/०८/१४	७	छैन	२२६	२०८०/०७/०२
८	१९	२०८१/०८/१८	७	छैन	२२७	२०८०/०७/१४
९	२०	२०८१/०९/०७	७	छैन	२२८	२०८०/०७/२२
१०	२१	२०८१/०९/१८	७	छैन	२२९	२०८०/०८/१४
११	२२	२०८१/१०/१३	७	छैन	२३०	२०८०/०८/२०
१२	२३	२०८१/१०/२८	७	छैन	२३१	२०८०/०८/२५
१३	२४	२०८१/११/०८	६	छैन	२३२	२०८०/०९/०५
१४	२५	२०८१/११/१३	७	छैन	२३३	२०८०/०९/१९
१५	२६	२०८१/१२/०५	७	छैन	२३४	२०८०/१०/०९
१६	२७	२०८२/०१/१०	७	छैन	२३५	२०८०/१०/२३
१७	२८	२०८२/०१/२५	७	छैन	२३६	२०८०/११/०९
१८	२९	२०८२/०२/२५	७	छैन	०१	२०८०/११/२४
१९	३०	२०८१/०३/२५	७	छैन	०२	२०८०/१२/०१
२०	३१	२०८२/०३/२८	७	छैन	०३	२०८०/१२/०४
२१	-			छैन	०४	२०८०/१२/१४
२२	-			छैन	०५	२०८१/०१/१४
२३	-			छैन	०६	२०८१/०२/०९
२४	-			छैन	०७	२०८१/०२/१८
२५	-			छैन	०८	२०८१/०२/३०
२६	-			छैन	०९	२०८१/०३/०९
२७	-			छैन	१०	२०८१/०३/१९
२८	-			छैन	११	२०८१/०३/२५

कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण: नभएको ।

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए/नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) : वैकल्पिक सञ्चालक नभएको,

सञ्चालक समिति बैठकमा उपस्थित नभएका सञ्चालकहरू

क्र.सं.	बैठक संख्या नं.	बैठक मिति	उपस्थित नहुने सञ्चालकको नाम	उपस्थित नहुनाका कारण
१	१३	२०८१/०५/१४	भुपेन्द्र गोपाल श्रेष्ठ	व्यक्तिगत/घरायसी कार्य व्यस्तता
२	१४	२०८१/०६/०६	भुपेन्द्र गोपाल श्रेष्ठ	व्यक्तिगत/घरायसी कार्य व्यस्तता
३	१७	२०८१/०७/३०	निर्मला नेपाल	व्यक्तिगत/घरायसी कार्य व्यस्तता
४	२४	२०८१/११/०८	तिर्थरत्न कोनाजो	व्यक्तिगत/घरायसी कार्य व्यस्तता

सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखेको छ ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३० दिनसम्म ।
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७६/०९/११ मा भएको छैठौ वार्षिक साधारणसभामा निर्णय भई मिति २०७८/०८/०२ मा कम्पनी रजिष्ट्रार कार्यालयबाट स्वीकृति प्राप्त भए पश्चात ।
सञ्चालक समितिको प्रति बैठक भत्ता ?	अध्यक्षको ५०००/- तथा सञ्चालकको प्रति बैठक भत्ता रु ४५००/-
आ.व.को सञ्चालक समितिको कुल बैठक खर्च ?	रु ९,१९,०००/-

## २. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	ने.रा.बैंकको निर्देशन बमोजिम कार्यान्वयन भएको । सञ्चालक शिक्षा कार्यविधि, २०७९ मा व्यवस्थित गरेको ।
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको ।
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण :	मिति २०८१ चैत्र २९ गते १ दिन, सेन्टर फर माईक्रोफाईनान्स प्रा.लि.द्वारा काठमाडौंमा आयोजित Board of Directors Education Programme मा सहभागी

<ul style="list-style-type: none"> <li>■ प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:</li> <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 सञ्चालक रहेको भए त्यसको विवरण :</li> <li>■ निजको एकाघरको परिवारको कुनै सदस्य पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण</li> <li>■ सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:</li> <li>■ सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:</li> </ul>	<ul style="list-style-type: none"> <li>■ सबै सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन हुँदा देहायका कुराहरु नियमानुसार लिखित रूपमा जानकारी गराएको ।</li> <li>■ त्यस प्रकारको करार नगरेको ।</li> <li>■ नभएको ।</li> <li>■ नभएको ।</li> <li>■ नभएको ।</li> <li>■ नभएको ।</li> <li>■ नभएको ।</li> </ul>
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### ३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

- (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण: जोखिम व्यवस्थापनको लागि एक गैर कार्यकारी सञ्चालकको संयोजकत्वमा जोखिम व्यवस्थापन समितिको गठन भएको छ ।
- (ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:
- (अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)  
निम्नानुसार जोखिम व्यवस्थापन समितिको गठन भएको छ ।

क्र.सं.	नाम	पद
१.	राजेश्वर अधिकारी (सञ्चालक)	संयोजक
२.	नविन शर्मा (सञ्चालक)	पदेन सदस्य (लेखा परिक्षण समितिको तर्फबाट)
३.	सुमन दनुवार (व्यवस्थापक- सञ्चालन विभाग प्रमुख)	सदस्य
४.	ललित कुमार रावल (अधिकृत-असुली विभाग प्रमुख)	सदस्य
५.	डिल्लीराम भट्टराई (वरिष्ठ व्यवस्थापक-कर्जा जोखिम विभाग प्रमुख)	सदस्य सचिव

(आ) समितिको बैठक संख्या

आ.व.२०८१/८२ मा जोखिम व्यवस्थापन समितिको बैठक संख्या जम्मा ८ वटा रहेको छ ।

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिमा जानकारी गराउने ।
- जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गर्ने ।
- जोखिमको आंकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के-कसरी भइरहेको छ सो सम्बन्धमा छलफल गरी सञ्चालक समितिमा आवश्यक पेश गर्ने ।
- जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवम् संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने ।
- पूँजीको पर्याप्तता तथा तरलता पर्याप्तता सम्बन्धमा नियमित छलफल गर्ने तथा सुझाव गर्ने सम्पत्ती दायित्व समितिबाट भएको कार्यहरुको विश्लेषण र समीक्षा गरी समितिमा पेश गर्ने ।
- संस्थाको वित्तीय अवस्थामा पार्न सक्ने असरहरुको निराकरण सम्बन्धमा अवलम्बन गर्नुपर्ने आवश्यक नीति निर्माणमा सुझाव पेश गर्ने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

आन्तरिक नियन्त्रण प्रणाली अन्तर्गत लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धिकरण अनुगमन समिति आदि जस्ता सञ्चालक समिति अन्तर्गतका समितिहरु रहेका छन् । यसका अतिरिक्त व्यवस्थापन स्तरका अन्य विभिन्न समितिहरु रहेका छन् ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद) :

**क) लेखा परिक्षण समिति :**

- |   |            |
|---|------------|
| १) नविन शर्मा (सञ्चालक)                 | संयोजक     |
| २) तिर्थरत्न कोनाजो (स्वतन्त्र सञ्चालक) | सदस्य      |
| ३) विक्रम सिलवाल (क.अधिकृत)             | सदस्य सचिव |

**ख) जोखिम व्यवस्थापन समिति :**

- |  |                                 |
|--|---------------------------------|
| १) राजेश्वर अधिकारी (सञ्चालक)            | संयोजक                          |
| २) नविन शर्मा (सञ्चालक)                  | पदेन सदस्य (लेखा परिक्षण समिति) |
| ३) सुमन दनुवार (व्यवस्थापक)              | सदस्य                           |
| ४) ललित कुमार रावल (अधिकृत)              | सदस्य                           |
| ५) डिल्लीराम भट्टराई (वरिष्ठ व्यवस्थापक) | सदस्य सचिव                      |

**ग). कर्मचारी सेवा सुविधा समिति :**

- |   |            |
|---|------------|
| १) पुष्पराम श्रेष्ठ (सञ्चालक)                   | संयोजक     |
| २) दिलिप कुमार पोखरेल (प्रमुख कार्यकारी अधिकृत) | पदेन सदस्य |
| ३) सुमन महर्जन (वरिष्ठ व्यवस्थापक- लेखा)        | सदस्य      |
| ४) शंकर गुरुड (अधिकृत- मानव संसाधन)             | सदस्य सचिव |

**घ). सम्पत्ति सुद्धिकरण समिति :**

१) निर्मला नेपाल	संयोजक (सञ्चालक)
२) दिलिप कुमार पोखरेल	पदेन सदस्य (प्रमुख कार्यकारी अधिकृत)
३) सुमन दनुवार (व्यवस्थापक)	सदस्य
४) डिल्लीराम भट्टराई (वरिष्ठ प्रबन्धक)	सदस्य सचिव

(आ) समितिको बैठक संख्या:

लेखापरीक्षण समिति : १२ वटा
जोखिम व्यवस्थापन समिति : ८ वटा
कर्मचारी सेवा सुविधा : ६ वटा
सम्पत्ति शुद्धिकरण अनुगमन समिति : ५ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

**लेखापरीक्षण समिति :**

विद्यमान नीति नियम बमोजिम लेखापरीक्षण गराई सो को कार्यान्वयन सम्बन्धमा आवश्यक निर्देशन दिनुका साथै सञ्चालक समिति समक्ष आफ्नो राय सहित प्रतिवेदन पेश गर्ने र समय समयमा नियामक निकायले तोके बमोजिमका कार्यहरू गर्ने । र यस आ.व.मा देहायको कार्यहरू भएको । मासिक त्रैमासिक वित्तीय विवरण उपर छलफल र सुझाव, लेखा परीक्षणमा पाईएका कैफियतहरू सम्बन्धमा छलफल र कैफियत सुधार गर्न व्यवस्थापनलाई निर्देशन, आन्तरिक लेखा परीक्षण निर्देशिका, २०८० स्वीकृतिको लागि सिफारिस, वाह्य लेखापरीक्षक नियुक्तिका लागि सिफारिस, लेखा परीक्षण कार्य योजना बनाई सो अनुरूप लेखा परीक्षणको कार्य ।

**जोखिम व्यवस्थापन समिति :**

विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल तथा अध्ययन गर्ने र उपयुक्त प्रणालीको विकासका लागि आफ्नो राय सहित सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियामक निकायले तोके बमोजिमका कार्यहरू गर्ने । यस आर्थिक वर्षमा देहायका कार्यहरू भएको ।

खराब कर्जा व्यवस्थापन, कर्जा नोक्सानी र कर्जा सीमा व्यवस्थापन गर्न नयाँ रणनीति निर्माण । कर्जा नीति, कार्याविधि र असुली कार्य विधि २०८० स्वीकृतिका लागि सञ्चालक समितिमा सिफारिस गरेको । त्रैमासिक मासिक वित्तीय विवरण उपर छलफल र सुझाव, शाखा कार्यालयहरूमा भएको आर्थिक अनियमितता र जोखिमका वारेमा छलफल र निर्देशन तथा विविध जोखिमहरूका सम्बन्धमा छलफल गरी जोखिम न्यूनिकरणका लागि सुझाव पेश गरेको । प्रकोप निवारण तथा व्यवसाय निरन्तरता योजनाको तयारी ।

**कर्मचारी सेवा सुविधा समिति :**

सरुवा नीति मस्यौदा, कर्मचारी पारिश्रमिक निर्धारण नीति, कर्मचारी सेवा विनियमावलीको अनुसुची संशोधन र कर्मचारी दरबन्दी निर्धारण तथा मर्जर पश्चात कर्मचारी पद तथा कर्मचारी तलव र सेवा सुविधा समायोजन गर्न सिफारिस गरेको । यस आर्थिक वर्षमा देहायका कार्यहरू भएको ।

कर्मचारी सरुवा नीति तयारी, कर्मचारी पारिश्रमिक निर्धारण नीति तयार गरेको । कर्मचारी सेवा विनियमावली २०८० मा अनुसुची संशोधन सिफारिस, कर्मचारी दरबन्दी निर्धारण मर्जर पश्चात पद समायोजना र तलव सुविधा निर्धारण । कर्मचारी संचयकोष र उपदान सम्बन्धी सिफारिस । कर्मचारी मुल्यांकन फारम निर्धारण ।

### सम्पति शुद्धीकरण समिति :

विद्यमान सम्पति शुद्धीकरण जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल र अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियामक निकायले तोके बमोजिमका कार्यहरू गर्ने । र यस आर्थिक वर्षमा देहायका कार्यहरू भएको ।

संस्थागत तथा क्षेत्रगत जोखिम मुल्यांकन । एएमएल सिएफटी सम्बन्धी गो एएमएल सिस्टममा दर्ता गरेको, शाखा कार्यालयहरू अनुगमन र कर्मचारीलाई तालिम । सम्पत्ती विवरण अध्यावधिक गरेको ।

- (च) आर्थिक प्रशासन विनियमावली भए/नभएको : आर्थिक प्रशासन विनियमावली, २०८१ भएको ।

### ४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
आ.व. २०८०/०८१ को वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका- नेपाल समाचारपत्र	२०८१/१०/१४
विशेष साधारण सभाको सूचना		
वार्षिक प्रतिवेदन (११औं)	वेबसाईड तथा प्रतिवेदन पुस्तिका	२०८१/१०/२८
त्रैमासिक प्रतिवेदन (आ.व. २०८१/०८२)	राष्ट्रिय दैनिक पत्रिका र वेबसाईट: नयाँ पत्रिका नेपाल समाचार पत्र नयाँ पत्रिका नयाँ पत्रिका	प्रथम त्रैमासिक २०८१/०७/२९ दोस्रो त्रैमासिक २०८१/१०/१५ तेस्रो त्रैमासिक २०८२/०१/२६ चौथो त्रैमासिक २०८२/०४/२९
धितोपत्रको मुख्य प्रभाव पार्ने मुख्य संवेदनशील सूचना	अनलाईन अपलोड errs.sebon.gov.np र nots.com.np तथा पत्राचार मार्फत्	
अन्य	-	-

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहिमा परेको भए सो सम्बन्धी जानकारी : नभएको ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सन्पन्न भएको मिति :

मिति २०८१/११/०६ गते मंगलवार गते (एघारौं वार्षिक साधारण सभा सम्पन्न भएको - आ.व. २०८०/०८१)

### ५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा,

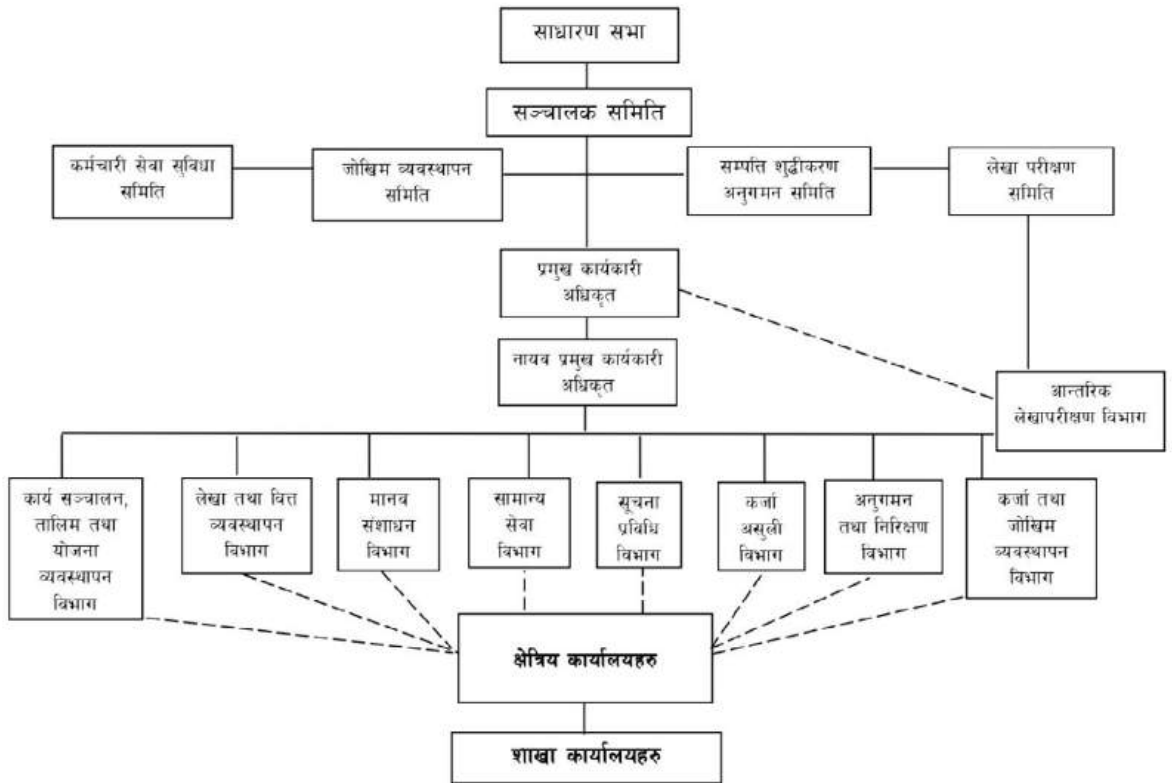
आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको:

- कर्मचारीहरुको संरचना, पदपूर्ति वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा विनियमावली, २०८० को व्यवस्था भएको छ ।

(ख) सांगठनिक संरचना संलग्न गर्ने :

मिति २०८२/०२/२५ मा बसेको २० औं बैठकको निर्णयानुसार संशोधन ।

सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड बनेपा १४ साँगा, काभ्रेपलाञ्चोक  
सांगठनिक संरचना



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

क्र. सं.	नाम	पद	शैक्षिक योग्यता	अनुभव तथा अन्य संघ/संस्थामा संलग्नता
१	दिलिप कुमार पोखरेल	प्रमुख कार्यकारी अधिकृत	एम. बि. एस एम.ए (आर.डी.) एलएलबी	विभिन्न लघुवित्त संस्थाहरूमा विभिन्न विभाग तथा प्रमुख कार्यकारी अधिकृत सहित २२ वर्षको कार्य अनुभव ।
२	बेलुमाया मगर	नायब प्रमुख कार्यकारी अधिकृत	एम. ए. (समाजशास्त्र)	लघुवित्त सञ्चालन तथा नियन्त्रण तर्फ २४ वर्षको अनुभव ।
३	सुमन महर्जन	बरिष्ठ व्यवस्थापक	एम.बि.एस (व्यवस्थापन) एलएलबी	लघुवित्त सञ्चालन तथा व्यवस्थापन सम्बन्धि १९ वर्षको अनुभव ।
४	डिल्लीराम भट्टराई	बरिष्ठ व्यवस्थापक	एम.ए. (आर.डी.)	लघुवित्त सञ्चालन तथा व्यवस्थापन सम्बन्धि २४ वर्षको अनुभव ।
५	सुमन दनुवार	व्यवस्थापक	एम ए (आर.डी.)	लघुवित्त सञ्चालन तथा व्यवस्थापन सम्बन्धी २० वर्षको अनुभव ।
६	कृष्ण प्रसाद ढुङ्गाना	सहायक व्यवस्थापक	एम.बि.एस	लघुवित्त सञ्चालन तथा व्यवस्थापन सम्बन्धी ९ वर्षको अनुभव ।

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गर्ने गरेको ।
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	कर्मचारी विनियमावलीमा भएको व्यवस्था वमोजिमको प्रक्रिया पुरा गरेको ।
व्यवस्थापन स्तरका कर्मचारीको संख्या:	६
कुल कर्मचारीको संख्या:	१८०
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	कार्यविधि रहेको ।
आ.व.मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	कर्मचारीलाई दिइएको तालिम संख्या १९ तालिममा सम्मिलित कर्मचारीको संख्या १३३
आ.व. को कर्मचारी तालिम खर्च :	रु.२२,२०,७१०.८३
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	३५.२२%
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२.३९%

६. संस्थाको लेखा तथा लेखा परीक्षण सम्बन्धी विवरण :

(क) लेखासम्बन्धी विवरण :

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	NFRS वमोजिम लेखा परिक्षण गरिएको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	मिति : २०८२/०९/१६ (आ.व. २०८१/८२)
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	प्रथम त्रैमासिक २०८१/०७/२९ दोस्रो त्रैमासिक २०८१/१०/१५ तेस्रो त्रैमासिक २०८२/०१/२६ चौथो त्रैमासिक २०८२/०४/२९
अन्तिम लेखापरिक्षण सम्पन्न भएको मिति :	मिति : २०८२/०९/१६
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	आ.व. २०८०/०८१ को मिति : २०८१/११/०६
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	अ. आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको छ । आ. आ.व. २०८१/८२ मा वाह्य विज्ञ नियुक्त नगरिएको । इ. आन्तरिक लेखापरीक्षण त्रैमासिक, अर्धवार्षिक तथा वार्षिक अवधिमा गर्ने गरिएको छ ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	१. नविन शर्मा (सञ्चालक) - संयोजक २. तिर्थरत्न कोनाजो (स्वतन्त्र सञ्चालक) - सदस्य ३. विक्रम सिलवाल (सहायक व्यवस्थापक) - सदस्य सचिव																																																				
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	<table border="1"> <thead> <tr> <th>क्र.सं.</th> <th>बैठक मिति</th> <th>बैठक संख्या</th> <th>उपस्थिती संख्या</th> </tr> </thead> <tbody> <tr><td>१</td><td>२०८१।४।११</td><td>७</td><td>३</td></tr> <tr><td>२</td><td>२०८१।५।१४</td><td>८</td><td>३</td></tr> <tr><td>३</td><td>२०८१।७।११</td><td>९</td><td>३</td></tr> <tr><td>४</td><td>२०८१।८।१६</td><td>१०</td><td>३</td></tr> <tr><td>५</td><td>२०८१।९।७</td><td>११</td><td>३</td></tr> <tr><td>६</td><td>२०८१।१०।११</td><td>१२</td><td>३</td></tr> <tr><td>७</td><td>२०८१।१०।२८</td><td>१३</td><td>३</td></tr> <tr><td>८</td><td>२०८१।१२।१९</td><td>१४</td><td>३</td></tr> <tr><td>९</td><td>२०८२।०१।२२</td><td>१५</td><td>३</td></tr> <tr><td>१०</td><td>२०८२।०२।२३</td><td>१६</td><td>३</td></tr> <tr><td>११</td><td>२०८२।०३।१९</td><td>१७</td><td>३</td></tr> <tr><td>१२</td><td>२०८२।३।२७</td><td>१८</td><td>३</td></tr> </tbody> </table>	क्र.सं.	बैठक मिति	बैठक संख्या	उपस्थिती संख्या	१	२०८१।४।११	७	३	२	२०८१।५।१४	८	३	३	२०८१।७।११	९	३	४	२०८१।८।१६	१०	३	५	२०८१।९।७	११	३	६	२०८१।१०।११	१२	३	७	२०८१।१०।२८	१३	३	८	२०८१।१२।१९	१४	३	९	२०८२।०१।२२	१५	३	१०	२०८२।०२।२३	१६	३	११	२०८२।०३।१९	१७	३	१२	२०८२।३।२७	१८	३
क्र.सं.	बैठक मिति	बैठक संख्या	उपस्थिती संख्या																																																		
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८	२०८१।१२।१९	१४	३																																																		
९	२०८२।०१।२२	१५	३																																																		
१०	२०८२।०२।२३	१६	३																																																		
११	२०८२।०३।१९	१७	३																																																		
१२	२०८२।३।२७	१८	३																																																		

प्रति बैठक भत्ता रु. :	प्रति बैठक भत्ता रु. ४५००१- (आ.व. २०८१/८२)
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति:	मिति २०८२/०४/१४

**७. अन्य विवरण :**

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्क तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/ नलिएको	नलिएको ।
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, 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 ।
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भएको छ ।
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भएको छ भने केही कार्यान्वयनको चरणमा रहेका छन् ।
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको छैन।

परिपालन अधिकृतको नाम : दिलिप कुमार पोखरेल  
पद : प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव  
मिति : २०८२/११/१२

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

(नेपाल राष्ट्र बैंकबाट “घ” बर्गको इजाजत प्राप्त वित्तीय संस्था)

केन्द्रीय कार्यालय, बनेपा-१४, साँगा, काभ्रेपलाञ्चोक

फोन नं.- ०११-६६२२५१/६६०४५२, Email : info@slbsl.com.np, Website : www.slbsl.com.np

सूचनाको हक सम्बन्धी ऐन, २०६४ को दफा ५ को उपदफा ३ र सूचनाको हक सम्बन्धी नियमावली, २०६५ को नियम ३ बमोजिमको विवरण देहाय बमोजिम रहेको छ ।

विवरण सार्वजनिक गरेको मिति : २०८२/१२/०३

क्र.सं.	विवरण	व्यवस्था
क)	निकायको स्वरूप र प्रकृति :	सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड कम्पनी ऐन, २०६३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम नेपाल राष्ट्र बैंकबाट “घ” बर्गको इजाजतपत्र प्राप्त वित्तीय संस्था हो ।
ख)	निकायको काम, कर्तव्य र अधिकार :	यस वित्तीय संस्थाको काम कर्तव्य अधिकार बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ ले तोके बमोजिम रहेको छ ।
ग)	निकायमा रहने कर्मचारी संख्या र कार्य विवरण :	यस वित्तीय संस्थामा २०८२ फागुन मसान्तसम्म १८६ जना कर्मचारी कार्यरत रहेको र निज कर्मचारीहरूको कार्य विवरण समय समयमा संस्थाले तोके बमोजिम व्यवस्थित गरिएको छ ।
घ)	निकायबाट प्राप्त गरिने सेवा :	यस वित्तीय संस्थाले प्रदान गर्ने सेवाहरूमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम “घ” बर्गका वित्तीय संस्थाहरूले प्रदान गर्ने लघुवित्त सेवाहरू रहेको छ ।
ङ)	सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी :	यस वित्तीय संस्थाको शाखा कार्यालयहरू र सो शाखाका जिम्मेवार अधिकारीहरूको विवरण संस्थाको वेबसाइटमा उपलब्ध रहेको छ ।
च)	सेवा प्राप्त गर्न लाग्ने दस्तुर र अवधि :	यस वित्तीय संस्थाले प्रदान गर्ने विभिन्न सेवाको शुल्क तथा सेवा प्राप्त गर्ने अवधि संस्थाले समय समयमा निर्धारण गरे बमोजिम हुनेछ र सोको जानकारी यस संस्थाको वेबसाइट र नागरिक वडापत्रमा राखिने गरिएको छ ।
छ)	निर्णय गर्ने प्रक्रिया र अधिकारी :	यस वित्तीय संस्थाबाट प्रदान गर्ने सेवा सम्बन्धमा विभिन्न तहका पदिय जिम्मेवारी प्राप्त कर्मचारीहरूले विभिन्न प्रकारका निर्णय गर्न सक्ने गरी अधिकार प्रत्यायोजन गरिएको छ भने दैनिक कार्य सञ्चालनका लागि प्रमुख कार्यकारी अधिकृत तथा नीतिगत निर्णयका लागि संस्थाको सञ्चालक समिति अन्तिम निर्णयकर्ताको रूपमा रहेको छ ।
ज)	निर्णय उपर उजुरी सुन्ने अधिकारी :	यस संस्थामा प्राप्त गुनासा, उजुरी, तथा सुभावहरू सुन्ने अधिकारी केन्द्रीकृत रूपमा संस्थाको नायव प्रमुख कार्यकारी अधिकृत रहेको छ ।
झ)	सम्पादन गरेको कामको विवरण :	यस वित्तीय संस्थाले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम “घ” बर्गको लघुवित्त वित्तीय संस्थाले गर्ने कार्यहरू गरी

		सम्पूर्ण प्रशासकिय कार्यहरु, वित्तीय विवरणहरु प्रत्येक त्रैमासिक रुपमा राष्ट्रिय स्तरको पत्रिकामा नियमित प्रकाशित गर्ने गरिएको छ । साथै संस्थाको वेबसाईटमा समेत सर्वसाधारणका जानकारीका लागि राख्ने गरिएको छ ।
ब)	संस्थाको प्रमुख र सूचना अधिकारीको नाम र पद :	प्रमुखको नाम : श्री दिलिप कुमार पोखरेल (प्रमुख कार्यकारी अधिकृत), सूचना अधिकारीको नाम: श्री शंकर गुरुड (अधिकृत)
ट)	ऐन, नियम, विनियम, वा निर्देशिकाको सूची :	यस वित्तीय संस्थाले प्रचलित सम्पूर्ण ऐन, नियम, विनियम र निर्देशिकाहरु अन्तर्गत रहेर कार्य गर्नुपर्ने हुन्छ मुख्यत देहाय बमोजिमका ऐन, नियम, विनियम र निर्देशिकाहरु संस्थाको सेवाहरु सञ्चालनका लागि प्रमुख रुपमा रहेका छन् । १. नेपाल राष्ट्र बैंक ऐन, २०५८ २. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ ३. कम्पनी ऐन, २०६३ ४. बैकिङ्ग कसुर तथा सजाय ऐन, २०६४ ५. धितोपत्र सम्बन्धी ऐन, २०६३ ६. श्रम ऐन, २०७४ ७. आयकर ऐन, २०५८ ८. सम्पत्ति शुद्धीकरण (मनिलाउण्डरिङ्ग) निवारण ऐन, २०६४ ९. उपरोक्त ऐनहरु बमोजिमका सम्पूर्ण नियम तथा विनियमहरु १०. नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशिका, परिपत्रहरु र नेपाल राष्ट्र बैंकले तोके बमोजिम संस्थाले लागू गरिएको विनियम र कार्यविधिहरु ।
ठ)	आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी अध्यावधिक विवरण :	यस वित्तीय संस्थाको आम्दानी खर्च तथा आर्थिक कारोवार सम्बन्धी अद्यावधिक विवरणहरु राष्ट्रिय स्तरको पत्रिकामा नियमित प्रकाशन हुदै आएको छ । साथै, संस्थाको वेबसाईटमा राख्ने गरिएको छ ।
ड)	सूचनाको हक सम्बन्धी नियमावली, २०६५ को नियम ३ मा तोकिए बमोजिमको विवरण :	१) अघिल्लो आर्थिक वर्षमा सार्वजनिक निकायले कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको भए सो को विवरण : संस्थाले नियमित लघुवित्त सम्बन्धी कार्यक्रम गर्दै आएको छ साथै अघिल्लो आर्थिक वर्षमा संस्थाको एघारौं वार्षिक साधारण सभा, कर्मचारी तालिम गोष्ठी तथा ग्राहक सदस्यहरुको तालिम तथा गोष्ठी आदि सञ्चालन भएका थिए । २) सार्वजनिक निकायको वेबसाईट भएको भए सो को विवरण : <a href="http://www.slbsl.com.np">www.slbsl.com.np</a> ३) सार्वजनिक निकायका सूचनाहरु अन्यत्र प्रकाशन भएका वा हुने भएको भए सोको विवरण: त्रैमासिक रुपमा आर्थिक विवरणहरु, धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ बमोजिमका विवरणहरु राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गर्ने गरिएको ।

# J.D. Associates

Chartered Accountants, Kathmandu

Firm Reg. No: 797; Pan No:104641185

## INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED

### Report on the Audit of Financial Statements

#### Opinion

We have audited the accompanying financial statements of Samudayik Laghubitta Bittiya Sanstha Limited ( Microfinance) which comprises the statement of financial position as at Ashad 32,2082 (16<sup>th</sup> July 2025), the statement of Profit and Loss (including Other Comprehensive Income), the statement of Changes in Equity and the Statement of Cash Flows for the year ended on that date and a summary of significant accounting policies and other explanatory information (hereafter referred to as "the Financial Statements").

In our opinion, to the best of our information and according to the explanation given to us, the aforesaid Financial Statements present fairly, in all material respects, the financial position of the Microfinance as at Ashad 32, 2082 (16 July, 2025) and its financial performance, the changes in equity and cash flow for the year then ended and summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act 2073.

#### Basis of Opinion

We conducted our audit of the financial statements 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 Handbook of Code of Ethics for Professional Accountants issued by the Institute of Chartered Accountants of Nepal (ICAN) and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAN's Handbook of code of ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

#### Key Audit Matters: Our assessment of risks of material misstatement

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and informing our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matters	How Key Audit Matters were Addressed
Information Technology (IT) System The information technology of the microfinance involves a large number of IT system that are used to process and record a large volume of transactions in the Microfinance's activities	Our audit approach regarding Information Technology of the microfinance included We conducted the detail understanding and testing regarding the existing

*[Signature]*



<p>As a result, Microfinance's financial accounting and recording procedure places a significant level of reliance and rely on such IT systems.</p> <p>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.</p> <p>Due to the importance of the impact of IT systems and related control environment on the Microfinance's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p>	<p>system via enquiry, re-performance and inspection to the extent of our knowledge.</p> <p>a. Verification of Loans and Advances impairment based on ageing on a test heck basis from the available software.</p> <p>b. Reviewed the various reports generated by the system on a sample basis and the accuracy and reliability of the generated reports from the systems</p> <p>c. Verified Interest income and expenses booking for loan and deposits using the Microfinance's system on test basis whether the sample provided the accurate results.</p>
<p><b>Impairment of Loan and Advances</b></p> <p>As per the Directive of Microfinance shall measure the impairment loss on loan and advances at the higher of</p> <p>a. Amount derived as per norms prescribed by Nepal Rastra Bank for loan provisioning; and</p> <p>b. Amount as per Incurred Loss Model (Individual and Collective impairment loss) as per NFRS 9</p> <p>As per the norms prescribed by the NRB provision at prescribed rate should be created on loan and advances based on the classification of loans and receivables as well as status of loans and receivables. As per NFRS, impairment of loans and advances should be made for individual impairment as well as for collective impairment. Individually significant loans and advances should be assessed for individual impairment and collectively impairment for homogeneous group of loans. For collective assessment, the collective impairment loss is measured as the difference between the present value of estimated future cash flows discounted at the loan's original effective interest rate and its carrying amount less the individual collective impairment. Loss is measured based on historical loss experience for assets with credit risk characteristics similar to those in the group. Management considers current credit condition and other relevant factors to ensure that the loss experience is appropriate. Where impairment loss is less than that suggested by NRB norms, the higher amount should be taken.</p> <p>The assessment of impairment of loans and advances under incurred loss model requires assessment of future cash flows as well as historical loss experiences of the portfolios. However, NRB norms for Loan loss Provisioning will</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <p>a. Review of the overdue status of the loans and advances by obtaining the data from the system and matched the same with NRB 2.2 report.</p> <p>b. Sample credit files were reviewed, among other things, from the perspective of the utilization of loans and advances for intended purpose by way of account scrutiny.</p> <p>c. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral security based on management estimate.</p> <p>d. Grouping of homogeneous groups of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.</p>

*Arif*



require assessment of overdue status of loans for intended purpose. Higher assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.

### Emphasis of Matters

Without qualifying our opinion, we draw attention to 4.21 of Notes to the Financial Statements, that for Gratuity, the liability to be recognized in the statement of the financial position is the present value of the defined benefit obligation less the fair value of the plan assets. The microfinance accounts for the liability for the gratuity as per the management calculation and reported the same in the financial statements. Likewise, the company has contributed @ 8.33% of the basic salary as gratuity as per the provisions of existing bylaws of the organization. The Microfinance has not applied the Actuarial for computing provision and liabilities for Gratuity.

Likewise, the microfinance has computed provision and liabilities for leave without considering Actuarial Valuation.

### Other Information

Management is responsible for other information. The other information comprises the information included in the Annual Report and Report of Board of Directors, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon

In connection with our audit of the financial statement, 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 audit or otherwise appears to be materially misstated. If based on the work we have performed, if we conclude that there is material misstatement of the other information, we are required to report that fact, we have nothing to report on in this regard.

### Responsibilities of 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, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statement, management is responsible for assessing the Microfinance's ability to continue as 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 to do so.

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



### **Auditor's Responsibility for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statement 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 the 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 a part of an audit in accordance with NSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of financial statement, 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 microfinance'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 the 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 the microfinance'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 the microfinance to cease to continue as a going concern; and
- Evaluate the overall presentation, structure, content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair representation.

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.

We also provide those charge with governance with a statement that we have compiled with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



### Report on Other Legal and Regulatory Requirements

Based on the examination of the financial statements aforesaid, we report that,

- a) 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.
- b) The accounts and records of the Microfinance have been maintained as required by law and practice in a manner to reflect the real affairs of the Microfinance.
- c) The Statement of Financial Position, Income Statement and Cash Flow Statement dealt with by this report are in agreement with the books of account of the Microfinance.
- d) The minimum Capital Fund to be maintained as required by directions of NRB has not been maintained by the Microfinance. The Capital Fund has been reported as 6.12% of Risk Weighted Assets whereas minimum Capital Fund required is 8% of Risk Weighted Assets.
- e) In our opinion and to the best of our information and according to explanation given to us, the Board of Directors, the representative or any employee of the microfinance has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the microfinance deliberately or acted in a manner that would jeopardized the interest and security of the microfinance and the business of the microfinance appears to have been conducted satisfactorily other than if any that has been disclosed by the management.



Jagadishowr Devkota, FCA  
Proprietor  
J.D. Associates  
Chartered Accountants



Place: Kathmandu, Nepal  
Date: 2082-09-16  
UDIN: 260101CA006053kNAU

SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED  
Banepa, Kavrepalanchok

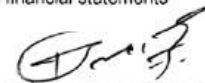
Statement of Financial Position  
As on 32nd Ashad 2082

Particular	Notes	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Cash & Cash Equivalent	4.1	134,391,802.32	160,594,100.68	120,890,687.67
Statutory Balances and Due from Nepal Rastra Bank	4.2	-	-	-
Placement with Banks & Financial Institutions	4.3	23,000,000.00	20,000,000.00	100,000,000.00
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-	-
Loan & advances to customers	4.7	1,819,075,261.37	1,451,132,755.30	1,117,490,577.82
Investment Securities	4.8	1,000,000.00	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	3,682,330.94	1,651,168.71	2,715,333.28
Investment Property	4.10	-	-	-
Property and Equipment	4.11	14,325,345.17	11,847,093.55	7,195,645.92
Goodwill and Intangible assets	4.12	760,867.00	-	-
Deferred tax assets	4.13	7,115,919.43	12,730,258.00	16,362,018.00
Other assets	4.14	23,957,025.25	22,430,966.15	5,221,454.90
<b>Total Assets</b>		<b>2,027,308,551.48</b>	<b>1,681,386,342.42</b>	<b>1,370,875,717.62</b>
<b>Liabilities</b>				
Due to Bank & Financial Institutions	4.15	-	-	-
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	711,205,392.33	580,951,361.43	559,313,660.33
Borrowing	4.19	1,075,117,563.30	770,520,975.00	497,599,023.00
Current Tax Liabilities	4.9	-	-	8,126,883.00
Provisions	4.20	20,709,214.32	20,709,214.32	3,027,949.12
Deferred Tax Liabilities	4.13	-	-	-
Other liabilities	4.21	44,905,230.07	81,413,360.90	75,035,947.52
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
<b>Total Liabilities</b>		<b>1,851,937,400.02</b>	<b>1,453,594,911.65</b>	<b>1,143,103,462.97</b>
<b>Equity</b>				
Share Capital	4.24	170,805,000.00	170,805,000.00	145,200,000.00
Share Premium		-	-	-
Retained Earnings		(104,144,403.68)	(54,834,534.40)	(5,819,697.00)
Reserves	4.25	108,710,555.14	111,820,965.17	88,391,951.74
<b>Total Equity</b>		<b>175,371,151.46</b>	<b>227,791,430.77</b>	<b>227,772,254.74</b>
<b>Total Liabilities &amp; Equity</b>		<b>2,027,308,551.48</b>	<b>1,681,386,342.42</b>	<b>1,370,875,717.71</b>
Contingent Liabilities and Commitment	4.26	-	-	-
Net assets value per share		102.67	133.36	156.87

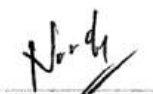
As per our report of even date

Accompanying notes are integral part of these financial statements

  
Suman Maharjan  
Senior Manager  
Finance Department

  
Dilip Kumar Pokharel  
Chief Executive Officer




  
Nanda Kumar Maharjan  
Chairman

  
CA. Jagdishowr Devkota  
For J.D. Associates  
Chartered Accountants

  
Rajeshor Adhikari  
Director

  
Kishor Bhai Bajracharya  
Director

  
Puspam Ram Shrestha  
Director

  
Nabin Sharma  
Director

  
Nirmla Nepal  
Director




Date: December 31, 2025  
Place: Kavrepalanchok

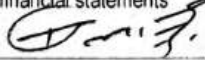
**SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED**  
Banepa, Kavrepalanchok  
**Statement of Profit or Loss**  
For the period from 1st Shrawan 2081 to 32nd Ashad 2082

Particular	Notes	32nd Ashad 2082	31st Ashad 2081 Restated
Interest Income	4.27	251,953,549.14	203,394,773.26
Interest Expense	4.28	(129,676,813.59)	(108,748,476.00)
<b>Net Interest Income</b>		<b>122,276,735.55</b>	<b>94,646,297.26</b>
Fees & Commission Income	4.29	20,390,944.60	16,343,892.04
Fees & Commission Expense	4.30	(12,289.04)	(28,884.45)
<b>Net Fee &amp; Commission Income</b>		<b>20,378,655.56</b>	<b>16,315,007.59</b>
<b>Net Interest, Fee &amp; Commission Income</b>		<b>142,655,391.11</b>	<b>110,961,304.85</b>
Net Trading Income	4.31	(505,318.83)	-
Other Operating Income	4.32	446,412.34	-
<b>Total Operating Income</b>		<b>142,596,484.62</b>	<b>110,961,304.85</b>
Impairment (Charge)/ reversal for loans & other losses	4.33	(53,286,424.18)	(18,735,908.60)
<b>Net Operating Income</b>		<b>89,310,060.44</b>	<b>92,225,396.25</b>
Personnel Expenses	4.34	(93,093,722.93)	(82,025,669.76)
Other Operating expenses	4.35	(38,527,405.28)	(25,559,904.73)
Depreciation & Amortization	4.36	(3,007,863.29)	(2,239,055.08)
<b>Operating Profit</b>		<b>(45,318,931.05)</b>	<b>(17,599,233.32)</b>
Non Operating Income	4.37	35,000.00	-
Non Operating Expense	4.38	-	-
<b>Profit before Income Tax</b>		<b>(45,283,931.05)</b>	<b>(17,599,233.32)</b>
Income Tax Expense	4.39	(5,614,338.57)	(3,864,454.00)
Current tax		-	-
Deferred tax		(5,614,338.57)	(3,864,454.00)
<b>Profit for the year</b>		<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Profit attribute to:</b>			
Equity holder of the Financial Institution		(50,898,269.62)	(21,463,687.32)
<b>Profit for the year</b>		<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Earnings per share</b>			
Basis EPS		(29.80)	(12.57)
Diluted EPS		(29.80)	(12.57)

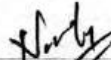
Accompanying notes are integral part of these financial statements

As per our report of even date

  
Suman Maharjan  
Senior Manager  
Finance Department

  
Dilip Kumar Pokharel  
Chief Executive Officer





  
Nanda Kumar Maharjan  
Chairman

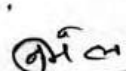
  
CA. Jagdishwor Devkota  
J.D. Associates  
Chartered Accountants

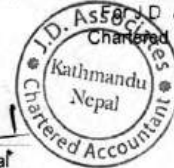
  
Rajeshor Adhikari  
Director

  
Kishor Bhai Bajracharya  
Director

  
Puspa Ram Shrestha  
Director

  
Nabin Sharma  
Director

  
Nirmala Nepal  
Director



Date: December 31, 2025  
Place: Kavrepalanchok

SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED  
Banepa, Kavrepalanchok

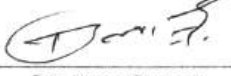
Statement of Comprehensive Income  
For the period from 1st Shrawan 2081 to 32nd Ashad 2082

Particular	Notes	32nd Ashad 2082	31st Ashad 2081 Restated
<b>Net profit for the year</b>		(50,898,269.62)	(21,463,687.32)
<b>Other comprehensive income</b>			
<b>a) Items that will not be reclassified to profit or loss</b>			
Gains/(losses) from investments in equity instruments measured at fair value		-	-
Gains/(losses) on Revaluation		-	-
Actuarial gains/(losses) on defined benefit plans		-	-
Income tax relating to above items		-	-
<b>Net other comprehensive income that will not be reclassified to profit or loss</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>Total Comprehensive income for the year</b>		(50,898,269.62)	(21,463,687.32)
<b>Total comprehensive income for the period</b>		(50,898,269.62)	(21,463,687.32)

Accompanying notes are integral part of these financial statements


As per our report of even date


  
Suman Maharjan  
Senior Manager  
Finance Department

  
Dilip Kumar Pokharel  
Chief Executive Officer




  
Nanda Kumar Maharjan  
Chairman

  
CA Jagdishowr Devkota  
For J.D. Associates  
Chartered Accountants

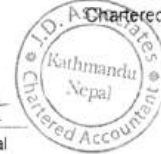
  
Rajeshor Adhikari  
Director

  
Kishor Bhai Bajracharya  
Director

  
Puspa Ram Shrestha  
Director

  
Nabin Sharma  
Director

  
Nirmala Nepal  
Director



Date: December 31, 2025  
Place: Kavrepalanchok

SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED  
Banepa, Kavrepalanchok

Statement of Cash Flows  
For the period from 1st Shrawan 2081 to 32nd Ashad 2082

Particular	Notes	32nd Ashad 2082	31st Ashad 2081 Restated
<b>Cash flow from operating activities</b>			
Interest received		251,953,549.14	203,394,773.26
Fees and other income received		20,378,655.56	16,343,892.04
Dividend received			-
Receipts from other operating activities		(74,060.49)	-
Interest expenses		(129,676,813.59)	(98,749,269.00)
Commission and fees paid			
Cash payment to employees		(93,093,722.93)	(82,025,669.76)
Other expense paid		(38,492,405.28)	(26,827,677.06)
<b>Operating cash flows before changes in operating assets and liabilities</b>		<b>10,995,202.41</b>	<b>12,136,049.48</b>
<b>(Increase)/Decrease in operating assets</b>		<b>(368,885,388.83)</b>	<b>(280,198,875.37)</b>
Due from Nepal Rastra Bank		-	-
Placement with bank and financial institutions		(3,000,000.00)	80,000,000.00
Other trading assets		(2,031,162.23)	-
Loan and advances to bank and financial institutions			
Loans and advances to customers		(367,942,506.07)	(320,794,071.67)
Other assets		4,088,279.47	(39,404,803.70)
<b>Increase/(Decrease) in operating liabilities</b>		<b>362,782,613.87</b>	<b>285,692,050.65</b>
Due to bank and financial institutions		-	-
Due to Nepal Rastra Bank		-	-
Deposit from customers		130,254,030.90	21,637,701.10
Borrowings		304,596,588.30	272,921,952.00
Other liabilities		(72,068,005.33)	(8,867,602.45)
<b>Net cash flow from operating activities before tax paid</b>		<b>4,892,427.45</b>	<b>17,629,224.76</b>
Income taxes paid		-	(7,062,718.00)
<b>Net cash flow from operating activities</b>		<b>4,892,427.45</b>	<b>10,566,506.76</b>
<b>Cash flow from investing activities</b>			
Purchase of investment securities			
Receipts from sale of investment securities			
Purchase of property and equipment		(5,333,941.91)	(1,254,788.29)
Receipt from the sale of property and equipment			
Purchase of intangible assets		(913,040.00)	-
Receipt from the sale of intangible assets			
Purchase of investment properties			
Receipt from the sale of investment properties			
Interest received			
Dividend received			
<b>Net cash flow from investing activities</b>		<b>(6,246,981.91)</b>	<b>(1,254,788.29)</b>
<b>Cash flow from financing activities</b>			
Receipt from issue of debt securities			
Repayment of debt securities			
Receipt from issue of subordinated liabilities			
Repayment of subordinated liabilities			
Receipt from issue of shares			25,605,000.00
Dividends paid			-
Interest paid			
Other receipt/payment		(1,847,743.90)	4,786,694.54
<b>Net cash flow from financing activities</b>		<b>(1,847,743.90)</b>	<b>30,391,694.54</b>
<b>Net increase (decrease) in cash and cash equivalents</b>		<b>(3,202,298.36)</b>	<b>39,703,413.01</b>
Cash and cash equivalents at Shrawan 1,		160,594,100.68	120,890,687.67
Effect of exchange rate fluctuations on cash and cash equivalents held			
<b>Cash and cash equivalents at Ashad end</b>		<b>157,391,802.32</b>	<b>160,594,100.68</b>

Suman Maharjan  
Senior Manager  
Finance Department

Dilip Kumar Pokharel  
Chief Executive Officer



Nanda Kumar Maharjan  
Chairman

As per our report of even date

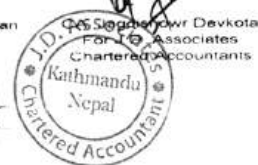
Rajeshor Adhikari  
Director

Kishor Bhai Bajracharya  
Director

Purna Ram Shrestha  
Director

Nabin Sharma  
Director










Nirmala Nepal  
Director



Date: December 31, 2025  
Place: Kavrepalanchok

SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED  
Banepa, Kavrepalanchok  
Statement of Changes in Equity  
For the period from 1st Shrawan 2081 to 32nd Ashad 2082

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 1, 2080	145,200,000.00		21,737,189.00					(13,010,791.00)	64,869,077.05	218,795,475.05
Adjustment/Restatement					8,976,779.69			7,191,094.00	(7,191,094.00)	-
Adjusted/Restated balance at Shrawan 1, 2080	145,200,000.00		21,737,189.00		8,976,779.69					
Comprehensive income for the year								(5,819,697.00)	57,677,983.05	218,795,475.05
Profit for the year								(21,463,687.32)		(21,463,687.32)
Other comprehensive income, net of tax										
Gains/(losses) from investments in equity instruments measured at fair value										
Gains/(losses) on revaluation										
Actuarial gains/(losses) on defined benefit plans										
Gains/(losses) on cash flow hedge										
Exchange gains/(losses) arising from translating financial assets of foreign operation										
Total comprehensive income for the year								(21,463,687.32)	(184,489.23)	(21,463,687.32)
Expenditure from grant										
Transfer to retained earning fund (Loan restructured fund)										
Transfer to regulatory reserve during the year					20,781,704.67			5,254,581.00	(5,254,581.00)	(184,489.23)
Transfer to other reserve during the year										
Share issued as a result of merger	25,605,000.00							(20,781,704.67)		
Adjustment due to merger			391,694.54	15,154.00				(12,024,026.41)	6,646,544.84	25,605,000.00
Client Protection Fund									1,032,995.60	
Share based payments										
Dividends to equity holders										
Bonus shares issued										
Cash dividend paid										
Other										
Total contributions by and distributions										
Balance at Ashad end 2081	170,805,000.00		22,128,883.54	15,154.00	29,758,484.36			(54,834,534.40)	59,918,443.27	227,791,430.77
Balance at Shrawan 1, 2081	170,805,000.00		22,128,883.54	15,154.00	29,758,484.36			(54,834,534.40)	59,918,443.27	227,791,430.77
Comprehensive income for the year										
Adjustment										
Profit for the year								21,721,208.00	(21,721,208.00)	
Other comprehensive income, net of tax								(50,898,269.62)		(50,898,269.62)
Gains/(losses) from investments in equity instruments measured at fair value										
Gains/(losses) on revaluation										
Actuarial gains/(losses) on defined benefit plans										
Gains/(losses) on cash flow hedge										
Exchange gains/(losses) arising from translating financial assets of foreign operation										
Total comprehensive income for the year								(50,898,269.62)		(50,898,269.62)
Transfer From CSR Fund										
Fixed Assets received on grant during the year (net of depreciation charge)									974,763.07	974,763.07
Transfer to General reserve during the year										
Client Protection Fund				(15,154.00)						
Adjustment with exchange loss										
CSR Fund										
Transfer To Employee Welfare Fund										
Transfer To Regulatory Reserve										
Expenditure from Client Protection Fund					20,132,807.66			(20,132,807.66)		
Transactions with owners, directly recognised in equity										
Share issued										
Share based payments										
Dividends to equity holders										
Bonus shares issued										
Cash dividend paid										
Other										
Total contributions by and distributions										
Balance at Ashad end 2082	170,805,000.00		22,128,883.54		49,891,292.02			(104,144,403.68)	36,690,379.58	175,371,151.46


 Suman Mahajan  
Senior Manager  
Finance Department
  Rajeshor Adhikari  
Director
  Kishor Bhel Bajracharya  
Director
  Dip Kumar Pokharel  
Chief Executive Officer
  Purna Ram Shrestha  
Director
  Nanda Kumar Maharjan  
Chairman
  Nirmala Nepal  
Director
  Nabindra Sharma  
Director
  CA Jagdishowr Devkota  
D. Nepal & J.D. Associates  
Chartered Accountants
 

**SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED**  
Banepa, Kavrepalanchok  
Statement of Changes in Other Equity  
For the period from 1st Shrawan 2081 to 32nd Ashad 2082


Particulars	Capital Reserve Fund	Deferred Tax Reserve	Client Protection Fund	Corporate Social Responsibility Fund	Other reserve fund	Loan Restructure/scheduled Fund	Employee Training Fund	Investment Adjustment Reserve	Total
Balance at Shrawan 1, 2080		7,191,094.00 (7,191,094.00)	29,071,727.05	306,445.00		26,975,789.00	1,324,022.00		64,869,077.05 (7,191,094.00)
Adjustment/Restatement									
Adjusted/Restated balance at Shrawan 1, 2080			29,071,727.05	306,445.00		26,975,789.00	1,324,022.00		57,677,983.05
Adjustment/Restatement Due to merger	4,395,000.00		19,584.00	19,584.00	2,208,456.84				6,646,544.84
Other Adjustment			1,032,995.60	(184,489.22)					1,032,995.60 (184,489.22)
Expenditure from fund									
Transfer from OCI									
Transfer from retained earning during the year									
Transfer to retained earning during the year									
Balance at Ashad end 2081	4,395,000.00		30,124,306.65	141,529.78	2,208,456.84	21,721,208.00	1,327,942.00		59,918,443.27
Balance at Shrawan 1, 2081	4,395,000.00		30,124,306.65	141,529.78	2,208,456.84	21,721,208.00	1,327,942.00		59,918,443.27
Contributed during the year			974,763.07						974,763.07
Transfer from OCI									
Transfer from retained earning during the year									
Expenditure from Fund during the year									
Transfer to retained earning during the year									
Balance at Ashad end 2082	4,395,000.00		28,617,450.96	141,529.78	2,208,456.84	(21,721,208.00)	1,327,942.00		36,690,379.58

Accompanying notes are integral part of these financial statements

  
Suman Maharjan  
Senior Manager  
Finance Department

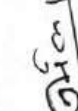
  
Rajeshor Adhikari  
Director


Date: December 31, 2025  
Place: Kavrepalanchok

  
Dilip Kumar Pokharel  
Chief Executive Officer

  
Puspam Ram Shrestha  
Director

  
Nanda Kumar Maharjan  
Chairman

  
Nabin Sharma  
Director

  
CA Jagdishowr Devkota  
CA, J.D. Associates  
Chartered Accountants

  
CA Jagdishowr Devkota  
Chartered Accountants

SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED  
Banepa, Kavrepalanchok

Statement of Distributable Profit or Loss  
For the year ended 32 Ashadh 2082  
(As Per NRB Regulation)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
<b>Net Profit or (loss) as per Statement of Profit or Loss</b>	<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Appropriations:</b>		
a. General Reserve	-	-
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate Social Responsibility fund	-	-
e. Employees Training Fund	-	-
f. Client Protection fund	-	-
j. Other	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Regulatory adjustment</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(13,016,888.23)	(20,781,704.67)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	(7,115,919.43)	
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Adjustment due to merger	-	(12,024,026.41)
Loan Restructure Writeback Fund	21,721,208.00	5,254,581.00
<b>Net Profit for the year end 2082 Ashadh available for distribution</b>	<b>(49,309,869.28)</b>	<b>(49,014,837.40)</b>
Opening Retained Earning as on Shrawan 1, 2081	(54,834,534.40)	(5,819,697.00)
Adjustment (+/-)	-	-
<b>Distribution :</b>		
Bonus shares issued	-	-
Cash Dividend Paid	-	-
<b>Total Distributable profit or (loss) as on year end date</b>	<b>(104,144,403.68)</b>	<b>(54,834,534.40)</b>

Accompanying notes are integral part of these financial statements

As per our report of even date

Suman Maharjan  
Senior Manager  
Finance Department

Dilip Kumar Pokharel  
Chief Executive Officer



Nanda Kumar Maharjan  
Chairman

CA. Jagdishowr Devkota  
For J.D. Associates  
Chartered Accountants

Rajeshor Adhikari  
Director

Kishor Bhai Bajracharya  
Director

Puşpa Ram Shrestha  
Director

Nabin Sharma  
Director

Nirmaia Nepal  
Director



Date: December 31, 2025  
Place: Kavrepalanchwok

**SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Capital Fund (Ashadh 2082)**

Particulars	Current Year	Previous Year
Paid up Equity Share Capital	170,805,000	170,805,000
Irredeemable Non-cumulative preference shares	-	-
Share Premium	-	-
Proposed Bonus Equity Shares	-	-
Statutory General Reserves	22,128,884	22,128,884
Retained Earnings	(104,144,404)	(61,557,121)
Un-audited current year cumulative profit		
Special Reserve Fund		
Capital Adjustment Reserves	4,395,000	4,395,000
Dividend Equalization Reserves	-	-
Capital Redemption Reserves Fund	-	-
Deferred Tax Reserve	-	-
Other Free Reserves	2,208,457	16,590,645
Less: Goodwill		
Less: Intangible Assets	760,867	-
Less: Fictitious Assets	-	-
Less: Deferred Tax Assets	-	13,134,032
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 underwriting commitments	-	-
Less: Purchase of Land & Building in excess of limit & utilized	-	-
Less: Reciprocal crossholdings	-	-
Less: Other Deductions	-	-
<b>Total Tier 1 Capital</b>	<b>94,632,070</b>	<b>139,228,376</b>

Particulars	Current Year	Previous Year
Cumulative and/or Redeemable Preference Share	-	-
Subordinated Term Debt	-	-
Hybrid Capital Instruments	-	-
General loan loss provision	20,093,841	18,031,699
Exchange Equalization Reserves	-	-
Investments Adjustment Reserves	-	-
Assets Revaluation Reserves	-	-
Special Reserve Fund		
Additional Loan loss provision	14,803,780	1,844,458
<b>Total Tier 2 Capital</b>	<b>34,897,621</b>	<b>19,876,156</b>

Particulars	Current Year	Previous Year
Core Capital (Tier 1)	94,632,070	139,228,376
Supplementary Capital (Tier 2)	34,897,621	19,876,156
<b>Total Capital Fund</b>	<b>129,529,691</b>	<b>159,104,532</b>

The image shows several handwritten signatures in black ink. There are two circular stamps: one is the official seal of 'SAMUDAYIK LAGHUBITTA BITTIYA SANSTHA LIMITED' with a scale of justice in the center, and the other is a circular stamp for 'Kathmandu Nepal Chartered Accountant' with a signature over it.

Samudayik Laghubitta Bittiya Santha Limited  
Statement of Risk Weighted Assets (RWA) (Ashadh 2082)

**A On-Balance-Sheet Items**

S.N.	Description	Weight (%)	Current period		Immediate Previous Year Ending	
			Amount (NPR.)	RWA	Amount (NPR.)	RWA
1	Cash Balance	0	419,792	-	2,271,629	-
2	Gold (Tradable)	0				
3	NRB Balance	0				
4	Investment to Govt. Bond	0				
5	Investment to NRB Bond	0				
6	Loan against Own FD	0				
7	Loan against Govt. Bond	0				
8	Accrued interest on Govt. bond	0				
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0				
10	Balance on domestic banks and financial institutions	20	157,391,802	31,478,360	158,322,472	31,664,494
11	Loan against other banks' and financial institutions' FD	20				
12	Foreign bank balance	20				
13	Money at call	20				
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				
18	Other investments	100	1,000,000	1,000,000	1,000,000	1,000,000
19	Loans & advances, bills purchase/discount	100	1,999,537,902	1,999,537,902	1,548,550,486	1,548,550,486
20	Fixed assets	100	15,086,212	15,086,212	11,847,094	11,847,094
21	Net interest receivables (Total IR - 8 - Interest suspense)	100				
22	Net Non-Banking Asset	100				
23	Other assets (Except advance tax payment)	100	23,957,025	23,957,025	22,430,966	22,430,966
24	Real estate/residential housing loans exceeding the limits	150				
<b>Total On-Balance-sheet Items (A)</b>			<b>2,197,392,733</b>	<b>2,071,059,500</b>	<b>1,744,422,647</b>	<b>1,615,493,040</b>

**B. Off-Balance-Sheet Items**

S.N.	Description	Weight (%)				
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 types 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)	2	43,947,855	43,947,855	17,444,226	17,444,226
<b>Total Off-Balance-sheet Items (B)</b>						
<b>Total Risk Weighted Assets (A) + (B)</b>			<b>2,241,340,588</b>	<b>2,115,007,354</b>	<b>1,761,866,873</b>	<b>1,632,937,267</b>

**C. Total Capital Fund (A+B)**

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

1	Minimum Capital Fund Required (8.0 % of RWA)		169,200,588.34		130,634,981
2	Minimum Core Capital Required (4.0 % of RWA)		84,600,294		65,317,491
3	Capital Fund maintained (in %)		6.12%		9.74%
4	Core Capital maintained (in %)		4.47%		8.53%



सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

प्रमुख सुचकाङ्क  
कम्तीमा विगत ५ वर्षका परिसूचकहरू

क्र. सं.	विवरण	सूचकाङ्क	आ.स २०८१/०८२	आ.स २०८०/०८१	आ.स २०७९/०८०	आ.स २०७८/०७९	आ.स २०७७/०७८
१	खुद नाफा/कुल आम्दानी प्रतिशत	प्रतिशत	-१८.६६%	-२१.००	-२.०४	१३.०५	८.४४
२	प्रति शेयर आम्दानी	रु.	-२९.८०	-२४.४६	-३.२७	२२.८२	१३.१०
३	प्रति शेयर बजार मूल्य	रु.	१,४२२.८२	८०४.००	१,४९.००	१,७६०.००	१,४१८.००
४	मूल्य आम्दानी अनुपात (P/E Ratio)	अनुपात	-५१.१०	-३२.८७	-२८९.९४	७७.१२	११५.८७
५	शेयर पूजीमा लाभांश (बोनस सहित)	प्रतिशत	-	-	-	-	-
६	शेयर पूजीमा नगद लाभांश भूक्तानी	प्रतिशत	-	-	-	-	-
७	व्याज आम्दानी / कर्जा तथा सापट	प्रतिशत	१२.९६%	१२.७४%	१४.७५%	१३.०९	१६.२१
८	कर्मचारी खर्च/कुल सञ्चालन खर्च	प्रतिशत	७०.७२%	७४.७१	७७.५३	७४.७२	६८.२७
९	कुल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	७.३५%	८.९८	१०.८६	७.०४	५.८७
१०	सट्टी घटवट आम्दानी/कुल आम्दानी	प्रतिशत	-	-	-	-	-
११	कर्मचारी बोनस/कुल कर्मचारी खर्च	प्रतिशत	-	-	-	६.४५	५.०५
१२	खुद नाफा/कर्जा सापट	प्रतिशत	-२.६२%	-२.७१	-०.३९	१.८९	१.३६
१३	खुद नाफा/कुल सम्पति	प्रतिशत	-२.५१%	-२.५४	-०.३५	१.८९	१.१७
१४	कुल कर्जा/निक्षेप	प्रतिशत	२७५.१३%	२६४.९६	२१७.८६	२७७.००	२५२.८२
१५	कुल सञ्चालन खर्च/कुल सम्पति	प्रतिशत	६.६४%	६.६७	७.७३	५.२७	४.८७
१६	जोखिम भारित सम्पत्तिमा पूजीकोषको पर्याप्तता	प्रतिशत					
	(क) प्राथमिक पूजी	प्रतिशत	४.४७%	८.०३	११.५८	१०.२१	१०.८०
	(ख) पूरक पूजी	प्रतिशत	१.६५%	१.२१	१.६४	१.२२	१.२५
	(ग) कुल पूजी कोष	प्रतिशत	६.१२%	९.२३	१३.२२	११.४३	१२.०५
१७	तरलता (CRR)	प्रतिशत	०.७५	२७.६४	०.७४	०.६२	०.८३
१८	निष्क्रिय कर्जा/कुल कर्जा	प्रतिशत	८.१४%	७.९०	९.३८	५.०६	६.८६
१९	व्याज दर अन्तर (Weighted Average Interest Rate Spread) %	प्रतिशत	५.६१%	५.५७	३.९५	७.४६	८.६६
२०	बुक नेटवर्थ (प्रति शेयर)	रु.	१०२.६७	११६.२२	१५०.६९	१६८.८०	१५०.८४
२१	कुल शेयर	मख्या	१,७०८,०५०	१,७०८,०५०	१,४५२,०००	१,३२०,०००	१,३२०,०००
२२	कुल कर्मचारी	मख्या	१८०	१७३	१५२	१४५	१५४
२३	आधार दर		१५.९४				
२४	Cost of Funds		७.३५				

The image shows several handwritten signatures and official stamps. On the left, there are three signatures. In the center, there is a circular stamp of the company, 'सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड', with a scale of justice in the middle. To the right, there are more signatures and a circular stamp of an auditor, 'J.D. Aggarwal, Chartered Accountant, Kathmandu, Nepal'.

**Samudayik Laghubitta Bittiya Sanstha Limited**  
**Notes to the Financial Statements**  
**For the Year Ended 32<sup>nd</sup> Ashadh 2082 (16<sup>th</sup> July, 2025)**

**Reporting Entity**

Samudayik Laghubitta Bittiya Sanstha Limited was registered at Office of Company Registrar as Public Limited Company on 2070/03/28 with registration number of 114029/069/070. Samudayik Laghubitta Bittiya Sanstha Limited “the Microfinance” or “the Company” obtained license from Nepal Rastra Bank as ‘D’ class level financial institution. Samudayik provides credit and technical support services to member. It provides various development programs to ensure access to microfinance services for the poor and small farmers across the country.

Samudayik Laghubitta Bittiya Sanstha Limited operates its business from its corporate office at Banepa, Kavreplanchok. It has 46 branch offices in 16 districts (All districts of Bagmati Province and 5 districts of Koshi Province ( Bhojpur, Shankhuwasabha, Khotang, Solukhumbu and Okhaldhunga) in Nepal.

Authorized capital is NPR 22,00,00,000 and Issued Capital of entity is NPR 17,08,05,000 (Shares of NPR 100 each) and Paid-up capital is also NPR 17,08,05,000 (shares of NPR 100 each). The shareholder composition of the microfinance (as of 2082-03-32) is presented in Note 4.24.

**1. Basis of Preparation**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented including the presentation of the Opening NFRS Statement of Financial Position as at 31st Ashad 2080 unless specified.

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income shown in two separate statements, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts. The significant accounting policies applied in the preparation of financial statements are set out below in point number 3. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically.

**2. Statement of Compliance**

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as adopted by the Accounting Standards Board (ASB) – Nepal. The financial statements have been prepared on the going concern basis.

These financial statements for the year ended 32<sup>nd</sup> Asadh, 2082 are the first time the company has prepared its financial statements under NFRS. For all periods and including the year ended 31 Asadh, 2081, the company prepared its financial statements in accordance with earlier issued Nepal Accounting Standards and Nepal Rastra Bank's Directives to D Class Microfinances (hereinafter referred to as 'Previous GAAP') used for its statutory reporting requirement in Nepal immediately before adopting NFRS. The financial statements for the year ended 31st Asadh 2081 and the Opening Statement of Financial Position as at 31st Ashad 2080 have been restated in accordance with NFRS for comparative information. Reconciliations and explanations of the effect of the transition from Previous GAAP to NFRS on the company's Statement of Financial Position, Statement of Profit or Loss, Statement of Total Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows are provided in Note 5. The financial statement comprises the Statement of Financial Position, Statement of Profit or Loss, Statement of Total Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows and Notes comprising summary of significant accounting policy and other explanatory notes. The significant accounting policies applied in the preparation of financial statements are set out below in point number 5. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically. Samudayik Laghibitta Bittiya Sanstha Limited presents its statement of financial position broadly in order of liquidity, an analysis regarding recovery or settlement within twelve months after the reporting date (current) and more than twelve months after the reporting date (non-current) is presented in the respective notes.

## 2.1 Reporting Period and Approval of financial statements

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 1<sup>st</sup> Shrawan 2081 to 32<sup>nd</sup> Ashadh 2082 as per Nepalese Calendar corresponding to 16<sup>th</sup> July 2024 to 16<sup>th</sup> July 2025 as per English Calendar and corresponding previous year period is 1<sup>st</sup> Shrawan 2080 to 31<sup>st</sup> Ashadh 2081 as per Nepalese Calendar corresponding to 16<sup>th</sup> July 2023 to 15<sup>th</sup> July 2024 as per English Calendar.

Relevant Financial Statement	Nepalese Calendar Date/ Period	English Calendar Date/ Period
Opening NFRS SFP* date	2080/03/31	15-Jul-2023
Previous year SFP date	2081/03/31	15-Jul-2024
Previous year reporting period	2080/04/01 – 2081/03/31	16-Jul-2023 – 15-Jul-2024
First NFRS SFP date	2082/03/32	16-Jul-2025
First NFRS reporting period	2081/04/01 – 2082/03/32	16-Jul-2024 – 16-Jul-2025

Accompanied financial statements have been adopted by the Board of Directors on its meeting 31 Dec, 2025 and have been recommended for approval by shareholders in the Annual General Meeting. Samudayik Laghubitta Bittiya Sanstha prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards.

## 2.2 Functional and presentation currency

The financial statements are presented in Nepalese Currency (NPR) (rounded to the nearest paisa unless otherwise stated), which is the company's functional currency. Samudayik Laghubitta Bittiya Sanstha determines the functional currency and items included in the financial statements are measured using that functional currency.

## 3 Use of Estimates, assumptions and judgments

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities, and the accompanying disclosures, as well as the disclosure of contingent liabilities. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable estimates and underlying assumptions are reviewed on an ongoing basis. Information about assumptions, estimates and judgement used in preparation of financial statements that have a significant risk of resulting in a material adjustment within the next financial year are:

- Key assumptions used in discounted cash flow projections.
- Measurement of defined benefit obligations.
- Provisions, commitments and contingencies.
- Determination of net realizable value.
- Determination of useful life of the property, plants and equipment.
- Assessment of ability to continue as going concern.
- Determination of fair value of financial instruments; and property and equipment.
- Impairment of financial and non-financial assets.
- Assessment of current as well as deferred tax.

## 4 Changes in Accounting policies

Entity has consistently applied the accounting policies to all periods presented in these financial statements except for new or revised statements and interpretations implemented during the year. The nature and effect of new standards and interpretations are discussed in note that follows.

#### **4.1 New Standard and Interpretation not adopted:**

The financial statement is prepared in compliance with all the standards that are issued and adopted by Accounting Standard Board of Nepal and NFRS 9 in respect of Expected Credit Loss Model.

#### **4.2 Discounting**

Discounting has been applied where assets and liabilities are non-current where the impact of the discounting is material.

### **5 Significant Accounting Policies**

The principal accounting policies applied by entity in the preparation of these financial statements are presented below. These policies have been consistently applied to all the years presented unless stated otherwise.

#### **5.1 Basis of Measurement**

The financial statements are prepared on the historical-cost basis except for the required material items in the statement of financial position where it has been disclosed as measured at fair value or otherwise.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. The estimates and judgements used in the preparation of the financial statements are continuously evaluated by entity. Any revision to accounting estimates are recognized prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in notes that follow.

#### **6 Cash and Cash Equivalents**

The fair value of Cash and Cash Equivalents is the carrying amount. Cash and Cash Equivalents represent the amount of cash in hand, balances with other bank and financial institutions, money at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by ENTITY in the management of short-term commitment.

## 7 Financial assets and financial liabilities

### 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. Entity initially recognize loans and advances 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 Entity commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on trade date. All financial assets and liabilities are initially recognized at their cost value and are subsequently presented as per NFRS based on the respective classification.

### Classification

#### i. Financial Assets

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 two classes of financial assets are as follows:

##### 1. Financial assets measured at amortized cost

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

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

##### 2. Financial asset measured at fair value

Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured at fair value are further classified into two categories as below:

##### a) Financial assets at fair value through profit or loss

Financial assets are classified as fair value through profit or loss (FVTPL) 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 profit or loss as incurred. Such assets are subsequently measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

*b) Financial assets at fair value through other comprehensive income*

Investment in an equity instrument that is not held for trading and at the initial recognition, the Microfinance makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

ii. Financial Liabilities

The Microfinance classifies the financial liabilities as follows:

*a) Financial liabilities at fair value through profit or loss*

Financial liabilities are classified as fair value through profit or loss (FVTPL) 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 Statement of Profit or Loss as incurred. Subsequent changes in fair value is recognized at profit or loss

*b) Financial liabilities measured at amortized cost*

All financial liabilities other than measured at fair value through profit or loss are classified as subsequently measured at amortized cost using effective interest method.

**Measurement**

**Financial assets at FVTOCI**

On initial recognition, the Microfinance can make an irrevocable election (on an instrument-by-instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the equity investment is held for trading. These elected investments are initially measured at fair value. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

A financial asset is held for trading if:

- it has been acquired principally for the purpose of selling it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or

- it is a derivative that is not designated and effective as a hedging instrument or a financial guarantee.

Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Microfinance's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably. Dividends recognized in Statement of Profit and Loss are included in the 'Net Trading Income' line item.

***Financial assets at fair value through profit or loss (FVTPL)***

Investments in equity instruments are classified as at FVTPL, unless the Microfinance irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria (see above) are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

A financial asset that meets the amortized cost criteria or debt instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

***Financial liabilities at FVTPL***

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL.

A financial liability is classified as held for trading if:

- it has been incurred principally for the purpose of repurchasing it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:

- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or

- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9

Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognized in Statement of Profit and Loss. The net gain or loss recognized in Statement of Profit and Loss incorporates any interest paid on the financial liability.

However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of Profit and Loss.

#### ***Financial liabilities subsequently measured at amortized cost***

Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortized cost at the end of subsequent accounting periods. The carrying amounts of financial liabilities that are subsequently measured at amortized cost are determined based on the effective interest method. Interest expense that is not capitalized as part of costs of an asset is included in the 'Interest Expenses' line item.

The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period.

#### ***De-recognition***

Financial assets are derecognized when the rights to receive cash flows from the assets have expired or where the Microfinance has transferred substantially all risks and rewards of ownership. If substantially all the risks and rewards have been neither retained nor transferred and the Microfinance has retained control, the assets continue to be recognized to the extent of the Microfinance's continuing involvement.

Financial liabilities are derecognized when they are extinguished. A financial liability is extinguished when the obligation is discharged, cancelled or expires.

#### ***Determination of fair value***

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which ENTITY has access at that

date. The fair value of a liability reflects its non-performance risk.

The fair value measurement hierarchy is as follows:

**Level 1** fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

**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 there are unobservable inputs of the instruments. The inputs are not based on observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Microfinance determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation) nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair value is evidenced by a quoted price in an active market for an identical asset or liability (Level 01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately.

### ***Impairment***

At each reporting date, the Microfinance assesses whether there is objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by ENTITY on terms that ENTITY would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, ENTITY considers to restructure loans. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the EIR method and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

***Impairment of financial assets measured at amortized cost***

The Microfinance considers evidence of impairment for loans and advances measured at amortized cost at both specific asset and collective level. ENTITY first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and that are not individually significant are assessed on collectively.

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

All individually significant loans and advances; measured at amortized cost found not to be specifically impaired and those that are not individually significant are collectively assessed for impairment by grouping together loans and advances with similar risk characteristics.

All individually significant loans and advances are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has incurred but not yet identified. Loans and advances that are not individually significant are collectively assessed for impairment by grouping together loans and advances with similar risk characteristics.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behavior. In assessing collective impairment, the Microfinance uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Impairment losses on assets measured at amortized cost are calculated as the difference between the carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate.

Loans together with the associated allowance are written off when there is no realistic prospect

of future recovery and all collateral has been realized or has been transferred to the Microfinance. If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'Net Operating Income'.

***Impairment of investment in equity instrument classified as fair value through other comprehensive income***

Objective evidence of impairment of investment in an equity instrument is a significant or prolonged decline in its fair value below its cost. Impairment losses are recognized by reclassifying the losses accumulated in the fair value reserve in equity to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and the current fair value, less any impairment loss recognized previously in profit or loss.

**8 Trading Asset:**

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 bank 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.

**9 Property and Equipment**

**a) Recognition and Measurement**

Property and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Microfinance and the cost of the asset can be reliably measured. The cost includes expenditures that are directly attributable to the acquisition of the assets. Cost of self-constructed assets includes followings:

- Cost of materials and direct labour;
- Any other cost directly attributable to bringing the assets to the working condition for their intended use; and
- Capitalized borrowing cost.

**b) Depreciation-Rate applied is charged as per NAS-16**

Property, plant and equipment are depreciated from the date they are available for use, on straight line method over estimated useful lives as determined by the Management. Depreciation is recognized in profit or loss. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

For assets purchased/sold during the year, depreciation is provided up to the date of use on pro-rata basis.

<i>Assets</i>	<i>Useful Life</i>
<i>Computer &amp; Accessories</i>	4 Years
<i>Furnishing</i>	4 Years
<i>Furniture and Fixtures</i>	4 Years
<i>Office Equipment</i>	4 Years
<i>Plant &amp; Machinery</i>	7 Years
<i>Other Assets</i>	7 Years
<i>Vehicle</i>	5 years

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each statement of financial position date. The value of the assets fully depreciated but continued to be in use is considered not material.

At each reporting date, assets are also assessed for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down immediately to the recoverable amount.

**10 Goodwill Intangible Assets**

Intangible assets with finite useful lives that are acquired separately are carried at cost less accumulated amortization and accumulated impairment losses.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level. Such intangibles are not amortized. The useful life of an intangible asset with an indefinite life is reviewed annually to determine whether indefinite life assessment continues to be supportable. If not, the change in the useful life assessment from indefinite to finite is made on a prospective basis.

The intangible asset with finite useful lives are amortized over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset

are accounted for by changing the amortization period or method, as appropriate, and are treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is recognized in the statement of profit or loss.

Gains or losses arising from de-recognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the statement of profit or loss when the asset is derecognized.

Certain computer software costs are capitalized and recognized as intangible assets based on materiality, accounting prudence and significant benefits expected to flow therefrom for a period longer than one year.

The estimated useful lives of significant items of intangible assets for current year and comparative periods are as follows:

Class of Assets	Useful Life
Computer software	5 Years

#### 11 Investment Property:

Investment properties are land or building or both other than those classified as property and equipment under NAS 16 – “Property, Plant and Equipment”; and assets classified as non-current assets held for sale under NFRS 5 – “Non-Current Assets Held for Sale and Discontinued Operations”. Land and Building acquired as non-banking assets are recognized as investment property.

Investment properties are initially measured at cost, including transaction costs. Subsequently all investment properties are reported at fair value with any gains or losses in fair value reported in the statement of profit and loss as they arise. No depreciation is charged in investment property as they are not intended for the owner-occupied use.

#### 12 Income Tax

The Microfinance is subject to tax laws of Nepal. Income taxes have been calculated as per the provisions of the Income Tax Act, 2058. Income tax comprises current and deferred tax. Income tax expense is recognized in the statement of profit or loss except to the extent it relates to items directly recognized in equity or in other comprehensive income.

##### Current Tax

Current tax is the amount of tax payable based on the taxable profit for the year. Taxable profit differs from ‘profit before tax’ as reported in the statement of profit and loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws

used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Company operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods.

### ***Deferred Tax***

Deferred tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax is determined using tax rate applicable to the Bank as at the reporting date which is expected to apply when the related deferred tax asset is realized or the deferred 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.

Deferred tax relating to items which are charged or credited directly to equity, is credited or charged directly to equity and is subsequently recognized in the statement of profit or loss together with the deferred gain or loss.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

## **13 Deposits, debt securities issued and subordinated liabilities**

Institution's deposits consist of money placed into the Institution by its customers. These deposits are made to deposit accounts such as fixed deposit accounts, savings accounts, margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in Note that follows. Entity has no deposits for the years presented.

## **14 Provision**

Provisions are recognized when the Microfinance has a present legal or constructive obligation as a result of a past event, when it is probable that an outflow of resources will be required to settle the obligation and when the amount can be reliably estimated.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of money is material).

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as asset if it is virtually certain that

reimbursement will be received and the amount of the receivable can be measured reliably.

A disclosure for contingent liabilities is made where there is:

- a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- present obligation that arises from past events but is not recognized because:
  - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - The amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

Commitments- Where the Microfinance has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not and the Microfinance has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

Provisions, contingent liabilities, contingent assets and commitments are reviewed at each reporting period.

Provisions for onerous contracts are recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable costs of meeting the future obligations under the contract.

## 15 Revenue Recognition

Revenue comprises of interest income, fees and commission. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of incomes recognition are as below:

### ***Interest income***

Interest income is recognized in profit or loss using effective interest method. Effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of financial asset or liability to the carrying amount of the asset or liability. The transaction costs include incremental costs that are directly attributable to the acquisition or issue of financial assets.

Interest income presented in statement of profit or loss includes Interest income on financial assets measured at amortized cost calculated on an effective interest rate method considering the cash flow throughout the period of respective loan investment. These financial assets include loans and advances including staff loans.

Interest income on loans and advances where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral, are not recognized.

***Fee and commission income***

Fees and commission income that are integral to the effective interest rate on a financial asset are included in measurement of effective interest rate. ENTITY doesn't charge any fees and commission, i.e. management fee, prepayment Charge, penal Charges etc., on its Loans and advances.

Where the estimates of cash flows have been revised, the carrying amount of the financial asset or liability is adjusted to reflect the actual and revised cash flows, discounted at the instrument's original effective interest rate. The adjustment is recognized as interest income or expense in the period in which the revision is made.

If the financial asset has been reclassified, subsequent increases in the estimates of future cash receipts as a result of increased recoverability are recognized as an adjustment to the effective interest rate from the date of the change in estimate.

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Gains and losses arising from changes in the fair value of financial assets are recognized directly in profit or loss unless an irrevocable selection is done to charge it through Other Comprehensive Income. Once such selection is done the changes in fair value is also charged through Other Comprehensive Income unless the assets is derecognized. The gain or loss on disposal of available for sale financial assets is recognized directly in profit or loss.

**Dividend Income**

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income are presented in other operating income.

**Net Trading Income**

Net Trading Income includes all gains and losses from changes in fair value, related capital gain/loss and dividend from financial assets through profit and loss. Trading expenses are deducted from the trading income and the amount net of trading expenses are disclosed in statement of profit and loss

**Net Income from Other Financial Instrument at Fair Value Through Profit or Loss**

Net income from other financial instrument measured at fair value through Profit or Loss includes all gains/(losses) arises from the revaluation of financial instrument at fair value.

16 **Interest expense**

Interest expense including all other fees and service charge on all financial liabilities are recognized in profit or loss. The interest expenses so recognized closely approximates the interest expenses that would have been derived under effective interest rate method. The difference is not considered material. The Microfinance considers the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

17 **Employees Benefits**

a) **Short Term Employee Benefits**

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act to pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions;
- profit-sharing and bonuses; and
- non-monetary benefits

b) **Post-Employment Benefit Plan**

Post-employment benefit plan includes followings:

i. **Defined Contribution Plan**

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value. The following is the defined contribution plan provided by the Microfinance to its employees:

**Employees Provident Fund**

In accordance with law, all employees of the Microfinance are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Microfinance contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Microfinance does not assume any future liability for provident fund benefits other than its annual contribution.

**ii. Defined Benefit Plan**

**Gratuity**

For defined benefit plans, the liability recognized in the statement of financial position is the present value of the defined benefit obligation less the fair value of plan assets. Such obligations are booked as per the book value present in the financials of the organization.

**Leave Benefit**

The employees of the Microfinance are entitled to carry forward a part of their unavailed/ unutilized leave subject to a maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Byelaws of the Microfinance. Such obligations are booked as per the book value present in the financials of the organization.

**18 Leases**

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

**The Institution as a Lessee:**

Finance leases that transfer to the Institution substantially all of the risks and benefits incidental to ownership of the leased item, are capitalized at the commencement of the lease at the fair value of the leased property or, if lower, at the present value of the minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognized in Finance cost in the income statement. Leased assets are depreciated over the useful life of the asset. However, if there is no reasonable certainty that the Institution will obtain ownership by the end of the lease term, the asset is depreciated over the shorter of the estimated useful life of the asset and the lease term. Leases that do not transfer to the Institution substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognized as an expense in the income statement on a straight-line basis over the lease term. Where the rentals are structured solely to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases, such increases are recognized in the year in which such benefits accrue.

**The Institution as a lessor:**

ENTITY, as per prevailing laws and regulations relating to bank and financial institutions, doesn't have any property which it avails for lease.

**19 Share Capital and Reserve**

The Microfinance classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are classified as equity of the Microfinance and distributions thereon are presented in statement of changes in equity.

Incremental costs directly attributable to issue of an equity instruments are deducted from the initial measurement of the equity instruments.

The reserves include regulatory and other reserves excluding retained earnings.

**20 Earnings per share including diluted**

Basic earnings per share is computed by dividing the profit/(loss) for the year by the weighted average number of equities shares outstanding during the year.

Diluted earnings per share is computed by dividing the profit/(loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date.

There are no instruments, such as convertibles, that would require dilution of EPS, therefore diluted EPS is same as basic EPS.

**21 Segment reporting**

The Microfinance uses following basis for identification of the operating segments:

- a) components from which the Microfinance earns revenues and incurs expenses,
- b) components whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance, and
- c) components for which discrete financial information is available.

However during this fiscal year the microfinance has not reported segment reporting.

## Explanatory Notes

The explanatory notes and significant disclosure relating to the financial statements are as follows:

### 4.1 Cash and Cash Equivalents

The fair value of Cash and Cash Equivalent is the carrying amount. Cash and cash equivalent represent the amount of cash in hand, balances with other bank and financial institutions, money at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by the Microfinance in the management of short-term commitment.

(Amount in NPR)

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Cash in Hand	419,792.00	2,271,629.00	4,154,607.00
Balance with B/FIs	133,972,010.32	158,322,471.68	116,736,080.67
Money at Call and Short Notices	-	-	-
Others	-	-	-
<b>Total</b>	<b>134,391,802.32</b>	<b>160,594,100.68</b>	<b>120,890,687.67</b>

### 4.2 Statutory Balances and Due from Nepal Rastra Bank

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve has been presented under this account head.

Balance with the central bank is principally maintained as a part of the regulatory cash reserve ratio required by the central bank. There are regulatory and liquidity restrictions placed on the level of the balance with the central bank.

(Amount in NPR)

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Statutory Balances with NRB	-	-	-
Statutory balance with BFIs	-	-	-
Securities Purchased under Resale Agreement	-	-	-
Other Deposit and Receivable from NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.3 Placement with Bank and Financial Institutions

The fair value of placement with the Bank and Financial Institutions is the amortized cost discounted using the effective interest rate which is equivalent to interest rate in which the instrument has been placed.

There were placements with Bank & Financial Institution as follows:

(Amount in NPR)

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Placement with Domestic B/FIs	23,000,000.00	20,000,000.00	100,000,000.00
Less: Allowance for Impairment	-	-	-
<b>Total</b>	23,000,000.00	20,000,000.00	100,000,000.00

#### 4.4 Derivative Financial Instruments

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Held For trading</b>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Other	-	-	-
<b>Held for risk management</b>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

#### 4.5 Other Trading Assets

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Treasury bills	-	-	-
Government bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
<b>Pledged</b>	-	-	-
<b>Non-pledged</b>	-	-	-

#### 4.6 Loans and advances to MFIs & Co-operatives

Loan and advances given to Co-operative is shown at amortized cost and discounted using effective interest rate less the amount of impairment allowances.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Loans to microfinance institutions	-	-	-
Loans to FIs	-	-	-
Loans to cooperative	-	-	-
Less: allowance for impairment Other	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### 4.6.1 Allowances for Impairment

At each reporting date, the Microfinance has assessed whether there exists objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

The Microfinance deals with members in person so there is no any loan and advances lended to the MFIs & Co-operatives.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
<b>Balance at Asadh end</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.7 Loan and Advances to Customers

Loan to employee provided according to the Microfinance's Employee Byelaw is presented under this head. The staff loans have been discounted at interest rate of 7% and loans portion disclosed under loans and advances to customers.

Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Loan and advances to measured at amortized cost	1,944,799,416.62	1,539,304,492.16	1,218,510,420.49
Loan & advance to staff measured at Amortized cost	11,963,112.50	9,245,994.00	7,832,406.00
Less: Impairment allowances	-	-	-
Collective impairment	(180,462,640.34)	(127,176,215.22)	(117,829,028.36)
Individual impairment	-	-	-
<b>Net Amount</b>	<b>1,776,299,888.78</b>	<b>1,421,374,270.94</b>	<b>1,108,513,798.13</b>
Interest Receivables	42,775,372.59	29,758,484.36	8,976,779.69
Loan and advances measured at FVTPL	-	-	-
<b>Total</b>	<b>1,819,075,261.37</b>	<b>1,451,132,755.30</b>	<b>1,117,490,577.82</b>

#### 4.7.1 Analysis of loan and advance-By Product

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Product</b>			
Term loans	-	-	-
Short term, term loan	-	-	-
Long term, term loan	-	-	-
Hire purchase loans	-	-	-
Personal Residential Loans	-	-	-
Staff loans	11,963,112.50	9,245,994.00	7,832,406.00
Other	1,944,799,416.62	1,539,304,492.16	1,218,510,420.49
<b>Sub Total</b>	<b>1,956,762,529.12</b>	<b>1,548,550,486.16</b>	<b>1,226,342,826.49</b>
Interest receivable	42,775,372.59	29,758,484.36	8,976,779.69
<b>Total</b>	<b>1,999,537,901.71</b>	<b>1,578,308,970.52</b>	<b>1,235,319,606.18</b>

#### 4.7.2 Analysis of loan and Advance- By Collateral

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Secured	-	-	-
Immovable assets	55,080,346.00	51,886,129.04	47,291,141.00
Government guarantee	-	-	-

Collateral of Government securities	-	-	-
Collateral of Fixed Deposit Receipt	-	-	-
Group guarantee	1,889,719,070.62	1,487,418,363.12	1,171,219,279.49
Personal guarantee	-	-	-
Other collateral	11,963,112.50	9,245,994.00	7,832,406.00
<b>Sub Total</b>	<b>1,956,762,529.12</b>	<b>1,548,550,486.16</b>	<b>1,226,342,826.49</b>
Unsecured	-	-	-
<b>Total</b>	<b>1,956,762,529.12</b>	<b>1,548,550,486.16</b>	<b>1,226,342,826.49</b>

#### 4.7.3 Allowances for Impairment

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b><u>Specific allowances for impairment</u></b>			
<b>Balance at Shrawan 1</b>	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal during the year	-	-	-
Write-offs	-	-	-
Other movement	-	-	-
<b>Balance at Asar end</b>	-	-	-
<b><u>Collective allowances for impairment</u></b>			
<b>Balance at Shrawan 1</b>	147,885,429.54	117,829,028.36	-
Impairment loss for the year:	-	-	-
Charge/(reversal) for the year	53,286,424.18	18,735,908.60	-
Other movement	-	11,320,492.58	-
<b>Balance at Asar end</b>	201,171,853.72	147,885,429.54	117,829,028.36
<b>Total allowances for impairment</b>	<b>201,171,853.72</b>	<b>147,885,429.54</b>	<b>117,829,028.36</b>

#### Disclosures of Gross Amount of Loan and Advances and Provision as per Regulatory Classification

Particulars	2082 Ashad		2081 Ashad		Change in	
	Loan Amount	%	Loan Amount	%	Loan Amount	%
Pass	1,509,578,940	78%	1,209,068,606	79%	300,510,334	-1%
Watchlist	3,705,431	0%	16,755,515	1%	(13,050,084)	-1%
Restructured	273,150,773	14.05%	191,900,974	12%	81,249,799	2%
<b>Performing Loan</b>	<b>1,786,435,144</b>	<b>92%</b>	<b>1,417,725,095</b>	<b>92%</b>	<b>287,460,250</b>	<b>0%</b>
Substandard	4,126,485	0%	3,747,096	0%	379,389	0%

Doubtful	13,736,337	1%	15,843,545	1%	(2,107,208)	0%
Loss	140,501,451	7%	101,988,756	7%	38,512,695	1%
<b>Non-Performing Loan</b>	<b>158,364,273</b>	<b>8%</b>	<b>121,579,397</b>	<b>8%</b>	<b>36,784,876</b>	<b>0%</b>
<b>Total Loan</b>	<b>1,944,799,417</b>	<b>100.00%</b>	<b>1,539,304,492</b>	<b>100.00%</b>	<b>324,245,126</b>	<b>0</b>

#### Disclosures of Loan Loss Provision as per Regulatory Classification

Particulars	2082 Ashad		2081 Ashad		Change in	
	LLP Amount	%	LLP Amount	%	LLP Amount	%
Pass	4,866,197	3%	8,461,791	7%	(3,595,594)	-4%
Watchlist	109,651	0%	535,974	0%	(426,323)	0%
<b>Performing Loan</b>	<b>4,975,849</b>	<b>3%</b>	<b>8,997,765</b>	<b>7%</b>	<b>(4,021,916)</b>	<b>-4%</b>
Restructured	30,659,497	16.99%	9,033,934	7%	21,625,563	10%
Substandard	664,942	0.37%	808,236	1%	(143,294)	0%
Doubtful	4,985,671	2.76%	6,735,809	5%	(1,750,138)	-3%
Loss	135,620,970	75.15%	99,756,013	78%	35,864,957	-3%
<i>Additonal Provision</i>	3,555,712	1.97%	1,844,458	1%	1,711,254	1%
<b>Non-Performing Loan</b>	<b>175,486,792</b>	<b>97.24%</b>	<b>118,178,450</b>	<b>93%</b>	<b>57,308,342</b>	<b>4%</b>
<b>Total Loan loss provision</b>	<b>180,462,640</b>	<b>100.00%</b>	<b>127,176,215</b>	<b>100.00%</b>	<b>53,286,425</b>	<b>(0)</b>

At each reporting date, the Microfinance has assessed whether there exists objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply paragraph 63 of NAS 39: Financial Instruments: Recognition and Measurement, to determine the amount of any impairment loss. ICAN has issued carve out on incurred loss model to measure the impairment loss on loan and advances that the bank and financial instructions shall measure impairment loss on loan and advances as the higher of amount derived as per Nepal Rastra Bank for loan loss provision and amount determined as per NAS 39. The provision as per Nepal Rastra Bank for loan loss provision is higher than the amount determined as per NAS 39. So, Impairment loss on Loan

and Advances has been determined based on current period's loan disbursement using direction issued by the NRB.

#### 4.8 Investments Securities

Investments made by the Microfinance has 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.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Financial assets at amortized cost	-	-	-
Investment in equity measured at FVTOCI	1,000,000.00	1,000,000.00	1,000,000.00
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

##### 4.8.1 Investment Securities measured at Amortized Cost

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Fixed Deposit	-	-	-
Less: specific allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### 4.8.2 Investment in equity measured at fair value through other comprehensive income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Equity instruments			
Quoted equity securities	-	-	-
Unquoted equity securities	1,000,000.00	1,000,000.00	1,000,000.00
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

4.8.3 Information relating to  
investment in equities

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Investment in quoted equity</b>			
<b>Investment in Unquoted equity</b>			
Investment in equity share	1,000,000.00	1,000,000.00	1,000,000.00
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

**Investments in Nepal Finsoft Ltd.**

This investment has been made as a strategic investment to support the Microfinance's operational requirement. Similar investment in Nepal Finsoft Ltd. has been made by Microfinance Institutions. This investment is not actively traded in the market and are therefore is not liquid. The Microfinance has no intention to dispose these investments in foreseeable future.

**4.9 Current Tax Assets/(Liabilities)**

This includes advance payment made by ENTITY towards income tax liabilities or other tax liabilities to the taxing authorities.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Current Tax Assets</b>	<b>3,682,330.94</b>	<b>1,651,168.71</b>	<b>2,715,333.28</b>
Current Year Income Tax Assets	2,031,162.23	1,651,168.71	2,715,333.28
Tax assets of prior periods	1,651,168.71	-	-
<b>Current Tax Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>
Current Year Income Tax Liabilities	-	-	-
Tax liabilities of prior periods	-	-	-
<b>Total</b>	<b>3,682,330.94</b>	<b>1,651,168.71</b>	<b>2,715,333.28</b>

#### 4.10 Investment Properties

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<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	-	-	-
<b>Net amount</b>	-	-	-
<b>Investment properties measured at cost</b>			
Balance as on Shrawan 1	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
<b>Net amount</b>	-	-	-
<b>Total</b>	-	-	-

(Amount in NPR)

4.11 Property and Equipment

Particulars	Land	Building	ROU Assets	Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Others	Total
<b>Cost</b>									
<b>As on Shrawan 1, 2080</b>	-	-	-	-	<b>2,220,486.51</b>	<b>2,382,473.10</b>	<b>1,377,486.17</b>	<b>1,215,200.14</b>	<b>7,195,645.92</b>
Addition during the Year	-	-	5,635,715.45	-	120,113.26	234,017.00	642,030.00	258,627.00	6,890,502.71
Acquisition	-	-	-	-	120,113.26	234,017.00	642,030.00	258,627.00	1,254,787.26
Capitalization/Recognition	-	-	5,635,715.45	-	-	-	-	-	5,635,715.45
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
<b>Balance as on Asar end 2081</b>	-	-	<b>5,635,715.45</b>	-	<b>2,340,599.77</b>	<b>2,616,490.10</b>	<b>2,019,516.17</b>	<b>1,473,827.14</b>	<b>14,086,148.63</b>
Addition during the Year	-	-	-	-	2,624,937.45	-	1,718,357.43	990,647.03	5,333,941.91
Acquisition	-	-	-	-	2,624,937.45	-	1,718,357.43	990,647.03	5,333,941.91
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
<b>Balance as on Asar end 2082</b>	-	-	<b>5,635,715.45</b>	-	<b>4,965,537.22</b>	<b>2,616,490.10</b>	<b>3,737,873.60</b>	<b>2,464,474.17</b>	<b>19,420,090.54</b>
<b>Depreciation and Impairment</b>									
<b>As on Shrawan 1, 2080</b>	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	-	658,382.28	-	464,032.45	349,003.33	499,754.45	267,882.58	2,239,055.08
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
<b>As on Asar end 2081</b>	-	-	<b>658,382.28</b>	-	<b>464,032.45</b>	<b>349,003.33</b>	<b>499,754.45</b>	<b>267,882.58</b>	<b>2,239,055.08</b>
Depreciation charge for the Year	-	-	735,185.87	-	800,948.38	358,577.90	550,428.76	410,549.38	2,855,690.29
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-



#### 4.12 Goodwill & Intangible Assets

Goodwill and intangible assets like computer software both purchased and internally generated etc has been presented under this account head.

(Amount in NPR)

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
<b>As on Shrawan 1, 2080</b>					-
Addition during the Year					-
Acquisition		-			-
Capitalization					-
Disposal during the year					-
Adjustment/Revaluation					-
<b>Balance as on Asar end 2081</b>		-			-
Addition during the Year					-
Acquisition		913,040.00			913,040.00
Capitalization					-
Disposal during the year					-
Adjustment/Revaluation					-
<b>Balance as on Asar end 2082</b>		<b>913,040.00</b>			<b>913,040.00</b>
<b>Amortization and Impairment</b>					-
<b>As on Shrawan 1, 2080</b>		-			-
Amortization charge for the Year		-			-
Impairment for the year					-
Disposals					-
Adjustment					-
<b>As on Asar end 2081</b>		-			-
Amortization charge for the Year		152,173.00			152,173.00
Impairment for the year					-
Disposals					-
Adjustment					-
<b>As on Asar end 2082</b>		<b>152,173.00</b>			<b>152,173.00</b>
<b>Capital Work in Progress</b>					-
<b>Net Book Value</b>					
<b>As on Asar end 2080</b>		-			-
<b>As on Asar end 2081</b>		-			-
<b>As on Asar end 2082</b>		<b>760,867.00</b>			<b>760,867.00</b>

#### 4.13 Deferred Tax Assets

Deferred tax assets recognized as per NFRSs on temporary deductible differences, carry forward of unused tax losses, changes in tax rate etc. has been presented under this account head.

(Amount in NPR)

Deferred Tax on temporary differences	Deferred Tax asset	Deferred Tax Liabilities	Net Deferred Tax Asset/(Liabilities)
Loan and Advance to B/Fis			
Loan and Advance to customers			-
Investment Properties			-
Investment Securities		-	-
Property & Equipment	(212,144.16)		(212,144.16)

Rou Assets	(1,272,644.19)		(1,272,644.19)
Lease Hold Liabilities	1,410,046.26		1,410,046.26
Provision for Gratuity	(93,738.31)		(93,738.31)
Provision for Leave Encashment	488,241.88		488,241.88
Provision for Staff medical fund	583,393.65		583,393.65
Merger Expenses	-		-
Provision for Bank Balance & other assets	6,212,764.30		6,212,764.30
Provision for Loan Loss & NBA	-		-
Other temporary differences			-
<b>Deferred tax on temporary differences</b>			-
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
<b>Net deferred tax assets/(liabilities) as on year end of Ashadh End 2082</b>	<b>7,115,919.43</b>	<b>-</b>	<b>7,115,919.43</b>
Deferred tax (assets)/liabilities as on shrawan 1, 2081			(12,730,258.00)
Origination/(Reversal)during the year			(5,614,338.57)
<b>Deferred tax expense /(income)recognized in profit or loss</b>			<b>5,614,338.57</b>
<b>Deferred tax expense /(income)recognized in the comprehensive income</b>			<b>-</b>
<b>Deferred tax expense /(income)recognized in directly in equity</b>			<b>-</b>

#### 4.14 Other Assets

The other assets that fall under the classification of financial instruments are carried at amortized costs and those other assets that do not fall within the definition are carried at cost. These instruments are regularly monitored for impairment

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Assets held for sale	-	-	-
Other non banking assets	-	-	-
Bills receivable	-	-	-
Accounts receivable	23,789,767.29	22,323,329.60	5,002,635.00
Accrued income	-	-	-
Prepayments and deposit	2,500.00	-	-
Deferred employee expenditure	-	-	-
Other			
Consumables	95,089.50	10,536.90	94,211.90

Inter branch balance ( Cash In Transit )	-	40,600.00	124,608.00
Other Staff Advance	69,668.46	56,499.65	
<b>Total</b>	<b>23,957,025.25</b>	<b>22,430,966.15</b>	<b>5,221,454.90</b>

4.14.1 Accounts Receivable includes of the following details . Accounts receivable have been shown in the accounts receivable of the employees who committed fraud and embezzlement in the financial transactions of the organization. Also, according to that, the required Provision for other assets has also been booked in the financials.

(Amount in NPR)

Particulars	2081-82	2080-2081	2079-2080
Dipak Koirala and Beli Danuwar	3,027,949	3,027,949	3,027,949
Saroj Rai/ Ramesh jung Shah	9,768,372	9,768,372	-
Santosh Magar	3,801,582	3,801,582	-
Snigdha Karna	3,848,057	3,848,057	-
Ramchandra Adhikari	-	58,152	-
Suresh Rajaure	205,102	205,102	-
Ramesh Bastola	601,962	601,962	601,962
Jaya Khadka	32,063	32,063	32,063
Shambhu Nepali	21,075	21,075	96,802
Subash Pokharel	121,186	121,186	198,571
Tikaram Thapa/Dharmaraj Karki	363,982	363,982	363,982
Kalawoti Chand	16,130	16,130	16,130
Muna Thapa Magar	-	9,152	9,152
Anita Bhujel	44,925	44,925	84,311
Anita Dong	5,395	5,395	-
BPW_ RTS Fee related	-	60,000	-
Pratigya Shrestha	-	966	15,289
Purna Bahadur Khatri	-	2,118	-
Fulmati Tamang	-	12,516	-
Bismark Udash	-	29,000	-
Anjana Rai	-	16,797	-
Barabise client	-	667	-
Patan_ staff related	7,589	7,589	-
Chhepal Sherpa	23,550	23,550	-
Prepaid Expenses due	-	242,543	235,036
Worldlink deposit	-	2,500	-
Ramesh Kumar Khanal	1,852,914	-	-
Saroj Pariyar	-	-	67,004
Rajan Ranamagar	-	-	11,275

Commission receivable_Reliable Nepal	15,246	-	3,240
Commission receivable_Sanima Reliance	-	-	4,652
Bishnu Prasad Fuldel	-	-	11,000
Binod Shrestha	-	-	11,000
Necho Insurance_commission	-	-	7,792
Branches_miscellaneous	32,689	-	205,427
<b>Total</b>	<b>23,789,767</b>	<b>22,323,330</b>	<b>5,002,635</b>

**Liabilities and Equity side**

**4.15 Due to Bank and Financial Institutions**

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Borrowing from BFIs	-	-	-
Settlement and clearing accounts	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.16 Due to Nepal Rastra Bank**

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of last report facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other payable to NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.17 Derivative Financial instruments**

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Held For trading</b>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Other	-	-	-
<b>Held for risk management</b>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.18 Deposits from Customers

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Institutions customers:</b>			
Term deposits	-	-	-
Call deposits	-	-	-
Other	-	-	-
<b>Individual customers:</b>			
Term deposits	-	-	-
Saving deposits	-	-	-
Saving from Members	-	-	-
Other	-	-	-
<b>Compulsory Saving</b>	<b>518,869,854.90</b>	<b>439,140,350.98</b>	<b>426,105,864.00</b>
Group Saving	401,782,098.64	354,025,552.66	329,238,279.00
pension Saving	117,087,756.26	85,114,798.32	96,867,585.00
<b>Optional Saving Deposit</b>	<b>192,335,537.43</b>	<b>141,811,010.45</b>	<b>133,207,796.33</b>
Personal saving	142,251,998.55	112,684,814.50	112,508,961.33
Recurring saving	1,166,490.68	1,952,085.80	-
Upakar Saving	5,564,112.92	2,743,240.00	2,644,679.00
Nari Saving	27,381,805.26	21,301,610.13	18,054,156.00
Samudayik Bisesh Saving	15,149,737.00	2,852,957.00	-
Child Education Saving	821,393.02	276,303.02	-
<b>Total</b>	<b>711,205,392.33</b>	<b>580,951,361.43</b>	<b>559,313,660.33</b>

#### 4.19 Borrowings

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Domestic Borrowing</b>			
Nepal Government			
Other licensed Institutions	1,075,117,563.30	764,709,515.48	497,599,023.00
Other	-	-	-
<b>Sub total</b>	<b>1,075,117,563.30</b>	<b>764,709,515.48</b>	<b>497,599,023.00</b>
<b>Foreign Borrowing</b>			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Banks	-	-	-
KIIVA Microfund ( California )	-	5,811,459.52	-
<b>Sub total</b>	<b>-</b>	<b>5,811,459.52</b>	<b>-</b>
<b>Total</b>	<b>1,075,117,563.30</b>	<b>770,520,975.00</b>	<b>497,599,023.00</b>

#### 4.20 Provisions

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contracts	-	-	-
Other	20,709,214.32	20,709,214.32	3,027,949.12
<b>Total</b>	<b>20,709,214.32</b>	<b>20,709,214.32</b>	<b>3,027,949.12</b>

#### 4.20.1 Movement in Provisions

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Balance at Shrawan 1</b>			
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
<b>Balance at Ashadh end</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.20.2 The amount of NPR 2,36,67,794.32 in the Provision for other assets in respect of damage to the property of the organization, that have been held responsible for fraudulent activities in financial transactions and have also been showing in 4.20. The amount of NPR 29,58,580.00 has been added in the provision for other assets during the fiscal year.

#### 4.21 Other Liabilities

Non-financial liabilities are recorded and reported at cost based on legal and constructive obligation to the Microfinance.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Liability for employees defined benefit obligations	-	-	-
Payable for employee Provident fund	2,725,437.81	1,968,270.00	5,033,780.00
Short-term employee benefits (Leave payable)	12,978,867.70	11,351,394.76	7,557,792.00
Employee Gratuity & pension Payable.	2,507,920.94	2,820,381.97	13,800,318.42
Bills payable	-	-	-
Creditors and accruals	-	478,136.00	634,326.00
Interest payable on deposit	4,666,046.04	36,502,170.00	26,502,963.00
Interest payable on borrowing	1,315,790.02	992,726.53	1,065,173.25
Liabilities on deferred grant income	-	-	-

Unpaid Dividend	-	-	-
Liabilities under Finance Lease	4,700,154.20	5,245,808.83	-
Employee bonus payable	-	-	-
<b>Other</b>	-	-	-
Employee Welfare Fund ( Medical Fund )	9,991,809.26	8,047,164.00	5,826,598.00
Inter branch Balance	-	-	-
Gramin Karja Beema Premium Payable	1,165,547.17	1,548,179.00	965,792.00
Payable On behalf of other assets	-	-	-
Training fund	-	-	-
Payable operating expenses	-	-	-
TDS Payables	559,343.76	810,707.00	676,567.00
Staff deposit fund	280,326.00	-	-
Other	40,13,987.17	11,648,422.81	12,972,637.85
<b>Total</b>	<b>44,905,230.07</b>	<b>81,413,360.90</b>	<b>75,035,947.52</b>

Details of Other Payables under Other

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Other</b>			
Reliable insurance facility payable	189,110.00	819,400.00	729,440.87
Accounts payable-staffs f/y 2073-74	-	12,719.00	12,719.00
Accounts payable-staffs f/y 2072-73	-	16,318.65	16,318.65
Accounts payable-staffs f/y 2071-72	-	-	170,379.00
Accounts payable-staffs f/y 2074-75	119,451.00	149,883.00	186,087.00
Accounts payable-staffs f/y 2075-76	26,900.00	82,779.00	117,763.00
Accounts payable-staffs f/y 2076-77	25,485.00	34,257.00	44,565.00
Accounts Payable - Other-staffs and parties	2,023,051.82	2,732,959.99	3,657,523.33
Accounts Payable-Staffs f/y 2077-78	94,129.00	178,616.00	305,397.00
Accounts Payable - Service Charge Return	279,488.55	2,653,517.26	2,999,683.00
Accounts Payable - SMS Credit	533,930.00	(14,750.00)	-
Payable - CIC	18,055.50	52,610.00	21,481.00
Payable - Insurance DCGF Claim	167,848.55	-	-
Crest Insurance Facility/Reliance/Neco Insu	485,000.00	18,000.00	52,000.00
Payable - Stationery	51,537.75	-	-
Payable - member	-	4,801,525.87	4,659,281.00
payable-advertise related-BPW	-	54,066.04	-
payable-Software related-BPW	-	25,088.00	-
Payable-A/c payable misc-BPW	-	31,433.00	-
<b>Total</b>	<b>40,13,987.17</b>	<b>11,648,422.81</b>	<b>12,972,637.85</b>

4.21.1 Defined benefit obligations

The amounts recognized in the statement of financial position are as follows:

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Present value of funded obligations	-	-	-
Total present value of obligations	-	-	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
Recognized liability for defined benefit obligations	-	-	-

4.21.2 Plan assets

Plan assets comprise

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
Actual return on plan assets	-	-	-

4.21.3 Movement in the present value of defined benefit obligations

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Defined benefit obligations at Shrawan 1	-	-	-
Actuarial losses	-	-	-
Benefits paid by the plan	-	-	-
Current service costs and interest	-	-	-
<b>Defined benefit obligations at Asar end</b>	-	-	-

4.21.4 Movement in the fair value of plan assets

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Asar end</b>	-	-	-

4.21.5 Amount recognized in profit or loss

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Current service costs	-	-	-
Interest on obligation	-	-	-
Expected return on plan assets	-	-	-
<b>Total</b>	-	-	-

4.21.6 Amount recognized in other comprehensive income

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Actuarial (gain)/loss	-	-	-
<b>Total</b>	-	-	-

4.21.7 Actuarial assumptions

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Discount rate			
Expected return on plan asset			
Future salary increase			
Withdrawal rate			

4.21.8 long-service leave

The amounts recognized in the statement of financial position are as follows:

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Present value of funded obligations	-	-	-
Total present value of obligations	-	-	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
Recognized liability for defined benefit obligations	-	-	-

4.21.9 Plan assets

Plan assets comprise

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
Actual return on plan assets	-	-	-

4.21.10 Movement in the present value of defined benefit obligations

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Defined benefit obligations at Shrawan 1	-	-	-
Actuarial losses	-	-	-
Benefits paid by the plan	-	-	-
Current service costs and interest	-	-	-
<b>Defined benefit obligations at Asar end</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.21.11 Movement in the fair value of plan assets

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Asar end</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.21.12 Amount recognized in profit or loss

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Current service costs	-	-	-
Interest on obligation	-	-	-
Actuarial (losses) gains	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.21.13 Amount recognized in other comprehensive income

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Actuarial (gain)/loss	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.21.14 Actuarial assumptions

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Discount rate	0.0%	0.0%	0.0%
Expected return on plan asset	0.0%	0.0%	0.0%
Future salary increase	0.0%	0.0%	0.0%
Withdrawal rate	0.0%	0.0%	0.0%

#### 4.22 Debt securities issued

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Debt securities issued designated as at fair value through profit or loss	-	-	-
Debt securities issued at amortized Cost	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.23 Subordinated Liabilities

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Redeemable preference shares			
Irredeemable cumulative preference shares (liabilities component )			
Other			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.24 Share Capital

The Microfinance's registered capital structure is as follows:

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Ordinary shares	170,805,000.00	170,805,000.00	145,200,000.00
Convertible preference shares (equity component only)	-	-	-
Irredeemable preference shares (equity component only)	-	-	-
Perpetual debt (equity component only)	-	-	-
<b>Total</b>	<b>170,805,000.00</b>	<b>170,805,000.00</b>	<b>145,200,000.00</b>

##### 4.24.1 Ordinary Shares

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Authorized Capital			
22,00,000 Ordinary share of Rs. 100 each	220,000,000.00	-	-
22,00,000 Ordinary share of Rs. 100 each	-	220,000,000.00	-
22,00,000 Ordinary share of Rs. 100 each	-	-	220,000,000.00
Issued capital			

17,08,050 Ordinary share of Rs. 100 each	170,805,000.00	-	-
17,08,050 Ordinary share of Rs. 100 each	-	170,805,000.00	-
14,52,000 Ordinary share of Rs. 100 each	-	-	145,200,000.00
Subscribed and paid up capital			
17,08,050 Ordinary share of Rs. 100 each	170,805,000.00	-	-
17,08,050 Ordinary share of Rs. 100 each	-	170,805,000.00	-
14,52,000 Ordinary share of Rs. 100 each	-	-	145,200,000.00
<b>Total</b>	<b>170,805,000.00</b>	<b>170,805,000.00</b>	<b>145,200,000.00</b>

#### 4.24.2 Ordinary Share Ownership

(Amount in NPR)

Particular	32nd Ashad 2082		31st Ashad 2081 Restated		31st Ashad 2080 Restated	
	Percent	Amount	Percent	Amount	Percent	Amount
<b>Domestic ownership (Promoter)</b>	<b>61.11</b>	<b>104,378,936</b>	<b>69.65</b>	<b>118,966,050</b>	<b>70.00</b>	<b>101,640,000</b>
	-	-	-	-	-	-
Natural person (Promoter)	34.81	59,457,221	38.96	66,553,250	34.00	49,368,000
	-	-	-	-	-	-
Corporate entity(Promoter)	26.30	44,921,715	30.69	52,412,800	36.00	52,272,000
	-	-	-	-	-	-
<b>Domestic ownership (Public)</b>	<b>38.89</b>	<b>66,426,065</b>	<b>30.35</b>	<b>51,838,950</b>	<b>30.00</b>	<b>43,560,000</b>
<b>Foreign Ownership (Promoter)</b>	-	-	-	-	-	-
<b>Foreign Ownership (Public)</b>	-	-	-	-	-	-
<b>Total</b>	<b>100.00</b>	<b>170,805,000</b>	<b>100.00</b>	<b>170,805,000</b>	<b>100.00</b>	<b>145,200,000</b>

#### Details of Shareholders holding 0.5% or more shares capital

S.N	Particulars	% of Holding	Shares Holding(No of Shares)
1	Women Development Centre Of Nepal	21.25%	362,999
2	NMB Capital Limited	8.01%	136,787
3	Hira Lal Vishwakarma	5.95%	101,639
4	Swayambhu Ram Joshi	2.49%	42,559
5	Siddhi Kumar Maharjan	2.30%	39,276
6	Nanda Kumar Maharjan	2.13%	36,299
7	Subha Laxmi Joshi	1.70%	29,039
8	Bimal Prasad Ghimire	1.46%	24,870
9	Bikash Khadka	1.28%	21,779
10	Rajir Shrestha	1.06%	18,149
11	Chandeswori Pradhan	0.94%	15,971

12	Rajeshor Adhikari	0.85%	14,519
13	Belu Maya Magar	0.85%	14,447
14	Bhawani Thapa	0.83%	14,185
15	Sakun Sharma	0.73%	12,435
16	Upendra Prasad Poudyal	0.73%	12,435
17	Sanu Bhai Dangol	0.59%	10,001
18	Ambika Lal Shrestha	0.54%	9,175
19	Pramila Shakya	0.53%	9,132
20	Kishor Bhai Bajracharya	0.53%	9,132
21	Sabin Pradhananga	0.50%	8,535
22	Humnath Bhandari	0.98%	16,705
23	Arjun Bhatta	0.92%	15,683

#### 4.25 Reserves

The reserves including regulatory and other reserve excluding retained earnings are as following:

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Statutory general reserve	22,128,883.54	22,128,883.54	21,737,189.00
Capital Reserve Fund	4,395,000.00	4,395,000.00	-
Exchange equalization reserve	-	15,154.00	-
Investment adjustment reserve	-	-	-
Corporate Social Responsibility Fund	141,529.78	141,529.78	306,445.00
Client protection fund	28,617,450.96	30,124,306.65	29,071,727.05
Capital redemption reserve			
Regulatory reserve	49,891,292.02	29,758,484.36	8,976,779.69
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	-
Dividend equalization reserve	-	-	-
Actuarial reserve	-	-	-
Special reserve	-	-	-
Debenture redemption reserve	-	-	-
<b>Other reserve</b>	-	-	-
Deferred Tax Reserve	-	-	-
Other reserve fund	2,208,456.84	2,208,456.84	-
Restructure/Rescheduled provision write back Fund	-	21,721,208.00	26,975,789.00
Employee Training Fund	1,327,942.00	1,327,942.00	1,324,022.00
<b>Total</b>	<b>108,710,555.14</b>	<b>111,820,965.17</b>	<b>88,391,951.74</b>

#### (a) General Reserve

There is a regulatory requirement to set aside 20% of the net profit to the general reserve until the reserve is twice the paid up share capital. The reserve is the accumulation of setting aside profits over the years. 0% of net profit has been allocated to this reserve during the year. The closing balance of the fund for the current period is NPR 2,21,28,883.54. Allocation to this fund has been calculated on the basis of Net Profit after tax as per financial statement prepared for regulatory purpose.

**(b) Exchange Equalization Reserve**

In the financial year 2080-81, there were NPR 15,154 in the Exchange Equalization Reserve fund, and in this financial year 2081-82, the expenses incurred in paying the foreign loan taken with Kiva Micro-funds, California, USA have been adjusted with this fund also and maintained to zero in this fund in the end of fiscal year 2081/82.

**(c) Fair Value Reserves**

This reserve has been created to reflect the gain or loss in investments due to fair value adjustment through other comprehensive income. The closing balance of the reserve for the current period is NPR 0.

**(d) Assets Revaluation Reserve**

This reserve has not been allocated.

**(e) Capital Reserve**

The amount of this fund has been shown under other reserve fund in Statement of Changes in Equity. The fund includes following amount:

Particulars	Amount (NPR)
1 Amount received from loan exemption	-
2 Credit Line from ADB, Manila	-
3 Grant Assets	-
<b>4. Capital reserve by Merger</b>	<b>43,95,000</b>
<b>Total Capital Reserve Fund</b>	<b>43,95,000</b>

Note: The reserve fund has been generated by the merger completion between Samudayik Laghubitta and BPW Laghubitta Bittiya Sanstha Limited in the fiscal year 2080-81.

**Reconstruction Fund**

This reserve fund has not been allocated.

**Institutional Strengthening Fund**

This reserve fund has not been allocated.

**Client Protection Fund**

Client Protection Fund has been created as per directive no. 081/4.1(Ja) of Nepal Rastra Bank's directive to D class BFIs. 1.5% of net profit and 35% of any amount of Bonus or cash dividend declared in excess of 15% (if declared), is transferred to this fund which amounts to NPR 0 and NPR 9,74,763.07 from the interest gained from the Earmarked client protection fund (FD investment) has been included in the fund during current year and NPR 24,81,618.76 has been expanded from the fund in the various activities held to clients benefit during the current year. The closing balance of the fund for the current period is NPR

2,86,17,450.96. Allocation to this fund has been calculated on the basis of Net Profit after tax as per financial statement prepared for regulatory purpose.

#### **Corporate Social Responsibility Fund**

Corporate Social Responsibility Fund is created amounting 1% of Net Profit as per Nepal Rastra Bank's Directive. Utilization of amount from last year has been transferred to Retained Earning.

1% of net profit is transferred to this fund which amounts to NPR 0 and NPR 0 has been expended from this fund during current year. The closing balance of the fund for the current period is NPR 1,41529.78. Allocation to this fund has been calculated on the basis of Net Profit after tax as per financial statement prepared for regulatory purpose.

#### **Loan Amortization Fund**

This reserve fund has not been allocated.

#### **Replication Fund**

This reserve fund has not been allocated.

#### **Remittance Risk Fund**

This reserve fund has not been allocated.

#### **Investment Adjustment Reserve**

This reserve fund has not been allocated.

#### **Deferred Tax Reserves**

It includes amount set aside by the financial institution as per the directives of Nepal Rastra bank regarding Deferred Tax. The amount of this fund was NPR 71,91,094 in the previous fiscal years and there has not been any changes in this fiscal year. The amount of this fund has been shown and adjusted under Retained Earning reserve in Statement of Changes in Equity. This reserve fund has not been created during the year.

#### **Regulatory Reserve**

The microfinance has allocated NPR 2,01,32,807.66 from retained earnings in this fiscal year and the balance in the regulatory reserve at the end of the period amounts to NPR 4,98,91,292.02.

#### **Actuarial Reserve**

This reserve fund has not been allocated.

**Loan Loss Provision write back (Restructured/Rescheduled) Fund**

In the financial year 2079/80, Rs. 2,69,75,789 was deducted directly from the accumulated profit and Rs. 2,69,75,789 was arranged and presented as a separate fund under the Loan Loss Provision write back (restructured/rescheduled) Fund. In the financial year 2080/81, the amount of the fund was Rs. 2,17,21,208 maintained. In the current fiscal year 2081/82, the amount of the fund has been adjusted or regrouped in the retained earning reserve. Based on the classification of the loans before the loan restructured, the initial loan loss provision (as it is Loan loss provision) has been maintained and calculated separately as extra loan loss provision.

**4.26 Contingent Liabilities and Commitment**

The Microfinance seeks to comply with all applicable laws and regulations, but may be subject to regulatory actions and investigations, the outcome of which are generally difficult to predict and can be material to the Microfinance. The Microfinance considers none of these claims as material.

Where appropriate, the Microfinance recognizes a provision for liabilities when it is probable that an outflow of economic resources embodying economic benefits will be required and for which a reliable estimate can be made of the obligation(s). As on Ashadh End 2082 there is no Contingent Liabilities.

(Amount in NPR)

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Contingent Liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
capital Commitment	-	-	-
Lease Commitment	-	-	-
Litigation	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-

**4.26.1 Capital Commitments**

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
Capital commitments in relation to property and Equipment	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
Capital commitments in relation to intangible assets	-	-	-
Approved and contracted for	-	-	-

Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	-	-	-

#### 4.26.2 Lease commitments

Particulars	32nd Ashad 2082	31st Ashad 2081 Restated	31st Ashad 2080 Restated
<b>Operating Lease Commitments</b>	-	-	-
Future minimum lease payments under non-cancellable operating lease where the institution is lessee	-	-	-
not later than 1 year	-	-	-
later than 1 year but not later than 5 years	-	-	-
later than 5 years	-	-	-
<b>Sub Total</b>	-	-	-
<b>Finance lease commitments</b>	-	-	-
Future minimum lease payments under non-cancellable operating, where institution is lessee	-	-	-
not later than 1 year	-	-	-
later than 1 year but not later than 5 years	-	-	-
later than 5 years	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	-	-	-

#### 4.26.3: Litigation

There are no litigation contingent liabilities.

#### 4.27 Interest Income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	1,092,653.91	6,987,042.59
Loan and advances to financial institutions	-	-
Loans and advances to customers	249,995,310.64	195,831,470.00
Investment securities	-	-
Loan and advances to staff	865,584.59	576,260.67
Other	-	-
<b>Total interest income</b>	<b>251,953,549.14</b>	<b>203,394,773.26</b>

#### 4.28 Interest Expenses

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	44,945,533.71	45,439,136.00
Borrowing	84,731,279.88	63,309,340.00
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
<b>Total</b>	<b>129,676,813.59</b>	<b>108,748,476.00</b>

#### 4.29 Fees and commission income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Loan administration fees	-	-
Service fees	17,903,497.20	13,663,336.74
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commission income ( Commission from insurance)	2,487,447.40	2,680,555.30
<b>Total fees and Commission Income</b>	<b>20,390,944.60</b>	<b>16,343,892.04</b>

#### 4.30 Fees and Commission Expense

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Brokerage	-	-
ATM management fees	-	-
Visa Master card Fees	-	-
Guarantee Commission Fees	-	-
Brokerage	-	-

DD/TT/Swift Fees	-	-
Remittance fees and commission	12,289.04	28,884.45
Other fees and commission expense	-	-
<b>Total fees and Commission Expense</b>	<b>12,289.04</b>	<b>28,884.45</b>

#### 4.31 Net Trading Income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
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	(505,318.83)	-
Other	-	-
<b>Net trading income</b>	<b>(505,318.83)</b>	<b>-</b>

#### 4.32 Other Operating Income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
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	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Penal interest & fine & penalties	62,717.00	-
Other Miscellaneous	383,695.34	-
<b>Total</b>	<b>446,412.34</b>	<b>-</b>

#### 4.33 Impairment Charge/(Reversal) for loan and other losses

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Impairment charge/(reversal) on loan and advances to B/FIs		
Impairment charge/(reversal) on loan and advances to customer	53,286,424.18	18,735,908.60
Impairment charge/(reversal) on financial Investment		
Impairment charge/(reversal) on placement with banks and financial institutions		
Impairment charge/(reversal) on property and equipment		
Impairment charge/(reversal) on goodwill and intangible assets		
Impairment charge/(reversal) on investment properties		
<b>Total</b>	<b>53,286,424.18</b>	<b>18,735,908.60</b>

#### 4.34 Personnel Expenses

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Salary	44,881,297.19	38,845,600.41
Allowances	15,965,307.91	14,004,977.00
Grade expenses	1,556,783.48	1,718,641.59
Gratuity expense	3,537,069.89	2,682,893.00
Provident fund	4,164,072.29	3,490,849.55
Uniform	1,358,500.00	1,187,500.00
Training & development expense	2,220,710.83	1,623,196.49
Leave encashment	4,208,111.00	4,642,752.00
Medical	3,632,372.00	3,448,025.00
Insurance	559,219.04	474,921.50
Local Facilitator allowances	69,096.78	-
Staff training expenses	-	-
Dashain expenses	5,236,083.23	4,535,794.45
Employee communication expenses	936,394.79	876,805.43
Employee travelling expenses	4,768,704.50	4,493,713.34
<b>Sub Total</b>	<b>93,093,722.93</b>	<b>82,025,669.76</b>
Employees Bonus	-	-
<b>Grand Total</b>	<b>93,093,722.93</b>	<b>82,025,669.76</b>

As per the directives to D Class Bank & Financial Institution from Nepal Rastra Bank 2081 point no 6.5, 3% of staff salary and allowances expenses should be utilized in the training and other staff efficiency promotional activities. Total staff training and development expense of previous year is NPR 16,23,196.49. In the current fiscal year, NPR 22,20,710.83 has been spent as training expenses.

#### 4.35 Other Operating Expenses

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Director's & other committee Meeting Allowances	982,000.00	1,026,500.00
Directors & CEO Travelling & Training expenses	50,900.00	224,445.36
Other expenses ( Director related )	558,927.97	672,040.25
Audit fee	715,000.00	242,950.00
Other audit related expense	174,689.30	31,539.00
Professional and legal expense	375,977.50	189,755.00
Office administration expense	19,931,041.04	13,738,800.74
Operating lease expense	10,908,018.38	9,433,874.38
DCGF Premium expenses	4,830,851.09	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Other	-	-
<b>Total</b>	<b>38,527,405.28</b>	<b>25,559,904.73</b>

4.35.1 Office Administration Expense

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Water and electricity	555,768.00	467,614.83
Repair and maintenance	506,152.74	524,403.53
(a) Building	-	-
(b) Vehicle	328,974.64	411,313.53
(c) Computer and accessories	149,518.10	103,530.00
(d) Office equipment and furniture	12,475.00	8,000.00
(e) Other	15,185.00	1,560.00
Insurance	170,737.28	157,191.27
Postage, telex, telephone, fax & internet	2,662,014.51	1,466,844.42
Printing and stationery	1,751,925.85	2,162,508.89
News paper, books and journals	14,400.00	3,400.00
Advertisement	633,010.89	242,991.66
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	-	486,086.28
Travel allowance and expense	2,698,629.00	1,823,726.50
Reception & closing expenses	354,959.50	299,460.00
Annual/special general meeting expense	395,181.00	214,179.00
Other		
(a) Share issuance / registration cost	-	66,400.00
(b) Fuel expenses	3,082,671.10	1,613,316.57
(c) Renewal fee	447,022.95	447,240.00
(d) Software & Annual Maintenance Charge expenses	1,596,127.89	927,479.24
(e) CIC Charge expenses	47,742.50	15,850.00
(f) Registration & annual charge expenses	230,078.00	722,468.00
(g) Donor program expenses	-	-
(h) Business promotion	-	-
(i) Publication expenses	-	-
(j) office utility expenses	187,592.00	-
(k) Trainee selection expenses	-	-
(l) Loan Renewal and Bank Charges	1,691,677.77	476,905.24
(m) Corporate Social Responsibility Expenses	-	-
(n) Merger expenses	-	493,961.00
(o) Miscellaneous	613,219.06	1,083,784.50
(p) wages/ labor on cleaning expenses	1,827,538.00	-
(q) Technical Consultancy Expenses	-	-
(r) Rebate on interest expenses	3,553.00	-
(s) Planning and Review Expenses	461,040.00	-
(t) Write off Expenses	-	42,989.81
<b>Total</b>	<b>19,931,041.04</b>	<b>13,738,800.74</b>

#### 4.36 Depreciation and Amortization

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Depreciation of Property, plant & equipment (Refer note 4.10)	2,855,690.29	2,239,055.08
Depreciation on investment property	-	-
Amortization of Intangible assets (Refer note 4.11)	152,173.00	-
<b>Total</b>	<b>3,007,863.29</b>	<b>2,239,055.08</b>

#### 4.37 Non-Operating Income

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Recovery of loan written off	-	-
Other Non Operating Income	<b>35,000.00</b>	-
(a) Gain From Sale of Fixed assets	-	-
(b) Donation Assets Depreciation Reverse	-	-
(c) Fee & Registrar income from sale	35,000.00	-
<b>Total</b>	<b>35,000.00</b>	<b>-</b>

#### 4.38 Non-Operating Expenses

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Loan written off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other Non Operating Expenses	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### 4.39 Income tax Expense

The Microfinance current tax liabilities are calculated using the Income Tax Act, 2058 as applicable in Nepal. Current tax payable (or recoverable) is based on the taxable profit for the year. Taxable profit differs from the profit reported in the statement of profit or loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible.

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
<b>Current Year Tax Expense</b>	-	-
Current Year	-	-
Adjustment for Prior Years	-	-
<b>Deferred tax expense</b>	<b>5,614,338.57</b>	<b>3,864,454.00</b>
Origination and reversal of temporary differences	5,614,338.57	3,864,454.00
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
<b>Total</b>	<b>5,614,338.57</b>	<b>3,864,454.00</b>

4.39.1 Reconciliation of tax expense and accounting profit

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
Profit before tax	(45,283,931.05)	(17,599,233.32)
Tax amount at tax rate of 30%	-	-
Add: Tax effect of expenses that are not deductible for tax purpose	-	-
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	-
<b>Total income tax expense</b>	-	-
<b>Effective tax rate</b>	<b>0.00%</b>	<b>0.00%</b>

**Statement of Distributable Profit or Loss**  
**For the year ended 32 Ashadh 2082**  
**(As Per NRB Regulation)**

(Amount in NPR)

Particular	32nd Ashad 2082	31st Ashad 2081 Restated
<b>Net Profit or (loss) as per Statement of Profit or Loss</b>	<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Appropriations:</b>		
a. General Reserve	-	-
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate Social Responsibility fund	-	-
e. Employees Training Fund	-	-
f. Client Protection fund	-	-
j. Other	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>(50,898,269.62)</b>	<b>(21,463,687.32)</b>
<b>Regulatory adjustment</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(13,016,888.23)	(20,781,704.67)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	(7,115,919.43)	
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	
Adjustment due to merger	-	(12,024,026.41)
Loan Restructure Writeback Fund	21,721,208.00	5,254,581.00
<b>Net Profit for the year end 2082 Ashadh available for distribution</b>	<b>(49,309,869.28)</b>	<b>(49,014,837.40)</b>
Opening Retained Earning as on Shrawan 1, 2081	<b>(54,834,534.40)</b>	<b>(5,819,697.00)</b>
Adjustment (+/-)	-	
<b>Distribution :</b>		
Bonus shares issued	-	-
Cash Dividend Paid	-	-
<b>Total Distributable profit or (loss) as on year end date</b>	<b>(104,144,403.68)</b>	<b>(54,834,534.40)</b>

## 5. Additional Information and Disclosures

### 5.1 Risk Assessment and Management

#### Risk Management

The Microfinance is exposed to various types of risks including credit, market, liquidity, operational, legal, compliance and reputation risks. The objective of the risk management framework at the Microfinance is to ensure that various risks are understood, measured and monitored and that the policies and procedures established to address these risks are strictly adhered to.

The Board of Directors has oversight on all the risks assumed by the Microfinance. The board level sub-committee (Risk Management Committee) has been established to facilitate focused oversight of various risks. The committee reviews the risk management policies as well as the Microfinance's compliance with NRB Directives.

The Microfinance's Management Committee comprised during reporting period as following:

S.N.	Members of Risk Management Committee	Designation
1	Mr. Rajeshor Adhikari, Director	Coordinator
2	Mr. Nabin Sharma, Director	Member
3	Mr. Dilliram Bhattarai, Head of Credit	Member Secretary
4	Mr. Suman Danuwar, Head of Operation	Member

#### Risk Governance

Trained supervisors and analysts in the Microfinance examine and monitor the performance and activities of partner cooperatives. In addition to monitoring the financial condition of the cooperatives, supervisors also review compliance with terms and conditions of loan agreements and regulations and seek corrective action as and when necessary.

Risk Management Department conducts periodical financial surveillance and monitoring and provides pre-examination analysis and other analytical support to onsite supervisors and management.

Through its risk management framework, the Microfinance seeks to efficiently manage credit, market and liquidity risks which arise directly through the Microfinance's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. As part of this framework, the Microfinance uses a set of principles that describe its risk management culture. The principles of risk management followed by the Microfinance include:

- Prepare quarterly report of financial position and performance for individual cooperatives and to conclude the trends and indicators on these.
- Analyze the financial position and performance indicators on quarterly basis.
- Provide all statistical data required for onsite supervision.
- Anticipating future risks and ensuring awareness of all risks.
- Efficient and effective risk management and control to gain competitive advantage.

In order to enhance governance/oversight and to enable earlier detection and mitigation of critical risks, Supervision System (SS) has been implemented in ENTITY.

**Following are the major risk faced by the microfinance and the mitigating measures followed by it:**

**Credit Risk**

Credit risk is the potential for loss due to failure of counterparty to meet its obligations to pay the Microfinance in accordance with agreed terms.

The Microfinance has Credit Policy that, inter alia, consist of areas of lending, eligibility of borrower, loan application format and requirement, necessary documents for processing loans, risk assessment areas, loan approval authority and other general credit principles. The credit policy has been formulated by keeping in mind the prudential norms given by NRB.

A standardized loan application form has been in use for facilitating collection and analysis of all the relevant data for evaluating credit worthiness and proper evaluation of the credit risk of the prospective borrower. The factors considered in evaluating loan applications normally included prospects of the business, management of the cooperative, financial analysis- income statement, balance sheet, cash flow statement, key financial indicators, key risk and mitigating factors. Further, inspection and supervision are also conducted before approval of the loan for pre-analysis and after the disbursement of loan as well for monitoring the utilization of loan.

**Operation Risk**

Operational risk is the prospect of loss resulting from inadequate or failed procedures, systems or policies, employee errors, system failures, fraud or other criminal activity that disrupts business processes.

Operational risk exposures are managed through a consistent set of management processes that drive risk identification, assessment, control and monitoring. For the control of operational risk of institution, it has Financial Administration Policy, Employee Bylaws which guides the day to day operation.

Each risk control owner is responsible for identifying risks that are material and for maintaining an effective control environment across the organization. Risk control owners have responsibility for the control of operational risk arising from the management of the following activities: External Rules & Regulations, Liability, Legal Enforceability, Damage or Loss of Physical Assets, Safety & Security, Internal Fraud or Dishonesty, External Fraud, Information Security and Processing Failure. Operational risks can arise from all business lines and from all activities carried out by the Microfinance. Operational Risk management approach seeks to ensure management of operational risk by maintaining a complete process defined for all business segments, products and processes.

### **Market Risk**

Risks arising out of adverse movements in interest rates and equity prices are covered under Market Risk Management. Market Risk is the potential for loss of earnings or economic value due to adverse changes in financial market rates or prices. Institutional exposure to market risk arises principally from institutional driven transactions.

In line with Risk Management Guidelines prescribed by NRB, the Microfinance focuses on risk management. In addition to that, Interest rate risk is assessed at a regular interval to strengthen market risk management. The market risk is managed within the risk tolerances and market risk limits set by ALCO.

### **Liquidity Risk**

Liquidity risk is the potential that the Microfinance either does not have sufficient liquid financial resources available to meet all its obligations as they fall due, or can only access these financial resources at excessive cost. The Liquidity Risk is managed by ALCO.

### **Reputational Risk**

Reputational risk is a risk of loss resulting from damages to reputation of institution, in lost revenue; increased operating, capital or regulatory costs; or destruction of shareholder value.

Reputational risk is managed by the management committee which are responsible for protecting the institution's reputation locally and has the responsibility to ensure that the Microfinance does not undertake any activities that may cause material damage to the reputation of institution.

### **Internal Control**

The Board is committed to managing risks and in controlling its business and financial activities in a manner which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events. To achieve this, the Board has adopted policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring.

The effectiveness of the Microfinance's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the Microfinance's system of internal control during the year and provided feedback to the Board as appropriate. ENTITY has in-house Internal Audit division that performs internal audit function of institution. The Internal Audit monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas

of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures.

## 5.2 Capital Management

### i. Qualitative Disclosure

The microfinance has maintained the capital adequacy as per Capital adequacy framework, 2007 (Updated July 2008) as required by Nepal Rastra Bank. The main objective of this framework is to develop a safe and sound financial system by way of sufficient amount of qualitative capital and risk management practices. The total equity of the microfinance comprises of paid-up capital, statutory reserves and other reserves. The microfinance does not have any other complex or hybrid capital instruments. Capital adequacy ratio as on Ashad End 2082 is 4.47% and 6.12% on core capital and capital fund respectively. Assessment of capital adequacy of microfinance is done on regular basis taking into considerations the exposure of microfinance. Also, the analysis of possible impact on capital adequacy is being done on regular basis taking into consideration the future impacts on assumptive basis. Capital adequacy of microfinance and impact in capital due to future change in nature and size of business is discussed in Risk Management Committee and is summarized in board. Regular monitoring of nature of business is being done so that unexpected negative impact could not take place in capital adequacy of microfinance. The internal capital adequacy assessment process (ICAAP) is a comprehensive process which requires board and senior management oversight, monitoring, reporting and internal control reviews at regular intervals to ensure the alignment of regulatory capital requirement with the true risk profile of the microfinance and thus ensure long-term safety and soundness of the microfinance.

### ii. Quantitative Disclosure

Capital adequacy of the microfinance as per regulatory requirement is as follows:

(Amount in NPR)

Particulars	Current Year	Previous Year
Paid up Equity Share Capital	170,805,000.00	170,805,000.00
Irredeemable Non-cumulative preference shares	-	-
Share Premium	-	-
Proposed Bonus Equity Shares	-	-
Statutory General Reserves	22,128,883.54	22,128,884.00
Retained Earnings	(104,144,403.68)	(61,557,121.00)
Un-audited current year cumulative profit		
Special Reserve Fund		
Capital Adjustment Reserves	4,395,000.00	4,395,000.00
Dividend Equalization Reserves	-	-
Capital Redemption Reserves Fund	-	-
Deferred Tax Reserve	-	-
Other Free Reserves	2,208,456.84	16,590,645.00

Less: Goodwill		
Less: Intangible Assets	760,867.00	-
Less: Fictitious Assets	-	
Less: Deferred Tax Assets	-	13,134,032.00
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 underwriting commitments	-	
Less: Purchase of Land & Building in excess of limit & utilized	-	
Less: Reciprocal crossholdings	-	
Less: Other Deductions	-	-
<b>Total Tier 1 Capital</b>	<b>94,632,069.70</b>	<b>139,228,376.00</b>

Particulars	Current Year	Previous Year
Cumulative and/or Redeemable Preference Share	-	
Subordinated Term Debt	-	
Hybrid Capital Instruments	-	
General loan loss provision	20,093,841.17	18,031,698.50
Exchange Equalization Reserves	-	
Investments Adjustment Reserves	-	
Assets Revaluation Reserves	-	
Special Reserve Fund		
Additional Loan loss provision	14,803,780.18	1,844,457.90
<b>Total Tier 2 Capital</b>	<b>34,897,621.35</b>	<b>19,876,156.40</b>

Particulars	Current Year	Previous Year
Core Capital (Tier 1)	94,632,069.70	139,228,376.00
Supplementary Capital (Tier 2)	34,897,621.35	19,876,156.40
<b>Total Capital Fund</b>	<b>129,529,691.04</b>	<b>159,104,532.40</b>
Capital Fund maintained (in %)	6.12%	9.74%
Core Capital maintained (in %)	4.47%	8.53%

iii. **Compliance with external requirement**

During the period the microfinance complied with all external imposed capital requirements to which it is subject to.

5.3 **Classification and Fair value of financial asset and liability**

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Microfinance recognises transfers between levels of the fair value hierarchy when there is

a significant change in either its principal market or the level of observability of the inputs to the valuation techniques as at the end of the reporting period.

**Level 1** fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

**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 effect on the instrument's valuation, is not based on observable market data.

Following is the classification of financial assets & financial liabilities as on 32-03-2082:

Financial Assets	Level 1	Level 2	Level 3
Cash & Cash Equivalents	-	-	-
Statutory Balances and Due from Nepal Rastra Bank	-	-	-
Placement with Banks & Financial Institutions	-	-	-
Derivative Financial Instruments	-	-	-
Other Trading Assets	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-
Loan & advances to customers	-	-	-
Investment Securities	-	-	-
Other assets	-	-	-
<b>Total Assets</b>	-	-	-
<b>Financial Liabilities</b>	-	-	-
Due to Bank & Financial Institutions	-	-	-
Due to Nepal Rastra Bank	-	-	-
Borrowing	-	-	-
Other liabilities	-	-	-
<b>Total Liabilities</b>	-	-	-

## 5.4 Operating Segment Information

### 5.4.1 General information

The Microfinance uses following basis for identification of the operating segments:

- components from which the Microfinance earns revenues and incurs expenses,
- components whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance, and
- components for which discrete financial information is available.

During the current year the microfinance has not done segment reporting of the Assets and Liabilities and Income and Expenses of the Organization.

### 5.4.2 The segmental information about profit or loss, assets and liabilities is presented below:

The organization has not reported any segment information during this fiscal year

FY 2081.82							
S N	Particulars	Segment 1	Segment 2	Segment 3	Segment 4	All Others	Total
a	Revenue from external customers	-	-	-	-	-	-
b	Intersegment Revenue	-	-	-	-	-	-
c	Net Revenue	-	-	-	-	-	-
d	Interest Revenue	-	-	-	-	-	-
e	Interest Expense	-	-	-	-	-	-
f	Net Interest Revenue	-	-	-	-	-	-
g	Depreciation & Amortization	-	-	-	-	-	-
h	Segment Profit / (Loss)	-	-	-	-	-	-
i	Other material non-cash items	-	-	-	-	-	-
j	Impairment of Assets	-	-	-	-	-	-
k	Segment Assets	-	-	-	-	-	-
l	Segment Liabilities	-	-	-	-	-	-

### 5.5 Share options and share based payment

There is no share-based payment made by the Microfinance.

#### 5.6 Contingent liabilities and commitment

There is no contingent liabilities and commitment made by the microfinance, Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.26

#### 5.7 Related Party Disclosure

The Microfinance identifies the following as the related parties under the requirements of NAS 24:

1. Directors of the Microfinance and their close family members, if any
2. Key Managerial Personnel and their close family members, if any
3. Promoter Commercial Banks of the Microfinance
4. Subsidiary of major shareholders

The related party disclosures as presented below:

##### 5.7.1. Promoter Commercial Banks of the Microfinance

Particulars	2081.82	
	% of Holding	Shares Holding
	-	-
	-	-
	-	-

##### 5.7.2. Transaction with promoter commercial banks and their major shareholders for FY 2081.82

Transaction and balances				
Borrowings				
Interest on borrowings				
Other transaction				

##### 5.7.3. Transaction with and payments to directors of Microfinance

The details relating to compensation paid to directors were as follows:

Particulars	2081.82
Meeting Fees	9,82,000.00
Other expenses	5,58,927.97
<b>Total</b>	<b>15,40,927.97</b>

Details of the Board of Directors and their composition, and changes if any, during the period are disclosed in the director's report

##### 5.7.4. Transaction with and payment to Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. Related party disclosure of directors are presented in above point. The microfinance considers Chief Executive Officer (CEO) to be its KMP. The details relating to

the remuneration paid and other facilities provided to Dilip Kumar Pokharel, CEO of the Microfinance is as follows:

Particulars	2081.82
Dilip Kumar Pokharel, CEO	21,45,000

\*Bonus and welfare fund is provided as per prevalent rules and regulations.

#### 5.8 Merger and acquisition

In the fiscal year 2080-81, two microfinance institutions named Samudayik Laghubitta Bittiya Sanstha Limited and BPW Laghubitta Bittiya Sanstha Limited had been merged and done the integrated transaction from 2080 Falgun 24. No any Merger and acquisition has taken in the current fiscal year.

#### 5.9 Additional Disclosure of non-consolidated entities.

Not Applicable.

#### 5.10 Events after reporting date

##### *Accounting Policy*

The Microfinance monitors and assess events that may have potential impact to qualify as adjusting and / or non-adjusting events after the end of the reporting period. All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are discloses in the notes with possible financial impact, to the extent ascertainable.

##### **Explanatory Notes**

There are no material events that has occurred subsequent to 32st Ashadh 2082 till the signing of this financial statement on 31 Dec, 2025.

5.11 Disclosure of effect of transition from previous GAAP to NFRS (1st time adoption)

5.11.1. Reconciliation of Opening Statement of Financial Position as on 31-03-2080

(Amount in NPR)

Particular	GAAP Amount	Adjustment	Adjusted Opening FS
Cash & Cash Equivalents	120,890,688	-	120,890,688
Statutory Balances and Due from Nepal Rastra Bank	-	-	-
Placement with Banks & Financial Institutions	101,000,000	1,000,000	100,000,000
Derivative Financial Instruments	-	-	-
Other Trading Assets	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-
Loan & advances to customers	1,100,681,392	(16,809,186)	1,117,490,578
Investment Securities	-	(1,000,000)	1,000,000
Current Tax Assets	2,715,333	-	2,715,333
Investment Property	-	-	-
Property, plant & equipments	7,195,646	-	7,195,646
Goodwill and Intangible assets	-	-	-
Deferred tax assets	16,362,018	-	16,362,018
Other assets	13,053,861	7,832,406	5,221,455
<b>Total Assets</b>	<b>1,361,898,938</b>	<b>(8,976,780)</b>	<b>1,370,875,718</b>
<b>Liabilities &amp; Equity</b>			
Due to Bank & Financial Institutions	-	-	-
Due to Nepal Rastra Bank	-	-	-
Derivative Financial Instrument	-	-	-
Deposits from Customers	559,313,660	-	559,313,660
Borrowing	497,599,023	-	497,599,023
Current Tax Liabilities	8,126,883	-	8,126,883
Provisions	-	(3,027,949)	3,027,949
Deferred Tax Liabilities	-	-	-
Other liabilities	78,063,897	3,027,949	75,035,948
Debt Securities Issued	-	-	-
Subordinated Liabilities	-	-	-
<b>Total Liabilities</b>	<b>1,143,103,463</b>	<b>0</b>	<b>1,143,103,463</b>
Equity	145,200,000	-	145,200,000
Share Premium	-	-	-
Retained Earnings	(13,010,791)	(16,167,874)	3,157,083
Reserve	86,606,266	7,191,094	79,415,172
<b>Total Shareholders Equity</b>	<b>218,795,475</b>	<b>(8,976,780)</b>	<b>227,772,255</b>
Non Controlling Interests	-	-	-
<b>Total Equity</b>	<b>218,795,475</b>	<b>(8,976,780)</b>	<b>227,772,255</b>
<b>Total Liabilities &amp; equity</b>	<b>1,361,898,938</b>	<b>(8,976,780)</b>	<b>1,370,875,718</b>

**5.11.2. Reconciliation of Statement of Profit or Loss and other comprehensive statement  
for the FY 2080.81**

(Amount in NPR)

Particular	AS per GAAP	Adjustment	NFRS
Interest income	182,613,069	(20,781,705)	203,394,773
Interest expenses	(108,748,476)	-	(108,748,476)
<b>Net interest income</b>	<b>73,864,593</b>	<b>(20,781,705)</b>	<b>94,646,297</b>
Fees & Commission Income	16,343,892	-	16,343,892
Fees & Commission Expense	-	28,884	(28,884)
<b>Net Fee &amp; Commission Income</b>	<b>16,343,892</b>	<b>28,884</b>	<b>16,315,008</b>
<b>Net Interest, Fee &amp; Commission Income</b>	<b>90,208,485</b>	<b>(20,752,820)</b>	<b>110,961,305</b>
Net Trading Income	-	-	-
Other Operating Income	-	-	-
<b>Total Operating Income</b>	<b>90,208,485</b>	<b>(20,752,820)</b>	<b>110,961,305</b>
Impairment Charge/ (reversal) for loans & other losses	(18,735,909)	-	(18,735,909)
<b>Net Operating Income</b>	<b>71,472,576</b>	<b>(20,752,820)</b>	<b>92,225,396</b>
Personnel Expenses	(82,025,670)	-	(82,025,670)
Other Operating expenses	(25,978,696)	(418,791)	(25,559,905)
Depreciation & amortization	(1,784,415)	454,640	(2,239,055)
<b>Operating Profit</b>	<b>(38,316,205)</b>	<b>(20,716,972)</b>	<b>(17,599,233)</b>
Non Operating Income	-	-	-
Non Operating Expense	-	-	-
<b>Profit before income tax</b>	<b>(38,316,205)</b>	<b>(20,716,972)</b>	<b>(17,599,233)</b>
Income Tax Expense	(3,460,680)	403,774	(3,864,454)
Current tax	-	-	-
Deferred tax	(3,460,680)	403,774	(3,864,454)
<b>Net profit for the year</b>	<b>(41,776,885)</b>	<b>(19,909,424)</b>	<b>(21,463,687)</b>
<b>Profit attribute to:</b>			
Equity holder of the Financial Institution			
<b>Net profit for the year</b>	<b>(41,776,885)</b>	<b>(19,909,424)</b>	<b>(21,463,687)</b>
Earnings per share			
Basis EPS			
Diluted EPS			
<b>Other comprehensive income</b>			
<b>Net profit for the year</b>			
<b>Other comprehensive income</b>			
<b>a) Items that will not be reclassified to profit or loss</b>			
Gains/(losses) from investments in equity instruments measured at fair value			
Gains/(losses) on Revaluation			
Actuarial gains/(losses) on defined benefit plans			
Income tax relating to above items			
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>			<b>(21,463,687)</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>			
Total Comprehensive income for the year			
<b>Total comprehensive income for the period</b>			-

### 5.11.3. Reconciliation of Statement of Financial Position as on 31-03-2081

(Amount in NPR)

Particular	GAAP Amount	Adjustment	NFRS
Cash & Cash Equivalents	160,594,101	-	160,594,100.68
Statutory Balances and Due from Nepal Rastra Bank	-	-	-
Placement with Banks & Financial Institutions	-	(20,000,000.00)	20,000,000.00
Derivative Financial Instruments		-	-
Other Trading Assets		-	-
Loan and Advances to MFIs & Cooperatives	-	-	-
Loan & advances to customers	1,412,128,277	(39,004,478.30)	1,451,132,755.30
Investment Securities	21,000,000	20,000,000.00	1,000,000.00
Current Tax Assets	1,651,169	-	1,651,168.71
Investment Property		-	-
Property, plant & equipment	6,666,018	(5,181,075.55)	11,847,093.55
Goodwill and Intangible assets	-	-	-
Deferred tax assets	13,134,032	403,774.00	12,730,258.00
Other assets	31,676,960	9,245,993.51	22,430,966.39
<b>Total Assets</b>	<b>1,646,850,556</b>	<b>(34,535,786.34)</b>	<b>1,681,386,342.63</b>
<b>Liabilities &amp; Equity</b>			
Due to Bank & Financial Institutions	-	-	-
Due to Nepal Rastra Bank	-	-	-
Derivative Financial Instrument		-	-
Deposits from Customers	580,951,361	-	580,951,361.43
Borrowing	770,520,975	-	770,520,975.00
Current Tax Liabilities		-	-
Provisions		(20,709,214.32)	20,709,214.32
Deferred Tax Liabilities		-	-
Other liabilities	96,876,766	15,463,405.10	81,413,360.90
Debt Securities Issued		-	-
Subordinated Liabilities		-	-
<b>Total Liabilities</b>	<b>1,448,349,102.43</b>	<b>(5,245,809.22)</b>	<b>1,453,594,911.65</b>
Equity	170,805,000	-	170,805,000.00
Share Premium		-	-
Retained Earnings	(61,557,121)	(36,481,070.96)	(25,076,050.04)
Reserve	89,253,575	7,191,094.19	82,062,480.81
<b>Total Shareholders Equity</b>	<b>198,501,454</b>	<b>(29,289,976.77)</b>	<b>227,791,430.77</b>
Non Controlling Interests			
<b>Total Equity</b>	<b>198,501,454</b>	<b>(29,289,976.77)</b>	<b>227,791,430.77</b>
<b>Total Liabilities &amp; equity</b>	<b>1,646,850,556</b>	<b>(34,535,786)</b>	<b>1,681,386,342</b>

5.11.4. Reconciliation of Statement of Profit or Loss and other comprehensive statement  
for the FY 2081.82

(Amount in NPR)

Particular	AS per GAAP	Adjustment	NFRS
Interest income	238,936,661	13,016,888	251,953,549
Interest expenses	(129,676,814)	-	(129,676,814)
<b>Net interest income</b>	<b>109,259,847</b>	<b>13,016,888</b>	<b>122,276,736</b>
Fees & Commission Income	21,685,492	(1,294,547)	20,390,945
Fees & Commission Expense	(12,289)	(0)	(12,289)
<b>Net Fee &amp; Commission Income</b>	<b>21,673,203</b>	<b>(1,294,548)</b>	<b>20,378,656</b>
<b>Net Interest, Fee &amp; Commission Income</b>	<b>130,933,051</b>	<b>11,722,340</b>	<b>142,655,391</b>
Net Trading Income	-	(505,319)	(505,319)
Other Operating Income	-	446,412	446,412
<b>Total Operating Income</b>	<b>130,933,051</b>	<b>11,663,434</b>	<b>142,596,485</b>
Impairment Charge/ (reversal) for loans & other losses	(53,286,424)	(0)	(53,286,424)
<b>Net Operating Income</b>	<b>77,646,627</b>	<b>11,663,434</b>	<b>89,310,060</b>
Personnel Expenses	(94,157,643)	1,063,920	(93,093,723)
Other Operating expenses	(39,113,786)	586,381	(38,527,405)
Depreciation & amortization	(2,776,083)	(231,781)	(3,007,863)
<b>Operating Profit</b>	<b>(58,400,885)</b>	<b>13,081,954</b>	<b>(45,318,931)</b>
Non Operating Income	31,447	3,553	35,000
Non Operating Expense	0	-	-
<b>Profit before income tax</b>	<b>(58,369,438)</b>	<b>13,085,507</b>	<b>(45,283,931)</b>
Income Tax Expense	-	(5,614,339)	(5,614,339)
Current tax	-	-	-
Deferred tax	-	(5,614,339)	(5,614,339)
<b>Net profit for the year</b>	<b>(58,369,438)</b>	<b>1,856,830</b>	<b>(50,898,270)</b>
<b>Profit attribute to:</b>			
Equity holder of the Financial Institution			
<b>Net profit for the year</b>	<b>(58,369,438)</b>	<b>1,856,830</b>	<b>(50,898,270)</b>
Earnings per share			
Basis EPS			
Diluted EPS			
<b>Other comprehensive income</b>			
<b>Net profit for the year</b>			
<b>Other comprehensive income</b>			
<b>a) Items that will not be reclassified to profit or loss</b>			
Gains/(losses) from investments in equity instruments measured at fair value			
Gains/(losses) on Revaluation			
Actuarial gains/(losses) on defined benefit plans			
Income tax relating to above items			
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>			<b>(50,898,270)</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>			
Total Comprehensive income for the year			
<b>Total comprehensive income for the period</b>			<b>(50,898,270)</b>

#### 5.11.5. Reconciliation of Statement of Financial Position as on 32-03-2082

(Amount in NPR)

Particular	GAAP Amount	Adjustment	NFRS
Cash & Cash Equivalents	157,391,802	23,000,000.00	134,391,802.32
Statutory Balances and Due from Nepal Rastra Bank	-	-	-
Placement with Banks & Financial Institutions	-	(23,000,000.00)	23,000,000.00
Derivative Financial Instruments	-	-	-
Other Trading Assets	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-
Loan & advances to customers	1,825,182,518	6,107,256.34	1,819,075,261.37
Investment Securities	1,000,000	-	1,000,000.00
Current Tax Assets	3,682,331	-	3,682,330.94
Investment Property		-	-
Property, plant & equipments	10,136,918	(4,188,427.51)	14,325,345.17
Goodwill and Intangible assets	-	(760,867.00)	760,867.00
Deferred tax assets	13,134,012	6,018,092.57	7,115,919.43
Other assets	35,920,139	11,963,113.55	23,957,025.25
<b>Total Assets</b>	<b>2,046,447,720</b>	<b>19,139,167.95</b>	<b>2,027,308,551.48</b>
<b>Liabilities &amp; Equity</b>			
Due to Bank & Financial Institutions	-	-	-
Due to Nepal Rastra Bank	-	-	-
Derivative Financial Instrument	-	-	-
Deposits from Customers	711,205,392	(0.33)	711,205,392.33
Borrowing	1,075,117,563	(0.30)	1,075,117,563.30
Current Tax Liabilities	-	-	-
Provisions	20,709,214	-	20,709,214.32
Deferred Tax Liabilities	-	-	-
Other liabilities	39,959,824	(4,945,405.88)	44,905,230.07
Debt Securities Issued	-	-	-
Subordinated Liabilities	-	-	-
<b>Total Liabilities</b>	<b>1,846,991,994</b>	<b>(4,945,406.51)</b>	<b>1,851,937,400.02</b>
Equity	170,805,000	-	170,805,000.00

Share Premium	-	-	-
Retained Earnings	(54,785,383)	49,359,020.59	(104,144,403.68)
Reserve	83,436,110	(25,274,445.24)	108,710,555.14
<b>Total Shareholders Equity</b>	<b>199,455,727</b>	<b>24,084,575.35</b>	<b>175,371,151.46</b>
Non Controlling Interests			
<b>Total Equity</b>	<b>199,455,727</b>	<b>24,084,575.35</b>	<b>175,371,151.46</b>
<b>Total Liabilities &amp; equity</b>	<b>2,046,447,720</b>	<b>19,139,167.95</b>	<b>2,027,308,551.48</b>

#### 5.11.9. Reconciliation of Statement of Cash Flows as on 32-03-2082

Particulars	For the year ended (the latest period presented under previous GAAP)		
	Previous GAAP	Effect of Transition to NFRSs	Amount as per
Net cash flows from operating activities	(19,731,399.59)	23,680,442.66	3,949,043.07
Net cash flows from investing activities	(6,470,899.81)	223,917.90	(6,246,981.91)
Net cash flows from financing activities	-	(904,359.52)	(904,359.52)
<b>Net increase/(decrease) in cash and cash equivalent</b>	<b>(26,202,299.40)</b>	<b>23,000,001.04</b>	<b>(3,202,298.36)</b>
Cash and cash equivalent at the beginning of the period	160,594,101.40	0.72	160,594,100.68
<b>Cash and cash equivalent at the end of the period</b>	<b>134,391,802.00</b>	<b>23,000,001.76</b>	<b>157,391,802.32</b>

#### 5.12 Proposed Dividend

The Microfinance has not proposed any dividend in this fiscal year.

### 5.13 Variation Between Audited and Unaudited Financial Statements

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
<b>Assets</b>					
Cash and cash equivalent	157,392	157,392	0	0.00%	
Due from NRB and placements with BFIs	-		-	N/A	
Loan and advances	1,825,183	1,819,075	(6,107)	-0.33%	Adjusted with loan loss reserve balance and staff loan amortization, AIR
Investments Securities	1,000	1,000	-	0.00%	
Investment in subsidiary and associates	-		-	N/A	
Property And Equipment	10,137	14,325	4,188	41.32%	Due to Reclassification/regrouping of Intangible asset
Goodwill and intangible assets	-	761	761	N/A	Due to Reclassification/regrouping of Intangible asset
Other assets	52,786	34,755	(18,031)	-34.16%	netting of current tax/deferred tax, other asset provision and Reclassification
<b>Total Assets</b>	<b>2,046,498</b>	<b>2,027,309</b>	<b>(19,189)</b>	<b>-0.94%</b>	
<b>Capital and Liabilities</b>					
Paid up Capital	170,805	170,805	-	0.00%	
Reserves and surplus	28,727	4,566	(24,160)	-84.10%	NFRS remeasurement and Reversal of deferred tax reserve ie change in Profit
Deposits	711,205	711,205	0	0.00%	
Borrowings	1,075,118	1,075,118	0	0.00%	
Bond and Debenture	-		-	0.00%	
Other liabilities and provisions	60,643	65,614	4,971	8.20%	Acturial valuation, operating lease and regrouping
<b>Total Capital and Liabilities</b>	<b>2,046,498</b>	<b>2,027,309</b>	<b>(19,189)</b>	<b>-0.94%</b>	
	0	-			
<b>Statement of Profit or Loss</b>					
Interest income	238,937	251,954	13,017	5.45%	Accrued interest recognised, Interest income from staff loan and Due to some adjustment made in interest income - bank
Interest expense	129,677	129,677	(0)	0.00%	
<b>Net interest income</b>	<b>109,260</b>	<b>122,277</b>	<b>13,017</b>	<b>11.91%</b>	
Fee and commission income	20,636	20,391	(245)	-1.19%	Due to some adjustment made in other operating income and other re-grouping
Fee and commission expense	12	12	0	0.00%	
<b>Net fee and commission income</b>	<b>20,624</b>	<b>20,379</b>	<b>(245)</b>	<b>-1.19%</b>	

<b>Net Interest, Fee and Commission Income</b>	<b>129,884</b>	<b>142,655</b>	<b>12,772</b>	<b>9.83%</b>	
Net Trading Income	-	(505)	(505)		
Other operating income	921	446	(474)	<b>-51.51%</b>	Misc Income Included in Fees commission and discount, gain on sale of assets are reclassified
<b>Total operating income</b>	<b>921</b>	<b>142,596</b>	<b>141,676</b>	<b>15389.89%</b>	
Impairment charge/(reversal) for loans and other losses	(9,011)	53,286	62,297	-691.38%	Additional provision made in other assets and regrouping of Provision
<b>Net operating income</b>	<b>139,815</b>	<b>89,310</b>	<b>(50,505)</b>	<b>-36.12%</b>	
<b>Operating Expense</b>					
Personnel expenses	94,057	93,094	(963)	-1.02%	Acutrial valuation, staff loan amortization, staff bonus and other reclassification
Other operating expenses	39,025	38,527	(497)	-1.27%	Lease expenses and regrouping of Expenses
Depreciation & Amortisation	2,776	3,008	232	8.35%	
<b>Operating profit</b>	<b>3,957</b>	<b>(45,319)</b>	<b>(49,276)</b>	<b>-1245.35%</b>	
Non Operating Income	35	35	-	0.00%	
Non Operating Expense	4	-	(4)	-100.00%	
Profit before tax	<b>3,988</b>	<b>(45,284)</b>	<b>(49,272)</b>	-1235.44%	Effect due to change in operating profit after some necessary adjustments
Income tax expenses		(5,614)	(5,614)	100.00%	Effect due to change in operating profit after some necessary adjustments
<b>Profit /(loss) for the period</b>	<b>3,988</b>	<b>(50,898)</b>	<b>(54,886)</b>	<b>-1376%</b>	
Other comprehensive income			-	N/A	
<b>Total comprehensive income</b>	<b>3,988</b>	<b>(50,898)</b>	<b>(54,886)</b>	<b>(14)</b>	
<b>Distributable Profit</b>	<b>3,988</b>	<b>(50,898)</b>	<b>(54,886)</b>	<b>(14)</b>	
Net profit/(loss) as per profit or loss	3,988	(50,898)	(54,886)	(14)	
Add/Less: Regulatory adjustment as per NRB Directive	-		-		
<b>Free profit/(loss) after regulatory adjustments</b>	<b>3,988</b>	<b>(50,898)</b>	<b>(54,886)</b>	<b>(14)</b>	



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२२२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [mfd@nrb.org.np](mailto:mfd@nrb.org.np)

पत्र संख्या: ल.वि.सं.सु.वि./गैरस्थलगत/सामुदायिक/०८२/८३  
च.नं. १३३

मिति: २०८२/०९/२८

श्री सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड,  
बनेपा-१४, काभ्रेपलान्चोक।

**विषय : आर्थिक वर्ष २०८१/८२ को वार्षिक वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसंग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा प्रचलित आयकर ऐन/नियमावली तथा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गरी कार्यान्वयन गर्ने तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- (क) संस्थाको २०८२ असार मसान्तमा कुल जोखिम भारित सम्पत्तिको आधारमा कुल पुँजीकोषको अनुपात न्यून रहेकोले पुँजीकोष सुधार गर्न आवश्यक पुँजी योजना पेश गर्नुहुन।
- (ख) निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरू नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन।
- (ग) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) मा भएको व्यवस्था पूर्णरूपमा पालना गर्नुहुन।
- (घ) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. १(अ) मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- (ङ) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ६/०८१ को बुँदा नम्बर ८(१) र ८(२) मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- (च) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ७/०८१ को बुँदा नम्बर ५ मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- (छ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्नुहुन।

बोधार्थ :

१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
२. कार्यान्वयन इकाई, लघुवित्त संस्था सुपरिवेक्षण विभाग।

भवदीय,

(सुबोधमान श्रेष्ठ)  
उप-निर्देशक

नेपाल राष्ट्र बैंक, लघुवित्त संस्था सुपरीवेक्षण विभागको प.सं.  
ल.वि.सं.सु.वि/गैरस्थलगत/सामुदायिक /०८२/८३/च.नं. १९९, मिति २०८२/०९/२८ को  
पत्रबाट यस वित्तीय संस्थाको आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न  
स्वीकृति दिएको पत्रमा उल्लिखित निर्देशनहरूको प्रत्युत्तर ।

- (क) संस्थाको २०८२ असार मसान्तमा कुल जोखिम भारित सम्पत्तिको आधारमा कुल पूँजीकोषको अनुपात न्यून रहेकोले पूँजीकोष सुधार गर्न आवश्यक पूँजी योजना पेश गर्नुहुन ।  
प्रत्युत्तर :  
संस्थाको कुल जोखिम भारित सम्पत्तिको आधारमा कुल पूँजीकोषको अनुपात न्यून नहुने गरी पूँजीकोष सुधार गर्न पूँजी योजना तयार गरिएको र सञ्चालक समितीको स्वीकृत पश्चात पेश गरिने छ ।
- (ख) निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरू नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशानुसार गरिने छ ।
- (ग) यस बैकबाट इजाजतप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २ (आ) मा भएको व्यवस्था पूर्ण रुपमा पालना गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशानुसारको व्यवस्था पूर्णरूपमा पालना गरिनेछ ।
- (घ) यस बैकबाट इजाजतप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. १(अ) मा भएको व्यवस्था पूर्ण रुपमा पालना गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशानुसारको व्यवस्था पूर्णरूपमा पालना गरिएको छ ।
- (ङ) यस बैकबाट इजाजतप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ६/०८१ को बुँदा नम्बर ८(१) र ८(२) मा भएको व्यवस्था पूर्ण रुपमा पालना गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशानुसारको व्यवस्था पूर्णरूपमा पालन गरिने छ ।
- (च) यस बैकबाट इजाजतप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ७/०८१ को बुँदा नम्बर ५ मा भएको व्यवस्था पूर्ण रुपमा पालना गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशानुसारको व्यवस्था पूर्णरूपमा पालन गरिने छ ।
- (छ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षण तथा यस बैकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्नुहुन ।  
प्रत्युत्तर :  
निर्देशन बमोजिम आन्तरिक र बाह्य लेखा परीक्षक तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औल्याएका कैफियतहरू नियमित रुपमा सुधार तथा नदोहोरीनका लागि पहलहरू भई आएको जानकारी गराईन्छ ।

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड

साँगा, बनेपा-१४, काभ्रेपलाञ्चोकको

मिति २०८२/१२/२७ मा सम्पन्न हुने १२ औं वार्षिक साधारण सभामा पेश भएको प्रस्ताव बमोजिम  
प्रबन्धपत्र संसोधनको तीन महले

दफा	विद्यमान व्यवस्था	संशोधित व्यवस्था	कारण
६ को (घ)	सर्वसाधारण शेयरधनीहरुलाई समुह "ख" मा वर्गीकरण गरिएको छ र यस समुहको शेयर स्वामित्व ३८.८९ प्रतिशत हुनेछ।	सर्वसाधारण शेयरधनीहरुलाई समुह "ख" मा वर्गीकरण गरिएको छ र यस समुहको शेयर स्वामित्व ४६.२८ प्रतिशत हुनेछ।	साविक सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको संस्थापक शेयरधनीको नाममा रहेको संस्थापक शेयर मात्र संस्थाको कुल चुक्ता पूँजीको ८.६५ प्रतिशतले सर्वसाधारण शेयरमा परिवर्तन गरी संस्थापक शेयरधनीको तर्फबाट ५३.७२ प्रतिशत र सर्वसाधारण समुहको तर्फबाट ४६.२८ प्रतिशत शेयर स्वामित्व हुने गरी पूँजी संरचना परिवर्तन गर्ने सम्बन्धमा १२ औं वार्षिक साधारण सभाबाट प्रस्ताव पारित भए बमोजिम
६ को (ङ)	संस्थापक शेयरधनीहरुलाई समुह "क" मा वर्गीकरण गरिएको छ र यो समुहको शेयर स्वामित्व ६१.११ प्रतिशत हुनेछ।	संस्थापक शेयरधनीहरुलाई समुह "क" मा वर्गीकरण गरिएको छ र यो समुहको शेयर स्वामित्व ५३.७२ प्रतिशत हुनेछ।	

कम्पनी सचिव

अध्यक्ष

**सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको  
संशोधित प्रबन्ध-पत्र**

- दफा ६ को (घ) सर्वसाधारण शेयरधनीहरूलाई समुह “ख” मा वर्गीकरण गरिएको छ र यस समुहको शेयर स्वामित्व ४६.२८ प्रतिशत हुनेछ ।
- दफा ६ को (ङ) संस्थापक शेयरधनीहरूलाई समुह “क” मा वर्गीकरण गरिएको छ र यो समुहको शेयर स्वामित्व ५३.७२ प्रतिशत हुनेछ ।



# व्यवस्थापन समुह



श्री दिलिप कुमार पोखरेल  
प्रमुख कार्यकारी अधिकृत



श्री बेलु माया मगर  
नायब प्रमुख कार्यकारी अधिकृत



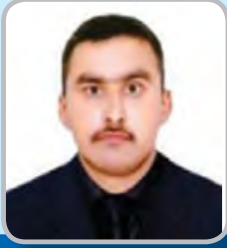
श्री सुमन महर्जन  
लेखा तथा वित्त व्यवस्थापन विभाग  
प्रमुख



श्री डिल्लीराम भट्टराई  
सञ्चालन, तालिम तथा योजना विभाग  
प्रमुख



श्री सुमन दनुवार  
कर्जा तथा जोखिम व्यवस्थापन विभाग  
प्रमुख



श्री कृष्ण प्रसाद दुंगाना  
अनुगमन तथा सुपरिवेक्षण विभाग  
प्रमुख



श्री मिलन महर्जन  
सामान्य सेवा विभाग  
प्रमुख



श्री शंकर गुरुड  
मानव संसाधन विभाग  
प्रमुख



श्री ललित कुमार रावल  
कर्जा असुली विभाग  
प्रमुख

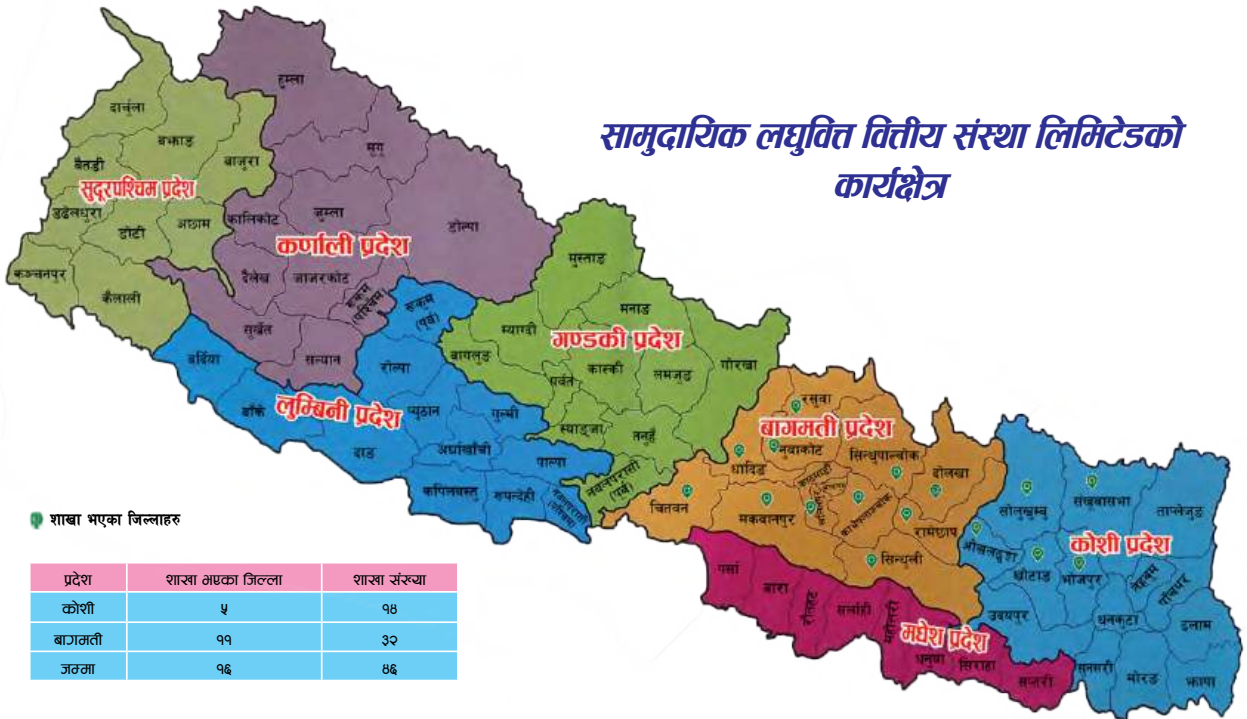


श्री लोकराज भट्ट  
आन्तरिक लेखापरीक्षण विभाग  
प्रमुख



श्री सुकु कुमार नेपाली  
सूचना प्रविधि विभाग  
प्रमुख

## सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको कार्यक्षेत्र



### Samudayik Laghubitta Bittiya Sanstha Limited Current Information

