

सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार

# १६ औं वार्षिक प्रतिवेदन 16<sup>th</sup> Annual Report



## स्वरोजगार लघुवित वित्तीय संस्था लि.



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

**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LTD.**

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# सञ्चालक समितिका पदाधिकारीहरू



श्री ज्येन्द्र प्रसाद पाण्डे  
अध्यक्ष  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री उदय राज खतिवडा  
संचालक  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री विक्रम पाण्डे  
संचालक  
संस्थापक शेयरधनी प्रतिनिधित्व



श्री कृष्ण बन्जाडे  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री समर ठकाल  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री तेज दत खकुराल  
संचालक  
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्रीमती हिरा देवी विघ्न  
संचालक  
स्वतन्त्र

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स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड  
Swarojgar Laghubitta Bittiya Sanstha Limited

सोहँ वार्षिक प्रतिवेदन

आ.व. २०८०/०८९



## स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

### संस्थाको पृष्ठभूमि

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त यस वित्तीय संस्था कम्पनी रजिस्ट्रारको कार्यालयमा मिति २०६६/०४/०८ गते विधिवत रूपमा दर्ता भई मिति २०६६/०९/०१ गते देखि स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको नामबाट वित्तीय कारोबार गर्दै आई रहेको छ। वित्तीय संस्थाको स्थापना कालमा ३ जिल्लाबाट आफ्नो कारोबार प्रारम्भ गरेको यस वित्तीय संस्थाको हाल राष्ट्रिय स्तर कार्यक्षेत्र रहेको र यसले नेपाल भरीका तराई तथा पहाडी ३६ जिल्लाहरूमा ९१ वटा शाखा कार्यालयहरू मार्फत आफ्नो लघुवित कार्यक्रम सञ्चालन गर्दै आएको छ। हाल वित्तीय संस्था १३१,५८८ जना भन्दा बढी ग्राहक सदस्यहरूको आर्थिक सहयोगीको रूपमा अगाडी बढिरहेको छ।

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

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

### दृष्टि (VISION)

व्यवसायिक लघुवित संस्थाद्वारा लघुवितीय सेवाहरू पुऱ्याई गरिबी निवारणमा सहयोग पुऱ्याउनु।

### अभियान (MISSION)

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

### रणनीति (STRATEGIES)

- १) सदस्य भएपछि बचत अनिवार्य गर्नुपर्ने।
- २) लक्षित वर्गको लागि लघु वित्तीय सेवाहरू।
- ३) ग्राहकको लागि सम्पूर्ण लघुवितीय सेवाहरूको प्याकेज।
- ४) लघुवित सेवाको लागि वित्तीय अनुशासन अनिवार्य।
- ५) महिला, दलित, जनजाति र अल्पसंख्यकहरूलाई प्राथमिकता।
- ६) तुलनात्मक रूपमा सानो कर्जाको लागि समूह जमानी र दूलो कर्जाको लागि धितो जमानी।
- ७) आवधिक तर नियमित किस्ता (साँचा ब्याज) भुक्तानी।
- ८) पारदर्शी, छिटो र छरितो सेवा प्रवाह।
- ९) घर दैलोमा सेवा।
- १०) कर्जा साथमा अन्य सेवाहरूको समीक्षण।

### आधारभूत मूल्य र मान्यताहरू (CORE VALUES)

- १) विपन्न वर्ग पनि इमान्दार र बैंकिङ योग्य हुन्छन्।
- २) लघु वित्तीय सेवाहरू प्राप्त गर्न पाउनु विपन्नको मानव अधिकार हो।
- ३) बचत भविष्यको आर्थिक सबलताको लागि हो।



- ४) लघुवित सेवाले आय आर्जन र सम्पत्तीमा बृद्धि गर्दछ, जसले गरिबी निवारणमा सहयोग पुऱ्याउँदै शान्ती र समुन्नति ल्याउँछ।
- ५) लघुवित सामुहिकता र सामाजिक विकासको लागि हो।
- ६) विना कुनै भेदभाव (लैंड्रिंग, जातिय, राजनीतिक, एवं अन्य) समावेशी वित्तीय सेवाहरु दिने लक्ष्य राख्दछ।
- ७) ग्राहकको सद्भाव र सहयोगले नै संस्था चल्ने कुरामा संस्था विश्वस्त छ।

### उद्देश्यहरू (OBJECTIVES)

- १) कार्यक्षेत्र भित्रका सबै ग्राहकहरूलाई सबै प्रकारका दिगो लघुवित सेवाहरु प्रदान गर्ने।
- २) ग्रामीण जनताहरूलाई बैकिङ बानी बसाउने, बचत संकलन गराई राम्रो कार्यमा परिचालन गराउने।
- ३) सदस्यहरूलाई नयाँ थप वित्तीय सेवाहरु उपलब्ध गराउने। जस्तै कर्जाको विमा, विप्रेषण सेवा आदि।
- ४) ग्राहकहरूलाई लघु वित्तीय सेवाहरुद्वारा आर्थिक रूपमा सबल बनाउने।
- ५) ग्राहकहरूलाई स्वरोजगारको माध्यमबाट रोजगारी सृजना गर्न सहयोग पुऱ्याउने।
- ६) आफ्नो कार्यक्षेत्र भित्रको प्रत्येक विपन्न घर परिवारको १ जनालाई लघुवित सेवा पुऱ्याउने।
- ७) ग्राहकहरूसँग नियमित र राम्रो सम्बन्ध बनाउने।

**कार्यहरू :** “बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३” अनुसार “घ” वर्गका लघुवित वित्तीय संस्थाले गर्न पाउने कार्यहरू गर्नेछ।

**कार्यक्षेत्र :** स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड राष्ट्रियस्तर कार्य क्षेत्र भएको वित्तीय संस्था हो। २०८१ पुस मसान्त सम्ममा नेपालका ३६ जिल्लामा यस वित्तीय संस्थाले ९१ वटा शाखा कार्यालयहरु मार्फत वित्तीय सेवा प्रदान गरिरहेको छ।

**पूँजी संरचना :** वित्तीय संस्थाको आ.व. २०८०/०८१ पुस मसान्त सम्ममा देहाय बमोजीमको पूँजी रहेको छ :

- अधिकृत पूँजी रु.८००,०००,०००/-
- जारी पूँजी रु.६९०,६८२,२९३/-
- चुक्ता पूँजी रु. ६९०,६८२,२९३/-

**संस्थापक समूह :** छिमेक समाज सेवा संस्था सहित नेपाल सरकार, वाणिज्य बैंक, विकास बैंकका पूर्व कर्मचारीहरु, लघुवित वित्तीय संस्थाहरु लगायत शिक्षण सेवाका व्यक्तिहरु, इन्जिनियर, समाजशास्त्री, व्यवसायी तथा गृहिणीहरु गरी कुल १७९ जना यसका संस्थापकहरु हुनुहुन्छ।

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

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

### ऋण लगानी र व्यवस्थापन :

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

- (क) शेयर पूँजी
- (ख) सदस्यको बचत
- (ग) विभिन्न बैंक तथा वित्तीय संस्था बाट लिइने विपन्न वर्ग कर्जा



- (घ) वित्तीय संस्थाको आन्तरिक जगेडा र कोषहरु  
 (ड) अन्य कुनै दायित्वहरु  
 माथिका सबै श्रोतहरुले कर्जा कारोबारलाई निरन्तरता दिन सहयोग पुऱ्याई रहेका छन्।

**वित्तीय संस्थाबाट निम्न शिर्षकहरुमा कर्जा लगानी गरिन्छ । ती हुन :**

सि.न.	कर्जा शिर्षक	कर्जा लगानी सिमा	व्याजदर	सेवा शुल्क	कैफियत
१	साधारण/व्यवसाय कर्जा	रु. ३,००,०००/-	१५%	१.३%	रु. ३०,०००/- सम्म १ % मात्र सेवा शुल्क लाग्ने
२	व्यवसाय वृद्धि कर्जा	रु. ७,००,०००/-	१५%	१.३%	
	केन्द्र घर कर्जा	रु. ५०,०००/-	१०%	-	
३	लघुउद्यम कर्जा	रु. ७,००,०००/-	१५%	१.३%	धितो सुरक्षण राखेर मात्र
४	वैकल्पिक उर्जा कर्जा	रु. २,००,०००/-	१५%	१.३%	
५	दैवि प्रकोप कर्जा	रु. २०,०००/-	१५%	१.३%	
६	आकस्मिक कर्जा	रु. ५०,०००/-	१५%	१.३%	
७	स्वरोजगार कर्जा	रु. ७,००,०००/-	१५%	१.३%	
८	वैदेशिक रोजगार कर्जा	रु. ७,००,०००/-	१५%	१.३%	धितो सुरक्षण राखेर मात्र
९	व्यवसायिक कर्जा	रु. ७,००,०००/-	१५%	१.३%	
१०	कोभिड-१९, सरल कर्जा	रु. १,००,०००/-	१४%	१%	
११	घर निर्माण कर्जा	रु. ३,००,०००/-	१५%	१.३%	
१२	साधारण कर्जा	रु. २५,०००/-	१५%	१.३%	पारिवारिक जमानीमा प्रदान गर्न सकिने

**नोट :** दलित, मुक्त कमैया, वादी, हलिया, ढन्द पिडित, एकल महिला, अपाङ्ग तथा जेष्ठ नागरिकहरुलाई लघुवित्त वित्तीय संस्थाहरुबाट प्रवाह हुने विपन्न वर्ग कर्जामा लिने ब्याज दरमा १ प्रतिशत बिन्दुले सहुलियत दिने गरिएको छ।

**बचत र निक्षेप परिचालन :**

सदस्यहरुसँग मुख्यतया निम्न शिर्षकमा बचत गराइनेछ। ती हुन :

- १) **मासिक बचत :** प्रति सदस्य प्रति महिना रु. २००/- - का दरले अनिवार्य रूपमा बचत गर्नु पर्नेछ। सुल्केरी, बिरामी, सामाजिक कार्य, शैक्षिक कार्यमा सो बचत फिक्न पाउने व्यवस्था रहेको छ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक ब्याज भुक्तानी हुनेछ।
- २) **स्वरोजगार बाल बचत :** सदस्यहरुले आफ्ना सन्तानको सुरक्षाका लागि मासिक रूपमा न्यूनतम रु. २००/- वा सो भन्दा बढी बचत गर्न सकिने र दैनिक औषत मौज्दातमा वार्षिक ७.५% ब्याज गणना गरी उपलब्ध गराइने छ।
- ३) **दैविप्रकोप बचत :** सदस्यलाई पहिलो कर्जा लगानी गर्दा न्यूनतम रु. १०००/- बचत गर्नुपर्ने र यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक ब्याज भुक्तानी हुनेछ। साथै दैविक घटना पर्दा तत्काल यस बचतमा रहेको रकम फिक्न पाउने व्यवस्था रहेको छ।
- ४) **स्वेच्छिक बचत :** यो बचतमा रु. १००/- मा खाता खोली आवश्यकता अनुसार न्यूनतम रु. १ देखि अधिकतम रु. १,५०,०००/- सम्म दैनिक १ पटक बचत राख्न सकिनेछ। यसमा न्यूनतम रु. १००/- खातामा राखी न्यूनतम रु. १ देखि रु. ५,००,०००/- सम्म नबढाई दिनमा एक पटक र रु. ५०००- भन्दा बढी रकम फिक्नु परेमा पूर्व जानकारी गराई रकम फिक्न सकिनेछ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- ५) **चाडपर्व बाल बचत :** यस बचत योजना अन्तर्गत बालबालिकाले चाडपर्व तथा अन्य समयमा जम्मा गरेको बचतमा दैनिक औषत मौज्दातमा वार्षिक ७.५% ब्याज गणना गरी उपलब्ध गराइनेछ।
- ६) **केन्द्र कोष बचत :** यो बचत महिनाको प्रति व्यक्ति रु. ५/- को दरले गरिन्छ, यो बचत केन्द्रको सामुहिक कार्यमा न्यूनतम रु. ५००/- राखिं खर्च गर्न पाइनेछ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- ७) **स्वरोजगार उज्ज्वल भविष्य निधि बचत योजना :** स्वरोजगार उज्ज्वल भविष्य निधि बचत योजना अन्तर्गत कुनै पनि सदस्यले रु. ५०/-, रु. १००/- र ५०/- ले भाग जाने रकमको हिसाबले मासिक रूपमा जम्मा गर्नेछन्। यस प्रकारको बचत ९ वर्षमा डेढ गुणा र १४ वर्षमा दोब्बर रकम दिइनेछ वा सुरुवात देखि ९ वर्ष नपुऱै बिचैमा छोड्दा ७.५% ब्याज दिइनेछ। यसै गरी ९ वर्ष पुरा भई



१४ वर्ष नपुगी बिचमा छोड्दा पनि डेढ गुणा नै दिइनेछ। हाल नेपाल राष्ट्र बैंकले यस प्रकृतिका आवधिक वचत गर्न नपाइने निर्देशन गरेकोले सोहिं अनुसार यस प्रकारको नयाँ वचत गर्न बन्द गरिएको छ।

- ८) **पेवा वचत :** सदस्यहरूले निजी आर्जन जस्तै पेवा, दान, उपहार जस्ता श्रोतहरूबाट प्राप्त रकम जम्मा गर्न सक्नेछन्। यस बचतमा सदस्यले न्यूनतम रु.१००/- मा खाता खोल्न सक्नेछन्। यसमा न्यूनतम महिनाभरि दैनिक मौज्दातमा वार्षिक ७.५% मासिक रुपमा ब्याज पाउने व्यवस्था रहेको छ।
- ९) **केन्द्र अनुशासन कोष वचत :** केन्द्र अनुशासन कोष वचत सदस्यहरूले केन्द्रलाई उत्कृष्ट अनुशासनमा राखे वापत केन्द्रलाई संस्थाले उपलब्ध गराएर राखिने वचत हो। यो बचत सदस्यहरूलाई स्वास्थ्य, शिक्षा, दैविक विपत्ति र क्षमता अभिवृद्धिको लागि व्यवस्था गरिएको छ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक रुपमा ब्याज पाउने व्यवस्था रहेको छ।
- १०) **स्वरोजगार समायोजन बचत :** सदस्यले किस्ता तथा बचतका लागि अग्रीम रुपमा जम्मा गरिएको रकम हुनेछ र यस बचतमा दैनिक मौज्दातको आधारमा वार्षिक ७.५% का दरले त्रैमासिक रुपमा ब्याज उपलब्ध गराइनेछ।
- ११) **स्वेच्छिक व्यक्तिगत बचत :** नेपाल राष्ट्र बैंकको सर्कुलर अनुसार बन्द गरिएको तर खाता खोलिसकिएको सदस्यहरूलाई अबिधभर निरन्तरता दिन सकिने व्यवस्था अनुरूप बचत अवधिको अनुसार ९%-१०% सम्म ब्याजदर प्रदान गरिन्ने छ।
- १२) **स्वरोजगार सुनौलो बचत योजना :** सदस्यहरूलाई उच्च व्याजदर उपलब्ध गराउने अभिप्रायले न्यूनतम रु.५०० ले खाता खोल्न सकिने गरि यो बचत योजना संचालनमा ल्याइएको हो। खाता संचालनमा आईसके पछि सदस्यले मासिक रुपमा बचत गर्नुपर्दछ। सदस्यले जुनसुकै समयमा पनि आफ्नो आवश्यकता अनुसार यस बचतलाई फिक्न र राख्न सक्नेछन्। यस बचतमा वार्षिक ९% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- १३) **स्वरोजगार कर्मचारी तलब बचत खाता :** वित्तीय संस्थामा कार्यरत कर्मचारीहरूको तलब भुक्तानी सहज र सरल तरिकाले होस भन्ने अभिप्रायले संचालनमा रहेको यस बचत खातामा वार्षिक ७.५% का दरले त्रैमासिक रुपमा ब्याज उपलब्ध गराइनेछ।

#### वित्तीय संस्थाका अन्य सेवाहरू :

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

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

#### अपेक्षित परिणामहरू:

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



## स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय: बनेपा-५, काम्पेपलाञ्चोक

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

### सोहौं वार्षिक साधारण सभाको सूचना

(प्रथम पटक सूचना प्रकाशित मिति : २०८२/०१/०३ गते)

आदरणीय शेयरधनी महानुभावहरू,

स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको मिति २०८२/०१/०२ गते मंगलबार दिउसो ५ बजे बसेको संचालक समितिको २८६ औं बैठकको निर्णय अनुसार यस वित्तीय संस्थाको सोहौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयमा छलफल गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७(२) बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ।

मिति :- २०८२ वैशाख २९ गते सोमवार (तदनुसार १२ मे, २०२५ ई.सं.)

समय :- दिनको ११:३० बजे

स्थान :- नेपाल प्रज्ञा प्रतिष्ठान, कमलादी, काठमाण्डौ।

#### छलफलका विषयहरू

##### क. सामान्य प्रस्तावहरू

- १) संचालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत हुने आर्थिक वर्ष २०८०/०८१ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- २) लेखा परीक्षकको प्रतिवेदन सहित २०८१ आषाढ मसान्तसम्मको वासलात, सोही मितिमा समाप्त भएको आ.व. २०८०/०८१ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण तथा सो सँग सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने।
- ३) कम्पनी ऐन, २०६३ को दफा १११ अनुसार लेखा परीक्षण समितिको सिफारिश बमोजिम आ.व. २०८१/०८२ को लेखा परीक्षण गर्नका लागि लेखा परीक्षकको नियुक्ति तथा निजको पारिश्रमिक निर्धारण गर्ने (एस.दुवाडी एण्ड एसोसियट्स पून नियुक्तिका लागी योग्य हुनुहुन्छ)।
- ४) संचालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजी रु. ६९,०६,८२,२९३/- को ०.७१०५२६३१७% ले हुन आउने रु. ४९,०७,४७९.४६ नगद लाभांश रकम (बोनस शेयरको कर प्रयोजनार्थ समेत) पारित गर्ने।

##### ख. विशेष प्रस्तावहरू

- १) संचालक समितिले प्रस्ताव गरे बमोजिम आ.व. २०८०/०८१ सम्मको वितरणयोग्य मुनाफाबाट वित्तीय संस्थाको हाल कायम चुक्ता पूँजी रु. ६९,०६,८२,२९३/- को १३.५०% को दरले हुने रु. ९,३२,४२,११०/- रकम बराबरको बोनस शेयर जारी गर्ने प्रस्ताव पारीत गर्ने।
- २) बोनस शेयर जारी पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी वृद्धि हुने भएकाले वित्तीय संस्थाको जारी र चुक्ता पूँजी वृद्धि गर्ने र सोही बमोजिम प्रवन्धपत्रमा संशोधन गर्ने।
- ३) अध्यक्ष तथा सञ्चालकहरूको वैठक भत्ता वृद्धि गर्ने र सोही बमोजिम वित्तीय संस्थाको नियमावलीमा संशोधन गर्ने।
- ४) यस वित्तीय संस्थाले अन्य ईजाजतपत्रप्राप्त कुनै एक वा एक भन्दा बढी उपयुक्त लघुवित वित्तीय संस्थाहरू एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ती (Acquisition) गर्ने, समझदारी पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन प्रतिवेदन (Due Diligence Audit Report) तयार गर्न परामर्शदाता, मुल्यांकनकर्ता तथा लेखा परीक्षकहरू नियुक्त गर्ने तथा गाभ्ने/गाभिने एवम् प्राप्तिसँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरू अनुरुप अपनाउनु पर्ने तथा गर्नु पर्ने सम्पूर्ण आवश्यक कार्य, प्रकृयाहरू पुरा गरी अन्तिम स्वीकृति लिने, अन्तिम स्वीकृति पश्चात सोको कार्यान्वयन गर्ने तथा सो सन्दर्भमा नियमाक निकायहरूबाट निर्देशन गरे बमोजिमका विवरणहरू उपलब्ध गराउने कार्य अगाडी बढाउन सञ्चालक समितिलाई अखितयारी प्रत्यायोजन गर्ने सम्बन्धमा।
- ५) वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीका दफा तथा नियमहरूमा गरिएको थप तथा संशोधनका सम्बन्धमा नियमनकारी निकायबाट परिमार्जन वा संशोधन वा फेरबदल गर्न सुभाव वा निर्देशन भएमा सोही अनुरुप आवश्यक परिमार्जन, संशोधन वा फेरबदल गर्न सञ्चालक समितिलाई पूर्ण अखितयारी प्रदान गर्ने।

##### ग. विविध

संचालक समितिको आज्ञाले  
कम्पनी सचिव



## सोहौ वार्षिक साधारण सभा सम्बन्धी थप जानकारी

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



## स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा-५, काभ्रेपलाञ्चोक

सोहोँ वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको प्रतिवेदन

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार” भन्ने मूल सिद्धान्तका साथ स्थापना भएको यस स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडको सोहोँ वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरु, पुर्व सञ्चालकज्यूहरु, आमन्त्रित अतिथिज्यूहरु, नियमनकारी निकायका प्रतिनिधिज्यूहरु, विभिन्न संस्थाहरुबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावहरु, बाह्य लेखापरीक्षकज्यू आन्तरिक लेखापरीक्षकज्यू, वित्तीय संस्थाका कर्मचारीहरु, पत्रकारज्यूहरु एवं उपस्थित अन्य सम्पूर्ण महानुभावहरुलाई वित्तीय संस्थाको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट यस सोहोँ वार्षिक साधारण सभामा उपस्थित हुनु हुने सबैलाई हार्दिक स्वागत तथा अभिवादन व्यक्त गर्न चाहन्छ।

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त गरी कम्पनी रजिस्ट्रारको कार्यालयमा मिति २०६६/०४/०८ गते विधिवत रूपमा स्थापना भई २०६६/०९/०१ गते देखि “स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड” को नामबाट वित्तीय कारोबार गर्दै आई रहेको छ। यस वित्तीय संस्थाले गरीबी न्युनिकरण अभियानमा र विपन्न तथा ग्रामिण क्षेत्रका परिवारहरुलाई लक्षित गरि वित्तीय पहुंच पुऱ्याउने र लक्षित वर्ग तथा समुदायको आर्थिक सामाजीक रूपान्तरणको लागि लघुवित्त कार्यक्रमलाई केन्द्रित गरी लक्षित वर्ग, क्षेत्र र समुदायलाई उत्प्रेरकको भूमिका निभाउँदै लघुउद्यम तथा व्यवसाय गर्ने प्रेरित गर्दै सामाजिक आर्थिक रूपान्तरणको लागि अगाडी बढेको यस वित्तीय संस्थाले आफ्नो सेवाको १५औं वर्ष पुरा गरेको छ। काभ्रेपलाञ्चोक, मकवानपुर र चितवन गरि ३ जिल्लाबाट सेवा शुरू गरेको यस वित्तीय संस्थाको हाल राष्ट्रिय स्तर कार्यक्षेत्र रहेको र देशको ३६ जिल्लामा ९१ शाखाहरुबाट लघुवित्त सेवा प्रदान गरीरहेको व्यहोरा सम्मानित सभामा जानकारी गराउन चाहन्छ।

**आदरणीय शेयरधनी महानुभावहरु,**

अब म यस गरिमामय सभामा सञ्चालक समितिको तर्फबाट वित्तीय संस्थाको सोहोँ वार्षिक प्रतिवेदन, आर्थिक वर्ष २०८०/०८१ को वित्तीय विवरणहरु, आर्थिक वर्ष २०८०/०८१ को लेखा परीक्षकको प्रतिवेदन, नेपाल राष्ट्र बैंकको निर्देशन अनुसार तयार पारिएको वासलात, नाफा नोक्सान हिसाव तथा सोको बाँडफाँड, नगद प्रवाह विवरण, ईक्वीटीमा भएको परिवर्तनको विवरणहरु साथै यस वित्तीय संस्थाले हासिल गरेको उपलब्धि, सामाना गर्नु परेका चुनौती र चालु वर्षको कार्यक्रमहरु लगायत विविध विषयहरुमा देहाय बमोजिमको प्रतिवेदन यहाँहरु समक्ष पेश गरेको छु। उक्त प्रतिवेदन माथि छलफल गर्दै सुझाव सहित समर्थन गरिरदिनुहुन अनुरोध गर्दछु।

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

लघुवित्त क्षेत्रमा बढ्दै गएको अस्वस्थ प्रतिस्पर्धा तथा विविध कारणले सुजित आर्थिक सिथिलताको कारणले व्यापार व्यवसाय सुधारोन्मुख हुन सकिए रहेको छैन्। राष्ट्रिय तथा अन्तराष्ट्रिय क्षेत्रबाट वित्तीय क्षेत्रमा पर्ने गएको प्रभाव र असरका साथै देशमा भएको आर्थिक शिथिलतालाई कम गर्न संस्थाले आफ्नो तर्फबाट सक्दो योगदान गरी रहेको व्यहोरा यस सम्मानित सभामा जानकारी गराउन चाहन्छ। श्री नेपाल राष्ट्र बैंकको निर्देशन बमोजिम दुई वटा लघुवित्त वित्तीय संस्थाबाट ७ लाखको सिमा भित्र रहेर मात्र कर्जा उपयोग गर्ने सकिने तथा “क”, “ख” र “ग” वर्गका बैंक वित्तीय संस्थाबाट कर्जा उपभोग गरेका सदस्यहरुलाई कर्जा लगानी गर्ने नपाउने निर्देशनमा रहेर काम गर्नु परेको सन्दर्भमा संस्थासँग आवद्ध हुने सदस्य संख्यामा उल्लेख्य वृद्धी हुन सकेको छैन भने कर्जा उपभोग गर्ने ऋणी संख्यामा अपेक्षित सुधार आउन सकेको छैन। त्यसै गरी कर्जा लगानी तथा निक्षेप दायित्व भने केही बढेको छ। विगत दुई आर्थिक वर्षका प्रमुख परिसूचकहरुको देहाय बमोजिमको तुलनात्मक विवरणले वित्तीय संस्थाको आर्थिक कारोबार तत्कालिन परिस्थितिलाई मध्यनजर गर्दा सन्तोषजनक नै रहेको देखिन्छ।



विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	फरक प्रतिशत	कैफियत
शेयर पूँजी	६७१,१०४,९९३.००	६२७,२००,९२८.००	७.००	
जगेडा तथा कोषहरू	३४४,४६३,३२५.०६	२९०,५०४,९९५.४२	१८.५७	
बचत	३,७३३,५५३,०६७.०८	३,३३५,१५०,४२८.८७	११.९५	
खुद कर्जा	८,०७१,७४५,६२६.८३	६,५१७,३३२,०७४.१४	२३.८५	
तिर्न बांकि कर्जा सापट	३,८५८,८६२,५८९.२१	२,६२०,९३६,५८९.९०	४७.२३	
कुल शाखा संख्या	९१	९१	-	
कुल सदस्य संख्या	१२५,८८४	१२५,६९७	०.९५	
कुल ऋणी संख्या	४८,९८३	५६,०७८	(१२.६५)	
खुद मुनाफा	१११,४०५,६६७.७०	७६,२८१,७८१.९५	४६.०४	
वासलातको आकार	८,७४६,८८३,३४२.३१	६,९९७,४६२,८९२.५४	२५.००	

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

यस क्षेत्रमा देखिएको विषम परिस्थितिको अध्ययन गर्दा हाललाई सदस्य तथा कर्जाको गुणस्तर कायम राख्न नै चुनौतीपूर्ण हुने देखिएकोले गुणस्तर कायम गर्ने प्रयास स्वरूप सदस्यहरूसंगको अन्तर्क्रिया कार्यक्रम, शिपमुलक तालीम, केन्द्र भेला कार्यक्रम मार्फत वित्तीय साक्षरतामा विशेष जोड दिई महिला सशक्तिकरणको अभियानलाई विशेष ध्यान दिईएको छ। प्रतिकुल अवस्था रहन्जेल सदस्य विस्तार तथा अन्य विस्तारको कार्यक्रमलाई सुरक्षित तवरले संचालन गर्ने निर्ति लिईएको छ। २०८० पुष मसान्तको तुलनामा चालु आर्थिक वर्ष २०८१/०८२ को पुष मसान्तमा वित्तीय संस्थाको मुख्य वित्तीय परिसूचकहरूको तुलनात्मक अवस्था यस प्रकार रहेको छ।

क्र.सं.	विवरण	२०८०/०८१ पुष महिना सम्मको विवरण	२०७९/०८० पुष महिना सम्मको विवरण	प्रगति प्रतिशत
१.	कुल शाखा संख्या	९१	९१	०
२.	कुल सदस्य संख्या	१२९,९७१	१२४,६४६	४.२७
३.	कुल ऋणी संख्या	५३,०९८	५२,४६८	१.०५
४.	कुल बांकी कर्जा (रु.)	९,०३४,२७५,२८३.००	७,७६५,७९८,५५५.१४	१६.३४
५.	कुल बचत (रु.)	४,०५९,३०८,११५.८८	३,४६४,५५६,९२९.८२	१७.१७
६.	तिर्न बांकि कर्जा सापट (रु.)	४,५७३,८६१,१६०.२८	३,४७९,५३४,४६३.१४	३१.४५
७.	कुल व्याज तथा आमदानी (रु.)	६७३,८५९,२९७.९२	५७५,०७९,८३६.५५	१७.१८
८.	कुल खर्च (रु.)	५४७,८५५,१३२.६७	५१९,१०२,२०५.८६	५.५४
९.	संचालन नाफा (रु.)	१२६,००४,०८५.२५	५५,९६९,६३०.६९	१२५.१३
१०.	खुद नाफा (रु.)	८८,००९,०२८.९८	३९,१७८,७४१.४८	१२४.६१

लघुवित क्षेत्रमा देखिएको अस्वस्थ प्रतिस्पर्धा, कोरोनाको प्रभाव, मुल्य वृद्धि तथा यस क्षेत्रमा देखिएको विषम परिस्थितिका कारण कर्जाको जोखिम बढौदै गएको सन्दर्भमा यस वित्तीय संस्थाले आ.व. २०७७/०७८ को श्रावण १ गते देखि लागू हुने गरी निक्षेप तथा कर्जा सुरक्षण कोष सँग कर्जाको सुरक्षण गर्ने सम्भौता गरी कार्य गर्दै आएकोमा यसलाई निरन्तरता दिईएको छ। मिति २०८१ पुष मसान्त सम्म वित्तीय संस्थाले गरेको कुल कर्जा लगानी रु. ९,०३४,२७५,२८३.०० (अक्षरपी, नौ अरब तिन करोड बयालिस लाख पचहत्तर हजार दुई सय त्रियासी मात्र) मध्ये रु. ८,९५३,००९,७२४.९५ (अक्षरपी, आठ अरब पन्चानब्बे करोड तिस लाख नौ हजार सात सय चौबिस दशमलब नौ पाँच मात्र) (९९.१०%) रकम सुरक्षित गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ। कर्जाको सुरक्षण गर्ने कार्यलाई आगामी दिनमा पनि निरन्तरता दिईने छ।



त्यसै गरी वित्तीय संस्थाले सुर्यज्योती लाइफ इन्स्योरेन्स कम्पनी लिमिटेड, क्लेष्ट माईक्रो लाईफ इन्सुरेन्स लि. र गार्डियन माइक्रो लाइफ इन्स्योरेन्स लि. सँग सम्झौता गरी ग्राहक सदस्य तथा अभिभावकको मृत्यु हुँदा कर्जा लिएको रकम बराबर तथा सदस्यको मृत्यु हुँदा वढीमा रु. २५,०००/- (अक्षरपी, पच्चीस हजार मात्र) काजक्रिया खर्च दाबी भुक्तानी पाउने व्यवस्था रहेको छ। यसरी बीमा गर्दा बीमा कम्पनीलाई तिर्नु पर्ने बीमा शुल्क (प्रिमियम) सदस्यले नै भुक्तानी गर्ने गरी कर्जाको बीमा गरिएको छ। बीमा गरीएको कर्जा रकमको २०८० साउन १ गते देखि २०८१ आषाढ मसान्त सम्म सदस्य तथा अभिभावक गरी कुल ४९६ जना कर्जा लिनु भएका सदस्यलाई बीमा दाबी भुक्तानी बापत रु. ५४,६१६,९४९.००/- (अक्षरपी, पाँच करोड छ्यालिस लाख सोहँ हजार नौ सय उनन्पचास मात्र) प्रदान गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ।

यस वित्तीय संस्थाले सदस्यहरूको कर्जाको बीमा गर्ने कार्यक्रम शुरुवात गरे देखि २०८१ पुष मसान्त सम्म सदस्य तथा अभिभावक गरी कुल ३,०८८ जनालाई बीमा दाबी भुक्तानी बापत रु. १६९,७४७,०९३.०० (अक्षरपी, सोहँ करोड सन्तानब्बे लाख सत्चालिस हजार त्रियानब्बे मात्र) प्रदान गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ।

### ३) वित्तीय संस्थाको पूँजी बिस्तार नीति :

कुल पूँजी रु. १५,७००,०००/- (अक्षरपी, एक करोड सन्ताउन लाख मात्र) बाट स्थापना भएको यस वित्तीय संस्थाको चुक्ता पूँजी २०८१ आषाढ मसान्तमा रु. ६७१,१०४,९९३/- (अक्षरपी, सत्तसट्टी करोड एघार लाख चार हजार नौ सय त्रियानब्बे मात्र) पुगेको छ। अन्य संस्था मर्जर तथा प्राप्ति मार्फत संस्थाले आफ्नो पूँजी विस्तार नीतिलाई आत्मसाथ गरेको छ। वित्तीय संस्थाले आ.व. २०८१/०८२ मा निष्काशन गरेको थप सार्वजानीक निष्काशन (FPO) पछि वित्तीय संस्थाको चुक्ता पूँजी रु. ६९०,६८२,२९३/- (अक्षरपी, उनन्स्तरी करोड छ लाख बयासी हजार दुई सय त्रियानब्बे मात्र) पुगेको छ। साथै, आ.व. २०८०/०८१ सम्मको वितरण योग्य मुनाफाबाट संचालक समितिले प्रस्ताव गरेको १३.५ प्रतिशत (रु. ९३,२४२,११०/-) बोनस शेयर यस सभाको स्वीकृत पश्चात रु. ७८३,९२४,४०३/- (अक्षरपी, अठहत्तर करोड उनन्चालिस लाख चौबिस हजार चार सय तिन मात्र) कायम हुन जाने कुरा यस गरिमामय सभालाई जानकारी गराउँदछु।

### ४) कर्मचारी, सदस्य तालिम तथा वृत्ति विकास:

वित्तीय संस्थामा कार्यरत कर्मचारीको कार्यक्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको व्यवस्था गरिएको छ। वित्तीय संस्थाकै आयोजनामा संचालन गरिने तालिममा वित्तीय संस्थामा आबद्ध वरिष्ठ कर्मचारी तथा सम्बन्धित विषयका विज्ञ बाह्य प्रशिक्षकबाट आन्तरिक तालिम सञ्चालन गर्ने गरिएको छ। बैंक तथा वित्तीय संस्था सम्बन्धी तालिम दिने संस्थाहरूले आयोजना गरेका वित्तीय संस्थाको आवश्यकता बमोजिमका बाह्य तालिममा पनि कर्मचारीहरूलाई सहभागी गराइएको छ। यस्ता तालिमले कर्मचारीहरूमा वित्तीय संस्थाको उद्देश्य प्राप्तिका लागि आवश्यक पर्ने ज्ञान र सीपको विकास भएको छ। २०८१ असार मसान्त सम्ममा कार्यरत कर्मचारी तथा सहयोगी सदस्यको संख्या ४७१ (पुरुष २८४ र महिला १८७) जना मध्ये १७ वटा आन्तरिक तालिममा कुल सहभागी ६८० जना, बाह्य ३६ वटा तालिममा ११५ जना र वैदेशिक १ वटा तालिममा कुल २ जना सहभागी गराइएको थियो। आर्थिक वर्ष २०८०/०८१ मा आन्तरिक, बाह्य र वैदेशिक गरी कुल ५४ वटा तालिमको माध्यमबाट पटक पटक गरि ७९६ जना कर्मचारीहरूलाई प्रशिक्षित गराइएको थियो। समिक्षा आ.व.मा कर्मचारी दक्षता अन्तर्गत वित्तीय संस्थाले कुल रु. ४,९८५,७९३/- (अक्षरपी : उनन्पचास लाख पचासी हजार सात सय त्रियानब्बे मात्र) खर्च गरेको छ। वित्तीय संस्थामा आबद्ध सदस्यलाई आत्मनिर्भर र व्यवसायी बनाउनका लागि नियमित रूपमा तालिम सञ्चालन गरिएको छ। ग्राहक सदस्यको माग र व्यवसायक आधारमा २ देखि ४ दिने शिपमूलक तालिमहरू शाखामा आयोजना गरिएको थियो। यस्ता तालिमहरूले व्यवसाय सम्बन्धी सामान्य ज्ञान मात्र भएका व्यक्तिले पनि व्यवसाय सञ्चालनको लागि आवश्यक ज्ञान र सीप प्राप्त गरेका छन्। समीक्षा आ.व. २०८०/०८१ मा कुल ५,५७७ जना सदस्यहरू तथा सदस्यका परिवारका सदस्यहरूलाई विभिन्न व्यावसायिक सिपमूलक तालिम दिइएको थियो।

### ५) प्रविधि विकास

वित्तीय संस्थाले दैनिक कारोबारको अभिलेख राख्न, स्थीर सम्पत्तीको विवरण राख्न, स्टक अभिलेख राख्न, कर्मचारीको विवरण, कर्मचारीको हाजिरी तथा कर्मचारीको तलब तथा भत्ता केन्द्रीय कार्यालयबाट वितरण गर्ने गरी र आन्तरिक विप्रेषण गर्न तथा अनुगमन प्रणालीलाई चुस्त राख्न MFin सफ्टवेयर सञ्चालन गरिरहेको छ। त्यसै गरी सीसी क्यामेरा जडान गरी सम्पुर्ण शाखा कार्यालयहरूलाई अनुगमन तथा नियन्त्रण गर्न सक्ने गरि दुरुस्त बनाइएको छ। साथै सदस्यहरूलाई किस्ता तथा बचत भुक्तानी गर्न सहजताको लागि



Esewa र Khalti मार्फत भुक्तानी गर्ने व्यवस्था मिलाइएको छ। सदस्यहरुको कारोबारलाई दुरुस्त राख्नको लागि नेपाल राष्ट्र बैंकबाट Mobile Banking सेवा प्रदान गर्ने अनुमति प्राप्त गरि उक्त सेवा पनि सदस्यहरुलाई उपलब्ध गराईएको छ। स-साना व्यापार व्यवसाय गरी रहेका सदस्यहरुको लागी बिक्रि रकम संकलनका लागी QR Code सेवा पनि शुरु गरिएको छ। यस क्षेत्रमा भित्रिएका विभिन्न नयाँ प्रविधिको विकास सगै आफ्ना सदस्यहरुलाई पनि आधुनिक प्रविधि तर्फ अभ्यस्त बनाउँदै लैजानु पर्ने कर्तव्यबोधका साथ यस प्रकारका सेवालाई पनि थप गरि आधुनिक विद्युतीय प्रविधि मार्फत कारोबार गर्न सदस्यहरुलाई उत्प्रेरित गर्ने नीति लिईएको छ। आगामी दिनमा थप आधुनिक प्रविधिको प्रयोग गरी सेवालाई छिटो छरितो रूपमा प्रदान गरिनेछ।

#### ६) लघुवित कार्यक्रम सुधारका भावी कार्यक्रम

लघुवित वित्तीय संस्थाहरुको सेवाले आर्थिक अवस्था कमजोर रहेका व्यक्तिहरुलाई अगाडी बढाउनु पर्नेमा हाल सदस्यहरुमा दोहोरोपनाका कारण ग्राहकबाट भझरेको बहुबैंकिङ्ग कारोबारबाट उत्पन्न हुने जोखिमहरु रहेकोले तथा कतै-कतै केहि सदस्यको क्षमताभन्दा बढी कर्जाहरु प्रवाह भई सदस्यहरु अति ऋण ग्रस्तामा पनि पर्न गएको देखिन्छ साथै एक सदस्यले धेरै जनाको कर्जा चलाईदिने कारणबाट समस्या उत्पन्न भएको छ। अन्तर्राष्ट्रिय रूपमा देखिएको मन्दी, बैंक तथा वित्तीय संस्थाबाट लिएको कर्जा तिर्नु पर्दैन भनेर फैलाईएको अफवाहका कारण कर्जा नीतिर्ने प्रवृत्ति बढी रहेको सन्दर्भमा आगामी दिनमा देखिन सक्ने समस्यालाई न्यून गर्न सघन रूपमा कर्जा विश्लेषण गरी मात्र कर्जा प्रवाह गर्ने कार्यलाई निरन्तरता दिइनेछ। सदस्यहरुलाई पशुपालन गर्न उत्प्रेरित गर्ने, सदस्यले लिएको कर्जाको सदुपयोगीता निरक्षण गर्ने, सदस्यहरुको क्षमता अभिवृद्धिको लागि विभिन्न प्रकारका सीप तथा क्षमता अभिवृद्धि तालिमहरु र व्यवसायिक सल्लाह दिने कार्यलाई पनि निरन्तरता दिने नीति लिईएको छ।

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

गत वर्षहरुमा सुरु भएको विश्वव्यापी आर्थिक मन्दीले व्यापार, व्यवसायमा पारेको असर हाल केही सुधार हुँदै गएको छ तर पश्चिम एशिया र रूस युक्तेन द्वन्द्वका कारण विश्व अर्थतन्त्रमा सृजना भएको अन्यौलको वातावरणले हरेक क्षेत्रमा असर पारेको छ। देशको अर्थतन्त्रको मूल स्रोतको रूपमा रहेको वैदेशिक रोजगारीको लागि मुख्य गन्तव्यको रूपमा रहेको खाडी मूलकमा पश्चिम एशियामा भएको द्वन्द्वले रोजगारीका अवसर घट्न सक्ने देखिन्छ। राष्ट्रिय अर्थतन्त्रका मुख्य सूचकहरुमा आएको सुधारले देशको समग्र आर्थिक क्षेत्रमा सुधारका संकेत देखिएको छ। हाल बैंकिङ्ग क्षेत्रमा लगानीको लागि पर्याप्त तरलता कायम रहेको छ, जसको कारण बैंकको व्याजदर पनि घट्दै गएको छ। बैंक वित्तीय संस्थाको विरुद्धमा सञ्चालन भएका गतिविधिहरूले ऋण असुलीमा असर पर्न सक्ने देखिएको छ। हाल सहकारी क्षेत्रमा परेको समस्याले भविष्यमा बैंक तथा वित्तीय संस्थालाई पनि असर पर्न सक्ने सम्भावनालाई नकार्न सकिँदैन।

#### ८) मर्जर तथा एकिविजिसन

आ.व. २०८०/०८१ मा यस वित्तीय संस्थाले गाभ्ने/गाभिने (मर्जर) प्रयोजनको लागि विभिन्न संस्थाहरु संग छलफल अगाडि बढाए पनि सहमतिमा पुग्न नसकिएको व्यहोरा जानकारी गराउन चाहन्छ। त्यसैले यस आ.व. मा पनि गाभ्ने/गाभिने (मर्जर) प्रकृया अगाडि बढाउने नितिलाई खुला राखिएको छ।

#### ९) संस्थागत सामाजिक उत्तरदायित्व

आफु रहेको समाज, समुदाय र जनता प्रति त्यहाँ कार्यरत रहेका संघ संस्थाहरुको सामाजिक दायित्व रहेको हुन्छ। यसलाई पुरा गर्नको लागि सामाजिक हित हुने काममा कुनै न कुनै रूपमा संलग्न हुनु नैतिक जिम्मेवारी पनि हो। यसै तथ्यलाई मन्नु गरी नेपाल राष्ट्र बैंकले गरेको नीतिगत व्यवस्था अनुसार संस्थाले समाजिक उत्तरदायित्व सम्बन्धी कार्य गर्न हरेक आर्थिक वर्षको मुनाफाको १% र १५% भन्दा बढी लाभांश वितरणको प्रस्ताव गरेमा १५% भन्दा माथिको प्रस्तावित लाभांशको १०% ले हुने रकम छुट्ट्याई संस्थागत समाजिक उत्तरदायित्व कोष राख्ने व्यवस्था गरिएको छ। यस कोषबाट हरेक वर्ष केहि रकम सामाजिक कार्यहरुमा खर्च गर्ने गरिएको छ। यस वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व कोषमा भएको रकमलाई सञ्चालक समितिले स्वीकृत गरी लागू गरेको उक्त कोष सञ्चालन सम्बन्धी कार्यविधि बमोजिम हुने गरी आर्थिक वर्ष २०८०/०८१ मा देश भरिका विभिन्न स्थानहरुमा भिन्न-भिन्न प्रकृतिको कार्यक्रमहरु संचालन गरेको थियो। समिक्षा आ.व. मा वित्तीय संस्थाले कुल रु. १७५,७०६/- (अक्षरूपी : एक लाख पचहत्तर हजार सात सय छ मात्र) खर्च गरेको थियो। सांस्कृतिक संरचनाको प्रवर्धन, वित्तीय साक्षरता, शिक्षा, स्वास्थ्य सम्बन्धी सामाजिक परियोजना जस्ता सामाजिक कार्य वापत वित्तीय संस्थाले निम्नानुसार सामाजिक कार्य गरेको थियो।

- सबैला-०८, धनुषामा आयोजित भुला मेलाका स्वयमसेवकहरुका लागी २५ थान टिस्टर वितरण,



- भनु-११, तन्हुमा मित्रता युवा क्लबद्वारा आयोजित खुला तिज प्रतियोगितामा आर्थिक सहयोग,
- गोरखा जिल्लामा अवस्थित श्री मनकामना भगवती मन्दिरको प्रांगणमा सरसफाइका लागी ६ थान फोहोर दानी वितरण,
- बढेया ताल उद्योग वाणिज्य संघको आयोजनामा संचालित प्रथम प्रादेशिक बढेयाताल औद्योगिक, कृषि, प्रैटन तथा व्यापार माघी मेलामा सभाहल निमार्णका लागी आर्थिक सहयोग,
- इलाका प्रहरी कार्यालय, शिवगञ्ज, भाषापामा एक थान सिलिङ्ग पंखा र दुई थान फोहोर दानी वितरण,
- शिवसताक्षि-०५, भाषापाको वडा कार्यालयमा ५ थान फोहोर दानी वितरण,
- श्री भानुदय माध्यामिक विद्यालय, नवलपुरमा १० थान फोहोर दानी वितरण,
- जिल्ला इलाका प्रहरी कार्यालय, राजगढ, भाषापालाई आवश्यक भान्साको उपकरणहरु वितरण,
- बाहदशी-०३, भाषापाको वडा कार्यालयमा १० थान प्लाष्टिक कुर्सी वितरण,
- सिराहा-११, सिराहाको वडा कार्यालयमा ५ थान फोहोर दानी वितरण,
- लघुवित्त कर्मचारी मञ्च, बौनिया, कैलालीद्वारा आयोजित वित्तीय सांक्षरता कार्यक्रममा सहभागिता,
- जिल्ला प्रहरी कार्यालय, गगनगौडा, लमजुङ र जिल्ला ट्राफिक कार्यालय, बेशिसहरको आयोजनामा ट्राफिक सप्ताह कार्यक्रममा सहयोग,
- NMBA द्वारा सुर्खेतमा संचालित १ दिने वित्तीय सांक्षरता कार्यक्रममा सहभागिता,
- शाखा कार्यालय, पनौती, कान्प्रेपलाञ्चोकमा वित्तीय सांक्षरता कार्यक्रम संचालन,
- कुसुमा देवी युवा क्लब, मधुवन, बर्दियाद्वारा निमार्णाधीन मञ्चका लागि आर्थिक सहयोग,
- जनकपुरधाम, धनुषामा सेभ हिस्टोरिक जनकपुरले संचालन गरेको कार्यक्रममा आर्थिक सहयोग
- संस्थागत सामाजिक उत्तरदायित्व संग सम्बन्धित कामहरूलाई आगामी दिनमा पनि निरन्तरता दिइनेछ।

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

हेरेक वित्तीय संस्थाको सफलताको आधार भनेको यसको सेवा प्रति सन्तुष्ट ग्राहक नै हुन्। आफ्ना ग्राहक सदस्यहरु संस्थासँग आवद्ध गराइराख्न उनीहरुको संरक्षण र विकासमा ध्यान दिनु आवश्यक हुन्छ। यसबाट नै संस्थाको दीगोपना र विकासको आधार बन्दछ। यस वित्तीय संस्थाले आफ्ना ग्राहकको संरक्षण र विकासको लागि सदस्य सुरक्षण कोषको रकम र हेरेक आर्थिक वर्षको खूद मुनाफाको १% र १५% भन्दा बढी लाभांशको ३५% रकम छुट्याई उक्त कोषमा जम्मा भएको रकमबाट प्राप्त व्याज समेत सोहि कोषमा जम्मा गरि ग्राहक संरक्षण कोष स्थापना गरी संचालनमा ल्याएको छ। यस कोषबाट ग्राहक सदस्यहरुको सामुहिक हित, समस्यामा परेका त्रयीहरुको सुरक्षण, उनीहरुको शिक्षा र क्षमता विकास, सीप विकास लगायतका कार्यको लागि रकम खर्च गर्ने गरिएको छ। समग्रमा ग्राहक सदस्यलाई विभिन्न किसिमका सीपमूलक तालिम प्रदान गर्ने, कृषि र पशुपालनको व्यवहारिक शिक्षा प्रदान गर्ने, प्राकृतिक प्रकोपको कारणबाट तथा असाध्य रोगबाट समस्यामा परेकालाई राहत दिने, उत्कृष्ट केन्द्रलाई पुरस्कृत गर्ने, सदस्य तथा अभिभावक समिलित अन्तर्राष्ट्रियात्मक केन्द्र भेला तथा वित्तीय साक्षरता कार्यक्रम, प्रसूति खर्च प्रदान गर्ने, सदस्यका छोरा-छोरीलाई शिक्षामा प्रोत्साहन गर्न रकम प्रदान गर्ने, स्वास्थ्य तथा औषधोपचार लगायतमा यस कोष मार्फत खर्च गर्ने कार्य भएको छ। आ.व. २०८०/०८१ को शुरुवातमा वित्तीय संस्थामा ग्राहक संरक्षण कोषमा रहेको रकम रु. ३६,४६०,९२५.७० (अक्षरपी, तीन करोड चौसठी लाख साठी हजार नौं सय पच्चस दशमलब सात शून्य मात्र) मध्ये आ.व. २०८०/०८१ मा जम्मा रु. १५,०१७,८७१.०० (अक्षरपी, एक करोड पचास लाख सत्र हजार आठ सय एकहत्तर मात्र) खर्च भएको छ। यसको विस्तृत विवरण तल तालिकामा उल्लेख गरिए अनुसारको शिर्षक बमोजिम रहेको छ। सोहि आ.व.मा सो रकम लागानी गरे बापत प्राप्त व्याज आम्दानी र नाफाबाट प्राप्त रकम गरि सो कोषमा आ.व. २०८०/०८१ को अन्त्यमा रु. २५,९९५,१६८.७८ (अक्षरपी, दुई करोड उनान्साठी लाख पन्चानब्बे हजार एक सय अठसठी दशमलब सात आठ मात्र) मौज्दात रहेको छ।



सि.न	शिर्षक	रकम
१	ग्राहकहरूको स्वास्थ्य तथा पोषण/सुत्केरी स्याहार खर्च	५,४९८,५२५००
२	समस्यामा परेका ऋणीको व्यवसायको सुरक्षण एवम् पुनःस्थापना	१,८९३,४७५००
३	केन्द्र घर मर्मतमा सहयोग	२२,५००००
४	ग्राहकहरूका सन्तानको विद्यालय स्तरको शिक्षा	२,९९७,८९१००
५	ग्राहकहरूको लागी वित्तीय सांक्षरता र क्षमता विकास कार्यक्रम	५,५६५,५६०००
जम्मा		१५,०९७,८७१००

#### ११) व्यवस्थापन तथा व्यवसायिक सम्बन्ध

यस वित्तीय संस्थाको कारोबार संचालन गर्ने सिलसिलामा सम्बद्ध सबै पक्षहरूसँग सुमधुर सम्बन्ध रहेको छ। वित्तीय संस्था व्यवस्थापन र कर्मचारीहरू बीचको सुमधुर सम्बन्धको कारण व्यवस्थापनलाई कर्मचारीहरूको पूर्ण सहयोग रहेको छ। यसै गरी नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, बैंक तथा वित्तीय संस्थाहरू लगायत सम्पूर्ण अन्य सम्बद्ध संस्थाहरूसँग सुमधुर सम्बन्ध रहेको छ। आगामी दिनमा समेत संस्थागत सुशासन एवं व्यवसायिक सम्बन्ध विस्तारमा वित्तीय संस्था प्रतिबद्ध रहेको कुरा यहाँहरू समक्ष राख्न चाहन्छ।

#### १२) संचालक समिति

आर्थिक वर्ष २०८०/०८१ मा संचालक समिति तपशिल अनुसार रहेको छ।

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

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

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

#### आन्तरिक नियन्त्रणको कार्यलाई चुस्त राख्न वित्तीय संस्थाको तर्फबाट गरिएको प्रयासहरू

- संस्थाको विनियमावली अनुसार कार्य गर्ने व्यवस्था मिलाईएको,
- केन्द्रिकृत सफ्टवेयर प्रणाली लागू गरि थप व्यवस्थित गरिएको,
- सम्पुर्ण शाखा कार्यलयहरूमा सि.सि.क्यामेरा जडान गरी केन्द्रिकृत गरिएको,
- वायोमेट्रिक हाजिरी प्रणाली लागू गरिएको,





- शाखाहरूले मासिक रूपमा केन्द्रीय कार्यालयमा गर्नुपर्ने रिपोर्टिङ समयमा गर्ने व्यवस्था मिलाईएको,
- अनुगमन अधिकृतहरूबाट नियमित शाखाको स्थलगत निरीक्षण गराई समयमै समस्याको पहिचान र समाधान तथा शाखामा हुन सक्ने गलत क्रियाकलापलाई निरुत्साहित गरिएको,
- क्षेत्रीय प्रमुखहरूबाट शाखाको स्थलगत निरीक्षण गर्ने व्यवस्था मिलाई आन्तरिक नियन्त्रण प्रणाली थप कसिलो बनाईएको,
- कर्मचारीहरूको क्षमता अभिभृद्धिको लागि आन्तरिक तथा वाह्य तालीममा सहभागी गराईएको,
- वित्तीय संस्थाले नेपाल राष्ट्र बैंकमा गर्ने मासिक र त्रैमासिक रिपोर्टिङ नियमित रूपमा गरिएको,
- एकल ग्राहक सिमाको निर्देशन भित्र रहेर काम गरिएको,
- सदस्यहरूको लागि वित्तीय साक्षरता, अन्तर्रिक्त कार्यक्रम, नि:शुल्क स्वास्थ्य शिविर, स्वास्थ्य जनचेतनामूलक कार्यक्रम, विभिन्न सिपमूलक तालीम तथा दक्षता अभिभृद्धि कार्यक्रम संचालन गरिएको,
- प्रत्येक शाखामा वार्षिक रूपमा केन्द्र प्रमुख र उप-प्रमुखहरूको उपस्थितिमा गरिने एक दिने केन्द्र भेला तथा वित्तीय साक्षरता कार्यक्रम। जसमा केन्द्र प्रमुख, उप-प्रमुख वा केन्द्रका प्रतिनिधिहरूले वित्तीय संस्थाको कार्यक्रमहरू, सेवा प्रवाह, कर्मचारीको सेवा प्रवाह शैली, सदस्यहरूका समस्या र गुनासाहरु सुनुवाई गरिन्छ। यसरी गरिने सामुहिक गुनासा सुनुवाईबाट पनि आन्तरिक नियन्त्रण प्रणालीमा सहयोग पुगेको छ।

#### १४) व्यवस्थापन उप-समिति

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

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

#### १५) लेखापरीक्षण उप-समिति

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

#### १६) कर्मचारी सेवा सुविधा उप-समिति

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

#### १७) जोखिम व्यवस्थापन उप-समिति

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

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

संचालक समितिले गैर कार्यकारी संचालक श्रीमती हिरा देवी विष्टज्यूको संयोजकत्वमा सम्पति शुद्धिकरण अनुगमन उप-समिति



गठन गरेको छ। जसको सदस्यमा कर्जा विभाग प्रमुख सदस्य र सञ्चालन (अपरेसन) वा अनुपालना विभागका विभागीय प्रमुख सदस्य-सचिव हुनेछ। संस्थाको प्रमुख कार्यकारी अधिकृत समितिको पदेन सदस्य हुनेछ। यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ।

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

आ.व. २०८०/०८१ का लागि साधारण सभाबाट मिति २०८०/११/२६ गते नियुक्त हुनु भएका लेखा परीक्षक एस.दुवाडी एण्ड एशोसिएट्स, चार्टड एकाउण्टेण्ट्सले लेखा परीक्षण गर्नु भएको छ। यस प्रतिवेदनका साथ संलग्न लेखा परीक्षण प्रतिवेदन र लेखा विवरणहरूले वित्तीय संस्थाको यथार्थ स्थितिको चित्रण गरेको छ। लेखा परीक्षकको प्रतिवेदन उपर संचालक समितिको तर्फबाट कुनै उल्लेख्य टिप्पणी रहेको छैन।

#### २०) वित्तीय संस्थाको स्थीर सम्पत्ति खरिद योजना :

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

#### २१) आभार प्रकट :

लघुवितको माध्यमबाट संसारभरका विपन्न वर्गको उत्थानका लागि पहलकर्ता प्राध्यापक डा. मोहम्मद युनुसप्रति हार्दिक आभार प्रकट गर्दछु। यसै गरी यो वित्तीय संस्था स्थापना गरी अभिभावकको स्थानमा रहनु भएका सम्पूर्ण शेयरधनीहरू प्रति पनि आभार प्रकट गर्दछु। यसका साथै नीति निर्माण गर्न र सो को कार्यान्वयन गर्न सहयोग गर्नुहुने सम्पूर्ण कर्मचारी साथीहरूलाई आभार प्रकट गर्दछु। यसैगरी लेखा परीक्षक श्री एस.दुवाडी एण्ड एशोसिएट्स, चार्टड एकाउण्टेण्ट्स, आन्तरिक लेखा परीक्षक श्री एस.बि.सि एण्ड एशोसियट्सलाई पनि हार्दिक आभार प्रकट गर्दछु। यसै गरी नेपाल राष्ट्र बैंक, कम्पनी राजस्त्राको कार्यालय, नेपाल सरकारका सम्पूर्ण निकायहरू लगायत यस वित्तीय संस्थासँग प्रत्यक्ष र अप्रत्यक्ष सम्बन्ध रहेको एन.एम.बी.ए., सि.एम.एफ.नेपाल, सि.एस.डी., लगायत एन.एम.बी. क्यापिटल लि., सूर्यज्योती लाईफ इन्सुरेन्स लि., क्रेट माईक्रो लाईफ इन्सुरेन्स लि., गार्डियन माइक्रो लाईफ इन्स्योरेन्स लि., राष्ट्रिय वाणिज्य बैंक लि., कृषि विकास बैंक लि., नेपाल बैंक लि., कुमारी बैंक लि., नेपाल एस.बी.आई. बैंक लि., प्रभु बैंक लि., नीबिल बैंक लि., सानिमा बैंक लि., नेपाल इन्हेष्टमेन्ट मेघा बैंक लि., ग्लोबल आइएमई बैंक लि., एन.एम.बी. बैंक लि., एन.आई.सि एसिया बैंक लि., ज्योती विकास बैंक लि., सांग्रीला डेभलपमेण्ट बैंक लि., शाइन रेसुज्ञा डेभलपमेण्ट बैंक लि., गरिमा विकास बैंक लि., कामना सेवा विकास बैंक लि., आई.सी.एफ.सी. फाइनान्स लि., सेन्ट्रल फाइनान्स लि., जानकी फाईनान्स कम्पनी लि., गोखर्ज फाइनान्स लि., मल्टीपर्पस फाइनान्स लि., साना किसान विकास लघुवित वित्तीय संस्था लि., फर्स्ट माइक्रो फाइनान्स लघुवित वित्तीय संस्था लि., आर.एस.डी.सी. लघुवित वित्तीय संस्था लि., लगायतका बैंक तथा वित्तीय संस्थाहरूलाई एवं प्रत्यक्ष र अप्रत्यक्ष रूपमा सहयोग पुऱ्याउने सबै व्यक्ति र संस्थाहरूप्रति हार्दिक धन्यवाद ज्ञापन गर्दछु। विशेष रूपमा हामीलाई निरन्तर सेवा गर्न महत्वपूर्ण मौका दिई वित्तीय संस्थाको उन्नति र प्रगतिको आधारका रूपमा वित्तीय संस्थाको दीगोपनामा महत्वपूर्ण योगदान दिने आदरणीय सम्पूर्ण ग्राहक सदस्यहरू प्रति हार्दिक कृतज्ञता व्यक्त गर्दछु।

धन्यवाद !

ज्ञानेन्द्र प्रसाद पाण्डे

अध्यक्ष

सञ्चालक समिति



**संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने कम्पनी ऐन २०६३ को दफा १०८(४) सँग  
सम्बन्धित अन्य थप विवरणहरू**

(क) विगत वर्षको कारोबारको सिंहावलोकन,

समीक्षा अवधि आ.व. २०८०/०८१ को अन्य सम्मा आईपुदा संस्थाले गरेको प्रगति विवरण साथै अधिल्लो आ.व. को तुलनामा समीक्षा आ.व. मा भएको हेरफेरलाई निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	फरक प्रतिशत
शेयर पूँजी	६७१,१०४,९९३.००	६२७,२००,९२८.००	७.००
जगेडा तथा कोषहरू	३४४,४६३,३२५.०६	२९०,५०४,९१५.४२	१८.५७
बचत	३,७३३,५५३,०६७.०८	३,३३५,१५०,४२८.८७	११.९५
खुद कर्जा	८,०७१,७४५,६२६.८३	६,५१७,३३२,०७४.१४	२३.८५
तिर्न बाँकी कर्जा सापट	३,८५८,८६२,५८९.२१	२,६२०,९३६,५८९.१०	४७.२३
कुल शाखा संख्या	९१	९१.००	-
कुल सदस्य संख्या	१२५,८८४.००	१२५,६१७.००	०.९५
कुल ऋणी संख्या	४८,९८३.००	५६,०७८.००	(१२.६५)
खुद मुनाफा	१११,४०५,६६७.७०	७६,२८१,७८९.१५	४६.०४
वासलातको आकार	८,७४६,८८३,३४२.३१	६,९९७,४६२,८९२.५४	२५.००

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

गत वर्षहरूमा सुख भएको विश्वव्यापी आर्थिक मन्दीले व्यापार, व्यवसायमा पारेको असर हाल केही सुधार हुँदै गएको छ तर पश्चिम एसिया र रूस युक्तेन ढन्दूका कारण विश्व अर्थतन्त्रमा सृजना भएको अन्यौलिको वातावरणले हरेक क्षेत्रमा असर पारेको छ। देशको अर्थतन्त्रको मूल स्रोतको रूपमा रहेको वैदेशिक रोजगारीको लागि मुख्य गन्तव्यको रूपमा रहेको खाडी मूलकमा पश्चिम एशियामा भएको ढन्दूले रोजगारीका अवसर घटन सक्ने देखिन्छ। राष्ट्रिय अर्थतन्त्रका मुख्य सूचकहरूमा आएको सुधारले देशको समग्र आर्थिक क्षेत्रमा सुधारका संकेत देखिएको छ। हाल बैंकिङ्ग क्षेत्रमा लगानीको लागि पर्याप्त तरलता कायम रहेको छ, जसको कारण बैंकको व्याजदर पनि घट्दै गएको छ। बैंक वित्तीय संस्थाको विरुद्धमा सञ्चालन भएका गतिविधिहरूले ऋण असुलीमा असर पर्न सक्ने देखिएको छ। हाल सहकारी क्षेत्रमा परेका समस्याले भविष्यमा बैंक तथा वित्तीय संस्थालाई पनि असर पर्न सक्ने सम्भावनालाई नकार्न सकिँदै।

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

अ) प्रतिवेदन तयार पार्दा सम्मको वित्तीय संस्थाको आर्थिक स्थिति :

चालु आ.व. २०८१/८२ को पुष महिनासम्मको प्रगति विवरण गत आ.व. को सोही अवधिको तुलनामा निम्न अनुसार प्रस्तुत गरिएको छ।

विवरण	आ.व. २०८१/०८२ (पौष मसान्तसम्म)	आ.व. २०८०/०८१ (पौष मसान्तसम्म)	फरक प्रतिशत
कुल शाखा संख्या	९१	९१	-
कुल सदस्य संख्या	१२९,९७१	१२४,६४६	४.२७
कुल ऋणी संख्या	५३,०९८	५२,४६८	१.०५
कुल बाँकी कर्जा (रु.)	९,०३४,२७५,२८३.००	७,७६५,७९८,५५५.१४	१६.३४
कुल बचत (रु.)	४,०५९,३०८,११५.८८	३,४६४,५५६,९२९.८२	१७.१७
तिर्न बाँकिकर्जा सापट (रु.)	४,५७३,८६९,१६०.८८	३,४७९,५३४,४६३.१४	३१.४५
कुल व्याज तथा आमदानी (रु.)	६७३,८५९,२१७.९२	५७५,०७९,८३६.५५	१७.१८
कुल खर्च (रु.)	५४७,८५५,१३२.६७	५१९,१०२,२०५.८६	५.५४
संचालन नाफा (रु.)	१२६,००४,०८५.२५	५५,९६९,६३०.६९	१२५.१३
खुद नाफा (रु.)	८८,००१,०२८.९८	३९,९७८,७४९.४८	१२४.६१



**भविष्यमा गर्नुपर्ने कुराहरूको सम्बन्धमा संचालक समितिको धारणा :**

- क) सदस्यका रोजाइ एवं चाहना अनुरूपका नयाँ सुविधा र कार्यक्रमहरू थप गरिनेछ। यसले वित्तीय संस्थाको प्रतिस्पर्धात्मक क्षमता अझ वृद्धि हुनेछ।
- ख) सदस्य/अभिभावकलाई ऋण लिएर सञ्चालन गरेको व्यवसाय सम्बन्धी तालिमको व्यवस्था गरिनेछ। यस्ता तालिम सकेसम्म सम्बन्धित स्थानीय तहसँग समन्वय गरी स्थानीय स्तरमा नै सञ्चालन गर्ने।
- ग) ग्राहक संरक्षण कार्यक्रम अन्तर्गत सदस्यहरूको आय आर्जन बढाउनको लागि अन्य सदस्य केन्द्रित कार्यक्रमहरूलाई विशेष प्राथमिकता दिने उद्देश्यले आवश्यक बजेटको समेत व्यवस्था गर्ने। साथै, सो कार्यक्रमलाई प्रभावकारी रूपमा अगाडी बढाउने।
- घ) वित्तीय संस्थाको सेवा पुगेको ठाउँमा बढी उत्पादनशील क्षेत्रको पहिचान गरी लगानीमा वृद्धि गर्दै जाने।
- ड) कर्मचारी व्यवस्थापन तथा कर्मचारीको क्षमता अभिवृद्धि प्रक्रियालाई थप प्रभावकारी बनाउनका लागि मौजुदा व्यवस्थाको समीक्षा तथा परिमार्जन गर्ने।
- च) आवश्यक नीति तथा निर्देशिकाहरू समय सापेक्ष रूपमा निर्माण तथा परिमार्जन गर्दै जाने।
- छ) आवश्यकता अनुसार विभिन्न संस्थाहरूसँग सहकार्य गरी विपन्न तथा गरिब समुदायको जीवनस्तर सुधार गर्नेको लागि विशेष पहल गर्ने।
- ज) अन्य कुनै लघुवित वित्तीय संस्था प्राप्ति गर्ने वा एक आपसमा गाभ्ने/गाभिने कार्य गर्नका लागि उपयुक्त वित्तीय संस्थाको पहिचान र छनौट गर्ने गरी प्रक्रिया समेत अगाडी बढाउने।
- झ) वित्तीय सेवा नपुगेको स्थानहरू पत्ता लागाई संस्थाको वित्तीय सेवा विस्तार गर्दै जाने।
- ज) सदस्यको कर्जामा संख्यात्मक भन्दा पनि गुणस्तरमा ध्यान दिनुपर्ने हुनाने कर्जाको प्रत्यक्ष सदुपयोगीता हुने क्षेत्र छनौट गरि कर्जा विस्तार गर्ने।
- ट) हालको समय परिवेश अनुसार लघुवित क्षेत्रमा पनि Digitalization गर्नुपर्छ भन्ने अवधारणा रहेको हुंदा सोको विकास र प्रयोग गरि सदस्यहरूलाई अझै प्रभावकारी एवं चुस्त दुरुस्त सेवा प्रदान गर्ने।
- झ) यस वित्तीय संस्थाले प्रदान गर्ने सेवा सुविधाका साथै विपन्न वर्गको उत्थानमा पुन्याएको योगदानका विषयमा ग्राहक सदस्य तथा अभिभावकसँग अन्तर्क्रिया कार्यक्रमको आयोजना गरी हाल लघुवित संस्थाहरू प्रति सृजना भएका भ्रमहरू चिर्ने।

**(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध,**

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

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

**(च) कारोबारलाई असर पार्ने मुख्य कुराहरू,**

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

- विभिन्न किसिमको लघुवित विरुद्धको अभियानका कारणले नियमित कार्य संचालन देखि ऋण लिने प्रवृत्ति।
- नियमनकारी निकायबाट समय समयमा जारी हुने निर्देशनहरू।
- ग्राहक सदस्यले एकको कर्जा अर्काले चलाइ दिने वददो प्रवृत्ति।
- दक्ष र अनुभवी कर्मचारीको पलायन।
- तरलता प्र्याप्ततामा हुने व्याजदर परिवर्तन।
- कर्जा सुचनाको लागि प्रभावकारी संयन्त्रको अभाव।
- लघुवित क्षेत्रमा वददो अस्वस्थ प्रतिस्पर्धा।



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

मिति २०८०/११/२६ गते सम्पन्न १५औं वार्षिक साधारण सभामा नियुक्त S.Duwadi & Associates, Chartered Accountants ले आ.व. २०८०/०८१ को लेखा परीक्षण गर्नु भएको लेखा परीक्षण प्रतिवेदनले वित्तीय संस्थाको यथार्थ अवस्थाको चित्रण गरेको छ। यस प्रतिवेदनमा कुनै नकारात्मक टिप्पणी रहेका छैन् र लेखा परीक्षण प्रतिवेदन प्रति संचालक समितिको कुनै टिप्पणी रहेको छैन।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम,

संस्थाले आ.व. २०८०/०८१ अन्त्यको वितरणयोग्य मुनाफाबाट सोही अवधिमा कायम चुक्ता पुँजी रु.६७१,१०४,९९३.०० को १४.६२५०७ प्रतिशत जस्ता बोनस शेयर बापत १३.८९३८२ प्रतिशत (रु.९३,२४२,११०.००) र नगद लाभांश (कर प्रयोजनार्थ) ०.७३१२५ प्रतिशत (रु.४,९०७,४७९.४६) गरि कुल रु. ९८,१४९,५८९.४६ लाभांश सिफारिस गरेको छ। तर वित्तीय संस्थाको निष्काशन प्रकृयामा रहेको १९५,७७३ कित्ता थप सार्वजानिक निष्काशन (FPO) वित्तीय संस्थाको वार्षिक साधारण सभा मिति तोकिनु अधिनै सूचिकृत भइसकेकाले प्रस्तावित लाभांश दर समायोजन भई थप सार्वजनिक निष्काशन (FPO) मार्फत थप भएको शेयर सहितको चुक्ता पूँजी रु.६९०,६८२,२९३/- को १३.५० प्रतिशत बोनस शेयर र ०.७१०५३ प्रतिशत नगद लाभांश (कर प्रयोजनार्थ) गरि कुल लाभांश १४.२१०५३ प्रतिशत सिफारिस गरिएको छ।

(म) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण,  
 ➤ समिक्षा वर्षमा कुनै किसिमको शेयरहरु जफत गर्ने कार्य नभएको।

(ग) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन,  
 ➤ यस वित्तीय संस्थाको सहायक कम्पनी नभएको।

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

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी,  
 ➤ विगत आर्थिक वर्षमा आधारभूत शेयरधनीहरूबाट वित्तीय संस्थालाई छुट्टै रूपमा कुनै जानकारी प्राप्त भएको छैन।

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

क्र.स	विद्यमान संचालकको नाम	पद	संस्थापक शेयर संख्या	सर्व साधारण शेयर संख्या	कुल शेयर संख्या	प्रतिशत
१.	श्री ज्ञानेन्द्र प्रसाद पाण्डे	अध्यक्ष	२९,०८२.००	१०,८३०.००	३९,९९२.००	०.५९४७%
२.	श्री उदय राज खतिवडा	संचालक	८४,०३०.००	-	८४,०३०.००	१.२५२१%
३.	श्री त्रिविक्रम पाण्डे	संचालक	२९,०८२.००	२६६.००	२९,३४८.००	०.४३७३%
४.	श्री कृष्ण बन्जाडे	संचालक	-	२४४.००	२४४.००	०.००३६%
५.	श्री समर ढकाल	संचालक	-	१,७३१.००	१,७३१.००	०.०२५८%
६.	श्री तेजदत्त खक्कुराल	संचालक	-	२,२८४.००	२,२८४.००	०.०३४०%
७.	श्रीमती हिरा देबी विष्ट	संचालक	-	-	-	०.००००%



ख) व्यवस्थापन उप-समिति पदाधिकारी

क्र.स	कर्मचारीको नाम	हालको पद	शेयर स्वामित्व कित्ता	प्रतिशत
१.	श्री मनोज कृष्ण उप्रेती	प्रमुख कार्यकारी अधिकृत	२,०१४.००	०.०३००१%
२.	श्री राजेन्द्र प्रसाद न्यौपाने	सहायक महा प्रबन्धक	-	०.०००००%
३.	श्री गोपाल राज विष्ट	प्रबन्धक	१	०.००००१%
४.	श्री मधुसुदन अधिकारी	सहायक प्रबन्धक	६३	०.०००९४%
५.	श्री मधुसुदन पन्त	वरिष्ठ अधिकृत	५१	०.०००७६%
६.	श्री सरोज पौडेल	वरिष्ठ अधिकृत	३७९	०.००५६५%
७.	श्री निरोज प्रसाद पौडेल	अधिकृत	३४	०.०००५१%

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

(द) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै संचालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा,

विगत आर्थिक वर्षमा यस वित्तीय संस्थासँग सम्बन्धित सम्झौताहरूमा यस कम्पनीका कुनै संचालक तथा निजका नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको ।

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

(त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण,

आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनका लागि वित्तीय संस्थामा भएका र हुनसक्ने जोखिमहरू व्यवस्थापन गरी वित्तीय संस्थालाई उत्कृष्ट एवं सबलरूपमा संचालन गरी लगानीकर्ताहरूको हितको संरक्षणको लागि संचालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र वैकवाट जारी हुने निर्देशनको अधिनमा राहि जोखिम व्यवस्थापनका लागि आवश्यक नीति, कार्यविधीहरू बनाई लागू गरेको छ ।

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

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण,

समीक्षा वर्षमा यस वित्तीय संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रु. ३०९,१३४,७१२.०९ रहेको छ ।

(क) कर्मचारी खर्च रु. २१९,३०२,८८०.११

(ख) हासकट्टी एवं परिशोधन खर्च रु. २२,५६१,४००.८२

(ग) अन्य सञ्चालन खर्च रु. ६७,२७०,४३१.१७





(द) लेखा परीक्षण उप-समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुभाव दिएको भए सोको विवरण,

यस वित्तीय संस्थाको लेखा परीक्षण उप-समिति निम्नानुसार रहेको छ।

संयोजक : श्री समर ढकाल (गैर कार्यकारी संचालक)

सदस्य : श्री गोपाल राज विष्ट (प्रशासन विभाग प्रमुख)

सदस्य सचिव : श्री राजेन्द्र प्रसाद न्यौपाने (आ.ले.प विभाग प्रमुख)

उप-समितिमा प्रतिनिधित्व गर्नुहुने संचालकहरूलाई प्रति बैठक भत्ता रु. ६,५००.०० (कर सहित) का दरले प्रदान गरिएको छ। साथै उक्त बैठकमा सहभागी हुँदा खाजा उपलब्ध गराइएको छ। आ.व. २०८०/०८१ मा उक्त समितिको कुल ५ वटा बैठक बसेको थियो।

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

यस अतिरिक्त, उप-समितिले बाह्य लेखा परीक्षकले पेश गरेको लेखा परीक्षण प्रतिवेदनमा औल्याइएका कैफियतहरू उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने लगायत नेपाल राष्ट्र बैंकबाट संस्थाको निरीक्षण तथा सुपरिवेक्षण गरी संस्थालाई पेश गरेको प्रतिवेदनमा औल्याइएका कैफियतहरूको कार्यान्वयन भए/नभएको सम्बन्धमा समीक्षा गरी ती विषयहरूको अभिलेख राखी संचालक समितिलाई समेत जानकारी गराउने र संस्थाको काम कारबाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी संचालक समितिलाई आवश्यक सुभाव पनि दिने गरेको छ।

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

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

(न) संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम,

सञ्चालक समितिमा बैठक भत्ता वापत अध्यक्षलाई प्रति बैठक रु ७,०००/- तथा अन्य सञ्चालकलाई प्रति बैठक रु ६,५००/- बैठक भत्ता, पत्रपत्रिका बापत रु. १,०००/- प्रतिमहिना र संचार खर्च बापत रु. १,०००/- प्रतिमहिना प्रदान गर्ने गरिएको छ। आ.व. २०८०/०८१ मा सञ्चालक समिति तथा उप-समितिहरूको बैठक भत्ता वापत जम्मा रु ८९०,५००/- र पत्रपत्रिका एवम् संचार वापत रु. १६८,०००/- भुक्तानी गरिएको छ।

पद	नाम	प्रतिनिधित्व समुह	नियुक्त मिति	जम्म भुक्तानी रकम
अध्यक्ष	श्री ज्ञानेन्द्र प्रसाद पाण्डे	संस्थापक	२०७९.१२.११	१४३,०००.००
सञ्चालक	श्री त्रिविक्रम पाण्डे	संस्थापक	२०७९.१२.११	१६०,०००.००
सञ्चालक	श्री उदय राज खतिवडा	संस्थापक	२०७९.१२.११	१४७,५००.००
सञ्चालक	श्री कृष्ण बन्जाडे	सर्वसाधारण	२०७८.०७.२७	११५,०००.००
सञ्चालक	श्री समर ढकाल	सर्वसाधारण	२०७८.०७.२७	१८०,०००.००
सञ्चालक	श्री तेज दत्त खकुराल	सर्वसाधारण	२०७८.०७.२७	१४०,५००.००
सञ्चालक	श्रीमती हिरा देवी विष्ट	स्वतन्त्र	२०७९.०९.०४	१७२,५००.००



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

क्र.सं.	विवरण	प्रमुख कार्यकारी अधिकृत	अन्य पदाधिकारी/व्यवस्थापन
१.	तलाब तथा भत्ता	२,००२,०००.००	४,८६५,३२१.३४
२.	सामाजिक सुरक्षा कोष बापत	१६८,०००.००	३७०,८४६.२२
३.	बोनस	१३७,०६७.८८	५०७,३५१.५४
४.	बिदा	-	७७,४३३.६०
	जम्मा	२,३०७,०६७.८८	५,८२०,९५२.७०
५.	संख्या	१	६

(प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम,

क्र.स.	आ.व	रकम रु.
१	२०६९/०७०	६२,०५५.९०
२	२०७०/०७१	३४,७१४.९५
	जम्मा	९६,७७०.०५

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

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

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

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

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

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

नभएको

(म) अन्य आवश्यक कुराहरू,

नभएको।



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

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

संस्थाको शेयर मूल्य धितोपत्र बजारको निति नियम मुताविक बजारले निर्धारण गर्ने गरेको र सोही बमोजिम नै कारोबार हुने गरेको छ। पूँजी बजारमा लगानीकर्ताको उत्साह पूर्वक सहभागिता भएको र यस संस्था प्रति शेयर बजारमा सकारात्मक प्रभाव रहेको छ।
  - ख) आर्थिक वर्ष २०८०/०८१ को प्रत्येक त्रैमासमा संगठित संस्थाको शेयर अधिकतम, न्यूनतम र अन्तिम मुल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य रु.	८००.८०	६८६.००	७२०.००	९०९.००
न्यूनतम मूल्य रु.	६०९.००	५६०.९०	५४९.००	६४०.००
अन्तिम मूल्य रु.	६१३	६५९.००	६५९	८५१
कुल कारोबार शेयर कित्ता	३९२,४९२.००	२३८,९६०.००	५८६,०५३.००	१,१९४,६७७.००
कुल कारोबार संख्या	३,६९५.००	२,३८०.००	४,६०८.००	९,५७२.००
कुल कारोबार दिन	६१.००	४९.००	५८.००	६१.००

६) समस्या चुनौती तथा रणनीति

क. आन्तरिक समस्या र चुनौती :

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



ख. आन्तरिक समस्या र चुनौती :

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

ग. रणनीति :

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

७. संस्थागत सुशासन :

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





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

सूचीकृत संगठित संस्थाको नाम	स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना, इमेल र वेभसाईट सहित	बनेपा-५, कान्पेपलाङ्घोक ईमेल : INFO@SLBBL.COM.NP वेभसाईट : WWW.SLBBL.COM.NP
फोन नं.	०११-६६९०६०, ६६५३४८
प्रतिवेदन पेश गरिएको आ.व	२०८०/०८१

**१. संचालक समिति सम्बन्धी विवरण**

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

श्री ज्ञानेन्द्र प्रसाद पाण्डे, २०७९/१२/११

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

सि.नं.	शेयरधनी	शेयर सङ्ख्या कित्तामा	प्रतिशत	चुक्ता पूँजी रकम
१.	संस्थापक समूह (क)	३,६४१,४१५.७१	५४.२६%	३६४,१४१,५७१.००
२.	सर्वसाधारण समूह (ख)	३,०६९,६३४.२२	४५.७४%	३०६,९६३,४२२.००
	जम्मा	६,७१०,०४९.९३	१००.००%	६७१,१०४,९९३.००

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं	संचालकको नाम	ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिको तरिका (विधि)
१	श्री ज्ञानेन्द्र प्रसाद पाण्डे	गजुरी-८, धादिङ	संस्थापक	३९,९९२	२०७९/१२/११	२०७९/१२/१४	निर्वाचित
२	श्री उदय राज खतिवडा	वीरांग-११, पर्सा	संस्थापक	८४,०३०	२०७९/१२/११	२०७९/१२/१७	निर्वाचित
३	श्री त्रिविक्रम पाण्डे	पृथ्वीनारायण-०९, गोर्खा	संस्थापक	२९,३८४	२०७९/१२/११	२०७९/१२/१७	निर्वाचित
४	श्री कृष्ण बन्जाडे	बुद्धभूमी-२, रुपन्देही	सर्वसाधारण	२४४	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
५	श्री समर ढकाल	शानिश्चरे-९, भापा	सर्वसाधारण	१,७३१	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
६	श्री तेजदत्त खकुराल	ज्वालामुखी-७, धादिङ	सर्वसाधारण	२,२८४	२०७८/०७/२७	२०७८/०७/२७	निर्वाचित
७	श्रीमती हिरा देबी बिष्ट	नागार्जुन-१, काठमाडौं	स्वतन्त्र	०	२०७९/०७/२२	२०७९/०७/२१	मनोनित

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



(घ) संचालक समितिको बैठक

संचालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. २०८०/०८१ मा बसेको संचालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.व २०७९/०८० मा बसेको संचालक समितिको बैठकको मिति
१	२०८०/०४/२१	७	०	२०७९/०४/२२
२	२०८०/०५/२१	६	०	२०७९/०५/२१
३	२०८०/०६/२३	७	०	२०७९/०६/०५
४	२०८०/०७/२१	५	०	२०७९/०७/२१
५	२०८०/०८/२१	७	०	२०७९/०८/२१
६	२०८०/०९/२२	७	०	२०७९/०९/०९
७	२०८०/०९/२८	७	०	२०७९/०९/१८
८	२०८०/१०/१५	७	०	२०७९/०९/२७
९	२०८०/११/०२	७	०	२०७९/१०/२९
१०	२०८०/११/२५	७	०	२०७९/११/१७
११	२०८०/१२/२१	५	०	२०७९/१२/१०
१२	२०८१/०१/०४	७	०	२०७९/१२/११
१३	२०८१/०१/२१	६	०	२०७९/१२/१७
१४	२०८१/०२/२१	७	०	२०८०/०१/२१
१५	२०८१/०२/३२	६	०	२०८०/०२/२१
१६	२०८१/०३/२१	७	०	२०८०/०२/३२
१७	२०८१/०३/३१	६	०	२०८०/०३/२१
१८				२०८०/०३/२९

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

आवश्यक गणपुरक संख्या नपुगी संचालक समितिको बैठक स्थगित नभएको

- संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

संचालक समितिको बैठकमा संचालक वा वैकल्पिक संचालक उपस्थित भए - नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):		बैठक मिति
अनुपस्थित संचालकको नाम		
श्री कृष्ण बन्जाडे		२०८०/०५/२१
श्री उदय राज खतिवडा		२०८०/०७/२१
श्री कृष्ण बन्जाडे		२०८०/०७/२१
श्री उदय राज खतिवडा		२०८०/१२/२१
श्री कृष्ण बन्जाडे		२०८०/१२/२१
श्री समर ढकाल		२०८१/०१/२१
श्री त्रिभिक्रम पाण्डे		२०८१/०२/३२
श्री समर ढकाल		२०८१/०३/३१
संचालक समितिको बैठकमा उपस्थित संचालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखेन नाराखेको:		राखेको





संचालक समितिको दुई लगातार बसेको वैठकको अधिकतम अन्तर (दिनमा) :	३३ दिन
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०७८/०७/२७
संचालक समितिको प्रति वैठक भत्ता रु. अन्य संचालक :	अध्यक्ष : रु. ७,०००/- अन्य संचालक : रु. ६,५००/-
आ.व. २०८०/०८१ को संचालक समितिको : कुल वैठक भत्ता खर्च रु. : पत्रपत्रिका एवं संचार खर्च रु.	रु. ८९०,५००/- रु. १६८,०००/-

## २. संचालकको आचरण सम्बन्धी तथा अन्य विवरण

संचालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार सहिता भए/नभएको :	नभएको				
एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण :	नभएको				
संचालकहरुको वार्षिक रूपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विवरण :	भएको				
क्र. स.	विषय	मिति	सहभागी संचालकको नाम	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान
१.	“MFIs CEOs and Board of Directors Meet 2024”	२०८०/१०/१२ देखि १३ गते सम्म	क. त्रिविक्रम पाण्डे ख. समर ढकाल	२	अतिथि रिसॉट एण्ड स्पा., पोखरा, कास्की, नेपाल
२.	“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली ”	२०८०/१२/२५	क. श्री ज्ञानेन्द्र प्रसाद पाण्डे ख. श्री समर ढकाल ग. श्री तेज दत्त ख. कुराल	३	मिथिला यात्री निवास, जनकपुरधाम, धनुषा, नेपाल
प्रत्येक संचालकले आफू संचालकको पदमा नियुक्त वा मनोनयन भएको पन्थ दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :					
■ संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,	गराएको				
■ निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,					
■ निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा संचालक रहेको भए त्यसको विवरण,					
■ निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।					
■ संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :	नभएको				
■ संचालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण :	नभएको				



### ३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारणः भएको

(ख) जोखिम व्यवस्थापन सम्बन्धी जानकारी :

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

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

(आ) समितिको बैठक संख्या : आ.व. २०८०/०८१ - ४ बटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

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

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

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

(ड) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

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

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

(आ) समितिको बैठक संख्या

समिति	बैठक संख्या
संचालक समिति	१७
जोखिम व्यवस्थापन समिति	४
लेखा परीक्षण समिति	५
कर्मचारी सेवा सुविधा समिति	२
सम्पत्ति शुद्धिकरण अनुगमन समिति	४





**(इ) समितिको कार्य सम्बन्धी छोटो विवरण :**

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

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

**8. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण**

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	आर्थिक अभियान राष्ट्रिय दैनिक अन्नपूर्ण पोस्ट संस्थाको वेभसाइट	२०८०/११/०३ २०८०/११/०४ २०८०/११/०३
विशेष साधारण सभाको सूचना	विशेष साधारण सभा	नभएको
वार्षिक प्रतिवेदन	नेपाल समाचार पत्र राष्ट्रिय दैनिक संस्थाको वेभसाइट	२०८०/१२/२७ (आ.व. २०७९/०८०)
त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट	पहिलो त्रैमास : २०८०/०७/२४ दोस्रो त्रैमास : २०८०/१०/२३ तेस्रो त्रैमास : २०८१/०१/२७ चौथो त्रैमास : २०८१/०४/२८
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	१. त्रैमासिक वित्तीय विवरण आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट आर्थिक अभियान राष्ट्रिय दैनिक, संस्थाको वेभसाइट	पहिलो त्रैमास : २०८०/०७/२४ दोस्रो त्रैमास : २०८०/१०/२३ तेस्रो त्रैमास : २०८१/०१/२७ चौथो त्रैमास : २०८१/०४/२८
	२. लाभांश घोषणा सम्बन्धी विवरण आ.व. २०८०/०८१ सम्मको वितरणयोग्य मूनाफा बाट मिति २०८१/११/२१ गते (दिउँसो ५ बजे) बसेको संचालक समितिको २८३औं बैठकको लाभांश घोषणा सम्बन्धी निर्णय : ● नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड	२०८१/११/२२
	३. बुक क्लोज जानकारी मिति २०८०/११/२६ गते सम्पन्न पन्थौ वार्षिक साधारण सभा प्रयोजनार्थ : नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड (नोट: आ.व. २०८०/०८१को वार्षिक साधारण सभा सम्पन्न हुन बाँकी) ● नेपाल स्टक एक्सचेन्ज र नेपाल धितोपत्र बोर्ड	२०८०/११/०३
अन्य		



(ख) सुचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहिमा परेको भए सो सम्बन्धी जानकारी : हाल सम्म कारवाहिमा नपरेको।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :  
२०८०/११/२६ (१५औं वार्षिक साधारण सभा - आ.व. २०७९/०८०)

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

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृति विकाश, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार सहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : भएको

(ख) सांगठनिक संरचना संलग्न गर्ने :

- व्यवस्थापकीय श्रेणी :
  - वरिष्ठ कार्यकारी तह :
    - कार्यकारी प्रमुख
    - नायव कार्यकारी प्रमुख
    - सहायक महाप्रबन्धक
  - कार्यकारीणी तह :
    - प्रबन्धक
    - सहायक प्रबन्धक
- अधिकृत श्रेणी :
  - वरिष्ठ अधिकृत
  - अधिकृत
  - सहायक अधिकृत / व्यवस्थापन प्रशिक्षार्थी
- सहायक श्रेणी :
  - सुपरभाइजर
  - वरिष्ठ सहायक
  - सहायक
  - कनिष्ठ सहायक / सहायक प्रशिक्षार्थी
- अगुवा सदस्य श्रेणी :
  - पाँचौ श्रेणी
  - चतुर्थ श्रेणी
  - तृतीय श्रेणी
  - द्वितीय श्रेणी
  - प्रथम श्रेणी
  - तालिमे अगुवा सदस्य (श्रेणी विहिन)
- सहयोगी श्रेणी :
  - चालक
    - वरिष्ठ चालक
    - चालक
    - सहायक चालक
  - संचार वाहक
    - वरिष्ठ संचार वाहक
    - संचार वाहक
    - सहायक संचार वाहक / संचार वाहक प्रशिक्षार्थी
- सुरक्षा पाले





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

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

**(घ) कर्मचारी सम्बन्धी अन्य विवरण**

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	नगरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	छोटो सूची, लिखित परिक्षा, मौखिक परिक्षा र ट्यालेन्टहन्ट
व्यवस्थापन स्तरका कर्मचारीको संख्या:	७
कुल कर्मचारीको संख्या:	४७१
कर्मचारीहरूको सक्षमता प्लान भए/नभएको :	भएको
आ.व.मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मालित कर्मचारीको संख्या: (आन्तरिक तथा बाह्य)	तालिम संख्या : ६५ सम्मालित कर्मचारी संख्या : ८१५
आ.व. को कर्मचारी तालिम खर्च रु :	४,९८५,७९३.००
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२०.८३%
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	२.२७%



#### ६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

##### (क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	गरेको
संचालक समितिवाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८१/०९/२७
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८१/०४/२८
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८१/०९/२७
साधारण सभावाट वित्तीय विवरण स्वीकृत भएको मिति : पछिल्लो आ.व ०७९/०८०	२०८०/११/२६
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कर्ति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	वाह्य विज्ञ नियुक्त गरिएको । एस.वि.सि एण्ड एसोसियट्स । अर्धवार्षिक ।

##### (ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरुको नाम, पद :	योग्यता												
१. श्री समर ढकाल, संचालक - संयोजक	- स्नातकोत्तर												
२. श्री गोपाल राज विष्ट, सहायक प्रबन्धक - सदस्य	- स्नातकोत्तर												
३. श्री राजेन्द्र प्रसाद न्यौपाने, सहायक महाप्रबन्धक/आ.ले.प विभाग प्रमुख - सदस्य सचिव	- स्नातकोत्तर												
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	<table border="1"> <thead> <tr> <th>बैठक मिति</th> <th>उपस्थित संख्या</th> </tr> </thead> <tbody> <tr> <td>२०८०/०५/१३</td> <td>३</td> </tr> <tr> <td>२०८०/०६/२९</td> <td>३</td> </tr> <tr> <td>२०८०/०९/२९</td> <td>३</td> </tr> <tr> <td>२०८०/११/२३</td> <td>२</td> </tr> <tr> <td>२०८१/०२/२१</td> <td>३</td> </tr> </tbody> </table>	बैठक मिति	उपस्थित संख्या	२०८०/०५/१३	३	२०८०/०६/२९	३	२०८०/०९/२९	३	२०८०/११/२३	२	२०८१/०२/२१	३
बैठक मिति	उपस्थित संख्या												
२०८०/०५/१३	३												
२०८०/०६/२९	३												
२०८०/०९/२९	३												
२०८०/११/२३	२												
२०८१/०२/२१	३												
प्रति बैठक भत्ता रु. :	६,५००/-												
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	<table border="1"> <thead> <tr> <th>बैठक मिति</th> <th>प्रतिवेदन संचालक समितिमा पेश गरेको मिति</th> </tr> </thead> <tbody> <tr> <td>२०८०/०५/१३</td> <td>२०८०/०६/२३</td> </tr> <tr> <td>२०८०/०६/२९</td> <td>२०८०/०७/२१</td> </tr> <tr> <td>२०८०/०९/२९</td> <td>२०८१/०१/०४</td> </tr> <tr> <td>२०८०/११/२३</td> <td>२०८१/०१/०४</td> </tr> <tr> <td>२०८१/०२/२१</td> <td>२०८१/०३/२१</td> </tr> </tbody> </table>	बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति	२०८०/०५/१३	२०८०/०६/२३	२०८०/०६/२९	२०८०/०७/२१	२०८०/०९/२९	२०८१/०१/०४	२०८०/११/२३	२०८१/०१/०४	२०८१/०२/२१	२०८१/०३/२१
बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति												
२०८०/०५/१३	२०८०/०६/२३												
२०८०/०६/२९	२०८०/०७/२१												
२०८०/०९/२९	२०८१/०१/०४												
२०८०/११/२३	२०८१/०१/०४												
२०८१/०२/२१	२०८१/०३/२१												





## ७. अन्य विवरण

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

परिपालन अधिकृतको

प्रमाणीत गर्ने,

नाम : राजेन्द्र प्रसाद न्यौपाने

एफ.सि.ए सौरभ दुवाडी

पद : सहायक महाप्रबन्धक

एस.दुवाडी एण्ड एसोसिएट्स

मिति : २०८१/१२/१७

चार्टर्ड एकाउण्टेन्ट्स

संस्थाको छाप :

UDIN: 250411CA01477aa7BE

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८१/१२/२१

**नोट :** यो प्रतिवेदन सूचीकृत सङ्गठित संस्थाहरूको परिपालना अधिकृतलाले तयार गरी संचालक समितिबाट स्वीकृत गराई लेखा परीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदन सँग पेश गर्नु पर्नेछ।



**INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF  
SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LTD.**

**Opinion**

We have audited the accompanying financial statements of **Swarojgar Laghubitta Bittiya Sanstha Ltd.** (“the Company”), which comprise the Statement of Financial Position as at 31<sup>st</sup> Ashadh 2081 (July 15<sup>th</sup>, 2024) the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows for the period (1<sup>st</sup> Shrawan 2080 to 31<sup>st</sup> Ashadh 2081) then ended on that date, and a summary of the significant accounting policies and other explanatory notes to accounts (hereafter referred to as “the financial statements”).

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Company, as at 31<sup>st</sup> Ashadh 2081 (July 15<sup>th</sup> 2024), and its financial performance, changes in equity, cash flows for the period (1<sup>st</sup> Shrawan 2080 to 31<sup>st</sup> Ashadh 2081) then ended, and a summary of significant accounting policies and other explanatory notes to accounts, in accordance with Nepal Financial Reporting Standards (NFRS).

**Basis for 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 Company in accordance with the Handbook of The 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 the ICAN's Handbook of The Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

**Emphasis of Matter**

We draw attention to note 3.18 read with note 4.33 of the financial statements regarding detection of fraud in Hetauda branch of the company relating to amount misappropriated equaling to Rs. 1,01,20,000.00, for which the management has provided 100% provision on such amount and the company is in the due process of conducting special investigation and taking legal action for the recovery of the stated amount and any amount which may have been misappropriated during the F.Y. 2081-82. Our opinion is not modified in respect of this matter.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of financial statements as a whole, and in forming the audit opinion thereon. 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.

S.N	Key Audit matters	Manner in which key audit matter was addressed
1	<b>Recognition of interest income</b> The interest income of the company is recognized on an accrual basis and follows the Interest Income Recognition Guidelines issued by Nepal Rastra Bank. The guideline requires suspension of interest recognition on accrual basis for the non-performing loans. Given the system lacks capability to suspend income recognition on the basis of overdue status of loan and fair value of collateral as well as fair value of collateral on regular basis, requiring manual calculation for interest recognition, we have considered it as a key audit matter.	Our audit approach regarding verification of process of interest recognition included:  a) Obtaining an understanding of the process of accrual of interest income on loans and advances on Core Banking Software (CBS) of the company. b) Test-Checking of interest income in comparison to manual interest income calculation.
2	<b>Impairment of loans and advances</b> As per NRB Directive, the Company shall measure impairment loss on loans and advances at the higher of:	Our audit approach regarding verification of impairment of loans and advances included:  a) Review the overdue status of loans and advances by





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CHARTERED ACCOUNTANTS**  
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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 statements, our responsibility is to read the other information when it becomes available to us and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged with governance.

**Responsibility of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with NFRS, 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 and error.

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

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

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

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

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

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

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

We also provide those charged with governance with a statement that we have complied 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 applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances we determine that a





**S. DUWADI & ASSOCIATES  
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	<ul style="list-style-type: none"> <li>Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and</li> <li>Amount determined adopting Incurred Loss Model as per the Carve out provided on NFRS 9 financial instruments - impairment.</li> </ul> <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on the overdue status of loans and advances as well as utilization status of the facility, status of security borrower's whereabouts etc.</p> <p>As per NFRS 9, impairment of loans and advances should be made on individual impairment basis for the loans and advances that are individually significant and collective impairment basis for the homogeneous groups of loan that are not considered individually significant.</p> <p>Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios and impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB norms is regarded as key audit Matter.</p>	<p>obtaining data from the system and that from data submitted to the other authorities.</p> <p>b) Review of sampled credit files, among other things, from the perspective of the utilization of loans and advances for the intended purpose by way of scrutiny of repayment behavior, account movement, account turnover etc. including the business visits of the selected borrowers.</p> <p>c) Grouping of homogeneous group of loan 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 provision of the defined group in the past.</p> <p>d) Verification of accuracy of provision against loan performing loan calculated by the IT system and manual calculation on sampling basis.</p>
3	<p><b><u>Information technology-general controls</u></b></p> <p>IT controls with respect to recording of transactions, auto-calculation of impairment charges on loans and advances, auto-calculation of interest expense of deposits, generation of various financial/non-financial reports along with generation of reports in compliance with NRB requirements is highly dependent on effectiveness of company's CBS and other allied systems.</p> <p>Any control lapses on these systems may result in inappropriate reporting to the management, those charged with governance, auditors, shareholders, regulators and other stakeholders. Hence testing of IT controls is regarded as key audit matter.</p>	<p>Our audit approach regarding information technology is based upon Information Technology Guidelines 2012 issued by NRB, and included:</p> <p>a) Test- Checking of booking of interest income on deposits and interest expense on loans and advances in the CBS.</p> <p>b) Test-Checking of accounting for loan loss provisioning in the CBS.</p> <p>c) Review of other reports generated by the CBS on sample basis.</p> <p>d) Study of the IS audit report of the company.</p>

**Other Matter**

The financial statements of Swarojgar Laghubitta Bittiya Sanstha Ltd. For the year ended 31<sup>st</sup> Ashadh, 2080, were audited by another auditor who expressed unmodified opinion on those statements on 18<sup>th</sup> Magh 2080.

**Information Other than the Financial Statements and Auditor's Report Thereon**

The Company's Management is responsible for the preparation of the other information. The other information comprises the information included in the Management report, Report of the Board of Directors and Chairman's statement but does not include the financial statements and our auditor's report thereon. Such information is expected to be made available to us after the date of this report.





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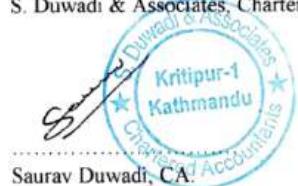
matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**Report on Requirements of Banks and Financial Institution Act, 2073 and Companies Act, 2063.**

- i. We have obtained all the information and explanations which were considered necessary for the purpose of our audit. We have also been provided with the replies to the queries as per our demand.
- ii. The Company has kept proper books of accounts as required by law, in so far as it appears from our examination of those books of account.
- iii. The Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows and attached Schedules along with significant accounting policies and explanatory notes to accounts dealt with by this report are prepared in accordance with NFRS and procedures as prescribed by Nepal Rastra Bank (NRB) and are in agreement with the books of account maintained by the Company.
- iv. Loans have been written off and transactions have been carried out in a satisfactory manner as prescribed.
- v. In our opinion, based on the information and explanations made available to us during the course of our audit the aforesaid financial statements presents fairly, in all material respects, the financial position of the Company, as at 31<sup>st</sup> Ashadh 2081 (July 15<sup>th</sup> 2024), and its financial performance, changes in equity, cash flows for the period (1<sup>st</sup> Shrawan 2080 to 31<sup>st</sup> Ashadh 2081) then ended.
- vi. During our examination of the books of accounts of the Company, Except for the case of fraud detailed in "**Emphasis of Matter**" Paragraph of this report, we have not come across any other cases where the Shareholders or any director thereof or any representative or any office holder or any employee of the Company has acted contrary to the provisions of law or caused loss or damage to the Company and
- vii. We have not come across any fraudulence in the accounts, based on our sample examination of the books.

For,

S. Duwadi & Associates, Chartered Accountants



Saurav Duwadi, CA.

Proprietor

Date: 2081 09 27

Place: Kathmandu

UDIN: 250112CA01477MnzkM



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Statement of Financial Position**

**As on 31st Ashad 2081 (15th July 2024)**

*Figures in NPR*

Particulars	Note	As on 31st Ashad 2081	As on 31st Ashad 2080
<b>ASSETS</b>			
Cash and Cash Equivalents	4.1	486,136,618.17	301,887,182.35
Statutory Balances and Due from Nepal Rastra Bank	4.2	48,481,886.58	45,177,282.22
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and advance to MFIs and Cooperatives	4.6	-	-
Loans And Advances To Customers	4.7	8,071,745,626.83	6,517,332,074.14
Investment Securities	4.8	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	41,567,989.89	31,093,613.50
Investment Property	4.10	-	-
Property and Equipment	4.11	39,122,990.91	39,633,962.20
Goodwill And Intangible Assets	4.12	163,853.24	349,172.38
Deferred Tax Assets	4.13	12,795,662.07	12,796,155.58
Other Assets	4.14	45,868,714.63	48,193,450.16
<b>Total Assets</b>		<b>8,746,883,342.31</b>	<b>6,997,462,892.54</b>
<b>Particulars</b>	<b>Note</b>	<b>As on 31st Ashad 2081</b>	<b>As on 31st Ashad 2080</b>
<b>Liabilities</b>			
Due to Bank And Financial Institutions	4.15	-	-
Due To Nepal Ratsra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	3,733,553,067.08	3,335,150,428.87
Borrowings	4.19	3,858,862,589.21	2,620,936,589.90
Current Tax Liabilities	4.9	-	-
Provisions	4.20	10,174,005.00	54,005.00
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	128,725,362.96	123,616,744.85
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
<b>Total Liabilities</b>		<b>7,731,315,024.25</b>	<b>6,079,757,768.62</b>
<b>Equity</b>			
Share Capital	4.24	671,104,993.00	627,200,928.00
Share Premium		-	-
Retained Earnings		99,157,522.24	46,584,828.35
Reserves	4.25	245,305,802.82	243,919,367.07
<b>Total Equity Attributable To Equity Holders</b>		<b>1,015,568,318.06</b>	<b>917,705,123.42</b>
<b>Non-Controlling Interest</b>		-	-
<b>Total Equity</b>		<b>1,015,568,318.06</b>	<b>917,705,123.42</b>
<b>Total Liabilities And Equity</b>		<b>8,746,883,342.31</b>	<b>6,997,462,892.54</b>
Contingent Liabilities And Commitment	4.26		
Net Assets Value Per Share		151.33	146.32

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Saurav Duwadi, CA  
S.Duwadi & Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uperty  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: January 11, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Profit or Loss**  
**For the Year Ended 31st Ashad 2081 (15th July 2024)**

*Figures in NPR*

Particulars	Note	2080.081	2079.080
Interest Income	4.27	1,096,935,589.33	1,034,342,409.10
Interest Expense	4.28	671,278,977.13	669,095,935.98
<b>Net Interest Income</b>		<b>425,656,612.20</b>	<b>365,246,473.12</b>
Fees and Commission Income	4.29	84,357,591.81	68,182,185.83
Fees and Commission Expense	4.30	4,199,133.00	2,852,703.00
<b>Net Fee and Commission Income</b>		<b>80,158,458.81</b>	<b>65,329,482.83</b>
<b>Net Interest, Fee and Commission Income</b>		<b>505,815,071.01</b>	<b>430,575,955.95</b>
Net Trading Income	4.31	-	-
Other Operating Income	4.32	2,239,976.03	2,973,820.48
<b>Total Operating Income</b>		<b>508,055,047.04</b>	<b>433,549,776.43</b>
Impairment Charge/(Reversal) for Loans and Other Losses	4.33	68,426,591.87	55,870,929.87
<b>Net Operating Income</b>		<b>439,628,455.17</b>	<b>377,678,846.56</b>
<b>Operating Expense</b>			
Personnel Expenses	4.34	219,302,880.11	220,342,027.70
Other Operating Expenses	4.35	67,270,431.17	68,470,396.67
Depreciation And Amortisation	4.36	22,561,400.82	22,964,654.30
<b>Operating Profit</b>		<b>130,493,743.07</b>	<b>65,901,767.89</b>
Non Operating Income	4.37	43,648,074.08	51,931,733.05
Non Operating Expense	4.38	578,796.00	-
<b>Profit Before Income Tax</b>		<b>173,563,021.15</b>	<b>117,833,500.94</b>
Income Tax Expense	4.39	62,157,353.45	41,551,719.79
Current Tax		62,497,049.14	57,780,187.47
Deferred Tax		(339,695.69)	(16,228,467.68)
<b>Profit For The Year</b>		<b>111,405,667.70</b>	<b>76,281,781.15</b>
<b>Profit Attributable To:</b>			
Equity Holders Of The Financial Institution		111,405,667.70	76,281,781.15
Non-Controlling Interest			
<b>Profit For The Year</b>		<b>111,405,667.70</b>	<b>76,281,781.15</b>
<b>Earnings Per Share (EPS)</b>			
Basic Earnings Per Share		16.60	12.16
Diluted Earnings Per Share		16.60	12.16

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Saurav Duwadi, CA  
S.Duwadi & Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Upadhyay  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: January 11, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Distributable Profit or Loss**  
**For the Year Ended 31st Ashad 2081 (15th July 2024)**  
**As per NRB Regulation**

Particulars	Current Year	Previous Year
<b>Net Profit/(loss) as per Statement of Profit or Loss</b>	<b>111,405,667.70</b>	<b>76,281,781.15</b>
<b>Appropriation</b>		
a. General Reserve	(22,281,133.54)	(15,256,356.23)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	(1,114,056.68)	(762,817.81)
e. Employees' Training Fund	(330,256.50)	(999,127.74)
f. Client Protection Fund	(1,114,056.68)	(762,817.81)
g. Other : Share Issue Expenses	(445,694.00)	-
<b>Profit/(loss) before regulatory adjustment</b>	<b>86,120,470.30</b>	<b>58,500,661.56</b>
<b>Regulatory Adjustments:</b>		
a. Interest Receivable (-)/Previous Accrued Interest Received(+)	16,153,888.59	1,199,196.84
b. Short Loan Loss Provision in Accounts(-)/Reversal(+)	-	-
c. Short Provision for Possible Losses on Investment(-)/Reversal(+)	-	-
d. Short Provision for Possible Losses on Non-Banking Assets (-)/Reversal(+)	-	-
e. Deferred Tax Assets Recognized(-)/Reversal(+)	(339,695.69)	(963,756.38)
f. Goodwill Recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain Purchase Gain Recognized (-)/Reversal(+)	-	-
h. Actuarial Loss Recognized (-)/Reversal(+)	-	-
i. Others : Actuarial Gain of OLTEB Recognized (-)/Reversal(+)	(3,247,990.83)	(4,837,899.15)
<b>Net Profit/(loss) for the Year End available for Distribution</b>	<b>98,686,672.37</b>	<b>53,898,202.87</b>
<b>Opening Retained Earning</b>	<b>46,584,828.35</b>	<b>111,069,810.48</b>
Adjustment(+/-)		
Corporate Social Responsibility Expense during the year	175,706.00	671,349.00
Transfer to Regulatory Reserve as adjustment	(74,879.22)	-
<b>Distribution:</b>		
Bonus Share Issued	(43,904,065.00)	(113,101,807.00)
Cash Dividend Paid	(2,310,740.26)	(5,952,727.00)
<b>Total Distributable Profit/(Loss) as on Year End Date</b>	<b>99,157,522.24</b>	<b>46,584,828.35</b>
<b>Annualized Distributable Profit/Loss per Share</b>	<b>14.78</b>	<b>7.43</b>

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Saurav Duwadi, CA  
S.Duwadi & Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Upadhyay  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer

Date: January 11, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Comprehensive Income**  
**For the Year Ended 31st Ashad 2081 (15th July 2024)**

Particulars	2080.081	2079.080
<b>Profit For The Year</b>	<b>11,405,667.70</b>	<b>76,281,781.15</b>
<b>Other Comprehensive Income, Net Of Income Tax</b>		
a) Items that will not be reclassified to Profit or Loss		
Gains / (Losses) from investment in equity instruments measured at fair value		
Gains / (Losses) on revaluation		
Actuarial Gains / (Losses) on defined benefit plans	1,133,964.00	(911,373.00)
Income tax relating to above items	(340,189.20)	273,411.90
<b>Net other Comprehensive Income that will not be reclassified to Profit or Loss</b>	<b>793,774.80</b>	<b>(637,961.10)</b>
b) Items that are or may be reclassified to Profit or Loss		
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>-</b>	<b>-</b>
<b>Other Comprehensive income for the year, net of income tax</b>	<b>793,774.80</b>	<b>(637,961.10)</b>
<b>Total Comprehensive income for the year</b>	<b>112,199,442.50</b>	<b>75,643,820.05</b>
<b>Total Comprehensive income attributable to:</b>		
Equity Shareholder Of The Bank	112,199,442.50	75,643,820.05
Non Controlling Interest		-
<b>Total Comprehensive Income For The Period</b>	<b>112,199,442.50</b>	<b>75,643,820.05</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande Chairman	Uday Raj Khatiwada Director	Tri Bikram Pandey Director	Krishna Banjade Director	Saurav Duwadi, CA S.Duwadi & Associates Chartered Accountants
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Tej Datta Khakural Director	Samar Dhakal Director	Hira Devi Bista Director	Manoj Krishna Uperty Chief Executive Officer	Niroj Prasad Poudel Chief Financial Officer
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Date: January 11, 2025  
Place : Banepa, Kavre



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED  
Statement of Cash Flows  
For the Year Ended 31st Ashad 2081 (15th July 2024)**

*Figures in NPR*

Particulars	2080.081	2079.080
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	1,069,836,113.28	1,026,211,151.33
Fees and other income received	128,005,665.89	120,113,918.88
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(303,565,617.00)	(283,126,050.02)
Commission and fees paid	(4,199,133.00)	(2,852,703.00)
Cash payment to employees	(215,905,953.80)	(215,142,373.70)
Other expense paid	(67,849,227.17)	(68,470,396.67)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>606,321,848.20</b>	<b>576,733,546.82</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	(3,304,604.36)	1,115,394.14
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advance to bank and financial institutions	-	-
Loans and advances to customers	(1,588,459,159.76)	713,064,906.39
Other assets	(7,309,177.90)	(1,740,289.14)
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	398,402,638.21	180,305,550.59
Borrowings	1,237,925,999.31	(881,044,201.99)
Other liabilities	13,336,540.09	(42,611,597.04)
<b>Net cash flow from operating activities before tax paid</b>	<b>656,914,083.79</b>	<b>545,823,309.77</b>
Income taxes paid	(72,971,425.53)	(60,980,852.49)
<b>Net cash flow from operating activities</b>	<b>583,942,658.26</b>	<b>484,842,457.28</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(6,537,418.04)	(4,138,233.50)
Receipt from the sale of property and equipment	-	147,500.00
Purchase of intangible assets	0.02	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	2,838,491.25	4,381,148.04
Dividend received	-	-
<b>Net cash used in investing activities</b>	<b>(3,698,926.77)</b>	<b>390,414.54</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of shares	-	-
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Dividends paid	(2,310,740.26)	(5,952,727.00)
Interest paid	(363,892,083.51)	(381,200,125.93)
Other receipt/payment	(29,791,471.40)	(32,623,237.52)
<b>Net cash from financing activities</b>	<b>(395,994,295.17)</b>	<b>(419,776,090.45)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>184,249,436.32</b>	<b>65,456,781.37</b>
Cash and cash equivalents at beginning of the period	301,887,182.35	236,430,400.21
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>486,136,618.17</b>	<b>301,887,182.35</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande  
Chairman

Uday Raj Khatiwada  
Director

Tri Bikram Pandey  
Director

Krishna Banjade  
Director

Saurav Duwadi, CA  
S.Duwadi & Associates  
Chartered Accountants

Tej Datta Khakural  
Director

Date: January 11, 2025  
Place : Banepa, Kavre

Samar Dhakal  
Director

Hira Devi Bista  
Director

Manoj Krishna Uperty  
Chief Executive Officer

Niroj Prasad Poudel  
Chief Financial Officer



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Statement of Changes in Equity**  
**For the Year Ended 31st Ashad 2081 (15th July 2024)**

Particulars	Share Capital	Share premium	General reserve	Retained earning	Attributable to Equity holders of the institution					Non-controlling interest	Total equity
					Investment adjustment reserve	Client Protection Fund	CSR Reserve Fund	Staff Training Fund	Regulatory Reserve		
<b>Balance at 1st Shrawan 2079</b>	<b>514,099,121.00</b>	-	-	-	-	-	-	-	-	-	<b>862,928,870.89</b>
<b>Comprehensive income for the year</b>											
Profit for the year											
Other comprehensive income net of tax											
Gains/(losses) from investment in equity instruments measured at fair value.											
Gains/(losses) on revaluation											
Actuarial gains/(losses) on defined benefit plans											
Gains/(losses) on cash flow hedge											
Exchange gains/(losses) arising from translating financial assets of foreign operation											
<b>Total Comprehensive income for the year</b>				<b>76,281,781.15</b>	-	-	-	-	-	-	<b>76,281,781.15</b>
<b>Transfer to Reserves during the year</b>											
Transfer from reserve during the year											
Transactions with owners, directly recognised in equity											
Share Issued											
Share Based Payments											
<b>Dividends to equity holders</b>											
Bonus shares issued											
Cash dividend paid											
Other											
<b>Total contributions by and distributions</b>	<b>113,101,807.00</b>	-	<b>15,256,356.23</b>	<b>(140,766,763.28)</b>	-	<b>(14,152,022.71)</b>	<b>91,466.81</b>	<b>999,127.74</b>	<b>4,602,458.69</b>	-	<b>(20,867,567.52)</b>
<b>Balance at 31st Ashad 2080</b>	<b>627,200,928.00</b>	-	<b>150,586,062.71</b>	<b>46,584,826.35</b>	<b>10,000.00</b>	<b>36,460,925.70</b>	<b>2,215,349.23</b>	<b>3,612,029.74</b>	<b>49,948,330.25</b>	<b>1,086,669.44</b>	<b>917,705,123.42</b>
<b>Balance at 1st Shrawan 2080</b>	<b>627,200,928.00</b>	-	<b>150,586,062.71</b>	<b>46,584,826.35</b>	<b>10,000.00</b>	<b>36,460,925.70</b>	<b>2,215,349.23</b>	<b>3,612,029.74</b>	<b>49,948,330.25</b>	<b>1,086,669.44</b>	<b>917,705,123.42</b>
<b>Comprehensive income for the year</b>											
Profit for the year											
Other comprehensive income net of tax											
Gains/(losses) from investment in equity instruments measured at fair value.											



Particulars	Share Capital	Share premium	General reserve	Retained earnings	Attributable to Equity holders of the Institution						Non-controlling interest	Total equity	
					Investment adjustment reserve	Client Protection Fund	CSR Reserve	Staff Training Fund	Regulatory Reserve	Actuarial Reserve			
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	793,774.80	
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>111,405,667.70</b>	<b>-</b>	<b>1,114,056.68</b>	<b>1,114,056.68</b>	<b>5,316,049.50</b>	<b>(12,566,202.07)</b>	<b>74,879.22</b>	<b>-</b>	<b>112,199,442.50</b>	
Transfer to Reserves during the year	-	-	-	22,281,133.54	(117,259,084.33)	-	-	-	-	-	-	-	
Transfer from reserve during the year	-	-	-	5,086,619.78	-	-	-	-	-	-	-	-	
<b>Transactions with owners, directly recognised in equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(445,694.00)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(445,694.00)</b>	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share Issue Expenses	-	-	-	-	-	-	-	-	-	-	-	-	
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Dividends to equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43,904,065.00</b>	<b>(43,904,065.00)</b>	<b>-</b>	<b>(11,579,813.60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2,310,740.26)</b>	
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total contributions by and distributions</b>	<b>43,904,065.00</b>	<b>-</b>	<b>22,281,133.54</b>	<b>(58,832,973.81)</b>	<b>-</b>	<b>(10,465,756.92)</b>	<b>938,350.68</b>	<b>330,256.50</b>	<b>(12,491,322.85)</b>	<b>-</b>	<b>(14,336,247.86)</b>	<b>-</b>	
<b>Balance at 31<sup>st</sup> Ashad 2081</b>	<b>671,104,983.00</b>	<b>-</b>	<b>172,867,196.25</b>	<b>99,157,522.24</b>	<b>10,000.00</b>	<b>25,995,168.78</b>	<b>3,153,698.91</b>	<b>3,942,286.24</b>	<b>37,457,007.40</b>	<b>1,880,444.24</b>	<b>1,015,568,318.06</b>	<b>-</b>	<b>1,015,568,318.06</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

..... Gyanendra Prasad Pande Chairman ..... Uday Raj Khatiwada Director ..... Tri Bikram Pandey Director ..... Krishna Banjade Director ..... Hira Devi Bista Director ..... Manoj Krishna Uprey Chief Executive Officer

..... Tej Datta Khakura Director ..... Samar Dhakal Director ..... Niraj Prasad Poudel Chief Financial Officer

Date: January 11, 2025  
Place : Banepa, Kavre



## Swarojgar Laghubitta Bittiya Sanstha Limited

### Notes to Financial Statements

For the year ended on 31st Ashad 2081

#### 1 Reporting entity

Swarojgar Laghubitta Bittiya Sanstha Limited ("The Microfinance") is domiciled and incorporated in Nepal under Company Act 2063 on Shrawan 08, 2066. The Microfinance got license from Nepal Rastra Bank on Mansir 16, 2066 having 3 district working area and started its operation on Poush 01, 2066. Later, on Poush 19, 2074, The Microfinance got license to operate at National Level from Nepal Rastra Bank. The Microfinance has its registered Central Office at Banepa Municipality 5, Kavre, Nepal. The Microfinance is operating as a D Class Licensed financial institution as per Bank and Financial Institution Act, 2073. The Microfinance is a Public Company having its share listed on Nepal Stock Exchange with trading code "SLBL" after issuing its share to the general public in FY 2069.070.

During the period, the Microfinance has provided its services through 91 total branch offices located in seven province by the end of FY 2080.081. With the aim of providing access to financial services of the poor and marginalized women members, promoting a culture of saving, encouraging to generate income, supporting micro-enterprises development and providing social security services to its member the Microfinance is serving 125,884 households throughout its 91 branches till the end of this fiscal year.

Being 'D' class licensed institution from Nepal Rastra Bank, major activities of the Microfinance include deprived sector lending under group guarantee without collateral in order to enhance economic and social factors of the member. Also, the microfinance provides microenterprise loan (Collateral Loan) to its member within the limit as prescribed by Nepal Rastra Bank from time to time. The microfinance also provides different types of skillfull and income generating training to members in time to time basis. The major sources of fund for the microfinance are saving collection of members along with the lending by various Banks and Financial Institutions and Equity holder's Fund.

#### 2 Basis of Preparation

##### 2.1 Statement of Compliance

The Financial statements of the Microfinance have been prepared in accordance with the requirements by Nepal Financial Reporting Standard (NFRS) as issued by Accounting Standard Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in a format issued by Nepal Rastra Bank in the Unified Directives, 2079 issued for Microfinance. The Financial Statement comprise of:

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

##### 2.1.1 Use of Carve-out

ICAN has provided carve-out on specific areas for alternative treatment of the items of financial statements required as per NFRS. Based on such, the Microfinance has used the following carve outs for preparation and presentation of the financial statements in line with NFRS.

##### a) Impairment Loss on Loans and Advances

"As per NFRS 9 Financial Instruments read together with carve-outs issued by ICAN for alternative treatment, 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 amortised cost is impaired. If any such evidence exists, the entity determine the amount of any impairment loss unless the entity is a bank or financial institution registered as per Bank and Financial institution Act 2073. Such entities shall measure impairment loss on loan and advances as the higher or amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9. The entity shall disclose the impairment loss as per this carve-out and amount of impairment loss determined. The Microfinance has calculated the impairment loss as per NFRS 9 but has recognised the loan loss provision as per the norms of Nepal Rastra Bank using this carve-out."



**b) Effective Interest Rate**

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

## 2.2 Reporting Period and Approval of Financial Statements

### 2.2.1 Reporting Period

The reporting period for this financial statements is the period ending on 31st Ashad 2081. Financial information of following period/dates are provided on the financial statements.

1. Comparative NFRS financial statements (financial statements as on and for the periods ended on 31st Ashad 2081)
2. NFRS financial statements for current period (financial statements as on and for the period ended on 31st Ashad 2081)

### 2.2.2 Approval of Financial Statements

- The Board of Directors acknowledges the responsibility for the preparation and presentation of Financial Statements as per the provision of The Companies Act, 2074 (First Amendment).
- The financial statements were authorised for issue by the Board of Directors vide its resolution dated 2081.09.27 and recommended for approval in its 16th Annual General Meeting by Shareholders.

## 2.3 Functional and Presentation Currency

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

## 2.4 Use of Estimates, Assumptions and Judgments

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

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

### a) Going Concern

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

### b) Fair Value of Financial Instruments

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

### c) Impairment losses on Loans and Advances

As per the carve-out approved by the ICAN, Banks and Financial Institutions shall measure impairment losses on loans and advances as the higher of the amount derived as per rule-based norms prescribed by NRB and the



amount determined by as per paragraph-5 of NFRS 9, with proper disclosure of the same. Accordingly, the microfinance has assessed the impairment loss under both norms and impairment provided in the financial statements is the impairment under norms prescribed by NRB with separate disclosure of impairment calculated under NFRS 9.

**d) Taxation Matters**

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

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

**e) Deferred Tax**

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

**f) Defined Benefit Plans**

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

**g) Valuation of Lease Liabilities**

The application of NFRS 16 requires the microfinance to make judgements that affects the valuation of lease liabilities and valuation of right to use assets. These include identifying contracts falling within the scope of NFRS 16, assessing the contract terms and determining the interest rates for discounting of future cash flows. The lease term determined by the microfinance generally comprise of non-cancellable period of lease contracts, periods covered by an option, to extend the lease if the microfinance is reasonably certain to exercise that option and periods covered by an option to determine the lease if the microfinance is reasonable certain not to exercise that option. The same term is applied as economic useful life of right to use.

**h) Materiality and Aggregation**

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

**2.5 Changes in Accounting Policies**

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

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

There have been amendments to the Standards issued by the Institute of Chartered Accountants of Nepal (ICAN) and applicability of the new Standards have been notified for IFRS. But the amendments and new standards become applicable only when ICAN pronounces them.

The Microfinance has availed the Carve-outs on NFRS-9 Financial Instruments dated 2nd Shrawan 2079. The quantitative and qualitative impact of the same have been disclosed as applicable.

**2.7 New Standards and Interpretation not Adopted**

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



## 2.8 Discounting

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

## 2.9 Standalone Financial Statements

The presented financial statements is the separate financial statements of the Microfinance. The Microfinance does not have subsidiary, accordingly, preparation of consolidated financial statements as per NFRS 10 is not required.

## 2.10 Offsetting

Assets and Liabilities, Income and Expenses are reported separately and no assets and liabilities, or income and expense are offset unless required or permitted by NFRS.

## 2.11 Comparative Information

Comparative information is provided in narrative and descriptive nature, if it is relevant to understand the current period's financial statement and reclassified whenever necessary to conform to current year presentation.

Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification/disclosures.

# 3 Significant Accounting Policies

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

## 3.1 Basis of Measurement

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

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

## 3.2 Cash and cash equivalent

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

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

## 3.3 Financial assets and financial liabilities

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

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

### 3.3.1 Recognition

Microfinance recognizes Financial Assets and Financial Liabilities when it becomes a party to the contractual provisions of the instrument. All Financial Assets and Liabilities are measured at Fair Value on initial recognition. Transaction costs in relation to Financial Assets and Financial Liabilities, other than those carried at Fair value through Profit or Loss (FVTPL), are added to the Fair Value on initial recognition. Transaction costs in relation to Financial Assets and Financial Liabilities which are carried at Fair Value through Profit or Loss (FVTPL) are charged to the Statement of Profit or Loss.

### 3.3.2 Classification

- Financial Assets
- Financial Liabilities



## 1. 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:

- Financial Assets measured at Amortized Cost
- Financial Assets measured Fair Value

### I) Financial Assets measured at Amortized Cost

The Microfinance classifies a Financial Assets measured at Amortized Cost if both of the following conditions are met:

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

### ii) Financial Assets 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:

- Financial Assets at Fair Value through Profit or Loss, and
- Financial Assets at Fair Value through Other Comprehensive Income.

#### 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 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.

#### Financial Assets at Fair Value through Other Comprehensive Income

Investment in an equity instrument that is not held for trading and at 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.

## 2. Financial Liabilities

Financial Liabilities are classified as followings:

- Financial Liabilities at Fair Value through Profit or Loss, and
- Financial Liabilities measured at Amortized Cost.

### i) Financial Liabilities at Fair Value through Profit or Loss

Financial Liabilities are classified as Fair Value through Profit or Loss if they are held for trading or are derivative transactions. Upon initial recognition, transaction costs that are directly attributable to the acquisition are recognized in the Statement of Profit or Loss as incurred. Subsequent changes in Fair Value are recognized in Profit or Loss.

### ii) 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.

### 3.3.3 Measurement

#### Initial Measurement

A Financial Asset or Financial Liability is measured initially at Fair Value plus or minus, for an item not at Fair Value through Profit or Loss, transaction costs that are directly attributable to its acquisition or issue.

Transaction cost in relation to Financial Asset and Liability at Fair Value through Profit or Loss are recognized in Statement of Profit or Loss.

#### Subsequent Measurement

A Financial Asset or Financial Liability is subsequently measured either at Fair Value or at Amortized Cost based on the classification of the Financial Asset or Financial Liability. Financial Asset or Liability classified as measured at Amortized Cost is subsequently measured at Amortized Cost using Effective Interest Rate method. The Amortized Cost of Financial Asset or Financial Liability is the amount at which the Financial Asset or Financial Liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the Effective Interest Rate method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectible.

Financial Instruments classified at Fair Value are subsequently measured at Fair Value. The subsequent changes



in Fair Value of Instruments at Fair Value through Profit or Loss are recognized in Statement of Profit or Loss whereas of Financial Asset at Fair Value through Other Comprehensive Income are recognized in Other Comprehensive Income.

### 3.3.4 De-recognition

#### Derecognition of Financial Assets

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

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

- The consideration received (including any new asset obtained less any new liability assumed), and
- Any cumulative gain or loss that had been recognized in Other Comprehensive Income is recognized in Profit or Loss.

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

#### Derecognition of Financial Liabilities

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

### 3.3.5 Determination of fair value

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

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

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

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

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

### 3.3.6 Impairment

At each reporting date the Microfinance assesses whether there is any indication that an asset may have been impaired. If such indication exists, the recoverable amount is determined. A Financial Asset or a group of Financial Asset is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of the asset (a loss event), and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of Financial Asset that can be reliably estimated.

The management's judgement is extensively used in the estimation of the amount and timing of future cashflows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provision made.

The individual impairment provision applies to financial assets evaluated individually for impairment and is based on Management's best estimate of the present value of the future cash flows that are expected to be received. In estimating these cash flows, Management makes judgments about a number of factors including a borrower's financial situation and the net realizable value of any underlying collateral. Each impaired asset is



assessed on its merits to estimate the recoverable amount of cash flows. A collective impairment provision is established for:

- Groups of homogeneous loans and advances and investment securities which are held to maturity, that are not considered individually significant; and
- Groups of assets that are individually significant but that were not found to be individually impaired.

The collective impairment is carried out using statistical modelling such as historical trends of the probability of defaults, timings of recoveries, and current economic and market conditions which may warrant the loss being greater than the suggested by the historical trends.

For the purpose of collective assessment of impairment, Microfinance has categorized assets into the following broad products as follows:

- General Loan / Business Loan (Group Basel)
- Business Growth Loan (Group Basel)
- Micro Enterprises Loan (Collateral)
- Disaster Loan (Group Basel)
- Alternative Energy Loan (Group Basel)
- Center Home Loan (Group Basel)
- Swarojgar Loan (Group Basel)
- Emergency Loan (Group Basel)
- Covid-19 Easy Loan (Group Basel)

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

Loan loss provisioning respect of Performing and Non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisions prescribed in Unified Directives 2079 issued by NRB for Microfinance. Provision is made for possible losses as follows:

Rate	Categories	Loans & Advances			Provision
		Uninsured	Insured	Total	
<b>A. Performing Loan &amp; Advances</b>		<b>2,147,059.00</b>	<b>7,766,004,535.50</b>	<b>7,768,151,594.50</b>	<b>28,309,392.76</b>
1.30%	Pass	505,386.00	7,443,712,086.96	7,444,217,472.96	24,198,650.18
5%	Restructure	1,641,673.00	303,424,523.71	305,066,196.71	3,874,893.34
5%	Watch List	-	18,867,924.83	18,867,924.83	235,849.24
<b>B. Non-Performing Loan &amp; Advances</b>		<b>72,562,170.63</b>	<b>385,060,573.87</b>	<b>457,622,744.50</b>	<b>151,595,554.35</b>
25%	Substandard	-	15,494,982.53	15,494,982.53	968,436.65
50%	Doubtfull	143,945.00	114,035,846.64	114,179,791.64	14,326,455.35
100%	Bad	72,418,225.63	255,529,744.70	327,947,970.33	136,300,662.35
<b>Sub Total (A+B)</b>		<b>74,709,229.63</b>	<b>8,151,065,109.37</b>	<b>8,225,774,339.00</b>	<b>179,904,947.11</b>
Additional		-	-	-	53,017,230.59
<b>Total</b>		<b>74,709,229.63</b>	<b>8,151,065,109.37</b>	<b>8,225,774,339.00</b>	<b>232,922,177.70</b>

Insured Loans and advances represents the Loans and advances insured with Deposit & Credit Guarantee Fund (DCGF) for which only 25% of applied rate is applicable for provision amount.

#### **Policies opted for Impairment Charge**

The Microfinance opts carveout issued by ICAN for measurement of impairment of Loans and Advances. Individual and Collective Impairment calculated as per NFRS is compared with the Loan Loss Provision calculated as per Unified Directives, 2079 issued for microfinance, and higher of the amount derived from these measures is taken as Impairment charge for Loans and Advances.

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

Particulars	As on 31st Ashad 2081
LLP as per NRB Directives	232,922,177.70
Impairment as per NFRS	188,766,889.51



### 3.3.7 Amortized cost measurement

The 'amortised cost' of a financial asset and financial liability is the amount at which the financial asset or financial liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortisation using the effective interest method of any difference between initial amount recognised and the maturity amount minus any reduction for impairment.

### 3.3.8 Effective Interest Method

"Effective Interest Method is the method that is used in the calculation of the amortised cost of a financial asset or a financial liability and in the allocation and recognition of the interest revenue or interest expense in profit or loss over the relevant period. Effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability."

## 3.4 Trading assets

Financial Assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified Financial Instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at Fair Value, with transaction costs taken to Profit or Loss. Subsequent changes in their Fair Values are recognized in Profit or Loss in 'Net Trading Income'. However, the Microfinance does not have such assets to be recognized as trading assets as on Ashadh end 2081.

## 3.5 Property and Equipment

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

### Recognition

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

### Measurement

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

### Subsequent Measurement

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

### Subsequent Cost

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

### Derecognition

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

### Assets not capitalized

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

### Capital Work in Progress

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



#### **Residual Value**

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

#### **Depreciation**

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

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

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

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

#### **Items**

	<b>WDV Rate</b>
Building	5%
Leasehold Properties	Lease period
Vehicle	20%
Office Equipment, Furniture & Fixture, Computer & Accessories	25%
Other Assets	15%

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

### **3.6 Goodwill and Intangible assets**

#### **Recognition**

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

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

#### **Subsequent Expenditure**

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

#### **Subsequent Measurement**

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

#### **Amortization of Intangible Asset**

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

#### **De-recognition of an Intangible Asset**

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

### **3.7 Investment Property**

Investment property is land and building held either to earn rental income or for capital appreciation or for both but not for sale in the ordinary course of business, use in the supply of services or for administrative purpose.

### **3.8 Income tax**

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

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

Tax Expense comprises Current Tax and Deferred Tax.



### Current Tax

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

### Current Tax Calculation as per Income Tax Act, 2058

Particulars	Amounts (NPR.)
<b>Profit as per NFRS (Before Staff Bonus Provision)</b>	<b>192,847,801.28</b>
<b>Less: Staff Bonus Provision</b>	<b>19,284,780.13</b>
<b>Profit as per NFRS (After Staff Bonus Provision)</b>	<b>173,563,021.15</b>
<b>Add:</b>	
<b>Inadmissible Expenses as per Income tax Act, 2058</b>	
1 Depreciation as per Accounting System	22,561,400.82
2 Staff Gratuity Provision	232,731.00
3 Staff Leave Provision	2,068,973.00
4 Interest Cost on Employee Benefit Obligations	2,789,153.00
5 Interest Cost on Lease Liabilities	3,821,276.62
6 Fines and Penalties	50,338.00
7 Repair and Maintenance Expenses as per Accounting System	447,279.00
8 Provision against current assets	10,120,000.00
9 Share Issue Expenses	-
10 Corporate Social Responsibility Expense	175,706.00
	<b>42,266,857.44</b>
<b>Less:</b>	
<b>Admissible Expenses as Per Income Tax Act, 2058</b>	
1 Depreciation as per Section 19	7,469,897.95
2 Write back of provision on other assets	-
3 Payment of staff Gratuity	172,186.00
4 Leave encashment	1,521,744.69
5 Dividend Income	17,765,963.80
6 Lease Payments	17,765,963.80
7 Gain on disposal of Depreciable Asset and Other Income not recognised in tax	2,239,976.03
8 Repair and maintenance expenses as per section 16	337,766.04
<b>9 Less Loss Carried Forward</b>	<b>1,280,959.93</b>
<b>Total Taxable Income</b>	<b>185,041,384.15</b>
<b>Income Tax Liability</b>	<b>55,512,415.24</b>
<b>Advance Tax deposited</b>	<b>97,080,405.13</b>
<b>Income Tax Receivable</b>	<b>41,567,989.89</b>

### Deferred Tax

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



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

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

#### **Income tax on items of OCI**

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

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

#### **Deposits**

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

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

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

#### **Debt Securities Issued**

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using Effective Interest Rate method except where the microfinance designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2081.

#### **Subordinated Liabilities**

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

### **3.10 Provisions and Contingent Liabilities**

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

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

Contingent liabilities are separately disclosed in the financial statements.

### **3.11 Revenue Recognition**

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

- i) **Identification of the Transaction:** A valid contract or arrangement exists between the Microfinance and the customer, outlining the terms for the provision of goods or services.
- ii) **Transfer of Risks and Rewards:** The significant risks and rewards associated with ownership of the goods or services have been transferred to the customer. Typically, this means that the customer has gained control over the asset.
- iii) **Reliable Measurement of Revenue:** The amount of revenue can be measured reliably, ensuring there is reasonable certainty regarding the value expected to be received in exchange for the goods or services provided.
- iv) **Probable Economic Benefits to the Microfinance:** The Microfinance has a high degree of confidence that economic benefits, such as cash or other assets, will flow to it. If uncertainties or conditions are attached to the receipt of benefits, revenue recognition may be deferred.



- v) **Specific Criteria for Different Types of Revenue:** Certain revenue types, such as interest, royalties, and dividends, may have their own specific recognition criteria.
- vi) **No Outstanding Obligations:** Revenue is recognized when the Microfinance has fully fulfilled its obligations or services as per the contract and has the right to payment.

### 3.11.1 Interest income

For all financial assets measured at amortized cost, interest bearing financial assets classified as Fair Value through Profit or Loss, Interest income is recorded using the EIR. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

Further, Interest Income on Loan and Advances is recognized as per the Guideline on Recognition of Interest Income, 2019 issued by NRB and Carve-Out issued by ICAN has been opted.

#### Carve-Out Issued by ICAN

As per the Carve-Out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately and separate EIR computation for every customer seems impracticable, such transaction costs of all previous years has not been considered when computing EIR. Due to impracticability, such relevant costs are ignored, due to which EIR rate equals to the rate provided to customers and therefore, income recognized by system on accrual basis has been considered as income once the recorded value of a financial asset or a group of similar financial assets have been reduced due to impairment loss, interest income continues to be recognized using the rate of interest used to discount the future cashflows for the purpose of measuring the impairment loss.

#### Guideline on Recognition of Interest Income, 2019 by NRB

##### a. criteria for determining loans on which interest no longer be recognized to the profit of loss account but shall be suspended

Guideline issued by NRB on Income Recognition defines following criterias for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended:

- i. Loans where there is reasonable doubt about the ultimate collectability of principal or interest;
- ii. Loans against which Individual Impairment as per NAS-39 of Life-time Impairment as per NFRS-9 has been made;
- iii. Loans where contractual payments of principal and/or interest are more than 3 months in arrear and where the "net realizable value" of security is insufficient to cover payment of principal and accrued interest;
- iv. Loans where contractual payments of principal and/or interest are more than 12 months in arrear, irrespective of the net realizable value of collateral;
- v. Overdrafts and other short term facilities which have not been settled after the expiry of loan and even not renewed within 3 months of the expiry, and where net realizable value of security is insufficient to cover payment of principal and accrued interest;
- vi. Overdrafts and other short term facilities which have not been settled after the expiry of loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral;

##### b. Criteria to cease the Accrual of Interest

Bank and Financial Institutions shall accrue the interest on loan although it has been decided to suspend the recognition of income. However, BFIs shall cease to accrue interest on loan, in case where contractual payments of principal and/or interest of the loan are due for more than 12 months and the "net realizable value" of security is insufficient to cover payment of principal and accrued interest. Cessation of accrual of interest for accounting purpose shall not preclude an entity to continue to accrue interest on a memorandum basis for legal enforcement purposes unless the loan is written off.

Movement in Accrued Interest Receivable				
Particulars	As on 31st Ashadh 2078	As on 32nd Ashadh 2079	As on 31st Ashadh 2080	As on 31st Ashad 2081
Interest Suspense( Receivable)	52,896,000.00	75,219,759.00	103,118,813.33	173,872,771.04
Interest receivable due for more than 1 year	18,313,562.00	24,337,388.00	48,486,332.60	94,979,305.51
Interest receivable due for 1 year or less	34,582,438.00	50,882,371.00	54,632,480.73	78,893,465.53
Incremental amount	6,993,662.00	16,299,933.00	3,750,109.73	24,260,984.80



### **3.11.2 Fee and commission income**

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

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

### **3.11.3 Dividend income**

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

### **3.11.4 Net trading income**

Income derived from buying/selling of assets and liabilities classified as for trading purpose are accounted as net trading income. Gain and loss on trading assets and liabilities are recognized on mark to market basis and not on realization basis.

### **3.11.5 Other Operating Income**

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

## **3.12 Interest expense**

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

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

## **3.13 Employees Benefits**

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

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

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

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

## **3.14 Leases**

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

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

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

- requires the Microfinance to recognize the effect of initially applying NFRS 16 by considering the date of initial application as the date of commencement of lease.
- does not permit restatement of comparatives, which continue to be presented under NAS 17 and IFRIC 4.

Under NFRS 16, right-of-use assets are tested for impairment in accordance with NAS 36.



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

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

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

### 3.15 Share Capital and Reserves

Share Capital and Reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the Microfinance after deducting all its liabilities. Changes in Equity during the reporting period comprise income and expenses recognized in the Statement of Financial Position; plus comtribution from the holders of equity claims, minus distribution to holders of equity claims.

#### 3.15.1 Share Capital

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

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

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

#### 3.15.2 Reserves

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

##### a) General Reserve

Twenty Percent of the net profit as stated in Section 44 of Bank and Financial Institution Act, 2073 and Fifty Percent of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of Fifteen Percent as provisioned in Direction No. 13 of Directive No.1/79 of Unified Directive for Microfinance issued by NRB is set aside to the general reserve.

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

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2080</b>	<b>150,586,062.71</b>
<b>Addition to the Fund this FY</b>	
a. Provision of this FY (20% of net profit as per NFRS)	22,281,133.54
b. 50% of Dividend in excess of 15% Dividend	-
<b>Total (A)</b>	<b>172,867,196.25</b>
<b>Less : Expenses from Fund this FY</b>	<b>-</b>
<b>Total (B)</b>	<b>-</b>
<b>Closing Balance as on Ashad End 2081 (A-B)</b>	<b>172,867,196.25</b>



**b) Exchange Equalization Reserve**

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

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

In line with Point 14 of Directive 6/079, Microfinance is required to allocate 1% of its net profit for the year for CSR and is required to create CSR Reserve. The amount appropriated to this reserve is expensed off as prescribed in the same Directive in the next fiscal year.

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

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2080</b>	<b>2,215,349.23</b>
<b>Addition to the Fund this FY</b>	
a. Provision of this FY (1% of net profit as per NFRS)	1,114,056.68
b. 10% of Dividend in excess of 15%	-
<b>Total (A)</b>	<b>3,329,405.91</b>
<b>Less : Expenses from Fund this FY</b>	<b>175,706.00</b>
a. Assistance to Cultural Program	46,750.00
b. Dustbin Distributed to Wada Office, Siraha-1	5,300.00
c. Dustbin Distributed to Manakamana Temple, Gorkha	29,437.00
d. Ceiling Fan & Dustbin Distribution to Local Police Office & Wada Office, Shivasatakshi, Jhapa	13,900.00
e. Dustbin Distributed to Shree Bhanudaya Higher Secondary School, Nawalpur	8,500.00
f. Chair provided to Wada Office, Baradashi-3, Jhapa	5,500.00
g. Kitchen Appliance provided to Area Police Office, Rajgadh, Jhapa	6,280.00
h. Various Financial Literacy Programs	60,039.00
<b>Total (B)</b>	<b>175,706.00</b>
<b>Closing Balance as on Ashad End 2081 (A-B)</b>	<b>3,153,699.91</b>

**d) Client Protection Fund**

Client Protection Fund is created at One Percent of Net Profit. In addition to this, Thirty-Five Percent of additional amount of Cash Dividend and Bonus Shares, if declared and distributed in excess of Fifteen Percent, as provisioned in Unified Directives 2079/04/01/Ja/A issued by NRB to Microfinance is also set-aside accordingly.

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

Particulars	Amount(NPR)
<b>Opening Balance of 1st Sharwan 2080</b>	<b>36,460,925.70</b>
<b>Addition to the Fund this FY</b>	
a. Interest Income to the fund	3,427,468.93
b. Miscellaneous Addition	10,588.47
c. 1% of Net Profit as per NFRS of the FY	1,114,056.68
d. 35% of Dividend in excess of 15%	-
<b>Total (A)</b>	<b>41,013,039.78</b>
<b>Less : Expenses from Fund this FY</b>	
a. Assistance to member during pregnancy for hygiene foods and expenses for medical cure of member	5,418,525.00
b. Restoration and Security of failure of Business of Borrower	1,813,475.00
c. Help for centre home repair	22,500.00
d. Scholarship Expenses	2,197,811.00
e. Training and Observation Expenses of Member	5,565,560.00
<b>Total Expenses (B)</b>	<b>15,017,871.00</b>
<b>Closing Balance as on Ashad End 2081 (A-B)</b>	<b>25,995,168.78</b>

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the microfinance shall earmark and invest separately the portion of residual amount of the fund. In compliance with the provision, the management has invested NPR 35,00,000 in fixed deposit of various banks and financial institutions and residual amount has been kept in bank account for future expenditure purpose.

**d) Regulatory Reserve**

The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance



includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on Ashadh end 2080 not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial Loss etc.

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

Particulars	FY 2080.081	Movement During The Year	FY 2079.080
Interest Receivable	18,264,574.27	(16,153,888.59)	34,418,462.86
Short Loan Loss Provision	-	-	-
Short provision for possible losses on investments	-	-	-
Short provision on NBA	-	-	-
Deferred Tax assets	12,795,662.07	414,574.91 (340,189.20)	12,721,276.36
Deferred Tax assets movement through OCI	-	-	-
Gain on Bargain Purchase	-	-	-
Actuarial Gain Recognized/Loss Reserve	6,056,581.86	3,247,990.83	2,808,591.03
Fair Value loss recognized in OCI	-	-	-
Deferred Tax assets recognized in Actuarial Reserve	340,189.20	340,189.20	-
Others	-	-	-
<b>Total</b>	<b>37,457,007.40</b>	<b>(12,491,322.85)</b>	<b>49,948,330.25</b>

**e) Capital Reserve**

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

**f) Fair Value Reserve**

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

**g) Actuarial Gain Reserve**

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

**h) Assets Revaluation Reserve**

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

**i) Capital Redemption Reserve**

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

**j) Proposed Dividend Distribution**

The Board of the microfinance has not recommended any dividend for the Financial Year 2080.081 yet. Any dividend recommended for stated period by the board will be subject to ratification by the Annual General Meeting (AGM) of the Shareholders.

**k) Investment Adjustment Reserve**

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





#### I) Staff Training Fund

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

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

Particulars	FY 2080.081	FY 2079.080
Opening Balance as on 1st Sharwan	3,612,029.74	2,612,902.00
Expenses to be made during the year (3 % of Salary & Allowance of Previous FY)	5,316,049.50	4,739,039.24
Actual Expenses made on Staff Training During the FY	(4,985,793.00)	(3,739,911.50)
<b>Fund created (+) / reversal (-)</b>	<b>330,256.50</b>	<b>999,127.74</b>
<b>Closing Balance as on Ashad End</b>	<b>3,942,286.24</b>	<b>3,612,029.74</b>

#### 3.15.3 Share Premium

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

#### 3.15.4 Retained Earning

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

#### 3.16 Earning per share including diluted

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

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

#### 3.17 Segment reporting

##### An operating segment is a component of an entity :

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

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

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

#### 3.18 Events after Reporting Date

These are the events occurring between the reporting date and up to the date of approval of financial statements which are either adjustable or unadjustable.

Adjustable events are adjusted in the presented financial statements. Except for the following events relating to fraud (refer note 4.33), there are no events that require additional disclosure in the financial statements: In the light of detection of misappropriation of funds from the bank accounts of Hetauda Branch by the Branch Manager amounting to NRS, 1,01,20,000.00, during the Financial Year 2080-81, the management of the company is in process of conducting special investigation and taking legal recourse for recovery of the stated amount and any additional amount which may have been misappropriated during the Financial Year 2081.082.



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED  
Notes to the financial statements for the Year Ended 31st Ashad 2081**

**Note No. 4.1**

(Figures in NPR)

**Cash and Cash Equivalents**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Cash in hand	2,317,972.00	4,358,225.00
Balance with B/FIs	483,818,646.17	297,528,957.35
Money at call and short notice		-
Other		-
<b>Total</b>	<b>486,136,618.17</b>	<b>301,887,182.35</b>

**Note No. 4.2**

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

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Statutory Balances with NRB	2,950,000.00	2,950,000.00
Statutory Balances with BFIs	45,531,886.58	42,227,282.22
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	-	-
<b>Total</b>	<b>48,481,886.58</b>	<b>45,177,282.22</b>

**Note No. 4.3**

**Placement with Bank and Financial Institutions**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Placements with domestic B/FIs	-	-
Less: Allowances for Impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.4**

**Derivative Financial Instruments**

The Microfinance does not have any Derivative Financial Instruments.

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Held for trading</b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Held for risk management</b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>





**Note No. 4.5**

**Other Trading Assets**

The Microfinance does not have any trading assets.

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Pledged

Non-pledged

**Note No. 4.6**

**Loans and advances to MFIs and Cooperatives**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to Cooperatives	-	-
Less: Allowance for impairment	-	-
<b>Other</b>		
Less: Allowance for impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note 4.6.1.**

**Allowance for impairment**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Balance for Beginning	-	-
Impairment loss for the year	-	-
Charge for the year	-	-
Recoveries/reversal	-	-
Amount written off	-	-
Balance at Ending	-	-

**Note No. 4.7**

**Loans and advances to customers**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Loans and advances measured at amortised cost	8,225,774,339.00	6,637,315,179.24
AIR On Loans and Advances	78,893,465.53	54,632,480.73
<b>Less: Impairment allowances</b>	<b>(232,922,177.70)</b>	<b>(174,615,585.83)</b>
Collective Allowances	(24,198,650.18)	(19,303,687.09)
Individual Allowances	(208,723,527.52)	(155,311,898.74)
<b>Net amount</b>	<b>8,071,745,626.83</b>	<b>6,517,332,074.14</b>
Loans and advances measured at FVTPL		
<b>Total</b>	<b>8,071,745,626.83</b>	<b>6,517,332,074.14</b>



Note No. 4.7.1

Analysis of Loans and advances- By Product

Particulars	As on 31st Ashad 2081	As on 31st Ashad 2080
<b>Product</b>		
Term Loans	8,225,774,339.00	6,637,315,179.24
Short term, term loan	-	-
Hire purchase loan	-	-
Personal Residential Loans	-	-
Staff loans	-	-
Others	-	-
<b>Sub Total</b>	<b>8,225,774,339.00</b>	<b>6,637,315,179.24</b>
Interest receivable	78,893,465.53	54,632,480.73
<b>Grand Total</b>	<b>8,304,667,804.53</b>	<b>6,691,947,659.97</b>

Note No. 4.7.2

Analysis of Loans and advances- By Collateral

Particulars	As on 31st Ashad 2081	As on 31st Ashad 2080
<b>Secured</b>		
Immovable assets	1,241,875,860.17	1,305,177,805.18
Government Guarantee	-	-
Collateral of Government securities	-	-
Collateral of fixed deposit receipt	-	-
Group Guarantee	6,983,898,478.83	5,332,137,374.06
Personal Guarantee	-	-
Other collateral	-	-
<b>Sub Total</b>	<b>8,225,774,339.00</b>	<b>6,637,315,179.24</b>
Unsecured	-	-
<b>Grand Total</b>	<b>8,225,774,339.00</b>	<b>6,637,315,179.24</b>

Note No. 4.7.3

Allowances for Impairment

Particulars	As on 31st Ashad 2081	As on 31st Ashad 2080
<b>Specific allowance for impairment</b>		
<b>Balance at Shravan 1</b>	<b>19,303,687.09</b>	<b>23,360,601.27</b>
Impairment loss for the year	-	-
Recoveries/reversal during the year	4,894,963.09	(4,056,914.18)
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
Other Movement	-	-
<b>Balance at Ashad End</b>	<b>24,198,650.18</b>	<b>19,303,687.09</b>
<b>Collective allowances for impairment</b>		
<b>Balance at Shravan 1</b>	<b>155,311,898.74</b>	<b>95,384,054.43</b>
Impairment loss for the year	53,411,628.78	59,927,844.31
Recoveries/reversal during the year	-	-
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
Other Movement	-	-
<b>Balance at Ashad End</b>	<b>208,723,527.52</b>	<b>155,311,898.74</b>
<b>Total Allowance for impairment</b>	<b>232,922,177.70</b>	<b>174,615,585.83</b>



#### Note No. 4.8

##### Investment securities

Investments made by Microfinance in financial instruments 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 which is as follows:

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Investment securities measured at amortised cost		-
Investment Securities measured at FVTPL		-
Investment Securities measured at FVTOCI	1,000,000.00	1,000,000.00
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

#### Note No. 4.8.1

##### Investment securities measured at amortized cost

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### Note No. 4.8.2

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Equity intrument		-
Quoted equity instrument		-
Unquoted equity instrument	1,010,000.00	1,010,000.00
Less: specific allowances for impairment	(10,000.00)	(10,000.00)
<b>Total</b>	<b>1,000,000.00</b>	<b>1,000,000.00</b>

#### Note No 4.8.3

(Figures in NPR)

##### Infromation relating to investment in equities

Particulars	As on 31th Ashadh 2081		As on 31st Ashadh 2080	
	Cost	Fair value	Cost	Fair value
<b>Investment in Unquoted Equity</b>				
Nepal Finsoft company Ltd	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
10,000 shares of Rs. 100 each				
Centre for Microfinance Company	10,000.00	10,000.00	10,000.00	10,000.00
100 shares of Rs. 100 each				
<b>Total</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>	<b>1,010,000.00</b>



**Note No. 4.9**

**Current Tax Assets**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Current tax assets</b>		
Current year income tax assets	97,080,405.13	83,038,053.27
Tax assets of prior periods	-	-
<b>Total</b>	<b>97,080,405.13</b>	<b>83,038,053.27</b>
<b>Current tax Liabilities</b>		
Current year income tax liabilities	55,512,415.24	51,944,439.77
Tax Liabilities of prior periods	-	-
<b>Total</b>	<b>55,512,415.24</b>	<b>51,944,439.77</b>
Total	41,567,989.89	31,093,613.50

**Note 4.10**

(Figures in NPR)

**Investment Properties**

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

The MFI has no investment properties.

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Investment Properties measured at fair value</b>		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/Transfer	-	-
Net Amount		
<b>Investment Properties measured at cost</b>		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	-	-
<b>Total</b>	<b>-</b>	<b>-</b>





**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
Notes to the financial statements for the Year Ended 31st Ashad 2081

(Figures in NPR)

**Note 4.11 Property and Equipment**

Particulars	Land	Building	Vehicle	Office Equipment	Other Assets	Total
<b>Cost</b>						
<b>Balance as on Ashad end 2079</b>	<b>15,779,500.00</b>	-	5,043,687.17	45,410,039.08	18,152,283.38	<b>84,385,509.63</b>
Addition during the Year						-
Acquisition			-	2,241,445.50	1,896,788.00	4,138,233.50
Capitalization						-
Disposal during the year			(131,814.37)			(131,814.37)
Adjustment/Revaluation						
<b>Balance as on Ashad end 2080</b>	<b>15,779,500.00</b>	-	<b>4,911,872.80</b>	<b>47,651,484.58</b>	<b>20,049,071.38</b>	<b>88,391,928.76</b>
Addition during the Year						-
Acquisition	-		37,299.00	1,804,663.00	4,695,456.00	6,537,418.00
Capitalization	-		-	-	-	-
Disposal during the year	-		-	-	-	-
Adjustment/Revaluation	-		-	(50,244.06)	50,244.10	0.04
<b>Balance as on Ashad End 2081</b>	<b>15,779,500.00</b>	-	<b>4,949,171.80</b>	<b>49,405,903.52</b>	<b>24,794,771.48</b>	<b>94,929,346.80</b>
<b>Depreciation and Impairment</b>						
<b>Balance as on Ashad end 2079</b>	-	-	<b>3,823,008.13</b>	<b>28,084,679.25</b>	<b>9,440,905.11</b>	<b>41,348,592.49</b>
Impairment for the year						
Depreciation charge for the Year			223,335.01	4,672,859.37	2,513,179.69	7,409,374.06
Disposals						
Adjustment						
<b>Balance as on Ashad end 2080</b>	-	-	<b>4,046,343.14</b>	<b>32,757,538.61</b>	<b>11,954,084.80</b>	<b>48,757,966.56</b>
Impairment for the year						
Depreciation charge for the Year			177,280.76	3,990,887.24	2,880,221.34	7,048,389.34
Disposals						
Adjustment						
<b>Balance as on Ashad End 2081</b>	-	-	<b>4,223,623.90</b>	<b>36,748,425.85</b>	<b>14,834,306.14</b>	<b>55,806,355.90</b>
<b>Capital Work in Progress</b>						
<b>Net Book Value</b>						
<b>As on 31st Ashadh 2078</b>	<b>15,779,500.00</b>	-	<b>1,525,923.82</b>	<b>15,390,867.78</b>	<b>4,536,447.23</b>	<b>37,232,738.82</b>
<b>As on 32nd Ashadh 2079</b>	<b>15,779,500.00</b>	-	<b>1,220,679.04</b>	<b>17,325,359.84</b>	<b>8,711,378.27</b>	<b>43,036,917.14</b>
<b>As on 31st Ashadh 2080</b>	<b>15,779,500.00</b>	-	<b>865,529.66</b>	<b>14,893,945.97</b>	<b>8,094,986.58</b>	<b>39,633,962.20</b>
<b>As on 31st Ashad 2081</b>	<b>15,779,500.00</b>	-	<b>725,547.90</b>	<b>12,657,477.67</b>	<b>9,960,465.34</b>	<b>39,122,990.91</b>



Note : 4.12

(Figures in NPR)

**Goodwill and Intangible Assets**

Particulars	Goodwill	Software		Total
		Purchased	Developed	
<b>Cost</b>				
<b>Balance as on 1st Shrawan 2078</b>		<b>2,816,050.00</b>		<b>2,816,050.00</b>
Addition during the Year				-
Acquisition		197,750.00		<b>197,750.00</b>
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
<b>Balance as on 32nd Ashadh 2079</b>	-	<b>3,013,800.00</b>	-	<b>3,013,800.00</b>
Addition during the Year				-
Acquisition				-
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
<b>Balance as on 31st Ashadh 2080</b>	-	<b>3,013,800.00</b>	-	<b>3,013,800.00</b>
Addition during the Year				-
Acquisition				-
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
<b>Balance as on Ashad End 2081</b>	-	<b>3,013,800.00</b>	-	<b>3,013,800.00</b>
<b>Ammortization and Impairment</b>				-
<b>Balance as on 32nd Ashadh 2079</b>	-	<b>2,287,960.38</b>	-	<b>2,287,960.38</b>
Ammortization charge for the Year		376,667.24		376,667.24
Impairment for the year				-
Disposals				-
Adjustment				-
<b>Balance as on 31st Ashadh 2080</b>	-	<b>2,664,627.62</b>	-	<b>2,664,627.62</b>
Ammortization charge for the Year		185,319.12		185,319.12
Impairment for the year				-
Disposals				-
Adjustment		0.02		0.02
<b>Balance as on Ashad End 2081</b>	-	<b>2,849,946.76</b>	-	<b>2,849,946.76</b>
<b>Capital Work in Progress</b>	-	-	-	-
<b>Net Book Value</b>				
<b>As on 31st Ashadh 2078</b>	-	<b>944,318.00</b>	-	<b>944,318.00</b>
<b>As on 32nd Ashadh 2079</b>	-	<b>725,839.62</b>	-	<b>725,839.62</b>
<b>As on 31st Ashadh 2080</b>	-	<b>349,172.38</b>	-	<b>349,172.38</b>
<b>As on 31st Ashad 2081</b>	-	<b>163,853.24</b>	-	<b>163,853.24</b>



**Note No. 4.13**

(*Figures in NPR*)

**Deferred Tax**

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

Particulars	As on 31st Ashadh 2081		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Investment properties (NBA)	-	-	-
Interest Receivable	-	-	-
Employees' Defined Benefit Plan	11,194,731.51	-	11,194,731.51
Provisions ( Bank deposit and advance)	16,201.50	-	16,201.50
Property and Equipment	(92,400.29)	-	(92,400.29)
Intangible Assets	109,363.85	-	109,363.85
Lease Liabilities	7,280,423.72	6,865,522.17	414,901.55
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>			<b>11,642,798.13</b>
Deferred tax on carry forward of unused tax losses	1,152,863.94		1,152,863.94
<b>Net Deferred tax assets/(liabilities) as on 31st Ashad 2081</b>			<b>12,795,662.07</b>
Deferred tax asset/(liabilities) as on Shrawan 1, 2080			12,796,155.58
<b>Deferred Tax income/(expense) during the year</b>			<b>(493.51)</b>
Deferred tax income/(expense) recognised in profit or loss			339,695.69
Deferred tax income/(expense) recognised in other comprehensive income			(340,189.20)
Deferred tax income/(expense) recognised in directly in equity			-
Particulars	As on 31st Ashadh 2080		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Investment properties (NBA)	-	-	-
Interest Receivable	-	-	-
Employees' Defined Benefit Plan	10,515,842.82	-	10,515,842.82
Provisions ( Bank deposit and advance)	16,201.50	-	16,201.50
Property and Equipment	(54,397.32)		(54,397.32)
Intangible Assets	109,363.85		109,363.85
Lease Liabilities	10,427,689.01	9,755,696.20	671,992.81
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>			<b>11,259,003.66</b>
Deferred tax on carry forward of unused tax losses	1,537,151.92		1,537,151.92
<b>Net Deferred tax assets/(liabilities) as on 31st Ashad 2080</b>			<b>12,796,155.58</b>
Deferred tax asset/(liabilities) as on Shrawan 1, 2079			(3,705,724.00)
<b>Deferred Tax income/(expense) during the year</b>			<b>16,501,879.58</b>
Deferred tax income/(expense) recognised in profit or loss			16,228,467.68
Deferred tax income/(expense) recognised in other comprehensive income			273,411.90
Deferred tax income/(expense) recognised in directly in equity			-



**Note: 4.14**

**Other Assets**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accounts receivable	13,547,451.04	1,516,754.82
Accrued Income	-	-
Prepayments and deposits	245,687.37	2,607,275.96
Staff Advances	5,727,049.38	7,279,769.38
Income tax deposit	400,000.00	400,000.00
Deferred Employee Expenditure	-	-
ROU Assets	22,885,073.89	32,518,987.32
Consumable Stores	3,063,452.95	3,870,662.44
<b>Total</b>	<b>45,868,714.63</b>	<b>48,193,449.92</b>

**Note:4.15**

**Due to Bank and Financial Institutions**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Borrowing from BFIs	-	-
Settlement and clearing accounts	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.16**

**Due to Nepal Rastra Bank**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Refinance from NRB	-	-
Standing liquidity facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.17**

**Derivative financial instruments**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Held for trading</b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Held for risk management</b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note:4.18**

**Deposits from Customers**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Institutional Customers:</b>		
Term deposits		-
Call Deposits		-
Other		-
<b>Sub total:</b>		-
<b>Individual Customers:</b>		
Term deposits		-
Saving Deposits		-
Savings from Members	3,733,553,067.08	3,335,150,428.87
Other		-
<b>Sub total:</b>	3,733,553,067.08	3,335,150,428.87
<b>Total</b>	<b>3,733,553,067.08</b>	<b>3,335,150,428.87</b>

**Note:4.19**

**Borrowing**

The Microfinance has following borrowings as on reporting date.

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Domestic Borrowing:</b>		
Nepal Government		-
Other licensed institution	3,858,862,589.21	2,620,936,589.90
Other		-
<b>Sub total</b>	<b>3,858,862,589.21</b>	<b>2,620,936,589.90</b>
<b>Foreign Borrowing:</b>		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>3,858,862,589.21</b>	<b>2,620,936,589.90</b>

**Note:4.20**

**Provisions**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other Provisions	10,174,005.00	54,005.00
<b>Total</b>	<b>10,174,005.00</b>	<b>54,005.00</b>



Note:4.20.1

**Movement in provision**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Balance at Beginning</b>	<b>54,005.00</b>	<b>54,005.00</b>
Provisions made during the year	10,120,000.00	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
<b>Balance at Ending</b>	<b>10,174,005.00</b>	<b>54,005.00</b>

Note:4.21

**Other liabilities**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Liability for employees defined benefit obligations	8,914,130.00	9,241,106.00
Liability for long-service leave	28,401,641.70	25,811,703.39
Short-term employee benefits	95,927.01	285,042.43
Bills Payable	-	-
Employee Provident fund	-	-
Creditors and Accruals	17,710,798.22	19,866,012.89
Interest payable on deposit	5,340.09	5,340.09
Interest payable on borrowing	4,023,411.14	3,821,329.62
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Lease Liabilities	24,268,079.07	34,758,963.35
Employee Bonus Payable	19,284,780.13	13,092,611.22
Other Miscellaneous liabilities	967,013.19	885,901.76
Payable to Member for Service Charge Refund	25,054,241.75	15,848,734.10
Others - Depreciation Fund	-	-
<b>Total</b>	<b>128,725,362.30</b>	<b>123,616,744.85</b>

Note:4.21.1

**Defined benefit obligation**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Present value of funded obligations	-	-
Present value of non-funded obligations	8,914,130.00	9,241,106.00
<b>Total present value of obligations</b>	<b>8,914,130.00</b>	<b>9,241,106.00</b>
Fair value of plan assets	-	-
Present value of net obligations	8,914,130.00	9,241,106.00
<b>Recognised liability for defined benefit obligation</b>	<b>8,914,130.00</b>	<b>9,241,106.00</b>

Note:4.21.2

**Plan Assets**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Equity securities	-	-
Government bonds	-	-
Bank deposits	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note:4.21.3**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Defined benefit obligation at Beginning	9,241,106.00	7,832,576.00
Actuarial losses/(gain)	(1,133,964.00)	911,373.00
Benefit paid by the plan	(172,186.00)	(778,315.00)
Current service cost	232,731.00	658,710.00
Interest cost	746,443.00	616,762.00
<b>Defined benefit obligation at Ending</b>	<b>8,914,130.00</b>	<b>9,241,106.00</b>

**Note:4.21.4**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Fair value of plan assets at Begining	-	-
Contributions paid into the plan	-	-
Benefit paid during the year	-	-
Actuarial (losses) gains	-	-
Expected return on plan assets	-	-
<b>Fair value of plan assets at Ending</b>	<b>-</b>	<b>-</b>

**Note:4.21.5**

**Amount recognised in profit or loss**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Current service cost	11,915,326.00	13,334,291.00
Interest on obligation	2,789,153.00	2,240,665.00
Expected return on plan assets	-	-
Actuarial loss/(gain)	(9,613,622.00)	(7,679,205.00)
<b>Total</b>	<b>5,090,857.00</b>	<b>7,895,751.00</b>

**Note:4.21.6**

**Amount recognized in other comprehensive income**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Acturial (gain)/loss	(1,133,964.00)	911,373.00
<b>Total</b>	<b>(1,133,964.00)</b>	<b>911,373.00</b>

**Note:4.21.7**

**Actuarial assumptions**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Discount rate	9%	9%
Expected return on plan assets	-	-
Future salary increase	5.75%	5.75%
Withdrawal rate	11%	20.67%
<b>Total</b>	<b>26%</b>	<b>35%</b>



**Note:4.21.8**

**Long-service leave**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Present value of funded obligations	-	-
Present value of non -funded obligations	28,401,641.70	25,811,703.39
<b>Total present value of obligations</b>	<b>28,401,641.70</b>	<b>25,811,703.39</b>
Fair value of plan assets	-	-
Present value of net obligations	28,401,641.70	25,811,703.39
<b>Recognised liability for long -service leave</b>	<b>28,401,641.70</b>	<b>25,811,703.39</b>

**Note:4.21.9**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Other long-term obligation at Beginning	25,811,703.39	21,109,206.39
Actuarial losses/(gain)	(9,613,622.00)	(7,679,205.00)
Benefit paid by the plan	(1,521,744.69)	(1,917,782.00)
Current service cost	11,682,595.00	12,675,581.00
Interest cost	2,042,710.00	1,623,903.00
<b>Other long-term obligation at Ending</b>	<b>28,401,641.70</b>	<b>25,811,703.39</b>

**Note:4.22**

**Debt securities issued**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.23**

**Subordinated liabilities**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Redeemable preference shares	-	-
Irredeemable cumulative preference shares(liabilities component)	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>





**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
Notes to the financial statements for the Year Ended 31st Ashad 2081

**Note:4.24**

**Share capital**

(*Figures in  
NPR*)

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Ordinary shares	671,104,993.00	627,200,928.00
Convertible preference share(Equity component)	-	-
Irredeemable preference share(Equity component)	-	-
Perpetual debt(Equity component only)	-	-
<b>Total</b>	<b>671,104,993.00</b>	<b>627,200,928.00</b>

**Note:4.24.1**

**Ordinary shares**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Authorized capital:		
ordinary share of Rs.100 each	800,000,000.00	800,000,000.00
Issued capital:		
ordinary share of Rs.100 each	690,682,293.00	627,200,928.00
Subscribed and paid of capital:		
ordinary share of Rs.100 each	671,104,993.00	627,200,928.00
<b>Total</b>	<b>671,104,993.00</b>	<b>627,200,928.00</b>

**Note:4.24.2**

**Ordinary share ownership**

Particulars	As on 31st Ashad 2081		As on 31st Ashadh 2080	
	Percent	Amount	Percent	Amount
<b>Domestic ownership(promoter)</b>	<b>54.26%</b>	<b>364,141,569.20</b>	<b>54.26%</b>	<b>340,319,223.53</b>
Nepal Government				
"A" class licensed institutions				
Other licensed institutions				
Other institutions	0.65%	4,362,182.45	0.65%	4,076,806.03
Other	53.61%	359,779,386.75	53.61%	336,242,417.50
<b>Domestic ownership(public)</b>	<b>45.74%</b>	<b>306,963,423.80</b>	<b>45.74%</b>	<b>286,881,704.47</b>
Nepal Government				
"A" class licensed institution				
Other licensed institutions				
Other institutions				
Other	45.74%	306,963,423.80	45.74%	286,881,704.47
<b>Foreign ownership Promoter</b>				
<b>Foreign ownership public</b>				
<b>Total</b>	<b>100.00%</b>	<b>671,104,993.00</b>	<b>100.00%</b>	<b>627,200,928.00</b>



Share Details of Person/Grop/Film/Company holding 0.5% or more share out of Paid Up Capital NRS 671,104,993

S.N	Name	%	No. of Shares	Amount
1	SHYAM PRASAD KHATIWADA	1.95	130,840.00	13,084,000.00
2	SHIVA KAMAL GURUNG	1.65	110,575.00	11,057,500.00
3	GANESH SUBEDI	1.51	101,500.00	10,150,000.00
4	SAGAR RAJ JOSHI	1.51	101,018.00	10,101,800.00
5	ANITA BARAL	1.34	90,174.00	9,017,400.00
6	DEEPAK KUMAR SHRESTHA	1.26	84,624.00	8,462,400.00
7	UDAY RAJ KHATIWADA	1.25	84,030.00	8,403,000.00
8	SASHIKANTA AGRAWAL	1.2	80,779.00	8,077,900.00
9	MADHAV BHANDARI	0.98	65,672.00	6,567,200.00
10	SAROJINI SHRESTHA	0.95	63,651.00	6,365,100.00
11	RENU KARKI	0.91	61,359.00	6,135,900.00
12	SUBHASH DIXIT	0.91	61,135.00	6,113,500.00
13	ROSHAN SUBEDI	0.87	58,157.00	5,815,700.00
14	BASHANTA KC	0.87	58,141.00	5,814,100.00
15	GAURI SHRESTHA	0.84	56,438.00	5,643,800.00
16	RUCHILA UPRETY	0.82	55,064.00	5,506,400.00
17	HOMA KANTA CHAULAGAI	0.74	49,373.00	4,937,300.00
18	PRAKASH PANT	0.69	46,158.00	4,615,800.00
19	BINITA ADHIKARI	0.68	45,876.00	4,587,600.00
20	NEIGHBOURHOOD SOCIETY SERVICE CENTER	0.65	43,763.00	4,376,300.00
21	BIMALA JOSHI	0.65	43,626.00	4,362,600.00
22	MADAN KUMAR DANGOL	0.65	43,625.00	4,362,500.00
23	Nilam Kumar Singh Dangol	0.63	42,127.00	4,212,700.00
24	GYANENDRA PRASAD PANDE	0.59	39,912.00	3,991,200.00
25	PUSHPA JOSHI	0.59	39,845.00	3,984,500.00
26	Komananda Adhikari	0.59	39,731.00	3,973,100.00
27	ARJUN PANT	0.59	39,547.00	3,954,700.00
28	KALPANA JOSHI SHRESTHA	0.58	38,995.00	3,899,500.00
29	BISHNU KATTEL	0.56	37,465.00	3,746,500.00
30	BEGRAJ JOSHEE	0.55	36,814.00	3,681,400.00
31	ANU SHRESTHA	0.54	36,199.00	3,619,900.00
32	TANKA MANI KAFLE	0.53	35,590.00	3,559,000.00
33	HOM NATH SHARMA CHAULAGAIN	0.51	34,024.00	3,402,400.00
34	GUNA RAJ JOSHEE	0.51	33,916.00	3,391,600.00



**Note:4.25**

**Reserves**

Following reserves are maintained by the Microfinance.

<b>Particulars</b>	<b>As on 31st Ashad 2081</b>	<b>As on 31st Ashadh 2080</b>
Statutory General Reserve	172,867,196.25	150,586,062.71
Capital reserve	-	-
Exchange equalization reserve	-	-
Investment adjustment reserve	10,000.00	10,000.00
Corporate social responsibility reserve	3,153,699.91	2,215,349.23
Client Protection Fund	25,995,168.78	36,460,925.70
Capital redemption reserve	-	-
Assets revaluation reserve	-	-
Regulatory reserve	37,457,007.40	49,948,330.25
Fair value reserve	-	-
Dividend equalization reserve	-	-
Staff Training Fund	3,942,286.24	3,612,029.74
Deferred Tax Reserve	-	-
Actuarial Gain	1,880,444.24	1,086,669.44
Special reserve	-	-
Debenture redemption reserve	-	-
Other reserve	-	-
<b>Total</b>	<b>245,305,802.82</b>	<b>243,919,367.07</b>



**Note No. 4.26**

**Contingent Liabilities and Commitment**

(*Figures  
in NPR*)

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Contingent Liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease commitment	-	-
Litigation	-	-
others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.26.1**

**Capital commitments**

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

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
<b>Capital commitments in relation to Property and Equipment</b>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>Capital commitments in relation to Intangible assets</b>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.26.2**

**Lease Commitments**

Particulars	As on 31st Ashad 2081	As on 31st Ashadh 2080
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
<b>Grand Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.26.3**

**Litigation**

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





**Note: 4.27**

(Figures in NPR)

**Interest Income**

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Cash and cash equivalents	2,838,491.25	4,381,148.04
Due from Nepal Rastra Bank		
Placement with Banks and Financial Institutions		
Loans and Advances to Financial Institutions		
Loans and advances to customers	1,094,097,098.08	1,029,961,261.06
Investment securities		
Loans and advances to staff		
Other		
<b>Total Interest Income</b>	<b>1,096,935,589.33</b>	<b>1,034,342,409.10</b>

**Note: 4.28**

**Interest Expense**

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Due to Bank and Financial Institutions		-
Due to Nepal Rastra Bank		-
Deposits from customers	303,565,617.00	283,126,050.02
Borrowing	363,892,083.51	381,200,125.93
Debt securities issued		-
Subordinated liabilities		-
Other	3,821,276.62	4,769,760.03
<b>Total Interest Expenses</b>	<b>671,278,977.13</b>	<b>669,095,935.98</b>

**Note: 4.29**

**Fees and Commission Income**

Fees and commission income include management fee, service charges, syndication fee, forex transaction commission etc. Details presented as follows:

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Loan Administration fees		
Service fees	76,038,640.00	62,726,645.90
Commitment fees		
Card Issuance fees		
pepayment and swap fees		
Remittance fees	450.00	4,310.00
Brokerage fees		
Other Fees and Commission Income	8,318,501.81	5,451,229.93
<b>Total Fees and Commission Income</b>	<b>84,357,591.81</b>	<b>68,182,185.83</b>



**Note: 4.30**

**Fees and Commission Expense**

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

Details presented as follows:

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Brokerage	-	-
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	4,199,133.00	2,852,703.00
<b>Total Fees and Commission Expenses</b>	<b>4,199,133.00</b>	<b>2,852,703.00</b>

**Note: 4.31**

**Net trading income**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	-	-
Other	-	-
<b>Total Net Trading Income</b>	<b>-</b>	<b>-</b>

**Note: 4.32**

**Other operating income**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
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	-	15,685.63
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain on Bargain Purchase	-	-
Gain/Loss on sale of gold and silver	-	-
Other	2,239,976.03	2,958,134.85
<b>Total</b>	<b>2,239,976.03</b>	<b>2,973,820.48</b>





**Note: 4.33**

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

Detail presented as follows:

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Impairment charge/(reversal) on loan and advances to B/FIs		-
Impairment charge/(reversal) on loan and advances to customer	58,306,591.87	55,870,929.87
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with bank and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Impairment charge/(reversal) on current assets	10,120,000.00	
<b>Total</b>	<b>68,426,591.87</b>	<b>55,870,929.87</b>

Impairment on current assets is represented by impairment of receivables from Branch Manager of Hetauda Branch. This impairment is charged to give effect of the amount misappropriated by and receivable from the Branch Manager of the Hetauda Branch of NRS. 1,01,20,000.00. during the F.Y. 2080-81 which was detected during the month of Poush 2081.

**Note: 4.34**

**Personnel Expense**

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Salary	91,408,054.43	97,034,158.38
Allowances	79,841,363.00	80,167,491.61
Gratuity expenses	232,731.00	658,710.00
Provident fund	-	-
Social Security Fund	18,535,905.99	18,355,991.99
Uniform		-
Training & Development Expense	4,985,793.00	3,739,911.50
Leave encashment	2,068,973.00	4,996,376.00
Medical		-
Employee Insurance	156,126.56	56,112.00
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Voluntary Resignation scheme	-	-
Finance expenses under NFRS	2,789,153.00	2,240,665.00
Other Expenses Related to Staff	-	-
<b>Sub-Total</b>	<b>200,018,099.98</b>	<b>207,249,416.48</b>
Employees Bonus	19,284,780.13	13,092,611.22
<b>Total</b>	<b>219,302,880.11</b>	<b>220,342,027.70</b>



Note: 4.35

**Other operating expense**

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Directors' fee	890,500.00	1,016,000.00
Directors' expense	755,486.54	726,674.00
Auditors' remuneration	1,874,000.00	1,983,000.00
Other audit related expense	185,848.00	53,629.00
Professional and legal expense	-	294,000.00
Office administration expense	49,261,184.50	49,828,730.67
Lease expense on short-term lease	2,096,110.00	1,177,340.00
Depreciation on Right-of-use assets	-	-
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	175,706.00	671,349.00
Onerous lease provision	-	-
Other Miscellaneous Operating Expenses	12,031,596.13	12,719,674.00
<b>Total</b>	<b>67,270,431.17</b>	<b>68,470,396.67</b>

**Note No 4.35.1 Office Administation Expenses**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Light Electricity and Water Expenses	2,149,063.00	2,025,141.00
Repair and maintenance		
(a) Building	-	-
(b) Vehicles	199,829.00	232,608.00
(c) Computer and accessories	152,602.00	175,874.00
(d) Office Equipment and furniture	94,848.00	55,147.00
(e) Other	102,697.50	185,288.00
Insurance	590,828.04	1,656,365.30
Postage, Telex, Telephone, Fax	7,328,622.19	5,186,767.06
Printing and stationery	4,213,639.91	3,323,122.50
News paper, Books and Journals	3,405.00	21,196.00
Advertisement	299,955.00	301,333.00
Donation		
Security Expense		
Deposit and Loan Guarantee Premium	24,308,318.37	27,236,697.04
Travelling Allowance and Expenses	3,762,466.00	4,308,807.00
Entertainment		
Annual/special general meeting expense	321,761.00	496,237.00
Other -Annual Function Expenses		
Other -Office Expenses		
(a) Miscellaneous	5,166,435.49	4,082,164.77
(b) Lunch Expenses	396,376.00	422,450.00
(c) Fines and Penalties	50,338.00	16,200.00
(d) RTS Expenses	120,000.00	103,333.00
<b>Total</b>	<b>49,261,184.50</b>	<b>49,828,730.67</b>



**Note No 4.35.2 Other Miscellaneous Operating Expenses**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Technical Fee	357,342.63	-
Fuel	7,461,615.50	7,960,337.00
Share Issue Expenses	-	547,876.00
Software Hosting Charge	3,475,428.00	3,558,576.00
Renewal Fee	737,210.00	652,885.00
<b>Total</b>	<b>12,031,596.13</b>	<b>12,719,674.00</b>

**Note: 4.36**

**Depreciation & Amortisation**

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

Details presented as follows:

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Depreciation on Property and Equipment	7,048,389.34	7,409,374.06
Depreciation on Right of use assets	15,327,692.36	15,178,613.00
Amortisation of intangible assets	185,319.12	376,667.24
<b>Total</b>	<b>22,561,400.82</b>	<b>22,964,654.30</b>

**Note: 4.37**

**Non operating income**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Recovery of loan written off		
Other Income	43,648,074.08	51,931,733.05
<b>Total</b>	<b>43,648,074.08</b>	<b>51,931,733.05</b>

**Note: 4.38**

**Non Operating Expense**

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense : Merger & Acquisition related	<b>578,796.00</b>	-
<b>Total</b>	<b>578,796.00</b>	-



Note: 4.39

**Income Tax Expense**

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
<b>Current Tax Expense</b>		
Current year	55,512,415.24	51,944,439.77
Adjustment for prior years	6,984,633.90	5,835,747.70
<b>Deferred tax expense</b>		
Origination and reversal of temporary differences	(339,695.69)	(16,228,467.68)
Changes in tax rate		-
Recognition of previously unrecognised tax losses		-
<b>Total income tax expense</b>	<b>62,157,353.45</b>	<b>41,551,719.79</b>

Note : 4.39.1

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

Particulars	For the year ended 31st Ashad 2081	For the year ended 31st Ashadh 2080
<b>Profit before tax</b>	<b>173,563,021.15</b>	<b>117,833,500.94</b>
<b>Tax amount at tax rate of 30%</b>	<b>52,068,906.35</b>	<b>35,350,050.28</b>
Tax effect of employee benefit expense	1,019,077.89	1,559,896.20
Effect of Depreciation expense	(70,856.85)	(41,204.93)
Effect of Repair and Improvement expense	32,853.89	40,095.05
Effect of Interest Income Recognised as per Accrual Basis	-	15,264,711.30
Effect of Lease accounting	(257,091.26)	(215,447.65)
Carried forward loss	(384,287.98)	(384,287.98)
Other expenses disallowed as per tax	3,103,813.20	4,860.00
<b>Total income tax expense</b>	<b>55,512,415.24</b>	<b>51,578,672.28</b>
<b>Effective tax rate</b>	<b>31.98%</b>	<b>43.77%</b>





## 5. Disclosure and Additional Information

### 5.1 Risk Management & Risk Management Framework

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

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

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

#### 5.1.1 Liquidity Risk

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

The microfinance maintains a portfolio of highly marketable and diverse assets assumed to be easily liquidated in the event of an unforeseen interruption of expected cash flow. The microfinance also has committed lines of credit facilities that could be utilized to meet liquidity needs. Further, the microfinance maintains a statutory deposit with in "A" Class financial institution equal to Approx 10.12% of the member deposit and as cash reserve ratio equal to Approx 0.63% of the member's deposit and lending from different institutions which also mitigate the bar set by Nepal Rastra Bank. In accordance with the microfinance's policy, the liquidity position is assessed and managed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specific to the financial institution. The most important of these is to maintain the required ration of liquid assets to liabilities, to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale.

#### 5.1.2 Interest Rate Risk

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

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

#### 5.1.3 Credit Risk

The risk of potential loss because of counterparty failures to meet its obligations to pay the credit obtained from microfinance as per agreed terms is known as credit risk. A loan application from which has been used by microfinance,



includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of borrower, credibility, sector wise analysis etc.

#### 5.1.4 Operational Risk

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

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

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

Fair values are determined according to the following hierarchy:

##### Level 1:-

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

##### Level 2:-

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

##### Level 3:-

Level 3 inputs are unobservable inputs for asset and liability.

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

Particulars	2080.081			2079.080		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<b>Financial Instrument available for sales</b>						
<b>Quoted Equities</b>						
<b>Unquoted Equities</b>						
Centre for Microfinance Pvt Ltd		10,000.00			10,000.00	
(100 ordinary shares @ NPR.100 Paid up)						
Nepal Finsoft Company Ltd						
(10,000 Ordinary Shares @ NPR.100 Paid up)		1,000,000.00			1,000,000.00	
<b>Quoted Mutual Funds</b>					-	
<b>Total</b>	-	1,010,000.00		-	1,010,000.00	-



## 5.2 Capital Management

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

### (I) Qualitative disclosures

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

### ii) Quantitative disclosures

#### Capital structure and capital Adequacy

As on 31st Ashad, 2081

- Tire 1 Capital and a breakdown of its components:

Particulars	Amount(NPR.)
Paid up Equity Share Capital	671,104,993.00
Irredeemable Non-cumulative preference shares	-
Shares Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	172,867,196.25
Retained Earnings	99,157,522.24
Unaudited current year cumulative profit	-
Special Reserve Fund	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Capital Redemption Reserve Fund	-
Deferred Tax Reserve	-
Bargain purchase gain recognized	-
Less: Goodwill	-
Less: Intransigible Assets	(163,853.24)
Less: Deferred Tax Assets	(12,795,662.07)
Less: Investment in equity of licenced 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 underwrritings commitments	-
Less: The amount of Land purchased for self-use without following the instructions of NRB.	(15,779,500.00)
Less: Reciprocal crossholdings	-
Less: Others Deductions	-
<b>Total Tire 1 Capital</b>	<b>914,390,696.18</b>

- Tire 2 Capital and a breakdown of its components:

Particulars	Amount(NPR.)
Cumulative and /or Redeemable Preference Shares	-
Subordinated Term Debt	-
Hybrid Capital Instrument	-
General Loan loss provision	81,326,623.35
Exchange Equalization Reserve	-
Investment Adjustment Reserves	10,000.00
Assets Revaluation Reserves	-
Special Reserve Fund	-
<b>Total Tire 2 Capital</b>	<b>81,336,623.35</b>

- Total Qualifying Capital

Particulars	Amount(NPR.)
Core Capital (Tire 1)	914,390,696.18
Supplementary Capital (Tire 2)	81,336,623.35
<b>Total Capital Fund</b>	<b>995,727,319.53</b>



Statement of Risk Weighted Assets (RWA)  
As on 31st Ashad, 2081

**A. On- Balance Sheet Items**

S.N	Description	Weight (%)	Current Period	
			Amount(NPR.)	RWA
1	Cash Balance	0	2,317,972.00	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	2,950,000.00	-
4	Investment to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan Againts Own FD	0	-	-
7	Loan Againts Govt. bond	0	-	-
8	Accured Interest on Govt. Bond	0	-	-
9	Investment to Youth and Small Enterpreneur Self-employment Fund	0	-	-
10	Balance on domestic banks and financial institutions	20	529,350,532.75	105,870,106.55
11	Loan againts other's and financial institution's 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	1,010,000.00	1,010,000.00
18	Other Investments	100	-	-
19	Loans & Advances, bill purchase/discount	100	8,225,774,339.00	8,225,774,339.00
20	Fixed assets	100	39,122,990.91	39,122,990.91
21	Net interest receivables (Total IR-8-Interest Suspense)	100	78,893,465.53	78,893,465.53
22	Net Non-Banking Assets	100	-	-
23	Others Assets (Except advance payment on tax)	100	45,868,714.63	45,868,714.63
24	Real estate / residential housing loans exceeding the limits	100	-	-
<b>Total On-Balance-sheet Items (A)</b>			<b>8,925,288,014.82</b>	<b>8,496,539,616.62</b>

**B. Off- Balance Sheet Items**

S.N	Description	Weight (%)	Current Period	
			Amount(NPR.)	RWA
1	Bills Collection	0	-	-
2	Forward foreign exchange contract	10	-	-
3	L/C with maturity less than six months (Outstanding Value)	20	-	-
4	Gurantee againts International rated bank's counter guarantee	20	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-
6	Bid Bond, performance bond ande underwriting	50	-	-
7	Loan sale with repurchase aggreement	50	-	-
8	Advance payment guarantee	100	-	-
9	Financial and other guarantee	100	-	-
10	Irrevocable Loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All type of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid guarantee claims	200	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	178,505,760.30	178,505,760.30
<b>Total Off-Balance sheet Items (B)</b>			<b>178,505,760.30</b>	<b>178,505,760.30</b>
<b>Total Risk Weighted Assets (A+B)</b>				<b>8,675,045,376.91</b>

**C. Total Capital Fund (Tire 1 Capital + Tire 2 Capital)** 995,727,319.53

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

1	Minimum Capital Fund Required (8% of RWA)	694,003,630.15
2	Minimum Core Capital Required (4% of RWA)	347,001,815.08
3	Capital Fund Maintained (in %)	11.48%
4	Core Capital Maintained (in %)	10.54%

**iii) Compliance with External Requirement**

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





**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
Notes to the financial statements for the Year Ended 31st Ashad 2081

Note 5.3

Classification of Financial Assets and Financial Liabilities

(Figures in NPR)

Particulars	As on 31st Ashad 2081			As on 31st Ashad 2080		
	FVTPL	Amortized Cost	FVTOCI	Total	FVTPL	Amortized Cost
<b>Financial Assets:</b>						
Cash and cash equivalents	-	486,136,618.17	-	486,136,618.17	-	301,887,182.35
Statutory Balances and Due from Nepal Rastra Bank	-	46,481,886.58	-	48,481,886.58	-	45,177,282.22
Loans and advances to BIFIs	-	-	-	-	-	-
Loans and advances to customers	-	8,071,745,626.83	-	8,071,745,626.83	-	6,517,332,074.14
Investment securities (Govt. & Development Bonds)	-	-	-	-	-	-
Investment securities (Equity)	-	1,000,000.00	1,000,000.00	-	1,000,000.00	1,000,000.00
Other Financial assets	-	19,920,187.79	-	19,920,187.79	-	22,244,923.32
<b>Total Financial Assets</b>	<b>-</b>	<b>8,626,284,319.37</b>	<b>1,000,000.00</b>	<b>8,627,284,319.37</b>	<b>-</b>	<b>6,886,641,462.03</b>
<b>Financial Liabilities:</b>						
Borrowings	-	3,858,862,589.21	-	3,858,862,589.21	-	2,620,936,589.90
Due to Bank and Financial Institutions	-	-	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-	-	-
Deposits from customers	-	3,733,553,067.08	-	3,733,553,067.08	-	3,335,150,428.87
Other Financial Liabilities	-	128,725,362.96	-	128,725,362.96	-	128,725,362.96
Debt securities issued	-	-	-	-	-	-
<b>Total Financial Liabilities</b>	<b>-</b>	<b>7,721,141,019.25</b>	<b>-</b>	<b>7,721,141,019.25</b>	<b>-</b>	<b>6,084,812,381.73</b>



#### Note 5.4 Operating segment Information

##### 5.4.1.General information

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

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

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

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

Particulars	Koshi Province	Madhesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudurpaschim Province	Total
Interest Revenue	47,745,775.67	336,140,213.90	403,549,120.53	94,475,006.64	129,226,822.45	16,429,456.92	45,108,208.37	1,072,674,604.48
Interest Expense	(6,196,236.00)	(102,785,691.00)	(489,296,601.13)	(26,547,494.00)	(36,274,889.00)	(1,729,380.00)	(8,448,686.00)	(671,278,977.13)
Intersegment Revenue	-	57,704.02	425,796,173.92	-	774,275.87	-	-	426,628,153.81
Intersegment Expense	(31,216,546.11)	(129,585,863.81)	(139,174,900.58)	(39,534,743.41)	(55,264,014.24)	(9,611,006.43)	(22,241,079.23)	(426,628,153.81)
<b>Net Interest Revenue</b>	<b>10,332,993.56</b>	<b>103,826,363.11</b>	<b>200,873,792.74</b>	<b>28,392,769.23</b>	<b>38,462,195.08</b>	<b>5,089,070.49</b>	<b>14,418,443.14</b>	<b>401,395,627.35</b>
Depreciation and Amortization	(583,949.57)	(1,990,039.17)	(2,829,886.68)	(480,340.86)	(742,390.42)	(195,860.35)	(411,241.41)	(7,233,708.46)
Other allocable income/(expense)s	(21,116,435.45)	(54,324,042.16)	(16,813,214.73)	(16,545,818.49)	(30,534,530.03)	(2,543,098.77)	(10,711,284.89)	(152,588,424.52)
<b>Segment profit/(loss) before income tax</b>	<b>(11,367,391.46)</b>	<b>47,512,281.78</b>	<b>181,230,691.33</b>	<b>11,366,609.88</b>	<b>7,185,274.63</b>	<b>2,350,111.37</b>	<b>3,295,916.84</b>	<b>241,573,494.37</b>
<b>Unallocated income/expenses:</b>								<b>(74,754,025.95)</b>
Interest recognised on accrual basis								24,260,984.80
Staff Bonus								(19,284,780.13)
Corporate Social Responsibility								(175,706.00)
Employee benefit expense- effect of NFRS accounting								1,086,083.21
Effect of NFRS accounting								856,970.85
<b>Profit/Loss before income tax as per SoPL</b>								<b>173,563,021.15</b>
<b>Segment Assets</b>	<b>422,213,304.00</b>	<b>2,939,266,303.99</b>	<b>3,515,650,772.57</b>	<b>761,377,654.72</b>	<b>989,459,596.67</b>	<b>142,744,410.28</b>	<b>359,630,083.51</b>	<b>9,130,342,125.74</b>
<b>Segment Liabilities</b>	<b>433,580,695.47</b>	<b>2,891,754,022.23</b>	<b>3,416,569,551.03</b>	<b>750,011,044.84</b>	<b>982,274,321.02</b>	<b>140,394,298.91</b>	<b>356,334,166.68</b>	<b>8,970,918,100.18</b>





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

The Microfinance has determined segments based on the provinces.

#### 5.4.3. Information about geographical areas

Revenue from following geographical areas:

Areas	Amount (NPR)
Koshi Province	47,745,775.67
Madhesh Province	336,140,213.90
Bagmati Province	403,549,120.53
Gandaki Province	94,475,006.64
Lumbini Province	129,226,822.45
Karnali Province	16,429,456.92
Far West Province	45,108,208.37
<b>Total</b>	<b>1,072,674,604.48</b>

#### 5.4.4 Information about major customers

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

### 5.5 Share options and share based payment

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

### 5.6 Contingent liabilities and commitment

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

### 5.7 Related Party Disclosures

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

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

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



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

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	17	730,000.00
2	Audit Committee Meeting	5	32,500.00
3	Risk Management Committee	4	52,000.00
4	Anti-Money Laundering Committee	4	26,000.00
5	Staff Benefits and Facilities Committee	2	13,000.00
6	Others	2	37,000.00
<b>Total</b>		34	<b>890,500.00</b>

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

S.N.	Particulars	Amounts
1	Communication & News Paper	168,000.00
2	Air & Bus Fare Expenses	142,468.54
3	Tiffin & Miscellaneous Expenses	246,669.00
4	Training & Education	198,349.00
<b>Total</b>		<b>755,486.54</b>

Chief Executive Officer's Emoluments and Facilities

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	2,139,067.88
2	Retirement Benefits	-
3	Social Security Fund Benefit	168,000.00
4	Others	-
<b>Total</b>		<b>2,307,067.88</b>

In addition to above, the Microfinance also provide other facilities like telephone facility of corporate SIM card amounting NPR 400 Per Month & Traveling Allowance (Per day NPR 650) as per the approved employee facilities of the Microfinance.

#### 5.8 Merger and Acquisition

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

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

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

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

#### 5.9 Additional Disclosures of non consolidated entities.

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

#### 5.10. Events after reporting date

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

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

The Directors of this Microfinance has fully complied the provision of Direction No. 6/079 (1) of Unified Directives issued to the Microfinance Institutions by Nepal Rastra Bank.





**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Comparision Un-Audited and Audited**  
**Statement of Financial Position FY 2080.081**

Particulars	As per Un-Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
<b>ASSETS</b>					
Cash and Cash Equivalents	496,290,423.71	486,136,618.17	(10,153,805.54)	-2.05%	TDS deducted by BFI adjustment after confirmation & Current assets created for Bank balance of Hetauda Branch.
Statutory Balances and Due from Nepal Rastra Bank	48,481,886.58	48,481,886.58	-	0.00%	
Placement with Bank and Financial Institutions	-	-	-	0.00%	
Derivative Financial Instruments	-	-	-	0.00%	
Other Trading Assets	-	-	-	0.00%	
Loans and Advance to MFIs and Cooperatives	-	-	-	0.00%	
Loans and Advances to Customers	8,071,397,002.03	8,071,745,626.83	348,624.80	0.00%	Impairment charge adjusted by Nepal Rastra Bank
Investment Securities	1,000,000.00	1,000,000.00	-	0.00%	
Current Tax Assets	35,171,855.00	41,567,989.89	6,396,134.89	18.19%	Due to change in Taxable Income for the period
Investment Property	-	-	-	0.00%	
Property and Equipment	39,114,678.41	39,122,990.91	8,312.50	0.02%	FA booked lately
Goodwill and Intangible Assets	163,853.24	163,853.24	-	0.00%	
Deferred Tax Assets	12,796,155.58	12,795,662.07	(493.51)	0.00%	Defferred Tax Assets created for the year
Other Assets	44,910,769.44	45,868,714.63	957,945.19	2.13%	ROU Assets regroup & impact provided, receivable booked for Surya Jyoti Insurance, Crest MicroInsurance & IME for accrued commission & FA booked lately and adjusted with receivable of Insight Tech & current assets created for Bank balance of Hetauda Branch.
<b>Total Assets</b>	<b>8,749,326,623.99</b>	<b>8,746,883,342.31</b>	<b>(2,443,281.67)</b>	<b>-0.03%</b>	
<b>Liabilities</b>					
Due to Bank and Financial Institutions	-	-	-	0.00%	
Due to Nepal Ratsra Bank	-	-	-	0.00%	
Derivative Financial Instrument	-	-	-	0.00%	
Deposits from Customers	3,733,553,067.08	3,733,553,067.08	-	0.00%	
Borrowings	3,858,862,589.21	3,858,862,589.21	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	54,005.00	10,174,005.00	10,120,000.00	18739.01%	Provision created for Impairement of current assets.
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	120,514,133.08	128,725,362.96	8,211,229.89	6.81%	Lease Liability regroup & impact provided, Change in Staff Bonus after change in Operating Profit, Audit Fee Payable booked, TDS Payable adjustment booked, Mobile banking registration charge payable adjusted, service chagre refund booked as instructed by NRB and NFRS effects provided to Staff Gratuity & Staff Leave Payable.
Debt Securities Issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
<b>Total liabilties</b>	<b>7,712,983,794.37</b>	<b>7,731,315,024.25</b>	<b>18,331,229.89</b>	<b>0.24%</b>	
<b>Equity</b>					
Share Capital	671,104,993.00	671,104,993.00	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	88,311,353.85	99,157,522.24	10,846,168.39	12.28%	Reclass and Regroup & Change in Net Income
Reserves	276,926,482.77	245,305,802.82	(31,620,679.95)	-11.42%	Reclass and Regroup & Change in Net Income
<b>Total Equity</b>	<b>1,036,342,829.62</b>	<b>1,015,568,318.06</b>	<b>(20,774,511.56)</b>	<b>-2.00%</b>	
<b>Total Liabilities and Equity</b>	<b>8,749,326,623.99</b>	<b>8,746,883,342.31</b>	<b>(2,443,281.67)</b>	<b>-0.03%</b>	



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**

**Comparision Un-Audited and Audited**

**Statement of Profit or Loss FY 2080.081**

Particulars	As per Un-Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Interest Income	1,096,968,029.18	1,096,935,589.33	(32,439.85)	0.00%	Overbooked Interest Income from Bank reversed & regroup of Interest Income from Staff Advances
Interest Expense	667,420,842.21	671,278,977.13	3,858,134.92	0.58%	Recognition of Interest on Lease Liability as per NFRS 16 & Interest Expenses booked for short of TDS on Interest on Deposit
<b>Net interest income</b>	<b>429,547,186.97</b>	<b>425,656,612.20</b>	<b>(3,890,574.77)</b>	<b>-0.91%</b>	
Fees and Commission Income	107,792,122.77	84,357,591.81	(23,434,530.96)	-21.74%	Service charge refund as instructed by NRB & accrued agency commission from Surya Jyoti Insurance, Crest Microinsurance & IME remit booked
Fees and Commission Expense	4,199,133.00	4,199,133.00	-	0.00%	
<b>Net Fee and Commission Income</b>	<b>103,592,989.77</b>	<b>80,158,458.81</b>	<b>(23,434,530.96)</b>	<b>-22.62%</b>	
<b>Net Interest, Fee and Commission Income</b>	<b>533,140,176.74</b>	<b>505,815,071.01</b>	<b>(27,325,105.73)</b>	<b>-5.13%</b>	
Net Trading Income	-	-	-	0.00%	
Other Operating Income	-	2,239,976.03	2,239,976.03	0.00%	Recognition of Gain on modification of ROU Assets
<b>Total Operating Income</b>	<b>533,140,176.74</b>	<b>508,055,047.04</b>	<b>(25,085,129.70)</b>	<b>-4.71%</b>	
Impairment Charge/(Reversal) for Loans and Other Losses	58,655,216.67	68,426,591.87	9,771,375.20	16.66%	Impairment charge for current assets of Hetauda Branch impaired & Provision expenses adjusted by Nepal Rastra Bank
<b>Net Operating Income</b>	<b>474,484,960.07</b>	<b>439,628,455.17</b>	<b>(34,856,504.90)</b>	<b>-7.35%</b>	
<b>Operating Expense</b>					
Personnel Expenses	223,475,008.34	219,302,880.11	(4,172,128.23)	-1.87%	Effects of Actuarial Valuation of Long term Staff Obligations and Change in Staff Bonus after Change in Operating Profit
Other Operating Expenses	85,443,088.97	67,270,431.17	(18,172,657.80)	-21.27%	Reclass and Regroup after NFRS 16 implementation regarding Lease, Share Issue Expenses directly charge from retained earning & adjustment of leftover audit expenses
Depreciation and Amortisation	7,231,520.96	22,561,400.82	15,329,879.86	211.99%	Recognition of amortisation of ROU Assets & depreciation adjusted on some asset
<b>Operating Profit</b>	<b>158,335,341.80</b>	<b>130,493,743.07</b>	<b>(27,841,598.72)</b>	<b>-17.58%</b>	
Non Operating Income	43,580,880.56	43,648,074.08	67,193.52	0.15%	Regroup of Interest Income from Staff Advances, Setoff Mobile Banking charged Receivable & Payable
Non Operating Expense	578,796.00	578,796.00	-	0.00%	
<b>Profit Before Income Tax</b>	<b>201,337,426.36</b>	<b>173,563,021.15</b>	<b>(27,774,405.20)</b>	<b>-13.79%</b>	
Income Tax Expense	68,798,578.06	62,157,353.45	(6,641,224.61)	-9.65%	
Current Tax	68,798,578.06	62,497,049.14	(6,301,528.92)	-9.16%	Change in Income & Expenses after Audit and disallow of expenses as per Income Tax Audit
Deferred Tax	-	(339,695.69)	(339,695.69)	0.00%	Deffered Tax recognition for the year
<b>Profit for the Year</b>	<b>132,538,848.30</b>	<b>111,405,667.70</b>	<b>(21,133,180.60)</b>	<b>-15.94%</b>	
<b>Profit Attributable to:</b>					
Equity Holders of the Financial Institution	132,538,848.30	111,405,667.70	(21,133,180.60)	-15.94%	



**SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED**  
**Principal Indicators**

S.N	Particulars	Indicators	FY 2076.077	FY 2077.078	FY 2078.079	FY 2079.080	FY 2080.081
1	Net Profit / Total Income	%	8.22	17.86	14.69	6.59	9.08
2	Earning Per Share	Rs.	16.75	37.72	33.40	12.16	16.60
3	Market Price Per Share	Rs.	923.00	1,500.00	851.00	705.00	851.00
4	Price Earning Ratio	Times	55.09	39.76	25.48	57.97	51.26
5	Dividend on Share - Bonus Share	%	12.39	25.00	22.00	7.00	13.50
6	Cash Dividend	%	0.65	-	1.16	0.37	0.71053
7	Total Dividend	%	13.04	25.00	23.16	7.37	14.21053
8	Employee Expenses / Total Operating Expenses	%	72.01	66.88	62.70	70.67	70.94
9	Average Yield	%	17.48	14.89	14.92	14.99	14.97
10	Cost on Deposit & Borrowings	%	10.44	8.00	9.27	10.53	9.92
11	Weighted Average Interest Rate Spread	%	7.04	6.89	5.65	4.45	5.06
12	Exchange Income / Total Income	%	-	-	-	-	-
13	Staff Bonus / Total Employee Expenses	%	7.87	17.86	15.24	6.32	9.64
14	Net Profit / Loans & Advances	%	1.74	2.79	2.34	1.15	1.35
15	Net Profit / Total Assets	%	1.55	2.69	2.23	1.09	1.27
16	Total Loans & Advances / Total Deposit	%	189.16	216.24	232.99	199.01	220.32
17	Total Operating Expenses / Total Assets	%	8.09	5.21	4.05	4.46	3.53
18	Capital Adequacy Ratio :						
	A.) Core Capital	%	11.98	10.11	9.69	11.48	10.54
	B.) Supplementary Capital	%	1.25	0.33	0.31	0.94	0.94
	C.) Total Capital Fund	%	13.23	10.44	10.00	12.43	11.48
19	Cash Reserve Ratio (CRR)	%	0.59	0.63	0.65	0.65	0.63
20	Non Performing Loans / Total Loans & Advances	%	1.83	2.63	2.75	4.75	5.56
21	<b>Book Networth</b>	<b>Rs.</b>	<b>496,788,883.06</b>	<b>670,513,651.16</b>	<b>827,691,993.09</b>	<b>917,705,123.42</b>	<b>1,015,568,318.06</b>
22	<b>Total Shares</b>	<b>Number</b>	<b>3,416,121.20</b>	<b>4,112,792.97</b>	<b>5,140,991.21</b>	<b>6,272,009.28</b>	<b>6,711,049.93</b>
23	<b>Total Employee</b>	<b>Number</b>	<b>383</b>	<b>447</b>	<b>525</b>	<b>474</b>	<b>471</b>



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/स्वरोजगार/०८९/८२/३५९

मिति: २०८९/१२/३१

श्री स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड,  
बनेपा, काभ्रेपलाञ्चोक।

**विषय: आर्थिक वर्ष २०८०/८१ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्घफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/ नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८०/८१ सम्मको सञ्चित मुनाफाबाट कुल चुक्ता पुँजी रु.६९,०६,८२,२९३- (अक्षरेपी उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियानब्बे मात्र) को **१३.५० प्रतिशतले** हुन आउने शेयर लाभांश रु.९,३२,४२,११०- (अक्षरेपी नौ करोड बत्तीस लाख बयालीस हजार एक सय दश मात्र) तथा **०.७०५२६३१७ प्रतिशतले** हुन आउने नगद लाभांश रु.४९,०७,४७१.४६ (अक्षरेपी उनन्चास लाख सात हजार चार सय उनासी र पैसा छयालीस मात्र) गरी कुल लाभांश रु.९,८१,४९,५८१.४६ (अक्षरेपी नौ करोड एकासी लाख उनन्चास हजार पाँच सय उनानब्बे र पैसा छयालीस मात्र) साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

(क) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. ७(ग) मा भएको पुनरतालिकाकरण/ पुनरसंरचना सम्बन्धी व्यवस्थाको पुर्ण रूपमा पालना गर्नुहुन।

(ख) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ८/०८१ को बुँदा नं. २ मा भएको व्यवस्था विपरीत रहेको लगानी यथाशीघ्र विनिवेष गर्नुहुन।

(ग) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन।

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

साथै, यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ४/०८१ को बुँदा नं. १(छ) मा “आफ्नो वार्षिक हिसाबको आधारमा तयार पारेको वित्तीय विवरण बाह्य लेखापरीक्षकबाट प्रारम्भिक लेखापरीक्षण कार्य समाप्त भएपछि तयार भएको प्रारम्भिक प्रतिवेदन, सो प्रतिवेदन उपर व्यवस्थापनको जवाफ तथा सोका आधारमा तयार पारिएको वित्तीय



**नेपाल राष्ट्र बैंक**  
**लघुवित्त संस्था सुपरिवेक्षण विभाग**



विवरणहरुका आधारमा यस बैंकको गैर-स्थलगत सुपरिवेक्षणबाट कुनै संशोधन गर्नु पर्ने विषयमा निर्देशन भएमा सो बमोजिम आर्थिक वर्षको वित्तीय विवरणमा समायोजन गरी आर्थिक वर्ष समाप्त भएको ४ महिना भित्र (म्याद थप भएको अवस्थामा बढीमा थप दुई महिनाभित्र) लेखापरीक्षण कार्य सम्पन्न गर्नु पर्नेछ।” भन्ने व्यवस्था रहेकोमा सो व्यवस्था पालना नगरेकोले त्यस संस्थाको संचालक समितिलाई सजग गराइएको व्यहोरा समेत निर्णयानुसार अनुरोध गर्दछु

केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४९२८२३  
फ्याक्स नं.: ४४९२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmfpsd@nrb.org.np](mailto:nrbmfpsd@nrb.org.np)  
पोष्ट बक्स नं.: ७३

भवदीय,  
१०९  
२०८१ बैशाही ३१  
(प्रमेश पोखरेल)  
उप निर्देशक

**बोधार्थ :**

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



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

यस वित्तीय संस्थालाई नेपाल राष्ट्र बैंक लघुवित संस्था सुपरिवेक्षण विभागबाट आ.व. २०८०/०८१ को लाभांश वितरण गर्न स्वीकृती तथा वार्षिक साधारण सभा प्रयोजनको लागि वार्षिक वित्तीय विवरणहरू प्रकाशनको स्वीकृती प्रदान गर्ने सन्दर्भमा प्राप्त हुन आएका निर्देशनहरू उपर वित्तीय संस्थाको तर्फबाट देहाय बमोजिमका प्रतिउत्तरहरू उल्लेख गरिएको व्यहोरा अनुरोध गर्दछौं।

### प्रतिउत्तरहरू :

- (क) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ०२/०८१ बुँदानं. ७(ग) मा भएको पुनरतालिकीकरण/पुनरसंरचना सम्बन्धी व्यवस्थाको पूर्ण रूपमा पालना गरिने व्यहोरा अनुरोध छ।
- (ख) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ०८/०८१ को बुँदानं. २ मा भएको व्यवस्था विपरीत रहेको लगानी विनिवेष गरिने व्यहोरा अनुरोध छ।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १९/०८१ को बुँदानं. २(ख) मा भएको व्यवस्था बमोजिम सेवा शुल्क लिईने व्यहोरा अनुरोध छ।
- (घ) यस वित्तीय संस्थाको आन्तरिक तथा बाह्य लेखा परीक्षक तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्दै लगिने व्यहोरा अनुरोध छ।





## स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

**बनेपा -५, काभ्रेपलाञ्चोक**

यस वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावली २०६६ मा आवश्यक संशोधनको लागि मिति २०८२ वैशाख २९ गतेको सोहौं वार्षिक साधारण सभामा प्रस्तुत प्रस्तावित संशोधनहरु सम्बन्धी  
**तिन मह्ले विवरण**

### प्रबन्धपत्र तर्फको संशोधन

दफा	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
६. (ख)	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ६९,०६,८२,२९३/- (अक्षरेपी, उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियानब्बे मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- का दरको ६९,०६,८२२.९३ (अक्षरेपी, उनान्सतरी लाख छ हजार आठ सय बाईस दशमलब नौ तिन ) थान साधारण सेयरमा विभाजन गरिएको छ।	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ७८,३९,२४,४०३/- (अक्षरेपी, अठहत्तर करोड उनन्चालिस लाख चौबिस हजार चार सय तिन मात्र) हुनेछ। सो पुँजीलाई प्रति सेयर रु. १००/- का दरको ७८,३९,२४४.०३ (अक्षरेपी, अठहत्तर लाख उनन्चालिस हजार दुई सय चौबालिस दशमलब शून्य तिन ) थान साधारण सेयरमा विभाजन गरिएको छ।	वोनश शेयर वितरण गरे पश्चात पुँजी वृद्धि हुने भएकाले
६. (ग)	वित्तीय संस्थाको चुक्ता पुँजी रु. ६९,०६,८२,२९३/- (अक्षरेपी, उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियानब्बे मात्र) हुनेछ।	वित्तीय संस्थाको चुक्ता पुँजी रु. ७८,३९,२४,४०३/- (अक्षरेपी, अठहत्तर करोड उनन्चालिस लाख चौबिस हजार चार सय तिन मात्र) हुनेछ।	

### नियमावली तर्फको संशोधन

नियम	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
३२. १. (क)	समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य संचालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु. ७,०००/- र रु. ६,५००/- हुनेछ। संचालकको संयोजकत्वमा गठित समिति/उप -समितिको बैठकमा उपस्थित भए वापत संचालकलाई संचालक समिति सरह बैठक भत्ता प्रदान गरिनेछ।	समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य संचालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु. १०,५००/- र रु. १०,०००/- हुनेछ। संचालकको संयोजकत्वमा गठित समिति/उप -समितिको बैठकमा उपस्थित भए वापत संचालकलाई संचालक समिति सरह बैठक भत्ता प्रदान गरिनेछ।	वर्तमान समयको बजार मुल्य अनुसार वृद्धि गर्ने प्रस्ताव गरिएको

स्वरोगार लघुवित वितीय संस्था लिमिटेड  
बंगल - ५, काशीपुरलन्धो

लाभांशु वितरण तथा दक्ष पंजी दोषे विवरण

क्र.सं	बा.वे.	विवरण	शेषवर्ती बाट प्राप्त		बोनस शेयर जारी		पावर लाभांश		कुल लाभांश		हासिल रोजम निकाशन		मर्जिवाट प्राप्त शेयर		धा. सार्वजनिक निकाशन (FPO)	
			रु.	रकम ह.	प्रतिशत	रकम ह.	प्रतिशत	रकम ह.	प्रतिशत	रकम ह.	वर्तुत	रकम ह.	किटा	सम. रु.	कृषि उच्चारी रु.	
१	२०६५/०५६	संयोगपक्ष शेयरहानि बाट प्राप्त	१०,९८०,०००.००	-	-	-	-	-	-	-	-	-	-	-	१०९९०,०००.००	
२	२०६६/०५६	-	-	-	-	-	-	-	-	-	-	-	-	-	१०९९०,०००.००	
३	२०६६/०५८	-	-	-	-	-	-	-	-	-	-	-	-	-	१०९९०,०००.००	
४	२०६८/०६९	-	-	-	-	-	-	-	-	-	-	-	-	-	१०९९०,०००.००	
५	२०६९/०९०	सवाहाडारां शेयरहानि बाट प्राप्त	४,७५०,०००.००	-	-	-	-	-	-	-	-	-	-	-	१५,३००,०००.००	
६	२०६९/०९०	सामाजिक विवरण	-	-	१९.००	१,९५२,०००.००	१९.००	१,९५२,०००.००	१९.००	१,९५२,०००.००	-	-	-	-	१५,३००,०००.००	
७	२०६९/०९१	सामाजिक विवरण	-	२७.३९	४,३००,०००.००	२०.००	३,९००,०००.००	२०.००	३,९००,०००.००	२०.००	३,९००,०००.००	-	-	-	-	२०,०००,०००.००
८	२०६९/०९१	हकारद शेयर जारी	-	-	-	-	-	-	-	-	-	-	-	-	१०,०००,०००.००	
९	२०६९/०९२	सामाजिक विवरण	-	३४.२०	१५६५०,०००.००	१.५०	५५०,०००.००	३६.००	१५८,८००.००	-	-	-	-	-	५३,५५०,०००.००	
१०	२०६९/०९२	सामाजिक विवरण	-	३०.४०	१६,१५८,३५०.००	१.६०	२५५,८५०.००	३२.००	१६,१५८,३५०.००	३२.००	१६,१५८,३५०.००	-	-	-	-	१६,१५८,३५०.००
११	२०६९/०९४	हकारद जारी	-	-	-	-	-	-	-	-	-	-	-	-	१०,४९२,५००.००	
१२	२०६९/०९४	सामाजिक विवरण	-	१६.६७	१६,४९६,४५०.००	१.३२	१२१,०२५.७५	१६.६७	१६,४९६,४५०.७५	-	-	-	-	-	१६,४९६,४५०.००	
१३	२०६९/०९५	हकारद शेयर जारी खालीड जारी	-	-	-	-	-	-	-	-	-	-	-	-	१२२,४९४,४५०.००	
१४	२०६९/०९५	सामाजिक विवरण	-	२०.००	२४,८९९,४५०.००	१.०५	१,२५६,४५०.००	२१.०५	२५,१५६,००२.००	-	-	-	-	-	२४,८९९,४५०.००	
१५	२०६९/०९५	सामाजिक विवरण	-	३५.४४	५५०९६,०००.००	१.७१	३,५५६,००२.००	३५.४४	५५०९६,००२.००	-	-	-	-	-	५५०९६,०००.००	
१६	२०६९/०९६	बनकटु लघुवित प्राप्ती वार्ता	-	-	-	-	-	-	-	-	-	-	-	-	२५,६३९,७००.००	
१७	२०६९/०९६	सामाजिक विवरण	-	१२.३९	४,८४६,७०८.००	०.६४	२,३८६,८३०.३६	१२.३९	४,८४६,७०८.०३	-	-	-	-	-	४८,६३६,०००.००	
१८	२०६९/०९८	सामाजिक विवरण	-	३८.००	१०८,८९९,४५०.००	-	-	३८.००	१०८,८९९,४५०.००	-	-	-	-	-	१०८,८९९,४५०.००	
१९	२०६९/०९९	सामाजिक विवरण	-	३२.००	११६,१०८,०००.००	१.१६	११६,१०८,०००.००	३२.००	११६,१०८,०००.००	-	-	-	-	-	११६,१०८,०००.००	
२०	२०६९/१००	सामाजिक विवरण	-	५०.००	४,६०४,४५४.००	०.५४	२,३५४,४५४.०६	५०.००	४,६०४,४५४.०६	-	-	-	-	-	४,६०४,४५४.००	
२१	२०६९/१०१	धा. सार्वजनिक निकाशन (FPO)	-	१३.५०	११६,२६७,९००.००	०.१३	११६,२६७,९००.००	-	-	-	-	-	-	-	११६,२६७,९००.००	
२२	२०६९/१०१	प्रस्तुतिन लाभांश	-	१३.५०	११६,२६७,९००.००	०.१३	११६,२६७,९००.००	१३.५०	११६,२६७,९००.००	-	-	-	-	-	११६,२६७,९००.००	



### शाखा कार्यालयहरूको विवरण

क्र.सं.	शाखा कार्यालयको नाम	ठेगाना	सम्पर्क नं.	ईमेल
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२	शाखा कार्यालय सुन्दर हरैचा	सुन्दर हरैचा-०४, मोरङ्ग	९८०९९७७२६०	sundarharaicha.slbsl@gmail.com
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७	शाखा कार्यालय शिवगांज	शिवसताक्षी-०५, भाषा	९८०२३३४२३५	shivaganj.slbsl@gmail.com
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९	शाखा कार्यालय सोमबारे	पथरी शनिस्चरे-०८, मोरङ्ग	९८०२३३४२३७	sombare.slbsl@gmail.com
मध्येश प्रदेश				
१०	शाखा कार्यालय बेलवा	विरगञ्ज-३१, पर्सा	९८०९९७७२२९	beluwa.slbsl@gmail.com
११	शाखा कार्यालय मनहर्वा	जितपुर सिमरा-१८, बारा	९८०९९७७२३०	manaharuwa.slbsl@gmail.com
१२	शाखा कार्यालय सखुअवा धमौरा	वृन्दावन-०६, रैतहट	९८०९९७७२३१	sakhuawadhamaura.slbsl@gmail.com
१३	शाखा कार्यालय अमृतगांज	सिम्रोनगढ-०७, बारा	९८०९९७७२४४	amritgunj.slbsl@gmail.com
१४	शाखा कार्यालय गाडी	पटेवा सुगौली-०२, पर्सा	९८०९९७७२३३	gadi.slbsl@gmail.com
१५	शाखा कार्यालय लक्ष्मीनियाँ	फतुवा विजयपुर-०८, रैतहट	९८०९९७७२३२	laxminiya.slbsl@gmail.com
१६	शाखा कार्यालय चन्द्रपुर	चन्द्रपुर-०५, रैतहट	९८०९९७७२३६	chandrapur.slbsl@gmail.com
१७	शाखा कार्यालय कलैया	कलैया-०१, बारा	९८०९९७७२३८	kalaiya.slbsl@gmail.com
१८	शाखा कार्यालय सिमरा	जितपुर सिमरा-०२, बारा	९८०९९७७२३९	simara.slbsl@gmail.com
१९	शाखा कार्यालय बहुअरी	परवानीपुर-०८, बारा	९८०९९७७२४०	bahuwari.slbsl@gmail.com
२०	शाखा कार्यालय लिपनीमाल	परवानीपुर-०१, बारा	९८०९९७७२४१	lipanimal.slbsl@gmail.com
२१	शाखा कार्यालय रामपुर्वा	कोहल्वी-०१, बारा	९८०९९७७२३७	rampurwa.slbsl@gmail.com
२२	शाखा कार्यालय गंजभवानीपुर	महागढीमाई-०४, बारा	९८०९९७७२४५	ganjabhawanipur.slbsl@gmail.com
२३	शाखा कार्यालय सेढवा	जिराभवानी-०१, पर्सा	९८०९९७७२४६	sedhwara.slbsl@gmail.com
२४	शाखा कार्यालय पोखरीया	पोखरीया-०९, पर्सा	९८०९९७७२४७	pokhariya.slbsl@gmail.com
२५	शाखा कार्यालय बहुअर्वा भाठा	विन्दवासिनी-०९, पर्सा	९८०९९७७२५८	bahuwarawabhata.slbsl@gmail.com
२६	शाखा कार्यालय लक्ष्मीनियाँ धनुषा	लक्ष्मीनियाँ-०७, धनुषा	९८०९९७७२६२	laxminiyadhanusa.slbsl@gmail.com
२७	शाखा कार्यालय भ्रमरपुरा	लोहारपट्टी-०७, महोत्तरी	९८०९९७७२६३	bhramarpura.slbsl@gmail.com
२८	शाखा कार्यालय गौशाला	गौशाला-०४, महोत्तरी	९८०९९७७२६४	gausala.slbsl@gmail.com
२९	शाखा कार्यालय वरहथवा	वरहथवा-०७, सर्लाही	९८०९९७७२६५	barahathawa.slbsl@gmail.com
३०	शाखा कार्यालय जलेश्वर	जलेश्वर-०२, महोत्तरी	९८०९९७७२७४	Jaleswor.slbsl@gmail.com
३१	शाखा कार्यालय लहान	लहान-०८, सिरहा	९८०९९७७२७३	lahan.slbsl@gmail.com
३२	शाखा कार्यालय फुलगामा	नगराईन-०४, धनुषा	९८०२३३४२०४	phulgama.slbsl@gmail.com
३३	शाखा कार्यालय बटेश्वर	बटेश्वर-०४, धनुषा	९८०२३३४२०५	bateshwar.slbsl@gmail.com
३४	शाखा कार्यालय रामगोपालपुर	रामगोपालपुर-०५, महोत्तरी	९८०२३३४२०६	ramgopalpur.slbsl@gmail.com
३५	शाखा कार्यालय जनकपुरधाम	जनकपुरधाम-०४, धनुषा	९८०२३३४२०८	janakpurdharam.slbsl@gmail.com
३६	शाखा कार्यालय कठौना	शम्पुनाथ-०६, सप्तरी	९८०२३३४२०७	kathauna.slbsl@gmail.com
३७	शाखा कार्यालय धनौजी	धनौजी-०२, धनुषा	९८०२३३४२०९	dhanauji.slbsl@gmail.com
३८	शाखा कार्यालय एकडारा	एकडारा-०१, महोत्तरी	९८०२३३४२११	ekdara.slbsl@gmail.com
३९	शाखा कार्यालय हरिवन	हरिवन-०७, सर्लाही	९८०२३३४२१७	hariwan.slbsl@gmail.com
४०	शाखा कार्यालय गोडेटा	गोडेटा-०७, सर्लाही	९८०२३३४२१८	godaita.slbsl@gmail.com
४१	शाखा कार्यालय पुष्पवलापुर	मिथिला-०४, धनुषा	९८०२३३४२१९	pushpwalpur.slbsl@gmail.com
४२	शाखा कार्यालय सबैला	सबैला-०८, धनुषा	९८०२३३४२२०	sabaila.slbsl@gmail.com
४३	शाखा कार्यालय लगामा	कमला-०३, धनुषा	९८०२३३४२२१	lagama.slbsl@gmail.com
४४	शाखा कार्यालय भलुवाही	सिरहा-११, सिरहा	९८०२३३४२२२	bhaluwahi.slbsl@gmail.com
बागमती प्रदेश				
४५	शाखा कार्यालय बनेपा	बनेपा-०५, काम्पेपलाञ्चोक	९८०९९७७२९७	banepa.slbsl@gmail.com



४७	शाखा कार्यालय भरतपुर	भरतपुर-१०, चितवन	९८०९९७७२९८	bharatpur.slbsl@gmail.com
४८	शाखा कार्यालय हेटाउँडा	हेटाउँडा-०४, मकवानपुर	९८०९९७७२९९	hetauda.slbsl@gmail.com
४९	शाखा कार्यालय टाँडी	रत्ननगर-०२, चितवन	९८०९९७७२२०	tandi.slbsl@gmail.com
५०	शाखा कार्यालय पनौती	पनौती-०६, काम्रेपलाञ्चोक	९८०९९७७२२२	panauti.slbsl@gmail.com
५१	शाखा कार्यालय चानौली	भरतपुर-२०, चितवन	९८०९९७७२२३	chanauli.slbsl@gmail.com
५२	शाखा कार्यालय पर्सा	खैरहनी-०८, चितवन	९८०९९७७२२४	parsachitwan.slbsl@gmail.com
५३	शाखा कार्यालय गिरानगर	भरतपुर-०५, चितवन	९८०९९७७२२१	gitanagar.slbsl@gmail.com
५४	शाखा कार्यालय खोलेसिमल	कालिका-०६, चितवन	९८०९९७७२२५	kholesimal.slbsl@gmail.com
५५	शाखा कार्यालय मनहरी	मनहरी-०७, मकवानपुर	९८०९९७७२२६	manahari.slbsl@gmail.com
५६	शाखा कार्यालय विदुर	विदुर-०२, नुवाकोट	९८०९९७७२५२	bidur.slbsl@gmail.com
५७	शाखा कार्यालय मलेखु	बेनिघाट रोसाङ-०३, धादिङ	९८०९९७७२५३	malekhu.slbsl@gmail.com
५८	शाखा कार्यालय कलमसी	बनेपा-०१, काम्रेपलाञ्चोक	९८०२३३४२१६	kalamashi.slbsl@gmail.com
५९	शाखा कार्यालय मुल्कोट	सुनकोशी-०५, सिन्धुली	९८०२३३४२२९	mulkot.slbsl@gmail.com
६०	शाखा कार्यालय भोटेचौर	मेलम्ची-०२, सिन्धुपाल्चोक	९८०२३३४२२७	bhotechaur.slbsl@gmail.com
६१	शाखा कार्यालय स्युचाटार	नागार्जुन-१०, काठमाडौं	९८०२३३४२३३	syuchatar.slbsl@gmail.com

#### गण्डकी प्रदेश

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

#### लुम्बिनी प्रदेश

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

#### कर्णाली प्रदेश

८४	शाखा कार्यालय विरेन्द्रनगर	विरेन्द्रनगर-०७, सुर्खेत	९८०२३३४२३२	birendranagar.slbsl@gmail.com
८५	शाखा कार्यालय छिन्चु	भेरिगांगा-०४, सुर्खेत	९८०२३३४२३४	chhinchu.slbsl@gmail.com

#### सुदूर पश्चिम प्रदेश

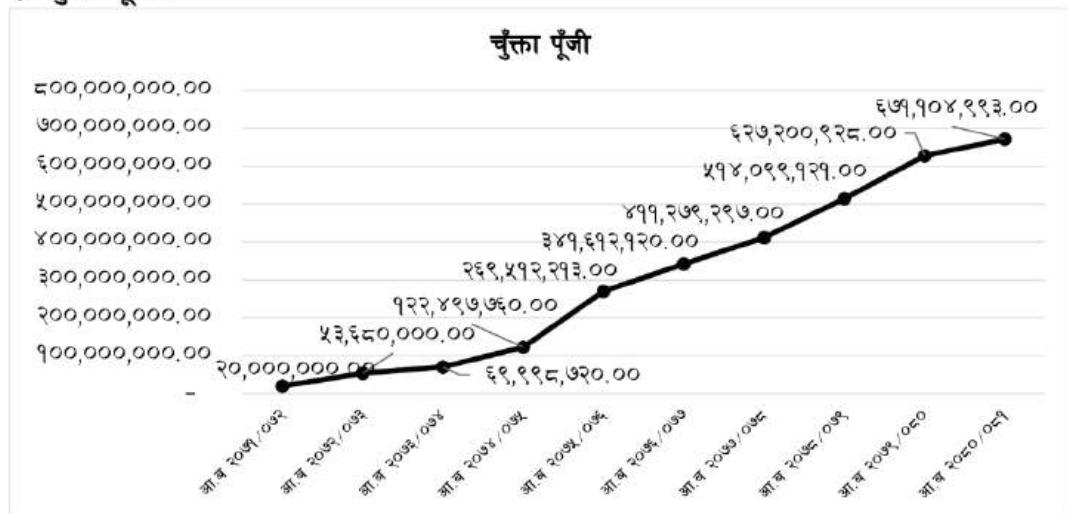
८६	शाखा कार्यालय बौनिया	बर्दगोरिया-०१, कैलाली	९८०९९७७२७६	bauniya.slbsl@gmail.com
८७	शाखा कार्यालय चौमाला	गौरिगांगा-०१, कैलाली	९८०९९७७२५५	chaumala.slbsl@gmail.com
८८	शाखा कार्यालय फलारी	शुक्लाफाँट-१०, कञ्चनपुर	९८०९९७७२७९	jhalari.slbsl@gmail.com
८९	शाखा कार्यालय पुनर्वास	पुनर्वास-०३, कञ्चनपुर	९८०९९७७२१६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



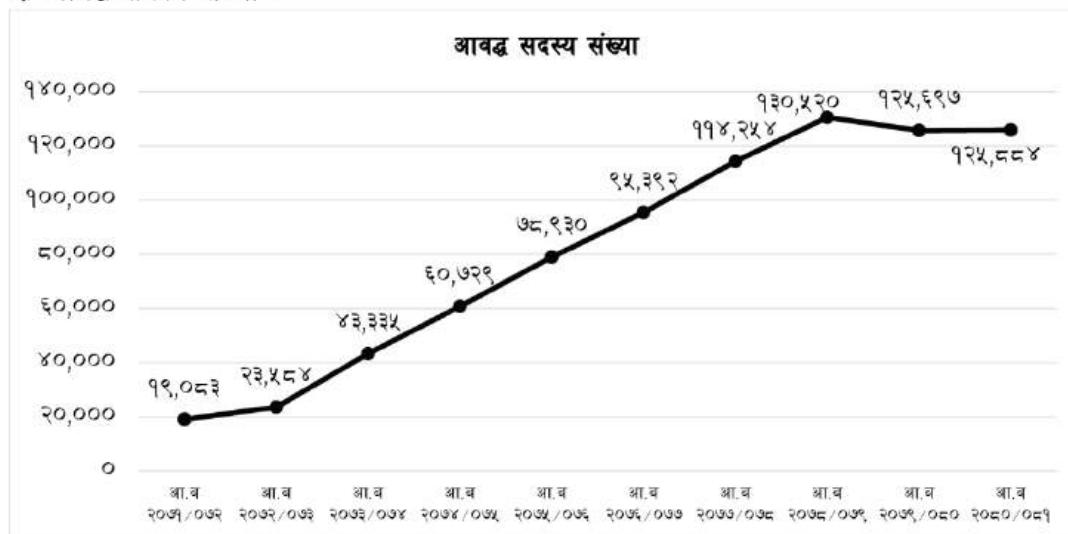


विगत दश वर्ष देखि समिक्षा अवधि (२०८१ असार मसान्त) सम्मको प्रमुख कार्यक्रमगत भलक :

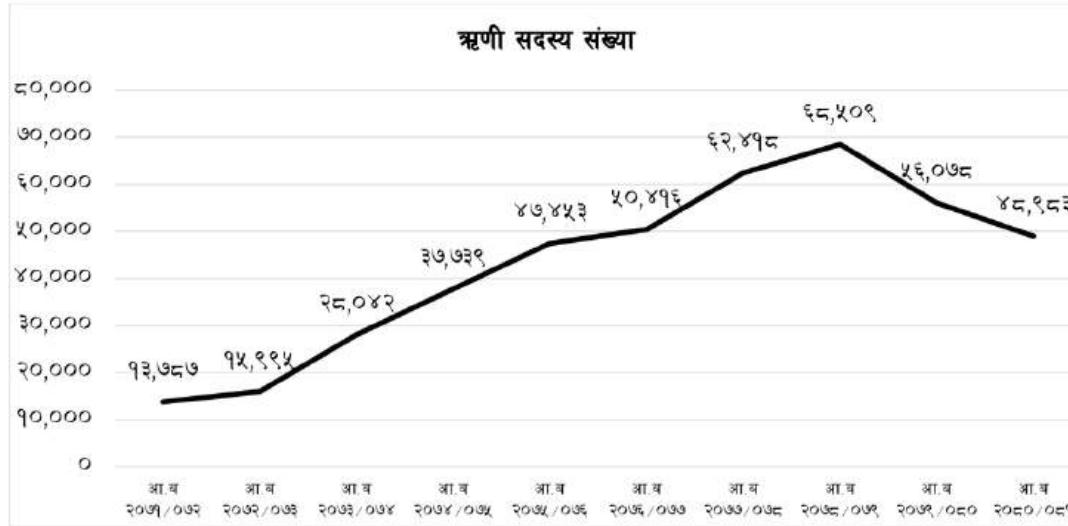
**१. चुंका पूँजी :**



**२. आवद्ध सदस्य संख्या :**

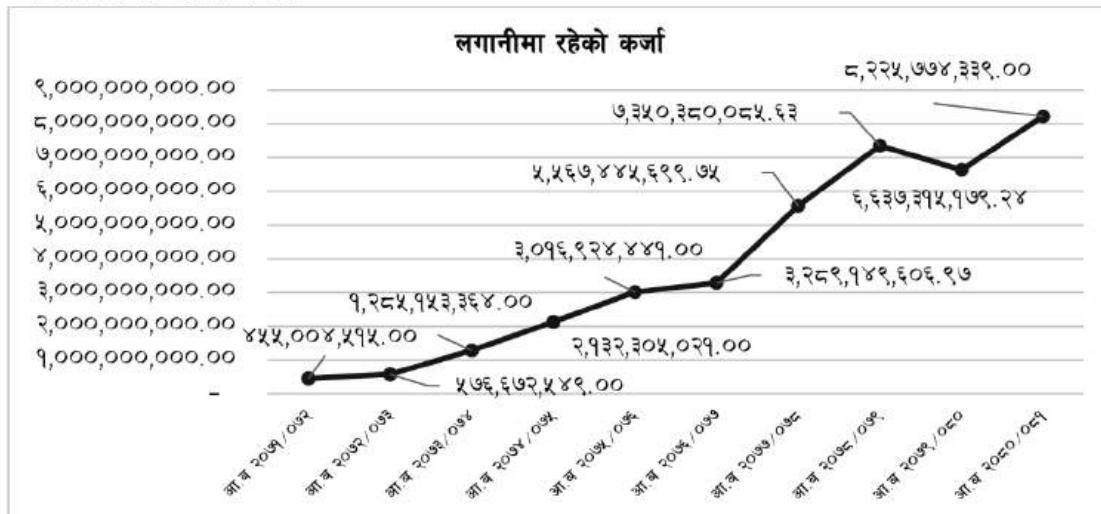


**३. ऋणी सदस्य संख्या :**

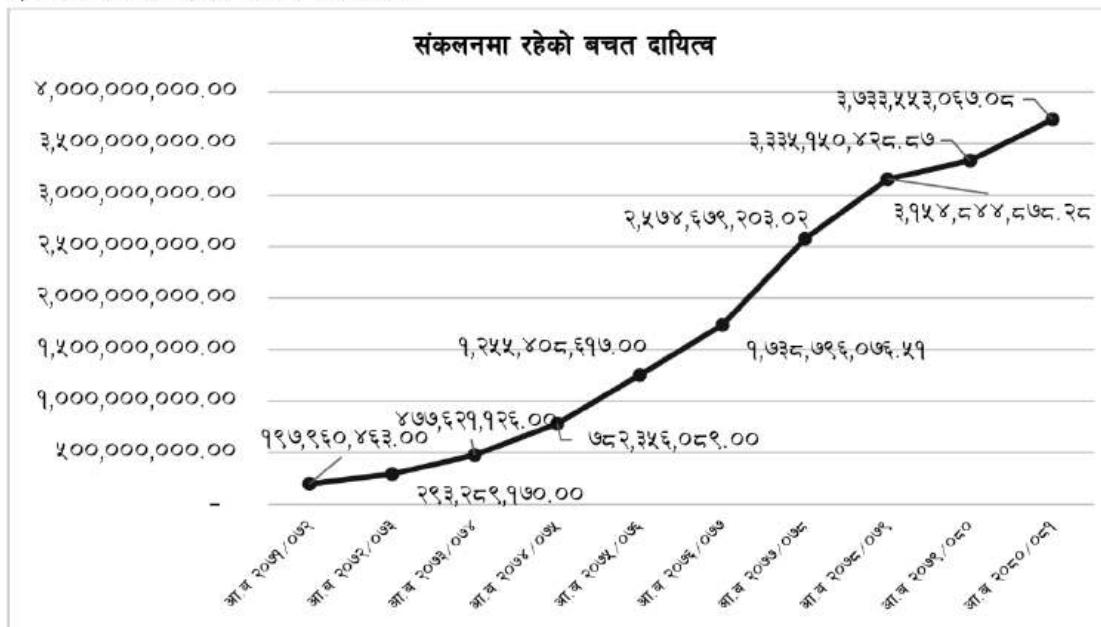




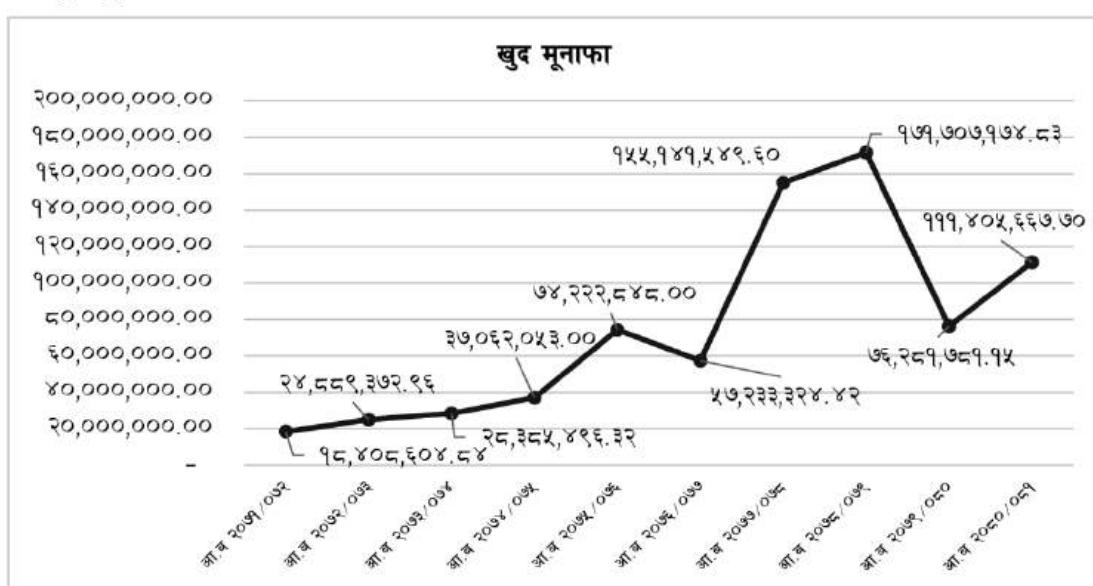
#### ४. लगानीमा रहेको कर्जा:



#### ५. संकलनमा रहेको बचत दायित्व :

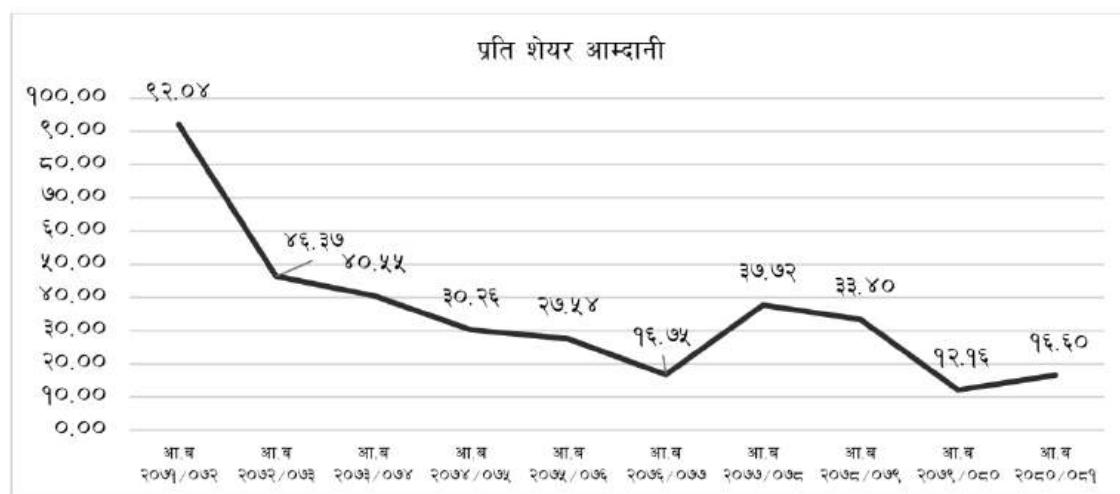


#### ६. खुद मूनाफा :

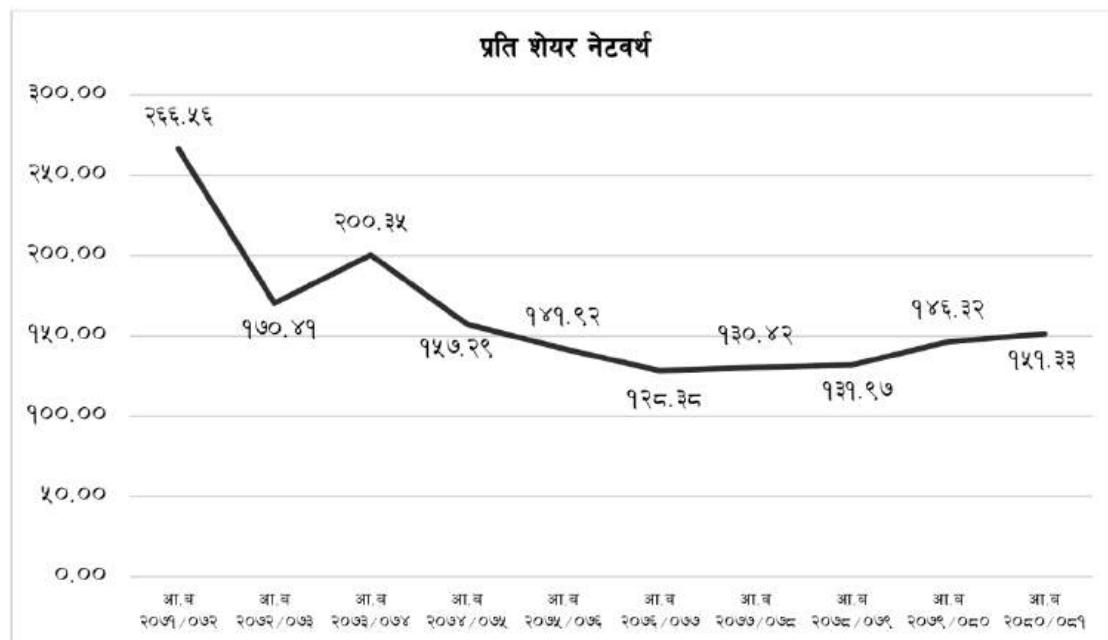




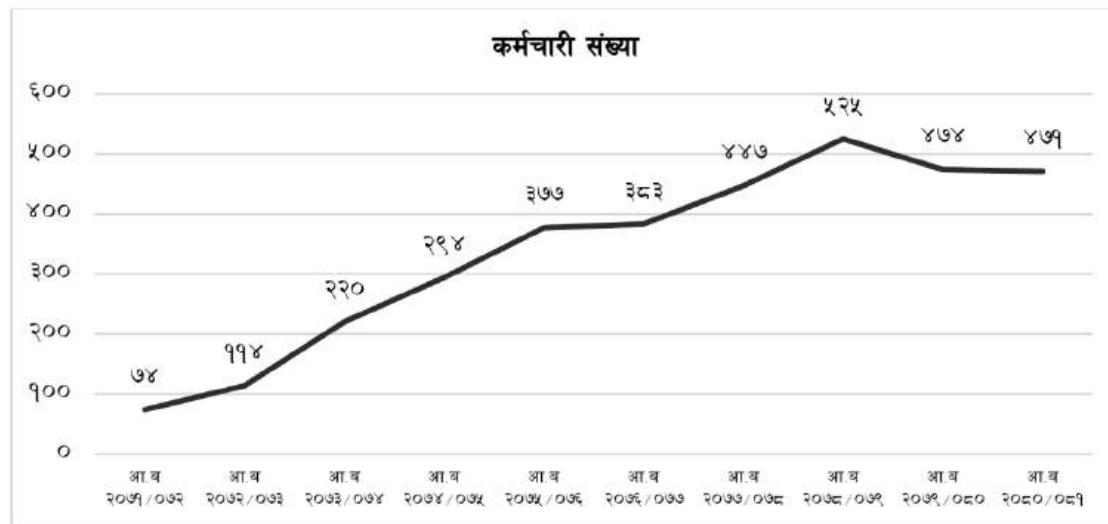
#### ७. प्रति शेयर आमदानी :



#### ८. प्रति शेयर नेटवर्थ :



#### ९. कर्मचारी संख्या :



## **टिपोटः**

## **स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड**

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

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

श्री सञ्चालक समिति,  
स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड,  
बनेपा, काम्पेपलाञ्चोक ।

### **विषय :- प्रतिनिधि नियुक्त गर्ने बारे ।**

महोदय,

.....जिल्ला.....म.न.पा/उप.म.न.पा/न.पा/गा.पा  
बडा नं. .... बस्ने म/हामी .....ले त्यस  
स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको शेयरधनीको हैसियतले २०८२ बैशाख २९ गते सोमबारका दिन हुने सोहँ  
वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा भाग लिन  
तथा मतदान गर्नका लागि ..... जिल्ला .....  
म.न.पा/उप.म.न.पा/ न.पा/गा.पा बडा नं ..... बस्ने त्यस वित्तीय संस्थाका शेयरधनी श्री  
..... शेयर प्रमाण पत्र नं./हितग्राही खाता नं.  
..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौ ।

निवेदक,

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण पत्र नं./हितग्राही खाता नं.

कित्ता नं.....देखि .....सम्म

शेयर कित्ता संख्या :

मिति :

**द्रष्टव्यः** यो निवेदन साधारण सभा हुनुमन्दा कर्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको एजिष्टर्ड  
कार्यालयमा पेश गरिए सक्नुपर्नेछ । एक मन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा  
प्रतिनिधि (प्रोक्सी) फारम दद्द गरिनेछ ।



# १५<sup>औं</sup> वार्षिक साधारण समाका मेलकहरु



## संस्थागत कार्यक्रमका भलकहरु



## संस्थागत कार्यक्रमका भूलकहरु



# संस्थागत कार्यक्रमका झलकहरू



# व्यवस्थापन समितिका पदाधिकारीहरू



मनोज कृष्ण उपेती  
प्रमुख कार्यकारी अधिकृत  
एवं कम्पनी सचिव



राजेन्द्र प्रसाद न्योपाने  
सहायक महाप्रबन्धक



गोपाल राज बिष्ट  
प्रशासन विभाग प्रमुख



मधुसुदन अधिकारी  
कर्जा विभाग प्रमुख



मधुसुदन पन्त  
जोखिम व्यवस्थापन विभाग प्रमुख



सरोज पौडेल  
सामान्य सेवा विभाग प्रमुख



निरोज प्रसाद पौडेल  
लेखा विभाग प्रमुख

# स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको कार्यक्षेत्र



प्रदेश	सेवा पुँगेको जिल्ला	केन्द्रीय कार्यालय	शाखा कार्यालय
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