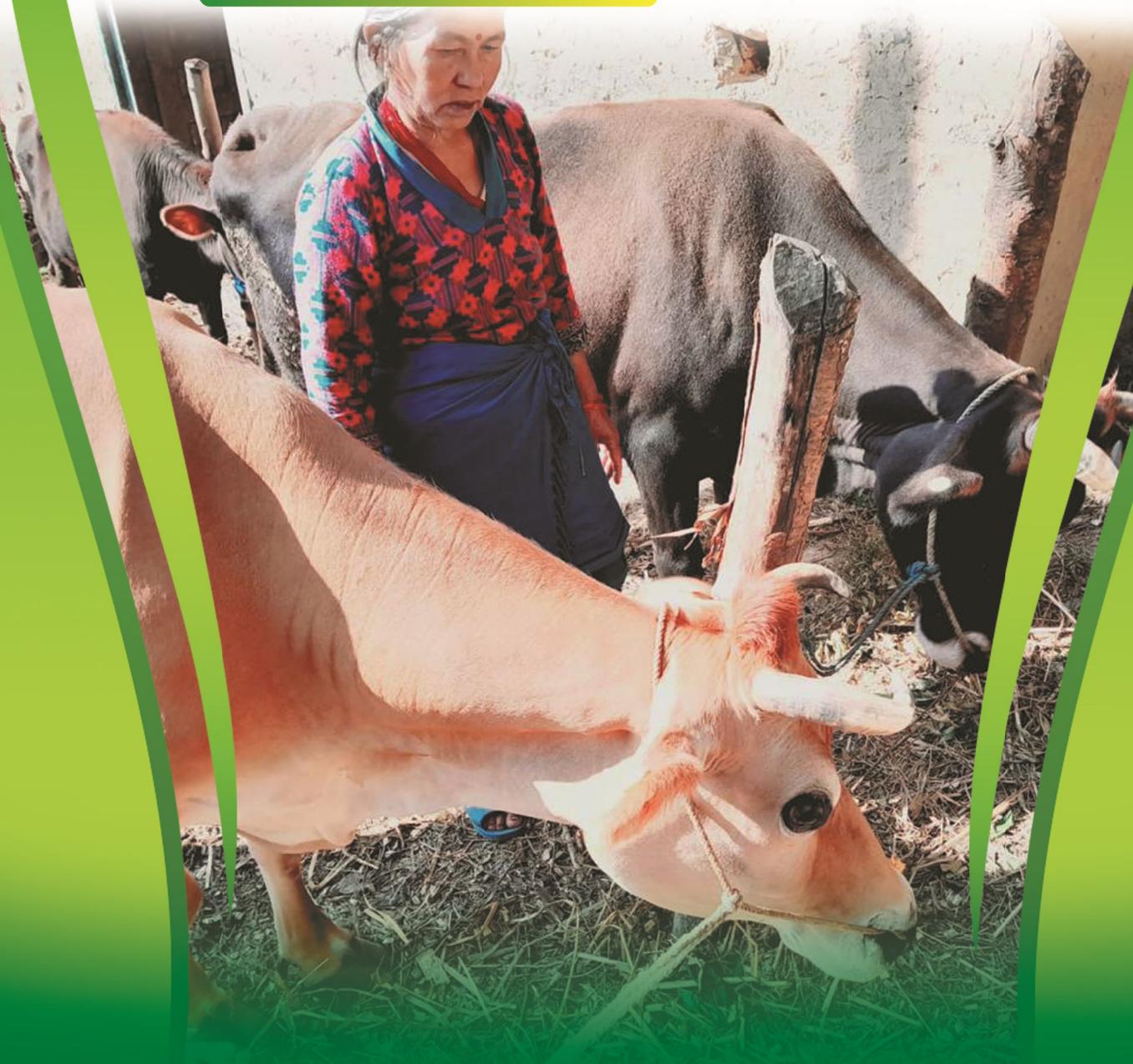


सुख व समृद्धिको आधार, जबैको लागि स्वरोजगार

१५ वर्ष

वार्षिक प्रतिवेदन 15th Annual Report



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था, राष्ट्रियस्तरको कार्यक्षेत्र भएको)



सञ्चालक समिति तथा अन्य पदाधिकारीहरु



श्री ज्ञानेन्द्र प्रसाद पाण्डे
अध्यक्ष
संस्थापक शेयरधनी प्रतिनिधित्व



श्री कृष्ण पाण्डे
सञ्चालक
संस्थापक शेयरधनी प्रतिनिधित्व



श्री उदय राज खतिवडा
सञ्चालक
संस्थापक शेयरधनी प्रतिनिधित्व



श्री कृष्ण बन्जाडे
सञ्चालक
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री समर ढकाल
सञ्चालक
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्री तेज दत्त खकुराल
सञ्चालक
सर्वसाधारण शेयरधनी प्रतिनिधित्व



श्रीमती हिरा देवी विष्ट
सञ्चालक
स्वतन्त्र



श्री मनोज कृष्ण उप्रेती
प्रमुख कार्यकारी अधिकृत
एवं करपनी सचिव

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स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड
Swarojgar Laghubitta Bittiya Sanstha Limited

पन्द्रौं वार्षिक साधारण समा

आ.व. २०७५/०२०



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

संस्थाको पृष्ठभूमि

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त गरी कम्पनी रजिस्ट्रारको कार्यालयमा मिति २०६६/०४/०८ गते दर्ता भएर विधिवत रूपमा स्थापना भई २०६६/०९/०१ देखि वित्तीय कारोबार प्रारम्भ गर्दै लघुवित क्षेत्रमा जन्मिएको एक सुनौलो नाम हो, स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड। यस लघुवित वित्तीय संस्थाको कार्यक्षेत्र नेपाल भर रहेको छ। नेपाल भरीका तराई तथा पहाडी ३६ जिल्लाहरूमा यस वित्तीय संस्थाले ९१ वटा शाखा कार्यालयहरू मार्फत आफ्नो लघुवित कार्यक्रम सञ्चालन गर्दै आएको छ। हाल वित्तीय संस्था १२४,६४६ जना भन्दा बढी ग्राहक सदस्यहरूको आर्थिक सहयोगीको रूपमा अगाडी बढिरहेको छ।

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार” भने मूल मन्त्रलाई आत्मसाथ गरी अधि बढेको यस वित्तीय संस्थाले 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 लि. परम्परागत बैंकिङ संस्था मात्र नभई गरिब, विपन्न तथा पिछडिएका महिला दिदीबीहानीहरूलाई आर्थिक सहायता प्रदान गर्ने एक सबल वित्तीय संस्थाको रूपमा स्थापित भई सकेको छ। यस वित्तीय संस्थाले वित्तीय साक्षरता लगायत अर्थतन्त्रका अन्य सम्भावित क्षेत्र जस्तैः 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 लि. ले 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 ढाँचाहरू द्वारा लघु वित्तीय सेवा पुऱ्याई जनताको आयस्तर बढाउनु।

रणनीति (STRATEGIES)

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



आधारभूत मूल्य र मान्यताहरू (CORE VALUES)

- १) विपन्न वर्ग पनि इमान्दार र बैकिङ्ग योग्य हुन्छन्।
- २) लघु वित्तीय सेवाहरू प्राप्त गर्न पाउनु विपन्न वर्गको मानव अधिकार हो।
- ३) बचत भविष्यको आर्थिक सबलताको लागि हो।
- ४) लघुवित्त सेवाले आय आर्जन र सम्पत्तीमा बृद्धि गर्दछ, जसले गरिबी निवारणमा सहयोग पुऱ्याउँदै शान्ति र समुन्नति ल्याउँछ।
- ५) लघुवित्त सामुहिकता र सामाजिक विकासको लागि हो।
- ६) विना कुनै भेदभाव (लैंड्रिक, जातिय, राजनीतिक, एवं अन्य) समावेशी वित्तीय सेवाहरू 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 लघुवित्त सेवाहरू प्रदान गर्ने।
- २) ग्रामीण जनताहरूलाई बैकिङ्ग प्रणालीको बानी बसाउने, बचत संकलन गराई उत्पादनशील कार्यमा परिचालन गराउने।
- ३) सदस्यहरूलाई थप नयाँ वित्तीय सेवाहरू उपलब्ध गराउने। जस्तै: कर्जाको म्यादी विमा, विप्रेषण सेवा आदि।
- ४) ग्राहकहरूलाई लघु वित्तीय सेवाहरूद्वारा आर्थिक रूपमा सबल बनाउने।
- ५) ग्राहकहरूलाई स्वरोजगारको माध्यमबाट रोजगारी सृजना गर्न सहयोग पुऱ्याउने।
- ६) आफ्नो कार्यक्षेत्र भित्रको प्रत्येक विपन्न घर परिवारको १ जनालाई लघुवित्त सेवा पुऱ्याउने।
- ७) ग्राहकहरूसँग नियमित र राप्रो सम्बन्ध बनाउने।

कार्यहरू: “बैंक तथा वित्तीय संस्था सम्बन्ध ऐन, २०७३” अनुसार “घ” वर्गका लघुवित्त वित्तीय संस्थाले गर्न पाउने कार्यहरू गर्नेछ।

कार्यक्षेत्र : स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड राष्ट्रियस्तर कार्य क्षेत्र भएको वित्तीय संस्था हो। २०८० पुस मसान्त सम्ममा नेपालका ३६ जिल्लामा यस वित्तीय संस्थाले ९१ वटा शाखा कार्यालयहरू मार्फत वित्तीय सेवा प्रदान गरिरहेको छ।

पूऱ्जी संरचना : अधिकृत पूऱ्जी रु.८० करोड, जारी तथा चुक्ता पूऱ्जी आ.व. २०८०/०८१ पुस मसान्त सम्ममा रु.६२,७२,००,९२८/- रहेको छ।

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

संचालक समिति : यस लघुवित्त 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 त्रिविक्रम पाण्डे	संचालक (संस्थापक समूहबाट प्रतिनिधित्व)
४.	श्री कृष्ण बन्जाडे	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
५.	श्री समर ढकाल	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
६.	श्री तेज दत्त खकुराल	संचालक (सर्वसाधारण समूहबाट प्रतिनिधित्व)
७.	श्रीमती हिरा देबी बिष्ट	संचालक (स्वतन्त्र प्रतिनिधित्व)

ऋण लगानी र व्यवस्थापन :

ऋण लगानी कुनै पनि उत्पादनशील कार्यको लागि विभिन्न शिर्षकमा गरिनेछ। जस्तो कृषि उत्पादन, कृषिजन्य उत्पादित व्यापार, पशुव्यापार, खुद्रा व्यापार, सेवा व्यापार, घेरेलु उद्योग र अन्य शिर्षकहरूमा लगानी गरिनेछ। ग्राहक सदस्यलाई कर्जा लिन सजिलो होस भन्ने उद्देश्यले संस्थाको कर्जा साधारणतया ३:२ अनुपातमा लगानी गरिने व्यवस्था गरिएको छ। ऋण लगानी गर्नका लागि समूहमा आवद्ध



हुनैपर्दछ साथै १ वटा केन्द्रमा त्यस्तो समूह १० वटा सम्म हुन सक्छन्। लघु कर्जा रु.७,००,०००/- सम्म हुनेछ। यसै गरी लघु उद्यम कर्जा रु.७,००,०००/- सम्म उपलब्ध गराउन सकिनेछ। यो रकम एक पटक कर्जा लिई सफलतापूर्वक भुक्तानी गरिसके पछि मात्र उपलब्ध हुनेछ। यो कर्जा वित्तीय संस्थाले धितोमा दिन सक्नेछ। 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 पुर्याई रहेका छन्।

बिनाधितो कर्जा अन्तर्गत व्याजदर :

साधारण कर्जामा वार्षिक १५% व्याज, रु ३०,००० सम्म १% र सो भन्दा माथि १.५% सेवा शुल्क साथै व्यवसाय बृद्धि कर्जामा वार्षिक १५% व्याज र १.५% सेवा शुल्क लिइनेछ।

धितो कर्जा अन्तर्गत व्याजदर :

यसै गरी धितो कर्जामा वार्षिक १५% व्याज र १.५% सेवा शुल्क लिइनेछ।

अन्य बचत र निक्षेप परिवालन :

सदस्यहरु सँग मुख्यतया निम्न शिर्षकमा बचत गराइनेछ। ती हुन् :

- १) **मासिक बचत** : प्रति सदस्य प्रति महिना रु. २००/- अनिवार्य रुपमा बचत गर्नु पर्नेछ। सुल्केरी, बिरामी, सामाजिक कार्य, शैक्षिक कार्यमा सो बचत फिक्न पाउने व्यवस्था रहेको छ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज भुक्तानी हुनेछ।
- २) **स्वरोजगार बाल बचत** : सदस्यहरुले आफ्ना सन्तानको सुरक्षाका लागि मासिक रुपमा न्यूनतम रु. २००/- वा सो भन्दा बढी बचत गर्न सकिने र दैनिक औषत मौज्दातमा वार्षिक ७.५% व्याज गणना गरी उपलब्ध गराइनेछ।
- ३) **दैविप्रकोप बचत** : सदस्यलाई पहिलो कर्जा लगानी गर्दा न्यूनतम रु.१०००/- बचत गर्नुपर्ने र यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक व्याज भुक्तानी हुनेछ। साथै दैविक घटना पर्दा तत्काल यस बचतमा रहेको रकम फिक्न पाउने व्यवस्था रहेको छ।
- 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 व्याज 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% व्याज 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 व्याज पाउने व्यवस्था रहेको छ।
- ७) **स्वरोजगार उज्ज्वल भविष्य निधि बचत योजना** : स्वरोजगार उज्ज्वल भविष्य निधि बचत योजना अन्तर्गत कुनैपनि सदस्यले रु.५०/-, रु.१००/- र ५० ले भाग जाने रकमको हिसाबले मासिक रुपमा जम्मा गर्नेछन्। यस प्रकारको बचत ९ वर्षमा डेढ गुणा र १४ वर्षमा दोब्बर रकम दिइनेछ वा सुरुवात देखि ९ वर्ष नपुँदै बिचैमा छोड्दा ७.५% व्याज दिइनेछ। यसै गरी ९ वर्ष पुरा भई १४ वर्ष नपुगी बिचैमा छोड्दा पनि डेढ गुणा नै दिइनेछ। हाल नेपाल राष्ट्र बैंकले यस प्रकृतिका आवधिक बचत गर्न नपाईने निर्देशन गरेकोले सोहिं अनुसार यस प्रकारको नयाँ बचत गर्न बन्द गरिएको छ।
- ८) **पेवा बचत** : सदस्यहरुले निजी आर्जन जस्तै पेवा, दान, उपहार जस्ता श्रोतहरुबाट प्राप्त रकम जम्मा गर्न सक्नेछन्। यस बचतमा सदस्यले न्यूनतम रु.१००/- मा खाता खोल्न सक्नेछन्। यसमा न्यूनतम महिनाभरि दैनिक मौज्दातमा ७.५% मासिक रुपमा व्याज पाउने व्यवस्था रहेको छ।



- ८) केन्द्र अनुशासन कोष बचत :** केन्द्र अनुशासन कोष बचत सदस्यहरूले केन्द्रलाई उत्कृष्ट अनुशासनमा राखे वापत केन्द्रलाई संस्थाले उपलब्ध गराएर राखिने बचत हो। यो बचत सदस्यहरूलाई स्वास्थ्य, शिक्षा, दैविक विपत्ति र क्षमता अभिवृद्धिको लागि व्यवस्था गरिएको छ। यस बचतमा वार्षिक ७.५% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- ९०) स्वरोजगार समायोजन बचत :** सदस्यले किस्ता तथा बचतका लागि अग्रीम रूपमा जम्मा गरिएको रकम हुनेछ र यस बचतमा दैनिक मौज्दातको आधारमा वार्षिक ७.५% का दरले त्रैमासिक रूपमा ब्याज उपलब्ध गराइनेछ।
- ९१) स्वेच्छिक व्यक्तिगत बचत :** नेपाल राष्ट्र बैंकको सर्कुलर अनुसार बन्द गरिएको तर खाता खोलिसकिएको सदस्यहरूलाई अबधि भर निरन्तरता दिन सकिने व्यवस्था अनुरूप बचत अवधिको अनुसार ९%-१०% सम्म ब्याजदर प्रदान गरिने छ।
- ९२) स्वरोजगार सुनौलो बचत योजना :** सदस्यहरूलाई उच्च ब्याजदर उपलब्ध गराउने अभिप्रायले न्यूनतम रु.५०० ले खाता खोलन सकिने गरि यो बचत योजना संचालनमा ल्याइएको हो। खाता संचालनमा आईसके पछि सदस्यले मासिक रूपमा बचत गर्नुपर्दछ। सदस्यले जुनसुकै समयमा पनि आफ्नो आवश्यकता अनुसार यस बचतलाई भिक्न र राख्न सक्नेछन्। यस बचतमा वार्षिक ९% का दरले त्रैमासिक ब्याज पाउने व्यवस्था रहेको छ।
- ९३) स्वरोजगार कर्मचारी तलब बचत खाता :** वित्तीय संस्थामा कार्यरत कर्मचारीहरुको तलब भुक्तानी सहज र सरल तरिकाले होस भन्ने अभिप्रायले संचालनमा रहेको यस बचत खातामा वार्षिक ७.५% का दरले त्रैमासिक रूपमा 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. र क्रेस्ट माईक्रोलाइफ इन्स्योरेन्स लि. संग सम्झौता गरिएको छ। साथै संस्थाले निक्षेप तथा कर्जा सुरक्षण कोष संग पनि सम्झौता गरि कर्जा लिने सदस्यको बिमा गरिएको छ।
 - २) ढुला पशुधन बीमा कार्यक्रम :** कुनै सदस्यले ढुला पशुपालनको लागि कर्जा लिनु भएमा यो सेवा प्रदान गरिन्छ। यस अन्तर्गत ढुला 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% क्षतिपूर्ति पाइन्छ। यो सेवा निक्षेप तथा कर्जा सुरक्षण कोष संग सम्झौता गरी प्रदान गरिएको छ।
- ३) विप्रेषण सेवा
 - ४) व्यवसायिक सल्लाह
 - ५) बालिका शिक्षा सेवा
 - ६) वार्षिक केन्द्र भेला
 - ७) वित्तीय साक्षरता कार्यक्रम
 - ८) क्षमता अभिवृद्धिको लागि शिपुलक 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
- ५) सामाजिक क्षेत्रको विकास र सामाजिक मध्यस्थता
- ६) सरकारी राजश्वमा वृद्धि हुने
- ७) गरिबी न्यूनिकरणमा सहयोग पुने



स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालयः बनेपा-५, काभ्रेपलाञ्चोक

फोन नं. ०११-६९९०६०, ६६५३४८/इमेलः info@slbbl.com.np

पन्थौं वार्षिक साधारण सभाको सूचना

(प्रथम पटक सूचना प्रकाशित मिति : २०८०/११/०३ गते)

आदरणीय शेयरधनी महानुभावहरू,

स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८०/११/०२ गते बुधबार बसेको संचालक समितिको २६४ औं बैठकको निर्णय अनुसार यस वित्तीय संस्थाको पन्थौं वार्षिक साधारणसभा 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 :- २०८० फाल्गुन २६ गते शनिवार (तदनुसार ०९ मार्च, २०२४ ई.सं.)

समय :- दिनको ११:३० बजे

स्थान :- नेपाल हाउस, हातीसार, काठमाण्डौ।

छलफलका विषयहरू

क. सामान्य प्रस्तावहरू

- १) संचालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत हुने आर्थिक वर्ष २०७९/०८० को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- २) लेखा परीक्षकको प्रतिवेदन सहित २०८० आषाढ मसान्तसम्मको वासलात, सोही मितिमा समाप्त भएको आ. व. २०७९/०८० 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. २०८०/०८१ को लेखा परीक्षण गर्नका लागि लेखा परीक्षकको नियुक्ति तथा निजको पारिश्रमिक निर्धारण गर्ने।
- ४) संचालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजी रु. ६२,७२,००,९२८/- को ०.३६८४% (नजिकको चार दशमलवमा) ले हुन आउने रु. २३,१०,७४०.२६ नगद लाभांश रकम (बोनश शेयरको कर प्रयोजनार्थ समेत) पारित गर्ने।

ख. विशेष प्रस्तावहरू

- १) संचालक समितिले प्रस्ताव गरे बमोजिम आ. व. २०७९/०८० सम्मको वितरणयोग्य मुनाफाबाट वित्तीय संस्थाको हाल कायम चुक्ता पूँजी रु. ६२,७२,००,९२८/- को ७% को दरले हुने रु. ४,३९,०४,०६५/- रकम बराबरको बोनस शेयर जारी गर्ने प्रस्ताव पारीत गर्ने।
- २) सर्वसाधारणमा थप सार्वजनिक निष्काशन (Further Public Offering) गर्ने सम्बन्धमा।
- ३) बोनस शेयर जारी र सर्वसाधारणमा थप सार्वजनिक निष्काशन (Further Public Offering) पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी वृद्धि हुने भएकाले वित्तीय संस्थाको जारी र चुक्ता पूँजी वृद्धि गर्ने र सोही बमोजिम प्रवन्धपत्रमा संशोधन गर्ने।
- ४) अध्यक्ष तथा सञ्चालकहरूको बैठक भत्ता वृद्धि गर्ने र सोही बमोजिम वित्तीय संस्थाको नियमावलीमा संशोधन गर्ने।
- ५) विप्रेषण सम्बन्धी कार्यहरू गर्न प्रवन्धपत्रको दफा ५ मा खण्ड (प) थप्ने र सोही बमोजिम प्रवन्धपत्रमा संशोधन गर्ने।
- ६) यस वित्तीय संस्थाले अन्य ईजाजतपत्रप्राप्त कुनै एक वा एक भन्दा बढी उपयुक्त लघुवित्त वित्तीय संस्थाहरू एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ती (Acquisition) गर्ने, समझदारी पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिकालागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पति तथा दायित्वको मूल्यांकन प्रतिवेदन (Due Diligence Audit Report) तयार गर्न परामर्शदाता, मुल्यांकनकर्ता तथा लेखापरीक्षकहरू नियुक्त गर्ने तथा गाभ्ने/गाभिने एवम् प्राप्तिसँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरू अनुरूप अपनाउनु पर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य, प्रकृयाहरू पुरा गरी अन्तिम स्वीकृती लिने, अन्तिम स्वीकृती पश्चात सोको कार्यान्वयन गर्ने तथा सो सन्दर्भमा नियमाक मिकायहरूबाट निर्देशन गरे बमोजिमका विवरणहरू उपलब्ध गराउने कार्य अगाडी बढाउन सञ्चालक समितिलाई अछितयारी प्रत्यायोजन गर्ने सम्बन्धमा।

- ७) 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 अनुरूप आवश्यक परिमार्जन, संशोधन वा फेरबदल गर्न सञ्चालक समितिलाई पूर्ण अछितयारी प्रदान गर्ने।

ग. विविध

संचालक समितिको आज्ञाले
 कम्पनी सचिव



पन्थौं वार्षिक साधारण समा सम्बन्धी थप जानकारी

- १) पन्थौं वार्षिक साधारणसभा प्रयोजनको लागि मिति २०८०/११/१३ गते यस वित्तीय संस्थाको शेयर दाखिल खारेज बन्द हुनेछ। साथै, मिति २०८०/११/१० गतेसम्म 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 साधारणसभा तथा बोनस शेयरका लागि योग्य हुनेछन्।
- २) वार्षिक साधारणसभामा 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) पन्थौं वार्षिक साधारणसभाको 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 मा पनि हेर्न सक्नुहुनेछ। साथै, वित्तीय संस्थाको केन्द्रीय कार्यालय बनेपा-५ काप्रेपलाञ्चोक वा वित्तीय संस्थाको शेयर रजिस्ट्रारको कार्यालय एनएमबि क्यापिटल लिमिटेड, बालुवाटार, काठमाण्डौं र सभा हुने दिनमा सभा स्थलबाट समेत प्राप्त गर्न सक्नु हुनेछ।
- ४) वार्षिक साधारणसभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्ति गर्न चाहने शेयरधनीहरूले प्रोक्सी फाराममा साधारणसभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय बनेपा-५, काप्रेपलाञ्चोकमा 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 हाँजिरी पुस्तिकामा दस्तखत गर्नु भएमा प्रोक्सी दिसकेको भए पनि त्यस्तो प्रोक्सी स्वतः बदर हुनेछ।
- ६) नाबालक वा बिक्षिप्त शेयरधनीहरुको तर्फबाट संरक्षक स्वयमले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्ती गर्न र मत दिन समेत पाउनेछन्। शेयरधनीको लगत किताबमा संरक्षकको रूपमा नाम उल्लेख भएको व्यक्तिलाई मात्र संरक्षकको रूपमा मान्यता दिइनेछ।
- ७) साधारणसभामा 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 साधारणसभामा 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

पन्थौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको प्रतिवेदन

“सुख र समृद्धिको आधार, सबैको लागि स्वरोजगार” भन्ने मूल नारा लिएर स्थापित भएको यस स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडको पन्थौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरु, पुर्व सञ्चालकज्यूहरु, आमन्त्रित अतिथिज्यूहरु, नियमनकारी निकायका प्रतिनिधिज्यूहरु, विभिन्न संस्थाहरूबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावहरु, वाह्य लेखापरीक्षकज्यू आन्तरिक लेखापरीक्षकज्यू, वित्तीय संस्थाका कर्मचारीहरु, पत्रकारज्यूहरु एवं उपस्थित अन्य सम्पूर्ण महानुभावहरूलाई वित्तीय संस्थाको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट यस पन्थौं वार्षिक साधारण सभामा उपस्थित हुनु हुने सबैलाई हार्दिक स्वागत तथा अभिवादन व्यक्त गर्न चाहन्छु।

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त गरी कम्पनी रजिस्ट्रारको कार्यालयमा मिति २०६६/०४/०८ गते दर्ता भएर विधिवत् रूपमा स्थापना भई २०६६/०९/०१ देखि वित्तीय कारोबार प्रारम्भ गर्दै लघुवित्त क्षेत्रमा जन्मिएको एक सुनौलो नाम हो “स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड”। वित्तीय संस्थाले गरीबी न्युनिकरण अभियानमा र विपन्न तथा ग्रामिण क्षेत्रका परिवारहरूलाई लक्षित गरि वित्तीय पहुँच पुऱ्याउने र लक्षित वर्ग तथा समुदायको आर्थिक सामाजिक 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 १४ औं वर्ष पुरा गरेको छ। काभ्रेपलाञ्चोक, मकवानपुर र चितवन गरी ३ जिल्लाबाट सेवा शुरू गरेको यस वित्तीय संस्था हाल राष्ट्रिय स्तरको कार्यक्षेत्र रहेको र देशको ३६ जिल्लामा ९१ शाखाहरु मार्फत लघुवित्त सेवा प्रदान गरीरहेको व्यहोरा सम्मानित सभामा जानकारी गराउन चाहन्छु।

आदरणीय शेयरधनी महानुभावहरु,

अब म यस गरिमामय सभामा सञ्चालक समितिको तर्फबाट वित्तीय संस्थाको पन्थौं वार्षिक प्रतिवेदन, आर्थिक वर्ष २०७९/०८० को वित्तीय विवरणहरु, आर्थिक वर्ष २०७९/०८० को लेखापरीक्षकको 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, सामना गर्नु परेका चुनौती र चालु वर्षको कार्यक्रमहरु लगायत विविध विषयहरूमा देहाय बमोजिमको प्रतिवेदन यहाँहरु समक्ष पेश गरेको छु। उक्त प्रतिवेदन माथि छलफल गर्दै सुझाव सहित समर्थन गरिदिनुहुन अनुरोध गर्दछु।

१) वित्तीय संस्थाको गत वर्षको कारोबारको सिंहावलोकन :

लघुवित्त क्षेत्रमा बढ्दै गएको अस्वस्थ प्रतिस्पर्धा, कोरोना महामारी पछि प्रभावित भएका व्यापार व्यवसाय सुधारोन्मुख हुन नसक्नु, विश्वका विभिन्न क्षेत्रमा देखिएको ढ्वन्द्व (जस्तै, रसिया-युक्रेन युद्धको रिस्ति) को प्रभावबाट अन्तर्राष्ट्रिय रूपमा सृजित असहज आर्थिक स्थीति तथा लघुवित्त क्षेत्रमा देखिएको विषम परिस्थितिका कारण वित्तीय संस्थाको समग्र प्रगतिमा प्रभाव परेको छ। एकल ग्राहक कर्जा सिमाको निर्देशनमा रहेर काम गर्नु परेको सन्दर्भमा संस्थासँग आवद्ध हुने सदस्य संख्या, कर्जा रकम र कर्जा उपभोग गर्ने ऋणी संख्यामा पनि कमि आएको छ। त्यसै गरी निक्षेप दायित्व भने केही बढेको छ। विगत दुई आर्थिक वर्षका प्रमुख परिसूचकहरूको देहाय बमोजिमको तुलनात्मक विवरणले वित्तीय संस्थाको आर्थिक कारोबार तत्कालिन परिस्थितिलाई मध्यनजर गर्दा सन्तोषजनक नै रहेको देखिन्छ।

क.सं.	विवरण	आ.व. २०७९/०८०	आ.व. २०७८/०७९	प्रगति प्रतिशत	कैफियत
१.	शेयर पूँजी (रु.)	६२७,२००,९२८.००	५१४,०९९,१२९.००	२२.००%	
२.	शाखा संख्या	९१	९१	०.००%	
३.	सदस्य	१२५,६९७.००	१३०,५२०.००	-३.७०%	
४.	ऋणी	५६,०७८.००	६८,५०९.००	-१८.१५%	
५.	खुद कर्जा लगानी (रु.)	६,५१७,३३२,०७४.१४	७,२३१,६३५,४२९.९३	-९.८८%	
६.	सदस्य बचत (रु.)	३,३३५,१५०,४२८.८७	३,१५४,८४४,८७८.२८	५.७२%	
७.	खुद मुनाफा (रु.)	७६,२८१,७८९.१५	१७१,७०७,१७४.८३	-५५.५७%	
८.	वासलातको आकार (रु.)	६,९९७,४६२,८९२.५४	७,६८५,४९९,३५८.४३	-८.९५%	

२) प्रतिवेदन तयार भएको मिति सम्म चालु वर्षको उपलब्धी र भविष्यमा गर्नुपर्ने कार्ययोजनाको सम्बन्धमा संचालक समितिको धारणा : समिक्षा वर्ष २०७९/०८० मा थप १० वटा शाखा विस्तार गर्ने योजना रहेको भएता पनि बैंकिङ्ग क्षेत्रमा देखिएको तरलताको अभाव, बढ्दो व्याजदर तथा यस क्षेत्रमा देखिएको प्रतिकुल परिस्थितिका कारण शाखा विस्तारको योजना अधिक बढाईएको छैन्। यस क्षेत्रमा देखिएको विषम परिस्थितिको अध्ययन गर्दा हाललाई सदस्य तथा कर्जाको गुणस्तर कायम राख्न नै चुनौतीपूर्ण हुने देखिएकोले गुणस्तर कायम गर्ने प्रयास स्वरूप सदस्यहरूसँगको 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 नीति लिईएको छ। २०७९ पुष मसान्तको तुलनामा चालु आर्थिक वर्ष २०८०/०८१ 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	कैफियत
१.	शाखा संख्या	९९.००	९९.००	०.००%	
२.	सदस्य	१२४,६४६.००	१२९,२५४.००	-३.५७%	
३.	ऋणी	५२,४६८.००	६५,८२९.००	-२०.२९%	
४.	कुल कर्जा लगानी रु.	७,७६५,७९८,५५५.१४	७,०९५,८२६,७८२.३९	१०.६९%	
५.	सदस्य निष्केप रु.	३,४६४,५५६,९२९.८२	३,३०७,७२४,९६५.४४	४.७४%	

लघुवित क्षेत्रमा देखिएको अस्वस्थ प्रतिस्पर्धा, कोरोनाको प्रभाव, तरलता संकुचन, मुल्य वृद्धि तथा यस क्षेत्रमा देखिएको विषम परिस्थितिका कारण खराव कर्जा बढ्दै गएको सन्दर्भमा यस वित्तीय संस्थाले आ.व. २०७७/०७८ को श्रावण १ गते देखि लागू हुने गरी निष्केप तथा कर्जा सुरक्षण कोष सँग कर्जाको सुरक्षण गर्ने समझौता गरी कार्य गर्दै आएकोमा यसलाई निरन्तरता दिईएको छ। मिति २०८० पुष मसान्त सम्म वित्तीय संस्थाले गरेको कुल कर्जा लगानी रु. ७,७६५,७९८,५५५.१४ (अक्षरपी, सात अरब छ्यहतर करोड सन्ताउन लाख अठार हजार पाँच सय पच्चपन्न दशमलब एक चार मात्र) मध्ये रु. ७,६९३,१४०,६३२.८९ (अक्षरपी, सात अरब उन्नसतरी करोड एकतिस लाख चालिस हजार छ सय बत्तिस दशमलब आठ नौं मात्र) (९९.०७%) रकम सुरक्षित गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ। कर्जाको सुरक्षण गर्ने कार्यलाई आगामी दिनमा पनि निरन्तरता दिईनेछ।

त्यसै गरी वित्तीय संस्थाले सुर्यज्योती लाइफ ईन्स्योरेन्स कम्पनी तिमिटेड र क्रेष्ट माईक्रो लाईफ इन्सुरेन्स लि. सँग समझौता गरी ग्राहक सदस्य तथा अभिभावकको मृत्यु हुँदा कर्जा लिएको रकम बराबर तथा सदस्यको मृत्यु हुँदा बढीमा रु. २५,०००/- (अक्षरपी, पच्चीस हजार मात्र) काजक्रिया खर्च दाबी भुक्तानी पाउने व्यवस्था रहेको छ। यसरी बीमा गर्दा बीमा कम्पनीलाई तिरुपर्ने बीमा शुल्क (प्रिमियम) सदस्यले नै भुक्तानी गर्ने गरी कर्जाको बीमा गरिएको छ। यसरी बीमा गरीएको कर्जा रकमको २०७९ साउन १ गते देखि २०८० आषाढ मसान्त सम्म सदस्य तथा अभिभावक गरी कुल ६६५ जना कर्जा लिनु भएका सदस्यलाई बीमा दाबी भुक्तानी बापत रु. ६४,४९३,३२९/- (अक्षरपी, छ करोड चौवालिस लाख त्रियानब्बे हजार तिन सय एककाईस मात्र) प्रदान गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ।

त्यसै गरी यस वित्तीय संस्थाले सदस्यहरूको कर्जाको बीमा गर्ने कार्यक्रम शुरुवात गरे देखि २०८० पुष मसान्त सम्म सदस्य तथा अभिभावक गरी कुल १,२२३ जनालाई बीमा दाबी भुक्तानी बापत रु. १६९,७४७,०९३.०० (अक्षरपी, सोहङ करोड सन्तानब्बे लाख सत्चालिस हजार त्रियानब्बे मात्र) प्रदान गरी सकिएको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छ।

चालु आर्थिक वर्ष २०८०/०८१ मा लघुवित क्षेत्रमा देखिएको चुनौतीलाई सामना गर्न अत्यन्त सतर्कताका साथ कार्यक्रमलाई अगाडि बढाउन विशेष रणनीति र कार्ययोजना बनाईएको छ। कोरोना संक्रमणको कारण नियमित मासिक रूपमा गर्नुपर्ने बैठकहरूमा परेको असरलाई न्यून पार्ने प्रयास हुँदा हाल यस क्षेत्रमा देखा परेको अत्यन्त असामान्य क्रियाकलापको कारणले गर्दा कार्यक्रम संचालनमा



व्यापक रूपमा असर देखिन थालेको छ। यी विविध कारणले वित्तीय संस्था अन्तर्गत रहेका सम्पूर्ण केन्द्र बैठकहरु नियमित रूपमा संचालन गर्न तथा कर्जाको समयमा असुलि गर्ने कार्यमा कठिनाई हुने ऋण बढ़दै गएको छ।

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 २०८० आषाढ मसान्तमा रु. ६२७,२००,९२८/- (अक्षरपी, बैसही करोड बहतर लाख नौ सय अष्टाइस मात्र) पुगेको छ। अन्य संस्था मर्जर तथा प्राप्ति मार्फत संस्थाले आफ्नो पूँजी विस्तार नीतिलाई आत्मसाथ गरेको छ। आ.व. २०७९/०८० को बोनस शेयर वितरण तथा थप सार्वजानीक निष्काशन (FPO) जारी गरी सके पश्चात वित्तीय संस्थाको चुक्ता पूँजी रु. ६९०,६८२,२९३/- (अक्षरपी, उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियान्नब्बे मात्र) कायम रहने कुरा यस गरिमामय सभालाई जानकारी गराउँदछु।

४) कर्मचारी, सदस्य तालिम तथा वृत्ति विकास

वित्तीय संस्थाको आधार स्तम्भ भनेको नै वित्तीय संस्थाका कर्मचारीहरु र संस्थामा आवद्ध भई कारोबार गर्ने सदस्यहरु हुने कुरालाई मन्न गरी व्यवस्थापन पक्षले जनशक्ति विकासमा पर्याप्त ध्यान केन्द्रित गरेको छ। वित्तीय संस्थाले आफ्नो साधन र श्रोतमा आफ्ना कर्मचारी एवं सदस्यहरुलाई विभिन्न प्रकारका तालिमहरु उपलब्ध गराउँदै आइरहेको छ। यसका साथै वित्तीय संस्थाले सदस्यहरुको क्षमता र सीप अभिवृद्धि हुने तालिमहरु पनि संचालन गर्दै आइरहेको छ। आर्थिक वर्ष २०७९/०८० आषाढ मसान्तमा वित्तीय संस्थामा १८९ महिला र २८५ पुरुष गरी कुल ४७४ जना कर्मचारीहरु कार्यरत रहेको व्यहोरा अवगत गराउँदछु। संचालक समिति सदस्यको संयोजकत्वमा गठित कर्मचारी सेवा सुविधा उप-समितिले पेश गरेको राय सुझावको आधारमा संचालक समितिबाट कर्मचारी सम्बन्धी नीति निर्माण र सेवा सुविधा वृद्धि सम्बन्धमा आवश्यक निर्णय लिने गरिएको छ।

५) प्रविधि विकास

वित्तीय संस्थाले दैनिक कारोबारको अभिलेख राख्न, स्थीर सम्पतीको विवरण राख्न, स्टक अभिलेख राख्न, कर्मचारीको विवरण, कर्मचारीको हाजिरी तथा कर्मचारीको तलब तथा भत्ता केन्द्रीय कार्यालयबाट वितरण गर्ने गरी र आन्तरिक विप्रेषण गर्न तथा अनुगमन प्रणालीलाई चुस्त राख्न M-Fin सफ्टवेयर संचालन गरिरहेको छ। त्यसै गरी सी.सी. क्यामेरा जडान गरी सम्पूर्ण शाखा कार्यालयहरुलाई अनुगमन तथा नियन्त्रण गर्न सक्ने गरी दुरुस्त बनाइएको छ। साथै सदस्यहरुलाई 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 गराइएको छ। स-साना व्यापार व्यवसाय गरिरहेका सदस्यहरुको लागि बिक्रि रकम संकलनका लागि QR Code सेवा पनि शुरू गरिएको छ। यस क्षेत्रमा भित्रिएका विभिन्न नयाँ प्रविधिको विकाससँगै 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) लघुवित्त कार्यक्रम सुधारका भावी कार्यक्रम

लघुवित्त वित्तीय संस्थाहरुको सेवाले आर्थिक अवस्था कमजोर रहेका व्यक्तिहरुलाई अगाडी बढाउनु पर्नेमा हाल सदस्यहरुमा दोहोरोपनाका कारण ग्राहकबाट भझरहेको बहुबैंकिङ्ग कारोबारबाट उत्पन्न हुने जोखिमहरु रहेकोले तथा कतै-कतै केहि सदस्यको क्षमताभन्दा बढी कर्जाहरु प्रवाह भई सदस्यहरु अति ऋण ग्रस्ततामा पनि पर्ने गएको देखिन्छ साथै एक सदस्यले धेरै जनाको कर्जा चलाईदिने कारणबाट समस्या उत्पन्न भएको छ। कोरोना भाईरसको प्रभाव, त्यसपछि देखिएको तरलताको समस्या, अन्तर्राष्ट्रिय रूपमा



देखिएको मन्दी, बैंक तथा वित्तीय संस्थाबाट लिएको कर्जा तिर्नु पर्दैन भनेर फैलाईएको अफवाहका कारण कर्जा नतिर्ने प्रवृत्ति बढी रहेको सन्दर्भमा आगामी दिनमा देखिन सक्ने समस्यालाई न्यून गर्न सघन रूपमा कर्जा विश्लेषण गरी मात्र कर्जा प्रवाह गर्ने कार्यलाई निरन्तरता दिइनेछ । सदस्यहरूलाई पशुपालन गर्न उत्प्रेरित गर्ने, सदस्यले लिएको कर्जाको सदुपयोगीता निरिक्षण गर्ने, सदस्यहरूको क्षमता अभिवृद्धिको लागि विभिन्न प्रकारका सीप तथा क्षमता अभिवृद्धि तालिमहरू र व्यवसायिक सल्लाह दिने कार्यलाई पनि निरन्तरता दिने नीति लिईएको छ ।

७) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई असर

मिति २०७९ आषाढ मसान्तपछि वित्तीय संस्थाको हितलाई तात्पर्यक असर पर्ने ठुला घटना केही नभएता पनि विश्वका विभिन्न क्षेत्रमा देखिएको छन्द (जस्तै, रसिया-युक्रेन तथा मध्यपूर्वमा देखिएको युद्धको स्थिति) का कारण विश्व बजारमा देखिएको मुल्य वृद्धि, दैनिक ज्यालादारीमा काम गर्नेहरूको रोजगारीमा आएको कटौती, कोभिड-१९ को समयमा प्रभावित भएका व्यापार व्यवसाय, सो सम्बन्धमा लिईएको नीतिको असर, अस्वस्थ प्रतिस्पर्धाको प्रभाव, लघुवित संस्था विरुद्धमा चालिएका अभियानको कारण संस्थाका अधिकांश शाखा कार्यालयहरूमा लगानी तथा असुलीमा प्रभाव भने परिहेको छ । बैंकिङ प्रणालीमा कर्जाको व्याजदरमा आएको उतार चढावले यस वित्तीय संस्थाको वित्तीय लागतमा अधिक चाप पर्न गएको, बैंकहरूसँग ऋण लगानी योग्य रकमको संकुचन, कारोबार विस्तारको लागि बैंकबाट सापटी लिएको रकममा उच्च व्याजदर कायम हुनु र विभिन्न लघुवित संस्थाहरूको शाखा विस्तार गर्ने नीतिले गर्दा दोहोरोपना बढन गएको तथा यसले अस्वस्थ प्रतिस्पर्धा समेत वृद्धि भई खराव कर्जा बढन गएको भए पनि हाल केही सुधारोन्मुख देखिएको छ ।

८) मर्जर तथा एकिविजिसन

आर्थिक वर्ष २०७९/०८० मा नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड र समता घरेलु लघुवित वित्तीय संस्था लिमिटेड बिच यस वित्तीय संस्थामा गाभ्ने/गाभिने (मर्जर) प्रयोजनको लागि मिति २०७९ पुष १८ गते प्रारम्भिक सहमति पत्रमा हस्ताक्षर गरी सैद्धान्तिक सहमतीका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन पेश गरिएकोमा मिति २०७९/११/२८ गते नेपाल राष्ट्र बैंकबाट सैद्धान्तिक सहमती समेत प्राप्त भएको अवस्थामा संस्थाको मिति २०७९/१२/१७ गते बसेको संचालक समितिको २५०औं बैठकको निर्णय अनुसार समता घरेलु लघुवित वित्तीय संस्था लिमिटेड संगको मर्जर पश्चात दुबै संस्थालाई यस क्षेत्रमा देखिएको विषम परिस्थितिका कारण फाइदा नपुग्ने देखिएको हुँदा समता घरेलु लघुवित वित्तीय संस्था लिमिटेड संगको मर्जर प्रकृया बन्द गर्ने निर्णय भएको व्यहोरा सभा समक्ष जानकारी गराउँदछ ।

आ.व. २०७९/०८० मा यस वित्तीय संस्थाले गाभ्ने/गाभिने (मर्जर) प्रयोजनको लागि विभिन्न संस्थाहरू संग छलफल अगाडि बढाए पनि सहमतिमा पुग्न नसकिएको व्यहोरा जानकारी गराउन चाहन्छ । त्यसैले यस आ.व. मा पनि गाभ्ने/गाभिने (मर्जर) प्रकृया अगाडि बढाउने नीतिलाई खुला राखिएको छ ।

९) संस्थागत सामाजिक उत्तरदायित्व

आफु रहेको समाज, समुदाय र जनता प्रति त्यहाँ कार्यरत रहेका संघ संस्थाहरूको सामाजिक दायित्व रहेको हुन्छ । यसलाई पुरा गर्नको लागि सामाजिक हित हुने काममा कुनै न कुनै रूपमा संलग्न हुनु नैतिक जिम्मेवारी पनि हो । यसै तथ्यलाई मन्न 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 छुट्याई संस्थागत समाजिक उत्तरदायित्व कोष खडा गरिएको छ । यस कोषबाट हरेक वर्ष केही रकम सामाजिक कार्यहरूमा खर्च गर्ने गरिएको छ । यस वित्तीय संस्थाले संस्थागत समाजिक उत्तरदायित्व कोषमा भएको रकमलाई सञ्चालक समितिले स्वीकृत गरी लागू गरेको उक्त कोष सञ्चालन सम्बन्धी कार्यविधि बमोजिम हुने गरी आर्थिक वर्ष २०७९/०८० मा देश भरीका विभिन्न स्थानहरूमा भिन्न-भिन्न प्रकृतिको कार्यक्रमहरू संचालन गरेको थियो



। संस्कृतिक संरचनाको प्रवर्धनका लागी जीतपुर सिमरा-१८ बारामा अवस्थीत श्री सत्येश्वर महादेव मन्दिरमा मूल गेट स्थापना, ईलाका प्रहरी कार्यालय, मैनापोखरको कबड हल निर्माणमा सहयोग, अन्तराष्ट्रिय महिला दिवसको अवसरमा राजापुर नगरपालिका वडा नं.०३ वर्दियाद्वारा आयोजीत कार्यक्रममा सहयोग, चितवन, नवलपुर, सिराहा, कपिलवस्तु, काखेपलाञ्चोकका विभिन्न ५ क्षेत्रमा वित्तीय सांक्षरता सम्बन्ध कार्यक्रम संचालन, कालिकामाई-०३ पर्सा स्थीत सामुदायिक धर्मशालाका लागी पंखा वितरण साथै छिपहरमाई-०१ पर्सा, जीतपुर सिमरा-१८ बारा, बारवर्दिया-०६ वर्दिया, फुलगामा-४ धनुषा, लगमा-१८ धनुषा र एकडारा-४ महोत्तरी गरि देशका विभिन्न ६ स्थानमा निःशुल्क स्वास्थ शिविर संचालन गरिएको थियो । संस्थागत सामाजिक उत्तरदायित्वसँग सम्बन्धित कामहरूलाई आगामी दिनमा पनि निरन्तरता दिईनेछ ।

१०) ग्राहक संरक्षण तथा वित्तीय साक्षरता कार्यक्रम

हरेक वित्तीय संस्थाको सफलताको आधार भनेको यसको सेवा प्रति सन्तुष्ट ग्राहक नै हुन् । आफ्ना ग्राहक सदस्यहरु संस्थासँग आवद्ध गराईराख्न 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 हरेक 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 ऋणीहरुको 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 समिमित अन्तर्रक्तियात्मक केन्द्र भेला तथा वित्तीय साक्षरता कार्यक्रम, प्रसूति खर्च प्रदान गर्ने, सदस्यका छोरा-छोरीलाई शिक्षामा प्रोत्साहन गर्ने रकम प्रदान गर्ने, स्वास्थ्य तथा औषधोपचार लगायतमा यस कोष मार्फत खर्च गर्ने कार्य भएको छ । आ.व. २०७९/०८० को शुरुवातमा वित्तीय संस्थामा ग्राहक संरक्षण कोषमा रहेको रकम रु. ५०,६१२,९४८.४१ (अक्षरपी, पाँच करोड छ लाख बाह्न हजार नौं सय अड्चालीस दशमलब चार एक मात्र) मध्ये आ.व. २०७९/०८० मा जम्मा रु. ९९,६६१,९५४.५० (अक्षरपी, एक करोड छ्यानब्बे लाख एकसङ्खी हजार नौं सय चौउन दशमलब पाँच शून्य मात्र) खर्च भएको छ । यसको विस्तृत विवरण तल तालिकामा उल्लेख गरिए अनुसारको शिर्षक बमोजिम रहेको छ । सोही आ.व.मा सो रकम लागानी गरे बापत प्राप्त व्याज आम्दानी र नाफा बाट प्राप्त रकम गरि सो कोषमा आ.व. २०७९/०८० को अन्त्यमा रु. ३६,४६०,९२५.७० (अक्षरपी, तीन करोड चौसङ्खी लाख साङ्खी हजार नौं सय पच्चिस दशमलब सात शून्य मात्र) रकम रहेको छ ।

सि.न	शिर्षक	रकम
१	ग्राहकहरुको स्वास्थ्य तथा पोषण/ सुत्केरी स्याहार खर्च	४,४४२,४३२.००
२	समस्यामा परेका ऋणीको व्यवसायको सुरक्षण एव्मपुनःस्थापना	१,८५४,४३५.००
३	केन्द्र घर मर्मतमा सहयोग	२०,०००.००
४	ग्राहकहरुका सन्तानको विद्यालय स्तरको शिक्षा	१,९९३,०००.००
५	ग्राहकहरुको लागी वित्तीय सांक्षरतार क्षमता विकास कार्यक्रम	११,१५१,०८७.५०
६	लघु सुरक्षण कोषको दायित्व बहन	२०१,०००.००
जम्मा		९९,६६१,९५४.७०

११) व्यवस्थापन तथा व्यवसायिक सम्बन्ध

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



१२) संचालक समिति

आर्थिक वर्ष २०७९/०८० 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	२०७९/१२/११ मा कार्यकाल समाप्त भई पुनः नियुक्त हुनुभएको
२	श्री त्रिविक्रम पाण्डे	संचालक	२०७९/१२/११	
३	श्री उदय राज खतिवडा	संचालक	२०७९/१२/११	
४	श्री कृष्ण बन्जाडे	संचालक	२०७८/०७/२७	
५	श्री समर ढकाल	संचालक	२०७८/०७/२७	
६	श्री तेज दत्त खकुराल	संचालक	२०७८/०७/२७	
७	श्रीमती हिंग देबी विष्ट	स्वतन्त्र संचालक	२०७९/०७/२२	
८	श्री होम कान्त चौलागाई	संचालक	२०७५/०६/२०	२०७९/१२/११ मा कार्यकाल समाप्त भएको
९	श्री राम बाबु सिलवाल	संचालक	२०७५/०६/२०	२०७९/१२/११ मा कार्यकाल समाप्त भएको
१०	श्रीमती बिजया बस्नेत क्षेत्री	स्वतन्त्र संचालक	२०७५/०६/०६	२०७९/०६/०५ मा कार्यकाल समाप्त भएको

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 शाखाहरुमा नियमित रूपमा अनुगमन अनुगमन अधिकृत राखिएको छ। जसबाट केन्द्रीय कार्यालयको तर्फबाट शाखाको सबै कार्यालय निरीक्षण तथा नियन्त्रण गरिन्छ। यसै गरी आन्तरिक लेखा परीक्षकबाट त्रैमासिक रूपमा आन्तरिक लेखा परीक्षण गर्ने गरिएको छ। यसरी आन्तरिक लेखा परीक्षण गर्दा सकभर वर्षमा प्रत्येक शाखाको कमितमा २ पटक लेखा परीक्षण गर्ने गरिएको छ। बाह्य लेखापरीक्षकबाट वार्षिक रूपमा बैधानिक लेखा परीक्षण गर्ने गरिएको छ। यसैगरी नेपाल राष्ट्र बैंक बाट वार्षिक रूपमा गरिने स्थलगत निरीक्षण र गैर-स्थलगत निरीक्षणले पनि आन्तरिक नियन्त्रण प्रणालीलाई सघाउ पुऱ्याएको छ।

आन्तरिक नियन्त्रणको कार्यलाई चुस्त राख्न वित्तीय संस्थाको तर्फबाट गरिएको प्रयासहरु

- संस्थाको विनियमावली अनुसार कार्य गर्ने व्यवस्था मिलाईएको,
- केन्द्रिकृत सफ्टवेयर प्रणाली लागू गरि थप व्यवस्थित गरिएको,
- सम्पूर्ण शाखा कार्यालयहरुमा सि.सि.क्यामेरा जडान गरी केन्द्रिकृत गरिएको,
- वायोमेट्रिक हाजिरी प्रणाली लागू गरिएको,
- शाखाहरुले मासिक रूपमा केन्द्रीय कार्यालयमा गर्नुपर्ने रिपोर्टिङ समयमा गर्ने व्यवस्था मिलाईएको,
- अनुगमन अधिकृतहरुबाट नियमित शाखाको स्थलगत निरीक्षण गराई समयमै समस्याको पहिचान र समाधान तथा शाखामा हुन सक्ने गलत क्रियाकलापलाई निरुत्साहित गरिएको,
- क्षेत्रीय प्रमुखहरुबाट शाखाको स्थलगत निरीक्षण गर्ने व्यवस्था मिलाई आन्तरिक नियन्त्रण प्रणाली थप कसिलो बनाईएको,
- कर्मचारीहरुको क्षमता अभिवृद्धिको लागि आन्तरिक तथा बाह्य तालीममा सहभागी गराईएको,
- वित्तीय संस्थाले नेपाल राष्ट्र बैंकमा गर्ने मासिक र त्रैमासिक रिपोर्टिङ नियमित रूपमा गरिएको,
- एकल ग्राहक सिमाको निर्देशन भित्र रहेर काम गरिएको,
- सदस्यहरुको लागि वित्तीय साक्षरता, अन्तर्क्रिया कार्यक्रम, निःशुल्क स्वास्थ्य शिविर, स्वास्थ्य जनचेतनामूलक कार्यक्रम, विभिन्न सीपमूलक तालीम तथा दक्षता अभिवृद्धि कार्यक्रम संचालन गरिएको,
- प्रत्येक शाखामा वार्षिक रूपमा केन्द्र प्रमुख र उप-प्रमुखहरुको उपस्थितिमा गरिने एक दिने केन्द्र भेला तथा वित्तीय साक्षरता कार्यक्रम। जसमा केन्द्र प्रमुख, उप-प्रमुख वा केन्द्रका प्रतिनिधिहरुले वित्तीय संस्थाको कार्यक्रमहरु, सेवा प्रवाह, कर्मचारीको सेवा प्रवाह र आचरण बारे सदस्यहरुका अन्य कुनै पनि 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 - अधिकृत (सामान्य सेवा विभाग)- सदस्य
- ६) श्री निरोज प्रसाद पौडेल- सहायक अधिकृत (लेखा विभाग)- सदस्य
- ७) श्री गोपाल राज विष्ट - सहायक प्रवन्धक (प्रशासन विभाग) - सदस्य सचिव

१५) लेखापरीक्षण उप-समिति

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

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

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

आ.व. २०७९/०८० का लागि साधारण सभाबाट मिति २०७९/१२/११ गते नियुक्त हुनु भएका लेखा परीक्षक पि.एल.आर.जि. 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 उल्लेख 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 शेयरधनीहरु 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 पि.एल.आर.जि एशोसिएट्स, चार्टड एकाउण्टेण्ट्स, आन्तरिक लेखा परीक्षक श्री वाई.वि.एस एशोसियट्स लाई पनि हार्दिक आभार प्रकट गर्दछु। यसै गरी नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल सरकारका सम्पूर्ण निकायहरु 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., सानिमा रिलायन्स लाईफ इन्सुरेन्स कम्पनी लि., सूर्यज्योति लाईफ इन्सुरेन्स लि., क्रेस्ट माईक्रो लाईफ इन्सुरेन्स लि., राष्ट्रिय वाणिज्य बैंक लि., कृषि विकास बैंक लि., कुमारी बैंक लि., नेपाल एस.बी.आई. बैंक लि., प्रभु बैंक लि., नबिल बैंक लि., सानिमा बैंक लि., नेपाल इन्हेस्टमेन्ट मेघा बैंक लि., ग्लोबल आइएमई बैंक लि., एनएमबी बैंक लि., ज्योति 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., 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 संस्थाहरुप्रति हार्दिक धन्यवाद ज्ञापन गर्दछु। विशेष रूपमा हामीलाई निरन्तर सेवा गर्न महत्वपूर्ण मौका दिई वित्तीय संस्थाको उन्नति र प्रगतिको आधारको रूपमा वित्तीय संस्थाको दीगोपनामा महत्वपूर्ण योगदान दिने आदरणीय सम्पूर्ण ग्राहक सदस्यहरु 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. २०७९/०८० को अन्त्य सम्मा आईपुग्दा संस्थाले गरेको प्रगति विवरण साथै अधिल्लो आ.व. को तुलनामा समीक्षा आ.व. मा भएको हेरफेरलाई निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आ.व. २०७९/०८०	आ.व. २०७८/०७९
शेयर पूँजी	६२७,२००,९२८.००	५१४,०९९,९२९.००
जगेडा तथा कोषहरू	२९०,५०४,९९५.४२	२००,४९९,०६५.०९
निक्षेप	३,३३५,१५०,४२८.८७	३,१५४,८४४,८७८.८८
खुद कर्जा	६,५१७,३२२,०७४.१४	७,२३१,६३५,४२९.९३
तिर्न बांकि कर्जा सापट	२,६२०,९३६,५८९.९०	३,५०९,९८०,७९९.८९
कुल शाखा सझौत्या	९९.००	९९.००
कुल सदस्य सझौत्या	१२५,६९७.००	१३०,५२०.००
कुल ऋणी सझौत्या	५६,०७८.००	६८,५०९.००
खुद मुनाफा	७६,२८१,७८१.९५	१७१,७०७,१७४.८३

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

आर्थिक वर्ष २०७९/०८० को समर्पित आर्थिक स्थितिलाई हेर्दा कोभिड-१९ पछि समग्र देशको अर्थतन्त्रमा परेको असरका कारण र नेपाली अर्थतन्त्रमा छाएको सुस्तता, समस्यामा परेका व्यापार व्यवसाय, ज्यालादारी रोजगारीमा भएको कटौतीले संस्थाको कर्जा असुलीमा असर परेको छ। साथै समीक्षा आ.व.को चौथो त्रैमास सम्मनै बजारमा रहेको तरलताको अभावले व्यवसाय वृद्धिमा र उच्च व्याजदरका कारण संस्थाको नाफामा उल्लेख्य प्रभाव परेको छ। विश्वका विभिन्न क्षेत्रमा देखिएको ढन्द्द (जस्तै, रसिया-युक्रेन तथा मध्यपूर्वमा देखिएको युद्धको स्थिति) का कारण विश्व बजारमा देखिएको मुल्य वृद्धिका कारण सदस्यहरूको क्रय क्षमतामा आएको हास साथै वितीय संस्थाहरूमा देखिएको अस्वस्थ प्रतिस्पर्धाले संस्थालाई केही असर परे तापनि असामान्य खालको असर भने पुगेको छैन।

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

संस्थाले प्रतिवेदन तयार पार्दा सम्मको चालु र समीक्षा आ.व. २०७९/०८० को कारोबारको तुलनात्मक अवस्थालाई निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आ.व. २०७९/०८०	आ.व. २०८०/०८१ (पौष मसान्तसम्म)
कुल शाखा सझौत्या	९९.००	९९
कुल सदस्य सझौत्या	१२५,६९७.००	१२४,६४६.००
कुल ऋणी सझौत्या	५६,०७८.००	५२,४६८.००
कुल बाँकी कर्जा (रु)	६,६३७,३१५,१७९.२४	७,७६५,७१८,५५५.१४
कुल निक्षेप (रु)	३,३३५,१५०,४२८.८७	३,४६४,५५६,९२९.८२
तिर्न बांकि कर्जा सापट	२,६२०,९३६,५८९.९०	३,४७९,५३४,४६३.१४

भविष्यमा गर्नुपर्ने कुराहरूको सम्बन्धमा संचालक समितिको धारणा :

- क) कारोनाका कारणले अर्थतन्त्रमा भएको सुस्ती, सदस्यको क्रय क्षमतामा आएको हास र त्यसबाट सदस्यहरूको व्यवसायमा पर्न गएको असरलाई मध्यनजर गर्दै सदस्यहरूको आवश्यकता अनुसारका सेवाहरू प्रदान गर्ने।
- ख) वितीय संस्थाको सेवा पुगेको ठाउँमा बढी उत्पादनशील क्षेत्रको परिवान गरी लगानीमा वृद्धि गर्दै जाने।
- ग) कर्मचारी व्यवस्थापन तथा कर्मचारीको क्षमता अभिवृद्धि प्रक्रियालाई थप प्रभावकारी बनाउनका लागि मौजुदा व्यवस्थाको समीक्षा तथा परिमार्जन गर्ने।



- घ) आवश्यक नीति तथा निर्देशिकाहरू समय सापेक्ष रूपमा निर्माण तथा परिमार्जन गर्दै जाने।
- ङ) आवश्यकताअनुसार विभिन्न संस्थाहरूसँग सहकार्य गरी विपन्न तथा गरिब समुदायको जीवनस्तर सुधार गर्नको लागि विशेष पहल गर्ने।
- च) 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 अगाडि बढाउने।
- छ) वित्तीय सेवा नपुगेको स्थानहरू पता लगाई संस्थाको वित्तीय सेवा विस्तार गर्दै जाने।
- ज) सदस्यको कर्जामा संख्यात्मक भन्दा पनि गुणस्तरमा ध्यान दिनुपर्ने हुनाले कर्जाको प्रत्यक्ष सदुपयोगीता हुने क्षेत्र छनौट गरि कर्जा विस्तार गर्ने,
- झ) हालको समय परिवेश अनुसार लघुवित क्षेत्रमा पनि Digitalization गर्नुपर्छ भन्ने अवधारणा रहेको हुंदा सोको विकास र प्रयोग गरि सदस्यहरूलाई अभै प्रभावकारी एवं चुस्त दुरुस्त सेवा प्रदान गर्ने।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध,

यस वित्तीय संस्थाले आफ्नो व्यावसायिक दायरालाई फराकिलो पार्दै जानको लागि संस्थाको प्रगतिसँग सरोकार राख्ने बैंक, वित्त कम्पनी र संघ-संस्था तथा औद्योगिक व्यावसायिक प्रतिष्ठानहरू सँग सुमधुर सम्बन्ध स्थापित गरी सो सम्बन्धलाई अभिवृद्धि गर्दै लागेको र संस्थाले सो क्रमलाई भविष्यमा पनि निरन्तरता दिने योजना राखेको छ।

(ङ) संचालक समितिमा भएको हेरफेर र सोको कारण,

समिक्षा आ.व.मा संस्थापक शेयरधनीहरुको तर्फबाट संचालक समितिमा प्रतिनिधित्व गर्ने ३ जना संचालकहरू श्री ज्ञानेन्द्र प्रसाद पाण्डे, श्री होमकान्त चौलागाई र श्री रामबाबु सिलवालको कार्यकाल मिति २०७९ चैत्र ११ गते भएको वित्तीय संस्थाको १४औं वार्षिक साधारण सभा देखि समाप्त भएको र नयाँ निर्वाचनले सर्वसम्मत रूपमा श्री ज्ञानेन्द्र प्रसाद पाण्डे पुनः नियुक्त एवं श्री उदयराज खतिवडा र श्री त्रिविक्रम पाण्डे सोही मितिमा नियुक्त हुनु भएको छ। साथै १ जना स्वतन्त्र संचालक श्रीमती बिजया बस्नेत क्षेत्रीको कार्यकाल मिति २०७९ असोज ५ गते देखि समाप्त भएको हुदा विद्यमान संचालकहरूले मनोनयन गरि मिति २०७९ कार्तिक २२ गते श्रीमती हिरा देबी बिष्ट लाई नियुक्त गरिएको छ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू,

- कोरोना महामारीको कारणले नियमित कार्य संचालन देखि ऋण लगानी, असुलीमा पारेको प्रतिकूल असर।
- नियमनकारी निकायबाट समय समयमा जारी हुने निर्देशनहरू।
- ग्राहक सदस्यहरुको धेरैवटा लघुवित संस्थाबाट ऋण लिने प्रवृत्ति।
- ग्राहक सदस्यले एकको कर्जा अर्काले चलाइ दिने वद्दो प्रवृत्ति।
- दक्षर अनुभवी कर्मचारीको पलायन।
- तरतलता अभावको कारणले हुने कोषको अभाव तथा व्याजदर वृद्धि।
- कर्जा सुचनाको लागी प्रभावकारी संयन्त्रको अभाव।
- लघुवित क्षेत्रमा वद्दो संख्यात्मक प्रतिस्पर्धा।
- बजारमा फैलाईएको लघुवित विरुद्धको भ्रमात्मक गतिविधि।
- एकल ग्राहक कर्जा सिमा कार्यान्वयनमा आउनु।

(छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सोउपर संचालक समितिको प्रतिकृत्या,

मिति २०७९/१२/११ गते सम्पन्न १४ औं वार्षिक साधारण सभामा नियुक्त P.L.R.G Associates, Chartered Accountants ले आ.व. २०७९/०८० को लेखापरीक्षण गर्नु भएको लेखापरीक्षण प्रतिवेदनले वित्तीय संस्थाको यथार्थ अवस्थाको चित्रण गरेको छ। यस प्रतिवेदनमा कुनै नकारात्मक टिप्पणी रहेका छैनन् र लेखापरीक्षण प्रतिवेदन प्रति संचालक समितिको कुनै टिप्पणी रहेको छैन।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम,

संस्थाले आ.व. २०७९/०८० को लागि वितरण योग्य मुनाफाबाट ७.३६८४ प्रतिशत जसमा बोनस शेयर बापत ७ प्रतिशत (रु. ४३,९०४,०६५.००) र नगद लाभांश (कर प्रयोजनार्थ) ०.३६८४ प्रतिशत (रु. २,३१०,७४०.२६) गरि कुल रु. ४६,२१४,८०५.२६ लाभांश सिफारिस गरेको छ।



- (भ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगाहै 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 रुपमा 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	२७,१८०.००	१०,१२१.००	३७,३०१.००	०.५९४७%
२.	श्री उदय राज खतिवडा	संचालक	७८,५३३.००	-	७८,५३३.००	१.२५२१%
३.	श्री त्रिविक्रम पाण्डे	संचालक	२७,१८०.००	२४९.००	२७,४२९.००	०.४३७३%
४.	श्री कृष्ण बन्जाडे	संचालक	-	२२८.००	२२८.००	०.००३६%
५.	श्री समर ढकाल	संचालक	-	१,६१८.००	१,६१८.००	०.०२५८%
६.	श्री तेजदत्त खकुराल	संचालक	-	२,१३५.००	२,१३५.००	०.०३४०%
७.	श्रीमति हिरा देवी विष्ट	स्वतन्त्र 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	१,८८३.००	०.०३००२%
२.	श्री राजेन्द्र प्रसाद न्यौपाने	सहायक महाप्रवन्धक	-	०.०००००%
३.	श्री गोपाल राज विष्ट	सहायक प्रवन्धक	१.००	०.००००२%
४.	श्री मधुसुदन अधिकारी	सहायक प्रवन्धक	५९.००	०.०००९४%
५.	श्री मधुसुदन पन्त	वरिष्ठ अधिकृत	४८.००	०.०००७७%
६.	श्री सरोज पौडेल	अधिकृत	३५५.००	०.००५६६%
७.	श्री निरोज प्रसाद पौडेल	सहायक अधिकृत	३२.००	०.०००५१%

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

- (ट) 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।

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

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

आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनका लागी वित्तीय संस्थामा भएका र हुनसक्ने जोखिमहरु व्यवस्थापन गरी वित्तीय संस्थालाई उत्कृष्ट एवं सबलरुपमा संचालन गरी लगानीकर्ताहरुको हितको संरक्षणको लागि संचालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी हुने निर्देशनको अधिनमा रहि जोखिम व्यवस्थापनका लागी आवश्यक नीति, कार्यविधीहरु बनाई लागू गरेको छ। वित्तीय संस्थामा सुशासन कायम गरी स्वचालित ढंगले संचालन गर्न विभिन्न आन्तरिक नियन्त्रण प्रणाली अवलम्बन गरिएको छ। वित्तीय संस्था संचालक समितिले प्रचलित कानून र नेपाल राष्ट्र बैंकबाट जारी निर्देशनको अधिनमा रहि लेखा परीक्षण उप-समिति, सम्पत्ति शुद्धिकरण अनुगमन उप-समिति, जोखिम व्यवस्थापन उप-समिति र कर्मचारी सेवा सुविधा उप-समिति गरि चारबटा समितिहरु गठन गरिएको छ। आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुर्स्त पार्न आन्तरिक लेखा परीक्षण विभागलाई संचालक समिति अन्तर्गतको लेखा परीक्षण उप-समिति मातहत स्वतन्त्र विभागको रूपमा राखि बाह्य विज्ञ नियुक्ति गरिएको छ। विभिन्न उप-समितिहरु त्यसका लागि नियमित अनुगमन, आन्तरिक लेखापरीक्षण, प्रशासनिक नियन्त्रण, कम्प्युटरकृत अभिलेख प्रणाली, मासिक रूपमा कर्मचारीको स्व-मुल्याङ्कनको व्यवस्थाका साथै हरेक विषयमा मासिक लक्ष्य कायम गरि वार्षिक योजना तथा कार्यक्रमको व्यवस्था गरिएको छ। त्यसैगरी वित्तीय संस्था संचालनको लागि आवश्यक विभिन्न विनियम तथा निर्देशिकाहरु तयार गर्ने, आवश्यकतानुसार परिमार्जन गर्ने र सोही अनुरूप कार्य संचालन गर्ने गरिएको छ।

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण,

समीक्षा वर्षमा यस वित्तीय संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रु. ३१,१७,७७,०७८.६७ रहेको छ।

(क) कर्मचारी खर्च रु. २२,०३,४२,०२७.७०

(ख) हासकट्टी एंव परिशोधन खर्च रु. २,२९,६४,६५४.३०

(ग) अन्य सञ्चालन खर्च रु. ६,८४,७०,३९६.६७

(द) लेखापरीक्षण उप-समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुभाव दिएको भए सोको विवरण,

यस वित्तीय संस्थाको लेखापरीक्षण उप-समिति निम्नानुसार रहेको छ।

संयोजक : श्री समर ढाकाल (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(कर सहित) का दरले प्रदान गरिएको छ। साथै उक्त बैठकमा सहभागी हुँदा खाजा उपलब्ध गराइएको छ। आ.व. २०७९/०८० मा उक्त उप-समितिको कुल ५ वटा बैठक बसेको थियो। यस उप-समितिले आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने गरेको र प्रचलित कानुन तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका नियमन व्यवस्थाहरु पालना गरे/नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ। यस उप-समितिले संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरुमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजगता तथा कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने, आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरु सम्बन्धी सुभाव पेश गर्ने कार्य गर्दछ।

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

(ज) 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/- प्रति महिना र संचार खर्च बापत रु. १,०००/- प्रति महिना प्रदान गर्ने गरिएको छ। आ.व. २०७९/०८० मा सञ्चालक समिति तथा उप-समितिहरूको बैठक भत्ता वापत जम्मा रु १०,१६,०००/- र पत्रपत्रिका एवम् संचार वापत रु. १६४,०००/- भुक्तानी गरिएको छ।

पद	नाम	प्रतिनिधित्व समूह	नियुक्ति मिति	कार्यकाल समाप्ति मिति	जम्म भुक्तानी रकम
अध्यक्ष	श्री ज्ञानेन्द्र प्रसाद पाण्डे	संस्थापक	२०७९.१२.११		१,४९,५००.००
सञ्चालक	श्री होम कान्त चौलागाई	संस्थापक	२०७५.०६.२०	२०७९.१२.११	१,१३,५००.००
सञ्चालक	श्री राम बाबु सिलवाल	संस्थापक	२०७५.०६.२०	२०७९.१२.११	१४३,५००.००
सञ्चालक	श्री त्रिभिरम पाण्डे	संस्थापक	२०७९.१२.११		६०,०००.००
सञ्चालक	श्री उदय राज खतिवडा	संस्थापक	२०७९.१२.११		६०,०००.००
सञ्चालक	श्री कृष्ण बन्जाडे	सर्वसाधारण	२०७८.०७.२७		१,२७,०००.००
सञ्चालक	श्री समर ढकाल	सर्वसाधारण	२०७८.०७.२७		२,०६,०००.००
सञ्चालक	श्री तेज दत्त खकुराल	सर्वसाधारण	२०७८.०७.२७		१,७०,५००.००
सञ्चालक	श्रीमति विजया वस्नेत क्षेत्री	स्वतन्त्र	२०७५.०६.०६	२०७९.०६.०५	२३,५००.००
सञ्चालक	श्रीमति हिरा देवी विघ्ट	स्वतन्त्र	२०७९.०९.०४		१,२६,५००.००

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

क्र.स	विवरण	प्रमुख कार्यकारी अधिकृत	अन्य पदाधिकारी / व्यवस्थापन
१.	तलब तथा भत्ता	१८,२४,५२०.००	३६,३४,३५८.००
२.	सामाजिक सुरक्षा कोष बापत	१,६८,०००.००	३,७५,७६८.२४
३.	बोनस	२,८१,९३३.२९	६,३३,५१४.५८
४.	बिदा	३,२९,४२२.००	-
	जम्मा	२६,०३,८७५.२९	४६,४३,६४०.८२
५.	संख्या	१	४

(प) शेयरधनीहरूले बुभिलिन 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 शेयरधनिले बुभिलिन 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 सम्पत्तिहरु खरीद गरेको (विवरण संलग्न वासलातको नोट ४.११ मा उल्लेख गरेको) भएपनि 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 कुराहरु,

नभएको।

धितोपत्र दर्ता निष्काशन नियमावली, २०७३ को नियम २६ को उप-नियम (२) सँग सम्बन्धित विवरण

- १) संचालक समितिको प्रतिवेदनः- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको।
- २) लेखा परीक्षणको प्रतिवेदनः- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको।
- ३) लेखा परीक्षण भएको वित्तीय विवरणः- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको।
- ४) कानूनी कारबाही सम्बन्धि विवरणः-
 - (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 विवरणः-
 - 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 २०७९/०८० को प्रत्येक त्रैमासमा संगठित संस्थाको शेयर अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

विवरण	आश्वन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य रु.	१,०१४.९०	१,११५.००	१,०७९.००	७६६.००
न्यूनतम मूल्य रु.	७८०.१०	७९०.००	५४०.००	५२३.००
अन्तिम मूल्य रु.	८२०.००	१,०५१.००	६००.००	७०५.००
कुल कारोबार शेयर कित्ता	२६२,३२०.००	२९९,५९५.००	३३१,३४५.००	३६८,०९६.००
कुल कारोबार संख्या	३,५९८.००	३,४८०.००	४,१४८.००	३,७०४.००
कुल कारोबार दिन	६५.००	५२.००	५६.००	६२.००

६) समस्या चुनौती तथा रणनीति

समस्या : अधिक कर्जा प्रवाह, लघुवित सदस्यमा वित्तीय साक्षरताको कमि, सिमित वित्तीय श्रोत, वित्तीय श्रोत व्याजदरमा भएको अत्याधिक वृद्धि, सदस्यमा भएको दोहोरोपना, कोभिड-१९ को प्रभावले सदस्यको आयमा परेको प्रभाव, ज्यालादारी रोजगारीमा आएको कटौती, विश्वका विभिन्न क्षेत्रमा देखिएको छन्द (जस्तै, रसिया-युक्रेन तथा मध्यपूर्वमा देखिएको युद्धको स्थिति) का कारण विश्व बजारमा देखिएको मूल्य वृद्धि, अधिकतम १५% व्याजदरको नियमन, भौगोलिक कठिनाईका कारण कर्मचारीको उत्पादकत्व क्षमतामा आएको ह्रास, तरलता अभाव, लघुवित वित्तीय संस्था विरुद्धको संघर्ष समितिको क्रियाशिलता।

चुनौती: अस्वस्थ तिब्र प्रतिस्पर्धा, पहाडी क्षेत्रमा पूर्वाधारको कमि, आर्थिक तथा राजनीतिक अस्थिरता, नियमनकारी निकायबाट फेरबदल हुन सक्ने नीति तथा नियमहरू।

रणनीति: कर्जा विश्लेषण गरेर मात्र कर्जा प्रवाह, कर्जाको सदुपयोगीतामा विशेष पहल, सदस्यको क्षमता अभिवृद्धि, सदस्यलाई सिपमुलक / आयमूलक तालिमको व्यवस्था तथा व्यवसायिक सल्लाह, कर्मचारीको क्षमता अभिवृद्धि।

७. संस्थागत सुशासन :

यस वित्तीय संस्थाले विद्यमान ऐन कानुन तथा नीति नियम र नियमनकारी निकायहरूबाट 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 कटिवद्ध रहेको छ।



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

सूचीकृत सङ्गठित संस्थाको नाम	स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना, इमेल र वेभसाईट सहित	बनेपा-५, काष्ठेपलाञ्चोक ईमेल : INFO@SLBBL.COM.NP वेभसाईट : WWW.SLBBL.COM.NP
फोन नं.	०९९-६६९०६०, ६६५३४८
प्रतिवेदन पेश गरिएको आ.व.	२०७९/०८०

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 संख्या कित्तामा	प्रतिशत	चुक्ता पूँजी रकम
१.	संस्थापक समूह (क)	३,४०३,१९२.२५	५४.२६%	३४०,३१९,२२५.००
२.	सर्वसाधारण समूह (ख)	२,८६८,८१७.०३	४५.७४%	२८६,८१७.००
जम्मा		६,२७२,००९.२८	१००.००%	६२७,२००,९२८.००

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं	संचालकको नाम	ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शापथ लिएको मिति	पद बाट हटेको मिति	बोर्डमा जानकारी गराएको मिति	संचालक नियूक्तिको तरिका (विधि)
१	श्री ज्ञानेन्द्र प्रसाद पाण्डे	गजुरी-८, धारिड	संस्थापक	३७,३०१	२०७५/०६/२०	२०७५/०७/१२	२०७९/१२/११		निर्वाचित
२	श्री होम कान्त चौलागाई	गोर्क्खश्वर-५, काठमाण्डौ	संस्थापक	४६,१४३	२०७५/०६/२०	२०७५/०७/१६	२०७९/१२/११		निर्वाचित
३	श्री राम बाबु सिलवाल	दारेचोक-४, चितवन	संस्थापक	३१,००९	२०७५/०६/२०	२०७५/०७/१६	२०७९/१२/११		निर्वाचित
४	श्री ज्ञानेन्द्र प्रसाद पाण्डे	गजुरी-८, धारिड	संस्थापक	३७,३०१	२०७९/१२/११	२०७९/१२/१४		२०७९/१२/२१	निर्वाचित
५	श्री उदय राज खतिवडा	वीरांज-११, पर्सा	संस्थापक	७८,५३३	२०७९/१२/११	२०७९/१२/१७		२०७९/१२/२१	निर्वाचित
६	श्री त्रिविक्रम पाण्डे	पृथ्वीनारायण-०९, गोर्खा	संस्थापक	२७,४२९	२०७९/१२/११	२०७९/१२/१७		२०७९/१२/२१	निर्वाचित
७	श्रीमती विजया वस्नेत क्षेत्री	विराटनगर-१, मोरङ	स्वतन्त्र	०	२०७५/०६/०६	२०७५/०६/११	२०७९/०६/०५		मनोनित
८	श्री कृष्ण बजाडे	बुद्धभूमी-२, रुपन्देही	सर्वसाधारण	२२८	२०७८/०७/२७	२०७८/०७/२७		२०७८/०८/०३	निर्वाचित
९	श्री समर ढकाल	शनिश्चरे-९, काठमाडौं	सर्वसाधारण	१,६१८	२०७८/०७/२७	२०७८/०७/२७		२०७८/०८/०३	निर्वाचित
१०	श्री तेजदत खक्कराल	ज्वालामुखी-७, धारिड	सर्वसाधारण	२,१३५	२०७८/०७/२७	२०७८/०७/२७		२०७८/०८/०३	निर्वाचित
११	श्रीमती हिरा देवी विष्ट	नागार्जुन-१, काठमाडौं	स्वतन्त्र	०	२०७९/०७/२२	२०७९/०७/२१		२०७९/०७/२५	मनोनित

नोट:- पछिलो साधारण सभा पछि संचालकहरु नियुक्ति भए 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. २०७९/०८० मा बसेको संचालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.व २०७८/०७९ मा बसेको संचालक समितिको बैठकको मिति
१	२०७९/०४/२२	६	०	२०७८/०४/२१
२	२०७९/०५/२१	५	०	२०७८/०५/२२
३	२०७९/०६/०५	७	०	२०७८/०६/०६
४	२०७९/०७/२१	६	०	२०७८/०७/०४
५	२०७९/०८/२१	६	०	२०७८/०८/२२
६	२०७९/०९/०१	७	०	२०७८/०९/२७
७	२०७९/०९/१८	६	०	२०७८/०८/२२
८	२०७९/०९/२७	७	०	२०७८/०९/२१
९	२०७९/१०/२९	६	०	२०७८/१०/२१
१०	२०७९/११/१७	६	०	२०७८/१०/२२
११	२०७९/१२/१०	७	०	२०७८/११/२२
१२	२०७९/१२/११	७	०	२०७८/१२/२१
१३	२०७९/१२/१७	७	०	२०७९/०१/२१
१४	२०८०/०१/२१	७	०	२०७९/०२/२२
१५	२०८०/०२/२१	७	०	२०७९/०२/३०
१६	२०८०/०२/३२	६	०	२०७९/०३/३०
१७	२०८०/०३/२१	६	०	
१८	२०८०/०३/२९	७	०	

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

आवश्यक गणपुरक सख्या नपुगी संचालक समितिको बैठक स्थगित नभएको

- संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

अनुपस्थित संचालकको नाम	कारण	बैठक मिति
श्री होम कान्त चौलागाई	व्यक्तिगत कार्यको लागी वैदेशिक भ्रमणमा हुनुभएको	२०७९/०४/२२
श्री होम कान्त चौलागाई	व्यक्तिगत कार्यको लागी वैदेशिक भ्रमणमा हुनुभएको	२०७९/०५/२१
श्रीमती विजया बस्नेत क्षेत्री	व्यक्तिगत कार्यको शिलसिलामा विराटनगर हुनुभएको	२०७९/०५/२१
श्री कृष्ण बन्जाडे	व्यक्तिगत कार्यमा व्यस्त रहनुभएको	२०७९/०८/२१
श्री कृष्ण बन्जाडे	व्यक्तिगत कार्यमा व्यस्त रहनुभएको	२०७९/०९/१८
श्री तेज दत्त खकुराल	व्यक्तिगत कार्यमा व्यस्त रहनुभएको	२०७९/१०/२९
श्री कृष्ण बन्जाडे	व्यक्तिगत कार्यमा व्यस्त रहनुभएको	२०७९/११/१७
श्री कृष्ण बन्जाडे	व्यक्तिगत कार्यमा व्यस्त रहनुभएको	२०८०/०२/३२
श्री उदय राज खतिवडा	व्यक्तिगत कार्यको लागी वैदेशिक भ्रमणमा हुनुभएको	२०८०/०३/२९

२०७९/०७/२१ गतेको बैठकमा श्रीमती विजया बस्नेत क्षेत्रीको कार्यकाल सकिएको र नयाँ स्वतन्त्र संचालक नियुक्त नभएको हुदाँ संचालक समिति ६ सदस्यीय रहेको ।



संचालक समितिको बैठकमा उपस्थित संचालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखेको
संचालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	४७ दिन
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०७८/०७/२७
संचालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष : रु. ७,०००/- अन्य संचालक : रु. ६,५००/-
आ.व. २०७९/०८० को संचालक समितिको	: कुल बैठक भत्ता खर्च रु. : पत्रपत्रिका एवं संचार खर्च रु.
	रु. १,०१६,०००/- रु. १६८,०००/-

२. संचालकको आचरण सम्बन्धी तथा अन्य विवरण

संचालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	नभएको
एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण :	नभएको

क्र. स.	विषय	मिति	सहभागी संचालकको नाम	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान
१	“वर्तमान अवस्थामा लघुवित संस्थाहरूको समस्या र चुनौतीका विषयमा अन्तरक्या कार्यक्रम”	२०७९/१२/२८	क. श्रीमती हिरा देवी विष्ट	१	एभरेष्ट होटल, नयाँ वानेश्वर, काठमाडौं, नेपाल
२	MFIs Board of Directors : Best Practices and Governance	२०८०/०१/२२ देखि २३ गते सम्म	क. श्री उदय राज खतिवडा ख. श्री कृष्ण बन्जाडे	२	पौवा होटल, पोखरा, कास्की, नेपाल
३	संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली”	२०८०/०१/३०	क. श्री ज्ञानेन्द्र प्रसाद पाण्डे ख. श्री समर ढकाल	२	रत्ना होटल प्रा.लि., विराटनगर
४	Enhancing Board of Directors' Mantra - 14	२०८०/०३/०१	क. श्रीमती हिरा देवी विष्ट	१	होटल एल्लो प्यागोडा, कान्तिपथ, काठमाडौं, नेपाल

संचालकहरूको वार्षिक रूपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विवरण :	भएको
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,	
■ निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिवेन्वरको 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 गरिरहको भए सोको विवरण ।	
■ संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :	नभएको
■ संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारबाही 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 समिर राज जोशी	कार्य संचालन विभाग प्रमुख	सदस्य
४	श्री मधु सुदन पन्त	जोखिम व्यवस्थापन विभाग प्रमुख	सदस्य सचिव

(आ) समितिको बैठक संख्या : ५ पटक

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

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

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

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

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

- संचालक समिति : श्री ज्ञानेन्द्र प्रसाद पाण्डे (अध्यक्ष), श्री उदय राज 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 समिर राज जोशी (सदस्य), श्री मधु सुदन पन्त (सदस्य सचिव)
- लेखा परीक्षण समिति : श्री समर ढकाल (संयोजक), श्री गोपाल राज विष्ट, श्री समिर राज जोशी (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, मधुसुदन अधिकारी (सदस्य), समिर राज जोशी (सदस्य सचिव)

(आ) समितिको बैठक संख्या

समिति	बैठक संख्या
संचालक समिति	१८
जोखिम व्यवस्थापन समिति	५
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 जीमेवारी संचालक समितिमा रहन्छ । लेखा परीक्षण समितिले आन्तरिक लेखा परीक्षक, वाह्य लेखा परीक्षकको लेखा परीक्षण प्रतिवेदनहरूको समीक्षा गरी संचालक समितिलाई वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीको बारेमा स्वतन्त्र राय प्रदान गर्दछ । वित्तीय उद्देश्य प्राप्तीका लागी जोखिम बहन गर्नुपर्छ तर यसका नकारात्मक प्रभावहरूलाई सकेसम्म कम गर्न वित्तीय संस्था सदैव कठिवद्ध छ । जोखिमको पहिचान, विश्लेषण, मूल्यांकन तथा व्यवस्थापनका लागि विभिन्न कार्य विधिहरू अपनाइएको छ । कर्मचारीको सेवा सुविधालाई समय सापेक्ष बनाउनको लागि वित्तीय संस्थाले विभिन्न मापदण्ड तयार पारी लागू गरेको छ ।

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

8. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	आर्थिक अभियान राष्ट्रिय दैनिक अन्तर्पूर्ण पोस्ट संस्थाको वेभसाइट	२०७९/११/१९ २०७९/११/२० २०७९/११/१९
विशेष साधारण सभाको सूचना	विशेष साधारण सभा नभएको	-
वार्षिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक संस्थाको वेभसाइट	२०७९/१२/२९
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 : २०७९/०७/२९ दोस्रो त्रैमास : २०७९/१०/२९ तेस्रो त्रैमास : २०८०/०१/२९ चौथो त्रैमास : २०८०/०४/३२
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	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 : २०७९/०७/२९ दोस्रो त्रैमास : २०७९/१०/२९ तेस्रो त्रैमास : २०८०/०१/२९ चौथो त्रैमास : २०८०/०४/३२
अन्य		

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

(ग) पछिल्लो बार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : २०७९/१२/११ (१४औं बार्षिक साधारण सभा)

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

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

(ख) सांगठनीक संरचना संलग्न गर्ने :

- व्यवस्थापकीय श्रेणी :

- वरिष्ठ कार्यकारीणी तह :

- कार्यकारी प्रमुख
- नायव कार्यकारी प्रमुख
- सहायक महाप्रबन्धक

- कार्यकारीणी तह :

- प्रबन्धक
- सहायक प्रबन्धक



- अधिकृत श्रेणी :

- वरिष्ठ अधिकृत
- 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 |
| - संचार वाहक | - चालक |
| - संचार वाहक | - सहायक चालक |
| - सुरक्षा पाले | - वरिष्ठ संचार वाहक |
| | - संचार वाहक |
| | - सहायक संचार वाहक / संचार वाहक प्रशिक्षार्थी |

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

व्यवस्थापन उप-समिति						
क्र.सं.	नाम	पद		शैक्षिक योग्यता	अनुभव	कैफियत
१	मनोज कृष्ण उप्रेती	प्रमुख कार्यकारी अधिकृत	संयोजक	एम.ए.इकोनोमिक्स	१८ वर्ष	
२	समिर राज जोशी	नायब कार्यकारी प्रमुख	सदस्य	एम.ए.सोसियोलॉजी	२० वर्ष	
३	मधुसुदन अधिकारी	सहायक प्रबन्धक	सदस्य	एम.वि.एस	१३ वर्ष	
४	मधुसुदन पन्त	वरिष्ठ अधिकृत	सदस्य	बि.ए	१३ वर्ष	
५	गोपाल राज विष्ट	सहायक प्रबन्धक	सदस्य सचिव	एम.पि.ए	१४ वर्ष	

(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 ट्र्यालेन्टहन्ट
व्यवस्थापन स्तरका कर्मचारीको संख्या:	५
कुल कर्मचारीको संख्या:	४७४
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ.व.मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या: (आन्तरिक तथा बाह्य)	तालिम संख्या : ४० सम्मिलित कर्मचारी संख्या : ५६२
आ.व. को कर्मचारी तालिम खर्च रु :	३,७३९,९९९.५०
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२९.१९%
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	१.७०%



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 :	२०८०/१०/१५
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८०/०४/३२
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८०/१०/१८
साधारण सभावाट वित्तीय विवरण स्वीकृत भएको मिति : पछिल्लो आ.व २०७८/०७९	२०७९/१२/११
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	वाह्य विज्ञ नियुक्त गरिएको।
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	वाई.बि.एस एसोसियट्स।
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद :	योग्यता												
१. श्री समर ढकाल, संचालक - संयोजक	- स्नातकोत्तर												
२. श्री गोपाल राज विष्ट, सहायक प्रबन्धक - सदस्य	- स्नातकोत्तर												
३. श्री समिर राज जोशी, नायब कार्यकारी प्रमुख/आ.ले.प विभाग प्रमुख - सदस्य सचिव	- स्नातकोत्तर												
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	<table border="1"> <thead> <tr> <th>बैठक मिति</th> <th>उपस्थित संख्या</th> </tr> </thead> <tbody> <tr> <td>२०७९/०४/०५</td> <td>३</td> </tr> <tr> <td>२०७९/०६/१२</td> <td>३</td> </tr> <tr> <td>२०७९/०९/११</td> <td>३</td> </tr> <tr> <td>२०७९/११/१५</td> <td>२</td> </tr> <tr> <td>२०८०/०२/१४</td> <td>३</td> </tr> </tbody> </table>	बैठक मिति	उपस्थित संख्या	२०७९/०४/०५	३	२०७९/०६/१२	३	२०७९/०९/११	३	२०७९/११/१५	२	२०८०/०२/१४	३
बैठक मिति	उपस्थित संख्या												
२०७९/०४/०५	३												
२०७९/०६/१२	३												
२०७९/०९/११	३												
२०७९/११/१५	२												
२०८०/०२/१४	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>२०७९/०४/०५</td> <td>-</td> </tr> <tr> <td>२०७९/०६/१२</td> <td>-</td> </tr> <tr> <td>२०७९/०९/११</td> <td>-</td> </tr> <tr> <td>२०७९/११/१५</td> <td>२०७९/११/१७</td> </tr> <tr> <td>२०८०/०२/१४</td> <td>२०८०/०३/२१</td> </tr> </tbody> </table>	बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति	२०७९/०४/०५	-	२०७९/०६/१२	-	२०७९/०९/११	-	२०७९/११/१५	२०७९/११/१७	२०८०/०२/१४	२०८०/०३/२१
बैठक मिति	प्रतिवेदन संचालक समितिमा पेश गरेको मिति												
२०७९/०४/०५	-												
२०७९/०६/१२	-												
२०७९/०९/११	-												
२०७९/११/१५	२०७९/११/१७												
२०८०/०२/१४	२०८०/०३/२१												



७. अन्य विवरण

संस्थाले संचालक तथा निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैड़ 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 सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कनै 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 प्रकाश लम्साल

पद : सहायक महाप्रबन्धक

पि.एल.आर.जी. एसोसिएट्स

मिति : २०८०/११/०१

चार्टर्ड एकाउण्टेन्ट्स

संस्थाको छाप :

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८०/११/०२

नोट : यो प्रतिवेदन सूचीकृत सङ्गठित संस्थाहरूको परिपालना अधिकृतले तयार गरी संचालक समितिबाट स्वीकृत गराई लेखा परीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदन सँग पेश गनुपर्ने छ।



P.L.R.G. Associates
Chartered Accountants



INDEPENDENT AUDITOR'S REPORT
To the Shareholders of
M/s Swarojgar Laghubitta Bittiya Sanstha Ltd.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of M/s Swarojgar Laghubitta Bittiya Sanstha Ltd., the "D" class Financial Institution, which comprise the Statement of Financial Position as at Ashadh 31, 2080 (July 16, 2023), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the microfinance as at Ashadh 31, 2080 (July 16, 2023), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

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

Key Audit Matters

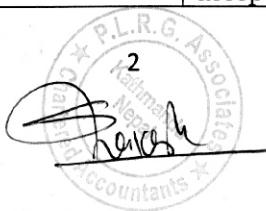
Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of financial statements of the current period, which were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon. We do not provide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

S.N.	Key Audit Matters	Auditor's Response
1.	Interest Income Ref. Note no. 4.27 and accounting policies to the financial statements.	The microfinance has total interest income from customers of Rs. 1,034,342,409.10. Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/ NFRS. Interest has not been We applied following procedures in respect of verification of interest income: ➤ Understanding of the core banking software of the microfinance how interest rate on loans and advances has been implemented in system.

PLRG Associates
Chartered Accountants

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	<p>recognized on accrual basis in case of non-performing loans.</p> <p>Due to limitation of lack of system capability to review the fair value of the collateral on regular basis, manual intervention might be required for recognition of accrual of interest income. As this may have effect on the recognition of the interest income by the microfinance, we have considered it as a key audit matter.</p>	<ul style="list-style-type: none"> ➤ Whether interest income on advances are automatically generated in the CBS system. ➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the microfinance for the same. ➤ Review and verify the transactions relating to manual debit or credit of interest in the system. ➤ Understanding as to how the microfinance's management monitors their business, analyze its credit portfolio and the interest income thereon. ➤ Review whether the legal remedies against defaulting borrowers are not adversely affected. <p>Accounting policies and recognition of interest income has been considered acceptable.</p>
2.	<p>Impairment of Loans and Advances to Customers Ref. Note no. 4.7 and accounting policies</p>	<p>to the financial statements.</p> <p>The microfinance's Loans and advances to customers represent 93.14% of its total assets at the end of year under review and are stated at Rs. 6,517 million which is net of provision of Rs. 175 million. The provision against advances was identified as a key audit matter as it involves a considerable degree of management judgment and compliance with Directives and Circulars issued by Nepal Rastra Bank.</p> <p>We applied following procedures in respect of verification of loan loss provision:</p> <ul style="list-style-type: none"> ➤ Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, obtainment of required legal documents, CIC reports, and compliance with prudential regulations. ➤ Review of IT system to provide loan loss provision based on overdue payments. ➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation sampling basis. ➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers. ➤ Review of Board's evaluation and decisions on loans. <p>Based on the above audit procedures performed, loan loss provision made by the microfinance is considered acceptable.</p>





3.	Information Technology System
	<p>The information technology of the microfinance involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the microfinance's activities. As a result, the financial accounting and reporting procedure places a significant level of reliance and rely on such IT systems. Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely, accurately and consistently for reliable financial reporting. Due to the importance of the impact of the IT systems and related control environment on the microfinance's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p> <p>Our audit approach regarding information technology of the microfinance is based upon the Information Technology Guidelines issued by NRB and it also included:</p> <ul style="list-style-type: none"> ➤ Verification of the interest income and expense booking regarding loan and deposits on test check basis with the core banking system of the institution. ➤ Verification of the provisioning of the loan and advances based on ageing on test check basis. <p>We considered the IT systems and their relevant controls to be adequate.</p>

Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but does not include the Financial Statements and our auditor's report thereon.

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

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

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

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

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

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





Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the microfinance's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the microfinance to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements

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

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the microfinance.





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

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

Place: Kathmandu
Date: 18/10/2080
UDIN: 240201CA00154d3Uq7





SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Financial Position
As on 31st Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	Note	As on 31st Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated* As on 1st Shrawan 2078
ASSETS				
Cash and cash equivalents	4.1	301,887,182.35	236,430,400.21	152,669,030.90
Statutory Balances and Due from Nepal Rastra Bank	4.2	45,177,282.22	46,292,676.36	34,082,770.60
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	6,517,332,074.14	7,282,517,800.93	5,479,903,757.77
Investment securities	4.8	1,000,000.00	1,000,000.00	1,000,000.00
Current tax assets	4.9	31,093,613.50	27,892,948.48	4,598,417.71
Investment Property	4.10	-	-	-
Property and Equipment	4.11	39,634,022.22	43,036,977.16	37,232,738.82
Goodwill and Intangible assets	4.12	349,112.36	725,779.60	944,318.00
Deferred Tax Assets	4.13	12,796,155.58	-	-
Other assets	4.14	48,193,450.16	51,147,402.43	63,775,192.12
Total Assets		6,997,462,892.54	7,689,043,985.19	5,774,206,225.93
Particulars	Note	As on 31st Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated* As on 1st Shrawan 2078
Liabilities				
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	3,335,150,428.87	3,154,844,878.28	2,574,679,203.02
Borrowings	4.19	2,620,936,589.90	3,501,980,791.89	2,375,121,925.12
Current Tax Liabilities	4.9	-	-	-
Provisions	4.20	54,005.00	54,005.00	54,005.00
Deferred Tax Liabilities	4.13	-	3,705,724.00	1,685,175.32
Other liabilities	4.21	123,616,744.85	165,529,715.12	130,108,718.55
Debt securities issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total Liabilities		6,079,757,768.62	6,826,115,114.30	5,081,649,027.01
Equity				
Share Capital	4.24	627,200,928.00	514,099,121.00	411,279,297.00
Share Premium		-	-	-
Retained Earnings		46,584,828.35	111,069,810.48	93,278,306.63
Reserves	4.25	243,919,367.07	237,759,939.41	187,999,595.29
Total equity attributable to equity holders		917,705,123.42	862,928,870.89	692,557,198.92
Non-controlling interest		-	-	-
Total Equity		917,705,123.42	862,928,870.89	692,557,198.92
Total Liabilities and Equity		6,997,462,892.54	7,689,043,985.19	5,774,206,225.93
Contingent Liabilities and commitment	4.26			
Net Assets Value Per share		146.32	167.85	168.39

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande Chairman	Uday Raj Khatiwada Director	Tri Bikram Pandey Director	Krishna Banjade Director	Prakash Lamsal, FCA P.L.R.G Associates Chartered Accountants
Tej Datta Khakural Director Date: January 29, 2024 Place : Banepa, Kavre	Samar Dhakal Director	Hira Devi Bista Director	Manoj Krishna Uprey Chief Executive Officer	Niroj Prasad Poudel Chief Financial Officer



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Profit or Loss
For the year ended 31st Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	Note	2079-80	Restated* 2078-79
Interest income	4.27	1,034,342,409.10	1,026,611,066.66
Interest expense	4.28	669,095,935.98	587,740,400.89
Net interest income		365,246,473.12	438,870,665.77
Fees and commission income	4.29	68,182,185.83	84,857,276.30
Fees and commission expense	4.30	2,852,703.00	10,734,036.63
Net fee and commission income		65,329,482.83	74,123,239.67
Net interest, fee and commission income		430,575,955.95	512,993,905.44
Net trading income	4.31	-	-
Other operating income	4.32	2,973,820.48	-
Total operating income		433,549,776.43	512,993,905.44
Impairment charge/(reversal) for loans and other losses	4.33	55,870,929.87	(3,379,724.29)
Net operating income		377,678,846.56	516,373,629.73
Operating expense			
Personnel expenses	4.34	220,342,027.70	212,006,604.36
Other Operating expenses	4.35	68,470,396.67	71,847,618.23
Depreciation and Amortisation	4.36	22,964,654.30	21,951,842.72
Operating Profit		65,901,767.89	210,567,564.42
Non operating Income	4.37	51,931,733.05	46,277,543.13
Non operating expense	4.38	-	-
Profit before income tax		117,833,500.94	256,845,107.55
Income tax expense	4.39	41,551,719.79	78,453,171.68
Current Tax		57,780,187.47	76,670,841.00
Deferred Tax		(16,228,467.68)	1,782,330.68
Profit for the year		76,281,781.15	178,391,935.88
Profit attributable to:			
Equity holders of the Financial Institution		76,281,781.15	178,391,935.88
Non-controlling interest			-
Profit for the year		76,281,781.15	178,391,935.88
Earnings Per Share (EPS)			
Basic Earnings Per Share		12.16	28.44
Diluted Earnings Per Share		12.16	28.44

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande Chairman	Uday Raj Khatiwada Director	Tri Bikram Pandey Director	Krishna Banjade Director	Prakash Lamsal, FCA P.L.R.G Associates Chartered Accountants
Tej Datta Khakural Director Date: January 29, 2024 Place : Banepa, Kavre	Samar Dhakal Director	Hira Devi Bista Director	Manoj Krishna Uprey Chief Executive Officer	Niroj Prasad Poudel Chief Financial Officer



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Comprehensive Income
For the year ended 31st Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	2079-80	Restated* 2078-79
Profit for the year	76,281,781.15	178,391,935.88
Other Comprehensive Income, net of income tax		
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	(911,373.00)	794,060.00
Income tax relating to above items	273,411.90	(238,218.00)
Net other Comprehensive Income that will not be reclassified to Profit or Loss	(637,961.10)	555,842.00
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	-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss	-	-
Other Comprehensive income for the year, net of income tax	(637,961.10)	555,842.00
Total Comprehensive income for the year	75,643,820.05	178,947,777.88
Total Comprehensive income attributable to:		
Equity shareholder of the bank	75,643,820.05	178,947,777.88
Non controlling interest	-	-
Total Comprehensive income for the period	75,643,820.05	178,947,777.88

The accompanying notes are integral part of these financial statements.

As per our report of even date

Gyanendra Prasad Pande Chairman	Uday Raj Khatiwada Director	Tri Bikram Pandey Director	Krishna Banjade Director	Prakash Lamsal, FCA P.L.R.G Associates Chartered Accountants
Tej Datta Khakural Director Date: January 29, 2024 Place : Banepa, Kavre	Samar Dhakal Director	Hira Devi Bista Director	Manoj Krishna Uprey Chief Executive Officer	Niroj Prasad Poudel Chief Financial Officer



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Cash Flows
For the year ended 31st Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	2079-80	Restated* 2078-79
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	1,026,211,151.33	1,007,347,276.05
Fees and other income received	120,113,918.88	131,134,819.43
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(283,126,050.02)	(248,540,390.44)
Commission and fees paid	(2,852,703.00)	(10,734,036.63)
Cash payment to employees	(215,142,373.70)	(203,045,460.97)
Other expense paid	(68,470,396.67)	(71,847,618.23)
Operating cash flows before changes in operating assets and liabilities	576,733,546.82	604,314,589.21
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	1,115,394.14	(12,209,905.76)
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advance to bank and financial institutions	-	-
Loans and advances to customers	713,064,906.39	(1,782,934,385.88)
Other assets	(1,740,289.14)	(1,919,045.75)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	180,305,550.59	580,165,675.26
Borrowings	(881,044,201.99)	1,126,858,866.77
Other liabilities	(42,611,597.04)	38,842,613.77
Net cash flow from operating activities before tax paid	545,823,309.77	553,118,407.62
Income taxes paid	(60,980,852.49)	(99,965,371.77)
Net cash flow from operating activities	484,842,457.28	453,153,035.85
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(4,138,233.50)	(12,792,957.22)
Receipt from the sale of property and equipment	147,500.00	-
Purchase of intangible assets	-	(197,750.00)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	4,381,148.04	2,963,857.61
Dividend received	-	-
Net cash used in investing activities	390,414.54	(10,026,849.61)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of shares	-	-
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Dividends paid	(5,952,727.00)	-
Interest paid	(381,200,125.93)	(334,024,004.03)
Other receipt/payment	(32,623,237.52)	(25,340,812.90)
Net cash from financing activities	(419,776,090.45)	(359,364,816.93)
Net increase (decrease) in cash and cash equivalents	65,456,781.37	83,761,369.31
Cash and cash equivalents at beginning of the period	236,430,400.21	152,669,030.90
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at the end of the period	301,887,182.35	236,430,400.21

The accompanying notes are integral part of these financial statements.

As per our report of even date

SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Changes in Equity
For the year ended 31st Ashadh 2080 (16th July 2023)

Particulars	Attributable to Equity holders of the Institution										Non-controlling interest	Total equity	
	Share Capital	Share premium	General reserve	Retained earnings	Investment adjustment reserve	Client Protection Fund	CSR Reserve	Staff Training Fund	Deferred Tax Reserves	Regulatory Reserve	Actuarial Reserve	Other Reserve	
Balance at 1st Shrawan 2078	514,099,121.00 (10,281,824.00)	-	92,870,916.48	499,194,65	10,000,00	53,413,305.31	2,023,748.72	-	7,597,365.00 (7,597,365.00)	28,087,836.24	1,168,788.54	-	670,513,651.16 - 22,043,547.76
Adjustment/Restatement	-	-	-	92,779,111.98	-	-	-	-	-	-	-	-	692,557,198.92
Adjusted/Restated Balance at 1st Shrawan 2078	411,279,957.00	-	92,870,916.48	93,278,306.63	10,000,00	53,413,305.31	2,023,748.72	-	28,087,836.24	1,168,788.54	-	-	-
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	178,391,935.88
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	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	178,391,935.88	-	-	-	-	-	-	-	-	178,391,935.88
Transfer to Reserves during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bargain Purchase Gain	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares Issued	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	102,819,824.00	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	(2,394,824.00)	-	-	-	-	-	-	-	-	-
Cash dividends paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	102,819,824.00	-	42,458,790.00	135,329,706.48	10,000,00	111,069,810.48	10,000,00	50,612,348.41	2,123,880.42	2,123,880.42	1,724,630.54	-	10,425,000.00
Balance at 32nd Ashadh 2079	514,099,121.00	-	135,329,706.48	111,069,810.48	10,000,00	111,069,810.48	10,000,00	50,612,348.41	2,123,880.42	2,123,880.42	1,724,630.54	-	10,425,000.00
Balance at 1st Shrawan 2079	514,099,121.00	-	135,329,706.48	111,069,810.48	10,000,00	111,069,810.48	10,000,00	50,612,348.41	2,123,880.42	2,123,880.42	1,724,630.54	-	10,425,000.00
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	76,281,781.15	-	-	-	-	-	-	-	-	76,281,781.15
Transfer to Reserves during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares Issued	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	113,101,807.00	-	-	-	-	-	-	-	-	-	-	-	(63,961,10)
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	(63,961,10)
Cash dividends paid	-	-	-	-	-	-	-	-	-	-	-	-	(63,961,10)
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	113,101,807.00	-	15,256,356.23	15,256,356.23	10,000,00	150,586,062.71	150,586,062.71	(14,914,840.52)	91,468.81	999,127.74	4,602,458.69	-	(20,867,567.52)
Balance at 31st Ashadh 2080	627,206,928.00	-	150,586,062.71	46,584,828.35	10,000,00	36,460,925.70	3,612,029.74	-	49,982,330.25	1,086,669.44	-	-	91,705,123.42

The accompanying notes are integral part of these financial statements.

Gyanendra Prasad Pande
Chairman

Tej Datta Khakural
Director
Date: January 29, 2024
Place: Banepa, Kavre

Uday Raj Khatiwada
Director

Samar Dhakal
Director

Tri Bikram Pandey
Director

Krishna Banjade
Director

Hira Devi Bista
Director

Manoj Krishna Upety
Chief Executive Officer

As per our report of even date



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Distributable Profit or Loss
For the year ended 31st Ashadh 2080 (16th July 2023)
As per NRB Regulation

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	76,281,781.15	178,391,935.88
Appropriation:		
a. General Reserve	(15,256,356.23)	(42,458,790.00)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(762,817.81)	(1,717,072.00)
e. Employees training fund	(4,739,039.24)	(2,612,902.00)
f. Client Protection Fund	(762,817.81)	(5,775,749.00)
g. Other	-	-
Profit/(loss) before regulatory adjustment	54,760,750.06	125,827,422.88
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	1,199,196.84	(11,409,953.10)
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(+)	(963,756.38)	(3,929,779.12)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Gain recognized (-)/reversal(+)	(4,837,899.15)	(1,918,303.10)
Net Profit/(loss) for the year end available for distribution	50,158,291.37	108,569,387.55
Opening Retained Earning	111,069,810.48	93,278,306.63
Adjustment(+/-)		
Distribution:		
Bonus share issued	(113,101,807.00)	(92,394,824.00)
Cash dividend paid	(5,952,727.00)	-
Transfer:		
Corporate Social Responsibility Expense during the year	671,349.00	1,616,940.30
Staff Training Expense during the year	3,739,911.50	-
Total Distributable Profit/(Loss) as on year end date	46,584,828.35	111,069,810.48

Gyanendra Prasad Pande
Chairman

Uday Raj Khatiwada
Director

Tri Bikram Pandey
Director

Krishna Banjade
Director

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

Tej Datta Khakural
Director
Date: January 29, 2024
Place : Banepa, Kavre

Samar Dhakal
Director

Hira Devi Bista
Director

Manoj Krishna Uprey
Chief Executive Officer

Niroj Prasad Poudel
Chief Financial Officer



Swarojgar Laghubitta Bittiya Sanstha Limited

Notes to Financial Statements

For the year ended on 31st Ashad 2080

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 it's operation on Poush 01, 2066. Later, on Poush 19, 2074, The Microfiance got license to operate at National Level from Nepal Rastra Bank. The Microfinace has its registered Central Office at Banepa Municipality 5, Kavre, Nepal. The Microfiance 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 "SLBBL" 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 2079.080. 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 125,697 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 microfiance include deprived sector lending under group guarantee without collateral in order to enhance economic and social factors of the member. Also, the microfiance provides microenterprise loan (Collateral Loan) to its member within the limit as prescribed by Nepal Rastra Bank from time to time. The microfiance 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 also comply the requirements of Companies Act 2063 and policy, procedures and directives of Securities Board of Nepal. The financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board (ASB) of Nepal established under Nepal Chartered Accountants Act 2059. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives to Microfinance, 2079 as made applicable by the Nepal Rastra Bank.

These financial statements for the year ended 32nd Ashadh, 2079 are the first financial statements of the Microfinance prepared in accordance with NFRS. Reconciliations and description of the effect of the transition to NFRS from previous GAAP is given in Note 5.11 of this financial statement. Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification / disclosures.

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 Ashadh 2080 (i.e., FY 2079-80). 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 32nd Ashad 2079 and opening balance of equity components for 1st Shrawan 2078)
2. NFRS financial statements for current period (financial statements as on and for the period ended on 31st Ashad 2080)

2.2.2 Approval of Financial Statements

The financial statements were authorised for issue by the Board of Directors vide its resolution dated January 29, 2024 and recommended for approval in its 15th 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 preparation of the financial statements in conformity with Nepal Financial Reporting Standards (NFRS) requires the use of certain critical accounting estimates and judgments. It also requires the management to exercise judgment in the process of applying the company's accounting policies. The company makes certain estimates and assumptions regarding the future events. The estimates and judgments are continuously evaluated based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. In the future, the actual results may differ from these estimates and assumptions. The estimates and assumptions that might result in adjustment to the carrying amounts of assets and liabilities within the next financial year are on the following components:

1. Classification of financial assets

The classification of financial assets into amortized cost or at fair value (either through profit or loss or through other comprehensive income) depends upon whether the contractual cash flows from such instruments are solely payments of principal and interest (SPPI criterion), including the business model within which such instruments are managed. The classification of the financial assets has been based on the business model of the Microfinance at the reporting date. The reclassification of financial assets can only occur upon change in the business model of the entity.

2. Fair value of financial assets

Fair value of financial statements are determined on three levels on the basis of available market on reporting date and the measurement may change depending on available market circumstances.

The fair value of financial instruments that are traded in an active market is the closing price on the reporting dates. Whenever the instruments are not actively traded in active market, they are determined using other techniques considering the observable market inputs to the extent possible.

The Microfinance measures fair values using the following fair value hierarchy as provided in NFRS 13.

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Microfinance can access at the measurement date.

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the similar asset or liability, either directly or indirectly.

Level 3 inputs are unobservable inputs for the asset or liability. The Microfinance has used the accounting book value and considered if there exists factors that would otherwise result in changes to the book value of



assets or liabilities.

3. Impairment loss on financial assets

Impairment loss on financial assets is provided on the higher of loan loss provision as per NRB Directives to Microfinance 2079 and NFRS 9. On calculating loss as per NFRS 9, estimates are made on amount of loans that are considered to require individual assessment, grouping of loans for collective assessment, parameters for assessing impairment, objective and subjective parameters for assessment of significant increase in credit risk, default of financial assets, probability of default, loss given default, future cash flow estimates, historical data on similar types of loan or group of loans.

4. Useful life and salvage value of property and equipment

The management reconsiders the economic useful life and salvage value of property and equipment on each reporting dates based on the information available on such dates.

5. Impairment loss of non financial assets

The non-financial assets are tested for impairment on identification of indicators for impairment i.e., triggering events. The impairment loss is recognised when the carrying amount exceeds the recoverable amount. The Microfinance has not identified any triggering event during the reporting period, hence it has not tested the non-financial assets for impairment.

6. Current Tax and Deferred tax

Significant management judgment is required to arrive at the figure of current tax and deferred tax, based upon the likely timing and the level of future taxable profits together with future tax planning strategies. The Microfinance has calculated the current and deferred tax based on its assumptions and estimates on parameters available when the financial statements were prepared.

7. Employee benefit obligations

Judgment is required to determine the estimated liability that shall arise on part of accumulated leave of staff and gratuity which is generally paid out on retirement or termination of employment. Valuation of such is done by qualified actuary using assumption like interest rate, rate of increase in annual compensation, remaining service period etc. Factors considered may change depending on market changes or legal changes which are beyond the control of the company.

The Microfinance pays gratuity to its employees as per the Employee Service Bylaw, as follows:

1. Past Service less than 5 Years NIL

2. Past Service Years greater than equal to 5 years and less than 10 years 0.5 month's Salary for each completed year of Service

3. Past Service Years greater than equal to 10 years and less than 15 years 1 month's Salary for each completed year of Service

4. Past Service Years greater than equal to 15 years and less than 20 years 1.5 months Salary for each completed year of Service

5. Past Service Years greater than equal to 20 years , 2 months Salary for each completed year of Service.

The Microfinance has identified such gratuity benefit, the liability of which arises after retirement of employees, as "Defined Benefit Plan" as per NAS 19 Employee Benefits.

The Microfinance commenced depositing the retirement deposits in Social Security Fund from Ashadh 2078. Gratuity at 8.33% of basic salary is deposited in Social Security Fund; such gratuity benefit has been identified as "Defined Contribution Plan" as per NAS 19.

The Microfinance pays leave benefits to its employees as per the Employee Service Bylaw, as follows:

Home Leave: Employees are entitled for 1-day home leave for total 18 days worked, which cannot exceed 20 days in a year. Such leave can be accumulated for total 60 days during the employment period. If the leave is accumulated for more than 60 days, it can be withdrawn by the employee based on the prevailing salary.

Sick Leave: Employees are entitled to 12 days sick leave for a year, which can be accumulated. It can be encashed by the employees based on the prevailing salary. The management estimates that such leave benefit will not be encashed within 12-month period, hence has not identified it as "Short-term employee benefit".

The Microfinance has identified such leave benefit as "Other Long-term Employee Benefit Plan" as per NAS 19.

2.5 Changes in Accounting Policies

There has been no significant change in the accounting policies adopted by the Microfinance except where required due to adoption of Nepal Financial Reporting Standards.

2.6 Discounting

Discounting has been applied whenever the assets and liabilities are of non-current in nature and the impact of time value of money is not insignificant.



2.7 Going Concern

The Management has made an assessment on the Microfinance'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, the management is not aware of any material uncertainties that may cast significant doubt over the Microfinance's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

2.8 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.

3. Significant Accounting Policies

The significant accounting policies adopted by Microfinance while preparing financial statements are as follows:

Note	Accounting Policy	Information Note No.
3.1	Basis of Measurement	
3.2	Basis of Consolidation	
3.3	Cash and Cash Equivalent	4.1
3.4	Financial Assets and Financial Liabilities	
3.5	Trading Assets	4.5
3.6	Derivative Assets and Liabilities	4.4
3.7	Property and Equipment	4.11
3.8	Goodwill Intangible assets	4.12
3.9	Investment Property	4.10
3.10	Income tax	4.9
3.11	Deposits, debt securities issued and subordinated liabilities	4.18, 4.22, 4.23
3.12	Provisions	4.20
3.13	Revenue	4.27, 4.29, 4.31, 4.33, 4.37
3.14	Interest expense	4.28
3.15	Employees Benefits	4.23
3.16	Leases	
3.17	Foreign currency translation	
3.18	Financial guarantee and loan commitment	
3.19	Share capital and reserves	4.24, 4.25
3.20	Earning per share including diluted	
3.21	Segment reporting	5.4
3.22	Events after reporting date	

3.1 Basis of Measurement

The financial statements are prepared on historical cost convention except for the following material items:

Particulars

Investment in shares and mutual fund schemes

Measurement Basis

Fair value

Non-banking assets

Lower of Market Value or Outstanding Receivable at the date of booking NBA

Amortized cost

Loans to employees

Property and equipment, investment property and intangible assets Deemed cost as fair value

3.2 Basis of consolidation

The Microfinance does not have subsidiary companies, accordingly, consolidation of financial statements is required.

3.3 Cash and cash equivalent

Cash and cash equivalent comprises of cash, demand deposit and short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. In general, short term investments with original maturity of up to three months are considered as cash equivalent. Cash and cash equivalent are presented at amortized cost on the financial statements.

3.4 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.

3.4.1 Recognition

The Microfinance initially recognises financial assets or financial liabilities on the date of which the Microfinance becomes party to the contractual arrangement.

3.4.2 Classification and Measurement

Financial Assets: The classification and measurement of Financial assets depend on how these are managed i.e. the Microfinance's business model and their contractual cash-flow characteristics. Based on these factors, financial assets are classified on following three categories:

- i) At Amortized Cost
- ii) At Fair Value through Profit or Loss (FVPL)
- iii) At Fair Value through Other Comprehensive Income (FVOCI)

i) At amortized cost:

Financial assets at amortized cost are non-derivative financial assets with fixed or determinable payments for which the Microfinance has the business model of collecting the contractual cash flows and holding till maturity. They are initially measured at fair value plus any directly attributable transaction cost. Subsequent to initial recognition, such financial assets are measured at amortized cost using effective interest rate method less any impairment losses.

ii) At fair value through profit or loss:

Financial assets are classified at fair value through profit or loss (FVTPL) if the Microfinance holds such instruments for the purpose of trading or designates such assets at fair value through profit or loss to prevent accounting mismatch. The attributable transaction costs and changes in fair value are taken to profit or loss.

iii) At fair value through other comprehensive income:

Financial assets at FVTOCI are non-derivative financial assets that are not classified in any of the above category. Financial assets at FVTOCI are measured at fair value. Subsequent to initial recognition, financial assets are measured at fair value, as far as such fair value is available, and changes therein are recognized in other comprehensive income and presented in the fair value reserve in equity. The Microfinance has irrevocably opted to classify the investment made in shares as a part of long-term strategic investment as financial assets at FVTOCI on initial recognition.

Financial Liabilities:

The Microfinance classifies its financial liabilities, other than financial guarantee and loan commitments, as measured at amortised cost or fair value through profit or loss. Financial liability is measured initially at fair value, or an item not at fair value through profit or loss, at transactions costs that are directly attributable to its acquisition or issue.

3.4.3 De-recognition

Financial Assets

Financial assets are partially or fully de-recognized in any of the following condition:

- Termination of contractual rights to cash flow
- Upon transfer of contractual cash flows in a transaction in which substantially all of the risk and rewards of the ownership of the financial assets are transferred or in which the Microfinance neither transfer nor retains substantially all of the risk and rewards of the ownership and it does not retain control of the financial assets.

On de-recognition of a financial assets, the difference between the carrying amount of the assets (or the carrying amount allocated to the portion of the assets de-recognised) and the sum of (i) the consideration received (including any new assets obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been re-cognised in OCI is re-cognised in statement of profit or loss.

Financial Liabilities

Upon settlement or termination of any liability related to financial liability, financial liability is de-recognized. The difference between the carrying amount and settlement amount is accounted through statement of profit or loss.

3.4.4 Determination of fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is initially considered based on quoted rate where the assets or liabilities are transacted on principal market, in the absence of which the most advantageous market is the active market.

When available, the Microfinance measures the fair value of an instrument using the quoted price in an



active market for that instrument. The market is regarded as active if transactions for the assets or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market then the Microfinance uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

Fair value of non-financial assets like property & equipment, investment property and intangible assets are considered the deemed cost of such assets in line with NFRS 1.

Fair Value Hierarchy

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values.

Level 1: Fair value is determined based on quoted price of financial instruments in active market.

Level 2: Fair value is determined based on quoted price of similar financial instruments within consideration to significant observable inputs.

Level 3: Fair value is determined used using other method as the inputs for valuation are unobservable inputs for the asset or liability. Microfinance has used the accounting value and considered if there exists factors that would otherwise result in changes to the book value of assets or liabilities for this level of valuation.

3.4.5 Impairment

At each reporting date, the Microfinance assesses whether there is objective evidence that financial assets are impaired. The financial assets or a group of financial assets are impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset and that the loss has an impact on the future cash flows of the asset that can be estimated reliably.

Objective evidence that financial assets are impaired includes:

- Significant financial difficulty of the borrower or issuer,
- Default or delinquency by a borrower,
- The restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not consider otherwise,
- Indication that a borrower or issuer will enter bankruptcy,
- The disappearance of an active market for a security, or
- Observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity security, a significant or prolonged decline in its net worth below its book value is objective evidence of impairment.

The Microfinance considers evidences of impairment for loans and advances and investment securities at both specific asset and at collective level. All individually significant loans and advances and investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities with similar risk characteristics.

In assessing the collective impairment, the Microfinance uses the statistical modelling of historic trends of the probability of default, the time of recoveries and the amount of loss incurred and makes an adjustment if the current economic and credit conditions are such that the actual losses are likely to be greater or lesser than is suggested by historic trends. Default rates, loss rates and expected timing of future recoveries are regularly benchmarked against the actual outcomes to ensure that they remain appropriate.

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

Impairment losses are recognised in profit or loss and reflected in an allowance account against loans and receivables or investment securities. Interest on the impaired assets continues to be recognised through the unwinding of the discount. If an event occurring after the impairment was recognised causes the amount of impairment loss to decrease, then the decrease in impairment loss is reversed through profit or loss (through OCI for such investments measured at fair value through OCI on which there exists fair value reserve).

The Microfinance writes off a loan or an investment security, either partially or in full and any related allowance for impairment losses, when the Finance determines that there is no realistic prospect of recovery.

For the purpose of collective assessment of impairment Microfiance has categorized assets into following board products :

- 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)

Crave-out adoption for assessment of impairment charge

The microfinance has opted to apply crave-out on alternative treatment of impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB Directives, higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparision of Impairment as per NFRS and NRB :

Particulars	As on 31st Ashadh 2080
LLP as per NRB Directives	174,615,585.83
Impairment as per NFRS	101,186,118.79

3.4.6 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 re-cognised and the maturity amount minus any reduction for impairment.

3.4.7 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.

3.5 Trading assets

Trading assets are those assets that the Microfinance acquires or incurs principally for the purpose of selling or repurchasing in the near term, or holds as part of a portfolio that is managed together for short-term profit or position taking.

3.6 Derivatives assets and derivative liabilities

Derivative assets and liabilities are initially measured at fair value on the contract date and are subsequently remeasured to fair value at each reporting date. The changes in value of instruments are accounted through profit or loss.

3.7 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 recognized in books whenever it is probable that future economic benefits associated with such assets will flow to the entity and the amount of assets can be reliably measured.

Measurement

At initial recognition, items of property and equipment are measured at cost. Cost includes the purchase price and other directly attributable costs as well as the estimated present value of any future unavoidable costs of dismantling and removing items. The corresponding liability is recognized within provisions. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow in to the Microfinance Ongoing repair and maintenance are expensed off as incurred. Subsequent to the initial measurement, NAS 16 provides accounting policy choice to measure the assets either on cost or on revaluation. The Microfinance has measured all items at cost on subsequent measurement. On transition to NFRS, the Microfinance has elected to continue with the carrying value of all of its property and equipment measured as per the previous GAAP and use that carrying value as the deemed cost in line with provisions of NFRS 1, considering the carrying amount as per previous GAAP approxmitaly equates the fair value of such assets.



Derecognition

An item of property and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss when the asset 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

Assets in the course of construction are capitalized in the assets under capital work in progress (CWIP). At the point when an asset is capable of operating in the manner intended by the management, the cost of construction is transferred to the appropriate category of property and equipment and depreciation commences.

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

3.8 Goodwill and Intangible assets

Goodwill

Goodwill arises on the acquisition of financial institutions when the aggregate of the fair value of the consideration transferred and non-controlling interest exceeds the amount of the identifiable assets and liabilities acquired. If the amount of the identifiable assets and liabilities acquired is greater, the difference is recognised immediately in the Statement of profit or loss.

Goodwill is allocated to cash generating unit (CGU) at the lowest level at which goodwill is monitored for internal management process. Impairment testing is performed annually, and whenever there is an indication that CGU may be impaired. If the present value of expected cash inflows is less than carrying amount, the impairment loss is recognized and accounted through Statement of Profit or Loss. Goodwill is stated at cost less accumulated impairment losses.

Acquired Intangible Assets

Intangible assets are recognized whenever the cost of assets can be reliably measured, by the past experience it is demonstrated the Microfinance has control over such assets for the specified period and it is probable that future economic benefits could be derived from such assets. The Microfinance has followed NAS 38 for accounting of intangible assets.

In the financial statements, software are presented as intangible assets.

Computer Software

Computer software are capitalised on the basis of the purchase cost of software or license and costs incurred to bring it to use. The cost of internally developed software includes directly attributable costs.

Intangible assets are amortized over the period of its estimated use, or in case of licenses, over the period of contractual right of use. Whenever there is no specific life or license period, such software are amortized over the period of five years.

At each reporting date, impairment test of intangible assets is done in order to oversee whether the carrying amount exceeds recoverable amount. Impairment loss is charged to Statement of Profit or Loss.

On transition to NFRS, the Microfinance has elected to continue with the carrying value of all of its intangible assets measured as per the previous GAAP and use that carrying value as the deemed cost as fair value in line



with provisions of NFRS 1.

3.9 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.

3.10 Income tax

Income tax expenses include current tax, deferred tax and any adjustments recognised in the period for current tax of prior periods.

Current Tax

Current tax is the amount of income tax payable in respect of taxable profit. This is calculated as per the provisions of Income Tax Act with the effective tax rate for current period. Taxable profit differs from the profit reported in the statement of profit or loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible. Income tax rate applicable for Microfinance is 30% (previous year rate was 30%).

Particulars	Amounts (NPR.)
Profit as per NFRS (Before Staff Bonus Provision)	130,926,112.15
Less: Staff Bonus Provision	13,092,611.22
Profit as per NFRS (After Staff Bonus Provision)	117,833,500.94
Add:	
Inadmissible Expenses as per Income tax Act, 2058	
1 Depreciation as per Accounting System	22,964,654.30
2 Staff Gratuity Provision	658,710.00
3 Staff Leave Provision	4,996,376.00
4 Interest Cost on Employee Benefit Obligations	2,240,665.00
5 Interest Cost on Lease Liabilities	4,769,760.03
6 Fines and Penalties	16,200.00
7 Repair and Maintenance Expenses as per Accounting System	463,629.00
8 Interest Income of previous year not recognised previously in tax	50,882,371.00
9 Share Issue Expenses	547,876.00
10 Corporate Social Responsibility Expense	671,349.00
	88,211,590.34
Less:	
Admissible Expenses as Per Income Tax Act, 2058	
1 Depreciation as per Section 19	7,907,705.45
2 Write back of provision on other assets	-
3 Payment of staff Gratuity	778,315.00
4 Leave encashment	1,917,782.00
5 Dividend Income	-
6 Lease Payments	17,708,397.00
7 Gain on disposal of Depreciable Asset and Other Income not recognised in tax	2,973,820.48
8 Repair and maintenance expenses as per section 16	329,978.84
9 Less Loss Carried Forward	1,280,959.93
Total Taxable Income	173,148,132.57
Income Tax Liability	51,944,439.77
Advance Tax deposited	83,038,053.27
Income Tax Receivable	31,093,613.50



Deferred Tax

Deferred tax is calculated on temporary differences i.e., the difference between the tax base of assets and liabilities and carrying amount in the financial statements. Deferred tax is calculated using tax rates enacted or substantively enacted by the end of the reporting period.

Deferred tax is recognized when it is probable that future taxable profit will be available to adjust the impact of temporary differences. Changes in deferred tax over period is recognized as deferred tax income/expenses in Statement of Profit or Loss.

Income tax on items of OCI

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

3.11 Deposits, debt securities issued and subordinated liabilities

Deposits:

Deposits by members is initially recognized at fair value, net of transaction costs for those financial liabilities not at fair value through profit or loss. The transaction price is considered as the fair value for measuring the deposits.

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 method except where the bank designates the liabilities at fair value through profit or loss. However, the microfinance does not have debt securities during the reporting period.

Subordinated Liabilities

These are the liabilities subordinated at 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.

3.12 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.

3.13 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the financial institution and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

3.13.1 Interest income

Interest Income includes 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 Nepal Rastra Bank, due from BFIs, loan and advances to staff etc. Interest income on loans and advances are recognized on amortised principal which is nearer to the effective interest method suggested by NFRS. The adoption of effective interest method is not possible due to constraints of time, effort and cost in short term compared to the benefits it provides. Interest of loans and advances which are significantly impaired are not recognized. Interest income on government bond, treasury bills and bank balances are recognized under effective interest method.

Further NRB Interest Income Guideline 2019 issued on July 2019 set the criteria for determining when interest income recognition should be suspended or cease to accrue it as follows:

- Loans where there is reasonable doubt about the ultimate collectability of principal or interest;
- Loans against which individual impairment as per NAS 39 or life time impairment as per NFRS 9 has been made;
- Loans where contractual payments of principal and/or interest are more than 3 months in arrears and where the “net realizable value” of security is insufficient to cover payment of principal and accrued interest;
- Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral;
- Overdrafts and other short term facilities which have not been settled after the expiry of the loan and even not renewed within 3 months of the expiry, and where the net realizable value of security is insufficient to cover



payment of principal and accrued interest;(f) Overdrafts and other short term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral.

Hence, Accrued Interest on Loans (other than loans whose contractual payments and or interest are more than 12 month in arrears) have been recognized.

As on Asadh End 2080 the Microfinance has ceased accrual of interest amounting to NPR. 48,486,333 related to bad loan which was NPR. 24,337,388 as on Asadh End 2078.

Microfinance, in general, generates interest income from loan to customers, investment in debt securities and call deposits.

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

3.13.2 Fee and commission income

Fees and commissions are generally re-cognised 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 as mentioned in Note 2.1.1 (b) on this matter and accounted all realized fee and commission income up-front.

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.

3.13.3 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.

3.13.4 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.

3.13.5 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.

3.14 Interest expense

Interest on deposit accepted from customer and borrowings of the Microfinance are accounted on accrual basis.

3.15 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 Bylaw 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.

3.16 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 Shravan 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 expenses' in the statement of profit or loss.

The Microfinance has used the following practical expedients when applying the modified restrospective 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.

3.17 Foreign Currency Transaction

Transaction in foreign currencies are recorded in the functional currency at spot rate i.e., the rate of exchange prevailing on the date of transactions.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the rate of exchange prevailing on that date. The foreign currency gain or loss on monetary items is the difference between the amortised cost in the functional currency at the beginning of the year, adjusted for effective interest and payment during the year and the amortised cost in the foreign currency translated at the rate of exchange at the reporting date.

Non-monetary assets and liabilities that measured at fair value in a foreign currency are translated into the functional currency at the rate of exchange prevailing at the date on which the fair value is determined. Non monetary items that are measured based on historical cost in the foreign currency are translated using the rate of exchange on the date of transactions. The resulting exchange gain or loss differences are generally recognised in Profit or Loss.

3.18 Financial guarantee and loan commitment

Financial guarantees are contract that require the Microfinance to make specified payments to reimburse the holder for a loss that incurs because a specified debtors fails to make payment when it is due in accordance with the terms of a debt instrument. Loan commitments' are firm commitments to provide credit under pre-specified terms and conditions.

Liabilities arising from financial guarantees or commitments to provide a loan at a below-market interest rate are initially measured at fair value and the initial fair value is amortised over the life of the guarantee or the commitment. The liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment to settle the liability when a payment under the contract has become probable. Financial guarantees and commitments to provide a loan at a below market interest rate included within other liabilities.

3.19 Share Capital and Reserves

3.19.1 Share Capital

Equity share capital is financial instruments issued by the company only to the extent that they do not meet the definition of financial liabilities.

All the issued shares are paid up and are listed with Nepal Stock Exchange for the purpose of trading by shareholders. All shares have right to vote on the basis of the number of shares held. The Microfinance does not have shares other than ordinary shares.

3.19.2 Reserves

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

a) General Reserve

General reserve is the statutory reserve. In this reserve, the amount transferred from appropriation of net profit according to the Banks and Financial Institutions Act, 2073 shall be included. No type of dividend (cash or bonus share) shall be distributed from the amount in general/statutory reserve. Approval of NRB shall be required in order to use the amount in this reserve.



Movement in General Reserve during this fiscal year:

Particulars	Amount(NPR)
Opening Balance of 1st Sharwan 2079	135,329,706.48
Addition to the Fund this FY	
a. Provision of this FY (20% of net profit as per NFRS)	15,256,356.23
b. 50% of Dividend in excess of 15% Dividend	-
Total (A)	150,586,062.71
Less : Expenses from Fund this FY	-
Total (B)	-
Closing Balance as on Ashad End 2080 (A-B)	150,586,062.71

b) Exchange Equalization Reserve

Exchange equalization reserve is a statutory reserve. A bank which has earned foreign exchange revaluation gain on foreign currency other than Indian currency has to allocate 25 percent of such revaluation gain to this reserve as per provision of the Bank and Financial Institution Act. Any amount allocated to exchange equalization reserve as per the provision of the Bank and Financial Institutions Act, shall be presented under this heading.

c) Corporate Social Responsibility (CSR) Reserve

In line with Point 16 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)
Opening Balance of 1st Sharwan 2079	2,123,880.42
Addition to the Fund this FY	
a. Provision of this FY (1% of net profit as per NFRS)	762,817.81
Total (A)	2,886,698.23
Less : Expenses from Fund this FY	
a. Expenses for One day Free Health Camp at various branches.	576,662.00
b. Assistance to Cultural Program on Women's Day	7,500.00
c. Ceiling Fan distribution to Samudayik DharmaShala	3,960.00
d. Construction of Channel Gate to Temple	28,042.00
e. Parketing KABAD HALL of Area Police Office, Bardiya	3,005.00
f. Various Financial Literacy Programs	52,180.00
Total (B)	671,349.00
Closing Balance as on Ashad End 2080 (A-B)	2,215,349.23

d) Client Protection Fund

Client protection fund is created at 1% of net profit as per NRB Directives.

Movement in Client Protection Fund this fiscal year:

Particulars	Amount(NPR)
Opening Balance of 1st Sharwan 2079	50,612,948.41
Addition to the Fund this FY	
a. Interest Income to the fund	4,747,113.98
b. Miscellaneous Addition	-
c. 1% of Net Profit as per NFRS of the FY	762,817.81
d. 35% of Dividend in excess of 15%	-
Total (A)	56,122,880.20



Less : Expenses from Fund this FY	
a. Assistance to member during pregnancy for hygiene foods and expenses for medical cure of member	4,442,432.00
b. Restoration and Security of failure of Business of Borrower	1,854,435.00
c. Help for centre home repair	20,000.00
d. Scholarship Expenses	1,993,000.00
e. Training and Observation Expenses of Member	11,151,087.50
f. Others	201,000.00
	Total Expenses (B)
	19,661,954.50
Closing Balance as on Ashad End 2080 (A -B)	36,460,925.70

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 35,000,000 in fixed deposit of various banks and financial institutions and residual amount has been kept in bank account for future expenditure purpose.

e) 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 2079 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 2079.080	FY 2078.079
Interest Receivable	34,418,462.86	35,617,659.70
Deferred Tax assets	12,721,276.36	11,527,143.83
Gain on Bargain Purchase	-	-
Actuarial Gain Recognized/Loss Reserve	2,808,591.03	(1,798,931.97)
Fair Value loss recognized in OCI	-	-
Others	-	-
Total	49,948,330.25	45,345,871.56

f) Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc should be presented under this heading.

g) 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.

h) Actuarial Gain Reserve

This reserve is for presenting the OCI component of defined benefit obligations. This is not an actual reserve.

i) Assets Revaluation Reserve

Any reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation.

j) Capital Redemption Reserve

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

k) Proposed Dividend Distribution

The Board of the microfinance has recommended 7.00% Bonus shares and 0.3684% cash dividend (for tax



purpose) for the FY 2079.080. This proposal is subject to the ratification by the Annual General Meeting of the shareholders. If approved, these proposed distributions will be recognized in equity section during the period in which they are disbursed.

I) 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.

3.19.3 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.

3.19.4 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.

3.20 Earning per share including diluted

The Microfinance measures earning per share on the basis of the earning attributable to the equity shareholders for the Period. The number of shares is taken as the weighted average number of shares for the relevant period as required by NAS 33 Earnings per Share. EPS for prior year have been restated because of issue of bonus share during the year as per NAS 33.

3.21 Segment reporting

The Microfinance's operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. These business units are reviewed by Chief Executive Officer of the Microfinance.

The Microfinance has identified seven segments namely: Koshi Province, Madesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the seven operating segment and the segment report is set out in Notes 5.4. Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated are included in Bagmati. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country.

3.22 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. There are no events that require additional disclosure in the financial statements.



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the financial statements for the year ended 31st Ashadh 2080

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Cash in hand	4,358,225.00	2,621,290.00	2,993,538.23
Balance with B/FIs	297,528,957.35	233,809,110.21	149,675,492.67
Money at call and short notice	-	-	-
Other	-	-	-
Total	301,887,182.35	236,430,400.21	152,669,030.90

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Statutory Balances with NRB	2,950,000.00	2,950,000.00	2,950,000.00
Statutory Balances with BFIs	42,227,282.22	43,342,676.36	31,132,770.60
Securities Purchased under re-sale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
Total	45,177,282.22	46,292,676.36	34,082,770.60

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Placements with domestic B/FIs	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

Note No. 4.4

Derivative Financial Instruments

The Microfinance does not have any Derivative Financial Instruments.

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Held for trading	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Held for risk management	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Total	-	-	-



Note No. 4.5

Other Trading Assets

The Micro Finance does not have any trading assets.

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
Total	-	-	-
Pledged			
Non-pledged			

Note No. 4.6

Loans and advances to MFIs and Cooperatives

The Micro Finance does not have any Loans and advances to MFIs and Cooperatives

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Loans to microfinance institutions	-	-	-
Loans to FIs	-	-	-
Loans to Cooperatives	-	-	-
Less: Allowance for impairment	-	-	-
Other			
Less: Allowance for impairment	-	-	-
Total	-	-	-

Note 4.6.1.

Allowance for impairment

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Balance for 1 st Shrawan	-	-	-
Impairment loss for the year	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
Balance at Ashadh end	-	-	-

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Loans and advances measured at amortised cost	6,637,315,179.24	7,350,380,085.63	5,567,445,699.75
AIR On Loans and Advances	54,632,480.73	50,882,371.00	34,582,438.00
Less: Impairment allowances	(174,615,585.83)	(118,744,655.70)	(122,124,379.98)
Collective Allowances	(19,303,687.09)	(23,360,601.27)	(18,187,733.21)
Individual Allowances	(155,311,898.74)	(95,384,054.43)	(103,936,646.77)
Net amount	6,517,332,074.14	7,282,517,800.93	5,479,903,757.77
Loans and advances measured at FVTPL			
Total	6,517,332,074.14	7,282,517,800.93	5,479,903,757.77



Note No. 4.7.1

Analysis of Loans and advances- By Product

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Product			
Term Loans	6,637,315,179.24	7,350,380,085.63	5,567,445,699.75
Short term, term loan	-	-	-
Hire purchase loan	-	-	-
Personal Residential Loans	-	-	-
Staff loans	-	-	-
Others	-	-	-
Sub Total	6,637,315,179.24	7,350,380,085.63	5,567,445,699.75
Interest receivable	54,632,480.73	50,882,371.00	34,582,438.00
Grand Total	6,691,947,659.97	7,401,262,456.63	5,602,028,137.75

Note No. 4.7.2

Analysis of Loans and advances- By Collateral

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Secured			
Immovable assets	1,305,177,805.18	1,152,428,539.18	1,037,010,762.00
Government Guarantee	-	-	-
Collateral of Government securities	-	-	-
Collateral of fixed deposit receipt	-	-	-
Group Guarantee	5,332,137,374.06	6,197,951,546.45	4,530,434,937.75
Personal Guarantee	-	-	-
Other collateral	-	-	-
Sub Total	6,637,315,179.24	7,350,380,085.63	5,567,445,699.75
Unsecured	-	-	-
Grand Total	6,637,315,179.24	7,350,380,085.63	5,567,445,699.75

Note No. 4.7.3

Allowances for Impairment

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Specific allowance for impairment			
Balance at Shrawan 1	23,360,601.27	18,187,733.21	72,008,992.87
Impairment loss for the year	-	5,172,868.06	-
Recoveries/reversal during the year	(4,056,914.18)	-	(53,821,259.66)
Write-offs	-	-	-
Exchange rate variance on foreign currency	-	-	-
Other Movement	-	-	-
Balance at Ashadh End	19,303,687.09	23,360,601.27	18,187,733.21
Collective allowances for impairment			
Balance at Shrawan 1	95,384,054.43	103,936,646.77	44,672,724.30
Impairment loss for the year	59,927,844.31	-	59,263,922.47
Recoveries/reversal during the year		(8,552,592.34)	-
Write-offs	-	-	-
Exchange rate variance on foreign currency	-	-	-
Other Movement	-	-	-
Balance at Ashadh End	155,311,898.74	95,384,054.43	103,936,646.77
Total Allowance for impairment	174,615,585.83	118,744,655.70	122,124,379.98



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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Investment securities measured at amortised cost	-	-	-
Investment Securities measured at FVTPL	-	-	-
Investment Securities measured at FVTOCI	1,000,000.00	1,000,000.00	1,000,000.00
Total	1,000,000.00	1,000,000.00	1,000,000.00

Note No. 4.8.1

Investment securities measured at amortized cost

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
Total	-	-	-

Note No. 4.8.2

Investment in equity measured at fair value through other comprehensive income

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Equity instrument	-	-	-
Quoted equity instrument	-	-	-
Unquoted equity instrument	1,010,000.00	1,010,000.00	1,010,000.00
Less: specific allowances for impairment	(10,000.00)	(10,000.00)	(10,000.00)
Total	1,000,000.00	1,000,000.00	1,000,000.00

Note No 4.8.3

Information relating to investment in equities

Particulars	As on 31st Ashadh 2080		As on 32nd Ashadh 2079		As on 1 st Shrawan 2078	
	Cost	Fair value	Cost	Fair value	Cost	Fair value
Investment in Unquoted Equity						
Nepal Finsoft company Ltd 10,000 shares of Rs. 100 each	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Centre for Microfinance Company 100 shares of Rs. 100 each	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Total	1,010,000.00	1,010,000.00	1,010,000.00	1,010,000.00	1,010,000.00	1,010,000.00



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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Current tax assets			
Current year income tax assets	83,038,053.27	104,563,789.48	73,858,714.04
Tax assets of prior periods	-	-	-
Total	83,038,053.27	104,563,789.48	73,858,714.04
Current tax Liabilities			
Current year income tax liabilities	51,944,439.77	76,670,841.00	69,260,296.33
Tax Liabilities of prior periods	-	-	-
Total	51,944,439.77	76,670,841.00	69,260,296.33
Total	31,093,613.50	27,892,948.48	4,598,417.71

Note No 4.10

Investment Properties

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

The MFI has no investment properties.

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Investment Properties measured at fair value			
Balance as on Shrawan 1	-	-	-
Addition/Disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/Transfer	-	-	-
Net Amount			
Investment Properties measured at cost			
Balance as on Shrawan 1	-	-	-
Addition/Disposal during the year	-	-	-
Adjustment/Transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
Net Amount	-	-	-
Total	-	-	-



Note 4.11 Property and Equipment

Particulars	Land	Building	Vehicle	Office Equipment	Other Assets	Total	
Cost							
Opening Balance as on 1st Shrawan 2078	15,779,500.00	-	5,043,687.17	38,455,467.83	12,313,897.41	71,592,552.41	
<i>Adjustment/Restatement</i>							
Restated Balance as on 1st Shrawan 2078	15,779,500.00	-	5,043,687.17	38,455,467.83	12,313,897.41	71,592,552.41	
Addition during the Year						-	
Acquisition				6,954,571.25	5,838,385.97	12,792,957.22	
Capitalization							
Disposal during the year							
<i>Adjustment/Revaluation</i>							
Balance as on Asar end 2079	15,779,500.00	-	5,043,687.17	45,410,039.08	18,152,283.38	84,385,509.63	
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)	
<i>Adjustment/Revaluation</i>							
Balance as on Asar end 2080	15,779,500.00	-	4,911,872.80	47,651,484.58	20,049,071.38	88,391,928.76	
Depreciation and Impairment							
Opening Balance as on 1st Shrawan 2078				3,517,763.35	23,064,600.06	7,777,450.18	34,359,813.59
<i>Adjustment/Restatement</i>							
Restated Balance as on 1st Shrawan 2078				3,517,763.35	23,064,600.06	7,777,450.18	34,359,813.59
Impairment for the year							
Depreciation charge for the Year				305,184.76	5,020,079.19	1,663,454.93	6,988,718.88
Disposals							
<i>Adjustment</i>							
Balance as on Asar end 2079	-	-	3,822,948.11	28,084,679.25	9,440,905.11	41,348,532.47	
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							
<i>Adjustment</i>							
Balance as on Asar end 2080	-	-	4,046,283.12	32,757,538.61	11,954,084.80	48,757,906.54	
Capital Work in Progress	-	-	-	-	-	-	
Net Book Value							
As on 31st Ashadh 2078	15,779,500.00	-	1,525,923.82	15,390,867.78	4,536,447.23	37,232,738.82	
As on 32nd Ashadh 2079	15,779,500.00	-	1,220,739.06	17,325,359.84	8,711,378.27	43,036,977.16	
As on 31st Ashadh 2080	15,779,500.00	-	865,589.68	14,893,945.97	8,094,986.58	39,634,022.22	



Note : 4.12

Goodwill and Intangible Assets

Particulars	Goodwill	Software		Total
		Purchased	Developed	
Cost				
Balance as on 1st Shrawan 2078		2,816,050.00		2,816,050.00
Addition during the Year				-
Acquisition		197,750.00		197,750.00
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
Balance as on 32nd Ashadh 2079	-	3,013,800.00		3,013,800.00
Addition during the Year				-
Acquisition				-
Capitalization				-
Disposal during the year				-
Adjustment/Revaluation				-
Balance as on 31st Ashadh 2080	-	3,013,800.00		3,013,800.00
Ammortization and Impairment				-
Balance as on 1st Shrawan 2078		1,871,732.00		1,871,732.00
Ammortization charge for the Year		416,288.40		416,288.40
Impairment for the year				-
Disposals				-
Adjustment				-
Balance as on 32nd Ashadh 2079	-	2,288,020.40		2,288,020.40
Ammortization charge for the Year		376,667.24		376,667.24
Impairment for the year				-
Disposals				-
Adjustment				-
Balance as on 31st Ashadh 2080	-	2,664,687.64		2,664,687.64
Capital Work in Progress	-	-		-
Net Book Value				
As on 31st Ashadh 2078	-	944,318.00		944,318.00
As on 32nd Ashadh 2079	-	725,779.60		725,779.60
As on 31st Ashadh 2080	-	349,112.36		349,112.36



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 2080		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
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	(54,415.32)	-	(54,415.32)
Intangible Assets	109,381.85	-	109,381.85
Lease Liabilities	10,427,689.01	9,755,696.20	671,992.81
Other temporary differences	-	-	-
Deferred tax on temporary differences			11,259,003.66
Deferred tax on carry forward of unused tax losses	1,537,151.92		1,537,151.92
Net Deferred tax assets/(liabilities) as on 31st Ashadh 2080			12,796,155.58
Deferred tax asset/(liabilities) as on Shrawan 1, 2079			(3,705,724.00)
Deferred Tax income/(expense) during the year			16,501,879.58
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			-

Particulars	Restated* As at 32nd Ashadh 2079		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Interest Receivable		15,264,711.30	(15,264,711.30)
Employees' Defined Benefit Plan	8,682,534.72		8,682,534.72
Provisions (Bank deposit and advance)	16,201.50		16,201.50
Property and Equipment	(58,011.13)		(58,011.13)
Intangible Assets	109,381.85		109,381.85
Lease Liabilities	12,051,409.08	11,163,968.62	887,440.46
Other temporary differences			-
Deferred tax on temporary differences	20,801,516.02	26,428,679.92	(5,627,163.90)
Deferred tax on carry forward of unused tax losses	1,921,439.90		1,921,439.90
Net Deferred tax asset/(liabilities) as on 32nd Ashadh 2079			(3,705,724.00) (1,685,175.32)
Deferred tax assets/(liabilities) as on Shrawan 1, 2078			(2,020,548.68)
Deferred Tax income/(expense) during the year			
Deferred tax income/(expense) recognised in profit or loss			
Deferred tax income/(expense) recognised in other comprehensive income			(1,782,330.68)
Deferred tax income/(expense) recognised in directly in equity			(238,218.00)



Particulars	Restated* As at 1st Shrawan 2078		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Interest Receivable	-	10,374,731.40	(10,374,731.40)
Employees' Defined Benefit Plan	6,232,409.70	-	6,232,409.70
Provisions (Bank deposit and advance)	16,201.50	-	16,201.50
Property and Equipment	25,853.14	-	25,853.14
Intangible Assets	109,363.85	-	109,363.85
Lease Liabilities	15,528,019.25	15,528,019.25	-
Other temporary differences	-	-	-
Deferred tax on temporary differences	21,911,847.45	25,902,750.65	(3,990,903.20)
Deferred tax on carry forward of unused tax losses	2,305,727.88		2,305,727.88
Net Deferred tax asset/(liabilities) as on 31st Ashadh 2078			(1,685,175.32)
Deferred tax assets/(liabilities) as on Shrawan 1, 2077			7,342,095.94
Deferred Tax income/(expense) during the year			(9,027,271.26)
Deferred tax expense/(income) recognised in profit or loss			(9,027,271)
Deferred tax expense/(income) recognised in other comprehensive income			-
Deferred tax expense/(income) recognised in directly in equity			(9,027,271)

(Figures in NPR)

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 Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated* As on 1st Shrawan 2078
Assets held for sale	-	-	-
Other non banking assets	-	-	-
Bills receivable	-	-	-
Accounts receivable	1,516,754.82	1,926,812.19	88,202.08
Accrued Income	-	-	-
Prepayments and deposits	2,607,275.96	532,648.34	383,570.50
Staff Advances	7,279,769.38	8,467,707.34	8,430,955.32
Income tax deposit	400,000.00	-	-
Deferred Employee Expenditure	-	-	-
ROU Assets	32,518,987.32	37,213,228.73	51,760,064.17
Other Miscellaneous Assets	3,870,662.44	3,007,005.83	3,112,400.05
Total	48,193,449.92	51,147,402.43	63,775,192.12

Note:4.15

Due to Bank and Financial Institutions

Particulars	As on 31st Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Borrowing from BFIs	-	-	-
Settlement and clearing accounts			
Other			
Total	-	-	-

Note:4.16

Due to Nepal Rastra Bank

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Refinance from NRB	-	-	-
Standing liquidity facility	-	-	-
Lender of last resort facility from NRB	-	-	-
Securities sold under repurchase agreement	-	-	-
Other payable to NRB	-	-	-



Note:4.17

Derivative financial instruments

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Held for trading			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Held for risk management			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Total	-	-	-

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Institutional Customers:			
Term deposits	-	-	-
Call Deposits	-	-	-
Other	-	-	-
Sub total:	-	-	-
Individual Customers:			
Term deposits	-	-	-
Saving Deposits	-	-	-
Savings from Members	3,335,150,428.87	3,154,844,878.28	2,574,679,203.02
Other	-	-	-
Sub total:	3,335,150,428.87	3,154,844,878.28	2,574,679,203.02
Total	3,335,150,428.87	3,154,844,878.28	2,574,679,203.02

Note:4.19

Borrowing

The Microfinance has following borrowings as on reporting date.

Particulars	As on 31st Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated* As on 1st Shrawan 2078
Domestic Borrowing:			
Nepal Government	-	-	-
Other licensed institution	2,620,936,589.90	3,501,980,791.89	2,375,121,925.12
Other	-	-	-
Sub total	2,620,936,589.90	3,501,980,791.89	2,375,121,925.12
Foreign Borrowing:			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Bank	-	-	-
Other institutions	-	-	-
Sub total	-	-	-
Total	2,620,936,589.90	3,501,980,791.89	2,375,121,925.12

Note:4.20

Provisions

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contract	-	-	-
Other Provisions	54,005.00	54,005.00	54,005.00
Total	54,005.00	54,005.00	54,005.00



Note:4.20.1

Movement in provision

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Balance at shrawan 1st	54,005.00	54,005.00	54,005.00
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
Balance at Ashadh End	54,005.00	54,005.00	54,005.00

Note:4.21

Other liabilities

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Liability for employees defined benefit obligations	9,241,106.00	7,832,576.00	7,217,735.00
Liability for long-service leave	25,811,703.39	21,109,206.39	13,556,964.00
Short-term employee benefits	285,042.43	308,697.73	273,504.00
Bills Payable	-	-	-
Employee Provident fund	-	-	735,980.00
Creditors and Accruals	19,866,012.89	15,762,893.48	21,588,330.73
Interest payable on deposit	5,340.09	38,566.58	44,248.14
Interest payable on borrowing	3,821,329.62	5,142,120.93	5,580,752.34
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Lease Liabilities	34,758,963.35	40,171,363.58	51,760,064.17
Employee bonus payable	13,092,611.22	27,696,131.91	25,199,192.59
Other Miscellaneous liabilities	885,901.76	6,099,906.52	4,151,947.58
Payable to Member for Service Charge Refund	15,848,734.10	41,368,252.00	-
Other	-	-	-
Total	123,616,744.85	165,529,715.12	130,108,718.55

Note:4.21.1

Defined benefit obligation

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Present value of funded obligations	-	-	-
Present value of non-funded obligations	9,241,106.00	7,832,576.00	7,217,735.00
Total present value of obligations	9,241,106.00	7,832,576.00	7,217,735.00
Fair value of plan assets	-	-	-
Present value of net obligations	9,241,106.00	7,832,576.00	7,217,735.00
Recognised liability for defined benefit obligation	9,241,106.00	7,832,576.00	7,217,735.00

Note:4.21.2

Plan Assets

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposits	-	-	-
Other	-	-	-
Total	-	-	-



Note:4.21.3

Movement in the present value of defined benefit obligations

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Defined benefit obligation at 1st Shrawan	7,832,576.00	7,217,735.00	-
Actuarial losses/(gain)	911,373.00	(794,060.00)	-
Benefit paid by the plan	(778,315.00)	-	-
Current service cost	658,710.00	826,036.00	7,217,735.00
Interest cost	616,762.00	582,865.00	-
Defined benefit obligation at Ashadh end	9,241,106.00	7,832,576.00	7,217,735.00

Note:4.21.4

Movement in the fair value of plan assets

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Fair value of plan assets at shrawan 1st	-	-	-
Contributions paid into the plan	-	-	-
Benefit paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
Fair value of plan assets at Ashadh end	-	-	-

Note:4.21.5

Amount recognised in profit or loss

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Current service cost	13,334,291.00	11,003,611.00	20,774,699.00
Interest on obligation	2,240,665.00	1,652,741.00	-
Expected return on plan assets	-	-	-
Actuarial loss/(gain)	(7,679,205.00)	(2,740,433.00)	-
Total	7,895,751.00	9,915,919.00	20,774,699.00

Note:4.21.6

Amount recognised in other comprehensive income

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Actuarial (gain)/loss	911,373.00	(794,060.00)	-
Total	911,373.00	(794,060.00)	-

Note:4.21.7

Actuarial assumptions

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Discount rate	9%	9%	9%
Expected return on plan assets	-	-	-
Future salary increase	5.75%	10%	10%
Withdrawal rate	20.67%	28.38%	24.16%
Total	35%	47%	43%



Note:4.21.8

Long-service leave

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Present value of funded obligations	-	-	-
Present value of non-funded obligations	25,811,703.39	21,109,206.39	20,774,699.00
Total present value of obligations	25,811,703.39	21,109,206.39	20,774,699.00
Fair value of plan assets	-	-	-
Present value of net obligations	25,811,703.39	21,109,206.39	20,774,699.00
Recognised liability for long-service leave	25,811,703.39	21,109,206.39	20,774,699.00

Note:4.21.9

Movement in the present value of long-service leave

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Other long-term obligation at 1st Shrawan	21,109,206.39	13,556,964.00	-
Actuarial losses/(gain)	(7,679,205.00)	(2,740,433.00)	-
Benefit paid by the plan	(1,917,782.00)	(954,775.61)	-
Current service cost	12,675,581.00	10,177,575.00	13,556,964.00
Interest cost	1,623,903.00	1,069,876.00	-
Other long-term obligation at Ashadh end	25,811,703.39	21,109,206.39	13,556,964.00

Note:4.22

Debt securities issued

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Debt securities issued designated at fair value through profit or loss	-	-	-
Debt securities issued at amortised cost	-	-	-
Total	-	-	-

Note:4.23

Subordinated liabilities

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares(liabilities component)	-	-	-
Other	-	-	-
Total	-	-	-

Note:4.24

Share capital

(Figures in NPR)

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Ordinary shares	627,200,928.00	514,099,121.00	411,279,297.00
Convertible preference share(Equity component)	-	-	-
Irredeemable preference share(Equity component)	-	-	-
Perpetual debt(Equity component only)	-	-	-
Total	627,200,928.00	514,099,121.00	411,279,297.00



Note:4.24.1

Ordinary shares

Particulars	As on 31st Ashadh 2080	Restated* As on 32nd Ashadh 2079	Restated* As on 1st Shrawan 2078
Authorized capital: ordinary share of Rs.100 each	800,000,000.00	500,000,000.00	500,000,000.00
Issued capital: ordinary share of Rs.100 each	627,200,928.00	514,099,121.00	411,279,297.00
Subscribed and paid of capital: ordinary share of Rs.100 each	627,200,928.00	514,099,121.00	411,279,297.00
Total	627,200,928.00	514,099,121.00	411,279,297.00

Note:4.24.2

Ordinary share ownership

Particulars	As on 31st Ashadh 2080		As on 32nd Ashadh 2079		As on 1st Shrawan 2078	
	Percent	Amount	Percent	Amount	Percent	Amount
Domestic ownership(promoter)	54.26%	340,319,223.53	54.26%	278,950,183.05	54.26%	223,160,146.55
Nepal Government						
"A" class licensed institutions						
Other licensed institutions						
Other institutions	0.65%	4,076,806.03	0.65%	3,341,644.29	0.65%	2,673,315.43
Other	53.61%	336,242,417.50	53.61%	275,608,538.77	53.61%	220,486,831.12
Domestic ownership(public)	45.74%	286,881,704.47	45.74%	235,148,937.95	45.74%	188,119,150.45
Nepal Government						
"A" class licensed institution						
Other licensed institutions						
Other institutions						
Other	45.74%	286,881,704.47	45.74%	235,148,937.95	45.74%	188,119,150.45
Foreign ownership Promoter						
Foreign ownership public		-				
Total	100.00%	627,200,928.00	100.00%	514,099,121.00	100.00%	411,279,297.00

Share Details of Person/Group/Firm/Company holding 0.5% or more share out of Paid Up Capital NRS 62,72,00,928.

S.N	Name	%	No. of Shares	Amount
1	SHYAM PRASAD KHATIWADA	1.95	122,280.00	12,228,000.00
2	SHIVA KAMAL GURUNG	1.69	106,181.00	10,618,100.00
3	SAGAR RAJ JOSHI	1.56	97,974.00	9,797,400.00
4	GANESH SUBEDI	1.51	94,742.00	9,474,200.00
5	ANITA BARAL	1.34	84,275.00	8,427,500.00
6	DEEPAK KUMAR SHRESTHA	1.26	79,088.00	7,908,800.00
7	UDAY RAJ KHATIWADA	1.25	78,533.00	7,853,300.00
8	SHASHI KANT AGARWAL	1.20	75,494.00	7,549,400.00
9	SAROJINI SHRESTHA	0.96	60,385.00	6,038,500.00
10	RENU KARKI	0.93	58,245.00	5,824,500.00
11	SUBHASH DIXIT	0.91	57,136.00	5,713,600.00
12	MADHAV BHANDARI	0.90	56,476.00	5,647,600.00
13	BEGRAJ JOSHEE	0.87	54,406.00	5,440,600.00
14	ROSHAN SUBEDI	0.87	54,353.00	5,435,300.00
15	BASHANTA KC	0.87	54,338.00	5,433,800.00
16	GAURI SHRESTHA	0.83	52,345.00	5,234,500.00
17	RUCHILA UPRETY	0.82	51,462.00	5,146,200.00

S.N	Name	%	No. of Shares	Amount
18	HOMA KANTA CHAULAGAI	0.74	46,143.00	4,614,300.00
19	PRAKASH PANT	0.69	43,568.00	4,356,800.00
20	MADAN KUMAR DANGOL	0.67	41,771.00	4,177,100.00
21	NEIGHBOURHOOD SOCIETY SERVICE CENTER	0.65	40,900.00	4,090,000.00
22	BIMALA JOSHI	0.65	40,772.00	4,077,200.00
23	NILAM KUMAR SINGH DANGOL	0.65	40,683.00	4,068,300.00
24	GYANENDRA PRASAD PANDE	0.59	37,301.00	3,730,100.00
25	PUSHPA JOSHI	0.59	37,220.00	3,722,000.00
26	KOMANANDA ADHIKARI	0.59	37,133.00	3,713,300.00
27	ARJUN PANT	0.59	37,129.00	3,712,900.00
28	KALPANA JOSHI SHRESTHA	0.58	36,444.00	3,644,400.00
29	BISHNU KATTEL	0.56	35,014.00	3,501,400.00
30	TANKA MANI KAFLE	0.55	34,639.00	3,463,900.00
31	ANU SHRESTHA	0.54	33,830.00	3,383,000.00
32	HOM NATH SHARMA CHAULAGAIN	0.54	33,668.00	3,366,800.00
33	MAHESH KOIRALA	0.51	31,703.00	3,170,300.00
34	GUNA RAJ JOSHEE	0.51	31,698.00	3,169,800.00



Note:4.25

Reserves

Following reserves are maintained by the Microfinance.

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Statutory General Reserve	150,586,062.71	135,329,706.48	92,870,916.48
Capital reserve	-	-	10,425,000.00
Exchange equalization reserve	-	-	-
Investment adjustment reserve	10,000.00	10,000.00	10,000.00
Corporate social responsibility reserve	2,215,349.23	2,123,880.42	2,023,748.72
Client Protection Fund	36,460,925.70	50,612,948.41	53,413,305.31
Capital redemption reserve	-	-	-
Assets revaluation reserve	-	-	-
Regulatory reserve	49,948,330.25	45,345,871.56	28,087,836.24
Fair value reserve	-	-	-
Dividend equalization reserve	-	-	-
Staff Training Fund	3,612,029.74	2,612,902.00	
Deferred Tax Reserve	-	-	-
Actuarial Gain	1,086,669.44	1,724,630.54	1,168,788.54
Special reserve	-	-	-
Debenture redemption reserve	-	-	-
Other reserve	-	-	-
Total	243,919,367.07	237,759,939.41	187,999,595.29



Note No. 4.26

Contingent Liabilities and Commitment

(Figures in NPR)

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Contingent Liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease commitment	-	-	-
Litigation	-	-	-
others	-	-	-
Total	-	-	-

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 Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Capital commitments in relation to Property and Equipment			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub Total	-	-	-
Capital commitments in relation to Intangible assets			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub Total	-	-	-
Total	-	-	-

Note No. 4.26.2

Lease Commitments

Particulars	As on 31st Ashadh 2080	Restated*As on 32nd Ashadh 2079	Restated*As on 1st Shrawan 2078
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Grand Total	-	-	-

Note No. 4.26.3

Litigation

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

Note: 4.27

Interest income

(Figures in NPR)

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Cash and cash equivalents	4,381,148.04	2,963,857.61
Due from Nepal Rastra Bank		-
Placement with Banks and Financial Institutions		-
Loans and Advances to Financial Institutions		-
Loans and advances to customers	1,029,961,261.06	1,023,647,209.05
Investment securities		-
Loans and advances to staff		-
Other		-
Total Interest Income	1,034,342,409.10	1,026,611,066.66



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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	283,126,050.02	248,540,390.44
Borrowing	381,200,125.93	334,024,004.03
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	4,769,760.03	5,176,006.42
Total Interest Expenses	669,095,935.98	587,740,400.89

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Loan Administration fees		
Service fees	62,726,645.90	78,436,588.00
Commitment fees		-
Card Issuance fees		-
pepayment and swap fees		-
Remittance fees	4,310.00	142,020.00
Brokerage fees		-
Other Fees and Commission Income	5,451,229.93	6,278,668.30
Total Fees and Commission Income	68,182,185.83	84,857,276.30

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Brokerage	-	-
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	2,852,703.00	10,734,036.63
Total Fees and Commission Expenses	2,852,703.00	10,734,036.63



Note: 4.31

Net trading income

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	-	-
Other	-	-
Total Net Trading Income	-	-

Note: 4.32

Other operating income

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Foreign Exchange Revaluation Gain	-	-
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	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	2,958,134.85	-
Total	2,973,820.48	-

Note: 4.33

Impairment charge/(reversal) for loan and other losses

Detail presented as follows:

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Impairment charge/(reversal) on loan and advances to B/FIs	-	
Impairment charge/(reversal) on loan and advances to customer	55,870,929.87	(3,379,724.29)
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	-	-
Total	55,870,929.87	(3,379,724.29)



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 Ashadh 2080	For the year ended 32nd Ashadh 2079(Restated)
Salary	97,034,158.38	87,667,172.65
Allowances	80,167,491.61	70,300,802.05
Gratuity expenses	658,710.00	826,036.00
Provident fund	-	-
Social Security Fund	18,355,991.99	15,281,724.66
Uniform	-	-
Training & Development Expense	3,739,911.50	1,234,660.00
Leave encashment	4,996,376.00	7,437,142.00
Medical	-	-
Employee Insurance	56,112.00	129,054.00
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Voluntary Resignation scheme	-	-
Finance expenses under NFRS	2,240,665.00	1,652,741.00
Other Expenses Related to Staff	-	-
Sub-Total	207,249,416.48	184,529,332.36
Employees Bonus	13,092,611.22	27,477,272.00
Total	220,342,027.70	212,006,604.36

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Directors' fee	1,016,000.00	759,000.00
Directors' expense	726,674.00	560,127.00
Auditors' remuneration	1,983,000.00	1,393,000.00
Other audit related expense	53,629.00	502,911.00
Professional and legal expense	294,000.00	-
Office administration expense	49,828,730.67	55,478,134.93
Lease expense on short-term lease	1,177,340.00	547,908.00
Depreciation on Right-of-use assets	-	-
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	671,349.00	1,616,940.30
Onerous lease provision	-	-
Other Miscellaneous Operating Expenses	12,719,674.00	10,989,597.00
Total	68,470,396.67	71,847,618.23



Note No 4.35.1 Office Administation Expenses

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Light, Electricity and Water Expenses	2,025,141.00	1,860,087.00
Repair and Maintenance	-	-
(a) Building	-	-
(b) Vehicles	232,608.00	346,692.00
(c) Computer and accessories	175,874.00	-
(d) Office Equipment and furniture	55,147.00	320,319.00
(e) Other	185,288.00	287,211.60
Insurance	1,656,365.30	569,990.00
Postage, telex, telephone, fax	5,186,767.06	4,624,610.41
Printing and stationery	3,323,122.50	3,964,120.69
Newspaper, books and journals	21,196.00	29,906.00
Advertisement	301,333.00	299,466.00
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	27,236,697.04	28,552,634.58
Travelling Allowance and expenses	4,308,807.00	4,007,720.00
Entertainment		-
Annual/special general meeting expense	496,237.00	339,437.00
Other -Annual Function Expenses	-	-
Other -Office Expenses	-	-
(a) Miscellaneous	4,082,164.77	9,855,395.65
(b) Lunch Expenses	422,450.00	420,545.00
(c) Fines and Penalties	16,200.00	-
(d) RTS Expenses	103,333.00	-
Total	49,828,730.67	55,478,134.93

Note No 4.35.2 Other Miscellaneous Operating Expenses

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Technical Fee	-	113,000.00
Fuel	7,960,337.00	6,166,573.00
Share Issue Expenses	547,876.00	684,995.00
Software Hosting Charge	3,558,576.00	3,431,132.00
Renewal Fee	652,885.00	593,897.00
Total	12,719,674.00	10,989,597.00

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Depreciation on Property and Equipment	7,409,374.06	6,988,718.88
Depreciation on Right of use assets	15,178,613.00	14,546,835.43
Amortisation of intangible assets	376,667.24	416,288.40
Total	22,964,654.30	21,951,842.72



Note: 4.37

Non operating income

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Recovery of loan written off		-
Other Income	51,931,733.05	46,277,543.13
Total	51,931,733.05	46,277,543.13

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 Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total	-	-

Note: 4.39

Income tax expense

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Current tax expense		
Current year	51,944,439.77	76,670,841.00
Adjustment for prior years	5,835,747.70	-
Deferred tax expense		
Origination and reversal of temporary differences	(16,228,467.68)	1,782,330.68
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	41,551,719.79	78,453,171.68

Note : 4.39.1

Reconciliation of tax expense as per taxable profit and accounting profit

Particulars	For the year ended 31st Ashadh 2080	For the year ended 32nd Ashadh 2079 (Restated)
Profit before tax	117,833,500.94	256,845,107.55
Tax amount at tax rate of 30%	35,350,050.28	77,053,532.27
Tax effect of employee benefit expense	1,559,896.20	2,688,343.02
Effect of Depreciation expense	(41,204.93)	(153,367.68)
Effect of Repair and Improvement expense	40,095.05	155,684.89
Effect of Interest Income Recognised as per Accrual Basis	15,264,711.30	(4,889,979.90)
Effect of Lease accounting	(215,447.65)	887,440.46
Carried forward loss	(384,287.98)	(384,287.98)
Other expenses disallowed as per tax	4,860.00	1,313,476.18
Total income tax expense	51,578,672.27	76,670,841.25
Effective tax rate	44%	30%



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, assesing, 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 assesment 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 employess 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 unabale to meet its payment obligations when they fall due under both normal and stress circumstanse. 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 mointoring 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 7.08% of the member deposit and as cash reserve ratio equal to Approx 0.65% 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 mimimize the interest rate risk, the microfinance has prepared quartely (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	2079-080			2078-079		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Financial Instrument available for sales						
Quoted Equities						
Unquoted Equities						
Centre for Microfinance Pvt Ltd (100 ordinary shares @ NPR.100 Paid up)		10,000.00			10,000.00	
Nepal Finsoft Company Ltd (10,000 Ordinary Shares @ NPR.100 Paid up)		1,000,000.00	-		1,000,000.00	-
Quoted Mutual Funds						
Total	-	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 31 Ashadh, 2080

- Tire 1 Capital and a breakdown of its components:

Particulars	Amount(NPR.)
Paid up Equity Share Capital	627,200,928.00
Irredeemable Non-cumulative preference shares	-
Shares Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	150,586,062.71
Retained Earnings	46,584,828.35
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: Intrangible Assets	(349,112.36)
Less: Deferred Tax Assets	(12,796,155.58)
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 underwritings commitments	-
Less: The amount of Land purchased for self-use without following the instructions of NRB.	(15,779,500.00)
Less: Reciprocal crossholdings	-
Less: Others Deductions	-
Total Tire 1 Capital	795,447,051.12

- 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	65,362,149.43
Exchange Equalization Reserve	-
Investment Adjustment Reserves	10,000.00
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tire 2 Capital	65,372,149.43

- Total Qualifying Capital

Particulars	Amount(NPR.)
Core Capital (Tire 1)	795,447,051.12
Supplementary Capital (Tire 2)	65,372,149.43
Total Capital Fund	860,819,200.55



Statement of Risk Weighted Assets (RWA)

As on 31 Ashadh, 2080

A. On- Balance Sheet Items

S. N	Description	Weight (%)	Current Period	
			Amount(NPR.)	RWA
1	Cash Balance	0	4,358,225.00	-
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 Entrepreneur Self-employment Fund	0	-	-
10	Balance on domestic banks and financial institutions	20	297,528,957.35	59,505,791.47
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	6,637,315,179.24	6,637,315,179.24
20	Fixed assets	100	39,634,022.22	39,634,022.22
21	Net interest receivables (Total IR-8-Interest Suspense)	100	-	-
22	Net Non-Banking Assets	100	-	-
23	Others Assets (Except advance payment on tax)	100	48,193,450.16	48,193,450.16
24	Real estate / residential housing loans exceeding the limits	100	-	-
Total On-Balance-sheet Items (A)			7,030,989,833.98	6,785,658,443.10

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	140,619,796.68	140,619,796.68
Total Off-Balance sheet Items (B)			140,619,796.68	140,619,796.68
Total Risk Weighted Assets (A±B)				6,926,278,239.78



C.	Total Capital Fund (Tire 1 Capital + Tire 2 Capital)	860,819,200.55
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D. Minimum capital fund to be maintained based on Risk Weighted Assets

1	Minimum Capital Fund Required (8% of RWA)	554,102,259.18
2	Minimum Core Capital Required (4% of RWA)	277,051,129.59
3	Capital Fund Maintained (in %)	12.43%
4	Core Capital Maintained (in %)	11.48%

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.

Note no 5.3

Classification of financial assets and financial liabilities

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets:				
Cash and cash equivalents		301,887,182.35		301,887,182.35
Due from Nepal Rastra Bank				-
Loans and advances to B/FIs				-
Loans and advances to customers		6,517,332,074.14		6,517,332,074.14
Investment securities (Govt. &Development Bonds)				-
Investment securities (Equity)	-		1,000,000.00	1,000,000.00
Other Financial assets				-
Total Financial Assets	-	6,819,219,256.49	1,000,000.00	6,820,219,256.49
Financial Liabilities:				-
Due to Bank and Financial Institutions		-		-
Due to Nepal Rastra Bank				-
Deposits from customers		3,335,150,428.87		3,335,150,428.87
Other Financial Liabilities				-
Debt securities issued		-		-
Total Financial Liabilities		3,335,150,428.87		3,335,150,428.87

Note no 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
- Sudur Paschim 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	39,435,564.38	308,415,147.97	414,526,820.14	95,824,532.88	129,242,735.63	8,805,601.91	38,097,812.61	1,034,348,215.52
Interest Expense	(5,854,776.29)	(95,351,215.26)	(507,473,265.83)	(23,578,275.74)	(29,967,931.86)	(887,448.00)	(5,983,023.00)	(669,095,935.98)
Intersegment Revenue	-	366,722.02	395,163,069.06	-	108,224.76	-	-	395,638,015.84
Intersegment Expense	(23,702,454.08)	(109,903,292.87)	(137,093,781.67)	(41,172,928.67)	(58,147,300.26)	(5,444,777.76)	(20,173,480.53)	(395,638,015.84)
Net Interest Revenue	9,878,334.01	103,527,361.86	165,122,841.70	31,073,328.47	41,235,728.27	2,473,376.15	11,941,309.08	365,252,279.54
Depreciation and Amortization	(719,102.84)	(2,391,454.14)	(2,563,032.76)	(541,880.92)	(924,001.91)	(209,017.77)	(505,471.79)	(7,853,962.13)
Other allocable income/(expenses)	(23,869,472.97)	(94,696,156.59)	(6,057,522.95)	(23,512,036.90)	(34,242,726.20)	(3,385,060.35)	(11,915,085.37)	(197,678,061.33)
Segment profit/(loss) before income tax	(14,710,241.80)	6,439,751.13	156,502,285.99	7,019,410.65	6,069,000.16	(1,120,701.97)	(479,248.08)	159,720,256.08
Unallocated income/expenses:								(35,324,519.68)
Interest recognised on accrual basis							3,750,109.73	
Staff Bonus							(13,092,611.22)	
Corporate Social Responsibility							(671,349.00)	
Employee benefit expenses- effect of NFRS accounting							2,665,555.38	
Effect of NFRS accounting							786,079.64	
Profit/Loss before income tax as per SoPL								117,833,500.94
Segment Assets	303,149,111.86	2,194,060,048.04	2,959,311,349.72	619,070,356.42	843,363,964.62	77,575,109.48	238,408,732.36	7,234,938,672.50
Segment Liabilities	317,859,353.66	2,187,620,296.91	2,808,644,812.41	612,050,945.77	837,294,963.46	78,695,811.45	238,887,980.44	7,081,054,164.10



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	39,435,564.38
Madhesh Province	308,415,147.97
Bagmati Province	414,526,820.14
Gandaki Province	95,824,532.88
Lumbini Province	129,242,735.63
Karnali Province	8,805,601.91
Sudur Paschim Province	38,097,812.61
Total	1,034,348,215.52

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	Chairman	2079.12.11	-
2	Mr. Homa Kanta Chaulagain	Director	2075.06.20	2079.12.11
3	Mr. Ram Babu Silwal	Director	2075.06.20	2079.12.11
4	Mr. Uday Raj Khatiwada	Director	2079.12.11	-
5	Mr. Tri Bikram Pandey	Director	2079.12.11	-
6	Mr. Krishna Banjade	Director	2078.07.27	-
7	Mr. Tej Datta Khakural	Director	2078.07.27	-
8	Mr. Samar Dhakal	Director	2078.07.27	-
9	Mrs. Bijaya Basnet Chettri	Director	2075.06.06	2079.06.05
10	Mrs. Hira Devi Bista	Director	2079.07.22	-
11	Mr. Manoj Krishna Uprety	Chief Executive Officer	2079.09.04	-



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

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	18	763,000.00
2	Audit Committee Meeting	5	32,500.00
3	Risk Management Committee	5	65,000.00
4	Anti-Money Laundering Committee	4	19,500.00
5	Staff Benefits and Facilities Committee	6	123,000.00
6	Others	2	13,000.00
Total		40	1,016,000.00

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

S.N.	Particulars	Amounts
1	Communication & News Paper	164,000.00
2	Air & Bus Fare Expenses	168,210.00
3	Tiffin & Miscellaneous Expenses	279,404.00
4	Training & Education	115,060.00
Total		726,674.00

Chief Executive Officer's Emoluments and Facilities

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	2,435,875.29
2	Retirement Benefits	-
3	Social Security Fund Benefit	168,000.00
4	Others	-
Total		2,603,875.29

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

5.8 Merger and Acquisition

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

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

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

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

5.9 Additional Disclosures of non consolidated entities.

The Microfinance does not have any subsidiaries & associates. 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. First time Adoption of NFRS

These financial statements, for the year ended 31st Ashad 2080 are the first the Microfinance has prepared in accordance with NFRS. For periods up to and including the year ended 32nd Ashad 2079, the Microfinance prepared its financial statements in accordance with local generally accepted accounting principles (Previous GAAP). In preparing these financial statements, the Microfinace's opening statement of financial position was prepared as at 1st Shrawan 2078, the Microfinance's date of transition to NFRS. This note explains the principal adjustments made by the Microfinance in restating its previous GAAP statements of financial position as at 1st Shrawan 2078 and its previously published previous GAAP financial statements as at and for the year ended 32nd Ashad 2079.

Exemptions applied: NFRS 1 First-Time Adoption of Nepal Financial Reporting Standards allows first-time adopters certain exemptions from the retrospective application of certain NFRS. The Microfinance has applied the following exemptions:

a) Estimates:

On the assessment of estimates made under the previous GAAP financial statements, the Microfianance has concluded that there is no necessity to revise the estimate under NFRS, as there is no objective evidence that those estimates were in error. However, estimates that were required under NFRS but not required under previous GAAP are made by the Microfinance for the relevant reporting dates reflecting conditions existing as at that date.

b) Deemed cost:

The Microfinance has used the fair value of property, plant and equipment and intangible assets as on the date of transition, other than land. The Microfinance has used carrying amounts as per previous GAAP as deemed cost for land since the value of land is broadly comparable to NFRS value.

c) Business Combination:

The Microfinance has elected not to apply NFRS 3 Business Combinations retrospectively to past business combinations that had occurred before the date of transition to NFRS. The details of the business combination have been disclosed in Note 5.8 of the financial statements.

Transition to NFRS –Reconciliation: The following reconciliations provide the explanations and quantification of the differences arising from the transition from previous GAAP to NFRS in accordance with NFRS 1.

I. Reconciliation of equity as at 1st Shrawan 2078

II. Reconciliation of equity as at 32nd Ashad 2079

III. Reconciliation of statement of comprehensive income for the year ended 32nd Ashad 2079 Previous GAAP information has been reclassified/regrouped in accordance with NFRS, wherever necessary, based on the audited financial statement of the Microfinacne for the year ended 31st Ashad 2078 and 32nd Ashad 2079.

5.11.1. Reconciliation of Equity

Particulars	Explanatory Note	As at 32.03.2079 (End of last period presented under previous GAAP)	As at 01.04.2078 (Transition Date)
Total equity under Previous GAAP		827,691,993.09	670,513,651.16
Adjustments under NFRSs:			
<i>Impairment on loan and advances</i>			
<i>Remeasurement of employee benefit obligations</i>	1	(7,134,229.35)	(3,640,637.90)
<i>Lease accounting</i>		(2,958,134.85)	
<i>Revaluation of property & equipment</i>			
<i>Recognition of investment property</i>			
<i>Amortization of debt securities issued</i>			
<i>Deferred tax</i>	2	(12,385,656.00)	(9,282,540.32)
<i>Goodwill/Bargain purchase gain</i>			
<i>Interest income recognized on cash basis</i>	3	(34,582,438.00)	
<i>Interest income recognized on accrual basis</i>	3	85,464,809.00	34,582,438.00
<i>Other</i>	4	384,287.98	384,287.98
<i>Adjustment for Proposed dividend</i>	5	5,952,727.00	
<i>Share Capital</i>			
<i>Client protection fund</i>			
<i>CSR fund</i>			
Total Adjustment to equity		34,741,365.78	22,043,547.76
Total Equity under NFRSs		862,433,358.87	692,557,198.92



*** Explanatory note**

- 1) Employee Benefit Obligations calculated as per actuarial valuations required by NAS 19.
- 2) Deffered Tax Liability arised due to accrual basis of accounting for interest income
- 3) Due to Accrual Basis of Accounting for interest income
- 4) Erronoeous tax calculated and recognised in previous year reversed
- 5) As per NAS 10, Proposed Dividend is non adjusting events, requiring disclosure.

5.11.2. Reconciliation of Profit or Loss

Particluars	Explanatory Note	For the year ended 32nd Ashadh 2079
Profit/(Loss) before tax under Previous GAAP		247,295,448.83
Adjustments under NFRSs:		
Interest Income		16,299,933.00
Impairment of loans and advances		-
Employee benefit amortisation under staff loan		-
Employee benefit obligation		(4,287,651.45)
Lease expense		(2,958,134.85)
Amortisation expense of debt securities		-
Other Operating Income		-
Interest Expense		-
Depreciation & Amortisation		495,512.03
Other		-
Total adjustment to profit or loss		9,549,658.72
Profit/(Loss) before tax under NFRSs		256,845,107.55
Income Tax Expense		
Current Tax		(76,670,841.00)
Deferred Tax		(1,782,330.68)
Profit/(Loss) after tax under NFRSs		178,391,935.88
Other Comprehensive Income		555,842.00
Total Comprehensive Income under NFRSs		178,947,777.88

5.11.3. Effect of NFRS adoption for the Statement of Financial Position as on 1st Shrawan 2078

Particulars	Explanatory Note	Previously reported balance	Reconciliation	NFRS Balance
Assets				
Cash and cash equivalents	1	46,748,344.36	105,920,686.54	152,669,030.90
Statutory Balances and Due from Nepal Rastra Bank	2	2,950,000.00	31,132,770.60	34,082,770.60
Placement with Bank and Financial Institutions	3	137,053,457.14	(137,053,457.14)	-
Derivative Financial Instruments		-	-	-
Other Trading Assets		-	-	-
Loans and advances to MFIs and cooperatives		-	-	-
Loans and advances to customers	4	5,445,321,319.77	34,582,438.00	5,479,903,757.77
Investment securities		1,000,000.00	-	1,000,000.00
Current tax assets	5	-	4,598,417.71	4,598,417.71
Investment properties		-	-	-
Property and Equipment	6	38,177,056.82	(944,318.00)	37,232,738.82
Goodwill and Intangible assets	7	-	944,318.00	944,318.00
Deferred Tax Assets		-	-	-
Other assets	8	93,471,207.00	(29,696,014.88)	63,775,192.12
Total Assets		5,764,721,385.09	9,484,840.83	5,774,206,225.92

Share Capital and Reserves

Share capital	9	514,099,121.00	(102,819,824.00)	411,279,297.00
Total Reserves	10	156,414,530.16	124,863,371.76	281,277,901.92
Total Equity		670,513,651.16	22,043,547.76	692,557,198.92



Liabilities

Due to Bank and Financial Institutions		2,375,121,925.12	(2,375,121,925.12)	-
Due to Nepal Ratsra Bank		-	-	-
Derivative Financial Instrument		-	-	-
Deposits from customers		2,574,679,203.02	-	2,574,679,203.02
Borrowings		-	2,375,121,925.12	2,375,121,925.12
Current Tax Liabilities	5	69,644,584.31	(69,644,584.31)	-
Provisions	11	-	54,005.00	54,005.00
Deferred Tax Liabilities	12	-	1,685,175.32	1,685,175.32
Other liabilities	13	74,762,021.48	55,346,697.07	130,108,718.55
Debt securities issued		-	-	-
Subordinated Liabilities		-	-	-
Total Equity and Liabilities		5,764,721,385.09	9,484,840.84	5,774,206,225.93

5.11.4. Effect of NFRS adoption for the Statement of Financial Position as on 32nd Ashadh 2079

Particulars	Explanatory Note	Previously reported balance	Reconciliation	NFRS Balance
Assets				
Cash and cash equivalents	1	169,969,767.28	66,460,632.93	236,430,400.21
Statutory Balances and Due from Nepal Rastra Bank	2	2,950,000.00	43,342,676.36	46,292,676.36
Placement with Bank and Financial Institutions	3	109,803,309.29	(109,803,309.29)	-
Derivative Financial Instruments		-	-	-
Other Trading Assets		-	-	-
Loans and advances to MFIs and cooperatives		-	-	-
Loans and advances to customers	4	7,231,635,429.93	50,882,371.00	7,282,517,800.93
Investment securities		1,000,000.00	-	1,000,000.00
Current tax assets	5	-	27,892,948.48	27,892,948.48
Investment properties		-	-	-
Property and Equipment	6	43,267,244.73	(230,267.57)	43,036,977.16
Goodwill and Intangible assets	7	-	725,779.60	725,779.60
Deferred Tax Assets		-	-	-
Other assets	8	126,793,607.20	(75,646,204.77)	51,147,402.43
Total Assets		7,685,419,358.43	3,624,626.74	7,689,043,985.17

Share Capital and Reserves

Share capital	9	627,200,928.00	(113,101,807.00)	514,099,121.00
Total Reserves	10	200,491,065.09	148,338,684.80	348,829,749.89
Total Equity		827,691,993.09	35,236,877.80	862,928,870.89

Liabilities

Due to Bank and Financial Institutions		3,501,980,791.89	(3,501,980,791.89)	-
Due to Nepal Ratsra Bank		-	-	-
Derivative Financial Instrument		-	-	-
Deposits from customers		3,154,844,878.28	-	3,154,844,878.28
Borrowings		-	3,501,980,791.89	3,501,980,791.89
Current Tax Liabilities	5	76,670,841.00	(76,670,841.00)	-
Provisions	11	-	54,005.00	54,005.00
Deferred Tax Liabilities	12	-	3,705,724.00	3,705,724.00
Other liabilities	13	124,230,854.17	41,298,860.95	165,529,715.12
Debt securities issued		-	-	-
Subordinated Liabilities		-	-	-
Total Equity and Liabilities		7,685,419,358.43	3,624,626.75	7,689,043,985.19

* Explanatory note for each line items has been disclosed separately.



5.11.5. Reconciliation of Statement of Profit or Loss and Other Comprehensive income for the year ended 32nd Ashadh 2079

Particulars	Explanatory Note	Previously reported balance	Reconciliation	NFRS Balance
Interest Income	14	1,010,311,133.66	16,299,933.00	1,026,611,066.66
Interest Expenses	15	582,564,394.47	5,176,006.42	587,740,400.89
Net Interest Income		427,746,739.19	11,123,926.58	438,870,665.77
Fees and Commission Income		84,857,276.30	-	84,857,276.30
Fees and Commission Expenses	16	-	10,734,036.63	10,734,036.63
Net Fees and Commission Income		84,857,276.30	(10,734,036.63)	74,123,239.67
Other Operating Income		-	-	-
Total Operating Income		512,604,015.49	389,889.95	512,993,905.44
Impairment charge/(reversal) for loans and other losses		(3,379,724.29)	-	(3,379,724.29)
Net Operating Income		515,983,739.78	389,889.95	516,373,629.73
Operating Expenses		314,965,834.08	(9,159,768.77)	305,806,065.31
Personnel expenses	17	207,718,952.91	4,287,651.45	212,006,604.36
Other operating expenses	18	107,246,881.17	(35,399,262.94)	71,847,618.23
Depreciation & Amortisation	19	-	21,951,842.72	21,951,842.72
Operating Profit		201,017,905.70	9,549,658.72	210,567,564.42
Non operating income		46,277,543.13	-	46,277,543.13
Profit before income tax		247,295,448.83	9,549,658.72	256,845,107.55
Income tax expense			-	-
Current Tax Expenses		76,670,841.00	-	76,670,841.00
Deferred Tax Expenses/(Income)	20	(1,082,567.00)	2,864,897.68	1,782,330.68
Profit for the period		171,707,174.83	6,684,761.05	178,391,935.88
Other comprehensive Income:				
Other comprehensive gain / (loss) for the year , net of tax		-	-	-
Other comprehensive Income not to be reclassified to profit or loss in subsequent periods		-	-	-
i. Re-measurement (losses) / gains on post employment defined benefit plans		-	794,060.00	794,060.00
ii. Tax relating to itemss that will not be reclassified to profit or loss		-	(238,218.00)	(238,218.00)
Total Comprehensive Income for the Period		171,707,174.83	7,240,603.05	178,947,777.88

5.11.6. Effect of NFRSs adoption for Statement of Cash Flows for the period ended on 32nd Ashadh 2079

Particulars	Explanatory Note	Previously reported balance	Reconciliation	NFRS Balance
Net cash flow from Operating Activities	21	136,212,130.13	316,940,905.72	453,153,035.85
Net cash flow from Investing Activities	21	(12,990,707.22)	2,963,857.61	(10,026,849.61)
Net cash flow from Financing Activities	21	-	(359,364,816.93)	(359,364,816.93)
Net Increase/(Decrease) in cash and cash Equivalent		123,221,422.91	(39,460,053.60)	83,761,369.31
Cash and cash Equivalent at the beginning of the period	22	49,698,344.36	102,970,686.54	152,669,030.90
Cash and cash Equivalent at the end of the period		172,919,767.27	63,510,632.94	236,430,400.21

5.12. 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.



Explanatory Notes Related to Reconciliation of Equity and the Statement of Financial Position

EN-1: Cash and Cash Equivalents

Under previous GAAP, cash balance maintained at bank's call accounts were classified as money at call and short notice (placement with bank and financial institutions). Under NFRS, these balances are classified as cash and cash equivalent for such balances are demand deposits.

Particulars	1 Shrawan 2078	32 Ashadh 2079
Cash and Cash Equivalents as per GAAP	46,748,344.36	169,969,767.28
Add: Balances classified as money at call and short notice under previous GAAP	105,920,686.54	66,460,632.93
Cash and Cash Equivalents as per NFRS	152,669,030.90	236,430,400.21

EN-2: Statutory Balances and Due from Nepal Rastra Bank

Under previous GAAP, balance maintained at 'A' class bank were classified as money at call and short notice (placement with bank and financial institutions). Under NFRS, these balances have been reclassified under "Statutory Balances and Due from Nepal Rastra Bank".

Particulars	1 Shrawan 2078	32 Ashadh 2079
Statutory Balances and Due from Nepal Rastra Bank as per GAAP	2,950,000.00	2,950,000.00
Add: Balances classified as money at call and short notice under previous GAAP	31,132,770.60	43,342,676.36
Statutory Balances and Due from Nepal Rastra Bank as per NFRS	34,082,770.60	46,292,676.36

EN-3: Placement with Bank and Financial Institutions

Under previous GAAP, balance maintained at 'A' class bank were classified as money at call and short notice (placement with bank and financial institutions). Under NFRS, these balances have been reclassified under "Statutory Balances and Due from Nepal Rastra Bank".

Particulars	1 Shrawan 2078	32 Ashadh 2079
Placement with Bank and Financial Institutions as per GAAP	137,053,457.14	109,803,309.29
Add: Balances reclassified under "Cash and Cash Equivalents" and "Statutory Balances and Due from Nepal Rastra Bank" <i>[Refer EN- 1 and 2]</i>	(137,053,457.14)	(109,803,309.29)
Placement with Bank and Financial Institutions as per NFRS	-	-

EN-4: Loans and Advances to Customers

Under previous GAAP; the interest receivable had not been recognised on cash basis, some portion of the interest receivable has now been recognised under NFRS on accrual basis using the guideline of NFRS 9 and Interest Income Recognition Guideline issued by Nepal Rastra Bank.

Particulars	1 Shrawan 2078	32 Ashadh 2079
Loans and advances as per previous GAAP	5,445,321,319.77	7,231,635,429.93
Add: Interest receivable recognised	34,582,438.00	50,882,371.00
Loans and advances as per NFRS	5,479,903,757.77	7,282,517,800.93

EN-5: Current tax assets

Under previous GAAP; current tax liabilities were presented as a separate line item in the statement of financial position and advance payments of income tax were presented under "Other Assets". Under NFRS; advance payments of tax and current tax liabilities have been netted-off and presented as net "Current tax assets" or "Current tax liabilities".

Particulars	1 Shrawan 2078	32 Ashadh 2079
Current tax liabilities	(69,260,296.33)	(76,670,841.00)
Current tax assets	73,858,714.04	104,563,789.48
Current tax assets/ (liabilities)	4,598,417.71	27,892,948.48



EN-6: Property and Equipment

Under previous GAAP; intangible assets and property, plant and equipment had been grouped under "Fixed Assets". They have now been presented as separate line items in the statement of financial position.

Particulars	1 Shrawan 2078	32 Ashadh 2079
Fixed assets as per previous GAAP	38,177,056.82	43,267,244.73
Less: Intangible Assets	(944,318.00)	(725,779.60)
Property and Equipment as per previous GAAP	37,232,738.82	42,541,465.13
Add: Effect of Depreciation	-	495,512.03
Property and Equipment as per NFRS	37,232,738.82	43,036,977.16

EN-7: Goodwill and Intangible Assets

Under previous GAAP; intangible assets and property, plant and equipment had been grouped under "Fixed Assets". They have now been presented as separate line items in the statement of financial position.

Particulars	1 Shrawan 2078	32 Ashadh 2079
Fixed Assets as per Previous GAAP	38,177,056.82	43,267,244.73
Less: Property and Equipment	(37,232,738.82)	(42,541,465.13)
Goodwill and Intangible Assets as per GAAP	944,318.00	725,779.60
Add: Effect of Amortisation	-	-
Goodwill and Intangible Assets as per NFRS	944,318.00	725,779.60

EN-8: Other assets

Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Other Assets" as per NFRS as compared to GAAP. The details are as follows:

Particulars	1 Shrawan 2078	32 Ashadh 2079
Other Assets as per GAAP	93,471,207.00	126,793,607.20
Less: Advance payment of income tax reclassified [Refer EN-5]	(73,858,714.04)	(104,179,501.50)
Add: Right of use asset recognised as per NFRS 16	51,760,064.17	37,213,228.73
Less: Deferred Tax Assets reclassified as a separate line item [Refer EN- 12]	(7,597,365.00)	(8,679,932.00)
Other Assets as per NFRS	63,775,192.13	51,147,402.43

EN-9: Share Capital

Under previous GAAP, the dividend proposed by the Board of Directors after the reporting period was recognised as a separate liability in the reporting period. Under NFRS, the proposed dividend is a non-adjusting event and shall not be recognised since there is no present obligation at the reporting date. The dividend is recognised only when declared.

Particulars	1 Shrawan 2078	32 Ashadh 2079
Share Capital as per previous GAAP	514,099,121.00	627,200,928.00
Less: Effect of Proposed Dividend	(102,819,824.00)	(113,101,807.00)
Share Capital as per NFRS	411,279,297.00	514,099,121.00

EN-10: Total Reserves

Reconciliation between "other reserves and funds" as per GAAP and as per NFRS has been presented herewith:

Particulars	1 Shrawan 2078	32 Ashadh 2079
Total Reserves as per previous GAAP	156,414,530.16	200,491,065.09
Add: Effect of Proposed Dividend	102,819,824.00	119,054,534.00
Add: Effect of Interest Receivable recognised	34,582,438.00	50,882,371.00
Effect of change in deferred tax as per previous GAAP and NFRS	(9,282,540.32)	(12,385,656.00)
Add: Effect of change in employee benefit obligation as per NFRS	(3,640,637.90)	(7,134,229.35)
Effect of lease accounting	-	(2,958,134.85)
Effect of erroneous tax calculation in previous year	384,287.98	384,287.98
Effect of change in depreciation accounting		495,512.03
Total Reserves as per NFRS	281,277,901.92	348,829,749.89



EN-11: Provisions

Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Provisions" as per NFRS as compared to previous GAAP. The details are as follows:

Particulars	1 Shrawan 2078	32 Ashadh 2079
Provisions as per previous GAAP	-	-
Add: Provision created against staff receivable	54,005.00	54,005.00
Provisions as per NFRS	54,005.00	54,005.00

EN-12: Deferred Tax Liabilities

Remeasurements of defined benefit obligations, other long-term employee benefits, interest receivable, investment securities have resulted in differences in temporary differences measures as per GAAP and those measured as per NFRS. The resulting differences in deferred taxes have been transferred to equity. Details are as follows:

Particulars	1 Shrawan 2078	32 Ashadh 2079
Deferred tax assets/(liabilities) as per previous GAAP	7,597,365.00	8,679,932.00
Less: Effect of net taxable temporary differences recognised in NFRS	(9,282,540.32)	(12,385,656.00)
Deferred tax assets/(liabilities) as per NFRS	(1,685,175.32)	(3,705,724.00)

EN-13: Other Liabilities

Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Other Liabilities" as per NFRS as compared to previous GAAP. The details are as follows:

Particulars	1 Shrawan 2078	32 Ashadh 2079
Other Liabilities as per previous GAAP	74,762,021.48	124,230,854.17
Less: Cash Dividend proposed after the reporting period not recognised under NFRS in the reporting period	-	(5,952,727.00)
Less: Provision reclassified as a separate line item [Refer EN-12]	(54,005.00)	(54,005.00)
Lease Liabilities recognised as per NFRS 16	51,760,064.17	40,171,363.58
Effect of remeasurement of employee benefit obligations	3,640,637.90	7,134,229.35
Other Liabilities as per NFRS	130,108,718.55	165,529,715.11

Explanatory Notes Related to Reconciliation of Total Comprehensive Income for FY 2078 -79

EN-14: Interest Income

Under previous GAAP, interest income was recognised on cash basis. Under NFRS, the incomes are recognised on accrual basis, as presented in Note 4.27 of the financial statements.

Particulars	FY 2078-79
Interest income as per previous GAAP	1,010,311,133.66
Add: Adjustment of interest not recognised previously on cash basis	16,299,933.00
Interest income as per NFRS	1,026,611,066.66

EN-15: Interest Expense

Interest expense as per NFRS includes interest cost recognised on employee benefit obligations calculated on the basis of actuarial valuations required by NAS 19.

Particulars	FY 2078-79
Interest expense as per previous GAAP	582,564,394.47
Interest Cost on Lease Liability	5,176,006.42
Interest expense as per NFRS	587,740,400.89



EN-16: Fees and Commission Expense

Under previous GAAP, no expense were classified as "Fees and Commission". Under NFRS, expense of money transfer commission and service charge on borrowings have been classified under this heading, which were previously classified under "Other Operating Expenses" under previous GAAP.

Particulars	FY 2078-79
Fees and Commission Expense as per GAAP	-
Add: Expense classified as fees and commission expense	10,734,036.63
Fees and Commission Expense as per NFRS	10,734,036.63

EN-17: Personnel Expenses

Various remeasurements and reclassification under NFRS have resulted in differences in personnel expenses under NFRS as compared to previous GAAP. The details are as follows:

Particulars	FY 2078-79
Personnel expenses as per previous GAAP, including staff bonus	207,718,952.91
Remeasurement of defined benefit obligation expenses and other longterm employee benefit expenses	4,287,651.45
Personnel expenses as per NFRS	212,006,604.36

EN-18: Other Operating Expenses

Various remeasurements and reclassification under NFRS have resulted in differences in other operating expenses under NFRS as compared to GAAP. The details are as follows:

Particulars	FY 2078-79
Other operating expenses as per previous GAAP	107,246,881.17
Less: Depreciation and Amortisation expense as per GAAP	(7,900,519.31)
Less: Expenses classified under "Fees and Commission Expense" under NFRS [Refer EN-17]	(10,734,036.63)
Less: Lease expense as per previous GAAP accounted as per NFRS 16	(16,764,707.00)
Other operating expenses as per NFRS	71,847,618.23

EN-19: Depreciation and Amortisation

Under previous GAAP, depreciation and amortisation were classified under "Other Operating Expenses". However under NFRS, they are presented as a separate line item.

Particulars	FY 2078-79
Depreciation and Amortisation as per previous GAAP	-
Add: Depreciation and Amortisation expense reclassified from "Other Operating Expenses" [Refer EN-19]	7,900,519.31
Add: Depreciation on Right-of-use asset recognised as per NFRS 16	14,546,835.43
Less: Change in depreciation	(495,512.03)
Depreciation and Amortisation as per NFRS	21,951,842.72

EN-20: Deferred tax expense/(income)

Various remeasurements of temporary differences under NFRS have resulted in differences in deferred tax income under NFRS as compared to GAAP. The details are as follows:

Particulars	FY 2078-79
Deferred tax income/(expense) as per GAAP	(1,082,567.00)
Less: Effects due to change in temporary differences for FY 207879 recognized in statement of profit or loss [Refer Note 4.13]	2,864,897.68
Deferred tax income/(expense) as per NFRS	1,782,330.68

Explanatory Notes Related to Reconciliation of Statement of Cash Flows for FY 207879

EN-21

The changes in net cash flows from operating activities, investing activities and financing activities is due to regrouping and reclassification of items required under NFRS which are different as compared to the regulatory requirements as per previous GAAP.

EN-22

The changes in cash and cash equivalents at the end of the period is due to regrouping and recalssification of money a call and short notice under "cash and cash equivalents" [Refer EN-1] and reclassification of balance maintained for CRR requirements under "Statutory Balances and Due from Nepal Rastra Bank" [Refer EN-2]



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED
Comparison Un-Audited and Audited
Statement of Financial Position FY 2079.080

Particulars	As per Un -Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
ASSETS					
Cash and cash equivalents	301,887,182.35	301,887,182.35	-	0.00%	
Statutory Balances and Due from Nepal Rastra Bank	45,176,678.89	45,177,282.22	603.33	0.00%	TDS deducted by BFI adjustment after confirmation
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	6,503,680,397.16	6,517,332,074.14	13,651,676.98	0.21%	Adjustment of AIR and additional provisioning as per NRB
Investment securities	1,010,000.00	1,000,000.00	(10,000.00)	-0.99%	Net off Investment with provision
Current tax assets	42,610,293.71	31,093,613.50	(11,516,680.21)	-27.03%	Due to change in Taxable Income for the period
Investment Property	-	-	-	0.00%	
Property and Equipment	39,070,529.37	39,634,022.22	563,492.85	1.44%	Reclass and Regroup
Goodwill and Intangible assets	349,172.36	349,112.36	(60.00)	-0.02%	Reclass and Regroup
Deferred Tax Assets	8,679,932.00	12,796,155.58	4,116,223.58	47.42%	Deferred Tax Assets created for the year
Other assets	118,340,297.34	48,193,450.16	(70,146,847.18)	-59.28%	Reclass and Regroup
Total Assets	7,060,804,483.18	6,997,462,892.54	(63,341,590.65)	-0.90%	
Liabilities					
Due to Bank and Financial Institutions	-	-	-	0.00%	
Due to Nepal Ratsra Bank	-	-	-	0.00%	
Derivative Financial Instrument	-	-	-	0.00%	
Deposits from customers	3,335,150,428.87	3,335,150,428.87	-	0.00%	
Borrowings	2,620,936,589.90	2,620,936,589.90	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	10,000.00	54,005.00	44,005.00	440.05%	Net off Investment with provision & regrouping of provision of staff advances
Deferred Tax Liabilities	-	-	-	0.00%	
Other liabilities	249,617,632.70	123,616,744.85	(126,000,887.85)	-50.48%	Reclass and Regroup
Debt securities issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total liabilities	6,205,714,651.47	6,079,757,768.62	(125,956,882.85)	-2.03%	
Equity					
Share Capital	627,200,928.00	627,200,928.00	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	73,890,523.47	46,584,828.35	(27,305,695.12)	-36.95%	Reclass and Regroup & change in net income
Reserves	153,998,380.25	243,919,367.07	89,920,986.82	58.39%	Reclass and Regroup & change in net income
Total Equity	855,089,831.72	917,705,123.42	62,615,291.70	7.32%	
Total Liabilities and Equity	7,060,804,483.18	6,997,462,892.54	(63,341,590.65)	-0.90%	

Statement of Profit or Loss FY 2079.080

Particulars	As per Un - Audited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Interest Income	1,030,593,048.11	1,034,342,409.10	3,749,360.99	0.36%	Recognition of AIR and re-grouping of Income from Staff Advances
Interest Expense	664,326,175.95	669,095,935.98	4,769,760.03	0.72%	Recognition of Interest on Lease Liability as per NFRS 16
Net interest income	366,266,872.16	365,246,473.12	(1,020,399.04)	-0.28%	
Fees and commission income	82,580,045.46	68,182,185.83	(14,397,859.63)	-17.44%	Service charge refund & re-grouping of some headings
Fees and commission expense	-	2,852,703.00	2,852,703.00	0.00%	Re-grouping of Service Charge on borrowings & Bank Commission Charge
Net fee and commission income	82,580,045.46	65,329,482.83	(17,250,562.63)	-20.89%	
Net interest, fee and commission income	448,846,917.62	430,575,955.95	(18,270,961.67)	-4.07%	
Net trading income	-	-	-	0.00%	
Other operating income	379,310.00	2,973,820.48	2,594,510.48	684.01%	Recognition of Gain on modification of ROU Assets
Total operating income	449,226,227.62	433,549,776.43	(15,676,451.19)	-3.49%	
Impairment charge/(reversal) for loans and other losses	41,085,380.08	55,870,929.87	14,785,549.79	35.99%	Additional impairment charge imposed by Nepal Rastra Bank
Net operating income	408,140,847.54	377,678,846.56	(30,462,000.98)	-7.46%	
Operating expense				0.00%	
Personnel expenses	224,667,311.10	220,342,027.70	(4,325,283.41)	-1.93%	Effects of Acturial Valuation of Long term Staff Obligations
Other Operating expenses	94,287,038.38	68,470,396.67	(25,816,641.71)	-27.38%	Reclass and Regroup
Depreciation and Amortisation	7,853,962.13	22,964,654.30	15,110,692.17	192.40%	Recognition of amortisation of ROU Assets
Operating Profit	81,332,535.93	65,901,767.89	(15,430,768.04)	-18.97%	
Non operating Income	51,943,705.26	51,931,733.05	(11,972.21)	-0.02%	Reclass and Regroup of Income from Staff Advances
Non operating expense	-	-	-	0.00%	
Profit before income tax	133,276,241.19	117,833,500.94	(15,442,740.25)	-11.59%	
Income tax expense	39,982,872.36	41,551,719.79	1,568,847.43	3.92%	
Current Tax	39,982,872.36	57,780,187.47	17,797,315.11	44.51%	Change in income & Recognition of AIR of previous period
Deferred Tax	-	(16,228,467.68)	(16,228,467.68)	0.00%	Deffered Tax recognition for the year
Profit for the year	93,293,368.83	76,281,781.15	(17,011,587.68)	-18.23%	
Profit attributable to:					
Equity holders of the Financial Institution	93,293,368.83	76,281,781.15	(17,011,587.68)	-18.23%	



SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED

Principal Indicators

S.N	Particulars	Indicators	FY 2075.076	FY 2076.077	FY 2077.078	FY 2078.079	FY 2079.080
1	Net Profit / Total Income	%	14.29	8.22	17.86	14.69	6.59
2	Earning Per Share	Rs.	27.54	16.75	37.72	33.40	12.16
3	Market Price Per Share	Rs.	441.00	923.00	1,500.00	851.00	705.00
4	Price Earning Ratio	Times	16.01	55.09	39.76	25.48	57.97
5	Dividend on Share - Bonus Share	%	26.75	12.39	25.00	22.00	7.00
6	Cash Dividend	%	1.41	0.65	-	1.16	0.3684
7	Total Dividend	%	28.16	13.04	25.00	23.16	7.3684
8	Employee Expenses / Total Operating Expenses	%	62.96	72.01	66.88	62.70	70.67
9	Average Yield	%	17.17	17.48	14.89	14.92	14.99
10	Cost on Deposit & Borrowings	%	8.98	10.44	8.00	9.27	10.53
11	Weighted Average Interest Rate Spread	%	7.29	7.04	6.89	5.65	4.45
12	Exchange Income / Total Income	%	-	-	-	-	-
13	Staff Bonus / Total Employee Expenses	%	12.69	7.87	17.86	15.24	6.32
14	Net Profit / Loans & Advances	%	2.46	1.74	2.79	2.34	1.15
15	Net Profit / Total Assets	%	2.32	1.55	2.69	2.23	1.09
16	Total Loans & Advances / Total Deposit	%	240.31	189.16	216.24	232.99	199.01
17	Total Operating Expenses / Total Assets	%	5.39	8.09	5.21	4.05	4.46
18	<u>Capital Adequacy Ratio :</u>						
	A.) Core Capital	%	12.40	11.98	10.11	9.69	11.48
	B.) Supplementary Capital	%	0.96	1.25	0.33	0.31	0.94
	C.) Total Capital Fund	%	13.36	13.23	10.44	10.00	12.43
19	Cash Reserve Ratio (CRR)	%	0.59	0.59	0.63	0.65	0.65
20	Non Performing Loans / Total Loans & Advances	%	0.88	1.83	2.63	2.75	4.75
21	Book Networth	Rs.	54,594,866.55	96,788,883.06	70,513,651.16	827,691,993.09	917,705,123.42
22	Total Shares	Number	2,695,122.13	3,416,121.20	4,112,792.97	5,140,991.21	6,272,009.28
23	Total Employee	Number	377.00	383.00	447.00	525.00	474.00



नेपाल राष्ट्र बैंक
लघुवित संस्था सुपरिवेक्षण विभाग



पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/स्वरोजगार/०८०/८१/३३०

स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड,
बनेपा, काभ्रेपलाञ्चोक।

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४९२८२३
फ्याक्स नं.: ४४९२२२४
Web site: www.nrb.org.np
Email: nrbmfp@nrb.org.np
पोस्ट बक्स नं.: ७३

मिति: २०८०/१०/२९

विषय: आर्थिक वर्ष २०७९/८० को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, मांसंग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको पातिकिया, 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 २०७९/८० सम्मको मुनाफाबाट २०८० असार मसान्तमा कायम कुल चुक्ता पुँजी रु.६२,७२,००,९२८-(अक्षरेपी बैसट्री करोड बहतर लाख तौ सय अष्टाइस मात्र) को ७ प्रतिशतले हुन आउने शेयर लाभांश रु.४,३९,०४,०६४-(अक्षरेपी चार करोड उन्चालीस लाख चार हजार पैसट्री रुपैया मात्र) तथा ०.३६८ प्रतिशतले हुन आउने नगद लाभांश रु.२३,९०,७४०।२६(अक्षरेपी तेइस लाख दश हजार सात सय चालीस रुपैया र छब्बीस पैसा मात्र) साधारण सभाबाट स्वीकृत गरे पश्चात् वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- (क) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ३/०७९ बुँदा नं. २ (ज) बमोजिम बिना धितो सामुहिक जमानीमा वा धितोको सुरक्षणमा लघुकर्जा प्रदान गर्दा एउटा ऋणीलाई एउटा मात्र लघुवित वित्तीय संस्थाले यस व्यवस्था बमोजिमको कर्जा सीमा ननाढ्ने गरी कर्जा प्रवाह गर्नु पर्ने व्यवस्थाको पालना गर्नु हुन।
- (ख) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ११/०७९ बमोजिम कर्जा सूचना केन्द्रमा कर्जा सम्बन्धी विवरण समयमै अद्यावधिक गर्नुहुन।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ११/०७९ को बुँदा नं. २(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन।
- (घ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. २०/०७९ को बुँदा नं. ९ मा चेक मार्फत कारोबार गर्ने सम्बन्धमा लघुवित वित्तीय संस्थाहरुले सम्पत्ति शुद्धीकरण (मनि लाउण्डरिङ) निवारण ऐन, २०६४ को उद्देश्यलाई समेत सहयोग पुऱ्याउन रु. १० लाख वा सो भन्दा बढीको रकम भुक्तानी गर्दा अनिवार्य रुपमा एकाउन्टपेयी चेक मार्फत गर्नु पर्नेछ भन्ने व्यवस्थाको पालना गर्नुहुन।
- (ङ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन।

बोधार्थ :

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

भवदीय
(प्रमेश पोखरेल) १०/११
उप-निर्देशक



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

यस वित्तीय संस्थालाई नेपाल राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागबाट आ.व. २०७९/०८० 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 लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ३/०७९ बुँदा नं. २ (ज) बमोजिम बिना धितो सामुहिक जमानीमा वा धितोको सुरक्षणमा लघुकर्जा प्रदान गर्दा एउटा ऋणीलाई एउटा मात्र लघुवित्त वित्तीय संस्थाले यस व्यवस्था बमोजिमको कर्जा सीमा ननाघे गरी कर्जा प्रवाह गर्नु पर्ने व्यवस्थाको पालना गरिने व्यहोरा अनुरोध छ।
- (ख) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ११/०७९ बमोजिम कर्जा सूचना केन्द्रमा कर्जा सम्बन्धी विवरण समयमै अद्यावधिक गर्ने गरिएको र आगामि दिनहरूमा पनि निर्देशन बमोजीम अद्यावधिक गरिने व्यहोरा अनुरोध छ।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १९/०७९ को बुँदा नं. २(ख) मा भएको व्यवस्था बमोजिम सेवा शुल्क लिने व्यहोरा अनुरोध छ।
- (घ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गको वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. २०/०७९ को बुँदा नं. ९ मा चेक मार्फत् कारोबार गर्ने सम्बन्धमा लघुवित्त वित्तीय संस्थाहरूले सम्पत्ति शुद्धीकरण (मनि लाउण्डरिङ) निवारण ऐन, २०६४ को उद्देश्यलाई समेत सहयोग पुऱ्याउन रु. १० लाख वा सो भन्दा बढीको रकम भुक्तानी गर्दा अनिवार्य रूपमा एकाउन्टपेयी चेक मार्फत् गर्नु पर्नेछ भन्ने व्यवस्थाको पालना गरिदै आएको र आगामि दिनहरूमा पनि निर्देशन बमोजीम व्यवस्थाको पालना गरिने व्यहोरा अनुरोध छ।
- (ङ) यस वित्तीय संस्थाको आन्तरिक तथा बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षणले औल्याइएका थप अन्य कैफियतहरू पुनः नदोहोरिने गरी सुधार गर्दै लाग्ने व्यहोरा अनुरोध छ।

स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

बनेपा -५, काभ्रेपलाञ्चौक ।

यस वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावली २०६६ मा आवश्यक संशोधनको लागि
मिति २०८० फाल्गुन २६ गतेको पन्थौ वार्षिक साधारण सभामा प्रस्तुत प्रस्तावित संशोधनहरु सम्बन्धी
तिन महले विवरण

प्रबन्धपत्र तर्फको संशोधन

दफा	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
५. (प)	हाल नभएको ।	नेपाल राष्ट्र बैंकले दिएको निर्देशनको अधीनमा रही व्यवसायिक उद्देश्य हासिल गर्ने कुनै पनि विप्रेशण सम्बन्धी कार्य गर्ने संस्था वा कम्पनीको एजेन्ट भई विप्रेशण कार्य गर्ने गराउने ।	संस्थाको कार्यक्षेत्रमा रहेका जनताहरुको माग भएकाले
६. (ख)	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ६२,७२,००,९२८/- (अक्षरेपी, वैसटी करोड बहतर लाख नौ सय अष्टाइस मात्र) हुनेछ । सो पुँजीलाई प्रति सेयर रु. १००/- का दरको ६२,७२,००९.२८ (अक्षरेपी, वैसटी लाख बहतर हजार नौ दशमलब दुई आठ) थान साधारण सेयरमा विभाजन गरिएको छ ।	लघुवित वित्तीय संस्थाको जारी पुँजी रु. ६९,०६,८२,२९३/- (अक्षरेपी, उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियान्नब्बे 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 ।	बोनश शेयर तथा सर्वसाधारणमा थप सार्वजनिक निष्काशन (FPO) जारी गरे पश्चात पुँजी वृद्धि हुने भएकाले
६. (ग)	लघुवित वित्तीय संस्थाको चुक्ता पुँजी रु. ६२,७२,००,९२८/- (अक्षरेपी, वैसटी करोड बहतर लाख नौ सय अष्टाइस मात्र) हुनेछ ।	लघुवित वित्तीय संस्थाको चुक्ता पुँजी रु. ६९,०६,८२,२९३/- (अक्षरेपी, उनान्सतरी करोड छ लाख बयासी हजार दुई सय त्रियान्नब्बे मात्र) हुनेछ ।	सर्वसाधारणमा थप सार्वजनिक निष्काशन (FPO) जारी गरे पश्चात पुँजी वृद्धि हुने भएकाले
६. (घ)	सर्वसाधारण सेयरधनी समुहको सेयर स्वामित्व जारी पुँजीको ४५.७४ प्रतिशत हुनेछ ।	सर्वसाधारण सेयरधनी समुहको सेयर स्वामित्व जारी पुँजीको ४७.२८ प्रतिशत हुनेछ ।	सर्वसाधारणमा थप सार्वजनिक निष्काशन (FPO) जारी गरे पश्चात पुँजी वृद्धि हुने भएकाले
६. (ङ)	संस्थापक सेयरधनी समुहको सेयर स्वामित्व जारी पुँजीको ५४.२६ प्रतिशत हुनेछ ।	संस्थापक सेयरधनी समुहको सेयर स्वामित्व जारी पुँजीको ५२.७२ प्रतिशत हुनेछ ।	सर्वसाधारणमा थप सार्वजनिक निष्काशन (FPO) जारी गरे पश्चात पुँजी वृद्धि हुने भएकाले

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 संयोजकत्वा 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. १०,०००/- र रु. ९,०००/- हुनेछ । संचालकको संयोजकत्वा गठित समिति/उप-समितिको बैठकमा उपस्थित भए वापत संचालकलाई संचालक समिति सरह बैठक भत्ता प्रदान गरिनेछ ।	वर्तमान समयको बजार मुल्य अनुसार केहि वृद्धि गर्ने प्रस्ताव गरिएको



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड

बोना - ५, काशीपालाङ्गोक

लाभारा वित्तान तथा कुल पूँजी विवरण

क्र. सं	आँक्ष	विवरण	शेयरधनी बाट		दोहोर शेरर जारी		नाद लाभारा		कुल लाभारा		हकार शेरर निकाशन		मर्जरबाट प्राप्त शेरर		षष्ठ लार्जिटिक निकाशन		कुल कुल पूँजी रु.	
			प्राप्ति रु.	प्रतिशत	रकम रु.	प्रतिशत	रकम रु.	प्रतिशत	रकम रु.	प्रतिशत	रकम रु.	किला	रकम रु.	किला	रकम रु.	किला	रकम रु.	
१	२०६५/०५६	द्यापाक शेयरधनी बाट प्राप्त	१०,९६०,०००.००	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
२	२०६५/०५७	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
३	२०६५/०५८	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
४	२०६५/०५९	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
५	२०६५/०६०	द्यापाक शेयरधनी बाट प्राप्त	४,५५०,०००.००	-	-	-	-	-	-	-	-	-	-	-	-	-	४,५५०,०००.००	
६	२०६५/०६१	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
७	२०६५/०६२	द्यापाक शेयरधनी बाट प्राप्त	४,५५०,०००.००	-	-	-	-	-	-	-	-	-	-	-	-	-	४,५५०,०००.००	
८	२०६५/०६३	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
९	२०६५/०६४	द्यापाक शेयरधनी बाट प्राप्त	४,५५०,०००.००	-	-	-	-	-	-	-	-	-	-	-	-	-	४,५५०,०००.००	
१०	२०६५/०६५	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
११	२०६५/०६६	हकार शेरर जारी	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१२	२०६५/०६७	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१३	२०६५/०६८	हकार शेरर जारी	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१४	२०६५/०६९	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१५	२०६५/०७०	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१६	२०६५/०७१	द्यापाक शेयरधनी बाट प्राप्त	४,५५०,०००.००	-	-	-	-	-	-	-	-	-	-	-	-	-	४,५५०,०००.००	
१७	२०६५/०७२	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१८	२०६५/०७३	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
१९	२०६५/०७४	८	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
२०	२०६५/०७५	प्रसारित लाभारा	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	
२१	२०६५/०७६	प्रसारित लाभारा	-	-	-	-	-	-	-	-	-	-	-	-	-	-	१०,९६०,०००.००	



शाखा कार्यालयहरूको विवरण

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६	शाखा कार्यालय मंगलबारे	कमल-०६, भाषा	९८०२३३४२३१	mangalbare.slbsl@gmail.com
७	शाखा कार्यालय शिवगांज	शिवसताक्षी-०५, भाषा	९८०२३३४२३५	shivaganj.slbsl@gmail.com
८	शाखा कार्यालय राजगढ	बारदेशी-०३, भाषा	९८०२३३४२३६	rajgadh.slbsl@gmail.com
९	शाखा कार्यालय सोमबारे	पर्थी 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
३६	शाखा कार्यालय जनकपुरधाम	जनकपुरधाम-०४, धनुषा	९८०२३३४२०८	janakpurdharm.slbsl@gmail.com
३७	शाखा कार्यालय कठौना	शम्पुनाथ-०६, सप्तरी	९८०२३३४२०७	kathauna.slbsl@gmail.com
३८	शाखा कार्यालय धनौजी	धनौजी-०२, धनुषा	९८०२३३४२०९	dhanaujji.slbsl@gmail.com
३९	शाखा कार्यालय एकडारा	एकडारा-०१, महोत्तरी	९८०२३३४२११	ekdara.slbsl@gmail.com
४०	शाखा कार्यालय हरिवन	हरिवन-०७, सर्लाही	९८०२३३४२१७	hariwan.slbsl@gmail.com
४१	शाखा कार्यालय गोडेटा	गोडेटा-०७, सर्लाही	९८०२३३४२१८	godaita.slbsl@gmail.com
४२	शाखा कार्यालय पुष्पवलापुर	मिथिला-०४, धनुषा	९८०२३३४२१९	pushpwalpur.slbsl@gmail.com
४३	शाखा कार्यालय सबैला	सबैला-०८, धनुषा	९८०२३३४२२०	sabaila.slbsl@gmail.com
४४	शाखा कार्यालय लगामा	कमला-०३, धनुषा	९८०२३३४२२१	lagama.slbsl@gmail.com
४५	शाखा कार्यालय भलुवाही	सिरहा-११, सिरहा	९८०२३३४२२२	bhaluwahi.slbsl@gmail.com
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४६	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 हेटौडा	हेटौडा-०४, मकवानपुर	९८०९९७७२९९	hetauda.slbsl@gmail.com
४९	शाखा कार्यालय टाँडी	रत्ननगर-०२, चितवन	९८०९९७७२२०	tandi.slbsl@gmail.com
५०	शाखा कार्यालय पनौती	पनौती-०६, 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

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७१	शाखा कार्यालय सेमरी	वर्दधाट-१४, नवलपरासी	९८०९९७७२४३	semari.slbsl@gmail.com
७२	शाखा कार्यालय सुनवल	सुनवल-०३, नवलपरासी	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, अर्धाख्याँची	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

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

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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

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
वडा नं. बस्ने म/हामीले त्यस
स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको शेयरधनीको हैसियतले २०८० फाल्गुन २६ गते शनिबारका दिन हुने
पन्धौ वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा भाग
लिन तथा मतदान गर्नका लागि जिल्ला
म.न.पा/उप.म.न.पा/ न.पा/गा.पा वडा नं बस्ने त्यस वित्तीय संस्थाका शेयरधनी
श्री शेयर प्रमाण पत्र नं./हितग्राही खाता नं.
..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौ ।

निवेदक,

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण पत्र नं./हितग्राही खाता नं.

कित्ता नं.....देखिसम्म

शेयर कित्ता संख्या :

मिति :

द्रष्टव्यः यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पेश गरि
सक्नु पर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।

१४ औं वार्षिक साधारण समाका भलकहुङ



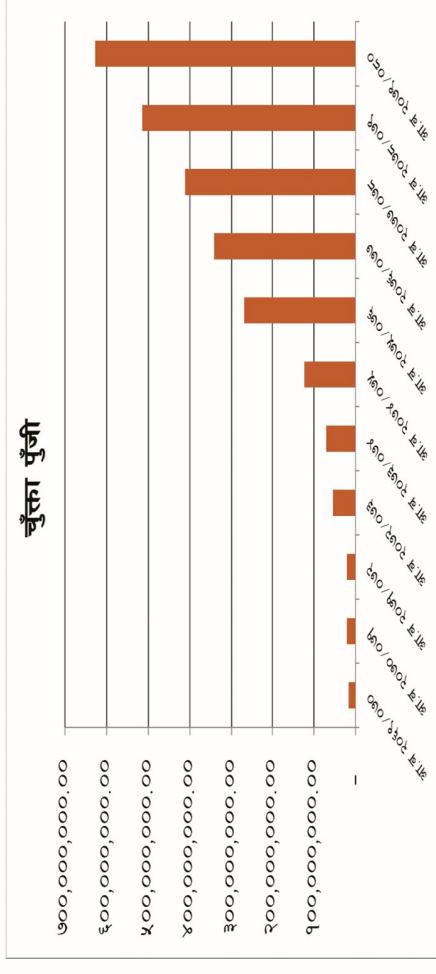
संस्थागत कार्यक्रमका झलकहरु



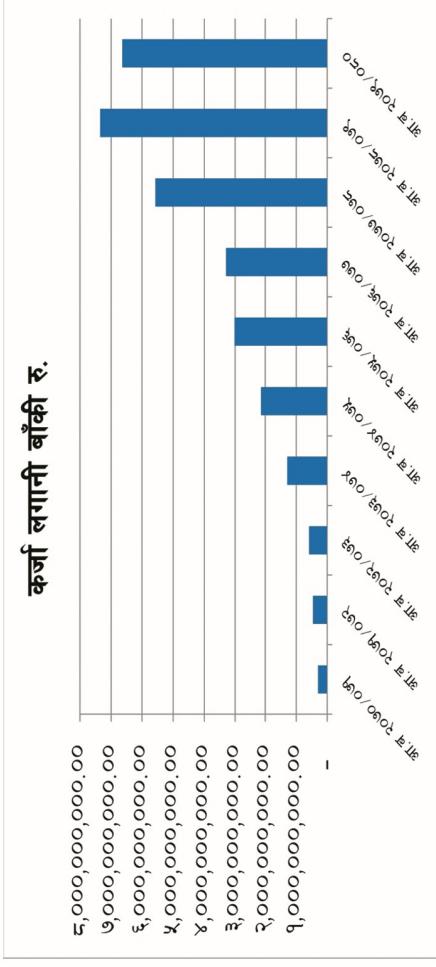
गिगत १० वर्षको प्रमुख विवरण आ.व. २०७०/०७१ देखि २०८४/०८० सम्म

विवरण	आ.व. २०८०/०९१	आ.व. २०७१/०७२	आ.व. २०७२/०७३	आ.व. २०७३/०७४	आ.व. २०७४/०७५	आ.व. २०७५/०७६	आ.व. २०७६/०७७	आ.व. २०७७/०७८	आ.व. २०७८/०७९	आ.व. २०७९/०८०
कुल रुपी	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००	२०,०००,०००.००
सदच सङ्घा	५५,३७२	५२,०५३	५२,०५३	५२,०५३	५२,०५३	५२,०५३	५२,०५३	५२,०५३	५२,०५३	५२,०५३
कर्जालागारी बाँकी रु.	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००	२८०,११५,४०५,०००
सदयको बचत रु.	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००	१२३,३८०,७९५,०००
नापा नापान रु.	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५	१२,८२३,८८७,३३५
प्रति शेषर आमदारी रु.	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५	८५,६६५
प्रति शेषर तेवर्थक रु.	१२०	१२०	१२०	१२०	१२०	१२०	१२०	१२०	१२०	१२०
कुल कम्तरी	५४	५४	५४	५४	५४	५४	५४	५४	५४	५४

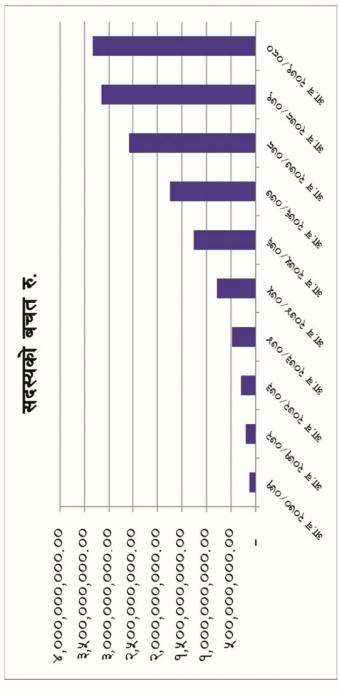
कुल कम्तरी



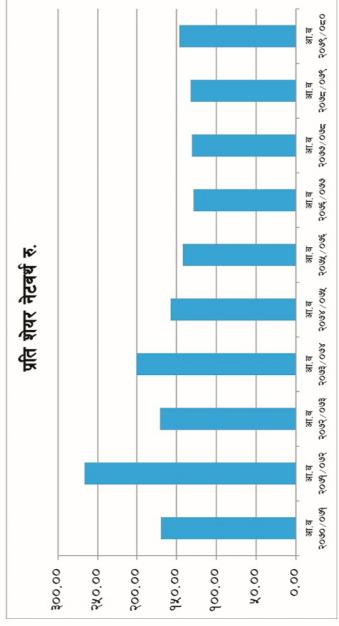
कर्जा लगानी बाँकी रु.



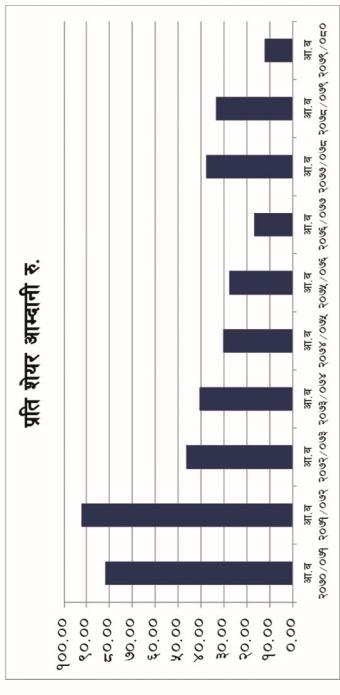
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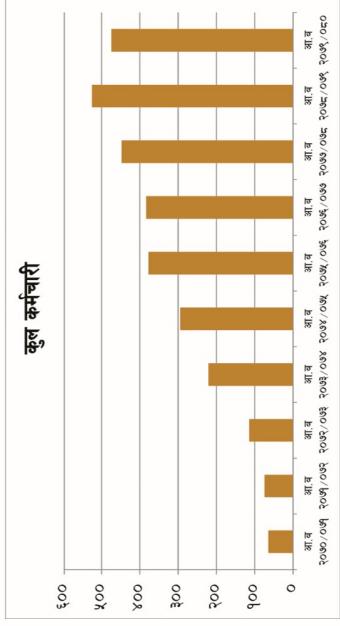
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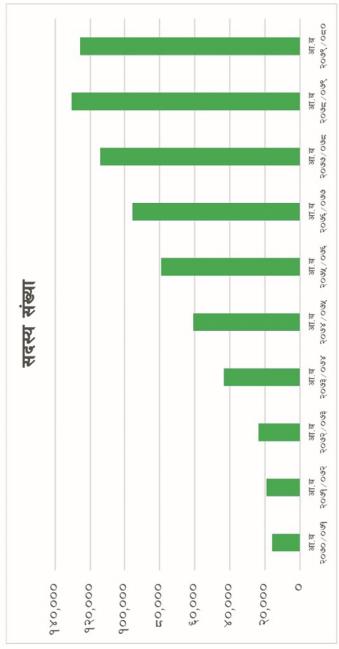
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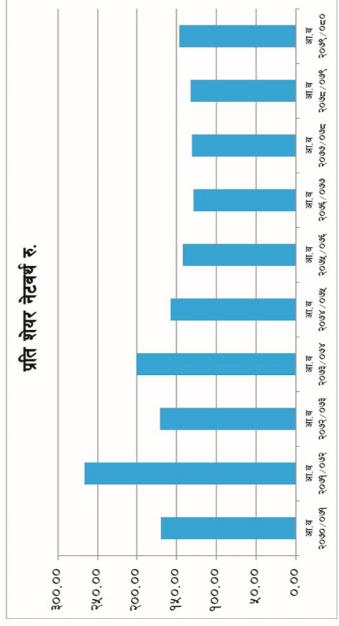
कल कम्तरी



शब्दसंख्या



प्रति शेषर नेटवर्थ रु.



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेडको कार्यक्षेत्र



प्रदेश	सेवा पुँगेको जिल्ला	केन्द्रीय कार्यालय	शाखा कार्यालय
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संकेत
केन्द्रीय कार्यालय
शाखा कार्यालय



स्वरोजगार लघुवित वित्तीय संस्था लिमिटेड SWAROJGAR LAGHUBITTA BITTIYA SANSTHA LIMITED

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था, राष्ट्रियस्तरको कार्यक्षेत्र भएको)

केन्द्रीय कार्यालय: बनेपा-५, काभ्रेपलाञ्चोक, नेपाल

फोन नं.: ०११-६६१०६०, ६६५३४८

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