Boosting Agriculture Thinking Food Security & Poverty Reduction



12th ANNUAL REPORT FY 2081/082

१२औं वार्षिक प्रतिवेदन

(आ.व. २०८१/०८२)

12th ANNUAL REPORT

Microfinance

समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेड

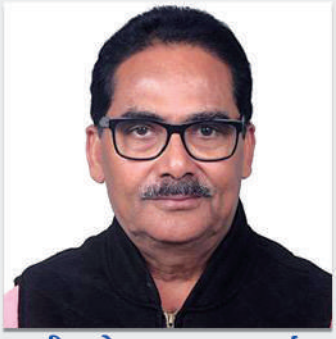
Samata Gharelu Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त "घ" वर्गको राष्ट्रियस्तरको संस्था)

सञ्चालक समिति



श्री डम्मर मणि थेबे लिम्बु
अध्यक्ष (संस्थापक)



श्री राजेश्वरप्रसाद आचार्य
संचालक (संस्थापक)



श्री निरंजन प्रसाद न्यौपाने
संचालक (संस्थापक)



श्री भक्तराम खड्का
संचालक (सर्वसाधारण)



श्रीमती अनुपा ओझा
संचालक (सर्वसाधारण)



श्री निरंजन पराजुली
संचालक (स्वतन्त्र)



श्री डा. मदन घिमिरे
प्रमुख कार्यकारी अधिकृत

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समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा, काभ्रेपलाञ्चोक

१. संक्षिप्त परिचय :

कम्पनी स्थापना मिति	२०७०/०१/०२
कम्पनी दर्ता नं.	१११५४८/०६९/०७०
नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त मिति (साविक)	२०७०/०५/०२
नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त मिति (मर्जर पश्चात् कायम)	२०७५/१०/१४
नेपाल राष्ट्र बैंकबाट इजाजतपत्र नं. (साविक)	ने.रा.बैंक/इ.प्रा./"घ"/३४/०७०/७१
नेपाल राष्ट्र बैंकबाट इजाजतपत्र नं. (मर्जर पश्चात् कायम)	ने.रा.बैंक/इ.प्रा./"घ"/९४/०७५/७६
एकीकृत वित्तीय कारोवार इजाजत प्राप्त मिति	२०७८/०१/०२
शाखा कार्यालयबाट कारोबार शुरु गरेको मिति	२०७०/०५/०९
स्थायी लेखा नं.	६०१०२८२४९
केन्द्रीय कार्यालयको ठेगाना	बनेपा न.पा., वडा नं. ७, बनेपा, काभ्रेपलाञ्चोक
फोन नं.	०११-५९७०००
ईमेल	samata@samata.org.np

२. कार्यक्षेत्र तथा शाखा कार्यालयहरूको विवरण:

प्रदेश	हाल कार्यक्रम संचालित जिल्ला		शाखा कार्यालयहरुको विवरण	
	जिल्ला संख्या	जिल्लाको विवरण	शाखा संख्या	शाखाको विवरण
कोशी प्रदेश	२	सुनसरी, उदयपुर	२	झुम्का, लालबजार
मधेश प्रदेश	७	बारा, पर्सा, रौतहट, सर्लाही, महोत्तरी, धनुषा, सिरहा	२६	कलैया, निजगढ, कोल्हवी, बरियारपुर, सिम्रौनगढ, सिमरा, आदर्शकोतवाल, फेटा, कठहरिया, चन्द्रनिगाहपुर, शिवनगर, गौर, शुकदेवचोक, लौकाहा, लालबन्दी, बरहथवा, बर्दिबास, जलेश्वर, रामगोपालपुर, गौशाला, बहुवरी, मनवा, पोखरिया, महेन्द्रनगर, धनुषाधाम, बिष्णुपुर
बागमती प्रदेश	११	काठमाडौं, ललितपुर, मकवानपुर, धादिङ, नुवाकोट, चितवन, काभ्रेपलाञ्चोक, दोलखा, सिन्धुपाल्चोक, रामेछाप, सिन्धुली,	१५	सिन्धुली, दुधौली, चित्रासरी, हर्दि, महांकाल, बनेपा, कोशीपारी, चरिकोट, बट्टार, कुलेखानी, भिरकोट, एक्लेफाँट, भिमटार, ठोसे, गोदामचौर
गण्डकी प्रदेश	१	पूर्वी नवलपरासी	३	गैंडाकोट, कोल्हुवा, दुम्किबास

प्रदेश	हाल कार्यक्रम संचालित जिल्ला		शाखा कार्यालयहरुको विवरण	
	जिल्ला संख्या	जिल्लाको विवरण	शाखा संख्या	शाखाको विवरण
लुम्बिनी प्रदेश	९	पश्चिम नवलपरासी, कपिलवस्तु, रुपन्देही, दाङ, बाँके, बर्दिया, गुल्मी, पाल्पा, अर्घाखाँची	४१	सरावल, भुजौली, दुलैया, मनकामनापुर, कौशिलापुर, शाहिपुर, सुरजपुरा, महेशपुर, सुनवल, शंकरपुर, शंकरनगर, अमुवा, शिवपुर, बाँसटारी, लुम्बिनी, भैरहवा, गोरुसिङ्गे, तम्घास, मजगाँवा, जीतपुर, बाँसगढी, बनकट्टा, खैरेन्द्रपुर, पकडी, ठाडा, महाराजगंज, तौलिहवा, लमही, घोराही, तल्सीपुर, गढवा, नारायणपुर, पिपरी, रगैंचा, सितापुर, चरकमटिया, रानीपुर, जमुनी, डेउढाकला, नेपालगंज, गुलरिया (बर्दिया),
कर्णाली प्रदेश	१	सुर्खेत	१	शुभघाट
सुदूरपश्चिम प्रदेश	२	कैलाली, कंचनपुर	३	चौरी, गुलरिया, भाँसी
जम्मा	३३		९१	

३. संस्थाद्वारा प्रवाह गरिने वित्तीय तथा गैर वित्तीय सेवा :

३.१. वित्तीय सेवा अन्तर्गत:

कर्जा सेवा

क्र.सं.	कर्जाको प्रकार	अधिकतम् सिमा	सेवा शुल्क	ब्याजदर
१	कृषि कर्जा	विना धितो रु. ७ लाख सम्म र धितोमा रु. १५ लाख सम्म	१.३ %	नेरा बैंकले तोकेको मापदण्ड भित्र रही संस्थाको आधारदर र तोकिएको प्रिमियम बमोजिम त्रैमासिक रुपमा कायम हुने व्याजदर
२	साना तथा घरेलु उद्योग कर्जा	विना धितो रु. ७ लाख सम्म र धितोमा रु. १५ लाख सम्म	१.३ %	
३	सेवा व्यवसाय कर्जा	विना धितो रु. ७ लाख सम्म र धितोमा रु. १५ लाख सम्म	१.३ %	
४	घरायसी उपकरण कर्जा	विना धितो रु. २ लाख सम्म	१.३ %	
५	स्वास्थ्य कर्जा	अधिकतम रु. ३० हजार सम्म	१.३ %	
६	सजिलो कर्जा	अधिकतम रु.४० हजार सम्म	१.३ %	
७	चाडपर्व कर्जा	अधिकतम रु. १५ हजार सम्म	१.३ %	
८	व्यवसाय प्रवर्द्धन कर्जा	वचतको ३ गुणा वा १ लाख ५० हजारसम्म जुन कम हुन्छ।	१.३ %	
९	वैदेशिक रोजगार कर्जा	विना धितोमा रु. ३ लाखसम्म र धितोमा रु. १५ लाख सम्म	१.३ %	

क्र.सं.	कर्जाको प्रकार	अधिकतम् सिमा	सेवा शुल्क	ब्याजदर
१०	शैक्षिक कर्जा	विना धितोमा रु. ३ लाखसम्म र धितोमा रु. १५ लाख सम्म	१.३ %	नेरा बैंकले तोकेको मापदण्ड भित्र रही संस्थाको आधारदर र तोकिएको प्रिमियम बमोजिम त्रैमासिक रुपमा कायम हुने व्याजदर
११	घर निर्माण कर्जा	धितोमा रु. १५ लाख सम्म	१.३ %	
१२	सीप प्रवर्द्धन कर्जा	विना धितोमा रु. ३ लाखसम्म र धितोमा रु. १५ लाख सम्म	१.३ %	
१३	वैकल्पिक उर्जा कर्जा	विना धितोमा रु. ३ लाखसम्म र धितोमा रु. १५ लाख सम्म	१.३ %	
१४	आर्जनमुखी सवारी कर्जा	धितोमा रु. १५ लाख सम्म	१.३ %	

बचत सेवा

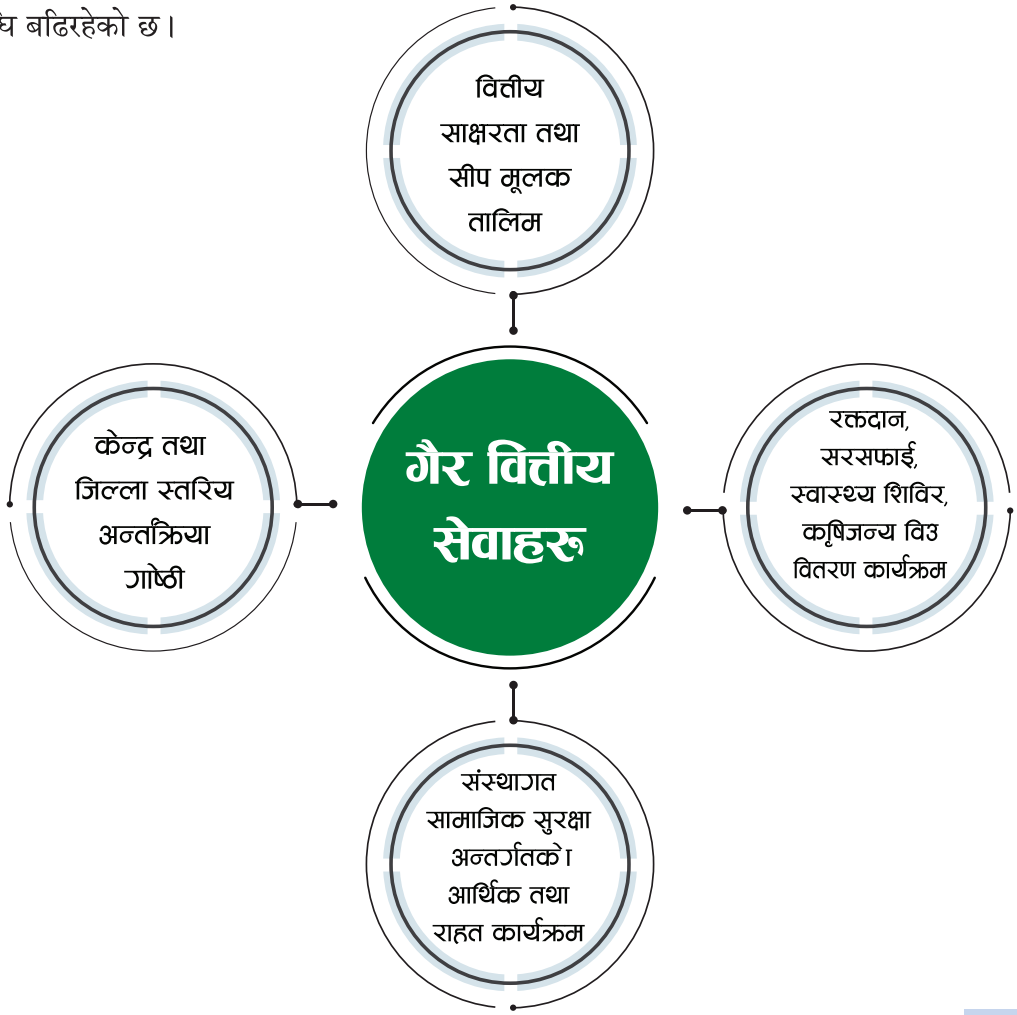
क्र.सं.	बचतको प्रकार	व्याजदर	बचत गर्ने रकम र अवधि
१	अनिवार्य बचत (मासिक)	७.५ %	प्रत्येक महिना रु. १००/- को दरले ।
२	स्वास्थ्य बचत	७.५ %	सदस्यको इच्छा अनुसार खाता खोलि प्रत्येक महिना रु. ५०/- को दरले ।
३	ऐच्छिक बचत	७.५ %	चाहेको रकम जुनसुकै बेला जम्मा गर्न र फिर्ता गर्न सकिने ।
४	भविष्य सुरक्षा बचत	७.५ %	रु. २०००/- मा खाता खोल्न सकिने त्यसपछि सदस्यको प्रकार बमोजिम बचत गर्दै जानु पर्ने ।
५	ट्रान्जेक्सन लिङ्क खाता	७.५ %	कर्जा/किस्ताको रकम जम्मा हुने खाता ।
६	सजिलो बचत	७.५ %	सदस्यको इच्छा अनुसार खाता खोलि प्रत्येक महिना रु. १५०/- को दरले ।
७	व्यवसाय प्रवर्द्धन बचत	७.५ %	रु. ५,०००/- मा खाता खोलि आवश्यकता अनुसार रकम जम्मा गर्न र झिक्न सकिने ।
८	चाडपर्व बचत	७.५ %	सदस्यको ईच्छा अनुसार खाता खोलि प्रत्येक महिना रु. ५०/- को दरले ।
९	शैक्षिक बचत	८ %	रु. १००/- मा खाता खोलि आवश्यकता अनुसार रकम जम्मा गर्न र झिक्न सकिने ।
१०	कर्मचारी बचत	७.५ %	संस्थामा कार्यरत कर्मचारीहरुलाई लक्षित गरी न्यूनतम मौज्दात रु. ५,००० खातामा राखी बाँकी रकम चाहे अनुसार झिक्न सकिने
११	विशेष बचत	९ %	न्यूनतम रु. ५,००० मा खाता खोली आवश्यकता अनुसार रकम जम्मा गर्न र झिक्न सकिने ।
१२	युवा स्वरोजगार बचत	७.५ %	युवा स्वरोजगार कोषको कर्जा प्राप्त गर्ने ऋणीले कोषको नियमानुसार मासिक बचत गर्नुपर्ने ।
१३	केन्द्र सहयोग बचत	७.५ %	केन्द्रको निर्णय बमोजिम प्रति सदस्य मासिक रु. ५० नबढ्ने गरी नियमित रुपमा जम्मा गर्नुपर्ने ।
१४	समता स्वर्णिम बचत	१०.२५ %	ने.रा.बैंकको पछिल्लो निर्देशन अनुसार हाल यस प्रकारको नयाँ बचत योजना बन्द गरिएको ।
१५	पेन्सन बचत	९%	ने.रा.बैंकको पछिल्लो निर्देशन अनुसार हाल यस प्रकारको नयाँ बचत योजना बन्द गरिएको ।

ऋणी सदस्यहरुको आवधिक जीवन बीमा तथा कर्जा सुरक्षण

क्र.सं.	बीमाको प्रकार	प्रिमियम शुल्क	बीमा दावी शर्त	सहकार्य एजेन्सी
१	**ऋणी सदस्य तथा निजको पति/पत्नि/ जमानीकर्ताको म्यादी लघु जीवन बीमा**	सम्बन्धित बीमा कम्पनीसँग भएको सम्झौता बमोजिम कायम हुने शुल्क	बीमा अवधिमा बीमितको मृत्यु भएमा बीमांक बराबरको बीमा रकम, दुर्घटनाका कारण मृत्यु भएमा बीमांकको थप १०० प्रतिशत रकम, काजक्रिया खर्च अन्तर्गत बीमांकको २५ प्रतिशत वा रु. २५,००० (जुन कम हुन्छ सो) भुक्तानी गर्ने, साथै दुर्घटनाबाट बीमित स्थायी अशक्त भएमा बीमांक रकमको ५० प्रतिशत क्षतिपूर्ति उपलब्ध हुने।	नेशनल लाईफ इन्स्योरेन्स कम्पनी लिमिटेड र क्रेस्ट माइक्रो लाइफ इन्स्योरेन्स लिमिटेड
२	**विपन्न वर्ग कर्जा सुरक्षण**	कोषले निर्धारण गरेको वार्षिक शुल्क	सुरक्षण अवधि भित्र सदस्यको निधन भएमा बाँकी रहेको कर्जाको शत् प्रतिशत र कर्जाको अन्तिम भुक्तानी मितिसम्ममा सावा र व्याज समेत गरी कम्तीमा २५ प्रतिशत सम्म कर्जा असुली भएको तर नियमानुसार कर्जा असुली हुन नसकी भाखा अवधि समाप्त भई तोकिएको समयावधि भित्र दावी गरिएको सावा र व्याजको ७५ प्रतिशत रकम संस्थाले दावी गर्न सकिने ।	निक्षेप तथा कर्जा सुरक्षण कोष

३.२ गैर वित्तीय सेवा अन्तर्गत :

वित्तीय संस्थाले वित्तीय सेवाको अलावा आफ्नो ग्राहक सदस्यहरुको हित हुने गरी विभिन्न गैर वित्तीय क्रियाकलापहरु संचालन गर्दै आइरहेको छ भने संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न कार्यक्रमहरुलाई उच्च प्राथमिकतामा राखी अघि बढिरहेको छ।



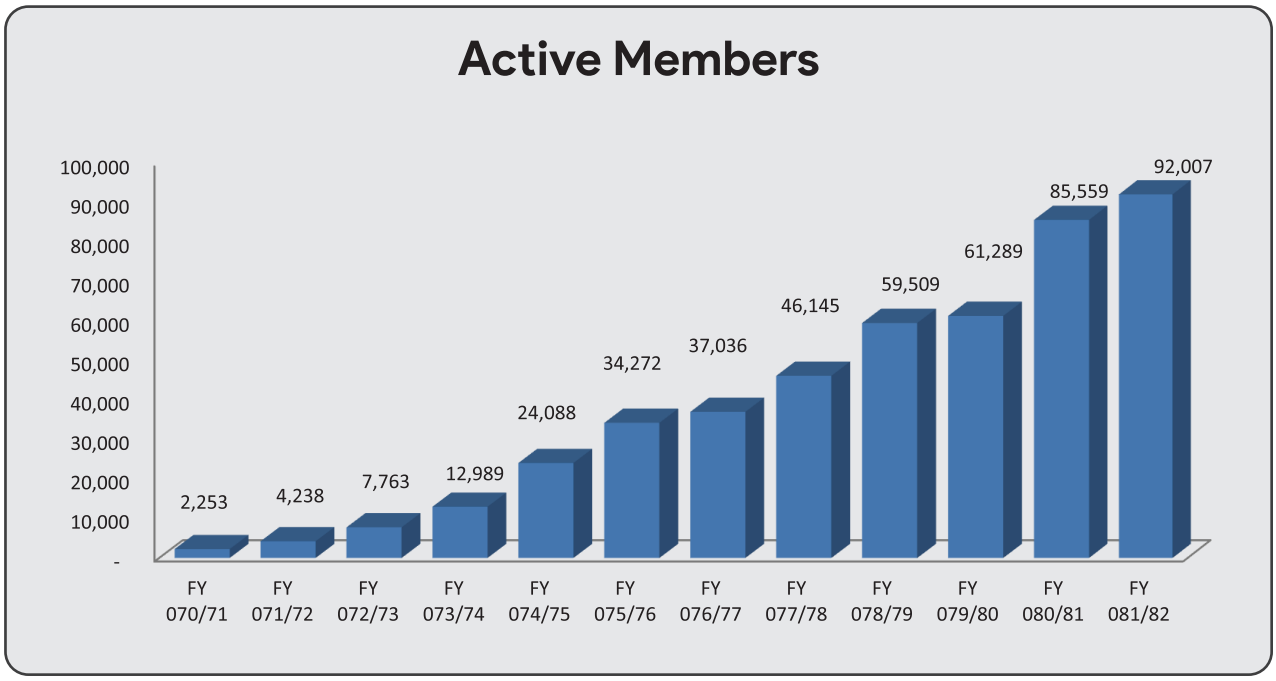
४. सदस्यको प्रकार :

सदस्यहरुको कर्जा सदुपयोगिता, पछिल्लो कर्जा तिरेको इतिहास, बचत गर्ने बानी र सदस्यता अवधिको आधारमा सदस्यहरुलाई देहाय बमोजिम चार प्रकारमा विभाजन गरी सोही अनुरुपको कर्जा सेवा तथा अन्य सुविधाहरु उपलब्ध गराउने व्यवस्था रहेको छ।

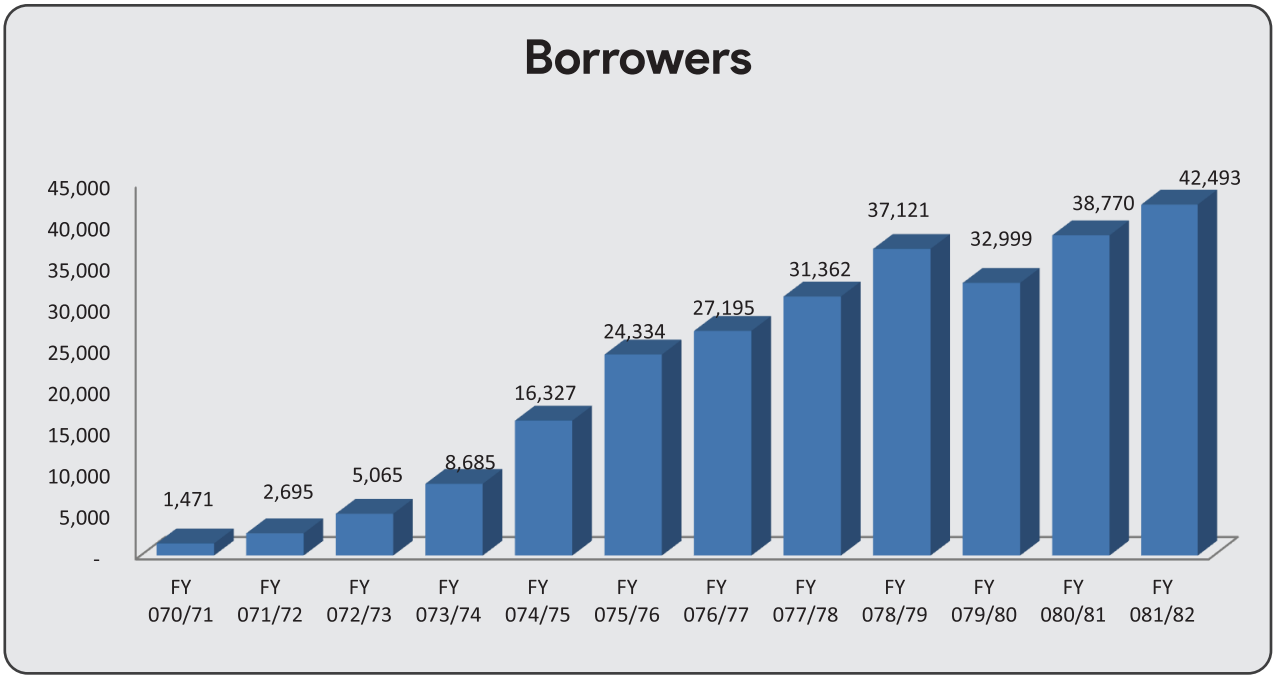
क्र.सं.	सदस्यको प्रकार	मापदण्ड	संकेत
१	साधारण सदस्य (General Member)	नयाँ दर्ता भएका सबै सदस्यहरु साथै बैठकमा नियमित उपस्थित भई बचत तथा किस्ता समेत नियमित भएको।	
२	सिल्वर सदस्य (Silver Member)	सदस्य भएको न्यूनतम १ बर्ष ६ महिना पुरा भएको साथै तोकिएको अन्य मापदण्डहरु पुरा भएको।	★
३	गोल्डेन सदस्य (Golden Member)	सदस्य भएको न्यूनतम ३ बर्ष पुरा भएको साथै तोकिएको अन्य मापदण्डहरु पुरा भएको।	★★
४	डायमण्ड सदस्य (Diamond Member)	सदस्य भएको न्यूनतम ४ बर्ष ६ महिना पुरा भएको साथै तोकिएको अन्य मापदण्डहरु पुरा भएको।	★★★

५. विगत देखि समिक्षा अवधिसम्मको कार्यक्रमगत झलक :

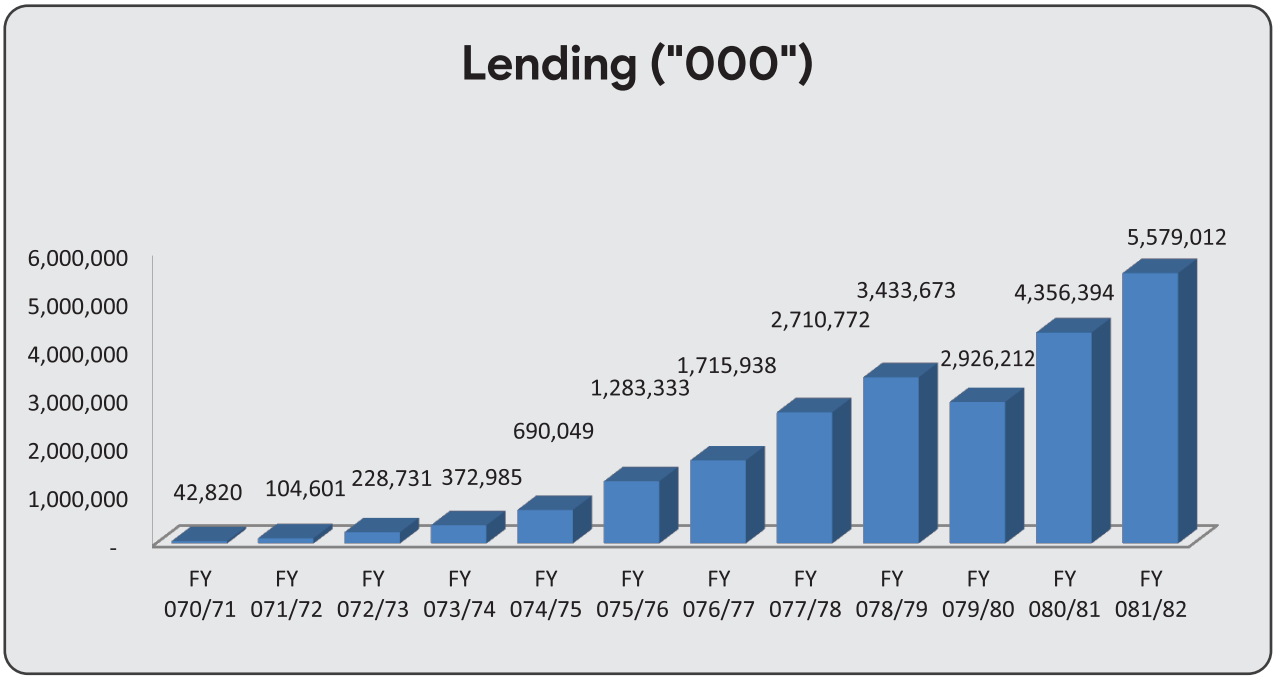
५.१ आवद्ध ग्राहक सदस्य संख्या:



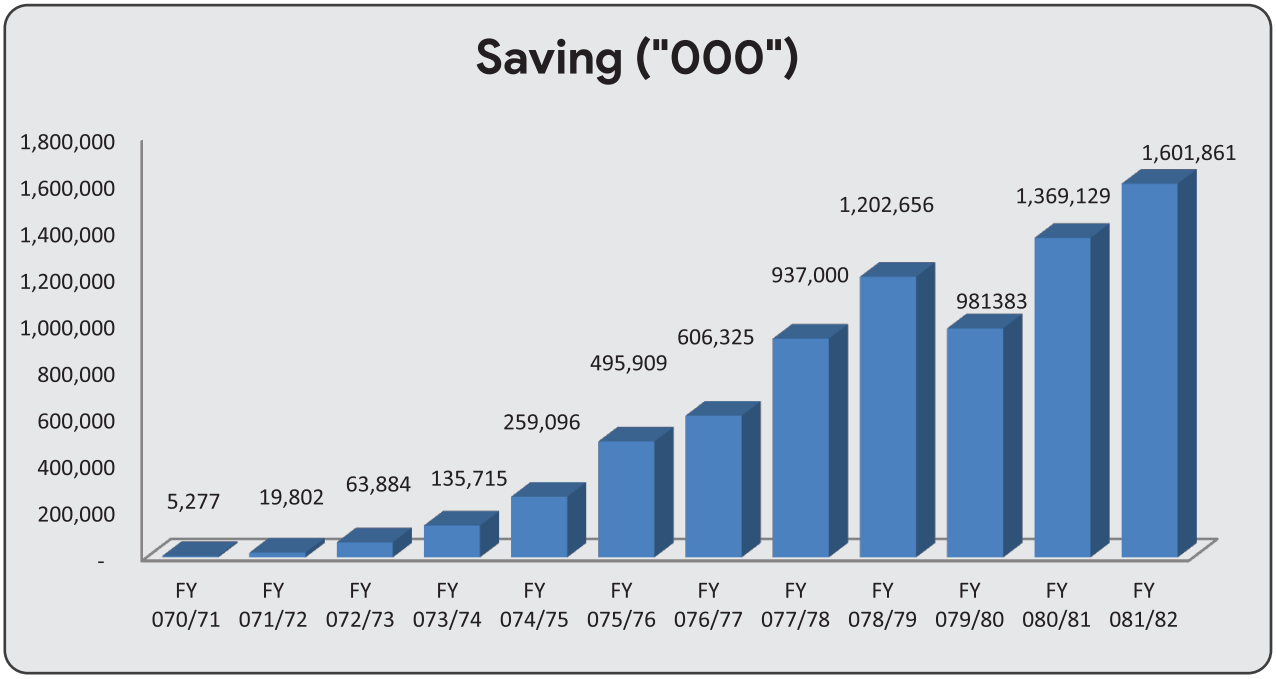
५.२ ऋणी सदस्य संख्या:



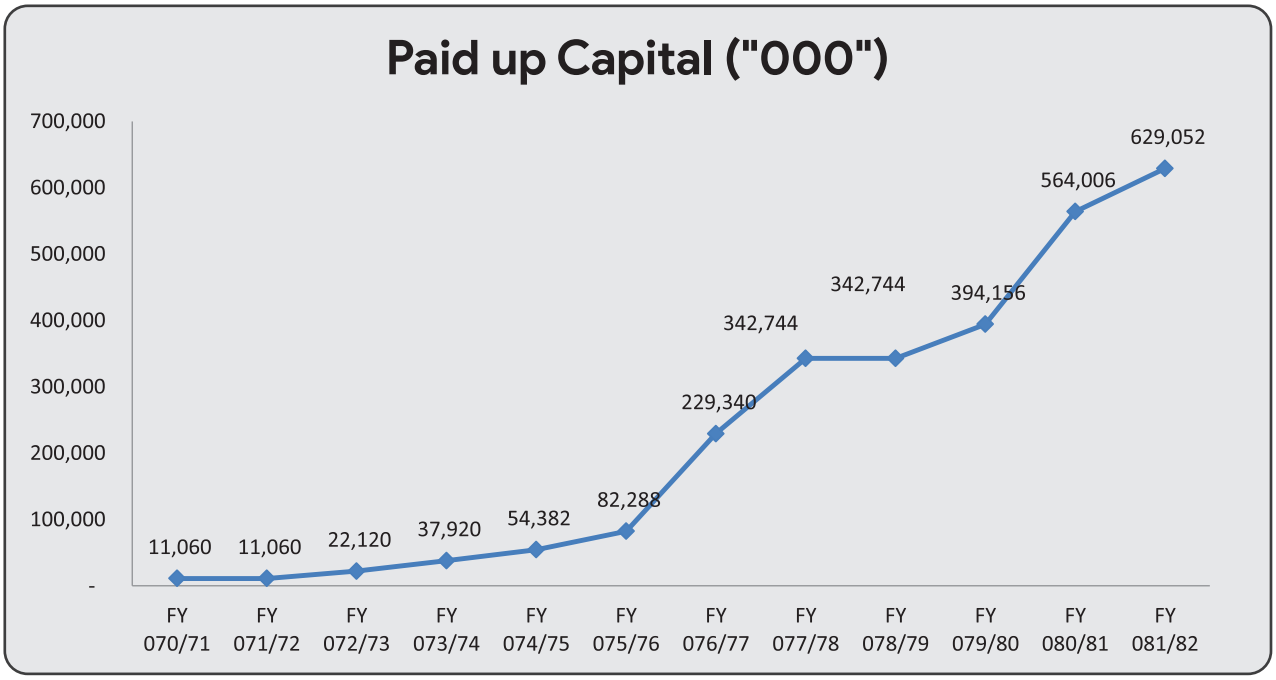
५.३ कर्जा लगानी (रु. हजारमा) :



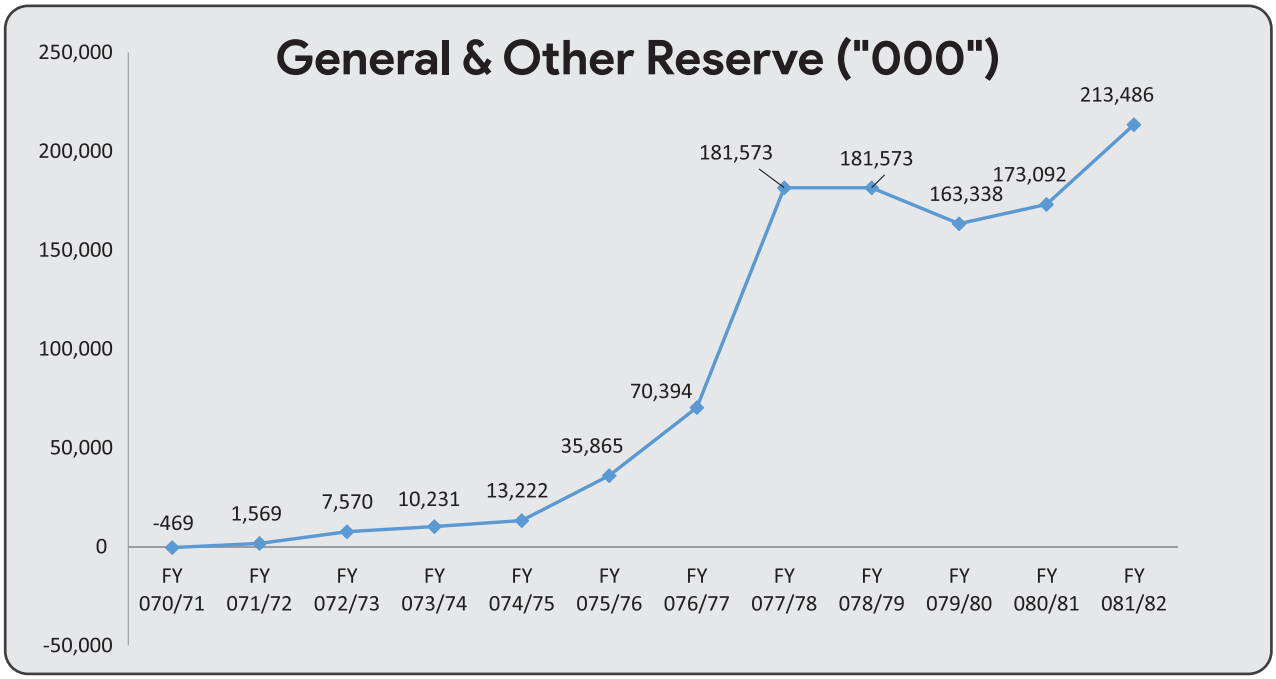
५.४ निक्षेप संकलन (रु. हजारमा) :



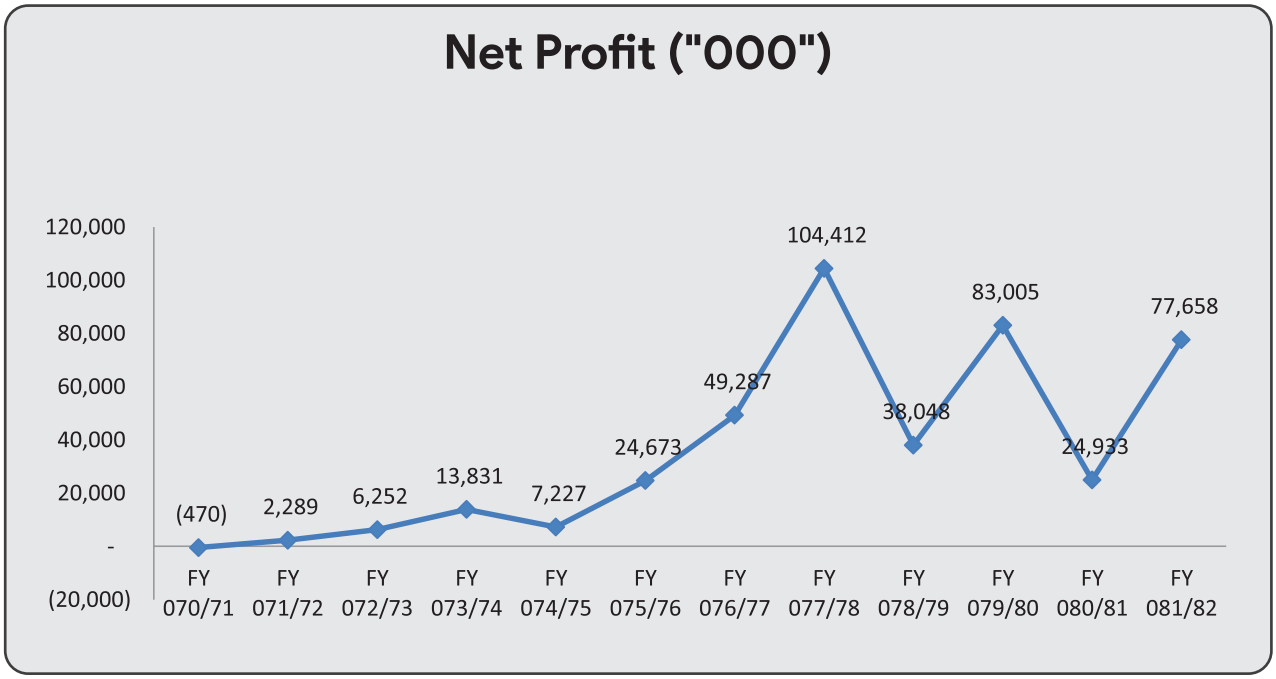
५.५ कूल चुक्ता पूँजीमा भएको परिवर्तन (रु. हजारमा)



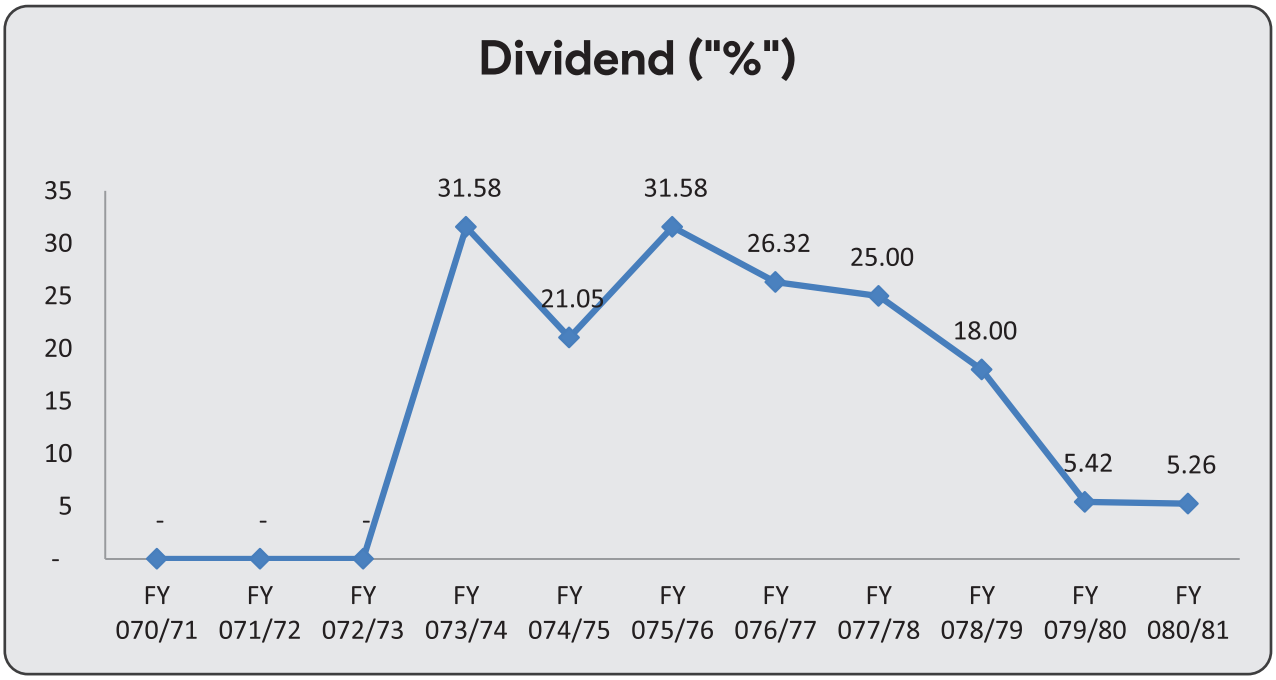
५.६ जगेडा तथा अन्य कोष (रु. हजारमा)



५.७ खुद मूनाफा (रु. हजारमा)



५.८ लाभांश वितरण- नगद तथा बोनस शेयर (%)



६. १२औं वार्षिक साधारणसभा प्रयोजनको लागि प्रकाशित सार्वजनिक सूचना

समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय बनेपा-७, काभ्रेपलाञ्चोक

बाह्रौ वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति : २०८२/०९/०९ गते

आदरणीय शेयरधनी महानुभावहरु,

मिति २०८२/०९/०८ गते मंगलवारको दिन बसेको सञ्चालक समितिको १८३औं बैठकको निर्णयानुसार यस वित्तीय संस्थाको बाह्रौ वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पुर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ।

सभा हुने मिति, समय र स्थान

मिति : २०८२/०९/३० गते बुधवार तदनुसार २०२६ जनवरी १४,

समय : बिहान ११:३० बजे,

स्थान : हिमालय दृश्य रिसोर्ट, धुलिखेल, काभ्रेपलाञ्चोक

छलफल तथा निर्णयका लागि निर्धारित बिषयसूची

क. सामान्य प्रस्तावहरु :

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत गरिने आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।

२. र्थिक वर्ष २०८१/०८२ को लेखापरीक्षकको प्रतिवेदन सहितको वासलात, नाफा नोक्सान हिसाव र नगद प्रवाह विवरण तथा सो सँग सम्वन्धित अनुसूचिहरु पारित गर्ने।

३. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३(२) तथा कम्पनी ऐन, २०६३ को दफा १११(३) अनुसार लेखापरीक्षण समितिको सिफारिस बमोजिम संस्थाको आर्थिक वर्ष २०८२/०८३ को बाह्य लेखापरीक्षण गर्नको लागि लेखापरीक्षक नियुक्त गरी निजको पारिश्रमिक निर्धारण गर्ने।

४. आर्थिक बर्ष २०८२/०८३ को वार्षिक कार्यक्रम, योजना तथा बजेट उपर छलफल तथा अनुमोदन गर्ने।

५. सञ्चालक समितिद्वारा संस्थापक समूहबाट प्रतिनिधित्व गर्ने एक जना रिक्त सञ्चालक नियुक्त गर्ने सम्बन्धमा गरिएको निर्णय अनुमोदन गर्ने।

६. सञ्चालक समितिले प्रस्ताव गरे बमोजिम आर्थिक वर्ष २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट हाल कायम कुल चुक्ता पूँजी रु. ६२,९०,५१,५६४/- को ०.२६३२ प्रतिशत (दशमलव पछिको चार अंक मात्र लिइएको) ले हुन आउने रकम (कर प्रयोजनको लागि) रु. १६,५५,३९८.८५ (अक्षरेपी सोह्र लाख पचपन्न हजार तिन सय अन्ठानव्वे दशमलव आठ पाँच मात्र) नगद लाभांश वितरण गर्ने प्रस्ताव पारित गर्ने।

ख. विशेष प्रस्तावहरु :

१. सञ्चालक समितिले प्रस्ताव गरे बमोजिम आर्थिक वर्ष २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट हाल कायम कुल चुक्ता पूँजी रु. ६२,९०,५१,५६४/- को ५ प्रतिशतले हुन आउने रकम रु. ३,१४,५२,५७८.२३ (अक्षरेपी तिन करोड चौध लाख बाउन्न हजार पाच सय अठहत्तर दशमलव दुई तिन मात्र) बोनस शेयर जारी गर्ने प्रस्ताव पारित गर्ने।

२. कारोबार सञ्चालनको दस वर्ष पुरा गरेका सावित समता लघुवित्त अन्तर्गतका संस्थापक शेयरधनीहरूको गत वर्ष गरिएको पहिलो परिवर्तन पछि बाँकी रहन गएको संस्थापक शेयरहरूलाई नेपाल राष्ट्र बैंकको पूर्व स्वीकृति अनुसार सर्वसाधारण शेयरमा रूपान्तरण गरी पुँजी संरचना अनुपात संशोधन गर्ने प्रस्ताव पारित गर्ने।

३. अन्य उपयुक्त लघुवित्त वित्तीय संस्थाहरुसँग गाभ्ने/गाभिने (मर्जर) वा प्राप्ति (एक्विजिशन) सम्वन्धी सम्झौतापत्र तर्जुमा गर्ने, DDA गर्ने र गाभ्ने/गाभिने वा प्राप्ति सम्वन्धी आवश्यक अन्य सम्पूर्ण प्रक्रिया पुरा गर्न/गराउन सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने प्रस्ताव पारित गर्ने।

४. वित्तीय संस्थाको प्रवन्धपत्र र नियमावलीमा आवश्यक संशोधन र सो संशोधन स्वीकृतिको क्रममा नियमनकारी निकायबाट कुनै फेरबदल, थपघट गर्न निर्देशन वा सूझाव भएमा सोही बमोजिम गर्न संचालक समिति वा संचालक समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रदान गर्ने प्रस्ताव पारित गर्ने।

ग. विविध

सञ्चालक समितिको आज्ञाले,

.....

कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी :

१. सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरुले सभाको दिन सभा हुने स्थानमा उपस्थित भई त्यहाँ राखिएको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। शेयरधनी महानुभावहरुको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा सभा हुने दिनको बिहान १०:३० बजे देखि सभा सञ्चालन रहे सम्म खुल्ला रहनेछ।

२. वार्षिक साधारण सभा, बोनस शेयर तथा नगद लाभांस प्रयोजनको लागि संस्थाको शेयर दाखिला खारेजको काम मिति २०८२/०९/१८ गते बन्द रहनेछ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१७ गते सम्म कारोवार भई संस्थाको शेयरधनी दर्ता किताबमा अभिलेख कायम रहेका शेयरधनीहरुले सो सभामा भाग लिन तथा बोनस शेयर नगद लाभांस पाउन योग्य हुनेछन्।

३. शेयरधनी महानुभावहरुको सुविधालाई ध्यानमा राखी वार्षिक साधारण सभाको सूचना सहितको वार्षिक प्रतिवेदन कार्यालय समय भित्र यस वित्तीय संस्थाको केन्द्रीय कार्यालय, बनेपा, काभ्रेपलाञ्चोकबाट वा वित्तीय संस्थाको वेबसाइट www.samata.org.np बाट प्राप्त गर्न सकिने व्यवस्था गरिएको छ। सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरुले आफ्नो परिचय खुल्ने प्रमाण (जस्तै नागरिकताको प्रमाणपत्र वा अन्य कुनै परिचय पत्र) सभा हुने दिन अनिवार्य रुपमा साथमा लिई आउनुहुन अनरोध छ।

४. साधारण सभामा भाग लिन प्रतिनिधी (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले सम्बन्धित समूह कै शेयरधनीको नाममा प्रतिनिधी पत्र (प्रोक्सी फाराम) भरी केन्द्रीय कार्यालय, बनेपा, काभ्रेपलाञ्चोकमा सभा शुरू हुनुभन्दा कम्तिमा ९६ घण्टा अगाडि दर्ता गराई सक्नु पर्नेछ। यसरी प्रतिनिधी नियुक्त गरिएको व्यक्ति वित्तीय संस्थाको सम्बन्धित समूहको शेयरधनी हुनु आवश्यक छ। प्रतिनिधी (प्रोक्सी) नियुक्त गरी सक्नुभएका शेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नु भएमा यस अघि दिइएको प्रोक्सी स्वतः बदर हुनेछ।

५. प्रतिनिधी मुकर्रर गर्दा सम्पूर्ण शेयरको प्रतिनिधी एकै व्यक्तिलाई गर्नु पर्दछ। एकै शेयरधनीले एक भन्दा बढि प्रतिनिधी मुकर्रर गरेमा जुन प्रोक्सी वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ सो मात्र मान्य हुनेछ।

६. प्रतिनिधि मुकर्रर गर्दा आफ्नो सम्पूर्ण शेयरको प्रोक्सी नियुक्त नगरी केहि शेयर आफैले राखी सभामा स्वयं शेयरधनी उपस्थित भएमा उक्त मुकर्रर गरिएको प्रतिनिधि स्वतः बदर हुनेछ। प्रतिनिधि मुकर्रर गरिएको शेयरको प्रोक्सी नियुक्त बदर गरिपाऊँ भनी शेयरधनीले निवेदन पेश गरेको अवस्थामा उक्त शेयरधनी स्वयं उपस्थित नभएमा समेत उक्त मुकर्रर गरिएको प्रतिनिधि स्वतः बदर हुनेछ, पछिल्लो प्रतिनिधि कायम हुनेछ।

७. नाबालक शेयरधनीको तर्फबाट वित्तीय संस्थाको शेयर लगत किताबमा संरक्षकको रुपमा दर्ता भएको व्यक्तिले भाग लिन वा प्रतिनिधी तोक्न सक्नु हुनेछ।

८. शेयरधनीहरुले व्यक्त गरेको मन्तव्य वा प्रश्नहरुको सम्बन्धमा संचालक समितिको तर्फबाट सामुहिक रुपले अध्यक्ष वा अध्यक्षबाट अख्तियारी पाएका व्यक्ति/पदाधिकारीले जवाफ दिन सक्नेछन्।

९. छलफलको विषय अन्तर्गत विविध शीर्षक सम्बन्धमा शेयरवाला महानुभावहरुले छलफल गर्न चाहनु भएको विषय बारेमा साधारण सभा हुनु भन्दा कम्तिमा ७ दिन अघि वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत वित्तीय संस्थाको अध्यक्षलाई लिखित रुपमा जानकारी दिनुपर्नेछ। तर यसलाई छलफल र पारित हुने प्रस्तावको रुपमा समावेश गरिने छैन।

१०. उक्त सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नुपरेमा कुल शेयर पुँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृती दिएकोमा बाहेक सभाको सूचनामा उल्लेख नभएको विषय (एजेण्डा) उपर सभामा छलफल र निर्णय गरिने छैन।

११. कम्पनी ऐन २०६३ को दफा ८४ अनुसारको संक्षिप्त वार्षिक आर्थिक विवरण, संचालक समितिको प्रतिवेदन, लेखापरीक्षकको प्रतिवदेन शेयरधनीहरुले निरीक्षण वा प्राप्त गर्न चाहनु भएमा वित्तीय संस्थाको रजिष्टर्ड कार्यालयबाट उपलब्ध हुनेछ।

१२. साधारण सभा सम्बन्धी अन्य जानकारीको लागि वित्तीय संस्थाको केन्द्रीय कार्यालय, बनेपा, काभ्रेपलाञ्चोकको फोन नं. ०११-५९७०००० सम्पर्क राख्नुहुन अनुरोध गरिन्छ।

बाह्रौ वार्षिक साधारण सभामा
सञ्चालक समितिको तर्फबाट अध्यक्ष ज्यूद्वारा प्रस्तुत
आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन

७. आर्थिक वर्ष २०८१/०८२ को विस्तृत वार्षिक प्रतिवेदन :

आदरणीय शेयरधनी महानुभावहरु,

यस समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेडको गरिमामय बाह्रौं वार्षिक साधारण सभामा उपस्थित् सम्पूर्ण शेयरधनी महानुभावहरु, विभिन्न नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधि, पत्रकार एवम् आमन्त्रित अतिथी ज्यूहरुलाई म स्वयम् तथा सञ्चालक समितिको तर्फबाट समेत हार्दिक स्वागत तथा अभिवादन गर्दछु। यस संस्थाको आर्थिक बर्ष २०८१/०८२ मा भएको कारोबारको समिक्षा गरी भावि योजना तथा रणनीति तर्जुमा र कार्यान्वयन गर्न यहाँहरुले सदा झै मार्गदर्शन गर्नुहुनेछ भन्ने आशा एवम् विश्वास लिएको छु । यस सभामा आर्थिक वर्ष २०८१/०८२ को कारोवारको सिंहावलोकन, संस्थाले हासिल गरेको प्रगति तथा उपलब्धीहरु, संस्था संचालनमा भोग्नु परेका चुनौतीहरु एवम् आगामी अल्पकालिन तथा दीर्घकालिन योजनाहरु, समग्र वित्तीय कारोवारको समिक्षा र पुनरावलोकन गर्न कम्पनी ऐन २०६३, धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३, बैक तथा वित्तीय संस्था सम्वन्धी ऐन २०७३, नेपाल राष्ट्र बैकद्वारा जारी आर्थिक वर्ष २०८१/०८२ को मौद्रिक नीति, "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ लगायत समय समयमा जारी गरिएका थप निर्देशनहरुको अधिनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट संस्थाको बाह्रौं वार्षिक साधारण सभामा यहाँहरु समक्ष पेश गर्न अनुमति चाहन्छु। साथै, यसमा आवश्यक सुझाव सहित समर्थनको लागि समेत अनुरोध गर्दछु।

७.१ वित्तीय कारोवार तथा मूख्य क्रियाकलापहरुको सिंहावलोकन :

यस वित्तीय संस्थाले आर्थिक वर्ष २०८१/०८२ को अन्त्यसम्ममा नेपालको सातवटै प्रदेशमा शाखा विस्तार गरी संस्थाको उपस्थिति सुनिश्चित गर्न सफल भएको जानकारी यस गरिमामय सभामार्फत गराउन चाहन्छु। हाल संस्थाले ३३ जिल्लाका ९१ वटा शाखा कार्यालय मार्फत ९२,००७ जना सक्रिय ग्राहक सदस्यहरूलाई लघुवित्त सेवा प्रदान गर्दै आएको छ। समिक्षा अवधिसम्ममा ग्राहक सदस्यहरूबाट रु. १ अर्व ६० करोड १८ लाख बराबरको निक्षेप संकलन गरिएको छ भने ४२,४९३ जना ऋणी सदस्यहरूलाई कुल रु. ५ अर्व ५७ करोड ९० लाख बराबरको कर्जा प्रवाह गरिएको छ।

विभिन्न आर्थिक तथा नीतिगत चुनौतीहरू माझ पनि संस्था समिक्षा वर्षमा रु. ७ करोड ७६ लाख ५७ हजार ६ सय १९ रुपैयाको खुद मुनाफा आर्जन गर्न सफल भएको छ। नेपाल राष्ट्र बैंकको निर्देशिका अनुसार जगेडा कोष तथा अन्य कोषमा आवश्यक रकम विनियोजन गर्नुका साथै, सञ्चालक समितिले हाल कायम चुक्ता पुँजी रु. ६२ करोड ९० लाख ५१ हजार ५ सय ६४ रुपैयाको आधारमा ५ प्रतिशत बोनस शेयर तथा कर प्रयोजनका लागि ०.२६३२ प्रतिशत नगद लाभांश वितरण गर्ने प्रस्ताव गरेको छ। उक्त प्रस्ताव यस गरिमामय सभाबाट पारित भई वितरण भएपश्चात् संस्थाको कुल सञ्चित मुनाफामा रु. १ करोड ३१ लाख ९७ हजार ८ सय ९८ रुपैया र छहत्तर पैंसा कायम रहनेछ भन्ने जानकारी समेत सभालाई गराउन चाहन्छु। चालु आर्थिक वर्षमा शाखाहरूको क्षमता अभिवृद्धि, नियमित कर्जा असुली, प्रचलित नीति तथा निर्देशिकाको पूर्ण पालना गर्दै कर्जा विस्तार लगायतका रणनीतिहरू कार्यान्वयन

गरी समग्र वित्तीय सूचकहरूमा सुधार ल्याई शेयरधनीहरूलाई समुचित लाभांश प्रदान गर्ने संस्थाको दृढ संकल्प रहेको व्यहोरा पनि यस सभामार्फत अवगत गराउन चाहन्छु।

यस अवधिमा ग्राहक सदस्यहरूको क्षमता अभिवृद्धिको लागि वित्तीय साक्षरता तथा सीप विकास सम्बन्धी गैर-वित्तीय कार्यक्रमहरूलाई समेत प्राथमिकताका साथ अघि बढाइएको छ। साथै, संस्थागत सामाजिक उत्तरदायित्व कोष परिचालन निर्देशिका, २०७८ अनुसार ग्रामीण समुदायमा वित्तीय सचेतना अभिवृद्धिको उद्देश्यले ९६१ जना लक्षित वर्गलाई तालिम सञ्चालन गरिएको जानकारी समेत यस सभालाई गराउन चाहन्छु।

अब म आर्थिक वर्ष २०८१/०८२ मा संस्थाको कार्यक्रम विस्तार तथा मुख्य वित्तीय सूचकहरूमा देखिएको प्रगति र परिवर्तनको संक्षिप्त विवरण यस सभामार्फत प्रस्तुत गर्न चाहन्छु।

क्र.सं	विवरण	इकाई	२०८१ असार मसान्तसम्म	२०८२ असार मसान्तसम्म	बृद्धि प्रतिशत	कैफियत
कार्यक्षेत्र तथा कार्यक्रम विस्तार :						
१	कार्यक्षेत्र जिल्ला	संख्या	३३	३३	**०%**	
२	शाखा कार्यालय	संख्या	९९	९१	**-८%**	शाखा मर्ज भएको
३	ग्राहक सदस्य	संख्या	८५,५५९	९२,००७	**८%**	
४	केन्द्र	संख्या	७,५६४	८,०२४	**६%**	
५	समुह	संख्या	१९,३०८	२१,८३६	**१३%**	
६	ऋणी सदस्य	संख्या	३८,७७०	४२,४९३	**१०%**	
प्रमुख वित्तीय सूचकहरु :						
१	लगानीमा रहेको कर्जा	रु.	४,३५६,३९४,४७१	५,५७९,०१२,४८२	**२८%**	
२	कुल चुक्ता पूँजी	रु.	५६४,००६,३०३	६२९,०५१,५६४	**१२%**	
३	सदस्यको बचत	रु.	१,३६९,१२८,६११	१,६०१,८६०,९६२	**१७%**	
४	तिर्न बाकी कर्जा सापट	रु.	२,३२४,३५६,२९६	३,३७४,५०४,८९८	**४५%**	
५	व्याज खर्च	रु.	२७२,५३१,३७२	३३९,०२३,३८१	**२४%**	
६	कर्मचारी खर्च	रु.	११७,१७४,८९०	१८०,५५७,२४२	**५४%**	गत आ.व.को खर्चमा सांकेतिक मनकामना स्मार्ट लघुवित्तको ०८१।०३।२३ सम्मको खर्च जोडिएको छैन ।
७	अन्य संचालन खर्च	रु.	४५,१३०,८५४	५१,२७५,६८९	**१४%**	
८	कर्जा नोक्सानी व्यवस्था	रु.	१२६,२०३,३९५	१६९,५९२,७२८	**३४%**	
९	खुद मुनाफा	रु.	२४,९३३,०३७	७७,६५७,६१९	**२११%**	
१०	पुँजीकोष अनुपात	प्रतिशत	१५.१८%	१३.२२%	**-१.९६%**	

७.२ मानव संसाधन व्यवस्थापन तथा क्षमता अभिवृद्धि :

संस्थाको व्यवस्थापनमा वित्तीय क्षेत्रको लामो अनुभव प्राप्त गरेका योग्य, दक्ष तथा अनुभवी कर्मचारीहरू कार्यरत रहेका छन्। "कर्मचारीहरू संस्थाको मेरुदण्ड हुन्" भन्ने मान्यतालाई आत्मसात गर्दै उहाँहरूको क्षमता अभिवृद्धि र बृत्ति विकासका लागि संस्थाले समय सापेक्ष आवश्यक आन्तरिक तथा बाह्य तालिम तथा प्रशिक्षणहरू नियमित रूपमा प्रदान गर्दै आइरहेको व्यहोरा यस सभालाई जानकारी गराउन चाहन्छु।

कर्मचारी सेवा विनियमावली, २०७८ बमोजिम कार्यरत कर्मचारीहरूको कार्यसम्पादन मूल्याङ्कनको आधारमा सरुवा, बढुवा तथा अन्य सेवा सुविधाहरू समायोजन गर्ने प्रक्रिया संस्थाले निरन्तर कार्यान्वयन गर्दै आएको छ। साथै, संस्था सधैँ योग्य, दक्ष, लगनशील तथा इमानदार जनशक्तिलाई नियुक्त गर्न र दीर्घकालीन रूपमा संस्थाको सेवामा

कायम राख्न उत्प्रेरित गर्ने प्रतिबद्धताका साथ अघि बढिरहेको छ । कर्मचारीहरूको क्षमता अभिवृद्धिलाई उच्च प्राथमिकतामा राखी संस्थाले वार्षिक तालिम कार्यतालिका (Training Calendar) अनुसार विभिन्न आन्तरिक तथा बाह्य तालिम, गोष्ठी तथा अभिमुखीकरण कार्यक्रमहरू सञ्चालन गर्दै आएको व्यहोरा यस गरिमामय सभालाई जानकारी गराउन चाहन्छु ।

समिक्षा अवधिमा प्रचलित नियमअनुसार, अघिल्लो वर्षको कुल तलबभत्ताको कम्तीमा ३ प्रतिशत अर्थात् रु. २९,५०,६५५/- साथै सो आर्थिक वर्षमा खर्च गर्नुपर्ने कोषमा रहेको रकम रु. १४,३६,४३२/- गरी रु. ४३,८७,०८७/- बराबरको रकम कर्मचारी क्षमता अभिवृद्धिमा खर्च गर्नुपर्नेमा रु. ४२,७१,९२२/- रुपैया आन्तरिक तथा बाह्य तालिम कार्यक्रममा खर्च गरिएको छ। बाँकी रहेको रु. १,१५,१६५/- कर्मचारी दक्षता अभिवृद्धि कोषमा जम्मा गरी चालु आर्थिक वर्षमा उपयोग गर्ने योजना अनुसार संस्था अघि बढिरहेको व्यहोरा समेत यस सभालाई अवगत गराउन चाहन्छु ।

अब म आर्थिक वर्ष २०८१/०८२ को असार मसान्तसम्म कायम मानव संसाधन संरचना तथा कर्मचारी क्षमता अभिवृद्धि सम्बन्धी क्रियाकलापहरूको संक्षिप्त विवरण देहाय बमोजिम प्रस्तुत गर्न चाहन्छु ।

- **मानव संसाधन संरचना :**

क्र.सं.	तह/श्रेणी	जनशक्ति संख्या
१	व्यवस्थापकीय श्रेणी	५
२	अधिकृत श्रेणी	२०
३	सहायक श्रेणी	२५९
४	प्रशिक्षार्थी	५५
	सहयोगी	५३
	जम्मा	३९२

- **कर्मचारी क्षमता अभिवृद्धि सम्बन्धी कार्यक्रमहरूको विवरण :**

क्र.स	तालिम/सेमिनार/कार्यशाला गोष्ठी	तालिम प्रदायक संस्था	तालिम संचालन स्थान/माध्यम	आन्तरिक/बाह्य	सहभागी संख्या
1	NPL Management cum Exposure Visit	Institute of Banking Training and Corporate Management	Bangladesh	External	2
2	Credit & Operation Risk Management	Banking Training Institute	Hotel Siddhartha, Nepalgunj	External	4
3	Recovery Strategies & AML/CFT Training	Samata Gharelu Laghubitta Bittiya Sanstha Ltd.	Hotel Simara, Simara	Internal	124
4	Recovery Strategies & AML/CFT Training	Samata Gharelu Laghubitta Bittiya Sanstha Ltd.	Hotel New Era, Butawal	Internal	50
5	Collateral Valuation	Banking Training Institute	Gautam Hotel, Bardibas	External	3
6	Credit & Operation Risk Management	Banking Training Institute	Hotel Siddhartha, Nawalparasi	External	2
7	Credit Recovery Management	First Microfinance Laghubitta Bittiya Sanstha Ltd	Hotel Bhadgaun, Bhaktapur	External	3

क्र.स	तालिम/सेमिनार/कार्यशाला गोष्ठी	तालिम प्रदायक संस्था	तालिम संचालन स्थान/माध्यम	आन्तरिक/बाह्य	सहभागी संख्या
8	Credit Recovery Management	First Microfinance Laghubitta Bittiya Sanstha Ltd	Lisara Reception, Naksal	External	2
9	Comprehensive Credit Management & Addressing the Current Challenges of MFIs	Banking Finance & Insurance Institute of Nepal (BFIN)	Dhulikhel Eco Resort, Dhulikhel	External	3
10	Company Related Training	Shrawan Kumar Support Pvt.Ltd	Sky Garden Resort, Chaukot, Dhulikhel	External	2
11	AML/CFT	First Microfinance Laghubitta Bittiya Sanstha Ltd	Hotel Smart, Dhumbarahi	External	2
12	बंगलादेशमा लघुवित्त सम्बन्धी तालिम तथा अध्ययन/अवलोकन भ्रमण	Center for Self-help Development (CSD)	Bangladesh	External	2
13	Leadership Development Cum Exposure Visit in Thailand	Institute of Banking Training and Corporate Management	Thailand	External	2
14	Effective Recovery Management Training	Center for Microfinance Nepal	Simara	External	3
15	Risk Based Internal Audit for Microfinance	Banking Finance & Insurance Institute of Nepal (BFIN)	Kohalpur	External	3
16	Cybersecurity & Digital Risk Governance in Microfinance: Enhancing IT System, Security and Compliance	Saaj Investment Research& Training Pvt.Ltd	Kathmandu	External	2
17	Recovery Strategy Training	Samata Gharelu Laghubitta Bittiya Sanstha Ltd.	Bardibas	Internal	26
18	Recovery Strategy Training	Samata Gharelu Laghubitta Bittiya Sanstha Ltd.	Chapur	Internal	26
19	Recovery Strategy Training	Samata Gharelu Laghubitta Bittiya Sanstha Ltd.	Kalaiya	Internal	40
20	"सूचीकृत संगठित संस्थाका परिपालना अधिकृतहरुका लागि सूचीकृत संगठित संस्थाहरुले प्रवाह गर्नुपर्ने सूचना, विवरण तथा जानकारीका सम्बन्धमा"	Nepal Dhitopatra Board	Kathmandu	External	1
Total					302

७.३ सञ्चालक तथा प्रमुख कार्यकारी अधिकृतको बैदेशिक तालिम, अध्ययन तथा अवलोकन भ्रमण :

आर्थिक वर्ष २०८१/०८२ मा संस्थाका कुनै पनि संचालक तथा प्रमुख कार्यकारी अधिकृतको बैदेशिक तालिम, अध्ययन तथा अवलोकन भ्रमण नभएको व्यहोरा यस सभालाई जानकारी गराउन चाहन्छु।

७.४ प्रविधिको विकास :

संस्थाको सम्पूर्ण वित्तीय कारोबार, जनशक्ति व्यवस्थापन, कर्मचारी कार्यसम्पादन मूल्याङ्कन, बिदा व्यवस्थापन, स्थिर सम्पत्तिको ह्रासकट्टी, मौज्दात व्यवस्थापन तथा कार्यक्रमगत विवरणहरू लगायतका कार्यहरू सरल र प्रभावकारी ढंगले सम्पन्न गर्नका लागि Synergy Tech Solution Company को Core Banking System (Mfin Plus) सफ्टवेयर प्रणाली कार्यान्वयनमा ल्याइएको छ। सोही कम्पनीको सहकार्यमा Cloud Server मार्फत वित्तीय कारोबारहरूको Data Backup व्यवस्थापन समेत नियमित रूपमा गरिँदै आएको छ। वित्तीय संस्थाको डेटा सुरक्षित राख्ने जिम्मेवारी Himalaya Pvt. Ltd. ले लिएको भए तापनि, संस्था स्वयंले समेत External Hard Disk मा

समय-समयमा डेटा सुरक्षित राख्ने कार्य गर्दै आएको छ। प्रविधि सम्बन्धी सम्पूर्ण कार्यहरूलाई व्यवस्थित रूपमा सञ्चालन गर्नका लागि अलग सूचना तथा प्रविधि (आईटी) विभाग स्थापना गरी अनुभवी र दक्ष जनशक्ति मार्फत संचालन गरिँदै आएको व्यहोरा यस गरिमामय सभालाई जानकारी गराउन चाहन्छु।

केन्द्रीय कार्यालय सहित सबै शाखा कार्यालयहरूमा सिसी क्यामेरा जडान गरी सम्भावित जोखिम न्यूनीकरण गर्ने र आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने प्रयास गरिएको छ। संस्थाको अनुगमन तथा सुपरिवेक्षण कार्यलाई प्रभावकारी बनाउन Online Reporting System को विकास गरी तथ्यांक संकलन र विश्लेषण प्रक्रियालाई सरल र पारदर्शी बनाइएको छ। साथै, संस्थाले स्थापना कालदेखि सञ्चालनमा ल्याएको Website मा नियमित रूपमा अद्यावधिक जानकारीहरू राखी सर्वसाधारणलाई संस्थाको गतिविधिबारे सूचित गराउने कार्य हुँदै आएको छ।

त्यस्तै गरी, डिजिटल तथा भर्चुअल प्रविधिको प्रयोग गर्दै शाखाहरूको मासिक तथा त्रैमासिक प्रगति समिक्षा बैठक, सञ्चालक समिति तथा उप-समितिहरूका बैठकहरू आवश्यकतानुसार अनलाइन माध्यमबाट सञ्चालन गर्ने प्रविधि-मैत्री कार्यशैलीको विकास भएको छ। यस प्रविधि प्रयोगले भौतिक बैठकका कारण लाग्ने समय र खर्चमा उल्लेखनीय रूपले न्यूनीकरण भएको व्यहोरा पनि यस गरिमामय सभालाई जानकारी गराउन चाहन्छु।

७.५ सञ्चालक समितिमा भएको हेरफेर :

साविक मनकामना स्मार्ट लघुवित्त वित्तीय संस्था लिमिटेडलाई प्राप्ति (एक्विजिशन) गरेपछि मिति २०८१ फागुन ११ गते सम्पन्न एघारौँ वार्षिक साधारण सभाबाट वित्तीय संस्थाको नियमावलीको परिच्छेद ४ को नियम २७ बमोजिम चार वर्षका लागि एक जना महिला सहित कुल ६ जना सञ्चालकहरू (संस्थापक शेयरधनीतर्फबाट ४ जना र सर्वसाधारण शेयरधनीतर्फबाट २ जना) निर्वाचित भई निर्वाचित सञ्चालकहरूको पहिलो बैठकले श्री डम्मर मणि थेवे लिम्बू (संस्थापक) ज्यूलाई सञ्चालक समितिको अध्यक्षमा चयन गर्नुका साथै स्वतन्त्र सञ्चालक श्री निरंजन पराजुली ज्यूलाई बाँकी कार्यकालका लागि निरन्तरता दिने निर्णय गरेकोमा सञ्चालक श्री हरि बहादुर भण्डारी ज्यूले आफ्नो व्यक्तिगत कारण देखाई पदबाट दिनु भएको राजीनामा मिति २०८१ फागुन २१ गते बसेको सञ्चालक समितिको १७३औँ बैठकबाट स्वीकृत गरिएको व्यहोरा यस गरिमामय सभामा जानकारी गराउन चाहन्छु। साथै, हाल कायम सञ्चालक समिति तपसिल अनुसार रहेको जानकारी समेत प्रस्तुत गर्दछु।

सञ्चालक समितिको विवरण :

क्र.सं.	सञ्चालकको नाम, थर	पद	प्रतिनिधित्व समुह
१.	श्री डम्मर मणि थेबे लिम्बु	अध्यक्ष	संस्थापक
२.	श्री राजेश्वरप्रसाद आचार्य	संचालक	संस्थापक
३.	श्री निरंजन प्रसाद न्यौपाने	संचालक	संस्थापक
४.	श्री भक्तराम खड्का	संचालक	सर्वसाधारण
५.	श्री अनुपा ओझा	संचालक	सर्वसाधारण
६.	श्री निरंजन पराजुली	संचालक	स्वतन्त्र

आर्थिक वर्ष २०८१/०८२ मा सञ्चालक समितिको कुल १६ पटक बैठकहरू सम्पन्न भएका छन्। ती बैठकहरू मार्फत संस्थालाई सशक्त, सक्षम तथा दीर्घकालीन रूपमा सबलीकरण गर्ने उद्देश्यले आवश्यक रणनीतिहरू तय गर्नुका साथै समसामयिक आवश्यकता र नियामकीय दायित्व अनुसार विविध नीतिगत निर्णयहरू गरिएका छन्। यस्ता निर्णयहरू संस्थाको व्यवसायिक आवश्यकता, सुशासन, पारदर्शिता र दिगो विकासलाई सम्बोधन गर्न केन्द्रीत रही

संस्थाको सञ्चालन, विस्तार र रणनीतिक दिशालाई अझ प्रभावकारी तथा परिणाममुखी बनाउने दिशामा क्रियाशील रहँदै आइरहेको व्यहोरा यस गरिमामय सभामा जानकारी गराउन चाहन्छु ।

७.६ संस्थागत सुशासन :

संस्थागत सुशासन कायम राख्ने विषयमा सञ्चालक समिति तथा व्यवस्थापन पक्ष पूर्ण रूपले प्रतिबद्ध रहँदै आएको छ। संस्थागत सुशासन संस्था सञ्चालनको मूल मार्गदर्शक सिद्धान्त भएको तथ्यलाई मनन गर्दै सञ्चालक समितिका कार्यहरू तथा संस्थाका सम्पूर्ण क्रियाकलापहरू पारदर्शिता, जवाफदेहिता र उत्तरदायित्वमा आधारित रही सञ्चालन गरिएको छ । यसका माध्यमबाट संस्थागत सुशासनको अभ्यास सुदृढ गर्नुका साथै सरोकारवालाहरूमा त्यसको प्रत्यक्ष अनुभूति गराउने प्रयत्न संस्थाले निरन्तर रूपमा गरिरहेको छ। वित्तीय संस्थाको सञ्चालक समिति, व्यवस्थापन समुह, शेयरधनी, ग्राहक तथा अन्य सम्पूर्ण सरोकारवालाहरूको हित संरक्षण एवं प्रवर्द्धनमा समर्पित रही कार्य गर्दै आएको व्यहोरा अवगत गराउन चाहन्छु। साथै, नेपाल राष्ट्र बैंक तथा सम्बन्धित नियामक निकायहरूको निर्देशनको पूर्ण पालना गर्दै संस्थागत सुशासनको निरन्तरता र प्रभावकारी कार्यान्वयन सुनिश्चित गर्न सञ्चालक समितिबाट आवश्यक विभिन्न नीति, कार्यविधि तथा निर्देशिकाहरू स्वीकृत गरी कार्यान्वयनमा ल्याइएको तथ्य यस गरिमामय सभामा जानकारी गराउन चाहन्छु।

७.७ आन्तरिक नियन्त्रण प्रणाली :

संस्थामा प्रभावकारी आन्तरिक नियन्त्रण प्रणालीको सुनिश्चितताका लागि नेपाल राष्ट्र बैंकबाट स्वीकृति लिनुपर्ने तीन वटा प्रमुख विनियमावलीहरू कर्मचारी सेवा विनियमावली, २०७८, आर्थिक प्रशासन विनियमावली, २०७८, तथा कर्जा अपलेखन विनियमावली, २०७८ लागू गरिएको छ। यस्तै, संस्थाले आन्तरिक रूपमा आवश्यक ठहरिएका २९ वटा नीति, कार्यविधि तथा निर्देशिकाहरू स्वीकृत गरी कार्यान्वयनमा ल्याएको छ। ती नीतिहरूको प्रभावकारी कार्यान्वयन सुनिश्चित गर्न सञ्चालक समितिबाट समय-समयमा अनुगमन गरिनुका साथै व्यवस्थापन पक्षलाई आवश्यक सल्लाह र सुझाव प्रदान गर्दै ती नीतिहरूको समयानुकूल परिमार्जन समेत गरिँदै आएको छ। आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन संस्थाले प्रशासनिक नियन्त्रण, बजेट नियन्त्रण, कम्प्युटरीकृत अभिलेख प्रणाली तथा नियमित अनुगमन जस्ता उपक्रमहरू अपनाएको छ । शाखा कार्यालयहरूको प्रभावकारी अनुगमन तथा सुपरिवेक्षण सुनिश्चित गर्न हालको भौगोलिक संरचनालाई ध्यानमा राखी १० वटा ईलाका निर्धारण गरिएका छन्, जहाँ प्रत्येक ईलाकामा अनुगमन अधिकृतहरूको मुकाम स्थापना गरी उहाँहरु मार्फत मातहत शाखाहरूको नियमित स्थलगत निरीक्षणको व्यवस्था मिलाइएको छ । साथै, केन्द्रीय कार्यालयमा स्थापना गरिएको अनुगमन तथा सुपरिवेक्षण विभागबाट अनुगमन अधिकृतहरू र शाखा कार्यालयहरूको कार्यसम्पादनको नियमित अनुगमन तथा सुपरिवेक्षण गरिँदै आएको छ । यसका अतिरिक्त, आन्तरिक लेखापरीक्षक नियुक्त गरी केन्द्रीय तथा शाखा कार्यालयहरूको त्रैमासिक आन्तरिक लेखापरीक्षण कार्यलाई निरन्तरता दिइएको छ । नेपाल राष्ट्र बैंकद्वारा गरिने स्थलगत तथा गैर-स्थलगत निरीक्षणहरू तथा बाह्य लेखापरीक्षणको क्रममा उठाइएका निर्देशन तथा कैफियतहरूलाई संस्थाले गम्भीरतापूर्वक लिई आवश्यक सुधार गर्दै आएको छ, र भविष्यमा यस्ता त्रुटिहरू नदोहोरिने गरी आन्तरिक नियन्त्रण प्रणालीलाई अझ चुस्त, दुरुस्त र प्रभावकारी बनाउँदै लैजाने संस्थाको दृढ प्रतिवद्धता रहेको कुरा यस गरिमामय सभामा जानकारी गराउन चाहन्छु । यसै सन्दर्भमा, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा नेपाल राष्ट्र बैंकको एकीकृत निर्देशन बमोजिम सञ्चालक समितिको प्रत्यक्ष जवाफदेहीमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति तथा सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई अझ व्यवस्थित, उत्तरदायी र संस्थागत सुशासन अनुकूल बनाइएको व्यहोरा समेत सभामा अवगत गराउन चाहन्छु।

क. **लेखापरीक्षण समिति** : सञ्चालक समितिले गैर-कार्यकारी सञ्चालक श्री निरंजन प्रसाद न्यौपानेज्यूको संयोजकत्वमा लेखापरीक्षण समिति गठन गरेको छ। सो समितिको सदस्य-सचिव आन्तरिक लेखापरीक्षण विभाग प्रमुख रहने व्यवस्था गरिएको भए तापनि हाल उक्त विभागको कार्य बाह्य आन्तरिक लेखापरीक्षक नियुक्त गरी आन्तरिक लेखापरीक्षण सम्बन्धी कामकारबाही अघि बढिरहेको कारणले अर्को व्यवस्था नभएसम्मका लागि हाललाई सो स्थानमा अनुगमन तथा सुपरिवेक्षण विभागका प्रमुखलाई तोकिएको छ। समितिले संस्थाको आर्थिक अवस्थाको समीक्षा सहित आन्तरिक नियन्त्रण र लेखापरीक्षणको परिणाम सम्बन्धी विस्तृत छलफल गरी संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिँदै आएको छ। आर्थिक वर्ष २०८१/०८२ मा यस समितिको ६ पटक बैठक बसी आवश्यक निर्णयहरू गरी व्यवस्थापन पक्षलाई सल्लाह, सुझाव तथा निर्देशनहरू प्रदान गर्दै आईरहेको छ।

ख. **कर्मचारी सेवा सुविधा समिति** : सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री राजेश्वरप्रसाद आचार्य ज्यूको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति गठन गरेको छ, जसको सदस्य सचिव जनशक्ति व्यवस्थापन विभागका प्रमुख रहनुभएको छ। संस्थाको आवश्यकता र कार्यदिशालाई मध्यनजर गर्दै सो समितिले कर्मचारीहरूका सेवा सुविधा सम्बन्धी नीतिगत र कार्यान्वयन पक्षको समिक्षा एवं सिफारिस गर्ने कार्य गर्दै आईरहेको छ। समिक्षा अवधिभर समितिको बैठकहरू आवश्यकतानुसार आह्वान गर्दै आईरहेकोमा समिक्षा अवधिमा जम्मा ३ पटक बैठक सम्पन्न भएको छ।

ग. **जोखिम व्यवस्थापन समिति** : सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री निरंजन पराजुली ज्यूको संयोजकत्वमा जोखिम व्यवस्थापन समिति गठन गरेको छ, जसमा जोखिम तथा असुली विभागका प्रमुखलाई सदस्य सचिवको जिम्मेवारी दिइएको छ। उक्त समिति संस्थाको समग्र जोखिम व्यवस्थापन प्रणाली सुदृढ पार्ने उद्देश्यले कार्यरत रहँदै आएको छ। समिक्षा अवधिमा समितिको बैठक ५ पटक बसी संस्थाको तरलता जोखिम, कर्जा जोखिम, बजार जोखिम, सञ्चालन जोखिम तथा व्यवस्थापन सम्बन्धी जोखिमहरू पहिचान, मुल्याङ्कन र न्यूनिकरण गर्ने उपायहरूमा छलफल तथा निर्णय गरी सोको कार्यान्वयनमा समितिले सक्रिय भूमिका निर्वाह गर्दै आएको छ।

घ. **सम्पत्ति शुद्धीकरण अनुगमन समिति** : सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री भक्तराम खड्का ज्यूको संयोजकत्वमा सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरेको छ, जसमा प्रशासन विभागका प्रमुख सदस्य सचिवको रूपमा तोकिएका छ। यस समितिको मुख्य उद्देश्य संस्था भित्र हुने सम्पत्ति शुद्धीकरण (Money Laundering) तथा आतंकवादी वित्तीयकरण (Terroristic Financing) जस्ता गतिविधिहरूको रोकथाम तथा नियन्त्रण सुनिश्चित गर्नु हो। समिक्षा अवधिमा समितिको ४ पटक बैठक बसेको छ, जसमा संस्थाको आन्तरिक सम्पत्ति शुद्धीकरण अनुगमन कार्यविधि, २०७८, प्रचलित कानूनहरू तथा नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनहरूको समुचित पालना गरिरहेको सुनिश्चित गर्ने विषयमा आवश्यक छलफल तथा निर्णयहरू गर्दै आईरहेको छ। सोहीअनुसार, समितिले व्यवस्थापन पक्षलाई नीति तथा कार्यान्वयन सम्बन्धी सल्लाह, सुझाव र निर्देशनहरू प्रदान गर्दै संस्थालाई जोखिम मुक्त तथा नियमन अनुकूल बनाउने दिशामा महत्वपूर्ण योगदान पुऱ्याएको छ।

उपरोक्त समितिहरुको क्रियाशिलताले आन्तरिक नियन्त्रण प्रणाली सन्तोषजनक रहेको देखिएको व्यहोरा यस गरिमामय सभालाई अवगत गराउन चाहन्छु।

७.८ ग्राहक संरक्षण तथा संस्थागत सामाजिक उत्तरदायित्व कोष :

क. **ग्राहक संरक्षण कोष** : वित्तीय संस्थाले आफ्ना ग्राहक सदस्यहरूको हित र संस्थागत सामाजिक उत्तरदायित्वको प्रवर्द्धनका लागि प्रत्येक आर्थिक वर्षको खुद मुनाफाबाट नियमानुसार निश्चित प्रतिशत रकम छुट्याई ग्राहक संरक्षण कोष खडा गरेको छ। यस कोषको प्रभावकारी सञ्चालनका लागि संस्थाले ग्राहक संरक्षण कोष सञ्चालन कार्यविधि, २०७८ तयार गरी कार्यान्वयनमा ल्याएको छ। उक्त कोष विशेषतः बाढी, पहिरो, आगलागी जस्ता दैवी विपत्तिबाट प्रभावित ग्राहक सदस्यहरू तथा तिनका परिवारका सदस्यहरूको स्वास्थ्य उपचार, मृत्यु भएमा राहत सहयोग, महिला सदस्यहरूलाई सुत्केरी भएको अवस्थामा आर्थिक सहयोग उपलब्ध गराउने उद्देश्यले प्रयोग हुँदै आएको छ । साथै, ग्राहक सदस्यहरूको क्षमता अभिवृद्धि तथा आम्दानी वृद्धि गर्न आवश्यक सीपमूलक तालिम, गोष्ठी तथा सचेतनामूलक कार्यक्रम सञ्चालनमा पनि सो कोषको प्रयोग भइरहेको छ । आर्थिक वर्ष २०८०/०८१ मा प्राप्त कुल खुद मुनाफाबाट १ प्रतिशत रकम रु.२,४९,३३०।- ग्राहक संरक्षण कोषमा जम्मा गरिएको छ । समिक्षा अवधिमा सो कोषबाट खर्च गर्नुपर्ने न्यूनतम ५० प्रतिशतको तुलनामा उल्लेखनीय रुपमा बढी अर्थात् रु. १५,७२,२००।- (६३१ प्रतिशत) रकम खर्च गरिएको छ। आगामी दिनहरूमा पनि कार्यविधिको पूर्ण पालना गर्दै कोषमा जम्मा हुने रकमलाई पारदर्शी, नियमन अनुकूल र प्रभावकारी रूपमा ग्राहकहरूको हकहितमा प्रयोग गरिने व्यहोरा यस गरिमामय सभा मार्फत प्रस्तुत गर्न चाहन्छु।

ख. **संस्थागत सामाजिक उत्तरदायित्व कोष** : वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व (CSR) बहन गर्ने कार्यलाई प्रभावकारी रूपमा अघि बढाउन "संस्थागत सामाजिक उत्तरदायित्व कोष परिचालन निर्देशिका, २०७८" तयार गरी कार्यान्वयनमा ल्याएको छ। आर्थिक वर्ष २०८०/८१ को खुद मुनाफाबाट १ प्रतिशत रकम रु. २,४९,३३०।- संस्थागत सामाजिक उत्तरदायित्व कोषमा जम्मा गरिएको छ। सो कुल रकममध्ये कम्तीमा ५ प्रतिशत लक्षित वर्गलाई लाभ हुने गरी वित्तीय साक्षरता कार्यक्रमहरू सञ्चालन गर्नुपर्ने प्रावधान रहेकोमा समिक्षा अवधिमा रु. २१,४२०।- अर्थात् ९ प्रतिशत रकम वित्तीय साक्षरता कार्यक्रममा खर्च गरिएको छ भने अन्य सामाजिक उत्तरदायित्व सम्बन्धी कार्यहरूमा रु. १,७८,०४५।- खर्च गरी जम्मा रु. १,९९,४६५।- अर्थात् करिब ८० प्रतिशत रकम खर्च गरिएको छ। आगामी दिनहरूमा पनि यो कोषलाई निर्देशिकाको दायराभित्र रही थप व्यवस्थित, प्रभावकारी र लक्ष्यमुखी ढंगले प्रयोग गरी संस्थागत सामाजिक उत्तरदायित्व बहन गर्ने कार्यलाई अझ सक्रियताका साथ अगाडि बढाउने लक्ष्यका साथ संस्था क्रियाशील रहिरहने जानकारी यस गरिमामय सभामार्फत गराउन चाहन्छु।

आर्थिक वर्ष २०८१/८२ मा संचालित वित्तीय साक्षरता अभिमुखिकरण कार्यक्रम सम्बन्धी विस्तृत विवरण देहाय बमोजिम रहेको छ।

क्र. सं.	लक्षित वर्गको विवरण	लक्ष्य		लक्ष्य अनुसार प्रगति	
		कार्यक्रम संख्या	अनुमानित सहभागी संख्या	कार्यक्रम संख्या	सहभागी संख्या
१	नियमित आम्दानी प्राप्त गर्ने (रोजगार)	१	३५	०	०
२	दैनिक ज्यालादारी	१	२५	०	०
३	निश्चित आम्दानी नभएका (कृषक, साना उद्यमी)	३	२००	३	१७२
४	विद्यार्थी (माध्यमिक र उच्च माध्यमिक तहका विद्यार्थी)	१	६०	०	०
५	महिला	१३	८००	१२	७८९
६	विप्रेषण प्रापक	०	०	०	०
	जम्मा	१९	१,१२०	१५	९६१

७.९. कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध :

वित्तीय संस्थाले आफ्नो व्यवसायिक दायित्व र उत्तरदायित्वलाई प्रभावकारी रूपमा निर्वाह गर्दै विभिन्न सरोकारवालाहरूसँग सुमधुर तथा पारदर्शी औद्योगिक र व्यवसायिक सम्बन्ध कायम राख्दै आएको छ। विशेषतः ग्राहक वर्गसँग विश्वास र पारदर्शितामूलक सेवा सम्बन्ध, नियमनकारी निकाय नेपाल राष्ट्र बैंकसँग सहकार्य, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, कम्पनी रजिष्ट्रारको कार्यालय, सिडिएस एण्ड क्लियरिङ लिमिटेड लगायत अन्य नियामक निकायहरूसँग नियमित समन्वय र सम्पर्क साथै स्थानीय निकाय तथा सम्बन्धित संघ-संस्थाहरूसँग सहकार्यपूर्ण सम्बन्ध स्थापना गर्दै आएको छ। यस्ता सम्बन्धहरूले संस्थाको संचालनलाई नियम अनुकुल, उत्तरदायी र दीर्घकालीन दिगोपनतर्फ उन्मुख गराउने कार्यमा टेवा पुऱ्याएको छ। यस सन्दर्भमा, कम्पनीले सबै सरोकारवालासँग सुमधुर, जिम्मेवार तथा पारस्परिक सम्मानमा आधारित सम्बन्ध स्थापित गर्दै आएको जानकारी यस गरिमामय सभामार्फत गराउन चाहन्छु।

७.१०. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई परेको असर :

यस वित्तीय संस्था प्रति सदस्यहरूले देखाएको निरन्तर सद्भाव, सहयोग र विश्वासका कारण हालसम्म कुनै गम्भीर समस्या भोग्न परेको छैन। तर, आर्थिक वर्ष २०७६/०७७ को अन्तिम त्रैमासदेखि सुरु भएको कोरोना भाइरस (COVID-19) को दीर्घकालीन प्रभावले मानव जीवनको जनस्वास्थ्य, आर्थिक कारोबार र जीवनशैलीमा गहिरो नकारात्मक असर पार्दा लघुवित्त संस्थाहरूको केन्द्र बैठक, कर्जा लगानी, कर्जा असुली र नगद प्रवाहमा समेत अवरोध उत्पन्न भएको देखिएको छ। नियमनकारी निकायबाट गरिने नीतिगत परिवर्तन, दैवी प्रकोप, र लघुवित्त संस्थाहरूको संख्यात्मक वृद्धिका कारण सिर्जित अस्वस्थ प्रतिस्पर्धाले ग्राहक सदस्यहरूको व्यवसाय वृद्धि भन्दा ऋणको भार बढाउने प्रवृत्ति देखिएको छ, जसले गर्दा खराब कर्जा (NPL) वृद्धि हुने जोखिम देखा परेको छ। त्यस्तै, सुस्त गतिमा रहेको राष्ट्रिय अर्थतन्त्रको कारण सञ्चालनमा रहेका साना उद्यमहरू क्रमशः रुग्ण बन्दै गएका छन् भने नयाँ उद्योग-धन्दा स्थापना हुने वातावरण पनि नबनेका कारण आर्थिक सूचकहरू अपेक्षाअनुसार सुधार हुन सकेका देखिदैन। जसको असर यस लघुवित्त संस्थामा पनि परेको छ। यद्यपि, यस्ता बहुआयामिक चुनौतीहरूको बाबजुद सञ्चालक समिति र व्यवस्थापन पक्षबीचको सशक्त समन्वय, सहकार्य र रणनीतिक कार्ययोजनाको प्रभावकारी कार्यान्वयनका कारण समिक्षा अवधिमा संस्थाले मुनाफा लगायत अन्य प्रमुख वित्तीय सूचकहरूमा सकारात्मक उपलब्धि हासिल गर्न सफल भएको जानकारी यस गरिमामय सभामार्फत सहर्ष गराउन चाहन्छु।

७.११ वित्तीय विवरण तथा नाफा नोक्सानको स्थिति :

वित्तीय संस्थाको आर्थिक वर्ष २०८१/०८२ को वैधानिक लेखापरीक्षण नेपाल वित्तीय प्रतिवेदन मानक (NFRS) अनुसार सम्पन्न गरिएको छ र सो अनुसार तयार पारिएको वित्तीय विवरण तथा अनुसूचीहरू सहितको प्रतिवेदन वार्षिक प्रतिवेदन पुस्तिकामा समावेश गरिएको छ। यस आर्थिक वर्षमा संस्थाले कुल रु. ६३ करोड २८ लाख ७३ हजार ३ सय ६५ खर्च गरेकोमा कर्मचारी खर्च रु. १८ करोड ५ लाख ५७ हजार २ सय ४२, अन्य सञ्चालन खर्च रु. ५ करोड १२ लाख ७५ हजार ६ सय ८९ तथा ब्याज खर्च रु. ३३ करोड ९० लाख २३ हजार ३ सय ८१ रहेको छ। कुल आम्दानी रु. ७७ करोड २८ लाख ६६ हजार ३ सय ४४ मध्ये ब्याज आम्दानी रु. ७१ करोड ६३ लाख २९ हजार ५ सय ८१ र अन्य सञ्चालन आम्दानी रु. ५ करोड ६५ लाख ३६ हजार ७ सय ६३ रही सोही आधारमा संस्थाले रु. ७ करोड ७६ लाख ५७ हजार ६ सय १९ को खुद मुनाफा आर्जन गरेको छ ।

७.१२ सम्पत्ति तथा दायित्वको अवस्था

आर्थिक वर्ष २०८१/०८२ सम्म सदस्यहरुको निक्षेप रु. १ अर्ब ६० करोड १८ लाख ६० हजार ९ सय ६२ रुपैया रहेको छ भने लगानीमा रहेको कर्जा रु. ५ अर्ब ५७ करोड ९० लाख १२ हजार ४ सय ८२ रुपैया रहेको छ। यस अवधीमा खुद स्थीर सम्पत्ती रु. ६ करोड ५५ लाख ४७ हजार ६ सय ९४, विभिन्न बैक तथा वित्तीय संस्थामा रहेको मौज्दात (CRR समेत) रु. ४१ करोड २३ लाख ३५ हजार १ सय ५६, अन्य सम्पत्ती शिर्षकमा २ करोड ७३ लाख ४६ हजार ६ सय २९, विभिन्न बैक तथा वित्तीय संस्थाहरुलाई तिर्न बाँकी कर्जा सापट रकम रु. ३ अर्ब ३७ करोड ४५ लाख ४ हजार ८ सय ९८ रुपैया र अन्य दायित्वमा रु. १७ करोड ३४ लाख ६० हजार ३ सय ८१ रुपैया रहेको छ।

७.१३ लाभांस बाँडफाँड प्रस्ताव :

वित्तीय संस्थाले लगानीकर्ताहरुको हितलाई ध्यानमा राखि आर्थिक बर्ष २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट २०८२ असार मसान्तमा कायम कुल चुक्ता पूँजी रु. ६२ करोड ९० लाख ५१ हजार ५ सय ६४ रुपैयाको आधारमा देहाय बमोजिम हुने गरी प्रस्तावित लाभांश वितरण गर्न सञ्चालक समितिबाट प्रस्ताव भई नियमानुसार नेपाल राष्ट्र बैंकबाट समेत स्वीकृती प्राप्त भईसकेको हुँदा प्रस्तावित तपसिल वमोजिमको लाभांस वितरणको लागि यस सभाद्वारा पारित गरिदिनुहुनको लागि अनुरोध गर्दछु।

तपसिल :

क्र.सं.	विवरण	प्रतिशत (%)	रकम (रु.)	कैफियत
१	प्रस्तावित बोनस शेयर	५	३,१४,५२,५७८.२३	कर प्रयोजनको लागि
२	प्रस्तावित नगद लाभांश	०.२६३२ (दशमलव पछिको चार अंक मात्र लिइएको)	१६,५५,३९८.८५	
	जम्मा	५.२६३२	३,३१,०७,७९९.०९	

७.१४ लेखापरीक्षण प्रतिवेदन र संचालक समितिको प्रतिक्रिया :

वित्तीय संस्थाका लेखापरीक्षक एस एण्ड एस एसोसिएट्स, चार्टर्ड एकाउन्टेण्ट्सका तर्फबाट सिए सुधिर कुमार शर्माज्यूद्वारा प्रमाणित लेखापरीक्षण प्रतिवेदनमा उल्लेखित वित्तीय स्थितिको विवरण, नाफा-नोक्सान विवरण, नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरू लेखा नीतिसँग सङ्गत रही प्रस्तुत गरिएको र उक्त विवरणहरूले संस्थाको वास्तविक आर्थिक अवस्थालाई यथार्थ रूपमा प्रतिविम्बित गरेको पाइएकाले, प्रतिवेदनमा कुनै उल्लेखनीय कैफियत नरहेको व्यहोरा सभालाई अवगत गराउँदै सो लेखापरीक्षण प्रतिवेदन पारित गरिदिन अनुरोध गर्न चाहन्छु।

७.१५ प्रतिवेदन तयार भएको मितिसम्म चालु आर्थिक वर्षको उपलब्धी र भावि योजना तथा कार्यक्रमको सम्बन्धमा सञ्चालक समितिको धारणा :

चालु आर्थिक वर्षको प्रगति विवरण :

प्रतिवेदन तयार भएको मिति अर्थात आर्थिक वर्ष २०८२/०८३ को प्रथम त्रैमास (२०८२ असोज मसान्त) सम्म संस्थाको संक्षिप्त तुलनात्मक प्रगति विवरण देहाय बमोजिम रहेको व्यहोरा यस सभालाई गराउँन चाहन्छु।

क्र.सं.	वित्तीय विवरण	इकाई	आ.व. २०८१/०८२ सम्मको अवस्था	२०८२/०८३ को असोज मसान्त सम्मको अवस्था	बृद्धि प्रतिशत
१	शाखा कार्यालय	संख्या	९१	९१	०%

क्र.सं.	वित्तीय विवरण	इकाई	आ.व. २०८१/०८२ सम्मको अवस्था	२०८२/०८३ को असोज मसान्त सम्मको अवस्था	बृद्धि प्रतिशत
३	ग्राहक सदस्य	संख्या	९२,००७	९३,४५१	२%
४	ऋणी सदस्य	संख्या	४२,४९३	४३,०९०	१%
५	निक्षेप संकलन	रु.	१,६०१,८६०,९६२	१,६२३,७३०,८१६	१%
६	लगानी रहेको कर्जा	रु.	५,५७९,०१२,४८२	५,७८४,०३४,०५८	३%
७	तिर्न बाँकी ऋण सापट	रु.	३,३७४,५०४,८९८	३,६७४,४२३,९७५	९%
८	संचालन मुनाफा	रु.	१३९,९९२,९७९	२५,५०४,०४५	

भावि लक्ष्य तथा कार्यक्रम :

विगतका वर्षहरूमा देखिएको कोभिड-१९ महामारीको दीर्घकालीन प्रभाव, त्यसपछि उत्पन्न वित्तीय क्षेत्रको मन्दी, लघुवित्त विरोधी समूहहरूको सक्रियता, लघुवित्त संस्थाहरूबीचको बढ्दो अस्वस्थ प्रतिस्पर्धा, सदस्यहरूले एकभन्दा बढी लघुवित्त संस्थाबाट लिने दोहोरो ऋण तथा एकै सदस्यमा हुने अत्यधिक लगानीजस्ता समस्याहरूले समग्र लघुवित्त क्षेत्र चुनौतीपूर्ण बनेको छ । यिनै परिस्थितिसँगै नेपाल राष्ट्र बैंक तथा अन्य नियामक निकायहरूद्वारा समय-समयमा गरिएका नीतिगत परिवर्तन तथा संशोधनलाई समेत विचार गरी आर्थिक वर्ष २०८२/०८३ का लागि यस संस्थाले स्पष्ट, व्यवहारिक तथा परिणाममुखी लक्ष्यहरू निर्धारण गरेको छ र ती लक्ष्य अनुरूपका कार्यक्रमहरू सञ्चालन गर्ने योजना रहेको व्यहोरा यस सभामार्फत अवगत गराउन चाहन्छु ।

प्रमुख वित्तीय लक्ष्य :

क्र.सं.	विवरण	इकाई	२०८२ असार मसान्तको यथार्थ अवस्था	आ.व. २०८३ असार मसान्तको प्रक्षेपित अवस्था	कैफियत
१	कार्यक्षेत्र जिल्ला	संख्या	३३	३३	
२	शाखा कार्यालय	संख्या	९१	९१	
३	ग्राहक सदस्य	संख्या	९२,००७	१४६,९९६	
४	ऋणी सदस्य	संख्या	४२,४९३	८२,०५८	
५	कूल चुक्ता पुँजी	रकम	६२९,०५१,५६४	६२९,०५१,५६४	
६	लगानीमा रहेको कर्जा	रकम	५,५७९,०१२,४८२	७,६२२,०२०,६६३	
७	सदस्यको बचत तथा निक्षेप	रकम	१,६०१,८६०,९६२	२,३९८,१४३,९९२	
८	तिर्न बाकी कर्जा सापट	रकम	३,३७४,५०४,८९८	४,७०६,५१८,३४८	
९	कूल व्याज आम्दानी	रकम	७१,६३,२९,५८१	१,२८४,४९३,७८८	
१०	कूल व्याज खर्च	रकम	३,३९,०२३,३८१	३६१,९०६,२२६	
११	कूल कर्मचारी तथा अन्य संचालन खर्च	रकम	२,३१,८३२,९३१	३२८,९१६,६०६	
१२	खुद मुनाफा	रकम	७७,६५७,६१९	८८,०९३,३४३	
१३	ऋणी र सदस्यको अनुपात	प्रतिशत	४६%	५६%	

अन्य कार्यक्रमगत योजना तथा लक्ष्य :

- संस्थाले सबै शाखाहरूमा बायोमेट्रिक उपस्थित प्रणाली लागू गर्दै HRMIS तथा IT प्रणाली सुदृढीकरण, डेटा

सुरक्षा सुधार, द्रुत सञ्चार प्रणाली, क्लाउड-आधारित ब्याकअप, डिजास्टर रिकभरी योजना र नियमित सिस्टम अपग्रेड मार्फत समग्र प्राविधिक व्यवस्थापनलाई आधुनिक, पारदर्शी र विश्वसनीय बनाउने योजना अघि सारेको छ।

- सदस्यहरूलाई उद्यमशील र आत्मनिर्भर बनाउने उद्देश्यले कृषि, पशुपालन, उत्पादन-आधारित व्यवसाय, महिला उद्यम वृद्धि र व्यवसायिक व्यवस्थापन सम्बन्धी लक्षित तालिम कार्यक्रमहरू सञ्चालन गरिनेछ।
- कर्मचारीहरूको पेशागत क्षमता र प्राविधिक दक्षता वृद्धि गर्न ऋण मूल्यांकन, जोखिम व्यवस्थापन, पोर्टफोलियो विश्लेषण, नियामक अनुपालन, डिजिटल वित्तीय सेवा, सामाजिक परिचालन, साइबर सुरक्षा, लेखा-लेखापरीक्षण तथा नेतृत्व विकास सम्बन्धी तालिमहरू वार्षिक योजना अनुसार शाखा, क्षेत्रीय तथा केन्द्रीय तहमा निरन्तर रूपमा सञ्चालन गरिनेछ।
- समुदायमा वित्तीय अनुशासन र सुरक्षित वित्तीय व्यवहार विस्तार गर्ने लक्ष्य अनुसार वित्तीय साक्षरता कार्यक्रमहरूलाई ग्रामीण बस्ती, केन्द्र बैठक, डिजिटल माध्यम तथा स्थानीय निकायसँगको सहकार्य मार्फत सञ्चालन गरिँदै बचत संस्कार, जिम्मेवार ऋण उपयोग, किस्ता व्यवस्थापन, डिजिटल बैंकिङ सुरक्षा तथा आर्थिक जोखिम पहिचान-व्यवस्थापनका विषयमा अभिमुखीकरण प्रदान गरिनेछ।
- ग्राहकको हक, हित र सुरक्षा सुनिश्चित गर्न डिजिटल गुनासो व्यवस्थापन प्रणालीलाई सहज र प्रयोगमैत्री बनाइनेछ, आवश्यकता अनुसार केन्द्रीय तथा शाखा कार्यालयहरुमा ग्राहक सूचना कक्ष स्थापना, उजुरी दर्ता तथा समाधान प्रक्रियामा पूर्ण पारदर्शिता कायम गरिँदै समयसीमा अनुसार गुनासो सुनिश्चित गरिनेछ र ग्राहक शिक्षा कार्यक्रमलाई निरन्तरता दिइनेछ।
- समुदाय केन्द्रीत विकास कार्यलाई संस्थागत रूपमा सुदृढ गर्न स्वास्थ्य शिविर, महिला सशक्तिकरण, सीपमूलक तालिम, विपद् राहत, वातावरण संरक्षण, युवा उद्यमशीलता, शिक्षा तथा स्वास्थ्य क्षेत्रमा सुधारजस्ता CSR गतिविधिहरू सञ्चालन गरिँदै स्थानीय तहसँग सहकार्यमा दीर्घकालीन प्रभाव पार्ने परियोजनाहरू पहिचान र कार्यान्वयनमा आवश्यक पहल गरिनेछ।

नेपाल राष्ट्र बैंक तथा अन्य सम्बन्धित नियामक निकायहरूले दिएका निर्देशन तथा संस्थाका नीति-नियमहरूको परिधिभित्र रही, संस्थागत दिगोपनालाई प्राथमिकता दिँदै, भावी चुनौतीहरूको सामना गर्ने र उपलब्ध अवसरहरूको प्रभावकारी उपयोग गर्ने लक्ष्यका साथ, यस संस्थालाई सुदृढ लघुवित्त संस्थाको रूपमा स्थापित गर्न सञ्चालक समिति निरन्तर प्रतिबद्ध र प्रयत्नशील रहेको छ।

७.१६. संस्थाको कारोबारलाई असर पार्न सक्ने मुख्य विषयहरु :

- लघुवित्त संस्थाहरूको अत्याधिक संख्या र धेरै ऋणीहरूले एकभन्दा बढी संस्थाबाट कर्जा लिएको अवस्थाले कर्जा भार अत्यधिक बनाइरहेको छ। नेपाल राष्ट्र बैंकको निर्देशन अनुसार दुईवटा लघुवित्त संस्थाबाट मात्रै कर्जा लिन पाउने व्यवस्था लागू हुँदा धेरै सदस्यले सदस्यता त्यागुपर्ने स्थिति आएको र यसले ऋणी संख्या घटाउने सम्भावना रहेको छ।
- लघुवित्त विरोधी समूहहरूद्वारा फैलाइने भ्रम, कर्जा नतिर्न उक्साहट, कर्मचारीलाई धम्की तथा कार्य अवरोधजस्ता गतिविधिले सदस्यमा अनुशासनहीनता बढाई दैनिक असुलीमा प्रतिकुल प्रभाव पारेको छ। राज्य संयन्त्रले यस्ता गतिविधिलाई प्रभावकारी रूपमा नियन्त्रण गर्न नसक्दा संस्थाको कर्जा असूली र जोखिम व्यवस्थापन थप चुनौतीपूर्ण बनेको छ।

- कर्जा सूचना केन्द्र (CIC) बाट प्राप्त विवरणमा लघुवित्त तथा बैंकबाट लिएको कर्जा मात्र समेटिने तर सहकारी तथा अन्य निकायबाट लिएको ऋण नदेखिने कारण ऋणीको कर्जा भारको यथार्थ मूल्यांकन कठिन भएको छ। अपूर्ण कर्जा सूचना प्रणालीका कारण जोखिम मूल्यांकन र कर्जा लगानी निर्णयमा चुनौती कायम छ।
- राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीतिमा हुने परिवर्तनले लघुवित्तको कर्जा लगानी, लागत संरचना, जोखिम प्रोफाइल तथा समग्र व्यवसायिक क्रियाकलापमा प्रत्यक्ष प्रभाव पार्ने सम्भावना रहन्छ, जसले संस्थाको संचालन र विस्तारगत योजनामा अनिश्चितता उत्पन्न गर्न सक्छ

मुद्रा बजारमा विगतमा देखिएको चरम तरलताको अभाव हाल आएर क्रमिक रुपमा सुधार हुदै आईरहेको साथै बैंक तथा वित्तीय संस्थाहरुले विपन्न थोक लघु कर्जाको वार्षिक व्याजदर समेत क्रमिक रुपमा घटाईरहेको हुँदा आगामी दिनमा वित्तीय संस्थाले व्यवसाय विस्तार लगायत लक्ष्य अनुसार प्रगति हासिल गर्ने गरी कार्यान्वयन प्रक्रिया अघि बढाईरहेको व्यहोरा यस सभालाई जानकारी गराउन चाहन्छु। साथै, संस्थाको कारोबारमा पर्न सक्ने असरका लागि यस वित्तीय संस्थाको सञ्चालक समिति, विभिन्न उपसमितिहरु तथा ब्यवस्थापन पक्ष चनाखो रही सम्भावित जोखिम तथा हानी नोक्सानी कम गर्न प्रतिवद्ध रहेको व्यहोरा समेत यस सभालाई जानकारी गराउन चाहन्छु ।

७.१७. राजस्वमा योगदान

संस्थाले आ.व. २०८१/०८२ मा नेपाल सरकारलाई संस्थागत आयकर वापत रु. ४ करोड ८९ लाख ६६ हजार ९ सय ६१, कर्मचारीहरुको पारिश्रमिक आयकर वापत रु. १६ लाख ८० हजार ६ सय ८९, लाभांस बितरण वापत रु. १५ लाख ७२ हजार २ सय २९, बचतको व्याजमा कर वापत रु. ६८ लाख ९५ हजार ३ सय ४ र अन्य कर वापत रु. ८ लाख ७१ हजार ९ सय ७२ गरी राजस्वमा कुल रु. ७ करोड ५३ लाख ६० हजार १ सय ३१ योगदान गरेको छ। त्यस्तै, घरवहाल वापतको कर वापत प्रत्येक शाखा कार्यालय रहेको स्थानीय पालिकाहरुमा रकम जम्मा गरिएको छ ।

धन्यवाद ज्ञापन

संस्थाको कारोबार सञ्चालनमा प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग पुऱ्याउनुहुने आदरणीय शेयरधनी महानुभावहरु, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, नेपाल सरकारका सम्बन्धित निकायहरू, स्थानीय तहका संघ-संस्थाहरू, शेयर रजिष्ट्रार आरबीबी मर्चेन्ट बैंकिङ क्यापिटल लिमिटेड तथा आवद्ध ग्राहक सदस्यहरू लगायत सम्पूर्ण सरोकारवालाप्रति म हार्दिक कृतज्ञता व्यक्त गर्न चाहन्छु। भविष्यमा पनि यहाँहरूको निरन्तर सहयोग, सुझाव र मार्गदर्शन प्राप्त हुने अपेक्षा गर्दछु।

यसैगरी, संस्थाका आर्थिक तथा प्रशासनिक गतिविधिहरू सुव्यवस्थित बनाउन महत्वपूर्ण भूमिका खेल्नुहुने आन्तरिक लेखापरीक्षक ज्ञवाली एण्ड एसोसियट्स तथा बाह्य लेखापरीक्षक एस एण्ड एस एसोसियट्स प्रति विशेष धन्यवाद व्यक्त गर्दछु। साथै, यस संस्थालाई कर्जा तथा बैंकिङ्ग सुविधा उपलब्ध गराउने सम्पूर्ण बैंक तथा वित्तीय संस्थाहरू, निक्षेप तथा कर्जा सुरक्षा कोष तथा कर्जा जोखिम न्यूनीकरणमा सहयोग गर्ने सम्बन्धीत बीमा कम्पनीहरूप्रति पनि कृतज्ञता ज्ञापन गर्दछु।

कर्मचारीहरूको क्षमता विकास तथा पेशागत उन्नतिका लागि आवश्यक तालिमहरू आयोजना गरी सहयोग पुऱ्याउने विभिन्न तालिम प्रदायक संस्थाहरूप्रति हार्दिक आभार व्यक्त गर्दछु। आगामी दिनहरूमा पनि आवश्यक तालिम तथा क्षमता विकासका कार्यक्रमहरूमा निरन्तर सहकार्यको अपेक्षा राख्दछु।

लघुवित्त संस्थाहरूको हित र संरक्षणका लागि नियामक निकायहरूसँग निरन्तर समन्वय र पहल गर्दै आइरहेको लघुवित्त संस्थाहरूको छाता संगठन नेपाल लघुवित्त वित्तीय बैंकर्स संघ (NMBA) प्रति पनि विशेष धन्यवाद व्यक्त गर्दछु। संस्थाका योजना, नीतिनिर्माण, कार्यान्वयन तथा सञ्चालनमा नेतृत्वदायी भूमिका निर्वाह गर्दै आउनु भएका प्रमुख कार्यकारी अधिकृत, नायव प्रमुख कार्यकारी अधिकृत, कम्पनी सचिव तथा सम्पूर्ण कर्मचारी साथीहरूलाई समेत हार्दिक धन्यवाद व्यक्त गर्दछु।

अन्त्यमा, यस समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौ वार्षिक साधारण सभालाई उत्साहजनक सहभागिता प्रदान गरी सफलतापूर्वक सम्पन्न गराउन सहयोग पुऱ्याउनुहुने सम्पूर्ण शेयरधनी महानुभावहरू प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट, डम्मर मणि थेवे लिम्बु

अध्यक्ष, मिति : २०८२/०९ /३० गते

कम्पनी ऐन, २०६३ को दफा १०९ (४) अनुसारको अतिरिक्त विवरण

आर्थिक वर्ष २०८१/०८२

८. दफा १०९ (४) सम्बन्धी विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन :

- सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर :

- सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

- सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको ।

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :

- सञ्चालक समितिको प्रतिवेदनमा विस्तृत जानकारी उपलब्ध गराईएको ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

- समिक्षा अवधिमा १ जना संचालकले व्यक्तिगत कारण दर्शाइ पदवाट राजीनामा दिई सो स्वीकृत समेत भैसकेको ।

(च) संस्थाको कारोबारलाई असर पार्न सक्ने मुख्य कुराहरु :

- सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिकृया :

- आ.व. २०८१/०८२ को लेखापरीक्षणको प्रारम्भिक प्रतिवेदनमा सामान्य कैफियत रहेकोमा सो उपर कारवाही भई सकेको छ ।

(ज) लाभांश बाँडफाँड गर्न सिफारिश गरिएको रकम :

- आ.व. २०८१/०८२ मा लाभांश बाँडफाँडको लागि देहाय अनुसार प्रस्ताव गरिएको छ :

क्र.सं.	विवरण	प्रतिशत (%)	रकम (रु.)	कैफियत
१	प्रस्तावित बोनस शेयर	५%	३,१४,५२,५७८.२३	
२	प्रस्तावित नगद लाभांश	०.२६३२% (दशमलव पछिको चार अंक मात्र लिइएको)	१६,५५,३९८.८५	कर प्रयोजनको लागि
	जम्मा	५.२६३२%	३,३१,०७,९७७.०९	

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

- शेयर जफत गर्ने कार्य नभएको ।

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

- आ.व. २०८१/०८२ मा संस्थाको प्रगतिको सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा उल्लेख भई सकेको छ। संस्थाको कुनै सहायक कम्पनी नरहेको ब्यहोरा अवगत गराउँदछौं।

(ट) **संस्थाको सहायक कम्पनीले आर्थिक वर्ष २०८१/०८२ मा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा संस्थाको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :**

- संस्थाको कुनै पनि सहायक कम्पनी नरहेको।

(ठ) **विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी :**

- आ.व. २०८१/०८२ मा संस्थाको आधारभूत शेयरधनीहरुबाट वित्तीय संस्थालाई नियमानुसार उपलब्ध गराउनुपर्ने कागजात तथा तोकिएको अन्य आवश्यक विवरणहरु बाहेका अन्य छुट्टै रुपमा त्यस्तो कुनै जानकारी प्राप्त भएको छैन।

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

- आर्थिक वर्ष २०८१/०८२ को अन्त्यसम्ममा सञ्चालक समितिका पदाधिकारीहरुले धारण गरेको शेयरको विवरण देहाय बमोजिम रहेको छ।

सञ्चालक समितिका पदाधिकारीहरू :

क्र.सं.	सञ्चालकहरुको नाम, थर	पद	ग्रहण गरेको कुल शेयर कित्ता	प्रतिशत
१.	श्री डम्बरमणि थेबे लिम्बु	अध्यक्ष	१,३२,८८६	२.११%
२.	श्री राजेश्वर प्रसाद आचार्य,	सञ्चालक	६०,०४९	०.९५%
३.	श्री निरंजन प्रसाद न्यौपाने,	सञ्चालक	६,११०	०.०९७%
४.	श्री अनुपा ओझा	सञ्चालक	१९२	०.००३%
५.	श्री भक्त राम खड्का,	सञ्चालक	१,३३०	०.०२१%
६.	श्री निरंजन पराजुली	स्वतन्त्र सञ्चालक	०	०

व्यवस्थापन पदाधिकारी :

क्र.सं.	व्यवस्थापकको नाम	पद	ग्रहण गरेको कुल शेयर कित्ता	प्रतिशत
१.	श्री डा.मदन घिमिरे	प्रमुख कार्यकारी अधिकृत	९४,९१९	१.५१%

साथै, वित्तीय संस्थाका सञ्चालक एवम् व्यवस्थापन पदाधिकारीहरुले वित्तीय संस्थाबाट निष्काशन गरिएको शेयर खरिद गर्ने र साधारण सभाबाट पारित लाभांश ग्रहण गर्ने बाहेक शेयर कारोवारमा अन्य कुनै संलग्नता नभएको।

(ढ) **विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :**

- कुनै सम्झौता नभएको/कारोवार नभएको।

(ण) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सङ्ख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरेको रकम :

- हालसम्म संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

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

- संस्थाको आन्तरिक नियन्त्रण प्रणाली कायम गर्ने सन्दर्भमा विभिन्न समिति तथा उपसमितिहरुको गठन गरिएको साथै आन्तरिक नीति नियम तथा निर्देशिकाहरु तयार गरी कार्यान्वयनमा रहेको जस्को विस्तृत विवरण सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(थ) विगतको आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

- आर्थिक वर्ष २०८१/०८२ मा संस्थाको कुल व्यवस्थापन खर्च निम्नबमोजिम रहेको छ ।

कर्मचारी खर्च	रु. १८,०५,५७,२४२/-
अन्य सञ्चालन खर्च	रु. ५,१२,७५,६८९/-
कुल सञ्चालन खर्च	रु. २३,१८,३२,९३१/-

(द) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

- लेखापरीक्षण समितिका सदस्यको नामावली देहाय बमोजिम रहेको छ :

१. श्री निरंजन प्रसाद न्यौपाने	(गैर कार्यकारी संचालक)	संयोजक
२. श्री देव सिह विष्ट	(ना.प्रमुख कार्यकारी अधिकृत)	सदस्य
३. श्री टेक बहादुरा रोकाय	(अनुगमन तथा सुपरिवेक्षण विभाग)	सदस्य सचिव

- समितिका संचालक स्तरिय संयोजक तथा सदस्यलाई प्रति बैठक भत्ता रु. ४,०००/- प्रदान गर्दै आइरहेको छ भने कर्मचारी स्तरिय सदस्यलाई बैठक भत्ताको व्यवस्था गरिएको छैन ।
- आ.व. २०८१/०८२ मा समितिको बैठक ४ पटक बसेको र सो बैठकले संस्थाको प्रगति विवरण त्रैमासिक रुपमा समिक्षा गरी सुधारका लागि ब्यवस्थापनलाई समय समयमा आवश्यक निर्देशन तथा सुझावहरु दिदैं आइरहेको छ ।

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

- कारोवार नभएको ।

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

- आ.व. २०८१/०८२ मा संचालक समितिको पदाधिकारीहरुलाई नियमावलीमा भएको प्रावधान अनुसार भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको विवरण :

क्र.सं.	विवरण	रकम रु.
१	बैठक भत्ता खर्च	५,७०,०००
२	संचार खर्च	२,१५,०००

क्र.सं.	विवरण	रकम रु.
३	दैनिक तथा भ्रमण खर्च	४,८५,५३२
४	बैठक व्यवस्थापन खर्च	१८,७१६
५.	तालिम खर्च	८४,७५०
	जम्मा	१३,७३,९९८

- आ.व. २०८१/०८२ मा प्रमुख कार्यकारी अधिकृत श्री डा.मदन घिमिरेलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा अन्य सुविधाहरुको विवरण :

क्र.सं.	विवरण	पारिश्रमिक तथा अन्य सूविधा रकम
१	तलव	२५,९२,७५०
२	भत्ता	१३,२०,०००
३	सामाजिक सुरक्षा कोष	५,०१,०००
४	दशै खर्च	३,०४,७५०
	जम्मा	**४७,१८,५००**

(प) **शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम :**

- वित्तीय संस्थाद्वारा जारी गरिएको नगद लाभांश रकम मध्ये २०८२/०७/१३ गतेसम्ममा बुझिलिन बाँकी रहेको रकम देहाय बमोजिम रहेको व्यहोरा वित्तीय संस्थाको शेयर रजिष्ट्रार श्री आरविवि मर्चेन्ट बैकिङ्ग लि. बाट जानकारी प्राप्त भएको ।

संस्थापक शेयरधनीबाट	: रु. २,४३,५६६/-
सर्वसाधारण शेयरधनीबाट	: रु. ८,४४,१५०/-
जम्मा	**: रु. १०,८७,७१७/-**

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

- दफा १४१ बमोजिम सम्पत्ति खरिद वा विक्री नभएको ।

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

- संस्थाको व्यवसायिक कारोबारको सिलसिलामा भएको कारोबार बाहेक अन्य कुनै कारोबार नभएको ।

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

- प्रचलित कानून बमोजिम खुलाउनु पर्ने आवश्यक सबै कुरा खुलाई सकिएको ।

(म) **अन्य आवश्यक कुराहरु :**

- नभएको ।

९. धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित अनुसूची-१५ बमोजिमको वार्षिक प्रतिवेदन

(१) **सञ्चालक समितिको प्रतिवेदन :**

- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

(२) **लेखापरीक्षकको प्रतिवेदन :**

- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

(३) **लेखापरीक्षण भएको वित्तीय विवरण :**

- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

(४) **कानूनी कारवाही सम्बन्धी विवरण :**

(क) **समीक्षा अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर गरेको भए :**

- समिक्षा अवधिमा त्यस्तो कुनै मुद्दा दायर नभएको ।

(ख) **संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्दमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा संस्थाले मुद्दा दायर गरेको वा भएको भए :**

- समिक्षा अवधिमा त्यस्तो कुनै विवरण प्राप्त नभएको ।

(ग) **कुनै संस्थापक वा सञ्चालक विरुद्द आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको भए :**

- समिक्षा अवधिमा त्यस्तो कुनै जानकारी प्राप्त नभएको ।

(५) **संगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण :**

(क) **धितोपत्र बजारमा भएको संस्थाको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा :**

- संस्थाको शेयरको बजार मूल्य र कारोवारको निर्धारण खुल्ला बजार प्रकृयामा निर्भर हुने भएकोले यस सम्बन्धमा व्यवस्थापनको छुट्टै धारण नरहेको ।

(ख) **आ.व. वर्ष २०८१/०८२ को प्रत्येक त्रैमासिक अवधिमा संस्थाको शेयरको अधिकत्तम र न्यूनतम र अन्तिम मूल्यका साथै कूल कारोवार शेयर संख्या र कारोवार दिनको विवरण :**

विवरण	आश्विन मसान्त २०८१	पौष मसान्त २०८१	चैत्र मसान्त २०८१	आषाढ मसान्त २०८२
अधिकतम मूल्य रु.				
न्यूनतम मूल्य रु.	७८७.१	७९५	७८७	७३४.१०
अन्तिम मूल्य रु.	९४५	८१९	८१०.१८	९४५.७८
शेयर कारोवार संख्या	६,५७,३२३	२,४१,८९५	३,४९,०९५	५,२६,७३५
कारोवार दिन	५७	५५	५६	६३

(६) **समस्या र चुनौती :**

(क) **आन्तरिक :**

- कार्यक्रम विस्तारसँगै सञ्चालन तथा प्रशासनिक खर्चमा वृद्धि हुनु ।
- फिल्डमा काम गर्ने दक्ष, प्रतिबद्ध तथा अनुभवी कर्मचारीको अभाव ।
- कर्मचारीको उच्च पदस्थापन/स्थानान्तरण दर (high turnover) ले स्थायित्वमा असर पर्नु ।
- सदस्यहरूमा वित्तीय साक्षरता, बचत संस्कार तथा ऋण व्यवस्थापनबारे अपर्याप्त ज्ञान ।
- संस्थागत प्रविधि पूर्वाधार (MIS, मोबाइल बैंकिङ, डिजिटल कलेक्शन आदि) कमजोर हुनु ।
- समयमै निगरानी, अनुगमन तथा आन्तरिक नियन्त्रण प्रणाली प्रभावकारी रूपमा कार्यान्वयन हुन नसक्नु ।
- प्रशिक्षण तथा क्षमता अभिवृद्धिका कार्यक्रमहरू सीमित हुनु ।
- कर्जा मूल्यांकन तथा जोखिम विश्लेषणमा कमजोरी

(ख) **वाह्य :**

- मौद्रिक बजारमा समय-समयमा उत्पन्न हुने तरलता अभाव तथा ब्याजदरको चाप ।
- लघुवित्त संस्था विरुद्ध विभिन्न अराजक समूह तथा गलत अभिप्रायका गतिविधिहरू बढ्नु ।
- लघुवित्त वित्तीय संस्थाहरूबीच अस्वस्थ प्रतिस्पर्धा, अनावश्यक कर्जा वितरण।
- एउटै सदस्यले विभिन्न संस्थाबाट कर्जा लिने अत्याधिक ऋणग्रस्तता (Over-indebtedness) को समस्या ।
- प्राकृतिक प्रकोप, महामारी, आर्थिक मन्दी, मूल्यवृद्धि जस्ता अप्रत्याशित परिस्थिति ।
- नियामक निकायहरूले समयमा-समयमा गर्ने नीतिगत तथा निर्देशनात्मक परिवर्तनहरू ।
- समग्र अर्थतन्त्रको सुस्त अवस्था तथा ग्रामीण क्षेत्रमा आयआर्जनका सीमित अवसर।
- लघुवित्त-मैत्री नीति तथा ग्रामीण उद्यम विकास कार्यक्रमको अभाव ।
- सदस्यहरूको कर्जा उपयोग क्षमता तथा व्यवसायिक कौशल कमजोर हुनु ।

(ग) **रणनीति :**

- सदस्य तथा समुदायमा वित्तीय साक्षरता कार्यक्रम बढाउने ।
- कर्मचारीहरूको कार्यकुशलता, दक्षता तथा क्षमता अभिवृद्धिमा लगानी गर्ने ।
- ग्राहकको माग, प्राथमिकता तथा स्थानीय आवश्यकता अनुसार ग्राहक-मुखी सेवा विस्तार गर्ने ।
- प्रशासनिक तथा सञ्चालन कार्यहरूमा दक्षता, पारदर्शिता तथा उत्तरदायित्व बढाउने ।
- जोखिम व्यवस्थापन प्रणालीलाई सुदृढ बनाई क्रेडिट, अपरेशनल, मार्केट तथा कानुनी जोखिम कम गर्ने ।
- कर्जा जोखिम व्यवस्थापनलाई प्रभावकारी बनाउँदै असल कर्जा वृद्धिलाई प्राथमिकता दिने तथा खराब कर्जा घटाउने ।
- प्रविधिमैत्री सेवा विस्तार (डिजिटल कलेक्शन, मोबाइल बैंकिङ, MIS अपग्रेड) गर्ने ।
- अत्याधिक ऋणग्रस्तता रोकथामका लागि क्रेडिट इन्फर्मेसन सिस्टम (CIS) को प्रभावकारी प्रयोग गर्ने ।

- ग्रामीण उद्यम तथा आयमूलक क्रियाकलापमा सहजीकरण गर्दै सदस्यको आर्थिक सामर्थ्य बढाउने ।
- सामाजिक उत्तरदायित्व (CSR), समावेशी वित्त तथा महिला सशक्तीकरणमा केन्द्रित कार्यक्रम सञ्चालन गर्ने ।
- आन्तरिक नियन्त्रण, लेखापरीक्षण तथा अनुगमन प्रणालीलाई आधुनिक र परिणाममुखी बनाउने ।
- ग्रामीण क्षेत्रमा उत्पादक तथा आधुनिक सीपहरू विकास गर्न तालिम/प्रशिक्षण कार्यक्रम विस्तार गर्ने ।

(७) **संस्थागत सुशासन :**

यस संस्थाले आफ्नो काम कारोवार चुस्त दुरुस्त छिटो छरितो एवम् संस्थागत सुशासनलाई उच्च महत्व दिई सञ्चालक समिति, लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी प्रभावकारी रुपमा कार्यान्वयन गर्दै आएको छ । त्यस्तै संस्थाले नेपाल राष्ट्र बैंकको निर्देशन, प्रचलित ऐन कानून तथा नियामकीय व्यवस्थाको पूर्ण रुपमा पालना गरी रहेको छ ।

१०. संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

सूचीकृत सङ्गठित संस्थाको नाम	समता घरेलु लघुवित्त वित्तिय संस्था लिमिटेड
ठेगाना, इमेल र वेभसाइट	ठेगाना : बनेपा-७, काभ्रेपलाञ्चोक Webiste: www.samata.org.np Email: samata@samata.org.np
फोन नं.	०११-५९७००००
प्रतिवेदन पेश गरिएको आ.व.	आ.व. २०८१/०८२

१. **सञ्चालक समिति सम्बन्धी विवरण :**

(क) **सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :**

- **सञ्चालक समितिको अध्यक्षको नाम :** श्री डम्मर मणि थेबे लिम्बु
- **नियुक्ति मिति :** २०८१/११/११

(ख) **संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) (२०८२ असार मसान्तसम्म कायम)**

समुह	कुल कित्ता	रकम (रु.)	अनुपात (प्रतिशत)
संस्थापक शेयर	४,०१७,७५२.३७	४०१,७७५,२३७	६३.८७%
सर्वसाधारण शेयर	२,२७२,७६३.२६	२२७,२७६,३२६	३६.१३%
कुल चुक्ता पूँजी	६,२९०,५१५.६४	६२९,०५१,५६४	१००.००%

(ग) **सञ्चालक समिति सम्बन्धी विवरण :**

हाल कायम सञ्चालक समितिहरुको विवरण देहाय बमोजिम रहेको छ।

क्र.सं	संचालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको सपथ लिएको मिति
१	श्री डम्मर मणि थेवे लिम्बु	संस्थापक	१३२,८८६.०६	२०८१/११/११	२०८१/११/२०
२	श्री राजेश्वरप्रसाद आचार्य	संस्थापक	६०,०४९.२१	२०८१/११/११	२०८१/११/२१
३	श्री निरंजन प्रसाद न्यौपाने	संस्थापक	६,११०.२७	२०८१/११/११	२०८१/११/२१
४	श्री भक्तराम खड्का	सर्बसाधारण	१,३३०.७६	२०८१/११/११	२०८१/११/२१
५	श्री अनुपा ओझा	सर्बसाधारण	१९२.४७	२०८१/११/११	२०८१/११/२१
६	श्री निरंजन पराजुली	स्वतन्त्र	०	२०७८/०९/०७	२०७८/०९/२०

***नोट** : निर्वाचित सञ्चालकहरु सम्बन्धी जानकारी त्यस कार्यालयलाई मिति २०८१/११/१२ गते च.नं. ७५६/०८१/०८२ को पत्रानुसार जानकारी गराईएको।*

(घ) **सञ्चालक समितिको बैठक :**

- आर्थिक वर्ष २०८१/०८२ मा सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण देहाय बमोजिम रहेको छ :

बैठक न.	यस आ.ब.मा बसेको संचालक समितिको बैठक मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखि हस्ताक्षर गर्ने संचालकको संख्या	गत आ.ब.मा बसेको बैठकको मिति	बैठक नं
१६२	२०८१।०४।२३	७	नरहेको	२०८०।०४।१४	१४५
१६३	२०८१।०५।१८	५	नरहेको	२०८०।०४।२६	१४६

बैठक न.	यस आ.ब.मा बसेको संचालक समितिको बैठक मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखि हस्ताक्षर गर्ने संचालकको संख्या	गत आ.ब.मा बसेको बैठकको मिति	बैठक नं
१६४	२०८१।०६।२१	७	नरहेको	२०८०।०५।०६	१४७
१६५	२०८१।०७।०९	७	नरहेको	२०८०।०६।०९	१४८
१६६	२०८१।०७।२९	६	नरहेको	२०८०।०८।०१	१४९
१६७	२०८१।०७।३०	६	नरहेको	२०८०।०८।२४	१५०
१६८	२०८१।०९।०२	७	नरहेको	२०८०।०९।२७	१५१
१६९	२०८१।०९।२४	७	नरहेको	२०८०।१०।०५	१५२
१७०	२०८१।१०।१०	६	नरहेको	२०८०।११।०७	१५३
१७१	२०८१।११।१०	६	नरहेको	२०८०।१२।०६	१५४
१७२	२०८१।११।११	७	नरहेको	२०८०।१२।२८	१५५
१७३	२०८१।११।२१	६	नरहेको	२०८०।१२।२९	१५६
१७४	२०८१।१२।२२	६	नरहेको	२०८१।०१।०६	१५७
१७५	२०८२।०१।२१	५	नरहेको	२०८१।०१।१९	१५८
१७६	२०८२।०२।१२	६	नरहेको	२०८१।०२।३१	१५९
१७७	२०८२।०३।१३	६	नरहेको	२०८१।०३।१३	१६०
				२०८१।०३।२४	१६१

- **कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण :** हाल सम्म कुनै पनि बैठक स्थगित नभएको ।
- **सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :**

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	२०८१/०५/१८ गते १६३औ बैठकमा संचालकद्वय श्री राजेश्वरप्रसाद आचार्य र विश्वराम खड्का, मिति २०८१/०७/२९ र मिति २०८१/०७/३० गते संचालक श्री निरंजन पराजुली, मिति २०८१/१०/१० गते र मिति २०८१/११/१० गते श्री विश्वराम खड्का, मिति २०८१/११/११ गते श्री हरि बहादुर भण्डारी, मिति २०८२/०१/२१ गते संचालक श्री अनुपा ओझाले व्यक्तिगत कारण दर्शाइ बैठकमा उपस्थित हुन नसकेको ।
सञ्चालक समितिको वैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत् सम्बन्धमा भएको निर्णयको विवरण (माईन्युट) को छुट्टै अभिलेख राखे नराखेको :	छुट्टै अभिलेख राख्ने गरिएको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३३ दिनको अन्तर (बैठक नं. १६३ र १६४ बिच)
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	२०८१/११/११ गते, ११औ वार्षिक साधारण
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष रु. ६,०००/-, संचालक रु. ५,०००/-

आर्थिक बर्षको सञ्चालक समितिको कूल बैठक खर्च रु.	बैठक भत्ता : रु. ५,७०,०००/-, संचार तथा पत्रपत्रिका खर्च : रु. २,१५,०००/-, दैनिक भ्रमण खर्च : रु. ४,८५,५३२/-, बैठक व्यवस्थापन खर्च : रु. १८,७१६/- गरि कूल खर्च रु. : रु. १२,८९,२४८/-

२. **सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :**

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	नेपाल राष्ट्र बैंकद्वारा वित्तीय संस्थाको सञ्चालकहरुलाई लागू हुने गरी जारी गरिएको निर्देशन अनुसार आचार संहिता कायम भएको ।
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको ।
सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विवरण : क्र.सं. | विषय | मिति | सहभागी संचालकहरुको संख्या | तालिम संचालन भएको स्थान ( )	क्र.सं. | विषय | मिति | सहभागी संचालकहरुको संख्या | तालिम संचालन भएको स्थान १ | संचालक शिक्षा कार्यक्रम | २०८१।१२।२३ | ६ | काठमाण्डौं समिक्षा अवधिमा यस सम्बन्धी कार्यक्रममा सहभागी नभएको
प्रत्येक सञ्चालकले आफु सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण : ■ संस्थासंग 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 डिबेन्चरको विवरण, ■ निज अन्य कुनै सङ्गठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, ■ निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण,	सञ्चालकले आफु सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको । ■ संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण : **करार नगरेको ।** ■ निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण : **शेयर वा डिबेन्चर नभएको ।** ■ निज अन्य कुनै सङ्गठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण : **आधारभुत शेयरधनी वा सञ्चालक नभएको ।** ■ निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण : **काम नगरेको ।**
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण,	सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण : **नभएको ।**
सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण:	सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण : **नभएको ।**

३. **संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :**

(क) **जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण :**

सञ्चालक स्तरिय जोखिम व्यवस्थापन समिति गठन भएको ।

(ख) **जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :**

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

१. श्री निरंजन पराजुली (गैर कार्यकारी संचालक)	संयोजक
२. श्री निरंजन प्रसाद न्यौपान (गैर कार्यकारी संचालक)	पदेन सदस्य
३. श्री तिलकराम भण्डारी (विभागीय प्रमुख)	सदस्य
४. श्री राजकुमार सुवेदी (विभागीय प्रमुख)	सदस्य सचिव

(आ) समितिको बैठक संख्या : आ.व. २०८१/०८२ मा त्रैमासिक रुपमा जम्मा ५ वटा बैठक बसेको ।

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- समितिको बैठक तीन महिनामा कम्तिमा एक पटक बसी जोखिमको विश्लेषण, जोखिम व्यवस्थापनको लागि आवश्यक पहल गर्ने तथा आवश्यक परेमा सुझावहरु समितिमा पेश गर्ने,
- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने,
- व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने
- व्यवस्थापनबाट नियमित रुपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आङ्कलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको छ सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने,
- जोखिमयुक्त सम्पत्तिको लेखाजोखा, पूँजीको पर्याप्तता, आन्तरिक पूँजी विश्लेषण पद्धति (ICAAP), व्यवसायिक रणनीति अनुरुप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रुपमा छलफल तथा विश्लेषण गरि सञ्चालक समितिलाई आवश्यक राय, सुझाव दिने,
- जोखिम व्यवस्थापनका लागि नेपाल राष्ट बैंकबाट जारी गरिएका निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेको आन्तरिक सीमा, उपर्युक्त प्रचलन अनुरुप आवश्यक नीति एवम् संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने,
- सञ्चालक समितिबाट भएको अख्तियार प्रत्यायोजनको सीमा तथा औचित्यता विश्लेषणगरी सञ्चालक समितिमा आवश्यक सुझाव सहितको प्रतिवेदन पेश गर्ने,
- इजाजतपत्रप्राप्त संस्थाको सम्पत्ति संरचना, ती सम्पत्तिहरु परिचालनको अवस्था, त्यसबाट प्राप्त गर्न सकिने आय, सम्पत्तिहरुको गुणस्तरमा हुने वृद्धि/ह्रासको सम्बन्धमा त्रैमासिक रुपमा विश्लेषण/समिक्षा गरी सञ्चालक समितिमा प्रतिवेदन पेश गर्ने,

- अर्थतन्त्रको कुनै क्षेत्रमा उत्पन्न हुने समस्या वा परिवर्तनले संस्थाको वित्तीय अवस्थामा पार्न सक्ने असरको सम्बन्धमा अध्ययन गरी सोको निराकरणको लागि के कस्तो नीति अवलम्बन गर्नु पर्ने हो सो सम्बन्धमा आवश्यक सुझाव सहितसञ्चालक समितिमा प्रतिवेदन पेश गर्ने ।

(ग) **आन्तरिक नियन्त्रण कार्यविधि भए/नभएको** : वित्तीय संस्थाको आन्तरिक नियन्त्रणका लागि संस्थाको आवश्यकता एवम् सम्बन्धीत नियामक निकायहरुको निर्देशन बमोजिम विभिन्न विनियमावली, कार्यविधि, निर्देशिका तथा परिपत्रहरु तयार गरी लागू गर्दै आईरहेको छ ।

(घ) **आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको भए सोको कारण** : वित्तीय संस्थाको समग्र आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गराउँने गरि सञ्चालक स्तरिय र व्यवस्थापन स्तरिय समितिहरु नेपाल राष्ट्र बैंकको प्रावधान तथा संस्थाको आन्तरिक नीति नियम बमोजिम समिक्षा अवधिमा **अनुसूचि** १ बमोजिम गठन भई कार्यान्वयन प्रक्रिया अघि बढाईएको ।

(ङ) **आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण** : वित्तीय संस्थामा छुट्टै आन्तरिक नियन्त्रण प्रणाली समिति नरहेको तथापी संस्थाको आन्तरिक नीति नियम तथा सम्बन्धीत नियामक निकायको प्रावधान बमोजिम वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली मजबुत बनाउने उद्देश्यले विभिन्न समिति तथा उप समितिहरु गठन गरिएको साथै आवश्यक आन्तरिक नीति नियमहरु लागु गरी कार्यान्वयन प्रक्रिया अघि बढाउँदै आइरहेको ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद) : सो नामको समिति नरहेको ।

(आ) समितिको बैठक संख्या : सो नामको समिति नरहेको ।

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : सो नामको समिति नरहेको ।

(च) **आर्थिक प्रशासन विनियमावली भए/नभएको** : भएको (आर्थिक प्रशासन विनियमावली २०७८ कार्यान्वयनमा रहेको)

४. **सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण** :

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

विषय	माध्यम	सार्वजनिक गरेको मिति
१. वार्षिक साधारण सभाको सूचना (२०८०/०८१, एघारौँ वार्षिक साधारण सभा) *(नोटः आ.व. २०८१/०८२ को बाह्रौ वार्षिक साधारण सभा संचालन हुन बाँकी)*	राष्ट्रियस्तरको पत्रिका र संस्थाको वेभसाइट	प्रथम पटक प्रकाशित मिति : २०८१/१०/१५ दोश्रो पटक प्रकाशित मिति : २०८१/११/०१
२. आर्थिक वर्ष ०८०/०८१ वार्षिक प्रतिवेदन *(नोटः आ.व. २०८१/०८२ को एघारौँ वार्षिक साधारण सभा संचालन हुन बाँकी)*	संस्थाको वेभसाईट, शेयर रजिष्ट्रार र प्रत्यक्ष भेटघाट	मिति : २०८१/१०/२४
३. त्रैमासिक वित्तीय प्रतिवेदन (आर्थिक वर्ष २०८१/०८२)	राष्ट्रियस्तरको पत्रिका र संस्थाको वेभसाइट	▪ प्रथम त्रैमास : २०८१/०७/३० (आर्थिक अभियान) ▪ दोश्रो त्रैमास : २०८१/१०/३० (आर्थिक अभियान) ▪ तेश्रो त्रैमास : २०८२/०१/२६ (आर्थिक अभियान) ▪ चौथो त्रैमास : २०८२/०४/२२ (आर्थिक अभियान)

विषय	माध्यम	सार्वजनिक गरेको मिति
४. धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सुचना	नेपाल स्टक एक्सचेन्ज, नेपाल धितोपत्र बोर्ड	▪ **त्रैमासिक वित्तीय प्रतिवेदन** : बुदा नं. ३ मा उल्लेख गरिए बमोजिम। ▪ **लाभांश घोषणा सम्बन्धी जानकारी** : आ.व. २०८०/०८१ सम्मको वितरणयोग्य मूनाफाबाट मिति २०८१/०९/२४ गते बसेको संचालक समितिको १६९औ बैठक (दिउँसो ३:३० बजे बसेको) बसी लाभांस घोषणा सम्बन्धी निर्णय भएको र सोहि दिन सम्बन्धीत निकायलाई जानकारी गराईएको। ▪ **बुक क्लोज जानकारी** : मिति २०८१/११/११ गते सम्पन्न एघारौँ वार्षिक साधारण सभा प्रयाजनार्थ बुक क्लोज मिति २०८१/१०/२४ गते तोकी नेप्सेलाई जानकारी गराईएको

(ख) **सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी** : हालसम्म कारवाहीमा नपरेको।

(ग) **पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति** : मिति २०८१/११/११, एघारौँ वार्षिक साधारण सभा (आ.व. २०८०/०८१)

५. **संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण** :

(क) **कर्मचारीहरुको संरचना, पदपुर्ति, वृत्ति बिकाश, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र बिदा, आचार संहिता लगायतका कुराहरु समेटिएको सेवा शर्त विनियमावली/व्यवस्था भए नभएको** : कर्मचारी सेवा विनियमावली, २०७८ रहेको।

(ख) **संगठनीय संरचना संलग्न गर्ने** : अनुसूची २ मा उल्लेख गरिएको।

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

क्र.सं	कर्मचारीको नाम	योग्यता	ठेगाना	कार्यानुभव	पद
१.	डा. मदन घिमिरे	विद्यावारिधी, Executive Master of Business Administration (EMBA)	बराहक्षेत्र ४, सुनसरी	अन्तराष्ट्रिय गैर सरकारी संस्था तथा बैंक तथा वित्तीय क्षेत्रमा ३५ वर्ष भन्दा बढिको कार्यानुभव।	प्रमुख कार्यकारी अधिकृत
२.	देव सिंह विष्ट	स्नातकोत्तर (MA-Economics)	श्रीपुर-९, कंचनपुर	बैक तथा वित्तीय क्षेत्रमा ३३ वर्ष भन्दा बढिको कार्यानुभव।	नायव प्रमुख कार्यकारी अधिकृत
३.	विश्वराज श्रेष्ठ	स्नातकोत्तर (MBS & MA-Rural Development)	हेटौडा ११, मकवानपुर	राष्ट्रिय तथा अन्तराष्ट्रिय गैर सरकारी संस्था तथा बैंक तथा वित्तीय संस्थाहरुमा करिब १६ वर्ष भन्दा बढिको कार्यानुभव।	बरिष्ठप्रबन्धक/ कम्पनी सचिव

(घ) **कर्मचारी सम्बन्धी अन्य विवरण :**

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गर्ने गरिएको
नयाँ कर्मचारीहरुको पदपुर्ति गर्दा अपनाएको प्रकृया :	लिखित परीक्षा, सामुहिक प्रस्तुति तथा अर्न्तवार्ता ।
व्यवस्थापन स्तरका कर्मचारीको संख्या :	५ जना
कुल कर्मचारीको संख्या :	३९२
कर्मचारीहरुको सेलेक्सन प्लान भए/नभएको :	भएको
आ.व. कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	२० वटा आन्तरिक तथा बाह्य तालिमहरुमा ३०२ जना कर्मचारीहरु सहभागी भएको ।
आ.व.को कर्मचारी तालिम खर्च रु. :	४६,२२,९३०।०९
कुल खर्चमा कर्मचारीको खर्चको प्रतिशत :	२८.५३ प्रतिशत
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२.५६ प्रतिशत

६. **संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :**

(क) **लेखासम्बन्धी विवरण :**

संस्थाको पछिल्लो आ.व को वित्तिय विवरण NFRS अनुसार तयार गरे/नगरेको भए सोको विवरण :	NFRS अनुसार वित्तीय विवरण तयार गरिएको ।
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८१/०९/२४ (आ.व. २०८०/०८१ को बाह्य लेखापरीक्षण प्रतिवेदन)
त्रैमासिक वित्तिय विवरण प्रकाशन गरेको मिति :	▪ प्रथम त्रैमास : २०८१/०७/३० (आर्थिक अभियान) ▪ दोश्रो त्रैमास : २०८१/१०/३० (आर्थिक अभियान) ▪ तेश्रो त्रैमास : २०८२/०१/२६ (आर्थिक अभियान) ▪ चौथो त्रैमास : २०८२/०४/२२ (आर्थिक अभियान)
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८१/०९/२४ (आर्थिक वर्ष २०८०/०८१)
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	एघारौ वार्षिक साधारण सभा (आ.व. २०८०/०८१) : मिति २०८१ फागुन ११ गते
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक,चौमासिक वा अर्धबार्षिक)	अ. आन्तरिक लेखापरीक्षणको लागि उपयुक्त लेखा व्यवसायी छनौट गरी निजहरु मार्फत गर्ने गरिएको । आ. सञ्चालक समितिको मिति २०८१/१२/११ गतेको १७२औ बैठकको निर्णयानुसार आ.व. २०८१/०८२ को लागि एस एण्ड एस एसोसियटस, काठमाण्डौंलाई नियुक्ति गरिएको । इ. त्रैमासिक रुपमा केन्द्रीय तथा शाखा कार्यालयहरुको पूर्व निर्धारित कार्यतालिका अनुसार आन्तरिक लेखापरीक्षण गर्ने गरिएको ।

(ख) **लेखापरीक्षण समितिसम्बन्धी विवरण :**

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	श्री निरंजन प्रसाद न्यौपाने (संचालक), स्नातक संयोजक श्री देव सिह विष्ट (ना.प्र.का.अ.), स्नातकोत्तर सदस्य श्री राजकुमार सुवेदी (अनुगमन विभाग प्रमुख), स्नातक सदस्य सचिव
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	आ.व. २०८१/०८२ मा विभिन्न मितिमा ६ पटक बैठक बसेको जसमा सबै पदाधिकारी उपस्थित रहेको ।
प्रति बैठक भत्ता रु. :	कर्मचारी बाहेक संचालक स्तरिय पदाधिकारीहरुलाई प्रति बैठक रु. ५,०००/- उपलब्ध गराउँदै आइरहेको ।
लेखापरीक्षण समितिले आफ्नो काम कारवाही प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	आ.व. २०८१/०८२ मा प्रत्येक त्रैमासमा बैठक बसि संस्थाको वित्तीय विवरण लगायत अन्य आवश्यक विषय वस्तुहरुमा छलफल भई संचालक समिति तथा व्यवस्थापन पक्षलाई सल्लाह, सूझाव उपलब्ध गराउँने गरेको ।

७. **अन्य विवरण :**

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै ब्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरुको पालना भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	नभएको

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परिपालन अधिकृतको नाम : विश्वराज श्रेष्ठ

पद : बरिष्ठ प्रबन्धक/कम्पनी सचिव

मिति : २०८२/०७/१९

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प्रमुख कार्यकारी अधिकृत : डा. मदन घिमिरे

मिति : २०८२/०७/२०

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०७/२१ (१८१ औ बैठक)

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लेखापरीक्षक :

एस एण्ड एस एसोसियट्स, काठमाण्डौं

नोट : यो प्रतिवेदन सुचीकृत सङ्गठित संस्थाको परिपालन अधिकृतले तयार गरी सञ्चालक समितिबाट स्वीकृत गराई लेखा परीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदनसँग पेश गर्नुपर्ने छ ।

११.आर्थिक वर्ष २०८१/०८२ को नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुसार तयार पारिएको स्वीकृत वित्तीय विवरण :

S & S Associates
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Samata Gharelu Laghubitta Bittiya Sanstha Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of M/s. Samata Gharelu Laghubitta Bittiya Sanstha Limited (hereinafter referred to as "the bank") which comprise the statement of financial position as at 32nd Ashadh 2082 (16th July 2025), the statement of profit or loss, the statement of other comprehensive income, statement of changes in equity and statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

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

Basis for opinion

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

Key Audit Matters

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

Key Audit Matters	How our audit addressed the KAM
Impairment of Loans and Advances	
As per NFRS 9 (Carve-out issued by ICAN), bank shall measure impairment loss on loans and advances at the higher of: a) Amount derived as per norms prescribed by NRB for loan loss provisioning or: b) Amount determined as per para 5.5 of NFRS adopting the expected credit loss model Impairment of loans and advances under NRB norms for loan loss provisioning requires an assessment of the overdue status of loans and advance and proper utilization of loans for their intended purpose. Impairment of loans and advances under Expected Credit loss model require assessment of credit risk by staging and estimating three parameters- PD, LGD and EAD.	Our audit approach includes testing the operating effectiveness of key controls implemented by the Bank to identify loss events and determine the extent of provisioning required for non-performing loans and advances. The testing of control included testing of: • Controls over correct identification and classification of non-performing loans and advances on time-based criteria. • Control over accurate computation and recording of provisions. • Control over compliance of the ECL Calculations, inputs and other judgements used for ECL estimation with the regulatory requirements.

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The process of estimating the provision for loans and advances involves significant management judgement and estimation. Therefore, considering the significance of the above matter to the financial statements, we have identified this as a key audit matter.	• Control over the monitoring of loans and advances to customers with higher risk default. • Control over the governance and approval process for provisions including ongoing reassessment by the Bank's Management. In carrying out the substantive procedures, we selected sample of loans & advances to customers and performed and reassessed the repayment schedules and tested the classification of non-performing loans based on overdue period. Assessed the management's assumption and judgement for classification of loans & advances based on repayment pattern, documentation, assessment of control over mortgage value of loans & advances, inspection and discussion with management. **Our Result:** We considered the impairment charges on loans & advances to customers to be acceptable.
Information technology system	
The information technology of the Bank involves a large number of independent and inter-dependent IT systems that are used that to process and record a large volume of transactions in the Bank's activities. As a result, the Bank's financial accounting and reporting procedure places a significant level of reliance and rely on such its systems. Appropriate IT general controls and application controls are required to ensure that such its 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 Bank's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.	Our audit approach regarding Bank's Information Technology included the following: • Conducting a detailed assessment and testing of the existing systems through inquiries, re-performance, and inspections to the best of our knowledge. • Verification of loan and advance provision based on aging on a test check basis. • Placed reliance on the IT audit conducted by the Bank. • Reviewed system-generated reports on a sample basis and verified the booking of interest revenue and expenses for loans and deposits on a test basis using the Bank's system. **Our Result:** We considered the IT systems and their relevant controls to be adequate.
Interest income	
The interest income on loans and advances to customers at amortised cost shall be recognized on accrual basis and following the "Guidance Note on Interest Income Recognition 2025" issued by NRB. Recognition of interest income on non-performing loans and advances involves estimation and judgements. Interest income, though recognised on accrual basis in general as per the guidelines, it requires the bank to suspend interest recognition of loans and advances which have been classified under stage 3 irrespective of the collateral value against such loans.	Our audit approach regarding interest income verification included the following: • Understanding of the core banking software of the Bank how interest rate on loans and advances has been implemented in system. • Whether interest income on advances is automatically generated in the CBS system. • Review of sampled loans and advances from the bank and performed test procedures including manual computation to verify the correctness and accuracy of the interest accrual and interest income.

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These challenges may adversely affect the recognition of interest income by the bank. The reliance on manual processes introduces potential errors and non-compliance with regulatory requirements, highlighting the importance of this issue in the overall financial reporting framework. Thus, we have considered it as a key audit matter.	• Review. and verify the transactions relating to manual debit or credit of interest in the system.- • Understanding as to how the Bank's management monitors their business, analyse its credit portfolio and the interest income thereon. • Adjustments made to the interest income as per the interest income recognition guidelines were verified and were considered to be accurate and appropriate. • Review whether the legal remedies against defaulting borrowers are not adversely affected. **Our Result:** Accounting policies and recognition of interest income has been considerable.

Responsibilities of Management and Those Charged with Governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with NFRSs, 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 errors.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group'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 scepticism 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 entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity'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

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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 entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

Report on Other Legal and Regulatory Requirement

We have obtained information and explanation asked for, which, to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, statement of financial position, statement of profit and loss, statement of changes in equity and statement of cash flow have been prepared in accordance with the requirement of the Companies Act, 2063 and are in agreement with the books of account maintained by the microfinance; and proper books of account as required by law maintained by the microfinance including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of those books and records of the microfinance and the report of other auditor.

In our opinion, so far as appeared from our examination of the books, the microfinance has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the directives of the NRB.

To the best of our information and according to explanations given so far, and as appeared from our examination of the books of accounts of the microfinance, except for the cases of fraud involving employees, disclosed in note 5.5, for which appropriate provision has been made in the financial statements, we have not come across cases where Board of Directors or any other employees of the microfinance have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the entity and violated any directives of NRB or acted in a manner to jeopardize the interest and security of the microfinance, its depositors and investors.

S. Associates Chartered Accountants Kathmandu

CA. Sudhir Kumar Sharma
Managing Partner

UDIN:251214CA00092z6gXd

Place: Kathmandu, Nepal
Date: Mangsir 28, 2082 BS

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.

Statement of Financial Position

As on Ashadh 32, 2082

Particulars	Note	Ashadh 32, 2082	Ashadh 31, 2081
Assets			
Cash and Cash Equivalent	4.1	386,879,905	175,420,291
Statutory Balance and Due from Nepal Rastra Bank	4.2	25,455,251	22,455,251
Placement with Bank & Financial Institutions	4.3	-	2,300,000
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Cooperative	4.6	-	-
Loans and Advances to Customers	4.7	5,496,644,136	4,269,286,697
Investment Securities	4.8	500,000	500,000
Current Tax Assets	4.9	-	12,122,795
Investment Property	4.10	-	-
Property and Equipment	4.11	65,547,694	62,508,171
Goodwill and Intangible Assets	4.12	-	711,988
Deferred Tax Assets	4.13	7,249,549	5,244,971
Other Assets	4.14	27,346,629	23,873,516
Total Assets		**6,009,623,164**	**4,574,423,680**

Particulars	Note	Ashadh 32, 2082	Ashadh 31, 2081
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instruments	4.17	-	-
Deposits from Customers	4.18	1,601,860,962	1,369,128,611
Borrowings	4.19	3,374,504,898	2,324,356,296
Current Tax Liabilities	4.9	8,199,356	-
Provisions	4.20	9,059,629	8,090,502
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	173,460,381	135,749,519
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		**5,167,085,226**	**3,837,324,928**
Equity			
Share Capital	4.24	629,051,564	564,006,303
Share Premium		-	-
Retained Earnings		46,305,875	31,820,176
Reserves	4.25	167,180,499	141,272,273
Total Equity		**842,537,938**	**737,098,752**
Total Liabilities and Equity		**6,009,623,164**	**4,574,423,680**
Contingent Liabilities and Commitments	4.26	-	-
Net Assets Value per share		133.94	130.69

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

Niranjan Prasad Neupane
Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered Accountants

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.

Statement of Profit or Loss

For the year ended 32 Ashadh 2082

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	716,329,581	466,945,740
Interest Expense	4.28	(339,023,381)	(272,531,372)
Net Interest Income		**377,306,200**	**194,414,368**
Fee and Commission Income	4.29	51,492,540	28,981,448
Fee and Commission Expense	4.30	(1,630,000)	(120,541)
Net Fee and Commission Income		49,862,540	28,860,908
Net Interest, Fee and Commisson Income		**427,168,740**	**223,275,275**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		**427,168,740**	**223,275,275**
Impairment (Charge)/Reversal for Loans and Other Losses	4.33	(43,389,333)	(17,008,037)
Net Operating Income		**383,779,406**	**206,267,238**
Operating Expense			
Personnel Expenses	4.34	(180,557,242)	(117,174,890)
Other Operating Expenses	4.35	(51,275,689)	(34,180,809)
Depreciation & Amortization	4.36	(16,997,719)	(10,950,045)
Operating Profit		**134,948,755**	**43,961,494**
Non Operating Income	4.37	5,044,223	-
Non Operating Expense	4.38	-	-
Profit Before Income Tax		**139,992,979**	**43,961,494**
Income Tax Expense	4.39		
Current Tax		(64,339,938)	(12,009,657)
Deferred Tax		2,004,578	(7,018,800)
Profit for the year		**77,657,619**	**24,933,037**
Profit Attributable to:			
Equity holders of the Financial Institution		77,657,619	24,933,037
Profit for the Year		**77,657,619**	**24,933,037**
Earnings per Share			
Basic Earnings per Share		12.35	4.42
Diluted Earnings per Share		12.35	4.42

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

Niranjan Prasad Neupane
Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered Accountants

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Statement of Other Comprehensive Income
For the year ended 32 Ashadh 2082

Particulars	Note	Current Year	Previous Year
Profit for the year		77,657,619	24,933,037
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			-
Income tax relating to above items		-	-
Net other comprehensive income that will not be reclassified to profit or loss		-	-
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		-	-
Other Comprehensive Income for the year, Net of Income Tax		-	-
Total Comprehensive Income for the Year		77,657,619	24,933,037
Total Comprehensive Income for the Period		77,657,619	24,933,037

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

Niranjan Prasad Neupane
Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered Accountants

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Statement of Cash Flows
For the year ended 32 Ashadh 2082

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	676,221,755	462,461,608
Fee and Other Income Received	51,492,540	28,981,448
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(339,023,381)	(272,531,372)
Commissions and Fees Paid	(1,630,000)	(120,541)
Cash Payment to Employees	(175,854,249)	(117,174,890)
Other Expense Paid	(57,256,777)	(34,180,809)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**153,949,888**	**67,435,445**
(Increase)/ Decrease in Operating Assets	**(1,226,791,124)**	**(1,464,956,153)**
Due from Nepal Rastra Bank	(3,000,000)	(6,455,251)
Placement with Banks and Financial Institutions	2,300,000	-
Other Trading Assets	-	-
Loans and Advances to Bank and financial institutions	-	-
Loans and Advances to Customers	(1,222,618,011)	(1,451,412,067)
Other Assets	(3,473,113)	(7,088,834)
Increase/(Decrease) in Operating Liabilities	**1,312,611,400**	**1,353,644,550**
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	232,732,351	387,745,228
Borrowings	1,050,148,601	917,598,181
Other Liabilities	29,730,447	48,301,141
Net Cash Flow from Operating Activities before Tax Paid	**239,770,164**	**(43,876,158)**
Income Taxes Paid	(64,339,938)	(43,000,000)
Net Cash Flow from Operating Activities	**175,430,227**	**(86,876,158)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	-	-
Receipts from Sale of Investment Securities	-	-
Purchase of Property and Equipment	(1,386,176)	(1,086,499)
Receipts from the sale of Property and Equipment	3,901,709	-
Purchase of Intangible Assets		-
Receipt from the sale of intangible assets	-	-
Purchase of Investment Properties	-	-
Receipt from Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	**2,515,533**	**(1,086,499)**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Statement of Cash Flows
For the year ended 32 Ashadh 2082

Particulars	Current Year	Previous Year
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayments of Debt Securities	-	-
Receipts from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-
Receipt from Issue of Shares	35,090,424	-
Dividends Paid	(1,576,569)	(1,124,846)
Interest Paid	-	-
Other Receipts/Payments		129,483,252
Net Cash from Financing Activities	**33,513,855**	**128,358,406**
Net Increase (Decrease) in Cash and Cash Equivalents	211,459,614	40,395,749
Cash and Cash Equivalents at Shrawan 01, 2081	175,420,291	108,419,546
Effect of Acquisition		26,604,995
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held		
Cash and Cash Equivalents at Ashadh 32, 2082	**386,879,905**	**175,420,291**

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

Niranjan Prasad Neupane
Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Statement of Changes in Equity
For the year ended 32 Ashadh 2082

Attributable to Equity-Holders of Samata Gharelu Laghubitta Bittiya Sanstha Limited

Particulars	Share Capital	General Reserve	Client Protection Fund	CSR Reserve	Staff Skills Development Fund	Retained Earning	Regulatory Reserve	Institutional Development Fund	Loan Reschedule Fund	Total
Balance at 01 Shrawan, 2080	394,155,821	69,970,530	9,071,229	2,752,594	153,059	29,152,848	18,315,069	-	33,923,371	557,494,522
Adjustment/Restatement										-
Adjustment/Restated Balance as at 01 Shrawan, 2080	**394,155,821**	**69,970,530**	**9,071,229**	**2,752,594**	**153,059**	**29,152,848**	**18,315,069**	**-**	**33,923,371**	**557,494,522**
Effect of Business Acquisition	148,478,411	11,598,545	2,570,964	-	663,973	(18,995,160)	13,950,692	2,000,194	-	160,267,620
Adjustmented/Restated Balance	**542,634,232**	**81,569,076**	**11,642,193**	**2,752,594**	**817,032**	**10,157,688**	**32,265,762**	**2,000,194**	**33,923,371**	**717,762,142**
Comprehensive Income for the year										-
Profit for the year						24,933,037				**24,933,037**
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)										-
Interest Income			42,944							-
Total Comprehensive Income for the year	-	-	**42,944**	-	-	**24,933,037**	-	-	-	**24,975,981**
Transfer to Reserves during the year	-	4,986,607	249,330	249,330	-	(1,291,471)	(4,193,797)	-	-	-
Transfer from Reserves during the year						23,165,911			(23,165,911)	-
Transactions with Owners, directly recognized in Equity										-
Share Issued										-
Share Based Payments										-
Dividend to Equity-Holders										-
Bonus Shares Issued	21,372,071	-	-	-	-	(21,372,071)	-			-
Cash Dividend Paid	-	-	-	-	-	(1,124,846)	-			**(1,124,846)**
Other										-
Share issue cost	-	-	-	-	-	(331,482)	-			**(331,482)**
Payment from respective fund	-	-	(2,138,068)	(347,784)	619,400	(2,316,591)	-			**(4,183,043)**
Total Contributions by and Distributions	**21,372,071**	**4,986,607**	**(1,845,794)**	**(98,454)**	**619,400**	**21,662,488**	**(4,193,797)**	**-**	**(23,165,911)**	**19,336,610**
Balance at 31 Ashadh, 2081	**564,006,303**	**86,555,683**	**9,796,399**	**2,654,140**	**1,436,432**	**31,820,176**	**28,071,964**	**2,000,194**	**10,757,460**	**737,098,752**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Statement of Changes in Equity
For the year ended 32 Ashadh 2082

Attributable to Equity-Holders of Samata Gharelu Laghubitta Bittiya Sanstha Limited

Particulars	Share Capital	General Reserve	Client Protection Fund	CSR Reserve	Staff Skills Development Fund	Retained Earning	Regulatory Reserve	Institutional Development Fund	Loan Reschedule Fund	Total
Balance at 01 Shrawan, 2081	564,006,303	86,555,683	9,796,399	2,654,140	1,436,432	31,820,176	28,071,964	2,000,194	10,757,460	**737,098,752**
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-
2081	**564,006,303**	**86,555,683**	**9,796,399**	**2,654,140**	**1,436,432**	**31,820,176**	**28,071,964**	**2,000,194**	**10,757,460**	**737,098,752**
Comprehensive Income for the year										-
Profit for the year						77,657,619				**77,657,619**
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)										-
Interest Income			86,345							**86,345**
										-
Total Comprehensive Income for the year	-	-	86,345	-	-	**77,657,619**	-	-	-	**77,743,963**
Transfer to Reserve during the year	-	15,531,524	1,164,864	776,576	-	(39,060,187)	21,587,223	-	-	-
Transfer from Reserves during the year						10,165,872			(10,165,872)	-
										-
Transactions with Owners, directly recognized in Equity										-
Share Issued	35,090,424									**35,090,424**
Share Based Payments										-
Dividend to Equity-Holders										-
Bonus Shares Issued	29,954,836	-	-	-	-	(29,954,836)	-			-
Cash Dividend Paid	-	-	-	-	-	(1,576,569)	-			**(1,576,569)**
										-
Other										-
Share issue-cost	-	-	-	-	-	(1,729,612)	-			**(1,729,612)**
Payment from respective fund	-	-	(1,551,700)	(199,466)	(1,321,267)	(1,016,587)	-			**(4,089,019)**
Total Contributions by and distributions	65,045,260	15,531,524	(300,491)	577,111	(1,321,267)	14,485,699	21,587,223	-	(10,165,872)	**105,439,187**
Balance at 32 Ashadh, 2082	**629,051,564**	**102,087,207**	**9,495,908**	**3,231,251**	**115,165**	**46,305,875**	**49,659,187**	**2,000,194**	**591,587**	**842,537,939**

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

Niranjan Prasad Neupane
Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered Accountants

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.

Statement of Distributable Profit or Loss

For the year ended 32 Ashadh 2082

(As per NRB Regulation)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	77,657,619	24,933,037
Appropriations:		
a. General reserve	(15,531,524)	(4,986,607)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(776,576)	(249,330)
e. Employees' training Fund		-
f. Client Protection Fund	(1,164,864)	(249,330)
g. Other		
Investment Adjustment Reserve	-	-
CSR expense	-	-
Deferred Tax reserve trf to RE	-	-
Retained Earning from Acquired entities	-	-
Share premium	-	-
Capital reserve	-	-
Profit or (loss) before regulatory adjustment	60,184,654	19,447,769
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(19,582,646)	(2,825,003)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/resersal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(2,004,577)	7,018,800
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Loan reschedule fund recognised (-)/ reversal (+)	10,165,872	23,165,911
Fair value reserve	-	-
Distributable profit or (loss)	48,763,304	46,807,477
Opening Retained Earning as on Shrawan 1	31,820,176	29,152,848
Adjustment(+/-) - Retained earning	-	(18,995,160)
Share Management Expense	(1,729,612)	(331,482)
Distribution:		
Bonus share issued	(29,954,836)	(21,372,071)
Cash dividend paid	(1,576,569)	(1,124,846)
Allowcation to Staff Bonus from Loan Reschedule Fund	(1,016,587)	(2,316,591)
Total Distributable profit or (loss) as on year end date	46,305,876	31,820,176
Annualised Distributable Profit/Loss per share	7.36	5.64

As per our Report of even date

Dr. Madan Ghimire
Chief Executive Officer

Dammar Mani Thebe Limbu
Chairman

Anupa Ojha
Director

Bhaktaram Khadka
Director

Niranjan Parajuli
Director

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Director

Rajeshwor Prasad Acharya
Director

CA Sudhir Kumar Sharma
Managing Partner
S & S Associates-Chartered Accountants

Date: 2082/08/27
Place: Banepa, Kavrepalanchok

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

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SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

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SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

1. REPORTING ENTITY

1.1 General Information of the Reporting Entity

Samata Gharelu Laghubitta Bittiya Sanstha Limited (hereinafter referred to as "the Microfinance") is a National Level Microfinance Institution domiciled in Nepal, registered as a Public Limited Company under Companies Act 2063 & Banking and Financial Institution Act, 2073. The registered address of the microfinance is located at Banepa, Kavrepalanchowk. Samata Gharelu Laghubitta Bittiya Sanstha Limited is registered with Inland Revenue Department with PAN 601028249. The microfinance is listed on Nepal Stock Exchange and is trading under the code "SMATA". The Microfinance is involved in deprived sector lending and has a network of 91 branch offices spread over 36 districts of Nepal.

2. BASIS OF PREPARATION

The Financial Statements of the Institution have been prepared on an accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN).

The preparation and presentation of the Financial Statements are in compliance with the requirements of format issued by Nepal Rastra Microfinance in Directive No.4 of Unified NRB Directives, 2081 for Micro-finance Institutions.

The Financial Statements comprise the Statement of Financial Position, Statement of Profit and Loss, Statement of Other Comprehensive Income, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to Financial Statements.

2.1 Statement of Compliance

The Financial Statement has been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal and pronounced by the ICAN and in the format issued by NRB in directives No.4 of NRB Directive 2081.

2.2 Reporting Period and Approval of financial statement

The Institution follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on or after Ashadh 32, 2082, together with the comparative period data as at and for the period ending Ashadh 32, 2082 as described in its accounting policies.

The accompanying Financial Statements have been adopted by the Board of Directors at its board meeting held on 2082/08/27 and has been recommended for approval by shareholders in the 12th Annual General Meeting.

2.3 Functional and Presentation currency

Financial Statements are denominated in Nepalese Rupees (NPR), which is the functional and presentation currency of the Microfinance. All financial information presented in NPR has been rounded to the nearest rupees except where indicated otherwise.

2.4 Use of Estimates, Assumptions and Judgments

The Institution is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Institution to exercise judgments in making choice of specific accounting policies and accounting estimates. The Institution,

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

while complying with the reporting standards, makes critical accounting judgment as having potentially material impact on the financial statements.

Description of such estimates and significant accounting policies has been given in the relevant sections wherever they have been applied. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically. The underlying assumption made while making accounting estimates are periodically reviewed and such revision are recognized in the period in which the estimates is revised and are applied prospectively.

Disclosures of the accounting estimate have been included in the relevant section of the notes whenever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

2.5 Changes in Accounting Policies

The Microfinance is required to adopt and apply the accounting policies in conformity with NFRS. The accounting policies are applied consistently; changes, if any, are disclosed with the financial impact to the extent possible.

The same accounting policies are normally adopted in each period and from one period to the next to maintain the compatibility of the Financial Statements of the entity over time to identify trends in the financial position, performance and cash flows. This may later be determined that a different choice could have been more appropriate. The entity has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except those specifically stated under relevant notes below.

2.6 New Standards issued but not yet effective

There have been amendments to the Standards issued by IASB and applicability of the new Standards have been notified for IFRS. But the amendments and new standards become applicable only when ASB Nepal pronounces them. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the financial statements are disclosed below. Microfinance intends to adopt these standards, if applicable, when they become effective.

2.7 New Standards and Interpretation not adopted

The ICAN, on recommendation from ASBN, has issued following carve-outs in the implementation of NFRS at licensed banks and financial institutions and has also prescribed alternative treatments explained below:

- **NFRS 9 – "Financial Instruments"**

Carve out from the requirement to incorporate all fees and points paid or received under contractual terms of a financial instrument in the calculation of 'Effective Interest Rate' for the financial instrument as specified in para 5.4 of NFRS 9 unless it is immaterial or impracticable to determine such fees and points reliably.

Microfinance has adopted this alternative treatment in the case of loans and advances. As a result of this alternative treatment, Microfinance has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate for the loan. The upfront fees and commission are recognized as income in the

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

same period the loan is approved. The microfinance has assessed that this election is justifiable in line with the principal of cost and benefit of adopting certain provisions in NFRS.

2.8 Discounting

Discounting has been applied where realization of assets and settlement of obligations are more than one year and the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flows of the Microfinance. Discount rates taken are based on average lending /deposit/base rate published by NRB in its annual rate yearly.

3. SIGNIFICANT ACCOUNTING POLICIES

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

3.1 Basis of Measurement

The Financial Statements of the Microfinance have been prepared under the historical cost convention modified to include the fair valuation to the extent required or permitted under NFRS as set out in the relevant accounting policies. Financial information recorded and reported to comply with Directive of Nepal Rastra Microfinance and relevant business practices followed by the Microfinance are disclosed separately, where there have been deviations with recognition and presentation criteria of NFRS.

3.2 Cash and Cash Equivalent

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

3.3 Expected Credit Losses

The measurement of impairment losses across the categories of financial assets under Nepal Financial Reporting Standard - NFRS 9 on "Financial Instruments" (NFRS 9) requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses.

Accordingly, the Microfinance reviews its individually significant loans and advances portfolio at each reporting date to assess whether an impairment loss is to be recognized in the Income Statement. In particular, the Management's judgement is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, Management makes judgements about a borrower's financial situation and the net realizable value of any underlying collateral (foreclosure) and expected cash from operations. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the impairment allowance made.

A collective impairment provision is established for:

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

- Microfinance's homogeneous loans and advances that are not considered individually significant; and
- Assets of microfinance that are individually significant but that were not found to be individually impaired.

Following NFRS 9, the Microfinance's Expected Credit Loss (ECL) calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the Microfinance's ECL models that are considered accounting judgements and estimates include:

- Criteria for qualitatively assessing whether there has been a significant increase in credit risk (SICR) and if so, allowances for financial assets measured on a Lifetime Expected Credit Loss (LT - ECL) basis.
- Segmentation of financial assets when their ECL is assessed on a collective basis.
- Various statistical formulas and the choice of inputs used in the development of ECL models.
- Associations between macroeconomic inputs, such as GDP growth, inflation, interest rates, exchange rates and unemployment and the effect of these inputs on Probability of Default (PDs).
- Forward-looking macroeconomic scenarios and their probability weightings.
- Coupon rate of loan has been considered by the Microfinance as effective interest rate.

As such, the accuracy of the impairment provision depends on the model assumptions and parameters used in determining the ECL calculations.

Further, the Microfinance has assigned weightages for base (normal) case, best case and worst-case scenarios when assessing the probability weighted forward looking macro-economic indicators.

3.4 Financial Assets and Financial Liabilities

3.4.1 Recognition

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

Except for trade receivables not containing a significant financing component, at initial recognition, financial asset or financial liability are recognized at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

When the transaction price of the instrument differs from the fair value at origination and the fair value is based on a valuation technique using only inputs observable in market transactions, the Microfinance recognizes the difference between the transaction price and fair

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

value in profit and loss account. In those cases where fair value is based on models for which some of the inputs are not observable, the difference between the transaction price and the fair value is deferred and is only recognized in profit and loss account when the inputs become observable, or when the instrument is derecognized.

3.4.2 Classification

I. Financial Assets

Financial asset is any asset that is:

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

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

The details of these conditions are outlined below:

- **Business Model Assessment:**

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

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

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

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

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

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

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

After initial measurement, these financial assets are subsequently measured at amortized cost.

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

1. Financial assets at amortized costs
2. Financial assets at Fair Value through Other Comprehensive Income (FVTOCI)
3. Financial assets at Fair Value through Profit or Loss (FVTPL)

1. Financial assets measured at amortized cost

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

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

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

The Financial assets measured at FVTOCI include debt and equity instruments measured at FVTOCI:

Debt Instruments at FVTOCI:

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

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

FVOCI debt instruments are subsequently measured at fair value with gains and losses arising due to changes in fair value recognized in OCI. Interest income and foreign exchange gains and

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losses and ECL and reversals are recognized in profit or loss. On derecognition, cumulative gains or losses previously recognized in OCI are reclassified from OCI to profit or loss.

Equity Instruments at FVTOCI:

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

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

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

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

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

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

II. Financial Liabilities

Financial Liabilities is any liability that is:

a) Contractual obligation:
   i. to deliver cash or another financial asset to another entity; or
   ii. to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the entity; or

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

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

1. Financial Liabilities at Fair Value through Profit or Loss

Financial liabilities are classified as fair value through profit or loss if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are directly attributable to the acquisition are recognized in the Statement of Profit or Loss as incurred. Financial Liabilities measured at FVTPL are measured at fair value and all the Subsequent changes in fair value is recognized through Statement of Profit or Loss.

Changes in fair value are recorded in "Net fair value gains/ (losses) from financial instruments at fair value through profit or loss" with the exception of movements in fair value of liabilities designated at FVTPL due to changes in the Microfinance's own credit risk. Such changes in fair

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value are recorded in the own credit reserve through OCI and do not get recycled to profit or loss. Interest paid/payable is accrued in "Interest expense", using the EIR.

2. Financial Liabilities measured at amortized cost

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

3.4.3 Measurement

I. Initial Measurement

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

II. Subsequent Measurement

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

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

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

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

3.4.4 Modification of Financial Assets

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

The Microfinance renegotiates loans to customers in financial difficulty to maximize collection and minimize the risk of default. A loan forbearance is granted in cases where although the

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borrower made all reasonable efforts to pay under the original contractual terms, there is a high risk of default or default has already happened, and the borrower is expected to be able to meet the revised terms. The revised terms in most of the cases include an extension of the maturity of the loan, changes to the timing of the cash flows of the loan (principal and interest repayment), reduction in the amount of cash flows due (principal and interest forgiveness) and amendments to covenants.

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

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

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

Where a modification does not lead to derecognition the Microfinance calculates the modification gain/loss comparing the gross carrying amount before and after the modification (excluding the ECL allowance). Then the Microfinance measures ECL for the modified asset, where the expected cash flows arising from the modified financial asset are included in calculating the expected cash shortfalls from the original asset.

3.4.5 Derecognition

Derecognition of Financial Assets

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

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

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

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

Derecognition of Financial Liabilities

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

Determination of Fair Value

Fair values of financial assets and liabilities are determined according to the following hierarchy:

- **Level 1** – valuation technique using quoted market price: financial instruments with quoted prices for identical instruments in active markets that the group accesses at the measurement date.
- **Level 2** – valuation technique using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.
- **Level 3** – valuation technique with significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable, where market prices are not available, then the Microfinance considers the carrying value and future cash flows from the financial instruments.

3.4.6 Impairment Losses on Financial Assets

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

Initially, the updated standard of NFRS 9: Financial Instruments (in line with NFRSs 2018) was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of

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COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of NFRS 9 that includes expected credit loss, is fully effective in the Microfinance from FY 2081/82.

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

The ECL approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses – it is a forward-looking model.

Any financial instrument classified and measured at FVTPL is not covered under impairment requirements of NFRS 9. The methods for the calculation of Expected Credit Loss is classified into 3 broad approaches:

1. General approach

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL).

Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition.

At the reporting date, if the credit risk has not increased significantly since initial recognition, the Microfinance measures the loss allowance for those financial assets at an amount equal to 12- month ECL.

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

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

Stage 1:

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

This stage includes the following:

i. Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)

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ii. Financial instruments having no significant increase in credit risk since initial recognition.
iii. Financial assets for which contractual payments are not overdue or are overdue for up to 1 month.
iv. Financial instruments having low credit risk at the reporting date.

For this purpose, instruments with low credit risk include:

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

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

Stage 2:

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

This stage includes the following:

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

Stage 3:

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

This stage includes the following:

i. Financial instruments having contractual payments overdue for more than 3 months

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ii. The Microfinance considers that the borrower is unlikely to pay its credit obligations to the Microfinance in full, without realizing securities (if held).

The indicators of unlikeness to pay include:

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

iii. Loan is classified non- performing as per NRB prudential provisioning directive.

iv. Credit impaired financial instruments with objective evidence of impairment.

v. The financial assets classified as purchased or originated credit impaired (POCI) assets as per NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date.

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

Definition of Credit Impaired Financial Instruments:

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

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

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- The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.

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

Indicators of significant increase in credit risk (SICR):

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

i. More than one month past due
ii. Absolute lifetime PD is 5% or more
iii. Relative lifetime PD is increased by 100% or more
iv. Risk rating (internal or external) downgraded by 2 notches since initial recognition
v. Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by microfinance's internal credit rating system
vi. Deterioration of relevant determinants of credit risk (e.g. future cash flows) for an individual obligor (or pool of obligors)
vii. Expectation of forbearance or restructuring due to financial difficulties
viii. Deterioration of prospects for sector or industries within which a borrower operates
ix. Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts.
x. Modification of terms resulting in restructuring/rescheduling
xi. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition
xii. Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition.
xiii. Both qualitative and quantitative factors are encouraged to be considered while assessing whether there have been significant increases in credit risk. Accurate identification of drivers of credit risk and reliable demonstration of linkage between those drivers and level of credit risk is also critical.

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

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

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

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

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These approaches are applicable to loan and advances swapped, purchased or exchanged by the Microfinances and has high credit risk.

The Microfinance is required to include the initial expected credit losses in the estimated cash flows when calculating the credit-adjusted effective interest rate for financial assets that are considered to be purchased or originated credit-impaired at initial recognition. Hence, only the cumulative changes in lifetime expected credit losses since initial recognition is recognized as a loss allowance for purchased or originated credit-impaired financial assets.

Portfolio segmentation:

Guidelines under NFRS 9 on the collective assessment of ECL,

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

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

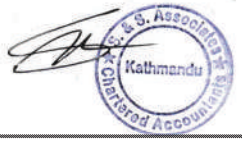
- The individual or collective assessment approaches is used depending on the ability to incorporate forward-looking information into the ECL estimate.
- Collective assessments is generally used for a large group of similar lending exposures, while individual assessments is considered for significant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

Curing Period and Transfer Criteria Between Stages:

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

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





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Transfer from Stage 2 to Stage 1:

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

Transfer Out of Stage 3:

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

Provisioning for other financial assets at amortized cost

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

ECL Calculation:

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

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

- Probability of Default (PD)
- Loss Given Default (LGD)
- Exposure at Default (EAD)

ECL= PD*LGD*EAD*Discount Factor

i. Probability of Default (PD):

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

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

PD describes the probability of a loan to eventually falling in default (>3 months past due) category. To calculate the PD, loans are classified in three stages based on risk profile of the individual loans. PD percentage is calculated for each loan account separately and is determined by using available historical observations. PD for stage 1: is derived as percentage of all loans in stage 1 moving into stage 3 in 12 months' time. PD for stage 2: is derived as percentage of all loans in stage 2 moving into stage 3 in the maximum lifetime of the loans under observation. PD for stage 3: is derived as 100% considering that the default occurs as soon as the loan becomes overdue for 3 months which matches the definition of stage 3.

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

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

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

ii. Loss Given Default (LGD):

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

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

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are to be considered based on latest reliable internal/external valuations. Microfinance deploys its internal team or forms a committee to review the value of collateral as required.

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

i. Use historical actual recovery rates in first place.
ii. If historical rates are unavailable, use valuation (prudential floors) for ECL calculation as outlined in this guideline taking into acount disposal time and costs until expected disposal of collateral or assets. However, value of collateral or assets for loans that have defaulted and BFIs have also not been able to realize within 5 years of default, cannot be used for determining loss or recovery rates.
iii. If such net realizable value of collateral or other sources are reliably undeterminable and BFIs are unable to compute LGDs due to lack of data or inputs, they are required to obtain approval of the same from the board of directors. Such BFIs are required to use a minimum LGD of 45 per cent for such credit exposures.

Note: BFIs should demonstrate via sound back-testing that the assumptions used are reasonable and grounded in observed experience. In this context, BFIs should regularly back-test their valuation history (last valuation before the asset was classified as a NPL or Stage 3) vs. their sales history (net sales price of collateral).

iii. Exposure at Default (EAD):

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

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

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

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

The methodology of EAD varies according to the nature of the product. The products are separated into three main categories.

- **Funded Loans:**

In the case of the funded loans made available at the predetermined moment or where the total amount is loaned at the initial recognition, the exposure at default is the total amount outstanding at that time plus interest receivable that has been booked as income for Ashadh 2082 and for previous quarters (Ashadh 2081 to Chaitra 2081) For loans classified under ECL Stage 3, the EAD is calculated based solely on the outstanding principal. For loans in ECL Stage 1 and Stage 2, the EAD includes the outstanding principal plus accrued interest.

- **Working capital facilities:**

In case of those loan products of short term nature like working capital, overdraft or the credit cards, the exposure at default is calculated as the higher of limit or the sum of total outstanding and interest, except for stage 3 loans where the EAD equals the higher of limit or total amount outstanding.

Consideration of Reasonable and Supportable Information:

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

Consideration of Forward-looking Information:

The Microfinance incorporates forward-looking information into both its assessment as to whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL.

The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models. The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models.

Drivers of Credit Risk

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

Consideration of Time Value of Money:

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

Collateral valuation

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

Net realizable value of all other collateral or other sources that BFIs have legal right to recover from, shall be determined as current fair value less 25% haircut.

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

Type of Collateral	Total exposures in Stage 3	Fair Value of Collateral Pledged	Carrying Amount of Financial Assets Secured
Land	1,013,831,849.99	195,765,395.70	152,351,435.20
Buildings			
Vehicles			
cash deposits			
Securities			
Gold/Silver			
Other Assets			
Multiple assets class			

No Impairment due to use of Collateral:

The information about the financial instruments for which the Microfinance has not recognized loss allowance because of the collateral has been disclosed below. The Net Realizable value of

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the collateral has been determined as the fair value less hair cut and realization cost as prescribed by NRB for different types of collateral.

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

Loan Products	Total Loan Exposures	NRV of Collateral Pledged	Description of Collateral
Agro Loan Collateral (P02)	721,329,303.04	1,245,268,362.10	
Microenterprise Collateral Loan (P05)	13,902,453.92	19,637,858.80	

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

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

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

Scenario probability weighting (Microfinance)

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

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

3.4.7 Write-off of Loans and Advances:

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

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The indicators that there is no reasonable expectation of recovery of the loans written off considered by the Microfinance are:

Written-off Financial Assets still Subject to Enforcement Activity

During the period, the entity has not written off loans and advances due to its non-recoverability.

3.4.8 Offsetting of Financial Assets and Financial Liabilities

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

A. Revenue recognition:

Interest Income

Pursuant to adoption of ECL model, recognition of interest income has been based upon NRB, Guidance Note on Interest Income Recognition, 2025.

For Stage 1 and Stage 2 Loans and Advances: Interest on gross recognition following the accrual basis

For Stage 3 Loans and Advances: Interest on actual cash receipt basis.

NFRS Requirement

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

As per Interest Income Recognition Guidelines, 2025 the interest income has been computed for quarters which are as follows:

Quarter by Quarter Reconciliation/ Income to be Booked	Amount (Rs.)
Q1 (Ashoj 2081)	142,134,329.80
Q2 (Poush 2081)	173,229,845.07
Q3 (Chaitra 2081)	191,519,489.63
Q4 (Ashadh 2082)	204,893,917.53

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Quarter by Quarter Reconciliation/ Income to be Booked	Amount (Rs.)
Total	**711,777,582.03**

Overall Annual Reconciliation	Amount (Rs.)
AIR income Booked till 2080/81	36,233,321.00
Cash Received in 81/82	671,975,315.89
AIR income Booked till in 2081/82	76,341,146.59
Income to be booked	**712,083,141.48**

Out of the AIR booked till 2080/81 data of 31,886,658.75 was considered for the Interest calculation.

AIR	Amount (Rs.)
Opening AIR	36,233,321.00
Closing AIR	76,341,146.59
Change in AIR	**40,107,825.59**

Note: *Variances were identified between the closing AIR reported in NRB 2.2 and the closing AIR calculated by us for each quarter. Significant discrepancies were found in the calculations of individual loan accounts. The details of the differences are as follows:*

	Cl. AIR as per 2.2	Cl. AIR as per calculation	Difference
Q1	162,196,715.90	146,668,091.33	(15,528,624.57)
Q2	161,808,035.36	143,211,381.72	(18,596,653.64)
Q3	176,391,050.48	160,728,047.24	(1,079,988.12)
Q4	157,774,086.67	144,673,877.71	(13,100,208.96)

Impairment Charge of the Microfinance for the FY 2081/82

The Microfinance for the current financial year has assessed the impairment under para 5.5 of the NFRS 9 impairment model and the NRB Directive.

The Microfinance, following regulatory backstop as mentioned Clause 16 of **"NFRS 9- Expected Credit Loss Related Guidelines, 2024"** has recognize impairment on credit exposures as the **HIGHER** of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02. The Following table below depicts the calculation of impairment allowance as per NFRS 9 and NRB Directives:

S. N.	Financial Statement Items	2081/82		2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
	On Balance Sheet Items:				
1	Cash and Cash Equivalent				
2	Due from Nepal Rastra Bank				

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S. N.	Financial Statement Items	2081/82		2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
3	Placement with Bank and Financial Institutions				
4	Derivative financial instruments				
5	Other trading assets				
6	Loan and advances to B/FIs				
7	Loans and advances to customers	114,716,010.8	168,045,155.3	79,452,488.34	111,471,155.07
8	Investment securities				
9	Current tax assets				
10	Investment in subsidiaries				
11	Investment in associates				
12	Other assets:				
	a) Lease Receivable				
	b) Contract Asset				
	c) Others				
	Off Balance Sheet Items:				
13	Loan Commitments				
14	Financial guarantee contracts				
15	Others				
	Total	**114,716,010.8**	**168,045,155.3**	**79,452,488.34**	**111,471,155.07**

Impairment Charge as per Expected Credit Loss (ECL) method

Particulars	As on Ashadh end 2082
Loans and advances to customers (A)	114,716,010.8
Other financial assets (B)	
Off-balance sheet credit exposures (C)	
Total impairment charges (D = A+B+C)	**114,716,010.8**
Investments in subsidiaries (E)	
Direct write-offs (F)	
Total charge to Impairment Charge to Income Statements	**114,716,010.8**

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Particulars	As at Ashadh end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	**17,495,326.08**	**8,871,044.63**	**88,349,640.06**	**114,716,010.76**
Other Financial Assets (B)				
Cash and cash equivalent				
Due from Nepal Rastra Bank				
Placement with Bank and Financial Institutions				
Derivative Financial Instruments				
Other Trading Assets				
Other assets				
Off-balance credit exposure				
Total impairment charges (D = A+B+C)	**17,495,326.08**	**8,871,044.63**	**88,349,640.06**	**114,716,010.76**

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Particulars of Expected Credit Loss:
Advances-Exposures

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1, 2081	**2,891,456,734.03**	**855,433,162.73**	**609,504,574.38**		**4,356,394,471.14**
New Advances	3,526,614,625.36	395,756,186.11	349,775,893.42		4,272,146,704.89
Repaid	(383,894,298.48)	(20,997,147.69)	(7,535,423.84)		(412,426,870.01)
Assets derecognized	(1,699,277,722.88)	(657,169,752.49)	(280,654,348.75)		(2,637,101,824.12)
Transfer to Stage 1	16,790,532.10	(15,583,156.31)	(1,207,375.79)		-
Transfer to Stage 2	(81,273,208.84)	92,910,745.86	(11,637,537.02)		-
Transfer to Stage 3	(170,053,153.34)	(137,653,913.01)	307,707,066.35		-
Off balance Sheet Exposures					
Receivables					
Total					
Amounts written off/charged off					
Foreign Exchange Adjustments					
Closing Balance	**4,100,363,507.95**	**512,696,125.20**	**965,952,848.75**		**5,579,012,481.90**

Advances- Credit Loss Allowances

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1 2081	13,109,643.17	12,759,416.10	53,583,429.07		79,452,488.34
Impact of adoption of NFRS 9					
Balance on Shrawan 1 2081 after adopting NFRS 9	13,109,643.17	12,759,416.10	53,583,429.07		79,452,488.34
New Advances/Additional Charge	15,554,780.47	7,486,649.06	31,646,732.15		54,688,161.68
Assets derecognized or repaid	(9,118,116.01)	(10,412,982.02)	(31,545,842.07)		(51,076,940.10)
Transfer to Stage 1	52,862.21	(49,397.23)	(3,464.97)		-
Transfer to Stage 2	(966,754.05)	1,052,894.95	(86,140.90)		-
Transfer to Stage 3	(14,199,195.48)	(13,740,067.65)	27,939,263.13		-
Change in ECL Provision	13,062,105.76	11,774,531.42	6,815,663.65		31,652,300.83

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Off balance Sheet Exposures					
Receivables					
Total	**17,495,326.07**	**8,871,044.64**	**88,349,640.06**		**114,716,010.76**
Amounts written off/charged off					
Changes in risk parameters (PDs/LGDs/EADs)					
Foreign Exchange Adjustments					
Closing Balance as on Ashad 31, 2082	**17,495,326.07**	**8,871,044.64**	**88,349,640.06**		**114,716,010.76**

Loan Classification and Corresponding ECL:

Classification	Stage	2081/82		2080/81	
		Outstanding amount	ECL	Outstanding Amount	ECL
Performing Loans					
Pass Loan	Stage 1	4,100,363,507.95	17,495,326.08	2,895,983,745.00	13,430,524.96
Watchlist	Stage 2	460,159,808.84	8,217,805.25	835,853,139.00	12,765,790.23
Restructured from performing	Stage 2	56,907,017.75	1,005,348.70	30,831,158.97	934,759.74
Non-Performing Loans					
Restructured from non-performing	Stage 3	-	-	121,677,904.80	7,650,738.96
Substandard	Stage 3	319,327,490.14	30,190,779.44	195,793,752.50	15,817,115.38
Doubtful	Stage 3	141,361,313.99	13,219,015.98	79,103,591.36	7,257,694.51
Loss Loan	Stage 3	294,425,495.83	25,511,531.49	181,655,254.90	20,262,289.79
Stage1 transfered to stage 3 due to additional provision	Stage3	206,467,847.40	19,076,203.81	15,495,924.21	1,333,574.79
Stage 2 transfered to stage 3 due to additional provision	Stage3	-	-	-	-
Off balance Sheet exposures					
Receivables					
Total		**5,579,012,481.90**	**114,716,010.75**	**4,356,394,470.74**	**79,452,488.36**

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Classification	Stage	2081/82		2080/81	
		Outstanding amount	ECL	Outstanding Amount	ECL
Corresponding ECL					
Stage 1		4,100,363,507.95	17,495,326.08	2,891,456,734.03	13,109,643.17
Stage 2		512,696,125.20	8,871,044.63	855,433,162.73	12,759,416.10
Stage 3		965,952,848.75	88,349,640.06	609,504,574.38	53,583,429.07
Total		**5,579,012,481.90**	**114,716,010.76**	**4,356,394,471.14**	**79,452,488.34**

3.4.9 Regulatory impairment:

As per Nepal Rastra Bank's directive loans and advances are broadly categorized into performing and nonperforming loans, primarily based on past due period of interest or principal receivable. The fixed percentage is applied to the loans outstanding to arrive at the impairment allowances. Accordingly, Provision is made for possible losses on loans and advances at 1% to 100% based on classification of loans and advances at risk level.

Amount of Category wise loan and loan loss provision

Particulars	Loans & Advances		FY 2081/82	FY 2080/81
	Insured	Uninsured		
Performing Loan and Advances	**4,819,082.59**	**4,815.59**	**4,823,898.18**	**3,899,841.87**
a. Pass Loan	4,303,915.52	2,915.84	4,306,831.36	2,911,479.67
b. Watch List	459,513.06	646.75	460,159.81	835,853.14
c. Restructured/Rescheduled	55,654.01	1,253.01	56,907.02	152,509.06
Non-Performing Loan and Advances	**736,736.60**	**18,377.70**	**755,114.30**	**456,552.60**
2.1 Sub-standard	315,198.65	4,128.84	319,327.49	195,793.75
2.2 Doubtful	141,186.36	174.95	141,361.31	79,103.59
2.3 Loss	280,351.59	14,073.91	294,425.50	181,655.25
Total Loan and Advances (1+2)	**5,555,819.19**	**23,193.29**	**5,579,012.48**	**4,356,394.47**
Total Loan Loss Provision	**151,099.65**	**18,493.07**	**169,592.73**	**126,203.40**
4.1 Pass	10,759.82	29.16	10,788.98	9,598.73
4.2 Watch List	5,743.91	32.34	5,776.25	10,643.16
4.3 Restructured / Rescheduled	4,649.47	455.02	5,104.50	1,921.41
4.4 Sub-standard	28,655.91	3,774.50	32,430.41	12,480.97
4.5 Doubtful	19,100.29	128.15	19,228.44	10,580.07
4.6 Loss	80,642.67	14,073.91	94,716.58	67,119.21
4.7 Additional	1,547.57	-	1,547.57	13,859.85

3.5 Property and Equipment

Recognition and Measurement

Property and Equipment are recognized if

- it is probable that future economic benefits associated with the assets will flow to the Financial Institution
- the cost of the asset can be reliably measured.

Microfinance has elected to measure Property, plant and equipment at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

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Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Microfinance. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within other income in profit or loss.

Assets with costs less than NPR 5,000 are charged off on purchase as revenue expenditure, irrespective of their useful life.

Capital Work in Progress

Fixed assets under construction and cost of assets not ready for use are shown as capital work in progress.

Depreciation

Property and Equipment are depreciated from the date they are available for use on Written Down Value method applying the Depreciation rates prescribed by Income Tax Act, 2058. The rates used for depreciation of assets for the current and comparative period of significant items of property, plant and equipment are as follows:

Property & Equipment Category	Useful life
Building	5%
Leasehold Improvement	Lease Period
Furniture & Fixtures	25%
Computer and Accessories	25%
Vehicles	20%
Office Equipment & Others	25%

Right of Use Assets has been depreciated over the lease period as explained in note 3.14.

Assets having written down value of less than Rs. 2,000 after depreciation in any fiscal year is charged as terminal depreciation maintaining Re. 1 as carrying amount.

De-recognition

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

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

The carrying amount of property and equipment shall be derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the de-recognition of an item of property and equipment shall be included in the profit or loss when the item is derecognized except for sale & lease back transaction. The gain shall not be classified as revenue.

3.6 Goodwill and Intangible Assets

3.6.1 Intangible Assets

Intangible assets include software and licenses and are accounted for in accordance with NAS 38 Intangible Assets and NAS 36 Impairment of Assets. They are initially recognized when they are separable or arise from contractual or other legal rights, the cost can be measured reliably

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and, in the case of intangible assets not acquired in a business combination, where it is probable that future economic benefits attributable to the assets will flow from their use.

Microfinance has elected to measure an item of Intangible Asset at the date of transition to NFRS at its fair value and use that fair value as its deemed cost at that date as per para D5 Appendix D, NFRS-1. Intangible assets are thus stated at cost (which is, in the case of assets acquired in a business combination, the acquisition date fair value less accumulated amortization and impairment, if any. These are amortized over their useful lives in a manner that reflects the pattern to which they contribute to future cash flows. Intangible assets are reviewed for impairment when there are indications that impairment may have occurred. Determining the estimated useful lives of intangible assets requires an analysis of circumstances. The assessment of whether an asset is exhibiting indicators of impairment as well as the calculation of impairment, which requires the estimation of future cash flows and fair values less costs to sell, also requires the preparation of cash flow forecasts and fair values for assets that may not be regularly bought and sold.

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized by applying 20% as amortization rate. Costs associated with maintaining software are recognized as an expense as incurred.

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

NFRS 3 Business Combination applies to the acquisition of the business over the fair value of the identifiable net assets acquired in Business Combination is recognized as goodwill. Conversely, if the consideration is less than the net assets of the acquired business, the amount is recognized as a gain from the bargain purchase. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying amount may be impaired.

The book value of the intangible assets is nil at the end of FY 2081/82, however the assets are still in use.

3.7 Investment Property

Land or Land and Building other than those classified as property and equipment and non-current assets held for sale under relevant accounting standard are presented under this account head. The Non-banking Assets acquired by the company is classified as assets held for sale and presented under investment property.

Further land which is rented and held for capital appreciation motive is classified as investment property. Non-banking Assets which are not intended to be sold within a period of next one year is also classified as Investment Property. The microfinance does not have any investment property.

3.8 Income Tax

3.8.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities of Nepal in respect of the current year and any adjustment to tax payable in respect of prior years. The tax rates and tax

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laws used to compute the amount are those that are enacted, or substantively enacted, by the reporting date in Nepal. The liabilities recognized for the purpose of current Income tax, including fees, penalties are included under this head.

3.8.2 Deferred Tax

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

Deferred tax assets are recognized where it is probable that future taxable profit will be available against which the temporary differences can be utilized. Deferred tax relating to items which are charged or credited directly to equity, is credited or charged directly to equity and is subsequently recognized in the statement of profit or loss together with the deferred gain or loss

3.9 Deposits, Debt Securities issued and Subordinated Liabilities

The deposits held by the microfinance on behalf of its customers are classified as financial liabilities and measured at amortized cost under effective interest method. The microfinance does not have any debt securities issued and subordinated liabilities.

3.10 Provisions

Provisions are recognized in respect of present obligations arising from past events where it is probable that outflow of resources will be required to settle the obligations and they can be reliably estimated.

3.11 Revenue Recognition

Revenue is the total amount of income generated by sale of goods or services related to the company's primary operations. Revenue of Microfinance includes the sum total of interest Income and other non-interest income Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized:

3.12 Interest Income

Interest income is recognized in accordance with the *Guidance Note on Interest Income Recognition, 2025* issued by Nepal Rastra Microfinance (NRB) and the carve-outs issued by the Institute of Chartered Accountants of Nepal (ICAN).

For all financial instruments measured at amortized cost and for interest-bearing financial assets classified as FVOCI, interest income or expense is recorded using the Effective Interest Rate (EIR) method, except for those financial assets for which interest is recognized under the Cash Basis (Incremental) Approach.

The EIR is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial instrument—or a shorter period, where appropriate—to the net carrying amount of the financial asset or liability. The calculation of EIR includes all fees and charges that are an integral part of the effective interest rate when such amounts are considered material. Immaterial fees and charges are not amortized; instead, they are

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recognized directly in the Statement of Profit or Loss as the resulting income approximates the outcome under the EIR method.

The interest income presented in the Statement of Profit or Loss comprises the following:

- Interest on financial assets measured at amortized cost using the EIR method, except for Stage 3 loans, where interest income is determined using the Incremental Cash (Cash Basis) Approach.
  Under this approach, for Stage 3 or purchased/originated credit-impaired (POCI) financial assets, interest accrued at the coupon or effective rate is adjusted for movements in accrued interest receivable during the current quarter and for interest suspense at the beginning of the quarter. Only cash-based interest actually received during the quarter is recognized as income.
- In line with the ICAN carve-out on NFRS 9, fees that are immaterial or impracticable to include in the EIR calculation for loans and advances are recognized directly as revenue in the Statement of Profit or Loss.

3.12.1 Fee and Commission Income

Fees and commissions are generally recognized on an accrual basis when the service has been provided or significant act performed. Service Fee Income/Expenses are recognized on accrual basis.

3.12.2 Dividend Income

Dividend income is recognized when the Microfinance's right to receive the payment is established, which is generally when the shareholders approve the dividend.

3.12.3 Net Trading Income

Net trading income includes all gains and losses from changes in fair value and the related interest income or expense and dividends, for financial assets and financial liabilities held for trading. No Net trading income is present.

3.12.4 Net income from other financial instrument at fair value through Profit or Loss

Gains and losses arising from changes in the fair value of financial instruments designated at fair value through profit or loss are included in the statement of profit or loss in the period in which they arise. Contractual interest income and expense on financial instruments held at fair value through profit or loss is recognized within net interest income.

3.13 Interest Expenses

For all financial instruments measured at amortized cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at FVTPL, interest expense is recorded using the EIR unless it is impracticable.

3.14 Employee Benefits

Employee benefits are all forms of consideration given by an entity in exchange for service rendered by employees. The remuneration package of Microfinance includes both short term and long—term benefits and comprises of: salary, allowances, paid leave, accumulated leave, gratuity, provident fund and annual statutory bonus. The Financial Institution applies NAS 19 -"Employee Benefits" in accounting of all employee benefits and recognizes the followings in its financial statements:

- a liability when an employee has provided service in exchange for employee benefits to be paid in the future; and

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- an expense when the Financial Institution consumes the economic benefit arising from service provided by an employee in exchange for employee benefits.

3.14.1 Short Term Employee Benefits

Short term employee benefit obligations are employee benefits (other than termination benefits) that are expected to be settled wholly before twelve months after the end of annual reporting period in which the employees render the related service. This includes all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions;
- paid annual leave and paid sick leave;
- non-monetary benefits

The Financial Institution shall recognize the undiscounted amount of short-term employee benefits expected to be paid in exchange for that service.

A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act, pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Also, Provision for bonus has been made at 10% of net profit before such bonus computed as per Regulatory books.

3.14.2 Post-Employment Benefit Plan

Post-Employment benefit plan includes followings:

i. Defined Contribution Plan

Under defined contribution plans the Financial Institution's legal or constructive obligation is limited to the amount that it agrees to contribute to the fund. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Prepaid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at present value.

Financial Institution provides "Employees Provident Fund" to the employees entitled to receive benefits under the provident fund act, a defined contribution plan in which both the employee and the Financial Institution contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grade). Financial Institution does not assume any future liability for provident fund benefits other than its annual contribution.

The Microfinance contributes total of 31% of the staff's Basic Salary plus Grade to Social Security Fund as per Employee Bylaws 2078. Of the 31%, 11% is deducted from the employee's salary and additional 20% is contributed by the Microfinance.

ii. Defined Benefit Plan

The Financial Institution provides Gratuity Plan as defined benefits plan to its employees. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the microfinance earmarks investment of these funds.

Gratuity

The Microfinance has been providing gratuity as per its employees' bye-laws and such gratuity amount is included in the amount contributed to Social Security Fund.

Accumulated Leave

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The Microfinance provides accumulated leave benefits under its staff byelaw. The Home Leave is accumulated up to 90 days and the sick leave is accumulated up to 45 days. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are estimated based on the last drawn salary of the employee. The employees can encash unutilized leave partially in terms of Employee Service Bylaws of the Laghubitta. The Laghubitta accounts for the liability for the entire accumulated outstanding leave balance on an actuarial basis.

3.15 Lease Liability

Lease Liability is the present value of the lease payments that are not paid at that date and has been created to comply with NFRS-16. It has been recognized and measured initially at the present value of the lease payments that are not paid at that date. Incremental borrowing rate used during the measurement of lease liability has been considered as per published NRB Rate (Refer Paragraph 2.8).

No lease liability has been calculated for

- Short-term lease
- Leases for which the underlying asset is of low value.

It has been shown as a separate account head under Other Liabilities as retrospectively to each prior reporting period presented applying NAS 8 Accounting Policies, Changes in Accounting Estimates and Errors.

The undiscounted maturity analysis of lease liabilities as on Ashadh 32, 2082 is as follows-

Particulars	Minimum Lease Payments Due					
	Within 1 year	1-2 Years	2-3 Years	3-4 Years	4-5 Years	More than 5 years
31st Ashadh 2082						
Lease Payments	16,558,670	14,762,851	13,482,588	11,541,665	9,666,146	24,112,563
Finance Charges	6,241,965	5,172,221	4,144,028	3,228,027	2,444,566	6,464,292
Liability Reduction	10,316,705	9,590,630	9,338,560	8,313,638	7,221,580	17,648,271
31st Ashadh 2081						
Lease Payments	8,476,128	8,351,884	6,715,279	5,439,814	4,635,101	10,030,413
Finance Charges	2,888,373	2,345,887	1,803,267	1,368,296	999,767	961,038
Liability Reduction	5,587,755	6,005,997	4,912,012	4,071,518	3,635,334	9,069,375

Right-of-use assets is an asset that represents a lessee's right to use an underlying asset for the lease term and has been created to comply with NFRS-16. It has been recognized and measured initially at cost. The cost of ROUA comprises the initial measurement of lease liability, any lease payments made at or before the commencement date and initial direct costs incurred by the lessee.

Further, depreciation requirements in NAS 16 Property, Plant and Equipment have been used in depreciating the right-of-use asset. The lessee shall depreciate the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use assets at the end of the lease term.

No right-of-use of asset has been calculated for

- Short term lease
- Leases for which the underlying asset is of low value.

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It has been shown in category Building of Property and equipment as retrospectively to each prior reporting period presented applying NAS 8 Accounting Policies, Changes in Accounting Estimates and Errors.

Additional information on the right-of-use assets by class of assets as on Ashadh 32, 2082 is as follows:

1. Summary of Right of Use Assets during FY 2081/82:

Particulars	Assets	Carrying Amount	Additions	Depreciation	Impairment
Land	-	-	-	-	-
Building	93,172,097	52,750,082	21,480,786	11,687,098	-
Leasehold Improvement	-	-	-	-	-
Computer & Accessories	-	-	-	-	-
Vehicles	-	-	-	-	-
Furniture & Fixtures	-	-	-	-	-
Machinery	-	-	-	-	-
Office Equipment & Other Assets	-	-	-	-	-
Total	**93,172,097**	**52,750,082**	**21,480,786**	**11,687,098**	-

2. During FY 2081/82, the value of right of use assets and accumulated depreciation thereon have been corrected and adjusted after consideration of termination of lease agreements and modification of lease agreements.

3.16 Share Capital and Reserves

3.16.1 Share Capital

Capital instruments issued are classified as equity instruments or financial liabilities in accordance with the substance of the contractual terms of the instruments. Equity instrument is defined as the residual interest in total assets of the microfinance after deducting all its liabilities. Common shares are classified as equity of the microfinance and distributions thereon are presented in statement of changes in equity. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

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

3.16.2 Reserves

The reserves include retained earnings and other statutory reserves such as general reserve, Client Protection Fund, CSR reserve and training and development fund.

a) General Reserve

General reserve is the statutory reserve. In this reserve, 20% of the net profit computed as per regulatory books is set aside as per the Microfinance and Financial Institutions Act, 2073. The reserve is the accumulation of setting aside profits over the years.

No type of dividend (cash or bonus share) has been distributed from the amount in general reserve. Approval of NRB shall be required in order to use the amount in this reserve.

b) Fair Value Reserves

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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.

c) Revaluation Reserve

Any Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. Microfinance has followed the cost model therefore no assets revaluation reserve is created.

d) Corporate Social Responsibility Fund

The fund created as per NRB Directive for corporate social responsibility by allocating 1% of Net profit computed as per Regulatory books is presented under this account head.

The Details of the Corporate Social Responsibility Fund are as follows:

Particulars	Amount (Rs.)	Amount (Rs.)
Restated Opening Balance		2,654,140
Expenses During the Year		(199,466)
Financial Literacy Expenses	21,420	
Dental Camp Expenses	178,046	
Addition of this year (1% of net profit)		776,576
Closing balance during the year		**3,231,251**

e) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the institution to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and is not regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head.

The amount allocated to this reserve includes interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRS (in case lower impairment is recognized under NFRS), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRS etc.

The details of regulatory reserve during the reporting period are summarized as follows:

Particulars	Interest Receivable	Deferred Tax Reserve	Total (Rs.)
Balance as on Asar End, 2081	**22,826,993**	**5,244,971**	**28,071,964**
Transfer from Retained Earning to Regulatory Reserve	19,582,646	-	**19,582,646**
Transfer to Retained Earning From Regulatory Reserve	-	2,004,577	**2,004,577**
Balance as on Asar End, 2082	**42,409,639**	**7,249,548**	**49,659,187**

f) Client Protection Fund

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Client protection fund is created at 1.50% of net profit as per Clause 1 (Ja) of NRB Directive No.4/81. No fund have been kept as fixed deposit as on 2082/03/31.

The details of client protection of during the year are summarized as follows:

Particulars	Amount (Rs.)	Amount (Rs.)
Restated Opening Balance		9,796,399
Expenses During the Year		(1,551,700)
Demise of Member	15,000	
Maternity Relief	482,500	
Members Training and Seminar	629,200	
Demise of Member's Spouse	250,000	
Relief to Flood Effected Members	175,000	
Addition of this year (1.50% of net profit)		1,164,864
Interest received on invested fund		86,345
Closing balance during the year		**9,495,908**

g) Employee Training and Capacity Development Fund

This is a statutory reserve required as per Clause 5 of NRB directive no. 6/81. Microfinance is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of total employee's salary and allowances incurred in the preceding year. If it fails to incur such expenses, additional fund has to be created for such shortfall amount.

The details of employee training and capacity development fund are as follows:

Particulars	Amount (Rs.)
Opening Balance	1,436,432
Expenses During the Year	(4,271,922)
Addition During the Year (3% of previous year's Salary and Allowance Expenses)	2,950,655
Closing balance during the year	**115,165**

h) Loan Reschedule Fund

As per Clause 7(Ga)(9) of NRB Directive 2/079, in the case of reversal of loss provision after the restructuring or rescheduling of a loan, the amount written back should be adjusted to retained earnings and shown in a separate fund. No staff bonus or dividend shall be distributed from this fund. Such a fund can only be transferred or adjusted with retained earnings once the loan is classified under the "pass" category.

In the fiscal year 2081-82, the fund was reversed to the extent of Rs. 40,46,725 as the loans associated with the fund were settled, and the fund was no longer required for such loans.

As staff bonuses were not previously allocated from the profit related to this fund, the microfinance institution has set aside 10% of the reversed fund for staff bonuses. This allocation is intended for employees eligible for bonuses in the year 2081/82.

The movement in the fund is as follows:

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Particulars	Amount (Rs.)	Amount (Rs.)
Opening Balance		10,757,460
Transfers:		(10,165,872)
To Retained Earnings	9,149,285.21	
To Staff Bonus Payable (shown under other liabilities)	1,016,587.25	
Closing balance during the year		**591,587**

3.17 Earnings per share including diluted

The Microfinance measures earning per share based on the earnings 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.

There are no instruments, such as convertibles, that would require dilution of EPS, therefore diluted EPS has not been computed and disclosed.

4. SCHEDULES TO FINANCIAL STATEMENT

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4. SCHEDULES TO FINANCIAL STATEMENT

Cash and Cash Equivalent — 4.1

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Cash in Hand	612,783	1,395,153
Balances with B/FIs	386,267,122	174,025,138
Money at Call and Short Notice	-	
Other		
Placement less than 90 days	-	-
Total	**386,879,905**	**175,420,291**

Statutory Balances and Due from Nepal Rastra Bank — 4.2

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Statutory Balances with NRB	4,455,251	4,455,251
Statutory Balances with BFIs	21,000,000	18,000,000
Securities purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	-
Total	**25,455,251**	**22,455,251**

Placements with Financial Instutions — 4.3

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Placement with Domestic FIs	-	2,300,000
Less: Allowances for Impairment	-	-
Total	**-**	**2,300,000**

Derivative Financial Instruments — 4.4

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	**-**	**-**

Other Trading Assets — 4.5

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
Total	**-**	**-**
Pledged		
Non-Pledged		

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Loans and Advances to MFIs & Cooperative 4.6

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Loans to microfinance Institutions	-	-
Loan to FIs	-	-
Loan to Cooperative	-	-
Less: allowance for impairment	-	-
Other	-	-
Less: Allowances for Impairment	-	-
Total	-	-

4.6.1 Allowances for Impairment

Balance at Shrawan 01		
Impairment Losss for the year:		
Charge for the year		
Recoveries/Reversal		
Amount Written Off		
Balance at Ashadh End		

Loans and Advances to Customers 4.7

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Loans and Advances measured at Amortized Cost	5,666,236,864	4,395,490,092
Less: Impairment Allowances		
Collective Impairment	(169,592,728)	(126,203,395)
Individual Impairment	-	-
Net Amount	**5,496,644,136**	**4,269,286,697**
Loans and Advances measured at FVTPL	-	-
Total	**5,496,644,136**	**4,269,286,697**

4.7.1: Analysis of Loans and Advances - By Product

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Product		
Term Loans	5,579,012,482	4,356,394,471
Short term, term loan	-	
Long term, term loan	-	
Hire Purchase loans	-	
Personal Residential loans	-	
Staff loans	10,883,236	2,862,300
Other	-	
Sub-Total	**5,589,895,718**	**4,359,256,771**
Interest Receivable	76,341,147	36,233,321
Grand Total	**5,666,236,864**	**4,395,490,092**

4.7.2: Analysis of Loans and Advances - By Collateral

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Secured		
Immovable Assets	1,191,031,382	649,076,958
Government Guarantee		
Collateral of Government securities		
Collateral of Fixed Deposit Receipt		
Group Guarantee	4,387,981,099	3,707,317,513
Personal Guarantee		
Other Collateral		
Subtotal	**5,579,012,482**	**4,356,394,471**
Unsecured	-	-
Grand Total	**5,579,012,482**	**4,356,394,471**

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4.7.3: Allowance for Impairment

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Specific Allowances for Impairment		
Balance at Shrawan 01		
Impairment Loss for the year	-	-
Charge for the year	-	-
Recoveries/Reversals during the year	-	-
Write-Offs	-	-
Other Movement	-	-
Balance at Ashadh End		
Collective Allowances for Impairment		
Balance at Sharawan 01	**126,203,395**	**63,811,962**
Impairment Loss for the year	-	-
Charge/(Reversal) for the year	43,389,333	17,008,037
Other Movement	-	-
Transfer from Acquisition	-	45,383,395
Balance at Ashadh End	169,592,728	126,203,395
Total Allowances for Impairment	**169,592,728**	**126,203,395**

Investment Securities **4.8**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Investment Securities measured at Amortized Cost	-	-
Investment in Equity measured at FVTOCI	500,000	500,000
Total	**500,000**	**500,000**

4.8.1: Investment Securities measured at Amortized Cost

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Debt Securities	-	-
Government Bonds	-	-
Government Treasury Bills	-	-
Nepal Rastra Bank Bonds	-	-
Nepal Rastra Bank Deposit Instruments	-	-
Other	-	-
Less: Specific Allowances for Impairment	-	-
Total	-	-

4.8.2: Investment in Equity measured at fair value through other comprehensive income

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Equity Instruments		
Quoted Equity Securities	-	-
Unquoted Equity Securities	500,000	500,000
Total	**500,000**	**500,000**

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Notes to Financial Statements

For the year ended 32 Ashadh 2082

4.8.3: Information relating to Investment in Equities

Particulars	As on			
	Ashadh End 2082		Ashadh End 2081	
	Cost	Fair Value	Cost	Fair Value
1. Investment in Quoted Equity				
2. Investment in Unquoted Equity				
Nepal Finsoft Company Limited				
5,000 Shares of Rs 100 each	500,000	500,000	500,000	500,000
Total	**500,000**	**500,000**	**500,000**	**500,000**

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For the year ended 32 Ashadh 2082

Current Tax Assets **4.9**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Current Tax Assets	**37,143,620**	**24,132,452**
Current year Income Tax Assets	37,143,620	24,132,452
Tax Assets of Prior Periods	-	-
Current Tax Liabilities	**45,342,976**	**12,009,657**
Current year Income Tax Liabilities	45,342,976	12,009,657
Tax Liabilities of Prior Periods	-	-
Total	**(8,199,356)**	**12,122,795**

Investment properties **4.10**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Investment properties measured at fair value	-	-
Balance as on Shrawan 1, 2080	-	-
Addition/disposal during the year	-	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	-	-

Other Assets **4.14**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts Receivable	17,688,546	8,004,903
Accrued Income	-	-
Prepayments and Deposits	5,460,875	132,550
Income Tax Deposit	-	-
Deferred Employee Expenditure	-	-
Other Assets	4,197,208	15,736,063
Total	**27,346,629**	**23,873,516**

Due to Banks and Financial Institutions **4.15**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Borrowing from BFIs	-	-
Settlement and Clearing Accounts	-	-
Others.	-	-
Total	-	-

Due to Nepal Rastra Bank **4.16**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	-

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Property and Equipment 4.11

Particulars	Leasehold Improvements	Building	Computer & Accessories	Vehicles	Furniture & Fixtures	Equipment & others	Total Ashadh end 2082	Total Ashadh End 2081
Cost								
As on Shrawan 01 2081	2,211,331	78,086,740	14,642,019	7,520,958	10,823,142	7,968,785	121,252,974	82,575,358
Addition during the year								
Acquisition	-	-	153,400	-	140,515	1,092,261	1,386,176	1,086,499
Capitalization	-	11,050,314	-	-	-	-	11,050,314	-
Disposal during the year	-	(6,755,428)	-	-	-	-	(6,755,428)	-
Adjustment/Revaluation	(187,767)	10,790,472	(307,851)	(397,458)	(475,610)	(309,944)	9,111,842	37,591,118
Balance as on Ashadh end 2082	**2,023,564**	**93,172,098**	**14,487,568**	**7,123,500**	**10,488,047**	**8,751,102**	**136,045,878**	**121,252,974**
Depreciation and Impairment								
As on Shrawan 01 2081	1,116,950	31,588,636	9,819,760	4,069,316	7,313,713	4,836,429	58,744,804	32,876,097
Depreciation charge for the year	404,713	11,687,098	1,281,343	690,607	1,254,043	967,926	16,285,730	10,712,715
Impairment for the year	-	-	-	-	-	-	-	-
Disposals	-	(2,853,719)	-	-	-	-	(2,853,719)	-
Adjustments	(187,767)	-	(307,851)	(397,458)	(475,610)	(309,944)	(1,678,630)	15,155,992
Balance as on Ashadh end 2082	**1,333,895**	**40,422,015**	**10,793,252**	**4,362,464**	**8,092,146**	**5,494,412**	**70,498,184**	**58,744,804**
Capital Work in Progress								
Net Book Value	**689,668**	**52,750,083**	**3,694,316**	**2,761,036**	**2,395,901**	**3,256,690**	**65,547,694**	**62,508,171**
As on Ashadh end 2081	**1,094,381**	**46,498,104**	**4,822,259**	**3,451,642**	**3,509,429**	**3,132,356**	**62,508,171**	
As on Ashadh end 2082	**689,668**	**52,750,083**	**3,694,316**	**2,761,036**	**2,395,901**	**3,256,690**	**65,547,694**	

S. S. Associates Kathmandu Chartered Accountants

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Goodwill and Intangible Assets

4.12

Particulars	Goodwill	Software		Other	Total Ashadh end 2081	Total Ashadh end 2080
		Purchased	Developed			
Cost						
As on Shrawan 01, 2081	-	2,854,562	-	-	2,854,562	2,854,562
Addition during the year		-				
Acquisition	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-
Balance as on Ashadh end 2082	-	2,854,562	-	-	2,854,562	2,854,562
Amortisation and Impairment						
As on Shrawan 01, 2081	-	2,142,574	-	-	2,142,574	1,905,244
Amortisation charge for the year	-	711,988	-	-	711,988	237,330
Impairment for the year	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
As on Ashadh end 2082	-	2,854,562	-	-	2,854,562	2,142,574
Capital Work in Progress						
Net Book Value	-	-	-	-	-	711,988
As on Ashadh end 2081	-	711,988	-	-	711,988	
As on Ashadh end 2082	-	-	-	-	-	

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Deferred Tax

4.13

Particulars	Ashadh End 2082 Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	-	15,900,422	(15,900,422)
Employees' Defined Benefit Plan	-	-	-
Lease Liabilities	19,462,185	-	19,462,185
Actuarial Gain	-	-	-
Provisions	3,687,785	-	3,687,785
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	**23,149,970**	**15,900,422**	**7,249,549**
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
Net Deferred Tax Asset (Liabilities) as on year end of 2082			**7,249,549**
Deferred Tax (Asset)/ Liabilities due to acquisition			-
Deferred Tax (Asset)/ Liabilities as on Shrawan 01 2081			(5,244,971)
Origination/(Reversal) during the year			**2,004,578**
Deferred Tax expense/(income) recognized in profit or loss			**(2,004,578)**
Deferred Tax expense/(income) recognized in OCI			-
Deferred Tax expense/(income) recognized directly in Equity			-

Particulars	Ashadh End 2081 Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	-	14,164,096	(14,164,096)
Employees' Defined Benefit Plan	-	-	-
Lease Liabilities	16,020,844	-	16,020,844
Provisions	3,388,224	-	3,388,224
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	**19,409,068**	**14,164,096**	**5,244,971**
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
Net Deferred Tax Asset (Liabilities) as on year end of 2081			**5,244,971**
Deferred Tax (Asset)/ Liabilities due to acquisition			(7,323,535)
Deferred Tax (Asset)/ Liabilities as on Shrawan 01 2080			(4,940,237)
Origination/(Reversal) during the year			**(7,018,800)**
Deferred Tax expense/(income) recognized in profit or loss			**7,018,800**
Deferred Tax expense/(income) recognized in OCI			
Deferred Tax expense/(income) recognized directly in Equity			

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Derivative Financial Instruments **4.17**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	-	-

Deposits from Customers **4.18**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Institutional Customers:		
Term Deposits.	-	-
Call Deposits	-	-
Others.	-	-
Individual Customers:		
Term Deposits	-	-
Saving Deposits	-	-
Saving from members	1,601,860,962	1,369,128,611
Others	-	-
Total	**1,601,860,962**	**1,369,128,611**

Borrowings **4.19**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Domestic Borrowings		
Nepal Government	-	-
Other licensed Institutions.	3,374,504,898	2,324,356,296
Other	-	-
Sub Total	**3,374,504,898**	**2,324,356,296**
Foreign Borrowings		
Foreign Banks and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub Total	-	-
Total	**3,374,504,898**	**2,324,356,296**




SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Provisions **4.20**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Provisions for Redundancy	-	-
Provisions for Restructuring	-	-
Pending Legal Issues and Tax Litigation	-	-
Onerous Contracts	-	-
Other Provisions	9,059,629	8,090,502
Total	**9,059,629**	**8,090,502**

4.20.1: Movement in Provision

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Balance at Shrawan 01	8,090,501	6,535,372
Provisions made during the year	969,127	1,555,129
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of Discount	-	-
Balance at Ashadh end	**9,059,629**	**8,090,501**

Other Liabilities **4.21**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Liabilities for emloyees defined benefit obligations	4,312,203	4,312,203
Liabilities for long service leave	7,980,415	6,981,876
Short term employee benefits	-	-
Bills payable	-	-
Creditors and accruals	44,310,096	57,305,645
Interest payable on deposits	-	-
Interest payable on borrowing	11,249,281	2,814,113
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Liabilities under Finance Lease	64,873,950	53,402,813
Employee bonus payable	14,511,463	4,396,149
Other Liabilities	26,222,973	6,536,719
Total	**173,460,381**	**135,749,519**

4.21.1: Defined Benefit Obligation
The amounts recognised in the statements of financials positions are as follows :

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Present value of funded obligations	7,980,415	
Total present value of obligations	**7,980,415**	
Fair value of plan assets	-	
Present value of net obligations	7,980,415	
Recognised liability for defined benefit obligations	**7,980,415**	

4.21.2: Plan Assets
Plan assets comprise

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other-	-	-
Total		
Actual return on plan assets		

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

4.21.3: Movement in the present value of defined benefit obligations

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Defined benefit obligations at Shrawan 1	7,356,089	
Actuarial Gain	(4,153,179)	
Benefits paid by the plan	(2,424,696)	
Current service costs and interest	7,127,689	
Defined benefit obligations at Ashadh end	7,905,903	

4.21.4: Movement in the fair value of plan assets

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Fair value of plan assets at Shrawan 1	-	-
Contributions paid into the plan	-	-
Benefits paid during the year	-	-
Actuarial (losses) gains	-	-
Expected return on plan assets	-	-
Fair value of plan assets at Ashadh end	-	-

4.21.5: Amount recognised in profit or loss

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Current service costs	6,545,990	
Interest on obligation	581,699	
Expected return on plan assets	-	
Total	7,127,689	

4.21.6: Amount recognised in other comprehensive income

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Actuarial (gain)/loss	(4,153,179)	-
Total	**(4,153,179)**	-

4.21.7: Actuarial assumptions

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Discount rate	9.00%	
Expected return on plan asset	0.00%	
Future salary increase	5.00%	
Withdrawal rate	-	
Less than 35 years	0.00%	
More than 35 years	-	

Debt securities issued **4.22**

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Subordinated Liabilities 4.23

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Redeemable preference shares	-	-
Irredemable cumulative preference shares (liabilities component	-	-
Others	-	-
Total	-	-

Share capital 4.24

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Ordinary shares	629,051,564	564,006,303
Convertible preference shares (equity component only)	-	-
Irredemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	**629,051,564**	**564,006,303**

4.24.1: Ordinary Shares

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Authorized Capital		
12,000,000 Ordinary share of Rs. 100 each		1,200,000,000
12,000,000 Ordinary share of Rs. 100 each	1,200,000,000	
Issued capital		
5,990,967.28 Ordinary share of Rs. 100 each		599,096,728
6,290,515.64 Ordinary share of Rs. 100 each	629,051,564	
Subscribed and paid up capital		
5,640,063.03 Ordinary share of Rs. 100 each		564,006,303
6,290,515.64 Ordinary share of Rs. 100 each	629,051,564	
Total	**629,051,564**	**564,006,303**

Reserves 4.25

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Statutory general reserve	102,087,207	86,555,683
Capital reserve	-	-
Exchange equalization reserve	-	-
Investment adjustment reserve	-	-
Corporate social responsibility reserve	3,231,251	2,654,140
Client Protection Fund	9,495,908	9,796,399
Capital redemption reserve	-	-
Regulatory reserve	49,659,187	28,071,964
Loan Reschedule Fund	591,587	10,757,460
Assets revaluation reserve	-	-
Fair value reserve	-	-
Dividend equalisation reserve	-	-
Actuarial gain	-	-
Special reserve	-	-
Debenture redemption reserve	-	-
Other reserve	-	-
Institutional Development Fund	2,000,194	2,000,194
Merger and Acqusition Reserve	-	-
Training & Development fund	115,165	1,436,432
Total	**167,180,499**	**141,272,273**





SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.

Notes to Financial Statements

For the year ended 32 Ashadh 2082

4.24.2: Ordinary share ownership

Particulars	Ashadh End 2082		Ashadh End 2081	
	Percent	Amount	Percent	Amount
Domestic ownership (Promoter)				
Nepal Government	0.00%	-	0.00%	-
"A" class licensed institutions	0.00%	-	0.00%	-
Other licensed intitutions	2.40%	15,111,705	2.93%	16,540,142
Other Institutions	0.76%	4,800,720	0.91%	5,139,510
Other	60.70%	381,862,812	69.96%	394,556,712
Domestic ownership (Public)				
Nepal Government	0.00%	-	0.00%	-
"A" class licensed institutions	0.00%	-	0.00%	-
Other licensed intitutions	0.00%	-	0.00%	-
Other Institutions	0.00%	-	0.00%	-
Other	36.13%	227,276,326	26.20%	147,769,938
Foreign ownership Promoter				
Foreign ownership Public				
Total	100.00%	629,051,564	100.00%	564,006,303

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Contingent liabilities and commitments 4.26

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	-	-

4.26.1: Capital commitments

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

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
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		

4.26.2: Lease commitments

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Operating lease commitments		
Future minimum lease payments under non cancellable operating lease, where the institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable operating lease, where the institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Grand total	-	-

4.26.3: Litigation

There are no any litigation as on reporting date.

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Interest Income 4.27

Particulars	Current Year	Previous Year
Cash and cash equivalent	2,456,293	3,024,117
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to financial institutions	-	-
Loans and advances to customers	713,368,398	463,741,553
Investment securities	-	-
Loan and advances to staff	504,889	180,069
Other Interest Income	-	-
Total interest income	**716,329,581**	**466,945,740**

Interest Expenses 4.28

Particulars	Current Year	Previous Year
Due to bank and financial institutions	224,101,655	194,794,766
Due to Nepal Rastra Bank	-	-
Deposits from customers	114,921,726	77,736,606
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other Charges	-	-
Total Interest expense	**339,023,381**	**272,531,372**

Fees and Commission Income 4.29

Particulars	Current Year	Previous Year
Loan administration fees	-	-
Service fees	45,165,408	20,622,221
Commitment fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commision income	6,327,132	8,359,227
Total Fees and Commission Income	**51,492,540**	**28,981,448**

Fees and Commission Expense 4.30

Particulars	Current Year	Previous Year
Brokerage	-	-
ATM management fees	-	-
VISA Master card fees	-	-
Guarantee commission Fees	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	1,630,000	120,541
Total Fees and Commission Expense	**1,630,000**	**120,541**

Net Trading income 4.31

Particulars	Current Year	Previous Year
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 transation	-	-
Other	-	-
Net trading income	**-**	**-**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Other Operating Income 4.32

Particulars	Current Year	Previous Year
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on lease termination	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other Operating Income	-	-
Total	-	-

Impairment charge/(reversal) for loan and other losses 4.33

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	43,389,333	17,008,037
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with BFIs	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	43,389,333	17,008,037

Personnel Expenses 4.34

Particulars	Current Year	Previous Year
Salary	73,240,925	52,029,604
Allowances	59,075,910	46,325,572
Gratuity Expense	-	-
Provident Fund/Social Security Fund	13,625,860	9,697,629
Uniform	-	-
Training & development expense	2,950,655	2,947,901
Leave encashment	-	882,736
Medical	-	-
Staff Insurance	45,934	1,996
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Expenses under NFRS	7,127,689	-
Other expenses related to staff	10,995,394	893,303
Subtotal	**167,062,366**	**112,778,741**
Employees Bonus	13,494,876	4,396,149
Grand total	**180,557,242**	**117,174,890**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Notes to Financial Statements
For the year ended 32 Ashadh 2082

Other Operating Expense 4.35

Particulars	Current Year	Previous Year
Directors' fee	570,000	534,000
Directors' expense	803,998	701,926
Auditors' remuneration	689,000	621,500
Other audit related expense	689,553	159,413
Professional and legal expense	100,246	24,000
Office administration expense	36,354,599	22,080,758
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Other expenses	12,068,293	10,059,213
Total	**51,275,689**	**34,180,809**

4.35.1: Office Administration Expense

Particulars	Current Year	Previous Year
Water & Electricity	1,199,320	847,686
Repair and maintenance	-	-
(a) Building	-	-
(b) Vehicle	119,759	105,548
(c) Computer and accessories	323,665	159,760
(d) Office equipment and furniture	67,860	17,867
(e) Other	-	2,180
Insurance	251,508	257,546
Postage, telex, telephone, fax	1,272,394	1,104,757
Printing and stationery	3,978,569	2,171,820
News paper, books and journals	12,320	12,310
Advertisement	463,094	173,704
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	16,909,853	13,074,193
Travel allowance and expense	-	-
Entertainment	-	-
Annual/ special general meeting expense	402,223	284,508
Other	-	-
(a) Renewal Fee & Taxes	49,992	166,042
(b) Travelling Allowances & Expenses	100,259	15,526
(c) Technical/Consultancy Services Fee	156,875	202,600
(d) Finance cost under lease	11,046,907	3,484,710
Total	**36,354,599**	**22,080,758**

Depreciation and Amortization 4.36

Particulars	Current Year	Previous Year
Depreciation on property and equipment	16,285,730	10,712,715
Depreciation on investment property	-	-
Amortisation of intangible assets	711,988	237,330
Total	**16,997,718**	**10,950,045**

Non Operating Income 4.37

Particulars	Current Year	Previous Year
Actuarial Gain	4,153,179	-
Gain of terminaion of lease	891,044	-
Total	**5,044,223**	**-**

Non Operating Expense 4.38

Particulars	Current Year	Previous Year
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
Total	**-**	**-**

Income Tax Expenses 4.39

Particulars	Current Year	Previous Year
Current tax expense	**64,339,938**	**12,009,657**
Current year	45,342,976	12,009,657
Adjustments for prior years	18,996,961	-
Deferred tax expense	**(2,004,578)**	**7,018,800**
Origination and reversal of temporary differences	(2,004,578)	7,018,800
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	**62,335,360**	**19,028,457**

As at 31 Ashadh, 2082

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	386,879,905	-	-	386,879,905
Statutory Balances & due from NRB	25,455,251	-	-	25,455,251
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	5,496,644,136	-	-	5,496,644,136
Investment Securities	-	-	500,000	500,000
Investment Property	-	-	-	-
Other Assets	27,346,629	-	-	27,346,629
Total Financial Assets	**5,936,325,921**	**-**	**500,000**	**5,936,825,921**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,601,860,962	-	-	1,601,860,962
Borrowings	3,374,504,898	-	-	3,374,504,898
Other Liabilities	173,460,381	-	-	173,460,381
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**5,149,826,241**	**-**	**-**	**5,149,826,241**

As at 32nd Ashadh, 2081

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	175,420,291	-	-	175,420,291
Statutory Balances & due from NRB	22,455,251	-	-	22,455,251
Placement with Bank & Financial Institutions	2,300,000	-	-	2,300,000
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	4,269,286,697	-	-	4,269,286,697
Investment Securities	-	-	500,000	500,000
Investment Property	-	-	-	-
Other Assets	23,873,516	-	-	23,873,516
Total Financial Assets	**4,493,335,755**	**-**	**500,000**	**4,493,835,755**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,369,128,611	-	-	1,369,128,611
Borrowings	2,324,356,296	-	-	2,324,356,296
Other Liabilities	135,749,519	-	-	135,749,519
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**3,829,234,426**	**-**	**-**	**3,829,234,426**

Tier 1 capital and breakdown of its components

Particulars	**Amount (Rs.)**
Paid-up Equity Share Capital	62,90,51,565
Proposed Bonus Equity shares	-
Share Premium	-
Irredeemable Preference Share	-
Statutory General Reserve	10,20,87,207
Retained Earnings	4,63,05,874
Capital Redemption Reserve	
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
Deductions	
a. Goodwill	-
b. Deferred Tax Assets	(72,49,549)
c. Investment on shares and securities in excess of limits	-
d. Investment to the company having financial interest	-
e. Fictitious assets	-
f. Investment on land and building for self-use not complying the Directive of NRB	-
g. Investment on land development and housing construction in excess of limits	-
h. Underwriting shares not sold within stipulated time	-
i. Credit and other faccilities banned by the prevailing laws	-
Total Tier 1 Capital	**77,01,95,097**

Tier 2 capital and breakdown of its components

Particulars	**Amount (Rs.)**
Provisions of loan loss made for performing loan	1,65,65,228
Additional loan loss provision	15,47,573
Hybrid capital instruments	
Unsecured Subordinated Term Debt	
Exchange Equalization Fund	
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	
Investment adjustment Fund	
Total Tier 2 Capital	**1,81,12,801**

Total Qualifying capital	**Amount (Rs.)**
Total Tier 1 Capital	77,01,95,097
Total Tier 2 Capital	1,81,12,801
Total Qualifying Capital	**78,83,07,898**

Capital Adequacy Ratio	
Minimum Capital Fund Required (8.0 % of RWA)	47,71,61,915
Minimum Core Capital Required (4.0 % of RWA)	23,85,80,958
Core Capital Ratio	**12.91%**
Capital Adequacy Ratio	**13.22%**



SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.

Notes to Financial Statements

For the year ended 32 Ashadh 2082

Details of Shareholding holding more than 0.5%

Particulars	Ashadh End 2082		Ashadh End 2081	
	Percent	Amount	Percent	Amount
Domestic ownership(Promoter)				
"A" class licensed institutions				
Other licensed intitutions				
Lumbini Bikas Bank Limited	2.30%	14,468,277	2.85%	16,094,215
Other Institutions				
Community Active Participation (CAP) Nepal	0.56%	3,546,265	0.70%	3,944,792
Other				
Hari Bahadur Bhandari	2.56%	16,076,840	3.17%	17,883,547
Guna Bahadur Khanal	2.11%	13,288,606	2.62%	14,781,972
Dammar Mani Thebe (Limbu)	2.11%	13,288,606	2.62%	14,781,972
Prahlad Raut	1.92%	12,105,419	2.39%	13,465,820
Krishna Prasad Paudel	0.00%	-	2.25%	12,670,262
Ajay Goenka	1.99%	12,546,826	2.12%	11,949,356
Sharmila Paudel	1.81%	11,390,234	0.00%	-
Yagya Bahadur Aale	1.51%	9,491,861	1.87%	10,558,552
Tina Subedi	1.51%	9,491,861	1.87%	10,558,552
Madan Ghimire	1.51%	9,491,861	1.87%	10,558,552
Bhola Prasad Gautam	0.50%	3,144,203	1.51%	8,497,547
Amit Kumar Goenka	1.38%	8,686,265	1.47%	8,272,631
Juli Chahan	1.24%	7,785,468	1.31%	7,414,729
Om Krishna Karki	1.06%	6,644,303	1.31%	7,390,986
Sandeep Kumar Agrawal	1.23%	7,721,125	1.30%	7,353,450
Baikuntha Marahattha	0.99%	6,236,253	1.23%	6,937,080
Rajeshwar Prasad Acharya	0.95%	6,004,921	1.18%	6,679,750
Krishna Prasad Bartaula	0.33%	2,100,689	1.12%	6,336,764
Bishwo Ram Khadka	0.80%	5,032,664	0.99%	5,598,232
Shree Ram Pudasaini	0.75%	4,745,931	0.94%	5,279,276
Ang Dendi Sherpa	0.87%	5,499,246	0.93%	5,237,377
Abhishek Beliwal	0.82%	5,147,415	0.87%	4,902,300
Piush Chahan	0.68%	4,271,338	0.84%	4,751,348
Maina Devi Khetan	0.77%	4,873,960	0.82%	4,641,865
Ganesh Prasad Acharya	0.77%	4,827,116	0.82%	4,597,253
Ramchandra Paudel	0.63%	3,986,582	0.79%	4,434,592
Rita Khetan	0.03%	211,448	0.75%	4,228,234
Barun Prasad Gautam	0.60%	3,796,745	0.75%	4,223,421
Lila Nath Nepal	0.59%	3,724,237	0.73%	4,142,765
Ramesh Kumar Pradhan	1.25%	7,865,804	0.72%	4,073,515
Padam Bahadur Shakya	0.66%	4,154,986	0.70%	3,957,129
Prem Prasad Sitaula	0.84%	5,271,705	0.69%	3,864,137
Linu Tuladhar	0.64%	4,032,780	0.68%	3,840,743
Keshav Tuladhar	0.64%	4,032,780	0.68%	3,840,743
Minu Pyakuryal	0.53%	3,322,151	0.66%	3,695,493
Gopal Adhikari	0.53%	3,322,151	0.66%	3,695,493
Gopikrishna Chokhani	0.61%	3,860,563	0.65%	3,676,725
Uday Raj Khatiwada	0.48%	3,006,641	0.59%	3,344,526
Binod Prasad Kalwar	0.45%	2,847,558	0.56%	3,167,566
Aasaram Suwal	0.49%	3,055,136	0.52%	2,909,654
Rajan Tamrakar	0.49%	3,055,136	0.52%	2,909,654
Baba Maiya Joshi	0.49%	3,055,136	0.52%	2,909,654
Pangkaj Chandra Shrestha	0.49%	3,055,136	0.52%	2,909,654
Shyam Sundar Rungata	0.49%	3,055,136	0.52%	2,909,654
Total	**43.97%**	**276,619,366**	**53.17%**	**299,871,530**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

5. DISCLOSURES AND ADDITIONAL INFORMATION

5.1 Risk Management

The Institution in compliance with Nepal Rastra Microfinance Directive No.6 "Corporate Governance" has established a Risk Management Committee. Such committee comprised of the following members as on date of the report:

S.N.	Members of Risk Management Committee	Designation
1	Mr. Niranjan Parajuli	Coordinator
2	Mr. Niranjan Prasad Neupane	Member
3	Mr. Tilak Ram Bhandari	Member
4	Mr. Raj Kumar Subedi	Member Secretary

The committee shall meet at least once every 3 months and also as per necessity based on circumstances. The committees play the advisory roles in the issues of risk of the Institution after overseeing the various risk relating to liquidity, credit, operation, capital etc. The committee's major function is to identify and minimize the Liquidity Risk, Credit Risk, Operating Risk, Market Risk and IT Risk.

5.1.1 Liquidity Risk

Liquidity has been actively monitored at an appropriate frequency. Routine reporting, Trend Analysis and Budget Variance Analysis was in place to BOD and through Risk Management Committee.

Daily MIS, Daily Liquidity Sheet, CRR Report and Monthly Liquidity Gap Report have been used for the insight of liquidity risk information to the management.

5.1.2 Market Risk

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

In line with Risk Management Guidelines prescribed by NRB, the Microfinance focuses on risk management in addition to that Interest rate risk is assessed at a regular interval to strengthen market risk management. The market risk is managed within the risk tolerances and market risk limits set by ALCO. ALCO regularly meets, analyze and takes decisions over the Market Risk by analyzing the internal as well as external factors.

5.1.3 Interest Rate Risk

Interest Rate Risk includes risk arising due to adverse movements in the interest rates and equity price. The exposure to interest rate risk arises predominantly from customer driven transactions. The Financial Institution focuses on risk management in compliance with Risk Management Guidelines prescribed by NRB, also by addressing interest rate risk in regular intervals to strengthen the risk management. The interest rate risk is managed within the risk tolerance and market rate risk set by ALCO.

5.1.4 Credit Risk

Credit Risk is the failure of customers to perform their obligation towards Microfinance. Credit risk is paramount that Microfinance is exposed to during the normal course of lending and

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For the year ended Ashadh 32, 2082

credit under writing. Samata Gharelu Credit Policy Guidelines is the highest-level policy document and it reflects long-term expectations and represents a key element of uniform, constructive and risk-aware culture throughout the Microfinance.

A loan application form that has been used by Institution 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.

5.1.5 Operational Risk

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

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

Operational risks can arise from all business lines and from all activities carried out by the Microfinance. Operational Risk management approach seeks to ensure management of operational risk by maintaining a complete process universe defined for all business segments, products and functions processes through various policies, manuals and documents.

5.1.6 Fair Value of Financials 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 transactions and market information might not be available. However, the objective of a fair value measurement in both cases is the same – to estimate the price at which an orderly transaction to sell the asset 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).

5.2 Capital Management

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

5.2.1 Qualitative Disclosure

Nepal Rastra Microfinance has directed the Microfinance to develop its own internal policy, procedures and structures 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, an efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. Microfinance has BODs approved risk management policies for proper governance.

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

5.2.2 Quantitative Disclosure

Tier 1 capital and breakdown of its components

Particulars	Amount (Rs.)
Paid-up Equity Share Capital	629,051,565
Proposed Bonus Equity shares	-
Share Premium	-
Irredeemable Preference Share	-
Statutory General Reserve	102,087,207
Retained Earnings	46,305,875
Capital Redemption Reserve	
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
Deductions	
a. Goodwill	-
b. Deferred Tax Assets	(7,249,549)
c. Investment on shares and securities in excess of limits	-
d. Investment to the company having financial interest	-
e. Fictitious assets	-
f. Investment on land and building for self-use not complying the Directive of NRB	-
g. Investment on land development and housing construction in excess of limits	-
h. Underwriting shares not sold within stipulated time	-
i. Credit and other facilities banned by the prevailing laws	-
Total Tier 1 Capital	**770,195,097**

Tier 2 capital and breakdown of its components

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	16,565,228
Additional loan loss provision	1,547,573
Hybrid capital instruments	
Unsecured Subordinated Term Debt	
Exchange Equalization Fund	
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	
Investment adjustment Fund	
Total Tier 2 Capital	**18,112,801**

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Detailed Information about Subordinated Term Debts

The microfinance does not have any subordinated term debts.

Total Qualifying capital	Amount (Rs.)
Total Tier 1 Capital	770,195,097
Total Tier 2 Capital	18,112,801
Total Qualifying Capital	**788,307,898**

Capital Adequacy Ratio

Minimum Capital Fund Required (8.0 % of RWA)	477,161,915
Minimum Core Capital Required (4.0 % of RWA)	238,580,958
Core Capital Ratio	**12.91%**
Capital Adequacy Ratio	**13.22%**

The microfinance has maintained the capital adequacy as required by Nepal Rastra Bank. Capital adequacy ratio as on Ashadh end 2082 is 12.91% and 13.22% on core capital and capital fund respectively.

5.2.3 Compliance with external requirements

The financial institution has complied with externally imposed capital requirements to which it is subject and there are no such consequences where the institution has not complied with those requirements.

5.3 Classification of Financial Assets and Financial Liabilities

The financial assets and liabilities are classified in amortized cost, fair value through profit and loss and fair value through other comprehensive income. The following table exhibits the classification of financial assets and liabilities:

As at 31st Ashadh, 2082

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	386,879,905	-	-	386,879,905
Statutory Balances & due from NRB	25,455,251	-	-	25,455,251
Placement with Microfinance & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	5,496,644,136	-	-	5,496,644,136

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Notes to the Financial Statements
For the year ended Ashadh 32, 2082

Investment Securities	-	-	500,000	5,00,000
Investment Property	-	-	-	-
Other Assets	27,346,629	-	-	27,346,629
Total Financial Assets	**5,936,325,921**	**-**	**500,000**	**5,936,825,921**
Financial Liabilities				
Due to Microfinance and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,601,860,962	-	-	1,601,860,962
Borrowings	3,374,504,898	-	-	3,374,504,898
Other Liabilities	173,460,381	-	-	173,460,381
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**5,149,826,241**	**-**	**-**	**5,149,826,241**

As at 31st Ashadh, 2081

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	175,420,291	-	-	175,420,291
Statutory Balances & due from NRB	22,455,251	-	-	22,455,251
Placement with Microfinance & Financial Institutions	2,300,000	-	-	2,300,000
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	4,269,286,697	-	-	4,269,286,697
Investment Securities	-	-	500,000	500,000
Investment Property	-	-	-	-
Other Assets	23,873,516	-	-	23,873,516
Total Financial Assets	**4,493,335,755**	**-**	**500,000**	**4,493,835,755**
Financial Liabilities				
Due to Microfinance and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,369,128,611	-	-	1,369,128,611
Borrowings	2,324,356,296	-	-	2,324,356,296

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

Other Liabilities	135,749,519	-	-	135,749,519
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**3,829,234,426**	-	-	**3,829,234,426**

5.4 Share Options and Share Based Payments

Share option is a contract that gives the holder the right, but not the obligation, to subscribe the Bank's shares at a fixed or determinable price for a specified period. A share-based payment is a transaction in which the microfinance receives goods or services either as consideration for its equity instruments or by incurring liabilities for amounts based on the price of the entity's shares or other equity instruments of the entity.

The Microfinance has not entered into any share option or share based payment contract during the reporting period.

5.5 Investigations and Litigations

Provision totaling Rs. 8,974,029.87 have been made against the cases under internal investigation of fraud cases in three branches.

5.6 Correction of Employee Benefit Liability

During FY 2080/81, although an actuarial valuation was completed, the Company did not adopt the actuarial results and instead recognized a bulk provision amount. In accordance with NAS 19, Employee Benefits, the liability should have been measured using actuarial valuation. Provision for leave liability and related expenses as per the actuarial valuation have been incorporated in the financial statements for FY 2081/82 and actuarial gain has been accounted for via profit and loss account along with other required adjustments.

5.7 Contingent Liabilities and commitment

Contingent Liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefits is not probable or cannot be reliably measured.

Details of the contingent liabilities and commitments if any, are made on Note 4.26.

5.8 Segment Reporting

5.8.1 General Information

A component of microfinance that engages in business activities from which it may earn revenue 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 business, transactions, products and services, the management have identified 10 reporting segments.

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Notes to the Financial Statements
For the year ended Ashadh 32, 2082

5.8.2 Information about profit/loss, assets and liabilities

Particulars	Cluster										Unallocated	Total
	1	2	3	4	5	6	7	8	9	10		
Revenues from External Customers	83,669	104,888	114,452	112,238	72,317	33,199	47,138	44,983	60,591	56,442	42,949	772,866
Inter-segmental revenue	-	-	-	-	-	-	-	-	-	-	-	-
Net Revenue	83,669	104,888	114,452	112,238	72,317	33,199	47,138	44,983	60,591	56,442	42,949	772,866
Interest Revenue	79,068	99,408	108,020	106,737	63,749	30,075	43,158	41,126	53,875	51,012	40,103	716,330
Interest Expenses	(11,836)	(16,640)	(14,845)	(18,886)	(232,176)	(3,057)	(7,937)	(7,669)	(19,317)	(5,969)	(691)	(339,023)
Net Interest Revenue	67,232	82,768	93,175	87,851	(168,427)	27,017	35,221	33,457	34,558	45,042	39,412	377,306
Depreciation and Amortization	(166)	(138)	(200)	(260)	(1,918)	(207)	(180)	(162)	(309)	(420)	(13,037)	(16,998)
SEGMENT PROFIT/(LOSS)	**(5,564)**	**7,985**	**7,100**	**3,359**	**120,332**	**(5,019)**	**2,155**	**9,119**	**7,049**	**(4,293)**	**(2,231)**	**139,993**
Other material non-cash items	-	-	-	-	-	-	-	-	-	-	-	-
Impairment of Assets	(2,972)	(3,069)	(4,015)	(5,587)	11,768	(2,273)	(42)	4,163	(1,547)	(1,490)	(38,326)	(43,389)
Segment Assets	712,777	802,003	907,459	871,271	1,019,555	272,695	358,942	333,875	480,212	470,902	(220,068)	6,009,623
Segment Liabilities	219,116	267,291	260,768	303,027	3,663,979	65,830	156,399	131,408	284,894	114,151	(299,779)	-

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Notes to the Financial Statements
For the year ended Ashadh 32, 2082

5.8.3 Measurement of operating segment's profit/loss and assets and liabilities

The microfinance has determines segment based in cluster, which comprises branches as per geographical location.

5.8.4 Reconciliation of reportable segment revenues, profit/loss, assets and liabilities

a) Revenue

Particulars	Amount (Rs. In '000)
Total Revenue from reportable segments	729,917.16
Other Revenue	-
Elimination of intersegment revenue	-
Unallocated Revenue	42,949.18
Entity's Revenue	**772,866.34**

b) Profit/loss

Particulars	Amount (Rs. In '000)
Total profit/loss from reportable segments	142,223.67
Other profit/loss	-
Elimination of intersegment profit/loss	-
Unallocated profit/loss	(2,230.69)
Entity's profit/loss	**139,992.98**

c) Assets

Particulars	Amount (Rs. In '000)
Total Assets from reportable segments	6,229,690.71
Other Assets	-
Unallocated Amount	(220,067.55)
Entity's Assets	**6,009,623.16**

d) Liabilities

Particulars	Amount (Rs. In '000)
Total Liabilities from reportable segments	5,466,863.98
Other Liabilities	-
Unallocated Liabilities	(299,778.75)
Entity's Liabilities	**5,167,085.23**

5.8.5 Information about products and services

Revenue for each type of product and services	Amount (Rs. In '000)
Microfinance related services	772,866.34
Others	-
Total	**772,866.34**

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements
For the year ended Ashadh 32, 2082

5.9 Related Party Disclosures

In the ordinary course of its business operation, Microfinance has conducted commercial transactions with parties who are defined as related parties in NAS 24 "Related Party Disclosures".

5.9.1 Key Management Personnel

Key Management Personnel of the Microfinance including members of the Board of Directors, Chief Executive Officer and other executive level staffs, as follow:

S.N.	Key Management Personnel	Relation
1	Mr. DM Thebe Limbu	Chairman
2	Mr. Rajeshwor Prasad Acharya	Director (Promoter)
3	Mr. Niranjan Prasad Neupane	Director (Promoter)
4	Mr. Bhakta Ram Khadka	Director (Public)
5	Mrs. Anupa Ojha	Director (Public)
6	Mr. Niranjan Parajuli	Director (Independent)
7	Dr. Madan Ghimire	Chief Executive Officer

5.9.2 Transaction During the Year with Board of Directors

S. N	Particulars	Amount (Rs.)
1	Director Meeting Fee	570,000
2	Communication Expenses	215,000
3	Daily/ Travelling Allowance	485,532
4	Meeting Expenses	18,716
5	Training Expenses	84,750
	Total	**1,373,998**

5.9.3 Compensation to Key Management Personnel

Total financial benefits provided to Chief Executive Officer, Deputy Chief Executive Officer and Senior Manager of the Microfinance during Y 2081/82 and 2080/81 are presented below:

Particula	2081/82	2080/81
Basic Salary and Grade	4,230,750	2,967,000
Dearness Allowance	2,130,000	1,470,000
Festival Allowance	508,750	369,750
Social Security Fund Contribution	825,000	576,000
Responsibility Allowance	60,000	60,000
House Allowance	105,750	81,000
Total	**7,860,250**	**5,523,750**

5.10 Merger and Acquisition

Microfinance has no any merger and acquisition activities in the reporting period.

5.11 Additional disclosures of non-consolidated entities

Microfinance does not have any non-consolidated entities to report for the reporting period.

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LIMITED
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For the year ended Ashadh 32, 2082

5.12 Events After Reporting Period

Microfinance monitors and assesses events that may have potential impact to qualify as adjusting and/or non-adjusting events after the end of the reporting period. All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are disclosed in the notes with possible financial impact, to the extent ascertainable.
There are no other material events that have occurred subsequent to 32nd Ashadh 2082 till the signing of this financial statement except the proposition of cash and bonus share by the board for approval from Annual General Meeting.

5.12.1 Declaration of Dividend

The board of Directors has proposed Cash dividend and Bonus Shares as follows.

Description	Percentage	Amount Rs.	Remarks
Bonus Share	5.0000	31,452,578.24	
Cash Dividend	0.2632	1,655,398.85	
Total	**5.2632**	**33,107,977.09**	

SAMATA GHARELU LAGHUBITTA BITTIYA SANSTHA LTD.
Comparison Unaudited and Audited Financial Statements as of FY 2081/82

S.No.	Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
				In amount	In %	
1	**Total Capital and Liabilities (1.1 to 1.7)**	**5,995,483,823**	**6,009,623,164**	**(14,139,341)**	**-0.24%**	
1.1	Paid up Capital	629,051,565	629,051,565	-	0.00%	
1.2	Reserves and surplus	222,466,554	213,486,374	8,980,180	4.04%	Change in profit and contribution
1.3	Debenture & Bond	-	-	-	0.00%	
1.4	Borrowings	3,374,504,898	3,374,504,898	-	0.00%	
1.5	Deposits (a+b)					
	a. Members	1,601,860,962	1,601,860,962	-	0.00%	
	b. Public	-	-	-	0.00%	
1.6	Income Tax Liability	7,425,691	8,199,356	(773,665)	0.00%	Change in profit and allowable expenses
1.7	Other liabilities	160,174,154	182,520,010	(22,345,856)	-13.95%	Adoption of liability as per actuarial valuation and change in lease liability
2	**Total Assets (2.1 to 2.7)**	**5,995,483,823**	**6,009,623,164**	**(14,139,341)**	**-0.24%**	
2.1	Cash and Bank Balance	412,333,900	412,335,156	(1,256)	0.00%	Adjustment of bank loans
2.2	Money at call and Short Notice	-	-	-	0.00%	
2.3	Investments	500,000	500,000	-	0.00%	
2.4	Loan and advances	5,496,406,082	5,496,644,136	(238,054)	0.00%	Reclassification of Accounting Head and Adjustment for Accured Interest Receivable, staff loan and additional loan loss provision.
2.5	Fixed Assets	49,660,715	65,547,694	(15,886,979)	-31.99%	Necessary Adjustement for Lease and ROUA as per NFRS and depreciation.
2.6	Non-Banking Assets	-	-	-	0.00%	
2.7	Other assets	36,583,126	34,596,178	1,986,948	5.43%	Calculation of Deferred Tax Assets and Reclassification of Accounting Head
3	**Profit and Loss Account**					
3.1	Interest income	676,819,877	716,329,581	(39,509,704)	-5.84%	Recognition of interest as per ECL policy
3.2	Interest expense	(339,023,381)	(339,023,381)	-	0.00%	
A.	**Net interest income (3.1 - 3.2)**	**337,796,496**	**377,306,200**	**(39,509,704)**	**-11.70%**	
3.3	Fee, Commission and Discount	43,535,408	49,862,540	(6,327,132)	-14.53%	Reclassification of Accounting Head
3.4	Other operating Income	8,524,832	-	8,524,832	100.00%	Reclassification of Accounting Head
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	0.00%	
B	**Total Operating Income (A+3.3+3.4+3.5)**	**389,856,736**	**427,168,740**	**(37,312,004)**	**-9.57%**	
3.6	Staff Expenses	(154,348,847)	(167,062,366)	12,713,519	-7.61%	Change in bonus and leave encashment expenses
3.7	Other Operating Expenses	(68,374,265)	(68,273,409)	(100,856)	0.15%	Reclassification, Deduction in Equity as Expenses and adjustment of depreciation.
C	**Operating Profit Before Provision (B- 3.6 - 3.7)**	**167,133,623**	**191,832,964**	**(24,699,341)**	**-14.78%**	
3.8	Provision for Possible Losses	(5,063,401)	(43,389,333)	38,325,933	-88.33%	Recognition of additional Loan Loss Provision.
D	**Operating Profit (C -3.8)**	**162,070,223**	**148,443,631**	**13,626,592**	**8.41%**	
3.9	Non-Operating Income /Expenses (Net)	-	5,044,223	(5,044,223)	0.00%	Effect of actuarial gain and termination of lease liability
3.10	Write Back of Provision For Possible Losses	-	-	-	0.00%	
E	**Profit From Regular Activities (D+3.9+3.10)**	**162,070,223**	**153,487,854**	**8,582,369**	**5.30%**	
3.11	Extraordinary Income/Expenses (Net)	-	-	-	0.00%	
F	**Profit Before Bonus and Taxes (E+3.11)**	**162,070,223**	**153,487,854**	**8,582,369**	**5.30%**	
3.12	**Provision for Staff Bonus**	**(13,505,852)**	**(13,494,876)**	**(10,976)**	**0.08%**	Changes due to above adjustment in staff bonus
3.13	**Provision for Tax**	**(63,566,273)**	**(62,335,360)**	**(1,230,912)**	**1.97%**	Changes in above adjustments and Deferred Tax
G	**Net Profit/Loss (F-3.12-3.13)**	**84,998,098**	77,657,619	**7,340,480**	**8.64%**	

S. S. & Associates Kathmandu Chartered Accountants

१२. आर्थिक वर्ष २०८१/०८२ को प्रस्तावित लक्ष्य अनुरूप मूख्य सूचकहरूमा भएको प्रगति विवरण

क्र.सं.	विवरण	इकाई	२०८१/८२ को लक्ष्य	२०८२ असार मसान्तको अवस्था	प्रगति प्रतिशत
१	कार्यक्षेत्र जिल्ला	संख्या	३३	३३	-
२	शाखा कार्यालय	संख्या	९१	९१	-
३	ग्राहक सदस्य	संख्या	१००,०००	९२,००७	**९२%**
४	ऋणी सदस्य	संख्या	५९,२४७	४२,४९३	**७२%**
५	कूल चुक्ता पुँजी	रकम	५९९,०९६,७२८	६२९,०५१,५६४	**१०५%**
६	लगानीमा रहेको कर्जा	रकम	५,९०१,७७२,२९०	५,५७९,०१२,४८२	**९५%**
७	सदस्यको बचत तथा निक्षेप	रकम	१,९०४,२००,२९०	१,६०१,८६०,९६२	**८४%**
८	तिर्न बाकी कर्जा सापट	रकम	३,३०४,८८१,९७०	३,३७४,५०४,८९८	**१०२%**
९	कुल व्याज तथा अन्य आम्दानी	रकम	८२१,७०३,३२६	७७२,८६६,३४४	**९४%**
१०	कुल व्याज खर्च	रकम	४३४,६७१,७२४	३३९,०२३,३८१	**७८%**
११	अन्य संचालन खर्च	रकम	८७,३८७,७७९	५१,२७५,६८९	**५९%**
१२	कुल कर्मचारी खर्च	रकम	१८०,९०७,३२४	१८०,५५७,२४२	**१००%**
१३	खुद मुनाफा	रकम	११०,६५८,६७३	७७,६५७,६१८.६७	**७०%**
१४	ऋणी र सदस्यको अनुपात	प्रतिशत	५९.२५%	४६.१८%	**७८%**
१५	लगानीमा रहेको कर्जामा बचतको अनुपात	प्रतिशत	३२.२६%	२८.४३%	**८८%**

१३. थप सार्वजनिक निष्काशन प्रयोजनार्थ प्रकाशित विवरणपत्रमा उल्लेखित प्रक्षेपित तथा वास्तविक विवरण

यस वित्तीय संस्थाको प्रबन्धपत्रमा उल्लेखित व्यवस्था अनुसार शेयरपूँजी संरचना अनुपात ६९.४८ : ३०.५२ (संस्थापक : सर्वसाधारण) कायम राख्ने उद्देश्यले नपुग शेयर रकम रु. ३,५०,९०,४२५ बराबरका प्रति शेयर अंकित मुल्य रु. १०० का ३,५०,९०४.२५ कित्ता साधारण शेयर सर्वसाधारणमा थप सार्वजनिक निष्काशन (फर्दर पब्लिक इस्यू) गर्न नेपाल धितोपत्र बोर्डबाट स्वीकृति प्राप्त भई मिति २०८१ कात्तिक ४ गते प्रकाशित तीन वर्षे प्रक्षेपित वासलात विवरण अनुसार आर्थिक वर्ष २०८१/०८२ का लागि तयार गरिएको प्रक्षेपित तथा वास्तविक विवरण बीच पन्ध्र प्रतिशत वा सो भन्दा बढि देखिएका फरकहरू तथा ती फरक पर्नुका कारणहरू तपसिल बमोजिम रहेको छः

वासलात विवरण हिसाव

विवरण	आ.व. २०८१/०८२ प्रक्षेपित (रु. हजारमा)	आ.व. २०८१/०८२ बास्तविक (रु. हजारमा)	फरक प्रतिशत	कारण
सम्पत्ति				
नगद तथा नगद समान	५६,५४८.२०	३८६,८७९.९०	५८४	बैंक तथा वित्तीय संस्थाबाट यस संस्थाले माग गरेको कर्जा स्वीकृत भई असार मसान्तसम्म संस्थाको बैंक खातामा जम्मा भएको र सो अवधिमा सो रकम सदस्यहरूमा लगानी गर्न नसकिएको कारण तुलनात्मक रूपमा बैंक मौज्दात बढी देखिएको ।
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	३०,०००.००	२५,४५५.२५	-१५	ने रा बैको निर्देशन अनुसार आवश्यक अनिवार्य नगद मौजदात कायम राख्न आवश्यक रकम मात्र खातामा कायम गरिएको।
डेरिभेटिभ वित्तीय उपकरण	-	-		

विवरण	आ.व. २०८१/०८२ प्रक्षेपित (रु. हजारमा)	आ.व. २०८१/०८२ बास्तविक (रु. हजारमा)	फरक प्रतिशत	कारण
अन्य ब्यापारिक सम्पत्तिहरु	-	-		
बैंक तथा वित्तीय संस्था लाई दिइएको कर्जा सापट	-	-		
ग्राहकलाई दिएको कर्जा तथा सापट	५,६०४,३९४.८४	५,४९६,६४४.१४	-२	
धितोपत्रमा लगानी	५००.००	५००.००	०	
यस वर्षको आयकर सम्पत्ती	-	-		
सम्पत्तीमा लगानी	-	-		
सम्पत्तीमा तथा उपकरण	४६,५३४.०८	६५,५४७.६९	४१	NFRS 16 अनुसार आवश्यक समायोजन गरिएको हुँदा Right of Use of Assets को मूल्यमा वृद्धि भएको ।
ख्याती र अमुर्त सम्पत्ती	७५९.४५	-		सफ्टवेयरको मूल्य लेखा नीति अनुसार पूर्ण रूपमा मूल्यह्रास भएको ।
स्थगन कर सम्पत्ती	९,३०१.९३	७,२४९.५५	-२२	स्थगित कर गणनाको आधारमा परिवर्तन भएको ।
अन्य सम्पत्ती	३३,२३९.१५	२७,३४६.६३	-१८	पुराना भुक्तानी पाउनुपर्ने रकमको भुक्तानी प्राप्त गरिएको तथा संस्थाको कारोवारको आधारमा सिर्जित सम्पत्तीलाई यस अन्तर्गत वर्गिकरण गरिएको ।
कुल सम्पत्ती	**५,७८१,२७७.६५**	**६,००९,६२३.१६**	**४**	
दायित्व				
बैंक तथा वित्तीय संस्था लाई तिर्न बाँकी	-	-	-	
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	-	-	-	
डेरिभेटिभ वित्तीय उपकरण	-	-	-	
ग्रहकको निक्षेप	१,५०६,०४१.४७	१,६०१,८६०.९६	६	
सापटी	३,२५४,०९८.८१	३,३७४,५०४.९०	४	
यस वर्षको आयकर दायित्व	-	८१९९.३६		
व्यवस्था	६,४७२.४०	९,०५९.६३	४०	निष्कृय कर्जाको अनुपात अपेक्षित भन्दा बढी कायम भएको हुँदा कर्जा नोक्सानी व्यवस्था समेत तुलनात्मक रूपमा बढी कायम भएको ।
स्थगन कर दायित्व	-	-		
अन्य दायित्व	११५,२६३.९१	१७३,४६०.३८	५०	सो अवधिमा कर्मचारी बोनस, बैंक तथा वित्तीय संस्थाहरूको ब्याज भुक्तानी तथा अन्य वित्तीय कारोवारहरू अन्य दायित्व शीर्षकमा वर्गीकरण गरिएकोले सो शीर्षक अन्तर्गतको रकम तुलनात्मक रुपमा बढि देखिएको ।
जारी गरिएको ऋणपत्र	-	-		
सुरक्षण नराखिएको सहायक आवधिक दायित्व	-	-		
कुल दायित्व	**४,८८१,८७६.६०**	**५,१६७,०८५.२३**	**६**	
इक्विटी				
शेयर पूँजी	५९९,०९६.७३	६२९,०५१.५६	५	
शेयर प्रिमियम	-	-		
संचित मुनाफा	१३४,७४७.५६	४६३०५.८८	-६६	प्रक्षेपण गरिए अनुसार नाफामा वृद्धि नभएको तथा लाभांश वितरणको कारण कोषको रकम उपयोग भएको ।
जगेडा कोषहरु	१६५,५५६.७६	१६७,१८०.४९	१	
शेयरधनीहरुलाई बाँडफाँड योग्य कुल इक्विटी	-			
गैह्र नियन्त्रीत स्वार्थ	-	-		
कुल इक्विटी	**८९९,४०१.०५**	**८४२,५३७.९३**	**-६**	
कुल इक्विटी तथा दायित्व	**५,७८१,२७७.६५**	**६,००९,६२३.१६**	**४**	

१४. प्रस्तावित प्रवन्धपत्र तथा नियमावलीको आवश्यक बुदाहरू संशोधन सम्वन्धी तीनमहले विवरण :

प्रवन्धपत्र संशोधन प्रस्ताव :

दफा	प्रबन्धपत्रको हालको व्यवस्था	संशोधन प्रस्ताव	संशोधन गर्नुपर्ने कारण
६ (ख).	वित्तीय संस्थाको जारी पुँजी रु. ६२,९०,५१,५६४.६७ (अक्षरेपी बैसठी करोड नब्बे लाख एकावन्न हजार पाँच सय चौसठी दशमलव छ सात मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु. १००/- का दरले ६२,९०,५१५.६५ (अक्षरेपी बैसठी लाख नब्बे हजार पाँच सय पन्ध्र दशमलव छ पाँच) थान साधारण शेयरमा विभाजन गरिएको छ। ।	वित्तीय संस्थाको जारी पुँजी रु. ६६,०५,०४,१४२.९० (अक्षरेपी छैसठी करोड पाँच लाख चार हजार एक सय बयालिस दशमलव नौ शून्य मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु. १००/- का दरले ६६,०५,०४१.४३ (अक्षरेपी छैसठी लाख पाँच हजार एक्चालिस दशमलव चार तिन) थान साधारण शेयरमा विभाजन गरिएको छ।	आर्थिक आर्थिक वर्ष २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट कुल चुक्ता पुँजीको ५ प्रतिशतले हुन आउँने बोनस शेयर रकम रु. ३,१४,५२,५७८.२३ पुँजीकृत पश्चात् तपसिल बमोजिम जारी र चुक्ता पूँजी कायम हुने भएकोले : : ▪ हाल कायम जारी/चुक्ता पुँजी : रु. ६२,९०,५१,५६४.६७ ▪ जारी बोनस शेयर : रु. ३,१४,५२,५७८.२३ ▪ **कुल जारी/चुक्ता पुँजी : रु. ६६,०५,०४,१४२.९०**
६ (ग).	वित्तीय संस्थाको चुक्ता पूँजी रु. ६२,९०,५१,५६४.६७ (अक्षरेपी बैसठी करोड नब्बे लाख एकावन्न हजार पाँच सय चौसठी दशमलव छ सात मात्र) हुनेछ।।	वित्तीय संस्थाको चुक्ता पूँजी रु. ६६,०५,०४,१४२.९० (अक्षरेपी छैसठी करोड पाँच लाख चार हजार एक सय बयालिस दशमलव नौ शून्य मात्र) हुनेछ।	
६.(घ)	सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ । यो समूहको शेयर स्वामित्व ३६.१३ प्रतिशत हुनेछ।	सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ । यो समूहको शेयर स्वामित्व ४०.८९ प्रतिशत हुनेछ।	कारोबार सञ्चालनको दस वर्ष पूरा गरेका सावित्र समता लघुवित्त अन्तर्गतका संस्थापक शेयरधनीहरूको गत वर्ष गरिएको पहिलो परिवर्तन पछि बाँकी रहन गएको संस्थापक शेयरहरूलाई नेपाल राष्ट्र बैंकको पूर्वस्वीकृति अनुसार सर्वसाधारण शेयरमा रूपान्तरण गरी पुँजी संरचना अनुपात संशोधन गर्ने सम्बन्धमा वार्षिक साधारण सभाबाट समेत पारित भए बमोजिम प्रस्तावित ५ प्रतिशत बोनस शेयर रु. ३,१४,५२,५७८.२३ पुजीकृत पश्चात् कायम हुने चुक्ता पुँजी रु. ६६,०५,०४,१४२.९० को ४.७६ प्रतिशत विन्दुले हुने सावित्र समता अन्तर्गतको संस्थापक शेयरलाई सर्वसाधारण शेयरमा परिवर्तन पश्चात् तपसिल बमोजिम शेयर संरचना कायम हुने भएकोले : क. संस्थापक शेयर (बोनस शेयर पुजीकृत पश्चात्) : रु. ४२,१८,६३,९९६.०७ ख. चुक्ता पुँजीको ४.७६% विन्दुले हुने Conversion शेयर : रु. ३,१४,३९,९९७.२० **Conversion पश्चात् संस्थापक शेयर (क-ख)** : **रु. ३९,०४,२३,९९८.८७** **Conversion पश्चात् संस्थापक शेयर प्रतिशत** : **५९.११ प्रतिशत** ग. सर्वसाधारण शेयर (बोनस शेयर पुजीकृत पश्चात्) : रु. २३,८६,४०,१४६.८३ घ. चुक्ता पुँजीको ४.७६% विन्दुले हुने Conversion शेयर : रु. ३,१४,३९,९९७.२० **Conversion पश्चात् सर्वसाधारण शेयर (ग+घ)** : **रु. २७,००,८०,१४४.०३** **Conversion पश्चात् सर्वसाधारण शेयर प्रतिशत** : **४०.८९ प्रतिशत**
६.(ङ)	संस्थापक शेयरधनीलाई समूह "क" मा वर्गीकरण गरिएको छ। यो समूहको शेयर स्वामित्व ६३.८७ प्रतिशत हुनेछ।	संस्थापक शेयरधनीलाई समूह "क" मा वर्गीकरण गरिएको छ। यो समूहको शेयर स्वामित्व ५९.११ प्रतिशत हुनेछ ।	

१५. वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा नेपाल राष्ट्र बैंकबाट प्राप्त कैफियत:

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ५७१९६४१
Web site: www.nrb.org.np
Email: mfd@nrb.org.np
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/समता घरेलु/०८२/८३ मिति: २०८२/०९/०७

च. नं. 969

श्री समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेड,
बनेपा, काभ्रेपलाञ्चोक ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय अवस्थाको विवरण, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रतिवेदन, लङ्फर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरीवेक्षण सम्पन्न गरी वार्षिक साधारण सभा प्रयोजनको लागि वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गर्ने निर्णय भएको व्यहोरा अनुरोध गर्दछु ।

संस्थाले प्रस्ताव गरेको २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.६२,९०,५१,५६४।- (अक्षरेपी बैसठ्ठी करोड नब्बे लाख एकाउन्न हजार पाँच सय चौसठ्ठी मात्र) को ५ प्रतिशतले हुन आउने रकम रु.३,१४,५२,५७८।२३ (अक्षरेपी तीन करोड चौध लाख बाउन्न हजार पाँच सय अठहत्तर र पैसा तेइस मात्र) शेयर लाभांश रु.०.२६३२ प्रतिशत नगद लाभांशले हुन आउने रकम रु.१६,५५,३९८।८५ (अक्षरेपी सोह्र लाख पचपन्न हजार तीन सय अन्ठानब्बे र पैसा पचासी मात्र) कर प्रयोजनको लागि गरी जम्मा ५.२६३२ प्रतिशतले हुन आउने कुल लाभांश रकम रु.३,३१,०७,९७७।०९ (अक्षरेपी तीन करोड एकत्तीस लाख सात हजार नौ सय सतहत्तर र पैसा नौ मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउदछु ।

गैर स्थलगत सुपरीवेक्षणबाट देखिएका कैफियतहरुका सम्बन्धमा देहायबमोजिमका निर्देशनहरु कार्यान्वयन गर्नुहुन समेत अनुरोध छ ।

(१) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं.१(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरुपमा पालना गर्नुहुन ।

(२) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं.२/०८१ को बुँदा नं.२(आ) बमोजिम सुरक्षण गरिएको कर्जाको नोक्सानी व्यवस्था कायम गर्ने गर्नुहुन ।

(३) कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रुपमा Reconcile गर्ने गर्नुहुन ।

(४) संस्थाको आन्तरिक र वाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औंल्याएका कैफियत सुधारका लागि दिइएका निर्देशनहरु समयमै पालना गर्ने गर्नुहुन ।

उपरोक्त निर्देशन वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन ।

भवदीय,

(बद्रि नेपाल)
उप- निर्देशक

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

१६. वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा नेपाल राष्ट्र बैंकबाट प्राप्त कैफियतको प्रत्युत्तर

क. **नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. १(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गिकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरुपमा पालना गर्नुहुन।**

प्रत्युत्तर : नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. १(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कोर बैंकिङ्ग प्रणाली (CBS) मा कर्जाको वर्गिकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गरिएको व्यहोरा अनुरोध छ।

ख. **नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) बमोजिम सुरक्षण गरिएको कर्जाको नोक्सानी व्यवस्था कायम गर्ने गर्नुहुन**

प्रत्युत्तर : नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) बमोजिम सुरक्षण गरिएको कर्जाको नियमानुसार तोकिएका समयावधि भित्र निक्षेप तथा कर्जा सुरक्षण कोषमा दावि हुन नसकेको कर्जाको हकमा शत् प्रतिशत नोक्सानी व्यवस्था कायम गरिएको व्यहोरा अनुरोध छ।

ग. **कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रुपमा Reconcile गर्नुहुन।**

प्रत्युत्तर : वित्तीय संस्थाले कर्जा सम्बन्धी विवरण नियमानुसार तोकिएको समयसीमाभित्र नियमित रूपमा कर्जा सूचना केन्द्रमा रिपोर्टिङ गर्दै आइरहेको र संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएका विवरणहरूसँग आवधिक रूपमा मिलान (Reconcile) गर्ने कार्य पनि नियमित रुपमा हुँदै आईरहेको छ। यद्यपि Matching Errors जस्ता केही प्राविधिक कारणले गर्दा विवरणहरूमा आंशिक फरक देखिन गएको भएता पनि कर्जा सूचना केन्द्रसँग आवश्यक समन्वय गरी ती समस्याहरू क्रमशः समाधान गर्दै आइरहेको र आगामी दिनमा थप प्रभावकारी प्रक्रिया अवलम्बन गर्दै यस कार्यलाई अझ सुदृढ रूपमा अघि बढाइने व्यहोरा अनुरोध छ।

घ. **संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैर-स्थलगत सुपरिवेक्षणले औंल्याएका थप अन्य कैफियतहरु समेत पुनः नदोहोरिने गरि सुधार गर्नुहुन।**

प्रत्युत्तर : संस्थाको आन्तरिक तथा बाह्य लेखापरीक्षकका प्रतिवेदन र त्यस बैंकको स्थलगत निरीक्षण तथा गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औंल्याएका कैफियतहरूका सम्बन्धमा बृहद् रूपमा छलफल गरी यथाशीघ्र सुधार गर्न सकिने कैफियतहरू तत्कालै सुधार गरिदै आएको छ भने क्रमिक रूपमा सुधार गर्दै लैजानुपर्ने कैफियतहरूको हकमा आवश्यक कार्ययोजना सहित सुधारका कार्यहरू निरन्तर रूपमा कार्यान्वयन गर्दै आइरहेको व्यहोरा अनुरोध छ।

१७. प्रोक्सी फाराम

समता घरेलु लघुवित्त वित्तीय सस्था लिमिटेड

बनेपा, काभ्रेपलाञ्चोक

(कम्पनी ऐन, २०६३ को दफा ७१ (३) तथा संस्थाको संचालक निर्वाचन निर्देशिका, २०७८ को दफा ५ (४) सँग सम्बन्धीत)

प्रोक्सी फाराम (प्रतिनिधि पात्र)

श्री सञ्चालक समिति,

समता घरेलु लघुवित्त वित्तीय संस्था लिमिटेड,

बनेपा, काभ्रेपालञ्चोक ।

विषय : प्रतिनिधि नियुक्त गर्ने बारे ।

महोदय,

..... जिल्ला ..... म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं. ..... बस्ने म/हामी ..... त्यस वित्तीय संस्थाको शेयरवालाधनीको हैसियतले मिति २०..... साल ..... महिना ..... गते .....बारका दिन हुने संस्थाको .....औ बार्षिक साधारण सभामा स्वयंम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि ..... जिल्ला ..... म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं. ..... बस्ने त्यस वित्तीय संस्थाको शेयरवालाधनी श्री .... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको शेयरवाला :

हस्ताक्षरको नमूना :

शेयरधनी नं. :

हितग्राही खाता नं.:

निवेदक :

दस्तखत :

शेयरधनी नं.

हितग्राही खाता नं. :

शेयर संख्या :

मिति : २०...../ /

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ९६ घण्टा अगावै वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ ।

.....

समता घरेलु लघुवित्त वित्तीय सस्था लिमिटेड

बनेपा, काभ्रेपलाञ्चोक

.....औ वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको

प्रवेश पत्र

शेयरधनीको नामः .....

हितग्राही खा.नं. : .....

शेयर संख्या : .....कित्ता

समुह : संस्थापक/सर्वसाधारण

.....
शेयरधनीको दस्तखत

.....
कम्पनी सचिव

१८. वित्तीय संस्थाको हाल कायम व्यवस्थापन समुह

व्यवस्थापन समुह :

क्र.सं.	व्यवस्थापन पदाधिकारी	पद/जिम्मेवारी
१	श्री डा. मदन घिमिरे	प्रमुख कार्यकारी अधिकृत
२	श्री देव सिह विष्ट	नायव प्रमुख कार्यकारी अधिकृत
३	श्री विश्वराज श्रेष्ठ	बरिष्ठ प्रवन्धक/कम्पनी सचिव
४	श्री राजकुमार सुवेदी	प्रमुख- जोखिम तथा असुली विभाग
५	श्री ईश्वरी प्रसाद ढकाल	प्रमुख-कर्जा विभाग
६	श्री टेक बहादुर रोका	प्रमुख-अनुगमन तथा सुपरीवेक्षण विभाग
७	श्री तिलक राम भण्डारी	प्रमुख-प्रशासन विभाग
८	श्री पदम प्रसाद घिमिरे	प्रमुख- लेखा विभाग
९	श्री संजय खत्री	प्रमुख- वित्त विभाग
१०	श्री प्रविन अधिकारी	प्रमुख-आइ.टि. विभाग

ईलाका प्रमुख/अनुगमन अधिकृत :

क्र.सं.	कर्मचारीहरुको नाम	पद/जिम्मेवारी
१	श्री तेज मणि लोहनी	ईलाका प्रमुख/अनुगमन अधिकृत
२	श्री बिशाल चौधरी	ईलाका प्रमुख/अनुगमन अधिकृत
३	श्री पार्बता डाँगी	ईलाका प्रमुख/अनुगमन अधिकृत
४	श्री राम बहादुर आले	ईलाका प्रमुख/अनुगमन अधिकृत
५	श्री कृष्ण बहादुर पौडेल	ईलाका प्रमुख/अनुगमन अधिकृत

१९. शाखा प्रमुखहरूको विवरण

क्र.सं.	शाखा कार्यालय	शाखा प्रमुखको नाम	पद
१	शाखा कार्यालय सिमरा	रामचन्द्र भट्टराई	शाखा प्रमुख
२	शाखा कार्यालय कलैया	प्रकाश कुमार मेहेरा	शाखा प्रमुख
३	शाखा कार्यालय निजगढ	मुकेश लाल सहनी	शाखा प्रमुख
४	शाखा कार्यालय कोल्हवी	राज कुमार ताँती	शाखा प्रमुख
५	शाखा कार्यालय बरियारपुर	अएतुल्लाह अंसारी	शाखा प्रमुख
६	शाखा कार्यालय सिम्रौनगढ	राकेश प्रसाद कुशवाहा	शाखा प्रमुख
७	शाखा कार्यालय कटहरिया	प्रह्लाद मिश्र	शाखा प्रमुख
८	शाखा कार्यालय चन्द्रनिगाहपुर	गोविन्द कुमार शर्मा	शाखा प्रमुख

क्र.सं.	शाखा कार्यालय	शाखा प्रमुखको नाम	पद
९	शाखा कार्यालय लालबन्दी	भरत कुमार शाही	शाखा प्रमुख
१०	शाखा कार्यालय बर्दिवास	रमेश कुमार सिंह कुशवाहा	शाखा प्रमुख
११	शाखा कार्यालय सिन्धुली	लक्ष्मण दाहाल	शाखा प्रमुख
१२	शाखा कार्यालय दुधौली	योगेश ढकाल	शाखा प्रमुख
१३	शाखा कार्यालय जलेश्वर	सिकन्द्रि कुमार शाह	नि. शाखा प्रमुख
१४	शाखा कार्यालय बरहथवा	अजय राय	शाखा प्रमुख
१५	शाखा कार्यालय रामगोपालपुर	राकेश कुमार यादव	शाखा प्रमुख
१६	शाखा कार्यालय गौशाला	राजराम यादव	नि. शाखा प्रमुख
१७	शाखा कार्यालय शिवनगर	हरिन्द्र चौधरी	शाखा प्रमुख
१८	शाखा कार्यालय गौर	संजय कुमार यादव	शाखा प्रमुख
१९	शाखा कार्यालय बहुवरी	अशोक कुमार कुशवाहा	नि. शाखा प्रमुख
२०	शाखा कार्यालय चित्रसारी	रबिन दाहाल	शाखा प्रमुख
२१	शाखा कार्यालय महेन्द्रनगर	अजय कुमार सिंह	शाखा प्रमुख
२२	शाखा कार्यालय झुम्का	देवकी घिमिरे	शाखा प्रमुख
२३	शाखा कार्यालय लालबजार	मदन न्यौपाने	शाखा प्रमुख
२४	शाखा कार्यालय मनवा	सञ्जय महतो	शाखा प्रमुख
२५	शाखा कार्यालय बनेपा	धर्मराज सेढाइ	शाखा प्रमुख
२६	शाखा कार्यालय महांकाल	रवि कुमार गुरुङ	शाखा प्रमुख
२७	शाखा कार्यालय चरिकोट	आशिष पराजुली	शाखा प्रमुख
२८	शाखा कार्यालय बट्टार	लक्ष्मी तामाङ	शाखा प्रमुख
२९	शाखा कार्यालय सुकदेवचोक	राहुल कुमार मिश्रा	शाखा प्रमुख
३०	शाखा कार्यालय आदर्शकोतवाल	राजाबाबु पासवान	नि.शाखा प्रमुख
३१	शाखा कार्यालय लौकाहा	राधेश्याम पण्डित	शाखा प्रमुख
३२	शाखा कार्यालय पोखरिया	जिनिश राय यादव	शाखा प्रमुख
३३	शाखा कार्यालय फेटा	संजिव कुमार गुप्ता	शाखा प्रमुख
३४	शाखा कार्यालय कोल्हुवा	सञ्जय कुमार महतो	शाखा प्रमुख
३५	शाखा कार्यालय धनुषाधाम	बिसिन्द्र यादव	नि.शाखा प्रमुख
३६	शाखा कार्यालय कुलेखानी	सिर्जना गोले	शाखा प्रमुख
३७	शाखा कार्यालय विष्णुपुर	कुशेश्वर यादव	शाखा प्रमुख
३८	शाखा कार्यालय एक्लेफाँट	ध्रुव प्रसाद कोइराला	शाखा प्रमुख
३९	शाखा कार्यालय हर्दी	महेन्द्र चेपाङ	शाखा प्रमुख
४०	शाखा कार्यालय गैँडाकोट	राम बिनय चौधरी	नि. शाखा प्रमुख

क्र.सं.	शाखा कार्यालय	शाखा प्रमुखको नाम	पद
४१	शाखा कार्यालय भिरकोट	प्रकाश फुयाल	शाखा प्रमुख
४२	शाखा कार्यालय सरावल	बैजु कुमार सहनी	शाखा प्रमुख
४३	शाखा कार्यालय भिमटार	बिमला कुमारी गुरुङ्ग	शाखा प्रमुख
४४	शाखा कार्यालय कोशीपारी	शान्ता थामी	शाखा प्रमुख
४५	शाखा कार्यालय दुम्किबास	जुलुम ठाकुर लोहार	शाखा प्रमुख
४६	शाखा कार्यालय ठोसे	सोनु कुमार	नि. शाखा प्रमुख
४७	शाखा कार्यालय भुजौली	पारस थारु	नि. शाखा प्रमुख
४८	शाखा कार्यालय दुलैया	विश्री कुमारी चौधरी	शाखा प्रमुख
४९	शाखा कार्यालय शुभघाट	हरि बहादुर थापा	शाखा प्रमुख
५०	शाखा कार्यालय मनकामनापुर	दिनेश चौधरी	शाखा प्रमुख
५१	शाखा कार्यालय शाहिपुर	तारा चौधरी	शाखा प्रमुख
५२	शाखा कार्यालय चौरी	जानकी जैसी	नि. शाखा प्रमुख
५३	शाखा कार्यालय गुलरिया	केशव दत्त जोशी	शाखा प्रमुख
५४	शाखा कार्यालय भाँसी	मन्जु कुमारी बम	शाखा प्रमुख
५५	शाखा कार्यालय कौशिलानगर	जितेन्द्र शाही	शाखा प्रमुख
५६	शाखा कार्यालय गोदामचौर	बिरेन्द्र शाह	शाखा प्रमुख
५७	शाखा कार्यालय भैरहवा	मेनुका श्रेष्ठ	शाखा प्रमुख
५८	शाखा कार्यालय शंकरनगर	राधा घिमिरे	शाखा प्रमुख
५९	शाखा कार्यालय अमुवा	मिना खत्री	शाखा प्रमुख
६०	शाखा कार्यालय शिवपुर	अनु थापा	नि. शाखा प्रमुख
६१	शाखा कार्यालय बाँसगढी	कबिता गौतम	शाखा प्रमुख
६२	शाखा कार्यालय शंकरपुर	सुरेश कठरीया	शाखा प्रमुख
६३	शाखा कार्यालय गोरुसिंगे	लक्षीराम कुसारी	शाखा प्रमुख
६४	शाखा कार्यालय जितपुर	श्रवण कुमार पाण्डेय	शाखा प्रमुख
६५	शाखा कार्यालय बनकट्टा	बिनिता चौधरी	शाखा प्रमुख
६६	शाखा कार्यालय बाँसटारी	ईन्द्र वहादुर पुलामी	नि.शाखा प्रमुख
६७	शाखा कार्यालय लुम्बिनी	मनोज भट्टराई	शाखा प्रमुख
६८	शाखा कार्यालय तम्घास	दिनेश भट्ट	शाखा प्रमुख
६९	शाखा कार्यालय खैरेन्द्रपुर	राम दयाल यादव अहिर	शाखा प्रमुख
७०	शाखा कार्यालय पकडी	अजय कुमार चौधरी (कुर्मी)	नि. शाखा प्रमुख
७१	शाखा कार्यालय ठाडा	दिवश थापा	शाखा प्रमुख
७२	शाखा कार्यालय महाराजगंज	अनिल कुमार मौर्य	शाखा प्रमुख

क्र.सं.	शाखा कार्यालय	शाखा प्रमुखको नाम	पद
७३	शाखा कार्यालय तौलीहवा	बिद्या कुमारी चौधरी	नि. शाखा प्रमुख
७४	शाखा कार्यालय घोराही	चिन्तामणी चौधरी	शाखा प्रमुख
७५	शाखा कार्यालय लमही	आशा राम थापा	शाखा प्रमुख
७६	शाखा कार्यालय तुल्सीपुर	बालिका भण्डारी	शाखा प्रमुख
७७	शाखा कार्यालय गढवा	भिमा बि.क.	शाखा प्रमुख
७८	शाखा कार्यालय नारायणपुर	टुकमान रामजाली मगर	शाखा प्रमुख
७९	शाखा कार्यालय पिपरी	सरस्वती योगी	शाखा प्रमुख
८०	शाखा कार्यालय रगैचा	शुशिला के.सी (डि.सी)	शाखा प्रमुख
८१	शाखा कार्यालय मझगाँवा	सोमइ लोहार	नि. शाखा प्रमुख
८२	शाखा कार्यालय सुरजपुरा	मुकेश कुमार धरीकर	शाखा प्रमुख
८३	शाखा कार्यालय महेशपुर	दिनेश पासवान	शाखा प्रमुख
८४	शाखा कार्यालय सितापुर	रामलाल वि.क	शाखा प्रमुख
८५	शाखा कार्यालय रानीपुर	महेश प्रसाद उपाध्याय	शाखा प्रमुख
८६	शाखा कार्यालय चरकमटीया	गिता पोख्रेल	नि.शाखा प्रमुख
८७	शाखा कार्यालय सुनवल	सपना वि.क	शाखा प्रमुख
८८	शाखा कार्यालय जमुनी	धन बहादुर वि.क	शाखा प्रमुख
८९	शाखा कार्यालय देउडाकला	गिरीजा प्रसाद शर्मा	शाखा प्रमुख
९०	शाखा कार्यालय नेपालगंज	बसन्त चौधरी	शाखा प्रमुख
९१	शाखा कार्यालय गुलरिया २	कमान सिंह खत्री	शाखा प्रमुख

२०. नोट/टिप्पणी

नोट/टिप्पणी



वित्तीय संस्थाद्वारा संचालित क्रियाकलापहरूको झलकहरू:



"Workshop on Effective Program Assimilation" मा केन्द्रीय कार्यालयका कर्मचारीहरुको सक्रिय सहभागीता



शाखा कार्यालयमा कार्यरत फिल्ड सहायक कर्मचारीहरुको क्षमता अभिवृद्धि सम्बन्धी तालिम कार्यक्रम



शाखा प्रमुख तथा फिल्ड सहायकहरुको उपस्थितिमा त्रैमासिक प्रगति समिक्षा तथा योजना तर्जुमा गोष्ठी



विद्यार्थीमा वित्तीय चेतना र व्यवहारिक ज्ञान वृद्धि गर्न आयोजित वित्तीय साक्षरत कार्यक्रम



कृषिमा आधारित आयआर्जन सम्बन्धीत दुइ दिने तालिम कार्यक्रम



सदस्यको सुरक्षा र परिवारको राहतका लागि वीमा रकम हस्तान्तरण



संस्थाको ग्राहक संरक्षण नीति अन्तर्गत सदस्यलाई सुत्केरी राहत रकम वितरण



निजगढ शाखा कार्यालय, केन्द्र नं. २४ की सदस्य सिर्जना कुमारीद्वारा संस्थाको कर्जाबाट सञ्चालन गरिएको व्यवसाय



आत्मनिर्भरता तर्फको कदम-तुलसीपुर शाखा कार्यालय, केन्द्र नं. २८ की द्रोपती रोकाद्वारा कर्जाबाट कुखुरा पालन व्यवसाय सञ्चालन



आर्थिक सशक्तीकरणका लागि कृषिमा आधारित आय-आर्जन तालिम कार्यक्रम

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