



वार्षिक प्रतिवेदन

आ.व. २०८०/८१



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

Sampada Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था, राष्ट्रियस्तर कार्यक्षेत्र भएको)

www.sampadalaghubitta.com.np

सञ्चालक समिति



श्री कृष्ण बहादुर थापा
अध्यक्ष
प्रतिनिधित्व : संस्थापक



डा.श्री नरहरि ढकाल
सञ्चालक
प्रतिनिधित्व : संस्थापक



श्री जीवमूर्ति पन्त
सञ्चालक
प्रतिनिधित्व : संस्थापक



श्री प्रदिप सिग्देल (शर्मा)
सञ्चालक
प्रतिनिधित्व : संस्थापक



श्री दिनेश अर्याल
सञ्चालक
प्रतिनिधित्व: सर्वसाधारण



श्री श्याम प्रसाद श्रेष्ठ
सञ्चालक
प्रतिनिधित्व: सर्वसाधारण



श्री केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत

व्यवस्थापन समूह



श्री केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत



श्री रेशम न्यौपाने
नायब प्रमुख कार्यकारी अधिकृत



श्री पवन कुमार श्रेष्ठ
नायब महाप्रबन्धक



श्री सिताराम पण्डित
नायब महाप्रबन्धक



श्री सरिता ढकाल
सहायक महाप्रबन्धक



श्री गंगापाल चौधरी
प्रमुख, जनशक्ति व्यवस्थापन विभाग



श्री रुपेश कुमार भा
प्रमुख, वित्त व्यवस्थापन विभाग



श्री सन्तोष कुमार दत्त
प्रमुख, असुली तथा अनुगमन विभाग



श्री प्रल्हाद के.सी. कुँवर
प्रमुख, आन्तरिक
लेखापरीक्षण विभाग



श्री सूर्य बहादुर बस्नेत
प्रमुख, योजना
तथा रिसर्च विभाग



श्री कोमल प्रसाद जोशी
प्रमुख, जोखिम
व्यवस्थापन विभाग



श्री प्रदिप कुमार घिमिरे
प्रमुख, सञ्चालन
विभाग



श्री राम प्रसाद लामिछाने
प्रमुख, कर्जा
विभाग



श्री रत्न प्रसाद अधिकारी
प्रमुख, कानून तथा
अनुपालना विभाग



श्री सुसन श्रेष्ठ
प्रमुख, तालिम
विभाग



श्री विजय सापकोटा
प्रमुख, सूचना
प्रविधि विभाग



श्री महेश्वर लौडारी
प्रमुख, सामान्य
सेवा विभाग



श्री मधु घर्ती
प्रमुख, व्यवसाय
प्रवर्द्धन विभाग



श्री चिरञ्जिवि चापागाईं
प्रमुख, कर्जा सुरक्षण
तथा बीमा विभाग

Key Financial Highlights



10.34 Billion
Balance Sheet Size



9.75 Billion
Loan & Advance



2.54 Billion
Deposit



73.42 Million
Net Profit



700.86 Million
Capital



10.48 Rs
Earning Per Share



(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था, राष्ट्रियस्तर कार्यक्षेत्र भएको)

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ

फोन: ०६५-५८०४०७/५८०४२७ इमेल : info@sampadalaghubitta.com.np वेबसाइट : www.sampadalaghubitta.com.np

आठौँ वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८१ चैत्र १२ गते, राजधानी राष्ट्रिय दैनिक)

श्री शेयरधनी महानुभावहरू,

मिति २०८१ चैत्र ६ गते बुधवार बसेको सञ्चालक समितिको १७ औँ बैठकको निर्णय बमोजिम यस वित्तीय संस्थाको आठौँ वार्षिक साधारण सभा देहायको मिति, समय र स्थानमा देहायका प्रस्तावहरू उपर छलफल तथा निर्णय गर्न बस्ने भएकोले कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८२ बैशाख ६ गते, शनिवार (तदनुसार १९ अप्रिल, २०२५)

समय: बिहान ११:०० बजेदेखि

स्थान: मर्स्याड्दी रिभर भ्यू रिसोर्ट, बन्दिपुर-५, तनहुँ ।

छलफल तथा निर्णयका लागि निर्धारित विषयहरू :

(क) सामान्य प्रस्तावहरू :

- सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत गर्नु हुने आर्थिक वर्ष २०८०/८१ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- आर्थिक वर्ष २०८०/८१ को लेखापरीक्षकको प्रतिवेदन सहितको बासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहित सम्बन्धित अनुसूचीहरू लगायतका वित्तीय विवरणहरू उपर छलफल गरी स्वीकृत गर्ने ।
- बैंक तथा वित्तीय संस्था ऐन, २०७३ को दफा ६३ (२) तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार लेखापरीक्षक समितिको सिफारिस बमोजिम आर्थिक वर्ष २०८१/८२ को वाह्य लेखापरीक्षण कार्य गर्नको लागि संस्थाको लेखापरीक्षण समितिबाट सिफारिस भए बमोजिम लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने । (हालका लेखापरीक्षक विपि एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स पुनः नियुक्तिका लागि योग्य रहेको ।)
- वित्तीय संस्थाको सञ्चालक समितिमा १ जना महिला सञ्चालक सहित जम्मा ७ जना सञ्चालकहरू मध्ये संस्थापक समूहबाट प्रतिनिधित्व गर्ने ४ जना र सर्वसाधारण समूहबाट प्रतिनिधित्व गर्ने २ जना सञ्चालकहरूको निर्वाचन गर्ने । (निर्वाचन सम्बन्धी तालिका संस्थाको केन्द्रीय कार्यालयको सूचना पाटि तथा वेबसाइटमा राखिने छ ।)

(ख) विशेष प्रस्तावहरू :

- नेपाल राष्ट्र बैंकको स्वीकृति लिई वित्तीय संस्थाको रजिष्टर्ड कार्यालय (केन्द्रीय कार्यालय) नवलपरासी (बर्दघाट सुस्ता पूर्व) जिल्ला गैँडाकोट नगरपालिकामा स्थानान्तरण गर्नको लागि प्रवन्धपत्र तथा नियमावली संशोधन गर्न सञ्चालक समितिलाई अख्तियारी दिने ।
- यस वित्तीय संस्थाको प्रवन्धपत्रका देहायका दफाहरू यसै साथ संलग्न प्रस्ताव संशोधन तालिकाहरू संशोधन गर्न दफा २ को उपदफा १ संशोधन गर्ने सम्बन्धी प्रस्ताव (रजिष्टर्ड (केन्द्रीय) कार्यालयको ठेगाना) पारित गर्ने साथै संस्थाको नाम अनुमोदन गर्ने । नियम २ (१) वित्तीय संस्थाको रजिष्टर्ड कार्यालय (केन्द्रीय कार्यालय) स्थानान्तरण गर्ने सम्बन्धमा र नियम ३२ (१) (ग) वित्तीय संस्थाको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता, आवास खर्च र वैदेशिक भ्रमण भत्ता प्रदान गर्ने सम्बन्धमा वित्तीय संस्थाको नियमावली संशोधन तथा थप गर्ने प्रस्ताव पारित गर्ने ।
- भविष्यमा अन्य कुनै उपयुक्त लघुवित्त वित्तीय संस्थासँग मर्जर/प्राप्ति गर्ने प्रयोजनार्थ उपयुक्त लघुवित्त वित्तीय संस्थासँग मर्जर/प्राप्ति सम्बन्धी सम्झौतापत्र तर्जुमा गर्ने, DDA गर्ने र मर्जर/प्राप्ति सम्बन्धी आवश्यक अन्य सम्पूर्ण प्रकृया सुरु गर्ने/गराउन सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने प्रस्ताव माथि छलफल तथा पारित गर्ने सम्बन्धमा ।
- उपरोक्त बमोजिमका विशेष प्रस्तावहरूमा नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृति लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन एवम् परिवर्तन गर्न निर्देशन भएमा सो समेत मिलाई संशोधन एवम् परिवर्तन गर्ने लगायत अन्य सम्पूर्ण कार्य गर्ने/गराउन सञ्चालक समितिलाई पूर्ण अख्तियारी प्रत्यायोजन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने सम्बन्धमा ।

(ग) विविध:

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव



आठौं वार्षिक साधारण सभा सम्बन्धी थप जानकारी :

१. सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरूले सभाको दिन सभा हुने स्थानमा उपस्थित भई त्यहाँ राखिएको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा सभा हुने दिनको बिहान ०९:०० बजेदेखि सभा चालु वा सञ्चालन रहेसम्म खुल्ला रहनेछ।
२. वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८१ चैत्र २६ गते वित्तीय संस्थाको शेयरधनी दर्ता किताब बन्द रहनेछ। नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८१ चैत्र २६ गतेभन्दा अघिल्लो दिनसम्म कारोवार भई प्रचलित कानून बमोजिम यस वित्तीय संस्थाको शेयर रजिष्ट्रार एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाण्डौमा प्राप्त विवरणको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरू मात्र यस सभामा भाग लिन योग्य हुने छन्।
३. शेयरधनी महानुभावहरूको सुविधालाई ध्यानमा राखी वार्षिक साधारण सभाको सूचना सहितको वार्षिक प्रतिवेदन कार्यालय समय भित्र यस वित्तीय संस्थाको केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँबाट वा वित्तीय संस्थाको वेबसाइट www.sampadalaghubitta.com.np बाट प्राप्त गर्न सकिने व्यवस्था गरिएको छ। सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर हितग्राही परिचय नम्बर (BOID) र आफ्नो परिचय खुल्ने प्रमाण (जस्तै : नागरिकता प्रमाण पत्र वा अन्य कुनै परिचय पत्र वा सोको प्रतिलिपी) सभा हुने दिन अनिवार्य रूपमा लिई आउनु हुन अनुरोध गरिन्छ।
४. साधारण सभाको सूचना, वार्षिक प्रतिवेदन सम्बन्धी विवरणका साथै प्रतिनिधि पत्र (प्रोक्सी फाराम) शेयरधनी महानुभावहरूको लागि यस संस्थाको वेबसाइट www.sampadalaghubitta.com.np बाट हेर्न र प्राप्त गर्न सकिनेछ।
५. साधारण सभामा स्वयम् उपस्थित भई भाग लिन नसक्ने र साधारण सभामा भाग लिन प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले सम्बन्धित समूहकै शेयरधनीको नाममा प्रतिनिधि पत्र (प्रोक्सी फाराम) रीतपूर्वक भरी यस वित्तीय संस्थाको केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँमा सभा सुरु हुनुभन्दा कम्तिमा ४८ घण्टा अगाडि दर्ता गरिसक्नु पर्नेछ। प्रतिनिधि नियुक्त गरिने व्यक्ति यस संस्थाको शेयरधनी हुनु पर्नेछ।
६. प्रतिनिधि मुकर्रर गर्दा सम्पूर्ण शेयरको प्रतिनिधि एकै व्यक्तिलाई गर्नु पर्नेछ। एकै शेयरधनीले एकभन्दा बढी प्रतिनिधि मुकर्रर गरेमा जुन प्रोक्सी वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ सो मात्र मान्य हुनेछ।
७. नाबालक तथा असक्त शेयरधनीहरूको हकमा यस वित्तीय संस्थाको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोक्न सक्नेछन्।
८. शेयरधनीहरूले व्यक्त गरेका मन्तव्य, जिज्ञासा वा प्रश्नहरूको सम्बन्धमा सभाका सभापति आफैले वा सञ्चालक समितिको तर्फबाट सामूहिक रूपले अध्यक्ष वा अध्यक्षबाट अख्तियारी पाएका व्यक्तिले जवाफ दिन सक्नेछन्।
९. छलफलको विषय अन्तर्गत विविध शीर्षक सम्बन्धमा शेयरवाला महानुभावहरूले छलफल गर्न चाहनु भएको विषयको बारेमा साधारण सभा हुनु भन्दा कम्तिमा ७ दिन अघि वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत वित्तीय संस्थाको अध्यक्षलाई लिखित रूपमा जानकारी दिनु पर्नेछ।
१०. उक्त सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नु परेमा कूल शेयर पूँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरूले स्वीकृति 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, सञ्चालक समितिको प्रतिवेदन, लेखापरीक्षणको प्रतिवेदन शेयरधनीहरूले निरीक्षण वा प्राप्त गर्न चाहनु भएमा वित्तीय संस्थाको रजिष्टर्ड कार्यालयबाट उपलब्ध हुनेछ।
१२. साधारण सभा सम्बन्धी अन्य थप जानकारीको लागि संस्थाको केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ (फोन नं. ०६५-५८०४०७, ५८०४२७) मा कार्यालय समय भित्र सम्पर्क राख्नु हुन अनुरोध गर्दछौं।



विषय सूची

वार्षिक प्रतिवेदन २०८०/८१

क्र.सं.	विषयहरु	पृष्ठ
१.	सञ्चालक समितिका अध्यक्षज्यूको प्रस्तुत वार्षिक प्रतिवेदन	१
२.	कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अन्तर्गत सञ्चालक समितिको छुट्टै प्रतिवेदनमा उल्लेख हुनु पर्ने विवरणहरुका बाँकी बूँदागत विवरणहरु	१५
३.	धितोपत्र दर्ता तथा निष्काशनसँग सम्बन्धित वार्षिक प्रतिवेदन	१८
४.	सूचनाको हक सम्बन्धी ऐन, २०६४ दफा (५) को उपदफा (३) बमोजिमको आ.व. २०८०/८१ मा सार्वजनिक गरेको विवरण	२०
५.	संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन	२३
६.	नेपाल वित्तीय प्रतिवेदनमान (Nepal Financial Reporting Standards) बमोजिम आ.व. २०८०/८१ को वार्षिक प्रतिवेदन (सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड)	३८
७.	नेपाल वित्तीय प्रतिवेदनमान (Nepal Financial Reporting Standards) बमोजिम आ.व. २०८०/८१ को वार्षिक प्रतिवेदन (सबैको लघुवित्त वित्तीय संस्था लिमिटेड)	१००
८.	प्रवन्धपत्रमा संशोधन सम्बन्धी प्रस्तावहरु तथा नियमावलीमा संशोधन सम्बन्धी प्रस्तावहरु	१५८
९.	नेपाल राष्ट्र बैंकबाट दिइएका निर्देशनहरु	१५९
१०.	नेपाल राष्ट्र बैंकबाट दिइएका निर्देशनहरुको उपर संचालक समितिको प्रतिक्रिया	१६०
११.	विभाग, प्रदेशगत शाखाहरुको विवरण, ठेगाना र सम्पर्क नम्बर	१६१
१२.	प्रोक्सी फाराम	१६७
१३.	टिपोट	१६८
१४.	संस्थाको गतिविधि सम्बन्धी तस्वीरहरु	



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड
Sampada Laghubitta Bittiya Sanstha Limited

वार्षिक प्रतिवेदन - २०८०/८१



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था, राष्ट्रिय स्तर कार्यक्षेत्र भएको)

संक्षिप्त परिचय

कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता नम्बर : प.लि.नं. १६९७१३/७३/०७४

कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता मिति : २०८११०३/२४ गते (सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड)

नेपाल राष्ट्र बैंकबाट ईजाजतपत्रप्राप्त मिति : २०८११०३/२८ गते (सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड)

वित्तीय कारोवार सुरु मिति : २०८११०३/३० गते (सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड)

संस्थाको किसिम : नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको लघुवित्त वित्तीय संस्था ।

केन्द्रीय कार्यालय : गण्डकी प्रदेश, तनहुँ जिल्ला, बन्दिपुर गाउँपालिका, वडा नं. १, डुम्रे ।

फोन नं.: ०६५-५८०४०७, ५८०४२७, Email: info@sampadalaghubitta.com.np

Website: www.sampadalaghubitta.com.np

पूँजी संरचना : अधिकृत पूँजी : ९० करोड

जारी पूँजी : ७० करोड ८ लाख ५८ हजार ३४५

चुक्ता पूँजी : ७० करोड ८ लाख ५८ हजार ३४५

२०८१ फाल्गुण मसान्तसम्मको कार्यालय सञ्जाल :

केन्द्रीय कार्यालय	: १	
असुली तथा अनुगमन मुकाम	: १४	
प्रदेश	शाखा कार्यालय रहेका जिल्लाहरु	शाखा कार्यालय
कोशी	इलाम	शान्तिडाँडा, इलाम
	भुपा	सुकुनाडिगी, बुधवारे, दुधे
	मोरङ	रमाइलोबजार, केरावारी
	सुनसरी	नडाहा, लौकही, सत्तेरभोरा, मध्यहर्षाही
	उदयपुर	देउरी
जम्मा	५	१२
मधेश	सप्तरी	तोपाबजार, विष्णुपुर, अर्नाहा, सखडा, सितापुर, चन्ही
	सिरहा	इनर्वा, पतारीबजार, लडकन्हा, लभकाटोल, सोनवर्षा
	धनुषा	यदुकहा, बहुअर्वा, तारापट्टि, रघुनाथपुर, पौडेश्वर
	महोत्तरी	बर्दिबास, लोहारपट्टि, पिपरा, सोनामा, मनरा, औरही
	सर्लाही	कौडेना, सिमौट, बयलबास, ब्रम्हपुरी, सिमौटिया, हरिपुर्वा
	रौतहट	सन्तपुर, मौलापुर, सुकदेवचोक, राजपुर, जलैया, समनपुर
	बारा	सिम्रौनगढ, बरियारपुर, पिप्राढी, लौतन, फेटा, पर्तेवा
	पर्सा	पोखरिया, बहुअरी, मनवा, ठोरी
जम्मा	८	४४



बागमती	काठमाण्डौ	टोखा, नागार्जुन
	रामेछाप	मन्थली
	काभ्रेपलाञ्चोक	खड्पु
	सिन्धुपाल्चोक	साँगाचौक
	सिन्धुली	वंका, बुद्धनगर, रामटार
	नुवाकोट	छहरे, देउराली
	रसुवा	वेत्रावती
	धादिङ	धार्के, सिम्ले, धादिङवेशी, चरौंदी, बुढाथुम, सेमजोड, चैनपुर, दाखा, सल्यानटार
	मकवानपुर	मनहरी, हाँडिखोला, राक्सिराङ, फापरवारी, शिखरकटेरी, कालिकाटार, बज्रबाराही
	चितवन	ज्योतिनगर, टाँडी, पदमपुर, बसन्तपुर
जम्मा	१०	३१
गण्डकी	तनहुँ	डुम्रे, चन्द्रावती, जामुने
	गोरखा	हरमटारी, घैरुङ, घ्याम्पेसाल, मनकामना, बारपाक, माछाखोला, भच्चेक, पालुङटार, नयाँसाँघु
	लमजुङ	सातबिसे
	कास्की	पार्दी, खोलाको छेउ, सुनपदेली, माछापुच्छे
	बाग्लुङ	अक्षेते, कुशिमसेरा
	पर्वत	हातेमालो
	म्याग्दी	पोखरेबगर, बेनी
	स्याङ्जा	अर्जुनचौपारी, सर्केटारी, वालिङ
	नवलपरासी (बर्दघाट सुस्ता पूर्व)	अरुणखोला, चोरमारा, बुलिङटार, अमरापुरी
	जम्मा	९
लुम्बिनी	रुपन्देही	फर्साटिकर, नयाँमिल, भैरहवा, तुनिहवा, लुम्बिनी सांस्कृतिक, जोगडा, सैनामैना, शंकरपुर, भिमभिमियाँ
	नवलपरासी (बर्दघाट सुस्ता पश्चिम)	गोपिगञ्ज, हकुइ, सुनवल
	पाल्पा	तानसेन
	गुल्मी	गौडाकोट, मजुवा, पुर्तिघाट
	कपिलवस्तु	महाराजगञ्ज, इमिलिया, पचेहरा, चन्द्रौटा
	दाङ	रगैचा, उरहरी, सिसहनिया
	बाँके	मदनचौक, डाँडाटपरी, रिमभिमचोक
	बर्दिया	ककौरा, मंगरागढि, राजापुर, मधुवन, गणेशपुर
जम्मा	८	३१
कर्णाली	सुर्खेत	बोटेचौर, वीरेन्द्रनगर
	दैलेख	माथिल्लो डुंगेश्वर, डाँडिमाडि
जम्मा	२	४
सुदुर पश्चिम	कैलाली	दुगौली, जोशीपुर
	कञ्चनपुर	वाणि, बेलौरी
जम्मा	२	४
कूल प्रदेश संख्या: ७	कूल जिल्ला संख्या: ४४	कूल शाखा संख्या: १५५
नोट: बोटेचौर शाखाले सल्यान जिल्लामा समेत कार्यक्रम विस्तार गरेकोले सल्यान जिल्ला सहित ४५ जिल्ला ।		

संस्थाले ग्राहक सदस्यहरूका लागि उपलब्ध गराउने वित्तीय सेवाहरू :

क) कर्जा सुविधा :

बिना धितो कर्जा तर्फ :

क्र. सं.	उपलब्ध कर्जाका प्रकार र अधिकतम सीमा	भुक्तानी अवधि	भुक्तानी प्रकृया	ब्याजदर प्रतिशत	सेवा शुल्क प्रतिशत	हर्जाना प्रतिशत	कैफियत
१.	साधारण कर्जा रु.७,००,०००।- सम्म	५ वर्ष सम्म	मासिक/ त्रैमासिक/ अर्द्ध वार्षिक	१५	१.३	२	प्रथम वर्षमा ५ लाखसम्म दिन सकिने तथा २ वर्ष कर्जा चलाएर असल वर्गको ऋणीलाई बढीमा ७ लाखसम्म दिन सकिने ।
२	अनुशासन कर्जा रु.१,५०,०००।-	६ महिना देखि २ वर्ष	मासिक/ त्रैमासिक	१५	१.३	२	प्रथम साधारण कर्जा चलाएको ६ किस्ता पश्चात दिन सकिने ।
३	आकस्मिक कर्जा रु.३०,०००।-	१ वर्षसम्म	मासिक/ एकमुष्ट	१०	१.३	२	आकस्मिक आवश्यकता तथा दैवीक, आपत विपत परेको बखत औचित्य हेरी दिन सकिने ।
४	मौसमी कर्जा रु.१,५०,०००।-	२ वर्षसम्म	मासिक/ त्रैमासिक	१५	१.३	२	मौसम अनुसारको कृषि प्रयोजनको लागि साधारण कर्जा चलाएको ५ किस्ता पछि दिन सकिने ।
५	विपद व्यवस्थापन कर्जा रु.१,५०,०००।-	२ वर्षसम्म	मासिक/ त्रैमासिक	१५	१.३	२	दैवी प्रकोप, आपत विपत परेको बखत औचित्य हेरी दिन सकिने ।
६	युवा स्वरोजगार कर्जा रु.२,००,०००।-	२ वर्षसम्म	मासिक/ त्रैमासिक	८	नलाग्ने	२	बढीमा ६ महिनासम्म ग्रेस अवधि दिन सकिने ।
७	वैदेशिक रोजगार कर्जा रु.३,००,०००।-	३ वर्षसम्म	मासिक/ त्रैमासिक	१५	१.३	२	प्रथम पटकको कर्जा परिचालन गरी उक्त कर्जा चुक्ता गरी सकेको सदस्य हुनु पर्नेछ ।
८	उत्कृष्ट कृषि कर्जा रु.५,००,०००।-	५ वर्षसम्म	मासिक/ त्रैमासिक	१३	१.३	२	पहिलो पटकमा नै कर्जा लगानी गर्न सकिने ।
९	उपभोग कर्जा रु.३,००,०००।-	३ वर्ष सम्म	मासिक/ त्रैमासिक	१५	१.३	२	प्रथम पटकको कर्जा परिचालन गरी उक्त कर्जा चुक्ता गरी सकेको सदस्य हुनु पर्नेछ ।



धितो कर्जा तर्फ :

क्र. सं.	उपलब्ध कर्जाका प्रकार र अधिकतम सीमा	भुक्तानी अवधि	भुक्तानी प्रकृया	ब्याजदर प्रतिशत	सेवा शुल्क प्रतिशत	हर्जाना प्रतिशत	कैफियत
१.	लघुउद्यम कर्जा रु.७,००,०००/-	अधिकतम ७ वर्षसम्म	मासिक/ त्रैमासिक/ अर्द्ध वार्षिक	१५	१.३	२	अधिकतम रु. ७ लाखसम्म कर्जा लगानी दिन सकिने ।
२.	घरघडेरी कर्जा रु.७,००,०००/-	अधिकतम ७ वर्षसम्म	मासिक/ त्रैमासिक	१५	१.३	२	अधिकतम रु. ७ लाखसम्म कर्जा लगानी दिन सकिने ।
३.	शैक्षिक कर्जा रु.७,००,०००/-	अधिकतम ७ वर्षसम्म	मासिक/ त्रैमासिक	१५	१.३	२	अधिकतम रु. ७ लाखसम्म कर्जा लगानी दिन सकिने ।

ख) बचत सेवाहरु :

क्र.सं.	बचतका प्रकार	न्यूनतम/अधिकतम सीमा	अधिकतम बचत एक पटकमा	ब्याजदर
१.	समूह बचत	रु.२००१-	रु.२,०००१-	७.५%
२.	व्यक्तिगत बचत	रु.१००१-	रु.९,९९,९९९१-	७.५%
३.	बीमा बचत	रु.१००१-	सदस्यको इच्छा अनुसार	७.५%
४.	आँकुरा बाल बचत	रु.५०१-	ईच्छा अनुसार	८%
५.	सम्पदा विशेष बचत	रु.५०००१-	सदस्यको इच्छा अनुसार	१०%
६.	विशेष बचत	रु.१,०००१-	रु.९,९९,९९९१-	७.५%
७.	स्वर्णिम बचत	रु.१,०००१-	रु.९,९९,९९९१-	८%
८.	पर्व बचत	५००१-	सदस्यको इच्छा अनुसार	७.५%
९.	भविष्य सहारा बचत	रु २००१-	रु.१०००१-	९%
१०.	कर्मचारी बचत	-	-	८%
११.	केन्द्र/समूह कोष बचत	रु.५१-	केन्द्र/समूह सदस्यले निर्णय गरे अनुसार	७.५%
१२.	पेवा बचत	रु.२००१-	सदस्यको इच्छा अनुसार	७.५%

(ग) ग्राहक संरक्षण कार्यक्रम : समूहमा आवद्ध ऋणी सदस्यहरुलाई दैवीय प्रकोप, प्राकृतिक प्रकोप तथा महामारीबाट क्षति भएमा राहत प्रदान गर्ने । सीप विकास तालिम, उद्यमशीलता विकास तालिम, वित्तीय साक्षरता तालिम, समूह अध्यक्ष गोष्ठी, नेतृत्व विकास तालिम, सुत्केरी पोषण खर्च ।

(घ) अन्य सेवा : डिजिटल भुक्तानी सेवा ।

(ङ) संस्थागत सामाजिक उत्तरदायित्व : वित्तीय साक्षरता तालिम, सरसफाई कार्यक्रम, विभिन्न रचनात्मक कार्यक्रमहरु, सामाजिक कार्यहरु ।

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

आठौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको प्रतिवेदन

आर्थिक वर्ष २०८०/८१

आदरणीय शेयरधनी साथै आमन्त्रित महानुभावज्यूहरु,

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय आठौं वार्षिक साधारण सभामा उपस्थित हुनु भएका सम्पूर्ण शेयरधनी महानुभावहरु, विभिन्न नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधि, पत्रकार एवम् अन्य आमन्त्रित अतिथीज्यूहरु, विभिन्न संघ, संस्थाबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावज्यूहरुलाई म स्वयम् तथा यस संस्थाको सञ्चालक समितिको तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

आज आयोजित आठौं वार्षिक साधारण सभामा यहाँहरु समक्ष आफ्नो मन्तव्य राख्ने अवसर दिनु भएकोमा यस संस्थामा आवद्ध ग्राहक सदस्यहरु, शेयरधनी महानुभावहरु, कर्मचारी साथीहरु र अन्य सम्बद्ध सम्पूर्ण महानुभावज्यूहरुलाई हार्दिक धन्यवाद दिन चाहन्छु।

एकीकृत कारोवार सुरु गरे पश्चात यस संस्थाको ४४ जिल्लाहरुमा १८३ शाखा सञ्जाल विस्तार भएको थियो। वित्तीय सेवाको पहुँच नभएका वा कम भएका क्षेत्र तथा वर्गमा सुलभ र सरल तरिकाले सेवा पुऱ्याई विपन्न वर्गको आर्थिक तथा सामाजिक स्तरमा सुधार ल्याउने र शेयरधनीहरुलाई उचित प्रतिफल प्रदान गर्ने यस संस्थाको उद्देश्य रहेको छ। उल्लेखित उद्देश्य प्राप्त गर्न सदा भैं शेयरधनी तथा शुभेच्छुकहरुबाट आवश्यक सहयोग प्राप्त हुने अपेक्षा गरेको छ।

यस संस्थाको आर्थिक वर्ष २०८०/८१ मा भएको कारोवारको समीक्षा गरी भावि योजना तथा रणनीति तर्जुमा र कार्यान्वयन गर्न यहाँहरुले सदा भैं मार्गदर्शन गर्नु हुनेछ भन्ने आशा एवम् विश्वास लिएको छु। यस सभामा आर्थिक वर्ष २०८०/८१ को कारोवारको सिंहावलोकन, संस्थाले गरेको प्रगति तथा उपलब्धिहरु, संस्था सञ्चालनमा भोग्नु परेका चुनौतीहरु एवम् आगामी अल्पकालीन तथा दीर्घकालीन योजनाहरु, समग्र वित्तीय कारोवारको समीक्षा र पुनरावलोकन गर्न कम्पनी ऐन, २०६३, धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, नेपाल राष्ट्र बैंकद्वारा जारी आर्थिक वर्ष २०८०/८१ 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 आर्थिक परिसूचक समेतको प्रतिवेदन यहाँहरुको जानकारीको लागि यसै साथ संलग्न गरिएको छ।

साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड र साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेड दुवैको छैठौं साधारण सभाबाट यस वित्तीय संस्था र अन्य कुनै लघुवित्त वित्तीय संस्था बीचमा एक आपसमा गाभ्ने/गाभिने (Merger) तथा प्राप्ति/समाहित (Acquisition) हुने प्रयोजनका लागि उपयुक्त लघुवित्त वित्तीय संस्थाको पहिचान गर्ने, सहमति पत्र (Memorandum of Understanding)मा हस्ताक्षर गर्न, सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंकमा निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन (Due Diligence Audit) गर्न परामर्शदाता, मूल्यांकनकर्ता, लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने र अन्य वित्तीय संस्थाहरुको शाखाहरु खरिद तथा प्राप्ति गर्न लगायतका कार्यसँग सम्बन्धित आवश्यक कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गरे बमोजिम सो कार्यका लागि अध्ययन र छलफल अघि बढाउन सञ्चालक स्तरिय मर्जर समिति गठन भएको र सो मर्जर समितिको सिफारिस बमोजिम एक आपसमा गाभ्ने/गाभिने (Merger) सम्बन्धी सहमति पत्र (Memorandum of Understanding)मा मिति २०८०।०५।१५ गतेका दिन हस्ताक्षर सम्पन्न भएको थियो। साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड र साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेड एक आपसमा गाभ्ने गाभिने प्रयोजनका लागि नेपाल राष्ट्र बैंकबाट मिति २०८०।०८।२७ मा



सैद्धान्तिक सहमति (LOI) प्राप्त पश्चात मिति २०८१ साल आषाढ २८ गते अन्तिम स्वीकृति प्राप्त भई मिति २०८१ आषाढ ३० गतेका दिन सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडको नाउँबाट एकीकृत कारोवार शुभारम्भ गरिएको स्मरण पनि गराउन चाहन्छु ।

दुई संस्था एकीकरण भई सञ्चालन हुँदाका बखत संस्थाको चुक्ता पूँजी रु. ७० करोड ०८ लाख ५८ हजार ३ सय ४५, जगेडा कोष रु. २७ करोड २८ लाख ६३ हजार ५ सय २५, तिर्न बाँकी कर्जा सापट रु. ६ अर्ब ५६ करोड २८ लाख, बचत सङ्कलन रु. २ अर्ब ५४ करोड ३२ लाख रहेकोमा, २०८१ पौष महिनामा चुक्ता पूँजीमा कुनै पनि परिवर्तन नभएको, जगेडा कोष रु. ३५ करोड ११ लाख २५ हजार ३ सय ११, तिर्न बाँकी कर्जा सापट रु. ६ अर्ब ३३ करोड ९८ हजार, बचतमा रु. २ अर्ब ५६ करोड ९३ लाख संकलन भएको छ । त्यसै गरी लगानीमा रहिरहेको कर्जा २०८१ आषाढमा कूल रु ९ अर्ब ६९ करोड ६५ लाख कर्जा रहेकोमा २०८१ पौषमा रु. १६ करोड ४० लाखले वृद्धि भई रु. ९ अर्ब ८६ करोड ५ लाख पुगेको छ ।

विगतका वर्षहरु भैं यस वर्ष पनि प्रतिफल उपलब्ध गराउन संस्थाले हरसंभव प्रयास गर्दागर्दै पनि आन्तरिक श्रोतको लागत वृद्धि तथा संस्थाले बैंक तथा वित्तीय संस्थाहरुबाट कर्जा कारोवारको लागि सापटी प्राप्त गरेको कोषको लागतमा समेत वृद्धि भएकाले संस्थाको आम्दानीमा कमी हुन गएको छ । साथै निस्कृय कर्जाका कारण कर्जा नोक्सानीमा समेत व्यवस्था गर्नु परेको हुँदा आम्दानी घट्न गएको छ । यी र यस्तै प्रकारका वाह्य समस्याका साथै श्रोतको अनिश्चितताले लागत वृद्धि र लगानीयोग्य कर्जाको कमी हुन गई कारोवारमा सोंचे अनुरूप वृद्धि हुन नसक्नु, लघुवित्त संस्था विरुद्धको अभियानहरुले कार्यक्रम सञ्चालनमा बाधा अवरोध श्रृजना हुनुले पनि कार्यक्रममा प्रत्यक्ष प्रभाव पारेको छ । आगामी वर्षहरुमा क्रमशः सुधार भई शेयरधनीहरुलाई उचित प्रतिफल दिन संस्था क्रियाशील रहने छ ।

अब म यस वित्तीय संस्थाको लेखापरीक्षण भएको आर्थिक वर्ष २०८०/८१ को वासलात, नाफा नोक्सान हिसाब लगायतका वार्षिक प्रतिवेदन, संस्थाले हासिल गरेका उपलब्धि, सामना गर्नु परेका चुनौती र चालु आर्थिक वर्ष २०८१/८२ को कार्यक्रमको अवस्था सहितको प्रतिवेदन यहाँहरु समक्ष पेश गर्न चाहन्छु ।

१. विगत वर्ष (आर्थिक वर्ष २०८०/८१) को कारोवारको सिंहावलोकन :

(क) **प्रमुख सूचकाङ्क** : यस वित्तीय संस्थाले आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा नेपालको सात वटै प्रदेशमा शाखा कार्यालयहरु विस्तार गरी वित्तीय संस्थाको उपस्थिति गराउन सफल भएको ब्यहोरा जानकारी गराउन चाहन्छु । सातै प्रदेश अन्तर्गत ४४ वटा जिल्लाहरुलाई कार्यक्षेत्र बनाएर कूल १८३ वटा शाखा कार्यालयहरु मार्फत कूल १,७७,९०२ सदस्यहरुलाई लघुवित्त सेवा प्रदान गर्दै आई रहेको छ । संस्थाले आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा ग्राहक सदस्यहरुबाट २ अर्ब ५४ करोड ३२ लाख १३ हजार ५८ रुपैयाँ बराबरको निक्षेप संकलन गरेको छ भने ७६,५२० जना ऋणी सदस्यहरुलाई ९ अर्ब ६९ करोड ६५ लाख ७८ हजार ३ सय ४२ रुपैयाँ बराबरको कर्जा लगानी गरेको छ ।

विगतमा कोभिड भाइरस (कोभिड-१९) को महामारीले सिर्जना गरेको असहज परिस्थिति तथा प्रभावबाट अभै पनि चलायमान हुन बाँकी रहेको विश्व अर्थतन्त्र, अन्तर्राष्ट्रिय तहमा भएको द्वन्द्वका कारण आर्थिक मन्दीको प्रभाव लगायतका चुनौतीहरुले गर्दा नेपाली अर्थतन्त्र समेत अछुतो हुन नसकेको कारणबाट लगानी भएका कर्जाहरुको असुलीमा समेत प्रभावित भई रहेको परिस्थितिमा केही ब्यक्तिहरुको समूहले गैर कानूनी रुपमा सञ्चालन गरेको लघुवित्त वित्तीय संस्था विरोधी अराजक गतिविधिहरुले समग्र लघुवित्त उद्योग मै नकारात्मक असर पारेकोछ । जसको कारण यस संस्थाको समेत कर्जा लगानी, कर्जा असुली, कर्जा गुणस्तर आदिमा नकारात्मक प्रभाव परेको छ । तथापी कार्यक्रममा परेका यस्ता प्रभावहरु न्यूनीकरण गर्न सम्बन्धित निकायहरु र संस्था आफैले

हरसम्भव प्रयास गर्दै आई रहेको छ ।

अब म आर्थिक वर्ष २०८०/८१ मा भएको कार्यक्रम विस्तार तथा संस्थाको मुख्य वित्तीय सूचकहरुमा देखिएको परिवर्तन बारे यस सभा समक्ष जानकारी प्रस्तुत गर्न चाहन्छु ।

संस्थाको आर्थिक विवरण र प्रमुख सूचकाङ्कहरु निम्न बमोजिम रहेका छन् :

क्र.सं.	शीर्षक	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	वृद्धि प्रतिशत
कार्यक्षेत्र तथा कार्यक्रम विस्तार :				
१.	कार्यक्षेत्र जिल्ला	४४	३१	४१.९४%
२.	असुली तथा अनुगमन मुकाम	१४	११	२७.२७%
३.	शाखा कार्यालय	१८३	९३	९६.७७%
४.	ग्राहक सदस्य	१,७७,९०२	१,०४,६६१	६९.९८%
५.	केन्द्र (समूह) संख्या	१५,११६	८,०५२	८७.७३%
६.	ऋणी संख्या	७६,५२०	५०,५२५	५१.४५%

प्रमुख वित्तीय सूचक				
क्र.सं.	शीर्षक	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	वृद्धि प्रतिशत
१.	चुक्ता पूँजी	७०,०८,५८,३४५.००	३८,२२,५८,३४५.००	८३.३५%
२.	जगेडा कोष	३१,७६,१४,०४७.९३	१३,७८,८०,४०९.६१	१३०.३५%
३.	वितरण योग्य मुनाफा	(४,४७,५०,५२२.४१)	(१,४०,९६,०४४.८५)	-२१७.४७%
४.	प्रति शेयर नेटवर्थ	१३८.९३	१३२.३८	४.९५%
५.	तिर्न बाँकी कर्जा सापट	६,५६,२८,५४,९१३.३७	३,४०,०४,०२,०७६.४३	९३.००%
६.	लगानीमा रही रहेको कर्जा	९,६९,६५,७८,३४२.३५	५,०८,५७,४०,९४९.५२	९०.६६%
७.	बचत निक्षेप	२,५४,३२,१३,०५८.०९	१,२८,३७,८५,३३७.९८	९८.१०%
८.	ब्याज आम्दानी	७८,८४,५३,८११.२०	७७,३५,१३,७८३.०८	१.९३%
९.	कमिसन तथा अन्य आम्दानी	६,१७,२०,०१४.५४	५,९५,१५,००४.९३	३.७०%
१०.	ब्याज खर्च	४८,७७,८४,८४८.००	५२,८२,१२,५९८.१४	-७.६५%
११.	कर्मचारी खर्च	१६,४८,३९,५६५.५३	१६,१७,१३,३६७.६८	१.९३%
१२.	अन्य सञ्चालन खर्च	८,१६,२९,८३१.४३	८,४८,८३,७४१.१२	-३.८३%
१३.	कर्जा नोक्सानी व्यवस्था	१,७५,५६,६८५.३७	४,०५,६६,४०६.९८	-५६.७२%
१४.	सञ्चालन मुनाफा	९,८३,६२,८९५.४१	१,७६,५२,६७४.०९	४५७.२१%
१५.	कर पछिको खुद मुनाफा	७,३४,२१,०९०.०२	१,०२,९५,३६९.१७	६१३.१५%
१६.	वासलातको आकार	१०,३४,३२,१८,७६०.७४	५,३१,०१,०१,७७६.८७	९४.७८%

(ख) शाखा विस्तार : आर्थिक वर्ष २०८०/८१ सम्ममा आर्थिक मन्दी, लघुवित्त संस्था विरुद्धको संघर्ष समिति लगायतका केही समूहहरुले कार्यक्रम सञ्चालनमा अवरोध तथा भ्रम सृजना गरेका कारणले उपयुक्त वातावरण नरहेकोले हाल रहेका शाखा कार्यालयहरुको केन्द्र/समूह व्यवस्थापनमा नै बढी ध्यान केन्द्रीत गरिएको छ । साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फ ९० वटा शाखा कार्यालयहरु रहेको र साविक साधना लघुवित्त वित्तीय संस्था



लिमिटेड तर्फ ९३ वटा शाखा रहेकोमा आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा संस्थाले ४४ जिल्लामा १८३ शाखा कार्यालयहरुको सञ्जाल रहेको थियो ।

- (ग) **ग्राहक सदस्य संख्या थप** : यस संस्थामा आर्थिक वर्ष २०८०/८१ सम्ममा १,७७,९०२ ग्राहक सदस्यहरु आवद्ध भएकोमा चालु आर्थिक वर्षमा ७,५०० नयाँ सदस्यहरु थप भई वर्षान्तमा सदस्य संख्या १,८५,४०२ पुग्ने लक्ष्य लिइएको छ । साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फ १,०३,९०० ग्राहक सदस्यहरु, ४३,७४८ ऋणी रहेको र साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फ ७४,००२ ग्राहक सदस्यहरु, ३२,७७२ ऋणी रहेकोमा कूल ग्राहक सदस्य १,७७,९०२ र ऋणी ७६,५२० रहेको थियो ।
- (घ) **कर्जा तथा बचत कारोवार** : आर्थिक वर्ष २०८०/८१ मा रु.९ अर्ब ६९ करोड ६५ लाख ७८ हजार ३ सय ४२ रहेकोमा चालु आर्थिक वर्षान्तमा रु. ११ अर्ब १५ करोड १० लाख ६५ हजार ९४ पुग्ने प्रक्षेपण रहेको छ । त्यस्तै सदस्यहरुको बचत रु. २ अर्ब ५४ करोड ३२ लाख १३ हजार ५८ रहेकोमा चालु आर्थिक वर्षान्तमा रु.२ अर्ब ८२ करोड २९ लाख ६६ हजार ४ सय ९४ पुग्ने लक्ष्य लिएको छ ।
- (ङ) **जनशक्ति व्यवस्थापन तथा क्षमता अभिवृद्धि तालिम** : मानव श्रोत संस्थाको महत्वपूर्ण सम्पत्ति हो र उत्प्रेरित तथा क्षमतावान् कर्मचारीबाट संस्थाले आफ्नो लक्ष्य प्राप्त गर्न सक्ने कुरामा संस्था विश्वस्त रहेको छ । संस्थाको व्यवस्थापनमा वित्तीय क्षेत्रमा लामो अवधिको अनुभव हासिल गरी सकेका योग्य, दक्ष कर्मचारीहरु रहेका छन् । कर्मचारीहरु संस्थाको मेरुदण्ड हुन् भन्ने मान्यतालाई आत्मसात गरी उहाँहरुको क्षमता अभिवृद्धि र वृत्ति विकासको लागि समयसापेक्ष विभिन्न तहका कर्मचारीहरुलाई आवश्यक आन्तरिक र वाह्य तालिम तथा प्रशिक्षण प्रदान गर्दै आई रहेको छ । नियमनकारी निकायको निर्देशन बमोजिम कर्मचारी व्यवस्थापनको लागि संस्थाले कर्मचारी सेवा विनियमावली २०८१ तयार गरी कार्यान्वयनमा ल्याएको छ । कर्मचारी सेवा विनियमावली २०८१ मा भएको व्यवस्था बमोजिम कार्यरत कर्मचारीहरुको कार्य सम्पादन मूल्यांकनको आधारमा सरुवा, बढुवा एवम् अन्य सुविधाहरु वृद्धि गर्ने गरी कार्यान्वयन प्रक्रिया अघि बढाउँदै आई रहेको छ । यसका अतिरिक्त संस्था सदैव योग्य, दक्ष, लगनशील तथा इमानदार कर्मचारीहरु नियुक्त गर्न र त्यस्ता योग्य कर्मचारीहरुलाई संस्थाको सेवामा कायमै राख्न उत्प्रेरित गर्नमा प्रतिवद्ध रहँदै आएको छ । कर्मचारीहरुको क्षमता अभिवृद्धिलाई उच्च प्राथमिकतामा राखी वार्षिक तालिम क्यालेण्डर तयार गरी आन्तरिक तथा वाह्य तालिम तथा गोष्ठीहरु सञ्चालन गर्दै आई रहेको व्यहोरा यस गरिमामय सभालाई अवगत गराउन चाहन्छु । आफ्ना कर्मचारीहरुको सामूहिक हित तथा दक्षता अभिवृद्धि गर्ने कार्यका लागि कर्मचारी क्षमता अभिवृद्धि कोषबाट रु. ४४ लाख ६१ हजार १ सय ५६ खर्च भएको छ ।

मानव संरचना :

क्र.सं.	तह/श्रेणी	जनशक्ति संख्या	
		२०८१ आषाढ मसान्तसम्म	२०८१ पौष मसान्तसम्म
१.	व्यवस्थापकीय श्रेणी	८	८
२.	अधिकृत श्रेणी	३५	३२
३.	सहायक श्रेणी	५५१	५३७
४.	सहयोगी तह/श्रेणी	७	७
	कूल	६०१	५८४

तह/श्रेणी अनुसार तालिम, गोष्ठी, सेमिनारमा भाग लिएको :

क्र. सं.	श्रेणी तह	आ.व.२०८०।०८१			आ.व.२०८०।०८१			आ.व.२०८१।०८२		
		अन्तर्राष्ट्रिय	वाह्य	आन्तरिक	अन्तर्राष्ट्रिय	वाह्य	आन्तरिक	अन्तर्राष्ट्रिय	वाह्य	आन्तरिक
		साविक सबैको लघुवित्त			साविक साधना लघुवित्त			सम्पदा लघुवित्त		
१	व्यवस्थापकीय श्रेणी	०	६	०	०	३	७०	२	५	०
२	अधिकृत श्रेणी	०	१८	७	०	१४	६१	०	१०	२०
३	सहायक श्रेणी	०	४९	४१८	०	१७४	८४०	०	२१	८९२
४	सहयोगी श्रेणी	०	०	०	०	०	०	०	०	०
जम्मा		०	७३	४२५	०	१९१	९७१	२	३६	९१२

नोट: एउटै कर्मचारीले दुई भन्दा बढी तालिम लिएको हुँदा कर्मचारी संख्या भन्दा तालिम संख्या बढी हुन गएको छ। अन्तर्राष्ट्रिय तालिममा नायव प्रमुख कार्यकारी अधिकृत र वरिष्ठ प्रबन्धक सहभागी हुनुभएको।

- (च) **सञ्चालक तथा प्रमुख कार्यकारी अधिकृतको वैदेशिक तालिम, अध्ययन तथा अवलोकन भ्रमण :**
आर्थिक वर्ष २०८०/८१ मा संस्थाका कुनै पनि सञ्चालक तथा प्रमुख कार्यकारी अधिकृतको वैदेशिक तालिम अध्ययन, अवलोकन भ्रमण नभएको ब्यहोरा यस सभालाई जानकारी गराउन चाहन्छु।
- (छ) **बीमा सम्बन्धी सेवा :** बीमा लघुवित्त कार्यक्रमको एक महत्वपूर्ण सेवाको रूपमा रहेकोले संस्थाले बीमा सम्बन्धी कार्यक्रमहरू पनि सञ्चालन गर्दै आएको छ। बीमा कम्पनीसँग सम्झौता गरी हरेक ऋणीको कर्जा बराबरको म्यादी लघुबीमा गरी सम्भाव्य जोखिम न्यूनीकरण गर्दै आएको छ। ग्राहक सदस्यको श्रीमान्को मृत्यु हुँदा किरिया खर्च सम्झौता बमोजिम प्रदान गर्दै आएकोछ। यसको साथै संस्थाले निक्षेप तथा कर्जा सुरक्षण कोषसँग भएको कर्जा सुरक्षण सम्झौतालाई पनि निरन्तरता दिइ रहेको छ।
- (ज) **प्रविधिको विकास तथा सूचना प्रविधि :** वित्तीय संस्थाले दैनिक कारोवारलाई चुस्त, दुरुस्त र छिटो छरितो रूपमा व्यवस्थित गराउन आवश्यक प्रविधिको व्यवस्था गरेको छ। सूचना प्रणालीको प्रयोगलाई व्यवस्थित र प्रभावकारी गराउनको लागि समयसापेक्ष रूपमा परिमार्जन र प्रणालीमा पनि परिवर्तन गर्दै संस्थाले आफ्नो क्रियाकलापहरूलाई अगाडि बढाउँदै गएको छ। हाल सफ्टवेयर निर्माता “यूरानस टेक नेपाल”बाट निर्मित माइक्रोफाइनेन्स सफ्टवेयरमार्फत् आवश्यक कारोवार गरिँदै आइएको छ। ग्राहक सदस्यहरूलाई नयाँ प्रविधिबाट सेवा तथा सुविधा प्रदान गरी लघुवित्तको कारोवारलाई क्रमशः डिजिटाइज गर्दै लैजाने सोंच अनुरूप सम्बन्धित ग्राहक सदस्यले e-Sewa (ई-सेवा) तथा खल्तीको माध्यमबाट रकम जम्मा गर्न सक्ने सुविधा सुरु गरी सकिएको छ। ग्राहक सदस्यहरूले आफ्नै मोबाइलमा M-Passbook को प्रयोग गरी कर्जा तथा बचतको स्टेटमेन्ट हेर्न मिल्ने सुविधा प्रदान गर्ने कार्यको सुरुवात गरिएको छ। वित्तीय संस्थाबाट उपलब्ध सबै किसिमको सेवालार्इ चुस्तदुरुस्त एवं पारदर्शी बनाउँदै सेवा प्रदायक र सेवाग्राही दुवैको समय र पैसाको बचत गरी मानव संशाधनको लागत समेत घटाउँदै लैजाने नीति बमोजिम विभिन्न सफ्टवेयर प्रयोग मार्फत कारोवारलाई अनलाइन प्रणालीको प्रयोगलाई थप व्यवस्थित बनाउने छ।
- (झ) **संस्थागत सुशासन :** संस्थागत सुशासन कायम राख्ने विषयमा सञ्चालक समिति र व्यवस्थापन पक्ष सदैव प्रतिबद्ध रहेको छ। संस्थागत सुशासन संस्थाको काम कारवाहीको मार्गदर्शनको रूपमा रहेको तथ्यलाई मनन गर्दै सोही अनुरूप सञ्चालक समितिको काम कारवाहीहरू तथा संस्थाका सबै क्रियाकलापहरू पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एवम् सोको अनुभूति गराउन संस्था सदैव क्रियाशील छ। वित्तीय संस्थाको सञ्चालक समिति तथा व्यवस्थापन, शेयरधनीहरू लगायत सम्पूर्ण सरोकारवालाहरूको हित संरक्षण तथा प्रवर्द्धन



गर्न सदैव प्रतिवद्ध रहेको कुरा अवगत गराउन चाहन्छु । नेपाल राष्ट्र बैंक र अन्य नियमनकारी निकायहरूको निर्देशनको पालना गरी संस्थागत सुशासनको निरन्तर परिपालनाको लागि सञ्चालक समितिले विभिन्न नीति निर्देशिकाहरू समेत पारित गरी कार्यान्वयनमा ल्याइएको व्यहोरा सभालाई जानकारी गराउन चाहन्छु ।

(२) **राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोवारमा परेको असर:** कोरोना भाइरस (कोभिड-१९)को महामारी पश्चातको दीर्घकालीन प्रभाव, रसिया र युक्रेन युद्ध तथा अन्य विविध कारणबाट विश्वव्यापी रूपमा आपूर्ति श्रृंखलामा परेको प्रभावले राष्ट्रिय तथा अन्तर्राष्ट्रिय रूपमा आएको आर्थिक मन्दी तथा अन्य परिस्थितिजन्य कारणहरूले गर्दा जनस्तरमा आर्थिक कारोवार र जीवनशैलीमा समेत नकारात्मक असर रहन गएको छ । जसको कारण समग्र आर्थिक गतिविधिमा सुस्तता आएकोले कर्जा लगानी, असुली, नगद प्रवाह, कर्जाको गुणस्तर, कारोवार विस्तार आदिमा असर परेको हुँदा सोचेको जस्तो आर्थिक गतिविधि हुन नसकेको परिस्थिति रहेकोछ । लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा, दोहोरो कर्जा, ग्राहक तानातान, ग्राहक आफ्नो बनाउने होडबाजी, कर्जा गुणस्तरमा ह्रास जस्ता समस्या देखा पर्न गएको अवस्था रहेको छ । विद्यमान चुनौतीहरूलाई न्यूनीकरण गर्नको लागि समयानुकूल उपायहरू अवलम्बन गरी संस्थाको जोखिम कम गर्न सञ्चालक समिति तथा व्यवस्थापन पक्ष प्रयासरत रहेकोछ । साथै बजारमा हुने तरलताको उतारचढाव, प्राकृतिक प्रकोप जस्ता विपत्तिहरूको प्रत्यक्ष असर ग्रामीण क्षेत्रमा र आर्थिक स्थिति कमजोर भएका ग्राहक सदस्यहरूमा पर्ने हुँदा यसको समेत व्यवस्था गरी अगाडि बढ्नु चुनौतीपूर्ण रहेको छ ।

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

(क) **प्रतिवेदन तयार भएको मितिसम्म संस्थाको कारोवार स्थिति:** चालु आर्थिक वर्ष २०८१/८२ को पौष महिनासम्मको उपलब्धि र गत आर्थिक वर्षको सोही अवधिसँग तुलना गर्दा निम्नानुसार रहेको देखिन्छ ।

रकम हजारमा

क्र. सं.	विवरण	२०८० पौष मसान्त			२०८१ पौष मसान्त	वृद्धि	वृद्धि प्रतिशत
		साधना	सबैको	कूल जम्मा			
१)	शाखा कार्यालय	९३.००	९०.००	१८३.००	१५५.००	(२८.००)	-१५.३०%
२)	सदस्य	१,०४,५५१.००	७५,६५६.००	१,८०,२०७.००	१,७८,५४४.००	(१,६६३.००)	-०.९२%
३)	ऋणी	४४,९७८.००	३४,०८१.००	७९,०५९.००	७४,९०४.००	(४,१५५.००)	-५.२६%
४)	लगानीमा रही रहेको कर्जा	५३,८६,२८१.११	४०,४७,८१४.८२	९४,३४,०९५.९३	९८,६०,५८१.१९	४,२६,४८५.२६	४.५२%
५)	बचत संकलन	१३,४९,९२१.४५	१२,१२,३७७.२२	२५,६२,२९८.६७	२५,६९,३४२.७९	७,०४४.१२	०.२७%
६)	कूल आमदानी	३,८४,९२८.६३	२,८०,७७१.११	६,६५,६९९.७४	६,९५,३०५.८९	२९,६०६.१५	४.४५%
७)	कूल खर्च	३,७१,४३१.५२	३,००,५३६.६४	६,७१,९६८.१६	६,५८,६४०.०४	(१३,३२८.१२)	-१.९८%
८)	सञ्चालन मुनाफा	१३,४९७.११	(१९,७६५.५३)	(६,२६८.४२)	३६,६६५.८५	४२,९३४.२७	-
९)	खुद नाफा / (नोक्सान)	८,५०३.१८	(१९,७६५.५३)	(११,२६२.३५)	२३,०९९.४९	३४,३६१.८४	-
१०)	वासलातको आकार	५७,८४,३६१.७८	४५,२७,५३९.०२	१,०३,११,९००.८०	१,०७,२८,६९३.२२	४,१६,७९२.४२	४.०४%

- (ख) आर्थिक वर्ष २०८१/८२ को वार्षिक योजना/कार्यक्रम : लघुवित्त कार्यक्रम विस्तारका लागि उपयुक्त वातावरण नभए तापनि आर्थिक वर्ष २०८१/८२ को वार्षिक कार्यक्रम बमोजिम २०८१ पौष महिनासम्मको स्थिति समीक्षा गर्दा निर्धारण गरिएको लक्ष्य प्राप्ति तर्फ प्रयास भई रहेको अवस्था छ । आर्थिक वर्ष २०८१/८२ मा संस्थाको कार्यक्रम निम्नानुसार रहेको छ ।
१. **कार्यालय तथा कार्यक्षेत्र विस्तार** : चालु आ.व.मा, बाहिरी वातावरणको अवस्थालाई मनन गर्दै भई रहेको कार्यक्रम व्यवस्थापन गर्ने कार्यमा बढी केन्द्रीत हुनुपर्ने भएकोले नयाँ कार्यक्षेत्रमा उपयुक्त स्थानमा लघुवित्त कार्यक्रम विस्तार गर्ने योजना रहेको छ ।
 २. **ग्राहक सदस्य वृद्धि** : आर्थिक वर्ष २०८०/८१ सम्ममा कूल सदस्य संख्या १,७७,९०२ रहेकोमा चालु आ.व.मा ७,५०० सदस्य वृद्धि गर्ने लक्ष्य रहेको छ । एक सदस्य दुई वटा मात्र संस्थामा बस्न पाउने नेपाल राष्ट्र बैंकको वाध्यकारी नियम भएकोले सदस्यता त्याग हुन सक्ने भएकोले सदस्य वृद्धि गर्न कठिनाई हुन सक्ने अनुमान गरिएको छ ।
 ३. **कर्जा कारोवार लक्ष्य** : विपन्न परिवारहरुको आर्थिक हितलाई ध्यानमा राखी बिना धितो तर्फ साधारण कर्जा, अनुशासन कर्जा, आकस्मिक कर्जा, मौसमी कर्जा, विपद व्यवस्थापन कर्जा, युवा स्वरोजगार कर्जा, वैदेशिक रोजगार कर्जा, उत्कृष्ट कृषि कर्जा र उपभोग कर्जा र धितो कर्जा तर्फ घरघडेरी कर्जा, लघुउद्यम कर्जा, शैक्षिक कर्जाका साथसाथै आवश्यकता अनुसार अन्य लगानीका नयाँनयाँ सम्भावना पहिचान गरी आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा लगानीमा रही रहेको कर्जा रकम रु. ९ अर्ब ६९ करोड ६५ लाख ७८ हजार रहेकोमा चालु वर्षमा रु. १ अर्ब ४५ करोड ४४ लाख ८६ हजारले वृद्धि गरी आर्थिक वर्ष २०८१/८२ को अन्त्यसम्ममा लगानीमा रही रहेको कर्जा रकम रु. ११ अर्ब १५ करोड १० लाख ६५ हजार पुऱ्याउने लक्ष्य रहेको छ ।
 ४. **बचत सङ्कलन लक्ष्य** : छरिएर रहेका स-साना रकमहरुलाई बचत गराउने अभिप्रायले अनिवार्य बचत अन्तर्गत समूह बचत तथा ऐच्छिक बचत अन्तर्गत व्यक्तिगत बचत, बीमा बचत, आँकुरा बाल बचत, सम्पदा विशेष बचत, विशेष बचत, पर्व बचत, भविष्य सहारा बचत, कर्मचारी बचत, केन्द्र समूह कोष बचत, पेवा बचत, स्वर्णिम बचत, युवा तथा स्वरोजगार बचत साथै आवश्यकता अनुसार बचतका नयाँ योजनाहरुको विकास गरी आर्थिक वर्ष २०८०/८१ को अन्त्यमा बाँकी रहेको बचत रकम रु. २ अर्ब ५४ करोड ३२ लाख १३ हजार रहेकोमा, चालु आ.व.मा रु. २७ करोड ९७ लाख ५३ हजार बचत वृद्धि गरी २ अर्ब ८२ करोड २९ लाख ६६ हजार पुऱ्याउने लक्ष्य रहेको छ । एक सदस्य दुई वटा संस्थामा मात्र बस्न पाउने नेपाल राष्ट्र बैंकको वाध्यकारी नियम भएकोले सदस्यता त्याग हुन सक्ने भएकोले सदस्यहरुको बचत रकम घट्न सक्ने अनुमान गरिएको छ ।
 ५. **निष्कृत्य कर्जा** : विगत वर्षहरुमा भएको कोभिड संक्रमणको असरले गर्दा आर्थिक कारोवारमा शिथिलता हुन गई सदस्यहरुको कर्जा उपभोग गर्ने तथा कर्जा भुक्तानी गर्ने क्षमतामा निरन्तर ह्रास आईरहेको परिस्थितिमा विभिन्न व्यक्तिहरुको समूहहरुले गैर कानूनी रुपमा सञ्चालन गरेको लघुवित्त संस्था विरुद्धको अभियानहरुले समग्र लघुवित्त उद्योगमै नकारात्मक असर पर्न गई समग्र लघुवित्त संस्थाहरुको निष्कृत्य कर्जा उच्चदरले वृद्धि भएको अवस्था रहेको थियो । यस वितीय संस्थाको निष्कृत्य कर्जा २०८१ असार मसान्तमा ४.८० प्रतिशत रहन गएको छ । भाखा नाघेको कर्जा चालु वर्षमा ४.३४ प्रतिशत विन्दुमा कायम राख्ने लक्ष्य रहेको छ । वितीय क्षेत्रमा परेको यस प्रकारको समस्याबाट निकासका लागि नेपाल राष्ट्र बैंकको निर्देशनको परिधिभित्र रही ग्राहक सदस्यको ब्यापार व्यवसायलाई निरन्तरता दिन सरल तथा समयानुकूल कर्जा वितरण प्रकृया अपनाई लघुवित्त कारोवारलाई सामान्य अवस्थामा फर्काउँदै ल्याइएको छ ।



६. **संस्थाको पूँजी वृद्धि** : आर्थिक वर्ष २०८०/८१ सम्म यस संस्थाको जारी तथा चुक्ता पूँजी रु. ७० करोड ८ लाख ५८ हजार ३४५ रहेको छ ।
७. **कोष व्यवस्था** : कर्जा लगानी, निक्षेप भुक्तानी तथा प्रशासनिक खर्चका लागि आर्थिक वर्ष २०८१/८२ मा आवश्यक पर्ने कूल कोष मध्ये आन्तरिक श्रोत जस्तै : बचत सङ्कलन तथा शेयर पूँजीबाट पूर्ति भई अपुग हुने कोष बैंक तथा वित्तीय संस्थाहरूसँग आवश्यक परेको समयमा कर्जा सापट लिने नीति रहेको छ । कोष व्यवस्थाका लागि तुलनात्मक रूपमा लागत तथा शर्तहरू हेरी विविधिकरण गर्दै लाने नीति लिइएको छ । साथै कर्जा लिँदा लाग्ने ब्याज तथा अन्य शुल्कहरू जस्ता लागत र कर्जाको सावाँ ब्याज भुक्तानी गर्दाका शर्तहरूको मूल्याङ्कन तथा विश्लेषण गरी कम लागतका श्रोतहरूबाट कोष व्यवस्था गर्ने नीति लिइएको छ । हालसम्म संस्थाले सरकारी स्वामित्वका २ वटा वाणिज्य बैंक १४ वटा अन्य वाणिज्य बैंक, ८ विकास बैंक, ४ फाइनेन्स कम्पनी र ३ वटा थोक कर्जा प्रदायक लघुवित्त संस्था गरी जम्मा ३१ वटा बैंक तथा वित्तीय संस्थाहरूबाट कोषको व्यवस्थापन गरी रहेको व्यहोरा जानकारी गराउन चाहन्छु ।

(ग) **संस्थाको उन्नतीको लागि भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा निम्न बमोजिम रहेको छ :**

- ❖ लघुवित्त क्षेत्र अहिले विभिन्न चुनौतीहरूको सामना गर्दै अगाडि बढी रहेको छ । चुनौतीसँगै अवसरहरूको पनि खोजी हुँदै गैरहेको छ । चुनौतीहरूको सिर्जना सँगै समयसापेक्ष रणनीतिक कार्य योजनाहरू तय गर्दै त्यस्ता चुनौतीहरूलाई अवसरमा बदल्न विभिन्न रणनीति तथा कार्य योजनाहरू तय गरी कार्यान्वयनमा प्रभावकारिता ल्याउने तवरबाट कामकारवाहीहरू अगाडि बढाउँदै लगिने छ ।
- ❖ कर्मचारीका लागि समयसापेक्ष क्षमता अभिवृद्धिको कार्यक्रम ल्याइने छ ।
- ❖ बदलिँदो परिस्थिति र चुनौतीहरूको सामना गरी कार्यक्रमको गुणस्तर सुधार गर्न समयसापेक्ष कर्मचारीहरूको क्षमता अभिवृद्धि गर्न, दक्ष जनशक्ति विकासको आवश्यकता पर्ने हुँदा दक्ष जनशक्तिको विकासमा जोड दिइने छ भने असुली तथा अनुगमन मुकामहरूबाट हुने अनुगमन तथा सुपरीवेक्षणलाई समेत थप प्रभावकारी गर्दै लगिने छ ।
- ❖ ग्राहकहरूको चेतनाको स्तर, निजहरूको बदलिँदो चाहना, सेवा प्रदान गर्ने वैकल्पिक माध्यमको उपलब्धता, सूचना प्रविधिको विकास र विस्तार, प्रतिस्पर्धात्मक वातावरण आदिलाई मध्येनजर गर्दै ग्राहकमुखी सेवा र सुविधाहरू प्रदान गर्नु पर्ने आवश्यकता भएकोले त्यस तर्फ संस्था क्रियाशील रहने छ ।
- ❖ सूचना प्रविधिको उच्चतम प्रयोग र प्राविधिक सहयोग, व्यवसायिक व्यवस्थापन र छिटो छरितो कार्य शैली आदि यस संस्थाका प्रतिस्पर्धी लाभ (Competitive advantage) का क्षेत्रलाई समुचित प्रयोग गर्दै नेपालको लघुवित्त क्षेत्रलाई अर्को उचाईमा पुऱ्याउन हामी प्रयत्नशील छौं । सदस्य तथा अन्य ग्राहकहरूलाई नवीनतम सेवा सुविधा प्रदान गर्ने हाम्रो निरन्तर प्रयास रहने छ ।
- ❖ संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई अभि सुदृढ बनाउन सञ्चालक समिति अन्तर्गतको जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, लेखापरीक्षण समिति तथा सम्पत्ति शुद्धीकरण अनुगमन समितिले प्रभावकारी रूपमा कार्य गर्दै आइरहेको छ । आगामी वर्ष पनि आन्तरिक समितिहरूको प्रभावकारी भूमिकाबाट संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन आवश्यक कामहरू हुँदै जाने छ ।
- ❖ लघुवित्त क्षेत्रमा प्रमुख समस्याको रूपमा रहेको बहुबैंकिङ्ग कारोवारलाई व्यवस्थापन गर्दै लगिने छ ।
- ❖ भाखा नाघेको कर्जाको असुलीमा जोड दिइने छ ।

- ❖ विग्रन लागेको केन्द्र/समूहहरूमा पुनर्ताजगी तालिम सञ्चालन गरी केन्द्र/समूहहरूलाई सुदृढीकरण गर्दै लगिने छ ।
 - ❖ पूर्णरूपमा बन्द केन्द्र/समूहका ग्राहक सदस्यहरू, ग्राहक सदस्यहरूका अभिभावकहरूलाई भेला गराई स्थानीय बुद्धिजीवि, स्थानीय निकायका पदाधिकारीहरूको सहयोग लिई केन्द्र/समूहस्तरीय अन्तर्क्रिया, शाखास्तरीय अन्तर्क्रिया सञ्चालन गरी केन्द्र/समूहलाई पुनर्जीवित गराइने कार्यलाई निरन्तरता दिइने छ ।
 - ❖ संस्थाले विभिन्न शाखाका स्थानीय गाउँ स्तरमा सञ्चालित केन्द्र/समूहहरूमा आफ्ना ग्राहक सदस्यहरूलाई वित्तीय साक्षरता तथा ग्राहक सदस्यहरूसँगको वार्षिक अन्तर्क्रिया कार्यक्रमहरू सञ्चालन गर्दै आइरहेको छ । साथै आगामी दिनमा पनि यस्तो कार्यक्रमलाई थप प्रभावकारी बनाउँदै ग्राहक सन्तुष्टि अभिवृद्धि र सदस्यहरूको आवद्धता टिकाई राख्न आवश्यक कार्यक्रमहरू सञ्चालन गरिने छ ।
 - ❖ संस्थाको शाखा सञ्जाल एवम् कारोवारलाई विद्युतीय बैंकिङ्ग माध्यमबाट सञ्चालन गर्दै आई रहेका छौं । यस्तो कार्यलाई थप व्यवस्थित गर्न प्रविधिमा आवश्यक लगानी गर्दै यसको विकास र विस्तारमा जोड दिइने छ ।
 - ❖ ग्राहकको चाहना, माग र आवश्यकता अनुसार कर्जा, बचत तथा अन्य लघुवित्त सेवाहरूमा आवश्यकता अनुसार थप परिमार्जन तथा गुणस्तरिय सेवाहरूको विस्तार गर्दै सेवा वितरणमा ग्राहक मैत्री भावनालाई थप बलियो तथा प्रभावकारी बनाउँदै लगिनेछ ।
 - ❖ ग्राहक संरक्षण कोषलाई सदस्यहरूको सामूहिक हित हुने कार्यमा परिचालन गरिने छ ।
 - ❖ ग्राहक संरक्षणको सिद्धान्तलाई अनुशरण गर्दै कर्जा असुलीमा ग्राहक सदस्यहरूको आत्म सम्मानमा असर नपुग्ने तथा ग्राहक सदस्यहरूमा अनावश्यक दबाव सिर्जना नहुने गरी काम गर्ने सम्बन्धमा कर्मचारीहरूलाई व्यवहारिक प्रशिक्षण प्रदान गरी क्षमता अभिवृद्धि सम्बन्धी कार्यलाई थप प्रभावकारी बनाउँदै लगिनेछ ।
 - ❖ संस्थागत सामाजिक उत्तरदायित्व तर्फ सचेत रही उपलब्ध श्रोत साधनले भ्याएसम्म पूरा गर्न अग्रसर हुनेछ ।
 - ❖ वास्तविक समस्यामा परेका ऋणीहरूको पहिचान गरी त्यस्ता ऋणीहरूको व्यवसाय पुनरुत्थान गर्न तथा कर्जा भुक्तानीमा सहजता ल्याउन आवश्यक नीतिगत व्यवस्थाहरूलाई थप प्रभावकारी बनाउँदै लगिनेछ ।
 - ❖ नेपाल राष्ट्र बैंकले तोकेको पूँजी पर्याप्तता सीमालाई मध्येनजर राखी कारोवार बढाइने छ ।
 - ❖ संस्थाको लागि आवश्यक वित्तीय श्रोतका माध्यमहरूलाई विविधिकरण गर्ने प्रयास गरिने छ ।
- (४) **कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध** : यस वित्तीय संस्थाको ग्राहक वर्ग, नियमनकारी संस्थाहरू नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, एनआईएमबी एस क्यापिटल लिमिटेड, निक्षेप तथा कर्जा सुरक्षण कोष, बीमा कम्पनीहरू, रेमिट्यान्स कम्पनीहरू लगायत अन्य निकायहरूसँग सदैव पारदर्शिताको आधारमा व्यवसायिक एवम् आत्मिय सम्बन्ध कायम गर्दै वित्तीय सेवा विस्तारको लागि सुमधुर सम्बन्ध रहेको छ । संस्थाको राष्ट्रिय तथा अन्तर्राष्ट्रिय संघ, संस्था, कम्पनी, व्यक्ति तथा अन्य सरोकारवालाहरूसँग पनि सुमधुर व्यवसायिक सम्बन्ध कायम रहेको छ । आगामी दिनमा पनि यस्तो सम्बन्धहरूलाई निरन्तरता दिइने छ ।

(५) **संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कोष** :

- (क) संस्थागत सामाजिक उत्तरदायित्व : संस्थाले सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न सामाजिक कार्यहरू गर्दै आइरहेको छ । यस आर्थिक वर्षमा संस्थागत सामाजिक उत्तरदायित्व कोषबाट केन्द्रीय कार्यालयको समन्वयमा विभिन्न शाखा कार्यालयहरू मार्फत बाढी पिडितहरूलाई राहत वितरण, आगलागी पिडितहरूलाई राहत वितरण, सरसफाई कार्यक्रम, सडक बत्तीका लागि सहयोग, हिन्दु नारीहरूको महान पर्वको अवसरमा वित्तीय साक्षरता



तालिम कार्यक्रम जस्ता सामाजिक कार्यक्रम सञ्चालन गरी सामाजिक उत्तरदायित्व तर्फ रु. ६,७१,८८७/- खर्च हुन गएको छ । त्यसै गरी आगलागी तथा प्राकृतिक प्रकोपबाट पीडित ग्राहक सदस्यहरूलाई केही राहत पुगोस् भन्ने हेतुले यस किसिमको सहयोगका कार्यक्रम राखेको हुँदा कोषको उपलब्धता हेरी सामाजिक उत्तरदायित्वमा योगदान गर्ने प्रयास जारी राखेकोछ । यस कार्यक्रमलाई अभै व्यवस्थित तथा विस्तार गरी निरन्तरता दिइने छ । साथै संस्थाले वित्तीय साक्षरता, शिक्षा, स्वास्थ्य तथा सरसफाई नेपाल राष्ट्र बैंकको निर्देशनले तोकेका अन्य क्षेत्रहरूमा सामाजिक उत्तरदायित्व सम्बन्धी कामहरू गर्ने छ ।

(ख) ग्राहक संरक्षण कोष : संस्थाले ग्राहक सदस्यहरूको हित तथा संस्थागत विकासमा खर्च गर्नको लागि प्रत्येक वर्षको नाफाबाट नेपाल राष्ट्र बैंकले तोके बमाजिम (प्रतिशत) रकम छुट्याई ग्राहक संरक्षण कोष खडा गरेको छ । यसको सञ्चालनको लागि ग्राहक संरक्षण कोष सञ्चालन कार्यविधि तयार गरी लागू गरेकोछ । महिला ग्राहक सदस्यहरू सुत्केरी हुँदा सुत्केरी खर्च, किरिया खर्च, आगलागी, बाढी पहिरो, लघुवित्त कार्यक्रममा सहभागिता र वित्तीय सचेतनाको लागि केन्द्र प्रमुख/समूह अध्यक्ष गोष्ठी, नेतृत्व विकास तथा वित्तीय साक्षरता तालिम/गोष्ठी कार्यक्रम सञ्चालन गर्न यस कोषबाट रु. १२,०८,५९३/- खर्च गरिएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण : सञ्चालक समितिमा साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको संस्थापक तर्फबाट प्रतिनिधित्व गर्नुहुने अध्यक्ष श्री कृष्ण बहादुर थापा सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडमा अध्यक्षको रूपमा रहनु भएको छ । साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडमा संस्थापक तर्फबाट श्री नारायण प्रसाद जोशी अध्यक्ष (सञ्चालक) र संस्थापक तर्फबाट श्री सुषमा द्विवेदी रहनु भएको थियो । त्यसै गरी साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडमा संस्थापक तर्फबाट श्री अर्जुन सिं, लक्ष्मी प्रसाद दुवाल सञ्चालक रहनु भएको थियो । त्यसै गरी साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडमा सर्वसाधारण शेयरधनीको तर्फबाट सञ्चालक श्री पुष्पाकुमारी घिमिरे सञ्चालक रहनु भएको थियो ।

तत्कालीन साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडका अध्यक्ष श्री नारायण प्रसाद जोशीले अध्यक्षको हैसियतले यस संस्थाको उन्नती तथा प्रगतिमा पुऱ्याउनु भएको योगदानको उच्च कदर गर्दै वहाँलाई धन्यवाद दिन चाहन्छु । साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडका सञ्चालक श्री सुषमा द्विवेदी, साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडका सञ्चालक श्री अर्जुन सिं, सञ्चालक श्री लक्ष्मी प्रसाद दुवाल, सञ्चालक श्री पुष्पा कुमारी घिमिरेले सञ्चालकको हैसियतले संस्थाको उन्नती तथा प्रगतिमा पुऱ्याउनु भएको योगदानको उच्च कदर गर्दै वहाँहरूलाई धन्यवाद दिन चाहन्छु ।

त्यसै गरी सर्वसाधारण शेयरधनीहरूको तर्फबाट सञ्चालक श्री दिनेश अर्याल र सञ्चालक श्री श्याम प्रसाद श्रेष्ठ रहनु भएकोछ । समीक्षा आर्थिक वर्षमा साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फ सञ्चालक समितिको बैठक १५ पटक बसेको छ भने साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फ सञ्चालक समितिको बैठक २० पटक बसेको छ ।

क्र.सं.	सञ्चालकको नाम, थर	पद	प्रतिनिधित्व समूह
१.	श्री कृष्ण बहादुर थापा	अध्यक्ष	संस्थापक
२.	श्री जीवमूर्ति पन्त	सञ्चालक	संस्थापक
३.	डा. श्री नरहरि ढकाल	सञ्चालक	संस्थापक
४.	श्री प्रदिप सिग्देल (शर्मा)	सञ्चालक	संस्थापक
५.	श्री दिनेश अर्याल	सञ्चालक	सर्वसाधारण
६.	श्री श्याम प्रसाद श्रेष्ठ	सञ्चालक	सर्वसाधारण

- (७) कारोवारलाई असर पार्ने मुख्य कुराहरु : यस वित्तीय संस्थाको कारोवारलाई मुख्य गरी निम्न पक्षहरुले प्रभाव पारेको छ । यस्ता कारक पक्षहरुको उचित व्यवस्थापन र अनुकूलता अनुसार कारोवार सञ्चालन गरी सकेसम्म कम प्रभाव पर्ने गरी काम गर्न संस्था प्रयासरत र प्रतिबद्ध रहेको छ ।
- (क) कोभिड-१९ को महामारी पश्चात अर्थतन्त्रमा देखिएको मन्दी र बेरोजगारी समस्या श्रृजित कारणले दीर्घकालीन प्रभाव परी रहेको छ ।
- (ख) युकेन र रसिया युद्धको कारण आपूर्ति श्रृंखलामा परेको प्रभाव र विश्वव्यापी आर्थिक मन्दीको कारण कारोवारमा प्रभाव परी रहेको छ ।
- (ग) बढ्दो महंगी तथा बेरोजगारी समस्याको कारण बचत तथा आम्दानीमा आएको गिरावटको कारण संस्थाको कर्जा असुली तथा बचत परिचालनमा समेत समस्या उत्पन्न भएको छ ।
- (घ) लघुवित्त क्षेत्रमा हुने अत्याधिक प्रतिस्पर्धाबाट श्रृजना हुने सम्भावित जोखिमहरु,
- (ङ) एकै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट कर्जा चलाउने प्रवृत्तिबाट उत्पन्न हुने कर्जा जोखिम सम्बन्धी समस्याहरु ।
- (च) बैंक तथा वित्तीय संस्थाहरुको तरलतामा संकुचन आउँदा यस संस्थाले पाउन सक्ने वित्तीय श्रोतमा हुन सक्ने कमीबाट उत्पन्न समस्याहरु । यस चालु आ.व.मा देशको अर्थतन्त्र चलायमान गराउन नेपाल राष्ट्र बैंकले अवलम्बन गरेको खुकूलो मौद्रिक नीतिको कारण तरलतामा सहजता, ब्याजदरमा क्रमिक रुपमा न्यूनीकरणको कारण केही सहजता उत्पन्न भएको ।
- (छ) नेपाल सरकार तथा नियमनकारी निकायहरुबाट समयसमयमा परिवर्तन हुने नीति नियमको कारणबाट पर्न सक्ने प्रभावहरु,
- (ज) दुर्गम तथा अति दुर्गम पहाडी तथा हिमाली स्थानहरुबाट शहरमुखी तथा तराई केन्द्रीत बसाईसराई जस्ता क्रियाकलापहरु बढ्दो क्रममा रहेको हुँदा यस्तो समस्याहरुले लघुवित्त वित्तीय संस्थाको गुणस्तरमा नकारात्मक असर पर्दै गई रहेको छ ।
- (झ) दुर्गम स्थानहरुमा कार्यक्रम सञ्चालन गर्न आवश्यक भरपर्दो पूर्वाधार जस्तै: बिजुली, इन्टरनेट, बाटोघाटो, सुरक्षा तथा दक्ष जनशक्ति आदिको कमीले श्रृजना हुने कठिनाईहरु,
- (ञ) कार्यक्षेत्र भित्रका केही स्थानमा लघुवित्त संस्था विरुद्ध संघर्ष समितिका नाममा भई आएका अवाञ्छित गतिविधिहरु ।
- (ट) प्राकृतिक प्रकोपहरु जस्तै : बाढी, पहिरो, आगलागी, अतिवृष्टि, अनावृष्टि जस्ता कारणले समय समयमा ग्राहक सदस्यहरुको बसोबास, कृषि उपज तथा ब्यापार ब्यवसायमा समस्या परेको कारण कर्जाको गुणस्तरमा समेत नकारात्मक प्रभाव पर्ने गरेको ।

उपरोक्त कुराहरुलाई सञ्चालक समितिले मनन गरी त्यसको प्रभावलाई कम गर्न सदैव प्रयत्नशील रहने छ ।

- (८) लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया : लेखापरीक्षक श्री श्रेष्ठ एण्ड न्यौपाने एसोसियट्स, चार्टर्ड एकाउन्टेन्ट्सले साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८० श्रावण १ गतेदेखि मिति २०८१ आषाढ २९ गतेसम्मको लेखापरीक्षण गरेको छ । त्यसैगरी, लेखापरीक्षक विपि एसोसियट्स, चार्टर्ड एकाउन्टेन्ट्सले मिति २०८० श्रावण १ गतेदेखि मिति २०८१ आषाढ २९ गतेसम्मको साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड र मर्जर पश्चात सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडको लेखापरीक्षण गरेको छ । यस प्रतिवेदनसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरुले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । कार्य सञ्चालनमा



हुने सामान्य कैफियतहरूमा दिइएका सुभाव बाहेक लेखापरीक्षण प्रतिवेदनमा कुनै नकारात्मक कुरा उल्लेख छैन ।
लेखापरीक्षकबाट प्रतिवेदनमा दिइएका सुभावहरू कार्यान्वयन गरिरहेका छौं ।

(९) **राजस्वमा योगदान** : करदाता सेवा कार्यालय, गोरखामा आर्थिक वर्ष २०७७/७८ मा रु. ४,९३,९३,९४५.५३ र आर्थिक वर्ष २०७८/७९ मा रु. ५,५९,५९,०२२ आर्थिक वर्ष २०७९/८० मा रु. ९५,०८,६८२.८० आयकर दाखिला गरिएको छ ।

यसै गरी समीक्षा वर्षमा नेपाल सरकारलाई बचत/निक्षेपको ब्याजकर रु. ५८,२९,८२९.८३, कर्मचारीहरूको पारिश्रमिक आयकर वापत रु. २३,९९,५३३.९९, अन्य कर रु. ७,२०,२३३.९९, र आय कर रु. ३,०९,५८,७४४.७७ र गरी कूल रु. ३,९८,२०,३४९.७८ साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट राजस्वमा योगदान गरेकोछ ।

आन्तरिक राजस्व कार्यालय दमौली, तनहुँमा आर्थिक वर्ष २०७७/७८ मा रु. ५,०३,३०,०३५/- र आर्थिक वर्ष २०७८/७९ मा रु. ३,२०,९८,९४२/- आयकर दाखिला गरी वित्तीय क्षेत्र मध्ये सबैभन्दा बढी आयकर दाखिला गर्न सक्षम भई साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडले लगातार ११ औं र १२औं राष्ट्रिय कर दिवसको अवसरमा कदर स्वरूप सम्मान-पत्र प्राप्त गर्न सफल भएको थियो ।

साथै संस्थाले कार्यालय सञ्चालन गर्न भाडामा लिएका भवनहरूको घर बहालकर स्थानीय तहले तोकेको दर अनुरूप नै स्थानीय निकायमा दाखिला गरिएको छ ।

(१०) **लाभांश सम्बन्धमा** : देशमा विद्यमान आर्थिक मन्दी, अन्य बैंक तथा वित्तीय संस्थाहरूबाट लिएको सापटीको उच्च ब्याजदर, ग्राहकहरूको आर्थिक गतिविधिमा भएको सुस्तता, कर्जा नोक्सानी व्यवस्थामा वृद्धि, लघुवित्त क्षेत्रमा रहेको अस्वस्थ प्रतिस्पर्धा तथा लघुवित्त संस्था विरुद्ध संघर्ष समिति र विभिन्न ब्यक्ति तथा समूहहरूको अवाञ्छित क्रियाकलापहरूले लघुवित्त कारोवारमा शिथिलता आई यस्ता अन्य विविध गतिविधिहरूको कारण आ.व. २०८०/८१ मा पनि संस्थाको कारोवारमा प्रत्यक्ष रूपमा प्रतिकूल प्रभाव पर्न गई अपेक्षित प्रतिफल हासिल हुन सकेन । फलस्वरूप: २०८१ आषाढ मसान्तमा संस्थाको वितरणयोग्य मुनाफा ऋणात्मक रहेकोले सञ्चालक समितिको मिति २०८१ फाल्गुण ११ गते बसेको १५औं बैठकले २०८१ आषाढ मसान्तको लागि लाभांश वितरण नगर्ने गरी वित्तीय विवरण पारित गर्ने प्रस्ताव गरेको हुँदा कुनै लाभांश वितरण गर्न नसकिएको व्यहोरा यहाँहरू समक्ष जानकारी गराउन चाहन्छौं ।

(११) **आन्तरिक नियन्त्रण प्रणाली** : यस संस्थाले आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतिहरूको विकास गरेकोछ । कम्पनीको सुसञ्चालन गर्न अत्यावश्यक आर्थिक प्रशासन विनियमावली, आन्तरिक लेखापरीक्षण कार्यविधि, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, कर्जा तथा बचत नीति लगायतका विनियमावली, कार्यविधि तथा नीति निर्देशिकाहरू आदि तयार गरी लागू गरिएका छन् । जोखिम व्यवस्थापन नीति, कार्य सञ्चालन निर्देशिका लगायत अन्य विनियमावली, कार्यविधि तथा नीति निर्देशिकाहरू आदि तयारीको क्रममा रहेको छ ।

यस संस्थामा आन्तरिक नियन्त्रणको लागि प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, कम्प्युटरकृत अभिलेख प्रणाली, नियमित अनुगमन जस्ता उपायका प्रयासहरू गर्दै आइएको छ । शाखाहरूको नियमित अनुगमन तथा सुपरीवेक्षणको लागि पायक पर्ने चौध शाखा (स्थान)मा असुली तथा अनुगमन अधिकृतहरूको मुकाम राखी मातहतका शाखाहरूको नियमित स्थलगत निरीक्षण गर्ने व्यवस्था मिलाइएको छ ।

केन्द्रीय कार्यालयमा आन्तरिक लेखापरीक्षण विभाग गठन गरी नियमित रूपमा शाखाहरूको आन्तरिक लेखापरीक्षण हुने गरेकोछ । नेपाल राष्ट्र बैंकबाट स्थलगत तथा गैर स्थलगत निरीक्षणको क्रममा भए गरेका निर्देशन एवम् कैफियतहरू तथा वाह्य लेखापरीक्षणको क्रममा देखिएका कैफियतहरूलाई क्रमशः सुधार गर्दै लिएको छ । आगामी दिनमा त्यस्ता कैफियतहरू नदोहरिने गरी आन्तरिक नियन्त्रण प्रणालीलाई चुस्तदुरुस्त हिसाबले कार्यान्वयन गर्दै जाने प्रतिवद्धता व्यक्त गर्दछौं । आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतिहरूको विकास गरेको छ । संस्थाको आफ्नो व्यवसाय विस्तारसँगै त्यसमा अन्तर्निहित जोखिमहरू न्यूनीकरण गर्नका लागि आन्तरिक नियन्त्रण प्रणालीको महत्वपूर्ण भूमिका रहेको हुन्छ । संस्थाले आफ्नो कारोवार तथा आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन तथा संस्थागत सुशासन परिपालनाको प्रत्याभूतिका लागि नेपाल राष्ट्र बैंकको निर्देशन र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को व्यवस्था अनुसार सञ्चालक समितिले आफ्नो जवाफदेहीतामा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी आन्तरिक नियन्त्रण प्रणालीलाई चुस्तदुरुस्त, प्रभावकारी बनाइएको छ ।

(क) **लेखापरीक्षण समिति** : सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडमा हाल सञ्चालक श्री प्रदीप सिग्देल (शर्मा)को संयोजकत्वमा सञ्चालक श्री दिनेश अर्याल सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख-सदस्य सचिव रहने गरी ३ सदस्यीय लेखापरीक्षण समिति रहेकोछ । सो समितिले संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएकोछ । साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ५ पटक बसेको थियो । साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ८ पटक बसेको थियो ।

(ख) **जोखिम व्यवस्थापन समिति** : सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडमा हाल सञ्चालक श्री जिवमूर्ति पन्तको संयोजकत्वमा, सञ्चालक श्री प्रदीप सिग्देल (शर्मा) पदेन सदस्य, सञ्चालन विभाग प्रमुख सदस्य, जोखिम व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहनु भएको छ ।

सो समितिले संस्थाको विद्यमान जोखिम पहिचान, संस्थाको तरलता, कर्जा, बजार, व्यवस्थापन एवम् सञ्चालन जोखिम पहिचान गर्ने, सम्पत्ति दायित्वको सन्तुलन राख्न जोखिम व्यवस्थापन, व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता, ब्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम वहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धमा विस्तृत छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएकोछ । साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ४ पटक बसेको थियो । साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ४ पटक बसेको थियो ।

(ग) **कर्मचारी सेवा सुविधा समिति** : सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडमा हाल सञ्चालक डा. श्री नरहरि ढकालज्यूको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति रहेको छ भने सञ्चालक श्री जिवमूर्ति पन्त सदस्य, यस समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, वित्त व्यवस्थापन विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहनु भएकोछ । सो समितिले कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गरी राय सहित समयानुकूल पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, संस्थालाई आवश्यक जनशक्ति व्यवस्थापन गर्न पद संख्याको निर्धारण गर्न, आवश्यकता अनुसार कर्मचारी सेवा विनियमावली संशोधनको लागि सिफारिश गर्न र कर्मचारीको कार्य सम्पादन मूल्याङ्कन प्रकृया तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरेको छ । साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक बसेको थिएन भने साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ५ पटक बसेको थियो ।



(घ) **सम्पत्ति शुद्धीकरण अनुगमन समिति:** सम्पदा लघुवित्त वित्तीय संस्था लिमिटेडमा हाल सञ्चालक श्री श्याम प्रसाद श्रेष्ठको संयोजकत्वमा ४ सदस्यीय सम्पत्ति शुद्धीकरण अनुगमन समिति रहेकोछ। यो समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य हुनुहुन्छ, भने कर्जा विभाग प्रमुख सदस्य र कानून तथा अनुपालना विभाग प्रमुख सदस्य सचिव हुनुहुन्छ। सो समितिले सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिम संस्थामा भए गरेका कामहरूको अनुगमन गर्ने प्रणालीको विकास गरिएकोछ। साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ४ पटक बसेको थियो। साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको तर्फबाट आर्थिक वर्ष २०८०/८१ मा यस समितिको बैठक ४ पटक बसेको थियो। उपरोक्त समितिहरूको क्रियाशीलताले आन्तरिक नियन्त्रण प्रणाली सन्तोषजनक रहेको देखिएको छ।

१२. **आभार प्रकट :** यस वित्तीय संस्थाको उन्नती, प्रगति तथा उद्देश्य प्राप्तिको लागि प्रत्यक्ष एवम् अप्रत्यक्ष रूपमा सहयोग पुर्याई संस्था प्रति विश्वास र सद्भाव राख्नु हुने, मार्गदर्शन दिने र प्रोत्साहन गर्ने सबै ग्राहक वर्ग, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, शेयर रजिष्ट्रार एनआईएमबी एस क्यापिटल लिमिटेड, यूरानस टेक नेपाल, निक्षेप तथा कर्जा सुरक्षण कोष, रेमिट्यान्स कम्पनी, वीमा कम्पनी, बैंक तथा वित्तीय संस्थाहरू, विभिन्न संघ, संस्थाहरू लगायत अन्य विभिन्न निकायका पदाधिकारीहरू, पत्रकारहरू, सम्पूर्ण शेयरधनी महानुभावहरू, सम्पूर्ण शुभेच्छुकहरू प्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्दछु। त्यसै गरी संस्थाको लेखापरीक्षणको माध्यमबाट संस्थामा रहेका विभिन्न किसिमका कमी कमजोरीहरू औल्याई सुधार गर्नको लागि विभिन्न सुझाव तथा सल्लाह प्रदान गर्नु हुने आन्तरिक तथा बाह्य लेखापरीक्षक र सम्पूर्ण शुभचिन्तकहरूमा संस्थाको तर्फबाट हार्दिक आभार प्रकट गर्दछु।

संस्थाले आजको दिनसम्म हासिल गरेको उपलब्धिको लागि निरन्तर लगनशील भई सक्दो योगदान पुर्याउने सञ्चालक समितिका सहकर्मीहरू, व्यवस्थापन समूह, यस संस्थामा कार्यरत इमान्दार, परिश्रमी कर्मचारीहरूको अहोरात्र परिश्रमबाट मात्र सम्भव भएकोले यस अवसरमा प्रमुख कार्यकारी अधिकृत, व्यवस्थापन समूह लगायत सम्पूर्ण कर्मचारीहरूलाई हार्दिक धन्यवाद दिदै आगामी दिनमा समेत कुशल कार्य सम्पादनबाट संस्थाको प्रगतिमा अझ बढी योगदान पुग्ने अपेक्षा राखेको छु। अन्त्यमा, न्यून आय भएका व्यक्ति तथा विपन्न वर्गको उत्थानमा टेवा पुर्याउने मुख्य उद्देश्य लिएर सञ्चालित यस वित्तीय संस्थालाई सम्बन्धित सबैको सद्भावपूर्ण सहयोग पाई रहने पूर्ण आशा गरेको छु। यहाँहरूबाट विगतमा जस्तै आगामी दिनमा पनि संस्थालाई अझै राम्रो गराउनको लागि थप राय, सल्लाह र सुझावको अपेक्षा गर्दै संस्थाको गुणस्तरीयता वृद्धिको लागि हामी अझै कटिबद्ध रहेको कुराको पनि विश्वास दिलाउन चाहन्छु।

धन्यवाद !

सञ्चालक समितिको तर्फबाट
कृष्ण बहादुर थापा
अध्यक्ष

मिति : २०८२ साल बैशाख ६ गते शनिवार ।

कम्पनी ऐन २०६३ को दफा १०८ उपदफा ४ अन्तर्गत अतिरिक्त विवरण आर्थिक वर्ष २०८०/०८१

- (१) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनु भन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण :
- समीक्षा वर्षमा यस संस्थाको कुनै पनि शेयर जफत भएको छैन ।
- (२) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
- यस संस्थाको कुनै सहायक कम्पनी छैन ।
- (३) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन :
- यस संस्थाको कुनै सहायक कम्पनी छैन ।
- (४) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी :
- त्यस्तो छुट्टै कुनै जानकारी प्राप्त भएको छैन ।
- (५) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी :
- गत आर्थिक वर्ष २०८०/८१ को वर्षान्तमा यस संस्थाका सञ्चालक तथा पदाधिकारीहरुले देहाय बमोजिमको संस्थापक शेयर धारण गरेका छन् ।

१) सञ्चालक समिति पदाधिकारी:

क्र.सं.	नाम	पद	प्रतिनिधित्व	धारण गरेको शेयर संख्या
१	श्री कृष्ण बहादुर थापा	अध्यक्ष	संस्थापक समूह	२८,०८४ कित्ता
२	श्री जीवमूर्ति पन्त	सञ्चालक	संस्थापक समूह	१९,३०९ कित्ता
३	डा. नरहरि ढकाल	सञ्चालक	संस्थापक समूह	३५,१०५ कित्ता
४	श्री प्रदीप सिग्देल (शर्मा)	सञ्चालक	संस्थापक समूह	३,८६१ कित्ता
५	श्री दिनेश अर्याल	सञ्चालक	सर्वसाधारण समूह	३५१ कित्ता
६	श्री श्याम प्रसाद श्रेष्ठ	सञ्चालक	सर्वसाधारण समूह	५३४ कित्ता

२) व्यवस्थापन पदाधिकारी:

क्र.सं.	नाम, पद	ग्रहण गरेको शेयर
१	श्री केशव कुमार पौडेल, प्रमुख कार्यकारी अधिकृत	१२६२ कित्ता
२	श्री रेशम न्यौपाने, नायब प्रमुख कार्यकारी अधिकृत	९२१ कित्ता
३	श्री पवन कुमार श्रेष्ठ, नायब महाप्रबन्धक	नरहेको
४	श्री सिताराम पण्डित, नायब महाप्रबन्धक	१०३ कित्ता
५	श्री सरिता ढकाल, सहायक महाप्रबन्धक	८३३ कित्ता
६	श्री गंगापाल चौधरी, वरिष्ठ प्रबन्धक	५५२ कित्ता
७	श्री रुपेश कुमार भा, प्रबन्धक	५६२ कित्ता
८	श्री सन्तोष कुमार दत्त, सहायक प्रबन्धक	१३५ कित्ता



सञ्चालक समितिका पदाधिकारीहरू मध्ये सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्ने सञ्चालकहरूको नाममा व्यक्तिगत शेयर रहेको छ । सञ्चालकहरू यस संस्थाको शेयर कारोवारमा संलग्न भएको जानकारी प्राप्त भएको छैन । व्यवस्थापनमा संलग्न पदाधिकारीहरूले संस्थाबाट निष्कासन गरिएको शेयर खरिद गर्ने बाहेक संस्थाको शेयर कारोवारमा संलग्न भएको जानकारी प्राप्त भएको छैन ।

- (६) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको ब्यहोरा :

विगत आर्थिक वर्षमा यस संस्थासँग सम्बन्धित सम्भौताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजको नजिकको नातेदारको कुनै व्यक्तिगत स्वार्थ रहेको छैन ।

- (७) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकम :

समीक्षा वर्षमा कम्पनीले आफ्नो शेयर आफै खरिद गरेको छैन ।

- (८) विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८०-८१ मा यस संस्थाको कूल व्यवस्थापन खर्च निम्न बमोजिम रु. २४,६४,६९,३९६।९५ रहेको छ ।

विवरण	खर्च रकम रु.
कर्मचारी खर्च	१६,४८,३९,५६५।३३
अन्य सञ्चालन खर्च	८,१६,२९,८३१।४२
जम्मा खर्च:	२४,६४,६९,३९६।९५

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

समीक्षा अवधिमा लेखापरीक्षण समितिमा निम्न सदस्यहरू रहनु भएको थियो ।

क्र.सं.	नाम	पद
१	श्री प्रदिप सिग्देल (शर्मा)	संयोजक
२	श्री दिनेश अर्याल	सदस्य
३	श्री प्रल्हाद के.सी. कुँवर	सदस्य सचिव

लेखापरीक्षण समिति मातहतमा रहेको आन्तरिक लेखापरीक्षण विभागले शाखा तथा केन्द्रीय कार्यालयको नियमित रूपमा लेखापरीक्षण गर्ने गर्दछ । लेखापरीक्षणलाई प्रभावकारी बनाउन आन्तरिक लेखापरीक्षण निर्देशिकाहरू तयार गरी कार्य गरिएको छ । साथै नेपाल राष्ट्र बैंकको निरीक्षण पश्चात र बाह्य लेखापरीक्षकको निरीक्षण पश्चात प्राप्त सुभाव तथा निर्देशनहरूको अध्ययन गरी त्यसलाई व्यवहारमा लागू गर्दै जाने लगायतका नियमित काम कारवाहीहरू हुँदै आएको छ । लेखापरीक्षण समितिले संस्थाको आर्थिक अवस्था, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणालीको समीक्षा, नियमनकारी अनुपालन र लेखापरीक्षण कार्यक्रम बारे नियमित समीक्षा गरी संस्था सञ्चालन सम्बन्धी आवश्यक सुभावहरू व्यवस्थापनलाई प्रदान गर्ने गर्दछ । समीक्षा अवधिमा लेखापरीक्षण समितिको बैठक साविक साधना लघुवित्त वित्तीय संस्था लि.मा ५ पटक र साविक सबैको लघुवित्त वित्तीय संस्था लि.मा ८ पटक बसेको थियो र साविक सबैको लघुवित्त वित्तीय संस्था लि.को समितिका संयोजक र सदस्यलाई बैठक भत्ता वापत रु. ८८,०००।०० भुक्तानी गरिएको छ भने साविक साधना लघुवित्त वित्तीय संस्था लि.मा उपसमिति बैठकमा भत्ता भुक्तानी गरिएको छैन ।

- (१०) 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 :

यस प्रकारको कुनै रकम यस वित्तीय संस्थालाई बुझाउन बाँकी छैन ।

(११) सञ्चालक, प्रवन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:

सञ्चालक समितिका अध्यक्षलाई रु.६,०००।०० र अन्य सञ्चालकहरूलाई रु.५,०००।०० प्रति बैठक भत्ता प्रदान गरिएको छ ।

आर्थिक वर्ष २०८०/८१ मा सञ्चालक समितिका पदाधिकारीहरूलाई बैठक भत्ता वापत जम्मा रु. ५,१५,०००।०० (साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडमा बैठक भत्ता वापत जम्मा रु. ५,१५,०००।०० र साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडमा बैठक भत्ता वापत जम्मा रु. ४,९९,५००।०० भुक्तानी गरिएको छ ।

आर्थिक वर्ष २०८०/८१ मा प्रमुख कार्यकारी अधिकृत श्री केशव कुमार पौडेल र नायब प्रमुख कार्यकारी अधिकृत श्री रेशम न्यौपानेलाई पारिश्रमिक वापत तलब तथा भत्ता (बोनस, बैठक भत्ता समेत) गरी कूल रु. ६२,८१,२५२.५७ प्रदान गरिएको थियो ।

क्र.सं.	नाम	पद	तलब भत्ता तथा अन्य सुविधा बोनस सहित
१.	श्री केशव कुमार पौडेल	प्रमुख कार्यकारी अधिकृत	३९,०३,३०६.००
२.	श्री रेशम न्यौपाने	नायब प्रमुख कार्यकारी अधिकृत	२३,७७,९४६.५७
		कूल	६२,८१,२५२.५७

(१२) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

बोनस शेयरमा लाग्ने कर वापतको रकम बाहेक हालसम्म संस्थाले नगद लाभांश वितरण गरेको छैन ।

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

संस्थालाई आवश्यक पर्ने सम्पत्तिहरूको खरिद विवरण संलग्न वासलातको अनुसूची ४.११ मा उल्लेख भए बमोजिम रहेको छ ।

(१४) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोवारको विवरण :

छैन ।

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

छैन ।

(१६) अन्य आवश्यक कुरा :

यस आ.व. २०८०/८१ मा कुनै किसिमको पनि बोनस शेयर तथा नगद लाभांश प्रस्ताव गरेको छैन ।



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 छ ।
- (२) लेखापरीक्षकको प्रतिवेदन :
- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।
- (३) लेखापरीक्षण भएको वित्तीय विवरण :
- यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।
- (४) कानूनी कारवाही सम्बन्धी विवरण :
(क) समीक्षा अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर गरेको भए :
- समीक्षा अवधिमा त्यस्तो कुनै मुद्दा दायर भएको छैन ।
(ख) संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा संस्थाले मुद्दा दायर गरेको वा भएको भए :
- समीक्षा अवधिमा त्यस्तो कुनै विवरण प्राप्त नभएको ।
(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको भए :
- समीक्षा 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 प्रकृत्यामा निर्भर हुने भएकोले यस सम्बन्धमा व्यवस्थापनको छुट्टै धारणा नरहेको ।
(ख) आ.व. वर्ष २०८०/८१ को प्रत्येक त्रैमासिक अवधिमा संस्थाको शेयरको अधिकतम र न्यूनतम र अन्तिम मूल्यका साथै कूल कारोवार शेयर संख्या र कारोवार दिनको विवरण:

विवरण	प्रथम त्रैमासिक (२०८०/०८१)	दोस्रो त्रैमासिक (२०८०/०८१)	तेस्रो त्रैमासिक (२०८०/०८१)	चौथो त्रैमासिक (२०८०/०८१)
अधिकतम मूल्य	७६०	६६४	७९७	१४७०.८०
न्यूनतम मूल्य	५६८.१०	५१९.२०	५७२	६८७
अन्तिम मूल्य	५७८.२०	६२६.९०	७३५	१०६७
शेयर कारोवार संख्या	१,३३३	१,१९७	३,४७१	१३,६८१
कारोवार दिन	६१	४९	५८	५९

नोट: साविक साधना लघुवित्त वित्तीय संस्था लिमिटेडको विवरण पेश गरिएको छ ।

(६) समस्या र चुनौती:

(क) आन्तरिक:

- कार्यक्रमको वृद्धिसँगै सञ्चालन खर्चमा समेत वृद्धि हुँदै जानु ।
- फिल्डमा काम गर्ने दक्ष कर्मचारीको अभाव ।
- कर्मचारी त्यागदरमा उच्च वृद्धि हुनु ।
- सदस्यहरूमा वित्तीय साक्षरताको कमी ।

(ख) बाह्य:

- विश्वव्यापी रूपमा फैलिएको कोरोना भाइरस (कोभिड-१९)को असरका कारण ऋणी सदस्यहरूको व्यापार व्यवसाय अभैसम्म पनि तङ्गरिन नसकेको हुँदा किस्ता असुलीमा अभै सुधार हुन सकेको छैन ।
- मौद्रिक बजारमा समय समयमा उत्पन्न हुने तरलता अभाव ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा ।
- लघुवित्त वित्तीय संस्थाहरूको विरुद्धमा सञ्चालित अराजक समूहहरूको गतिविधि ।
- एउटै सदस्यले विभिन्न संस्थाहरूबाट कर्जा लिएको ब्यवस्था ।
- बैंकहरूले लघुवित्त वित्तीय संस्थाहरूबाट कर्जा सापटमा लिने ब्याजदरमा उतारचढाव ।
- अप्रत्यासित रूपमा आई पर्ने प्राकृतिक प्रतिकूल अवस्था ।
- नियामक निकायहरूबाट समय समयमा संशोधन गरिने नीतिगत ब्यवस्था ।
- शिथिल अर्थतन्त्र ।
- लघुवित्त मैत्री नीतिको अभाव ।
- संस्थाको कार्यक्षेत्रभित्रका अधिकांश स्थानहरूमा विभिन्न व्यक्तिहरूको समूहहरूले गैर कानूनी रूपमा सञ्चालन गरेको लघुवित्त वित्तीय संस्था विरुद्धको संघर्ष समितिहरूले अवाञ्छित, अमर्यादित गतिविधि सञ्चालन गरी रहेको हुँदा लघुवित्त उद्योग मै नकारात्मक प्रभाव पारेको अवस्था ।
- फिल्डबाट कर्मचारीहरूलाई हुने डर, धाक, धम्कीका कारण कर्मचारीहरू लघुवित्त क्षेत्रबाट पलायन हुनु ।

(ग) रणनीति:

- वित्तीय साक्षरतामा जोड दिने ।
- कर्मचारी कार्य कुशलतामा वृद्धि गर्ने ।
- ग्राहकको माग, चाहना अनुरूप ग्राहकमुखी सेवा सुविधाको विकास तथा विस्तार गर्ने ।
- प्रशासनिक कार्य कुशलतामा सुधार गर्ने ।
- जोखिम ब्यवस्थापनको सुदृढीकरण गर्ने ।
- कर्जा जोखिम ब्यवस्थापन गरी खराब कर्जालाई सक्रिय कर्जामा परिणत गर्ने ।
- प्रविधियुक्त सेवा विस्तार गर्ने ।

(७) संस्थागत सुशासन:

- यस संस्थाले आफ्नो काम कारोवार चुस्तदुरुस्त छिटो छरितो एवम् संस्थागत सुशासनलाई उच्च महत्व दिई सञ्चालक समिति, लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी प्रभावकारी रूपमा कार्यान्वयन गर्दै आएको छ । त्यस्तै संस्थाले नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य सम्बन्धित ऐन नियमहरूको पूर्ण पालना गरी रहेको छ ।



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ

सूचनाको हक सम्बन्धी ऐन, २०६४ दफा (५) को उपदफा (३) बमोजिमको

आ.व. २०८०/८१ मा सार्वजनिक गरेको विवरण

१. **निकायको स्वरूप र प्रकृति** : कम्पनी ऐन, २०६३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम सञ्चालित राष्ट्रिय स्तरको लघुवित्त वित्तीय संस्था हो ।
२. **निकायको काम, कर्तव्य र अधिकार**: बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ”वर्गको वित्तीय संस्थाले गर्नुपर्ने काम, कर्तव्य र अधिकार: रहेको छ ।
३. **निकायमा रहने कर्मचारी संख्या र विवरण** : यस वित्तीय संस्थामा २०८१ आषाढ मसान्तमा कार्यरत कर्मचारी संख्या ६०१ रहेको छ । वित्तीय संस्थाले तोकेको कार्य विभिन्न पदमा कार्यरत कर्मचारीहरु मार्फत भइरहेकोछ । व्यवस्थापन समूह (Management Team)का सदस्यहरुको नाम वित्तीय संस्थाको वेबसाईट www.sampadalaghubitta.com.np मा राखिएको छ ।
४. **निकायबाट प्रदान गरिने सेवा** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम “घ” वर्गको ईजाजतप्राप्त संस्थाले प्रदान गर्नुपर्ने सम्पूर्ण सेवाहरु ।
५. **सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी** : सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारीको विवरण यस वित्तीय संस्थाको वेबसाईट www.sampadalaghubitta.com.np अन्तर्गत Branch Network खण्डमा प्रकाशित गरिएको छ ।
६. **सेवा प्राप्त गर्न लाग्ने दस्तुर र अवधि** : यस वित्तीय संस्थाले प्रदान गर्ने विभिन्न सेवाको शुल्क तथा अवधि यस वित्तीय संस्थाको वेबसाईटमा www.sampadalaghubitta.com.np अन्तर्गत Services मा प्रकाशित गरिएको छ ।
७. **निर्णय गर्ने प्रकृया र अधिकारी** : वित्तीय कारोवारका सम्बन्धमा विभिन्न तहका अधिकारीहरुले विभिन्न प्रकारका निर्णय गर्न सक्ने प्रकृया मिलाइएको छ । प्रमुख कार्यकारी अधिकृत तथा यस वित्तीय संस्थाको सञ्चालक समिति अन्तिम निर्णयकर्ताको रूपमा रहेका छन् ।
८. **निर्णय उपर उजुरी सुन्ने अधिकारी** : वित्तीय संस्थाका सेवाग्राहीहरु तथा अन्य व्यक्ति/संस्थाको गुनासो तथा उजुरी व्यवस्थापन गर्नका लागि हाल केन्द्रीय स्तरमा नायब महाप्रबन्धक श्री सिताराम पण्डितलाई गुनासो सुन्ने अधिकारीको रूपमा रहने व्यवस्था गरिएको छ । निजको ठेगाना यस प्रकार रहेको छ ।

श्री सिताराम पण्डित

नायब महाप्रबन्धक

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय बन्दिपुर-१, डुम्रे, तनहुँ फोन: ०६५-५८०४०७

९. सम्पादन गरेको कामको विवरण : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ बमोजिम 'घ' वर्गको संस्थाले गर्न सक्ने सम्पूर्ण कारोवारहरु सम्पादन भइरहेका छन् ।

१०. सूचना अधिकारीको नाम र पद : वित्तीय संस्थाका सेवाग्राहीहरु तथा अन्य सम्बन्धित व्यक्ति/संस्थालाई आवश्यक सूचना प्रदान गर्न नायब महाप्रबन्धक श्री पवन कुमार श्रेष्ठलाई तोकिएको छ भने अनुपालना अधिकृतमा अधिकृत श्री रत्न प्रसाद अधिकारीलाई तोकिएको छ । निजहरुको ठेगाना यस प्रकार रहेको छ ।

श्री पवन कुमार श्रेष्ठ

नायब महाप्रबन्धक

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय बन्दिपुर-१, डुम्रे, तनहुँ फोन: ०६५-५८०४०७

श्री रत्न प्रसाद अधिकारी, अधिकृत

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय बन्दिपुर-१, डुम्रे, तनहुँ फोन: ०६५-५८०४०७

११. ऐन, नियम तथा विनियमको सूची : प्रचलित सम्पूर्ण ऐन, नियम, विनियम र निर्देशिकाहरु वित्तीय संस्थाले पालना गर्नुपर्ने हुन्छ भने देहाय बमोजिमका ऐन, नियम, विनियम र निर्देशिकाहरु बैकिङ्ग कार्यका लागि प्रमुख रूपमा रहेका छन् ।

क. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३,

ख. नेपाल राष्ट्र बैंक ऐन २०५८,

ग. कम्पनी ऐन २०६३,

घ. बैकिङ्ग कसुर तथा सजाय ऐन २०६४,

ङ. सम्पत्ति शुद्धीकरण (मनिलाउण्डरिङ्ग) निवारण ऐन २०६४,

च. धितोपत्र सम्बन्धी ऐन २०६३,

छ. सुरक्षित कारोवार ऐन २०६३,

ज. करार ऐन २०५६,

झ. धितोपत्र नियमावली २०७३

ञ. श्रम ऐन २०७४,

ट. उपरोक्त ऐनहरु बमोजिमका सम्पूर्ण नियम तथा विनियमहरु,

ठ. नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशन तथा निर्देशिकाहरु,

ड. वित्तीय संस्थाले कारोवार सञ्चालनका लागि बनाएको सम्पूर्ण नियम, विनियम, कार्यविधि तथा निर्देशिकाहरु

१२. आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी अद्यावधिक विवरण : यस वित्तीय संस्थाको आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी त्रैमासिक अद्यावधिक विवरणहरु राष्ट्रियस्तरको पत्र-पत्रिकामा प्रकाशित हुँदै आएका छन् भने वित्तीय संस्थाको वेबसाइट www.sampadalaghubitta.com.np मा समेत प्रकाशित गरिएको छ ।

१३. वित्तीय संस्थाको प्रमुख कार्यकारी अधिकृतको नाम र ठेगाना :

श्री केशव कुमार पौडेल,

प्रमुख कार्यकारी अधिकृत

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ, फोन : ०६५-५८०४२७



१४. अधिल्लो आर्थिक वर्षमा सार्वजनिक निकायले कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको भए सोको विवरण : यस वित्तीय संस्थाले लघुवित्त सम्बन्धी कार्य गर्दै आइरहेको छ तर विशेष प्रकारको कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको छैन ।
१५. सार्वजनिक निकायको वेबसाइट भए सोको विवरण : www.sampadalaghubitta.com.np
१६. सार्वजनिक निकायले प्राप्त गरेको वैदेशिक सहायता, ऋण, अनुदान, एवम् प्राविधिक सहयोग र सम्भौता सम्बन्धी विवरण : हालसम्म यस वित्तीय संस्थाले कुनै वैदेशिक सहायता, ऋण, अनुदान, एवम् प्राविधिक सहयोग लिएको छैन ।
१७. सार्वजनिक निकायले सञ्चालन गरेको कार्यक्रम र सोको प्रगति प्रतिवेदन : यस वित्तीय संस्थाले सञ्चालन गरेको कार्यक्रम र सोको प्रगति प्रतिवेदन राष्ट्रिय स्तरको पत्रपत्रिकामा प्रकाशित हुँदै आइरहेको छ भने संस्थाको वेबसाइट www.sampadalaghubitta.com.np मा समेत रहेको छ ।
१८. सार्वजनिक निकायले वर्गीकरण तथा संरक्षण गरेको सूचनाको नामसारी र त्यस्तो सूचना संरक्षण गर्न तोकिएको समयवधि : सूचना वर्गीकरण गरिएको छैन ।
१९. सार्वजनिक निकायमा परेका सूचनामा माग सम्बन्धी निवेदन र सो उपर सूचना दिएको विवरण : यस वित्तीय संस्थामा कुनै निवेदन प्राप्त नभएको ।
२०. सार्वजनिक निकायमा सूचनाहरु अन्यत्र प्रकाशन भएमा वा हुने भएको भए सोको विवरण : यस वित्तीय संस्थाको वार्षिक प्रतिवेदनहरु पुस्तकको रुपमा प्रकाशित भई संस्थाको वेबसाइटमा समेत प्रकाशन गरिएको छ । साथै वित्तीय संस्थाको त्रैमासिक वित्तीय विवरण विभिन्न राष्ट्रिय स्तरको पत्रपत्रिकामा प्रकाशित गरी संस्थाको वेबसाइट www.sampadalaghubitta.com.np मा समेत प्रकाशित गरिदै आएको छ ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

सूचीकृत सङ्गठित संस्थाको नाम	सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड (साविक साधना लघुवित्त वित्तीय संस्था लि. र सबैको लघुवित्त वित्तीय संस्था लि. एक आपसमा गाभिएको)
ठेगाना इमेल र वेबसाइट सहित	Email: info@sampadalaghubitta.com.np , https://www.sampadalaghubitta.com.np/
फोन नः	०६५- ५८०४०७
प्रतिवेदन पेश गरिएको आ.व.	२०८०/८१

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम	नियुक्ति मिति
श्री कृष्ण बहादुर थापा	२०८१/०३/३०

(ख) संस्थाको शेयर संरचनासम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य)

क्र.स	शेयरधनी संस्था	शेयर संख्या	शेयर रकम	प्रतिशत
१.	संस्थापक शेयर	४७,४२,८३५.६८	४७,४२,८३,५६८	६७.६७%
२.	सर्वसाधारण शेयर	२२,६५,७४७.७७	२२,६५,७४,७७७	३२.३३%
	कूल	७०,०८,५८३	७०,०८,५८,३४५	१००.००%

(ग) सञ्चालक समिति सम्बन्धी विवरण :

❖ मर्जर पश्चात कायम भएको सञ्चालक समिति :

क्र.सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री कृष्ण बहादुर थापा, गो.न.पा.-०३, गोरखा	संस्थापक	२८,०८४	२०८१/०३/३०	२०८१/०४/०१	संयुक्त मर्जर कमिटीबाट
२.	डा. नरहरि ढकाल, हर्मी-०८, गोरखा	संस्थापक	३५,१०५	२०८१/०३/३०	२०८१/०४/०७	संयुक्त मर्जर कमिटीबाट
३.	श्री जिवमूर्ति पन्त, चिती २, लम्जुङ	संस्थापक	१९,३०९	२०८१/०३/३०	२०८१/०४/०१	संयुक्त मर्जर कमिटीबाट
४.	श्री प्रदिप सिग्देल (शर्मा), चन्द्रागिरी ३, काठमाण्डौ	संस्थापक	३,८६१	२०८१/०३/३०	२०८१/०४/०१	संयुक्त मर्जर कमिटीबाट
५.	श्री दिनेश अर्याल, गो.न.पा.-०३, गोरखा	सर्वसाधारण	३५१	२०८१/०३/३०	२०८१/०४/०१	संयुक्त मर्जर कमिटीबाट
६.	श्री श्याम प्रसाद श्रेष्ठ कालिका ५, बागलुङ्ग	सर्वसाधारण	५३४	२०८१/०३/३०	२०८१/०४/०१	संयुक्त मर्जर कमिटीबाट



❖ साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको सञ्चालक समिति:

क्र. सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री कृष्ण बहादुर थापा, गो.न.पा.-०३, गोरखा	संस्थापक	२८,०८४	२०७८/०७/१३	२०७८/०७/२३	वार्षिक साधारणसभाबाट
२.	डा. नरहरि ढकाल, हर्मी-०८, गोरखा	संस्थापक	३५,१०५	२०७८/०७/१३	२०७८/०७/२३	वार्षिक साधारणसभाबाट
३.	श्री लक्ष्मी प्रसाद दुवाल प्रतिनिधि-कुमारी बैंक लि.	संस्थापक	३,५१,०५०	२०८०/०२/११	२०८०/०२/११	सञ्चालक समितिको बैठकबाट
४.	श्री अर्जुन कुमार सिं नारेश्वर-३, गोरखा	संस्थापक	१४,०४२	२०७८/०७/१३	२०७८/०७/२३	वार्षिक साधारणसभाबाट
५.	श्री पुष्पा कुमारी घिमिरे कमलामार्ग-६, सिन्धुली	सर्वसाधारण	३८४	२०७७/०९/२९	२०७७/०९/२९	वार्षिक साधारणसभाबाट
६.	श्री दिनेश अर्याल, गो.न.पा.-०३, गोरखा	सर्वसाधारण	३५१	२०७७/०९/२९	२०७७/०९/२९	वार्षिक साधारणसभाबाट
७.	डा. टेकनाथ ढकाल जौवारी-९, गोरखा	स्वतन्त्र सञ्चालक	छैन	२०७८/०३/११	२०७८/०३/१३	वार्षिक साधारणसभाबाट

❖ साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको सञ्चालक समिति :

क्र. सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री नारायण प्रसाद जोशी, चिती ९, लम्जुङ	संस्थापक	५४,०६५	२०७९/०५/२३	२०७९/०५/२९	साधारण सभाबाट निर्वाचित
२.	श्री जिवमूर्ति पन्त, चिती २, लम्जुङ	संस्थापक	१९,३०९	२०७८/०९/०६	२०७८/०९/०६	साधारण सभाबाट निर्वाचित
३.	श्री प्रदिप सिग्देल (शर्मा), चन्द्रागिरी ३, काठमाण्डौ	संस्थापक	३,८६१	२०७८/०९/०६	२०७८/०९/०६	साधारण सभाबाट निर्वाचित
४.	श्री सुष्मा द्विवेदी, चर्पलि २, बुढानिलकण्ठ, काठमाण्डौ	संस्थापक	९,६५४	२०७९/०७/२०	२०७९/०७/२०	साधारण सभाबाट निर्वाचित
५.	श्री श्याम प्रसाद श्रेष्ठ कालिका ५, बागलुङ्ग	सर्वसाधारण	५३४	२०७६/०८/२१	२०७६/०८/२१	साधारण सभाबाट निर्वाचित

(घ) सञ्चालक समितिको बैठक ।

क्र.सं.	यस आ.व.२०८०/०८१ मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठक नं.	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या
१.	२०८१/०३/३०	५ जना	०१	छैन

❖ साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

क्र.सं.	यस आ.व.२०८०/०८१ मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठक नं.	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. २०७९/०८० मा बसेको बैठकको मिति
१	२०८०/०४/०५	७ जना	१२४	छैन	२०७९/०४/१४
२	२०८०/०४/२९	७ जना	१२५	छैन	२०७९/०४/१७
३	२०८०/०५/१३	७ जना	१२६	छैन	२०७९/०५/०५
४	२०८०/०५/३१	७ जना	१२७	छैन	२०७९/०६/३०
५	२०८०/०६/१९	७ जना	१२८	छैन	२०७९/०७/२७
६	२०८०/०८/१५	७ जना	१२९	छैन	२०७९/०८/०९
७	२०८०/०८/२९	७ जना	१३०	छैन	२०७९/०९/०७
८	२०८०/१०/२४	७ जना	१३१	छैन	२०७९/०९/०८
९	२०८०/१०/२६	७ जना	१३२	छैन	२०७९/१०/२४
१०	२०८०/११/१०	७ जना	१३३	छैन	२०७९/११/११
११	२०८०/११/१९	७ जना	१३४	छैन	२०७९/१२/०६
१२	२०८१/०१/११	७ जना	१३५	छैन	२०८०/०१/२५
१३	२०८१/०२/०८	६ जना	१३६	छैन	२०८०/०२/११
१४	२०८१/०३/१३	५ जना	१३७	छैन	२०८०/०२/२५
१५	२०८१/०३/२०	५ जना	१३८	छैन	२०८०/०३/३०

❖ साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

क्र.सं.	यस आ.व.२०८०/०८१ मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठक नं.	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. २०७९/०८० मा बसेको बैठकको मिति
१.	२०८०/०४/०९	५ जना	१३३	छैन	२०७९/०४/१३
२.	२०८०/०४/३२	५ जना	१३४	छैन	२०७९/०४/२९
३.	२०८०/०५/१४	५ जना	१३५	छैन	२०७९/०५/२२
४.	२०८०/०५/३१	५ जना	१३६	छैन	२०७९/०५/२३
५.	२०८०/०६/३०	५ जना	१३७	छैन	२०७९/०६/०४
६.	२०८०/०७/२१	५ जना	१३८	छैन	२०७९/०६/१३
७.	२०८०/०८/२८	४ जना	१३९	छैन	२०७९/०७/२०
८.	२०८०/०९/०१	४ जना	१४०	छैन	२०७९/०८/११
९.	२०८०/०९/१०	५ जना	१४१	छैन	२०७९/०८/२९
१०.	२०८०/१०/०३	५ जना	१४२	छैन	२०७९/१०/१०
११.	२०८०/१०/२२	५ जना	१४३	छैन	२०७९/१०/११
१२.	२०८०/११/११	५ जना	१४४	छैन	२०७९/१०/२९
१३.	२०८०/११/२४	५ जना	१४५	छैन	२०७९/११/०१
१४.	२०८०/१२/१८	५ जना	१४६	छैन	२०७९/११/१४



१५.	२०८१/०१/१०	५ जना	१४७	छैन	२०७९/११/२६
१६.	२०८१/०२/०९	५ जना	१४८	छैन	२०७९/१२/१९
१७.	२०८१/०२/२७	५ जना	१४९	छैन	२०८०/०१/०३
१८.	२०८१/०२/३२	५ जना	१५०	छैन	२०८०/०१/२४
१९.	२०८१/०३/०७	५ जना	१५१	छैन	२०८०/०२/१५
२०.	२०८१/०३/१४	५ जना	१५२	छैन	२०८०/०२/३०
					२०८०/०२/३१

- ❖ कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण: नभएको
- ❖ सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	सञ्चालक बैठकमा अनुपस्थित नभएको विवरण		
	बैठक मिति	अनुपस्थित सञ्चालक संख्या	कारण
	२०८१/०३/३०	१ जना	कार्य व्यस्तता/वैदेशिक भ्रमणमा रहेको
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखेको (छुट्टै ई-कपि राख्ने गरिएको)		
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	मर्जर पश्चात १ वटा मात्र बैठक बसेको ।		
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७८/०७/१३		
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष: रु ६,०००।०० सञ्चालक रु ५,०००।००		
आ.व. ०८०/८१ को सञ्चालक समितिको कूल बैठक खर्च रु.	छैन		

- ❖ साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	सञ्चालक बैठकमा अनुपस्थित नभएको विवरण		
	बैठक मिति	अनुपस्थित सञ्चालक संख्या	कारण
	२०८१/०३/१३	१ जना	कार्य व्यस्तता/घरायसी समस्या
	२०८१/०३/२०	१ जना	कार्य व्यस्तता/घरायसी समस्या
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट)को छुट्टै अभिलेख राखे नराखेको:	राखेको (छुट्टै ई-कपि राख्ने गरिएको)		

सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५७ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७८/०७/१३
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष: रु ६,०००।०० सञ्चालक रु ५,०००।००
आ.व. ०८०/८१ को सञ्चालक समितिको कूल बैठक खर्च रु.	५,१५,०००।००

❖ साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	सञ्चालक बैठकमा अनुपस्थित नभएको विवरण		
	बैठक मिति	अनुपस्थित सञ्चालक संख्या	कारण
	२०८०/०८/२८	१ जना	कार्य व्यस्तता/घरायसी समस्या
	२०८०/०९/०१	१ जना	कार्य व्यस्तता/घरायसी समस्या
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखेको (छुट्टै ई-कपि राख्ने गरिएको)		
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३८ दिन		
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७६/०८/२१		
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष: रु ५,०००।०० सञ्चालक रु ४,५००।००		
आ.व. ०८०/८१ को सञ्चालक समितिको कूल बैठक खर्च रु.	४,९९,५००।००		

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	भएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको



सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :					
साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:					
क्र.स.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान	
१.	संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली	२०८०/०९/२२	२ जना	होटल सिद्धार्थ, नेपालगंज	
२.	Board of Directors Education Program	२०८०/१०/१२	१ जना	एलो प्यागोडा होटल, काठमाण्डौ	
३.	MFIs Ceo and Board of Directors Meet 2024	२०८०/१०/१२ र २०८०/१०/१३	१ जना	अतिथी रिसोर्ट पोखरा	
साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:					
क्र.स.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान	
१.	संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली	२०८०/०९/२२	२ जना	होटल सिद्धार्थ, नेपालगंज	
२.	MFIs Ceo and Board of Directors Meet 2024	२०८०/१०/१२ र २०८०/१०/१३	१ जना	अतिथी रिसोर्ट पोखरा	
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:					गराएको
<ul style="list-style-type: none"> संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण, निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण । 					
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:					कुमारी वैकको प्रवर्द्धक शेयर भएकोले कुमारी वैकको कर्मचारी यस संस्थाको सञ्चालक रहेको ।
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:					नभएको

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

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

क्र.स.	नाम, थर	पद
१.	श्री जिवमूर्ति पन्त	संयोजक/सञ्चालक
२.	श्री प्रदिप सिग्देल (शर्मा)	पदेन सदस्य/सञ्चालक
३.	श्री प्रदिप कुमार घिमिरे	सदस्य/ प्रमुख, सञ्चालन विभाग
४.	श्री कोमल प्रसाद जोशी	सदस्य सचिव/ प्रमुख, जोखिम व्यवस्थापन विभाग

(आ) समितिको बैठक संख्या: ०

❖ साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

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

क्र.स.	नाम, थर	पद
१.	डा. टेकनाथ ढकाल	संयोजक/सञ्चालक
२.	श्री लक्ष्मी प्रसाद दुवाल	पदेन सदस्य/सञ्चालक
३.	श्री सिताराम पंडीत	सदस्य/नायव महाप्रबन्धक
४.	श्री राम प्रसाद लामिछाने	सदस्य सचिव/प्रमुख, कर्जा विभाग

(आ) समितिको बैठक संख्या: ४ वटा

❖ साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको:

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

क्र.स.	नाम, थर	पद
१.	श्री श्याम प्रसाद श्रेष्ठ	संयोजक/सञ्चालक
२.	श्री जिवमूर्ति पन्त	सदस्य/सञ्चालक
३.	श्री सुष्मा द्विवेदी	पदेन सदस्य/सञ्चालक
४.	श्री पवन कुमार श्रेष्ठ	सदस्य/नायव महाप्रबन्धक
५.	श्री सन्तोष कुमार दत्त	सदस्य सचिव/प्रमुख, कर्जा असुली तथा जोखिम व्यवस्थापन विभाग

(आ) समितिको बैठक संख्या: ४ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

संस्थाताको विद्यमान जोखिम पहिचान, व्यवस्थापन प्रणालीको प्रयाप्तता र उपयुक्तता, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम वहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धी विस्तृत छलफल गरी व्यवस्थापनलाई निर्देशन दिने गरेको साथै नेपाल राष्ट्र बैंकबाट ईजाजतपत्र प्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको निर्देशनमा उल्लेखित जोखिम व्यवस्थापन समितिको काम, कर्तव्य र अधिकार अनुसारका कार्यहरू गर्ने गरेको ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : आन्तरिक लेखापरीक्षण कार्यविधि, कार्य सञ्चालन निर्देशिका, आर्थिक प्रशासन विनियमावली, नगद सञ्चालन निर्देशिका आदि लगायत अन्य विभिन्न कार्यविधि तथा निर्देशिकाहरू बनाई कार्य भएको ।



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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

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

१. सञ्चालक समिति :

क्र. सं.	सञ्चालकहरुको नाम	पद
१	श्री कृष्ण वहादुर थापा	अध्यक्ष
२	डा. नरहरि ढकाल	सञ्चालक
३	श्री जिवमूर्ति पन्त	सञ्चालक
४	श्री प्रदिप सिग्देल (शर्मा)	सञ्चालक
५	श्री दिनेश अर्याल	सञ्चालक
६.	श्री श्याम प्रसाद श्रेष्ठ	सञ्चालक

१.१ सञ्चालक समिति : (साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फका)

क्र. सं.	सञ्चालकहरुको नाम	पद
१.	श्री कृष्ण वहादुर थापा	अध्यक्ष
२.	डा. नरहरि ढकाल	सञ्चालक
३.	श्री लक्ष्मी प्रसाद दुवाल, प्रतिनिधि-कुमारी बैंक लि.	सञ्चालक
४.	श्री अर्जुन कुमार सिं	सञ्चालक
५.	श्री पुष्पा कुमारी घिमिरे	सञ्चालक
६.	श्री दिनेश अर्याल	सञ्चालक
७.	डा. टेकनाथ ढकाल	सञ्चालक

१.२ सञ्चालक समिति :(साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फका)

क्र. सं.	सञ्चालकहरुको नाम	पद
१	श्री नारायण प्रसाद जोशी	अध्यक्ष
२	श्री जिवमूर्ति पन्त	सञ्चालक
३	श्री प्रदिप सिग्देल (शर्मा)	सञ्चालक
४	श्री सुष्मा द्विवेदी	सञ्चालक
५	श्री श्याम प्रसाद श्रेष्ठ	सञ्चालक

२. जोखिम व्यवस्थापन समिति:

क्र.सं.	नाम,थर	पद
१.	श्री जिवमूर्ति पन्त	संयोजक/सञ्चालक
२.	श्री प्रदिप सिग्देल (शर्मा)	पदेन सदस्य/सञ्चालक
३.	श्री प्रदिप कुमार घिमिरे	सदस्य/ प्रमुख, सञ्चालन विभाग
४.	श्री कोमल प्रसाद जोशी	सदस्य सचिव/ प्रमुख, जोखिम व्यवस्थापन विभाग

२.१ जोखिम व्यवस्थापन समिति: (साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	डा. टेकनाथ ढकाल	संयोजक/सञ्चालक
२.	श्री लक्ष्मी प्रसाद दुवाल	पदेन सदस्य/सञ्चालक
३.	श्री सिताराम पंडीत	सदस्य/नायव महाप्रबन्धक
४.	श्री राम प्रसाद लामिछाने	सदस्य सचिव/प्रमुख, कर्जा विभाग

२.२ जोखिम व्यवस्थापन समिति: (साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

लिमिटेड	नाम,थर	पद
१.	श्री श्याम प्रसाद श्रेष्ठ	संयोजक/सञ्चालक
२.	श्री जिवमूर्ति पन्त	सदस्य/सञ्चालक
३.	श्री शुषमा द्विवेदी	पदेन सदस्य/सञ्चालक
४.	श्री पवन कुमार श्रेष्ठ	सदस्य/नायव महाप्रबन्धक
५.	श्री सन्तोष कुमार दत्त	सदस्य सचिव/प्रमुख, कर्जा असुली तथा जोखिम व्यवस्थापन विभाग

३. लेखापरीक्षण समिति:

क्र.स.	नाम,थर	पद
१.	श्री प्रदिप सिग्देल (शर्मा)	संयोजक/सञ्चालक
२.	श्री दिनेश अर्याल	सदस्य/सञ्चालक
३.	श्री प्रल्हाद के सी कुँवर	सदस्य सचिव/प्रमुख, आन्तरिक लेखापरीक्षण विभाग

३.१ लेखापरीक्षण समिति: (साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	श्री लक्ष्मी प्रसाद दुवाल	संयोजक/सञ्चालक
२.	श्री दिनेश अर्याल	सदस्य/सञ्चालक
३.	श्री सुसन श्रेष्ठ	सदस्य सचिव/प्रमुख, आन्तरिक लेखापरीक्षण विभाग

३.२ लेखापरीक्षण समिति: (साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	श्री सुषमा द्विवेदी	संयोजक/सञ्चालक
२.	श्री जिवमूर्ति पन्त	सदस्य/सञ्चालक
३.	श्री कोमल प्रसाद जोशी	सदस्य सचिव/प्रमुख, आन्तरिक लेखापरीक्षण विभाग

४. कर्मचारी सेवा सुविधा समिति :

क्र.स.	नाम,थर	पद
१.	डा. नरहरी ढकाल	संयोजक/सञ्चालक
२.	श्री जिवमूर्ति पन्त	सदस्य/सञ्चालक
३.	श्री रुपेश कुमार भा	सदस्य/प्रमुख, वित्त विभाग
४.	श्री गंगापाल चौधरी	सदस्य सचिव/ प्रमुख, जनशक्ति व्यवस्थापन विभाग



४.१ कर्मचारी सेवा सुविधा समिति : (साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	डा. नरहरी ढकाल	संयोजक/सञ्चालक
२.	श्री रेशम न्यौपाने	सदस्य/ प्रमुख कार्यकारी अधिकृत
३.	श्री रुपेश कुमार भा	सदस्य/प्रमुख, वित्त विभाग
४.	श्री सरिता ढकाल	सदस्य सचिव/ प्रमुख, जनशक्ति व्यवस्थापन विभाग

४.२ कर्मचारी सेवा सुविधा समिति : (साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	श्री जिवमूर्ति पन्त	संयोजक/सञ्चालक
२.	श्री श्याम प्रसाद श्रेष्ठ	सदस्य/सञ्चालक
३.	श्री केशव कुमार पौडेल	पदेन सदस्य/ प्रमुख कार्यकारी अधिकृत
४.	श्री गंगापाल चौधरी	सदस्य/प्रमुख, वित्त विभाग
५.	श्री प्रल्हाद के.शी (कुँवर)	सदस्य सचिव/ प्रमुख, जनशक्ति व्यवस्थापन विभाग

५. सम्पत्ति शुद्धीकरण अनुगमन समिति :

क्र.स.	नाम,थर	पद
१.	श्री श्याम प्रसाद श्रेष्ठ	संयोजक/सञ्चालक
२.	श्री दिनेश अर्याल	सदस्य/सञ्चालक
३.	श्री केशव कुमार पौडेल	पदेन सदस्य/ प्रमुख कार्यकारी अधिकृत
४.	श्री सुर्य बहादुर बस्नेत	सदस्य सचिव

५.१ सम्पत्ति शुद्धीकरण अनुगमन समिति :(साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	श्री पुष्पा कुमारी घिमिरे	संयोजक/सञ्चालक
२.	श्री रेशम न्यौपाने	पदेन सदस्य/ प्रमुख कार्यकारी अधिकृत
३.	श्री राम प्रसाद लामिछाने	सदस्य/ कर्जा विभाग प्रमुख
४.	श्री सिताराम पण्डित	सदस्य सचिव

५.२ सम्पत्ति शुद्धीकरण अनुगमन समिति :(साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको)

क्र.स.	नाम,थर	पद
१.	श्री प्रदिप सिग्देल (शर्मा)	संयोजक/सञ्चालक
२.	श्री केशव कुमार पौडेल	पदेन सदस्य/ प्रमुख कार्यकारी अधिकृत
३.	श्री प्रदिप कुमार घिमिरे	सदस्य/ कर्जा विभाग प्रमुख
४.	श्री सुर्य बहादुर बस्नेत	सदस्य सचिव/ अनुपालना अधिकृत

(आ) समितिको बैठक संख्या:

क्र.स.	समिति	बैठक संख्या	साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको	साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको
			बैठक संख्या	बैठक संख्या
१.	सञ्चालक समिति	१ वटा	१५ वटा	२० वटा
२.	जोखिम व्यवस्थापन समिति		४ वटा	४ वटा
३.	लेखापरीक्षण समिति		५ वटा	८ वटा
४.	कर्मचारी सेवा सुविधा समिति		३ वटा	५ वटा
५.	सम्पत्ति शुद्धीकरण अनुगमन समिति		४ वटा	४ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

- संस्थाको विद्यमान जोखिमको समीक्षा गरी सोको न्यूनीकरणका लागि व्यवस्थापनलाई आवश्यक र उपयुक्त सल्लाह सुझाव दिने ।
- नेपाल राष्ट्र बैंक लगायत अन्य नियामक निकायद्वारा जारी गरिएका निर्देशन, मार्ग निर्देशन, परिपत्र उपर समीक्षा गरी आवश्यक नीति तथा कार्यविधिहरूको निर्माण, परिमार्जन गरी कार्यान्वयन गर्ने ।
- आन्तरिक नियन्त्रण प्रणालीको पुनरावलोकन गर्नुका साथै व्यवस्थापनलाई आवश्यक सल्लाह सुझाव प्रदान गर्ने ।
- प्रचलित ऐन । नियम अनुसार संस्था सञ्चालनको लागि आवश्यक तथा आउने अन्य भैपरि कार्यहरू गर्ने ।

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

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

विषय	माध्यम	सार्वजनिक गरेको मिति		
		सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड	साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको	साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको
वार्षिक साधारण सभाको सूचना	राष्ट्रिय पत्रिका/संस्थाको वेबसाईट	-	२०८०/१०/२७	२०८०/१०/२४
विशेष साधारण सभाको सूचना	-	-	-	-
वार्षिक वित्तीय विवरण	राष्ट्रिय दैनिक पत्रिका	२०८१/०४/३०		
वार्षिक प्रतिवेदन	संस्थाको वेबसाईट	संस्थाको वेबसाईट	संस्थाको वेबसाईट	संस्थाको वेबसाईट
त्रैमासिक प्रतिवेदन	राष्ट्रिय पत्रिका/संस्थाको वेबसाईट	२०८१/०४/३० (चौथो त्रैमासिक)	२०८०/०७/२४, (प्रथम त्रैमासिक) २०८०/१०/२६, (दोश्रो त्रैमासिक)	२०८०/०७/२६, (प्रथम त्रैमासिक) २०८०/१०/२८, (दोश्रो त्रैमासिक)
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना			२०८१/०१/२९, (तेश्रो त्रैमासिक)	२०८१/०१/२८, (तेश्रो त्रैमासिक)
अन्य				



- (ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : कारवाही नभएको ।
- (ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :
साविक साधना लघुवित्त वित्तीय संस्था लि.: २०८० फाल्गुण १९ गते
साविक सबैको लघुवित्त वित्तीय संस्था लि.: २०८० फाल्गुण १९ गते

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

- (क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको: भएको
- (ख) सांगठनिक संरचना संलग्न गर्ने: यसै साथ संलग्न गरिएको छ ।
- (ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण (विभागीय प्रमुख सहित):

क्र.स.	नाम, थर	पद	शैक्षिक योग्यता	अनुभव
१.	श्री केशव कुमार पौडेल	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	३१ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
२.	श्री रेशम न्यौपाने	नायब प्रमुख कार्यकारी अधिकृत	एम.ए	२४ वर्ष बैंक तथा लघुवित्त क्षेत्रको कार्य अनुभव
३.	श्री पवन कुमार श्रेष्ठ	नायब महाप्रबन्धक	स्नातकोत्तर	२८ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
४.	श्री सिताराम पंडित	नायब महाप्रबन्धक	एम.ए	२१ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
५.	श्री सरिता ढकाल	सहायक महाप्रबन्धक	एम.ए	२४ वर्ष बैंक तथा लघुवित्त क्षेत्रको कार्य अनुभव
६.	श्री गंगापाल चौधरी	प्रमुख, जनशक्ति व्यवस्थापन विभाग	स्नातक	३० वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
७.	श्री रुपेश कुमार भ्ना	प्रमुख, वित्त व्यवस्थापन विभाग	स्नातक	१८ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
८.	श्री सन्तोष कुमार दत्त	प्रमुख, असुली तथा अनुगमन विभाग	स्नातक	२७ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
९.	श्री प्रल्हाद के.सी. कुँवर	प्रमुख, आन्तरिक लेखापरीक्षण विभाग	स्नातक	१६ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१०.	श्री सुर्य बहादुर बस्नेत	प्रमुख, योजना तथा रिसर्च विभाग	स्नातकोत्तर	१८ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
११.	श्री कोमल प्रसाद जोशी	प्रमुख, जोखिम व्यवस्थापन विभाग	स्नातकोत्तर	१५ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१२.	श्री प्रदिप कुमार घिमिरे	प्रमुख, सञ्चालन विभाग	स्नातक	१६ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१३.	श्री राम प्रसाद लामिछाने	प्रमुख, कर्जा प्रशासन विभाग	स्नातक	१३ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१४.	श्री रत्न प्रसाद अधिकारी	प्रमुख, कानून तथा अनुपालना विभाग	स्नातकोत्तर	१३ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१५.	श्री सुसन श्रेष्ठ	प्रमुख, तालिम विभाग	स्नातक	१२ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१६.	श्री महेश्वर लौडारी	प्रमुख, सामान्य सेवा विभाग	प्रमाण-पत्र	१८ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१७.	श्री मधु घर्ती	प्रमुख, व्यवसाय प्रवर्धन विभाग	स्नातक	१४ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१८.	श्री विजय सापकोटा	प्रमुख, सूचना प्रविधि विभाग	प्रमाण-पत्र	६ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव
१९.	श्री चिरन्जिवी चापागाँई	प्रमुख, कर्जा सुरक्षण तथा बीमा विभाग	स्नातक	८ वर्ष लघुवित्त क्षेत्रको कार्य अनुभव

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	कर्मचारी सेवा विनियमावली अनुसार भएको
व्यवस्थापन स्तरका कर्मचारीको संख्या:	१९ जना
कूल कर्मचारीको संख्या:	६०२ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ.व. ०८०/८१ मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	तालिम संख्या: ७७ सहभागी संख्या: १,६०७ (एउटै कर्मचारी एक भन्दा बढी तालिममा सहभागी)
आ. व. ०८०/८१ को कर्मचारी तालिम खर्च रु :	रु. ९१,४३,८९९।५५
कूल खर्चमा कर्मचारी खर्चको प्रतिशत :	२४।३१ प्रतिशत
कूल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२।७६ प्रतिशत

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	गरेको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/११/११
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८१/०७/३०
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८१/११/११
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	सातौँ वार्षिक साधारण सभा (आ.व. २०८०/०८१) मिति २०८० फागुन १९ गते
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	आन्तरिक रुपमा गर्ने गरिएको । वाह्य विज्ञ नियुक्त नगरिएको । संस्थाको आन्तरिक लेखापरीक्षण कार्यविधि अनुसार वार्षिक रुपमा र आवश्यकता परेको स्थानमा छिटो पनि गर्ने गरिएको ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	नाम	पद	योग्यता
	श्री प्रदिप सिग्देल(शर्मा)	संयोजक	स्नाकोत्तर
	श्री दिनेश अर्याल	सदस्य	स्नातक
	श्री प्रल्हाद के.सी. कुँवर	सदस्य सचिव	स्नातक



बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	बैठक बसेको मिति	उपस्थित संख्या
प्रति बैठक भत्ता रु. :	संयोजक/सदस्य: रु ५,००० सदस्य सचिव: रु एक दिनको दैनिक भत्ता बराबर	
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	प्रत्येक त्रैमास समाप्त पछि बसेको सञ्चालक समितिको बैठकमा पेश गर्ने गरिएको ।	

अ) साबिक साधना लघुवित्त वित्तीय संस्था लिमिटेड तर्फको :

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	नाम	पद	योग्यता
	श्री लक्ष्मी प्रसाद दुवाल	संयोजक	सि.ए.
	श्री दिनेश अर्याल	सदस्य	स्नातक
	श्री सुसन श्रेष्ठ	सदस्य सचिव	स्नातक
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	बैठक बसेको मिति	उपस्थित संख्या	
	२०८०/०४/२४	३ जना	
	२०८०/०७/२९	३ जना	
	२०८०/०९/२०	३ जना	
	२०८०/१०/२३	३ जना	
	२०८१/०१/२९	३ जना	
प्रति बैठक भत्ता रु. :	नरहेको		
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	प्रत्येक त्रैमास समाप्त पछि बसेको सञ्चालक समितिको बैठकमा पेश गर्ने गरिएको ।		

आ) साबिक सबैको लघुवित्त वित्तीय संस्था लिमिटेड तर्फको :

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	नाम	पद	योग्यता
	श्री सुषमा द्विवेदी	संयोजक	स्नातक
	श्री जिवमूर्ति पन्त	सदस्य	स्नातक
	श्री कोमल प्रसाद जोशी	सदस्य सचिव	स्नाकोत्तर
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	बैठक बसेको मिति	उपस्थित संख्या	
	२०८०/०४/०६	३ जना	
	२०८०/०५/०९	३ जना	
	२०८०/०५/३०	३ जना	
	२०८०/०८/०८	३ जना	
	२०८०/०८/२२	३ जना	
	२०८०/०९/१७	३ जना	
	२०८०/११/०४	३ जना	
	२०८१/०३/३०	३ जना	

प्रति बैठक भत्ता रु. :	संयोजक/सदस्य: रु ४,५०० सदस्य सचिव: रु २,०००
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	प्रत्येक त्रैमास समाप्त पछि, बसेको सञ्चालक समितिको बैठकमा पेश गर्ने गरिएको ।

७. अन्य विवरण :

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

परिपालन अधिकृतको नाम : रत्न प्रसाद अधिकारी
पद : अधिकृत
मिति : २०८१।१२।०६
संस्थाको छाप :

प्रमाणित गर्ने
(प्रबिण बराल)
प्रोप्राईटर
बि. पि. एण्ड एसोशिएट्स काठमाण्डौं
UDIN No. 250325CA0103757fqA

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८१।१२।०६



BP Associates
CHARTERED ACCOUNTANTS

Gyaneswar-30, Kathmandu
+977-01-4416163
contact@bpbfinadv.com.np
www.bpbfinadv.com.np

Independent Auditor's Report

To the Shareholders,
Sampada Laghubitta Bittiya Sanstha Limited.

Report on the Audit of the Financial Statements

Qualified Opinion:

We have audited the accompanying financial statements of Sampada Laghubitta Bittiya Sanstha Limited ("Microfinance" or "SMPDA"), which comprise the statement of financial position as of Aashadh 31, 2081 (July 15, 2024), the statement of profit or loss (including other comprehensive income), the statement of changes in equity, and the statement of cash flows for the year then ended, along with a summary of significant accounting policies and other explanatory information.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the financial statements present fairly, in all material respects, the financial position of SMPDA as at Aashadh 31, 2081 (July 15, 2024) and its financial performance and cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carveouts, comply with Companies Act, 2063 and Bank and Financial Institutions Act, 2073.

Basis for Qualified Opinion:

The Company has not conducted actuarial valuation of its defined benefit obligations and other long term employee benefits as required by NAS 19-Employee Benefits. Consequently, we were unable to determine whether any adjustments might be necessary concerning employee benefit obligations, related expenses, and disclosures.

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 and have fulfilled our other ethical responsibilities in accordance with the ICAN's Code of Ethics for Professional Accountants.

Key Audit Matter: Our Assessment of risks of material misstatements

Key audit matters are those matter that, in our professional judgement, were of most significance in the audit of the financial statements and include the most significant assessed risks of material misstatement (whether or not due to fraud), identified, including those which had the greatest effect on: the overall audit strategy, the allocation of resources in the audit, and directing the efforts of the engagement team. We summarize below the key audit matters together with our keys audit procedures to address those matters and, as required for the public interest entities.

BP Associates
CHARTERED ACCOUNTANTS



<p>The SMPDA's key financial accounting and reporting processes are highly dependent on the automated control over the SMPDA's IT system. There is a risk that gaps in the change management, segregation of duties or users access management controls (in relation to key financial accounting and reporting systems) may undermine our ability to place some reliance thereon in our audit.</p>	<p>rights on the accounting and reporting system of SMPDA.</p> <p>b) We obtained and inspected the change management process and, for a sample of changes in inputs and control functions on the systems, has been reviewed to confirm that changes had been performed in line with approved decisions.</p> <p>c) We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculation.</p> <p>We considered the change management, segregation of duties controls and outputs in relation to financial accounting and reporting systems to be acceptable.</p>
<p>Loan Loss Provision As per NRB Unified Directives for Microfinance, the company shall measure impairment loss on loans and advances at the higher of:</p> <p>a) Amount derived as per norms prescribed by Nepal Rashtra Bank for loan loss provisioning, and b) Amount determined as per para 63 of NAS 39 adopting incurred loss model.</p> <p>As per norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status on loans and advances as well as utilization of loan, status of collateral and status of borrower, etc.</p> <p>As per NAS 39 read with NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogenous groups of loans that are not considered individually significant. The impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experience of portfolios.</p> <p>The calculation of loan loss provision is regarded as a key audit matter</p>	<p>Our procedures regarding verification of impairment of loans and advances included:</p> <p>a. Reviewed the NRB 2.2 report and tallied with the overdue status of report.</p> <p>b. Reviewed sample credit files for loan utilization, borrower credit history and physical verification of collateral (if applicable) of the loan.</p> <p>c. Grouping of homogenous group of loans were assessed on the basis of nature and purposes of loans and data of historical loss experience in portfolios in portfolios are assessed on the basis of past due data from the system software as well as data of loan loss provisions of the defined group in the past.</p>
<p>Business Combination The Company completed a business combination during the year, which involved the acquisition of Sabaiko Laghubitta Bittiya Santha Limited. This transaction required significant judgment in determining the fair value of identifiable assets</p>	<p>Our procedures include:</p> <p>a. We reviewed the purchase agreement and assessed the accounting treatment of the business combination in accordance with relevant financial reporting standards.</p>


BP Associates
CHARTERED ACCOUNTANTS



<p>acquired and liabilities assumed. As the business combination was conducted based on a 1:1 swap ratio, no goodwill was recognized. The valuation of assets and liabilities still required careful consideration of factors such as future cash flows, discount rates, and market assumptions. Given the financial significance and the complexity of the accounting treatment, this was identified as a key audit matter.</p>	<p>b. We evaluated management's process for identifying and valuing the assets acquired and liabilities assumed.</p> <p>c. We confirmed whether the accounting for business combination was in accordance with NFRS 3- Business Combination together with Explanatory Note on Accounting for Business Combination issued by The Institute of Chartered Accountants of Nepal on 2079/04/15.</p> <p>d. We verified that no goodwill was recognized due to the 1:1 swap ratio and assessed the adequacy of disclosures related to the business combination in the financial statements.</p>
--	--

Other Matters

Erstwhile Sadhana Laghubitta Bittiya Sanstha Limited acquired Sabaiko Laghubitta Bittiya Sanstha Limited and the joint operations commenced from 30 Ashadh 2081 under the name Sampada Laghubitta Bittiya Sanstha Limited. The financial statements of SMPDA as at 31 Ashadh 2081 include the details of Sabaiko Laghubitta Bittiya Sanstha Ltd as at 29 Ashadh 2081, which were not audited by us.

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

The directors are responsible for the other information such as "Report of Board of Directors/Chairman's statements" to be presented in the "Sampada Laghubitta Bittiya Sanstha Limited" Annual Report and Accounts for FY 2080/81 (2023-24). Our opinion on the Financial Statements does not cover that other information and, accordingly, we do not express any form of assurance or conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the management has provided written representations that final version of the documents will be provided when available.

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

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

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

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

Handwritten signature and stamp of the auditor. The stamp reads "EP Associates" and "CERTIFIED ACCOUNTANTS".

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

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

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

Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit,






- ii. The accounts and records of the Microfinance has been maintained as required by law,
- iii. Financial statements are in agreement with the books of account maintained by the Microfinance,
- iv. During the financial year, a total amount of Rs. 1,55,90,937 was misappropriated by various employees of the Microfinance. The amount has been fully provided for.
- v. The capital fund, risk bearing fund and the provision for probable impairment of asset of the Microfinance are adequate as per the directives issued by Nepal Rashtra Bank.
- vi. In our opinion and to the best of our information and according to the explanation given to us, the Board of Directors, the representative or any employee of the SMPDA has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Microfinance deliberately or acted in a manner that would jeopardize the interest and security of the Microfinance.
- vii. The operations of the Microfinance were within its jurisdiction,
- viii. The Microfinance has not acted in a manner to jeopardize the interest and security of the depositors and investors
- ix. The Microfinance has a centralized core accounting system and details received from branches of the Microfinance though the statements are independently not audited, were adequate for the purpose of our audit.
- x. The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per the NRB Directives.

For B.P. Associates,
Chartered Accountants



Prabin Baral, FCA
Proprietor
UDIN: 250224CA01037ngzN6

B.P. Associates
CHARTERED ACCOUNTANTS

Date: 11 Falgun, 2081
Place: Kathmandu, Nepal



Sampada Laghubitta Bittiya Sanstha Ltd.
Statement of Financial Position

As on 31st Ashadh, 2081

Amount in NPR

Particulars	Note	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Assets			
Cash and Cash Equivalents	4.1	39,97,09,064.83	12,11,39,571.16
Statutory Balances & due from Nepal Rastra Bank	4.2	4,96,11,403.76	2,65,33,333.34
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Co-operatives	4.6	-	-
Loans and Advances to Customers	4.7	9,75,41,58,386.35	5,08,80,28,137.42
Investment Securities	4.8	-	-
Current Tax Assets	4.9	1,52,22,010.20	83,58,051.45
Investment Property	4.10	-	-
Property and Equipment	4.11	8,42,49,642.73	5,43,93,064.17
Goodwill and Intangible Assets	4.12	6,37,665.23	5,92,787.69
Deferred Tax Assets	4.13	1,98,39,518.72	73,52,013.35
Other Assets	4.14	1,97,91,068.93	37,04,818.29
Total Assets		10,34,32,18,760.74	5,31,01,01,776.87
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	2,54,32,13,058.09	1,28,37,85,337.98
Borrowings	4.19	6,56,28,54,913.37	3,40,04,02,076.43
Current Tax Liabilities	4.9	-	18,37,500.00
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	26,34,28,918.77	11,80,34,152.69
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		9,36,94,96,890.23	4,80,40,59,067.10
Equity			
Share Capital	4.24	70,08,58,345.00	38,22,58,345.00
Share Premium		-	-
Retained Earnings		(4,47,50,522.41)	(1,40,96,044.85)
Reserves	4.25	31,76,14,047.93	13,78,80,409.61
Total Equity		97,37,21,870.51	50,60,42,709.77
Total Liabilities and Equity		10,34,32,18,760.74	5,31,01,01,776.87
Contingent Liabilities and Commitments	4.26	-	-
Net Assets Value per share		138.93	132.38

As per our report of even date

.....
Krishna Bahadur Thapa
Chairperson

.....
Dr. Narahari Dhakal
Director

.....
Jiba Moorti Pant
Director

.....
Pradeep Sigdel Sharma
Director

.....
Prabin Baral, FCA
Proprietor
B.P. Associates
Chartered Accountant

.....
Shyam Prasad Shrestha
Director

.....
Dinesh Aryal
Director

.....
Keshab Kumar Paudel
Chief Executive Officer

.....
Rupesh Kumar Jha
Chief Finance Officer

Date : 2081.11.11
Place Kathmandu



Sampada Laghubitta Biyttiya Sanstha Ltd.
Statement of Profit or Loss

For the year ended 31st Ashadh, 2081

Amount in NPR

Particulars	Note	FY 2080/81	FY 2079/80
Interest Income	4.27	78,84,53,811.20	77,35,13,783.08
Interest Expense	4.28	48,77,84,848.00	52,82,12,598.14
Net Interest Income		30,06,68,963.20	24,53,01,184.94
Fee and Commission Income	4.29	6,08,74,118.10	5,84,73,763.23
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		6,08,74,118.10	5,84,73,763.23
Net Interest, Fee and Commission Income		36,15,43,081.30	30,37,74,948.17
Net Trading Income	4.31	-	-
Other Operating Income	4.32	8,45,896.44	7,78,746.21
Total Operating Income		36,23,88,977.74	30,45,53,694.38
Impairment Charge/ (Reversal) for Loans and Other Losses	4.33	1,75,56,685.37	4,05,66,406.98
Net Operating Income		34,48,32,292.37	26,39,87,287.40
Operating Expense			
Personnel Expenses	4.34	16,48,39,565.53	16,17,13,367.68
Other Operating Expenses	4.35	6,30,11,732.70	6,75,87,756.56
Depreciation & Amortisation	4.36	1,86,18,098.72	1,72,95,984.56
Operating Profit		9,83,62,895.41	1,73,90,178.60
Non Operating Income	4.37	-	2,62,495.49
Non Operating Expense	4.38	-	-
Profit Before Income Tax		9,83,62,895.41	1,76,52,674.09
Income Tax Expense	4.39		
Current Tax		3,09,58,744.77	95,08,682.80
Deferred Tax		(60,16,939.38)	(21,51,377.88)
Profit for the Year		7,34,21,090.02	1,02,95,369.17
Profit Attributable to:			
Equity-holders of the Financial Institution		7,34,21,090.02	1,02,95,369.17
Non-controlling interest		-	-
Profit for the Year		7,34,21,090.02	1,02,95,369.17
Earnings per Share			
Basic Earnings per Share		10.48	2.69
Diluted Earnings per Share		10.48	2.69

As per our report of even date

.....
Krishna Bahadur Thapa
Chairperson

.....
Dr. Narahari Dhakal
Director

.....
Jiba Moorti Pant
Director

.....
Pradeep Sigdel Sharma
Director

.....
Prabin Baral, FCA
Proprietor
B.P. Associates
Chartered Accountant

.....
Shyam Prasad Shrestha
Director

.....
Dinesh Aryal
Director

.....
Keshab Kumar Paudel
Chief Executive Officer

.....
Rupesh Kumar Jha
Chief Finance Officer

Date : 2081.11.11
Place Kathmandu



Sampada Laghubitta Biyttiya Sanstha Ltd.
Statement of Comprehensive Income

For the year ended 31st Ashadh, 2081

Amount in NPR

Particulars	Note	FY 2080/81	FY 2079/80
Profit for the year		7,34,21,090.02	1,02,95,369.17
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			8,11,054.32
Actuarial gains/(losses) on defined benefit plans			24,80,900.00
Income tax relating to above items		-	(9,87,586.30)
Net other comprehensive income that will not be reclassified to profit or loss		-	23,04,368.02
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge			
Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-
Income tax relating to above items		-	-
Reclassify to profit or loss		-	-
Net other comprehensive income that are or may be reclassified to profit or loss		-	-
Other Comprehensive Income for the year, Net of Income Tax		-	23,04,368.02
Total Comprehensive Income for the Year		7,34,21,090.02	1,25,99,737.19
Total Comprehensive Income attributable to:			
Equity-holders of the Financial Institution		7,34,21,090.02	1,25,99,737.19
Non-controlling interest		-	-
Total Comprehensive Income for the Period		7,34,21,090.02	1,25,99,737.19

As per our report of even date

.....
Krishna Bahadur Thapa
Chairperson

.....
Dr. Narahari Dhakal
Director

.....
Jiba Moorti Pant
Director

.....
Pradeep Sigdel Sharma
Director

.....
Prabin Baral, FCA
Proprietor
B.P. Associates
Chartered Accountant

.....
Shyam Prasad Shrestha
Director

.....
Dinesh Aryal
Director

.....
Keshab Kumar Paudel
Chief Executive Officer

.....
Rupesh Kumar Jha
Chief Finance Officer

Date : 2081.11.11
Place Kathmandu



Sampada Laghubitta Bittiya Sanstha Ltd.
Statement of Changes in Equity

For the year ended 31st Ashadh, 2081

Particulars	Amount in NPR									
	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 01, 2079	32,12,25,500.00	-	6,64,81,492.84	-	3,50,60,683.92	-	-	7,11,42,455.07	64,26,674.38	50,03,36,806.21
Comprehensive Income for the year										
Profit for the year	-	-	-	-	-	-	-	1,02,95,369.17	-	1,02,95,369.17
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	-	-	-	-	-	-	-	-	23,04,368.02	23,04,368.02
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	-	-	1,02,95,369.17	23,04,368.02	1,25,99,737.19
Transfer to Reserves during the year	-	-	-	-	-	-	-	(47,79,826.22)	47,79,826.22	-
General Reserve	-	-	20,59,073.83	-	-	-	-	(20,59,073.83)	-	-
Regulatory Reserve	-	-	-	-	2,40,79,901.33	-	-	(2,40,79,901.33)	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	-	-
Contribution to the Fund	-	-	-	-	-	-	-	-	-	-
Expense from the Fund	-	-	-	-	-	-	-	2,36,130.00	(33,11,610.94)	(30,75,480.94)
Transactions with Owners, directly recognized in Equity										
Share Issued	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	(6,06,097.69)	-	(6,06,097.69)
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	6,10,32,845.00	-	-	-	-	-	-	(6,10,32,845.00)	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(32,12,255.00)	-	(32,12,255.00)
Other	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	6,10,32,845.00	-	20,59,073.83	-	2,40,79,901.33	-	-	(8,52,38,499.91)	37,72,583.31	57,05,903.56
Balance at Ashadh 31, 2080	38,22,58,345.00	-	6,85,40,566.68	-	5,91,40,585.25	-	-	(1,40,96,044.85)	1,01,99,257.68	50,60,42,709.77



Sampada Laghubitta Bitytiya Sanstha Ltd.
Statement of Changes in Equity

For the year ended 31st Ashadh, 2081

Particulars	Amount in NPR									
	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 01, 2080	38,22,58,345.00	-	6,85,40,566.68	-	5,91,40,585.25	-	-	(1,40,96,044.85)	1,01,99,257.68	50,60,42,709.77
Comprehensive Income for the year										
Profit for the year	-	-	-	-	-	-	-	7,34,21,090.02	-	7,34,21,090.02
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year								7,34,21,090.02	-	7,34,21,090.02
Transfer to Reserves during the year								(1,62,26,617.00)	1,62,26,617.00	-
General Reserve			1,46,84,218.00					(1,46,84,218.00)		-
Regulatory Reserve					3,30,77,890.89			(3,30,77,890.89)		-
Transfer from Reserves during the year									7,452.00	7,452.00
Contribution to the Fund									(18,80,480.00)	(18,80,480.00)
Expense from the Fund										
Transactions with Owners, directly recognized in Equity										
Share Issued										
Share Based Payments										
Dividend to Equity-Holders										
Bonus Shares Issued										
Adjustment due to Business Combination	31,86,00,000.00		6,12,22,625.87		5,42,09,126.71			(4,07,58,728.70)	21,86,187.83	39,54,59,211.72
Cash Dividend Paid										
Other										
Total Contributions by and Distributions	31,86,00,000.00		7,59,06,843.87		8,72,87,017.60			(3,06,54,477.57)	1,65,39,776.83	46,76,79,160.74
Balance at Ashadh 31, 2081	70,08,58,345.00	-	14,44,47,410.55	-	14,64,27,602.85	-	-	(4,47,50,522.41)	2,67,39,034.52	97,37,21,870.51

.....	Prabin Baral, FCA Proprietor
.....	B.P. Associates Chartered Accountant
.....	Pradeep Sigdel Sharma Director
.....	Jilba Moorti Pant Director
.....	Dr. Narahari Dhakal Director
.....	Krishna Bahadur Thapa Chairperson
.....	Dinesh Aryal Director
.....	Shyam Prasad Shrestha Director
.....	Keshab Kumar Paudel Chief Executive Officer
.....	Rupesh Kumar Jha Chief Finance Officer

Date : 2081.11.11
Place Kathmandu



Sampada Laghubitta Biyytiya Sanstha Ltd.
Statement of Cash Flows

For the year ended 31st Ashadh, 2081

Amount in NPR

Particulars	FY 2080/81	FY 2079/80
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	73,65,78,517.15	74,33,03,852.91
Fee and Other Income Received	6,08,74,118.10	5,95,15,004.93
Dividend Received		-
Receipts from Other Operating Activities	8,45,896.44	-
Interest Paid	(48,77,84,848.00)	(52,20,77,800.65)
Commissions and Fees Paid		-
Cash Payment to Employees	(16,48,39,565.53)	(16,17,13,367.68)
Other Expenses Paid	(6,30,11,732.70)	(6,78,86,634.71)
Operating Cash Flows before Changes in Operating Assets and Liabilities	8,26,62,385.46	5,11,41,054.80
(Increase) Decrease in Operating Assets		
Due from Nepal Rastra Bank		-
Placement with Banks and Financial Institutions		-
Other Trading Assets		-
Loans and Advances to Bank and Financial Institutions		-
Loans and Advances to Customers	(4,61,75,14,976.51)	34,06,02,938.77
Other Assets	(3,03,82,914.38)	(8,76,425.77)
Increase (Decrease) in Operating Liabilities		
Due to Banks and Financial Institutions		-
Due to Nepal Rastra Bank		-
Deposit from Customers	1,25,94,27,720.11	(5,84,05,088.37)
Borrowings	3,16,24,52,836.94	(28,04,14,399.02)
Other Liabilities	11,25,13,552.70	(3,09,93,523.12)
Net Cash Flow from Operating Activities before Tax Paid	(3,08,41,395.69)	2,10,54,557.29
Income Tax Paid	(3,96,60,203.52)	(87,32,548.28)
Net Cash Flow from Operating Activities	(7,05,01,599.21)	1,23,22,009.01
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities		-
Receipts from Sale of Investment Securities		-
Purchase of Property and Equipment	(1,56,38,341.43)	(44,71,046.61)
Receipts from Sale of Property and Equipment		-
Purchase of Intangible Assets		-
Purchase of Investment Properties		-
Receipts from Sale of Investment Properties		-
Interest Received		-
Dividend Received		-
Net Cash Used in Investing Activities	(1,56,38,341.43)	(44,71,046.61)
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	31,86,00,000.00	-
Dividends Paid		(32,12,255.00)
Interest Paid		-
Other Receipts/Payments	6,91,87,504.73	2,62,495.49
Net Cash from Financing Activities	38,77,87,504.73	(29,49,759.51)
Net Increase (Decrease) in Cash and Cash Equivalents	30,16,47,564.09	49,01,202.89
Cash and Cash Equivalents at Shrawan 01, 2080	14,76,72,904.50	14,27,71,701.61
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Ashadh 31, 2081	44,93,20,468.59	14,76,72,904.50

As per our report of even date

Krishna Bahadur Thapa
Chairperson

Dr. Narahari Dhakal
Director

Jiba Moorti Pant
Director

Pradeep Sigdel Sharma
Director

Prabin Baral, FCA
Proprietor
B.P. Associates
Chartered Accountant

Shyam Prasad Shrestha
Director

Dinesh Aryal
Director

Keshab Kumar Paudel
Chief Executive Officer

Rupesh Kumar Jha
Chief Finance Officer

Date : 2081.11.11
Place Kathmandu



Sampada Laghubitta Biyytiya Sanstha Ltd.
Statement of Distributable Profit or Loss

For the year ended 31st Ashadh, 2081
(As per NRB Regulation)

Particulars	FY 2080/81	FY 2079/80
Opening balance in Retained Earnings	(1,40,96,044.85)	7,11,42,455.07
Adjustments:		
a. Cash Dividend Paid	-	(32,12,255.00)
b. Bonus Shares issued	-	(6,10,32,845.00)
c. Share issue expenses	-	(6,06,097.69)
d. Transfer from CSR Fund	6,71,887.00	2,36,130.00
e. Transfer from Client Protection Fund	-	
Balance in Retained Earnings after aforementioned appropriations (A)	(1,34,24,157.85)	65,27,387.38
Net profit or (loss) as per statement of profit or loss	7,34,21,090.02	1,02,95,369.17
Appropriations:		
a. General reserve	1,46,84,218.00	20,59,073.83
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	7,34,210.90	1,02,953.69
e. Employees' training fund	-	-
f. Client Protection Fund	7,34,210.90	1,02,953.69
g. Other		
Other Reserves (Restructured LLP Adjustment)	1,47,58,195.20	21,70,337.58
Other Reserves (Employee Training Fund)	-	24,03,581.26
Profit or (loss) before regulatory adjustment	4,25,10,255.02	34,56,469
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(3,26,81,435.25)	(1,90,32,256.01)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(60,16,939.38)	(73,52,013.35)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	23,04,368.02
i. Other (+/-)	56,20,483.75	-
Distributable profit or (loss) for the year (B)	94,32,364.13	(2,06,23,432.22)
Transfer from merger(C)	(4,07,58,728.70)	
Closing balance in retained earnings (A+B+C)	(4,47,50,522.41)	(1,40,96,044.85)

As per our report of even date

.....
Krishna Bahadur Thapa

.....
Dr. Narahari Dhakal

.....
Jiba Moorti Pant

.....
Pradeep Sigdel Sharma

.....
Prabin Baral, FCA
Proprietor
B.P. Associates
Chartered Accountant

.....
Shyam Prasad Shrestha

.....
Dinesh Aryal

.....
Keshab Kumar Paudel

.....
Rupesh Kumar Jha

Date : 2081.11.11

Place Kathmandu



Sampada Laghubitta Bittiya Sastha Limited

Notes to the Financial Statements

For the period ended 31st Ashadh 2081

1. Reporting Entity

Sampada Laghubitta Bittiya Sanstha Ltd. ("The Microfinance") is a newly formed entity resulting from the merger of **Sadhana Laghubitta Bittiya Sanstha Limited** and **Sabaiko Laghubitta Bittiya Sanstha Limited**. The joint operation commenced on **July 14, 2024**. The merged institution continues as a national-level microfinance institution, licensed by Nepal Rastra Bank as a 'D' class financial institution, aimed at providing financial services to underserved populations across Nepal. The microfinance has its registered central office at Bandipur Rural Municipality 1, Tanhun Nepal. The microfinance is operating as a D Class licensed financial institution as per Bank and Financial Institution Act, 2073. The Microfinance is a limited liability company having its shares listed on Nepal Stock Exchange with trading code "SMPDA".

Prior to the merger, Sadhana operated 93 branches serving 104,661 households, while Sabaiko managed over 90 branches, reaching 76,241 households in unbanked communities. Following the merger, the combined entity has grown to 183 branches across all seven provinces. By the end of this fiscal year, the microfinance institution is serving 177,902 households through its expanded network. Its mission focuses on enhancing access to financial services for poor and marginalized women, fostering a culture of saving, promoting income generation, supporting micro-enterprise development, and providing social security services to its members.

Being D Class licensed institution, major activities of the microfinance include deprived sector lending under the group guarantee without collateral in order to enhance economic and social factors of the members. Also, the microfinance provides microenterprise loan (collateral loan) to its members within the limit as prescribed by Nepal Rastra Bank from time to time. The major sources of fund are savings from members along with loan from other BFIs and Equity holders' fund.

2. Basis of Preparation

The financial statements of the Bank have been prepared on 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) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2081. The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income shown in a single statement, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts.

2.1. Statement of Compliance

The separate financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) of Institute of Chartered Accountants of Nepal. Consolidated financial statements have not been prepared since the microfinance does not have any investments in entities classified as associate, subsidiary or a joint arrangement. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2081 as made applicable by the Nepal Rastra Bank.

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

2.2. Reporting Period and Approval of Financial Statements

The microfinance follows the Nepalese financial year based on the Nepali calendar, starting from the 1st Shrawan and ending on the last day of Ashadh. The current year period refers to the 1st Shrawan 2080 to the 31st Ashadh 2081 as per the Nepalese calendar, and the corresponding previous year period is from the 1st Shrawan 2079 to the 31st Ashadh 2080, as per the Nepalese calendar, along with the

necessary and related notes.

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

These financial statements were authorized for issue by the Board of Directors as on 2081.11.11 and recommended for the approval by shareholders in the 8th Annual General Meeting.

2.3. Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates. The financial information presented has been rupee except where otherwise stated.

2.4. Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively in current and future periods.

2.5. Change in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements.

2.6. New Standards issued but not yet effective

NFRS-9, Financial Instrument replaces the existing standard relating to Financial Instrument which provides guidelines for expected credit loss model for impairment of the financial assets. This standard is neither issued nor made applicable by the Institute of Chartered Accountants of Nepal (ICAN). Thus, the financial assets are recognized, measured, presented and disclosed using NAS-32 Financial Instrument- Presentation, NAS-39 Financial Instrument-Recognition and Measurements and NFRS-7 Financial Instrument- Disclosure.

2.7. New Standards and Interpretation not adopted

- IFRS-9 has been internationally made applicable by International Accounting Standard Board from 1st January 2018 but the same has not been adopted by the ICAN. Thus, this standard was not considered in the financial statement.
- Other amendments in existing standards and interpretations issued by IASB are not adopted as those are not notified by ICAN.

2.8. Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

2.9. Adoption of New and Revised Standard on Lease

In the current year, the Microfinance has applied NFRS 16 Leases (as issued by the ASB) that is effective for annual periods that begin on or after 1 Shrawan 2078.

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



financial statements is described below.

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

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

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

Impact of New Definition of a Lease

The Group has made use of the practical expedient available on transition to NFRS 16 not to reassess whether a contract is or contains a lease. Accordingly, the definition of a lease in accordance with NAS 17 and IFRIC 4 will continue to be applied to those leases entered or changed before 1 Shrawan 2076.

The change in definition of a lease mainly relates to the concept of control. NFRS 16 determines whether a contract contains a lease on the basis of whether the customer has the right to control the use of an identified asset for a period of time in exchange for consideration. This is in contrast to the focus on ‘risks and rewards’ in NAS 17 and IFRIC 4.

The Microfinance applies the definition of a lease and related guidance set out in NFRS 16 to all lease contracts entered into or changed on or after 1 Shrawan 2078. In preparation for the first-time application of NFRS 16, the Microfinance has carried out an implementation project. The project has shown that the new definition in NFRS 16 will not significantly change the scope of contracts that meet the definition of a lease for the Microfinance.

Former operating leases

NFRS 16 changes how the Microfinance accounts for leases previously classified as operating leases under NAS 17, which were off balance sheet.

Applying NFRS 16, for all leases (except as noted below), the Microfinance:

- Recognizes right-of-use assets and lease liabilities in the consolidated statement of financial position, initially measured at the present value of the future lease payments, with the right-of-use asset adjusted by the amount of any prepaid or accrued lease payments in accordance with NFRS 16:C8(b)(ii)
- Recognizes depreciation of right-of-use assets and interest on lease liabilities in the consolidated statement of profit or loss;
- Separates the total amount of cash paid into a principal portion (presented within financing activities) and interest (presented within financing activities) in the consolidated statement of cash flows.

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

For short-term leases (lease term of 12 months or less) and leases of low-value assets, the Microfinance has opted to recognize a lease expense on a straight-line basis as permitted by NFRS 16. This expense is presented within ‘Note 4.35- Other operating expenses’ in the statement of profit or loss.

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

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

3. Significant Accounting Policies

3.1. Basis of Measurement

The Financial Statements of Microfinance have been prepared on the historical cost basis, except for the following material items:

Items	Basis of Measurement
Retirement Benefit Obligations	Present value of defined benefit obligations less the fair value of the plan assets

Other Long Term Employee Benefits Obligations	Present value of defined benefit obligations less the fair value of the plan assets
---	---

3.2. Basis of Consolidation

Business combinations are accounted for using the acquisition method in line with the NFRS 3 "Business Combination". The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is tested annually for impairment. Any gain on a bargain purchase is recognized in profit or loss immediately. Transaction costs are expensed as incurred, except if they are related to the issue of debt or equity securities.

The microfinance doesn't have any interest in other entities requiring consolidation as per NFRS 10 Consolidated Financial Statements.

3.3. Cash & Cash Equivalent

The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the microfinance in the management of its short-term commitments.

Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under **Note 4.1.**

3.4. Financial Assets and Financial Liabilities

3.4.1 Recognition

The Microfinance recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to the statement of profit and loss as and when incurred.

3.4.2 Classification and Measurement

The financial assets and liabilities are subsequently measured at amortized cost or fair value on the basis of business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

3.4.2.1 Financial assets

Financial assets are classified under three categories as required by NFRS 9, namely:

a. Measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.

b. Measured at fair value through OCI:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are held as long-term strategic investments and not for trading for which the Microfinance makes an irrevocable election to carry the changes in fair value of the instrument



through OCI are measured at Fair Value through other Comprehensive Income.

c. Measured at fair value through profit or loss:

The Microfinance classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either Financial Assets at amortized cost or Financial Assets at FVTOCI, is classified as Financial Assets at FVTPL.

3.4.2.2 Financial Liabilities

Financial liabilities are classified under two categories as required by NFRS 9, namely:

a. Financial liabilities at fair value through profit or loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized at profit or loss.

b. Financial liabilities measured at amortized cost:

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

3.4.3 De-recognition

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual rights to receive the cash flows from the asset.

A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.

3.4.4 Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The Microfinance follows three levels of the fair-value-hierarchy as described below:

- Level 1:** Quoted (unadjusted) prices for identical assets or liabilities in active markets;
- Level 2:** Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and
- Level 3:** Significant inputs to the fair value measurement are unobservable.

3.4.5 Impairment

The Microfinance reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgement is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provisions made.

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

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

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

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

- General Loan (Group Basel)
- Discipline Loan (Group Basel)
- Emergency Loan (Group Basel)
- Hydro Electricity Share Loan (Group Basel)
- Disaster Risk Reduction Loan (Group Basel)
- Youth Self Employment Concessional Loan (Group Basel)
- Seasonal Loan (Group Basel)
- Micro Enterprise Loan (Collateral)
- Housing Loan (Collateral)
- Disaster Risk Reduction Loan (Collateral)

Carveout adopted for assessment of impairment charge

The Microfinance has opted to apply carveout on impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB directive, higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparison of Impairment as per NFRS and NRB:

Particulars	As at 31 st Ashadh 2081	As at 31 st Ashadh 2080
LLP as per NRB Directives	14,16,05,397.32	6,92,47,466.16
Impairment as per NFRS	13,81,42,077.33	6,33,39,274.45

Loan Loss Provision as per NRB directives has been presented herewith:

Particulars	Loans and Advances As at 31 st Ashadh 2081			As at 31 st Ashadh 2080
	Insured	Uninsured	Total	
Performing Loan and Advances	9,21,11,08,779.23	1,98,64,138.66	9,23,09,72,917.89	4,88,97,50,494.91
Pass Loan	7,41,14,30,312.19	57,11,412.49	7,41,71,41,724.68	3,53,06,90,038.97
Watch List	38,21,95,293.95	8,73,119.86	38,30,68,413.81	11,39,05,653.67
Restructured / Rescheduled	1,41,74,83,173.09	1,32,79,606.31	1,43,07,62,779.40	1,24,51,54,802.27
Non-Performing Loan and Advances	44,92,95,570.42	1,63,09,854.04	46,56,05,424.46	19,59,90,454.61
Sub-standard	13,98,48,496.04	1,83,231.37	14,00,31,727.41	1,43,21,788.93
Doubtful	9,08,35,935.19	-	9,08,35,935.19	9,22,77,039.05
Loss	21,86,11,139.19	1,61,26,622.67	23,47,37,761.86	8,93,91,626.63
Total Loan and Advances	9,66,04,04,349.65	3,61,73,992.70	9,69,65,78,342.35	5,08,57,40,949.52
Total Loan Loss Provision	12,46,51,082.11	1,69,54,315.21	14,16,05,397.32	6,92,47,466.16
Pass Loan	2,40,87,168.37	74,248.38	2,41,61,416.75	1,16,77,789.38
Watch List	47,77,444.16	43,655.99	48,21,100.15	14,73,754.92
Restructured / Rescheduled	1,77,18,551.59	6,63,980.33	1,83,82,531.92	1,58,95,633.73
Sub-standard	87,40,532.05	45,807.84	87,86,339.89	10,27,652.73
Doubtful	1,13,54,493.50	-	1,13,54,493.50	1,22,18,187.25
Loss	5,46,52,785.44	1,61,26,622.67	7,07,79,408.11	2,69,54,448.15
Additional LLP as per NRB	33,20,107.00	-	33,20,107.00	-

3.5 Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with



counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income'. However, the Microfinance does not have such assets to be recognized as trading assets as on 31st Ashadh, 2081.

3.6 Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on 31st Ashadh, 2081.

3.7 Property, Plant and Equipment

Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Depreciation: Rate applied is charged as per NAS-16

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

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

Type of Asset	Useful Life	Depreciation Rate
Office Equipment	5 Years	20.00%
Furniture & Fixture	8 Years	12.50%
Leasehold Assets	8 Years	12.50%
Computer & Accessories	5 Years	20.00%
Plant and Machinery	8 Years	12.50%
Vehicles	10 Years	10.00%
Other - Assets	5 Years	20.00%

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

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

Assets with costs less than NPR 3,000 are charged off on purchase as revenue expenditure.

Gains and losses on disposals are included in the Statement of Profit or Loss.

3.8 Goodwill/Intangible Assets

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. 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 value may be impaired.

Intangible assets are recognized separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognized at historical cost less impairment / amortization over their estimated useful life.

Microfinance currently has software as intangible assets and amortizes it over 5 years on straight-line basis.

3.9 Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by the Microfinance as non-banking assets but not sold as on the reporting date. However, the Microfinance does not have Investment Property as at 31st Ashadh end 2081.

3.10 Income Tax

Tax expenses comprises of current tax and deferred tax.

3.10.1 Current Tax

Current tax is the income tax expense recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or OCI in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

3.10.2 Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

3.11 Deposit, debt securities issued and subordinated liabilities

Deposits:

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

Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates the liabilities at fair value through profit or loss. However, the Microfinance does not have such debt securities as on 31st Ashadh 2081.

Subordinate Liabilities

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

3.12 Provisions, Other Liabilities Contingent Liabilities

A provision is recognized, if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

The contingent liabilities are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance does not have such contingent liabilities and onerous contracts as at 31st Ashadh 2081.

3.13 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to



Microfinance and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

3.13.1 Interest Income

For all financial instruments measured at amortized cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the Effective Interest Rate (EIR). EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such a charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss.

The interest income recognized in the statement of profit and loss includes the following:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for impaired loans and advances. These financial assets include investment in government securities, investment in NRB Bond and deposit instruments, reverse repos, inter-bank lending, etc.
- As per carve out on NAS 39 Para 9, the Microfinance has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and have recognized them directly as revenue in the Statement of Profit or Loss.
- As per carve out on NAS 39 AG 93, the Microfinance has applied the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.
- Interest on investment securities measured at fair value is calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets is considered to be incidental to the Group's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.
- Interest income accrued but not received from Performing loans and advances till date has been recognized in the current year interest income.

3.13.2 Fee and Commission Income.

Fees and commissions are generally recognized on an accrual basis when the service has been provided.

3.13.3 Dividend Income.

Dividend income received from equity shares is recognized in the books when the right to receive the dividend is established.

3.13.4 Net Trading Income.

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

3.13.5 Net Income from Other Financial Instrument at Fair Value Through Profit and Loss.

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

3.13.6 Grant Income

Grants related to income are recognized in the statement of profit or loss on a systematic basis over the period in which the microfinance recognizes the expense for the related cost which the grants intend to compensate. Grants related to assets are recognized as deferred grant income. The deferred grant income is amortized to the statement of profit or loss over the useful life of the related asset in the ratio of

depreciation charged on the related asset over the useful life.

3.14 Interest Expenses

Interest expense on all financial liabilities measured at amortize cost including deposits is recognized in statement of profit or loss using effective interest rate method. The Microfinance uses ASB carve- outs as mentioned above and treats coupon rate as effective interest rate.

Interest expense on all financial liabilities measured at fair value through profit or loss is recognized as and when incurred.

3.15 Employee Benefits

3.15.1 Short term employee benefits

The Microfinance's short term employee benefits mainly include wages, salaries, allowances, social security expenses, bonuses as provided in the law and other employee related expenses. Short term employee benefits are measured on an undiscounted basis and are charged to statement of profit and loss as and when the related service is provided.

Short-term paid leaves

Microfinance provides 6 days of casual leave and 10 days of annual leave to employees every year. These leaves are non-accumulating and non-vesting. In addition to annual leave being a paid leave; employees are provided with additional benefits equal to basic salary for the same duration.

3.15.2 Post-Employment employee benefits

3.15.2.1 Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and retains no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Employee Provident Fund

Employee provident fund is the defined contribution plan opted by the microfinance. In compliance with The Labor Act, 2074, the microfinance contributes 10% of the basic salary and grade amount of all the employees to the Employee's Provident Fund; a government-operated fund. The Microfinance has no further obligations under these plans beyond its obligation for periodic contributions.

3.15.2.2 Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the group, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets),



taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in Statement of profit and Loss.

Gratuity:

Gratuity calculated as follows:

- To the employee serving more than or equal to 5 years and less than 10 years, half month's last drawn salary for each year of service
- To the employee serving more than or equal to 10 years and less than 15 years, one month's last drawn salary for each year of service
- To the employee serving more than or equal to 15 years and less than 20 years, one and a half month's last drawn salary for each year of service
- To the employee serving more than or equal to 20 years, two month's last drawn salary for each year of service

3.15.2.3 Other Long-Term Employee Benefits

Other long-term employee benefits are employee benefits other than those classified as either short-term, post-retirement or termination benefits. The Microfinance's net obligation in respect of such benefits is calculated separately for each plan by estimating the amount of future benefits that have accrued to the employees in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all expenses including actuarial gain/loss on re-measurement of other long-term employee benefits in the statement of profit or loss.

Home Leave Benefits:

The Microfinance provides accumulated home leave benefits under its Employees Byelaws. Employees are eligible for 1 day home leave for every 18 days worked; subject to maximum 20 days a year. Home leaves can be accumulated for a maximum of 60 days; beyond which the leaves can be encashed. Employees can avail paid leaves against the accumulated leave balance and any unutilized leave balance is encashed upon completion of employment.

Sick Leave Benefits:

The Microfinance provides accumulated sick leave benefits under its Employees Byelaws. Employees are eligible for 12 days of sick leaves a year. Sick leaves can be accumulated for any number of days; Employees can avail paid leaves against the accumulated leave balance and any unutilized leave balance is encashed upon completion of employment.

3.16 Leases

The microfinance has applied NFRS 16 using the cumulative catch-up approach and therefore comparative information has not been restated and is presented under NAS 17. The details of accounting policies under both NAS 17 and NFRS 16 are presented separately below.

Policies applicable from 1 Shrawan 2078.

The Microfinance assesses whether a contract is or contains a lease, at inception of the contract. The Microfinance Recognizes a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets (such as tablets and personal computers, small items of office furniture and telephones). For these leases, the Microfinance Recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Microfinance uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable;
- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- The amount expected to be payable by the lessee under residual value guarantees;
- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options; and
- Payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

The Microfinance remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- The lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.
- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is remeasured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used).
- A lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Microfinance did not make any such adjustments during the periods presented.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Whenever the Microfinance incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is Recognized and measured under NAS 37. To the extent that the costs relate to a right-of-use asset, the costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

3.17 Share Capital and Reserves

3.17.1 Share Capital

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. 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.

The shares issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in the statement of changes in equity. Tax impact is also disclosed.

3.17.2 Reserves

The reserve includes regulatory and free reserves.

a) Statutory General Reserves

20% of the net profit as stated in Bank and financial Institution Act, 2073 and 50% of additional



amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% as provisioned in Circular GHA/1/078/79 of NRB Dated 2078/04/11 is set aside to the general reserve.

Movement in Statutory General reserve during the year:

Particulars	Amount (NPR.)
Opening Balance as on 1 st Shrawan 2080	6,85,40,566.68
Amount Transferred during the year:	7,59,06,843.87
1) 20% of Net profit	1,46,84,218.00
2) 50% of dividend in excess of 15%	-
3) General Reserve Fund from Sabaiko Laghubitta.	6,12,22,625.87
Closing Balance as on Ashadh End 2081	14,44,47,410.55

b) Exchange Equalization Reserve

This is statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside to Exchange Equalization Reserve.

c) Assets Revaluation Reserve

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

d) Capital reserve

This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.

e) Corporate Social Responsibility Fund

1% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility.

Movement in CSR Fund during the year:

Particulars	Amount (NPR.)
Opening Balance as on 1 st Shrawan 2080	20,18,743.48
Add: provision during the year (1% of net profit as per NFRS)	7,34,210.90
Add: From merger of Sabaiko Laghubitta.	12,22,122.40
Total (A)	39,75,076.78
Less: Expense during the year	
a. Dustbin Donation to Triveni Temple	68,150.00
b. Donation to Leo Club of Gorkha	10,000.00
c. Dustbin Donation to Gorkhakali Mandir (Gorkha Durbar)	72,276.00
d. Financial Literacy Program organize on Global money week	1,77,847.00
e. Health checkup programme orgined by Barpak Branch	1,13,509.00
f. Donation to Barahi Tourism Road Samiti	10,000.00
g. Donation to School Bag, Copy, Pen, Pencil to three Public School	2,20,105.00
Total (B)	6,71,887.00
Closing Balance as on Ashadh End 2081 (A-B)	33,03,189.78

f) Investment Adjustment Fund

It is a reserve created on investment in equity instrument if the equity doesn't get listed in Security Market within 2 years as per the directives issued by NRB. The microfinance does not have any investments that necessitate appropriations to the fund.



g) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend is presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to accrued interest receivable as on Ashadh end 2081 not recovered, reserve on deferred tax assets, non-banking assets, reduction in fair value of investment in equity below cost price, actuarial loss etc. Details of regulatory reserve has been presented herewith:

Particular	FY 2080-81	FY 2079-80
Interest Receivable	12,54,86,828	4,50,66,832
Short Loan Loss Provision		-
Short provision for possible losses on investments		-
Short provision on NBA		-
Deferred tax assets	1,98,39,518	1,29,72,497
Goodwill		-
Gain on Bargain Purchase		-
Actuarial Loss recognized	11,01,256	11,01,256
Fair Value loss recognized in OCI		-
Other		-
Total	14,64,27,602	5,91,40,585

h) Actuarial Gain/Loss Reserve

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

i) Client Protection Fund

Client Protection Fund is created at 1% of net profit. In addition to this, 25% of dividend in excess of 20% is also allocated to this fund as per NRB Directives.

Movement in Client Protection Fund during the year:

Particulars	Amount (NPR.)
Opening Balance of 1st Shrawan 2080	38,51,170.09
Addition to the Fund during the year:	
a. Interest Income to the Fund	7452.00
b. 1% of Net profit for FY 2080-81	7,34,210.90
c. 25% of dividend in excess of 20%	0
d. From merger of Sabaiko Laghubitta.	9,64,065.43
Total (A)	55,56,898.42
Less: Expenses from Fund during the year:	
a. Assistance to members for maternity care expense	2,58,000.00
b. Assistance to members for final ritual expense of deceased family members	60,000.00
c. Assistance to members for medical expenses	1,95,000.00
d. Expense related to training on financial literacy to members	6,45,593.00
e. Expense on rehabilitation	50,000.00
Total Expenses (B)	12,08,593.00
Closing balance as on 31st Ashadh 2081 (A-B)	43,48,305.42



j) Other reserves

Any other reserve created with specific or non-specific purpose are presented under this by disclosing account heads.

k) Employee Training Fund

The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the microfinance needs to spend at least 3% of last fiscal year's total personnel expenses for the development and trainings of the employees. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.

3.18 Earnings per Share (EPS) including diluted EPS

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

3.19 Segment Reporting

The Management of Microfinance has identified seven geographical segments namely: Koshi Province, Madhesh Pradesh, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Sudurpaschim Province as the seven operating segments based upon the geographical location of its offices throughout the country. Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to cluster and head office are reported under unallocated item. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities:



Sampada Laghubitta Biyttiya Sanstha Ltd.

Notes to Financial Statements

For the year ended 31st Ashadh, 2081

4. Schedules to the Financial Statements

4.1 Cash and Cash Equivalent

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Cash in Hand	50,95,796.00	24,92,110.00
Balances with BFIs	39,46,13,268.83	11,86,47,461.16
Money at Call and Short Notice	-	-
Other	-	-
Total	39,97,09,064.83	12,11,39,571.16

4.2 Statutory Balances and due from Nepal Rastra Bank

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Statutory Balances with NRB	-	-
Statutory Balances with BFIs	4,96,11,403.76	2,65,00,000.00
Securities purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	33,333.34
Total	4,96,11,403.76	2,65,33,333.34

4.3 Placements with Financial Institutions

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Placement with Domestic FIs	-	-
Less: Allowances for Impairment	-	-
Total	-	-

4.4 Derivative Financial Instruments

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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	-	-



4.5 Other Trading Assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other..	-	-
Total	-	-
Pledged		
Non-Pledged		

4.6 Loans and Advances to MFIs & Co-operatives

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Loans to Micro-Finance Institutions	-	-
Loans to FIs	-	-
Loans to Co-operatives	-	-
Less: Allowances for Impairment	-	-
Other..	-	-
Less: Allowances for Impairment	-	-
Total	-	-

4.6.1 Allowances for Impairment

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Balance at Shrawan 01	-	-
Impairment Losss for the year:	-	-
Charge for the year	-	-
Recoveries/Reversal	-	-
Amount Written Off	-	-
Balance at Ashadh End	-	-

4.7 Loans and Advances to Customers

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Loans and Advances measured at Amortized Cost	9,89,57,63,783.67	5,15,72,75,603.58
Less: Impairment Allowances		
Collective Impairment	(6,75,05,882.21)	(2,90,47,178.03)
Individual Impairment	(7,40,99,515.11)	(4,02,00,288.13)
Net Amount	9,75,41,58,386.35	5,08,80,28,137.42
Loans and Advances measured at FVTPL	-	-
Total	9,75,41,58,386.35	5,08,80,28,137.42

Collective impairment and individual impairment have been bifurcated as per unified directives to MFI 2079



4.7.1: Analysis of Loans and Advances - By Product

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Product		
Term Loans		
Short Term, Term Loan	1,00,60,06,091.31	32,03,77,308.38
Long Term, Term Loan	8,65,92,08,896.89	4,71,83,84,028.14
Personal Residential Loans	3,13,63,354.15	4,69,79,613.00
Hire Purchase Loans	-	-
Staffs Loans	-	-
Other	-	-
Sub-Total	9,69,65,78,342.35	5,08,57,40,949.52
Interest Receivable	19,91,85,441.32	7,15,34,654.06
Grand Total	9,89,57,63,783.67	5,15,72,75,603.58

4.7.2: Analysis of Loans and Advances - By Collateral

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Secured		
Immoveable Assets	2,57,51,54,299.80	1,62,73,03,118.71
Government Guarantee		-
Collateral of Fixed Deposit Receipt		-
Collateral of Government Securities		-
Group Guarantee	7,12,14,24,042.55	3,45,84,37,830.81
Personal Guarantee		-
Other Collateral		-
Subtotal	9,69,65,78,342.35	5,08,57,40,949.52
Unsecured	-	-
Grand Total	9,69,65,78,342.35	5,08,57,40,949.52

4.7.3: Allowance for Impairment

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Specific Allowance for Impairment		
Balance at Shrawan 01	4,02,00,288.13	2,15,65,991.98
Impairment Loss for the year		
Charge for the year	(13,44,203.40)	-
Recoveries/Reversals during the year		1,86,34,296.15
Write-Offs		
Other Movement	3,52,43,430.38	
Balance at Ashadh End	7,40,99,515.11	4,02,00,288.13
Collective Allowances for Impairment		
Balance at Sharawan 01	2,90,47,178.03	1,95,73,501.00
Impairment Loss for the year		
Charge/(Reversal) for the year	46,04,225.03	94,73,677.03
Other Movement	3,38,54,479.15	
Balance at Ashadh End	6,75,05,882.21	2,90,47,178.03
Total Allowances for Impairment	14,16,05,397.32	6,92,47,466.16



4.8 Investment Securities

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Investment Securities measured at Amortized Cost	-	-
Investment in Equity measured at FVTOCI	-	-
Total	-	-

4.8.1: Investment Securities measured at Amortized Cost

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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 FVTOCI

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Equity Instruments		
Quoted Equity Securities	-	-
Unquoted Equity Securities	-	-
Total	-	-

4.8.3: Information relating to Investment in Equities

Particulars	As at 31st Ashadh 2081		As at 31st Ashadh 2080	
	Cost	Fair Value	Cost	Fair Value
Investment in Quoted Equity				
.....Ltd.	-	-	-	-
.....Shares of Rs. Each	-	-	-	-
.....Ltd.	-	-	-	-
.....Shares of Rs. Each	-	-	-	-
Investment in Unquoted Equity				
.....Ltd.				
.....Shares of Rs. Each				
.....Ltd.				
.....Shares of Rs. Each				
Total				



4.9 Current Tax Assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Current Tax Assets		
Current year Income Tax Assets	4,61,80,754.97	1,60,29,234.25
Tax Assets of Prior Periods		-
Current Tax Liabilities		
Current year Income Tax Liabilities	3,09,58,744.77	95,08,682.80
Tax Liabilities of Prior Periods		-
Total	1,52,22,010.20	65,20,551.45

4.10 Investment Properties

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Investment Properties measured at Fair Value		
Balance as on Shrawan 01.	-	-
Addition/(Disposal) during the year.	-	-
Net Changes in fair value during the year.	-	-
Adjustment/Transfer.	-	-
Net Amount	-	-
Investment Properties measured at Cost		
Balance as on Shrawan 01	-	-
Addition/(Disposal) during the year	-	-
Adjustment/Transfer	-	-
Accumulated Depreciation	-	-
Accumulated Impairment Loss	-	-
Net Amount	-	-
Total	-	-



4.11 Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Ashadh End
Cost									
As on Shrawan 01 2079	-	-	14,13,474.87	1,06,89,916.00	59,69,934.00	1,22,88,784.51	-	5,50,18,256.45	8,53,80,365.83
Addition during the year	-	-	-	-	-	-	-	-	-
Acquisition	-	-	2,51,955.85	6,97,022.00	-	9,67,034.51	-	1,96,59,189.77	2,15,75,202.13
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	(1,15,02,845.97)	(1,15,02,845.97)
Adjustment/Revaluation	-	-	-	-	-	-	-	(5,32,159.96)	(5,32,159.96)
Balance as on Asar end 2080	-	-	16,65,430.72	1,13,86,938.00	59,69,934.00	1,32,55,819.02	-	6,26,42,440.29	9,49,20,562.03
Addition during the Year									
Acquisition	-	-	93,340.50	1,59,496.00	-	1,39,620.00	-	1,44,44,119.74	1,48,36,576.24
Acquired in the Business Combination	-	-	1,38,118.03	32,20,026.51	24,98,897.76	66,08,135.86	-	2,19,45,773.55	3,44,10,951.70
Disposal during the year	-	-	-	-	-	-	-	(68,87,123.52)	(68,87,123.52)
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashadh end 2081	-	-	18,96,889.25	1,47,66,460.51	84,68,831.76	2,00,03,574.88	-	9,21,45,210.06	13,72,80,966.45
Depreciation and Impairment									
As on Shrawan 01 2079	-	-	4,50,457.01	50,26,700.98	24,29,141.32	47,18,754.49	-	1,53,27,130.60	2,79,52,184.40
Depreciation charge for the year	-	-	1,70,355.71	19,82,430.78	4,73,456.94	13,29,605.30	-	1,29,84,875.10	1,69,40,723.83
Impairment for the year	-	-	-	-	-	-	-	(43,65,410.37)	(43,65,410.37)
Disposals	-	-	-	-	-	-	-	-	-
Adjustments	-	-	-	-	-	-	-	-	-
As on Ashadh end 2080	-	-	6,20,812.72	70,09,131.76	29,02,598.26	60,48,359.79	-	2,39,46,595.33	4,05,27,497.86
Impairment for the year	-	-	-	-	-	-	-	-	-
Depreciation charge for the year	-	-	1,93,720.28	17,57,609.93	4,73,457.18	13,87,373.36	-	1,45,34,693.64	1,83,46,854.39
Disposals	-	-	-	-	-	-	-	(58,43,028.53)	(58,43,028.53)
Adjustments	-	-	-	-	-	-	-	-	-
As on Ashadh end 2081	-	-	8,14,533.00	87,66,741.69	33,76,055.44	74,35,733.15	-	3,26,38,260.44	5,30,31,323.72
Capital Work in Progress									
Net Book Value									
As on 1 Shrawan 2079	-	-	9,63,017.86	56,63,215.02	35,40,792.68	75,70,030.02	-	3,96,91,125.85	5,74,28,181.43
As on Ashadh end 2080	-	-	10,44,618.00	43,77,806.24	30,67,335.74	72,07,459.23	-	3,86,95,844.96	5,43,93,064.17
As on Ashadh end 2081	-	-	10,82,356.25	59,99,718.82	50,92,776.32	1,25,67,841.73	-	5,95,06,949.62	8,42,49,642.73



4.11.1 Right of Use Assets

Particulars	Building	Total
Cost		
Balance as on Asar end 2080	5,30,41,678.88	5,30,41,678.88
Addition during the Year	1,42,23,512.74	1,42,23,512.74
Disposal during the year	(68,87,123.52)	(68,87,123.52)
Acquired in the Business Combination	1,86,57,700.65	1,86,57,700.65
Adjustment/Revaluation	-	-
Balance as on Ashadh end 2081	7,90,35,768.75	7,90,35,768.75
Depreciation and Impairment		
Balance as on Asar end 2080	1,92,70,409.02	1,92,70,409.02
Depreciation charge for the year	1,29,60,706.54	1,29,60,706.54
Impairment for the year	-	-
Disposals	(58,43,028.53)	(58,43,028.53)
Adjustments	-	-
As on Ashadh end 2081	2,63,88,087.03	2,63,88,087.03
Net Book Value		
As on Ashadh end 2080	3,37,71,269.86	3,37,71,269.86
As on Ashadh end 2081	5,26,47,681.71	5,26,47,681.71

The company has taken various assets under lease. The lease contracts relate to building premises taken on lease by the company for its head office and branch offices. The company had total 94 premises on lease during FY 2078-79 with average lease period of 4.85 years. No lease contract provides a purchase option at the end of the lease term and does not include purchase option.

The company applied NFRS 16 Leases during the year using the modified retrospective approach as follows:

(i) Company recognised lease liabilities at the date of initial application (1 Shrawan 2078) for leases previously classified as an operating lease applying NAS 17. The lease liabilities have been measured at the present value of the remaining lease payments, discounted using the company's incremental borrowing rate at the date of initial application which was assessed at 10.50%.

(ii) Company recognised right-of-use assets at the date of initial application for leases previously classified as an operating lease applying NAS 17. The company chose to measure all right-of-use assets at an amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments relating to that lease recognised in the statement of financial position immediately before the date of initial application.

(iii) Company classified all lease contracts that had a remaining lease period of upto 12 months as at the date of initial application as short-term leases and has applied the recognition exemptions related to short-term leases provided by NFRS 16. The lease payments made under those contracts have been recognized as expenses during the year.

As at 31 Ashadh 2081; the company is not committed to any payment for short-term leases.

The lease contracts include fixed lease payments. There are no payments other than those included in the assessment of lease liabilities.



4.11.2 Lease Liabilities

Particulars	As at 31 st Ashadh 2081	As at 31 st Ashadh 2080
Total Lease Liabilities	6,22,80,566	3,79,26,874.00
<i>Analysed as:</i>		
Current	2,47,62,699	1,33,25,440.00
Non-current	3,75,17,867	2,46,01,434.00

Lease Liabilities have been presented under "Other Liabilities" (Note 4.21)

Maturity Analysis of Lease Liabilities

Particulars	Lease Liabilities	Unwinding of lease liabilities	Lease Payments (undiscounted)
Year 1	2,47,62,698.56	31,03,562.81	2,78,66,261.37
Year 2	2,05,30,184.47	30,66,092.26	2,35,96,276.73
Year 3	1,06,71,647.25	23,92,099.03	1,30,63,746.28
Year 4	45,24,469.56	17,67,429.84	62,91,899.40
Year 5	9,20,464.15	5,36,065.85	14,56,530.00
Onwards	8,71,101.88	8,86,151.12	17,57,253.00
TOTAL	6,22,80,565.86	1,17,51,400.92	7,40,31,966.78

The company does not face a significant liquidity risk with regard to its lease liabilities. Lease liabilities are monitored within the company's general management function.

Amounts recognized in profit or loss

Particulars	Included within	FY 2080/81	FY 2079/80
Depreciation on right of use assets	Note 4.36	1,29,60,706.54	1,13,98,610.12
Interest expense on unwinding of lease liabilities	Note 4.35.2	44,58,967.93	39,92,296.55
Expense relating to short-term leases	Note 4.35	-	18,26,187.74
Expense relating to leases of low value assets		-	-
Expense relating to variable lease payments not included in the measurement of the lease liability		-	-
Income from subleasing right-of-use assets		-	-



4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Ashadh End
		Purchased	Developed		
Cost					
As on Shrawan 01 2079		25,72,420.67	-	-	25,72,420.67
Addition during the year					-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashadh end 2080	-	25,72,421	-	-	25,72,421
Addition during the Year					
Acquisition	-	-	-	-	-
Acquired in the Business Combination	-	3,16,121.87	-	-	3,16,121.87
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashadh end 2081	-	28,88,542.54	-	-	28,88,542.54
Amortisation and Impairment					
As on Shrawan 01. 2079		16,24,372.25	-	-	16,24,372.25
Amortisation charge for the year	-	3,55,260.73	-	-	3,55,260.73
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashadh end 2080	-	19,79,632.98	-	-	19,79,632.98
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	2,71,244.33	-	-	2,71,244.33
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashadh end 2081	-	22,50,877.31	-	-	22,50,877.31
Capital Work in Progress	-	-	-	-	-
Net Book Value					
As on 1 Shrawan 2079	-	9,48,048.42	-	-	9,48,048.42
As on Ashadh end 2080	-	5,92,787.69	-	-	5,92,787.69
As on Ashadh end 2081	-	6,37,665.23	-	-	6,37,665.23



4.13 Deferred Tax

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	31st Ashadh 2081
			Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	-	3,00,142.36	(3,00,142.36)
Employees' Defined Benefit Plan and Other Long-term benefits	1,69,53,460.03	-	1,69,53,460.03
Lease Liabilities	1,86,84,169.76	-	1,86,84,169.76
Right of Use Assets	-	1,57,94,304.51	(1,57,94,304.51)
Provisions	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	3,56,37,629.79	1,60,94,446.88	1,95,43,182.91
Deferred tax on carry forward of unused tax losses			2,96,335.81
Deferred tax due to changes in tax rate			-
Net Deferred Tax Asset (Liabilities) as on year end of 2081			1,98,39,518.72
Deferred Tax Asset/(Liabilities) as on Shrawan 01, 2080			73,52,013.35
Deferred Tax Asset/ (Liabilities) due to Business Combinations Origination/(Reversal) during the year			(60,16,939.38)
Deferred Tax expense (income) recognized in profit or loss			(60,16,939.38)
Deferred Tax expense (income) recognized in OCI			-
Deferred Tax expense (income) recognized directly in Equity			-

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	31st Ashadh 2080
			Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	-	2,90,543.90	(2,90,543.90)
Employees' Defined Benefit Plan and Other Long-term benefits	50,58,429.98	-	50,58,429.98
Lease Liabilities	12,46,681.28	-	12,46,681.28
Provisions	7,44,774.38	-	7,44,774.38
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	70,49,885.64	2,90,543.90	67,59,341.73
Deferred tax on carry forward of unused tax losses			5,92,671.61
Deferred tax due to changes in tax rate			-
Net Deferred Tax Asset (Liabilities) as on year end of 2080			73,52,013.35
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2079			61,88,221.77
Origination/(Reversal) during the year			11,63,791.58
Deferred Tax expense (income) recognized in profit or loss			21,51,377.88
Deferred Tax expense (income) recognized in OCI			(9,87,586.30)
Deferred Tax expense (income) recognized directly in Equity			(0.00)



4.14 Other Assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Assets held for Sale		-
Other Non-Banking Assets		-
Bills Receivable		-
Accounts Receivable	2,96,93,613.02	1,49,51,394.61
Less: Provision for impairment of accounts receivables	(2,87,74,258.74)	(1,44,77,595.00)
Accrued Income	-	-
Prepayments and Deposits	40,28,301.64	7,10,558.24
Income Tax Deposit	-	-
Staff Loan	1,14,23,359.52	-
Other Assets-Stock of Stationery items	34,20,053.49	25,20,460.44
Total	1,97,91,068.93	37,04,818.29

The accounts receivables include an amount of Rs. 1,01,733.74 (as of 31st Ashadh 2080: Rs. 3,46,007) receivable from Mr. Kunj Bihari Ray due to misappropriation. The entire receivable from Mr. Kunj Bihari Ray has been deemed impaired and, accordingly, provided for. Additionally, an amount of NRs 1,673,154 has been misappropriated by Mr. Jitendra Prasad Kurmi (Branch Manager of Partewa), NRs 8,189,340 by Ms. Kumari Thapa, and NRs 32,19,094.00(as of 31st Ashadh 2080: Rs 42,69,094) by Ms. Muna Gaha Magar, NRs 47,43,993 by Mr. Ngam Prasad Gurung, NRs 6,35,277 by Mr. Jay prakas Rauniyar, Nrs. 3,89,634 by Mr. Shreeram Sah, NRs 91,05,586 by Mr. Sunil Mishra & NRs. 7,16,447 By Mr. Chandra Prakas Upadhyya . These amounts have also been considered impaired and provisions have been made accordingly.

4.15 Due to Banks and Financial Institutions

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Borrowings from BFIs	-	-
Settlement and Clearing Accounts	-	-
Others	-	-
Total	-	-

4.16 Due to Nepal Rastra Bank

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	-

4.17 Derivative Financial Instruments

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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	-	-



4.18 Deposits from Customers

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Institutional Customers:		
Term Deposits.		-
Call Deposits		-
Others.		-
Individual Customers:		
Term Deposits	-	-
Saving Deposits (Optional deposits)	1,61,06,95,118.37	79,63,26,673.65
Saving from Members (Compulsory deposits)	92,90,15,463.82	47,91,68,108.61
Others	35,02,475.90	82,90,555.72
Total	2,54,32,13,058.09	1,28,37,85,337.98

4.19 Borrowings

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Domestic Borrowings		
Nepal Government	-	-
Other Licensed Institutions	6,54,20,21,579.99	3,38,16,52,076.42
Other- Nepal Rastra Bank	-	-
Other- Yuba Tatha Sana Byabasai Swarojgar Kosh	2,08,33,333.38	1,87,50,000.01
Sub Total	6,56,28,54,913.37	3,40,04,02,076.43
Foreign Borrowings		
Foreign Banks and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub Total	-	-
Total	6,56,28,54,913.37	3,40,04,02,076.43

4.20 Provisions

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Provisions for Redundancy	-	-
Provisions for Restructuring	-	-
Pending Legal Issues and Tax Litigation	-	-
Onerous Contracts	-	-
Other Provisions	-	-
Total	-	-

4.20.1: Movement in Provision

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Balance at Shrawan 01	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of Discount	-	-
Balance at Ashadh end	-	-



4.21 Other Liabilities

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Liabilities for employees defined benefit obligations	1,16,98,825.00	1,18,08,700.00
Liabilities for long service leave	4,48,12,708.44	65,16,200.14
Short term employee benefits	2,03,502.00	1,91,942.00
Bills payable	-	-
Creditors and accruals	7,43,64,794.72	5,19,25,042.08
Interest payable on deposits	2,70,443.62	-
Interest payable on borrowing	1,47,17,757.71	55,63,252.34
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Liabilities under Finance Lease	-	-
Employee bonus payable	1,09,29,210.60	19,32,242.07
Other Liabilities	4,41,51,110.82	21,69,899.94
Other Liabilities-Lease liabilities (refer Note 4.11.1)	6,22,80,565.86	3,79,26,874.12
Total	26,34,28,918.77	11,80,34,152.69

4.21.1: Defined Benefit Obligation

4.21.1.1: Defined Benefit Obligation (net)

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Present value of unfunded obligations	1,16,98,825.00	1,18,08,700.00
Total present value of obligations	1,16,98,825.00	1,18,08,700.00
Fair value of plan assets	-	-
Present value of net obligations	1,16,98,825.00	1,18,08,700.00
Recognised liability for defined benefit obligations	1,16,98,825.00	1,18,08,700.00

4.21.1.2: Plan Assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	-	-
Total	-	-

4.21.1.3: Movement in the present value of defined benefit obligations

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Defined benefit obligations at Shrawan 1		99,31,700.00
Actuarial losses		(24,80,900.00)
Benefits paid by the plan		(77,100.00)
Current service costs and interest		44,35,000.00
Defined benefit obligations at Ashadh end	-	1,18,08,700.00

4.21.1.4: Movement in the fair value of plan assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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	-	-



4.21.1.5: Amount recognised in profit or loss

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Current service costs		37,18,400.00
Interest on obligation		7,16,600.00
Expected return on plan assets		-
Total	-	44,35,000.00

4.21.1.6: Amount recognised in other comprehensive income

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Actuarial (gain)/loss		(24,80,900.00)
Total	-	(24,80,900.00)

4.21.2: Other Long Term Employee Benefits- Home Leave and Sick Leave

4.21.2.1: Other Long-term Benefit Obligation (net)

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Present value of unfunded obligations	4,48,12,708.44	65,16,200.14
Total present value of obligations	4,48,12,708.44	65,16,200.14
Fair value of plan assets	-	-
Present value of net obligations	4,48,12,708.44	65,16,200.14
Recognised liability for defined benefit obligations	4,48,12,708.44	65,16,200.14

4.21.2.2: Plan Assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	-	-
Total	-	-

4.21.2.3: Movement in the present value of defined benefit obligations

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Defined benefit obligations at Shrawan 1		55,46,400.00
Actuarial (gains)/losses		(2,51,646.00)
Benefits paid by the plan		(10,03,154.00)
Current service costs and interest		22,24,600.00
Defined benefit obligations at Ashadh end	-	65,16,200.00

4.21.2.4: Movement in the fair value of plan assets

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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	-	-

4.21.2.5: Amount recognised in profit or loss

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Current service costs		18,26,900.00
Interest on obligation		3,97,700.00
Actuarial (gain)/losses		(2,51,646.00)
Total	-	19,72,954.00



4.21.2.6: Amount recognised in other comprehensive income

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Acturial (gain)/loss		(2,51,646.00)
Total	-	(2,51,646.00)

4.21.3: Actuarial assumptions

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Discount rate		7.50%
Expected return on plan asset		0.00%
Future salary increase		6.00%
Withdrawal rate		0.00%

4.22 Debt securities issued

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

4.23 Subordinated Liabilities

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other..	-	-
Total	-	-

4.24 Share capital

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Ordinary shares	70,08,58,345.00	38,22,58,345.00
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	70,08,58,345.00	38,22,58,345.00

4.24.1: Ordinary Shares

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Authorized Capital		
9,000,000 Ordinary Shares of Rs. 100 each	90,00,00,000.00	50,00,00,000.00
Issued capital		
7008583.45 Ordinary Shares of Rs. 100 each	70,08,58,345.00	
3822583.45 Ordinary Shares of Rs. 100 each		38,22,58,345.00
Subscribed & Paid up Capital		
7008583.45 Ordinary Shares of Rs. 100 each	70,08,58,345.00	
3822583.45 Ordinary Shares of Rs. 100 each		38,22,58,345.00
Total	70,08,58,345.00	38,22,58,345.00



4.24.2: Ordinary share ownership

Particulars	As at 31st Ashadh 2081		As at 32nd Ashadh 2080	
	Percent	Amount	Percent	Amount
Domestic ownership (Promoter)	67.67%	47,42,83,568	67.49%	25,80,21,750
Nepal Government	-	-	-	-
"A" class licensed institutions	5.01%	3,51,05,000	9.18%	3,51,05,000
Other licensed intitutions	5.01%	3,51,05,000	9.18%	3,51,05,000
Other Institutions	0.14%	9,65,454.55	-	-
Other	57.52%	40,31,08,114	49.13%	18,78,11,750
Domestic ownership (Public)	32.33%	22,65,74,777	32.51%	12,42,36,595
Nepal Government	0.00%	-	-	-
"A" class licensed institutions	0.00%	-	-	-
Other licensed intitutions	0.00%	-	-	-
Other Institutions	0.00%	-	-	-
Other	32.33%	22,65,74,777	32.51%	12,42,36,595
Foreign ownership Promoter	0.00%	-	0.00%	-
Foreign ownership Public	0.00%	-	0.00%	-
Total	100.00%	70,08,58,345	100%	38,22,58,345

4.25 Reserves

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Statutory general reserve	14,44,47,410.55	6,85,40,566.68
Dividend Equilisation reserve	-	-
Exchange equilisation reserve	-	-
Corporate social responsibility reserve	33,03,189.78	20,18,743.48
Capital redemption reserve	-	-
Regulatory reserve	14,64,27,602.85	5,91,40,585.25
Investment adjustment reserve	-	-
Capital reserve	-	-
Assets revaluation reserve	-	-
Fair value reserve	-	-
Client Protection Fund	43,48,305.42	38,51,170.09
Actuarial Reserve	(5,33,518.08)	(5,33,518.08)
Special reserve	1,69,28,532.78	21,70,337.58
Other reserve (Employee Training Fund)	26,92,524.62	26,92,524.62
Total	31,76,14,047.93	13,78,80,409.61

4.26 Contingent liabilities and commitments

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	-	-



4.26.1: Capital commitments

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
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	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Operating Lease Commitments		
Future minimum lease payments under non cancellable operating lease, where the Microfinance 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 Microfinance 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	-	-

4.27 Interest Income

Particulars	FY 2080/81	FY 2079/80
Cash and cash equivalent	9,55,140.07	16,39,294.04
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	77,91,86,827.28	76,71,51,762.49
Investment securities	-	-
Loan and advances to staff	-	-
Other Interest Income	83,11,843.85	47,22,726.55
Total interest income	78,84,53,811.20	77,35,13,783.08

4.28 Interest Expenses

Particulars	FY 2080/81	FY 2079/80
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	41,55,555.56
Deposits from customers	9,71,48,720.45	8,05,21,944.04
Borrowing	39,00,07,816.76	44,25,97,281.46
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
-Yuba Tatha Sana Byabasai Swarojgar Kosh	6,28,310.79	9,37,817.08
Total Interest Expenses	48,77,84,848.00	52,82,12,598.14



4.29 Fees and Commission Income

Particulars	FY 2080/81	FY 2079/80
Loan administration fees	-	-
Service Fees	5,52,94,609.34	5,25,56,628.00
Commitment fees	-	-
Card Issuance fees	-	-
Prepayment and swap fees	-	-
Brokerage fees	-	-
Remittance fees	-	-
Other fees and commission income	55,79,508.76	59,17,135.23
Total Fees and Commission Income	6,08,74,118.10	5,84,73,763.23

4.29.1 Other fees and Commission income

Particulars	FY 2080/81	FY 2079/80
Remittance Fees-Internal	-	-
Remittance Fees-External	-	-
Membership Fees	-	-
Pass book income	-	-
SMS Fee Income	23,02,380.00	26,27,948.28
Commission income	32,77,128.76	27,74,835.88
Other income	-	-
Total	55,79,508.76	54,02,784.16

4.30 Fees and Commission Expense

Particulars	FY 2080/81	FY 2079/80
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees.	-	-
Remittance fees and commission	-	-
Other fees and commission expense	-	-
Total Fees and Commission Expense	-	-

4.31 Net Trading income

Particulars	FY 2080/81	FY 2079/80
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other	-	-
Net trading income	-	-



4.32 Other Operating Income

Particulars	FY 2080/81	FY 2079/80
Foreign exchange revaluation gain		-
Gain/loss on sale of investment securities		-
Fair value gain/loss on investment properties		-
Dividend on equity instruments		-
Gain/loss on sale of property and equipment		-
Gain/loss on sale of investment property		-
Gain on termination of lease	1,49,897.38	-
Gain/loss on sale of gold and silver		-
Other	6,95,999.06	7,78,746.21
Total	8,45,896.44	7,78,746.21

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

Particulars	FY 2080/81	FY 2079/80
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	32,60,021.63	2,81,07,972.98
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	-	-
Impairment charge/(reversal) on others: Receivable From Kumari Thapa	-	81,89,340.00
Impairment charge/(reversal) on others: Receivable from Muna Gaha Magar	(10,50,000.00)	42,69,094.00
Impairment charge/(reversal) on others: Receivable from Kunj Bihari Ray	(2,44,273.26)	-
Impairment charge/(reversal) on others: Receivable from Jitendra Prasad Kurmi	-	-
Impairment charge/(reversal) on others: Receivable From Ngam Prasad Gurung	47,43,993.00	-
Impairment charge/(reversal) on others: Receivable From Jay Prakas Rauniyar	6,35,277.00	-
Impairment charge/(reversal) on others: Receivable From Shreeram sah	3,89,634.00	-
Impairment charge/(reversal) on others: Receivable From Sunil Mishra	91,05,586.00	-
Impairment charge/(reversal) on others: Receivable From Chandra Prakas Upadhya	7,16,447.00	-
Total	1,75,56,685.37	4,05,66,406.98



4.34 Personnel Expenses

Particulars	FY 2080/81	FY 2079/80
Salary	6,56,61,980.00	7,15,03,607.00
Allowances	7,04,79,933.99	7,48,39,143.61
Gratuity Expense	-	44,35,000.00
Provident Fund	53,20,758.00	50,51,903.00
Uniform	-	-
Training & development expense	44,61,156.80	15,95,305.00
Leave encashment	79,86,526.14	23,56,167.00
Medical	-	-
Insurance	-	-
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	-	-
Other expenses related to staff	-	-
Subtotal	15,39,10,354.93	15,97,81,125.61
Employees Bonus	1,09,29,210.60	19,32,242.07
Grand total	16,48,39,565.53	16,17,13,367.68

4.35 Other Operating Expense

Particulars	FY 2080/81	FY 2079/80
Directors' fee	5,15,000.00	5,30,000.00
Directors' expense	58,865.00	9,427.00
Auditors' remuneration	7,00,600.00	5,87,600.00
Other audit related expense	-	-
Professional and legal expense	1,48,650.00	3,26,979.90
Office administration expense	6,05,28,579.71	6,37,39,769.62
Operating lease expense (for short-term leases)	-	18,26,187.74
Operating expense of investment properties	-	-
Corporate social responsibility expense	6,71,887.00	2,36,130.00
Client Protection Expenses	-	-
Onerous lease provisions	-	-
Other Expenses	3,88,151.00	3,31,662.30
Total	6,30,11,732.70	6,75,87,756.56

4.35.1 Others Expense:

Particulars	FY 2080/81	FY 2079/80
AGM Expenses	2,24,861.00	1,79,277.30
Share Issue expenses	-	-
Meeting Expenses	1,63,290.00	1,52,385.00
Luch expenses	-	-
Government Dues and Taxes	-	-
Total	3,88,151.00	3,31,662.30



4.35.2 Office administration expense

Particulars	FY 2080/81	FY 2079/80
Light,Electricity & Water	9,94,659.15	10,25,209.35
<i>Repair & Maintenance</i>	-	-
Repair & Maintenance-Building	-	-
Repair & Maintenance-Vehicles	1,85,545.85	2,99,061.77
Computer and Accessories	2,50,187.00	2,88,168.00
Office Equipment & Furniture	68,772.00	60,497.00
Repair & Maintenance-Others	6,780.00	9,050.00
Insurance	6,14,275.71	6,73,926.33
Postage, Telex, Telephone & Fax	6,87,507.31	11,95,824.80
Office Equipment, Furniture Repair	-	-
Travelling Allowances & Expenses	43,13,507.00	55,71,429.20
Printing & Stationery	24,70,367.25	34,74,813.21
Periodicals & Books	-	-
Entertainment	-	-
Advertisements	3,87,699.00	4,38,658.00
Donation	-	-
Security Expenses	-	-
Deposit/Loan Guarantee Premium	2,08,72,792.93	2,09,66,740.74
Other-Service Charge on borrowings	45,09,500.00	76,10,944.00
Other-Interest unwinding of lease liabilities	44,58,967.93	39,92,296.55
Other-Casual labour expenses	75,54,765.00	71,32,463.00
Other-Internet Expenses	11,66,186.94	13,72,590.99
Other-Office and Administrative Expenses	10,58,915.30	8,22,445.10
Other-Registration and Renewal	3,26,400.00	3,01,600.00
Other-Software AMC expenses	13,58,899.56	13,17,364.40
Other-Share Related Expenses	-	-
Merger Expenses	17,44,001.78	-
Miscellaneous Expenss	-	-
Other-Share Related Expenses	-	-
Other-Fuel expenses	74,98,850.00	71,86,687.18
Total	6,05,28,579.71	6,37,39,769.62

4.36 Depreciation and Amortisation

Particulars	FY 2080/81	FY 2079/80
Depreciation on property and equipment	1,83,46,854.39	1,69,40,723.83
Depreciation on investment property	-	-
Amortisation of intangible assets	2,71,244.33	3,55,260.73
Total	1,86,18,098.72	1,72,95,984.56

4.37 Non Operating Income

Particulars	FY 2080/81	FY 2079/80
Recovery of loan written off	-	-
Other income	-	2,62,495.49
Total	-	2,62,495.49

4.37.1 Other Income

Particulars	FY 2080/81	FY 2079/80
Grant income	-	-
Other	-	-
Total	-	-



4.38 Non Operating Expenses

Particulars	FY 2080/81	FY 2079/80
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense.	-	-
Total	-	-

4.39 Income Tax Expenses

Particulars	FY 2080/81	FY 2079/80
Current tax expense		
Current year	3,09,58,744.77	76,71,182.80
Adjustments for prior years	-	18,37,500.00
Deferred tax expense		
Origination and reversal of temporary differences	(60,16,939.38)	(21,51,377.88)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	2,49,41,805.39	73,57,304.92

4.39.1: Reconciliation of tax expense and accounting profit

Particulars	FY 2080/81	FY 2079/80
Profit before tax	9,83,62,895.41	1,73,90,178.60
Tax amount at tax rate of 30%	2,95,08,868.62	52,17,053.58
Add: Tax effect of expenses that are not deductible for tax purpose		
-Difference in depreciation expense	37,81,658.62	34,03,681.12
-Effect of share issue expenses recognized directly in equity basis for tax purposes.	15,49,201.76	15,98,310.04
-Other expenses not deductible for tax purposes.	-	-
Less: Tax effect on exempt income		
-Commission income not taxable for current year	-	78,748.65
-Provision write-back income not taxable for current year	-	-
Add/less: Tax effect on other items		
-Set-off of carried-forward tax losses	(2,96,335.81)	(2,96,335.81)
-Commission income taxable on cash basis		
-Fines and penalties		
-Difference in lease expenses allowable for tax purposes as compared to application of NFRS 16	(35,84,648.42)	(23,30,274.79)
Total income tax expense	3,09,58,744.77	76,71,182.80
Effective tax rate	31.47%	44.11%



5. Disclosure and Additional Information

5.1. Risk Management

In particular, the microfinance program provides financial services to the needy and poor households. Since people in such households lack awareness and business skills, transactions with them requires proper due-diligence and care. This type of financial service is also more prone to risk as financial services have to be provided by making the person aware and capable of such services. Therefore, identification of risk has been carried out and adequate control system has been adopted in order to mitigate such current and possible future risks in the Microfinance. The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business, a fully functional Risk Management Committee is responsible for identifying reporting, controlling and managing credit risk, operational risk, market risk & liquidity risk. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee:

The Risk Management Committee is an independent committee of the Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Microfinance and oversight of implementation of risk management framework of Microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to risk appetite that the Microfinance is able and willing to assume in its exposures and business activities, risk management, compliance framework, and governance structure that supports it. It periodically reviews the risk management process to ensure its integrity, accuracy, and reasonableness. It also reviews whether the internal control and risk management system is adequate or not to ensure well-ordered and prudent conduct of business. The committee is to review the overall risk management structure and monitor the effectiveness of the risk management system. The Risk Management Committee comprises of following Members:

S.N.	Name	Designation
1	Jibmurti Panta	Chairman
2	Pradeep Sigdel (Sharma)	Member
3	Pradip Kumar Ghimire	Member
4	Komal Prasad Joshi	Secretary

Risk Governance

Microfinance implemented policies and procedures to mitigate the risk at enterprises level arising to the microfinance and has trained risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to Operation risk & Credit risk.

The Microfinance's risk governance structure is such that the responsibility for maintaining risk within the Microfinance's risk blanket is dropped down from the Board to the appropriate functional, client business, senior management and committees. The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation, and control/ monitoring in line with NRB directives, and has effectively implemented the same. The effectiveness of the Microfinance's internal control system is reviewed regularly by the Board, its committees, senior management, and internal audit committee.

5.1.1. Liquidity Risk

Liquidity risk is the risk related to ability to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid



asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to lend as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. Interest Rate Risk

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

- Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.
- When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included.
- In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

5.1.3. Credit Risk

Credit risk is the probability that any creditor will not be able to repay the loan as per the condition accepted by the borrower. Credit is the main wealth or sources of income of any financial institution. The future of the financial institution is at stake when the borrower is unable to repay the loan borrower had agreed at the time of taking the loan. Therefore, it is necessary to study the impacting indicators to get information about the condition of the loan at risk. In order to prevent the loss of the loan invested and to minimize the risks related to it, Standard loan disbursement procedure is followed to reduce the risk accordingly. Since every employee involved in the process of approving the loan and investing will be assigned a certain responsibility, the concerned employee will have to invest the loan realizing their responsibility. The following procedures/practices have been followed:

- Analyze the Requirement and Repayment Capacity for the demanded loan.
- Invest in loans based on disciplinary records of the borrower.
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses.
- Motivated members to increase savings.
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans.
- Taking necessary documents of secured property, if collateral loan.
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank.
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank.
- Continuously monitor and inspect the loan from the unit manager, branch manager and monitoring level.
- In the monthly performance appraisal of the staffs, a definite score will be given in this title including the title of loan recovery of the branch to be monitored.
- Each branch will be audited once a year. While conducting such audit, it is compulsory for Internal Auditors to inspect the monthly meetings of few of the units and submit the details observed in meetings through Audit report, either observed compliance and other discrepancies or not.

5.1.4. Operational Risk

The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, priority has been given to cost reduction, Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program. The entity has arranged the necessary staff to carry out

various responsibilities for daily operations. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the entity. But sometimes due to the negligence of the employees and personal interests, the organization is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the entity's income, the increase entity's credit risk (Reputation Risk). Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.5. Market Risk

The Microfinance recognizes market risk as the possibility for loss of earnings or economic value to the Microfinance caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and volatilities of those prices. After Understanding the market conditions and demands, the Board and the management bring programs to suit the potentials and conditions of the market, and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

The following has been considered in market analysis:

- Information about competitors' services (programs) and interest rates.
- Attitude of the members towards the organization.
- Perception of other banks and financial institutions towards this microfinance.
- Cost of service.
- Fluctuations from changes in policy rules.
- Strategies adopted by other organizations to attract their customers.
- Customer dropout/retention rate.

5.1.6. Institutional or Strategic Risk

Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. Due to this and its influence on compliance risk, it is a leading factor in modern risk management. In order to manage this risk, the following things has been considered:

- Strategies has been decided or modified according to the overall economic and social environment of the country.
- Keeping abreast of the services provided by their competitors and their status.
- Providing service facilities as much as possible without giving in to the expectations and desires of our customers.
- Adopting appropriate strategies in resource mobilization.

5.1.7. Internal Control Risk

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

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the entity's system of internal control during the year and provided feedback to the Board as appropriate. The entity has appointed a Chartered Accountants firm as Internal Auditor to maintain independency on the internal control system of institution. The Internal Audit Department monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures.



5.1.8. Compliance Risk

The Microfinance is committed to follow best practices and market standards in the areas of accountability, transparency and business ethics. It aims for zero tolerance of misconduct. In the day-to-day operations the three lines of defense model defines the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defense lies with the respective Microfinance departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the management and to Compliance Officer. The second line of defense lies with Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit. The head of internal audit & compliance reports to the CEO. The Compliance function assists the Microfinance in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members.

5.1.9. Fair value of financial assets and Liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market 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).

Fair values are determined according to the following hierarchy:

Level 1-

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

Level 2-

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

Level 3-

Level 3 inputs are unobservable inputs for the asset or liability.

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

Particulars	2080-81			2079-80		
	Level I	Level II	Level III	Level I	Level II	Level III
Financial Investments Available for Sale						
Quoted Equities		-			-	
Unquoted Equities						
Total	0.00	0.00	0.00	0.00	0.00	0.00

5.2. Capital management

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

(i) Qualitative disclosures

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



ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

(ii) **Qualitative disclosures**

Capital Structure and Capital Adequacy

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

Particulars	Amount (NPR.)
Paid up Equity Share Capital	70,08,58,345.00
Irredeemable Non-cumulative preference shares	-
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	14,44,47,410.55
Retained Earnings	(4,47,50,522.41)
Un-audited current year cumulative profit	-
Special Reserve Fund	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Capital Redemption Reserves Fund	-
Deferred Tax Reserve	-
Less: Goodwill	-
Less: Intangible Assets	-
Less: Fictitious Assets	-
Less: Deferred Tax Assets	(1,98,39,518.72)
Less: Investment in equity of licensed Financial Institutions	-
Less: Investment in equity of institutions with financial interests	-
Less: Investment in equity of institutions in excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Purchase of Land & Building in excess of limit & utilized	-
Less: Reciprocal crossholdings	-
Less: Other Deductions	-
Total Tier 1 Capital	78,07,15,714.42

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

Particulars	Amount (NPR.)
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General loan loss provision	4,73,65,048.82
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	4,73,65,048.82

• **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tier 1)	78,07,15,714.42
Supplementary Capital (Tier 2)	4,73,65,048.82
Total Capital Fund	82,80,80,763.24



Statement of Risk Weighted Assets (RWA)
At the end of Ashadh, 2081

A. On- Balance-Sheet Items

S.N.	Description	Weight (%)	Current period	
			Amount (NPR.)	RWA
1	Cash Balance	0	50,95,796.00	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan against Own FD	0	-	-
7	Loan against Govt. Bond	0	-	-
8	Accrued interests on Govt. bond	0	-	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-
10	Balance on domestic banks and financial institutions	20	44,42,24,672.59	8,88,44,934.52
11	Loan against other banks' and financial institutions' FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at call	20	-	-
14	Loan against internationally rated bank guarantee	20	-	-
15	Investment to internationally rated Banks	20	-	-
16	Inter-bank lending	20	-	-
17	Investment on shares/debentures/bonds	100	-	-
18	Other investments	100	-	-
19	Loans & advances, bills purchase/discount	100	9,55,49,72,945.03	9,55,49,72,945.03
20	Fixed assets	100	8,48,87,307.96	8,48,87,307.96
21	Net interest receivables (Interest suspense)	100	19,91,85,441.32	19,91,85,441.32
22	Net Non-Banking Asset	100	-	-
23	Other assets (Except advance tax payment)	100	1,97,91,068.93	1,97,91,068.93
24	Real estate/residential housing loans exceeding the limits	150	-	-
	Total On-Balance-sheet Items (A)		10,30,81,57,231.83	9,94,76,81,697.75

B. Off-Balance-Sheet Items

S.N.	Description	Weight (%)	Current period	
			Amount (NPR.)	RWA
1	Bills collection	0		-
2	Forward foreign exchange contract	10		-
3	L/C with maturity less than six months (Outstanding value)	20		-
4	Guarantee against International rated bank's counter guarantee	20		-
5	L/C with maturity more than six months (Outstanding value)	50		-
6	Bid bond, performance bond and underwriting	50		-
7	Loan sale with repurchase agreement	50		-
8	Advance payment guarantee	100		-
9	Financial and other guarantee	100		-
10	Irrevocable loan commitment	100		-
11	Possible liabilities for income tax	100		-
12	All types of possible liabilities including acceptance	100		-
13	Rediscounted bills	100		-
14	Unpaid portion of partly paid share investment	100		-
15	Unpaid guarantee claims	200		-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	20,68,64,375.21	20,68,64,375.21
	Total Off-Balance-sheet Items (B)		20,68,64,375.21	20,68,64,375.21
	Total Risk Weighted Assets (A) + (B)		10,51,50,21,607.04	10,15,45,46,072.97



C.	Total Capital Fund (A+B)	82,80,80,763.24
D.	Minimum capital Fund to be maintained based on Risk	
	Weighted Assets:	
1	Minimum Capital Fund Required (8.0 % of RWA)	81,23,63,685.84
2	Minimum Core Capital Required (4.0 % of RWA)	40,61,81,842.92
3	Capital Fund maintained (in %)	8.15%
4	Core Capital maintained (in %)	7.69%

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 exhibit the classification of financial assets and liabilities:

Financial Assets	As on 31st Ashar 2081			
	Amortised Cost	FVTPL	FVTOCI	Total
Cash and Cash Equivalents	39,97,09,064.83	-	-	39,97,09,064.83
Statutory Balances & due from Nepal Rastra Bank	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	9,75,41,58,386.35	-	-	9,75,41,58,386.35
Investment Securities	-	-	-	-
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	1,63,71,015.44	-	-	1,63,71,015.44
Total Financial Assets	10,17,02,38,466.62	-	-	10,17,02,38,466.62

Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	2,54,32,13,058.09	-	-	2,54,32,13,058.09
Borrowings	6,56,28,54,913.37	-	-	6,56,28,54,913.37
Other Liabilities	14,46,36,819.47	-	-	14,46,36,819.47
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	9,25,07,04,790.93	-	-	9,25,07,04,790.93

Financial Assets	As on 31st Ashar 2080			
	Amortised Cost	FVTPL	FVTOCI	Total
Cash and Cash Equivalents	12,11,39,571.16	-	-	12,11,39,571.16
Statutory Balances & due from Nepal Rastra Bank	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	5,08,80,28,137.42	-	-	5,08,80,28,137.42
Investment Securities	-	-	-	-
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-



Investment Property	-	-	-	-
Other Assets	11,84,357.85	-	-	11,84,357.85
Total Financial Assets	5,21,03,52,066.43	-	-	5,21,03,52,066.43
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,28,37,85,337.98	-	-	1,28,37,85,337.98
Borrowings	3,40,04,02,076.43	-	-	3,40,04,02,076.43
Other Liabilities	6,17,82,378.43	-	-	6,17,82,378.43
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	4,74,59,69,792.84	-	-	4,74,59,69,792.84

5.4. Operating Segment Information

5.4.1 General information

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

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

- Koshi Province
- Madhesh Province
- Bagmati Province
- Gandaki Province
- Lumbini Province
- Karnali Province
- Sudurpashchim Province

5.4.2 Information about profit or loss, assets and liabilities

Rs in "000"

Particulars	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudur Paschim	Total
TOTAL Revenue	35,089	3,60,736	1,38,637	1,31,436	1,49,293	12,197	22,786	8,50,174
Less: Revenue from inter-segment	-	-	-	-	-	-	-	-
NET REVENUE	35,089	3,60,736	1,38,637	1,31,436	1,49,293	12,197	22,786	8,50,174
Interest revenue	32,542	3,34,547	1,28,573	1,21,894	1,38,455	11,311	21,132	7,88,454
Interest expense	20,132	2,06,971	79,543	75,411	85,657	6,998	13,073	4,87,785
Net interest revenue/expense	12,410	1,27,576	49,030	46,483	52,798	4,313	8,058	3,00,669
Segment Profit/Loss	3,030	31,153	11,973	11,351	12,893	1,053	1,968	73,421
Segment Assets	4,26,897	43,88,711	16,86,663	15,99,046	18,16,304	1,48,385	2,77,213	1,03,43,219
Segment Liabilities	4,26,897	43,88,711	16,86,663	15,99,046	18,16,304	1,48,385	2,77,213	1,03,43,219

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

The Microfinance has determined segments based on the provinces.

5.4.4 Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

a. Revenue	Amount (NPR.)
Total revenues for reportable segments	85,01,73,825.74
Other revenues	-
Elimination of intersegment revenues	-
Entity's revenues	85,01,73,825.74
b. Profit or loss	
Total profit or loss for reportable segments	7,34,21,090.02
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit After income tax	7,34,21,090.02
c. Assets	
Total assets for reportable segments	10,34,32,18,760.74
Elimination of inter-segmental assets	-
Other Assets	-
Entity's assets	10,34,32,18,760.74
d. Liabilities	
Total liabilities for reportable segments	10,34,32,18,760.74
Elimination of inter-segmental liabilities	-
Other Liabilities	-
Entity's liabilities	10,34,32,18,760.74

5.4.5 Information about geographical areas

Revenue from following geographical areas:

Particulars	Net Revenue
Koshi Pradesh	30,30,317.70
Madhesh Pradesh	3,11,53,160.72
Bagmati Pradesh	1,19,72,734.41
Gandaki Pradesh	1,13,50,791.09
Lumbini Pradesh	1,28,92,988.34
Karnali Pradesh	10,53,305.79
Sudurpashchim Pradesh	19,67,791.98
Total	7,34,21,090.02

5.4.6 Information about major customers

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

5.5. Share options and share based payment

The Microfinance does not extend the share options and share based payment to any of its employees. Thus, during the reporting period the Microfinance does not have any the transactions that are to be accounted as per NFRS 2 "Share based payments".

5.6. Contingent liabilities and commitment

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

5.7. Related Party Disclosures

The following parties have been identified as the related party transaction as per NAS 24:



- Shareholders having shareholding of 5% or more during the quarter.
- Subsidiary of major shareholder.
- Director of the microfinance and their close family members, if any
- Key Managerial person and their close family members, if any

5.7.1 Shareholders having shareholding of 4% or more during the year.

Shareholder Name	31-03-2081 % of Holding	31-03-2080 % of Holding
Kumari Bank Ltd.	5.01%	9.18%
Shangrila Development Bank Ltd.	5.01%	9.18%

5.7.2 Transaction with Significant Shareholders

Related parties with whom transactions have occurred during the reporting Period.

Transaction during the year	Kumari Bank	Shangrila Development Bank
Borrowing	58,50,91,992.22	14,13,56,873.22
Deposit	7,25,30,366.97	2,03,99,597.57
Interest On Borrowing	4,05,51,789.24	1,20,82,957.04

5.7.3 Directors of the microfinance and their close family members, if any

List of Directors and transaction with and payment to directors of the microfinance.

S.N.	Name	Relationship	Date of appointment	Bod Meeting Allowance	Remarks
1	Mr. Krishna Bahadur Thapa	Chairman	2078.07.13	90,000.00	
2	Dr. Narhari Dhakal	Director	2078.07.13	75,000.00	
3	Dr. Tek Nath Dhakal	Director	2078.03.11	60,000.00	
4	Mr. Laxmi Prasad Duwal	Director	2080.02.08	65,000.00	Representative of Kumari Bank Ltd. from 2080.02.08
5	Mr. Arjun Kumar Sing	Director	2078.07.13	75,000.00	
6	Mrs. Pushpa Kumari Ghimire	Director	2077.09.29	75,000.00	
7	Mr. Dinesh Aryal	Director	2077.09.29	75,000.00	
Total				515,000.00	

There have been no payment or transactions with the close family member of the directors.

5.7.4 Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Microfinance includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the organization. The name of the key management personnel who were holding various positions in the office during the year were as follows:

S.N.	Name of the Key Management Personnel	Post	Remarks
1	Keshab Kumar Paudel	CEO	Sabaiko
2	Resham Neupane	DCEO	Sadhana
3	Pawan Kumar Shrestha	DGM	Sabaiko
4	Sitaram Pandit	DGM	Sadhana
5	Sarita Dhakal	AGM	Sadhana

5.7.5 Compensation to Key Management Personnel

The members of Board of Directors are entitled for meeting allowances. Salary and allowances are provided to Chief Executive Officer and other member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Microfinance with him whereas compensation paid to other member of KMP are governed by Employees Byelaws and decisions made by management time to time in this regard. In addition to salaries and allowances, non-cash benefits like vehicle facility, subsidized rate employees' loan termination benefits are also provided to KMP.

The details relating to compensation paid to key management personnel other than directors were as follows:



S.N.	Name	Position	Remuneration	Remarks
1	Keshab Kumar Paudel	CEO	0.00	Payment from Sabaiko
2	Resham Neupane	DCEO	23,77,946.57	
3	Pawan Kumar Shrestha	DGM	0.00	Payment from Sabaiko
4	Sitaram Pandit	DGM	14,36,280.26	
5	Sarita Dhakal	AGM	12,91,572.03	
	Total		51,05,798.86	

In addition to above, the Microfinance also provide other facilities like telephone, Medical Insurance, Accidental Insurance, Travelling Allowance as per the approved employee facilities of the Microfinance.

5.8. Merger of Sadhana Laghubitta Bittiya Sanstha and Sabaiko Laghubitta Bittiya Sanstha

On 2081/03/29, **Sadhana Laghubitta Bittiya Sanstha Limited** and **Sabaiko Laghubitta Bittiya Sanstha Limited** merged under the provisions of BAFIA Act 2073, following approval from Nepal Rastra Bank and other statutory requirements. The merger became effective on 2081/03/29.

The merger has been accounted for using the **Acquisition Method** in accordance with **NFRS 3: Business Combinations**. According to the merger agreement, a **swap ratio of 1:1** was applied, meaning shareholders of **Sabaiko Laghubitta Bittiya Sanstha Limited** received **one equity share of Sadhana Laghubitta Bittiya Sanstha Limited** for every **one equity share** they held.

Consideration Transferred:

Under the swap arrangement, **Sadhana Laghubitta Bittiya Sanstha Limited** issued 31,86,000 equity shares of NPR 100 each to the shareholders of **Sabaiko Laghubitta Bittiya Sanstha Limited**, resulting in a total issuance valued at NPR 31,86,000.

Identifiable Assets and Liabilities Acquired:

Asset/Liability	Amount (NPR)
Property, Plant & Equipment	34,727,073.57
Cash and Cash Equivalents	318,077,827.92
Loans and Advances	4,263,188,674.49
Other Assets	45,262,445.15
Total Asset	4,661,256,021.13
Deposit from Customers	(1,199,144,102.10)
Borrowings and Long-term Liabilities	(2,915,500,818.71)
Other Liabilities	(151,151,888.60)
Total Liabilities	(4,129,796,809.41)
Purchase Considerations	531,459,211.72
Goodwill / (Capital Reserve)	-

Goodwill Calculation

1. Outstanding shares of Sabaiko MF	3,186,000
2. Swap Ratio	1
3. Shares issued by Sadhana MF	3,186,000
4. Fair value of shares	166.81
5. Purchase consideration	531,456,660
6. Business valuation of Sabaiko MF	531,456,660
Goodwill	-



Goodwill or Capital Reserve:

The merger did **not** result in the recognition of any goodwill or capital reserve, as the fair value of the net assets acquired was equivalent to the consideration transferred under the 1:1 swap ratio.

Impact on Financial Statements:

The financial statements of **Sampda Laghubitta Bittiya Sanstha Limited** now reflect the consolidated results of both entities from the effective date of the merger.

5.9. Issue, Purchase, and Repayment of debt and equity Securities

None.

5.10. Events after reporting date

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



साविक सबैको लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८१ असार २९ गतेसम्मको
परिष्कृत वित्तीय विवरण तथा अनुसूचीहरू



**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF
SABAICO LAGHUBITTA BITTIYA SANSTHA LIMITED**

Qualified Opinion

We have audited the financial statements of **Sabaiko Laghubitta Bittiya Sanstha Ltd.** (referred to as the "Company"), which comprise the Statement of Financial Position as at Ashadh 29, 2081 (July 13, 2024), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Company as at Ashadh 29, 2081 (July 13, 2024), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carve-outs and comply with Companies Act, 2063 and Bank and Financial Institution Act, 2073.

Basis for Qualified Opinion

The company has the provision of accumulating staff leaves in excess of 90 days for each financial year according to its Employee Byelaws and the same is paid to the staff at the time of retirement or termination from service. The company has provisioned *NPR 33,02,2627.44* as Liability for Long-Service Leave as disclosed under Note 4.19. However, actuarial valuation for the same hasn't been done as per NAS 19. We couldn't quantify the current service cost to be charged in the Statement of Comprehensive Income and the amount to be presented in Statement of Financial Position due to the same.

We conducted our audit in accordance with Nepal Standards on Auditing [NSA]. 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 Code of Ethics issued by Institute of Chartered Accountants of Nepal 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 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 are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in the context.

In addition to the matter described in the *Basis for Qualified Opinion* section, we have determined the matters described below to be the key audit matters to be communicated in our report.

UDIN Number: 250224CA01260SYF33





S. No.	Key Audit Matters	Auditor's Response
1.	<p>Interest Recognition:</p> <p>The interest income of the microfinance has to be recognized on an accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though the accrual basis of income recognition is prescribed in general, the guidelines require suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of guidelines and determination of the Fair Value of the collateral. This may, in turn, influence the recognition of interest income of microfinance.</p> <p>Other Liabilities include excess interest payable to loan customers reversing the interest income which may vary when microfinance commences the refund. This may, in turn, have an effect on recognition of interest income of the microfinance. Thus, considered them to be as key matter.</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the microfinance. For fair valuation of collateral, we relied on the latest engineer's valuation and also test checked the change in the fair value of the collateral. Test Check of interest income booking with manual computation,
2.	<p>Investment in Loans & Advances:</p> <p>Investment in loans and advances comprises of loans and advances provided to the borrowers via various products of the company. The valuation of aforesaid securities has been done in compliance with NFRS 9, Carve-Out issued by the Accounting Standards Board Nepal and Directive No. 2 & 3 of NRB Unified Directive 2078. The investments are recognized at Amortized Cost in the financial statements less impairment losses. Further, the compulsory carve-out to provide for higher impairment of NFRS or NRB Directive makes the assessment of impairment important.</p>	<p>Our audit approach regarding assessment of investment in loans and advances was done on a risk-based sampling basis.</p> <p>We verified outstanding impairment status of loans & advances with reference to the NRB directives, NFRS and Carve-Out issued for current year which stated that impairment shall be done at higher for impairment provision as per NRB directives or NFRS.</p> <p>We verified provisioning of the loans and advances based on ageing on the test check basis as on 13.07.2024 and the provisions are adequately made.</p>

UDIN Number: 250224CA01260SYF33



S. No.	Key Audit Matters	Auditor's Response
3.	<p>Information Technology:</p> <p>Since most of the information of the company is digitally stored and transaction are carried out digitally/electronically in today's scenario, we have considered the information technology status of the company as our Key Audit Matter.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to management, stakeholders and regulators.</p>	<p>Our audit approach regarding information technology of the company was based upon the Information Technology Guidelines, 2012 issued by NRB.</p> <ul style="list-style-type: none">• We verified interest income and expense booking regarding loan and deposits on the test basis with the CBS of the company.• We verified provisioning of the loans and advances based on ageing on the test check basis as on 13.07.2024.

Other Information

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

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

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

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

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

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

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

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement caused due to fraud or error, and to issue auditor's report which includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee.

UDIN Number: 250224CA01260SYF33

an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting.
- 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.

Report on Other Legal and Regulatory Requirements

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

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

UDIN Number: 250224CA01260SYF33





CA. Suman Shrestha
Partner
Shrestha & Neupane Associates
Chartered Accountants

UDIN: 250224CA01260SYF33

Place: Kathmandu, Nepal
Date: 2080/09/01



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Financial Position
As on 29th Ashad 2081

Amount in NPR

Particular	Notes	As at 29 Ashad 2081	As at 31 Ashad 2080
Assets			
Cash & Cash Equivalent	4.1	318,077,827.92	175,876,448.18
Statutory Balances and due from Nepal Rastra Bank	4.2	-	-
Placements with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans & Advances to MFIs & Co-operatives	4.6	-	-
Loan & Advances to Customers	4.7	4,263,188,674.49	3,738,866,599.95
Current Tax Assets	4.8.1	11,966,116.99	12,160,526.55
Investment Properties	4.9	-	-
Property, Plant and Equipment	4.1	34,410,951.70	48,812,385.52
Intangible Assets	4.11	316,121.87	569,848.76
Deferred Tax Assets	4.8.2	6,470,565.99	5,960,081.39
Other Assets	4.12	26,825,762.17	4,461,796.73
Total Assets		4,661,256,021.13	3,986,707,687.08
Liabilities			
Due to Bank & Financial Institutions	4.13	2,915,500,818.71	2,303,198,847.34
Due to Nepal Rastra Bank	4.14	-	-
Derivative Financial Instrument	4.15	-	-
Deposits from Customers	4.16	1,199,144,102.10	1,200,642,260.39
Borrowings	4.17	-	-
Current Tax Liabilities	4.8.1	-	-
Provisions	4.18	-	-
Other Liabilities	4.19	151,151,888.60	84,306,762.79
Debt Securities Issued	4.20	-	-
Subordinated Liabilities	4.21	-	-
Total Liabilities		4,265,796,809.41	3,588,147,870.52
Equity			
Share Capital	4.22	318,600,000.00	318,600,000.00
Retained Earnings		(40,758,728.70)	(12,387,498.49)
Reserves	4.23	117,617,940.41	92,347,315.05
Total Shareholders Equity		395,459,211.72	398,559,816.56
Non Controlling Interests		-	-
Total Equity		395,459,211.72	398,559,816.56
Total Liabilities & Equity		4,661,256,021.13	3,986,707,687.08
Contingent Liabilities and Commitment	4.24	-	-
Net assets value per share		124.12	125.10

As per our report of even date

Accompanying notes are integral part of these financial statements

Gangopal Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Chief Executive Officer

Pradeep Sigdel (Sharma)
Director

Jiba Moorti Pant
Director

Suman Shrestha, FCA.
Partner
Shrestha & Neupane Associates
Chartered Accountants

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Profit or Loss
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Amount in NPR

Particular	Notes	Year Ended 29-03-2081	Year Ended 31-03-2080
Interest Income	4.25	588,132,987.89	637,627,046.96
Interest Expense	4.26	387,305,079.01	438,152,794.21
Net Interest Income		200,827,908.88	199,474,252.75
Fees & Commission Income	4.27	43,715,042.02	22,598,313.05
Fees & Commission Expense	4.28	5,405,800.00	4,312,018.36
Net Fee & Commission Income		38,309,242.02	18,286,294.69
Net Interest, Fee & Commission Income		239,137,150.90	217,760,547.44
Other Operating Income	4.29	6,830,883.56	2,052,564.84
Total Operating Income		245,968,034.46	219,813,112.28
Impairment (Charge)/ reversal for loans & other losses	4.30	(5,111,077.24)	3,228,275.51
Net Operating Income		240,856,957.22	223,041,387.79
Personnel Expenses	4.31	178,344,541.00	164,192,714.26
Other Operating expenses	4.32	43,507,994.10	46,330,767.18
Depreciation & Amortization	4.33	16,163,139.71	17,089,789.41
Finance cost on Lease Liability	4.37	3,616,929.87	4,740,360.54
Operating Profit		(775,647.47)	(9,312,243.61)
Non Operating Income	4.34	-	-
Non Operating Expense	4.35	-	-
Profit before Income Tax		(775,647.47)	(9,312,243.61)
Income Tax Expense		247,604.38	(2,800,328.70)
Current tax	4.36	758,088.97	-
Deferred tax	4.36	(510,484.59)	(2,800,328.70)
Profit for the year		(1,023,251.84)	(6,511,914.91)
Profit attributable to:			
Equity holder of the Financial Institution		(1,023,251.84)	(6,511,914.91)
Non-Controlling Interest			
Profit for the year		(1,023,251.84)	(6,511,914.91)
Earnings per share			
Basis EPS		(0.32)	(2.04)
Diluted EPS		(0.32)	(2.04)

As per our report of even date

Accompanying notes are integral part of these financial statements

Gangapal Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Chief Executive Officer

Pradeep Sigdel (Sharma)
Director

Jiba Moorti Pant
Director

Suman Shrestha, FCA.
Partner
Shrestha & Neupane Associates
Chartered Accountants

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Comprehensive Income

For the period from 1st Shrawan 2080 to 29th Ashad 2081

Amount in NPR

Particular	Notes	Year Ended 29-03-2081	Year Ended 31-03-2080
Net profit for the year		-1,023,251.84	-6,511,914.91
Other comprehensive income			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investments in equity instruments measured at fair value			
Gains/(losses) on Revaluation			
Actuarial gains/(losses) on defined benefit plans			
Income tax relating to above items			
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 loss			-
Other Comprehensive Income For The Year, Net Of Income Tax			-
Total Comprehensive income for the year		-1,023,251.84	(6,511,914.91)
Total Comprehensive Income attributable to:			
Equity Holders of Financial Institution		-1,023,251.84	(6,511,914.91)
Non-Controlling Interest		-	-
Total Comprehensive Income For The Period		-1,023,251.84	(6,511,914.91)

As per our report of even date

Accompanying notes are integral part of these financial statements

Gangapal Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Chief Executive Officer

Pradeep Sigdel (Sharma)
Director

Jiba Moorti Pant
Director

Suman Shrestha, FCA.
Partner
Shrestha & Neupane Associates
Chartered Accountants

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Cash Flows
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Amount in NPR

Particulars	Note	Year Ended 29-03-2081	Year Ended 31-03-2080
Cash Flow From Operating Activities			
Interest received		545,533,791.43	621,476,458.79
Fees and other income received		43,715,042.02	22,598,313.05
Receipts from other operating activities		6,830,883.56	2,052,564.84
Interest paid		(387,305,079.01)	(438,152,794.21)
Commission and fees paid		(5,405,800.00)	(4,312,018.36)
Cash payment to employees		(178,344,541.00)	(164,192,714.26)
Other expense paid		(43,507,994.10)	(46,330,767.18)
Operating Cash Flows Before Changes In Operating Assets And Liabilities		(18,483,697.10)	(6,860,957.34)
(Increase)/Decrease In Operating Assets		(509,197,920.77)	647,284,677.50
Loans and advances to customers		(486,833,955.32)	647,269,881.10
Other assets		(22,363,965.44)	14,796.39
Increase/(Decrease) In Operating Liabilities		76,794,114.31	(118,598,754.92)
Deposit from customers		(1,498,158.29)	(113,590,558.78)
Borrowings			0.00
Other liabilities		78,292,272.60	(5,008,196.14)
Net Cash Flow From Operating Activities Before Tax Paid		(450,887,503.56)	521,824,965.24
Income taxes paid		(563,679.41)	(995,968.91)
Net Cash Flow From Operating Activities		(451,451,182.97)	520,828,996.33
Cash Flow From Investing Activities			
Purchase of property and equipment		(1,507,979.00)	(1,211,265.00)
Disposal of property and equipment		0.00	-
Purchase of intangible assets		-	-
Net Cash Flow From Investing Activities		(1,507,979.00)	(1,211,265.00)
Cash Flow From Financing Activities			
Receipt from issue of debt securities		-	-
Receipt from Borrowing from Other BFIs		612,301,971.37	(636,656,146.00)
Payment for Lease		(15,064,076.66)	(15,350,680.52)
Dividends paid		0.00	(2,557,894.74)
Other receipt/(payment)		(2,077,353.00)	(2,433,570.25)
Net Cash Flow From Financing Activities		595,160,541.71	(656,998,291.51)
Net Increase (Decrease) In Cash And Cash Equivalents		142,201,379.74	(137,380,560.18)
Cash and cash equivalents at Shrawan 1, 2080		175,876,448.18	313,257,008.36
Effect of exchange rate fluctuations on cash and cash equivalents held		-	-
Cash And Cash Equivalents At Ashad End 2080		318,077,827.92	175,876,448.18

As per our report of even date

Accompanying notes are integral part of these financial statements

Gangapal Chaudhary Chief Financial Officer	Keshab Kumar Paudel Chief Executive Officer	Pradeep Sigdel (Sharma) Director	Jiba Moorti Pant Director	Suman Shrestha, FCA. Partner Shrestha & Neupane Associates Chartered Accountants
---	--	-------------------------------------	------------------------------	---

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Changes in Equity
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Particulars	Amount in NPR					Total
	Share Capital	General Reserve	Regulatory Reserve	Retained Earning	Other Reserve	
Balance at Shrawan 1, 2080	318,600,000.00	61,222,625.87	26,861,148.35	(12,387,498.49)	4,263,540.83	398,559,816.56
Adjustment/Restatement Adjustment due to change in estimates						-
Adjusted/Restated balance at Shrawan 1, 2080	318,600,000.00	61,222,625.87	26,861,148.35	(12,387,498.49)	4,263,540.83	398,559,816.56
Comprehensive income for the year				(1,023,251.84)		(1,023,251.84)
Profit for the year				(1,023,251.84)		(1,023,251.84)
Total comprehensive income for the year						
Transfer to General reserve during the year					59,616.00	59,616.00
Transfer to Client Protection Fund						
Transfer to CSR Fund						
Expense from CSR Fund					(57,196.00)	(57,196.00)
Expense from Client Protection Fund					(2,079,773.00)	(2,079,773.00)
Transfer To Regulatory Reserve			27,347,978.36	(27,347,978.36)		
Transactions with owners, directly recognised in equity						
Bonus shares issued						
Cash dividend paid						
Total contributions by and distributions						
Balance at 29th ashad 2081	318,600,000.00	61,222,625.87	54,209,126.71	(40,758,728.70)	2,186,187.83	395,459,211.72

As per our report of even date

Accompanying notes are integral part of these financial statements

Gangopal Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Chief Executive Officer

Pradeep Sigdel (Sharma)
Director

Jiba Moorti Panta
Director

Suman Shrestha, FCA.
Partner

Shrestha & Neupane Associates
Chartered Accountants

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Distributable Profit or Loss
For the year ended 29th Ashad 2081
(As Per NRB Regulation)

Amount in NPR

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Net Profit or (loss) as per Statement of Profit or Loss	(1,023,251.84)	(6,511,914.91)
Appropriations:		
a. General Reserve	-	-
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate Social Responsibility fund	-	-
e. Employees Training Fund	-	-
f. Client Protection fund	-	-
g. Other	-	-
Profit or (loss) before regulatory adjustment	(1,023,251.84)	(6,511,914.91)
Regulatory Adjustment		
a. Interest receivable (-)/previous accrued interest received (+)	(26,837,493.77)	(10,174,870.55)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	(510,484.59)	(2,800,328.70)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Distributable Profit or Loss	(28,371,230.21)	(19,487,114.16)
Opening Retained Earning as on Shrawan 1, 2080	(12,387,498.49)	58,257,510.41
Adjustment(+,-)	-	-
Distributions:		
Bonus Shares Issued	-	48,600,000.00
Cash Dividend Paid	-	2,557,894.74
Total Distributable profit or (Loss) as on	(40,758,728.69)	(12,387,498.49)
Annualised Distributable Profit/Loss per share	-12.79%	-3.89%

As per our report of even date

Accompanying notes are integral part of these financial statement:

Gangapal Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Chief Executive Officer

Pradeep Sigdel (Sharma)
Director

Jiba Moorti Pant
Director

Suman Shrestha, FCA.
Partner
Shrestha & Neupane Associates
Chartered Accountants

Shyam Prasad Shrestha
Director

Sushma Dwivedi Lohani
Director

Narayan Prasad Joshi
Chairman

Date:
Place: Kathmandu



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Notes to the Financial Statements

For the year ended 29th Ashad 2081

1. Reporting Entity

Sabaiko Laghubitta Bittiya Sanstha Ltd is a national level microfinance Institution licensed by Nepal Rastra Bank, the central bank of Nepal. Sabaiko Laghubitta Bittiya Sanstha Limited (SABSL / Microfinance/ the Company) was registered at Office of Company Registrar as Public Limited Company on 8th May, 2017 with registration number of 168213/073/074. Sabaiko Laghubitta Bittiya Sanstha Limited (SABSL) or "the Microfinance" or "the Company") obtained license from Nepal Rastra Bank as 'D' class national level financial institution for working as to provide banking services to the rural unbanked population and contribute to the overall poverty reduction program through increment of production and productivity of rural Nepal. It started formal microfinance operation on July 14, 2017, from its first branch office located in Bandipur - 1, Dumre, Tanahu. It has over 92 Branches in Nepal. Registered under PAN 605953464.

2. Basis of Preparation

2.1. Statement of Compliance

The financial statements of the Microfinance have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) of Institute of Chartered Accountants of Nepal. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2078 as made applicable by the Nepal Rastra Bank.

These financial statements for the year ended 29th Ashad, 2081 are the financial statements of the microfinance prepared in accordance with NFRS.

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

2.2. Reporting Period and Approval of Financial Statements

The microfinance follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on 29th of Ashad.

These financial statements consist of the Statement of Financial Position as of 29th Ashad 2081. The microfinance has also presented Statement of Profit or Loss and Statement of Other Comprehensive Income, statements of Changes in Equity and Statements of Cash Flows for the year ended as of 29th Ashad 2081 along with the necessary and related notes.

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements as per the provision of The Companies Act, 2063.

These financial statements were authorized for issue by the Board of Directors on its meeting held on and recommended for the approval by shareholders in the Annual General Meeting.



2.3. Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates. The financial information presented has been rounded off to nearest rupee except where otherwise stated.

2.4. Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively in current and future periods.

2.5. Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2078 being the date of transition to NFRS.

2.6. New Standards Issued but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of IFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. NFRS 9 is applicable from annual period beginning on or after July 16, 2020. The Bank is following all the provisions of NFRS 9 except impairment requirements of the standard, for which the carveout pronounced by ICAN till FY 2080-81 is being adhered to.

2.7. New Standards and Interpretation not adopted

All accounting standards along with carve-outs, developed by Nepal Accounting Standards Board, Nepal (ASB Nepal) and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) where applicable, have been incorporated.

2.8. Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

3. Significant Accounting Policies

3.1. Basis of Measurement

The Financial Statements of Microfinance have been prepared on the historical cost basis, except for the following items:

Items	Basis of Measurement
Retirement Benefit	Present value of defined benefit
Obligation	Obligation less the fair value of the plan assets

3.2. Basis of Consolidation

Business combinations are accounted for using the acquisition method in line with the NFRS 03 "Business Combination". The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is tested annually for impairment. Any gain on a bargain purchase is

recognized in profit or loss immediately. Transaction costs are expensed as incurred, except if they are related to the issue of debt or equity securities.

The microfinance doesn't have any other entity for consolidation of financial statements.

3.3. Cash & Cash Equivalent

The cash and cash equivalents for the purpose of cashflow statement include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the microfinance in the management of its short-term commitments.

Cash and Cash equivalents include cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under **Note 4.1**.

3.4. Financial Assets and Financial Liabilities

3.4.1. Recognition

The Microfinance recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to the statement of profit and loss.

3.4.2. Classification and Measurement

The financial assets and liabilities are subsequently measured at amortized cost or fair value on the basis of the business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

3.4.2.1. Financial Assets

Financial assets are classified under three categories as required by NFRS 9, namely:

a. Measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.

b. Measured at fair value through OCI:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are not held for trading and initially recognized as held for trading for which the Microfinance makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income.

c. Measured at fair value through profit or loss:

The Microfinance classifies the financials assets as fair value through profit or loss if they are held for trading



or designated at fair value through profit or loss.

Any other financial asset not classified as either amortized cost or FVOCI, is classified as FVTPL.

3.4.2.2. Financial Liabilities

Financial liabilities are classified under three categories as required by NFRS 9, namely:

a. Financial liabilities at fair value through profit or loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized at profit or loss.

b. Financial liabilities measured at amortized cost:

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

3.4.3. De-recognition

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual rights to receive the cash flows from the asset.

A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.

3.4.4. Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Microfinance follows three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

Level 3: Significant inputs to the fair value measurement are unobservable.

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

3.4.5. Impairment

The Microfinance reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgement is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provisions made.

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

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

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

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

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

- Sadharan Karja
- Mausami Karja
- Laghu-Uddhyam Karja
- Grahak Punarutthan Loan
- Yuwa Swarojgar Karja
- Aakasmik Karja
- Aawas Karja

Carveout adopted for assessment of impairment charge

The Microfinance has opted to apply carveout on impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB directive no. 2, higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparison of Impairment as per NFRS and NRB:

Particulars	F/Y 2080-81	F/Y 2079-80
LLP as per NRB Directives	69,097,909.53	63,986,832.29
Impairment as per NFRS	57,334,846.56	10,638,344.46

The details of the Collective LLP as per NRB Directive have been tabulated below:

Particulars	F/Y 2080-81	F/Y 2079-80
Good Loan	11,151,008.38	8,545,888.02
Watchlist	1,269,451.35	1,765,287.55
Restructuring/Rescheduling Loan	15,678,713.07	19,940,308.86
Sub-Standard Loan	1,804,794.14	3,499,338.77
Doubtful Loan	3,950,512.21	7,175,387.83
Bad Loan	35,243,430.38	23,060,621.26
Additional LLP	-	-
TOTAL	69,097,909.53	63,986,832.29



3.5. Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on a trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income'. However, the Microfinance does not have such assets to be recognized as trading assets as on 29th Ashad end 2081.

3.6. Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on 29th Ashad end 2081.

3.7. Property, Plant and Equipment

Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Depreciation: The Microfinance depreciates property, plant and equipment following Straight Line Method based on the useful life of the assets. The useful life of the asset differs from the useful life as prescribed under Appendix – I of Application Guidance Note on NAS 16 as the company believes that the useful life depicts the best use of the asset. The useful life of the assets used for depreciation purpose as per the management estimates are as follows:

Type of Asset	Useful Life
Partitions & Paintings	5 Years
Computer & Equipments	5 Years
Furnitures & Fixtures	8 Years
Other Assets-Lockers	20 Years
Inverters & Fans	5 Years
Vehicles	10 Years

The Microfinance adopts cost model for entire class of Property, Plant and Equipment. It has not measured any Property Plant and Equipment at revaluation model and at fair value. The items of Property, Plant and Equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of newly acquired assets is charged based upon the date of invoice and assets having acquisition cost less than NPR. 2,500 has been written down as an expense for the period in the Statement of Profit and Loss.

3.8. Goodwill/Intangible Assets

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. 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 value may be impaired.

Intangible assets are recognized separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognized at

historical cost less impairment / amortization over their estimated useful life. The microfinance amortizes the intangible assets over its useful life of 5 years.

3.9. Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. It includes assets which are held for capital appreciation or for rental to others or held for undetermined future use. It also includes land, land and building acquired by Microfinance as non-banking assets but not sold as on the reporting date. However, the Microfinance does not have Investment Property as on 29th Ashad 2081.

3.10. Income Tax

Tax expenses comprise of current tax and deferred tax.

3.10.1. Current Tax

Current tax is the income tax expense recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or OCI in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

Current Tax Calculation as per Income Tax Act, 2058

3.10.2. Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

During this Fiscal Year Net Deferred Tax Asset is NPR 6,470,565.99 calculation of which is shown in Note 4.8.2.

3.11. Deposit, debt securities issued and subordinated liabilities

3.11.1. Deposits

Deposits by members and public depositors are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

3.11.2. Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using an effective interest method except where the bank designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on 29th Ashad, 2081.



3.11.3. Subordinate Liabilities

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

3.12. Provisions, other Liabilities Contingent Liabilities

A provision is recognized if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

The contingent liabilities are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance does not have such contingent liabilities and onerous contracts as on 29th Ashad, 2081.

3.13. Revenue Recognition

3.13.1. Interest Income and Expenses

The Microfinance recognizes interest income and expenses for financial instruments measured at amortized cost and interest-bearing financial instruments measured at fair value through other comprehensive income using the effective interest rate (EIR), which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

The EIR (and therefore, the amortised cost of the financial asset) is calculated by taking into account transaction costs and any discount or premium on the acquisition of the financial asset, as well as fees and costs that are an integral part of the EIR. The Microfinance recognises interest income using a rate of return that represents the best estimate of a constant rate of return over the expected life of the loan. Hence, the EIR calculation also takes into account the effect of potentially different interest rates that may be charged at various stages of the financial asset's expected life, and other characteristics of the product life cycle (including prepayments, penalty interest and charges).

The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

If expectations of fixed rate financial assets or liabilities' cash flows are revised for reasons other than credit risk, then changes to future contractual cash flows are discounted at the original EIR with a consequential adjustment to the carrying amount. The difference from the previous carrying amount is booked as a positive or negative adjustment to the carrying amount of the financial asset or liability on the balance sheet with a corresponding increase or decrease in Interest revenue/expense calculated using the effective interest method.

NFRS 9 requires that interest income for financial assets classified as Stage 3 be calculated on the net carrying amount (after deducting credit impairments), which will result in a portion of contractual interest being suspended. NFRS 9 requires that this suspended contractual interest be presented as part of the financial assets'

gross carrying amount.

3.13.2. Fee and Commission Income

Fees and commissions are recognized on an accrual basis when the service has been provided.

3.13.3. Dividend Income

Dividend income received from equity shares is recognized in the books when the right to receive the dividend is established.

3.13.4. Net Trading Income

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

3.13.5 Net Income from Other Financial Instrument at Fair Value Through Profit and Loss

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

3.14. Employee Benefits

3.14.1. Short term Employee Benefits

The Microfinance's short term employee benefits mainly include wages, salaries, allowances, social security expenses, bonuses as provided in the law and other employee related expenses. Short term employee benefits are measured on an undiscounted basis and are charged to statement of profit and loss as and when the related service is provided.

3.14.2. Post-Employment employee benefits

3.14.2.1. Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Social Security Fund

As per the Contribution Based Social Security Act, 2074 every entity shall contribute a total amount of 31% of basic salary of the employee as social security contributions. The company has enrolled under Social Security Fund on 2078.02.19. Microfinance has adhered to the same and the microfinance doesn't have any future liability arising from such contributions.

Any unpaid contribution is recorded as a liability under 'Other Liabilities' in Note 4.19.

3.14.2.2.2. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds,



that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the company, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in the Statement of profit and Loss.

3.14.2.3. Other Long-Term Benefits

Leave

Other long-term benefits include those payments which are not due within 12 months after the end of the reporting period.

Microfinance provides accumulated leave benefits under its Employees Byelaw. Home leave is accumulated up to 90 days and there is no limit to the accumulation of sick leave. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are calculated based on actuarial valuations.

However, during the financial year, the microfinance has not carried out actuarial valuation for Long Service Leave.

3.15. Leases

At inception of a contract, the Microfinance assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

i. As as Lessee

At commencement or on modification of a contract that contains a lease component, the microfinance allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices. However, for the leases of property the microfinance has elected not to separate non-lease components and account for the lease and non-lease components as a single lease component.

The Microfinance recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Microfinance by the end of the lease term or the cost of the right-of-use asset reflects that the Microfinance will exercise a purchase option. In that case the right-of-use asset will be depreciated over the useful life of the underlying asset,

which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the microfinance's incremental borrowing rate. Generally, the Microfinance uses its incremental borrowing rate as the discount rate.

The Microfinance has determined its' incremental borrowing rate as per the interest rate charged by Nepal Rastra Bank on its lending which is 12.30% for the financial year.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee; and
- the exercise price under a purchase option that the Microfinance is reasonably certain to exercise, lease payments in an optional renewal period if the Microfinance is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Microfinance is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Microfinance's estimate of the amount expected to be payable under a residual value guarantee, if the Microfinance changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Microfinance presents right-of-use assets that do not meet the definition of investment property in 'property, plant and equipment' and lease liabilities in 'Other Liabilities' in the statement of financial position.

Short-term leases and leases of low-value assets

The Microfinance has elected not to recognise right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Microfinance recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

ii. As as Lessor

At inception or on modification of a contract that contains a lease component, the Microfinance allocates the consideration in the contract to each lease component on the basis of their relative standalone prices.

When the Microfinance acts as a lessor, it determines at lease inception whether each lease is a finance lease or an operating lease.

To classify each lease, the Microfinance makes an overall assessment of whether the lease transfers substantially all of the risks and rewards incidental to ownership of the underlying asset. If this is the case, then the lease is a finance lease; if not, then it is an operating lease. As part of this assessment, the Microfinance considers certain indicators such as whether the lease is for the major part of the economic life of the asset.



When the Microfinance is an intermediate lessor, it accounts for its interests in the head lease and the sub-lease separately. It assesses the lease classification of a sub-lease with reference to the right-of-use asset arising from the head lease, not with reference to the underlying asset. If a head lease is a short-term lease to which the Microfinance applies the exemption described above, then it classifies the sub-lease as an operating lease.

If an arrangement contains lease and non-lease components, then the Microfinance applies NFRS 15 to allocate the consideration in the contract.

The Microfinance recognises lease payments received under operating leases as income on a straightline basis over the lease term as part of 'other revenue'. During the financial year, the company has not entered into any agreement as a lessor, hence no income is generated due to the same.

3.16. Share Capital and Reserves

3.16.1. Share Capital

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. 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.

The shares issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in the statement of changes in equity. Tax impact is also disclosed.

3.16.2. Reserves

The reserve includes regulatory and free reserves.

a) Statutory General Reserves

20% of the net profit as stated in Bank and financial Institution Act, 2073 and 50% of additional amount of Cash Dividend or Bonus Shares if declared and distributed in excess of 15% as provisioned in Circular GHA/5/079/80 of NRB Dated 2079/11/10 is set aside to the general reserve.

b) Exchange Equalization Reserve

This is a statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside for the Exchange Equalization Reserve.

c) Assets Revaluation Reserve

This is a non-statutory reserve and is the requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following revaluation model. Revaluation reserve often serve as a cushion against unexpected loss but may not be fully available to absorb unexpected losses due to the subsequent deterioration in the market values and tax consequences of revaluation. The microfinance hasn't followed the revaluation model and hence no revaluation reserve has been created during the financial year.

d) Capital Reserve

This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.



e) Corporate Social Responsibility Fund

1% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility. The same has been disclosed as “Other Reserve” under Statement of Changes in Equity. The movement in the fund during the financial year has been tabulated as below:

Particulars	FY 2080.81
Opening Balance as of 1st Shrawan, 2080	1,279,318.40
Add: 1% of Net Profit as per NFRS of the F/Y	-
Total (A)	1,279,318.40
Less: Expenses from the Fund this Year	
a. Expenses for Social Works	57,196.00
Total (B)	57,196.00
Closing Balance as on 29th Ashadh, 2081	1,222,122.40

f) Employee Training Fund

The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the microfinance needs to spend at least 3% of last fiscal year’s total personnel expenses for the development and trainings of the employees. Further if the microfinance couldn’t spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.

g) Investment Adjustment Fund

It is a reserve created on investment in equity instrument if the equity doesn’t get listed in Security Market within 2 years as per the directives issued by NRB. They don’t have any investment in equity instrument and hence no reserve has been created on the same.

h) Actuarial Gain/Loss Reserve

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

i) Client Protection Fund

Client protection fund is created at 1% of net profit. In addition to this, 35% of dividend in excess of 15% is also allocated to this fund as per NRB Directives. The same has been disclosed as “Other Reserve” under Statement of Changes in Equity.

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the microfinance shall earmark and invest separately the portion of residual amount of the fund. Further, the microfinance has also approved the Client Protection Fund Operation Procedure, 2078 through Board Meeting held on 2078/12/25. In compliance with this provision the management has invested in NPR. 2,600,000 in Fixed Deposit with Garima Bikash Bank Limited and residual amount has been kept in bank account for future expenditure purpose.



The movement in the Client Protection Fund has been tabulated below:

Particulars	FY 2080.81
Opening Balance as of 1st Shrawan, 2080	2,984,222.43
Addition to the Fund this F/Y	
a. Interest Income to the Fund	59,616.00
b. 1% of Net Profit as per NFRS of the F/Y	-
c. 25% of Dividend in excess of 20%	
Total (A)	3,043,838.43
Less: Expenses from the Fund this Year	
a. Financial Literacy Programs	1,480,273.00
b. Health and Nutrition Support Provided to Members	599,500.00
Total (B)	2,079,773.00
Closing Balance as on 29th Ashad,2081	964,065.43

j) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of microfinance includes the reserve net of tax and employee bonus created relating to accrued interest receivable as on 29th Ashad, 2081 not recovered. Reserve on deferred tax assets, non-banking assets, reduction in fair value of investment in equity below cost price, actuarial loss etc. The movement in the regulatory reserve has been tabulated below:

Fiscal Year	79/80	80/81
Interest receivable	20,901,066.95	47,738,560.72
Short Loan Loss Provision		
Short Provision for possible losses on investment		
Short Provision on NBA		
Deferred Tax Assets	5,960,081.39	6,470,565.99
Goodwill		
Gain on Bargain Purchase		
Actuarial Loss Recognized in OCI		
Fair Value Loss Recognised in OCI		
Other		
Total	26,861,148.35	54,209,126.71

k) Other Reserves

Any other reserve created with specific or non-specific purpose are presented under this by disclosing account heads.

l) Proposed Bonus Distribution

The board of microfinance has recommended 0% cash dividend and 0% bonus shares for the reported year 2080-81. This proposal is subject to the ratification by the Annual General Meeting of the shareholders. The proposed distributions shall be recognized in equity in the period in which they are paid.



3.17. Earnings Per Share (EPS) including Diluted EPS

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

3.18. Segment Reporting

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

The Microfinance has identified seven segments namely: Province 1, Madhesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the seven operating segment and the segment report is set out in Notes 5.4.

Segment reports include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to the aforesaid segment or those related to head office are unallocated. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country.



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.1
Cash & Cash Equivalent

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

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Cash in hand	5,654,913.00	9,298,601.00
Balances with B/FIs	276,979,438.65	64,863,850.39
Money at call and short notice	35,443,476.27	101,713,996.79
Other		
Total	318,077,827.92	175,876,448.18

Other cash and cash equivalent includes term deposit with maturity period less than 3 month from the date of acquisition.

Note 4.2
Statutory Balances and due from Nepal Rastra Bank

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Statutory Balances with NRB	-	-
Statutory Balances with BFIs	-	-
Securities Purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	-
Total	-	-

Note 4.3
Placements with Bank & Financial Institutions

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Placement with Domestic Fis	-	-
Less: Allowances for Impairment	-	-
Total	-	-

There are no domestic placements with maturities more than three months from acquisition date.



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.4
Derivate Financial Instruments

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
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	-	-

Note 4.5
Other Trading Assets

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Others	-	-
Total	-	-
Pledged	-	-
Non-Pledged	-	-

Note 4.6
Loans & Advances to MFIs & Co-operatives

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Loans to Micro-Finance Institutions		-
Loans to BFIs		-
Loans to Co-operatives		-
Less: Allowance for Impairment		-
Others		-
Less: Allowance for Impairment		-
Total		-



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.6.1
Allowance for Impairment

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Balance at Shrawan 01		-
Impairment Loss for the year:		-
Charge for the year		-
Recoveries/Reversal		-
Amount Written Off		-
Balance at Ashad End		-

Note 4.7
Loan & advances to customers

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

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Loan and advances measured at amortized cost	4,256,511,090.81	3,769,677,135.49
Less: Impairment allowances	(69,097,909.53)	(63,986,832.29)
Collective impairment		
Individual impairment		
Net Amount	4,187,413,181.28	3,705,690,303.20
Loan and advances measured at FVTPL	-	-
Total	4,187,413,181.28	3,705,690,303.20
Interest receivable	75,775,493.21	33,176,296.75
Total	4,263,188,674.49	3,738,866,599.95

Analysis of loan and advances - By Product

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Product		
Term Loan		-
Sadharan Karja	3,140,502,288.64	2,704,042,741.51
Mausami Karja	1,561,096.17	2,458,928.63
Laghu-Uddhyam Karja	1,095,102,531.89	1,029,392,557.75
Grahak Punarutthan Loan	3,713,279.77	10,554,085.62
Yuwa Swarojgar Karja	3,934,808.82	14,067,573.28
Aakasmik Karja	-	-
Aawas Karja	-	-
Baikalpik Urja Karja	273,726.00	75,835.00
Staff Social Loan	11,423,359.52	9,085,413.70
Sub Total	4,256,511,090.81	3,769,677,135.49
Interest receivable	75,775,493.21	33,176,296.75
Total	4,332,286,584.02	3,802,853,432.24



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As on 29th Ashad 2081

Analysis of Loan and Advances - By Collateral

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Secured		
Immovable Assets	1,095,102,531.89	1,029,392,557.75
Government Guarantee	-	-
Collateral Of Government Securities	-	-
Collateral Of Fixed Deposit Receipt	-	-
Group Guarantee	3,149,985,199.40	2,740,284,577.74
Personal Guarantee	-	-
Other Collateral	-	-
Sub Total	4,245,087,731.29	3,769,677,135.49
Unsecured		
Total	4,245,087,731.29	3,769,677,135.49

Collective Loan and Advances

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
<u>Performing Loan</u>		
Good Loan	3,425,569,871.17	2,590,709,231.88
Watchlist	100,469,654.00	135,474,788.65
Restructuring/Rescheduling Loan	545,649,441.49	841,020,685.65
<u>Non-Performing Loan</u>		
Sub-Standard Loan	28,876,704.44	51,389,222.52
Doubtful Loan	31,604,094.07	48,603,507.42
Bad Loan	112,917,966.12	34,767,626.54
Total	4,245,087,731.29	3,701,965,062.66



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As on 29th Ashad 2081

Allowances for impairment

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

An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply NFRS 9 : Financial Instrument, to determine the amount of any impairment loss. ICAN has issued carve out on incurred loss model to measure the impairment loss on loan and advances that the bank and financial institutions shall measure impairment loss on loan and advances as the higher of amount derived as per Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9. The provision as per Nepal Rastra Bank for loan loss provision is higher than the amount determined as per NFRS 9. So, Impairment loss on Loan and Advances has been determined based on current period's loan disbursement using direction issued by the NRB.

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Specific allowances for impairment		
Balance at Shrawan 1		-
Impairment loss for the year:		-
Charge for the year		-
Recoveries/reversal during the year		-
Write-offs		-
Other movement		-
Total		-
Collective allowances for impairment		
Balance at Shrawan 1	10,638,344.46	11,189,996.84
Impairment loss for the year:		
Charge/(reversal) for the year	-46,696,502.10	551,652.38
Other movement		
Total	57,334,846.56	10,638,344.46
Total allowances for impairment	57,334,846.56	10,638,344.46

Loan Loss Provision as Per NRB:

	As at	As at
	29 Ashad 2081	31 Ashad 2080
Opening Loan Impairment	63,986,832.29	67,215,107.80
Charge/(reversal) for the year	5,111,077.24	-3,228,275.51
Other movement		
Total	69,097,909.53	63,986,832.29
Total allowances for impairment	69,097,909.53	63,986,832.29



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As on 29th Ashad 2081

Note 4.8

Income Tax

Current Tax Assets 4.8.1

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

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Current Tax Assets	12,724,205.96	12,160,526.55
Current Year Income Tax Assets	12,724,205.96	12,160,526.55
Tax assets of prior periods		
Current Tax Liabilities	758,088.97	-
Current Year Income Tax Liabilities	758,088.97	-
Tax liabilities of prior periods		
Net current Assets/ (Liabilities)	11,966,116.99	12,160,526.55

Deferred Tax Asset/ Liabilities 4.8.2

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Deferred Tax Assets	16,888,688.06	15,069,334.40
Current Year Deferred Tax Assets	16,888,688.06	15,069,334.40
Deferred Tax Liabilities	10,418,122.07	9,109,253.00
Current Year Deferred Tax Liabilities	10,418,122.07	9,109,253.00
Tax liabilities of prior periods		
Total	6,470,565.99	5,960,081.39

Note 4.9

Investment Properties

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Investment Properties measured at Fair Value		
Balance as on Shrawan 01		-
Addition/(Disposal) during the year		-
Net Changes in fair value during the year		-
Net Amount		-
Investment Properties measured at Cost		
Balance as on Shrawan 01		-
Addition/(Disposal) during the year		-
Net Changes in fair value during the year		-
Net Amount		-
Total		-



SABAIKO LAGHUBITTA BITTYA SANSTHA
Bandipur-1, Dumre, Tanahu

Notes Forming Part Of Financial Statements

4.10 Property, Plant & Equipments (PPE)

Amount in NPR

For the Year 2080-81	Right-to-use Assets	Partitions & Paintings	Computer & Equipments	Furnitures & Fixtures	Other Assets- Lockers	Other Office Equipments	Vehicles	Total
Cost:								
At start of year	56,036,060.98	593,205.00	11,934,357.65	14,661,448.72	2,401,920.00	2,757,676.50	5,813,900.00	94,198,568.85
Additions	-	-	726,709.00	61,500.00	-	719,770.00	-	1,507,979.00
Disposals	-	-	-	-	-	-	-	-
At end of year	56,036,060.98	593,205.00	12,661,066.65	14,722,948.72	2,401,920.00	3,477,446.50	5,813,900.00	95,706,547.85
Accumulated depreciation								
At start of year	26,362,687.54	367,598.18	7,651,256.01	6,277,989.64	399,484.00	1,593,555.95	2,733,612.00	45,386,183.33
Charge for the year	11,015,672.79	87,488.79	1,789,784.13	1,836,823.21	120,096.99	478,156.66	581,390.24	15,909,412.82
Disposals	-	-	-	-	-	-	-	-
At end of year	37,378,360.33	455,086.97	9,441,040.14	8,114,812.86	519,580.99	2,071,712.60	3,315,002.24	61,295,596.15
Carrying amounts as on Ashadh 29, 2081	18,657,700.65	138,118.03	3,220,026.51	6,608,135.86	1,882,339.01	1,405,733.90	2,498,897.76	34,410,951.70
For the Year 2079-80	Right-to-use Assets	Partitions & Paintings	Computer & Equipments	Furnitures & Fixtures	Other Assets- Lockers	Other Office Equipments	Vehicles	Total
Cost:								
At start of year	48,291,718.75	593,205.00	11,505,857.65	14,405,681.72	2,401,920.00	2,230,678.50	5,813,900.00	85,242,961.62
Additions	7,744,342.23	-	428,500.00	255,767.00	-	526,998.00	-	8,955,607.23
Disposals	-	-	-	-	-	-	-	-
At end of year	56,036,060.98	593,205.00	11,934,357.65	14,661,448.72	2,401,920.00	2,757,676.50	5,813,900.00	94,198,568.85
Accumulated depreciation								
At start of year	14,630,261.16	278,877.00	5,672,139.00	4,456,971.00	279,388.00	1,167,407.00	2,152,222.00	28,637,265.16
Charge for the year	11,732,426.38	88,721.18	1,979,117.01	1,821,018.64	120,096.00	426,148.95	581,390.00	16,748,918.17
Disposals	-	-	-	-	-	-	-	-
At end of year	26,362,687.54	367,598.18	7,651,256.01	6,277,989.64	399,484.00	1,593,555.95	2,733,612.00	45,386,183.33
Carrying amounts as on Ashadh 31, 2080	29,673,373.44	225,606.82	4,283,101.64	8,383,459.08	2,002,436.00	1,164,120.55	3,080,288.00	48,812,385.52



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note **4.11**
Intangible Assets

Particular	As at	
	29 Ashad 2081	31 Ashad 2080
Cost:		
At start of year	2,341,831.00	2,341,831.00
Additions		-
Disposals		
At end of year	2,341,831.00	2,341,831.00
Accumulated Amortization		
At start of year	1,771,982.24	1,431,111.00
Charge for the year	253,726.89	340,871.24
Disposals		
At end of year	2,025,709.13	1,771,982.24
Carrying amounts as on Ashadh End	316,121.87	569,848.76

Note **4.12**
Other assets

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

Particular	As at	
	29 Ashad 2081	31 Ashad 2080
Employee Benefit Prepayments	2,560,775.85	1,533,687.95
Advance Insurance Premium	32,557.51	28,969.38
Security Deposit	30,460.00	29,460.00
Accounts receivable	19,831,827.52	380,205.39
Prepayments	34,134.00	23,545.00
Consumable Inventories	1,892,507.29	2,465,929.01
Investment for Client Protection Fund	1,600,000.00	-
Staff Other Advance	93,500.00	-
Merger Expn- Assets	750,000.00	-
Total	26,825,762.17	4,461,796.73

Note **4.13**
Due to Bank & Financial Institutions

Particular	As at	
	29 Ashad 2081	31 Ashad 2080
Borrowing from BFIs	2,915,500,818.71	2,303,198,847.34
Settlement and clearing Accounts	-	-
Other	-	-
Total	2,915,500,818.71	2,303,198,847.34



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.14
Due to Nepal Rastra Bank

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	-

Note 4.15
Derivate Financial Instruments

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
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	-	-

Note 4.16
Deposits from Customers

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Institutional Customers:		
Term deposits	-	-
Call deposits	-	-
Other	-	-
Individual Customers:		
Term deposits	281,443,464.35	311,599,686.12
Saving deposits	560,274,139.89	559,605,792.83
Savings from Members	357,426,497.86	329,436,781.44
Other	-	-
Total	1,199,144,102.10	1,200,642,260.39



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As on 29th Ashad 2081

Note

4.17

Borrowings

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Domestic Borrowings		
Nepal Government	-	-
Other Licensed Institutions	-	-
Others	-	-
Sub-Total	-	-
Foreign Borrowings		
Foreign Banks and Financial Institutions	-	-
Other Institutions	-	-
Sub-Total	-	-
Total	-	-

Note

4.18

Provisions

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Provisions for Restructuring	-	-
Pending Legal Issues and Tax Litigation	-	-
Onerous Contracts	-	-
Total	-	-

Note

4.19

Other Liabilities

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Employee Benefits Liabilities		
Liability for employees defined benefit obligations	-	-
Liability for long-service leave	33,022,627.44	15,510,968.45
Employee bonus payable	-	606,102.00
Short-term employee benefits	158,793.80	144,737.20
Lease Liability		
Current Lease Liability	10,286,347.95	11,447,146.79
Non-current Lease Liability	12,986,651.48	23,272,999.42
Other Payables:		
TDS Payables	1,430,337.26	1,315,097.88
Bills payable	607,318.00	399,430.00
Interest payable on deposit	270,443.62	232,437.71
Interest payable on borrowing	60,065,945.99	4,523,621.41
DCGF Claim Payable	15,592,171.87	3,033,562.13
Dividend Payable	-	-
Audit Fee Payable	189,550.00	189,550.00
PRSM Associates	-	223,000.00
Service Charge Payable	16,115,596.03	21,261,916.20
Insurance Premium Payable	426,105.17	2,146,193.60
Total	151,151,888.60	84,306,762.79



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.20
Debt Securities Issued

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Debt Securities issued designated at fair value through profit or	-	-
Debt Securities issued at Amortized Cost	-	-
Total	-	-

Note 4.21
Subordinated Liabilities

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Redeemable Preference Shares	-	-
Irredeemable Cumulative Preference Share (Liability Component)	-	-
Other	-	-
Total	-	-

Note 4.22
Share Capital

Particular	As at	As at
	29 Ashad 2081	31 Ashad 2080
Authorized Share Capital (4,000,000 @ Face Value Rs.100)	400,000,000.00	400,000,000.00
Issued Share Capital (3,186,000 @ Face Value Rs.100)	318,600,000.00	318,600,000.00
Subscribed and Paid-up Capital (3,186,000 @ Face Value Rs.100)	318,600,000.00	318,600,000.00
Total	318,600,000.00	318,600,000.00

Note 4.22.1
Ordinary Share Ownership

Particulars	FY 2080.81		FY 2079.80	
	%	Amount	%	Amount
Domestic Ownership	100.00%	318,600,000.00	100.00%	318,600,000.00
Nepal Government				
"A" Class Licensed Institution				
Other Licensed Institution				
Other Institutions	0.30%	965,454.55	0.30%	965,454.55
General Public	32.12%	102,338,181.82	32.12%	102,338,181.82
Promoters	67.58%	215,296,363.63	67.58%	215,296,363.63
Foreign Ownership	0.00%	-	0.00%	-
Total	100.00%	318,600,000.00	100.00%	318,600,000.00



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note **4.23**
Reserves

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
General Reserve	61,222,625.87	61,222,625.87
Regulatory Reserve	54,209,126.71	26,861,148.35
Customer Protection Fund	964,065.43	2,984,222.43
Corporate Social Responsibility Fund	1,222,122.40	1,279,318.40
WriteBack of Restructuring/Rescheduling Loan Loss Provision		-
Total	117,617,940.41	92,347,315.05

Note **4.24**
Contingent Liabilities and Commitments

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Contingent Liabilities	-	-
Undrawn and Undisbursed Facilities	-	-
Capital Commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	-	-

The microfinance does not have any contingent liabilities and commitments till date.



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As on 29th Ashad 2081

Note 4.24.1
Capital Commitments

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

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
Intangible Assets	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub-Total	-	-
Capital commitments in relation to Intangible assets	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub-Total	-	-
Total	-	-

Note 4.24.2
Lease Commitments

Particular	As at 29 Ashad 2081	As at 31 Ashad 2080
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	-	-
Total	-	-

Note 4.24.3
Litigations

The Microfinance's litigations are generally related to its ordinary course of business pending on various jurisdiction. During the reporting period, the company doesn't have any pending litigations.

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Note 4.25
Interest income

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Placement with bank and financial institutions	4,393,487.98	4,982,252.36
Loans and advances to customers	581,896,239.89	631,178,560.36
Loan and advances to staff	1,843,260.02	1,466,234.24
Total interest income	588,132,987.89	637,627,046.96

Note 4.26
Interest Expenses

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Due to bank and financial institutions	295,625,091.50	353,172,537.08
Deposits from customers	91,679,987.51	84,980,257.13
Other	-	-
Total	387,305,079.01	438,152,794.21

Note 4.27
Fees & Commission Income

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Service fees	39,383,984.44	18,849,744.80
Other fees and commission income	4,331,057.58	3,748,568.25
Total fees and Commission Income	43,715,042.02	22,598,313.05

Note 4.28
Fees & Commission Expense

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
ATM Management Fees	-	-
Visa/Master Card Fees	-	-
Remittance fees and commission	-	-
Service Charge on Borrowings	5,405,800.00	4,312,018.36
Total fees and Commission Expense	5,405,800.00	4,312,018.36

Note 4.29
Other Operating income

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Other Income	6,830,883.56	2,052,564.84
Gain/loss on sale of Property, Plant & Equipment	-	-
Gain/loss on sale of investment property	-	-
Total	6,830,883.56	2,052,564.84



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

**Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2080 to 29th Ashad 2081**

**Note 4.30
Impairment (Charge)/ reversal for loans & other losses**

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Impairment charge/(reversal) on loan and advances to BFIs		
Impairment charge/(reversal) on loan and advances to customer	5,111,077.24	(3,228,275.51)
Impairment charge/(reversal) on placement with BFIs		
Impairment charge/(reversal) on goodwill and intangible assets		
Total	5,111,077.24	(3,228,275.51)

**Note 4.31
Personnel Expenses**

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Salary	63,096,302.00	67,138,575.00
Allowances	25,562,265.00	61,801,025.00
Gratuity expense	5,084,881.05	5,010,473.92
Provident fund	175,840.00	6,014,148.10
Gratuity Payment	146,574.00	-
Training & development expense	4,682,742.75	4,714,206.00
Leave encashment	22,274,804.30	7,367,558.56
Medical	2,091,280.00	1,805,796.00
Uniform Expense	2,670,000.00	-
Dashain expenses	8,976,510.00	9,515,516.00
Staff Microfinance Allowance Expenses	42,310,499.00	-
Subsidised Loan Cost (NAS-19)	1,272,842.90	825,415.68
Sub Total	178,344,541.00	164,192,714.26
Employees bonus	-	-
Grand Total	178,344,541.00	164,192,714.26

**Note 4.32
Other Operating expenses**

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Audit Fee	192,100.00	192,100.00
NFRS Implementation Fee	-	169,500.00
Other audit related expense	366,910.00	167,425.00
Office administration expense	41,784,691.76	45,455,046.70
Operating lease expense	1,164,292.34	238,875.48
Anniversary Expenses	-	107,820.00
Total	43,507,994.10	46,330,767.18



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Note 4.32.1
Office Administration Expense

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Water and electricity	1,231,694.00	1,170,531.09
Repair & Maintenance- Vehicle	365,987.00	467,131.83
Repair & Maintenance- Computer Accessories	186,245.00	192,600.00
Maintenance- Office Equipments	80,845.00	-
Repair & Maintenance- Office Equipment & Furniture	18,225.00	102,942.00
Insurance	24,788.11	1,694,537.14
Insurance for loan	17,625,684.44	17,295,623.12
Postage, telex, telephone, fax, internet	1,926,823.44	2,172,667.07
Printing and stationery	2,824,053.97	3,090,088.30
News paper, books and journals	4,095.00	21,320.00
Advertisement	191,932.00	208,732.00
Travel allowance and expense	3,670,009.50	3,527,983.00
Entertainment	162,935.00	213,885.00
Meeting Fees	823,500.00	1,135,500.00
Annual/special general meeting expense	660,640.00	1,304,015.70
Software Maintenance Expenses	1,608,308.00	1,825,628.00
Financial Preparation fee	180,800.00	-
Other Expenses		
(a) Fuel expenses	309,885.00	358,977.00
(c) Renewal fee		
(d) subcommittee expenses		
(b) Recruitment expenses	-	-
(f) Bank day / incentives		
(g) Donor programme expenses		
(c) Business promotion	-	37,500.00
(i) Publication expenses		
(j) Conference		
(k) Trainee selection expenses		
(d) Loan Renewal and Bank Charges	126,567.31	346,764.00
(e) Miscellaneous	689,278.00	1,027,407.05
(f) Furnishing Expenses	-	-
(q) Technical Consultancy Expenses	-	-
(g) Membership Closing Expenses	-	152,310.00
(h) Membership Fee	100,000.00	55,000.00
(s) Write off Expenses	-	-
(i) Puja Expenses	59,245.00	82,135.00
(j) Levies, Fees & Registration Expenses	717,175.00	1,049,538.51
(k) Reward & Prize	60,000.00	-
(l) Consumable goods	376,211.00	413,559.93
(m) Labour Charges	-	-
(n) Office Cleaning expenses	7,759,764.99	7,508,670.96
Total	41,784,691.76	45,455,046.70



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2080 to 29th Ashad 2081

Note 4.33
Depreciation & Amortization

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Depreciation of Property, plant & equipment	15,909,412.82	16,748,918.17
Depreciation on investment property	-	-
Amortization of Intangible assets	253,726.89	340,871.24
Total	16,163,139.71	17,089,789.41

Note 4.34
Non Operating Income

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Recovery of loan written off	-	-
Other Non Operating Income	-	-
(a) Gain From Sale of Fixed assets	-	-
(b) Donation Assets Depreciation Reverse	-	-
(c) Other Rental Income	-	-
Total	-	-

Note 4.35
Non Operating Expense

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Loan Written Off	-	-
Expenses of Restructuring	-	-
Total	-	-



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

**Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2080 to 29th Ashad 2081**

**Note 4.36
Income Tax Expense**

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

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Current Year Tax Expense	758,088.97	-
Current Year	758,088.97	-
Adjustment for Prior Years	-	-
Deferred tax expense	(510,484.59)	(2,800,328.70)
Origination and (reversal) of temporary differences	(510,484.59)	(2,800,328.70)
Changes in tax rate	-	-
Recognition of previously unrecognized tax los ses	-	-
Total	1,268,573.56	2,800,328.70

**Note 4.36.1
Reconciliation Of Tax Expense And Accounting Profit**

Particular	Year Ended 29-03-2081	Year Ended 31-03-2080
Profit before tax	-775,647.47	(9,312,243.61)
Add: Expenses Not Deductible for Tax Purposes		
Depreciation & Amortization for separate consideration	16,163,139.71	17,089,789.41
Repair and Improvement for separate consideration	651,302.00	762,673.83
Operating Lease as per NFRS	1,164,292.34	238,875.48
Finance Cost on Lease Liability	3,616,929.87	4,740,360.54
Provision for Leave Encashment	-	4,066,224.56
Expenses not Allowed as per Tax	1,035,215.13	
LLP as per Tax	5,111,077.24	(3,228,275.51)
Less: Expenses Deductible for Tax Purposes		
Depreciation as per Income Tax Act	-	4,869,816.42
Repair and Improvement as per Income Tax Act	651,302.00	478,625.86
Lease expenses as per House Rent Agreement	16,228,369.00	15,589,556.00
LLP WriteBack as per FS	5,111,077.24	(3,228,275.51)
Previous Year Loss	3,352,318.06	-
Profit as Per Tax	1,623,242.52	(3,352,318.06)
Current Tax Expense	758,088.97	-
Effective tax rate	46.70%	0.00%



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Notes to Financial Statements for year ending 31st Ashadh 2080

Note

4.37

Leases

A. Leases as lessee

The Company leases building for its operation. The leases typically run for a period of varying from 2-5 years, with an option to renew the lease after that date. Lease payments have escalation clause for increment after every 2 years.

Information about leases for which the Company is a lessee is presented below.

A.1 Right-of-use Assets

Right-of-Use Assets related to leased properties that donot meet the definition of investment property are presented as Property, Plant & Equipment.

Particulars	Year Ended 29-03-2081	Year Ended 31-03-2080
Balance as on 1st Shrawan	29,673,373.44	33,661,457.59
Depreciation for the year	(11,015,672.79)	(11,732,426.38)
Addition to Right-of-use Assets	-	7,744,342.23
Derecognition of Right-of-use Assets	-	-
Balance as an Ashad End	18,657,700.65	29,673,373.44

A.2 Amounts Recognised in Profit or Loss Account

Particulars	Year Ended 29-03-2081	Year Ended 31-03-2080
Interest on lease liabilities	3,616,929.87	4,740,360.54
Expenses relating to short-term leases	1,164,292.34	238,875.48
Total	4,781,222.21	4,979,236.02

A.3 Amounts recognized in Statement of Cashflows

Total Cash outflow as per the lease agreement for the fiscal years is as follwoing:

Particulars	Year Ended 29-03-2081	Year Ended 31-03-2080
Total Cash flow for the year (as per Agreement)	15,064,076.66	15,350,680.52
Total	15,064,076.66	15,350,680.52

A.4 Lease Liability

Detail about the liability under lease agreements for right to use assets with breakdown of curent and long term portion of liability is as below:

Particulars	Year Ended 29-03-2081	Year Ended 31-03-2080
Opening Liability	34,720,146.21	37,586,123.96
Additional Liability during the year	-	7,744,342.23
Finance Cost	3,616,929.87	4,740,360.54
Cash Payment	15,064,076.66	15,350,680.52
Net Total Lease liability as on Ashad End	23,272,999.42	34,720,146.21

Breakdown:

Particulars	Year Ended 29-03-2081	Year Ended 31-03-2080
Current Portion of Lease Liability	10,286,347.95	11,447,146.79
Non Current Portion of Lease Liability	12,986,651.48	23,272,999.42
Total Lease Liability as on Ashad End	23,272,999.42	34,720,146.21



5. Disclosure and Additional Information

5.1. Risk Management

In particular, the microfinance program provides financial services to the needy and poor households. Since people in such households lack awareness and business skills, one has been very careful while doing financial transactions with such people. This type of financial service is also more prone to risk as financial services have to be provided by making the person aware and capable of such services. Therefore, identification of risk has been carried out and adequate control system has been adopted in order to mitigate such current and possible future risks in the Microfinance. The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business. A fully functional Risk Management Committee is responsible for identifying reporting, controlling and managing credit risk, operational risk, market risk & liquidity risk. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on a periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee:

The Risk Management Committee is an independent committee of the Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Microfinance and oversight of implementation of risk management framework of Microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to the risk appetite that the Microfinance is able and willing to assume in its exposures and business activities, risk management, compliance framework, and governance structure that supports it. It periodically reviews the risk management process to ensure its integrity, accuracy, and reasonableness. It also reviews whether the internal control and risk management system is adequate or not to ensure well-ordered and prudent conduct of business. The committee is to review the overall risk management structure and monitor the effectiveness of the risk management system. The Risk Management Committee comprises of the following Members:

S.N.	Name	Designation
1	Ms. Shyam Prasad Shrestha	Coordinator
2	Mr. Jiba Moorti Panta	Member
3	Mr. Pradeep Sigdel (Sharma)	Ex-Officio Member
4	Mr. Pawan Kumar Shrestha	Member
5	Mr. Santosh Kumar Dutta	Member-Secretary

Risk Governance

Microfinance implemented policies and procedures to mitigate the risk at enterprises level arising to microfinance and has trained risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to Operation risk & Credit risk.

Microfinance's risk governance structure is such that the responsibility for maintaining risk within the Microfinance's risk blanket is dropped down from the Board to the appropriate functional, client business, senior management and committees. The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation, and monitoring in line with NRB directives, and has effectively implemented the same. The effectiveness of Microfinance's internal control system is reviewed regularly by the Board, its committees, senior management, and internal audit committee.



5.1.1. Liquidity Risk

Liquidity risk is the risk of meeting short-term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stressful circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. Interest Rate Risk

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

- Only assets and liabilities affected by changes in interest rates have been included in the assets and liabilities.
- When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included.
- In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

5.1.3. Credit Risk

Credit risk is the probability that any creditor will not be able to repay the loan as per the condition accepted by the borrower. Credit is the main wealth or sources of income of any financial institution. The future of the financial institution is at stake when the borrower is unable to repay the loan borrower had agreed at the time of taking the loan. Therefore, it is necessary to study the impacting indicators to get information about the condition of the loan at risk. In order to prevent the loss of the loan invested and to minimize the risks related to it, Standard loan disbursement procedure is followed to reduce the risk accordingly. Since every employee involved in the process of approving the loan and investing will be assigned a certain responsibility, the employee concerned will have to invest the loan, realizing their responsibility. The following procedures/practices have been followed:

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase their savings,
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans,
- Taking necessary documents of secured property, if collateral loan,
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank,
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank,

- Continuously monitor and inspect the loan from the unit manager, branch manager and monitoring level. If the interest is not paid on time or with delay, the branch should report to the monitoring, the monitoring to the regional manager and the regional manager to the chief executive officer within 24 hours with detailed details.
- In the monthly performance appraisal of the staffs, a definite score will be given in this title including the title of loan recovery of the branch to be monitored.
- Each branch will be audited twice a year. While conducting such an audit, it is compulsory for Internal Auditors to inspect the monthly meetings of a few of the units and submit the details observed in meetings through Audit report, either observed compliance and other discrepancies or not.

5.1.4. Operational Risk

The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, priority has been given to cost reduction, Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program. The entity has arranged the necessary staff to carry out various responsibilities for daily operations. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the entity. But sometimes due to the negligence of the employees and personal interests, the organization is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the entity's income, the increase in the entity's credit risk (Reputation Risk). Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.5. Market Risk

The Microfinance recognizes market risk as the possibility for loss of earnings or economic value to the Microfinance caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and volatilities of those prices. Microfinance has an Asset Liability Management Committee (ALCO) which meets periodically to discuss product pricing for deposits and advances and maturity profiles of assets and liabilities, articulating interest rate, view of Microfinance, funding policy and balance sheet management. After Understanding the market conditions and demands, the Board and the management bring programs to suit the potentials and conditions of the market and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

The following has been considered in market analysis:

- Information about competitors' services (programs) and interest rates
- Attitude of the members towards the organization
- Perception of other banks and financial institutions towards this microfinance
- Cost of service
- Fluctuations from changes in policy rules
- Strategies adopted by other organizations to attract their customers
- Customer dropout/retention rate



5.1.6. Institutional or Strategic Risk

Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. Due to this and its influence on compliance risk, it is a leading factor in modern risk management. In order to manage this risk, the following things has been considered:

- Strategies have been decided or modified according to the overall economic and social environment of the country,
- Keeping abreast of the services provided by their competitors and their status,
- Providing service facilities as much as possible without giving in to the expectations and desires of our customers
- Adopting appropriate strategies in resource mobilization,

5.1.7. Internal Control Risk

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

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the entity's system of internal control during the year and provided feedback to the Board as appropriate. The entity has its own Internal Audit function to maintain independence on the internal control system of institution. The Internal Audit Department monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads to initiate immediate corrective measures.

5.1.8. Compliance Risk

Microfinance is committed to following best practices and market standards in the areas of accountability, transparency and business ethics. It aims for zero tolerance of misconduct. In the day-to-day operations the three lines of defense model define the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defense lies with the respective Microfinance departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the management and to the Compliance Officer. The second line of defense lies with the Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit. The Chief Compliance Officer reports to the CEO. Internal Audit Department is the third line of defense. The Compliance function assists Microfinance in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members.

5.1.9. Fair value of financial assets and Liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market 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).

Fair values are determined according to the following hierarchy:

Level 1-

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

Level 2-

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

Level 3-

Level 3 inputs are unobservable inputs for the asset or liability.

The company has not made any investment in quoted or unquoted equity shares as at the reporting date.

5.2. Capital Management

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

(i) Qualitative Disclosures

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



(ii) Quantitative Disclosures

Capital Structure and Capital Adequacy

• Tier 1 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
Paid Up Equity Share Capital	318,600,000.00
Irredeemable Non-Cumulative Preference Shares	
Share Premium	
Proposed Bonus Equity Shares	
Statutory General Reserves	61,222,625.87
Retained Earnings	(40,758,728.70)
Un-Audited Current Year Cumulative Profit	
Special Reserve Fund	
Capital Adjustment Reserves	
Dividend Equalization Reserves	
Capital Redemption Reserves Fund	
Deferred Tax Reserve	6,470,565.99
Less: Goodwill	
Less: Fictitious Assets	
Less: Deferred Tax Assets	6,470,565.99
Less: Investment in Equity of Licensed Financial Institutions	
Less: Investment in Equity of Institutions with Financial Interests	
Less: Investment in Equity of Institutions in Excess of Limits	
Less: Investments Arising Out of Underwriting Commitments	
Less: Purchase of Land & Building in Excess of Limit & Utilized	
Less: Reciprocal Crossholdings	
Less: Other Deductions	
Total Tier 1 Capital	339,063,897.17

• Tier 2 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
Cumulative And/Or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General Loan Loss Provision	28,099,172.80
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	28,099,172.80



• Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	339,063,897.17
Supplementary Capital (Tier 2)	28,099,172.80
Total Capital Fund	367,163,069.97

Statement of Risk Weighted Assets (RWA)
As of 29th of Ashad, 2081

A. On-Balance Sheet Items

S.N.	Description	Weight (%)	Current Period	RWA
			Amount (NPR.)	
1	Cash Balance	0	5,654,913.00	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment To Govt. Bond	0	-	-
5	Investment To NRB Bond	0	-	-
6	Loan Against Own Fd	0	-	-
7	Loan Against Govt. Bond	0	-	-
8	Accrued Interests on Govt. Bond	0	-	-
9	Investment To Youth and Small Entrepreneurs Self-Employment Fund	0	-	-
10	Balance On Domestic Banks and Financial Institutions	20	276,979,438.65	55,395,887.73
11	Loan Against Other Banks' and Financial Institutions' FD	20	-	-
12	Foreign Bank Balance	20	-	-
13	Money At Call	20	35,443,476.27	7,088,695.25
14	Loan Against Internationally Rated Bank Guarantee	20	-	-
15	Investment To Internationally Rated Banks	20	-	-
16	Inter-Bank Lending	20	-	-
17	Investment On Shares/Debentures/Bonds	100	-	-
18	Other Investments	100	-	-
19	Loans & Advances, Bills Purchase/Discount	100	4,263,188,674.49	4,263,188,674.49
20	Fixed Assets	100	34,727,073.57	34,727,073.57
21	Net Interest Receivables (Toral IR - 8 - Interest Supsense)	100	-	-
22	Net Non-Banking Asset	100	-	-
23	Other Assets (Except Advance Tax Payment)	100	33,296,328.16	33,296,328.16
24	Real Estate/Residential Housing Loans Exceeding The Limits	150	-	-
	Total On-Balance-sheet Items (A)		4,649,289,904.14	4,393,696,659.20



B. Off-Balance Sheet Items

S.N.	Description	Weight (%)	Current period	
			Amount (NPR.)	RWA
1	Bills Collection	0	-	-
2	Forward Foreign Exchange Contract	10	-	-
3	L/C With Maturity Less Than Six Months (Outstanding Value)	20	-	-
4	Guarantee Against International Rated Bank'S Counter Guarrantee	20	-	-
5	L/C With Maturity More Than Six Months (Outstanding Value)	50	-	-
6	Bid Bond, Performance Bond And Underwriting	50	-	-
7	Loan Sale With Repurchase Agreement	50	-	-
8	Advance Payment Guarantee	100	-	-
9	Financial And Other Guarantee	100	-	-
10	Irrevocable Loan Commitment	100	-	-
11	Possible Liabilities For Income Tax	100	-	-
12	All Types Of Possible Liabilities Including Acceptance	100	-	-
13	Rediscounted Bills	100	-	-
14	Unpaid Portion Of Partly Paid Share Investment	100	-	-
15	Unpaid Guarantee Claims	200	-	-
16	Amount To Be Maintained For Operational Risk (2% Of Total Assets)	100	93,225,120.42	93,225,120.42
	Total Off-Balance-sheet Items (B)		93,225,120.42	93,225,120.42
	Total Risk Weighted Assets (A) + (B)			4,486,921,779.63

A. Minimum Capital Fund to be maintained based on Risk Weighted Assets:

Minimum Capital Fund Required (8.0 % of RWA)	358,953,742.37
Minimum Core Capital Required (4.0 % of RWA)	179,476,871.19
Capital Fund maintained (in %)	8.18%
Core Capital maintained (in %)	7.56%

Amount of Non-Performing Assets (both Gross and Net):

Particulars	Gross NPL	Loan Loss Provision	Net NPL
Sub- Standard	28,876,704.44	14,225,253.87	14,651,450.57
Doubtful	31,604,094.07	3,950,512.21	27,653,581.86
Loss	112,917,966.12	35,243,430.38	77,674,535.74
Total	173,398,764.63	53,419,196.46	119,979,568.17

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 exhibit the classification of financial assets and liabilities:



Particulars	As on Ashad 29, 2081			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	318,077,827.92	-	-	318,077,827.92
Statutory Balances & due from NRB	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	4,263,188,674.49	-	-	4,263,188,674.49
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	26,825,762.17	-	-	26,825,762.17
Total Financial Assets	4,608,092,264.58	-	-	4,608,092,264.58
Financial Liabilities				
Due to Bank and Financial Institutions	2,915,500,818.71	-	-	2,915,500,818.71
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,199,144,102.10	-	-	1,199,144,102.10
Borrowings	-	-	-	-
Other Liabilities	151,151,888.60	-	-	151,151,888.60
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	4,265,796,809.41	-	-	4,265,796,809.41

Particulars	As on Ashad 31, 2080			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	175,876,448.18	-	-	175,876,448.18
Statutory Balances & due from NRB	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	3,738,866,599.95	-	-	3,738,866,599.95
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	4,461,796.73	-	-	4,461,796.73
Total Financial Assets	3,919,204,844.85	-	-	3,919,204,844.85



Particulars	As on Ashad 31, 2080			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Liabilities				
Due to Bank and Financial Institutions	2,303,198,847.34	-	-	2,303,198,847.34
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,200,642,260.39	-	-	1,200,642,260.39
Borrowings	-	-	-	-
Other Liabilities	84,306,762.79	-	-	84,306,762.79
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	3,588,147,870.52	-	-	3,588,147,870.52



5.4. Operating Segment Information

5.4.1. General information

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

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

- Province 1
- Madhesh Pradesh
- Bagmati Province
- Gandaki Province
- Lumbini Province
- Karnali Province
- Far West Province

5.4.2. Information about profit or loss, assets and liabilities

Particulars	Bagmati Province	Gandaki Province	Karnali Province	Lumbini Province	Madhesh Province	Province 1	Far west Province	Total
Revenue from External Customers	56,554,606.91	32,515,039.80	19,013,032.47	124,157,384.96	284,843,277.09	45,008,910.10	38,272,372.51	600,364,623.84
Inter Segment Expense/Revenue								-
Net Revenue	56,554,606.91	32,515,039.80	19,013,032.47	124,157,384.96	284,843,277.09	45,008,910.10	38,272,372.51	600,364,623.84
Interest Revenue	50,659,277.23	29,123,560.20	16,818,488.45	111,502,166.96	258,351,777.71	39,610,721.74	34,970,013.05	541,036,005.34
Interest Expense	38,180,831.22	21,015,620.57	13,332,121.98	87,838,278.95	214,125,969.07	32,448,575.10	29,169,453.38	436,110,850.27
Net Interest Expense/Revenue	12,478,446.01	8,107,939.63	3,486,366.47	23,663,888.01	44,225,808.64	7,162,146.64	5,800,559.67	104,925,155.07
Depreciation and Amortisation	544,879.00	250,761.20	166,013.00	955,882.60	1,185,278.00	407,125.00	174,647.20	3,684,586.00
Segment Profit/ (loss)	(1,757,785.97)	(1,328,726.22)	(138,957.76)	(2,018,413.31)	19,464,796.94	(2,119,254.27)	704,328.07	12,805,987.48
Impairment of Assets								-
Segment Assets	401,332,728.77	214,930,033.34	142,074,771.52	903,125,968.49	2,053,078,219.13	341,828,983.72	263,257,605.88	4,319,628,310.85
Segment Liabilities	151,312,457.52	107,959,733.43	35,478,499.51	359,920,141.66	439,532,342.32	82,118,337.12	49,180,861.58	1,225,502,373.14



5.4.3. Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

a) Revenue

Total Revenues for Reportable Segments	600,364,623.84
Other Revenues	31,483,406.07
Elimination Of Intersegment Revenues	-
Entity's Revenues	631,848,029.91

b) Profit Or Loss

Total Profit or Loss for Reportable Segments	12,805,987.48
Other Profit or Loss	-
Elimination Of Intersegment Profits	-
Unallocated Amounts	-13,581,634.95
Profit Before Income Tax	-775,647.47

c) Assets

Total Assets for Reportable Segments	4,319,628,310.85
Intersegment Assets	-
Unallocated Amounts	341,627,710.28
Entity's Assets	4,661,256,021.13

d) Liabilities

Total Liabilities for Reportable Segments	1,225,502,373.14
Intersegment Liabilities	-
Unallocated Amounts	3,040,294,436.27
Entity's Liabilities	4,265,796,809.41

5.4.4. Information about geographical areas

Revenue from following geographical areas:

(a)	Domestic	600,364,623.84
	Bagmati	56,554,606.91
	Gandaki	32,515,039.80
	Karnali	19,013,032.47
	Lumbini	124,157,384.96
	Madesh	284,843,277.09
	Province 1	45,008,910.10
	Far west Province	38272372.51
(b)	Foreign	-
	Total	600,364,623.84

5.4.5. Information about major customers

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



5.5. Share options and share based payment

The Microfinance does not extend the share options and share based payment to any of its employees. Thus, during the reporting period the Microfinance does not have any the transactions that are to be accounted as per NFRS 2 “Share based payments”.

5.6. Contingent liabilities and commitment

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.24.

5.7. Related Party Disclosures

5.7.1.1. List of Directors and Key Managerial Personnel

The following parties have been identified as the related party transaction as per NAS 24:

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

Board of Directors Allowances and Facilities

SN	Particulars	No of Meetings	Sitting Fees NPR
1	Board Meeting	19	499,500.00
2	Audit Committee Meeting	8	88,000.00
3	Risk Management Committee	4	79,000.00
4	Assets Money Laundering Prevention Committee	4	50,000.00
5	Other (Employee Pay Committee)	5	85,000.00
6	Merger/ Acquisition Committee	1	22,000.00
		Total	823,500.00

Chief Executive Officer’s Emoluments and Facilities

SN	Particulars	Amount
1	Short-term Employee Benefits	3,750,484.00
2	Retirement Benefits	36,822.00
3	Meeting Fees	116,000.00
	Total	3,903,306.00

In addition to above, the Microfinance also provide other facilities like telephone, Medical Insurance, Accidental Insurance, Travelling Allowance and Rent Reimbursed as per the approved employee facilities of the Microfinance.

5.8. Merger and Acquisition

Microfinance has entered into a Merger Agreement with Sadhana Laghubitta Bittiya Sanstha Limited on 2080 Bhadra 15 to merge as a single microfinance institution.

5.9. Additional disclosure of non-consolidated entities

The microfinance doesn’t have any subsidiaries & associates. So, additional disclosure is not required.

5.10. Events After Reporting Date

The microfinance has merged with Sadhana Laghubitta Bittiya Sanstha Limited and started the joint operation as Sampda Laghubitta Bittiya Sanstha Limited from Ashad 30, 2081.



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ

आठौँ वार्षिक साधारण सभामा प्रबन्धपत्रमा संशोधन सम्बन्धी प्रस्तावको तीन महले विवरण

क्र.स.	हालको अवस्था	प्रस्तावित संशोधन	संशोधन गर्नुको कारण
१.	दफा २ (१) वित्तीय संस्थाको रजिष्टर्ड कार्यालय तनहुँ जिल्ला, बन्दिपुर गाउँपालिका-१, डुम्रेमा रहनेछ ।	दफा २ (१) वित्तीय संस्थाको रजिष्टर्ड कार्यालय नवलपरासी (बर्दघाट सुस्ता पूर्व) जिल्ला, गैँडाकोट नगरपालिकामा रहनेछ ।	कार्यालयको प्रशासनिक कार्य सञ्चालनमा असहजता भएकोले ।

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ

आठौँ वार्षिक साधारण सभामा नियमावलीमा संशोधन सम्बन्धी प्रस्तावको तीन महले विवरण

क्र.स.	हालको अवस्था	प्रस्तावित संशोधन	संशोधन गर्नुको कारण
१.	नियम २ (१) वित्तीय संस्थाको रजिष्टर्ड कार्यालय तनहुँ जिल्ला, बन्दिपुर गाउँपालिका-१, डुम्रेमा रहनेछ ।	दफा २ (१) वित्तीय संस्थाको रजिष्टर्ड कार्यालय नवलपरासी (बर्दघाट सुस्ता पूर्व) जिल्ला, गैँडाकोट नगरपालिकामा रहनेछ ।	कार्यालयको प्रशासनिक कार्य सञ्चालनमा असहजता भएकोले ।
२.	नियम ३२(१) (ग) वित्तीय संस्थाको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिमको हुनेछ । (अ) स्वदेशमा दैनिक भत्ता रु.३००० (आ) भारतमा दैनिक भत्ता भा.रु. ३००० (इ) भारत बाहेक अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकी डलर ६०/- (ई) भ्रमण भत्ता बिल बमोजिम ।	नियम ३२(१) (ग) वित्तीय संस्थाको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिमको हुनेछ । (अ) स्वदेशमा दैनिक भत्ता रु ३,५०० (आ) भारतमा दैनिक भत्ता भा.रु. ५,००० (इ) भारत बाहेक अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकी डलर १५०/- (ई) यातायात खर्च बिल बमोजिम वा चलनचल्ती र आवास खर्च बिल बमोजिम ।	समयसापेक्ष संशोधन आवश्यक रहेकोले ।



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४१२८२३
फ्याक्स नं.: ४४१२२२४
Web site: www.nrb.org.np
Email: nrbmfpsd@nrb.org.np
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/सम्पदा/०८१/८२

मिति: २०८१/११/१८

च.नं.: ३१४

श्री सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड,
बन्दिपुर-१, तनहुँ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको बासलात, नाफा नोक्सान हिसाब, सोसंग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरू शीयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध छ।

- (क) नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं.१(अ) बमोजिम कर्जाको वर्गिकरण गरी कर्जा नोक्सानी व्यवस्था कायम गर्ने व्यवस्थाको पूर्ण पालना गर्नुहुन।
- (ख) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको लघुवित्त वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०८१ को निर्देशन नं.१९/०८१ को बुँदा नं.२(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन।
- (ग) संस्थाबाट प्रवाह हुने कर्जाको पूर्ण विवरण कर्जा सूचना केन्द्रमा अद्यावधिक हुने व्यवस्था मिलाउनु हुन। साथै, उक्त विवरण कर्जा सूचना केन्द्रसंग आवधिक रूपमा Reconcile गरी एकरूपता कायम गर्नुहुन।
- (घ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औल्याएका थप अन्य कैफियतहरू समेत पुनः नदोहोरिने गरी सुधार गर्नुहुन।

भवदीय,



(रेवतीराज पौडेल)
उप-निर्देशक

बोधार्थ :

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



नेपाल राष्ट्र बैंकले आ.व. २०८०/८१ को वार्षिक वित्तीय विवरण प्रकाशन गर्न स्वीकृति दिँदा दिइएका निर्देशनहरू उपर सञ्चालक समितिको प्रत्युत्तर :

(क) त्यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. १ (अ) बमोजिम कर्जाको वर्गीकरण गरी कर्जा नोक्सानी व्यवस्था कायम गर्ने व्यवस्थाको पूर्ण पालना गरिने ब्यहोरा जानकारीको लागि अनुरोध छ ।

(ख) त्यस बैंकबाट एकीकृत निर्देशन, २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिइने नीति कार्यान्वयन गरिने छ ।

(ग) तहाँको निर्देशन बमोजिम यस वित्तीय संस्थाबाट प्रवाह हुने कर्जाको पूर्ण विवरण कर्जा सूचना केन्द्रमा अद्यावधिक गराई उक्त विवरणहरू कर्जा सूचना केन्द्रसँग Reconcile गरी एकरूपता कायम गरिने ब्यहोरा जानकारीको लागि अनुरोध छ ।

(घ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा त्यस बैंकको स्थलगत निरीक्षण तथा गैर स्थलगत सुपरीवेक्षणले औल्याएका थप कैफियतहरू समेत पुनः नदोहोरिने गरी सुधार गरिने प्रतिवद्धता व्यक्त गर्दछौं ।

यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतको आधारमा गैर-स्थलगत सुपरीवेक्षण गरी मार्ग निर्देशन सहित स्वीकृति प्रदान भएकोमा त्यस बैंक प्रति धन्यवाद ज्ञापन गर्दछौं ।

सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँ

व्यवस्थापन समूह तथा कार्यालयहरूको विवरण

क. केन्द्रीय कार्यालय (उच्च व्यवस्थापन समूह) :

क्र.सं.	नाम	पद	सम्पर्क फोन (कार्यालय)
१	श्री केशव कुमार पौडेल	प्रमुख कार्यकारी अधिकृत	०६५-५८०४०७, ५८०४२७
२	श्री रेशम न्यौपाने	नायब प्रमुख कार्यकारी अधिकृत	०६५-५८०४०७, ५८०४२७
३.	श्री पवन कुमार श्रेष्ठ	नायब महाप्रबन्धक	०६५-५८०४०७, ५८०४२७
४.	श्री सिताराम पण्डित	नायब महाप्रबन्धक	०६५-५८०४०७, ५८०४२७
५.	श्री सरिता ढकाल	सहायक महाप्रबन्धक	०६५-५८०४०७, ५८०४२७
६.	श्री गंगापाल चौधरी	वरिष्ठ प्रबन्धक	०६५-५८०४०७, ५८०४२७
७.	श्री रुपेश कुमार भ्ना	प्रबन्धक	०६५-५८०४०७, ५८०४२७
८.	श्री सन्तोष कुमार दत्त	सहायक प्रबन्धक	०६५-५८०४०७, ५८०४२७

ख. विभाग :

क्र.सं.	विभाग	नाम	पद	सम्पर्क नम्बर
१	जनशक्ति व्यवस्थापन विभाग	श्री गंगापाल चौधरी	वरिष्ठ प्रबन्धक	९८४७०२११९२, ९८०१८६२४००
		श्री फर्स बहादुर के.सी.	कनिष्ठ अधिकृत	९८०१८६२४०५, ९८४९३६१९५०,
		श्री कुविजा तिवारी	वरिष्ठ सहायक	९८०२८४६८०२, ९८६७३८०८५६
		श्री अनुमा जोशी	सहायक	९८०२६३८९२६, ९८१८५९८७४१
२	वित्त व्यवस्थापन विभाग	श्री रुपेश कुमार भ्ना	प्रबन्धक	९८०२८४६९५२
		श्री भूमिराज चालिसे	कनिष्ठ अधिकृत	९८०२६३८९०१, ९८६५००९०१४
		श्री राज तामाङ्ग	वरिष्ठ सहायक	९८०१८६२४३७, ९८४३७००६०९
३	असुली तथा अनुगमन विभाग	श्री सन्तोष कुमार दत्त	सहायक प्रबन्धक	९८०१८६२४०१, ९८४५०३६७७०
		श्री विक्रम उपाध्याय (मदनचौक मुकाम)	कनिष्ठ अधिकृत	९८०२६३८९०९, ९८४८२५५९५०
		श्री सनत रेग्मी (दुगौली मुकाम)	सुपरीवेक्षक	९८०२८४७३१७, ९८४८४७३७६१
		श्री रञ्जित कुमार भ्ना (झिमिलिया मुकाम)	सुपरीवेक्षक	९८०२८९८०३०, ९८०४०८६००८
		श्री सृजन पौडेल (नयाँमिल मुकाम)	कनिष्ठ अधिकृत	९८०२६३८९२९, ९८४८०८७५६१
		श्री अशोक अधिकारी (पादी मुकाम)	सुपरीवेक्षक	९८०२८४६९५८, ९८४६९४७८७६
		श्री सुसन श्रेष्ठ (हरमटारी मुकाम)	अधिकृत	९८०२८४६९६१, ९८५७०४१९९३
		श्री पुष्कर सिलवाल (धादिङ्गबेशी मुकाम)	कनिष्ठ अधिकृत	९८०२८४६९५६, ९८४०२४३६४४
		श्री दिपेश बोहरा (टाँडी मुकाम)	कनिष्ठ अधिकृत	९८०२८४६९५७, ९८४९८६०११८
		श्री प्रेम बहादुर कार्की (नागार्जुन मुकाम)	कनिष्ठ अधिकृत	९८०१८६२४३६, ९८६६०१८४५१
		श्री बृज कुमार सहनी(वरियारपुर मुकाम)	कनिष्ठ अधिकृत	९८०२८४६९८२, ९८४५१८६१६१
		श्री सत्येन्द्र कुमार सिंह (सुकदेवचौक मुकाम)	कनिष्ठ अधिकृत	९८०१८६२३८६, ९८४५८९८४०८
		श्री रोहित कुमार श्रेष्ठ (वर्दिवास मुकाम)	सुपरीवेक्षक	९८०१८६२४७४, ९८१५८५९८९८
		श्री काशिन्द्र यादव (सितापुर मुकाम)	कनिष्ठ अधिकृत	९८०२८४७३००, ९८५२०३३०७१
४	आन्तरिक लेखापरीक्षण विभाग	श्री प्रल्हाद के.सी. कुँवर	वरिष्ठ अधिकृत	९८०१८६२४०२, ९८५१२३३६६०
		श्री माधव पन्त	अधिकृत	९८०१८६२३८८, ९८५१२३३६०६
		श्री दिप कुमार चौधरी	अधिकृत	९८०१८६२४०६, ९८५८०४२३३४
		श्री प्रकाश पौडेल	अधिकृत	९८०१८६२४३४, ९८५७०६७३३९
		श्री विवेक कुमार पौडेल	कनिष्ठ अधिकृत	९८०२८४६९६३, ९८४५२२३७४४
		श्री रामकृष्ण बडाल	कनिष्ठ अधिकृत	९८०२८४७३३१, ९८११०६०२८५
५	योजना तथा रिसर्च विभाग	श्री थमन बहादुर थापा	कनिष्ठ अधिकृत	९८०२८४७३६२, ९८६७२४७४९४
		श्री सूर्य बहादुर बस्नेत	वरिष्ठ अधिकृत	९८०१८६२४०३, ९८६७६४२६८८



क्र.सं.	विभाग	नाम	पद	सम्पर्क नम्बर
६	जोखिम व्यवस्थापन विभाग	श्री कोमल प्रसाद जोशी	वरिष्ठ अधिकृत	९८०१८६२४०४, ९८४७०४६०७६
७	सञ्चालन विभाग	श्री प्रदिप कुमार घिमिरे	वरिष्ठ अधिकृत	९८०२६३८९०४, ९८५११७४१२७
८	कर्जा व्यवस्थापन विभाग	श्री राम प्रसाद लामिछाने	वरिष्ठ अधिकृत	९८०२८४६९५३, ९८४६२४९१८५
		श्री भगवती पाण्डे	कनिष्ठ अधिकृत	९८०२६३८९०२, ९८४४७९८४३३
		श्री पुष्कर सिलवाल	कनिष्ठ अधिकृत	९८०२८४६९५६, ९८४०२४३६४४
		श्री सन्तोष ढकाल	सुपरीवेक्षक	९८०२८४७९६३, ९८५६०५१७९८
९	कानून तथा अनुपालना विभाग	श्री रत्न प्रसाद अधिकारी	अधिकृत	९८०१८६२४३८, ९८५८३२००५५
१०	तालिम विभाग	श्री सुसन श्रेष्ठ	अधिकृत	९८०२८४६९६१, ९८५७०४१९९३
११	सूचना प्रविधि विभाग	श्री विजय सापकोटा	अधिकृत	९८०२८४६९५५, ९८४६४३४८०६
		श्री रूपक विश्वकर्मा	कनिष्ठ सहायक	९८०२६३८९०३, ९८४५६३९०६४
		श्री मनोज आचार्य	कनिष्ठ सहायक	९८६०९६६१५२
१२	सामान्य सेवा विभाग	श्री महेश्वर लौडारी	अधिकृत	९८०२८४६९६२, ९८५१२३३११४
		श्री कृष्ण प्रसाद अधिकारी	सुपरीवेक्षक	९८०२८४७३१९, ९८५११२४९५१
१३	व्यवसाय प्रवर्द्धन विभाग	श्री मधु घर्ती	अधिकृत	९८०२८४७३३३, ९८४७०९९४१६
१४	कर्जा सुरक्षण तथा बीमा विभाग	श्री चिरञ्जिवि चापागाई	कनिष्ठ अधिकृत	९८०२८४६८००, ९८६०९२२८५३

ग. सम्पर्क कार्यालय :

क्र.सं.	नाम	पद	ठेगाना	सम्पर्क नम्बर (कार्यालय)
१	श्री बुद्धिमान तामाङ्ग	वरिष्ठ सहायक	टोखा, काठमाण्डौ	०१-४३८७७०६, ९८४३५६३६५८

घ. प्रदेशगत शाखा कार्यालयहरुको विवरण :

कोशी प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	इलाम शाखा	इलाम न.पा.-९, इलाम	श्री तुलसी प्रसाद ढकाल	९८०१८६२३९४, ९८४२१८१११३
२	शान्तिडाँडा शाखा	देउमाइ न.पा.-३, इलाम	श्री अभिषेक राई	९८०१८६२३९३, ९८४४१३४८१४
३	सुकुनाडिगी शाखा	कचनकवल गा.पा.-२, भ्र्पा	श्री सन्जु खड्का	९८०१८६२३९५, ९८६२२८१०८५
४	बुधबारे शाखा	बुद्धशान्ति गा.पा.-३, भ्र्पा	श्री लिलानाथ दाहाल	९८०१८६२४३२, ९८४३७८४८००
५	दुधे शाखा	शिवसताक्षी न.पा.-११, भ्र्पा	श्री समीक्षा अधिकारी	९८०१८६२३९६, ९८४३९१६६४
६	रमाइलो बजार शाखा	कानेपोखरी गा.पा.-६, मोरङ	श्री रिता बानियाँ	९८०१८६२४२२, ९८०५३८११४९
७	केरावारी शाखा	केरावारी गा.पा.-६, मोरङ	श्री बुद्धमाया राई	९८०१८६२४३३, ९८६२४४०७७९
८	सत्तेभोरा शाखा	गढी गा.पा.-०६, सुनसरी	श्री बसन्त कुमार भ्रा	९८०२८४७३०१, ९८१६३५७६९
९	मध्यहर्षाही शाखा	देवानगञ्ज गा. पा.-०१, सुनसरी	श्री प्रमेश कुमार चौधरी	९८०२८४७३१३, ९८०४३०१११२
१०	नडाहा शाखा	वराहक्षेत्र न.पा.-३, सुनसरी	श्री नन्द लाल राई	९८०१८६२३९८, ९८१०१८०३३४
११	लौकही शाखा	कोशी गा.पा.-१, सुनसरी	श्री प्रमेश्वर खवास	९८०१८६२४२३, ९८४३२८४७३
१२	देउरी शाखा	त्रियुगा न.पा.-५, उदयपुर	श्री सुरेश खड्का	९८०१८६२३९७, ९८६७०३९१५०

मधेश प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	तोपाबजार शाखा	तिलाठी कोइलाडी गा.पा.-८, सप्तरी	श्री विवेक कुमार महतो	९८०१८६२४१५, ९८६५५५९९९९
२	सखडा शाखा	छिन्नामस्ता गा.पा.-०३, सप्तरी	श्री देवानन्द चौधरी	९८०२८४६७५३, ९८६२९९२७१८
३	विष्णुपुर शाखा	विष्णुपुर गा.पा.-७, सप्तरी	श्री विट्टु कुमार सिंह	९८०१८६२३९९, ९८१४७६६३५७
४	चन्ही शाखा	बलान-बिहुल गा.पा.-०२, सप्तरी	श्री शिव शंकर कुमार यादव	९८०२८४६७५८, ९८६२५५८५९४
५	अर्नाहा शाखा	शम्भुनाथ न.पा.-१२, सप्तरी	श्री राजेश निरौला	९८०१८६२४२०, ९८०५८७२२६

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
६	इनर्वा शाखा	भगवानपुर न.पा.-४, सिरहा	श्री योगेन्द्र कुमार यादव	९८०१८६२४१४, ९८१९९९१४३८
७	लक्ष्मीपुरपतारी शाखा	लक्ष्मीपुरपतारी गा.पा.-०४, सिराहा	श्री दुर्गा नन्द यादव	९८०२८४६७५४, ९८४२६७७५८
८	सोनवर्षा शाखा	नवराजपुर गा.पा.-०४, सिराहा	श्री राहुल देव यादव	९८०२८४६९६६, ९८४५४९९९६३
९	लड्कन्हा शाखा	सुखिपुर न.पा.-५, सिरहा	श्री अभिनास कुमार सहनी	९८०२६३८९२०, ९८०७२५९७७७
१०	सितापुर शाखा	अग्नीसाइर कृष्णसवरन गा.पा.-०२, सप्तरी	श्री हरिनारायण चौधरी	९८०२८४७३०६, ९८१७७८७७७७
११	लभकाटोल शाखा	सिरहा न.पा.-०८, सिराहा	श्री नन्द किशोर यादव	९८०२८४७३१०, ९८०४०५११८७
१२	बहुअर्वा शाखा	धनौजी गा.पा.-५, धनुषा	श्री ब्रज किशोर महतो	९८०१८६२४१७, ९८४१०७५९१२
१३	पौडेश्वर शाखा	औरही गा.पा.-०१, धनुषा	श्री अजित कुमार पाल	९८०२८४७३०५, ९८१४२५८८३२
१४	रघुनाथपुर शाखा	सवैला न.पा.-१३, धनुषा	श्री सुरेश कुमार साह	९८०२८४६८५५, ९८१४२५५६७३
१५	तारापट्टि शाखा	मिथिलाबिहारी न.पा.-७, धनुषा	श्री लक्ष्मी नारायण चौधरी	९८०१८६२४२९, ९८२९१९९११०
१६	यदुकुहा शाखा	शहिदनगर न.पा.-३, धनुषा	श्री रुपेश कुमार यादव	९८०२८४६८५८, ९८२४७३४८२२
१७	पिपरा शाखा	पिपरा गा.पा.-१, महोत्तरी	श्री अशोक कुमार यादव	९८०२६३८९२०, ९८१६८९३९६२
१८	बर्दिबास शाखा	बर्दिबास न.पा.-१, महोत्तरी	श्री लक्ष्मी प्रसाद साह	९८०२८४७३१६
१९	लोहारपट्टि शाखा	लोहारपट्टि न.पा.-०५, महोत्तरी	श्री देवी नारायण चौधरी	९८०१८६२४१३, ९८१७७३४३८९
२०	औरही शाखा	औरही न.पा.-०१, महोत्तरी	श्री शैलेन्द्र कुमार राय	९८०२८४६७६०, ९८२४७४५६९४
२१	सोनमा शाखा	सोनमा गा.पा.-१, महोत्तरी	श्री राधाकान्त दत्त	९८०१८६२४३१, ९८०४७५७४५६
२२	मनरा शाखा	मनराशिसवा न.पा.-१, महोत्तरी	श्री मोसाफिर साह	९८०२६३८९२२, ९८१११३१०३१
२३	कौडेनाबजार शाखा	कोडेना गा.पा.-३, सर्लाही	श्री नरेश प्रसाद यादव	९८०१८६२४१८, ९८१६२६५१६२
२४	बयलबास शाखा	इशवरपुर न.पा.-७, सर्लाही	श्री सत्य नारायण चौधरी	९८०२८४७३०८, ९८१४९९१९०
२५	हरिपूर्वा शाखा	हरिपूर्वा न.पा.-०६, सर्लाही	श्री विवेक कुमार राम	९८०२८४७३०९, ९८४७६१४१००
२६	बह्रमपुरी शाखा	बह्रमपुरी गा.पा.-०२, सर्लाही	श्री विवेक कुमार खड्गी	९८०२८४६७५९, ९८०९२४१७६
२७	सिसौटिया शाखा	गोडैता न.पा.-१०, सर्लाही	श्री सरोज कुमार महतो	९८०२८४६८५७, ९८०७७२०५४६
२८	सिसौट शाखा	रामनगर गा.पा.-६, सर्लाही	श्री दिपक प्रसाद यादव	९८०१८६२४२५, ९८२११५०८०९
२९	सुकदेवचौक शाखा	यमुनामाई गा.पा.-०१, रौतहट	श्री राजेश सरदार	९८०२८४७३०६, ९८१७७८७७७७
३०	समनपुर शाखा	गढिमाई न.पा.-०१, रौतहट	श्री राज कुमार तुराहा	९८०२८४६७५७, ९८४५१९४०४०
३१	जलैया शाखा	कटहरिया न.पा.-०६, रौतहट	श्री छविलाल सहनी	९८०२८४७३१४, ९८४५३७४२६५
३२	राजपुर शाखा	राजपुर न.पा.-०६, रौतहट	श्री मोहन कुमार पण्डित	९८०२८४७३१५, ९८५५०४०५१०
३३	सन्तपुर शाखा	चन्द्रनिगाहापुर न.पा.-८, रौतहट	श्री राधेकृष्ण दत्त	९८०१८६२४०९, ९८४४२०५९०६
३४	मौलापुर शाखा	मौलापुर न.पा.-०६, रौतहट	श्री सुजित कुमार यादव	९८०१८६२४११, ९८११२८३४२१
३५	सिम्रौनगढ शाखा	सिम्रौनगढ न.पा.-७, बारा	श्री निराजन कुमार दत्त	९८०२८९७७९१, ९८०७१२५४८५
३६	पटेर्वा शाखा	आदर्श कोतवाल गा.पा.-०६, बारा	श्री रजनिश कुमार प्रजापति	९८०२८४६८५६, ९८०३२९८२७०
३७	पिप्राढी शाखा	देवताल गा.पा.-०४, बारा	श्री रणजित कुमार यादव	९८०२८४६८५९, ९८४०२८४३३४
३८	बरियापुर शाखा	महागढीमाइ न.पा.-१, बारा	श्री सुजित कुमार गुप्ता	९८०१८६२४०८, ९८१६२३८५०३
३९	लौतन शाखा	करैयामाई गा.पा.-०४, बारा	श्री किसन सिंह	९८०२८४६७५५, ९८०९२४३८८६
४०	फेटा शाखा	फेटा गा.पा.-०३, बारा	श्री सर्वजित प्रसाद कुशवाह	९८०२८४६८६०, ९८४५३७५०५०
४१	मनवा शाखा	पर्सगढी न.पा.-२, पर्सा	श्री कृष्ण कुमार यादव	९८०१८६२४१०, ९८४५४२९०४२
४२	बहुअरी शाखा	बहुदरमाइ न.पा.-४, पर्सा	श्री सिकेन्द्र महतो	९८०१८६२४२५, ९८१९२४९८९५
४३	पोखरिया शाखा	पोखरिया न.पा.-५, पर्सा	श्री राज कुमार यादव	९८०१८६२४०७, ९८१९७३६९०
४४	ठोरी शाखा	ठोरी गा.पा.-०२, पर्सा	श्री ललिता क्षेत्री	९८०२८४६७५१, ९८१५२९१८९९

बागमती प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	साँगाचोक शाखा	चौतारा साँगाचौकगढि-१२, सिन्धुपाल्चोक	श्री सविना सेन्चुरी	९८०२६३८९०७, ९८१११६९५१४
२	मन्थली शाखा	मन्थली न.पा.-१, रामेछाप	श्री सन्तोष थापा	९८०२८९७९४९, ८४९५८८७५३



क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
३	रामटार शाखा	सुनकोशी गा.पा.-०५, सिन्धुली	श्री तुलसी दाहाल	९८०१८६२३९७, ९८४०५७२३५६
४	बन्का शाखा	दुधौली न.पा.-०१, सिन्धुली	श्री राम कुमार महतो	९८०२६३८९२४, ९८०७८९२८२१
५	बुद्धनगर शाखा	कमलामाई न.पा.-७, सिन्धुली	श्री कुन्ता भण्डारी	९८०२६३८९२३, ९८४४५९५४३२
६	खड्गु शाखा	धुलिखेल न.पा.-५, काभ्रे	श्री नानी कुमारी जोशी	९८०२६३८९०६, ९८४९७७९८०२
७	टोखा शाखा	टोखा न.पा.-९, काठमाण्डौ	श्री बुद्धिमान तामाङ	९८०२८९७९५१, ९८४३५६३६५८
८	नागार्जुन शाखा	नागार्जुन न.पा.-०१, काठमाण्डौ	श्री प्रविन पछाई	९८०२८४६९४३, ९८०८७८३९११
९	बेत्रावती शाखा	उत्तरगया गा.पा.-५, रसुवा	श्री बासुदेव अधिकारी	९८०२८९७९३९, ९८४९३६८४२७
१०	देउराली शाखा	मेघाङ गा.पा.-०३, नुवाकोट	श्री सुदिप पुडासैनी	९८०२८४६८८५, ९८६१५०१८८०
११	छहरे शाखा	शिवपुरी गा.पा.-८, नुवाकोट	श्री दिपक श्रेष्ठ	९८०१८६२३८५, ९८४४१४३५९८
१२	सल्यानटार शाखा	त्रिपुरासुन्दरी गा.पा.-०२, धादिङ	श्री रजनी श्रेष्ठ	९८०२८४६७०६, ९८०६७७२२७५
१३	धादिङवेशी शाखा	नीलकण्ठ न.पा.-०४, धादिङ	श्री रोमन सिलवाल	९८०२६३८९०७, ९८५५०१७९९६
१४	चैनपुर शाखा	ज्वालामुखी गा.पा.-०६, धादिङ	श्री प्रकाश खत्री	९८०२८४६७०९, ९८६३१५२४२३
१५	सिम्ले शाखा	थाके गा.पा -०२, धादिङ	श्री सुमन राज गिरी	९८०२८४६७१०, ९८६३७७४३४३
१६	बुढाथुम शाखा	गंगाजमुना-७, धादिङ	श्री गौरव श्रेष्ठ	९८०२८४६७१५, ९८४५२८०७२०
१७	सेमजोङ शाखा	नेत्रावती गा पा-०३, धादिङ	श्री राजेन्द्र विश्वकर्मा	९८०२८४६७२२, ९८६०७७८७२२
१८	चरौदी शाखा	बेनीघाट रोराङ गा.पा-०७, धादिङ	श्री बालकृष्ण न्यौपाने	९८०२८४६७२४, ९८६९०५८९४९
१९	दाखा शाखा	खनियाबास गा.पा-०४, धादिङ	श्री बुद्धराज गुभाजु	९८०२८४६७६५, ९८६०१६९५४३
२०	धार्के शाखा	थाके गा.पा.-८, धादिङ	श्री निरोज बाबु तिवारी	९८०२६३८९०५, ९८६११९१३०९
२१	हाँडीखोला शाखा	मनहरी गा.पा-०३, मकवानपुर	श्री प्रदिप सिंजाली मगर	९८०२८४६७११, ९८५२०२३३००
२२	मनहरी शाखा	मनहरी गा.पा.-७, मकवानपुर	श्री सविता पुडासैनी	९८०२६३८९२८, ९८२६१८७९४८
२३	फापरवारी शाखा	बागमती गा.पा -०८, मकवानपुर	श्री चाम प्रसाद धमला	९८०२८४६७१२, ९८४१२३३०३६
२४	शिखरकटारी शाखा	मकवानपुरगढी गा.पा-०२, मकवानपुर	श्री राजमति श्रेष्ठ	९८०२८४६७४४, ९८११२२१८८०
२५	बज्रवाराही शाखा	थाहा न.पा-०६, मकवानपुर	श्री हेमन्त बस्याल	९८०२६३८९२५, ९८६३६३३६५७
२६	कालीकाटार शाखा	कैलाश गा.पा-०३, मकवानपुर	श्री श्रीराम महर्जन	९८६०३६६२८८, ९८६०३६६२८८
२७	राक्सिराङ शाखा	राक्सिराङ गा.पा-०५, मकवानपुर	श्री विष्णु वीर थापा	९८०२८४६८७०, ९८०५८१०५९५
२८	पदमपुर शाखा	कालिका न.पा-०५, चितवन	श्री सन्तोष पौडेल	९८०२८४६७४८, ९८५११२१४१९
२९	टाँडी शाखा	रत्ननगर न.पा-०१, चितवन	श्री पोषलाल चापागाईं	९८०२८४६७४९, ९८६७८५४११०
३०	बसन्तपुर शाखा	माडी न.पा-०३, चितवन	श्री शशिकर सिं बस्नेत	९८०२८४६७५०, ९८०९१४७८५६
३१	ज्योतिनगर शाखा	भरतपुर म.न.पा.-२६, चितवन	श्री विजय पौडेल	९८०२८४६७४९, ९८४५५२३७९५

गण्डकी प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	हरमटारी शाखा	गोरखा न.पा.-०६, गोरखा	श्री राम हरि घर्ती	९८०२८४६७३५, ९८४६००४५७५
२	घैरुङ शाखा	शहिद लखन गा.पा.-०६, गोरखा	श्री राम कुमारी खड्का बानी	९८०२८४६७०२, ९८४९९२००२१
३	ध्याम्पेसाल शाखा	भिमसेन थापा गा.पा.-०१, गोरखा	श्री विकास थापा	९८०२८४६७०३, ९८६०२१०४२०
४	पालुङटार शाखा	अजिरकोट गा.पा.-०३, गोरखा	श्री इन्दिरा पौडेल	९८०२८४६७०४, ९८६७००१६१८
५	भचचेक शाखा	पालुङटार न.पा.-०५, गोरखा	श्री शोभा थापा	९८०२८४६७०५, ९८४६६३३३५९
६	मनकामना शाखा	शहिदलखन गा.पा.-०२, गोरखा	श्री सर्मिला खरेल	९८०२८४६७२३, ९८४९६११८६१
७	नयाँसाघु शाखा	सिरानचोक गा.पा.-०६, गोरखा	श्री रामकला थापा मगर	९८०२८४६७२१, ९८४६६३३५०६
८	बारपाक शाखा	बारपाक सुलिकोट गा.पा.-०१, गोरखा	श्री सरोज तामाङ	९८०२८४६७२५, ९८६३४७५७४३
९	माछाखोला शाखा	धार्चे गा.पा.-०५, गोरखा	श्री तेज राम गुरुङ	९८०२८४७३६६, ९८४६८२७२१०
१०	सातविसे शाखा	राइनास न.पा.-०४, लमजुङ	श्री सुजन पन्त	९८०२८४६७०७, ९८४३५०२६६४
११	डुम्रे शाखा	बन्दिपुर गा.पा.-०१, तनहुँ	श्री दिपेन्द्र तामाङ	९८०२८४६७१३, ९८४०४९६४४३
१२	चन्द्रावती शाखा	भानु न.पा.-१३, तनहुँ	श्री पार्वती तामाङ	९८०२८४६७१४, ९८१७९२३१९
१३	जामुने शाखा	म्याग्दे गा.पा.-०३, तनहुँ	श्री सुजिता अधिकारी	९८०१८६२३८८, ९८४०५७२९४०

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१४	खोलाकोछेऊ शाखा	रुपा गा.पा.-०६, कास्की	श्री ज्ञानु माया थापा	९८०२८४६७७, ९८४६८५८३६१
१५	सुनपदेली शाखा	मादी गा.पा.-०५, कास्की	श्री शान्ति देवी सिग्देल	९८०२८४६७७८, ९८४६२९२२७०
१६	माछापुच्छे शाखा	माछापुच्छे गा.पा.-०४, कास्की	श्री विपना राना	९८०२८४६७३५, ९८०६१४१२९०
१७	पार्दी शाखा	पोखरा म.न.पा.-१७, कास्की	श्री तिला कुमारी बस्याल	९८०२८९७५४, ९८६७४००२४
१८	हातेमालो शाखा	पैयु गा.पा.-०४, पर्वत	श्री अस्मिता शर्मा	९८०२८४६७९९, ९८४६८३६४६१
१९	अक्षेते शाखा	काठेखोला गा.पा.-०२, बागलुङ	श्री दिल बहादुर रावल	९८०२८४६७२०, ९८५५०६६३३२
२०	कुशिमसेरा शाखा	जैमिनी न.पा.-०१, बागलुङ	श्री विमला न्यौपाने	९८०२८४६७४३, ९८४६९४६३९८
२१	वेनी शाखा	वेनी न.पा.-०७, म्याग्दी	श्री लक्ष्मण दर्जी नेपाली	९८०२८४७३०३, ९८४७९७६४८८
२२	पोखरेबगर शाखा	अन्नपूर्ण गा.पा.-०६, म्याग्दी	श्री सन्देश ठकाल	९८०२८४६७४२, ९७०६३२२९२
२३	सर्केटारी शाखा	फेदीखोला गा.पा.-०१, स्याङ्जा	श्री सर्मिला थापा	९८०२८४६७४६, ९८४६७३६६१३
२४	वालिङ शाखा	वालिङ न.पा.-१०, स्याङ्जा	श्री सुरज भट्टराई	९८०२८४६७२९, ९८५६०८४०२८
२५	अर्जुनचौपारी शाखा	अर्जुनचौपारी गा.पा.-१, स्याङ्जा	श्री लिला राना	९८०२८९७५४, ९७४९३९३६३१
२६	चोरमारा शाखा	मध्यविन्दु -०८, नवलपरासी (पूर्व)	श्री मुकेश चौधरी	९८०२८४६७३०, ९८४४७७५७४९
२७	बुलिङटार शाखा	बुलिङटार -०४, नवलपरासी (पूर्व)	श्री तुलसी राम पौडेल	९८०२८४६८७१, ९८४०७८४९८९
२८	अमरापुरी शाखा	गैडाकोट -१६, नवलपरासी (पूर्व)	श्री तारा अधिकारी	९८०२८४६७३४, ९८५११७६४३०
२९	अरुणखोला शाखा	मध्यविन्दु-१०, नवलपरासी (पूर्व)	श्री जुद्ध बहादुर बुढाथोकी	९८०२८९७९०६, ९८६७४६८५१०

लुम्बिनी प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	गोपीगन्ज शाखा	बर्दघाट न.पा.-१४, (व.सु.प.) नवलपरासी	श्री शिव प्रसाद पंगेनी	९८०२८४६७३९, ९८६४४५५६८०
२	सुनवल शाखा	सुनवल न.पा.-०३, नवलपरासी	श्री प्रमा गैह्रे	९८०२८४६७३८, ९८६०३८३९६८
३	हकुई शाखा	रामग्राम न.पा.-१६, नवलपरासी	श्री अशोक थारु	९८०२८४६७२७, ९८६४४९६६२४
४	शंकरपुर शाखा	देवदह न.पा.-११, रुपन्देही	श्री जमुना थारु	९८०२६३८९१७, ९८२६४०५४४४
५	भैरहवा शाखा	सिद्धार्थनगर न.पा.-६, रुपन्देही	श्री देव पञ्चक राम चौधरी	९८०२८४६७३७, ९८४२८५४५४५
६	नयाँमिल शाखा	तिलोत्तमा न.पा.-५, रुपन्देही	श्री सुमित्रा काला मगर	९८०२८४६७३१, ९८४२८५४५४५
७	तुनिहवा शाखा	कोटहीमाइ गा.पा.-४, रुपन्देही	श्री सन्देश चौधरी	९८०२६३८९१६, ९८६५७८६७४८
८	लुम्बिनी साँस्कृतिक शाखा	लुम्बिनी साँस्कृतिक न.पा.-१०, रुपन्देही	श्री ऋषिराम यादव	९८०२८४६७४७, ९८०४४६६३३६
९	जोगडा शाखा	गैडहवा गा.पा.-२, रुपन्देही	श्री राजकुमार चाई	९८०२६३८९१४,
१०	भिमभूमियाँ शाखा	सैनामैना न.पा.-१०, रुपन्देही	श्री अनिता रानाभाट	९८०२८९७८८८, ९८६१६४३५०५
११	सैनामैना शाखा	सैनामैना न.पा.-०१, रुपन्देही	श्री आशारानी चौधरी	९८०२८४६७४०, ९८४७२६७०२१
१२	फर्साटिकर शाखा	शुद्धोधन गा.पा.-४, रुपन्देही	श्री विनोद तिमिल्सिना	९८०२८९७९११, ९८६७२५०७३०
१३	पचेहरा शाखा	कपिलवस्तु न.पा.-१०, कपिलवस्तु	श्री एक्रामुद्दिन मुसलमान	९८०२८४६९७३, ९८००७१०३७७
१४	महाराजगञ्ज शाखा	महाराजगञ्ज न.पा.-३, कपिलवस्तु	श्री हरिमाया चौधरी	९८०२८४६९७२, ९८०७७२२७९६
१५	इमिलिया शाखा	बुद्धभूमि न.पा.-९, कपिलवस्तु	श्री रविना कुमारी चौधरी (थारु)	९८०२८९७८२०, ९८१५४३५०४९
१६	चन्द्रौटा शाखा	शिवराज न.पा.-०५, कपिलवस्तु	श्री नर बहादुर अधिकारी	९८०२८४६७५६, ९८६५८५५५७३
१७	तानसेन शाखा	तानसेन न.पा.-५, पाल्पा	श्री कल्पना मश्राङ्गी	९८०२८९७८९४, ९८६४४५५६४०
१८	पूर्तिघाट शाखा	कालीगण्डकी गा.पा.-०४, गुल्मी	श्री दिवश जि.सी.	९८०२८४६७३६, ९८६७३६०८३
१९	मजुवा शाखा	चन्द्रकोट गा.पा.-०८, गुल्मी	श्री केशव राज धिताल	९८०२८४६७४५, ९८४८०५८४५६
२०	गौडाकोट शाखा	गुल्मीदरवार गा.पा.-३, गुल्मी	श्री वामदेव अर्याल	९८०२८४६९४४, ९८६७१७४०१०



क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
२१	सिसहनियाँ शाखा	राप्ती गा.पा.-०५, दाड	श्री रमिता चौधरी	९८०२८९७८१७, ९८११५८९१३९
२२	रगैँचा शाखा	शान्तिनगर गा.पा.-५, दाड	श्री हरि वली	९८०१८६२४२१, ९८४३७३०४४४
२३	उरहरी शाखा	तुल्सीपुर उ.म.न.पा.-११, दाड	श्री रन्जिता चौधरी	९८०२८९७८७४, ९८४६६८७५१५
२४	मदनचोक शाखा	कोहलपुर न.पा.-३, बाँके	श्री कृष्ण रावल	९८०२८९७८८०, ९८४८४४०४००
२५	रिमफिमचोक शाखा	खजुरा गा.पा.-२, बाँके	श्री मनोज चौधरी	९८०१८६२४२७, ९८२२४४८५७६
२६	डाँडाटपरी शाखा	राप्ती सोनारी गा.पा.-६, बाँके	श्री फुलमाया थारु	९८०१८६२४२६, ९८६४७००५१५
२७	ककौरा शाखा	बाँसगढी न.पा.-८, बर्दिया	श्री सुनिल कुमार थारु	९८०२८९७८६५, ९८४३८१२९०९
२८	मगरागढी शाखा	वारबर्दिया न.पा.-५, बर्दिया	श्री राम प्रसाद चौधरी	९८०२८९७९९४, ९८२९५५२६५४
२९	गणेशपुर शाखा	गुलरिया न.पा.-११, बर्दिया	श्री जनक राम थारु	९८०२८४६९४५, ९८०५७६७८२५
३०	मधुवन शाखा	मधुवन न.पा.-०४, बर्दिया	श्री सन्जु के.सी.	९८०२८४६९४७, ९८६०५०८५१६
३१	राजापुर शाखा	राजापुर न.पा.-८, बर्दिया	श्री पूर्ण बहादुर भण्डारी	९८०२८९७९९१, ९८६८५४२९२१

कर्णाली प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	बोटेचौर शाखा	गुर्भाकोट न.पा.-९, सुर्खेत	श्री प्रतिमा शर्मा	९८०२८९७८७०, ९८६८२९१४९८
२	वीरेन्द्रनगर शाखा	वीरेन्द्रनगर न.पा.-५, सुर्खेत	श्री जीवन चौधरी	९८०२८९७८७३, ९८०६२४९०७४
३	डाँडीमाडी शाखा	भैरवी गा.पा.-५, दैलेख	श्री कृष्ण बहादुर शाही	९८०१८६२३८९, ९८४८३०२५३८
४	माथिल्लो डुङ्गेश्वर शाखा	डुङ्गेश्वर गा.पा.-६, दैलेख	श्री खगेन्द्र रेग्मी	९८०१८६२३९०, ९८४८६५७०२५

सुदुर पश्चिम प्रदेश :

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	दुगौली शाखा	जानकी गा.पा.-१, कैलाली	श्री जितेन्द्र राना	९८०२८९७९८७, ९८००६२९९४७
२	जोशीपुर शाखा	जोशीपुर गा.पा.-२, कैलाली	श्री गणेश राना	९८०२८९७९८४, ९८०६४१५९९१
३	वाणी शाखा	कृष्णपुर गा.पा.-२, कञ्चनपुर	श्री बाँधुराम चौधरी	९८०२८९७९८१, ९८११६५१९१४
४	बेलौरी शाखा	बेलौरी न.पा.-६, कञ्चनपुर	श्री उमेश बहादुर थापा	९८०२८९७९७७, ९८४८५२६५९९



साधारण सभामा भाग लिन आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फाराम)

श्री सञ्चालक समिति
सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड
बन्दिपुर-१, डुम्रे, तनहुँ ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

..... जिल्ला न.पा./गा.पा. वडा
नं. बस्ने म/हामी ले त्यस
संस्थाको शेयरधनीको हैसियतले मिति २०८२ बैशाख ६ गते शनिबारका दिन हुने आठौं वार्षिक
साधारण सभामा स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले
उक्त सभामा भाग लिन तथा मतदान गर्नका लागि जिल्ला
..... न.पा./ गा.पा. वडा नं. बस्ने त्यस संस्थाका
शेयरधनी श्री..... शेयरधनी परिचयपत्र नं.
(हितग्राही खाता नं.)लाई मेरो/हाम्रो प्रतिनिधि
मनोनित गरी पठाएको छु/छौं ।

निवेदक,

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचयपत्र नं. (हितग्राही खाता नं.):

जम्मा शेयर संख्या :

मिति :

द्रष्टव्य: शेयरधनी बाहेक अरुलाई प्रतिनिधि मुकर्रर गर्न पाइने छैन । यो निवेदन साधारण सभा हुनुभन्दा
कम्तीमा ४८ घण्टा अगावै संस्थाको केन्द्रीय कार्यालय, बन्दिपुर-१, डुम्रे, तनहुँमा दर्ता गरी सक्नु
पर्नेछ ।



एकीकृत कारोवार शुभारम्भ कार्यक्रममा साविक साधना लघुवित्त वित्तीय संस्था लिमिटेड र सबैको लघुवित्त वित्तीय संस्था लिमिटेडको सञ्चालक समितिका अध्यक्षज्यूहरू, सञ्चालकज्यूहरू, संस्थापकज्यूहरू, शोयरधनीहरू, दुवै संस्थाका प्रमुख कार्यकारी अधिकृतहरू तथा कर्मचारीहरू



संस्थाको शाखा कार्यालय भिमभिमियाँ रुपन्देही अन्तर्गत खुसनि सम्पदा महिला समूहका सदस्यहरु समूह बैठकमा



संस्थाको शाखा कार्यालय बुधबारे भपापा अन्तर्गत तारावारी सम्पदा महिला समूहका सदस्यहरु समूह बैठकमा



संस्थाको शाखा कार्यालय ठोरी पर्सा अन्तर्गत प्रगातिशिल सम्पदा महिला विकास समूहका सदस्यहरु केन्द्र बैठकमा



संस्थाको शाखा कार्यालय शान्तिडाँडा ईलाम अन्तर्गत सम्पदा महिला समूहका सदस्यहरु समूह बैठकमा



संस्थाको शाखा कार्यालय ककौरा शाखा बर्दिया अन्तर्गत सृष्टि सम्पदा महिला समूहका सदस्यहरु समूह बैठकमा



संस्थाको शाखा कार्यालय डुप्रे तनहुँ की सदस्य गोपी राई आफ्नो किराना पसल व्यवसायमा



संस्थाको शाखा कार्यालय पाँदि, कास्की की सदस्य पवित्रा देवी घर्ति आफ्नो भैंसीपालन व्यवसायमा



संस्थाको शाखा कार्यालय चरौँदि, धादिङ की सदस्य सानुमाया तामाङ आफ्नो व्यवसायमा



संस्थाद्वारा गोरखा जिल्लाको हरमटारीमा सञ्चालित "फिल्ड कर्मचारी क्षमता अभिवृद्धि तालिम"मा सहभागी फिल्ड सहायक कर्मचारीहरु



संस्थाद्वारा काठमाण्डौमा सञ्चालित "Half Yearly Review Branch Manager's Capacity Building & Financial Analysis Training" मा सहभागी शाखा प्रमुखहरु



संस्थाद्वारा तनहुँ जिल्लाको बन्दिपुरमा सञ्चालित "Recovery Management Training/ workshop" मा सहभागी अनुगमन अधिकृतहरु



संस्थाद्वारा महोत्तरी जिल्लाको बर्दिवासमा सञ्चालित "Branch Management and Crisis Management Training" मा सहभागी शाखा प्रमुखहरुको साथमा प्रमुख कार्यकारी अधिकृत लगायत अन्य कर्मचारीहरु



संस्थाको चितवन जिल्लाको वीरेन्द्रनगरमा सञ्चालित "Center & Group Mgmt Training"मा सहभागी नयाँ कर्मचारीहरु



संस्थाद्वारा बाँके जिल्लाको कोहलपुरमा सञ्चालित "Half Yearly Review Branch Manager's Capacity Building & Financial Analysis Training" मा सहभागी शाखा प्रमुखहरु



संस्थाको कास्की जिल्लाको पोखरामा सञ्चालित "फिल्ड कर्मचारी क्षमता अभिवृद्धि तालिम"मा सहभागी सहायक कर्मचारीहरु



संस्थाद्वारा चितवन जिल्लाको सौरहामा सञ्चालित "Branch Management & Crisis Management Training" मा सहभागी शाखा प्रमुखहरु



संस्थाद्वारा बारा जिल्लाको कलैयामा सञ्चालित "फिल्ड कर्मचारी क्षमता अभिवृद्धि तालिम"मा सहभागी सहायक कर्मचारीहरु



संस्थाद्वारा सिरहा जिल्लाको लहानमा सञ्चालित "Half Yearly Review Branch Manager's Capacity Building & Financial Analysis Training" मा सहभागी शाखा प्रमुखहरु



संस्थाद्वारा बाँके जिल्लाको रिमफिमचोकमा सञ्चालित "व्यवसायिक च्याउ खेती तालिम"मा रिमफिमचोक शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा महोत्तरी जिल्लाको औरहीमा सञ्चालित "व्यवसायिक तरकारी खेती तथा नर्सरी व्यवस्थापन तालिम"मा औरही शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा धादिङ जिल्लाको चरौदीमा सञ्चालित "व्यवसायिक तरकारी खेती, रोग किरा व्यवस्थापन तथा विषादी न्यूनीकरण तालिम"मा चरौदी शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा भ्जापा जिल्लाको दुधेमा सञ्चालित "झागन फ्रुट खेती तालिम"मा दुधे शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा मकवानपुर जिल्लाको फापरबारीमा सञ्चालित "व्यवसायिक बंगुरपालन तालिम"मा फापरबारी शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा कपिलवस्तु जिल्लाको ईमिलियामा सञ्चालित "केन्द्र प्रमुख/समूह अध्यक्ष गोष्ठी, नेतृत्व विकास, वित्तीय साक्षरता तथा गुनासो सुनुवाई कार्यक्रम-२०८१"मा ईमिलिया शाखाका सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



ग्लोबल मनि वीक २०२५को अवसरमा शाखा कार्यालय धादिङबेशी धादिङद्वारा सञ्चालित "वित्तीय साक्षरता कार्यक्रम"मा सहभागी युवा विद्यार्थीहरू तथा कर्मचारीहरू



ग्लोबल मनि वीक २०२५को अवसरमा शाखा कार्यालय बुद्धनगर सिन्धुलीद्वारा सञ्चालित "वित्तीय साक्षरता कार्यक्रम"मा सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



ग्लोबल मनि वीक २०२५ को अवसरमा शाखा कार्यालय मनहरी मकवानपुरद्वारा सञ्चालित "वित्तीय साक्षरता कार्यक्रम"मा सहभागी युवा विद्यार्थीहरू तथा कर्मचारीहरू



ग्लोबल मनि वीक २०२५को अवसरमा शाखा कार्यालय सुनवल नवलपरासीद्वारा सञ्चालित "वित्तीय साक्षरता कार्यक्रम"मा सहभागी ग्राहक सदस्यहरू तथा कर्मचारीहरू



संस्थाद्वारा शाखा कार्यालय रामटार सिन्धुलीका बाढीपिडित ग्राहक सदस्यहरूलाई खाद्यान्न तथा राहत वितरण कार्यक्रम



संस्थाद्वारा शाखा कार्यालय सिसौट सर्लाहीका बाढीपिडित ग्राहक सदस्यहरूलाई खाद्यान्न तथा राहत वितरण कार्यक्रम



संस्थाद्वारा शाखा कार्यालय उरहरी दाङद्वारा सञ्चालित "वित्तीय साक्षरता तथा तिज विशेष कार्यक्रम"



संस्थाद्वारा शाखा कार्यालय ठोरी पर्साद्वारा सञ्चालित "वित्तीय साक्षरता तथा तिज विशेष कार्यक्रम"



संस्थाद्वारा शाखा कार्यालय राजापुर बर्दियाद्वारा ग्राहक सदस्यहरूको लागि सञ्चालित "स्वास्थ्य शिविर कार्यक्रम"



संस्थाद्वारा शाखा कार्यालय चैनपुर धादिङद्वारा सञ्चालित आफ्ना ग्राहक सदस्यहरूलाई "केन्द्र/समूह स्तरीय अन्तर्क्रिया कार्यक्रम"



संस्थाद्वारा शाखा कार्यालय कुश्मसेरा बागलुडमा आवद्ध केन्द्र नं ०१८ को सदस्यहरूले केन्द्रको पाँचौं वार्षिकउत्सव मनाउँदै ।



संस्थाद्वारा शाखा कार्यालय बहुउरी पर्सामा आवद्ध ग्राहक सदस्यको मृत्यु दाबी बीमा रकम तथा राहत वितरण कार्यक्रम



संस्थाद्वारा शाखा कार्यालय सिम्रौनगढ बारामा आवद्ध ग्राहक सदस्यको श्रीमान्को मृत्यु दाबी बीमा क्षतिपूर्ति रकम वितरण कार्यक्रम



संस्थाद्वारा शाखा कार्यालय फिमफिमियाँ रुपन्देहीमा आवद्ध नमूना सम्पदा महिला विकास केन्द्रको सदस्यको श्रीमान्को मृत्यु दाबी बीमा क्षतिपूर्ति रकम वितरण कार्यक्रम



सम्पदा लघुवित्त वित्तीय संस्था लिमिटेड
Sampada Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था, राष्ट्रियस्तर कार्यक्षेत्र भएको)

Head Office:

Bandipur-1, Dumre, Tanahun, Nepal

Tel: 977-65-580407, 580427

E-mail: info@sampadalaghubitta.com.np

Website: www.sampadalaghubitta.com.np