



वार्षिक साधारण सभा

Financial Report

आ.व. २०८१/०८२ (2024/2025)

# वार्षिक प्रतिवेदन २०८१/०८२



**सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड**  
SUPPORT LAGHUBITTA BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैंकबाट इजाजत पत्र प्राप्त कोशी प्रदेश स्तरीय "घ" वर्गको वित्तीय संस्था)



“समृद्धिको आधार, सपोर्ट सँगको कारोवार”

# सञ्चालक समिति

(Board Of Director)



महेश कुमार पोखरेल  
अध्यक्ष



पुनित कुमार शारडा  
सञ्चालक



सुमित अधिकारी  
सञ्चालक



होम शंकर दाहाल  
सञ्चालक



तारा देवी भट्टराई  
सञ्चालक  
(सर्वसाधरण तर्फ)



दिव्य प्रसाद कोइराला  
सञ्चालक  
(सर्वसाधरण तर्फ)



गोविन्द लाल कर्ण  
सञ्चालक  
(स्वतन्त्र तर्फ)



बिष्णु कान्त चौधरी  
कम्पनी सचिव





कम्पनी दर्ता नं. १२८३६७/०७१/०७२

ने.रा. बैंक/इ.प्रा./“घ”/४३/२०७१/०७२

## सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड SUPPORT LAGHUBITTA BITTYA SANSTHA LTD.

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

केन्द्रीय कार्यालय, इटहरी-०४, सुनसरी, फोन नं. ०२५-५८८१७, १७८

### एघारौं वार्षिक साधारण सभाको सूचना

(प्रथम पटक प्रकाशित मिति २०८२/०९/०९)

श्री आदरणीय शेयरधनी महानुभावज्यूहरू,

यस सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८२/०९/०८ गते बसेको सञ्चालक समितिको २५२ औं बैठकको निर्णयानुसार यस वित्तीय संस्थाको एघारौं वार्षिक साधारणसभा तपशिलको विषयमा छलफल गर्न निम्न लिखित मिति, स्थान र समयमा बस्ने भएकोले कम्पनी ऐन २०६३ को दफा ६७ (२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरूलाई जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

साधारण सभा हुने मिति, स्थान र समय :

सभा हुने मिति : २०८२/०९/३० गते बुधबार (तदनुसार १४ जनवरी, २०२६) ।

सभा हुने स्थान : SKY LUXE HOTEL, इटहरी-१, सुनसरी ।

सभा हुने समय : बिहान ११ : ०० बजे ।

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन छलफल गरी पारित गर्न प्रस्ताव पेश गर्ने ।
- (२) लेखापरीक्षकको प्रतिवेदन, २०८२ आषाढ मसान्तसम्मको वासलात, आ.व. २०८१/०८२ को नाफा नोक्सान हिसाब, सोही अवधिको नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन सम्बन्धी विवरण र सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्न प्रस्ताव पेश गर्ने ।
- (३) आ.व. २०८२/०८३ का लागि बाह्य लेखापरीक्षक नियुक्त गर्न र निजको पारिश्रमिक निर्धारण गर्न प्रस्ताव पेश गर्ने ।
- (४) आ.व. २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट ०.५० प्रतिशत नगद लाभाशं (बोनस शेयर सहितको कर प्रयोजनार्थ) रु. ६,१२,२१७।२५ (अक्षरेपी छ लाख बाह्र हजार दुई सय सत्र पैसा पच्चीस मात्र) वितरण गर्न प्रस्ताव पेश गर्ने ।
- (५) सञ्चालक समितिमा संस्थापक शेयरधनी समूह (समूह “क”) बाट प्रतिनिधित्व गर्ने १ जना सञ्चालक पदको निर्वाचन गर्ने ।

(ख) विशेष प्रस्तावहरू :

- (१) आ.व. २०८१/०८२ सम्मको वितरणयोग्य मुनाफाबाट चुक्ता पुँजी रु. १२,२४,४३,४४८।९९ को ९.५० प्रतिशतले हुने रकम रु.१,१६,३२,१२७।६५ (अक्षरेपी एक करोड सोह्र लाख बत्तिस हजार एक सय



सत्ताइस पैसा पैसङ्गी मात्र) बोनस शेयर वितरण गर्न प्रस्ताव पेश गर्ने ।

- (२) वित्तीय संस्थाको प्रबन्ध पत्रको दफा ६ (ख) मा हाल कायम रहेको जारी शेयर पुँजी र ६ (ग) मा हाल कायम रहेको चुक्ता शेयर पुँजी रु.१२,२४,४३,४४८।९९ (अक्षरेपी बाह्र करोड चौबिस लाख त्रिचालिस हजार चार सय अठचालिस रूपैया उनान्सय पैसा मात्र) मा आ.व.२०८१/०८२ को प्रस्तावित बोनस शेयर लाभांश जारी गरे पश्चात यस वित्तीय संस्थाको कूल जारी तथा चुक्ता पुँजी वृद्धि गरी रु. १३,४०,७५,५७६।६४ (अक्षरेपी तेह्र करोड चालिस लाख पचहत्तर हजार पाँच सय छयहत्तर रूपैया चौसङ्गी पैसा मात्र) पुन्याउन प्रस्ताव पेश गर्ने ।
- (३) यस लघुवित्त वित्तीय संस्था तथा अन्य कुनै उपयुक्त लघुवित्त वित्तीय संस्था एक आपसमा गाभ्ने/गाभिने वा प्राप्ति गर्ने/प्राप्ति भई जाने सम्बन्धी सम्पूर्ण कार्य सम्पन्न गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्न प्रस्ताव पेश गर्ने ।
- (४) माथि उल्लेखित विशेष प्रस्तावहरू पारित भए पश्चात यस वित्तीय संस्थाको प्रबन्धपत्र र नियमावलीमा आवश्यक संशोधन गर्न तथा सोही सम्बन्धमा नियमनकारी निकायहरूबाट भएको निर्देशनलाई समेत समावेश गरी संशोधन गर्न सञ्चालक समितिलाई अख्तियारी दिने सम्बन्धी प्रस्ताव पेश गर्ने ।

(ग) विविध :

**एघारौं वार्षिक साधारण सभा सम्बन्धी अन्य थप जानकारी :**

१. मिति २०८२/०९/३० गते बोलाईएको एघारौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२/०९/१६ गते वित्तीय संस्थाको शेयरधनी दर्ता किताब बन्द (Book Close) गर्ने तथा सो दिन भन्दा अगाडी नेपाल स्टक एक्सचेन्ज लि. मा कारोवार भई दाखिल खारेज हुन बाँकी रहेका कारोवारहरू यस वित्तीय संस्थाको शेयर रजिष्ट्रार आरबिबि मर्चेन्ट बैकिङ्ग लिमिटेड, टेकु, काठमाडौंमा रेकर्ड अद्यावधिक भई शेयरधनी दर्ता किताबमा कायम शेयरधनीहरू मात्र उक्त सभामा भाग लिन, मतदान गर्न तथा बोनस शेयर प्राप्त गर्न योग्य हुनेछन् ।
२. शेयरधनी महानुभावहरूले आफ्नो परिचय दिने आधिकारिक परिचयपत्र तथा साधारणसभा प्रयोजनार्थ जारी प्रवेश पत्र वा नागरिकताको प्रमाणपत्रको प्रतिलिपी वा शेयर प्रमाणपत्रको प्रतिलिपी/हितग्राही खाता नम्बर लिई आउनु हुन अनुरोध गरिन्छ । साधारण सभा शुरू हुनु भन्दा एक घण्टा अगावै सभाकक्षमा उपस्थित भै दिनुहुन समेत शेयरधनी महानुभावहरूलाई अनुरोध गरिन्छ ।
३. नाबालक शेयरधनीहरूको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन समेत सक्नेछन् । शेयरधनीको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
४. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयरधनीहरूको किताबमा जसको नाम पहिले उल्लेख भएको छ सो व्यक्ति वा संयुक्त शेयरधनीहरूको सर्वसम्मतिबाट आफूहरू मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन सक्नेछन् ।
५. सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावले वित्तीय संस्थाको सोही



समूहको अर्को शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नुहुनेछ र सो सम्बन्धी प्रोक्सी फारम सभा शुरू हुनु भन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय, ईटहरी-४, सुनसरीमा बुझाई सक्नु पर्नेछ । प्रोक्सी फारम यस वित्तीय संस्थाको Website बाट Download गर्न सकिने छ ।

६. सभामा भाग लिन प्रतिनिधि नियुक्त गरी प्रोक्सी वित्तीय संस्थामा बुझाई सकेपछि सो प्रोक्सी बदर गरी अर्को दिन चाहेमा सोको सूचना सभा शुरू हुनुभन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पुग्नुपर्नेछ र नयाँ प्रोक्सीको हकमा माथिको बुँदा नं. (५) मा लेखिए बमोजिम हुनेछ ।
७. शेयरधनीले एक भन्दा बढी प्रतिनिधि नियुक्त गरेको अवस्थामा जसको नियुक्ती सबैभन्दा पहिले प्राप्त भएको हो, माथिको बुँदा नं. (६) मा लेखिए बमोजिम बदर गरिएमा बाहेक उसैलाई प्रतिनिधि मानिनेछ र सभामा सम्बन्धित शेयरधनी आफैँ उपस्थित हुन आएमा शेयरधनीले गरिदिएको प्रोक्सी स्वतः बदर हुनेछ ।
८. थप जानकारीको लागि यस वित्तीय संस्थाको केन्द्रीय कार्यालय ईटहरी-४, सुनसरीमा सम्पर्क राख्न सक्नु हुनेछ । साथै, अन्य जानकारीका लागि वित्तीय संस्थाको वेवसाईट [www.supportmicrofinance.com.np](http://www.supportmicrofinance.com.np) मा हेर्न अनुरोध छ ।

**सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव**



साधारण सभामा भाग लिन आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)  
कम्पनी ऐन, २०६३ को दफा ७१ को उपदफा (३) सँग सम्बन्धित

मिति : .....

श्री सञ्चालक समिति,  
सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड,  
केन्द्रीय कार्यालय, इटहरी, सुनसरी ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला ..... न.पा./गा.पा. वडा नं. .... बस्ने म/हामी .....ले  
त्यस संस्थाको शेयरवालाको हैसियतले २०८२ पौष ३० गते बुधबारका दिन हुने एघारौं 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 वित्तीय  
संस्थाका शेयरधनी श्री ..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

दस्तखत :

शेयरधनी नं. :

हितग्राही खाता नं. :

मिति :

निवेदकको

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं. :

हितग्राही खाता नं. :

शेयर संख्या :

**द्रष्टव्य** : यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै यस संस्थाको केन्द्रीय कार्यालयमा  
प्रोक्सी फारम दर्ता गरिसक्नु पर्नेछ।

**प्रवेश-पत्र**

शेयरधनीको नाम : ..... शेयरधनी नं. : .....

हितग्राही खाता नं. : ..... शेयर संख्या : .....

मिति २०८२ पौष ३० गते बुधबारका दिन हुने सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक  
साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र ।

.....  
कम्पनी सचिव

**द्रष्टव्य** : १. शेयरधनी आफैले सम्पूर्ण विवरणहरू अनिवार्य रूपमा भर्नुहोला ।

२. सभा कक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य हुनेछ ।

## सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड

(नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त कोशी प्रदेश स्तरीय "घ" वर्गको वित्तीय संस्था)  
केन्द्रीय कार्यालय, इटहरी, सुनसरी

### सञ्चालक समितिका तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत प्रतिवेदन

यस सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, सञ्चालकज्यूहरू, पर्ववेक्षक, पत्रकार मित्रहरू, कर्मचारी साथी तथा सम्पूर्ण उपस्थित महानुभावहरूलाई यस वित्तीय संस्थाको सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा धन्यवाद व्यक्त गर्दछु ।

आर्थिक वर्ष २०८१/०८२ मा लघुवित्त क्षेत्रका लागि चुनौतीपूर्ण तथा जिम्मेवारीपूर्ण वर्षका रूपमा रह्यो । नेपाल राष्ट्र बैंकबाट जारी मौद्रिक नीति, लघुवित्त सम्बन्धी निर्देशनहरू, कर्जा प्रवाह तथा असुली सम्बन्धी कडाइ, लाभांश वितरणमा सीमा, जोखिम व्यवस्थापन र सुशासनका विषयहरूमा थप स्पष्टता तथा कडा निर्देशन आएको वर्तमान सन्दर्भमा हाम्रो संस्थाले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन (BAFIA), २०७३ तथा नेपाल राष्ट्र बैंकका सम्पूर्ण निर्देशनहरूको पूर्ण पालना गर्दै सावधानीपूर्वक आफ्नो कारोबार सञ्चालन गरेको छ ।

लघुवित्तको मूल उद्देश्य गरिब, सीमान्तकृत तथा वित्तीय पहुँचबाट वञ्चित वर्गलाई जिम्मेवार र दिगो वित्तीय सेवा प्रदान गर्नु हो । यही उद्देश्यलाई ध्यानमा राख्दै संस्थाले जिम्मेवारीपूर्वक कर्जा लगानी, कर्जाको दोहोरोपना नियन्त्रण, ग्राहक संरक्षण, वित्तीय साक्षरता अभिवृद्धि तथा सामाजिक उत्तरदायित्वलाई प्राथमिकतामा राखेको छ । यसले वित्तीय अनुशासन कायम गर्नुका साथै लघुवित्तको सामाजिक विश्वसनीयता सुदृढ गर्न सहयोग पुऱ्याएको छ ।

नेपाल राष्ट्र बैंकको निर्देशन अनुसार संस्थाले कर्जा वर्गीकरण, कर्जा नोक्सानी व्यवस्था, पूँजी पर्याप्तता अनुपात (CAR), आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन प्रणालीलाई थप मजबुत बनाएको छ । साथै, डिजिटल भुक्तानी प्रणाली, प्रविधिमैत्री सेवा विस्तार तथा कार्यक्षमता अभिवृद्धिका लागि आवश्यक संरचनागत सुधारहरू क्रमशः कार्यान्वयनमा ल्याइएको छ । आगामी दिनहरूमा संस्थाले सुशासन, पारदर्शिता, जोखिम व्यवस्थापन, मानव संसाधन विकास तथा डिजिटल रूमान्तरणलाई थप सुदृढ गर्दै लघुवित्तको सामाजिक लक्ष्य र वित्तीय दिगोपन बीच सन्तुलन कायम गर्ने प्रतिबद्धता व्यक्त गर्दछु ।

अन्त्यमा, नेपाल राष्ट्र बैंक, अन्य नियामक निकायहरू, शेयरधनी महानुभावहरू, कर्मचारी साथीहरू तथा सरोकारवालाहरूको निरन्तर सहयोग, विश्वास र सुभावप्रति हार्दिक आभार व्यक्त गर्दछु । यहाँहरूको साथ, सहयोग र मार्गदर्शनले हाम्रो संस्था अभि सबल, सक्षम र विश्वसनीय लघुवित्त संस्थाका रूपमा अगाडि बढ्नेछ भन्नेमा म पूर्ण विश्वस्त छु ।

#### १. गरिबी निवारण तथा आर्थिक विकासमा लघुवित्तको भूमिका :

गरिबी निवारण तथा समावेशी आर्थिक विकासका लागि लघुवित्त एक प्रभावकारी माध्यमका रूपमा स्थापित भएको छ । औपचारिक बैंकिङ पहुँचबाट वञ्चित गरिब, सीमान्तकृत तथा ग्रामीण समुदायलाई वित्तीय सेवामा समावेश गरी आत्मनिर्भर बनाउने कार्यमा लघुवित्तको महत्वपूर्ण भूमिका रहँदै आएको छ । लघुवित्त संस्था मार्फत साना तथा सूक्ष्म उद्यमका लागि कर्जा, बचत, बीमा तथा वित्तीय साक्षरता सेवा उपलब्ध गराईन्छ, जसले आय आर्जनका अवसर सिर्जना गरी रोजगारी वृद्धि गर्न सहयोग



पुन्याउँछ । विशेषतः महिला, दलित, जनजाति तथा पिछडिएका वर्गको आर्थिक सशक्तीकरणमा लघुवित्तले उल्लेखनीय योगदान पुन्याएको छ । लघुवित्तले स्थानीय स्रोतसाधनको उपयोग, स्वरोजगार प्रवर्द्धन तथा ग्रामीण अर्थतन्त्रको गतिशीलता बढाउने काम गर्दछ । यसले घरेलु उद्योग, कृषि, पशुपालन तथा साना व्यवसायको विकासमार्फत समग्र आर्थिक गतिविधिमा सकारात्मक प्रभाव पार्दछ । साथै, वित्तीय समावेशता अभिवृद्धि, बचत संस्कृतिको विकास, उद्यमशीलता प्रवर्द्धन तथा सामाजिक चेतनाको विस्तार मार्फत लघुवित्तले दिगो आर्थिक विकास र गरिबी न्यूनीकरणको राष्ट्रिय लक्ष्य हासिल गर्न महत्वपूर्ण भूमिका निर्वाह गरिरहेको छ ।

आर्थिक तथा सामाजिक रूपमा पिछडिएका व्यक्तिहरू तथा गरिव सम्म वित्तीय पहुँच पुर्याउने, कमजोर वर्गको सशक्तीकरण गर्ने, सीमान्तीकृत वर्गको आर्थिक र सामाजिक स्तर वृद्धिमा सहयोग गर्ने उद्देश्यका साथ स्थापित यस सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडले नेपाल राष्ट्र बैंकको नीति, निर्देशन पूर्ण रूपले अवलम्बन गर्दै आफ्नो कार्यक्रम सु-सञ्चालन गर्न क्रियाशिल रहदै आएको छ ।

## २. सपोर्ट लघुवित्तको आ.व. २०८१/०८२ को कारोबारको संक्षिप्त विवरण :

आर्थिक वर्ष २०८१/०८२ मा सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडले नेपाल राष्ट्र बैंकको नीति तथा निर्देशन र बैंक तथा वित्तीय संस्था ऐन, २०७३ (BAFIA) को पूर्ण पालना गर्दै सावधानीपूर्ण रूपमा आफ्नो कारोबार सञ्चालन गरेको छ ।

यस वित्तीय संस्थाले आ.व. २०८१/०८२ मा गरेको कारोबारको मुख्य मुख्य तथ्याङ्कहरू निम्न बमोजिम रहेको छ ।

क्र.सं.	विवरण	आ.व. २०८१/०८२	आ.व. २०८०/०८१	बृद्धि/कमी	प्रतिशत
१	चुक्ता पुँजी	१२२,४४३,४४८.९९	१०७,६१८,९४०.००	१४,८२४,५०८.९९	१३.७७%
२	जगेडा कोष	४८,७५९,७९३.०६	४२,९००,९७३.०१	५,८५८,७४०.०५	१३.६६%
३	सञ्चित मुनाफा	२८,७७९,९५८.२१	२४,३२९,८२७.४३	४,४५०,१३०.७८	१८.३०%
४	तिर्न बाँकी कर्जा सापट	१,३३४,९५७,९८४.०८	१,२६८,०९८,७३२.१८	६६,८५९,२५१.९०	५.२७%
५	लगानीमा रहेको कर्जा रकम	१,९२९,१७९,०५५.३७	१,६६७,८३०,६९५.५९	२६१,३४८,३५९.७८	१५.६७%
६	निक्षेप दायित्व	४६९,५९४,८२७.६९	३४९,१७०,५६२.०४	११२,४२४,२६५.६५	३२.२०%

सञ्चित मुनाफामा रहेको रकमबाट हालको चुक्ता पुँजीको ९.५०%ले हुने रकम रु. १,१६,३२,१२७।६५ बोनस शेयर र ०.५०% ले हुने रकम रु. ६,१२,२१७।२५ नगद लाभांस (कर प्रयोजनार्थ) शेयरधनीहरूलाई वितरण गर्न अनुमोदनका लागि एघारौं वार्षिक साधारण समामा प्रस्ताव गरिएको छ ।

२०८२ साल असार मसान्तसम्म यस वित्तीय संस्थाले गरेका मुख्य कार्यको संक्षिप्त विवरण :

क) कार्यरत कर्मचारी संख्या : ८३ जना

ख) कार्यक्षेत्र तथा शाखा कार्यालयहरू : यस वित्तीय संस्थाको कार्यक्षेत्र रहेको कोशी प्रदेशका ८ वटा जिल्लाहरूमा आ.व. २०८१/०८२ को अन्त्य सम्ममा १ केन्द्रीय कार्यालय र २८ वटा शाखा कार्यालय गरि जम्मा कार्यालय संख्या २९ रहेको छ ।



## केन्द्र, समूह, सदस्य, ऋणी, कर्मचारी र शाखाको विवरणहरु :

क्र.स.	विवरण	२०८२ आषाढ मसान्तमा	२०८१ आषाढ मसान्तमा	आ.व. २०८१/०८२ मा वृद्धि/कमी भएको
१	केन्द्र संख्या	१,६६७	१,५९४	७३
२	समूह संख्या	४,२२३	३,९४३	२८०
३	सदस्य संख्या	२४,७०८	२२,२८९	२,४१९
४	ऋणी सदस्य संख्या	१२,८३३	११,७८९	१,०४४
५	कर्मचारी संख्या	८३	८४	-१
६	शाखा कार्यालय संख्या	२८	२५	३

- ग) यस वित्तीय संस्थाले Core Banking System Software, Uranus Tech Pvt. Ltd. सँग सम्झौता गरी संस्थाको सम्पूर्ण वित्तीय कारोबारको Online Accounting & Reporting System मार्फत व्यवस्थापन गरिएको छ, साथै डाटाको सुरक्षाका लागि Data Center df Real Time Data Replication सहितको Data Store गर्ने गरिएको छ ।
- घ) संस्थामा सञ्चालक सदस्यहरूको संयोजकत्वमा नेपाल राष्ट्र बैंकको निर्देशनानुसार आवश्यक आन्तरीक समितिहरू, विभिन्न विभागहरू र विनियामावलीको व्यवस्था अनुसार व्यवस्थापनको नेतृत्वमा समितिहरूको गठन गरि सोही अनुरूप कार्य सम्पन्न गर्ने पद्धतीको विकास गरिएको छ ।
- ङ) विभिन्न बैंक तथा वित्तीय संस्थाहरूबाट लघुकर्जा लगानीका लागि विपन्नवर्ग कर्जा व्यवस्था अन्तर्गत विभिन्न बैंक तथा वित्तीय संस्थाबाट विपन्न वर्ग कर्जा रकम प्राप्त भएको र आ.व. २०८१/०८१२ को अन्त्यमा तिर्न बाँकी कर्जा सापट रु. १ अरब ३३ करोड ४९ लाख ५७ हजार ९ सय ८४ रुपैया ०८ पैसा रही विपन्न वर्गमा वित्तीय सेवा विस्तार गर्न मद्दत पुगेको छ ।

## ३. कार्यक्षेत्र तथा शाखा सञ्जाल सम्बन्धी विवरण :

कोशी प्रदेश कार्यक्षेत्रमा रहेको यस वित्तीय संस्थाको कोशी प्रदेशका १४ जिल्लाहरू मध्ये ८ वटा जिल्लाहरूमा लघुवित्त कार्यक्रम सञ्चालनमा रहेको छ । लघुवित्त कार्यक्रम सञ्चालनमा रहेका शाखा कार्यालयहरूको जिल्ला अनुसारको विवरण:

क्र.सं.	शाखा रहेको जिल्ला	शाखा कार्यालयको नाम
१.	पाँचथर	पौवाभन्ज्याङ्ग
२.	तेह्रथुम	संक्रान्ती
३.	धनकुटा	धनकुटा र सिंधुवा
४.	सुनसरी	सोनापुर, भोक्राहा, छिटाहा, बकलौरी, हरिनगरा, महेन्द्रनगर, औरावनी, अमाहीबेल्हा र पचैरुखी
५.	खोटाङ्ग	हलेसी
६.	उदयपुर	हडिया, रामपुर, नेपालटार र गँरास
७.	भोजपुर	दिङ्गला
८.	मोरङ्ग	महेशपुर, भौडाहा, लखन्तरी, मोतिपुर, हात्तिमुडा, लक्ष्मीनिया, मधुमल्ला, केचना र दादरबैरिया



## ४. लगानी तथा असुली सम्बन्धी जानकारी :

## क) कर्जा लगानी :

यस वित्तीय संस्थाको कर्जा लगानी र असुलीको तुलनात्मक विवरण तपशिल बमोजिम उल्लेख गरिएको छ । ग्राहक सदस्यहरूको कर्जा मागमा भएको वृद्धीलाई समेत मध्यनजर गरी आ.व. २०८१/०८२ मा वित्तीय संस्थाले कर्जा सीमामा समय सापेक्ष वृद्धी गरी कर्जाको माग तथा गुणस्तर सम्बोधन गर्ने पक्षमा विशेष जोड दिएको छ, आ.व. २०८१/०८२ मा कर्जा लगानी तर्फ कुल कर्जामा रु.२६ करोड १३ लाख ४८ हजार ३ सय ५९ रुपैया ७८ पैसाले वृद्धि भई रु. १ अरब ९२ करोड ९१ लाख ७९ हजार ५५ रुपैया ३७ पैसा पुगेको छ । यस संस्थाले आफ्नो कर्जा सुविधालाई ग्राहकको आवश्यकता अनुरूप बनाउदै लैजाने नीति लिएको छ भने भाखा नाघेको कर्जाको अवधि अनुसार वर्गीकरण गर्ने गरेको छ ।

विवरण	२०८२ आषाढ मसान्त सम्म	२०८१ आषाढ मसान्त सम्म	आ.व. २०८१/०८२ मा भएको वृद्धी/कमी	वृद्धी/कमी प्रतिशत
लगानीमा रहेको रकम (कर्जा लगानी)	१,९२९,१७९,०५५.३७	१,६६७,८३०,६९५.५९	२६१,३४८,३५९.७८	१५.६७%

## ख) निक्षेप परिचालन :

आ.व. २०८१/०८२ मा बचत परिचालन तर्फ कुल बचतमा रु.११ करोड २४ लाख २४ हजार २ सय ६५ रुपैया ६५ पैसा ले वृद्धी भई रु. ४६ करोड १५ लाख ९४ हजार ८ सय २७ रुपैया ६९ पैसा पुगेको छ । वित्तीय संस्थाको कोष अभिवृद्धी तथा पुँजी निर्माणको लागि बचत परिचालन एउटा दिगो तथा भरपर्दो आन्तरिक स्रोतको उपयुक्त माध्यम भएकोले यसको अभिवृद्धीका लागि चालु वर्ष पनि बचत परिचालन र विविधीकरणमा जोड दिइएको छ ।

विवरण	२०८२ आषाढ मसान्त सम्म	२०८१ आषाढ मसान्त सम्म	आ.व. २०८१/०८२ मा भएको वृद्धी/कमी	वृद्धी/कमी प्रतिशत
निक्षेप परिचालन	४६१,५९४,८२७.६९	३४९,१७०,५६२.०४	११२,४२४,२६५.६५	३२.२०%

## ग) निरीक्षण, अनुगमन तथा नियन्त्रण व्यवस्था :

लघुवित्त कार्यक्रमलाई प्रभावकारी रूपमा सफल बनाउन निरन्तर अनुगमन, निरीक्षण तथा मूल्याङ्कन अत्यन्त आवश्यक भएको वर्तमान सन्दर्भमा, संस्थाले प्राप्त कमजोरी तथा चुनौतीहरूलाई समयमै पहिचान गरी सुधार गर्दै अघि बढ्नु अपरिहार्य रहेको छ। यस उद्देश्यका लागि निम्न व्यवस्थाहरू कार्यान्वयनमा ल्याइएका छन् :

- ✓ संस्थामा अनुभवी तथा दक्ष कर्मचारीहरूको नियुक्ति गर्दै उनीहरूको क्षमता अभिवृद्धिका लागि नेपाल राष्ट्र बैंकको निर्देशनअनुसार नियमित तालिम, गोष्ठी तथा क्षमता विकास कार्यक्रम सञ्चालन गरिएको छ ।
- ✓ संस्थाको वित्तीय कारोबारको गुणस्तर, पारदर्शिता र विश्वसनीयता सुनिश्चित गर्न शाखा तथा केन्द्रिय स्तरमा स्थलगत र गैर-स्थलगत सुपरिवेक्षण तथा निरीक्षण प्रणालीलाई सुदृढ बनाइएको छ। यसका लागि कर्जा तथा जोखिम व्यवस्थापन विभाग, अनुगमन कार्यालयहरू, तथा



आन्तरिक लेखापरीक्षण विभागलाई प्रभावकारी रूपमा सञ्चालन गरिएको छ । यस व्यवस्थाबाट कर्जा लगानीको गुणस्तर अभिवृद्धि भई प्रतिफल सुनिश्चित हुनुका साथै निक्षेपकर्ताको हित संरक्षणमा सहयोग पुगेको छ ।

- ✓ हालको डिजिटल तथा प्रविधिमैत्री वित्तीय वातावरणमा सूचना प्रविधिको प्रभावकारी उपयोग अपरिहार्य भएकाले, संस्थाको लेखा प्रणाली, MIS, Core Banking तथा सम्पूर्ण प्राविधिक पक्षको जिम्मेवारी वहन गर्न दक्ष र अनुभवी जनशक्तिको व्यवस्थापन गरिएको छ ।
- ✓ आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ गर्न आन्तरिक लेखापरीक्षण प्रक्रियालाई व्यवस्थित बनाउँदै शाखा कार्यालयहरूमा प्रत्येक चौमासिक रूपमा कम्तीमा एक पटक र केन्द्रीय कार्यालयमा अर्धवार्षिक रूपमा आन्तरिक लेखापरीक्षण गर्ने व्यवस्था मिलाइएको छ ।
- ✓ कर्जाको गुणस्तर कायम राख्न, जोखिम न्यूनीकरण तथा कर्मचारीको कार्यसम्पादन सुधारका लागि केन्द्रीय कार्यालयबाट शाखा कार्यालयहरूमा नियमित रूपमा मासिक/त्रैमासिक गोष्ठी, स्थलगत तथा गैर-स्थलगत अनुगमन तथा निरीक्षण सञ्चालन गरिएको छ ।
- ✓ नेपाल राष्ट्र बैंकको निर्देशनअनुसार एकल ग्राहक कर्जा सीमा पालना, दोहोरो कर्जा नियन्त्रण, धितोयुक्त तथा बिना धितो कर्जाको सन्तुलित लगानी तथा समयमै असुलीमा विशेष ध्यान दिइएको छ ।
- ✓ कर्मचारीहरूलाई दक्ष, उत्तरदायी र परिणाममुखी बनाउन समय-समयमा आवश्यक तालिम प्रदान गरिएको छ । साथै, स्थानीय निकायहरूसँग समन्वय तथा वित्तीय साक्षरता सम्बन्धी कार्यक्रम सञ्चालन गरिँदै आएकोले ग्राहक सदस्यहरूमा वित्तीय सचेतना वृद्धि हुँदै गएको र यसले कर्जा गुणस्तर सुधार तथा गैर-कार्यशील कर्जा न्यूनीकरणमा सकारात्मक प्रभाव पारेको विश्वास लिइएको छ ।

#### घ) ग्राहक संरक्षण तथा संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्य :

ग्राहक संरक्षणकोषमा भएको रकम मध्ये ग्राहकको हितका लागि अनिवार्य रूपमा खर्च गर्नुपर्ने रकम मध्ये संस्थाको वार्षिक कार्यतालिका र नेपाल राष्ट्र बैंकको निर्देशन अनुसार सबै शाखा कार्यालयहरू भएको स्थानिय तहहरूमा वित्तीय साक्षरता तथा केन्द्र प्रमुख गोष्ठी सञ्चालन गरी ग्राहकहरूलाई वित्तीय रूपमा साक्षर बनाउन आ.व.२०८१/०८२ मा रु. ११,६६,३२५।०० खर्च भएको र बाँकी रकम मुद्दती खातामा राखिएको छ ।

यस चालु आ.व.मा समेत संस्थाको वार्षिक कार्यतालिका र नेपाल राष्ट्र बैंकको निर्देशन अनुसार सबै शाखा कार्यालयहरू भएको स्थानिय तहहरूमा समयानुकूल वित्तीय साक्षरता तथा केन्द्र प्रमुख गोष्ठी सञ्चालन गरिने र उक्त कार्यबाट ग्राहक वर्गमा सकारात्मक संदेश गई ग्राहक र संस्था बिचको सम्बन्ध अभि थप मजबुत हुने कुरामा सञ्चालक समिति आशावादी रहेको छ ।

#### ङ) मानव संसाधन र क्षमता अभिवृद्धि :

कुनै पनि संस्थाको दीर्घकालीन सफलता त्यहाँ कार्यरत कर्मचारीहरूको दक्षता, मनोबल तथा उत्प्रेरणामा निर्भर रहने तथ्यलाई आत्मसात् गर्दै संस्थाले मानव संसाधन व्यवस्थापनलाई उच्च



प्राथमिकतामा राख्दै आएको छ। यस उद्देश्यका लागि कर्मचारीहरूको छनोट, सरुवा, बढुवा, कार्यसम्पादन मूल्यांकन, आन्तरिक तथा बाह्य तालिम र वृत्ति विकास सम्बन्धी उपयुक्त नीतिहरू तर्जुमा गरी प्रभावकारी रूपमा कार्यान्वयन गर्दै आइएको छ। संस्थामा आबद्ध कर्मचारी तथा ग्राहक सदस्यहरूको क्षमता अभिवृद्धि र पुनर्ताजगीका लागि नियमित रूपमा आन्तरिक तथा बाह्य तालिम, गोष्ठी तथा क्षमता विकास कार्यक्रमहरूको आयोजना गरिएको छ। आर्थिक वर्ष २०८१/०८२ मा शाखा व्यवस्थापन तालिम, लघुवित्त व्यवस्थापन तालिम, मासिक तथा त्रैमासिक समीक्षा गोष्ठी, सम्पत्ति शुद्धीकरण (AML/CFT), रिपोर्टिङ प्रणालीसम्बन्धी तालिम तथा गोष्ठीहरू सबै कर्मचारीहरूलाई समेटी सञ्चालन गरिएको थियो, जसमा पटक पटक गरी २५० जना कर्मचारीहरूलाई तालिम प्रदान गरिएको छ।

आगामी दिनहरूमा समेत समयानुकूल तथा आवश्यक विषयवस्तुहरू समावेश गरी आन्तरिक तथा बाह्य स्रोत र विज्ञहरूको सहभागितामा तालिम तथा गोष्ठी कार्यक्रमहरू सञ्चालन गर्दै मानव संसाधनको दक्षता, व्यावसायिकता र कार्यसम्पादन क्षमता अभिवृद्धि गर्ने लक्ष्य लिइएको छ।

#### च) संस्थागत सुशासन :

वर्तमान नेपाली लघुवित्त क्षेत्रको परिवेशमा संस्थागत सुशासन, पारदर्शिता तथा अनुशासन कायम रहनु नै संस्थाको दीर्घ विकास, स्थायित्व र निरन्तर प्रगतिका लागि आधारभूत शर्त भएको तथ्यप्रति सञ्चालक समिति पूर्ण रूपमा सचेत र प्रतिबद्ध रहेको छ। नेपाल राष्ट्र बैंकका नीति तथा निर्देशन र बैंक तथा वित्तीय संस्था ऐन, २०७३ (BAFIA) ले निर्दिष्ट गरेको सुशासनको मापदण्डलाई संस्थाको कार्यसंस्कृतिमा आत्मसात् गर्दै कार्यान्वयन गरिँदै आएको जानकारी गराउदछु। संस्थागत सुशासन, पारदर्शिता र अनुशासन कायम गरिएका कार्यहरू सम्बन्धमा तपशिल अनुसार बुँदाहरू पेश गर्नु उचित ठानेको छु।

- ✓ संस्थाको नियमावली, विनियमावली, आन्तरिक नीति तथा कार्यविधिहरूलाई नेपाल राष्ट्र बैंकका अद्यावधिक निर्देशन तथा BAFIA को प्रावधानअनुसार समय-समयमा परिमार्जन तथा परिष्कृत गर्दै कार्यान्वयनमा ल्याइएको छ।
- ✓ नेपाल राष्ट्र बैंकबाट जारी भएका परिपत्र, निर्देशन तथा मार्गदर्शनहरूको कडाइका साथ पालना तथा कार्यान्वयन सुनिश्चित गर्न केन्द्रीय कार्यालयमार्फत नियमित अनुगमन र अनुपालन प्रणाली लागू गरिएको छ।
- ✓ कर्मचारी खर्चलाई कार्यसम्पादन, उत्पादकत्व र वित्तीय क्षमतासँग समन्वय गरी मितव्ययी तथा व्यावहारिक बनाउने उद्देश्यले केन्द्रीय स्तरबाट नियमित अनुगमन तथा मूल्यांकन गर्ने व्यवस्था मिलाइएको छ।
- ✓ कम्पनी रजिस्ट्रार कार्यालय, धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड तथा अन्य सरोकारवाला नियामक निकायका ऐन, नियम, निर्देशिका र कानुनी प्रावधानहरूको पूर्ण पालना गर्ने विषयमा सञ्चालक समिति दृढ प्रतिबद्ध रहेको छ र भविष्यमा समेत यस प्रतिबद्धतालाई निरन्तरता दिइनेछ।
- ✓ संस्थागत सुशासनलाई थप मजबुत बनाउन लेखापरीक्षण समिति गठन गरिएको छ।

उक्त समितिले आन्तरिक लेखापरीक्षणका क्रममा पहिचान भएका कैफियतहरू तथा बाह्य लेखापरीक्षकबाट आँल्याइएका सुभावहरूमा नियमित छलफल गरी आवश्यक सुधारात्मक निर्देशन तथा मार्गदर्शन प्रदान गर्दै आएको छ ।

- ✓ संस्थागत जोखिम न्यूनीकरण तथा वित्तीय स्थायित्व सुदृढ गर्न सम्पत्ति शुद्धीकरण तथा आतंकवादी वित्तीयकरण नियन्त्रण (AML/CFT) अनुगमन समिति तथा जोखिम व्यवस्थापन समिति गठन गरिएको छ। यी समितिहरूले नेपाल राष्ट्र बैंकको नीति र निर्देशनअनुसार पहिचान भएका जोखिम तथा सुभावहरूमा छलफल गरी आवश्यक रणनीतिक तथा कार्यान्वयनात्मक मार्गदर्शन प्रदान गर्दै आएका छन ।

समग्रमा, सञ्चालक समिति नेपाल राष्ट्र बैंकका नीति, निर्देशन र BAFIA का मर्मअनुसार संस्थागत सुशासन, पारदर्शिता र अनुशासनलाई संस्थाको केन्द्रबिन्दुमा राख्दै लघुवित्त संस्थालाई दिगो, सबल र विश्वासयोग्य बनाउने दिशामा निरन्तर अग्रसर रहेको छ ।

#### छ) कार्यक्रम तथा सेवा विस्तार :

वर्तमान अवस्थामा एउटै व्यक्तिले आफ्नो क्षमता भन्दा बढी कर्जा विभिन्न लघुवित्त संस्थाबाट लिएको अवस्था देखिन थालेको छ । यसका कारण एक ऋणीले दुई वा सोभन्दा बढी लघुवित्त संस्थासँग कर्जा लिने प्रवृत्ति साथै, लघुवित्त सम्बन्धी भ्रामक प्रचार-प्रसार गर्ने केही समूह तथा व्यक्तिहरूको गतिविधि र कर्जा असुली लगायत फिल्डस्तरका कार्यहरू सञ्चालन गर्दा केही व्यवहारिक कठिनाइहरू उत्पन्न हुँदै आएका छन । यस्ता अवस्थाहरूलाई मध्यनजर गर्दै संस्थाले आफ्ना कार्यक्रमहरूलाई थप व्यवस्थित, मर्यादित र ग्राहक तथा समाजप्रति विश्वासयोग्य बनाउँदै संस्थालाई अझ सबल, सक्षम र उत्तरदायी बनाउने लक्ष्यलाई चालु आर्थिक वर्षको प्रमुख उद्देश्यका रूपमा अघि सारेको छ ।

चालु आर्थिक वर्षमा यस वित्तीय संस्थाले गरिबी न्यूनीकरणका लागि लक्षित विपन्न वर्गसँगको सहकार्यलाई अझ सरल, पारदर्शी र प्रभावकारी बनाउँदै लैजानेछ । नेपाल राष्ट्र बैंकका निर्देशन तथा स्थानीय तहसँगको समन्वयमा बहु-कर्जा प्रवृत्तिलाई निरूत्साहित गर्ने नीति अवलम्बन गर्दै गई रहेको व्यहोरा अवगत गराउन चाहन्छु ।

#### ५. सञ्चालक समिति :

यस वित्तीय संस्थाको सञ्चालक समितिमा हाल संस्थापक समुहतर्फबाट ३ जना, सर्वसाधारण शेयरधनीहरूको तर्फबाट २ जना र स्वतन्त्र सञ्चालक १ जना गरी ६ जना सञ्चालकहरू रहनुभएको छ ।

क्र.सं.	सञ्चालकको नाम	पद	शेयरधनी समूह	कैफियत
१	श्री महेश कुमार पोखरेल	अध्यक्ष	संस्थापक	
२	श्री सुमित अधिकारी	सञ्चालक	संस्थापक	
३	श्री होम शंकर दाहाल	सञ्चालक	संस्थापक	
४	श्री तारा देवी भट्टराई	सञ्चालक	सर्वसाधारण	
५	श्री दिव्य प्रसाद कोइराला	सञ्चालक	सर्वसाधारण	
६	श्री गोविन्द लाल कर्ण	सञ्चालक	स्वतन्त्र	



सञ्चालक समितिले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन र नेपाल राष्ट्र बैंकबाट प्राप्त निर्देशनहरूको परिधि भित्र रही संस्थालाई आवश्यक नीति नियमहरूको निर्माण तथा अनुगमन गर्ने, संस्थाको नीतिगत निर्णयमा उच्च निकायको भूमिका निर्वाह गर्ने, संस्थाको व्यवसायिक योजना एवम् बजेट स्वीकृत गर्ने लगायतका कार्यहरूमा सञ्चालक समिति सक्रिय रहेको छ ।

नेपाल राष्ट्र बैंकको सञ्चालक शिक्षा कार्यक्रम अन्तर्गत यस वित्तीय संस्थाले आ.व. २०८१/०८२ मा २ जना सञ्चालकहरूलाई बाह्य रूपमा नेपाल भित्रकै तालिम प्रदायक संस्थाद्वारा प्रदान गरिने सञ्चालक शिक्षा, अभिमुखिकरण तथा पुर्नताजगी तालिम प्रदान गरिएको छ । साथै, सञ्चालकहरूलाई क्रमशः समय समयमा सञ्चालक शिक्षा कार्यक्रम अन्तर्गत तालिममा पठाउने व्यवस्था गरिएको जानकारी गराउँदछु ।

#### ६. कारोवारलाई असर गर्ने मुख्य कुराहरू :

लघुवित्त संस्थामा ऋणीको वित्तीय अवस्था तथा कर्जा अदायगी अनुगमन अत्यन्त महत्वपूर्ण पक्ष हो । यस सन्दर्भमा संस्थाले निम्न व्यवस्थाहरू लागू गरेको छ :

- ✓ शाखा कार्यालय र केन्द्रिय कार्यालयबाट प्राप्त ऋणी विवरणको आधारमा, ऋणीको कर्जा चलाएको विगतको इतिहास, धितो विवरण, ग्यारेन्टी तथा अन्य आवश्यक जानकारीको व्यवस्थित अभिलेख राखिएको छ।
- ✓ प्रत्येक ऋणीको आर्थिक क्षमता, कर्जा भुक्तानी क्षमता, वित्तीय व्यवहार र जोखिम सूचकांकको नियमित मूल्याङ्कन गर्दै समयमै आवश्यक कदम चालिएको छ ।
- ✓ जोखिमयुक्त क्षेत्रमा कर्जा प्रवाह गर्दा कर्मचारी तथा शाखा व्यवस्थापनलाई स्पष्ट निर्देशन दिइएको छ र अनुगमन प्रणाली मार्फत समयमै नियन्त्रण गरिएको छ ।
- ✓ ऋणी अनुगमन र शाखा सञ्चालनको गुणस्तर सुनिश्चित गर्न नियमित रिपोर्टिङ, समीक्षा गोष्ठी र अनुगमन प्रणाली सुदृढ गरिएको छ । यसले ऋणीको वित्तीय व्यवहार, कर्जा प्रतिफल र शाखा सञ्चालनको पारदर्शिता कायम राख्न सहयोग पुऱ्याएको छ ।

यसरी, संस्थाले ऋणीको वित्तीय अवस्था, कर्जा भुक्तानी क्षमता र शाखा व्यवस्थापनको गुणस्तर निरन्तर अनुगमन गर्दै, लघुवित्त सेवाको प्रभावकारिता र ग्राहक विश्वास सुनिश्चित गर्ने कार्यलाई प्राथमिकतामा राखेको छ ।

#### ७. लेखापरीक्षण प्रतिवेदन उपर सञ्चालक समितिको प्रतिक्रिया:

संस्थाको दशौं वार्षिक साधारण सभाबाट नियुक्त हुनुभएका लेखापरीक्षक श्री वाई उप्रेति एण्ड एसोसियट्स, चार्टर्ड एकाउन्टेन्ट्सले आ.व. २०८१/०८२ को लेखापरीक्षण गर्नु भएको छ । लेखापरीक्षण प्रतिवेदनमा सामान्य कार्य सञ्चालन सम्बन्धी कैफियतहरू बाहेक संस्थाको वित्तीय कारोबार सम्बन्धमा असर पार्ने कुनै नकारात्मक टिप्पणीहरू उल्लेख गरिएको छैन । यस प्रतिवेदनसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरीक्षकको प्रतिवेदनमाथि सञ्चालक समितिको तर्फबाट कुनै टिप्पणी नरहेको साथै लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सामान्य कार्य सञ्चालन सम्बन्धी कैफियतहरू सुधार गरिएको जानकारी गराउँदछौं ।



८. लाभास बाँडफाड गर्न सिफारिस गरिएको रकम :

आ.व. २०८१/०८२ को NFRS अनुसार तयार गरिएको अन्तिम वित्तीय विवरणबाट बाँडफाडका लागि उपलब्ध रकमबाट हालको चुक्ता पुँजीको ९.५०%ले हुने रकम रु. १,१६,३२,१२७।६५ बोनस शेयर र ०.५०% ले हुने रकम रु.६,१२,२१७।२५ नगद लाभास (कर प्रयोजनार्थ) शेयरधनीहरूलाई वितरण गर्न अनुमोदनका लागि यस समामा प्रस्ताव गरिएको छ ।

९. संस्थागत सुशासन :

वित्तीय संस्थामा संस्थागत सुशासन कायम राख्न व्यवस्थापन पक्ष र सञ्चालक समिति सदैव प्रतिवद्ध रहेको छ । वित्तीय संस्थाका सम्पूर्ण क्रियाकलाप पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासन कायम गरिएको छ । संस्थाको व्यवस्थापन पक्ष, कर्मचारीहरू र सञ्चालक समितिका सदस्यहरूले नेपाल राष्ट्र बैंक तथा नियमनकारी निकायले जारी गरेका निर्देशन बमोजिमका आचरणहरू पूर्ण रूपमा पालन गरेका छन् । व्यवस्थापकीय निर्णय प्रक्रिया तथा संस्थाको काम कारबाहीमा सञ्चालक समितिको कुनै किसिमको हस्तक्षेप नरहेको जानकारी गराउन चाहन्छु ।

१०. मर्जर तथा प्राप्ती :

नियामक निकाय नेपाल राष्ट्र बैंकको निर्देशन अनुसार लघुवित्त वित्तीय संस्थाहरू राष्ट्रिय स्तरमा वा प्रदेश स्तरमा स्तरोन्नती हुनुपर्ने बाध्यताका बिच यस वित्तीय संस्थाले मर्जर तथा प्राप्तीका सन्दर्भमा विभिन्न संस्थाहरूसँग छलफल गर्दा मर्जर तथा प्राप्तीका लागि निर्णायक रूपमा कुरा अघि बढ्न नसकेकाले, कोशी प्रदेशलाई आफ्नो कार्यक्षेत्र बनाई कोशी प्रदेश भित्र सबल, सक्षम बनी उत्कृष्ट र गुणस्तरीय सेवा उपलब्ध गराई प्रादेशिक स्तरको अब्बल वित्तीय संस्थाका रूपमा कार्य गर्ने योजनाका साथ प्रादेशिक स्तरको वित्तीय संस्थाका रूपमा आफुलाई उभ्याई सोही बमोजिम कोशी प्रदेश स्तरीय संस्थाका रूपमा कार्य गरिरहेको छ ।

११. वित्तीय संस्थाको वर्तमान अवस्था, परिस्थिति तथा चुनौतीहरू :

नेपालको वर्तमान लघुवित्त क्षेत्र तीव्र प्रतिस्पर्धा, आर्थिक मन्दी, ऋण असुलीमा देखिएको चुनौती, तथा सामाजिक-राजनीतिक अस्थिरताको प्रभावबाट गुज्रिरहेको छ । विशेषतः लघुवित्त सेवाहरूको प्रभावकारिता, पारदर्शिता तथा सामाजिक स्वीकृतिलाई लिएर विभिन्न स्थानमा उठेका असन्तोष र विरोध कार्यक्रमहरूले लघुवित्त संस्थाहरूको नियमित सञ्चालनमा प्रत्यक्ष तथा अप्रत्यक्ष असर परेको देखिन्छ । आर्थिक मन्दी, व्यवसायिक वातावरणको संकुचन, ऋणीहरूको आयआर्जन क्षमतामा आएको गिरावट, तथा भ्रामक प्रचार-प्रसारका कारण ग्राहक पहिचान, विश्वास कायम राख्ने कार्य र भाखा नाघेका कर्जाको व्यवस्थापनमा संस्थाहरूले अतिरिक्त मेहनत गर्नुपरेको अवस्था छ । यी विषयहरू हाल लघुवित्त वित्तीय संस्थाहरूका प्रमुख चुनौतीका रूपमा देखापरेका छन ।

यस पृष्ठभूमिमा, देशका विभिन्न स्थानमा लघुवित्तको विरोधमा भइरहेका गतिविधिहरूलाई दृष्टिगत गर्दै लघुवित्त सेवाको आवश्यकता, औचित्य तथा सामाजिक भूमिकाबारे स्पष्ट सन्देश प्रवाह गर्नु अत्यावश्यक देखिन्छ । त्यसका लागि प्रत्येक शाखा स्तरमा ग्राहक सदस्य तथा उनीहरूका अभिभावकहरूसँग नियमित अन्तरक्रिया कार्यक्रम सञ्चालन गरी लघुवित्त संस्थाप्रति उत्पन्न भएका भ्रमहरू हटाउँदै सकारात्मक धारणा निर्माण गर्दै अघि बढ्नुपर्ने अवस्था रहेको छ ।



बैंक तथा वित्तीय संस्थाहरूको विरुद्धमा सञ्चालन भइरहेका विभिन्न गतिविधिहरूबाट लघुवित्त वित्तीय संस्थामा न्यूनतम असर परोस् भन्ने उद्देश्यले ग्राहक सदस्यहरूलाई वित्तीय साक्षरता, ग्राहक सीप विकास तालिम, उद्यमशीलता प्रवर्द्धन कार्यक्रम, साथै ग्राहक सदस्यका अभिभावकहरूलाई समेत लक्षित गरी जीवनोपयोगी तथा सीपमूलक तालिमहरू विस्तार गर्न आवश्यक देखिन्छ । त्यस्तै, संस्थाका कर्मचारीहरूलाई ग्राहक सम्बन्ध व्यवस्थापन, उत्प्रेरणा तथा नैतिक व्यवहारसम्बन्धी तालिमहरू निरन्तर प्रदान गर्नुपर्ने आवश्यकता अझ बढेको छ । संस्थाको दीर्घो विकास तथा स्थायित्वका लागि भाखा नाघेका कर्जाको प्रभावकारी असुली, जोखिम न्यूनीकरण, तथा आर्थिक मन्दीबाट न्यूनतम असर पर्ने क्षेत्रहरूको पहिचान गरी सो क्षेत्रमा सुरक्षित, गुणस्तरीय र उत्पादनमूलक लगानी विस्तार गर्नु आजको अपरिहार्य आवश्यकता बनेको छ । यसका साथै संस्थाले आफ्नै आन्तरिक क्षमता सुदृढ गर्दै आत्मनिर्भर बन्नुपर्ने बाध्यता पनि विद्यमान छ ।

वर्तमान अवस्थामा लघुवित्त वित्तीय संस्थाहरू उच्च प्रतिस्पर्धा, सीमित वित्तीय स्रोत, जोखिमयुक्त व्यवसायिक वातावरण, बढ्दो सञ्चालन खर्च, तथा लघुवित्त विरुद्ध फैलाइएका भ्रामक प्रचार-प्रसार जस्ता चुनौतीहरू बीच सञ्चालन भइरहेका छन । यस्ता प्रतिकूल परिस्थितिका बाबजुद पनि संस्थाले दीर्घकालीन लक्ष्य, नीति तथा रणनीति अनुसार अघि बढ्दै सबै चुनौतीहरूको सामना गर्दै व्यवसाय विस्तार, वित्तीय स्थायित्व र सामाजिक उत्तरदायित्व पूरा गर्ने दिशामा व्यवस्थापन पक्ष तथा सञ्चालक समितिको निरन्तर सक्रियता र प्रतिबद्धता रहेको अवगत गराउन चाहन्छौं ।

१२. कम्पनी ऐन २०६४ को दफा १०९(४) बमोजिमका अन्य विवरणहरू यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

१३. कृतज्ञता ज्ञापन :

- ✓ यस एघारौं वार्षिक साधारणसभाको अवसरमा, यस सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडलाई नीतिगत तथा सुपरीवेक्षणका माध्यमबाट निरन्तर सहयोग प्रदान गर्दै आउनु भएका नेपाल राष्ट्र बैंक, नेपाल सरकार, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ हाउस लिमिटेड, शेयर रजिष्ट्रार आरबीबी मर्चेन्ट बैकिङ लिमिटेड तथा विभिन्न बैंक तथा वित्तीय संस्थाहरू जस्ता सबै सरोकारवाला निकाय प्रति हार्दिक आभार व्यक्त गर्न चाहन्छौं ।
- ✓ यस वित्तीय संस्थाको समग्र सञ्चालन तथा नीतिगत मार्गनिर्देशनमा महत्वपूर्ण भूमिका निर्वाह गर्नु भएका सञ्चालक समितिका सम्पूर्ण साथीहरूको अतुलनीय योगदानप्रति विशेष धन्यवाद ज्ञापन गर्दछौं ।
- ✓ संस्थाको कार्य सञ्चालनमा आवश्यक सुभावा, सल्लाह तथा निरन्तर सहयोग प्रदान गर्नु भएका सम्पूर्ण शेयरधनी महानुभावहरू प्रति हार्दिक कृतज्ञता व्यक्त गर्दै भविष्यमा पनि यस्तै सहयोगको अपेक्षा गर्दछौं । यस वित्तीय संस्थासँग कारोबार गर्नु भएका सम्पूर्ण ग्राहक सदस्य दिदीबहिनीहरू, संस्थाका शुभेच्छुकहरू तथा साधारण सभा सफलतापूर्वक सम्पन्न गर्न प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग पुऱ्याउनु भएका सबै महानुभावहरूप्रति समेत हार्दिक धन्यवाद ज्ञापन गर्दछौं ।



- ✓ संस्थाको वार्षिक लेखापरीक्षण तथा वित्तीय सुधारसम्बन्धी महत्वपूर्ण सुभावाहरू प्रदान गर्दै कार्य सम्पन्न गर्न सहयोग पुर्‍याउनु भएका लेखापरीक्षक वाई उप्रेती एण्ड एसोसिएट्स प्रति पनि विशेष आभार व्यक्त गर्दछौं ।
- ✓ अन्त्यमा, संस्थाको उत्तरोत्तर प्रगति र उन्नतिका लागि अहोरात्र परिश्रम, समर्पण र मेहनतका साथ कार्यमा संलग्न प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण कर्मचारी साथीहस्त्रति हार्दिक धन्यवाद ज्ञापन गर्दछौं । आगामी दिनहरूमा पनि संस्थाको दीगो प्रगति र सुदृढ भविष्यका लागि उहाँहरूको निरन्तर मेहनत, प्रतिबद्धता र योगदान रहनेमा पूर्ण विश्वास व्यक्त गर्दछौं ।

२०८२ पौष ३० गते, बुधवार ।

महेश कुमार पोखरेल

अध्यक्ष

सञ्चालक समिति

सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड

## सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने

कम्पनी ऐन, २०६३ को दफा १०९ (४) सँग सम्बन्धित अन्य थप विवरणहरू

क. विगत वर्षको कारोबारको सिंहावलोकन :

यसै वार्षिक प्रतिवेदनमा समावेश रहेको छ ।

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

राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिका कारण कम्पनीको कारोबारमा प्रत्यक्ष रूपमा गम्भीर असर परेको देखिँदैन । तथापि, मूल्यवृद्धि, ब्याजदरमा उतार-चढाव तथा आर्थिक मन्दीका कारण उच्च मुद्रास्फीति, विप्रेषणमा कमी, सञ्चालन खर्चमा बृद्धि र ग्राहकको व्यवहारमा केही प्रभाव परेको छ । कम्पनीले यी चुनौतीहरूलाई ध्यानमा राखी जोखिम व्यवस्थापन तथा कार्यक्षमता अभिवृद्धिमा जोड दिएको छ । समग्र रूपमा, कम्पनीको कारोबार सामान्य रूपमा निरन्तर रहिरहेको छ ।

ग. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धी र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

यस वित्तीय संस्थाले स्थापना भएदेखि हालसम्म संस्थागत सुशासन, वित्तीय स्थायित्व तथा सेवा विस्तारमा जोड दिदै आई रहेको छ । भविष्यमा संस्थाले प्रविधिमैत्री सेवा विस्तार, लागत नियन्त्रण, मानव संसाधन विकास तथा नियामक निर्देशनको पूर्ण पालना गर्दै दिगो वृद्धि हासिल गर्ने लक्ष्य लिएको छ । यसका लागि उच्च व्यवस्थापन दीर्घकालीन रणनीति निर्माण र प्रभावकारी कार्यान्वयनप्रति प्रतिबद्ध रहेको छ । अन्य तथ्याङ्कगत विवरणहरू यसै वार्षिक प्रतिवेदनमा समावेश रहेको छ ।

घ. कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :

यस वित्तीय संस्थाले विभिन्न वित्तीय संस्था, नियामक निकाय तथा सेवा प्रदायकहरूसँग सुदृढ औद्योगिक तथा व्यावसायिक सम्बन्ध कायम गर्दै आएको छ । यी सम्बन्ध मार्फत पूँजी व्यवस्थापन, प्रविधि उपयोग तथा सेवा प्रवाहमा सहयोग प्राप्त भएको छ । साथै, ग्राहक, साभेदार संस्था र सरोकारवालासँगको विश्वासपूर्ण सहकार्यले कम्पनीको व्यवसाय विस्तारमा सकारात्मक योगदान पुऱ्याएको छ । साथै, संस्थाको प्रगतिसँग सरोकार राख्ने बैंक तथा वित्तीय संस्थाहरूसँग सुमधुर सम्बन्ध स्थापित गरी सो सम्बन्धलाई अभिवृद्धि गर्दै जाने र संस्थाले सो क्रमलाई भविष्यमा पनि निरन्तरता दिइने छ ।

ङ. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

आ.व. २०८१/०८२ मा वित्तीय संस्थाको सञ्चालक समितिमा कुनै हेरफेर भएको छैन । तथापी आ.व. २०८२/०८३ मा संस्थापक शेयरधनी तर्फ सञ्चालक श्री पुनित कुमार शारडाले राजिनामा दिनुभई हाल १ सञ्चालक पद रिक्त रहेको छ ।

हाल कायम रहेका संस्थाको सञ्चालक समितिको संरचना निम्न बमोजिम रहेको छ ।

क्र.सं.	सञ्चालकहरूको नाम	पद	प्रतिनिधित्व
१	महेश कुमार पोखरेल	अध्यक्ष	संस्थापक समूह
२	सुमित अधिकारी	सञ्चालक	संस्थापक समूह
३	होम शंकर दाहाल	सञ्चालक	संस्थापक समूह



क्र.सं.	सञ्चालकहरूको नाम	पद	प्रतिनिधित्व
४	दिव्य प्रसाद कोइराला	सञ्चालक	सर्वसाधारण समूह
५	तारा देवी भट्टराई	सञ्चालक	सर्वसाधारण समूह
६	गोविन्द लाल कर्ण	सञ्चालक	स्वतन्त्र

### च. कारोबारलाई असर पार्ने मुख्य कुराहरू :

संस्थाको कारोबारलाई देशको आर्थिक, नियामक नीति, सामाजिक-सांस्कृतिक, भौगोलिक, राजनैतिक, प्राविधिक, कर्जा जोखिम, प्राकृतिक प्रकोप, बजार प्रतिस्पर्धामा भएको परिवर्तनले पारेको मुख्य प्रभावहरू देहाय बमोजिम छन ।

१. ग्राहकहरूको आय स्तर, मुद्रास्फीति र बढ्दो बस्तु मूल्यले ग्राहकहरूको वास्तविक आय घटाई पूर्वनिर्धारित जोखिम बढाई हुने असरहरू,
२. नेपाल राष्ट्र बैंकले लागु गर्ने ब्याजदरको सीमा, कर्जा नोक्सानी व्यवस्था र अन्य अनुपालन लागतहरूले संस्थागत लागतहरू बृद्धि भई असरहरू,
३. औपचारिक वित्तीय साक्षरताको सीमित बुझाइले बचत परिचालन र कर्जा सहि उपयोगलाई पार्ने असरहरू,
४. नेपालको दुर्गम र कठिन भौगोलिक क्षेत्रमा शाखा कार्यालय सञ्चालन गर्दा बचत संकलनमा ढिलाई, कर्जा लगानीमा कठिनाई तथा शाखा अनुगमन गर्न कठिनाई हुने तथा भरपर्दो पूर्वाधार जस्तै: बिजुली, इन्टरनेट, बाटोघाटो, न्यून सुरक्षाको कारणले सञ्चालन लागत बढ्ने असरहरू,
५. दक्ष कर्मचारीको अभाव, उपयुक्त सु-शासनको कमीले आन्तरिक नियन्त्रण कमजोरले सञ्चालन जोखिम बढाउने असरहरू,
६. वर्तमान समयमा नयाँ पुस्ताका सदस्यहरूमा डिजिटल प्रविधि प्रतिको बढ्दो रुची र समयको माँगको आवश्यकतालाई मध्यनजर गर्दै सीमित डिजिटल प्रविधिलाई आत्मसाथ गर्दा दक्षता सुधारमा पर्ने असरहरू,
७. लघुवित्तका ग्राहकहरूले एक भन्दा बढी संस्थाहरूसँग लिएको बहु-कर्जाको अधिक भारले सामूहिक कर्जा गतिशीलता प्रतिको जवादेहितामा पर्ने असरहरू,
८. प्राकृतिक प्रकोपको कारणले बेला बेलामा आईपर्ने समस्याहरूले आर्थिक गतिविधि र ग्राहकको पुनर्भुगतान क्षमतामा पर्ने असरहरू,
९. राजनीतिक अस्थिरता र नीतिगत अनिश्चितताले लगानीकर्ताको विश्वास र कोष प्रवाहलाई पार्ने असरहरू,
१०. लघुवित्त क्षेत्रमा देखिएका अस्वस्थ प्रतिस्पर्धाको कारणले गर्दा ग्राहकको नक्कलवाज र आक्रामक कर्जा लगानीले गर्दा संस्थाको कर्जा लगानी स्थिरतामा प्रभाव पार्ने असरहरू,
११. लघुवित्त संस्थाहरू विरुद्ध भई रहेको भ्रामक प्रचारवाजी र कर्जा नतिर्न उक्साउने समूहबाट उत्पन्न हुने कठिनाईहरू,  
उपरोक्त असर पार्ने कुराहरूलाई सञ्चालक समितिले मनन गरी त्यसको प्रभावलाई कम गर्न व्यवस्थापनलाई निर्देशन दिन सदैव प्रयत्नशिल रहने छ ।



छ. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :  
संलग्न लेखापरीक्षण प्रतिवेदनले वित्तीय नेपाल चाटर्ड एकाउण्टेण्ट संस्थाबाट जारी नेपाल वित्तीय प्रतिवेदन मानहरू (Nepal Financials Reporting Standards) ले निर्धारण गरे बमोजिम संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरिक्षको प्रतिवेदन माथि सञ्चालक समितिको तर्फबाट कुनै उल्लेख्य टिप्पणी रहेको छैन ।

ज. लाभांश बाडफाड गर्न सिफारिस गरिएको रकम :

आर्थिक वर्ष २०८१/०८२ मा बोनस शेयर तथा नगद लाभांस तपशिल बमोजिम वितरणका लागि प्रस्ताव गरिएको छ ।

क्र.सं.	विवरण	रकम	कैफियत
१	प्रस्तावित बोनस शेयर (९.५० प्रतिशत)	रु. १,१६,३२,१२७।६५	
२	प्रस्तावित नगद लाभांस (०.५० प्रतिशत)	रु. ६,१२,२१७।२५	कर प्रयोजनका लागि

झ. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सोको विवरण :  
संस्थाले हालसम्म कुनै पनि शेयर जफत नगरेको ।

ञ. विगत आर्थिक वर्षमा कम्पनी र यसका सहायक कम्पनीको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :  
संस्थाको कुनै सहायक कम्पनी नभएको ।

ट. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको महत्वपूर्ण परिवर्तन :  
संस्थाको कुनै सहायक कम्पनी नभएको ।

ठ. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :  
आधारभूत शेयरधनीबाट वित्तीय संस्थालाई छुट्टै रूपमा कुनै पनि जानकारी प्राप्त भएको छैन ।

ड. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :  
आर्थिक वर्ष २०८१/०८२ मा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण यस प्रकार रहेको छ ।

क्र.सं.	सञ्चालकहरूको नाम	पद	प्रतिनिधित्व	शेयर स्वामित्व कित्ता
१	महेश कुमार पोखरेल	अध्यक्ष	संस्थापक समूह	३३,६७१ कित्ता
२	पुनित कुमार शारडा	सञ्चालक	संस्थापक समूह	१,०४,३२९ कित्ता



क्र.सं.	सञ्चालकहरूको नाम	पद	प्रतिनिधित्व	शेयर स्वामित्व कित्ता
३	सुमित अधिकारी	सञ्चालक	संस्थापक समूह	१०,२०३ कित्ता
४	होम शंकर दाहाल	सञ्चालक	संस्थापक समूह	१४,२८५ कित्ता
५	तारा देवी भट्टराई	सञ्चालक	सर्वसाधारण समूह	२०४ कित्ता
६	दिव्य प्रसाद कोइराला	सञ्चालक	सर्वसाधारण समूह	१२९ कित्ता
७	गोविन्द लाल कर्ण	सञ्चालक	स्वतन्त्र	-

ढ. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

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

ण. कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरीद गरे बापत कम्पनीले भुक्तानी गरेको रकम : हालसम्म संस्थाले आफ्नो शेयर आफै खरिद नगरेको ।

त. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विवरण :

आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतिहरूको विकास गरेको छ । कम्पनीको सञ्चालन गर्न अत्यावश्यक आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, बचत परिचालन सम्बन्धि निर्देशिका, कर्जा अपलेखन विनियमावली, कर्जा नीति, सूचना प्रविधि नीति, ग्राहक पहिचान सम्बन्धि निर्देशिका, आन्तरिक लेखापरीक्षण निर्देशिका, सम्पति शुद्धीकरण अनुगमन निर्देशिका र अन्य आन्तरिक आवश्यक नीति निर्देशिकाहरू तयार गरी लागु गरिएका छन । त्यसैगरी सञ्चालक समितिका सदस्यको संयोजकत्वमा विभिन्न समितिहरू गठन गरी आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाईएको छ ।

- लेखापरीक्षण समिति : यस वित्तीय संस्थामा सञ्चालक श्री सुमित अधिकारीको संयोजकत्वमा सञ्चालक श्री होम शंकर दाहाल सदस्य र आन्तरिक लेखापरीक्षणका विभागिय प्रमुख श्री डिल्ली राम पोखरेल सदस्य सचिव रहने गरि ३ सदस्यीय लेखा परीक्षण समिति रहेको छ । आ.व २०८१/०८२ मा लेखापरीक्षण समितिको बैठक ५ पटक बसेको थियो ।
- जोखिम व्यवस्थापन समिति : यस वित्तीय संस्थामा सञ्चालक श्री गोविन्द लाल कर्णको संयोजकत्वमा रहेको जोखिम व्यवस्थापन समितिमा सञ्चालक श्री सुमित अधिकारी पदेन सदस्य, कर्जा तथा जोखिम व्यवस्थापन विभागका विभागिय प्रमुख श्री संजय कुमार चौधरी सदस्य-सचिव र सञ्चालन विभागका विभागिय प्रमुख श्री बिष्णु कान्त चौधरी सदस्य रहने गरि ४ सदस्यीय जोखिम व्यवस्थापन समिति रहेको छ । आ.व. २०८१/०८२ मा जोखिम व्यवस्थापन समितिको बैठक ४ पटक बसेको थियो ।
- कर्मचारी सेवा सुविधा समिति : यस वित्तीय संस्थामा सञ्चालक श्री तारा देवी भट्टराईको संयोजकत्वमा रहेको कर्मचारी सेवा सुविधा समितिमा प्रमुख कार्यकारी अधिकृत श्री महेश कुमार चौधरी सदस्य, जनशक्ति व्यवस्थापन, योजना तथा सामान्य सेवा विभागका विभागिय प्रमुख श्री बिष्णुकान्त चौधरी सदस्य सचिव र लेखा विभागका विभागिय प्रमुख श्री राजेन्द्र पहाडी सदस्य



रहने गरि ४ सदस्यीय कर्मचारी सेवा सुविधा समिति रहेको छ । आ.व. २०८१/०८२ मा कर्मचारी सेवा सुविधा समितिको बैठक १ पटक बसेको थियो ।

४. सम्पत्ति शुद्धिकरण, अनुगमन समिति : यस वित्तीय संस्थामा सञ्चालक श्री दिव्य प्रसाद कोईरालाको संयोजकत्वमा रहेको सम्पत्ति शुद्धिकरण, अनुगमन समितिमा प्रमुख कार्यकारी अधिकृत श्री महेश कुमार चौधरी पदेन सदस्य, सञ्चालन विभागका विभागिय प्रमुख श्री बिष्णु कान्त चौधरी सदस्य सचिव र कर्जा तथा जोखिम व्यवस्थापन विभागका विभागिय प्रमुख श्री संजय कुमार चौधरी सदस्य रहने गरि ४ सदस्यीय सम्पत्ति शुद्धिकरण, अनुगमन समिति रहेको छ । आ.व. २०८१/०८२ मा सम्पत्ति शुद्धिकरण, अनुगमन समितिको बैठक ४ पटक बसेको थियो ।

**थ. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :**

आर्थिक वर्ष २०८१/०८२ को कुल कर्मचारी खर्च रु. ५,७९,०१,८५५।४० र कार्यालय सञ्चालन खर्च रु. १,९५,७७,१४३।६७ गरी कुल व्यवस्थापन खर्च रु. ७,७४,७८,९९९।०७ रहेको छ ।

- द. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :  
नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानुनी प्रावधान अनुरूप एक लेखापरीक्षण समिति गठन गरेको छ ।

क्र.सं.	नाम	पद	बैठक संख्या	प्राप्त रकम
१.	सुमित अधिकारी	संयोजक	५	२०,०००।००
२.	होम शंकर दाहाल	सदस्य	५	२०,०००।००
३.	डिल्ली राम पोखरेल	सदस्य सचिव	५	६,०००।००

**महत्वपूर्ण सुझावहरू :**

समितिले आन्तरिक नियन्त्रण प्रणाली, वित्तीय विवरणको सत्यता, लेखा नीति तथा लेखापरीक्षण प्रतिवेदनको नियमित समीक्षा गर्दै आवश्यक निर्देशन दिएको छ । साथै, जोखिम व्यवस्थापन, आन्तरिक लेखापरीक्षण सुदृढीकरण तथा पारदर्शिता अभिवृद्धिका लागि विभिन्न सुधारात्मक सुझावहरू प्रदान गरेको छ ।

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

कुनै रकम बुझाउन बाँकी नरहेको ।

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

१. आ.व. २०८१/०८२ मा सञ्चालक समितिको जम्मा १७ वटा बैठकहरू भएका छन ।

२. आ.व. २०८१/०८२ मा सञ्चालक समितिका सदस्यहरूलाई विभिन्न शिर्षकहरूमा भुक्तानी गरिएको



विवरण तपशिल बमोजिम रहेको छ ।

क्र.सं.	विवरण	रकम रु.
१.	आ.व. २०८१/०८२ मा भुक्तान भएको सञ्चालक समितिको बैठक भत्ता	५,७८,०००।-
२.	समितिको अन्य खर्च	४,९०,९६२।-

वित्तीय संस्थाका प्रमुख कार्यकारी अधिकृतले आ.व. २०८१/०८२ मा करार बमोजिम प्राप्त गरेको तलब तथा भत्ता सम्बन्धी विवरणहरू:

क्र.सं.	तलब तथा भत्ताको विवरण	रकम रु.
१.	वार्षिक तलब	१५,००,०००।००
२.	महंगी भत्ता	१,५६,०००।००
३.	सञ्चार खर्च	२४,०००।००
४.	दशै खर्च	१,२५,०००।००
५.	सामाजिक सुरक्षाकोष	३,००,०००।००

उपरोक्त बाहेक करारमा भएको व्यवस्था तथा कर्मचारी सेवा विनियमावली बमोजिम प्रमुख कार्यकारी अधिकृतलाई बोनस, विदा, समितिहरूमा उपस्थिती भए वापतको बैठक भत्ता तथा चारपाङ्ग्रे सवारी सुविधा आदी संस्थाले उपलब्ध गराएको छ ।

प. शेयर धनीहरूले बुझिलिन बाकी रहेको लाभांशको रकम :  
नरहेको ।

फ. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :

यस आर्थिक वर्षमा संस्थाले कार्य सञ्चालन तथा कार्यक्रम विस्तार गर्दा आवश्यक पर्ने सम्पत्तिहरू खरिद गरेको भएतापनि नेपाल राष्ट्र बैंकको निर्देशन तथा दफा १४१ को प्रतिकुल हुनेगरी सम्पत्ति खरिद तथा बिक्री गरिएको छैन ।

ब. दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरण :

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

भ. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुरा:  
सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

म. अन्य आवश्यक कुराहरू :  
नभएको ।



# Y. UPRETI & ASSOCIATES

CHARTERED ACCOUNTANTS

Biratnagar, Morang

ICAN M.NO : 2013

COP No: 1339

PAN : 126326312

Mo: 9801760543

Email: caybj2013@gmail.com

## Independent Auditor's Report to the Shareholders of SUPPORT LAGHUBBITA BITTITYA SANSTHA LTD. ITAHARI, SUNSARI

### Opinion

We have audited the financial statements of **Support Laghubbita Bittitya Sanstha Ltd.** Which comprise the statement of financial position as at **32<sup>nd</sup> Ashad 2082**, and the statement of Profit or Loss and other comprehensive income, statement of changes in Equity and statement of cash flows for the year ended and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our opinion and to the best of our knowledge and according to the explanation given to us the aforesaid financial statements present fairly in all material respects, the financial position of the company as at **32<sup>nd</sup> Ashad 2082** and its financial performance, changes in equity, and its cash flows for the year then ended and summary of significant accounting policies and explanatory notes in accordance with Nepal Financial Reporting Standards(NFRS) with carve -outs and comply with the Company Act 2063 and Bank and Financial Institution Act 2073.

### Basis for opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by Institute of Chartered Accountants of Nepal together with the ethical requirements that are relevant to the audit of the company under the provisions of Companies Act 2063, and the rules thereunder, and we have fulfilled our ethical responsibilities in accordance with these requirements and the Code of Ethics for a 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 judgement, were of most significance in our audit of standalone financial statements for the financial year ended Ashad end 2081. These matters were addressed in the context of our audit of the standalone 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 matters is provided in that context.




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We have determined the matters describe below to the key audit matters to be communicated in our report.

Key Audit Matters	Auditor's Response
<p><b>Interest Income</b></p> <p>The bank has implemented NRB's Guidance Note on Interest Income Recognition, 2025, effective from Shrawan 2081. The guidelines require staging of loans (Stage 1, 2, 3) with different recognition methods-accrual basis for Stage 1 and 2 based on the coupon interest rate, and cash basis (incremental) for Stage 3 assets. The transitional arrangement involves complex quarterly tracking at the account level and reconciliation between interest suspense, accrued interest, and actual collections.</p> <p>Given the significant system changes, manual interventions during transition, and risk of misstatement in interest income, we considered this as a key audit matter.</p>	<p>Our audit approach included:</p> <ul style="list-style-type: none"> <li>➤ Obtained an understanding of the Bank's implementation framework and tested quarterly interest computation processes at the account level.</li> <li>➤ Verified staging classification (Stage 1, 2, 3) for sample loans based on ECL guidelines and tested stage migration reports.</li> <li>➤ For Stage 3 assets, tested the cash basis approach by tracing collections to bank statements, recalculating interest suspense movements, and verifying that suspense does not exceed accrued interest.</li> <li>➤ Performed reconciliation between CBS interest calculations and GL entries and verified quarterly interest income aggregation.</li> </ul>
<p><b>Impairment of Loans and Advances</b></p> <p>As per NFRS 9 (carve-out issued by ICAN), the microfinance shall measure impairment loss on loans and advances at the higher of:</p> <ol style="list-style-type: none"> <li>a) Amount derived as per norms prescribed by NRB for loan loss provisioning;</li> <li>b) Amount determined as per para 5.5 of NFRS, adopting the expected credit loss model</li> </ol> <p>As per the norms prescribed by the NRB, provision at the prescribed rate shall be created on the loans and advances based on the overdue status of loans and advances, as well as the utilization status of the facility, status of security, etc. Hence, assessment of the availability and accuracy</p>	<p>Our audit approaches included:</p> <ul style="list-style-type: none"> <li>➤ Reviewing the overdue status of loans and advances by obtaining data from the system and matching the same with the NRB 2.2 report.</li> <li>➤ Sample credit files were reviewed for the purpose of assuring the utilization of loans and advances for the intended purpose, account movement and account turnover.</li> <li>➤ Assessed the alignment of the Microfinance's impairment for expected credit loss computations and underlying methodology, including responses to current economic conditions, with its accounting policies, based on the best available information up to the date of</li> </ul>






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of data for impairment under NRB provisioning norms is regarded as a key audit matter.

Expected credit losses of loans and advances measured at amortized cost, as disclosed in Note 4.7, is determined by management based on the accounting policies described in Note 3.4.6 to the financial statements.

This was a key audit matter due to:

- The involvement of significant management judgements, assumptions, and level of uncertainty associated with estimating future cash flows to recover such loans and advances; and
- The materiality of the reported amount of expected credit losses.

Key areas of significant judgements, assumptions, and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages, and considerations that indicate a significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.

Information of such key estimates, assumptions and judgements are disclosed in Note 3.4.6

our report.

Evaluated the design, implementation, and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight, review, and approval of impairment for expected credit losses, policies and procedures by the Board and management.

- Tested the completeness, accuracy, and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records of the Group.
- Evaluated the reasonableness of credit quality assessments and related stage classifications.

In addition to the above, the following procedures were performed:

- For loans and advances assessed on an individual basis for impairment.
- Tested the arithmetical accuracy of the underlying individual impairment calculations.
- Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made with economic conditions. Such evaluations were carried out considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and the status of recovery actions of the collaterals.

For loans and advances assessed on a collective basis for impairment.

- Tested the key inputs and the calculations used in the impairment for expected credit losses.
- Assessed the reasonableness of judgements, assumptions, and estimates used by the management in the underlying methodology and





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	<p>the management overlays. Our testing included evaluating the reasonableness of forward-looking information used, economic scenarios considered, and the probability weighting assigned to each scenario.</p> <p>➤ Assessed the adequacy of the related financial statement disclosures set out in Notes 4.7 (Notes forming part of FS)</p>
<p><b>Information Technology</b></p> <p>As most of the information of the microfinance is digitally stored and transactions are carried out digitally/electronically without minimal manual intervention, we have considered information technology status of the microfinance as our key audit areas.</p>	<p>Our audit approach regarding Information Technology of the company is based upon the Information Technology Guidelines 2012 issued by NRB and it also included:</p> <ol style="list-style-type: none"> <li>Understanding of IT process, mapping of application and control measures adopted by the microfinance such as user's access and authority across operating systems.</li> <li>Verification of the interest income and expenses booking regarding loans and deposits on test check basis with the CBS of the microfinance.</li> <li>Reliance on the IT audit conducted by the company.</li> <li>Verifications of the provisions of the loans and advances based on ageing on test checks basis.</li> </ol>

**Other Matters:**

The auditor's report is intended solely for the intended users and should not be distributed to or used by other parties.

**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.





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

Our responsibilities are to read the other information and, in doing so, consider whether the information is materially inconsistent with the financial statements of our knowledge obtained in the course of 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.

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

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

In preparing the financial statements, the 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 the management either intends to liquidate the company or to cease operations, or have no realistic alternative but to do so.

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

### Auditor's responsibilities for the audit of the financial statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.




# Y. UPRETI & ASSOCIATES

## CHARTERED ACCOUNTANTS

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- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management;
- Conclude on the appropriateness of the management's use of the going concern basis of accounting.
- Evaluate the overall presentations, structure and context 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 the followings matters in accordance with the requirements of NRB directives, Companies Act 263, BAFIA 2073 and other regulatory requirements.

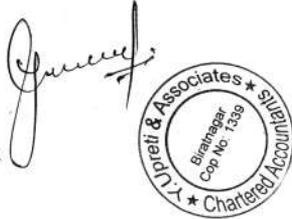
- We have obtained all the information and explanations which to the best of our knowledge and belief, where necessary for the purpose of our audit.
- Based on our audit, proper books of account as required by the law have been kept by the company.
- Returns received from the branch offices of the company were adequate for the purposes 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 Rastriya Bank.
- In our opinion and to the best of our information and accordingly to the explanations and from our examination of the books of accounts of the company we have not come across any cases 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 NRB or acted in a manner, as would Jeopardize the interest and security of the company's , shareholders and its depositors.
- The business of the company has been conducted satisfactorily and operated within its jurisdictions and has been functioning as per NRB directives.

The engagement partner on the audit resulting in this independent auditor's report is CA Yubaraj Upreti.

CA Yubaraj Upreti  
Proprietor  
Y Upreti and Associates  
Chartered Accountants  
Biratnagar , Morang

Date: - 2025-12-21

UDIN: 251221CA02013X6DBm





Support Laghubitta Bitiya Sanstha Limited  
Statement of Financial Position  
As at 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particulars	Note	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
<b>ASSETS</b>				
Cash and Cash Equivalents	4.1	110,814,355	143,491,304	73,601,835
Statutory Balances and Due from Nepal Rastra Bank	4.2	-	-	-
Placement with Bank and Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans and advance to MFIs and cooperatives	4.6	-	-	-
Loans and advances to customers	4.7	1,907,417,090	1,671,612,960	1,455,385,326
Investment securities	4.8	597,846	597,845.7	668,387.73
Current tax assets	4.9	9,571,551	-	2,634,814
Investment properties	4.10	-	-	-
Property and Equipment	4.11	14,614,317	12,420,693	13,503,406
Goodwill and Intangible assets	4.12	182,272	266,118	205,530
Deferred Tax Assets	4.13	3,125,241	2,988,041	2,045,936
Other assets	4.14	12,530,825	13,207,529	13,144,100
<b>Total Assets</b>		<b>2,058,853,496</b>	<b>1,844,584,491</b>	<b>1,561,189,335</b>
	<i>Note</i>	<i>As at 32nd Ashadh 2082</i>	<i>Restated* As at 31st Ashadh 2081</i>	<i>Restated* As at 1st Shrawan 2080</i>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	4.15	1,334,957,984	1,268,098,732	1,061,968,150
Due to Nepal Ratsra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from customers	4.18	461,594,828	349,170,562	303,370,366
Borrowings	4.19	-	-	-
Current Tax Liabilities	4.9	-	396,578	-
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other liabilities	4.21	62,325,564	52,076,879	44,633,742
Debt securities issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
<b>Total liabilities</b>		<b>1,858,878,376</b>	<b>1,669,742,751</b>	<b>1,409,972,259</b>
<b>Equity</b>				
Share Capital	4.24	122,443,449	107,618,940	95,238,000
Share Premium		-	-	-
Retained Earnings		28,771,958	24,321,827	20,873,441
Reserves	4.25	48,759,713	42,900,973	35,105,636
<b>Total equity attributable to equity holders</b>		<b>199,975,120</b>	<b>174,841,740</b>	<b>151,217,077</b>
<b>Non-controlling interest</b>				
<b>Total Equity</b>		<b>199,975,120</b>	<b>174,841,740</b>	<b>151,217,077</b>
<b>Total Liabilities and Equity</b>		<b>2,058,853,496</b>	<b>1,844,584,491</b>	<b>1,561,189,335</b>
Contingent Liabilities and commitment	4.26			
Net Assets Value Per share		163	162	159

The accompanying notes are integral part of these financial statements.

As per our report of even date

Mahesh Kumar Pokharel  
Chairman

Sumit Adhikari  
Director

Hom Shankar Dahal  
Director

Mahesh Kumar Chaudhari  
Chief Executive Officer

Tara Devi Bhattarai  
Director

Divya Prasad Koirala  
Director

CA Yubaraj Upreti  
Proprietor  
Y. Upreti and Associates  
Chartered Accountants

Rajendra Pahadi  
Chief Finance Officer  
Date:  
Place: Itahari-4, Sunsari

Govinda Lal Karna  
Director



**Support Laghubitta Bitiya Sanstha Limited**  
**Statement of Profit or Loss**  
**For the year ended 32nd Ashadh 2082 (16 July 2025)**

*Figures in NPR*

Particulars	Note	Year ended 32nd Ashadh 2082	Restated* Year ended 31st Ashadh 2081
Interest income	4.27	261,145,271	248,724,207
Interest expense	4.28	(124,707,472)	(161,798,201)
<b>Net interest income</b>		<b>136,437,799</b>	<b>86,926,006</b>
Fees and commission income	4.29	21,823,275	19,991,207
Fees and commission expense	4.30	(1,809,542)	(4,444,009)
<b>Net fee and commission income</b>		<b>20,013,733</b>	<b>15,547,198</b>
<b>Net interest, Fee and commission income</b>		<b>156,451,531</b>	<b>102,473,204</b>
Net trading income	4.31	-	-
Other operating income	4.32	2,360,815	2,533,103
<b>Total operating income</b>		<b>158,812,346</b>	<b>105,006,307</b>
Impairment charge/(reversal) for loans and other losses	4.33	27,557,655	(6,253,174)
<b>Net operating income</b>		<b>131,254,691</b>	<b>111,259,481</b>
<b>Operating expense</b>			
Personnel expenses	4.34	(62,836,352)	(57,507,598)
Other Operating expenses	4.35	(19,577,144)	(14,486,725)
Depreciation and Amortisation	4.36	(5,310,428)	(5,343,864)
<b>Operating Profit</b>		<b>43,530,767</b>	<b>33,921,294</b>
Non operating Income	4.37	970,475	-
Non operating expense	4.38	(90,774)	(82,966)
<b>Profit before income tax</b>		<b>44,410,468</b>	<b>33,838,328</b>
Income tax expense	4.39		
Current Tax Expense		(17,575,013)	(9,888,985)
Deferred Tax (Expense)/Income		151,440	898,959
<b>Profit for the period</b>		<b>26,986,895</b>	<b>24,848,302</b>
<b>Profit attributable to:</b>			
Equity holders of the Financial Institution		26,986,895	24,848,302
Non-controlling interests		-	-
<b>Profit for the period</b>		<b>26,986,895</b>	<b>24,848,302</b>
<b>Earnings Per Share (EPS)</b>			
Basic Earning Per Share EPS		22.04	23.09
Diluted Earning Per share EPS		22.04	23.09

The accompanying notes are integral part of these financial statements.

As per our report of even date

**Mahesh Kumar Pokharel**  
Chairman

**Sumit Adhikari**  
Director

**Hom Shankar Dahal**  
Director

**Mahesh Kumar Chaudhari**  
Chief Executive Officer

**Tara Devi Bhattarai**  
Director

**Divya Prasad Koirala**  
Director

**CA Yubaraj Upreti**  
Proprietor  
Y. Upreti and Associates  
Chartered Accountants

**Rajendra Pahadi**  
Chief Finance Officer

**Govinda Lal Karna**  
Director

Date:

Place: Itahari-4, Sunsari



**Support Laghubitta Bitiya Sanstha Limited**  
**Statement of Comprehensive Income**  
**For the year ended 32nd Ashadh 2082 (16 July 2025)**

*Figures in NPR*

Particulars	Year ended 32nd Ashadh 2082	Year ended 31st Ashadh 2081
<b>Profit for the year</b>	<b>26,986,895.15</b>	<b>24,848,302.20</b>
<b>Other Comprehensive Income, net of income tax</b>		
<b>a) Items that will not be reclassified to Profit or Loss</b>		
Gains / (Losses) from investment in equity instruments measured at fair value	-	(70,542.08)
Gains / (Losses) on revaluation		
Actuarial Gains / (Losses) on defined benefit plans	47,469	(73,282)
Income tax relating to above items	(14,241)	43,147
<b>Net other Comprehensive Income that will not be reclassified to Profit or Loss</b>	<b>33,228</b>	<b>(100,677)</b>
<b>b) Items that are or may be reclassified to Profit or Loss</b>		
Gains (Losses) on cash flow hedge	-	-
Exchange gains (Losses) arising from translating financial assets of foreign operation	-	-
Income tax relating to above items	-	-
Reclassify to Profit or Loss	-	-
<b>Net other Comprehensive Income that are or may be reclassified to Profit or Loss</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive income for the year, net of income tax</b>	<b>33,228</b>	<b>(100,677)</b>
<b>Total Comprehensive income for the year</b>	<b>27,020,123</b>	<b>24,747,625</b>
<b>Total Comprehensive income attributable to:</b>		
Equity shareholder of the Financial Institution	27,020,123	24,747,625
<b>Total Comprehensive income for the period</b>	<b>27,020,123</b>	<b>24,747,625</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

\_\_\_\_\_  
**Mahesh Kumar Pokharel**  
Chairman

\_\_\_\_\_  
**Sumit Adhikari**  
Director

\_\_\_\_\_  
**Hom Shankar Dahal**  
Director

\_\_\_\_\_  
**Mahesh Kumar Chaudhari**  
Chief Executive Officer

\_\_\_\_\_  
**Tara Devi Bhattarai**  
Director

\_\_\_\_\_  
**Divya Prasad Koirala**  
Director

\_\_\_\_\_  
**CA Yubaraj Upreti**  
Proprietor  
Y. Upreti and Associates  
Chartered Accountants

\_\_\_\_\_  
**Rajendra Pahadi**  
Chief Finance Officer

\_\_\_\_\_  
**Govinda Lal Karna**  
Director

Date:

Place: Itahari-4, Sunsari



Support Laghubitta Bitiya Sanstha Limited  
Statement of Cash Flows  
For the year ended 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particulars	Year ended 32nd Ashadh 2082	Year ended 31st Ashadh 2081
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	259,967,882	244,804,002
Fees and other income received	21,823,275	19,991,207
Dividend received		
Receipts from other operating activities	3,331,290	2,533,103
Interest paid	(124,707,472)	(161,798,201)
Commission and fees paid	(1,809,542)	(4,444,009)
Cash payment to employees	(61,281,480)	(56,272,947)
Other expense paid	(22,876,331)	(17,858,128)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>74,447,622</b>	<b>26,955,027</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	-	-
Placement with Bank and Financial Institutions		
Other trading assets		
Loans and advance to Bank and Financial Institution		
Loans and advances to customers	(263,178,150)	(206,047,984)
Other assets	676,704	(69,699)
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	66,859,252	206,130,582
Due to Nepal Rastra Bank	-	-
Deposit from customers	112,424,266	45,800,196
Borrowings		
Other liabilities	7,884,438	5,712,683
<b>Net cash flow from operating activities before tax paid</b>	<b>(885,868)</b>	<b>78,480,804</b>
Income taxes paid	(27,543,142)	(6,857,593)
<b>Net cash flow from operating activities</b>	<b>(28,429,010)</b>	<b>71,623,211</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	
Receipts from sale of investment securities		
Purchase of property and equipment	(2,361,195)	(610,781)
Receipt from the sale of property and equipment		
Acquisition of intangible assets		
Receipt from the sale of intangible assets		
Purchase of investment properties		
Receipt from the sale of investment properties		
Interest received		
Dividend received		
<b>Net cash used in investing activities</b>	<b>(2,361,195)</b>	<b>(610,781)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities		
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares		
Dividends paid	(780,237)	(651,628)
Interest paid		
Other receipt/payment	(1,106,506)	(471,333)
<b>Net cash from financing activities</b>	<b>(1,886,744)</b>	<b>(1,122,962)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(32,676,949)</b>	<b>69,889,469</b>
Cash and cash equivalents at beginning of the period	143,491,304	73,601,835
Effect of exchange rate fluctuations on cash and cash equivalents held		
<b>Cash and cash equivalents at the end of the period</b>	<b>110,814,355</b>	<b>143,491,304</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

**Mahesh Kumar Pokharel**  
Chairman

**Sumit Adhikari**  
Director

**Hom Shankar Dahal**  
Director

**Mahesh Kumar Chaudhari**  
Chief Executive Officer

**Tara Devi Bhattarai**  
Director

**Divya Prasad Koirala**  
Director

**Rajendra Pahadi**  
Chief Finance Officer

**Govinda Lal Karna**  
Director

**CA Yubaraj Upreti**  
Proprietor

Date:  
Place: Itahari-4, Sunsari

Y. Upreti and Associates  
Chartered Accountants



**Support Laghubitta Bhiya Sanstha Limited**  
Attributable to equity holders of the Bank

Figures in VPK

Particulars	Share Capital	Share premium	General reserve	Exchange Equivalence Fund	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earnings	Other Reserves	Deferred tax	Client Protection Fund	CSR Reserve	Actuarial Reserve	Employee training fund	Total	Total equity
Balance at 14 September 2019	107,61,89,400	-	19,66,54,844	-	9,78,885	632,129	30,446,540	47,092	9,89,045	2,85,54,489	6,36,479	51,143	-	-	137,57,934	137,57,934
Adjustment to Reserve	(17,30,94,000)	-	-	-	9,78,885	(632,129)	-	-	(14,66,541)	(2,85,54,489)	-	-	(49,89,061)	-	13,66,676	13,66,676
Adjusted Retained balance at 14 September 2019	90,30,95,400	-	19,66,54,844	-	9,78,885	(632,129)	30,446,540	47,092	6,36,503	2,85,54,489	6,36,479	51,143	-	15,17,217	15,17,217	15,17,217
Comprehensive income for the year	-	-	-	-	-	-	-	26,37,441	6,94,035	-	-	-	(49,89,061)	-	15,17,217	15,17,217
Profit for the year	-	-	-	-	-	-	-	24,84,902	-	-	-	-	-	-	24,84,902	24,84,902
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on revaluation	-	-	-	-	-	(49,379)	-	-	-	-	-	-	-	-	(49,379)	(49,379)
Actuarial gains (losses) on defined benefit plans	-	-	-	-	-	-	-	-	61,297	-	-	-	-	-	61,297	61,297
Gains (losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains (losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Comprehensive income for the year</b>	-	-	4,78,409	-	3,69,355	-	3,48,836	642,74	642,74	-	212,770	212,770	-	-	8,36,247	8,36,247
Transfer to Reserve during the year	-	-	-	-	-	-	-	(8,36,247)	(471,331)	-	(471,331,15)	-	-	-	(8,83,668)	(8,83,668)
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Transactions with owners, directly recognised in equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	12,30,69,400	-	-	-	-	-	(12,30,69,400)	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	(61,62,631)	-	-	-	-	-	-	-	(61,62,631)	(61,62,631)
Other (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contribution by and distribution</b>	12,30,69,400	-	4,78,409	-	3,69,355	(49,379)	3,48,836	19,943	19,943	-	(28,856)	212,770	(61,297)	217,033	23,62,464	23,62,464
Balance at 31 March 2021	107,61,89,400	-	24,90,253	-	12,74,829	(241,509)	-	24,21,827	6,51,978	0	6,10,591,6	794,22	(541,193)	217,033	17,48,17,40	17,48,17,40
Balance at 14 September 2021	107,61,89,400	-	24,90,253	-	12,74,829	(241,509)	-	24,21,827	6,51,978	0	6,10,591,6	794,22	(541,193)	217,033	17,48,17,40	17,48,17,40
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains (losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains (losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Comprehensive income for the year</b>	-	-	5,39,279	-	89,867	-	(6,92,018)	67,672	67,672	-	40,403	269,669	-	(217,033)	26,96,695	26,96,695
Transfer to Reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	(1,83,358)	-	(1,66,625)	-	-	-	(1,83,358)	(1,83,358)
Interest Income (CFI)	-	-	-	-	-	-	-	276,852	276,852	-	-	-	-	-	276,852	276,852
Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Transactions with owners, directly recognised in equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	14,82,45,900	-	-	-	-	-	(14,82,45,900)	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	(78,127)	-	-	-	-	-	-	-	(78,127)	(78,127)
Other (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contribution by and distribution</b>	14,82,45,900	-	5,39,279	-	89,867	-	(12,51,626)	(1,98,646)	(1,98,646)	-	(84,470)	269,669	-	(217,033)	(1,83,358)	(1,83,358)
Balance at 31 March 2022	122,44,34,400	-	29,37,632	-	13,68,217	(241,509)	-	28,77,658	6,15,373	0	5,69,52,46	1,00,491	(89,565)	-	199,95,120	199,95,120

As per our report of date

Mukesh Kumar Pothard  
Chairman

Sumit Adhikari  
Director

Him Shanker Dhal  
Director

Taru Devi Bhattacharjya  
Director

Divya Prasad Kumari  
Director

Govinda Lal Karan  
Director

Mukesh Kumar Chaudhary  
Chief Executive Officer

Rajendra Palahi  
Chief Finance Officer

CA Vibhraj Jureti  
Proprietor

Y. Jyoti and Associates  
Chartered Accountants



Statement of Distributable profit or loss  
For the year ended 31st Ashadh 2082  
As per NRB Regulation

Particulars	Current Year	Previous Year
<b>Net Profit/(loss) as per Statement of Profit or Loss</b>	<b>26,986,895</b>	<b>24,848,302</b>
<b>Appropriation</b>		
a. General Reserve	(5,397,379)	(4,255,409)
b. Foreign Exchange Fluctuation fund		
c. Capital Redemption Reserve		
d. Corporate Social Responsibility Fund	(269,869)	(212,770.44)
e. Employees Training fund	-	(217,033)
f. Client Protection Fund	(404,803)	(212,770)
g. Other		
<b>Profit/(loss) before regulatory adjustment</b>	<b>20,914,844</b>	<b>19,950,320</b>
<b>Regulatory Adjustments:</b>		
a. Interest Receivable (-)/previous accrued interest received(+)	(741,755)	(2,469,729)
b. Short loan loss provision in accounts(-)/reversal(+)		(49,379)
c. Short provision for possible losses on investment(-)/reversal(+)		
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)		
e. Deferred Tax Assets recognized(-)/reversal(+)	(151,439.94)	(898,939)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	0	
g. Bargain purchase gain recognized (-)/reversal(+)		
h. Actuarial Loss recognized (-)/reversal(+)	33228.3	(51,297)
i. Other (+/-)		
<b>Net Profit/(loss) for the year ended 2082 available for Distribution</b>	<b>20,054,877</b>	<b>16,480,955</b>
<b>Opening Retained Earning As on 1st Shrawan</b>	<b>24,321,827</b>	<b>20,873,441</b>
<b>Adjustments(+/-)</b>	<b>-</b>	<b>-</b>
<b>Distribution:</b>		
Bonus Share issued	(14,824,509)	(12,380,940)
Cash Dividend Paid	(780,237)	(651,628)
<b>Total Distributable profit or (loss) as on year end</b>	<b>28,771,958</b>	<b>24,321,827</b>
<b>Annualized Distributable Profit/Loss Per Share</b>	<b>23.50</b>	<b>22.60</b>



## Significant Accounting Policies and Notes to the Financial Statements For the year ended 32 Ashadh 2082

### 1. Reporting Entity

Support Laghubitta Bittiya Sanstha Limited ('D-class Microfinance) or "the Company" is a public company incorporated under the Companies Act, 2063 and licensed by Nepal Rastra Bank to conduct banking transaction as a "D" Class Financial Institution under the Bank and Financial Institution Act, 2073. The Microfinance has its central Office at Itahari-4, Sunsari. The Microfinance received the license to commence banking operations on 15th Ashad, 2072 BS (June 30, 2015 AD).

Having approval to operate at Province Level, by the end of Ashadh 2082 the microfinance was operating in 8 Districts with its 28 branches. With the aim of improving access to financial services of the poor and marginalized women members, promoting a culture of saving, encouraging income generation, supporting micro-enterprises development and providing social security services to its member the microfinance is serving 24,708 Households through its 28 branches till the end of this fiscal year.

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 additional microenterprise loan to its members within the limit as prescribed by Nepal Rastra Bank from time to time. The major sources of fund are member savings, loan from other BFIs and Equity holders' fund.

The Authorized Capital of the company is Rupees 150,000,000/- and the Issued Capital is Rupees 122,443,448.99/-. 70 percent of the Paid-Up Capital is held by the promoter and remaining 30 percent is held by the general public. The shares of the Company are listed at Nepal Stock Exchange Limited (NEPSE). The shareholder composition of the Microfinance is as follows (as of 2082-03-31).

S.N	Ownership	Percent
1	General Public	30
2	Other (Individual Promoter)	70
3	Total	100.00

S.N	Ownership	Percent
1	Promoter Shares	70
2	Ordinary Shares	30
	<b>Total</b>	<b>100.00</b>



## 2. Basis of Preparation

The financial statements of the Microfinance have been prepared on accrual basis of accounting except the Cash flow information which is prepared, on a cash basis, using the indirect method.

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

### 2.1 Statement of Compliance

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) adopted by the Accounting Standards Board (ASB) of Nepal, pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and as per the directives no. 4 of Unified Directives, 2081 issued by Nepal Rastra Bank (NRB).

The financial statements have been prepared on the going-concern basis.

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) adopted by the Accounting Standards Board (ASB) of Nepal.

Up to the year ended 31st Ashadh 2080, the Company prepared its financial statements in accordance with the requirements of previous GAAP, NRB Directive and Nepal Accounting Standard (NAS) issued by ASB of Nepal. This is the Company's first NFRS adopted financial statements. The date of transition to NFRS is 1st Shrawan 2078. Refer Note 5.11 for the details of significant first-time adoption exemptions availed by the Company and an explanation of how the transition from previous GAAP to NFRS has affected the Company's financial position, performance and cash flows. The financial statements have been prepared on the going-concern basis.

The Company has adopted all the NFRS and the adoption was carried out in accordance with NFRS 1, First Time Adoption of NFRS. Reconciliations and descriptions of the effect of the transition have been summarized in Notes that follows.

The Company presents its statement of financial position broadly in order of liquidity. An analysis regarding recovery or settlement within twelve months after the reporting date (current) and more than twelve months after the reporting date (non-current) is presented in the respective notes.



## Reporting Period and Approval of Financial Statements

Reporting Period is a period from the first day of Shrawan (mid-July) of any year to the last day of Ashadh (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan 2081 to 31st Ashadh 2082 as per Nepalese Calendar corresponding to 17th July 2024 to 16th July 2025 as per English Calendar and corresponding previous year period is 1st Shrawan 2080 to 31st Ashadh 2081 as per Nepalese Calendar corresponding to 16th July 2021 to 16th July 2022 as per English Calendar.

	Nepalese Calendar	English Calendar
Current Year	2081/82	2024/25
Previous Year	2080/81	2023/24
Current Year Period	1 <sup>st</sup> Shrawan 2081 to 32 <sup>nd</sup> Ashadh 2082	17 <sup>th</sup> July 2024 to 16 <sup>th</sup> July 2025
Previous Year Period	1 <sup>st</sup> Shrawan 2080 to 31 <sup>st</sup> Ashad 2081	16th July 2023 to 16th July 2024

The Financial Statements were authorized for issue by the Board of Directors on 2082.09.06. The Company prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards.

## 2.2 Functional and Presentation Currency

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

## 2.3 Use of Estimates, Assumptions and Judgments

The preparation of the Microfinance's financial statements requires management to make judgements, estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities, and the accompanying disclosures, as well as the disclosure of contingent liabilities. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

Information about assumptions and estimation that have a significant risk of resulting in a material adjustment within the next financial year are:



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

#### 2.4.1 Going Concern

The financial statements are prepared on a going concern basis, as the Microfinance is satisfied that the Microfinance has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

#### 2.4 Changes in Accounting Policies

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

#### 2.5 New Standards in Issue but not Yet Effective

For the reporting of financial instruments, NAS 32 Financial Instruments Presentation, NAS 39 Financial Instruments Recognition and Measurements and NFRS 7 Financial Instruments – Disclosures have been applied. NFRS 9 has been complied for the classification of Financial Instruments. Few carve-outs on applicable Accounting Standards as provided by the Institute of Chartered Accountants of Nepal have been used by the Bank, the quantitative and qualitative impact of the same have been disclosed in detail in Notes to the Accounts. Further, a number of new standards and amendments to the existing standards and interpretations have been issued by International Accounting Standard Board after the pronouncements of NFRS with varying effective dates. Those become applicable when Accounting Standard Board Nepal incorporates them within NFRS.

#### 2.6 Discounting

Non-current assets and liabilities are discounted where discounting is material and if they required by the NFRS.



### 3. Significant Accounting Policies

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

#### 3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the following material items in the statement of financial position:

- Investment property is measured at fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Available for sale financial assets are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Impairment of asset is measured at fair value and related disposal cost.

#### 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. Investment in shares made by the Microfinance are financial investments.

#### 3.3 Cash and Cash Equivalent

Cash and cash equivalents include cash at vault and agency bank account balances, unrestricted balances with NRB, highly liquid financial assets with original maturity of 3 months from the date of its acquisition and are readily convertible to cash, which are subject to an insignificant risk of changes in value. Cash and Cash equivalent are measured at amortized cost in the statement of financial position. 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 initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Microfinance initially recognize loans and advances, deposits; and debt securities/ subordinated liabilities issued on the



date that they are originated which is the date that the Microfinance becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Microfinance commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on Settlement date.

### 3.4.2 Classification

#### *i. Financial Assets*

The Microfinance classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Microfinance's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets as required by NFRS 9 are as follows:

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

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

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

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

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

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

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

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

Investment in an equity instrument that is not held for trading and at the initial recognition, the Microfinance makes an irrevocable election that the



subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value though other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

## ii. *Financial Liabilities*

The Microfinance classifies the financial liabilities as per NFRS 9 are as follows:

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

Financial liabilities are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction 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 though profit or loss are classified as subsequently measured at amortized cost using effective interest method.

## 3.4.3 Measurement

### **Initial Measurement**

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

### **Subsequent Measurement**

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

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

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or



loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

### **3.4.4 De-recognition**

#### ***i. De-recognition of financial assets***

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

Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Microfinance is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of

- (i) The consideration received and
- (ii) Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in Statement of Profit or Loss.

The Microfinance enters into transactions whereby it transfers assets recognized on its Statement of Financial Position, but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example repurchase transactions.

#### ***ii. De-recognition of financial liabilities***

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

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

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



The fair value measurement hierarchy is as follows:

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

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

**Level 3** portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data. Investment in Unquoted Equity Instrument are carried at Net Assets based Approach on the basis of available financial statement at the reporting date.

### 3.4.6 Impairment

#### Expected Credit Loss (ECL) Measurement as per NFRS 9

NFRS 9 outlines a 'three-stage' model for impairment based on changes in credit quality since initial recognition as summarized below:

- A financial instrument that is not credit-impaired on initial recognition is classified in 'Stage 1' and has its credit risk continuously monitored by the Microfinance.
- If a significant increase in credit risk ('SICR') since initial recognition is identified, the financial instrument is moved to 'Stage 2' but is not yet deemed to be credit-impaired. Please refer to note below for a description of how the Microfinance determines when a significant increase in credit risk has occurred.
- If the financial instrument is credit-impaired, the financial instrument is then moved to 'Stage 3'. Please refer to note below for a description of how the Microfinance defines default and credit-impaired.
- Financial instruments in Stage 1 have their ECL measured at an amount equal to the portion of lifetime expected credit losses that result from default events possible within the next 12 months. Instruments in Stages 2 or 3 have their ECL measured based on expected credit losses on a lifetime basis.
- A pervasive concept in measuring ECL in accordance with NFRS 9 is that it should consider forward-looking information.
- Purchased or originated credit-impaired financial assets are those financial assets that are credit-impaired on initial recognition. Their ECL is always measured on a lifetime basis (Stage 3).

Further explanation is also provided of how the Microfinance determines appropriate groupings when ECL is measured on a collective basis.

#### Significant Increase in Credit Risk (SICR)

The Microfinance considers a financial asset to have experienced a significant



increase in credit risk when any of the following indicators become apparent:

- The financial asset is more than 30 days past due.
- Application from member for restructuring/ rescheduling.
- Any other indicator that suggests that the borrower is facing financial difficulties.

### **Default and credit-impaired**

The Microfinance defines a financial instrument as in default, which is fully aligned with the definition of credit-impaired, when it meets one or more of the following criteria:

- The credit is more than 90 days past due on its contractual payments.
- The borrower is deceased
- The borrower is insolvent
- The borrower is blacklisted by Credit Information Bureau (CIB)
- It is becoming probable that the borrower will enter bankruptcy

### **Measuring ECL– Explanation of inputs, assumptions and estimation techniques**

The Expected Credit Loss (ECL) is measured on either a 12-month or lifetime basis depending on whether a significant increase in credit risk has occurred since initial recognition or whether an asset is considered to be credit-impaired. Expected credit losses are the discounted product of the Probability of Default (PD), Exposure at Default (EAD), and Loss Given Default (LGD), defined as follows:

The PD represents the likelihood of a borrower defaulting on its financial obligation (as per “Definition of default and credit-impaired” above), either over the next 12 months (12M PD), or over the remaining lifetime (Lifetime PD) of the obligation. EAD is based on the amounts the Microfinance expects to be owed at the time of default, over the next 12 months (12M EAD) or over the remaining lifetime (Lifetime EAD).

Loss Given Default (LGD) represents the Microfinance’s expectation of the extent of loss on a defaulted exposure. LGD varies by type of counterparty, type and seniority of claim and availability of collateral or other credit support. LGD is expressed as a percentage loss per unit of exposure at the time of default (EAD). LGD is calculated on a 12-month or lifetime basis, where 12-month LGD is the percentage of loss expected to be made if the default occurs in the next 12 months and lifetime LGD is the percentage of loss expected to be made if the default occurs over the remaining expected lifetime of the loan.

The ECL is determined by projecting the PD, LGD and EAD for each future month and for each individual exposure or collective segment. These three components are multiplied together and adjusted for the likelihood of survival (i.e the exposure has not prepaid or defaulted in an earlier month). This effectively calculates an ECL for



each future month, which is then discounted back to the reporting date and summed. The discount rate used in the ECL calculation is the original effective interest rate or an approximation thereof.

### **Forward-looking information incorporated in the ECL models**

The assessment of SICR and the calculation of ECL both incorporate forward-looking information. The Microfinance has performed historical analysis and identified the key economic variables impacting credit risk and expected credit losses for each portfolio.

The microfinance has considered GDP growth rates and bank base rates for assessment of forward-looking PD and has applied the following weightage:

<b>Factor</b>	<b>Weighted</b>
Historical PD data	80%
GDP Growth Rate	20%
Bank Base Rate	20%

These economic variables and their associated impact on the PD, EAD and LGD vary by financial instrument. Expert judgment has also been applied in this process. Forecasts of these economic variables (the “base economic scenario”) are collected by the Microfinance based on Economic Survey Report issued by the Ministry of Finance.

The Microfinance has considered the effect of DCGF insurance for calculation of LGD. It has considered expected DCGF claim recovery based on past experience and adjusted the amounts for time value of money based on expected timings of recovery.

### **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:**

<b>Particulars</b>	<b>As at 32<sup>nd</sup> Ashadh 2082</b>
LLP as per NRB Directives	40,541,565
Impairment as per NFRS	16,725,164



### 3.5 Trading Assets

Interest income on all trading assets is considered to be incidental to the microfinance's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

Interest expense on all trading liabilities is considered to be incidental to the microfinance's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

### 3.6 Property and Equipment

#### a) *Recognition and Measurement*

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

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

Property and equipment are measured at cost less accumulated depreciation and accumulated impairment loss if any. Neither any class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date.

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred.

Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

#### b) *Capital work in progress*

Assets in the course of construction are capitalised in the assets under capital work in progress account (CWIP). At the point when an asset is capable of operating at management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment and depreciation commences. Where an obligation (legal or constructive) exists to dismantle or remove an asset or restore a site to its former condition at the end of its useful life, the present value of the estimated cost of dismantling, removing or restoring the site is capitalized along with the cost of acquisition or construction upon completion and a corresponding liability is recognized.



### c) Depreciation

Property and equipment's are depreciated based on the remaining useful life basis from the date of adoption of NFRS as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated if any. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

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

Class of Assets	Useful Life
Leasehold Assets	10 Years
Vehicles	10 years
Furniture and Fixtures	8 Years
Computer & Machinery	7 years
Equipment and Others	7 years
Other Assets	7 years
Software	5 years

- Assets costing less than Rs. 2,000 are fully depreciated in the year of purchase. For assets purchased/sold during the year, depreciation is provided upto the date of use on pro-rata basis.

### d) Derecognition

The carrying amount of an item of property and equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property and equipment is included in the Statement of Profit or Loss when the item is derecognized. When replacement costs are recognized in the carrying amount of an item of property and equipment, the remaining carrying amount of the replaced part is derecognized. Major inspection costs are capitalized. At each such capitalization, the remaining carrying amount of the previous cost of inspections is derecognized. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss

## 3.7 Intangible assets

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

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level. Such intangibles are not amortised. The useful life of an intangible asset with an indefinite life is reviewed annually to



determine whether indefinite life assessment continues to be supportable. If not, the change in the useful life assessment from indefinite to finite is made on a prospective basis.

The intangible asset with finite useful lives is amortised over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The amortisation period and the amortisation method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortisation period or method, as appropriate, and are treated as changes in accounting estimates. The amortisation expense on intangible assets with finite lives is recognised in the statement of profit or loss.

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

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

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

Class of Assets	Useful Life
Computer Software	5 years

### 3.8 Investment Property

Investment property is the land or building or both held either for rental income or for capital appreciation or for both, but not for sale in ordinary course of business and owner-occupied property other than those classified as Property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by microfinance as non-Banking Assets but not sold as on the reporting date. However, microfinance does not have Investment property during the year.

### 3.9 Investments Securities

The microfinance has invested 1 million Promoter Share (10 thousand shares of Rs. 100 each) of Finsoft Nepal Ltd. The Shares of FINSOFT has not been listed, hence the cost has been presented at Fair Value as the actual investment.



### 3.10 Income tax

The Company is subject to tax laws of Nepal. Income Taxes have been calculated as per the provisions of the Income Tax Act, 2058. Deferred tax is recorded on temporary differences between the tax bases of assets and liabilities and their carrying amounts, at the rates that have been enacted or substantively enacted at the reporting date. The ultimate realisation of deferred tax assets is dependent upon the generation of future taxable profits during the periods in which those temporary differences and tax law carry-forwards become deductible. The company considers the expected reversal of deferred tax liabilities and projected future taxable income making this assessment. The amount of the deferred tax assets considered realisable, however, could be reduced in the near term if estimates of future taxable income during the carry-forward period are reduced.

Income tax comprises current and deferred tax. Income tax expense is recognised in the statement of profit and loss except to the extent it relates to items directly recognised in equity or in other comprehensive income.

#### Current Tax

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

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Company operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods.

#### Deferred Tax

Deferred tax is recognised on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax is determined using tax rates (and laws) enacted or substantively enacted at the reporting date and that are expected to apply when the related deferred tax asset is realised or the deferred tax liability is settled. Deferred tax assets are reviewed at each reporting date and reversed if it is no longer probable that the related tax benefits will be realised. The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Company expects, at



the reporting date, to recover or settle the carrying amount of its assets and liabilities. Deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised except:

- i. Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss. Deferred tax items are recognised in correlation to the underlying transaction either in other comprehensive income or directly in equity.

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

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

#### **3.11.1 Deposits**

Deposits by member's clients are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction on 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 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.

#### **3.11.3 Subordinated Liabilities**

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

The microfinance has filed its lawsuit against its staffs in High Court, through Government Attorney Office under Banking Offence and Punishment Act. For the related case of cash embezzlement, a provision of NPR 1,12,58,826 has been made for the same in the Financial Statement which has been reported under Note 4.21 as Provision for receivable. The final decision has not been declared by the court till the preparation of financial statements.

### 3.13 Revenue Recognition

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

#### 3.13.1 Interest income

As per the requirement of NFRS, interest income is recognized in profit or loss using effective interest method, except for those classified at fair value through profit or loss. Effective Interest Rate 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 charge is 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.

**Interest income presented in Statement of Profit or Loss includes:**

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for loans and advances.
- Similarly, 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.
- Interest income on all trading assets is considered to be incidental to the microfinance'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 Loan and Advance except Stage 3 has been recognized in the current year interest income. Interest income on Loans and Advances is recognized as per the Guideline on Recognition of Interest Income, 2025 issued by NRB

**3.13.2 Fee and Commission Income**

Fees and commission income that are integral to the effective interest rate on a financial asset are included in measurement of effective interest rate. Other fees and commission income including management fee, service charges, commission on remittance transaction and other commission income are recognized as the related services are performed.

**3.13.3 Dividend Income**

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income is presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

**3.13.4 Net Trading Income**

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense and dividends for financial assets and financial liabilities held for trading. This includes any ineffectiveness recorded in hedging transactions.



### **3.13.5 *Net income from other financial instrument at fair value through Profit or Loss***

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

### **3.13.6 *Grant Income***

Grant income (if any) is recognized in Income statement on a systematic basis over the period in which the microfinance has recognized the expense for the related cost for which the grants are intended to compensate. In the case of grants related to assets, Deferred Grant Income has been recognized. The amount equal to the depreciation on the Grant Assets is charged to grant income for the period.

### **3.14 *Interest expense***

Interest expense on all financial liabilities including deposits is recognized in profit or loss using accrual basis.

## **3.15 Employees Benefits**

### **a) *Short Term Employee Benefits***

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

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

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

### **b) *Post-Employment Benefit Plan***

Post-employment benefit plan includes followings:

#### **i. *Defined Contribution Plan***

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to



defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value. The following are the defined contribution plan provided by the Microfinance to its employees:

### ***Social Security Fund Contribution***

Social security fund is the defined contribution plan opted by the Microfinance. In compliance with The Labor Act, 2074, the Microfinance contributes 20% of the basic salary and grade amount of all the employees to the fund and 11% is deducted from employees' pay; totalling 31%. The social security fund is a government-operated fund.

### ***Gratuity***

The Labor Act 2074 requires payment of minimum Gratuity of at least 8.33% of basic salary to all staff (equal to one-month salary per year) which is in the nature of a defined contribution plan. The Microfinance has been providing gratuity as per its employees' bye-laws and such gratuity amount is included in the amount contributed to Social Security Fund.

### ***ii. Defined Benefit Plan***

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 high quality corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefits are expected to be paid. The calculation of obligation is performed annually by a qualified actuary using projected unit credit method.

The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans in other comprehensive income and all expenses related to defined benefits plans in employee benefit are expensed in profit or loss.

The following are the defined benefit plans provided by the Microfinance to its employees:

***Gratuity***

The Financial Institution do not provide Gratuity Plan as defined benefits plan to its employees.

Microfinance provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaws of the Microfinance. The plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed years of service.

***c) Termination Benefits***

Termination benefits are recognized as expense when the Microfinance is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination benefits are recognized if the Microfinance has made an offer for voluntary redundancy, it is probable that the offer will be accepted and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their present value.

***d) Other Long-Term Benefits***

The net obligation of microfinance in respect of other long-term employee benefits, other than gratuity, is the amount of future benefits that employees have earned in return for their service in the current and prior periods. That benefit is discounted to determine its present value, and the fair value of any related assets is deducted. The microfinance has recognized accumulated leave liability as other long term employee benefits.

***Accumulated Leave***

The Microfinance provides accumulated leave benefits under its staff byelaw. The Home Leave is accumulated up to 90 days and the sick leave is accumulated up to 45 days. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are estimated based on the last drawn salary of the employee. The Financial Institution accounts for the liability for accumulated leave.

The microfinance annually measures the value of the promised retirement benefits for leave, which is other long term benefit plan. Actuarial Valuation of other long term benefit Plan has been carried out as per the requirement of NAS 19 – Employee Benefits. Gain or loss arising as a result of changes in assumptions is recognized in statement of profit or loss in the period in which it arises.



### 3.16 Leases

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

No lease liability has been calculated for

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

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

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

Further, depreciation requirements in NAS 16 Property, Plant and Equipment have been used

in depreciating the right-of-use asset. The lessee shall depreciate the right-of-use asset from the

commencement date to the earlier of the end of the useful life of the right-of-use assets at the end of the lease term.

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

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

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

### 3.17 Share capital and reserves

#### 3.17.1 *Share Capital*

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



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, 2013.

#### **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 serves 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 this fiscal year:**

Particulars	Amount (NPR .)
Opening Balance as on 1 <sup>st</sup> Shrawan 2081	734,222
Add: provision of this F/Y (1% of net profit as per NFRS)	269,869
Total (A)	1,004,091
Less: Expense for the F/Y 2081/82	-
Total (B)	-
Closing Balance as on Ashadh End 2082 (A-B)	1,004,091

**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 Ashad end 2082 not recovered, reserve on deferred tax assets, non-banking assets, reduction in fair value of investment in equity below cost price, actuarial loss etc.

*A detail of regulatory reserve has been presented herewith:*

F/Y	FY 2080.04.01	FY 2080-81	FY 2081-82
Interest Receivable	6,820,364.45	9,290,093.66	10,031,848.68
Short Loan Loss Provision	-	-	-
Short provision for possible losses on investments	-	-	-
Short provision on NBA	-	-	-
Deferred tax assets	1,736,496.56	2,635,455.21	2,786,895.15
Goodwill	-	-	-
Gain on Bargain Purchase	-	-	-
Actuarial Loss recognized	489,895.70	541,193.10	507,964.80
Fair Value loss recognized in OCI	232,128.59	281,508.04	281,508.04
Other- increase in equity on transition to NFRS	-	-	-
<b>Total</b>	<b>9,278,885.29</b>	<b>12,748,250.02</b>	<b>13,608,216.68</b>



#### **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 1.5% of net profit as per NRB Directives.

Movement in CPF Fund during this fiscal year:

Particulars	Amount (NPR)
Opening Balance of 1 <sup>st</sup> Shrawan 2081	6,103,916
Addition to the Fund this F/Y	
a. Interest Income to the Fund	276,852
b. 1.5% of Net profit for FY 2081-82	404,803
Total (A)	6,785,571
Less: Expenses from Fund this Year	
a. Expense related to training on financial literacy to members	1,166,325
b. Assistance to members maternity care expense	
c. Assistance to members for Snake Bite	
d. Assistance to members for Damage the house by Fire	
e. Assistance to Member for Member Skill Development Training	
f. Expense to member Center Refresher Workshop	
Total Expenses (B)	1,166,325
Closing balance as on Ashadh End 2082 (A-B)	5,619,246

#### **j. 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 basic salary & Allowance 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

An operating segment is a component of the Microfinance that engages in business activities. The Microfinance currently operates in Koshi province of Nepal and the entire province is considered to be a single business segment. Hence, segment reporting is not produced here.



**Support Laghubitta Bitiya Sanstha Limited**  
**Notes to the financial statements for the year ended 32nd Ashadh 2082**

**Note No. 4.1**

Cash and Cash Equivalents consists of the total amount of cash-in-hand, balances with other bank and financial institutions, money at call and 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 fair value, and are used by the Microfinance in the management of its short-term commitments.

Particulars	(Figures in NPR)		
	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Cash in hand	1,933,052	13,303,065	15,124,036
Balance with B/FIs	71,032,859	28,571,322	14,104,243
Money at call and short notice	37,848,444	101,616,917	44,373,557
Other			
<b>Total</b>	<b>110,814,355</b>	<b>143,491,304</b>	<b>73,601,835</b>

**Note No. 4.2**

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement and other deposits with and receivables from Nepal Rastra Bank has been presented under this account head.

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

Particulars	(Figures in NPR)		
	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Statutory Balances with NRB	-	-	-
Statutory Balances with NRB B/FIs			
Securities Purchased under re-sale agreement			
Other deposit and receivable from NRB			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note No. 4.3**

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented under this account head.

**Placement with Bank and Financial Institutions**

Particulars	(Figures in NPR)		
	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Placements with domestic B/FIs			
Less: Allowances for Impairment			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note No. 4.4**

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented under this account head.



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

<b>Derivative Financial Instruments</b>			
Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Held for trading</b>			
Interest rate swap			
Currency swap			
Forward exchange contract			
Others			
<b>Held for risk management</b>			
Interest rate swap			
Currency swap			
Forward exchange contract			
Others			
<b>Total</b>	-	-	-

**Note No. 4.5****Other Trading Assets**

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Treasury Bills			
Government Bonds			
NRB Bonds			
Domestic Corporate Bonds			
Equities			
Other			
<b>Total</b>	-	-	-
Pledged			
Non-pledged			

**Note No. 4.6****Loans and advances to MFIs and Cooperatives**

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Loans to microfinance institutions			
Loans to FIs			
Loans to Cooperatives			
Less: Allowance for impairment			
<b>Other</b>			
Less: Allowance for impairment			
<b>Total</b>	-	-	-



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note 4.6.1.****Allowance for impairment**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
Balance for 1 <sup>st</sup> Shrawan			
Impairment loss for the year			
Charge for the year			
Recoveries/reversal			
Amount written off			
<b>Balance at Asar end</b>	-	-	

**Note No. 4.7****Loans and advances to customers**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
Loans and advances measured at amortised cost	1,947,958,655	1,683,603,116	1,473,628,656
Less: Impairment allowances	(40,541,565)	(11,990,156)	(18,243,330)
Collective Allowances	(4,488,249)	(5,173,344)	(4,499,679)
Individual Allowances	(36,053,316)	(6,816,812)	(13,743,651)
<b>Net amount</b>	<b>1,907,417,090</b>	<b>1,671,612,960</b>	<b>1,455,385,326</b>
Loans and advances measured at FVTPL			
<b>Total</b>	<b>1,907,417,090</b>	<b>1,671,612,960</b>	<b>1,455,385,326</b>

**Note No. 4.7.1****Analysis of Loans and advacnes- By Product**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
<b>Product</b>			
Term Loans			
Short term, term loan			
Long term, Term loan			
Hire purchase loan			
Personal Residential Loans			
Staff loans	2,856,030	1,026,240	1,139,637
Others	1,929,179,055	1,667,830,696	1,461,663,044
<b>Sub Total</b>	<b>1,932,035,085</b>	<b>1,668,856,936</b>	<b>1,462,802,681</b>
Interest receivable	15,923,569	14,746,180	10,825,975
<b>Grand Total</b>	<b>1,947,958,655</b>	<b>1,683,603,116</b>	<b>1,473,628,656</b>



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note No. 4.7.2****Analysis of Loans and advances- By Collateral**

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Secured</b>			
Immovable assets			
Government Guarantee			
Collateral of Government securities			
Collateral of fixed deposit receipt			
Group Guarantee	1,929,179,055	1,667,830,696	1,461,663,044
Personal Guarantee	2,856,030	1,026,240	1,139,637
Other collateral			
<b>Subtotal</b>	<b>1,932,035,085</b>	<b>1,668,856,936</b>	<b>1,462,802,681</b>
Unsecured	15,923,569	14,746,180	10,825,975
<b>Grand Total</b>	<b>1,947,958,655</b>	<b>1,683,603,116</b>	<b>1,473,628,656</b>

**Note No. 4.7.3****Allowances for Impairment**

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Specific allowance for impairment</b>			
<b>Balance at Shrawan 1</b>	6,816,812	13,743,651	22,210,933
Impairment loss for the year			
Charge for the year	29,236,504	(6,926,839)	(8,467,282)
Recoveries/reversal during the year			
Write-offs			
Exchange rate variance on foreign currency			
Other Movement			
<b>Balance at Asadh end</b>	<b>36,053,316</b>	<b>6,816,812</b>	<b>13,743,651</b>
<b>Collective allowance for impairment</b>			
<b>Balance at Shrawan 1</b>	5,173,344	4,499,679	3,804,266
Impairment loss for the year			
Charge/(reversal) for the year	(685,095)	673,665	695,413
Exchange rate variance on foreign currency			
Other movement			
<b>Balance at Asadh end</b>	<b>4,488,249</b>	<b>5,173,344</b>	<b>4,499,679</b>
<b>Total Allowance for impairment</b>	<b>40,541,565</b>	<b>11,990,156</b>	<b>18,243,330</b>

**Note No. 4.8****Investment securities**

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Investment securities measured at amortised cost	-	-	-
Investment Securities measured at FVTOCI	597,846	597,846	668,388
<b>Total</b>	<b>597,846</b>	<b>597,846</b>	<b>668,388</b>



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note No. 4.8.1****Investment securities measured at amortized cost**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
Debt securities			
Government bonds			
Government treasury bills			
Nepal Rastra Bank bonds			
Nepal Rastra Bank deposits instruments			
Other	-	-	-
Less: specific allowances for impairment			
<b>Total</b>	-		

**Note No. 4.8.2****Investment in equity measured at fair value through other comprehensive income**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
Equity instrument			
Quoted equity instrument			
Unquoted equity instrument	597,846	597,846	668,388
<b>Total</b>	<b>597,846</b>	<b>597,846</b>	<b>668,388</b>

**Note No. 4.9****Current tax assets**

Particulars	As at 32nd Ashadh 2082	Restated* As at 31st Ashadh 2081	Restated* As at 1st Shrawan 2080
<b>Current tax assets</b>			
Current year income tax assets	27,146,564	9,492,407	8,277,311
Tax assets of prior periods			
<b>Total</b>	<b>27,146,564</b>	<b>9,492,407</b>	<b>8,277,311</b>
<b>Current tax Liabilities</b>			
Current year income tax liabilities	17,575,013	9,888,985	5,642,497
Tax Liabilities of prior periods	-		
<b>Total</b>	<b>17,575,013</b>	<b>9,888,985</b>	<b>5,642,497</b>
<b>Total</b>	<b>9,571,551</b>	<b>(396,578)</b>	<b>2,634,814</b>



Note No 4.8.3  
Information relating to investment in equities

Particulars	As at 32nd Ashad 2082		As at 31st Ashadh 2081		As at 31st Ashadh 2081	
	Cost	Fair value	Cost	Fair value	Cost	Fair value
<b>Investment in Quoted Equity</b>						
<b>Investment in Unquoted Equity</b>						
Nepal Finsoft Company Software Investment						
10000 shares of Rs 100 each	1,000,000	597,846	1,000,000	597,846	1,000,000	668,388
<b>Total</b>	<b>1,000,000</b>	<b>597,846</b>	<b>1,000,000</b>	<b>597,846</b>	<b>1,000,000</b>	<b>668,388</b>

Note No 4.10  
Investment Properties

Particulars	Ashad 2082	Ashad 2081	Ashad 2080
<b>Investment Properties measured at fair value</b>			
Balance as on Shrawan 1			
Addition/Disposal during the year			
Net changes in fair value during the year			
Adjustment/Transfer			
Net Amount			
<b>Investment Properties measured at cost</b>			
Balance as on Shrawan 1			
Addition/Disposal during the year			
Adjustment/Transfer			
Accumulated depreciation			
Accumulated impairment loss			
Net Amount			
<b>Total</b>			



Note : 4.11  
Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixtures	Office Equipment	Other Assets	Right Of Use Assets	Total	
										As at 31st Ashadh 2082	As at 31st Ashadh 2081
<b>Cost</b>											
Balance as on 1st Shrawan 2080			783,865	4,902,062	3,017,141	2,278,245	1,024,763	4,011,263	9,722,634		25,739,973
restate											
Addition during the Year				76,000	26,400	5,850	322,450	37,700	3,793,924		4,262,325
Acquisition											
Capitalization											
Disposal during the year				(149,800)	(82,310)	(62,310)	(4,590)	(511,306)			(748,006)
Adjustment/Revaluation				4,828,262	3,043,541	2,201,785	1,342,623	3,537,688	13,516,656		29,254,291
<b>Balance as on 31st Ashadh 2081</b>			783,865	4,828,262	3,043,541	2,201,785	1,342,623	3,537,688	13,516,656		29,254,291
Addition during the Year				370,150	14,100	320,500	671,645	984,800	5,149,786		7,510,981
Acquisition											
Capitalization											
Disposal during the year				(279,640)	(15,000)	(103,708)	(52,126)	(132,638)			(583,112)
Adjustment/Revaluation write-off											
<b>Balance as on 31st Ashadh 2082</b>			783,865	4,918,772	3,042,641	2,418,577	1,962,142	4,389,850	18,666,344		36,182,101
<b>Depreciation and Impairment</b>											
Balance as on 1st Shrawan 2080			366,999	2,490,597	888,646	1,203,854	882,765	2,863,265	3,540,440		12,236,566.34
Depreciation charge for the Year			78,516	585,212	302,412	325,085	66,448	289,837	3,614,543		5,262,072
Impairment for the year											
Disposal											
Adjustment				(142,304)	(67,200)	(67,200)	(4,582)	(450,985)			(665,040)
<b>Balance as on 31st Ashadh 2081</b>			445,516	2,933,504	1,191,057	1,461,731	944,671	2,702,117	7,154,986		16,833,599
Impairment for the year											
Depreciation charge for the Year			79,555	587,506	304,427	254,000	140,603	267,752	3,592,741		5,226,502
Disposals											
Adjustment				(230,107)	(2,088)	(83,176)	(49,609)	(127,360)			(492,337)
<b>Balance as on 31st Ashadh 2082</b>			525,071	3,290,903	1,493,401	1,632,554	1,035,665	2,842,501	10,347,724		21,867,844
Capital Work in Progress 2080/03.31											
Capital Work in Progress 2081/03.31											
<b>Capital Work in Progress 2082/03.31</b>											
Net Book Value as on 31st Ashadh 2080			416,866	2,411,465	2,128,495	1,074,391	141,997	1,147,999	6,182,194		15,503,406
Net Book Value as on 31st Ashadh 2081			338,330	1,894,758	1,852,483	740,054	397,952	835,542	6,361,575		12,420,693
Net Book Value as on 31st Ashadh 2082			258,774	1,627,869	1,549,240	786,023	926,476	1,547,314	7,918,620		14,614,317



Note : 4.12  
Goodwill and Intangible Assets

Particulars	Software			Other	Total		
	Goodwill	Purchased	Developed		As at 31st Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Cost</b>							
Balance as on 1st Shrawan 2080		1,713,320.00					1,713,320.00
Addition during the Year							
Acquisition		142,380			142,380		
Capitalization							
Disposal during the year							
Adjustment/Revaluation							
<b>Balance as on 31st Ashadh 2081</b>		<b>1,855,700</b>			<b>1,855,700</b>		
Addition during the Year							
Acquisition							
Capitalization							
Disposal during the year							
Adjustment/Revaluation							
<b>Balance as on 31st Ashadh 2082</b>		<b>1,855,700</b>			<b>1,855,700</b>		
<b>Amortization and Impairment</b>							
Balance as on 1st Shrawan 2080		1,507,790					1,507,790.03
Amortization charge for the Year		81,792			81,792		
Impairment for the year							
Disposals							
Adjustment							
<b>Balance as on 31st Ashadh 2081</b>		<b>1,589,582</b>			<b>1,589,582</b>		
Amortization charge for the Year							
Impairment for the year					83,846		
Disposals							
Adjustment							
<b>Balance as on 31st Ashadh 2082</b>		<b>1,673,428</b>			<b>1,673,428</b>		
<b>Capital Work in Progress</b>							
Net Book Value as on 31st Ashadh 2080							205,529.97
Net Book Value as on 31st Ashadh 2081						266,118	
Net Book Value as on 31st Ashadh 2082					182,272		



Support Laghubitta Bitiya Sanstha Limited  
Notes to the financial statements for the year ended 32nd Ashadh 2082

Note No. 4.13

(Figures in NPR)

Deferred Tax	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Particulars			
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers			-
Investment Properties			-
Investment Securities	120,646		120,646
Property and equipment		2,659,775	(2,659,775)
Intangible Assets	29,656		29,656
Employees' defined benefit plan	449,880		449,880
Liability for long service leave	2,535,026		2,535,026
Lease liabilities	2,649,807		2,649,807
Provisions			-
Other temporary differences			
<b>Deferred Tax on Temporary differences</b>	<b>5,785,015</b>	<b>2,659,775</b>	<b>3,125,241</b>
Deferred Tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
<b>Net Deferred tax asset/(liabilities) as on year end of 2081-82</b>			<b>3,125,241</b>
Deferred tax asset/(liabilities) as on shrawan 1, 2081			<b>2,988,041</b>
<b>Origination/(Reversal) during the year</b>			<b>137,199</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>151,440</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>14,241</b>
<b>Deferred tax expense/(income) recognised directly in equity</b>			<b>-</b>

Deferred Tax	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Particulars			
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers			-
Investment Properties			-
Investment Securities	120,646.30		120,646.30
Property and equipment		2,001,688	(2,001,688)
Intangible Assets	4,502		4,502
Employees' defined benefit plan	374,965		374,965
Liability for long service leave	2,394,988		2,394,988
Lease liabilities	2,094,628		2,094,628
Accured Income Receivable	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>4,989,729</b>	<b>2,001,688</b>	<b>2,988,041</b>
Deferred Tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
<b>Net Deferred tax asset/(liabilities) as on year end of 2080-81</b>			<b>2,988,041</b>
Deferred tax Asset/(liabilities) as on shrawan 1, 2080			<b>2,045,936</b>
<b>Origination/(Reversal) during the year</b>			<b>942,106</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>898,959</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>(43,147)</b>
<b>Deferred tax expense/(income) recognised directly in equity</b>			<b>-</b>



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note No. 4.14****Other Assets**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Assets held for sale			
Other Non-Banking Assets			
Bills Receivable			
Accounts Receivable	11,265,826	12,252,580	12,252,580
Accrued income			
Prepayments and deposits	435,176	389,121	340,210
Income tax deposit			
Deferred Employee Expenditure	42,258	42,258	48,528
Other			
Stock Stationery	783,315	511,819	490,281
Deposit	4,250	11,750	12,500
<b>Total</b>	<b>12,530,825</b>	<b>13,207,529</b>	<b>13,144,100</b>

**Note:4.15****Due to Bank and financial institution**

(Figures in NPR)

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Borrowing from BFIs	1,334,957,984	1,268,098,732	1,061,968,150
Settlement and clearing accounts			
Other			
<b>Total</b>	<b>1,334,957,984</b>	<b>1,268,098,732</b>	<b>1,061,968,150</b>

**Note:4.16****Due to Nepal Rastra Bank**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Refinance from NRB			-
Standing liquidity facility			
Lender of last resort facility from NRB			
Securities sold under repurchase agreement			
Other payable to NRB			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.17****Derivative financial instruments**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
<b>Held for trading</b>			
Interest rate swap			
Currency swap			
Forward exchange contract			
Others			
<b>Held for risk management</b>			
Interest rate swap			
Currency swap			
Forward exchange contract			
Others			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note:4.18****Deposits from Customers**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Institutions Customers:</b>			
Term deposits	-	-	-
Call Deposits	-	-	-
Other	-	-	-
<b>Sub total:</b>	-	-	-
<b>Individual Customers:</b>			
Term deposits			
Saving Deposits			
Saving From Member			
Compulsory Saving	106,928,357	86,026,687	71,795,433
Voluntary Saving	354,666,471	263,143,875	231,574,934
Other			
<b>Sub total:</b>	<b>461,594,828</b>	<b>349,170,562</b>	<b>303,370,366</b>
<b>Total</b>	<b>461,594,828</b>	<b>349,170,562</b>	<b>303,370,366</b>

**Note:4.19****Borrowing**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Domestic Borrowing:</b>			
Nepal Government			
Other licensed institution			
Other			
<b>Sub total</b>	-	-	-
<b>Foreign Borrowing:</b>			
Foreign Bank and Financial Institutions			
Multilateral Development Bank			
Other institutions			
<b>Sub total</b>	-	-	-
<b>Total</b>	-	-	-

**Note:4.20****Provisions**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Provisions for redundancy			
Provision for restructuring			
Pending legal issues and tax litigation			
Onerous contract			
Other			
<b>Total</b>	-	-	-

**Note:4.20.1****Movement in provision**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Balance at shrawan 1st</b>			
Provisions made during the year			
Provisions used during the year			
Provisions reversed during the year			
Unwind of discount			
<b>Balance at Ashadh End</b>	-	-	-



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note:4.21****Other liabilities**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Liability for employees defined benefit obligations	1,499,601	1,249,882	956,099
Liability for long-service leave	8,450,085	7,983,294	5,762,097
Short-term employee benefits			
Bills payable			
Creditors and Accruals	855,352	531,137	321,389
Interest payable on deposit			
Interest payable on borrowing	4,091,683	5,760,781	3,251,072
Liabilities on deferred grant income			
Unpaid Dividend			
Unreconciled interbranch balance			
Liabilities under finance lease			
Employee bonus payable	4,934,496	3,379,624	2,144,973
Others	<b>42,494,347</b>	<b>33,172,160</b>	<b>32,198,112</b>
<i>i) Audit Fee</i>	<i>594,009</i>	<i>334,500</i>	<i>148,009</i>
<i>iii) Tax Liabilities (TDS)</i>	<i>555,028</i>	<i>235,332</i>	<i>180,837</i>
<i>vi) Lease Liability</i>	<i>8,832,691</i>	<i>6,982,092</i>	<i>6,559,571</i>
<i>vii) Provision for Receivable</i>	<i>11,258,826</i>	<i>12,252,580</i>	<i>12,252,580</i>
<i>viii) Other Liabilities</i>	<i>17,386,441</i>	<i>13,367,656</i>	<i>13,057,115</i>
<i>viii) Service Charge Refund</i>	<i>3,867,352</i>		
<b>Total</b>	<b>62,325,564</b>	<b>52,076,879</b>	<b>44,633,742</b>

**Note:4.21.1 A****Defined benefit obligation**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Present value of funded obligations	1,499,601	1,249,882	956,099
<b>Total present value of obligations</b>	<b>1,499,601</b>	<b>1,249,882</b>	<b>956,099</b>
Fair value of plan assets			-
Present value of net obligations	1,499,601	1,249,882	956,099
<b>Recognised liability for defined benefit obligation</b>	<b>1,499,601.00</b>	<b>1,249,882.00</b>	<b>956,099.00</b>

**Note:4.21.2****Plan Assets**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Equity securities			
Government bonds			
Bank deposits			
Other			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.21.3****Movement in the present value of defined benefit obligations**

<b>Particulars</b>	<b>As at 32nd Ashadh 2082</b>	<b>As at 31st Ashadh 2081</b>	<b>As at 1st Shrawan 2080</b>
Defined benefit obligation at shrawan 1st	1,249,882	956,099	331,045
Actuarial losses	(47,469)	73,282	699,851
Benefit paid by the plan	-	-	(218,750)
Current service cost and interest	297,188	220,501	143,953
<b>Defined benefit obligation at Ashadh end</b>	<b>1,499,601</b>	<b>1,249,882</b>	<b>956,099</b>



Support Laghubitta Bitiya Sanstha Limited  
Notes to the financial statements for the year ended 32nd Ashadh 2082

## Note:4.21.4

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

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Fair value of plan assets at shrawan 1st			
Contributions paid into the plan			
Benefit paid during the year			
Actuarial (losses) gains			
Expected return on plan assets			
<b>Fair value of plan assets at Ashadh end</b>	-	-	-

## Note:4.21.5

**Amount recognised in profit or loss**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Current service cost	204,104	147,473	124,003
Interest on obligation	93,084	73,028	19,950
Expected return on plan assets			
<b>Total</b>	<b>297,188</b>	<b>220,501</b>	<b>143,953</b>

## Note:4.21.6

**Amount recognised in other comprehensive income**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Actuarial (gain)/loss	(47,469.00)	73,282.00	699,851.00
<b>Total</b>	<b>(47,469.00)</b>	<b>73,282.00</b>	<b>699,851.00</b>

## Note:4.21.7

**Actuarial assumptions**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Discount rate	9.00%	9.00%	9.00%
Expected return on plan assets			-
Future salary increase	7.00%	7.00%	7.00%
Withdrawal rate	3.00%	3.00%	3.00%
<b>Total</b>			

## Note:4.21.1 B

**Liability for long-service leave**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Present value of funded obligations	8,450,085	7,983,294	5,762,097
<b>Total present value of obligations</b>	<b>8,450,085</b>	<b>7,983,294</b>	<b>5,762,097</b>
Fair value of plan assets			
Present value of net obligations	8,450,085	7,983,294	5,762,097
<b>Recognised liability for defined benefit obligation</b>	<b>8,450,085</b>	<b>7,983,294</b>	<b>5,762,097</b>

## Note:4.21.2

**Plan Assets**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Equity securities			
Government bonds			
Bank deposits			
Other			
<b>Total</b>	-	-	-



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note:4.21.3****Movement in the present value of defined benefit obligations**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Defined benefit obligation at shrawan 1st	7,983,294	5,762,097	5,755,189
Actuarial losses/(gain)	(36,874)	1,146,201	(166,521)
Benefit paid by the plan	(2,332,824)	(2,504,449)	(1,980,153)
Current service cost and interest	2,836,489	3,579,445	2,153,582
<b>Defined benefit obligation at Ashadh end</b>	<b>8,450,085</b>	<b>7,983,294</b>	<b>5,762,097</b>

**Note:4.21.4****Movement in the fair value of plan assets**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Fair value of plan assets at shrawan 1st			
Contributions paid into the plan			
Benefit paid during the year			
Actuarial (losses) gains			
Expected return on plan assets			
<b>Fair value of plan assets at Ashadh end</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.21.5****Amount recognised in profit or loss**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Current service cost	2,222,970	3,173,556	1,724,721
Interest on obligation	613,519	405,889	428,861
Expected return on plan assets			
<b>Total</b>	<b>2,836,489</b>	<b>3,579,445</b>	<b>2,153,582</b>

**Note:4.21.6****Actuarial assumptions**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Discount rate	9.00%	9.00%	9.00%
Expected return on plan assets			
Future salary increase	7.00%	7.00%	7.00%
Withdrawal rate	3.00%	3.00%	3.00%
<b>Total</b>			

**Note:4.22****Debt securities issued**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Debt securities issued designated at fair value through profit or loss			
Debt securities issued at amortised cost			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.23****Subordinated liabilities**

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Redeemable preference shares			
Irredeemable cummulative preference shares(liabilities component)			
Other			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



Support Laghubitta Bitiya Sanstha Limited  
Notes to the financial statements for the year ended 32nd Ashadh 2082

Particulars	(Figures in NPR)	
	As at 32nd Ashadh 2082	As at 1st Shrawan 2080
Share capital		
Ordinary shares	122,443,448.99	95,238,000.00
Convertible preference share(Equity component)		
Irredeemable preference share(Equity component)		
Perpetual debt(Equity component only)		
<b>Total</b>	<b>122,443,448.99</b>	<b>95,238,000.00</b>

Particulars	As at 31st Ashadh 2081		As at 1st Shrawan 2080	
	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080	As at 1st Shrawan 2080
Authorized capital:				
15,00,000 ordinary share of Rs.100 each	150,000,000.00	150,000,000.00	150,000,000.00	150,000,000.00
Issued capital:				
12,24,434 ordinary share of Rs.100 each	122,443,448.99	107,618,940.00	95,238,000.00	95,238,000.00
Subscribed and paid of capital:				
12,24,434 ordinary share of Rs.100 each	122,443,448.99	107,618,940.00	95,238,000.00	95,238,000.00
<b>Total</b>	<b>122,443,448.99</b>	<b>107,618,940.00</b>	<b>95,238,000.00</b>	<b>95,238,000.00</b>

Particulars	As at 31st Ashadh 2082		As at 31st Ashadh 2081		As at 1st Shrawan 2080	
	Percent	Amount	Percent	Amount	Percent	Amount
<b>Ordinary share ownership</b>						
<b>Domestic ownership(promoter)</b>	100.00%	122,443,448.99	100.00%	107,618,940.00	100.00%	95,238,000.00
Nepal Government						
"A" class licensed institutions						
Other licensed institutions						
Other institutions						
Other	70.00%	85,710,414.29	70%	75,333,258.00	70%	66,666,600.00
<b>Domestic ownership(public)</b>						
Nepal Government						
"A" class licensed institution						
Other licensed institutions						
Other institutions						
Other	30.00%	36,733,034.70	30.00%	32,285,682.00	30.00%	28,571,400.00
<b>Foreign ownership Promoter</b>						
<b>Foreign ownership public</b>						
<b>Total</b>	<b>100.00%</b>	<b>122,443,448.99</b>	<b>100.00%</b>	<b>107,618,940.00</b>	<b>100.00%</b>	<b>95,238,000.00</b>



**Support Laghubitta Bitya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note:4.25**

Reserves	As at 32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Particulars</b>			
Statutory General Reserve	29,317,632	23,920,253	19,664,844
Capital reserve			
Exchange equalization reserve			
Investment adjustment reserve		734,222	521,452
Corporate social responsibility reserve	1,004,091.21		
Client protection Fund	5,619,246.09	6,103,916	6,362,479
Capital redemption reserve			
Regulatory reserve	13,608,217	12,748,250.02	9,278,885.29
Assets revaluation reserve			
Fair value reserve	(281,508.04)	(281,508)	(232,129)
Dividend equalization reserve			
Actuarial Gain	(507,964.80)	(541,193)	(489,896)
Special reserve			
Debenture redemption reserve			
Other Reserve			
Employee Training Fund	-	217,033	-
<b>Total</b>	<b>48,759,713</b>	<b>42,900,973</b>	<b>35,105,636</b>



Support Laghubitta Bitiya Sanstha Limited  
Notes to the financial statements for the year ended 32nd Ashadh 2082

Note No. 4.26

Contingent Liabilities and Commitment

(Figures in NPR)

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
Contingent Liabilities			
Undrawn and undisbursed facilities			
Capital commitment			
Lease commitment			
Litigation			
others			
<b>Total</b>	-	-	-

Note No. 4.26.1

Capital commitments

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

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Capital commitments in relation to Property and Equipment</b>			
Approved and contracted for			
Approved but not contracted for			
<b>Sub Total</b>			
<b>Capital commitments in relation to Intangible assets</b>			
Approved and contracted for			
Approved but not contracted for			
<b>Sub Total</b>	-	-	-
<b>Total</b>	-	-	-

Note No. 4.26.2

Lease Commitments

Particulars	As at	Restated*	Restated*
	32nd Ashadh 2082	As at 31st Ashadh 2081	As at 1st Shrawan 2080
<b>Operating lease commitments</b>			
Future minimum lease payment under non cancellable operating lease, where the bank is lessee			
Not later than 1 year			
Later than 1 year but not later than 5 years			
Later than 5 years			
<b>Sub Total</b>	-	-	-
<b>Finance lease commitments</b>			
Future minimum lease payment under non cancellable operating lease, where the bank is lessee			
Not later than 1 year			
Later than 1 year but not later than 5 years			
Later than 5 years			
<b>Sub Total</b>	-	-	-
<b>Grand Total</b>	-	-	-

Note No. 4.26.3

Litigation

Explanatory paragraphs are required for litigation contingent liabilities as per their own case of each institution

<b>Total</b>	-	-	-
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**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note: 4.27****Interest income***(Figures in NPR)*

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Cash and cash equivalents	357,541	1,814,758
Due from Nepal Rastra Bank		
Placement with Banks and Financial Institutions		
Loans and Advances to Financial Institutions		
Loans and advances to customers	260,613,657	246,752,534
Investment securities		
Loans and advances to staff	174,073	156,914
Other		
<b>Total interest income</b>	<b>261,145,271</b>	<b>248,724,207</b>

**Note: 4.28****Interest expense**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Due to Bank and Financial Institutions	93,524,322	136,804,321
Due to Nepal Rastra Bank		
Deposits from customers	31,183,150	24,993,880
Borrowing		
Debt securities issued		
Subordinated liabilities		
Other	-	
<b>Total interest expense</b>	<b>124,707,472</b>	<b>161,798,201</b>

**Note: 4.29****Fees and Commission Income**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Loan Administration fees		
Service fees	21,051,721	19,246,383
Commitment fees		
Card Issuance fees		
prepayment and swap fees		
Remittance fees		
Brokerage fees		
Other Fees and Commission Income	771,553.75	744,824
<b>Total Fees and Commission Income</b>	<b>21,823,275</b>	<b>19,991,207</b>

**Note: 4.30****Fees and commission expense**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Brokerage		
ATM management fees		
VISA/Master card fees		
Guarantee commission		
Brokerage		
DD/TT/Swift fees		
Remittance fees and commission		
Other Fees and Commission Expense	1,809,542	4,444,009
<b>Total Fees and Commission Expense</b>	<b>1,809,542</b>	<b>4,444,009</b>



**Support Laghubitta Bitiya Sanstha Limited**  
**Notes to the financial statements for the year ended 32nd Ashadh 2082**

**Note: 4.31****Net trading income**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Changes in fair value of trading assets		
Gain/loss on disposal of trading assets		
Interest income on trading assets		
Dividend income on trading assets		
Gain/Loss Foreign Exchange Transaction		
Other		
<b>Total Net trading income</b>	-	-

**Note: 4.32****Other operating income**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Foreign Exchange Revaluation Gain		
Gain/loss on sale of investment Securities		
Fair value gain/loss on investment property		
Dividend on equity instruments		
Gain/loss on sale of property and equipment		
Gain/loss on sale of investment property		
Operating lease income		
Gain/loss on sale of gold and silver		
Other	2,360,815	2,533,103
<b>Total other operating income</b>	<b>2,360,815</b>	<b>2,533,103</b>

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

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Impairment charge/(reversal) on loan and advances to B/FIs		
Impairment charge/(reversal) on loan and advances to customer	28,551,409	(6,253,173.87)
Impairment charge/(reversal) on financial Investment		
Impairment charge/(reversal) on placement with bank and financial institutions		
Impairment charge/(reversal) on property and equipment		
Impairment charge/(reversal) on goodwill and intangible assets		
Impairment charge/(reversal) on investment property		
Impairment charge/(reversal) on other assets	(993,754)	-
<b>Total impairment charge/(reversal) for loan and other losses</b>	<b>27,557,655</b>	<b>(6,253,174)</b>



**Support Laghubitta Bitiya Sanstha Limited**  
Notes to the financial statements for the year ended 32nd Ashadh 2082

**Note: 4.34****Personnel Expense**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Salary	25,575,556	24,243,751
Allowances	19,302,409	16,631,691
Gratuity expenses	297,188	220,501
Providend Fund/Social Security Fund	4,801,618	4,669,864
Uniform	498,000	-
Training & Development Expense	1,581,387	877,965
Leave encashment	1,081,841	2,669,139.00
Medical	178,500	157,500
Insurance		-
Employees Incentive		
Cash Settled Share Based Payment		
Pension Expense		
Finance expenses under NFRSs	-	6,270
Other Expenses Related to Staff	2,301,140	2,061,327
Leave Allowances	2,284,216	2,589,965
<b>Sub-Total</b>	<b>57,901,855</b>	<b>54,127,973</b>
Employees Bonus	4,934,496	3,379,624
<b>Total personnel expenses</b>	<b>62,836,352</b>	<b>57,507,598</b>

**Note: 4.35****Other operating expense**

<b>Particulars</b>	<b>For the year ended 32nd Ashadh 2082</b>	<b>For the year ended 31st Ashadh 2081</b>
Directors' fee	578,000	634,000
Directors' expense	490,962	340,903
Auditors' remuneration	602,000	342,900
Other audit related expense	370,163	313,560
Professional and legal expense	39,000	20,000
Office administration expense	16,424,013	11,964,885
Operating lease expense		
Operating expense of investment properties		
Corporate Social Responsibility Expense		-
Client Protection expense		
Onerous lease provision		
Other		
Finance cost on Lease Liability	1,073,006	870,477.01
Other		
<b>Total other operating expense</b>	<b>19,577,144</b>	<b>14,486,725</b>



## Support Laghubitta Bitiya Sanstha Limited

## Notes to the financial statements for the year ended 32nd Ashadh 2082

## Note No 4.35.1

Particulars	For the year ended	For the year ended
	32nd Ashadh 2082	31st Ashadh 2081
Water and electricity	605,817	409,898
Repair and maintenance	229,201	249,687
(a) Building	-	-
(b) Vehicle	73,462	57,195
(c) Computer and accessories	104,750	-
(d) Office equipment and furniture	-	39,072
(e) Other	50,989	153,420
Insurance	207,074	142,303
Postage, telex, telephone, fax	884,857	883,266
Printing and stationery	1,117,928	895,543
News paper, books and journals	-	-
Advertisement	274,127	122,311
Donation	-	-
Security expense	244,362	230,068
Deposit and loan guarantee premium	7,298,405	5,159,220
Travel allowance and expense	856,741	494,464
Entertainment	-	-
Annual/special general meeting expense	219,077	358,415
Other	<b>4,486,424</b>	<b>3,019,710</b>
Fuel Expenses	316,508	318,735
Guest Entertainment Expenses	87,803	101,723
Exam Expenses	102,600	117,700
Registration, Renewal & Membership Expenses	903,298	854,827
Group Monitoring/ Supervision Expenses	905,751	829,097
Closing Expenses	42,400	42,800
Other Committee Meeting Expenses	141,100	167,900
Software Maintenance Expenses	788,740	483,640
SIP Grant Expenses	970,475	-
Others	227,749	103,287
<b>Total</b>	<b>16,424,013</b>	<b>11,964,885</b>

## Note: 4.36

## Depreciation &amp; Amortisation

Particulars	For the year ended	For the year ended
	32nd Ashadh 2082	31st Ashadh 2081
Depreciation on Property and Equipment	5,226,582	5,262,072
Depreciation on investment property	-	-
Amortisation of intangible assets	83,846	81,792
<b>Total depreciation and amortisation</b>	<b>5,310,428</b>	<b>5,343,864</b>

## Note: 4.37

## Non operating income

Particulars	For the year ended	For the year ended
	32nd Ashadh 2082	31st Ashadh 2081
Recovery of loan written off	-	-
other income	970,475	-
<b>Total non operating income</b>	<b>970,475</b>	<b>-</b>



**Support Laghubitta Bitiya Sanstha Limited**  
**Notes to the financial statements for the year ended 32nd Ashadh 2082**

**Note: 4.38****Non Operating Expense**

Particulars	For the year ended 32nd Ashadh 2082	For the year ended 31st Ashadh 2081
Loan Written Off		
Redundancy provision		
Expenses of restructuring		
Other expense		
<i>Assets Written Off</i>	90,774.27	82,966.09
<b>Total non operating Expenses</b>	<b>90,774.27</b>	<b>82,966.09</b>

**Note: 4.39****Income tax expense**

Particulars	For the year ended 32nd Ashadh 2082	For the year ended 31st Ashadh 2081
<b>Current tax expense</b>	<b>17,575,012.60</b>	<b>9,888,984.81</b>
Current year	17,575,013	9,874,633
Adjustment for prior years		14,352
<b>Deferred tax expense</b>	<b>151,440</b>	<b>898,959</b>
Origination and reversal of temporary differences	151,440	898,959
Changes in tax rate		
Recognition of previously unrecognised tax losses		
<b>Total income tax expense</b>	<b>17,726,453</b>	<b>10,787,943</b>

**4.39.1****Reconciliation of tax expense and accounting profit**

Particulars	For the year ended 32nd Ashadh 2082	For the year ended 31st Ashadh 2081
Profit before tax	44,410,468	33,838,328
Tax amount at tax rate of 30%	13,323,140	10,151,499
Add: Tax effect of expenses that are not deductible for tax purpose	6,550,460	749,410
Less: Tax effect on exempt income		
Add/less: Tax effect on other items	(2,519,471)	(1,078,485)
<b>Total income tax expense</b>	<b>17,575,013</b>	<b>9,874,633</b>
<b>Effective tax rate</b>	<b>39.57%</b>	<b>29.18%</b>

**Explanatory Notes:**

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

**5. Disclosures & 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.

***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 that the Microfinance may be unable 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.

Factors of Liquidity Risk includes Deterioration in quality of credit portfolio Concentrations in either assets or liabilities, Rapid asset growth funded by highly volatile large deposits, A large size of off-balance sheet exposure.

The Microfinance has applied following mitigates for the management of Liquidity Risk:

- Appropriate composition of assets and liabilities
- Diversified and stable sources of funds
- Access to inter-bank market
- Contingency funding plan for crisis situations
- Regular stress testing
- Cushion of liquid assets held
- Consistent analysis using liquidity ratios
- Review of Deposit Mix Concentration.

Such mitigates are monitored by BOD, Finance and Credit Department, Internal Audit Department.

### **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 analysing 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

A credit risk is the risk of default on a debt that may arise from a borrower failing to make required payments. In the first resort, the risk is that of the lender and includes lost principal and interest, disruption to cash flows, and increased collection costs. Factors for the credit risk include Counterparty Risk, Concentration Risk and Securitization Risk.

The Microfinance has applied following mitigates for management of Credit Risk factors:

- Independent and ongoing credit quality review
- Limiting credit exposures
- Problem credit management system
- Diversification of risk asset portfolio among several sectors and sub sectors of the economy over a large number of customers
- Deposit of borrower in bank, cash margin and additional collateral at individual level
- Proper valuation, storage, maintenance and insurance of collaterals.

Such mitigates are monitored by Board of Directors, Risk Management Committee which is Board Level Committee, Credit Risk Management Department, NRB Inspection team and Internal Audit Department of the Microfinance.

### 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 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 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 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 defence model defines the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defence 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 defence 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 of financial assets and liabilities risk management includes effective portfolio management by finance department which is monitored by BOD, and other high-level officials Capital Management



The capital management approach of the Microfinance is driven by its desire to maintain a strong capital base to support the development of its business and to meet the regulatory capital requirements at all times.

As Capital is the centrepiece of the Microfinance's performance matrix, a sound capital management forms the very core of the overall performance landscape to ensure that the Microfinance delivers on its objective of maximizing the shareholder's value. The senior management of the Microfinance is engaged and responsible for prudent capital management at all times. In compliance with the regulatory requirement of increasing the capital base as prescribed by the Central Bank, the Microfinance is comfortable in meeting the minimum capital requirements and is strongly positioned to meet the performance benchmarks.

## 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.

### **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 analysed by Risk Management Committee and Board.

### **Capital Structure and Capital Adequacy**

Tier 1 Capital and a breakdown of its components is as follows:

**A. Core Capital****Rs. In '000**

S.N.	Description	Period	
		Current	Previous
1	Paid up Capital (ordinary shares)	122,443.45	107,618.94
2	Proposed bonus share	-	-
3	Share premium	-	-
4	Irredeemable preferential share	-	-
5	General Reserve Fund	29,317.63	23,920.25
6	Accumulated profit/(loss)	28,771.96	24,321.83
7	Profit & loss a/c as per balance-sheet	-	-
8	Capital Redemption Reserve Fund	-	-
9	Capital Adjustment Fund	-	-
10	Calls in advance	-	-
11	Other Free Reserves	-	-
12	ECL Transitional Adjustment as per 15.1 of ECL guidance 2024	-	-
<b>Deductions:</b>			
a	Goodwill	-	-
b	Deferred tax assets	-	-
b	Investment on shares and securities in excess of limits	-	-
c	Investment to the company having financial interests	-	-
d	Fictitious Asset	-	-
e	Investment on land and building for self-use not complying the Directives of NRB	-	-
f	Investment on land development and housing construction in excess of limits	-	-
g	Underwriting share not sold within the stipulated time	-	-
h	Credit and other facilities banned by the prevailing laws	-	-
<b>Total Core Capital</b>		<b>180,533.04</b>	<b>155,861.02</b>

**Tier 2 Capital and a breakdown of its components is as follows:**

**B. Supplementary Capital****(Rs. In '000)**



S.N.	Description	Period	
		Current	Previous
1	Provisions of loan loss made for pass loan	4,773.36	5,784.95
2	Additional loan loss provision	700.34	700.34
3	Hybrid capital instruments		
4	Unsecured Subordinated Term Debt		
5	Exchange Equalization Fund		
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)		
7	Investment adjustment Fund		
Total Supplementary Capital		5,473.71	6,485.29

<b>C.</b>	<b>Total Capital Fund (A+B)</b>	<b>186,006.75</b>	<b>162,346.31</b>
<b>D.</b>	<b>Minimum capital Fund to be maintained based on Risk Weighted Assets:</b>		
1	Minimum Capital Fund Required (8.0 % of RWA)	163,357.00	142,081.01
2	Minimum Core Capital Required (4.0 % of RWA)	81,678.50	71,040.51
3	Capital Fund maintained (in %)	9.11%	9.14%
4	Core Capital maintained (in %)	8.84%	8.78%

### Statement of Risk Weighted Assets (RWA)

#### A. On Balance Sheet Items

S.N.	Description	Weight (%)	Current Period		Previous Period	
			Amount	RWA	Amount	RWA
1	Cash Balance	0	1,933.05	-	13,303.07	-
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	108,881.30	21,776.26	130,188.24	26,037.65



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	597.85	597.85	597.85	597.85
18	Other investments	100		-		-
19	Loans & advances, bills purchase/discount	100	1,947,958.65	1,947,958.65	1,683,603.12	1,683,603.12
20	Fixed assets	100	14,796.59	14,796.59	12,686.81	12,686.81
21	Net interest receivables (Total IR - 8 - Interest suspense)	100		-		-
22	Net Non-Banking Asset	100		-		-
23	Other assets (Except advance tax payment)	100	15,656.07	15,656.07	16,195.57	16,195.57
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-
<b>Total On-Balance-Sheet Items</b>			<b>2,089,823.51</b>	<b>2,000,785.42</b>	<b>1,856,574.65</b>	<b>1,739,120.99</b>

### B. Off Balance Sheet Items

S.N.	Description	Weight (%)	Current Period		Previous Period	
			Amount	RWA	Amount	RWA
1	Bills collection	0		0.00		0.00
2	Forward foreign exchange contract	10		0.00		0.00
3	L/C with maturity less than six months (Outstanding value)	20		0.00		0.00
4	Guarantee against International rated bank's counter guarantee	20		0.00		0.00
5	L/C with maturity more than six months (Outstanding value)	50		0.00		0.00



6	Bid bond, performance bond and underwriting	50		0.00		0.00
7	Loan sale with repurchase agreement	50		0.00		0.00
8	Advance payment guarantee	100		0.00		0.00
9	Financial and other guarantee	100		0.00		0.00
10	Irrevocable loan commitment	100		0.00		0.00
11	Possible liabilities for income tax	100		0.00		0.00
12	All types of possible liabilities including acceptance	100		0.00		0.00
13	Rediscounted bills	100		0.00		0.00
14	Unpaid portion of partly paid share investment	100		0.00		0.00
15	Unpaid guarantee claims	200		0.00		0.00
16	Amount to be maintained for operational risk (2% of Total Assets)	100	41,177.07	41,177.07	36,891.69	36,891.69
<b>Total Off-Balance-sheet Items</b>			<b>41,177.07</b>	<b>41,177.07</b>	<b>36,891.69</b>	<b>36,891.69</b>
<b>Total Risk Weighted Assets (A) + (B)</b>			<b>2,131,000.58</b>	<b>2,041,962.49</b>	<b>1,893,466.34</b>	<b>1,776,012.68</b>

### 5.3 Classification of financial assets and financial liabilities

Financial assets and financial liabilities are measured on an ongoing basis either at fair value or at amortized cost. The summary of significant accounting policies describes how different classes of financial assets and financial liabilities are measured, and how income and expenses, including fair value gains and losses, are recognized the following tables provide a reconciliation of the carrying amounts of financial assets and financial liabilities presented in the consolidated statement of financial position and as per their classification in accordance with NFRS 9.

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Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets:				
Cash and cash equivalents		110,814,355		110,814,355
Statutory Balance Due from Nepal Rastra Bank		-		-
Loans and advances to B/FIs				-
Loans and advances to customers		1,907,417,090		1,907,417,090
Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total



Investment securities		-		
Investment securities (Equity)			597,846	597,846
Other Financial assets				-
Total financial Assets	-	2,018,231,445	-	2,018,829,290
<b>Financial Liabilities:</b>				
Due to Bank and Financial Institutions		1,334,957,984		1,334,957,984
Due to Nepal Rastra Bank				-
Deposits from customers		461,594,828		461,594,828
Other Financial Liabilities		-		-
Debt securities issued				-
Total financial Liabilities	-	1,796,552,812	-	1,796,552,812

**2081 Ashadh 31**

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
<b>Financial Assets:</b>				
Cash and cash equivalents		143,491,304		143,491,304
Due from Nepal Rastra Bank		-		-
Loans and advances to B/FIs				-
Loans and advances to customers		1,671,612,960		1,671,612,960
Investment securities		-		-
Investment securities (Equity)			597,846	597,846
Other Financial assets		-		-
Total financial Assets	-	1,815,104,264	-	1,815,702,110
<b>Financial Liabilities:</b>				
Due to Bank and Financial Institutions		1,268,098,732		1,268,098,732
Due to Nepal Rastra Bank				-
Deposits from customers		349,170,562		349,170,562
Other Financial Liabilities		13,274,010		13,274,010
Debt securities issued				-
Total financial Liabilities	-	1,630,543,304	-	1,630,543,304

**5.4 Operating Segment Information****5.4.1 General Information**



The Microfinance's operation is managed centrally through Head Office and monitoring office. All strategic, financial and operational policies and operations are controlled and directed from the head office and monitoring office. The microfinance operates in 28 branches though has a single jurisdiction.

The Microfinance has identified following segments as reportable:

- Banking Segment involves functions like collecting deposits and lending activities among other similar activities.
- Treasury Segment involves short term and long-term investment activities like investing in T-Bills, Bonds, Shares of companies etc.

There is no inter-unit cost transfer mechanism within the microfinance.

#### 5.4.2 Information about profit or loss, assets and liabilities are presented below:

Measurement of operating segment profit or loss, assets and liabilities

- Basis of accounting for any transactions between reportable segments.
- Nature of any differences between the measurements of the reportable segments' profits or losses and the entity's profit or loss before income tax.
- Nature of any differences between the measurements of the reportable segments' assets and the entity's asset.
- Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any, and
- Nature and effect of any asymmetrical allocations to reportable segments.

Particulars	Banking	Treasury	Remittance	All Other Segments
a. Revenues from external customers	282,968,545			3,331,290
b. Intersegment revenues				
c. Net Revenue	282,968,545			3,331,290
d. Interest revenue	261,145,271			
e. Interest Expense	124,707,472			
f. Net interest revenue (b)	136,437,799			
g. Depreciation and amortization*				
h. Segment Profit / (Loss)	136,437,799			
i. Other Material non cash item				
k. Impairment of assets				
l. Segment Assets**	2,018,231,445			597,845.66
m. Segment Liabilities**	1,796,552,812			

- \* Depreciation and amortization cannot be allocated to reportable segment from internal data record keeping system.



\*\* The presented assets and liabilities exclude assets such as PPE, Intangibles, Advances and payables that are not allocable to particular segment.

#### 5.4.3 Reconciliation of reportable segment revenue, profit or loss, assets and liabilities:

##### a) Revenue

Total revenue of reportable segments	282,968,545
Other revenue	3,331,290
Elimination of intersegment revenue	-
Entity's revenues	286,299,835

##### b) Profit or Loss

<b>Total profit or loss for reportable segments</b>	<b>136,437,799</b>
Other profit or loss	
Elimination of intersegment profits	
Unallocated amounts:	(92,027,331)
<b>Profit before income tax</b>	<b>44,410,468</b>

##### c) Assets

<b>Total assets for reportable segments</b>	<b>2,018,231,445</b>
Other assets	
Unallocated amounts	40,622,052
<b>Entity's assets</b>	<b>2,058,853,496</b>

##### d) Liabilities

<b>Total liabilities for reportable segments</b>	<b>1,796,552,812</b>
Other liabilities	
Unallocated liabilities	62,325,564
<b>Entity's liabilities</b>	<b>1,858,878,376</b>

#### 5.4.4 Information about product and services

Revenue from each type of product and services described in point 1 (b) above.

<b>a) Banking</b>	<b>282,968,545</b>
b) Treasury	-
<b>c) All Other Segments</b>	<b>3,331,290</b>

#### 5.4.5 Information about geographical areas

<b>Domestic</b>	<b>Revenue Amount</b>
Province 1	286,299,835.14
Foreign	-
<b>Total</b>	<b>286,299,835.14</b>

#### 5.4.6 Information about major customer:

None of the customers individually or as a group contributes to 10% or more of the



Microfinance's revenue.

### 5.5 *Share options and share based payment*

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

### 5.6 *Contingent Liabilities and Commitments*

Contingent Liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefits is not probable or cannot be reliably measured. The Group applies NAS 37 - "Provisions, Contingent Liabilities and Contingent Assets" in accounting of contingent liabilities and commitments.

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

### 5.7 *Related Party Disclosures*

In the ordinary course of its business operation the Bank has conducted commercial transactions with parties who are defined as related parties in NAS 24 - 'Related Party Disclosures'. All those transactions were conducted on an arm's length basis. In considering each possible related party relationship, attention is directed to the substance of the relationship and not merely the legal form.

The related parties of the Microfinance which meets the definition of related parties as defined in "NAS 24 Related Parties Disclosure" are as follows:

S.N.	Name of Key Management Personnel	Post
1.	Mahesh Kumar Pokharel	BOD Chairman
2.	Sumit Adhikari	Director
3.	Hom Shankar Dahal	Director
4.	Tara Devi Bhattarai	Director
5.	Divya Prasad Koirala	Director
6.	Govind Lal Karna	Director
7.	Mahesh Kumar Chaudhari	Chief Executive Officer
8.	Bishnu Kant Chaudhary	Deputy Chief Executive Officer / Company Secretary

#### i. *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 another higher-level employee of the Microfinance. 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 Key Management Personnel	Post
1.	Mahesh Kumar Pokharel	BOD Chairman
2.	Sumit Adhikari	Director
3.	Hom Shankar Dahal	Director
4.	Tara Devi Bhattarai	Director
5.	Divya Prasad Koirala	Director
6.	Govind Lal Karna	Director
7.	Mahesh Kumar Chaudhari	Chief Executive Officer
8.	Bishnu Kant Chaudhary	Deputy Chief Executive Officer / Company Secretary
9.	Dilli Ram Pokharel	Senior Office – Department Head
10.	Sanjay Kumar Chaudhary	Senior Office – Department Head
11.	Rajendra Pahadi	Officer - Department Head

**ii. 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 employee loans, termination benefits are also provided to KMP.

The details relating to compensation paid to key management personnel (directors only) were as follows:

Particulars	Amount
Meeting Fees	578,000.00
Other Expenses	490,962.00
Total	1,068,962.00

The details relating to compensation paid to Chief Executive Officer as per contract are as follows:

Particulars	Amount
Annual Salary	15,00,000.0.
Dearness Allowances	1,56,000.00
Communication Expenses	24,000.00
Dashain Expenses	1,25,000.00
Social Security Fund Contribution	3,00,000.00

In addition to this, as per the provision made on contract and Employee Service Regulation, Bonus, Leave Encashment, Meeting Allowances for being present in the committee meetings, and four-wheeler facility etc. is provided to the Chief



Executive Officer.

### 5.8 Merger and acquisition

No any merger and acquisition have taken in the years presented.

### 5.9 Additional Disclosure of Non-consolidated entities

Since, the Microfinance company does not have any subsidiaries, there are no such non-consolidated entities.

### 5.10 Events after reporting date.

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

### 5.11 Disclosure effect of transition from previous GAAP to NFRSs

#### 5.11.1 Reconciliation of Equity

Particulars	Explanatory note	Date of Transition	End of last period presented under previous GAAP
Equity as per GAAP		137,570,361.12	157,595,834.42
Adjustments for NFRSs			
Impairment on loan and advances			
Fair value and employees benefit accounting of staff loan			
Measurement of investment securities at fair value	1	(331,612.27)	(402,154.34)
Remeasurement of property and equipment	2	771,484.49	559,395.24
Recognition of investment property			
Amortization of debt securities issued			
Deferred tax	3	(1,216,449.05)	(1,023,753.26)
Defined benefit obligation of employees	4	2,047,835.70	2,052,949.70
Goodwill/Bargain purchase gain		-	-
Interest Income	5	10,825,975.31	14,746,180.42
Other		-	-
Liability for long-service leave	6	1,275,230.00	1,153,568.00
Right of Use of Assets	7	(377,377.05)	(620,517.04)
Proposed Dividend	8	651,628.42	780,237.32
Total Adjustments to Equity		13,646,715.55	17,245,906.04
Equity as per NFRSs		151,217,077.67	174,841,740.44

#### Explanatory Notes Relating to 5.11.1:

#### 1. Measurement of investment securities at fair value

Changes due to remeasurement of investment Securities have resulted in differences



in temporary differences measures as per GAAP and those measured as per NFRS.

**2. *Property, plant and equipment and intangible assets.***

Upon transition to NFRS, remeasurement of PPE and intangible assets as per SLM method by useful life determined by management.

**3. *Deferred Tax***

Deferred tax is revised due to adjustments made in NFRS financials and deferred tax income/expenses is revised. Deferred tax on Fair Value of Investment, PPE & Intangible Assets Remeasurement, Lease liability and Actuarial Gain/(loss) on remeasurement of DBO is adjusted through equity.

**4. *Defined benefit obligation of employees***

The amount adjusted above is for loss/(gain) on remeasurement of Defined benefit Obligation (Gratuity) as per actuarial valuation which has been adjusted through OCI to equity.

**5. *Interest Income***

The accrued interest receivable on end of reporting period except for non-performing loan has been booked on accrual basis in the retained earnings through the interest income.

**6. *Liability for long service leave***

The amount adjusted above is for remeasurement of long service leave as per actuarial valuation.

**7. *Right of Use of Assets***

The amount adjusted above is for measurement of lease amount as per NFRS 16 with operating Lease payment as per GAAP earlier.

**8. *Proposed Dividend***

Under GAAP, cash dividend related to withholding taxes on bonus shares proposed by the board of directors had been recognized as liabilities. Since proposed dividends do not meet the criteria for recognition as liabilities; these have been derecognized with corresponding effect to equity.

**5.11.2 Reconciliation of Profit or Loss**

Particulars	Explanatory note	End of last period presented under
Previous GAAP		



Adjustments for NFRSs:		
Interest income	1	3,920,205.11
Impairment of loans and advances		
Employees benefit amortization under staff loan		
Defined benefit obligation of employee	2	78,396.00
Operating lease expense		
Amortization expense of debt securities		
Other operating income		
Interest expense		
Depreciation and Amortization	3	(334,291.73)
Other		
Write off	4	122,202.48
Leave Expenses	5	(121,662.00)
Deferred Tax	6	149,548.57
Lease Difference	7	(243,139.99)
Total Adjustments to Profit or Loss		3,571,258.44
Profit or loss under NFRSs		24,848,302.20
Other comprehensive income	8	(100,676.85)
Total comprehensive income under NFRSs		24,747,625.35

### Explanatory Notes Relating to 5.11.2

#### **1. Interest Income**

The accrued interest receivable on end of reporting period except for non-performing loan has been booked on



accrual basis in the retained earnings through the interest income.

**2. *Defined benefit obligation of employees***

The amount adjusted above is remeasurement of Defined benefit Obligation (Gratuity) as per actuarial valuation.

**3. *Depreciation & Amortisation***

The amount adjusted above is for due to remeasurement of PPE & intangible assets.

**4. *Assets Write off***

The amount adjusted above is for due to remeasurement of PPE.

**5. *Leave Provision***

The amount adjusted above is remeasurement of Leave provision as per actuarial valuation.

**6. *Deferred tax***

Deferred tax is revised due to adjustments made in NFRS financials and deferred tax income/expenses is revised. Deferred tax on Fair Value of Investment, PPE and Intangible assets temporary difference and Actuarial Gain/(Loss) on remeasurement of DBO is adjusted through equity.

**7. *Lease difference***

The amount adjusted above is for measurement of lease amount as per NFRS 16 with operating Lease payment as per GAAP earlier.

**8. *Changes in Fair value of investment***

Changes due to remeasurement of investment securities have resulted in differences in temporary differences measures as per GAAP and those measured as per NFRS.



ASSETS										
Cash and cash equivalents		73,601,835.43	-	73,601,835.43	143,491,303.97	-	-	-	143,491,303.97	-
Statutory Balance and Due from Nepal Rastra Bank		-	-	-	-	-	-	-	-	-
Placement with Bank and Financial Institutions		-	-	-	-	-	-	-	-	-
Derivative Financial Instruments		-	-	-	-	-	-	-	-	-
Other Trading Assets		-	-	-	-	-	-	-	-	-
Loans and advances to MFIs and Cooperatives		-	-	-	-	-	-	-	-	-
Loans and advances to customers	1	1,443,419,714.59	11,965,611.82	1,455,385,326.41	1,655,840,539.80	15,772,420.40	-	15,772,420.40	1,671,612,960.20	-
Investment securities	2	1,000,000.00	(331,612.27)	668,387.73	1,000,000.00	(402,154.34)	-	(402,154.34)	597,845.66	-
Current tax assets	3	-	2,634,814.04	2,634,814.04	-	-	-	-	-	-
Investment property		-	-	-	-	-	-	-	-	-
Property and Equipment	4	6,755,257.89	6,748,148.44	13,503,406.33	5,765,841.32	6,654,851.60	266,118.41	6,654,851.60	12,420,692.92	-
Goodwill and Intangible assets	5	-	205,529.97	205,529.97	-	-	-	-	266,118.41	-
Deferred Tax Assets	6	2,975,554.89	(929,619.35)	2,045,935.54	3,724,964.97	(736,923.56)	-	(736,923.56)	2,988,041.41	-
Other assets	7	16,918,550.51	(3,774,450.54)	13,144,099.97	14,233,768.76	(1,026,239.97)	-	(1,026,239.97)	13,207,528.79	-
Total Assets		1,544,670,913.31	16,518,422.10	1,561,189,335.42	1,824,056,418.82	20,528,072.53	-	20,528,072.53	1,844,584,491.35	-
LIABILITIES										
Due to Bank and Financial Institutions		1,061,968,150.02	-	1,061,968,150.02	1,268,098,732.18	-	-	1,268,098,732.18	-	-
Due to Nepal Rastra Bank		-	-	-	-	-	-	-	-	-
Derivative Financial Instrument		-	-	-	-	-	-	-	-	-
Deposits from customers		303,370,366.49	-	303,370,366.49	349,170,562.04	-	-	349,170,562.04	-	-
Borrowings		-	-	-	-	-	-	-	-	-
Current Tax Liabilities		-	-	-	396,578.11	(0.00)	-	396,578.11	-	-
Provisions		-	-	-	-	-	-	-	-	-
Deferred Tax Liabilities		-	-	-	-	-	-	-	-	-
Other liabilities	8	41,762,035.68	2,871,706.55	44,633,742.23	48,794,712.08	3,282,166.49	-	3,282,166.49	52,076,878.57	-
Debt securities issued		-	-	-	-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-	-	-	-
Total Liabilities		1,407,100,552.19	2,871,706.55	1,409,972,258.74	1,666,460,584.41	3,282,166.49	-	3,282,166.49	1,669,742,750.90	-
Equity		-	-	-	-	-	-	-	-	-
Share Capital	9	107,618,940.00	(12,380,940.00)	95,238,000.00	122,443,448.99	(14,824,508.99)	-	(14,824,508.99)	107,618,940.00	-
Share Premium		-	-	-	-	-	-	-	-	-
Retained Earnings	10	427,091.57	20,446,349.43	20,873,441.00	451,996.33	23,869,831.11	-	23,869,831.11	24,321,827.43	-
Reserves	11	29,524,329.55	5,581,306.11	35,105,635.66	34,700,389.11	8,200,583.90	-	8,200,583.90	42,900,973.01	-
Total Equity		137,570,361.12	13,646,715.55	151,217,076.67	157,595,834.42	17,245,906.03	-	17,245,906.03	174,841,740.44	-
Total Liabilities and Equity		1,544,670,913.31	16,518,422.10	1,561,189,335.41	1,824,056,418.82	20,528,072.52	-	20,528,072.52	1,844,584,491.34	-

**Explanatory Notes Relating to 5.11.3**

- Adjustments made to loans and advances to customers are for interest income recognised in accrual basis and amortisation of staff loan and also due to reclassification of staff loan.
- An adjustment made to investment securities is for market value adjustment and reversal of previously recognised provision for investment.
- Current tax is recognized net of current tax liabilities as per NFRS. Therefore, the difference can be observed in above statement.



4. Remeasurement and adjustments made to Property and Equipment is for segregation of intangible assets which was previously included in property and equipment.
5. Intangible assets were presented under the heading of Property Plant and Equipment and now have been reclassified to Intangible Assets as per NFRS.
6. Deferred tax asset is revised as per NFRS and adjusted as per NFRS calculation.
7. Adjustment in other assets is for deferred employee expenditure as per staff loan amortisation and reclassification adjustment.
8. Adjustments made to other liability includes actuarial liability adjustments as per actuarial valuation of defined benefit obligation.
9. Adjustment made for Equity Share Capital is for proposed Bonus Shares
10. Retained earnings adjustments can be verified through note 5.11.1.
11. Adjustments for reserve can be verified through note no. 5.11.2.

#### 5.11.4 Effect of NFRSs adoption for the statement of profit or loss and other comprehensive income

Particulars	Explanatory Notes	As per GAAP As at 31st Ashadh 2081	Adjustments for NFRS	Restated* As at 31st Ashadh 2081
Interest income	1	244,797,731.15	3,926,475.58	248,724,206.73
Interest expense		(161,798,201.08)	-	(161,798,201.08)
Net interest income		82,999,530.07	3,926,475.58	86,926,005.65
Fees and commission income		19,991,206.94	-	19,991,206.94
Fees and commission expense		(4,444,008.56)	-	(4,444,008.56)
Net fee and commission income		15,547,198.38	-	15,547,198.38
Net interest and commission income		98,546,728.45	3,926,475.58	102,473,204.03
Net trading income		-	-	-
Other operating income		2,533,103.04	-	2,533,103.04
Total operating income		101,079,831.49	3,926,475.58	105,006,307.07
Impairment charge/(reversal) for loans and other losses		(6,253,173.87)	-	(6,253,173.87)
Net operating income		107,333,005.36	3,926,475.58	111,259,480.94
Operating expense				
Particulars	Explanatory Notes	As per GAAP As at 31st Ashadh 2081	Adjustments for NFRS	Restated* As at 31st Ashadh 2081
Personnel expenses	2,3	(57,458,061.28)	(49,536.47)	(57,507,597.75)
Other Operating expenses	5	(17,861,128.02)	3,374,402.99	(14,486,725.03)
Depreciation and Amortization	4	(1,392,011.00)	(3,951,852.71)	(5,343,863.71)
Operating Profit		30,621,805.06	3,299,489.38	33,921,294.45
Non-operating Income		-	-	-



Non-operating expense		(205,186.57)	122,220.48	(82,966.09)
Profit before income tax		30,416,618.49	3,421,709.87	33,838,328.36
Income tax expense			-	-
Current Year Income Tax		(9,888,984.81)	-	(9,888,984.81)
Deferred Tax	6	749,410.08	149,548.57	898,958.65
Profit for the period		21,277,043.76	3,571,258.44	24,848,302.20
Other comprehensive Income	7	-	(100,676.85)	(100,676.85)
<b>Total Comprehensive</b>		<b>21,277,043.76</b>	<b>3,470,581.59</b>	<b>24,747,625.35</b>

#### **Explanatory Notes Relating to 5.11.4**

1. Interest income has been booked on accrual basis except on non-performing loan and staff loan amortisation income.
2. Personal expenses have been due staff loan amortisation expenses.
3. Remeasurement of gratuity and leave expenses has been made by actuarial valuation.
4. The amount adjusted above is for due to remeasurement of PPE & intangible assets depreciation and amortisation.
5. Non-operating expenses have been reclassified to other operating expenses.
6. Deferred tax calculation has been made as per NFRS.
7. Adjustment for investment remeasurement and Actuarial valuation has been made through OCI.

#### **5.11.5 Effect of NFRSs adoption for the statement of cash flows**

Particulars	For the Year ended 31.03.2081			
	Explanatory Notes	Previous GAAP	Effect of transition to NFRS	Amount as per NFRS
Net cash flows from operating activities	1	(191,750,731.09)	263,373,942.20	71,623,211.11
Net cash flows from investing activities	2	(610,781.00)	-	(610,781.00)
Net cash flows from financing activities	3	205,007,620.59	(206,130,582.16)	(1,122,961.57)
Net increase/(decrease) in cash and cash equivalent		12,646,108.50	57,243,360.04	69,889,468.54
Cash and cash equivalent at the beginning of the period	4	29,228,278.55	44,373,556.88	73,601,835.43
Cash and cash equivalent at the end of the period		41,874,387.05	101,616,916.92	143,491,303.97

#### **Explanatory Notes Relating to 5.11.5**

1. Under NFRS, the net cash flows from operating activities includes the movement of Dues to/from Nepal Rastra Bank, placements with BFI's and money at call and short notice. Dues from Nepal Rastra Bank were previously included in cash and cash equivalentents whereas money at call and short notice is included in cash and cash equivalent as of now. The movement of short-term investment shown under previous GAAP includes that of T-Bills and Bonds. Now the same has been included



in investment activities except that having maturity period 3 months or less which is included in cash and cash equivalent.

2. Under NFRS, the investing activities also include the movement of capital WIP previously included in (Increase)/ Decrease in other assets in net cash flows from operating activities.
3. Under NFRS, the financing activities include expenses incurred for Client Protection fund and CSR expenses too.
4. NAS 7 defines cash equivalents as 'short-term' highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value'. Under NFRS Inter-bank lending, Treasury bills and short-term government bonds with a maturity date of three months or less is shown as cash and cash equivalents. Under previous GAAP, the cash and cash equivalent included Balance at Nepal Rastra Bank however the same has been shown under dues from Nepal Rastra Bank under NFRS.

#### 5.12 Disclosure of shareholders holding more than 0.5% of total shareholding

Name of Shareholder	Number of Share	Holding %	Amount
PUNIT KUMAR SARDA	104,329.71	8.52%	10,432,970.78
SHYAM SUNDER SARDA	56,887.50	4.65%	5,688,750.00
PRADIP ADHIKARI	40,814.48	3.33%	4,081,448.30
YADAV CHANDRA DULAL	36,733.03	3.00%	3,673,303.47
SUNIL AGRAWAL	34,692.31	2.83%	3,469,231.05
MAHESH KUMAR POKHAREL	33,671.95	2.75%	3,367,194.85
SHAROJ DAHAL	30,610.86	2.50%	3,061,086.22
BIJAYA POUDEL	24,488.69	2.00%	2,448,868.98
TIKA PRASAD DAHAL	21,427.60	1.75%	2,142,760.36
TARA BAHADUR KATWAL	18,121.90	1.48%	1,812,190.11
ASHOK KUMAR PRADHAN	17,859.90	1.46%	1,785,990.40
JANUKA POKHAREL	14,285.07	1.17%	1,428,506.90
ARJUN BHATTARAI	14,285.07	1.17%	1,428,506.90
RISHI KESH KHANAL	14,285.07	1.17%	1,428,506.90
RAJU RAM THAPA	14,285.07	1.17%	1,428,506.90
LILAMANI SUBEDI	14,285.07	1.17%	1,428,506.90
RADHA KRISHNA NEPAL	14,285.07	1.17%	1,428,506.90
HOM SHANKAR DAHAL	14,285.07	1.17%	1,428,506.90
YASHODA GHIMIRE (POKHAREL)	14,285.07	1.17%	1,428,506.90
HARI PRASAD TIMALSENA	12,244.34	1.00%	1,224,434.49
GANESH BAHADUR BARAL	12,244.34	1.00%	1,224,434.49
MADHAV PRASAD KOIRALA	12,244.34	1.00%	1,224,434.49
DINESH NEUPANE	12,244.34	1.00%	1,224,434.49



Name of Shareholder	Number of Share	Holding %	Amount
HEMANANDA DAHAL	12,244.34	1.00%	1,224,434.49
KAMAL PRASAD TIMSINA	12,244.34	1.00%	1,224,434.49
PADAM PRASAD ACHARYA	12,244.34	1.00%	1,224,434.49
SUMIT ADHIKARI	10,203.62	0.83%	1,020,362.07
GAURI SHRESTHA	10,203.62	0.83%	1,020,362.07
KHEM PRASAD DANGAL	8,285.07	0.68%	828,506.90
CHANDI GAUTAM	8,255.66	0.67%	825,565.68
ANITA KUMARI BANSAL	8,162.90	0.67%	816,289.66
BIVA POKHAREL SHARMA	7,142.53	0.58%	714,253.45
RAJENDRA PRASAD BHATTARAI	7,142.53	0.58%	714,253.45
BALRAM CHAUDHARY	7,142.53	0.58%	714,253.45
KUMUD CHANDRA UPADHYAY	7,142.53	0.58%	714,253.45
RAJENDRA PRASAD SUBEDI	7,142.53	0.58%	714,253.45
BAL KUMAR POKHAREL	7,142.53	0.58%	714,253.45
GOPAL PRASAD ACHARYA	7,142.53	0.58%	714,253.45
BIKASH BAJGAIN	7,142.53	0.58%	714,253.45
KAUSHAL KUMAR POKHAREL	6,122.17	0.50%	612,217.24
RAMESH ADHIKARI	6,122.17	0.50%	612,217.24
NARENDRA KUMAR JOSHI	6,122.17	0.50%	612,217.24
PARBATA KUMARI GAUTAM	6,122.17	0.50%	612,217.24
INDIRA KHANAL THAPALIYA	6,122.17	0.50%	612,217.24
KUSH HARI DAHAL	6,122.17	0.50%	612,217.24
NABARAJ NEPAL	6,122.17	0.50%	612,217.24
RANJEETA DAHAL	6,122.17	0.50%	612,217.24
KHEM RAJ BAJGAI	6,122.17	0.50%	612,217.24
SANTIRAM DAHAL	6,122.17	0.50%	612,217.24
CHANDRALAL DHAKAL	6,122.17	0.50%	612,217.24
INDRA KUMAR SUBBA	6,122.17	0.50%	612,217.24
RAJESH KUMAR ADHIKARI	6,122.17	0.50%	612,217.24
HARKA BDR. BASNET	6,122.17	0.50%	612,217.24
<b>Total</b>	<b>807,590.47</b>	<b>65.96%</b>	<b>80,759,046.64</b>

### 5.13 Additional Disclosure for Accrued Interest Receivable (AIR)

<b>2079/80</b>	
AIR closing as on 2080/03/31	14,572,989.19
Less: AIR of loan and advance overdue for more than 3 months	3,747,013.88
AIR to be booked till date	10,825,975.31



<b>Interest income to be booked for the period</b>	<b>10,825,975.31</b>
<b>80/81</b>	
<b>AIR closing as on 2081/03/31</b>	<b>16,043,951.23</b>
Less: AIR of loan and advance overdue for more than 3 months	1,297,770.81
Less: AIR of Restructure loan	-
<b>AIR to be booked till date</b>	<b>14,746,180.42</b>
AIR already booked till 2080/3/31	10,825,975.31
<b>Interest income to be booked for the period</b>	<b>3,920,205.11</b>
<b>81/82</b>	
<b>AIR closing as on 2082/03/31</b>	<b>18,959,392.85</b>
Less: AIR of loan and advance overdue for more than 3 months	3,035,823.51
<b>AIR to be booked till date</b>	<b>15,923,569.34</b>
AIR already booked till 2080/3/31	14,746,180.42
<b>Interest income to be booked for the period</b>	<b>1,177,388.92</b>

#### 5.14 Additional Disclosure

##### 5.14.1 Proposed Distributions (Dividends and Bonus Shares)

The board of the microfinance has recommended 9.5% bonus shares and 0.5% cash dividend for tax purposes for the year 2081-82. 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.

#### 5.15 Principal Indicators of Last 5 Years

S.N.	Particulars	Indicator	As per previous GAAP			Restated - NFRS	As per NFRS
			FY 2077-78	FY 2078-79	FY 2079-80	FY 2080-81	FY 2081-82
1	Net Profit / Total Income	%	20.02%	5.28%	5.91%	9.16%	9.43%
2	Earnings Per Share:						
	Basic Earnings Per Share	Rs.	48.95	11.41	14.30	23.09	22.04
	Diluted Earnings Per Share	Rs.	48.95	11.41	14.30	23.09	22.04
3	Market Price Per Share	Rs.	2,460.00	1,255.00	955.80	1,860.00	2,308.96
4	Price / Earnings Ratio	Times	50.25	109.99	66.84	80.56	104.76
5	Dividend on Bonus Share	Rs.	30.00	11%	13.00%	13.775%	9.5%
6	Cash Dividend	Rs.	1.58	0.58%	0.68%	0.725%	0.5%
7	Interest Income / Loans and Advances	%	14.74%	14.79%	14.98%	14.91%	13.54%
8	Employee Expenses / Total Operating Expenses	%	36.15%	26.63%	22.07%	23.02%	33.66%
9	Interest Expenses / Total deposit and borrowing	%	6.40%	8.71%	11.49%	10.00%	6.94%



10	Exchange Income / Total Income	%		-	-	-	-
11	Staff Bonus / Total Employee Expenses	%	12.78%	3.41%	4.41%	5.88%	7.85%
12	Net Profit / Loans and Advances	%	3.22%	0.75%	0.93%	1.49%	1.41%
13	Net Profit / Total Assets	%	2.91%	0.71%	0.88%	1.35%	1.31%
14	Total Loans and Advances / Total Deposit	%	501.32%	221%	481.81%	478.74%	413.22%
15	Total Operating Expenses / Total Assets	%	10.12%	12.42%	14.28%	4.19%	4.26%
<b>16</b>	<b>Capital Adequacy Ratio</b>						
	a) Core Capital	%	9.91%	8.33%	8.35%	8.78%	8.84%
	b) Supplementary Capital	%	0.42%	0.30%	0.51%	0.37%	0.27%
	c) Total Capital Fund	%	10.33%	8.63%	8.85%	9.14%	9.11%
17	Cash Reserve ratio (CRR)	%	0.55%	0.51%	0.50%	0.51%	0.52%
18	NPAs / Total Loans and Advances	%	4.48%	8.56%	3.57%	1.82%	5.76%
19	Base Rate	%					
20	Weighted Average Interest rate Spread	%	8.34%	6.08%	3.49%	4.91%	6.60%
21	Book Net Worth (Rs. In thousand)	Rs.	106,596.27	114,972.70	127,710.88	174,841.74	199,975.12
22	Total Shares	Number	858,000	858,000	952,380	1,076,189	1,224,434
23	Total Employee	Number	75	76	82	84	83

#### 5.16 Comparison of Unaudited and Audited Financial Statements as of 2081/82.

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	%	
<b>Assets</b>					
Cash and Cash Equivalent	110,814,355.07	110,814,355	-	0.00%	Due to reclassification of assets
Due from Nepal Rastra Bank	-	-	-	0.00%	
Placement with Bank and Financial Institutions		-	-	0.00%	
Derivative Financials Instrument		-	-	0.00%	
Other Trading Assets		-	-	0.00%	
Loans and Advances to MFIs and Cooperatives	-	-	-	0.00%	
Loans and Advances to Customers	1,929,179,055.37	1,907,417,090	(21,761,966)	0.00%	Change in Amortization of Loans
Investment Securities	1,000,000.00	597,846	(402,154)	-40.22%	Due to remeasurement of Investment



Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	%	
Current Tax Assets		9,571,551	9,571,551	0.00%	Included in other Assets
Investment Property		-	-	0.00%	
Property and Equipment	6,500,118.73	14,614,317	8,114,198	124.83%	due to remeasurement of Assets as per NFRS and Included of ROU Assets
Goodwill and Intangible Assets	-	182,272	182,272	0.00%	Included in PPE
Deferred Tax Assets		3,125,241	3,125,241	0.00%	Included in other Assets
Other Assets	65,217,776.23	12,530,825	(52,686,952)	-80.79%	Included in other Assets
Total Assets	2,112,711,305.40	2,058,853,496	(53,857,809)	-2.55%	Consequential effect of above items.
Liabilities					
Due to Bank and Financial Institutions	1,334,957,984.08	1,334,957,984	-	0.00%	Due to reclassification of liability
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative Financials Instrument		-	-	0.00%	-
Deposits from Customers	461,594,827.69	461,594,828	-	0.00%	
Borrowings		-	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions		-	-	0.00%	-
Deferred Tax Liabilities		-	-	0.00%	-
Other Liabilities	108,470,563.30	62,325,564	(46,144,999)	-42.54%	Due to reclassification of liability
Debt Securities Issued		-	-	0.00%	-
Subordinated Liabilities		-	-	0.00%	-
Total Liabilities	1,905,023,375.07	1,858,878,376	(46,144,999)	-2.42%	Consequential effect of above items.
Equity					
Share Capital	122,443,448.99	122,443,449	-	0.00%	Due to decimal adjustment of bonus shares
Share Premium		-	-	0.00%	
Retained Earnings		28,771,958	28,771,958	0.00%	Due to reclassification from Reserve & Surplus
Reserves	85,244,481.34	48,759,713	(36,484,768)	-42.80%	Due to reclassification to Retained earning
Total Equity Attributable to Equity Shareholders	207,687,930.32	199,975,120	(7,712,810)	-3.71%	
Non-Controlling Interest	-				
Total Equity	207,687,930.32	199,975,120	(7,712,810)	-3.71%	
Total Equity and Liabilities	2,112,711,305.40	2,058,853,496	(53,857,809)	-2.55%	Consequential effect of above items.
	(0.00)				
Statement of Profit and Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	%	
Interest Income	259,967,881.82	261,145,271	1,177,389	0.45%	AIR considered as Income
Interest Expenses	(124,707,471.83)	(124,707,472)	-	0.00%	
Net Interest Income	135,260,409.99	136,437,799	1,177,389	0.87%	
Fee and Commission Income	1,594,884.56	21,823,275	20,228,390	1268.33%	Including Commission incomes previously classified under other Operating Income
Fee and Commission Expenses		(1,809,542)	(1,809,542)	0.00%	Due to reclassification of other operating expenses
Net Fee and Commission Income	1,594,884.56	20,013,733	18,418,848	1154.87%	-



Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	%	
Net Interest, Fee and Commission Income	136,855,294.55	156,451,531	19,596,237	14.32%	-
Net Trading Income		-	-	0.00%	-
Other Operating Income	27,427,031.47	2,360,815	(25,066,217)	-91.39%	Few Commission incomes previously classified under Other Operating Income
Total Operating Income	164,282,326.02	158,812,346	(5,469,980)	-3.33%	-
Impairment Charge/(reversal) for loans and other losses	(1,575,237.25)	27,557,655	29,132,892	-1849.43%	Due to recalculation of impairment
Net Operating Income	165,857,563.27	131,254,691	(34,602,872)	-20.86%	-
Operating Expenses					
Personnel Expenses	(63,924,272.66)	(62,836,352)	1,087,921	-1.70%	Revised calculation of Interest on staff loan
Other Operating Expenses	(28,792,430.27)	(19,577,144)	9,215,287	-32.01%	Depreciation included within other operating expense.
Depreciation & Amortization		(5,310,428)	(5,310,428)	0.00%	Depreciation included within other operating expense.
Operating Profit	73,140,860.34	43,530,767	(29,610,093)	-40.48%	-
Non-Operating Income	-	970,475	970,475	0.00%	Due to reclassification of other operating income
Non-Operating Expenses		(90,774)	(90,774)	0.00%	Due to reclassification of other operating expenses
Profit before Income Tax	73,140,860.34	44,410,468	(28,730,393)	-39.28%	-
Income Tax Expenses		-	-	0.00%	-
Current Tax	(21,942,258.10)	(17,575,013)	4,367,245	-19.90%	Due to change in profit
Deferred Tax		151,440	151,440	0.00%	Deferred tax calculation not made.
Profit for the Period	51,198,602.24	26,986,895	(24,211,707)	-47.29%	Consequential effect of above items.
Consolidated Statement of Comprehensive Income	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	%	
Profit/(Loss) for the period	51,198,602.24	26,986,895	24,211,707	47.29%	-
Other Comprehensive Income	-	33,228	(33,228)	0.00%	NFRS Adjustment and Change in Actuary Valuation
Total Comprehensive Income	51,198,602.24	27,020,123	24,178,479	47.22%	Consequential effect of above items.

## धितोपत्र दर्ता तथा निष्काशन नियमावली-२०७३ को अनुसूची-१५ (नियम २६ को उपनियम २ सँग सम्बन्धित)

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा समावेश रहेको छ ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा समावेश रहेको छ ।
३. लेखापरिक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा समावेश रहेको छ ।
४. कानूनी कारवाही सम्बन्धी विवरण :
  - क) यस अवधिमा संस्थाले वा संस्था विरुद्ध कुनै पनि मुद्दा दायर भएको छैन ।
  - ख) वित्तीय संस्थाका संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकका विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त भएको छैन ।
  - ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त भएको छैन ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :
  - क) धितोपत्र बजार संगठित संस्थाको शेयर कारोबारका सम्बन्धमा व्यवस्थापनको धारणा: शेयर कारोबारमा हुने उतार चढाव खुल्ला बजारले निर्धारण गरेको मूल्य तथा मान्यता अनुरूप हुने साथै नेपाल स्टक एक्सचेञ्ज लिमिटेड र नेपाल धितोपत्र बोर्डको सुपरिवेक्षणमा कारोबार सञ्चालन हुने भएकोले यस आधारमा संस्थाको शेयर कारोबार सन्तोषजनक नै रहेको छ ।
  - ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा कारोबार भएको शेयरको कुल संख्या तथा कारोबार भएको दिन सम्बन्धी जानकारी लगायत संगठित संस्थाको अधिकतम, न्यूनतम र अन्तिम शेयर मूल्य यस प्रकार रहेको छ ।

विवरण	प्रथम त्रयमास	दोस्रो त्रयमास	तेस्रो त्रयमास	चौथो त्रयमास
अधिकतम मूल्य	रु.२,१२२।४०	रु.४,०२६।२०	रु.३,३०९।९०	रु.२,४९०।००
न्यूनतम मूल्य	रु.१,६९०।००	रु.१,७३८।६०	रु.२,२८३।००	रु.१,९६८।९०
अन्तिम मूल्य	रु.१,८४८।००	रु.२,७००।००	रु.२,३९६।२९	रु.२,३०८।९६
कारोबार संख्या	४,३८३	९,६७८	९,००८	३,५५३
कारोबार दिन	५७ दिन	५५ दिन	५६ दिन	६३ दिन

### ६. समस्या र चुनौती :

#### आन्तरिक चुनौतिहरू :

सीमित वित्तीय स्रोत, साधन, दक्ष जनशक्तिको अभाव, बढ्दो सञ्चालन लागत आदी वित्तीय संस्थाका आन्तरिक चुनौतीका रूपमा रहेका छन ।

#### बाह्य चुनौतीहरू :

साथै, नियामक निकायको नीति तथा नियममा आउन सक्ने परिवर्तनहरू, वित्तीय बजारको तरलतामा



हुने उतार चढाव, ग्राहक सदस्यहरूमा व्यवसायिकताको कमी, ग्राहक सदस्यहरूमा वित्तीय साक्षरता र बैंक तथा वित्तीय संस्थाहरूप्रति वित्तीय अनुपालनाको कमी, आयातमुखी अर्थतन्त्र आदी वित्तीय संस्थाका बाह्य चुनौतिका रूपमा रहेका छन ।

७. **संस्थागत सुशासन :**

नेपाल राष्ट्र बैंकबाट जारी संस्थागत सुशासन लगायतका निर्देशनहरू पालना गर्नुको साथै प्रचलित ऐनहरू, कम्पनी ऐन, २०६३ (संशोधन सहित) बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३, नेपाल राष्ट्र बैंक ऐन २०५८, धितोपत्र ऐन २०६३, आयकर ऐन २०५८ आदी पालना गरिएको छ । वित्तीय संस्थाको प्रबन्धपत्र, नियमावली, कर्मचारी सेवा विनियमावली, आर्थिक प्रशासन विनियमावली, कर्जा अपलेखन विनियमावली, आन्तरिक लेखापरिक्षण निर्देशिका, सूचना प्रणाली नीति, सम्पत्ति शुद्धीकरण अनुगमन निर्देशिका र अन्य आन्तरिक आवश्यक नीति निर्देशिकाहरू तयार गरी लागु गरिएको छ । त्यसैगरी लेखापरिक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी कार्यान्वयनमा ल्याइएको छ ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन (आ.व. २०८१/०८२)  
(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

- सञ्चालक समितिको अध्यक्ष : श्री महेश कुमार पोखरेलको नियुक्ति २०८०/१२/१७ मा भएको ।
- संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) : संस्थापक शेयरधनी ७०%, सर्वसाधारण शेयरधनी ३०% ।
- सञ्चालक समिति सम्बन्धी विवरण :

क्र.सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरीका (विधि)
१	श्री महेश कुमार पोखरेल	संस्थापक	३३,६७१	२०८०/१२/१७	२०८०/१२/२६	साधारण सभाबाट (निर्विरोध निर्वाचित)
२	श्री पुनित कुमार सारडा	संस्थापक	१०४,३२९	२०८०/१२/१७	२०८०/१२/२७	
३	श्री सुमित अधिकारी	संस्थापक	१०,२०३	२०८०/१२/१७	२०८०/१२/२७	
४	श्री होम शंकर दाहाल	संस्थापक	१४,२८५	२०८०/१२/१७	२०८०/१२/२७	
५	श्री तारा देवी भट्टराई	सर्वसाधारण	२०४	२०७९/१२/०४	२०७९/१२/०४	
६	श्री दिव्य प्रसाद कोइराला	सर्वसाधारण	१२९	२०८०/१२/१७	२०८०/१२/२७	
७	श्री गोविन्द लाल कर्ण	स्वतन्त्र सञ्चालक	—	२०८०/११/०६	२०८०/११/०६	मनोनित

४. सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

आर्थिक बर्ष २०८१/०८२ मा यस वित्तीय संस्थाको सञ्चालक समितिको १७ वटा बैठकहरू सम्पन्न भएको छन :

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

- ✓ आर्थिक बर्ष २०८१/०८२ मा गणपुरक संख्या नपुगी बैठक स्थगित भएको वा बैठकमा सञ्चालकहरूबाट भिन्न मत राखि हस्ताक्षर भएको छैन ।
- ✓ सञ्चालक समितिको बैठक निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राख्ने गरिएको छ ।
- ✓ सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर ५५ दिनको रहेको छ ।
- ✓ सञ्चालक समितिको प्रति बैठक भत्ता अध्यक्ष लाई रु.५,०००/- र सञ्चालकहरूलाई रु. ४,०००/- प्रदान गरिएको छ ।
- ✓ आ.व. २०८१/०८२ मा भएको समितिको जम्मा बैठक भत्ता वापत रु. ५,७८,०००/- भुक्तानी भएको छ ।

५. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :

- ✓ सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता पालना भएको ।
- ✓ एकाघर परिवारको एक भन्दा बढी सञ्चालक नभएको ।



- ✓ प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको :
  - संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,
  - 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 कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।
- ✓ सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य नगरेको ।
- ✓ सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही नगरिएको ।

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

- (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सो को कारण :  
भएको
- (ख) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :
- (अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद) :
- सञ्चालक समिति : श्री महेश कुमार पोखरेल (अध्यक्ष), श्री पुनित कुमार सारडा (सञ्चालक सदस्य), श्री सुमित अधिकारी (सञ्चालक सदस्य), श्री होम शंकर दाहाल (सञ्चालक सदस्य), श्री तारा देवी भट्टराई (सञ्चालक सदस्य), श्री दिव्य प्रसाद कोइराला (सञ्चालक सदस्य), श्री गोविन्द लाल कर्ण (सञ्चालक सदस्य)
  - जोखिम व्यवस्थापन समिति : गोविन्द लाल कर्ण (संयोजक), श्री सुमित अधिकारी (पदेन सदस्य), श्री बिष्णु कान्त चौधरी (सदस्य), श्री संजय कुमार चौधरी (सदस्य सचिव)
  - सम्पत्ति शुद्धिकरण अनुगमन समिति : श्री दिव्य प्रसाद कोइराला (संयोजक), श्री महेश कुमार चौधरी (पदेन सदस्य), श्री संजय कुमार चौधरी (सदस्य), श्री बिष्णु कान्त चौधरी (सदस्य सचिव)
  - लेखापरिक्षण समिति : श्री सुमित अधिकारी (संयोजक), श्री होम शंकर दाहाल (सदस्य), श्री डिल्ली राम पोखरेल (सदस्य सचिव)
  - कर्मचारी सेवा सुविधा समिति : श्री तारा देवी भट्टराई (संयोजक), श्री महेश कुमार चौधरी (सदस्य), श्री बिष्णु कान्त चौधरी (सदस्य), श्री राजेन्द्र पहाडी (सदस्य)

७. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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



विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय स्तरको पत्रिका र संस्थाको वेबसाईट	मिति २०८१/०८/०७ र २०८०/०८/१२ गते आर्थिक राष्ट्रिय दैनिक पत्रिकाको प्रकाशित
विशेष साधारण सभाको सूचना	राष्ट्रिय स्तरको पत्रिका र संस्थाको वेबसाईट	मिति २०८२/०५/१५ र २०८२/०५/२० गते आर्थिक राष्ट्रिय दैनिक पत्रिकाको प्रकाशित
वार्षिक प्रतिवेदन (दशौं वार्षिक प्रतिवेदन)	वेब साईटमा	नियमानुसार
त्रैमासिक प्रतिवेदन (आ.व.२०८१/०८२को त्रैमासिक वित्तीय विवरण)	आर्थिक राष्ट्रिय दैनिक पत्रिकाको	प्रथम : २०८०/०७/१४ दोश्रो : २०८०/१०/११ तेस्रो : २०८१/०१/०८ चौथो: २०८१/०४/०८
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशिल सूचना	नेपाल स्टक एक्सचेञ्ज, नेपाल धितोपत्र बोर्ड	नियमानुसार

- (ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : कारवाहीमा नपरेको ।
- (ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : आ.व.२०८०/०८१ को दशौं वार्षिक साधारण सभा मिति २०८१/०९/०६ गतेका दिन, दुर्गा पार्टी प्यालेस, इटहरी, सुनसरीमा र आ.व. २०८२/०८३ मा संस्थाको विशेष साधारणसभा मिति २०८२/०६/०४ गतेका दिन स्काई लक्स होटल, इटहरी, सुनसरीमा सम्पन्न भएको ।

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

- (क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : आवश्यक सबै बिषयहरू समेटिएको कर्मचारी सेवा विनियमावली भएको ।
- (ख) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

क्र.सं.	कर्मचारीको नाम	पद/ जिम्मेवारी	कार्य अनुभव
१	महेश कुमार चौधरी	प्रमुख कार्यकारी अधिकृत	मिथिला लघुवित्त संस्थामा ६ वर्ष नायव प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव, फरवार्ड लघुवित्त संस्थामा ४ वर्ष व्यवस्थापकिय तहमा, विश्व स्वास्थ्य संगठनमा फिल्ड लेखा तथा प्रशासनमा ७ वर्ष, स्नातक अध्यापनमा ५ वर्षको अनुभव



क्र.सं.	कर्मचारीको नाम	पद / जिम्मेवारी	कार्य अनुभव
२	बिष्णुकान्त चौधरी	नायब कार्यकारी अधिकृत	सपोर्ट लघुवित्त संस्थामा २ वर्ष ६ महिना नायव कार्यकारी अधिकृत तथा कम्पनी सचिव, ५ वर्ष ६ महिना व्यवस्थापकिय तहमा, नेरुडे लघुवित्त संस्थामा १३ वर्ष सहायक स्तर देखि व्यवस्थापकिय तहसम्म
३	डिल्लीराम पोखरेल	विभागिय प्रमुख (बरिष्ठ अधिकृत)	सपोर्ट लघुवित्त संस्थामा ५ वर्ष अधिकृत स्तरमा, गुँरास लघुवित्त संस्थामा २ वर्ष ६ महिना अधिकृत स्तरमा, वोमी लघुवित्त संस्थामा १ वर्ष अधिकृत स्तर शाखा प्रबन्धक, नेरुडे लघुवित्त संस्थामा १६ वर्ष सहायक स्तर देखि अधिकृत स्तरसम्म
४	संजय कुमार चौधरी	विभागिय प्रमुख (बरिष्ठ अधिकृत)	सपोर्ट लघुवित्त संस्थामा ४ वर्ष अधिकृत स्तरमा फरवार्ड लघुवित्त संस्थामा १३ वर्ष सहायक स्तर देखि अधिकृत स्तरसम्म
५	राजेन्द्र पहाडी	विभागिय प्रमुख (अधिकृत)	सपोर्ट लघुवित्त संस्थामा ९ वर्ष ६ महिना सहायक स्तर देखि अधिकृत स्तरसम्म

## (ग) कर्मचारी सम्बन्धी अन्य विवरण :

नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	लिखित, मौखिक र अन्तरवार्ता ।
कुल कर्मचारीको संख्या :	८३ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको ।
आ.व.२०८१/०८२मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मलित कर्मचारीको संख्या :	आन्तरीक तालिम तथा गोष्ठीमा साथै बाह्य तालिम प्रदायक संस्थाद्वारा आयोजित तालिम सबै कर्मचारीहरू ८१ जना कर्मचारीको सहभागीता रहेको । (संस्थाले आ.व.२०८१/०८२ मा जम्मा २५० जना कर्मचारीहरूलाई तालिम/गोष्ठीमा सहभागि गराएकोमा प्रायः कर्मचारीहरू दोहोरिएका छन ।)
आ.व. २०८१/०८२ को कर्मचारी तालिम खर्च:	कर्मचारी तालिममा भएको खर्च रकम रु.१५,८१,३८७।००
कुल खर्चमा कर्मचारी खर्चको प्रतिशत:	३२.५१ प्रतिशत
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत:	२.७३ प्रतिशत

## ९. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

## (क) लेखासम्बन्धी विवरण :

संस्थाको पछिल्लो आवको वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	आ.ब. २०८१/०८२ देखि लैच अनुसार वित्तीय विवरण तयार गरिएको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८१/०७/०४ गते (आ.व. २०८०/०८१)
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको, (आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण, (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको। आ) बाह्य विज्ञ नियुक्त नगरिएको । इ) शाखा कार्यालयहरूको त्रैमासिक रूपमा र केन्द्रीय कार्यालयको अर्धवार्षिक रूपमा लेखापरीक्षण गर्ने गरिएको ।

## (ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	संयोजक : सुमित अधिकारी, सञ्चालक, बिबिएस सदस्य : होम शंकर दाहाल, सञ्चालक, आई.कम. सदस्य : डिल्लीराम पोखरेल, आ.ले.प. विभाग प्रमुख, बिबिएस
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	बैठक मिति २०८१/०४/३० गते - ३ जना उपस्थित बैठक मिति २०८१/०७/२६ गते - ३ जना उपस्थित बैठक मिति २०८१/१०/२५ गते - ३ जना उपस्थित बैठक मिति २०८१/११/१२ गते - ३ जना उपस्थित बैठक मिति २०८२/०२/०८ गते - ३ जना उपस्थित आ.ब. २०८१/०८२ मा ५ पटक बैठक बसेको ।
प्रति बैठक भत्ता रु. :	संयोजक, सदस्य (सञ्चालक तर्फ) : रु.४,०००/- प्रति बैठक सदस्य (कर्मचारी) : रु.१,२००/-
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	आ.व. २०८१/०८२ को लेखापरीक्षण समितिको काम कारवाहीको प्रतिवेदन मिति २०८२/०४/२५ गते पेश गरिएको ।



## १०. अन्य विवरण

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



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

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/सपोर्ट/०२२  
-८.८.१२०

मिति: २०८२/०९/०८

श्री सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड,  
इटहरी, सुनसरी



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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/ नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८१/८२ सम्मको मुनाफाबाट २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.१२,२४,४३,४४९।- (अक्षरेपी बाह्र करोड चौबिस लाख त्रिचालीस हजार चारसय उनान्यचास मात्र)को ९.५ प्रतिशतले हुन आउने शेर लाभांश रु.१,१६,३२,१२७।६५ (अक्षरेपी एक करोड सोह्र लाख बत्तीस हजार एकसय सत्ताइस पैसा पैसठ्ठी मात्र) तथा ०.५ प्रतिशतले हुन आउने कर प्रयोजनको लागि नगद लाभांश हुन आउने नगद लाभांश रु.६,१२,२१७।२५ (अक्षरेपी छ लाख बाह्र हजार दुइसय सत्र पैसा पच्चीस मात्र) गरी कुल रु.१,२२,४४,३४४।९० (एक करोड बाइस लाख चौवालीस हजार तीनसय चौवालीस पैसा नब्बे मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृत तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- संस्थाको नियमावलीको नियम २७ को सञ्चालक समितिको गठन, संख्या र कार्यकाल सम्बन्धी व्यवस्था बमोजिम रिक्त रहेको एकजना सञ्चालक सदस्य नियुक्त गर्नुहुन ।
- निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरु नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन ।
- यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) मा भएको व्यवस्था पूर्णरूपमा पालना गर्नुहुन ।
- यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशनको निर्देशन २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिनुहुन ।

*(Handwritten signature)*



**नेपाल राष्ट्र बैंक**  
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२८२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [mfd@nrb.org.np](mailto:mfd@nrb.org.np)

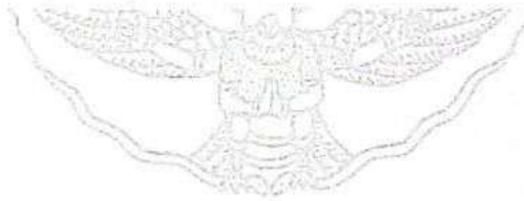
- (ड) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १०/०८१ को बुँदा नं.६ बमोजिम यस बैंकबाट इजाजतपत्रप्राप्त कुनै एक “घ” वर्गको संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा २५ प्रतिशत र अन्य “घ” वर्गका संस्थाहरुमा चुक्ता पुँजीको १० प्रतिशत मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयरधारण गर्ने संस्थापक शेयरधनी रहे/नरहेको एकीन गरी सो सीमाभन्दा बढी भएमा उक्त शेयरधनीले आफ्नो शेयर उपरोक्त सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।
- (च) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु पुनः नदोहोरिने गरी सुधार गर्नुहुन ।

**बोधार्थ :**

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

भवदीय,

(सुबोधमान श्रेष्ठ)  
उप-निर्देशक





कम्पनी दर्ता नं: १९८३६७/०७१/०७२

ने.रा.बैंक/इ.प्रा./घ/८३/२०७१/०७२

# सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड

SUPPORT LAGHUBITTA BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त कोशी प्रदेश स्तरीय 'घ' वर्गको वित्तीय संस्था)

केन्द्रीय कार्यालय, इटहरी-०४, सुनसरी, फोन नं-०२५-५८८१७७, १७८

प स : २०८२/०८३

च नं : प्र.३१७

मिति : २०८२/०९/१८

श्री नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग,  
बालुवाटार, काठमाडौं ।

बिषय: निर्देशनको पालना सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा आ.व. २०८१/०८२ को वार्षिक वित्तीय विवरणहरू प्रकाशन गर्न सहमति प्रदान गरिएको तँहाको मिति २०८२/०९/०८ गतेको पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/सपोर्ट/८२/८३ च.नं. १८० को पत्रमा उल्लेख भएका निम्नानुसारका कैफियतहरू सम्बन्धमा देहाय अनुसार सुधार भएको/गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।

- १) निर्देशन (क) मा उल्लेखित, यस वित्तीय संस्थाको नियमावलीको नियम २७ बमोजिम संस्थापक समूहबाट प्रतिनिधित्व गर्ने एकजना सञ्चालक मिति २०८२/०९/३० गते सम्पन्न हुने एघारौं वार्षिक साधारण सभाबाट रिक्त रहेको स्थानमा पदपूर्ति हुने व्यहोरा जानकारीका लागि अनुरोध छ ।
- २) निर्देशन (ख) मा उल्लेखित निर्देशनको कार्यान्वयन गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।
- ३) निर्देशन (ग) मा उल्लेखित, नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन, २०८१ को निर्देशन नं. ०२/०८१ को बुँदा नं. २(आ) मा भएको व्यवस्थाको पूर्णरूपमा पालना गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।
- ४) निर्देशन (घ) मा उल्लेखित, नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन, २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने व्यहोरा जानकारीका लागि अनुरोध छ ।
- ५) निर्देशन (ङ) मा उल्लेखित, नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन, २०८१ को निर्देशन नं. १०/०८१ को बुँदा नं. ६ मा भएको व्यवस्थाको बर्खिलाप संस्थापक शेरमा लगानी गरिएको जानकारी नरहेको र अगामी दिनमा उल्लेखित व्यवस्थाको पूर्णरूपमा पालना गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।
- ६) निर्देशन (च) मा उल्लेख भए बमोजिम संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा तँहाबाट स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू मध्ये केही कैफियतहरू सुधार भएका, केही कैफियतहरू सुधारोन्मुख रहेको व्यहोरा समेत जानकारीका लागि अनुरोध छ ।

भवदीय,

महेश कुमार चौधरी  
प्रमुख कार्यकारी अधिकृत

बोधार्थ:

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग, बालुवाटार काठमाडौं ।
२. श्री नेपाल राष्ट्र बैंक, कार्यान्वयन फाँट, लघुवित्त संस्था सुपरिवेक्षण विभाग, बालुवाटार काठमाडौं ।



## सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेड

## इटहरी, सुनसरी

(प्रबन्धपत्र संशोधन सम्बन्धी प्रस्तावित तिन महले विवरण)

सपोर्ट लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८२/०९/२३० गते बस्ने दशौं वार्षिक साधारणसभामा स्वीकृतार्थ प्रस्ताव गरिएको वित्तीय संस्थाको प्रबन्धपत्र :

हालको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नु पर्ने कारण
प्रबन्धपत्रको दफा ६ को उपदफा(ख) वित्तीय संस्थाको तत्काल जारी गर्ने शेयर पूँजी रु १२,२४,४३,४४८.९९।- (अक्षरे पी रूपैया बाह्र करोड चौबिस लाख त्रिचालिस हजार चार सय अठचालिस पैसा उनान्सय मात्र) हुनेछ । सो पूँजीलाई प्रतिशेयर रु १०० का दर का १२,२४,४३४.४९। (बाह्र लाख चौ बिस हजार चार सय चौतिस दशमलव चार नौ कित्ता) थान साधारण शेयरमा विभाजन गरिएको छ ।	प्रबन्धपत्रको दफा ६ को उपदफा (ख) वित्तीय संस्थाको तत्काल जारी गर्ने शेयर पूँजी रु १३,४०,७५,५७६.६४।- (अक्षरेपी रूपैया तेह्र करोड चालिस लाख पचहत्तर हजार पाँच सय छयहत्तर पैसा चौसठ्ठी मात्र) हुनेछ । सो पूँजीलाई प्रतिशेयर रु १०० का दरका १३,४०,७५५.७७ (तेह्र लाख चालिस हजार सात सय पचपन्न दशमलव सात सात कित्ता) थान साधारण शेयरमा विभाजन गरिएको छ।	बोनस शेयर जारी भए पश्चात जारी पूँजी बृद्धी हुने हुँदा जारी पूँजीको संरचना मिलान गर्न ।
प्रबन्धपत्रको दफा ६ को उपदफा(ग) वित्तीय संस्थाको चुक्ता पूँजी रु १२,२४,४३,४४८.९९।-(अक्षरेपी रूपैया बाह्र करोड चौबिस लाख त्रिचालिस हजार चार सय अठचालिस पैसा उनान्सय मात्र) हुनेछ ।	प्रबन्धपत्रको दफा ६ को उपदफा (ग) वित्तीय संस्थाको चुक्ता पूँजी रु १३,४०,७५,५७६.६४।- (अक्षरेपी रूपैया ते ह्र करोड चालिस लाख पचहत्तर हजार पाँच सय छयहत्तर पैसा चौसठ्ठी मात्र) हुनेछ ।	बोनस शेयर जारी भए पश्चात चुक्ता पूँजी बृद्धी हुने हुँदा चुक्ता पूँजीको संरचना मिलान गर्न ।



Support Laghubitta Bittiya Sanstha Limited Head Office Itahari Sub-Metropolitan City-4 Sunsari Progress Report As of Mangshir 2082			
SN	Particulars	Unit	2082 Mangshir End
1	Total Staff	No.	100
1.1	Male	No.	68
1.2	Female	No.	32
2	District Coverd	No.	8
3	Total Branch	No.	28
4	Total Center	No.	1,792
5	Total Group	No.	4,698
6	Total Member Gender Wise	No.	26,867
6.1	Female	No.	23,994
6.2	Male	No.	2,873
7	Total Borrowers	No.	13,832
8	Total Outstanding	Rs.	2,119,767,772.07
8.1	Agriculture Loan	Rs.	708,886,193.85
8.2	Alternative Energy Loan	Rs.	3,327,246.10
8.3	Business loan	Rs.	462,963,285.25
8.4	Emergency Loan	Rs.	7,636,474.10
8.5	General Loan	Rs.	360,646,766.34
8.6	Micro-Enterprise Loan	Rs.	502,089,409.53
8.7	Seasonal Loan	Rs.	17,354,329.90
8.8	Subsidized Agriculture & Livestock Loan	Rs.	56,864,067.00
9	Total Saving	Rs.	524,586,681.63
9.1	Borrower Saving	Rs.	20,366,305.30
9.2	Center Welfare Saving	Rs.	5,942,281.91
9.3	Child Education Saving	Rs.	1,583,211.00
9.4	Child Education Saving 2	Rs.	65,707.00
9.5	Future Saving	Rs.	40,278,567.25
9.6	Future Saving 02	Rs.	1,115,590.00
9.7	Future Saving 03	Rs.	3,800.00
9.8	Group Saving	Rs.	117,398,005.56
9.9	Nominee Future Saving	Rs.	21,935,943.43
9.10	Nominee Future Saving 02	Rs.	594,137.00
9.11	Nominee Future Saving 03	Rs.	2,152.00
9.12	Nominee Support Special Saving	Rs.	15,401,581.00
9.13	Personal Saving	Rs.	104,937,642.13
9.14	Pewaa Saving	Rs.	40,501,980.70
9.15	Project Saving	Rs.	42,464.00
9.16	Support Special Saving	Rs.	82,484,530.45
9.17	Support Special Remittance Saving	Rs.	24,749,822.00
9.18	Support Special Saving 02	Rs.	1,554,085.00
9.19	Support Special Saving 03	Rs.	496,893.00
9.20	Support Special Saving 04	Rs.	45,131,982.90
10	Profit & (Loss)	Rs.	28,102,500.48



टिपोट

# व्यवस्थापन समूह



**महेश कुमार चौधरी**  
प्रमुख कार्यकारी अधिकृत



**बिष्णुकान्त चौधरी**  
नायव कार्यकारी अधिकृत



**डिल्लिराम पोखरेल**  
प्रमुख-आ.ले.प. विभाग



**संजय कुमार चौधरी**  
प्रमुख-कर्जा तथा जोखिम  
व्यवस्थापन विभाग



**राजेन्द्र पहाडी**  
प्रमुख-लेखा तथा सूचना  
प्रविधि विभाग

## केन्द्रीय कार्यालयमा कार्यरत कर्मचारीहरु



**सोकेन्द्र कुमार राय**  
आ.ले.प. विभाग



**ललिता चौधरी**  
कर्जा तथा जोखिम  
व्यवस्थापन विभाग



**सजुमा खनाल**  
जनशक्ति व्यवस्थापन,  
योजना तथा सामान्य  
सेवा विभाग



**सुस्मिता गौतम**  
लेखा तथा सूचना  
प्रविधि विभाग



**भरत चौधरी**  
लेखा तथा सूचना  
प्रविधि विभाग



**युवराज मोत्तान**  
कर्जा तथा जोखिम  
व्यवस्थापन विभाग



**बिशाल भट्टराई**  
सूचना प्रविधि विभाग



**बिनोद योगी**  
सूचना प्रविधि विभाग

## अनुगमन अधिकृतहरु :



**पेशल कुमार स्वैपाते**  
अनुगमन कार्यलय धनकुटा



**सुजित कुमार चौधरी**  
अनुगमन कार्यलय इटहरी

## शाखा प्रमुखहरु :



**महेश आचार्य**  
धनकुटा शाखा



**महम्मद मोकमल**  
हथिया शाखा



**बिजय कुमार चौधरी**  
सुनसरी शाखा



**हेमन्तराज सिंह ठकुरी**  
दिउला शाखा



**मनमाया निरौला**  
सोनापुर शाखा



**कुमार पण्डित**  
भोजपुर शाखा



**सुजाल कुमार शर्मा**  
फिदिहा शाखा



**आदर्श सिंह**  
बकलीरी शाखा



**टिका राई**  
सिन्धुवा शाखा



**सुरजराज बस्नेत**  
वीरगञ्जशाखा शाखा



**गोप नारायण चौधरी**  
हरिनगर शाखा



**कृष्णाकला पौडेल**  
महेन्द्रनगर शाखा



**सतन कुमार चौधरी**  
रामपुर शाखा



**लक्ष्मण भट्टराई**  
हलेसी शाखा



**हरिश्चन्द्र चौधरी**  
औरगढी शाखा



**बिनोद कुमार मेहता**  
अमाहीकेला शाखा



**कमलेश चौधरी**  
नेपालटार शाखा



**अम्मर कुमार यादव**  
बरीश शाखा



**कालिचन्द्र चौधरी**  
महेसपुर शाखा



**उमेश कुमार चौधरी**  
भौडाहा शाखा



**सन्जोग कुमार चौधरी**  
सुनसरी शाखा



**समशेर आलम**  
मौतीपुर शाखा



**प्रीती चौधरी**  
हालिमुडा शाखा



**सुनिल कुमार दास**  
सुनसरी शाखा



**सरिता खनाल**  
घरखी शाखा



**बाल कृष्ण तिमर्नीजा**  
मधुपल्ला शाखा



**प्रकाश दाहाल**  
केचना शाखा



**शुक्ला कुमारी साह**  
दादरथिया शाखा

# वार्षिक प्रतिवेदन

(एघारौ वार्षिक साधारण सभा)

आर्थिक वर्ष २०८१/०८२



**सपोर्ट लघुवित्त वित्तीय संस्था**  
**लिमिटेड**  
SUPPORT LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैकबाट 'घ' वर्गको इजाजतपत्रप्राप्त संस्था  
(कोशी प्रदेश स्तरीय कार्यक्षेत्र भएको)