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१६<sup>औं</sup>  
वार्षिक  
साधारण सभा  
आ.व. २०८१/०८२



**कालिका लघुवित्त वित्तीय संस्था लि.**  
**Kalika Laghubitta Bittiya Sanstha Ltd.**

फोन नं.: ९७७-०६१-४३४४१२, ४३४४१४, ४३४४१५

## सञ्चालक समिति



**अध्यक्ष**

श्री चन्द्र बहादुर क्षेत्री



**सञ्चालक**

श्री चन्द्र बहादुर बस्नेत



**सञ्चालक**

श्री रमा कुमारी शर्मा



**सञ्चालक**

श्री गणेश पौडेल



**सञ्चालक**

श्री विश्वराज नेपाल



**सञ्चालक**

श्री युक्त बहादुर सुवेदी



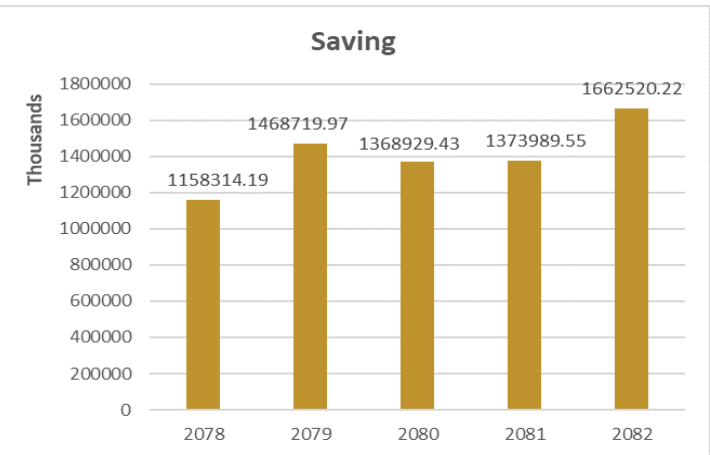
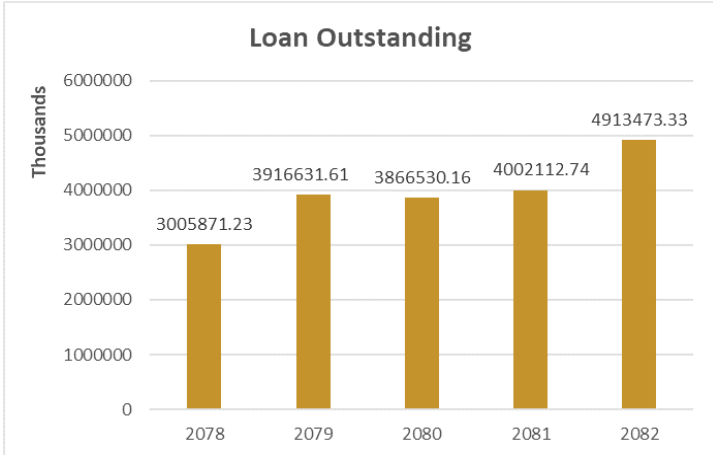
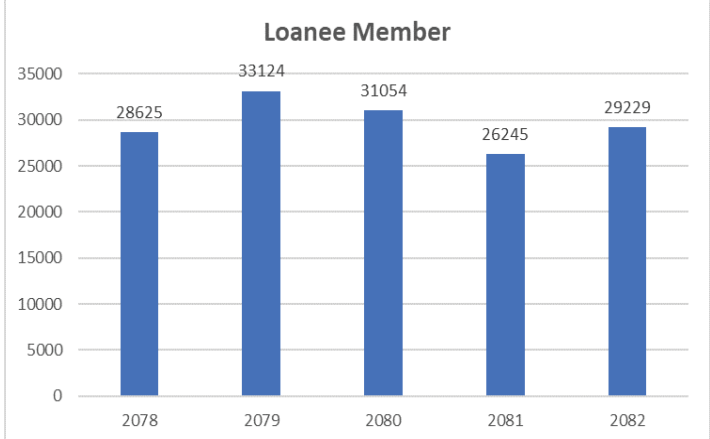
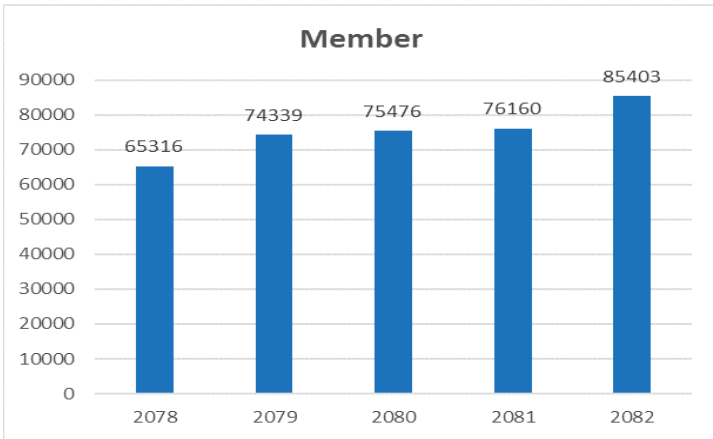
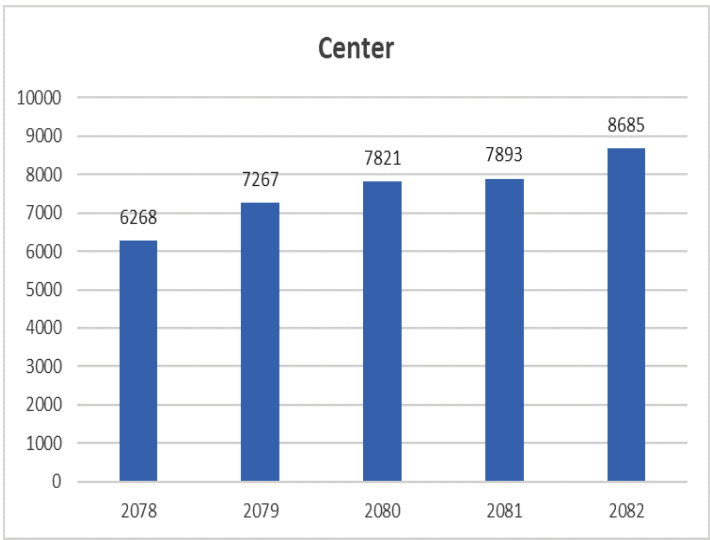
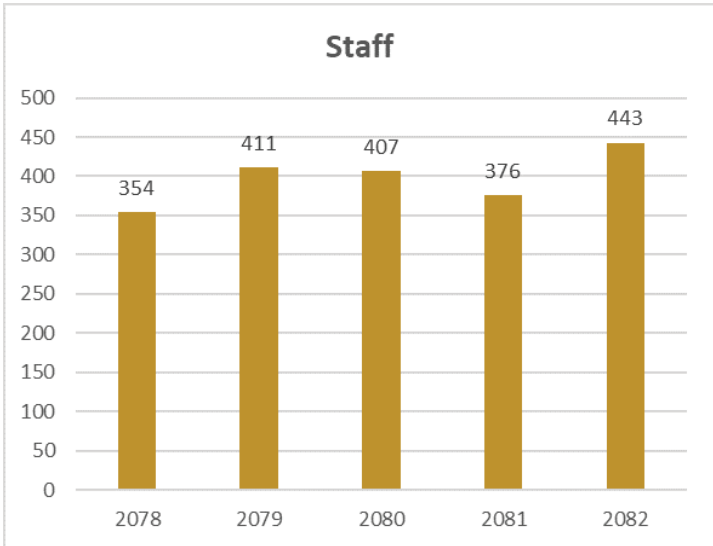
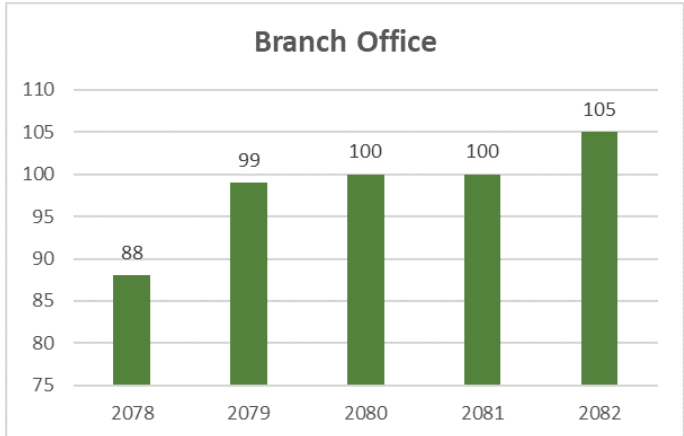
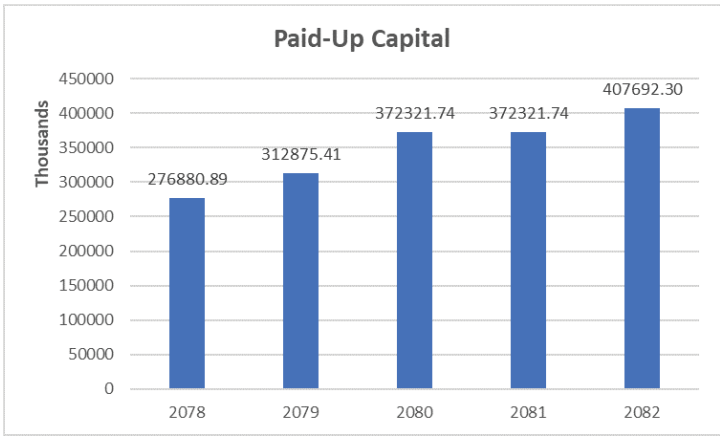
**सञ्चालक**

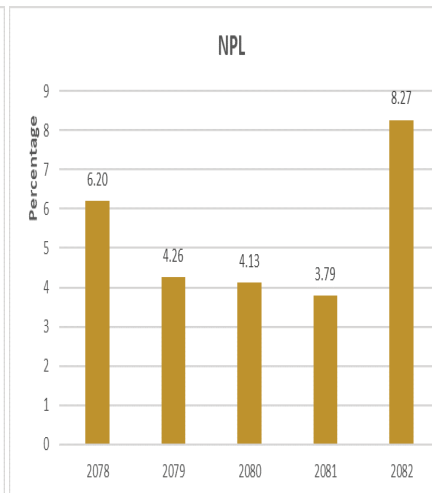
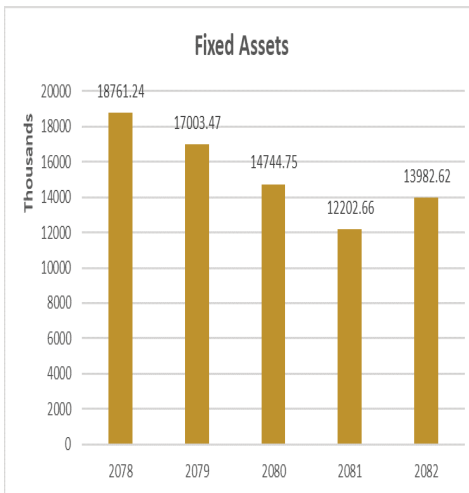
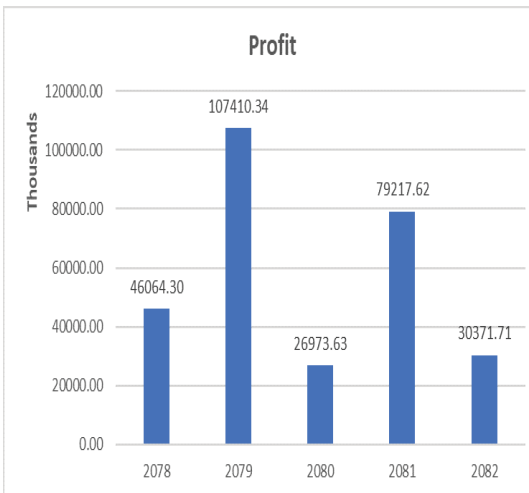
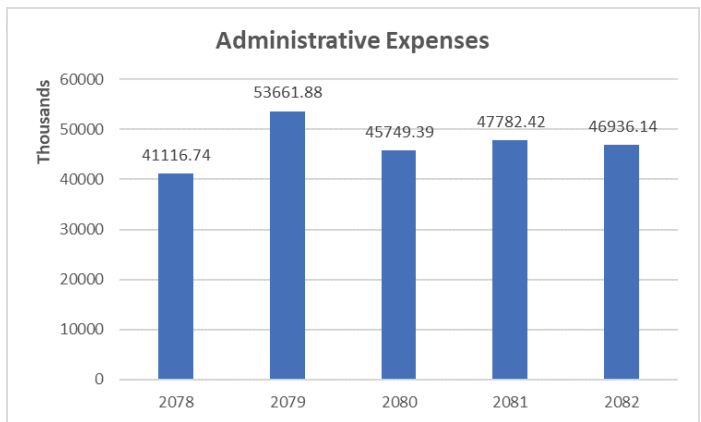
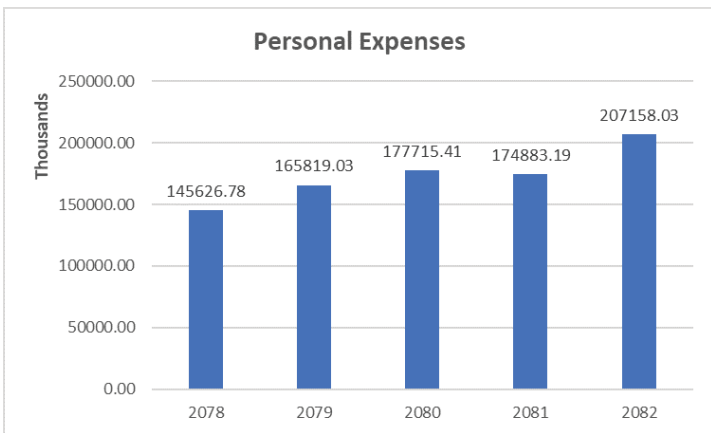
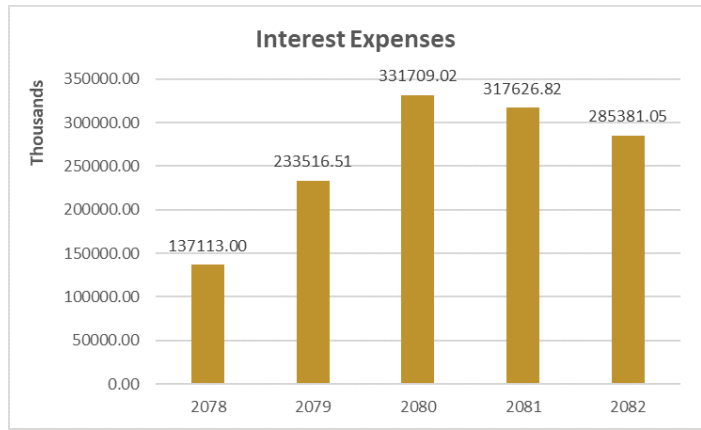
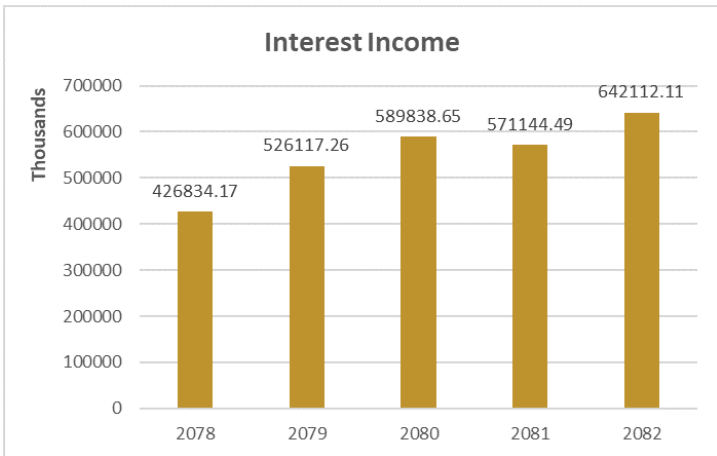
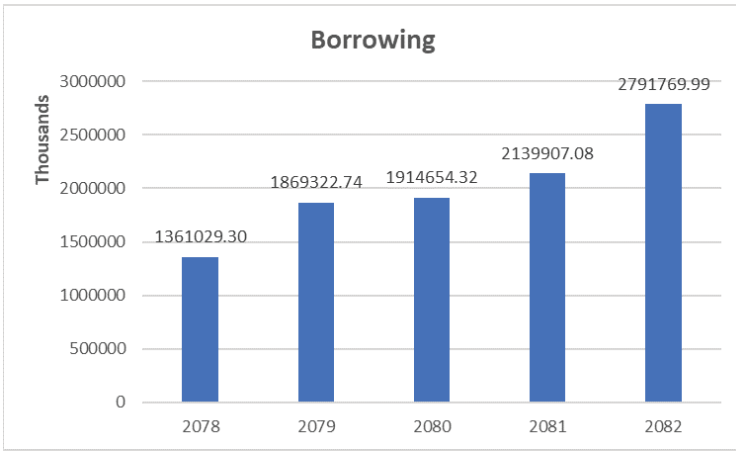
श्री बसन्त बहादुर थापा



**कम्पनी सचिव**

श्री फणिन्द्र पाण्डे







कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
सोह्रौं वार्षिक साधारण सभा सम्बन्धी  
प्रोक्सी फाराम

श्री सञ्चालक समिति,  
कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
पोखरा १० बुद्धचोक, कास्की ।

**विषय : प्रतिनिधि नियुक्त गरेको बारे ।**

महाशय,

.....जिल्ला.....न.पा/गा.पा. वडा नं.....बस्ने म/हामी.....ले  
त्यस वित्तीय संस्थाको शेयरधनीको हैसियतले २०८२ साल पुस ३० गते बुधवारका दिन हुने १६ औं वार्षिक  
साधारण सभामा स्वयं 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 ।

**प्रोक्सी लिनेको :**

दस्तखत :

नाम :

ठेगाना :

कित्ता संख्या :

हितग्राही परिचय खाता (BOID) नं.

मिति :

**निवेदक :**

दस्तखत :

नाम :

ठेगाना :

कित्ता संख्या :

हितग्राही परिचय खाता (BOID) नं.

मिति :

**द्रष्टव्य :**

१. प्रतिनिधि (प्रोक्सी) मुकरर गर्दा शेयरधनी बाहेक अरुलाई गर्न पाइने छैन ।
२. यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै यस वित्तीय संस्थाको केन्द्रीय कार्यालय पोखरा १० बुद्धचोकमा पेश गरी सक्नु पर्नेछ ।
३. एकभन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा फारम रद्द गरिने छ । एकै ब्यक्तिको एउटा भन्दा बढी फारम प्राप्त भएमा सबैभन्दा अगाडी दर्ता भएको प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइनेछ ।

कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
सोह्रौं वार्षिक साधारण सभा  
प्रवेश पत्र

शेयरधनीको नाम ..... हितग्राही परिचय खाता (BOID) नं.....  
शेयर संख्या ..... शेयर धनीको दस्तखत .....

कम्पनी सचिव







## कालिका लघुवित्त वित्तीय संस्था लिमिटेड Kalika Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजत पत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था

केन्द्रीय कार्यालय : पोखरा-१०, बुद्धचोक, कास्की

फोन : ०६१-४३४४१२, ४३४४१५, Website : www.kalikabank.com.np

### सोह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति: २०८२/०९/०९

आदरणीय शेयरधनी महानुभावहरू,

यस कालिका लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८२/०९/०८ गते मंगलबार बसेको सञ्चालक समितिको २६३ औं बैठकको निर्णय अनुसार सोह्रौं वार्षिक साधारण सभा देहायको मिति, समय र स्थानमा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ को उपदफा २ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

**सभा हुने मिति, समय र स्थान**

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

समय : बिहान ९:०० बजे ।

स्थान : होटल टास्क इन्टरनेशनल प्रा. लि.को सभाहल, पोखरा-१०, बुद्धचोक, कास्की ।

**छलफलका विषयहरू :**

**(क) सामान्य प्रस्तावहरू**

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने ।
२. आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण प्रतिवेदन सहित २०८२ आषाढ मसान्तको वासलात, सोही अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरण छलफल गरी पारित गर्ने ।
३. कम्पनी ऐन, २०६३ को दफा १११ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ बमोजिम आ.व.२०८२/०८३ को वाह्य लेखापरीक्षण कार्यको लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने ।
४. सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८१/०८२ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.४०,७६,९२,३०४.७६ (अक्षरेपी चालिस करोड छ्यहत्तर लाख बयानबन्ने हजार तिन सय चार रुपैया छ्यहत्तर पैसा मात्र) को ०.५२६३ प्रतिशतका दरले हुन आउने रकम रु.२१,४५,७४८.९७ (अक्षरेपी एक्काइस लाख चैतालिस हजार सातसय अठचालिस रुपैया सन्तानबन्ने पैसा मात्र) नगद लाभांश (बोनस शेयरमा लाने कर) वितरण गर्ने प्रस्ताव स्वीकृत गर्ने ।

**(ख) विशेष प्रस्तावहरू ।**

१. सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८१/०८२ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.४०,७६,९२,३०४.७६ (अक्षरेपी चालिस करोड छ्यहत्तर लाख बयानबन्ने हजार तिन सय चार रुपैया छ्यहत्तर पैसा मात्र) को १० प्रतिशतले हुन आउने रकम रु.४,०७,६९,२३०.४८ (अक्षरेपी चार करोड सात लाख उनसत्तरी हजार दुईसय तिस रुपैया अठचालिस पैसा मात्र) बोनस शेयर जारी गर्ने प्रस्ताव स्वीकृत गर्ने ।
२. बोनस शेयर जारी गरे पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.४४,८४,६१,५३५.२४ (अक्षरेपी चवालिस करोड चौरासी लाख एकसठ्ठी हजार पाँचसय पैतिस रुपैया चौविस पैसा मात्र) हुने भएकाले सोही बमोजिम प्रबन्धपत्रको दफा-६ मा जारी तथा चुक्ता पूँजी बृद्धि सम्बन्धी प्रस्ताव स्वीकृत गर्ने ।
३. यस वित्तीय संस्थाको हाल कायम कुल पूँजी संरचनामा संस्थापक समूहको शेयर स्वामित्व ६४.५२ प्रतिशत र सर्वसाधारण समूहको शेयर स्वामित्व ३५.४८ रहेकोमा संस्थापक समूहको शेयर स्वामित्व ५४.५२ प्रतिशत र सर्वसाधारण समूहको शेयर स्वामित्व ४५.४८ प्रतिशत कायम रहने गरी संस्थापक समूहको शेयर स्वामित्वबाट १० प्रतिशत शेयर सर्वसाधारण समूहको शेयरमा परिणत गर्ने प्रस्ताव स्वीकृत गर्ने साथै, सोहि बमोजिम प्रबन्धपत्रको दफा-६ मा संशोधन गर्ने सम्बन्धी प्रस्ताव समेत स्वीकृत गर्ने ।
४. सञ्चालकले पाउने सुविधा सम्बन्धमा नियमावलीमा संशोधन गर्ने ।
५. यस वित्तीय संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरू गाभ्ने/गाभिने वा प्राप्त गर्ने/प्राप्त हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरू पहिचान गर्ने, समझदारी पत्रमा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिका लागी नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन गर्न परामर्शदाता, मूल्यांकनकर्ता तथा लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने, गाभ्ने/गाभिने तथा प्राप्तिसँग सम्बन्धित प्रचलित कानून बमोजिम अपनाउनु पर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य पुरा गरी अन्तिम स्वीकृति लिने लगायत सो सँग सम्बन्धित अन्य कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।
६. प्रबन्धपत्र/नियमावलीमा गरिएको संशोधनका सम्बन्धमा नियमनकारी निकायबाट थपघट, परिमार्जन वा संशोधनको निर्देशन भएमा सोही बमोजिम गर्न गराउनका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

**(ग) विविध ।**

सञ्चालक समितिको आज्ञाले,  
कम्पनी सचिव



### साधारण सभा सम्बन्धी थप जानकारी

- १) यस वित्तीय संस्थाको सोह्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२ पुस २१ गते एक दिन शेयर दाखिला खारेज बन्द (Book Close) रहने छ । मिति २०८२ पुस २० गतेसम्म कारोबार भई प्रचलित कानूनले तोकेको समयवधि भित्रमा नामसारी भई यस वित्तीय संस्थाको शेयर रजिष्ट्रार मुक्तिनाथ क्यापिटल लिमिटेड, नक्साल, काठमाण्डौमा रहेको शेयरधनी दर्ता कित्तावमा अद्यावधिक भई कायम हुन आएका शेयरधनीहरू मात्र साधारण सभामा भाग लिन तथा बोनस शेयरका लागि ग्राह्य हुनेछन् ।
- २) साधारण सभामा भाग लिन आउँदा परिचय खुल्ने प्रमाणपत्र वा वित्तीय संस्थाले जारी गरेको प्रवेशपत्र अनिवार्य लिई आउनु पर्नेछ ।
- ३) शेयरधनीहरूको हाजिरीको लागि सभा स्थलमा बिहान ८:०० बजेबाट हाजिरी पुस्तिका खुल्ला रहने छ ।
- ४) साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्ति गर्न चाहने शेयरधनीहरूले साधारण सभा हुनु भन्दा कमिमा ४८ घण्टा अगावै प्रोक्सी फाराम वित्तीय संस्थाको केन्द्रीय कार्यालय बुद्धचोक, पोखरा, कास्कीमा दर्ता गराई सक्नु पर्नेछ । शेयरधनी बाहेक अरुलाई प्रोक्सी दिन वा शेयर बिभाजन गरिदिन पाइने छैन । एक जना शेयरधनीले एक भन्दा बढी ब्यक्तिलाई प्रोक्सी दिई पठाएमा पहिले दर्ता गराएको प्रोक्सीले मान्यता पाउने छ । प्रोक्सी नियुक्ति गर्ने आफै उपस्थित हुन चाहेमा २४ घण्टा अगावै आफै उपस्थित भई लिखित सूचना दिनु पर्नेछ ।
- ५) नाबालकको हकमा संरक्षकले मात्र सभामा भाग लिन, प्रतिनिधि तोक्न र मतदान गर्न पाउनेछ । शेयर दर्ता कित्तावमा संरक्षकको रुपमा नाम लेखिएको ब्यक्ति मात्र संरक्षक मानिने छ ।
- ६) कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा त्यस्तो संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भाग लिन पाउने छ ।
- ७) विविध शीर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफुले प्रश्न गर्न चाहेका विषय बारे सभा हुनु भन्दा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा लिखित जानकारी दिनु पर्नेछ । सो जानकारी नदिएको विषय उपर प्रश्न गर्न पाइने छैन ।
- ८) साधारण सभा सम्बन्धमा केही थप जानकारी आवश्यक परेमा वा वार्षिक प्रतिवेदन प्राप्त नभएमा कार्यालय समय भित्र कार्यालयको फोन नं.:०६१-४३४४१२ मा सम्पर्क गर्नुहुन वा स्वयं उपस्थित भै जानकारी लिनुहुन अनुरोध छ ।

## कालिका लघुवित्त वित्तीय संस्था लिमिटेड

### सोह्रौं वार्षिक साधारण सभामा अध्यक्षज्यूद्वारा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०८१/०८२

#### आदरणीय शेयरधनी महानुभावहरु,

कालिका लघुवित्त वित्तीय संस्था लिमिटेडको सोह्रौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावज्यूहरु, आमन्त्रित अतिथिज्यूहरु, विभिन्न संस्थाहरुबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावज्यूहरु, पत्रकारज्यूहरु एवं अन्य सम्पूर्ण आमन्त्रित महानुभावज्यूहरुलाई सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवम् अभिवादन व्यक्त गर्दछु। यस वित्तीय संस्थाको १६ वर्षको उत्साहपूर्ण यात्रामा लघुवित्त कार्यक्रमलाई अझ परिष्कृत र प्रभावकारी बनाउँदै संस्थागत स्थायित्व र सद्भाव कायम गर्न उल्लेखनीय योगदान गरेको छ। हामी सधैं लगानीकर्ता, ग्राहक सदस्य र संस्थाका समस्त सरोकारवालाहरुको हितलाई प्राथमिकता दिँदै, वित्तीय कार्यक्रमलाई समय सापेक्ष, मर्यादित र सु-व्यवस्थित बनाउन प्रतिबद्ध छौं। कोरोना महामारी पछिको आर्थिक मन्दी, व्यवसाय विस्तारमा आएको अवरोध र आम्दानीमा भएको गिरावटका कारण वित्तीय संस्थाले कर्जा प्रवाहमा समेत कठिनाइहरु भोग्नु परेको छ। यस्तो प्रतिकूल अवस्थाको सामना गर्दै यस वित्तीय संस्थाले आफ्नो सामाजिक र आर्थिक दायित्वलाई पूरा गर्ने प्रयास जारी राख्यो। यद्यपि, विगत तीन वर्षदेखि केही अराजक समूहहरुले लघुवित्त क्षेत्र विरुद्ध “लघुवित्त वित्तीय संस्था नै खारेज हुनुपर्ने” कर्जा मिनाहा गर्नु पर्ने भनी आन्दोलन गर्दै आएका छन्। यसका कारण, स्थानीय स्तरमा विभिन्न प्रकारका अफवाह र नकारात्मक प्रचारहरुले संस्थाको व्यवसायमा प्रतिकूल प्रभाव पारेको छ। यस्तो विषम परिस्थितिमा पनि कर्मचारीहरुले अलिकति पनि विचलित नभई आफ्नो उच्च मनोबल प्रदर्शन गर्दै संस्थाको हित र जिम्मेवारीलाई प्राथमिकताका साथ निर्वाह गरेको तथ्य यहाँहरुलाई अवगत गराउन चाहन्छु। आर्थिक वर्ष २०८१/८२ मा संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ र अब्बल बनाउन विभिन्न सुधारात्मक कदमहरु चालिएका छन्। कर्जा लगानी सम्बन्धि केन्द्रिकृत प्रक्रियामा थप परिमार्जन, नीतिगत व्यवस्थामा पुनरावलोकन, लेखापरीक्षण तथा अनुगमन कार्यलाई थप प्रभावकारी रूपमा कार्यान्वयन, लघुवित्तको मर्म र भावना अनुसार केन्द्रहरु सञ्चालन, केन्द्रिकृत Day End को व्यवस्था, डिजिटल बैकिङ सुविधा, वित्तीय साक्षरता र कर्मचारीहरुको क्षमता अभिवृद्धिलाई थप प्रभावकारी बनाउन कार्यगत तालिम जस्ता उपायहरु मार्फत संस्थाले आफ्नो कार्यक्षमता र विश्वसनीयता बढाएको छ।

केही समय यता विश्वव्यापी रूपमा शुरु भएको आर्थिक मन्दीको असर नेपालको अर्थतन्त्रमा पनि परेको छ। आर्थिक मन्दीको प्रभावको कारण बजारमा व्यावसायिक शिथिलता, तरलताको अभाव, लगानीमा संकुचन, सदस्यहरुले सञ्चालन गरेको व्यवसाय असफल आदि अवस्थाको सामना गर्नको साथै विभिन्न समूह तथा व्यक्तिहरुले लघुवित्त वित्तीय संस्थाहरु विरोधी कार्यक्रम सञ्चालन गरी ग्राहक सदस्यहरुलाई वित्तीय सेवा उपयोग गर्न बाधा पुऱ्याई लघुवित्त कार्यक्रममा नै नकारात्मक प्रभाव पर्ने कार्यहरु भैरहेको छ। तथापि, हामी विभिन्न चुनौतीहरुको सामना गर्दै अगाडी बढिरहेको व्यहोरा अनुरोध गर्दछु। आगामी दिनमा, लघुवित्त कार्यक्रमलाई अझ व्यवस्थित, सुदृढ, र मर्यादित बनाउन हामी प्रतिबद्ध छौं। अति विपन्न वर्गलाई आर्थिक पहुँच सुनिश्चित गर्दै, उद्यमशीलता विकास र वित्तीय साक्षरताको प्रवर्द्धन मार्फत संस्थाको गरिमालाई उच्च राख्ने हाम्रो लक्ष्य रहेको छ।

आर्थिक वर्ष २०८१/०८२ को वित्तीय विवरण यहाँहरु समक्ष यथा समयमा नै पठाई सकिएको छ। यस वित्तीय संस्थाको आ.व.२०८१/०८२ (२०८१ साउन ०१ गतेदेखि २०८२ असार मसान्त) को नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुसारका वित्तीय विवरणहरु वासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण लगायत अन्य विवरणहरु साथै, सो सँग सम्बन्धित अनुसूचीहरु र संस्थाको विभिन्न क्रियाकलापहरु स्वीकृत तथा अनुमोदनका लागि यस गरिमामय सभामा प्रस्तुत गर्दछु। आगामी दिनमा संस्थाले निर्वाह गर्नुपर्ने भूमिकाका सम्बन्धमा यस सभाबाट रचनात्मक सुझाव तथा मार्ग निर्देशन प्राप्त हुनेमा



विश्वस्त छु । साथै, लेखापरीक्षण प्रतिवेदन सहितको वार्षिक प्रतिवेदन पारित गरिदिनुहुन यस गरिमामय सभामा उपस्थित आदरणीय शेयरधनीज्यूहरु समक्ष हार्दिक अनुरोध गर्दछु ।

अव म, सञ्चालक समितिको तर्फबाट संस्थाले गरेको प्रगति र उपलब्धी, संस्था सञ्चालनमा देखिएका चुनौतीहरु लगायत समग्र कारोवारको समीक्षा र पुनरावलोकन गर्न कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ र धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ को अधिनमा रही तयार गरिएको १६औं वार्षिक प्रतिवेदन बुँदागत रुपमा प्रस्तुत गर्न चाहन्छु ।

**(क) विगतका वर्षको कारोवारको सिंहावलोकन:**

यस वित्तीय संस्था आफ्नो स्थापनाकालदेखि नै गरीव तथा विपन्न महिलाहरुको घरदैलोमा पुगेर लघुवित्त कार्यक्रम मार्फत उनीहरुको जीवनस्तर उकास्ने कार्यमा निरन्तर प्रयासरत छ । सदस्यहरुको आवश्यकता तथा क्षमताका आधारमा सुलभ कर्जा र बचत सेवा उपलब्ध गराई उद्यमशील समाजको निर्माण गरी गरीबी न्यूनीकरणको महान अभियानमा यस वित्तीय संस्थाले विभिन्न अवरोधहरुका बावजुद पनि नियमित रुपमा आफ्नो कार्य संचालन गर्दै आएको व्यहोरा यस सम्मानित सभामा जानकारी गराउँन चाहन्छु । साथै, तथ्याङ्कगत वित्तीय विवरणको सारांश निम्न अनुसार रहेको छ ।

**१. आर्थिक बर्ष २०७९/०८० देखि आर्थिक बर्ष २०८१/०८२ सम्मको वित्तीय विवरण: (रकम रु. हजारमा)**

विवरण	आ.व. २०७९/०८०	आ.व. २०८०/०८१	आ.व. २०८१/०८२
चुक्ता पुँजी रकम	३,७२,३२१।७४	३,७२,३२१।७४	४,०७,६९२।३०
साधारण जगेडा तथा अन्य कोष रकम	१,७३,५४१।६३	२,४७,२१५।११	२,१८,५५७।३६
सञ्चित नाफा/नोक्सान रकम	३३,०८४।२७	३९,३२७।८१	५५,५५५।९२
कार्यक्षेत्र संख्या	७७ जिल्ला	७७ जिल्ला	७७ जिल्ला
सेवा पुगेको जिल्ला संख्या	३६	४३	४८
शाखा संख्या	१००	१००	१०५
कर्मचारी संख्या	४०७	३७६	४४३
केन्द्र संख्या	७८२१	७८९३	८६८५
सदस्य संख्या	७५४७६	७६१६०	८५४०३
ऋणी संख्या	३१०५४	२६२४५	२९२२९
कुल कर्जा तथा सापट (लगानी रकम)	३८,६६,५३०।१६	४०,०२,११२।७४	४९,१३,४७३।३३
निष्क्रिय कर्जा अनुपात	४।१३	३।७९	८।२७
कर्जा नोक्सानी व्यवस्था रकम	१,९३,७३१।९८	१,७१,२४२।१८	२,३४,९७५।३७
कुल बचत रकम	१३,६८,९२१।४३	१३,७३,९८१।५५	१६,६२,५२०।२२
कर्जा सापटी रकम	१९,१४,६५४।३२	२१,३९,९०७।०८	२७,९१,७६९।९९
कर अधिको मुनाफा रकम	३४,४९०।६६	७४,४२९।८४	७६,३९८।६६
आयकर रकम	९,१४३।७७	१६,४८३।३०	२३,०९८।५२
स्थगन कर रकम	(१,६२६।७५)	(२१,२७१।०७)	२२,९२८।४३
खुद मुनाफा रकम	२६,९७३।६३	७९,२१७।६२	३०,३७१।७१

**२. आर्थिक बर्ष २०८१/०८२ मा लिएको लक्ष्य र प्राप्तिको विवरण: (रकम रु. हजारमा)**

विवरण	लक्ष्य	प्राप्ति
वितरण योग्य मुनाफा रकम	८८,८५५।६५	५४,०५७।०१
प्रति शेयर आमदानी (%)	२१।७९	१३।२५
पुँजीकोष अनुपात (%)	१३।१५	११।५२
शाखा संख्या	१०७	१०५
सदस्य संख्या	८७५३०	८५४०३
बचत संकलन रकम	१८,०२,०८८।६९	१६,६२,५२०।२२
ऋणी संख्या	३८७३७	२९२२९
लगानीमा रहेको रकम (रु.)	५२,०२,५५४।८४	४९,१३,४७३।३३
निष्क्रिय कर्जाको अनुपात (%)	३।६७	८।२७



३.चालु आ.व. २०८२/०८३ को लक्ष्य :

(रकम रु. हजारमा)

विवरण	२०८२/०८३ लक्ष्य
सेवा पुगेको जिल्ला संख्या	५४
शाखा संख्या	१११
केन्द्र संख्या	११९६३
सदस्य संख्या	११६३२४
बचत रकम	२२,९९,७३४।९३
ऋणी संख्या	४४७२६
लगानीमा रहेको रकम	६३,६५,३४२।८०
खुद मुनाफा रकम	१,४८,८२६।०२
वितरण योग्य मुनाफा रकम	१,१६,१२७।५४
निष्कृत कर्जाको अनुपात (%)	३।८४

आ.व.२०८२/०८३ को लक्ष्य सारांश:

- शाखा संख्या ६ वटा थप गर्ने लक्ष्य राखिएको छ ।
- सदस्य संख्या ३४ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- बचत रकम तर्फ ३६ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- ऋणी संख्या ४५ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- लगानीमा रहेको रकम २७ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- असुली दर ९६।१६ प्रतिशत हासिल गर्ने लक्ष्य राखिएको छ ।
- खुद मुनाफा बृद्धिदर ६३ प्रतिशत हासिल गर्ने लक्ष्य राखिएको छ ।

संस्थाले कर्मचारीहरूलाई आवश्यकता अनुसार तालिम दिई उच्च मनोबलका साथ काम गर्ने वातावरण तयार गर्दै आएको छ । साथै, सदस्यहरूको कारोवारमा छिटो छरितो तथा पारदर्शी वनाउन सेवा प्रवाहमा नयाँ प्रविधिको प्रयोग गर्दै अगाडी वढेका छौं । सामूहिक जमानी तथा धितो जमानीमा स्थानीय स्तरमा कर्जा तथा अन्य वित्तीय सेवा उपलब्ध गराउनका लागि सदस्यहरूबाट संकलित बचत रकमले मात्र पर्याप्त नभएकोले अन्य बैंक तथा वित्तीय संस्थाहरूबाट आवश्यक कर्जा रकमको व्यवस्था गरिएको छ । हाल यस वित्तीय संस्थाबाट भएका कारोवार, प्रशासनिक क्रियाकलाप, संस्थागत सुशासन र अन्य विषयहरू प्रति नियमनकारी निकायहरू, सरोकारवालाहरू तथा आम सर्वसाधारणको समेत हेर्ने दृष्टिकोणमा सकारात्मक परिवर्तन भइरहेको कुरा यस सम्मानित सभामा व्यक्त गर्दछु ।

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

- आर्थिक सुस्तता र आम्दानी संकटका कारण साना व्यवसायीहरू कमजोर भई किस्ता भुक्तानीमा अनियमितता ।
- लघुवित्त संस्थाहरूको विरुद्धमा विभिन्न समूहहरू खडा भई आक्रामक रूपमा नकारात्मक क्रियाकलापहरू सञ्चालन गरिरहेकाले बचत तथा कर्जा कारोवारमा प्रत्यक्ष असर परेको ।
- हाल वित्तीय बजारमा फैलाईएका नकारात्मक टिका टिप्पणीले गर्दा असुलीमा असर पर्न गएको ।
- सञ्चालन लागत अनुसार उत्पादकत्वमा समस्या ।
- जलवायु जोखिमका कारण कृषि आम्दानी अनिश्चित हुँदा कृषि कर्जा जोखिममा हुनु ।
- अन्तर्राष्ट्रिय रूपमा भएको आर्थिक मन्दीका कारण ग्रामीण अर्थतन्त्रमा परेको प्रभाव ।
- बढ्दो महँगिका कारण कर्जा तिर्ने प्राथमिकता घट्दो ।
- आयात लागत बढ्दा उत्पादन लागत समेत बढ्न गई आम्दानीमा गिरावट ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा र दोहोरो कर्जा जस्ता समस्याहरूले संस्थाको कारोवारमा नकारात्मक असर ।
- कर्मचारीहरूको Turnover Ratio बढ्नाले संस्थामा पर्न गएको असर ।



ग. चालु आर्थिक वर्ष (२०८२/०८३) को उपलब्धी र भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा :

१. चालु आर्थिक वर्ष (२०८२/०८३) को उपलब्धी :

१.१ चालु आ.ब.(२०८२/०८३) को प्रथम त्रयमास (असोज मसान्त) सम्मको प्रगति विवरण निम्नानुसार रहेको छ ।

● शाखा संख्या	: १०५
● केन्द्र संख्या	: ८९०५
● सदस्य संख्या	: ८८०२३
● ऋणी संख्या	: २९३९५
● लगानीमा रहेको रकम	: ४,९५,०१,१७,४१२।००
● बचत संकलन रकम	: १,६६,९९,११,८५३।००
● कर्जा सापट रकम	: २५,९१,८१६,९४७।००
● खुद नाफा रकम	: २,०३,४०,०४३।००
● प्राथमिक पुजीकोष	: ११।५३ प्रतिशत
● कुल पुजीकोष	: १२।३५ प्रतिशत
● निष्कृत्य कर्जा अनुपात	: ६।४० प्रतिशत
● कोषको लागत	: ६।९६ प्रतिशत
● प्रति शेयर आमदानी	: १९।९६ प्रतिशत
● प्रति शेयर नेटवर्थ	: १९१।५१ प्रतिशत

१.२. चालु आ.ब.को २०८२ असोज मसान्तसम्मको प्रगतिको तुलनात्मक विवरण : (रकम रु हजारमा)

विवरण	२०८२ असोज लक्ष्य	२०८२ असोज वास्तविक	उपलब्धी प्रतिशत
शाखा संख्या	१०७	१०५	९८।१३
कर्मचारी संख्या	४९३	४४८	९०।८७
केन्द्र संख्या	९६१५	८९०५	९२।६२
सदस्य संख्या	९३१९१	८८०२३	९४।४५
ऋणी संख्या	३३८२३	२९३९५	८६।८९
वचत रकम	१८,२३,८६०।२३	१६,६९,९११।८५	९१।५६
लगानीमा रहिरहेको रकम	५३,४१,२९३।९३	४९,५०,११७।४१	९२।६८
निष्कृत्य कर्जाको अनुपात	४।७५	६।४०	१३४।७४
खुद मुनाफा रकम	२५,१२०।३१	२०,३४०।०४	८०।९८

आ.ब.२०८२/०८३ को प्रथम त्रैमासिक अवधिसम्ममा संस्थाले गरेको कारोवार सन्तोषजनक रहेको छ । विभिन्न समूहहरुबाट भईरहेका लघुवित्त विरुद्धका कार्यक्रमहरुका कारण वचत संकलन तथा कर्जा लगानी र असुलीमा समस्या भईरहेको अवस्थामा व्यवस्थापनको रणनीतिक कार्ययोजना तथा फिल्ड कर्मचारीहरुको मेहनतबाट हालको कठिन अवस्थामा पनि संस्थाको प्रमुख सूचकांकहरु सकारात्मक रहेको कुरा यस सम्मानित सभामा जानकारी गराउँदछु ।

१.३. कार्यसञ्चालन व्यवस्था :

यस वित्तीय संस्थाको कार्य सञ्चालन सम्बन्धी निर्देशिकामा भएको साँगठनिक ढाँचा अनुसार जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग, योजना तथा अनुगमन विभाग, वित्त तथा लेखा विभाग, कार्य सञ्चालन विभाग, कर्जा विभाग, सूचना तथा प्रविधी विभाग, जोखिम तथा असुली विभाग र आन्तरिक लेखापरीक्षण विभाग गरी ८ वटा विभागहरुमा नायव प्रमुख कार्यकारी अधिकृत प्रत्यक्ष रुपमा संलग्न हुने गरी प्रवन्धक तथा अधिकृत स्तरका कर्मचारीहरुलाई विभागीय जिम्मेवारी दिईएको छ ।

योजना तथा अनुगमन विभागको मातहतमा रहने गरी हाल ११ वटा अनुगमन मुकाम/कार्यालय सञ्चालनमा ल्याईएको छ । उक्त मुकामलाई पायक पर्ने गरी शाखा कार्यालयहरुको अनुगमन तथा निरीक्षण गर्ने व्यवस्था मिलाई



क्षेत्रगत कारोवारको आधारमा कनिष्ठ अधिकृत तथा सुपरभाईजर पदका कर्मचारीहरूलाई अनुगमन अधिकारीको जिम्मेवारी तोकिएको छ । साथै, शाखा कार्यालयहरूमा सुपरभाईजर, वरिष्ठ सहायक तथा सहायक पदका कर्मचारीहरूलाई शाखा प्रमुखको जिम्मेवारी दिइएको छ भने शाखा कार्यालयको कारोवारको आधारमा अन्य पदका कर्मचारीहरूको व्यवस्थापन गरिएको छ ।

#### १.४ कार्य विवरणको व्यवस्था :

वित्तीय संस्थामा कार्यरत कर्मचारीहरूको काम, कर्तव्य, अधिकार तथा उत्तरदायित्व सम्बन्धी स्पष्ट रूपमा उल्लेख गरी विभागीय प्रमुख, विभागीय सहायक, अनुगमन अधिकारी, शाखा प्रमुख लगायत सम्पूर्ण शाखाका कर्मचारीहरूलाई जिम्मेवारीको आधारमा कर्मचारीगत रूपमा कार्य विवरण उपलब्ध गराई सोही अनुसार कार्यसम्पादन गर्ने व्यवस्था मिलाइएको छ ।

#### १.५. नीति तथा कार्यविधिहरूको तर्जुमा :

आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावलीका अतिरिक्त शाखाहरूमा कार्यक्रम विस्तार र सञ्चालनको लागि केन्द्र तथा समूह गठन एवम् सदस्य परिचालन कार्यविधि र कर्जा लगानी तथा वचत परिचालन नीति तयार गरी कार्यान्वयन गरिएको छ । साथै, लेखा नीति, लेखापरीक्षण नीति, ग्राहक पहिचान नीति, सम्पत्ति तथा दायित्व नीति, सूचना तथा प्रविधि नीति, ग्राहक संरक्षण नीति, कार्य सञ्चालन सम्बन्धी निर्देशिका, सम्पत्ति शुद्धीकरण नीति, नगद कारोवार सञ्चालन निर्देशिका लगायत अन्य आवश्यक नीतिहरू समेत तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ ।

#### १.६. आन्तरिक नियन्त्रण प्रणालीको व्यवस्था :

शाखा कार्यालयहरूमा हुन सक्ने अनियमिततालाई मध्यनजर गरी नजिकबाट अनुगमन गर्ने उद्देश्यले अनुगमन अधिकारीहरू र आन्तरिक लेखापरीक्षण विभागलाई सशक्त रूपमा सक्रिय बनाइएको छ । अनुगमन अधिकारीहरूबाट निरन्तर शाखाहरूको अनुगमन तथा निरीक्षण गर्ने र देखिएका कैफियतहरूको तत्काल समाधान गर्ने गरिएको छ । साथै, स्वतन्त्र विभागको रूपमा रही आन्तरिक लेखापरीक्षण विभागले समयमा नै शाखाहरूको लेखापरीक्षण गरी कैफियतहरू लेखापरीक्षण समितिमा रिपोर्टिङ गर्ने र सो समितिबाट दिएका सल्लाह सुझाव, कैफियत तथा बेरुजुलाई तत्काल व्यवस्थापनले कार्यान्वयन गरी कैफियत गर्ने र गराउनेलाई आवश्यक कारवाही अगाडी बढाइएको छ । कतिपय घटनाहरूको अनुसन्धान गरी वास्तविकताको यकिन गर्नुपर्ने अवस्था देखिएमा व्यवस्थापकीय कर्मचारीको संयोजकत्वमा छानविन समिति गठन गरी सत्यतथ्य पत्ता लगाई अपचलनमा संलग्नहरूबाट असुली गर्ने गराउने साथै, कारवाहीका लागि आवश्यक प्रकृयाहरू अगाडी बढाउने समेत गरिएको छ ।

लघुवित्त बजारमा बढ्दै गईरहेको जोखिमलाई दृष्टिगत गर्दै ग्राहक सदस्य छनौट प्रक्रियादेखि नै सजगता अपनाईएको, केन्द्र अनुशासनमा जोड दिइएको, कर्जा लगानी गर्नुपूर्व कर्जा सूचना लिने कार्यसंगै सुक्ष्म रूपमा कर्जा विश्लेषण गर्ने कार्य गरिएको, कर्जा सदुपयोगितालाई अनिवार्य गरिएको, प्रभावकारी रूपमा आन्तरिक लेखापरीक्षण र अनुगमन गर्ने व्यवस्था गरी आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाईएको, तालिमको माध्यमबाट कर्मचारीको क्षमता अभिवृद्धि गरिएको, श्रोतमा आत्मनिर्भर हुन सदस्य वचत संकलनलाई प्राथमिकतामा राखिएको तथा कर्जाको गुणस्तरलाई कायम राख्दै कार्यक्रम विस्तार गर्ने जस्ता रणनीति लिएको हुँदा संभावित जोखिमहरूलाई न्यूनीकरण गर्न सकिएको छ ।

#### २. भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा :

- ग्राहक सदस्यले ऋण लिएर सञ्चालन गरेको व्यवसाय सम्बन्धी तालिमको व्यवस्था गरिने छ । यस्ता तालिम सकेसम्म सम्बन्धित स्थानीय तहसँग समन्वय गरी स्थानीय स्तरमा नै सञ्चालन गरिने छ ।
- ग्राहकहरूको चेतनाको स्तर, निजहरूको बदलिदो चाहना अनुसार सूचना प्रविधिको विकास र विस्तार गर्दै ग्राहकमुखी सेवा र सुविधाहरू प्रदान गर्न तर्फ संस्था क्रियाशील रहनेछ ।
- ग्रामीण क्षेत्रमा रहेका निर्वाहमुखी व्यवसाय सञ्चालन गरेर बसेका ग्राहक सदस्यलाई लघुउद्यमी व्यवसायीको रूपमा विकास गर्न आर्थिक, सीपमूलक, प्राविधिक रूपमा सहयोग गर्ने ।
- भाखा नाघेको सदस्यहरूलाई शाखा कार्यालय, अनुगमन मुकाम कार्यालय मार्फत नियमित सम्पर्कमा रही भाखा नाघेको कर्जा असुलीको लागि विशेष पहल गरिने छ ।



- यस वित्तीय संस्थाले प्रदान गर्ने सेवा सुविधाका साथै विपन्न वर्गको उत्थानमा पुऱ्याएको योगदानका विषयमा ग्राहक सदस्य तथा अभिभावकसँग अन्तरक्रिया कार्यक्रमको आयोजना गरी हाल लघुवित्त संस्थाहरूप्रति सृजना भएका भ्रमहरू चिर्ने ।
- एक गाउँ एक व्यवसायको धारणा बमोजिमको व्यावसायिक नमूना गाउँ कार्यक्रम सञ्चालनमा ल्याइने ।
- ग्राहकको चाहना, माग र आवश्यकता अनुसार कर्जा, बचत तथा अन्य लघुवित्त सेवाहरूमा आवश्यकता अनुसार थप परिमार्जन तथा सेवाहरूको विस्तार गर्दै ग्राहक मैत्री भावनालाई थप बलियो तथा प्रभावकारी बनाउँदै लगिने छ ।
- लघुवित्त क्षेत्र अहिले विभिन्न चुनौतीको सामना गर्दै अगाडी बढिरहेको छ । समय सापेक्ष रणनीतिक कार्य योजनाहरू तय गर्दै चुनौतीहरूलाई अवसरमा बदल्न विभिन्न कामकारवाहीहरू अगाडी बढाउँदै लगिनेछ ।
- ग्राहक संरक्षणको सिद्धान्तलाई अनुसरण गर्दै कर्मचारीहरूलाई व्यवहारजन्य प्रशिक्षण प्रदान गरी क्षमता अभिवृद्धि सम्बन्धी कार्यलाई थप प्रभावकारी बनाउँदै लगिनेछ ।
- वास्तविक समस्यामा परेका ऋणीहरूको व्यवसाय पुनरुत्थान गर्न तथा कर्जा भुक्तानीमा सहजता ल्याउन आवश्यक नीतिगत व्यवस्थाहरूलाई थप प्रभावकारी बनाउँदै लगिनेछ ।
- कार्यक्रमको गुणस्तर सुधार गर्न दक्ष जनशक्ति विकासको आवश्यकता पर्ने हुँदा दक्ष जनशक्तिको विकासमा जोड दिइने छ । साथै, अनुगमन तथा सुपरिवेक्षण कार्यलाई थप प्रभावकारी बनाइनेछ ।
- संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन सञ्चालक समिति अन्तर्गतको जोखिम व्यवस्थापन समिति, लेखापरीक्षण समिति तथा सम्पत्ति शुद्धीकरण अनुगमन समितिले प्रभावकारी रूपमा कार्य गर्दै आइरहेको छ । आगामी वर्ष पनि आन्तरिक समितिहरूको प्रभावकारी भूमिकाबाट संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन आवश्यक कामहरू हुँदै जानेछ ।
- संस्थाको शाखा सञ्जाल एवम् कारोवारलाई विद्युतीय बैंकिंग माध्यमबाट सञ्चालन गर्न तर्फ जोड गरिनेछ ।
- व्यवसायमा अन्तरनिहित तथा अन्य जोखिमको पहिचान, मापन, विश्लेषणलाई मध्यनजर गर्दै लेखापरीक्षण तथा अनुगमन कार्यलाई अगाडी बढाईने छ ।
- यस वित्तीय संस्थाको नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड लगायत अन्य निकायहरूसँग सुमधुर वित्तीय एवं व्यावसायिक सम्बन्ध रहेको छ । साथै, आगामी दिनमा पनि यस्ता सम्बन्धहरूलाई निरन्तरता दिईने छ ।

#### घ. कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :

यस वित्तीय संस्थाले सत्रै सरोकारवाला निकायहरूसँग सौहार्दपूर्ण व्यावसायिक सम्बन्ध कायम राख्दै आएको छ । लघुवित्त वित्तीय संस्थाहरूका साथै, वाणिज्य बैंक, विकास बैंक, वित्त कम्पनी, थोक कारोवार गर्ने लघुवित्त वित्तीय संस्था, कर्जा सुरक्षणका लागि कर्जा सुरक्षण कोष, सदस्यहरूको म्यादी जीवन वीमा गर्ने वीमा कम्पनीहरू लगायत अन्य संघसंस्थाहरूसँग व्यावसायिक सम्बन्ध राख्नुको साथै, कर्जा सूचना केन्द्र, शेयर रजिष्टर्ड सम्बन्धी कार्य गर्न मुक्तिनाथ क्यापिटल लिमिटेड र बैंकिङ सफ्टवेयरका लागि सिनर्जी टेक सफ्टवेयर प्रा.लि.सँग सहकार्य गर्दै आएको छ ।

#### ङ. सञ्चालक समितिमा भएको हेरफेर र सो को कारण :

तत्कालिन सञ्चालकहरू मध्ये स्वतन्त्र सञ्चालक बाहेक अन्य सञ्चालकहरूको पदावधि समाप्त भएको हुँदा पन्ध्रौं वार्षिक साधारण सभाबाट सर्वसम्मत रूपमा सञ्चालकहरू निर्वाचित भई सोही दिन बसेको सञ्चालक समितिको बैठकबाट सञ्चालक श्री चन्द्र बहादुर क्षेत्रीलाई अध्यक्ष पदमा मनोनयन गरी हाल पूर्ण सञ्चालक समितिबाट नियमित रूपमा कार्य भईरहेको छ ।

#### बिद्यमान सञ्चालक समितिको विवरण :

क्र.सं.	नाम, थर	पद	प्रतिनिधित्व
१	श्री चन्द्र बहादुर क्षेत्री	अध्यक्ष	संस्थापक
२	श्री चन्द्र बहादुर बस्नेत	सञ्चालक	संस्थापक
३	श्री रमा कुमारी शर्मा	सञ्चालक	संस्थापक
४	श्री गणेश पौडेल	सञ्चालक	संस्थापक



५	श्री विश्वराज नेपाल	सञ्चालक	सर्वसाधारण
६	श्री युक्त बहादुर सुवेदी	सञ्चालक	सर्वसाधारण
७	श्री बसन्त बहादुर थापा	सञ्चालक	स्वतन्त्र सञ्चालक

**च. प्रमुख कार्यकारी अधिकृत नियुक्ति सम्बन्धमा :**

चितवन जिल्ला भरतपुर म.न.पा.वडा नं.९ बसोवास गर्ने वर्ष ५६ का श्री कुलचन्द्र पराजुलीलाई मिति २०८१ वैशाख २ गतेदेखि लागू हुनेगरी २ वर्षको करार सेवामा प्रमुख कार्यकारी अधिकृत पदमा नियुक्ति गरी हाल कार्यरत रहनु भएको व्यहोरा यस सम्मानित सभामा जानकारी गराउन चाहन्छु ।

**छ. कारोबारलाई असर पुऱ्याएका प्रमुख तत्वहरु :**

- देशमा विद्यमान आर्थिक शिथिलता, राजनैतिक अस्थिरता, खस्कँदो शान्ति सुरक्षा ।
- लघुवित्त वित्तीय संस्थाहरु वीचको अस्वस्थ प्रतिस्पर्धा ।
- एकै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट कर्जा चलाउने प्रवृत्तिबाट उत्पन्न हुने कर्जा जोखिम सम्बन्धी समस्या ।
- बढ्दो महँगो तथा बेरोजगारी समस्याको कारण वचत तथा आम्दानीमा आएको गिरावटको कारण संस्थाको कर्जा असुली तथा वचत परिचालनमा समेत समस्या आएको छ ।
- अनुभवी तथा दक्ष कर्मचारी पलायन ।
- दुर्गम स्थानमा कार्यक्रम सञ्चालन गर्न आवश्यक भरपर्दो पूर्वाधार जस्तै बिजुली, इन्टरनेट, बाटोघाटो, सुरक्षा तथा दक्ष जनशक्ति आदीको कमीले सिर्जना हुने कठिनाईहरु ।
- शहरमुखी तथा तराई केन्द्रित बसाई सराई ।
- सदस्यहरुले सञ्चालन गरेका परियोजना असफल हुनु ।
- दैवि विपत्ति तथा महामारीको प्रभाव ।
- लघुवित्त विरोधी गतिविधीका कारणले कर्जा लगानी, असुली र वचत संकलनमा परेको प्रतिकूल प्रभाव ।

**ज. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सोको उपर सञ्चालक समितिको प्रतिक्रिया :**

संस्थाको पन्ध्रौं वार्षिक साधारण सभाबाट नियुक्त हुनु भएका बाह्य लेखापरीक्षक श्री के.जे.एण्ड एशोसियट्स चार्टर्ड एकाउन्टेन्ट्स सि.ए.सीजन बोहराले लेखापरीक्षण गर्नु भएको छ । लेखापरीक्षण प्रतिवेदनमा नियमित कार्यसम्पादनका क्रममा भएका सामान्य कमी कमजोरी बाहेक कुनै नकारात्मक कुरा उल्लेख गरिएको छैन । यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरुले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरीक्षणको प्रतिवेदन माथी सञ्चालक समितिको तर्फबाट कुनै टिप्पणी (Comment) नरहेको जानकारी गराउँदछु । लेखापरीक्षकले दिएका सुझावहरुको कार्यान्वयन भईसकेको व्यहोरा समेत जानकारी गराउन चाहन्छु ।

**झ. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम सम्बन्धमा :**

सञ्चालक समितिको मिति २०८२।०९।०४ गते शुक्रवार बसेको बैठक नं.२६२ को निर्णय अनुसार यस वित्तीय संस्थाको गत आर्थिक वर्षसम्मको सञ्चित मुनाफा र यस आर्थिक वर्ष २०८१/०८२ (२०८१।०४।०१ गतेदेखि २०८२ असार मसान्त) सम्मको खुद मुनाफाबाट यस वित्तीय संस्थाका शेयरधनीहरुलाई चुक्ता पूँजी रु.४०,७६,९२,३०४।७६ को १० प्रतिशतका दरले हुन आउने रकम रु.४,०७,६९,२३०।४८ (अक्षरेपी चार करोड सात लाख उनन्सत्तरी हजार दुईसय तीस रुपैया अठचालीस पैसा मात्र) बोनस शेयर तथा उक्त बोनस शेयरको कर प्रयोजनार्थ ०।५२६३ प्रतिशतका दरले हुन आउने रकम रु.२१,४५,७४८।९७ (अक्षरेपी एककाइस लाख पैतालीस हजार सातसय अठचालीस रुपैया सन्तानब्बे पैसा मात्र ) नगद लाभांश (बोनस शेयरमा लाग्ने कर) गरी कुल लाभांश १०।५२६३ प्रतिशतले हुन आउने रकम रु.४,२९,१४,९७९।४५ (अक्षरेपी चार करोड उनन्तीस लाख चौध हजार नौसय उनासी रुपैया पैतालीस पैसा मात्र ) बाँडफाँड गर्न प्रस्ताव गरिएको छ ।



**ब. कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.व.२०८१/०८२ को संक्षिप्त प्रतिवेदन :**

कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.व.२०८१/०८२ को संक्षिप्त प्रतिवेदन अनुसूची नं.१ मा प्रस्तुत गरिएको छ ।

**ट. अन्य आवश्यक कुराहरु :**

**१) पुँजीकोषको पर्याप्तता :**

नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १ तथा विभिन्न समयमा जारी परिपत्रको आधारमा “घ” वर्गको वित्तीय संस्थाले प्राथमिक तथा कूल पुँजीकोष जोखिम भारत सम्पत्तिको आधारमा क्रमशः ४.० प्रतिशत र ८.० प्रतिशत कायम गर्नु पर्नेमा यस संस्थाको २०८२ असार मसान्तको वित्तीय विवरण अनुसार प्राथमिक पुँजीकोष १०।३३ प्रतिशत तथा कूल पुँजीकोष ११।५२ प्रतिशत रहेको छ ।

**२) लेखापरीक्षकको नियुक्ति :**

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३(३) मा “घ” वर्गको इजाजतपत्र प्राप्त बैंक वा वित्तीय संस्थाको हकमा चार्टर्ड एकाउन्टेन्ट वा दर्तावाला लेखापरीक्षकलाई नियुक्त गर्न सकिने व्यवस्था अनुसार लेखापरीक्षण समितिको सिफारिस बमोजिम सञ्चालक समितिको मिति २०८२।०९।०८ गते वसेको बैठक नं. २६३ को निर्णयबाट यस वित्तीय संस्थाको आ.व.२०८२/०८३ को वाह्य लेखापरीक्षण कार्य सम्पन्न गर्न नेपाल राष्ट्र बैंकको सूचीमा समावेश भएका श्री.के.जे. एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, पुल्चोक ललितपुरका सि.ए.सिजन बोहरालाई लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) सहित रु.५,५०,०००/- (अक्षरेपी पाँच लाख पचास हजार रुपैया मात्र) प्रदान गर्ने गरी वाह्य लेखापरीक्षक नियुक्त गर्न यस सम्मानित सभा समक्ष प्रस्ताव गरिएको छ ।

यस वित्तीय संस्थाको पन्ध्रौं वार्षिक साधारण सभाबाट आ.व.२०८१/०८२ को वाह्य लेखापरीक्षण कार्य गर्न नियुक्त श्री.के.जे. एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, पुल्चोक ललितपुरका सि.ए.सिजन बोहराबाट आ.व.२०८१/०८२ को लेखापरीक्षण कार्य सम्पन्न भएको छ । सो कार्यका लागी लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) सहित रु.५,००,०००/- (अक्षरेपी पाँच लाख रुपैया मात्र) भुक्तानी गरिएको व्यहोरा यस सभामा जानकारी गराउँदछु ।

**३) संस्थागत सुशासन :**

संस्थामा संस्थागत सुशासन (Corporate Governance) कायम राख्ने विषयमा सञ्चालक समिति तथा व्यवस्थापन सदैव प्रतिवद्ध रहेको छ । सञ्चालक समितिका सदस्यहरु तथा कर्मचारीहरुले नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुबाट तोकिएका आचरण सम्बन्धी व्यवस्थाको पूर्ण परिपालना गरेका छन् । सञ्चालक समितिका काम कारवाहीहरु तथा संस्थाका अन्य क्रियाकलापहरु पारदर्शी रुपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एवम् सो को अनुभूति गराउन संस्था क्रियाशील छ । साथै, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ एवं नियमनकारी निकाय नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानूनहरु तथा सम्बन्धित निकायहरुद्वारा जारी गरिएका निर्देशन तथा परिपत्रहरुको पूर्णरुपमा पालना भएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न लेखापरीक्षण समिति गठन गरिएको छ । आन्तरिक लेखापरीक्षण तथा वाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै व्यवस्थापनलाई सल्लाह र सुझाव दिने गरिएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न गैर कार्यकारी सञ्चालकहरु श्री रमा कुमारी शर्मा संयोजक रहेको कर्मचारी सेवा सुविधा समिति, श्री गणेश पौडेलको संयोजकत्वमा जोखिम व्यवस्थापन समिति र श्री चन्द्र बहादुर बस्नेतको संयोजकत्वमा सम्पति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । साथै, समितिका बैठकहरु नियमानुसार वसेका छन् ।

सञ्चालक श्री बसन्त बहादुर थापाको संयोजकत्वमा निम्न सदस्यहरु रहेको लेखापरीक्षण समिति गठन भएको छ ।

सञ्चालक श्री बसन्त बहादुर थापा	संयोजक
नायव प्रमुख कार्यकारी अधिकृत श्री फणिन्द्र पाण्डे	सदस्य
आ.ले.प विभाग प्रमुख श्री हर्ष बहादुर स्याङ्गलान	सदस्य सचिव



लेखापरीक्षण समितिबाट कम्पनी ऐन, २०६३ एवं बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधिनमा रही वित्तीय संस्थाको लेखापरीक्षण निर्देशिका अनुरूप आफ्नो काम कारवाही सम्पन्न हुने गरेको छ। समितिबाट आन्तरिक लेखापरीक्षकको लेखापरीक्षण समितिबाट कम्पनी ऐन, २०६३ एवं बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधिनमा रही वित्तीय संस्थाको लेखापरीक्षण निर्देशिका अनुरूप आफ्नो काम कारवाही सम्पन्न हुने गरेको छ। समितिबाट आन्तरिक लेखापरीक्षकको प्रतिवेदन अध्ययन गरी सो मा औल्याईएका विषयवस्तुहरु कार्यान्वयन गर्न व्यवस्थापनलाई निर्देशन दिएको र सो को कार्यान्वयन भईसकेको छ। वाह्य लेखापरीक्षकबाट लेखापरीक्षणको शिलसिलामा सञ्चालक तथा कर्मचारीहरुबाट नेपाल राष्ट्र बैंकको नीति निर्देशन एवं प्रचलित कानून विपरित कार्य गरेका टिप्पणीहरु उल्लेख भएको पाईदैन।

**४) संस्थागत सामाजिक उत्तरदायित्व :**

आ.व.०८१/०८२ मा यस वित्तीय संस्था अन्तर्गतका विभिन्न शाखाहरुमा आवद्ध रही कर्जा तथा बचत कारोवार गरिरहेका सदस्यहरुको भलाई तथा वित्तीय साक्षरताका लागि विभिन्न शीर्षकहरुमा ग्राहक संरक्षण कोषबाट रु.७९,११,१२७१४ रुपैया सुविधा प्रदान गरिएको छ भने देहायका शाखाहरुबाट निम्न उल्लेखित कार्यहरु सम्पन्न गर्नका लागि सम्बन्धित स्थानीय निकायमा सामाजिक उत्तरदायित्व कोष अन्तर्गत रु.२,९०,८५५।०० रुपैया सहयोग प्रदान गरिएको छ।

**४.१ आ.व.२०८१/०८२ मा ग्राहक संरक्षण कोष अन्तर्गत प्रदान गरिएका सुविधाहरु :**

क.सं	राहत शीर्षक	सुविधा भुक्तानी भएको संख्या	रकम रु.
१.	सुत्केरी सुविधा	३३९ जना	४,४४,०००।००
२.	किरीया सुविधा	१८५ जना	९,२५,०००।००
३.	औषधी उपचार सुविधा	४१ जना	१,३५,५००।००
४.	दैवी प्रकोप सुविधा	१८६ जना	१८,५०,०००।००
५.	जन्मोत्सव तथा विवाह महोत्सव सुविधा	२३ जना	२२,६५०।००
६.	केन्द्रमा मसलन्द खरिद सुविधा	१३९ केन्द्र	२६,३६२।००
७.	केन्द्र प्रमुख गोष्ठि तथा वित्तीय साक्षरता	१०० शाखाहरु	४४,९७,६१५।१४
८.	छात्रवृत्ति सुविधा	२ जना	१,०००।००
<b>जम्मा रु.</b>			<b>७९,११,१२७।१४</b>

**४.२ संस्थागत सामाजिक उत्तरदायित्व कोष अन्तर्गत गरिएका योगदान :**

क.सं	शाखा कार्यालयहरु	सम्पन्न सामाजिक कार्यहरु	रकम रु.
१.	शाखा कार्यालय, घ्याम्पेसाल	डस्टविन वितरण	१३,०००।००
२.	शाखा कार्यालय, घ्याल्चोक	बजार सरसफाई तथा ट्रि गार्ड वितरण	१५,०००।००
३.	शाखा कार्यालय, बड्डीचौर	वित्तीय साक्षरता कार्यक्रम	१२,०००।००
४.	शाखा कार्यालय, मुसीकोट	वित्तीय साक्षरता कार्यक्रम	११,१०५।००
५.	शाखा कार्यालय, फेदिखोला	वित्तीय साक्षरता कार्यक्रम	१,७५०।००
६.	शाखा कार्यालय, मानेचौका	चस्मा वितरण कार्यक्रम	१,००,०००।००
७.	केन्द्रीय कार्यालय, पोखरा	ए.सी. वितरण कार्यक्रम ( जिल्ला प्रहरी कार्यालय दमौली तनहुँ )	१,३८,०००।००
<b>जम्मा रु.</b>			<b>२,९०,८५५।००</b>

संस्थाबाट कर्जा उपभोग गरेका सदस्यहरुलाई अनिवार्य म्यादी जीवन बीमामा आवद्ध गरिएको छ। संस्थाको आम्दानीको वृद्धिसँगै सामाजिक कार्यहरुमा समेत यस वित्तीय संस्थाले आर्थिक सहयोग गरी सामाजिक उत्तरदायित्वको भूमिका निर्वाह गर्दै आइरहेको छ। हाल वित्तीय संस्थामा आवद्ध सदस्यहरुको भलाई तथा दक्षता अभिवृद्धिका लागि संस्थागत योगदानबाट ग्राहक संरक्षण कोषमा रु.५,५८,३८,९७५।- र संस्थागत सामाजिक उत्तरदायित्व कोषमा रु.२५,७४,३९६।-बराबरको रकम मौज्जातको रुपमा रहेको छ।

**५) संस्थागत विकास :**

यस संस्थाले आफ्नो सेवामा स्तरीय, गुणात्मक र प्रतिस्पर्धी क्षमताको विकासको लागि सचेत भएर कार्यसम्पादन गर्न आवश्यक विनियम तथा नीतिहरु तयार गरी लागु गरेको छ। संस्थाले कर्मचारी सेवा विनियमावली २०७७, आर्थिक प्रशासन विनियमावली २०७७, कर्जा अपलेखन विनियमावली २०७७, बचत तथा कर्जा परिचालन नीति २०७९, कार्य सञ्चालन सम्बन्धी नीति २०७९, सूचना तथा प्रविधि नीति २०८१, केन्द्र तथा समूह गठन एवम् सदस्य परिचालन कार्यविधि २०७९, कर्जा असुली नीति २०८१, लगायत अन्य आवश्यक नीति तथा कार्यविधिहरु तयार गरी कार्यान्वयन गरिएको छ। साथै,



बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, कम्पनी ऐन, २०६३, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरू र अन्य प्रचलित कानूनको आधारमा संस्थागत विकास क्रमशः सुदृढ बनाउदै लगेका छौं। साथै, सबै सरोकारवालाहरूसँग सहकार्य गरी व्यवसाय अभिवृद्धि गर्दै संस्थागत सम्बन्ध समेत सन्तुलनमा राख्न सफल भएका छौं।

**६) मानव संसाधन :**

मानव संसाधन सबै भन्दा महत्वपूर्ण साधन भएकोले कार्यरत कर्मचारीहरूलाई थप सशक्त, संस्थागत, गुणस्तर सहितको नतिजामुखी बनाउन, वर्तमानमा सुरक्षा र भविष्यको सुनिश्चितता प्रदान गर्दै लगिने छ। संस्थाको कर्मचारी सेवा विनियमावलीको साँगठनिक ढाँचा अनुसार आन्तरिक र बाह्य श्रोतबाट कर्मचारीहरूको व्यवस्था गरिएको छ। कर्मचारीहरूलाई दक्ष, अनुशासित र संस्थाप्रति अझ उत्प्रेरित गराउनका लागि समय समयमा आन्तरिक तथा बाह्य स्रोतबाट क्षमता अभिवृद्धि सम्बन्धी तालिम तथा गोष्ठीको आयोजना गर्ने गरिएको छ। साथै, समय समयमा कर्मचारीहरूको भावना तथा समस्या अध्ययन गरी संभव भएसम्म तत्काल समाधान गर्ने व्यवस्था मिलाईएको छ। संस्थामा कार्यरत कर्मचारीहरूलाई दक्षताको आधारमा जिम्मेवारी दिने व्यवस्था मिलाईएको छ। साथै, प्रत्येक कर्मचारीहरूलाई आफूले गर्ने कामका विषयमा अन्यौलता नहोस भनी व्यक्तिगत रूपमा कार्य विवरण उपलब्ध गराई कुन कर्मचारीले के कति कार्य सम्पादन गर्‍यो भन्ने विषयमा सिस्टमबाट स्पष्ट रूपमा रिपोर्ट आउने व्यवस्था गरी कार्यसम्पादन मूल्याङ्कनको व्यवस्था भएको छ। यस अवधिमा व्यवस्थापकीय तर्फ ५ जना, अधिकृत तर्फ १८ जना, सहायक तर्फ ३५३ जना र सहयोगी तर्फ ७२ जना गरी कूल ४४८ जना कर्मचारीहरू कार्यरत रहेका छन्।

**७) सम्बन्धित पक्ष विवरण :**

संस्थाले आफ्नो सञ्चालक समितिको वित्तीय स्वार्थ भएको कुनै पनि पक्षसँग वित्तीय कारोवार गरेको छैन। सञ्चालक तथा कार्यकारी प्रमुखको विवरण र उपलब्ध गराईएको सुविधा यसै प्रतिवेदनको अनुसूची १ मा उल्लेख गरिएको छ।

**८) लघुवित्तको योगदान तथा आगामी कार्यदिशा :**

नेपालको सामाजिक-आर्थिक रूपान्तरणमा लघुवित्त क्षेत्रले निर्वाह गर्दै आएको भूमिका अत्यन्त महत्वपूर्ण रहेको छ। वित्तीय पहुँचबाट वञ्चित ग्रामीण तथा विपन्न समुदायसम्म कर्जा, बचत, बीमा र वित्तीय साक्षरता सेवा विस्तार गर्दै लघुवित्त संस्थाहरूले उद्यमशीलता विकास, स्वरोजगार सिर्जना, महिला सशक्तीकरण तथा गरिबी न्यूनीकरणमा ठोस योगदान पुऱ्याएका छन्। कालिका लघुवित्त वित्तीय संस्था लिमिटेडले पनि स्थापना कालदेखि नै “वित्तीय समावेशीकरण मार्फत सशक्त समुदाय” निर्माण गर्ने लक्ष्यका साथ जिम्मेवार र दिगो लघुवित्त सेवा मार्फत राष्ट्रिय अर्थतन्त्रमा सकारात्मक योगदान पुऱ्याउँदै आएको छ।

आगामी दिनहरूमा लघुवित्त क्षेत्र अझै बढी दिगो, प्रविधि मैत्री र उत्तरदायी बन्नुपर्ने आवश्यकता छ। डिजिटल वित्तीय सेवा, उत्पादनमुखी तथा आयआर्जनमूलक कर्जा, प्रभावकारी जोखिम व्यवस्थापन र ग्राहक संरक्षणका सिद्धान्तको कडाइका साथ पालना गर्दै लघुवित्तको भविष्य उज्ज्वल बनाउन सकिन्छ। नियामक निकाय, सरोकारवाला तथा समुदायसँगको सहकार्यलाई थप सुदृढ बनाउँदै कालिका लघुवित्तले पनि सामाजिक उत्तरदायित्व र संस्थागत सुशासनलाई आत्मसात् गर्दै समावेशी आर्थिक समृद्धितर्फ आफ्नो यात्रालाई निरन्तर अघि बढाउने प्रतिबद्धता व्यक्त गर्दछ।

**९) प्रस्तावहरू :**

यस सम्मानित वार्षिक साधारण सभामा देहाय बमोजिमका प्रस्तावहरू स्वीकृतार्थ प्रस्तुत गरिएको छ साथै सर्वसम्मत रूपमा यस सभाबाट सर्वसम्मत पारित हुनेछ भन्ने आशा तथा विश्वास लिएका छौं।

**(क) सामान्य प्रस्तावहरू :**

- १) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने।
- २) आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण प्रतिवेदन सहित २०८२ आषाढ मसान्तको वासलात, सोही अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरण छलफल गरी पारित गर्ने।
- ३) कम्पनी ऐन, २०६३ को दफा १११ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ बमोजिम आ.व.२०८२/०८३ को बाह्य लेखापरीक्षण कार्यको लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने।



४) सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८१/०८२ सम्मको सञ्चित मुनाफावाट हाल कायम चुक्ता पूँजी रु.४०,७६,९२,३०४।७६ (अक्षरेपी चालिस करोड छयहत्तर लाख बयानब्वे हजार तिन सय चार रुपैया छयहत्तर पैसा मात्र) को ०।५२६३ प्रतिशतका दरले हुन आउने रकम रु. २१,४५,७४८।९७ (अक्षरेपी एक्काइस लाख पैतालिस हजार सात सय अठ्चालिस रुपैया सन्तानब्वे पैसा मात्र) नगद लाभांश (वोनश शेयरमा लाग्ने कर) वितरण गर्ने प्रस्ताव स्वीकृत गर्ने ।

### ख) विशेष प्रस्ताव :

- १) सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८१/०८२ सम्मको सञ्चित मुनाफावाट हाल कायम चुक्ता पूँजी रु.४०,७६,९२,३०४।७६ (अक्षरेपी चालिस करोड छयहत्तर लाख बयानब्वे हजार तिन सय चार रुपैया छयहत्तर पैसा मात्र) को १० प्रतिशतले हुन आउने रकम रु.४,०७,६९,२३०।४८ (अक्षरेपी चार करोड सात लाख उनन्सत्तरी हजार दुईसय तिस रुपैया अठ्चालिस पैसा मात्र) बोनस शेयर जारी गर्ने प्रस्ताव स्वीकृत गर्ने ।
- २) बोनस शेयर जारी गरे पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु. ४४,८४,६९,५३५।२४ (अक्षरेपी चवालिस करोड चौरासी लाख एकसट्ठी हजार पाँच सय पैतिस रुपैया चौविस पैसा मात्र) हुने भएकाले सोही बमोजिम प्रबन्धपत्रको दफा-६ मा जारी तथा चुक्ता पूँजी वृद्धि सम्बन्धी प्रस्ताव स्वीकृत गर्ने ।
- ३) यस वित्तीय संस्थाको हाल कायम कुल पूँजी संरचनामा संस्थापक समूहको शेयर स्वामित्व ६४.५२ प्रतिशत र सर्वसाधारण समूहको शेयर स्वामित्व ३५.४८ प्रतिशत रहेकोमा संस्थापक समूहको शेयर स्वामित्व ५४.५२ प्रतिशत र सर्वसाधारण समूहको शेयर स्वामित्व ४५.४८ प्रतिशत कायम रहने गरी संस्थापक समूहको शेयर स्वामित्ववाट १० प्रतिशत शेयर सर्वसाधारण समूहको शेयरमा परिणत गर्ने प्रस्ताव स्वीकृत गर्ने साथै सोही बमोजिम प्रबन्धपत्रको दफा-६ मा संशोधन गर्ने सम्बन्धी प्रस्ताव समेत स्वीकृत गर्ने ।
- ४) सञ्चालकले पाउने सुविधा सम्बन्धमा नियमावलीमा संशोधन गर्ने ।
- ५) यस वित्तीय संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरु गाभ्ने/गाभिने वा प्राप्त गर्ने/प्राप्त हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरु पहिचान गर्ने, समझदारी पत्रमा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन गर्न परामर्शदाता, मूल्यांकनकर्ता तथा लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने, गाभ्ने/गाभिने तथा प्राप्तिसँग सम्बन्धित प्रचलित कानून बमोजिम अपनाउनु पर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य पुरा गरी अन्तिम स्वीकृति लिने लगायत सो संग सम्बन्धित अन्य कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।
- ६) प्रबन्धपत्र/नियमावलीमा गरिएको संशोधनका सम्बन्धमा नियमनकारी निकायबाट थपघट, परिमार्जन वा संशोधनको निर्देशन भएमा सोही बमोजिम गर्न गराउनका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

### १०) कृतज्ञता ज्ञापन :

यस वित्तीय संस्थाको उन्नति तथा प्रगतिको लागि निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन प्रदान गरी संस्थाको मनोबल उच्च राख्न सहयोग पुऱ्याउनु हुने शेयरधनी महानुभावहरु प्रति हार्दिक कृतज्ञता प्रकट गर्न चाहन्छौ । त्यस्तै, निरन्तर सहयोग र निर्देशनको लागि हामी नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडीएस एण्ड क्लियरिङ लिमिटेड, कर्जा सूचना केन्द्र लिमिटेड, निक्षेप तथा कर्जा सुरक्षण कोष, शेयर रजिष्ट्रार श्री मुक्तिनाथ क्यापिटल लिमिटेड तथा अन्य सहयोगी संघसंस्थालाई समेत धन्यवाद ज्ञापन गर्न चाहन्छौ । सेवाग्राही, शुभेच्छुक, पत्रकार मित्रहरु र अन्य प्रत्यक्ष तथा अप्रत्यक्ष रुपमा सहयोग गर्ने सहयोगीहरुमा हार्दिक आभार व्यक्त गर्दछौ । सेवा गर्न अवसर प्रदान गर्ने हाम्रा सबै ग्राहक वर्गप्रति हार्दिक कृतज्ञता प्रकट गर्दछौ । सबै इमान्दार, मिहेनती कर्मचारीहरुको परिश्रमवाट संस्थाको उन्नति र प्रगति सम्भव भएकोले यस अवसरमा संस्थाका सम्पूर्ण कर्मचारीहरुलाई हार्दिक धन्यवाद दिन चाहन्छौ ।

अन्त्यमा, विगतमा भै संस्थाको उन्नतिको लागि यहाँहरु सबैबाट आगामी दिनमा पनि सल्लाह, सुभावा र हौसला प्राप्त हुने अपेक्षा राखेका छौ । धन्यवाद ।

चन्द्र बहादुर क्षेत्री  
अध्यक्ष  
सञ्चालक समिति



**कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित थप विवरण**

- (१) शेयर जफत भएको भए सो को विवरण: प्रतिवेदनको अवधीसम्म कुनै प्रकारको शेयर जफत गरिएको छैन ।
- (२) विगत आ.ब.मा कम्पनी र यसको सहायक कम्पनीले गरेको प्रगति: यस वित्तीय संस्थाले गरेको प्रगतिका बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरिएको छ । यस वित्तीय संस्थाको सहायक कम्पनी नभएको ।
- (३) कम्पनी र यसको सहायक कम्पनीले गरेको प्रमुख कारोवार र महत्वपूर्ण परिवर्तन: यस वित्तीय संस्थाले गरेको कारोवार प्रस्तुत प्रतिवेदनमा उल्लेख भए बमोजिम रहेको छ, र सहायक कम्पनी नभएको ।
- (४) कम्पनीको आधारभूत शेयरधनीले उपलब्ध गराएको जानकारी: यस बारेमा कुनै जानकारी प्राप्त भएको छैन ।
- (५) विगत आर्थिक वर्षमा यस कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट प्राप्त जानकारी: कम्पनीको शेयर कारोवारमा सञ्चालक तथा पदाधिकारीहरू संलग्न नभएको ।

**सञ्चालक तथा पदाधिकारीहरूको शेयर स्वामित्व विवरण:**

क्र.सं	नाम,थर	पद	शेयर स्वामित्व
१.	श्री चन्द्र बहादुर क्षेत्री	अध्यक्ष	१६१५७
२.	श्री चन्द्र बहादुर बस्नेत	सञ्चालक	१२२१४७
३.	श्री रमा कुमारी शर्मा	सञ्चालक	१६१५७
४.	श्री गणेश पौडेल	सञ्चालक	२७८१८
५.	श्री विश्वराज नेपाल	सञ्चालक	९५८
६.	श्री युक्त बहादुर सुवेदी	सञ्चालक	२६१
७.	श्री बसन्त बहादुर थापा	सञ्चालक	नभएको
८.	श्री कुल चन्द्र पराजुली	प्रमुख कार्यकारी अधिकृत	नभएको
९.	श्री फणिन्द्र पाण्डे	नायब प्रमुख कार्यकारी अधिकृत	१०६९४
१०.	श्री दिवस ढकाल	वरिष्ठ प्रबन्धक	नभएको
११.	श्री हर्ष बहादुर स्याङ्तान	का.मु. प्रबन्धक	५६५
१२.	श्री खेम नारायण रेग्मी	सहायक प्रबन्धक	नभएको

(६) कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजका आफन्तको व्यक्तिगत स्वार्थ सम्बन्धी जानकारी : यस बारेमा कुनै जानकारी प्राप्त भएको छैन ।

(७) आफ्नो शेयर आफैले खरिद गरेको भए सोको विवरण : कम्पनीले आफ्नो शेयर आफैले खरिद गरेको छैन ।

**(८) आन्तरिक नियन्त्रण प्रणाली :**

**क) नीति तथा विनियमावली :** संस्थाले व्यवसायमा निहित जोखिमलाई न्यून गर्ने तथा आन्तरिक नियन्त्रण प्रणालीलाई बलियो बनाउन नेपाल राष्ट्र बैंकको अधिनमा रहेर आवश्यक नीति नियम र विनियमावलीहरू तर्जुमा गरी लागू गर्दै आएको छ ।

**ख) लेखापरीक्षण समिति :** यस समितिको मातहतमा आन्तरिक लेखापरीक्षण विभाग रहेको छ । आन्तरिक लेखापरीक्षणको कार्य आन्तरिक लेखापरीक्षण विभागबाट सबै शाखाहरू तथा केन्द्रीय कार्यालयको अर्धवार्षिक तथा वार्षिक रूपमा लेखापरीक्षण गरी लेखापरीक्षण समितिमा प्रतिवेदन पेश गरेको छ ।

**ग) निरीक्षण तथा अनुगमन :** संस्थाका सबै कार्यालयहरूमा योजना तथा अनुगमन विभागबाट थाहा दिई वा नदिई जुनसुकै समयमा अनुगमन गर्ने र अनुगमन गर्दा देखिएका पक्षहरूलाई रजिष्टरमा अभिलेख गरी वा पछि पत्राचार गरी निर्देशन गरिएको छ । अनुगमन गर्ने क्रममा देखिएका राम्रा वा नराम्रा पक्षहरूको आधारमा र दिईएका निर्देशनको पालना भए नभएको आधारमा सम्बन्धित शाखा प्रबन्धकको मूल्यांकन समेत गर्ने गरिएको छ ।



**घ) मासिक प्रगति प्रतिवेदन :** सबै शाखाहरूले तोकिए बमोजिमका मासिक आय/व्यय हिसाव, सन्तुलन परीक्षण, नाफा/नोक्सान हिसाव, वासलात, मासिक तथ्यांक सम्बन्धी विवरण, केन्द्रगत विवरण, तरलता सम्बन्धी विवरण, क्षेत्रगत कर्जा विवरण, आगामी महिनाको नगद प्रवाह योजना, यस महिनाको प्रगति समीक्षा र आगामी महिनाको लक्ष्य सहित कर्मचारी बैठकको माइन्टको प्रतिलिपी, बैंक स्टेटमेन्ट र अन्य विवरण प्रत्येक महिना मासिक प्रतिवेदनमा संलग्न गरी कार्यकारी प्रमुख समक्ष पेश गर्नुपर्ने व्यवस्थाको क्रमशः कार्यान्वयन गरिएको छ ।

**ङ) समीक्षा बैठक :** शाखा कार्यालयहरूमा आवधिक रुपमा सम्पादित कार्यहरू र आईपरेका चुनौतिहरूको सम्बन्धमा शाखा स्तरीय बैठक, शाखा प्रमुख तथा सम्बन्धित अनुगमन अधिकारी विच बैठक, केन्द्रीय कार्यालयमा साप्ताहिक बैठक एवं आवश्यकता अनुसार शाखा प्रमुखहरू, अनुगमन अधिकारीहरू र व्यवस्थापन समिति बीच संयुक्त रुपमा जुम भर्चुअल बैठकहरू र नियमित त्रैमासिक रुपमा शाखा प्रमुख स्तरीय गोष्ठी समेत सञ्चालन गरी आवधिक प्रगति समीक्षा गर्ने गरिएको छ ।

**(९) आर्थिक वर्ष २०८१/०८२ को कुल व्यवस्थापन खर्च सम्बन्धी विवरण :**

कर्मचारी खर्च	: २०,७१,५८,०२६।००
कार्यालय सञ्चालन खर्च	: ६,६१,१४,५७९।००
कर्जा नोक्सानी व्यवस्था खर्च	: ६,३७,३३,१९५।००
कूल व्यवस्थापन खर्च	: ३३,७०,०५,८००।००

**(१०) लेखापरीक्षण समितिका सदस्यहरूको नाम, उनीहरूको काम कर्तव्य र सुविधा :**

नेपाल राष्ट्र बैंकबाट “घ” वर्गका इजाजतपत्र प्राप्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ६ को ६ (१) क मा भएको व्यवस्था अनुसार गठित लेखापरीक्षण समिति गैर कार्यकारी सञ्चालक श्री बसन्त बहादुर थापाको संयोजकत्वमा नायव प्रमुख कार्यकारी अधिकृत श्री फणिन्द्र पाण्डे सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री हर्ष बहादुर स्याङ्तान सदस्य सचिव रहने गरी गठन गरिएको छ । निजहरूको काम कर्तव्य नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ६ (२) मा उल्लेख भए अनुसार गरिएको छ । साथै, समितिको बैठक नियमित रुपमा बसी आवश्यकता अनुसार व्यवस्थापनलाई निर्देशन गर्ने तथा सञ्चालक समितिलाई राय सुझाव दिने गरिएको छ । समितिको बैठक वापत संयोजकलाई सञ्चालक बैठक सरह प्रति बैठक रु.४,५००।- भत्ता उपलब्ध गराउने गरिएको छ ।

**(११) सञ्चालक, प्रबन्ध सञ्चालक, कम्पनीका आधारभूत शेरधनी वा निजका आफन्तले कम्पनीलाई बुझाउन बाँकी भएको रकम :** सो नभएको ।

**(१२) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको विवरण :**

**क) आ.व.२०८१/०८२ मा सञ्चालक समितिको भत्ता तथा सुविधा :** रु. १४,०७,६१७।००

सञ्चालक समिति बैठक भत्ता	: रु.३,५७,०००।००
उप समिति बैठक भत्ता	: रु.९४,५००।००
सञ्चालक समितिको अन्य खर्च	: रु.९,५६,११७।००

**ख) आ.व.२०८१/०८२ कार्यकारी प्रमुख तथा मुख्य पदाधिकारीहरूलाई भुक्तानी गरिएको तलब भत्ता तथा सुविधा :**

**१.प्रमुख कार्यकारी अधिकृत (श्री कुल चन्द्र पराजुली)**

तलब । भत्ता : रु.३३,२७,३४२।४२

अन्य सुविधा : संस्थाको कामको सिलशिलामा भ्रमण गर्दा नियमानुसारको दैनिक भत्ता प्रदान गरिएको ।

**२.मुख्य पदाधिकारीहरू अन्तरगत यस वित्तीय संस्थाका नायव प्रमुख कार्यकारी अधिकृत, वरिष्ठ प्रबन्धक, का.मु.प्रबन्धक तथा सहायक प्रबन्धकलाई भुक्तानी गरिएको विवरण:**

तलब । भत्ता : रु.४५,६७,८४०।००

अन्य सुविधा : संस्थाको कामको सिलशिलामा भ्रमण गर्दा नियमानुसारको दैनिक भत्ता प्रदान गरिएको ।



- १३) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश रकम : नभएको ।
- १४) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण : नभएको ।
- १५) दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोवारको विवरण : नभएको ।
- १६) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुराको विवरण : थप केही नभएको ।
- १७) अन्य आवश्यक कुराहरु : केही नभएको ।



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

### (१) सञ्चालक समितिको प्रतिवेदन :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (२) लेखापरीक्षकको प्रतिवेदन :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (३) लेखापरीक्षण भएको वित्तीय विवरण :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (४) कानूनी कारवाही सम्बन्धी विवरण :

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

– यस अवधिमा वित्तीय संस्थाले आर्थिक अपचलनमा सहभागी दुई जना कर्मचारीहरूलाई वैकिड कसुर तथा सजाय ऐन, २०६४ अनुसार उच्च अदालत कास्कीमा कानूनी कारवाही अगाडी वढाई वित्तीय संस्थाको पक्षमा फैसला भईसकेको छ । साथै, संस्थाको विरुद्धमा कसैबाट मुद्दा दायर भएको सूचना प्राप्त भएको छैन ।

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

– नभएको ।

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

– उल्लेखित प्रकृतिको कुनै मुद्दा दायर भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त नभएको ।

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

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

– संस्थाको शेयरको बजार मूल्य र कारोवारको निर्धारण खुल्ला बजार प्रकृत्यामा निर्भर हुने भएकोले यस सम्बन्धमा व्यवस्थापनको छुट्टै धारणा नरहेको ।

(ख) आ.व.२०८१/०८२ को प्रत्येक त्रयमास अवधिमा संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै, कूल कारोवार शेयर संख्या र कारोवार दिनको विवरण :

विवरण	प्रथम त्रयमास	दोश्रो त्रयमास	तेश्रो त्रयमास	चौथो त्रयमास
अधिकतम मूल्य रु.	१२८०	१२००	१२७०	११३२
न्यूनतम मूल्य रु.	९६०।४०	९७०।१०	१००५	९७३
अन्तिम मूल्य रु.	१०३०	१०२१	१०४१।८७	१०५९।५०
शेयर कारोवार संख्या	९९१३	४६२८	६४५७	५१९३
कारोवार दिन	५७	५५	५६	६३

### (६) समस्या र चुनौती :

#### (क) आन्तरिक :

- कार्यक्रमको वृद्धिसँगै सञ्चालन खर्चमा समेत वृद्धि हुँदै जानु ।
- सदस्यहरूमा सामुहिक जमानीको भावनामा हास आउनु ।
- दक्ष कर्मचारीहरूको पलायन ।
- पहाडी तथा हिमाली क्षेत्रमा सेवा प्रवाह गर्न कठिनाई तथा न्यून उत्पादकत्व ।



- लगानी भएको कर्जाको उच्च जोखिम ।
- सदस्यहरूमा वित्तीय साक्षरताको कमी ।
- भौतिक साधन श्रोतको पर्याप्त उपलब्धता गर्न कठिनाई ।
- समय सापेक्ष प्रविधिमा गर्नुपर्ने उच्च लगानीको लागी समस्या ।

**(ख) बाह्य :**

- युक्रेन र रसियाको युद्ध, भुराजनीति, तथा अन्य विविध कारणबाट विश्वव्यापी रुपमा आपूर्ति श्रृंखलामा परेको प्रभावले विश्व तथा राष्ट्रिय अर्थतन्त्रमा आएको आर्थिक मन्दी तथा अन्य परिस्थितिजन्य कारणले गर्दा संस्थाको कर्जा असुलीमा प्रत्यक्ष प्रभाव परेको छ ।
- देशमा विद्यमान आर्थिक शिथिलता, जेन-जी आन्दोलन, राजनैतिक अस्थिरता, खस्कँदो शान्ति सुरक्षा ।
- लघुवित्त वित्तीय संस्थाहरू बीचको अस्वस्थ प्रतिस्पर्धा ।
- एकै व्यक्तिले विभिन्न लघुवित्त संस्थाहरूबाट कर्जा चलाउने प्रवृत्तिबाट उत्पन्न हुने कर्जा जोखिम सम्बन्धी समस्या ।
- बढ्दो महँगी तथा बेरोजगारी समस्याको कारण वचत तथा आम्दानीमा आएको गिरावटको कारण संस्थाको कर्जा असुली तथा वचत परिचालनमा समेत समस्या आएको छ ।
- हाल वित्तीय बजारमा फैलाईएका नकारात्मक टिका टिप्पणीले गर्दा असुलीमा असर पर्न गएको छ ।
- दैवी विपत्ति तथा महामारीको प्रभाव ।
- लघुवित्त विरोधी गतिविधीका कारणले कर्जा लगानी, असुली र वचत संकलनमा पर्न सक्ने प्रतिकूल प्रभाव ।

**(ग) रणनीति :**

- व्यवसाय विस्तारका लागी नयाँ लगानीका क्षेत्रहरू पहिचान गर्ने ।
- संस्थाले प्रदान गर्ने सेवा सुविधामा विविधिकरण गर्ने ।
- जनशक्ति व्यवस्थापन तथा विकासतर्फ ध्यान दिई दक्ष जनशक्ति पलायन रोक्ने ।
- कर्मचारी कार्य कुशलतामा वृद्धि गर्न निरन्तर कर्मचारी तालिमको व्यवस्था गर्ने ।
- कर्जा लगानी गर्दा गुणस्तर कायम गर्ने ।
- फिल्ड कर्मचारीहरूलाई लघुवित्तका आधारभूत सिद्धान्तहरूवारे तालिम तथा अन्तरक्रिया कार्यक्रम गर्ने ।
- शाखा प्रबन्धक तथा उपल्लो स्तरका कर्मचारीहरूलाई नेतृत्व विकास कार्यक्रमहरूमा सहभागी गराउने ।
- सञ्चालन खर्चलाई मितव्ययी बनाई अनावश्यक खर्च कटौती गर्ने ।
- जोखिम व्यवस्थापनको लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउने ।
- ग्राहकको माग र चाहना अनुरूप ग्राहकमुखी सेवा सुविधाको विकास तथा विस्तार गर्ने ।
- कर्जा जोखिम व्यवस्थापन गरी खराब कर्जालाई न्यूनीकरण गर्दै जाने ।
- प्रविधियुक्त सेवा विस्तार गर्ने ।
- बाह्य गतिविधीहरूबाट सृजित प्रतिकूल प्रभावलाई चिर्नका लागि आवश्यक रणनीति तर्जुमा गर्दै जाने ।

**(घ) संस्थागत सुशासन :**

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ एवं नियमनकारी निकाय नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि. तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानूनहरू तथा सम्बन्धित निकायहरूद्वारा जारी निर्देशन तथा परिपत्रहरूको पूर्ण रुपमा पालना गरिएको छ । वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ । आन्तरिक लेखापरीक्षण तथा बाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै, आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन व्यवस्थापनलाई सल्लाह र सुझाव दिदै आएको छ । कारोवारमा चुस्त दुरुस्त छिटो छरितो एवम् संस्थागत सुशासनलाई उच्च महत्व दिई सञ्चालक समिति, लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी प्रभावकारी रूपमा कार्यान्वयन गर्दै आएको छ ।



## सूचनाको हक सम्बन्धी ऐन, २०६४ दफा (५) को उपदफा (३) बमोजिमको आ.व.२०८१/८२ मा सार्वजनिक गरेको विवरण

- (क) **निकायको स्वरूप र प्रकृति** : कम्पनी ऐन, २०६३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम नेपाल राष्ट्र बैकवाट स्विकृत प्राप्त “घ”वर्गको राष्ट्रिय स्तरको लघुवित्त वित्तीय संस्था हो ।
- (ख) **निकायको काम, कर्तव्य र अधिकार** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ”वर्गको वित्तीय संस्थाले गर्नुपर्ने काम, कर्तव्य र अधिकार रहेको छ ।
- (ग) **निकायमा रहने कर्मचारी संख्या र विवरण** : यस वित्तीय संस्थामा २०८२ असार मसान्तसम्ममा कार्यरत कर्मचारी संख्या ४४३ रहेका छन् । वित्तीय संस्थाले तोकेको कार्य विवरण अनुसार विभिन्न पदमा कार्यरत कर्मचारीहरू मार्फत वित्तीय कारोवार भइरहेको छ । व्यवस्थापन समूह (**Management Team**) का सदस्यहरूको नाम वित्तीय संस्थाको वेबसाईट [www.kalikabank.com.np](http://www.kalikabank.com.np) मा राखिएको छ ।
- (घ) **निकायबाट प्रदान गरिने सेवा** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम “घ” वर्गको ईजाजतपत्र प्राप्त संस्थाले प्रदान गर्नुपर्ने सम्पूर्ण सेवाहरू ।
- (ङ) **सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी** : सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारीको विवरण यस वित्तीय संस्थाको वेबसाईट [www.kalikabank.com.np](http://www.kalikabank.com.np) अन्तर्गत **Branch Network** खण्डमा राखिएको छ ।
- (च) **सेवा प्राप्त गर्न लाग्ने दस्तुर र अवधि** : यस वित्तीय संस्थाले प्रदान गर्ने विभिन्न सेवाको शुल्क तथा अवधि यस वित्तीय संस्थाको वेबसाईट [www.kalikabank.com.np](http://www.kalikabank.com.np) अन्तर्गत **Notice** मा प्रकाशित गरिएको छ ।
- (छ) **निर्णय गर्ने प्रकृया र अधिकारी** : वित्तीय कारोवारका सम्बन्धमा विभिन्न तहका अधिकारीहरूले विभिन्न प्रकारका निर्णय गर्न सक्ने प्रकृया मिलाईएको छ । प्रमुख कार्यकारी अधिकृत तथा यस वित्तीय संस्थाको सञ्चालक समिति अन्तिम निर्णयकर्ताको रूपमा रहेका छन् ।
- (ज) **निर्णय उपर उजुरी सुन्ने अधिकारी** : वित्तीय संस्थाका सेवाग्राहीहरू तथा अन्य व्यक्ति/संस्थाको गुनासो तथा उजुरी व्यवस्थापन गर्नका लागि नायब प्रमुख कार्यकारी अधिकृतलाई गुनासो सुन्ने अधिकारीको रूपमा रहने व्यवस्था गरिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ :  
कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
केन्द्रीय कार्यालय पोखरा-१०, बुद्धचोक कास्की ।  
फोन : ०६१-४३४४९२  
मोवाइल : ९८०२८८७००१
- (झ) **सम्पादन गरेको कामको विवरण** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम ‘घ’ वर्गको संस्थाले गर्न सक्ने सम्पूर्ण कारोवारहरू सम्पादन भइरहेका छन् ।
- (ञ) **सूचना अधिकारीको नाम र पद** : वित्तीय संस्थाका सेवाग्राहीहरू तथा अन्य सम्बन्धित व्यक्ति/संस्थालाई आवश्यक सूचना प्रदान गर्न नायब प्रमुख कार्यकारी अधिकृत श्री फणिन्द्र पाण्डेलाई सूचना अधिकारी तोकिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।  
कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
केन्द्रीय कार्यालय पोखरा-१० बुद्धचोक, कास्की ।  
फोन : ०६१-४३४४९२  
मोवाइल : ९८०२८८७००१
- (ट) **अनुपालना अधिकृतको नाम र पद** : संस्थाको काम कारवाहीहरूको सुक्ष्म अवलोकन र सुपरिवेक्षण गर्न अनुपालना अधिकृतमा का.मु.प्रबन्धक श्री हर्ष बहादुर स्याङ्तानलाई तोकिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।



कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
केन्द्रीय कार्यालय पोखरा-१० बुद्धचोक, कास्की ।  
फोन : ०६१-४३४४१२  
मोवाइल : ९८०२८८७००२

- (ठ) **ऐन, नियम तथा विनियमको सूची** : प्रचलित सम्पूर्ण ऐन, नियम, विनियम र निर्देशिकाहरू वित्तीय संस्थाले पालना गर्नुपर्ने हुन्छ । देहाय बमोजिमका ऐन, नियम, विनियम र निर्देशिकाहरू बैकिङ कार्यका लागि प्रमुख रूपमा रहेका छन् ।
- क. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३,
  - ख. नेपाल राष्ट्र बैंक ऐन, २०५८,
  - ग. कम्पनी ऐन, २०६३,
  - घ. बैकिङ कसुर तथा सजाय ऐन, २०६४,
  - ङ. सम्पत्ति शुद्धीकरण (मनि लाउण्डरिङ्ग) निवारण ऐन, २०६४,
  - च. धितोपत्र सम्बन्धी ऐन, २०६३,
  - छ. सुरक्षित कारोवार ऐन, २०६३,
  - ज. करार ऐन, २०५६,
  - झ. धितोपत्र नियमावली, २०७३
  - ञ. श्रम ऐन, २०७४,
  - ट. उपरोक्त ऐनहरू बमोजिमका सम्पूर्ण नियम तथा विनियमहरू,
  - ठ. नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशन तथा निर्देशिकाहरू,
  - ड. वित्तीय संस्थाले कारोवार सञ्चालनका लागि बनाएको सम्पूर्ण नियम, विनियम, कार्यविधि तथा निर्देशिकाहरू ।
- (ड) **आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी अद्यावधिक विवरण** : यस वित्तीय संस्थाको आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी त्रैमासिक अद्यावधिक विवरणहरू राष्ट्रिय स्तरको पत्र-पत्रिकामा प्रकाशित गरिएको छ । साथै, वित्तीय संस्थाको वेबसाइट [www.kalikabank.com.np](http://www.kalikabank.com.np) मा समेत राखिएको छ ।



# K.J. & ASSOCIATES

## Chartered Accountants

Pulchowk, Lalitpur

### INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF KALIKA LAGHUBITTA BITTIYA SANSTHA LIMITED

#### Report on the Audit of the Financial Statements

##### Opinion

We have audited the accompanying financial statements of **Kalika Laghubitta Bittiya Sanstha Limited ("Microfinance")** which comprise the Statement of Financial Position as at Ashad 32, 2082 (July 16, 2025), the Statement of Profit or Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereafter referred to as "the Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Microfinance, as at Ashad 32, 2082 (July 16, 2025) and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act, 2073.

##### Basis for Opinion

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

##### Key Audit Matters: our assessment of risks of material misstatement

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

Key Audit Matter	How Key Audit Matters were addressed
<p><b>Information Technology (IT) System</b></p> <p>The Information Technology of the Microfinance involves a large number of IT systems that are used to process and record a large volume of transactions in the Microfinance's activities.</p> <p>As a result, Microfinance's financial accounting and recording procedure places a significant level of reliance and rely on such IT systems.</p> <p>Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the</p>	<p>Our audit approach regarding Information Technology of the Microfinance included:</p> <p>We conducted the detail understating and testing regarding the existing system via enquiry, re-performance and inspection to the extent of our knowledge.</p> <p>a) Verification of Loans and Advances impairment based on aging on a test check basis.</p> <p>b) Reviewed the reports generated by the systems on a sample basis.</p>



<p>data, as required, completely, accurately and consistently for reliable financial reporting.</p> <p>Due to the importance of the impact of IT systems and related control environment on the Microfinance's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p>	<p>c) Verified Interest Income and expense booking for loans and deposits using the Microfinance's System on test basis.</p> <p><b>Our Result:</b> We considered the IT systems and their relevant controls to be adequate.</p>
<p><b>Impairment of Loans &amp; Advances</b></p> <p>Microfinance's policy for allowance for impairment of loans &amp; advances has been based on the application of Expected Credit loss model and Nepal Rastra Bank's Directives, as applicable. It involves significant management judgement and estimation. In addition, assessment of allowances for impairment is calculated as higher of the Expected Credit Loss Model or NRB's Directive.</p> <p>The carrying value of the loans &amp; advances to customers can be materially misstating if management's judgment and estimation are inappropriate.</p> <p>Due to the significance of the above matter to the financial statements, we have identified this as Key Audit Matter.</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <p>a) Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report.</p> <p>b) Sample credit files were reviewed, which includes evaluation of borrowers' repayment behaviour, utilization of loan, CIC reports &amp; ledger scrutiny.</p> <p>c) Verification of accuracy of provision against non-performing loan calculated by IT system and manual calculation of sample basis.</p> <p>d) Obtain a comprehensive understanding of the ECL model implemented by management to estimate the Loan Loss Provision (LLP) and</p> <ul style="list-style-type: none"> <li>• Review the model documentation provided by management experts.</li> <li>• Ensure that the model aligns with the relevant accounting standards i.e. IFRS 9 for Expected Credit Loss (ECL).</li> <li>• Verify that the model incorporates relevant risk factors (e.g., loan characteristics, credit ratings, macroeconomic factors, and historical data.</li> </ul> <p><b>Our Result:</b> We considered the impairment charges on loans &amp; advances to customers to be acceptable.</p>

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

Microfinance's Management is responsible for the preparation of the other information. The other information comprises the information included in the Management Report, Report of the Board of Directors and Chairman's statement but does not include the financial statements and our auditors report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. 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.

*S. J. Singh*



### **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 Nepal Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud and error.

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

The Board of Directors are responsible for overseeing Microfinance financial reporting process.

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

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

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

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

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

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





From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

#### Report on Other Legal and Regulatory Requirements

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of Microfinance, though the statements are independently not audited, were adequate for the purpose of audit; the financial statements including statement of financial position, statement of profit or loss, statement of comprehensive income, statement of changes in equity, statement of cash flows including a summary of significant accounting policies and other explanatory notes have been prepared in all material respect in accordance with the provisions of the Company Act-2063, and they are in agreement with the books of accounts of the Microfinance; and the accounts and records of the Finance are properly maintained in accordance with the prevailing laws.

To the best of our information and according to the explanations given to us in the course of our audit, we observed that the loan has not been written off; the business of Microfinance was conducted satisfactorily, and Microfinance transactions were found to be within the scope of its authority. The microfinance has filed cases for misappropriation of funds and other financial embezzlements by employees in various branches amounting to Rs. 6,230,131 and the provision for the same has also been booked. Other than this, we did not come across cases of accounting related fraud and the cases where the Board of Directors or any employee or any office bearer of Microfinance has acted contrary to the provisions of law or caused loss or damage to Microfinance or committed any misappropriation of the funds of Microfinance.

Sijan Bohara, CA  
(Partner)

K.J. & Associates  
Chartered Accountants  
COP No. 1160



Date: 21<sup>st</sup> December, 2025

Place: Lalitpur, Nepal

UDIN: 251221CA01677JzksU

**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Financial Position**  
**As on 32 Ashadh 2082 (16 July 2025)**

Particulars	Note	Current Year	Previous Year
<b>Assets</b>			
Cash and cash equivalents	4.1	289,155,668	194,626,137
Statutory Balances & Due from Nepal Rastra Bank	4.2	22,672,750	17,372,750
Placement with Bank & Financial Institutions	4.3	59,272,821	52,816,441
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and advances to MFIs & Cooperatives	4.6	-	-
Loans and advances to customers	4.7	4,754,584,488	3,897,112,361
Investment securities	4.8	2,000,000	2,000,000
Current tax assets	4.9	13,470,699	3,447,908
Investment property	4.10	-	-
Property and Equipment	4.11	78,687,690	11,893,917
Goodwill and Intangible assets	4.12	342,206	308,747
Deferred Tax Assets	4.13	7,423,142	30,351,571
Other assets	4.14	29,853,310	24,691,516
<b>Total Assets</b>		<b>5,257,462,774</b>	<b>4,234,621,348</b>
<b>Liabilities</b>			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Ratsra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from customers	4.18	1,662,520,219	1,373,989,553
Borrowings	4.19	2,791,769,991	2,139,907,080
Current Tax Liabilities	4.9	-	-
Provisions	4.20	6,230,131	-
Deferred Tax Liabilities	4.13	-	-
Other liabilities	4.21	115,136,854	61,860,060
Debt securities issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
<b>Total liabilities</b>		<b>4,575,657,194</b>	<b>3,575,756,693</b>
<b>Equity</b>			
Share Capital	4.24	407,692,305	372,321,739
Share Premium		-	-
Retained Earnings		55,555,920	39,327,808
Reserves	4.25	218,557,355	247,215,108
<b>Total Equity</b>		<b>681,805,579</b>	<b>658,864,655</b>
<b>Total Liabilities and Equity</b>		<b>5,257,462,774</b>	<b>4,234,621,348</b>
Contingent Liabilities and commitment	4.26		
Net Assets Value Per share		167.24	176.96

The accompanying notes are integral part of these financial statements.

Chandra Bahadur Chhetri Chairman	Chandra Bahadur Basnet Director	Rama Kumari Sharma Director	Ganesh Paudel Director	CA. Sijan Bohara Partner K.J. & Associates, Chartered Accountants
Bishwa Raj Nepal Director	Yukta Bahadur Subedi Director	Basanta Bahadur Thapa Director	Kul Chandra Parajuli CEO	
Phanindra Pandey Deputy CEO	Yam Prasad Aryal Chief Account Head			

Date: 2082-09-04

Place : Pokhara, Kaski



## Kalika Laghubitta Bittiya Sanstha Ltd.

### Statement of Profit or Loss

For the year ended 32 Ashad 2082 (16 July 2025)

Particulars	Note	Current Year	Previous Year
Interest income	4.27	642,112,109	571,144,489
Interest expense	4.28	285,381,051	317,626,822
<b>Net interest income</b>		<b>356,731,059</b>	<b>253,517,667</b>
Fees and commission income	4.29	53,313,671	31,913,672
Fees and commission expense	4.30	4,501,095	3,627,000
<b>Net fee and commission income</b>		<b>48,812,576</b>	<b>28,286,672</b>
<b>Net interest, fee and commission income</b>		<b>405,543,635</b>	<b>281,804,339</b>
Net trading income	4.31	-	-
Other operating income	4.32	3,032,160	726,339
<b>Total operating income</b>		<b>408,575,795</b>	<b>282,530,678</b>
Impairment charge/(reversal) for loans and other losses	4.33	63,733,195	(22,489,805)
<b>Net operating income</b>		<b>344,842,601</b>	<b>305,020,483</b>
<b>Operating expense</b>			
Personnel expenses	4.34	207,158,026	174,883,185
Other Operating expenses	4.35	46,936,140	47,782,422
Depreciation and Amortisation	4.36	8,447,213	3,617,726
<b>Operating Profit</b>		<b>82,301,221</b>	<b>78,737,150</b>
Non operating Income	4.37	327,574	14,646
Non operating expense	4.38	6,230,131	4,321,958
<b>Profit before income tax</b>		<b>76,398,664</b>	<b>74,429,838</b>
Income tax expense	4.39	46,026,953	(4,787,777)
Current Tax		23,098,525	16,483,295
Deferred Tax		22,928,429	(21,271,072)
<b>Profit for the year</b>		<b>30,371,711</b>	<b>79,217,615</b>
<b>Profit attributable to:</b>			
Equity holders of the Financial Institution		30,371,711	79,217,615
<b>Profit for the year</b>		<b>30,371,711</b>	<b>79,217,615</b>
<b>Earnings Per Share</b>			
Basic earning per share		7.45	19.43
Diluted earning per share		7.45	19.43

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Chandra Bahadur Basnet  
Director

Rama Kumari Sharma  
Director

CA. Sijan Bohara  
Partner  
K.J. & Associates,  
Chartered Accountants

Ganesh Paudel  
Director

Bishwa Raj Nepal  
Director

Yukta Bahadur Subedi  
Director

Basanta Bahadur Thapa  
Director

Kul Chandra Parajuli  
CEO

Phanindra Pandey  
Deputy CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2082-09-04

Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Other Comprehensive Income**  
For the year ended 32 Ashad 2082 (16 July 2025)

Particulars	Current Year	Previous Year
<b>Profit for the year</b>	<b>30,371,711</b>	<b>79,217,615</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		
Gains / (Losses) on revaluation	-	-
Actuarial Gains / (Losses) on defined benefit plans	-	-
Income tax relating to above items	-	-
<b>Net Other Comprehensive Income that will not be reclassified to Profit or Loss</b>	<b>-</b>	<b>-</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 translationg 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>-</b>	<b>-</b>
<b>Total Other Comprehensive Income for the year</b>	<b>30,371,711</b>	<b>79,217,615</b>
<b>Total Other Comprehensive Income for the period</b>	<b>30,371,711</b>	<b>79,217,615</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Chandra Bahadur Basnet  
Director

Rama Kumari Sharma  
Director

Ganesh Paudel  
Director

CA. Sijan Bohara  
Partner  
K.J. & Associates,  
Chartered Accountants

Bishwa Raj Nepal  
Director

Yukta Bahadur Subedi  
Director

Basanta Bahadur Thapa  
Director

Kul Chandra Parajuli  
CEO

Phanindra Pandey  
Deputy CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2082-09-04

Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**

**Statement of Cash Flows**

For the year ended 32 Ashad 2082 (16 July 2025)

Particulars	Current Year	Previous Year
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	642,112,109	571,144,489
Fees and other income received	53,313,671	31,913,672
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(285,381,051)	(317,626,822)
Commission and fees paid	-	-
Cash payment to employees	(207,158,026)	(174,883,185)
Other expense paid	(46,936,140)	(47,782,422)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>155,950,563</b>	<b>62,765,732</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	(5,300,000)	-
Placement with Bank and Financial Institutions	(59,272,821)	(52,816,441)
Other trading assets	-	-
Loans and advances to bank and financial institutions	-	-
Loans and advances to customers	(911,360,600)	(135,582,580)
Other assets	(5,161,794)	3,360,022
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	288,530,666	5,060,127
Borrowings	651,862,911	225,252,757
Other liabilities	16,503,373	(28,511,356)
<b>Net cash flow from operating activities before tax paid</b>	<b>131,752,298</b>	<b>79,528,261</b>
Income taxes paid	-	-
<b>Net cash flow from operating activities</b>	<b>131,752,298</b>	<b>79,528,261</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(75,370,625)	(1,075,139)
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>(75,370,625)</b>	<b>(1,075,139)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipts from issue of shares	35,370,565	-
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	-	-
<b>Net cash from financing activities</b>	<b>35,370,565</b>	<b>-</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>91,752,239</b>	<b>78,453,121</b>
Cash and cash equivalents at Shrawan 1, 2081	194,626,137	116,173,016
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at Ashadh end, 2082</b>	<b>289,155,668</b>	<b>194,626,137</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri      Chandra Bahadur Basnet      Rama Kumari Sharma      Ganesh Paudel  
Chairman                      Director                      Director                      Director

Bishwa Raj Nepal              Yukta Bahadur Subedi      Basanta Bahadur Thapa      Kul Chandra Parajuli  
Director                      Director                      Director                      CEO

Phanindra Pandey              Yam Prasad Aryal  
Deputy CEO                      Chief Account Head

CA. Sijan Bohara  
Partner  
K.J. & Associates,  
Chartered Accountants

Date: 2082-09-04  
Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Changes in Equity**  
For the year ended 31 Ashad 2082 (16 July 2025)

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Restructure Reserve	Retained earning	Other Reserve	Total equity
Balance at Shrawan 1, 2080	372,321,739	-	68,259,534	-	31,278,887	-	-	10,496,446	33,084,271	63,506,758	578,947,636
<b>Comprehensive income for the year</b>											
<b>Profit for the year</b>									79,217,615		79,217,615
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 hedges											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											
<b>Total Comprehensive income for the year</b>									79,217,615		79,217,615
Transfer to reserve during the year			15,843,523		40,805,019			11,817,936		7,479,223	75,945,701
Transfer from reserve during the year									(71,728,633)	(2,272,219)	(74,000,852)
<b>Transactions with owners, directly recognised in equity</b>											
Share Issued											
Share based payment											
Dividends to equity holders											
Bonus shares issued											
Cash dividend paid											
Other									(1,245,444)		(1,245,444)
<b>Total contributions by and distributions</b>			15,843,523		40,805,019			11,817,936	(1,245,444)		699,405
<b>Balance at Ashadh end, 2081</b>	<b>372,321,739</b>	-	84,103,057	-	72,083,907	-	-	22,314,382	39,327,808	68,713,762	658,864,656
Balance at Shrawan 1, 2081	372,321,739	-	84,103,057	-	72,083,907	-	-	22,314,382	39,327,808	68,713,762	658,864,656
<b>Comprehensive income for the year</b>											
<b>Profit for the year</b>									30,371,711		30,371,711
<b>Other comprehensive income, net of tax</b>											
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 hedges											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											
<b>Total Comprehensive income for the year</b>									30,371,711		30,371,711
Transfer to reserve during the year			6,074,342		4,806,685				35,325,620	3,988,822	50,195,469
Transfer from reserve during the year					(22,928,429)			(10,307,104)	(11,640,320)	(10,292,069)	(55,167,922)
<b>Transactions with owners, directly recognised in equity</b>											
Share Issued											
Share based payment											
Dividends to equity holders											
Bonus shares issued											
Cash dividend paid											
Other									(596,725)		(596,725)
<b>Total contributions by and distributions</b>			6,074,342		(18,121,744)			(10,307,104)	(6,303,247)		(35,370,565)
<b>Balance at Ashadh end, 2082</b>	<b>407,692,305</b>	-	90,177,399	-	53,962,163	-	-	12,007,278	55,555,920	62,410,515	681,805,580

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri Chairman	Chandra Bahadur Basnet Director	Rama Kumari Sharma Director	Ganesh Paudel Director
Bishwa Raj Nepal Director	Yukta Bahadur Subedi Director	Basanta Bahadur Thapa Director	Kul Chandra Panjuli CEO
Phanindra Pandey Deputy CEO	Yam Prasad Aryal Chief Account Head		
			CA. Sijan Bohara Partner K.J. & Associates, Chartered Accountants

## Kalika Laghubitta Bittiya Sanstha Ltd.

### Statement of Distributable Profit or Loss

As on 32 Ashadh 2082 (16 July 2025)

(As per NRB Regulation)

Particulars	Current Year	Previous Year
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>30,371,711</b>	<b>79,217,615</b>
<b>Appropriations:</b>		
a. General reserve	6,074,342	15,843,523
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	303,717	792,176
e. Employees' training fund	(2,090,087)	1,677,803
f. Client Protection Fund	455,576	792,176
g. Other	-	-
h. Restructure/Reschedule Provision Write Back	(10,307,104)	11,817,936
i. Staff Welfare Fund (Employee Bonus)	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>35,935,267</b>	<b>48,294,001</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(4,806,685)	(19,533,947)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	22,928,429	(21,271,072)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
<b>Net Profit for the year end 2081 available for distribution</b>	<b>54,057,011</b>	<b>7,488,982</b>
Opening Retained Earnings as on Shrawan 1 2081	39,327,808	33,084,271
Adjustment (+/-)	(596,725)	(1,245,445)
Expense for CSR	-	-
<b>Distribution:</b>	<b>37,232,174</b>	<b>-</b>
Bonus Share Issued	35,370,565	-
Cash Dividend Paid	1,861,609	-
<b>Total Distributable Profit or (Loss) as on year end date</b>	<b>55,555,921</b>	<b>39,327,808</b>
<b>Annualised Distributable Profit or (Loss) per share</b>	<b>13.63</b>	<b>10.56</b>

**4. Explanatory Notes**

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

**Note No. 4.1**
**Cash and Cash equivalent**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Cash in hand	8,723,001	6,587,860
Balance with B/FIs	280,432,667	188,038,277
Money at call and short notice	-	-
Other	-	-
<b>Total</b>	<b>289,155,668</b>	<b>194,626,137</b>

Fair value of cash and cash equivalent is its carrying amount. Cash and cash equivalent includes the total amount of cash at vault, balances with other bank & 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 used in the management of short-term commitments and Cash in Transit.

**Note No. 4.2**
**Statutory Balances & Due from Nepal Rastra Bank**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Statutory Balances with NRB	22,672,750	17,372,750
Statutory Balances with BFIs	-	-
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	-	-
<b>Total</b>	<b>22,672,750</b>	<b>17,372,750</b>

Statutory Balances held with Nepal Rastra Bank including balance for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement, other deposits with and receivables from Nepal Rastra Bank.

**Note No. 4.3**
**Placement with Financial Institutions**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Placements with domestic FIs	59,272,821	52,816,441
Less: Allowances for Impairment	-	-
<b>Total</b>	<b>59,272,821</b>	<b>52,816,441</b>

The financial institution has earmarked Rs.59,272,821/- for one year on account of client protection fund at Garima Bikas Bank Ltd. @ 5.5 % interest rate.

**Note No. 4.4**
**Derivative Financial Instruments**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b><i>Held for trading</i></b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b><i>Held for risk management</i></b>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note No. 4.5**

**Other Trading Assets**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
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**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Loans to microfinance institutions	-	-
Loans to FI's	-	-
Loans to Cooperatives	-	-
Less: Allowances for Impairment (Other)	-	-
Less: Allowances for Impairment	-	-
<b>Total</b>	-	-

**Note No. 4.6.1**

**Allowances for Impairment**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Balance at Shrawan 1	-	-
Impairment loss for the year:	-	-
Charge for the year	-	-
Recoveries/reversal	-	-
Amount written off	-	-
<b>Balance at Ashadh end</b>	-	-

**Note No. 4.7**

**Loans and advances to customers**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Loans and advances measured at amortised cost	4,989,559,858	4,068,354,537
Less: Impairment allowances	(234,975,370)	(171,242,175)
Collective Impairment	(23,073,469)	(47,037,350)
Individual Impairment	(211,901,901)	(124,204,826)
<b>Net amount</b>	<b>4,754,584,488</b>	<b>3,897,112,361</b>
Loans and advances measured at FVTPL	-	-
<b>Total</b>	<b>4,754,584,488</b>	<b>3,897,112,361</b>

Loans and advances extended to the customers; less the amount of impairment loss is presented above. Loans disbursed to staffs under concessional rates under employee facility is presented under other assets. Accrued Interest Receivable except accrued interest on bad loans have been considered under loans and advances measured at amortized cost. Impairment on loans and advances to customers are assessed as prescribed by NRB Directives.



**Note No. 4.7.1**

**Analysis of Loans and advances- By Product**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b><i>Product</i></b>		
Term loans	-	-
Short term, term loan	-	-
Long term, term loan	-	-
Hire purchase loans	-	-
Personal Residential Loans	-	-
Staff loans	-	-
Others	4,913,473,335	4,002,112,735
<b>Sub Total</b>	<b>4,913,473,335</b>	<b>4,002,112,735</b>
Interest receivable	76,086,523	66,241,802
<b>Grand Total</b>	<b>4,989,559,858</b>	<b>4,068,354,537</b>

**Note No. 4.7.2**

**Analysis of Loans and advances- By Collateral**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b><i>Secured</i></b>		
Immovable assets	-	-
Government Guarantee	-	-
Collateral of Government securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group Guarantee	4,343,618,399	3,720,209,804
Personal Guarantee	-	-
Other collateral	569,854,936	281,902,931
<b>Subtotal</b>	<b>4,913,473,335</b>	<b>4,002,112,735</b>
Unsecured	-	-
<b>Grand Total</b>	<b>4,913,473,335</b>	<b>4,002,112,735</b>

**Note No. 4.7.3**

**Allowances for Impairment**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b><u>Specific allowance for impairment</u></b>		
<b>Balance at Shrawan 1</b>	<b>124,204,826</b>	<b>147,894,606</b>
Impairment loss for the year:		
Charge for the year	93,482,037	-
Recoveries/reversal during the year	(9,787,643)	(23,689,780)
Write-offs	-	-
Other Movement	4,002,681	-
<b>Balance at Asadh end</b>	<b>211,901,901</b>	<b>124,204,826</b>
<b><u>Collective allowance for Impairment</u></b>		
<b>Balance at Shrawan 1</b>	<b>47,037,350</b>	<b>45,837,375</b>
Impairment loss for the year	-	-
Charge/(reversal) for the year	(19,961,200)	1,199,975
Other movement	(4,002,681)	-
<b>Balance at Asadh end</b>	<b>23,073,469</b>	<b>47,037,350</b>
<b>Total Allowances for impairment</b>	<b>234,975,370</b>	<b>171,242,175</b>



**Note No. 4.8**

**Investment securities**

Particulars	Current Year	Previous Year
Investment securities measured at amortised cost	-	-
Investment Securities measured at FVTOCI	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>

**Note No. 4.8.1**

**Investment securities measured at Amortized cost**

Particulars	Current Year	Previous Year
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.8.2**

**Investment in equity measured at fair value through OCI**

Particulars	Current Year	Previous Year
<b>Equity instruments</b>		
Quoted equity instrument	-	-
Unquoted equity instrument	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>

**Note No. 4.8.3**

**Information relating to investment in equities**

Particulars	Current Year	Previous Year
<b>Investment in quoted equity</b>		
N.A.		-
<b>Investment in unquoted equity</b>		
Nepal Finsoft Company Ltd. (20000 shares of Rs.100 face value each)		
Cost	2,000,000	2,000,000
Fair Value	2,000,000	2,000,000

**Note No. 4.9**

**Current tax assets**

Particulars	Current Year	Previous Year
<b>Current tax assets</b>		
Current year income tax assets	36,569,224	19,931,203
Tax assets of prior periods	-	-
<b>Total Current Tax Assets</b>	<b>36,569,224</b>	<b>19,931,203</b>
<b>Current tax Liabilities</b>		
Current year income tax liabilities	23,098,525	16,483,295
Tax Liabilities of prior periods	-	-
<b>Total Current Tax Liabilities</b>	<b>23,098,525</b>	<b>16,483,295</b>
<b>Total</b>	<b>13,470,699</b>	<b>3,447,908</b>



Note No. 4.10

**Investment Property**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Investment properties measured at fair value</b>		
Balance as on Shrawan 1, 2080	-	-
Addition/disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
<b>Net Amount</b>	-	-
<b>Investment properties measured at cost</b>		
Balance as on Shrawan 1, 2080	-	-
Addition/disposal during the year	-	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
<b>Net Amount</b>	-	-
<b>Total</b>	-	-



Note : 4.11  
Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixture	Machinery	Office Equipment	Other Assets	ROUA	Total
<b>Cost</b>											
Balance as on Ashadh End 2080	-	-	122,838	7,437,282	7,738,047	7,631,222	-	3,537,104	2,221,711	-	28,688,204
Addition during the Year											
Acquisition	-	-	-	404,500	-	201,400	-	469,239	-	-	1,075,139
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2081</b>	-	-	122,838	7,841,782	7,738,047	7,832,622	-	4,006,343	2,221,711	-	29,763,343
Addition during the Year											
Acquisition	-	-	-	1,970,233	-	959,353	-	1,345,450	1,319,773	69,634,565	75,229,375
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	(14,958)	-	(81,223)	-	-	(96,180)
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2082</b>	-	-	122,838	9,812,015	7,738,047	8,777,018	-	5,270,571	3,541,484	69,634,565	104,896,538
<b>Depreciation and Impairment</b>											
As on Ashadh end 2080	-	-	71,016	3,860,266	3,565,725	3,860,843	-	1,713,762	1,283,503	-	14,355,115
Depreciation charge for the Year	-	-	12,956	943,907	834,464	969,211	-	519,721	234,552	-	3,514,811
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	(500)	-	-	-	-	-	-	(500)
<b>As on Ashadh end 2081</b>	-	-	83,972	4,803,672	4,400,190	4,830,054	-	2,233,483	1,518,055	-	17,869,426
Depreciation charge for the Year	-	-	9,717	1,077,794	667,571	910,764	-	600,296	485,991	4,587,289	8,339,422
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-
<b>As on Ashadh end 2082</b>	-	-	93,688	5,881,466	5,067,761	5,740,818	-	2,833,779	2,004,046	4,587,289	26,208,848
<b>Capital Work in Progress</b>											
Net Book Value as on Ashadh End 2081	-	-	38,867	3,038,109	3,337,857	3,002,568	-	1,772,860	703,656	-	11,893,917
Net Book Value as on Ashadh End 2082	-	-	29,150	3,930,548	2,670,286	3,036,199	-	2,436,791	1,537,438	65,047,277	78,687,690

Note : 4.12

**Goodwill and Intangible Assets**

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
<b>Balance as on Ashadh End 2080</b>	-	966,376	-	-	966,376
<u>Addition during the Year</u>	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2081</b>	-	966,376	-	-	966,376
<u>Addition during the Year</u>	-	-	-	-	-
Acquisition	-	141,250	-	-	141,250
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2082</b>	-	1,107,626	-	-	1,107,626
<b>Ammortization and Impairment</b>					
<b>As on Ashadh end 2080</b>	-	554,714	-	-	554,714
Ammortization charge for the Year	-	102,916	-	-	102,916
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2081</b>	-	657,629	-	-	657,629
Ammortization charge for the Year	-	107,791	-	-	107,791
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2081</b>	-	765,420	-	-	765,420
<b>Capital Work in Progress</b>	-	-	-	-	-
<b>Net Book Value as on Ashadh End 2081</b>	-	308,747	-	-	308,747
<b>Net Book Value as on Ashadh End 2082</b>	-	342,206	-	-	342,206

Note No. 4.13

Deferred Tax

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
<b>Deferred Tax on Temporary differences on following items</b>			
Loans and Advances to customers	-	-	-
Investment Securities	-	-	-
Property and equipment	-	19,240,288	(19,240,288)
Employees' defined benefit plan	9,490,087	-	9,490,087
Leave Liability	17,173,343	-	17,173,343
Accrued Interest	-	-	-
Employee Bonus	-	-	-
Actuarial Gain/Loss	-	-	-
Other temporary differences	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>26,663,430</b>	<b>19,240,288</b>	<b>7,423,142</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 Ashadh End 2082</b>			<b>7,423,142</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2081			30,351,571
<b>Origination/(Reversal) during the year</b>			<b>(22,928,429)</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>22,928,429</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			-
<b>Deferred tax expense/(income) recognised directly in equity</b>			-
Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
<b>Deferred Tax on Temporary differences on following items</b>			
Loans and Advances to customers	-	-	-
Investment Securities	-	-	-
Property and equipment	51,709	-	51,709
Employees' defined benefit plan	-	-	-
Leave Liability	10,427,322	-	10,427,322
Accrued Interest	19,872,541	-	19,872,541
Employee Bonus	-	-	-
Actuarial Gain/Loss	-	-	-
Other temporary differences	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>30,351,571</b>	-	<b>30,351,571</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 Ashadh End 2081</b>			<b>30,351,571</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2080			9,080,499
<b>Origination/(Reversal) during the year</b>			<b>21,271,072</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>(21,271,072)</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			-
<b>Deferred tax expense/(income) recognised directly in equity</b>			-



**Note No. 4.14**

**Other Assets**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	8,670,091	2,548,891
Accrued Interest	-	32,321,113
Less: Interest Suspense	-	(32,321,113)
Accrued income	-	-
Prepayments and deposits	597,194	484,464
Deferred Employee Expenditure	-	-
Staff Loan	19,187,277	20,777,340
Other		
Inter Branch Account	-	-
Telephone Security	19,180	87,823
Stationery Stock	1,224,120	752,997
Other	155,448	40,000
<b>Total</b>	<b>29,853,310</b>	<b>24,691,516</b>

**Note:4.15**

**Due to Bank and financial institution**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Borrowing from BFIs	-	-
Settlement and clearing accounts	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.16**

**Due to Nepal Rastra Bank**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Refinance from NRB	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Note:4.17**

**Derivative financial instruments**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b><i>Held for trading</i></b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b><i>Held for risk management</i></b>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



**Note:4.18**

**Deposits from Customers**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<i>Institutions Customers:</i>		
Term deposits	-	-
Call Deposits	-	-
Current Deposits	-	-
Other	-	-
<b>Sub total</b>	-	-
<i>Individual Customers:</i>		
Term deposits	-	-
Saving Deposits	1,662,520,219	1,373,989,553
Savings from Members	-	-
Other	-	-
<b>Sub total</b>	<b>1,662,520,219</b>	<b>1,373,989,553</b>
<b>Total</b>	<b>1,662,520,219</b>	<b>1,373,989,553</b>

**Note:4.19**

**Borrowing**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Domestic Borrowing:</b>		
Nepal Government	-	-
Other institution	2,791,769,991	2,139,907,080
Other	-	-
<b>Sub total</b>	<b>2,791,769,991</b>	<b>2,139,907,080</b>
<b>Foreign Borrowing:</b>		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
<b>Sub total</b>	-	-
<b>Total</b>	<b>2,791,769,991</b>	<b>2,139,907,080</b>

**Note:4.20**

**Provisions**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	6,230,131	-
Onerous contract	-	-
Other	-	-
<b>Total</b>	<b>6,230,131</b>	-

**Note:4.20.1**

**Movement in provision**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Balance at Shrawan 1</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>	-	-

**Note:4.21**

**Other liabilities**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Liability for employees defined benefit obligations	-	-
Liability for long-service leave	31,633,623	34,757,739
Short-term employee benefits	-	-
Bills payable	-	-
Creditors and Accruals	8,213,969	3,050,558
Interest payable on deposit	-	-
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
DCGF Payable	3,531,258	1,093,955
Unpaid Dividend	-	-
Liabilities under finance lease	57,244,478	-
Employee bonus payable	10,326,211	6,394,119
Service Fees Payable	173,022	12,467,473
Other	4,014,292	4,096,215
<b>Total</b>	<b>115,136,854</b>	<b>61,860,060</b>

**Note:4.21.1**

**Other**

The Details of other liabilities are presented as follows.

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Audit Fee Payable	243,363	621,500
EPF Payable	371,433	-
TDS on Audit Fee	6,637	-
TDS on Salary	23,557	52,905
TDS on Others	15,004	16,162
TDS on Interest	1,735,728	1,395,863
Rental Tax	6,600	-
Employee Training & Development	-	-
Other	1,611,970	2,009,785
<b>Total</b>	<b>4,014,292</b>	<b>4,096,215</b>

**Note:4.21.2**

**Defined benefit obligation**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
The amounts recognized in the Statement of Financial Position are as follows:		
Present value of unfunded obligations	-	-
Present value of funded obligations	-	-
Total present value of obligations	-	-
Fair value of plan assets	-	-
Present value of net obligations	-	-
Recognised liability for defined benefit obligation	-	-

**Note:4.21.3**

**Plan Assets**

Plan assets comprise of the following:

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Equity securities	-	-
Government bonds	-	-
Bank deposits	-	-
Other	-	-
<b>Total</b>	-	-
Actual Return on plan assets	-	-

**Note:4.21.4**

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

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Defined benefit obligation at Shrawan 1	-	-
Actuarial losses	-	-
Benefit paid by the plan	-	-
Current service cost and interest	-	-
<b>Defined benefit obligation at Ashadh end</b>	-	-

**Note:4.21.5**

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

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Fair value of plan assets at Shrawan 1	-	-
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:4.21.6**

**Amount recognised in profit or loss**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Current service cost	-	-
Interest on obligation	-	-
Expected return on plan assets	-	-
<b>Total</b>	-	-

**Note:4.21.7**

**Amount recognised in other comprehensive income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Acturial (gain)/loss	-	-
<b>Total</b>	-	-

**Note:4.21.8**

**Actuarial assumptions**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Discount rate	-	-
Expected return on plan assets	-	-
Future salary increase	-	-
Expected Average remaining working lives (years)	-	-
Withdrawal rate	-	-

**Note:4.22**

**Debt securities issued**

The Financial Institution has not issued any debt securities.

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Debt securities issued designated at fair value through profit or loss		
Debt securities issued at amortised cost		
<b>Total</b>	-	-

**Note:4.23**

**Subordinated liabilities**

The Financial Institution does not have any subordinated liabilities.

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Redeemable preference shares	-	-
Irredeemable cummulative preference shares	-	-
Other	-	-
<b>Total</b>	-	-



**Note:4.24**

**Share capital**

Particulars	Current Year	Previous Year
Ordinary shares	407,692,305	372,321,739
Convettible preference share (Equity component)	-	-
Irredemable preference share (Equity component)	-	-
Perpetual debt (Equity component)	-	-
<b>Total</b>	<b>407,692,305</b>	<b>372,321,739</b>

**Note:4.24.1**

**Ordinary shares**

Particulars	Current Year	Previous Year
<u>Authorized capital:</u>		
5,000,000 ordinary share of Rs.100 each	500,000,000	500,000,000
<u>Issued capital:</u>		
40,76,923.05 ordinary share of Rs.100 each	407,692,305	372,321,739
<u>Subscribed and paid-up capital:</u>		
40,76,923.05 ordinary share of Rs.100 each	407,692,305	372,321,739
<b>Total</b>	<b>407,692,305</b>	<b>372,321,739</b>

**Note:4.24.2**

**Ordinary share ownership**

Particulars	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
<b>Domestic ownership (Promoter)</b>	64.52%	263,043,075	64.52%	240,221,986
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed institutions	-	-	-	-
Other institutions	0.78%	3,197,600	0.78%	2,920,600
Other	63.74%	259,845,475	63.74%	237,301,386
<b>Domestic ownership (Public)</b>	35.48%	144,649,230	35.48%	132,099,753
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed institutions	-	-	-	-
Other institutions	-	-	-	-
Other	35.48%	144,649,230	35.48%	132,099,753
<b>Foreign ownership Promoter</b>	-	-	-	-
<b>Foreign ownership Public</b>	-	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>407,692,305</b>	<b>100.00%</b>	<b>372,321,739</b>



**Details of Shareholders holding 0.5% or more shares**

Particulars	Current Year			Previous Year			
	Name of Shareholder	No. of Share	Holding %	Amount	No. of Share	Holding %	Amount
<b>Public</b>							
Sahashikant Agrawal	145,958	3.58%	14,595,800	133,295	3.58%	13,329,500	
Chandra Bahadur Basnet	122,147	3.00%	12,214,700	111,550	3.00%	11,155,000	
Nityananda Tiwari	106,172	2.60%	10,617,200	96,959	2.60%	9,695,900	
Krishnakagi KC	78,853	1.93%	7,885,300	72,010	1.93%	7,201,000	
Santosh Shrestha	62,820	1.54%	6,282,000	57,369	1.54%	5,736,900	
Neelkantha Uprety	60,105	1.47%	6,010,500	54,890	1.47%	5,489,000	
Manju Agrawal	52,349	1.28%	5,234,900	47,807	1.28%	4,780,700	
Ranju Pandey	48,471	1.19%	4,847,100	44,266	1.19%	4,426,600	
Bishnu Prasad Poudel	47,114	1.16%	4,711,400	43,026	1.16%	4,302,600	
Ram Chandra Regmi	43,689	1.07%	4,368,900	39,898	1.07%	3,989,800	
Bashudev Poudel	41,880	1.03%	4,188,000	38,246	1.03%	3,824,600	
Tikaram Bhusal	38,777	0.95%	3,877,700	35,413	0.95%	3,541,300	
Ramesh Sharma	29,552	0.72%	2,955,200	26,988	0.72%	2,698,800	
Bikash Gauchan	29,082	0.71%	2,908,200	26,559	0.71%	2,655,900	
Narayan Prasad Sharma	28,442	0.70%	2,844,200				
Ganesh Paudel	27,818	0.68%	2,781,800	25,405	0.68%	2,540,500	
Keshavraj Neupane	26,175	0.64%	2,617,500	23,904	0.64%	2,390,400	
Maya KC	26,175	0.64%	2,617,500	23,904	0.64%	2,390,400	
Netra Prasad Parajuli	25,851	0.63%	2,585,100	23,608	0.63%	2,360,800	
Krishna Bahadur Khand	-	0.00%	-	22,310	0.60%	2,231,000	
Janak Raj Regmi	24,235	0.59%	2,423,500	22,133	0.59%	2,213,300	
Prakash Gauchan	23,912	0.59%	2,391,200	21,837	0.59%	2,183,700	
Sita Pradhan	22,620	0.55%	2,262,000	20,658	0.55%	2,065,800	
Rudra Prasad Sharma	22,619	0.55%	2,261,900	20,657	0.55%	2,065,700	
Tilak Bahadur Chhetri	22,619	0.55%	2,261,900	20,657	0.55%	2,065,700	
Dhanmaya Sherchan	22,619	0.55%	2,261,900	20,657	0.55%	2,065,700	
Shrijana Nepal	20,940	0.51%	2,094,000	19,123	0.51%	1,912,300	



**Note:4.25**

**Reserves**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Statutory General Reserve	90,177,399	84,103,057
Capital Reserve	-	-
Exchange Equilisation Reserve	-	-
Investment Adjustment Reserve	-	-
Corporate Social Responsibility Reserve	2,574,396	2,561,534
Client Protection Fund	55,838,975	60,064,997
Capital Redemption Reserve	-	-
Regulatory Reserve	53,962,163	72,083,907
Asset Revaluation Reserve	-	-
Fair Value Reserve	-	-
Dividend Equalization Reserve	-	-
Actuarial Gain	-	-
Special Reserve	-	-
Debenture Redemption Reserve	-	-
<b>Other Reserves</b>		
Employee Capacity Building fund	3,997,143	6,087,230
Restructure Reserve	12,007,278	22,314,382
<b>Total</b>	<b>218,557,355</b>	<b>247,215,108</b>

**Statutory General Reserve**

General Reserve is maintained as per the regulatory requirements. This is regulatory requirement to set aside 20% of the net profit after tax as general reserve to build up the capital until the reserve fund balance is twice the paid-up share capital and thereafter minimum 10% of the net profit after tax. This is the restricted reserve and cannot be freely used.

**Corporate Social Responsibility Reserve**

Corporate Social Responsibility Reserve is created as per NRB Directive, which is set aside of 1% of net profit. The balance in the reserve is the amount which is not exhausted in the current fiscal year to be utilized for corporate social responsibility objective in the coming years.

<b>CSR Expenses</b>	<b>Amount</b>
Tree Guard Distribution Program by Ghyalchok Branch.	15,000
Dustbin Distribution Program by Ghyampesal Branch	13,000
AC Distribution to Tanahu Police by Head Office	138,000
Snacks in Financial Literacy Programme by Baddichaur Branch.	12,000
Snacks in Financial Literacy Programme by Musikot Branch.	11,105
Snacks in Financial Literacy Programme by Phedikholra Branch.	1,750
Sunglass distribution by Manechauka Branch.	100,000
<b>Total CSR Expenses</b>	<b>290,855</b>

**Client Protection Fund**

Client Protection Fund is created as per NRB Directive, which is set aside of 1.5% of net profit. The balance in the reserve is the amount which is not exhausted and out of such unexhausted amount.

<b>CPF Expenses</b>	<b>Amount</b>	<b>CPF Expenses</b>	<b>Amount</b>	<b>CPF Expenses</b>	<b>Amount</b>
4th Microfinance Conference	-	Weeding Gift	17,000	Medical Facility	135,500
Member Birthday Gift	5,650	Death Facility	925,000	Natural Disaster	1,850,000
Center Mat Purchase	12,655	Maternity Facility	444,000	Scholarship	10,000
Center Minute Purchase	13,707	Financial Literacy	4,497,615	<b>Total</b>	<b>7,911,127</b>

**Regulatory Reserve**

Regulatory Reserve is created due to changes in the NFRS Conversion and adoption with effect in the retained earnings of the Financial Institution. Regulatory Reserve includes Deferred Tax Reserve, Actuarial Gain /(losses), Accrued Interest Receivable Reserve & Restructure Reserve. The Details of Regulatory Reserve is presented under "Statement of Distributable Profit or Loss as per NRB Regulation".

**Restructure Reserve**

This Fund is created as per NRB Direction regarding LLP write back on restructured loans. Net of tax is transferred to this reserve from retained earnings and deducted as well from distributable profit.

**Note No. 4.26**

**Contingent Liabilities and Commitment**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Contingent Liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease commitment	-	-
Litigation	-	-
<b>Total</b>	-	-

**Note No. 4.26.1**

**Capital commitments**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Capital Expenditures approved by relevant authority of the institution but provision has not been made in financial statements		
<i>Capital commitments in relation to Property and Equipment</i>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	-	-
<i>Capital commitments in relation to Intangible assets</i>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	-	-
<b>Total</b>	-	-

**Note No. 4.26.2**

**Lease Commitments**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Operating lease commitments</b>		
Future minimum lease payment under non cancellable operating lease, where the institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
<b>Sub Total</b>	-	-
<b>Finance lease commitments</b>		
Future minimum lease payment under non cancellable operating lease, where the institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
<b>Sub Total</b>	-	-
<b>Grand Total</b>	-	-

**Note No. 4.26.3**

**Litigation**

There are no litigations pending during the year.



**Note: 4.27**

**Interest Income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Cash and cash equivalents	1,061,509	2,217,410
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Loans and Advances to Financial Institutions	-	-
Loans and advances to customers	638,629,984	566,806,528
Investment securities	-	-
Loans and advances to staff	2,420,616	2,120,552
Other	-	-
<b>Total interest income</b>	<b>642,112,109</b>	<b>571,144,489</b>

Interest Income includes interest income on loans and advances to customers and staffs, investment securities except on those investment securities measured at fair value through profit or loss, cash and cash equivalent, placement with banks and financial institutions.

**Note: 4.28**

**Interest Expense**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Due to Bank and Financial Institutions	184,545,775	227,649,036
Due to Nepal Rastra Bank	-	-
Deposits from customers	100,835,276	89,977,786
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
<b>Total interest expense</b>	<b>285,381,051</b>	<b>317,626,822</b>

**Note: 4.29**

**Fees and Commission Income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Loan Administration fees	-	-
Service fees	47,004,302	25,448,579
Remittance fees	-	-
Brokerage fees	-	-
Commitment fees	-	-
Other Fees and Commission Income	6,309,369	6,465,093
<b>Total Fees and Commission Income</b>	<b>53,313,671</b>	<b>31,913,672</b>

Fees and commission incomes is generally recognized when the services has been provided. Service fees on loans is recognized as fees and commission income by the Financial Institution and the same is recognized upfront and is not deferred with the tenure of loan.

**Note: 4.30**

**Fees and commission expense**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Service Fee	4,006,800	3,627,000
Brokerage	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	494,295	-
<b>Total Fees and Commission Expense</b>	<b>4,501,095</b>	<b>3,627,000</b>

**Note: 4.31**

**Net trading income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</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>	<b>-</b>	<b>-</b>

**Note: 4.32**

**Other operating income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</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	-	-
Grant Income	-	-
Other	3,032,160	726,339
<b>Total other operating income</b>	<b>3,032,160</b>	<b>726,339</b>

**Note: 4.33**

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

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	63,733,195	(22,489,805)
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with BFI's	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment property	-	-
<b>Total</b>	<b>63,733,195</b>	<b>(22,489,805)</b>

Loans and advances are assessed individually and collectively as per incurred loss model which is compared with the loan loss provision prescribed by NRB Directive. Higher of loss as per incurred loss model and NRB directive is considered for impairment.



**Note: 4.34**

**Personnel Expense**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Salary	83,022,679	78,455,036
Allowances	69,045,321	43,794,511
Gratuity expenses	6,915,791	6,535,308
Provident fund	7,882,900	6,813,565
Uniform	1,890,000	2,310,000
Training & Development Expense	5,757,573	2,179,546
Leave encashment	6,523,558	9,569,486
Medical	2,121,107	2,211,618
Insurance	-	-
Employees Incentive	137,825	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Finance expenses under NFRS	6,527,061	-
Other Expenses Related to Staff	7,008,000	16,619,997
<b>Sub-Total</b>	<b>196,831,815</b>	<b>168,489,066</b>
Employees Bonus	10,326,211	6,394,119
<b>Total</b>	<b>207,158,026</b>	<b>174,883,185</b>

**Note: 4.35**

**Other operating expense**

Operating Expense other than those relating to personnel expenses are recognized and presented in this head.

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Directors' fee	357,000	289,000
Directors' expense	944,917	908,126
Auditors' remuneration	500,000	621,500
Other audit related expense	1,193,040	660,200
Professional and legal expense	-	-
Office administration expense	31,483,781	24,881,768
Operating lease expense	924,412	19,231,173
Sub-Committee Allowances & Expenses	105,700	96,700
Operating expense of investment properties	-	-
Onerous lease provision	-	-
Provision for DCGF Expenses	11,427,290	1,093,955
Other	-	-
<b>Total</b>	<b>46,936,140</b>	<b>47,782,422</b>

**Note: 4.35.1**

**Office administration expense**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Water and electricity	1,072,702	1,016,166
<u>Repair and maintenance</u>		
(a) Building	-	-
(b) Vehicle	1,017,851	620,839
(c) Computer and accessories	501,408	343,595
(d) Office equipment and furniture	33,659	15,678
(e) Other	750	37,000
Office Expenses	-	-
Insurance	585,283	612,378
Postage, telex, telephone, Internet	3,290,481	3,331,586
Printing and Stationery	2,585,171	2,170,762
Newspaper, books and journals	9,440	3,000
Advertisement	500,342	266,602
Legal Expense	72,000	54,000
Registration & Renewal Charges	1,076,096	1,340,250
Fine & Penalties	2,948,606	283,754
Donation	-	-
Security Expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	8,292,758	10,265,870
Fuel & Lubricants	4,894,761	1,236,097
Staff Meeting & Recruitment Expenses	515,351	374,695
Entertainment	-	-
Annual/Special general meeting expense	268,092	251,123
Other	2,133,528	1,185,770
Technical Service Fees	1,685,501	1,472,601
Transfer Commission	-	-
<b>Total</b>	<b>31,483,781</b>	<b>24,881,768</b>

**Note: 4.36**

**Depreciation & Amortisation**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Depreciation on Property and Equipment	8,339,422	3,514,811
Depreciation on investment property	-	-
Amortisation of intangible assets	107,791	102,916
<b>Total depreciation and amortisation</b>	<b>8,447,213</b>	<b>3,617,726</b>

**Note: 4.37**

**Non operating income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Recovery of loan written off	144,359	-
Other Income	183,215	14,646
<b>Total non operating income</b>	<b>327,574</b>	<b>14,646</b>

**Note: 4.38**

**Non Operating Expense**

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

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Loan Written Off	-	4,321,958
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	6,230,131	-
<b>Total non operating Expenses</b>	<b>6,230,131</b>	<b>4,321,958</b>

**Note: 4.39**

**Income tax expense**

The Financial Institution has calculated current tax on the basis of self-assessment as per Income Tax Act,

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Current tax expense</b>	<b>23,098,525</b>	<b>16,483,295</b>
Current year	23,098,525	16,483,295
Adjustment for prior years	-	-
<b>Deferred tax expense</b>	<b>22,928,429</b>	<b>(21,271,072)</b>
Origination and reversal of temporary differences	22,928,429	(21,271,072)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
<b>Total income tax expense</b>	<b>46,026,953</b>	<b>(4,787,777)</b>

**4.39.1**

**Reconciliation of tax expense and accounting profit**

Income tax has been calculated as per GAAP as directed by NRB.

<b>Particulars</b>	<b>Previous Year</b>
Profit before tax	<b>76,398,664</b>
Tax amount at tax rate of 30%	22,919,599
Add: Tax effect of expenses that are not deductible for tax purpose	3,339,392
Less: Tax effect on temporary difference	22,928,429
Add/(less): Tax effect of Items that are deductible	(3,160,467)
<b>Total income tax expense</b>	<b>46,026,953</b>
<b>Effective tax rate</b>	<b>60.25%</b>

*Note: Share Issue expenses of Rs.5,96,725/- has been charged directly to Retained Earnings as per NFRS. Further, earlier year TDS not allowed to be claimed as per Income Tax is also written off by Rs.29,48,606/- as expenses under "Fine and Penalties" heading.*

**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Notes to the financial statements for the year ended 32nd Ashadh 2082**

**5 Disclosure and Additional Information**

**5.1. Risk Management**

Risk Management structure of the Laghubitta has set clear separation between business function and risk management function. Accordingly, the Laghubitta has set up a Risk Management Department (IRMD). The RMD 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 to discuss the reports thereon and issue instructions as appropriate.

Risk taking is an inherent part of financial institutions providing microfinance services, as it provides financial services to low income groups and individuals. Thus, management of risk plays a crucial role in smooth running of any microfinance and failure in doing so can have devastating consequences.

In order to manage the risks that come with running a business, the Laghubitta has a separate Recovery & Risk Management Department. It oversees risks that arise from everyday operations as well as looks at global and domestic outlook and its potential implications on microfinance. The findings of this analysis are then presented to Senior Management, the Risk Management Committee, and the Board for discussion. If necessary, instructions are issued based on these findings.

**i. Risk Management Committee:**

The Risk Management Committee (RMC) is an independent committee headed by a non-executive Director, responsible for overall risk management in the Laghubitta and to oversight the implementation of risk management framework in the Laghubitta. RMC assists the Board of Directors in fulfilling its oversight responsibilities with regards to risk appetite that the Laghubitta 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. Currently, the Risk Management Committee comprises of following Members:

S.N.	Name	Position
1	Mr. Ganesh Poudel	Cordinator
2	Mr. Basanta Bahadur Thapa	Member
3	Mr. Shree Krishna Sharma	Member
4	Mr. Khem Narayan Regmi	Member-Secretary

**ii. Risk Governance**

Laghubitta has prepared and implemented various policies and procedures to mitigate the risk at enterprises level arising to the Laghubitta and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. Through its Risk Management Policy, the Laghubitta seeks to efficiently manage credit, market and liquidity risks which arise directly through the Laghubitta's financial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. The Laghubitta's risk governance structure is such that the responsibility for maintaining risk within the Laghubitta risk blanket is cascaded down from the Board to the appropriate functional, 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.

**iii. Internal Control**

The Board is responsible for ensuring the Laghubitta has appropriate internal control framework in place that supports the achievement of the strategies and objectives. The various functions of the Laghubitta shall be looked upon with a view to establish a proper control mechanism is in place during expansion and growth 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.

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 Laghubitta's internal control system and effective implementation of policies is reviewed regularly by the Board, its Committees, Management and Internal Audit Department. Internal Audit Reports are periodically forwarded to the Audit Committee for review and the committee issues appropriate corrective action in accordance with the issue involved to the respective department or branches.

**5.1.1. Credit Risk**

Credit Risk is the probability of loss of principle and reward associated with it due to failure of borrower to meet his contractual obligations to pay the Laghubitta in accordance with agreed terms. As credit (financing) is the significant part of Laghubitta activities, the policy, procedure and framework related to credit activities and credit risk management formulated by the Laghubitta has been implemented effectively to mitigate/ minimize the credit risk of the Laghubitta.

Credit Risk Management is ultimately the responsibility of the Board of Directors hence overall strategy as well as significant policies has to be reviewed by the board regularly. Further, Senior Management is responsible for implementing the Laghubitta's credit risk management strategies and policies and ensuring that procedures are put in place to manage and control credit risk and the quality of credit portfolio in accordance with these policies.



**Kalika Laghubitta Bittiya Sanstha Ltd.**

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

**5.1.2. Market Risk**

Market risk can be defined 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) and volatilities of those prices. The Laghubitta has an Asset Liability Management Committee (ALCO) which meets periodically to discuss product pricing for deposits and advances and maturity profiles of assets and liabilities, articulating interest rate, funding policy and balance sheet management. After understanding the market conditions and demands; the Board and the management bring programs to suit the potentials and conditions of the market, and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

**5.1.3. Liquidity Risk**

Liquidity risk is defined as the risk that the Laghubitta will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash. Liquidity risk arises because of the possibility that the Laghubitta might be unable to meet its payment obligations when they fall due as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur if the Laghubitta is unable to obtain funding for liquid asset positions on acceptable terms. Laghubitta is unable to invest in accordance with customer demand and is also unable to repay savings and other legal obligations on time due to a lack of liquidity. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and adopted a policy of managing assets with liquidity in mind and monitoring future cash flows and various liquidity ratios periodically.

**5.1.4. Operational risk**

Operational Risk is defined as the risk of potential loss resulting from inadequate or failed internal processes, people and systems or from the impact of external events, including legal risks for the Laghubitta. Operational Risk is pervasive across all the functions of the Laghubitta and is influenced by all resources, including human resource, systems and procedural designs, deployed by the Laghubitta to carry out those functions. Operational Risk can be caused by both internal and external sources such as fraud, business interruptions, system failures, damage to physical infrastructure, failure in execution and service delivery, inherent risks in products, customers, inadequacy in procedures or flawed process designs, and business practices. The risk can occur in any business function or the business supporting functions.

The Laghubitta is committed to be governed with a strong culture of risk management and ethical business practices and therefore to averse it from potentially damaging operational risk events and is in a sound position to deal effectively with those events that do occur. The adequacy and effectiveness of the policies and procedures rolled out by Laghubitta and their effective implementation is closely monitored by the department to ensure that they have continuing relevance in line with regulatory requirement and adjusts to dynamic risk environment of the industry.

**5.1.5. Interest Rate Risk**

Interest rate risk is the potential that a change in overall interest rates will increase the cost of funds. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and has implemented a policy of managing assets with interest rates in mind, monitoring interest rates on a regular basis, and making repayment accordingly.

**5.1.6. Strategic Risk**

Strategic Risk is the risk of potential failures in strategic planning, which may lead to an organization not achieving its core objectives. It is the risk arising from adverse business decisions or the failure to implement appropriate business decisions in a manner that is consistent with the organization's strategic goals. Strategic Risk Management requires assessing, managing and measuring the risk associated with business strategy. It involves evaluating possible events and scenarios that may have an impact on our strategy and how they might affect the value of the Laghubitta taking into account the overall economic and social environment of the country while setting tolerable levels of risk.

**5.1.7. Compliance Risk**

Compliance risk is an organization's potential exposure to legal penalties, financial forfeiture and material loss, resulting from its failure to act in accordance with applicable laws and regulations, internal policies or prescribed best practices. Laghubitta takes the responsibility of following best practices and industry standards very seriously. The respective departments and units of Laghubitta are responsible for ensuring that compliance with related and applicable laws and regulations and finally Internal Audit Department of the Laghubitta reporting on compliance risks in matters relating to the Laghubitta.

**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Notes to the financial statements for the year ended 31st Ashadh 2081**

**5.2. Capital management**

The Laghubitta'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.

**a. 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.

**b. Quantitative Disclosures**

**Capital Structure and Capital Adequacy Ratio**  
**At the month end of Ashadh, 2081**

<b>A. Core Capital</b>		<i>(Rs. In '000)</i>	
S.No.	Description	Period	
		Current	Previous
1	Paid up Capital (ordinary shares)	407,692	372,322
2	Proposed bonus share	-	-
3	Share premium	-	-
4	Irredeemable preferential share	-	-
5	General Reserve Fund	90,177.40	84,103.06
6	Accumulated profit/(loss)	55,555.92	39,327.81
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	7,423.14	30,351.57
12	Transition Effect from Regulatory Impairment to Expected Credit Loss Model	-	-
<b>Deductions:</b>			
a	Goodwill	-	-
b	Deferred tax assets	7,423.14	30,351.57
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 (A)</b>		<b>553,425.62</b>	<b>495,752.61</b>
<b>B. Supplementary capital</b>			
S.No.	Description	Period	
		Current	Previous
1	General Loan Loss Provision	49,157.88	56,967.61
2	Additional loan loss provision	14,584.79	-
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	-	-
<b>Total Supplementary Capital (B)</b>		<b>63,742.67</b>	<b>56,967.61</b>
<b>C. Total Capital Fund (A+B)</b>		<b>617,168.29</b>	<b>552,720.22</b>
<b>D. Minimum capital Fund to be maintained based on Risk Weighted Assets:</b>			
1	<b>Minimum Capital Fund Required (8.0 % of RWA)</b>	<b>428,433.86</b>	<b>344,834.21</b>
2	<b>Minimum Core Capital Required (4.0 % of RWA)</b>	<b>214,216.93</b>	<b>172,417.10</b>
3	<b>Capital Fund maintained ( in %)</b>	<b>11.52%</b>	<b>12.82%</b>
4	<b>Core Capital maintained (in %)</b>	<b>10.33%</b>	<b>11.50%</b>



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Risk Weighted Assets (RWA)**

A. On-Balance-sheet Items		(Rs. in '000)				
S.No.	Description	Weight (%)	Current period		Previous period	
			Amount	RWA	Amount	RWA
1	Cash Balance	0	8,723.00	-	6,587.86	-
2	Gold (Tradable)	0	-	-	-	-
3	NRB Balance	0	22,672.75	-	17,372.75	-
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	339,705.49	67,941.10	240,854.72	48,170.94
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	2,000.00	2,000.00	2,000.00	2,000.00
18	Other investments	100	-	-	-	-
19	Loans & advances, bills purchase/discount	100	4,989,559.86	4,989,559.86	4,068,354.54	4,068,354.54
20	Fixed assets	100	79,029.90	79,029.90	12,202.66	12,202.66
21	Net interest receivables (Total IR - 8 - Interest suspense)	100	76,086.52	76,086.52	66,241.80	66,241.80
22	Net Non-Banking Asset	100	-	-	-	-
23	Other assets (Except advance tax payment)	100	29,853.31	29,853.31	24,691.52	24,691.52
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-
<b>Total On-Balance-sheet Items (A)</b>			<b>5,547,630.83</b>	<b>5,244,470.68</b>	<b>4,438,305.85</b>	<b>4,221,661.46</b>
<b>B. Off-Balance-sheet Items</b>						
S.No.	Description	Weight (%)	Current period		Previous period	
			Amount	RWA	Amount	RWA
1	Bills collection	0	-	-	-	-
2	Forward foreign exchange contract	10	-	-	-	-
3	L/C with maturity less than six months (Outstanding value)	20	-	-	-	-
4	Guarantee against International rated bank's counter guarantee	20	-	-	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-	-	-
6	Bid bond, performance bond and underwriting	50	-	-	-	-
7	Loan sale with repurchase agreement	50	-	-	-	-
8	Advance payment guarantee	100	-	-	-	-
9	Financial and other guarantee	100	-	-	-	-
10	Irrevocable loan commitment	100	-	-	-	-
11	Possible liabilities for income tax	100	-	-	-	-
12	All types of possible liabilities including acceptance	100	-	-	-	-
13	Rediscounted bills	100	-	-	-	-
14	Unpaid portion of partly paid share investment	100	-	-	-	-
15	Unpaid guarantee claims	200	-	-	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	110,952.62	110,952.62	88,766.12	88,766.12
<b>Total Off-Balance-sheet Items (B)</b>			<b>110,952.62</b>	<b>110,952.62</b>	<b>88,766.12</b>	<b>88,766.12</b>
<b>Total Risk Weighted Assets (A) + (B)</b>			<b>5,658,583.44</b>	<b>5,355,423.30</b>	<b>4,527,071.96</b>	<b>4,310,427.58</b>



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Pokhara, Kaski**

**5.3 Classification of Financial Assets and Financial Liabilities**

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

Particulars	As on 32 Ashadh 2082 (16 July 2025)			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
<b>Financial Assets</b>				
Cash and Cash equivalent	289,155,668	-	-	289,155,668
Statutory Balances and Due from Nepal Rastra Bank	22,672,750	-	-	22,672,750
Placement with Bank & Financial Institutions	59,272,821	-	-	59,272,821
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-	-
Loan and Advances to Customers	4,754,584,488	-	-	4,754,584,488
Investment Securities	-	-	2,000,000	2,000,000
Other Assets	29,853,310	-	-	29,853,310
<b>Total Financial Assets</b>	<b>5,255,462,774</b>	<b>-</b>	<b>2,000,000</b>	<b>5,257,462,774</b>
<b>Financial Liabilities</b>				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	1,662,520,219	-	-	1,662,520,219
Borrowing	2,791,769,991	-	-	2,791,769,991
Other Liabilities	121,366,985	-	-	121,366,985
Debt Securities Issued	-	-	-	-
<b>Total Financial Liabilities</b>	<b>4,575,657,194</b>	<b>-</b>	<b>-</b>	<b>4,575,657,194</b>

Particulars	As on 31st Ashadh, 2081			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
<b>Financial Assets</b>				
Cash and Cash equivalent	194,626,137	-	-	194,626,137
Statutory Balances and Due from Nepal Rastra Bank	17,372,750	-	-	17,372,750
Placement with Bank & Financial Institutions	52,816,441	-	-	52,816,441
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-	-
Loan and Advances to Customers	3,897,112,361	-	-	3,897,112,361
Investment Securities	2,000,000	-	-	2,000,000
Current Tax Assets	3,447,908	-	-	3,447,908
Investment Property	-	-	-	-
Property and Equipment	11,893,917	-	-	11,893,917
Goodwill and Intangible Assets	308,747	-	-	308,747
Deferred Tax Assets	30,351,571	-	-	30,351,571
Other Assets	24,691,516	-	-	24,691,516
<b>Total Financial Assets</b>	<b>4,234,621,348</b>	<b>-</b>	<b>-</b>	<b>4,234,621,348</b>
<b>Financial Liabilities</b>				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	1,373,989,553	-	-	1,373,989,553
Borrowing	2,139,907,080	-	-	2,139,907,080
Other Liabilities	61,860,060	-	-	61,860,060
Debt Securities Issued	-	-	-	-
<b>Total Financial Liabilities</b>	<b>3,575,756,693</b>	<b>-</b>	<b>-</b>	<b>3,575,756,693</b>



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Pokhara, Kaski**

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

The Microfinance do not have a policy for share options to its employees. Similarly, during the year the laghubitta has not made any payments or settlements by issuing new shares.

**5.6. Contingent liabilities and commitment**

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

**5.7 Related Party Disclosures**

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

The laghubitta identifies the following as the related parties under the requirements of NAS 24.

S.N.	Name	Relationship
1	Chandra Bahadur Chhetri	Charmain
2	Chandra Bahadur Basnet	Director
3	Rama Kumari Sharma	Director
4	Ganesh Paudel	Director
5	Bishworaj Nepal	Director
6	Yukta Bahadur Subedi	Director
7	Basanta Bahadur Thapa	Independent Director
8	Kul Chandra Parajuli	Chief Executive Officer
9	Phanindra Pandey	Deputy Chief Executive Officer / Company Secretary
10	Diwash Dhakal	Head - HR & General Service Department
11	Harsha Bahadur Syangtan	Head - Internal Audit Department
12	Khem Narayan Regmi	Head- Loan Recovery Department
13	Krishna Prasad Sharma	Head - Planing & Monitoring Department
14	Yam Prasad Aryal	Head - Account & Finance Department
15	Kabita Pokharel	Head - Loan Department
16	Swikirti K.C	Head - IT Department

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

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Meeting Fees
1	Board Meeting	12	357,000
2	Audit Committee Meeting	6	27,000
3	Risk Management Committee Meeting	4	36,000
4	Assets Money Laundering Prevention Committee Meeting	4	18,000
7	Karmachari Sewa Subidha Committee Meeting	3	13,500

**Chief Executive Officer's Emoluments and Facilities**

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	3,170,753
2	Retirement Benefits	390,954
3	Others	156,589
	<b>Total</b>	<b>3,718,296</b>

**5.8. Merger and Acquisition**

The Microfinance has not acquired any other institutions till date.

**5.9. Additional disclosure of non-consolidated entities**

The Microfinance doesn't have any subsidiaries & associates. So, additional disclosure is not required.

**5.10. Events after reporting date**

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



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Comparison of Unaudited and Audited Statement of Financial Position**  
**As on 32 Ashadh 2082 (16 July 2025)**

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in %	Reasons for Variance
<b>Assets</b>					
Cash and cash equivalents	289,155,668	289,155,668	-	0.00%	
Statutory Balances & Due from Nepal Rastra Bank	22,672,750	22,672,750	-	-	
Placement with Bank & Financial Institutions	59,272,821	59,272,821	-	0.00%	
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	-	
Loans and advances to MFIs & Cooperatives	-	-	-	-	
Loans and advances to customers	4,847,429,143	4,754,584,488	(92,844,655)	-1.92%	Adjustment as per NFRS
Investment securities	2,000,000	2,000,000	-	-	
Current tax assets	-	13,470,699	13,470,699	100.00%	
Investment property	-	-	-	-	
Property and Equipment	13,611,263	78,687,690	65,076,427	478.11%	ROU Asset Created
Goodwill and Intangible assets	371,356	342,206	(29,150)	-7.85%	Adjustment as per NFRS
Deferred Tax Assets	30,351,571	7,423,142	(22,928,429)	-75.54%	Change in Deferred Tax
Other assets	30,791,397	29,853,310	(938,087)	-3.05%	Reclassification as per NFRS
<b>Total Assets</b>	<b>5,295,655,969</b>	<b>5,257,462,774</b>	<b>(38,193,195)</b>	<b>-0.72%</b>	
<b>Liabilities</b>					
Due to Bank and Financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instrument	-	-	-	-	
Deposits from customers	1,646,933,487	1,662,520,219	15,586,732	0.95%	Reclassification of Pension Fund
Borrowings	2,791,769,991	2,791,769,991	-	-	
Current Tax Liabilities	11,575,545	-	(11,575,545)	-100.00%	Recalculation of Income Tax
Provisions	1,588,920	6,230,131	4,641,211	292.10%	Change in Provision
Deferred Tax Liabilities	-	-	-	-	
Other liabilities	83,688,909	115,136,854	31,447,944	37.58%	Lease Liabilities as per NFRS created
Debt securities issued	-	-	-	-	
Subordinated Liabilities	-	-	-	-	
<b>Total liabilities</b>	<b>4,535,556,853</b>	<b>4,575,657,194</b>	<b>40,100,342</b>	<b>0.88%</b>	
<b>Equity</b>					
Share Capital	407,692,305	407,692,305	-	-	
Share Premium	-	-	-	-	
Retained Earnings	64,036,182	55,555,920	(8,480,262)	-13.24%	Adjustment as per NFRS
Reserves	288,370,629	218,557,355	(69,813,274)	-24.21%	Adjustment as per NFRS
<b>Total Equity</b>	<b>760,099,116</b>	<b>681,805,579</b>	<b>(78,293,537)</b>	<b>-10.30%</b>	
<b>Total Liabilities and Equity</b>	<b>5,295,655,969</b>	<b>5,257,462,774</b>	<b>(38,193,195)</b>	<b>-0.72%</b>	



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Comparison of Unaudited and Audited Statement of Profit or Loss**  
For the year ended 32 Ashadh 2082 (16 July 2025)

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in %	Reasons for Variance
Interest income	666,890,497	642,112,109	(24,778,388)	-3.72%	Adjustment as per ECL
Interest expense	285,875,346	285,381,051	(494,295)	-	Reclassification to Fees & Commission
<b>Net interest income</b>	<b>381,015,151</b>	<b>356,731,059</b>	<b>(24,284,092)</b>	<b>-6.37%</b>	
Fees and commission income	56,020,504	53,313,671	(2,706,833)	-4.83%	Reclassification to Other Operating Income
Fees and commission expense	4,006,800	4,501,095	494,295	12.34%	Reclassification to Fees & Commission
<b>Net fee and commission income</b>	<b>52,013,704</b>	<b>48,812,576</b>	<b>(3,201,128)</b>	<b>-6.15%</b>	
<b>Net interest, fee and commission income</b>	<b>433,028,855</b>	<b>405,543,635</b>	<b>(27,485,220)</b>	<b>-6.35%</b>	
Net trading income	-	-	-	-	
Other operating income	4,824,100	3,032,160	(1,791,940)	-37.15%	Reclassification to Fees & Commission & LLP
<b>Total operating income</b>	<b>437,852,955</b>	<b>408,575,795</b>	<b>(29,277,160)</b>	<b>-6.69%</b>	
Impairment charge/(reversal) for loans and other losses	307,812	63,733,195	63,425,383	20605.23%	Addition in Loan Loss Provision
<b>Net operating income</b>	<b>437,545,143</b>	<b>344,842,601</b>	<b>(92,702,542)</b>	<b>-21.19%</b>	
<b>Operating expense</b>					
Personnel expenses	213,736,858	207,158,026	(6,578,832)	-3.08%	Employee Bonus & Leave as per Actuary
Other Operating expenses	65,709,117	46,936,140	(18,772,977)	-28.57%	Difference from RTS & Houserent expenses
Depreciation and Amortisation	3,859,924	8,447,213	4,587,289	1.19	Depreciation on ROU.
<b>Operating Profit</b>	<b>154,239,244</b>	<b>82,301,221</b>	<b>(71,938,023)</b>	<b>-46.64%</b>	
Non operating Income	144,359	327,574	183,215	-	Reclassification as per NFRS
Non operating expense	-	6,230,131	6,230,131	-	Provision on Amount receivable by Auditor
<b>Profit before income tax</b>	<b>154,383,603</b>	<b>76,398,664</b>	<b>(77,984,939)</b>	<b>-50.51%</b>	
Income tax expense	46,315,081	46,026,953	(288,128)	-0.62%	
Current Tax	46,315,081	23,098,525	(23,216,556)	-50.13%	Change in Tax as per Audit
Deferred Tax	-	22,928,429	22,928,429	-100.00%	Change in Tax as per Audit
<b>Profit for the year</b>	<b>108,068,522</b>	<b>30,371,711</b>	<b>(77,696,811)</b>	<b>-71.90%</b>	
<b>Profit attributable to:</b>					
Equity holders of the Financial Institution	108,068,522	30,371,711	(77,696,811)	-71.90%	
<b>Profit for the year</b>	<b>108,068,522</b>	<b>30,371,711</b>	<b>(77,696,811)</b>	<b>-71.90%</b>	
<b>Earnings Per Share</b>					
Basic earning per share	26.51	7.45	(19.06)	-71.90%	
Diluted earning per share	26.51	7.45	(19.06)	-71.90%	

## Kalika Laghubitta Bittiya Sanstha Limited

### Notes to the Financial Statements For the Financial Year Ended 32 Ashad 2082

#### 1. Reporting Entity

Kalika Laghubitta Bittiya Sanstha Limited (hereinafter "the Financial Institution") is a limited liability company domiciled in Nepal which has been in operation since 2067/05/06 (2010/10/22). The Financial Institution is registered with the Office of Companies registrar as a limited liability company and licensed from Nepal Rastra Bank "Central Bank of Nepal) as a 'D' class micro-finance financial institution under the Bank and Financial Institution Act, 2073. The Financial Institution is a National Level provider of micro-finance services such as Loans, Deposits, and Remittance services to low-income families of Nepal. The Financial Institution follows group lending based on Grameen Bank, Bangladesh model as well as group lending such as Self-Reliant Group model through a network of 105 branch offices spread over all 48 districts of Nepal.

Being D Class licensed institution; major activities of the Financial Institution include deprived sector lending under the group guarantee without collateral in-order-to enhance economic and social factors of the members. Also, the Financial Institution 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 & deposits along with borrowings from other BFIs and Equity holders' fund.

The Financial Institution is listed on Nepal Stock Exchange and its stocksymbol is "KMCDB".

#### 2. Basis of Preparation

The Financial Statements have been prepared in accordance with the requirement of Nepal Financial Reporting Standards (NFRS), as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No.4.1 of NRB Directive, 2081. The Financial Institution has opted for certain carve outs which are briefly described in the Notes to Accounts.

The Financial Statements comprise of:

- Statement of Financial Position (SOFP) stating the financial position of the financial institution as at the end of reporting period;
- Statement of Profit and Loss (SOPL) stating the financial performance of the financial institution for the reported period ended;
- Statement of Other Comprehensive Income (SOCIE) for the reported period ended;
- Statement of Changes in Equity (SOCE) stating all the changes in equity of the financial institution during the reporting period;
- Statement of Cash Flows (SOCF) stating the ability of the financial institution to generate cash and cash equivalents; and
- Notes to the Financial Statements comprising summary of principal accounting policies and explanatory notes that are significant to the users of the Financial Statements.

#### 2.1 Statement of Compliance

The financial statements have been prepared and approved by the Board of Directors in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carve-outs as issued by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN). These financial statements comply with the requirements of the Companies Act, 2063, Banking and Financial Institution Act, 2073 and also provides appropriate disclosures required under the regulations of the Securities Board of Nepal (SEBON). The significant accounting policies applied in the preparation of financial statements are set out in Note - 3. These policies have been consistently applied to all the years presented except for the changes in accounting policies disclosed specifically.

#### 2.2 Reporting period and approval of financial statements

The Financial Institution follows the Nepalese Financial Year based on the Nepalese Calendar starting from the first day of Shrawan (Mid July) of each year to the last day of Ashad (Mid July) of the next year. The Financial Institution has adopted the NFRS pronounced by ASB during the fiscal year 2081/82. To comply with the NFRS provisions, following dates have been considered for the reporting period.

<b>Financial Statements</b>	<b>English Date</b>	<b>Nepali Date</b>
Current Period	16 July 2024 to 16 July 2025	1 Shrawan 2081 to 32 Ashadh 2082
Comparative Period	17 July 2023 to 15 July 2024	1 Shrawan 2080 to 31 Ashadh 2081

The accompanied Financial Statements have been approved by the Board of Directors vide its resolution date 19<sup>th</sup> December 2025.

The board of directors of the Financial Institution is responsible for the preparation of financial statements of the Financial Institution which reflects true and fair view of the financial position and performance of the Financial Institution. The board is of the view that the financial statements in its entirety have been prepared in conformity with the prevailing financial reporting standards, regulations of the Nepal Rastra Bank and the requirements of the Companies Act. The Board acknowledges the responsibility of preparation of financial statements of the Financial Institution in the certification on the statement of financial statements and has been recommended for approval by shareholders in the 16<sup>th</sup> Annual General Meeting.

### **2.3 Going Concern**

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

### **2.4 Functional and presentation currency**

Financial Statements are presented in Nepalese Rupees (NPR), which is the currency of the primary economic environment in which the financial institution operates. There was no change in the presentation and functional currency during the year under review. The figures are rounded to nearest rupees.

### **2.5 Use of Estimates, Assumptions, and Judgments**

The Financial Institution, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Financial Institution is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate. The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and nature of the changes, if any, have been disclosed. The NFRS requires the Financial Institution to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements. The Financial Institution applies estimates in preparing and presenting the financial statements and such estimates and underlying assumptions are reviewed periodically. The revision to accounting estimates are recognized in the period in which the estimates are revised and are applied prospectively. Disclosures of the accounting estimates have been included in the relevant sections of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

### **2.6 Changes in Accounting policies**

There are different accounting principles adopted by management and these policies are consistently applied to all years presented except or changes in accounting policies that has been disclosed separately. The Financial Institution, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the financial institution is required to make judgements in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and nature of the changes, if any, have been disclosed.

### **2.7 New standards issued but not yet effective**

A few new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncement of NFRS with varying effective dates. Those standards become applicable with ASB, Nepal incorporates them within NFRS.

### **2.8 New Standards and interpretation not adopted**

In preparing financial statements, Standards and pronouncements issued by Accounting Standard Board Nepal has been adopted. Management has used its assumptions and understandings for the preparation of financial statements under compliance with NFRS, however certain interpretations might vary regarding the recognition, measurement, and other related provisions where the standards are not specific and not clear.

## 2.9 Discounting

When the realization of assets and settlement of obligation is for more than one year, the Financial Institution considers the discounting of such assets and liabilities where the impact is material. Various internal and external factors shall be considered for determining the discount rate to be applied to the Cash Flows of the Financial Institution.

## 2.10 Materiality and Aggregation

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

## 2.11 Offsetting

Assets and liabilities, income and expenses are reported separately and no assets and liabilities, or income and expenses are offset unless required or permitted by NFRS.

## 2.12 Prior Period Errors

Prior Period Errors are omissions or misstatements in an entity’s financial statements. Such omissions may relate to one or more prior periods. Correction of an error is done by calculating the cumulative effect of the change on the financial statements of the period as if new method or estimate had always been used for all the affected prior years’ financial statements. Sometimes, such changes may not be practicable. In such cases, it is applied to the latest period possible by making corresponding adjustment to the opening balance of the period.

## 2.13 Comparative Information

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

## 3 Significant Accounting Policies

The principal accounting policies applied by the Financial Institution in the preparation of these financial statements are 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:

- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Liabilities for defined benefit obligations are recognized at the present value of the defined benefit obligation less the fair value of the plan assets.
- Financial assets and liabilities at fair value through profit or loss or other comprehensive income are measured at fair value.
- Financial assets and financial liabilities held at amortized cost are measured using a rate that is a close approximation of effective interest rate.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. Any revisions to accounting estimates are recognized prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in notes.

### 3.2 Cash and cash equivalent

Cash and cash equivalent includes cash-in-hand, balances with other bank and financial institutions, money at call and at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value and are used by the management of its short-term commitments. Details of cash and cash equivalents are given in Note 4.1 to the financial statements.



### 3.3 Financial assets and financial liabilities

Financial assets refer to assets that arise from contractual agreements that result in future cash inflows or from owning equity instruments of another entity. Since, financial assets derive their value from a contractual claim. These are non-physical in form and are usually regarded as more liquid than other tangible assets. Common examples of financial assets are cash, cash equivalents, bank balances, placements, investments in debt and equity instruments, derivative assets and loans and advances.

Financial liabilities are obligations that arise from contractual agreements and that require settlement by way of delivering cash or another financial asset. Settlement could also require exchanging other financial assets or financial liabilities under potentially unfavourable conditions. Settlement may also be made by issuing own equity instruments. Common examples of financial liabilities are due to banks, derivative liabilities, deposit accounts, money market borrowings and debt capital instruments.

#### 3.3.1 Recognition

The Financial Institution 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 Financial Institution initially recognizes loans and advances, deposits, and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Financial Institution becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debentures, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Financial Institution commits to purchase/acquire the financial assets. Regular purchase and sale of financial assets are recognized on trade date at which the financial institution commits to purchase or sell the asset. All financial assets and liabilities are initially recognized at their cost value and are subsequently presented as per NFRS based on the respective classification.

#### 3.3.2 Classification

Financial Instruments are classified as;

- Financial Assets
- Financial Liabilities.

##### a) Financial Assets

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

- Financial assets measured at amortized cost
- Financial assets measured at fair value

##### i) Financial assets measured at amortized cost

The Financial Institution 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 (SPPI) on the principal amount outstanding.

##### ii) 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:

- Financial assets at fair value through profit or loss
- Financial assets at fair value through other comprehensive income

##### Financial assets at fair value through profit or loss

Financial assets are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs 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.

### **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 Financial Institution makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

### **b) Financial Liabilities**

The Financial Institution classifies the financial liabilities as follows:

#### **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.

#### **Financial liabilities measured at amortized cost**

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

### **3.3.3 Measurement**

#### **a) Initial Measurement**

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

#### **b) Subsequent Measurement**

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial asset or liability classified as measured at amortized cost is subsequently measured at amortized 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 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.

### **3.3.4 Derecognition**

#### **a) Derecognition of financial assets**

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

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

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

In transactions in which the financial institution neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset and it retains control over the asset, the financial institution continues to recognize the



asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

#### **b) 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.

#### **3.3.5 Determination of fair value**

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

**Level 1** Fair value measurements are those derived from unadjusted quoted prices 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 which could have a significant effect on the instruments' valuation. The inputs are not based on observable market data.

When available, the financial institution measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

If a market for a financial instrument is not active, the financial institution establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses. The best evidence of the fair value of a financial instrument at initial recognition is the transaction price – i.e. the fair value of the consideration given or received. However, in some cases, the fair value of a financial instrument on initial recognition may be different to its transaction price. If such fair value is evidenced by comparison with other observable current market transactions in the same instrument (without modification) or based on a valuation technique whose variables include only data from observable markets, then the difference is recognized in profit or loss on initial recognition of the instrument. In other cases, the difference is not recognized in profit or loss immediately but is recognized over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable. All unquoted equity investments are recorded at cost, considering the non-trading of promoter shares up to the date of balance sheet, the market price of such shares could not be ascertained with certainty. Hence, these investments are recognized at cost net of impairment, if any.

#### **3.3.6 Impairment**

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

The financial institution considers the following factors in assessing objective evidence of impairment:

- whether the counterparty is in default of principal or interest payments
- when a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation
- where the financial institution initiates legal recourse of recovery in respect of a credit obligation of the counterpart
- where the financial institution consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt for postponement of scheduled payments
- where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.



The financial institution considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and collective level. All individually significant loans and advances and held-to-maturity investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and held-to-maturity investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and held-to-maturity investment securities with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed.

In assessing collective impairment, the financial institution uses statistical modelling of historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

**Impairment losses on assets measured at amortized cost**

Financial assets carried at amortized cost such as amounts due from BFIs, loans and advances to customers as well as held-to-maturity investments are impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset's carrying amount and the deemed recoverable value of loan.

The financial institution considers evidence of impairment for loans and advances and investment securities measured at amortized cost at both specific asset and collective level. The financial institution first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and assessed on collective basis for those that are not individually significant. Loans and advances to customers with significant value are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the financial institution.

If there is objective evidence that impairment loss has been incurred, the amount of loss is measured at the difference between asset's carrying amount and present value of estimated future cash flows. Carrying amount of the asset is reduced through the use of an allowance account and amount of loss is recognized in profit or loss. All individually significant loans and advances and investment securities are assessed for specific impairment. Those not found to be specifically impaired are collectively assessed for impairment by grouping together loan and advances and held to maturity with similar risk characteristics.

Assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the purpose of collective assessment of impairment, the financial institution has categorized assets into three broad products as follows:

- a) Agriculture loan
- b) Business loan
- c) General loan

If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the other reserves and funds (impairment reserve). If a future write-off is later recovered, the recovery is credited to the 'Statement of Profit or loss'.

**Loan Loss Provision as per Direction of Nepal Rastra Bank**

Loan loss provisions in respect of non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB guidelines. Provision is made for possible losses on loans and advances at 1.1 % to 100 % on the basis of classification of loans and advances in accordance with NRB directives.

Category	Loan Loss Provision ('000)		Change (%)
	Previous Year	This Year	
<b>Performing Loans</b>	<b>56,967,613.33</b>	<b>49,157,875.45</b>	<b>-13.71%</b>
Pass	33,104,405.06	16,888,204.92	-48.99%
Watchlist	9,930,263.42	6,185,263.85	-37.71%
Rescheduled	13,932,944.85	26,084,406.68	87.21%



<b>Non-Performing Loans</b>	<b>114,274,562.09</b>	<b>185,817,494.58</b>	<b>62.61%</b>
Sub-standard	9,613,512.12	5,983,864.10	-37.76%
Doubtful	20,005,133.82	14,030,353.90	-29.87%
Loss	84,655,916.15	151,218,483.10	78.63%
Additional	-	14,584,793.48	100.00%
<b>Total Loans &amp; Advances</b>	<b>171,242,175.42</b>	<b>234,975,370.03</b>	<b>37.22%</b>

### Policies Adopted

The financial institution adopts carve out issued by ICAN for measurement of impairment loss on loans and advances. As per the Carve out notice issued by ICAN, the financial institution has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and the amount determined as per NRB NFRS 9 ECL Related Guidelines, 2024.

Impairment of investment in equity instrument classified as fair value through other comprehensive income.

Where objective evidence of impairment exists for available-for-sale financial assets, the cumulative loss (measured as the difference between the amortized cost and the current fair value, less any impairment loss on that financial asset previously recognized in the statement of profit or loss) is reclassified from equity and recognized in the profit or loss. A significant or prolonged decline in the fair value of an equity security below its cost is considered, among other factors in assessing objective evidence of impairment for equity securities

If, in a subsequent period, the fair value of a debt instrument classified as available-for-sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognized, the impairment loss is reversed through the statement of profit or loss. Impairment losses recognized in the profit or loss on equity instruments are not reversed through the profit or loss.

### 3.4 Trading assets

Trading assets are those assets that the financial institution acquires or incurs principally for the purpose of trading in the near term or holds as a part of a portfolio that is managed together for short term profit or position taking. Trading assets are initially recognized at fair value and subsequently measured at fair value in the statement of financial position, with transaction costs recognized in profit or loss. All changes in fair value are recognized as part of net trading income in profit or loss as regarded as fair value through profit & loss account.

### 3.5 Property and Equipment

#### Recognition

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

#### Measurement

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

#### Cost Model

Property and equipment are stated at cost excluding the costs of day-to-day servicing, less accumulated depreciation and accumulated impairment in value. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

#### Subsequent Cost

The subsequent cost of replacing a component of an item of property, plant and equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within that part will flow to the financial



institution and it can be reliably measured. The cost of day-to-day servicing of property, plant and equipment are charged to the Statement of Profit or Loss as incurred.

### Depreciation

Property and Equipment's are depreciated from the date they are available for use on written down value method over the estimated useful life as determined by the Management. Depreciation is charged to profit or loss. Land is not depreciated. Charging of depreciation is ceased from earlier of the date from which the asset is classified as held for sale or from the date of derecognition. Depreciation on leasehold properties is calculated by using the straight-line method on cost or valuation of the property. The rates of depreciation are given below:

Class of Assets	Rate of Depreciation
Building	5%
Computer and Accessories	25%
Vehicles	20%
Furniture, Fixture and Equipment's	25%

- Assets with a unit value of NPR 5,000/- or less are fully expensed in the year of purchase irrespective of its useful life.
- Depreciation for income tax purpose is calculated separately at the rate and manner prescribed by the Income Tax Act, 2058.
- The additional information on gross carrying amount and the accumulated depreciation (aggregated with accumulated impairment loss, if any) is presented in the Note-4.11 separately.

### Change in Estimates

The assets method of depreciation are reviewed and adjusted if appropriate, at each financial year end.

### Capital Work in Progress

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

### Borrowing Cost

Borrowing costs directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period to get ready for its intended use or sale are capitalized as part of the cost of an asset. All other borrowing costs are expensed in the period in which they occur. Borrowing costs consist of interest and other costs that the financial institution incurs in connection with the borrowing of funds.

### Derecognition

The carrying amount of an item of property, plant 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, plant 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, plant 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.

## 3.6 Goodwill and Intangible assets

### Recognition

An intangible asset is an identifiable non-monetary asset without physical substance, held for use in the production or supply of goods or services, for rental to others or for administrative purposes. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the financial institution and the cost of the asset can be measured reliably. An intangible asset is initially measured at cost. Expenditure incurred on an intangible item that was initially recognized as an expense by the financial institution in previous annual Financial Statements or interim Financial Statements are not recognized as part of the cost of an intangible asset later.

### **Computer Software & Licenses**

Cost of purchased licenses and all computer software costs incurred, licensed for use by the financial institution, which are not integrally related to associated hardware, which can be clearly identified, reliably measured, and it's probable that they will lead to future economic benefits, are included in the Statement of Financial Position under the category 'Goodwill & Intangible assets' and carried at cost less accumulated amortization and any accumulated impairment losses.

### **Subsequent Expenditure**

Expenditure incurred on software is capitalized only when it is probable that this expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expenditure can be measured and attributed to the asset reliably. All other expenditure is expensed as incurred. Goodwill is measured at cost less accumulated impairment losses.

### **Amortization of Intangible Assets**

Intangible Assets, except for goodwill, are amortized on a straight-line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful economic life based on a pattern in which the asset's economic benefits are consumed by the financial institution. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate. The financial institution assumes that there is no residual value for its intangible assets. The management has estimated the useful life of computer software and licenses to be 5 years.

### **De-recognition of Intangible Assets**

The carrying amount of an item of intangible asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising on de recognition of an item of intangible assets is included in the Statement of Profit or Loss when the item is derecognized.

### **3.7 Investment Property**

Investment Properties are land or building or both other than those classified as property and equipment under NAS 16 – "Property, Plant & Equipment" and assets classified as non-current assets held for sale under NFRS 5 – "Non-Current Assets Held for Sale & Discontinued Operations". The financial institution has recognized as investment property such land or land & building acquired by the financial institution as non-banking assets in course of recovery of loans and advances to borrowers that have turned into chronic defaulters.

### **Measurement**

Investment properties are initially measured at cost, including transaction costs. Subsequently all investment properties are reported at fair value with any gains or losses in fair value reported in the statement of profit or loss as they arise. No depreciation is charged in investment property as they are not intended for the owner-occupied use.

### **Derecognition**

Investment properties are derecognized when they are disposed of or permanently withdrawn from use since no future economic benefits are expected. Transfers are made to and from investment property only when there is a change in use. When the use of a property changes such that it is reclassified as Property, Plant and Equipment, its fair value at the date of reclassification becomes its cost for subsequent accounting.

### **3.8 Income tax**

Tax expense is the aggregate amount included in the determination of profit or loss for the period in respect of current and deferred taxes. The Financial Institution applies NAS 12 – "Income Taxes" for the accounting of Income Tax. Income tax expense is recognized in profit or loss, except to the extent it relates to items recognized directly in equity or directly in other comprehensive income. Tax expense relating to items recognized directly in other comprehensive income is recognized in the Statement of Other Comprehensive Income.

### **Current Tax**

Current tax assets and liabilities consist of amounts expected to be recovered from or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years. Current tax for current and prior periods shall, to the extent unpaid, be recognized as liability. If the amount already paid in respect of current and prior periods exceeds the amount due for those periods, the excess shall be recognized as an asset. Moreover, the benefit relating to a tax loss can be carried back to recover current tax of a previous period shall be recognized as an asset.

The Financial Institution has determined tax provision for the reported period based on its accounting profit for that period, and incorporating the effects of adjustments for taxation purpose as required under the Income Tax Act, 2058 and amendments thereto, using a corporate tax rate of 30%.

### **Deferred Tax**

Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of:

- (a) deductible temporary differences;
- (b) the carry forward of unused tax losses; and
- (c) the carry forward of unused tax credits.

Deferred tax is recognized at the reporting date in respect of temporary differences between the carrying amounts of assets or liabilities for financial reporting purposes and the corresponding amounts used for taxation purposes.

Deferred tax assets are recognized for all deductible temporary differences, carried forward unused tax credits and carried forward unused tax losses (if any), to the extent that it is probable that future taxable profits will be available against which they can be claimed. Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that the related tax benefit will be realized. Deferred tax assets and liabilities are measured at the tax rates that are expected to be applied to temporary differences when they will be reversed, using tax rates enacted, or substantively enacted, at the reporting date. Deferred tax income or expense relating to items recognized directly in equity is recognized in Other Comprehensive Income.

The measurement of deferred tax liabilities and deferred tax assets shall reflect the tax consequences that would follow from the manner in which the entity expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

The income taxes levied to the Financial Institution relates to the same taxation authority and the taxation laws permit the entity to make or receive a single net payment. Therefore, the Financial Institution has legally enforceable right to set off a current tax asset against a current tax liability.

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

#### **Deposits**

The Financial Institution's deposits consist of money placed into the Financial Institution by its customers and members. These deposits are made to deposit accounts such as term deposit accounts, savings deposit accounts which allows the money to be deposited and withdrawn by the account holder. These transactions are recorded, and the resulting balance is recorded as a liability for the financial institution and represents the amount owed by the financial institution to the customers or members.

#### **Debt Securities Issued**

It includes debentures, bonds or other debt securities issued by the financial institution. Deposits, debt securities issued, and subordinated liabilities are initially measured at fair value less incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest method, except where the financial institution designates liabilities at fair value through profit or loss.

#### **Subordinated Liabilities**

Subordinated liabilities are those liabilities which at the event of winding up are subordinate to the claims of depositors, debt securities issued and other creditors. The financial institution does not have any of such subordinated liabilities.

### **3.10 Provisions**

A provision is recognized if, as a result of a past event, the financial institution 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 in to account the risks and uncertainties surrounding the obligation at that date. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is determined based on the present value of those cash flows. A provision for onerous contracts is recognized when the expected benefits to be derived by the financial institution from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected

cost of terminating the contract and the expected net cost of continuing with the contract. Provisions are not recognized for future operating losses. Before a provision is established, the financial institution recognizes any impairment loss on the assets associated with that contract. The expense relating to any provision is presented in the Statement of Profit or Loss net of any reimbursement.

### 3.11 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the ordinary course of activities of an entity when those inflows result in increases in equity, other than increases relating to contributions from equity participants. Revenue is recognized to the extent that it is probable that the economic benefits will flow to the financial institution and the revenue can be reliably measured. The following specific recognition criteria must be met before revenue is recognised.

#### a) Interest income

Pursuant to the adoption of the Expected Credit Loss (ECL) model, recognition of interest income shall be based on the NRB NFRS 9 ECL Related Guidelines, 2024. Additionally, Nepal Rastra Bank has issued a supplementary document titled “Guidance Note on Interest Income Recognition, 2025”, which aims to serve as a roadmap for the full implementation of NFRS. This guidance note has been prepared to standardize and streamline interest income recognition practices across the banking industry.

Keeping in consideration the provisions of NFRS 9, “NRB ECL related Guidelines -2024” as well as the Guidance Note on “Interest Income Recognition, 2025”, a model has been developed for the calculation of the income to be recognized on every quarter as well as total income to be recognized as on year-end financial statements. The model considers the following for the calculation of the interest income of the particular loan as well as the total income:

- Stage of the loan as on beginning of the quarter determined as per guidelines and its amendments.
- Total interest accrued as on the beginning of the quarter.
- Total interest recognized as on the beginning of the quarter.
- Total Interest accrued during the quarter.
- Total interest received/ recovered during the quarter.

The interest has been calculated on the following basis for the loans on different stage.

For Stage 1 & 2:

Interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense (interest accrued but not booked) at the beginning of quarter is also recognized as interest income.

For Stage 3 Financial Assets:

Interest income recognized on accrual basis (coupon rate or effective rate) is adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash-based interest income during the current quarter is recognized.

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

Quarter by Quarter Reconciliation/ Income to be Booked	Amount (Rs.)
Q1 (Ashoj 2081)	145,714,401.29
Q2 (Poush 2081)	152,119,359.08
Q3 (Chaitra 2081)	162,651,103.93
Q4 (Ashadh 2082)	178,882,276.57
<b>Total</b>	<b>639,367,140.87</b>

Overall Annual Reconciliation	Amount (Rs.)
AIR income Booked till 2080/81	65,230,811.87
Cash Received in 81/82	628,502,227.97
AIR income Booked till in 2081/82	76,086,523.00
<b>Income to be booked</b>	<b>639,357,939.10</b>

<b>AIR</b>	<b>Amount (Rs.)</b>
Opening AIR	65,230,811.87
Closing AIR	76,086,523.00
Adjustment for Opening AIR	1,010,990.13
<b>Change in AIR</b>	<b>9,844,721.00</b>

**b) Fee and commission income**

Fees earned for the provision of services and commission income are recognized as and when received. Other fees and commission income including management fees, service charges are recognized as and when the related services are performed.

**c) Dividend income**

Dividend on investment in a resident company is recognized when the right to receive payment is established. Dividend income is presented in other operating 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.

**d) Net Trading Income**

Net Trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest, dividend as well as unrealized changes in fair value of trading assets and liabilities.

**e) Net income from other financial instruments at fair value through profit or loss**

The Financial Institution presents income other than those presented under interest income, fees and commission income under this heading. Income recognized here includes items such as foreign exchange revaluation gain or loss; dividend on equity investments that are measured at FVTOCI; gain or loss on disposal of property and equipment; gain and loss on disposal of investment property; and gain or loss on disposal of investment securities except for equity investments measured at FVTOCI.

**3.12 Interest expense**

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

**3.13 Employees Benefits**

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

- a liability when an employee has provided service in exchange for employee benefits to be paid in the future; and
- an expense when the Financial Institution consumes the economic benefit arising from service provided by an employee in exchange for employee benefits.

**a) Short Term Employee Benefits**

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

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

The Financial Institution shall recognize the undiscounted amount of short-term employee benefits expected to be paid in exchange for that service. A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act, pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.



## b) Post-Employment Benefit Plan

Post-employment benefit plan includes followings:

### b.1) Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan under which the financial institution pays fixed contribution into a separate entity (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods.

The contribution payable by the financial institution to a defined contribution plan in proportion to the services rendered by the employees and is recorded as an expense under 'Personnel expense' as and when they become due. Unpaid contributions are recorded as a liability under 'Other Liabilities'. 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.

### Provident Fund

The financial institution contributed 10% on the salary (Basic Salary plus Grade) of each employee to the Employees' Provident Fund. The above expenses are identified as contributions to 'Defined Contribution Plans' as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits). The financial institution does not assume any future liability for provident fund benefits other than its annual contribution.

### Gratuity

Bank has changed the treatment of gratuity from Defined Benefit Plan to Defined Contribution Plan dated from F.Y. 2078-79, consequently, no actuarial valuation has been made for gratuity measurement. Provision for Gratuity has been deposited as per the Labor Act 2074. The financial institution shall deposit gratuity amount of each employee including trainees who are in service of the financial institution from 2076 Shrawan at the rate of 8.33% of basic salary plus grade. If any employee gets retired from the service after services of 5 years or more, the gratuity amount shall be determined as follows:

- For employee who has served from 5 to 10 years, gratuity shall be provided with half months' salary for each service year;
- For employee who has served from 10 to 15 years, gratuity shall be provided with a month's salary for each service year;
- For employee who has served from 15 to 20 years, gratuity shall be provided with one and half months' salary for each service year;
- For employee who has served for more than 20 years, gratuity shall be provided with two months' salary for each service year;

The financial institution has deposited the gratuity provision in Global IME Retirement Fund bank under respective employee account. Going forward, the financial institution shall deposit eligible amount of gratuity for respective employees into such account on monthly basis.

### b.2) Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The financial institution's obligation in respect of defined benefit obligation is calculated by estimating the amount of future benefit that employees have earned for their service in the current and prior periods and discounting that benefit to determine its present value, then deducting the fair value of any plan assets to determine the net amount to be shown in the Statement of Financial Position. The value of a defined benefit asset is restricted to the present value of any economic benefits available in the form of refunds from the plan or reduction on the future contributions to the plan. In order to calculate the present value of economic benefits, consideration is given to any minimum funding requirement that apply to any plan in the financial institution. An economic benefit is available to the financial institution if it is realizable during the life of the plan, or on settlement of the plan liabilities.

Bank determines the interest expense on the defined benefit liability by applying the discount rate used to measure the defined benefit liability at the beginning of the annual period to the defined benefit liability at the beginning of the annual period. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of the financial institution's obligations.

### Unutilized Accumulated Leave

The financial institution's liability towards the accumulated leave which is expected to be utilized beyond one year from the end of the reporting period is treated as other long term employee benefits. The financial institution's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefit that employees have earned in return for their service in the current and prior periods to determine the present value of such benefits. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of the financial institution's obligation. The calculation is performed using the Projected Unit Credit method by Actuarial Valuation. Net change in liability for unutilized accumulated leave including any actuarial gain and loss are recognized in the Statement of Profit or Loss under 'Personnel Expenses' in the period in which they arise.

### c) Termination Benefits

Termination benefits are recognized as expense when the financial institution 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 financial institutions 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 financial institution's net obligation in respect of long-term employee benefits, other than gratuity and accumulated leave, 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 discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of the financial institution's obligation.

### 3.14 Leases

NFRS 16 - Leases, requires the financial institution to assess whether a contract is, or contains, a lease, at inception of the contract. The financial institution recognizes a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less). Lease payments included in the measurement of the lease liability comprise of fixed lease payments (including in-substance fixed payments), less any lease incentives receivable, variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date, the amount expected to be payable by the lessee under residual value guarantees, the exercise price of purchase options if the lessee is reasonably certain to exercise the options; payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease. At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease if that rate can be readily determined. the lessee shall use the lessee's incremental borrowing rate.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the financial institution uses its incremental borrowing rate. The financial institution has considered rate of 10% as incremental borrowing rate for discounting of remaining lease payments.

All operating lease contracts were recognized on the balance sheet by recognizing right-of-use assets and corresponding lease liabilities. The lease liability is presented as a separate line item under other liabilities in the Statement of Financial Position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made. The financial institution re-measures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever the lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.

Year	ROU Asset		Lease Liability		Interest	Payment	Lease as per NFRS 16
	Depreciation	Balance	Adjustment	Balance			
<i>Opening</i>		69,634,565		69,634,565.			
2082	4,587,288	65,047,276	-	251,702,358	6,527,061.	18,917,148	57,244,477

### 3.15 Share capital and reserves

The financial institution applied NAS 32, “Financial Instruments: Presentation” to determine whether the financial instrument is either a financial liability or equity. Share capital and reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the entity after deducting all its liabilities. Changes in equity during the reporting period comprise income and expenses recognized in the statement of financial performance, plus contributions from holders of equity claims, minus distributions to holders of equity claims.

The reserves include Retained Earnings and other statutory reserves such as General Reserve, Capital Reserve, Regulatory Reserve, Investment Adjustment Reserve, Client Protection Fund, Corporate Social Responsibility Fund, Employee Training Fund, Deferred Tax Reserve, etc.

#### A) Regulatory Reserve

The Laghubitta has transferred the income generated from Interest Suspense income to the Regulatory Reserve. In this fiscal year 1.81 Cr has been transferred from this reserve.

F.Y.	Interest Receivables	Actuarial Loss Recognized	Short Loan Loss Provision	Short provision for losses on investment	Short Provision on NBA	Deferred Tax Reserve	Goodwill	Gain on Bargain Purchase	Fair Value Loss Recognized in OCI	Total
2079-80	2,840,326	-	-	-	-	1,626,750	-	-	-	4,467,076
2080-81	19,533,947	-	-	-	-	21,271,072	-	-	-	40,805,019
2081-82	4,806,685	-	-	-	-	(22,928,429)	-	-	-	(18,121,744)

#### B) Corporate Social Responsibility Fund

The Laghubitta has allocated one percent of Net Profit is in Corporate Social Responsibility Fund as per as the provision specified in Directive No: 6(14) of The Unified Directive 2081 issued by Nepal Rastra Bank to “D” Class Financial Institutions. The Movement of CSR fund, its sources and utilization has been presented in the table.

Particulars	Amount
Balance as on 1st Shrawan 2081	2,561,534
Addition from 1% of Net Profit	303,717
Interest Income through Earmark	-
Usage of CSR Fund in Financial Literacy Programs & Other Social Activities	(290,855)
<b>Closing Balance of CSR Fund as on Asar end 2082</b>	<b>2,574,396</b>

#### C) Client Protection Fund

The Laghubitta has allocated 1.5% of Net Profit is in Client Protection Fund as per as the provision specified in Directive No: 6(14) of The Unified Directive 2081 issued by Nepal Rastra Bank to “D” Class Financial Institutions. The Movement of CPF fund, its sources & utilization has been presented in the table.

Particulars	Amount
Balance as on 1st Shrawan 2081	60,064,997
Addition from 1.5% of Net Profit	455,576
Interest Income through Earmark	3,229,529
Usage of CPF Fund in Various Member Welfare Activities	(7,911,127)
<b>Closing Balance of CPF Fund as on Asar end 2082</b>	<b>55,838,975</b>

### 3.16 Earnings per share including diluted

Basic earnings per equity share are computed as per NAS 33 "Earnings per Share". Basic earnings per equity share are computed by dividing net profit after tax by the weighted average number of Equity shares outstanding during the year. Bonus shares involve the issue of shares without any consideration and hence do not change the resources available to the entity. Accordingly, adjustments of bonus shares issued have been done. The entity does not hold any dilutive potential ordinary shares, and hence the Basic EPS itself is the Diluted EPS. The entity has no discontinued operation and so the amounts per share for the continued and discontinued operation have not been reported.

### 3.17 Segment Reporting

An operating segment is a component of the entity that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity), whose operating results are regularly reviewed by the entity's Chief Operating Decision Maker to make decisions about resource allocation to each segment and assess its performance and for which discrete financial information is available.

The Financial Institution has identified segments based on the geographic locations of its offices in the three provinces of the country. Interest earnings generated while conducting businesses under different segments are reported under the respective segment. All business transactions of business units located in a particular province are grouped together.

## 5. Disclosures & Additional Information

### 5.1 Risk Management & Risk Management Framework

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

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

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

### Liquidity Risk

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

The Financial Institution maintains a portfolio of highly marketable and diverse assets, assumed to be easily liquidated in the event of an unforeseen interruption of expected cash flow. Further, the Financial Institution maintains a statutory deposit with the Nepal Rastra Bank equal to approx. 1.36% of customer deposits. In accordance with the Financial Institution's policy, the liquidity position is assessed and managed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specific to the Financial Institution. The most important of these is to maintain the required ratio of liquid assets to liabilities, to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale.

### Interest Rate Risk

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

### Credit Risk

The risk of potential loss because of counterparty failure to meet its obligations to pay the credit obtained from Financial Institution as per the agreed terms is known as credit risk. A loan application form which has been used by Institution includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of borrower, credibility, sector wise analysis etc.

### Operational Risk

"Operational risk is the risk of losses arising from failed internal processes, systems failure, human error, fraud or external events. When controls fail to perform, operational risks can cause damage to reputation, have legal or regulatory implications, or lead to financial loss. Strategic and Reputational Risks are not covered in Operational Risk.

Effective operational risk management systems aims to minimize losses and customer dissatisfaction due to failure in processes, focusing on flows in products and their design that can expose the Financial Institution to losses due to fraud, analyzing the impact of failures in technology / system, developing plans to meet external shocks that can adversely impact continuity in the Financial Institution's operations.

One of the growing risks among others these days is Operations Risk that arises out of inefficient processes and people inside and outside the Financial Institution. Information and Technology Division in the Financial Institution reviews and checks the security aspects. Financial Institution has conducted an IS Audit of the Financial Institution's system.

## 5.2 Capital Management

Financial Institution shall disclose following information in regard of Capital Management:

### i) Qualitative Disclosures

Nepal Rastra Bank has directed the Financial Institution 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 Financial Institution has various BODs that approved risk management policies for proper governance.

### ii) Quantitative Disclosures

#### 1. Capital Structure and Capital adequacy

##### • Tier 1 capital and breakdown of its components

Particulars	Amount (Rs.) (in '000)
Paid-up Equity Share Capital	407,692
Proposed Bonus Equity Shares	-
Share Premium	-
Irredeemable Preference Share	-
Statutory General Reserve	90,177.40
Retained Earnings	55,555.92
Capital Redemption Reserve	-
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	7,423.14
Transition Effect from Regulatory Impairment to Expected Credit Loss Model	-
<b>Deductions</b>	-
a. Goodwill	-
b. Deferred Tax Assets	7,423.14
c. Investment on shares and securities in excess of limits	-
d. Investment to the company having financial interest	-
e. Fictitious assets	-



f. Investment on land and building for self-use not complying the Directives of NRB	-
g. Investment on land development and housing construction in excess of limits	-
h. Underwriting shares not sold within stipulated time	-
i. Credit and other facilities banned by the prevailing laws	-
<b>Total Tier 1 Capital</b>	<b>553,425.62</b>

• **Tier 2 capital and breakdown of its components**

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	49,157.88
Additional loan loss provision	14,584.79
Hybrid capital instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	-
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	-
Investment adjustment Fund	-
<b>Total Tier 2 Capital</b>	<b>63,742.67</b>

• **Detailed Information about Subordinated Term Debts**

The Financial Institution does not have any subordinated term debts.

• **Total qualifying capital**

Total Tier 1 Capital	553,425.62
Total Tier 2 Capital	63,742.67
<b>Total Qualifying Capital</b>	<b>617,168.29</b>

• **Capital Adequacy Ratio**

Core Capital Ratio	10.33%
Capital Fund Ratio	11.52%

• **Risk Weighted Exposures**

Particulars	Weight (%)	Amount (Rs.) (in '000)	RWA
<b>A. On-Balance Sheet Items</b>			
Cash Balance	0	8,723.00	-
NRB Balance	0	22,672.75	-
Investment to Govt. Bond	0		
Accrued interests on Govt. bond	0		
Balance on domestic banks and financial institutions	20	339,705.49	67,941.10
Money at call	20		
Investment on shares/debentures/bonds	100	2,000.00	2,000.00
Loans & advances, bills purchase/discount	100	4,989,559.86	4,989,559.86
Fixed assets	100	79,029.90	79,029.90
Net interest receivables (Total IR - 8 - Interest Suspense)	100	76,086.52	76,086.52
Other assets (Except advance tax payment)	100	29,853.31	29,853.31
<b>Total of On-Balance Sheet Items (A)</b>		<b>5,547,630.83</b>	<b>5,244,470.68</b>
<b>B. Off-Balance Sheet Items</b>			
Off-Balance-sheet Items	100		
Risk Weighted Exposure for Operational Risk	100	110,952.62	110,952.62
<b>Total of Off-Balance Sheet Items (B)</b>		<b>110,952.62</b>	<b>110,952.62</b>
<b>Total Risk Weighted Exposure (A+B)</b>		<b>5,658,583.44</b>	<b>5,355,423.30</b>

**iii) Compliance with external requirements**

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

**5.3 Classification of financial assets and financial liabilities**

Financial instruments are measured on an ongoing basis either at fair value or at amortized cost. The summary of significant accounting policies describes how the classes of financial instruments are measured, and how income and expenses, including fair value gains and losses, are recognized. The following table analyses the carrying amounts of the financial instruments by category as defined in NAS 39.

Particulars	FVTPL	Amortized Cost	Measured at FVTOCI	Total
<b>Financial Assets</b>				
Cash and Cash Equivalents	-	289,155,668	-	<b>289,155,668</b>
Statutory Balances and Due from Nepal Rastra Bank	-	22,672,750	-	<b>22,672,750</b>
Placement with Bank & Financial Institutions	-	59,272,821	-	<b>59,272,821</b>
Derivative Financial Instruments	-	-	-	-
Loans and Advances to MFIs & Cooperatives	-	-	-	-
Loans and Advances to Customers	-	4,754,584,488	-	<b>4,754,584,488</b>
Financial Investments - Measured at Fair Value Through PL	-	-	-	-
Financial Investments - Measured at Fair Value Through OCI	-	-	2,000,000	<b>2,000,000</b>
Financial Investments - Measured at Amortized Cost	-	-	-	-
Other Financial Assets	-	29,853,310	-	<b>29,853,310</b>
<b>Total Financial Assets</b>	-	<b>5,255,462,774</b>	<b>2,000,000</b>	<b>5,257,462,774</b>
<b>Financial Liabilities</b>				
Due From Customers	-	1,662,520,219	-	<b>1,662,520,219</b>
Borrowings	-	2,791,769,991	-	<b>2,791,769,991</b>
Other Liabilities	-	121,366,985	-	<b>121,366,985</b>
<b>Total Financial Liabilities</b>	-	<b>4,575,657,194</b>	-	<b>4,575,657,194</b>

**5.4 Operating Segment Information**
**1. General Information**
**(a) Factors that management used to identify the entity's reportable segments**

The Financial Institution's operation is provincially decentralized and duly managed. However strategic and financial policies are monitored and directed from the Head Office. The accounting policies adopted for segment reporting are in line with the accounting policies of the Company, NFRS 8 'Segment Reporting' and Unified Directives to Microfinance, 2081 as issued by NRB.

i) Revenue and Expenses have been identified to a segment based on relationship to operating activities of the segment. Revenue and Expenses which relates to the Institution as a whole and are not allocable to a segment on a reasonable basis have been disclosed as "Unallocable".

ii) Segment Assets and Segment Liabilities represent Assets and Liabilities in respective segments. Investments, tax-related assets, and other assets and liabilities that cannot be allocated to a segment on a reasonable basis have been disclosed as "Unallocable".

iii) Operating segments that do not meet the quantitative threshold as defined in NFRS 8 have been aggregated under the Other Segments. Operating segments not meeting the quantitative threshold and still considered reportable by the management have been disclosed separately. Aggregation is consistent with the core principle of NFRS.

**(b) Description of the types of products and services from which each reportable segment derives its revenues**

Each segment provides microfinance services such as Loans, Deposits, Micro-Insurance services to low-income families of Nepal. The above mentioned are the main source of revenue for each operating segment.

**2. Information about profit or loss, assets, and liabilities**

Particulars	Bagmati	Gandaki	Lumbini	Unallocated	Total
Revenues from external customers	91,775,793	255,885,147	152,793,579	128,054,289	<b>628,508,808</b>
Intersegment revenues	-	135,851	276,940	620,441,916	<b>620,854,707</b>
Net Revenue	91,775,793	255,885,147	152,793,579	128,054,289	<b>628,508,808</b>
Interest Revenue	91,970,758	256,670,751	153,191,885	130,433,995	<b>632,267,389</b>
Interest Expense	12,853,898	47,975,094	28,804,120	195,747,938	<b>285,381,050</b>
Net Interest Revenue	79,116,860	208,695,657	124,387,764	(65,313,943)	<b>346,886,338</b>
Depreciation and Amortization	334,944	723,004	510,951	2,291,025	<b>3,859,924</b>
Segment Profit / (Loss)	14,070,992	41,331,517	15,220,698	66,375,451	<b>136,998,658</b>
Other material non-cash items:					
Loan Loss Provisions Expenses	8,919,863	28,947,632	21,218,813	20,479,966	<b>79,566,274</b>
Goodwill Amortization					
Others Intangible Assets Amortization					
Impairment of Assets					
Segment Assets	734,248,565	2,014,631,427	1,227,204,871	1,631,838,660	<b>5,607,923,523</b>
Segment Liabilities	720,177,573	1,973,299,911	1,211,984,173	1,565,463,208	<b>5,470,924,865</b>

**3. Measurement of operating segment profit or loss, assets and liabilities**
**(a) Basis of accounting for any transactions between reportable segments.**

Interest earnings generated while conducting businesses under different segments are reported under the respective segment. Equity and Tax Expense are not allocated to the individual segments. For segmentation purpose, all business transactions of offices and business units located in a particular province are grouped together.

**(b) Nature of any differences between the measurements of the reportable segments' profits or losses and the entity's profit or loss before income tax.**

None

**(c) Nature of any differences between the measurements of the reportable segments' assets and the entity's asset.**

None

**(d) 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**

None

**(e) Nature and effect of any asymmetrical allocations to reportable segments.**

None

**4. Reconciliations of reportable segment revenues, profit or loss, assets and liabilities**
**a) Revenue**

Total revenues from reportable segment	1,249,363,515
Other Revenues	13,603,301
Elimination of intersegment revenues	620,854,707
<b>Entity's Revenue</b>	<b>642,112,109</b>

**b) Profit or Loss**

Total profit or loss for reportable segments	70,623,207
Other profit or loss	65,607,743
Elimination of intersegment profits	59,832,286
Unallocated amounts	-
<b>Profit before income tax</b>	<b>77,166,372</b>

**c) Assets**

Total assets for reportable segments	3,976,084,864
Other Assets	
Unallocated amounts	1,282,115,933
<b>Entity's assets</b>	<b>5,258,200,797</b>



**d) Liabilities**

Total Liabilities for reportable segments	3,905,461,657
Other Liabilities	
Unallocated Liabilities	670,296,636
<b>Entity's liabilities</b>	<b>4,575,758,293</b>

**5. Information about product and services**

<b>Revenue from each type of product and services</b>	
(a) Microfinance Related Services	638,629,984
(b) Others	2,420,616
<b>Total</b>	<b>643,123,099</b>

**6. Information about geographical areas**

<b>Revenue from following geographical areas</b>	
<b>(A) Domestic</b>	
(a) Province 1	6,428,437
(b) Province 2	15,903,679
(c) Bagmati Province	91,970,758
(d) Gandaki Province	256,670,751
(e) Lumbini Province	153,191,885
(f) Kamali Province	55,978,413
(g) Sudur Paschim Province	50,105,797
(h) Others	11,862,389
<b>(B) Foreign</b>	
<b>Total</b>	<b>642,112,109</b>

**7. Information about major customers**

Disclosure related to major customers is not applicable as no revenue from a single external customer amount to 10 percent or more of the entity's revenue.

**5.5 Share options and share based payment**

Not Applicable.

**5.6 Contingent liabilities and commitment**

The Standard defines a contingent liability as:

- A possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- A present obligation that arises from events but is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- The amount of the obligation cannot be measured with sufficient reliability. An entity should not recognize a contingent liability. An entity should disclose a contingent liability, unless the possibility of an outflow of resources embodying economic benefits is remote.

**Details of contingent liability are as follows:**

Particulars	Current Year	Previous Year
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

### 5.7 Related Party Disclosures

In the ordinary course of its business operation the Institution 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 price basis.

#### 5.7.1 Board Member Allowances and Facilities

The chairperson and other members of the Board are paid NPR 5000 and NPR 4500 respectively per meeting. The Board of Directors (BOD) has been paid total meeting fees of NPR 357000/- during the reportable financial year. The BOD had held total of 12 Board Meetings during the period.

The meeting fees paid to different Board Level Committees are as follows:

Board Level Committees	No. of Meetings	Meeting Allowances (NPR)
Audit Committee	6	27,000
Risk Management Committee	4	36,000
Human Resource Committee	3	13,500
AML Committee	4	18,000
<b>Total</b>		<b>94,500</b>

While conducting Board Meetings, the following Board Meeting Expenses has been incurred:

S. No	Particulars	Amount (NPR)
1	Communication Expenses	84,000
2	Taxi & Air Fare Expenses	268,273.50
3	DA, Tiffin & Miscellaneous Expenses	603,843.58
<b>Total</b>		<b>956,117.08</b>

#### 5.7.2 Loans and Advances extended to Promoters

There are no such benefits extended to Promoters.

#### 5.7.3 Disclosure of a classified list of all related parties

Followings have been identified as related parties for under NAS 24 “Related Party Disclosures”:

KMP	Position
Mr. Kul Chandra Parajuli	CEO
Mr. Phanindra Pandey	Dep. CEO

Where the Key Management Personnel (KMP) are those persons having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise) of that entity. KMP includes Managing Director, Whole time Directors, Chief Finance Officer and Company Secretary. While identifying related party relationship attention is directed to the substance of the relationship and not merely the legal form.

#### 5.7.4 Compensation details for Key Management Personnel (KMP)

Key Management Personnel includes members of the Executive Committee of the Institution.

Particulars	Amount
Short-term employee benefits	7,243,414.62
Post-employment benefits	
Other long-term benefits	953,262.90
Termination benefits	
Share-based payment	
<b>Total</b>	<b>8,196,677.52</b>

The salary and benefits paid to Key Management Personnel other than directors are as follows:

Name	Position	Basic Salary	PF	Allowance	Bonus & welfare	Staff Leave	Total Income
Mr. Kul Chandra Parajuli	CEO	1,380,000	138,000	1,659,753.42	-	149,589	<b>3,327,342.42</b>
Mr. Phanindra Pandey	Dep. CEO	1,163,802.72	116,380.32	648,475.56	91,322.38	88,756.31	<b>2,108,737.29</b>



Key Management Personnel are also provided with the following benefits:

- i. Benefits as per the Employee Terms of Service By-Laws,
- ii. Bonus to the staff as per The Bonus Act,
- iii. Vehicle Fuel Expenses as per Financial Institution's Staff Vehicle Scheme.

#### 5.7.5 Transactions with Subsidiary and Associates Companies

Significant influence is the power to participate in the financial and operating policy decisions of an entity but is not control over those policies. As per NAS 28 "Investments in Associates & Joint Ventures", while computing significant influence potential voting power is taken into account. Existence of significant influence is evidenced by the existence of one or more of the following:

- i. Representation in the Board of Directors.
- ii. Participation in the policy making process including dividend distribution and other appropriation of profit.
- iii. Material transaction between the investor and the investee.
- iv. Interchange of managerial personnel; and
- v. Provision for essential managerial transaction.

#### Additional Disclosures:

##### Statement of Profit or Loss

Particulars	Transaction with Related Parties	
	2081-82	2080-81
Interest Income	-	-
Interest Expenses	-	-
Other Income	-	-
Other Expenses	-	-
Dividend Income(net)	-	-

##### Statement of Financial Position

Particulars	Transaction with Related Parties	
	2081-82	2080-81
Total Assets	-	-
Loans and Advances	-	-
Other Receivables	-	-
Total Liabilities	-	-
Customer Deposits	-	-
Other Payables	-	-

##### Commitments and Contingencies

Particulars	Transaction with Related Parties	
	2081-82	2080-81
Undrawn Credit Limits	-	-
Other Contingencies	-	-
<b>Total</b>	-	-

#### 5.8 Events after reporting date

Events after the reporting date are those events, favourable or unfavourable, that occur between the balance sheet date and the date when the financial statements are authorized for issue. There are no material events that have occurred subsequent to the reporting date till the signing of this Financial Statement.

**Proposed Dividend:** The 262th meeting of the Board of directors of the Financial Institution held on 2082/09/04 has recommended distribution of 10.5263% out of which 0.5263% cash dividend (Dividend Tax) and 10% stock dividend (bonus share) for the annual period ending 32 Asar, 2082 to be put up for approval at the upcoming shareholder's annual general meeting of the Financial Institution. The equivalent amount thus recommended for distribution would be Rs.42,914,979.45 that includes Rs.2,145,748.97 cash pay-out (for tax purpose only) and Rs.40,769,230.48 in bonus shares.



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ५७१९६३०  
५७१९६११, ५७१९६२८  
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पोस्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/कालिका/२०८२/८३

मिति: २०८२/०९/०८

कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
पोखरा ।

च.ने. १८२

**विषय: वार्षिक 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 प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा देहाय वमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित एवं कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरेको २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.४०,७६,९२,३०४।७६ (अक्षरेपी चालिस करोड छयहत्तर लाख वयानव्वे हजार तीनसय चार र पैसा छयहत्तर मात्र) को १० प्रतिशतका दरले हुन आउने रकम रु.४,०७,६९,२३०।४८ (अक्षरेपी चार करोड सात लाख उनान्सत्तरी हजार दुईसय तीस र पैसा अडचालिस मात्र) वोनस शेयर र उक्त वोनस शेयरमा लाग्ने कर प्रयोजनार्थ ०.५२६३ प्रतिशतका दरले हुन आउने रकम रु.२१,४५,७४८।९७ (अक्षरेपी एकाइस लाख पैतालिस हजार सातसय अडचालिस र पैसा सन्तानव्वे मात्र) नगद लाभांश गरी संस्थाको चुक्ता पुँजीको १०.५२६३ प्रतिशतले हुन आउने कुल लाभांश रकम रु.४,२९,१४,९७९।४५ (अक्षरेपी चार करोड उनन्तीस लाख चौध हजार नौसय उनान्असी र पैसा पैतालिस मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि उक्त आर्थिक वर्षको वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ मा भएको व्यवस्थाको पूर्ण पालना गरी मात्र कर्जा प्रवाह गर्नुहुन ।
- संस्थाले प्रवाह गरेको कर्जाको वर्गिकरण गर्दा यस बैंकले जारी गरेको निर्देशन अनुसार कर्जा नोक्सानी व्यवस्था वर्गिकरण/कायम गर्नुहुन तथा जोखिम वर्गिकरण र व्यवस्थापनका लागि पर्याप्त नीति, कार्यविधिको तर्जुमा गरी पालना गर्नुहुन ।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय,

(पिताम्बर पोखरेल)  
उप-निर्देशक

बोधार्थ :

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
- कार्यान्वयन इकाई, लघुवित्त संस्था सुपरिवेक्षण विभाग ।



दर्ता नं. ११९९/०६६/०६७

ने.रा.बैंक/ई.प्रा./"घ"/१९/०६७/१८



# कालिका लघुवित्त वित्तीय संस्था लि. Kalika Laghubitta Bittiya Sanstha Ltd.

प.सं.: ०८२) ८३

च.नं.: १३४४

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था)  
केन्द्रीय कार्यालय, पोखरा विभाग, कालिका बडा नं.-१०, पोखरा, कास्की



मिति :- २०८२/०९/१३

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

विषय : वार्षिक साधारण सभा प्रयोजनको लागि आ.व.२०८१/०८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा भएका निर्देशन कार्यान्वयन सम्बन्धमा ।

महोदय,

उपरोक्त विषयमा यस वित्तीय संस्थाको वार्षिक साधारण सभा प्रयोजनको लागि आ.व.२०८१/०८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा तहाँको मिति २०८२/०९/०८, पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/कालिका/२०८२/८३, च.नं. १८२ बाट दिईएको निर्देशन सम्बन्धमा यस वित्तीय संस्थाको मिति २०८२/०९/०८ गते बसेको सञ्चालक समितिको बैठक नं. २६३ बाट देहाय अनुसार प्रत्युत्तर पेश गर्ने निर्णय भएको व्यहोरा सादर अनुरोध गर्दछु ।

- क) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त (घ) वर्गका वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ कर्जा/सापटको वर्गीकरण र कर्जा नोक्सानी व्यवस्थाको पूर्ण पालना गरिएको व्यहोरा अनुरोध गर्ने निर्णय गरियो ।
- (ख) संस्थाले प्रवाह गरेको कर्जाको वर्गीकरण गर्दा तहाँ बैंकबाट जारी गरेको निर्देशन अनुसार कर्जा नोक्सानी व्यवस्था वर्गीकरण/कायम तथा जोखिम वर्गीकरण र व्यवस्थापनका लागि पर्याप्त नीति, कार्यविधिको तर्जुमा गरिने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।
- ग) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा तहाँ बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औल्याएका कैफियतहरु पूनः नदोहोरिने गरी सुधार गरिने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।

(कुल चन्द्र पराजुली)  
प्रमुख कार्यकारी अधिकृत



## कालिका लघुवित्त वित्तीय संस्था लिमिटेड

### केन्द्रीय कार्यालय पोखरा १०, कास्की

#### प्रबन्धपत्रमा संशोधन सम्बन्धमा विशेष प्रस्तावसंग सम्बन्धी तीन महले विवरण :

दफा	प्रबन्धपत्रको हालको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
६(ख)	वित्तीय संस्थाको जारी पूँजी रु. ४०,७६,९२,३०४।७६ (अक्षरेपी चालिस करोड छयहत्तर लाख बयानब्वे हजार तीनसय चार रुपैया छयहत्तर पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ४०,७६,९२३।०५ (चालीस लाख छयहत्तर हजार नौसय तेईस दशमलव शुन्य पाँच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाको जारी पूँजी रु. ४४,८४,६९,५३५।२४ (अक्षरेपी चवालिस करोड चौरासी लाख एकसट्टी हजार पाँचसय पैतिस रुपैया चौविस पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ४४,८४,६९५।३५ (चवालिस लाख चौरासी हजार छसय पन्ध्र दशमलव तिन पाँच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाले बोनस शेयर जारी गरे पश्चात पूँजी बृद्धि हुने भएकोले।
६(ग)	वित्तीय संस्थाको चुक्ता पूँजी रु. ४०,७६,९२,३०४।७६ (अक्षरेपी चालीस करोड छयहत्तर लाख बयानब्वे हजार तीनसय चार रुपैया छयहत्तर पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ४०,७६,९२३।०५ (चालिस लाख छयहत्तर हजार नौसय तेईस दशमलव शुन्य पाँच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाको चुक्ता पूँजी रु. ४४,८४,६९,५३५।२४ (अक्षरेपी चवालिस करोड चौरासी लाख एकसट्टी हजार पाँचसय पैतिस रुपैया चौविस पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ४४,८४,६९५।३५ (चवालिस लाख चौरासी हजार छसय पन्ध्र दशमलव तिन पाँच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाले बोनस शेयर जारी गरे पश्चात पूँजी बृद्धि हुने भएकोले।
६(ङ)	संस्थापक शेयरधनीहरुलाई समूह (क) मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ६४.५२ प्रतिशत हुनेछ।	संस्थापक शेयरधनीहरुलाई समूह (क) मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ५४.५२ प्रतिशत हुनेछ।	संस्थापक शेयरलाई सर्व-साधारण शेयर समुहमा परिणत गर्न नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त भएको हुँदा।
६ (च)	सर्वसाधारण शेयरधनीहरुलाई समूह (ख) मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ३५.४८ प्रतिशत हुनेछ।	सर्वसाधारण शेयरधनीहरुलाई समूह (ख) मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ४५.४८ प्रतिशत हुनेछ।	संस्थापक शेयरलाई सर्व-साधारण शेयर समुहमा परिणत गर्न नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त भएको हुँदा।



**नियमावली संशोधन सम्बन्धमा विशेष प्रस्तावसंग सम्बन्धित तीन महले विवरण**

नियम	नियमावलीको हालको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
नियम ३२ १(क)	(क) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्षले रु.५,०००/- र अन्य सञ्चालकले प्रति बैठक भत्ता रु.४,५००/- हुनेछ। साथै, अध्यक्ष र प्रत्येक सञ्चालकलाई मोबाइल खर्च वापत मासिक रु.१,०००/- प्रदान गरिनेछ।	(क) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्षको रु.७,०००/- र अन्य सञ्चालकको प्रति बैठक भत्ता रु.६,५००/- हुनेछ। साथै, अध्यक्ष र प्रत्येक सञ्चालकलाई मोबाइल खर्च वापत मासिक रु.१,०००/- प्रदान गरिनेछ।	समय सापेक्ष बैठक भत्ता तथा अन्य सुविधा संशोधन गर्न आवश्यक देखिएकाले।
नियम ३२ १(ख)	(ख) लघुवित्त वित्तीय संस्थाको कामको सिलसिलामा तथा सञ्चालक समितिको बैठकमा भाग लिन आउँदा जाँदा अध्यक्ष तथा अन्य सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुनेछ। अ.स्वदेशमा दैनिक भत्ता रु.४,०००/- आ.भारतमा भा.रु.३,०००/- इ.भारत बाहेक अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकन डलर २००/- ई. भ्रमण भत्ता विल बमोजिम।	(ख) लघुवित्त वित्तीय संस्थाको कामको सिलसिलामा तथा सञ्चालक समितिको बैठकमा भाग लिन आउँदा जाँदा अध्यक्ष तथा अन्य सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुनेछ। अ.स्वदेशमा दैनिक भत्ता रु.६,५००/- आ.भारतमा भा.रु.५,०००/- इ.भारत बाहेक अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकन डलर २००/- ई. यातायत खर्च विल बमोजिम।	समय सापेक्ष बैठक भत्ता तथा अन्य सुविधा संशोधन गर्न आवश्यक देखिएकाले।



कालिका लघुवित्त वित्तीय संस्था लि.  
संस्थापक शेयरधनीहरुको विवरण

क्र.सं.	शेयरधनीको नाम थर	ठेगाना	शेयरधनी/हितग्राही नम्बर	शेयर संख्या
१	शशिकान्त अग्रवाल	बनस्थली, काठमाडौं	१३०१५९००००००४८७३	१४५९५८
२	चन्द्र बहादुर बस्नेत	भिरकोट, स्याङजा	१३०११००००२६१०१५	१२२१४७
३	नित्यानन्द तिवारी	वालिङ्ग, स्याङजा	१३०११०००००६८२१५६	१०६३००
४	कृष्णकाजी के.सी.	भिरकोट, स्याङजा	१३०१०६००००३४०६२१	७९११२
५	सन्तोष श्रेष्ठ	वालिङ्ग, स्याङजा	१३०१०६००००४३८४४४	६२८२०
६	नीलकण्ठ उप्रेती	काठमाण्डौ, काठमाण्डौ	१३०१०८०००००६१६२४	६०१०५
७	मञ्जु अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१५९०००००१०४०१	५२३४९
८	रन्जु पाण्डे	काठमाण्डौ, काठमाण्डौ	१३०११२०००००५१९५८	४८४७१
९	विष्णु प्रसाद पौड्याल	भिरकोट, स्याङजा	१३०१३५०००००१७८१३	४७११४
१०	रामचन्द्र रेग्मी	पोखरा, कास्की	१३०१०९००००२६३३३५	४३६८९
११	वासुदेव पौडेल	वालिङ्ग, स्याङजा	१३०१३७००००१९४८१६	४१८८०
१२	टिकाराम भुसाल	पोखरा, कास्की	१३०१०९००००६४७७४३	३८७७७
१३	रमेश शर्मा	कुश्मा, पर्वत	१३०१०८००००१२१०२४	२९५५२
१४	विकास गौचन	काठमाण्डौ, काठमाण्डौ	१३०१६३००००१२००१८	२९०८२
१५	नारायण प्रसाद शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१३७०००००५२४४५	२८४४२
१६	गणेश पौडेल	कुश्मा, पर्वत	१३०११२००००६५७६७२	२७८१८
१७	केशवराज न्यौपाने	गल्याङ्ग, स्याङजा	१३०११३००००३४४२४	२६१७५
१८	माया के.सि. बस्नेत	भिरकोट, स्याङजा	१३०११०००००२२२४६८	२६१७५
१९	नेत्र प्रसाद पराजुली	कुश्मा, पर्वत	१३०१३७०००१६९३६९४	२५८५१
२०	जनकराज रेग्मी	कुश्मा, पर्वत	१३०११२०००१२८०२५६	२४२३५
२१	प्रकाश गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००१८८७२१	२३९१२
२२	सिता प्रधान	कुश्मा, पर्वत	१३०१४५००००३४२९३	२२६२०
२३	धनमाया शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२००००००५०२०	२२६१९
२४	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०११२००००५५१४६०	२२६१९
२५	तिलक बहादुर क्षेत्री	पोखरा, कास्की	१३०११२०००१३६४०४९	२२६१९
२६	सृजना नेपाल	दक्षिणकाली, काठमाण्डौ	१३०१२०००००००२४८६	२०९४०
२७	दिनेश अधिकारी	कुश्मा, पर्वत	१३०१०८०००००८९२०९	१९३८८
२८	खगीश्वरा पौडेल पराजुली	कुश्मा, पर्वत	१३०१३७०००१६९३७१५	१९३८८
२९	मनोहर विश्वकर्मा पौडेल	कुश्मा, पर्वत	१३०११२०००१३६४१७१	१९३८८
३०	मेघनाथ सुवेदी	कुश्मा, पर्वत	१३०११२००००५७७९७७	१९३८८
३१	सिता न्यौपाने	गितानगर, चितवन	१३०१५८००००५२३७९०	१९३८८
३२	कुल प्रसाद गुरुङ्ग	ललितपुर, ललितपुर	१३०१२०००००४९१९१	१९१०२
३३	शशीधर शर्मा पौडेल	कुश्मा, पर्वत	१३०१३७०००१६९५१८०	१७७७२
३४	बालकृष्ण पौडेल	कुश्मा, पर्वत	१३०१०८००००३७८८८६	१७६११
३५	प्रमिला लामिछाने	वालिङ्ग, स्याङजा	१३०११९०००००९३८८२	१७४५०
३६	गितामणी पाण्डे	कालिगण्डकी, स्याङजा	१३०१७६००००३५०३९५	१७४५०
३७	अल्का गोयल	नक्साल, काठमाडौं	१३०११८०००००५८५६०	१७४४९
३८	एस.जि. सेक्यूरिटीज प्रा.ली	नक्साल, काठमाडौं	१३०१५९००००००८२९३	१७४४९
३९	सुवित अग्रवाल	बिर्तामोड, भापा	१३०१०९०००००४७८०७	१७४४९



४०	पूर्णीमा गौचन	काठमाण्डौ, काठमाण्डौ	१२५५३	१६१५८
४१	अमृता पौडेल	बुटवल, रुपन्देही	१३०१६३०००००९८३०६	१६१५७
४२	वैकुण्ठ सुवेदी	काठमाण्डौ, काठमाण्डौ	१३०१५३०००००१६४०७	१६१५७
४३	चन्द्र बहादुर क्षेत्री	कुश्मा, पर्वत	१३०१३७००००७०२९७२	१६१५७
४४	दिपक बहादुर थापा	काठमाण्डौ, काठमाण्डौ	१३०१२९०००००६७७७	१६१५७
४५	देवी कुमारी लामिछाने पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०६००००५६०४५६	१६१५७
४६	गणेश बहादुर मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१०६०००१५०३०४८	१६१५७
४७	गणेश लामिछाने	कुश्मा, पर्वत	१३०१०८००००१९६७४५	१६१५७
४८	इन्द्र बहादुर शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१०२००००१३५९९३	१६१५७
४९	कमल प्रसाद भुसाल	कुश्मा, पर्वत	१३०१५२००००१९१४८१	१६१५७
५०	नवराज शर्मा	कुश्मा, पर्वत	१३०१०८००००१०२६९१	१६१५७
५१	नल प्रसाद भुसाल	चितवन, चितवन	१३०१३७०००२१०९३१२	१६१५७
५२	पदम बहादुर गुरुङ्ग	शान्तिपुर, ललितपुर	१३०१०२००००१०४५९५	१६१५७
५३	रमा कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१०६०००१२३६९४७	१६१५७
५४	शारदा देवी तिवारी पौडेल	मध्यपुरठिमी, भक्तपुर	१३०१६३०००००९६९४०	१६१५७
५५	याम कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११७००००३९५२२३	१६१५७
५६	यशोदा रिजाल	काठमाण्डौ, काठमाण्डौ	१३०१२२००००००३९७१	१६१५७
५७	शारदा न्यौपाने कणेल	काठमाण्डौ, काठमाण्डौ	१३०१०८००००००३०८४	१५७०४
५८	पुरुषोत्तम गिरी	कुश्मा, पर्वत	१३०१५४०००००००२४६	१५५१०
५९	होम बहादुर क्षेत्री	काठमाण्डौ, काठमाण्डौ	१३०११२०००१५७०२१९	१४०५७
६०	विक्रम बहादुर थापा	कुश्मा, पर्वत	१२५९६	१२९२६
६१	भिमराज सापकोटा	कुश्मा, पर्वत	१३०१५७००००१११३८५	१२९२६
६२	विमला सापकोटा लामिछाने	कुश्मा, पर्वत	१३०१६५००००३२३४७५	१२९२६
६३	डांसीराम अधिकारी	कुश्मा, पर्वत	१३०१०८००००३७९३७९	१२९२६
६४	डिल साम्बो शेरचन	स्यूचाटार, काठमाण्डौ	१३०११००००३०३९९६६	१२९२६
६५	दुर्गा देवी शर्मा	कुश्मा, पर्वत	१३०१०८००००१२१०११	१२९२६
६६	गोपाल गौडेल	कुश्मा, पर्वत	१३०१०८००००४१४४७८	१२९२६
६७	हेमराज लामिछाने	फलेवास, पर्वत	१३०१०८००००३७८८५२	१२९२६
६८	किशोर सापकोटा	कुश्मा, पर्वत	१३०१५७०००००९६८६४	१२९२६
६९	महेश शर्मा	श्रृजनाचोक, कास्की	१३०१२५००००२७१२५४	१२९२६
७०	नारायण रिजाल	कुश्मा, पर्वत	१३०१०४०००००६५०४८	१२९२६
७१	राम प्रसाद तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७०९६	१२९२६
७२	रामचन्द्र अधिकारी	भरतपोखरी, कास्की	१३०१५७०००००६०३१८	१२९२६
७३	शान्त पौडेल	कुश्मा, पर्वत	१३०११२००००५८१७५३	१२९२६
७४	सुरेश लामिछाने	कुश्मा, पर्वत	१३०१५२००००१२५७१३	१२९२६
७५	सुरेश शर्मा तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७९५३	१२९२६
७६	टंकनाथ लामिछाने	कुश्मा, पर्वत	१३०१३७००००६६५२९१	१२९२६
७७	उज्वल अधिकारी	कुश्मा, पर्वत	१३०११२००००७८५३७१	१२९२६
७८	युवराज सुवेदी	कुश्मा, पर्वत	१३०१५७०००००७४१५८	१२९२६
७९	प्रेमनारायण शर्मा अधिकारी	कुश्मा, पर्वत	१३०१६५००००१६४८३५	१२९२५
८०	राधिका देवी रेग्मी	काठमाण्डौ, काठमाण्डौ	१३०१०१०००००८१०८८	१२९२५
८१	राजु प्रसाद पौडेल	माहाशिला, पर्वत	१३०१७२००००११८०१०	१२९२५



८२	तिलकराम शर्मा	कुश्मा, पर्वत	१३०१६५००००२६६४५३	१२९२५
८३	गिता श्रेष्ठ	कुश्मा, पर्वत	१३०१०८००००७५८८७१	१२५०९
८४	मिन बहादुर बोहरा	काठमाण्डौ, काठमाण्डौ	१३०१९७००००००८३०१	१२५००
८५	डम्बर बहादुर गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०१५८०००१३९६५८९	११३१०
८६	गोविन्द शर्मा पौड्याल	काठमाण्डौ, काठमाण्डौ	१३०१२५००००१९३१६१	११३१०
८७	कमला शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११२००००५३३३८६	११३१०
८८	नारायण अधिकारी	कुश्मा, पर्वत	१३०१०८००००२०९४३४	११३१०
८९	कृष्ण प्रसाद रिजाल	टोखा, काठमाडौं	१३०१३९०००००५०५०	१०८१४
९०	संगिता खेतान	काठमाण्डौ, काठमाण्डौ	१३०१४०००००००५४७	१०५७५
९१	दण्डपानी शर्मा	फेदीखोला, स्याङ्जा	१३०१३७००००६९६१८९	१०४७०
९२	शिसीर मिश्र	नयाँबजार, कास्की	१३०१२४००००१३७३०३	१०४७०
९३	यमकान्त खनाल शर्मा	वालिङ्ग, स्याङ्जा	१३०१०६०००१२०८५९२	१०४७०
९४	भोजबहादुर कार्की क्षेत्री	सिद्धार्थ, रुपन्देही	१३०१२४००००१३४०६८	१०४७०
९५	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०१४३०००००८४८०७	१०४२४
९६	भोलानाथ शर्मा	कुश्मा, पर्वत	१३०१७२००००१०८९६७	९६९४
९७	केदारनाथ आचार्य	कुश्मा, पर्वत	१३०१४५०००००१८८६४	९६९४
९८	कुन्ता देवी शर्मा	कुश्मा, पर्वत	१३०१४५०००००३८२२६	९६९४
९९	पार्वती कुमारी आचार्य	काठमाण्डौ, काठमाण्डौ	१३०१४५०००००५८९५	९६९४
१००	फणिन्द्र पाण्डे	वालिङ्ग, स्याङ्जा	१३०१३७०००१५५६९०८	९६९४
१०१	राममाया श्रेष्ठ	कुश्मा, पर्वत	१३०११२००००८७९९४३	९६९४
१०२	सरस्वती थापा कुवंर	भरतपुर, चितवन	१३०१०६००००४६६६१३	९६९४
१०३	भविश्वर पौडेल	काठमाण्डौ, काठमाण्डौ	१३०११७००००५५६४५१	९०४८
१०४	देवी अधिकारी	बागमती, ललितपुर	१३०१३१०००००५९७७१	९०४८
१०५	देवी प्रसाद शर्मा	जौमिनी, बाग्लुङ्ग	१३०१३७०००१६९३५३१	९०४८
१०६	दुर्गा कार्की बानिया	काठमाण्डौ, काठमाण्डौ	१३०११२०००१३७३००९	९०४८
१०७	खिम कुमारी उच्चै मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१६५०००१५५८५८८	९०४८
१०८	कृष्ण गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०६००००२४३९०४	९०४८
१०९	कृष्ण प्रसाद रिजाल	कुश्मा, पर्वत	१३०१५७०००००३२२३१	९०४८
११०	लक्ष्मी सुवेदी	फलेवास, पर्वत	१३०११६०००००६३३६४	९०४८
१११	मिना कुमारी कँडेल	कुश्मा, पर्वत	१३०१३७०००१६९५८६२	९०४८
११२	सावित्री शर्मा भट्ट	भरतपुर, चितवन	१३०११२०००१७४२१६८	९०४८
११३	सुनिल भुसाल	फलेवास, पर्वत	१३०१०८००००३८३२७१	९०४८
११४	याम कुमारी सेन	काठमाण्डौ, काठमाण्डौ	१३०१०१००००१७४३३३	९०४८
११५	शम्भु के.सी.	रुपन्देही, रुपन्देही	१३०१४५०००००४२९१२	८८६९
११६	रमनप्रसाद काफ्ले	त्रिवेणी, पर्वत	२७	८७२५
११७	आलोक अग्रवाल	मैतिदेवी काठमाडौं	१३०१०४००००००४१८९	८७२५
११८	विवेक अग्रवाल	सानेपा, ललितपुर	१३०१३२०००००७३७७२	८७२५
११९	विरल पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०९००००४३४२७६	८०७८
१२०	हाइकुमारी गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००१००४८६	८०७८
१२१	रामचन्द्र सुवेदी	बनस्थली, काठमाण्डौ	१३०१६५००००२८६९८७	८०७८
१२२	सुसन गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००४६५०३६	८०७८
१२३	पुर्णचन्द्र डुम्रे	वालिङ्ग, स्याङ्जा	१३०१३९०००००५६५३०	७७५५
१२४	माछापुच्छ्रे क्यापिटल लि.	काठमाण्डौ, काठमाण्डौ	१३०१४१००००००००१६	७२२७



१२५	भरत कुमार श्रेष्ठ	फलेवास, पर्वत	१३०१६५००००२६७८४१	७०३५
१२६	पूर्ण बहादुर मल्ल	कुश्मा, पर्वत	१३०१६५०००११२१८०९	६९६३
१२७	शिवांगी ईन्भेष्टमेन्ट प्रा.लि.	नक्साल, काठमाडौं	१३०१५९००००००८७२८	६८७४
१२८	पदन गौचन	काठमाण्डौ, काठमाण्डौ	१२५२७	६४६३
१२९	धन कुमारी थापा	काठमाण्डौ, काठमाण्डौ	१३०११२००००९३९२२७	६४६३
१३०	कृष्ण बहादुर शेरचन थकाली	काठमाण्डौ, काठमाण्डौ	१३०१२४००००२६२२३८	६४६३
१३१	कृष्ण प्रसाद पराजुली	बिहादी, पर्वत	१३०१०८०००००९३९३३	६४६३
१३२	लक्ष्मी देवी गुरुङ्ग	ललितपुर, ललितपुर	१३०११००००२६०२८५३	६४६३
१३३	नारायण प्रसाद गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०११४०००००४७८५९	६४६३
१३४	पोसराज लम्साल	बेनी, म्याग्दी	१३०१६०००००१३८४९७	६४६३
१३५	पूर्णराज पौडेल	कुश्मा, पर्वत	१३०१६५००००२६७१९३	६४६३
१३६	टिका कुमारी श्रेष्ठ	शिवालय, पर्वत	१३०१७३०००००७७४१५	६४६३
१३७	विजय कुमार चौधरी	महोत्तरी, महोत्तरी	१३०१४८०००००५८९२८	६४६३
१३८	कृष्ण बहादुर खाँण	वालिङ, स्याङ्जा	१३०११०००००९३६०२३	५६८१
१३९	डोलराज ढुङ्गाना	भिरकोट, स्याङ्जा	१३०११००००२६१८८६१	४९५०
१४०	बाबुराम रिजाल	कुश्मा, पर्वत	१३०१५९००००३८०००६	४८४७
१४१	गंगा देवी लामिछाने	कुश्मा, पर्वत	१३०१५२००००४८४९०३	४८४७
१४२	शैलेन्द्र कर्माचार्य	कुश्मा, पर्वत	१३०१२६००००१४५२०९	४८४७
१४३	विश्वराज श्रेष्ठ	कुश्मा, पर्वत	१३०१३७००००१६९०९०४	४६८५
१४४	मनोज कुमार थापा	काठमाण्डौ, काठमाण्डौ	१३०१२६०००१३४३५७२	४५२४
१४५	न्हुछनारायण महर्जन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००३७८५५०	४५२४
१४६	उमा शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२६००००१४४८२८	४५२४
१४७	मोती प्रसाद पौडेल	फलेवास, पर्वत	१३०१४५०००००३८१६७	३५७३
१४८	मईन्द्रराज खनाल	एलादी, स्याङ्जा	१३०११०००००३१४७१३	३४८९
१४९	दयाराम रिजाल	कुश्मा, पर्वत	१३०१२६००००१४४७४१	३२३१
१५०	महान बहादुर गुरुङ्ग	भुक्ताङ्गले, पर्वत	१३०१६५००००६११७७०	३२३१
१५१	राम प्रसाद रिजाल	कुश्मा, पर्वत	१३०११२०००१३६३८११	३२३१
१५२	ज्ञानु कुमारी श्रेष्ठ	कुश्मा, पर्वत	१३०१३७००००६८६४९३	३००१
१५३	प्रकास न्यौपाने	बागेश्वरी, बाँके	१३०११७०००००२३६७२	२९४४
१५४	तुलसीराम पाठक	गल्याङ्ग, स्याङ्जा	१३०१३७०००००८१७००	२६७७
१५५	शान्ति कुमारी बराल भट्टराई	पोखरा, कास्की	१३०१०९०००००८९७४५७	२५५२
१५६	तोयनाथ चालिसे	शिवालय, पर्वत	१३०१५१०००००७५१०४	२५०१
१५७	गोविन्द प्रसाद श्रेष्ठ	कुश्मा, पर्वत	१३०१६५००००६१३९००	२०८४
१५८	पदमपानी काफ्ले	वालिङ, स्याङ्जा	१३०११०००००२८६६९१	१९८९
१५९	रमेश तिवारी	वालिङ, स्याङ्जा	१३०१६१०००००४८६९१	१४९८
१६०	देवेन्द्र प्रसाद पराजुली	बिहादी, पर्वत	१३०१२२००००२८०२९३	१४७२
१६१	सरस्वती कोइराला भुपाल	पोखरा, कास्की	१३०१०८००००३७८९२६	११४६
१६२	चक्रबन्धु रेग्मी	पोखरा, कास्की	१३०१०७००००१३७५१०	७५०
१६३	गोविन्द प्रसाद रेग्मी	पोखरा, कास्की	१३०१७६००००९९०७१०	७५०
१६४	इन्द्र विक्रम मल्ल	माहाशिला, पर्वत	१३०१७३००००२२४७९५	६४४
१६५	शशिकान्त अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१४००००००००१३३	६१८
१६६	शिप्ला सेक्यूरिटीज	काठमाण्डौ, काठमाण्डौ	१३०१०९००००००२४६१	३९
<b>कुल संस्थापक शेयर कित्ता</b>				<b>२६,३०,४३०</b>



कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
केन्द्रीय कार्यालय पोखरा, कास्की

व्यवस्थापन समूह, विभागहरु, अनुगमन मुकाम तथा शाखा कार्यालयहरुको विवरण

क) केन्द्रीय कार्यालय :-

व्यवस्थापन समिति

क्र.स.	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	कुल चन्द्र पराजुली	प्रमुख कार्यकारी अधिकृत	०६१-४३४४१४
२.	फणिन्द्र पाण्डे	नायब प्रमुख कार्यकारी अधिकृत	०६१-४३४४१२, ४३४४१५(१०२)
३.	दिवस ढकाल	वरिष्ठ प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०३)
४.	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०५)
५.	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०४)

विभागहरु :

क्र.स.	विभाग	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग	दिवस ढकाल	वरिष्ठ प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०३)
		भेषराज गैह्रे	अधिकृत	०६१-४३४४१२, ४३४४१५(११०)
		विन्दु पंगेनी	अधिकृत	०६१-४३४४१२, ४३४४१५(११०)
		विष्णु ढकाल पौडेल	वरिष्ठ सहायक	०६१-४३४४१२, ४३४४१५(११०)
		संगिता कुमारी शर्मा पौडेल	कनिष्ठ सहायक	०६१-४३४४१२, ४३४४१५(११०)
२.	आन्तरिक लेखापरिक्षण विभाग	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०५)
		कृष्ण प्रसाद मैदाली	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०५)
		भरत कुमार गौतम	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०५)
		भुवन अर्याल	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०५)
३.	जोखिम तथा कर्जा असुली विभाग	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०४)
		खैसरा बस्याल	अधिकृत	०६१-४३४४१२, ४३४४१५(१०४)
		विमल श्रेष्ठ	अधिकृत	०६१-४३४४१२, ४३४४१५(१०४)
		सुर्य प्रसाद तिवारी	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०४)
४.	योजना तथा अनुगमन विभाग	कृष्ण प्रसाद शर्मा	वरिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०७)
		प्रदिप घर्ति मगर	कनिष्ठ अधिकृत	९८०२८८७००९
		अस्मिता कुमारी गौतम	कनिष्ठ अधिकृत	९८०२८८७०१०
		मोहन न्यौपाने	कनिष्ठ अधिकृत	९८०२८८७०१३
		अनिल के.सी.	कनिष्ठ अधिकृत	९८०२८८७०२५
		प्रदिप भण्डारी	कनिष्ठ अधिकृत	९८०२८८७०३२
		गजेन्द्र कुमार शाह	कनिष्ठ अधिकृत	९८०२८८७०३४
		मंगल बहादुर मगर	सुपरभाइजर	९८०२८८७०२४
		सरोज न्यौपाने	सुपरभाइजर	९८०२८८७०१७
		कृष्ण प्रसाद तिवारी	सुपरभाइजर	९८०२८८७०३०
		दिपक विष्ट	सुपरभाइजर	९८०२८८७०३३
		उमेश नेपाली	सुपरभाइजर	९८०२८८७०३१
		कल्पना कुँवर	सहायक	०६१-४३४४१२, ४३४४१५(१०७)
		अनुषा क्षेत्री	कनिष्ठ सहायक	०६१-४३४४१२, ४३४४१५(१०७)



५.	वित्त तथा लेखा विभाग	याम प्रसाद अर्याल	वरिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५ (११३)
		सन्तोष लामिछाने	सुपरभाइजर	०६१-४३४४९२, ४३४४९५ (१०९)
		विपिन क्षेत्री	सहायक	०६१-४३४४९२, ४३४४९५ (१०९)
६.	कर्जा विभाग	कविता पोखेल	अधिकृत	०६१-४३४४९२, ४३४४९५ (१०६)
		भुमा कुमारी गैह्रे पराजुली	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५ (१११)
		गणेश शर्मा	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५ (१११)
		सुमित्रा थापा	सुपरभाइजर	०६१-४३४४९२, ४३४४९५ (१११)
७.	सुचना तथा प्रविधि विभाग	स्वीकृती के.सी.	अधिकृत	०६१-४३४४९२, ४३४४९५ (१०८)
		दिपेश महतो	कनिष्ठ सहायक	०६१-४३४४९२, ४३४४९५ (१०८)
		विनिता सापकोटा	कनिष्ठ सहायक	०६१-४३४४९२, ४३४४९५ (१०८)
८.	प्रमुख कार्यकारी अधिकृतको कार्यकक्ष (Front Desk)	शोभा सापकोटा	कनिष्ठ सहायक	०६१-४३४४९२, ४३४४९५ (१००)

**अनुगमन मुकाम/कार्यालयहरू:-**

क्र.स.	मुकाम/कार्यालयहरू	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	मुकाम कार्यालय कुश्मा, पर्वत	प्रदिप घर्ति मगर	कनिष्ठ अधिकृत	९८०२८८७००९
२.	मुकाम कार्यालय भण्डारा, चितवन	अस्मिता कुमारी गौतम	कनिष्ठ अधिकृत	९८०२८८७०१०
३.	मुकाम कार्यालय विरेन्द्रनगर, सुर्खेत	मोहन न्यौपाने	कनिष्ठ अधिकृत	९८०२८८७०१३
४.	मुकाम कार्यालय वामिटेक्सार, गुल्मी	अनिल के.सी.	कनिष्ठ अधिकृत	९८०२८८७०२५
५.	मुकाम कार्यालय खानिखोला, धादिङ	प्रदिप भण्डारी	कनिष्ठ अधिकृत	९८०२८८७०३२
६.	मुकाम कार्यालय हरिवन, सर्लाही	गजेन्द्र कुमार शाह	कनिष्ठ अधिकृत	९८०२८८७०३४
७.	मुकाम कार्यालय शिशुवा, कास्की	मंगल बहादुर मगर	सुपरभाइजर	९८०२८८७०२४
८.	मुकाम कार्यालय योगिकुटी, रुपन्देही	सरोज न्यौपाने	सुपरभाइजर	९८०२८८७०१७
९.	मुकाम कार्यालय बालिङ, स्याङजा	कृष्ण प्रसाद तिवारी	सुपरभाइजर	९८०२८८७०३०
१०.	मुकाम कार्यालय बुडर, डोटी	दिपक विष्ट	सुपरभाइजर	९८०२८८७०३३
११.	मुकाम कार्यालय साजबोट, तनहुँ	उमेश नेपाली	सुपरभाइजर	९८०२८८७०३१

**ख) प्रदेशगत शाखा कार्यालयहरूको विवरण :-**

**कोशी प्रदेश:**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	रामधुनी, सुनसरी	रामधुनी -६, सुनसरी	सुरेश बस्नेत	९८०२८८७२००

**मधेश प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	शम्भुनाथ, सप्तरी	शम्भुनाथ-३, सप्तरी	सवुरलाल राम	९८०२८८७१९९
२.	ईशनाथ, रौतहट	ईशनाथ-३, रौतहट	मनमोहन बाबु शाह	९८०२८८७२१४
३.	सुवर्ण, बारा	सुवर्ण -२, बारा	विकेश कुमार पटेल	९८०२८८७२१५
४.	पर्सागढी, पर्सा	पर्सागढी -४, पर्सा	गणेश चौरासीया	९८०२८८७२१६
५.	हरिवन, सर्लाही	हरिवन -६, सर्लाही	विवेक कुमार जैसवाल	९८०२८८७२१७
६.	ठोरी, पर्सा	ठोरी -३, पर्सा	मनिष किशोर श्रीवास्तव	९८०२८८७२१८
७.	नवराजपुर, सिराहा	नवराजपुर-४, सिराहा	विनोद कुमार महतो	९८०२८८७२१९



**बागमती प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	मभिमटार, धादिङ	बेनीघाट -९, धादिङ	तारा बहादुर सुनार	९८०२८८७१२१
२.	ओखरबजार, मकवानपुर	थाहा -१, मकवानपुर	रनिल खत्री	९८०२८८७११९
३.	हाँडीखोला, मकवानपुर	मनहरी-३, मकवानपुर	राम प्रसाद तिमिल्सिना	९८०२८८७१२४
४.	भिमफेदी, मकवानपुर	भिमफेदी-६, मकवानपुर	गंगा प्रसाद सुवेदी	९८०२८८७१२५
५.	खानीखोला, धादिङ	धुनीबैशी-८, धादिङ	धर्मेन्द्र थापा	९८०२८८७१४०
६.	मकवानपुरगढी, मकवानपुर	मकवानपुरगढी-३, मकवानपुर	साजन गुरुङ	९८०२८८७१४२
७.	मुरलिभञ्ज्याङ, धादिङ	निलकण्ठ -८, धादिङ	रन्जु सेठाई थपलिया	९८०२८८७१५४
८.	बेथानचोक, काभ्रेपलाञ्चोक	बेथानचोक -४, काभ्रेपलाञ्चोक	राज कुमार तामाङ	९८०२८८७१६४
९.	भण्डारा, चितवन	राप्ती -१, चितवन	देउ प्रसाद लुङ्गेली	९८०२८८७१६५
१०.	भकण्डेवेसी, काभ्रेपलाञ्चोक	नमोबुद्ध-४, काभ्रेपलाञ्चोक	गिता अधिकारी	९८०२८८७२०१
११.	मन्थली, रामेछाप	मन्थली-२, रामेछाप	अम्बिका बुढाथोकी	९८०२८८७२०२
१२.	चरिकोट, दोलखा	भिमेश्वर-७, दोलखा	मनिता सुनुवार	९८०२८८७२०३
१३.	पाँचखाल, काभ्रेपलाञ्चोक	पाँचखाल-७, काभ्रेपलाञ्चोक	अन्जना पराजुली	९८०२८८७२०४
१४.	सिन्धुली, सिन्धुली	कमलामाई-४, सिन्धुली	पुजा लामा	९८०२८८७२१२
१५.	कैलाश, मकवानपुर	कैलाश-१०, मकवानपुर	साजन घोले	९८०२८८७२१३

**गण्डकी प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	वालिङ, स्याङ्जा	वालिङ -८, स्याङ्जा	विना कुमारी लुईटेल	९८०२८८७१०३
२.	हातेमालोचोक, पर्वत	पैयु -४, पर्वत	कृष्ण बहादुर खत्री	९८०२८८७१०५
३.	चोरमारा, नवलपरासी	मध्यबिन्दु-५, नवलपरासी	विष्णु पाठक	९८०२८८७१०६
४.	पोखरा, कास्की	पोखरा-१०, कास्की	शोभा कुमारी बराल	९८०२८८७१०७
५.	मालुङगा, स्याङ्जा	गल्याङ-१, स्याङ्जा	दुर्गा राना	९८०२८८७१०९
६.	कुश्मा, पर्वत	कुश्मा- १, पर्वत	मञ्जु शर्मा	९८०२८८७१७४
७.	कार्किनेटा, पर्वत	फलेबास-१, पर्वत	प्रविन शर्मा	९८०२८८७११३
८.	चापाकोट, स्याङ्जा	चापाकोट-१, स्याङ्जा	सृष्टी के.सी.	९८०२८८७११४
९.	घ्यालचोक, गोरखा	गण्डकी-८, गोरखा	अप्सरा वि.क.	९८०२८८७११८
१०.	छेवेटार, गोरखा	गोरखा-१०, गोरखा	मिनमाया गुरुङ	९८०२८८७१२३
११.	बाङखोला, स्याङ्जा	पुतलीबजार-३, स्याङ्जा	सन्तोषी पौडेल	९८०२८८७१२७
१२.	पामे, कास्की	पोखरा-२४, कास्की	भिमभा भट्टराई	९८०२८८७१२८
१३.	भिमाद, तनहुँ	भिमाद-६, तनहुँ	विनायक भण्डारी	९८०२८८७१२९
१४.	पालुङटार, गोरखा	पालुङटार-४, गोरखा	निकिता तामाङ	९८०२८८७१३०
१५.	शिशुवा, कास्की	पोखरा-३०, कास्की	रन्जु बराल	९८०२८८७१३६
१६.	आबुखैरेनी, तनहुँ	आबुखैरेनी-३, तनहुँ	नन्दन गुरुङ	९८०२८८७१३८
१७.	दलदले, नवलपरासी	देवचुली-१३, नवलपरासी	सन्तोष पाठक	९८०२८८७१३९
१८.	गिरुबारी, नवलपरासी	हुप्सेकोट-३ नवलपरासी	संगिता थापा	९८०२८८७१३२
१९.	हेलु, स्याङ्जा	पुतलीबजार-११, स्याङ्जा	सरस्वती बोगटी	९८०२८८७१४१
२०.	हटिया, बाग्लुङ	गल्कोट -३, बाग्लुङ	हरिन्द्र बहादुर रावल	९८०२८८७१८३
२१.	चित्रेभञ्ज्याङ, स्याङ्जा	हरीनास-४, स्याङ्जा	दिपेन्द्र कुमार थापा	९८०२८८७१४९
२२.	घ्याम्पेसाल, गोरखा	भिमसेन-१, गोरखा	तारा हुंगाना	९८०२८८७१५०
२३.	मानेचौका, तनहुँ	भानु -११, तनहुँ	निरोज राज विष्ट	९८०२८८७१५१
२४.	फलेवास, पर्वत	फलेवास-११, पर्वत	मनिषा कँडेल	९८०२८८७१७५



२५.	लाहाचोक, कास्की	माछापुच्छे -४, कास्की	रश्मी शर्मा	९८०२८८७१५३
२६.	गैंडाकोट, नवलपरासी	गैंडाकोट-४, नवलपरासी	मनमाया बयम्बु	९८०२८८७१५५
२७.	सर्दी, नवलपरासी	बिनयी -४, नवलपरासी	हुमा कुमारी पुन मगर	९८०२८८७१५६
२८.	बगरफाँट, म्याग्दी	वेनी-५, म्याग्दी	पुष्पा नेपाली	९८०२८८७१७६
२९.	दमेक, बाग्लुङ	जैमिनी-१, बाग्लुङ	राम चन्द्र रिजाल	९८०२८८७१७७
३०.	साजबोट, तनहुँ	भानु-१, तनहुँ	अस्मि परियार	९८०२८८७१८०
३१.	पाँउदीढीक, लमजुङ	सुन्दर बजार-१, लमजुङ	सुदिपा वाग्ले	९८०२८८७१८१
३२.	दमौली, तनहुँ	व्यास-१, तनहुँ	ज्योति कुमारी नेपाली	९८०२८८७१८२
३३.	दरवाङ, म्याग्दी	मालिका-४, म्याग्दी	फुल माया श्रीपाली	९८०२८८७१८५
३४.	वुर्तिवाङ, बाग्लुङ	ढोरपाटन-१, बाग्लुङ	दिपिका बुढा	९८०२८८७१८६
३५.	लक्ष्मीबजार, गोरखा	गोरखा-९, गोरखा	रोजिना कर्माचार्य	९८०२८८७१९०
३६.	नाउडाँडा, कास्की	अन्नपूर्ण-१, कास्की	माया मिदुन	९८०२८८७१८९
३७.	बेलचौतारा, तनहुँ	शुक्ला गण्डकी-५, तनहुँ	अर्चना बस्याल	९८०२८८७१८८
३८.	बाग्लुङ, बाग्लुङ	बाग्लुङ-१, बाग्लुङ	ज्ञानुमाया क्षेत्री	९८०२८८७१९३
३९.	डिमुवा, पर्वत	मोदी -६, पर्वत	नम्रता राना मगर	९८०२८८७१९६
४०.	रानिपानी, पर्वत	विहादी -४, पर्वत	नैना देवी कडेल	९८०२८८७१९८
४१.	फेदीखोला, स्याङ्जा	फेदीखोला-२, स्याङ्जा	पुजा के.सी.कार्की	९८०२८८७२०६
४२.	मिर्मी, स्याङ्जा	कालिगण्डकी-७, स्याङ्जा	सिजना शर्मा सारु	९८०२८८७२०७

**लुम्बिनी प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	रामपुर, पाल्पा	रामपुर -५, पाल्पा	विन्दु पाठक	९८०२८८७१०४
२.	पञ्चनगर, नवलपरासी	बर्दघाट -९, नवलपरासी	किरण भण्डारी	९८०२८८७१०८
३.	मदनपोखरा, पाल्पा	तानसेन -९, पाल्पा	मैना थापा	९८०२८८७१११
४.	खस्यौली, पाल्पा	रिब्दिकोट-३, पाल्पा	भानुप्रिया सुनार	९८०२८८७११२
५.	भवानीपुर, रुपन्देही	देवदह-४, रुपन्देही	पूर्णकला पोखेल	९८०२८८७११५
६.	गजेडी, रुपन्देही	कन्चन -१, रुपन्देही	अमरमणि त्रिपाठी	९८०२८८७११७
७.	अमवा, रुपन्देही	सियारी-७, रुपन्देही	पुजा गौडेल	९८०२८८७१२६
८.	मंगलापुर, रुपन्देही	तिलोत्तमा-५, रुपन्देही	चन्द्र प्रसाद बस्याल	९८०२८८७१३३
९.	रानिबगीया, रुपन्देही	सैनामैना-१, रुपन्देही	शान्ती अर्याल	९८०२८८७१३४
१०.	योगिकुटी, रुपन्देही	तिलोत्तमा-३, रुपन्देही	गंगा सापकोटा	९८०२८८७१३९
११.	भैरहवा, रुपन्देही	सिद्धार्थनगर-७, रुपन्देही	विष्णु कुमारी लुईटेल	९८०२८८७१३५
१२.	आर्यभञ्ज्याङ, पाल्पा	बगनासकाली-३, पाल्पा	नारायण बस्याल	९८०२८८७१३७
१३.	सुलिचौर, रोल्पा	सुवर्णावती- ४, रोल्पा	जनक बहादुर रावत	९८०२८८७१४७
१४.	सुनवल, नवलपरासी	सुनवल -१ नवलपरासी	हरि प्रसाद न्यौपाने	९८०२८८७१५७
१५.	लुम्बिनी, रुपन्देही	लुम्बिनी सांस्कृतिक-६, रुपन्देही	प्रदिप चौधरी	९८०२८८७१५८
१६.	जुगार, रोल्पा	त्रिवेणी-५, रोल्पा	धन बहादुर तिरुवा	९८०२८८७१६२
१७.	वामिटक्सार, गुल्मी	मुसीकोट -७, गुल्मी	विविरन निसा	९८०२८८७१६६
१८.	बनगाई, कपिलवस्तु	बाणगंगा -७, कपिलवस्तु	विष्णु बहादुर रोकाया	९८०२८८७१६७
१९.	हेकुली, दाङ	दंगीशरण- ४, दाङ	भक्कु पुन	९८०२८८७१६८
२०.	बानियाभार, बाँके	बैजनाथ -४, बाँके	हरि चन्द्र थारु	९८०२८८७१६९
२१.	मैनापोखर, बर्दिया	बहैयाताल -४, बर्दिया	बम बहादुर मल्ल	९८०२८८७१७०
२२.	मित्याल, पाल्पा	निस्दी-४, पाल्पा	मोहित थापा	९८०२८८७१७३
२३.	शान्तिपुर, गुल्मी	चन्द्रकोट-४, गुल्मी	तारा कुमारी सन्यासी	९८०२८८७१८४
२४.	रुकुमकोट, रुकुम	सिस्ने-६, रुकुम	कृष्णा गौतम	९८०२८८७१८७
२५.	बलेटक्सार, गुल्मी	रुरु -४, गुल्मी	जिवन सापकोटा	९८०२८८७१९२
२६.	पुर्तिघाट, गुल्मी	कालीगण्डकी-४, गुल्मी	मनिषा तिवारी	९८०२८८७१९४



२७.	तम्घास, गुल्मी	रेसुङ्गा -५, गुल्मी	सुन्दर घिमिरे	९८०२८८७१९५
२८.	प्यूठान, प्यूठान	प्यूठान-८, प्यूठान	मेनका खड्का	९८०२८८७२०८
२९.	दुर्गाफाँट, अर्घाखाँची	पाणिनी-५, अर्घाखाँची	मनिषा कुँवर	९८०२८८७२२०

**कर्णाली प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	बाङ्गोलाखुरी, सल्यान	बागचौर-५, सल्यान	लोकेन्द्र बस्नेत	९८०२८८७१४६
२.	बिरेन्द्रनगर, सुर्खेत	बिरेन्द्रनगर-६, सुर्खेत	दिपक भुषाल	९८०२८८७१४५
३.	छिन्चु, सुर्खेत	भेरीगंगा -१२, सुर्खेत	चेतन बहादुर राना क्षेत्री	९८०२८८७१५९
४.	मुसिकोट, रुकुम पश्चिम	मुसिकोट-३, रुकुम पश्चिम	सिर्जना के.सी.	९८०२८८७२०५
५.	भोटेचौर, सल्यान	छत्रेश्वरी-६, सल्यान	रिता दाहाल (शर्मा)	९८०२८८७२०९
६.	बड्डीचौर, सुर्खेत	बराहताल-५, सुर्खेत	पवित्रा थापा	९८०२८८७२१०

**सूदूरपश्चिम प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	वुडर, डोटी	जोरायल -२, डोटी	रविना साउद	९८०२८८७१४४
२.	शिखर, डोटी	शिखर-१२, डोटी	महेन्द्र विष्ट	९८०२८८७१६०
३.	वायल, डोटी	के.आई.सी.-४, डोटी	प्रेम बहादुर रावत	९८०२८८७१६१
४.	अमरगढी, डडेल्धुरा	अमरगढी-४, डडेल्धुरा	दिनेश बोहरा	९८०२८८७१६३
५.	पहलमानपुर, कैलाली	घोडाघोडी-१०, कैलाली	अमेश बोगटी	९८०२८८७१७१
६.	अत्तरिया, कैलाली	गोदावरी -१०, कैलाली	महेश जोशी	९८०२८८७१७२
७.	भलारी, कञ्चनपुर	शुक्लाफाँटा-१०, कञ्चनपुर	भैरव बहादुर सिंह	९८०२८८७२११



## सफलताको कथा खिन कुमारी अधिकारी

कालिका लघुवित्त वित्तीय संस्था लि शाखा कार्यालय घ्याल्चोकमा सन्चालित केन्द्र नं १८, गोरखा जिल्ला गण्डकी गाँउपालिका वडा नम्बर ०७ घ्याल्चोक स्थित स्थाई ठेगाना विदुर-०३, नुवाकोट भएकी ५८ वर्षकी सदस्य श्री खिन कुमारी अधिकारी को घरमा ३ छोरी र श्रीमान श्रीमती रहेका छन । २ छोरीको विवाह पछि १ छोरी अध्ययनको लागि काठमाडौं रहिरहदाँ श्रीमान/श्रीमतीले गण्डकी ०७, गोरखा घ्याल्चोकमा कुखुरा पालन व्यवसाय सञ्चालन गर्नुहुन्छ, उहाँको कुखुरापालन व्यावसायले कस्को मन नलोभ्याउला? “परिश्रम गरेपछि त्यसको फल अवश्य पाइन्छ” भन्ने उदाहरण उनीबाट लिन सकिन्छ ।

उनको विगत लाई हेर्दा वेरोजगार भई दिनचर्या कटाउनु साथै दैनिक जिवनयापन खर्च संगै छोरा छोरीको शिक्षामा खर्च जुटाउन नसक्दा निकै कष्टकर रहेको थियो, उनका श्रीमान गाँउमै सानोतिनो ज्याला मजदुरी काम गर्दथे । सानो व्यवसाय संचालन गरी जिविकोपार्जन गर्ने क्रममा मिति २०७९/०६/०७ मा यसै कालिका लघुवित्त वित्तीय संस्था लि. शाखा कार्यालय घ्याल्चोकमा आवद्ध भई विगत २०७९/०६/१३ मा साधारण कर्जा देखी सुरुवाती कर्जा र हाल साधारण, व्यावसायिक, मौसमी गर्दै हाल सम्म ५,००,०००/- पाँच लाख कर्जा सम्म नियमित कर्जा सदुपयोगीता गर्दै आइरहनु भएको छ साथै वित्तीय संस्थामा आवद्ध भएपश्चात आफ्नो जिवन स्तरमा आएको परिवर्तनले उनलाई निकै भावुक बनाउने समेत निज सदस्यले बताउनु भयो । केही समय पहिला दैनिकी कसरी चलाउने भन्ने कुराले सधैं पिरोलथ्यो ।

यसै क्रममा गरिवी न्युनिकरण गर्नको लागि विपन्न वर्गको घर परिवारको घरदैलोमा पुगेर काम गर्ने जोशजाँगर भएका, ईमान्दार, लगानी गर्ने पूँजी तथा सीपको अभावमा वेरोजगार भएका व्यक्तिहरुको पहिचान गरी उक्त परिवारका सामान्यतया महिला वर्गलाई यस संस्थामा आवद्ध गराई उनीहरुको आर्थिक, सामाजिक अवस्थामा सुधार गर्नका लागि सक्रिय समाजको निर्माण गर्दै गरिवी न्युनीकरणको राष्ट्रिय अभियानमा सहभागी हुने परिकल्पनाका साथ स्थापना भएको कालिका लघुवित्त वित्तीय संस्था लिमिटेड शाखा कार्यालय घ्याल्चोक, गोरखामा स्थापना भई मनमा आट र विश्वास साथै केही गर्छु भन्ने साहस भएका सदस्यहरुलाई खोजी गर्ने क्रममा मिति २०७९/०६/१३ मा साधारण कर्जा ३ लाख कर्जा लिई १,००० वटा कुखुरा देखी शुरु गरी व्यवसाय सञ्चालन गरेकी खिन कुमारी अधिकारीको घरमा पुग्दा हाल २,५००/- लोकल कुखुरा, ८००/- कालिज रहेको छ साथै मासीक १५ लाख सम्मकै कारोवारहुने गरी लघुवित्तकै कारण एक सफल व्यापारी, सफल गृहणी हुन सफल भएकी छिन । साथै केन्द्रकी केन्द्र प्रमुख समेत रहि केन्द्रमा राम्रो प्रतिष्ठा राख्न सफल बनेकी छिन ।

सहयोगी संस्था कालिका लघुवित्त र मनमिलाप घरपरिवार खिन कुमारी अधिकारीको सफलता तथा प्रगतीको सारथी हुन । उनले अहिले कालिज र लोकल कुखुरा साथै लोकल अण्डा व्यापार गर्दै आएकी छिन । उनले आफ्नो श्रीमानलाई समेत कृषि पशुपन्छीसँग सम्बन्धित विषयहरुमा आफ्नो ज्ञान अनुभव सिकाउदै पूर्ण रुपमा उनको व्यवसायलाई सघाउने सहयोगी बनाएकि छन । समाजमा एउटा

सक्षम व्यवसायीको चिनारी वनाउन समेत सफल भएकी छन् । व्यवसायमा अन्तरनिहित जोखिम र अनिश्चितता हुँदा पनि दम्पतीले चुनौती स्वीकार गरे र भुकेनन । व्यवसायमा लागेपछि अहिले विहान देखि बेलुकीसम्म आफ्नो फर्ममा व्यस्त अधिकारी परिवारसँग काम गर्ने २ जना सहयोगी समेत छन् । काम गर्दै जाँदा सबै कुराको जानकारी प्राप्त हुँदै गएको उनले बताइन् ।

कालिका लघुवित्त वित्तीय संस्थाले शुरुमा सानो रकमको बचत तथा कर्जा कारोबारबाट मात्र शुरु गरेको संस्थासँगको सहयात्रा अहिले उनको लागि ठुलो उपलब्धी भएको छ । संस्थाको सानो रकमबाट शुरु गरेको कर्जा तथा बचतको कारोबार आज ठुलो हुन पुगेको छ । उनले आफ्नो छोराछोरीलाई शिक्षादक्षामा निकै सहयोग भएकोले संस्था प्रति उनको भावना सम्मान सुरुवाती भन्दा अझै सयौं गुणा बढेको निजले बताइन् ।

संस्थाको योगदान संगै विभिन्न क्षेत्रको व्यावसायीक अनुदानमा पनि उनको व्यवसायले राम्रो स्थान पाएको स्थानीयहरुबाट बुझ्न सकिन्छ । निज सदस्य खिन कुमारी अधिकारीबाट महिलाहरु पनि अब नेपालमा हरेक आ-आफ्नो क्षेत्रमा केही गर्नुपर्छ अनि मात्र साथमा-साथ हाम्रो जीवनस्तर राम्रो हुन्छ । सामाजिक रुपमा पनि हाम्रो स्तर राम्रो हुँदा समाजले हेर्ने दृष्टिकोण पनि आफै परिवर्तन हुन्छ, उनले भनिन् । महिलाहरुले उत्पादनमूलक काम गर्न सक्छौं, हामीले उदाहरणीय बनेर देखाउन सक्नुपर्छ, जसको लागि आजैबाट सुरुवात गर्न उनले सुझाव दिएकी छिन् ।



## सफलताको कथा

### शर्मिला देवि पौडेल दुङ्गाना

कालिका लघुवित्त वित्तीय संस्था लि शाखा कार्यालय लाहाचोकद्वारा सञ्चालित केन्द्र नं ५३, कास्की जिल्ला माछापुच्छ्रे गाँउपालिका वडा नं. ५ रिबान वासस्थान भएकी ३६ वर्षकी सदस्य श्री शर्मिला देवि पौडेल दुङ्गाना को व्यावसायिक गाईपालनले कस्को मन नै नलोभ्याउला? “दुःख गरे सुख आफैँ मिल्छ” भन्ने उदाहरण उनीबाट लिन सकिन्छ ।

विगतलाई फर्केर हेर्दा, उनलाई केही समय पहिला दैनिकी कसरी चलाउने भन्ने कुराले सधैँ पिरोलि रहन्थ्यो । दैनिक घर खर्च, ३ वटा छोराछोरीको पढाई खर्च, स्वास्थ्योपचार लगायत अन्य खर्च गर्नको लागि धौधौ पर्ने गर्दथ्यो । उनका श्रीमान अमृत कुमार दुङ्गाना पनि बिहानबेलुकि खेतीकिसान गर्दै तथा दिउँसो ज्यालादारी मजदुरको रूपमा काम गरी केही आम्दानी गर्दथे । श्रीमानको सिमीत कमाई र निर्वाहमुखी कृषिले अहिलेको जमानामा दैनिक जिविका कसरी चलाउने, बालबच्चाको भरणपोषण, शिक्षादीक्षा कसरी दिने भन्ने कुराले उनलाई आफैँ व्यावसायिक रूपमा केही गर्नुपर्छ भन्ने हुटहुटि चलिरहन्थ्यो ।

यसै क्रममा गरिबी न्युनिकरण गर्नको लागि विपन्न वर्गको घर परिवारको ढोका ढोकामा पुगेर काम गर्ने जोशजाँगर भएका, ईमान्दार, लगानी गर्ने पूँजी तथा सीपको अभावमा बेरोजगार भएका ब्यक्तिहरुको पहिचान गरी उक्त परिवारका सामान्यतया महिला वर्गलाई यस संस्थामा आवद्ध गराई उनीहरुको आर्थिक, सामाजिक अवस्थामा सुधार गर्नका लागि सक्रिय समाजको निर्माण गर्दै गरिबी न्युनीकरणको राष्ट्रिय अभियानमा सहभागी हुने परिकल्पनाका साथ स्थापना भएको कालिका लघुवित्त वित्तीय संस्था लिमिटेड शाखा कार्यालय लाहाचोक, कास्कीवाट मिति २०७५ कार्तिकमा कास्की जिल्ला माछापुच्छ्रे गाँउपालिका वडा नं. ५ रिबानमा यस संस्था का कर्मचारी पुगी संस्थाको नीतिनियम सेवासुविधा, लघुवित्त कार्यक्रममा आवद्ध हुनुका फाइदा, समूह परिचालन आदि बारेमा विस्तृत रूपमा सदस्यहरुलाई निरन्तर ७ दिन को तालिम दिई मिति २०७५/०७/०८ गते उनी आवद्ध केन्द्रको स्थापना भएको थियो ।

सहयोगी संस्था कालिका लघुवित्त र मनमिल्ने घरपरिवार प्रगतीको सारथी बनेर शर्मिलाले व्यावसायिक रूपमा सफलतापूर्वक गाईपालन गर्दै आएकी छिन । ऋण भनेपछि डराउने उनले समूहमा आवद्ध भएपछि एउटा गाई खरीद गर्नका लागि १ लाख रुपैया कर्जा लिएकि थिइन । विस्तारै व्यवसाय विस्तार गर्दै उनले कर्जा रकम पनि बढाउदै लगिन । पहिले एउटा गाईबाट सुरु गरेकी उनले अहिले १८ वटा गाई पालन गरी व्यवशाय गरेकि छन । त्यसैगरी १ लाख कर्जा देखि शुरु गरेकी शर्मिलाले ६ पटकसम्म कर्जा उपभोग गरी अहिले ७ लाख रुपैया सम्म कर्जा लिन साथै लाखौ रुपैया बचत खातामा जम्मा गर्न सफल भएकी छिन ।

उनले आफ्नो श्रीमानलाई पनि कृषि पशुपन्छीसँग सम्बन्धित विषयहरूमा ज्ञान प्रदान गर्न र समाजलाई फराकिलो सोचाई बनाउन मद्दत गर्न सक्षम भएकी छन । यो यात्रा सहज पक्कै पनि थिएन तर “समस्या आउछ त समधान पनि सङ्गै आउछ” भनेजस्तै जस्तोसुकै प्रतिकूल अवस्था आईपर्दा पनि त्यस्को डटेर समाधान गर्न उनी समर्थ भईन । व्यवसायको सफलतामा निरन्तर डर र अनिश्चितता हुँदा पनि दुवै दम्पतीले चुनौती स्वीकार गरी व्यवसायमा लागेपछि अहिले बिहान देखि बेलुकीसम्म आफ्नो फर्ममा काम गर्ने केही सहयोगी समेत छन । **अनावश्यक अरु कुरा गरेर बस्नु भन्दा काममा व्यस्त हुँदा समय गएको पनि थाहा नहुने अर्कोतिर आर्थिक लाभ हुने उनको भनाइ छ ।** काम गर्दै जाँदा सबै कुराको जानकारी प्राप्त हुँदै गएको उनले बताइन । उनले गाई पालेर दैनिक १२० लिटर दुध बजार पठाउने उनको भनाइ छ । आर्थिक कारोबार जान्न सहज भएको छ, अहिलेको समयमा युवाहरू वैदेशिक रोजगारमा विदेशीने क्रम जारी रहेको बेला नेपालमा केही व्यवसाय गर्नुपर्छ भन्ने उद्देश्यको साथ श्रीमान श्रीमति मिलि कृषि व्यवसायमा लागेको उनको भनाइ छ ।

कालिका लघुवित्त वित्तीय संस्था संग शुरुमा सानो रकमको बचत तथा कर्जा कारोबारबाट शुरु गरेको सहयात्रा अहिले उनको लागी ठुलो उपलब्धी भएको छ । संस्थाको सानो रकमबाट शुरु गरेको कर्जा तथा बचतको कारोबार आज ठुलो हुन पुगेको छ । उनले आफ्नो छोराछोरीलाई राम्रो सँग शिक्षादिक्षा दिनुको साथै छोरीलाई विदेश पठाउन सफल भएकी छन् । गाईपालन सगै खेतीपाती पनि गरेको उनको परिवारले यो वर्ष ९० मुरी धान भित्राएको छ । उनको यो मेहनत र व्यवसाय प्रतिको लगावले परिवारमा खुशी ल्याउन सकेकी छन् । उनलाई स्थानीय तह र कृषि ज्ञान केन्द्र, कास्की ले पनि साथ सहयोग गर्न थालेको र राज्यले सम्पूर्ण कृषकलाई साथ सहयोग दिएमा आगामी दिनमा कृषिमा देशको भविष्य राम्रो हुने उनले बताइन ।

शर्मिला भन्छिन् “हामी महिलाहरु परनिर्भर भएर वस्नु हुदैन, स्वदेशमै बसी आ-आफ्नो क्षेत्रमा केही गर्नुपर्छ अनि मात्र हाम्रो जीवनस्तर राम्रो हुन्छ । महिला उद्यमशील भएपछि समाजले महिलालाई हेर्ने दृष्टिकोण पनि आफै परिवर्तन हुन्छ, विदेश भएका श्रीमान छोराछोरीलाई समेत व्यवसाय स्थापित गरेर यहीं वोलाउन पर्छ जसले गर्दा पारीवारिक जिवनयापन पनि सहज हुन्छ । महिलाहरुले उत्पादनमूलक काम गर्न सक्छौं, हामीले उदाहरणीय बनेर देखाउन सक्नुपर्छ, जसको लागी असल कार्यको सुरुवात आजैवाट गर्नुपर्छ”







लेखापाल कर्मचारीहरूको लागि २ दिने “Branch Leaders of Tomorrow: Capacity Building Training” कार्यक्रम, होटल पौवा पोखरा



लेखापाल कर्मचारीहरूको लागि २ दिने “Branch Leaders of Tomorrow: Capacity Building Training” कार्यक्रम, होटल वेस्ट एशियन बुटवल



संस्थाको १६ औं वार्षिकोत्सवको उपलक्ष्यमा केन्द्रीय कार्यालयको प्राङ्गणमा भएको रक्तदान कार्यक्रम



आ.व.२०८२/०८३ को बजेट तर्जुमा जोषी तथा शाखा प्रमुख स्तरीय क्षमता अभिवृद्धी तालिम कार्यक्रम, ठिका रिपोर्ट पोखरा



शाखा कार्यालय ध्याल्लोकद्वारा इस्टविन वितरण कार्यक्रम



औखरतजार शाखा : के.नं. ११ कमला वि.कको परियोजना



शाखा कार्यालय मुसिकोट, पश्चिम रुकुममा भएको वित्तीय साक्षरता कार्यक्रम



शाखा कार्यालय सदी, नवलपरासीमा भएको वित्तीय साक्षरता कार्यक्रम



शाखा कार्यालय तुर्तिवाङ केन्द्र नं.४८ का सदस्यहरू



केन्द्र बैठक सञ्चालन, शाखा कार्यालय बेलचौतारा



वुर्तिवाह शाखा : के.नं. ३१ कर मति घर्ति मजारको परियोजना



पाचखाल शाखा : के.नं. ७१ तारा तिमिल्सीनाको परियोजना



इशानाथ शाखा : के.नं.३० : सफी अक्तरको परियोजना

## व्यवस्थापन समूह



श्री कुल चन्द्र पराजुली  
प्रमुख कार्यकारी अधिकृत



श्री फणिन्द्र पाण्डे  
नायब प्रमुख कार्यकारी अधिकृत



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वरिष्ठ प्रबन्धक  
जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग  
प्रमुख



श्री हर्ष बहादुर स्याड्तान  
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प्रमुख



श्री खेमनारायण रेग्मी  
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जोखिम तथा असुली विभाग  
प्रमुख



श्री कृष्ण प्रसाद शर्मा  
वरिष्ठ अधिकृत  
योजना तथा अनुगमन विभाग  
प्रमुख



श्री याम प्रसाद अर्याल  
वरिष्ठ अधिकृत  
वित्त तथा लेखा विभाग  
प्रमुख



श्री कविता पोखरेल  
अधिकृत  
कर्जा विभाग  
प्रमुख



श्री स्वीकृती के.सी.  
अधिकृत  
सूचना तथा प्रविधि विभाग  
प्रमुख

