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# १५ औं वार्षिक साधारण सभा

वार्षिक प्रतिवेदन  
आ.व. २०८०/०८१



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

फोन नं.: ५७७-०६१-४३४४१२, ४३४४१४, ४३४४१५

## सञ्चालक समिति



**अध्यक्ष**

श्री चन्द्र बहादुर क्षेत्री



**सञ्चालक**

श्री विकास गौचन



**सञ्चालक**

श्री नित्यानन्द तिवारी



**सञ्चालक**

श्री रमा कुमारी शर्मा



**सञ्चालक**

श्री विश्वराज नेपाल



**सञ्चालक**

श्री केशवनारायण प्रधान



**सञ्चालक**

श्री बसन्त बहादुर थापा

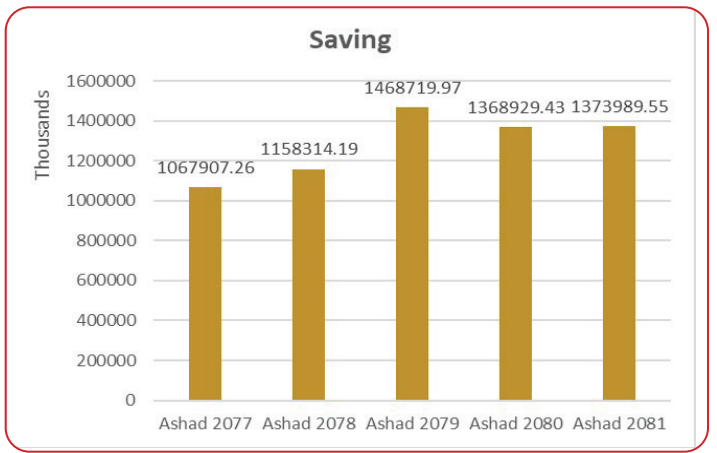
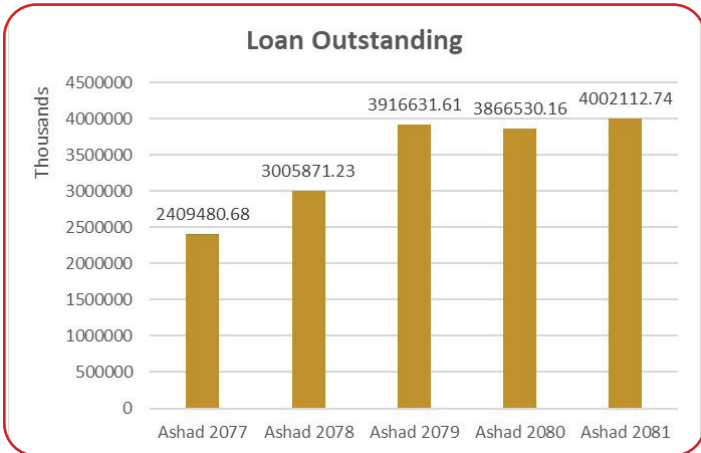
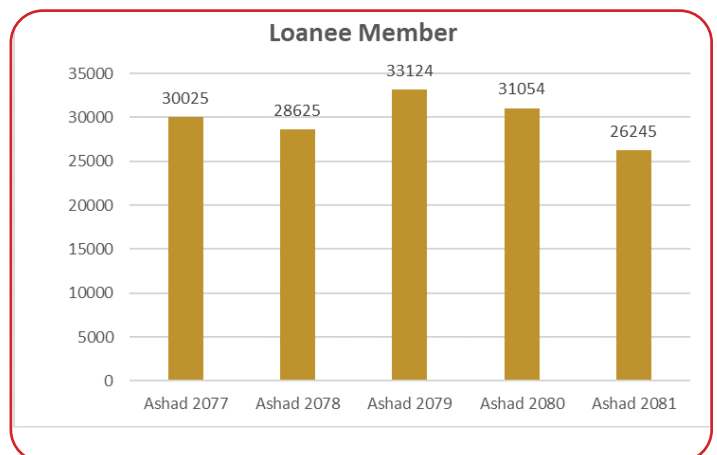
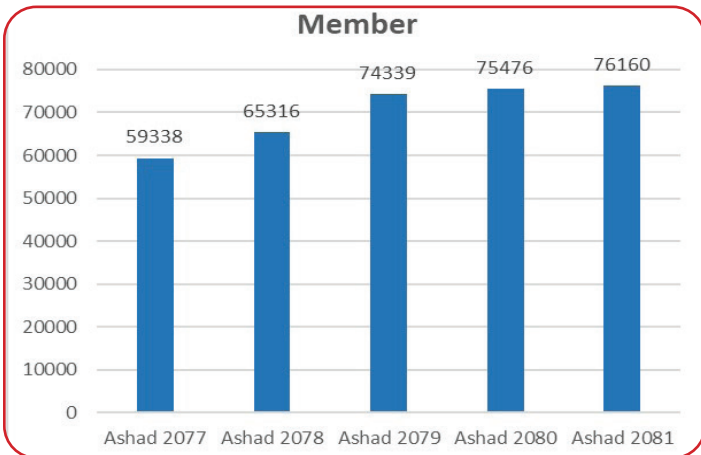
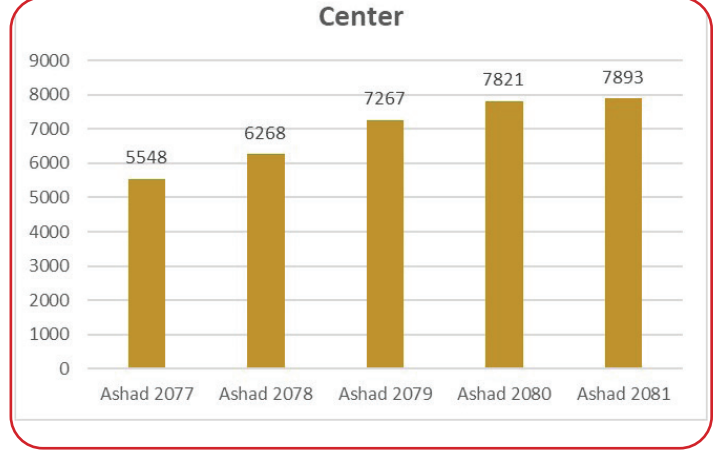
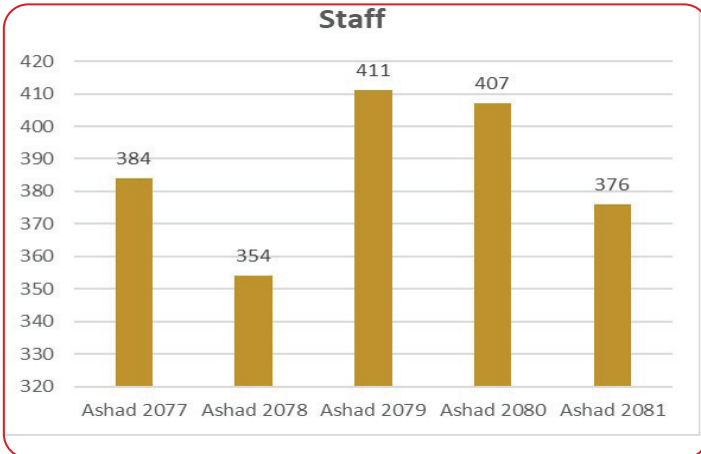
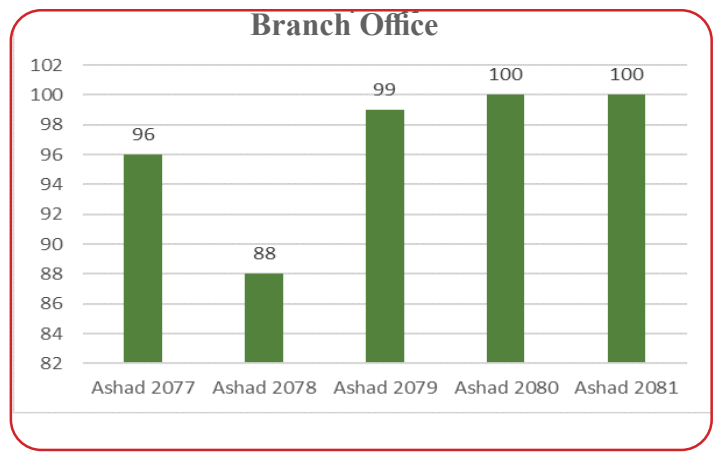
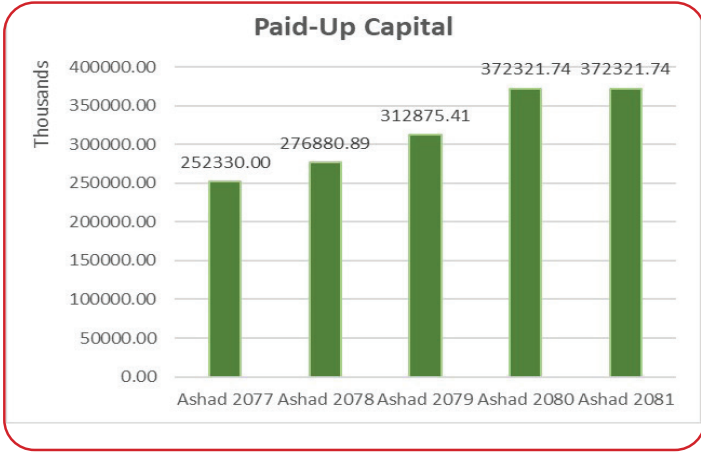


**कम्पनी सचिव**

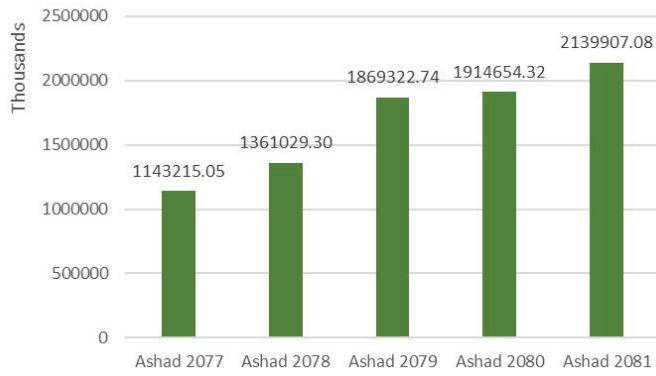
श्री फणिन्द्र पाण्डे

कालिका लघुवित्त वित्तीय संस्था लि.

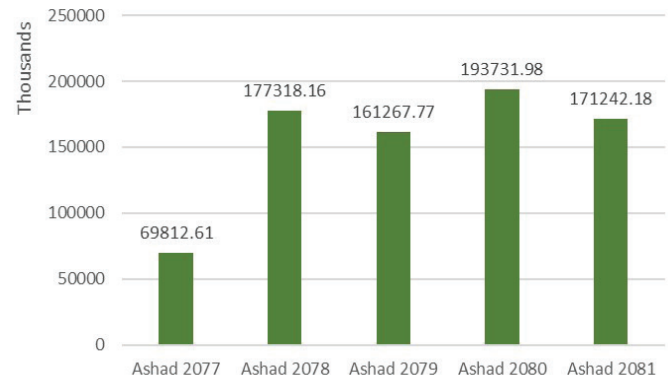
हाम्रो विवरण:



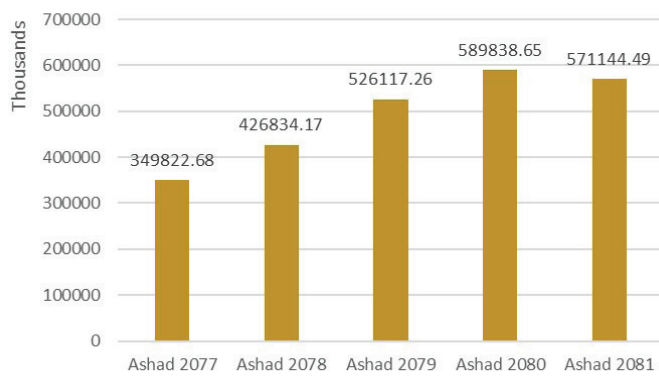
### Borrowing



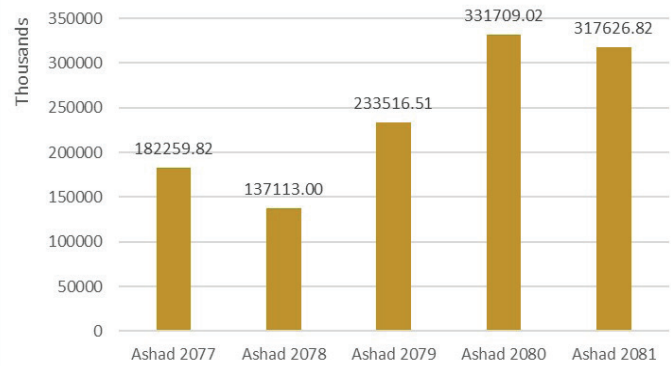
### Loan Loss Reserve Fund



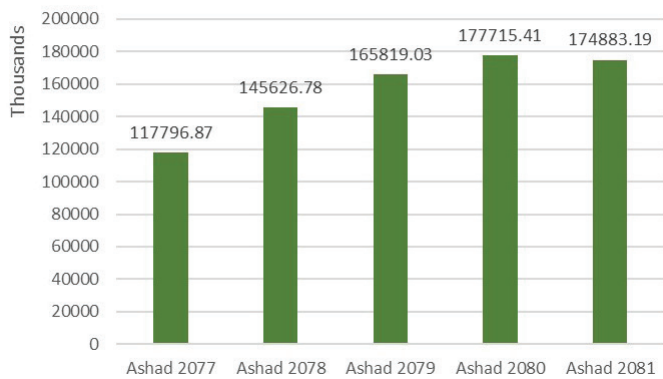
### Interest Income



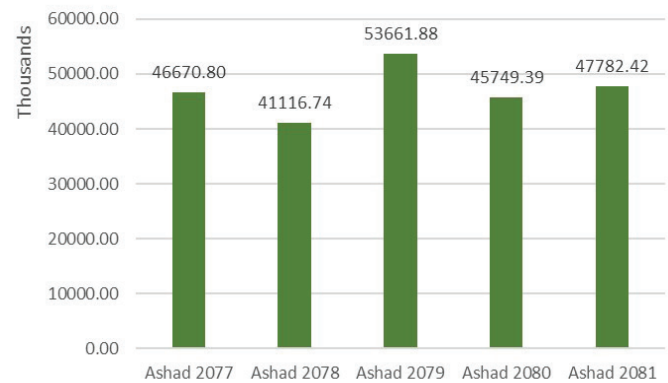
### Interest Expenses



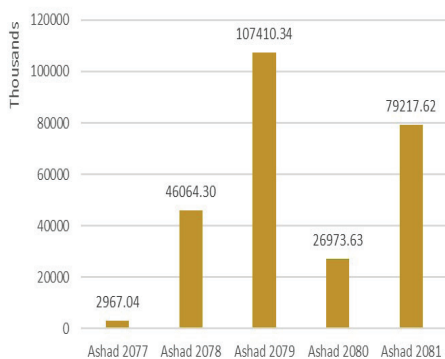
### Personal Expenses



### Administrative Expenses



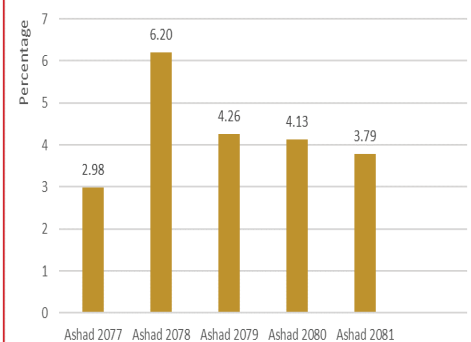
### Profit



### Fixed Assets



### NPL





कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
पन्ध्रौं 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 २०८१ साल पुस २९ गते सोमवारका दिन हुने १५ 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 व्यक्तिको एउटा भन्दा बढी फारम प्राप्त भएमा सबैभन्दा अगाडी दर्ता भएको प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइनेछ ।

कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
पन्ध्रौं 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

### पन्ध्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति : २०८१/०९/०७

श्री शेयरधनी महानुभावहरू,

यस कालिका लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८१/०९/०६ गते शनिबार बसेको सञ्चालक समितिको २५० औं बैठकको निर्णय अनुसार पन्ध्रौं वार्षिक साधारण सभा देहायको मिति, समय र स्थानमा निम्न बिषयहरू 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 :** २०८१/०९/२९ गते (तदनुसार १३ जनवरी २०२५) सोमबार ।

**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 २०८०/०८१ को वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने ।
- २) आर्थिक वर्ष २०८०/०८१ को लेखापरीक्षण प्रतिवेदन सहित २०८१ 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.२०८१/०८२ को वाह्य लेखापरीक्षण कार्यको लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने ।
- ४) सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८०/०८१ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.३७,२३,२१,७३९.५१ (अक्षरेपी सैतीस करोड तेइस लाख एक्काईस हजार सात सय उनान्चालीस रुपैया एकाउन्न पैसा मात्र) को ०.५० प्रतिशतका दरले हुन आउने रकम रु.१८,६१,६०८.७० (अक्षरेपी अठार लाख एकसठ्ठी हजार छसय आठ रुपैया सत्तरी पैसा मात्र) नगद लाभांश (बोनस शेयरमा लाग्ने कर) वितरण गर्ने प्रस्ताव स्वीकृत गर्ने ।
- ५) सञ्चालक समितिमा प्रतिनिधित्व गर्ने संस्थापक शेयरधनीहरूको तर्फबाट ४ (चार) जना र सर्वसाधारण शेयरधनीहरूको तर्फबाट २ (दुई) जना गरी जम्मा ६ (छ) जना सञ्चालकहरूको निर्वाचन गर्ने ।

(ख) विशेष प्रस्ताव :

- १) सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस वित्तीय संस्थाको आ.व.२०८०/०८१ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.३७,२३,२१,७३९.५१ (अक्षरेपी सैतीस करोड तेइस लाख एक्काईस हजार सात सय उनान्चालीस रुपैया एकाउन्न पैसा मात्र) को ९.५० प्रतिशतले हुन आउने रकम रु.३,५३,७०,५६५.२५ (अक्षरेपी तीन करोड त्रिपन्न लाख सत्तरी हजार पाँचसय पैसठ्ठी रुपैया पच्चीस पैसा मात्र) बोनस शेयर जारी गर्ने प्रस्ताव स्वीकृत गर्ने ।
- २) बोनस शेयर जारी गरे पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.४०,७६,९२,३०४.७६ (अक्षरेपी चालीस करोड छयहत्तर लाख बयानब्बे हजार तीनसय चार रुपैया छयहत्तर पैसा मात्र) हुने भएकाले सोही बमोजिम प्रबन्धपत्रको दफा-६ मा जारी तथा चुक्ता पूँजी बृद्धि सम्बन्धी प्रस्ताव स्वीकृत गर्ने ।
- ३) 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 ।
- ४) 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 पन्ध्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८१ पुस १९ गते एक दिन शेयर दाखिला खारेज बन्द (Book Close) रहने छ । मिति २०८१ पुस १८ गतेसम्म कारोबार भई प्रचलित कानूनले तोकेको समयवाधि भित्रमा नामसारी भई यस वित्तीय संस्थाको शेयर रजिष्ट्रार मुक्तिनाथ क्यापिटल लिमिटेड, नक्साल, काठमाण्डौमा रहेको शेयरधनी दर्ता कितावमा 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 किताबमा संरक्षकको रुपमा नाम लेखिएको ब्यक्ति मात्र संरक्षक मानिनेछ ।
- 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

### पन्ध्रौं वार्षिक साधारण सभामा अध्यक्षज्यूद्वारा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०८०/०८१

आदरणीय शेयरधनी महानुभावहरु,

कालिका लघुवित्त वित्तीय संस्था लिमिटेडको पन्ध्रौं 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 पन्ध्रौं वार्षिक प्रतिवेदन यहाँहरु समक्ष प्रस्तुत गर्न पाउँदा अत्यन्त खुशी लागेको छ। केही समय यता विश्वव्यापी रुपमा 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 समुह तथा व्यक्तिहरुले लघुवित्त वित्तीय संस्थाहरु विरोधी कार्यक्रम सञ्चालन गरी ग्राहक सदस्यहरुलाई वित्तीय सेवा उपयोग गर्न बाधा पुऱ्याई लघुवित्त कार्यक्रममा नै प्रत्यक्ष प्रभाव पर्ने कार्यहरु भैरहेको छ। तथापि, हामी विभिन्न चुनौतीहरूसँग सामना गर्दै अगाडि बढिरहेको व्यहोरा अनुरोध गर्दछु।

आर्थिक वर्ष २०८०/०८१ को वित्तीय विवरण यहाँहरु समक्ष यथा समयमा नै पठाई सकिएको छ। यस वित्तीय संस्थाको आ.व.२०८०/०८१ (२०८० साउन ०१ गतेदेखि २०८१ असार मसान्त) को नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुसारका वित्तीय विवरणहरु वासलात, नाफानोक्सान हिसाब, नगद प्रवाह विवरण लगायत अन्य विवरणहरु साथै, सो सँग सम्बन्धित अनुसूचीहरु र संस्थाको विभिन्न क्रियाकलापहरु स्वीकृति 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 उपलब्धि, 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 १५औं वार्षिक प्रतिवेदन बुँदागत रुपमा प्रस्तुत गर्न चाहन्छु।

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

संस्थाले 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 गरिवी 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 २०७८/०७९ देखि आर्थिक बर्ष २०८०/०८१ सम्मको वित्तीय विवरण :**

(रकम रु.हजारमा)

विवरण	आ.व. २०७८/०७९	आ.व. २०७९/०८०	आ.व. २०८०/०८१
चुक्ता पुँजी रकम	३,१२,८७५।४१	३,७२,३२१।७४	३,७२,३२१।७४
साधारण जगेडा तथा अन्य कोष रकम	१,५०,०६३।०२	१७,३५,४१।६३	२,४७,२१५।११
सञ्चित नाफा/नोक्सान रकम	९१,६२९।७६	३३,०८४।२७	३९,३२७।८१
कार्यक्षेत्र संख्या	७७ जिल्ला	७७ जिल्ला	७७ जिल्ला
सेवा पुगेको जिल्ला संख्या	३६	३६	४३



शाखा संख्या	९९	१००	१००
कर्मचारी संख्या	४११	४०७	३७६
केन्द्र संख्या	७२६७	७८२१	७८९३
सदस्य संख्या	७४३३९	७५४७६	७६१६०
ऋणी संख्या	३३१२४	३१०५४	२६२४५
कुल कर्जा तथा सापट (लगानी रकम)	३९,१६,६३१।६१	३८,६६,५३०।१६	४०,०२,११२।७४
निष्क्रिय कर्जा अनुपात	४।२६	४।१३	३।७९
कर्जा नोक्सानी व्यवस्था रकम	१,६१,२६७।७७	१,९३,७३१।९८	१,७१,२४२।१८
कुल बचत रकम	१४,६८,७१९।९७	१३,६८,९२९।४३	१३,७३,९८९।५५
कर्जा सापटी रकम	१८,६९,३२२।७४	१९,१४,६५४।३२	२१,३९,९०७।०८
खुद मुनाफा रकम	१,०७,४१०।३४	२६,९७३।६३	७९,२१७।६२
आयकर रकम	३७,१०१।६४	९,१४३।७७	१६,४८३।३०
कर्मचारी वोनश रकम	१५,१८९।९६	२,१४६।१९	६,३९४।१२

२. आर्थिक वर्ष २०८०/०८१ मा लिएको लक्ष्य र प्राप्तिको विवरण :

(रकम रु. हजारमा)

विवरण	लक्ष्य	प्राप्ती
खुद मुनाफा रकम	५२,७००।२४	७९,२१७।६२
प्रति शेयर आमदानी (%)	१४।१५	२१।२८
पूँजीकोष अनुपात (%)	१३।२५	१२।३१
शाखा संख्या	१००	१००
सदस्य संख्या	७७०८०	७६१६०
बचत संकलन रकम	१३,७९,४२८।१२	१३,७३,९८९।५५
ऋणी संख्या	२८१५०	२६२४५
लगानीमा रहेको रकम (रु.)	४०,४३,४५१।५८	४०,०२,११२।७४
निष्कृत कर्जाको अनुपात (%)	४।८०	३।७९

३. चालु आ.व. २०८१/०८२ को लक्ष्य :

(रकम रु. हजारमा)

विवरण	२०८१/०८२ लक्ष्य
सेवा पुगेको जिल्ला संख्या	५३
शाखा संख्या	१०७
केन्द्र संख्या	८७५३
सदस्य संख्या	८७५३०
बचत रकम	१८,०२,०८८।६९
ऋणी संख्या	३५७३७
लगानीमा रहेको रकम	५२,०२,५५४।८५
खुद मुनाफा रकम	१,१३,९१७।५१
निष्कृत कर्जाको अनुपात (%)	३।६७

आ.व. २०८१/०८२ को लक्ष्य सारांश :

- शाखा संख्या ७ वटा थप गर्ने लक्ष्य राखिएको छ ।
- सदस्य संख्या १४।९३ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- बचत रकम तर्फ ३४।६९ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- ऋणी संख्या ३६।१७ प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- लगानीमा रहेको रकम ३०।०० प्रतिशतले बृद्धि गर्ने लक्ष्य राखिएको छ ।
- असुली दर ९६।३३ प्रतिशत हासिल गर्ने लक्ष्य राखिएको छ ।
- खुद मुनाफा बृद्धिदर ४३।८० 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 बनाउन सेवा प्रवाहमा नयाँ प्रविधिको प्रयोग गर्दै अगाडी वढेका छौ । 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 :**

- कोभिड -१९ महामारी पश्चातको दिर्घकालिन प्रभावले हालसम्म कर्जा लगानी तथा असुलीमा प्रत्यक्ष प्रभाव पर्न गएको छ ।
- युक्रेन र रसियाको युद्ध 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 ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा र दोहोरो कर्जा जस्ता समस्याहरूले संस्थाको कारोवारमा नकारात्मक असर ।
- कर्मचारीहरूको Dropout Ratio बढनाले संस्थामा असर पर्न गएको छ ।
- लघुवित्त संस्थाहरूको विरुद्धमा विभिन्न समूहहरू खडा भई आक्रामक रुपमा नकारात्मक क्रियाकलापहरू सञ्चालन गरिरहेकाले बचत तथा कर्जा कारोवारमा प्रत्यक्ष असर परेको छ ।
- हाल वित्तीय बजारमा फैलाईएका नकारात्मक टिका टिप्पणीले गर्दा असुलीमा असर पर्न गएको छ ।

**ग. चालु आर्थिक वर्ष (२०८१/०८२) को उपलब्धी र भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा :**

**१. चालु आर्थिक वर्ष (२०८१/०८२) को उपलब्धी :**

१.१ चालु आ.ब.(२०८१/०८२) को प्रथम त्रयमास (असोज मसान्त) सम्मको प्रगति विवरण निम्नानुसार रहेको छ ।

- शाखा संख्या : १०३
- केन्द्र संख्या : ८०६७
- सदस्य संख्या : ७७४८९
- ऋणी संख्या : २७०८४
- लगानीमा रहेको रकम : ४,३६,७५,०१,३२८।६२
- बचत संकलन रकम : १,४०,१६,६७,३८०।००
- कर्जा सापट रकम : २,३८,०१,५०,३३८।७९
- खुद नाफा रकम : १,७०,०२,८६०।००
- प्राथमिक पुजीकोष : १०.९४ प्रतिशत
- कुल पुजीकोष : १२.१५ प्रतिशत
- निष्कृत्य कर्जा अनुपात : ४.२४ प्रतिशत
- कोषको लागत : ८.२३ प्रतिशत
- प्रति शेयर आम्दानी : १८.२७ प्रतिशत
- प्रति शेयर नेटवर्थ : १७६.८९ प्रतिशत

**१.२. चालु आ.ब.को २०८१ असोज मसान्तसम्मको प्रगतिको तुलनात्मक विवरण : (रकम रु हजारमा)**

विवरण	२०८१ असोज लक्ष्य	२०८१ असोज वास्तविक	उपलब्धी प्रतिशत
शाखा संख्या	१०३	१०३	१००
कर्मचारी संख्या	४३३	३८७	८९।३८
केन्द्र संख्या	७९६८	८०६७	१०१।२४



सदस्य संख्या	७९६८०	७७४८९	९७२५
ऋणी संख्या	३०६६१	२७०८४	८८१३३
वचत रकम	१४,७०,००९।०५	१४,०१,६६७।३८	९५।३५
लगानीमा रहिरहेको रकम	४३,२६,६५२।८७	४३,६७,५०१।३३	१००।९४
निष्कृत कर्जाको अनुपात (%)	४।००	४।२४	९६
खुद मुनाफा रकम	१८,१४७।५४	१७,००२।८६	९३।६९

आ.व.०८१।०८२ को प्रथम त्रैमासिक अवधिसम्ममा संस्थाले गरेको कारोवार सन्तोषजनक रहेको छ । विभिन्न समूहहरुबाट भईरहेका लघुवित्त विरुद्धका कार्यक्रमहरुका कारण कर्जा असुलीमा समस्या भईरहेको अवस्थामा नेपाल राष्ट्र बैंकबाट केही कर्जा पुनरसंरचना/पुनरतालिकीकरण गर्ने व्यवस्था भएकोले पनि कारोवारमा केही सहजता भएको छ । साथै, व्यवस्थापनको रणनीतिक कार्ययोजना तथा फिल्ड कर्मचारीहरुको मिहिनेतबाट 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 प्रविधि विभाग, जोखिम तथा असुली विभाग र आन्तरिक लेखापरीक्षण विभाग गरी ८ वटा विभागहरुमा नायव प्रमुख कार्यकारी अधिकृत प्रत्यक्ष रूपमा संलग्न हुने गरी प्रबन्धक तथा अधिकृत स्तरका कर्मचारीहरुलाई विभागीय जिम्मेवारी दिईएको छ ।

योजना तथा अनुगमन विभागको मातहतमा रहने गरी हाल ९ 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, सुपरभाइजर तथा वरिष्ठ सहायक पदका कर्मचारीहरुलाई अनुगमन अधिकारी तोकिएको छ । साथै, शाखा कार्यालयहरुमा सुपरभाइजर, वरिष्ठ सहायक तथा सहायक पदका कर्मचारीहरुलाई शाखा प्रमुखको जिम्मेवारी दिईएको छ भने शाखा कार्यालयको कारोवारको आधारमा अन्य पदका कर्मचारीहरुको व्यवस्थापन गरिएको छ ।

### १.४ कार्य विवरणको व्यवस्था :

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

### १.५. नीति तथा कार्यविधिहरुको तर्जुमा :

शाखाहरुमा 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 नीतिहरु समेत तर्जुमा गरी कार्यान्वयनमा ल्याईएको छ ।

### १.६. आन्तरिक नियन्त्रण प्रणालीको व्यवस्था :

शाखा कार्यालयहरुमा हुन सक्ने अनियमिततालाई मध्यनजर गरी नजिकबाट अनुगमन गर्ने उद्देश्यले अनुगमन अधिकारीहरु र आन्तरिक लेखापरीक्षण विभागलाई सशक्त रूपमा सक्रिय बनाईएको छ । अनुगमन अधिकारीहरुबाट निरन्तर शाखाहरुको अनुगमन तथा निरीक्षण गर्ने र देखिएका कैफियतहरुको तत्काल समाधान गर्ने गरिएको छ । साथै, स्वतन्त्र विभागको रूपमा रही आन्तरिक लेखापरीक्षण विभागले समयमा नै शाखाहरुको लेखापरीक्षण गरी कैफियतहरु लेखापरीक्षण समितिमा रिपोर्टिङ गर्ने र सो समितिबाट दिएका सल्लाह सुभावा, कैफियत तथा बेरजुलाई तत्काल व्यवस्थापनले कार्यान्वयन गरी कैफियत गर्ने र गराउनेलाई आवश्यक कारवाही अगाडी बढाईएको छ । कतिपय घटनाहरुको अनुसन्धान गरी वास्तविकताको यकिन गर्नुपर्ने अवस्था देखिएमा व्यवस्थापकीय कर्मचारीको



संयोजकत्वमा छानविन समिति गठन गरी सत्यतथ्य पत्ता लगाई अपचलनमा संलग्नहरुबाट असुली गर्ने गराउने साथै, कारवाहीका लागि आवश्यक प्रकृयाहरु अगाडी बढाउने समेत गरिएको छ ।

## २. भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा :

१. लघुवित्त क्षेत्र अहिले विभिन्न चुनौतीको सामना गर्दै अगाडी बढिरहेको छ । समय सापेक्ष रणनीतिक कार्य योजनाहरु तय गर्दै चुनौतीहरुलाई अवसरमा बदल्न विभिन्न कामकारवाहीहरु अगाडी बढाउँदै लगिनेछ ।
२. कार्यक्रमको गुणस्तर सुधार गर्न दक्ष जनशक्ति विकासको आवश्यकता पर्ने हुँदा दक्ष जनशक्तिको विकासमा जोड दिइने छ । साथै, अनुगमन तथा सुपरिवेक्षण कार्यलाई थप प्रभावकारी बनाइनेछ ।
३. ग्राहकहरुको चेतनाको स्तर, निजहरुको बदलिदो चाहना अनुसार सूचना प्रविधिको विकास र विस्तार गर्दै ग्राहकमुखी सेवा र सुविधाहरु प्रदान गर्न तर्फ संस्था क्रियाशील रहनेछ ।
४. 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 समितिहरुको प्रभावकारी भूमिकाबाट संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन आवश्यक कामहरु हुँदै जानेछ ।
५. शाखा कार्यालयहरुबाट सञ्चालित केन्द्रहरुमा आफ्ना ग्राहक सदस्यहरुलाई वित्तीय साक्षरता तथा ग्राहक सदस्यहरुसंगको वार्षिक अन्तरक्रिया कार्यक्रमहरु प्रभावकारी बनाउदै ग्राहक सन्तुष्टी अभिवृद्धि/सदस्यहरुको आवद्धता टिकाई राख्न आवश्यक कार्यक्रमहरु सञ्चालन गरिनेछ ।
६. संस्थाको शाखा सञ्जाल एवम् कारोवारलाई विद्युतीय बैंकिंग माध्यमबाट सञ्चालन गर्न तर्फ जोड गरिनेछ ।
७. ग्राहकको चाहना, माग र आवश्यकता अनुसार कर्जा, वचत तथा अन्य लघुवित्त सेवाहरुमा आवश्यकता अनुसार थप परिमार्जन तथा सेवाहरुको विस्तार गर्दै ग्राहक मैत्री भावनालाई थप बलियो तथा प्रभावकारी बनाउँदै लगिने छ ।
८. ग्राहक संरक्षणको सिद्धान्तलाई अनुसरण गर्दै कर्मचारीहरुलाई व्यवहारजन्य प्रशिक्षण प्रदान गरी क्षमता अभिवृद्धि सम्बन्धी कार्यलाई थप प्रभावकारी बनाउदै लगिनेछ ।
९. वास्तविक समस्यामा परेका ऋणीहरुको व्यवसाय पुनरुत्थान गर्न तथा कर्जा भुक्तानीमा सहजता ल्याउन आवश्यक नीतिगत व्यवस्थाहरुलाई थप प्रभावकारी बनाउदै लगिनेछ ।
१०. यस वित्तीय संस्थाको नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड लगायत अन्य निकायहरूसँग सुमधुर वित्तीय एवं व्यवसायिक सम्बन्ध रहेको छ । साथै, आगामी दिनमा पनि यस्तो सम्बन्धहरुलाई निरन्तरता दिइने छ ।

## घ. कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :

यस वित्तीय संस्थाले सवै सरोकारवाला निकायहरूसँग सौहार्दपूर्ण व्यावसायिक सम्बन्ध कायम राख्दै आएको छ । लघुवित्त वित्तीय संस्थाहरुका साथै, वाणिज्य बैंक, विकास बैंक, वित्त कम्पनी, थोक कारोवार गर्ने लघुवित्त वित्तीय संस्था, कर्जा सुरक्षणका लागी कर्जा सुरक्षण कोष, सदस्यहरुको म्यादी जीवन बीमा गर्ने बीमा कम्पनीहरु 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 ।

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

यस वित्तीय संस्थाको संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालक (महिला सञ्चालक) श्री शान्ता कुमारी पोखरेल उप्रेतीको मिति २०८०।०४।२१ गते असामयिक निधन भई रिक्त हुन गएको सञ्चालक पदमा संस्थाको चौधौं वार्षिक साधारण सभाबाट संस्थापक शेयरधनी श्री रमा कुमारी शर्मा सर्वसम्मत रूपमा निर्वाचित भई 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 विकाश गौचन	सञ्चालक	संस्थापक
३	श्री नित्यानन्द तिवारी	सञ्चालक	संस्थापक
४	श्री रमा कुमारी शर्मा	सञ्चालक	संस्थापक
५	श्री विश्वराज नेपाल	सञ्चालक	सर्वसाधारण
६	श्री केशवनारायण प्रधान	सञ्चालक	सर्वसाधारण
७	श्री बसन्त बहादुर थापा	सञ्चालक	स्वतन्त्र सञ्चालक

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

यस वित्तीय संस्थामा रिक्त प्रमुख कार्यकारी अधिकृत पदमा सञ्चालक समितिको मिति २०८० चैत २१ गते बुधवार बसेको बैठक नं. २४४ को निर्णयबाट सर्वसम्मत रूपमा चितवन जिल्ला भरतपुर म.न.पा.वडा नं.९ बसोवास गर्ने वर्ष ५४ का श्री कुलचन्द्र पराजुलीलाई मिति २०८१ वैशाख २ गतेदेखि लागू हुनेगरी २ वर्षका लागि करार सेवामा नियुक्ति गरिएको 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 बीचको अस्वस्थ प्रतिस्पर्धा ।
- एकै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट कर्जा चलाउने प्रवृत्तिबाट उत्पन्न हुने कर्जा जोखिम सम्बन्धी समस्या ।
- वढ्दो महँगो तथा बेरोजगारी समस्याको कारण वचत तथा आम्दानीमा आएको गिरावटको कारण संस्थाको कर्जा असुली तथा वचत परिचालनमा समेत समस्या आएको छ ।
- लघुवित्त वित्तीय संस्थाको विषयमा समाजमा नकारात्मक सूचनाको प्रवाह हुनु ।
- 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 बसाईसराई ।
- सदस्यहरुले सञ्चालन गरेका परियोजना असफल हुनु ।
- लगानीका अवसर र क्षेत्रहरु विस्तार हुन नसक्नु ।
- दैवि विपत्ति तथा महामारीको प्रभाव ।
- लघुवित्त विरोधी गतिविधीका कारणले कर्जा लगानी, असुली र वचत संकलनमा पर्न सक्ने प्रतिकूल प्रभाव ।

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

संस्थाको चौधौं वार्षिक साधारण सभाबाट नियुक्त हुनुभएका वाह्य लेखापरीक्षक श्री सागर खड्का एण्ड एशोसियेट्स चार्टर्ड एकाउन्टेन्ट्स सि.ए. सागर खड्काले 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 माथि सञ्चालक समितिको तर्फबाट कुनै टिप्पणी (Comment) नरहेको जानकारी गराउँदछु । लेखापरीक्षकले दिएका सुझावहरुको कार्यान्वयन भईसकेको व्यहोरा समेत जानकारी गराउन चाहन्छु ।

**झ. लाभांश सम्बन्धमा :**

सञ्चालक समितिको मिति २०८१।०८।२५ गते मंगलवार बसेको बैठक नं.२४९ को निर्णय अनुसार यस वित्तीय संस्थाको गत आर्थिक वर्षसम्मको सञ्चित मुनाफा तथा यस आर्थिक वर्ष २०८०।०८१ (२०८० साउन ०१ गतेदेखि २०८१ असार मसान्त) सम्मको खुद मुनाफाबाट यस वित्तीय संस्थाका शेयरधनीहरुलाई चुक्ता पूँजी रु.३७,२३,२१,७३९।५१ को ९।५० प्रतिशतका दरले हुन आउने रकम रु.३,५३,७०,५६५।२५ (अक्षरेपी तीन करोड त्रिपन्न लाख सत्तरी हजार पाँचसय पैसठ्ठी



रुपैया पच्चीस पैसा मात्र) बोनस शेयर तथा उक्त बोनस शेयरको कर प्रयोजनार्थ ०।५० प्रतिशतका दरले हुन आउने रकम रु.१८,६९,६०८।७० (अक्षरेपी अठार लाख एकसठ्ठी हजार छसय आठ रुपैया सत्तरी पैसा मात्र) नगद लाभांश (बोनस शेयरमा लाग्ने कर) बाँडफाँड गर्न प्रस्ताव गरिएको छ ।

**ब. कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.ब.२०८०।०८१ को संक्षिप्त प्रतिवेदन :**

कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.ब.२०८०।०८१ 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 एकिकृत 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 २०८१ असार मसान्तको वित्तीय विवरण अनुसार प्राथमिक पुँजीकोष १०.९७ प्रतिशत तथा कूल पुँजीकोष १२.३१ 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 २०८१।०९।०६ गते बसेको बैठक नं.२५० को निर्णयबाट यस वित्तीय संस्थाको आ.ब.२०८१।०८२ को बाह्य 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.५,००,०००।- (अक्षरुपी पाँच लाख रुपैया मात्र) प्रदान गर्ने गरी बाह्य लेखापरीक्षक नियुक्त गर्न यस सम्मानित सभा समक्ष प्रस्ताव गरिएको छ ।

यस वित्तीय संस्थाको चौधौं वार्षिक साधारण सभाबाट आ.ब.२०८०।०८१ को बाह्य लेखापरीक्षण कार्य गर्न नियुक्त श्री सागर खड्का एण्ड एसोसिएट्स चार्टर्ड एकाउन्टेन्ट्स सि.ए.सागर खड्काबाट आ.ब.२०८०।०८१ को लेखापरीक्षण कार्य सम्पन्न भएको छ । सो कार्यका लागि लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) बाहेक रु.५,५०,०००।- (अक्षरुपी पाँच लाख पचास हजार 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 रूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एंव 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 पूर्णरूपमा पालना भएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न लेखापरीक्षण समिति गठन गरिएको छ । आन्तरिक लेखापरीक्षण तथा बाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै, आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन व्यवस्थापनलाई सल्लाह र सुझाव दिने गरिएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न गैर कार्यकारी सञ्चालकहरु श्री नित्यानन्द तिवारी संयोजक रहेको कर्मचारी सेवा सुविधा समिति, श्री विश्वराज नेपालको संयोजकत्वमा जोखिम व्यवस्थापन समिति र श्री विकास गौचनको संयोजकत्वमा सम्पति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । साथै, समितिका बैठकहरु नियमानुसार बसेका 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 कृष्ण प्रसाद शर्मा	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 प्रतिवेदन अध्ययन गरी सो मा औल्याईएका विषयवस्तुहरु कार्यान्वयन गर्न व्यवस्थापनलाई निर्देशन दिएको र सो को कार्यान्वयन भईसकेको छ । बाह्य 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.०८०१०८१ 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.२१ लाख ८६ हजार एकसय उनन्चास रुपैया सुविधा प्रदान गरिएको छ भने देहायका शाखाहरुबाट निम्न उल्लेखित कार्यहरु सम्पन्न गर्नका लागि सम्बन्धित स्थानीय निकायमा सामाजिक उत्तरदायित्व कोष अन्तर्गत रु.८६ हजार सत्तरी रुपैया सहयोग प्रदान गरिएको छ ।

#### ४.१ आ.व.२०८०१०८१ मा ग्राहक संरक्षण कोष अन्तर्गत प्रदान गरिएका सुविधाहरु :

क्र.सं	राहत शीर्षक	सुविधा भुक्तानी भएको संख्या	दर रु.	रकम रु.
१.	सुत्केरी सुविधा	५२२ जना	१५००	७,८३,०००।००
२.	किरीया सुविधा	२२२ जना	५०००	११,१०,०००।००
३.	औषधी उपचार सुविधा	२६ जना	-	१,००,०००।००
४.	दैवी प्रकोप सुविधा	५ जना	-	३९,०००।००
५.	जन्मोत्सव तथा विवाह महोत्सव सुविधा	१६ जना	-	१५,७५०।००
६.	केन्द्रमा मसलन्द खरिद सुविधा	८७ केन्द्र	-	१५,३००।००
७.	केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता	६ शाखाहरु	-	९५,१८५।००
८.	छात्रवृत्ति सुविधा	१ जना	-	५,०००।००
९.	चौथो लघुवित्त सम्मेलनमा उपस्थित	३ जना	-	२२,९१४।००
<b>जम्मा रु.</b>				<b>२१,८६,१४९।००</b>

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

क्र.सं	शाखा कार्यालयहरु	सम्पन्न सामाजिक कार्यहरु	रकम रु.
१.	शाखा कार्यालय, चोरमारा	मन्दिर निर्माणमा सहयोग	५,१००।००
२.	शाखा कार्यालय, बानियाभार	बजार सरसफाई तथा ट्रि गार्ड वितरण	२५,०००।००
३.	शाखा कार्यालय, बुडर	डस्टविन वितरण	१९,६५०।००
४.	शाखा कार्यालय, अमरगढी	डस्टविन वितरण	१८,९००।००
५.	शाखा कार्यालय, घ्याल्चोक	भोला तथा स्टेशनरी सामाग्री वितरण	१५,०००।००
६.	शाखा कार्यालय, भैरहवा	वित्तीय साक्षरता कार्यक्रम	५७०।००
७.	शाखा कार्यालय, पामे	वित्तीय साक्षरता कार्यक्रम	१,८५०।००
<b>जम्मा रु.</b>			<b>८६,०७०।००</b>

संस्थाबाट कर्जा उपभोग गरेका सदस्यहरुलाई अनिवार्य म्यादी जीवन बीमामा आवद्ध गरिएको छ । संस्थाको आम्दानीको वृद्धिसंगै 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.६,००,६४,९९७- र संस्थागत सामाजिक उत्तरदायित्व कोषमा रु.२५,६९,५३४-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 नीतिहरू तयार गरी लागू गरेको छ । संस्थाले कर्मचारी सेवा विनियमावली २०७७, आर्थिक प्रशासन विनियमावली २०७७, कर्जा अपलेखन विनियमावली २०७७, वचत 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 कार्यविधिहरू 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 संशाधन :**

मानव संशाधन 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 सांगठनिक ढाँचा अनुसार आन्तरिक र बाह्य स्रोतबाट कर्मचारीहरूको व्यवस्था गरिएको छ । कर्मचारीहरूलाई दक्ष, अनुशासित र संस्था प्रति अभि 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 ४ जना, अधिकृत तर्फ १० जना, सहायक तर्फ ३३६ जना र सहयोगी तर्फ २६ जना गरी कूल ३७६ 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) प्रस्तावहरू :**

- क) यहाँहरू समक्ष प्रस्तुत प्रतिवेदन तथा आर्थिक वर्ष २०८०।०८१ को लेखापरीक्षण प्रतिवेदन सहित २०८१ असार मसान्तको वासलात, सोही अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरण पारित गर्ने प्रस्ताव गरिएको छ ।
- ख) यस वित्तीय संस्थाको गत आर्थिक वर्षसम्मको सञ्चित मुनाफा तथा यस आर्थिक वर्ष २०८०।०८१ (२०८० साउन १ गतेदेखि २०८१ असार मसान्त) सम्मको खुद मुनाफाबाट यस वित्तीय संस्थाका शेयरधनीहरूलाई चुक्ता पूँजी रु.३७,२३,२१,७३९।५१ को ९।५० प्रतिशतका दरले हुन आउने रकम रु.३,५३,७०,५६५।२५ (अक्षरेपी तीन करोड त्रिपन्न लाख सत्तरी हजार पाँचसय पैसठ्ठी रुपैया पच्चीस पैसा मात्र) बोनस शेयर तथा उक्त बोनस शेयरको कर प्रयोजनार्थ ०।५० प्रतिशतका दरले हुन आउने रकम रु.१८,६१,६०८।७० (अक्षरेपी अठार लाख एकसठ्ठी हजार छसय आठ रुपैया सत्तरी पैसा मात्र) नगद लाभांश (बोनस शेयरमा लाग्ने कर) वितरण गर्ने प्रस्ताव पेश गरिएको छ ।
- ग) लेखापरीक्षण समितिको सिफारिस वमोजिम सञ्चालक समितिको मिति २०८१।०९।०६ गतेको बैठक नं. २५० बाट यस वित्तीय संस्थाको आ.व. २०८१।०८२ को बाह्य लेखापरीक्षण कार्य सम्पन्न गर्न श्री.के.जे. एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स पुल्चोक ललितपुरलाई लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) सहित रु.५,००,०००।-(अक्षरेपी पाँच लाख रुपैया मात्र) प्रदान गर्ने गरी बाह्य लेखापरीक्षकमा नियुक्त गर्न सिफारिस सहित प्रस्ताव पेश गरिएको छ ।
- घ) सञ्चालक समितिमा प्रतिनिधित्व गर्ने संस्थापक शेयरधनीहरूको तर्फबाट ४ (चार) जना र सर्वसाधारण शेयरधनीहरूको तर्फबाट २ (दुई) जना गरी जम्मा ६ (छ) जना सञ्चालकहरूको निर्वाचन गर्ने प्रस्ताव रहेको हुँदा सहभागिताका लागि उपस्थित शेयरधनीहरूज्यूहरूलाई हार्दिक अनुरोध गर्दछु ।



- ड) वोनस शेयर जारी गरे पश्चात वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.४०,७६,९२,३०४।७६ (अक्षरेपी चालीस करोड छयहत्तर लाख बयानब्वे हजार तीनसय चार रुपैया छयहत्तर पैसा मात्र) हुने भएकाले सोही बमोजिम प्रबन्धपत्रको दफा-६ मा जारी तथा चुक्ता पूँजी बृद्धि सम्बन्धी प्रस्ताव पेश गरिएको छ ।
- च) यस वित्तीय संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरु गाभ्ने/गाभिने वा प्राप्ति गर्ने/प्राप्ति हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरु 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 संग सम्बन्धित अन्य कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने प्रस्ताव पेश गरिएको छ ।
- छ) प्रबन्धपत्र/नियमावलीमा गरिएको संशोधनका सम्बन्धमा नियमनकारी निकायबाट थपघट, परिमार्जन वा संशोधनको निर्देशन भएमा सोही बमोजिम गर्न गराउनका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने प्रस्ताव पेश गरिएको छ ।

#### ९) कृतज्ञता ज्ञापन :

यस वित्तीय संस्थाको उन्नति तथा प्रगतिको लागि निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन प्रदान गरी संस्थाको मनोबल उच्च राख्न सहयोग पुऱ्याउनु हुने शेयरधनी महानुभावहरुप्रति हार्दिक कृतज्ञता प्रकट गर्न चाहन्छौं । 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 चाहन्छौं । सेवाग्राही, शुभेच्छुक, पत्रकार मित्रहरु र अन्य प्रत्यक्ष तथा अप्रत्यक्ष रुपमा सहयोग गर्ने सहयोगीहरुमा हार्दिक आभार व्यक्त गर्दछौं । सेवा गर्न अवसर प्रदान गर्ने हाम्रा सवै ग्राहक वर्गप्रति हार्दिक कृतज्ञता प्रकट गर्दछौं । सवै इमान्दार, मिहेनती कर्मचारीहरुको परिश्रमबाट संस्थाको उन्नति र प्रगति सम्भव भएकोले यस अवसरमा संस्थाका सम्पूर्ण कर्मचारीहरुलाई हार्दिक धन्यवाद दिन चाहन्छौं ।

अन्तमा, विगतमा भै संस्थाको उन्नतिको लागि यहाँहरु सवैबाट आगामी दिनमा पनि सल्लाह, सुझाव र हौसला प्राप्त हुने अपेक्षा राखेका छौं ।

धन्यवाद ।

चन्द्र बहादुर क्षेत्री  
अध्यक्ष  
सञ्चालक समिति



अनुसूची : १

**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	१४७५५
२.	श्री विकास गौचन	सञ्चालक	२६५५९
३.	श्री नित्यानन्द तिवारी	सञ्चालक	९६९५९
४.	श्री रमा कुमारी शर्मा	सञ्चालक	१४७५६
५.	श्री विश्वराज नेपाल	सञ्चालक	८७५
६.	श्री केशवनारायण प्रधान	सञ्चालक	५१५
७.	श्री बसन्त बहादुर थापा	सञ्चालक	नभएको
८.	श्री कुल चन्द्र पराजुली	प्रमुख कार्यकारी अधिकृत	नभएको
९.	श्री फणिन्द्र पाण्डे	नायब प्रमुख कार्यकारी अधिकृत	९७६६
१०.	श्री हर्ष बहादुर स्याङ्तान	का.मु प्रबन्धक	५१५
११.	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 रूपमा सम्पादित कार्यहरू र आईपरेका चुनौतिहरूको सम्बन्धमा शाखा स्तरीय बैठक, शाखा प्रमुख तथा सम्बन्धित अनुगमन अधिकारी बिच बैठक, केन्द्रीय कार्यालयमा साप्ताहिक बैठक एवं आवश्यकता अनुसार शाखा प्रमुखहरू, अनुगमन अधिकारीहरू र व्यवस्थापन समिति बीच संयुक्त रूपमा जुम भर्चुअल बैठकहरू र नियमित त्रैमासिक रूपमा शाखा प्रमुख स्तरीय गोष्ठी समेत सञ्चालन गरी आवधिक प्रगति समीक्षा गर्ने गरिएको छ ।

(९) आर्थिक वर्ष २०८०/२०८१ को कूल व्यवस्थापन खर्च सम्बन्धी विवरण :

कर्मचारी खर्च	: १७,४८,८३,१८५।००
कार्यालय सञ्चालन खर्च	: ४,७७,८२,४२२।००
ह्यास कट्टी खर्च	: ३६,१७,७२६।००
कूल व्यवस्थापन खर्च	: २२,६२,८३,३३३।००

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

नेपाल राष्ट्र बैंकबाट घ वर्गका इजाजतपत्र प्राप्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ६ को ६ (१) क मा भएको व्यवस्था अनुसार गठित लेखापरीक्षण समिति गैर कार्यकारी सञ्चालक श्री बसन्त वहादुर थापाको संयोजकत्वमा नायव प्रमुख कार्यकारी अधिकृत श्री फणिन्द्र पाण्डे सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री कृष्ण प्रसाद शर्मा सदस्य सचिव रहने गरी गठन गरिएको छ । निजहरूको काम कर्तव्य नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.६ (२) मा उल्लेख भए अनुसार गरिएको छ । साथै, समितिको बैठक नियमित रूपमा 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. २०८०/०८१ मा सञ्चालक समितिको भत्ता तथा सुविधा :	रु. ११,९७,१२६।००
बैठक भत्ता	: रु.२,८९,०००।००
सञ्चालक समितिको अन्य खर्च	: रु.९,०८,१२६।००

ख) आ.व.२०८०/०८१ कार्यकारी प्रमुख तथा मुख्य पदाधिकारीहरूलाई भुक्तानी गरिएको तलब भत्ता तथा सुविधा :

१.प्रमुख कार्यकारी अधिकृत (श्री कुल चन्द्र पराजुली)

तलब । भत्ता : रु.६,८६,५७८।००

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

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

तलब । भत्ता : रु.४१,३४,८६७।००

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



- १३) शेयरधनीहरुले 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 शाखा कार्यालय मानेचौकाका तत्कालिन कर्मचारीहरु रीता श्रेष्ठ र कृपा श्रेष्ठबाट आर्थिक अपचलन भए गरेको हुँदा उच्च अदालत कास्की पोखरामा बैकिङ्ग कसुर मुद्दा दायर भई हाल प्रक्रियामा रहेको र 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 वारे 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 प्रकृतियामा निर्भर हुने भएकोले यस सम्बन्धमा व्यवस्थापनको छुट्टै धारणा नरहेको ।

(ख) आ.व.२०८०।०८१ 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.	७९०	६९४	८५५	१२८५
न्यूनतम मूल्य रु.	५७९	५२६	६२०	७३२।५
अन्तिम मूल्य रु.	६९६।९०	६७०	७६२	१२८५
शेयर कारोवार संख्या	१७०१	१८४०	३७१३	१२७१९
कारोवार दिन	६१	४९	५८	६१

### (६) समस्या र चुनौती :

#### (क) आन्तरिक :

- कार्यक्रमको बृद्धिसंगै सञ्चालन खर्चमा समेत वृद्धि हुँदै जानु ।
- दक्ष कर्मचारीहरुको पलायन ।
- लगानी भएको कर्जाको उच्च जोखिम ।
- सदस्यहरुमा वित्तीय साक्षरताको कमी ।



- भौतिक साधन श्रोतको पर्याप्त उपलब्धता गर्न कठिनाई ।
- समय सापेक्ष प्रविधीको विकास गर्न अधिक खर्च ।

**(ख) बाह्य :**

- युकेन र रसियाको युद्ध तथा अन्य विविध कारणबाट विश्वव्यापी रूपमा 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, राजनैतिक अस्थिरता, खस्कंदो शान्ति सुरक्षा ।
- लघुवित्त वित्तीय संस्थाहरु बीचको अस्वस्थ प्रतिस्पर्धा ।
- एकै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट कर्जा चलाउने प्रवृत्तिबाट उत्पन्न हुने कर्जा जोखिम सम्बन्धी समस्या ।
- बढ्दो महँगी तथा बेरोजगारी समस्याको कारण बचत तथा आम्दानीमा आएको गिरावटको कारण संस्थाको कर्जा असुली तथा बचत परिचालनमा समेत समस्या आएको छ ।
- हाल वित्तीय बजारमा फैलाईएका नकारात्मक टिका टिप्पणीले गर्दा असुलीमा असर पर्न गएको छ ।
- दैवि विपत्ति तथा महामारीको प्रभाव ।
- लघुवित्त विरोधी गतिविधीका कारणले कर्जा लगानी, असुली र बचत संकलनमा पर्न सक्ने प्रतिकूल प्रभाव ।

**(ग) रणनीति :**

- व्यवसाय विस्तारका लागि नयाँ लगानीका क्षेत्रहरु पहिचान गर्ने ।
- जनशक्ति व्यवस्थापन तर्फ ध्यान दिई दक्ष जनशक्ति पलायन रोक्ने ।
- कर्मचारी कार्य कुशलतामा वृद्धि गर्न निरन्तर कर्मचारी तालिमको व्यवस्था गर्ने ।
- कर्जा लगानी गर्दा गुणस्तर कायम गर्ने ।
- सञ्चालन खर्चलाई व्यवस्थापन गरी 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 गतिविधीहरुको प्रभावलाई अवसरको रूपमा लिई आवश्यक रणनीति तर्जुमा गर्दै जाने ।

**(७) 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 कानूनहरु तथा सम्बन्धित निकायहरुद्वारा जारी निर्देशन तथा परिपत्रहरुको पूर्ण रूपमा पालना गरिएको छ । वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ । आन्तरिक लेखापरीक्षण तथा वाह्य 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.२०८०।८१ 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 बैंकबाट 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 २०८१ असार मसान्तसम्ममा कार्यरत कर्मचारी संख्या ३७६ रहेका छन् । वित्तीय संस्थाले तोकेको कार्य विवरण अनुसार विभिन्न पदमा कार्यरत कर्मचारीहरू माफत 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 वरिष्ठ अधिकृत श्री कृष्ण प्रसाद शर्मालाई तोकिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।  
कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
केन्द्रीय कार्यालय पोखरा-१० बुद्धचोक, कास्की ।  
फोन : ०६१-४३४४१२  
मोवाइल: ९८०२८८७००३
- (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 लाउण्डरिङ) 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 ।



# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

### INDEPENDENT AUDITOR'S REPORT

#### TO THE SHAREHOLDERS OF KALIKA LAGHUBITTA BITTIYA SANSTHA LIMITED

#### Opinion

We have audited the accompanying financial statements of KALIKA LAGHUBITTA BITTIYA SANSTHA LIMITED ("the Laghubitta") which comprise the Statement of Financial Position as at 31<sup>st</sup> Ashadh 2081 (15<sup>th</sup> July 2024), Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows for the year then ended, and a summary of significant accounting policies and other explanatory notes to 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 referred to above present fairly, in all material respects, the financial position of the Laghubitta as at 31<sup>st</sup> Ashadh 2081 (15<sup>th</sup> July 2024), and its financial performances, changes in equity, cash flows for the year ended and a summary of significant accounting policies and explanatory notes in accordance with Nepal Financial Reporting Standards (NFRS).

#### Basis of Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Laghubitta in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements and under the provisions of the Companies Act, 2063 and rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of ethics for professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Key Audit Matters

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

Key Audit Matters	How our Audit addressed the Key Audit Matters
<b>Interest Recognition</b> Interest income of the laghubitta has to be recognized on accrual basis and following the	Our audit procedures included :



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9869959392



# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

Key Audit Matters	How our Audit addressed the Key Audit Matters
<p>Interest Income Recognition Guidelines, 2019 issued by Nepal Rastra Bank (NRB). Guideline requires loans and advances which are overdue for more than 3 months and upto 12 months, collateral testing shall be done. If the outstanding amount is within the collateral value, then the interest income is recognized, if not, then, accrual of such interest income is suspended. However, if the loan is in past due for more than 12 months, then the accrual of interest income is suspended irrespective of the value of collateral.</p> <p>The manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines and determination of fair value of the collateral. So this may have an effect on recognition of interest income of the laghubitta. Therefore, we have considered it as Key Audit Matter.</p> <p>The laghubitta has included total of Rs.66,241,802 Accrued interest under Loans and advances out of which Rs.28,503,505 is considered as interest income. Consequently, laghubitta has transferred Rs. 19,533,947 under AIR Reserve this year.</p>	<ul style="list-style-type: none"> <li>❖ Obtain clear understanding of the process of accrual of interest income on loans and advances in the MFIN system of the laghubitta.</li> <li>❖ Regarding fair value of the collateral, we have relied on the latest available valuation of the collateral of the loans.</li> </ul> <p>Test checking of booking of interest income with respect to different categories of loans done with manual calculation.</p>
<p><b>Impairment of Loans and Advances to Customers</b></p> <p>Laghubitta's Policy for the allowance for impairment of loans and advances have been based on the application of incurred loss model, and Nepal Rastra Bank regulations, as applicable. It involves significant management judgement and estimation. In addition, assessment of allowances for impairment is important as carve out provides for higher of the incurred loss model or NRB's directive. The carrying value of the loans and advances to customers can be materially misstating</p>	<p>We tested the Laghubitta's operating effectiveness of key controls to identify loss events and for determining the extent of provisioning required against non-performing loans and advances.</p> <p>The testing of control included testing of :</p> <ul style="list-style-type: none"> <li>❖ Controls over correct identification and classification of non-performing loans and advances on time-based criteria.</li> <li>❖ Control over accurate computation and recording of provisions. Control over statistical model used to calculate the</li> </ul>





# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

Key Audit Matters	How our Audit addressed the Key Audit Matters												
<p>if management's judgement and estimation are inappropriate.</p> <p>Therefore, considering the significance of the above matter to the financial statements, we have identified this as a Key Audit Matter.</p> <p>The laghubitta's portfolio of loans and advances to customers amounts to Rs. 4,002,112,735/- this year on which the laghubitta has reported following impairments on loans and advances:</p> <table border="1"> <thead> <tr> <th>Impairment Categories</th> <th>Current Year</th> <th>Previous Year</th> </tr> </thead> <tbody> <tr> <td>Collective Impairment</td> <td>47,037,350</td> <td>45,837,375</td> </tr> <tr> <td>Individual Impairment</td> <td>124,204,826</td> <td>147,894,606</td> </tr> <tr> <td><b>Total</b></td> <td><b>171,242,175</b></td> <td><b>193,731,981</b></td> </tr> </tbody> </table>	Impairment Categories	Current Year	Previous Year	Collective Impairment	47,037,350	45,837,375	Individual Impairment	124,204,826	147,894,606	<b>Total</b>	<b>171,242,175</b>	<b>193,731,981</b>	<p>incurred loss in accordance with incurred loss model.</p> <ul style="list-style-type: none"> <li>❖ Control over the monitoring of loans and advances to customers with higher risk of default.</li> <li>❖ Control over the governance and approval process for provisions including ongoing reassessment by the Laghubitta's Management.</li> </ul> <p>In carrying out the substantive procedures, we selected sample of loans and advances to customers and checked the repayment schedules and tested the classification of non-performing loans based on overdue period. Assessed the Management's assumption and judgement for classification of loans and advances based on repayment pattern, documentation, assessment of control over collateral value of loans and advances, inspection and discussion with management.</p> <p><b>Our Result:</b></p> <ul style="list-style-type: none"> <li>❖ We considered the impairment charges on loans and advances to customers and interest recognition to be acceptable.</li> </ul>
Impairment Categories	Current Year	Previous Year											
Collective Impairment	47,037,350	45,837,375											
Individual Impairment	124,204,826	147,894,606											
<b>Total</b>	<b>171,242,175</b>	<b>193,731,981</b>											
<p><b>Information Technology System</b></p> <p>The information technology of the Laghubitta involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the Laghubitta's activities. Such system's usage license agreement conducted with Synergy Tech Software's Software product named M-Fin Plus which may include associated software components, media, printed materials and online electronic documentation.</p>	<p>Our audit approach regarding information technology of the Laghubitta is included:</p> <ul style="list-style-type: none"> <li>❖ We conducted the detail understanding and testing regarding the existing system via enquiry, re-performance and inspection to the best of our knowledge.</li> <li>❖ Verification of loans and advance provision based on ageing on a test check basis.</li> <li>❖ On a sample basis, reviewed the reports generated by the system. On a test basis, we</li> </ul>												





# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

Key Audit Matters	How our Audit addressed the Key Audit Matters
<p>As a result, the Laghubitta's financial accounting and reporting 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 data, as required, completely, accurately and consistently for reliable financial reporting.</p> <p>Due to the importance of the impact of the IT systems and related control environment on the Laghubitta's financial reporting process, we have identified testing of such IT systems and related control environment as a Key Audit Matter.</p>	<p>verified interest revenue and expense booking for loans and deposits using the Laghubitta's system.</p>

### Information other than the Financial Statements and Auditors Report thereon

The Laghubitta'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 statement and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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.

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

In preparing the financial statement, the management is responsible for assessing Laghubitta's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to Liquidate the Laghubitta or to cease operations



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9869959392



# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

or has no realistic alternative but to do so. The Board of Directors are responsible for overseeing Laghubitta's financial reporting process.

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

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

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

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

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

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



Kathmandu



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9869959392



# SAGAR KHADKA & ASSOCIATES

## CHARTERED ACCOUNTANTS

### Report on Other Legal and Regulatory Requirements (Bank & Financial Institution Act and Company Act)

On examination of the financial statements as aforesaid, we report that:

- We have obtained all information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our examination.
- In our opinion, proper books of account as required by law have been kept by the Laghubitta in so far as appears from our examination of those books of account.
- In our opinion, the returns received from the respective Laghubitta branches are adequate for audit purposes, though the statements are independently not audited.
- In our opinion and to the best of our information and according to the explanations given to us and from our examination of the books of account of the Laghubitta, we have not come across the cases where the Board of Directors or any office bearer of the Laghubitta has acted contrary to the provisions of the law, or committed misappropriation or caused loss or damage to the Laghubitta and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the company, its shareholders and its depositors.
- The Capital fund, risk-bearing fund, and the provisions for possible impairments of assets of the company are adequate considering the directive issued by Nepal Rastra Bank.
- The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



CA, Sagar Khadka

Principal

COP No: 1375

UDIN : 241210CA02047gRhBn

Place : Kathmandu

Date : 25 Mangshir 2081 (10<sup>th</sup> December, 2024)



Kathmandu



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**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Financial Position**  
**As on 31 Ashadh 2081 (15 July 2024)**

Particulars	Note	Current Year	Previous Year
<b>Assets</b>			
Cash and cash equivalents	4.1	194,626,137	116,173,016
Statutory Balances & Due from Nepal Rastra Bank	4.2	17,372,750	17,372,750
Placement with Bank & Financial Institutions	4.3	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	3,897,112,361	3,710,536,472
Investment securities	4.8	2,000,000	2,000,000
Current tax assets	4.9	3,447,908	18,170,354
Investment property	4.10	-	-
Property and Equipment	4.11	11,893,917	14,333,089
Goodwill and Intangible assets	4.12	308,747	411,663
Deferred Tax Assets	4.13	30,351,571	9,080,499
Other assets	4.14	24,691,516	28,051,537
<b>Total Assets</b>		<b>4,234,621,348</b>	<b>3,916,129,380</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	1,373,989,553	1,368,929,426
Borrowings	4.19	2,139,907,080	1,914,654,323
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other liabilities	4.21	61,860,060	53,597,994
Debt securities issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
<b>Total liabilities</b>		<b>3,575,756,693</b>	<b>3,337,181,744</b>
<b>Equity</b>			
Share Capital	4.24	372,321,739	372,321,739
Share Premium		-	-
Retained Earnings		39,327,808	33,084,271
Reserves	4.25	247,215,108	173,541,625
<b>Total Equity</b>		<b>658,864,655</b>	<b>578,947,636</b>
<b>Total Liabilities and Equity</b>		<b>4,234,621,348</b>	<b>3,916,129,380</b>
Contingent Liabilities and commitment	4.26		
Net Assets Value Per share		176.96	155.50

The accompanying notes are integral part of these financial statements.

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

Rama Kumari Sharma  
Director

CA. Sagar Khadka  
Principal  
Sagar Khadka & Associates,  
Chartered Accountants

Bishwaraj Nepal  
Director

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Kul Chandra Parajuli  
CEO

Phanindra Pandey  
Deputy CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2081/08/25

Place : Pokhara, Kaski



## Kalika Laghubitta Bittiya Sanstha Ltd.

### Statement of Profit or Loss

For the year ended 31 Ashadh 2081 (15 July 2024)

Particulars	Note	Current Year	Previous Year
Interest income	4.27	571,144,489	589,838,653
Interest expense	4.28	317,626,822	331,709,017
<b>Net interest income</b>		<b>253,517,667</b>	<b>258,129,636</b>
Fees and commission income	4.29	31,913,672	41,184,564
Fees and commission expense	4.30	3,627,000	4,494,297
<b>Net fee and commission income</b>		<b>28,286,672</b>	<b>36,690,267</b>
<b>Net interest, fee and commission income</b>		<b>281,804,339</b>	<b>294,819,903</b>
Net trading income	4.31	-	-
Other operating income	4.32	726,339	-
<b>Total operating income</b>		<b>282,530,678</b>	<b>294,819,903</b>
Impairment charge/(reversal) for loans and other losses	4.33	(22,489,805)	32,464,216
<b>Net operating income</b>		<b>305,020,483</b>	<b>262,355,687</b>
<b>Operating expense</b>			
Personnel expenses	4.34	174,883,185	177,715,405
Other Operating expenses	4.35	47,782,422	45,749,392
Depreciation and Amortisation	4.36	3,617,726	4,400,235
<b>Operating Profit</b>		<b>78,737,150</b>	<b>34,490,656</b>
Non operating Income	4.37	14,646	-
Non operating expense	4.38	4,321,958	-
<b>Profit before income tax</b>		<b>74,429,838</b>	<b>34,490,656</b>
Income tax expense	4.39	(4,787,777)	7,517,023
Current Tax		16,483,295	9,143,773
Deferred Tax		(21,271,072)	(1,626,750)
<b>Profit for the year</b>		<b>79,217,615</b>	<b>26,973,633</b>
<b>Profit attributable to:</b>			
Equity holders of the Financial Institution		79,217,615	26,973,633
<b>Profit for the year</b>		<b>79,217,615</b>	<b>26,973,633</b>
<b>Earnings Per Share</b>			
Basic earning per share		21.28	7.24
Diluted earning per share		21.28	7.24

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

CA. Sagar Khadka  
Principal  
Sagar Khadka & Associates,  
Chartered Accountants

Rama Kumari Sharma  
Director

Bishwaraj Nepal  
Director

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Kul Chandra Parajuli  
CEO

Phanindra Pandey  
Deputy CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2081/08/25

Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Other Comprehensive Income**  
**For the year ended 31 Ashadh 2081 (15 July 2024)**

Particulars	Current Year	Previous Year
<b>Profit for the year</b>	<b>79,217,615</b>	<b>26,973,633</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 translating financial assets of foreign operation	-	-
Income tax relating to above items	-	-
Reclassify to Profit or Loss	-	-
<b>Net Other Comprehensive Income that are or may be reclassified to Profit or Loss</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income for the year, net of income tax</b>	<b>-</b>	<b>-</b>
<b>Total Other Comprehensive Income for the year</b>	<b>79,217,615</b>	<b>26,973,633</b>
<b>Total Other Comprehensive Income for the period</b>	<b>79,217,615</b>	<b>26,973,633</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

CA. Sagar Khadka  
*Principal*  
Sagar Khadka & Associates,  
Chartered Accountants

Rama Kumari Sharma  
Director

Bishwaraj Nepal  
Director

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Kul Chandra Parajuli  
CEO

Phanindra Pandey  
Deputy CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2081/08/25

Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Cash Flows**  
For the year ended 31 Ashadh 2081 (15 July 2024)

Particulars	Current Year	Previous Year
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	571,144,489	589,838,653
Fees and other income received	31,913,672	41,184,564
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(317,626,822)	(331,709,017)
Commission and fees paid	-	-
Cash payment to employees	(174,883,185)	(177,715,405)
Other expense paid	(47,782,422)	(45,749,392)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>62,765,732</b>	<b>75,849,403</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	-	(1,000,000)
Placement with Bank and Financial Institutions	(52,816,441)	-
Other trading assets	-	-
Loans and advances to bank and financial institutions	-	-
Loans and advances to customers	(135,582,580)	43,090,242
Other assets	3,360,022	(1,426,096)
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	5,060,127	(99,790,543)
Borrowings	225,252,757	45,331,583
Other liabilities	(28,511,356)	(49,025,331)
<b>Net cash flow from operating activities before tax paid</b>	<b>79,528,261</b>	<b>13,029,259</b>
Income taxes paid	-	(8,763,163)
<b>Net cash flow from operating activities</b>	<b>79,528,261</b>	<b>4,266,096</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(1,075,139)	(2,140,516)
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>(1,075,139)</b>	<b>(2,140,516)</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	-	-
Dividends paid	-	(3,128,754)
Interest paid	-	-
Other receipt/payment	-	(759,868)
<b>Net cash from financing activities</b>	<b>-</b>	<b>(3,888,622)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>78,453,121</b>	<b>(1,763,042)</b>
Cash and cash equivalents at Shrawan 1, 2080	116,173,016	117,936,058
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at Ashadh end, 2081</b>	<b>194,626,137</b>	<b>116,173,016</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri      Bikash Gauchan      Nityananda Tiwari      Rama Kumari Sharma  
Chairman                      Director                      Director                      Director

Bishwaraj Nepal      Keshavnarayan Pradhan      Basanta Bahadur Thapa      Kul Chandra Parajuli  
Director                      Director                      Director                      CEO

Phanindra Pandey      Yam Prasad Aryal  
Deputy CEO                      Chief Account Head

CA. Sagar Khadka  
Principal  
Sagar Khadka & Associates,  
Chartered Accountants

Date: 2081/08/25  
Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Changes in Equity**  
For the year ended 31 Ashadh 2081 (15 July 2024)

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, 2079	312,875,411	-	62,864,807	-	26,811,811	-	-	-	91,629,758	60,386,400	554,568,187
<b>Comprehensive income for the year</b>											
<b>Profit for the year</b>											
<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>			5,394,727		4,467,076			10,496,446	26,973,633		26,973,633
Transfer to reserve during the year									2,176,954	7,963,107	30,498,311
Transfer from reserve during the year									(24,361,124)	(4,842,749)	(29,203,873)
<b>Transactions with owners, directly recognised in equity</b>											
Share Issued											
Share based payment											
Dividends to equity holders											
Bonus shares issued	59,446,328								(59,446,328)		
Cash dividend paid									(3,128,754)		
Other									(759,868)		
<b>Total contributions by and distributions</b>	59,446,328		5,394,727		4,467,076			10,496,446	(85,519,120)	3,120,358	(2,594,184)
<b>Balance at Ashadh end, 2080</b>	372,321,739		68,259,534		31,278,887			10,496,446	33,084,271	63,506,758	578,947,636
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>											
<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>			15,843,523		40,805,019			11,817,936	(71,728,633)	(2,272,219)	(74,000,852)
Transfer to reserve during the year											
Transfer from reserve during the year											
<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											
<b>Total contributions by and distributions</b>			15,843,523		40,805,019			11,817,936	(71,728,633)	(2,272,219)	(74,000,852)
<b>Balance at Ashadh end, 2081</b>	372,321,739		84,103,057		72,083,907			22,314,382	39,327,808	68,713,762	658,864,656

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri Chairman  
Bikash Gauchan Director  
Nityananda Tiwari Director  
Rama Kumari Sharma Director

Bishwaraj Nepal Director  
Keshavnarayan Pradhan Director  
Bassania Bahadur Thapa Director  
Kul Chandra Parajuli CEO

Phanindra Pandey Deputy CEO  
Yam Prasad Aryal Chief Account Head

Date: 2081/08/25  
Place: Pokhara, Kaski

CA. Sagar Khadka Principal  
Sagar Khadka & Associates, Chartered Accountants

## Kalika Laghubitta Bittiya Sanstha Limited

### Notes to the Financial Statements For the Financial Year Ended 31 Ashadh 2081

#### 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 100 branch offices spread over all 36 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 stock symbol 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, 2079. 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 Ashadh (Mid July) of the next year. The Financial Institution has adopted the NFRS pronounced by ASB during the fiscal year 2079/80. 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	17 July 2023 to 15 July 2024	1 Shrawan 2080 to 31 Ashadh 2081
Comparative Period	17 July 2022 to 16 July 2023	1 Shrawan 2079 to 31 Ashadh 2080

The accompanied Financial Statements have been approved by the Board of Directors vide its resolution date 10<sup>th</sup> December 2024.

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 15<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 recognize 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 1.3 % to 100 % on the basis of classification of loans and advances in accordance with NRB directives.

#### **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 applicable framework of carve out provided by ICAN.

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 methods 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**

For all financial assets measured at amortized cost, interest bearing financial assets classified as Fair value through profit and loss, interest income is recorded using the rate that closely approximates the effective interest rate (EIR) because the bank considers that the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance. 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.

Further, Interest income on Loans and Advances is recognized as per the guideline on recognition of interest income, 2019 issued by NRB and carve out issued by ICAN has been opted.



### Carve out issued by ICAN

As per the carve out regarding the effective interest rate EIR rate treatment issued by ICAN, when calculating EIR, all these shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately and separate EIR computation for every customer seems impracticable, such transaction costs of all previous years has not been considered when computing EIR. Due to impracticability, such relevant costs are ignored, due to which EIR rate equals to the rate provided to customers and therefore, income recognized by system on accrual basis has been considered as income. Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

### Guideline on Recognition of Interest Income, 2019 by NRB

Criteria for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended.

Guidelines issued by NRB on income recognition defines certain criteria for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended. These criteria are as follows:

- Loans where there is reasonable doubt about the ultimate collectability of principal or interest;
- Loans against which individual impairment or lifetime impairment as per NFRS 9 has been made;
- Loans where contractual payments of principal and/or interest are more than 3 months in arrears and where the "net realizable value" of security is insufficient to cover payment of principal and accrued interest;
- Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral.

Details of Accrued Interest Receivable on Loans and advances recognized as income.

<u>Loan Category</u>	<u>Current Year</u>	<u>Previous Year</u>
Pass Loan	29,480,845	21,339,112
Watchlist Loan	4,450,204	72,92,930
Reschedule Loan	26,918,912	2,835,048
Sub-standard Loan	1,516,993	21,50,476
Doubtful Loan	3,874,849	41,20,732
<b>Total</b>	<b>66,241,802</b>	<b>3,77,38,297</b>

### Criteria to cease the accrual of Interest

The financial institution shall continue to accrue the interest on loan although it has been decided to suspend the recognition of income. However, the financial institution shall cease to accrue interest on loan, in case where contractual payments of principal and/or interest of the loan are due for more than 12 months. Cessation of accrual of interest for accounting purpose shall not preclude the financial institution to continue to accrue interest on a memorandum basis for legal enforcement purposes unless the loan is written off.

As per Guideline on Recognition of Interest Income, 2019 by NRB, following interest income has been derecognized in the financial statement from Accrued Interest Receivable.

<u>Loan Category</u>	<u>Current Year</u>	<u>Previous Year</u>
Bad Loan	32,321,113	2,22,21,790

### 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 wells 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 binds 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.

### 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.

### 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.



#### 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

Particulars	Current Year	Previous Year
Cash in hand	6,587,860	8,392,066
Balance with B/FIs	188,038,277	107,780,950
Money at call and short notice	-	-
Other	-	-
<b>Total</b>	<b>194,626,137</b>	<b>116,173,016</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

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

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

The financial institution has earmarked Rs.52,816,441/- for one year on account of client protection fund at Jyoti Bikas Bank Ltd. @ 9.65% interest rate.

##### Note No. 4.4

##### Derivative Financial Instruments

Particulars	Current Year	Previous Year
<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	4,068,354,537	3,904,268,453
Less: Impairment allowances	(171,242,175)	(193,731,981)
Collective Impairment	(47,037,350)	(45,837,375)
Individual Impairment	(124,204,826)	(147,894,606)
<b>Net amount</b>	<b>3,897,112,361</b>	<b>3,710,536,472</b>
Loans and advances measured at FVTPL	-	-
<b>Total</b>	<b>3,897,112,361</b>	<b>3,710,536,472</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><u>Product</u></b>		
Term loans	-	-
Short term, term loan	-	-
Long term, term loan	-	-
Hire purchase loans	-	-
Personal Residential Loans	-	-
Staff loans	-	-
Others	4,002,112,735	3,866,530,155
<b>Sub Total</b>	<b>4,002,112,735</b>	<b>3,866,530,155</b>
Interest receivable	66,241,802	37,738,297
<b>Grand Total</b>	<b>4,068,354,537</b>	<b>3,904,268,453</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><u>Secured</u></b>		
Immovable assets	-	-
Government Guarantee	-	-
Collateral of Government securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group Guarantee	3,720,209,804	3,522,585,563
Personal Guarantee	-	-
Other collateral	281,902,931	343,944,592
<b>Subtotal</b>	<b>4,002,112,735</b>	<b>3,866,530,155</b>
Unsecured	-	-
<b>Grand Total</b>	<b>4,002,112,735</b>	<b>3,866,530,155</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>147,894,606</b>	<b>113,851,802</b>
Impairment loss for the year:		
Charge for the year	-	34,042,804
Recoveries/reversal during the year	(23,689,780)	-
Write-offs	-	-
Other Movement	-	-
<b>Balance at Asadh end</b>	<b>124,204,826</b>	<b>147,894,606</b>
<b><u>Collective allowance for Impairment</u></b>		
<b>Balance at Shrawan 1</b>	<b>45,837,375</b>	<b>47,415,958</b>
Impairment loss for the year	-	-
Charge/(reversal) for the year	1,199,975	(1,578,584)
Other movement	-	-
<b>Balance at Asadh end</b>	<b>47,037,350</b>	<b>45,837,375</b>
<b>Total Allowances for impairment</b>	<b>171,242,175</b>	<b>193,731,981</b>



**Note No. 4.8**

**Investment securities**

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

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

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

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

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Current tax assets</b>		
Current year income tax assets	19,931,203	27,314,127
Tax assets of prior periods	-	-
<b>Total Current Tax Assets</b>	<b>19,931,203</b>	<b>27,314,127</b>
<b>Current tax Liabilities</b>		
Current year income tax liabilities	16,483,295	9,143,773
Tax Liabilities of prior periods	-	-
<b>Total Current Tax Liabilities</b>	<b>16,483,295</b>	<b>9,143,773</b>
<b>Total</b>	<b>3,447,908</b>	<b>18,170,354</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	Total
<b>Cost</b>										
As on Shrawan 1, 2079	-	-	122,838	7,025,324	7,231,747	7,134,448	-	2,811,620	2,221,711	26,547,688
<u>Addition during the Year</u>										
Acquisition	-	-	-	411,958	506,300	496,774	-	725,483	-	2,140,516
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2080</b>	-	-	<b>122,838</b>	<b>7,437,282</b>	<b>7,738,047</b>	<b>7,631,222</b>	-	<b>3,537,104</b>	<b>2,221,711</b>	<b>28,688,204</b>
<u>Addition during the Year</u>										
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>	-	-	<b>122,838</b>	<b>7,841,782</b>	<b>7,738,047</b>	<b>7,832,622</b>	-	<b>4,006,343</b>	<b>2,221,711</b>	<b>29,763,343</b>
<b>Depreciation and Impairment</b>										
As on Shrawan 1, 2079	-	-	53,742	2,729,705	2,522,645	2,636,504	-	1,178,739	970,767	10,092,102
Depreciation charge for the Year	-	-	17,274	1,130,561	1,043,080	1,224,339	-	535,023	312,736	4,263,014
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	-	<b>71,016</b>	<b>3,860,266</b>	<b>3,565,725</b>	<b>3,860,843</b>	-	<b>1,713,762</b>	<b>1,283,503</b>	<b>14,355,115</b>
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>	-	-	<b>83,972</b>	<b>4,803,672</b>	<b>4,400,190</b>	<b>4,830,054</b>	-	<b>2,233,483</b>	<b>1,518,055</b>	<b>17,869,426</b>
<b>Capital Work in Progress</b>										
As on Shrawan 1, 2079	-	-	-	-	-	-	-	-	-	-
Addition during the Year	-	-	-	-	-	-	-	-	-	-
<b>Net Book Value as on Ashadh End 2080</b>	-	-	<b>51,822</b>	<b>3,577,016</b>	<b>4,172,322</b>	<b>3,770,379</b>	-	<b>1,823,342</b>	<b>938,208</b>	<b>14,333,089</b>
<b>Net Book Value as on Ashadh End 2081</b>	-	-	<b>38,867</b>	<b>3,038,109</b>	<b>3,337,857</b>	<b>3,002,568</b>	-	<b>1,772,860</b>	<b>703,656</b>	<b>11,893,917</b>



**Note : 4.12**

**Goodwill and Intangible Assets**

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1, 2079	-	966,376	-	-	966,376
<u>Addition during the Year</u>	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2080</b>	-	<b>966,376</b>	-	-	<b>966,376</b>
<u>Addition during the Year</u>	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2081</b>	-	<b>966,376</b>	-	-	<b>966,376</b>
<b>Ammortization and Impairment</b>					
As on Shrawan 1, 2079	-	417,493	-	-	417,493
Ammortization charge for the Year	-	137,221	-	-	137,221
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	<b>554,714</b>	-	-	<b>554,714</b>
Ammortization charge for the Year	-	102,916	-	-	102,916
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2081</b>	-	<b>657,629</b>	-	-	<b>657,629</b>
<b>Capital Work in Progress</b>	-	-	-	-	-
<b>Net Book Value as on Ashadh End 2080</b>	-	<b>411,663</b>	-	-	<b>411,663</b>
<b>Net Book Value as on Ashadh End 2081</b>	-	<b>308,747</b>	-	-	<b>308,747</b>



**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	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>-</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>-</b>
<b>Deferred tax expense/(income) recognised directly in equity</b>			<b>-</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	-	65,158	(65,158)
Employees' defined benefit plan	-	-	-
Leave Liabilities	9,145,657	-	9,145,657
Actuary Gain/Loss	-	-	-
Other temporary differences	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>9,145,657</b>	<b>65,158</b>	<b>9,080,499</b>
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred tax (asset)/liabilities as on Ashadh End 2080</b>			<b>9,080,499</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2079			7,453,749
<b>Origination/(Reversal) during the year</b>			<b>1,626,750</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>(1,626,750)</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>-</b>
<b>Deferred tax expense/(income) recognised directly in equity</b>			<b>-</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	2,548,891	2,862,053
Accrued Interest	32,321,113	22,221,790
Less: Interest Suspense	(32,321,113)	(22,221,790)
Accrued income	-	-
Prepayments and deposits	484,464	473,649
Deferred Employee Expenditure	-	-
Staff Loan	20,777,340	23,736,924
Other		
Inter Branch Account	-	-
Telephone Security	87,823	84,572
Stationery Stock	752,997	883,172
Other	40,000	11,168
<b>Total</b>	<b>24,691,516</b>	<b>28,051,537</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>
<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>	<b>-</b>	<b>-</b>
<i>Individual Customers:</i>		
Term deposits	-	-
Saving Deposits	1,373,989,553	1,368,929,426
Savings from Members	-	-
Other	-	-
<b>Sub total</b>	<b>1,373,989,553</b>	<b>1,368,929,426</b>
<b>Total</b>	<b>1,373,989,553</b>	<b>1,368,929,426</b>

**Note:4.19**

**Borrowing**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Domestic Borrowing:</b>		
Nepal Government	-	-
Other institution	2,139,907,080	1,914,654,323
Other	-	-
<b>Sub total</b>	<b>2,139,907,080</b>	<b>1,914,654,323</b>
<b>Foreign Borrowing:</b>		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>2,139,907,080</b>	<b>1,914,654,323</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	-	-
Onerous contract	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</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	34,757,739	30,485,522
Short-term employee benefits	-	-
Bills payable	-	-
Creditors and Accruals	3,050,558	3,756,696
Interest payable on deposit	-	-
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
DCGF Payable	1,093,955	-
Unpaid Dividend	-	-
Liabilities under finance lease	-	-
Employee bonus payable	6,394,119	2,146,192
Service Fees Payable	12,467,473	13,931,970
Other	4,096,215	3,277,614
<b>Total</b>	<b>61,860,060</b>	<b>53,597,994</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	621,500	-
EPF Payable	-	-
TDS on Audit Fee	-	6,000
TDS on Salary	52,905	38,465
TDS on Others	16,162	24,664
TDS on Interest	1,395,863	173,311
Rental Tax	-	-
Employee Training & Development	-	-
Other	2,009,785	3,035,174
<b>Total</b>	<b>4,096,215</b>	<b>3,277,614</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	372,321,739	372,321,739
Convertible preference share (Equity component)	-	-
Irredeemable preference share (Equity component)	-	-
Perpetual debt (Equity component)	-	-
<b>Total</b>	<b>372,321,739</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>		
37,23,217.39 ordinary share of Rs.100 each	372,321,739	372,321,739
<u>Subscribed and paid-up capital:</u>		
37,23,217.39 ordinary share of Rs.100 each	372,321,739	372,321,739
<b>Total</b>	<b>372,321,739</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%	<b>240,221,986</b>	64.52%	<b>240,221,986</b>
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed institutions	-	-	-	-
Other institutions	0.78%	<b>2,920,600</b>	0.78%	<b>2,920,600</b>
Other	63.74%	237,301,386	63.74%	237,301,386
<b>Domestic ownership (Public)</b>	35.48%	<b>132,099,753</b>	35.48%	<b>132,099,753</b>
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed institutions	-	-	-	-
Other institutions	-	-	-	-
Other	35.48%	132,099,753	35.48%	132,099,753
<b>Foreign ownership Promoter</b>	-	-	-	-
<b>Foreign ownership Public</b>	-	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>372,321,739</b>	<b>100.00%</b>	<b>372,321,739</b>



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

Particulars Name of Shareholder	Current Year			Previous Year		
	No. of Share	Holding %	Amount	No. of Share	Holding %	Amount
<b>Public</b>						
Sahashikant Agrawal	133,295	3.58%	13,329,500	133,295	3.58%	13,329,500
Chandra Bahadur Basnet	111,550	3.00%	11,155,000	111,550	3.00%	11,155,000
Nityananda Tiwari	96,959	2.60%	9,695,900	96,959	2.60%	9,695,900
Krishnakagi KC	72,010	1.93%	7,201,000	72,010	1.93%	7,201,000
Santosh Shrestha	57,369	1.54%	5,736,900	57,369	1.54%	5,736,900
Neelkantha Upreti	54,890	1.47%	5,489,000	31,871	0.86%	3,187,100
Manju Agrawal	47,807	1.28%	4,780,700	47,807	1.28%	4,780,700
Ranju Pandey	44,266	1.19%	4,426,600	44,266	1.19%	4,426,600
Bishnu Prasad Poudel	43,026	1.16%	4,302,600	43,026	1.16%	4,302,600
Ram Chandra Regmi	39,898	1.07%	3,989,800	39,898	1.07%	3,989,800
Bashudev Poudel	38,246	1.03%	3,824,600	38,246	1.03%	3,824,600
Tikaram Bhusal	35,413	0.95%	3,541,300	35,413	0.95%	3,541,300
Ramesh Sharma	26,988	0.72%	2,698,800	26,988	0.72%	2,698,800
Bikash Gauchan	26,559	0.71%	2,655,900	26,559	0.71%	2,655,900
Ganesh Paudel	25,405	0.68%	2,540,500	25,405	0.68%	2,540,500
Keshavraj Neupane	23,904	0.64%	2,390,400	23,904	0.64%	2,390,400
Maya KC	23,904	0.64%	2,390,400	23,904	0.64%	2,390,400
Netra Prasad Parajuli	23,608	0.63%	2,360,800	23,608	0.63%	2,360,800
Shanta Kumari Upreti	-	-	-	23,019	0.62%	2,301,900
Krishna Bahadur Khand	22,310	0.60%	2,231,000	22,310	0.60%	2,231,000
Janak Raj Regmi	22,133	0.59%	2,213,300	22,133	0.59%	2,213,300
Prakash Gauchan	21,837	0.59%	2,183,700	21,837	0.59%	2,183,700
Sita Pradhan	20,658	0.55%	2,065,800	20,658	0.55%	2,065,800
Rudra Prasad Sharma	20,657	0.55%	2,065,700	20,657	0.55%	2,065,700
Tilak Bahadur Chhetri	20,657	0.55%	2,065,700	20,657	0.55%	2,065,700
Dhanmaya Sherchan	20,657	0.55%	2,065,700	20,657	0.55%	2,065,700
Shrijana Nepal	19,123	0.51%	1,912,300	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	84,103,057	68,259,534
Capital Reserve	-	-
Exchange Equilisation Reserve	-	-
Investment Adjustment Reserve	-	-
Corporate Social Responsibility Reserve	2,561,534	1,855,428
Client Protection Fund	60,064,997	57,241,902
Capital Redemption Reserve	-	-
Regulatory Reserve	72,083,907	31,278,887
Asset Revaluation Reserve	-	-
Fair Value Reserve	-	-
Dividend Equalization Reserve	-	-
Actuarial Gain	-	-
Special Reserve	-	-
Debenture Redemption Reserve	-	-
<b>Other Reserves</b>		
Employee Capacity Building fund	6,087,230	4,409,427
Restructure Reserve	22,314,382	10,496,446
<b>Total</b>	<b>247,215,108</b>	<b>173,541,625</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>
Donate to Temple (Mahayagya) by Chormara Branch.	5,100
Tree Guard Distribution Program by Baniyabhar Branch.	25,000
Dustbin Distribution Program by Budar Branch	19,650
Dustbin Distribution Program by Amargadi Branch	18,900
School Bag & Stationery Distribution Program by Ghyalchok Branch	15,000
Snacks in Financial Literacy Programme by Bhairahawa Branch.	570
Snacks & Banner in Financial Literacy Programme by Paame Branch.	1,850
<b>Total CSR Expenses</b>	<b>86,070</b>

**Client Protection Fund**

Client Protection Fund 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 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	22,914	Weeding Gift	10,750	Medical Facility	100,000
Member Birthday Gift	5,000	Death Facility	1,110,000	Natural Disaster	39,000
Center Mat Purchase	6,840	Maternity Facility	783,000	Scholarship	5,000
Center Minute Purchase	8,460	Financial Literacy	95,185	<b>Total</b>	<b>2,186,149</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>	<b>-</b>	<b>-</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>	<b>-</b>	<b>-</b>
<i>Capital commitments in relation to Intangible assets</i>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</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>-</b>	<b>-</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>-</b>	<b>-</b>
<b>Grand Total</b>	<b>-</b>	<b>-</b>

**Note No. 4.26.3**

**Litigation**

There are no litigations pending during the year.



Details of Regulatory Reserve as per NRB Directive

Financial Year	Interest Receivable	Short Loan Loss Provision	Short Provision for Possible losses on Investment	Deferred Tax Assets	Goodwill	Gain on Bargain Purchase	Actuarial Gain/Loss Recognized	Fair Value Loss Recognized in OCI	Other	Total
Opening 2078	12,564,025	-	-	10,452,701	-	-	11,409	-	-	23,028,135
Addition	6,794,037	-	-	(7,177,425)	-	-	-	-	-	(383,388)
Adjustment	-	-	-	4,178,473	-	-	(11,409)	-	-	4,167,064
<b>Closing 2078-79</b>	<b>19,358,062</b>	<b>-</b>	<b>-</b>	<b>7,453,749</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,811,811</b>
Opening	19,358,062	-	-	7,453,749	-	-	-	-	-	26,811,811
Addition	2,840,326	-	-	1,626,750	-	-	-	-	-	4,467,076
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>Closing 2079-80</b>	<b>22,198,389</b>	<b>-</b>	<b>-</b>	<b>9,080,499</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31,278,887</b>
Opening	22,198,389	-	-	9,080,499	-	-	-	-	-	31,278,887
Addition	19,533,947	-	-	21,271,072	-	-	-	-	-	40,805,019
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>Closing 2080-81</b>	<b>41,732,335</b>	<b>-</b>	<b>-</b>	<b>30,351,571</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,083,907</b>



**Note: 4.27**

**Interest income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Cash and cash equivalents	2,217,410	8,132,154
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Loans and Advances to Financial Institutions	-	-
Loans and advances to customers	566,806,528	579,984,321
Investment securities	-	-
Loans and advances to staff	2,120,552	1,722,178
Other	-	-
<b>Total interest income</b>	<b>571,144,489</b>	<b>589,838,653</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	227,649,036	250,691,375
Due to Nepal Rastra Bank	-	-
Deposits from customers	89,977,786	77,056,409
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	3,961,233
<b>Total interest expense</b>	<b>317,626,822</b>	<b>331,709,017</b>

**Note: 4.29**

**Fees and Commission Income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Loan Administration fees	-	-
Service fees	25,448,579	36,798,227
Remittance fees	-	-
Brokerage fees	-	-
Commitment fees	-	-
Other Fees and Commission Income	6,465,093	4,386,337
<b>Total Fees and Commission Income</b>	<b>31,913,672</b>	<b>41,184,564</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	3,627,000	4,470,000
Brokerage	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	-	24,297
<b>Total Fees and Commission Expense</b>	<b>3,627,000</b>	<b>4,494,297</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	726,339	-
<b>Total other operating income</b>	<b>726,339</b>	<b>-</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	(22,489,805)	32,464,216
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>(22,489,805)</b>	<b>32,464,216</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	78,455,036	83,497,485
Allowances	43,794,511	45,080,815
Gratuity expenses	6,535,308	6,955,490
Provident fund	6,813,565	6,907,790
Uniform	2,310,000	2,275,000
Training & Development Expense	2,179,546	2,176,954
Leave encashment	9,569,486	8,974,071
Medical	2,211,618	2,230,810
Insurance	-	-
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Finance expenses under NFRS	-	-
Other Expenses Related to Staff	16,619,997	17,470,798
<b>Sub-Total</b>	<b>168,489,066</b>	<b>175,569,213</b>
Employees Bonus	6,394,119	2,146,192
<b>Total</b>	<b>174,883,185</b>	<b>177,715,405</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	289,000	333,000
Directors' expense	908,126	280,341
Auditors' remuneration	621,500	452,000
Other audit related expense	660,200	751,195
Professional and legal expense	-	-
Office administration expense	24,881,768	24,920,090
Operating lease expense	19,231,173	19,012,766
Sub-Committee Allowances & Expenses	96,700	-
Operating expense of investment properties	-	-
Onerous lease provision	-	-
Provision for DCGF Expenses	1,093,955	-
Other	-	-
<b>Total</b>	<b>47,782,422</b>	<b>45,749,392</b>



**Note: 4.35.1**

**Office administration expense**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Water and electricity	1,016,166	1,074,642
<b>Repair and maintenance</b>		
(a) Building	-	-
(b) Vehicle	620,839	312,614
(c) Computer and accessories	343,595	397,412
(d) Office equipment and furniture	15,678	12,150
(e) Other	37,000	74,582
Office Expenses	-	-
Insurance	612,378	709,557
Postage, telex, telephone, Internet	3,331,586	3,462,899
Printing and Stationery	2,170,762	2,102,968
Newspaper, books and journals	3,000	6,150
Advertisement	266,602	222,228
Legal Expense	54,000	50,000
Registration & Renewal Charges	1,340,250	537,807
Fine & Penalties	283,754	297,495
Donation	-	-
Security Expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	10,265,870	9,493,230
Fuel & Lubricants	1,236,097	2,932,325
Staff Meeting & Recruitment Expenses	374,695	332,988
Entertainment	-	-
Annual/Special general meeting expense	251,123	298,654
Other	1,185,770	1,268,536
Technical Service Fees	1,472,601	1,333,852
Transfer Commission	-	-
<b>Total</b>	<b>24,881,768</b>	<b>24,920,090</b>

**Note: 4.36**

**Depreciation & Amortisation**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Depreciation on Property and Equipment	3,514,811	4,263,014
Depreciation on investment property	-	-
Amortisation of intangible assets	102,916	137,221
<b>Total depreciation and amortisation</b>	<b>3,617,726</b>	<b>4,400,235</b>

**Note: 4.37**

**Non operating income**

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
Recovery of loan written off	-	-
Other Income	14,646	-
<b>Total non operating income</b>	<b>14,646</b>	<b>-</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	-	-
<b>Total non operating Expenses</b>	<b>4,321,958</b>	<b>-</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, 2058.

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
<b>Current tax expense</b>	<b>16,483,295</b>	<b>9,143,773</b>
Current year	16,483,295	9,143,773
Adjustment for prior years	-	-
<b>Deferred tax expense</b>	<b>(21,271,072)</b>	<b>(1,626,750)</b>
Origination and reversal of temporary differences	(21,271,072)	(1,626,750)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
<b>Total income tax expense</b>	<b>(4,787,777)</b>	<b>7,517,023</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>Current Year</b>	<b>Previous Year</b>
Profit before tax	<b>74,429,838</b>	<b>34,490,656</b>
Tax amount at tax rate of 30%	22,328,951	10,347,197
Add: Tax effect of expenses that are not deductible for tax purpose	184,376	89,249
Less: Tax effect on temporary difference	(21,271,072)	1,626,750
Add/(less): Tax effect of Items that are deductible	(6,030,032)	(4,546,172)
<b>Total income tax expense</b>	<b>(4,787,777)</b>	<b>7,517,023</b>
<b>Effective tax rate</b>	<b>-6.43%</b>	<b>21.79%</b>

*Note: Share Issue expenses of Rs.2,50,000/- 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.2,83,754/- as expenses under "Fine and Penalties" heading.*



## Kalika Laghubitta Bittiya Sanstha Ltd.

### Statement of Distributable Profit or Loss

As on 31 Ashadh 2081 (15 July 2024)

(As per NRB Regulation)

Particulars	Current Year	Previous Year
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>79,217,615</b>	<b>26,973,633</b>
<b>Appropriations:</b>		
a. General reserve	15,843,523	5,394,727
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	792,176	269,736
e. Employees' training fund	1,677,803	1,285,448
f. Client Protection Fund	792,176	269,736
g. Other	-	760,869
h. Restructure/Reschedule Provision Write Back	11,817,936	10,496,446
i. Staff Welfare Fund (Employee Bonus)	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>48,294,001</b>	<b>8,496,671</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(19,533,947)	(2,840,326)
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 (+)	(21,271,072)	(1,626,750)
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>7,488,982</b>	<b>4,029,595</b>
Opening Retained Earnings as on Shrawan 1 2080	33,084,271	91,629,758
Adjustment (+/-)	(1,245,445)	-
Expense for CSR	-	-
<b>Distribution:</b>		<b>62,575,082</b>
Bonus Share Issued	-	59,446,328
Cash Dividend Paid	-	3,128,754
<b>Total Distributable Profit or (Loss) as on year end date</b>	<b>39,327,808</b>	<b>33,084,271</b>
<b>Annualised Distributable Profit or (Loss) per share</b>	<b>10.56</b>	<b>8.89</b>

## 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. 1.26% 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.

#### Sensitivity Analysis

Particulars	Name of Variables	Changes in Variables	Current Year		Previous Year	
			Financial effect on		Financial effect on	
			Profit before Tax	Equity	Profit before Tax	Equity
Increase in Variable	Cost of Funds	(+) 1%	(21,399,071)	-	(19,146,543)	-
Decrease in Variable	Cost of Funds	(-) 1%	21,399,071	-	19,146,543	-
Increase in Variable	Interest Rate	(+) 1%	Cap on Max. Int. Rate	-	Cap on Max. Int. Rate	-
Decrease in Variable	Interest Rate	(-) 1%	(40,398,510)	-	(38,665,302)	-

#### 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.)
Paid-up Equity Share Capital	372,321,739
Proposed Bonus Equity Shares	-
Share Premium	-
Irredeemable Preference Share	-
Statutory General Reserve	84,103,057
Retained Earnings	39,327,808
Capital Redemption Reserve	-
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
<b>Deductions</b>	-
a. Goodwill	-
b. Deferred Tax Assets	30,351,571
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>465,401,034</b>

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

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	56,967,613

Additional loan loss provision	-
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>56,967,613</b>

- Detailed Information about Subordinated Term Debts**

The Financial Institution does not have any subordinated term debts.

- Total qualifying capital**

Total Tier 1 Capital	465,401,034
Total Tier 2 Capital	56,967,613
<b>Total Qualifying Capital</b>	<b>522,368,647</b>

- Capital Adequacy Ratio**

Core Capital Ratio	10.97%
Capital Adequacy Ratio	12.31%

- Risk Weighted Exposures**

Particulars	Weight (%)	Amount (Rs.)	RWA
<b>A. On-Balance Sheet Items</b>			
Cash Balance	0	6,587,860	-
NRB Balance	0	17,372,750	-
Investment to Govt. Bond	0		
Accrued interests on Govt. bond	0		
Balance on domestic banks and financial institutions	20	240,854,718	48,170,944
Money at call	20		
Investment on shares/debentures/bonds	100	2,000,000	2,000,000
Loans & advances, bills purchase/discount	100	4,068,354,537	4,068,354,537
Fixed assets	100	12,202,664	12,202,664
Other assets (Except advance tax payment)	100	24,691,516	24,691,516
<b>Total of On-Balance Sheet Items (A)</b>		<b>4,372,064,045</b>	<b>4,155,419,660</b>
<b>B. Off-Balance Sheet Items</b>			
Off-Balance-sheet Items	100		
Risk Weighted Exposure for Operational Risk	100	87,441,281	87,441,281
<b>Total of Off-Balance Sheet Items (B)</b>		<b>87,441,281</b>	<b>87,441,281</b>
<b>Total Risk Weighted Exposure (A+B)</b>		<b>4,459,505,326</b>	<b>4,242,860,941</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	-	194,626,137	-	<b>194,626,137</b>



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	-	-	-	-
Loans and Advances to MFIs & Cooperatives	-	-	-	-
Loans and Advances to Customers	-	3,897,112,361	-	3,897,112,361
Financial Investments - Measured at Fair Value Through PL	-	-	-	-
Financial Investments - Measured at Fair Value Through OCI	-	-	2,000,000	2,000,000
Financial Investments - Measured at Amortized Cost	-	-	-	-
Other Financial Assets	-	-	-	-
<b>Total Financial Assets</b>	-	<b>4,161,927,690</b>	<b>2,000,000</b>	<b>4,163,927,690</b>
<b>Financial Liabilities</b>				
Due From Customers	-	1,373,989,553	-	1,373,989,553
Borrowings	-	2,139,907,080	-	2,139,907,080
Other Liabilities	-	61,860,060	-	61,860,060
<b>Total Financial Liabilities</b>	-	<b>3,575,756,693</b>	-	<b>3,575,756,693</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, 2079 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	80,110,691	226,415,314	132,397,314	127,883,209	566,806,528
Intersegment revenues	-	15,583	485,328	583,614,500	584,115,411
Net Revenue	80,110,691	226,415,314	132,397,314	127,883,209	566,806,528
Interest Revenue	80,239,124	226,723,673	132,582,384	131,599,308	571,144,489
Interest Expense	11,485,629	44,310,390	25,613,193	236,217,610	317,626,822
Net Interest Revenue	68,753,495	182,413,284	106,969,191	(104,618,302)	253,517,667
Depreciation and Amortization	408,367	769,465	558,253	1,881,642	3,617,726
Segment Profit / (Loss)	1,020,833	19,564,475	2,821,067	62,498,153	85,904,527
Other material non-cash items:	-	-	-	-	-
Loan Loss Provisions Expenses	19,337,932	50,537,781	31,657,347	(124,022,865)	(22,489,805)
Goodwill Amortization	-	-	-	-	-
Others Intangible Assets Amortization	-	-	-	-	-



Impairment of Assets	-	-	-	-	-
Segment Assets	604,572,530	1,741,572,469	1,039,673,579	848,802,770	<b>4,234,621,348</b>
Segment Liabilities	604,572,530	1,741,572,469	1,039,673,579	189,938,115	<b>3,575,756,693</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	1,150,921,938
Other Revenues	4,337,962
Elimination of intersegment revenues	584,115,411
<b>Entity's Revenue</b>	<b>571,144,489</b>

**b) Profit or Loss**

Total profit or loss for reportable segments	23,406,374
Other profit or loss	51,023,464
Elimination of intersegment profits	-
Unallocated amounts	-
<b>Profit before income tax</b>	<b>74,429,838</b>

**c) Assets**

Total assets for reportable segments	3,385,818,578
Other Assets	-
Unallocated amounts	848,802,770
<b>Entity's assets</b>	<b>4,234,621,348</b>

**d) Liabilities**

Total Liabilities for reportable segments	3,385,818,578
Other Liabilities	-
Unallocated Liabilities	189,938,115
<b>Entity's liabilities</b>	<b>3,575,756,693</b>

**5. Information about product and services**

<b>Revenue from each type of product and services</b>	
(a) Microfinance Related Services	566,806,528
(b) Others	4,337,962
<b>Total</b>	<b>571,144,489</b>

**6. Information about geographical areas**

<b>Revenue from following geographical areas</b>	
<b>(A) Domestic</b>	
(a) Province 1	5,335,239
(b) Province 2	5,371,346



(c) Bagmati Province	80,110,691
(d) Gandaki Province	226,415,314
(e) Lumbini Province	132,397,314
(f) Karnali Province	44,842,541
(g) Sudur Paschim Province	42,756,533
(h) Others	33,915,512
<b>(B) Foreign</b>	-
<b>Total</b>	<b>571,144,489</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 2,89,000/- during the reportable financial year. The BOD had held total of 17 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	5	22,500/-
Risk Management Committee	4	36,000/-
Human Resource Committee	2	9,000/-
AML Committee	4	18,000/-
<b>Total</b>	<b>15</b>	<b>85,500/-</b>



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

S. No	Particulars	Amount (NPR)
1	Communication Expenses	74,000/-
2	Bus & Air Fare Expenses	3,08,748/-
3	DA, Tiffin & Miscellaneous Expenses	5,25,377/-
<b>Total</b>		<b>9,08,126/-</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	14,55,36,808/-
Post-employment benefits	-
Other long-term benefits	2,22,07,013/-
Termination benefits	-
Share-based payment	-
<b>Total</b>	<b>16,77,43,821/-</b>

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

Name	Position	Basic Salary	PF	Allowance	Bonus & welfare	Other Perquisites	Total Income
Mr. Kul Chandra Parajuli	CEO	3,28,301	32,830	3,25,446	-	-	<b>6,86,578</b>
Mr. Phanindra Pandey	Dep. CEO	11,27,901	1,12,790	8,39,212	26,476	-	<b>21,06,380</b>

Key Management Personnel are also provided with the following benefits:

- Benefits as per the Employee Terms of Service By-Laws,
- Bonus to the staff as per The Bonus Act,
- 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:

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

**Additional Disclosures:**

**Statement of Profit or Loss**

Particulars	Transaction with Related Parties	
	2080-81	2079-80
Interest Income	-	-
Interest Expenses	-	-
Other Income	-	-
Other Expenses	-	-
Dividend Income(net)	-	-

**Statement of Financial Position**

Particulars	Transaction with Related Parties	
	2080-81	2079-80
Total Assets		
Loans and Advances		
Other Receivables	-	-
Total Liabilities	-	-
Customer Deposits	-	-
Other Payables	-	-

**Commitments and Contingencies**

Particulars	Transaction with Related Parties	
	2080-81	2079-80
Undrawn Credit Limits	-	-
Other Contingencies	-	-
<b>Total</b>	-	-

**5.8 Merger and acquisition**

The Financial Institution has not entered any merger and acquisition activities in the reporting period.

**5.9 Additional disclosures of non-consolidated entities**

The Financial Institution does not have any non-consolidated entities to report for the reporting period and in the comparative previous period.

**5.10 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 .....<sup>st</sup> meeting of the board of directors of the Financial Institution held on 2081/08/25 has recommended distribution of 10% out of which 0.5% cash dividend (Dividend Tax) and 9.5% stock dividend (bonus share) for the annual period ending 31 Asar, 2081 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 37,232,173.9350 that includes 1,861,608.6968 cash pay-out (for tax purpose only) and 35,370,565.2383 in bonus shares.



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Comparison of Unaudited and Audited Statement of Financial Position**  
As on 31 Ashadh 2081 (15 July 2024)

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	247,442,578	194,626,137	(52,816,441)	-21.34%	Reclassification
Statutory Balances & Due from Nepal Rastra Bank	17,372,750	17,372,750	-	-	
Placement with Bank & Financial Institutions	-	52,816,441	52,816,441	100.00%	Reclassification
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	-	
Loans and advances to MFIs & Cooperatives	-	-	-	-	
Loans and advances to customers	3,903,245,016	3,897,112,361	(6,132,655)	-0.16%	Adjustment as per NFRS
Investment securities	2,000,000	2,000,000	-	-	
Current tax assets	-	3,447,908	3,447,908	100.00%	Recalculation of Income Tax
Investment property	-	-	-	-	
Property and Equipment	11,893,917	11,893,917	-	-	
Goodwill and Intangible assets	308,747	308,747	-	-	
Deferred Tax Assets	9,080,499	30,351,571	21,271,072	234.25%	Adjustment as per NFRS
Other assets	24,702,688	24,691,516	(11,172)	-0.05%	Adjustment as per NFRS
<b>Total Assets</b>	<b>4,216,046,195</b>	<b>4,234,621,348</b>	<b>18,575,153</b>	<b>0.44%</b>	
<b>Liabilities</b>					
Due to Bank and Financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instrument	-	-	-	-	
Deposits from customers	1,355,134,146	1,373,989,553	18,855,407	1.39%	Reclassification of Pension Fund
Borrowings	2,139,907,080	2,139,907,080	-	-	
Current Tax Liabilities	8,318,513	-	(8,318,513)	-100.00%	Recalculation of Income Tax
Provisions	-	-	-	-	
Deferred Tax Liabilities	-	-	-	-	
Other liabilities	69,697,564	61,860,060	(7,837,504)	-11.25%	Adjustment as per NFRS
Debt securities issued	-	-	-	-	
Subordinated Liabilities	-	-	-	-	
<b>Total liabilities</b>	<b>3,573,057,303</b>	<b>3,575,756,693</b>	<b>2,699,390</b>	<b>0.08%</b>	
<b>Equity</b>					
Share Capital	372,321,739	372,321,739	-	-	
Share Premium	-	-	-	-	
Retained Earnings	66,587,236	39,327,808	(27,259,428)	-40.94%	Adjustment as per NFRS
Reserves	204,079,917	247,215,108	43,135,191	21.14%	Adjustment as per NFRS
<b>Total Equity</b>	<b>642,988,892</b>	<b>658,864,655</b>	<b>15,875,763</b>	<b>2.47%</b>	
<b>Total Liabilities and Equity</b>	<b>4,216,046,195</b>	<b>4,234,621,348</b>	<b>18,575,153</b>	<b>0.44%</b>	



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Comparison of Unaudited and Audited Statement of Profit or Loss**  
**For the year ended 31 Ashadh 2081 (15 July 2024)**

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in %	Reasons for Variance
Interest income	572,636,259	571,144,489	(1,491,770)	-0.26%	Adjustment as per NFRS
Interest expense	317,626,822	317,626,822	-	-	
<b>Net interest income</b>	<b>255,009,437</b>	<b>253,517,667</b>	<b>(1,491,770)</b>	<b>-0.58%</b>	
Fees and commission income	-	31,913,672	31,913,672	100.00%	Reclassification as per NFRS
Fees and commission expense	-	3,627,000	3,627,000	100.00%	Reclassification as per NFRS
<b>Net fee and commission income</b>	<b>-</b>	<b>28,286,672</b>	<b>28,286,672</b>	<b>100.00%</b>	
<b>Net interest, fee and commission income</b>	<b>255,009,437</b>	<b>281,804,339</b>	<b>26,794,902</b>	<b>10.51%</b>	
Net trading income	-	-	-	-	
Other operating income	44,381,145	726,339	(43,654,806)	-98.36%	Reclassification as per NFRS
<b>Total operating income</b>	<b>299,390,582</b>	<b>282,530,678</b>	<b>(16,859,904)</b>	<b>-5.63%</b>	
Impairment charge/(reversal) for loans and other losses	(27,857,030)	(22,489,805)	5,367,225	-19.27%	Changes by NRB
<b>Net operating income</b>	<b>327,247,612</b>	<b>305,020,483</b>	<b>(22,227,129)</b>	<b>-6.79%</b>	
<b>Operating expense</b>					
Personnel expenses	177,763,782	174,883,185	(2,880,597)	-1.62%	Employee Bonus & Leave as per Actuary
Other Operating expenses	51,364,501	47,782,422	(3,582,079)	-6.97%	Reclassification as per NFRS
Depreciation and Amortisation	3,617,726	3,617,726	-	-	
<b>Operating Profit</b>	<b>94,501,603</b>	<b>78,737,150</b>	<b>(15,764,453)</b>	<b>-16.68%</b>	
Non operating Income	-	14,646	14,646	100.00%	Changes as per Audit
Non operating expense	4,321,958	4,321,958	-	-	
<b>Profit before income tax</b>	<b>90,179,645</b>	<b>74,429,838</b>	<b>(15,749,807)</b>	<b>-17.46%</b>	
Income tax expense	27,053,894	(4,787,777)	(31,841,671)	-117.70%	
Current Tax	27,053,894	16,483,295	(10,570,599)	-39.07%	Change in Tax as per Audit
Deferred Tax	-	(21,271,072)	(21,271,072)	0.00%	Change in Tax as per Audit
<b>Profit for the year</b>	<b>63,125,752</b>	<b>79,217,615</b>	<b>16,091,863</b>	<b>25.49%</b>	
<b>Profit attributable to:</b>					
Equity holders of the Financial Institution	63,125,752	79,217,615	16,091,863	25.49%	
<b>Profit for the year</b>	<b>63,125,752</b>	<b>79,217,615</b>	<b>16,091,863</b>	<b>25.49%</b>	
<b>Earnings Per Share</b>					
Basic earning per share	16.95	21.28	4.32	25.49%	
Diluted earning per share	16.95	21.28	4.33	25.53%	



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग  
च.नं. २३४



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२८२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmfpsd@nrb.org.np](mailto:nrbmfpsd@nrb.org.np)  
पोस्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/कालिका/०८१/८२

मिति: २०८१/०९/०५

श्री कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
पोखरा, कास्की।

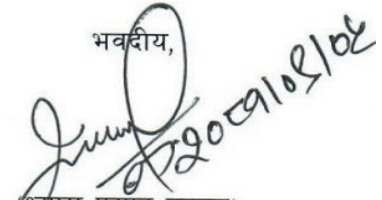
**विषय: आर्थिक वर्ष २०८०/८१ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/ नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८०/८१ सम्मको मुनाफाबाट २०८१ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.३७,२३,२१,७३९।५१ को ९.५० प्रतिशतले हुन आउने शेर लाभांश रु.३,५३,७०,५६५।२५ (अक्षरेपी तीन करोड त्रिपन्न लाख सत्तरी हजार पाँच सय पैसट्टी रुपैया र पैसा पच्चीस मात्र) तथा ०.५० प्रतिशतले हुन आउने नगद लाभांश रु.१८,६१,६०८।७० (अक्षरेपी अठ्ठ लाख एकसट्टी हजार छ सय आठ रुपैया र पैसा सत्तरी मात्र) गरी जम्मा १० प्रतिशतले हुन आउने कुल लाभांश रकम रु.३,७२,३२,१७३।९५ (अक्षरेपी तीन करोड बहत्तर लाख बत्तीस हजार एक सय त्रिहत्तर रुपैया र पैसा पन्चान्चब्वे मात्र) साधारण सभाबाट स्वीकृत गरे पश्चात् वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ३/०७९ को बुँदा नं. २ मा भएको कर्जा सीमा सम्बन्धी व्यवस्थाको पूर्ण पालना गर्नुहुन।
- यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १९/०७९ को बुँदा नं. २(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन।
- संस्थाको वित्तीय विवरणमा रहेको कर्जाको विवरण कर्जा सूचना केन्द्रको कर्जा विवरणसँग एकरूपता हुने गरी आवधिक रुपमा Reconcile गर्नुहुन।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन।

भवदीय,

  
(श्याम प्रसाद ढकाल)  
उप-निर्देशक

बोधार्थ :

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



दर्ता नं. ११९९/०६६/०६७

नेपाल राष्ट्र बैंक इजाजतपत्र प्राप्त (घ) वर्गको १९/०६७/६६



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

प.सं.: ०८१/८१  
च.नं.: १५६३

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था)

केन्द्रीय कार्यालय, पोखरा, कास्की जिल्ला, कालिका वडा नं-१०, पोखरा, कास्की



मिति :- २०८१/०९/०८

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

विषय : वार्षिक साधारण सभा प्रयोजनको लागि आ.व.२०८०/०८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा भएका निर्देशनहरूको कार्यान्वयन सम्बन्धमा ।

महोदय,

उपरोक्त विषयमा यस वित्तीय संस्थाको वार्षिक साधारण सभा प्रयोजनको लागी आ.व.२०८०/०८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा तहाँको मिति २०८१/०९/०५, च.नं. २३४, पत्र संख्या : ल.वि.स.सु.वि./गैर-स्थलगत/कालिका/०८१/८२, बाट दिईएको निर्देशन सम्बन्धमा यस वित्तीय संस्थाको मिति २०८१/०९/०६ गते बसेको सञ्चालक समितिको बैठक नं.२५० बाट देहाय अनुसार प्रत्युत्तर पेश गर्ने निर्णय भएको व्यहोरा सादर अनुरोध गर्दछु ।

क) नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त (घ) वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं ३/०७९ को बुँदा नं. २ मा भएको कर्जा सीमा सम्बन्धी व्यवस्थाको पूर्ण पालना गरिएको व्यहोरा अनुरोध गर्ने निर्णय गरियो ।

ख) नेपाल राष्ट्र बैंकबाट (घ) वर्गका वित्तीय संस्थालाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं १९/०७९ को बुँदा नं. २ (ख) मा भएको व्यवस्था अनुसार ऋणीहरूबाट सेवा शुल्क लिने गरिएको व्यहोरा जानकारीका लागि अनुरोध गर्ने निर्णय गरियो ।

ग) वित्तीय विवरणमा रहेको कर्जाको विवरण कर्जा सूचना केन्द्रको कर्जा विवरणसंग एकरूपता हुने गरी आवधिक रूपमा Reconcile गरिने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।

घ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा तहाँ बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औब्याएका कैफियतहरू पूनः नदोहोरिने गरी सुधार गरिने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।

(कूल 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. ३७,२३,२१,७३९।५१ (अक्षरेपी सैतीस करोड तेईस लाख एक्काईस हजार सातसय उनन्चालीस रूपैया एकाउन्न पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ३७,२३,२१,७३९ (सैतीस लाख तेईस हजार दुईसय सत्र दशमलव तीन नौ) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाको जारी पूँजी रु. ४०,७६,९२,३०४।७६ (अक्षरेपी चालीस करोड छयहत्तर लाख बयानब्बे हजार तीनसय चार रूपैया छयहत्तर पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु १००।- दरका ४०,७६,९२३।०५ (चालीस लाख छयहत्तर हजार नौसय तेईस दशमलव शुन्य पाच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाले बोनस शेयर जारी गरे पश्चात पूँजी वृद्धि हुने भएकोले।
६(ग)	वित्तीय संस्थाको चुक्ता पूँजी रु. ३७,२३,२१,७३९।५१ (अक्षरेपी सैतीस करोड तेईस लाख एक्काईस हजार सातसय उनन्चालीस रूपैया एकाउन्न पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१००।- दरका ३७,२३,२१,७३९ (सैतीस लाख तेईस हजार दुईसय सत्र दशमलव तीन नौ) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाको चुक्ता पूँजी रु. ४०,७६,९२,३०४।७६ (अक्षरेपी चालीस करोड छयहत्तर लाख बयानब्बे हजार तीनसय चार रूपैया छयहत्तर पैसा मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु १००।- दरका ४०,७६,९२३।०५ (चालिस लाख छयहत्तर हजार नौसय तेईस दशमलव शुन्य पाच) थान साधारण शेयरमा विभाजन गरिएको छ।	वित्तीय संस्थाले बोनस शेयर जारी गरे पश्चात पूँजी वृद्धि हुने भएकोले।



## कालिका लघुवित्त वित्तीय संस्था लि. संस्थापक शेयरधनीहरूको विवरण

क्र.सं.	शेयरधनीको नाम थर	ठेगाना	शेयरधनी/हितग्राही नम्बर	शेयर संख्या
१	शशिकान्त अग्रवाल	बनस्थली, काठमाडौं	१३०१५९००००००४८७३	१,३३,२९५
२	चन्द्र बहादुर बस्नेत	भिरकोट, स्याङ्जा	१३०११०००००२६१०१९५	१,११,५५०
३	नित्यानन्द तिवारी	वालिङ्ग, स्याङ्जा	१३०११००००००६८२१५६	९६,९५९
४	कृष्णकाजी के.सी.	भिरकोट, स्याङ्जा	१३०१०६००००३४०६२१	७२,०१०
५	सन्तोष श्रेष्ठ	वालिङ्ग, स्याङ्जा	१३०१०६००००४३८४४४	५७,३६९
६	नीलकण्ठ उप्रेती	काठमाण्डौ, काठमाण्डौ	१३०१०८०००००६१६२४	५४,८९०
७	मञ्जु अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१५९०००००१०४०१	४७,८०७
८	रन्जु पाण्डे	काठमाण्डौ, काठमाण्डौ	१३०११२०००००५१९५८	४४,२६६
९	बिष्णु प्रसाद पौड्याल	भिरकोट, स्याङ्जा	१३०१३५०००००१७८१३	४३,०२६
१०	रामचन्द्र रेग्मी	पोखरा, कास्की	१३०१०९०००००२६३३३५	३९,८९८
११	वासुदेव पौडेल	वालिङ्ग, स्याङ्जा	१३०१३७००००१९४८१६	३८,२४६
१२	टिकाराम भुसाल	पोखरा, कास्की	१३०१०९०००००६४७७४३	३५,४१३
१३	रमेश शर्मा	कुश्मा, पर्वत	१३०१०८००००१२१०२४	२६,९८८
१४	विकास गौचन	काठमाण्डौ, काठमाण्डौ	१३०१६३००००१२००१८	२६,५५९
१५	गणेश पौडेल	कुश्मा, पर्वत	१३०११२०००००६५७६७२	२५,४०५
१६	केशवराज न्यौपाने	गल्याङ्ग, स्याङ्जा	१३०१३०००००३४४२४	२३,९०४
१७	माया के.सि. बस्नेत	भिरकोट, स्याङ्जा	१३०११०००००२२२४६८	२३,९०४
१८	नेत्र प्रसाद पराजुली	कुश्मा, पर्वत	१३०१३७०००१६९३६९४	२३,६०८
१९	कृष्ण बहादुर खाँण	वालिङ्ग, स्याङ्जा	१३०११०००००९३६०२३	२२,३१०
२०	जनकराज रेग्मी	कुश्मा, पर्वत	१३०११२०००१२८०२५६	२२,१३३
२१	प्रकाश गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००१८८७२१	२१,८३७
२२	सिता प्रधान	कुश्मा, पर्वत	१३०१४५०००००३४२९३	२०,६५८
२३	धनमाया शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२००००००५०२०	२०,६५७
२४	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०११२००००५५१४६०	२०,६५७
२५	तिलक बहादुर क्षेत्री	पोखरा, कास्की	१३०११२०००१३६४०४९	२०,६५७
२६	सृजना नेपाल	दक्षिणकाली, काठमाण्डौ	१३०१२००००००२४८६	१९,१२३
२७	दिनेश अधिकारी	कुश्मा, पर्वत	१३०१०८०००००८९२०९	१७,७०६



२८	खगीश्वरा पौडेल पराजुली	कुशमा, पर्वत	१३०१३७०००१६९३७१५	१७,७०६
२९	मनोहर विश्वकर्मा पौडेल	कुशमा, पर्वत	१३०११२०००१३६४१७१	१७,७०६
३०	मेघनाथ सुवेदी	कुशमा, पर्वत	१३०११२००००५७७९७७	१७,७०६
३१	सिता न्यौपाने	गितानगर, चितवन	१३०१५८००००५२३७९०	१७,७०६
३२	कुल प्रसाद गुरुङ्ग	ललितपुर, ललितपुर	१३०१२००००००४९१९१	१७,४४४
३३	शशीधर शर्मा पौडेल	कुशमा, पर्वत	१३०१३७०००१६९५१८०	१६,२३०
३४	बालकृष्ण पौडेल	कुशमा, पर्वत	१३०१०८००००३७८८८६	१६,०८३
३५	डोलराज ढुङ्गाना	भिरकोट, स्याङ्जा	१३०११००००२६१८८६१	१५,९३६
३६	गितामणी पाण्डे	कालिगण्डकी, स्याङ्जा	१३०१७६००००३५०३९५	१५,९३६
३७	प्रमिला लामिछाने	वालिङ्ग, स्याङ्जा	१३०११९०००००९३८८२	१५,९३६
३८	अल्का गोयल	नक्साल, काठमाडौँ	१३०११८०००००५८५६०	१५,९३५
३९	एस.जि. सेक्यूरिटीज प्रा.ली	नक्साल, काठमाडौँ	१३०१५९००००००८२९३	१५,९३५
४०	सुवित अग्रवाल	बिर्तामोड, भ्रपा	१३०१०९०००००४७८०७	१५,९३५
४१	अमृता पौडेल	बुटवल, रूपन्देही	१३०१६३०००००८३०६	१४,७५६
४२	दिपक बहादुर थापा	काठमाडौँ, काठमाडौँ	१३०१२९०००००६७७१७	१४,७५६
४३	देवी कुमारी लामिछाने पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०६००००५६०४५६	१४,७५६
४४	गणेश बहादुर मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१०६०००१५०३०४८	१४,७५६
४५	इन्द्र बहादुर शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१०२००००१३५९९३	१४,७५६
४६	कमल प्रसाद भुसाल	कुशमा, पर्वत	१३०१५२००००१९१४८१	१४,७५६
४७	नल प्रसाद भुसाल	चितवन, चितवन	१३०१३७०००२१०९३१२	१४,७५६
४८	पूर्णिमा गौचन	काठमाण्डौ, काठमाण्डौ	१२५५३	१४,७५६
४९	रमा कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१०६०००१२३६९४७	१४,७५६
५०	याम कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११७००००३९५२२३	१४,७५६
५१	वैकुण्ठ सुवेदी	काठमाण्डौ, काठमाण्डौ	१३०१५३०००००१६४०७	१४,७५५
५२	चन्द्र बहादुर क्षेत्री	कुशमा, पर्वत	१३०१३७००००७०२९७२	१४,७५५
५३	गणेश लामिछाने	कुशमा, पर्वत	१३०१०८००००१९६७४५	१४,७५५
५४	नवराज शर्मा	कुशमा, पर्वत	१३०१०८००००१०२६९१	१४,७५५
५५	पदम बहादुर गुरुङ्ग	शान्तिपुर, ललितपुर	१३०१०२००००१०४५९५	१४,७५५
५६	शारदा देवी तिवारी पौडेल	मध्यपुरठिमी, भक्तपुर	१३०१६३०००००९६९४०	१४,७५५



५७	यशोदा रिजाल	काठमाण्डौ, काठमाण्डौ	१३०१२२००००००३९७१	१४,७५५
५८	शारदा न्यौपाने कणेल	काठमाण्डौ, काठमाण्डौ	१३०१०८००००००३०८४	१४,३४२
५९	पुरुषोत्तम गिरी	कुश्मा, पर्वत	१३०१५४०००००००२४६	१४,१६५
६०	होम बहादुर क्षेत्री	काठमाण्डौ, काठमाण्डौ	१३०११२०००१५७०२१९	१२,८३७
६१	भिमराज सापकोटा	कुश्मा, पर्वत	१३०१५७००००११३८५	११,८०४
६२	विक्रम बहादुर थापा	कुश्मा, पर्वत	१२५९६	११,८०४
६३	विमला सापकोटा लामिछाने	कुश्मा, पर्वत	१३०१६५००००३२३४७५	११,८०४
६४	डांसीराम अधिकारी	कुश्मा, पर्वत	१३०१०८००००३७९३७९	११,८०४
६५	दुर्गा देवी शर्मा	कुश्मा, पर्वत	१३०१०८००००१२१०११	११,८०४
६६	गोपाल गौडेल	कुश्मा, पर्वत	१३०१०८००००४१४४७८	११,८०४
६७	हेमराज लामिछाने	फलेवास, पर्वत	१३०१०८००००३७८८५२	११,८०४
६८	किशोर सापकोटा	कुश्मा, पर्वत	१३०१५७०००००९६८६४	११,८०४
६९	महेश शर्मा	श्रृजनाचोक, कास्की	१३०१२५००००२७१२५४	११,८०४
७०	नारायण रिजाल	कुश्मा, पर्वत	१३०१०४०००००६५०४८	११,८०४
७१	राधिका देवी रेग्मी	काठमाण्डौ, काठमाण्डौ	१३०१०१०००००८१०८८	११,८०४
७२	राजु प्रसाद पौडेल	माहाशिला, पर्वत	१३०१७२००००११८०१०	११,८०४
७३	राम प्रसाद तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७०९६	११,८०४
७४	रामचन्द्र अधिकारी	भरतपोखरी, कास्की	१३०१५७०००००६०३१८	११,८०४
७५	रित्तु प्रसाद शेरचन	स्यूचाटार, काठमाडौं	१२५१५	११,८०४
७६	शान्त पौडेल	कुश्मा, पर्वत	१३०११२००००५८१७५३	११,८०४
७७	सुरेश लामिछाने	कुश्मा, पर्वत	१३०१५२००००१२५७१३	११,८०४
७८	सुरेश शर्मा तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७९५३	११,८०४
७९	टंकनाथ लामिछाने	कुश्मा, पर्वत	१३०१३७००००६६५२९१	११,८०४
८०	उज्वल अधिकारी	कुश्मा, पर्वत	१३०११२००००७८५३७१	११,८०४
८१	युवराज सुवेदी	कुश्मा, पर्वत	१३०१५७०००००७४१५८	११,८०४
८२	प्रेमनारायण शर्मा अधिकारी	कुश्मा, पर्वत	१३०१६५००००१६४८३५	११,८०४
८३	तिलकराम शर्मा	कुश्मा, पर्वत	१३०१६५००००२६६४५३	११,८०४
८४	गिता श्रेष्ठ	कुश्मा, पर्वत	१३०१०८००००७५८८७१	११,४२४
८५	डम्बर बहादुर गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०१५८०००१३९६५८९	१०,३२९



८६	गोविन्द शर्मा पौड्याल	काठमाण्डौ, काठमाण्डौ	१३०१२५००००१९३१६१	१०,३२९
८७	कमला शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११२००००५३३३८६	१०,३२९
८८	नारायण अधिकारी	कुश्मा, पर्वत	१३०१०८००००२०९४३४	१०,३२९
८९	कृष्ण प्रसाद रिजाल	टोखा, काठमाडौं	१३०१३९०००००५०५०	९,८७६
९०	संगिता खेतान	काठमाण्डौ, काठमाण्डौ	१३०१४०००००००५४७	९,६५८
९१	भोजबहादुर कार्की क्षेत्री	सिद्धार्थ, रूपन्देही	१३०१२४००००१३४०६८	९,५६१
९२	दण्डपानी शर्मा	फेदीखोला, स्याङ्जा	१३०१३७००००६९६१८९	९,५६१
९३	शिसीर मिश्र	नयाँबजार, कास्की	१३०१२४००००१३७३०३	९,५६१
९४	यमकान्त खनाल शर्मा	वालिङ्ग, स्याङ्जा	१३०१०६०००१२०८५९२	९,५६१
९५	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०१४३०००००८४८०७	९,५२०
९६	फणिन्द्र पाण्डे	वालिङ्ग, स्याङ्जा	१३०१३७०००१५५६९०८	८,८५३
९७	केदारनाथ आचार्य	कुश्मा, पर्वत	१३०१४५०००००१८८६४	८,८५३
९८	कुन्ता देवी शर्मा	कुश्मा, पर्वत	१३०१४५०००००३८२२६	८,८५३
९९	नारायण प्रसाद शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१३७००००५२४४५	८,८५३
१००	पार्वती कुमारी आचार्य	काठमाण्डौ, काठमाण्डौ	१३०१४५०००००५८९५	८,८५३
१०१	भोलानाथ शर्मा	कुश्मा, पर्वत	१३०१७२००००१०८९६७	८,८५३
१०२	राममाया श्रेष्ठ	कुश्मा, पर्वत	१३०११२००००८७९९४३	८,८५३
१०३	सरस्वती थापा कुवर	भरतपुर, चितवन	१३०१०६००००४६६६१३	८,८५३
१०४	भविश्वर पौडेल	काठमाण्डौ, काठमाण्डौ	१३०११७००००५५६४५१	८,२६३
१०५	देवी अधिकारी	बाग्मती, ललितपुर	१३०१३१०००००५९७७१	८,२६३
१०६	देवी प्रसाद शर्मा	जौमिनी, बाग्लुङ्ग	१३०१३७०००१६९३५३१	८,२६३
१०७	दुर्गा कार्की बानिया	काठमाण्डौ, काठमाण्डौ	१३०११२०००१३७३००९	८,२६३
१०८	खिम कुमारी उचै मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१६५०००१५५८५८८	८,२६३
१०९	कृष्ण गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०६००००२४३९०४	८,२६३
११०	कृष्ण प्रसाद रिजाल	कुश्मा, पर्वत	१३०१५७०००००३२२३१	८,२६३
१११	लक्ष्मी सुवेदी	फलेवास, पर्वत	१३०११६०००००६३३६४	८,२६३
११२	मिना कुमारी कँडेल	कुश्मा, पर्वत	१३०१३७०००१६९५८६२	८,२६३
११३	सावित्री शर्मा भट्ट	भरतपुर, चितवन	१३०११२०००१७४२१६८	८,२६३
११४	सुनिल भुसाल	फलेवास, पर्वत	१३०१०८००००३८३२७१	८,२६३



११५	याम कुमारी सेन	काठमाण्डौ, काठमाण्डौ	१३०१०१००००१७१४३३	८,२६३
११६	शम्भु के.सी.	रूपन्देही, रूपन्देही	१३०१४५०००००४२९१२	८,१००
११७	आलोक अग्रवाल	मैतिदेवी काठमाडौँ	१३०१०४००००००४१८९	७,९६८
११८	रमनप्रसाद काफ्ले	त्रिवेणी, पर्वत	२७	७,९६८
११९	विवेक अग्रवाल	सानेपा, ललितपुर	१३०१३२०००००७३७७२	७,९६८
१२०	विरल पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०९००००४३४२७६	७,३७८
१२१	हाइकुमारी गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००१००४८६	७,३७८
१२२	रामचन्द्र सुवेदी	बनस्थली, काठमाण्डौ	१३०१६५००००२८६९८७	७,३७८
१२३	सुसन गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००४६५०३६	७,३७८
१२४	पुर्णचन्द्र डुम्रे	वालिङ, स्याङ्जा	१३०१३९०००००५६५३०	७,०८२
१२५	माछापुच्छ्रे स्पापिटल लि.	काठमाण्डौ, काठमाण्डौ	१३०१४१००००००००१६	६,६००
१२६	भरत कुमार श्रेष्ठ	फलेवास, पर्वत	१३०१६५००००२६७८४१	६,४२५
१२७	पूर्ण बहादुर मल्ल	कुश्मा, पर्वत	१३०१६५०००११२१८०९	६,३५९
१२८	शिवांगी ईन्भेष्टमेन्ट प्रा.लि.	नक्साल, काठमाडौँ	१३०१५९००००००८७२८	६,२७७
१२९	धन कुमारी थापा	काठमाण्डौ, काठमाण्डौ	१३०११२००००९३९२२७	५,९०२
१३०	कृष्ण बहादुर शेरचन थकाली	काठमाण्डौ, काठमाण्डौ	१३०१२४००००२६२२३८	५,९०२
१३१	कृष्ण प्रसाद पराजुली	बिहादी, पर्वत	१३०१०८०००००९३९३३	५,९०२
१३२	लक्ष्मी देवी गुरुङ्ग	ललितपुर, ललितपुर	१३०११००००२६०२८५३	५,९०२
१३३	नारायण प्रसाद गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०११४०००००४७८५९	५,९०२
१३४	पदन गौचन	बावियाचौर, म्याग्दी	१२५२७	५,९०२
१३५	पोसराज लम्साल	बेनी, म्याग्दी	१३०१६०००००१३८४९७	५,९०२
१३६	पूर्णराज पौडेल	कुश्मा, पर्वत	१३०१६५००००२६७१९३	५,९०२
१३७	टिका कुमारी श्रेष्ठ	शिवालय, पर्वत	१३०१७३०००००७७४१५	५,९०२
१३८	विजय कुमार चौधरी	महोत्तरी, महोत्तरी	१३०१४८०००००५८९२८	५,९०२
१३९	बाबुराम रिजाल	कुश्मा, पर्वत	१३०१५९००००३८०००६	४,४२६
१४०	गंगा देवी लामिछाने	कुश्मा, पर्वत	१३०१५२००००४८४९०३	४,४२६
१४१	शैलेन्द्र कर्माचार्य	कुश्मा, पर्वत	१३०१२६००००१४५२०९	४,४२६
१४२	विश्वराज श्रेष्ठ	कुश्मा, पर्वत	१३०१३७०००१६९०९०४	४,२७९
१४३	मनोज कुमार थापा	काठमाण्डौ, काठमाण्डौ	१३०१२६०००१३४३५७२	४,१३१
१४४	न्हुछनारायण महर्जन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००३७८५५०	४,१३१



१४५	उमा शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२६००००१४४८२८	४,१३१
१४६	मोती प्रसाद पौडेल	फलेवास, पर्वत	१३०१४५०००००३८१६७	३,२६३
१४७	मईन्द्रराज खनाल	एलादी, स्याङ्जा	१३०११०००००३१४७१३	३,१८७
१४८	पदमपानी काफ्ले	वालिङ, स्याङ्जा	१३०११०००००२८६६९१	३,१८७
१४९	दयाराम रिजाल	कुश्मा, पर्वत	१३०१२६००००१४४७४१	२,९५१
१५०	महान बहादुर गुरुङ्ग	भुक्ताडले, पर्वत	१३०१६५००००६११७७०	२,९५१
१५१	राम प्रसाद रिजाल	कुश्मा, पर्वत	१३०११२०००१३६३८११	२,९५१
१५२	ज्ञानु कुमारी श्रेष्ठ	कुश्मा, पर्वत	१३०१३७००००६८६४९३	२,७४१
१५३	प्रकास न्यौपाने	बागेश्वरी, बाँके	१३०११७०००००२३६७२	२,६८९
१५४	तुलसीराम पाठक	गल्याङ्ग, स्याङ्जा	१३०१३७०००००८१७००	२,४४५
१५५	शान्ति कुमारी बराल भट्टराई	पोखरा, कास्की	१३०१०९००००८९७४५७	२,३३१
१५६	तोयनाथ चालिसे	शिवालय, पर्वत	१३०१५१०००००७५१०४	२,२८४
१५७	गोविन्द प्रसाद श्रेष्ठ	कुश्मा, पर्वत	१३०१६५००००६१३९००	१९०४
१५८	रमेश तिवारी	वालिङ, स्याङ्जा	१३०१६१०००००४८६९१	१,३६८
१५९	देवेन्द्र प्रसाद पराजुली	बिहादी, पर्वत	१३०१२२००००२८०२९३	१,३४४
१६०	सरस्वती कोइराला भुषाल	पोखरा, कास्की	१३०१०८००००३७८९२६	१०४७
१६१	इन्द्र विक्रम मल्ल	माहाशिला, पर्वत	१३०१७३००००२२४७९५	५८९
१६२	शशिकान्त अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१४००००००००१३३	५६५
१६३	शिप्ला सेक्यूरिटीज	काठमाण्डौ, काठमाण्डौ	१३०१०९००००००२४६१	३९२
<b>कुल संस्थापक शेयर कित्ता</b>				<b>२४,०२,२१९</b>



कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
पोखरा-१०, कास्की

व्यवस्थापन समिति, विभागहरू तथा शाखा कार्यालयहरूको 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.	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०३)
१.	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०४)

विभागहरू :

क्र.स.	विभाग	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग	फणिन्द्र पाण्डे	नायब प्रमुख कार्यकारी अधिकृत	०६१-४३४४१२, ४३४४१५(१०२)
		भेषराज गैह्रे	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(११३)
		विन्दु पंगेनी	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०९)
२.	कर्जा विभाग	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०३)
		खैसरा बस्याल	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(११०)
		भुमा कुमारी गैह्रे	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(११०)
		सुमित्रा थापा	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(११०)
		कल्पना कुँवर	सहायक	०६१-४३४४१२, ४३४४१५(१००)
३.	जोखिम तथा कर्जा असुली विभाग	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४१२, ४३४४१५(१०४)
		हरि प्रसाद न्यौपाने	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०४)
		सरोज न्यौपाने	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०४)
		शिव लामिछाने	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०४)
४.	आन्तरिक लेखापरिक्षण विभाग	कृष्ण प्रसाद शर्मा	वरिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०५)
		विमल श्रेष्ठ	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५(१०५)
		भरत कुमार गौतम	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०५)
		भुवन अर्याल	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१०५)
५.	वित्त तथा लेखा विभाग	याम प्रसाद अर्याल	अधिकृत	०६१-४३४४१२, ४३४४१५(१०६)
		सन्तोष लामिछाने	सुपरभाइजर	०६१-४३४४१२, ४३४४१५(१११)
		आरती के.सी	सहायक	०६१-४३४४१२, ४३४४१५(१११)
६.	योजना तथा अनुगमन विभाग	कविता पोखरेल	अधिकृत	०६१-४३४४१२, ४३४४१५(१०७)
		कृष्ण प्रसाद मैदाली	कनिष्ठ अधिकृत	९८०२८८७०१०
		गंगा सापकोटा	सुपरभाइजर	९८०२८८७०१७
		चन्द्र प्रसाद बस्याल	सुपरभाइजर	९८०२८८७००९
		कृष्ण प्रसाद तिवारी	सुपरभाइजर	९८०२८८७०३०
		हस्त बहादुर पुन	सुपरभाइजर	९८०२८८७०३२



	योजना तथा अनुगमन विभाग	दिपक विष्ट	सुपरभाईजर	१८०२८८७०१३
		रमेश प्रसाद उपाध्याय	वरिष्ठ सहायक	१८०२८८७०३३
		कृष्ण बहादुर खत्री	वरिष्ठ सहायक	१८०२८८७०३१
		कुसुम शर्मा	सहायक	०६१-४३४४१२, ४३४४१५ (१०७)
		अनुषा क्षेत्री	कनिष्ठ सहायक	०६१-४३४४१२, ४३४४१५ (१०७)
७.	सुचना तथा प्रविधि विभाग	स्वीकृती के.सी.	कनिष्ठ अधिकृत	०६१-४३४४१२, ४३४४१५ (१०८)
		दिपेश महतो	कनिष्ठ सहायक	०६१-४३४४१२, ४३४४१५ (१०८)
		विनिता सापकोटा	कनिष्ठ सहायक	०६१-४३४४१२, ४३४४१५ (१०८)

**अनुगमन मुकाम/कार्यालयहरू:-**

क्र.स.	मुकाम/कार्यालयहरू	नाम	जिम्मेवारी	सम्पर्क नम्बर (कार्यालय)
१.	मुकाम कार्यालय भण्डारा, चितवन	कृष्ण प्रसाद मैदाली	अनुगमन अधिकारी	१८०२८८७०१०
२.	मुकाम कार्यालय योगिकुटी, रूपन्देही	गंगा सापकोटा	अनुगमन अधिकारी	१८०२८८७०१७
३.	मुकाम कार्यालय कुश्मा, पर्वत	चन्द्र प्रसाद बस्याल	अनुगमन अधिकारी	१८०२८८७००९
४.	मुकाम कार्यालय वालिङ, स्याङ्जा	कृष्ण प्रसाद तिपारी	अनुगमन अधिकारी	१८०२८८७०३०
५.	मुकाम कार्यालय खानिखोला, धादिङ	हस्त बहादुर पुन	अनुगमन अधिकारी	१८०२८८७०३२
६.	मुकाम कार्यालय विरेन्द्रनगर, सुर्खेत	दिपक विष्ट	अनुगमन अधिकारी	१८०२८८७०१३
७.	मुकाम कार्यालय बुङर, डोटी	रमेश प्रसाद उपाध्याय	अनुगमन अधिकारी	१८०२८८७०३३
८.	मुकाम कार्यालय साजबोट, तनहुँ	कृष्ण बहादुर खत्री	अनुगमन अधिकारी	१८०२८८७०३१
९.	मुकाम कार्यालय शिशुवा, कास्की	-	-	

**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	१८०२८८७२००

**मधेश प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	शम्भुनाथ, सप्तरी	शम्भुनाथ-३, सप्तरी	देवनन्दन शाह	१८०२८८७१९९
२.	ईशनाथ, रौतहट	ईशनाथ-३, रौतहट	गजेन्द्र कुमार शाह	१८०२८८७२१४
३.	सुवर्ण, बारा	सुवर्ण -२, बारा	विकेश कुमार पटेल	१८०२८८७२१५
४.	पर्सागढी, पर्सा	पर्सागढी -४, पर्सा	विनोद कुमार महतो	१८०२८८७२१६
५.	हरिवन, सर्लाही	हरिवन -६, सर्लाही	बैद्यनाथ प्रसाद यादव	१८०२८८७२१७
६.	ठोरी, पर्सा	ठोरी -४, पर्सा	गुरु प्रसाद नेपाल	१८०२८८७२१८

**बागमती प्रदेश :**

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	मझिमटार, धादिङ	बेनीघाट -९, धादिङ	निकिता तामाङ	१८०२८८७१२१
२.	ओखरबजार, मकवानपुर	थाहा -१, मकवानपुर	देउ प्रसाद लुङ्गेली	१८०२८८७११९
३.	हाँडीखोला, मकवानपुर	मनहरी-३, मकवानपुर	शोभा कुमारी बराल	१८०२८८७१२४
४.	भिमफेदी, मकवानपुर	भिमफेदी-६, मकवानपुर	सविना फयल	१८०२८८७१२५
५.	खानीखोला, धादिङ	धुनीबैंशी-८, धादिङ	धर्मेन्द्र थापा	१८०२८८७१४०



६.	मकवानपुरगढी, मकवानपुर	मकवानपुरगढी-३, मकवानपुर	सरिता न्यौपाने	९८०२८८७१४२
७.	मुरलिभञ्ज्याङ, धादिङ	निलकण्ठ -८, धादिङ	रन्जु सेढाई थपलिया	९८०२८८७१५४
८.	बेथानचोक, काभ्रेपलाञ्चोक	बेथानचोक -४, काभ्रेपलाञ्चोक	राजकुमार तमाङ	९८०२८८७१६४
९.	भण्डारा, चितवन	राप्ती -१, चितवन	साजन गुरुङ	९८०२८८७१६५
१०.	भकुण्डेवेसी, काभ्रेपलाञ्चोक	नमोबुद्ध-४, काभ्रेपलाञ्चोक	गिता अधिकारी	९८०२८८७२०१
११.	मन्थली, रामेछाप	मन्थली-२, रामेछाप	गंगा प्रसाद सुवेदी	९८०२८८७२०२
१२.	चरिकोट, दोलखा	भिमेश्वर-७, दोलखा	मनिता सुनुवार	९८०२८८७२०३
१३.	पाँचखाल, काभ्रेपलाञ्चोक	पाँचखाल-७, काभ्रेपलाञ्चोक	अञ्जना 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	युविन सुनारी	९८०२८८७१०५
३.	चोरमारा, नवलपरासी	मध्यविन्दु-५, नवलपरासी	विष्णु पाठक	९८०२८८७१०६
४.	पोखरा, कास्की	पोखरा-१०, कास्की	देवका अर्याल	९८०२८८७१०७
५.	मालुङगा, स्याङ्जा	गल्याङ-१, स्याङ्जा	अर्चना बस्याल	९८०२८८७१०९
६.	कुश्मा, पर्वत	कुश्मा- १, पर्वत	मञ्जु शर्मा	९८०२८८७१७४
७.	कार्किनेटा, पर्वत	फलेवास-१, पर्वत	प्रविन शर्मा	९८०२८८७११३
८.	चापाकोट, स्याङ्जा	चापाकोट-१, स्याङ्जा	रोजिना कर्माचार्य	९८०२८८७११४
९.	घ्यालचोक, गोरखा	गण्डकी-८, गोरखा	जमुना बगाले	९८०२८८७११८
१०.	छेवेटार, गोरखा	गोरखा-१०, गोरखा	अस्मि परियार	९८०२८८७१२३
११.	बाडखोला, स्याङ्जा	पुतलीबजार-३, स्याङ्जा	ममता डुम्रे	९८०२८८७१२७
१२.	पामे, कास्की	पोखरा-२४, कास्की	भिमा भट्टराई	९८०२८८७१२८
१३.	भिमाद, तनहुँ	भिमाद-६, तनहुँ	माया मिदुन	९८०२८८७१२९
१४.	पालुङटार, गोरखा	पालुङटार-४, गोरखा	अन्जु थापा	९८०२८८७१३०
१५.	शिशुवा, कास्की	पोखरा-३०, कास्की	मंगल बहादुर मगर	९८०२८८७१३६
१६.	आबुखैरेनी, तनहुँ	आबुखैरेनी-३, तनहुँ	रोजिना गुरुङ राना	९८०२८८७१३८
१७.	दलदले, नवलपरासी	देवचुली-१३, नवलपरासी	सन्तोष पाठक	९८०२८८७१३१
१८.	गिरुबारी, नवलपरासी	हुप्सेकोट-३ नवलपरासी	विनिता नेपाल	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	रन्जु बराल	९८०२८८७१५३
२६.	गैडाकोट, नवलपरासी	गैडाकोट-४, नवलपरासी	मनमाया बयम्बु	९८०२८८७१५५



२७.	सर्दी, नवलपरासी	बिनयी -४, नवलपरासी	रेशमा श्रेष्ठ	९८०२८८७१५६
२८.	बगरफाँट, म्याग्दी	बेनी-५, म्याग्दी	सस्मिता श्रेष्ठ	९८०२८८७१७६
२९.	दमेक, बाग्लुङ	जैमिनी-१, बाग्लुङ	दिपक रेग्मी	९८०२८८७१७७
३०.	साजबोट, तनहुँ	भानु-१, तनहुँ	दुर्गा राना	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.	बुर्तिवाङ, बाग्लुङ	ढोरपाटन-१, बाग्लुङ	दिपिका बुढा	९८०२८८७१८६
३५.	लक्ष्मीबजार, गोरखा	गोरखा-९, गोरखा	मिनमाया गुरुङ	९८०२८८७१९०
३६.	नाउडाँडा, कास्की	अन्नपूर्ण-१, कास्की	विनायक भण्डारी	९८०२८८७१८९
३७.	बेलचौतारा, तनहुँ	शुक्ला गण्डकी-५, तनहुँ	देवी तिवारी	९८०२८८७१८८
३८.	बाग्लुङ, बाग्लुङ	बाग्लुङ-१, बाग्लुङ	सुजता खत्री चोखाल	९८०२८८७१९३
३९.	डिमुवा, पर्वत	मोदी -६, पर्वत	ज्ञानुमाया क्षेत्री	९८०२८८७१९६
४०.	रानिपानी, पर्वत	विहादी -४, पर्वत	तारा कुमारी सन्यासी	९८०२८८७१९८
४१.	फेदीखोला, स्याङ्जा	फेदीखोला-२, स्याङ्जा	सन्तोषी पौडेल	९८०२८८७२०६
४२.	मिर्मी, स्याङ्जा	कालिगण्डकी-७, स्याङ्जा	सृष्टी के.सी.	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, रूपन्देही	देवदह-४, रूपन्देही	नारायण बस्याल	९८०२८८७११५
६.	गजेडी, रूपन्देही	कन्चन -१, रूपन्देही	पूर्णकला पोखेल	९८०२८८७११७
७.	अमवा, रूपन्देही	सियारी-७, रूपन्देही	पुजा गौडेल	९८०२८८७१२६
८.	मंगलापुर, रूपन्देही	तिलोत्तमा-५, रूपन्देही	प्रभा काजी	९८०२८८७१३३
९.	रानिबगीया, रूपन्देही	सैनामैना-१, रूपन्देही	शान्ती अर्याल	९८०२८८७१३४
१०.	योगिकुटी, रूपन्देही	तिलोत्तमा-३, रूपन्देही	सुन्दर घिमिरे	९८०२८८७१३९
११.	भैरहवा, रूपन्देही	सिद्धार्थनगर-७, रूपन्देही	विष्णु कुमारी लुईटेल	९८०२८८७१३५
१२.	आर्यभञ्ज्याङ, पाल्पा	बगनासकाली-३, पाल्पा	नैनादेवी कंडेल	९८०२८८७१३७
१३.	सुलिचौर, रोल्पा	सुवर्णावती- ४, रोल्पा	जनक बहादुर रावत	९८०२८८७१४७
१४.	सुनवल, नवलपरासी	सुनवल -१ नवलपरासी	पद्मा कुमारी गैरे	९८०२८८७१५७
१५.	लुम्बिनी, रूपन्देही	लुम्बिनी सांस्कृतिक-६, रूपन्देही	प्रदिप चौधरी	९८०२८८७१५८
१६.	जुगार, रोल्पा	त्रिवेणी-५, रोल्पा	निर्मला नेपाली	९८०२८८७१६२
१७.	वामिटक्सार, गुल्मी	मुसीकोट -७, गुल्मी	अप्सरा वि.क.	९८०२८८७१६६
१८.	बनगाई, कपिलवस्तु	बाणगंगा -७, कपिलवस्तु	सिर्जना अधिकारी	९८०२८८७१६७
१९.	हेकुली, दाङ	दंगीशरण- ४, दाङ	रिता दाहाल (शर्मा)	९८०२८८७१६८
२०.	बानियाभार, बाँके	वैजनाथ -४, बाँके	योगेन्द्र बहादुर मल्ल	९८०२८८७१६९



२१.	मैनापोखर, बर्दिया	बढैयाताल -४, बर्दिया	कृष्ण बहादुर बलायर	९८०२८८७१७०
२२.	मित्याल, पाल्पा	निस्दी-४, पाल्पा	मोहित थापा	९८०२८८७१७३
२३.	शान्तिपुर, गुल्मी	चन्द्रकोट-४, गुल्मी	पुष्पा नेपाली	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	विविरन निसा	९८०२८८७१९४
२७.	तम्घास, गुल्मी	रेसुङ्गा -५, गुल्मी	मनिषा तिवारी	९८०२८८७१९५
२८.	प्यूठान, प्यूठान	प्यूठान-८, प्यूठान	महेश जोशी	९८०२८८७२०८

**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	अमेश बोगटी	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	भक्कु पुन	९८०२८८७२०९
६.	बड्डीचौर, सुर्खेत	बराहताल-५, सुर्खेत	पवित्रा थापा	९८०२८८७२१०

**सुदूरपश्चिम प्रदेश :**

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





सहकारी वितरण कार्यक्रम : मुसिकोट शाखा



पाँचखाल शाखा : (व्यवसायको फोटो)



भैरहवा शाखा : विद्रावती यादव (व्यवसायको फोटो)



ध्यालचोक शाखा : सिन कुमारी अधिकारी (व्यवसायको फोटो)



ध्यालचोक शाखा : स्निन कुमारी अधिकारी (व्यवसायको फोटो)



ध्यालचोक शाखा : गिता बुढाथोकी (व्यवसायको फोटो)



चोरमारा शाखा : कान्छी मैया सिंह ठकुरी (व्यवसायको फोटो)



मदनपोखरा शाखा : सन्तोषी थापा (व्यवसायको फोटो)



फेदीखोला शाखा : ज्ञान कुमारी गुरुङ (व्यवसायको फोटो)



वित्तीय साक्षरता कार्यक्रम : वनगाई शाखा



टि.गाई वितरण कार्यक्रम : ध्यालचोक शाखा गोरखा



इस्टवीन वितरण तथा सरसफाई कार्यक्रम : ध्याम्पेसाल शाखा



वित्तीय साक्षरता कार्यक्रम : वङ्गीचौर शाखा



वित्तीय साक्षरता तथा राहत वितरण कार्यक्रम : आवुसैरेनी शाखा



वित्तीय साक्षरता कार्यक्रम : फेदीखोला शाखा



१४ औं वार्षिक साधारण सभाको समुद्घाटन कार्यक्रम



आ.व.०८१.०८२ को वजेट तर्जुमा गोष्ठी कार्यक्रम



फिल्ड कर्मचारीहरूको लागि तालिम समुद्घाटन नेपालगञ्ज



फिल्ड कर्मचारीहरूको लागि तालिम : पोखरा कास्की



शाखा प्रमुखहरूलाई तालिम : असार १२ र १३ गते (पोखरा)



अनुगमन अधिकारीहरूलाई तालिम-मिति २०८१.१०.०७-१३ देखि २४ सम्म



शाखा प्रमुखहरूलाई तालिम : सौराहा चितवन



शाखा प्रमुखहरूलाई तालिम : असार २६ र २७ गते (मैरहवा रुपन्देही)

## व्यवस्थापन समूह



श्री कुल चन्द्र पराजुली  
प्रमुख कार्यकारी अधिकृत



श्री फणिन्द्र पाण्डे  
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प्रमुख



श्री याम प्रसाद अर्याल  
अधिकृत  
वित्त तथा लेखा विभाग  
प्रमुख



श्री कविता पोखरेल  
अधिकृत  
योजना तथा अनुगमन विभाग  
प्रमुख



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

