



# निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

## Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैकबाट 'घ' वर्गको इजाजतपत्र प्राप्त लघुवित्त वित्तीय संस्था)

भगवतीबहाल, नक्साल, काठमाण्डौ, नेपाल, फोन नं. : ९७७-१-४५१३८४०, ४५१३७९४

ईमेल : [info@nirdhan.com.np](mailto:info@nirdhan.com.np), वेबसाइट : [www.nirdhan.com.np](http://www.nirdhan.com.np)



संस्थाको शाखा कार्यालय जुम्ला अन्तर्गत संचालित डाँडाकोट 'ख' महिला समूहको बैठक सञ्चालन हुँदै

# सत्ताईसौं वार्षिक प्रतिवेदन

आ.व. २०८१/८२

# सञ्चालक समिति



**हरि कृष्ण पन्त**  
सञ्चालक

प्रतिनिधित्व : संस्थापक शेयरधनी



**जनार्दन देव पन्त**  
अध्यक्ष

प्रतिनिधित्व : संस्थापक शेयरधनी



**देवेन्द्र बहादुर राउत**  
सञ्चालक

प्रतिनिधित्व : संस्थापक शेयरधनी



**निरज कुमार बस्नेत (डनिल)**  
सञ्चालक

प्रतिनिधित्व : नबिल बैंक लिमिटेड



**टोप बहादुर रायमाभी**  
सञ्चालक

प्रतिनिधित्व : सर्वसाधारण शेयरधनी



**सम्रिता तिवारी**  
सञ्चालक

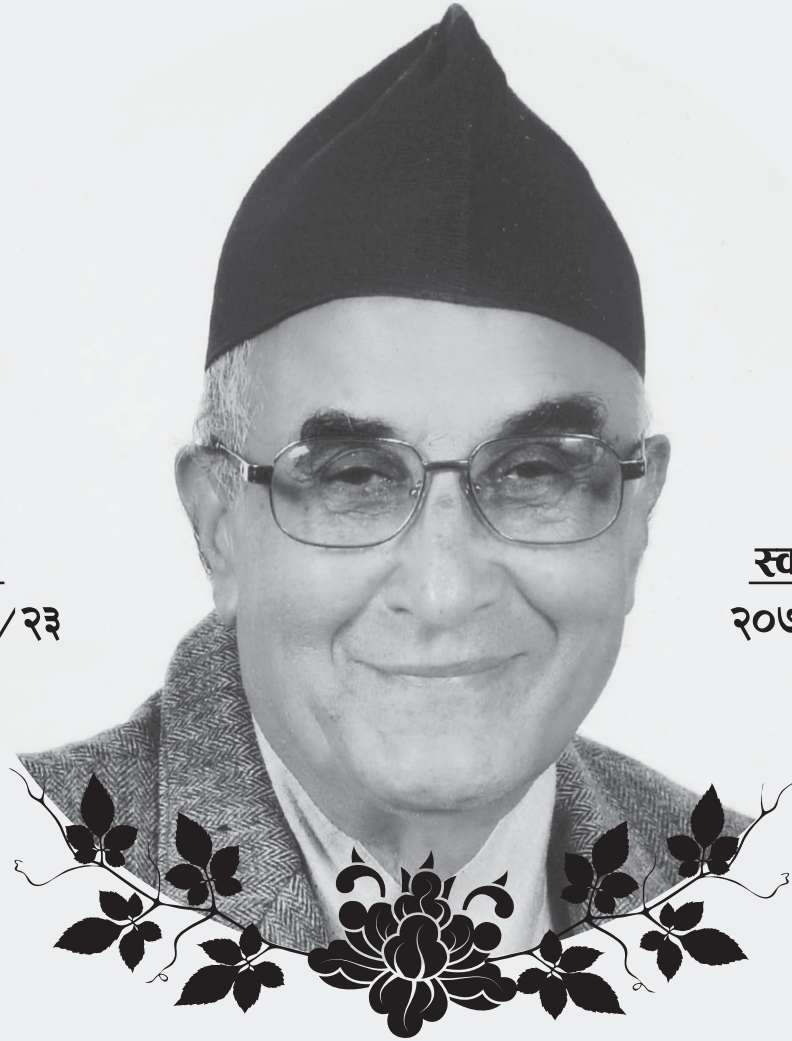
प्रतिनिधित्व : सर्वसाधारण शेयरधनी



**कृष्ण कुमार प्रधान**  
सञ्चालक

प्रतिनिधित्व : स्वतन्त्र व्यवसायिक विशेषज्ञ

**कम्पनी सचिव**  
**जग्य प्रसाद पन्त**



### जन्म

२००१/०६/२३

### स्वर्गारोहण

२०७२/०५/२१

## स्वर्गीय डा. हरिहरदेव पन्त

संस्थापक, पूर्व अध्यक्ष एवम् कार्यकारी संचालक

डा. पन्तले नेपालमा रहेको आर्थिक, सामाजिक, साँस्कृतिक तथा मानसिक गरिबी र सोबाट सिर्जित असमानता कम गर्ने एउटै मात्र मार्ग आम जनतामा वित्तीय साक्षरता र व्यवसाय साक्षरता सहितको वित्तीय पहुँच पुऱ्याउनु पर्दछ भन्ने मान्यता राख्नुहुन्थ्यो । उहाँ स्वरोजगारी र सामाजिक जागरणको माध्यमबाट विपन्न वर्ग तथा महिलाहरूलाई आत्मनिर्भर बनाउनुका साथै उन्नतशील समाजको निर्माणमा महत्वपूर्ण योगदान पुऱ्याउने परिकल्पनाका साथ दिगो तरिकाले वित्तीय तथा गैर वित्तीय सेवा प्रदान गर्न, सामाजिक चेतना जगाउने अभियानमा जीवनभर अहोरात्र खट्नु भयो । नेपालमा लघुवित्त सुरुवात गर्ने तथा गरिबी निवारण नै आफ्नो जीवनको एक मात्र लक्ष्य बनाउनु भएका डा. पन्त लघुवित्तका पिताका रूपमा सुपरिचित हुनुहुन्थ्यो ।



## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

(संक्षिप्त परिचय)

स्थापना मिति: २०५५/०७/१२ गते

नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त मिति: २०५५/१२/३०

### केन्द्रीय कार्यालय

निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय

'निर्धन भवन'

भगवतीबहाल, नक्साल, काठमाण्डौ

फोन नं: ९७७-१-४५९३७९१, ४५९३७९४, ४५९३८४०

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Website: www.nirdhan.com.np

### शाखा कार्यालय

केन्द्रीय कार्यालय..... १

क्षेत्रीय कार्यालय..... १०

शाखा कार्यालय..... १८५

**भौगोलिक कार्यक्षेत्र:** नेपालभरी कार्य गर्ने गरि राष्ट्रियस्तरको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था ।  
देशको सबै ७७ जिल्लाहरुमा कार्यक्रम संचालन भइरहेको ।

### प्रदान गर्ने सेवा :

**लघुकर्जा** : सामूहिक जमानीमा बिना धितो अधिकतम् रु. ७००,०००।- सम्म  
धितो जमानीमा अधिकतम् रु. ७००,०००।- सम्म

**लघुबचत** : ग्राहक सदस्यहरु तथा सर्वसाधारणबाट ।

**लघुबीमा** : लघुजीवन तथा पशुधन बीमा ।

**विप्रेषण सेवा** : विभिन्न बैंक तथा विप्रेषण कम्पनीहरुसंगको साभेदारीमा स्वदेश भित्र र विदेशबाट  
रकम ट्रान्सफर सेवा ।

### पूँजी :

**अधिकृत पूँजी** : रु. ३ अर्ब ५० करोड ।

**जारी पूँजी** : रु. २ अर्ब ६९ करोड २० लाख ७९ हजार ७ सय ५० ।

**चुक्ता पूँजी** : रु. २ अर्ब ६९ करोड २० लाख ७९ हजार ७ सय ५० ।



## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था)

केन्द्रीय कार्यालय, भगवतीबहाल, नक्साल, काठमाण्डौ

फोन नं. ९७७-१-४५१३७११, ४५१३८४०

### सत्ताईसौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८२/०९/०९)

श्री शेयरधनी महानुभावहरू,

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८२/०९/०८ मा बसेको ३३३ औं बैठकको निर्णयानुसार यस वित्तीय संस्थाको सत्ताईसौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा निम्न प्रस्तावहरूमा छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ (२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ।

#### १. साधारण सभा हुने मिति, समय र स्थान :

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

समय : बिहान १०:०० बजे।

स्थान : निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेडको केन्द्रीय कार्यालय, नक्साल, काठमाण्डौ।

#### २. साधारण सभामा छलफल हुने विषयहरू:

##### (क) सामान्य प्रस्तावहरू:

- (१) सञ्चालक समितिकोतर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- (२) लेखापरीक्षकको प्रतिवेदनसहितको २०८२ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०८१/८२ को नाफा नोक्सान हिसाब र सोही अवधिको नगद प्रवाह विवरण सहितको वित्तीय विवरणहरू तथा सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने।
- (३) सञ्चालक समितिले आ.व. २०८१/८२ सम्मको मुनाफाबाट प्रस्ताव गरेअनुसार नेपाल राष्ट्र बैंकबाट वितरण गर्न स्वीकृति भए बमोजिम चुक्ता पूँजी रु. २ अर्ब ६१ करोड २० लाख ७९ हजार ७५० को ७ (सात) प्रतिशतले हुन आउने रकम रु.१८२,८४५,५८२।५० (अक्षरूपी अठार करोड अठ्ठाईस लाख पैतालिस हजार पाँच सय बयासी र पैसा पचास मात्र) नगद लाभांश (बोनस शेयर र नगद लाभांशमा लाग्ने कर सहित) शेयरधनीहरूलाई वितरण गर्न स्वीकृति प्रदान गर्ने।
- (४) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण गर्न लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।
- (५) संस्थाको सञ्चालक समितिका सदस्यको मनोनयन/नियुक्ति अनुमोदन गर्ने।

##### (ख) विशेष प्रस्तावहरू :

- (१) सञ्चालक समितिले आ.व. २०८१/८२ सम्मको मुनाफाबाट प्रस्ताव गरेअनुसार नेपाल राष्ट्र बैंकबाट वितरण गर्न स्वीकृति भए बमोजिम चुक्ता पूँजी रु. २ अर्ब ६१ करोड २० लाख ७९ हजार ७५० को ५ (पाँच) प्रतिशतले हुन आउने रकम रु.१३०,६०३,९८७।५० (अक्षरूपी तेह्र करोड छ लाख तीन हजार नौ सय सतासी र पैसा पचास मात्र) बोनस शेयर जारी गर्ने सम्बन्धी प्रस्ताव स्वीकृत गर्ने।
- (२) वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.२,६१२,०७९,७५०।- रहेकोमा बोनस शेयर जारी भएपछि वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.२,७४२,६८३,७३७।५० (अक्षरूपी दुई अर्ब चौहत्तर करोड छब्विस लाख त्रियासी हजार सात सय सैंतिस र पैसा पचास मात्र) कायम गर्ने।
- (३) वित्तीय संस्थाको प्रबन्धपत्रको दफा ५(ख) र ५(ग) तथा नियमावलीको नियम ८(३) लाई संशोधन गर्ने।



- (४) वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीमा संशोधन गर्ने प्रस्तावित संशोधनमा नियमनकारी निकायहरुबाट संशोधन, थपघट, समायोजन वा फेरबदल गर्न निर्देशन दिएमा सो अनुरूप संशोधन, थपघट, समायोजन वा फेरबदल गर्नको लागि सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई पूर्ण अख्तियारी प्रदान गर्ने ।

(ग) विविध :

३. साधारण सभा सम्बन्धमा अन्य थप जानकारी:

१. शेयर धनी दर्ता किताब बन्द रहने : सत्ताईसौं वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२/०९/१७ गते एक दिनका लागि वित्तीय संस्थाको शेयर दाखिल खारेज/शेयरधनी दर्ता पुस्तिका बन्द रहनेछ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१६ गतेसम्म कारोवार भई शेयरधनी दर्ता किताबमा कायम शेयरधनीहरुले सो सभामा भाग लिन, मतदान गर्न र लाभांश प्राप्त गर्न योग्य हुनेछन् ।
२. वार्षिक साधारण सभामा भाग लिन आउने शेयरधनी महानुभावहरुले आफ्नो शेयर प्रमाणपत्र, हितग्राही नम्बर वा परिचय खुल्ने कुनै आधिकारिक प्रमाणपत्र अनिवार्यरूपमा साथमा लिएर आईदिनु हुन अनुरोध छ । संगठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाको आधिकारिक पत्र अनिवार्य पेश गर्नु पर्नेछ ।
३. सत्ताईसौं वार्षिक साधारण सभाको प्रतिवेदन शेयरधनीज्यूहरुको ठेगानामा हुलाक/कुरियरबाट पठाइनेछ । कुनै कारणवस उपरोक्त प्रतिवेदन प्राप्त नगर्नु हुने शेयरधनी महानुभावहरुले यस संस्थाको वेबसाइट [www.nirdhan.com.np](http://www.nirdhan.com.np) मा पनि हेर्न सक्नु हुनेछ । साथै, संस्थाको केन्द्रीय कार्यालय नक्साल, काठमाण्डौं वा संस्थाको शेयर रजिष्ट्रार एनआइबिएल एस क्यापिटल लिमिटेड लाजिम्पाट, काठमाण्डौं र सभा हुने दिन सभा स्थलबाट समेत प्राप्त गर्न सक्नु हुनेछ ।
४. साधारण सभामा सहभागी हुनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले संस्थाको अर्को शेयरधनीलाई प्रतिनिधि नियुक्त गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरू हुनुभन्दा कम्तीमा ४८ घण्टा अगाडि कम्पनीको सचिवालयमा दर्ता गराई सक्नु पर्नेछ ।
५. एक जना शेयरधनीले एकभन्दा बढि व्यक्तिलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ । तर, प्रतिनिधि (प्रोक्सी) दिने शेयरधनीले आफूले अधि दिएको प्रतिनिधि (प्रोक्सी) बदर गरेको व्यहोरा प्रष्ट उल्लेख गरि छुट्टै निवेदन दिई अर्को शेयरधनीलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरेमा त्यसरी नियुक्त प्रतिनिधि (प्रोक्सी) ले सभामा भाग लिन पाउनेछ । यस्तो अवस्थामा अधिल्लो प्रतिनिधि (प्रोक्सी) स्वतः बदर भएको मानिनेछ । प्रतिनिधि नियुक्त गरिसकेको शेयरधनी आफै सभामा सहभागी हुन चाहेमा निजले दिएको प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ ।
६. बुँदा नं. ४ र ५ बमोजिमका कार्य गर्नको लागि कुनै सार्वजनिक विदा पर्न गएमा समेत कम्पनीको सचिवालय खुल्ला रहनेछ ।
७. एकभन्दा बढी व्यक्तिहरुको संयुक्त नाममा शेयर दर्ता रहेको अवस्थामा सर्वसम्मतबाट चयन भएको एकजना प्रतिनिधिले मात्र वा लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्तिले सभामा भाग लिन सक्नेछन् ।
८. नाबालक शेयरधनीको तर्फबाट संस्थाको शेयर दर्ता किताबमा संरक्षककोरूपमा नाम दर्ता भइसकेका महानुभावहरुले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्ति गर्न र मत समेत दिन सक्नेछन् ।
९. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरुले सभा हुने स्थानमा रहेको उपस्थिति पुस्तिकामा दस्तखत गर्नु पर्नेछ । शेयरधनी ज्यूहरुको सुविधाको लागि शेयरधनी उपस्थिति पुस्तिका सभा हुने दिन बिहान ९:०० बजेदेखि खुला रहनेछ ।
१०. साधारण सभाको थप जानकारीको लागि कार्यालय समयभित्र संस्थाको केन्द्रीय कार्यालय सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ । साथै अन्य जानकारीको लागि संस्थाको वेबसाइट [www.nirdhan.com.np](http://www.nirdhan.com.np) मा समेत हेर्नुहुन अनुरोध गर्दछौं ।

४. शेयरधनी महानुभावहरुलाई जानकारी:

आ.व. २०७८/७९ र सोभन्दा अगाडिको आर्थिक वर्षहरुको लाभांश तथा बोनस शेयर लिन बाँकी भएका शेयरधनीहरुले यस संस्थाका शेयर रजिष्ट्रार एनआइबिएल एस क्यापिटल लिमिटेड लाजिम्पाट, काठमाण्डौंबाट लिनु हुन अनुरोध छ ।

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव



## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

सत्ताईसौं वार्षिक साधारण सभामा

सञ्चालक समितिको तर्फबाट अध्यक्ष श्री जनार्दन देव पन्तज्यूको मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

यस निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेडको २७ औं वार्षिक साधारण सभामा सहभागि हुनु भएका सम्पूर्ण शेयरधनी महानुभावहरू, विभिन्न संस्थाहरूबाट प्रतिनिधित्व गर्दै उपस्थित हुनु भएका व्यक्तित्वहरू, पत्रकार एवं आमन्त्रित महानुभावहरूलाई सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु ।

नेपालका लघुवित्तका पिताका रूपमा परिचित व्यक्तित्व स्वर्गीय डा.हरिहरदेव पन्तको परिकल्पना बमोजिम नेपालमा गरीबी कम गर्ने मुल उद्देश्य सहित स्थापित यस वित्तीय संस्थाले २७ औं वर्ष पुरा गरेको छ । डा.पन्तको नेतृत्वमा मातृ संस्था निर्धनले ३३ वर्ष अगाडि नेपालमै पहिलो पटक ग्रामिण बैकिङ्ग पद्धती अनुसार विना धितो कर्जा लगानी गरेर लघुवित्त सेवाको सुरुवात गरेको थियो । विभिन्न उतारचढावका बाबजुद पनि विगत २७ वर्षदेखि यहाँहरूको सहयोग, सद्भाव र सहकार्यकै कारण हामी आज यस वित्तीय संस्थाको २७ औं वार्षिक साधारण सभा सम्पन्न गर्दैछौं । यस वित्तीय संस्थाले नेपालको ७७ जिल्लामा १८५ वटा शाखा कार्यालयहरू स्थापना गरी ५५२ वटा स्थानीय तहमा कार्यक्रम सञ्चालन गर्दै आएको छ ।

शेयरधनी महानुभावहरू,

२६ औं वार्षिक साधारण सभाबाट नियुक्त बाह्य लेखापरीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०८१/८२ को वासलात, नाफा नोक्सान हिसाव, सञ्चालक समितिको प्रतिवेदन लगायत संस्थाको वार्षिक वित्तीय विवरण यहाँहरूले प्राप्त गर्नु भएको मैले विश्वास लिएको छु । विगत वर्षहरूमा जस्तै विविध आरोह-अवरोह, बाह्य प्रतिकुल वातावरणको विच पनि यस वर्ष वित्तीय संस्थाको समग्र वित्तीय परिसुचकहरू सुधारउन्मुख रहेको सम्मानित सभालाई जानकारी गराउछु ।

आर्थिक वर्ष २०८०/८१ मा कर्जा जोखिम नोक्सानी व्यहोर्ने खर्च रु. ४३ करोड ३४ लाख ६० हजार भएकोमा आ.व. २०८१/८२ मा कर्जा जोखिम नोक्सानी व्यहोर्ने खर्च रु. ५० करोड ४९ लाख ७७ हजार भएको छ । आर्थिक वर्ष २०८०/८१ मा खुद मुनाफा रु.२६ करोड ६२ लाख ४८ हजार भएकोमा आर्थिक वर्ष २०८१/८२ मा खुद मुनाफा रु.१ अर्ब २६ लाख ८ हजार भएको छ । त्यसैगरी आर्थिक वर्ष २०८०/८१ मा सञ्चित नोक्सानी रु. १३ करोड ६५ लाख ७३ हजार रहेकोमा आर्थिक वर्ष २०८१/८२ मा सञ्चित नाफा रु.४९ करोड ६१ लाख ६७ हजारले वृद्धि भई रु.३५ करोड ९५ लाख ९४ हजार भएको छ । यसबाट संस्थाको नोफा/नोक्सान हिसावमा सुधार भएको देखिएको छ ।

वित्तीय संस्थाको सत्ताईसौं साधारण सभाको लागि शेयरधनी किताब बन्द गर्दासम्मको चुक्ता पूँजी रु.२ अर्ब ६१ करोड २० लाख ७९ हजार ७५० को ५ (पाँच) प्रतिशतले हुन आउने बोनस शेयर रु. १३ करोड ६ लाख ३ हजार हजार ९८७५० र सो चुक्ता पूँजीको ७ (सात) प्रतिशतले हुन आउने रकम रु.१८ करोड २८ लाख ४५ हजार ५८२५० मात्र नगद लाभांश (लाभांशमा लाग्ने कर सहित) गरी कुल रु. ३१३,४४९,५७०- बाँडफाँड गरी वितरण गर्ने प्रस्ताव पेश गरिएको छ ।

आ.व. २०८१/८२ को आषाढ मसान्तसम्म संस्थाले कुल ३ लाख ९९ हजार ९६८ ग्राहक सदस्यमध्ये १ लाख ८४ हजार २८२ उद्यमी सदस्यहरूलाई रु.२६ अर्ब ४२ करोड २४ लाख ८३ हजार कर्जा लगानी तथा रु.२०



अर्ब ८२ करोड ८० लाख ३३ हजार निक्षेप तथा बचत परिचालन गरेको छ । लगानी गरिएका कर्जाको सदुपयोगिता गरी कर्जाको नियमित किस्ता असुलीलाई प्रभावकारी बनाउँदै उत्पादनशील क्षेत्रमा कर्जा लगानीमा जोड दिईएको छ ।

प्रस्तुत आर्थिक वर्षको सुरुवातदेखि नै लघुवित्त क्षेत्रहरूमा ऋणीले बैंक तथा वित्तीय संस्थाबाट लिएको कर्जा मिनाहा लगायतका मागहरू राखी गरेको विभिन्न प्रकारका आन्दोलनका कारण वित्तीय संस्थाको कर्जा असुलीमा समस्या देखिएको छ । जसको असर समग्र औद्योगिक, व्यवसायिक लगायत वित्तीय क्षेत्र प्रभावित हुन जाँदा बैकिङ्ग कारोवारमा समेत यसको प्रत्यक्ष प्रभाव पयो । चालु आर्थिक वर्षमा समेत यसको प्रभाव रहने अनुमान गरिएको छ ।

संस्थाले Core Banking System (CBS) लाई आवश्यकताबमोजिम परिवर्तन गरी कम समयमा आवश्यक विवरणहरू पाउन सकिने व्यवस्था मिलाईएको छ । जसको कारण कर्मचारीको दक्षता र प्रभावकारीतामा बृद्धि हुनेछ भनी विश्वास लिएका छौं । यसबाट सम्बन्धित शीर्षकका खर्चहरूमा कमी आउने र उत्पादकत्वमा पनि बृद्धि हुने विश्वास लिईएको छ ।

संस्थाको सुशासन पालना गर्ने सम्बन्धमा नियमनकारी निकायहरूबाट प्राप्त हुने निर्देशनहरूलाई पूर्णरूपमा संस्थाले पालना गरेको छ । सञ्चालक तथा कर्मचारीहरूले पालना गर्नु पर्ने आचारसंहिता पूर्णरूपमा पालना गरिएको छ । संस्थालाई संस्थागत सुशासन पालना गर्ने/गराउने सन्दर्भमा सञ्चालकहरूको संयोजकत्वमा गठित विभिन्न समितिहरूबाट प्राप्त हुने प्रतिवेदनउपर सञ्चालक समितिमा विस्तृत छलफल गरी सम्बन्धित निकायलाई समयमा नै जानकारी गराउने तथा व्यवस्थापनलाई निर्देशन दिने गरिएको छ । आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन विभिन्न विनियम, नीति, निर्देशिका तथा कार्यविधिहरू समेत तर्जुमा गरी लागू गरिएको छ ।

ग्राहक सदस्यहरूलाई कर्जा लगानी गर्न संस्थालाई कर्जा तथा सापट उपलब्ध गराई सहयोग गर्नु हुने बैंक तथा वित्तीय संस्थाहरू साथै दातृ संस्थाहरूप्रति आभार प्रकट गर्दै आगामी दिनमा पनि सहूलियत दरमा आवश्यक कर्जा रकम उपलब्ध हुँदै जाने कुरामा विश्वास लिएको छ ।

सभामा उपस्थित शेयरधनी एवं अतिथिज्यूहरूप्रति हार्दिक कृतज्ञता व्यक्त गर्दै यहाँहरूबाट प्राप्त निरन्तर सहयोग तथा सद्भावका लागि आभार प्रकट गर्दछु । यस वित्तीय संस्थालाई प्राप्त अमूल्य मार्गदर्शनका लागि नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेञ्ज लगायतका सम्पूर्ण नियामक निकायहरू एवम् कर्जा सापट उपलब्ध गराउने सम्पूर्ण बैंक तथा वित्तीय संस्थालाई धन्यवाद दिन चाहन्छु । साथै, सञ्चालक समितिको मार्गदर्शन, कर्मचारीहरूको अथक प्रयास, मिहिनेत र लगनशीलता, शेयरधनी महानुभावहरू, शुभचिन्तक एवं सरोकारवालाहरूबाट प्राप्त विश्वास एवं सुझावहरू निरन्तर र यथावत रहनेमा विश्वस्त छु । यस संस्थाको साभेदार संस्थाहरू Whole Planet Foundation लगायतका संस्थाहरूलाई धन्यवाद दिन चाहन्छु ।

अन्त्यमा, यस गरिमामय २७ औं वार्षिक साधारण सभामा यहाँहरूलाई पुनः स्वागत गर्दै सबैको उत्तरोत्तर प्रगतिको कामना गर्दछु ।

धन्यवाद !

(जनार्दन देव पन्त)

मिति: २०८२/०९/३० गते बुधवार ।

अध्यक्ष



## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

### सत्ताईसौं वार्षिक साधारण सभामा प्रस्तुत

#### सञ्चालक समितिको वार्षिक प्रतिवेदन

#### आर्थिक वर्ष २०८१/०८२

आदरणीय शेयरधनी महानुभावहरू,

निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेडको यस सत्ताईसौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, आमन्त्रित अतिथिज्यूहरू, विभिन्न संस्थाहरूबाट प्रतिनिधित्व गर्दै पाल्नु भएका महानुभावहरू, पत्रकार एवं आमन्त्रित महानुभावहरूलाई सञ्चालक समितिकोतर्फबाट हार्दिक स्वागत गर्दछु।

संस्थापक स्वर्गीय डा. हरिहरदेव पन्तको नेतृत्व र अग्रसरतामा वि.सं. २०४७ मा “निर्धन” नामक गैरसरकारी संस्थाको माध्यमबाट नेपालको गरीबी कम गर्ने उद्देश्यले नेपालमै सर्वप्रथम बिनाधितो लघुवित्त सेवा प्रदान गर्न शुरू गरिएको वित्तीय सेवालाई दिगोरूपमा संस्थागत गर्न सक्षम वित्तीय संस्थाको आवश्यकता महसुस गरी वि.सं. २०५५ कार्तिक १२ गते यस निर्धन उत्थान लघुवित्त वित्तीय संस्थाको स्थापना भएको हो। यस संस्थाको मुख्य उद्देश्य लघुवित्त वित्तीय सेवा मार्फत समाजका विपन्न तथा गरीब वर्गको जीवनस्तर माथि उठाई उनीहरूको नेतृत्व विकाश, आत्मसम्मानसहितको जीवनस्तर उठाउनु रहेको छ। नेपालमा यस कार्यक्रमको सुरुवात गर्ने व्यक्तित्व नेपालका लघुवित्तका पिता स्वर्गीय डा. पन्तले गर्नु भएको समर्पणबमोजिम नै हाम्रा क्रियाकलापहरू अगाडि बढि रहेका छन्। संस्थाको व्यवसायिक योजनाअनुसार संस्थाको सक्षमता र दिगोपनलाई अझ बलियो बनाउँदै विपन्न घरपरिवारलाई दिगोरूपमा लघु वित्तीय सेवा पुऱ्याउने दीर्घकालीन लक्ष्य लिइएको छ।

विश्वव्यापी आर्थिक संकुचनको असर नेपालको अर्थतन्त्रमा पनि परेको छ। विगत केही वर्षयता लघुवित्त वित्तीय संस्था विरोधी कार्यक्रम सञ्चालन भई लघुवित्तीय सेवा प्रवाहमा भ्रम सृजना गरकोले ग्राहक सदस्यहरूलाई वित्तीय सेवा प्रदान गर्न असहज भएको र लघुवित्त कार्यक्रममा नै प्रत्यक्ष प्रभाव पार्ने कार्यहरू भैरहेकोले यस वित्तीय संस्थाको अधिकांश कार्यालयमा कर्जा प्रवाह, असुली र निक्षेप संकलन लगायतका सेवा विस्तारमा प्रत्यक्ष असर परिरहेको अवस्था रहेको जानकारी गराउन चाहान्छौं।

सञ्चालक समितिकोतर्फबाट आर्थिक वर्ष २०८१/८२ को नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुसार वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०८१/८२ आषाढ मसान्तसम्मको वासलात, नाफा-नोक्सान हिसाब, नगद प्रवाह विवरण, विस्तृत आम्दानी विवरण, स्वःपूँजी (Equity) मा भएको परिवर्तनको विवरण, सोही अवधिको विवरणहरू एंवम् सोसँग सम्बन्धित अनुसूचीहरू र संस्थाको विभिन्न क्रियाकलापहरू अनुमोदनका लागि यो साधारण सभासमक्ष प्रस्तुत गरिएको छ।

शेयरधनी महानुभावहरू, यस सम्मानित सभामा सञ्चालक समितिकोतर्फबाट गत आर्थिक वर्ष २०८१/८२ मा संस्थाले हासिल गरेका उपलब्धी, सामना गर्नु परेका चुनौती र चालु आर्थिक वर्ष २०८२/८३ को लागि लिइएका रणनीति तथा कार्यक्रम लगायतका विविध विषयहरू पेश गर्दछौं।

#### (क) विगत वर्षको कारोवारको सिंहावलोकन:

आफ्नो स्थापनाकालदेखि नै गरीब तथा विपन्न महिलाहरूको घरदैलोमा पुगेर लघुवित्त कार्यक्रम मार्फत उनीहरूको जीवनस्तर उकास्ने कार्यमा संस्था अनवरत रूपमा प्रयासरत छ। संस्थाले आर्थिक वर्ष २०८१/८२ को अन्त्यसम्ममा देशको ७७ जिल्लाका १८५ शाखा कार्यालयहरूका २२ हजार ९०१



केन्द्र मार्फत ३ लाख ९९ हजार ९६८ परिवारलाई घरदैलोमा नै सरल र सहज किसिमले लघुवित्तीय सेवा प्रदान गरिरहेको छ ।

आर्थिक वर्ष २०८१/८२ मा वित्तीय संस्थाका उपलब्धिहरू बुँदागतरूपमा निम्न अनुसार प्रस्तुत गरिएको छ ।

**(१) पूँजी वृद्धि:**

संस्थाको चुक्ता पूँजी रु.२ अर्ब ६१ करोड २० लाख ७९ हजार ७५० रहेको छ । संस्थाको चुक्ता पूँजीको ५ (पाँच) प्रतिशतले हुन आउने बोनस शेयर रु. १३ करोड ६ लाख ३ हजार ९८५० र सो चुक्ता पूँजीको ७ (सात) प्रतिशतले हुन आउने रकम रु.१८ करोड २८ लाख ४५ हजार ५८२५० मात्र नगद लाभांश (लाभांशमा लाग्ने कर सहित) समेत गरी कुल लाभांश रु.३१३,४४९,५७०।- (अक्षैरूपी एकतिस करोड चौतिस लाख उनान्चास हजार पाच सय सत्तरी मात्र) पारित गर्नको लागि प्रस्ताव पेश गरिएको छ । उक्त प्रस्ताव स्वीकृति भएपछि, संस्थाको चुक्ता पूँजी रु.२ अर्ब ७४ करोड २६ लाख ८३ हजार ७३५५० पुग्नेछ ।

**(२) कार्यक्रम तथा कारोवार विस्तार:**

संस्थाको आर्थिक वर्ष २०८१/८२ मा ग्राहक संख्या २ सय ४५ ले वृद्धि भई २०८२ आषाढ मसान्तमा कुल ग्राहक संख्या ३ लाख ९९ हजार ९६८ पुगेको छ ।

अघिल्लो वर्ष लगानीमा रहेको कुल कर्जा रु.२५ अर्ब ८० करोड ६३ लाख ७७ हजार रहेकोमा समीक्षा वर्षमा रु.६१ करोड ६१ लाख ६ हजारले वृद्धि भई कुल कर्जा रु.२६ अर्ब ४२ करोड २४ लाख ८३ हजार पुगेको छ ।

अघिल्लो आर्थिक वर्षसम्म निक्षेप तथा बचत रु. २० अर्ब १८ करोड ५२ लाख ४४ हजार रहेकोमा समीक्षा वर्षमा रु. ६४ करोड २७ लाख ८९ हजारले वृद्धि भई रु. २० अर्ब ८२ करोड ८० लाख ३३ हजार पुगेकोछ ।

**(३) कर्मचारी तालिम तथा वृत्ति विकास:**

संस्थामा २०८२ आषाढ मसान्तमा करार सेवाका सहित कुल १,०४४ जना कर्मचारीहरू सेवारत छन् । संस्थाको सफलता कार्यरत कर्मचारीहरूको सेवाको गुणस्तरमा निर्भर रहने हुँदा कर्मचारीहरूको छनौट, सरुवा, बढुवा तथा कर्मचारीहरूको वृत्ति विकासमा संस्थाले उपयुक्त नीति बनाई प्रभावकारीरूपले कार्यान्वयन गर्दै आईरहेको छ ।

यस लघुवित्त वित्तीय संस्थाको मेरूदण्डको रूपमा रहेका कर्मचारीहरूको वृत्ति विकासको लागि तालिमको महत्वपूर्ण भूमिका रहेको हुन्छ । सक्षम एवं योग्य कर्मचारी वित्तीय संस्थाको महत्वपूर्ण सम्पत्ति भएकोले प्रविधिमा आएको परिवर्तन, कार्यक्षेत्रको मागअनुरूप तालिमको व्यवस्था गरिएको छ । तालिमका उपलब्धिलाई प्रभावकारी बनाउन संस्थामा कार्यरत अनुभवी र वरिष्ठ कर्मचारीहरूबाट आन्तरिक तालिम सञ्चालनको व्यवस्था मिलाईएको छ । आवश्यकताअनुसार कर्मचारीहरूलाई बाह्य तालिममा समेत सहभागी गराईएको छ । आर्थिक वर्ष २०८१/८२ मा आफैले आयोजना गरेको र राष्ट्रिय तथा अन्तर्राष्ट्रियस्तरमा आयोजित समेत गरी कुल १,४४९ जना कर्मचारीहरूलाई तालिममा सहभागी गराएको छ । चालु आ.व.मा पनि कर्मचारी तालिमलाई प्राथमिकतामा राखिएको छ ।

**(४) संस्थागत सुशासन:**

संस्थामा संस्थागत सुशासन (Corporate Governance) कायम राख्ने विषयमा सञ्चालक समिति तथा व्यवस्थापन सदैव प्रतिवद्ध रहेको छ । सञ्चालक समितिका सदस्यहरू तथा कर्मचारीहरूले नेपाल राष्ट्र बैंक तथा नियमनकारी निकायहरूबाट तोकिएका आचरणसम्बन्धी



व्यवस्थाको पूर्ण परिपालना गरेका छन् । सञ्चालक समितिका काम कारवाहीहरू तथा संस्थाका अन्य क्रियाकलापहरू पारदर्शीरूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एवं सोको अनुभूति गराउन संस्था क्रियाशील छ ।

**(५) ग्राहक संरक्षण, सामाजिक जवाफदेहिता तथा लघुउद्यमशीलता विकास र विस्तार:**

संस्थाले ग्राहक सदस्यहरूको दिगोपनालाई ध्यानमा राखी सदस्यहरूलाई लघु उद्यमीबाट साना उद्यमी बनाउने उद्देश्यका साथ विभिन्न शाखा कार्यालयहरूमा सम्बन्धित विशेषज्ञहरूबाट सीप/उद्यमशीलता विकास तालिम प्रदान गर्दै आएको छ ।

संस्थाले आ.व. २०८१/८२ मा ग्राहकहरूको गुणस्तरीय क्षमता अभिवृद्धिको लागि सातै प्रदेशमा आयोजना गरेको सीप विकास तालिममा ९८१ जना र केन्द्र प्रमुख कार्यशाला गोष्ठीमा ४,०५१ जना ग्राहक सदस्यहरू लाभान्वित भएका छन् । तालिमबाट संस्थामा आवद्ध सदस्यहरूलाई उद्यमशीलता विकासमा मद्दत पुगेको छ ।

संस्थाले प्राकृतिक, दैवी प्रकोप तथा समस्यामा परेका उद्यमी सदस्यहरूलाई दैवी/प्राकृतिक प्रकोप सहयोग, ग्राहक/सदस्यहरू सुत्केरी हुँदा सुत्केरी पोषण खर्च, संस्थाले समाजप्रतिको जवाफदेहितालाई मनन गरी उच्च शिक्षामा निरन्तरता तथा सफलताको लागि थप प्रोत्साहन गर्न छात्रवृत्ति, आफ्ना ग्राहक/सदस्य, ग्राहक/सदस्यका पति तथा छोराछोरीलाई क्यान्सर, मृगौला फेल भई डायलाइसिस, मुटुको भल्वको शल्यक्रिया, लामो समयदेखि कोमामा उपचाररत, हृदयघातका कारण आजीवन अशक्त, वोनम्यारो प्रत्यारोपण, प्यारालाईसिस भई स्थायी अशक्तता, दुवै आँखाको ज्योति गुमेको, सर्पले टोकेको, आगलागीबाट जलन भएको, पाठेघरको समस्या भई शल्यक्रिया गर्नु परेका ग्राहक सदस्यहरूलाई स्वास्थ्य उपचारमा सहयोग गर्न गम्भीर रोग सहयोग अनुदान र बीमा कम्पनीसँग सहकार्य गरी उद्यमी सदस्य तथा पति म्यादी जीवन बीमा गराई मृत्यु हुदाँ कर्जाको अतिभारबाट मुक्त गराई परिवारको आर्थिक अवस्थामा सन्तुलन कायम गर्न आ.व. २०८१/८२ मा देहायबमोजिम अनुदान रकम सहयोग गरेको छ ।

क्र.स	विवरण	संख्या	रकम
१.	दैवी/प्राकृतिक प्रकोप सहयोग	४८१ जना	रु.२१,७५,०००।-
२.	सुत्केरी पोषण खर्च	१,२४३ जना	रु.२४,८६,०००।-
३.	छात्रवृत्ति प्रदान	३०६ जना	रु.३०,६०,०००।-
४.	गम्भीर रोग सहयोग अनुदान	२६० जना	रु.१८,२६,०००।-
५.	सदस्य बीमा क्षतिपूर्ति (अभिभावक सहित)	१,६६७ जना	रु.२७,८५,५७,८३१।-
<b>कुल</b>		<b>३,९५७ जना</b>	<b>रु.२८८,१०४,८३१।-</b>

**(६) वित्तीय साक्षरता अभियान:**

संस्थाले ग्राहक सदस्यको आवश्यकता तथा चाहनाअनुसारका वित्तीय तथा गैरवित्तीय सेवा उपलब्ध गराउँदै आएको छ । संस्थाले आ.व. २०८१/८२ मा सातै प्रदेशका १,७७१ जना ग्राहक सदस्य तथा अभिभावकहरूलाई आवश्यकता तथा चाहना, वित्तीय लक्ष्य, वित्तीय अनुशासन, कर्जा, ऋण लिने, बचत गर्ने, वित्तीय अनुशासन, पारिवारिक बजेट र योजना, बचतको महत्व, कर्जा सदुपयोगिता, सफा नोट नीति, सम्पत्ति शुद्धीकरण, विप्रेषण, व्याजदर, आय उत्पादनका उपायहरू, ग्राहक संरक्षणका साथै विद्युतीय वित्तीय सेवाहरूको बारेमा जानकारी गराउने उद्देश्यले वित्तीय



साक्षरता अभिवृद्धि तालिम प्रदान गरेको छ । चालु आ.व. २०८२/८३ मा पनि यस कार्यलाई निरन्तरता दिईनेछ ।

(७) राजश्वमा योगदान:

संस्थाले आ.व. २०८१/८२ मा नेपाल सरकारलाई कुल रु.६२८,४४१,२५७- (अक्षरूपी बैसट्टी करोड चौरासी लाख एकचालिस हजार दुई सय सन्ताउन्न) राजश्वमा योगदान गरेको छ ।

क्र.स.	विवरण	रकम
१.	संस्थागत आयकर	रु.५००,०३८,८९०।-
२.	बचत तथा निक्षेपकर्ताहरूको ब्याज कर	रु.९९,८५५,९५६।-
३.	कर्मचारीहरूको पारिश्रमिक आयकर	रु.२८,५४६,४११।-
	<b>कुल</b>	<b>रु.६२८,४४१,२५७-</b>

कार्यालय सञ्चालन गर्न संस्थाले भाडामा लिएका घरको घरबहाल कर स्थानीय निकायले तोकेको दरमा सम्बन्धित स्थानीय निकायमा दाखिला गर्ने गरिएको छ ।

(८) उत्पादकत्व तथा कार्यकुशलता अभिवृद्धिको लागि सूचना प्रविधिको उच्चतम प्रयोग:

संस्थाले सदस्यहरूलाई समयानुकूल र गुणस्तरीय सेवा प्रदान गर्न प्रविधिमूलक सेवाहरूको विकास र विस्तारमा जोड दिदै आएको छ । संस्थाका सबै कार्यालयहरू Web Based Online Software को माध्यमबाट सञ्चालनमा आएका छन् । संस्थाले विकास गरी सञ्चालनमा ल्याएको Web Based Online Software लाई समयानुकूल Upgrade गर्दै ग्रामीण दुरदराजका विपन्न समुदाय/व्यक्तिहरूलाई प्रविधिमा आधारित बैंकिङ्ग सेवाहरू प्रदान गर्ने लक्ष्यका साथ Tablet को माध्यमबाट केन्द्रमा किस्ता तथा निक्षेप बचत संकलन गर्ने कार्य भईरहेको छ । संस्थाले डिजिटल माध्यमहरू E-Sewa, Khalti, Connet IPS को माध्यमबाट किस्ता तथा बचत कारोवार गर्ने व्यवस्था मिलाईएको छ । आगामी दिनमा प्रविधिमा आधारित बैंकिङ्ग सेवा प्रवाह गरी दुरदराजका विपन्न वर्गलाई अधिकतम सेवा प्रवाह गर्ने कार्यलाई जोड दिईनेछ ।

(९) आ.व. २०८१/८२ मा कम्पनीको वित्तीय कारोवार सम्बन्धी विवरण:

आर्थिक वर्ष २०८१/८२ को वित्तीय कारोवार सम्बन्धी प्रगति विवरण देहायबमोजिम रहेकोछ ।

**चुक्ता पूँजी तथा पूँजी पर्याप्तता अनुपात :** संस्थाको २०८२ आषाढ मसान्तसम्मको चुक्ता पूँजी रु. २ अर्ब ६१ करोड २० लाख ७९ हजार ७५० रहेको छ । संस्थाको २०८२ आषाढमा पूँजी पर्याप्तता अनुपात १४.१४ प्रतिशत रहेको छ । सो अनुपात नियमनकारी निकाय (नेपाल राष्ट्र बैंक)ले तोकेको न्यूनतम पूँजी पर्याप्तता अनुपात ८ प्रतिशतभन्दा ६.१४ प्रतिशतले बढि हो ।

**जगेडा कोष :** संस्थाको २०८२ आषाढमा रु. २ अर्ब ९३ करोड ८३ लाख ५७ हजार ४६२ जगेडा कोषमा रहेको छ । २०८१ आषाढ मसान्तमा जगेडा कोषमा रु. २ अर्ब ४७ करोड ९५ लाख ९५ हजार १४० मौज्जात रहेको थियो । जगेडा कोषहरूमा समीक्षा अवधिमा १८.५० प्रतिशतको वृद्धि भएको छ ।

**निक्षेप संकलन :** २०८२ आषाढ मसान्तमा संस्थाको कुल निक्षेप दायित्व रु. २० अर्ब ८२ करोड ८० लाख ३३ हजार ६६५ रहेको छ । २०८१ आषाढ मसान्तमा संस्थाको कुल निक्षेप दायित्व रु. २० अर्ब १८ करोड ५२ लाख ४३ हजार ८०९ रहेको थियो । जुन समीक्षा अवधिमा ३.१८ प्रतिशतको वृद्धि हो ।



**कर्जा तथा कर्जा नोक्सानी व्यवस्था :** २०८२ आषाढ मसान्तमा संस्थाको कुल लगानीमा रहेको कर्जा रु. २६ अर्ब ४२ करोड २४ लाख ८३ हजार ४३५ रहेको छ । २०८१ आषाढ मसान्तमा लगानीमा रहेको कर्जा रु. २५ अर्ब ८० करोड ६३ लाख ७७ हजार ४०७ रहेको थियो । जुन समीक्षा अवधिमा २.३९ प्रतिशतको वृद्धि हो । २०८२ आषाढ मसान्तमा कर्जा जोखिम व्यवस्था रु. ३ अर्ब १२ करोड ७७ लाख ६९ हजार २३६ रहेको छ । कुल लगानीमा रहेको कर्जामा कर्जा जोखिम व्यवस्थाको अनुपात ११.८४ प्रतिशत रहेको छ ।

**सापटी :** संस्थाले विभिन्न बैंक तथा वित्तीय संस्थाबाट लिएको सापटी २०८२ आषाढ मसान्तमा रु. ९८ करोड ३० लाख ५७ हजार ३१३ रहेको छ । २०८१ आषाढ मसान्तमा उक्त सापटी रु. २ अर्ब ८७ करोड ६ लाख १३ हजार ९०४ रहेको थियो । समीक्षा अवधिमा कुल सापटी ६५.७५ प्रतिशतले घटेको छ ।

**खुद व्याज आम्दानी :** समीक्षा अवधिमा खुद व्याज आम्दानी रु. १ अर्ब ९० करोड ५४ लाख ५६ हजार ८७८ भएको छ । आ.व. २०८०/८१ मा संस्थाको खुद व्याज आम्दानी रु. १ अर्ब ९१ करोड ८२ लाख ८२ हजार ६२५ भएको थियो । समीक्षा अवधिमा व्याज आम्दानीतर्फ ३.४२ प्रतिशतले र व्याज खर्चतर्फ ६.१६ प्रतिशतले घटेको छ । व्याज आम्दानी खर्चको तुलनामा अधिक घटेका कारण खुद व्याज आम्दानी ०.६७ प्रतिशतले घटेको हो ।

**खुद शुल्क तथा कमिशन आम्दानी :** समीक्षा अवधिमा खुद शुल्क तथा कमिशन आम्दानी रु. ९२ करोड ४६ लाख ५९ हजार ०६७ रहेको छ । गत आ.व.मा उक्त आम्दानी रु. ३४ करोड ८० लाख ९ हजार ७६ रहेको थियो । शुल्क तथा कमिशन आम्दानी १६५.७० प्रतिशतले बढेको तथा शुल्क तथा कमिशन खर्च २९.०६ प्रतिशतले घटेकोले समीक्षा अवधिमा खुद शुल्क तथा कमिशन आम्दानी १६६.७२ प्रतिशतले बढेको हो ।

**कर्मचारी खर्च :** समीक्षा अवधिमा कर्मचारी बोनस रु. १५ करोड ८१ लाख ८७ हजार ५९५ सहित कर्मचारी खर्च रु. १ अर्ब २ करोड ७९ लाख ५ हजार ८५२ भएको छ, जुन आ.व. २०८०/८१ को तुलनामा १०.८१ प्रतिशत बढी हो । आ.व. २०८०/८१ मा कर्मचारी खर्च रु. ९२ करोड ७५ लाख ९५ हजार २९० भएको थियो ।

**अन्य सञ्चालन खर्च :** समीक्षा अवधिमा अन्य सञ्चालन खर्च रु. ७ करोड ५९ लाख ८७ हजार १३९ भएको छ जुन आ.व. २०८०/८१ को तुलनामा २.९२ प्रतिशतले बढी हो । आ.व. २०८०/८१ मा कार्यालय सञ्चालन खर्च रु. ७ करोड ३८ लाख ३० हजार ९१५ भएको थियो ।

**ह्रास खर्च :** समीक्षा अवधिमा ह्रास खर्च रु. ४ करोड ७३ लाख १३ हजार ८४१ भएको छ जुन आ.व. २०८०/८१ को तुलनामा १२.३८ प्रतिशतले घटेको छ । आ.व. २०८०/८१ मा ह्रास खर्च रु. ५ करोड ३९ लाख ९८ हजार ५० भएको थियो ।

**कर्जा अपलेखन तथा असुली :** समीक्षा अवधिमा रु. ६७ लाख ६३ हजार ७८७ कर्जा अपलेखन भएको छ भने सोही अवधिमा रु. ७ लाख ३५ हजार १८९ अपलेखन भएको कर्जा असुली भएको छ । आ.व. २०८०/८१ मा कर्जा अपलेखन भएको थिएन भने रु. ५५ लाख १० हजार ६९४ अपलेखन भएको कर्जा असुली भएको थियो ।

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

विश्वव्यापी आर्थिक संकुचनको प्रभाव हालसम्म कायम छ । आर्थिक संकुचनको कारण लघुवित्त वित्तीय क्षेत्रलाई समेत असर पर्नुका साथै लघुवित्त विरोधी गतिविधिबाट संस्थाको कर्जा असुलीमा प्रत्यक्ष असर परेको छ । यसैगरी एउटै ग्राहक सदस्यलाई आवश्यकता र क्षमताभन्दा बढी कर्जा लगानी भएकाले



असुलीमा समस्या आई संस्थाहरूले लक्षित प्रतिफल हासिल गर्न सकेका छैनन् । यस प्रकारका जोखिमबाट वित्तीय संस्थालाई पर्ने असर कम गर्न समयानुकूल आफ्ना कार्यक्रम तथा सेवा प्रवाहमा परिमार्जन गर्दै लिएको छ ।

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

चालु आर्थिक वर्ष २०८२/८३ को कार्तिक महिनाको अन्त्यसम्म संस्थाको प्रगति गत वर्षको सोही मितिको तुलनामा निम्नानुसार रहेको व्यहोरा अनुरोध गर्दछौं ।

विवरण	२०८२ कार्तिक मसान्त	२०८१ कार्तिक मसान्त
ग्राहक संख्या	४ लाख ९६७	३ लाख ९९ हजार ९९
ऋणी संख्या	१ लाख ८५ हजार ५५६	१ लाख ८२ हजार ६१४
वचत तथा निक्षेप (रु.)	२१ अर्ब ८ करोड २ लाख ५० हजार	२० अर्ब ३९ करोड ७ लाख ८० हजार
लगानीमा रहेको कर्जा (रु.)	२७ अर्ब १५ करोड ११ लाख ३ हजार	२५ अर्ब ६४ करोड १५ लाख ९८ हजार
व्याज आम्दानी (रु.)	१ अर्ब १८ करोड ५४ लाख ७७ हजार	१ अर्ब ३२ करोड १३ लाख २ हजार
व्याज खर्च (रु.)	५८ करोड ८३ लाख ६६ हजार	६३ करोड ६६ लाख ५२ हजार
शुल्क तथा कमिशन आम्दानी (रु.)	११ करोड २३ लाख ७५ हजार	१० करोड ४७ लाख ६ हजार
सञ्चालन खर्च (रु.)	३५ करोड ५८ लाख ५० हजार	३३ करोड ६८ लाख ७६ हजार
कर्जा जोखिम व्यहोर्ने खर्च (रु.)	१७ करोड ८९ लाख ४१ हजार	५५ करोड ९८ लाख ६ हजार
खुद नाफा (रु.)	१० करोड ४४ लाख ९९ हजार	(१० करोड ७३ लाख १६ हजार)

संस्थाले देहायका मुख्य सरोकारवालाहरू (Stakeholders) को आवश्यकता, चाहना र अपेक्षालाई समेट्ने प्रयास गरेको छ ।

- (१) ग्राहकहरूको चाहना र आवश्यकताअनुसार गुणस्तरीय सेवा प्रवाह गर्ने ।
- (२) कर्मचारीका लागि समयसापेक्ष क्षमता अभिवृद्धिको कार्यक्रम सञ्चालन गर्ने ।
- (३) ग्राहक सदस्यको नयाँ व्यवसाय शुरु गर्न तथा व्यवसाय विस्तारको लागि आवश्यक व्यवसायिक तालिमलाई निरन्तरता दिइने ।
- (४) ग्राहक संरक्षण कोष (Client Protection Fund) लाई सदस्यहरूको सामूहिक हित हुने कार्य, सदस्यहरूको व्यवसायको प्रवर्द्धन, ग्राहकहरूको शिक्षा, क्षमता विकास तथा समस्यामा परेका ऋणीहरूको व्यवसायको सुरक्षण एवं पुनर्स्थापना कार्यमा प्रभावकारीरूपले परिचालन गरिने ।
- (५) संस्थागत सामाजिक उत्तरदायित्व बहन गर्न अग्रसर हुने ।



**(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध:**

संस्थाले आफ्ना सबै सरोकारवाला निकायहरूसँग सुमधुर व्यवसायिक सम्बन्ध स्थापित गरेको छ । सबै सरोकारवालाहरूको व्यवसायिकता र पारदर्शिताको आधारमा विकसित रहेको सम्बन्ध नै संस्थाको प्रगतिका लागि एक सफल माध्यम हुनेछ भन्ने विश्वास रहेको छ ।

**(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण:**

संस्थामा सञ्चालक श्री जनार्दन देव पन्तको अध्यक्षतामा ७ सदस्यीय सञ्चालक समिति रहेको छ । संस्थापक समूहको तर्फबाट सञ्चालक समितिमा एभरेष्ट बैंक लिमिटेडबाट प्रतिनिधित्व गर्नु भएका श्री सन्तोष कुमार भट्टराईको कार्यकाल पुरा भएको छ । श्री सन्तोष कुमार भट्टराईले सञ्चालकको हैसियतले यस संस्थाको उन्नति तथा प्रगतिमा पुऱ्याउनु भएको योगदानको कदर गर्दै वहाँप्रति धन्यवाद दिन चाहन्छौं । सञ्चालक समितिमा रिक्त रहेको सञ्चालक पदमा श्री जनार्दन देव पन्तलाई मिति २०८२/०५/०१ मा सञ्चालकमा नियुक्ति गरि मिति २०८२/०६/२१ गतेदेखि लागू हुने गरी अध्यक्ष चयन गरिएको व्यहोरा जानकारी गराउँदछौं । सञ्चालक श्री जनार्दन देव पन्तलाई हार्दिक स्वागत गर्दछौं ।

**(च) कारोवारलाई असर पार्ने मुख्य कुराहरू:**

संस्थाको कारोवारलाई असर पार्ने मुख्य कुराहरू देहाय बमोजिम छन् ।

- (१) पछिल्लो समय देशभरी नै व्यापार व्यवसायमा आएको सुस्तताले अपेक्षाअनुरूप कार्यक्रम विस्तार हुन सकेको छैन ।
- (२) लघुवित्त विरोधी गतिविधीका कारणले कर्जा असुलीमा प्रतिकूल प्रभाव परेको छ ।
- (३) केही ग्राहक सदस्यहरूमा आर्थिक अनुशासनमा आएको ह्रासले संस्थाको दैनिक कार्यमा असर परेको छ ।
- (४) सदस्य दोहोरोपनाका कारण ग्राहकबाट भइरहेको बहुवैकिङ्ग कारोवारबाट कर्जा गुणस्तरमा सकारात्मक सुधार हुन सकेको छैन ।

**(छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सोउपर सञ्चालक समितिको प्रतिक्रिया:**

संस्थाको छविसौं वार्षिक साधारण सभाबाट नियुक्त हुनुभएका लेखापरीक्षक ए. नेपाल एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्सले लेखापरीक्षण गर्नु भएको छ । लेखापरीक्षण प्रतिवेदनमा कुनै नकारात्मक कुरा उल्लेख गरिएको छैन । यस प्रतिवेदनसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरीक्षकको प्रतिवेदनमाथि सञ्चालक समितिकोतर्फबाट कुनै टिप्पणी (Comment) नरहेको जानकारी गराउँदछौं ।

**(ज) लाभांश बाँडफाँड गर्न सिफारिश गरिएको रकम:**

यस संस्थाको सत्ताईसौं साधारण सभाको लागि शेयरधनी किताब बन्द गर्दासम्मको चुक्ता पूँजी रु.२ अर्ब ६१ करोड २० लाख ७९ हजार ७५० को ५ प्रतिशतले हुन आउने बोनस शेयर रु. १३ करोड ६ लाख ३ हजार ९८७५० र सो चुक्ता पूँजीको ७ प्रतिशतले हुन आउने रकम रु.१८ करोड २८ लाख ४५ हजार ५८२५० नगद लाभांश (लाभांशमा लाग्ने कर सहित) गरी कुल रु.३१३,४४९,५७०।- (अक्षरुपी एकतिस करोड चौतिस लाख उनान्चास हजार पाँच सय सत्तरी) बाँडफाँड गरी वितरण गर्ने प्रस्ताव पेश गर्दछौं ।

**(झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मुल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सोवापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर**



बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सोको विवरण:

समीक्षा वर्षमा कुनै पनि शेयर जफत भएको छैन ।

(ब) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन ।

नरहेको ।

(ट) कम्पनी तथा यसको सहायक कम्पनीको आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरू र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन ।

नरहेको ।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी: केहि नभएको ।

(ड) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी:

कम्पनीका सञ्चालक तथा पदाधिकारीले लिएको शेयर स्वामित्वको विवरण (२०८२ आषाढ मसान्तको अन्त्यमा) देहाय अनुसार रहेको छ ।

(१) सञ्चालक समितिका पदाधिकारीहरू:

क्र.सं.	नाम, पद	संस्थापक शेयर	सर्वसाधारण शेयर	कुल शेयर संख्या
१.	श्री जनार्दन देव पन्त, अध्यक्ष	८७७,६०९		८७७,६०९
२.	श्री हरि कृष्ण पन्त, सञ्चालक	१४,१४१	१९,२१९	३३,३६०
३.	श्री देवेन्द्र बहादुर राउत, सञ्चालक	७,५९०	३,५९६	११,१८६
४.	श्री निरज कुमार बस्नेत (डनिल), सञ्चालक (नविल बैंक लिमिटेड)	२,४५३,५९४		२,४५३,५९४
५.	श्री टोप बहादुर रायमाझी, सञ्चालक	-	१८९,८२८	१८९,८२८
६.	श्री सम्रिता तिवारी, सञ्चालक	-	३९१	३९१
७.	श्री कृष्ण कुमार प्रधान, सञ्चालक	-	-	-

(२) व्यवस्थापन पदाधिकारीहरू:

क्र.सं.	नाम, पद	संस्थापक शेयर	सर्वसाधारण शेयर	कुल शेयर संख्या
१.	श्री मुकेश दहाल, प्रमुख कार्यकारी अधिकृत	-	४६	४६
२.	श्री जग्य प्रसाद पन्त, कम्पनी सचिव	-	-	-
३.	श्री नारायण बहादुर कार्की, सहायक महाप्रबन्धक	-	७३०	७३०
४.	श्री गोकर्ण प्रसाद उपाध्याय, मुख्य व्यवस्थापक	-	१,४५२	१,४५२



क्र.सं.	नाम, पद	संस्थापक शेयर	सर्वसाधारण शेयर	कुल शेयर संख्या
५.	श्री नारायण प्रसाद न्यौपाने, मुख्य व्यवस्थापक	-	१८४	१८४
६.	श्री लक्ष्मीपति काफ्ले, मुख्य व्यवस्थापक	-	१४,५८७	१४,५८७
७.	श्री लेखनाथ न्यौपाने, मुख्य व्यवस्थापक	-	-	-
८.	श्री शम्भु न्यौपाने, मुख्य व्यवस्थापक	-	३९	३९
९.	श्री नारायण प्रसाद पन्थी, वरिष्ठ व्यवस्थापक	-	-	-
१०.	श्री जगत भट्टराई, वरिष्ठ व्यवस्थापक	-	६	६

वित्तीय संस्थाका सञ्चालक तथा व्यवस्थापन पदाधिकारीहरूले कम्पनीको शेयर कारोवारमा संलग्नता रहेको जानकारी कम्पनीलाई प्राप्त भएको छैन ।

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

यस प्रकारको कुनै सम्भौता नभएको ।

(ण) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मुल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम:

समीक्षा वर्षमा कम्पनीले आफ्नो शेयर आफै खरिद गरेको छैन ।

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

संस्थाले आन्तरिक नियन्त्रणको लागि प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, कम्प्यूटरकृत अभिलेख प्रणाली, ट्याब बैंकिङ्गबाट कर्जा/बचत असुली, नियमित अनुगमन, आन्तरिक लेखापरीक्षण जस्ता प्रयास गर्दै आएको छ । संस्था सञ्चालन गर्ने आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा नीति, कार्य सञ्चालन निर्देशिका, ग्राहक अनुगमन निर्देशिका, कर्जा अपलेखन विनियमावली लगायतका विनियमावली, कार्यविधि, नीति निर्देशिकाहरू तयार गरी सोही बमोजिम नियमितरूपमा कार्य भईरहेको छ ।

सञ्चालक समितिले नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा कम्पनी ऐनको प्रावधानको अधिनमा रही लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरेको छ । यी समितिहरूको बैठक आवधिकरूपमा बस्ने गर्दछ र निर्देशनमा भएका व्यवस्थाअनुसार समितिहरूले आफ्नो काम र जिम्मेवारी पुरा गर्दछन् ।

(त.१) लेखापरीक्षण समिति:

सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री कृष्ण कुमार प्रधानको संयोजकत्वमा सञ्चालक श्री सप्रिता तिवारी सदस्य रहेको लेखापरीक्षण समिति गठन गरेको छ । सो समितिको सदस्य सचिव आन्तरिक लेखापरीक्षण विभागका प्रमुख रहेका छन् । सो समितिले संस्थाको वित्तीय अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएको छ ।



(त.२) जोखिम व्यवस्थापन समिति:

सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री निरज कुमार बस्नेत (डनिल)को संयोजकत्वमा जोखिम व्यवस्थापन समिति गठन गरेको छ । लेखापरीक्षण समितिका संयोजक जोखिम व्यवस्थापन समितिको पदेन सदस्य रहने व्यवस्था छ । सो समितिको सदस्य सचिव जोखिम व्यवस्थापन विभाग प्रमुख रहेका छन् । सो समितिले संस्थाको विद्यमान जोखिम पहिचान, व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम बहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धमा विस्तृत छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएको छ ।

(त.३) कर्मचारी सेवा सुविधा समिति:

सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री देवेन्द्र बहादुर राउतको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति गठन गरेको छ । उक्त समितिमा प्रमुख कार्यकारी अधिकृत र लेखा, कोष व्यवस्थापन तथा योजना विभाग प्रमुख सदस्य, जनशक्ति व्यवस्थापन तथा तालिम विभाग प्रमुख सदस्य सचिव रहेका छन् । सो समितिले संस्थाको पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, समय समयमा कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू, श्रम सम्बन्ध सम्बन्धी योजना, नीति, मापदण्ड तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरेको छ ।

(त.४) सम्पत्ति शुद्धीकरण अनुगमन समिति:

सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री टोप बहादुर रायमाझीको संयोजकत्वमा सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरेको छ । उक्त समितिमा कर्जा असुली विभाग प्रमुख सदस्य र सञ्चालन तथा सूचना प्रविधि विभाग प्रमुख सदस्य सचिव रहेका छन् । साथै प्रमुख कार्यकारी अधिकृत पदेन सदस्य रहेका छन् । सो समितिले सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिम संस्थामा भए गरेका कामहरूको अनुगमन गरी व्यवस्थापनलाई आवश्यक निर्देशन दिदै आएको छ ।

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण:

आर्थिक वर्ष २०८१/८२ मा संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रु.१,१०३,८९२,९९१।- (अक्षरूपी एक अर्ब दश करोड अठतीस लाख बयानब्बे हजार नौ सय एकानब्बे) रहेको छ ।

क्र.सं.	विवरण	रकम (रु.)
१.	कर्मचारी खर्च	१,०२७,९०५,८५२।-
२.	सञ्चालन खर्च	७५,९८७,१३९।-

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

संस्थाको गैर कार्यकारी सञ्चालक श्री कृष्ण कुमार प्रधानको संयोजकत्वमा गठित लेखापरीक्षण समितिमा सञ्चालक श्री सन्निता तिवारी सदस्य तथा संस्थाका आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री लक्ष्मीपति काफ्ले समितिको सदस्य सचिव रहनु भएको छ । समितिले संस्थाको वित्तीय स्थिति, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणाली, बैधानिक तथा नियमनकारी अनुपालना र लेखापरीक्षण कार्यक्रमबारे नियमित समीक्षा गर्ने गर्दछ । आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन र नेपाल राष्ट्र बैंकको निरीक्षण प्रतिवेदनहरू माथि विस्तृत छलफल र समीक्षा गरी समितिले वित्तीय संस्था सञ्चालन सम्बन्धी आवश्यक सुझावहरू नियमित रूपमा सञ्चालक समितिलाई प्रदान गर्ने



गर्दछ । समीक्षा अवधिमा लेखापरीक्षण समितिको ६ वटा बैठकहरू बसेका थिए । समितिको बैठक भत्ता वापत रु.८४,०००।- (अक्षरूपी चौरासी हजार) खर्च गरिएको छ ।

आर्थिक वर्ष २०८१/८२ मा लेखापरीक्षण समितिको बैठकमा छलफल गरिएका मुख्य विषयहरू देहाय अनुसार रहेका छन् ।

- (१) शाखा, क्षेत्रीय कार्यालय र विभागीय प्रमुखको काम कारवाही र अनुपालना स्थितिबारेमा आन्तरिक लेखापरीक्षण प्रतिवेदनहरू उपर समीक्षा र छलफल ।
  - (२) संस्थाको त्रैमासिक वित्तीय विवरणको अवस्थाको विश्लेषण ।
  - (३) आन्तरिक लेखापरीक्षण कार्यप्रगति सम्बन्धमा समीक्षा एवम् छलफल ।
  - (४) कार्यालयहरूमा रहेका नगद तथा उपकरणहरू र स्थीर सम्पत्तिहरूको भौतिक जाँचको प्रतिवेदन ।
  - (५) बाह्य लेखापरीक्षण प्रतिवेदन तथा नेपाल राष्ट्र बैंकको सुपरिवेक्षण प्रतिवेदन माथि छलफल र सुधारका लागि आवश्यक नीति निर्देशन ।
- (ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा:

संस्थाका सञ्चालक, प्रमुख कार्यकारी अधिकृत, आधारभूत शेयरधनी र निजका नजिकका नातेदारहरू वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले यस कम्पनीलाई कुनै रकम बुझाउन बाँकी रहेको छैन । आधारभूत शेयरधनीकोरूपमा रहेका संस्थागत शेयरधनीहरू मुलतः हिमालयन बैंक लिमिटेड, नविल बैंक लिमिटेड र एभरेष्ट बैंक लिमिटेड बैंकिङ्ग संस्था भएकोले ती संस्थासँग नियमित बैंकिङ्ग, कर्जा सापट कारोवारको सन्दर्भमा लेनादेना बाँकी रहेको रकमबारे यसैसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणमा उल्लेख गरिएको छ ।

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

(१) अध्यक्ष तथा सञ्चालक :

सञ्चालक समितिका अध्यक्ष तथा सञ्चालकहरूलाई नियमावलीमा उल्लेख भएबमोजिम कर सहित क्रमशः रु.८,०००।- (अक्षरूपी आठ हजार) र रु.७,०००।- (अक्षरूपी सात हजार) प्रति बैठक भत्ता प्रदान गरिएको र सो बाहेक मासिक सञ्चार खर्च वापत रु.१,५००।- (अक्षरूपी एक हजार पाँच सय) प्रदान गरिएको छ । आर्थिक वर्ष २०८१/८२ मा बैठक भत्तावापत सञ्चालकहरूलाई जम्मा रु.५,७२,०००।- (अक्षरूपी पाँच लाख बहत्तर हजार) सञ्चालक समिति खर्चमा खर्च भएको छ ।

- (२) कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:

क्र.स.	विवरण	प्रमुख कार्यकारी अधिकृत	व्यवस्थापनका अन्य पदाधिकारीहरू
१.	तलब	१,४४०,०००.००	४६,५५२,८००.००
२.	भत्ता	१,३१४,०००.००	३९,९९६,८८७.००
३.	विदा वापतको भुक्तानी	३९,४५२.००	३,३९४,६२५.००
४.	बीमा खर्च	१२०,०००.००	३,१४७,६५०.००
जम्मा तलब तथा भत्ता		२,९१३,४५२.००	९३,०९१,९६२.००

यस बाहेक प्रमुख कार्यकारी अधिकृतलाई निम्न बमोजिमका सुविधा प्रदान गरिएको छ ।

- (क) सञ्चयकोष र बोनस ऐन अनुसारको बोनस सुविधा ।



- (ख) सवारी साधन, इन्धन, सञ्चार खर्च, इन्टरनेट र पत्रपत्रिका खर्च सुविधा ।
- (प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम:  
विगत वर्षहरूको वार्षिक साधारण सभाबाट घोषणा भएको खुद लाभांश मध्ये २०८२ आषाढ मसान्तसम्ममा शेयरधनीहरूले बुझिलिन बाँकी रकम रु.१२,३०७,५२३।- (अक्षरूपी एक करोड तेईस लाख सात हजार पाँच सय तेईस) रहेको छ ।
- (फ) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण:  
संस्थालाई आवश्यक सम्पत्तिहरूको खरिद विवरण संलग्न वासलातको अनुसूची ४.११ मा रहेको छ ।
- (ब) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण:  
आफ्नो कारोवार तथा व्यवसायका सिलसिलामा गरिएका कारोवार बाहेक कम्पनी ऐन, २०६३ को दफा १७५ मा उल्लेख भए बमोजिम अन्य कुनै कारोवार भएको छैन ।
- (भ) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुरा:  
यस वार्षिक प्रतिवेदनमा सान्दर्भिक ठाउँमा खुलाईएको छ ।
- (म) अन्य आवश्यक कुराहरु:  
नभएको ।

#### कृतज्ञता ज्ञापन:

यस लघुवित्त वित्तीय संस्थाको उन्नति तथा प्रगतिको लागि निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन प्रदान गरी संस्थाको मनोबल उच्च राख्न सहयोग पुऱ्याउनु हुने शेयरधनी महानुभावहरूप्रति हार्दिक कृतज्ञता प्रकट गर्दछौं । त्यस्तै, निरन्तर सहयोग र निर्देशनको लागि हामी कम्पनी रजिष्ट्रारको कार्यालय, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कर्जा सूचना केन्द्र लिमिटेड र निक्षेप तथा कर्जा सुरक्षण कोषलाई समेत धन्यवाद ज्ञापन गर्न चाहन्छौं । साथै, संस्थाको प्रतिष्ठा उच्च राख्न सहयोग गर्नु हुने पत्रकारहरू, यस संस्थालाई कर्जा तथा बैकिङ्ग सुविधा उपलब्ध गराउने विभिन्न बैंक तथा वित्तीय संस्थाहरू एवं सम्पूर्ण शुभेच्छुकहरूप्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्दछौं । सेवा गर्न अवसर प्रदान गर्ने हाम्रा सबै ग्राहक वर्गप्रति हार्दिक कृतज्ञता प्रकट गर्दछौं । सबै इमान्दार, परिश्रमी कर्मचारीहरूको परिश्रमबाट संस्थाको उन्नति र प्रगति सम्भव भएकोले यस अवसरमा संस्थाका सम्पूर्ण कर्मचारीहरूलाई हार्दिक धन्यवाद व्यक्त गर्दछौं ।

अन्त्यमा, विगतमा भै संस्थाको उन्नतिको लागि यहाँहरू सबैबाट आगामी दिनमा पनि सल्लाह, सुझाव र हौसला प्राप्त हुने अपेक्षा राखेका छौं ।

सञ्चालक समितिको तर्फबाट,

मिति: २०८२/०९/३०

.....

.....

टोप बहादुर रायमाथी

जनार्दन देव पन्त

सञ्चालक

अध्यक्ष



**धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित 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 नभएको ।
  - (ख) संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
  - (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
५. **संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण**:
  - (क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : नेपाल स्टक एक्सचेञ्ज लिमिटेड, नेपाल धितोपत्र बोर्डको सुपरिवेक्षणमा सञ्चालित भएको हुनाले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नभएको ।
  - (ख) आ.व. २०८१/८२ मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मुल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमास (महिना)	शेयरको अधिकतम मुल्य	शेयरको न्यूनतम मुल्य	शेयरको अन्तिम मुल्य	कुल कारोबार संख्या	कुल कारोबार दिन
प्रथम त्रैमासिक (असोज मसान्त २०८१)	९३०.२०	६७५	७४९	१४,९४६	५७
दोश्रो त्रैमासिक (पौष मसान्त २०८१)	७६२	६६३.१०	६८४	६,९६८	५५
तेस्रो त्रैमासिक (चैत्र मसान्त २०८१)	७५७	६५१.७०	६७०.५४	७,६०८	५६
चौथो त्रैमासिक (आषाढ मसान्त २०८२)	७७५	६५०	७६८.७१	७,५७७	६३

६. **समस्या तथा चुनौती**:  
विश्वव्यापी आर्थिक संकुचनको असर नेपालको अर्थतन्त्रमा पनि परेको छ । लघुवित्त वित्तीय संस्था विरोधी कार्यक्रम सञ्चालन गरी लघुवित्त कार्यक्रममा भ्रम सृजना गरी ग्राहक सदस्यहरूलाई वित्तीय सेवा प्रदान गर्न असहज भएको हुँदा लघुवित्त कार्यक्रममा नै प्रत्यक्ष प्रभाव पार्ने कार्यहरू भैरहेको र सोबाट यस वित्तीय संस्थाको अधिकांश कार्यालयहरूमा कर्जा प्रवाह तथा असुली र निक्षेप संकलन लगायतका सेवा विस्तारमा प्रत्यक्ष असर परिरहेको छ । यस प्रकारका जोखिमबाट वित्तीय संस्थालाई पर्ने असर सकेसम्म कम गर्न समयानुकूल आफ्ना कार्यक्रम तथा सेवा प्रवाहमा परिमार्जन गर्दै लगेको छ ।
७. **संस्थागत सुशासन**:  
संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण:
  - (क) सञ्चालक समिति, जोखिम व्यवस्थापन समिति, लेखापरीक्षण समिति, सम्पत्ति तथा दायित्व समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति लगायत विभिन्न समितिहरू क्रियाशील रहेका छन् ।
  - (ख) आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न आन्तरिक लेखापरीक्षकबाट नियमितरूपमा लेखापरीक्षण गराई प्रतिवेदनमा दिइएका सुझावहरू कार्यान्वयन तथा समीक्षा गर्न लेखापरीक्षण समितिको बैठक नियमित बस्ने गरेको छ ।
  - (ग) सञ्चालन जोखिमहरू कम गर्न तथा कारोबारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम तथा निर्देशिकाहरूको तर्जुमा गरि लागू गरिएको छ ।



## संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना ईमेल र वेबसाईट सहित	निर्धन भवन, भगवतीबहाल, नक्साल, काठमाण्डौ, नेपाल ईमेल : info@nirdhan.com.np वेबसाईट : www.nirdhan.com.np
फोन न. :	९७७-१-४५१३८४०, ४५१३७९४, ४५१३७९१
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

### १. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री जनार्दन देव पन्त (२०८२/०६/२१)

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) : २०८२ आषाढ मसान्तको विवरण ।

क्र.स.	शेयर स्वामित्व विवरण	शेयर पूँजी	प्रतिशत
१.	स्वदेशी स्वामित्व	२,३७४,४०८,३३८।-	९०.९०
	“क” वर्गका ईजाजत प्राप्त संस्थाहरू	६४३,१५३,९४७।-	२४.६२
	अन्य संस्थाहरू	४६२,५९१,२९६।-	१७.७१
	सर्वसाधारण	१,२६८,६६३,१७५।-	४८.५७
२.	वैदेशिक स्वामित्व	२३७,६७१,४१२।-	९.१०
	जम्मा	२,६१२,०७९,७५०।	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण (हाल कायम)

क्र.स.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरीका
१	श्री जनार्दन देव पन्त	संस्थापक	८७७,६०९	२०८२/०५/०१	२०८२/०५/०१	मनोनयन
२	श्री हरि कृष्ण पन्त	संस्थापक	३३,३६०	२०७९/११/१२	२०७९/११/१२	निर्वाचित
३	श्री देवेन्द्र बहादुर राउत	संस्थापक	११,१८६	२०७९/११/१२	२०७९/११/१२	निर्वाचित
४	श्री निरज कुमार बस्नेत (डनिल) (नविल बैंक लि.)	संस्थापक	२,४५३,५९४	२०८०/०३/२२	२०८०/०३/२२	मनोनयन
५	श्री टोप बहादुर रायमाझी	सर्वसाधारण शेयरधनी	१८९,८२८	२०७९/११/१२	२०७९/११/१२	निर्वाचित
६	श्री सप्रिता तिवारी	सर्वसाधारण शेयरधनी	३९१	२०७९/११/१२	२०७९/११/१२	निर्वाचित
७	श्री कृष्ण कुमार प्रधान	स्वतन्त्र	-	२०८०/०४/१८	२०८०/०४/१८	स्वतन्त्र सञ्चालक



(घ) सञ्चालक समितिको बैठक

- सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र.स.	आ.व.२०८१/८२ मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको मिति
१	२०८१/०४/१८	७	-	२०८०/०४/१७
२	२०८१/०४/२२	६	-	२०८०/०४/१८
३	२०८१/०६/०३	७	-	२०८०/०४/२२
४	२०८१/०७/२७	७	-	२०८०/०५/२६
५	२०८१/०८/१४	७	-	२०८०/०७/२१
६	२०८१/०९/०१	७	-	२०८०/०८/११
७	२०८१/१०/१६	७	-	२०८०/०८/१५
८	२०८१/११/२४	७	-	२०८०/०९/२६
९	२०८१/१२/१८	६	-	२०८०/१०/१७
१०	२०८२/०१/३१	६	-	२०८०/११/१७
११	२०८२/०२/२२	७	-	२०८१/०१/०२
१२	२०८२/०३/२६	६	-	२०८१/०१/०३
१३			-	२०८१/०२/१३
१४			-	२०८१/०३/२६

कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण : छैन ।  
सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :	लागू नहुने
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्युट) को छुट्टै अभिलेख राखे नराखेको :	राखेको
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५४ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति : २४ औं वार्षिक साधारण सभा	२०७९/११/१२
सञ्चालक समितिको प्रति बैठक भत्ता (क्रमश) अध्यक्ष/सञ्चालक रु.	रु.८,०००/-/रु.७,०००/-
आ.व.को सञ्चालक समितिको कुल बैठक खर्च रु.	रु.८१७,०००/-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	भएको															
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको															
सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :																
<table border="1"> <thead> <tr> <th>क्र.स.</th> <th>विषय</th> <th>मिति</th> <th>सहभागि सञ्चालकको संख्या</th> <th>तालिम संचालन भएको स्थान</th> </tr> </thead> <tbody> <tr> <td>१.</td> <td>AML/CFT committee coordinator &amp; MFIs CEO Interaction</td> <td>२०८१/१०/१४</td> <td>१</td> <td>नेपाल राष्ट्र बैंक काठमाण्डौ</td> </tr> <tr> <td>२.</td> <td>Workshop for Board of Director/ CEO of MFIS</td> <td>२०८१/१२/१५</td> <td>१</td> <td>CMF, Nepal</td> </tr> </tbody> </table>	क्र.स.	विषय	मिति	सहभागि सञ्चालकको संख्या	तालिम संचालन भएको स्थान	१.	AML/CFT committee coordinator & MFIs CEO Interaction	२०८१/१०/१४	१	नेपाल राष्ट्र बैंक काठमाण्डौ	२.	Workshop for Board of Director/ CEO of MFIS	२०८१/१२/१५	१	CMF, Nepal	
क्र.स.	विषय	मिति	सहभागि सञ्चालकको संख्या	तालिम संचालन भएको स्थान												
१.	AML/CFT committee coordinator & MFIs CEO Interaction	२०८१/१०/१४	१	नेपाल राष्ट्र बैंक काठमाण्डौ												
२.	Workshop for Board of Director/ CEO of MFIS	२०८१/१२/१५	१	CMF, Nepal												
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिन भित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :																



<ul style="list-style-type: none"> <li>संस्थासंग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण,</li> <li>निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिभेन्चरको विवरण</li> <li>निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,</li> <li>निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।</li> <li>सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :</li> <li>सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण :</li> </ul>	गराएको ।
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### ३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण:

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

#### (ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी

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

१. संयोजक	:	श्री निरज कुमार बस्नेत (डनिल)
२. सदस्य सञ्चालक	:	श्री कृष्ण कुमार प्रधान
३. सदस्य	:	श्री लेखनाथ न्यौपाने
४. सदस्य सचिव	:	श्री शम्भु न्यौपाने

(आ) समितिको बैठक संख्या : आ.व. २०८१/८२ मा बैठक संख्या : ६ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : संस्थाको विद्यमान जोखिम पहिचान, व्यवस्थापन प्रणालीको प्रयाप्तता र उपयुक्तता, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम बहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धमा विस्तृत छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्ने गरेको छ ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको ।

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

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

- सञ्चालक समिति** : श्री जनार्दन देव पन्त (अध्यक्ष) श्री हरि कृष्ण पन्त (सञ्चालक), श्री देवेन्द्र बहादुर राउत (सञ्चालक), श्री निरज कुमार बस्नेत (डनिल) (सञ्चालक), श्री टोप बहादुर रायमाभी (सञ्चालक), श्री सम्रिता तिवारी (सञ्चालक), श्री कृष्ण कुमार प्रधान (सञ्चालक)
- जोखिम व्यवस्थापन समिति** : श्री निरज कुमार बस्नेत (डनिल) (संयोजक), श्री कृष्ण कुमार प्रधान (सदस्य सञ्चालक), श्री लेखनाथ न्यौपाने (सदस्य), श्री शम्भु न्यौपाने (सदस्य सचिव)
- लेखापरीक्षण समिति** : श्री कृष्ण कुमार प्रधान (संयोजक), श्री सम्रिता तिवारी (सदस्य सञ्चालक), श्री लक्ष्मीपति काफ्ले (सदस्य सचिव)
- सम्पति शुद्धीकरण अनुगमन समिति** : श्री टोप बहादुर रायमाभी (संयोजक), श्री मुकेश दहाल (सदस्य), श्री शम्भु न्यौपाने (सदस्य), श्री लेखनाथ न्यौपाने (सदस्य सचिव)
- कर्मचारी सेवा सुविधा समिति** : श्री देवेन्द्र बहादुर राउत (संयोजक), श्री मुकेश दहाल (सदस्य), श्री जगत भट्टराई (सदस्य), श्री नारायण प्रसाद न्यौपाने (सदस्य सचिव)



(आ) समितिको बैठक संख्या :

क्र.स.	समिति	बैठक संख्या
१.	सञ्चालक समिति	१२
२.	जोखिम व्यवस्थापन समिति	६
३.	लेखापरीक्षण समिति	६
४.	सम्पत्ति शुद्धीकरण अनुगमन समिति	६
५.	कर्मचारी सेवा सुविधा समिति	५

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- संस्थामा विद्यमान बजार, संचालन र कर्जा जोखिमको समीक्षा गरी त्यस्तो जोखिम न्यूनीकरणका लागि व्यवस्थापनलाई उपयुक्त सल्लाह/सुझाव दिने ।
- नेपाल राष्ट्र बैंक लगायतका नियामक निकायद्वारा जारी गरिएका निर्देशन/मार्गनिर्देशन/परिपत्र उपर समीक्षा गरी संस्थाले निर्धारण गरेको आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति तथा कार्यविधिको परिमार्जन गरी कार्यान्वयन गर्ने ।
- आन्तरिक नियन्त्रण प्रणालीको पुनरावलोकन गर्नुको साथै व्यवस्थापनलाई आवश्यक सुझाव प्रदान गर्ने, आदि ।

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

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
२६ औं वार्षिक साधारण सभाको सूचना (प्रथम पटक)	अभियान आर्थिक राष्ट्रिय दैनिक	२०८१/०९/०२
२६ औं वार्षिक साधारण सभाको सूचना (दोस्रो पटक)	अभियान आर्थिक राष्ट्रिय दैनिक	२०८१/०९/०५
विशेष साधारण सभाको सूचना		नभएको
आ.व. २०८०/८१ को वार्षिक प्रतिवेदन	पुस्तकको रूपमा प्रकाशन साथै संस्थाको वेबसाईटमा समेत प्रकाशित	
आ.व. २०८०/८१ को वार्षिक प्रतिवेदन प्रकाशित गरिएको	आर्थिक अभियान राष्ट्रिय दैनिक पत्रिकामा मिति २०८१/१२/२७ बुधवार ।	
त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिका	२०८१/०७/३०, आर्थिक अभियान राष्ट्रिय दैनिक
		२०८१/१०/२९, आर्थिक अभियान राष्ट्रिय दैनिक
		२०८२/०१/३०, आर्थिक अभियान राष्ट्रिय दैनिक
		२०८२/०४/३०, आर्थिक अभियान राष्ट्रिय दैनिक
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना		नभएको
अन्य		नभएको

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सन्त्यन्त भएको मिति : गत आ.व. २०८०/८१ को २०८१/०९/२६

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : भएको ।

(ख) सांगठनिक संरचना संलग्न गर्ने : यसैसाथ अनुसूचि-१ मा संलग्न रहेको ।



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

क्र.स	नाम थर	पद	शैक्षिक योग्यता	अनुभव
१	श्री मुकेश दहाल	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	लघुवित्तमा २८ वर्ष
२	श्री नारायण बहादुर कार्की	सहायक महाप्रबन्धक	स्नातकोत्तर	लघुवित्तमा २८ वर्ष
३	श्री गोकर्ण प्रसाद उपाध्याय	मुख्य व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २८ वर्ष
४	श्री नारायण प्रसाद न्यौपाने	मुख्य व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २७ वर्ष
५	श्री लक्ष्मीपति काफ्ले	मुख्य व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २९ वर्ष
६	श्री लेखनाथ न्यौपाने	मुख्य व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २७ वर्ष
७	श्री शम्भु न्यौपाने	मुख्य व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २७ वर्ष
८	श्री जग्य प्रसाद पन्त	वरिष्ठ व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा १८ वर्ष
९	श्री नारायण प्रसाद पन्थी	वरिष्ठ व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २७ वर्ष
१०	श्री जगत भट्टराई	वरिष्ठ व्यवस्थापक	स्नातकोत्तर	लघुवित्तमा २९ वर्ष

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको ।
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	कर्मचारी सेवा विनियमावली अनुसार भएको
व्यवस्थापन स्तरका कर्मचारीको संख्या :	६७ जना
कुल कर्मचारीको संख्या :	१,०४४ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको ।
आ.व.२०८१/८२ मा कर्मचारी तालिम खर्च रु.	रु.१५,२५९,९९९।-
आ.व.२०८१/८२ मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	७४ वटा/१,४६९ जना (कर्मचारी एकभन्दा बढि तालिममा सहभागी)
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	३४.६२%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	तयार गरेको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति : ३३२ औं बैठकले	२०८२/०९/०२
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	पहिलो : २०८१/०७/३० दोस्रो : २०८१/१०/२९ तेस्रो : २०८२/०१/३० चौथो : २०८२/०४/३०
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/०७/११
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	साधारण सभा हुन बाँकी रहेको ।
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिकरूपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(अ) आन्तरिक लेखापरीक्षण गर्ने गरेको । (आ) नभएको । (इ) चौमासिक रूपमा गर्ने गरेको ।



(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :			
संयोजक	:	श्री कृष्ण कुमार प्रधान, स्नातकोत्तर	
सदस्य सञ्चालक	:	श्री सम्रिता तिवारी, स्नातकोत्तर	
सदस्य सचिव	:	श्री लक्ष्मीपति काफ्ले, स्नातकोत्तर	
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या			
सि.न.	वैठक न.	वैठक मिति	उपस्थित संख्या
१.	९९	२०८१/०४/२२	३
२.	१००	२०८१/०७/२१	३
३.	१०१	२०८१/०८/१२	३
४.	१०२	२०८१/१०/२५	३
५.	१०३	२०८२/०१/२५	३
६.	१०४	२०८२/०३/३०	३
प्रति वैठक भत्ता रु. :			रु.७,०००/-
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :			२०८२/०७/२६

**७. अन्य विवरण**

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

अनुपालना अधिकृतको  
नाम : जिताराम गौतम  
पद : वरिष्ठ व्यवस्थापक  
मिति : २०८२/०९/०८

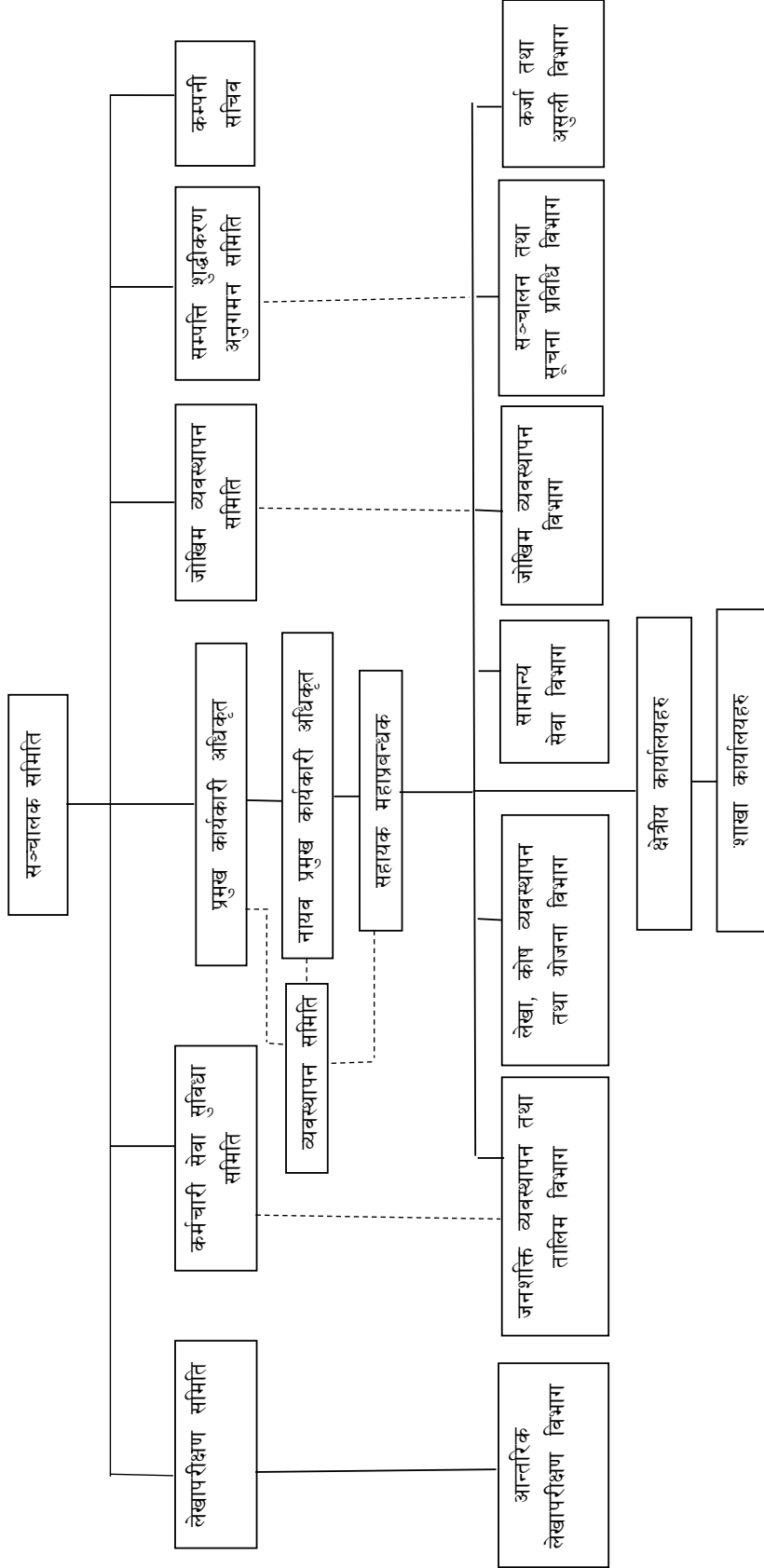
प्रमाणित गर्ने:  
अनुप नेपाल, एफ.सि.ए.  
ए. नेपाल एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
नयाँ बानेश्वर, काठमाण्डौं नेपाल

संस्थाको छाप :  
प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०९/०८



## संगठनात्मक ढाँचा

अनुसूची-१





### अनुपालना अधिकृतको प्रतिवेदनको सार संक्षेप

समीक्षा अवधिमा मेरो मातहतमा रहेको संस्थाको अनुपालना इकाईले संस्थाको काम कारवाहीहरूको शुक्ष्म अवलोकन र संपरीक्षण गर्ने गरेको थियो । यस्तो अनुगमन संस्थाको आन्तरिक नीति, नियम, विनियम, निर्देशन एवं सम्बद्ध ऐन, नियम, नियमनकारी निकायको नीति, निर्देशन, परिपत्र, कार्यविधीको परिप्रेक्षमा गर्ने गरिएको छ । तद्आधारमा संस्थाले सञ्चालक समितिबाट व्यवस्थित तथा नीति निर्देशन पुर्णरूपमा पालना गर्नुका अतिरिक्त :

(क) सम्पूर्ण सम्बद्ध ऐन, नियमावली तथा नियमनकारी निकायबाट समय समयमा जारी भएको नीति तथा निर्देशन बमोजिम गर्नुपर्ने कुरा,

(ख) नियमनकारी निकायले इजाजतपत्र जारी गर्दाका बखत तोकेका शर्तहरू,

(ग) नियमनकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिएको निर्देशन समेत अद्यावधिक रूपमा पूर्ण पालना तथा समीक्षा अवधिमा गैरअनुपालना भएको भनि कुनै पनि नियमनकारी निकायबाट संस्था विरुद्ध कुनै अनुशास्ती (Sanction) प्रयुक्त भएको छैन भनी प्रतिवेदन गर्दछु ।

जिताराम गौतम

अनुपालना अधिकृत

### आ.व. २०८१/०८२ मा प्राप्त गुनासोका सम्बन्धमा

आर्थिक वर्ष २०८१/०८२ मा लिखित तथा मौखिक/फोन मार्फत सेवा प्रवाह लगायतका विषयमा ४३ (त्रिचालिस) जना सेवाग्राहीहरूले ग्राहक गुनासो तथा सम्बन्ध व्यवस्थापन ईकाई समक्ष गुनासो गर्नुभएको र उक्त गुनासोका सम्बन्धमा गुनासोको प्रकृतिका आधारमा सम्भव भएसम्म तत्कालै तथा समयमा नै समाधान गर्ने व्यवस्थापन मिलाईएको ।

जिताराम गौतम

अनुपालना अधिकृत



## INDEPENDENT AUDITOR'S REPORT

### THE SHAREHOLDERS OF NIRDHAN UTTHAN LAGHUBITTA BITTIYA SANSTHA LIMITED

#### Report on the Audit of Financial Statements

##### Opinion

We have audited the accompanying financial statements of M/s. Nirdhan Utthan Laghubitta Bittiya Sanstha Limited, Kathmandu, Nepal (hereinafter referred to as "the microfinance"), which comprises the statement of financial position as at Ashad 32, 2082 [July 16, 2025] and statement of profit or loss, statement of other comprehensive income, statement of cash flow & statement of changes in equity for the year then ended and notes to the financial statements including a summary of significant accounting policies and other explanatory notes (hereinafter referred to as "the financial statements").

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the microfinance as at Ashad 32, 2082 (July 16, 2025) and its financial performance and its cash flows for the year then ended on that date 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 the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the microfinance in accordance with the Institute of Chartered Accountant of Nepal's code of ethics for professional accountants together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidences we have obtained are 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, we do not provide a separate opinion on these matters.





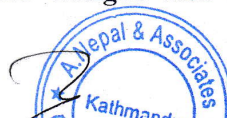
Key Audit Matters	Our Audit Approach and Responses
<p><b>1. Interest Recognition</b></p> <p>The interest income of the microfinance has to be recognized on an accrual basis and following the Guidance Note on Interest Income Recognition, 2025 issued by NRB read with the Carve Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09. Though accrual basis of income recognition is prescribed in general, the guidelines require interest on Stage 3 (with overdue of more than 3 months) or Purchased or Originated Credit to be recognized on cash basis whereas for Impaired Financial Assets, interest should be recognized on Coupon interest rate applied on principal outstanding.</p> <p>This may, in turn, have an effect on recognition of interest income by the microfinance. Thus, we have considered it as a Key Audit Matter</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"><li>Obtaining clear understanding of the process of accrual of interest income on loan and advances in the core banking software of microfinance.</li><li>Test check of interest recognition with manual computation.</li></ol>
<p><b>2. Impairment of Loan and Advances:</b></p> <p>As per NRB Directive 4 read with NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB and the Carve Out Alternatives provided for microfinance and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09, microfinance shall measure impairment loss on loans and advances as the higher of: <i>Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and amount determined as per para 5.5. of NFRS 9</i> As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NFRS 9, impairment of loans and advances should be determined following an expected credit loss impairment model. Under the model, impairment is calculated as probability weighted estimate of credit losses (i.e present value of all cash shortfalls) over the expected life of the financial instrument.</p> <p>Given the fact that impairment of loans and advances under expected credit loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for calculating impairment of loans and</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"><li>Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report.</li><li>Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purposes by way of scrutiny of financial statements, account movement, account turnover etc.</li><li>Assessment of appropriateness of parameters used for grouping the portfolios.</li><li>Review of appropriateness of historical data and assumptions including economic factors used for staging the portfolio, determination of probability of default as well as loss given default. Assessment of appropriateness of historical recovery data as well as assessment of realizable value of collateral securities, along with defined haircuts, also formed part of or audit with reference to determination of loss given default.</li></ol>





Key Audit Matters	Our Audit Approach and Responses
<p>advances under expected credit loss model as well as reasonableness of the assumptions and economic factors used is regarded as Key Audit Matter. Also, assessment of availability and accuracy of required data for calculating impairment of loans and advances under NRB provisioning norms is regarded as Key Audit Matter.</p>	
<p><b>3. Information Technology</b> Information Technology environment of microfinance is complex and involves a large number of independent and interdependent IT systems used in the operation of microfinance for processing &amp; recording a large volume of transactions at numerous locations.</p> <p>The accuracy and reliability of the financial reporting process depend on the IT systems and related control environment, including:</p> <ol style="list-style-type: none"> <li>IT general controls over user access management and change management across applications, networks, databases, and operating systems.</li> <li>IT application controls</li> </ol> <p>Due to the pervasive nature, complexity and importance of the impact of the IT systems and related control environment on the microfinance financial reporting process, we have considered testing of such IT systems and related control environment as a Key Audit Matter for our audit.</p>	<p>In assessing the integrity of the IT systems relevant to financial reporting, our audit approach included but not limited to;</p> <ol style="list-style-type: none"> <li>Understanding the IT infrastructure and IT systems relevant to microfinance reporting process.</li> <li>Testing of the design, operation and effectiveness of IT Control</li> <li>Review of output reports on sample basis and their validation with source.</li> <li>Where deficiencies were identified, we tested compensating controls or performed alternate procedures.</li> </ol>
<p><b>4. Change in Core Banking System During the Year</b></p> <p>During the financial year, the Microfinance Institution implemented a new Core Banking System (CBS), replacing the existing system in the middle of the reporting period. The change involved migration of customers, loan, deposit, and transaction data from the old system to the new system.</p> <p>This matter was considered to be a key audit matter due to the significance of the CBS to the Institution's operations and financial reporting, and the increased risk of material misstatement arising from data migration, system configuration, and interface controls. The change had a direct impact on critical financial statement areas including loan balances, interest income, member deposits, and expected credit loss (ECL) calculations.</p>	<p>Our audit procedures included, among others:</p> <ol style="list-style-type: none"> <li>Obtaining an understanding of the CBS migration process and governance over the system change</li> <li>Evaluating controls over data migration, including reconciliation of key balances before and after migration</li> <li>Performing independent reconciliations of loan, deposit, and member balances between the old and new systems</li> <li>Testing selected transactions processed in both systems during the transition period.</li> <li>Assessing the impact of the system change on interest recognition and ECL computation.</li> <li>Evaluating management's procedures to identify and correct migration-related errors</li> </ol>

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





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

In preparing the financial statements, management is responsible for assessing the microfinance'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 microfinance or to cease operations, or has no realistic alternative but to do so.

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

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

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

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

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

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

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

### Report on Other Legal and Regulatory Requirements

We have obtained information and explanations asked for, which, to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, proper books of account as required by law have been kept by the microfinance in so far as it appears from our examination of those books of account of the microfinance. In our opinion the statement of financial position, statement of profit or loss, statement of other comprehensive income, statement of changes in equity & statement of cash flows for the period then ended and a summary of significant accounting policies and other explanatory notes have been prepared in accordance with the requirements of Companies Act, 2063 and are in agreement with the books of accounts maintained by the microfinance. In our opinion and to the best of information and according to the explanation given to us and from the examination of the books of accounts of the microfinance, we have not come across any case where the board of directors or any employee of the microfinance have acted contrary to legal provisions relating to accounts, or committed any misappropriation or caused any loss or damage to the microfinance.

In our opinion, so far as appeared from our examination of the books, the microfinance has maintained adequate capital funds and adequate provision for possible impairment of assets in accordance with the directives issued by Nepal Rastra Bank.

To the best of our knowledge and according to the explanation given to us and from the examination of the books of accounts of the microfinance, we have not come across any case where the board of directors or any employee of the microfinance have acted contrary to legal provisions relating to accounts, or committed any misappropriation or caused any loss or damage to the microfinance or its property and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the microfinance, its depositors and its investors.

### For A. Nepal and Associates

Chartered Accountants


Anup Nepal, FCA

Proprietor

Date: December 17, 2025

Place: Kathmandu, Nepal

UDIN: 251219CA01224wfxAP

COP No: 846



**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**  
**Statement of Financial Position**  
**As on 32 Ashad 2082**

Assets	Note	Current Year	Previous Year
Cash and Cash equivalent	4.1	1,494,174,540	2,076,026,449
Statutory Balances and Due from Nepal Rastra Bank	4.2	482,682,625	576,720,625
Placement with Bank & Financial Institutions	4.3	-	450,000,000
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	24,384,282,757	24,126,806,408
Investment Securities	4.8	356,598,656	194,552,557
Current Tax Assets	4.9	-	24,680,645
Investment Property	4.10	-	-
Property and Equipment	4.11	216,859,816	231,998,067
Goodwill and Intangible assets	4.12	2,122,828	891,077
Deferred Tax Assets	4.13	758,470,454	303,651,708
Other Assets	4.14	318,394,469	324,081,735
<b>Total Assets</b>		<b>28,013,586,145</b>	<b>28,309,409,271</b>
Liabilities	Note	Current Year	Previous Year
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	20,828,033,665	20,185,243,809
Borrowing	4.19	983,057,313	2,870,613,904
Current Tax Liabilities	4.9	6,670,899	-
Provisions	4.20	17,792,745	14,590,860
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	267,489,426	283,348,846
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
<b>Total Liabilities</b>		<b>22,103,044,049</b>	<b>23,353,797,419</b>
Equity			
Share Capital	4.24	2,612,079,750	2,612,079,750
Share Premium		510,111	510,111
Retained Earnings		359,594,773	(136,573,150)
Reserves	4.25	2,938,357,462	2,479,595,140
<b>Total Equity</b>		<b>5,910,542,096</b>	<b>4,955,611,852</b>
<b>Total Liabilities and Equity</b>		<b>28,013,586,145</b>	<b>28,309,409,271</b>
Contingent Liabilities and Commitment	4.26	4,998,540	4,998,540
Net Assets Value per Share		226.28	189.72

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
(Director)

Samrita Tiwari  
(Director)

Anup Nepal, FCA  
A. Nepal & Associates,  
Chartered Accountants.

Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



Nirdhan Utthan Laghubitta Bittiya Sanstha Limited  
Statement of Profit or Loss  
For the year ended 32 Ashad 2082

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	3,711,851,040	3,843,295,104
Interest Expense	4.28	1,806,394,162	1,925,012,451
<b>Net Interest Income</b>		<b>1,905,456,878</b>	<b>1,918,282,652</b>
Fee and Commission Income	4.29	924,659,067	348,009,076
Fee and Commission Expense	4.30	1,283,949	1,809,783
<b>Net Fee and Commission Income</b>		<b>923,375,117</b>	<b>346,199,294</b>
<b>Net Interest, Fee and Commission Income</b>		<b>2,828,831,995</b>	<b>2,264,481,946</b>
Net Trading Income	4.31	-	-
Other Operating Income	4.32	3,165,828	9,359,370
<b>Total Operating Income</b>		<b>2,831,997,823</b>	<b>2,273,841,316</b>
Impairment charge/(reversal) for loans and other losses	4.33	504,977,817	433,460,509
<b>Net Operating Income</b>		<b>2,327,020,006</b>	<b>1,840,380,807</b>
<b>Operating Expense</b>			
Personnel Expenses	4.34	1,027,905,852	927,595,290
Other Operating Expenses	4.35	75,987,139	73,830,915
Depreciation & Amortization	4.36	47,313,841	53,998,050
<b>Operating Profit</b>		<b>1,175,813,173</b>	<b>784,956,552</b>
Non Operating Income	4.37	5,967,246	21,354,839
Non Operating Expense	4.38	10,142,310	-
<b>Profit before Income Tax</b>		<b>1,171,638,109</b>	<b>806,311,391</b>
<b>Income Tax Expense</b>	4.39	<b>169,029,943</b>	<b>540,062,831</b>
Current Tax		608,996,186	430,987,314
Deferred Tax		(439,966,244)	109,075,517
<b>Profit for the year</b>		<b>1,002,608,166</b>	<b>266,248,560</b>
Profit attributable to :			
Equity holders of the Financial Institution		1,002,608,166	266,248,560
<b>Profit for the year</b>		<b>1,002,608,166</b>	<b>266,248,560</b>
<b>Earnings per share</b>			
Basic earnings per share		38.38	10.19
Diluted earnings per share		38.38	10.19

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
(Director)

Samrita Tiwari  
(Director)

Anup Nepal, FCA  
A. Nepal & Associates,  
Chartered Accountants.

Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

Statement of Comprehensive Income

For the year ended 32 Ashad 2082

Particulars	Note	Current Year	Previous Year
<b>Profit for the year</b>		<b>1,002,608,166</b>	<b>266,248,560</b>
<b>Other comprehensive income, net of income tax</b>			
<b>Items that will not be reclassified to profit or loss</b>			
· Gains/(losses) from investments in equity instruments measured at fair value		-	-
· Gains/(losses) on Revaluation		-	-
· Actuarial gains/(losses) on defined benefit plans	(49,508,339)		12,148,407
· Income tax relating to above items	14,852,502		(3,644,522)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(34,655,837)</b>		<b>8,503,885</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>(34,655,837)</b>	<b>8,503,885</b>
<b>Total comprehensive income for the year</b>		<b>967,952,329</b>	<b>274,752,445</b>
<b>Total comprehensive income for the period</b>		<b>967,952,329</b>	<b>274,752,445</b>

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
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Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**

**Statement of Change in Equity**  
**Attributable to Equity Holders of the Institution**  
**For the Financial Year Ended 32 Ashad 2082**

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Reschedule & Restructure Reserve	Retained Earnings	Other Reserves	Total
Balance at Asar end 2080	2,612,079,750	510,111	1,171,190,311	709,566	674,572,806	298,403,345	(357,515,437)	291,823,923	4,691,774,374
Balance at Shrawan 1 2080	2,612,079,750	510,111	1,171,190,311	709,566	674,572,806	298,403,345	(357,515,437)	291,823,923	4,691,774,374
Adjusted/Restated balance at Shrawan 1 2080	2,612,079,750	510,111	1,171,190,311	709,566	674,572,806	298,403,345	(357,515,437)	291,823,923	4,691,774,374
<b>Comprehensive income for the year</b>									-
Profit for the year							266,248,560		266,248,560
<b>Other comprehensive income, net of tax</b>									-
> Gains/(losses) from investments in equity instruments measured at fair value									-
> Gains/(losses) on revaluation									-
> Actuarial gains/(losses) on defined benefit plans							8,503,885		8,503,885
> Gains/(losses) on cash flow hedge									-
> Exchange gains/(losses) (arising from translating financial assets of foreign operation)									-
<b>Total comprehensive income for the year</b>	-	-	-	-	-	-	274,752,445	-	274,752,445
Transfer to reserve due to Adjustment/Restatement							(1,101,209)	1,101,209	-
Transfer to reserve during the year			53,249,712				24,256,082	23,715,319	101,221,113
Transfer from reserve during the year					(14,422,015)	(9,834,067)	(76,965,031)	(10,914,968)	(112,136,081)
<b>Transactions with owners, directly recognised in equity</b>									-
Share issued									-
Share based payments									-
Transfer to Employees' training fund									-
Previous Year Adjustment of Housing Loan									-
Dividends to equity holders									-
> Bonus shares issued									-
> Cash dividend paid									-
Other									-
<b>Total contributions by and distributions</b>	-	-	53,249,712	-	(14,422,015)	(9,834,067)	(53,810,157)	13,901,559	(10,914,968)
<b>Balance at Asar end 2081</b>	<b>2,612,079,750</b>	<b>510,111</b>	<b>1,224,440,023</b>	<b>709,566</b>	<b>660,150,791</b>	<b>288,569,278</b>	<b>(136,573,150)</b>	<b>305,725,482</b>	<b>4,955,611,851</b>

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
(Director)

Samrita Tiwari  
(Director)

Anup Nepal, FCA  
A. Nepal & Associates,  
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Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**

**Statement of Change in Equity  
Attributable to Equity Holders of the Institution  
For the Financial Year Ended 32 Ashad 2082**

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Reschedule & Restructure Reserve	Retained Earnings	Other Reserves	Total
Balance at Asar end 2081	2,612,079,750	510,111	1,224,440,023	709,566	660,150,791	288,569,278	(136,573,150)	305,725,482	4,955,611,851
Adjustment									
Adjusted/Restated balance at Shrawan 1 2081	2,612,079,750	510,111	1,224,440,023	709,566	660,150,791	288,569,278	(136,573,150)	305,725,482	4,955,611,851
Comprehensive income for the year									
Profit for the year							1,002,608,166		1,002,608,166
Other comprehensive income, net of tax									
> Gains/(losses) from investments in equity instruments measured at fair value									
> Gains/(losses) on revaluation									
> Actuarial gains/(losses) on defined benefit plans							(34,655,837)		(34,655,837)
> Gains/(losses) on cash flow hedge									
> Exchange gains/(losses) (arising from translating financial assets of foreign operation)									
<b>Total comprehensive income for the year</b>							967,952,329		967,952,329
Transfer to reserve due to Adjustment/Restatement									
Transfer to reserve during the year			200,521,633		561,046,506		324,725,115	34,941,384	1,121,234,638
Transfer from reserve during the year						(288,569,278)	(796,509,523)	(49,177,922)	(1,134,256,723)
Transactions with owners, directly recognised in equity									
Share issued									
Share based payments									
Transfer to Employees' training fund									
Dividends to equity holders									
> Bonus shares issued									
> Cash dividend paid									
Other									
<b>Total contributions by and distributions</b>			200,521,633		561,046,506	(288,569,278)	(471,784,408)	(14,236,539)	(13,022,085)
Balance at Asar end 2082	2,612,079,750	510,111	1,424,961,656	709,566	1,221,197,297	-	359,594,773	291,488,943	5,910,542,096

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
(Director)

Samrita Tiwari  
(Director)

Anup Nepal, FCA  
A. Nepal & Associates,  
Chartered Accountants.

Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



Nirdhan Utthan Laghubitta Bittiya Sanstha Limited  
Statement of Cash Flows  
For the year ended 32 Ashad 2082

Particulars	Current Year	Previous Year
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	3,692,342,942	3,827,424,380
Fees and other income received	924,659,067	348,009,076
Dividend received	-	-
Receipts from other operating activities	1,701,487	8,980,975
Interest paid	(1,806,394,162)	(1,925,012,451)
Commission and fees paid	(1,283,949)	(1,809,783)
Cash payment to employees	(1,027,905,852)	(927,595,290)
Other expense paid	(680,131,784)	(542,345,718)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>1,102,987,747</b>	<b>787,651,189</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	94,038,000	(143,316,473)
Placement with bank and financial institutions	450,000,000	(450,000,000)
Other trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	(257,476,349)	185,836,922
Other assets	(424,450,835)	147,982,982
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	642,789,856	1,070,950,494
Borrowings	(1,887,556,591)	(1,076,107,935)
Other liabilities	(6,548,998)	87,618,841
<b>Net cash flow from operating activities before tax paid</b>	<b>(286,217,170)</b>	<b>610,616,021</b>
Income taxes paid	(169,029,943)	(540,062,831)
<b>Net cash flow from operating activities</b>	<b>(455,247,112)</b>	<b>70,553,190</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	(162,886,954)	102,445,749
Receipts from sale of investment securities	2,159,145	-
Purchase of property and equipment	15,114,593	27,495,973
Receipt from the sale of property and equipment	169,709	450,115
Purchase of intangible assets	(1,231,751)	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	19,508,098	15,870,724
Dividend received	-	118,472
<b>Net cash used in investing activities</b>	<b>(127,167,159)</b>	<b>146,381,033</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	-	-
Receipt from issue of shares	-	-
Dividends paid	562,362	36,659,633
Interest paid	-	-
Other receipt/payment	-	-
<b>Net cash from financing activities</b>	<b>562,362</b>	<b>36,659,633</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(581,851,909)</b>	<b>253,593,856</b>
Cash and cash equivalents at Shrawan 1	2,076,026,449	1,822,432,593
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at Asar end</b>	<b>1,494,174,540</b>	<b>2,076,026,449</b>

As per our report of even date.

Janardan Dev Pant  
(Chairman)

Hari Krishna Pant  
(Director)

Niraj Kumar Basnet (Danil)  
(Director)

Devendra Bahadur Raut  
(Director)

Top Bahadur Rayamajhi  
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Samrita Tiwari  
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Krishna Kumar Pradhan  
(Director)

Jagat Bhattarai  
(Senior Manager)

Mukesh Dahal  
(Chief Executive Officer)

Date: 17<sup>th</sup> Dec 2025  
Place: Kathmandu, Nepal.



## Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

### Notes to the Financial Statements

For the Financial Year Ended 32 Asar 2082

#### 1 Reporting Entity

##### 1.1 Corporate Information

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited (NULBSL or "the Financial Institution") has been in operation since 1998. It is a public limited company, registered under The Companies Act, 1997 (now The Companies Act, 2006), carrying micro-finance activities. The Financial Institution is licensed by the Nepal Rastra Bank (NRB) in April 1999 to undertake banking activities under the Development Bank Act, 1996, and started its formal operation in July 1999. Now, operating under the Bank and Financial Institutions Act, 2017 (BAFIA) as a "D" Class Financial Institution.

##### 1.2 Principal Activities of the Financial Institution

The Financial Institution provides microfinance services such as Loans, Deposits, Micro-Insurance, and Remittance services to low-income families of Nepal. NULBSL follows group lending based on Grameen Bank, Bangladesh model as well as group lending based on NULBSL developed Self-Reliant model through a network of 185 branch offices spread over all 77 districts of Nepal.

The Head Office of the Financial Institution is located at Naxal-01, Kathmandu, Nepal. Its ordinary shares are listed with Nepal Stock Exchange Ltd and its stock symbol is "NUBL".

#### 2 Basis of Preparation

The Financial Statements have been prepared on the accrual basis of accounting as prescribed by Nepal Financial Reporting Standards (NFRSs), as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN).

The preparation and presentation of the Financial Statements comply with the requirements of format issued by Nepal Rastra Bank via Unified Directives to Microfinance FIs, 2081.

The Financial Statements comprise of:

- Statement of Financial Position stating the financial position of the financial institution as at the end of reporting period;
- Statement of Profit and Loss stating the financial performance of the financial institution for the reported period ended;
- Statement of Comprehensive Income for the reported period ended;
- Statement of Changes in Equity stating all the changes in equity of the financial institution during the reporting period;
- Statement of Cash Flows 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 of significant importance to the stakeholders.

##### 2.1 Statement of Compliance

The financial statements have been prepared and approved by the Board of Directors following Nepal Financial Reporting Standards (NFRSs) with allowed carve-outs as issued by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN). 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 Asar (Mid July) of the next year. Comparative reporting period



figures have been restated/reclassified wherever necessary by the standards/regulations and/or for better presentation which has been disclosed separately, wherever necessary.

The accompanied Financial Statements have been approved by the Board of Directors on its 332<sup>nd</sup> meeting held on 2<sup>nd</sup> Poush, 2082. The Board acknowledges the responsibility of preparation of financial statements of the Financial Institution and has been recommended for approval by shareholders in the 27<sup>th</sup> Annual General Meeting.

### 2.3 Functional and presentation currency

Financial Statements are denominated in Nepalese Rupees (NPR), which is the functional and presentation currency of the Financial Institution. There was no change in the presentation and functional currency during the year under review. The figures are rounded to nearest rupee unless otherwise indicated.

### 2.4 Use of Estimates, Assumptions, and Judgments

As a result of the uncertainties inherent in business activities, many items in Financial Statements cannot be measured with precision but can only be estimated. Estimation involves judgements based on the latest available, reliable information. An estimate may need revision if changes occur in the circumstances on which the estimate was based or as a result of new information or more experience. During the preparation of the financial statements, NFRS requires the management to make critical accounting judgments, estimates, and assumptions in applying the accounting policies that have a material impact on the financial statements.

The underlying assumption made while making accounting estimates are periodically reviewed and such revision is recognized in the period in which the estimates are revised and are applied prospectively. Change in estimates is not the correction of an error. Disclosures of the accounting estimate have been applied along with the nature and effect of changes of accounting estimates in the relevant section of the notes wherever the estimates have been applied.

The measurement of expected credit losses (ECL) under NFRS 9 involves significant management judgement, particularly in assessing significant increase in credit risk, staging of financial assets, estimation of probability of default, loss given default and exposure at default, and incorporation of forward-looking information. Actual credit losses may differ from these estimates.

### 2.5 Changes in Accounting policies

Generally accepted accounting policies are followed consistently throughout the accounting period, so as to present the general-purpose financial statements ensuring comparability both with the entity's financial statements of previous periods and with the financial statements of other comparable entities. However, the changes when required by NFRS or due to the requirement that results in the financial statements providing more reliable and more relevant information about the effects of the transactions, other events or conditions on the entity's financial position, financial performance or cash flows are made and the changes are applied retrospectively.

### 2.6 New standards in issue but not yet effective

As per the guidelines of the ICAN, When International Accounting Standard Board revises, amends or withdraws International Accounting Standards, IFRSs, IFRIC or SIC, such revisions, amendments and withdrawals shall accordingly be treated as effected with immediate revision, amendment and withdrawal in NFRS by ASB as well, to the extent not in conflict with existing national laws. Few carve outs on applicable Accounting Standards as provided by the Institute of Chartered Accountants of Nepal have been used by the financial institution. Further, a number of new standards and amendments to the existing standards and interpretations have been issued by International Accounting Standard Board after the pronouncements of NFRS with varying effective dates. Those become applicable when Accounting Standard Board Nepal incorporates them within NFRS.

### 2.7 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.



## 2.8 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 have been considered for determining the discount rate to be applied to the Cash Flows of the Financial Institution. Market Interest Rate on Staff loans except housing loan has been precluded from discounting as management considers the current interest rate as market rate under the same class of loans. Housing loan has been considered under EIR method. Management considers Lease payments under an operating lease to be recognised as an expense when accrued as the payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases.

## 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.
- Investment securities has been measured at fair value under NFRS 9 "Financial Instruments", wherever applicable.
- 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 at 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.

### Offsetting

Financial Assets and Financial Liabilities are netted off only when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or to realise the assets and settle the liability simultaneously.

### Materiality and Aggregation

In compliance with NFRS 1 - Presentation of Financial Statements, each material class of similar items is presented separately in the financial Statements. Items of dissimilar nature or functions are presented separately unless they are material. Such presentation of line items is consistent with the format issued by NRB.

### 3.2 Cash and cash equivalent

Cash and cash equivalent comprise of the total amount of cash-in-hand, balances with other bank and financial institutions, money at call, 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.



### 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.

#### 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. All financial assets and liabilities are initially recognized at their cost value and are subsequently presented as per NFRS based on the respective classification.

#### Classification

##### i. 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:

##### 1. 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:

- The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows, and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are Solely Payments of Principal and Interest on the principal amount outstanding.

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

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

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

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

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

Investment in an equity instrument that is not held for trading and at the initial recognition, the 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.



## ii. Financial Liabilities

The Financial Institution classifies the financial liabilities as follows:

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

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

b) *Financial liabilities measured at amortized cost*

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

## Measurement

### i. Financial assets at FVTOCI

On initial recognition, the Financial Institution can make an irrevocable election (on an instrument-by instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the equity investment is held for trading. These elected investments are initially measured at fair value. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Financial Institution's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of the cost of the investment and the amount of dividend can be measured reliably.

### ii. Financial assets at fair value through profit or loss (FVTPL)

Investments in equity instruments are classified as at FVTPL unless the Financial Institution irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading. Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

A financial asset that meets the amortized cost criteria or debt instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any gains or losses arising on re-measurement recognized in the Statement of Profit and Loss. Dividend on financial assets at FVTPL is recognized when the Institution's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of the cost of the investment and the amount of dividend can be measured reliably.

### iii. Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL. Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on remeasurement recognized in Statement of Profit and Loss. The net gain or loss recognized in Statement of Profit and Loss incorporates any interest paid on the financial liability and is included in the 'Other Income' line item.



However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of Profit and Loss.

#### **iv. Financial liabilities subsequently measured at amortized cost**

Financial liabilities that are non-held-for-trading and are not designated as at FVTPL are measured at amortized cost at the end of subsequent accounting periods. The carrying amount of financial liabilities that are subsequently measured at amortized cost are determined based on the effective interest method. Interest expense that is not capitalized as part of costs of an asset is incorporated in the 'Finance Expenses' line item.

The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

#### **De-recognition**

##### ***De-recognition 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 financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the 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 de-recognition that is created or retained by the Financial Institution is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of;

- (i) The consideration received, and
- (ii) Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

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

##### ***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.

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

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



market to which the Financial Institution has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Financial Institution measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market, then the Financial Institution uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The fair value measurement hierarchy is as follows:

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

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

**Level 3** portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Financial Institution determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level-1 valuation) nor based on a valuation technique that uses only data from observable markets (Level-2 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair value is evidenced by a quoted price in an active market for an identical asset or liability (Level-1 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately.

### **Impairment of Financial Assets – Expected Credit Loss (ECL)**

The Financial Institution recognizes impairment on financial assets in accordance with Nepal Financial Reporting Standard (NFRS) 9 Financial Instruments and NFRS 9 – Expected Credit Loss Related Guidelines, 2024 issued by Nepal Rastra Bank (NRB), applicable from FY 2081/82. The Expected Credit Loss (ECL) model is applied to financial assets measured at amortized cost, debt instruments measured at fair value through other comprehensive income (FVTOCI), loan commitments and financial guarantee contracts. Financial assets measured at fair value through profit or loss (FVTPL) are not subject to impairment under NFRS 9.

Under the ECL framework, financial assets are classified into Stage 1, Stage 2 and Stage 3 based on changes in credit risk since initial recognition. Financial assets in Stage 1, which have not experienced a significant increase in credit risk, are subject to 12-month expected credit loss. Financial assets in Stage 2, which have experienced a significant increase in credit risk since initial recognition but are not credit-impaired, and Stage 3 assets are subject to lifetime expected credit loss. Credit-impaired financial assets (Stage 3) include non-performing loans as defined by NRB prudential regulations, and interest income on such assets is recognized on an actual receipt basis. The Financial Institution recognizes impairment allowances as the higher of ECL computed under NFRS 9 and regulatory provisions prescribed by NRB in accordance with the regulatory backstop mechanism.

For ECL measurement purposes, Probability of Default (PD) represents the likelihood that a borrower will default over a given time horizon, Loss Given Default (LGD) represents the proportion of exposure expected to be lost in the event of default after considering recoveries and collateral values, and Exposure at Default (EAD) represents the expected



outstanding exposure at the time of default, including principal, accrued interest and, where applicable, undrawn commitments.

The Financial Institution measures impairment of financial assets using the Expected Credit Loss (ECL) model as guided by NRB's NFRS 9 – Expected Credit Loss Related Guidelines, 2024. ECL is calculated using the general, simplified and purchased or originated credit-impaired (POCI) approaches, as applicable, and is measured as a probability-weighted estimate using the formula  $PD \times LGD \times EAD$ , discounted using the loan's effective interest rate. The ECL model incorporates forward-looking macroeconomic information through multiple scenarios. Key assumptions include historical default and recovery experience, collateral valuations after prescribed haircuts, prudential floors for PD and LGD as per NRB directives, and management judgement in determining significant increase in credit risk and scenario probability weightings.

Loss allowances for financial assets measured at amortized cost are presented as deductions from the gross carrying amounts of the respective assets. Provisions for loan commitments and financial guarantee contracts are presented under other liabilities, while loss allowances for debt instruments measured at FVTOCI are recognized in other comprehensive income. Detailed quantitative information on ECL, including staging analysis and movement in loss allowance, is disclosed in Note 5.8.

### 3.4 Trading assets

There were no trading assets held by the Financial Institution during the year.

### 3.5 Property and Equipment

#### a) Recognition and Measurement

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

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

Property and equipment are measured at cost less accumulated depreciation and accumulated impairment loss if any. Neither class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

#### b) Grant Assets

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts at the same proportion of the depreciation.

#### c) Depreciation

Property and Equipment's are depreciated from the date they are available for use on Straight Line 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. The estimated useful life of significant items of property and equipment for current year and comparative period are as follows:

Class of Assets	Useful Life
Building	30 Years
Computer and Accessories	5 Years
Vehicles	5 years
Furniture, Fixture and Equipment's	10 Years



Assets costing less than NPR 3,000 are fully expensed in the year of purchase.

The additional information on gross carrying amount and the accumulated depreciation (aggregated with accumulated impairment loss, if any) is presented in the Note-4 separately.

### 3.6 Goodwill and Intangible assets

There is no Goodwill held by the Financial Institution during the year. Intangible Assets are amortized from the date they are available for use on Straight Line method over estimated useful Life as determined by the Management. Amortization is charged to profit or loss. The estimated useful life of Intangible assets is considered for 5 years.

Class of Assets	Useful Life
Intangible Assets	5 Years

### 3.7 Investment Property

There is no Investment Property held by the Financial Institution during the year.

### 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 comprises the amount of income taxes payable (or recoverable) in respect of the taxable profit (or tax loss) for the reporting period, and any amount adjusted to the tax payable (or receivable) in respect of previous years. It is measured using tax rates enacted, or substantively enacted, at the reporting date.

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%.

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. Explanatory information on current tax calculation is stated in Note-4.9.

#### 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:

- deductible temporary differences;
- the carry forward of unused tax losses; and
- 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. Explanatory information on deferred tax calculation is stated in Note - 4.13.

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

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.

### 3.10 Provisions

The Financial Institution applies NAS 37 – “Provisions, Contingent Liabilities & Contingent Assets” in the accounting of provisions.

A provision is a liability of uncertain timing or amount. A provision shall be recognized when:

- (a) an entity has a present obligation (legal or constructive) as a result of a past event;
- (b) it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
- (c) a reliable estimate can be made of the amount of the obligation. If these conditions are not met, no provision shall be recognized.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of money is material).

A disclosure for contingent liabilities is made where there is:

- 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
- present obligation that arises from past events but is not recognized because:
  - o It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - o The amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset 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.

### 3.11 Revenue Recognition

Revenue is recognized to the extent it is probable that the economic benefits will flow to the Financial Institution and can be measured reliably. The Financial Institution applies NAS 18 – “Revenue” in the accounting of revenue unless otherwise stated.



The basis of income recognition is mentioned below:

**i. Interest income**

Interest income is recognized on an accrual basis using the effective interest rate (EIR) method for all interest-bearing financial assets, except loans classified as Stage 3 (non-performing). The EIR method allocates interest income over the expected life of a financial asset based on contractual cash flows, excluding future credit losses.

The Financial Institution has availed the carve-out under NRB guidance for practical application of the EIR method. Considering the initial and renewal service fees charged on loans, these fees are recognized as income when accrued rather than being included in the EIR calculation.

Interest from Stage 1 and Stage 2 loans is recognized in profit or loss in accordance with the “Guidance Note on Interest Income Recognition 2025” issued by Nepal Rastra Bank (NRB). Interest on Stage 3 loans is treated as interest suspense and recognized only upon realization.

***NFRS Requirement***

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

**ii. Fee and commission income**

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

**iii. Dividend income**

A 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.

**iv. Net Trading Income**

The Financial Institution does not have Net Trading Income.

**v. 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.

**3.12 Interest expense**

Interest expenses on all financial liabilities including deposits are recognized in profit or loss using the effective interest rate method. Interest expenses on all trading liabilities are considered to be incidental to the Financial Institution’s trading



operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

### 3.13 Employees Benefits

Employee benefits are all forms of consideration given by an entity 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.

Explanatory information on personnel expense is stated in Note-4.34.

#### 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:

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

Under defined contribution plans the Financial Institution's legal or constructive obligation is limited to the amount that it agrees to contribute to the fund. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. 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.

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

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

The Financial Institution provides Gratuity Plan as defined benefits to its employees. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the Financial Institution makes earmark investment of these funds. The gratuity plan provides for lump sum payments



to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed year of service.

#### **Gratuity**

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

#### **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, 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 Financial Institution has recognized accumulated leave liability as other long term employee benefits. The discount rate is the average yield at the reporting date on current government bonds.

### **3.14 Leases**

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

Right-of-use asset and resulting lease liability has been created as per NFRS 16.

Consequently, depreciation on right-of-use asset and finance cost on lease liability is charged to statement of profit and loss.

The financial Institution has adopted the lease treatment as per NFRS 16-Leases.

### **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. A financial liability is a contractual obligation to deliver cash or another financial asset, or the variable number of its own equity shares to the holder of the instruments or to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the entity.

Dividends and other returns to equity holders are recognized when the owner's right to receive payment is established.

### **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 seven 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:

### 4.1 Cash and Cash Equivalent

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 i.e., Treasury Bills, 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 is presented as follows:

Particulars	Current Year	Previous Year
Cash in hand	34,496,456	52,920,768
Balances with B/Fis	52,289,190	60,725,159
Money at call and short notice	1,407,388,895	1,812,380,522
Other	-	150,000,000
<b>Total</b>	<b>1,494,174,540</b>	<b>2,076,026,449</b>

### 4.2 Statutory Balances and Due from Nepal Rastra Bank

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 is presented as follows:

Particulars	Current Year	Previous Year
Statutory balances with NRB	482,682,625	576,720,625
Statutory balances with BFIs	-	-
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
<b>Total</b>	<b>482,682,625</b>	<b>576,720,625</b>

### 4.3 Placements with Financial Institutions

Placements with domestic banks and financial institutions with original maturities of more than three months from the acquisition date are presented as follows:

Particulars	Current Year	Previous Year
Placement with domestic FIs	-	450,000,000
Less: Allowances for impairment	-	-
<b>Total</b>	<b>-</b>	<b>450,000,000</b>



#### 4.4 Derivative Financial Instruments

The Financial Institution does not have any Derivative Financial Instruments.

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

#### 4.5 Other Trading Assets

The Financial Institution does not have any Trading Assets.

Particulars	Current Year	Previous Year
Treasury bills	-	-
Government bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
<b>Total</b>	-	-
Pledged	-	-
Non-Pledged	-	-

#### 4.6 Loans and advances to MFIs & Cooperatives

The Financial Institution does not have any Loan and advances to MFIs and Cooperatives.

Particulars	Current Year	Previous Year
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to cooperative	-	-
Less: allowance for impairment other	-	-
Less: allowance for impairment	-	-
<b>Total</b>	-	-

#### 4.6.1 Allowances for Impairment

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

#### 4.7 Loans and advances to Customers

Total Loans and advances extended to the customers and amortized cost of staff loans; less the amount of impairment loss is presented under this head. Accrued Interest Receivable on Stage 1 and Stage 2 loans have been considered under loans and advances measured at amortized cost. Impairment on loans and advances to customers are assessed individually and collectively as per Expected Credit Loss model which is compared with the loan loss provision prescribed by NRB Directives. Higher of the loss as per Expected Credit Loss model and NRB directive is considered for impairment.



Particulars	Current Year	Previous Year
Loan and advances measured at amortized cost	27,512,051,993	26,749,597,826
Less: Impairment allowances	3,127,769,236	2,622,791,419
Collective impairment	451,345,514	343,337,990
Individual impairment	2,676,423,722	2,279,453,428
<b>Net Amount</b>	<b>24,384,282,757</b>	<b>24,126,806,408</b>
Loans and advances measured at FVTPL	-	-
<b>Total</b>	<b>24,384,282,757</b>	<b>24,126,806,408</b>

#### 4.7.1 Analysis of loan and advances - By Product

Particulars	Current Year	Previous Year
<u>Product</u>		
Term loans	26,422,483,435	25,806,377,407
Short term, term loan	-	-
Long term, term loan	-	-
Hire purchase loans	-	-
Personal Residential Loans	-	-
Staff loans	488,958,063	456,216,153
Other	-	-
<b>Sub-Total</b>	<b>26,911,441,498</b>	<b>26,262,593,559</b>
Interest receivable	600,610,495	487,004,267
<b>Grand Total</b>	<b>27,512,051,993</b>	<b>26,749,597,826</b>

#### 4.7.2 Analysis of loan and advances - By Collateral

Particulars	Current Year	Previous Year
<u>Secured</u>		
Immovable assets	382,324,312	352,106,910
Government guarantee	-	-
Collateral of Government securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group guarantee	22,156,867,349	21,085,627,902
Personal guarantee	-	-
Other collateral	4,972,860,331	5,311,863,014
<b>Sub-Total</b>	<b>27,512,051,993</b>	<b>26,749,597,826</b>
Unsecured	-	-
<b>Grand Total</b>	<b>27,512,051,993</b>	<b>26,749,597,826</b>

#### 4.7.3 Allowances for Impairment

Particulars	Current Year	Previous Year
<u>Specific allowances for impairment</u>		
<b>Balance at Shrawan 1</b>	<b>2,279,453,428</b>	<b>1,805,583,297</b>
Impairment loss for the year:		
Charge for the year	396,970,294	473,870,132
Recoveries/reversal during the year	-	-
Write-offs	-	-
Other movement	-	-
<b>Balance at Asar end</b>	<b>2,676,423,722</b>	<b>2,279,453,428</b>
<u>Collective allowances for impairment</u>		
<b>Balance at Shrawan 1</b>	<b>343,337,990</b>	<b>383,747,613</b>
Impairment loss for the year:		
Charge/(reversal) for the year	108,007,524	(40,409,623)
Other movement	-	-
<b>Balance at Asar end</b>	<b>451,345,514</b>	<b>343,337,990</b>
<b>Total allowances for impairment</b>	<b>3,127,769,236</b>	<b>2,622,791,419</b>



#### 4.8 Investment Securities

Investment in financial instruments has been presented under this account head in two categories i.e., investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income.

Particulars	Current Year	Previous Year
Investment securities measured at amortized cost	354,588,656	191,042,557
Investment in equity measured at FVTOCI	2,010,000	3,510,000
<b>Total</b>	<b>356,598,656</b>	<b>194,552,557</b>

#### 4.8.1 Investment Securities measured at Amortized Cost

Disclosures in respect of investment in government bond which are measured at amortized cost are as follows:

Particulars	Current Year	Previous Year
Debt securities	-	-
Government bonds	354,588,656	191,042,557
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
<b>Total</b>	<b>354,588,656</b>	<b>191,042,557</b>

Note: Interest Receivable from Development Bond has been disclosed in Investment Securities at amortised cost (Government Bond)

#### 4.8.2 Investment in equity measured at fair value through OCI

Disclosures in respect of investment in shares and debentures/bonds of other companies/institutions are as follows:

Particulars	Current Year	Previous Year
Equity instruments		
Quoted equity securities	-	-
Unquoted equity securities	2,010,000	3,510,000
<b>Total</b>	<b>2,010,000</b>	<b>3,510,000</b>

#### 4.8.3 Investment relating to investment in equities

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
<b>Investment in quoted equity</b>	-	-	-	-
<b>Investment in unquoted equity</b>				
Prabhu Capital Ltd.	-	-	1,500,000	1,500,000
Center for Micro-Finance Nepal	10,000	10,000	10,000	10,000
Nepal Finsoft Company Ltd	2,000,000	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,010,000</b>	<b>2,010,000</b>	<b>3,510,000</b>	<b>3,510,000</b>

#### 4.9 Current Tax Assets

Advance tax deposited by the financial institution less tax liabilities as well as income tax liabilities for the purpose of current tax, prior period tax including fees are presented under this head.

Particulars	Current Year	Previous Year
<b>Current tax assets</b>	<b>524,847,288</b>	<b>423,670,143</b>
Current year income tax assets	524,847,288	423,670,143
Tax assets of prior periods	-	-
<b>Current tax liabilities</b>	<b>531,518,187</b>	<b>398,989,499</b>
Current year income tax liabilities	531,518,187	398,989,499
Tax liabilities of prior periods	-	-
<b>Total</b>	<b>(6,670,899)</b>	<b>24,680,645</b>



#### 4.10 Investment properties

The Financial Institution does not have any investment properties.

Particulars	Current Year	Previous Year
<b>Investment properties measured at fair value</b>		
Balance as on Shrawan 1, 2081	-	-
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, 2081	-	-
Addition/disposal during the year	-	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
<b>Net Amount</b>	-	-
<b>Total</b>	-	-



#### 4.11 Property and Equipment

Particulars	Land	Building	Leased Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	ROU Assets	Total Asar End
<b>Cost</b>										
As on Shrawan 1, 2080	40,981,331	87,490,726	-	40,544,828	9,829,200	26,823,320	-	40,291,891	160,025,226	405,986,523
<u>Addition during the Year</u>										
Acquisition	-	-	-	4,652,030	886,300	574,289	-	8,662,140	1,48,826,176	163,550,935
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	3,331,675	-	813,652	-	6,312,912	11,342,110	21,800,349
Adjustment/Revaluation	-	-	-	-	-	-	-	-	124,948,445	124,948,445
<b>Balance as on Asar End 2081</b>	<b>40,981,331</b>	<b>87,490,726</b>	-	<b>41,865,183</b>	<b>10,665,500</b>	<b>26,583,957</b>	-	<b>42,641,119</b>	<b>177,560,847</b>	<b>422,788,664</b>
<u>Addition during the Year</u>										
Acquisition	-	-	-	7,732,966	590,800	355,337	-	3,624,615	24,456,889	36,760,607
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	15,200	-	-	-	-	4,624,904	6,496,354
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Asar end 2082</b>	<b>40,981,331</b>	<b>87,490,726</b>	-	<b>49,582,949</b>	<b>11,256,300</b>	<b>26,939,295</b>	-	<b>44,409,484</b>	<b>197,392,832</b>	<b>453,052,917</b>
<u>Addition during the Year</u>										
As on Shrawan 1, 2080	-	35,144,045	-	24,892,845	6,952,451	18,932,560	-	25,235,406	35,076,781	146,234,087
Depreciation charge for the Year	-	2,916,357	-	7,140,699	2,585,331	2,851,106	-	4,137,395	35,844,393	55,475,281
Depreciation (PL)	-	2,916,357	-	6,275,852	2,585,331	2,572,735	-	3,184,062	35,844,393	53,378,731
Depreciation (Capital Reserve)	-	-	-	864,846	-	278,371	-	953,333	-	2,096,550
Disposals	-	-	-	3,792,939	-	822,937	-	6,302,896	-	10,918,772
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Asar 2081</b>	<b>-</b>	<b>38,060,402</b>	<b>-</b>	<b>28,240,605</b>	<b>9,337,782</b>	<b>20,960,729</b>	<b>-</b>	<b>23,069,905</b>	<b>70,921,174</b>	<b>190,790,597</b>
<u>Impairment for the year</u>										
Depreciation charge for the Year	-	2,916,358	-	5,562,569	344,902	1,209,187	-	3,864,708	33,352,573	47,250,297
Depreciation (PL)	-	2,916,358	-	5,562,569	344,902	1,141,290	-	3,758,900	33,352,573	47,076,592
Depreciation (Capital Reserve)	-	-	-	-	-	67,898	-	105,807	-	173,705
Disposals	-	-	-	15,199	-	-	-	1,832,594	-	1,847,793
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Asar end 2082</b>	<b>-</b>	<b>40,976,760</b>	<b>-</b>	<b>33,787,975</b>	<b>9,882,684</b>	<b>22,169,916</b>	<b>-</b>	<b>25,102,019</b>	<b>104,773,747</b>	<b>286,193,101</b>
<b>Capital Work in Progress</b>										
<b>Net Book Value</b>										
As on Asar End 2080	40,981,331	52,346,682	-	15,651,983	2,876,749	7,890,761	-	15,056,485	124,948,445	259,752,436
As on Asar End 2081	40,981,331	49,430,324	-	13,624,578	1,127,718	5,623,228	-	19,571,214	101,639,673	231,989,067
As on Asar End 2082	40,981,331	46,513,967	-	15,794,974	1,373,616	4,769,378	-	19,307,665	88,119,085	216,859,816



#### 4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Asar end
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1 2080	-	4,781,750	-	-	4,781,750
<u>Addition during the Year</u>					
Acquisition	-	984,999	-	-	984,999
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar End 2081</b>	-	5,766,749	-	-	5,766,749
<u>Addition during the Year</u>					
Acquisition	-	1,469,000	-	-	1,469,000
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2082</b>	-	7,235,749	-	-	7,235,749
<b>Depreciation and Impairment</b>					
As on Shrawan 1 2080	-	3,958,877	-	-	3,958,877
Amortization charge for the Year	-	916,795	-	-	916,795
Amortization (PL)	-	619,319	-	-	619,319
Amortization (Capital Reserve)	-	297,476	-	-	297,476
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar 2081</b>	-	4,875,672	-	-	4,875,672
Impairment for the year	-	-	-	-	-
Amortization charge for the Year	-	237,249	-	-	237,249
Amortization (PL)	-	237,249	-	-	237,249
Amortization (Capital Reserve)	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2082</b>	-	5,112,921	-	-	5,112,921
<b>Capital Work in Progress</b>	-	-	-	-	-
<b>Net Book Value</b>					
<b>As on Asar End 2080</b>	-	822,873	-	-	822,873
<b>As on Asar End 2081</b>	-	891,077	-	-	891,077
<b>As on Asar End 2082</b>	-	2,122,828	-	-	2,122,828



#### 4.13 Deferred Tax

Deferred tax is calculated on temporary differences between the book values of financial assets/liabilities and tax base of assets/liabilities using the tax rate of 30%.

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets / (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment		1,059,811	(1,059,811)
ROU Assets & Liabilities	1,394,422	-	1,394,422
Loan Loss Provision	541,993,519	-	541,993,519
Employees' defined benefit plan & Leave Provision	216,142,323	-	216,142,323
Actuary Gain		-	-
Other temporary differences			-
<b>Deferred tax on temporary differences</b>	<b>759,530,265</b>	<b>1,059,811</b>	<b>758,470,454</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 Asar end 2082</b>	<b>759,530,265</b>	<b>1,059,811</b>	<b>758,470,454</b>
Deferred tax (asset)/liabilities as on Shrawan 1 2081			303,651,708
<b>Origination/(Reversal) during the year</b>			<b>454,818,745</b>
<b>Deferred tax expense/(income) recognized in profit or loss</b>			<b>(439,966,244)</b>
<b>Deferred tax expense/(income) recognized in other comprehensive income</b>			<b>(14,852,502)</b>
<b>Deferred tax expense/(income) recognized in directly in equity</b>			<b>-</b>
Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets / (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment		1,474,518	(1,474,518)
ROU Assets & Liabilities		(1,226,576)	1,226,576
Loan Loss Provision	130,038,153		130,038,153
Employees' defined benefit plan & Leave Provision	173,861,498		173,861,498
Provisions			-
Other temporary differences			-
<b>Deferred tax on temporary differences</b>	<b>303,899,651</b>	<b>247,942</b>	<b>303,651,708</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 Asar end 2081</b>	<b>303,899,651</b>	<b>247,942</b>	<b>303,651,708</b>
Deferred tax (asset)/liabilities as on Shrawan 1 2080			416,371,747
<b>Origination/(Reversal) during the year</b>			<b>(112,720,039)</b>
<b>Deferred tax expense/(income) recognized in profit or loss</b>			<b>109,075,517</b>
<b>Deferred tax expense/(income) recognized in other comprehensive income</b>			<b>3,644,522</b>
<b>Deferred tax expense/(income) recognized in directly in equity</b>			<b>-</b>



#### 4.14 Other Assets

Other assets include accounts receivable, prepayment and deposit, stationary stock, staff advance, client protection fund, remit in transit and inter-branch balances which are presented as follows:

Particulars	Current Year	Previous Year
Assets held for sale	-	-
Other non-banking assets	-	-
Bills receivable	-	-
Accounts receivable	20,825,486	29,370,963
Accrued income	38,061	-
Prepayments and deposit	6,961,696	7,065,145
Income tax deposit	18,753,900	19,186,900
Deferred employee expenditure	163,317,405	160,062,483
Other		
Stationary Stock	3,620,022	3,120,300
Staff Advance	4,877,899	4,908,844
Inter Branch Adjustment	-	367,100
Other*	100,000,000	100,000,000
<b>Total</b>	<b>318,394,469</b>	<b>324,081,735</b>

Note 1: Security deposit relating to Tax for Previous Year has been Regrouped from Prepayments and deposit under Income Tax Deposit for Better Presentation.

Note 2: Other\* Consists of Fixed Deposit for Client Protection Fund in Kamana Sewa Bikash Bank Limited and Mahalaxmi Bikash Bank Limited.

#### 4.15 Due to Bank and Financial Institutions

The Financial Institution does not have any dues to bank and financial institutions.

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

#### 4.16 Due to Nepal Rastra Bank

The Financial Institution does not have any dues to Nepal Rastra Bank.

Particulars	Current Year	Previous Year
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



#### 4.17 Derivative financial instruments

The Financial Institution does not have any derivative financial instruments.

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

#### 4.18 Deposits from customers

The Financial Institution does not have any institutional deposit customers. Individual customers include saving deposits and term deposits which are presented as follows:

Particulars	Current Year	Previous Year
<i>Institutional customers:</i>		
Term deposits	-	-
Call deposits	-	-
Other	-	-
<i>Individual customers:</i>		
Term deposits	329,956,274	960,954,397
Saving deposits	20,498,077,391	19,224,289,412
Savings from Members	-	-
Other	-	-
<b>Total</b>	<b>20,828,033,665</b>	<b>20,185,243,809</b>

#### 4.19 Borrowing

Borrowings from domestic banks and financial institutions as well as foreign borrowings are presented as follows:

Particulars	Current Year	Previous Year
<i>Domestic Borrowing</i>		
Nepal Government	-	-
Other licensed Institutions	979,089,409	2,820,171,928
Other	-	-
<b>Sub total</b>	<b>979,089,409</b>	<b>2,820,171,928</b>
<i>Foreign Borrowing</i>		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	3,967,905	50,441,976
<b>Sub total</b>	<b>3,967,905</b>	<b>50,441,976</b>
<b>Total</b>	<b>983,057,313</b>	<b>2,870,613,904</b>

Note: The amount in Foreign Borrowing (Other Institutions) consist of Borrowing from Whole Planet of USA and this loan is Interest Free Loans as per agreement.



#### 4.20 Provisions

Provisions for expenses made by the Financial Institution are presented as follows:

Particulars	Current Year	Previous Year
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	17,792,745	14,590,860
<b>Total</b>	<b>17,792,745</b>	<b>14,590,860</b>

Note: Other Provision is related to Fraudulent case related to staff, the details of which is disclosed in Notes to Account in 5.9.

#### 4.20.1 Movement in Provisions

Particulars	Current Year	Previous Year
Balance at Shrawan 1, 2081	14,590,860	14,590,102
Provisions made during the year	3,201,885	758
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
<b>Balance at Asar end 2082</b>	<b>17,792,745</b>	<b>14,590,860</b>

#### 4.21 Other liabilities

The details of other liabilities are presented as follows:

Particulars	Current Year	Previous Year
Liability for employees defined benefit obligations	(163,984,167)	(224,287,261)
Liability for long-service leave	100,367,036	84,520,782
Short-term employee benefits	7,678,842	11,460,692
Bills payable	-	-
Creditors and accruals	40,023,132	58,009,428
Interest payable on deposit	-	2,330,045
Interest payable on borrowing	867,897	10,330,444
Liabilities on deferred grant income	-	-
Unpaid Dividend	12,307,523	12,869,885
Liabilities under Finance Lease	97,767,159	105,728,259
Employee bonus payable	158,187,595	89,576,991
Other		
Payable to Staff	1,317,506	7,914,514
Tax Payable	14,050,881	15,614,031
Inter Branch Adjustment	-	-
Service Charge Payable	3,597,484	109,281,036
Operational Adjustment	308,538	-
<b>Total</b>	<b>267,489,426</b>	<b>283,348,846</b>

#### 4.21.1 Defined benefit obligations

Particulars	Current Year	Previous Year
The amounts recognized in the statement of financial position are as follows:		
Present value of funded obligations	620,107,375	495,017,544
Total present value of obligations	620,107,375	495,017,544
Fair value of plan assets	784,091,542	719,304,805
Present value of net obligations	163,984,167	224,287,261
Recognized liability for defined benefit obligations	163,984,167	224,287,261



#### 4.21.2 Plan Assets

Plan assets comprise of the following:

Particulars	Current Year	Previous Year
<u>Plan assets comprise</u>		
Equity securities	-	-
Government bonds	-	-
Bank deposit	781,116,852	716,452,716
Other (CIT Deposit)	2,974,691	2,852,089
<b>Total</b>	<b>784,091,542</b>	<b>719,304,805</b>

#### 4.21.3 Movement in the present value of defined benefit obligations

Particulars	Current Year	Previous Year
Defined benefit obligations at Shrawan 1, 2081	495,017,544	437,911,249
Actuarial losses	36,053,725	(8,792,115)
Benefits paid by the plan	(7,077,591)	(22,632,002)
Current service costs and interest	96,113,697	88,530,412
<b>Defined benefit obligations at Asar end 2082</b>	<b>620,107,375</b>	<b>495,017,544</b>

#### 4.21.4 Movement in the fair value of plan assets

Particulars	Current Year	Previous Year
Fair value of plan assets at Shrawan 1, 2081	719,304,806	636,813,747
Contributions paid into the plan	20,000,000	40,000,000
Benefits paid during the year	(7,077,591)	(22,632,002)
Actuarial (losses)/gains	-	-
Actual return on plan assets	51,864,328	65,123,061
<b>Fair value of plan assets at Asar end 2082</b>	<b>784,091,543</b>	<b>719,304,806</b>

#### 4.21.5 Amount recognized in profit or loss

Particulars	Current Year	Previous Year
Current service costs	69,787,470	68,522,374
Interest on obligation	51,033,227	43,511,716
Actuarial(gain)/Loss	10,126,827	18,070,944
Expected return on plan assets	65,318,942	55,407,819
<b>Total</b>	<b>65,628,582</b>	<b>74,697,215</b>

#### 4.21.6 Amount recognized in other comprehensive income

Particulars	Current Year	Previous Year
Actuarial (gain)/loss	49,508,339	(12,148,407)
<b>Total</b>	<b>49,508,339</b>	<b>(12,148,407)</b>

#### 4.21.7 Actuarial assumptions

Particulars	Current Year	Previous Year
Discount rate	7.00%	9.00%
Expected return on plan asset	7.00%	9.00%
Future salary increases	3.00%	4.00%
Withdrawal rate	1.50%	1.50%

#### 4.22 Debt securities issued

The Financial Institution has not issued any debt securities.

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



#### 4.23 Subordinated Liabilities

The Financial Institution does not have any subordinated liabilities.

Particulars	Current Year	Previous Year
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liability component)	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### 4.24 Share capital

Details of equity shares is presented as follows:

Particulars	Current Year	Previous Year
Ordinary shares	2,612,079,750	2,612,079,750
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
<b>Total</b>	<b>2,612,079,750</b>	<b>2,612,079,750</b>

##### 4.24.1 Ordinary Shares

Particulars	Current Year	Previous Year
Authorized Capital	3,500,000,000	3,500,000,000
35000000 Ordinary shares of Rs. 100 each		
Issued capital	2,612,079,750	2,612,079,750
26120797.5 Ordinary shares of Rs. 100 each		
Subscribed and paid-up capital	2,612,079,750	2,612,079,750
26120797.5 Ordinary share of Rs. 100 each		
<b>Total</b>	<b>2,612,079,750</b>	<b>2,612,079,750</b>

##### 4.24.2 Ordinary Share Ownership

Particulars	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
<b>Domestic ownership (Promoter)</b>	<b>41.90%</b>	<b>1,094,489,259</b>	<b>41.90%</b>	<b>1,094,489,259</b>
Nepal Government	-	-	-	-
A class licensed institutions	24.62%	643,153,045	24.62%	643,153,045
Other licensed institutions	0.02%	454,610	0.02%	454,610
Other Institutions	10.00%	261,087,880	10.00%	261,087,880
Other	7.27%	189,793,725	7.27%	189,793,725
<b>Domestic ownership (Public)</b>	<b>49.00%</b>	<b>1,279,919,078</b>	<b>49.00%</b>	<b>1,279,919,078</b>
Nepal Government	0.00%	-	0.00%	-
A class Licensed Institutions	0.00%	902	0.00%	902
Other licensed Institutions	0.07%	1,866,762	0.08%	1,980,762
Other Institutions	7.63%	199,181,964	4.55%	118,845,564
Other	41.30%	1,078,869,451	44.37%	1,159,091,851
<b>Foreign ownership (Promoter)</b>	<b>9.10%</b>	<b>237,671,412</b>	<b>9.10%</b>	<b>237,671,412</b>
<b>Foreign ownership (Public)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>100%</b>	<b>2,612,079,750</b>	<b>100%</b>	<b>2,612,079,750</b>



#### Details of Shareholding holding more than 0.5%

Details of Shareholder holding more than 0.5%			
	% of Holding	No of Shares	Amount
<b>Domestic ownership (Promoter)</b>			
<b><u>A class licensed institutions</u></b>			
Nabil Bank Limited	9.39%	2,453,594	245,359,420
Everest Bank Limited	7.61%	1,988,968	198,896,813
Himalayan Bank Limited	7.61%	1,988,968	198,896,813
<b><u>Other Institutions</u></b>			
Nirdhan Sanstha	7.44%	1,942,398	194,239,751
National Life Insurance Company Limited	2.00%	522,416	52,241,595
<b><u>Other</u></b>			
Meena Pant	2.63%	688,158	68,815,764
Janardan Dev Pant	3.36%	877,610	87,760,999
<b>Domestic ownership (Public)</b>			
<b><u>A class Licensed Institutions</u></b>			
	-	-	-
<b><u>Other Institutions</u></b>			
Nirdhan Sanstha	12.97%	3,386,831	338,683,112
NMB Saral Bachat Fund-E	0.57%	150,000	15,000,000
<b><u>Other</u></b>			
Indira Kc	0.63%	165,333	16,533,333
Top Bahadur Rayamajhy	0.73%	189,829	18,982,867
Keshari Chand Kucheria	0.51%	132,177	13,217,652
<b>Foreign ownership (Promoter)</b>			
International Finance Corporation	7.54%	1,970,449	197,044,919
Grameen Trust	1.56%	406,265	40,626,493
<b>Foreign ownership (Public)</b>			
	-	-	-

#### 4.25 Reserves

Following reserves are maintained by the Financial Institution.

Particulars	Current Year	Previous Year
Statutory general reserve	1,424,961,656	1,224,440,023
Capital reserve	70,454	264,895
Exchange equalization reserve	709,566	709,566
Investment adjustment reserve	10,000	1,510,000
Corporate social responsibility reserve	12,347,891	5,215,100
Client Protection Fund	145,929,994	140,825,225
Capital redemption reserve	-	-
Regulatory reserve	1,221,197,297	660,150,791
Asset revaluation reserve	-	-
Fair value reserve	-	-
Dividend equalization reserve	-	-
Reschedule & Restructure Reserve	-	288,569,278
Actuarial Gain	55,795,066	90,450,904
Special reserve	-	-
<b><u>Other reserve</u></b>		
Institutional Development Fund	152,247	152,247
Employee Training Fund	77,183,291	67,307,112
<b>Total</b>	<b>2,938,357,462</b>	<b>2,479,595,140</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.

### Capital Reserve

Capital Reserve comprises value of fixed assets received in grant net of accumulated depreciation. Such reserve shall not be available for distribution of Dividend. No amount has been allocated by the Financial Institution during the year.

### Exchange Equalization Reserve

Exchange equalization is maintained as per requirement of NRB Directive, which is 25% of foreign exchange revaluation gain on the translation to the reporting currency. This reserve is accumulation of such gains over the years.

### Investment Adjustment Reserve

Investment Adjustment Reserve is maintained as per requirement of NRB, the amount equivalent to book value of investment in shares not listed in Recognized Stock Exchange within 2 years from the date of acquisition (for Shares of Centre for Micro-Finance Nepal amount Rs. 10,000).

### 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, details of which is presented in table below: -

Particulars	Amount
1. Opening Balance	5,215,100
2. Expenses during F.Y 2081/082	2,893,290
3. Allocation in F.Y 2081/082	10,026,081
<b>4. Closing Balance (1-2+3)</b>	<b>12,347,891</b>

### Client Protection Fund

Client Protection Fund is created as per NRB Directive, which is set aside of 1.5% of net profit, details of which is presented below: -

Particulars	Amount
1. Opening Balance	140,825,226
2. Interest Received from FD	4,532,329
3. Expenses during F.Y 2081/82	14,466,683
4. Allocation in F.Y 2081/82	15,039,122
As per NRB Directive (1.5%)	15,039,122
Additional 25%	-
<b>5. Closing Balance (1+2-3+4)</b>	<b>145,929,994</b>

### Regulatory Reserve

Particulars	Deferred Tax Reserve	Actuary Reserve	AIR Reserve	Other	Total
<b>Opening 2079-80</b>	<b>416,371,747</b>	-	<b>208,514,663</b>	<b>49,686,396</b>	<b>674,572,806</b>
Adjustment	-	-	-	-	-
Current Year Allocation	(112,720,040)	-	98,298,026	-	(14,422,015)
<b>Closing Total 2080-81</b>	<b>303,651,707</b>	-	<b>306,812,688</b>	<b>49,686,396</b>	<b>660,150,791</b>
Adjustment	-	-	-	-	-
Current Year Allocation	454,818,745	34,655,837	71,571,923	-	561,046,506
<b>Closing Total 2081-82</b>	<b>758,470,452</b>	<b>34,655,837</b>	<b>378,384,612</b>	<b>49,686,396</b>	<b>1,221,197,297</b>



Regulatory Reserve is created for Regulatory objective and 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 and Others (Balances out of Restatement of Previous Year Figures). The balance in the reserve amounting Rs. 1,221,197,297 is the amount which is not exhausted in the current fiscal year to be utilized for Regulatory objective in the coming years.

#### Fair Value Reserve

The Fair Value Reserve is created against the valuation of the investment made as per the fair valuation of the investment made, quoted as available for sale investments. During the year no fair value reserve is maintained.

#### Reschedule & Restructure Reserve

Reschedule & Restructure Reserve which was created as per NRB Direction as a separate reserve for amount of Loan Loss provision (Net of Tax) that has been reversed due to Rescheduling and Restructuring of Loans. As per NRB Direction (Unified Directive 2081) direction no 2, Loan loss provision has to be maintained as per provision maintained before restructure and reschedule. Loan loss provision has been maintained as per their respective classification exactly before Rescheduling and Restructuring as per Unified Directive 2081. Therefore Reschedule and Restructure Reserve amounting Rs. 288,569,278 has been transferred to Retained Earnings in this Financial Year.

#### Actuarial Gain Reserve

The Actuarial Gain Reserve is a financial provision set aside to account for favourable changes in actuarial assumptions such as improvements in mortality rates or investment returns, which impact the estimated future obligations of employee benefits. Accumulated actuarial gain till Ashad end 2082 is Rs. 79,707,238 therefore actuarial gain reserve for Rs. 55,795,066 has been maintained.

#### Other Reserves

Other Reserves includes Client Protection Fund, CSR Reserve, Employee Training Fund, Investment adjustment Reserve, Institutional Development Fund, Capital Reserve and Actuarial Gain/(Loss) Reserve.

#### Retained Earning

Retained Earnings is cumulative net income that has been earned over time, minus any dividend or distributions paid to Shareholders.

Opening balance of Retained Earning was Rs. (136,573,150). Net of all transferred to Retained Earnings for FY 2081-82 amounts to Rs. 496,167,921. Closing Retained Earning for FY 2081-82 amounts to Rs. 359,594,773. The detailed flow for Retained Earning has also been presented in Statement of change of Equity.

#### 4.26 Contingent liabilities and commitments

Contingent liabilities include Litigation in Large Tax Payers Office, the amount which is not acknowledged as liability by the Financial Institution.

Particulars	Current Year	Previous Year
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	4,998,540	4,998,540
Others	-	-
<b>Total</b>	<b>4,998,540</b>	<b>4,998,540</b>



#### 4.26.1 Capital commitments

The Financial Institution does not have any Capital Commitments.

Particulars	Current Year	Previous Year
Capital expenditure 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	-	-
Sub Total	-	-
<i>Capital commitments in relation to Intangible assets</i>		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub Total	-	-
<b>Total</b>	-	-

#### 4.26.2 Lease commitments

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

#### 4.26.3 Litigation

Amount of NPR 49,98,540/- disclosed as contingent liabilities relates to an unresolved matter with the Income Tax Department. The Income Tax Department has not provided sufficient evidence to validate the claim. Based on advice from our Legal Advisor, this liability is deemed not payable due to the lack of substantiating documentation from the Income Tax Department. No provision has been recognized in the financial statements for this amount, as management believes there is a low probability of an outflow of resources.



#### 4.27 Interest Income

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 and interest income on gratuity fund.

Particulars	Current Year	Previous Year
Cash and cash equivalent	27,486,853	114,936,307
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loans and advances to financial institutions	-	-
Loans and advances to customers	3,617,922,731	3,669,526,323
Investment securities	19,508,098	15,870,724
Loans and advances to staff	46,933,357	42,961,749
Other	-	-
<b>Total interest income</b>	<b>3,711,851,040</b>	<b>3,843,295,104</b>

#### 4.28 Interest Expense

Interest Expenses include interest on deposits collected and interest on borrowings.

Particulars	Current Year	Previous Year
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	1,683,704,711	1,559,050,986
Borrowing	110,269,463	352,879,106
Debt securities issued	-	-
Subordinated liabilities	-	-
Other (Lease Liability Interest as per NFRS 16)	12,419,988	13,082,359
<b>Total interest expense</b>	<b>1,806,394,162</b>	<b>1,925,012,451</b>

#### 4.29 Fees and Commission Income

Fees and commission incomes is generally recognized when the service 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.

Particulars	Current Year	Previous Year
Loan administration fees	-	-
Service fees	220,958,886	175,272,939
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	449,796	248,182
Remittance fees	9,656	51,340
Brokerage Fees	-	-
*Other fees and commission income	703,240,729	172,436,615
<b>Total Fees and Commission Income</b>	<b>924,659,067</b>	<b>348,009,076</b>

\*Other fees and commission income includes Reversal of Interest Expense on Sambriddhi Savings amounting Rs. 657,307,837.36. Previously it was deducted from Interest Expenses. Similarly, it includes Mobile Banking Commission amounting Rs.5,806,336.95, insurance/other commission amounting Rs 40,126,554.78



#### 4.30 Fees and Commission Expense

Fees and Commission Expenses include remittance fees and commission.

Particulars	Current Year	Previous Year
Brokerage	-	-
ATM management fees	-	-
Visa Master card Fees	-	-
Guarantee Commission Fees	-	-
DD/TT/Swift Fees	-	-
Remittance fees and commission	1,794	2,558
**Other fees and commission expense	1,282,156	1,807,225
<b>Total Fees and Commission Expense</b>	<b>1,283,949</b>	<b>1,809,783</b>

\*\*Other fees and commission expense includes the Bank Charge and Service Fees amounting Rs. 1,282,156.

#### 4.31 Net Trading Income

Particulars	Current Year	Previous Year
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other	-	-
<b>Net trading income</b>	<b>-</b>	<b>-</b>

#### 4.32 Other Operating Income

Other Operating Income include loss on sale of Property and Equipment.

Particulars	Current Year	Previous Year
Foreign exchange revaluation gain	-	-
Gain/(loss) on sale of investment securities	659,145	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	118,472
Gain/(loss) on sale of property and equipment	146,051	259,923
Gain/(loss) on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other		
Gain/(loss) On Disposal of Staffs Loan	2,125,186	3,679,160
Gain/(loss) On Disposal of ROU Assets	230,546	154,409
Adjustment to ROU Assets and Lease Liability	-	4,516,549
Prior Period Excess Depreciation Reversed	-	551,920
***Grant Income	4,900	78,937
<b>Total</b>	<b>3,165,828</b>	<b>9,359,370</b>

\*\*\*Grant Income includes Grant from CCS Project which has been utilized for payment of Incentive and Salary to staff as per Agreement.



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

Loans and advances are assessed individually and collectively as per Expected Credit Loss model which is compared with the loan loss provision prescribed by NRB Directive. Higher of loss as per Expected Credit loss model and NRB directive is considered for impairment. Accrued Interest Receivable on loans and Loans provided to employees have been considered under Loans and Advances measured at Amortized Cost.

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/Fis	-	-
Impairment charge/(reversal) on loan and advances to customer	504,977,817	433,460,509
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
<b>Total</b>	<b>504,977,817</b>	<b>433,460,509</b>

#### 4.34 Personnel Expense

Expenses related to employees of the Financial Institution are included under this head. Gratuity expense of previous year restated to match with expense of actuary report.

Particulars	Current Year	Previous Year
Salary	449,565,778	445,186,589
Allowances	256,495,674	228,143,567
Gratuity expense	30,794,755	33,122,593
Provident fund	31,178,192	30,790,582
Uniform	6,272,000	6,258,750
Training & development expense	15,264,370	15,213,865
Leave encashment	41,974,349	41,574,622
Medical	-	-
Insurance	21,088,330	21,510,756
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	871,132	520,191
Finance expense under NFRSs	16,213,677	15,696,784
Other expenses related to staff	-	-
<b>Sub Total</b>	<b>869,718,257</b>	<b>838,018,299</b>
Employees bonus	158,187,595	89,576,991
<b>Grand total</b>	<b>1,027,905,852</b>	<b>927,595,290</b>

#### 4.35 Other operating expense

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

Particulars	Current Year	Previous Year
Directors' fee	817,000	937,000
Directors' expense	668,019	356,639
Auditors' remuneration	1,000,000	1,000,000
Other audit related expense	-	-
Professional and legal expense	892,142	281,323
Office administration expense	72,609,978	71,255,953
Operating lease expense	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Other	-	-
<b>Total</b>	<b>75,987,139</b>	<b>73,830,915</b>



#### 4.35.1 Office Administration Expense

Particulars	Current Year	Previous Year
Water and electricity	5,079,635	4,592,106
Repair and maintenance		
(a) Building	212,577	-
(b) Vehicle	790,230	1,134,501
(c) Computer and accessories	443,359	193,608
(d) Office equipment and furniture	771,731	133,735
(e) Other/Low-Cost Assets Maintenance	396,394	1,110,406
Insurance	6,369,323	5,852,205
Postage, telex, telephone, fax	5,038,678	5,305,429
Printing and stationery	10,626,388	11,208,972
Newspaper, books and journals	146,945	257,959
Advertisement	203,751	195,514
Donation	-	-
Security expense	656,304	656,304
Deposit and loan guarantee premium	-	-
Travel allowance and expense	28,923,700	27,862,515
Entertainment	-	-
Annual/special general meeting expense	114,484	87,430
Other		
Low-Cost Items Expense	1,074,675	881,647
Municipal Levies and Fees	2,250,090	2,135,453
Recruitment and Placement Expenses	1,998,113	2,048,034
Vehicle Running Expenses	809,956	864,424
Reward and Prizes	222,500	225,000
Annual Maintenance-Software	33,561	-
Other Office Running Expenses	6,447,583	6,510,709
<b>Total</b>	<b>72,609,978</b>	<b>71,255,953</b>

Note: Entertainment expense relating to previous year amounting Rs. 4,575,753/- has been regrouped under Other Office Running expense for better presentation and disclosure. This expense is related to guest relation expense.

#### 4.36 Depreciation & Amortization

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Depreciation includes depreciation on property and equipment.

Particulars	Current Year	Previous Year
Depreciation on property and equipment	13,724,019	17,534,338
Depreciation on ROU Assets	33,352,573	35,844,393
Depreciation on investment property	-	-
Amortization of intangible assets	237,249	619,319
<b>Total</b>	<b>47,313,841</b>	<b>53,998,050</b>



#### 4.37 Non-Operating Income

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

Particulars	Current Year	Previous Year
Recovery of loan written off	735,189	5,510,694
Other income		
Share of Profit from Plan Assets	-	6,358,950
Disposal of Scrap	51,600	2,090,000
Examination Fees	-	1,520,000
House Rent	4,942,850	4,531,017
Miscellaneous	237,607	1,344,178
<b>Total</b>	<b>5,967,246</b>	<b>21,354,839</b>

#### 4.38 Non-Operating Expense

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

Particulars	Current Year	Previous Year
Loan written off	6,763,787	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
Looted Amount Written Off	252,200	-
Staff Fraud Provision	3,126,323	-
<b>Total</b>	<b>10,142,310</b>	<b>-</b>

#### 4.39 Income Tax Expense

The Financial Institution has calculated current tax on the basis of self-assessment as per Income Tax Act, 2058.

Particulars	Current Year	Previous Year
<b>Current tax expense</b>	<b>608,996,186</b>	<b>430,987,314</b>
Current year	531,518,187	398,989,499
Adjustments for prior years	77,477,999	31,997,816
<b>Deferred tax expense</b>	<b>(439,966,244)</b>	<b>109,075,517</b>
Origination and reversal of temporary differences	(439,966,244)	109,075,517
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
<b>Total income tax expense</b>	<b>169,029,943</b>	<b>540,062,831</b>

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

Particulars	Current Year	Previous Year
Profit before tax	1,171,638,109	806,311,391
Tax amount at tax rate of 30 %	351,491,433	241,893,417
Add: Tax effect of expenses that are not deductible for tax purpose	208,148,873	192,546,911
Less: Tax effect on exempt income	(28,122,118)	(35,450,830)
Add: Tax effect on other items	(362,488,244)	141,073,332
<b>Total income tax expense</b>	<b>169,029,943</b>	<b>540,062,831</b>
<b>Effective Tax Rate</b>	<b>14%</b>	<b>67%</b>



## Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

### Statement of Distributable Profit or Loss

For the year ended 31 Asar 2082

Particulars	Current Year
Net profit or (loss) as per statement of profit or loss	1,002,608,166
<b>Appropriations:</b>	
a. General reserve	200,521,633
b. Foreign exchange fluctuation fund	-
c. Capital redemption reserve	-
d. Corporate social responsibility fund	10,026,082
e. Employees' training fund	9,876,179
f. Client Protection Fund	15,039,122
g. Other	
-Transfer from CSR	-
-Adjustment in Retained Earning	-
-Share related expenses	-
-Transfer from Fair Value Reserve	-
-Transfer from Restructure and Reschedule Reserve	(288,569,278)
-Transfer from Investment Adjustment Reserve	(1,500,000)
<b>Profit or (loss) before regulatory adjustment</b>	<b>1,057,214,427</b>
<b>Regulatory adjustment:</b>	
a. Interest receivable (-)/previous accrued interest received (+)	(71,571,923)
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 (+)	(454,818,745)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-
g. Bargain purchase gain recognized (-)/reversal (+)	-
h. Actuarial loss recognized (-)/reversal (+)	(34,655,837)
i. Other (+/-)	-
<b>Regulatory Reserve for the year</b>	<b>(561,046,506)</b>
<b>Remained Retained Earning for Previous year</b>	<b>(136,573,150)</b>
<b>Adjustment/Restatement</b>	<b>-</b>
<b>Distributable profit or (loss)</b>	<b>359,594,773</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 Bank 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 stress 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. The Financial Institution also has committed lines of credit that could be utilized to meet liquidity needs. Further, the Financial Institution maintains a statutory deposit with the Nepal Rastra Bank equal to approx. 2.16% of customer local 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 arises predominantly from customer driven transactions. The Financial Institution focuses on risk management in compliance with Risk Management Guidelines prescribed by NRB, also by addressing interest rate risk in regular interval to strengthen the risk management. The interest rate risk is managed within the risk tolerances and market rate risk set by ALCO.

### 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 aim to minimizing 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. The Financial Institution has introduced a "comprehensive operational risk monitoring and reporting framework" as well as "output checking" at all branches covering all transactions on daily basis to minimize operational risk."



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. Asset Liability Management Committee (ALCO) is the management committee where operating risk, market risk and other risks are discussed, in line with ALM Policy. Information and Technology Division in the Financial Institution reviews and checks the security aspects in line with IT Policy of the Financial Institution. Financial Institution has conducted an IS Audit of the Financial Institution's system and suggestions given by the audit with respect to safety and security standards are being put in place.

" Financial Institution has separate division to oversee operation risk including Compliance of KYC and AML. The division is headed by senior level staff with adequate access to the daily report, operational processes and right to recommend the changes in the system and procedures. All the activities are undertaken in line with the set criteria in the Standing Instruction Manual, policies and guidelines including Directives and circulars from central bank (the regulatory authority). Similarly daily functions at operations are independently reported through separate reporting line other than business generation and credit risk where independence of checking and control is complied with.

#### ***Fair Value of Financial Assets & Liabilities***

Financial Instruments are recorded at fair value. The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the Financial Institution's estimate of assumptions that a market participant would make when valuing the instruments.

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Financial Institution uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable. Financials assets measured at fair value (either through PL or OCI), primarily consisting of quoted equities and Quoted Mutual Fund units, are valued using the quoted market price in active markets as at the reporting date. If unquoted, those are carried at cost.

#### **Financial investments - Measured through OCI**

Financials assets measured through OCI, primarily consist of quoted equities and Quoted Mutual Fund units, are valued using the quoted market price in active markets as at the reporting date. For unquoted securities those are carried at cost.

### **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 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	2,612,079,750
Proposed Bonus Equity Shares	-
Share Premium	510,111
Irredeemable Preference Share	-
Statutory General Reserve	1,424,961,656
Retained Earnings	359,594,773
Capital Redemption Reserve	-
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
<b>Deductions</b>	<b>782,509,772</b>
a. Goodwill and Intangible Assets	2,122,828
b. Deferred Tax Assets	758,470,454
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	21,916,490
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>3,614,636,519</b>

• Tier 2 capital and breakdown of its components

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	477,738,784
Additional loan loss provision	-
Hybrid capital instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	709,566
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	-
Investment adjustment Fund	10,000
<b>Total Tier 2 Capital</b>	<b>478,458,350</b>

• Detailed Information about Subordinated Term Debts

The Financial Institution does not have any subordinated term debts.

• Total qualifying capital

Total Tier 1 Capital	3,614,636,519
Total Tier 2 Capital	478,458,350
<b>Total Qualifying Capital</b>	<b>4,093,094,869</b>

• Capital Adequacy Ratio

Core Capital Ratio	12.48%
Capital Adequacy Ratio	14.14%



• Risk Weighted Exposures

Particulars	Weight (%)	Amount (Rs.)	RWA
<b>A. On-Balance Sheet Items</b>			
Cash Balance	0	34,496,456	-
NRB Balance	0	482,682,625	-
Investment to Govt. Bond	0	354,588,656	-
Accrued interests on Govt. bond	0	-	-
Balance on domestic banks and financial institutions	20	52,289,190	10,457,838
Money at call	20	1,407,388,895	281,477,779
Investment on shares/debentures/bonds	100	2,010,000	2,010,000
Loans & advances, bills purchase/discount	100	27,512,051,993	27,512,051,993
Fixed assets	100	216,859,816	216,859,816
Other assets (Except advance tax payment)	100	318,394,469	318,394,469
<b>Total of On-Balance Sheet Items (A)</b>		<b>30,380,762,099</b>	<b>28,341,251,894</b>
<b>B. Off-Balance Sheet Items</b>			
Off-Balance-sheet Items	100	4,998,540	4,998,540
Risk Weighted Exposure for Operational Risk	100	607,615,242	607,615,242
<b>Total of Off-Balance Sheet Items (B)</b>		<b>612,613,782</b>	<b>612,613,782</b>
<b>Total Risk Weighted Exposure (A+B)</b>		<b>30,993,375,881</b>	<b>28,953,865,676</b>

iii) Compliance with external requirement

"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 requirements."

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	-	1,494,174,540	-	1,494,174,540
Statutory Balances and Due from Nepal Rastra Bank	-	482,682,625	-	482,682,625
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Loans and Advances to MFIs & Cooperatives	-	-	-	-
Loans and Advances to Customers	-	24,384,282,757	-	24,384,282,757
Financial Investments - Measured at Fair Value Through PL	-	-	-	-
Financial Investments - Measured at Fair Value Through OCI	-	-	2,010,000	2,010,000
Financial Investments - Measured at Amortized Cost	-	354,588,656	-	354,588,656
Other Financial Assets	-	-	-	-
<b>Total Financial Assets</b>	-	<b>26,715,728,578</b>	<b>2,010,000</b>	<b>26,717,738,578</b>
<b>Financial Liabilities</b>				
Due From Customers	-	20,828,033,665	-	20,828,033,665
Other Financial Liabilities	-	983,057,313	-	983,057,313
Other Liabilities	-	-	-	-
<b>Total Financial Liabilities</b>	-	<b>21,811,090,978</b>	-	<b>21,811,090,978</b>



## 5.4 Operating Segment Information

### 1. General Information

#### (a) Factors that management used to identify the entity's reportable segments

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

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

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 "Unallocated".

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, and Remittance 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	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudur Paschim	Other	Total
Revenues from external customers	478,747,433	1,400,842,093	548,447,289	194,748,697	1,120,843,323	263,002,277	414,459,339	153,595,668	4,574,686,119
Intersegment revenues	116,513,475	289,638,899	4,952,004	(39,900,324)	(88,726,089)	13,318,809	23,572,592	(319,369,366)	-
Net Revenue	362,233,958	1,111,203,194	543,495,285	234,649,020	1,209,569,413	249,683,469	390,886,747	472,965,034	4,574,686,119
Interest Revenue	402,439,286	1,074,341,283	448,996,704	148,546,992	898,611,418	218,888,915	344,468,665	175,557,776	3,711,851,040
Interest Expense	148,763,658	387,100,739	231,118,407	103,504,478	536,938,368	103,896,555	171,198,040	123,873,918	1,806,394,162
Net Interest Revenue	253,675,628	687,240,545	217,878,298	45,042,514	361,673,049	114,992,360	173,270,625	51,683,858	1,905,456,878
Depreciation and Amortization	5,381,775	11,464,660	6,467,200	3,505,020	9,907,716	3,253,900	4,889,256	2,444,314	47,313,841
Segment Profit / (Loss)	100,704,300	397,770,919	183,976,627	66,388,614	408,833,958	83,717,478	111,809,162	(350,592,892)	1,002,608,166
Other material non-cash items:									-
Loan Loss Provisions Expenses	24,349,345	120,151,364	21,573,199	9,025,903	72,665,215	(1,053,140)	26,899,872	231,366,059	504,977,817
Segment Assets	1,797,164,550	4,701,800,241	2,807,458,234	1,320,235,767	6,727,908,880	1,326,300,730	2,152,380,659	7,180,337,084	28,013,586,145
Segment Liabilities	1,897,809,044	5,099,502,149	2,991,099,299	1,386,624,380	7,136,526,523	1,410,018,208	2,264,189,822	(82,725,376)	22,103,044,049

### 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	4,421,090,451
Other Revenues	153,595,668
Elimination of intersegment revenues	-
<b>Entity's Revenue</b>	<b>4,574,686,119</b>

##### b) Profit or Loss

Total profit or loss for reportable segments	1,353,201,058
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts	(350,592,892)
<b>Profit before income tax</b>	<b>1,002,608,166</b>

##### c) Assets

Total assets for reportable segments	20,833,249,061
Other Assets	-
Unallocated amounts	7,180,337,084
<b>Entity's assets</b>	<b>28,013,586,145</b>

##### d) Liabilities

Total Liabilities for reportable segments	22,185,769,425
Other Liabilities	-
Unallocated Liabilities	(82,725,376)
<b>Entity's liabilities</b>	<b>22,103,044,049</b>

#### 5. Information about product and services

<b>Revenue from each type of product and services</b>	
(a) Microfinance Related Services	4,574,686,119
(b) Others	-
<b>Total</b>	<b>4,574,686,119</b>



## 6. Information about geographical areas

Revenue from following geographical areas	
<b>(A) Domestic</b>	
(a) Koshi Province	478,747,433
(b) Madhesh Province	1,400,842,093
(c) Bagmati Province	548,447,289
(d) Gandaki Province	194,748,697
(e) Lumbini Province	1,120,843,323
(f) Karnali Province	263,002,277
(g) Sudur Paschim Province	414,459,339
(h) Others	153,595,668
<b>(B) Foreign</b>	-
<b>Total</b>	<b>4,574,686,119</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	4,998,540.00	4,998,540.00
Others	-	-
<b>Total</b>	<b>4,998,540.00</b>	<b>4,998,540.00</b>

Amount of NPR 49,98,540/- disclosed as contingent liabilities relates to an unresolved matter with the Income Tax Department. The Income Tax Department has not provided sufficient evidence to validate the claim. Based on advice from our Legal Advisor, this liability is deemed not payable due to the lack of substantiating documentation from the Income Tax Department. No provision has been recognized in the financial statements for this amount, as management believes there is a low probability of an outflow of resources.



### 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 8,000 /- and NPR 7,000/- respectively per meeting.

The Board of Directors (BOD) has been paid total meeting fees of NPR 5,72,000 during the reportable financial year. The BOD had held total of twelve Board Meetings during the period.

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

Board Level Committees	No. of Meetings	Meeting Allowances (NPR)
Audit Committee	6	84,000
Risk Management Committee	6	84,000
Human Resource Committee	5	35,000
AML Committee	6	42,000
Other Committee		
<b>Total</b>	<b>23</b>	<b>245,000</b>

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

S. No	Particulars	Amount (NPR)
1	Communication Expenses	93,000
2	Bus & Air Fare Expenses	122,338
3	Tiffin & Miscellaneous Expenses	328,045
<b>Total</b>		<b>543,383</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 “Nirdhan Utthan Laghubitta Bittiya Sanstha Limited”, under NAS 24 “Related Party Disclosures”:

KMP	Position
Mr. Mukesh Dahal	Chief Executive Officer
Mr. Narayan Bahadur Karki	Assistant General Manager
Mr. Gokarna Prasad Upadhaya	Act. Assistant General Manager
Mr. Jagya Prasad Panta	Senior Manager, Company Secretary

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	8,666,248
Post-employment benefits	13,042,341
Other long-term benefits	1,736,300
Termination benefits	-
Share-based payment	-
<b>Total</b>	<b>23,444,889</b>

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

Name	Position	Basic Salary	Provident Fund	Allowance	Bonus & welfare	Other Perquisites	Total Income
Mr. Mukesh Dahal	CEO	1,440,000	144,000	1,170,000	318,572	159,452	<b>3,232,024</b>
Mr. Narayan Bahadur Karki	AGM	945,744	94,574	876,592	215,479	178,586	<b>2,310,975</b>
Mr. Gokarna Prasad Upadhaya	Act. AGM	935,976	93,598	868,552	214,991	81,719	<b>2,194,836</b>
Mr. Jagya Prasad Panta	Company Secretary	752,736	75,274	705,512	172,480	143,933	<b>1,849,935</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 Institution's Staff Vehicle Scheme.

Existing members of Executive Committee include:

Name	Positions Held As/In
Mr. Mukesh Dahal	Chief Executive Officer HR Committee, AML Committee
Mr. Top Bahadur Rayamajhi	Board Member AML Committee
Mr. Niraj Kumar Basnet Danil	Board Member Risk Committee
Mr. Krishna Kumar Pradhan	Board Member Audit Committee, Risk Committee
Ms Samrita Tiwari	Board Member Audit Committee
Mr. Devendra Bahadur Raut	Board Member HR Committee
Mr. Shambhu Neupane	Head of Department HR Committee
Mr. Narayan Prasad Neupane	Head of Department Risk Committee, AML Committee
Mr. Laxmipati Kafle	Head of Department Audit Committee
Mr. Lekhnath Neupane	Head of Department AML Committee
Mr. Jagat Bhattarai	Head of Department HR Committee
Mr. Jagya Prasad Panta	Senior Manager Company Secretary

#### 5.7.5 Transactions with Subsidiary and Associates Companies.

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



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

By virtue of representation in the Board of Directors of Nepal Finsoft Company Limited, the Institution has significant influence in the Board of Directors of the said entity. But no any financial transactions has been executed during the year.

**Additional Disclosures:**

**Statement of Profit or Loss**

Particulars	Transaction with Related Parties	
	2081-82	2080-81
Interest Income	-	-
Interest Expenses	52,545,167	133,892,888
Other Income	-	-
Other Expenses	-	-
Dividend Income(net)	-	-

**Statement of Financial Position**

Particulars	Transaction with Related Parties	
	2081-82	2080-81
Total Assets	649,025,000	1,140,575,000
Loans and Advances	649,025,000	1,140,575,000
Other Receivables	-	-
Total Liabilities	-	-
Customer Deposits	-	-
Other Payables	-	-

**Commitments and Contingencies**

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



## 5.8 Collective Impairment Disclosure

### 1. Stage-wise Summary of ECL

Particulars	Final Outstanding (as per 2.2)	Total Exposure (EAD)- Calculated	% in stage	ECL	LLP as per Rastra Bank	% change
Stage 1	21,372,387,289	21,605,056,078	80.89%	314,345,482	214,534,177	46.52%
Stage 2	2,293,469,245	2,490,339,004	8.68%	315,083,838	513,030,624	-38.58%
Stage 3	2,756,626,900	2,923,403,824	10.43%	1,406,550,065	2,061,821,057	-31.78%
Additional Provision (From NRB and Auditor)					338,383,376	
Individual Assessment - Rating						
<b>Total Funded</b>	<b>26,422,483,435</b>	<b>27,018,798,907</b>	<b>100.00%</b>	<b>2,035,979,386</b>	<b>3,127,769,236</b>	<b>-34.91%</b>
Non-Funded- NRB 03						
Non-Funded- Others						
<b>Total</b>	<b>26,422,483,435</b>	<b>27,018,798,907</b>	<b>100.00%</b>	<b>2,035,979,386</b>	<b>3,127,769,236</b>	<b>-34.91%</b>

### 2. Loan Classification and corresponding ECL

Classification	Stage	2081/82		2080/81	
		Outstanding amount	ECL	Outstanding Amount	ECL
<b>Performing Loans</b>					
Pass Loan	Stage 1	21,372,387,289	314,345,482	19,975,248,851	408,146,851
Watchlist	Stage 2	532,120,472	32,083,252	1,631,357,874	190,895,146
Restructured from performing	Stage 2	1,761,348,772	283,000,586	1,371,182,009	29,166,343
<b>Non- Performing Loans</b>					
Restructured from non-performing	Stage 3	-	-	-	-
Substandard	Stage 3	129,898,369	44,280,997	380,944,410	90,573,414
Doubtful	Stage 3	219,248,465	99,809,820	689,307,281	64,167,575
Loss Loan	Stage 3	1,879,918,168	1,033,758,177	1,663,987,264	834,216,187
Stage1 transferred to stage 3 due to additional provision	Stage3	187,149,801	56,046,786	70,964,347	2,612,383
Stage 2 transferred to stage 3 due to additional provision	Stage3	340,412,095	172,654,283	23,385,366	775,663
Off balance Sheet exposures					
Receivables					
<b>Total</b>		<b>26,422,483,435</b>	<b>2,035,979,386</b>	<b>25,806,377,406</b>	<b>1,620,553,565</b>



Classification	Stage	2081/82		2080/81	
		Outstanding amount	ECL	Outstanding Amount	ECL
<b>Corresponding ECL</b>					
Stage 1		21,372,387,289	314,345,482	19,937,341,453	402,477,163
Stage 2		2,293,469,245	315,083,838	2,967,392,969	214,479,236
Stage 3		2,756,626,900	1,406,550,065	2,901,642,983	1,003,597,164
Off balance Sheet exposures					
Receivables					
<b>Total</b>		<b>26,422,483,435</b>	<b>2,035,979,386</b>	<b>25,806,377,406</b>	<b>1,620,553,565</b>

Since impairment as per Expected Credit Loss Model is lower than impairment prescribed by NRB, effect of impairment as prescribed by NRB has been considered.

#### 5.9 Other Additional Disclosure

1. Right-of-use asset of Rs. 88,119,085 and corresponding lease liability of Rs. 92,767,159 has been presented as per NFRS 16. Consequently, depreciation amounting Rs. 33,352,573 on right-of-use asset and finance cost amounting Rs. 12,419,988 on lease liability is charged to statement of profit and loss.
2. We do not have any pending legal cases effecting probable future cash flows other than contingent liabilities disclosed in of Financial Statements.
3. Amount of NPR 17,704,525 which has been provisioned in Books of Account and shown in Schedule 4.20 is related to staff fraud identified up to FY 2081-82. The organization has initiated legal proceedings against the individuals involved to recover the outstanding balance. Management continues to pursue all possible legal actions to reclaim the amount, and an assessment of recoverability is ongoing.
4. Employee Bonus of Rs. 24,787,519.00 (10% of Operating Profit of FY 2079.080) in respect of restructure and reschedule reserve created as per NRB Direction has been adjusted in employee bonus of FY 2081.082.

#### 5.10 Merger and acquisition

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

#### 5.11 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

#### 5.12 Events after reporting date

Events after the reporting date are those events, favourable or unfavourable, that occur between 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 332<sup>nd</sup> meeting of the board of directors of the Financial Institution held on Dec 17, 2025 has recommended distribution of 12.00% out of which 7.00% cash dividend (including tax) and 5.00% stock dividend (bonus share) for the annual period ending 32<sup>nd</sup> Ashad 2082 to be put up for approval at the upcoming shareholder's annual general meeting of the Financial Institution. The equivalent amount thus recommended for distribution would be Rs. 313,449,570 that includes Rs. 182,845,582.50 cash pay-out (including for tax) and 130,603,987.50 in bonus shares.



**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**

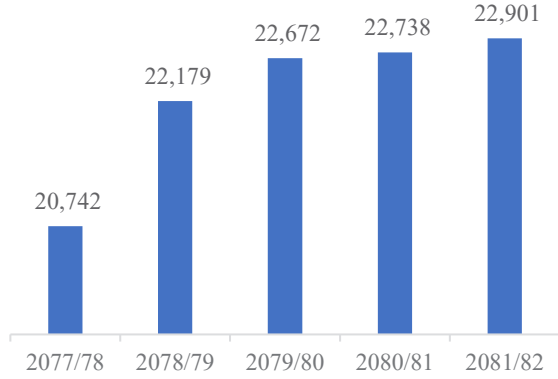
Comparison of Unaudited and Audited Financial Statements

As on 32 Ashad 2082

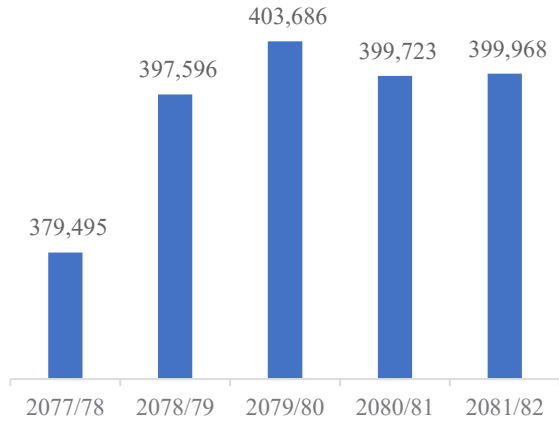
Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance In Amount	In %	Reasons for Variance
<b>Assets</b>					
Cash and Cash equivalent	1,494,159,140	1,494,174,540	15,400	0.00%	Variance in Account Statement and Balance Certificate given by Bank.
Statutory Balances and Due from Nepal Rastra Bank	482,682,625	482,682,625	-	0.00%	
Placement with Bank & Financial Institutions	-	-	-	0.00%	
Derivative Financial Instruments	-	-	-	0.00%	
Other Trading Assets	-	-	-	0.00%	
Loans and Advances to MFIs & Cooperatives	-	-	-	0.00%	
Loans and Advances to Customers	24,553,535,751	24,384,282,757	(169,252,994)	-0.69%	Additional Provision of NRB and Valuation of Staff Loans as per NFRS
Investment Securities	356,666,407	356,598,656	(67,751)	-0.02%	Rectification of error in Interest Calculation due to 366 days in this Fiscal year.
Current Tax Assets	43,490,481	-	(43,490,481)	-100.00%	Change in estimations.
Investment Property	-	-	-	0.00%	
Property and Equipment	229,826,361	216,859,816	(12,966,545)	-5.64%	Rectification of error in Calculation of depreciation.
Goodwill and Intangible assets	2,360,077	2,122,828	(237,249)	-10.05%	Rectification of error in Calculation of depreciation.
Deferred Tax Assets	303,651,708	758,470,454	454,818,746	149.78%	Change in estimations.
Other Assets	313,342,233	318,394,469	5,052,236	1.61%	NFRS treatment of Staff Loans i.e Deferred Employee Cost
<b>Total Assets</b>	<b>27,779,714,783</b>	<b>28,013,586,145</b>	<b>233,871,362</b>		
Due to Bank and Financial Institutions	-	-	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative Financial Instrument	-	-	-	0.00%	
Deposits from Customers	20,828,013,865	20,828,053,665	19,800	0.00%	Rectification of error
Borrowing	983,057,313	983,057,313	-	0.00%	
Current Tax Liabilities	-	6,670,899	6,670,899	100.00%	Change in estimations.
Provisions	14,578,202	17,792,745	3,214,543	22.05%	Additional Provision for Employee Related Fraud
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	175,702,689	267,489,426	91,786,737	52.24%	NFRS treatment of Lease and Actuarial Valuation.
Debt Securities Issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
<b>Total Liabilities</b>	<b>22,001,352,069</b>	<b>22,103,044,049</b>	<b>101,691,980</b>		
<b>Equity</b>					
Share Capital	2,612,079,750	2,612,079,750	-	0.00%	
Share Premium	510,111	510,111	-	0.00%	
Retained Earnings	791,583,278	359,594,773	(431,988,505)	-54.57%	Change in Profit and NFRS Treatment
Reserves	2,374,189,575	2,938,357,462	564,167,887	23.76%	Change in Profit and Change in Regulatory Reserve
<b>Total Equity</b>	<b>5,778,362,714</b>	<b>5,910,542,096</b>	<b>132,179,382</b>		
<b>Total Liabilities and Equity</b>	<b>27,779,714,783</b>	<b>28,013,586,144</b>	<b>233,871,361</b>		
Interest Income	3,560,017,269	3,711,851,040	151,833,771	4.26%	Accrued Interest recognised and Interest income from Staff loan.
Interest Expense	1,793,832,259	1,806,394,162	12,561,903	0.70%	Finance cost of Lease Liability and some interest booked.
<b>Net Interest Income</b>	<b>1,766,185,010</b>	<b>1,905,456,878</b>	<b>139,271,868</b>	<b>7.89%</b>	
Fee and Commission Income	914,287,438	924,659,067	10,371,629	1.13%	Regrouping.
Fee and Commission Expense	1,282,949	1,283,949	1,000	0.08%	Additional Entry Booked.
<b>Net Fee and Commission Income</b>	<b>913,004,489</b>	<b>923,375,117</b>	<b>10,370,628</b>	<b>1.14%</b>	
<b>Net Interest, Fee and Commission Income</b>	<b>2,679,189,499</b>	<b>2,828,831,995</b>	<b>149,642,496</b>	<b>5.59%</b>	
Net Trading Income	-	-	-	0.00%	
Other Operating Income	815,807	3,165,828	2,350,021	288.06%	NFRS treatment of Staff Loans.
<b>Total Operating Income</b>	<b>2,680,005,306</b>	<b>2,831,997,823</b>	<b>151,992,517</b>	<b>5.67%</b>	
Impairment charge/(reversal) for loans and other losses	205,749,022	504,977,817	299,228,795	145.43%	Additional Provision due to direction from NRB.
<b>Net Operating Income</b>	<b>2,474,256,284</b>	<b>2,327,020,006</b>	<b>(147,236,278)</b>	<b>-5.95%</b>	
<b>Operating Expense</b>					
Personnel Expenses	957,874,891	1,027,905,852	70,030,961	7.31%	NFRS Treatment of Staff Loans , Actuarial Valuation and Change in Employee Bonus Calculation.
Other Operating Expenses	75,984,629	75,987,139	2,510	0.00%	
Depreciation & Amortization	59,275,310	47,313,841	(11,961,469)	-20.18%	Rectification of error in Depreciation and Depreciation of ROU Assets
<b>Operating Profit</b>	<b>1,381,121,454</b>	<b>1,175,813,173</b>	<b>(205,308,281)</b>	<b>-14.87%</b>	
Non Operating Income	18,480,942	5,967,246	(12,513,696)	-67.71%	Regrouping.
Non Operating Expense	7,015,987	10,142,310	3,126,323	44.56%	Additional Provision for Employee Related Fraud
<b>Profit before Income Tax</b>	<b>1,392,586,409</b>	<b>1,171,638,109</b>	<b>(220,948,300)</b>	<b>-15.87%</b>	
<b>Income Tax Expense</b>	<b>556,507,933</b>	<b>169,029,943</b>	<b>(387,477,990)</b>	<b>-69.63%</b>	
Current Tax	556,507,933	608,996,186	52,488,253	9.43%	Change in estimations.
Deferred Tax	-	(439,966,244)	(439,966,244)	100.00%	Change in estimations.
<b>Profit for the year</b>	<b>836,078,476</b>	<b>1,002,608,166</b>	<b>166,529,690</b>		
Profit attributable to :					
Equity holders of the Financial Institution	836,078,476	1,002,608,166	166,529,690	19.92%	
<b>Profit for the year</b>	<b>836,078,476</b>	<b>1,002,608,166</b>	<b>166,529,690</b>		



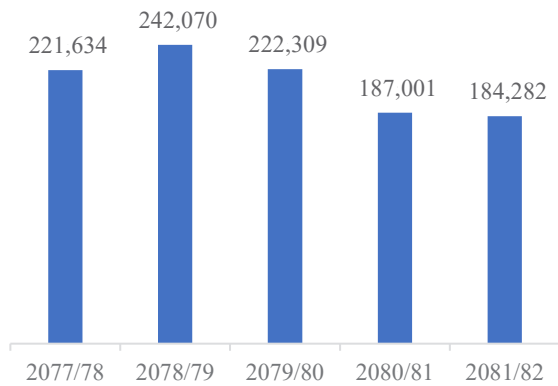
### Number of Centers



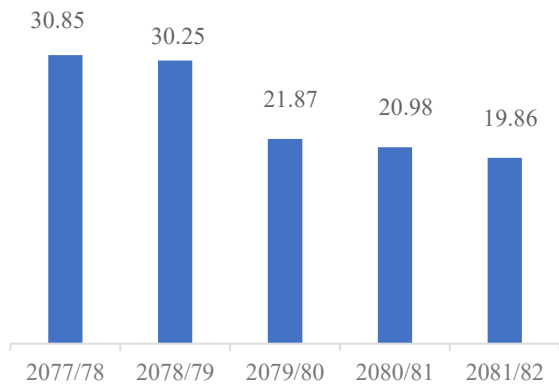
### Number of Active Clients



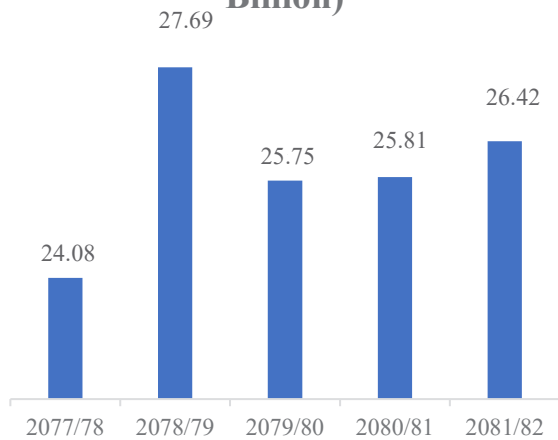
### Number of Loan Clients



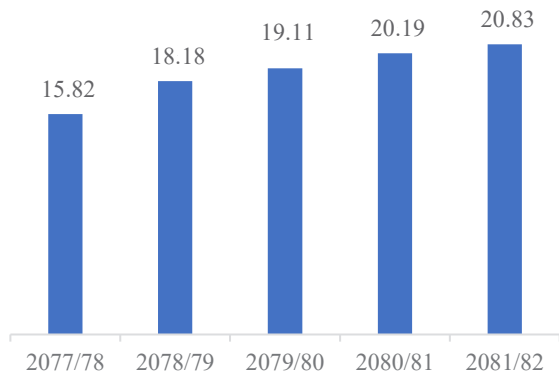
### Loan Disbursed (NRS. In Billion)



### Loan Outstanding (NRS. In Billion)

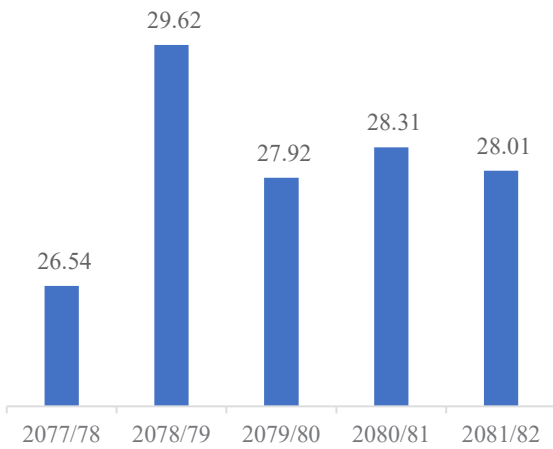


### Savings & Deposits (NRS. In Billion)

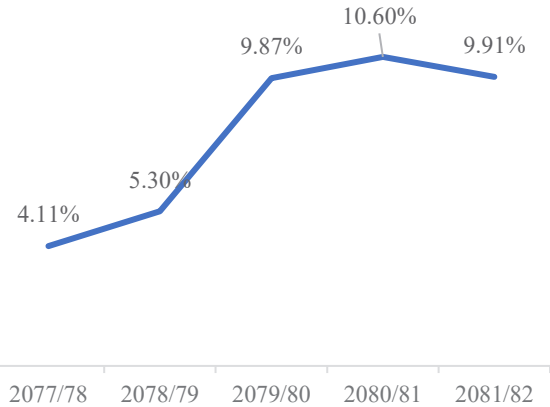




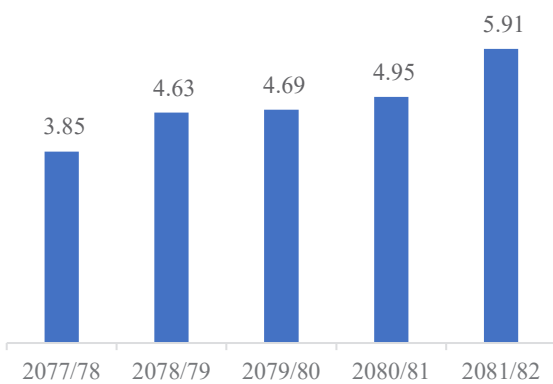
### Total Assets (NRS. In Billion)



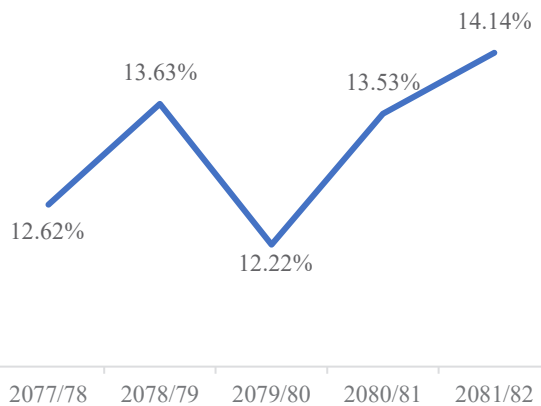
### Non-Performing Loan (in Percentage)



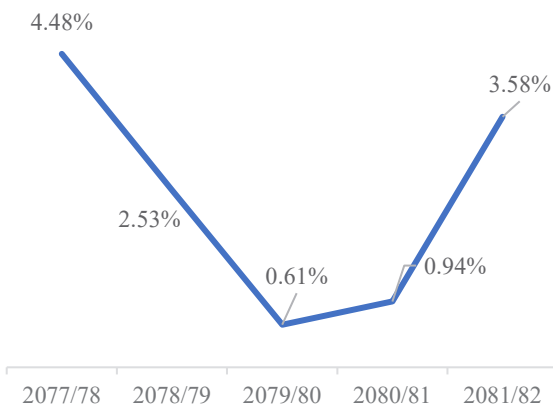
### Shareholders Fund (NRS. In Billion)



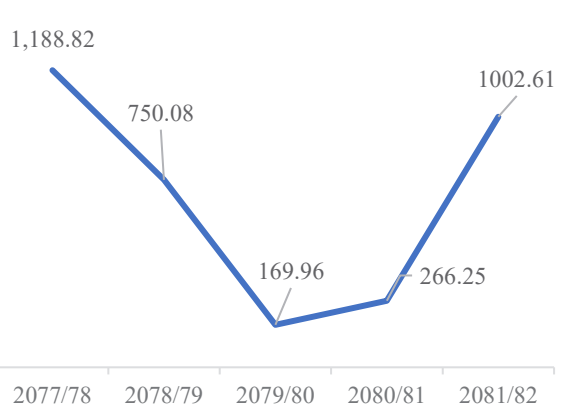
### Capital Adequacy Ratio (in Percentage)

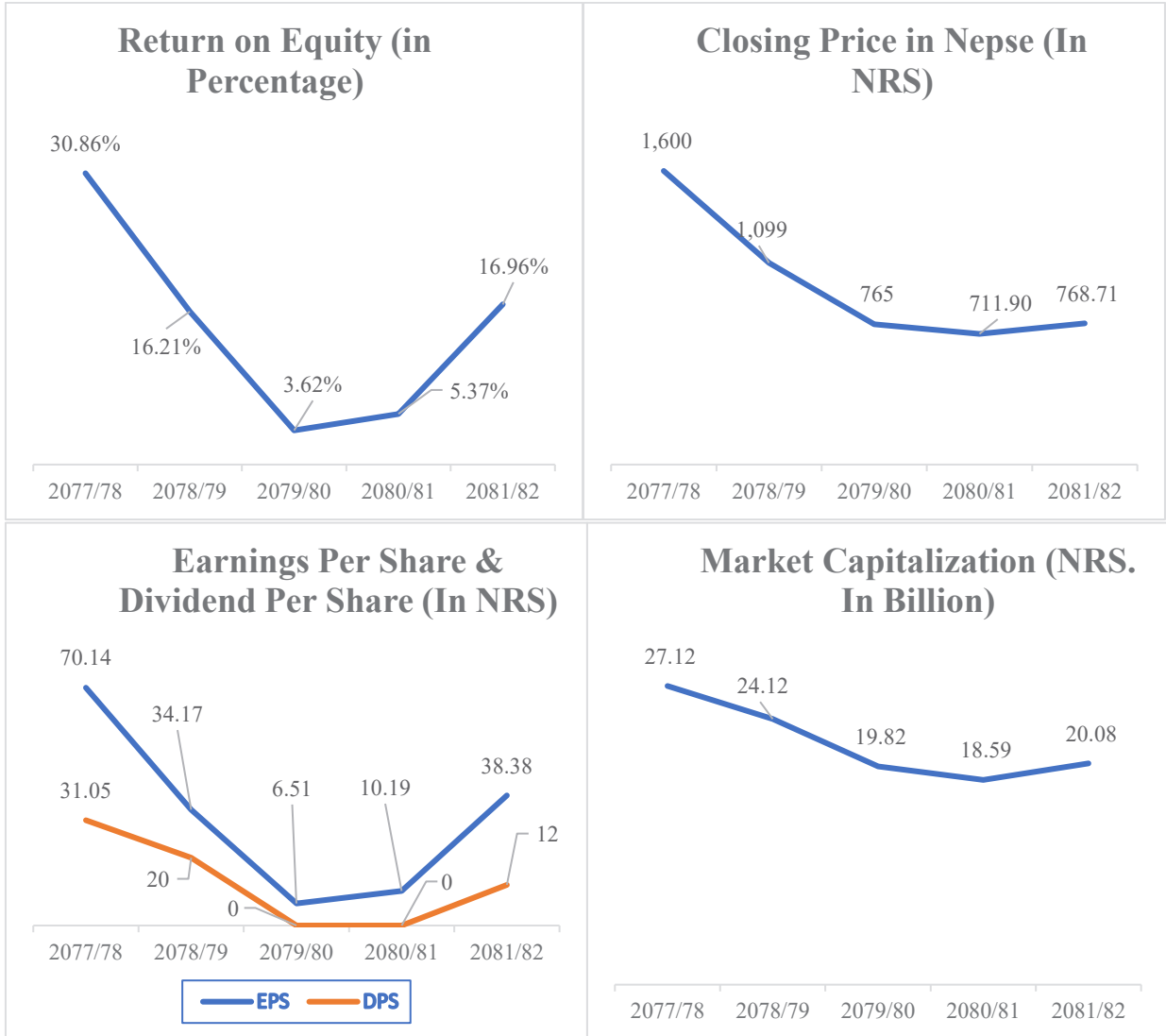


### Average Return on Assets (in Percentage)



### Net Profit After Tax (NRS. In Million)







**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**  
**Principal Indicators**

S. No.	Particulars	Indicators	2081-82	2080-81	2079-80	2078-79	2077-78
1	Net Profit/Total Income	%	21.58	6.31	4.14	17.75	28.06
2	Per Share Earning (after income tax)	Rs.	38.38	10.19	6.51	34.17	70.14
3	Market Price Per Share	Rs.	768.71	711.90	765.00	1,099.00	1,600.00
4	Price/Earnings Ratio	Times	20.03	69.84	117.57	32.16	22.81
5	Dividend on Share- Bonus Share	%	5.00	0.00	0.00	19.00	29.50
6	Cash Dividend	%	7.00	0.00	0.00	1.00	1.55
7	Interest Income on Loans & Advances/Total Loans & advances	%	14.01	14.35	14.26	13.96	14.98
8	Employee expenses/Total Operating Expenses	%	89.29	87.89	87.13	87.25	87.11
9	Interest expenses on Deposit & Borrowing	%	8.28	8.35	8.68	7.47	6.17
10	Exchange Income/Total Income	%	0.00	0.00	0.00	0.00	0.00
11	Staff Bonus/Total employee expenses	%	15.39	9.66	0.00	12.49	19.04
12	Net Profit/Loans & Advances	%	3.882	1.041	0.636	2.709	4.94
13	Net Profit/Total Assets	%	3.58	0.94	0.61	2.53	4.48
14	Total Loans & Advances/Total Deposits	%	126.86	127.85	134.71	152.29	152.20
15	Total Operating expenses/Total Assets	%	4.11	3.73	3.49	3.66	4.08
16	Capital Adequacy Ratio:						
	a) Core Capital	%	12.48	11.87	10.56	12.23	11.36
	b) Supplementary Capital		1.65	1.66	1.66	1.40	1.26
	c) Total Capital Fund	%	14.14	13.53	12.22	13.63	12.62
17	Cash Reserve Ratio (CRR)	%	2.32	2.86	2.27	2.16	2.24
18	Non-Performing Loans/Total Loans & Advances	%	9.91	10.60	9.87	5.30	4.11
19	Weighted Average Interest Rate Spread	%	5.73	6.00	5.58	6.49	8.81
20	Book Net worth	Rs.'000	5,910,542.10	4,955,611.85	4,691,774.37	4,627,622.07	3,851,807.42
21	Total Shares	Number	26,120,797.50	26,120,797.50	26,120,797.50	21,950,250.00	16,950,000.00
22	Total Employee	Number	1,044.00	1,138.00	1,136.00	1,190.00	1,143.00



## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, भगवतीवहाल नक्साल, काठमाण्डौ

### अपलेखित कर्जाको विवरण

आर्थिक वर्ष २०८१/०८२

क्र.सं	कर्जा प्रकार	अपलेखन गरिएको रकम	धितो/जमानीको प्रकार तथा रकम	धितो मुल्याङ्कनको आधार	कर्जा स्वीकृत गर्ने अधिकारी/तह	कर्जा असुलीका लागि भए गरेका प्रयास	कैफियत
१	साधारण कर्जा	६,५३७,२६०।९४	विना धितो कर्जा	सामूहिक जमानी	शाखा प्रमुख/ नि. शाखा प्रमुख	मौखिक/लिखित ताकेता, पत्राचार, ३५ दिने सार्वजनिक सूचना प्रकाशन, कालो सूचीमा सूचीकृत	
२	मौसमी कर्जा	९६,४९१।०३	विना धितो कर्जा	सामूहिक जमानी	शाखा प्रमुख/ नि. शाखा प्रमुख	मौखिक/लिखित ताकेता, पत्राचार, ३५ दिने सार्वजनिक सूचना प्रकाशन, कालो सूचीमा सूचीकृत	
३	उर्जा कर्जा	१३०,०३५।०४	विना धितो कर्जा	सामूहिक जमानी	शाखा प्रमुख/ नि. शाखा प्रमुख	मौखिक/लिखित ताकेता, पत्राचार, ३५ दिने सार्वजनिक सूचना प्रकाशन, कालो सूचीमा सूचीकृत	
	कुल	६,७६३,७८७।०१					

# निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

## केन्द्रीय कार्यालय, नक्साल, काठमाण्डौ

सत्ताईसौं वार्षिक साधारण सभाबाट प्रबन्धपत्रमा संशोधन विवरण

(क) प्रबन्धपत्रमा प्रस्तावित संशोधन सम्बन्धी तीन महले विवरण

प्रबन्धपत्रमा भएको व्यवस्था:	प्रस्तावित संशोधन:	संशोधन गर्नु पर्ने कारण :
<p><b>दफा ५. कम्पनीको पूँजीको संरचना:</b> कम्पनीको पूँजीको संरचना देहाय बमोजिम हुनेछ :</p> <p>(ख) कम्पनीको जारी पूँजी रु. २,६१२,०७९,७५०।- (अक्षरेपी दुई अर्ब एकसठ्ठी करोड बिस लाख उनामी हजार सात सय पचास रुपैया मात्र) हुनेछ ।</p> <p>(ग) कम्पनीको चुक्ता पूँजी रु. २,६१२,०७९,७५०।- (अक्षरेपी दुई अर्ब एकसठ्ठी करोड बिस लाख उनामी हजार सात सय पचास रुपैया मात्र) रहेको छ ।</p>	<p><b>दफा ५. कम्पनीको पूँजीको संरचना:</b> कम्पनीको पूँजीको संरचना देहाय बमोजिम हुनेछ :</p> <p>(ख) कम्पनीको जारी पूँजी रु. २,७४२,६८३,७३७।० (अक्षरेपी दुई अर्ब चौहत्तर करोड छब्बिस लाख त्रियासी हजार सात सय सैतीस र पैसा पचास मात्र) हुनेछ ।</p> <p>(ग) कम्पनीको चुक्ता पूँजी रु. २,७४२,६८३,७३७।० (अक्षरेपी दुई अर्ब चौहत्तर करोड छब्बिस लाख त्रियासी हजार सात सय सैतीस र पैसा पचास मात्र) हुनेछ ।</p>	<p>संस्थाले बोनस शेयर जारी गरे पश्चात पूँजी वृद्धि भएकोले संशोधन गरिएको ।</p>





## निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

### केन्द्रीय कार्यालय, नक्साल, काठमाण्डौ

सत्ताईसौं वार्षिक साधारण सभाबाट नियमावलीमा संशोधन विवरण

(क) नियमावलीमा प्रस्तावित संशोधन सम्बन्धी तीन महले विवरण:

नियमावलीमा भएको व्यवस्था:	प्रस्तावित संशोधन:	संशोधन गर्नुपर्ने कारण:
<p><u>नियम ८. सञ्चालकको संख्या र कार्यकाल:</u> कम्पनीको सञ्चालक समिति सम्बन्धी व्यवस्था देहाय बमोजिम रहनेछ :</p> <p>(३) सञ्चालकहरूको पदावधी ४ वर्षको हुनेछ र पदावधी समाप्त भएको सञ्चालक पुनः निर्वाचित वा नियुक्त हुन सक्नेछन् ।</p>	<p><u>नियम ८. सञ्चालकको संख्या र कार्यकाल:</u> कम्पनीको सञ्चालक समिति सम्बन्धी व्यवस्था देहाय बमोजिम रहनेछ :</p> <p>(३) सञ्चालकहरूको पदावधी ४ वर्षको हुनेछ र पदावधी समाप्त भएको सञ्चालक पुनः निर्वाचित वा नियुक्त हुन सक्नेछन् । तर, स्वतन्त्र सञ्चालक एक कार्यकालका लागि मात्र नियुक्त हुन सक्नेछ ।</p>	<p>नेपाल राष्ट्र बैंकबाट स्थलगत निरीक्षण पश्चात् बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १५(१) मा भएको व्यवस्था अनुसार संस्थाको नियमावलीको नियम ८ को उपनियम ३ लाई संशोधन तथा परिमार्जन गर्ने निर्देशन दिएकोले ।</p>



नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ५७१९६४१  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [mfd@nrb.org.np](mailto:mfd@nrb.org.np)  
पोस्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/निर्धन/०८२/८३

मिति: २०८२/०९/०८

च. नं. १७९

श्री निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड,  
नक्साल, काठमाण्डौ ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित एवं कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरेको २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु. २,६१,२०,७९,७५०।- को ५ प्रतिशत बोनस शेयरले हुन आउने रकम रु.१३,०६,०३,९८७।५० (अक्षरेपी तेह्र करोड छ लाख तिन हजार नौ सय सतासी र पैसा पचास मात्र) र ७ प्रतिशत नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर समेत) ले हुन आउने रकम रु.१८,२८,४५,५८२।५० (अक्षरेपी अठार करोड अठ्ठाईस लाख पैतालीस हजार पाँच सय बयासी र पैसा पचास मात्र) गरी जम्मा १२ प्रतिशतले हुन आउने कुल लाभांश रकम रु. ३१,३४,४९,५७०।- (अक्षरेपी एकतिस करोड चौतिस लाख उनान्पचास हजार पाँच सय सत्तरी मात्र) अन्य प्रचलित कानुनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि उक्त आर्थिक वर्षको वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (क) नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ मा भएको व्यवस्थाको पूर्ण पालना गरी मात्र कर्जा प्रवाह गर्नुहुन ।
- (ख) नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ११/०८१ मा भएको व्यवस्था बमोजिम संस्थाबाट प्रवाह हुने कर्जाको पूर्ण विवरण कर्जा सूचना केन्द्रमा समयमै अद्यावधिक गर्ने व्यवस्था मिलाउनु हुन । साथै, संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रुपमा Reconcile गर्ने गर्नुहुन ।
- (ग) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्नु हुन ।

**बोधार्थ :**

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

भवदीय,

(पिताम्बर पोखरेल)  
उप- निर्देशक



## वार्षिक वित्तीय विवरण प्रकाशन गर्न स्वीकृति प्राप्त पत्रको प्रत्युत्तर

वित्तीय संस्थाको आ.व. २०८१/८२ को वार्षिक वित्तीय विवरण प्रकाशन गर्न नेपाल राष्ट्र बैंक केन्द्रीय कार्यालय लघुवित्त संस्था सुपरिवेक्षण विभागको मिति २०८२/०९/०८ को पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/निर्धन/०८२/८३ च.नं. १७९ को पत्र मार्फत स्वीकृति दिने सन्दर्भमा जारी निर्देशनहरूको बारेमा वित्तीय संस्थाको सञ्चालक समितिको मिति २०८२/०९/०८ को ३३३ औं बैठकबाट पारित प्रत्युत्तर ।

तपसिल:

- (क) व्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।
- (ख) व्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।
- (ग) व्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।

अन्त्यमा, यस संस्थाको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रतिवेदन, लडफर्म अडिट रिपोर्ट समेतको आधारमा गैर-स्थलगत सुपरिवेक्षण गरी मार्ग निर्देशन प्राप्त भएकोमा नेपाल राष्ट्र बैंक प्रति हार्दिक धन्यवाद ज्ञापन गर्दछौं ।



## व्यवस्थापन टोली तथा कार्यालय विवरणः

(क) केन्द्रीय कार्यालयः काठमाण्डौ  
कार्यकारी स्तरमा

क्र.सं.	नाम	पद	सम्पर्क फोन
१	श्री मुकेश दहाल	प्रमुख कार्यकारी अधिकृत	०१-४५१३८४०, ०१-४५१३७९४
२	श्री नारायण बहादुर कार्की	सहायक महाप्रबन्धक	०१-४५१३८४०, ०१-४५१३७९४

विभागीय स्तरमा

विभाग	कर्मचारीको नाम	पद	सम्पर्क फोन
	श्री गोकर्ण प्रसाद उपाध्याय	मुख्य व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
जनशक्ति व्यवस्थापन तथा तालिम विभाग	श्री नारायण प्रसाद न्यौपाने	मुख्य व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री कल्पना गौतम	व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री एक नारायण शर्मा	सहायक व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
कर्जा तथा असुली विभाग	श्री शम्भु न्यौपाने	मुख्य व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री शंकर प्रसाद न्यौपाने	वरिष्ठ व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री अञ्जुली कुवर	सहायक व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री सक्षम तिवारी	कनिष्ठ अधिकृत	०१-४५१३८४०, ४५१३७९४
सामान्य सेवा विभाग	श्री नारायण प्रसाद पन्थी	वरिष्ठ व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री दिपेन्द्र कुमार यादव	व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री अम्बु खनाल (लम्साल)	सहायक व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
आन्तरिक लेखापरीक्षण विभाग	श्री लक्ष्मीपति काफ्ले	मुख्य व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री आनन्द कुमार गौतम	वरिष्ठ व्यवस्थापक	०४४-५५०४८८, ५५०४८५
	श्री विष्णु बहादुर कुवर	वरिष्ठ व्यवस्थापक	०५१-५२९६५१
	श्री सुधारानी श्रीवास्तव	व्यवस्थापक	०७१-५८७६६४, ५८७२४२
	श्री बुद्धि प्रकाश घिमिरे	व्यवस्थापक	०४४-५५०४८८, ५५०४८५
	श्री रविन्द्र कुमार बरई	सहायक व्यवस्थापक	०५१-५२९६५१
	श्री अशोक पाठक	सहायक व्यवस्थापक	०८१-५४१७९८
	श्री नन्दलाल पाल	सहायक व्यवस्थापक	०७१-५८७६६४, ५८७२४२
	श्री गोविन्द पंगेनी	वरिष्ठ अधिकृत	०८१-५४१७९८
	श्री अतित नेपाल	कनिष्ठ अधिकृत	०१-४५१३८४०, ४५१३७९४
संचालन तथा सूचना प्रविधि विभाग	श्री लेखनाथ न्यौपाने	मुख्य व्यवस्थापक	०१-४५१३८४०, ४५१२८२०
	श्री लक्ष्मण न्यौपाने	व्यवस्थापक	०१-४५१३८४०, ४५१२८२०
	श्री गगन घिमिरे	आई.टि. एसोसिएट्स	०१-४५१३८४०, ४५१२८२०
	श्री किशोर बुथाथोकी	सहायक व्यवस्थापक	०१-४५१३८४०, ४५१३७९४
	श्री गौरव वि.सी.	कनिष्ठ अधिकृत	०१-४५१३८४०, ४५१३७९४
	श्री तारा मल्ल शाही	सुपरिषक	०१-४५१३८४०, ४५१३७९४



विभाग	कर्मचारीको नाम	पद	सम्पर्क फोन
जोखिम व्यवस्थापन विभाग	श्री जग्य प्रसाद पन्त	वरिष्ठ व्यवस्थापक	०१-४५१३७११, ४५१३७१४
	श्री जीताराम गौतम	व.व्य/अनुपालना अधिकृत	०१-४५१३७११, ४५१३७१४
	श्री रिता रेग्मी	व्यवस्थापक	०१-४५१३७११, ४५१३७१४
लेखा, कोष व्यवस्थापन तथा योजना विभाग	श्री जगत भट्टराई	वरिष्ठ व्यवस्थापक	०१-४५१३८४०, ४५१३८५६
	श्री पुष्कर राज सुवेदी	व्यवस्थापक	०१-४५१३८४०, ४५१३८५६
	श्री समिता निरौला	व्यवस्थापक	०१-४५१३८४०, ४५१३८५६
	श्री रामचन्द्र लाल श्रेष्ठ	सहायक व्यवस्थापक	०१-४५१३८४०, ४५१३८५६
	श्री योगेश पोखरेल	कनिष्ठ अधिकृत	०१-४५१३८४०, ४५१३७१४

(ख) क्षेत्रीय कार्यालय:

कार्यालय	व्यवस्थापकीय कर्मचारीको नाम	पद	सम्पर्क फोन
<b>कोशी प्रदेश</b>			
क्षेत्रीय कार्यालय, दमक भ्रपा	श्री कल्याण बाबु कार्की	वरिष्ठ व्यवस्थापक	०२३-५७८८२४
	श्री सुनिल कुमार सिंह	सहायक व्यवस्थापक	०२३-५७८८२४
	श्री प्रदिप कुमार दास	सहायक व्यवस्थापक	०२३-५७८८२४
<b>मधेश प्रदेश</b>			
क्षेत्रीय कार्यालय, बर्दिबास, महोत्तरी	श्री राधेश्याम सहानी	वरिष्ठ व्यवस्थापक	०४४-५५०४८४, ५५०४८५
	श्री शंकर प्रसाद चौधरी	सहायक व्यवस्थापक	०४४-५५०४८४, ५५०४८५
	श्री हेमलाल बस्याल	सहायक व्यवस्थापक	०४४-५५०४८४, ५५०४८५
क्षेत्रीय कार्यालय, बीरगंज, पर्सा	श्री अनिल कुमार मिश्र	व्यवस्थापक	०५१-५२९६५१
	श्री दामोदर पाठक	व्यवस्थापक	०५१-५२९६५१
<b>बागमती प्रदेश</b>			
क्षेत्रीय कार्यालय, काठमाडौं	श्री शिवराज रावल	वरिष्ठ व्यवस्थापक	०१-४५१३७१७
	श्री लेखनाथ काफ्ले	सहायक व्यवस्थापक	०१-४५१३७१७
क्षेत्रीय कार्यालय, भरतपुर	श्री परमेश्वर चौधरी	वरिष्ठ व्यवस्थापक	०५६-५२३१५७
<b>गण्डकी प्रदेश</b>			
क्षेत्रीय कार्यालय, पोखरा, कास्की	श्री शुवास चन्द्र देवकोटा	वरिष्ठ व्यवस्थापक	०६१-५४१३८०
	श्री प्रेम प्रसाद सुवेदी	सहायक व्यवस्थापक	०६१-५४१३८०
<b>लुम्बिनी प्रदेश</b>			
क्षेत्रीय कार्यालय, भैरहवा, रुपन्देही	श्री विष्णु प्रसाद पराजुली	वरिष्ठ व्यवस्थापक	०७१-५८७२४२
	श्री पुन्यात्मा प्रसाद शुक्ल	व्यवस्थापक	०७१-५८७६६४
	श्री युवराज तिमिल्लीना	सहायक व्यवस्थापक	०७१-५८७६६४
क्षेत्रीय कार्यालय कोहलपुर, बांके	श्री मिन बहादुर हमाल	व्यवस्थापक	०८१-५४१७९८
	श्री धुव्रराज जोशी	सहायक व्यवस्थापक	०८१-५४१७९८
<b>कर्णाली प्रदेश</b>			
क्षेत्रीय कार्यालय, विरेन्द्रनगर, सुर्खेत	श्री पुर्ण बहादुर खड्का	व्यवस्थापक	०८३-५२३७४६
	श्री निरज आचार्य	व्यवस्थापक	०८३-५२३७४६
<b>सुदूर पश्चिम प्रदेश</b>			
क्षेत्रीय कार्यालय, अत्तरीया, कैलाली	श्री नवराज जोशी	वरिष्ठ व्यवस्थापक	०९१-५५१२६०, ५५१२६१
	श्री बाबुराम कण्डेल	सहायक व्यवस्थापक	०९१-५५१२६०, ५५१२६१



(ग) शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालयहरुको नाम, ठेगाना	शाखा प्रमुखको नाम, पद	सम्पर्क फोन
<b>कोशी प्रदेश क्षेत्रीय कार्यालय दमक अन्तर्गत</b>			
१	फुडलिङ्ग शाखा, ताप्लेजुङ्ग	श्री मदन राज अनछाङ्गवो, सुपरीक्षक	०२४-४६०६२९
२	फिदिम शाखा, पाँचथर	श्री यम बहादुर राई, सुपरीक्षक	०२४-५२२५०३
३	रवि शाखा, पाँचथर	श्री महानन्द दास, सुपरीक्षक	०२४-४९२९३९
४	याशोक शाखा, पाँचथर	श्री हरि नारायण यादव, सुपरीक्षक	०२४-४९३०५८
५	इलाम शाखा, इलाम	श्री बैजनाथ शर्मा, सुपरीक्षक	०२७-५२९७९८
६	फिक्कल शाखा, इलाम	श्री देवेन्द्र प्रसाद संग्रौला, सुपरीक्षक	०२७-५४०४५७
७	धुलावारी शाखा, भापा	श्री रितामाया तामाङ, सुपरीक्षक	०२३-५६४५५६
८	चन्द्रगढी शाखा, भापा	श्री सन्दिप कुमार पण्डित, सुपरीक्षक	०२३-५५६८९५
९	सुरुङ्गा शाखा, भापा	श्री शिव कुमार बिष्ट, सुपरीक्षक	०२३-५५२८३७
१०	गौरादह शाखा, भापा	श्री सुरेन्द्र काफ्ले, वरिष्ठ सहायक	०२३-४८०३२४
११	दमक शाखा, भापा	श्री चन्द्रमणी पाण्डे, सुपरीक्षक	०२३-५८०८२४
१२	भोजपुर शाखा, भोजपुर	श्री राम उद्गार यादव, सहायक व्यवस्थापक	०२९-४२०७३६
१३	खाँदवारी शाखा, संखुवासभा	श्री मात्रिका प्रसाद भण्डारी, सुपरीक्षक	०२९-५६२९५४
१४	चैनपुर शाखा, संखुवासभा	श्री नवराज दहाल, वरिष्ठ सहायक	०२९-५७०३७०
१५	म्याङलुङ शाखा, तेह्रथुम	श्री ऋशीराम रेश्मी मगर, वरिष्ठ सहायक	०२६-४६०७२४
१६	हिले शाखा, धनकुटा	श्री खगेन्द्र फुयाँल, वरिष्ठ सहायक	०२६-५४०४९३
१७	विराटनगर शाखा, मोरङ	श्री ओम प्रकाश कोइराला, सुपरीक्षक	०२९-५०३३५३
१८	टंकिसिनुवारी शाखा, मोरङ	श्री गोविन्द प्रसाद तिमिल्सिना सुपरीक्षक	०२९-४२९२०७
१९	विराटचोक शाखा, मोरङ	श्री पृथ्वीनारायण चौधरी, सुपरीक्षक	०२९-५४५७८३
२०	कर्सिया शाखा, मोरङ	श्री यज्ञ बहादुर बिष्ट, सुपरीक्षक	०२९-५६५२४८
२१	पांचकन्या शाखा, सुनसरी	श्री राजेन्द्र प्रसाद खनाल, सुपरीक्षक	०२५-५५२९३९
२२	भुम्का शाखा, सुनसरी	श्री सरिता गुरुङ, सुपरीक्षक	०२५-५६२३३९
२३	प्रकाशपुर शाखा, सुनसरी	श्री हृदयनारायण यादव, सुपरीक्षक	०२५-६२०००९
<b>मधेश प्रदेश, क्षेत्रीय कार्यालय, बर्दिया अन्तर्गत</b>			
१	बेल्टार शाखा, उदयपुर	श्री कमलेश कुमार मण्डल, सुपरीक्षक	०३५-४४०३४६
२	मुर्कुची शाखा, उदयपुर	श्री मादव कुमार ल्हायो, सुपरीक्षक	०३५-४९००४९
३	ओखलढुङ्गा शाखा, ओखलढुङ्गा	श्री दुर्गा प्रसाद घिमिरे, वरिष्ठ सहायक	०३७-५२००५५
४	सल्लेरी शाखा, सोलुखुम्बु	श्री सन्तोष नेम्वाङ, सुपरीक्षक	०३८-५२०४९५
५	दिक्तेल शाखा, खोटाङ	श्री टोकराज बस्याल, सुपरीक्षक	०३६-४२०६८८
६	हलेसी शाखा, खोटाङ	श्री तिलक लामिछाने, वरिष्ठ सहायक	०३६-४९००७८
७	कञ्चनपुर शाखा, सप्तरी	श्री अजय कुमार मेहता, सुपरीक्षक	०३९-५६००५४
८	कठौना शाखा, सप्तरी	श्री चुडामणी माझी, सुपरीक्षक	०३९-४९००९८
९	बोदेबर्साइन शाखा, सप्तरी	श्री गणेश प्रसाद दास, सुपरीक्षक	०३९-४४६०६०
१०	लहान शाखा, सिरहा	श्री सरोज कुमार यादव, व्यवस्थापक	०३३-५६९५७३
११	सुखीपुर शाखा, सिरहा	श्री शम्भु कुमार मिश्र, सुपरीक्षक	९८४५६८६४६९
१२	चोहर्वा शाखा, सिरहा	श्री रामाज्ञा राम, सुपरीक्षक	०३३-४०९९९२
१३	बन्दिपुर शाखा, सिरहा	श्री अनिरुद्ध, कुमार यादव, सुपरीक्षक	०३३-६९९२५७
१४	धनुषाधाम शाखा, धनुषा	श्री विनोद नेम्वाङ, सुपरीक्षक	०४९-४९४००८
१५	महेन्द्रनगर शाखा, धनुषा	श्री रामरतन बरड, सुपरीक्षक	०४९-५४०५९०



क्र.सं.	शाखा कार्यालयहरूको नाम, ठेगाना	शाखा प्रमुखको नाम, पद	सम्पर्क फोन
१६	यदुकाहा शाखा, धनुषा	श्री नन्दकिशोर राम, सुपरीक्षक	०४१-४१००८४
१७	जनकपुर शाखा, धनुषा	श्री नारायण न्यौपाने, सुपरीक्षक	०४१-४२५९७७
१८	नगराईन शाखा, धनुषा	श्री विनोद राम, सुपरीक्षक	०४१-४०००६१
१९	जलेश्वर शाखा, महोत्तरी	श्री नवकान्त साह, सुपरीक्षक	०४४-५२०४७९
२०	लोहारपट्टी शाखा, महोत्तरी	श्री दुखा राय, वरिष्ठ सहायक	९८४७०४१९०३
२१	औरही शाखा, महोत्तरी	श्री शंकर कान्त न्यौपाने, सुपरीक्षक	०४४-४११०५५
२२	गौशाला शाखा, महोत्तरी	श्री हसमुद्दिन मिया, सहायक व्यवस्थापक	०४४-५५६०८५
२३	चौलिखा शाखा, सर्लाही	श्री कामेश्वर प्रसाद कुशावाह, सुपरीक्षक	९८६४१९४०७९
२४	नवलपुर शाखा, सर्लाही	श्री शरद चन्द्र धिमिरे, सुपरीक्षक	०४६-५७०३७४
२५	गोडैता शाखा, सर्लाही	श्री हरिराम महतो, सुपरीक्षक	९८०६८०४६११
२६	बरहथवा शाखा, सर्लाही	श्री दुर्गानन्द कुमार दास, सुपरीक्षक	०४६-५४००४०
२७	बर्दिबास शाखा, महोत्तरी	श्री शंकर कान्त न्यौपाने, सुपरीक्षक	९८०७६२४४३९
२८	छिन्नमस्ता शाखा, सप्तरी	श्री प्रदीप कुमार दर्लामी, सहायक	९८०७९३६६३१
२९	औरही शाखा, सिराहा	श्री धनीराम थारु, सहायक	९८१६५७४२२७
<b>मधेश प्रदेश, क्षेत्रीय कार्यालय बीरगंज अन्तर्गत</b>			
१	चन्द्रनिगाहपुर शाखा, रौतहट	श्री प्रेम प्रसाद शर्मा चापागाई, सुपरीक्षक	०५५-५४०३४१
२	गरुडा शाखा, रौतहट	श्री ओम प्रकाश कुमार साह, सुपरीक्षक	०५५-५६५११९
३	गौर शाखा, रौतहट	श्री दिपक राज भट्टराई, सुपरीक्षक	०५५-५२११७९
४	बसन्तपट्टी शाखा, रौतहट	श्री किस्मत अलि पठान, सुपरीक्षक	९८५५०४०५८७
५	सिमरा शाखा, बारा	श्री हिरालाल वि.क., सुपरीक्षक	०५३-५२१८२३
६	कोल्हवी शाखा, बारा	श्री लेख बहादुर भाट क्षेत्री, सुपरीक्षक	०५३-४१००४१
७	गंजभवानीपुर शाखा, बारा	श्री महेन्द्र प्रसाद चौधरी, सुपरीक्षक	०५३-४०१०४३
८	कलैया शाखा, बारा	श्री जिवराज पौडेल, सुपरीक्षक	०५३-५५१०१२
९	प्रसौनी शाखा, बारा	श्री लक्ष्मण सापकोटा, सुपरीक्षक	९८५५०२६०८०
१०	सिम्रौनगढ शाखा, बारा	श्री नन्दुनाथ कंवर योगी, सुपरीक्षक	०५३-४११०२२
११	तेलकुवा शाखा, बारा	श्री रामशंकर कहार, सुपरीक्षक	९८५५०४९२७६
१२	बिरुवागुठी शाखा, पर्सा	श्री ब्रम्हानन्द त्रिपाठी, सुपरीक्षक	९८६४१९४०७९
१३	परवानीपुर शाखा, बारा	श्री माधव प्रसाद गौतम, सुपरीक्षक	०५१-४१००४०
१४	श्रीपुर शाखा, पर्सा	श्री मकबुल खान, सुपरीक्षक	०५१-५२८८०७
१५	वीरगंज शाखा, पर्सा	श्री दिपक भट्टराई, सहायक व्यवस्थापक	०५१-५३१०९७
१६	बिन्दवासिनी शाखा, पर्सा	श्री चुल्हाई नाथ कंवर, सुपरीक्षक	९८४७०४४९१३
१७	पोखरीया शाखा, पर्सा	श्री चन्द्रदीप महतो, सुपरीक्षक	०५१-५६०००८
१८	विजयवस्ती शाखा, पर्सा	श्री तिल प्रसाद भट्टराई, सुपरीक्षक	०५३-६९१६०४
<b>बागमती प्रदेश, क्षेत्रीय कार्यालय भरतपुर अन्तर्गत</b>			
१	भण्डारा शाखा, चितवन	श्री जमुना कण्डेल, सुपरीक्षक	०५६-५५०१११
२	टाँडी शाखा, चितवन	श्री टिकाराम गिरी, सुपरीक्षक	०५६-५६१६७४
३	भरतपुर शाखा, चितवन	श्री इन्द्रमणी गौतम, सहायक व्यवस्थापक	०५६-५२७७०९
४	माडी शाखा, चितवन	श्री उमेश कुमार पन्थी, वरिष्ठ सहायक	०५६-५०१०९७
५	चनौली शाखा, चितवन	श्री ज्योति राज रेग्मी, सुपरीक्षक	०५६-५९२४२७
६	मुगलिङ्ग शाखा, चितवन	श्री रेशमलाल तिवारी, सुपरीक्षक	०५६-५४०१७१
७	दलदले शाखा, नवलपरासी (पूर्व)	श्री शान्ति सापकोटा, सहायक व्यवस्थापक	०७८-५७५०६६



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८	हेटौडा शाखा, मकवानपुर	श्री विर बहादुर लामा, सुपरीक्षक	०५७-५२६५४१
<b>बागमती प्रदेश, क्षेत्रीय कार्यालय काठमाण्डौ अर्न्तगत</b>			
१	पालुङ्ग शाखा, मकवानपुर	श्री शैलेन्द्र कुमार पाण्डेय, सुपरीक्षक	०५७-६९३७४६
२	कालिकास्थान शाखा, रसुवा	श्री दिपक कुमार श्रेष्ठ, वरिष्ठ सहायक	०१०-५४२०८८
३	ढिकुरे शाखा, नुवाकोट	श्री अमृता पनेरु, सुपरीक्षक	०१०-४१८०४३
४	गल्छी शाखा, धादिङ	श्री राम बाबु रानाभाट, सुपरीक्षक	०१०-४०३०१७
५	त्रिपुरेश्वर शाखा, धादिङ	श्री नविन गुरुङ्ग, सुपरीक्षक	०१०-५२१२७०
६	दक्षिणकाली शाखा, काठमाण्डौ	श्री बद्री प्रसाद अधिकारी, सहायक व्यवस्थापक	०१४-७१०५०५
७	रामकोट शाखा, काठमाण्डौ	श्री बन्दना ज्ञवाली, व्यवस्थापक	०१४-०३९६१२
८	गागलफेदी शाखा, काठमाण्डौ	श्री कल्पना खनाल (पन्थी), सुपरीक्षक	०१४-१५६०४१
९	टिकाथली शाखा, ललितपुर	श्री सिता पाण्डेय न्यौपाने, व्यवस्थापक	०१५-७०९४३०
१०	ठेचो शाखा, ललितपुर	श्री सुनिता थापा, वरिष्ठ सहायक	०१५-५७११०७
११	छालिङ्ग शाखा, भक्तपुर	श्री दुर्गा प्रसाद बस्याल, सुपरीक्षक	०१५-०९१०२०
१२	छत्रेवाभ शाखा, काभ्रेपलान्चोक	श्री बिदुर सापकोटा, सुपरीक्षक	०११-४१३०२३
१३	नवलपुर शाखा, सिन्धुपाल्चोक	श्री सच्चिदानन्द माझी, वरिष्ठ सहायक	०११-६९१२४६
१४	जेठल शाखा, सिन्धुपाल्चोक	श्री प्रमोद पण्डित, सुपरीक्षक	०११-६९१२३५
१५	नाम्दु शाखा, दोलखा	श्री गोपाल प्रसाद दमासे, सुपरीक्षक	०४९-६९०९९८
१६	खुर्कोट शाखा, सिन्धुली	श्री शशी कुमार दास, सुपरीक्षक	०४७-५९०४५०
१७	साघुटार शाखा, रामेछाप	श्री केदार प्रसाद खनाल, सुपरीक्षक	०४६-६९१९२०
<b>गण्डकी प्रदेश, क्षेत्रीय कार्यालय पोखरा अर्न्तगत</b>			
१	दुलेगौडा शाखा, तनहुँ	श्री कलक राज वन, सुपरीक्षक	०६५-४१४२६०
२	गाईखुर शाखा, गोरखा	श्री मञ्जु पंगेनी, वरिष्ठ सहायक	०६५-४१३०८७
३	दुईपिप्ले शाखा, लमजुङ	श्री सुर्य बहादुर प्याकुरेल, सुपरीक्षक	९८६२८६९०९०
४	चामे शाखा, मनाङ	श्री दिपेन्द्र कुमार गैरे, सुपरीक्षक	०६६-४४०२१९
५	घाँसा शाखा, मुस्ताङ	श्री पुरुषोत्तम खनाल, सुपरीक्षक	०६८-६९०७५४
६	पातिचौर शाखा, पर्वत	श्री कल्पना थापा, सुपरीक्षक	०६७-४१०००५
७	राहाले शाखा, पर्वत	श्री प्रेम प्रसाद जैशी, सुपरीक्षक	०६७-४३००६७
८	बाबियाचौर शाखा, म्याग्दी	श्री सुर्देशन ठाकुर, सुपरीक्षक	०६८-६९०७५५
९	पोखरा शाखा, कास्की	श्री विरेन्द्र प्रसाद आचार्य, सुपरीक्षक	०६१-५३३२४३
१०	खर्वाङ्ग शाखा, बाग्लुङ्ग	श्री बबुर हमाल ठकुरी, सुपरीक्षक	०७९-७१२१२५
११	गलकोट शाखा, बाग्लुङ्ग	श्री डिल्लीराम लामिछाने, वरिष्ठ सहायक	०६८-४१२०७०
१२	बुर्तिवाङ्ग शाखा, बाग्लुङ्ग	श्री दिपक बहादुर जि.सी., सुपरीक्षक	०६८-४१००२३
१३	पुतलीबजार शाखा, स्याङ्गजा	श्री लक्ष्मण ज्ञवाली, सुपरीक्षक	०६३-४२०९२२
१४	वाल्लिङ शाखा, स्याङ्गजा	श्री सरिता ज्ञवाली, सुपरीक्षक	०६३-४४०५१४
१५	गल्याङ्ग शाखा, स्याङ्गजा	श्री तुलसा पाण्डेय देवकोटा, व्यवस्थापक	०६३-४६०२८७
<b>लुम्बिनी प्रदेश, क्षेत्रीय कार्यालय भैरहवा अर्न्तगत</b>			
१	आर्यभन्ज्याङ्ग शाखा, पाल्पा	श्री शुसिल गौतम, सुपरीक्षक	०७५-४०२०६४
२	जव्वादी शाखा, पाल्पा	श्री ज्ञानबहादुर दलामी (मगर), सुपरीक्षक	९८४७५३२३७९
३	छहरा शाखा, पाल्पा	श्री कृष्ण बहादुर दर्जी, सुपरीक्षक	९८५७०३१२५१
४	बाँस्टारी शाखा, पाल्पा	श्री शंकर पाण्डेय, वरिष्ठ सहायक	०७५-४११०९०
५	जोहाङ्ग शाखा, गुल्मी	श्री कमलराज ज्ञवाली, सुपरीक्षक	०७९-४११००६



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६	बेलाटारी शाखा, नवलपरासी	श्री पूर्णवासी चौधरी, सहायक व्यवस्थापक	०७८-४१९०८८
७	दाउन्नेदेवी शाखा, नवलपरासी	श्री सन्तोषराज पन्त, सुपरीक्षक	९८४७३१७६९२
८	परासी शाखा, नवलपरासी	श्री किरन कुमार हरिजन, सुपरीक्षक	०७८-५२०२९७
९	धकधई शाखा, रुपन्देही	श्री सुरेन्द्र प्रसाद चौधरी, सहायक व्यवस्थापक	०७१-४११००८
१०	भैरहवा शाखा, रुपन्देही	श्री संगीता के.सी., सुपरीक्षक	०७१-५८७४३९
११	मभ्रगाँवा शाखा, रुपन्देही	श्री बृजमोहन प्रसाद गुप्ता, सुपरीक्षक	०७१-४०१०१७
१२	महजिदिया शाखा, रुपन्देही	श्री रामकिशोर चौधरी, सुपरीक्षक	०७१-४०४००३
१३	कोटीहवा शाखा, रुपन्देही	श्री मिना चालिसे, सुपरीक्षक	०७१-५१४१८८
१४	हरैया शाखा, रुपन्देही	श्री कृष्ण कन्हैया चौधरी, सुपरीक्षक	०७१-४१७०१८
१५	सितलनगर शाखा, रुपन्देही	श्री प्रतिक्षा ज्ञवाली खनाल, सुपरीक्षक	०७१-५७७०९५
१६	बुटवल शाखा, रुपन्देही	श्री नारायण भुर्तेल, सुपरीक्षक	०७१-५४६८५२
१७	फर्साटिकर शाखा, रुपन्देही	श्री निरज सिंह कुवर, सुपरीक्षक	०७१-४००१९५
१८	रामापुर शाखा, रुपन्देही	श्री कृष्ण बहादुर थापा, सहायक व्यवस्थापक	०७१-४४०१६७
१९	ओदारी शाखा, कपिलवस्तु	श्री ईश्वर चन्द चौधरी, सुपरीक्षक	०७६-४१०००८
२०	इमिलिया शाखा, कपिलवस्तु	श्री राम रक्षा यादव, सुपरीक्षक	०७६-४१२०८६
२१	सन्धिखर्क शाखा, अर्घाखाँची	श्री मनिराम थारु, सुपरीक्षक	०७७-४२०७९३
२२	कृष्णनगर शाखा, कपिलवस्तु	श्री राम शरण यादव, सुपरीक्षक	९८४७३२२६५५
<b>लुम्बिनी प्रदेश, क्षेत्रीय कार्यालय, कोहलपुर अन्तर्गत</b>			
१	बिजुवार शाखा, प्युठान	श्री दिलिप कुमार रेग्मी, सुपरीक्षक	०८६-४६०४४६
२	भिंमृ शाखा, प्युठान	श्री अर्जुन प्रसाद शर्मा, सुपरीक्षक	०८६-४०००१४
३	सुलिचौर शाखा, रोल्पा	श्री सुशिल शर्मा, सुपरीक्षक	०८६-४०१०६७
४	जुगार शाखा, रोल्पा	श्री मान बहादुर भण्डारी, वरिष्ठ सहायक	९८५८०५२८६३
५	सिसहनिया शाखा, दाङ	श्री नेपाल चौधरी, सुपरीक्षक	०८२-४०२०४२
६	गढवा शाखा, दाङ	श्री रुन्ता गौतम, वरिष्ठ सहायक	०८२-४१००२१
७	घोराही शाखा, दाङ	श्री नारायण प्रसाद उपाध्याय, सुपरीक्षक	०८२-५६३३३३
८	तुल्सीपुर शाखा, दाङ	श्री धर्मराज बस्याल, सुपरीक्षक	०८२-५२२२४०
९	रुकुमकोट शाखा, रुकुम (पुर्व)	श्री हिमाल सुवेदी, सुपरीक्षक	०८८-४१३०९६
१०	कोहलपुर शाखा, बाँके	श्री विरेन्द्र प्रसाद चौधरी, सुपरीक्षक	०८१-५४०६५२
११	रौंभा शाखा, बाँके	श्री विमल चन्द, सुपरीक्षक	०८१-५३१६४२
१२	उदयपुर शाखा, बाँके	श्री उमनाथ तिमल्सेना, सुपरीक्षक	०८१-५२६९४१
१३	परस्पुर शाखा, बाँके	श्री गोपाल शर्मा, वरिष्ठ सहायक	०८१-५२१५६२
१४	खजुरा शाखा, बाँके	श्री पुष्पा कुमारी सुवेदी, व्यवस्थापक	०८१-५६०३७३
१५	फत्तेपुर शाखा, बाँके	श्री निम बहादुर घर्ति मगर, सुपरीक्षक	०८१-६९४९२६
१६	बाँसगढी शाखा, बर्दिया	श्री उपेन्द्र गौतम, सुपरीक्षक	०८४-४०००५१
१७	राजापुर शाखा, बर्दिया	श्री खेम कुमारी भण्डारी, सुपरीक्षक	०८४-४६०१०२
१८	गुलरीया शाखा, बर्दिया	श्री कृष्ण न्यौपाने, सुपरीक्षक	०८४-४२११४७
१९	भुरिगाँउ शाखा, बर्दिया	श्री राम प्रसाद भुसाल, सुपरीक्षक	०८४-४०३०३१
<b>कर्णाली प्रदेश क्षेत्रीय कार्यालय बिरेन्द्रनगर अन्तर्गत</b>			
१	सल्लीबजार शाखा, सल्यान	श्री फुलिराम चौधरी, सुपरीक्षक	०८८-४११०१४
२	चौरजहारी शाखा, रुकुम	श्री रामशंकर गुप्ता, वरिष्ठ सहायक	०८८-४०१०५२
३	खलङ्गा शाखा, जाजरकोट	श्री सजेन्द्र कुमार यादव, सुपरीक्षक	०८९-४३०३१६



क्र.सं.	शाखा कार्यालयहरूको नाम, ठेगाना	शाखा प्रमुखको नाम, पद	सम्पर्क फोन
४	डोल्पा शाखा, डोल्पा	श्री चन्द्रशेखर बोहरा, वरिष्ठ सहायक	०८७-५५०११८
५	गमगढी शाखा, मुगु	श्री तिल बहादुर सारु मगर, वरिष्ठ सहायक	०८७-४६०२४७
६	सिमिकोट शाखा, हुम्ला	श्री कुमार न्यौपाने, वरिष्ठ सहायक	०८७-६८०२४५
७	जुम्ला शाखा, जुम्ला	श्री पवन कुमार चौधरी, वरिष्ठ सहायक	०८७-५२०४८८
८	सिंजा शाखा, जुम्ला	श्री रविकिरण गौतम, वरिष्ठ सहायक	९८४७८२७६९३
९	मान्मा शाखा, कालिकोट	श्री ओमप्रकाश हरिजन, वरिष्ठ सहायक	०८७-४४०२५९
१०	दुल्लु शाखा, दैलेख	श्री रमेश कुमार आचार्य, सुपरीक्षक	०८९-४११०५१
११	नारायण शाखा, दैलेख	श्री ध्रुव प्रसाद पौडेल, सुपरीक्षक	०८९-४१००५७
१२	बिद्यापुर शाखा, सुर्खेत	श्री हरि गौतम, सुपरीक्षक	९८५७८३३५७६
१३	बिरेन्द्रनगर शाखा, सुर्खेत	श्री भिमलाल पोखरेल, सहायक व्यवस्थापक	०८३-५२३३४२
१४	जहरे शाखा, सुर्खेत	श्री विनोद कुमार अधिकारी, सुपरीक्षक	०८३-४१३०५८
<b>सुदुर पश्चिम प्रदेश, क्षेत्रीय कार्यालय अत्तरिया अर्न्तगत</b>			
१	लम्की शाखा, कैलाली	श्री शेखर चन्द्र पौडेल, वरिष्ठ सहायक	०९१-५४०३२१
२	फुलवारी शाखा, कैलाली	श्री लक्ष्मी शर्मा उपाध्याय, वरिष्ठ सहायक	०९१-५०५०५५
३	टिकापुर शाखा, कैलाली	श्री लक्ष्मी पौडेल, सुपरीक्षक	०९१-५६१३९६
४	जोशीपुर शाखा, कैलाली	श्री राम चरण चौधरी, वरिष्ठ सहायक	०९१-४०१०८१
५	मसुरिया शाखा, कैलाली	श्री संजय चौधरी, सुपरीक्षक	०९१-४०२११४
६	सुखड शाखा, कैलाली	श्री हरि प्रसाद जोशी, सुपरीक्षक	०९१-४०३०४२
७	अत्तरिया शाखा, कैलाली	श्री आशिष कुमार श्रेष्ठ, सुपरीक्षक	०९१-५५०४७१
८	भलारी शाखा, कञ्चनपुर	श्री हरीबोल भट्टराई, सुपरीक्षक	०९९-५४०२०१
९	बेलौरी शाखा, कञ्चनपुर	श्री मनोज कुमार अधिकारी, सुपरीक्षक	०९९-५८००४३
१०	महेन्द्रनगर शाखा, कञ्चनपुर	श्री दिपेन्द्र कुमार चौधरी, वरिष्ठ सहायक	०९९-५२०५७०
११	स्वास्थ्यचौकीबजार शाखा, कञ्चनपुर	श्री गौतम ज्ञान थापा, सुपरीक्षक	०९९-४०००२६
१२	जोगबुढा शाखा, डडेलधुरा	श्री जिवलाल सुवेदी, सुपरीक्षक	०९६-४११०४५
१३	अमरगढी शाखा, डडेलधुरा	श्री रोमहर्ष भण्डारी, सुपरीक्षक	०९६-४२०२६९
१४	सिलगढी शाखा, डोटी	श्री धन कृष्ण भट्ट, सुपरीक्षक	०९४-४२००७९
१५	मंगलसेन शाखा, अछाम	श्री मनु अर्याल, सुपरीक्षक	०९७-६२०३७४
१६	सांफेबगर शाखा, अछाम	श्री वखत बहादुर रावल, वरिष्ठ सहायक	०९७-६२५१४८
१७	मार्तडी शाखा, बाजुरा	श्री हिमालय सुवेदी, वरिष्ठ सहायक	०९७-५४१२५२
१८	चैनपुर शाखा, बझाङ	श्री मोहन लाल गौतम, वरिष्ठ सहायक	०९२-४२१३९२
१९	दशरथचन्द्र शाखा, बैतडी	श्री गेहेन्द्र प्रसाद शर्मा, वरिष्ठ सहायक	०९५-५२०३२३
२०	गोकुलेश्वर शाखा, दार्चुला	श्री कृष्ण राज पोखरेल, वरिष्ठ सहायक	०९३-४०००८३





## साधारण सभामा भाग लिन आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)

श्री संचालक समिति

निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, “निर्धन भवन” भगवतीबहाल, नक्साल, काठमाण्डौ

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गाउँपालिका (साविक.....  
.....) वडा नं. ....बस्ने म/हामी.....ले त्यस संस्था/कम्पनीको  
शेयर धनीको हैसियतले मिति २०८२ पौष ३० गते बुधवारका दिन हुने २७औं वार्षिक साधारण सभामा म/हामी स्वयम्  
उपस्थितभई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान  
गर्नका लागि.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गा.पा. (साविक.....  
.....) वडा नं. ....बस्ने त्यस संस्था/कम्पनीका शेयरधनी श्री ..... शेयरधनी परिचय पत्र  
नं. ..../हितग्राही (डिम्याट) खाता नं. ....लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको  
छु/पठाएका छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको हस्ताक्षर नमूना:

निवेदक,

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण पत्र नं. :

शेयरधनी (क्रम संख्या) नं. :

हितग्राही (डिम्याट) खाता नं. :

शेयर संख्या :

मिति :

द्रष्टव्य : यो प्रोक्सी फारम साधारण सभा हुनुभन्दा ४८ घण्टा अगावै संस्थाको केन्द्रीय कार्यालय, भगवतीबहाल, नक्साल, काठमाण्डौमा दर्ता गरिसक्नु पर्नेछ ।



# संस्थाको सामाजिक उत्तरदायित्वसँग सम्बन्धित कार्यक्रमहरू



संस्थाको शाखा कार्यालय दिक्चे, नुवाकोटकी सदस्य गोमा दर्जीको छोरा रजित नेपाली र सदस्य ईश्वरी श्रेष्ठको छोरी एलीसा श्रेष्ठलाई छात्रवृत्ति वितरण



संस्थाको शाखा कार्यालय गौशाला, महोत्तरीद्वारा सदस्य चन्द्र कुमारी महतोको क्यान्सर पीडित छोरा तेज नारायण महतोलाई राहत रकम प्रदान गर्दै वडाध्यक्ष श्री रामपूत महतो कोइरी



संस्थाको शाखा कार्यालय माडी, चितवनकी सदस्य निरमाया महतोलाई सुत्केरी खर्च प्रदान गर्दै शाखाकी कर्मचारी



संस्थाको शाखा कार्यालय फत्तेपुर, बाँकेकी सदस्य रुपशिला घर्ति क्षेत्रीको पति खडक बहादुर घर्ति क्षेत्रीको मृत्यु पश्चात निजलाई बीमा क्षतिपूर्ति रकम प्रदान गर्दै वडाध्यक्ष श्री राम लखन थारु

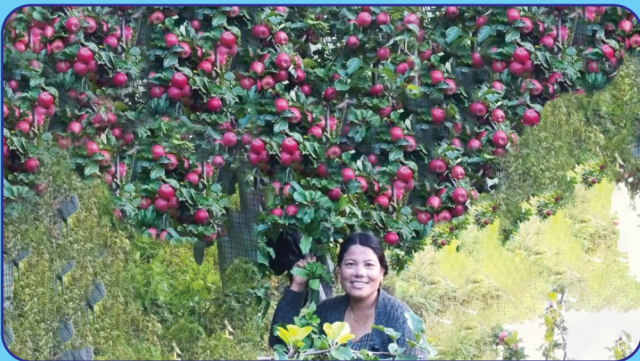


संस्थाको शाखा कार्यालय बिरुवागुठी, पर्साकी सदस्य गान्धी देवि थरुनीको मुटुको भल्व अपरेसनको लागि राहत रकम प्रदान गर्दै केन्द्र प्रमुख



संस्थाको शाखा कार्यालय ओखलढुङ्गाद्वारा आगलागी पीडित सदस्य ज्ञानु भुजेललाई राहत रकम वितरण गर्दै शाखाकी कर्मचारी

## संस्थामा आवद्ध लघुउद्यमीहरूले सञ्चालन गरेको परियोजना



व्यवसायिक रूपमा स्याउ खेती गर्दै शाखा कार्यालय सिमिकोट, हुम्लाकी सदस्य शोभा बुढा रोकाया



व्यवसायिक रूपमा ढाका उद्योग सञ्चालन गर्दै म्याङ्गलुङ्ग, तेह्रथुम शाखाकी सदस्य सगिता प्याङ्गु

# द्वितीय वार्षिक साधारण सभाका भलकहरू



संस्थाको २६ औं वार्षिक साधारण सभामा उपस्थित संस्थाका अध्यक्ष, सञ्चालकहरू र प्रमुख कार्यकारी अधिकृत



संस्थाको २६ औं वार्षिक साधारण सभालाई सम्बोधन गर्दै श्रेयर्धनीहरू बायाँबाट क्रमशः प्रा.डा. फत्त बहादुर के.सी., श्री अच्युत राज जोशी, श्री दामोदर प्रसाद रेग्मी, श्री यज्ञ प्रसाद शर्मा र श्री राम प्रसाद पाण्डे

## संस्थाको सामाजिक उत्तरदायित्वसँग सम्बन्धित कार्यक्रमहरू



संस्थाको शाखा कार्यालय तुल्सीपुर, दाङ्की सदस्य चेरिया थरुनीको मृत्यु पश्चात निजको पति गोबर्धन चौधरीलाई बीमा क्षतिपूर्ति रकम प्रदान गर्दै शाखाका कर्मचारी



संस्थाको शाखा कार्यालय बिराटनगर, मोरङ्की सदस्य कल्पना देवी यादवलाई सर्पदंश उपचारको लागि राहत प्रदान गर्दै कर्मचारी

## संस्थाद्वारा संचालित कार्यक्रमहरू



संस्थाको केन्द्रीय कार्यालयद्वारा सञ्चालित व्यवस्थापकीय तालिममा सहभागी कर्मचारीहरू



संस्थाको शाखा कार्यालय भलारी, कंचनपुरद्वारा आयोजित व्यवसायिक गाई/भैसीपालन तालिममा सहभागी सदस्यहरू



संस्थाको शाखा कार्यालय सल्लिबजार, सल्यानद्वारा आयोजित वित्तीय साक्षरता कार्यक्रममा सहभागी सदस्य/अभिभावक र कर्मचारीहरू



संस्थाको शाखा कार्यालय पोखरा, कास्कीद्वारा आयोजित वित्तीय साक्षरता कार्यक्रममा सहभागी सदस्य/अभिभावक र कर्मचारीहरू