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# १४औं वार्षिक साधारण सभा

१४औं वार्षिक प्रतिवेदन-२०८०



कालिका लघुवित्त वित्तीय संस्था लि.

Kalika Laghubitta Bittiya Sanstha Ltd.

पोखरा म.न.पा-१०, कास्की

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

## सञ्चालक समिति



**अध्यक्ष**  
श्री चन्द्र बहादुर क्षेत्री



**सञ्चालक**  
श्री विकास गौचन



**सञ्चालक**  
श्री नित्यानन्द तिवारी



**सञ्चालक**  
श्री विश्वराज नेपाल



**सञ्चालक**  
श्री केशवनारायण प्रधान

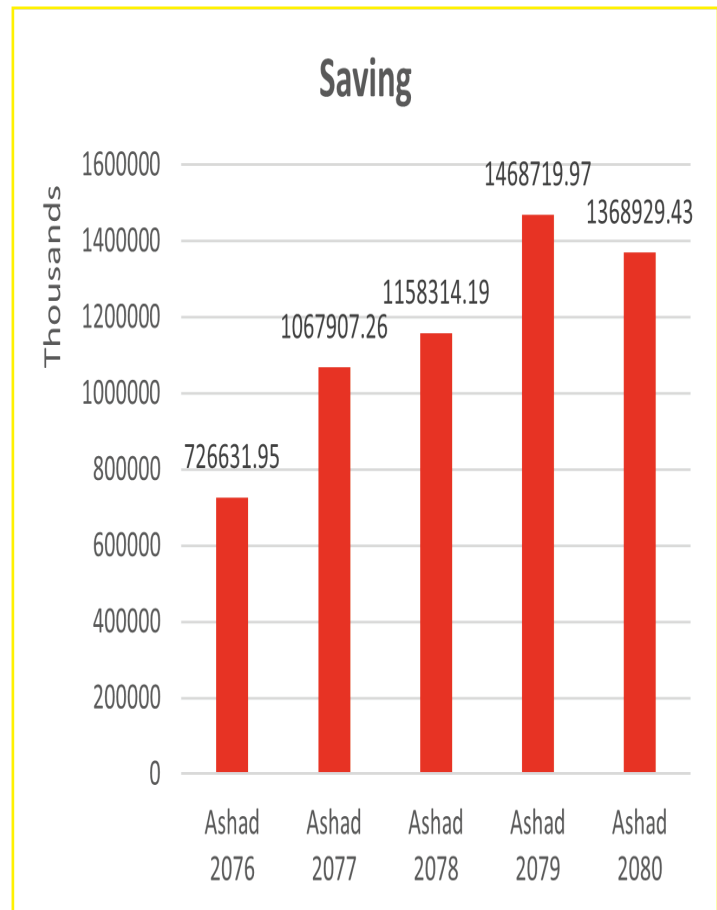
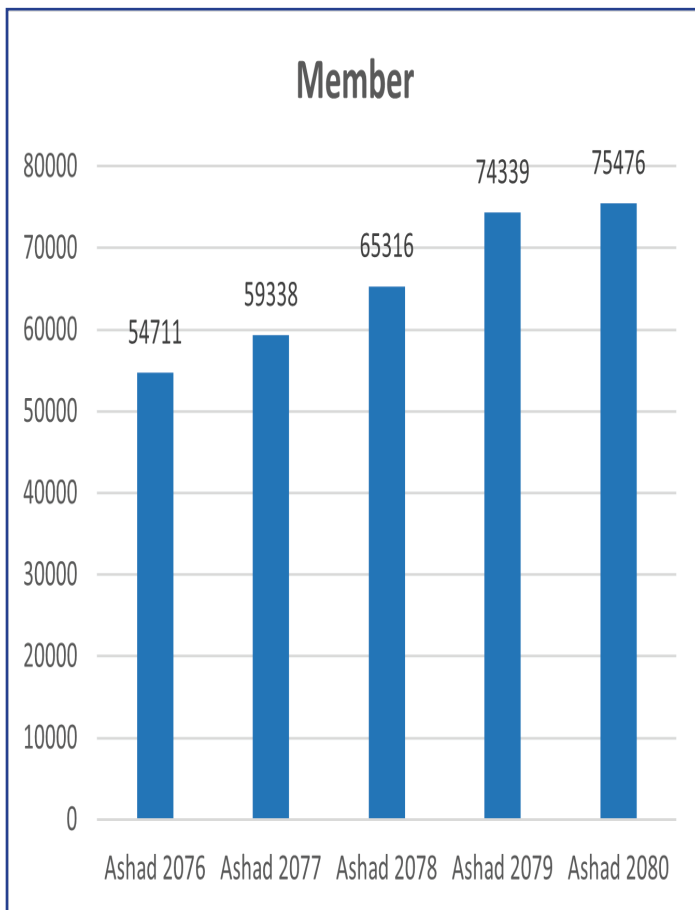
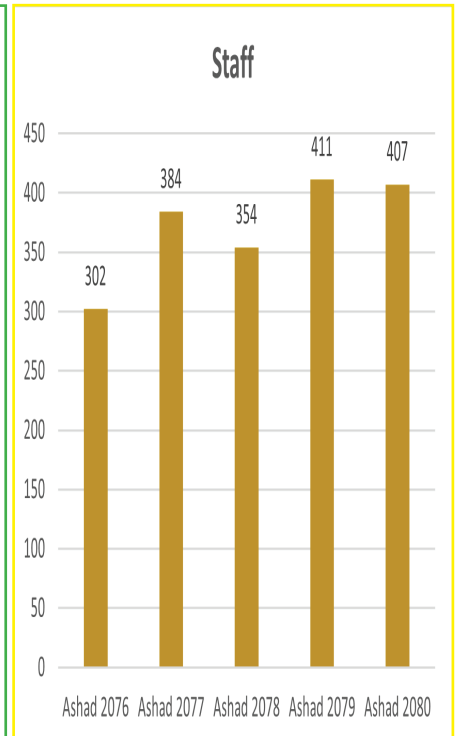
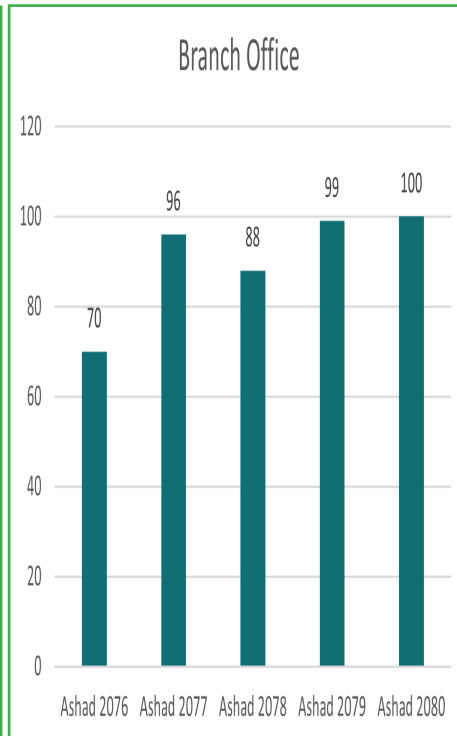
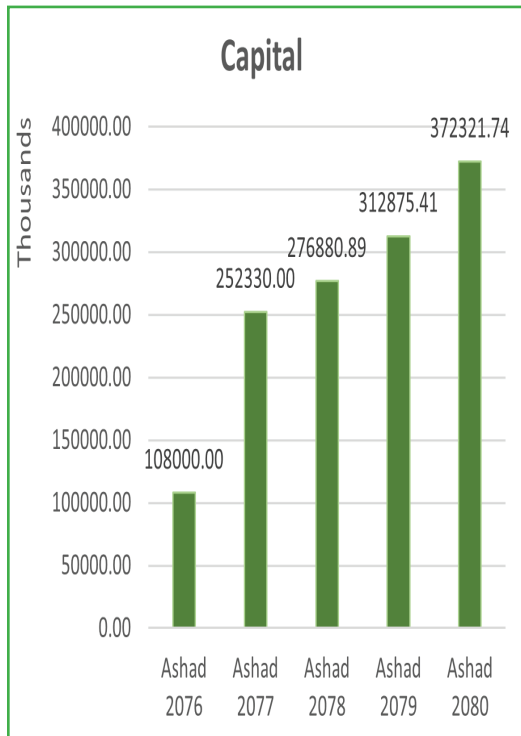


**सञ्चालक**  
श्री बसन्त बहादुर थापा



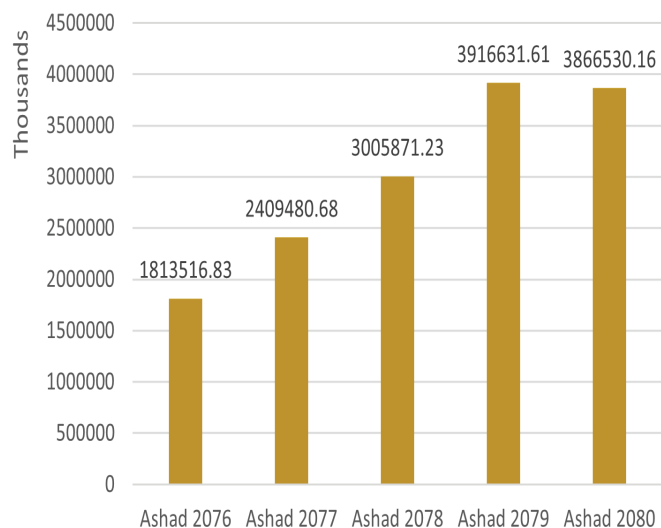
**कम्पनी सचिव**  
श्री फणिन्द्र पाण्डे

कालिका लघुवित्त वित्तीय संस्था लि.  
हाम्रो विवरण:

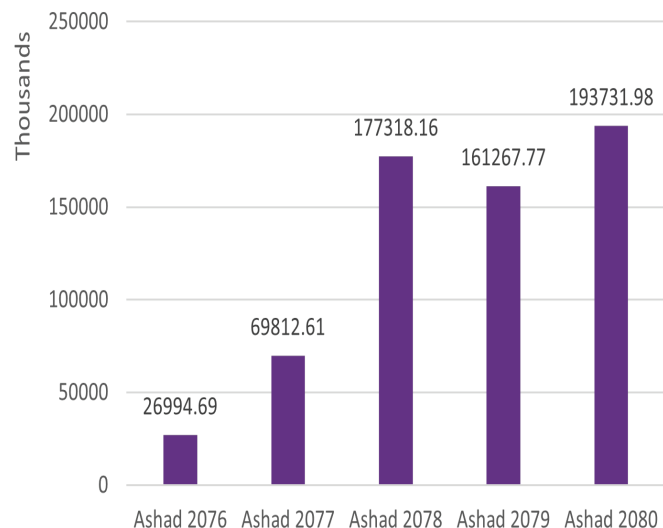


कालिका लघुवित्त वित्तीय संस्था लि.  
हाम्रो विवरणः

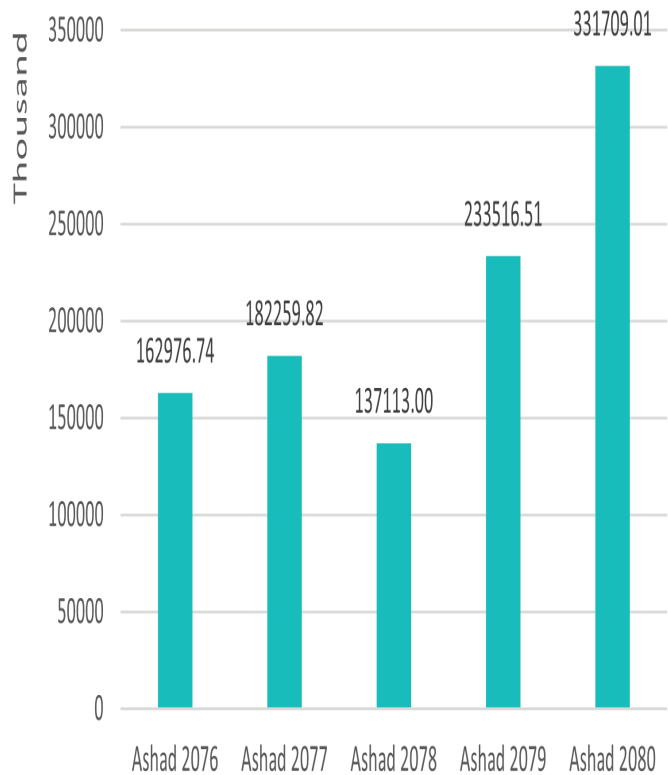
Loan Outstanding



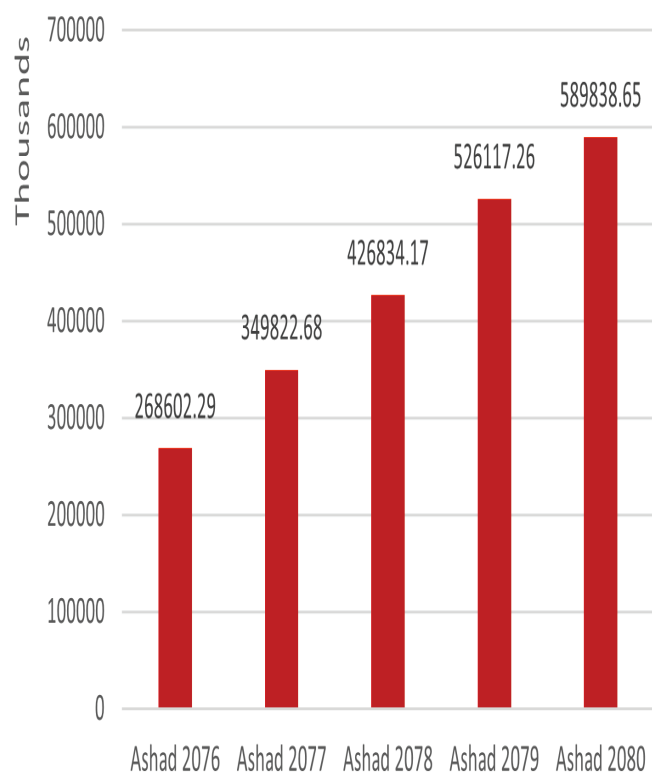
Loan Loss Reserve Fund



Interest Expense



Interest Income





## कालिका लघुवित्त वित्तीय संस्था लिमिटेड चौधौ वार्षिक साधारण सभा सम्बन्धी प्रोक्सी फाराम

श्री सञ्चालक समिति,

**कालिका लघुवित्त वित्तीय संस्था लिमिटेड**

पोखरा १० बुद्धचोक, कास्की ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला.....न.पा/गा.वि.स. वडा नं ..... बस्ने म/हामी.....ले त्यस  
वित्तीय संस्थाको शेयरधनीको हैसियतले २०८० साल फागुन २४ गते बिहीवारका दिन हुने १४ औं साधारण सभामा  
स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका  
लागि ..... जिल्ला ..... न.पा/गा.पा. वडा नं..... बस्ने त्यस वित्तीय संस्थाका शेयरधनी  
श्री .....लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रोक्सी लिनेको

निवेदक :

दस्तखत :

दस्तखत :

नाम :

नाम :

ठेगाना :

ठेगाना :

कित्ता संख्या :

कित्ता संख्या :

हितग्राही परिचय खाता (BOID) नं.

हितग्राही परिचय खाता (BOID) नं.

मिति :

मिति :

द्रष्टव्य:

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

## कालिका लघुवित्त वित्तीय संस्था लिमिटेड चौधौ वार्षिक साधारण सभा प्रवेश पत्र

शेयरधनीको नाम .....हितग्राही परिचय खाता (BOID) नं.....

शेयर संख्या ..... शेयर धनीको दस्तखत .....

कम्पनी सचिव









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

( नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था )

केन्द्रीय कार्यालय पोखरा- १० बुद्धचोक, कास्की

फोन नं ०६१ ४३४४१२, ४३४४१५ इमेल : info@kalikabank.com.np

### चौधौं वार्षिक साधारण सभा सम्बन्धी सूचना !

(प्रथम पटक प्रकाशित मिति : २०८०।१।०२६)

श्री शेयरधनी महानुभावहरू,

यस कालिका लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८०।१।०२५ गते बसेको सञ्चालक समितिको २४० औं बैठकको निर्णय अनुसार चौधौं वार्षिक साधारण सभा देहायको मिति, समय र स्थानमा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ को उपदफा २ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

#### सभा हुने मिति, समय र स्थान

मिति : २०८०।१।२४ गते (तदनुसार ०७ मार्च, २०२४) बिहीवार ।

समय : बिहान ९ : ०० बजे ।

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

#### छलफलका विषयहरू :

##### (क) सामान्य प्रस्तावहरू :

- १) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आर्थिक वर्ष २०७९/०८० को वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने ।
- २) आर्थिक वर्ष २०७९/०८० को लेखापरीक्षण प्रतिवेदन सहित २०८० आषाढ मसान्तको वासलात, सोही अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरण छलफल गरी पारित गर्ने ।
- ३) कम्पनी ऐन, २०६३ को दफा १११ बमोजिम आ.व. २०८०/०८१ को बाह्य लेखापरीक्षण कार्यको लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने ।
- ४) संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने १ (एक) जना सञ्चालक (महिला सञ्चालक) को निर्वाचन गर्ने ।

##### (ख) विशेष प्रस्ताव :

- १) यस वित्तीय संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरू गाभ्ने/गाभिने वा प्राप्ति गर्ने/प्राप्ति हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरू पहिचान गर्ने, समझदारी पत्रमा हस्ताक्षर गर्ने सो को आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्यांकन गर्न परामर्शदाता, मूल्यांकनकर्ता तथा लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने, गाभ्ने/गाभिने तथा प्राप्ति सँग सम्बन्धित प्रचलित कानून बमोजिम अपनाउनु पर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य पुरा गरी अन्तिम स्वीकृति लिने लगायत सो सँग सम्बन्धित अन्य कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

##### ग) विविध:

सञ्चालक समितिको आज्ञाले,  
कम्पनी सचिव



## साधारण सभा सम्बन्धी थप जानकारी

- १) चौधौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८०/११/१४ देखि मिति २०८०/११/२४ सम्म यस वित्तीय संस्थाको शेयर दाखिला खारेजीको कार्य बन्द रहनेछ। मिति ०८०/११/१३ गतेसम्म कारोबार भई प्रचलित कानूनले तोकेको समयवधि भित्रमा नामसारी भई यस वित्तीय संस्थाको शेयर रजिष्ट्रार एनएमबि क्यापिटल लिमिटेड, नागपोखरी, काठमाण्डौमा प्राप्त शेयरधनीहरूले मात्र साधारण सभामा भाग लिनका लागि ग्राह्य हुनेछन्।
- २) साधारण सभामा भाग लिन आउँदा परिचय खुल्ने प्रमाणपत्र वा वित्तीय संस्थाले जारी गरेको प्रवेशपत्र अनिवार्य लिई आउनु पर्नेछ।
- ३) शेयरधनीहरूको हाजिरीको लागि सभा स्थलमा बिहान ८:०० बजेबाट नै हाजिरी पुस्तिका खुल्ला रहनेछ।
- ४) साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्ति गर्न चाहने शेयरधनीहरूले साधारण सभा हुनु भन्दा कम्तिमा ४८ घण्टा अगावै प्रोक्सी फाराम वित्तीय संस्थाको केन्द्रीय कार्यालय बुद्धचोक पोखरा, कास्कीमा दर्ता गराई सक्नु पर्नेछ। शेयरधनी बाहेक अरुलाई प्रोक्सी दिन वा शेयर विभाजन गरिदिन पाइने छैन। एक जना शेयरधनीले एक भन्दा बढी ब्यक्तिलाई प्रोक्सी दिई पठाएमा पहिले दर्ता गराएको प्रोक्सीले मान्यता पाउनेछ। प्रोक्सी नियुक्ति गर्ने आफै उपस्थित हुन चाहेमा २४ घण्टा अगावै आफै उपस्थित भई लिखित सूचना दिनु पर्नेछ।
- ५) नाबालकको हकमा संरक्षकले मात्र सभामा भाग लिन, प्रतिनिधि तोक्न र मतदान गर्न पाउनेछ। शेयर दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको ब्यक्ति मात्र संरक्षक मानिनेछ।
- ६) कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा त्यस्तो संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भाग लिन पाउनेछ।
- ७) विविध शीर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफुले प्रश्न गर्न चाहेका विषय बारे सभा हुनु भन्दा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा लिखित जानकारी दिनु पर्नेछ। सो जानकारी नदिएको विषय उपर प्रश्न गर्न पाइने छैन।
- ८) साधारण सभा सम्बन्धमा केही थप जानकारी आवश्यक परेमा वा वार्षिक प्रतिवेदन प्राप्त नभएमा कार्यालय समय भित्र कार्यालयको फोन नं. : ०६१-४३४४१२/१५ मा सम्पर्क गर्नुहुन वा स्वयं उपस्थित भै जानकारी लिनुहुन अनुरोध छ।





## कालिका लघुवित्त वित्तीय संस्था लिमिटेड

### चौधौं वार्षिक साधारण सभामा प्रस्तुत

### सञ्चालक समितिको वार्षिक प्रतिवेदन

### आर्थिक वर्ष २०७९/०८०

#### आदरणीय शेयरधनी महानुभावहरू,

कालिका लघुवित्त वित्तीय संस्था लिमिटेडको चौधौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभाव एवं अतिथिज्यूहरूमा सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु। यस वित्तीय संस्थाको चौधौं वार्षिक प्रतिवेदन यहाँहरू समक्ष प्रस्तुत गर्न पाउँदा अत्यन्त खुशी लागेको छ। केही समय यता समग्र वित्तीय क्षेत्रमा केही असामान्य चुनौतीहरूको सिर्जना भई कार्यसंचालनमा अप्ठ्याराहरू आईपरेको विषय यहाँहरू सबैमा सर्वविदितै छ। तथापि, हामी विभिन्न चुनौतीहरूसँग सामना गर्दै अगाडि बढिरहेको व्यहोरा अनुरोध गर्दछु।

आर्थिक वर्षको वित्तीय विवरण यहाँहरू समक्ष यथासमयमै पठाई सकिएको छ। यस वित्तीय संस्थाको आ.व.२०७९/०८० (२०७९ श्रावण ०१ गतेदेखि २०८० आषाढ मसान्त) को नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुसारका वित्तीय विवरणहरू वासलात, नाफानोक्सान हिसाब, नगद प्रवाह विवरण तथा सो सँग सम्बन्धित अनुसूचीहरू स्वीकृतिका लागि यस गरिमामय सभामा प्रस्तुत गर्दछु। आगामी दिनमा संस्थाले निर्वाह गर्नुपर्ने भूमिकाका सम्बन्धमा यस सभाबाट रचनात्मक सुझाव तथा मार्ग निर्देशन प्राप्त हुनेमा विश्वस्त छु। साथै लेखापरीक्षण प्रतिवेदन सहितको वार्षिक प्रतिवेदन पारित गरिदिनुहुन यस गरिमामय सभामा उपस्थित आदरणीय शेयरधनीज्यूहरू समक्ष हार्दिक अनुरोध गर्दछु।

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

सदस्यहरूको आवश्यकता तथा क्षमताका आधारमा सुलभ कर्जा र बचत सेवा उपलब्ध गराई उद्यमशील समाजको निर्माण गरी गरिबी न्यूनीकरणको महान अभियानमा यस वित्तीय संस्थाले विभिन्न अवरोधहरूका बावजुद पनि नियमित रुपमा आफ्नो कार्य संचालन गर्दै आईरहेको छ। हालसालै स्वावलम्बन विकास केन्द्र काठमाण्डौबाट २०८० फागुन ५ र ६ गते आयोजना भएको चौथो राष्ट्रिय लघुवित्त सदस्य सम्मेलनमा देशैभरिका लघुवित्त वित्तीय संस्थाहरूबाट उत्कृष्ट लघुउद्यमी र उत्कृष्ट केन्द्र प्रमुखमा यस कालिका लघुवित्त वित्तीय संस्था लि.को शाखा कार्यालय पामे र वालिङ्गका सदस्यहरू छनौट भई प्रशंसा पत्र तथा सम्मान पत्र प्राप्त गर्न सफल भएका छन्। शाखा कार्यालय पामेमा सदस्य रही विगत लामो समयदेखि कर्जा तथा बचत कारोबार गर्दै आईरहेकी केन्द्र नं १३ की सदस्य श्री रेनुका सार्कीले उत्कृष्ट लघुउद्यमी सदस्य र शाखा कार्यालय वालिङ्ग अन्तर्गत केन्द्र नं.११ की केन्द्र प्रमुख श्री डालुमाया गुरुङ्ग उत्कृष्ट केन्द्र प्रमुखमा छनौट भई दुवै सदस्यहरूले माननीय श्री भगवती चौधरीबाट क्रमशः प्रशंसा पत्र तथा सम्मान पत्र प्राप्त गर्नु यस संस्थाको लागि गर्वको विषय भएको महशुस गरेको छु।

#### १) आर्थिक वर्ष २०७९/०८० देखि आर्थिक वर्ष २०७९/०८० सम्मको वित्तीय विवरण :

(रकम रु.हजारमा)

विवरण	आ.व.२०७९/०८०	आ.व. २०७८/०७९	आ.व.२०७९/०८०
चुक्ता पुँजी	२७६८८०१९०	३१२८७५१४९	३७२३२९१७४
साधारण जगेडा तथा अन्य कोष	१२१९३४१२९	१५००६३१०२	१७३५४९१६३
सञ्चित नाफा । नोक्सान (बोनस बितरण पश्चात)	६००६१५७	२९०५४१६८	३३०८४१२७
कुल कर्जा तथा सापट (लगानी रकम)	३००५८७११२३	३९१६६३९१६९	३८६६५३०१५
कुल बचत संकलन	११५८३९४१९९	१४६८७९१९७	१३६८९२९१४३
सञ्चालन मुनाफा	८३६९९१५९	१४७५९०१९४	३४४९०१६६
खुद मुनाफा	४६०६४१३०	१०७४९०१३४	२६९७३६३
शाखा संख्या	८८	९९	१००

प्रस्तुत आर्थिक वर्ष २०७९/०८० मा ७५४८६ सदस्यहरूबाट रु.१ अरब ३६ करोड ८९ लाख २९ हजार बचत संकलन गरी ३९०५४ जना ऋणी सदस्यलाई रु.३ अर्ब ८६ करोड ६५ लाख ३० हजार कर्जा लगानी गर्न सफल भएका छौं।

#### २) वित्तीय संस्थाले लिएको लक्ष्य र प्रगतिको विवरण :

##### २.१ विगत तीन वर्षको वास्तविक तथा चालु आ.व.को लक्ष्य :

(रकम रु. हजारमा)

विवरण	आ.व.२०७७/०७८	आ.व.२०७८/०७९	आ.व.२०७९/०८०	२०८०/०८१ लक्ष्य
चुक्ता शेयर पुँजी	२७६८८०१९०	३१२८७५१४९	३७२३२९१७४	४२४४४६१७८
शाखा संख्या	८८	९९	१००	१०५



सदस्य संख्या	६५३०१	७४३४०	७५४८६	७९२६०
बचत रकम	११५८३१४१९	१४६८७९१९७	१३६८९२९१४३	१५०५८२२३८
ऋणी संख्या	२८६२५	३३१२४	३१०५४	३२६०६
लगानीमा रहेको रकम	३००५८७१२३	३९९६६३९६९	३८६६५३०१५	४२५३९८३९६
निष्कृत्य कर्जा अनुपात (%)	६१२०	४१२६	४१८५	४१५०

**आ.व.२०८०/०८१ को लक्ष्य तर्फ :**

- बोनस शेयर १४ प्रतिशतले वितरण गर्ने लक्ष्य राखिएको छ ।
- शाखा संख्या ५ वटा थप गर्ने लक्ष्य राखिएको छ ।
- सदस्य संख्या ५ प्रतिशतले वृद्धि गर्ने लक्ष्य राखिएको छ ।
- बचत रकम तर्फ १० प्रतिशतले वृद्धि गर्ने लक्ष्य राखिएको छ ।
- ऋणी संख्या ५ प्रतिशतले वृद्धि गर्ने लक्ष्य राखिएको छ ।
- लगानीमा रहेको रकम १० प्रतिशतले वृद्धि गर्ने लक्ष्य राखिएको छ ।
- असुली दर ९६ प्रतिशत हासिल गर्ने लक्ष्य राखिएको छ ।

**२.२ आर्थिक वर्ष २०७९/०८० मा लिएको लक्ष्य र प्राप्तिको विवरण :**

(रकम रु. हजारमा)

विवरण	लक्ष्य	प्राप्ति
खुद मुनाफा रकम	५७३४५१९७	२६९७३६३
प्रति शेयर आमदानी (%)	१५१४९	७२४
पूँजीकोष अनुपात (%)	१३६०	१३०६
शाखा संख्या	१०५	१००
सदस्य संख्या	८०९१५	७५४८६
बचत संकलन रकम	१४४१०५०१००	१३६८९२९१४३
ऋणी संख्या	३३४६७	३१०५४
लगानीमा रहेको रकम	४०५११५०१००	३८६६५३०१५
निष्कृत्य कर्जा अनुपात (%)	४१९५	४१८५

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

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

- विश्वव्यापी रूपमा फैलिएको कोरोना (covid 19) का कारण हालसम्म पनि सदस्यहरूको व्यवसायमा पर्न गएको असरबाट कर्जा लगानी तथा असुलीमा प्रत्यक्ष प्रभाव पर्न गएको छ ।
- वर्तमान अवस्थामा देखिएको आर्थिक मन्दीको प्रत्यक्ष प्रभावले समग्र लघुवित्त संस्थाहरूलाई असर परेको छ ।
- नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कर्जाको व्याजदर १५ प्रतिशतको सीमा कायम गरेकाले लघुवित्त संस्थाहरूलाई स्वःसक्षमता तर्फ अग्रसर हुन कठिन परेको देखिन्छ ।
- वित्तको मुख्य स्रोतका रूपमा रहेको बैंक तथा वित्तीय संस्थाबाट महँगो व्याजदरमा कर्जा लिनु पर्ने भएकोले वित्तीय संस्थाको नाफा नोक्सानमा प्रत्यक्ष असर पर्न गएको छ ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धाका कारण कर्मचारीहरूको Turnover Ratio बढ्नाले संस्थामा नकारात्मक



प्रभाव पर्न गएको छ ।

- लघुवित्त संस्थाहरूको विरुद्धमा विभिन्न समूहहरू खडा भई आक्रामक रूपमा नकारात्मक क्रियाकलापहरू संचालन गरिरहेकाले बचत तथा कर्जा कारोवारमा प्रत्यक्ष असर परेको छ ।
- हाल वित्तीय बजारमा फैलाईएका नकारात्मक टिका टिप्पणीले गर्दा असुलीमा असर पर्न गएको छ ।

ग. चालु आर्थिक वर्ष (२०८०/०८१) को उपलब्धी र भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा :

१. चालु आ.ब.(२०८०/०८१) को दोश्रो त्रयमास (पुस मसान्त) सम्मको प्रगति विवरण निम्नानुसार रहेको छ ।

- शाखा संख्या : १००
- केन्द्र संख्या : ७,७५३
- सदस्य संख्या : ७५,२९४
- ऋणी संख्या : २७५६२
- लगानीमा रहेको रकम : ३,८४,२८,०४,४९७।-
- शेयर पुजी : ३७,२३,२९,७४०।-
- बचत संकलन : १,२९,३९,९८,४५७।-
- लिएको कर्जा सापट : १,९६,६७,९८,६९६।-
- सम्पूर्ण कारोवार पछिको मुनाफा : २,५६,३९,९६५।-
- खुद नाफा : १,७९,४७,४९५।-
- प्राथमिक पुजीकोष : ११.६२ प्रतिशत ।
- कुल पुजीकोष : १३.२७ प्रतिशत ।
- निष्कृत्य कर्जा अनुपात : ४.८२ प्रतिशत
- कोषको लागत : १०.३० प्रतिशत
- प्रति शेयर आमदानी : ९.६४ प्रतिशत
- प्रति शेयर नेटवर्थ : १६०.४६ प्रतिशत

२. संक्षिप्त व्यावसायिक योजना :

२.१ चालु आ.ब.२०८०/०८१ लक्ष्य तथा २०८० पौष मसान्तसम्मको विवरण :

(रकम रु हजारमा )

विवरण	२०८० पुस ( वास्तविक )	२०८१ असार (लक्ष्य )
चुक्ता शेयर पुँजी	३७२३२९७४०।	४२४४४६।७८
शाखा संख्या	१००	१०५
सदस्य संख्या	७५२९४	७९२६०
ऋणी संख्या	२७५६२	३२६०६
बचत संकलन	१२९३९९८।४५	१५०५८२२।३८
लगानीमा रहिरहेको रकम	३८४२८०४।५०	४२५३९८३।९६
निष्कृत्य कर्जा अनुपात (%)	४।८२	४।५०
खुद मुनाफा	१७९४७।४२	५३८४२।२६

आ.व.०८०/०८१ को दोश्रो त्रैमासिक अवधिसम्ममा संस्थाले गरेको कारोवार सन्तोषजनक रहेको छ । विभिन्न समूहहरूबाट लघुवित्त विरुद्ध संचालन भएका गतिविधीहरूको कारण कर्जा असुलीमा समस्या भईरहेको अवस्थामा नेपाल राष्ट्र बैंकबाट कर्जा पुनरसंचना/ पुनरतालिकीकरण गर्ने व्यवस्था भएकोले पनि कारोवारमा केही सहजता भएको छ । साथै, व्यवस्थापनको रणनीतिक कार्ययोजना तथा फिल्ड कर्मचारीहरूको मिहिनेतबाट हालको कठिन अवस्थामा पनि संस्थाको प्रमुख सूचकांकहरू सकारात्मक रहेको कुरा यस सम्मानित सभामा जानकारी गराउँदछु ।

२.२. कार्यसंचालन व्यवस्था :

यस वित्तीय संस्थाको कार्य सञ्चालन सम्बन्धी निर्देशिकामा भएको साँगठनिक ढाँचा अनुसार जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग, योजना तथा अनुगमन विभाग, वित्त तथा लेखा विभाग, कार्य सञ्चालन विभाग, कर्जा विभाग, सूचना तथा प्रविधी विभाग, जोखिम



तथा असुली विभाग र आन्तरिक लेखापरीक्षण विभाग गरी ८ वटा विभागहरूमा नायव प्रमुख कार्यकारी अधिकृत प्रत्यक्ष रूपमा संलग्न हुने गरी प्रबन्धक तथा अधिकृत स्तरका कर्मचारीहरूलाई विभागीय जिम्मेवारी दिईएको छ ।

योजना तथा अनुगमन विभागको मातहतमा रहने गरी हाल ५ वटा अनुगमन मुकाम/कार्यालय सञ्चालनमा ल्याईएको छ । उक्त मुकामलाई पायक पर्ने गरी शाखा कार्यालयहरूको अनुगमन तथा निरीक्षण गर्ने व्यवस्था मिलाई क्षेत्रगत कारोवारको आधारमा कनिष्ठ अधिकृत तथा सुपरभाइजर पदका कर्मचारीहरूलाई अनुगमन अधिकारी तोकिएको छ । साथै, शाखा कार्यालयहरूमा सुपरभाइजर, वरिष्ठ सहायक तथा सहायक पदका कर्मचारीहरूलाई शाखा प्रमुखको जिम्मेवारी दिईएको छ भने शाखा कार्यालयको कारोवारको आधारमा अन्य पदका कर्मचारीहरूको व्यवस्थापन गरिएको छ ।

### २.३ कार्य विवरणको व्यवस्था :

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

### २.४ नीति तथा कार्यविधिहरूको तर्जुमा :

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

### २.५ आन्तरिक नियन्त्रणको व्यवस्था :

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

### घ. कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :

यस वित्तीय संस्थाले आफ्नो कारोवारमा प्रत्यक्ष वा अप्रत्यक्ष सम्बन्ध राख्ने सरकारी तथा गैरसरकारी संस्थाहरूसँग सौहार्दपूर्ण एवं सुमधुर सम्बन्ध कायम गरेको छ । लघुवित्त वित्तीय संस्थाहरूका अलावा वाणिज्य बैंक, विकास बैंक तथा वित्त कम्पनी, थोक कारोवार गर्ने लघुवित्त वित्तीय संस्था, सदस्यहरूको म्यादी जीवन कार्य गर्न बीमा कम्पनीहरू लगायत अन्य संघसंस्थाहरूसँग वचत तथा कर्जा कारोवारमा सहभागी भई व्यावसायिक सम्बन्ध राख्नुको साथै कर्जा सूचना केन्द्र, शेयर रजिष्टर्ड सम्बन्धी कार्यका गर्न एन.एम.बि. क्यापिटल र बैकिङ सफ्टवेयरका लागि सिनर्जी टेक सफ्टवेयर प्रा.लि.सँग सहकार्य गर्दै आएको छ ।

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

यस वित्तीय संस्थाको तेह्रौं वार्षिक साधारण सभाबाट पूर्ण भएको सञ्चालक समितिले सक्रिय रूपमा कार्य गर्दै आउने क्रममा सञ्चालक श्री शान्ता कुमारी पोखरेल उप्रेतीको मिति २०८०।०४।२९ गते असामयिक निधन भई रिक्त हुन गएको सञ्चालक पदमा संस्थापक शेयर धनीको तर्फबाट प्रतिनिधित्व गर्ने १ (एक) जना सञ्चालक (महिला सञ्चालक) को निर्वाचन गर्ने कार्यसूची रहेको हुँदा आदरणीय संस्थापक शेयरधनीज्यूहरूलाई निर्वाचनमा सहभागी हुन हार्दिक अनुरोध गर्दछु ।

### बिद्यमान सञ्चालक समितिको विवरण :

क्र.सं.	नाम थर	पद	प्रतिनिधित्व
१	श्री चन्द्र बहादुर क्षेत्री	अध्यक्ष	संस्थापक
२	श्री विकास गौचन	सञ्चालक	संस्थापक
३	श्री नित्यानन्द तिवारी	सञ्चालक	संस्थापक



४	श्री विश्वराज नेपाल	सञ्चालक	सर्वसाधारण
५	श्री केशवनारायण प्रधान	सञ्चालक	सर्वसाधारण
६	श्री बसन्त बहादुर थापा	सञ्चालक	स्वतन्त्र सञ्चालक

#### (च) प्रमुख कार्यकारी अधिकृत नियुक्ति सम्बन्धमा :

यस वित्तीय संस्थामा प्रमुख कार्यकारी अधिकृतको समेत जिम्मेवारी सम्हाल्दै आउनु भएका प्रबन्ध सञ्चालक श्री केशवनारायण प्रधानले आफ्नो स्वास्थ्यको कारण दर्शाइ मिति २०८०।०१।२९ गते दिनु भएको राजिनामा सोही मितिमा बसेको सञ्चालक समितिको बैठक नं २२६ बाट मिति २०८०।०२।०१ गतेदेखि लागू हुने गरी स्वीकृत गरी संस्थाका नायव प्रमुख कार्यकारी अधिकृत श्री फणिन्द्र पाण्डेलाई प्रमुख कार्यकारी अधिकृत पदमा कायम मुकायम मुकरर गरी जिम्मेवारी दिईएको छ ।

रिक्त रहेको प्रमुख कार्यकारी अधिकृतको पदपूर्ति तत्काल गर्ने गरी प्रकृया अगाडी बढाईएको व्यहोरा समेत जानकारी गराउन चाहन्छु ।

#### (छ) कारोबारलाई असर पुर्याएका प्रमुख तत्वहरू :

- देशमा विद्यमान आर्थिक शिथिलता तथा खस्कंदो शान्ति सुरक्षा ।
- लघुवित्त वित्तीय संस्थाहरू बीचको अस्वस्थ प्रतिस्पर्धा ।
- लघुवित्त संस्थाहरू प्रति स्थानीय निकाय तथा अन्य सरोकारवालाहरूको सकारात्मक दृष्टिकोणमा कमी ।
- सञ्चालन खर्चमा बृद्धि । जस्तै : स्थानीय निकायहरूको चर्को दर्ता तथा नविकरण शुल्क ।
- लगानी भएका कर्जाको उच्च जोखिम ।
- लगानीका अवसर र क्षेत्रहरू विस्तार हुन नसक्नु ।
- दैवि विपत्ति तथा महामारीको प्रभाव समयमा व्यवस्थापन हुन नसक्नु ।
- नियमनकारी निकायद्वारा कर्जा तथा बचतमा तोकिएको व्याज तथा सेवा शुल्कमा गरेको व्यवस्था ।
- लघुवित्त वित्तीय संस्था विरुद्ध भ्रामक गलत प्रचार प्रसार गर्ने केही समूहहरू ।

#### (ज) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सोको उपर सञ्चालक समितिको प्रतिक्रिया :

संस्थाको नियमित कार्यसम्पादनका क्रममा भएका सामान्य कमी कमजोरी बाहेक नेपाल राष्ट्र बैंकको नीति निर्देशन, कम्पनी रजिष्ट्रारको कार्यालय तथा नेपालको प्रचलित कानून विपरितका कार्य गरेको गम्भीर प्रकृतिका टिप्पणीहरू लेखापरीक्षण प्रतिवेदनमा उल्लेख भएको छैन । लेखापरीक्षकले दिएका सुझावहरूको कार्यान्वयन भईसकेको व्यहोरा जानकारी गराउन चाहन्छु ।

#### (झ) लाभांश सम्बन्धमा :

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८०।०९।२८ गते शनिवार बसेको बैठक नं.२३९ बाट गत आर्थिक वर्षसम्मको संचित मुनाफा तथा आर्थिक वर्ष २०७९/०८० ( २०७९ श्रावण ०१ गतेदेखि २०८० असार मसान्त ) सम्मको खुद मुनाफाबाट ८.८९ प्रतिशत लाभांश प्रस्ताव गर्न सकिने भएता पनि हालको विषम परिस्थितिलाई मध्यनजर गरी शेयरधनीलाई यस आ.व.मा लाभांश प्रस्ताव नगर्ने निर्णय भएको र उक्त वितरण योग्य मुनाफालाई संचित मुनाफा शीर्षकमा लेखांकन गर्ने गरी निर्णय गरिएको छ ।

#### (ञ) कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.ब.२०७९/०८० को संक्षिप्त प्रतिवेदन :

कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको आ.ब.२०७९/०८० को संक्षिप्त प्रतिवेदन अनुसूची नं. १ मा प्रस्तुत गरिएको छ ।

#### (ट) अन्य आवश्यक कुराहरू :

##### १) पूँजीकोषको पर्याप्तता :

नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको निर्देशनको निर्देशन नं १ तथा विभिन्न समयमा जारी परिपत्रको आधारमा “घ” वर्गको वित्तीय संस्थाले प्राथमिक तथा कूल पूँजीकोष जोखिम भारीत सम्पत्तिको आधारमा क्रमशः ४.० प्रतिशत र ८.० प्रतिशत कायम गर्नु पर्नेमा यस संस्थाको २०८० आषाढ मसान्तको वित्तीय विवरण अनुसार प्राथमिक पूँजीकोष ११.४६ प्रतिशत तथा कुल पूँजीकोष १३.०६ प्रतिशत रहेको छ ।

##### २) लेखापरीक्षकको नियुक्ति :



बैंक तथा वित्तीय संस्था ऐन, २०६३ को दफा ६०(३) मा “घ” वर्गको इजाजतपत्र प्राप्त संस्थाको हकमा चार्टर्ड एकाउन्टेन्ट वा दर्तावाला लेखापरीक्षकलाई नियुक्त गर्न सकिने व्यवस्था अनुसार लेखापरीक्षण समितिको सिफारिस बमोजिम सञ्चालक समितिको मिति २०८०।१०।२५ गतेको बैठक नं.२४० बाट यस वित्तीय संस्थाको आ.व.२०८०।०८।१ को वाह्य लेखापरीक्षण कार्य सम्पन्न गर्न श्री सागर खड्का एण्ड एशोसियेट्स चार्टर्ड एकाउन्टेन्ट्स सि.ए.सागर खड्कालाई लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) वाहेक रु.५,५०,०००।- (अक्षरूपी पाँच लाख पचास हजार रूपैया मात्र) प्रदान गर्ने गरी वाह्य लेखापरीक्षक नियुक्त गर्न यस सम्मानित वार्षिक साधारण सभा समक्ष सिफारिस गरिएको छ ।

यस वित्तीय संस्थाको तेह्रौं वार्षिक साधारण सभाबाट आ.व.२०७९।०८।० को वाह्य लेखापरीक्षण कार्य गर्न नियुक्त टि.कार्की एण्ड एशोसियेट्स चार्टर्ड एकाउन्टेन्ट्स सि.ए. टिकाराम कार्कीबाट आ.व.२०७९।०८।० को लेखापरीक्षण कार्य सम्पन्न भएको छ । सो कार्यका लागि लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) वाहेक रु.४,००,०००। (अक्षरूपी चार लाख रूपैया मात्र ) भुक्तानी गरिएको व्यहोरा यस सभामा जानकारी गराउँदछु ।

### ३) संस्थागत सुशासन :

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ एवं नियमनकारी निकाय नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि.तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानूनहरू तथा सम्बन्धित निकायहरूद्वारा जारी गरिएका निर्देशन तथा परिपत्रहरूको पूर्णरूपमा पालना गरिएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न लेखापरीक्षण समिति गठन गरिएको छ । आन्तरिक लेखापरीक्षण तथा वाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गराउनुका साथै आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन व्यवस्थापनलाई सल्लाह र सुझाव दिदै आएको छ । आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न गैर कार्यकारी सञ्चालकहरू श्री नित्यानन्द तिवारी संयोजक रहेको कर्मचारी सेवा सुविधा समिति, श्री विश्वराज नेपालको संयोजकत्वमा जोखिम व्यवस्थापन समिति र श्री विकास गौचनको संयोजकत्वमा सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । साथै, सञ्चालक श्री बसन्त बहादुर थापाको संयोजकत्वमा निम्न सदस्यहरू रहेको लेखापरीक्षण समिति गठन गरिएको छ ।

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

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

### ४) संस्थागत सामाजिक उत्तरदायित्व :

आ.व.०७९।०८।० मा यस वित्तीय संस्था अन्तर्गतका विभिन्न शाखाहरूमा आवद्ध रही कर्जा तथा बचत कारोवार गरिरहेका सदस्यहरूको भलाई तथा साक्षरताका लागि विभिन्न शीर्षकहरूमा ग्राहक संरक्षण कोषबाट रु.२७ लाख ५१ हजार सातसय चौरानब्बे सुविधा प्रदान गरिएको छ भने देहायका शाखाहरूबाट निम्न उल्लेखित कार्यहरू सम्पन्न गर्नका लागि सम्बन्धित स्थानीय निकायलाई सामाजिक उत्तरदायित्व कोष अन्तर्गत रु.२८ हजार सहयोग प्रदान गरिएको छ ।

#### ४.१ आ.व.०७९।०८।० मा ग्राहक संरक्षण कोष अन्तर्गत प्रदान गरिएका सुविधाहरू :

क्र.सं	राहत शीर्षक	सुविधा भुक्तानी भएको संख्या	दर रु.	रकम रु.
१	सुत्केरी सुविधा	६७४ जना	१५००	१०११०००
२	किरिया सुविधा	२२५ जना	५०००	११२५०००
३	औषधी उपचार सुविधा	५१ जना	-	९७५००
४	दैवी प्रकोप सुविधा	१० जना	-	६९०००
५	जन्मोत्सव तथा विवाह महोत्सव सुविधा	३४ जना	-	२८८१०





६	केन्द्रमा मसलन्द खरिद सुविधा	१८२ केन्द्र	-	५११३०
७	केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता कार्यक्रम	१३ शाखाहरू	-	२०५१५८
८	विज्ञ विज्ञ वितरण कार्यक्रम	शाखाहरू चरिकोट, वामीटक्सार र शान्तिपुर गरी ३ शाखाहरू ।		२१०००
९	कर्जा मिनाह	कुश्मा शाखा (कोपिला कुमारी रिजाल)	-	२९१९६
<b>जम्मा रु.</b>				<b>२७५१७९४१-</b>

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

क्र.सं	शाखा कार्यालयहरू	सम्पन्न सामाजिक कार्यहरू	रकम रु.
१	शाखा कार्यालय, सर्दी	विद्यालय निर्माणमा सहयोग	१००००
२	शाखा कार्यालय, हेकुली	बजार सरसफाई तथा डस्टविन वितरण	१५०००
३	शाखा कार्यालय, चापाकोट	बजार व्यवस्थापनमा सहयोग	३०००
<b>जम्मा रु.</b>			<b>२८०००१-</b>

संस्थाबाट कर्जा उपभोग गरेका सदस्यहरूलाई अनिवार्य म्यादी जीवन बीमामा आवद्ध गरिएको छ । संस्थाको आम्दानीको वृद्धिसंगै सामाजिक कार्यहरूमा समेत यस वित्तीय संस्थाले आर्थिक सहयोग गरी सामाजिक उत्तरदायित्वको भूमिका निर्वाह गर्दै आइरहेको छ । हाल वित्तीय संस्थामा आवद्ध सदस्यहरूको भलाई तथा दक्षता अभिवृद्धिका लागि संस्थागत योगदानबाट ग्राहक संरक्षण कोषमा रु.५,७२,४१,९०२- र संस्थागत सामाजिक उत्तरदायित्व कोषमा रु.१८,५५,४२८-बराबरको रकम मौज्जातको रूपमा रहेको छ ।

#### ५) संस्थागत विकास :

यस संस्थाले आफ्नो सेवामा गुणस्तरीय र प्रतिस्पर्धी क्षमताको विकासको लागि सचेत भएर कार्यसम्पादन गर्न आवश्यक विनियम तथा नीतिहरू तयार गरी लागू गरेको छ । संस्थाले कर्मचारी सेवा विनियमावली, आर्थिक प्रशासन विनियमावली, कर्जा अपलेखन विनियमावली, वचत तथा कर्जा परिचालन नीति, कार्य सञ्चालन सम्बन्धी नीति लगायत अन्य आवश्यक नीति तथा कार्यविधि तयार गरी कार्यान्वयन गरिएको साथै बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरू र अन्य प्रचलित कानूनको आधारमा संस्थागत विकास क्रमशः सुदृढ हुँदै गईरहेका छ । सबै सरोकारवालाहरूसँग यस वित्तीय संस्थाको संस्थागत सम्बन्ध सन्तुलनमा रहेको छ ।

#### ६) मानव संसाधन :

यस वित्तीय संस्थामा कार्यरत कर्मचारीहरूलाई थप सशक्त, संस्थागत, गुणस्तर सहितको नतिजामुखी बनाउन, वर्तमानमा सुरक्षा र भविष्यको सुनिश्चितता हुने गरी व्यवस्थाको लागि कर्मचारी सेवा विनियमावली तर्जुमा गरिएको छ । संस्थाको कर्मचारी सेवा विनियमावलीको साँगठनिक ढाँचा अनुसार आन्तरिक र बाह्य स्रोतबाट कर्मचारीहरूको व्यवस्था गरिएको छ । कर्मचारीहरूलाई दक्ष, अनुशासित र संस्था प्रति अझ उत्प्रेरित गराउनका लागि समय समयमा आन्तरिक तथा बाह्य स्रोतबाट क्षमता अभिवृद्धि सम्बन्धी तालिम तथा गोष्ठीको आयोजना गर्ने गरिएको छ । साथै समय समयमा कर्मचारीहरूको भावना तथा समस्या अध्ययन गरी संभव भएसम्म तत्काल समाधान गर्ने व्यवस्था मिलाईएको छ । संस्थामा कार्यरत कर्मचारीहरूलाई दक्षताको आधारमा जिम्मेवारी दिने व्यवस्था मिलाईएको छ । यस अवधिमा व्यवस्थापकीय तर्फ ३ जना, अधिकृत तर्फ १३ जना, सहायक तर्फ ३५७ जना र सहयोगी तर्फ ३४ जना गरी कूल ४०७ जना कर्मचारीहरू कार्यरत रहेका छन् ।

#### ७) सम्बन्धित पक्ष विवरण :

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

#### ८) प्रस्ताव

- क) यहाँहरू समक्ष प्रस्तुत प्रतिवेदन तथा आर्थिक वर्ष २०७९/०८० को लेखापरीक्षण प्रतिवेदन सहित २०८० आषाढ मसान्तको वासलात, सोही अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरण पारित गरिदिनुहुन प्रस्ताव गरेको छ ।





- ख) लेखापरीक्षण समितिको सिफारिस बमोजिम सञ्चालक समितिको मिति २०८०।१०।२५ गतेको बैठक नं. २४० बाट यस वित्तीय संस्थाको आ.व.२०८०।०८१ को बाह्य लेखापरीक्षण कार्य सम्पन्न गर्न श्री सागर खड्का एण्ड एशोसियेटस् चार्टर्ड एकाउन्टेन्टस् सि.ए.सागर खड्कालाई लेखापरीक्षण शुल्क तथा अन्य खर्च वापत प्रचलित कर (भ्याट) बाहेक रु.५,५०,०००।- (अक्षेरूपी पाँच लाख पचास हजार रूपैया मात्र) प्रदान गर्ने गरी बाह्य लेखापरीक्षक नियुक्त गर्न सिफारिस सहित प्रस्ताव गरिएको छ ।
- ग) संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने १ (एक) जना सञ्चालक (महिला सञ्चालक ) को निर्वाचन गर्ने प्रस्ताव रहेको हुँदा सहभागिताका लागि उपस्थित संस्थापकज्यूहरूलाई हार्दिक अनुरोध गर्दछु ।

## ९) कृतज्ञता ज्ञापन

अन्तमा,

संस्थाको सुदृढीकरण एवं कारोबार विस्तारका लागि प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग पुर्याउनु हुने ग्राहक तथा शेयरधनी महानुभावहरू, नेपाल राष्ट्र बैंक कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडीएस एण्ड क्लियरिङ लिमिटेड, शेयर रजिष्ट्रार श्री एन.एम.वि.क्यापिटल लिमिटेड तथा अन्य सहयोगी संघसंस्थाबाट प्राप्त सहयोग प्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार प्रकट गर्दछु । सेवाग्राही, शुभेच्छुक, पत्रकार मित्रहरू र अन्य प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग गर्ने सहयोगीहरूमा हार्दिक धन्यवाद टक्रयाउँदछु । वित्तीय संस्थाको सञ्चालनमा लगनशील भई योगदान पुर्याउनु हुने सम्पूर्ण कर्मचारीहरू प्रति समेत हार्दिक धन्यवाद व्यक्त गर्दछु । साथै सम्पूर्ण कर्मचारीहरू उच्च मनोबलका साथ आफ्नो कर्तव्यमा अडिग रहेर जिम्मेवारी कुशलताका साथ पूरा गर्नु हुनेछ भन्ने समेत पूर्ण विश्वास लिएको छु । अन्त्यमा हाम्रा ग्राहक महानुभावहरू तथा शेयरधनीहरूले निरन्तर रूपमा हामी प्रति देखाउँदै आउनु भएको विश्वासप्रति आभार प्रकट गर्दछु ।

धन्यवाद ।

चन्द्र बहादुर क्षेत्री  
अध्यक्ष  
सञ्चालक समिति



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

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

**सञ्चालक तथा पदाधिकारीहरूको शेयर स्वामित्व विवरण :**

क्र.सं	नामथर	पद	शेयर स्वामित्व
१	श्री चन्द्र बहादुर क्षेत्री	अध्यक्ष	१४७५५
२	श्री विकास गौचन	सञ्चालक	२६५५९
३	श्री नित्यानन्द तिवारी	सञ्चालक	९६९५९
४	श्री विश्वराज नेपाल	सञ्चालक	८७५
५	श्री केशवनारायण प्रधान	सञ्चालक	५१५
६	श्री बसन्त बहादुर थापा	सञ्चालक	नभएको
७	श्री फणिन्द्र पाण्डे	का.मु.प्रमुख कार्यकारी अधिकृत	९७६६
८	श्री हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	५१५
९	श्री खेम नारायण रेग्मी	सहायक प्रबन्धक	नभएको

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

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

**(८) आन्तरिक नियन्त्रण प्रणाली :**

- क) नीति तथा विनियमावली : संस्थाले व्यवसायमा निहित जोखिमलाई न्यून गर्ने तथा आन्तरिक नियन्त्रण प्रणालीलाई बलियो बनाउन नेपाल राष्ट्र बैंकको अधिनमा रहेर आवश्यक नीति नियम र विनियमावलीहरू तर्जुमा गरी लागू गर्दै आएको छ ।
- ख) लेखापरीक्षण समिति : यस समितिको मातहतमा आन्तरिक लेखापरीक्षण विभाग रहेको छ । आन्तरिक लेखापरीक्षणको कार्य आन्तरिक लेखापरीक्षण विभागबाट सबै शाखाहरू तथा केन्द्रीय कार्यालयको अर्धवार्षिक तथा वार्षिक रूपमा लेखापरीक्षण गरी लेखापरीक्षण समितिलाई प्रतिवेदन पेश गरेको छ । आगामी वर्ष त्रैमासिक रूपमा आन्तरिक लेखापरीक्षण गर्दै लगिने व्यवस्था मिलाईएको छ ।
- ग) निरीक्षण तथा अनुगमन : संस्थाका सबै कार्यालयहरूमा योजना तथा अनुगमन विभागबाट थाहा दिई वा नदिई जुनसुकै समयमा अनुगमन गर्ने र अनुगमन गर्दा देखिएका पक्षहरूलाई रजिष्टरमा अभिलेख गरी वा पछि पत्राचार गरी निर्देशन गरिएको छ । अनुगमन गर्ने क्रममा देखिएका राम्रा वा नराम्रा पक्षहरूको आधारमा र दिईएका निर्देशनको पालना भए नभएको आधारमा सम्बन्धित शाखा प्रबन्धकको मूल्यांकन समेत गर्ने गरिएको छ ।
- घ) मासिक प्रगति प्रतिवेदन : सबै शाखाहरूले तोकिए बमोजिमका मासिक आय/व्यय हिसाव, सन्तुलन परीक्षण, नाफा/नोक्सान



हिसाव, वासलात, मासिक तथ्यांक सम्बन्धी विवरण, केन्द्रगत विवरण, तरलता सम्बन्धी विवरण, क्षेत्रगत कर्जा विवरण, आगामी महिनाको नगद प्रवाह योजना, यस महिनाको प्रगति समीक्षा र आगामी महिनाको लक्ष्य सहित कर्मचारी बैठकको माइन्सुटको प्रतिलिपी, बैंक स्टेटमेन्ट र अन्य विवरण प्रत्येक महिना मासिक प्रतिवेदनमा संलग्न गरी कार्यकारी प्रमुख समक्ष पेश गर्नुपर्ने व्यवस्थाको क्रमशः कार्यान्वयन गरिएको छ ।

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

**(९) आर्थिक वर्ष २०७९/२०८० को कुल व्यवस्थापन खर्च सम्बन्धी विवरण :**

कर्मचारी खर्च ( बोनस समेत )	: रु.१७७७५४०५१-
कार्यालय सञ्चालन खर्च	: रु.४५७४९३९२१-
सेवा शुल्क र कमिशन खर्च	: रु.४४९४२९७१-
ह्रास कटौती खर्च	: रु.४४००२३५१-
वित्तीय खर्च	: रु.३३९७०९०९७१-
संभावित नोक्सानी व्यवस्था खर्च	: रु.३२४६४२९६१-
कूल व्यवस्थापन खर्च	: रु.५९६५३२५६२१-

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

नेपाल राष्ट्र बैंकबाट घ वर्गका इजाजतपत्र प्राप्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं ६ को ६ (१) क मा भएको व्यवस्था अनुसार गठित लेखापरीक्षण समिति गैर कार्यकारी सञ्चालक श्री बसन्त बहादुर थापाको संयोजकत्वमा नायब प्रमुख कार्यकारी अधिकृत सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सचिव रहने गरी गठन गरिएको छ । निजहरूको काम कर्तव्य नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको निर्देशन, २०७९ को निर्देशन नं.६ (२) मा उल्लेख भए अनुसार गरिएको छ । साथै समितिको बैठक नियमित रूपमा बसी आवश्यकता अनुसार व्यवस्थापनलाई निर्देशन गर्ने तथा सञ्चालक समितिलाई राय सुझाव दिने गरिएको छ । समितिको बैठक वापत संयोजकलाई सञ्चालक बैठक सरह प्रति बैठक रु.४५००१ भत्ता उपलब्ध गराउने गरिएको छ ।

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

- (१२) सञ्चालक, प्रमुख कार्यकारी अधिकृत, नायब महाप्रबन्धक तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको विवरण :

**क) सञ्चालक समितिको भत्ता तथा सुविधा : रु. ६९३३४०१-**

बैठक भत्ता	: रु.३,३३,०००१-
सञ्चालक समितिको अन्य खर्च	: रु.२,८०,३४०१-

**ख) प्रमुख कार्यकारीलाई भुक्तानी गरिएको तलब । भत्ता तथा सुविधा :**

केशवनारायण प्रधान (तत्कालिन प्रबन्ध सञ्चालक)

तलब । भत्ता	: रु.२९,३२,८२६१-
अन्य सुविधा	: संस्थाको कामको सिलशिलामा भ्रमण गर्दा नियमानुसारको दैनिक भत्ता प्रदान गरिएको ।



**ग) का.मु.प्रमुख कार्यकारी अधिकृतलाई भुक्तानी गरिएको तलब । भत्ता तथा सुविधा :**

फणिन्द्र पाण्डे ( का.मु.प्रमुख कार्यकारी अधिकृत)

तलब । भत्ता : रु.२१,३६,१७५।-

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

**घ) अन्य पदाधिकारीहरूलाई भुक्तानी गरिएको तलब भत्ता तथा सुविधा :**

१. हर्ष बहादुर स्याङ्तान (का.मु.प्रबन्धक )

तलब । भत्ता : रु.११,६८,६१३।-

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

२. खेम नारायण रेग्मी ( सहायक प्रबन्धक )

तलब । भत्ता : रु.३,६०,११३।-

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

१३) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश रकम : नभएको ।

१४) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण : नभएको ।

१५) दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोवारको विवरण : नभएको ।

१६) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुराको विवरण : थप केही नभएको ।

१७) अन्य आवश्यक कुराहरू : केही नभएको ।



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

### (१) सञ्चालक समितिको प्रतिवेदन :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (२) लेखापरीक्षकको प्रतिवेदन :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (३) लेखापरीक्षण भएको वित्तीय विवरण :

– यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

### (४) कानूनी कारवाही सम्बन्धी विवरण :

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

– यस अवधिमा वित्तीय संस्थाले कसैका उपर मुद्दा दायर गरेको छैन र संस्थाको विरुद्धमा कसैबाट मुद्दा दायर भएको सूचना प्राप्त भएको छैन ।

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

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

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

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

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

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

(ख) आ.व.२०७९/०८० को प्रत्येक त्रैमास अवधिमा संस्थाको शेयरको अधिकतम र न्यूनतम र अन्तिम मूल्यका साथै कूल कारोवार शेयर संख्या र कारोवार दिनको विवरण :

विवरण	प्रथम त्रैमास	दोश्रो त्रयमास	तेश्रो त्रयमास	चौथो त्रयमास
अधिकतम मूल्य	१२१०	११२७	१०८४	८०२
न्यूनतम मूल्य	९१८१०	८५२१८०	५७०	५५१
अन्तिम मूल्य	९४०	१०६५	६१७९०	७३६
शेयर कारोवार संख्या	२४८१	१७७३	२०७७	२११०
कारोवार दिन	६६	५२	५६	६२

### (६) समस्या र चुनौती :

#### (क) आन्तरिक :

- कार्यक्रमको वृद्धिसंगै सञ्चालन खर्चमा समेत वृद्धि हुँदै जानु ।
- दक्ष कर्मचारीहरूले संस्था छोड्ने क्रम बढ्दो ।
- लगानी भएको कर्जाको उच्च जोखिम ।
- सदस्यहरूमा वित्तीय साक्षरताको कमी ।

#### (ख) बाह्य :

- विश्वव्यापी महामारीको रूपमा फैलिएको कोरोना (Covid19) का कारण हालसम्म सदस्यहरूको व्यवसायमा परेको असर ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा ।
- बैंकहरूबाट कर्जामा लिने व्याजदर उच्च भएको ।
- केही समूहहरूबाट लघुवित्त संस्थाहरूको विरुद्धमा भइरहेका गतिविधिहरू ।
- लगानीका अवसर र क्षेत्रहरू विस्तार हुन नसक्नु ।
- दैवि विपत्तिका पीडितहरूको उचित व्यवस्थापनमा ढिलाई ।
- नियमनकारी निकायद्वारा सदस्यहरूबाट लिने कर्जाको व्याज तथा सेवा शुल्कमा गरेको व्यवस्था ।

**(ग) रणनीति :**

- व्यवसाय विस्तारका लागि नयाँ लगानीका क्षेत्रहरू पहिचान गर्ने ।
- जनशक्ति व्यवस्थापन तर्फ ध्यान दिई दक्ष जनशक्ति पलायन रोक्ने ।
- कर्मचारी कार्य कुशलतामा वृद्धि गर्न निरन्तर कर्मचारी तालिमको व्यवस्था गर्ने ।
- कर्जा लगानी गर्दा गुणस्तर कायम गर्ने ।
- सञ्चालन खर्चलाई व्यवस्थापन गरी अनावश्यक खर्च कटौती गर्ने ।
- जोखिम व्यवस्थापनको लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउने ।
- ग्राहकको माग, चाहना अनुरूप ग्राहकमुखी सेवा सुविधाको विकास तथा विस्तार गर्ने ।
- कर्जा जोखिम व्यवस्थापन गरी खराब कर्जालाई न्यूनीकरण गर्दै जाने ।
- प्रविधियुक्त सेवा विस्तार गर्ने ।

**(७) संस्थागत सुशासन :**

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



## सूचनाको हक सम्बन्धी ऐन, २०६४ दफा (५) को उपदफा (३) बमोजिमको आ.व. २०७९/८० मा सार्वजनिक गरेको विवरण :

- (क) **निकायको स्वरूप र प्रकृति** : कम्पनी ऐन, २०६३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम सञ्चालित नेपाल राष्ट्र बैंकबाट स्विकृत प्राप्त “घ”वर्गको राष्ट्रिय स्तरको लघुवित्त वित्तीय संस्था हो ।
- (ख) **निकायको काम, कर्तव्य र अधिकार** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ”वर्गको वित्तीय संस्थाले गर्नुपर्ने काम, कर्तव्य र अधिकार रहेको छ ।
- (ग) **निकायमा रहने कर्मचारी संख्या र विवरण** : यस वित्तीय संस्थामा २०८० आषाढ मसान्तसम्ममा कार्यरत कर्मचारी संख्या ४०७ रहेका छन् । वित्तीय संस्थाले तोकेको कार्य विवरण अनुसार विभिन्न पदमा कार्यरत कर्मचारीहरू मार्फत वित्तीय कारोवार भइरहेको छ । व्यवस्थापन समूह (Management Team) का सदस्यहरूको नाम वित्तीय संस्थाको वेबसाईट [www.kalikabank.com.np](http://www.kalikabank.com.np) मा राखिएको छ ।
- (घ) **निकायबाट प्रदान गरिने सेवा** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम “घ” वर्गको ईजाजतपत्र प्राप्त संस्थाले प्रदान गर्नुपर्ने सम्पूर्ण सेवाहरू ।
- (ङ) **सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी** : सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारीको विवरण यस वित्तीय संस्थाको वेबसाईट [www.kalikabank.com.np](http://www.kalikabank.com.np) अन्तर्गत Branch Network खण्डमा राखिएको छ ।
- (च) **सेवा प्राप्त गर्न लाग्ने दस्तुर र अवधि** : यस वित्तीय संस्थाले प्रदान गर्ने विभिन्न सेवाको शुल्क तथा अवधि यस वित्तीय संस्थाको वेबसाईटमा [www.kalikabank.com.np](http://www.kalikabank.com.np) अन्तर्गत Notice मा प्रकाशित गरिएको छ ।
- (छ) **निर्णय गर्ने प्रकृया र अधिकारी** : वित्तीय कारोवारका सम्बन्धमा विभिन्न तहका अधिकारीहरूले विभिन्न प्रकारका निर्णय गर्न सक्ने प्रकृया मिलाईएको छ । प्रमुख कार्यकारी अधिकृत तथा यस वित्तीय संस्थाको सञ्चालक समिति अन्तिम निर्णयकर्ताको रूपमा रहेका छन् ।
- (ज) **निर्णय उपर उजुरी सुन्ने अधिकारी** : वित्तीय संस्थाका सेवाग्राहीहरू तथा अन्य व्यक्ति/संस्थाको गुनासो तथा उजुरी व्यवस्थापन गर्नका लागि नायब प्रमुख कार्यकारी अधिकृतलाई गुनासो सुन्ने अधिकारीको रूपमा रहने व्यवस्था गरिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।
- कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
केन्द्रीय कार्यालय पोखरा-१०, बुद्धचोक कास्की ।  
फोन : ०६१-४३४४१२, ९८०२८८७००१
- (झ) **सम्पादन गरेको कामको विवरण** : बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ बमोजिम ‘घ’ वर्गको संस्थाले गर्न सक्ने सम्पूर्ण कारोवारहरू सम्पादन भइरहेका छन् ।
- (ञ) **सूचना अधिकारीको नाम र पद** : वित्तीय संस्थाका सेवाग्राहीहरू तथा अन्य सम्बन्धित व्यक्ति/संस्थालाई आवश्यक सूचना प्रदान गर्न नायब प्रमुख कार्यकारी अधिकृतलाई सूचना अधिकारी तोकिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।
- कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
केन्द्रीय कार्यालय पोखरा-१० बुद्धचोक, कास्की ।  
फोन : ०६१-४३४४१२, ९८०२८८७००१
- (ट) **अनुपालना अधिकृतको नाम र पद** : संस्थाको काम कारवाहीहरूको सुक्ष्म अवलोकन र सुपरिवेक्षण गर्न अनुपालना अधिकृतमा का.मु.प्रवन्धक हर्ष बहादुर स्याङ्तानलाई तोकिएको छ । निजको सम्पर्क विवरण देहाय बमोजिम रहेको छ ।
- कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
केन्द्रीय कार्यालय पोखरा-१० बुद्धचोक, कास्की ।  
फोन : ०६१-४३४४१५, ९८०२८८७००२
- (ठ) **ऐन, नियम तथा विनियमको सूची** : प्रचलित सम्पूर्ण ऐन, नियम, विनियम र निर्देशिकाहरू वित्तीय संस्थाले पालना गर्नुपर्ने हुन्छ । देहाय बमोजिमका ऐन, नियम, विनियम र निर्देशिकाहरू बैंकिङ कार्यका लागि प्रमुख रूपमा रहेका छन् ।
- क. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३,  
ख. नेपाल राष्ट्र बैंक ऐन, २०५८,  
ग. कम्पनी ऐन, २०६३,  
घ. बैंकिङ कसुर तथा सजाय ऐन, २०६४,  
ङ. सम्पत्ति शुद्धीकरण (मनि लाउण्डरिङ्ग) निवारण ऐन, २०६४,  
च. धितोपत्र सम्बन्धी ऐन, २०६३,  
छ. सुरक्षित कारोवार ऐन, २०६३,  
ज. करार ऐन, २०५६,  
झ. धितोपत्र नियमावली, २०७३





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Chartered Accountants



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## INDEPENDENT AUDITOR'S REPORT

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

#### Opinion on the Financial Statements

We have audited the accompanying financial statements of KALIKA LAGHUBITTA BITTIYA SANSTHA LIMITED ("the Laghubitta") which comprise the Statement of Financial Position as at 31 Ashadh 2080 corresponding to 16 July 2023, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements referred to above present fairly, in all material respects, the financial position of the Laghubitta as at 31 Ashadh 2080 (16 July 2023), and its financial performances, changes in equity, cash flows for the year ended and a summary of significant accounting policies and explanatory notes in accordance with Nepal Financial Reporting Standards (NFRS).

#### Basis of Opinion

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

#### Key Audit Matters

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

Key Audit Matters	How our Audit addressed the Key Audit Matters
<b>Impairment of Loans and Advances to Customers</b> Laghubitta's Policy for the allowance for impairment of loans and advances have been based on the application of incurred loss model, and Nepal Rastra Bank regulations, as applicable. It involves significant management judgement and estimation. In addition, assessment of allowances for impairment is important as carve out provides for higher of the incurred loss model or NRB's directive. The carrying value of the loans and advances to customers can be	We tested the Laghubitta's operating effectiveness of key controls to identify loss events and for determining the extent of provisioning required against non-performing loans and advances. The testing of control included testing of : ❖ Controls over correct identification and classification of non-performing loans and advances on time-based criteria.







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Key Audit Matters	How our Audit addressed the Key Audit Matters
<p>materially misstating if management's judgement and estimation are inappropriate.</p> <p>Therefore, considering the significance of the above matter to the financial statements, we have identified this as a key audit matter.</p>	<ul style="list-style-type: none"> <li>❖ Control over accurate computation and recording of provisions.</li> <li>❖ Control over statistical model used to calculate the incurred loss in accordance with incurred loss model.</li> <li>❖ Control over the monitoring of loans and advances to customers with higher risk of default.</li> <li>❖ Control over the governance and approval process for provisions including ongoing reassessment by the Laghubitta's Management.</li> </ul> <p>In carrying out the substantive procedures, we selected sample of loans and advances to customers and checked the repayment schedules and tested the classification of non-performing loans based on overdue period. Assessed the Management's assumption and judgement for classification of loans and advances based on repayment pattern, documentation, assessment of control over mortgage value of loans and advances, inspection and discussion with management.</p> <p><b>Our Result:</b></p> <p>We considered the impairment charges on loans and advances to customers and interest recognition to be acceptable.</p>
<p><b>Information Technology System</b></p> <p>The information technology of the Laghubitta involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the Laghubitta's activities. Such system's usage license agreement conducted with Synergy Tech Software's Software product named M-Fin Plus which may include associated software components, media, printed materials and online electronic documentation.</p> <p>As a result, the Laghubitta's financial accounting and reporting procedure places a significant level of reliance and rely on such IT systems.</p> <p>Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely,</p>	<p>Our audit approach regarding information technology of the Laghubitta is included:</p> <ul style="list-style-type: none"> <li>❖ We conducted the detail understanding and testing regarding the existing system via enquiry, re-performance and inspection to the best of our knowledge.</li> <li>❖ Verification of loans and advance provision based on ageing on a test check basis.</li> <li>❖ On a sample basis, reviewed the reports generated by the system. On a test basis, we verified interest revenue and expense booking for loans and deposits using the Laghubitta's system.</li> </ul>







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Key Audit Matters	How our Audit addressed the Key Audit Matters
accurately and consistently for reliable financial reporting. Due to the importance of the impact of the IT systems and related control environment on the Laghubitta's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.	❖ However, we have not found the independent information system audit of the Laghubitta in accordance with NRB directive.

**Other Information**

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

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

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

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

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

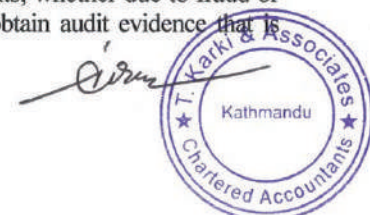
In preparing the financial statement, the management is responsible for assessing Laghubitta's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to Liquidate the Laghubitta or to cease operations or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing Laghubitta's financial reporting process.

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is







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sufficient and appropriate to provide the basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than the one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentations, or the override of internal controls.

- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Laghubitta's ability to continue as a going concern. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Laghubitta to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

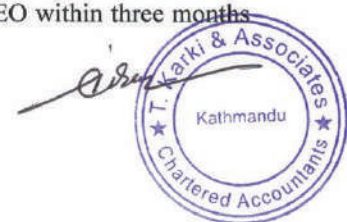
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

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

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

- a) We have obtained all information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our examination.
- b) In our opinion, proper books of account as required by law have been kept by the Laghubitta in so far as appears from our examination of those books of account.
- c) In our opinion, the returns received from the respective Laghubitta branches are adequate for audit purposes, though the statements are independently not audited.
- d) In our opinion and to the best of our information and according to the explanations given to us and from our examination of the books of account of the Laghubitta, we have not come across the cases where the Board of Directors or any office bearer of the Laghubitta has acted contrary to the provisions of the law, or committed misappropriation or caused loss or damage to the Laghubitta and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the company, its shareholders and its depositors. However, the Board of Directors of the Laghubitta has not filled up the vacant position, of new CEO within three months of the resignation of CEO, till the date of signing of audit report.





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- e) The Capital fund, risk-bearing fund, and the provisions for possible impairments of assets of the company are adequate considering the directive issued by Nepal Rastra Bank.
- f) The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

  
FCA, Tika Ram Karki  
Principal



COP No: 866  
UDIN : 240114CA01245R22Kn  
Place : Kathmandu  
Date : 29 Poush 2080 (14 Jan, 2024)



**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Financial Position**  
As on 31 Ashadh 2080 (16 July 2023)

Particulars	Note	Current Year	Previous Year	Restated 01.04.2078
<b>Assets</b>				
Cash and cash equivalents	4.1	116,173,016	117,936,058	126,539,164
Statutory Balances & Due from Nepal Rastra Bank	4.2	17,372,750	16,372,750	13,372,750
Placement with Bank & Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans and advances to MFIs & Cooperatives	4.6	-	-	-
Loans and advances to customers	4.7	3,710,536,472	3,786,090,930	2,848,495,971
Investment securities	4.8	2,000,000	2,000,000	2,000,000
Current tax assets	4.9	18,170,354	18,550,964	-
Investment property	4.10	-	-	-
Property and Equipment	4.11	14,333,089	16,455,587	18,029,393
Goodwill and Intangible assets	4.12	411,663	548,883	731,845
Deferred Tax Assets	4.13	9,080,499	7,453,749	10,452,701
Other assets	4.14	28,051,537	26,625,441	21,109,372
<b>Total Assets</b>		<b>3,916,129,380</b>	<b>3,992,034,362</b>	<b>3,040,731,195</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	4.15	-	-	-
Due to Nepal Ratsra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from customers	4.18	1,368,929,426	1,468,719,969	1,158,314,190
Borrowings	4.19	1,914,654,323	1,869,322,740	1,361,029,298
Current Tax Liabilities	4.9	-	-	5,495,594
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other liabilities	4.21	53,597,994	99,423,466	70,214,074
Debt securities issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
<b>Total liabilities</b>		<b>3,337,181,744</b>	<b>3,437,466,175</b>	<b>2,595,053,157</b>
<b>Equity</b>				
Share Capital	4.24	372,321,739	312,875,411	276,880,895
Share Premium		-	-	-
Retained Earnings		33,084,271	91,629,758	46,862,855
Reserves	4.25	173,541,625	150,063,018	121,934,288
<b>Total Equity</b>		<b>578,947,636</b>	<b>554,568,187</b>	<b>445,678,038</b>
<b>Total Liabilities and Equity</b>		<b>3,916,129,380</b>	<b>3,992,034,362</b>	<b>3,040,731,195</b>
Contingent Liabilities and commitment	4.26			
Net Assets Value Per share		155.50	177.25	160.96

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

Bishwaraj Nepal  
Director

CA. Tika Ram Karki  
Principal  
T.Karki & Associates,  
Chartered Accountants

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Phanindra Pandey  
Acting CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2080/09/28  
Place : Pokhara, Kaski



## Kalika Laghubitta Bittiya Sanstha Ltd. Statement of Profit or Loss

For the year ended 31 Ashadh 2080 (16 July 2023)

Particulars	Note	Current Year	Previous Year
Interest income	4.27	589,838,653	536,901,447
Interest expense	4.28	331,709,017	233,516,511
<b>Net interest income</b>		<b>258,129,636</b>	<b>303,384,936</b>
Fees and commission income	4.29	41,184,564	51,025,016
Fees and commission expense	4.30	4,494,297	-
<b>Net fee and commission income</b>		<b>36,690,267</b>	<b>51,025,016</b>
<b>Net interest, fee and commission income</b>		<b>294,819,903</b>	<b>354,409,952</b>
Net trading income	4.31	-	-
Other operating income	4.32	-	-
<b>Total operating income</b>		<b>294,819,903</b>	<b>354,409,952</b>
Impairment charge/(reversal) for loans and other losses	4.33	32,464,216	(16,050,392)
<b>Net operating income</b>		<b>262,355,687</b>	<b>370,460,344</b>
<b>Operating expense</b>			
Personnel expenses	4.34	177,715,405	165,819,029
Other Operating expenses	4.35	45,749,392	52,124,841
Depreciation and Amortisation	4.36	4,400,235	4,871,025
<b>Operating Profit</b>		<b>34,490,656</b>	<b>147,645,449</b>
Non operating Income	4.37	-	-
Non operating expense	4.38	-	134,513
<b>Profit before income tax</b>		<b>34,490,656</b>	<b>147,510,936</b>
<b>Income tax expense</b>	4.39	<b>7,517,023</b>	<b>40,100,595</b>
Current Tax		9,143,773	37,101,643
Deferred Tax		(1,626,750)	2,998,952
<b>Profit for the year</b>		<b>26,973,633</b>	<b>107,410,342</b>
<b>Profit attributable to:</b>			
Equity holders of the Bank		26,973,633	107,410,342
<b>Profit for the year</b>		<b>26,973,633</b>	<b>107,410,342</b>
<b>Earnings Per Share</b>			
Basic earning per share		7.24	28.85
Diluted earning per share		7.24	28.85

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

Bishwaraj Nepal  
Director

CA. Tika Ram Karki  
Principal  
T.Karki & Associates,  
Chartered Accountants

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Phanindra Pandey  
Acting CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2080/09/28  
Place : Pokhara, Kaski





**Kalika Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Cash Flows**  
For the year ended 31 Ashadh 2080 (16 July 2023)

Particulars	Current Year	Previous Year
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	589,838,653	536,901,447
Fees and other income received	41,184,564	51,025,016
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(331,709,017)	(233,516,511)
Commission and fees paid	-	-
Cash payment to employees	(177,715,405)	(165,819,029)
Other expense paid	(45,749,392)	(52,124,841)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>75,849,403</b>	<b>136,466,082</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	(1,000,000)	(3,000,000)
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advances to bank and financial institutions	-	-
Loans and advances to customers	43,090,242	(921,544,567)
Other assets	(1,426,096)	(5,516,069)
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	(99,790,543)	310,405,779
Borrowings	45,331,583	508,293,442
Other liabilities	(49,025,331)	32,274,687
<b>Net cash flow from operating activities before tax paid</b>	<b>13,029,259</b>	<b>57,379,352</b>
Income taxes paid	(8,763,163)	(61,148,201)
<b>Net cash flow from operating activities</b>	<b>4,266,096</b>	<b>(3,768,849)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(2,140,516)	(3,297,219)
Receipt from the sale of property and equipment	-	-
Acquisition of intangible assets	-	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
<b>Net cash used in investing activities</b>	<b>(2,140,516)</b>	<b>(3,297,219)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipts from issue of shares	-	-
Dividends paid	(3,128,754)	-
Interest paid	-	-
Other receipt/payment	(759,868)	(1,537,039)
<b>Net cash from financing activities</b>	<b>(3,888,622)</b>	<b>(1,537,039)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(1,763,042)</b>	<b>(8,603,106)</b>
Cash and cash equivalents at beginning of the period	117,936,058	126,539,164
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>116,173,016</b>	<b>117,936,058</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

Bishwaraj Nepal  
Director

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Principal  
T.Karki & Associates,  
Chartered Accountants

Keshavnarayan Pradhan  
Director

Basanta Bahadur Thapa  
Director

Phanindra Pandey  
Acting CEO

Yam Prasad Aryal  
Chief Account Head



## Kalika Laghubitta Bittiya Sanstha Ltd. Statement of Other Comprehensive Income

For the year ended 31 Ashadh 2080 (16 July 2023)

Particulars	Current Year	Previous Year
<b>Profit for the year</b>	<b>26,973,633</b>	<b>107,410,342</b>
<b>Other Comprehensive Income, net of income tax</b>		
<b>a) Items that will not be reclassified to Profit or Loss</b>		
Gains / (Losses) from investment in equity instruments measured at fair value		
Gains / (Losses) on revaluation	-	-
Actuarial Gains / (Losses) on defined benefit plans	-	-
Income tax relating to above items	-	-
<b>Net Other Comprehensive Income that will not be reclassified to Profit or Loss</b>	<b>-</b>	<b>-</b>
<b>b) Items that are or may be reclassified to Profit or Loss</b>		
Gains (Losses) on cash flow hedge	-	-
Exchange gains (Losses) arising from translation of 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>c) Share of other comprehensive income of associate accounted as per equited method</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income for the year, net of income tax</b>	<b>-</b>	<b>-</b>
<b>Total Other Comprehensive Income for the year</b>	<b>26,973,633</b>	<b>107,410,342</b>
<b>Total Other Comprehensive Income attributable to:</b>		
Equity shareholder of the bank	26,973,633	107,410,342
Non controlling interest	-	-
<b>Total Other Comprehensive Income for the year</b>	<b>26,973,633</b>	<b>107,410,342</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

Chandra Bahadur Chhetri  
Chairman

Bikash Gauchan  
Director

Nityananda Tiwari  
Director

Bishwaraj Nepal  
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Director

Basanta Bahadur Thapa  
Director

Phanindra Pandey  
Acting CEO

Yam Prasad Aryal  
Chief Account Head

Date: 2080/09/28  
Place : Pokhara, Kaski



**Kalika Laghubitta Bittiya Sanstha Ltd.**

**Statement of Changes in Equity**

For the year ended 31 Ashadh 2080 (16 July 2023)

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Restructre Reserve	Retained earning	Other Reserve	Total equity
<b>Balance at 1st Shrawan 2077</b>	<b>277,563,000</b>	-	<b>30,456,959</b>	-	<b>5,023,951</b>	-	-	-	<b>8,607,048</b>	<b>57,926,165</b>	<b>380,477,122</b>
Adjustment/ Restatement	-	-	1,712,920	-	1,992,631	-	-	-	9,111,197	171,291	12,988,039
<b>Adjusted/Restated balance at 1st Shrawan 2077</b>	<b>277,563,000</b>	-	<b>32,169,878</b>	-	<b>7,916,582</b>	-	-	-	<b>17,718,245</b>	<b>58,097,456</b>	<b>393,465,162</b>
<b>Other Comprehensive Income for the year</b>											
<b>Profit for the year</b>									<b>54,628,901</b>		<b>54,628,901</b>
<b>Other comprehensive income, net of tax</b>									<b>11,409</b>		<b>11,409</b>
Gains/(losses) from investment in equity instruments measured at fair value.											
Gains/(losses) on revaluation											
Actuarial gains/(losses) on defined benefit plans					11,409						
Gains/(losses) on cash flow hedges											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											
<b>Total Comprehensive income for the year</b>					<b>11,409</b>				<b>54,640,310</b>		<b>54,651,718</b>
<b>Opening included in other reserve</b>											
Transfer to reserve during the year			9,212,861		15,100,144					1,631,306	25,944,310
Transfer from reserve during the year									(25,245,700)	(2,205,348)	(27,451,048)
Deferred tax impact of respective reserve											
<b>Transactions with owners, directly recognised in equity</b>											
Share issued											
Share based payment											
Share Issue Expenses									(250,000)		(250,000)
Dividends to equity holders											
Bonus shares issued											
Cash dividend paid											
Other	(682,105)										(682,105)
<b>Total contributions by and distributions</b>	<b>(682,105)</b>		<b>9,212,861</b>		<b>15,100,144</b>				<b>(25,495,700)</b>	<b>(574,042)</b>	<b>(2,438,842)</b>
<b>Balance at 31 Ashadh 2078</b>	<b>276,880,895</b>		<b>41,382,739</b>		<b>23,028,135</b>				<b>46,862,855</b>	<b>57,523,415</b>	<b>445,678,038</b>
<b>Balance at 1st Shrawan 2078</b>	<b>276,880,895</b>		<b>41,382,739</b>		<b>23,028,135</b>				<b>46,862,855</b>	<b>57,523,415</b>	<b>445,678,038</b>
Adjustment/ Restatement			2,176,959						(2,394,654)	217,695	
<b>Adjusted/Restated balance at 1st Shrawan 2078</b>	<b>276,880,895</b>		<b>43,559,698</b>		<b>23,028,135</b>				<b>44,468,201</b>	<b>57,741,109</b>	<b>445,678,038</b>
<b>Comprehensive income for the year</b>											
<b>Profit for the year</b>									<b>107,410,342</b>		<b>107,410,342</b>
<b>Other comprehensive income, net of tax</b>											
Gains/(losses) from investment in equity instruments measured at fair value.											
Gains/(losses) on revaluation											
Actuarial gains/(losses) on defined benefit plans											
Gains/(losses) on cash flow hedges											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											
<b>Total Comprehensive income for the year</b>									<b>107,410,342</b>		<b>107,410,342</b>
Transfer to reserve during the year			19,305,109		4,167,064				6,000,022	7,222,080	36,694,275
Transfer from reserve during the year					(383,388)				(28,717,251)	(4,576,790)	(33,677,429)
Deferred tax impact of respective reserve											



## kalika Laghubitta Bittiya Sanstha Ltd.

### Statement of Changes in Equity

For the year ended 31 Ashadh 2080 (16 July 2023)

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Restructure Reserve	Retained earning	Other Reserve	Total equity
<b>Transactions with owners, directly recognised in equity</b>											
Share Issued											-
Share based payment											-
Share Issue Expenses									(1,537,039)		(1,537,039)
Dividends to equity holders											-
Bonus shares issued	35,994,516								(35,994,516)		-
Cash dividend paid									-		-
Other											-
<b>Total contributions by and distributions</b>	<b>35,994,516</b>	<b>-</b>	<b>19,305,109</b>	<b>-</b>	<b>3,783,677</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(60,248,785)</b>	<b>2,645,290</b>	<b>1,479,808</b>
<b>Balance at 32 Ashadh 2079</b>	<b>312,875,411</b>	<b>-</b>	<b>62,864,807</b>	<b>-</b>	<b>26,811,811</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>91,629,758</b>	<b>60,386,400</b>	<b>554,568,187</b>
<b>Balance at 1st Shrawan 2079</b>	<b>312,875,411</b>	<b>-</b>	<b>62,864,807</b>	<b>-</b>	<b>26,811,811</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>91,629,758</b>	<b>60,386,400</b>	<b>554,568,187</b>
Adjustment/ Restatement											-
<b>Adjusted/Restated balance at 1st Shrawan 2079</b>	<b>312,875,411</b>	<b>-</b>	<b>62,864,807</b>	<b>-</b>	<b>26,811,811</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>91,629,758</b>	<b>60,386,400</b>	<b>554,568,187</b>
<b>Comprehensive income for the year</b>											
<b>Profit for the year</b>									<b>26,973,633</b>		<b>26,973,633</b>
<b>Other comprehensive income, net of tax</b>											
Gains/(losses) from investment in equity instruments measured at fair value.											-
Gains/(losses) on revaluation											-
Actuarial gains/(losses) on defined benefit plans											-
Gains/(losses) on cash flow hedges											-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											-
<b>Total Comprehensive income for the year</b>			<b>5,394,727</b>		<b>4,467,076</b>			<b>10,496,446</b>	<b>2,176,954</b>	<b>7,963,107</b>	<b>30,498,311</b>
Transfer to reserve during the year									(24,361,124)	(4,842,749)	(29,203,873)
Transfer from reserve during the year											-
Deferred tax impact of respective reserve											-
<b>Transactions with owners, directly recognised in equity</b>											
Share Issued											-
Share based payment											-
Share Issue Expenses									(759,868)		(759,868)
Dividends to equity holders											-
Bonus shares issued	59,446,328								(59,446,328)		-
Cash dividend paid									(3,128,754)		(3,128,754)
Other											-
<b>Total contributions by and distributions</b>	<b>59,446,328</b>	<b>-</b>	<b>5,394,727</b>	<b>-</b>	<b>4,467,076</b>	<b>-</b>	<b>-</b>	<b>10,496,446</b>	<b>(85,519,120)</b>	<b>3,120,358</b>	<b>(2,594,184)</b>
<b>Balance at 31 Ashadh 2080</b>	<b>372,321,739</b>	<b>-</b>	<b>68,259,534</b>	<b>-</b>	<b>31,278,887</b>	<b>-</b>	<b>-</b>	<b>10,496,446</b>	<b>33,084,271</b>	<b>63,506,758</b>	<b>578,947,636</b>

The accompanying notes are integral part of these financial statements.

As per our report of even date

CA. Tilka Ram Karki  
Principal  
T.Karki & Associates,  
Chartered Accountants

Bishwaraj Nepal  
Director

Nityananda Tiwari  
Director

Bikash Gauchan  
Director

Chandra Bahadur Chhetri  
Chairman

Yam Prasad Aryal  
Chief Account Head

Phanindra Pandey  
Acting CEO

Basanta Bahadur Thapa  
Director

Keshavnarayan Pradhan  
Director

Date: 2080/09/28  
Place : Pokhara, Kaski



## Kalika Laghubitta Bittiya Sanstha Ltd. Statement of Distributable Profit or Loss

As on 31 Ashadh 2080 (16 July 2023)

(As per NRB Regulation)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	26,973,633	107,410,342
<b>Appropriations:</b>		
a. General reserve	5,394,727	21,482,068
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	269,736	1,074,103
e. Employees' training fund	1,285,448	3,096,065
f. Client Protection Fund	269,736	1,074,103
g. Other	760,869	(3,861,095)
h. Restructure/Reschedule Provision Write Back	10,496,446	-
i. Staff Welfare Fund (Employee Bonus)	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>8,496,671</b>	<b>84,545,096</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(2,840,326)	(6,794,037)
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 (+)	(1,626,750)	2,998,952
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	11,409
i. Other (+/-)	-	-
<b>Net Profit for the year end available for distribution</b>	<b>4,029,595</b>	<b>80,761,420</b>
Opening Retained Earnings as on Shrawan 1st	91,629,758	46,862,855
Adjustment (+/-)	-	-
Expense for CSR	-	-
<b>Distribution:</b>	<b>62,575,082</b>	<b>35,994,516</b>
Bonus Share Issued	59,446,328	35,994,516
Cash Dividend Paid	3,128,754	-
<b>Total Distributable Profit or (Loss) as on year end date</b>	<b>33,084,271</b>	<b>91,629,758</b>
<b>Annualised Distributable Profit/Loss per share</b>	<b>8.89</b>	<b>29.29</b>



## Kalika Laghubitta Bittiya Sanstha Limited

### Significant Accounting Policies

#### For the Financial Year Ended 31 Ashadh 2080

### 1 Reporting Entity

#### 1.1 Corporate Information

Kalika Laghubitta Bittiya Sanstha Limited (KMCDDB) (hereinafter "the Institution") is a 'D' class micro-finance financial institution licensed from Nepal Rastra Bank under the Bank and Financial Institution Act, 2063 and commenced financial transaction in Bhadra 2067. It started its formal operation from Bhadra 6, 2067. Kalika provides micro-finance services such as Loans, Deposits, and Remittance services to low-income families of Nepal. KMCDDB follows group lending based on Grameen Bank, Bangladesh model as well as group lending based on KMCDDB developed Self-Reliant Group model through a network of 100 branch offices spread over all 36 districts of Nepal.

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

#### 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, 2078.

The Financial Statements comprise [SK1] 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 Ashadh (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 239 meeting held on 2080/9/28. The Board acknowledges the responsibility of preparation of financial statements of the Financial Institution and has been recommended for approval by shareholders in the 14<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.

### 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.

### 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. 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.





- 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:

- a) The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows;
- and



- b) The contractual terms of the financial asset give rise on specified dates to cash flows that are Solely Payments of Principal and Interest on the principal amount outstanding.

2. *Financial asset measured at fair value*

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

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

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

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

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

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

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, project of the borrower having negative cash flows or negative net worth, restructuring of a loan or advance by the Financial Institution on terms that the Financial Institution would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to the group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the Financial Institution. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Financial Institution considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the EIR method and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

Impairment of financial assets measured at amortized cost. The Financial Institution considers evidence of impairment for loans and advances measured at amortized cost at both specific asset and collective level. The Financial Institution first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and that are not individually significant are assessed on collectively.



If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behaviour. In assessing collective impairment, the Financial Institution uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic adjustment are such that the actual losses are likely to be greater or less than suggested by historical trends. Probability of default pattern and loss given default pattern are regularly benchmarked against actual outcomes to ensure that they remain appropriate. Impairment has been considered as per carve-out issued by ICAN where impairment as per NFRS or as per NRB Directive whichever is higher.

Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Financial Institution. If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'non-operating income'.

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

Assets costing less than NPR 5000 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 and Intangible Assets held by the Financial Institution during the year.





### 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:

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

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

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

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

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

The income taxes levied to the Financial Institution relates to the same taxation authority and the taxation laws permit the entity to make or receive a single net payment. Therefore, the Financial Institution has legally enforceable right to set off a current tax asset against a current tax liability. 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 under an accrual basis (using the effective interest rate method) in the profit or loss for all interest-bearing financial assets except loans categorized as bad loans measured at amortized cost. Effective Interest Rate is the rate that exactly discounts estimated future cash receipts or cash payments through the expected life of a financial asset to the net carrying amount of the financial asset. Effective Interest Rate method is a method of calculating the amortized cost of a financial asset and of allocating the interest income and service income over the relevant period.

#### ***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.

#### ***Carve-out for Effective Interest Rate (EIR) method***

The Financial Institution has availed the carve-out for interest income recognition by applying the rate implicit on individual loan products. Considering the amount of renewal and initial service fees that the Financial Institution charges on the loans and applying the EIR method would not be practical. Hence, initial service fees have been recognized during the period when such income accrues rather than being included within the component of interest income under the EIR method.





Accrued Interest has been accounted as per "Guideline on Recognition of Interest Income, 2019" issued by Nepal Rastra Bank, in July 2019. Total Interest Accrued of Rs.45,08,454 accounted as income during the current financial years. Further, total interest of Rs.3,07,27,083 accounted as income during previous financial years.

**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, 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 except for equity investments measured at FVTOCI.

**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 deposited the toatal gratuity fund to the Approved Retirement Fund. Hence, no actuarial valuation reported for gratuity liability.

**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. The Financial Institution availed the carve outs as per NAS 17 "Lease" as the 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.

**3.15 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.



## Kalika Laghubitta Bittiya Sanstha Ltd.

### Notes to the financial statements for the year ended 31 Ashadh 2080

#### 4. Explanatory Notes

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

##### Note No. 4.1

##### Cash and Cash equivalent

Cash and cash equivalent includes the total amount of cash at vault, balances with other bank & financial institutions, money at call and short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value and used in the management of short-term commitments and Cash in Transit is presented as follows:

Particulars	Current Year	Previous Year	Restated 01.04.2078
Cash in hand	8,392,066	6,682,427	20,310,165
Balance with B/FIs	107,780,950	111,253,631	106,229,000
Money at call and short notice	-	-	-
<b>Total</b>	<b>116,173,016</b>	<b>117,936,058</b>	<b>126,539,164</b>

##### Note No. 4.2

##### Statutory Balances & 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	Restated 01.04.2078
Statutory Balances with NRB	17,372,750	16,372,750	13,372,750
Statutory Balances with BFIs	-	-	-
Securities Purchased under re-sale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
<b>Total</b>	<b>17,372,750</b>	<b>16,372,750</b>	<b>13,372,750</b>

##### Note No. 4.3

##### Placement with Financial Institutions

The Financial Institution does not have any placements with domestic banks and financial institutions with original maturities of more than three months from the acquisition date.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Placements with domestic FIs	-	-	-
Less: Allowances for Impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### Note No. 4.4

##### Derivative Financial Instruments

The Financial Institution does not have any Derivative Financial Instruments.

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Held for trading</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



**Note No. 4.5**

**Other Trading Assets**

The Financial Institution does not have any Trading Assets.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
Pledged	-	-	-
Non-pledged	-	-	-

**Note No. 4.6**

**Loans and advances to MFIs and Cooperatives**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Loans to microfinance institutions	-	-	-
Loans to Fis	-	-	-
Loans to Cooperatives	-	-	-
Less: Allowances for Impairment other	-	-	-
Less: Allowances for Impairment	-	-	-
<b>Total</b>	-	-	-

**Note No. 4.6.1**

**Allowances for Impairment**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
<b>Balance at Ashadh end</b>	-	-	-

**Note No. 4.7**

**Loans and advances to customers**

Total Loans and advances extended to the customers; less the amount of impairment loss is presented under this head. Accrued Interest Receivable except accrued interest on bad loans have been considered under loans and advances measured at amortized cost. Impairment on loans and advances to customers are assessed individually and collectively as per incurred loss model which is compared with the loan loss provision prescribed by NRB Directives. Higher of the loss as per incurred loss model and NRB directive is considered for impairment. LLP of 2,75,61,804 has been increased as per NRB direction in excess of normal LLP.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Loans and advances measured at amortised cost	3,904,268,453	3,947,358,695	3,025,814,128
Less: Impairment allowances	(193,731,981)	(161,267,765)	(177,318,157)
Collective Impairment	(45,837,375)	(73,021,963)	(34,266,504)
Individual Impairment	(147,894,606)	(88,245,802)	(143,051,653)
<b>Net amount</b>	<b>3,710,536,472</b>	<b>3,786,090,930</b>	<b>2,848,495,971</b>
Loans and advances measured at FVTPL	-	-	-
<b>Total</b>	<b>3,710,536,472</b>	<b>3,786,090,930</b>	<b>2,848,495,971</b>



**Note No. 4.7.1**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b><u>Product</u></b>			
Term loans	-	-	-
Short term, term loan	-	-	-
Long term, term loan	-	-	-
Hire purchase loans	-	-	-
Personal Residential Loans	-	-	-
Staff loans	-	-	-
Others	3,866,530,155	3,916,631,612	3,005,871,231
<b>Sub Total</b>	<b>3,866,530,155</b>	<b>3,916,631,612</b>	<b>3,005,871,231</b>
Interest receivable	37,738,297	30,727,083	19,942,897
<b>Grand Total</b>	<b>3,904,268,453</b>	<b>3,947,358,695</b>	<b>3,025,814,128</b>

**Note No. 4.7.2**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b><u>Secured</u></b>			
Immovable assets	-	-	-
Government Guarantee	-	-	-
Collateral of Government securities	-	-	-
Collateral of Fixed Deposit Receipt	-	-	-
Group Guarantee	3,522,585,563	3,546,195,180	2,700,196,967
Personal Guarantee	-	-	-
Other collateral	381,682,889	401,163,515	325,617,161
<b>Subtotal</b>	<b>3,904,268,453</b>	<b>3,947,358,695</b>	<b>3,025,814,128</b>
Unsecured	-	-	-
<b>Grand Total</b>	<b>3,904,268,453</b>	<b>3,947,358,695</b>	<b>3,025,814,128</b>

**Note No. 4.7.3**

**Allowances for Impairment**

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b><u>Specific allowance for impairment</u></b>			
<b>Balance at Shrawan 1</b>	<b>88,245,802</b>	<b>143,051,653</b>	<b>71,951,863</b>
Impairment loss for the year:			
Charge for the year	-	-	71,099,791
Recoveries/reversal during the year	59,828,807	(54,805,852)	-
Write-offs	-	-	-
Other Movement	-	-	-
<b>Balance at Asadh end</b>	<b>148,074,609</b>	<b>88,245,802</b>	<b>143,051,653</b>
<b><u>Collective allowance for Impairment</u></b>			
<b>Balance at Shrawan 1</b>	<b>73,021,963</b>	<b>34,266,504</b>	<b>21,954,615</b>
Impairment loss for the year	-	-	-
Charge/(reversal) for the year	(27,184,588)	38,755,459	12,311,889
Other movement	-	-	-
<b>Balance at Asadh end</b>	<b>45,837,375</b>	<b>73,021,963</b>	<b>34,266,504</b>
<b>Total Allowances for impairment</b>	<b>193,911,984</b>	<b>161,267,765</b>	<b>177,318,157</b>



**Note No. 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	Restated 01.04.2078
Investment securities measured at amortised cost	-	-	-
Investment Securities measured at FVTOCI	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>

**Note No. 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	Restated 01.04.2078
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note No. 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	Restated 01.04.2078
<u>Equity intruments</u>			
Quoted equity instrument	-	-	-
Unquoted equiuty instrument	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>

**Note No. 4.8.3**

**Information relating to investment in equities**

Particulars	Current Year		Previous Year		Restated 01.04.2078	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in unquoted equity						
Nepal Finsoft Company Ltd.	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>





**Note No. 4.9**

**Current tax assets**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Current tax assets</b>			
Current year income tax assets	27,314,127	55,652,607	21,161,541
Tax assets of prior periods	-	-	-
<b>Total Current Tax Assets</b>	<b>27,314,127</b>	<b>55,652,607</b>	<b>21,161,541</b>
<b>Current tax Liabilities</b>			
Current year income tax liabilities	9,143,773	37,101,643	26,657,135
Tax Liabilities of prior periods	-	-	-
<b>Total Current Tax Liabilities</b>	<b>9,143,773</b>	<b>37,101,643</b>	<b>26,657,135</b>
<b>Total</b>	<b>18,170,354</b>	<b>18,550,964</b>	<b>(5,495,594)</b>

**Note No. 4.10**

**Investment Property**

The Financial Institution does not have any investment properties.

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Investment properties measured at fair value</b>			
Balance as on Shrawn 1	-	-	-
Addition/disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/transfer	-	-	-
<b>Net Amount</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investment properties measured at cost</b>			
Balance as on Shrawn 1	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
<b>Net Amount</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



**Note : 4.11**  
**Property and Equipment**

Particulars	Land	Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixture	Machinery	Office Equipment	Other Assets	Total
<b>Cost</b>										
<b>Balance as on Shrawan 1, 2077</b>	-	-	94,838	5,284,580	1,652,395	4,818,383	-	2,435,263	2,204,781	16,490,240
<b>Addition during the Year</b>										
Acquisition	-	-	-	687,045	5,303,952	751,118	-	162,546	10,530	6,915,191
Capitalization	-	-	28,000	-	-	-	-	-	-	28,000
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2078</b>	-	-	122,838	5,971,625	6,956,347	5,569,501	-	2,597,809	2,215,311	23,433,431
<b>Addition during the Year</b>										
Acquisition	-	-	-	1,053,699	275,400	1,564,947	-	213,812	6,400	3,114,258
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2079</b>	-	-	122,838	7,025,324	7,231,747	7,134,448	-	2,811,620	2,221,711	26,547,688
<b>Addition during the Year</b>										
Acquisition	-	-	-	411,958	506,300	496,774	-	725,483	-	2,140,516
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashadh End 2080</b>	-	-	122,838	7,437,282	7,738,047	7,631,222	-	3,537,104	2,221,711	28,688,204
<b>Depreciation and Impairment</b>										
<b>Balance as on Shrawan 1, 2077</b>	-	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	-	30,710	1,441,784	1,391,269	1,344,050	-	642,439	553,786	5,404,038
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Ashadh end 2078</b>	-	-	30,710	1,441,784	1,391,269	1,344,050	-	642,439	553,786	5,404,038
Depreciation charge for the Year	-	-	23,032	1,287,921	1,131,376	1,292,454	-	536,300	416,981	4,688,064
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Ashadh end 2079</b>	-	-	53,742	2,729,705	2,522,645	2,636,504	-	1,178,739	970,767	10,092,102
Depreciation charge for the Year	-	-	17,274	1,130,561	1,043,080	1,224,339	-	535,023	312,736	4,263,014
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	-	71,016	3,860,266	3,565,725	3,860,843	-	1,713,762	1,283,503	14,355,115
<b>Capital Work in Progress</b>										
Net Book Value as on Ashadh End 2078	-	-	92,129	4,529,841	5,565,078	4,225,450	-	1,955,370	1,661,525	18,029,393
Net Book Value as on Ashadh End 2079	-	-	69,097	4,295,619	4,709,102	4,497,944	-	1,632,881	1,250,944	16,455,587
Net Book Value as on Ashadh End 2080	-	-	51,822	3,577,016	4,172,322	3,770,379	-	1,823,342	938,208	14,333,089



**Note : 4.12**

**Goodwill and Intangible Assets**

The Financial Institution does not have any goodwill or intangible assets during the year.

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
<b>Balance as on Shrawan 1, 2077</b>	-	<b>881,626</b>	-	-	<b>881,626</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	<b>84,750</b>	-	-	<b>84,750</b>
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2078</b>	-	<b>966,376</b>	-	-	<b>966,376</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2079</b>	-	<b>966,376</b>	-	-	<b>966,376</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh End 2080</b>	-	<b>966,376</b>	-	-	<b>966,376</b>
<b>Ammortization and Impairment</b>					
<b>Balance as on Shrawan 1, 2077</b>	-	-	-	-	-
Ammortization charge for the Year	-	234,532	-	-	<b>234,532</b>
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2078</b>	-	<b>234,532</b>	-	-	<b>234,532</b>
Ammortization charge for the Year	-	182,961	-	-	<b>182,961</b>
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2079</b>	-	<b>417,493</b>	-	-	<b>417,493</b>
Ammortization charge for the Year	-	137,221	-	-	<b>137,221</b>
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	<b>554,714</b>	-	-	<b>554,714</b>
<b>Capital Work in Progress</b>	-	-	-	-	-
<b>Net Book Value as on Ashadh End 2078</b>	-	<b>731,845</b>	-	-	<b>731,845</b>
<b>Net Book Value as on Ashadh End 2079</b>	-	<b>548,883</b>	-	-	<b>548,883</b>
<b>Net Book Value as on Ashadh End 2080</b>	-	<b>411,663</b>	-	-	<b>411,663</b>



**Note No. 4.13**

**Deferred Tax**

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

Particulars	Current Year		Net Deferred Tax (Assets) / Liabilities
	Deferred Tax Assets	Deferred Tax Liabilities	
<b>Deferred Tax on Temporary differences on following items</b>			
Loans and Advances to customers	-	-	-
Investment Securities	-	-	-
Property and equipment	-	65,158	(65,158)
Employees' defined benefit plan	-	-	-
Leave Liability	9,145,657	-	9,145,657
Employee Bonus	-	-	-
Actuarial Gain/Loss	-	-	-
Other temporary differences	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>9,145,657</b>	<b>65,158</b>	<b>9,080,499</b>
Deferred Tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred tax (asset)/liabilities as on Ashadh End 2080</b>			<b>9,080,499</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2079			7,453,749
<b>Origination/(Reversal) during the year</b>			<b>1,626,750</b>
Deferred tax expense/(income) recognised in profit or loss			(1,626,750)
Deferred tax expense/(income) recognised in other comprehensive income			-
Deferred tax expense/(income) recognised directly in equity			-



Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Previous Year Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred Tax on Temporary differences on following items</b>				
Loans and Advances to customers	-	-	-	-
Investment Securities	-	-	-	-
Property and equipment	-	89,209	89,209	(89,209)
Employees' defined benefit plan	-	-	-	-
Leave Liabilities	7,542,957	-	-	7,542,957
Actuary Gain/Loss	-	-	-	-
Other temporary differences	-	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>7,542,957</b>	<b>89,209</b>	<b>89,209</b>	<b>7,453,749</b>
Deferred tax due to changes in tax rate	-	-	-	-
<b>Net Deferred tax (asset)/liabilities as on Ashadh End 2079</b>				<b>7,453,749</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2078				10,452,701
<b>Origination/(Reversal) during the year</b>				<b>(2,998,952)</b>
Deferred tax expense/(income) recognised in profit or loss				2,998,952
Deferred tax expense/(income) recognised in other comprehensive income				-
Deferred tax expense/(income) recognised directly in equity				-

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Restated 01.04.2078 Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred Tax on Temporary differences on following items</b>				
Loans and Advances to customers	-	-	-	-
Investment Securities	-	-	-	-
Property and equipment	-	-	-	-
Employees' defined benefit plan	4,653,262	-	-	4,653,262
Leave Liabilities	5,804,328	-	-	5,804,328
Actuary Gain/Loss	-	4,889	4,889	(4,889)
Other temporary differences	-	-	-	-
<b>Deferred Tax on Temporary differences</b>	<b>10,457,590</b>	<b>4,889</b>	<b>4,889</b>	<b>10,452,701</b>
Deferred Tax on carry forward of unused tax losses	-	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-
<b>Net Deferred tax (asset)/liabilities as on Ashadh End 2078</b>				<b>10,452,701</b>
Deferred tax(asset)/liabilities as on Shrawan 1, 2077				4,365,117
<b>Origination/(Reversal) during the year</b>				<b>6,087,584</b>
Deferred tax expense/(income) recognised in profit or loss				(6,092,473)
Deferred tax expense/(income) recognised in other comprehensive income				4,889
Deferred tax expense/(income) recognised directly in equity				-





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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Assets held for sale	-	-	-
Other Non-Banking Assets	-	-	-
Bills Receivable	-	-	-
Accounts receivable	2,862,053	2,926,383	344,859
Accrued Interest	22,221,790	18,011,984	22,314,069
Less: Interest Suspense	(22,221,790)	(18,011,984)	(22,314,069)
Accrued income	-	-	-
Prepayments and deposits	473,649	458,134	320,628
Deferred Employee Expenditure	-	-	-
Staff Loan	23,736,924	22,193,093	19,398,145
Other			
Inter Branch Account	-	-	-
Telephone Security	84,572	79,323	78,789
Stationery Stock	883,172	570,268	955,783
Other	11,168	398,240	11,168
<b>Total</b>	<b>28,051,537</b>	<b>26,625,441</b>	<b>21,109,372</b>



**Note:4.15**

**Due to Bank and financial institution**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Borrowing from BFIs	-	-	-
Settlement and clearing accounts	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

**Note:4.16**

**Due to Nepal Rastra Bank**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Refinance from NRB	-	-	-
Lender of last resort facility from NRB	-	-	-
Securities sold under repurchase agreement	-	-	-
Other payable to NRB	-	-	-
<b>Total</b>	-	-	-

**Note:4.17**

**Derivative financial instruments**

The Financial Institution does not have any derivative financial instruments.

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Held for trading</b>			
Interest rate swap	-	-	-
Others	-	-	-
<b>Held for risk management</b>			
Interest rate swap	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-

**Note:4.18**

**Deposits from Customers**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Institutions Customers:</b>			
Term deposits	-	-	-
Call Deposits	-	-	-
Current Deposits	-	-	-
Other	-	-	-
<b>Sub total</b>	-	-	-
<b>Individual Customers:</b>			
Term deposits	-	-	-
Saving Deposits	1,368,929,426	1,468,719,969	1,158,314,190
Other	-	-	-
<b>Sub total</b>	<b>1,368,929,426</b>	<b>1,468,719,969</b>	<b>1,158,314,190</b>
<b>Total</b>	<b>1,368,929,426</b>	<b>1,468,719,969</b>	<b>1,158,314,190</b>



**Note:4.19**

**Borrowing**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Domestic Borrowing:</b>			
Nepal Government	-	-	-
Other institution	1,914,654,323	1,869,322,740	1,361,029,298
Other	-	-	-
<b>Sub total</b>	<b>1,914,654,323</b>	<b>1,869,322,740</b>	<b>1,361,029,298</b>
<b>Foreign Borrowing:</b>			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Bank	-	-	-
Other institutions	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>1,914,654,323</b>	<b>1,869,322,740</b>	<b>1,361,029,298</b>

**Note:4.20**

**Provisions**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contract	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.20.1**

**Movement in provision**

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Balance at Shrawan 1</b>	<b>-</b>	<b>-</b>	<b>-</b>
Provisions made during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
<b>Balance at Ashadh End</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note:4.21**

**Other liabilities**

The Details of other liabilities are presented as follows.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Liability for employees defined benefit obligations	-	-	15,510,874
Liability for long-service leave	30,485,522	25,143,191	19,347,760
Short-term employee benefits	-	-	-
Bills payable	-	-	-
Creditors and Accruals	3,756,696	-	-
Interest payable on deposit	-	19,244,214	19,746,047
Interest payable on borrowing	-	4,287,945	-
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Liabilities under finance lease	-	-	-
Employee bonus payable	2,146,192	15,189,962	8,361,951
Service Fees Payable	13,931,970	25,620,509	-
Other	3,277,614	9,937,645	7,247,443
<b>Total</b>	<b>53,597,994</b>	<b>99,423,466</b>	<b>70,214,074</b>



**Note:4.21.1**

**Other**

The Details of other liabilities are presented as follows.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Audit Fee Payable	-	446,000	446,000
EPF Payable	-	-	14,396
TDS on Audit Fee	6,000	6,000	6,000
TDS on Salary	38,465	47,007	51,378
TDS on Others	197,975	831,282	691,951
Rental Tax	-	36,058	13,158
Employee Training & Development	-	-	-
Other	3,035,174	8,571,298	6,024,559
<b>Total</b>	<b>3,277,614</b>	<b>9,937,645</b>	<b>7,247,443</b>

**Note:4.21.1**

**Defined benefit obligation**

Particulars	Current Year	Previous Year	Restated 01.04.2078
The amounts recognized in the Statement of Financial Position are as follows:			
Present value of unfunded obligations	-	-	15,510,874
Present value of funded obligations	-	-	-
Total present value of obligations	-	-	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
Recognised liability for defined benefit obligation	-	-	-

**Note:4.21.2**

**Plan Assets**

Plan assets comprise of the following:

Particulars	Current Year	Previous Year	Restated 01.04.2078
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposits	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
Actual Return on plan assets	-	-	-

**Note:4.21.3**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Defined benefit obligation at Shrawan 1	-	-	11,410,845
Actuarial losses	-	-	(16,298)
Benefit paid by the plan	-	-	-
Current service cost and interest	-	-	4,116,327
<b>Defined benefit obligation at Ashadh end</b>	<b>-</b>	<b>-</b>	<b>15,510,874</b>

**Note:4.21.4**

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

Particulars	Current Year	Previous Year	Restated 01.04.2078
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefit paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Ashadh end</b>	<b>-</b>	<b>-</b>	<b>-</b>



**Note:4.21.5**

**Amount recognised in profit or loss**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Current service cost	-	-	8,210,344
Interest on obligation	-	-	1,102,027
Expected return on plan assets	-	-	-
<b>Total</b>	-	-	<b>9,312,371</b>

**Note:4.21.6**

**Amount recognised in other comprehensive income**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Acturial (gain)/loss	-	-	(16,298.00)
<b>Total</b>	-	-	<b>(16,298.00)</b>

**Note:4.21.7**

**Actuarial assumptions**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Discount rate	-	-	4.50%
Expected return on plan assets	-	-	0.00%
Future salary increase	-	-	4.00%
Expected Average remaining working lives (years)	-	-	-
Withdrawal rate	-	-	12.00%

**Note:4.22**

**Debt securities issued**

The Financial Institution has not issued any debt securities.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Debt securities issued designated at fair value through profit or loss		-	-
Debt securities issued at amortised cost		-	-
<b>Total</b>	-	-	-

**Note:4.23**

**Subordinated liabilities**

The Financial Institution does not have any subordinated liabilities.

Particulars	Current Year	Previous Year	Restated 01.04.2078
Redeemable preference shares	-	-	-
Irredeemable cummulative preference shares	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-





**Note:4.24**

**Share capital**

Details of equity shares is presented as follows:

Particulars	Current Year	Previous Year	Restated 01.04.2078
Ordinary shares	372,321,739	312,875,411	276,880,895
Convertible preference share (Equity component)	-	-	-
Irredeemable preference share (Equity component)	-	-	-
Perpetual debt (Equity component)	-	-	-
<b>Total</b>	<b>372,321,739</b>	<b>312,875,411</b>	<b>276,880,895</b>

**Note:4.24.1**

**Ordinary shares**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Authorized capital:			
5,000,000 ordinary share of Rs.100 each	500,000,000	500,000,000	500,000,000
Issued capital:			
27,68,808.95 ordinary share of Rs.100 each			
31,28,754.11 ordinary share of Rs.100 each			
37,23,217.39 ordinary share of Rs.100 each	372,321,739	312,875,411	276,880,895
Subscribed and paid of capital:			
27,68,808.95 ordinary share of Rs.100 each			
31,28,754.11 ordinary share of Rs.100 each			
37,23,217.39 ordinary share of Rs.100 each	372,321,739	312,875,411	276,880,895
<b>Total</b>	<b>372,321,739</b>	<b>312,875,411</b>	<b>276,880,895</b>

**Note:4.24.2**

**Ordinary share ownership**

Particulars	Current Year		Previous Year		Restated 01.04.2078	
	Percent	Amount	Percent	Amount	Percent	Amount
<b>Domestic ownership:</b>						
Nepal Government	-	-	-	-	-	-
"A" class licensed institutions	-	-	-	-	-	-
Other licensed institutions	-	-	-	-	-	-
Other institutions	0.64%	2,382,859	0.64%	2,002,403	0.64%	1,772,038
Public	35.48%	132,099,753	35.48%	111,008,196	35.48%	98,237,342
Other	63.88%	237,839,127	63.88%	199,864,813	63.88%	176,871,516
<b>Foreign ownership</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>
<b>Total</b>	<b>100.00%</b>	<b>372,321,739</b>	<b>100.00%</b>	<b>312,875,411</b>	<b>100.00%</b>	<b>276,880,896</b>



Details of Shareholders holding 0.5% or more shares									
Name of Shareholder	No. of Share	Current Year Holding %	Amount	No. of Share	Previous Year Holding %	Amount	No. of Share	Restated 01.04.2078 Holding %	Amount
<b>Public</b>									
Sahasikant Agrawal	133,295	3.58%	13,329,500	112,013	3.58%	11,201,300	90,720	3.60%	9,072,000
Chandra Bahadur Basnet	111,550	3.00%	11,155,000	93,740	3.00%	9,374,000	75,600	3.00%	7,560,000
Nityananda Tiwari	96,959	2.60%	9,695,900	81,478	2.60%	8,147,800	64,800	2.57%	6,480,000
Krishnakagi KC	72,010	1.93%	7,201,000	60,513	1.93%	6,051,300	46,980	1.86%	4,698,000
Santosh Shrestha	57,369	1.54%	5,736,900	48,210	1.54%	4,821,000	38,880	1.54%	3,888,000
Manju Agrawal	47,807	1.28%	4,780,700	40,174	1.28%	4,017,400	32,400	1.28%	3,240,000
Ranju Pandey	44,266	1.19%	4,426,600	37,198	1.19%	3,719,800	30,000	1.19%	3,000,000
Bishnu Prasad Poudel	43,026	1.16%	4,302,600	36,157	1.16%	3,615,700	29,160	1.16%	2,916,000
Bashudev Poudel	38,246	1.03%	3,824,600	32,140	1.03%	3,214,000	25,920	1.03%	2,592,000
Ram Chandra Regmi	39,898	1.07%	3,989,800	33,528	1.07%	3,352,800			
Tikaram Bhusal	35,413	0.95%	3,541,300	29,759	0.95%	2,975,900	24,000	0.95%	2,400,000
Nilakantha Upreti	31,871	0.86%	3,187,100	26,783	0.86%	2,678,300	21,600	0.86%	2,160,000
Ramesh sharma	26,988	0.72%	2,698,800	22,679	0.72%	2,267,900			
Bikash Gauchan	26,559	0.71%	2,655,900	22,319	0.71%	2,231,900	18,000	0.71%	1,800,000
Shanti Kumari Baral	-	-	-	-	-	-	17,820	0.71%	1,782,000
Keshavraj Neupane	23,904	0.64%	2,390,400	20,088	0.64%	2,008,800	16,200	0.64%	1,620,000
Maya KC	23,904	0.64%	2,390,400	20,088	0.64%	2,008,800	16,200	0.64%	1,620,000
Netra Prasad Parajuli	23,608	0.63%	2,360,800	19,839	0.63%	1,983,900	16,000	0.63%	1,600,000
Shanta Kumari Upreti	23,019	0.62%	2,301,900	19,344	0.62%	1,934,400	15,600	0.62%	1,560,000
Krishna Bahadur Khand	22,310	0.60%	2,231,000	18,748	0.60%	1,874,800	15,120	0.60%	1,512,000
Janak Raj Regmi	22,133	0.59%	2,213,300	18,599	0.59%	1,859,900	15,000	0.59%	1,500,000
Prakash Gauchan	21,837	0.59%	2,183,700	18,351	0.59%	1,835,100	14,800	0.59%	1,480,000
Tilak Bahadur Chhetri	20,657	0.55%	2,065,700	17,359	0.55%	1,735,900	14,000	0.55%	1,400,000
Dhanmaya Sherchan	20,657	0.55%	2,065,700	17,359	0.55%	1,735,900	14,000	0.55%	1,400,000
Rudra Prasad Sharma	20,657	0.55%	2,065,700	17,359	0.55%	1,735,900	14,000	0.55%	1,400,000
Sita Pradhan	20,658	0.55%	2,065,800	17,360	0.55%	1,736,000	14,000	0.55%	1,400,000
Srijana Nepal	19,123	0.51%	1,912,300	16,070	0.51%	1,607,000	12,960	0.51%	1,296,000
Ganesh Paudel	25,405	0.68%	2,540,500						



**Note:4.25**

**Reserves**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Statutory General Reserve	68,259,534	62,864,807	41,382,739
Client Protection Fund	57,241,902	55,648,728	56,267,107
Corporate social responsibility reserve	1,855,428	1,613,692	546,289
Employee Capacity Building fund	4,409,427	3,123,979	27,914
Investment adjustment reserve	-	-	-
Regulatory Reserve	31,278,887	26,811,811	23,028,135
Restructure Reserve	10,496,446		
Institutional Development Fund	-	-	-
Exchange equilisation reserve	-	-	-
Capital Redemption Reserve	-	-	-
Asset Revaluation Reserve	-	-	-
Dividend Equalization Reserve	-	-	-
Capital reserve	-	-	-
Other Reserves	-	-	682,105
<b>Total</b>	<b>173,541,625</b>	<b>150,063,018</b>	<b>121,934,288</b>

**Statutory General Reserve**

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

**Corporate Social Responsibility Reserve**

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

**Client Protection Fund**

Client Protection Fund is created as per NRB Directive, which is set aside of 1% of net profit. The balance in the reserve is the amount which is not exhausted and out of such unexhausted amount.

**Regulatory Reserve**

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

**Restructure Reserve**

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



**Details of Regulatory Reserve as per NRB Directive**

Financial Year	Interest Receivable	Short Loan Loss Provision	Short Provision for Possible losses on Investment	Deferred Tax Assets	Goodwill	Gain on Bargain Purchase	Actuarial Gain/Loss Recognized	Fair Value Loss Recognized in OCI	Other	Total
<b>2077-78</b>										
Opening				5,923,951						-
Addition	12,564,025			2,536,119			11,409			5,923,951
Adjustment				1,992,631						15,111,552
<b>Closing</b>	<b>12,564,025</b>	<b>-</b>	<b>-</b>	<b>10,452,701</b>	<b>-</b>	<b>-</b>	<b>11,409</b>		<b>-</b>	<b>23,028,135</b>
<b>2078-79</b>										
Opening				10,452,701			11,409			-
Addition	12,564,025			(7,177,425)						23,028,135
Adjustment	6,794,037			4,178,473			(11,409)			(383,388)
<b>Closing</b>	<b>19,358,062</b>	<b>-</b>	<b>-</b>	<b>7,453,749</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>26,811,811</b>
<b>2079-80</b>										
Opening				7,453,749						-
Addition	19,358,062			1,626,750						26,811,811
Adjustment	2,840,326									4,467,076
<b>Closing</b>	<b>22,198,389</b>	<b>-</b>	<b>-</b>	<b>9,080,499</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>31,278,887</b>



**Note No. 4.26**

**Contingent Liabilities and Commitment**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Contingent Liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease commitment	-	-	-
Litigation	-	-	-
<b>Total</b>	-	-	-

**Note No. 4.26.1**

**Capital commitments**

Particulars	Current Year	Previous Year	Restated 01.04.2078
Capital Expenditures approved by relevant authority of the institution but provision has not been made in financial statements			
<b>Capital commitments in relation to Property and Equipment</b>			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub Total</b>	-	-	-
<b>Capital commitments in relation to Intangible assets</b>			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub Total</b>	-	-	-
<b>Total</b>	-	-	-

**Note No. 4.26.2**

**Lease Commitments**

Particulars	Current Year	Previous Year	Restated 01.04.2078
<b>Operating lease commitments</b>			
Future minimum lease payment under non cancellable operating lease, where the institution is lessee			
Not later than 1 year			
Later than 1 year but not later than 5 years			
Later than 5 years			
<b>Sub Total</b>			
<b>Finance lease commitments</b>			
Future minimum lease payment under non cancellable operating lease, where the institution is lessee			
Not later than 1 year			
Later than 1 year but not later than 5 years			
Later than 5 years			
<b>Sub Total</b>			
<b>Grand Total</b>			

**Note No. 4.26.3**

**Litigation**

There are no litigations pending during the year.





**Note: 4.27**

**Interest income**

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.

Particulars	Current Year	Previous Year
Cash and cash equivalents	8,132,154	1,924,837
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Loans and Advances to Financial Institutions	-	-
Loans and advances to customers	579,984,321	534,036,987
Investment securities	-	-
Loans and advances to staff	1,722,178	939,624
Other	-	-
<b>Total interest income</b>	<b>589,838,653</b>	<b>536,901,447</b>

**Note: 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	250,691,375	172,306,921
Due to Nepal Rastra Bank	-	-
Deposits from customers	77,056,409	59,014,087
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	3,961,233	2,195,503
<b>Total interest expense</b>	<b>331,709,017</b>	<b>233,516,511</b>

**Note: 4.29**

**Fees and Commission Income**

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

Particulars	Current Year	Previous Year
Loan Administration fees	-	-
Service fees	36,798,227	45,753,750
Remittance fees	-	-
Brokerage fees	-	-
Commitment fees	-	-
Other Fees and Commission Income	4,386,337	5,271,266
<b>Total Fees and Commission Income</b>	<b>41,184,564</b>	<b>51,025,016</b>



**Note: 4.30**

**Fees and commission expense**

Particulars	Current Year	Previous Year
Service Fee	4,470,000	-
Brokerage	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	24,297	-
<b>Total Fees and Commission Expense</b>	<b>4,494,297</b>	<b>-</b>

**Note: 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>Total Net trading income</b>	<b>-</b>	<b>-</b>

**Note: 4.32**

**Other operating income**

Particulars	Current Year	Previous Year
Foreign Exchange Revaluation Gain	-	-
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Grant Income	-	-
Other	-	-
<b>Total other operating income</b>	<b>-</b>	<b>-</b>

**Note: 4.33**

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

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

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	32,464,216	(16,050,392)
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with bank and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment property	-	-
<b>Total</b>	<b>32,464,216</b>	<b>(16,050,392)</b>



**Note: 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	83,497,485	76,237,425
Allowances	45,080,815	39,175,987
Gratuity expenses	6,955,490	5,920,322
Provident fund	6,907,790	6,388,311
Uniform	2,275,000	2,226,000
Training & Development Expense	2,176,954	1,010,112
Leave encashment	8,974,071	8,768,528
Medical	2,230,810	1,718,026
Insurance	-	-
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Finance expenses under NFRS	-	-
Other Expenses Related to Staff	17,470,798	9,184,356
<b>Sub-Total</b>	<b>175,569,213</b>	<b>150,629,066</b>
Employees Bonus	2,146,192	15,189,962
<b>Total</b>	<b>177,715,405</b>	<b>165,819,029</b>

**Note: 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	333,000	343,500
Directors' expense	280,341	361,652
Auditors' remuneration	452,000	452,000
Other audit related expense	751,195	1,476,356
Professional and legal expense	-	55,000
Office administration expense	24,920,090	29,859,807
Operating lease expense	19,012,766	17,421,605
Operating expense of investment properties	-	-
Onerous lease provision	-	-
Other	-	2,154,921
<b>Total</b>	<b>45,749,392</b>	<b>52,124,841</b>



**Note: 4.35.1**

**Office administration expense**

Particulars	Current Year	Previous Year
Water and electricity	1,074,642	1,090,227
Repair and maintenance		
(a) Building	-	-
(b) Vehicle	312,614	392,904
(c) Computer and accessories	397,412	-
(d) Office equipment and furniture	12,150	-
(e) Other	74,582	499,342
Office Expenses	-	637,390
Insurance	709,557	402,471
Postage, telex, telephone, Internet	3,462,899	3,268,158
Printing and Stationery	2,102,968	2,825,711
Newspaper, books and journals	6,150	7,150
Advertisement	222,228	279,285
Legal Expense	50,000	-
Registration & Renewal Charges	537,807	98,923
Fine & Penalties	297,495	-
Donation	-	-
Security Expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	9,493,230	10,340,627
Fuel & Lubricants	2,932,325	-
Staff Meeting & Recruitment Expenses	332,988	-
Entertainment	-	-
Annual/Special general meeting expense	298,654	159,376
Other	1,268,536	9,784,634
Technical Service Fees	1,333,852	-
Transfer Commission	-	73,610
<b>Total</b>	<b>24,920,090</b>	<b>29,859,807</b>

**Note: 4.36**

**Depreciation & Amortisation**

Particulars	Current Year	Previous Year
Depreciation on Property and Equipment	4,263,014	4,688,064
Depreciation on investment property	-	-
Amortisation of intangible assets	137,221	182,961
<b>Total depreciation and amortisation</b>	<b>4,400,235</b>	<b>4,871,025</b>

**Note: 4.37**

**Non operating income**

Particulars	Current Year	Previous Year
Recovery of loan written off	-	-
other income	-	-
<b>Total non operating income</b>	<b>-</b>	<b>-</b>



**Note: 4.38**

**Non Operating Expense**

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

Particulars	Current Year	Previous Year
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	134,513
<b>Total non operating Expenses</b>	<b>-</b>	<b>134,513</b>

**Note: 4.39**

**Income tax expense**

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

Particulars	Current Year	Previous Year
<b>Current tax expense</b>	<b>9,143,773</b>	<b>37,101,643</b>
Current year	9,143,773	37,101,643
Adjustment for prior years	-	-
<b>Deferred tax expense</b>	<b>(1,626,750)</b>	<b>2,998,952</b>
Origination and reversal of temporary differences	(1,626,750)	2,998,952
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
<b>Total income tax expense</b>	<b>7,517,023</b>	<b>40,100,595</b>

**4.39.1**

**Reconciliation of tax expense and accounting profit**

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

Particulars	Current Year	Previous Year
Profit before tax	<b>34,490,656</b>	<b>147,510,936</b>
Tax amount at tax rate of 30%	10,347,197	44,253,281
Add: Tax effect of expenses that are not deductible for tax purpose	89,249	-
Less: Tax effect on temporary difference	1,626,750	(2,998,952)
Add/less: Tax effect of Items that are deductible	(4,546,172)	(1,153,734)
<b>Total income tax expense</b>	<b>7,517,023</b>	<b>40,100,595</b>
<b>Effective tax rate</b>	<b>21.79%</b>	<b>27.18%</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. Further, the Financial Institution maintains a statutory deposit with the Nepal Rastra Bank equal to approx. 1.27% of customer deposits. In accordance with the Financial Institution's policy, the liquidity position is assessed and managed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specific to the Financial Institution. The most important of these is to maintain the required ratio of liquid assets to liabilities, to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale.

#### Interest Rate Risk

Interest Rate Risk includes risk arising due to adverse movements in the interest rates and equity price. Our exposure to interest rate risk 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.

#### Sensitivity Analysis

Particulars	Name of Variables	Changes in Variables	Current Year		Previous Year	
			Financial effect on		Financial effect on	
			Profit before Tax	Equity	Profit before Tax	Equity
Increase in Variable	Cost of Funds	(+) 1%	(19,146,543)	-	(1,86,93,227)	-
Decrease in Variable	Cost of Funds	(-) 1%	19,146,543	-	1,86,93,227	-
Increase in Variable	Interest Rate	(+) 1%	Cap on Max. Int. Rate	-	Cap on Max. Int. Rate	-
Decrease in Variable	Interest Rate	(-) 1%	(38,665,302)	-	(39,166,316)	-



### Credit Risk

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

### Operational Risk

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

Effective operational risk management systems aims to 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.

One of the growing risks among others these days is Operations Risk that arises out of inefficient processes and people inside and outside the Financial Institution.. Information and Technology Division in the Financial Institution reviews and checks the security aspects. Financial Institution has not conducted an IS Audit of the Financial Institution's system.

### 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 unquoted equities which are valued using cost price.

### Financial investments - Measured through OCI

Financials assets measured through OCI, primarily consist unquoted securities which 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	372,321,739
Proposed Bonus Equity Shares	-
Share Premium	-
Irredeemable Preference Share	-
Statutory General Reserve	68,259,534
Retained Earnings	33,084,271
Capital Redemption Reserve	-
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
<b>Deductions</b>	<b>9,080,498</b>



a. Goodwill	-
b. Deferred Tax Assets	9,080,498
c. Investment on shares and securities in excess of limits	-
d. Investment to the company having financial interest	-
e. Fictitious assets	-
f. Investment on land and building for self-use not complying the Directives of NRB	-
g. Investment on land development and housing construction in excess of limits	-
h. Underwriting shares not sold within stipulated time	-
i. Credit and other facilities banned by the prevailing laws	-
<b>Total Tier 1 Capital</b>	<b>464,585,046</b>

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

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	64,576,894
Additional loan loss provision	-
Hybrid capital instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	-
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	-
Investment adjustment Fund	-
<b>Total Tier 2 Capital</b>	<b>64,576,894</b>

• **Detailed Information about Subordinated Term Debts**

The Financial Institution does not have any subordinated term debts.

• **Total qualifying capital**

Total Tier 1 Capital	464,585,046
Total Tier 2 Capital	64,576,894
<b>Total Qualifying Capital</b>	<b>529,161,940</b>

• **Capital Adequacy Ratio**

Core Capital Ratio	11.46%
Capital Adequacy Ratio	13.06%

• **Risk Weighted Exposures**

Particulars	Weight (%)	Amount (Rs.)	RWA
<b>A. On-Balance Sheet Items</b>			
Cash Balance	0	8,392,066	-
NRB Balance	0	17,372,750	-
Investment to Govt. Bond	0	-	-
Accrued interests on Govt. bond	0	-	-
Balance on domestic banks and financial institutions	20	107,780,950	21,556,190
Money at call	20	-	-
Investment on shares/debentures/bonds	100	2,000,000	2,000,000
Loans & advances, bills purchase/discount	100	3,904,268,453	3,904,268,453
Fixed assets	100	14,744,751	14,744,751
Other assets (Except advance tax payment)	100	28,051,537	28,051,537
<b>Total of On-Balance Sheet Items (A)</b>		<b>4,082,610,507</b>	<b>3,970,620,931</b>
<b>B. Off-Balance Sheet Items</b>			
Off-Balance-sheet Items	100	-	-
Risk Weighted Exposure for Operational Risk	100	81,652,210	81,652,210
<b>Total of Off-Balance Sheet Items (B)</b>		<b>81,652,210</b>	<b>81,652,210</b>
<b>Total Risk Weighted Exposure (A+B)</b>		<b>4,164,262,717</b>	<b>4,052,273,141</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 requirement."



### 5.3 Classification of financial assets and financial liabilities

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

Particulars	FVTPL	Amortized Cost	Measured at FVTOCI	Total
<b>Financial Assets</b>				
Cash and Cash Equivalents	-	116,173,016	-	<b>116,173,016</b>
Statutory Balances and Due from Nepal Rastra Bank	-	17,372,750	-	<b>17,372,750</b>
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Loans and Advances to MFIs & Cooperatives	-	-	-	-
Loans and Advances to Customers	-	3,710,536,472	-	<b>3,710,536,472</b>
Financial Investments - Measured at Fair Value Through PL	-	-	-	-
Financial Investments - Measured at Fair Value Through OCI	-	-	2,000,000	<b>2,000,000</b>
Financial Investments - Measured at Amortized Cost	-	-	-	-
Other Financial Assets	-	-	-	-
<b>Total Financial Assets</b>	-	<b>3,844,082,238</b>	<b>2,000,000</b>	<b>3,846,082,238</b>
<b>Financial Liabilities</b>				
Due From Customers	-	1,368,929,426	-	<b>1,368,929,426</b>
Borrowings	-	1,914,654,323	-	<b>1,914,654,323</b>
Other Liabilities	-	53,597,994	-	<b>53,597,994</b>
<b>Total Financial Liabilities</b>	-	<b>3,337,181,744</b>	-	<b>3,337,181,744</b>

### 5.4 Operating Segment Information

#### 1. General Information

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

The Financial Institution's operation is provincially decentralized and duly managed. However strategic and financial policies are monitored and directed from the Head Office. The accounting policies adopted for segment reporting are in line with the accounting policies of the Company, NFRS 8 'Segment Reporting' and Unified Directives to Microfinance, 2079 as issued by NRB.

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

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

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

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

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

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

Particulars	Bagmati	Gandaki	Lumbini	Unallocated	Total
Revenues from external customers	80,865,439	243,401,171	144,571,095	152,331,180	<b>621,168,885</b>
Intersegment revenues	-	-	-	-	-
Net Revenue	80,865,439	243,401,171	144,571,095	152,331,180	<b>621,168,885</b>
Interest Revenue	81,132,312	244,350,873	145,118,889	119,236,579	<b>589,838,653</b>
Interest Expense	9,961,751	38,370,936	21,610,101	261,766,229	<b>331,709,017</b>
Net Interest Revenue	71,170,561	205,979,937	123,508,788	(142,529,650)	<b>258,129,636</b>
Depreciation and Amortization	519,096	968,868	686,879	2,225,393	<b>4,400,235</b>



Segment Profit / (Loss)	5,468,688	37,210,538	9,803,525	14,472,121	66,954,872
Other material non-cash items:	-	-	-		-
Loan Loss Provisions Expenses	11,526,242	43,113,857	26,080,934	(48,256,817)	32,464,216
Goodwill Amortization	-	-	-		-
Others Intangible Assets Amortization	-	-	-		-
Impairment of Assets	-	-	-		-
Segment Assets	602,525,347	1,643,262,116	985,550,491	684,791,425	4,010,134,555
Segment Liabilities	602,525,347	1,643,262,116	985,550,491	684,791,425	3,437,494,089

### 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	468,837,705
Other Revenues	152,331,180
Elimination of intersegment revenues	-
<b>Entity's Revenue</b>	<b>621,168,885</b>

#### b) Profit or Loss

Total profit or loss for reportable segments	52,482,751
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts	(17,992,095)
<b>Profit before income tax</b>	<b>34,490,656</b>

#### c) Assets

Total assets for reportable segments	3,231,337,954
Other Assets	-
Unallocated amounts	684,791,425
<b>Entity's assets</b>	<b>3,916,129,380</b>

#### d) Liabilities

Total Liabilities for reportable segments	3,231,337,954
Other Liabilities	-
Unallocated Liabilities	105,843,789
<b>Entity's liabilities</b>	<b>3,337,181,744</b>



## 5. Information about product and services

Revenue from each type of product and services	
(a) Microfinance Related Services	621,168,885
(b) Others	-
<b>Total</b>	<b>621,168,885</b>

## 6. Information about geographical areas

Revenue from following geographical areas	
<b>(A) Domestic</b>	
(a) Province 1	5,121,620
(b) Province 2	4,876,421
(c) Bagmati Province	80,865,439
(d) Gandaki Province	243,401,171
(e) Lumbini Province	144,571,095
(f) Karnali Province	49,260,858
(g) Sudur Paschim Province	44,876,503
(h) Others	48,195,778
<b>(B) Foreign</b>	-
<b>Total</b>	<b>621,168,885</b>

## 7. Information about major customers

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

### 5.5 Share options and share based payment

Not Applicable.

### 5.6 Contingent liabilities and commitment

The Standard defines a contingent liability as:

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

Details of contingent liability are as follows:

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

### 5.7 Related Party Disclosures

In the ordinary course of its business operation the Institution has conducted commercial transactions with parties who are defined as related parties in NAS 24 "Related Party Disclosures". All those transactions were conducted on an arm's length price basis.





### 5.7.1 Board Member Allowances and Facilities

The chairperson and other members of the Board are paid NPR 5000 and NPR 4500 respectively per meeting.

The Board of Directors (BOD) has been paid total meeting fees of NPR 3,33000/- during the reportable financial year. The BOD had held total of 12 Board Meetings during the period.

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

Board Level Committees	No. of Meetings	Meeting Allowances (NPR)
Audit Committee	6	-
Risk Management Committee	5	-
Human Resource Committee	4	-
AML Committee	4	-
<b>Total</b>		-

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

S. No	Particulars	Amount (NPR)
1	Communication Expenses	76,000/-
2	Bus & Air Fare Expenses	62,770/-
3	DA, Tiffin & Miscellaneous Expenses	1,41,570/-
<b>Total</b>		<b>2,80,340/-</b>

### 5.7.2 Loans and Advances extended to Promoters

There are no such benefits extended to Promoters.

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

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

KMP	Position
Mr. Keshavnarayan Pradhan	MD
Mr. Phanindra Pandey	Acting CEO

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

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

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

Particulars	Amount
Short-term employee benefits	15,48,78,054
Post-employment benefits	-
Other long-term benefits	2,28,37,351
Termination benefits	-
Share-based payment	-
<b>Total</b>	<b>17,77,15,405</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. Keshavnarayan Pradhan	MD	14,00,000	-	3,81,260	2,37,418	1,14,147	<b>21,32,826</b>
Mr. Phanindra Pandey	Acting CEO	10,92,000	1,09,200	7,43,320	1,91,654	-	<b>21,36,175</b>
Mr. Harsha Bahadur Syangtan	Acting Manager	5,02,389	50,238	4,94,870	1,21,115	-	<b>11,68,613</b>
Mr. Kem Narayan Regmi	Assistant Manager	1,83,276	18,327	1,58,509	-	-	<b>3,60,113</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.

#### 5.7.5 Transactions with Subsidiary and Associates Companies

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

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

#### Additional Disclosures:

##### Statement of Profit or Loss

Particulars	Transaction with Related Parties	
	2079-80	2078-79
Interest Income	-	-
Interest Expenses	-	-
Other Income	-	-
Other Expenses	-	-
Dividend Income(net)	-	-

##### Statement of Financial Position

Particulars	Transaction with Related Parties	
	2079-80	2078-79
Total Assets		
Loans and Advances		
Other Receivables	-	-
Total Liabilities	-	-
Customer Deposits	-	-
Other Payables	-	-

##### Commitments and Contingencies

Particulars	Transaction with Related Parties	
	2079-80	2078-79
Undrawn Credit Limits	-	-
Other Contingencies	-	-
<b>Total</b>	-	-

#### 5.8 Merger and acquisition

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

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

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

#### 5.10 Events after reporting date

Events after the reporting date are those events, favourable or unfavourable, that occur between the balance sheet date and the date when the financial statements are authorized for issue.

There are no material events that have occurred subsequent to the reporting date till the signing of this Financial Statement.

**Proposed Dividend:** The Financial Institution has not proposed any dividend during the year.



## Reconciliation of Statement of Financial Position reported for Ashadh End 2078 due to adoption of NFRS

Particulars	GAAP	NFRS	Difference	Remarks
<b>ASSETS</b>				
Cash and cash equivalents	126,539,164	126,539,164	-	
Due from Nepal Rastra Bank	13,372,750	13,372,750	-	
Placement with Bank and FI's	-	-	-	
Other Trading Assets	-	-	-	
Loans and advances to B/FIs	-	-	-	
Loans and advances to customers	2,828,553,074	2,848,495,971	19,942,897	Due to Interest Income booked on accrual basis
Investment securities	2,000,000	2,000,000	-	
Current tax assets	-	-	-	
Investment property	-	-	-	
Property and Equipment	18,029,393	18,029,393	-	
Goodwill and Intangible assets	731,845	731,845	-	
Deferred Tax Assets	4,365,117	10,452,701	6,087,584	Net changes due to NFRS implementation
Other assets	21,109,372	21,109,372	-	
<b>Total Assets</b>	<b>3,014,700,714</b>	<b>3,040,731,195</b>	<b>26,030,481</b>	
<b>Liabilities</b>				
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra Bank	-	-	-	
Derivative Financial Instrument	-	-	-	
Deposits from customers	1,158,314,190	1,158,314,190	-	
Borrowings	1,361,029,298	1,361,029,298	-	
Current Tax Liabilities	5,495,594	5,495,594	-	
Provisions	-	-	-	
Deferred Tax Liabilities	-	-	-	
Other liabilities	65,525,554	70,214,074	4,688,520	Gratuity and Leave Expenses booked on basis of actuarial valuation.
Debt securities issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total liabilities</b>	<b>2,590,364,637</b>	<b>2,595,053,157</b>	<b>4,688,520</b>	
<b>Equity</b>				
Share Capital	312,875,411	276,880,895	(35,994,516)	Bonus
Share Premium	-	-	-	
Retained Earnings	6,006,568	46,862,855	40,856,287	Net changes due to NFRS implementation
Reserves	105,454,098	121,934,288	16,480,190	Net changes due to NFRS implementation
<b>Total equity attributable to equity hold</b>	<b>424,336,077</b>	<b>445,678,038</b>	<b>21,341,960</b>	
<b>Total Equity</b>	<b>424,336,077</b>	<b>445,678,038</b>	<b>21,341,960</b>	
<b>Total Liabilities and Equity</b>	<b>3,014,700,714</b>	<b>3,040,731,195</b>	<b>26,030,481</b>	
Contingent Liabilities and commitment	-	-	-	
Net Assets Value Per share	135.62	160.96	25.34	Net changes due to NFRS implementation



**Reconciliation of Statement of Financial Position reported for Ashadh End 2079 due to adoption of NFRS**

Particulars	GAAP	NFRA	Difference	Remarks
<b>ASSETS</b>				
Cash and cash equivalents	117,936,058	117,936,058	-	
Due from Nepal Rastra Bank	16,372,750	16,372,750	-	
Placement with Bank and FI's	-	-	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loans and advances to B/FIs	-	-	-	
Loans and advances to customers	3,755,363,847	3,786,090,930	30,727,083	Due to Interest Income booked on accrual basis
Investment securities	2,000,000	2,000,000	-	
Current tax assets	18,550,964	18,550,964	-	
Investment property	-	-	-	
Property and Equipment	16,455,587	16,455,587	-	
Goodwill and Intangible assets	548,883	548,883	-	
Deferred Tax Assets	1,282,644	7,453,749	6,171,105	Net changes due to NFRS implementation
Other assets	26,625,441	26,625,441	-	
<b>Total Assets</b>	<b>3,955,136,174</b>	<b>3,992,034,362</b>	<b>36,898,188</b>	
<b>Liabilities</b>				
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rashtra Bank	-	-	-	
Derivative Financial Instrument	-	-	-	
Deposits from customers	1,468,719,969	1,468,719,969	-	
Borrowings	1,869,322,740	1,869,322,740	-	
Current Tax Liabilities	-	-	-	
Provisions	-	-	-	
Deferred Tax Liabilities	-	-	-	
Other liabilities	101,277,278	99,423,466	(1,853,812)	Leave Expenses booked on basis of actuarial valuation.
Debt securities issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total liabilities</b>	<b>3,439,319,987</b>	<b>3,437,466,175</b>	<b>(1,853,812)</b>	
<b>Equity</b>				
Share Capital	372,321,739	312,875,411	(59,446,328)	Bonus
Share Premium	-	-	-	
Retained Earnings	23,267,376	91,629,758	68,362,382	Net changes due to NFRS implementation
Reserves	120,227,072	150,063,018	29,835,946	Net changes due to NFRS implementation
<b>Total equity attributable to equity holders</b>	<b>515,816,188</b>	<b>554,568,187</b>	<b>38,751,999</b>	
<b>Total Equity</b>	<b>515,816,188</b>	<b>554,568,187</b>	<b>38,751,999</b>	
<b>Total Liabilities and Equity</b>	<b>3,955,136,174</b>	<b>3,992,034,362</b>	<b>36,898,188</b>	
Contingent Liabilities and commitment	-	-	-	
Net Assets Value Per share	138.54	177.25	38.71	Net changes due to NFRS implementation



## Reconciliation of Statement of Profit & Loss for the Fiscal Year 2078-79 due to adoption of NFRS

Particulars	GAAP	NFRS	Difference	Remarks
Interest income	526,117,261	536,901,447	10,784,186	Interest of loans to customers booked on accrual basis
Interest expense	233,516,511	233,516,511	-	
<b>Net interest income</b>	<b>292,600,750</b>	<b>303,384,936</b>	<b>10,784,186</b>	
Fees and commission income	51,025,016	51,025,016	-	
Fees and commission expense	-	-	-	
<b>Net fee and commission income</b>	<b>51,025,016</b>	<b>51,025,016</b>	<b>-</b>	
<b>Net interest, fee and commission income</b>	<b>343,625,766</b>	<b>354,409,952</b>	<b>10,784,186</b>	
Net trading income	-	-	-	
Other operating income	-	-	-	
<b>Total operating income</b>	<b>343,625,766</b>	<b>354,409,952</b>	<b>10,784,186</b>	
Impairment charge/(reversal) for loans and other losses	(16,050,392)	(16,050,392)	-	
<b>Net operating income</b>	<b>359,676,158</b>	<b>370,460,344</b>	<b>10,784,186</b>	
<b>Operating expense</b>				
Personnel expenses	164,299,078	165,819,029	1,519,950	Leave Expenses booked on basis of actuarial valuation.
Other Operating expenses	53,661,880	52,124,841	(1,537,039)	Share Issue Expenses Charged to Equity
Depreciation and Amortisation	4,871,025	4,871,025	-	
<b>Operating Profit</b>	<b>136,844,175</b>	<b>147,645,449</b>	<b>10,801,274</b>	
Non operating Income	-	-	-	
Non operating expense	134,513	134,513	-	
<b>Profit before income tax</b>	<b>136,709,662</b>	<b>147,510,936</b>	<b>10,801,274</b>	
<b>Income tax expense</b>				
Current Tax	37,101,643	37,101,643	-	
Deferred Tax	3,082,473	2,998,952	(83,521)	
<b>Profit for the period</b>	<b>96,525,546</b>	<b>107,410,342</b>	<b>10,884,795</b>	
<b>Profit attributable to:</b>				
Equity holders of the Bank	96,525,546	107,410,342	10,884,795	Net changes due to NFRS implementation
<b>Profit for the period</b>	<b>96,525,546</b>	<b>107,410,342</b>	<b>10,884,795</b>	
<b>Earnings Per Share (EPS)</b>				
Basic EPS	25.93	34.33	8.40	Net changes due to NFRS implementation
Diluted EPS	25.93	34.33	8.40	Net changes due to NFRS implementation





**नेपाल राष्ट्र बैंक**  
**लघुवित्त संस्था सुपरिवेक्षण विभाग**



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२२२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmipsd@nrb.org.np](mailto:nrbmipsd@nrb.org.np)  
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/कालिका/०८०/८१/२६३

मिति: २०८०/१०/०७

श्री कालिका लघुवित्त वित्तीय संस्था लिमिटेड,  
पोखरा, कास्की।

**विषय: आर्थिक वर्ष २०७९/८० को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको बासलात, नाफा नोक्सान हिसाव, सोसंग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध छ।

- (क) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ६/०७९ मा व्यवस्था बमोजिम लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धिकरण समितिलाई निर्देशनमा तोकिएको काम, कर्तव्य र उत्तरदायित्वको पूर्ण रुपमा पालना गर्ने गरी क्रियाशिल बनाउनु हुन।
- (ख) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ११/०७९ बमोजिम कर्जा सूचना केन्द्रमा कर्जा सम्बन्धी विवरण समयमै अद्यावधिक गर्ने गर्नुहुन।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १८/०७९ को सम्पत्ति शुद्धिकरण सम्बन्धी व्यवस्थाहरुको पूर्ण रुपमा पालना गर्नुहुन।
- (घ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन २०७९ को निर्देशन नं. १९/०७९ को बुदा नं. २(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन।
- (ङ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैर-स्थलगत सुपरिवेक्षणले औल्याएका थप अन्य कैफियतहरु समेत पुनः नदोहोरिने गरी सुधार गर्नुहुन।

भवदीय,  
  
प्रमेश पोखरेल  
उप-निर्देशक

बोधार्थ :

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





दर्ता नं. १९९२/०६६/०६६

वे.स.वै.क./ई.प्र./"घ"/१०/०६६/०६६



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

प.सं.: ०८०/८९

च.न.: १६८२

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजत पत्र प्राप्त लघुवित्त वित्तीय संस्था  
केन्द्रीय कार्यालय, पोखरा महानगरपालिका कार्यालय नं-१०, पोखरा, कास्की



मिति :- २०८०/११/०३

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

विषय : वार्षिक साधारण सभा प्रयोजनको लागि आ.व.२०७९/०८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा भएका निर्देशन कार्यान्वयन सम्बन्धमा ।

महोदय,

उपरोक्त विषयमा यस वित्तीय संस्थाको वार्षिक साधारण सभा प्रयोजनको लागि आ.व.२०७९/०८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्राप्त हुँदा तहाँको मिति २०८०/१०/०७ प.सं.: ल.वि.स.सु.वि./गैर- स्थलगत/कालिका/२०८०/०८१/२७३ बाट दिइएको निर्देशन सम्बन्धमा यस वित्तीय संस्थाको मिति २०८०/१०/२५ गते बसेको संचालक समितिको बैठक नं.२४० बाट देहाय अनुसार प्रत्युत्तर पेश गर्ने निर्णय भएको व्यहोरा सादर अनुरोध गर्दछु ।

- नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त (घ) वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं ६/०७९ मा भएको व्यवस्था बमोजिम लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण समितिको बैठक निर्देशनमा तोकिएको काम, कर्तव्य र उत्तरदायित्वको पूर्ण पालना गर्ने गरी क्रियाशिल हुने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।
- नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त (घ) वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं ११/०७९ बमोजिम कर्जा सूचना केन्द्रमा कर्जा सम्बन्धी विवरण समयमा नै अद्यावधिक गर्ने गरिएको व्यहोरा अनुरोध गर्ने निर्णय गरियो ।
- नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त (घ) वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं १८/०७९ मा भएको सम्पत्ति शुद्धीकरण सम्बन्धी व्यवस्थाहरूको पूर्ण पालना गर्ने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।
- नेपाल राष्ट्र बैंकबाट (घ) वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं १९/०७८ को बुदा नं २ (ख)मा भएको व्यवस्था अनुसार ऋणीहरूबाट सेवा शुल्क लिने गरिएको व्यहोरा जानकारीका लागि अनुरोध गर्ने निर्णय गरियो ।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा तहाँ, बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औल्याइएका थप अन्य कैफियतहरू पूनः नदोहोरिने गरी सुधार गरिने व्यहोरा अनुरोध गर्ने निर्णय गरियो ।

भबदीय  
  
(फणिन्द्र पाण्डे)

का.मु.प्रमुख कार्यकारी अधिकृत



## संस्थापक शेयरधनीहरूको विवरण

क्र.सं.	शेयरधनीको नाम थर	ठेगाना	शेयरधनी / हितग्राही नम्बर	शेयर संख्या
१	शशिकान्त अग्रवाल	बनस्थली, काठमाडौं	१३०१५९००००००४८७३	१,३३,२९५
२	चन्द बहादुर बस्नेत	भिरकोट, स्याङ्जा	१३०११००००२६१०१९५	१,११,५५०
३	नित्यानन्द तिवारी	वालिङ्ग, स्याङ्जा	१३०११००००००६८२१५६	९६,९५९
४	कृष्णकाजी के.सी.	भिरकोट, स्याङ्जा	१३०१०६००००३४०६२१	७२,०१०
५	सन्तोष श्रेष्ठ	वालिङ्ग, स्याङ्जा	१३०१०६००००४३८४४४	५७,३६९
६	नीलकण्ठ उप्रेती	काठमाण्डौ, काठमाण्डौ	१३०१०८०००००६१६२४	५४,८९०
७	मञ्जु अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१५९०००००१०४०१	४७,८०७
८	रन्जु पाण्डे	काठमाण्डौ, काठमाण्डौ	१३०११२०००००५१९५८	४४,२६६
९	बिष्णु प्रसाद पौड्याल	भिरकोट, स्याङ्जा	१३०१३५०००००१७८१३	४३,०२६
१०	रामचन्द्र रेग्मी	पोखरा, कास्की	१३०१०९०००००२६३३३५	३९,८९८
११	वासुदेव पौडेल	वालिङ्ग, स्याङ्जा	१३०१३७००००१९४८१६	३८,२४६
१२	टिकाराम भुसाल	पोखरा, कास्की	१३०१०९०००००६४७७४३	३५,४१३
१३	रमेश शर्मा	कुश्मा, पर्वत	१३०१०८००००१२१०२४	२६,९८८
१४	विकास गौचन	काठमाण्डौ, काठमाण्डौ	१३०१६३००००१२००१८	२६,५५९
१५	गणेश पौडेल	कुश्मा, पर्वत	१३०११२०००००६५७६७२	२५,४०५
१६	केशवराज न्यौपाने	गल्याङ्ग, स्याङ्जा	१३०११३०००००३४४२४	२३,९०४
१७	माया के.सि. बस्नेत	भिरकोट, स्याङ्जा	१३०११०००००२२२४६८	२३,९०४
१८	नेत्र प्रसाद पराजुली	कुश्मा, पर्वत	१३०१३७०००१६९३६९४	२३,६०८
१९	कृष्ण बहादुर खाँण	वालिङ्ग, स्याङ्जा	१३०११००००००९३६०२३	२२,३१०
२०	जनकराज रेग्मी	कुश्मा, पर्वत	१३०११२०००१२८०२५६	२२,१३३
२१	प्रकाश गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००१८८७२१	२१,८३७
२२	सिता प्रधान	कुश्मा, पर्वत	१३०१४५०००००३४२९३	२०,६५८
२३	धनमाया शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२०००००००५०२०	२०,६५७
२४	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०११२००००५५१४६०	२०,६५७
२५	तिलक बहादुर क्षेत्री	पोखरा, कास्की	१३०११२०००१३६४०४९	२०,६५७
२६	सृजना नेपाल	दक्षिणकाली, काठमाण्डौ	१३०१२०००००००२४८६	१९,१२३
२७	दिनेश अधिकारी	कुश्मा, पर्वत	१३०१०८०००००८९२०९	१७,७०६
२८	खगीश्वरा पौडेल पराजुली	कुश्मा, पर्वत	१३०१३७०००१६९३७१५	१७,७०६
२९	मनोहर विश्वकर्मा पौडेल	कुश्मा, पर्वत	१३०११२०००१३६४१७१	१७,७०६
३०	मेघनाथ सुवेदी	कुश्मा, पर्वत	१३०११२००००५७७९७७	१७,७०६
३१	सिता न्यौपाने	गितानगर, चितवन	१३०१५८००००५२३७९०	१७,७०६
३२	कुल प्रसाद गुरुङ्ग	ललितपुर, ललितपुर	१३०१२००००००४९१९१	१७,४४४
३३	शशीधर शर्मा पौडेल	कुश्मा, पर्वत	१३०१३७०००१६९५१८०	१६,२३०



३४	बालकृष्ण पौडेल	कुशमा, पर्वत	१३०१०८००००३७८८८६	१६,०८३
३५	डोलराज ढुङ्गाना	भिरकोट, स्याङ्जा	१३०११००००२६१८८६१	१५,९३६
३६	गितामणी पाण्डे	कालिगण्डकी, स्याङ्जा	४	१५,९३६
३७	प्रमिला लामिछाने	वालिङ्ग, स्याङ्जा	१३०११९०००००९३८८२	१५,९३६
३८	अल्का गोयल	नक्साल, काठमाडौं	१३०११८०००००५८५६०	१५,९३५
३९	एस.जि. सेक्यूरिटीज प्रा.ली	नक्साल, काठमाडौं	१३०१५९००००००८२९३	१५,९३५
४०	सुवित अग्रवाल	बिर्तामोड, भूपा	१३०१०९०००००४७८०७	१५,९३५
४१	अमृता पौडेल	बुटवल, रूपन्देही	१३०१६३०००००९८३०६	१४,७५६
४२	दिपक बहादुर थापा	काठमाडौं, काठमाडौं	१३०१२९०००००६७७१७	१४,७५६
४३	देवी कुमारी लामिछाने पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०६०००००५६०४५६	१४,७५६
४४	गणेश बहादुर मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१०६००००१५०३०४८	१४,७५६
४५	इन्द्र बहादुर शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१०२०००००१३५९९३	१४,७५६
४६	कमल प्रसाद भुसाल	कुशमा, पर्वत	१३०१५२०००००१९१४८१	१४,७५६
४७	नल प्रसाद भुसाल	चितवन, चितवन	१३०१३७००००२१०९३१२	१४,७५६
४८	पूर्णमा गौचन	काठमाण्डौ, काठमाण्डौ	१२५५३	१४,७५६
४९	रमा कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१०६००००१२३६९४७	१४,७५६
५०	याम कुमारी शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११७००००३९५२२३	१४,७५६
५१	बैकुण्ठ सुवेदी	काठमाण्डौ, काठमाण्डौ	१३०१५३००००००१६४०७	१४,७५५
५२	चन्द्र बहादुर क्षेत्री	कुशमा, पर्वत	१३०१३७०००००७०२९७२	१४,७५५
५३	गणेश लामिछाने	कुशमा, पर्वत	१३०१०८०००००१९६७४५	१४,७५५
५४	नवराज शर्मा	कुशमा, पर्वत	१३०१०८०००००१०२६९१	१४,७५५
५५	पदम बहादुर गुरुङ्ग	शान्तिपुर, ललितपुर	१३०१०२०००००१०४५९५	१४,७५५
५६	शारदा देवी तिवारी पौडेल	मध्यपुरिठमी, भक्तपुर	१३०१६३००००००९६९४०	१४,७५५
५७	यशोदा रिजाल	काठमाण्डौ, काठमाण्डौ	१३०१२२००००००३९७१	१४,७५५
५८	शारदा न्यौपाने कणेल	काठमाण्डौ, काठमाण्डौ	१३०१०८००००००३०८४	१४,३४२
५९	पुरुषोत्तम गिरी	कुशमा, पर्वत	१३०१५४०००००००२४६	१४,१६५
६०	होम बहादुर क्षेत्री	काठमाण्डौ, काठमाण्डौ	१३०११२००००१५७०२१९	१२,८३७
६१	भिमराज सापकोटा	कुशमा, पर्वत	१३०१५७०००००११३८५	११,८०४
६२	विक्रम बहादुर थापा	कुशमा, पर्वत	१२५९६	११,८०४
६३	विमला सापकोटा लामिछाने	कुशमा, पर्वत	१३०१६५००००३२३४७५	११,८०४
६४	डांसीराम अधिकारी	कुशमा, पर्वत	१३०१०८००००३७९३७९	११,८०४
६५	दुर्गा देवी शर्मा	कुशमा, पर्वत	१३०१०८००००१२१०११	११,८०४
६६	गोपाल गौडेल	कुशमा, पर्वत	१३०१०८००००४१४४७८	११,८०४
६७	हेमराज लामिछाने	फलेवास, पर्वत	१३०१०८००००३७८८५२	११,८०४
६८	किशोर सापकोटा	कुशमा, पर्वत	१३०१५७०००००९६८६४	११,८०४



६९	महेश शर्मा	श्रृजनाचोक, कास्की	१३०१२५००००२७१२५४	११,८०४
७०	नारायण रिजाल	कुश्मा, पर्वत	१३०१०४०००००६५०४८	११,८०४
७१	पद्मराज रेग्मी	काठमाण्डौ, काठमाण्डौ	१३०१०१०००००८१०८८	११,८०४
७२	राजु प्रसाद पौडेल	माहाशिला, पर्वत	१३०१७२००००११८०१०	११,८०४
७३	राम प्रसाद तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७०९६	११,८०४
७४	रामचन्द्र अधिकारी	भरतपोखरी, कास्की	१३०१५७०००००६०३१८	११,८०४
७५	रित्तु प्रसाद शेरचन	स्यूचाटार, काठमाडौं	१२५१५	११,८०४
७६	शान्त पौडेल	कुश्मा, पर्वत	१३०११२००००५८१७५३	११,८०४
७७	सुरेश लामिछाने	कुश्मा, पर्वत	१३०१५२००००१२५७१३	११,८०४
७८	सुरेश शर्मा तिवारी	कुश्मा, पर्वत	१३०१५२००००१२७९५३	११,८०४
७९	टंकनाथ लामिछाने	कुश्मा, पर्वत	१३०१३७००००६६५२९१	११,८०४
८०	उज्वल अधिकारी	कुश्मा, पर्वत	१३०११२००००७८५३७१	११,८०४
८१	युवराज सुवेदी	कुश्मा, पर्वत	१३०१५७०००००७४१५८	११,८०४
८२	प्रेमनारायण शर्मा अधिकारी	कुश्मा, पर्वत	१३०१६५००००१६४८३५	११,८०४
८३	तिलकराम शर्मा	कुश्मा, पर्वत	१३०१६५००००२६६४५३	११,८०४
८४	गिता श्रेष्ठ	कुश्मा, पर्वत	१३०१०८००००७५८८७१	११,४२४
८५	डम्बर बहादुर गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०१५८०००१३९६५८९	१०,३२९
८६	गोविन्द शर्मा पौड्याल	काठमाण्डौ, काठमाण्डौ	१३०१२५००००१९३१६१	१०,३२९
८७	कमला शर्मा	काठमाण्डौ, काठमाण्डौ	१३०११२००००५३३३८६	१०,३२९
८८	नारायण अधिकारी	कुश्मा, पर्वत	१३०१०८००००२०९४३४	१०,३२९
८९	कृष्ण प्रसाद रिजाल	टोखा, काठमाडौं	१३०१३९००००००५०५०	९,८७६
९०	संगिता खेतान	काठमाण्डौ, काठमाण्डौ	१३०१४००००००००५४७	९,६५८
९१	भोजबहादुर कार्की क्षेत्री	सिद्धार्थ, रूपन्देही	१३०१२४००००१३४०६८	९,५६१
९२	दण्डपानी शर्मा	फेदीखोला, स्याङ्जा	१३०१३७००००६९६१८९	९,५६१
९३	शिसीर मिश्र	नयाँबजार, कास्की	१३०१२४००००१३७३०३	९,५६१
९४	यमकान्त खनाल शर्मा	वालिङ्ग, स्याङ्जा	१३०१०६०००१२०८५९२	९,५६१
९५	रुद्र प्रसाद शर्मा	कुश्मा, पर्वत	१३०१४३०००००८४८०७	९,५२०
९६	फणिन्द्र पाण्डे	वालिङ्ग, स्याङ्जा	१३०१३७०००१५५६९०८	८,८५३
९७	केदारनाथ आचार्य	कुश्मा, पर्वत	१३०१४५०००००१८८६४	८,८५३
९८	कुन्ता देवी शर्मा	कुश्मा, पर्वत	१३०१४५०००००३८२२६	८,८५३
९९	नारायण प्रसाद शर्मा	काठमाण्डौ, काठमाण्डौ	१३०१३७०००००५२४४५	८,८५३
१००	पार्वती कुमारी आचार्य	काठमाण्डौ, काठमाण्डौ	१३०१४५००००००५८९५	८,८५३
१०१	भोलानाथ शर्मा	कुश्मा, पर्वत	१३०१७२००००१०८९६७	८,८५३
१०२	राममाया श्रेष्ठ	कुश्मा, पर्वत	१३०११२००००८७९९४३	८,८५३
१०३	सरस्वती थापा कुवंर	भरतपुर, चितवन	१३०१०६००००४६६६१३	८,८५३





१०४	भविष्वर पौडेल	काठमाण्डौ, काठमाण्डौ	१३०११७००००५५६४५१	८,२६३
१०५	देवी अधिकारी	बागमती, ललितपुर	१३०१३१०००००५९७७१	८,२६३
१०६	देवी प्रसाद शर्मा	जौमिनी, बागलुङ्ग	१३०१३७०००१६९३५३१	८,२६३
१०७	दुर्गा कार्की बानिया	काठमाण्डौ, काठमाण्डौ	१३०११२०००१३७३००९	८,२६३
१०८	खिम कुमारी उच्चै मल्ल	काठमाण्डौ, काठमाण्डौ	१३०१६५०००१५५८५८८	८,२६३
१०९	कृष्ण गौचन	काठमाण्डौ, काठमाण्डौ	१३०१०६००००२४३९०४	८,२६३
११०	कृष्ण प्रसाद रिजाल	कुश्मा, पर्वत	१३०१५७०००००३२२३१	८,२६३
१११	लक्ष्मी सुवेदी	फलेवास, पर्वत	१३०११६०००००६३३६४	८,२६३
११२	मिना कुमारी कँडेल	कुश्मा, पर्वत	१३०१३७०००१६९५८६२	८,२६३
११३	सावित्री शर्मा भट्ट	भरतपुर, चितवन	१३०११२०००१७४२१६८	८,२६३
११४	सुनिल भुसाल	फलेवास, पर्वत	१३०१०८००००३८३२७१	८,२६३
११५	याम कुमारी सेन	काठमाण्डौ, काठमाण्डौ	१३०१०१००००१७१४३३	८,२६३
११६	शम्भु के.सी.	रूपन्देही, रूपन्देही	१३०१४५०००००४२९१२	८,१००
११७	आलोक अग्रवाल	मैतिदेवी काठमाडौँ	१३०१०४००००००४१८९	७,९६८
११८	रमनप्रसाद काफ्ले	त्रिवेणी, पर्वत	२७	७,९६८
११९	विवेक अग्रवाल	सानेपा, ललितपुर	१३०१३२०००००७३७७२	७,९६८
१२०	विरल पौडेल	काठमाण्डौ, काठमाण्डौ	१३०१०९००००४३४२७६	७,३७८
१२१	हाइकुमारी गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००१००४८६	७,३७८
१२२	रामचन्द्र सुवेदी	बनस्थली, काठमाण्डौ	१३०१६५००००२८६९८७	७,३७८
१२३	सुसन गुरुङ्ग	ललितपुर, ललितपुर	१३०१५८००००४६५०३६	७,३७८
१२४	पुर्णचन्द्र डुम्रे	वालिङ, स्याङ्जा	१३०१३९०००००५६५३०	७,०८२
१२५	माछापुच्छ्रे क्यापिटल लि.	काठमाण्डौ, काठमाण्डौ	१३०१४१००००००००१६	६,६००
१२६	भरत कुमार श्रेष्ठ	फलेवास, पर्वत	१३०१६५००००२६७८४१	६,४२५
१२७	पूर्ण बहादुर मल्ल	कुश्मा, पर्वत	१३०१६५०००११२१८०९	६,३५९
१२८	शिवांगी ईन्भेष्टमेन्ट प्रा.लि.	नक्साल, काठमाडौँ	१३०१५९००००००८७२८	६,२७७
१२९	धन कुमारी थापा	काठमाण्डौ, काठमाण्डौ	१३०११२००००९३९२२७	५,९०२
१३०	कृष्ण बहादुर शेरचन थकाली	काठमाण्डौ, काठमाण्डौ	१३०१२४००००२६२२३८	५,९०२
१३१	कृष्ण प्रसाद पराजुली	बिहादी, पर्वत	१३०१०८०००००९३९३३	५,९०२
१३२	लक्ष्मी देवी गुरुङ्ग	ललितपुर, ललितपुर	१३०११००००२६०२८५३	५,९०२
१३३	नारायण प्रसाद गुरुङ्ग	काठमाण्डौ, काठमाण्डौ	१३०११४०००००४७८५९	५,९०२
१३४	पदन गौचन	बावियाचौर, म्याग्दी	१२५२७	५,९०२
१३५	पोसराज लम्साल	बेनी, म्याग्दी	१३०१६०००००१३८४९७	५,९०२
१३६	पूर्णराज पौडेल	कुश्मा, पर्वत	१३०१६५००००२६७९९३	५,९०२
१३७	टिका कुमारी श्रेष्ठ	शिवालय, पर्वत	१३०१७३०००००७७४१५	५,९०२
१३८	विजय कुमार चौधरी	महोत्तरी, महोत्तरी	१३०१४८०००००५८९२८	५,९०२



१३९	बाबुराम रिजाल	कुश्मा, पर्वत	१३०१५९००००३८०००६	४,४२६
१४०	गंगा देवी लामिछाने	कुश्मा, पर्वत	१३०१५२००००४८४९०३	४,४२६
१४१	शैलेन्द्र कर्माचार्य	कुश्मा, पर्वत	१३०१२६००००१४५२०९	४,४२६
१४२	विश्वराज श्रेष्ठ	कुश्मा, पर्वत	१३०१३७००००१६९०९०४	४,२७९
१४३	मनोज कुमार थापा	काठमाण्डौ, काठमाण्डौ	१३०१२६००००१३४३५७२	४,१३१
१४४	न्हुछनारायण महर्जन	काठमाण्डौ, काठमाण्डौ	१३०१०८००००३७८५५०	४,१३१
१४५	उमा शेरचन	काठमाण्डौ, काठमाण्डौ	१३०१२६००००१४४८२८	४,१३१
१४६	मोती प्रसाद पौडेल	फलेवास, पर्वत	१३०१४५०००००३८१६७	३,२६३
१४७	मईन्द्रराज खनाल	एलादी, स्याङजा	१३०११०००००३१४७१३	३,१८७
१४८	पदमपानी काफ्ले	वालिङ, स्याङजा	१३०११०००००२८६६९१	३,१८७
१४९	दयाराम रिजाल	कुश्मा, पर्वत	१३०१२६००००१४४७४१	२,९५१
१५०	महान बहादुर गुरुङ्ग	भुक्ताङले, पर्वत	१३०१६५०००००६११७७०	२,९५१
१५१	राम प्रसाद रिजाल	कुश्मा, पर्वत	१३०११२००००१३६३८११	२,९५१
१५२	ज्ञानु कुमारी श्रेष्ठ	कुश्मा, पर्वत	१३०१३७०००००६८६४९३	२,७४१
१५३	प्रकास न्यौपाने	बागेश्वरी, बाँके	१३०११७०००००२३६७२	२,६८९
१५४	तुलसीराम पाठक	गल्याङ्ग, स्याङजा	१३०१३७०००००८१७००	२,४४५
१५५	शान्ति कुमारी बराल भट्टराई	पोखरा, कास्की	१३०१०९००००८९७४५७	२,३३१
१५६	तोयनाथ चालिसे	शिवालय, पर्वत	१३०१५१०००००७५१०४	२,२८४
१५७	गोविन्द प्रसाद श्रेष्ठ	कुश्मा, पर्वत	१३०१६५०००००६१३९००	१९०४
१५८	रमेश तिवारी	वालिङ, स्याङजा	१३०१६१०००००४८६९१	१,३६८
१५९	देवेन्द्र प्रसाद पराजुली	बिहादी, पर्वत	१३०१२२००००२८०२९३	१,३४४
१६०	सरस्वती कोइराला भुषाल	पोखरा, कास्की	१३०१०८००००३७८९२६	१०४७
१६१	इन्द्र विक्रम मल्ल	माहाशिला, पर्वत	१३०१७३००००२२४७९५	५८९
१६२	शशिकान्त अग्रवाल	काठमाण्डौ, काठमाण्डौ	१३०१४००००००००१३३	५६५
१६३	शिप्ला सेक्यूरिटीज	काठमाण्डौ, काठमाण्डौ	१३०१०९००००००२४६१	३९२
कुल संस्थापक शेयर किता				२४,०२,२१९





कालिका लघुवित्त वित्तीय संस्था लिमिटेड  
पोखरा-१०, कास्की

व्यवस्थापन समिति, विभागहरू तथा शाखा कार्यालयहरूको विवरण

क) केन्द्रीय कार्यालय :-

व्यवस्थापन समिति

क्र.स.	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	फणिन्द्र पाण्डे	का.मु.प्रमुख कार्यकारी अधिकृत	०६१-४३४४९२, ४३४४९५(१०२)
२.	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४९२, ४३४४९५(१०३)
३.	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४९२, ४३४४९५(११०)

विभागहरू :

क्र.स.	विभाग	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	जनशक्ति व्यवस्थापन तथा सामान्य सेवा विभाग	फणिन्द्र पाण्डे	का.मु.प्रमुख कार्यकारी अधिकृत	०६१-४३४४९२, ४३४४९५(१०२)
		भेषराज गैह्रे	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०७)
		विन्दु पंगेनी	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०७)
२.	कर्जा विभाग	हर्ष बहादुर स्याङ्तान	का.मु.प्रबन्धक	०६१-४३४४९२, ४३४४९५(१०३)
		खैसरा बस्याल	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०८)
		भुमा कुमारी गैह्रे	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०८)
		मेनुका गौतम	सहायक	०६१-४३४४९२, ४३४४९५(१०८)
		कल्पना कुँवर	सहायक	०६१-४३४४९२, ४३४४९५(१०८)
३.	जोखिम तथा कर्जा असुली विभाग	खेम नारायण रेग्मी	सहायक प्रबन्धक	०६१-४३४४९२, ४३४४९५(११०)
		भरत कुमार गौतम	वरिष्ठ सहायक	०६१-४३४४९२, ४३४४९५(११०)
४.	आन्तरिक लेखापरिक्षण विभाग	कृष्ण प्रसाद शर्मा	वरिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०४)
		बिमल श्रेष्ठ	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०४)
		भुवन अर्याल	वरिष्ठ सहायक	०६१-४३४४९२, ४३४४९५(१०४)
५.	वित्त तथा लेखा विभाग	याम प्रसाद अर्याल	अधिकृत	०६१-४३४४९२, ४३४४९५(१०९)
		सन्तोष लामिछाने	वरिष्ठ सहायक	०६१-४३४४९२, ४३४४९५(१०९)
		आरती के.सी	कनिष्ठ सहायक	०६१-४३४४९२, ४३४४९५(१०९)
६.	योजना तथा अनुगमन विभाग	कविता पोखेल	अधिकृत	०६१-४३४४९२, ४३४४९५(१०५)
		कृष्ण प्रसाद मैदाली	कनिष्ठ अधिकृत	९८०२८८७०२४
		हरि प्रसाद न्यौपाने	का.मु.कनिष्ठ अधिकृत	९८०२८८७००९
		याम बहादुर खड्का	सुपरभाईजर	९८०२८८७०१०
		सुमित्रा थापा	सुपरभाईजर	०६१-४३४४९२, ४३४४९५(१०५)
		चन्द्र प्रसाद बस्याल	सुपरभाईजर	९८०२८८७०१७
		हस्त बहादुर पुन	का.मु.सुपरभाईजर	९८०२८८७०१३
७.	सूचना तथा प्रविधि विभाग	स्वीकृति के.सी.	कनिष्ठ अधिकृत	०६१-४३४४९२, ४३४४९५(१०६)
		कुसुम शर्मा	सहायक	०६१-४३४४९२, ४३४४९५(१०६)
		दिपेश महतो	कनिष्ठ सहायक	०६१-४३४४९२, ४३४४९५(१०६)



## अनुगमन मुकाम/कार्यालयहरु:-

क्र.स.	मुकाम/कार्यालयहरु	नाम	पद	सम्पर्क नम्बर (कार्यालय)
१.	मुकाम कार्यालय शिशुवा, कास्की	कृष्ण प्रसाद मैदाली	कनिष्ठ अधिकृत	९८०२८८७०२४
२.	मुकाम कार्यालय कुश्मा, पर्वत	हरि प्रसाद न्यौपाने	का.मु.कनिष्ठ अधिकृत	९८०२८८७००९
३.	मुकाम कार्यालय भण्डारा, चितवन	याम बहादुर खड्का	सुपरभाईजर	९८०२८८७०१०
४.	मुकाम कार्यालय योगिकुटी, रुपन्देही	चन्द्र प्रसाद बस्याल	सुपरभाईजर	९८०२८८७०१७
५.	मुकाम कार्यालय वानियाभार, बाँके	हस्त बहादुर पुन	का.मु.सुपरभाईजर	९८०२८८७०१३

## ख) प्रदेशगत शाखा कार्यालयहरुको विवरण :-

## कोशी प्रदेश:

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	रामधुनी, सुनसरी	रामधुनी -६, सुनसरी	गंगा प्रसाद सुवेदी	९८०२८८७२००

## मधेश प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१.	शम्भुनाथ, सप्तरी	शम्भुनाथ-३, सप्तरी	प्रदिप चौधरी	९८०२८८७१९९

## बागमती प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	मफिमटार, धादिङ	बेनीघाट -९, धादिङ	मिथिला कुंवर	९८०२८८७१२१
२	ओखरबजार, मकवानपुर	थाहा -१, मकवानपुर	देउ प्रसाद लुङ्गेली	९८०२८८७११९
३	हाँडीखोला, मकवानपुर	मनहरी-३, मकवानपुर	शोभा कुमारी बराल	९८०२८८७१२४
४	भिमफेदी, मकवानपुर	भिमफेदी-६, मकवानपुर	सविना फयल	९८०२८८७१२५
५	खानीखोला, धादिङ	धुनीबैँशी-८, धादिङ	शान्ती अर्याल	९८०२८८७१४०
६	मकवानपुरगढी, मकवानपुर	मकवानपुरगढी-३, मकवानपुर	सरिता न्यौपाने	९८०२८८७१४२
७	मुरलिभञ्ज्याङ, धादिङ	निलकण्ठ -८, धादिङ	तारा कुमारी सन्यासी	९८०२८८७१५४
८	बेथानचोक, काभ्रेपलाञ्चोक	बेथानचोक -४,	पवित्रा कुमारी सिंह	९८०२८८७१६४
९	भण्डारा, चितवन	राप्ती -१, चितवन	साजन गुरुङ	९८०२८८७१६५
१०	भकुण्डेवेसी, काभ्रेपलाञ्चोक	नमोबुद्ध-४, काभ्रेपलाञ्चोक	नारायण बस्याल	९८०२८८७२०१
११	मन्थली, रामेछाप	मन्थली-२, रामेछाप	विष्णु पाठक	९८०२८८७२०२
१२	चरिकोट, दोलखा	भिमेश्वर-७, दोलखा	मनिता सुनुवार	९८०२८८७२०३
१३	पाँचखाल, काभ्रेपलाञ्चोक	पाँचखाल-७, काभ्रेपलाञ्चोक	अञ्जना पराजुली	९८०२८८७२०४
१४	सिन्धुली, सिन्धुली	कमलामाई-४, सिन्धुली	ज्ञान कुमारी राई	९८०२८८७२१२
१५	कैलाश, मकवानपुर	कैलाश-१०, मकवानपुर	भगवान धरेल	९८०२८८७२१३

## गण्डकी प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	वालिङ, स्याङ्जा	वालिङ -८, स्याङ्जा	विना कुमारी लुईटेल	९८०२८८७१०३
२	हातेमालोचोक, पर्वत	पैयु -४, पर्वत	सपना कुमाल	९८०२८८७१०५
३	चोरमारा, नवलपरासी	मध्यविन्दु-५, नवलपरासी	भोजराज रिमाल	९८०२८८७१०६
४	पोखरा, कास्की	पोखरा-१०, कास्की	देवका अर्याल	९८०२८८७१०७
५	मालुङगा, स्याङ्जा	गल्याङ-१, स्याङ्जा	पद्मा कुमारी गैरे	९८०२८८७१०९
६	कुश्मा, पर्वत	कुश्मा- १, पर्वत	सस्मिता श्रेष्ठ	९८०२८८७१७४
७	कार्किनेटा, पर्वत	फलेबास-१, पर्वत	सुर्यराज क्षेत्री	९८०२८८७११३
८	चापाकोट, स्याङ्जा	चापाकोट-१, स्याङ्जा	सृष्टी के.सी	९८०२८८७११४
९	घ्यालचोक, गोरखा	गण्डकी-८, गोरखा	जमुना बगाले	९८०२८८७११८



१०	छेवेटार, गोरखा	गोरखा-१०, गोरखा	अस्मि परियार	१८०२८८७१२३
११	बाडखोला, स्याङ्जा	पुतलीबजार-३, स्याङ्जा	मैना थापा	१८०२८८७१२७
१२	पामे, कास्की	पोखरा-२४, कास्की	भिम भाट्टराई	१८०२८८७१२८
१३	भिमद, तनहुँ	भिमद-६, तनहुँ	माया मिदुन	१८०२८८७१२९
१४	पालुङटार, गोरखा	पालुङटार-४, गोरखा	युविन सुनारी	१८०२८८७१३०
१५	शिशुवा, कास्की	पोखरा-३०, कास्की	मंगल बहादुर मगर	१८०२८८७१३६
१६	आबुखैरेनी, तनहुँ	आबुखैरेनी-३, तनहुँ	कविता डोटेल	१८०२८८७१३८
१७	दलदले, नवलपरासी	देवचुली-१३, नवलपरासी	श्याम कुमारी थापा	१८०२८८७१३९
१८	गिरुबारी, नवलपरासी	हुप्सेकोट-३ नवलपरासी	सुजता गैरे	१८०२८८७१३२
१९	हेलु, स्याङ्जा	पुतलीबजार-११, स्याङ्जा	कृष्ण प्रसाद तिवारी	१८०२८८७१४१
२०	हटिया, बाग्लुङ	गल्कोट -३, बाग्लुङ	प्रविन शर्मा	१८०२८८७१८३
२१	चित्रेभञ्ज्याङ, स्याङ्जा	हरीनास-४, स्याङ्जा	दिपेन्द्र कुमार थापा	१८०२८८७१४९
२२	ध्याम्पेसाल, गोरखा	भिमसेन-१, गोरखा	तारा ढुंगाना	१८०२८८७१५०
२३	मानेचौका, तनहुँ	भानु -११, तनहुँ	मोहित थापा	१८०२८८७१५१
२४	फलेवास, पर्वत	फलेवास-११, पर्वत	ज्योती कुमारी नेपाली	१८०२८८७१७५
२५	लाहाचोक, कास्की	माछापुच्छ्रे -४, कास्की	रन्जु बराल	१८०२८८७१५३
२६	गैडाकोट, नवलपरासी	गैडाकोट-४, नवलपरासी	मनमाया बयम्बु	१८०२८८७१५५
२७	सर्दी, नवलपरासी	बिनयी -४, नवलपरासी	कोपिला बि.क	१८०२८८७१५६
२८	बगरफाँट, म्याग्दी	बेनी-५, म्याग्दी	सुजता खत्री चोखाल	१८०२८८७१७६
२९	दमेक, बाग्लुङ	जैमिनी-१, बाग्लुङ	ज्ञानुमाया क्षेत्री	१८०२८८७१७७
३०	साजबोट, तनहुँ	भानु-१, तनहुँ	प्रेम प्रसाद खनाल	१८०२८८७१८०
३१	पाँउदीढीक, लमजुङ	सुन्दर बजार-१, लमजुङ	विन्दु पाठक	१८०२८८७१८१
३२	दमौली, तनहुँ	व्यास-१, तनहुँ	कृष्ण बहादुर खत्री	१८०२८८७१८२
३३	दरवाङ, म्याग्दी	मालिका-४, म्याग्दी	फुल माया श्रीपाली	१८०२८८७१८५
३४	बुर्तिबाङ, बाग्लुङ	ढोरपाटन-१, बाग्लुङ	दिपिका बुढा	१८०२८८७१८६
३५	लक्ष्मीबजार, गोरखा	गोरखा-९, गोरखा	मिनमाया गुरुङ	१८०२८८७१९०
३६	नाउडाँडा, कास्की	अन्नपूर्ण-१, कास्की	जमुना बराल	१८०२८८७१८९
३७	बेलचौतारा, तनहुँ	शुक्ला गण्डकी-५, तनहुँ	देवी तिवारी	१८०२८८७१८८
३८	बाग्लुङ, बाग्लुङ	बाग्लुङ-१, बाग्लुङ	राज कुमारी बसेल	१८०२८८७१९३
३९	डिमुवा, पर्वत	मोदी -६, पर्वत	मनिषा कंडेल	१८०२८८७१९६
४०	रानिपानी, पर्वत	विहादी -४, पर्वत	गोमा खराल	१८०२८८७१९८
४१	फेदीखोला, स्याङ्जा	फेदीखोला-२, स्याङ्जा	सन्तोषी पौडेल	१८०२८८७२०६
४२	मिमी, स्याङ्जा	कालिगण्डकी-७, स्याङ्जा	ममता डुम्रे	१८०२८८७२०७

#### लुम्बिनी प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	रामपुर, पाल्पा	रामपुर -५, पाल्पा	दुर्गा राना	१८०२८८७१०४
२	पञ्चनगर, नवलपरासी	बर्दघाट -९, नवलपरासी	किरण भण्डारी	१८०२८८७१०८
३	मदनपोखरा, पाल्पा	तानसेन -९, पाल्पा	अर्चना बस्याल	१८०२८८७१११
४	खस्यौली, पाल्पा	रिब्दिकोट-३, पाल्पा	भानुप्रिया सुनार	१८०२८८७११२
५	भवानीपुर, रुपन्देही	देवदह-४, रुपन्देही	कान्तिदेवी डम्मरपाल	१८०२८८७११५
६	गजेडी, रुपन्देही	कन्चन -१, रुपन्देही	गंगा सापकोटा	१८०२८८७११७
७	अमवा, रुपन्देही	सियारी-७, रुपन्देही	पुजा गौडेल	१८०२८८७१२६
८	मंगलापुर, रुपन्देही	तिलोत्तमा-५, रुपन्देही	सरोज न्यौपाने	१८०२८८७१३३
९	रानिबगीया, रुपन्देही	सैनामैना-१, रुपन्देही	स्मृती पाठक	१८०२८८७१३४
१०	योगिकुटी, रुपन्देही	तिलोत्तमा-३, रुपन्देही	कल्पना बस्याल	१८०२८८७१३९
११	भैरहवा, रुपन्देही	सिद्धार्थनगर-७, रुपन्देही	विष्णु कुमारी लुईटेल	१८०२८८७१३५



१२	आर्यभञ्ज्याङ, पाल्पा	बगनासकाली-३, पाल्पा	नैनादेवी कंडेल	९८०२८८७१३७
१३	सुलिचौर, रोल्पा	सुवर्णावती- ४, रोल्पा	सुन्दर घिमिरे	९८०२८८७१४७
१४	सुनवल, नवलपरासी	सुनवल -१ नवलपरासी	सरस्वती बोगटी	९८०२८८७१५७
१५	लुम्बिनी, रुपन्देही	लुम्बिनी सांस्कृतिक-६, रुपन्देही	नारायण प्रसाद भट्टराई	९८०२८८७१५८
१६	जुगार, रोल्पा	त्रिवेणी-५, रोल्पा	दिनेश बोहरा	९८०२८८७१६२
१७	वामिटक्सार, गुल्मी	मुसीकोट -७, गुल्मी	अप्सरा बि.क.	९८०२८८७१६६
१८	बनगाई, कपिलवस्तु	वाणगांगा -७, कपिलवस्तु	सिर्जना अधिकारी	९८०२८८७१६७
१९	हेकुली, दाङ	दंगीशरण- ४, दाङ	रिता दाहाल (शर्मा)	९८०२८८७१६८
२०	बानियाभार, बाँके	बैजनाथ -४, बाँके	निर्मला नेपाली	९८०२८८७१६९
२१	मैनापोखर, बर्दिया	बढैयाताल -४, बर्दिया	चेतन बहादुर राना क्षेत्री	९८०२८८७१७०
२२	मित्याल, पाल्पा	निस्दी-४, पाल्पा	सविता सोमै	९८०२८८७१७३
२३	शान्तिपुर, गुल्मी	चन्द्रकोट-४, गुल्मी	सन्तोषि तिवारी पाण्डे	९८०२८८७१८४
२४	रुकुमकोट, रुकुम	सिस्ने-६, रुकुम	कृष्णा गौतम	९८०२८८७१८७
२५	बलेटक्सार, गुल्मी	रुरु -४, गुल्मी	ऋषिराम पंगेनी	९८०२८८७१९२
२६	पुर्तिघाट, गुल्मी	कालीगण्डकी-४, गुल्मी	खिममाया पुन	९८०२८८७१९४
२७	तम्घास, गुल्मी	रेसुङ्गा -५, गुल्मी	लोकराज भण्डारी	९८०२८८७१९५
२८	प्यूठान, प्यूठान	प्यूठान-८, प्यूठान	हरिन्द्र बहादुर रावल	९८०२८८७२०८

कर्णाली प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	बाङ्गोलाखुरी, सल्यान	बागचौर-५, सल्यान	हरिलाल बुढाथोकी	९८०२८८७१४६
२	विरेन्द्रनगर, सुर्खेत	विरेन्द्रनगर-६, सुर्खेत	महेश जोशी	९८०२८८७१४५
३	छिन्चु, सुर्खेत	भेरीगंगा -१२, सुर्खेत	भैरव बहादुर सिंह	९८०२८८७१५९
४	मुसिकोट, रुकुम पश्चिम	मुसिकोट-३, रुकुम पश्चिम	सिर्जना के.सी.	९८०२८८७२०५
५	भोटेचौर, सल्यान	छत्रेश्वरी-६, सल्यान	भक्कु पुन	९८०२८८७२०९
६	बड्डीचौर, सुर्खेत	बराहताल-५, सुर्खेत	गोपाल बहादुर बोगटी	९८०२८८७२१०

सूदूरपश्चिम प्रदेश :

क्र.स.	शाखा कार्यालय	ठेगाना	शाखा प्रमुखको नाम	सम्पर्क नम्बर
१	बुडर, डोटी	जोरायल -२, डोटी	योगेन्द्र बहादुर मल्ल	९८०२८८७१४४
२	शिखर, डोटी	शिखर-१२, डोटी	महेन्द्र विष्ट	९८०२८८७१६०
३	वायल, डोटी	के.आई.सी. -४, डोटी	प्रेम बहादुर रावत	९८०२८८७१६१
४	अमरगढी, डडेलधुरा	अमरगढी-४, डडेलधुरा	बम बहादुर मल्ल	९८०२८८७१६३
५	पहलमानपुर, कैलाली	घोडाघोडी-१०, कैलाली	अमेश बोगटी	९८०२८८७१७१
६	अत्तरिया, कैलाली	गोदावरी -१०, कैलाली	रमेश प्रसाद उपाध्याय	९८०२८८७१७२
७	भलारी, कञ्चनपुर	शुक्लाफाँटा-१०, कञ्चनपुर	कृष्ण बहादुर बलायर	९८०२८८७२११

[illegible]

[illegible]





केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता कार्यक्रम  
(शिखर शाखा, डोटी - २०८० भदौ २६ गते)



ट्रि गार्ड वितरण कार्यक्रम  
(वानियाभार शाखा, बाके - २०८० भदौ २८ गते)



केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता कार्यक्रम  
(भलारी शाखा, कञ्चनपुर - २०८० मंसिर १५ गते)



वित्तीय साक्षरता तथा सरसफाई सामग्री वितरण कार्यक्रम  
(बुडर शाखा, डोटी - २०८० मंसिर १६ गते)



वित्तीय साक्षरता तथा सरसफाई सामग्री वितरण कार्यक्रम  
(अमरगढी शाखा, डडेल्धुरा - २०८० मंसिर १७ गते)



वित्तीय साक्षरता तथा शैक्षिक सामग्री वितरण कार्यक्रम  
(ध्यालचोक शाखा, गोरखा - २०८० मंसिर २६ गते)





वित्तीय साक्षरता तथा पशुपालन सम्बन्धी तालिम कार्यक्रम  
(लाहाचोक शाखा, कास्की - २०८० मंसिर २९ गते)



पामे शाखा, व्यवसायको फोटो



चोरमारा शाखा, व्यवसायको फोटो



बाडखोला शाखा, व्यवसायको फोटो



मदनपोखरा शाखा, व्यवसायको फोटो



सर्दी शाखा, व्यवसायको फोटो





फलेवास शाखा, व्यवसायको फोटो



श्री रेनुका साकी, पामे शाखा, कास्की  
स्वावलम्बन विकास केन्द्रबाट मिति २०८० फागुन ५ र ६ गते  
काठमाडौंमा आयोजना गरिएको चौथो राष्ट्रिय लघुवित्त सदस्य  
सम्मेलनमा माननीय श्री भगवती चौधरीज्यूबाट  
उत्कृष्ट लघुउद्यमीको प्रशंसा पत्र ग्रहण गर्दै



श्री डालुमाया गुरुङ, वालिङ शाखा, स्याङ्जा  
स्वावलम्बन विकास केन्द्रबाट मिति २०८० फागुन ५ र ६ गते  
काठमाडौंमा आयोजना गरिएको चौथो राष्ट्रिय लघुवित्त सदस्य  
सम्मेलनमा माननीय श्री भगवती चौधरीज्यूबाट  
उत्कृष्ट केन्द्र प्रमुखको सम्मान पत्र ग्रहण गर्दै



शाखा प्रमुख स्तरीय क्षमता अभिवृद्धि तालिम तथा बजेट तर्जुमा  
गोष्ठी कार्यक्रम, २०८० जेठ १९ र २० गते



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(लेखापाल कर्मचारीहरूका लागि - २०८० साउन २४ गते)



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(लेखापाल कर्मचारीहरूका लागि - २०८० साउन २८ गते)





दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(लेखापाल कर्मचारीहरूका लागि - २०८० भदौ २४ गते)



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(लेखापाल कर्मचारीहरूका लागि - २०८० साउन २५ गते)



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(लेखापाल कर्मचारीहरूका लागि - २०८० कार्तिक १९ गते)



शाखा अनुगमन सम्बन्धी सिकाई तथा तालिम कार्यक्रम  
अनुगमन अधिकारीहरूका लागि - २०८० मंसिर ८ र ९ गते



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(शाखा प्रमुखका लागि - २०८० पौष १५ र १६ गते)



दैनिक कार्यक्रम संचालन पद्धति सम्बन्धी सिकाई तथा दक्षता  
अभिवृद्धि तालिम कार्यक्रम  
(शाखा प्रमुखका लागि - २०८० पौष २५ र २६ गते)

## व्यवस्थापन समूह



श्री फणिन्द्र पाण्डे  
का.मु.प्रमुख कार्यकारी अधिकृत



श्री हर्ष बहादुर स्याङ्तान  
का.मु.प्रबन्धक  
कर्जा विभाग  
प्रमुख



श्री खेमनारायण रेग्मी  
सहायक प्रबन्धक  
जोखिम तथा असुली विभाग  
प्रमुख



श्री कृष्ण प्रसाद शर्मा  
वरिष्ठ अधिकृत  
आन्तरिक लेखापरीक्षण विभाग  
प्रमुख



श्री याम प्रसाद अर्याल  
अधिकृत  
वित्त तथा लेखा विभाग  
प्रमुख



श्री कविता पोखरेल  
अधिकृत  
योजना तथा अनुगमन विभाग  
प्रमुख



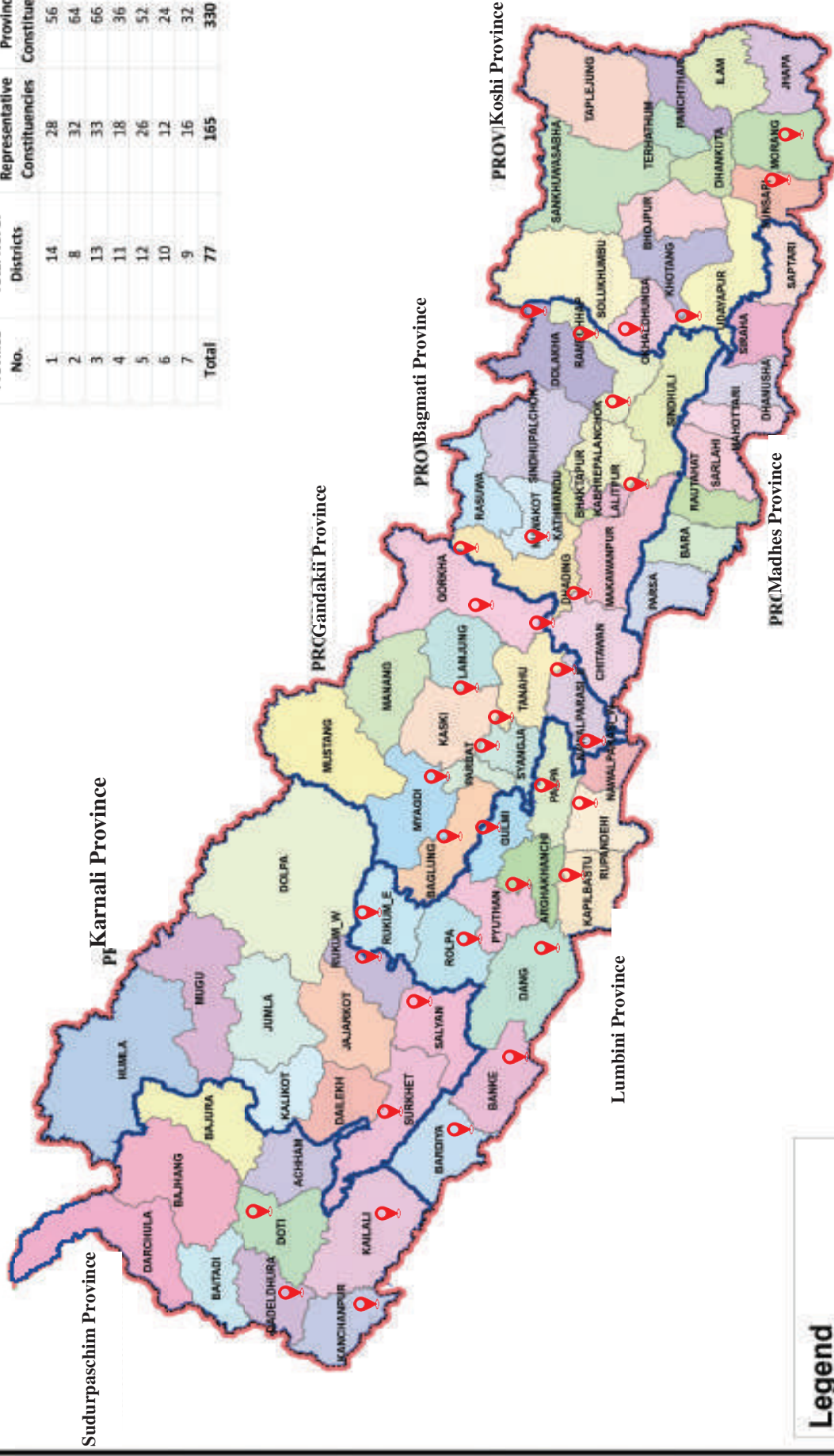
श्री स्वीकृती के.सी.  
कनिष्ठ अधिकृत  
सूचना तथा प्रविधि विभाग  
प्रमुख



# Provincial Map of Nepal



Province No.	Total No. of Districts	No. of House of Representative Constituencies	No. of Provincial Constituencies
1	14	28	56
2	8	32	64
3	13	33	66
4	11	18	36
5	12	26	52
6	10	12	24
7	9	16	32
<b>Total</b>	<b>77</b>	<b>165</b>	<b>330</b>



Symbol Data Source : Survey Department  
 Population Data Source : Population Census 2011, CEN  
 Government of Nepal  
 Prepared By : Electoral Commission of Nepal (ECNE), 2014