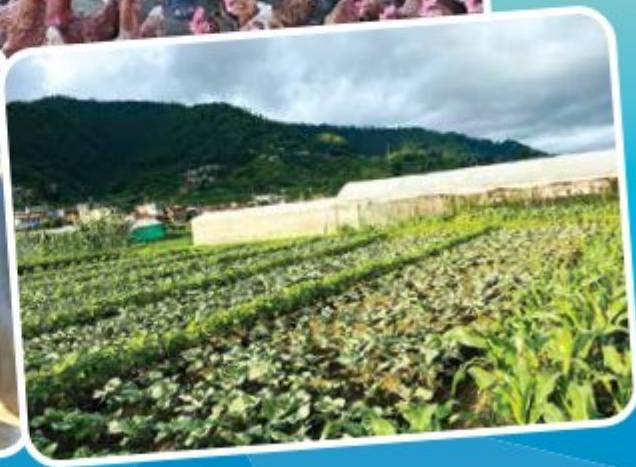


२४ अँ वार्षिक प्रतिवेदन

२०८१/८२



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabalanban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था (राष्ट्रिय स्तरको)

सञ्चालक समिति



श्री बेचन गाई

अध्यक्ष

प्रतिनिधि: स्वावलम्बन विकास केन्द्र



श्री विष्णु प्रसाद त्रिपाठी

सञ्चालक

प्रतिनिधि: सर्वसाधारण शेयरधनी



श्री रविन कुमार श्रेष्ठ

सञ्चालक

प्रतिनिधि: सर्वसाधारण शेयरधनी



प्रा. डा. कुसुम शाक्य

सञ्चालक

स्वतन्त्र



श्री राजेन्द्र प्रसाद अधिकारी

सञ्चालक

प्रतिनिधि: नबिल बैंक लिमिटेड



श्री गोकुल प्याकुरेल

सञ्चालक

प्रतिनिधि: स्वावलम्बन विकास केन्द्र/व्यक्तिगत संस्थागत शेयरधनी



श्री जयेन्द्र विक्रम शाह

सञ्चालक

प्रतिनिधि: हिमालयन बैंक लिमिटेड



श्री चन्द्र मणि चौलाङ्गाई

कर्णपनी सचिव



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स्वाबलम्बन लघुवित वित्तीय संस्था लि. Swabalamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" बर्गको इजागतप्राप्त संस्था (राष्ट्रिय स्तरबाट)

टिपोट



स्वावलम्बन लघुवित वित्तीय संस्था लि.
कमलपोखरी, काठमाडौं
चौधीरी वार्षिक साधारण सभा सम्बन्धी सूचना
(प्रथम पटक सूचना प्रकाशन मिति : २०८२/०८/०९)

आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको मिति २०८२ साल महिने २९ गते सोमवार बरेको सञ्चालक समितिको ४६९ औं बैठकको निर्णय अनुसार संस्थाको २४ औं वार्षिक साधारण सभा निम्न विवित मिति, समय र स्थानमा देखायका विषयहरु उपर छलफल तथा निर्णय गर्ने बस्ने भएको हुदा कम्पनी ऐन, २०८३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान:

मिति : वित्त. २०८२ जाते पुस्त २५ गते शुक्रबार (तदानुसार ५ जनवरी, २०२६) ।

समय : बिहार ११:०० बजे ।

स्थान : लिंगारा रिसेप्शन्स, बक्साल काठमाडौं

छलफलका विषयहरु

(क) सामान्य प्रस्तावहरु :

- १) यस वित्तीय संस्थाको २४ औं वार्षिक साधारण सभामा सञ्चालक समितिका तर्फबाट अध्यक्षानुद्वारा प्रस्तुत आ.व. २०८१/८२ को सञ्चालक समितिको प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- २) लेखानीरीकाको प्रतिवेदन सहितको २०८२ आगाह मरान्तको वासनात तथा सोही मितिमा समाप्त आ.व. २०८१/८२ को नाका नोक्तान हिसाब, नगद प्रबाह विवरण र नाका नोक्तान बाटोडाउ विवरण छलफल गरी पारित गर्ने ।
- ३) आ.व. २०८१/८२ सम्मको मुनाफाकाट नेपाल राष्ट्र बैंकबाट वितरण गर्ने स्वीकृत भए बमोजिम चुक्ता पूँजी रु.१ अरब ६५ करोड ६६ लाख २५ हजारमा रु.७ करोड २२ लाख ८७ हजार ५ सय (४.६३४.५५, प्रतिशत) नगद लाभांश (लाभांशमा लाग्ने कर सहित) शेयरधनीहरूलाई वितरण गर्ने स्वीकृत गर्ने ।
- ४) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०८३ को दफा ६३ (२) तथा कम्पनी ऐन, २०८३ को दफा १११ (३) अनुसार आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण गर्नको लागि लेखापरीक्षक नियुक्त गर्ने र निको पारिश्रमिक तोक्ने ।
- ५) सञ्चालक समितिमा भएको स्वतन्त्र सञ्चालको नियुक्ति सम्बन्धमा जानकारी गराउने ।

(ख) विशेष प्रस्ताव :

- १) नेपाल राष्ट्र बैंकबाट वितरण गर्ने स्वीकृत भए बमोजिम आ.व. २०८१/८२ सम्मको सञ्चित मुनाफाकाट चुक्ता पूँजी रु.१ अरब ६५ करोड ६६ लाख २५ हजारमा रु.१ करोड ३३ लाख ७५ हजार (५.६३४.५५, प्रतिशत) बोनश शेयर जारी गर्ने ।
- २) हालको जारी तथा चुक्ता पूँजी रु.१ अरब ६५ करोड ६६ लाख २५ हजारमा उपरोक्त बमोजिमको बोनस शेयर जारी भएपछि जारी तथा चुक्ता पूँजी रु.१ अरब ७५ करोड कायम गर्ने ।
- ३) हाल कायम रहेको संस्थापक शेयरमध्ये ९ प्रतिशत विन्दुले हुन आउने संस्थापक शेयरलाई संबर्साधारण शेयरमा परिवत गरी संस्थापक र संबर्साधारण शेयरको अनुपात ६०.४० लाई ४१.४९ कायम गर्ने ।
- ४) प्रबन्धपत्रको दफा ४, ५(ख), ५(ग), ५(घ), ५(ङ) र ५(१२) तथा नियमाबलीको नियम द र ३३ लाई संलग्न तीन महले अनुसार हुने गरी संशोधन गर्ने ।
- ५) प्रबन्धपत्र तथा नियमाबलीमा गरिए संशोधनहरूमा नियमनकारी नियमाबलीहरूले संशोधन, वयघट, समायोजन वा फेरबदल गर्न सुकाव वा निवेशन दिएमा सो अनुहृत गर्ने सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई पूर्ण अछिलारी प्रदान गर्ने ।
- ६) यस वित्तीय संस्थाले अन्य दूजाज्ञतपत्रप्राप्त "घ" वर्गका एक वा एकमन्दा बहु लघुवित वित्तीय संस्थाहरूलाई भजन/प्राप्ति गर्न उपयुक्त देखेमा सो सम्बन्धी आवश्यक सम्पूर्ण कार्य अगाडी बढाउन सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई अधिकार प्रत्यायोजन गर्ने ।

(इ) विविध

सञ्चालक समितिको वाजाले,

कम्पनी संचित

साधारण सभा सम्बन्धी अन्य जानकारी

- १) २४ औं वार्षिक साधारण सभाको प्रयोजनको लागि मिति २०८२/०९/१३ गतेका दिन वित्तीय संस्थाको शेयर दाखिल खारेज/शेयरधनी दर्ता पुस्तका बन्द रहनेछ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा शेयरधनी दर्ता किलाव बन्द हुनुभन्दा अधिल्लो दिनसम्म कारोबार भइ नियमानुसार नामसारी भई आएका शेयरधनीहरूले सो सभामा भाग लिन, मतदान गर्ने र सामान्य प्राप्ति गर्ने योग्य हुनेछन् ।
- २) वित्तीय संस्थाको वार्षिक आर्थिक विवरण सहितको वार्षिक साधारण सभाको सूचना शेयरधनी महानुभावहरुको सम्बन्धित ठेगानामा पठाइनेछ । यदि सो प्राप्त नभएमा कार्यालय सभय मित्र वित्तीय संस्थाको केन्द्रीय कार्यालय, कमलपोखरी, काठमाडौंबाट वा वित्तीय संस्थाको बेबसाइट <http://swbbl.com.np> बाट प्राप्त गर्न सकिनेछ ।
- ३) सभामा भाग लिन र मतदान गर्नको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रतिनिधि पत्र (प्रोक्सी फाराम) भरी केन्द्रीय कार्यालय, कमलपोखरी, काठमाडौंमा सभा शुरु हुन भन्दा केन्द्रीया ७२ घण्टा अगाडी दर्ता गरी सम्पन्न पर्नेछ । यसरी प्रतिनिधि नियुक्त गरिएको व्यक्ति यस वित्तीय संस्थाको शेयरधनी हुनु आवश्यक छ । एक शेयरधनीले एकमन्दा बहुलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा सबै प्रतिनिधि (प्रोक्सी) स्वतः बदल रहनेछ ।
- ४) एक भन्दा बहु व्यक्तिहरूसँग सुकृत नाममा शेयर दर्ता रहेको अवस्थामा लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्ति वा सर्वसम्मतबाट प्रतिनिधि चयन गरिएको एक जनाले मात्र सभामा भाग लिन र मतदान गर्न पाउनेछ ।
- ५) नाचालक वा विकास शेयरधनीहरूको तर्फबाट वित्तीय संस्थाको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता रहेको व्यक्तिले सभामा भाग लिन सक्नुहेछ ।
- ६) सभामा उपस्थित हुने शेयरधनीहरूले संस्थाको शेयर अभीलिकीकरण भएको विवरण/अभीलिकिकरण स्थालाको विवरण (शेयर अभीलिकिकरण नगरेका शेयरधनीको हकमा सकल शेयर प्रमाण पत्र) र यी दुई मध्ये कुनै एकका साथ आप्नो परिचय खुले प्रमाणपत्र प्रस्तुत गरे पछि मात्र सभा कक्ष भित्र प्रवेश गर्न पाइनेछ ।
- ७) सभामा भाग लिने शेयरधनी महानुभावले सभा हुने स्थानमा सभा शुरू हुन भन्दा केन्द्रीय कार्यालय, कमलपोखरी, काठमाडौंको फोन नं. ०१-४४३४९२९/० १-४४३४९२२ मा वा ईमेल info@swbbl.com.np मार्फत सम्पर्क राख्नुहुन अनुरोध गरिन्दू ।



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabalanban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

श्री सञ्चालक समिति,
 स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड,
 केन्द्रीय कार्यालय, काठमाडौं ।

विषय : प्रतिनिधि नियुक्त गर्ने बारे ।

महाशय,

जिल्ला न.पा./गा.पा. वडा नं वस्ते म/हामी
 ले त्यस वित्तीय संस्थाको शेयरबालाको हैसियतले २० साल महिना गते
 बारको दिन हुने 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 गते वस्ते त्यस
 वित्तीय संस्थाका शेयरबाला श्री शेयर प्रमाण-पत्र नं. / अभौतिकीकरण खाता नं
 लाई मेरो/ हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु छौं ।

निवेदकको

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण-पत्र नं.

कित्ता नं देखि सम्म

शेयरधनी नं/ हितग्राही (डिम्प्याट) खाता नं.....

मिति:

प्रतिनिधिको

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाण पत्र नं.

कित्ता नं देखि सम्म

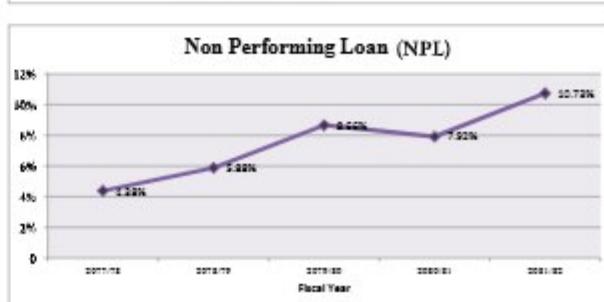
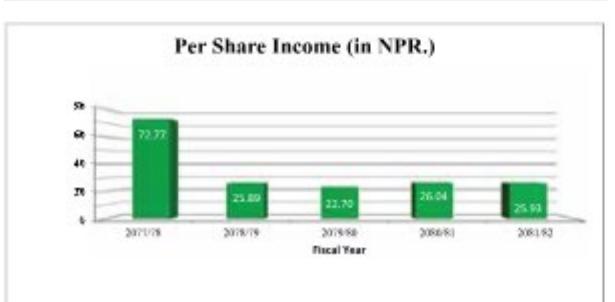
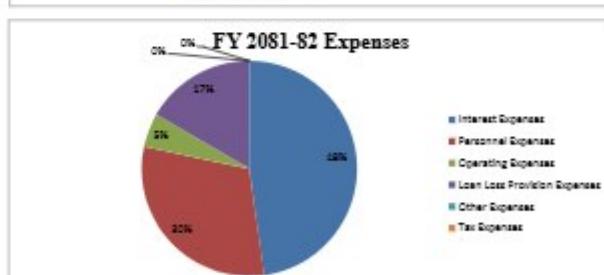
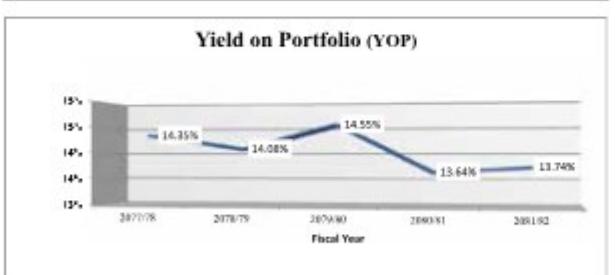
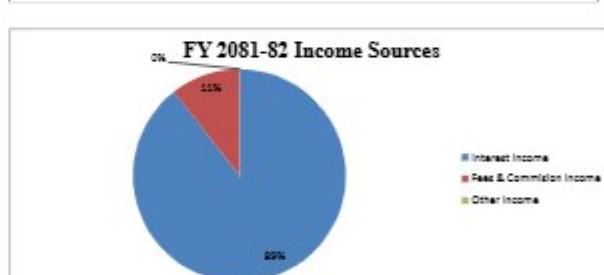
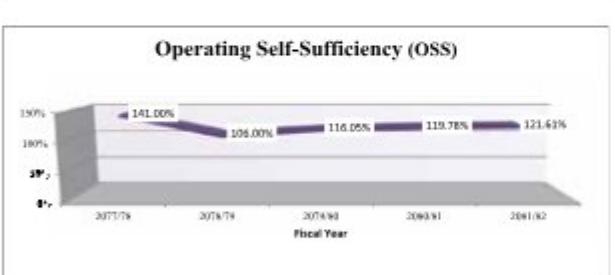
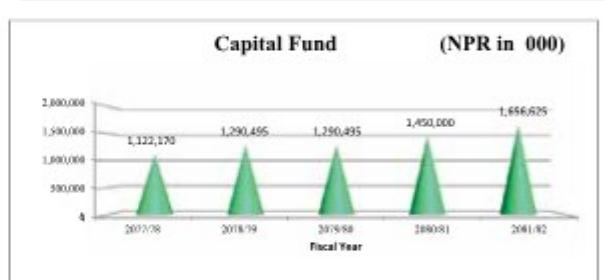
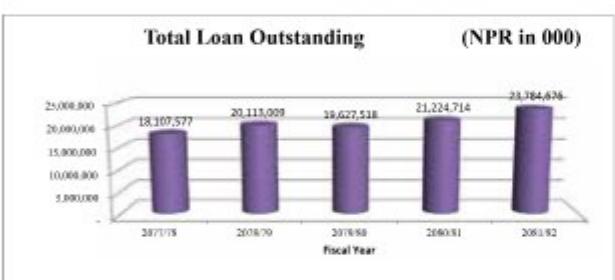
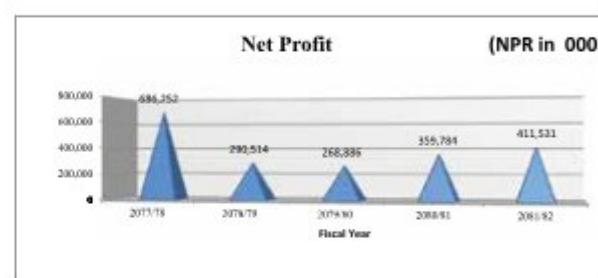
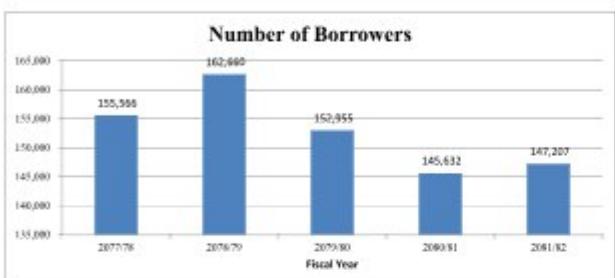
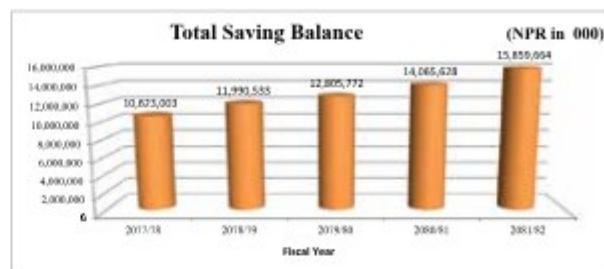
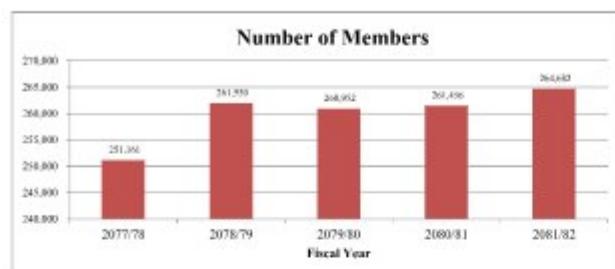
शेयरधनी नं/ हितग्राही (डिम्प्याट) खाता नं.....

मिति:

द्रष्टव्य: यो निवेदन साधारणसभा हुनु भन्दा कम्तीमा ७२ घण्टा अगावै वित्तीय संस्थाको सम्बन्धित कार्यालयमा पेश गरिसक्नुपर्ने छ
 एकभन्दा बढी प्रतिनिधि (प्रोक्सी) को नाउँ उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।



Swabalanban Laghubitta Bittiya Sanstha Ltd.
Glimpse of Last Five Year's Progress





ग्राहक संरक्षण/सामाजिक उत्तरदायित्व अन्तर्गत भएका कार्यक्रम सम्बन्धी भलकहरू



शाखा कार्यालय चौरजहारी, रुकुमबाट स्थानीय विद्यालयमा गरीब तथा जेहेन्दार विद्यार्थीलाई शैक्षिक समाग्री वितरण



शाखा कार्यालय साँखुले स्थानीय विद्यालयमा आयोजना गरेको वातावरण संरक्षण अभिमूल्खीकरण कार्यक्रममा सहभागी विद्यार्थीहरू



उपशाखा कार्यालय मंगलसेनबाट न्यून आय भएका परिवारका विद्यार्थीहरूलाई न्यानो कपडा वितरण कार्यक्रम



शाखा कार्यालय धारापानीबाट सञ्चालित विद्यार्थीहरूको लागि वित्तीय साक्षरता कार्यक्रम



शाखा कार्यालय सीतापुरले ग्राहक सदस्य तथा स्थानीयलाई संचालन गरेको वित्तीय साक्षरता कार्यक्रम



शाखा कार्यालय पनीतीले आयोजना गरेको ग्राहक सदस्यहरूलाई फलफूलका विरुद्धा वितरण कार्यक्रम



शाखा कार्यालय बनेपाले बाहि पहिरो पीडित चाहक सदस्यहरूलाई राहत वितरण कार्यक्रम



शाखा कार्यालय पालुडुले आयोजना गरेको व्यवसायिक अचार बनाउने लालिममा सहभागी सदस्यहरू



स्वावलम्बन लघुवित वित्तीय संस्था लि. को २४ औं वार्षिक साधारण सभामा अध्याक्षज्यूदारा प्रस्तुत सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरु,

स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेडको २४ औं वार्षिक साधारण सभामा उपस्थित आदरणीय सेयरधनी महानुभावहरु, आमन्वित अतिथिज्यूहरु, विभिन्न संस्थाबाट प्रतिनिधित्व गर्दै पाल्नुभएका महानुभावहरु, पत्रकार तथा अन्य संबंधाई सञ्चालक समिति र मेरो तर्फबाट हार्दिक स्वागत गर्दछु।

आर्थिक तथा सामाजिक रूपमा पछि परेका देशका विपन्न, गरीब परिवारलाई वित्तीय सेवाको सहज पहुँच उपलब्ध गराई उनीहरुको आर्थिक सामाजिक अवस्था सुधार गर्ने उद्देश्यले गैरसरकारी स्तरमा नेपालमै सर्वप्रथम वि.सं. २०५० मा स्वावलम्बन विकास केन्द्रले सञ्चालन गरेको लघुवित कार्यक्रम वि.सं २०५८ द साल माघ १ गतेदेखि स्वावलम्बन विकास बैंक लि. को स्थापना सैगे हस्तान्तरित भई आएको र ग्रामीण, पिछडिएका, न्यून आयस्तर भएका परिवारलाई लघुवित बैंकिङ सेवामा पहुँचको लागि सहजीकरण गरेर ग्रामीण तथा शहरी विपन्न वर्षको आर्थिक-सामाजिक अवस्था सुधारका लागि लघुकर्जा, बचत, विप्रेषण, क्षमता विकास, सीप विकास, उच्चमशीलता विकास, वित्तीय साक्षरता लगायतका विविध सेवा प्रदान गर्ने कार्य गर्दै २४ औं वार्षिक साधारण सभा गर्ने विन्दुमा आज आइपुगेको छ।

२४ औं वर्षको यो यात्रामा यहाँहरुबाट पाएको साथ, सहयोग, विश्वास तथा सद्भावले गर्दा नै स्वावलम्बन लघुवित वित्तीय संस्था आफ्नो लक्ष्यमा निरन्तर अगाडि बढ्न सफल भइरहेको व्यहोरा सहर्ष जानकारी गराउँदछु।

यस महत्वपूर्ण अवसरमा सञ्चालक समितिको तर्फबाट आर्थिक वर्ष २०८१/८२ मा संस्थाले हासिल गरेका उपलब्धि, सामना गर्नु परेका चुनौती र चालु आ.व. २०८२/८३ को लागि लिएका रणनीति सम्बन्धमा कम्पनी ऐन, २०८३ मा उल्लिखित व्यवस्था बमोजिम तयार गरिएको सञ्चालक समितिको वार्षिक प्रतिवेदन प्रस्तुत गर्दछु।

राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट वित्तीय संस्थाको कारोबारलाई परेको असर :

कोम्बिड-१९, रस्स-युकेन युद्ध, मध्यपूर्वको भू-राजनीतिक तनावको दीर्घकालिन प्रभावसंगै विश्व अर्थतन्त्र पछिल्लो समयमा शक्तिशाली राष्ट्रहरु बीचको कठोर व्यापार नीति (व्यापार युद्ध नीति), आपूर्ति श्रृंखलामा भएको अवरोध, न्यून लगानी लगायतका कारण थप प्रभावित भइरहेकोले सन् २०८५ मा विश्व अर्थतन्त्रको बृद्धि दर खुम्चिने देखियो।

समीक्षा आर्थिक वर्ष २०८१/८२ मा देशको आर्थिक बृद्धिरमा सुधार, मुद्रास्फीतिमा नियन्त्रण, र शोधनान्तर स्थितिमा बचतको अवस्था देखियो। तथापि उच्च व्यापार घाटा, सरकारी वित्त घाटा, बढ्दो वैदेशिक रोजगारी अर्थात सक्रिय जनशक्तिको विदेशमा पलायन र विप्रेषणमा बढ्दो निर्भरता, घट्दो वैदेशिक सहायता, कमजोर पूर्वाधार, कमजोर पूँजीगत खर्च, प्राकृतिक विपत्ति तथा बढ्दो निष्कृय कर्जा जस्ता चुनौतीहरु देशले सामना गर्नुपरेको देखियो।

यस प्रकारको राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिले देशको समय आर्थिक गतिविधि र वित्तीय प्रणालीमा नकारात्मक असर पारेको र यसबाट समग्र बैंकिङ प्रणालीमा समेत नकारात्मक प्रभाव परेको छ।

समीक्षा आर्थिक वर्षमा बैंक तथा वित्तीय संस्थाहरुको निक्षेप परिच्छालन बृद्धि दर र कर्जा प्रवाह बृद्धि दर खुम्चिएको छ। त्यस्तै बाणिज्य बैंकहरूको कूल सम्पत्ति/दायित्वको बृद्धि दर र कर्जा तथा लगानीको बृद्धि दर पनि खुम्चिएको छ भने निष्कृय कर्जा समेत बढेको छ।

उपरोक्त बमोजिमको राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिले देशको समग्र आर्थिक गतिविधि, वित्तीय अवस्था र समग्र बैंकिङ प्रणालीमा समेत नकारात्मक प्रभाव पारेका कारण बाणिज्य बैंकहरूले कर्जा लगानी अपेक्षित दरमा बढाउन नसकेका हुँदा बैंकिङ प्रणालीमा तरलता अत्यधिक बढेकाले लघुवित वित्तीय संस्थाहरूलाई कर्जा सापट पाउन भने केही हदसम्म सहज भयो। अर्को तरफ लघुवित वित्तीय संस्थाको कर्जा नतिर्न उभसाउनेहरूका अराजक गतिविधि नियन्त्रणमा आउनुको साटो अफ बढेकाले न त कर्जा लगानीको लागि, न त कर्जा असुलीको लागि अनुकूल बातावरण रह्यो। यस किसिमका गतिविधिलाई सहयोगी हुने गरी आएको नियामकीय निर्देशनको नीतिगत कठोरताले निष्कृय कर्जा बढाने अवस्था समेत सिर्जना भयो। यसरी यस वित्तीय संस्थाको कारोबारमा अन्तर्राष्ट्रिय परिस्थितिबाट प्रत्यक्ष असर नपरे पनि अप्रत्यक्ष असर परेको र उपरोक्त बमोजिम राष्ट्रिय परिस्थिति समेत आशातित अनुकूल नभएका कारण वित्तीय संस्थाको कार्यक्रमलाई तीव्रतम बढ़ि गर्न सकिएन।

त्यसै गरी चालु आर्थिक वर्षको प्रथम त्रयमासमा देशका धेरै स्थानमा भिषण वर्षाको कारण बाढी पहिरोले व्यापक जनधनको क्षति गरेको र यस त्रयमासमा नै देशमा जेनजी युवाहरूको आन्दोलनले देशका कलिपय मालपोत कार्यालयहरू, नापी कार्यालयहरू, स्थानीय निकायहरूमा क्षति पुन्याएका कारण चालु आर्थिक वर्षको प्रथम त्रयमासमा कर्जा लगानी र असुलीमा समेत असर परेको छ।



विगत आर्थिक वर्षको कारोबारको सिंहावलोकन :

माथि उल्लिखित असहज राष्ट्रिय परिस्थितिले बैंकिङ व्यवसायमा परेको प्रतिकूल प्रभावका बाबजुद पनि समीक्षा आर्थिक वर्षमा यस वित्तीय संस्थाको कारोबार सन्तोषजनक रहेको छ। आर्थिक लगायत वित्तीय क्षेत्रको विद्यमान परिस्थिति, बहुबैंकिङ समस्याको बाबजुद पनि कर्जाको गुणस्तरलाई विशेष ध्यान दिई कर्जा लगानीमा सजगता अपनाइएका कारण लगानीमा रहिरहेको कर्जा तथा निक्षेप दायित्वमा सन्तोषजनक बृद्धि भएको छ। कर पछिको नाफा पनि समीक्षा आर्थिक वर्षमा बृद्धि भएको छ। कोरोना महामारीका बेला सामाजिक दूरी कायम गरी यस वित्तीय संस्थाका केन्द्र बैठक सञ्चालन गर्नुपर्दा कार्यक्रमको गुणस्तरमा कमी आइरहेकै बेला लघुवित विरुद्ध अराजक गतिविधि सुरु भएकोमा सो परिस्थिति हालसम्म पनि कायम रहेको र विगत केही वर्षदेखि देशमा आर्थिक गतिविधि सुस्त भएका कारण यस वित्तीय संस्थाको निष्कृत कर्जा केही बढान गई कर्जा असुली दरमा प्रभाव परेको भए पनि समीक्षा आर्थिक वर्षमा सामान्य सुधार देखिएको छ।

वित्तीय संस्थाका विगत दुई आर्थिक वर्षका प्रमुख परिसूचकहरू तुलना गर्दा विद्यमान असहज परिस्थितिमा पनि कारोबारमा देहाय बमोजिम सन्तोषजनक प्रगति भएको देखिएको छ। तर पनि आगामी दिनमा अझ उपयुक्त रणनीति अपनाएर वित्तीय संस्थाको कार्यक्रम विस्तार गर्ने प्रतिवेदन यहाँहरू समक्ष व्यक्त गर्दछु।

(रकम रु. करोडमा)

क्र.सं	विवरण	गत आ.व. (२०८०/८१)	समीक्षा आ.व. (२०८१/८२)	बृद्धि	बृद्धि प्रतिशत
१.	शेयर पूँजी (रु.)	१,४५,००	१,६५,६६	२०,६६	१४.२५
२.	जगेडा तथा कोषहरू (रु.)	१,९७,०८	२,०७,३७	१०,२९	५.२२
३.	तिर्न बाँकी कर्जा सापट (रु.)	३,२९,७६	३,८०,०९	५०,३३	१५.२६
४.	निक्षेप दायित्व (रु.)	१४,०६,५६	१५,८५,९७	१७९,४०	१२.७६
५.	कर्जा सापट (रु.)	१९,५८,१३	२१,६६,२३	२०८,१०	१०.६३
६.	खुद मुनाफा (रु.)	३५,९८	४१,१५	५,१७	१४.३८
७.	असुली दर (प्रतिशत)	१२.२०	१२.४६	०.२६	-
८.	वासनातको आकार (रु.)	२१,१५,८०	२३,७४,०१	२५९,२०	१२.२५
९.	ग्राहक सदस्य (संख्या)	२,६१,४५६	२,६४,६८२	३,२६	१.२३

चालू वर्षको प्रथम त्रयमासमा भएको उपलब्धि र भविष्यमा गर्नुपर्ने कुराहरू

चालू आर्थिक वर्ष २०८२/८३ को प्रथम त्रयमासमा खुद सदस्य ४१ जना बृद्धि भई २०८२ असोज मसान्तमा २,६४,७२३ जना कायम रहेका छन भने छुणी सदस्य १,४९९ जना हास भई १,४५,७८८ जना कायम रहेका छन्। त्यसैगरी बाँकी कर्जा रु. ६१ करोड १२ लाख ९३ हजारले बृद्धि भई रु. २४ अर्व ४० करोड ३९ लाख ६९ हजार पुगेको छ भने बाँकी बचत रु. ३५ करोड ४७ लाख ९ हजारले बृद्धि भई रु. १६ अर्व २१ करोड ४३ लाख ७३ हजार पुगेको छ। त्यसैगरी खुद नाफा रु. ५ करोड ७८ लाख ८० हजार भएको छ।

वित्तीय संस्थाको काम कारोबारलाई अझ बढी डिजिटलाइज्ड गर्ने सन्दर्भमा विगत वर्षमा सबै कार्यालयमा सिसिटीमी जडान, आर्थिक कारोबारको एसएमएसबाट जानकारी दिने सेवा, मोबाइल बैंकिङ सेवा, ट्याबलेट बैंकिङ, क्यूआर कोड सञ्चालन, रेमिटान्सको माध्यमबाट विदेशबाट सदस्यको खातामा सोकै रकम जम्मा गर्ने र अन्य बैंक वित्तीय संस्थाका खाताबाट हाम्रो सदस्यको खातामा रकमान्तर गर्न सकिने व्यवस्था गरिसकिएको छ। चालू आर्थिक वर्षमा महत्वपूर्ण भौतिक कागजातहरूलाई डिजिटलरूपमा सुरक्षित राख्ने व्यवस्था (डकुमेन्ट म्यानेजमेन्ट सिस्टम) कार्यान्वयन गर्ने र सबै सदस्यलाई क्यूआर कोड उपलब्ध गराउने तथा एजेण्ट बैंकिङ सेवा सञ्चालन गर्ने कार्यक्रम रहेको छ।

त्यसै गरी वित्तीय संस्थाको कर्जा जोखिमलाई मध्यनजर गरी पूँजीकोपलाई बलियो बनाउन सुरक्षण नराखिएको सहायक आवधिक ऋणपत्र जारी गर्ने, वित्तीय संस्थाको संस्थापक र सर्वसाधारण सेयरको हाल कायम अनुपातलाई परिवर्तन गरी ५१:४९ कायम गर्ने र समीक्षा आर्थिक वर्षमा वित्तीय संस्थाको केन्द्रीय कार्यालयको कार्यालय भवन निर्माण प्रयोजनार्थ का.म.न.पा.बडा नं.४ बालुवाटारमा २७ आना (दर्श.५० वर्गमिटर) जग्गा खरिद गरिएको र सो जग्गामा वित्तीय संस्थाको भवन बनाउने योजना रहेको छ।

सञ्चालक समितिमा भएको हेरफेर र सोको कारण

हाल सञ्चालक समितिमा स्वावलम्बन विकास केन्द्र तथा व्यक्तिगत संस्थापकका प्रतिनिधि डा.सुमित्रा मानन्धर गुरुङ, अध्यक्ष, नेपाल इन्डेप्नेटमेण्ट मेगा बैंक लिमिटेडका प्रतिनिधि श्री मेख बहादुर थापा ठाडा, सदस्य; सर्वसाधारण सेयरधनीका प्रतिनिधि श्री विष्णु प्रसाद त्रिपाठी, सदस्य; नविल



बैंक लिमिटेडका प्रतिनिधि श्री सन्दिप बाबु पौडेल, सदस्य; स्वावलम्बन विकास केन्द्रका प्रतिनिधि श्री बेचन गिरि, सदस्य; समीक्षा आर्थिक वर्षभर समितिमा यथावत रहनु भएको र सर्वसाधारण सेयरधनीका प्रतिनिधि श्री राम प्रसाद पाण्डे तथा स्वतन्त्र सञ्चालक श्री उमा जोशी बोहराको पदावधि समीक्षा आर्थिक वर्ष भित्र पुरा भएकोले सर्वसाधारण सेयरधनीका प्रतिनिधिका रूपमा गत वार्षिक साधारण सभाबाट श्री रविन कुमार शेष मिति २०८१/७/३० मा निर्विरोध निर्वाचित भई प्रतिनिधित्व गरिरहनु भएको छ भने स्वतन्त्र सञ्चालक श्री उमा जोशी बोहराको पदावधि मिति २०८२/१/२० मा पुरा भएपछि सो पदमा मिति २०८२/४/२६ मा प्रा.डा. कुमुम शाक्य सदस्य नियुक्त भई प्रतिनिधित्व गरिरहनु भएको छ। नविल बैंक लिमिटेडबाट मिति २०८२ मंसिर १२ गतेबाट सञ्चालक श्री सन्दिप बाबु पौडेलको स्थानमा श्री राजेन्द्र प्रसाद अधिकारीले प्रतिनिधित्व गरिरहनु भएको छ।*

प्रमुख कार्यकारी अधिकृत

आ.व. २०८१/८२ को सुरुवातदेखि नै प्रमुख कार्यकारी अधिकृत पदमा श्री नरेन्द्र सिंह विष्ट कार्यरत रहनुभएको छ। निजलाई मिति २०८१/४/९ देखि ४ वर्षका लागि प्रमुख कार्यकारी अधिकृत पदमा नियुक्त गरिएको हो।

आ.व. २०८१/८२ मा वित्तीय संस्थाको कारोबारलाई असर पार्ने मुख्य विषयहरू :

आ.व. २०८१/८२ मा यस वित्तीय संस्थाको कारोबारलाई असर पार्ने मुख्य विषयहरू निम्न अनुसार रहेका छन्।

- बैंकिङ क्षेत्रमा रहेको पर्याप्त तरलता, वित्तीय श्रोतको सहज उपलब्धताले कर्जा प्रवाह र नाफा वृद्धिमा सकारात्मक प्रभाव पर्ने देखिन्छ।
- देशमा भझरहेका राजनैतिक आन्दोलन र सोबाट भएको धनजनको क्षति, व्यवसायिक प्रतिष्ठान माथिको आकमण, राजनैतिक परिवर्तन पछि सिर्जना भएका/हुनसक्ने अन्यौलता आदिको कारण आर्थिक गतिविधिमा नकारात्मक असर पर्ने सक्ने देखिन्छ।
- ठूला व्यवसायीहरूको मनोवल कमजोर हुँदा आर्थिक गतिविधिहरू न्यून हुने, देशको आर्थिक वृद्धि संकुचनमा जाने र रोजगारीको अवसर गुम्न गई वित्तीय संस्थाको कर्जा असुली तथा कर्जा विस्तारमा समेत नकारात्मक प्रभाव पर्ने सक्ने देखिन्छ।
- विगत केही वर्षदेखि जारी आर्थिक गतिविधि/व्यापार व्यवसायमा आएको सुस्ताताले वित्तीय संस्थाको कारोबार वृद्धिमा पनि असर पर्नसक्ने देखिन्छ।
- बाणिज्य बैंक, विकास बैंक तथा फाइनान्स कम्पनीहरूले ठूला कर्जा व्यापक विस्तार गर्न नसकेकाले स-साना कर्जा समेत लगानी गरिरहेको तथा अन्य लघुवितमा रहेको सदस्य दोहोरोपना वा बहुबैंकिङ कारोबारबाट हुन सक्ने जोखिम कायमै रहेको देखिन्छ।
- राष्ट्रिय/अन्तर्राष्ट्रिय स्तरमा अर्थतन्त्रमा देखिने आर्थिक, मौद्रिक लगायतका नीतिगत परिवर्तन र नियामकीय नीतिगत परिवर्तनले हुने जोखिमहरू पनि यथावत नै रहेको देखिन्छ।
- लघुवित संस्था विरोधी अराजक समूहहरूले सर्वसाधारणहरूलाई लघुवित संस्थाबाट लिएको कर्जाको सार्वांतकीय व्याज नतिन भड्काउने अभिप्रायले सञ्चालन गर्ने विभिन्न गतिविधिले वित्तीय संस्थाको कर्जा लगानी र असुलीमा प्रत्यक्ष प्रभाव पर्ने सक्ने देखिन्छ।

लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया :

श्री सुन्दर एण्ड कम्पनी चार्टर्ड एकाउन्टेन्ट्स, पुल्चोक, ललितपुरले यस वित्तीय संस्थाको आ.व. २०८१/८२ को लेखापरीक्षण गरेको छ। लेखापरीक्षण प्रतिवेदनमा कार्य सञ्चालनका क्रममा हुने सामान्य कैफियत बाहेक संस्थालाई गहन असर गर्ने किसिमका कैफियतहरू उल्लेख भएको पाइएका छैनन्। लेखापरीक्षण प्रतिवेदनमा उल्लेख भएका अन्य कैफियत सुधार गर्ने र प्राप्त सुझावहरूलाई कार्यान्वयनमा ल्याउन संस्थाले जोड दिई आएको छ। नेपाल राष्ट्र बैंकको निर्देशन बमोजिम लघुवित वित्तीय संस्थामा नेपाल फाइनान्सियल रिपोर्टिङ सिस्टम लागू भैसकेकाले आ.व. २०८१/८२ को वित्तीय विवरण सोही मापदण्ड अनुसार तयार गरिएको छ।

लाभांश बाँडफाँड गर्ने सिफारिस गरिएको रकम :

आर्थिक वर्ष २०८१/८२ मा खुद मुनाफा रु. ४१ करोड १५ लाख ३० हजार ७ सय २९ आर्जन भएको छ।

उपरोक्त रकमबाट साधारण जगेडा कोषमा रु. ८ करोड २३ लाख ६ हजार १ सय ४६, ग्राहक संरक्षण कोषमा रु. ६१ लाख ७२ हजार ९ सय ६१, संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कोषमा रु. ४१ लाख १५ हजार ३ सय ७, पुनर्संरचना/पुनःतालिकीकरण प्रावधानबाट फिर्ता रु. ९ करोड ५१ लाख ५३ हजार ८ सय ८३, गत वर्षको असुल हुन बाँकी व्याजको असुली रु. १ करोड २१ लाख ६२ हजार १ सय ८९, स्थगन कर जगेडा वृद्धि तर्फ रु. १३ करोड १६ लाख २० हजार ९ सय २९, एक्चुरियल नोकसान वृद्धि रु. ६ करोड ७३ लाख ९ हजार २ सय ८०, अन्य घट रु. १६ लाख ६१ हजार ४ सय २३, गत वर्षको संचित मुनाफाबाट रु. ३ करोड ७५ लाख १३ हजार ९ सय ७१ र संस्थागत सामाजिक उत्तरदायित्व कोष मार्फत भएको खर्च रु. १९ लाख ५६ हजार २ सय ८० समेत गरी बाँडफाँडको लागि जम्मा रु. २५ करोड ६७ लाख ३१ हजार ५ उपलब्ध रहेको छ।



सो पश्चात सेयरधनीहरूलाई चुक्ता पूँजी रु. १ अरब ६५ करोड ६६ लाख २५ हजारको ५.६३६५ प्रतिशतले हुने रकम रु. ९ करोड ३३ लाख ७५ हजार को बोनस सेयर र ४.३६३५ प्रतिशतले हुने रकम रु. ७ करोड २२ लाख ८७ हजार ५ सय (लाभांशको कर समेत) नगद लाभांश वितरण गर्न यस सभामा प्रस्ताव गरेको व्याहोरा अनुरोध छ ।

आन्तरिक नियन्त्रण प्रणाली

यस वित्तीय संस्थाको लघुवित कार्यक्रममा रहेका जोखिमहरूको पहिचान, मूल्याङ्कन, नियन्त्रण र समीक्षाको लागि संगठनात्मक ढाँचामा परिमार्जन गरी व्यवस्थित गरिएको छ । जोखिम व्यवस्थापन तथा नियन्त्रणका लागि आवश्यक कार्यविधिहरू र नीति नियमहरू तयार गरी कार्यान्वयनमा ल्याईएको छ । लघुवितको उद्देश्य परिपूर्ति गर्न र सञ्चालन तथा वित्तीय जोखिमहरू बहन गर्नुपर्ने आवश्यकतालाई मनन गर्दै जोखिमबाट उत्पन्न हुने नकारात्मक प्रभावहरूलाई न्यूनीकरण गर्नेतर्फ हामी सञ्चालक समिति लगायत समग्र वित्तीय संस्था व्यवस्थापन संदर्भ अग्रसर रहेका छौं ।

जोखिम व्यवस्थापन तथा नियन्त्रणको लागि नीतिगत तहमा सञ्चालक श्री मेख बहादुर थापा ठाडाको संयोजकत्वमा जोखिम व्यवस्थापन समिति कार्यरत रहेको छ । सो समितिमा समीक्षा आर्थिक वर्षमा सञ्चालक श्री सन्दिप बाबु पौडेल सदस्य, कर्जा, सञ्चालन तथा निरीक्षण विभागका प्रमुख श्री राजन प्रसाद भट्टराई सदस्य तथा जोखिम अनुपालना तथा अनुगमन विभागका प्रमुख श्री राज कुमार सिंह, सदस्य सचिवका रूपमा कार्य गरिरहनु भएको थियो ।

यस समितिले सम्भावित जोखिमका क्षेत्र पहिचान गर्ने, सो सम्बन्धी नीति निर्देशनहरू तयार गरी समिति समक्ष पेस गर्ने र सोको कार्यान्वयनबाटे समीक्षा गर्दै आएकोछ । यस समितिको बैठक नियमित रूपमा वसी जोखिम व्यवस्थापन तथा न्यूनीकरणको लागि सञ्चालक समिति मार्फत व्यवस्थापनलाई राय सुझाव र निर्देशन दिई आएको छ ।

यसरी नै आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कार्यक्रम सञ्चालन निर्देशिका, कर्जा अपलेखन विनियमावली लगायतका विनियमावलीहरू तथा समय समयमा समय सापेक्षित जारी गरिएका नीति नियम एवं परिपत्रहरूको प्रभावकारी कार्यान्वयन मार्फत आन्तरिक नियन्त्रण प्रणालीलाई मजबूत बनाउने प्रयास गरिएको छ । यसै गरी आन्तरिक नियन्त्रण प्रणालीको अभिन्न संरचनाको रूपमा कर्जा सञ्चालन तथा निरीक्षण विभाग र विभिन्न ९ वटा इलाका कार्यालयहरूमा रहेका २३ वटा क्लाउटर कार्यालयहरूलाई नियमित रूपमा अनुगमन र निरीक्षण गर्ने महत्वपूर्ण जिम्मेवारीका साथ परिचालन गरिएको छ । यस क्रममा गुणस्तरीय कर्जा लगानी र कर्जा जोखिममा बृद्धि हुन नदिन सो विभाग तथा क्लाउटर कार्यालयहरू परिचालित हुँदै आएका छन् ।

त्यसैगरी जोखिम न्यूनीकरणलाई केन्द्रित गरी समीक्षा आर्थिक वर्षमा अलगै कर्जा असुली विभाग गठन गरी कर्जा जोखिम न्यूनीकरण गर्न संरचनात्मक परिवर्तन गरिएको छ । सोही अनुरूप यस विभागले भाका नाघेको कर्जा असुली व्यवस्थापन गर्ने मुख्य कार्यविवरण सहित कार्यसम्पादन गर्दै आएको छ ।

उपरोक्त बमोजिम विभिन्न विभाग तथा कार्यालयहरूबाट तोकिए बमोजिम कार्य भए नभएको सुनिश्चित गर्न आन्तरिक लेखापरीक्षण समितिबाट स्वीकृत कार्ययोजना बमोजिम आन्तरिक लेखापरीक्षण विभागले नियमित रूपमा लेखापरीक्षण गरी प्राप्त सुझाव सहितको प्रतिवेदन व्यवस्थापनलाई दिने, थप निर्देशन दिनुपर्ने विषयहरूमा आन्तरिक लेखापरीक्षण समिति मार्फत निर्देशन दिने र नीतिगत व्यवस्था गर्नुपर्ने विषयहरूमा सो व्यवस्थाका लागि सञ्चालक समिति समक्ष सिफारिस गर्ने कार्य हुँदै आएको छ ।

मुलुकमा घटेका विभिन्न राजैनितिक घटना, परिवर्तनहरू, बैक तथा वित्तीय संस्था विरोधी क्रियाकलापहरू लगायत विश्वको शिथिल आर्थिक गतिविधिमा अपेक्षित सुधार हुन नसकेकाले त्यसको प्रत्यक्ष असर संस्थाको कर्जा असुलीमा समेत परेको छ । कर्जा असुली विभागको नेतृत्वमा कर्जा असुलीका लागि थप रणनीतिहरू तय गरी कर्मचारीहरू परिचालन गर्ने कार्य भईरहेको छ ।

विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण

यस वित्तीय संस्थाका खर्चहरूमध्ये सबभन्दा बढी रकम व्याज भुक्तानी गर्ने खर्च भएको छ । तर पनि आर्थिक वर्ष २०८०/८१ मा व्याज खर्च रु. १ अर्ब ४८ करोड २५ लाख ३१ हजार ८ सय ६८ भएकोमा समीक्षा आर्थिक वर्ष २०८१/८२ मा सो व्याज खर्चमा ३.०५% ले कमी आई रु. १ अर्ब ४३ करोड ७३ लाख १५ हजार ३ सय ६३ खर्च हुन गएको छ । समीक्षा अवधिमा विभिन्न बैक तथा वित्तीय संस्थाबाट लिइएको सापेक्ष रकमको व्याजदर घटेको र सोही अनुरूप स्वावलम्बन बचतमा प्रदान गर्ने बचतको व्याजदर समेत घटाइएकाले व्याज खर्चमा केही कमी भईको हो । त्यसै गरी आर्थिक वर्ष २०८०/८१ मा कर्मचारी खर्च रु. ८८ करोड ५७ लाख ८७ हजार ७ सय ७८ भएकोमा समीक्षा आर्थिक वर्ष २०८१/८२ मा सोमा ३.९८% ले बृद्धि भई रु. ९१ करोड ५७ लाख ३० हजार १ सय ६९ खर्च हुन गएको छ । समीक्षा अवधिमा कर्मचारीहरूको तलबमता बृद्धि गरिएकोले कर्मचारी खर्च बढेको छ ।



साथै, अन्य सञ्चालन खर्चको सन्दर्भमा आर्थिक वर्ष २०८०/८१ मा रु. १५ करोड ३३ लाख ३५ हजार १ सय ३३ भएकोमा समीक्षा आर्थिक वर्ष २०८१/८२ मा ०.४८ % ले बढ़ि भई रु. १५ करोड ४० लाख ७९ हजार ४ सय १५ हुन गएको छ ।

त्यस्तै, सम्भावित कर्जा नोक्सानी व्यवस्थामा आर्थिक वर्ष २०८०/८१ मा रु. २४ करोड ६० लाख ७५ हजार ३ सय १ खर्च लेखिएकोमा समीक्षा आर्थिक वर्ष २०८१/८२ मा रु. ४९ करोड ७५ लाख २२ हजार १ सय ५८ खर्च हुन गएको छ । यसरी विविध आन्तरिक तथा वाह्य कारणले संस्थाको कर्जा असुलीमा कठिनाई सिंजना भएको तथा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कर्जाको नोक्सानी व्यवस्था थप गरेका कारण यस शिर्पको खर्चमा बढ़ि भएको छ ।

लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण,

नेपाल राष्ट्र बैंकको जारी निर्देशन तथा कम्पनी ऐनका प्रावधानहरूका अधिनमा रही लेखा परीक्षण समितिले कार्य गरिरहेको छ । समीक्षा आर्थिक वर्षमा लेखापरीक्षण समितिमा संस्थापक सेयरधनी नविल बैंक लि.बाट प्रतिनिधित्व गर्नुभएका सञ्चालक श्री सन्दिप बाबु पौडेल संयोजक र सर्वसाधारण सेयरधनीबाट प्रतिनिधित्व गर्नुभएका सञ्चालक श्री विष्णु प्रसाद त्रिपाठी सदस्य सहित आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री मोहन प्रसाद भट्टार्हा उपस्थिति सदस्य सचिव समेतको लेखापरीक्षण समिति क्रियाशिल रहेको थियो । नविल बैंकबाट प्रतिनिधि सञ्चालकको जिम्मेवारी परिवर्तन भएकोले हाल संयोजक पदमा रहनुभएको छैन ।

लेखापरीक्षण समितिको बैठकमा देहाय बमोजिमको विषयमा छलफल, निर्णय तथा निर्देशन भएको छ ।

- क) कम्पनी ऐन, २०८३ लेखा तथा वित्तीय विवरणहरू (फिनान्सियल स्टेटमेन्ट) को पुनरावलोकन गर्ने र त्यस्ता विवरणहरूमा उल्लिखित तथ्यको सत्यता यकिन गरेर र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम वित्तीय संस्थाको त्रैमासिक वित्तीय विवरणको समीक्षा गरी व्यवस्थापनलाई दिएको आवश्यक सुझाव सहितको प्रतिवेदन सञ्चालक समिति समक्ष प्रतिवेदन नियमित पेस गर्ने ।
- ख) नेपाल राष्ट्र बैंकको निर्देशन तथा प्रचलित कानुन बमोजिम लघुवित वित्तीय संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याईएका विषयहरूमा आर्थिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदमबारे व्यवस्थापनलाई आवश्यक निर्देशन दिने र सो सम्बन्धी सुझाव सञ्चालक समितिमा नियमित पेस गर्ने ।
- ग) वित्तीय संस्थाको वार्षिक हिसाब, वाह्य लेखापरीक्षकको प्रारम्भिक प्रतिवेदन र नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण प्रतिवेदन समीक्षा गर्नुका साथै यस सम्बन्धमा सञ्चालक समितिको जबाब/प्रतिक्रिया पेश गर्न व्यवस्थापनलाई निर्देशन दिने ।
- घ) वित्तीय अनुशासनलाई प्रभावकारी बनाउने, खर्च नियन्त्रण गर्ने, कार्यक्रम नियमित गराउने र कर्जा विश्लेषण तथा कर्जा प्रवाह प्रकृया ठिक भए/नभएको, कर्जा नोक्सानी व्यवस्था ठीक भए/नभएको जाँच गरी आवश्यकता अनुसार सुधार गर्न लगाउने आन्तरिक नियन्त्रण प्रणालीलाई सशक्त र मजबूत बनाई सदस्यलाई सुशासनको प्रत्याभूत दिलाउन निरीक्षणलाई सुदूर बनाउन आन्तरिक नियन्त्रण व्यवस्था, प्रक्रिया र नीति निर्देशिकामा आवश्यकता अनुसार सुधार गर्न व्यवस्थापनलाई निर्देशन तथा सुझाव दिने र नीतिगत व्यवस्थाका लागि सञ्चालक समिति समक्ष सिफारिस गर्ने ।

लेखापरीक्षण समिति सदस्यलाई बैठक भत्ता वाहेक अन्य कुनै पारिश्रमिक/सुविधा प्रदान गरिएको छैन । लेखापरीक्षण समितिको बैठक समीक्षा वर्षमा १४ पटक बसेको र सदस्य-सचिव वाहेक संयोजक र सदस्यलाई बैठक भत्ता वापत जम्मा रु. १ लाख ९६ हजार उपलब्ध गराईएको छ ।

कम्पनी ऐन २०८३ को दफा १०८(४) बमोजिमका अन्य विवरणहरू अनुसूची (क) मा प्रस्तुत गरिएको छ ।

मानव संशोधन व्यवस्थापन तथा तालिम

यस वित्तीय संस्थामा आर्थिक वर्ष २०८१/८२ मा विभिन्न तहमा ७२२ जना कर्मचारी कार्यरत रहेका छन् । कर्मचारीहरूको वृत्ति विकास र सीप तथा क्षमता अभिवृद्धिको लागि उनीहरूलाई आवश्यकता अनुसार विभिन्न तालिम, गोष्ठी, अन्तरकूप्य तथा अध्ययन अबलोकन भ्रमणमा सहभागी गराईएको छ । वित्तीय संस्थाको सेवामा प्रवेश गर्ने नवप्रवेशी कर्मचारीहरूका लागि अभिमुखीकरण कार्यक्रम लगायत कर्मचारीहरूलाई आन्तरिक तालिम, अन्तरांद्वितीय तालिम तथा अध्ययन, अबलोकन भ्रमण सहित अन्य वाह्य तालिम प्रदायक संस्थामा समेत गरेर विभिन्न तालिम तथा क्षमता अभिवृद्धि कार्यक्रममा सहभागी गराई कर्मचारीको पेशागत सीप र क्षमता विकासको अवसर प्रदान गरिएको छ ।



तालिमको विवरण तथा सहभागी संख्या:

क्र.सं	तालिमको नाम	तालिम संख्या	सहभागी संख्या
१.	Capacity Building Training for Employees	१३	४१५
२.	Collateral Based Loan Management	१	२८
३.	Enhancing Personal Effectiveness and Organizational Impact	१	३०
४.	Accounting and Financial Management	२	१२
५.	Globle Micro-Credit Environment and Challenges	१	२४
६.	Enterpreneurship Skill Development	१	२४
७.	Supervision, Monitoring	१	१६
८.	Business Expansion Training	१	१६
९.	Training on AML/CFT and go-AML System	२	४
१०.	Training on AML/CFT and Leadership Development	१	३५
११.	Supervision Information System Reporting	१	१
१२.	Training Program on Financial Management	१	२
१३.	Leadership Development Training	७	१४८
१४.	Core Banking Software (CBS)	२	३००
१५.	Cyber Security and IT Awarness Training	२	२३०
१६.	System Networking Security Databases	२	७
१७.	Training Mannual Preparation	१	६
१८.	The Training of Trainners (TOT)	२	२८
१९.	Road to Excellence	१	५
२०.	Budget Preparation Training Based on CBS	१०	१६८
२१.	Business Promotion, Entreprenurship Development and Institutional Good Govermence	१	२६
२२.	Writing Skill Development Training	१	३५
	जम्मा	५५	१५६०

यसैगरी, बाह्य तालिम प्रदायक संस्थाहरूबाट संचालन गरिएका ९ बटा तालिममा द२ जना, बाह्य तालिम प्रदायक संस्थाबाट २ बटा अन्तर्कृया कार्यक्रममा ४ जना तथा ६ बटा बैदेशिक तालिम/अबलोकन भ्रमण तथा सम्मेलनमा २० जना कर्मचारीहरू सहभागी रहेका थिए । साथै, वित्तीय संस्थाको सेवामा कनिष्ठ सहायक प्रशिक्षार्थी (तालिमे) को रूपमा प्रवेश गर्ने कर्मचारीहरूको लागि ३ बटा अभिमुखिकरण कार्यक्रममा ४३ जना प्रशिक्षार्थी (तालिमे) सहभागी भई वित्तीय संस्थाको समग्र कार्यक्रम संचालन प्रक्रियाका सम्बन्धमा जानकारी लिई कार्यक्रममा खाटिएका छन् । आर्थिक वर्ष २०८१/८२ मा कर्मचारीहरूको लागि आयोजित विभिन्न राष्ट्रिय वृत्ति विकासका कार्यक्रम तथा तालिम, अध्ययन, अबलोकनमा रु.१ करोड ६७ लाख ६० हजार १ सय ५५ दक्षता अभिवृद्धि कोषबाट खर्च भएको छ ।

यसको साथै वित्तीय संस्थाको कार्यक्रम सुदृढीकरण, व्यवसाय विस्तार, भाका नाथेको कर्जा असुली व्यवस्थापन, केन्द्र र कार्यालय व्यवस्थापन बाटे केन्द्रीय/इलाका/क्लष्टर कार्यालय स्तरीय मासिक/त्रैमासिक समीक्षा, छलफल तथा अन्तर्कृया समय समयमा भर्चुअल माध्यमबाट गराउने कार्यलाई निरन्तरता दिईदै आएको छ । यसरी भर्चुअल माध्यमबाट भएका अन्तरक्रिया तथा छलफल कार्यक्रमबाट कर्मचारीहरूले संस्थाको कार्यक्रममा रहेको समस्या, चुनौती, अवसर र समस्या समाधानका उपायहरू बारेमा नियमित रूपमा जानकारी आदान प्रदान गर्ने गरिएको छ ।

संस्थामा कार्यरत कर्मचारीहरूलाई क्रियाशील बनाई संस्थाको लक्ष्य अनुरूप परिणाम ल्याउनुका साथै योग्य र दक्ष कर्मचारीलाई संस्थामा टिकाइराख्न



नियमित वृत्ति विकासका कार्यक्रमको व्यवस्था गरिएको छ । कर्मचारीको सीप, क्षमता र दक्षता विकासलाई ध्यान दिई उनीहरूलाई विभिन्न राष्ट्रिय तथा अन्तर्राष्ट्रिय तालिम, गोष्ठी, सेमिनारमा सहभागी गराउनुका साथै कार्यसम्पादन र आन्तरिक प्रतिस्पर्धाको माध्यमबाट वार्षिक रूपमा बढुवा समेत गर्दै आएको छ । समीक्षा आर्थिक वर्ष २०८१/८२ मा विभागीय प्रबन्धक पदमा २ जना, वरिष्ठ प्रबन्धक पदमा २ जना, प्रबन्धक पदमा ६ जना, सहायक प्रबन्धक पदमा ९ जना, वरिष्ठ सहायक पदमा २५ जना र वरिष्ठ कार्यालय सहयोगी पदमा २ जना गरी ४६ जनाको पदोन्नति भएको छ । सञ्चालक समितिको सदस्यको संयोजकत्वमा गठित कर्मचारी सेवा सुविधा समितिमा हाल सञ्चालक श्री बेचन गिरि संयोजक, सञ्चालक प्रा.डा.कुमुख शाक्य सदस्य, प्रमुख कार्यालयी अधिकृत श्री नरेन्द्र सिंह छिट सदस्य, वित्त, लेखा तथा योजना विभागका प्रमुख श्री प्रताप नारायण श्रेष्ठ सदस्य र जनशक्ति व्यवस्थापन तथा तालिम विभागका नियमित प्रमुख श्री राजेन्द्र धिताल सदस्य सचिव रहनु भएको छ । यस समितिको बैठक समीक्षा वर्षमा ५ पटक बसेको छ । यसै समितिको राय सुम्कावको आधारमा सञ्चालक समितिबाट कर्मचारी सम्बन्धी नीति निर्माण र सेवा सुविधा वृद्धि/परिमार्जन सम्बन्धमा आवश्यक निर्णय लिने गरिएको छ ।

अन्य गतिविधिहरू :

संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यहरू :

वित्तीय संस्था एक जिम्मेवार संस्थागत नागरिक हुनुको नाताले संस्थागत सामाजिक उत्तरदायित्व पूरा गर्नको लागि सामाजिक हित हुने काममा कुनै न कुनै रूपमा संलग्न हुनु संस्थाको नैतिक जिम्मेवारी पनि हो भन्ने तथ्यलाई मनन गरी सामाजिक उत्तरदायित्व सम्बन्धी कार्यमा थप क्रियाशिल हुन हरेक आर्थिक वर्षको मुनाफाको १% रकम छुट्टियाई संस्थागत सामाजिक उत्तरदायित्व कोष खाडा गरिएको छ । यस कोषबाट नेपाल राष्ट्र बैंकको निर्देशन बमोजिम हुनेगरी सामाजिक कार्यहरूमा प्रत्येक वर्ष केही रकम खर्च गर्ने व्यवस्था रहेको छ । समीक्षा आर्थिक वर्ष २०८१/८२ मा वित्तीय संस्थाको कार्यक्रम भित्र सामाजिक, आर्थिक र बातावरणीय पक्षमा सकारात्मक प्रभाव पर्ने गरी संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी ६१ बटा कार्यक्रम सञ्चालन गरी कोषबाट रु.१९ लाख ५६ हजार २ सय ८० खर्च भएको छ ।

समीक्षा आर्थिक वर्षमा न्यून आयस्तर भएका समुदायिक विद्यायलयमा अध्ययन गर्ने ७ ओटा विद्यालयका ४८० जना विद्यार्थीहरूलाई फोला, न्यानो कपडा लगायतका शैक्षिक सामग्रीहरू प्रदान गरिएको छ । ९ ओटा विद्यालयमा भौतिक तथा खेलकुद सामग्री हस्तान्तरण गरिएको छ । १० ओटा धार्मिक सांस्कृतिक सम्पदाको संरक्षण गर्न सहयोग सामग्री हस्तान्तरण गरिएको छ । दृष्टिविहनहरूको लागि सेतो छडी वितरण गरिएको साथै स्थानीय समुदायको प्रत्येक रूपमा सरोकार राख्ने स्थानीय शान्ति सुरक्षा, यातायात ट्राफिक लगायतका विषय अन्तर्गत पूर्वाधार सुधारका लागि कम्प्युटर, प्रिन्टर, कार्यालय सामान, फर्निचर, बाटर फिल्टर सहयोग गरिएको छ ।

ग्राहक संरक्षण सम्बन्धी कार्यहरू :

सन्तुष्टि ग्राहक नै वित्तीय संस्थाको वृद्धि, विकास र दीगोपनको आधार भएकाले उनीहरूको हितका लागि कार्य गर्नुपर्ने तथ्यलाई मनन गर्दै संस्थाले आफ्ना ग्राहकको संरक्षण र विकासको लागि नेपाल राष्ट्र बैंकको निर्देशन बमोजिम खुद मुनाफाको तोकिएको दरले हरेक आर्थिक वर्षमा रकम छुट्टियाई सोबाट ग्राहक संरक्षण कोष स्थापना गरी कार्यक्रमहरू सञ्चालन गरी आएको छ । यस कोषबाट ग्राहक संरक्षणहरूको सामुहिक हित, उनीहरूको शिक्षा र क्षमता विकास, सीप विकास, उद्यमशीलता विकास, वित्तीय साक्षरता लगायतका कार्यको लागि रकम खर्च गर्ने गरिएको छ । समीक्षा आर्थिक वर्ष २०८१/८२ मा प्राकृतिक विपत्ति बाढी, पहिरो, आगलागीबाट स्व-बासी घर क्षति भएका सदस्यहरूलाई राहत प्रदान गर्न, सदस्यको नेतृत्व क्षमता विकास गर्न, केन्द्र प्रमुख गोष्ठी गर्न, सीप विकास तालिम सञ्चालन गर्न, वित्तीय साक्षरता तथा अन्तरकूया कार्यक्रम तथा उत्कृष्ट केन्द्र परियोजना अवलोकन भ्रमण, बातावरण संरक्षण तथा सदस्यहरूको आयवृद्धिको लागि फलफूलका विरुद्ध वितरण र सदस्यहरूका मेधावी उत्कृष्ट बालबच्चाको छात्रवृत्ति, सामुदायिक कार्यको लागि केन्द्रघर तथा सामुदायिक भवन निर्माण गर्न, सदस्यलाई वित्तीय साक्षरता दिन, विविध कारणले व्यवसाय प्रभावित भएका व्यवसाय पुनर्स्थापनाका लागि राहत लगायतका कार्य गरेको छ ।

समीक्षा आर्थिक वर्ष २०८१/८२ मा ग्राहक सदस्यहरूलाई १६० बटा वित्तीय साक्षरता सम्बन्धी कार्यक्रम सञ्चालन गरी जम्मा १५,८७९ जनालाई लाभान्वित तुल्याईएको छ । सदस्यको सीप तथा उद्यमशीलताको अभिवृद्धि गर्न ४१ बटा सीप विकास तालिम कार्यक्रम सञ्चालन गरी १३२८ जना सदस्यहरूलाई सहभागी गराईएको छ । यसै गरी महिला सदस्यहरूलाई आत्मनिर्भर बन्न, मनोवन बढाउन, उद्यमशीलता भावनाको विकास गर्न विभिन्न शाखा/उपशाखा कार्यालयहरू अन्तर्गत रहेका उत्कृष्ट केन्द्र बैठक, सफल उद्यमी तथा निजले सञ्चालन गरेको परियोजना र अन्य स्थानमा रहेको प्रेरणादायी व्यवसाय तथा परियोजनाहरूको ४ बटा अवलोकन भ्रमणमा १७८ जनालाई सहभागी गराईएको छ । २७ ओटा तीन शून्य क्लब निर्माण गरी तीन शून्य अवधारणा (शून्य गरिबी, शून्य बेरोजगारी र शून्य खुद कार्बन उत्सर्जन) को प्रचार प्रसार र क्लबमा आवढू क्लब सदस्यहरू मार्फत कार्यान्वयनमा ग्रोत्साहन गर्न कार्यक्रमहरू सञ्चालन गरिएको छ भने सोही कार्यक्रम अन्तर्गत २० जना विद्यार्थीहरूलाई समेटेर "पढौदै कमाउदै" कार्यक्रम समेत सञ्चालन गरिएको छ । समीक्षा आर्थिक वर्षमा ५२९ जना सदस्यलाई २००४ ओटा फलफूलका विरुद्ध वितरण गरिएको छ । ५,५१० बटा पुनर्ताजगी तालिम कार्यक्रम सञ्चालन गरी जम्मा ७२,१६४ जना ग्राहक सदस्यलाई समसामयिक विषयमा र संस्थाले अगालेका नीति नियमहरूको विषयमा तालिम तथा अन्य समसामयिक विषयको जानकारी र वित्तीय साक्षरता सम्बन्धी जानकारी प्रदान गरिएको छ ।



स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalaamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

यस ग्राहक संरक्षण कोषबाट उपरोक्त कार्यहरूमा रु. २ करोड ११ लाख ८० हजार ९५ सय ५ खर्च भएको छ ।

सेवरधनी महानुभावहरू

वित्तीय संस्था प्रति अगाध आस्था र अनवरत विश्वास राखी निरन्तर सेवा गर्ने मौका दिनुहुने सम्पूर्ण सदस्य महानुभावहरू प्रति सञ्चालक समितिको तर्फबाट हार्दिक कृतज्ञता प्रकट गर्दछु । वित्तीय संस्थाको उन्नति र प्रगतिमा सहयोग, सल्लाह, मार्गदर्शन र प्रोत्साहित गर्नुहुने सम्पूर्ण सेवरधनी संस्था तथा महानुभावहरू, संस्थाको सञ्चालन तथा विकासमा निरन्तर योगदान दिनुहुने सञ्चालक समितिका सदस्य तथा कर्मचारीहरूलाई धन्यवाद दिन चाहन्छु ।

वित्तीय संस्थाको कार्य सञ्चालनमा निरन्तर मार्गदर्शन, निर्देशन र सुम्भाव दिई सहयोग गर्ने नेपाल सरकार, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड किलएरिड लि., सेवर रजिस्ट्रार लगायत बैंक तथा वित्तीय संस्थाहरू सबै प्रति हार्दिक आभार प्रकट गर्दछु । समयमा लेखापरीक्षण गरिदिने लेखापरीक्षक र कानूनी विषयहरूमा राय सल्लाह दिई सहयोग गर्ने कानूनी सल्लाहकार लगायत सबैलाई सञ्चालक समितिको तर्फबाट विशेष धन्यवाद दिन चाहन्छु । आगामी वर्षहरूमा थप स्तरीय लघुवित सेवा उपलब्ध गराई आदरणीय सेवरधनीहरूको लगानी सुरक्षित छ भन्ने अनुभूतिको साथै उचित प्रतिफल दिलाउने तर्फ क्रियाशील रहने प्रतिबद्धता व्यक्त गर्दै यहाँहरूको विचार र सुम्भावहरूको सञ्चालक समिति सदैव स्वागत गर्दछ ।

धन्यवाद !

सञ्चालक समितिको तर्फबाट

अध्यक्ष

मिति : २०८२ मसिर १५ नते सोमबार



अनुसूची क'

कम्पनी ऐन, २०६३ को दफा १०४(४) बमोजिमको समीक्षा आर्थिक वर्षका खुलाउन पर्ने अन्य विवरणहरु

(क) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध : वित्तीय संस्थाले आफ्ना सबै सरोकारवाला पक्षहरूसँग सुमधुर सम्बन्ध कायम गर्दै यहाँसम्म आइपुरोक्तो छ। कर्जां सापेट प्राप्त गर्ने सबै बैंक वित्तीय संस्थाहरू, नियामक निकायहरू र तालिम प्रदायक संस्थाहरूसँग सौहार्द सम्बन्ध रहेको छ। वित्तीय संस्थाभित्र सबै तहका कर्मचारीहरूमा पूर्ण सामूजिक्यता कायम रहेको र निरन्तर एक परिवार सरह अनुभूति हुने कार्यगत संस्कार रहेको छ।

ख) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : यस वित्तीय संस्थाको सहायक कम्पनी रहेको छैन।

ग) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन : यस वित्तीय संस्थाको सहायक कम्पनी रहेको छैन।

घ) सेयर जफत भएको भए जफत भएको सेयर संख्या, त्यस्तो सेयरको अङ्गित मूल्य, त्यस्तो सेयर जफत हुनुभन्दा अगावै सोबापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो सेयर जफत भएपछि सो सेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत हुनुभन्दा अगावै सेयर बापत रकम फिर्ता गरेको भए सोको विवरण : वित्तीय संस्थावाट कुनै किसिमका सेयरहरू जफत गर्ने कार्य भएको छैन।

इ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत सेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी : यस वित्तीय संस्थाको ५ प्रतिशत वा सोभन्दा बढी सेयर ग्रहण गर्ने आधारभूत सेयरधनीको रूपमा स्वावलम्बन विकास केन्द्र, नविल बैंक लि., नेपाल इन्डेपेन्टमेन्ट मेंगा बैंक लि. र हिमालयन बैंक लि. रहेका छन्। ती संस्थाहरूबाट सेयरधनीको रूपमा गत आर्थिक वर्षमा छुट्टै विशेष जानकारी प्राप्त भएको छैन।

ज) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको सेयरको स्वामित्वको विवरण र कम्पनीको सेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी:

देहायका सञ्चालक तथा पदाधिकारीहरूले देहाय बमोजिमको सेयर धारण गरेका छन् :

क्र.सं	नाम, पद	सेयर स्वामित्व	
(क)	सञ्चालकहरू	संस्थागत	व्यक्तिगत
१.	डा. सुमित्रा मानन्धर गुरुङ *	३७,६४,१३२ कित्ता	८६,४१५ कित्ता
२.	श्री मेख बहादुर थापा ठाडा *	१७,०७,०४७ कित्ता	-
३.	श्री विष्णु प्रसाद त्रिपाठी	-	८२३ कित्ता
४.	श्री सन्दिप बाबु पौडेल *	१४,१९,५६९ कित्ता	-
५.	श्री बेचन गिरि	३७,६,१३२ कित्ता	-
६.	श्री रविन कुमार श्रेष्ठ	-	५,१२५ कित्ता
७.	प्रा. डा. कुसुम आक्य	-	-
(ख)	पदाधिकारीहरू		
१.	श्री चन्द्र मणि चौलागाई, सहायक महाप्रबन्धक	५,८७४ कित्ता	
२.	श्री राजन प्रसाद भट्टराई, विभागीय प्रबन्धक	४,१६८ कित्ता	
३.	श्री मोहन प्रसाद भट्टराई, विभागीय प्रबन्धक	५,८६६ कित्ता	

*नोट: नविल बैंक लिमिटेडबाट मिति २०८२ मसिर १२ गतेवाट सञ्चालक श्री सन्दिप बाबु पौडेलको स्थानमा श्री राजेन्द्र प्रसाद अधिकारीले प्रतिनिधित्व गरिरहनु भएको छ। व्यसैगरी, स्वावलम्बन विकास केन्द्रबाट प्रतिनिधित्व गर्ने सञ्चालक श्री बेचन गिरि र स्वावलम्बन विकास केन्द्र सहित व्यक्तिगत संस्थागत शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालक श्री मेख बहादुर थापा ठाडाको पदाधिक मिति २०८२/०९/१५ मा समाप्त भएको हुन्दा मिति २०८२/०९/१६ बाट स्वावलम्बन विकास केन्द्रबाट श्री बेचन गिरि, स्वावलम्बन विकास केन्द्र/व्यक्तिगत संस्थागत शेयरधनीको तर्फबाट श्री गोकुल याकुरेल र हिमालयन बैंक लिमिटेडबाट श्री जयेन्द्र विकम शाह प्रतिनिधि सञ्चालकको रूपमा मनोनयन हुनुभएको छ, भने सोही मितिवाट सञ्चालक समितिको अध्यक्ष श्री बेचन गिरि छनौट हुनु भएको छ।



संस्थापक सेयरधनी संस्थाबाट प्रतिनिधित्व गर्नुहुने सञ्चालक डा. सुमित्रा मानन्धर गुरुङले व्यक्तिगत रूपमा यस वित्तीय संस्थाको सेयर धारण गर्नुभएको छ । वित्तीय संस्थाका सञ्चालक तथा पदाधिकारीहरूले वित्तीय संस्थाको साधारण सभाबाट पारित बोनस सेयर ग्रहण गर्ने बाहेक सेयर कारोबारमा अरु कुनै संलग्नता भएको जानकारी वित्तीय संस्थालाई छैन ।

(द) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्पूर्ताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गरिएको जानकारीको व्यहोरा : छैन ।

(ज) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुकाउन बाँकी भए सो कुरा:

यस वित्तीय संस्थासँग सम्बन्धित सम्पूर्ताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजको नजिकको नातेदारको कुनै व्यक्तिगत स्वार्थ रहेको जानकारी यस वित्तीय संस्थालाई छैन । वित्तीय संस्थाका सञ्चालक, प्रमुख कार्यकारी अधिकृत, कम्पनीका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाबाट वित्तीय संस्थासँग कुनै कारोबार भएको छैन । तर संस्थापक सेयरधनी बैकहरूसँग विपन्न वर्ग कर्जा लिई व्याज भुक्तान गरिएको, समीक्षा वर्षमा संस्थापक सेयरधनी हिमालयन बैक लि.को सहायक कम्पनी हिमालयन क्यापिटल लि.बाट सेयर रजिस्ट्रार सेवा लिइएको तथा चालु आर्थिक वर्षमा संस्थापक सेयर धनी नेपाल इन्डेपेन्डेन्ट मेंगा बैक लि. को सहायक कम्पनी एनआइबिएल एस क्यापिटल लि.बाट सेयर रजिस्ट्रारको सेवा लिइदै आएको छ । स्वावलम्बन विकास केन्द्रमा कर्मचारीहरूलाई तालिममा सहभागी गराउने र सो बापत लाग्ने खर्च भुक्तान गरिएको छ ।

भ) कम्पनीले आफ्नो सेयर आफैले खरिद गरेको भए त्यसरी आफ्नो सेयर खरिद गर्नुको कारण, त्यस्तो सेयरको संख्या र अद्वित मूल्य तथा त्यसरी सेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम : आफ्नो कुनै सेयर आफूले खरिद गरेको छैन ।

ज) कर्मचारी खर्च रु. ५१,५७,३०,१६६।- र अन्य सञ्चालन खर्च रु. १५,४०,७८,४१५।- गरी कुल व्यवस्थापन खर्च रु. १,०६,५८,०५,५२४।- रहेको छ ।

ट) कम्पनी ऐन, २०८३ को दफा १४१ बमोजिम कुनै सम्पति खरिद वा विक्री गरेको छैन ।

ठ) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम : सञ्चालकहरूलाई बैठक भत्ता बापत रु. १७,६०,०००।- मध्ये श्रोतमा कर रु. २,६५,३५०।- कट्टा गरी खुद रु १५,०३,६५०।- रकम भुक्तानी दिइएको र सञ्चालक समिति सम्बन्धी अन्य खर्च रु ८,७२,८३६।- रहेको छ ।

कार्यकारी प्रमुख श्री नरेन्द्र सिंह विष्ट लाई पारिश्रमिक बापत रु ४३,१५,८४७।- मध्ये श्रोतमा कर रु. ९,९३,९६३।- कट्टा गरी खुद रु ३३,२१,८८४।- रकम भुक्तानी दिइएको छ ।

अन्य पदाधिकारीहरूलाई पारिश्रमिक बापत रु १,७८,६५,४१०।- मध्ये श्रोतमा कर रु १६,१९,४९३।- कट्टा गरी खुद रु १,६२,४५,९९७।- रकम भुक्तानी दिइएको छ ।

ड) २०८२ आषाढ मसान्तसम्म सेयरधनीहरूले बुक्सिलिन बाँकी लाभांश रकम रु.४,६५,८८२।- रहेको छ ।

ढ) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण : छैन ।

ण) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुरा : छैन ।

त) अन्य आवश्यक कुराहरु : छैनन् ।



INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDERS OF SWABALAMBAN LAGHUBITTA BITTIYA SANSTHA LIMITED

Report on the audit of the Financial Statements

Opinion

We have audited the financial statements of SWABALAMBAN LAGHUBITTA BITTIYA SANSTHA LIMITED ("the Laghubitta") which comprise the Statement of Financial Position as at 32 Ashadh 2082 corresponding to 16 July 2025, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Laghubitta as at 32 Ashadh 2082 (16 July, 2025), and its financial performance and its cash flows for the year ended on that date in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Key Audit Matters

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

Key Audit Matters	How our Audit addressed the Key Audit Matters
Impairment of Loans and Advances to Customers Allowances for impairment of loans and advances have been estimated by the Laghubitta on Expected Credit Loss	We evaluated the design and operating effectiveness of key internal controls over loan impairment, including:





<p>(“ECL”). The Laghubitta is required to apply significant judgement and estimation to determine allowances for impairment as per ECL- NFRS 9. The assessment of impairment as per the carve out by ICAN requires the Laghubitta to assess the impairment at higher of impairment determined as per ECL model or as per existing regulatory provisions in NRB Directives.</p> <p>This area involves the use of significant management judgement and estimation, particularly in the classification of loan exposures - staging, identification of loss events, estimation of recoverable amounts, and evaluation of collateral {Probability of Default (PD), Loss given Default (LGD), Exposure at default (EAD)}.</p> <p>The complexity increases under the new requirement to compare impairment based on Expected Credit Loss (ECL) model and NRB Directives and apply the higher provision.</p> <p>There is a risk of material misstatement if these judgements and estimations are not appropriately applied, which could impact the carrying value of loans and advances.</p> <p>Given the level of estimation uncertainty and regulatory requirements, we considered this area a key audit matter.</p>	<ul style="list-style-type: none"> Controls over the identification and classification of non-performing loans based on overdue days. Controls over the accuracy of loan data used for impairment calculations. Controls over the monitoring of high-risk borrowers and governance of the provisioning process, management's review and approval of the impairment figures. Assessed the methodology used in the ECL model, including segmentation, PD, LGD, EAD, and macroeconomic assumptions. Verified the completeness and accuracy of loan data used in the impairment calculation. Tested the outputs of the ECL model, including recalculations on a sample basis. <p>In addition to the above, the following procedures were performed:</p> <ul style="list-style-type: none"> We selected samples of loans and advances to customers and independently performed and reassessed whether there was need to classify loans and advances to customers as non- performing and compared our outcome to that prepared by the Laghubitta and challenged various assumptions and judgements which were used by management. Assessed whether the higher of ECL or NRB-based provisioning was recognized in line with the carve-out guidance issued by ICAN under NFRS 9. Assessed the adequacy and accuracy of the disclosures related to impairment in the financial statements. <p>Based on the audit procedures performed, we found the impairment provisions and related disclosures to be reasonable and in accordance with NFRS 9 and NRB Directives.</p>
<p>Information Technology System</p> <p>The Information Technology of the Laghubitta involves a large number of independent and inter-dependent IT systems that are used that to process and record a large volume of transactions in the Laghubitta's activities.</p>	<p>Our audit approach regarding Information Technology system included following:</p> <ul style="list-style-type: none"> ✓ Obtained a detailed understanding of the IT systems and tested key IT general controls through inquiry, inspection, and reperformance.





<p>As a result, the Laghubitta's financial accounting and reporting procedure places a significant level of reliance and rely on such IT systems. Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely, accurately and consistently for reliable financial reporting. Due to the significance of IT systems and related control environment on the Laghubitta's financial reporting process, we have identified this as a key audit matter.</p>	<ul style="list-style-type: none"> ✓ Verified interest revenue and expense calculations for loans and deposits using system data. ✓ Performed test checks of loan classification and provisioning based on system-generated aging reports. ✓ On a sample basis, reviewed the reports generated by the system. <p>Based on the procedures performed, we found the IT systems and controls to be reasonably adequate for the size and nature of the Laghubitta's operations.</p>
<p>Interest Income</p> <p>The microfinance earned interest income from customers of Rs.3,100,612 thousand during the year. Interest income has been recognized on accrual basis/cash basis and following guidelines on Recognition of interest income issued by Nepal Rastra Bank. The guidelines require staging of loans (Stage 1,2,3) with different recognition methods- accrual basis (coupon rate or effective rate) for stage 1 & 2 and cash basis (incremental approach) for stage 3. Therefore, considering the significance of the above matter to the financial statements, we have identified this as a key audit matter.</p>	<p>Our audit procedures included:</p> <ul style="list-style-type: none"> • Obtaining an understanding of the Laghubitta's accounting policies and procedures relating to interest income recognition and evaluating compliance with NRB guidelines. • Tested design and implementation of key controls over loan staging and interest recognition. • Verified staging on a sample basis. Checked interest recognition for Stage 1 and Stage 2 loans on an accrual basis and Stage 3 loans on a cash realization basis. • Verified that interest suspense did not exceed accrued interest receivable at year-end. Adjustments made to the interest income as per the interest income recognition guidelines were verified and were considered to be accurate & appropriate. <p>Based on the procedures performed, we found that interest income recognized to be appropriate and in accordance with NRB guidelines.</p>

Information other than the financial statement and auditor's report thereon

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

Management's Responsibility 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 statements, the management is responsible for assessing the 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 the 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 guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in 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 judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide basis for our opinion. The risk of not detecting 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 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. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Laghubitta to cease to continue as a going concern.

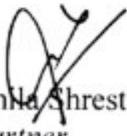
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

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 audit.
- 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) The enclosed statement of financial position, statement of profit or loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows have been prepared in conformity with format prescribed by Nepal Rastra Bank and the same are in agreement with the books of account maintained by the Laghubitta.
- d) The capital funds, risk bearing fund and provisions for possible impairment of assets of the Laghubitta are adequate considering the directives of Nepal Rastra Bank.
- e) To the best of our information and according to the explanations given to us, and as far as appears from our examination of the books of account of the Laghubitta necessary for the purposes of our audit, except for the matter disclosed in Note 2.8 relating to instances of misappropriation of funds by certain employees, we have not come across any other cases where the Board of Directors or any member thereof, or any employee of the Laghubitta, have acted contrary to the provisions of the laws relating to accounts, caused loss or damage to the Laghubitta, committed misappropriation, or violated any directive of Nepal Rastra Bank.
- f) The business of the Laghubitta has been conducted satisfactorily and operated within its authority/ jurisdiction.


Anna Shrestha, FCA
Partner

For Sundar & Co.,
Chartered Accountants
UDIN :# 251121CA002256PrQd
Date: 21st November 2025
05 Mangsir 2082





स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalanmban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतप्राप्त संस्था (राष्ट्रिय स्तरबाट)

Swabalanmban Laghubitta Bittiya Sanstha Ltd.
Statement of Financial Position
As on 32 Asar, 2082

Amount in NPR

Particulars	Notes	Current Year 2081-82	Previous Year 2080-81
Assets			
Cash and Cash Equivalent	4.1	81,70,71,000	82,27,91,760
Statutory Balances and Due from Nepal Rastra Bank	4.2	9,60,95,022	8,71,47,810
Placement with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans And Advances to Customers	4.7	21,66,22,91,299	19,58,13,31,837
Investment Securities	4.8	11,95,691	8,00,000
Current Tax Assets	4.9	37,11,818	-
Investment Property	4.10	-	-
Property and Equipment	4.11	28,65,77,871	6,34,38,222
Goodwill and Intangible Assets	4.12	11,03,708	19,70,822
Deferred Tax Assets	4.13	43,99,81,525	30,83,60,597
Other Assets	4.14	44,20,22,671	29,22,04,572
Total Assets		23,75,00,50,605	21,15,80,45,620
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	15,85,96,64,483	14,06,56,27,648
Borrowing	4.19	3,80,08,65,809	3,29,76,06,415
Current Tax Liabilities	4.9	-	29,34,044
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	35,92,44,680	37,11,05,544
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		20,01,97,74,972	17,73,72,73,651
Equity			
Share Capital	4.24	1,65,66,25,000	1,45,00,00,000
Share Premium		8,68,762	8,68,762
Retained Earning		25,67,31,006	25,50,13,971
Reserves	4.25	1,81,60,50,865	1,71,48,89,235
Total Equity		3,73,02,75,633	3,42,07,71,969
Total Liabilities and Equity		23,75,00,50,605	21,15,80,45,620
Contingent liabilities and commitment	4.26	64,15,519	64,15,519
Net assets value per share		225.17	235.92

As per our Report of even date

Dr. Sumitra Manandhar Gurung
Chairperson

Meh Bahadur Thapa Thada
Director

Bishnu Prasad Tripathi
Director

Anila Shrestha, FCA
Partner, Sundar & Co.
Chartered Accountants

Sandip Babu Poudel
Director

Bechan Giri
Director

Rabin Kumar Shrestha
Director

Prof. Dr. Kushum Shakya
Director

Narendra Singh Bista
Chief Executive Officer

Pratap Narayan Shrestha
Head-Finance, Accounts & Planning Department

Date: 3rd, Mangsir, 2082
Place: Kathmandu, Nepal



Swabalanamban Laghubitta Bittiya Sanstha Ltd.

Statement of Profit or Loss

For the year ended 32 Asar 2082

Amount in NPR

Particulars	Notes	Current Year 2081-82	Previous Year 2080-81
Interest Income	4.27	3,27,03,23,768	3,00,38,42,091
Interest Expense	4.28	1,43,73,15,363	1,48,25,31,868
Net interest income		1,83,30,08,405	1,52,13,10,223
Fees and Commission Income	4.29	36,52,47,276	30,20,26,316
Fees and Commission Expense	4.30	17,86,882	84,798
Net fee and Commission income		36,34,60,394	30,19,41,518
Net interest fee and commission income		2,19,64,68,799	1,82,32,51,741
Net Trading Income	4.31	-	-
Other Operating Income	4.32	3,63,305	27,65,056
Total operating income		2,19,68,32,104	1,82,60,16,797
Impairment charge/(reversal) for loans and other losses	4.33	49,75,22,158	24,60,75,301
Net Operating income		1,69,93,09,947	1,57,99,41,496
Operating expenses			
Personnel Expense	4.34	91,57,30,169	88,06,87,778
Other Operating Expenses	4.35	9,74,99,047	9,83,66,363
Depreciation and amortisation	4.36	5,65,80,369	5,49,68,770
Operating Profit		62,95,00,363	54,59,18,585
Non operating income	4.37	2,00,98,006	5,93,621
Non operating expense	4.38	-	-
Profit before income tax		64,95,98,369	54,65,12,206
Income tax expense	4.39	23,80,67,641	18,67,28,350
Current tax		34,07,89,014	23,57,98,372
Deferred tax Expense/(Income)		(10,27,21,373)	(4,90,70,022)
Profit for the Year		41,15,30,729	35,97,83,856
Profit attributable to:			
Equity holders of the Financial Institution		41,15,30,729	35,97,83,856
Profit for the Year		41,15,30,729	35,97,83,856
Earnings per share:			
Basic earnings per share		25.93	26.04
Diluted earnings per Share		25.93	26.04

As per our Report of even date

Dr. Sumitra Manandhar Gurung
Chairperson

Mekh Bahadur Thapa Thada
Director

Bishnu Prasad Tripathi
Director

Anila Shrestha, FCA
Partner, Sundar & Co.
Chartered Accountants

Sandip Babu Poudel
Director

Bechan Giri
Director

Rabin Kumar Shrestha
Director

Prof. Dr. Kushum Shakya
Director

Narendra Singh Bista
Chief Executive Officer

Pratap Narayan Shrestha
Head-Finance, Accounts & Planning Department

Date: 3rd, Mangsir, 2082
Place: Kathmandu, Nepal



Swabala Lagnaban Laghubitta Bittiya Sanstha Ltd.

Statement of Other Comprehensive Income

For the year ended 32 Asar 2082

Amount in NPR

Particulars	Notes	Current Year 2081-80	Previous Year 2080-81
Profit for the Year		41,15,30,729	35,97,83,856
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
• Gains/(losses) from Investment in Equity Instruments measured at Fair Value		3,95,691	-
• Gains/(Losses) on Revaluation		(9,67,27,543)	1,26,73,935
• Actuarial Gains/(Losses) on Defined Benefit Plans		2,88,99,556	(38,02,181)
• Income Tax Relating to above Items			
Net Other Comprehensive Income that will not be Reclassified to Profit or Loss		(6,74,32,296)	88,71,755
b) Items that are or may be Reclassified to Profit or Loss			
• Gains/(Losses) on Cash Flow Hedge			
• Exchange Gains/(Losses)(arising from translating Financial Assets of Foreign Operation)			
• Income Tax relating to above Items			
• Reclassify to Profit or Loss			
Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss			
Other Comprehensive Income for the year, Net of Income Tax		(6,74,32,296)	88,71,755
Total Comprehensive Income for the Year		34,40,98,432	36,86,55,611
Total Comprehensive Income for the Period		34,40,98,432	36,86,55,611

As per our Report of even date

Dr. Sumitra Manandhar Gurung
Chairperson

Mekh Bahadur Thapa Thada
Director

Bishnu Prasad Tripathi
Director

Anila Shrestha, FCA
Partner, Sundar & Co.
Chartered Accountants

Sandip Babu Poudel
Director

Bechan Giri
Director

Rabin Kumar Shrestha
Director

Prof. Dr. Kushum Shakya
Director

Narendra Singh Bista
Chief Executive Officer

Pratap Narayan Shrestha
Head-Finance, Accounts & Planning Department

Date: 3rd, Mangsir, 2082
Place: Kathmandu, Nepal



Swabalanban Laghubitta Bittiya Sanstha Ltd.
Statement of Cash Flows
As on 32 Asar, 2082

Amount in NPR

Particulars	Current Year 2082-83	Previous Year 2080-81
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	3,27,03,23,768	2,92,13,44,486
Fee and Other Income Received	34,51,49,269	30,26,19,937
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(1,43,59,64,415)	(1,49,49,14,424)
Commission and Fee Paid	(17,86,882)	(84,798)
Cash Payments to Employees	(72,67,64,855)	(89,38,23,274)
Other Expense Paid	(9,72,17,365)	(10,05,91,541)
Operating Cash Flows before Change in Operating Assets and Liabilities	1,35,37,39,520	73,45,50,387
(Increase)/Decrease in Operating Assets	(2,99,80,36,822)	(1,90,06,17,471)
Due from Nepal Rastra Bank	(89,47,211)	(1,81,08,511)
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loan and Advances to Bank and Financial Institutions	-	-
Loan and advances to Customers	(2,86,45,38,237)	(1,84,91,11,081)
Other Assets	(12,45,51,374)	(33,97,879)
Increase/(Decrease) in Operating Liabilities	2,19,65,51,193	1,25,38,01,633
Due to Bank and Financial Institutions	50,32,59,394	(8,74,77,506)
Due to Nepal Rastra Bank	-	-
Deposits from Customers	1,79,40,36,835	1,25,98,55,651
Borrowings	-	-
Other Liabilities	(10,07,45,036)	8,14,23,488
Net Cash flow from Operating Activities before Tax Paid	55,22,53,891	8,77,34,549
Income Taxes Paid	(33,67,44,847)	(28,62,72,553)
Net Cash Flow from Operating Activities	21,55,09,045	(19,85,38,004)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	-	-
Receipts from Sale of Investment Securities	-	-
Purchase of Property and Equipment	(24,11,25,830)	(2,65,64,847)
Receipt from Sale of Property and Equipment	3,63,305	27,65,056
Purchase of Intangible Assets	-	-
Receipt from Sale of Intangible Assets	-	-
Purchase of Investment Properties	-	-
Receipt from the sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net cash Used in Investing Activities	(24,07,62,525)	(2,37,99,790)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from Issue of Debt Securities	-	-
Repayment of Debt Securities	-	-
Receipt from Issue of Subordinated Liabilities	-	-
Repayment of Subordinated Liabilities	-	-
Receipt from Issue of Shares	-	-
Dividend Paid	(1,08,75,000)	(83,94,974)
Interest Paid	-	-
Other Receipts/Payment	3,04,07,719	1,32,84,634
Net Cash from Financing Activities	1,95,32,719	48,89,660
Net Increase/(Decrease) in Cash and Cash Equivalents	(57,20,762)	(21,74,48,135)
Cash and Cash Equivalents at Shrawan 01, 2081	82,27,91,760	1,04,02,39,895
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Asar End 2082	81,70,71,000	82,27,91,760

As per our Report of even date

Dr. Sumitra Manandhar Gurung
Chairperson

Mekh Bahadur Thapa Thada
Director

Bishnu Prasad Tripathi
Director

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Prof. Dr. Kushum Shakya
Director

Narendra Singh Bista
Chief Executive Officer

Pratap Narayan Shrestha
Head-Finance, Accounts & Planning Department

Date: 3rd, Mangsir, 2082
Place: Kathmandu, Nepal



स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalanban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ब्र" बर्याको इनाजलनप्राप्त संस्था (राष्ट्रिय स्तरको)

Swabalanban Laghubitta Bittiya Sanstha Ltd.
Statement of Changes in Equity
Attributable to Equity holders of the Institution
For the year ended 32 Asar 2082

Amount in NPR

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Other Reserve	Total	Non-Controlling Interest	Total Equity
Balance at Shrawan 01, 2080	1,29,04,95,500	8,68,762	77,10,96,423	-	40,61,88,243	(8,40,000)	-	23,39,38,133	36,96,28,537	3,07,13,75,598	-	3,07,13,75,598
Comprehensive Income for the year												
Profit for the year									35,97,83,856	35,97,83,856		35,97,83,856
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	88,71,755	88,71,755		88,71,755	
Gains/(losses) from investment in equity instruments measured at fair value								88,71,755	88,71,754		88,71,754	
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans												
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) arising from translating financial assets of foreign operation												
Total Comprehensive Income for the year	-	-	-	-	-	-	-	35,97,83,856	88,71,755	36,86,55,611		36,86,55,611
Transfer to Reserves during the year								(17,11,11,015)	8,64,51,323	96,86,795		96,86,795
Transfer from Reserve during the year								15,02,472	(2,08,53,531)	(1,93,51,060)		(1,93,51,060)
Transactions with Owners, directly recognized in Equity												
Share Issued												
Share Based Payments												
Dividend to Equity-Holders												
Bonus Shares Issued	159504500							(15,95,04,500)				
Cash Dividend Paid								(83,94,974)		(83,94,974)		(83,94,974)
Other (Staff Welfare Fund)								(12,00,000)		(12,00,000)		(12,00,000)
Total Contributions by and Distributions	15,95,04,500	-	7,19,56,771	-	2,23,89,716	-	-	2,10,75,838	7,44,69,546	34,93,96,371	-	34,93,96,371
Balance at Ashad 31, 2081	1,45,00,00,000	8,68,762	84,30,53,194	-	42,85,77,959	(8,40,000)	-	25,50,13,971	44,40,98,083	3,42,07,71,969	-	3,42,07,71,969
Adjustment/Restatement								(99,38,407)		(99,38,407)		(99,38,407)
Balance at Shrawan 01, 2081	1,45,00,00,000	8,68,762	84,30,53,194	-	42,85,77,959	(8,40,000)	-	24,50,75,564	44,40,98,083	3,41,08,33,563	-	3,41,08,33,563
Comprehensive Income for the year												
Profit for the year												
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	2,76,984	-	41,15,30,729		41,15,30,729
Gains/(losses) from investment in equity instruments measured at fair value								2,76,984	-	(6,77,09,280)		(6,74,32,296)
Gains/(losses) on revaluation								2,76,984	-	(6,77,09,280)		(6,74,32,297)
Actuarial gain/(losses) on defined benefit plans												
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) arising from translating financial assets of foreign operation												
Total Comprehensive Income for the year	-	-	-	-	-	-	-	2,76,984	-	41,15,30,729	(6,77,09,280)	34,40,98,432
Transfer to Reserves during the year												
Transfer from Reserves during the year												
Transactions with Owners, directly recognized in Equity												
Share Issued												
Share Based Payments												
Dividend to Equity-Holders												
Bonus Shares Issued	20,66,25,000											
Cash Dividend Paid												
Other (Staff Welfare Fund)												
Total Contributions by and Distributions	20,66,25,000	-	8,23,06,146	-	18,68,91,036	2,76,984	-	1,16,55,441	(16,83,12,536)	31,94,42,070	-	31,94,42,070
Balance at Asar 32, 2082	1,65,66,25,000	8,68,762	92,53,59,340	-	61,54,68,995	(5,63,016)	-	25,67,31,006	27,57,85,547	3,73,02,75,633	-	3,73,02,75,633



Swabalanban Laghubitta Bittiya Sanstha Ltd.
Statement of Distributable Profit or Loss

For the year ended 32 Asar 2080

(As per NRB Regulation)

Amount in NPR

Particulars	Current Year 2080-82	Previous Year 2080-81
Net Profit or (Loss) as per statement of Profit or Loss	41,15,30,729	35,97,83,856
Appropriations:		
a. General Reserve	(8,23,06,146)	(7,19,56,771)
b. Foreign Exchange Fluctuation Fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	(41,15,307)	(35,97,839)
e. Employees' Training Fund	-	-
f. Client Protection Fund	(61,72,961)	(35,97,839)
g. Other	-	-
Restructure/Reschedule Provision Write back	9,51,53,883	(6,95,68,851)
Staff Welfare Fund	-	(12,00,000)
Profit or (loss) before regulatory adjustment	41,40,90,198	20,98,62,557
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	1,21,62,189	1,40,06,371
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 recognised (-)/ reversal (+)	(13,16,20,929)	(4,52,67,842)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(6,77,09,280)	88,71,755
i. Other (+/-)	2,76,984	-
Net Profit for the year end available for distribution	22,71,99,161	18,74,72,841
Opening Retained Earning as on Shrawan 1st	25,50,13,971	23,39,38,132
Adjustment (+/-)	(99,38,407)	-
Retained Earning from Previous year	-	-
Expense for CSR	19,56,280	15,02,472
Distribution:	47,42,31,005	42,29,13,445
Bonus Share issued	(20,66,25,000)	(15,95,04,500)
Cash Dividend Paid	(1,08,75,000)	(83,94,974)
Total Distributable Profit or (loss) as on year end date	25,67,31,005	25,50,13,971
Annualised Distributable Profit/Loss per share	15.50	17.59

As per our Report of even date

Dr. Sumitra Manandhar Gurung
Chairperson

Mehk Bahadur Thapa Thada
Director

Bishnu Prasad Tripathi
Director

Anila Shrestha, FCA
Partner, Sundar & Co.
Chartered Accountants

Sandip Babu Poudel
Director

Bechan Giri
Director

Rabin Kumar Shrestha
Director

Prof. Dr. Kushum Shakya
Director

Narendra Singh Bista
Chief Executive Officer

Pratap Narayan Shrestha
Head-Finance, Accounts & Planning Department

Date: 3rd, Mangsir, 2082
Place: Kathmandu, Nepal



**Swabalamban Laghubitta Bittiya Sanstha Limited
Notes to the Financial Statements
For the year ended 32nd Ashad, 2082**

1. Reporting entity

Swabalamban Laghubitta Bittiya Sanstha Limited (referred to as "the Microfinance" or 'SWBBL' hereafter) is a microfinance financial institution. With the mission of delivering sustainable microfinance services at the doorstep of the deprived sector target societies SWBBL was registered with the Company Registrar's Office as a limited company under the Companies Act, 2053 on October 5, 2001 (Ashwin 19, 2058) and obtained a license from Nepal Rastra Bank- the Central Bank of Nepal on January 3, 2002 (Paush 19, 2058) to operate the financial activities under Development Bank Act, 2052. SWBBL formally started its operation on January 14, 2002 (Magh 1, 2058 B.S.). At the time of establishment, its registered (central) office was in Janakpur, Dhanusha, eastern Terai region of the country. Later, according to the decision made on March 10, 2014, by the Company Registrar's Office, the central office is shifted to Kathmandu, Nepal.

SWBBL has changed its name to Swabalamban Laghubitta Bittiya Sanstha Ltd in compliance with Bank and Financial Institution Act 2073 from the previous name of Swabalamban Laghubitta Bikas Bank Ltd. on January 6, 2006 (Magh 10, 2062) under the Companies Act., 2005 (2062) and re-obtained license from Nepal Rastra Bank.

2. Basis of Preparation

The Financial statements of SWBBL have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN).

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts.

2.1 Statement of Compliance

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board of Nepal on 13th September 2013.

NFRS conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

2.2 Reporting Period and Approval of financial statement

The Microfinance follows Nepalese financial year based on the Nepalese calendar.

For the purpose of preparation of this financial statements, following reporting period has been considered:

Current Period	32 Ashadh 2082
Previous period	31 Ashadh 2081

The accompanied financial statements have been approved by the Board of Directors on its meeting held on 3rd Mangsir, 2082 and have been recommended for adoption by shareholders in the Annual General Meeting.

2.3 Functional and Presentation currency

The Financial Statements are denominated in Nepalese Rupees, which is the functional and presentation currency of the Microfinance. All financial information presented in NPR has been rounded off to the nearest rupee except where indicated otherwise.

2.4 Use of Estimates, Assumptions and Judgments

The Microfinance, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Microfinance is required to make judgement in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. Later on, this may be determined that a different choice could have been more appropriate.



NFRS requires the Microfinance to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements.

The Microfinance applies estimates in preparation and presentation of the financial statements. The estimates and underlying assumptions are reviewed periodically. Revision to accounting estimates is recognised in the period in which the estimates is revised, and are applied prospectively.

Disclosures of the accounting estimates have been included in the relevant section of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

2.4.1 Going Concern

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

2.4.2 Fair Value of Financial Instruments

Where the fair value of financial assets and financial liabilities recorded in the statement of financial position can be derived from active markets, they are derived from observable market data. However, if it is not available, judgement is required to establish fair values. The valuation of financial instruments is described in more details in Notes.

2.5 New Standards Issued but not yet Effective

"As per guidelines issued by Nepal Rastra Bank, Bank and Financial Institutions are required to implement NFRS-9, Expected Credit Loss Model from FY 2081-82 for Impairment of Loan & Advances . The Microfinance has made loan classification stagewise and impairment made accordingly. The Expected Credit Loss (ECL) model, as mandated by NFRS 9, estimates probability-weighted credit losses over the life of financial assets, reflecting cash shortfalls between contractual and expected cash flows. This forward-looking approach incorporates reasonable and supportable information about past events, current conditions, and future economic forecasts, the ECL framework was implemented to ensure compliance with NFRS 9 and NRB's Expected Credit Loss Related Guidelines, 2024, enhancing transparency in credit risk provisioning. ECL measurement reflects:

1. Unbiased and Probability-Weighted Outcomes: Evaluated across multiple scenarios (base, optimistic, pessimistic) with weights of [specific weightings, e.g., 30% base, 20% optimistic, 50% pessimistic].
2. Time Value of Money: Discounted using the Effective Interest Rate (EIR) of [specific approach, e.g., loan-specific coupon rates].
3. Reasonable and Supportable Information: Sourced from [specific sources, e.g., NRB 2.2 reports, macroeconomic forecasts from National Statistics Office].

Classification of Financial Assets

As per NFRS 9, the organisation's financial assets were classified based on the business model and contractual cash flow characteristics:

- Amortized Cost: Loans and advances, including [specific loan types, e.g., discipline loan, normal loan,].
- Fair Value Through Other Comprehensive Income (FVOCI): [Specific assets, e.g., bonds with recycling].
- Fair Value Through Profit or Loss (FVTPL): [Specific assets, if applicable; note FVTPL assets are exempt from ECL]

ECL was calculated for assets at amortized cost, FVOCI with recycling, loan commitments, financial guarantees, lease receivables, and contract assets, as specified in NFRS 9.5.5.1.

ECL Calculation Approaches

The ECL for Swabalanban Laghubitta Bittiya Sanstha Ltd. was calculated using the following approaches, tailored to the portfolio characteristics:

1. General Approach:

A. Stage 1 (12-Month ECL):

Applied to financial assets with no significant increase in credit risk (SICR) since initial recognition, including assets overdue by up to 1 month or rated [specific rating, e.g., RDM 2C or above].

B. Stage 2 and 3 (Lifetime ECL)

Applied to assets with SICR or credit impairment, such as those overdue by more than 1 month, classified as 'watchlist,' or non-performing per NRB directives.

ECL was calculated as:



$ECL = PD \times LGD \times EAD \times \text{Discount Factor}$

where PD (Probability of Default), LGD (Loss Given Default), and EAD (Exposure at Default) were derived using [e.g., Va sicek model for PD, collateral & Recovery based LGD].

2. Simplified Approach:

Applied to trade receivables without significant financing components, using lifetime ECL based on [specific method, e.g., historical loss rates adjusted for forward-looking factors].

3. Purchased or Originated Credit-Impaired (POCI) Assets:

Initial ECL was incorporated into the credit-adjusted EIR, with subsequent changes in lifetime ECL recognized as loss allowances."

2.Stage Assessment:

Financial assets were segmented into three stages based on credit risk since initial recognition, using quantitative and qualitative criteria:

Stage 1:

12 months ECL has been calculated and recognized for financial assets classified under this stage.

- Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)
- Financial instruments having no significant increase in credit risk since initial recognition.
- Financial assets in which contractual payments are not overdue or are overdue for up to 1 month.
- Financial instruments having low credit risk at the reporting date.

For this purpose, instruments with low credit risk includes:

- All exposures on Nepal Government/Province/Local Level or Nepal Rastra Bank
- Exposures fully guaranteed by Nepal Government/Province/Local Level.
- Foreign Sovereign exposures having rating BBB- and above from an external rating agency at the reporting date.
- All exposures on BIS, IMF, EC, ECB and multilateral development banks with risk weight of 0% as defined in Capital Adequacy Framework 2015.
- Debenture/bonds having rating of AA or above at reporting date from external credit rating agency.
- The Microfinance shall determine at each reporting date whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the Microfinance shall determine whether the risk of default on the financial instrument has been increased significantly or not after the initial recognition. If the risk has been increased, the instrument shall be classified under stage 2 and accordingly lifetime ECL shall be recognized.
- Internal Credit Rating up to RDM 2C.

"Stage 2:

Lifetime ECL has been calculated and recognized for financial instruments classified under this stage.

This stage includes the following:

- Financial instruments having significant increase in credit risk since initial recognition.
- Financial instruments having contractual payments overdue for more than 1 month but not exceeding 3 months.
- Loans classified as 'Watchlist' as per NRB directive on prudential provisioning.
- Loans without approved credit line or with credit line revoked by bank
- Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling installment/EMI based loans resulting in reduction in number of installments due to prepayments or change in number of installments due to change in interest rates under floating interest rates are not applicable.
- Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below.
- Internal Credit Rating of RDM 3 or downgraded by 2 notches.

"Stage 3:

Lifetime ECL has been calculated and recognized for financial assets classified under this stage.

This stage includes the following:

- Financial instruments having contractual payments overdue for more than 3 months.
- The Microfinance considers that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing securities (if held).

The indicators of unlikelihood to pay include:

- The Microfinance puts credit obligation on non-accrued status.
- The Microfinance consents to distressed restructuring of credit obligation resulting in reduction in financial



obligation due to material forgiveness, postponement of principal, interest

- The Microfinance has filed for the debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
- The Microfinance sells a part of the credit obligation at a material credit-related economic loss.
- The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
- There is evidence that full repayment based on contractual terms is unlikely without the Microfinance's realization of collateral regardless of whether the exposure is current or past due by a few days.

iii. Loan is classified non- performing as per NRB prudential provisioning directive.

iv. Credit impaired financial instruments with objective evidence of impairment.

v. The financial assets classified as purchased or originated credit impaired (POCI) assets as per NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date.

vi. Internal Credit Rating of RDM 4 and above."

"3. Indicators of Significant Increase in Credit Risk

NFRS 9 and the NRB Guidelines on Expected Credit Loss (ECL), the project incorporated a structured approach to determine whether a significant increase in credit risk (SICR) has occurred since initial recognition of a financial asset. This assessment is crucial to determine whether a 12-month ECL or a lifetime ECL should be recognized."

"1. Probability of Default (PD):

PD is an estimate of the likelihood of a default over a given time horizon. NFRS 9 requires separate PD for 12-month duration and lifetime duration depending on the stage allocation of the borrower.

For assets which are in Stage 1, a 12-month PD is required. For Stage 2 and Stage 3 assets, a lifetime PD is required, for which a PD term structure needs to be built.

PD describes the probability of a loan to eventually falling in default (>90 days past due) category. To calculate the PD, loans are classified in three stages based on risk profile of the individual loans. PD percentage is calculated for each loan account separately and is determined by using available historical observations. PD for stage 1: is derived as percentage of all loans in stage 1 moving into stage 3 in 12 months' time. PD for stage 2: is derived as percentage of all loans in stage 2 moving into stage 3 in the maximum lifetime of the loans under observation. PD for stage 3: is derived as 100% considering that the default occurs as soon as the loan becomes overdue for 3 months which matches the definition of stage 3.

PD calculation methodology

There are multiple methodologies available for the generation of a forward-looking PD term structure. Based on the nature of the products, the extent of historical defaults, number of years of existence of the product, amongst others, we have used Vasicek single factor model for the generation of the forward-looking PD term structure. To calculate the PD for each sub segment, the Z-score methodology is used which is based on the Vasicek model. (VASICEK MODEL TO BE DESCRIBED IN ANNEXURE 1)

"2. Loss Given Default (LGD):

Loss Given Default (LGD) is a key parameter in calculating Expected Credit Loss (ECL) under NFRS 9. It represents the portion of a financial asset's exposure that is expected to be lost if a borrower defaults.

LGD is the percentage of exposure that is not expected to be recovered in the event of a default. The LGD is usually defined as the amount of credit that is lost by a financial institution when an obligor defaults. LGD models will be developed gradually based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries and all other relevant and supportable information (including forward looking information).

Data Collection:

As per the ECL policy of the Microfinance, the following sources can be considered for obtaining data for the calculation of LGD:

- Historical Default Data: Obtain historical data on defaults and recovery rates (amounts recovered after defaults) for individual loans or portfolios.
- Internal recovery records.
- Industry benchmarks or external sources for specific asset classes.
- Exposure at Default (EAD): The exposure (outstanding balance) at the time of default.
- Collateral Information: Where loans are collateralized, data on the collateral type, value, and potential recovery from the collateral in case of default.

In reference to the ECL policy, we have considered the collateral information provided by the Microfinance for the calculation



of LGD.

Estimate LGD for Secured Loans (Collateralized Loans):

The net realizable value of each of the collateral is calculated as the fair market value of the collateral less the haircut and the realization cost as prescribed by NRB. While determining recovery rate (RR) for the purpose of calculation of loss allowance, expected cash flows from collateral realization is considered based on the latest reliable internal/external valuations preferably within last 2 years. The expected recovery (Recovery Rate) from the collateral in the event of default is considered and the LGD is calculated as:

LGD = 1 - Recovery Rate, where Recovery Rate = NRV of collateral / Exposure at Default (EAD)

"Or,

LGD = (EAD - NRV of collateral) / EAD

Net realizable value of all other collateral or other sources that BFIs have legal right to recover from, shall be determined as current fair value less 25% haircut.

LGD for Unsecured Loans:

For the calculation of LGD of unsecured loans, we have developed our own cash recovery model in line with NRB's ECL guidelines. The following factors have been considered for the calculation of the Recovery Rate:

- Recovery Rate of the loans from stage 3 to stage 1 and stage 2.
- Settlement Rate of the loans out of stage 3.
- Partial recovery of loans out of stage 3.
- Loans written off

Discounting Future Recoveries:

In cases where recoveries occur over time (e.g., through installment payments or long-term auction processes), future recoveries are discounted to their present value using an appropriate discount rate (e.g., the effective interest rate of the loan).

In the initial stages of ECL implementation, the LGD is taken as per standard rates prescribed by Nepal Rastra Bank."

3. Exposure at Default (EAD):

Exposure at Default represents the predicted amount of loss that a microfinance may face when a borrower defaults on a loan. It considers the total exposure to the borrower at the time of default, which occurs at an unknown future date. EAD is dynamic because it changes as borrower repays.

The methodology of EAD varies according to the nature of the product. The Microfinance has only funded loans, so EAD has been computed on the following basis:

- Funded Loans:

In the case of the funded loans made available at the predetermined moment or where the total amount is loaned at the initial recognition, the exposure at default is the total amount outstanding at that time plus any interest receivable that has been booked as income.

2.6 Discounting

Discounting has been applied where assets and liabilities are non-current and the impact of the discounting is material and if required by NFRS using Effective Interest Rate.

2.7 Events after the Reporting Period

As per the Notice dated 2082/05/11 kha point no. 10 issued by Nepal Rastra Bank regarding AGM clearance and treatment of events after the reporting period, the microfinance is required to consider significant events occurring after the year-end but before finalization of the financial statements, where such events provide additional evidence of conditions existing as at the reporting date.

In accordance with above a loan exposure amounting to NPR 85,75,49,431 was subsequently settled in full by the borrower within 45 days after the reporting date and the settlement was confirmed through the microfinance's internal records. Accordingly, the previously recognized Loan Loss Provision of NPR 2,51,10,869 has been reversed during the year as an adjusting event after the reporting period. No provision has been retained against this loan as the credit exposure no longer exists as at the date of financial statement approval.

2.8 Misappropriation of Funds by Employees (Under Investigation)

During the financial year, the Institution identified instances of misappropriation of funds by certain employees. Management has initiated an internal investigation to assess the nature, extent, and financial impact of the misappropriation, and recovery procedures are currently underway.



As the investigation is ongoing and the amount of loss cannot be reliably estimated at this stage, no provision has been recognized in the financial statements for the potential loss. The Institution will recognize the financial impact in the period in which the amount becomes measurable

As the investigation is ongoing and the amount of loss cannot be reliably estimated at this stage, no provision has been recognized in the financial statements for the potential loss. The Institution will recognize the financial impact in the period in which the amount becomes measurable

3. Significant Accounting Policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

3.1 Basis of Measurement

The financial statements have been prepared on a historical cost basis, except for available-for-sale investments, assets held for sale and discontinued operations, other financial assets and liabilities held for trading and financial assets and liabilities designated at fair value through profit or loss (FVTPL), all of which have been measured at fair value.

The financial statements have been prepared on a going concern basis where the accounting policies and judgements as required by the standards are consistently used and in case of deviations disclosed specifically.

3.2 Cash & Cash Equivalent

The fair value of cash is the carrying amount. Cash and cash equivalent represent the amount of cash in hand, balances with other bank and financial institutions, money at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by the Microfinance in the management of short-term commitment.

Details of cash and cash equivalents are given in Note 4.1

3.3 Financial Assets and Financial Liabilities

3.3.1 Recognition

Financial assets and liabilities, with the exception of loans and advances to customers and balances due to customers, are initially recognised on the trade date i.e., the date that the Microfinance becomes a party to the contractual provisions of the instrument. This includes regular way trades: purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place. Loans and advances to customers are recognised when funds are transferred to the customers' account at fair value inclusive of transaction costs. The Microfinance recognises due to customer balances when funds reach the Microfinance.

3.3.2 Classification

The Microfinance classifies its financial assets into the following measurement categories:

- *Financial assets and liabilities held for trading*

The Microfinance classifies financial assets or financial liabilities as held for trading when they have been purchased or issued primarily for short term profit making through trading activities or form part of a portfolio of financial instruments that are managed together for which there is evidence of a recent pattern of short-term profit taking. Included in this classification are Government bonds, NRB Bonds, Domestic Corporate bonds, Treasury bills, Equities etc. held primarily for the trading purpose.

- *Financial assets and financial liabilities designated at fair value through profit or loss*

Financial assets and financial liabilities classified in this category are those that have been designated by management upon initial recognition. Management may only designate an instrument at FVTPL upon initial recognition when one of the following criteria are met, and designation is determined on an instrument-by-instrument basis:

The designation eliminates, or significantly reduces, the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on them on a different basis

Or

The assets and liabilities are part of a group of financial assets, financial liabilities, or both, which are managed, and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy



Or

The financial instrument contains one or more embedded derivatives, unless they do not significantly modify the cash flows that would otherwise be required by the contract, or it is clear with little or no analysis when a similar instrument is first considered that separation of the embedded derivative(s) is prohibited.

● *Loans and receivables to Customers*

After initial measurement, loans and advances to customers are subsequently measured at amortisation over the period of loan. This practice is almost nearer to the effective interest method prescribed by NFRS. The method has been adopted as the cost for computation for interest on effective interest method is huge in terms of benefits to be received from the computation in the short run.

● *Held-to-maturity*

Held-to-maturity assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Microfinance's management has the intention and ability to hold to maturity.

● *Available-for-sale*

Available-for-sale assets are those non-derivative financial assets intended to be held for an indefinite period of time, which may be sold in response to liquidity requirements or changes in interest rates, exchange rates, commodity prices or equity prices.

● *Financial liabilities held at amortised cost*

Financial liabilities not classified held at fair value through profit or loss includes borrowings which are classified as amortised cost instruments.

3.3.3 Measurement

● *Initial measurement*

All financial instruments are initially recognised at fair value plus transaction cost except in the case of financial assets and financial liabilities recorded at fair value through profit or loss.

● *Subsequent measurement*

Financial assets and liabilities designated at fair value through profit or loss are subsequently carried at fair value, with gains and losses arising from changes in fair value taken directly to the statement of profit or loss. Interest and dividend income or expense is recorded in revenue according to the terms of the contract, or when the right to payment has been established.

Available-for-sale financial assets are subsequently carried at fair value, with gains and losses arising from changes in fair value taken to Other Comprehensive Income. The Microfinance makes irrevocable election to route fair value changes through Other Comprehensive Income. Gain/Loss on equity instruments classified as fair value through other comprehensive income is charged directly to equity and impact of re-measurement is shown in OCI.

Loans and receivables and held-to-maturity financial assets are subsequently measured at amortised cost. Within this category loans and advances to the customers have been recognised at amortised cost using the method that very closely approximates effective interest rate method. The losses arising from impairment of such investments are recognised in the income statement within credit loss expense. If the Microfinance were to sell or reclassify more than an insignificant amount of held-to-maturity investments before maturity (other than in certain specific circumstances), the entire category would be tainted and would have to be reclassified as available-for-sale.

Financial liabilities are subsequently measured at amortised cost, with any difference between proceeds net of directly attributable transaction costs and the redemption value recognised in the statement of profit or loss over the period of the borrowings using the effective interest method.

3.3.4 De-recognition

De-recognition of Financial Assets

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



De-recognition of Financial Liabilities

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

3.3.5 Determination of Fair Value

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Microfinance recognises transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques as at the end of the reporting period.

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 at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

3.3.6 Impairment

Impairment of Loans and Advances

At each reporting date, Microfinance assesses whether there is any objective evidence that a financial asset or group of financial assets not carried at fair value is impaired. A financial asset or group of financial assets is deemed to be impaired if and only if there is objective evidence of impairment as a result of one or more events, that have occurred after the initial recognition of the asset (an 'incurred loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Objective evidence of impairment may include: indications that the borrower or a group of borrowers is experiencing significant financial difficulty; the probability that they will enter bankruptcy or other financial reorganization; default or delinquency in interest or principal payments; and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

Loan Loss Provision as per Unified Directives to Microfinance

Loan loss provisioning respect of Performing and Non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisions prescribed in Unified Directives 2081 issued by NRB for Microfinance. Provision is made for possible losses.

Policies opted for Impairment Charge

The Microfinance has fully implemented NFRS-9 pronounced by ICAN for measurement of impairment of Loans and Advances. Impairment calculated as per NFRS-9 is compared with the Loan Loss Provision calculated as per Unified Directives 2081 issued for microfinance, and higher of the amount derived from these measures is taken as Impairment charge for Loans and Advances.

Comparison of Impairment as per NFRS and NRB:

Particulars	Current Years
LLP as per NRB Directives	2,55,04,98,617
Impairment as per NFRS	1,52,81,93,200

As per Expected Credit Loss Method (ECL) NFRS-9 NPL resulting to 11.97% and NPL as per NRB resulting to 10.73%.

Carve-out on NFRS 9 Financial Instruments

On the recommendation of the Accounting Standard Board as per section 11 (da) of Nepal Chartered Accountants Act 2053, Carve-out on NFRS 9 Financial Instruments has been provided for FY 2081-82 and FY 2082-83.



Impairment of Financial Assets measured at Amortized Cost

For financial assets carried at amortized cost, such as amounts due from banks, held to maturity investments etc., Microfinance first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant or collectively for financial assets that are not individually significant. In the event Microfinance determines that no objective evidence of impairment exists for an individually assessed financial asset, financial assets in a group with similar credit risk characteristics are collectively assessed for impairment. However, assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

Impairment of Equity Instruments

The Microfinance also records impairment charges on equity investments when there has been movement in the fair value. Refer Note 4.8 for details.

3.3.7 Accured interest receivables (Staff Loans)

From financial year 2081-82 we have change the accounting treatment of staff loan interest income from cash to accrual, recognition of interest receivable amounting to NPR 8,94,04,912 till date.

3.4 Trading Assets

Derivatives Assets and Derivative Liabilities

Microfinance doesn't deal with any derivative financial instruments.

3.5 Property and Equipment

Recognition and Measurement

All property and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the assets

Subsequent costs are included in the asset's carrying amount or are recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Microfinance and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the statement of profit or loss during the financial period in which they are incurred.

Depreciation

Property and equipment are depreciated from the date they are available for use on property on straightline method over estimated useful lives. Depreciation is recognized in profit or loss. Leased assets under the finance lease are depreciation over the shorter of the lease term and their useful life. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized. The estimated useful lives of significant items of property and equipment for current year are as follows:

Types of Assets	Useful Life
Computer & Accessories	5 years
Vehicle (2 Wheeler)	7 years
Vehicle (4 Wheeler)	10 years
Furniture & Fixtures	10 years
Machinery, Equipment & Others	5 years

Assets costing less than NPR 4,000 are fully depreciated in the year of purchase. For assets purchased/ sold during the year, depreciation is provided up to the date of use on pro-rata basis. Depreciation method, useful lives and residual value are reviewed at each reporting date and adjusted, if any

Derecognition

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



3.6 Goodwill And Intangible Assets

Acquired Intangible Assets

Intangible assets are initially measured at fair value, which reflects market expectations of the probability that the future economic benefits embodied in the asset will flow to the Microfinance and are amortised on the basis of their expected useful lives.

Computer software

Acquired computer software licences are capitalised on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalised where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortised over the license period of the software or 5 years, where such license period is not applicable. Costs associated with maintaining software are recognised as an expense as incurred.

3.7 Investment Property

Land or Land and Building other than those classified as property and equipment and non-current assets held for sale under relevant accounting standard are presented under this account head. The Non-Banking Assets acquired by the company is classified as assets held for sale and presented under investment property.

Further land which is rented and held for capital appreciation motive is classified as investment property. Non-Banking Assets which are not intended to be sold within a period of next one year is also classified as Investment Property. The Microfinance does not have any investment property.

3.8 Income Tax

As per Nepal Accounting Standard-12 (Income Taxes), tax expense is the aggregate amount included in the determination of Profit or Loss for the period in respect of current and deferred taxation. Income Tax Expense is recognized in the Statement of Profit or Loss, except to the extent it relates to items recognized directly in Equity or Other Comprehensive Income. The management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

3.8.1 Current tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities of Nepal. The tax rates and tax laws used to compute the amount are those that are enacted, or substantively enacted, by the reporting date in Nepal. The liabilities recognised for the purpose of current Income tax, including fees, penalties are included under this head.

3.8.2 Deferred Tax

Deferred tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements. Deferred income tax is determined using tax rate applicable to the Microfinance as at the reporting date which is expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised where it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred tax relating to items which are charged or credited directly to equity, is credited or charged directly to equity and is subsequently recognised in the statement of profit or loss together with the deferred gain or loss.

3.9 Deposits, Debt securities issued and subordinate Liabilities

The deposits held by the Microfinance on behalf of its customers are classified as financial liabilities and measured at amortised cost under effective interest method. The Microfinance does not have any debt securities issued and subordinated liabilities.

3.10 Provisions

Provisions are recognised in respect of present obligations arising from past events where it is probable that outflow of resources will be required to settle the obligations and they can be reliably estimated.



3.11 Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognised.

3.11.1 Interest Income

Interest income on available-for-sale assets and financial assets held at amortized cost shall be recognized using the Microfinance's normal interest rate which is very close to effective interest rate using effective interest rate method.

For income from loans and advances to customers, initial charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have been derived under effective interest rate method. The difference is not considered material. The Microfinance considers that the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

The effective interest method is a method of calculating the amortized cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that discounts estimated future cash payments or receipts through 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. When calculating the effective interest rate, the Microfinance estimates cash flows considering all contractual terms of the financial instrument (for example, prepayment options) but does not consider future credit losses.

As per the Carve-out Notice issued by ICAN, the calculation includes all fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Accured Interest Income as per Interest Income Recognition guideline,2025

The Microfinance has recognized NPR (19,305,061) as the interest income on loans and advances during F/Y 2081/82 to advance full implementation of NFRS 9 provision as per Guidance note on Interest Income Recognition, 2025 as per transitional arrangement plan in year 1 (FY 2081/82), Stage 1 & 2 Loan & Advances interset to be recognised based on coupon interest rate on principal outstanding for all financial assets (accrual basis) and Stage 3 Loan & Advances on cash basis approach (incremental).

3.11.2 Fees and commissions

Fees and commissions are generally recognised on an accrual basis when the service has been provided or significant act performed. Service Fee Income/Expenses are recognized on accrual basis unless it is impracticable to recognize as allowed through carve-out on NFRS.

3.11.3 Dividend Income

Dividend income is recognised when the Microfinance's right to receive the payment is established, which is generally when the shareholders approve the dividend.

3.11.4 Net Trading Income

Net trading income includes all gains and losses from changes in fair value and the related interest income or expense and dividends, for financial assets and financial liabilities held for trading.

3.11.5 Net income from other financial instrument at fair value through Profit or Loss

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

3.12 Interest Expense

For all financial instruments measured at amortised cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at FVTPL, interest expense is recorded using the EIR unless it is impracticable.



3.13 Employee Benefits

A. Retirement Benefits

The Microfinance has schemes of retirement benefits namely Gratuity, Provident Fund.

Retirement benefit obligations

The Microfinance operates a defined contribution plans as provident fund contribution.

Provident Fund

For Provident Fund, the Microfinance pays contributions to the publicly administered provident fund plans (named Employee Provident Fund) on a mandatory basis, and such amounts are charged to operating expenses. The Microfinance has no further payment obligations once the contributions have been paid.

Gratuity

An actuarial valuation is carried out every year to ascertain the full liability under gratuity.

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

Microfinance determines the interest expense on the defined benefit liability by applying the discount rate used to measure the defined benefit liability at the beginning of the annual period. The discount rate is the average yield on government bonds issued during the period having maturity of five years or more.

Explanatory Notes

Gratuity benefit obligations, plan assets, movement in gratuity liability & fair value of assets etc. related with long term employee benefits has been presented under schedule 4.23.

Accumulated Leave

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

B. Staff Bonus

Bonus retained for the financial year 2079-80 from restructuring was NPR 50,32,471 which was retained in the financial year 2079-80 to be paid at the time of compliance of NRB Circular dated 2080/02/10 point 2 and on the direction of NRB.

Bonus retained for the financial year 2080-81 was NPR 99,38,407 to be paid at the time of compliance of NRB circular dated 2080/02/10 point 2 and on the direction of NRB. As during the year we have complied with the NRB direction.

Staff Bonus as per compliance of NRB circular dated 2080/02/10 amounting NPR (99,38,407+50,32,471) is made available for distribution during year and same has been accounted to bonus payable.

Total bonus payable during the financial year 2081-82 will be (50,32,471+99,38,407+7,21,77,597)= NPR 8,71,48,475

3.14 Leases

The Financial Institution has adopted the lease treatment as per NFRS 16. Right-of-use and resulting lease liability has been created as per NFRS 16. Consequently, depreciation on right-of-use asset and finance cost on lease liability is charged to statement of profit and loss account.



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3.15 Share Capital and Reserves

3.15.1. Share Capital

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

Dividends on ordinary shares classified as equity are recognised in equity in the period in which they are declared.

The share issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in statement of changes in equity. Tax impact is also disclosed.

3.15.2. Reserves

The reserves include regulatory and free reserves.

● General Reserve

20% of the net profit is set aside to general reserve until the reserve is twice the paid of share capital as per Bank and Financial Institutions Act 2063. The reserve is the accumulation of setting aside profits over the years.

No Dividend (either cash dividend or bonus share) are distributed from the amount from General/ Statutory Reserve.

Particulars	Amount
Opening Balance as on Shrawan 1st 2081	84,30,53,194
Amount Transfer during this period	
a) 20% of Net Profit	8,23,06,146
Closing Balance as on Asar 2082	92,53,59,340

● Assets Revaluation Reserve

Any Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. The Microfinance has followed cost model therefore no assets revaluation reserve is created.

● Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc are presented under this heading.

● Special Reserve

Any special reserve that is created as per the specific requirement of NRB directive or special instruction of NRB are represented as special reserve. The amount allocated to this reserve by debiting retained earning account are presented under this heading.

● Corporate Social Responsibility Fund

The fund created for the purpose of corporate social responsibility by allocating 1% of Net profit as per NRB Directive is presented under this account head.

Movement in CSR Fund during this Fiscal Year:

Particulars	Amount
Balance of 1st Shrawan 2081	1,00,82,049
Add: Provision of this F/Y (1% of net profit as per NFRS)	41,15,307
Add: Reversal from Unutilised Budget of previous year's Works	
Total (A)	1,41,97,356



Less : Expense for the F/Y	19,56,280
a) Expenses for Social Project Works and Health Cares	
b) Direct Donation Expenses	
c) Financial Literacy Program Expenses	
Total (B)	19,56,280
Balance as on Asar 2082 (A-B)	1,22,41,076

● Client Protection Fund

The fund created for the purpose of client protection by allocating 1.50% of Net profit as per NRB Directive is presented under this account head.

Movement in Client Protection Fund during this Fiscal Year:

Particulars	Amount
Balance of 1st Shrawan 2081	12,01,20,718
a) Interest Income to the Fund	82,62,492
Add: Provision of this F/Y (1.5% of net profit as per NFRS)	61,72,961
Add: Reversal from Unutilised Budget of previous year's Works	
Total (A)	13,45,56,171
Less : Expense for the F/Y	2,11,80,905
a) Expenses for Social Project Works and Health Cares	
b) Direct Donation Expenses	
c) Financial Literacy Program Expenses	
Total (B)	2,11,80,905
Balance as on Asar 2082 (A-B)	11,33,75,266

● Employee Training Fund

The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the Microfinance needs to spend atleast 3% of previous year's total Personnel Expenses for the development and trainings of the employees. Further if the microfinance couldn't spent upto the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent year but if microfinance spends more than 3% limit then the surplus amount will be adjusted from the fund.

● Investment Adjustment Reserve

It is a reserve created on investment such as investment in subsidiary or unlisted investment in equity for more than two years as per the investment directive of Nepal Rastra Bank.

● Regulatory Reserve

The amount that is allocated from profit or retained earnings of the Microfinance to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The regulatory reserve of the Microfinance includes the reserve net of tax created relating to Accrued Interest Receivable as on Ashad End 2082 Reserve on Deferred Tax Assets, Non-Banking Assets, reduction in fair value of investment in equity below cost price, actuarial loss etc.

The detail movement of Regulatory Reserve as below:

FY	Interest Receivable	Deferred Tax Assets	Actuarial Loss Recognised	Fair value Loss Recognised in OCI	Other	Total
2080-81	92,870,618.60	308,360,596.53	27,073,960.76	272,783.00	-	42,85,77,958.89
2081-82	(12,162,188.71)	131,620,928.93	67,709,280.10	(276,983.92)	-	18,68,91,036.41
Total	80,708,429.89	439,981,525.46	94,783,240.86	(4,200.92)	-	61,54,68,995.30



✓ Fair Value Reserve

The amount that is allocated from profit or retained earnings of the Microfinance to this reserve as per the *Directive of NRB for the purpose of implementation of NFRS* and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The fair value reserve of the Microfinance includes the reserve net of tax created relating to Market Value of Share investment.

✓ Actuarial Gain/(Loss) Reserve

The amount that is allocated from profit or retained earnings of the Microfinance both positive or negative to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. This reserve includes actuarial gain/(loss) net of tax on defined benefit plan and long-term employee benefits.

✓ Other reserve

Any reserve created with specific or non-specific purpose (except stated in above) are presented under thus by disclosing accounting heads.

As per NRB circular dated 2080/02/10 point 2, during the financial year 2081-82 Restructure/Reschedule provision amounting NPR 95,153,883 has been reverse and made available for employee's bonus and dividend distribution in compliance with the aforementioned NRB circular.

3.16 Earnings per share

The Microfinance measures earning per share on the basis of the earning attributable to the equity shareholders for the period. The number of shares is taken as the weighted average number of shares for the relevant period as required by NAS 33 - Earnings Per Share.

There are no instruments, such as convertibles, that would require dilution of EPS, therefore diluted EPS has not been computed and disclosed.

3.17 Segment Reporting

The Laghubitta has identified the reportable segment as the business activities from which it earns revenues and incurs expenses whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance. The Laghubitta's has identified seven segments namely: Koshi Province, Madesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Sudurpaschim Province as the seven operating segment and the segment report is set out in Notes 5.4.

Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated are included in Bagmati. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country.

3.18 Proposed Dividend

The Board of Directors have recommended 5.6365% stock dividend and 4.3635% cash dividend for the financial year. This dividend proposal is to be approved by the shareholders in the annual general meeting. In accordance with Nepal Accounting Standard - NAS 10 (Events after the Reporting Period) this proposed final dividend has not been recognised as liability as at year end date.



4. Schedule to Financial Statement

4.1 Cash and cash equivalent

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

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Cash in Hand	56,02,044	16,87,069
Balances with B/FIs	3,04,62,542	3,01,57,587
Money at call and short notice	60,28,02,314	66,49,47,104
Other	17,82,04,100	12,60,00,000
Total	81,70,71,000	82,27,91,760

4.2 Statutory Balances and Due from Nepal Rastra Bank

Statutory Balances with Nepal Rastra Bank includes balances for compulsory cash reserve.

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Statutory balances with NRB	9,60,95,022	8,71,47,810
Statutory balances with BFIs	-	-
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	9,60,95,022	8,71,47,810

4.3 Placements with Financial Institutions

The Financial Institution does not have any Placements with Financial Institutions

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Placement with domestic FIs	-	-
Less: Allowances for impairment	-	-
Total	-	-

4.4 Derivative Financial Instruments

The Financial Institution does not have any Derivative Financial Instruments

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Held for trading	-	-
Interest rate swap	-	-
Currency Swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency Swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-



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4.5 Other Trading Assets

The Financial Institution does not have any Other Trading Assets

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Treasury Bills	-	-
Government bond	-	-
NRB bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non- Pledged	-	-
Non- Pledged	-	-

4.6 Loans and Advances to MFIs & Cooperatives

The Financial Institution does not have any Loans and Advances to MFIs & Cooperatives

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to cooperative	-	-
Less: allowances for impairment	-	-
Other	-	-
Less: Allowances for Impairment	-	-
Total	-	-

4.6.1 Allowances for Impairment

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Balance as at Shrawan 1	-	-
Impairment loss for the year:	-	-
Charge for the year	-	-
Recoveries/Reversal	-	-
Amount written off	-	-
Balance as at Asar end	-	-



4.7 Loans and Advances to customers

Total Loan & Advances extended to the customer and amortised cost of staff loans, less the amount of impairment loss is presented under this head. Accured Interest Receivables on performing loans have been considered under loans and advances measured at amortised cost. Impairement on loan & advances to customer are assessed collectively as per incurred loss model and NRB directives is considered for impairment.

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Loans and advances measured at amortized cost	24,21,27,89,916	21,63,43,08,296
Less: Impairment allowances	2,55,04,98,617	2,05,29,76,459
Collective Impairment	(25,97,53,624)	(28,91,79,477)
Individual Impairment	(2,29,07,44,992)	(1,76,37,96,982)
Net amount	21,66,22,91,299	19,58,13,31,837
Loan and advances measured at FVTPL	-	-
Total	21,66,22,91,299	19,58,13,31,837

4.7.1 Analysis of loan and advances - By product

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Product		
Term Loans	-	-
Short term,term loan	-	-
Long term, term loan	-	-
Hire Purchase Loans	-	-
Personal Residential Loans	-	-
Staffs Loans	21,66,48,449	17,88,23,276
Other	23,78,46,75,927	21,22,47,14,419
Sub-total	24,00,13,24,376	21,40,35,37,695
Interest Receivable	21,14,65,540	23,07,70,601
Grand Total	24,21,27,89,916	21,63,43,08,296

4.7.2 Analysis of Loan and Advances - By Collateral

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Secured		
Immovable Assets	-	-
Government Guarantee	-	-
Collateral of Government Securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group guarantee	18,27,94,79,030	15,43,49,57,981
Personal guarantee	-	-
Other collateral	5,71,66,62,437	6,02,05,27,040
Subtotal	23,99,61,41,467	21,45,54,85,021
Unsecured	21,66,48,449	17,88,23,276
Grand Total	24,21,27,89,916	21,63,43,08,296



4.7.3 Allowances for Impairment

Specifics allowances for impairment		
Balance at Shrawan 1	1,76,37,96,982	1,53,94,00,218
Impairment loss for the year:		
Charge for the year	52,69,48,010	22,43,96,765
Recoveries/reversal during the year		
Write-offs		
Other Movement		
Balance at Asar end	2,29,07,44,992	1,76,37,96,982
Collective allowances for impairment		
Balance at Shrawan 1	28,91,79,477	26,75,00,940
Impairment loss for the year:		
Charge/(reversal) for the year	(2,94,25,853)	2,16,78,537
Other Movement		
Balance at Asar end	25,97,53,624	28,91,79,477
Total allowances for impairment	2,55,04,98,617	2,05,29,76,459

4.8 Investment in securities

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Investment securities measured at amortized cost	-	-
Investment in equity measured at FVTOCI	11,95,691	8,00,000
Total	11,95,691	8,00,000

4.8.1 Investment in securities measured at amortized cost

The Financial Institution does not have any Investment in Securities to be measured at amortised cost

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Debt Securities	-	-
Government Bond	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: Specific allowances for impairment	-	-
Total	-	-

4.8.2 Investment in equity measured at fair value through other comprehensive income

Disclosure in respect of investment in share and debenture/bond of other companies/institution are as follow:

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Equity Instruments	-	-
Quoted equity securities	-	-
Unquoted equity securities	11,95,691	8,00,000
Total	11,95,691	8,00,000



4.8.3 Information relating to investment in equities

Investment in equity has been recognised at fair value

Particulars	Current Year 2081-82		Previous Year FY 2080-81	
	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity				
.... shares of Rs. 100 each	-	-	-	-
Subtotal	-	-	-	-
Investment in Unquoted equity				
Nepal Finsoft Co.				
2,0000 shares of Rs. 100 each	20,00,000	11,95,691	20,00,000	8,00,000
Subtotal	20,00,000	11,95,691	20,00,000	8,00,000
Grand Total	20,00,000	11,95,691	20,00,000	8,00,000

4.9 Current tax Assets

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

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Current tax assets	34,45,00,832	23,28,64,328
Current year Income Tax Assets	34,09,39,304	23,26,01,445
Tax Assets of Prior Periods	35,61,528	2,62,883
Adjustment	-	-
Current tax liabilities	34,07,89,014	23,57,98,372
Current year Income Tax Liabilities	33,72,27,486	23,55,35,489
Tax Liabilities of Prior Periods	35,61,528	2,62,883
Total of income tax assets/(liabilities)	37,11,818	(29,34,044)

4.10 Investment Properties

The Financial Institution does not have any Investment Properties

Particulars	Current Year 2081-82	Previous Year FY 2080-81
Investment Properties Measured at Fair Value		
Balance as on Shrawan 01	-	-
Addition/(Disposal) during the Year	-	-
Net Changes in Fair Value during the Year	-	-
Adjustment/Transfer.	-	-
Net Amount	-	-
Investment Properties Measured at Cost		
Balance as on Shrawan 01	-	-
Addition/(Disposal) during the Year	-	-
Adjustment/Transfer	-	-
Accumulated Depreciation	-	-
Accumulated Impairment Loss	-	-
Net Amount	-	-
Total	-	-



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4.11 Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	ROU Assets	Total
Cost										
As on Shrawan 2080	-	-	66,83,878	5,00,96,517	4,39,76,516	3,61,19,971	-	4,66,97,989	-	18,35,74,872
Addition during the year	-	-	2,49,286	38,36,400	1,48,26,522	7,55,462	-	73,54,827	-	2,70,22,497
Acquisition	-	-	2,49,286	38,36,400	1,48,26,522	7,55,462	-	73,54,827	-	2,70,22,497
Capitalization										-
Disposal during the year				(1,02,61,538)	(48,71,658)	(17,19,853)	-	(78,47,036)	-	(2,47,00,086)
Adjustment/Revaluation										-
Balance as on Ashad end 2081	-	-	69,33,164	4,36,71,380	5,39,31,380	3,51,55,580	-	4,62,05,779	-	18,58,97,283
Addition during the Year	23,04,18,960	-	3,77,051	23,04,100	30,04,100	13,70,796	-	28,45,133	4,51,68,347	24,03,20,140
Acquisition	23,04,18,960	-	3,77,051	23,04,100	30,04,100	13,70,796	-	28,45,133	-	24,03,20,140
Capitalization										-
Disposal during the year			(0)	(8,88,658)	(15,51,000)	(51,175)	-	(7,42,109)	-	(32,32,943)
Adjustment/Revaluation										-
Balance as on Ashad end 2082	23,04,18,960	-	73,10,215	4,50,86,821	5,53,84,480	3,64,75,201	-	4,83,08,803	4,51,68,347	42,29,84,480
Depreciation and Impairment										
As on Shrawan 2080	-	-	23,04,286	3,80,22,359	2,98,97,613	2,50,60,445	-	3,64,81,851	30,08,060	13,17,66,555
Depreciation charge for the year			16,24,640	42,15,764	37,50,145	17,86,649	-	39,14,569	3,74,61,905	1,52,91,766
Impairment for the year										-
Disposals			-	(1,02,57,395)	(48,71,649)	(16,47,473)	-	(78,22,743)		(2,45,99,260)
Adjustment	-	-	-	-	-	-				-
As on Ashad end 2081	-	-	39,28,926	3,19,80,728	2,87,76,109	2,51,99,621	-	3,25,73,676	4,04,69,965	12,24,59,061
Depreciation charge for the year			17,44,556	41,55,814	47,12,920	18,17,840	-	44,32,391	3,80,44,043	1,68,63,522
Impairment for the year										-
Disposals*			-	(8,85,106)	(12,42,832)	(51,149)		(7,36,887)		(29,15,973)
Adjustment										
As on Ashad end 2082	-	-	56,73,482	3,52,51,436	3,22,46,198	2,69,66,313	-	3,62,69,181	3,80,44,043	13,64,06,610
Depreciation and Impairment										
As on Shrawan 2081	-	-	39,28,926	3,19,80,728	2,87,76,109	2,51,99,621	-	3,25,73,676	4,04,69,965	12,24,59,061
Depreciation charge for the year	-	-	17,44,556	41,55,814	47,12,920	18,17,840	-	44,32,391	3,80,44,043	1,68,63,522
Impairment for the year										-
Disposals										
Adjustment										
As on Ashad end 2082										
Net Book Value										
As on Ashad end 2081	-	-	30,04,238	1,16,90,651	2,51,55,271	99,55,958	-	1,36,32,102	3,74,61,905	6,34,38,222
As on Ashad end 2082	23,04,18,960	-	16,36,733	98,35,385	2,31,38,282	95,08,888	-	1,20,39,622	3,80,44,043	28,65,77,871



4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
Cost					
As on Shrawan 01 2080	-	81,58,272	-	-	81,58,272
Addition during the year	-	4,57,650	-	-	4,57,650
Acquisition	-	4,57,650	-	-	4,57,650
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2081	-	86,15,922	-	-	86,15,922
Addition during the Year	-	-	-	-	-
Acquisition	-	8,05,690	-	-	8,05,690
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2082		94,21,612	-	-	94,21,612
Amortisation and Impairment					
As on Shrawan 01 2080	-	44,30,001	-	-	44,30,001
Amortisation charge for the year	-	22,15,100	-	-	22,15,100
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2081		66,45,101	-	-	66,45,101
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	16,72,804	-	-	16,72,804
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2082	-	83,17,905	-	-	83,17,905
Capital Work in Progress					
Net Book Value					
As on Ashad end 2081	-	19,70,821	-	-	19,70,821
As on Ashad end 2082	-	11,03,708	-	-	11,03,708



4.13 Deferred Taxes Assets/(Liabilities)

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

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Previous Year 2080-81
			Net Deferred Tax Assets / (Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	3,60,000	-	3,60,000
Investment In Associates	-	-	-
Property and Equipment	5,48,567	-	5,48,567
Employees' Defined Benefit Plan	85,88,878	-	85,88,878
Employees' Leave Liability	5,38,549	-	5,38,549
Lease Liabilities	8,11,285	-	8,11,285
Provision for other Assets	-	-	-
Provisions LLP	29,75,13,317	-	29,75,13,317
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	30,83,60,597		30,83,60,597
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2080/81			30,83,60,597
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2080			26,30,92,755
Origination/(Reversal) during the year			4,52,67,842
Deferred Tax (expense)/income recognized in profit or loss			4,90,70,022
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(38,02,181)
Deferred Tax (expense)/income recognized directly in equity			-



Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Current Year 2081-82 Net Deferred Tax Assets / (Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	2,41,293	-	2,41,293
Investment In Associates	-	-	-
Property and Equipment	15,34,757	-	15,34,757
Employees' Defined Benefit Plan	4,18,35,885	-	4,18,35,885
Employees' Leave Liability	(1,30,80,004)	-	(1,30,80,004)
Lease Liabilities	10,70,150	-	10,70,150
Provision for other Assets	-	-	-
Provisions LLP	40,83,79,446	-	40,83,79,446
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	43,99,81,525	-	43,99,81,525
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2081/82			43,99,81,525
Deferred Tax (Asset) / Liabilities as on Shrawan 01, 2081			30,83,60,597
Origination/(Reversal) during the year			13,16,20,929
Deferred Tax (expense)/income recognized in profit or loss			10,27,21,373
Deferred Tax (expense)/income recognized in Other Comprehensive Income			2,88,99,556
Deferred Tax (expense)/income recognized directly in equity			

4.14 Other Assets

Other Assets includes Account receivable, Prepayments and Deposits, Income tax deposit, Deferred Employee Expenditure, ROU Assets, Stationery Stock.

Particulars	Current Year 2080-81	Previous Year 2079-80
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts Receivable	3,30,87,343	3,24,36,921
Accrued Income	8,91,96,442	-
Prepayments and Deposits	2,78,97,727	1,88,51,476
Income Tax Deposit	19,73,917	19,73,917
Deferred Employee Expenditure	9,94,58,254	7,41,91,528
Other	19,04,08,989	16,47,50,730
Inter Branch Account	-	-
Staff Advance	-	-
ROU Assets	4,51,68,347	4,40,33,950
Staff Insurance Receivables (Premium paid)	13,50,26,691	10,99,04,575
Stationery Stock	1,02,13,951	1,08,12,205
Grand Total	44,20,22,671	29,22,04,572



4.15 Due to Bank and Financial Institutions

The Financial Institution has interbank borrowing from different banks

Particulars	Current Year 2081-82	Previous Year 2080-81
Money Market Deposits	-	-
InterBank Borrowing	-	-
Other Deposits from BFIs	-	-
Settlement and Clearing Accounts	-	-
Other Deposits from BFIs	-	-
Total	-	-

4.16 Due to Nepal Rastra Bank

The Financial Institution has due with Nepal Rasra Bank

Particulars	Current Year 2081-82	Previous Year 2080-81
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	-

4.17 Derivative Financial instrument

The Financial Institution does not have any Derivative Financial instrument

Particulars	Current Year 2081-82	Previous Year 2080-81
Held for Trading	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	-	-



4.18 Deposits from customers

The financial Institution does not have any institutional deposit customers, Individual customers include saving deposits presented as follows:

Particulars	Current Year 2081-82	Previous Year 2080-81
Institutions Customers:		
Term deposits	-	-
Call deposits	-	-
Current deposits	-	-
Other	-	-
Individual Customers:		
Term deposits	-	-
Saving deposits	15,85,96,64,483	14,06,56,27,648
Current deposits	-	-
Other	-	-
Total	15,85,96,64,483	14,06,56,27,648

4.19 Borrowing

The Financial Institution has interbank borrowing from different banks

Particulars	Current Year 2081-82	Previous Year 2080-81
Domestic Borrowing	-	-
Nepal Government	-	-
Other Institutions	3,80,08,65,809	3,29,76,06,415
Other	-	-
Sub total	3,80,08,65,809	3,29,76,06,415
Foreign Borrowing	-	-
Foreign Bank and Financial Institutions	-	-
Multilateral Development Microfinances	-	-
Other institutions	-	-
Sub total	-	-
Total	3,80,08,65,809	3,29,76,06,415

4.20 Provisions

Particulars	Current Year 2081-82	Previous Year 2080-81
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
Total	-	-



4.20.1 Movement in Provisions

Particulars	Current Year 2081-82	Previous Year 2080-81
Balance at Shrawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashad end	-	-

4.21 Other Liabilities

Details of Other Liabilities are as follow:

Particulars	Current Year 2081-82	Previous Year 2080-81
Liabilities for employees defined benefit obligations	13,94,52,949	2,86,29,593
Liabilities for leave	(4,36,00,014)	17,95,165
Provident fund	5,29,463	5,90,824
Short term employee benefits	-	-
Bills Payable	-	-
Creditors and accruals	4,11,64,120	10,09,91,707
Interest payable on deposits	-	-
Interest payable on borrowing	76,56,815	63,05,867
Liabilities on defered grant income	-	-
Unpaid Dividend	4,65,83,992	4,70,04,311
Liabilities under Lease	4,87,35,512	4,67,38,234
Employee bonus payable	9,13,25,585	5,88,00,447
Other	2,73,96,262	8,02,49,397
TDS Payable	2,29,60,411	1,90,76,916
Service Fee Payable	44,35,851	5,99,72,481
Staff Welfare Fund		12,00,000
other	-	-
Total	35,92,44,684	37,11,05,544

4.21.1. Defined Benefit Obligation

The amounts recognised in the statements of financials positions are as follows :

Particulars	Current Year 2081-82	Previous Year 2080-81
Present value of funded obligations	74,66,54,179	59,80,50,863
Total present value of obligations	74,66,54,179	59,80,50,863
Fair value of plan assets	60,72,01,230	56,94,21,262
Present value of net obligations	13,94,52,949	2,86,29,601
Recognised liability for defined benefit obligations	13,94,52,949	2,86,29,601



4.21.2: Plan Assets

Plan assets comprise

Particulars	Current Year 2081-82	Previous Year 2080-81
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	60,72,01,230	56,94,21,262
Total	60,72,01,230	56,94,21,262

4.21.3: Movement in the present value of defined benefit obligations

Particulars	Current Year 2081-82	Previous Year 2080-81
Defined benefit obligations at Shrawan 1	59,80,50,863	58,66,60,811
Actuarial losses/(gains)	6,54,86,691	(2,70,57,222)
Benefits paid by the plan	(2,18,26,871)	(6,51,14,270)
Current service costs; Past Service Cost and interest	10,49,43,496	10,35,61,544
Defined benefit obligations at Ashad end	74,66,54,179	59,80,50,863

4.21.4: Movement in the fair value of plan assets

Particulars	Current Year 2081-82	Previous Year 2080-81
Fair value of plan assets at Shrawan 1	56,94,21,262	53,01,55,943
Contributions paid into the plan	3,40,96,877	6,86,28,418
Benefits paid during the year	(2,18,26,871)	(6,79,95,406)
Actuarial (losses) gains	(3,12,40,852)	(1,43,83,287)
Expected return on plan assets	5,67,50,814	5,30,15,594
Fair value of plan assets at Ashad end	60,72,01,230	56,94,21,262

4.21.5: Amount recognised in profit or loss

Particulars	Current Year 2081-82	Previous Year 2080-81
Current service costs	4,67,61,202	4,63,28,669
Interest on obligation	5,81,82,294	5,72,32,875
Expected return on plan assets	(5,67,50,814)	(5,30,15,594)
Total	4,81,92,682	5,05,45,950

4.21.6: Amount recognised in other comprehensive income

Particulars	Current Year 2081-82	Previous Year 2080-81
Actuarial (gain)/loss	9,67,27,543	(1,26,73,935)
Total	9,67,27,543	(1,26,73,935)



4.21.7: Actuarial assumptions

Particulars	Current Year 2081-82	Previous Year 2080-81
Discount rate	7.00%	10.00%
Expected return on plan asset	7.00%	10.00%
Future salary increase	5.00%	7.50%
Withdrawal rate	7.00%	4.00%

4.21.8. Long Term Defined Benefit Obligation

The amounts recognised in the statements of financials positions are as follows :

Particulars	Current Year 2081-82	Previous Year 2080-81
Present value of funded obligations	49,91,62,284	45,07,65,705
Total present value of obligations	49,91,62,284	45,07,65,705
Fair value of plan assets	54,27,62,298	44,89,70,540
Present value of net obligations	(4,36,00,014)	17,95,165
Recognised liability for defined benefit obligations	(4,36,00,014)	17,95,165

4.21.9: Plan Assets

Plan assets comprise

Particulars	Current Year 2081-82	Previous Year 2080-81
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	54,27,62,298	44,89,70,540
Total	54,27,62,298	44,89,70,540

4.21.10: Movement in the Long Term Benefit Plan

Particulars	Current Year 2081-82	Previous Year 2080-81
Defined benefit obligations at Shrawan 1	45,07,65,705	40,42,61,800
Actuarial losses/(gains)	(2,33,82,982)	2,38,39,704
Benefits paid by the plan	(1,46,18,135)	(5,45,85,543)
Current service costs; Past Service Cost and interest	8,63,97,696	7,72,49,744
Defined benefit obligations at Ashad end	49,91,62,284	45,07,65,705

4.21.11: Movement in the fair value of plan assets

Particulars	Current Year 2081-82	Previous Year 2080-81
Fair value of plan assets at Shrawan 1	44,89,70,541	41,50,32,421
Contributions paid into the plan	8,58,07,397	5,44,37,625
Benefits paid during the year	(1,46,18,135)	(5,05,27,673)
Actuarial (losses) gains	(2,28,16,643)	(1,07,87,703)
Expected return on plan assets	4,54,19,139	4,08,15,871
Fair value of plan assets at Ashad end	54,27,62,299	44,89,70,541



4.21.12: Amount recognised in profit or loss

Particulars	Current Year 2081-82	Previous Year 2080-81
Current service costs	4,24,29,381	3,85,45,259
Interest on obligation	4,39,68,315	3,87,04,485
Expected return on plan assets	(4,54,19,139)	(4,08,15,871)
Total	4,09,78,557	3,64,33,873

4.21.13: Amount recognised in other comprehensive income

Particulars	Current Year 2081-82	Previous Year 2080-81
Actuarial (gain)/loss	(2,50,51,323)	-
Total	(2,50,51,323)	-

4.21.14: Actuarial assumptions

Particulars	Current Year 2081-82	Previous Year 2080-81
Discount rate	7.00%	10.0%
Expected return on plan asset	7.00%	10.0%
Future salary increase	5.00%	7.50%
Withdrawal rate	7.00%	4.00%

4.22 Debt securities issued

Particulars	Current Year 2081-82	Previous Year 2080-81
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

4.23 Subordinated Liabilities

Particulars	Current Year 2081-82	Previous Year 2080-81
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-

4.24 Share Capital

Details of equity shares is presented as follows:

Particulars	Current Year 2081-82	Previous Year 2080-81
Ordinary Shares	1,65,66,25,000	1,45,00,00,000
Convertible Preference Shares (Equity component)	-	-
Irredeemable Preference Shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	1,65,66,25,000	1,45,00,00,000



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4.24.1 Ordinary Share

Particulars	Current Year 2081-82	Previous Year 2080-81
Authorised capital		
2,00,00,000 Ordinary Share of Rs. 100 each	2,00,00,00,000	2,00,00,00,000
Issued Capital		
14,500,000 Ordinary Share of Rs. 100 each (FY 2080-81)	-	1,45,00,00,000
16,566,250 Ordinary Share of Rs. 100 each (FY 2081-82)	1,65,66,25,000	-
Suscribed and paid up capital		
14,500,000 Ordinary Share of Rs. 100 each (FY 2080-81)	-	1,45,00,00,000
16,566,250 Ordinary Share of Rs. 100 each (FY 2081-82)	1,65,66,25,000	-
Total	1,65,66,25,000	1,45,00,00,000

4.24.2 Ordinary Share Ownership

Particulars	Current Year 2081-82		Previous Year 2080-81	
	Percentage	Amount	Percentage	Amount
Domestic Ownership (Promoter)				
Nepal Government				
"A" class Licensed Institutions	32.38%	53,63,68,042	32.38%	46,94,68,746
Other Licensed Institutions	21.96%	36,37,17,921	21.96%	31,83,78,801
Other Institutions				
Other	5.67%	9,38,88,662	5.67%	8,21,52,065
Domestic Ownership (Public)				
Nepal Government				
"A" Class Licensed Institutions	0.00%	705	0.00%	1,232
Other Licensed Institutions	8.63%	14,29,03,062	6.62%	9,60,39,482
Other Institutions				
Other	31.37%	51,97,46,608	33.38%	48,39,59,674
Foreign Ownership Promoter				
Foreign Ownership Public				
Total	100.00%	1,65,66,25,000	100.00%	1,45,00,00,000



Details Of Share Holding more than 0.5%

Particulars	Current Year 2081-82		
	% of Holding	Number of Shares	Amount
Domestic ownership (Promoter)			
Nepal Government			
"A" class licensed institutions			
Nabil Bank Limited	8.57%	14,19,569	14,19,56,853
Nepal Investment Mega Bank Limited	10.30%	17,07,047	17,07,04,726
Laxmi Bank Limited	3.24%	5,36,041	5,36,04,078
Himalayan Bank Limited	10.27%	17,01,023	17,01,02,293
Other Licensed Institutions			
Swabalanban Bikas Kendra	19.48%	32,26,399	32,26,39,892
Captive Investment Company Pvt.Ltd	0.58%	95,427	95,42,663
Other Institutions			
Other			
Dr. Sumitra Manandhar Gurung	0.45%	74,070	74,06,958
Ram Kumar Shrestha	0.63%	1,04,701	1,04,70,085
Satish Kumar Shrestha	0.57%	94,207	94,20,663
Jolly Rajbhandari	0.51%	83,690	83,69,014
Domestic Ownership (Public)			
Nepal Government			
"A" Class Licensed Institutions			
Nabil Bank Limited	0.00%	1	108
Nepal Investment Mega Bank Limited	0.00%	0	13
Other Licensed Institutions			
Nepal Life Insurance Company Ltd	0.76%	1,26,111	1,26,11,133
Swabalanban Bikas Kendra	3.25%	5,37,733	5,37,73,278
Prashiddha Investment Company Pvt Ltd	0.78%	1,29,585	1,29,58,459
NIBL Sahabragita Fund	0.57%	93,774	93,77,400
Other Institutions			
Other			
Dr. Sumitra Manandhar Gurung	0.07%	12,345	12,34,546
Ram Kumar Shrestha	0.03%	5,001	5,00,082
Satish Kumar Shrestha	0.06%	9,492	9,49,208
Jolly Rajbhandari	0.08%	13,949	13,94,853
Shrijana Nepal	0.74%	1,22,439	1,22,43,914
Dipak Raj Timilsina	1.36%	2,24,789	2,24,78,904
Foreign Ownership Promoter			
Foreign Ownership Public			
Total	62.28%	1,03,17,391	1,03,17,39,122



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4.25 Reserves

Particulars	Current Year 2081-82	Previous Year 2080-81
Statutory general reserve	92,53,59,340	84,30,53,194
Capital reserve	-	-
Exchange equilisation reserve	-	-
Investment adjustment reserve	-	-
Corporate social responsibility reserve	1,22,41,076	1,00,82,049
Client protection fund	11,33,75,266	12,01,20,718
Capital Adjustment Fund	6,83,74,034	6,83,74,034
Capital redemption reserve	-	-
Regulatory reserve	61,54,68,995	42,85,77,959
Restructure Reserve	61,19,533	10,12,73,416
Assets revaluation reserve	-	-
Fair value reserve	(5,63,016)	(8,40,000)
Dividend equalisation reserve	-	-
Land And Housing Fund	13,38,03,249	13,38,03,249
Actuarial gain	(9,47,83,241)	(2,70,73,961)
Special reserve	-	-
Staff Training Fund	1,86,44,349	1,95,07,297
Free Reserve	1,80,11,279	1,80,11,279
Debenture Redemption Reserve	-	-
Deferred Tax Reserve	-	-
Total	1,81,60,50,865	1,71,48,89,235

● General Reserve

20% of the net profit is set aside to general reserve until the reserve is twice the paid of share capital as per Bank and Financial Institutions Act 2063. The reserve is the accumulation of setting aside profits over the years

● Assets Revaluation Reserve

Any Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. The Microfinance has followed cost model therefore no assets revaluation reserve is created.

● Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc are presented under this heading.

● Special Reserve

Any special reserve that is created as per the specific requirement of NRB directive or special instruction of NRB are represented as special reserve. The amount allocated to this reserve by debiting retained earning account are presented under this heading.



● Corporate Social Responsibility Fund

The fund created for the purpose of corporate social responsibility by allocating 1% of Net profit as per NRB Directive is presented under this account head.

● Client Protection Fund

The fund created for the purpose of client protection by allocating 1.5% of Net profit as per NRB Directive is presented under this account head.

● Employee Training Fund

The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the Microfinance needs to spend atleast 3% of previous year's total Personnel Expenses for the development and trainings of the employees. Further if the microfinance couldn't spent upto the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent year.

● Investment Adjustment Reserve

It is a reserve created on investment such as investment in subsidiary or unlisted investment in equity for more than two years as per the investment directive of Nepal Rastra Bank.

● Regulatory Reserve

The amount that is allocated from profit or retained earnings of the Microfinance to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The regulatory reserve of the Microfinance includes the reserve net of tax created relating to Accrued Interest Receivable as on Ashad End 2079 Reserve on Deferred Tax Assets, Non-Banking Assets, reduction in fair value of investment in equity below cost price, actuarial loss etc.

● Fair Value Reserve

The amount that is allocated from profit or retained earnings of the Microfinance to this reserve as per the *Directive of NRB for the purpose of implementation of NFRS* and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The fair value reserve of the Microfinance includes the reserve net of tax created relating to Market Value of Share investment.

● Actuarial Gain/(Loss) Reserve

The amount that is allocated from profit or retained earnings of the Microfinance both positive or negative to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. This reserve includes actuarial gain/(loss) net of tax on defined benefit plan and long-term employee benefits.

● Other reserve

Any reserve created with specific or non-specific purpose (except stated in above) are presented under thus by disclosing accounting heads.



4.26 Contingent liabilities and commitments

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

Particulars	Current Year 2081-82	Previous Year 2080-81
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	64,15,519	64,15,519
Others	-	-
Total	64,15,519	64,15,519

4.26.1 Capital commitments

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

Particulars	Current Year 2081-82	Previous Year 2080-81
Capital commitments in relation to Property and Equipment		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub total	-	-
Capital commitments in relation to Intangible assets		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub total	-	-
Total	-	-

4.26.2 Lease commitments

Particulars	Current Year 2081-82	Previous Year 2080-81
Operating lease commitments	-	-
"Future minimum lease payments under non cancellable operating lease, where the Institution is lessee"	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable operating lease, where the Institution is lessee	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Grand total	-	-



4.26.3 Litigation

The Financial Institution has currently Contingent Liability of NRs 6,415,519 related to Income Tax in Large Tax Payers Office.

Particulars	Current Year 2081-82	Previous Year 2080-81
Possible claims from litigation pending in court, not accepted by the Microfinance	64,15,519	64,15,519

4.27 Interest Income

Interest Income includes interest income on loan and advances to customer and staffs, investment securities, cash & cash equivalent and interest income on gratuity fund.

Particulars	Current Year 2081-82	Previous Year 2080-81
Cash and cash equivalent	1,00,10,884	1,97,73,799
Due from Nepal Rastra Bank	-	-
Placement with Bank and financial institutions	-	-
Loan and advances to Bank and financial institutions	-	-
Loans and advances to customers	3,10,06,12,106	2,87,11,12,290
Investment securities	1,42,841	70,93,210
Loan and advances to staff	11,14,45,476	3,25,06,247
Other	4,81,12,461	7,33,56,545
Total interest income	3,27,03,23,768	3,00,38,42,091

4.28 Interest Expense

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

Particulars	Current Year 2081-82	Previous Year 2080-81
Due to Bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	1,20,03,54,678	1,09,13,13,310
Borrowing	23,19,68,308	38,63,50,158
Debt securities issued	-	-
Subordinated liabilities	-	-
Other Charges	49,92,377	48,68,399
Total Interest expense	1,43,73,15,363	1,48,25,31,868

4.29 Fees and commission income

Fees and commission income is generally recognized when the services has been provided. Service fees on loans is recognized as fees and commission income by the financial institutions and the same is recognized in upfront and is not deferred with the duration of the loan.

Particulars	Current Year 2081-82	Previous Year 2080-81
Loan administration fees	-	-
Service fees	22,78,14,844	16,58,28,526
Commitment fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	3,156
Brokerage Fees	-	-
Other fees and commision income	13,74,32,432	13,61,94,634
Total Fees and Commission Income	36,52,47,276	30,20,26,316



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4.30 Fees and commission Expense

Fees and commission expenses include remittance fees & commission.

Particulars	Current Year 2081-82	Previous Year 2080-81
Brokerage	-	-
ATM Management fees	-	-
Visa Master Card Fees	-	-
Guarantee Commission Fees	-	-
Brokerage	-	-
DD/T/T/Swift fees.	-	-
Remittance fees and commission	-	-
Other fees and commission expense	17,86,882	84,798
Total Fees and Commission Expense	17,86,882	84,798

4.31 Net Trading Income

Particulars	Current Year 2081-82	Previous Year 2080-81
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	-	-
Net Trading Income	-	-

4.32 Other Operating Income

Other operating income includes income from sale of assets.

Particulars	Current Year 2081-82	Previous Year 2080-81
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	2,37,556	23,95,360
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other Operating Income	1,25,749	3,69,696
Total	3,63,305	27,65,056

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

Loan and advances are assessed 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 directives is considered for impairment.

Particulars	Current Year 2081-82	Previous Year 2080-81
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	49,75,22,158	24,60,75,301
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with BFIs	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	49,75,22,158	24,60,75,301



4.34 Personnel Expenses

Personal expense includes employee related cost of the financial institution, gratuity expenses of the previous year restated to match with expenses of actuary report.

Particulars	Current Year 2081-82	Previous Year 2080-81
Salary	35,30,14,195	31,74,88,811
Allowances	20,93,37,349	18,24,06,098
Gratuity Expense	7,36,26,577	9,35,12,731
Provident Fund	3,53,00,644	3,17,48,628
Uniform	59,64,000	57,84,500
Training & development expense	1,67,60,155	1,59,49,306
Leave encashment	3,90,82,382	9,53,07,280
Medical	6,16,69,131	3,34,66,979
Insurance	46,77,516	48,17,426
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	1,68,23,682	2,13,73,018
Other expenses related to staff	2,72,96,942	2,91,52,096
Subtotal	84,35,52,572	83,10,06,874
Employees bonus	7,21,77,597	4,96,80,904
Grand Total	91,57,30,169	88,06,87,778

4.35 Other Operating Expenses

Other operating expenses includes all expenses except personnel expenses.

Particulars	Current Year 2081-82	Previous Year 2080-81
Directors' fee	17,69,000	16,87,000
Directors' expense	8,72,236	5,46,812
Auditors' remuneration	11,30,000	10,96,044
Professional and legal expense	15,32,195	48,44,316
Office administration expense (4.35.1)	7,64,21,733	7,48,30,116
Operating Lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	19,56,280	15,02,472
Client Protection Expense	-	-
Onerous lease provisions	-	-
Other Expenses	1,38,17,603	1,38,59,605
Director's Training	1,93,311	6,56,440
Share Issue Expenses	-	-
Tiffin Expense	45,900	84,595
Software Maintenance Expense	1,34,93,642	1,31,18,570
Technical Fees	84,750	-
Total	9,74,99,047	9,83,66,363



4.35.1 Office Administration Expenses

Particulars	Current Year 2081-82	Previous Year 2080-81
Water and Electricity	87,67,572	87,62,762
Repair and Maintenance	-	-
(a) Building	-	-
(b) Vehicle	24,48,326	25,35,408
(c) Computer and accessories	10,10,888	11,53,110
(d) Office Equipment and Furniture	5,62,900	5,64,138
(e) Other	14,390	-
Insurance	21,56,757	20,77,602
Postage,telex,Telephone,fax	43,59,467	47,89,741
Printing & Stationery	1,08,64,890	76,65,029
Newspaper, books and journals	12,000	5,840
Advertisement	8,97,281	4,18,437
Donation	-	-
Security Expense	5,46,468	6,00,944
Deposit and loan guarantee premium	-	-
Travel allowance and expense	2,93,04,467	2,81,93,334
Entertainment	-	-
Annual/special general meeting expense	7,95,058	6,82,712
Other	1,46,81,268	1,65,71,340
a.Undurable,renewal expense	29,08,009	25,26,634
b.Closing Expense	8,03,500	7,66,000
c.Umbrella, Bag, Calculator & Bank day Expenses	16,02,500	22,32,176
d.Service Charges	39,67,431	74,42,528
e.Other Administration Expenses	53,99,828	44,13,720
Total	7,64,21,733	7,40,20,398

4.36 Depreciation and Amortisation

Depreciation is charged over the useful life of the assets.

Particulars	Current Year 2081-82	Previous Year 2080-81
Depreciation on property and equipment*	1,68,63,522	1,52,91,766
Depreciation on ROU	3,80,44,043	3,74,61,905
Depreciation on investment property	-	-
Amortisation of intangible assets	16,72,804	22,15,099
Total	5,65,80,369	5,49,68,770

4.37 Non Operating Income

Income that doesn't have any direct relationship with the operation of transactions are presented under this head.

Particulars	Current Year 2081-82	Previous Year 2080-81
Recovery of Loan written off	1,77,620	5,93,621
Other Income	1,99,20,386	-
Total	2,00,98,006	5,93,621



4.38 Non Operating expense

Expense that doesn't have any direct relationship with the operation of transactions are presented under this head.

Particulars	Current Year 2081-82	Previous Year 2080-81
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense.	-	-
Total	-	-

4.39 Income Tax Expenses

Income tax has been calculated on the basis of self assessment as per the income tax act, 2058

Particulars	Current Year 2081-82	Previous Year 2080-81
Current Tax Expenses	34,07,89,014	23,57,98,372
Current Year	33,72,27,486	23,55,35,489
Adjustment for Prior Years	35,61,528	2,62,883
Deferred tax Expenses	(10,27,21,373)	(4,90,70,022)
Origination and Reversal of Temporary Differences	(10,27,21,373)	(4,90,70,022)
Change in tax Rate	-	-
Recognition of Previously unrecognized Tax Losses	-	-
Total Income tax expense	23,80,67,641	18,67,28,350

4.39.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	Current Year 2081-82	Previous Year 2080-81
Profit Before Tax	64,95,98,369	54,65,12,206
Tax Amount at the Rate of 30%	19,48,79,511	16,39,53,662
Add: Tax Effect of the expenses that are not deductible for tax purpose	2,99,90,415	8,44,84,744
Less: Tax Effect on Exempt Income	1,31,46,693	3,60,90,146
Add/Less: Tax Effect on other Items	-	-
Total Income Tax Expenses	23,80,16,619	28,45,28,552



5. Disclosures and Additional Information

Year ended 32nd Ashad 2082 (16 July 2025)

5.1 Risk Management

Introduction and Overview

Risk is inherent in the Microfinance'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 Microfinance's continuing profitability and each individual within the Microfinance is accountable for the risk exposures relating to his or her responsibilities. The Microfinance is mainly exposed to;

- a. Credit Risk
- b. Market Risk
- c. Liquidity Risk
- d. Fair Value of Financial Instruments

Risk Management Framework

The Board of Directors has overall responsibility for the establishment and oversight of the Microfinance's risk management framework. The Board of Directors is responsible for overall risk management of the Microfinance which includes managing, assessing, identifying, monitoring and reducing pertinent global, macro and micro-economic level business risks that could interfere with Microfinances objective and goals and whether the Microfinance 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. The Microfinance's risk management policies are established to identify and analyse the risks faced by the Microfinance, to set appropriate risk limits and controls, and to monitor adherence to established limits. Risk management policies and systems are reviewed annually to reflect changes in market conditions, products and services offered. The Microfinance, 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.

5.1.1 Credit Risk

Risk is an inherent feature of any business and it drives an entity towards income generation. Likewise, Risk management objective of the Microfinance is to strike balance between risk and return, and ensure optimum Risk-adjusted return on capital. A reasonable level of return is essential for sustainability of the business. However, taking higher risk in search of higher earnings may have chances to result in failure of business. Thus effective risk management is a must for business success. Towards this end Swabalanban Laghubitta Bittiya Sanstha has implemented robust risk management architecture as well as policies and processes approved by the Board of Directors. These encompass independent identification, measurement and management of risks across various facets of Microfinancing operation. Board level risk management committee has been set up under NRB Directive for ensuring/reviewing Microfinance's risk appetite are in line with the policies.

The Microfinance has developed a risk assessment culture and has in place the required reports for assessing concentration of risks. Periodic performance reporting, in line with capital strength, to the Board is also in place. These reports are periodically put up to the board. Board also reviews the same and issues instructions, as appropriate, to the Microfinance's management.

5.1.2 Market Risk

Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market variables such as interest rates, foreign exchange rates, commodity prices and equity prices.

Market Risks are discussed at Asset Liability Management Committee (ALCO) of the Microfinance. The monthly reports on such aspects are well discussed and dealt in ALCO. The committee ensures functioning of the jobs in line with the policies and procedures and suggests/recommends for necessary steps collectively to address the risk on interest rate movement, asset price changes and liquidity availability.

5.1.3 Liquidity Risk

Liquidity risk is the risk that the Microfinance will encounter difficulties in meeting its financial commitments that are settled by delivering cash or another financial asset. Hence the Microfinance 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 Microfinance 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.



5.1.4 Fair Value of Financial Instruments

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 Microfinance's estimate of assumptions that a market participant would make when valuing the instruments. Fair Value is measured using inputs of following hierarchy:

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

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

Level 3 portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

Hierarchy of Fair Value Measurement of Financial Assets at Fair Value

Particulars	2081-2082			2080-2081		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Fair Value through profit or loss						
Fair Value through OCI						
Equity investments	-	-	11,95,691	-	-	8,00,000
Fair Value of Financial Assets – Held at Amortised Cost						
Cash in hand	56,02,044	-	-	16,87,069	-	-
Balances with B/FIs	3,04,62,542	-	-	3,01,57,587	-	-
Money at call and short notice	-	-	-	-	-	-
InterBank placement	-	-	-	-	-	-
Balance at NRB	9,60,95,022	-	-	8,71,47,810	-	-
Derivative financial instrument	-	-	-	-	-	-
Loans & Advances	24,21,27,89,916	-	-	21,63,43,08,296	-	-
Government bonds	-	-	-	-	-	-
Government treasury bills	-	-	-	-	-	-
Equity investments	-	-	-	-	-	-
Other assets	6,09,85,070	-	-	5,12,88,397	-	-
Fair Value of Financial Liabilities – Held at Amortised Cost						
Deposits from customers	15,85,96,64,483	-	-	14,06,56,27,648	-	-
Due to Banks	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-
Employee related liabilities	4,77,25,571	-	-	6,05,95,611	-	-
Bills payable	-	-	-	-	-	-
Creditors and accruals	4,11,64,120	-	-	10,09,91,707	-	-
Interest payable on deposit	-	-	-	-	-	-
Interest payable on borrowing	-	-	-	-	-	-
Unpaid Dividend	4,65,83,992	-	-	4,70,04,311	-	-
Other liabilities	2,73,96,262	-	-	8,02,49,397	-	-

5.2 Capital Management

The Microfinance's capital management policies and practices support its business strategy and ensure that it is adequately capitalised to withstand even in severe macroeconomic downturns. Swabalanmban Laghubitta Bittiya Sanstha Limited is a



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licensed institution that provides financial services. Therefore, it must comply with capital requirement of central Microfinance which is Nepal Rastra Bank.

5.2.1 Qualitative Disclosures

Nepal Rastra Bank has directed the Microfinances to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The Microfinance has BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensice ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

5.2.2 Quantitative Disclosures

Capital Structure and Capital Adequacy

Tier-I Capital and Breakdown of its components

Particulars	Amount (Rs.)
Paid up Equity Share Capital	1,65,66,25,000.00
Share Premium	8,68,762.00
Proposed Bonus Equity Shares	-
Statutory General Reserves	92,53,59,339.96
Retained Earnings	25,67,31,005.78
Capital Redemption Reserves	-
Capital Adjustment Reserves	6,83,74,034.00
Other Free Reserve	1,80,11,279.00
Less: Goodwill	-
Less: Fictitious Assets	-
Less: Deferred Tax Assets	43,99,81,525.44
Less: Investment on shares and securities in excess of limits	-
Less: Investment to the company having financial interests	-
Less: Investment on land and building for self use not complying the Directives of NRB	-
Less: Investment on land development and housing construction in excess of limits	-
Less: Underwriting share not sold within the stipulated time	-
Total Tier 1 Capital	2,48,59,87,895.30

Tier-II Capital and Breakdown of its components

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	26,78,91,384.37
Additional loan loss provision	32,10,58,597.66
Hybrid Capital Instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	-
Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	-
Investments Adjustment Reserves	-
Total Tier 2 Capital	58,89,49,982.03

Total Qualifying Capital

Particulars	Amount (Rs.)
Core Capital (Tier 1)	2,48,59,87,895.30
Supplementary Capital (Tier 2)	58,89,49,982.03
Total Capital Fund	3,07,49,37,877.32



Capital Adequacy Ratio:

The capital adequacy ratio of the Microfinance as on 16th July, 2025 is 11.35%..

Particulars	Amount (Rs.)
Core Capital (Tier-I) Ratio	9.70%
Supplementary Capital (Tier 2) Ratio	1.65%
Total Capital Ratio	11.35%

2 Statement of Risk Weighted Assets (RWA)

A. On-Balance-Sheet Items

S.No.	Description	Weight (%)	Amount (NPR)	RWA
1	Cash Balance	0	56,02,043.85	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	9,60,95,021.83	-
4	Investment to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan against Own FD	0	-	-
7	Loan against Govt. Bond	0	-	-
8	Accrued interests on Govt. bond	0	-	-
9	Investment to Youth and Small Entrepreneurs Self- employment Fund	0	-	-
10	Balance on domestic banks and financial institutions	20	81,14,68,955.77	16,22,93,791.15
11	Loan against other banks' and financial institutions' FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at call	20	-	-
14	Loan against internationally rated bank guarantee	20	-	-
15	Investment to internationally rated Banks	20	-	-
16	Inter-bank lending	20	-	-
17	Investment on shares/debentures/bonds	100	11,95,691.31	11,95,691
18	Other investments	100	-	-
19	Loans & advances, bills purchase/discount	100	24,21,27,89,916	24,21,27,89,916
20	Fixed assets	100	28,76,81,578	28,76,81,578
21	Net interest receivables (Interest suspense)	100	-	-
22	Net Non-Banking Asset	100	-	-
23	Other assets (Except advance tax payment)	100	44,20,22,671	44,20,22,671
24	Real estate/residential housing loans exceeding the limits	150	-	-
	Total On-Balance-sheet Items (A)		25,85,68,55,878.06	25,10,59,83,647.76



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B. Off-Balance-Sheet Items

S.No.	Description	Weight (%)	Amount (NPR)	RWA
1	Bills collection	0	-	-
2	Forward foreign exchange contract	10	-	-
3	L/C with maturity less than six months (Outstanding value)	20	-	-
4	Guarantee against International rated bank's counter guarantee	20	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-
6	Bid bond, performance bond and underwriting	50	-	-
7	Loan sale with repurchase agreement	50	-	-
8	Advance payment guarantee	100	-	-
9	Financial and other guarantee	100	-	-
10	Irrevocable loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All types of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid guarantee claims	200	-	-
16	Possible claims from litigation pending in court, not accepted by the Microfinance	200	64,15,519	1,28,31,038
17	Amount to be maintained for operational risk (2% of Total Assets)	100	51,71,37,118	51,71,37,118
Total Off-Balance-sheet Items (B)			52,35,52,636	52,99,68,155
Total Risk Weighted Assets (A) + (B)			26,38,04,08,514.51	25,63,59,51,803.10

5.2.3 Compliance with External Requirement

The Microfinance, at all times, has complied the externally imposed capital requirements.

5.3 Classification of Financial assets & financial liabilities

Financial Assets	Amortized Cost	Fair value through other comprehensive income	Fair value through profit or loss	Amount in NPR
				Total
Cash in hand	56,02,044	-	-	56,02,044
Balances with B/FIs	3,04,62,542	-	-	3,04,62,542
Money at call and short notice	60,28,02,314	-	-	60,28,02,314
Interbank placement	17,82,04,100	-	-	17,82,04,100
Balance at NRB	9,60,95,022	-	-	9,60,95,022
Derivative financial instrument	-	-	-	-
Loans & Advances	24,21,27,89,916	-	-	24,21,27,89,916
Government bonds	-	-	-	-
Government treasury bills	-	-	-	-
Equity investments	-	11,95,691	-	11,95,691
Other assets	6,09,85,070	-	-	6,09,85,070
Total Financial Assets	25,18,69,41,007	11,95,691	-	25,18,81,36,699
Financial Assets	Amortized Cost	Fair value through profit or loss (FVTPL)		Total
		Held for trading	Designated at FVTPL	
Deposits from customers	15,85,96,64,483	-	-	15,85,96,64,483
Due to Banks & Financial Institutions	3,80,08,65,809	-	-	3,80,08,65,809
Due to Nepal Rastra Bank	-	-	-	-
Debt Securities	-	-	-	-
Employee related liabilities	4,77,25,571	-	-	4,77,25,571
Bills payable	-	-	-	-
Creditors and accruals	4,11,64,120	-	-	4,11,64,120
Interest payable on deposit	-	-	-	-
Interest payable on borrowing	76,56,815	-	-	76,56,815
Unpaid Dividend	4,65,83,992	-	-	4,65,83,992
Liabilities under Operating Lease	4,87,35,512	-	-	4,87,35,512
Other liabilities	2,73,96,262	-	-	2,73,96,262
Total Financial Liabilities	19,87,97,92,564	-	-	19,87,97,92,564



5.4 Operating Segment Information

5.4.1. General information

A component of the laghubitta that engages in business activities from which it may earn revenues and incur losses, including revenue and expenses that relate to transactions with any other components of the Laghubitta, whose operating results are reviewed regularly by the management to make decisions about resources allocation to each segment and assess its performance, and for which discrete financial information is available is termed as operating segment. Based on the nature of the business, transactions, products and services, the management have identified seven reporting segments of the laghubitta for the purpose of financial reporting:

- a. Koshi Province
- b. Madesh Province
- c. Bagmati Province
- d. Gandaki Province
- e. Lumbini Province
- f. Karnali Province
- g. Sudurpaschim Province

5.4.2 Information about profit or loss, assets and liabilities

Particulars	Koshi Province	Madesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudur Paschim Province	Total
Revenues from external customers								-
Inter Segment Expenses/revenues								
Net Revenue								
Interest revenue	50,50,93,723.66	1,23,87,56,050.71	72,21,50,885.52	11,11,01,080.49	41,70,25,023.04	9,63,22,731.49	18,42,20,114.76	3,27,46,69,609.67
Interest expenses	17,83,95,942.22	34,62,32,086.40	53,71,66,103.93	4,50,61,400.12	19,21,92,167.70	4,51,88,443.31	9,30,79,219.14	1,43,73,15,362.82
Net Interest expenses/revenue	32,66,97,781.44	89,25,23,964.31	18,49,84,781.59	6,60,39,680.37	22,48,32,855.34	5,11,34,288.18	9,11,40,895.62	1,83,73,54,246.85
Depreciation and amortization	90,83,443.41	1,60,15,470.15	1,67,89,018.61	31,70,200.63	62,54,038.49	17,95,792.96	34,72,404.31	5,65,80,368.56
Segment profit/(loss)	31,76,14,338.03	87,65,08,494.16	16,81,95,762.98	6,28,69,479.74	21,85,78,816.85	4,93,38,495.22	8,76,68,491.31	1,78,07,73,878.29
Impairment of assets								
Segment assets	3,92,62,02,764.15	9,40,85,97,808.96	7,47,63,39,837.75	.85,82,68,363.41	3,23,53,31,008.35	74,79,75,525.79	1,50,75,39,791.42	27,16,02,55,099.83
Segment liabilities	2,35,49,58,101.94	4,58,71,44,482.51	15,17,67,22,400.74	58,63,70,610.29	2,58,20,55,017.55	60,88,59,966.28	1,26,41,44,520.52	27,16,02,55,099.83

5.4.3 Reconciliation of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities

(a) Revenue

Total revenues for reportable segments	3,27,46,69,609.67
Other revenues	38,57,08,587.00
Elimination of intersegment revenues	-
Entity's revenues	3,66,03,78,196.67

(b) Profit or loss

Total profit or loss for reportable segments	1,78,07,73,878.29
Other profit or loss	
Elimination of intersegment profits	
Unallocated amounts	(1,13,11,75,509.21)
Profit before income tax	64,95,98,369.08



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Assets

Total assets for reportable segments	27,16,02,55,099.83
Other Assets	
Unallocated amounts	(3,41,02,04,494.88)
Entity's Assets	23,75,00,50,604.95

(d) Liabilities

Total Liabilities for reportable segments	27,16,02,55,099.83
Other Liabilities	
Unallocated Liabilities	(7,14,04,80,127.50)
Entity's Liabilities	20,01,97,74,972.33

5.5 Share options and share based payment

The Microfinance does not have any share option and share based payment.

5.6 Contingent Liabilities and Commitments

Contingent Liabilities:

Where the Microfinance undertakes to make a payment on behalf of its customers for guarantees issued for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities. The Microfinance has outstanding contingent liability amounting to NRs. 6,415,518.89 as on 15th July 2025, however the Microfinance is of the view that the amount shall not be paid.

Commitments:

Where the Microfinance has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not and the Microfinance has not made payments at the reporting date, those instruments are included in these financial statement as commitments.

Contingent liabilities and commitments

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

Particulars	Current Year	Previous Year
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	64,15,519	64,15,519
Others	-	-
Total	64,15,519	64,15,519

5.7 Related Part Disclosures

5.7.1 Following has been identified as Related Parties for Microfinance under NAS 24 Related Parties:

- Directors
- Key Management Personnel of the Microfinance
- Relatives of Directors and Key Managerial Personnel



Bank Name	Bank Balance	Borrowing	Interest Paid
Himalayan Bank Ltd.	31,20,34,025.67	41,60,00,000.00	4,28,70,809.88
Nepal Investment Mega Bank Ltd.	1,52,07,038.38	38,00,00,000.00	66,58,147.95
Nabil Bank Ltd.	34,91,982.24	60,75,00,000.00	1,31,15,458.22

Party Name	Transaction (NPR)
Swabalanban Bikas Kendra	23,62,433.79

5.7.2 Board Members Allowances and Facilities

The chairperson and other member of the board are previously paid NPR 6000 and NPR 5000 respectively per meeting. From Karthik 22,2079 meeting fee per meeting has been revised from NPR 6000 to NPR 8000 and NPR 5000 to NPR 7000. Allowances paid to different Board Level Committee are as follows:

Particulars	Number of Meetings	Sitting Fees
Board Meeting	27	12,72,000
Audit Committee	14	1,96,000
Risk Management Committee	6	84,000
Assets Money Laundering Prevention Committee	4	28,000
Employee Facilities Committee	5	70,000
Study Committee	2	35,000
Land & House Nirmaan Committee	6	84,000
Total	64	17,69,000

In addition to above meeting allowance, the following amount have been incurred for Board of Directors:

Nature	Total
Tiffin & Miscellaneous Expenses	7,08,879
Communication Expenses	1,63,357
Total	8,72,236

5.7.3 Chief Executive Officer's Emoluments and Facilities

Particulars	Amount
Short Term Employee Benefits	41,08,667.00
Post Employment Benefits	2,07,180.00
Other Long Term Benefits	-
Termination Benefits	-
Total	43,15,847.00

List of Directors and Key Managerial Personnel

The following parties have been identified as the related party as per NAS 24 "Related Party Disclosure"

Name of Related Party	Relationship
Dr. Sumitra Manandhar Gurung	Chairman (Representative CSD)
Mekh Bahadur Thapa Thada	Director (Representative Nepal Investment Mega Bank Ltd.)
Bishnu Prasad Tripathi	Director (General)
Sandip Babu Poudel	Director (Representative Nabil Bank Ltd.)
Bechan Giri	Director (Representative CSD)
Rabin Kumar Shrestha	Director (General)
Prof. Dr. Kushum Shakya	Director (Independent)
Narendra Singh Bista	Chief Executive Officer



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5.8 Merger & Acquisition

No any mergers and acquisitions have taken place during the year.

5.9 Income Tax Liabilities on Accrued Interest Receivable

Accrued interest receivable on pass loans has been recognised as income as per the revenue recognition guidelines 2025 and tax liability has been assessed accordingly.

5.10 Events after the Reporting Date

Event after reporting date are those events, favourable or unfavourable, that occurs between the balance sheet date and the date when the financial statements are authorised for issue.



Swabalanban Laghubitta Bittiya Sanstha Ltd.
Comparision Of Unaudited And Audited Financial Statement
As on 32nd Asar 2082

Particulars	As Per Unaudited Financial Statement	As Per Audited Financial Statement	Variance		Reasons for Variance
			In Amount	In Percentage	
Assets					
Cash and Cash Equivalent	81,70,70,999.62	81,70,70,999.62	-	0.0%	
Statutory Balances and Due from Nepal Rastra Bank	9,60,95,021.83	9,60,95,021.83	-	0.0%	
Placement with Bank & Financial Institutions	-	0.00	-	N/A	
Derivative Financial Instruments	-	0.00	-	N/A	
Other Trading Assets	-	0.00	-	N/A	
Loan and Advances to MFIs & Cooperatives	-	0.00	-	N/A	
Loans And Advances to Customers	21,69,92,29,674.78	21,66,22,91,299.23	3,69,38,376	0.2%	LLP revised by NRB
Investment Securities	11,95,691.31	11,95,691.31	-	0.0%	
Current Tax Assets	46,90,415.49	37,11,818.00	9,78,597	N/A	Due to change in taxable profit
Investment Property	-	0.00	-	N/A	
Property and Equipment	28,65,77,870.61	28,65,77,870.61	-	0.0%	
Goodwill and Intangible Assets	11,03,707.62	11,03,707.62	-	0.0%	
Deferred Tax Assets	42,65,58,561.83	43,99,81,525.44	(1,34,22,964)	-3.1%	Additional Deferred Tax created on revised LLP by NRB
Other Assets	45,42,04,165.03	44,20,22,671.29	1,21,81,494	2.7%	Audit Adjustment
Total Assets	23,78,67,26,108.12	23,75,00,50,604.95	3,66,75,503	0.15%	
Capitals and Liabilities					
Due to Bank and Financial Institutions	-	0.00	-	0.0%	
Due to Nepal Rastra Bank	-	0.00	-	0.0%	
Derivative Financial Instrument	-	0.00	-	N/A	
Deposits from Customers	15,85,96,64,483.16	15,85,96,64,483.16	-	0.0%	
Borrowing	3,80,08,65,809.17	3,80,08,65,809.17	-	N/A	
Current Tax Liabilities	-	0.00	-	0.0%	
Provisions	-	0.00	-	N/A	
Deferred Tax Liabilities	-	0.00	-	N/A	
Other Liabilities	36,47,76,381.87	35,92,44,680.00	55,31,702	1.5%	Effect of service charge refund, staff bonus
Debt Securities Issued	-	0.00	-	N/A	
Subordinated Liabilities	-	0.00	-	N/A	
Share Capital	1,65,66,25,000.00	1,65,66,25,000.00	-	0.0%	
Share Premium	8,68,762.00	8,68,762.00	-	0.0%	
Retained Earnings	29,15,31,641.67	25,67,31,005.78	3,48,00,636	11.9%	Further Reserve appropriation made
Reserves	1,81,23,94,030.25	1,81,60,50,864.83	(36,56,835)	-0.2%	Appropriation to different funds and reserves
Total Capitals and Liabilities	23,78,67,26,108.12	23,75,00,50,604.95	3,66,75,503		
Statement Of Profit/Loss					
Interest Income	3,27,46,69,609.67	3,27,03,23,768.12	(43,45,842)	-0.1%	AIR calculation revised as Per Revised NPL
Interest Expense	1,43,73,15,362.82	1,43,73,15,362.82	-	0.0%	
Net Interest Income	1,83,73,54,246.85	1,83,30,08,405.30	(43,45,842)	-0.2%	
Fees and Commission Income	36,78,12,718.69	36,52,47,275.56	(25,65,443)	-0.7%	Due to service charge refund.
Fees and Commission Expense	17,86,881.73	17,86,881.73	-	0.0%	
Net fee and Commission Income	36,60,25,836.96	36,34,60,393.83	(25,65,443)		
Net Interest, Fee and Commission Income	2,20,33,80,083.81	2,19,64,68,799.13	(69,11,285)		
Net Trading Income	-	0.00	-	N/A	
Other Operating Income	3,68,579.27	3,63,305.06	(5,274)	-1.4%	
Total Operating Income	2,20,37,48,663.08	2,19,68,32,104.19	(69,16,559)		
Impairment charge/(reversal) for loans and other losses	45,27,78,945.50	49,75,22,157.54	4,47,43,212	9.9%	NRB revised additional provision.
Net Operating Income	1,75,09,69,717.58	1,69,93,09,946.66	(5,16,59,771)		
Operating expenses	-	0.00	-		
Personnel Expense	92,08,95,618.48	91,57,30,168.81	(51,65,450)	-0.6%	change in staff bonus
Other Operating Expenses	9,75,04,320.80	9,74,99,046.59	(5,274)	0.0%	
Depreciation and amortisation	5,65,80,368.56	5,65,80,368.56	-	0.0%	
Operating Profit	67,59,89,409.74	62,95,00,362.70	(4,64,89,047)	-6.9%	effect of above changes
Non operating income	2,00,98,006.38	2,00,98,006.38	-	0.0%	
Non operating expense	-	0.00	-	0.0%	
Profit before Income Tax	69,60,87,416.12	64,95,98,369.08	(4,64,89,047)		
Income tax expense	25,34,12,886.29	23,80,67,640.56	(1,53,45,246)	-6.1%	effect of above changes
Current tax	34,27,11,296.11	34,07,89,013.98	(19,22,282)	-0.6%	
Deferred tax Expense/(Income)	(8,92,98,409.82)	(10,27,21,373.43)	(1,34,22,964)	15.0%	effect of above changes
Profit for the period	44,26,74,529.83	41,15,30,728.52	(3,11,43,801)	-7.0%	



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Swabalanban Laghubitta Bittiya Sanstha Ltd.
Unaudited Condensed Statement of Financial Position
As on Quarter ended 32nd Asar 2082

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash Equivalent	81,70,71,000	82,27,91,760
Statutory Balances and Due from Nepal Rastra Bank	9,60,95,022	8,71,47,810
Placement with Bank & Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loan and Advances to MFIs & Cooperatives	-	-
Loans And Advances to Customers	21,69,92,29,675	19,58,13,31,837
Investment Securities	11,95,691	8,00,000
Current Tax Assets	46,90,415	-
Investment Property	-	-
Property and Equipment	28,65,77,871	6,34,38,222
Goodwill and Intangible Assets	11,03,708	19,70,822
Deferred Tax Assets	42,65,58,562	30,83,60,597
Other Assets	45,42,04,165	29,22,04,571
Total Assets	23,78,67,26,108	21,15,80,45,620
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	15,85,96,64,483.2	14,06,56,27,648
Borrowing	3,80,08,65,809.2	3,29,76,06,415
Current Tax Liabilities	-	29,34,044
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	36,47,76,381.9	37,11,05,544
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	20,02,53,06,674	17,73,72,73,651
Equity		
Share Capital	1,65,66,25,000	1,45,00,00,000
Share Premium	8,68,762	8,68,762
Retained Earning	29,15,31,642	25,50,13,971
Reserves	1,81,23,94,030	1,71,48,89,235
Total Equity	3,76,14,19,434	3,42,07,71,969
Total Liabilities and Equity	23,78,67,26,108	21,15,80,45,620
Contingent liabilities and commitment	-	-
Net assets value per share	227.05	235.92



Swabalanbhan Laghubitta Bittiya Sanstha Ltd.
Unaudited Condensed Statement of Profit or Loss
For the Quarter ended 32nd Asar, 2082

Amount in NPR

Particulars	This Quarter Ending		Previous Year Corresponding	
	This Quarter	Upto this Quarter	This Quarter	Upto this Quarter
Interest Income	96,32,85,907	3,27,46,69,610	87,53,17,430	3,00,38,42,091
Interest Expense	37,99,85,846	1,43,73,15,363	37,67,70,849	1,48,25,31,868
Net interest income	58,33,00,061	1,83,73,54,247	49,85,46,581	1,52,13,10,223
Fees and Commission Income	10,10,45,894	36,78,12,719	2,11,48,541	30,20,26,316
Fees and Commission Expense	17,32,453	17,86,882	84,798	84,798
Net fee and Commission income	9,93,13,441	36,60,25,837	2,10,63,744	30,19,41,518
Net interest fee and commission income	68,26,13,502	2,20,33,80,084	51,96,10,325	1,82,32,51,741
Net Trading Income	-	-	-	-
Other Operating Income	1,51,500	3,68,579	9,82,072	27,65,056
Total operating income	68,27,65,003	2,20,37,48,663	52,05,92,397	1,82,60,16,797
Impairment charge/(reversal) for loans and other losses	(15,73,33,907)	45,27,78,945	(13,97,04,322)	24,60,75,301
Net Operating income	84,00,98,910	1,75,09,69,718	66,02,96,719	1,57,99,41,496
Operating expenses				
Personnel Expense	26,72,83,786	92,08,95,618	24,59,17,866	88,06,87,778
Other Operating Expenses	3,17,48,850	9,75,04,321	(48,16,720)	9,83,66,363
Depreciation and amortisation	1,67,50,349	5,65,80,369	4,23,51,423	5,49,68,770
Operating Profit	52,43,15,925	67,59,89,410	37,68,44,150	54,59,18,585
Non operating income	38,900	2,00,98,006	2,09,671	5,93,621
Non operating expense	-	-	-	-
Profit before income tax	52,43,54,825	69,60,87,416	37,70,53,821	54,65,12,206
Income tax expense	20,18,93,109	25,34,12,886	13,58,90,834	18,67,28,350
Current tax	29,11,91,519	34,27,11,296	18,49,60,856	23,57,98,372
Deferred tax Expense/(Income)	(8,92,98,410)	(8,92,98,410)	(4,90,70,022)	(4,90,70,022)
Profit for the Year	32,24,61,716	44,26,74,530	24,11,62,987	35,97,83,856
Profit attributable to:			-	
Equity holders of the Financial Institution	32,24,61,716	44,26,74,530	24,11,62,987	35,97,83,856
Profit for the Year	32,24,61,716	44,26,74,530	24,11,62,987	35,97,83,856
Earnings per share:				
Basic earnings per share		25.93		26.04
Annulised earnings per Share		25.93		26.04



स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalanban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरावर)

Swabalanban Laghubitta Bittiya Sanstha Ltd.

Central Office, Kathmandu, Nepal

Last Five Year's Financial Highlights (Statement Of Financial Position)

Particulars	FY 2077/78	FY 2078-79	FY 2079-80	FY 2080-81	FY 2081-82
Assets					
Cash and Cash Equivalent	27,30,30,502	1,20,45,34,877	1,04,02,39,895	82,27,91,760	81,70,71,000
Statutory Balances and Due from Nepal Rastra Bank	9,50,00,000	10,05,00,000	6,90,39,299	8,71,47,810	9,60,95,022
Placement with Bank & Financial Institutions		-	-	-	-
Derivative Financial Instruments		-	-	-	-
Other Trading Assets		-	-	-	-
Loan and Advances to MFIs & Cooperatives		-	-	-	-
Loans And Advances to Customers	17,39,25,65,758	18,91,99,65,908	18,15,01,79,831	19,58,13,31,837	21,66,22,91,299
Investment Securities	20,00,000	11,89,690	8,00,000	8,00,000	11,95,691
Current Tax Assets		7,45,74,143	-	-	37,11,818
Investment Property		-	-	-	-
Property and Equipment	4,76,79,065	4,04,48,205	5,18,08,312	6,34,38,222	28,65,77,871
Goodwill and Intangible Assets		45,34,359	37,28,271	19,70,822	11,03,708
Deferred Tax Assets		11,11,40,195	26,30,92,755	30,83,60,597	43,99,81,525
Other Assets	1,15,33,35,590	16,75,24,593	26,83,28,462	29,22,04,571	44,20,22,671
Total Assets	18,96,36,10,915	20,62,44,11,970	19,84,72,16,825	21,15,80,45,620	23,75,00,50,605
Liabilities					
Due to Bank and Financial Institutions	4,56,76,83,978	4,44,82,38,262	-	-	-
Due to Nepal Rastra Bank	-	1,00,00,00,000	26,66,66,667	-	-
Derivative Financial Instrument		-	-	-	-
Deposits from Customers	10,62,30,03,071	11,99,05,33,401	12,80,57,71,997	14,06,56,27,648	15,85,96,64,483
Borrowing		-	3,21,01,28,909	3,29,76,06,415	3,80,08,65,809
Current Tax Liabilities		-	16,94,11,002	29,34,044	-
Provisions	5,65,80,000	-	-	-	-
Deferred Tax Liabilities		-	-	-	-
Other Liabilities	1,01,52,29,173	24,74,76,223	32,38,62,653	37,11,05,544	35,92,44,680
Debt Securities Issued		-	-	-	-
Subordinated Liabilities		-	-	-	-
Total Liabilities	16,26,24,96,222	17,68,62,47,886	16,77,58,41,228	17,73,72,73,651	20,01,97,74,972
Equity					
Share Capital	1,12,21,70,000	1,12,21,70,000	1,29,04,95,500	1,45,00,00,000	1,65,66,25,000
Share Premium	8,68,762	8,68,762	8,68,762	8,68,762	8,68,762
Retained Earning	30,15,45,572	36,15,52,335	23,39,38,133	25,50,13,971	25,67,31,006
Reserves	1,27,65,30,359	1,45,35,72,986	1,54,60,73,202	1,71,48,89,235	1,81,60,50,865
Total Equity	2,70,11,14,693	2,93,81,64,083	3,07,13,75,596	3,42,07,71,969	3,73,02,75,633
Total Liabilities and equity	18,96,36,10,915	20,62,44,11,970	19,84,72,16,825	21,15,80,45,620	23,75,00,50,605



Swabalanmban Laghubitta Bittiya Sanstha Ltd.

Central Office, Kathmandu, Nepal

Last Five Year's Financial Highlights (Statement of Profit or Loss)

Particulars	FY 2077/78	FY 2078-79	FY 2079-80	FY 2080-81	FY 2081-82
Interest Income	2,47,47,38,041	2,96,13,84,895	3,08,19,61,254	3,00,38,42,091	3,27,03,23,768
Interest Expense	97,53,06,156	1,23,87,85,021	1,52,43,33,024	1,48,25,31,868	1,43,73,15,363
Net interest income	1,49,94,31,885	1,72,25,99,874	1,55,76,28,230	1,52,13,10,223	1,83,30,08,405
Fees and Commission Income	38,32,45,276	32,29,17,871	38,52,61,244	30,20,26,316	36,52,47,276
Fees and Commission Expense		91,379	1,32,374	84,798	17,86,882
Net fee and Commission income	38,32,45,276	32,28,26,492	38,51,28,870	30,19,41,518	36,34,60,394
Net interest fee and commission income	1,88,26,77,161	2,04,54,26,366	1,94,27,57,100	1,82,32,51,741	2,19,64,68,799
Net Trading Income	-	-	-	-	-
Other Operating Income	-	36,542	59,750	27,65,056	3,63,305
Total operating income	1,88,26,77,161	2,04,54,62,908	1,94,28,16,850	1,82,60,16,797	2,19,68,32,104
Impairment charge/(reversal) for loans and other losses	8,89,54,227	73,91,80,908	35,27,09,045	24,60,75,301	49,75,22,158
Net Operating income	1,79,37,22,934	1,30,62,82,000	1,59,01,07,805	1,57,99,41,496	1,69,93,09,947
Operating expenses					
Personnel Expense	69,49,56,304	57,70,57,575	90,59,72,283	88,06,87,778	91,57,30,169
Other Operating Expenses	8,89,07,213	12,65,87,964	16,06,76,218	9,83,66,363	9,74,99,047
Depreciation and amortisation	1,89,84,528	1,42,19,301	1,73,01,470	5,49,68,770	5,65,80,369
Operating Profit	99,08,74,889	58,84,17,160	50,61,57,834	54,59,18,585	62,95,00,363
Non operating income	87,049	53,045	1,92,033	5,93,621	2,00,98,006
Non operating expense	-	-	(2,67,64,400)	-	-
Profit before income tax	99,09,61,938	58,84,70,205	47,95,85,466	54,65,12,206	64,95,98,369
Income tax expense	30,47,10,366	30,82,59,768	21,06,99,836	18,67,28,350	23,80,67,641
Current tax	33,42,83,284	35,42,23,233	33,83,16,653	23,57,98,372	34,07,89,014
Deferred tax Expense/(Income)	(2,95,72,918)	(4,59,63,465)	(12,76,16,817)	(4,90,70,022)	(10,27,21,373)
Profit for the Year	68,62,51,572	28,02,10,437	26,88,85,630	35,97,83,856	41,15,30,729



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabalaamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड
काठमाडौं महानगरपालिका वार्ड नं. ३०, कमलपोखरी
कम्तीमा विगत ५ वर्षको प्रगतिको संक्षिप्त भलक

विवरण	आ.व. २०७३/७४	आ.व. २०७४/७५	आ.व. २०७५/७६	आ.व. २०७०/७१	आ.व. २०७१/७२
संस्थामत विवरण (Institutional Profile)					
प्राविष्ठान भएको विस्तृत संख्या	५५	५५	५५	५५	५५
सेवा प्रयोगी निलमा संख्या	६१	६१	६१	६१	६१
सेवा प्रयोगी गा.पा. / न.पा. संख्या	४२३	४२३	४४०	४४०	४४०
कूल शाखा कार्यालय संख्या	१५०	१५०	१५५	१५५	१५५
कूल कर्मचारी संख्या	७१३	६९२	७२५	७०३	७२२
कूल रिफल्स पर्सनल संख्या	४२६	४६९	४०९	४६९	४३२
कूल केन्द्र संख्या	१३,२८४	१४,२२३	१४,४२१	१४,५६०	१४,५६२
कूल समूह संख्या	५७,१२९	५७,१२९	५०,९३७	५१,१६४	५१,१६४
कूल सदस्य संख्या	२,६१,७६१	२,६१,९५०	२,६०,९५२	२,६१,९५६	२,६१,९५२
कूल असी संख्या	१,५५,५५६	१,५२,६५०	१,५२,९५५	१,५२,६२२	१,५२,६२२
कर्जी विवरण (रु.हजारमा)					
कूल कर्जी वितरण	१३,३३,४२,३०६	१५,५६,१६,२५१	१७,४४,१९,१०८	१९,१८,२४,८१६	२१,३८,४०,३९३
कूल कर्जाको अनुरूपी	११,५२,३४,७२९	१३,२५,०५,२४२	१४,४३,११,१११	१७,०६,००,१४२	१९,००,०५,३१७
उल्लेखित आ.व.मा भएको कर्जी वितरण	२,०७,७२,३३१	२,२२,७५,९४६	१,८८,००,८४७	१,७४,०५,७८८	२,२०,१५,४६६१०
उल्लेखित आ.व.मा भएको कर्जी अनुरूपी	१,८४,४७,४२१	२,०६,३०,५११	१,९२,२६,१४१	१,८५,०८,१११	१,९१,४५,४६४१०
कूल लगानीमा रहिरहेको वार्षी कर्जी	१,८१,०७,५७७	२,०७,१३,००९	१,९६,२७,५१३	२,१२,२४,७१४	२,२७,४४,६७११३
लगानीमा रहिरहेको लाई कर्जी वितरण	२३,३४,४००	२०,०५,४३२	(४,८५,४९२)	१५,१३,११३	२५,५९,१६६१३
लगानीमा रहिरहेको लाई कर्जी वितरण	१५५	१५५	-२५	८,००८	१२,०५४
माला नाप्राप्त कर्जी	६,४०,०८९	४,३१,४४	१०,४१,०४०	१३,३१,४३५	१५,४७,११११२
कर्जाको अनुपस्थित (Loan portfolio Quality)					
अोपत कर्जाको प्रतिशत प्रतिशत	१३,४२%	१४,८०%	१४,५५%	१३,६४%	१३,७४%
निष्क्रिय कर्जाको प्रतिशत	४,३८%	५,८८%	८,६६%	५,९२%	१०,७२%
नोवालान हुन सक्ने कर्जाको प्रतिशत प्रतिशत	१,१२%	१,२१%	१,२१%	१,१३%	१,१२%
अनुसी दर प्रतिशत	११,४५%	११,६८%	१४,५८%	१२,२०%	१२,४६%
बचत विवरण (रु.हजारमा)					
कूल बचत रकम	१,०६,२३,००३	१,१०,१०,५३३	१,२८,०५,७५२	१,४०,६५,६२६,००	१,५८,५९,५६४,४८
अनन्दार्थ बचत	३६,०८,५२६	४३,२६,१२८	५०,७५,०७७	५८,६३,७५७	६७,५०,७८३,१६
स्वेच्छाकृत बचत	३०,१४,४३७	३६,६४,४०४	३७,९०,६९३	४२,७१,८६९	५०,८८,८८०,५२
सर्वसाधारणतमा बचत भएको बचत	-	-	-	-	-
सक्षमता तथा उत्पादकत्व (Efficiency & Productivity)					
प्राप्त सहायक केन्द्र संख्या	३	३०	३६	३७	३४
प्राप्त सहायक सदस्य संख्या	५२७	५५३	५५१	५५७	५१३
प्राप्त केन्द्र लगानीमा रहिरहेको कर्जी (रु.हजारमा)	१,३६३	१,४१४	१,३६०	१,४१८	१४,७११,३७
प्राप्त अपौ सदस्य लगानीमा रहिरहेको कर्जी (रु.हजारमा)	११६	१२४	१२८	१४६	१६१,४७
प्राप्त कर्मचारी लगानीमा रहिरहेको कर्जी (रु.हजारमा)	२५,३१६	२६,०६५	२७,०३२	३०,११२	३२,१४८,७६
प्राप्त सहायक कर्मचारी लगानीमा रहिरहेको कर्जी (रु.हजारमा)	४२,२०७	४२,८८४	४८,१४६	४४,२१५	५५,४७५,१२
प्राप्त इकाई कर्जी वितरणमा लगान दर	०,०६	०,०९	०,०७	०,०६	०,०४
अनुपात (Ratio Analysis)					
कूल बचत / कूल कर्जी	५८,६०%	५९,६२%	६५,२४%	६६,२०%	६६,६८%
लघु व्यवसाय कर्जी (प्राप्ती कर्जी) / कूल कर्जी	२८,०५%	३०,१५%	३०,१५%	३०,१५%	३०,१५%
कूल सञ्चालन खर्चको अनुपातमा वित्तीय खर्चको	५५,७१%	५५,७१%	५७,०८%	५८,६६%	५८,८१%
कूल सञ्चालन खर्चको अनुपातमा कर्जी ततोकारी खर्चको	६,२८%	६,२८%	७,१०%	७,१०%	७,१०%
कूल सञ्चालन खर्चको अनुपातमा प्रशासनिक खर्चको	४९,६६%	५१,१३%	५६,८८%	५७,४३%	५७,५५%
कूल सञ्चालन खर्चको अनुपातमा कर्मचारी खर्चको	४५,७८%	४२,२०%	४०,३२%	३९,८८%	३८,४६%
कूल सञ्चालन खर्चको अनुपातमा अन्य प्रशासनिक खर्चको	२,५७%	३,५६%	३,५६%	३,५६%	३,५६%
सञ्चालन स्वस्थान्त्रता (Operating Self-Sufficiency)					
	१५१%	१०%	११५%	११५%	११५%



धितोपत्र दर्ता तथा निष्कर्षन नियमावली २०७३ को नियम २६ को उपनियम (२) संग सम्बन्धित
वार्षिक प्रतिवेदन (आ.व. २०८१/८२)

१. संचालक समितिको प्रतिवेदन : यसै प्रतिवेदनमा संलग्न ।
२. लेखापरीक्षकको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा संलग्न ।
३. लेखापरीक्षण भएको वित्तीय विवरण : यसै वार्षिक प्रतिवेदनमा संलग्न ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - (क) यस वित्तीय संस्था पक्ष/विपक्ष रही श्री सर्वोच्च अदालतमा २२ जना पूर्व कर्मचारीहरूको मुद्दा विचाराधिन अवस्थामा रहेको छ ।
 - (ख) बैंकका संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको कुनै जानकारी प्राप्त भएको छैन ।
 - (ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको कुनै जानकारी प्राप्त भएको छैन ।
५. संगठित संस्थाको सेयर कारोबार तथा प्रगतीको विश्लेषण :
 - (क) धितोपत्र बजारमा भएको यस संस्थाको सेयरको कारोबारमा सम्बन्धमा व्यवस्थापनको धरणा :
नेपाल स्टक एक्सचेन्ज लि.र नेपाल धितोपत्र बोर्डको सुपरिवेक्षणमा संचालित भएको हुनाले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नभएको र समय समयमा उतार चढाव देखिएन्ता पनि कारोबारको अवस्था भने संतोषजनक रहेको छ ।
 - (ख) नेपाल स्टक एक्सचेन्ज लि.को वेबसाईट www.nepalstock.com.np अनुसार यस आ.व. २०८१/८२ अवधीमा वित्तीय संस्थाको सेयरको कारोबार निम्नानुसार रहेको पाइएको छ ।

त्रैमास (महिना)	अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोबार भएको कूल दिन	कारोबार संख्या
प्रथम त्रैमासिक -(असोज मसान्त सम्म)	रु. १०४७/-	रु. ७५७/-	रु. ७८१/-	५१	७,८९२
दोश्रो त्रैमासिक -(पौष मसान्त सम्म)	रु. १०९२/-	रु. ८५५/-	रु. ८७०/-	५५	५,६७१
तेश्रो त्रैमासिक -(चैत्र मसान्त सम्म)	रु. ९२७/-	रु. ८०९/-	रु. ८३२/-	५६	५,७८१
चौथो त्रैमासिक -(अपाहु मसान्त सम्म)	रु. ८९५/-	रु. ७८२/-	रु. ८८१/४४	६३	३,७५९

६. समस्या तथा चुनौती :

हालको परिस्थितिमा सम्पूर्ण बैंकिङ प्रणालीमा लगानी तथा कर्जा असुलीको समस्या बढ्दै जान्, सदस्यहरूको बढ्दो दोहोरोपना, बहुबैंकिङ कारोबार, पुराना तथा दक्ष कर्मचारीहरूको बढ्गर्मन (ड्रपआउट), बैंक तथा वित्तीय संस्थाहरूबाट उपलब्ध हुने विपन्न वर्ग कर्जाको उपलब्धता, नियमनकारी निकायबाट अप्रत्याशित रूपमा हुन सक्ने नीतिगत परिवर्तन र सोबाट सृजित हुन सक्ने समस्या र लघुवित संस्थाहरू विरुद्ध भझरहेका अराजक क्रियाकलाप आदि वित्तीय संस्थाका समस्या तथा चुनौतिका रूपमा रहेका छन् । वित्तीय संस्थामा रहेको जनशक्तिको उचित व्यवस्थापन, तालिम र समयानुकूल व्यवसायिक रणनीति अपनाई वित्तीय संस्थाले प्रदान गर्ने सेवालाई नविन प्रविधिको प्रयोगबाट प्रभावकारी तुल्याई विविधिकरण गर्दै खुर्चमा मिलव्ययिता अपनाइने छ ।

७. संस्थागत सुशासन :

नेपाल राष्ट्र बैंकबाट संस्थागत सुशासन अभिवृद्धिका लागि जारी गरिएका निर्देशनहरूको साथै बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, कम्पनी ऐन २०६३, नेपाल राष्ट्र बैंक ऐन २०५८, धितो पत्र ऐन २०६३ लगायत अन्य ऐन नियमहरूको पालना गरिनुका साथै वित्तीय संस्थाबाट प्रबन्ध पत्र, नियमावली, कर्मचारी सेवा विनियमावली, आर्थिक प्रशासन विनियमावली, कर्जा अपलेखन विनियमावली, आन्तरिक लेखापरीक्षण निर्देशिका, बचत तथा कर्जा व्यवस्थापन निर्देशिका, सूचना प्रविधि निर्देशिका, सम्पत्ति तथा दायित्व व्यवस्थापन नीति, लगानी नीति, कर्जा नीति बनाई लागू गरिएको छ । साथै, आन्तरिक नियन्त्रण प्रणालीलाई अफ सुदूर गर्ने लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धिकरण अनुगमन समितिले सक्रिय रूपले कार्य गरिरहेका छन् ।



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabala Lagnit Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजाजतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड
संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालनाको प्रतिवेदन
(सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	केन्द्रीय कार्यालय, कमलपोखरी, काठमाडौं इमेल : info@swbbl.com.np, वेब : www.swbbl.com.np
फोन नं.	०१-४५३४९२९, ४५३४९२२
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

१. संचालक समिति सम्बन्धी विवरण

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति:

अध्यक्षको नाम : डा. सुमित्रा मानन्दर गुरुङ

नियुक्ति मिति : २०७८/०९/१६

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्यः)

विवरण	प्रतिशत	शेयर कित्ता	रकम रु
१. संस्थापक : "क" वर्गका इजाजतपत्र प्राप्त संस्थाहरु	३२.३८%	५३,६३,६८०.४२	५३,६३,६८०,४२/-
२. संस्थापक : अन्य संस्थाहरु	२१.९६%	३६,३७,१७८.३४	३६,३७,१७८,३४/-
३. संस्थापक : व्यक्तिगत	५.६६%	९,३८,८८७.५०	९,३८,८८७,५०/-
४. सर्वसाधारण : "क" वर्गका इजाजतपत्र प्राप्त संस्थाहरु	०.००%	७.८०	७.८०/-
५. सर्वसाधारण : अन्य संस्थाहरु	८.६५%	१४,३२,७३६.६०	१४,३२,७३६,६०/-
६. सर्वसाधारण : व्यक्तिगत	३१.३५%	५१,९३,७५९.३४	५१,९३,७५९,३४/-
जम्मा :	१००%	१,६५,६६,२५०	१,६५,६६,२५,०००/-

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं.	संचालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर सत्त्वा	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिको तरिका (विधि)
१	डा. सुमित्रा मानन्दर गुरुङ अध्यक्ष, किमडोल-काठमाडौं	संस्थापक	प्रतिनिधित्व गर्ने संस्थाको संस्थापक: ३२,२६,३९९ सर्वसाधारण: ५,३७,७३३ व्यक्तिगत संस्थापक: ७४,०७० सर्वसाधारण: १२,३४५	२०७८/९/१६	२०७८/९/१६	मनोनित
२	श्री विष्णु प्रसाद विपाठी, सदस्य, मैदी-९, धादिङ	सर्वसाधारण	सर्वसाधारण व्यक्तिगत: ८२३	२०८०/०९/०४	२०८०/०९/०५	निर्वाचन
३	श्री सन्दिप वावू पौडेल सदस्य, कञ्चन-५, रुपन्देही	संस्थापक	प्रतिनिधित्व गर्ने संस्थाको संस्थापक: १४,१९,५६८ सर्वसाधारण: १	२०८०/०९/२६	२०८०/०९/२६	मनोनित



क्र. सं.	संचालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिको तिरिका
४	श्री बेचन गिरि, सदस्य, पालीनन्दन-३, नवलपरासी	संस्थापक	प्रतिनिधित्व गर्ने संस्थाको संस्थापक : ३२, २६, ३९९ सर्वसाधारण : ५, ३७, ७३३	२०८१/०२/०३	२०८१/०२/०७	मनोनित
५	श्री मेख बहादुर थापा ठाडा, सदस्य, डेढगाउँ-१, नवलपरासी	संस्थापक	प्रतिनिधित्व गर्ने संस्थाको संस्थापक १७, ०७, ०४७	२०८१/०१/१५	२०८१/०२/१२	मनोनित
६	श्री रविन कुमार थेष्ठ, सदस्य, का.म.पा-१४, कुलेश्वर	सर्वसाधारण	सर्वसाधारण व्यक्तिगत : ५, १२५	२०८१/०७/३०	२०८१/०७/३०	निर्वाचन
७	प्रा. डा. कुमुम शाक्य, सदस्य, का.म.पा-१४, कुलेश्वर	स्वतन्त्र	नभएको	२०८२/०४/२६	२०८२/०४/२६	मनोनित

नोट : पछिल्लो साधारण समा पछि, संचालकहरू नियुक्ति भए सो सम्बन्धित जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको समेत मिति छुटै उल्लेख गर्नुपर्ने ।

संचालकहरूको नाम	बोर्डलाई जानकारी गराएको मिति
श्री रविन कुमार थेष्ठ	२०८१/०७/३०
प्रा.डा. कुमुम शाक्य	२०८२/०४/२६

(घ) संचालक समितिको बैठक

संचालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. मा बसेका संचालक समितिको बैठकको मिति	उपस्थित संचालक संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या, मिति	गत आ.व. मा बसेको बैठकको मिति
१	२०८१/०४/०७	७	-	२०८०/०४/०७
२	२०८१/०५/१८	७	-	२०८०/०४/१७
३	२०८१/०५/३१	५	-	२०८०/०६/०४
४	२०८१/०६/११	७	-	२०८०/०६/२४
५	२०८१/०६/१२	७	-	२०८०/०६/३०
६	२०८१/०६/२३	६	-	२०८०/०८/०६
७	२०८१/०६/३०	७	-	२०८०/०८/१२
८	२०८१/०७/०९	७	-	२०८०/०८/२१
९	२०८१/०७/२६	७	-	२०८०/०९/०५
१०	२०८१/०७/३०	७	-	२०८०/०९/२६
११	२०८१/०९/०३	६	-	२०८०/१०/१४
१२	२०८१/०९/०८	७	-	२०८०/१०/१९
१३	२०८१/०९/२६	७	-	२०८०/११/१५
१४	२०८१/१०/०३	७	-	२०८०/११/२९



स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalaamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

क्र. सं.	यस आ.व. मा बसेका सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालक संख्या	बैठकको निर्णयमा भिल्ल मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या, मिति	गत आ.व. मा बसेको बैठकको मिति
१५	२०८१/१०/११	७	-	२०८०/१२/२७
१६	२०८१/१०/१४	६	-	२०८०/१२/२९
१७	२०८१/११/०१	७	-	२०८१/०१/१०
१८	२०८१/११/०७	७	-	२०८१/०२/०७
१९	२०८१/११/२०	७	-	२०८१/०२/२१
२०	२०८१/१२/०३	७	-	२०८१/०२/२६
२१	२०८२/०१/०३	७	-	२०८१/०३/०९
२२	२०८२/०१/१६	७	-	-
२३	२०८२/०२/०४	६	-	-
२४	२०८२/०२/२१	५	-	-
२५	२०८२/०२/३०	६	-	-
२६	२०८२/०३/२०	६	-	-
२७	२०८२/०३/३१	६	-	-

नोट: मिति २०८१/०१/१९ मा स्वतन्त्र सञ्चालकको पदावधि पुरा भएको र सो स्थानमा तत्काल अर्को सञ्चालक नियुक्त भईनसकेकोले त्यस पछिका बैठकहरूमा जम्मा सञ्चालक संख्या ६ जना रहेको ।

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

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	कार्य व्यस्तताका कारण एउटा बैठकमा २ जना २ ४ बटा बैठकमा १/१ जना अनुपस्थित रहेको । वैकल्पिक सञ्चालकको व्यवस्था नभएको ।
सञ्चालक समितिको उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छाउ अभिलेख राखे नराखेको:	राखेको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा):	४३ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७८/०९/१५
सञ्चालक समितिको प्रति बैठक भत्ता	रु. ८,०००/-
अध्यक्ष	रु. ७,०००/-
सञ्चालक	रु. १२,७२,०००/-
आ.व. २०८१/८२ को सञ्चालक समितिको कुल बैठक भत्ता खर्च रु.	रु. १२,७२,०००/-



२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार सहिता भए/नभएको					भएको
एकाधर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :					नभएको
सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुर्नाजरी कार्यक्रम सम्बन्धी विवरण :					
क्र.सं.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम संचालन भएको स्थान	
१	Director Education Program	२०८२/०९/१८	७	पनौती, काश्मे	
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्थ दिनभित्र देहायका कुराको लिखित जानकारी गर एको/नगराएको र नगराए भए सोको विवरण:					गराएको
<ul style="list-style-type: none"> ■ संस्थासँग निज वा निजको एकाधरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, ■ निज वा निजको एकाधरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिवे न्वरको विवरण, ■ निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेका भए त्यसको विवरण, ■ निजको एकाधरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण । 					

सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	यस वित्तीय संस्थामा संस्थापत सेयरधनीको रूपमा स्वावलम्बन विकास केन्द्र, नविल बैंक लि., नेपाल इन्डेप्लिमेन्ट मेगा बैंक लि. र हिमालयन बैंक लि. रही सो संस्थाहरूबाट संचालक समितिमा प्रतिनिधिको रूपमा रहने गरेको । हाल स्वावलम्बन विकास केन्द्र, नेपाल इन्डेप्लिमेन्ट मे गा बैंक लि. र नविल बैंक लि. बाट सो संस्थाका तलवी कर्मचारीहरूको प्रतिनिधित्व रहेको ।
संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कार बाही गरिएको भए सोको विवरण:	छैन ।

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

१) श्री मेख बहादुर थापा ठाडा	संचालक	संयोजक
२) श्री सन्दिप बाबु पौडेल	संचालक	पदेन सदस्य
३) श्री राजन प्रसाद भट्टराई	प्रमुख, कर्जा, संचालन तथा निरीक्षण विभाग	सदस्य
४) श्री राज कुमार सिंह	प्रमुख, जोखिम, अनुपालना तथा अनुगमन विभाग	सदस्य सचिव

(आ) समितिको बैठक संख्या : ७

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्ता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने ।
- व्यावसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन शमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावोलकन गरी सो को पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा पेश गर्ने ।
- व्यवस्थापनबाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आंकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के-कसरी भईरहेको छ, सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने ।
- जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/मार्गदर्शन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवं संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने ।



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नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

- संस्थाको सम्पति संरचना, ति सम्पतिहरूको परिचालन अवस्था, त्यसबाट प्राप्त गर्न सकिने आय, सम्पतिहरूको गुणस्तरमा हुने वृद्धि/ह्रास र सम्पति दायित्व समितिबाट भएका कार्यहरूको सम्बन्धमा त्रैमासिक रूपमा विश्लेषण/समिक्षा गरी सञ्चालक समितिमा प्रतिवेदन पेश गर्ने ।
- अर्थतन्त्रको कुनै क्षेत्रमा उत्पन्न हुने समस्या वा परिवर्तनले संस्थाको वित्तीय अवस्थामा पार्न सक्ने असरको सम्बन्धमा अध्ययन गरी सो को निराकरणको लागि के-कस्तो नीति अवलम्बन गर्नु पर्ने हो आवश्यक सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने ।

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

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

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

१. सम्पति तथा दायित्व व्यवस्थापन समिति :

१. श्री नरेन्द्र सिंह विष्ट	प्रमुख कार्यकारी अधिकृत	संयोजक
२. श्री चन्द्र मणि चौलामाई	सहायक महाप्रबन्धक	सदस्य
३. श्री राजन प्रसाद भट्टराई	कर्जा सञ्चालन तथा निरीक्षण विभाग	सदस्य
४. श्री प्रताप नारायण श्रेष्ठ	वित्त, लेखा तथा योजना विभाग	सदस्य
५. श्री नारायण देवी श्रेष्ठ	उद्यमशीलता, ग्राहक संरक्षण तथा अनुसन्धान विभाग	सदस्य
६. श्री राज कुमार सिंह	जोखिम, अनुपालना तथा अनुगमन विभाग	सदस्य
७. श्री मणिराज खड्का	कर्जा असुली विभाग	सदस्य
८. श्री सुदर्शन मुनी बज्जाचार्य	वित्त, लेखा तथा योजना विभाग	सदस्य सचिव

२. सम्पति शुद्धीकरण अनुगमन समिति :

१. श्री रविन कुमार श्रेष्ठ	सञ्चालक	संयोजक
२. श्री नरेन्द्र सिंह विष्ट	प्रमुख कार्यकारी अधिकृत	सदस्य
३. श्री राजन प्रसाद भट्टराई	कर्जा सञ्चालन तथा निरीक्षण विभाग	सदस्य
४. श्री ज्ञानेन्द्र कुमार सिंह	वित्त, लेखा तथा योजना विभाग	सदस्य सचिव

३. कर्मचारी सेवा सुविधा समिति :

१. श्री बेचन गिरि	संचालक	संयोजक
२. प्रा.डा. कुसुम शाक्य	सञ्चालक	सदस्य
३. श्री नरेन्द्र सिंह विष्ट	प्रमुख कार्यकारी अधिकृत	सदस्य
४. श्री प्रताप नारायण श्रेष्ठ	वित्त, लेखा तथा योजना विभाग	सदस्य
५. श्री राजेन्द्र धिताल	जनशक्ति व्यवस्थापन तथा तालिम विभाग प्रमुख	सदस्य सचिव

(आ) समितिको बैठक संख्या

समिति	बैठक संख्या
सम्पति तथा दायित्व व्यवस्थापन समिति	११
सम्पति शुद्धीकरण अनुगमन समिति	४
कर्मचारी सेवा सुविधा समिति	५

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

सम्पति तथा दायित्व व्यवस्थापन समिति :

- सम्पतिको गुणस्तरको अध्ययन गर्ने ।
- दायित्वको वर्गीकरण गर्ने । साथै भुक्तानी अवधि जाँच गर्ने ।
- भाखा नाथेको कर्जाको अवस्था अध्ययन गरी कर्जाको गुणस्तर कायम राख्न सहयोग गर्ने ।
- कर्जामा लिने व्याजदर र बचतमा दिने व्याजदरको अन्तरको अध्ययन गर्ने ।
- पाईएका कमी कमजोरी सुधार गर्न सुझाव दिने ।

सम्पति शुद्धीकरण अनुगमन समिति

- सम्पति शुद्धीकरण निवारण ऐन २०६४ ले तोक बमोजिम सम्पति शुद्धीकरण निवारण सम्बन्धी यस संस्थाको नीति तथा कार्यविधि तजुमा गरी



स्वीकृतीका लागि सञ्चालक समिति समक्ष पेश गर्ने ।

- संस्थाको कार्यप्रकृति बमोजिमको ग्राहक स्वीकार प्रक्रिया, ग्राहकको परिचय गर्ने प्रक्रिया, ग्राहकको कारोबारको अनुगमन गर्ने प्रक्रिया र जोखिम व्यवस्थापन सम्बन्धी प्रक्रिया जस्ता विषयहरूमा केन्द्रीत भई आफ्नो ग्राहक पहिचान कार्यविधि तयार गरी स्वीकृतीका लागि सञ्चालक समितिमा पेश गर्ने ।
- सम्पति शुद्धिकरण निवारण ऐन २०६४ को दफा २९ ड को उपदफा (३) बमोजिम नेपाल सरकार, गृह मन्त्रालयले प्रकाशित गर्ने सूची नियमित अध्ययन गरी सो सूचीको जानकारी सञ्चालक समितिलाई गराउने ।
- सम्पति शुद्धिकरण निवारण ऐन २०६४ र सम्पति शुद्धिकरण निवारण नियमावली २०८० ले तोके बमोजिम संस्थाले सम्पादन गर्नु पनि अन्य कार्यहरूको अनुगमन गर्ने ।
- सम्पति शुद्धिकरण तथा आतंकबादी कृयाकलापमा वित्तीय लगानी निवारण सम्बन्धमा प्रचलित ऐन, कानुन तथा निर्देशनको व्यवस्था यस संस्थामा पालना भए/नभएको अनुगमन गर्ने ।
- व्यवस्थापनबाट विभिन्न प्रतिवेदन लिई छलफल गर्ने र आवश्यकता अनुसार सञ्चालक समितिलाई सुझाव दिने ।

कर्मचारी सेवा सुविधा समिति

- संस्थाको "पारिश्रमिक निर्धारण नीति" तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने ।
- समितिले समय समयमा सम्पूर्ण कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गर्ने र बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले यस वित्तीय संस्थामा पार्ने प्रभावका सम्बन्धमा नियमित रूपले अध्ययन गरी सञ्चालक समितिमा सिफारिश गर्ने ।
- संस्थाको पारिश्रमिक निर्धारण नीति बमोजिम प्रचलित कानुन तथा नीति निर्देशनमा उल्लेखित व्यवस्थाहरूको पालना हुने गरी प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण कर्मचारीहरूको पारिश्रमिक वृद्धि गर्नुपर्ने देखिएमा सो को आधारहरू सहित सञ्चालक समितिमा सिफारिश गर्ने ।
- संस्थाका कर्मचारीहरूले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगती मूल्याङ्कन परिसूचकहरू समेत विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने ।
- जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनौट, नियुक्ति, पदस्थापन, सरुवा, बहुवा, वृति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्धी योजना, नीति तथा मापदण्डहरू तयार गरी सञ्चालक समितिमा पेश गर्ने ।
- कर्मचारी नीति तथा कर्मचारी संरचनाको समिक्षा गर्ने र Succession Planning तयार गरी स्वीकृतिको लागि सञ्चालक समितिमा पेश गर्ने ।

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

४. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

(क) संस्थाले सार्वजनिक गरेको सुचना तथा जानकारी प्रवाहको विवरण :	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सुचना	राष्ट्रिय दैनिक पत्रिका	२०८१/०७/०१ (आ.व. २०८०/८१को)
विशेष साधारण सभाको सुचना		विशेष साधारण सभा नगरिएको ।
वार्षिक प्रतिवेदन	पुस्तकाको रूपमा	२०८१/०७/०१
वैमासिक प्रतिवेदन:	राष्ट्रिय दैनिक पत्रिका	
प्रथम वैमासिक प्रतिवेदन		२०८१/०७/३०
दोश्रो वैमासिक प्रतिवेदन		२०८१/१०/१६
तेश्रो वैमासिक प्रतिवेदन		२०८२/०१/३०
चौथो वैमासिक प्रतिवेदन		२०८२/०४/२९
धितोपत्रको मूल्यमा प्रभाव	राष्ट्रिय दैनिक पत्रिका	
मूल्य संबंदनशील सूचना :		
प्रथम वैमासिक प्रतिवेदन		२०८१/०७/३०
दोश्रो वैमासिक प्रतिवेदन		२०८१/१०/१६
तेश्रो वैमासिक प्रतिवेदन		२०८२/०१/३०
चौथो वैमासिक प्रतिवेदन		२०८२/०४/२९
अन्य		

(ख) सुचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारबाहीमा परेको भए सो सम्बन्धी जानकारी : परेको छैन ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सत्यान्त भएको मिति :

गत आ.व. २०८०/८१ को वार्षिक साधारण सभा २०८१ साल कार्तिक ३० गते सत्यान्त भएको ।



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabalaamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

५. संस्थागत संरचना र कर्मचारीसम्बन्धी विवरण

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

उपरोक्त वमोजिमको व्यवस्था रहेको छ ।

(ख) सागरानिक संरचना संलग्न गर्ने : संलग्न अनुसूची १ वमोजिम रहेको छ ।

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री नरेन्द्र सिंह विष्ट	प्रमुख कार्यकारी अधिकृत	एम.फिल	३३ वर्ष
२.	श्री चन्द्र मणि चौलागांडे	सहायक महाप्रबन्धक	स्नातकोत्तर	२५ वर्ष

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरे/नगरेको :	गरेको ।
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया :	कर्मचारी सेवा विनियमावलीमा तोकिए वमोजिम पदपूर्ति समितिबाट ।
व्यवस्थापन स्तरका कर्मचारीको संख्या:	१८२
कुल कर्मचारीको संख्या:	७२२
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	कर्मचारी सेवा विनियमावलीमा नै यसको पदीय संरचना रहे अनुसार हुने ।
आ. व. २०८१/८२ कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	तालिम संख्या- ४५ कर्मचारीको संख्या - १५६०
आ. व. २०८१/८२ को कर्मचारी तालिम खर्च: रु	रु. १,६७,६०,१५५
कुल खर्चमा कर्मचारी खर्चको प्रतिशत:	३०.४६ %
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत:	१.८३%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण लैच्य अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण:	तयार गरेको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति : (आ.व. २०८१/८२ को)	२०८२/०८/०३
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : (आ.व. २०८१/८२ को चौथो त्रैमासिक)	२०८२/०४/२९
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति : (आ.व. २०८१/८२ को)	२०८२/०५/१६
माध्यारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : (आ.व. २०८०/८१ को)	२०८१/०७/३०
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण :	आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको ।
(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	गर्ने गरिएको ।
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक अर्धवार्षिक)	वार्षिक ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	योग्यता :
१. श्री सन्दिप बाबु पौडेल, सञ्चालक- संयोजक	एम.वि.एस. र सि.ए
२. श्री विष्णु प्रसाद त्रिपाठी, सञ्चालक- सदस्य	एम.वि.ए.
३. श्री मोहन प्रसाद भट्टराई, आन्तरिक लेखापरीक्षक -सदस्य सचिव	एम.ए.



लेखापरीक्षण समितिको बैठक सम्बन्धी विवरण :

बैठक बसेको मिति	उपस्थित सदस्य संख्या	लेखापरीक्षण समितिले आफ्नो काम कारबाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति
२०८१/०४/१३	३	२०८१/०५/०६
२०८१/०४/२९	३	२०८१/०५/०६
२०८१/०४/३२	३	२०८१/०५/२०
२०८१/०५/१०	३	२०८१/०५/२०
२०८१/०६/०६	३	२०८१/०६/०८
२०८१/०६/२९	३	२०८१/०६/३०
२०८१/०८/०५	३	२०८१/०८/१८
२०८१/०८/०९	३	२०८१/०८/१८
२०८१/१०/२१	३	२०८१/१०/२९
२०८१/१०/२८	३	२०८१/११/१८
२०८१/१२/२९	३	२०८२/०१/१०
२०८२/०१/१२	३	२०८२/०२/२
२०८२/०१/३०	३	२०८२/०२/०२
२०८२/०२/११	३	२०८२/०२/१४

प्रति बैठक भत्ता रु. ७,०००/- (सञ्चालक सदस्यलाई मात्र) उपलब्ध गराउने व्यवस्था रहेको छ ।

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाधरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैठक तथा वित्तीय संस्थाबाट छृण वा सापटी वा अन्य कुनै रूपमा रकम लिए/ नलिएको	नलिएको ।
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगाचलन गरे/ नगरेको	नगरेको ।
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शार्तहरूको पालना भए/ नभएको	पालना भएको ।
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/ नभएको	पालना भएको ।
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	यस वित्तीय संस्था पक्ष/ विपक्ष रही श्री सर्वोच्च अदालतमा २२ जना पूर्व कर्मचारीहरूको मुद्दा विचाराधिन अवस्थामा रहेको छ ।

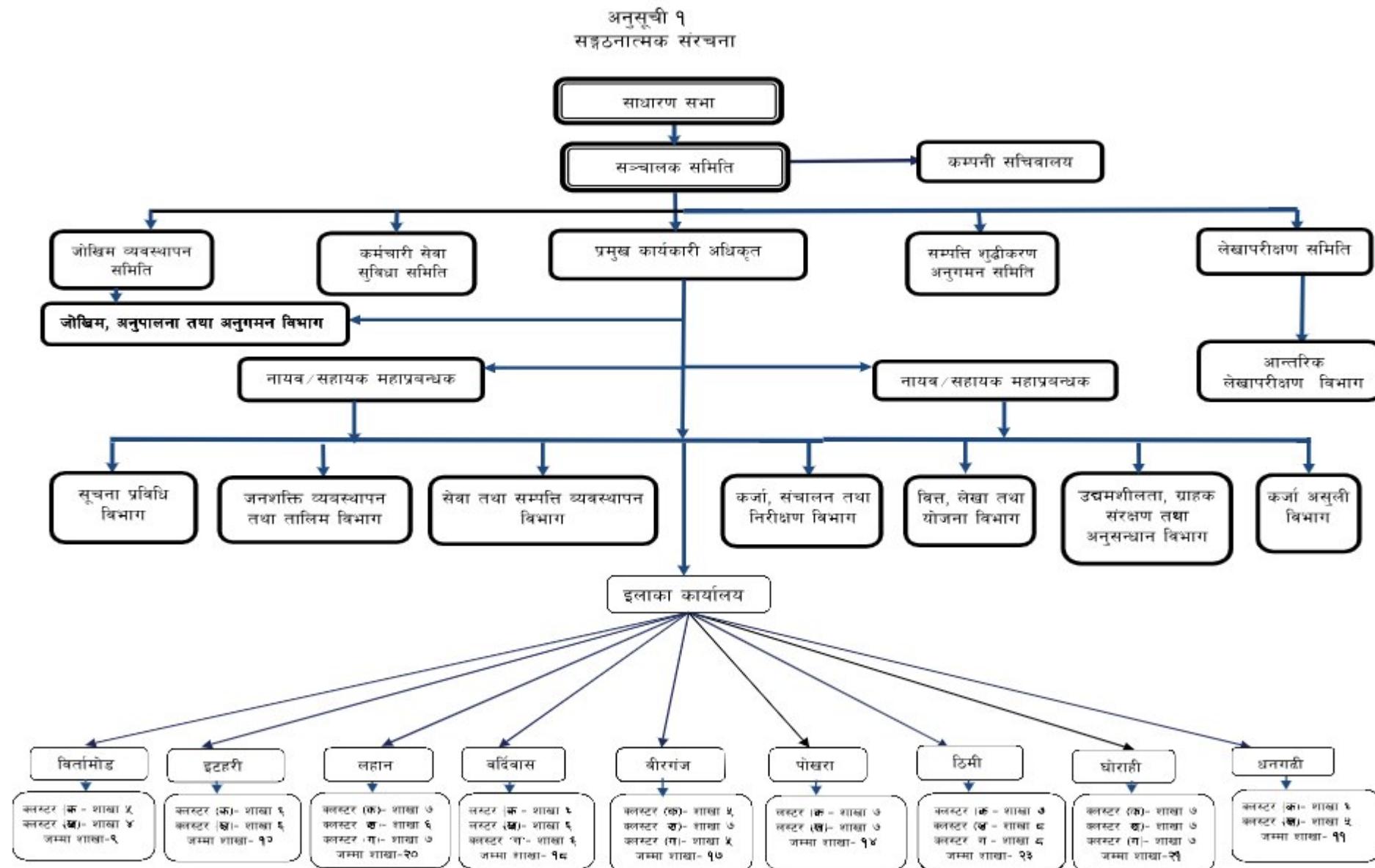
परिपालन अधिकृतको नाम : ज्ञानेन्द्र कुमार सिंह

पद : वरिष्ठ प्रबन्धक

मिति : २०८२/०८/१५

संस्थाको छाप:

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०८/१५





अनुसूची २: उच्च व्यवस्थापन तहका कर्मचारीहरुको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री नरेन्द्र सिंह विष्ट	प्रमुख कार्यकारी अधिकृत	एम. फिल	३३ वर्ष
२.	श्री चन्द्रमणि चौलागाउँ	सहायक महाप्रबन्धक	स्नातकोत्तर	२५ वर्ष



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabhalamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)



नेपाल राष्ट्र बैंक
लघुवित संस्था सुपरिवेक्षण विभाग



पत्र संख्या: ल.वि.सं.सु.वि. / गैर-स्थलगत / स्वावलम्बन / २०८२/८३ / १४८

केन्द्रीय कार्यालय

बालुवाटार, काठमाडौं

फोन नं.: ४४१२८२३

फ्याक्स नं.: ४४१२८२४

Web site: www.nrb.org.np

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पोस्ट बक्स नं.: ७३

मिति: २०८२/०८/२९

स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड,
कमलपोखरी, काठमाडौं ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोकसान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रतिवेदन, लङ्घफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छटै पानामा प्रकाशित एवं कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरेको २०८२ असार मसान्तमा कायम कुल चुक्ता पुँजी रु. १,६५,६६,२५,०००- को ५.६३६५ प्रतिशतले हुन आउने बोनस शेयर रकम रु. ९,३३,७५,०००- (अक्षरेपी नौ करोड तैतिस लाख पचहत्तर हजार मात्र) बराबरको बोनस शेयर र ४.३६३५ प्रतिशतले हुन आउने नगद लाभांश रकम रु. ७,२२,८७,५००- (अक्षरेपी सात करोड बाइस लाख सतासी हजार पाँचसय) बराबरको नगद लाभांश (लाभांशमा लान्ने कर सहित) जम्मा चुक्ता पुँजीको १० प्रतिशतले हुन आउने कुल लाभांश रकम रु. १६,५६,६२,५००- (अक्षरेपी सोहँ करोड छपन्न लाख बासही हजार पाँचसय मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

(क) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १०/०८१ को बुँदा नं.६ बमोजिम यस बैंकबाट इजाजतपत्रप्राप्त कुनै एक "घ" वर्गको संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा २५ प्रतिशत र अन्य "घ" वर्गका संस्थाहरुमा चुक्ता पुँजीको १० प्रतिशत मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयरधारण गर्ने संस्थापक शेयरधनी रहे/नरहेको एकीन गरी सो सीमाभन्दा बढी भएमा उक्त शेयरधनीले आफ्नो शेयर उपरोक्त सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।

(ख) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय,

(प्रेमेश पोखरेल)
उप निर्देशक

बोधार्थ :

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



निर्देशन नं. (क) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं १०/०८१ को बुँदा नं ६ ब्रमोजिम यस बैंकबाट इजाजतपत्रप्राप्त कुनै एक "घ" वर्गको संस्थापक शेयरमा लगानी गर्दा चुक्ता पूँजीको बढीमा २५ प्रतिशत र अन्य "घ" वर्गका संस्थाहरूमा चुक्ता पूँजीको १० प्रतिशत मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सिमा भन्दा बढी शेयरधारण गर्ने संस्थापक शेयरधनी रहे/नरहेको एकीन गरी सो सिमा भन्दा बढी भएमा उक्त शेयरधनीले आफ्नो शेयर उपरोक्त सीमामित्र नल्याए सम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर बितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।

प्रतिउत्तर :- निर्देशन पालना भइरहेको व्यहोरा अनुरोध छ ।

निर्देशन नं. (ख) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरिक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याइका कैफियतहरू नदोहरिने गरी सुधार गर्नुहन ।

प्रतिउत्तर :- निर्देशन अनुसारका सबै कैफियतहरू सुधार गरिने तथा भविष्यमा नदोहरिने व्यवस्था मिलाइने व्यहोरा अनुरोध छ ।



स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड
प्रबन्धपत्र संशोधन सम्बन्धी तीन महाले विवरण, २०८२

क्र.सं.	दफा	हालको व्यवस्था	अब हुने नयाँ व्यवस्था	संशोधन गर्नुको कारण
१.	४	(द).....	(द) नेपाल राष्ट्र बैंकले तोकिदिएको सीमा भित्र रही सेयर, डिवेल्चर, बण्ड, ब्लूणपत्र, बचतपत्र वा अन्य वित्तीय उपकरणको माध्यमबाट पूँजी परि चालन गर्ने।	ने. रा. बैंकबाट जारी वित्तीय संस्थाको प्रबन्धपत्रको नमूनाको दफा ५ (व) वमोजिम अध्यावधिक गर्न आवश्यक भएकाले।
२.	५	(ख) वित्तीय संस्थाको जारी पूँजी रु. १,६५,६६,२५,०००/- (अक्षरेपी एक अरब पैसहाँ करोड छैसहाँ लाख पच्चस हजार मात्र) हुनेछ। सो पूँजीलाई प्रति सेयर रु.१००/- दरका १,६५,६६,२५० (एक करोड पैसहाँ लाख छैसहाँ हजार दुईसय पचास) थान साधारण सेयरमा विभाजन गरिएको छ। (ग) वित्तीय संस्थाको चुक्ता पूँजी रु.१,६५,६६,२५,०००/- (अक्षरेपी एक अरब पैसहाँ करोड छैसहाँ लाख पच्चस हजार मात्र) हुनेछ।	(ख) वित्तीय संस्थाको जारी पूँजी रु. १,७५,००,००,०००/- (अक्षरेपी एक अरब पचहत्तर करोड मात्र) हुनेछ। सो पूँजीलाई प्रति सेयर रु.१००/- दरका १,७५,००,००० (एक करोड पचहत्तर लाख) थान साधारण सेयरमा विभाजन गरिएको छ। (ग) वित्तीय संस्थाको चुक्ता पूँजी रु. १,७५,००,००,०००/- (अक्षरेपी एक अरब पचहत्तर करोड मात्र) हुनेछ।	वार्षिक साधारण समावाट बोनस सेयर जारी गरे पश्चात जारी पूँजी वृद्धि हुने भएकोले।
३.	५	(घ) वित्तीय संस्थाले अधिकृत पूँजीको ३० प्रतिशत शेयर सर्वसाधारणको लागि छुट्याएको छ। (ङ) संस्थापक शेयरधनीहरूलाई समूह "क" मा वर्गीकरण गरिएको छ। यो समूहको शेयर स्वामित्व ३० प्रतिशत हुनेछ। (१) संस्थापक शेयरधनी समूहको शेयर स्वामित्व जारी पूँजीको ६० प्रतिशत हुनेछ। (२) सर्वसाधारण शेयरधनी समूहको शेयर स्वामित्व जारी पूँजीको ४० प्रतिशत हुनेछ।	(घ) संस्थापक सेयरधनी समूहको सेयर स्वामित्व जारी पूँजीको ५१ प्रतिशत हुनेछ। (ङ) सर्वसाधारण सेयरधनी समूहको सेयर स्वामित्व जारी पूँजीको ४९ प्रतिशत हुनेछ।	ने. रा. बैंकबाट मिति २०८८/१०/३० गते स्वीकृत पत्र अनुसार संस्थापक र सर्वसाधारणको सेयर अनुपात ५१:४९ कायम गर्न २०७९/११/१५ को वार्षिक साधारण समावाट भएको संस्थापक र सर्वसाधारणको सेयर स्वामित्व अनुपात ६०:४० लाई खण्ड (ङ) को उपखण्ड (१) र (२) मा संशोधन गरिएकोमा सोही दफाको खण्ड (घ) र (ङ) मा समेत संशोधन गर्नुपर्ने भएकाले।
४.	९	अन्य आवश्यक कुराहरु : (१२) वित्तीय संस्थाले प्रचलित कानूनको अधीनमा रही व्यक्ति सरह चल अचल सम्पत्ति खरिद विक्री गर्न धितोबन्धक लिन, दिन वा दान दातव्य दिन सक्नेछ।	अन्य आवश्यक कुराहरु : (१२) बैंक/वित्तीय संस्थाले प्रचलित कानूनको अधीनमा रही व्यक्ति सरह चल अचल सम्पत्ति खरिद विक्री गर्न, प्राप्त गर्न, राख्न, निर्माण गर्न, उपभोग गर्न, बहालमा दिन वा अन्य किसिमले व्यवस्था गर्न, धितोबन्धक लिन, दिन वा दानदातव्य दिन सक्नेछ।	नेपाल राष्ट्र बैंकबाट जारी वित्तीय संस्थाको प्रबन्धपत्रको नमूनाको दफा ११. (१२) वमोजिम अध्यावधिक गर्न आवश्यक भएकोले।



स्वावलम्बन लघुवित वित्तीय संस्था लिमिटेड
नियमावली संशोधन सम्बन्धी विवरण, २०८२

क्र.सं.	दफा	हालको व्यवस्था	अब हुने नयाँ व्यवस्था	संशोधन गर्नुको कारण
१.	८.	<p>सञ्चालकको संख्या र कार्यकाल :</p> <p>(२) यस वित्तीय संस्थामा १ जना महिला सहित ७ जनाको सञ्चालक समिति हुनेछ । सञ्चालकको यो ग्रन्था प्रचलित बैंक तथा वित्तीय संस्था सम्बन्धी कानूनमा उल्लेख गरे अनुसार हुनेछ । सो समितिमा समूहगत प्रतिनिधित्व देहाय बमोजिम हुनेछ :-</p> <p>(क) संस्थापक समूहका शेयर धनीहरूबाट आपसी समझदारीबाट मनोनित वा निर्वाचित ४ जना ।</p> <p>(ख) सर्वसाधारण समूहका शेयर धनीबाट निर्वाचित २ जना ।</p> <p>(ग) सञ्चालक समितिले नियुक्त गरेको स्वतन्त्र सञ्चालक १ जना ।</p>	<p>सञ्चालकको संख्या र कार्यकाल :</p> <p>(२) यस वित्तीय संस्थामा १ जना महिला सहित ७ जनाको सञ्चालक समिति हुनेछ । जसमा संस्थापक समूहबाट मनोनित/निर्वाचित ३ जना, सर्वसाधारण सेयरधनीहरूबाट निर्वाचित ३ जना र सञ्चालक समितिले नियुक्त गरेको १ जना स्वतन्त्र व्यवसायिक विशेषज्ञ सञ्चालक हुनेछन् ।</p>	<p>संस्थापक र सर्वसाधारणको शेयर अनुपात ५५:४५ कायम गर्दा सञ्चालक समितिमा पनि शेयर स्वामित्व अनुरूप प्रतिनिधित्व गर्ने व्यवस्था मिलाउन आवश्यक भएको ले ।</p> <p>नेपाल राष्ट्र बैंकको मिति २०८२/०४/२० को समाप्तिगत स्थलगत निरीक्षण प्रतिवेदन, २०८२ सम्बन्धी पत्रबाट "बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४ (१) को सञ्चालक समितिको गठन व्यवस्था (२)(ग) बमोजिम संगठित संस्थाले आफ्नो शेयरको अनुपातमा हुन आउने सञ्चालक मनोनयन गरी सञ्चालक समिति गठन गर्ने व्यवस्था गर्नहुन" भनी निर्देशन भएकोले नेपाल राष्ट्र बैंकबाट जारी बैंक/वित्तीय संस्थाको नमूना नियमावलीको नियम २७(२) मा उल्लिखित भाषा समेत बमोजिम हुने गरी मिलाइएको ।)</p>
२.	३३.	<p>ऋण वा डिवेन्चर सम्बन्धी व्यवस्था : वित्तीय संस्थाले डिवेन्चर उठाउँदा नेपाल राष्ट्र बैंकको स्वीकृती लिई प्रचलित कम्पनी कानूनको अधीनमा रही गरिनेछ ।</p>	<p>ऋण वा डिवेन्चर सम्बन्धी व्यवस्था : (१) वित्तीय संस्थाले नेपाल राष्ट्र बैंकको स्वीकृती लिई प्रचलित कानूनको अधीनमा रही ऋण वा डिवेन्चर उठाउन सक्नेछ ।</p> <p>(२) जारी पूँजी पूर्ण रूपमा चुक्ता नभएसम्म वित्तीय संस्थाले डिवेन्चर उठाउन सक्ने छैन ।</p> <p>(३) वित्तीय संस्थाले जारी गरेको डिवेन्चर सेयर मा परिणत हुन सक्नेछ । सोलाई साधारण समाले अनुमोदन गरी राष्ट्र बैंकको स्वीकृति प्राप्त भए पाइँ लागू हुनेछ ।</p> <p>(४) उपनियम (३) बमोजिम डिवेन्चर शेयरमा परिणत गर्नु पर्दा सो सम्बन्धी कुनै शर्त तोक्नु परेमा सञ्चालक समितिले तोके बमोजिम हुनेछ ।</p> <p>(५) वित्तीय संस्थाको डिवेन्चर अन्य चल सम्पत्ति सरह धितो बन्धक राख्न सकिने छ ।</p> <p>(६) ऋण वा डिवेन्चर सम्बन्धी अन्य व्यवस्था राष्ट्र बैंकबाट जारी निर्देशन, ऐन, कम्पनी ऐन तथा धितोपत्र कारोबार सम्बन्धी कानूनमा व्यवस्था भए बमोजिम हुनेछ ।</p> <p>(७) डिवेन्चर हस्तान्तरण र दाखिल खारेज सम्बन्धी व्यवस्था कम्पनी ऐनमा उल्लेख भए बमोजिम हुनेछ ।</p>	<p>नेपाल राष्ट्र बैंकबाट जारी बैंक/वित्तीय संस्थाको नमूना नियमावलीको नियम १६ बमोजिम हुने गरी संशोधन गर्न आवश्यक भएकोले ।</p>



सफलताको कथा

आत्मनिर्भर उद्यमीको प्रेरक उदाहरण धनुषाकी शोभा साह



गणेशमानचारनाथ नगरपालिका बडा नं.८ धनुषाकी शोभा शाह आज गाउँकै सफल उद्यमीको रूपमा चिनिन्छन् तर यो स्थानमा पुग्नका लागि उनले पार गरेको सघर्ष र लगानीको यात्र साँच्चिकै प्रेरणादायी छ । मुस्कुराउदै शोभा आफ्नो विगत सम्पर्कन्थन् - "मैले त एक कक्षा पनि पढ्न आइन, तर श्रीमान् १२ कक्षा पास हुनुहुन्छ । जीवन भने हाम्रो दुवैको आर्थिक सघर्षमै वित्त थियो । नाम मात्रको टेण्ड हाउस थियो, त्यो पनि सामान कम, काम कम । परिवार चलाउन गाहो भईरहन्थ्यो ।"

उनको मनमा चाह भने कहिल्यै मरेन । गाउँकी दिदीबहिनीहरूलाई निलो सारीमा सजिएर केन्द्र बैठक बस्न गइरहेको देख्ना उनलाई पनि नयाँ जिजासा र रहर जर्यो । "म पनि सदस्य बनेर केही गर्न सक्छु कि ?" भने सोच्ने उनलाई स्वावलम्बन लघुवितमा तान्यो । सुटुकू दिदीबहिनीहरूलाई सोधपछ गरेर सबै बुकिन, अनि करा श्रीमान्संग राखिन् । मुस्कुराउदै शोभा भन्निन् - " श्रीमान्ले अनुमति दिनुभयो, अैन मेरो मन त भन् फुरुङ्गी भयो ।"

वि.सं. २०६४ जेठ १६ गतेको दिन उनको जीवनकै अविस्मरणीय दिन रह्यो । पहिलो पटक स्वावलम्बन लघुवित वित्तीय संस्थाको केन्द्र बैठकमा उपस्थित भएर अर्थेरो मान्दै परिचय दिइन् । " म बोल्दा हात कापिरहेको थियो, तर यस संस्थाको धारापानी शाखा अन्तर्गत सञ्चालित केन्द्र नं.३७ का साथीहरूले तालि बजाएर समुह नं. ३ मा मलाई स्वागत गर्नुभयो, त्यो पल आज पनि मनमा ताजा छ, " उनी भूतकाल सम्भिदै भन्निन् ।



शोभाको उद्यमी यात्रा स्वावलम्बन लघुवित वित्तीय संस्थाबाट लिएको पहिलो कर्जा रु.१०,००० बाट सुरु भयो । त्यस पैसाले टेण्ड हाउसको पर्दा खरिद गरिन् । त्यसपछि कदम-कदममा प्रगती हुदै गयो । रु.४ लाख कर्जा लिएर विवाहमा दुलहा-दुलही चढ्ने रथ खरिद गरिन्, रु.५ लाख कर्जा लिएर द धुर घडेरी किने, अनि मौसमी कर्जा रु.५० हजार लिएर किराना पसल सुरु गरिन् ।

आज शोभा हसिलो मुहारमा भन्निन् - "त्यो सानो किराना पसल अहिले ५ लाख बराबरको सामान भएको छ, म पसल चलाउछु, फुर्सदको समयमा श्रीमान् तथा बच्चाहरूले पनि सधाउछन्, सिजनमा टेण्ड हाउसको काम गज्जबले चल्छ त्यसबेला ५-१० जनासम्म कामदार राख्छौं, टेण्ड हाउसमा १५ लाख बराबरको सर सामान् पुगेको छ, सबैले शोभाको टेण्ड हाउस चलाउनु पर्छ भन्निन् र डिमान्ड गर्न्हन् त्यसबेला भनै खुसी लाग्छ काम पाउदा खुसी हुन्छ ।"

शोभा र उनका श्रीमान् राम प्रकास साहले आफ्नो परिवारलाई नयाँ उचाइमा पुऱ्याएका छन् । गाउँमै ६ कोठे पक्की घर निर्माण गरेका छन् । हालैको रु.७ लाख कर्जाले किराना पसल विस्तार भएको छ र अब गाडि खरिद गरेर व्यवसाय थप बढाउने योजना बनाइरहेका छन् ।

आर्थिक सधारसंगै शिक्षा क्षेत्रमै पनि ठुलो प्रगति भएको छ । शोभा गर्वका साथ मुस्कुराउदै भन्निन् - "आज मेरो छोरा र छोरी काडमाडौंमा व्याचलर पढाइदैछन्, कान्थी छोरी गाउँकै बोर्डिङ स्कूलमा कक्षा ९ मा छ ।"

विगत सम्भिदै उनी थप्पिन् - " त्यो बेला हातमा केही थिएन, तर स्वावलम्बन लघुवितले समयमै कर्जा दिएर हाम्रो हातलाई बलियो बनाई दियो । यो संस्थामा आबद्ध भएपछि कहिल्यै पनि अको बैक तथा वित्तीय धाउने परेको परेन, यही संस्थाले पर्याप्त साथ दियो र दिइरहेको पनि छ ।"

शोभा साहको कथा केवल एक परिवारको मात्र नभई गाउँकै महिलाहरूका लागि प्रेरणा हो । संघर्ष, मेहनत र सहित समयमा पाएको संस्थाको सहयोगले कसरी जीवन परिवर्तन गर्न सकिन्छ भन्ने उत्कृष्ट उदाहरण उनको जीवन यात्रा बनेको छ ।

संकलक

मणि राज चेम्जोङ्ग

शाखा प्रबन्धक

स्वावलम्बन लघुवित वित्तीय संस्था लि.

शाखा कायालय धारापानी, धनुषा



सफलताको कथा

परिश्रम गरे सफलता अवश्य आउँछ । त्यसका लागि निरन्तर प्रयास, लगन र आत्मविश्वास चाहिन्छ । मनमा केहि गरी देखाउने अठोट भए कुनै पनि तगारोले सफलताको मार्ग रोक्न सक्दैन । यस्तै एउटा पात्र हुन उदयपुर जिल्लाको त्रियुगा नगरपालिका वार्ड नं. २ जोगिदह की ५२ वर्षिय दुर्गा दनुवार । २०३० सालमा त्रि.न.पा. ६ मा माता सुकमाया दनुवार र पिता निर बहादुर दनुवारको कोखबाट जन्मिनु भएकी दनुवार सानैमा पोलियो रोगको सिकार भई अपाङ्ग हुनु पर्यो । जेनेतेन कक्षा ३ सम्मको शिक्षा प्राप्त गरी बाल्यकाल पार गरे

पश्चात २०४७ सालमा सोहि न.पा.बडा नं.२ का फर्से दनुवारसंग विवाह बन्धनमा बाधिनुभयो । विवाह पछी ३ सन्तानको लालन पालन र शिक्षा दीक्षाले दुर्गा दाई पिरोल थाल्यो । कमजोर आर्थिक अवस्था तथा कुनै नियमित आम्दानीको श्रोत नरहेकोले, श्रीमानको ज्यालादारबवाट आउने आम्दानीमा निर्भर रहनु परेको थियो । वहुमुखी प्रतिभाको धनी दुर्गा दनुवार शरिरले अपाङ्ग भए भए तापनि आत्मनिर्भर हुन अवसरको खोजिमा हुनुहुनथ्यो । यसै कममा स्वावलम्बन लघुवित वित्तीय संस्था लि. शाखा कार्यालय गाईधाट, उदयपुरले कार्यक्रम विस्तार गर्दै जाने साही स्थानमा पुगेपछि २०५५०८०८ यस संस्थाको सदस्य हुनुभयो ।



सदस्य भए पश्चात प्रथम पटक रु ५,००० कर्जा लिएर बाखा पालनमा लगानी गर्नुभयो । दोश्रो पटक रु. १०,००० कर्जा लिएर गाई पालनमा लगानी गर्नु भयो । तेश्रो पटक रु. १५,००० कर्जा लिएर सुंगुर पालनमा लगानी गर्नुभयो । यसरी पटक पटक व्यावसाय परिवर्तन गरेर आय आर्जन गर्ने प्रयास गरे तापनि नियमित आम्दानी भने हुन सकेन । अन्ततः उहाँले नियमित आम्दानी आउने खालको दालमोठ भुजियाको व्यापार गर्ने सोच बनाउनु भयो । पहिले परिक्षणको रूपमा रु. २,००० लगानी गरेर विस्तारै व्यावसाय चल्दै गएपछी स्थानिय गाँउमै निनी दालमोठ भुजिया उद्योग स्थापना गर्नु भयो । लगनशील

व्यवसायीले स्वावलम्बन लघुवितको ऋण सहयोग पाएपछी, व्यापारले सफलताका खुडकीलाहरू चढन थाले । व्यावसायबाट नियमित आम्दानी आउन थाले पछी, दुवै जना श्रीमान श्रीमती त्यही पेशामा लागे । दुर्गा खुशी हुदै भन्नुहुन्छ, यसै व्यावसाय बाट मैले जेठो छोरोलाई Health Assistant पढाए अहिले चितवनमा काम गर्दै छ । कान्छो छोरो र छोरीलाई पनि पढाए, छोरी कोरीया जाने तैयारीमा छ र कान्छो छोरो ईटहरीमा बसेर भजियाको बचपनभत्त्वन गर्दै व्यापार विस्तार गर्दैछ ।

लकडाउन हुँदा व्यापार व्यवसायहरू धरासाही हुदै गर्दा आर्थिक अवस्था भन गाहो परिरहेको थियो । त्यस समयमा स्वावलम्बन संस्थामा आबद्ध भैसकेको कारण यसैबाट कर्जा लिई व्यवसायलाई अगाडि बढाउन ठूलो सहयोग मिलेको बताउनु हुन्छ । लकडाउनको समयमा पनि विचलित नभई आफ्नो उद्योगलाई अगाडि बढाउनु भयो । समय वित्तै जाँदा उहाँले तेह जना कामदारलाई रोजगारी पनि दिन सफल हुनुभएको छ । हिजोको दिनमा आफुसँग पचास रूपैयाँ पनि नहुदा श्रीमानको मुख ताक्न



पर्ने अवश्या थियो । घर खर्च र केटाकेटीको पढाई लेखाई श्रीमानले नै गर्नु पर्थ्यो । एक जनाको मात्र कमाई हुँदा घर व्यवहार चलाउन धौ धौ परेको थियो । आर्थिक स्रोत नहुँदा धेरै गाहो हुँदो रहेछ उहाँ भन्नुहुन्छ ।

स्वावलम्बन लघुवित गाँउमा आएर पूँजी नभएको मान्छेलाई आज यहाँ सम्म आईपुग्ने बनायो भन्दै आफ्नो लागि स्वावलम्बन लघुवित भगवान सरह भएको बताउनुहुन्छ । शुरुमा २०५५ सालमा बस्दा प्रथम कर्जा रु ५००० बाट शुरूवात गरे पनि हालसम्म आईपुरदा रु. ७००००० सम्म कर्जा चलाई सकेको उहाँ भन्नुहुन्छ । हाल आफ्नो दालमोठ भुजिया उद्योगमा गाँउका तेह जनालाई रोजगारी दिन पाउँदा खुशी व्यक्त गर्नुहुन्छ । यसै उद्योगको कारण गाँउघरमा समेत आफ्नो प्रतिष्ठा बढेको र २,४ पैसाको लागि कसैको अगाडी हात थाप्न नपर्ने दुर्गाको भनाई छ ।

शारिरीक रूपले एक खुट्टा अपाइङ भएता पनि उहाँ सपाइङ भन्दा कम नभएको बताउनु हुन्छ । आफू दालमोठ भुजिया उद्योगबाट दैनिक १५ हजारको हाराहारीमा कारोबार हुने बताउनुहुन्छ । यस उद्योग संचालन गरे देखी घर खर्च, पठन पाठन, विचुत, मासिक किस्ता तथा अन्य । हामी महिलाहरू धेरै जसो आर्थिक स्रोतको लागि श्रीमानको भर पर्नुपर्ने, एक जनाले कमाउने र चार पाँच जनाले खाने गरेमा हाम्रो प्रगती कहिल्यै हुँदैन, हाम्रो प्रगती हुन त हामी सबैले आ आफ्नो स्थानमा मेहनत गर्नु पर्दछ । उहाँ भन्नुहुन्छ ऋण लिएर हिजोआज धेरैजसो दिदिबहिनीले गहना बनाउने, राम्रो कपडा लगाउने, घुम्न जाने गरेको देखेको छु । कर्जा लिई दुरुपयोग गर्दा उठीबास समेत भएको देखेको छु ।

यसरी आज आएर हेदा स्वावलम्बन लघुवित वित्तीय संस्था लि. गाईधाट उदयपुरको सदस्य दुर्गा दनुवार एक असल उद्यमी बनेको देखिन्छ । केहि गर्ने आँट भएका र सीप भएका महिला कहिल्यै पछाडि पदैनन् र अपाइङ भए पनि आँट र हिम्मत भएमा सपाइङ सरह अगाडि बढन सकिन्छ भन्ने सन्देश दुर्गा दनुवारको जीवन बाट सिक्न सकिन्छ ।

संकलक:
कपिल भुजेल
शाखा प्रबन्धक(शाखा गाईधाट)



सफलताको कथा

संघर्ष देखि सफलतासम्म



भनिन्छ “जहाँ इच्छा त्यहाँ उपाय” आवश्यकता हुन्छ त केवल मेहनत, लगन र अथक प्रयासको । सफलता आफै आउदैन, संघर्ष गरेर ल्याउनुपर्छ । त्यस्तै एउटा कर्मशील महिलाका उदाहरण हुन ४२ वर्षीय हरिकला बुढा । दाढ जिल्लाको तुलसीपुर उपमहानगरपालिका बडा नं ५ मा घर भएकी बुढा स्वावलम्बन लघुवित वित्तीय संस्था लि. शाखा कार्यालय तुलसीपुरको केन्द्र नं. ४१ का सदस्य हुन ।

२०३९/०१/१० मा माता जसमती घर्ति र पिता भिम बहादुर घर्तिको कोखबाट जन्मीनु भएकी बुढा २०५५ सालमा सल्यानका टेक बहादुर बुढासंग विवाह बन्धनमा बाधिनु भयो । आर्थिक अवस्था कमजोर भएकोले, काम पाउने आशमा २०५० सालमा सल्यानबाट बसाई सराइ गरी तुलसीपुरमा भाँडामा बस्दै आउनु भएका उनिलाई आम्दानीको श्रोत नभएकोले कसैले पनि सापटी पैसा दिदैन थे, जसका कारण बालबच्चा हुर्काउन गाहो परेको थियो । यसै बीच डेरा नजिकैका बसेका एक जना दिदी संग आफनो अप्टेरो सुनाउनु भएछ र केहि पैसा भए सानो व्यावसाय गर्ने इच्छा व्यक्त गर्नु भएछ । त्यसै कममा स्वावलम्बन लघुवित वित्तीय संस्थाका कर्मचारीहरू आफनो कार्यक्रम संचालन गर्ने क्रममा गाउँघरका दिदी बहिनीहरू संग भेट भएछ । सो कममा स्थायी बसोबास भएकोलाई मात्र कार्यक्रममा आबद्ध गराउन मिल्ने हुदा, उहाँलाई राजन नमिल्ने भनि फर्काइ दिनु भएछ । भएको मौका गुमेर रात भरि निन्दा नलागे पछि नजिकैका दिदिसंग आफ्ना बेदना पोख्नु भएछ । पछि ति दिदिले जिम्मा लिएपछि मिति २०५५/०८/१५ गते स्वावलम्बन लघुवित वित्तीय संस्थाको सदस्य बन्नु भएछ ।



३००० कर्जा लिई आफूसंग भएको केहि पुराना भाँडाकुँडाको प्रयोग गरी सानो होटल संचालन गर्नु भयो । केहि बर्ष होटल व्यावसाय संचालन पश्चात: होटल छोडि पाउरोटी उच्चोग खोल्ने योजना बनाउनु भयो । श्रीमान् पाउरोटी उच्चोगमा काम गर्ने भएकोले उहाँ संग सीप पनि थियो । यसरी २०६६ सालमा पाउरोटी उच्चोग संचालन गर्नु भयो । पाउरोटी व्यावसाय फस्टाउडे गए पछि आएको आम्दानीले घरपरिवार चलाउनुका साथै बाल बच्चाको शिक्षादीक्षामा लगानी गर्नु भयो । विस्तारै व्यापार विस्तार गर्दै रुकुम सल्यान तिर विकि वितरण गर्न थाल्नुभयो । व्यावसाय विस्तारमा स्वावलम्बन लघुवितको साथ पाउनुभयो र स्वावलम्बन लघुवित वित्तीय संस्थाबाट कमशः कर्जा बढाउ गएर रु.७००००० सम्मको कर्जा लिई आफनो व्यावसाय संचालन गरीरहनु भएको छ । हाल उच्चोगमा आफ्नो घरपरिवारका अलावा अर्घ द जना कामदारलाई रोजगारी दिनु भएको छ । उच्चोगमा हाल करिव ५०,००,००० बराबरको लगानी रहेको छ ।

स्वावलम्बन संस्थाबाट लिएको कर्जा र कमाएको आम्दानीबाट २ कठा जमिन र ९ कोठाको पक्कि घर बनाउन सफल हुनुभएको छ । यसका अलावा १ छोरा अमेरिका र १ छोरा डेनमार्क पठाएको र छोरी पढाउ गरेको हरिकलाले खुसी हुदै भन्नु हुन्छ । हिजो को दिनमा साथ नदिने छिमेकीलाई आज आफुले साथ र सहयोग दिन पाएको छु र व्यावसायलाई अझ विस्तार गर्दै छिमेकी जिल्लामा समेत आफनो पहिचान बनाउनमा स्वावलम्बनले दिइएको साथ र सहयोगलाई हृदय देखिनै धन्याबाद दिन चाहन्छ ।

संकलक
बाबुराम श्रेष्ठ
शाखा प्रबन्धक
शाखा कार्यालय तुलसीपुर



स्वावलम्बन लघुवित वित्तीय संस्था लि.
Swabalaamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" वर्गको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

वित्तीय संस्थाको केन्द्र, सदस्यहरूले कर्जा लिई सञ्चालन गरेको व्यवसायको भलक



शाखा कार्यालय पालुड, मकवानपुर स्थित केन्द्र नं. ४८ की सदस्य
 श्री शर्मिला श्रेष्ठले सञ्चालन गरेको तरकारी खेती



शाखा कार्यालय लुम्बु, ललितपुर स्थित केन्द्र नं. ९२ की सदस्य
 श्री सुशीला गोतामले सञ्चालन गरेको कपडा पसल



शाखा कार्यालय बौनिया, कैलाली स्थित केन्द्र नं. ५४ की सदस्य
 श्री रीता चौधरीले सञ्चालन गरेको च्याउखेती



शाखा कार्यालय वर्दधाट, नवलपरासी (व. सुस्ता पश्चिम) स्थित केन्द्र नं.
 १०८ की सदस्य श्री सुगनी थर्मनीले सञ्चालन गरेको भैसीपालन



शाखा कार्यालय मिचैया, सिरहा स्थित केन्द्र नं. ५८ की सदस्य
 श्री महिमा रानाले सञ्चालन गरेको कपडा पसल व्यवसाय



शाखा कार्यालय सीतापुर, महोत्तरी स्थित केन्द्र नं. ६ की सदस्य
 श्री रानीवती देवीले सञ्चालन गरेको कस्मीटिक पसल



स्वालम्बन लघुवित वित्तीय संस्था लि.

व्यवस्थापन पदाधिकारीहरूको विवरण केन्द्रीय कार्यालय



श्री नरेन्द्र सिंह विष्ट
प्रगृह कार्यकारी अधिकृत



श्री चन्द्र मणि चौलामाई
सहायक महाप्रबन्धक



श्री राजन प्रसाद मुक्ताई
विभागीय प्रबन्धक
कर्जा, संचालन तथा निरीक्षण विभाग



श्री मोहन प्रसाद मुक्ताई
विभागीय प्रबन्धक
कर्जा, असुली विभाग



श्री नारायण देवी श्रेष्ठ
विभागीय प्रबन्धक
उद्यमशीलता, ग्राहक संरक्षण तथा
अनुसन्धान विभाग



श्री निलकण्ठ पौडेल
विभागीय प्रबन्धक
आन्तरिक लेखापरीक्षण विभाग



श्री प्रताप नारायण श्रेष्ठ
विभागीय प्रबन्धक
वित्र, लेखा तथा चोजना विभाग



श्री मणिराज खड्का
नायब विभागीय प्रबन्धक
सेवा तथा सरपति व्यवस्थापन विभाग



श्री राज कुमार सिंह
नायब विभागीय प्रबन्धक
जोखिम, अनुपालन तथा अनुगमन विभाग



श्री राजेन्द्र पिठाल
बरिष्ठ प्रबन्धक
जनशक्ति व्यवस्थापन तथा तालिम विभाग



श्री विकास कुमार चौधरी
बरिष्ठ प्रबन्धक
सूचना प्रविधि विभाग

इलाका कार्यालयहरू		
श्री दिपक महत प्रमुख इलाका कार्यालय वित्तामोड, भकापा	श्री फन नारायण सुरेती प्रमुख इलाका कार्यालय पक्ली, सुनसरी	श्री राम देव चौधरी प्रमुख इलाका कार्यालय लहान, सिरहा
श्री चन्द्र बहादुर थापा प्रमुख इलाका कार्यालय वर्दिवास, महोत्तरी	तारणी प्रसाद चौधरी प्रमुख इलाका कार्यालय वीरगंज, पस्ता	श्री राजेन्द्र थापा प्रमुख इलाका कार्यालय गढाथार, भक्तपुर
श्री विष्णु माया नेपाली इलाका कार्यालय, पोखरा, कास्की	श्री कृष्ण खनाल प्रमुख इलाका कार्यालय घोराही, दाढ	श्री लोक बहादुर खनाल प्रमुख इलाका कार्यालय धनगढी, कैलाली



स्वावलम्बन लघुवित वित्तीय संस्था लि.
केन्द्रीय कार्यालय कमलपोखरी, काठमाडौं

वित्तीय संस्थाको कार्यालयहरूको ठेगाना र टेलिफोन नम्बर तथा कार्यालय प्रमुखको नाम र मोबाइल नम्बरहरू

क्र.सं.	कार्यालयको नाम र ठेगाना	नाम
इलाका कार्यालय विर्तमोड, भापा क्लस्टर (क) श्री दिपक महत		
१	उपशाखा कार्यालय दमक, भापा	श्री भरत राउत
२	शाखा कार्यालय धुलावारी, भापा	श्री पृष्ठ प्रसाद भट्टराई
३	शाखा कार्यालय विर्तमोड, भापा	श्री पृष्ठ बहादुर खड्का
४	उपशाखा कार्यालय चन्द्रगढी, भापा	श्री प्रभोद कुमार कर्मी
५	उपशाखा कार्यालय चन्द्रडाँगी भापा	श्री भरत राउत
इलाका कार्यालय विर्तमोड, भापा क्लस्टर (ख) श्री वसन्त रामानन्द		
१	शाखा कार्यालय निविम, पाँचधर	श्री सूर्य बहादुर योइहाङ
२	शाखा कार्यालय इलाम, इलाम	श्री कुमार बर्मेत
३	शाखा कार्यालय निकल, इलाम	श्री अर्जुन प्रसाद पोखरेल
४	उपशाखा कार्यालय ताप्लेन्जु, ताप्लेन्जु	श्री चन्द्रकालन कोइराला
इलाका कार्यालय पक्की, सुनसरी क्लस्टर (क) श्री फल नारायण सुवेदी		
१	शाखा कार्यालय लोकली, सुनसरी	श्री राम नाथ शाह
२	शाखा कार्यालय पक्की, सुनसरी	श्री रण बहादुर राई
३	शाखा कार्यालय इन्नलाला, सुनसरी	श्री नारायण सुवेदी
४	शाखा कार्यालय दुहरी, सुनसरी	श्री रिराप अचल खड्का
५	उपशाखा कार्यालय देवानगर, सुनसरी	श्री कल्याण कुमारी चौधरी
६	शाखा कार्यालय विराटनगर, मोरडु	श्री रमेश भट्टराई
इलाका कार्यालय इटहरी, सुनसरी क्लस्टर (ख) श्री रेखा कुमारी खैरमोली		
१	शाखा कार्यालय धरान, सुनसरी	श्री सूर्य बहादुर भापा
२	शाखा कार्यालय चक्रघटी, सुनसरी	श्री सुरिप पोखरेल
३	शाखा कार्यालय हिले, धनकुटा	श्री रुपक भट्टराई
४	शाखा कार्यालय म्याझलुङ्ग, तेह्रथुम	श्री अवण कुमार कोइराला
५	शाखा कार्यालय विराटनगर, मोरडु	श्री खगेन्द्र प्रसाद धमला
६	उपशाखा कार्यालय किर्तिपुर मोरडु	श्री चिरन्तीवी दाहाल
इलाका कार्यालय लहान, सिरहा क्लस्टर (क) श्री राम देव चौधरी		
१	शाखा कार्यालय कूलाल, सप्तरी	श्री विन्दु चौधरी
२	शाखा कार्यालय लहान, सिरहा	श्री देव नाथ दास
३	उपशाखा कार्यालय नडेशबारी, सिरहा	श्री अभय कुमार मुखिया
४	शाखा कार्यालय सिरहा, सिरहा	श्री कृपानन्द यादव
५	उपशाखा कार्यालय विष्णुपुर, सिरहा	श्री रामेश्वर मेहता
६	शाखा कार्यालय गोलबजार, सिरहा	श्री इश्वर यादव
७	उपशाखा कार्यालय योदेवसान्धन, सप्तरी	श्री हसन्त कुमार मंडल
इलाका कार्यालय लहान, सिरहा क्लस्टर (ख) श्री राजु कुमार बर्मेत		
१	शाखा कार्यालय ओखलढुङ्गा, ओखलढुङ्गा	श्री सुमन कुमार पुर्की
२	उपशाखा कार्यालय साल्लेरी, सोलुखुम्बु	श्री खगेन्द्र घिरेमेर
३	उपशाखा कार्यालय मानेमन्द्याङ, ओखलढुङ्गा	श्री श्याम काजी महर्जन
४	उपशाखा कार्यालय कटारी, उदयपुर	श्री जानेन्द्र बहादुर मार्ही
५	शाखा कार्यालय भिन्नेया, सिरहा	श्री विपेन्द्र कुमार कर्ण
६	शाखा कार्यालय गाउँधाट, उदयपुर	श्री कपिल भुजेल
इलाका कार्यालय लहान, सिरहा क्लस्टर (ज) श्री जय प्रकाश निराला		
१	शाखा कार्यालय भारवह, सप्तरी	श्री रमेश कुमार देवनाथ
२	शाखा कार्यालय फतेपुर, सप्तरी	श्री दिपक राउत
३	शाखा कार्यालय महुली, सप्तरी	श्री जयकान चौधरी

४	शाखा कार्यालय रूपनी, सप्तरी	श्री महेश कुमार चौधरी
५	शाखा कार्यालय राजबिराज, सप्तरी	श्री टेक नारायण कामती
६	शाखा कार्यालय पातो, सप्तरी	श्री लाल चाबू चौरसिया
७	शाखा कार्यालय कल्याणपुर, सप्तरी	श्री अनिल कुमार साह
इलाका कार्यालय वर्दिवास, महोत्तरी क्लस्टर (क) श्री चन्द्र बहादुर भापा		
१	उपशाखा कार्यालय मन्दली, रामेश्वर	श्री शिवजी कडिरिया
२	उपशाखा कार्यालय सिविली, रामेश्वर	श्री राजु कुमार खड्का
३	शाखा कार्यालय सिविली, रामेश्वर	श्री जानकी कुमारी वानिया
४	शाखा कार्यालय धारापानी, रामेश्वर	श्री मणि राज चेम्जोङ
५	शाखा कार्यालय ढल्केवर, रामेश्वर	श्री राम नक्षमण महतो
६	शाखा कार्यालय वर्दिवास, महोत्तरी	श्री भविनाल लामिङ्गाने
इलाका कार्यालय वर्दिवास, महोत्तरी क्लस्टर (ख) श्री सुरेन्द्र कार्की		
१	उपशाखा कार्यालय गोडैता, सल्लोही	श्री शिखिष्ण चौधरी
२	उपशाखा कार्यालय मलेगवा, सल्लोही	श्री जित बहादुर नेपाली
३	शाखा कार्यालय हिरिवन, सल्लोही	श्री भानुचाबू चौधरी
४	शाखा कार्यालय गौशाला, महोत्तरी	श्री चन्द्र देव जैशी
५	उपशाखा कार्यालय बलवा, महोत्तरी	श्री सरोज कुमार भा
६	शाखा कार्यालय सिलापुर, महोत्तरी	श्री रोकेश नारिपत
इलाका कार्यालय वर्दिवास, महोत्तरी क्लस्टर (ग) श्री भुवन प्रसाद उपाध्याय		
१	उपशाखा कार्यालय कमला धनुषा	श्री थबण कुमार ढाकर
२	शाखा कार्यालय जनकपुर, धनुषा	श्री केशव प्रसाद यादव
३	शाखा कार्यालय जलेश्वर, महोत्तरी	श्री किशोर कुमार पण्डित
४	उपशाखा कार्यालय मनरासिसाचा, महोत्तरी	श्री नथनी महतो कुशाहा
५	उपशाखा कार्यालय लगराईन, धनुषा	श्री सुरेन्द्र राउत
६	उपशाखा कार्यालय औरही, धनुषा	श्री सरोज कुमार शाह
७	शाखा कार्यालय सबैला, धनुषा	श्री विरज महतो
इलाका कार्यालय विर्मज, पर्सा क्लस्टर (क) श्री तारपी प्रसाद चौधरी		
१	शाखा कार्यालय महुन, पर्सा	श्री अनरुद प्रसाद
२	शाखा कार्यालय पोखरिया, पर्सा	श्री मुकेश कुमार यादव
३	शाखा कार्यालय विर्मार्सानी, पर्सा	श्री सचिन बहादुर राउत
४	शाखा कार्यालय थीपुर, पर्सा	श्री पदम प्रसाद चिमिरे
५	उपशाखा कार्यालय सुवर्जपुर, पर्सा	श्री हिरामान मोक्तान
इलाका कार्यालय विर्मज, पर्सा क्लस्टर (ख) श्री देव कुमारी यादव		
१	उपशाखा कार्यालय गोर, रौनहट	श्री विकास चौधरी
२	उपशाखा कार्यालय शिवनगर, रौनहट	श्री सजिन कुमार यादव
३	उपशाखा कार्यालय मधुन, वारा	श्री चन्दन चौधरी
४	शाखा कार्यालय कलैया, वारा	श्री विश्वनाथ भण्डारी
५	उपशाखा कार्यालय बरियारपुर, वारा	श्री सन्जय शाह कानू
६	शाखा कार्यालय माइस्यान, पर्सा	श्री अन्जन कार्की
इलाका कार्यालय विर्मज, पर्सा क्लस्टर (ग) श्री भगवत यादव		
१	शाखा कार्यालय बस्तिपुर, मकवानपुर	श्री एककृष्ण काफले
२	शाखा कार्यालय हेटीडा, मकवानपुर	श्री लक्ष्मी देवी अयोल
३	उपशाखा कार्यालय भिमफेटी, मकवानपुर	श्री राजकुमार रीजत
४	शाखा कार्यालय जीलपुर, वारा	श्री श्याम कुमार रमोली
५	उपशाखा कार्यालय अन्दपुर, रौनहट	श्री लक्ष्मण प्रसाद चौधरी



इलाका कार्यालय घोराही, दाङ्क क्लस्टर		
१	शाखा कार्यालय लमही, दाङ्क	श्री शिवलाल मरामिनी
२	शाखा कार्यालय घोराही, दाङ्क	श्री गोकुल बगाले
३	शाखा कार्यालय नारायणपुर, दाङ्क	श्री रिमा कुमारी कुम्भकार
४	शाखा कार्यालय तुल्सीपुर, दाङ्क	श्री बाबुराम थेण्ठ
५	शाखा कार्यालय धनीरी, दाङ्क	श्री विमल थेण्ठ
६	शाखा कार्यालय श्रीनगर, सल्लान	श्री चरणकमल डाँगी
७	उपशाखा कार्यालय घोरमारे, सल्लान	श्री हरि प्रसाद साह
इलाका कार्यालय घोराही, दाङ्क क्लस्टर		
१	उपशाखा कार्यालय खलमा, नुस्ता	श्री तोरण बहादुर बस्नेत
२	शाखा कार्यालय विरेन्द्रनगर, सुखेत	श्री ओम प्रसाद चौलागाउँ
३	उपशाखा कार्यालय चौरजारी, रुचुम	श्री विमल बहादुर वर्मी
४	शाखा कार्यालय चारिका, वार्दिया	श्री भीमसेन चौधरी
५	शाखा कार्यालय नेपालगञ्ज, चाँके	श्री धन प्रसाद अर्याल
६	शाखा कार्यालय चोहलपुर, चाँके	श्री हरि कुमार चोहरा
७	उपशाखा कार्यालय मुसिकोट, रुचुम	श्री कमला कुमारी चलाउने
इलाका कार्यालय घोराही, दाङ्क क्लस्टर (ग) श्री नरेन्द्र प्रसाद रोकाव		
१	उपशाखा कार्यालय लिलोत्तमा, रुचुमदेही	श्री केशव राज मरामिनी
२	शाखा कार्यालय सालकाङडी, रुचुमदेही	श्री सुमन खात्री
३	शाखा कार्यालय ४ न जीतपुर, कर्पिलबर्तु	श्री पवन सुवर्दी
४	शाखा कार्यालय ठाडा, अर्धाखाँची	श्री नारायण भण्डारी
५	शाखा कार्यालय सन्दीखर्क, अर्धाखाँची	श्री कृष्ण कुमार रक्का
६	उपशाखा कार्यालय जम्पुर, प्युठान	श्री खड्ग नारायण थेण्ठ
७	उपशाखा कार्यालय लिचाहु, रोल्पा	श्री खुमलाल चुडा मगर
इलाका कार्यालय गढाघर, भक्तपुर क्लस्टर (क) श्री राजेन्द्र थापा		
१	शाखा कार्यालय धार्दिबेशी, धार्दिव	श्री चिनोद लम्शाल
२	शाखा कार्यालय खानीखोला, धार्दिव	श्री राजु आले मगर
३	उपशाखा कार्यालय पालुङ्ग, मकवानपुर	श्री रामनाथ खड्का
४	उपशाखा कार्यालय चेत्राबर्ती, रुचुमा	श्री राधाकृष्ण थेण्ठ
५	उपशाखा कार्यालय विदुर, तुवाकोट	श्री प्रमोद कुमार सिंहदेल
६	उपशाखा कार्यालय कीर्तिपुर, काठमाडौं	श्री कमला बस्नेत
७	शाखा कार्यालय चुंगमति, लितिपुर	श्री दुर्गा कुमारी पराजनी
इलाका कार्यालय गढाघर, भक्तपुर क्लस्टर (ख) श्री चेतनाथ बगाले		
१	उपशाखा कार्यालय नगरकोट, भक्तपुर	श्री रीवन्द नार्पत
२	शाखा कार्यालय कमलविनायक, भक्तपुर	श्री सुनिता काफुले
३	शाखा कार्यालय ठिमी, भक्तपुर	श्री विन बहादुर खड्का
४	शाखा कार्यालय लेले, लितिपुर	श्री प्रेमवेश न्योपाने
५	शाखा कार्यालय टौखेल, लितिपुर	श्री शोभा लिल्लबाल
६	शाखा कार्यालय लुम्बु, लितिपुर	श्री कल्पना खात्री
७	शाखा कार्यालय चुच्चेपाटी, काठमाडौं	श्री कविता लिल्लबाल
८	शाखा कार्यालय साथु, काठमाडौं	श्री लिला सापकोटा
इलाका कार्यालय गढाघर, भक्तपुर क्लस्टर (ख) श्री दिपेन्द्र कुमार सिंहदेल		
१	उपशाखा कार्यालय कुनावेशी, काल्पेपलाञ्चोक	श्री रुपक खुलिवडा
२	उपशाखा कार्यालय बनेपा, काल्पेपलाञ्चोक	श्री मुरेन्द्र विष्ट
३	उपशाखा कार्यालय पोचखाल, काल्पेपलाञ्चोक	श्री रोशन अधिकारी
४	शाखा कार्यालय पनीती, काल्पेपलाञ्चोक	श्री मालीमाया पराजनी
५	उपशाखा कार्यालय दोलालधाट, काल्पेपलाञ्चोक	श्री राम कुमार थापा
६	शाखा कार्यालय चौतारा, सिन्धुपाल्चोक	श्री विकास कुमार पर्मिसङ्ग

इलाका कार्यालय घोराही, कास्की क्लस्टर (क) श्री विष्णु माया तेपाली		
१	उपशाखा कार्यालय घोराही, दाङ्कजार, न्याङ्जा	श्री दुन्द बहादुर कार्की
२	उपशाखा कार्यालय फलेवास, पांचैत	श्री दृष्टा काप्ले
३	उपशाखा कार्यालय नौडाङा, कास्की	श्री दुग्लाल पौडेल
४	उपशाखा कार्यालय भिमाद, तनहुँ	श्री विरज गिरी
५	उपशाखा कार्यालय वाम्लुङ, वाम्लुङ	श्री सुरज तिवारी
६	शाखा कार्यालय तम्धास, गुल्मी	श्री दिपक भण्डारी
७	उपशाखा कार्यालय आर्यमन्त्याङ्ग, पाल्पा	श्री रूपेश नेपाली
इलाका कार्यालय पोखरा, कास्की क्लस्टर (ख) श्री उमेश कुमार भण्डारी		
१	शाखा कार्यालय डम्प, तनहुँ	श्री सुजन न्योपाने
२	शाखा कार्यालय गोरखावजार, गोरखा	श्री अजय भण्डारी
३	शाखा कार्यालय आरुधाट, गोरखा	श्री सुजन बटेल
४	शाखा कार्यालय कावासाती, नवलपरासी	श्री सन्त बहादुर नेपाली
५	शाखा कार्यालय वर्दधाट, नवलपरासी	श्री चन्द्र प्रकाश अर्याल
६	शाखा कार्यालय पसां, चितवन	श्री परम्परा कटेल
७	उपशाखा कार्यालय खुँडी, लमजुङ	श्री प्रदीप बाले
इलाका कार्यालय धलगढी, कैलाली क्लस्टर (क) श्री लोक बहादुर रथाल		
१	शाखा कार्यालय ठिकापुर, कैलाली	श्री शिवराज भट्ट
२	शाखा कार्यालय चौनिया, कैलाली	श्री मोहन बहादुर चन्द
३	शाखा कार्यालय पहलमानपुर, कैलाली	श्री खेमराज जोशी
४	उपशाखा कार्यालय धनगाउँ, कैलाली	श्री देव राज मिश्र
५	उपशाखा कार्यालय हसुलिया, कैलाली	श्री देवकी नाउद
६	शाखा कार्यालय कृष्णपुर, कैलालीपुर	श्री राजन के.सी.
इलाका कार्यालय धलगढी, कैलाली क्लस्टर (ख) श्री जितेन्द्र निश्च		
१	उपशाखा कार्यालय साँचेपाट, अद्याम	श्री खडक बहादुर थापा
२	शाखा कार्यालय सुडा, काल्पनपुर	श्री भरत बहादुर चोहरा
३	उपशाखा कार्यालय सिलगडी, डोटी	श्री गणेश पौडेल
४	उपशाखा कार्यालय मंगलसेन, अद्याम	श्री देव सिंह ठकुरी
५	उपशाखा कार्यालय जोगाडा, डोलेलधुरा	श्री किशोर थाप्च



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नेपाल राष्ट्र बैंकबाट "ए" बग्नको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

टिपोट



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नेपाल राष्ट्र बैंकबाट "ध" बम्बको दुजायतपत्रप्राप्त संस्था (रामिट्र र स्टरब्लैंड)

टिपोट



स्वाबलम्बन लघुवित वित्तीय संस्था लि.
Swabalamban Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "ए" बग्नको इजागतपत्रप्राप्त संस्था (राष्ट्रिय स्तरबाट)

टिपोट

वित्तीय संस्थाको गतिविधिका तस्विरहरू



वित्तीय संस्थाको २३औं साधारण सभामा शेयरधनीज्यूहरू



वित्तीय संस्थाको २३औं साधारण सभामा सञ्चालक समिति



नवनियुक्त अध्यक्षको सायमा



वित्तीय संस्थाको २३औं साधारण सभामा



वित्तीय संस्थाले कोहलपुर, बांकेमा संचालन गरेको नेतृत्व विकास तालिममा सहभागी कर्मचारीहरू



शाखा कार्यालय धोराढी, दाङु अन्तर्गत केन्द्र नं. ३० का ग्राहिक सदस्यहरू



शाखा कार्यालय दुमे, तनहुं अन्तर्गत केन्द्र नं. १८ का ग्राहिक सदस्यहरू



शाखा कार्यालय बुड्ढमीति, लैतिलपुर अन्तर्गत केन्द्र नं. ७१ का ग्राहिक सदस्यहरू

स्वावलम्बन लघुवित वित्तीय संस्था लि. को कार्यालय



प्रदेश	केन्द्रीय कार्यालय	इलाका कार्यालय	शाखा कार्यालय
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गण्डकी प्रदेश	-	१	१०
लुम्बिनी प्रदेश	-	१	१८
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संकेत

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- इलाका कार्यालय
- शाखा/उपशाखा कार्यालय



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नेपाल राष्ट्र बैंकबाट “घ” बर्गको इजाजतपत्रप्राप्त संस्था (राष्ट्रिय स्तरको)

केन्द्रीय कार्यालय: कमलपोखरी, काठमाडौं, नेपाल ।

फोन नं. ४५३४९२९/२२ टोल फ्रि नं. १८१०५०००२२४

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