



महुली लघुवित्त वित्तीय संस्था लिमिटेड Mahuli Laghubitta Bittiya Sanstha Limited

केन्द्रीय कार्यालय महुली

अग्निसाइर कृष्णासवरण गा.पा.-६, सप्तरी स्थापना २०६८

नेपाल राष्ट्र बैकबाट 'घ' वर्गको इजाजतपत्रप्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)



तेह्रौँ वार्षिक प्रतिवेदन
आ.ब. २०८१/०८२

संचालक समिति



श्री मोहन हरि आचार्य
अध्यक्ष
(संस्थापक समूह)



श्री श्याम कान्त चौधरी
संचालक
(संस्थापक समूह)



श्री निमानन्द कडेल
संचालक
(सर्वसाधारण समूह)



श्री श्रीप्रसाद चौधरी
संचालक
(संस्थापक समूह)



श्रीमती रमोला अमात्य, राजभण्डारी
संचालक
(संस्थापक समूह)



श्री भूपति राज पाण्डे
संचालक
(सर्वसाधारण समूह)



श्री सरोज कुमार सिंह
प्रमुख कार्यकारी अधिकृत
तुम्बा
कम्पनी सचिव

अध्यक्षको मन्तव्य

महुली लघुवित्त वित्तीय संस्था लिमिटेडको आज सम्पन्न हुन गईरहेको १३ औं वार्षिक साधारण सभामा उपस्थित हुनु भएका शेयरधनी महानुभावहरु लगायत उपस्थित सम्पूर्णलाई स्वागत गर्न चाहान्छु । यहाँहरुको गरिमामय उस्थितीमा यो वार्षिक प्रतिवेदन प्रस्तुत गर्न पाउँदा म आफूलाई गौरवान्वित ठान्दछु । विगत एक दशकभन्दा बढी समयदेखि वित्तीय संस्थाले महिलाहरुको लागी सिप अभिवृद्धि तथा आय उपाजनमा सहयोग पुऱ्याउने, न्यून आय भएका परिवार, साना उद्यमी तथा सीमान्तकृत समुदायको सामाजिक-आर्थिक उत्थानका लागि ग्राहक-केन्द्रित सेवा प्रदान गर्दै आएको छ ।



संस्थाले हाल सातै प्रदेशका ३४ वटा जिल्लाको ६४ वटा शाखाहरुको माध्यमबाट ८४,००० भन्दा बढी घरधुरीलाई सेवा प्रदान गर्दै आईरहेको छ भने ३२,५०० भन्दा बढी कर्जा कृषि, पशुपालन, साना व्यवसाय, बैकल्पिक उर्जा, लघुउद्यम, खुद्रा व्यापार, न्यून लागत आवास, शिक्षा तथा वैदेशिक रोजगारी जस्ता उत्पादन मूलक क्षेत्रमा प्रवाह गरेको छ, जसले ग्रामीण अर्थतन्त्र सुदृढीकरण र जीविकोपाजन सुधारमा उल्लेखनीय योगदान पुऱ्याएको छ । यसका लागी हाम्रा २७५ जना कर्मचारीहरु विभिन्न चुनौतीहरुको सामना गर्दै खटिएका छन् ।

नेपालको लघुवित्त क्षेत्र हाल नेपाल राष्ट्र बैकद्वारा जारी गरिएका सुधारोन्मुख तथा नियामक निर्देशनहरुको प्रभावमा रहेको छ । अनिवार्य Credit Information Bureau (CIB) जाँच, प्रतिग्राहक बिना धितो समूहिक कर्जा रु ७ लाख र धितोमा १५ लाख सम्मको कर्जा सीमा, एक सदस्य अधिकतम दुई संस्था कर्जाको नीति लगायत अन्य प्रावधान जस्ता व्यवस्थाहरुले कर्जा अनुशासन, पारदर्शिता र वित्तीय स्वायित्व सुदृढ गर्ने दीर्घकालीन उद्देश्य राखेका छन् । यद्यपि, यी नीतिहरुले भविष्यमा सुदृढ र सबल बनाउने भए पनि अल्पकालमा नाफामा दबाव, जोखिम व्यवस्थापनको जटिलता र उच्च नियामक संस्थाको निर्देशन पालनाको लागी सतर्कताको आवश्यकता बढाएको छ ।

ग्राहक सदस्यहरुको सिमित वित्तीय साक्षरताको कारण वाह्य क्षेत्रबाट हुने अतिरिक्त नकारात्मक प्रचार प्रसारले ठूलो चुनौति सिर्जना गरेको छ । यी चुनौतिहरुको सामना गर्दै सञ्चालक समितिको तर्फबाट नियामक निर्देशनको पूर्ण पालना गर्दै आन्तरिक नियन्त्रण प्रणालीको मजबुती, कर्जा अनुगमन तथा असुली प्रणाली सुदृढीकरण, डिजिटलाईजेसन तथा ग्राहक संरक्षण र गुनासो व्यवस्थापन प्रणालीलाई उच्च प्राथमिकतामा राखी कार्य गरिरहेको छ ।

हाम्रो यस लघुवित्त वित्तीय संस्थाले दिर्घकालिन स्वायित्व, सुशासन र नैतिक अभ्यासमा आधारित वृद्धि सुनिश्चित गर्न प्रतिबद्ध छ । सञ्चालक समितिको मार्गदर्शन तथा नियामक संस्थाको नीति र निर्देशन तालमेल गरी व्यवस्थापन समूहले संस्थाको लागी समय अनुकूल रणनीति अवलम्बन गर्दै समुदाय सशक्तीकरण, समावेशी आर्थिक विकास तथा वित्तीय पारदर्शितामा निरन्तर योगदान पुऱ्याइरहेको छ ।

हाम्रो शेयरधनी, उच्च व्यवस्थापन, कर्मचारीहरु, ग्राहक सदस्य, तथा सरोकारवालाहरुको निरन्तर सहयोग प्रति म हार्दिक आभार व्यक्त गर्दछु । साथै, हामी सबै चुनौतीहरु पार गर्दै अझ ठूलो सफलता हासिल गर्नेछौं भन्ने विश्वास दिनाउन चाहान्छु ।

धन्यवाद !

मोहन हरि आचार्य

सञ्चालन समिति अध्यक्ष

प्रमुख कार्यकारी अधिकृतको मन्तव्य

श्रीमान् अध्यक्ष ज्यू, संचालक ज्यू,

आदरणीय शेरधनी महानुभावहरू, अतिथिगण, कम्पनी रजिष्टार कार्यालयका प्रतिनिधिज्यूहरू, र यस सभामा उपस्थित सम्पूर्ण महानुभावहरू, महिली लघुवित्त वित्तीय संस्था लिमिटेडको १३औं वार्षिक साधारण सभामा सहभागी हुनु भएका सम्पूर्णलाई हार्दिक स्वागत गर्दै, म यस संस्थाको तर्फबाट र मेरो व्यक्तिगत तर्फबाट धन्यवाद व्यक्त गर्न चाहन्छु।



करीव १३ वर्षको कठिन तर उत्साहपूर्ण यात्रामा, यस वित्तीय संस्थाले लघुवित्त कार्यक्रमलाई अझ परिष्कृत र प्रभावकारी बनाउँदै, संस्थागत स्थायित्व सदभाव कायम गर्न उल्लेखनीय योगदान गरेको छ। हामीले सधैं लगानीकर्ता, ग्राहक सदस्य, र संस्थाका समस्त सरोकारवालाहरूको हितलाई प्राथमिकता दिँदै, वित्तीय कार्यक्रमलाई समय सापेक्ष, मर्यादित, र सु-व्यवस्थित बनाउन कार्यरत छौं।

कोरोना महामारी पछिको समयले समग्र वित्तीय क्षेत्रलाई चुनौतीपूर्ण बनाएको थियो। उच्च तरलता अभाव, व्यापार र व्यवसाय विस्तारमा आएको अवरोध र आम्दानीमा भएको गिरावटका कारण, वित्तीय संस्थाले कर्जा प्रवाहमा समेत कठिनाइहरू भोग्नुपरेको थियो। यस्तो प्रतिकूल अवस्थाको सामना गर्दै, यस वित्तीय संस्थाले आफ्नो सामाजिक र आर्थिक दायित्वलाई पूरा गर्ने प्रयास जारी राख्यो।

यद्यपि, विगत तिन वर्षदेखि केही अराजक समूहहरूले लघुवित्त क्षेत्रविरुद्ध "लघुवित्त वित्तीय संस्था नै खारेज हुनुपर्ने" कर्जा मिनाहा गर्नु पर्ने भनी आन्दोलन गर्दै आएका छन्। २० लाख सम्मको कर्जा मिनाहा गर्ने जस्ता अभिव्यक्ति र राज्य पक्षबाट त्यसको कुनै प्रतिकार नहुँदा, यसका कारण, स्थानीय स्तरमा विभिन्न प्रकारका अफवाह र तकारात्मक प्रचारहरूले संस्थाको कार्यक्षेत्रमा प्रतिकूल प्रभाव पारेको छ भने पटक पटक लघुवित्त वित्तीय संस्थाहरूका शाखाहरूमा तोडफोड, भौतिक सम्पत्ती तथा कानुनी काराजातहरू जलाउने, लुट्ने तथा वित्तीय संस्थाका कर्मचारीहरू माथि समेत हातपात गर्ने कार्यहरू भइरहेका छन्।

उपरोक्त लघुवित्त तथा बैंक वित्तीय संस्था विरोधी आन्दोलनको प्रभाव वित्तीय संस्थाको कर्जा असुलीमा मात्र सिमित नभई विभिन्न समयमा यस वित्तीय संस्थाले समेत त्यस्ता अराजक समूहहरूको सामना गर्नु परेको छ। यस्तो विषम परिस्थितिमा पनि, हाम्रो समर्पित कर्मचारीहरूले अलिकति पनि विचलित नभई आफ्नो उच्च मनोबल प्रदर्शन गर्दै, संस्थाको हित र जिम्मेवारीलाई प्राथमिकताका साथ निर्वाह गरेको तथ्य यहाँहरूलाई अवगत गराउन चाहन्छु।

गत आर्थिक वर्ष २०८१/८२ मा, संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ र अख्यल बनाउन विभिन्न सुधारात्मक कदमहरू चालिएका छन्। कर्जा लगानी सम्बन्धि केन्द्रकृत प्रक्रियामा थप परिमार्जन, नीतिगत व्यवस्थामा पुनरावलोकन, अनुगमन कार्यालाई थप प्रभावकारी कार्यान्वयन, सदस्यहरूको गुनासो सुनुवाइको लागी प्रत्यक्ष रूपमा गुनासो सुनुवाइ कार्यक्रमहरू सञ्चालनको साथै गुनासो सुनुवाइ इकाइको स्थापना, सदस्य तथा कर्मचारीहरूको गोप्य सूचना तथा गुनासोहरूको लागी वित्तीय संस्थाको वेबसाइट मार्फत सवैको पहुँच हुने गरि "Staff Corner" र गुनासो पोर्टलको समेत सञ्चालन, सदस्यहरूको M-passbook मार्फत सिधै गुनासो पठाउन मिल्ने गरि प्रविधि व्यवस्थापन, नियमित केन्द्रहरूमा केन्द्र सूचनाको नियमितता, वित्तीय साक्षरता र कर्मचारीहरूको क्षमता अभिवृद्धि लाई थप प्रभावकारी बनाउन कार्यगत तालिमको माध्यमबाट क्षमता तथा कार्य सम्पादनमा वृद्धि जस्ता उपायहरू मार्फत संस्थाले आफ्नो कार्यक्षमता र विश्वासनीयता बढाएको छ।

वर्तमान आर्थिक मन्दी र वित्तीय क्षेत्रको अस्थिरताका कारण, लघुवित्त क्षेत्रमा विभिन्न चुनौतीहरू सिर्जना भएका छन्। ऋणी सदस्यहरू माफ्नै भ्रामक प्रचार, कर्जा मिनाहा सम्बन्धी आन्दोलन, र नियामक निकायको सख्त मापदण्डले व्यवसाय विस्तारमा अवरोध पुऱ्याएको छ। यद्यपि, महिली लघुवित्तले समय सापेक्ष रणनीतिहरू अपनाउँदै चुनौतीहरूको सामना गर्दै आएको छ।

आगामी दिनमा, लघुवित्त कार्यक्रमलाई अझ व्यवस्थित, सुदृढ, र मर्यादित बनाउन हामी प्रतिबद्ध छौं। अति विपन्नवर्गलाई आर्थिक पहुँच सुनिश्चित गर्दै, उद्यमशीलता विकास र वित्तीय साक्षरताको प्रवर्द्धन मार्फत संस्थाको गरिमालाई उच्च राख्ने हाम्रो लक्ष्य हो।

अन्तमा, यस संस्थालाई मार्गदर्शन गर्दै प्रगतिको कामना गर्नुहुने सम्पूर्ण शेरधनी, संचालक समिति, उच्च व्यवस्थापन, कर्मचारी साथीहरू र सहयोग पुऱ्याउने सवै महानुभावहरूलाई हार्दिक धन्यवाद व्यक्त गर्दछु। हामी सवैको सहयोग र एकताले महिली लघुवित्तलाई अझ उच्च स्थानमा पुऱ्याउनेछ।

धन्यवाद ! जय महिली

सरोज कुमार सिंह
प्रमुख कार्यकारी अधिकृत

महुली लघुवित्त वित्तीय संस्था लिमिटेड

वार्षिक साधारण सभा सम्बन्धी

प्रोक्सी फारम

(कम्पनी ऐन २०६३ को दफा ७१ को उपदफा ३ सँग संबन्धित)

श्री सञ्चालक समिति,
महुली लघुवित्त वित्तीय संस्था लिमिटेड
अग्नीसाइडर कृष्णासवरण-६, महुली सप्तरी

विषय :- प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको बारे ।

महाशय,

..... जिल्ला म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं.
बस्ने म/हामी ले त्वस वित्तीय संस्थाको शेयरधनीको हैसियतले मिति २०८२/०९/३० गते
का दिन हुने तेह्रौं वार्षिक साधारण सभामा म स्वयं उपस्थित भई छुलफल गर्न तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त
सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागी जिल्ला
म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं. बस्ने त्वस वित्तीय संस्थाका शेयरवाला श्री
शेयरधनी नं. लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/पठाएका छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको नाम :

हस्ताक्षरको नमूना :

शेयरधनी नं. :

हितग्राही खाता नं. :

मिति

प्रोक्सी दिनेले भर्ने

निवेदकको हस्ताक्षर नमूना :-

नाम :-

ठेगाना :-

परिचय (शेयरधनी) नं. :-

हितग्राही खाता नं. :-

शेयर संख्या :-

मिति :-

नोट :- यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रिय कार्यालयमा पेश गरि सक्नु पर्नेछ ।

महुली लघुवित्त वित्तीय संस्था लिमिटेड

वार्षिक साधारण सभा

प्रवेश पत्र

शेयर धनीको नाम शेयरधनी नं. शेयर प्रमाण पत्र नं.
..... शेयर संख्या मिति २०८२ साल महिना गतेका दिन
हुने महुली लघुवित्त वित्तीय संस्था लि.को १३ औं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश पत्र ।

दृष्टव्य: १. शेयरधनीहरूले माथि उल्लेखित सम्पूर्ण विवरणहरू अनिवार्य रूपमा भर्नु होला ।

२. सभाकक्षमा प्रवेश गर्न यो प्रवेश पत्र प्रस्तुत गर्न अनिवार्य छ ।

.....
कम्पनी सचिव

महुली लघुवित्त वित्तीय संस्था लिमिटेड

अग्नीसाइर कृष्णासवरण-६, महुली सप्तरी

सामान्य परिचय

१. परीचय

महुली लघुवित्त वित्तीय संस्था महुली सामुदायिक विकास केन्द्र, बकधुवा-६ बाट प्रवर्धन भई मिति २०६९ साल भदौ १७ गते कम्पनी रजिष्ट्रार कार्यालयमा कम्पनी ऐन, २०६३ बमोजिम पब्लिक लिमिटेड कम्पनीको रूपमा विधिवत दर्ता भई संचालनमा रहेको छ। यस वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट मिति २०७० साल जेष्ठ २ गते १० जिल्ला कार्यक्षेत्रको स्वीकृती लिई कम्पनी रजिष्ट्रारको कार्यालयबाट मिति २०७० साल जेष्ठ ३० गते कारोवार संचालनको अनुमती पाएर सोही मितिबाट बैंक तथा वित्तीय संस्था नियमावली अनुसार औपचारिक रूपबाट कारोवार संचालन गरी मिति २०७५/०२/१० गते थप ५ जिल्लामा कार्यक्षेत्र विस्तार गर्न अनुमति पाई १५ जिल्लामा पुग्न सफल भएको थियो। मिति २०७६ माघ ८ गते नव किरण लघुवित्त वित्तीय संस्था लिमिटेडसंग गाभ्ने/गाभिने (मर्जर) सम्झौता पश्चात सम्पूर्ण प्रक्रिया पूरा गरि मिति २०७७/०८/०८ गते "महुली लघुवित्त वित्तीय संस्था लिमिटेड" को नामबाट एकीकृत कारोवार शुभारम्भ भए पश्चात नेपाल राष्ट्र बैंकबाट मिति २०७७/०८/२२ गते राष्ट्रिय स्तरको कार्य गर्न इजाजतपत्र पाउन सफलभई मर्जर पश्चात हाल ३४ जिल्लामा ६४ वटा शाखा कार्यालयहरु माफत वित्तीय सेवा प्रदान गरि रहेको छ।

२. वित्तीय संस्थाको साधारण सभा :

वित्तीय संस्थाको साधारण सभा नै सबभन्दा सर्वोच्च अंगहो। हाल वर्तमान अवस्थामा संस्थापक शेयर धनीम हुली सामुदायिक विकास केन्द्र प्रवर्द्धक संस्था, २ वटा बैंक तथा वित्तीय संस्था, १ वटा विमा कम्पनी ४ वटा अन्य कम्पनीर १४४ जना व्यक्ति विशेषको ७० प्रतिशत शेयर स्वामित्व रहेको छ। ३० प्रतिशत सर्व साधारणको शेयर स्वामित्व रहेकोमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ११ को उपदफा (४) र प्रचलित ऐन, कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशन एवम् दे हाप बमोजिम सर्तको अधीनमा रही हाल संस्थाको संस्थापक समूह र सर्व साधारण समूहको शेयर संरचना ७० प्रतिशत र ३० प्रतिशत रहेकोमा साविकको महुली लघुवित्त वित्तीय संस्था लिमिटेडको संस्थापक शेयर धनीहरुको नाममा कायम रहेको संस्थापक शेयर मात्र एकीकृत संस्थाको चुक्ता पूँजीको ५.७२ प्रतिशत चिन्दुले संस्थापक र सर्वसाधारणको शेयर अनुपात क्रमश ६४.२८ र ३५.७२ प्रतिशत नयाँ संरचना कायम हुने गरी सर्व साधारण शेयरमा परिणत गर्ने स्वीकृती प्राप्त भएकोले प्रक्रिया पूरा भए पश्चात संस्थापक र सर्व साधारण शेयर स्वामित्व संस्थापक र सर्व साधारणको शेयर अनुपात क्रमश ६४.२८ र ३५.७२ प्रतिशत नयाँ संरचना कायम हुने छ।

३. संचालक समिति :

यस वित्तीय संस्थाको ७ जनाको संचालक समितिको व्यवस्था रहेको छ। जस मध्ये संस्थापक तथा बैंक तथा वित्तीय संस्था र संगठित संस्थाको प्रतिनिधिबाट ४ जना, सर्व साधारण समूहबाट २ जना प्रतिनिधि र १ जना व्यवसायिक विशेषज्ञ रहने व्यवस्था रहेको छ र सोही अनुसार हाल ७ जनाको संचालक समिति मध्ये व्यवसायिक विशेषज्ञ श्री सन्तोष कुमार लुईटेलको मिति २०८२ भाद्र २२ गते देखी पदावधि समाप्त भएकोले हाल ६ जना मात्र सन्चालन रहेको छ।

४. कानूनी मान्यता :

कम्पनि रजिष्ट्रार को दर्ता नम्बर : ९६८६७ / ०६९ / ०७० दर्ता मिति २०६९/५/१७ गते

नेपाल राष्ट्र बैंक इजाजत पत्र : ने.रा.बैंक/ई.प्र./"घ"/३१/०६९/०७० कारोवार गर्ने इजाजत मिति २०७०/०२/०२ वर्ग "घ" स्वीकृत कार्यक्षेत्र : राष्ट्रिय स्तरको

कार्यक्रम रहेको कार्यक्षेत्र प्रदेश : ७औँ प्रदेश

कार्यक्रम रहेको कार्यक्षेत्र जिल्ला : ३४ कार्यक्रम रहेको कार्यक्षेत्र जिल्ला : ३४ जिल्ला मात्र (सप्तरी, सिरहा, उदयपुर, सुनसरी, खोटाङ, ओखलढुङ्गा, भोजपुर, सिन्धुली, धनकुटा, रामेछाप, तेह्रथुम, संखुवासभा, सोलुखुम्बु, सर्लाही, महोत्तरी, काभ्रेपलाञ्चोक,

धादिङ, नुवाकोट, सिन्धुपाल्चोक, धनुषा, रौतहट, बाँरा, पर्सा, मकवानपुर, चितवन, नवलपरासी पूर्व, नवलपरासी पश्चिम, रुपन्देही, कपिलवस्तु, दाङ, बाँके, कैलाली, कञ्चनपुर र सुर्खेत।

कारोवार संचालन गर्ने स्वीकृति पत्र नं.: कम्पनि रजिष्टार त्रिपुरेश्वरबाट मिति २०७०/०२/३० गते ।

स्थापी लेखा नम्बर : ६०१०४३४४६ आन्वीक राजस्व कार्यालय लहान सिरहा

कारोवार संचालन मिति : २०७०/०२/३० गते १ वटा शाखाबाट मर्जर पश्चात : २०७७/०८/०८ गते बाट

५. कार्यालय सम्बन्धि विवरण :

क) केन्द्रीय कार्यालय : अग्नीसाइर कृष्णासवरण-६, महुली सप्तरी

फोन नं.: ०३१-४११००६, ४११००५, ४११००७, ०३१-५९७००१, फ्याक्स नं. ०३१-४११००८

ईमेल : info@mslsl.com.np, mahuli.slslsld@gmail.com, mahuli_laghu@yahoo.com

वेब साईट : www.mslsl.com.np

ख) शाखा कार्यालय : ६४ वटा

अ) कोशी प्रदेश : (२० वटा) : उदयपुर : ४ वटा (थेल्दारा, गाईघाट, रामपुर र मुरकुची नेपालटारा), खोटाङ्ग : ३ वटा (दिक्ते ल, अखौले र खोटाङ्ग बजार), सुनसरी : ३ वटा (चतरा, बाङ्गे र भुम्का), ओखलढुङ्गा : ३ वटा (रामबजार, मानेभञ्ज्याङ्ग र घोराखोरी), भोजपुर : ३ वटा (भोजपुर, घोडेटार र बालाखा), धनकुटा : १ वटा (जोरपाटी), सोलुखुम्बु : १ वटा (नेले), संखुवासभा : १ वटा (नुम), तेह्रथुम : १ वटा (जौसीडाडा),

आ) मधेश प्रदेश : (२० वटा) : सप्तरी : ९ वटा (महुली, तोपा, मलेठ, कटौना, राजविराज, कुशाहा, अर्नाहा, मल्लनियाँ र छिन्नमस्ता), सिरहा : ३ वटा (लहान, भगवानपुर र कल्याणपुर जवधी), सर्लाही : २ वटा (गोडैता र हरिपूर्वा), महोत्तरी : २ वटा (रामगोपालपुर र बलवा), धनुषा : १ वटा (वरमन्नीया), रौतहट : १ वटा (माधोपुर), बाँरा : १ वटा (अमरपट्टी), पर्सा : १ वटा (देबरबाना)

इ) बागमती प्रदेश : (१३ वटा) : सिन्धुली : ३ वटा (कपिलाकोट, खनियाखर्क र चकमके), रामेछाप : १ वटा (रामेछाप डाडा), काभ्रे पलान्चोक : २ वटा (पाँचखाल, धुलिखेल), धादिङ्ग : १ वटा (घाटवेसी), नुवाकोट : १ वटा (हात्तीगौडा), सिन्धुपाल्चोक : १ वटा (तालामराङ), मकवानपुर : २ वटा (हाँटिया, मनहारा), चितवन : २ वटा (टाडी, माडी)

ई) गण्डकी प्रदेश : (२ वटा) : नवलपरासी पूर्व : २ वटा (गौडाकोट, चोरमारा)

उ) लुम्बिनी प्रदेश : (५ वटा) : नवलपरासी पश्चिम : १ वटा (वर्दघाट), रुपन्देही : २ वटा (तिलोतमा, वुटवल), कपिलवस्तु : १ वटा (तौलिहावा), दाङ : १ वटा (घोराही)

ऊ) कर्णाली प्रदेश : (१ वटा) : सुर्खेत : १ वटा (त्रिभेन्द्रनगर)

ए) सुदूरपश्चिम प्रदेश : (३ वटा) : बाँके : १ वटा (कोहलपुर), कैलाली : १ वटा (लम्कीचुहा), कञ्चनपुर : १ वटा (मेहन्द्रनगर)

६. यस वित्तीय संस्थाको (VMGO) :

क) परीकल्पना (Vision) : वित्तीय अवसरमा पहुँच गराई निम्नवर्गीय स्तरको विकास गरी सामुदाय तथा संस्थागत दिगोपना कायम गर्नु नै यस वित्तीय संस्थाको Vision हो ।

ख) अभियान (Mission) : लघुवित्तको माध्यमबाट अर्धतन्त्रलाई सबल बनाउनुको साथै वित्तीय बजारमा सरलता तथा सहजता ल्याउनु नै यस संस्थाको Mission हुने छ ।

ग) लक्ष्य (Goal) : यस वित्तीय संस्थाको देहाय बमोजिम लक्ष्य रहेको छ ।

१) एक दिगो तथा गुण स्तरीय वित्तीय प्रणालीको विकास गरी संस्थागत दिगोपना कायम गर्ने

२) आउदो २५ वर्षमा आर्थिक रुपले पछि परेको निम्न वर्गीय सामाज शून्य हुने छ ।



महुली लघुवित्त वित्तीय संस्था लिमिटेड

Mahuli Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

अग्नीसाइड कृष्णासवरण-६, महुली, सप्तरी

फोन नं.: ०३१-४११००५, ४११००६, फ्याक्स: ०३१-४११००८

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तेह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति २०८२/०९/०९ गते

आदरणीय शेयरधनी महानुभावहरू,

यस वित्तीय संस्थाको मिति २०८२/०९/०८ गते यसको सञ्चालक समितिको १७३औं बैठकको निर्णय बमोजिम यस वित्तीय संस्थाको तेह्रौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा तपसिलका विषयहरू उपर छलफल तथा निर्णय गर्ने बस्ने भएको हुदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपास्थितीको लागि यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, समय र स्थान :

मिति :- २०८२ साल पौष ३० गते बुधवार तदनुसार ०१ माहिना २०२५

समय :- विहान ११:०० बजे देखी

स्थान :- महुली लघुवित्त वित्तीय संस्था लिमिटेड केन्द्रिय कार्यालय अग्नीसाइड कृष्णासवरण-६, महुली सप्तरी

छलफलका विषयहरू :

क) साधारण प्रस्ताव

- सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- लेखापरीक्षकको प्रतिवेदन सहित आ.व. २०८१/०८२ असार मसान्तसम्मको बालसात, २०८१ श्रावण १ गते देखी २०८२ असार मसान्त सम्मको नाफा-नोक्सान हिसाब र सोहि अवधिको नगद प्रवाह विवरण तथा सम्बन्धित अनुसुचीहरू उपर छलफल गरी स्वीकृत गर्ने सम्बन्धमा।
- कम्पनी ऐन, २०६३ को दफा १११ अनुसार अधिक वर्ष २०८२/०८३ को लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षण गर्न लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।
- सञ्चालक समितिले प्रस्ताव गरे बमोजिम बोनस शेयर वितरण गर्दा लाग्ने कर प्रयोजनको लागि २०८२ असार मसान्तमा कायम रहेको कुल चुक्ता पूँजी रु. ३६,९९,२३,५००।२० को ०.२५ प्रतिशतले हुने रु. ९,२४,८०८।७५ (अक्षरेपी नौ लाख चौविस हजार आठ सय आठ रुपैयाँ पचहतर पैसा मात्र) नगद लाभांश वितरण गर्ने प्रस्ताव पारित गर्ने सम्बन्धमा।

ख) विशेष प्रस्तावहरू

- सञ्चालक समितिले प्रस्ताव गरे बमोजिम बोनस आ.व. २०८१/०८२ को संचित मुताफाबाट २०८२ असार मसान्तमा कायम रहेको कुल चुक्ता पूँजी रु. ३६,९९,२३,५००।२० को ४.७५ प्रतिशतले हुने रु. १,७४,७१,३६६।२६ (अक्षरेपी एक करोड पचहतर लाख एकहतर हजार तिन सय छैसठ्ठी रुपैयाँ छौविस पैसा मात्र) बोनस शेयर वितरण गर्न स्वीकृती प्रदान गर्ने तथा बोनस शेयरलाई जारी पूँजी तथा चुक्ता पूँजी बृद्धि गरि प्रवन्धपत्रको दफा ६(ख) र (ग) मा आवश्यक संशोधन गर्ने विशेष प्रस्ताव स्वीकृत गर्ने।
- वित्तीय संस्थाको नियमावलीको नियम ३२ को उपनियम १ (ख) मा संशोधन गर्ने विशेष प्रस्ताव पेश गर्ने।
- वित्तीय संस्थाको प्रवन्धपत्र तथा नियमावलीमा उपरोक्त बमोजिमका विशेष प्रस्तावहरूमा नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्टारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृती लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन परिवर्तन गर्न निर्देशन भएमा वा भाषिक फेरबदल गर्नु पर्ने भएमा सो समेत मिलाई संशोधन एवं परिवर्तन लगायत अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने।
- संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरू गाभ्ने, गाभिने (मजुर) तथा प्राप्त गर्ने वा प्राप्त हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरू पहिचान गर्ने, सम्झदारी पत्रमा इस्ताफर गर्ने सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वहरूको मूल्यांकन गर्न परामर्शदाता, मूल्यांकनकर्ता तथा लेखापरीक्षक वा लेखापरीक्षकहरू नियुक्त गर्ने तथा गाभ्ने, गाभिने तथा प्राप्तिसँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरू बमोजिम अपनाउनुपर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य, प्रक्रियाहरू पुरा गरी अन्तिम स्वीकृती लिने तथा सो सन्दर्भमा नियमक निकायहरूबाट निर्देशन गरे बमोजिमका विवरण उपलब्ध गराउने लगायतका सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई सम्पूर्ण अख्तियारी दिने।

ग) विविध प्रस्तावहरू :

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

तेह्रौं वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२ पौष १७ गते विहिवारका दिन एक दिन यस वित्तीय संस्थाको शेयर दाखिल खातेज दर्ता बन्द (Book Close) रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१६ गते सम्म कारोवार भई नियमानुसार शेयर नामसारी भई कायम शेयरधनीहरूले मात्र १३ औं वार्षिक साधारण सभामा भाग लिन, मतदान गर्न तथा लाभांश लिन योग्य रहनेछन्।
२. वार्षिक साधारण सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र/हितग्राही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने प्रमाण वा सोको प्रतिलिपि (जस्तै नागरिकता प्रमाण-पत्र वा अन्य कुनै फोटो सहितको परिचय-पत्र) अनिवार्य रूपमा साधमा लिई आउनु हुन अनुरोध छ। हाजिरी पुस्तिका विहान ९ बजेदेखि सभा चालु रहनेजेल सम्म खुल्ला रहनेछ।
३. वार्षिक साधारण सभाको सूचना, वार्षिक प्रतिवेदन सम्बन्धी विवरण, प्रोक्सी तथा कागजातहरू सबै शेयरधनी महानुभावहरूको लागि यस संस्थाको वेबसाइट www.msbsl.com.np बाट हेर्न र प्राप्त गर्न सकिनेछ।
४. सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावहरूले सभा शुरु हुने समयभन्दा कम्तीमा ४८ घण्टा अगावै संस्थाको केन्द्रिय कार्यालय अग्नीसाइड कृष्णासवरण-६, महुली, सप्तरीमा प्रोक्सी फाराम दर्ता गरिसक्नु पर्नेछ। सभामा भाग लिनका लागि प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्कै मुकुरर गर्ने भएमा सोको लिखित सूचना सो ही अर्वाधर्मा संस्थाको केन्द्रिय कार्यालयमा दर्ता गरिसक्नु पर्नेछ। प्रतिनिधि नियुक्त गर्ने व्यक्ति पनि यस संस्थाको शेयर धनी हुनु आवश्यक छ, संगठित संस्थाको हकमा सो व्यवस्था लागू हुने छैन। प्रतिनिधि (प्रोक्सी) ले मतदान गर्न पाउने अधिकतम हद वा सीमा त्यस्तो शेयरधनीले लिन पाउने वित्तीय संस्थाको अधिकतम शेयर हिस्साको मतदान सीमाभन्दा बढी हुने छैन। प्रोक्सी फाराम दर्ताको लागी वित्तीय संस्थाको ईमेल mahuli.slbsltd@gmail.com द्वारा समेत गर्न सकिने छ। प्रतिनिधि नियुक्त गरिसक्नु भएको शेयरधनी आफै उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु भएमा प्रोक्सी दिई सकेको भएपनि त्यस्तो प्रोक्सी बदर हुनेछ।
५. नाबालक शेयरधनीको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न, र मतदान गर्न समेत सक्नेछन तर शेयरवालाको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ।
६. संयुक्त रूपमा शेयर खरीद गरिएको अवस्थामा शेयरधनीको लगत दर्ता किताबमा पहिले नाम उल्लेख भएको व्यक्ति अथवा सर्वसम्मतबाट प्रतिनिधि नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन वा मतदान गर्न पाउनुहुनेछ।
७. छलफलको विषयमध्ये विविध शीर्षक अन्तर्गत कुनै विषयमा साधारण सभामा छलफल गर्नुपर्ने भए इच्छुक शेयरधनीले सभा हुनुभन्दा ७ दिन अगावै सो विषय कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुहुन अनुरोध छ। उक्त लिखित जानकारीलाई औचित्यता हेरी छलफलमा समावेश गर्न सक्ने भएतापनि पारित हुने प्रस्तावको रूपमा भने समावेश गरिने छैन।
८. साधारण सभा सम्बन्धी थप जानकारीको लागि यस वित्तीय संस्थाको वेबसाइट www.msbsl.com.np मा हेर्न वा यस वित्तीय संस्थाको केन्द्रीय कार्यालय महुली, सप्तरीमा सम्पर्क गर्नहुन अनुरोध छ।

सम्पर्क नं. ०३१-४११००५/४११००६, ०३१-४९७००१ फ्याक्स नं. : ०३१-४११००८

महली लघुवित्त वित्तीय संस्था लिमिटेड

अग्नीसाइर कृष्णासवरण-६, महली सप्तरी

तेह्रौं वार्षिक साधारण सभामा

अध्यक्षज्यूबाट प्रस्तुत सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

महली लघुवित्त वित्तीय संस्था लिमिटेडको तेह्रौं वार्षिक साधारण सभामा उपस्थित हुनु भएका शेयरधनी लगायत सम्पूर्ण महानुभावहरूलाई यस वित्तीय संस्थाको सञ्चालक समिति र मेरो आफ्नो तर्फबाट शारिर्क स्वागत तथा अभिवादन गर्दछौं/छु। यस वित्तीय संस्थाको वार्षिक वर्ष २०८१/०८२ मा भएका कारोवारहरूको समीक्षा गरी भावीनीति तर्जुमा र योजना कार्यान्वयन गर्ने यहाँहरूले सदाभै मार्गदर्शन गर्नु हुनेछु भन्ने आशा एवं विश्वास लिएको छु।

तेह्रौं वार्षिक साधारण सभाको यस अवसरमा यहाँहरू समक्ष विगत वार्षिक वर्ष २०८१/८२ मा वित्तीय संस्थाले हासिल गरेका उपलब्धी तथा सामना गर्नु परेका चुनौतिहरू र थाल्नु वार्षिक वर्ष २०८२/८३ को लागि लिइएका रणनीति तथा कार्यक्रम सञ्चालनका कार्यनीति लगायतका विविध विषयहरूमा देशय वनोजिमको प्रतिवेदन तेह्रौं वार्षिक साधारण सभामा प्रस्तुत गर्न पाउँदा मलाई खुसी लागेको छ।

यस वित्तीय संस्थाको लेखापरीक्षण भएको वार्षिक वर्ष २०८१/०८२ को बालात, नाफा-नोक्सान हिसाब लगायतका वार्षिक प्रतिवेदन र वार्षिक वर्ष २०८२/०८३ को कार्यक्रम संहितको वार्षिक प्रतिवेदन यहाँहरू समक्ष पेश गरिएको छ।

वार्षिक वर्ष २०८१/०८२ मा संस्थाले गरेका प्रगतिहरू, उपलब्धिहरू, सञ्चालनमा देखिएका कमीकमजोरी एवं चुनौतीहरू भावि योजनाहरू र समग्र वैकिक कार्यको समीक्षा र पुनरावलोकन गर्न कम्पनी ऐन, २०६३, प्रितीपत्र दता तथा निष्काशन नियमावली, २०७३ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधिनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट संस्थाको तेह्रौं वार्षिक साधारण सभा समक्ष प्रस्तुत गरेको छु/छौं।

१. कारोवारको सिंहावलोकन :

महली लघुवित्त वित्तीय संस्था महली सामुदायिक विकास केन्द्र बकधुवा-६ बाट प्रवर्द्धन भई मिति २०६९ सालभदौ १७ गते कम्पनी र जिष्टार कार्यालयमा कम्पनी ऐन, २०६३ अन्तरगत पब्लिक लिमिटेड कम्पनीको रूपमा विघटित दता भई सञ्चालनमा रहेको छ। यस वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट मिति २०७० साल जेष्ठ २ गते १० जिल्ला कार्यक्षेत्रको स्वीकृती लिई कम्पनी रजिष्टारको कार्यालयबाट मिति २०७० साल जेष्ठ ३० गते कारोवार सञ्चालनको अनुमती प्राप्त भई मितिबाट बैंक तथा वित्तीय संस्था नियमावली अनुसार औपचारिक रूपबाट कारोवार सञ्चालन गरेको छ। मिति २०७१/०२/१० गते धप ५ जिल्लामा कार्यक्षेत्र विस्तार गर्न अनुमतिपाई १५ जिल्लामा ४० वटा शाखा कार्यालयहरू मार्फत वित्तीय सेवा प्रदान गरि रहेकोमा मिति २०७६/१०/०८ गते नव किरण लघुवित्त वित्तीय संस्था लिमिटेड संग गाभ्ने/गाभिने (मर्जर) सम्बन्धी सम्झौता गरि सम्पूर्ण प्रक्रिया पश्चात मिति २०७७/०८/०८ गतेबाट "महली लघुवित्त वित्तीय संस्था लिमिटेड" को नाउँबाट एकिकृत कारोवार शुभारम्भ गरि नव किरण लघुवित्त वित्तीय संस्था लिमिटेडको ५ वटा शाखा कार्यालयहरू समेत समायोजन गरि मर्जर पश्चात नेपाल राष्ट्र बैंकबाट मिति २०७७/०८/२२ गते राष्ट्रिय स्तरको इजाजतपत्र प्राप्त गरि हाल ३४ जिल्लामा ६४ वटा शाखा कार्यालय मार्फत वित्तीय सेवा प्रदान गरिरहेको छ। यस वार्षिक वर्षको अन्त्य सम्ममा यस वित्तीय संस्थाले ८२,९७८ ग्राहक सदस्य, ३२,२२९ ऋणी सदस्य रु. ५,३७ अर्ब ऋण उठाउन बाँकी तथा रु. १.८३ अर्ब बचत संकलन गरी १.७० करोड खुद नाफा अर्जन गर्न सफल भएका छौं।

शेयर पूँजी :

यस वित्तीय संस्थाको २०८२ अघाह मसान्तसम्ममा संस्थापकको तर्फबाट चुक्तापूँजी रु. २५ करोड ८९लाख ४६हजार २ सय ५४ र सर्वसाधारणको तर्फबाट रु. ११ करोड ०९ लाख ७७ हजार २ सय ४६ गरी जम्मा चुक्ता पूँजी ३६ करोड ९९ लाख २२ हजार ५ सय रहेको।

कार्यक्षेत्र र कार्यालयहरू :

यस वित्तीय संस्थाको कार्यक्षेत्र राष्ट्रिय स्तरको रहेकोमा हाल कार्यक्रम ७ वटै प्रदेशको ३४ वटा जिल्लामा ६४ वटा शाखा कार्यालय रहेको छ। आ.व. २०८१/०८२ को अन्त्यसम्ममा सप्तरी : महली, तोपा, मनेठ, कठौना, राजविराज, कुवाहा, अनाहा, मन्तानिया र छिन्नमस्ता। सिरहा : सिवान, भगवानपुर र कल्याणपुर जवधी। उदयपुर : वेन्टार, गाईघाट, रामपुर र मुरकुची नेपालटार, खोटाङ : दिक्तेल, अर्खौले र खोटाङ बजार, सुनसरी : चतरा, बाङ्गे र भुम्का, ओखलढुङ्गा : रामबजार, मानेभञ्ज्याङ्ग र घोराखोरी, भोजपुर : भोजपुर, घोडेटार र चालाखा, सिन्धुली : काभलाकोट, खनियाँखर्क र त्रकमके, धनकुटा : जोरपाटी, रामेछाप : रामेछाप डाहा, लेङ्गुम (औसीडाहा), सर्लाही : गोडैता र हरिपुरा, सोलुखुम्बु : नेले, महोत्तरी : रामगोपालपुर र बलवा, संखुवासभा : नुमा, काभ्रेपलाञ्चोक : पाँचखाल, तुलुखेल, धादिङ्ग : घाटबेसी, नुवाकोट : हातीगौडा, सिन्धुपाल्चोक : तालमराङ्ग, धनुषा : वरमभीया, रौतहट : माधोपुर, बारा : अमरपुरी, पर्सा : देवरवाना, मकवानपुर : हाँटिया, मनहरि, धनुषा : टाडी, माडी, नवलपरासी पूर्व : गैडाकोट, घोराहा, नवलपरासी पश्चिम : बर्दघाट, रुपन्देही : तिलोत्तमा, वृत्तवल, काँपलबस्तु (ताँलिहावा), दाङ्ग : घोराही, सुर्खेत : विरेन्द्रनगर, बाँके : कोहलपुर, कैलाली : लम्कीचौरा, कञ्चनपुर : मेहन्द्रनगर गरि ३४ वटा जिल्लामा ६४ वटा शाखा, र १ केन्द्रीय कार्यालय गरि जम्मा ६५ वटा कार्यालय संस्था पुगेका छन्। त्यस्तै आ.व. २०८१/०८२ को अन्त्य सम्ममा ८ वटा अनुगमन कार्यालय रहेको छ।

मानव संसाधनको विकास :

वार्षिक वर्ष २०८१/०८२ मा कर्मचारी तर्फ संस्थाको आन्तरिक आयोजनामा सञ्चालित १० वटा तालिममा ५२३ जनालाई सहभागी गराइएको थियो। त्यस्तै कर्मचारीहरूको सीप एवं दक्षता अभिवृद्धिका लागि विभिन्न संघ/संस्थाद्वारा सञ्चालित तालिममा यस वित्तीय संस्थाबाट १७ वटा तालिममा ३३ जनालाई सहभागी गराइएको थियो। जसबाट कर्मचारीहरूमा कार्यक्षमता तथा सम्बन्धित क्षेत्रमा ज्ञान

तथा निपको वृद्धिको साथै कार्यसम्पादन तथा उत्पादकत्व बढेको विश्वास गरिएको छ ।

वित्तीय विवरण :

यस वित्तीय संस्थाको आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण सम्पन्न पश्चात नेपाल राष्ट्र बैङ्कबाट समेत वित्तीय विवरण प्रकाशन स्वीकृती प्राप्त भएको हुनाले आर्थिक वर्ष २०८१/०८२ को वित्तीय विवरणहरू सहीतको प्रतिवेदन वार्षिक प्रतिवेदन पुस्तिकामा छुट्टै संलग्न गरिएको छ । वित्तीय विश्लेषणका विभिन्न परिस्वरूपहरू पनि उक्त प्रतिवेदनमा समावेश गरिएको छ ।

आर्थिक वर्ष २०८१/०८२ मा यस वित्तीय संस्थाले कारोबार संचालनबाट रु. २,४८,४१,२७५.७४ मुनाफा अर्जन गरेको मध्येबाट कर्मचारी बोनस बापत रु. २४,८४,१२७.२७, आयकर बापत रु. ३८,७१,९३१.३८ र स्वयं कर -३३,३६३,६४.८१८ छुट्टयाए पश्चात रु. १,७०,०७,९६४.१६ छुट्टे नाफा हुन आएको छ । छुट्टे नाफामध्ये २० प्रतिशतले हुने रकम रु. ३४,०१,५९,५८७ साधारण जगेडा कोषमा, १.५० प्रतिशतले हुने रकम रु. २,५४,९९९.४७ ग्राहक संरक्षण कोष, १% ले हुने रकम रु. १,७०,०७,९६४ संस्थागत सामाजिक उत्तरदायित्व कोष छुट्टयाइएको छ । यस वर्षको नियमनकारी समायोजन अधिको कूल नाफा रु. १,३१,८१,९७२.३८ रहेको छ । उपरोक्त नियमानकारी समायोजन अधिको नाफामा आ.व. २०८१/०८२ मा उठेन बाँकी व्याज आम्दानी बापत रु. १,१४,१४,२२३.८०, स्वयं कर सम्पत्ती रु. २,९१,२४,७९,४६९ परिभाषित लाभ योजनाको विमार्शिक (Actuarial) नोक्सान रु. २७,५१,७१,०४०, परिभाषित लाभ योजनाको विमार्शिक (Actuarial) नाफा रु. २७,१८,१४,०१०, पुनरतात्तिकाकरण र/वा पुनरसंरचना कोषबाट फिर्ता रु. ४,८१,७८,६१८.३१ गरि कूल नियमनकारी कोष रु. ७६,७९,९६०.४१ छुट्टयाउदा आ.व. २०८१/०८२ को नियमनकारी समायोजन पछिको नाफा/नोक्सान रु. २,०८,४२,३३२.७९ मा अधिल्लो आ.व. को सञ्चित मुनाफा रु. २,६४,६६,७०२.५६ र संस्थागत सामाजिक उत्तरदायित्व कोषबाट फिर्ता हुन आउने रकम रु. ३,९३,३४४,१०० जोड्दा समायोजन पश्चातको वितरण योग्य सञ्चित नाफा/नोक्सान रु. ४,७७,९२,३८०.३५ रहेको छ । यस वर्ष आ.व. २०८१/०८२ सम्मको वितरण योग्य मुनाफाबाट २०८२ असार मसान्त सम्म कायम रहेको चुक्ता पूँजी रु. ३६,९९,२३,४००.२० को ४.७४ प्रतिशतले हुन आउने रु. १,७४,७९,३६६.२६ बोनस शेयर र ०.२४ प्रतिशतले हुने रु. ९,२४,८०८.७४ नगद लाभांश (बोनस शेयर र नगद लाभांशको कर प्रयोजनको लागि समेत) गरि कूल चुक्ता पूँजीको ४ प्रतिशतले हुने लाभांश रकम रु. १,८४,९६,९७४.०१ अक्षरेपी एक करोड चौरान्नी लाख छिवायले हजार एक सय पचहत्तर रुपैयाँ पैसा एक मात्र वितरण गर्ने प्रस्ताव गरेको हुँदा वितरण पश्चात सञ्चित मुनाफा तथा जगेडा कोषमा कूल रु. ३०,९६,४८,७८३.६४ रहेको छ ।

२. वित्तीय संस्थाको वर्तमान अवस्था तथा भावीयोजना :

वित्तीय संस्थामा मिति २०८१ अषाढ मसान्त पश्चात संस्थामा असर पर्ने गरि त्यस्तो कुनै घटना नभएता पनि कोरोना कालमा केही कर्जाहरूको साथै व्याज रोकिएको तथा व्यापार व्यवसायमा देखिएको मन्दीका कारण सदस्यहरूको आयश्रोतमा परेको प्रभावका कारण शाखाहरूमा कर्जा लगानीमा काम भएको साथै बजारमा देखिएको अधोपत मन्दी र सदस्यहरूको आय श्रोतमा परेको असरबाट सदस्यहरूको तिने रकम अभाव भई जसको कारण कर्जा जोखिम बृद्धि तथा वित्तीय क्षेत्रमा विभिन्न समूहले लघुवित्त संस्था नै खारेज गर्नु पर्ने माँग सहितकर्जा भिनाहाको माँग राख्ने गरिएको चरणबद्ध आन्दोलन र मोदी समूहहरूले केन्द्रहरूमा पार्ने असरका कारण कर्जा तिर्नु पर्दैन, भिनाहा हुन्छ भन्ने भ्रमका कारण कर्जा असुतीमा प्रभाव परेको छ । आर्थिक वर्ष २०८२/०८३ मा निम्नलिखित कार्यक्रमहरू सञ्चालन गर्ने कार्ययोजना रहेको जानकारी गराउन चाहान्छौं/छु ।

कार्यालय विस्तार :

हाल यस वित्तीय संस्थाको ३४ जिल्लामा १ केन्द्रीय कार्यालय, १ प्रदेश कार्यालय, ८ अनुगमन र ६४ वटा शाखा कार्यालय रहेकोमा यस आ.व.मा वष ६ जिल्ला गरि ४० जिल्लामा प्रदेश कार्यालय १, अनुगमन कार्यालय ८ र शाखा कार्यालय संख्या ७० पुऱ्याउने योजना लिएको छ ।

ग्राहक सदस्यहरूको वृद्धि :

आर्थिक वर्ष २०८१/०८२ को अन्त्य सम्ममा कूल सदस्य संख्या ८२,९७८ रहेकोमा ६१६८ सदस्यहरू वष गरि आर्थिक वर्ष २०८२/०८३ को अन्त्य सम्ममा खुद ८८,९१० पुऱ्याउने लक्ष्य राखिएको छ । कूल सदस्य मध्ये कूल ऋणी ४८ प्रतिशत रहने लक्ष्य राखिएको छ । जसको लागि वित्तीय पहुँच तपुगेका कार्यक्षेत्र भित्रका स्थानिय निकायहरूमा कार्यक्रम विस्तार गर्ने रणनीति अवलम्बन गरिएको छ ।

कर्जा तथा सापटी :

यस वर्षको फिन्ड अध्ययन प्रतिवेदन अनुसार नेपाल राष्ट्र बैङ्कबाट तय भएको कर्जा सिमा, केन्द्र प्रमुखहरूको जिज्ञासा, शाखामा कार्यरत कर्मचारीहरूको विचार तथा सामुदायिक स्तरमा लिएको अन्तर्क्रियाको आधारमा ऋण सिमामा परिमार्जन गरी वृद्धि गरिएको छ । आ.व. २०८२/०८३ मा साधारण कर्जा, इमेरजेन्सी कर्जा, ग्रिन फाई सदस्य कर्जा, लघु व्यवसाय कर्जा, वैदेशिक रोजगार कर्जा, आधारभूत आवश्यकता तथा भौतिक पूर्वाधार विकास कर्जा अन्तर्गत घर निर्माण तथा घडेरी कर्जा, शिक्षा कर्जा, खपी तथा बैकल्पिक उर्जा कर्जा, धितो कर्जा गरि कूल ७ अर्ब ८८ करोड ०७ लाख ३५ हजार कर्जा लगानी गरि आ.व. २०८२/०८३ को अन्तसम्ममा उठाउन बाँकी कर्जा रु. ७ अर्ब १९ करोड ९२ लाख ७४ हजार ६ सय ४४ रुपैयाँ पुऱ्याउने लक्ष्य लिएको छ ।

निलेप परिचालन :

लघुवित्त कार्यक्रमको सेवाहरू मध्ये वचत सेवा पनि प्रमुख श्रोतको रूपमा प्रमाणित भएको छ । यो वित्तीय संस्थाको आन्तरिक पूँजी कोषको श्रोतको रूपमा पर्दछ भने ग्राहक सदस्यहरूलाई आरम्भभर बनाउन दुर्लभ भूमिका निर्वाह गरेको हुन्छ । यस आ.व. २०८२/०८३ को लागि वचत अनुपात ३३ प्रतिशत भन्दा माथी कायम राख्ने योजना रहेको छ । वचत वृद्धि ३०.४७ प्रतिशतले हुने योजना रहेको छ । आ.व. २०८२/०८३ को अन्त्य सम्ममा वचत रकम २ अर्ब ३९ करोड ४३ लाख १० हजार ४ सय पुऱ्याउने लक्ष्य लिइएको छ ।

मानव संसाधनको विकास र विस्तार :

यस वित्तीय संस्थालाई दैनिक कार्य संचालन र आफ्नो लक्ष्य परिपूर्ती गर्नको लागि विभिन्न कार्यालयहरूमा विभिन्न तहको कर्मचारीहरूको



मिलान गरी कार्य सम्पादन गर्ने लक्ष्य राखिएको छ। यसरी केन्द्रीय कार्यालय १, प्रदेश १, अनुगमन कार्यालय ८ र ७० वटा शाखा कार्यालय हुनेछ। जस अन्तर्गत केन्द्र र सदस्यहरु हुनेछन्।

त्यसैगरी प्रमुख कार्यकारी अधिकृत, नायब कार्यकारी अधिकृत, प्रबन्धक, सहायक प्रबन्धक, वरिष्ठ अधिकृत, अधिकृत, सहायक अधिकृत, वरिष्ठ सहायक, सहायक, फिनिएट सहायक, कार्यालय सहयोगी, सहयोगी कर्मचारी, सुरक्षा गार्ड, चालक र दैनिक ज्यालादारी गरी जम्मा सबै तह मिलाएर २२४ जना कर्मचारीहरुबाट कार्य सम्पादन गराउने योजना रहेको छ।

ग्राहक सेवामाई स्तरीय एवं भरपर्दो बनाई संस्थागत विकासमा कर्मचारीहरुको भूमिका अपरिहार्य हुने हुँदा कर्मचारीहरुको उत्पादकत्वलाई उच्चतम विन्दुसम्म पुऱ्याउने र सक्षता विकासको खातावरण सृजना गरी उनीहरुको नैतिक स्तर, ईमानदारी, व्यवसायिक सीप एवं दक्षता, आपसी सहभाव, सृजनशीलता, सामूहिक कार्य गर्ने भावनाको उत्प्रेरणा जगाउने काम प्रबर्द्धन गर्ने तर्फ वित्तीय संस्था सधैँ प्रयत्नशील छ। जसको लागी वित्तीय संस्थाले मानव संसाधनको दक्षतामा अभिवृद्धि, समय र परिवेस अनुसार कर्मचारीहरुलाई प्रतिस्पर्धी खातावरणमा क्षमतावान बनाउन आन्तरिक तथा बाह्य तालिम दिई उनीहरुको क्षति विकास गर्दै जाने नीति लिएको छ। आ.व. २०८२/०८३ मा कर्मचारीहरुको मनोबल उच्च राख्नका लागी कर्मचारी सुविधा तथा सापटीहरुको व्यवस्थालाई निरन्तरता गरिएको छ।

मुनाफामा वृद्धि :

वार्षिक वर्ष २०८२/०८३ मा कूल आम्दानी १,०२,४३,४४,७०९/- र कूल खर्च ७९,३६,९८,७४४/- सम्पूर्ण कारोवार पछिको कूल मुनाफा रु. २३,०६,२६,९९४/- कर्मचारी बोनस र कर पछिको खुद मुनाफा रु. १४,६८,२६,२४१/- आर्जन गर्ने लक्ष्य राखिएको छ।

कोष व्यवस्थापन :

आ.व. २०८२/०८३ को लागी कर्जा लगानी, निक्षेप भूक्तानी तथा खर्चहरुको लागी आवश्यक पर्ने कूल कोषमध्ये आन्तरिक श्रोतबाट परिपूर्ती हुने र आवश्यक हुने कोष अन्य बैंक तथा वित्तीय संस्थाहरु तथा दातु संस्थाहरु सँग आवश्यक परेको समयमा कर्जा सापट तथा अनुदान लिने लक्ष्य राखिएको छ। साथै आन्तरिक श्रोतको अधिकतम उपयोग तथा आन्तरिक कोष मजबुद बनाउनको लागी अधिकतम प्रतिफल तथा विभिन्न सुविधा सहित आकर्षक नयाँ बचत उत्पादन बनाई लागू गर्ने योजना रहेको छ।

सूचना प्रविधि :

वित्तीय संस्थाको अभिलेखहरुलाई मुख्य सोफ्टवेयर निर्माता "Uranus Tech Nepal Pvt. Ltd." बाट निर्मित माईको फाईनान्स सोफ्टवेयर बाट सम्पूर्ण कार्यालयहरुमा केन्द्रीकृत सभरमा आधारित अनलाईन प्रविधि प्रयोग गरिरहेको छ। सोफ्टवेयर डाटामाई सुरक्षित राख्नका लागी ३ वटा सभर संघालनमा रहेको छ। सोफ्टवेयरमा हुने सुरक्षा जोखिमबाट सुरक्षित हुनको लागी Firewall माफत VPN IPSEC माफत मात्र पहुँच हुने व्यवस्था गरिएको छ। जसको प्रभावकारिताको लागी सूचना प्रविधि तथा व्यवस्थापन विभाग माफत कर्मचारीहरुले कार्य गरिरहेको कुरा जानकारी गराउन चाहन्छु। आवश्यकता अनुसार सोफ्टवेयरको अपग्रेड र कर्मचारीहरुको क्षमतामा अभिवृद्धिको साथै आवश्यक उपकरणहरु खप गरि व्यवस्थित गर्दै लैजाने लक्ष्य राखिएको छ। आ.व. २०८२/०८३ मा मोबाईल प्रविधि माफत सदस्यहरुलाई बचत तथा कर्जा कारोवारको जानकारी गराउनको लागी मोबाईल बैंकिङ, ई-पासबुक जस्ता सेवामाई निरन्तरता दिई खप परिस्कृत गर्दै संचालन गर्ने योजना रहेको छ। सूचना प्रविधि क्षेत्रम बढ्दै गरेको जोखिमलाई न्यूनीकरण गर्न साईभेन्सेन्स अपरेट सिस्टम जडान गर्ने र फायरवालहरु जडान गर्ने योजना रहेको छ।

३. सञ्चालक समितिमा हेरफेर तथा संचालक समिति तथा उप समिति खर्च :

गतवर्ष सम्पन्न भएको वार्षिक साधारण सभामा संस्थापक शेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधीत्व गर्ने ४ जना सञ्चालकहरुमा श्री श्यामकान्त चौधरी, श्री मोहन हरि आचार्य, श्रीमती रमोला अमात्य राज भण्डारी र श्री प्रसाद चौधरी र सर्वसाधारणको तर्फबाट सञ्चालक समितिमा प्रतिनिधीत्व गर्ने २ जना सञ्चालकहरुमा श्री निमानन्द कट्टेल र श्री भूपति राज पाण्डे आगामी ४ (चार) वर्षको लागी सञ्चालक पदमा निर्दोष निर्वाचित हुनु भएको र त्यस पश्चात आ.व. २०८१/०८२मा कुनै परिवर्तन भएको छैन। हाल मिति २०८२ भाद्र २२ गते स्वतन्त्र सञ्चालकको ४ वर्षे कार्यकाल समाप्त भएको कारण स्वतन्त्र सञ्चालकको पद रिक्त रहेको छ। आ.व. २०८१/०८२ मा संचालक समितिको बैठक वापत रु. ३,४९,०००/- र उप समितिहरुको बैठक भत्ता वापत रु. १,४६,०००/- गरि जम्मा रु. ४,९५,०००/- र संचालकहरुको अन्य शिर्षकमा रु. ४,८९,०४,४४२ खर्च भएको छ। उक्त शिर्षकहरुमा सञ्चालक समितिको सञ्चार खर्च वापत रु. १,९४,०००/- र बाँकी रु. ४,७४,०४,४४२ सञ्चालकहरुको बैठकमा सहभागी हुँदाको यातायात, खाना, खाना तथा बास खर्च रहेको छ।

४. आन्तरिक नियन्त्रण प्रणाली :

वित्तीय कारोवारमा निहित कर्जा जोखिम, बजार जोखिम तथा सञ्चालन जोखिम लगायतका जोखिमलाई मध्यनजर गर्दै वित्तीय संस्थाले आन्तरिक नियन्त्रण प्रणालीलाई सक्षम बनाउने नीति अवलम्बन गर्दै आईरहेको छ। वित्तीय संस्थाको कारोवारमा रहेका जोखिम व्यवस्थापन तथा न्यूनीकरणको लागी जोखिम व्यवस्थापन उपसमिति गठन भएको छ। संस्थाको नीति, नियम तथा परिपत्रहरुको परिपालनाको अवस्था निरन्तर रूपमा अनुगमन गर्न लेखापरीक्षण समिति र आन्तरिक लेखापरीक्षण विभागको व्यवस्था रहेको छ। आन्तरिक नियन्त्रण सक्षम बनाउनको लागी नियमित अनुगमन, आन्तरिक लेखा परीक्षण, प्रशासनिक नियन्त्रण, मासिक बैठक, त्रैमासिक तथा वार्षिक समीक्षा गरी आवश्यक सन्साह्र सुन्साह्र संकलन गर्ने गरिएको छ। त्यस्तै वित्तीय संस्थालाई व्यवस्थित तरिकाले संचालनका लागी समय समयमा आवश्यक नीति, नियम, क्षिनियम तथा निर्देशिकाहरु तर्जुमा गरी कार्यान्वयनमा ल्याउँदै गरिएको र आवश्यकता अनुसार खप परिमार्जन गर्दै लागेनेछ।

शाखाहरुको आन्तरिक नियन्त्रणका लागी केन्द्रीय कार्यालयमा हाल ९ वटा विभागहरु संचालनमा रहेको र अनुगमन कार्यलाई अर्को प्रभावकारी बनाउनको लागी हाल ८ वटा अनुगमन कार्यालयको स्थापना गरिएको छ। आन्तरिक नियन्त्रण प्रणालीलाई थुस्त दुरुस्त बनाई राख्न राष्ट्रिय सर्वमान्य लेखा नीति अन्तर्गत लेखा राख्ने, नेपाल राष्ट्र बैंकको निर्देशनहरुको पालना गर्ने/ गराउने र दैनिक कार्यलाई नियमित तथा व्यवस्थित गर्ने गरिएको छ।

आन्तरिक लेखापरीक्षण, बाह्य लेखापरीक्षण तथा आन्तरिक तथा बाह्य निरीक्षणबाट आएका मुद्दाव तथा कैफियतहरूको सुधार यथाशिघ्र गरी कारोबारलाई अद्यावधिक तथा नियमसंगत बनाउने कार्यमा वित्तीय संस्था सधैं सचेत रहेको छ । व्यवस्थापनको क्रियाकलापलाई निगरानी तथा व्यवस्थापनको समसामयिक सुधारका लागि लेखापरीक्षण उप-समिति सक्रिय रहेको छ । यसका लागि सञ्चालक समिति अन्तर्गत नै विभिन्न उप-समितिको गठन गरिएको छ साथै विशेष क्षेत्रहरूको कार्य सम्पादन र चुस्त तथा प्रभावकारी नीति निर्माण एवं परीक्षणको निम्ति विभिन्न उप-समितिको गठन गरी आवश्यक अधिकारहरू समेत प्रत्यायोजन गरिएको छ । उपरोक्त उप-समितिको अफना काम कारवाही गरी आफ्नो प्रतिवेदन सञ्चालक समितिलाई पेश गर्ने गर्दछन् । उप-समितिको सक्रिय भूमिकामा रही आन्तरिक नियन्त्रण प्रणालीका लागि महत्वपूर्ण भूमिका खेल्ने गरेकोले आन्तरिक नियन्त्रण प्रणालीलाई चुस्त र प्रभावकारी बनाउन उप-समितिको ध्यान प्रभावकारी बनाउनुको साथै आ.व. २०८०/०८१ देखि नै आन्तरिक लेखापरीक्षण कार्यलाई थप मजबूद बनाउन बाह्य श्रोतबाट आन्तरिक लेखापरीक्षणको कार्य भर्इरहेको छ र सो कार्यलाई निरन्तरता दिइएको छ ।

(क) लेखापरीक्षण समिति :

संस्थामा सञ्चालक श्री श्री प्रसाद चौधरीको संयोजकत्वमा सञ्चालक श्री न्यामकान्त चौधरी सदस्य र प्रमुख आन्तरिक लेखापरीक्षण विभाग सदस्य सचिव रहने गरी ३ सदस्यीय लेखापरीक्षण समिति रहेको छ । आ.व २०८१/८२ मा लेखापरीक्षण समितिको बैठक ५ पटक बसेको थियो ।

(ख) जोखिम व्यवस्थापन समिति :

सञ्चालक श्री भूपति राज पाण्डे संयोजक रहेको यो समितिमा प्रमुख सञ्चालन विभाग सदस्य र प्रमुख अनुपालना तथा जोखिम व्यवस्थापन विभाग सदस्य सचिव रहनु भएको छ । यस समितिमा लेखापरीक्षण समितिका संयोजक पदेन सदस्य हुनुहुन्छ । आ.व. २०८१/८२ मा यस समितिको बैठक ४ पटक बसेको थियो ।

(ग) कर्मचारी सेवा सुविधा समिति :

सञ्चालक श्री निमानन्द कडेलको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति रहेको छ । यो समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, प्रमुख वित्त विभाग सदस्य र प्रमुख मानव संसाधन व्यवस्थापन विभाग सदस्य सचिव रहनु भएको छ । आ.व. २०८१/८२ मा यो समितिको बैठक ३ पटक बसेको थियो ।

(घ) सम्पत्ति शुद्धिकरण अनुगमन समिति:

संस्थामा सञ्चालक श्री सन्तोष कुमार लुइटेलको संयोजकत्वमा ४ सदस्यीय सम्पत्ति शुद्धिकरण अनुगमन समिति रहेको छ । यो समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य हुनुहुन्छ भने प्रमुख कर्जा असुली तथा जोखिम व्यवस्थापन विभाग सदस्य र प्रमुख सामान्य प्रशासन विभाग सदस्य सचिव हुनुहुन्छ । आ.व. २०८१/८२ मा यो समितिको बैठक ५ पटक बसेको थियो ।

५. प्रमुख कार्यकारी अधिकृत

यस वित्तीय संस्थाको प्रमुख कार्यकारी अधिकृत श्री गंगाधर पाण्डेको राजिनामा मिति २०८१/०७/०१ गते देखि लागू हुने गरी सञ्चालक समितिको १५५ औं बैठकबाट स्वीकृत भएको साथै मिति २०८१/०७/०१ गते देखि प्रमुख कार्यकारी अधिकृतको पद रिक्त हुने भएकोले सञ्चालक समितिको १५७ औं बैठकबाट मिति २०८१/०७/०१ गते देखि नै लागू हुने गरी यस वित्तीय संस्थामा कार्यरत तापव प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव श्री सरोज कुमार सिंहलाई प्रमुख कार्यकारी अधिकृत पदमा कायम मुकायम मुकुर गरिएकोमा मिति २०८२/०३/२० गते बसेको सञ्चालक समितिको १६७ औं बैठकबाट कायम मुकायम प्रमुख कार्यकारी अधिकृतमा कार्यरत श्री सरोज कुमार सिंह लाई मिति २०८२/०४/०१ गतेबाट मिति २०८६/०३/२१ गते सम्म चार वर्षे १ कार्यकालको लागि प्रमुख कार्यकारी अधिकृत पदमा नियुक्त गरिएको छ । प्रमुख कार्यकारी अधिकृत श्री गंगाधर पाण्डे र सरोज कुमार सिंह लाई आ.व. २०८१/०८२ मा तलव तथा अन्य सुविधा बापत कुल क्रमशः रु. ५,५५,८७८.३९ र १७,६८,३६९/४७ गरि दुवै जनालाई कुल रु. २३,२४,२४७.८६ प्रदान गरिएको छ ।

६. अन्य :

लेखापरीक्षण :

बाह्य वार्षिक साधारण सभाबाट नियुक्त गरिएका बाह्य लेखापरीक्षक डि.जि.वि.ए. एसोसिएट्स, काठमाण्डौ-१६, काठमाण्डौद्वारा आर्थिक वर्ष २०८१/०८२ को बाह्य लेखापरीक्षण सफलता पूर्वक सम्पन्न गर्नु भएकोमा धन्यवाद व्यक्त गर्दछौं । साथै उक्त बाह्य लेखापरीक्षण सम्पन्न गरेबापत पारिश्रमिक कर सहित रु. ३,३९,०००/- भुक्तानी गरियो ।

संस्थागत सुशासन :

कुनै पनि संस्थाको दिर्घकालिन विकासको लागि संस्थागत सुशासन कायम राख्नु अतिनै आवश्यक हुन्छ र संस्थागत सुशासन कायम हुन सकेमा मात्र संस्थाको विगो विकास र प्रगती हुने तथ्यप्रति हामी प्रतिबद्ध छौं । संस्थागत सुशासनको सन्दर्भमा निम्न बुँदाहरू पेश गर्नु सान्दर्भिक ठानेका छौं ।

- १) वित्तीय संस्थाको प्रबन्ध पत्र, नियमावली तथा विनियमावलीहरूलाई समय सापेक्ष तथा सान्दर्भिक बनाउन परिमार्जन गर्दै ल्याइएको छ ।
- २) नेपाल राष्ट्र बैंकको निर्देशनहरूको कडाईकामा पालना गर्ने गराउने व्यवस्था गरिएको छ ।
- ३) लेखापरीक्षण, जोखिम व्यवस्थापन, कर्मचारी सेवा सुविधा सम्पत्ति शुद्धिकरण अनुगमन जस्ता सञ्चालक स्तरीय उप-समितिको गठन गरी कार्य सम्पादन हुने गरेको छ ।
- ४) कम्पनी कानून र नेपाल राष्ट्र बैंकको नियमन र कानुनी प्रावधानहरूको अधरभःपालना गर्ने क्रममा सञ्चालक समितिको प्रतिबद्धता रही आएको छ र भविष्यमा पनि रहरहने क्रममा विश्वास दिलाउन चाहन्छौं ।
- ५) व्यवस्थापन स्तरमा सक्षम जनशक्ति निर्माण तथा स्वर्धको फिसावने गुणस्तरीय र सक्षम बनाउन केन्द्रीय कार्यालयबाट अनुगमन निरीक्षण विभाग लगायत सम्पूर्ण विभागहरूलाई कार्यभार समेत तोकेर नियमित अनुगमनको व्यवस्था मिलाइएको छ ।

ग्राहक संरक्षण कोष :

ग्राहक संरक्षण कोष बापतको गत आ.व. ०८०/०८१ मा रु. ३,३२,७९,२०८।२३ कोष मौज्जात रहेकोमा आ.व. २०८१/०८२ मा कोषमा जम्मा रु. १२,०६,४७४।३४ थप भएको र कोष खर्च रु. ४९,०९,२१९।७२ कट्टी गरि बाँकी रकम रु. २,९४,७६,४६३।८४ रहेकोमा आ.व. २०८१/०८२ मा कोषमा खुद नाफाको १.४ प्रतिशतले हुन आउने रकम रु. २,४४,११९।४७ कोषमा थप गरि जम्मा रु. २,९८,२१,६८३।३२ कोषमा रहेको छ।

संस्थागत सामाजिक उत्तरदायित्व कोष :

संस्थागत सामाजिक उत्तरदायित्व कोषमा गतवर्षको मौज्जात रु. ३,९४,४३७।७० रहेकोमा सो कोषबाट आ.व. २०८१/०८२ मा रु. ३,९३,३४४।०० सम्वन्धीत प्रयोजनको निम्ती खर्च भई रु. १,०९,२।७० कोष मौज्जात रहेको छ। आ.व. २०८१/०८२ मा यस कोषमा खुद नाफाको १ प्रतिशतले हुने रकम रु. १,७०,०७९।६४ बाँडफाँट गरि कुल रु. १,७१,१७२।३४ पूँजीकोषमा गणना नहुने गरि संस्थागत सामाजिक उत्तरदायित्व कोषमा सेखाकिन गरिएको छ।

कर्मचारी दक्षता अभिवृद्धि कोष :

नेपाल राष्ट्र बैंकको निर्देशनानुसार आ.व. २०८०/०८१ मा कुल कर्मचारी तलब तथा भत्ताखर्च रु. ११,४३,४८,७९३।९३ भएको र यस आ.व. मा सो खर्चको ३ प्रतिशतले हुने रकम रु. ३४,६०,७६३।८२ कर्मचारी दक्षता अभिवृद्धि बापत खर्च गर्नु पर्नेमा जम्मा रु. ४१,०८,४०२।१३ खर्च भएको जुन गत आ.व.को कर्मचारी खर्चको ४.४३ प्रतिशत र कुल तलब खर्चको २.९८ प्रतिशत रहेको छ। यस आ.व. मा कुल खर्च ३ प्रतिशत भन्दा बढी खर्च भएकोले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम यस वर्ष कर्मचारी दक्षता अभिवृद्धि कोष अन्तर्गत कोष खडा गरिएको छैन।

सूचनाको व्यवस्था :

वित्तीय संस्थाको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य जानकारी विभिन्न संचार माध्यम, पत्र पत्रिका एवं संस्थाको वेब साइट www.msbls.com.np, Facebook Page द्वारा उपलब्ध गराउने गरिएको छ। त्यस्तै संस्थाको वार्षिक साधारण सभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष सम्वादको माध्यमबाट वित्तीय संस्थाले मार्ग निर्देशन प्राप्त गर्ने गरेको छ।

मर्जर सम्बन्धी क्रियाकलापहरू :

यस वित्तीय संस्थाको मिति २०८१ फाल्गुन २३ गते सम्पन्न १२ औं वार्षिक साधारण सभाबाट "संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरु गाभ्ने/गाभिने तथा प्राप्ती गर्ने वा प्राप्ती हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरु पहिचान गर्ने तथा सम्झदारि पत्रमा हस्ताक्षर लगायतका प्रक्रियाहरुको सम्बन्धमा" अख्तियारी सञ्चालक समितिलाई दिइएकोमा सञ्चालक समितिबाट मर्जर उपसमिति गठन गरि उपयुक्त तघुवित्त वित्तीय संस्थाको नाम सिफारिस गर्ने जिम्मेवारी दिइएकोमा प्रतिवेदन अवधी सम्ममा विभिन्न वित्तीय संस्थाहरूसँग छलफल तथा विभिन्न चरणको बैठकमा छलफल मात्र भएको सभा समक्ष जानकारी गराउनु भएको छ।

७. लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया :

यस प्रतिवेदन माव संलग्न आ.व. २०८१/०८२ को लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरुले संस्थाको यथावत स्थितिको चित्रण गरेको छ। लेखापरीक्षण प्रतिवेदनमा गम्भीर किसिमको कौफियतहरु नभएका तथा औन्याइएका कौफियतहरु पनि सुधार भएका र केही सुधार हुने काममा रहेको छ।

८. कम्पनी ऐन, २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरणहरुलाई यसै प्रतिवेदनको अगको रुपमा अनुसूची "क" मा राखिएको छ।**९. अपेक्षा तथा आभार :**

सर्व प्रथम प्रमुख नियमनकारी तिकाय नेपाल राष्ट्र बैंक जसको योगदान बिना वित्तीय संस्था गतिशील बनाउन र प्रगतीतर्फ उन्मुख हुन असम्भव हुने भएकोले नेपाल राष्ट्र बैंकलाई सञ्चालक समितिको तर्फबाट कृतज्ञता ज्ञापन गर्दछौं। त्यस्तै यस वित्तीय संस्थालाई सेवा गर्ने महत्त्वपूर्ण अवसर दिएर गौरवपूर्ण अवस्थासम्म पुऱ्याउने ग्राहक सदस्य महिलावर्गलाई हार्दिक धन्यवाद प्रदान गर्दछु। सदस्यहरुबाट यस संस्था प्रति देखाएको विश्वासलाई कदर तथा सन्मान गर्दै सम्स्त सदस्य महानुभावहरुलाई विशेष धन्यवाद दिन चाहन्छु।

संस्थाको कार्य सम्पादनमा निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन गरी सहयोग गर्ने सबै शेयरधनी संस्था तथा महानुभावहरु, नेपाल सरकार, महती सामुदायिक विकास केन्द्र लगायत सबैलाई हार्दिक आभार प्रकट गर्दछु।

परिश्रमका साथ समयमा नै लेखापरीक्षण सम्पन्न गरिदिने लेखापरीक्षक तथा संस्थाको उर्नात प्रगतिमा आफ्नो क्षेत्रबाट आ-आफ्नो कार्य सुधाररूपले संघालन गरी संस्थाको कार्यसफलतामा योगदान पुऱ्याउने प्रमुख कार्यकारी अधिकृत सहित वित्तीय संस्थाका व्यवस्थापन र सम्पूर्ण कर्मचारीहरुलाई हार्दिक धन्यवाद दिन चाहन्छु।

साथै, आगामी दिनमा पनि यस वित्तीय संस्थाको सञ्चालक समिति तथा व्यवस्थापनले ग्राहक वर्ग र शेयरधनी महानुभावहरुकै आकांक्षा अनुसार काम गर्दै जानेछौं भन्ने विश्वास पुनः दिलाउन चाहन्छु।

अतः यस वित्तीय संस्थाको स्थापना, कार्य संचालन तथा प्रगतिको लागि प्रत्यक्ष वा अप्रत्यक्ष रूपले सहयोग गर्ने सबै सदस्य महानुभावहरु, संस्थाहरु तथा शुभ चिन्तकहरुलाई सञ्चालक समिति तथा मेरो आफ्नो तर्फबाट कृतज्ञता सहित धन्यवाद दिदै भविष्यमा पनि यस संस्थाको उत्तरोत्तर प्रगतिको लागि आवश्यक सल्लाह, सुझाव र सहयोग प्राप्त भइरहने छ भन्ने आशा राखेको छु।

धन्यवाद !

सञ्चालक समिति

महली लघुवित्त वित्तीय संस्था लिमिटेड

मिति: २०८२ पौष ३० गते बुधवार

धितोपत्र दर्ता निष्काशन नियमावली, २०७३ (नियम २६ को उप नियम (२) साम सम्बन्धित) वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण

१. सञ्चालक समितिको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।
२. लेखापरिक्षण प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।
३. लेखापरिक्षण भएको वित्तीय विवरण : यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।
४. कानूनी कारवाही सम्बन्धी विवरण :
 - क) यो अवधिमा यस वित्तीय संस्थाले वा यस वित्तीय संस्था विरुद्ध कुनै मुद्दा दायर नभएको ।
 - ख) यो अवधिमा यस वित्तीय संस्थाको संस्थापक वा सञ्चालकले वा वित्तीय संस्था वा सञ्चालक विरुद्ध प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको जानकारी यस वित्तीय संस्थालाई नभएको ।
 - ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै पनि मुद्दा दायर भएको यस वित्तीय संस्थालाई जानकारीमा नआएको ।
५. संगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण :
 - क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयर कारोवार सम्बन्धमा व्यवस्थापनको धारणा : देशको धितोपत्र बजारमा संगठित संस्थाहरूको शेयर कारोवारमा हाल देखिएको उतार चढावको अवस्थामा पनि यस वित्तीय संस्थाको शेयर कारोवार सन्तोषजनक रहेको छ ।
 - ख) गतवर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार शेयर संख्या र कारोवार दिन सम्बन्धमा : यस अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिममूल्य, कारोवार भएको कुल दिन तथा कारोवार संख्याको विवरण देखाय बमोजिम रहेको छ ।

विवरण	२०८१ आश्विन मसान्त	२०८१ पौष मसान्त	२०८१ चैत्र मसान्त	२०८२ अषाढ मसान्त
अधिकतम मूल्य (रु.)	१,६९,०१००	१,८४,९१००	१,४४,९१००	१,३७,०१००
न्यूनतम मूल्य (रु.)	१,३४,०१००	१,३८,९१०	१,२०,९१००	१,१३,०१२०
अन्तिम मूल्य (रु.)	१,४७,०१००	१,४२,३५०	१,२४,०१५८	१,२९,६१०९
कुल कारोवार शेयर संख्या	४,०६०	२,९६९	१४,२९७	६,३९३
कुल कारोवार दिन	४७	४४	४६	६२

६. समस्या तथा चुनौती : यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।
७. संस्थागत सुशासन : यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

"सबैको लागि, सबैको लागि"

संस्थागत सुशासनको लागि सबैको लागि, सबैको लागि

कम्पनी ऐन, २०६३ को दफा १०५ उपदफा ४ अनुसारको अतिरिक्त विवरण

- क) विगत वर्षको कारोवारको सिद्धान्तकोकन :- सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ ।
- ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितीबाट कम्पनीको कारोवारलाई कुनै असर पारेको भए सो असर :- आर्थिक वर्ष २०८१/०८२ को समाप्तसम्म आर्थिक स्थितीलाई हेर्दा तरलता अभाव तथा लघुवित्त संस्थाहरूलाई लक्षित गर्दै खारेजी तथा कर्जा मिलाइको मुख्य भाग राखि गरिएको आन्दोलनको कारणले संस्थाको कर्जा असुली तथा लक्ष्य प्रगतीमा सामान्य असर पारेको छ ।
- ग) प्रतिवेदन तयार भएको मिति सम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :- सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।
- घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :- वित्तीय संस्थाको कार्यप्रकृती तथा दायरा बमोजिम सरोकार राख्ने बैंक, वित्त कम्पनी र संघ/संस्था तथा औद्योगिक वा व्यावसायिक प्रतिष्ठानसँग सुमधुर सम्बन्ध स्थापित गरी सो सम्बन्धलाई अभिवृद्धि गर्दै लगेको र संस्थाको सो क्रमलाई भविष्यमा पनि निरन्तरता दिने योजना राखेको छ ।
- ङ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुरा :- सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।
- च) कारोवारलाई असर पार्ने मुख्य कुराहरु :- हातको राजनीति तथा आर्थिक वातावरणमा वित्तीय संस्थाको कारोवारमा प्रत्यक्ष रूपमा असर पारिएको निम्न बुदाहरु रहेको छ ।
- १) देशको राजनीतिक अवस्था बाट हुन सक्ने सम्भावित जोखिमहरु
 - २) नेपाल राष्ट्र बैंकले गर्ने नियमन, निर्देशन परिवर्तन आदिबाट हुन सक्ने सम्भावित जोखिमहरु
 - ३) लघुवित्तको उद्देश्य अनुसार विपन्न वर्गको आर्थिक उन्नतीको लागि लगानी गरिएको विना धितो सामूहिक जमानी कर्जा कुनै संगठनीक समूहको प्रभावमा परी क्षणीले समयमा चुक्ता नगरेको अवस्थामा उक्त कर्जा असुरक्षित भई हुन सक्ने सम्भावना ।
 - ४) विपन्न वर्गको आर्थिक अवस्थामा टेवा पुऱ्याउको लागि ग्रामिण क्षेत्रको दूर दराजसम्म काम गर्ने यस्ता बैंक तथा वित्तीय संस्थाहरूलाई आयकरमा छुट तथा प्रोत्साहन नदिएर अन्य वाणिज्य बैंकहरु सरह करको दायरामा राख्दा विपन्न परिवारमा कम लागतमा सेवा पुऱ्याउन कठिनाई भई पर्ने प्रभाव ।
 - ५) लघुवित्त संस्थाको कार्यप्रकृती बमोजिम अन्य वाणिज्य बैंक, विकास बैंक र वित्त कम्पनीहरूसमेत यही प्रकृतीको काम समेत गर्ने भएको हुँदा वर्तमान अवस्थामा अस्वस्थ प्रतिस्पर्धात्मक बजारबाट यस वित्तीय संस्थाको सञ्चालनमा बढी शतकता अपनाई स्वस्थ प्रतिस्पर्धात्मक तरिकाले कार्यक्रमाई अगाडी बढाउनुपर्ने स्थिती विद्यमान रहेको छ ।
 - ६) तरलता अभावका कारण बजारमा लगानी योग्य रकमको अभाव भई यस वित्तीय संस्थाको वित्तीय लागत बृद्धि भै रहेको र लगानीको लागि ऋण पूँजीको अभाव भई लिएको लक्ष्य अनुसार कर्जा लगानी गर्न नसक्नु र लगानी गर्नु पर्ने ध्याज भन्दा बैंक वित्तीय संस्थाबाट पाउने कर्जाको लागत बढी भई मुनाफामा त्यसबाट पर्ने प्रभाव ।
 - ७) विभिन्न समूहहरूले लघुवित्त संस्थालाई खारेज गरि वित्तीय संस्थाबाट भएको लगानीलाई कर्जा मिलाइ गर्नु पर्ने र यसका सदस्यहरूले कर्जा नतिर्ने भई अभियान सञ्चालन गरि आन्दोलन भै रहेको अवस्थामा सरोकारवाला निकायहरूबाट त्यसको निराकरणको लागि कुनै पहल नहुँदा त्यसले देशव्यापी रूपमा असुलीमा प्रभाव भै रहेको र त्यसबाट वित्तीय संस्थाको कर्जा जोखिम दिन सक्ने बहनगई यसले वित्तीय संस्थाको मुनाफामा नकारात्मक प्रभाव पारि भविष्यमा त्यसबाट उत्पन्न हुने प्रभाव ।
- छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :- कारोवारलाई असर पार्ने साथै नियमक निकायसँग चाँफिने प्रकारको ठुला प्रकृतीका कुनै कैफियत लेखापरीक्षकको प्रतिवेदनमा उल्लेख भएको छैन । दैनिक कार्य सम्पादनको दौरानमा स-साना किसिमका कैफियतहरु देखिएता पनि सो कैफियत सुधार गर्ने व्यवस्थापनलाई निर्देशन दिइरहेको छ ।
- ज) लाभांश बाँडफाँट गर्न सिफारिस गरिएको रकम :- आ.व. २०८१/०८२ को २०८२ असार मसान्तमा कायम रहेको वितरण योग्य मुनाफाबाट शेयरधनी महानुभवहरूलाई ज्ञान कायम रहेको चुक्ता पूँजी रु. ३६,९९,२३,४००।२० को ४.७४% प्रतिशतले हुन आउने रकम रु. १,७४,७१,३६६।२६ (अक्षरेपी एक करोड पचहत्तरी लाख एकहत्तर हजार तिन सय छैसठ्ठी रुपैयाँ छविस पैसा मात्र) । बोनस शेयर र ०.२४% प्रतिशतले हुन आउने रकम रु. ९,२४,६०८।७४ (अक्षरेपी नौ लाख चौधस हजार आठ सय आठ रुपैयाँ पचहत्तरी पैसा मात्र) । नगद लाभांश (बोनस शेयरको कर प्रयोजनको लागि समेत) वितरण गर्न अनुमोदनको लागि सिफारिस गरिएको छ ।
- झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अक्षितमूल्य, त्यस्तो शेयरको जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरबापत र कम फिर्ता गरेको भए सोको विवरण : वित्तीय संस्थाले ज्ञानसम्मकुनै शेयर जफत गरेको छैन ।
- ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितीको पुनरावलोकन : वित्तीय संस्थाको कुनै सहायक कम्पनी छैन ।
- ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन : वित्तीय संस्थाको कुनै सहायक कम्पनी नभएको साथै विगत आर्थिक वर्षमा संस्थाले लघुवित्त कारोवार गरेको र यसै अवधिमा कुनै महत्वपूर्ण परिवर्तन नभएको ।
- ड) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध राएको जानकारी : विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त भएको छैन ।
- ढ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी : विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई

प्राप्त भएको छैन ।

- द) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा : विगतआर्थिक वर्षमा यस्तो कुनै जानकारी वित्तीय संस्थालाई प्राप्त भएको छैन ।
- ण) कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरीद गरे बापत कम्पनीले भुक्तानी गरेको रकम : वित्तीय संस्थाले हालसम्म आफ्नो शेयर आफै खरीद गरेको छैन ।
- त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण : सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।
- थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चका विवरण : आर्थिक वर्ष २०८१/०८२ को क्रमचारी खर्च बापत रु. १७,५४,१८,०१२।०३ र कार्यालय सञ्चालन बापत खर्च रु. ६,२५,५०,९८९।७२ गरि कुल व्यवस्थापन खर्च रु. २३,८९,६९,००१।७५ रहेको छ ।
- द) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण : नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानूनी प्रावधान अनुरूप सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण उप-समिति गठन गरेको छ । यस उप-समितिले आन्तरिक लेखापरीक्षण नीति बमोजिम आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने गरेको र प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका नियमन व्यवस्थाहरू पालना गरे, नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ । यस उप-समितिले वित्तीय संस्थाको वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना, र आन्तरिक लेखापरीक्षणले औल्याइएका विषयहरूमा आकषिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजकता तथा कदमका बारेमा व्यवस्थापनलाई आवश्यक निर्देशन दिने, आन्तरिक लेखापरीक्षणले औल्याइएका विषयहरू सम्बन्धमा सुझाव पेश गर्नेकार्यहरू गर्दछ ।
- आर्थिक वर्ष २०८१/०८२ मा उपसमितिको जम्मा ५ वटा बैठक बसेको वियो जसको विवरण निम्नअनुसार रहेको छ ।

क्र.सं.	सदस्यहरूको नामावली	बैठक संख्या	बैठक भत्ता	कैफियत
१.	निमानन्द कहेल, संयोजक	३	१२,०००।-	निवर्तमान संयोजक
२.	श्री प्रसादचौधरी, संयोजक	५	२०,०००।-	वर्तमान संयोजक
३.	श्री श्याम प्रसाद चौधरी, सदस्य			वर्तमान सदस्य
	कुल जम्मा		३२,०००।-	

- ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : यस सम्बन्धी कुनै रकम बुझाउन बाँकी छैन ।
- न) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:
- १) सञ्चालकहरूलाई बैठक भत्ता तथा उप-समिति बैठक बापत कुल रु. ५,०७,०००।-, सञ्चार तथा पत्रपत्रिका बापत रु. १,१४,०००।- यातायात तथा अन्य खर्च बापत रु. ४,७५,०५५।४२ गरि कुल रु. १०,९६,०५५।४२ भुक्तानि गरिएको छ ।
- २) प्रमुख कार्यकारी अधिकृतलाई तपसिल अनुसारको पारिश्रमिक तथा बोनस भुक्तानी गरिएको छ ।

(क) प्रमुख कार्यकारी अधिकृत श्री गंगाधर पाण्डे

कुल वार्षिक तलब तथा भत्ता :	रु. ४,८०,०००।००
क्रमचारी बोनस :	रु. ७५,८७८।३९
जम्मा	रु. ५,५५,८७८।३९

(ख) प्रमुख कार्यकारी अधिकृत श्री सरोज कुमार सिंह

कुल वार्षिक तलब तथा भत्ता :	रु. १७,००,६६५।००
क्रमचारी बोनस :	रु. ६७,७०५।४७
जम्मा	रु. १७,६८,३६९।४७
(क + ख) कुल जम्मा	रु. २३,२४,२४७।८६

- प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम : आ.व. २०८१/०८२ को अन्त्यसम्ममा वित्तीय संस्थाको वित्तीय विवरण अनुसार नगद लाभांश बापत भुक्तानी हुन बाँकी रहेको छैन ।
- फ) दफा १४१ बमोजिम सम्पत्ति खरीद वा विक्री गरेको कुराको विवरण : यस आर्थिक वर्षमा वित्तीय संस्थाले कार्यालय सञ्चालन तथा कार्यक्रम विस्तार गर्दा आवश्यक पर्ने सम्पत्तिहरू बाहेक नेपाल राष्ट्र बैंकको निर्देशन तथा दफा १४१ को प्रतिकूल हुने गरी कुनै पनि सम्पत्ति खरीद गरिएको छैन ।
- ब) दफा १०५ बमोजिम सम्बद्ध कम्पनी बीचभएको कारोवारको विवरण : कम्पनी ऐन, २०६२ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच कारोवार नभएको ।
- भ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा : सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।
- म) अन्य आवश्यक कुराहरू : नभएको ।

संस्थागत सुशासन सम्बन्धी वार्षिक प्रतिवेदन

(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	महुली लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना, इमेल र वेबसाइट	अग्निसाइर कृष्णासवरण गा.पा.-६, महुली सप्तरी, info@mslsl.com.np, www.mslsl.com.np
फोन नं.	०३१४११००४/६, ०३१-४९७००१
प्रतिवेदन पेश गरिएको आ.व.	२०८१/०८२

१. सञ्चालक समिति सम्बन्धी विवरण:

क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : मोहन हरी आचार्य, २०८१/११/२३

ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य): संस्थापक ७० प्रतिशत, सर्वसाधारण ३० प्रतिशत रहेको छ।

ग) सञ्चालक समिति सम्बन्धी विवरण : सञ्चालक समितिमा ७ जना रहेको छ। यस वित्तीय संस्थाको सञ्चालक समिति अयन मिति २०८१ फाल्गुन २३ गते भएको १२ औं साधारण सभाबाट भएको बिचा र उक्त साधारण सभाबाट संस्थापक शेयरधनीहरूको तर्फबाट ४ जना र सर्व साधारण शेयरधनीको तर्फबाट २ जनाको निर्वाचित भई हाल सञ्चालक समितिमा ७ जना सञ्चालक रहनु भएको छ।

क्र.सं.	सञ्चालकको नाम / ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका
१	मोहन हरी आचार्य	संस्थापक	४७४३८	२०८१/११/२३	२०८१/१२/०३	१२ औं साधारण सभाबाट निर्वाचित
२	श्यामकान्त चौधरी	संस्थापक	६०४८७	२०८१/११/२३	२०८१/१२/०३	"
३	रमोना अमात्य राज भण्डारी	संस्थापक	१६४१०		२०८१/१२/०४	
४	श्री प्रसाद चौधरी	संस्थापक	१०४७२	२०८१/११/२३	२०८१/१२/०३	"
५	निमानन्द कडेल	सर्वसाधारण	२४९	२०८१/११/२३	२०८१/१२/०४	"
६	भूपतीराज पाण्डे	सञ्चालक	२४६	२०८१/११/२३	२०८१/१२/०४	"
७	सन्तोष कुमार लुइटेन	स्वतन्त्र	०	२०७८/०४/२६	२०७८/०६/१८	सञ्चालकबाट मनोनित भई ९औं वार्षिक साधारण सभाबाट अनुमोदन

(घ) सञ्चालक समितिको बैठक:

● सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण:

क्र.सं.	यस आ.व.मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको मिति	अन्य
१	मिति २०८१/०४/१० बैठक नं. १४४	५	०	२०८०/०४/०८ - १४२	सञ्चालक भानुभक्त निरौलाको राजिनामा स्वीकृत भएकोले ६ जनामा सञ्चालक मोहन हरी आचार्य व्यक्तिगतले अनुपस्थित रहनु भएको।
२	मिति २०८१/०४/२० बैठक नं. १४५	६	०	२०८०/०४/१८ - १४३	सञ्चालक भानुभक्त निरौलाको राजिनामा स्वीकृत भएकोले ६ मात्र सञ्चालक रहनु भएको।
३	मिति २०८१/०४/२२ बैठक नं. १४६	६	०	२०८०/०६/२० - १४४	"
४	मिति २०८१/०६/२२ बैठक नं. १४७	६	०	२०८०/०८/१२ - १४५	"
५	मिति २०८१/०७/२६ बैठक नं. १४८	६	०	२०८०/१०/१० -१४६	"
६	मिति २०८१/०८/१८ बैठक नं. १४९	५	०	२०८०/१०/२७ -१४७	" सञ्चालक मोहन हरी आचार्य व्यक्तिगतले अनुपस्थित रहनु भएको।

७	मिति २०८१/०९/२४ वैठक नं. १६०	६	०	२०८०/१२/०३ -१४८	सञ्चालक भानुभक्त निरौलाको राजिनामा स्वीकृत भएकोले ६ मात्र सञ्चालक रहनु भएको
८	मिति २०८१/१०/२३ वैठक नं. १६१	६	०	२०८१/०१/१४ - १४९	"
९	मिति २०८१/१०/२० वैठक नं. १६२	६	०	२०८१/०२/२७ - १५०	"
१०	मिति २०८१/११/२३ वैठक नं. १६३	७	०	२०८१/०३/०९ - १५१	
११	मिति २०८१/१२/२२ वैठक नं. १६४	७	०	२०८१/०३/२२ - १५२	
१२	मिति २०८२/०१/२९ वैठक नं. १६५	७	०	२०८१/०३/२९ - १५३	
१३	मिति २०८२/०२/२३ वैठक नं. १६६	७	०		
१४	मिति २०८२/०३/२० वैठक नं. १६७	७	०		

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्यानपुगी स्वगितभएको भए सोको विवरण: यस कारणले कुनै पनि बैठक स्वगितभएको छैन।
- सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण:

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	मिति २०८१/०४/१० गतेको १५४ र २०८१/०८/१८ गतेको १५९ औं बैठकमा घरायसी तथा व्यक्तिगत कामको कारणले सञ्चालक मोहन हरि आचार्य अनुपस्थित रहनु भएको थियो।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	निर्णयको विवरण (माईन्यूट) राख्ने गरेको छ। साथै भिडियो कन्फरेन्स मार्फत बसेको बैठकहरूको भिडियो रेकर्डिङ समेत सुरक्षित राख्ने गरिएको।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा)	अधिकतम ३७ दिन (वैठक नं. १६३ र १६४ र १६५ र १६६ को बिचको)
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७६ पोष २६ गते (सातौं वार्षिक साधारण सभा)
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्षको रु. ४५०० र सञ्चालकको रु. ४०००
आ.व को सञ्चालक समितिको कुल बैठक खर्च रु.	रु.२,६६,०००।०० (उप-समितिले बाहेक)

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण:

सञ्चालकको आचरण सम्बन्धमा सम्बन्धीत संस्थाको आचार संहिता भए/भए नभएको:	भएको																				
एकाधर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण:	नभएको																				
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण:	भएको																				
<table border="1"> <thead> <tr> <th>क्र.सं.</th> <th>विवरण</th> <th>मिति</th> <th>सहभागी सञ्चालक संख्या</th> <th>तालिम सञ्चालन गर्ने संस्वार स्थान</th> </tr> </thead> <tbody> <tr> <td>१.</td> <td>सञ्चालक कार्यक्रम शिक्षा</td> <td>२०८१/०६/१५</td> <td>३ जना</td> <td>BFIN/काठमाण्डौ</td> </tr> <tr> <td>२.</td> <td>सञ्चालक कार्यक्रम शिक्षा</td> <td>२०८१/०९/०३</td> <td>१ जना</td> <td>BFIN/काठमाण्डौ</td> </tr> <tr> <td>३.</td> <td>सञ्चालक कार्यक्रम शिक्षा</td> <td>२०८१/१२/२९</td> <td>५ जना</td> <td>CMF/काठमाण्डौ</td> </tr> </tbody> </table>	क्र.सं.	विवरण	मिति	सहभागी सञ्चालक संख्या	तालिम सञ्चालन गर्ने संस्वार स्थान	१.	सञ्चालक कार्यक्रम शिक्षा	२०८१/०६/१५	३ जना	BFIN/काठमाण्डौ	२.	सञ्चालक कार्यक्रम शिक्षा	२०८१/०९/०३	१ जना	BFIN/काठमाण्डौ	३.	सञ्चालक कार्यक्रम शिक्षा	२०८१/१२/२९	५ जना	CMF/काठमाण्डौ	
क्र.सं.	विवरण	मिति	सहभागी सञ्चालक संख्या	तालिम सञ्चालन गर्ने संस्वार स्थान																	
१.	सञ्चालक कार्यक्रम शिक्षा	२०८१/०६/१५	३ जना	BFIN/काठमाण्डौ																	
२.	सञ्चालक कार्यक्रम शिक्षा	२०८१/०९/०३	१ जना	BFIN/काठमाण्डौ																	
३.	सञ्चालक कार्यक्रम शिक्षा	२०८१/१२/२९	५ जना	CMF/काठमाण्डौ																	
प्रत्येक सञ्चालकले आफू सञ्चालक पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिन भित्र देहायका कुराको लिखितजानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:																					

<ul style="list-style-type: none"> संस्थासंग निजवानिजको एकाधरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको बागर्न लगाएको भए सो को विवरण। निज वा निजको एकाधरको परिवारको कुनै सदस्यले संस्थावा सो संस्थाको मरुबवा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण। निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण। निजको एकाधरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण। 	<ul style="list-style-type: none"> जानकारी गराएको (कुनै किसिमको करार गरेको छैन।) जानकारी गराएको (नभएको) जानकारी गराएको (अन्य संस्थाको सञ्चालक नभएको) जानकारी गराएको (विवरण संलग्न गरिएको छ। प्राप्त सम्पूर्ण विवरणहरू सञ्चालकहरूको व्यक्तिगत फाइलमा समावेश गरिएको।)
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	उस्तै प्रकृतिको अन्य सूचिकृत संस्थाको सञ्चालक वा पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य नगरेको।
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सो को विवरण:	कुनै कारवाही भएको 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 : गठन भएको।

ख) जोखिम व्यवस्थापन सम्बन्धि जानकारी :

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

संयोजक - श्री भूपति राज पाण्डे

पदेन सदस्य - लेखापरीक्षण समिति संयोजक (श्री श्रीप्रसाद चौधरी)

सदस्य - सामान्य प्रशासन विभाग प्रमुख (श्री रमेश चौधरी)

सदस्य सचिव - कर्जा अमुली तथा जोखिमव्यवस्थापन विभाग प्रमुख (श्री विजय यादव)

आ) समितिको बैठक संख्या :- ४ पटक

क्र. सं.	यस आ.व.मा बसेको जोखिम व्यवस्थापन समितिको बैठकको मिति	उपस्थित पदाधिकारी संख्या	अन्य
१	२०८१/०४/२५ - २२	४	आमन्त्रित सदस्यमा प.का.अ.
२	२०८१/०८/११ - २३	४	
३	२०८१/१०/२२ - २४	४	
४	२०८२/०१/२१ - २४	४	

द) समितिको कार्य सम्बन्धी छोटो विवरण :

(क) दिव्यमान जोखिम परिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गरिने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने गरेको।

(ख) व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र भागेदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने गरेको।

(ग) व्यवस्थापनबाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के-कसरी भइरहेको छ सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने गरेको।

(घ) वित्तीय संस्थामा मुख्यतया देखिने जोखिम मध्ये आ.व.२०८१/०८२ मा खासगरि बजार जोखिममा अत्यधिक उथलपुथल देखिएको ले सो सम्बन्धि व्यवस्थापनकालागि आवश्यक विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय, सुझाव दिने गरेको।

(ङ) जोखिम, सम्पति अनुसार पुंजीको पर्याप्तता, व्यवसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय, सुझाव दिने गरेको।

(च) जोखिम व्यवस्थापनकालागि नेपाल राष्ट्र बैकबाट जारी गरिएका निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवम् संरचना विकास गर्नका लागि सञ्चालक समितिलाई आवश्यक सुझाव दिने गरेको।

(छ) सञ्चालक समितिबाट भएको अख्तियार प्रत्यावाजीकरणको सीमा तथा औचित्यता विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव सहितको प्रतिवेदन पेश गर्ने गरेको।

ग) आन्तरिक नियन्त्रण कार्यविधीभए/नभएको : छुट्टै कार्यविधी नभएको तर आन्तरिक नियन्त्रणका लागि यस वित्तीय संस्थाले विभिन्न विनियमावली, कार्यविधि, निर्देशिका तथा परिपत्रहरू तयार गरेर लागू गरिरहेको छ।

घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सो को कारण : विभिन्न विनियमावली, कार्यविधि, निर्देशिकामा उल्लेख भए बमोजिमको समितिहरू गठन भएका छन्।

ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण : विभिन्न समितिहरू विनियमावली, कार्यविधि, निर्देशिकामा उल्लेख भए बमोजिम

जिम गठन भएतापनि आन्तरिक नियन्त्रण प्रणाली समिति गठन नभएको ।

अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद) : सो नामको समिति नरहेको ।

आ) समितिको बैठक संख्या : सो नामको समिति नरहेको ।

इ) समितिको कार्य सम्बन्धी छोटो विवरण : सो नामको समिति नरहेको ।

च) आर्थिक प्रशासनिक विनियमावली भए/नभएको : भएको ।

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण:

क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण:

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका	प्रथम पटक २०८१/१०/२४ गते र दोश्रो पटक २०८१/११/०५ गते नागरिक रा. दे. पत्रिका
विशेष साधारण सभाको सूचना		
वार्षिक प्रतिवेदन	वार्षिक प्रतिवेदन छपाई वितरण	२०८१/१०/०५ गते
त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिकामा	२०८१/०७/३० गते प्रथम त्रैमास नयाँ पत्रिकामा
२०८१/१०/२५ गते दोश्रो त्रैमास नागरिक दैनिक पत्रिकामा		
२०८२/०१/२५ गते तेस्रो त्रैमास नेपाल समन्तार पत्रपत्रिकामा		
२०८२/४/१५ गते चौथो त्रैमास नागरिक दैनिक पत्रिकामा		
छितीपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना		यस किसिमको कुनै सूचना हाल प्रकाशित गरिएको छैन ।
अन्य		छैन ।

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका	प्रथम पटक २०८१/१०/२४ गते र दोश्रो पटक २०८१/११/०५ गते नागरिक रा. दे. पत्रिका
विशेष साधारण सभाको सूचना		
वार्षिक प्रतिवेदन	वार्षिक प्रतिवेदन छपाई वितरण	२०८१/१०/०५ गते
त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिकामा	२०८१/०७/३० गते प्रथम त्रैमास नयाँ पत्रिकामा
२०८१/१०/२५ गते दोश्रो त्रैमास नागरिक दैनिक पत्रिकामा		
२०८२/०१/२५ गते तेस्रो त्रैमास नेपाल समन्तार पत्रपत्रिकामा		
२०८२/४/१५ गते चौथो त्रैमास नागरिक दैनिक पत्रिकामा		
छितीपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना		यस किसिमको कुनै सूचना हाल प्रकाशित गरिएको छैन ।
अन्य		छैन ।

ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले छितीपत्र बोर्ड तथा अन्य निकायबाट कारवाहिमा परेको भए सो सम्बन्धी जानकारी : छैन ।
ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति: १२ औं वार्षिक साधारण सभा २०८१/११/२३ मार विशेष साधारण सभानभएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण:

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

ख) सांठनिक संरचना संलग्न गर्ने : अनुसूची १ मा संलग्न गरिएको छ ।

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	सरोज कुमार सिंह	का.मु. प्रमुख कार्यकारी अधिकृत/कम्पनी सचिव	BCS	तघुवित्त क्षेत्रमा २३ वर्षको कार्य अनुभव
२.	तल्लि प्रसाद चौधरी	प्रबन्धक	I Sc	तघुवित्त क्षेत्रमा २४ वर्षको कार्य अनुभव

३.	रमेश चौधरी	प्रबन्धक	BBS	लघुवित्त क्षेत्रमा २१ वर्षको कार्य अनुभव
४.	हरि प्रसादकोइराना	प्रबन्धक	BCS	लघुवित्त क्षेत्रमा २२ वर्षको कार्य अनुभव
५.	रसियन चौधरी	सहायक प्रबन्धक	MA	लघुवित्त क्षेत्रमा २३ वर्षको कार्य अनुभव
६.	ई. अनुप श्रेष्ठ	सहायक प्रबन्धक	BE, M.Sc. IT, B	बैंकिङ्ग ४ वर्ष र लघुवित्त क्षेत्रमा ९ वर्षको अनुभव
७.	विजय यादव	सहायक प्रबन्धक	BBS	लघुवित्त कार्यक्रममा करिब १६ वर्षको कार्य अनुभव
८.	विरु लामा	शरिष्ठ अधिकृत	MBS	द्वितीय क्षेत्रमा १२ वर्ष र लघुवित्तमा ५ वर्ष

घ) कर्मचारी सम्बन्धी अन्य विवरणः

क) कर्मचारी सम्बन्धीविवरण :

संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरे/नगरेको	गरेको
नयाँ कर्मचारीहरूको पदपूर्ती गर्दा अपनाएको प्रकृया:	कर्मचारी से.वि. अनुसार
व्यवस्थापन स्तरका कर्मचारीको संख्या :	८
कुल कर्मचारीको संख्या	२६५
कर्मचारीहरूको सम्बन्धित प्नात भए/नभएको :	भएको
आ.व.मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	२६ वटा/५५५ जना
आ.व.को कर्मचारी तालिम खर्च :	५३२०९.०९,५९
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२८.३५ %
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	३.११%

ख) कर्मचारी सेवा सुविधा समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता:	श्री निमानन्द कंडल संयोजक B.Com. श्री सरोज कुमार सिंह पदेन सदस्य BCS श्री विरु लामादोइ सदस्य MBS श्री रमेश चौधरी सदस्य सचिव (मानव सं.व्यव. प्रमुख) BBS
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या:	२०८१/१०/२२ गते उपस्थिती ४ जना २०८२/०१/२१ गते उपस्थिती ४ जना २०८२/०३/०६ गते उपस्थिती ४ जना
प्रति वैठक भत्ता र:	४०००/- का दरले

६. संस्थाको लेखा तथा लेखा परिक्षण सम्बन्धी विवरणः

क) लेखा सम्बन्धी विवरण :

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सो को विवरण :	गरेको ।
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/०९/२४
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८१/०७/३० गते प्रथम त्रैमास नयाँ पत्रिकामा २०८१/१०/२५ गते दोश्रो त्रैमास नागरिक दैनिक पत्रिकामा २०८२/०१/२५ गते तेस्रो त्रैमास नेपाल समचार पत्रपत्रिकामा २०८२/४/१५ गते चौथो त्रैमास नागरिक दैनिक पत्रिकामा
अन्तिम लेखा परिक्षण सम्पन्न भएको मिति:	२०८१/०९/२६ (आ.व.०८०/०८१)
साधारणसभाबाट वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/११/२३
संस्थाको आन्तरिक लेखा परिक्षण सम्बन्धीविवरण: (अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा वास्तव्य विज्ञ नियुक्त गर्ने गरिएको । (आ) वास्तव्य विज्ञ नियुक्त गरिएको भए सोको विवरण:	वास्तव्य विज्ञ नियुक्तगने गरिएको । श्री पि.आर.एस.एच एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, अनामनगर काठमाण्डौ (प्रो.सि.ए. सुवास पौडेल)
उ) आन्तरिक लेखा परिक्षण कति अर्वाधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक रूपमागने गरिएको ।

ख) सेवा परीक्षण समिति सम्बन्धी विवरण :

संयोजकतया सदस्यहरूको नाम, पद तथा योग्यता:	श्री प्रसाद चौधरी रमोला राजनगहारी हरि प्रसाद कोइराला	संयोजक I.com, सदस्य सदस्य सचिव (आ.ते.प.प्रमुख) BCS
बैठक वसेको मितिले तथ्या उपस्थित सदस्य संख्या:	२०८१/०५/२१ गते उपस्थिती ३ जना २०८१/०८/१९ गते उपस्थिती ३ जना २०८१/१०/२१ गते उपस्थिती ३ जना २०८२/०१/२१ गते उपस्थिती २ जना २०८२/०३/२१ गते उपस्थिती २ जना	
प्रति बैठक भत्ता रु.	४०००/- का दरले	
सेवा परीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	२०८१/०५/२१ गते २०८१/०९/०८ गते २०८२/०३/०४ गते	

ब. सम्पत्ती शुद्धिकरण निवारण सम्बन्धी :

क) सम्पत्ती शुद्धिकरण अनुगमन समिति सम्बन्धी विवरण :

संयोजकतया सदस्यहरूको नाम, पद तथा योग्यता:	श्री संतोषकुमार लुइटेन श्री नरोज कुमार सिंह श्री विजय यादव श्री रमेश चौधरी	संयोजक MBA पदेन सदस्य BCS सदस्य B.Ed. सदस्य सचिव (मानव सं. व्यव. प्रमुख) BBS
बैठक वसेको मिति तथा उपस्थित सदस्य संख्या:	२०८१/०४/२५ गते उपस्थिती ४ जना २०८१/०७/२७ गते उपस्थिती ४ जना २०८१/१०/२२ गते उपस्थिती ४ जना २०८२/०१/२६ गते उपस्थिती ४ जना	
प्रति बैठक भत्ता रु.	४०००/- का दरले	

ग. अन्य विवरण:

संस्थाने सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, वैज्ञ, तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	भरिएको
पुर्चालित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचितकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ती कुनै किसिमले भोगलभन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकिएको सर्तहरूको पालना भए/नभएको	भएको
संस्थावा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	भएको
कर्मचारीहरूले कर्मचारी सेवा विनियमावली अनुसार अनुशासनको पालना भए/नभएको	भएको

परिपालन अधिकृतको नाम : रमेश चौधरी
पद : प्रबन्धक
मिति : २०८२/०५/२१
संस्थाको छाप :

सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०९/०४

प्रमाणित गर्ने :

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दानबहादुर गलामी सी.ए.
सामंचार
डि.जी.वि.ए. एमोसिएटन्
चार्टर्ड एकाउन्टेन्ट्स

INDEPENDENT AUDITOR'S REPORT
To the Shareholders of
M/s Mahuli Laghubitta Bittiya Sanstha Ltd.
Mahuli, Saptari, Nepal.

Opinion

We have audited the financial statements of Mahuli Laghubitta Bittiya Sanstha Ltd. (referred to as "Microfinance"), which comprise the Statement of Financial Position as at Ashadh 32, 2082 (July 16, 2025), the Statement of Profit or Loss and 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 Microfinance as at Ashadh 32, 2082 (July 16, 2025) and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

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 Microfinance in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of the Code of Ethics for professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of financial statements of the current period, which were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon. We do not provide a separate opinion on these matters. We have determined the matters described below as the key audit matters to be communicated in our report. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

S.N.	Key Audit Matters	Auditor's Response
1.	<p>Interest Income Ref. Note no. 4.27 and accounting policies to the Financial Statements.</p> <p>The Microfinance has total interest income from customers of Rs. 709,787,753.99.</p> <p>Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/ NFRS. Interest has not been recognized on accrual basis in case of non-performing loans.</p> <p>Due to limitation of lack of system capability to review the fair value of the collateral on regular basis, manual intervention might be required for recognition of accrual of interest income.</p>	<p>We applied following procedures in respect of verification of interest income:</p> <ul style="list-style-type: none"> ➤ Understanding of the core banking software of the Microfinance how interest rate on loans and advances has been implemented in system. ➤ Whether interest income on advances is automatically generated in the CBS system. ➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the Microfinance for the same.



	<p>As this may have effect on the recognition of the interest income by the Microfinance, we have considered it as a key audit matter.</p>	<ul style="list-style-type: none"> ➤ Review and verify the transactions relating to manual debit or credit of interest in the system. ➤ Understanding as to how the Microfinance's management monitors their business, analyze its credit portfolio and the interest income thereon. ➤ Review whether the legal remedies against defaulting borrowers are not adversely affected. <p>Accounting policies and recognition of interest income have been considered acceptable.</p>
<p>2.</p>	<p>Impairment of Loans and Advances to Customers Ref. Note no. 4.7 and accounting policies to the Financial Statements.</p>	
	<p>As per NFRS 9, the Microfinance company shall measure impairment loss on loans and advances, which is the higher of:</p> <p>a) Amount derived as per norms prescribed by NRB for loan loss provisioning or</p> <p>b) Amount determined as per para 5.5 of NFRS adopting the expected credit loss model.</p> <p>As per the norms prescribed by NRB, provision at the prescribed rate shall be created on the loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security etc. Hence, assessment of availability and accuracy of data for impairment under NRB provisioning norms is regarded as key audit matters.</p> <p>Loan loss provision on loans and advances measured at amortized cost is Ra. 373,939,950.59 which is higher of ECL Model and NRB regulatory provisions and the same has been disclosed in other disclosures. ECL model has been validated as per the NRB guidelines and ECL policy of the Microfinance.</p> <p>This is a key audit matter due to</p> <ul style="list-style-type: none"> • The involvement of significant management judgements, assumptions and level of uncertainty associated with estimating future cash flows to recover such loans and advances; and 	<p>Our audit approach included:</p> <p>a. Reviewing the overdue status of loans and advances by obtaining data from the system and matching the same with NRB 2.2 report.</p> <p>b. Sample credit files were reviewed for the purpose of assuring the utilization of loan & advances for the intended purpose, account movement and account turnover.</p> <p>c. Assessed the alignment of the Microfinance company's Impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report</p> <p>d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight review and approval of impairment for expected credit losses, policies and procedures by the board and management.</p> <p>e. Tested the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records.</p> <p>f. Evaluated the reasonableness of credit quality assessments and related stage classifications.</p>



<ul style="list-style-type: none"> The materiality of the reported amount of expected credit losses. <p>Key areas of significant judgements, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.</p>	<p>In addition to the above, the following procedures were performed:</p> <p>g. For loans and advances assessed on an individual basis for impairment:</p> <ul style="list-style-type: none"> Tested the arithmetical accuracy of the underlying individual impairment calculations. Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made with economic conditions. Such evaluations were carried out considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals. <p>h. For loans and advances assessed on a collective basis for impairment:</p> <ul style="list-style-type: none"> Tested the key inputs and the calculations used in the impairment for expected credit losses. Assessed the reasonableness of judgements, estimates used by the Management in the underlying methodology and the management overlays. Our testing included reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each scenario. <p>We applied following procedures in respect of verification of loan loss provision:</p> <ul style="list-style-type: none"> Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, obtainment of required legal documents, CIC reports, and compliance with prudential regulations. Business sites visit of the borrowers on sampling basis. Review of IT system to provide loan loss provision based on overdue payments. On sampling basis, verification of accuracy of provision against non-
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		<p>performing loan calculated by the IT system and manual calculation sampling basis.</p> <ul style="list-style-type: none"> ➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers. ➤ Review of Management and Board's evaluation and decisions on loans. ➤ Reviewed the ECL validation report and assessed key assumptions, model methodology, and recommendations provided. <p>Loan loss provision made by the Microfinance is considered acceptable.</p>
<p>3.</p>	<p>Information Technology System</p> <p>The information technology of the Microfinance involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the Microfinance's activities. As a result, the 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 importance of the impact of the IT systems and related control environment on the institution's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p>	<p>Our audit approach regarding information technology of the Microfinance is based upon the Information Technology Guidelines issued by NRB and it also included:</p> <ul style="list-style-type: none"> ➤ Verification of the interest income and expense booking regarding loan and deposits on test check basis with the core banking system of the institution. ➤ Verification of the provisioning of the loan and advances based on ageing on test check basis. <p>We considered the IT systems and their relevant controls to be adequate.</p>

Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but does not include the Financial Statements and our auditor's report thereon.

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

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 in 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 the fact. We have nothing to report on in this regard.



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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards (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, management is responsible for assessing the Microfinance's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Microfinance or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional 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 a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on institution'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 institution to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statement, 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

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063, BAFIA, 2073 and other regulatory requirements:

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Microfinance.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Microfinance.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the Microfinance are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Microfinance, we have not come across any case where the Board of Directors or any office bearer of the Microfinance have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Microfinance and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Microfinance, its shareholders and its depositors.
- The business of the Microfinance has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.


CA. Bin Bahadur Ghoshal
Partner
D.G.B.A. Associates
Chartered Accountant

Place: Kathmandu, Nepal
Date: 2082/09/04
UDIN: 251220CA01253m3pWW

Mahuli Laghubitta Bittiya Sanstha Limited**Statement of Financia Position****As at 32nd Ashadh 2082**

(NPR)

Particulars	Note	Current Year	Previous Year
Assets			
Cash and Cash Equivalents	4.1	418,979,195.17	252,379,584.41
Statutory Balances and due from Nepal Rastra Bank	4.2	24,004,500.00	22,505,000.00
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	5,116,991,113.98	4,582,448,791.87
Investment Securities	4.8	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	5,864,875.27	15,679,220.93
Investment Property	4.10	-	-
Property and Equipment	4.11	30,077,963.22	29,696,059.29
Goodwill and Intangible Assets	4.12	733,117.57	840,941.92
Deferred Tax Assets	4.13	54,351,401.65	22,166,947.68
Other Assets	4.14	38,034,179.86	28,352,790.32
Total Assets		5,690,036,346.72	4,955,069,336.42
Particulars	Note	Current Year	Previous Year
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instruments	4.17	-	-
Deposits from Customers	4.18	1,830,212,896.45	1,645,473,375.53
Borrowings	4.19	2,910,111,160.98	2,420,086,036.55
Current Tax Liabilities	4.9	-	-
Provisions	4.20	8,898,630.03	8,178,064.88
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	242,735,200.40	246,642,938.71
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		4,991,957,887.86	4,320,380,415.67
Equity			
Share Capital	4.24	369,923,500.20	322,378,585.20
Share Premium			
Retained Earnings		47,712,380.35	26,466,702.56
Reserves	4.25	280,442,578.31	285,843,633.00
Total Equity Attributable to Equity Holders		698,078,458.86	634,688,920.76
Non Controlling Interest			
Total Equity		698,078,458.86	634,688,920.76
Total Liabilities and Equity		5,690,036,346.72	4,955,069,336.43
Contingent Liabilities and Commitments	4.26	-	-
Net Assets Value per share		188.71	196.88

As per our report of even date

Biru Lama
Head
(Finance Management Dept.)

Saroj Kumar Singh
Chief Executive Officer

Mohan Hari Acharya
Chairman

Dan Bahadur Galami, CA
D.G.B.A Associates
Chartered Accountants

Directors
Shree Prasad Chaudhary
Ramola Amatya Rajbhandari
Shyam Kant Chaudhary
Nimanand Kadel
Bhupati Raj Pandey

Date: 2082/09/04
Place: Kathmandu



Mahuli Laghubitta Bittiya Sanstha Limited

Statement of Profit or Loss

For the year ended 32nd Ashadh 2082

(NPR)

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	709,787,753.99	631,694,981.71
Interest Expense	4.28	353,824,194.35	374,896,634.05
Net Interest Income		355,963,559.64	256,798,347.66
Fee and Commission Income	4.29	54,357,466.43	54,165,330.68
Fee and Commission Expense	4.30	15,150,096.02	3,059,600.00
Net Fee and Commission Income		39,207,370.41	51,105,730.68
Net Interest, Fee and Commission Income		395,170,930.05	307,904,078.34
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		395,170,930.05	307,904,078.34
Impairment Charge/ (Reversal) for Loans and Other Losses	4.33	131,360,655.56	37,705,127.35
Net Operating Income		263,810,274.49	270,198,950.99
Operating Expense			
Personnel Expenses	4.34	177,902,139.31	176,703,040.99
Other Operating Expenses	4.35	43,967,678.47	32,967,186.71
Depreciation & Amortisation	4.36	19,583,311.25	11,295,557.48
Operating Profit		22,357,145.47	49,233,165.80
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit Before Income Tax		22,357,145.47	49,233,165.80
Income Tax Expense	4.39		
Current Tax		38,712,939.38	18,092,665.64
Deferred Tax		(33,363,758.28)	(1,048,798.74)
Profit for the Year		17,007,964.36	32,189,298.90
Profit Attributable to:			
Equity-holders of the Financial Institution		17,007,964.36	32,189,298.90
Profit for the year		17,007,964.36	32,189,298.90
Earnings per Share			
Basic Earnings per Share		4.60	9.98
Diluted Earnings per Share		4.60	9.98

As per our report of even date

Biru Lama
 Head
 (Finance Management Dept.)

Saroj Kumar Singh
 Chief Executive Officer

Mohan Hari Acharya
 Chairman

Dan Bahadur Galami, CA
 D.G.B.A Associates
 Chartered Accountants

Directors
 Shree Prasad Chaudhary
 Ramola Amatya Rajbhandari
 Shyam Kant Chaudhary
 Nimanand Kadel
 Bhupati Raj Pandey

Date: 2082/09/04
 Place: Kathmandu

Mahuli Laghubitta Bittiya Sanstha Limited**Statement of Other Comprehensive Income****For the year ended 32nd Ashadh 2082**

(NPR)

Particulars	Note	Current Year	Previous Year
Profit for the year		17,007,964.36	32,189,298.90
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			
Gains/(losses) on revaluation			
Actuarial gains/(losses) on defined benefit plans		3,931,015.00	(827,687.00)
Income tax relating to above items		(1,179,304.50)	248,306.10
Net other comprehensive income that will not be reclassified to profit or loss		2,751,710.50	(579,380.90)
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		2,751,710.50	(579,380.90)
Total Comprehensive Income for the year		19,759,674.86	31,609,918.00
Total Comprehensive Income for the Period		19,759,674.86	31,609,918.00

As per our report of even date

Biru Lama
 Head

(Finance Management Dept.)

Saroj Kumar Singh
 Chief Executive Officer

Mohan Hari Acharya
 Chairman

Directors

Shree Prasad Chaudhary

Ramola Amatya Rajbhandari

Shyam Kant Chaudhary

Nimanand Kadel

Bhupati Raj Pandey

Dan Bahadur Galami, CA
 D.G.B.A Associates

Chartered Accountants

Date: 2082/09/04

Place: Kathmandu

Mahuli Laghubitta Bittiya Sanstha Limited**Statement of Cash Flows
For the year ended 32St Ashadh 2082**

(NPR)

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	709,787,753.99	631,694,981.71
Fee and Other Income Received	54,357,466.43	54,165,330.68
Dividend Received		
Receipts from Other Operating Activities	-	-
Interest Paid	(353,824,194.35)	(374,896,634.05)
Commissions and Fees Paid	(15,150,096.02)	(3,059,600.00)
Cash Payment to Employees	(177,902,139.31)	(176,703,040.99)
Other Expenses Paid	(43,967,678.48)	(32,967,186.71)
Operating Cash Flows before Changes in Operating Assets and Liabilities	173,301,112.27	98,233,850.64
(Increase) Decrease in Operating Assets		
Due from Nepal Rastra Bank	(1,499,500.00)	
Placement with Banks and Financial Institutions	-	160,000,000.00
Other Trading Assets	-	
Loans and Advances to MFIs & Cooperatives		
Loans and Advances to Customers	(665,902,977.67)	(705,459,958.76)
Other Assets	(32,051,497.85)	(18,652,368.24)
Increase (Decrease) in Operating Liabilities		
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	184,739,520.92	43,672,063.24
Borrowings	490,025,124.43	433,284,590.22
Other Liabilities	(3,187,173.16)	(23,763,907.80)
Net Cash Flow from Operating Activities before Tax Paid	145,424,608.94	(12,685,730.70)
Income Tax Paid	(5,349,181.11)	(17,043,866.90)
Net Cash Flow from Operating Activities	140,075,427.83	(29,729,597.60)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities		
Receipts from Sale of Investment Securities		
Purchase of Property and Equipment	(19,553,420.73)	(11,679,452.33)
Receipts from Sale of Property and Equipment		
Purchase of Intangible Assets	(303,970.10)	(226,000.00)
Purchase of Investment Properties		
Receipts from Sale of Investment Properties		
Interest Received		
Dividend Received		

Net Cash Used in Investing Activities	(19,857,390.83)	(11,905,452.33)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities		
Repayments of Debt Securities		
Receipts from Issue of Subordinated Liabilities		
Repayments of Subordinated Liabilities		
Receieved from Merger		
Receipt from Issue of Shares	47,544,915	
Dividends Paid	-	
Interest Paid		
Other Receipts/Payments	(1,163,341.26)	(2,752,095.00)
Net Cash from Financing Activities	46,381,573.74	(2,752,095.00)
Net Increase (Decrease) in Cash and Cash Equivalents	166,599,610.74	(44,387,144.93)
Cash and Cash Equivalents at Shrawan 01, 2081	252,379,584.41	296,766,729.35
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Asar 32, 2082	418,979,195.15	252,379,584.42

As per our report of even date

Biru Lama
 Head
 (Finance Management Dept.)

Saroj Kumar Singh
 Chief Executive Officer

Mohan Hari Acharya
 Chairman

Dan Bahadur Galami, CA
 D.G.B.A Associates
 Chartered Accountants

Date: 2082/09/04
 Place: Kathmandu

Directors
 Shree Prasad Chaudhary
 Ramola Amatya Rajbhandari
 Shyam Kant Chaudhary
 Nimanand Kadel
 Bhupati Raj Pandey

Mahuli Laghubitta Bittiya Sanstha Limited

Notes to the Financial Statements

For the Financial Year Ended 32 Asardh, 2082

1. Reporting Entity

Mahuli Laghubitta Bittiya Sanstha Limited (MLBSL) is now a national level "D" class microfinance institution incorporated under company act 2063. Authorized capital is 400 million with 369.92 million issued and 323.78 million paid-up capital. Mahuli Laghubitta has 64 branches currently in operation with head office at Mahuli, Saptari. It has provided microfinance facilities to more than 80,000 members nationwide. Mahuli Laghubitta aims to integrate all social classes of rural women into one single platform and provides funds for scaling small and medium enterprise activities in all regions of Nepal. Mithila Community Development Center (NGO) is the origin of Mahuli Laghubitta getting started financial activities more than 25 years back. Mahuli is purely working for rural poor women, entrepreneurs' groups, small enterprises, and individuals and is more focused on social inclusiveness. The Microfinance is a limited liability company having its shares listed on NEPSE.

2. Basis of Preparation

2.1 Statement of Compliance

The Financial statements of the Microfinance have been prepared in accordance with the requirements by Nepal Financial Reporting Standard (NFRS) as issued by Accounting Standard Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in a format issued by Nepal Rastra Bank in the Unified Directives, 2081 issued for microfinance. The Financial Statement comprise of:

- Statement of Financial Position stating the financial position of the Microfinance as at the end of reporting period,
- Statement of Profit or Loss and Statement of Other Comprehensive Income stating the financial performance of the Microfinance for the reported period,
- Statement of Comprehensive Income for the reported period.
- Statement of Cash Flow stating the ability of the Microfinance to generate Cash and Cash Equivalents,
- Statement of Changes in Equity stating all the changes in Equity of the Microfinance during the reporting period, and
- Notes to the Financial Statements comprising summary of Principal Accounting Policies and Explanatory Notes that are of significant importance to the users of the Financial Statements.

2.2 Reporting period and approval of financial statements

The Microfinance follows Nepalese Financial Year based on Nepalese calendar starting from 1st Shrawan and ending on last day of Ashadh.

For the purpose of preparation of this Financial Statements, following reporting period has been considered:

Particulars	Nepalese Date	English Date
Current Period	32Ashadh 2082	16 July 2025
Comparatives	31 Ashadh 2081	15 July 2024

The Board of Directors acknowledges the responsibility for the preparation and presentation of Financial Statements as per the provision of The Companies Act, 2063 (First Amendment).

These Financial Statements were authorized for issue by the Board of Directors vide its resolution dated 2081.09.24 and recommended for the approval in its 13th Annual General Meeting by Shareholders.

2.3 Functional and Presentation Currency

The Financial Statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates.

Financial information is presented in Nepalese Rupees. There has been no any changes in the presentation and functional currency during the year under review. The figures are rounded to nearest two digits after decimal except otherwise indicated.

2.4 Use of Estimates, Assumptions and Judgements

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. This may later be determined that a different choice could

have been more appropriate.

Estimates and underlying assumptions are reviewed on an ongoing basis and the effect of revisions to the accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected. The most significant uses of judgement and estimates are as follows:

a) Going Concern

The management of the microfinance has assessed the entity's ability to continue as a going concern and is satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubts on the entity's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on going concern basis.

b) Fair Value of Financial Instruments

Where the fair value of the financial assets and financial liabilities recorded in the statement of financial position cannot be derived from active markets, they are determined using judgements that may, among other things, include considerations of liquidity and model inputs such as volatility for longer dated derivatives and discount rates, prepayment rates, default rates assumptions for the assets backed securities.

c) Impairment losses on Loans and Advances

As per the carve-out approved by the ICAN, Banks and Financial Institutions shall measure impairment losses on loans and advances as the higher of the amount derived as per rule-based norms prescribed by NRB and the amount determined by as per paragraph-5 of NFRS 9, with proper disclosure of the same. Accordingly, the microfinance has assessed the impairment loss under both norms and impairment provided in the financial statements is the impairment under norms prescribed by NRB with separate disclosure of impairment calculated under NFRS9.

d) Taxation Matters

The microfinance is subject to Income Tax. Significant judgements were required to determine the total provision for current and deferred taxes pending the issuance of tax guidelines on treatment of adoption of NFRS in the financial statements and the taxable profit for the purpose of imposition of taxes. Uncertainties exist, with respect to the interpretation of the applicability of tax law, at the time of the preparation of these financial statements.

The Microfinance has recognized the assets and liabilities for current, deferred and other taxes based on the estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amount initially recorded, such differences shall impact the income of that year.

e) Deferred Tax

Deferred tax assets and liabilities are recognized in respect of temporary differences in tax bases of assets and liabilities and their carrying amount in the financial statements. Deferred tax income is determined using tax rate applicable to the microfinance as at the reporting date which is expected to apply when the related deferred tax income assets is realized or the deferred income tax liability is settled. Deferred tax assets are recognized where it is probable that future taxable profit will be available against which the temporary differences can be utilized.

f) Defined Benefit Plans

The microfinance has recognized gratuity and accumulated leave encashment as defined benefit plan. The cost of defined benefit plan is determined using actuarial valuation by an actuary. The actuarial valuation requires making assumptions about discount rates, Salary increment, and mortality rates, among other things. Due to long term nature of these plans, such estimates are subject to significant uncertainties. Assumptions Used for the valuations is disclosed in Note: 4.21.7.

g) Valuation of Lease Liabilities

The application of NFRS 16 requires the microfinance to make judgements that affects the valuation of lease liabilities and valuation of right to use assets. These include identifying contracts falling within the scope of NFRS 16, assessing the contract terms and determining the interest rates for discounting of future cash flows.

The lease term determined by the microfinance generally comprise of non-cancellable period of lease contracts, periods covered by an option, to extend the lease if the microfinance is reasonably certain to exercise that option and periods covered by an option to determine the lease if the microfinance is reasonable certain not to exercise that option. The same term is applied as economic useful life of right to use.

h) Materiality and Aggregation

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

i) Expected Credit Losses

The measurement of impairment losses across the categories of financial assets under Nepal Financial Reporting Standard - NFRS 9 on "Financial Instruments" (NFRS 9) requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses.

Accordingly, the Microfinance reviews its individually significant loans and advances portfolio at each reporting date to assess whether an impairment loss is to be recognized in the Income Statement. In particular, the Management's judgement is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, Management makes judgements about a borrower's financial situation and the net realizable value of any underlying collateral (foreclosure) and expected cash from operations. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the impairment allowance made.

A collective impairment provision is established for:

- Microfinance's homogeneous loans and advances that are not considered individually significant; and
- Assets of microfinance that are individually significant but that were not found to be individually impaired.

Following NFRS 9, the Microfinance's Expected Credit Loss (ECL) calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the Microfinance's ECL models that are considered accounting judgements and estimates include:

- Criteria for qualitatively assessing whether there has been a significant increase in credit risk (SICR) and if so, allowances for financial assets measured on a Lifetime Expected Credit Loss (LT - ECL) basis.
- Segmentation of financial assets when their ECL is assessed on a collective basis.
- Associations between macroeconomic inputs, such as GDP growth, inflation, interest rates, exchange rates and unemployment and the effect of these inputs on Probability of Default.
- Forward-looking macroeconomic scenarios and their probability weightings.
- Coupon rate of loan has been considered by the Microfinance as effective interest rate.

As such, the accuracy of the impairment provision depends on the model assumptions and parameters used in determining the ECL calculations.

Further, the Microfinance has assigned weightages for base (normal) case, best case and worst-case scenarios when assessing the probability weighted forward looking macro-economic indicators.

2.5 Changes in Accounting Policies

Accounting Policies adopted by the management of the Microfinance has been applied consistently to all the years presented except otherwise the changes in the accounting policies has been disclosed separately.

2.6 New Standards issued but not yet effective

There have been amendments to the Standards issued by the Institute of Chartered Accountants of Nepal (ICAN) and applicability of the new Standards have been notified for IFRS. But the amendments and new standards become applicable only when ICAN pronounces them.

The Microfinance has availed the Carve-outs on NFRS-9 Financial Instruments dated 2nd Shrawan 2079.

The quantitative and qualitative impact of the same have been disclosed as applicable.

2.7 New Standards and interpretation not adopted

Financial statements of the Microfinance have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Institute of Chartered Accountants of Nepal (ICAN) to the extent applicable.

2.8 Discounting

The Non-current Assets and Liabilities are discounted whenever the discounting is material and if required by the NFRS.

2.9 Offsetting

Assets and Liabilities, Income and Expenses are reported separately and no assets and liabilities, or income and expense are offset unless required or permitted by NFRS.

2.10 Comparative Information

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

Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification / disclosures.

3. SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied by the Microfinance in the preparation and presentation of these Financial Statements are presented below. These policies has been consistently applied to all the years presented unless otherwise stated.

3.1 Basis of Measurement

The financial statement of the microfinance has been prepared on a historical cost basis, except for the following material items in the statement of financial position:

- Liabilities for Defined Benefit Obligations are recognized at the present value of the Defined Benefit Obligations less the fair value of the plan asset.
- Lease liabilities are recognized, representing the present value of the obligation to make lease payments, while Right-of-Use (RoU) assets are recognized based on the right to use the underlying leased asset, in accordance with the requirements of NFRS 16.
- Provision for leave liability is calculated on the basis of present value of obligation as per actuarial report.
- Staff loans are presented in fair value using the amortization model as per the requirements of NFRS 9.

3.2 Cash and cash equivalents

Cash and Cash Equivalents include cash in hand, balances with banks & Financial Institutions, money at call and at short notice and Fixed Deposits having original maturity less than three months. These are subject to insignificant risk of changes in their fair values and are used by the Microfinance in the management of short term commitments.

Details of the Cash and Cash Equivalents are given in Note 4.1 to the Financial Statements.

3.3 Financial assets and Financial Liabilities

3.3.1 Recognition

Microfinance recognizes Financial Assets and Financial Liabilities when it becomes a party to the contractual provisions of the instrument. All Financial Assets and Liabilities are measured at Fair Value on initial recognition. Transaction costs in relation to Financial Assets and Financial Liabilities, other than those carried at Fair value through Profit or Loss (FVTPL), are added to the Fair Value on initial recognition. Transaction costs in relation to Financial Assets and Financial Liabilities which are carried at Fair Value through Profit or Loss (FVTPL) are charged to the Statement of Profit or Loss.

3.3.2 Classification

Financial Instruments are classified as:

- Financial Assets
- Financial Liabilities

1. Financial Assets

The Microfinance classifies the Financial Assets as subsequently measured at Amortized Cost or Fair Value on the basis of the Microfinance's business model for managing the Financial Assets and the contractual cash flow characteristics of the Financial Assets. The two classes of Financial Assets are as follows:

- Financial Assets measured at Amortized Cost
- Financial Assets measured Fair Value

i. Financial Assets measured at Amortized Cost

The Microfinance classifies a Financial Assets measured at Amortized Cost if both of the following conditions are met:

- The assets is held within a business model whose objectives is to hold assets in order to collect

contractual cash flows, and

- The contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding

ii. Financial Assets measured at Fair Value

Financial Assets other than those measured at Amortized Cost are measured at Fair Value. Financial Assets measured at Fair Value are further classified into two categories as below:

- Financial Assets at Fair Value through Profit or Loss, and
- Financial Assets at Fair Value through Other Comprehensive Income.

Financial Assets at Fair Value through Profit or Loss

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

Financial Assets at Fair Value through Other Comprehensive Income

Investment in an equity instrument that is not held for trading and at initial recognition, the Microfinance makes an irrevocable election that the subsequent changes in Fair Value of the instrument is to be recognized in Other Comprehensive Income are classified as Financial Assets at Fair Value through Other Comprehensive Income. Such assets are subsequently measured at Fair Value and changes in Fair Value are recognized in Other Comprehensive Income.

2. Financial Liabilities

Financial Liabilities are classified as followings:

- Financial Liabilities at Fair Value through Profit or Loss, and
- Financial Liabilities measured at Amortized Cost

i. Financial Liabilities at Fair Value through Profit or Loss

Financial Liabilities are classified as Fair Value through Profit or Loss if they are held for trading or are derivative transactions. Upon initial recognition, transaction costs that are directly attributable to the acquisition are recognized in the Statement of Profit or Loss as incurred. Subsequent changes in Fair Value are recognized in Profit or Loss.

ii. Financial Liabilities measured at Amortized Cost

All financial Liabilities other than measured at Fair Value through Profit or Loss are classified as subsequently measured at Amortized Cost using Effective Interest Method.

3.3.3 Measurement

Initial Measurement

A Financial Asset or Financial Liability is measured initially at Fair Value plus or minus, for an item not at Fair Value through Profit or Loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to Financial Asset and Liability at Fair Value through Profit or Loss are recognized in Statement of Profit or Loss.

Subsequent Measurement

A Financial Asset or Financial Liability is subsequently measured either at Fair Value or at Amortized Cost based on the classification of the Financial Asset or Financial Liability. Financial Asset or Liability classified as measured at Amortized Cost is subsequently measured at Amortized Cost using Effective Interest Rate method.

The Amortized Cost of Financial Asset or Financial Liability is the amount at which the Financial Asset or Financial Liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the Effective Interest Rate method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectibility.

Financial Instruments classified at Fair Value are subsequently measured at Fair Value. The subsequent changes in Fair Value of Instruments at Fair Value through Profit or Loss are recognized in Statement of Profit or Loss whereas of Financial Asset at Fair Value through Other Comprehensive Income are recognized in Other Comprehensive Income.

3.3.4 Derecognition

Derecognition of Financial Assets

The Microfinance derecognizes a Financial Asset when the contractual rights to the cash flows from the Financial Asset expires, 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.

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

- The consideration received (including any new asset obtained less any new liability assumed), and
- Any cumulative gain or loss that had been recognized in Other Comprehensive Income is recognized in Profit or Loss.

In transactions in which the Microfinance neither retains nor transfers substantially all the risks and rewards of ownership of a Financial Asset and it retains control over the asset, the Microfinance continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

Derecognition of Financial Liabilities

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

3.3.5 Determination of Fair Value

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

Level 1: Fair Value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liability.

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 effects on the instrument's valuation, is not based on observable market data.

Investment in Unquoted Equity Instruments are carried at cost as the market price of such shares could not be ascertained with certainty at the reporting date.

3.3.6 Impairment

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

The management's judgement is extensively used in the estimation of the amount and timing of future cashflows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provision made.

The individual impairment provision applies to financial assets evaluated individually for impairment and is based on Management's best estimate of the present value of the future cash flows that are expected to be received. In estimating these cash flows, Management makes judgments about a number of factors including a borrower's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits to estimate the recoverable amount of cash flows. A collective impairment provision is established for:

- Groups of homogeneous loans and advances and investment securities which are held to maturity, that are not considered individually significant; and
- Groups of assets that are individually significant but that were not found to be individually impaired.

The collective impairment is carried out using statistical modelling such as historical trends of the probability of defaults, timings of recoveries, and current economic and market conditions which may warrant the loss being greater than the suggested by the historical trends.

For the purpose of collective assessment of impairment, Microfinance has categorized assets into the

following broad products as follows:

- Collateral Loan
- Discipline Loan
- Normal Loan
- Entrepreneurship Development Loan

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 as follows:

Categories	Amount	Rate	Provision
Pass	4,354,461,214.94	1.30%	15,884,847.49
Restructured	14,897,670.44	5.00%	1,960,944.59
Special watchlist	349,915,243.57	5.00%	9,032,859.77
Substandard	142,782,412.76	25.00%	14,366,763.24
Doubtful	105,899,667.80	50.00%	30,154,223.54
Bad	404,401,111.40	100.00%	297,734,365.72
Additional Provision			4,805,946.24
Total	5,372,357,320.91		373,939,950.59

3.4 Trading Assets

Financial Assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified Financial Instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at Fair Value, with transaction costs taken to Profit or Loss. Subsequent changes in their Fair Values are recognized in Profit or Loss in 'Net Trading Income'. However, the Microfinance does not have such assets to be recognized as trading assets as on Ashadh end 2082.

3.5 Property and Equipment

Recognition

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

Measurement

An item of property and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property and equipment.

Subsequent Measurement

The Microfinance has opted cost model for the subsequent measurement of its Property and Equipments. Property and Equipment is stated at incurred cost (excluding the cost of day-to-day servicing) less accumulated depreciation and accumulated impairment. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

Subsequent Cost

The subsequent cost of replacing a component of an item of Property and Equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within that part will flow to the Microfinance and it can be reliably measured. The cost of the day to day servicing of property and equipment are charged to the Statement of Profit or Loss as incurred.

Depreciation

Depreciation is calculated using the Written Down Value method on cost of the Property and Equipment other than Intangible Assets. Depreciation on Intangible Assets is calculated by using the straight line method on cost of the property over its estimated useful life. The rates of depreciations are given below:

Types of Assets	Rate of Depreciation
Freehold Building	5%
Motor Vehicles	20%
Computer Equipment	15%
Furniture & Fixtures	25%
Office Equipments-Core	15%
Office Equipments-Non Core	25%
Leasehold Properties	NA

Other disclosure regarding the depreciation;

- a. Depreciation for Income Tax purpose is calculated separately at the rate and manner prescribed by the Income Tax Act, 2058.

Capital Work in Progress

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

De-recognition

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.

3.6 Goodwill and Intangible Assets

Recognition

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as Goodwill. Whereas, an identifiable non-monetary asset without physical substance, held for use in the production or supply of the services of the Microfinance or for administrative purpose is recognized as an Intangible Asset.

Goodwill and Intangible Assets are recognized in the books of account if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the asset can be measured reliably. These assets are initially measured at costs.

Subsequent Expenditure

Expenses incurred on an Intangible Asset are capitalized only when it is probable that this expense will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expense can be measured and attributed to the asset reliably. All other expense is expenses as incurred.

Subsequent Measurement

Goodwill and Intangible Assets are subsequently measured at its Cost less Accumulated Impairment Charges/Accumulated Amortization.

Amortization of Intangible Asset

Intangible Assets, except Goodwill, are amortized on Straight Line basis with the rate set, dividing the cost of the asset by adjusting in the nearest half year of the fiscal year. Management estimates the life of an intangible asset of Five years from the date of its put to use.

De-recognition of an Intangible Asset

The carrying amount of an item of Intangible Asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain/loss arising on derecognition of an item of Intangible Assets is recognized in the Statement of Profit or Loss when the item is derecognized.

3.7 Investment Property

Investment Property is property (Land or a building or part of a building or both) held (by the owner or by the lessee under a finance lease) to earn rentals or for capital appreciation or both but not for sale in the ordinary course of business.

Investment Property is accounted for under Cost Model in Financial Statements. Accordingly after recognition as an asset, the property is carried at cost, less impairment losses. If any property is reclassified to Investment Property due to changes in its use, Fair Value of such property at the date of reclassification becomes its cost for subsequent accounting.

Investment Property are derecognized when they are disposed of or permanently withdrawn from use

since no future economic benefits are expected. Transfers are made to Investment Property only when there is a change in use. When the use of a Investment Property changes such that it is reclassified as Property and Equipment, its Fair Value at the date of reclassification becomes its cost for subsequent accounting.

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.

Tax Expense comprises Current Tax and Deferred Tax.

3.8.1 Current Tax

Current Tax Assets and Liabilities consists of amounts expected to be recovered from or paid to Inland Revenue Department in respect of Current Year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

Current Tax Calculation as per Income Tax Act, 2058

Particulars		Amount (NPR)
Profit as per NFRS (Before Staff Bonus Provision)		24,841,272.74
Less: Staff Bonus Provision		2,484,127.27
Profit as per NFRS (After Staff Bonus Provision)		22,357,145.47
Add:		165,454,778.27
Inadmissible Expenses as per Income Tax Act, 2058		
1	Depreciation as per Accounting System	19,583,311.25
2	Staff Gratuity Provision	8,500,553.00
3	Interest on Gratuity (Provided by CBB Retirement Fund)	
4	Staff Leave Provision	4,850,244.00
5	Provision on Other Assets	
6	Unpaid Bonus Payable	
7	Repair & Maintenance as per Accounting System	766,669.46
8	Donation	
9	CSR Expenses	393,345.00
10	Lease Expenses as per NFRS-16	
11	Incentives to Members	
12	Provision for Medical Facility of Employees	-
13	Provision for LLP as per Books of account	131,360,655.56
14	Loss on Disposal of Fixed Assets	
Less:		58,768,792.46
Admissible Expenses as per Income Tax Act, 2058		
1	Depreciation as per Section-19	4,941,256.63
2	Payment of Staff Gratuity	3,164,448.00
3	Leave Encashment	4,286,104.00
4	Payment from Payable Bonus of Last Years	
5	Repair & Maintenance Expense as per Section-16	766,669.46
6	Write Back of Provision on Other Assets	
7	Loan Loss provision As per 59KA	32,947,422.11
8	Payment of Employees Medical Expenses	-
9	Office Rent Expenses	12,662,892.25
Adjusted Taxable Income		129,043,131.28
Income Tax @ 30%		38,712,939.38
Less: Advance Tax Deposited		
Income Tax Assets/(Liability)		(38,712,939.38)

3.8.2 Deferred Tax

Deferred Tax is provided on Temporary Differences at the reporting date between the Tax Base of an asset and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that the future taxable profits will be available against which deductible temporary differences can be utilized. Carrying amount of Deferred Tax Assets is reviewed at each reporting date and reduced to the extent that it is probable that sufficient profit will be available to allow the deferred tax assets to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred Tax Assets and Liabilities are measured at the Tax Rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantially enacted at the reporting date.

Current and Deferred Tax Assets and Liabilities are offset only to the extent that they relate to Income Tax imposed by the same taxation authority.

3.9 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits

The Microfinance collects deposits from its members as well as general public. These transactions are recorded in the books of the accounts of Microfinance, and the resulting balance is recorded as a liability for the Microfinance and represents the amount owed to depositors. The balance is valued at amortized cost.

In accordance with Paragraph 9 of Nepal Accounting Standard 39 (NAS 39) on Financial Instruments: Recognition and Measurement, the Effective Interest Rate is used for booking interest expense. When calculating the Effective Interest Rate, the Microfinance considers all contractual terms of the financial instrument, including fees, points received or paid, transaction costs, premiums, and discounts.

A Carve-Out regarding the treatment of Effective Interest Rate was issued by the Institute of Chartered Accountants of Nepal (ICAN). According to this Carve-Out, when calculating the Effective Interest Rate, all transaction costs should be considered unless they are immaterial or impracticable to calculate. In cases where it's considered impracticable, a separate Effective Interest Rate may not be computed, as allowed by the Carve-Out issued by ICAN.

Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using Effective Interest Rate method except where the microfinance designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2081.

Subordinate Liabilities

These are the liabilities subordinated, in the event of winding up, to claims of depositors, debt securities issued, and other creditors. It shall include redeemable preference shares, subordinated notes issued, borrowings, etc. During the reporting period, the Microfinance did not have any such liabilities.

3.10 Provisions

A Provision is recognized if, as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risk and uncertainties surrounding the obligation at that date. Where a provision is measured using the cashflows estimated to settle the present obligation, its carrying amount is determined based on the present values of those cashflows.

A Provision for onerous contract is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. provision are not recognized for future operating losses.

3.11 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the ordinary activities of the Microfinance when those inflows result in an increase in equity, other than increases relating to contributions from equity participants. Revenue is recognized only when the following specific recognition criteria are met, ensuring that revenue is earned and realizable:

- i. Identification of the Transaction: A valid contract or arrangement exists between the Microfinance and the customer, outlining the terms for the provision of goods or services.
- ii. Transfer of Risks and Rewards: The significant risks and rewards associated with ownership of the goods or services have been transferred to the customer. Typically, this means that the customer has gained control over the asset.
- iii. Reliable Measurement of Revenue: The amount of revenue can be measured reliably, ensuring there is reasonable certainty regarding the value expected to be received in exchange for the goods or services provided.
- iv. Probable Economic Benefits to the Microfinance: The Microfinance has a high degree of confidence that economic benefits, such as cash or other assets, will flow to it. If uncertainties or conditions are attached to the receipt of benefits, revenue recognition may be deferred.
- v. Specific Criteria for Different Types of Revenue: Certain revenue types, such as interest, royalties, and dividends, may have their own specific recognition criteria. For instance, interest revenue is recognized based on the effective interest rate method.
- vi. No Outstanding Obligations: Revenue is recognized when the Microfinance has fully fulfilled its obligations or services as per the contract and has the right to payment.

3.11.1 Interest Income

For all financial assets measured at amortized cost, interest bearing financial assets classified as Fair Value through Profit or Loss, Interest income is recorded using the EIR. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. Further, Interest Income on Loan and Advances is recognized as per the Guideline on Recognition of Interest Income, 2019 issued by NRB and Carve-Out issued by ICAN has been opted.

Carve-Out Issued by ICAN

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

Guideline on Recognition of Interest Income, 2025 by NRB

a. criteria for determining loans on which interest no longer be recognized to the profit of loss account but shall be suspended

Guideline issued by NRB on Income Recognition defines following criterias for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended:

- i. Loans where there is reasonable doubt about the ultimate collectability of principal or interest;
- ii. Loans against which Individual Impairment as per NAS-39 of Life-time Impairment as per NFRS-9 has been made;
- iii. Loans where contractual payments of principal and/or interest are more than 3 months in arrear and where the "net realizable value" of security is insufficient to cover payment of principal and accrued interest;
- iv. Loans where contractual payments of principal and/or interest are more than 12 months in arrear, irrespective of the net realizable value of collateral;
- v. Overdrafts and other short term facilities which have not been settled after the expiry of loan and even not renewed within 3 months of the expiry, and where net realizable value of security is insufficient to cover payment of principal and accrued interest;
- vi. Overdrafts and other short term facilities which have not been settled after the expiry of loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral;

b. Criteria to cease the Accrual of Interest

Bank and Financial Institutions shall accrue the interest on loan although it has been decided to suspend the recognition of income. However, BFIs shall cease to accrue interest on loan, in case where contractual payments of principal and/or interest of the loan are due for more than 12 months and the "net realizable value" of security is insufficient to cover payment of principal and accrued interest. Cessation of accrual of interest fro accounting purpose shall not preclude an entity to continue to

accrue interest on a memorandum basis for legal enforcement purposes unless the loan is written off.

3.11.2 Fee and Commission Income

Fees and Commissions are generally recognized on an accrual basis when the service has been provided.

3.11.3 Dividend Income

Dividend income received from equity shares is recognized in the books when the right to receive the dividend is established.

3.11.4 Net Trading Income

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

3.11.5 Net Income from other Financial Instruments at Fair Value through Profit or Loss

Net Income from other financial instrument measured at Fair Value through Profit or Loss includes all gains/(losses) raised from the revaluation of a financial instrument at Fair Value.

3.12 Interest Expense

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

The Microfinance uses Carve-Out mentioned previously and treat coupon rate as Effective Rate.

3.13 Employee Benefits

Employee Benefits include:

A. Short-Term Employee Benefits such as the followings, if expected to be settled wholly before twelve months after the end of the annual reporting period in which the employees render the related services:

- i. Wages, Salaries & Allowances and Social Security Contributions;
- ii. Paid Leaves;
- iii. Bonuses; and
- iv. Non-monetary Benefits for Current Employees

Short-term Employee Benefits are measured and charged to Statement of Profit or Loss on an Undiscounted Basis as the related services are provided. A liability is recognized for the amount expected to be paid under Bonus as the Microfinance has present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

B. Post Employment Benefits such as Gratuity. Post Employment Benefits are classified as followings:

- a. Defined Contribution Plans
- b. Defined Benefit Plans

Defined Contribution Plans

A defined Contribution Plan is a Post-employment Benefit Plan other than Defined Contribution Plan.

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

- a. Employee Provident Fund : Employee provident fund is the Defined Contribution Plan opt by the microfinance as defined in Nepal Accounting Standard-19. Complying with The Labor Act, 2074, the Microfinance contributes 10% of the Basic Salary and Grade of all the employees to the Approved Retirement Fund, established by the Microfinance. The Microfinance has no further obligations under these plans beyond its periodic contributions.
- b. Gratuity : New Labor Act, 2074 came in force after 19th of Bhadra 2074 which requires to provide minimum of 8.33% of Basic Salary plus Grade as Gratuity every month, which is in nature of Define contribution plan. The Microfinance is providing gratuity benefits under this provision to all the employees recruited after the enforcement of new labor act.

Defined Benefit Plan

A defined benefit plan is a Post-employment Benefit Plan other than defined contribution plan. Gratuity other than classified under Defined Contribution Plan as per Nepal Accounting Standard-19 (Employee Benefit) is regarded as Defined Benefit Plan.

- a. **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 services in the current and prior periods and discounting that benefit to determine its present value, then deducting the Fair Value of any plan asset to determine the net amount to be shown in the Statement of Financial Position. The value of Defined Benefit Asset is restricted to the present value of any economic benefits available

in the form of refund from the plan or reduction to the future contribution to the plan. In order to calculate the present value of the 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.

Actuarial Valuation is carried out every year to ascertain the full liability under gratuity. The increase in gratuity liabilities attributable to the service provided by employees during the year (Current Service Cost) has been recognized in the Statement of Profit or Loss under 'Personnel Expenses'. The Microfinance recognizes the total actuarial gain and loss that arises in calculating Microfinance's obligation in respect of gratuity in Other Comprehensive Income during the period in which it occurs.

- b. **Long-Term Employee Benefit:** 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 Long Term Employee Benefit. Microfinance's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefits 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 for the Actuarial Valuation is based on Yield to Maturity available on Government Bonds that have maturity dates approximating to the terms of Microfinance's obligation. The calculation is performed using the Projected Unit Credit Method. Net change in liability for Unutilized Accumulated Leave including any Actuarial Gain or Loss are recognized in the Statement of Profit or Loss under 'Personnel Expense' in the period in which they arise.

3.14 Leases

At inception of a contract, an entity shall assess whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

a. The Microfinance as a Lessee

- At the commencement date, a lessee shall recognize a right-of-use asset and a lease liability.
- At the commencement date, a lessee shall measure the right-of-use asset at cost. The cost of the right-of-use asset shall comprise: (a) the amount of the initial measurement of the lease liability; (b) any lease payments made at or before the commencement date, less any lease incentives received; (c) any initial direct costs incurred by the lessee; and (d) an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease, unless those costs are incurred to produce inventories. The lessee incurs the obligation for those costs either at the commencement date or as a consequence of having used the underlying asset during a particular period.
- At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.
- Subsequent measurement of the right-of-use asset after the commencement date, a lessee shall measure the right-of-use asset applying a Cost Model.

b. Cost Model

To apply a cost model, a lessee shall measure the right-of-use asset at cost: (a) less any accumulated depreciation and any accumulated impairment losses; and (b) adjusted for any re-measurement of the lease liability specified in paragraph 36(c). A lessee shall apply the depreciation requirements in IAS 16 Property, Plant and Equipment in depreciating the right-of-use asset, subject to the requirements in paragraph 32.

c. Subsequent Measurement of Lease Liability

After the commencement date, a lessee shall measure the lease liability by: (a) increasing the carrying amount to reflect interest on the lease liability; (b) reducing the carrying amount to reflect the lease payments made; and (c) re-measuring the carrying amount to reflect any reassessment or lease modifications specified in paragraphs 39–46, or to reflect revised in-substance fixed lease payments. Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability. After the commencement date, a lessee shall recognize in profit or loss, unless the costs are included in the carrying amount of another asset applying other applicable Standards, both: (a) interest on the lease liability; and (b) variable lease payments not included in the measurement of the lease liability in the period in which the event or condition that triggers those payments occurs.

3.15 Share Capital and Reserves

Share Capital and Reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the Microfinance after deducting all its liabilities. Changes in Equity during the reporting period comprise income and expenses recognized in the Statement of Financial Position; plus contribution from the holders of equity claims, minus distribution to holders of equity claims.

3.15.1 Share Capital

Ordinary Shares in the Microfinance are recognized at the amount paid per ordinary share. Mahuli LaghubittaBittiya Sanstha's shares are listed at Nepal Stock Exchange Ltd. The holders of ordinary shares are entitled to one vote per share at Annual General Meeting of the Microfinance and are entitled to receive annual dividend payments. The Microfinance doesn't have any other form of share capital apart from the ordinary shares.

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

The shares issue expenses in respect of Bonus Shares which can be avoided for the issue was charged in the year of issue directly through equity (under Retained Earnings) and disclosed in the statement of changes in equity. Tax impact is also disclosed.

3.15.2 Reserves

Reserve includes regulatory and free reserves.

A) Statutory General Reserves

Twenty Percent of the net profit as stated in Section 44 of Bank and Financial Institution Act, 2073 and Fifty Percent of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of Fifteen Percent as provisioned in Section 13 of Directive No.1/79 of Unified Directive for Microfinance issued by NRB is set aside to the general reserve.t

Particulars	Amount
Opening Balance as on 1stShrawan 2081	98,887,424.35
Amount transferred during this period	
a) 20% of Net Profit	3,401,592.87
Closing Balance as on Asardh end 2081	102,289,417.23

B) Capital Reserve

This is a Non-Statutory Reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, Capital Grants and Capital Reserve arising out of business combinations. Funds in this reserve are not available for distribution of Cash Dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the NRB.

C) Exchange Equalization Reserve

This is Statutory Reserve created in compliance with section 45 of Bank and Financial Institution Act, 2073 (including Amendments till 2076 Jestha). Twenty-Five Percent of the Revaluation Gain on the foreign currency held as at the end of Fiscal Year shall be aside to Exchange Equalization Reserve.

D) Investment Adjustment Fund

It is a reserve created on investment in Equity Instrument if the equity doesn't get listed in Security Market within two years as per Directive No 8(4) of The Unified Directives 2081 issued to Microfinance by NRB. The Microfinance has set aside NPR. 10,000 to its Investment Adjustment Fund complying with the aforementioned provision for unlisted equities.

E) Corporate Social Responsibility Reserve

One Percent of Net Profit is set aside in the Corporate Social Responsibility Reserve in compliance with the Directive No: 6(14) of The Unified Directive 2081 issued by NRB to Microfinance.

Movement in CSR Fund during this Fiscal Year:

Particulars	Amount
Opening Balance as on 1stShrawan 2081	394,437.70
Add: Provision of this F/Y (1% of net profit as per NFRS)	170,080.79
Total (A)	564,818.67
Less: Expense for the F/Y	393,345.00
a) Expenses for Social Project Works and Health Cares	326,645.00
b) Direct Donation Expenses	-

c) Financial Literacy Program Expenses	66,700.00
Total (B)	393,345.00
Closing Balance as on Asardh end 2082 (A-B)	171,173.67

F) Client Protection Fund

Client Protection Fund is created at 1.5% of Net Profit. In addition to this, Thirty-Five Percent of additional amount of Cash Dividend and Bonus Shares, if declared and distributed in excess of Fifteen Percent, as provisioned in Unified Directives 2081/04/01/Ja/A issued by NRB to Microfinance is also set-aside accordingly. The amount of Rs. 30,000,000 for Client Protection Fund has been deposited in Shangri-La Development Bank Ltd. which is presented as Balances with BFIs in Statement of Financial Position.

Movement in Client Protection Fund this year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	33,279,208.23
Addition to the Fund this F/Y	
a. Interest Income to the Fund	1,206,575.34
b. 1.5% of Net profit as per NFRS of the F/Y	255,119.47
Total (A)	34,740,903.03
Less: Expenses from Fund this Year	
a. Assistance on the death of Borrower and Guardian of Borrower	1,257,578.90
b. Assistance to the members during Natural Disasters	281,500.00
c. Assistance to Member during Pregnancy for hygiene foods and expenses for pregnancy health awareness programs	298,500.00
d. Members' Business Promotion and Entrepreneurship development expenses	17,650.00
e. Training and Observation Expenses for Members	2,826,490.82
f. Scholarship Expenses	135,000.00
g. Unit Gathering Expenses	92,500.00
h. Expense for Environment Protection	
Total (B)	4,909,219.72
Closing Balance as on Asardh end 2082 (A-B)	29,831,683.31

G) Regulatory Reserve

The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on Ashadh end 2082 not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial Loss etc.

Movement in Regulatory Reserve:

Particulars	Previous Year (Opening)	Current Year (Movement)	Total
1. Interest Receivable	45,131,206.50	11,415,223.80	56,546,430.29
2. Short Loan Loss Provision	-	-	-
3. Short Provision for Possible Losses on Investment	-	-	-
4. Short Provision on NBA	-	-	-
5. Deferred Tax Assets	25,225,607.04	29,125,794.61	54,351,401.65
6. Goodwill	-	-	-
7. Gain on Bargain Purchase	-	-	-
8. Actuarial Loss Recognised	5,646,108.90	(33,560.50)	5,612,548.40
9. Fair Value Loss Recognized in OCI	-	-	-
10. Others	382,686.60	-	382,686.60
Total	76,385,609.04	40,507,457.90	116,893,066.94

H) Assets Revaluation Reserve

This is a non-statutory reserve and is the requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following revaluation model. Revaluation reserve often serve as a cushion against unexpected loss but may not be fully available to absorb unexpected losses due to the subsequent deterioration in the market values and tax consequences of revaluation. The microfinance hasn't followed revaluation model.

I) 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 directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free reserve for distribution of dividend are recorded in this reserve. The reserve includes actuarial gain/(loss) net of tax on defined benefit plan.

J) 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 at least Three Percent of last fiscal year's total Personnel Expenses for the development and trainings of the employees. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.

K) Other Reserves

Any other reserve created with specific or non-specific purpose are presented under this by disclosing account heads.

L) Dividend on Ordinary Shares

The board of the microfinance has recommended 0.25% Cash Dividend and 4.75 % Bonus Shares for the reported year 2081-82. This proposal is subject to the ratification by the Annual General Meeting of the shareholders. The proposed distributions shall be recognized in equity in the period in which they are paid.

3.16 Earnings Per Share including Diluted

The Microfinance presents basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of the microfinance by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares, if any.

Earnings per share is calculated and presented in the face of Statement of Profit or Loss.

3.17 Segment Reporting

An operating segment is a component of an entity:

- That engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity).
- Whose operating results are regularly reviewed by the entity's Chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and
- For which discrete financial information is available.

Not every part of an entity is necessarily an operating segment or part of an operating segment. For example, corporate headquarters or some functional departments may not earn revenues or may earn revenues that are only incidental to the activities of the entity and would not be operating segments.

The microfinance has identified seven segments based on the geographic locations of its offices in the 7 provinces of the country. Interest earnings generated while conducting businesses under different segments are reported under the respective segment. For segmentation purpose, all business transactions between the segments are conducted on the arm's length basis, with intra unit revenue and cost being nullified when compiled.

3.18 Capital Structure

As per Section 9 of Bank and Financial Institution Act, 2073, "Allotment of Shares", The Bank or Financial Institution shall set aside at least thirty percent share of its total issued capital for subscription by general public.

The current capital structure of the microfinance is presented below:

Particulars	No. of Shares	Amount	Percentage (%)
Promoter Shares	2,589,462.55	258,946,255.00	70%
Ordinary Shares	1,109,772.458	110,977,245.00	30%
Total	3,699,235	369,923,500.00	100.00%

Mahuli Laghubitta Bittiya Sanstha Limited

Notes to the Financial Statements

For the year ended 32 Ashadh 2082

4. Schedules to Financial Statement

Cash and Cash Equivalent

4.1

Particulars		Current Year	Previous Year
Cash in Hand		3,012,203.00	1,851,705.00
Balances with BFIs		415,966,992.17	250,527,879.41
Money at Call and Short Notice			
Other			
Total		418,979,195.17	252,379,584.41

Statutory Balances and due from Nepal Rastra Bank

4.2

Particulars		Current Year	Previous Year
Statutory Balances with NRB		5,000.00	5,000.00
Statutory balances with BFIs		23,999,500.00	22,500,000.00
Securities purchased under Resale Agreement			
Other Deposit and Receivable from NRB			
Total		24,004,500.00	22,505,000.00

Placements with Banks and Financial Institutions

4.3

Particulars		Current Year	Previous Year
Placement with Domestic FIs			160,000,000.00
Less: Allowances for Impairment			
Total		-	160,000,000.00

Derivative Financial Instruments

4.4

Particulars		Current Year	Previous Year
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		-	-

Other Trading Assets

4.5

Particulars		Current Year	Previous Year
Treasury Bills			
Government Bonds			
NRB Bonds			
Domestic Corporate Bonds			
Equities			
Other Trading Assets			

Total		-	-
Pledged			
Non-pledged			

Loans and Advances to MFIs & Cooperative

4.6

Particulars		Current Year	Previous Year
Loans to Microfinance Institutions			
Loans to FIs			
Loans to Cooperative			
Less: Allowances for Impairment			
Other			
Less: Allowances for Impairment			
Total		-	-

Allowances for Impairment

4.6.1

Balance at Shrawan 01		-	-
Impairment Loss for the year:		-	-
Charge for the year		-	-
Recoveries/Reversal		-	-
Amount Written Off		-	-
Balance at Asar End		-	-

Loans and Advances to Customers

4.7

Particulars		Current Year	Previous Year
Loans and Advances measured at Amortized Cost		5,381,723,270.83	4,818,125,811.15
AIR On Loans and Advances		109,207,793.74	
Less: Impairment Allowances			
Collective Impairment		(373,939,950.59)	(235,677,019.28)
Individual Impairment			
Net Amount		5,116,991,113.98	4,582,448,791.87
Loans and Advances measured at FVTPL			
Total		5,116,991,113.98	4,582,448,791.87

Analysis of Loans and Advances - By Product

4.7.1

Particulars		Current Year	Previous Year
Product		-	-
Term Loans		5,372,488,827.91	4,718,998,511.17
Short term Loan		120,930,362.91	110,544,512.42
Long term Loan		5,251,558,465.00	4,608,453,998.75
Hire Purchase Loans			
Personal Residential Loans			
Staffs Loans		9,234,442.92	8,038,909.09
Other			
Sub-Total		5,381,723,270.83	4,727,037,420.26
Interest Receivable		109,207,793.74	91,088,390.89
Grand Total		5,490,931,064.57	4,818,125,811.15

Analysis of Loans and Advances - By Collateral

4.7.2

Particulars		Current Year	Previous Year
Secured			
Immovable assets		614,616,145.03	444,724,801.84
Government guarantee			
Collateral of Government securities			
Collateral of Fixed Deposit Receipt			
Group guarantee		4,867,080,476.62	4,365,362,100.22
Personal guarantee			
Other collateral		9,234,442.92	8,038,909.09
Subtotal		5,490,931,064.57	4,818,125,811.15
Unsecured			
Grand Total		5,490,931,064.57	4,818,125,811.15

Allowance for Impairment

4.7.3

Particulars		Current Year	Previous Year
Specific Allowance for Impairment			
Balance at Shrawan 01		-	-
Impairment Loss for the year			
Charge for the year		-	-
Recoveries/Reversals during the year		-	-
Write-Offs			
Other Movement			
Balance at Asar End		-	-
Collective Allowances for Impairment			
Balance at Sharawan 01		235,677,019.28	188,470,640.09
Impairment Loss for the year			
Charge/(Reversal) for the year		138,262,931.31	47,206,379.19
Other Movement			
Balance at Asar End		373,939,950.59	235,677,019.28
Total Allowances for Impairment		373,939,950.59	235,677,019.28

Investment Securities

4.8

Particulars		Current Year	Previous Year
Investment Securities measured at Amortized Cost		-	-
Investment in Equity measured at FVTOCI		1,000,000.00	1,000,000.00
Total		1,000,000.00	1,000,000.00

Investment Securities measured at Amortized Cost

4.8.1

Particulars		Current Year	Previous Year
Debt Securities			
Government Bonds			
Government Treasury Bills			
Nepal Rastra Bank Bonds			
Nepal Rastra Bank Deposit Instruments			
Other			
Less: Specific Allowances for Impairment			
Total		-	-

Investment in Equity measured at Fair Value through other comprehensive income 4.8.2

Particulars	Current Year	Previous Year
Equity Instruments		
Quoted Equity Securities		
Unquoted Equity Securities	1,000,000.00	1,000,000.00
Total	1,000,000.00	1,000,000.00

Information relating to Investment in Equities 4.8.3

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Investment in Quoted Equity				
.....Ltd.	-	-	-	-
.....Shares of Rs. Each				
.....Ltd.				
.....Shares of Rs. Each	-	-	-	-
Investment in Unquoted Equity				
Nepal Finsoft Pvt. Ltd				
10,000 Shares of Rs. 100 Each	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Total	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00

Current Tax Assets 4.9

Particulars	Current Year	Previous Year
Current Tax Assets		
Current year Income Tax Assets	44,577,814.65	45,097,028.34
Tax Assets of Prior Periods		
Current Tax Liabilities		
Current year Income Tax Liabilities	38,712,939.38	29,417,807.41
Tax Liabilities of Prior Periods		
Total	(5,864,875.27)	(15,679,220.93)

Investment Properties 4.10

Particulars	Current Year	Previous Year
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		
Net Changes in fair value during the year		
Adjustment/Transfer		
Net Amount	-	-
Total	-	-

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total
Cost									
Balance as on Shrawan 01, 2081	7,854,000.00	-	-	15,995,803.21	6,846,090.00	10,512,571.66	-	6,933,747.93	58,142,212.80
Addition during the Year									
Acquisition	-			4,510,210.00	300,000.00	586,070.37	-	2,581,167.57	4,977,447.94
Capitalization	-			-	-	-	-	-	-
Disposal during the year	-			-	-	-	-	-	-
Adjustment/Revaluation	-			-	-	-	-	-	-
Balance as on Asar end 2082	7,854,000.00	-	-	17,506,013.21	7,146,090.00	11,098,642.03	-	19,514,915.50	63,119,660.74
Depreciation and Impairment									
As on Shrawan 01, 2081	-	-	-	7,136,533.01	5,114,015.78	6,607,239.74	-	10,083,304.98	28,941,093.51
Depreciation charge for the year	-	-	-	1,509,154.78	406,414.60	873,682.11	-	1,806,292.52	4,595,544.01
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Adjustments	-	-	-	-	-	-	-	-	-
As on Asar end 2082	-	-	-	8,645,687.79	5,520,430.38	7,480,921.85	-	11,889,597.50	33,536,637.52
Capital Work in Progress									
Net Book Value									494,940.00
As on Asar end 2081	7,854,000.00	-	-	8,859,270.20	1,732,074.22	3,905,331.92	-	6,850,442.95	29,696,059.29
As on Asar end 2082	7,854,000.00	-	-	8,860,325.43	1,625,659.62	3,617,720.18	-	7,625,318.00	30,077,963.22

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Goodwill and Intangible Assets

4.12

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
Cost					
As on Shrawan 01, 2081	-	1,768,769.58	-	-	1,768,769.58
Addition during the Year					
Acquisition	-	303,970.10	-	-	303,970.10
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Asar end 2082		2,072,739.68	-	-	2,072,739.68
Amortisation and Impairment					
As on Shrawan 01, 2080	-	927,827.66	-	-	927,827.66
Amortisation charge for the year	-	411,794.45	-	-	411,794.45
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Asar end 2082	-	1,339,622.11	-	-	1,339,622.11
Capital Work in Progress					
Net Book Value					
As on Asar end 2081	-	840,941.92	-	-	840,941.92
As on Asar end 2082	-	733,117.57	-	-	733,117.57

Deferred Tax

4.13

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Current Year
			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			-
Property and Equipment		874,118.95	(874,118.95)
Employees' Defined Benefit Plan	18,327,074.36		18,327,074.36
Lease Liabilities	-		-
Provisions	36,898,446.24		36,898,446.24
Other Temporary Differences	-		-
Deferred tax on temporary differences	55,225,520.60	874,118.95	54,351,401.65
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			54,351,338.28
Recognised in profit or loss			55,282,336.68
Recognised in other comprehensive income			(930,998.40)
Recognised directly in equity			-
Deferred (Tax Asset)/ Liabilities as on Shrawan 01, 2080			(22,166,947.87)
Origination/(Reversal) during the year			(32,184,390.41)
Deferred Tax expense (income) recognized in profit or loss			(33,363,694.91)
Deferred Tax expense (income) recognized in OCI			1,179,304.50
Deferred Tax expense (income) recognized directly in Equity			-

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Previous Year
			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			-
Property and Equipment		873,150.97	(873,150.97)
Employees' Defined Benefit Plan	17,736,305.36	-	17,736,305.36
Lease Liabilities	-		-
Provisions	5,303,793.48		5,303,793.48
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	23,040,098.84	873,150.97	22,166,947.87
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 2082			22,166,947.87
Recognised in profit or loss			21,918,641.77
Recognised in other comprehensive income			248,306.10
Recognised directly in equity			-
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2081			-
Origination/(Reversal) during the year			(22,166,947.87)
Deferred Tax expense (income) recognized in profit or loss			(21,918,641.77)
Deferred Tax expense (income) recognized in OCI			(248,306.10)
Deferred Tax expense (income) recognized directly in Equity			-

Other Assets

4.14

Particulars		Current Year	Previous Year
Assets held for Sale			
Other Non-Banking Assets			
Bills Receivable			
Accounts Receivable		4,321,268.02	3,530,470.32
Accrued Income			
Prepayments and Deposits		980,552.27	967,924.53
Income Tax Deposit			
Deferred Employee Expenditure		3,822,966.38	2,566,737.50
Other Assets		28,909,393.19	21,287,657.97
a. Right of Use Assets		15,873,409.49	16,520,378.64
b. Other		13,035,983.70	4,767,279.33
Total		38,034,179.86	28,352,790.32

Due to Banks and Financial Institutions

4.15

Particulars		Current Year	Previous Year
Money Market Deposits			
Borrowing from BFIs			
Other Deposits from BFIs			
Settlement and Clearing Accounts			
Other			
Total		-	-

Due to Nepal Rastra Bank

4.16

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

Derivative Financial Instruments

4.17

Particulars	Current Year	Previous Year
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	-	-

Deposits from Customers

4.18

Particulars	Current Year	Previous Year
Institutional Customers:		
Term Deposits		
Call Deposits		
Current Deposits		
Others		
Individual Customers:		
Term Deposits	1,009,589,567.16	897,222,866.09
Saving Deposits	799,995,325.57	725,285,255.62
Current Deposits		
Others	20,628,003.72	22,965,253.82
Total	1,830,212,896.45	1,645,473,375.53

Borrowing

4.19

Particulars	Current Year	Previous Year
Domestic Borrowings		
Nepal Government		
Other Institutions	2,910,111,160.98	2,420,086,036.55
Other		
Sub Total	2,910,111,160.98	2,420,086,036.55
Foreign Borrowings		
Foreign Banks and Financial Institutions		
Multilateral Development Banks		
Other Institutions		
Sub Total		
Total	2,910,111,160.98	2,420,086,036.55

Provisions

4.20

Particulars	Current Year	Previous Year
Provisions for Redundancy		
Provisions for Restructuring		
Pending Legal Issues and Tax Litigation		

Onerous Contracts			
Other Provisions		8,898,630.03	8,178,064.88
Total		8,898,630.03	8,178,064.88

Movement in Provision 4.20.1

Particulars		Current Year	Previous Year
Balance at Shrawan 01		8,178,064.88	17,679,311.60
Provisions made during the year			
Provisions used during the year		720,565.15	(9,501,246.72)
Provisions reversed during the year			
Unwind of Discount			
Balance at Asar end		8,898,630.03	8,178,064.88

Other Liabilities 4.21

Particulars		Current Year	Previous Year
Liabilities for employees defined benefit obligations		37,783,713.88	36,378,623.88
Liabilities for long service leave		15,764,584.00	15,200,444.00
Short term employee benefits		515,368.36	723,382.66
Bills payable		293,901.97	
Creditors and accruals		13,880,970.24	10,393,996.88
Interest payable on deposits		119,690,776.99	133,073,028.82
Interest payable on borrowing		4,461,065.67	5,712,499.58
Liabilities on deferred grant income			
Unpaid Dividend			
Liabilities under Finance Lease		24,451,356.89	17,618,675.89
Employee bonus payable		2,484,127.27	5,470,351.76
Other Liabilities		23,409,335.13	19,945,944.86
Service Charge Refundable			2,125,990.38
Total		242,735,200.40	246,642,938.71

Defined Benefit Obligation 4.21.1

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

Particulars		Current Year	Previous Year
Present value of funded obligations		37,783,713.88	36,378,623.88
Total present value of obligations		37,783,713.88	36,378,623.88
Fair value of plan assets			
Present value of net obligations		37,783,713.88	36,378,623.88
Recognised liability for defined benefit obligations		37,783,713.88	36,378,623.88

Plan Assets 4.21.2

Plan assets comprise

Particulars		Current Year	Previous Year
Equity securities		-	-
Government bonds		-	-
Bank deposit		-	-
Other		-	-
Total		-	-

Actual return on plan assets

Movement in the present value of defined benefit obligations 4.21.3

Particulars		Current Year	Previous Year
Defined benefit obligations at Shrawan 1		36,378,623.88	32,370,378.88
Actuarial losses		(3,931,015.00)	(805,186.00)
Benefits paid by the plan		(3,164,448.00)	(2,253,963.00)
Current service costs and interest		8,500,553.00	7,067,394.00

Defined benefit obligations at Asar end		37,783,713.88	36,378,623.88
Movement in the fair value of plan assets			4.21.4
Particulars		Current Year	Previous Year
Fair value of plan assets at Sawan 1		-	-
Contributions paid into the plan		-	-
Benefits paid during the year		-	-
Actuarial (losses) gains		-	-
Expected return on plan assets		-	-
Fair value of plan assets at Asar end		-	-
Amount recognised in profit or loss			4.21.5
Particulars		Current Year	Previous Year
Current service costs		5,334,192.00	4,263,660.00
Interest on obligation		3,166,361.00	2,803,734.00
Expected return on plan assets		-	-
Total		8,500,553.00	7,067,394.00
Amount recognised in other comprehensive income			4.21.6
Particulars		Current Year	Previous Year
Actuarial (gain)/loss		(3,931,015.00)	(805,186.00)
Total		(3,931,015.00)	(805,186.00)
Actuarial assumptions			4.21.7
Particulars		Current Year	Previous Year
Discount rate		9.00%	9.00%
Expected return on plan asset		0.00%	0.00%
Future salary increase		2.50%	2.50%
Withdrawal rate		3.50%	3.50%
Debt securities issued			4.22
		Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss			
Debt securities issued at amortised cost			
Total		-	-
Subordinated Liabilities			4.23
Particulars		Current Year	Previous Year
Redeemable preference shares			
Irredeemable cumulative preference shares (liabilities component)			
Other			
Total		-	-
Share capital			4.24
Particulars		Current Year	Previous Year
Ordinary shares		369,923,500.20	322,378,585.20
Convertible preference shares (equity component only)			
Irredeemable preference shares (equity component only)			
Perpetual debt (equity component only)			
Total		369,923,500.20	322,378,585.20
Ordinary Shares			4.24.1
Particulars		Current Year	Previous Year
Authorized Capital			
40,00,000 Ordinary share of Rs. 100 each		400,000,000.00	400,000,000.00
Issued capital			
36,99,235 Ordinary share of Rs. 100 each		369,923,500.00	369,923,500.00
Subscribed and paid up capital			
32,23,785 Ordinary share of Rs. 100 each		369,923,500	322,378,585

Total			369,923,500	322,378,585
Ordinary share ownership			4.24.2	
Plan assets comprise	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Domestic ownership				
Nepal Government	0.00%	-	0.00%	-
"A" class licensed institutions	2.29%	8,468,700.00	2.63%	8,468,700.00
Other licensed institutions	0.00%	-	0.00%	-
Other Institutions	18.44%	68,206,400.00	21.03%	67,806,400.00
Public	30.00%	110,977,246	19.68%	63,432,331.00
Other	49.27%	182,271,154.00	56.66%	182,671,154.20
Foreign ownership				
Total	100%	369,923,500	100%	322,378,585.20

Details of Shareholding holding more than 0.5%

S.N.	Particulars	As at Asadh end 2082		As at Asadh end 2081	
		Percent	Amount	Percent	Amount
1	MAHULI COMMUNITY DEVELOPMENT CENTER	14.29%	52860200	16.40%	52860200
2	KAMAL PRASAD BASHYAL	2.57%	9518300	2.95%	9518300
3	CITIZENS BANK INTERNATIONAL LIMITED	2.29%	8468200	2.63%	8468200
4	Gyanendra Man Singh Karki	2.29%	8457600	2.62%	8457600
5	SURYA JYOTI LIFE INSURANCE CO.LTD	1.83%	6775900	2.10%	6775900
6	UPENDRA LOCHAN SUBEDI	1.77%	6564300	2.04%	6564300
7	Bishnu Prasad Neupane	1.72%	6375600	1.98%	6375600
8	SHYAM KANT CHAUDHARY	1.64%	6048700	1.47%	4752200
9	MOHAN HARI ACHARYA	1.55%	5743800	1.78%	5743800
10	PRABESH KUMAR KARKI	1.33%	4923200	1.53%	4923200
11	MUNNI RAJBHANDARI	1.33%	4923200	1.53%	4923200
12	PRABHU NARAYAN CHAUDHARY	1.28%	4752200	1.47%	4752200
13	YADAV PRASAD KHAKUREL	1.28%	4718100	1.46%	4718100
14	KRISHNA PRASAD PATHAK	1.11%	4102700	1.27%	4102700
15	PRISM COLOR SCANNING & PRESS SPORT PVT.LTD	1.11%	4102700	1.27%	4102700
16	BHUPINDER SINGH	0.89%	3282100	1.02%	3282100
17	KESHAV NARSHING RAJBHANDARI	0.89%	3282100	1.02%	3282100
18	KAMALA KUMARI GURUNG	0.81%	2994900	0.93%	2994900
19	SHYAM KANTA CHAUDHARY	0.68%	2520000	0.78%	2520000
20	INDRA BAHADUR MAHARJAN	0.67%	2461600	0.76%	2461600
21	BIMALA PAUDEL ACHARYA	0.67%	2461600	0.76%	2461600
22	CALIBER INVESTMENT COMPANY PVT LTD	0.67%	2461600	0.76%	2461600
23	SANJAY SHAH	0.66%	2444800	0.76%	2444800
24	RAM LAGAN MANDAR	0.65%	2390600	1.14%	3687100
25	MANOJ KUMAR LEKHI	0.61%	2267800	0.70%	2267800
26	BHANU BHAKTA NIRLA	0.59%	2182000	0.99%	3177000
27	GANGA DHAR PANDEY	0.58%	2133400	0.66%	2133400
28	Harish Chandra Sinha	0.57%	2114400	0.66%	2114400
29	PRAKASH POKHAREL	0.57%	2109200	0.65%	2109200
30	NIGUMA PURI	0.52%	1926000		

Reserves

4.25

Particulars	Current Year	Previous Year
Statutory general reserve	102,289,417.22	98,887,824.35
Capital reserve	3,406,258.47	3,406,258.47
Exchange equilisation reserve		
Investment adjustment reserve		

Corporate social responsibility reserve		171,172.34	394,437.70
Client Protection Fund		29,831,683.32	33,279,208.23
Capital redemption reserve			
Regulatory reserve		116,893,066.94	76,385,609.04
Restructured and Rescheduled Reserve		29,225,360.02	77,403,978.32
Fair value reserve			
Dividend equalisation reserve			
Actuarial gain		(1,374,380.00)	(4,126,090.50)
Special reserve			
Debenture Redemption reserve			
Other reserve		-	212,407.38
Total		280,442,578.31	285,843,633.00

Contingent liabilities and commitments

4.26

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

Contingent Liabilities

4.26.1

Particulars		Current Year	Previous Year
Acceptance and documentary credit			
Bills for collection			
Forward exchange contracts			
Guarantees			
Underwriting commitment			
Other commitments			
Total		-	-

Undrawn and undisbursed facilities

4.26.2

Particulars		Current Year	Previous Year
Undisbursed amount of loans			
Undrawn limits of overdrafts			
Undrawn limits of credit cards			
Undrawn limits of letter of credit			
Undrawn limits of guarantee			
Total		-	-

Capital commitments

4.26.3

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

Particulars		Current Year	Previous Year
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		-	-
Lease commitments			4.26.4
Particulars		Current Year	Previous Year
Operating lease commitments			
Future minimum lease payments under non cancel- lable operating lease, where the bank 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 cancel- lable operating lease, where the bank 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		-	-

Lease commitment if any have been calculated as per NFRS 16

Litigation 4.26.5

No any litigation of contingent liabilities has been incurred yet.

Interest Income 4.27

Particulars	Current Year	Previous Year
Cash and cash equivalent	1,987,708.96	6,242,782.45
Due from Nepal Rastra Bank		
Placement with bank and financial institutions		
Loan and advances to bank and financial institutions		
Loans and advances to customers	706,789,572.54	624,330,651.40
Investment securities		
Loan and advances to staff	1,010,472.49	1,121,547.86
Other Interest Income		
Total interest income	709,787,753.99	631,694,981.71

Interest Expenses 4.28

Particulars	Current Year	Previous Year
Due to bank and financial institutions		
Due to Nepal Rastra Bank		
Deposits from customers	138,741,817.54	131,693,631.42
Borrowing	209,515,807.20	239,689,236.88
Debt securities issued		
Subordinated liabilities		
Other Charges	5,566,569.61	3,513,765.75
Total Interest expense	353,824,194.35	374,896,634.05

Other include interest expense on finance lease as per NFRS-16 "Lease"

Fees and Commission Income 4.29

Particulars	Current Year	Previous Year
Loan administration fees		
Service fees	49,981,970.18	42,157,198.51
Commitment fees		-
Card Issuance fees		-
Prepayment and swap fees		-
Remittance fees		-
Brokerage fees		-

Other fees and commission income	4,375,496.25	12,008,132.17
Total Fees and Commission Income	54,357,466.43	54,165,330.68

Fees and Commission Expense 4.30

Particulars	Current Year	Previous Year
Brokerage		
ATM management fees		
VISA/Master card fees		
Guarantee commission Fees		
DD/TT/Swift fees.		
Remittance fees and commission		
Other fees and commission expense	15,150,096.02	3,059,600.00
Total Fees and Commission Expense	15,150,096.02	3,059,600.00

Net Trading income 4.31

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

Other Operating Income 4.32

Particulars	Current Year	Previous Year
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		
Gain/loss on sale of investment property		
Operating lease income		
Gain/loss on sale of gold and silver		
Other Operating Income		
Total	-	-

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

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to BFIs		
Impairment charge/(reversal) on loan and advances to customers	131,360,655.56	47,206,374.07
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 others	-	(9,501,246.72)
Total	131,360,655.56	37,705,127.35

Personnel Expenses 4.34

Particulars	Current Year	Previous Year
Salary	82,049,335.22	81,742,945.19
Allowances	40,019,623.01	33,615,848.74
Gratuity Expense	8,500,553.00	7,067,394.00

Provident Fund		
Uniform	1,635,132.50	1,438,000.00
Training & development expense	5,108,502.13	4,933,402.57
Leave encashment	4,850,244.00	3,457,965.00
Medical		38,150.00
Insurance	515,859.61	613,630.96
Employees incentive		
Cash-settled share-based payments		
Pension expense		
Finance expense under NFRS	947,016.49	1,121,547.86
Other expenses related to staff	31,791,746.07	37,203,804.92
Subtotal	175,418,012.03	171,232,689.24
Employees Bonus	2,484,127.27	5,470,351.76
Grand total	177,902,139.31	176,703,040.99

Other Operating Expense

4.35

Particulars	Current Year	Previous Year
Directors' fee	507,000.00	422,000.00
Directors' expense	589,055.42	409,173.30
Auditors' remuneration	1,753,036.80	1,697,609.00
Other audit related expense		
Professional and legal expense	823,007.00	251,607.00
Office administration expense	17,834,618.50	15,974,926.65
Operating lease expense	-	-
Operating expense of investment properties		
Corporate social responsibility expense	393,345.00	370,037.66
Client protection expense		
Onerous lease provisions		
Other Expenses	22,067,615.75	13,841,833.10
Total	43,967,678.47	32,967,186.71

Office Administration Expenses

4.35.1

As at Asadh end 2081	Current Year	Previous Year
Water and electricity	1,284,736.00	1,124,127.00
Repair and maintenance		
(a) Building		
(b) Vehicle	169,006.46	138,987.48
(c) Computer and Accessories	419,188.00	581,497.22
(d) Office equipment and furniture	178,475.00	182,229.46
(e) Other		12,105.00
Insurance.	328,475.61	306,052.53
Postage, Telex, Telephone & Fax	3,681,571.52	3,525,350.04
Printing & Stationery	2,997,157.74	3,760,564.39
News paper, books and journals	600.00	-
Advertisement	1,881,085.85	320,630.65
Donation		
Security expense		
Deposit and loan guarantee premium		
Travel allowance and expense	5,126,007.50	4,675,489.80

Entertainment	596,415.00	582,318.50
Annual/special general meeting expense	647,666.49	460,290.58
Other-Internet Expenses		
Other-Office Expenses		
Other-Registration and Renewal	524,233.33	305,284.00
Other-Meeting Expenses		
Total	17,834,618.50	15,974,926.65

Depreciation and Amortisation 4.36

Particulars	Current Year	Previous Year
Depreciation on property and equipment	19,171,516.80	10,971,637.06
Depreciation on investment property		
Amortisation of intangible assets	411,794.45	323,920.42
Total	19,583,311.25	11,295,557.48

Depreciation on property and equipment includes depreciation on Right of Use Assets as per NFRS-16 "Lease".

Non Operating Income 4.37

Particulars	Current Year	Previous Year
Recovery of loan written off		
Other income		
Total	-	-

Non Operating Expense 4.38

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

Income Tax Expenses 4.39

Particulars	Current Year	Previous Year
Current tax expense		
Current year	38,712,939.38	18,092,665.64
Adjustments for prior years		
Deferred tax expense		
Origination and reversal of temporary differences	(33,363,758.28)	(1,048,798.74)
Changes in tax rate		
Recognition of previously unrecognised tax losses		
Total income tax expense	5,349,181.11	17,043,866.90

Reconciliation of tax expense and accounting profit 4.39.1

Particulars	Current Year	Previous Year
Profit before tax	22,357,145.47	49,233,165.80
Tax amount at tax rate of 30%	6,707,143.64	14,769,949.74
Add: Tax effect of expenses that are not deductible for tax purpose	49,636,433.48	18,254,715.20
Less: Tax effect on exempt income		
Add/less: Tax effect on other items	(17,630,637.74)	(14,931,999.29)
Total income tax expense	38,712,939.38	18,092,665.64
Effective tax rate	173.16%	36.75%

Mahuli Laghubitta Bittiya Sanstha Limited

Statement of Distributable Profit or Loss

For the year ended 32 Ashadh 2082

(As per NRB Regulation)

(NPR)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	17,007,964.36	32,189,298.90
Appropriations:		
a. General reserve	(3,401,592.87)	(6,437,859.78)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(170,079.64)	(321,892.99)
e. Employees' training fund	-	(212,407.38)
f. Other	-	-
Client Protection Fund	(255,119.47)	(321,892.99)
Others		370,037.66
Profit or (loss) before regulatory adjustment	13,181,172.38	25,265,283.43
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(11,415,223.80)	(5,207,778.61)
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 (+)	(29,125,794.61)	(1,297,104.84)
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	2,751,710.50	(579,380.90)
i. Other (+/-)	(2,718,150.00)	
j. Restructured and Rescheduled Reserve	48,178,618.31	(7,751,656.61)
Net profit for the year end Asardh31 2080 available for distribution	20,852,332.79	10,429,362.46
Opening retained earning as on Shrawan 1 2080	26,466,702.56	16,420,026.70
Adjustment (+/-)*		(382,686.60)
CSR expenses during the year	393,345.00	
Distribution:		
Bonus shares issued	-	
Cash Dividend Paid	-	
Total Distributable profit or (loss) as on year end date	47,712,380.35	26,466,702.56
Annualised Distributable Profit/Loss per share	12.90	8.21
* Adjustment of Income tax provision		

5. Disclosures and Additional Information

5.1 Risk Management

Risk is inherent in microfinance business 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;

- Liquidity Risk
- Interest Rate Risk
- Credit Risk
- Operational Risk

Risk Management Framework

The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business. A fully functional Risk Management Committee directly reporting to the Board of the microfinance is responsible for identifying reporting, controlling and managing all the inherent

risks. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee

The Risk Management Committee is an independent committee of the Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Microfinance and oversight of implementation of risk management framework of Microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to risk appetite that the Microfinance is able and willing to assume in its exposures and business activities, risk management, compliance framework, and governance structure that supports it. It periodically reviews the risk management process to ensure its integrity, accuracy, and reasonableness. It also reviews whether the internal control and risk management system is adequate or not to ensure well-ordered and prudent conduct of business. The committee is to review the overall risk management structure and monitor the effectiveness of the risk management system. The Risk Management Committee comprises of following Members:

S.N.	Name	Designation
1.	Mr. Bhupati Raj Pandey	Director
2.	Mr. Shree Prasad Chaudhary	Director
3.	Mr. Ramesh Chaudhary	Department Chief
4.	Mr. Bijay Yadav	Department Chief

Risk Governance

Microfinance implemented policies and procedures to mitigate the risk at enterprises level arising to the microfinance and has trained risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to Operation risk & Credit risk.

The Microfinance's risk governance structure is such that the responsibility for maintaining risk within the Microfinance's risk blanket is dropped down from the Board to the appropriate functional, client business, senior management and committees. The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation, and control/ monitoring in line with NRB directives, and has effectively implemented the same. The effectiveness of the Microfinance's internal control system is reviewed regularly by the Board, its committees, senior management, and internal audit committee.

5.1.1 Liquidity Risk

Liquidity risk is the risk to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2 Interest Rate Risk

Interest rate risk is the potential that a change in overall interest rates will reduce the value of a bond or other fixed-rate investment. The Microfinance will take the following measures to minimize the risk arising from interest rates:

- Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.
- When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included
- In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

5.1.3 Credit Risk

Credit risk is the probability that any creditor will not be able to repay the loan as per the condition accepted by the borrower. Credit is the main wealth or sources of income of any financial institution. The future of the financial institution is at stake when the borrower is unable to repay the loan borrower had agreed at the time of taking the loan. Therefore, it is necessary to study the impacting indicators to get information about the condition of the loan at risk. In order to prevent the loss of the loan invested and to minimize the risks related to it, Standard loan disbursement procedure is followed to reduce the risk accordingly. Since every employee involved in the process of approving the loan and investing will be assigned a certain responsibility, the concerned employee will have to invest the loan realizing their responsibility. The following procedures/practices have been followed:

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,

- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase savings,
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans,
- Taking necessary documents of secured property, if collateral loan,
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank,
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank,
- Continuously monitor and inspect the loan from the unit manager, branch manager and monitoring level. If the interest is not paid on time or with delay, the branch should report to the monitoring, the monitoring to the regional manager and the regional manager to the chief executive officer within 24 hours with detailed details,
- In the monthly performance appraisal of the staffs, a definite score will be given in this title including the title of loan recovery of the branch to be monitored,
- Each branch will be audited twice a year. While conducting such audit, it is compulsory for Internal Auditors to inspect the monthly meetings of few of the units and submit the details observed in meetings through Audit report, either observed compliance and other discrepancies or not.

5.1.4 Operational Risk

The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, priority has been given to cost reduction. Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program. The entity has arranged the necessary staff to carry out various responsibilities for daily operations. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the entity. But sometimes due to the negligence of the employees and personal interests, the organization is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the entity's income, the increase entity's credit risk (Reputation Risk). Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.5 Fair value of financial assets and liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market transactions and market information might not be available. However, the objective of a fair value measurement in both cases is the same – to estimate the price at which an orderly transaction to sell the asset or to transfer the liability would take place between market participants at the measurement date under current market conditions (i.e., an exit price at the measurement date from the perspective of a market participant that holds the asset or owes the liability).

Fair values are determined according to the following hierarchy:

Level 1 inputs

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Held for trading and available for sale investments have been recorded using Level 1 inputs.

Level 2 inputs

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3 inputs

Level 3 inputs are unobservable inputs for the asset or liability.

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

Particulars	2081-82			2080-81		
	Level			Level		
	I	II	III	I	II	III
Financial Investments Available for Sale						
Quoted Equities		-			-	
Unquoted Equities						
Nepal Finsoft Company Ltd (10,000 Ordinary Share of NPR,100 Paid up)		1,000,000.00			1,000,000.00	
Quoted Mutual Funds		-			-	
Total		1,000,000.00			1,000,000.00	

5.2 Capital Management

The Microfinance's capital management policies and practices support its business strategy and ensure that it is adequately capitalized to withstand even in severe macroeconomic downturns. The microfinance is a licensed institution providing financial services therefore it must comply with capital requirement of Nepal Rastra Bank. The Microfinance's Capital consists of Tier I Capital and Tier II Capital.

(i) Qualitative Disclosure

Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in microfinance 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 risk management policies approved by its Board of Directors for effective governance. The Microfinance has developed a comprehensive 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.

5.3 Classification of financial assets and financial liabilities

Particulars	Amortized Cost	FVTPL	FVTOCI
Financial Assets			
Cash and Cash Equivalents	418,979,195.17		
Statutory Balances and due from Nepal Rastra Bank	24,004,500.00		
Placement with Bank and Financial Institutions	-		
Loans and Advances to Customers	5,116,991,113.98		
Investment Securities			1,000,000.00
Total Financial Assets	5,559,974,809.15	-	1,000,000.00
Financial Liabilities			
Due to Bank and Financial Institutions	-		
Due to Nepal Rastra Bank	-		
Derivative Financial Instruments	-		
Deposits from Customers	1,830,212,896.45		
Borrowings	2,910,111,160.98		
Total Financial Liabilities	4,740,324,057.43	-	-

Capital Structure and Capital Adequacy

Particulars	E.Y 2081/82
A. Core Capital	511,350,923
1. Paidup capital (Ordinary share)	369,923,500
2. Proposed Bonus share	-
3. Share premium	
4. Non refundable preference share	
5. Statutory general reserve	102,289,417
6. Retained earning	47,712,380
7. CY retained earning as per B/S	
8. Capital redemption reserve	
9. Share adjustment reserve	
10. Calls in advances	
11. Other free reserves	54,351,402
Goodwill	
Deffered tax assets	(54,351,402)
fictitious assets	
Limit exceeded investment in shares	
Purchase of Land & Building in excess of limit & utilized	(8,574,375)
B. Supplementary Capital	29,723,653
Provisions of loan loss made for pass loan	24,917,707

Additional loan loss provision	4,805,946
Hybrid capital instruments	
Unsecured Subordinated Term Debt	
Exchange Equalization Fund	
Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	
Investment adjustment Fund	
Total Capital Fund	541,074,576
Minimum capital Fund to be maintained based on Risk Weighted Assets:	
Minimum Capital Fund Required (8.0 % of RWA)	461,507,586
Minimum Core Capital Required (4.0 % of RWA)	230,753,793
Capital Fund maintained (in %)	9.38%
Core Capital maintained (in %)	8.86%
Capital Fund surplus by	1.38%
Core Capital surplus by	4.86%

**Statement of Risk Weighted Assets (RWA)
AS on 32 Asar 2082**

Particulars	Weight (%)	Amount	RWA
A. On Balance Sheet Itmes			
Cash Balance	0%	3,012,203	-
NRB Balance	0%	5,000	-
Loan against Own FD	0%		-
Loan against Govt. Bond	0%		-
Balance on domestic banks and financial institutions	20%	439,966,492	87,993,298
Loan against other banks' and financial institutions' FD	20%		-
Money at call	20%		-
Investment on shares/debentures/bonds	100%	1,000,000	1,000,000
Other investments	100%	-	-
Loans & advances, bills purchase/discount	100%	5,490,931,065	5,490,931,065
Fixed assets	100%	30,811,081	30,811,081
Net interest receivables (Toral IR - 8 - Interest suspense)	100%	-	-
Net Non-Banking Asset	100%	-	-
Other assets (Except advance tax payment)	100%	38,034,180	38,034,180
Real estate/residential housing loans exceeding the limits	150%	-	-
Total On-Balance-sheet Items (A)		6,003,760,020	5,648,769,624
B. Off Balance sheet Items			
Bills collection	0%	-	-
Forward foreign exchange contract	10%	-	-
L/C with maturity less than six months (Outstanding value)	20%	-	-
Guarantee against International rated bank's counter guarantee	20%	-	-
L/C with maturity more than six months (Outstanding value)	50%	-	-
Bid bond, performance bond and underwriting	50%	-	-
Unpaid guarantee claims	50%	-	-
Amount to be maintained for operational risk (2% of Total Assets)	100%	120,075,200.41	120,075,200
Total Off-Balance-sheet Items (B)		103,058,004	120,075,200
Total Risk Weighted Assets (A) + (B)		6,123,835,221	5,768,844,824

Mahuli Laghubitta Bittiya Sanstha Limited

For the year ended 32 Asar 2082

Particulars	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudurpas-chim	Unallocated	Total
(a) Revenue from external customers	236,149,315.29	353,909,639.68	117,581,833.23	19,877,241.79	48,334,204.41	10,556,855.13	13,928,550.26	(36,192,419.37)	764,145,220.42
(b) Intersegment revenues	-	-	-	-	-	-	-	-	-
(c) Net Revenue	236,149,315.29	353,909,639.68	117,581,833.23	19,877,241.79	48,334,204.41	10,556,855.13	13,928,550.26	(36,192,419.37)	764,145,220.42
(d) Interest Revenue	222,200,883.59	330,912,459.46	110,822,399.57	18,653,515.86	44,873,701.14	10,037,097.35	12,846,757.24	(40,559,060.22)	709,787,753.99
(e) Interest Expense	46,409,079.71	70,871,794.12	14,152,372.47	1,437,901.10	3,777,429.87	449,718.42	1,592,795.85	215,133,102.81	353,824,194.35
(f) Net interest revenue (b)	175,791,803.88	260,040,665.34	96,670,027.10	17,215,614.76	41,096,271.27	9,587,378.93	11,253,961.39	(255,692,163.03)	355,963,559.64
(g) Depreciation and Amortization	5,161,444.58	5,780,738.30	2,760,444.36	704,725.31	1,259,499.90	202,418.07	771,726.11	2,942,314.62	19,583,311.25
(h) Segment profit/(loss)	63,377,452.25	91,253,653.78	26,886,864.36	3,471,124.73	9,301,504.16	2,235,070.51	648,055.40	-174816579.7	22,357,145.47
(i) Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-	-
(j) Other material non-cash items	-	-	-	-	-	-	-	-	-
(k) Impairment of assets	3,526,078.97	16,959,845.48	2,418,546.32	652,511.39	2,003,082.40	1,402,647.28	830,339.19	103,567,604.53	131,360,655.56
(l) Segment assets	1,533,837,372.17	2,528,782,324.48	769,855,068.22	130,472,756.12	330,293,757.07	58,690,541.00	110,068,245.10	228,036,282.56	5,690,036,346.72
(m) Segment liabilities	1,088,524,538.90	1,756,462,866.81	487,952,520.06	77,757,771.31	199,329,814.02	33,689,997.42	69,360,229.06	1,278,880,150.28	4,991,957,887.86

Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

a) Revenue	
Total revenues for reportable segments	800,337,640
Other revenues	(36,192,419)
Elimination of intersegment revenues	-
Entity's revenues	764,145,220

(b) Profit or loss	
Total profit or loss for reportable segments	197,173,725
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	(174,816,580)
Profit before income tax	22,357,145

(c) Assets	
Total assets for reportable segments	5,462,000,064
Other assets	-
Unallocated amounts	228,036,283
Entity's assets	5,690,036,347

(d) Liabilities	
Total liabilities for reportable segments	3,713,077,738
Equity	698,078,592
Unallocated liabilities	1,278,880,150
Entity's liabilities	5,690,036,480

5.5 Information about products and services

Revenue from each type of product and services	
(a) Microfinance Related Services	764,145,220
(b) Others	-
Total	764,145,220

5.6 Information about geographical areas

Revenue from following geographical areas	
(a) Domestic	
Koshi Province	236,149,315
Madesh Province	353,909,640
Bagmati Province	117,581,833
Gandaki Province	19,877,242
Lumbini Province	48,334,204
Karnali Province	10,556,855
Sudur Paschim Province	13,928,550
(b) Foreign	
Total	800,337,640

5.7 Information about major customers

Revenue of a single customer of a microfinance doesnot exceeded 10 percent or more of the entity's revenue.

Mahuli Laghubitta Bittiya Sanstha Limited
Head Office: Mahuli-06, Saptari
Ratios

S. No	Particulars	Units	Financial Year				
			As per Previous GAAP			As per NFRS	
			F.Y. 2077/78	F.Y. 2078/79	F.Y. 2079/80	F.Y. 2080/81	F.Y. 2081/82
1	Net profit/ Total Income	%	19.76%	10.33%	5.82%	4.69%	2.23%
2	Earning Per Share (EPS)	Rs.	34.81	21.44	13.71	9.98	4.60
3	Market Per Share (MPS)	Rs.	2180	1155	869.9	1351	1296.01
4	Price earning ratio (PE ratio)	Ratio	62.63	53.88	63.47	135.30	281.88
5	Total Dividend Rate	%	26.00%	15.00%	0.00%	0.00%	5.00%
6	Cash Dividend Rate	%	0.00%	0.75%	0.00%	0.00%	0.25%
7	Interest income/Avg.Gross Loans and Advances	%	14.68%	14.93%	16.47%	14.87%	14.64%
8	Employee Expenses/ Total Operating expenses	%	79.54%	77.01%	79.16%	79.97%	73.68%
9	Interest expenses/Avg. Total Deposit & Borrowing	%	7.44%	9.21%	11.47%	9.80%	8.04%
10	Employee Bonus/Total Employee expenses	%	13.27%	6.73%	3.60%	3.10%	1.40%
11	Net profit/ Total Loans and Advances	%	2.95%	1.51%	1.08%	0.67%	0.31%
12	Net profit/ Total Assets	%	2.79%	1.47%	0.99%	0.65%	0.30%
13	Credit/Deposit	%	258.07%	278.93%	256.16%	292.81%	300.02%
14	Total Operating exps/Total Assets	%	4.22%	4.26%	5.03%	4.46%	4.24%
16	Core capital fund	%	11.81%	9.92%	11.08%	8.45%	8.86%
17	supplimentary fund	%	1.25%	1.27%	1.03%	1.27%	0.52%
18	Total Capital fund	%	13.06%	11.19%	12.11%	9.72%	9.38%
19	Cash Reserve ratio (CRR)	%	0.58%	0.53%	0.65%	0.57%	0.53%
20	Non Performing Loans (NPA)	%	2.09%	2.49%	4.94%	3.94%	12.16%
21	Weighted Average Interest Rate Spread	%	8.16%	4.02%	5.29%	6.75%	7.04%
22	Book Net worth	Rs.	472,664,521	533,725,512	605,251,717	634,688,921	698,078,459
23	Total No. of shares	No.	2,821,694	3,223,786	3,223,786	3,223,786	3,699,235
24	Total no.of employee		242	288	285	286	269
25	ROA	%	5.10%	2.53%	0.96%	0.68%	0.32%
26	ROE	%	39.85%	20.66%	7.44%	5.19%	2.55%
27	OSS		143.01%	118.39%	108.23%	108.25%	105.16%
28	Net worth per share	Rs.	167.51	165.56	187.75	196.88	188.71
29	staff development expenses/ Total Employee expenses	%	0.68%	2.85%	3.05%	2.79%	2.91%

Mahuli Laghubitta Bittiya Sanstha Limited
Comparison of Unaudited and Audited Financial Statement

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Assets					
Cash and Cash Equivalents	442,957,985.99	418,979,195.17	(23,978,790.82)	-5.41%	
Statutory Balances and due from Nepal Rastra Bank	5,000.00	24,004,500.00	23,999,500.00	479990.00%	

Placement with Bank and Financial Institutions	-	-	-	#DIV/0!	
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	-	
Loans and Advances to MFIs & Cooperatives	-	-	-	-	
Loans & Advances to Customers	5,247,941,255.11	5,116,991,325.19	(130,949,929.92)	-2.50%	Due to re classification of LLP fund.
Investment Securities	1,000,000.00	1,000,000.00	-	0.00%	
Current Tax Assets	6,818,709.78	5,864,881.60	(953,828.18)	(6,818,709.78)	
Investment property	-	-	-	-	
Property and Equipment	30,077,963.23	30,077,963.22	(0.01)	0.00%	
Goodwill and Intangible Assets	733,117.46	733,117.57	0.11	0.00%	
Deferred Tax Assets	22,166,947.68	54,351,338.28	32,184,390.60	145.19%	Due to adjustment of temporary diff. in audited FS.
Other Assets	34,716,635.61	38,034,179.86	3,317,544.25	9.56%	Due to recognition of ROU-Assets and reclassification.
Total Assets	5,786,417,614.86	5,690,036,500.91	(96,381,113.95)	-1.67%	
Liabilities					
Due to Bank and financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instruments	-	-	-	-	
Deposit from Customers	1,830,212,896.45	1,830,212,896.45	-	0.00%	
Borrowings	2,910,098,130.29	2,910,111,160.98	13,030.69	0.00%	
Current Tax Liabilities	-	-	-	#DIV/0!	Due to Reclassification of assets and liabilities.
Provisions	10,691,840.30	8,898,630.03	(1,793,210.27)	-16.77%	Due to reclassification of liabilities
Deferred Tax Liabilities	-	-	-	-	
Other Liabilities	242,353,645.51	242,735,221.53	381,576.02	0.16%	Due to recognition of lease liability and reclassification.
Debt Securities Issued	-	-	-	-	
Subordinate Liabilities	-	-	-	-	
Total Liabilities	4,993,356,512.55	4,991,957,908.99	(1,398,603.56)	-0.03%	
Equity					
Share Capital	369,923,500.20	369,923,500.20	-	0.00%	
Share Premium	-	-	-	-	
Retained Earning	124,196,855.34	47,712,546.84	(76,484,308.50)	-61.58%	Due to reclassification of reserves
Reserves	298,940,746.77	280,442,544.89	(18,498,201.88)	-6.19%	Due to reclassification of reserves
Total Equity	793,061,102.30	698,078,591.93	(94,982,510.37)	-11.98%	
Total Liabilities & Equity	5,786,417,614.86	5,690,036,500.92	(96,381,113.93)	-1.67%	

Statement of Profit and Loss	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Interest Income	717,415,836.36	709,787,753.99	(7,628,082.37)	-1.06%	Due to Expected Credit Loss
Interest Expense	350,128,030.50	353,824,194.35	3,696,163.85	1.06%	Due to interest expenses as per lease adjusted

Net Interest Income	367,287,805.85	355,963,559.64	(11,324,246.21)	-3.08%	
Fee & Commission Income	54,357,466.43	54,357,466.43	-	0.00%	Due to reclassification of income
Fee & Commission Expenses	1,962,543.00	15,150,096.02	13,187,553.02	671.96%	
Net Fee & Commission Income	52,394,923.43	39,207,370.41	(13,187,553.02)	-25.17%	
Net Interest, Fee & Commission Income	419,682,729.28	395,170,930.05	(24,511,799.23)	-5.84%	
Net Trading Income	-	-	-	-	
Other Operating Income	-	-	-	-	
Total Operating Income	419,682,729.28	395,170,930.05	(24,511,799.23)	-5.84%	
Impairment Charge/(reversal) for loans and other Losses	17,704,751.54	131,360,655.56	113,655,904.02	641.95%	
Net Operating Income	401,977,977.74	263,810,274.49	(138,167,703.25)	-34.37%	
Operating Expenses	-	-	-	-	
Personnel expenses	180,520,021.15	177,902,139.31	(2,617,881.84)	-1.45%	due to adjustment of finance cost as per EB.
Other Operating expenses	49,532,383.94	43,967,678.47	(5,564,705.47)	-11.23%	Due to reclassification of rental expenses
Depreciation & Amortization	8,311,414.19	19,583,311.25	11,271,897.06	135.62%	Due to depreciation charged on ROU-Assets
Operating Profit	163,614,158.46	22,357,145.47	(141,257,013.00)	-86.34%	
Non Operating Income	-	-	-	-	
Non Operating expenses	-	-	-	-	
Profit before income tax	163,614,158.46	22,357,145.47	(141,257,013.00)	-86.34%	
Income Tax expenses	-	-	-	-	
Current Tax	49,084,247.54	38,712,939.38	(10,371,308.16)	-21.13%	Due to change in profit
Deferred Tax	-	(33,363,758.28)	(33,363,758.28)	-	
Profit/(loss) for the period	114,529,910.92	17,007,964.36	(97,521,946.56)	-85.15%	
Consolidated Statement of Other Comprehensive Income	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Profit/ (Loss) for the period	114,529,910.92	17,007,964.36	(97,521,946.56)	-85.15%	
Other Comprehensive income	-	2,751,710.50	2,751,710.50		
Total Comprehensive Income	114,529,910.92	19,759,674.86	(94,770,236.06)	-82.75%	

A. Impairment Losses on Financial Assets

During the year FY 2081/82, ICAN and ASB Nepal has pronounced that full version of NFRS 9 containing Expected Credit Loss (ECL) to be effective from Shrawan 1st, 2081 and financial statements of Ashadh end 2082 (including quarterly financials thereon) incorporates ECL reporting. The Bank and Financial Institution regulation department of Nepal Rastra Bank pronounced "NFRS 9 – Expected Credit Loss Related Guidelines, 2024" on Jestha 1st 2081, providing detailed guidelines for the consistent and prudent application of NFRS 9.

Although the revised NFRS 9 (aligned with NFRSs 2018) was originally effective from 16 July 2021, its full implementation was deferred for BFIs due to challenges such as COVID-19, time constraints, and limited technical capacity. Consequently, ECL requirements became fully effective for microfinance institutions from FY 2081/82.

The Microfinance recognizes loss allowances for expected credit losses on financial assets measured at amortized cost, FVTOCI, lease receivables, contract assets, loan commitments, and financial guarantee contracts. The ECL model is forward-looking, requiring recognition of both incurred and expected future credit losses. Financial instruments measured at FVTPL are excluded from impairment requirements. ECL is calculated using three broad approaches.

1. General approach

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL).

Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition.

At the reporting date, if the credit risk has not increased significantly since initial recognition, the Microfinance

measures the loss allowance for those financial assets at an amount equal to 12-month ECL.

For loan commitments and financial guarantee contracts, the date that the entity becomes party to the irrevocable commitments is considered to be the date of initial recognition for the purpose of applying the impairment requirements. The Microfinance recognizes in profit or loss, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized in accordance with NFRS 9.

Under the general approach, NFRS 9 recognizes a three-stage approach to measure expected credit losses and recognize interest income.

Stage 1:

The financial instruments that have not had a significant increase in credit risk since initial recognition are classified in Stage 1. The Financial instruments at stage 1 require, at initial recognition, a provision for ECL associated with the probability of default events occurring within the next 12 months (12-month ECL). For those financial assets with a remaining maturity of less than 12 months, a Probability of Default (PD) is used that corresponds to the remaining maturity. Interest is calculated on the gross carrying amount of the financial asset before adjusting for ECL.

This stage includes the following:

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

For this purpose, instruments with low credit risk include:

- 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 determines 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 determines whether the risk of default on the financial instrument has been increased significantly or not after initial recognition. If the risk has been increased, the instruments are classified under stage 2 and accordingly lifetime ECL is recognized.

Stage 2:

The financial instruments having significant increase in credit risk since initial recognition are classified in Stage 2. A provision is required for the lifetime ECL representing losses over the life of the financial instrument (lifetime ECL). Interest income is continued to be recognized on a gross basis.

This stage includes the following:

- i. Financial instruments having significant increase in credit risk since initial recognition.
- ii. Financial instruments having contractual payments overdue for more than 1 month but not exceeding 3 months.
- iii. Loans classified as 'Watchlist' as per NRB directive on prudential provisioning.
- iv. Loans without approved credit line or with credit line revoked by microfinance.
- v. Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling of 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.
- vi. Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below.

Stage 3:

The credit impaired or defaulted financial instruments are classified or moved to Stage 3. A provision is required for the lifetime ECL representing the losses over the life of the instrument (lifetime ECL) with the probability of default (PD) a 100%. Interest income is calculated on an actual receipt basis.

This stage includes the following:

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

The indicators of unlikeness 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.

Particulars	Stage 1	Stage 2	Stage 3
Nature	12 month expected credit loss	12 month expected credit loss	Lifetime expected credit loss
Risk	No significant risk since initial recognition	Significant credit risk since initial recognition	Credit impaired (With objective evidence of impairment)
Nature	Performing	Performing	Non-performing
Interest Revenue	Effective interest on gross carrying amount	Effective interest on gross carrying amount	Interest on Actual Receipt Basis

Definition of Credit Impaired Financial Instruments:

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired includes observable data about the following events:

- Significant financial difficulty of the issuer, or the borrower.
- A breach of contract, such as a default or past due event.
- The lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider.
- It is becoming probable that the borrower will enter bankruptcy or other financial reorganization.
- The disappearance of an active market for that financial instrument because of financial difficulties; or
- The purchase or origination of a financial instrument at a deep discount reflects the incurred credit losses.

Credit impaired financial instruments also include credit impaired defined by the Microfinance as per their risk management practices.

Indicators of significant increase in credit risk (SICR):

Assessment of significant increase in credit risk since initial recognition is required for determining whether the lifetime or the 12-month expected credit loss is to be recognized. NRB's guidelines regarding Expected credit Loss have given the following conditions which are deemed as indicators of significant increase in credit risk.

- i. More than one month has passed due
- ii. Absolute lifetime PD is 5% or more
- iii. Relative lifetime PD is increased by 100% or more
- iv. Risk rating (internal or external) downgraded by 2 notches since initial recognition
- v. Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by microfinance's internal credit rating system
- vi. Deterioration of relevant determinants of credit risk (e.g. future cash flows) for an individual obligor (or pool of obligors)
- vii. Expectation of forbearance or restructuring due to financial difficulties
- viii. Deterioration of prospects for sector or industries within which a borrower operates
- ix. Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts.
- x. Modification of terms resulting in restructuring/rescheduling
- xi. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition
- xii. Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition.
- xiii. Both qualitative and quantitative factors are encouraged to be considered while assessing whether there have been significant increases in credit risk. Accurate identification of drivers of credit risk and reliable demonstration of linkage between those drivers and level of credit risk is also critical.

2. Simplified approach applicable to certain trade receivables, contract assets and lease receivables.

Under simplified approach, the entity measures loss allowance at an amount equal to the Lifetime ECL.

- Mandatorily for the trade receivables or contract assets which do not contain the significant financing component.

- Has been applied optionally for the trade receivables, lease receivables and other contract assets which contain a significant financing component.

3. Specific approach for purchased or originated Credit-impaired Financial Asset.

These approaches are applicable to loans and advances swapped, purchased or exchanged by the Microfinance and have high credit risk.

The Microfinance is required to include the initial expected credit losses in the estimated cash flows when calculating the credit-adjusted effective interest rate for financial assets that are considered to be purchased or originated credit-impaired at initial recognition. Hence, only the cumulative changes in lifetime expected credit losses since initial recognition are recognized as a loss allowance for purchased or originated credit-impaired financial assets.

Portfolio segmentation:

Guidelines under NFRS 9 on the collective assessment of ECL,

- As per NFRS 9, depending on the nature of the financial instruments and the credit risk information available for particular groups of financial instruments, the Microfinance may not be able to identify significant changes in credit risk for individual financial instruments before the financial instrument becomes past due.
- For the purpose of determining significant increases in credit risk and recognizing a loss allowance on a collective basis, the Microfinance groups financial instruments based on shared credit risk characteristics with the objective of facilitating an analysis that is designed to enable significant increases in credit risk to be identified on a timely basis.

The following factors are considered for Portfolio Segmentation while calculating ECL:

- The individual or collective assessment approaches are used depending on the ability to incorporate forward-looking information into the ECL estimate.
- Collective assessments are generally used for a large group of similar lending exposures, while individual assessments are considered for significant exposures or specific credit concerns as mentioned in policy.
- Grouping exposures having similar risks helps estimate the impact of future factors like economic changes on ECL, when individual assessments cannot consider forward looking information. If the forward-looking information has already been considered in individual assessments, additional assessment on a collective basis is avoided, if it results in double counting.
- Grouping exposures in such a way that an increase in the credit risk of particular exposures is masked by the performance of the group as a whole is avoided.

Curing Period and Transfer Criteria Between Stages:

Financial assets are transferred between the different categories (other than POCI) depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased since initial recognition based on the assessments and also, as per the Policy on Upgrading of Credit Facilities. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the Policy on Upgrading of Credit Facilities.

The Microfinance has developed a comprehensive Policy on Upgrading of Credit Facilities in line with the NFRS 9- Expected Credit Loss Related Guidelines, 2024. Accordingly, credit facilities other than restructured and rescheduled facilities are upgraded to a better stage.

Transfer from Stage 2 to Stage 1:

Where there is evidence of significant reduction in credit risk, the Microfinance upgrades such exposure from Stage 2 to Stage 1.

Transfer Out of Stage 3:

Though the conditions for exposure to be classified in Stage 3 no longer exist, the Microfinance continues to monitor for a minimum probationary period of three months to upgrade from Stage 3.

For Restructured/Rescheduled Exposures:

The Microfinance monitors restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before up-gradation.

Upgrading of stages for exposures is executed by the Risk Management Department.

Provisioning for other financial assets at amortized cost

In addition to the ECL for loans and investments as prescribed above, the Microfinance also holds other financial assets such as balances with bank, working advances and other financial assets. The Microfinance recognizes ECL on such assets based on the historical loss experience measures (e.g. write off rates / provisioning rates) adjusted for expected losses in the future keeping in mind the nature of industry (e.g. regulated industry like banking) and credit ratings of such counterparties.

ECL Calculation:

The Microfinance measures ECL in a way that reflects an unbiased and probability-weighted amount determined by evaluating a range of possible outcomes and the reasonable and supportable information available without undue cost or effort at the reporting date, about past events, current conditions and forecast of future economic conditions.

While estimating the ECLs, the Microfinance considers three probability-weighted scenarios (a base case, a best case and a worse case).

The calculation of ECL consists of three key components and a discount factor:

- Probability of Default (PD)
- Loss Given Default (LGD)
- Exposure at Default (EAD)

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

i. 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.

As per NRB Guidelines, PD is an estimate of the likelihood of a default over a given time horizon. With regards to PD estimation, the following measures are considered by the Microfinance.

- i. Derived PD based on historical default migration rates and/or other data, internal and external credit rating etc.
- ii. Incorporated forward-looking PD information as well by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- iii. Used at least five-year historical data, where available, for calculating PDs and validate any smoothing of data or inputs by the Risk Management Department.

Irrespective of results derived by the model of the Microfinance, prudential floor of 2.5% as prescribed by the NRB is used.

ii. Loss Given Default (LGD):

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 are developed 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).

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are to be considered based on latest reliable internal/external valuations. Microfinance deploys its internal team or forms a committee to review the value of collateral as required.

It is recommended to pursue computation of LGD in the following order:

- i. Use historical actual recovery rates in first place.
- ii. If historical rates are unavailable, use valuation (prudential floors) for ECL calculation as outlined in this guideline taking into account disposal time and costs until expected disposal of collateral or assets. However, value of collateral or assets for loans that have defaulted, and BFI's have also not been able to realize within 5 years of default, cannot be used for determining loss or recovery rates.
- iii. If such net realizable value of collateral or other sources is reliably undeterminable and BFI's are unable to compute LGDs due to lack of data or inputs, they are required to obtain approval of the same from the board of directors. Such BFI's are required to use a minimum LGD of 45 per cent for such credit exposures.

Note: BFI's should demonstrate via sound back-testing that the assumptions used are reasonable and grounded in observed experience. In this context, BFI's should regularly back-test their valuation history (last valuation before the asset was classified as a NPL or Stage 3) vs. their sales history (net sales price of collateral).

iii. Exposure at Default (EAD):

Exposure at Default (EAD) refers to the expected exposure to a borrower at the event of default.

This is dynamic in nature and keeps changing when the borrower repays his debt or obligation or takes additional debt. For defaulted accounts or stage 3 accounts, EAD is simply the amount outstanding at the point of default. However, for stage 1 and stage 2 accounts, the following elements are considered for computation of EAD under NFRS 9 at the instrument or facility level:

- Time horizon over which EAD needs to be estimated.
- Projected cash flows till the estimated default point.
- Residual maturity.
- Deterministic or non-deterministic nature of the payment terms.

Consideration of Reasonable and Supportable Information:

The Microfinance uses experienced credit judgment in determining whether the information used for the assessment of credit risk and measurement of ECL is reasonable and supportable. The information considered includes the information about past events, present conditions and forecasts of future economic conditions.

Consideration of Forward-looking Information:

The Microfinance incorporates forward-looking information into both its assessment as to whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL.

The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models. The Microfinance also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Microfinance for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the NSO, NRB, and other reliable sources and statistical models.

Drivers of Credit Risk

Parameters	Sources
GDP	CBS
Agricultural GDP	NRB
Inflation	World Bank
Unemployment Rate	NRB
Interest Rate	NRB
Remittance Inflow	NRB
Per Capita Income	CBS

Consideration of Time Value of Money:

The lifetime Expected Credit Loss (LTECL) is discounted to the reporting date, not to the expected default or some other date, using the coupon interest rate determined at initial recognition or approximation thereof, that will be applied when recognizing the financial assets resulting from the loan commitment.

Collateral valuation

The Microfinance seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements, etc. While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization have been considered based on latest reliable internal/external valuations.

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.

The following table provides the quantitative information about the fair value of the collateral held by the Microfinance for the financial assets that have been credit impaired (Stage 3) as at the reporting date:

Type of Collateral	Total exposures in Stage 3	Fair Value of Collateral Pledged	Carrying Amount of Financial Assets Secured
Land	606,036,697.85	3,935,534,629.17	606,035,906.09
Buildings			
Vehicles			
cash deposits			
Securities			
Gold/Silver			
Other Assets			
Multiple assets class			

No Impairment due to use of Collateral:

The information about the financial instruments for which the Microfinance has not recognized loss allowance because of the collateral has been disclosed below. The Net Realizable value of the collateral has been determined as the fair value less haircut and realization cost as prescribed by NRB for different types of collateral.

The details of such financial assets (loans and advances) are given below:

Loan Products	Total Loan Exposures	NRV of Collateral Pledged	Description of Collateral
Micro Enterprises Loan (P03)	1,139,018,454.41	3,975,458,650.17	

Impact on adoption of NFRS 9

Impact on equity

The Microfinance has transitioned to Expected Credit Loss (ECL) model for recognizing impairment on the financial assets from the current year. In accordance with NFRS 9 and NRB Directives, the Microfinance has not restated prior period figures. Instead, the increase in impairment provisions resulting from the application of the ECL Model has been determined as Day 1 impact and disclosed separately. The additional provision, net of the tax, represents a reduction in the shareholder's equity as at the date of the transition, although no adjustment has been made to the comparative financial statements of the prior periods.

Particulars	Amount (Rs.)
Total Equity as on 1stShrawan 2081	
Adjustment due to first time adoption of ECL	
Adjusted Total Equity as on 1stShrawan 2081	

Impact on regulatory Capital

There is no impact on regulatory capital as the transition to impairment as per NFRS 9 applying from the fiscal year 2081/82.

Particulars	Tier 1 capital	Tier 2 capital	Total Capital Fund
Regulatory capital as on 1stShrawan 2081			
Adjustment due to first time adoption of ECL			
Adjusted Regulatory capital as on 1stShrawan 2081			
Total Risk Weighted Assets (RWA)			
CAR before adjustment			
CAR after adjustment			

Presentation of allowance for Expected Credit Loss in the statement of Financial Position:

Loss allowance as per the ECL are presented in the statement of financial position as follows:

- Financial assets measured at amortized cost: as a deduction from the gross carrying amount of the assets.
- For advances measured at cost: as a deduction from the gross carrying amount of the advances.
- Loan commitments and financial guarantee contracts: as a provision in other liabilities
- Where a financial instrument includes both a drawn and an undrawn component, and the Microfinance cannot identify the ECL on the loan commitment component separately from those on the drawn component and instead presents a combined loss allowance for both components. The combined amount is presented as a deduction from the gross carrying amount of the drawn component. Any excess of the loss allowance over the gross amount of the drawn component is presented as a provision; and
- Debt instruments measured at FVOCI: No loss allowance is recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the loss allowance is disclosed and is recognized in OCI.

Scenario probability weighting (Microfinance)

Scenario	As on Ashadh end 2082	As on Ashadh end 2081
Best Case	20%	20%
Base (Normal) Case	30%	30%
Worst Case	50%	50%

The Microfinance has not changed probability weighting for the scenario throughout the year.

B. Write-off of Loans and Advances:

Loans (and the related impairment allowance accounts) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realization of security. In circumstances where the net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

C. Offsetting of Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset, and the net amount is reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously (the offset criteria).

Impairment Charge of the Microfinance for the FY 2081/82

The Microfinance for the current financial year has assessed impairment under para 5.5 of the NFRS 9 impairment model and the NRB Directive.

The Microfinance, following regulatory backstop as mentioned Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognize impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02. The Following table below depicts the calculation of impairment allowance as per NFRS 9 and NRB Directives:

S. N.	Financial Statement Items	2081/82		2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
	On Balance Sheet Items:				
1	Cash and Cash Equivalent				
2	Due from Nepal Rastra Bank				

3	Placement with Bank and Financial Institutions				
4	Derivative financial instruments				
5	Other trading assets				
6	Loan and advances to B/Fis				
7	Loans and advances to customers	353,128,867.86	410,753,016.79	316,651,827.02	235,177,712.69
8	Investment securities				
9	Current tax assets				
10	Investment in subsidiaries				
11	Investment in associates				
12	Other assets:				
	a) Lease Receivable				
	b) Contract Asset				
	c) Others				
Off Balance Sheet Items:					
13	Loan Commitments				
14	Financial guarantee contracts				
15	Others				
Total		353,128,867.86	410,753,016.79	316,651,827.02	235,177,712.69

Impairment Charge as per Expected Credit Loss (ECL) method

Particulars		As on Ashadh end 2082
Loans and advances to customers (A)		353,128,867.86
Other financial assets (B)		
Off-balance sheet credit exposures (C)		
Total impairment charges (D = A+B+C)		353,128,867.86
Investments in subsidiaries (E)		
Direct write-offs (F)		
Total charge to Impairment Charge to Income Statements		353,128,867.86

Items:	As at Ashadh end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	25,465,593.52	16,811,545.85	310,851,728.48	353,128,867.86
Other Financial Assets (B)				
Cash and cash equivalent				
Due from Nepal Rastra Bank				
Placement with Bank and Financial Institutions				
Derivative Financial Instruments				
Other Trading Assets				
Other assets				
Off- balance sheet credit exposures (C)				
Total impairment charges (D = A+B+C)	25,465,593.52	16,811,545.85	310,851,728.48	353,128,867.86

Particulars of Expected Credit Loss:**Advances-Exposures**

Particulars	Stage			Receiv-ables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1, 2081	3,641,229,077.85	766,298,884.35	311,339,041.97		4,718,867,004.17
New Advances	2,984,712,944.95	171,498,803.50	122,389,268.53		3,278,601,016.98
Repaid	-822,090,527.89	-46,408,206.70	-5,902,040.43		-874,400,775.02
Assets derecognized	-1,230,224,792.00	-410,700,292.00	-109,784,841.6		-1,750,709,925.60
Transfer to Stage 1	13,589,423.25	-13,589,423.25	0		0.00
Transfer to Stage 2	-134,344,468.01	139,444,633.56	-5,100,165.55		0.00
Transfer to Stage 3	-151,968,939.01	-262,629,064.95	414,598,003.96		0.00
Off balance Sheet Exposures					

Receivables					
Total	4,300,902,719.14	343,915,334.51	727,539,266.88	0.00	5,372,357,320.53
Amounts written off/charged off					
Foreign Exchange Adjustments					
Closing Balance	4,300,902,719.14	343,915,334.51	727,539,266.88	0.00	5,372,357,320.53

Advances- Credit Loss Allowances

Particulars	Stage			Receiv-ables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1 2081	41,460,509.53	100,501,815.50	174,689,501.99		316,651,827.03
Impact of adoption of NFRS 9					
Balance on Shrawan 1 2081 after adopting NFRS 9	41,460,509.53	100,501,815.50	174,689,501.99		316,651,827.03
New Advances/Additional Charge	12,039,214.55	5,527,748.41	19,395,743.10		36,962,706.06
Assets derecognized or settled	-15,558,836.78	-55,516,107.36	-66,520,401.58		-137,595,345.72
Transfer to Stage 1	195,545.49	-195,545.49	0		0.00
Transfer to Stage 2	-7,992,397.73	8,616,937.41	-624,539.68		0.00
Transfer to Stage 3	-35,790,500.49	-145,957,727.98	181,748,228.47		0.00
Change in ECL Provision (Repaid)	31,112,058.95	103,834,425.36	2,163,196.18		137,109,680.49
Off balance Sheet Exposures					
Receivables					
Total	25,465,593.52	16,811,545.85	310,851,728.48		353,128,867.86
Amounts written off/charged off					
Changes in risk parameters (PDs/ LGDs/EADs)					
Foreign Exchange Adjustments					
Closing Balance as on Ashad 31, 2082	25,465,593.52	16,811,545.85	310,851,728.48		353,128,867.86

Loan Classification and Corresponding ECL:

Classification	Stage	2081/82		2080/81	
		Outstanding amount	ECL	Outstanding Amount	ECL
Performing Loans					
Pass Loan	Stage 1	4,355,104,224	34,081,486.96	3,641,229,077.85	41,460,509.53
Watchlist	Stage 2	331,947,163.9	17,765,917.70	344,166,484.70	35,394,128.23
Restructured from performing	Stage 2	228,221,307.6	139,164,493.56	422,132,399.70	65,107,687.27
Non- Performing Loans					
Restructured from non-performing	Stage 3	199,418,923.2	59,111,781.86	117,489,222.80	68,510,281.18
Substandard	Stage 3	68,727,668.16	12,435,379.34	23,913,353.76	11,993,361.15
Doubtful	Stage 3	61,077,740.11	18,185,236.98	69,932,356.87	38,691,519.25
Loss Loan	Stage 3	127,860,293.60	72,384,571.45	91,947,709.88	51,663,184.68
Stage1 transferred to stage 3 due to additional provision	Stage3	54,201,504.95	8,615,893.43	1,983,387.73	1,030,958.69
Stage 2 transferred to stage 3 due to additional provision	Stage3	216,253,136.9	140,118,865.41	6,073,010.95	2,800,197.04
Off balance Sheet exposures					
Receivables					
Total		5,372,357,320.95	353,128,867.86	4,718,867,004.24	316,651,827.02
Corresponding ECL					
Stage 1		4,300,902,719.47	25,465,593.52	3,641,229,077.85	41,460,509.53
Stage 2		343,915,334.56	16,811,545.85	766,298,884.35	100,501,815.50
Stage 3		727,539,266.88	310,851,728.48	311,339,041.97	174,689,501.99
Off balance Sheet exposures					
Receivables					
Total		5,372,357,320.91	410,753,016.79	4,718,867,004.17	316,651,827.02



महुली लघुवित्त वित्तीय संस्था लिमिटेड

Mahuli Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

रजिष्टर्ड कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली, सप्तरी

फोन नं.: ०३१-४११००५, ४११००६, फ्याक्स: ०३१-४११००८

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Unaudited 4th Quarter Financial Result Of F.Y 2081/82

Condensed Statement of Financial Position

For the Quarter ended 32Asardh 2082

Assets	This Quarter Ending	Immediate Previous Year Ending
Cash and Cash Equivalents	442,957,985.99	274,879,584.41
Statutory Balances and due from Nepal Rastra Bank	5,000.00	5,000.00
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans & Advances to Customers	5,247,941,255.11	4,582,448,791.87
Investment Securities	1,000,000.00	1,000,000.00
Current Tax Assets	6,818,709.78	15,679,220.93
Investment property	-	-
Property and Equipement	30,077,963.23	29,696,059.29
Goodwill and Intangible Assets	733,117.46	840,941.92
Deferred Tax Assets	22,166,947.68	22,166,947.68
Other Assets	34,716,635.61	28,352,790.32
Total Assets	5,786,417,614.86	4,955,069,336.42
Liabilities		
Due to Bank and financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposit from Customers	1,830,212,896.45	1,645,473,375.53
Borrowings	2,910,098,130.29	2,420,086,036.55
Current Tax Liabilities	-	-
Provisions	10,691,840.30	8,178,064.88
Deffered Tax Liabilites	-	-
Other Liabilities	242,353,645.51	246,642,938.70
Debt Securities Issued	-	-
Subordinate Liabilities	-	-
Total Liabilities	4,993,356,512.55	4,320,380,415.66
Equity		
Share Capital	369,923,500.20	322,378,585.20
Share Premium	-	-
Retained Earning	124,196,855.34	26,466,702.56
Reserves	298,940,746.77	285,843,633.00
Total Equity	793,061,102.30	634,688,920.75
Total Liabilities & Equity	5,786,417,614.86	4,955,069,336.42

Condensed Statement of Profit & Loss
For the Quarter ended 32Asardh 2082

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	199,760,181.15	717,415,836.36	176,937,568.43	631,694,981.71
Interest Expense	90,756,847.02	350,128,030.50	95,893,130.51	374,896,634.05
Net Interest Income	109,003,334.13	367,287,805.85	81,044,437.92	256,798,347.66
Fee & Commission Income	18,983,999.67	54,357,466.43	9,701,546.79	54,165,330.68
Fee & Commission Expenses	707,500.00	1,962,543.00	-	3,059,600.00
Net Fee & Commission Income	18,276,499.67	52,394,923.43	9,701,546.79	51,105,730.68
Net Interest, Fee & Commission Income	127,279,833.80	419,682,729.28	90,745,984.71	307,904,078.34
Net Trading Income	-	-	-	-
Other Operating Income	-	-	3,718,152.72	-
Total Operating Income	127,279,833.80	419,682,729.28	94,464,137.43	307,904,078.34
Impairment Charge/(reversal) for loans and other Losses	(42,707,499.20)	17,704,751.54	(21,794,177.24)	37,705,127.35
Net Operating Income	169,987,333.00	401,977,977.74	116,258,314.67	270,198,950.99
Operating Expenses				
Personnel expenses	49,272,951.58	180,520,021.15	44,563,320.23	176,703,040.99
Other Operating expenses	10,320,317.78	49,532,383.94	17,720,050.09	32,967,186.71
Depreciation & Amortization	4,721,234.44	8,311,414.19	1,337,802.57	11,295,557.48
Operating Profit	105,672,829.20	163,614,158.46	52,637,141.78	49,233,165.80
Non Operating Income	-	-	-	-
Non Operating expenses	-	-	-	-
Profit before income tax	105,672,829.20	163,614,158.46	52,637,141.78	49,233,165.80
Income Tax expenses				
Current Tax	31,701,848.76	49,084,247.54	15,791,142.54	18,092,665.64
Deferred Tax	-	-	-	(1,048,798.74)
Profit/(loss) for the period	73,970,980.44	114,529,910.92	36,845,999.24	32,189,298.90

Condensed Consolidated Statement of Other Comprehensive Income

Profit/ (Loss) for the period	73,970,980.44	114,529,910.92	36,845,999.24	32,189,298.90
Other Comprehensive income	-	-	-	-
Total Comprehensive Income	73,970,980.44	114,529,910.92	36,845,999.24	32,189,298.90
Basic earnings per share	-	30.96	-	9.98
Diluted earnings per share	-	30.96	-	9.98
Profit for the period	73,970,980.44	114,529,910.92	36,845,999.24	32,189,298.90
Total	73,970,980.44	114,529,910.92	36,845,999.24	32,189,298.90

Ratios as per NRB Directive

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA		11.46%		9.72%
Non Performing loan (NPL) to total loan		4.80%		3.94%
Total loan loss provision to total NPL		97.31%		126.76%
Cost of Funds		7.51%		9.72%
Credit to Deposit and borrowing Ratio		110.71%		112.71%
Base Rate		12.68%		15.19%
Interest Rate Spread		7.04%		6.75%

Particulars	Current Year	Previous Year
	Uptothis Qtr YTD	Corresponding Qtr YTD
Net profit as per statement of profit and loss	114,529,910.92	32,189,298.90
1. Appropriations		
a. General reserve	(22,905,982.18)	(6,437,859.78)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(1,145,299.11)	(321,892.99)
e. Employees training fund	-	(212,407.38)
f. Client Protection Fund	(1,717,948.66)	(321,892.99)
g. Others	393,345.00	370,037.66
Profit or (loss) before regulatory adjustment	89,154,025.97	25,265,283.43
Regulatory Adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(31,092,515.33)	(5,207,778.61)
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 (+)	-	(1,297,104.84)
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	-	(579,380.90)
i. Other (+/-)		
Net Profit for the 3rd Quarter end, 2079 available for Distribution	39,668,642.14	(7,751,656.61)
Opening Retained Earning	97,730,152.78	10,429,362.46
Adjustment(+/-)	26,466,702.56	16,420,026.70
Distribution		(382,686.60)
Bonus share issued		
Cash dividend paid	-	-
Total Distributable profit or (loss) as on Quarter end date	-	-
Annulised Distributable profit/loss per share	124,196,855.34	26,466,702.56

Note:

- Figures presented above may vary with the audited figures if instructed by the regulator and / or statutory auditors.
- The microfinance has measured preliminary ECL with some assumption which may vary upon full fledge implementation of ECL model in line with applicable standard NFRS-09 and direction of NRB. Impairment loss on Loans and Advances at the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and the amount determined as per ECL Model.
- The microfinance has not factored fees and points paid or received on loans and advances in the application of effective interest rate(EIR) and have been recognized directly in the Statement of Profit and Loss.
- Loans and advances are presented net of impairment charges and includes interest accruals and staff loans.
- Personnel Expenses includes provision for staff bonus which has been calculated in line with the provisions in Bonus Act.
- Figures are regrouped /rearranged/restated wherever necessary for consistent presentation and comparison.
- The detailed interim financial report has been published in the website.(<https://www.mslbsl.com.np>)

*Interest Rate On Loan & Advance :10-15% and Deposits : 7.5-13.50%

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १४ (नियम २६ को उप नियम (१) संग सम्बन्धीत)**१. वित्तीय विवरण :**

क) वित्तीय वर्षको बासनात, माफा नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू

प्रति शेयर आमदानी (वार्षिककरण)	मूल्य आमदानी अनुपात	प्रति शेयर नेटवर्थ	प्रति शेयर कुल सम्पत्तीको मूल्य	तरसता अनुपात
२०१६	४१।८६	२१४।२९	१४६४।२२	१४.१७

२. व्यवस्थापकीय विस्लेषण :

क) वैमासिक अवधिमा संस्थाको मौन्दात, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए सोको प्रमुख कारण सम्बन्धी विवरण :

यस वैमासिक अवधिमा संस्थाको वजारमा देखिएको पर्याप्त तरलताका कारण सदस्यहरूलाई गरिने कर्जा लगानीमा वृद्धि हुनका साथै सापटी कर्जाको व्याज दरहरू कममा घट्दा कममा रहेकोले आम्दानी, नाफामा गत वैमासिकको तुलनामा सन्तोषजनक रहेको छ । वित्तीय संस्थाले प्रतिस्पर्धात्मक वजारको गतिविधिलाई नजिकबाट नियाल्दै वित्तीय संस्थाको लक्ष्य अनुरूप आफ्नो सदस्यहरूलाई उचित व्याजदरमा अधिकतम सेवा प्रदान गर्दै वजारमा प्रचलित व्याजदरलाई उच्चतम रूपमा व्यवस्थापन गर्न सफल भएको छ ।

ख) आगामी अवधिमा व्यवस्थापकीय योजना सम्बन्धमा व्यवस्थापनको विस्लेषणात्मक विवरण :

नेपाल राष्ट्र बैकबाट 'घ' बर्गको ईजाजतपत्र प्राप्त (राष्ट्रिय स्तरको कार्यक्षेत्र भएको) यस वित्तीय संस्थाले विगत १३ वर्ष देखि निरन्तर रूपमा वित्तीय पहुँच अभिवृद्धि गरी गरिबी न्युनिकरणमा योगदान गर्दै उच्चशिक्षिता विकास मार्फत समृद्ध समाज निर्माणमा वित्तीय पहुँच पुऱ्याउने उद्देश्यले अगाडी बढिरहेको छ । हाल देशका साथै प्रदेशका २४ वटा जिल्लाहरूको विभिन्न स्थानहरूमा ६४ वटा शाखा कार्यालयहरू मार्फत करिब ८३ हजार भन्दा बढी विपन्न परिवारको घरदैलोमा लघुवित्त वित्तीय सेवा प्रदान गरिरहेकोमा आगामी दिनमा थप जिल्ला तथा शाखा विस्तार गर्नुको साथै वित्तीय संस्थालाई सूचना प्रविधि मैत्री बनाउने एवं नदिनसम्म श्रोतमा आधारित लघुवित्त कार्यक्रम सञ्चालनको लागि उच्चशिक्षिता विकासमा सूचना प्रविधि (Digitalization) को भूमिकालाई मुख्य प्राथमिकतामा राखी कार्यक्रम सञ्चालनमा जोड दिएको छ । कर्मचारीको क्षमता, कार्य कुशलतामा वृद्धि गरि उत्पादकता तथा कार्यकुशलतालाई थप प्रभावकारी रूपमा सञ्चालन गर्न कर्मचारीहरूलाई तालिम मार्फत सशक्त बनाउने र कार्य सम्पादन क्षमता वृद्धि गर्ने योजना रहेको छ ।

ग) विगतको अनुभवबाट संगठित संस्थाको मौन्दात, नाफा वा नगद प्रवाहमा तात्त्विक असर पार्न सक्ने घटना अवस्था आदि भएमा सो सम्बन्धी विस्लेषणात्मक विवरण :

संस्थाले विद्यमान वजारमा देखिएका विविध राम्रो नराम्रो गतिविधिलाई विस्लेषण गर्दै त्यसबाट हुन सक्ने असर प्रति सजक भई आफ्नो सदस्यहरू प्रति सेवा मुक्ती कार्यक्रम, वित्तीय साक्षरता कार्यक्रम, मिषमूलक तालिम जस्ता कार्यक्रमहरू मार्फत सदस्यहरूलाई जागरुप उद्यमी बनाई अधिकतम सेवा दिन सकेमा आगामी दिनमा व्यवसाय विस्तार गर्न सक्ने देखिन्छ । साथै लघुवित्त क्षेत्रमा देखिएको अस्वस्थ प्रतिस्पर्धा न्युनिकरण गर्न कर्जा सूचना केन्द्रसंग समन्वय गर्दै आएको र लघुवित्त विरुद्ध गतिविधिको प्रभाव अझै पनि रतिरहेकोले संस्थाको कर्जा तथा अन्य सञ्चालन जोखिम रतिरहेको छ । तथापि संस्थाको विगतको कार्य अनुभवबाट चुनौतिको समाधान गर्दै वित्तीय संस्थाको अगाडी लक्ष्यहरू पूरा हुनेमा वित्तीय संस्था विश्वस्त रहेको छ ।

३. कानुनी कारबाही सम्बन्धी विवरण :

क) यस वैमासिक अवधिमा यस वित्तीय संस्थाले वा संस्था उपर कुनै किसिमको मुद्दा दावर भएको छैन ।

ख) कुनै पनि सञ्चालक उपर फौजदारी मुद्दा चलेको छैन ।

ग) कुनै पनि सञ्चालक उपर आर्थिक मुद्दा चलेको छैन ।

४. संगठित संस्थाको शेयर कारोवार सम्बन्धी विस्लेषण :

क) दोश्रो वजारमा हुने शेयर सम्बन्धी कारोवारका लागि संस्थाले नेपाल स्टक एक्सचेन्ज लिमिटेडमा शेयर सूचिकृत गराएको छ ।

ख) नेपाल स्टक एक्सचेन्जको वेबसाईट अनुसार यस वैमासिक अवधिमा निम्नानुसारले कारोवार भएको छ ।

अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोवार दिन	कारोवार संख्या
१,३७०।००	१,१३०।२०	१,२९६।०१	६३ दिन	६,३९३

५. समस्या तथा चुनौती :

देशमा देखिएको राजनीतिक अस्थिरता र गैर वित्तीय अराजकता अझै पनि कायमै रहनु, भौगोलिक कठिनाईले कर्मचारीहरूको उत्पादकता क्षमतामा असर आउनु, व्यवसायिक गतिविधिमा संकुचन हुनु जस्ता कारण थप नयाँ कर्जा विस्तारमा असर पार्न सक्ने चुनौती देखिएको छ । सदस्यहरूको पलायन हुने दर क्रमिक रूपमा बढ्दै जानु, निष्कष सदस्यहरू वृद्धि हुनाले पर्याप्त तरलताको बावजूत पनि पर्याप्त मात्रामा कर्जा माग हुन सकेको छैन । नियमन निकायका नीति निर्देशनहरू तथा नीतिगत व्यवस्थामा हुन सक्ने परिवर्तन आदिका कारण सञ्चालन जोखिम बढ्न सक्ने चुनौती बाँपिएको छ ।

६. संस्थागत सुरासन :

यस वित्तीय संस्थाले नेपाल राष्ट्र बैकबाट जारी संस्थागत सुरासन लगायतका निर्देशनहरू पालना गर्नुका साथै प्रचलित ऐनहरू, कम्पनी ऐन, २०६३, बैक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, नेपाल राष्ट्र बैक ऐन २०४८, धितो पत्र ऐन २०६३, तथा आचकर ऐन २०४८ को पालना गरेको छ । संस्थाको प्रबन्ध पत्र, निवमावली, कर्मचारी सेवा विनियमावली, आर्थिक प्रशासनिक विनियमावली, कर्जा अपलेखन नीति, सूचना प्रविधि नीति, बचत नीति, कर्जा नीति, निर्देशिका, नगद सञ्चालन कार्यविधि, धितो कर्जा कार्यविधि, सवारि साधन सञ्चालन कार्यविधि, अनुगमन नीति, आन्तरिक लेखा परीक्षण नीति, विमा कार्यविधि, तयार गरि कार्यान्वयनमा ल्याइएको छ । संस्थाले आफ्नो कारो वार चुस्त दुरुस्त, छिटो छरितो, पारदर्शी तथा आन्तरिक व्यवस्थापन तथा जोखिम व्यवस्थापनको कार्य प्रभावकारी बनाउने सञ्चालक समिति तथा व्यवस्थापन तहमा लेखा समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरि कार्यान्वयनमा ल्याइएको छ ।

७. सत्य तथ्य सम्बन्धी कार्यकारी प्रमुखको उद्घोषणा :

आजका मिति सम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तीगत रूपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य तथ्य र पूर्ण छन् र लगानी कर्ताहरूलाई स-सूचित गर्ने तथा निर्णय लिनु आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।

८. नियम २६ को उपनियम (३) सँग सम्बन्धित विशेष घटना वा परिस्थिती सम्बन्धी विवरण : छैन



नेपाल राष्ट्र बैंक
सधुवित संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बासुवाटार, काठमाडौं
फोन नं.: २७१९६२१
Web site: www.nrb.org.np
Email: nrb@nrb.org.np
पोस्ट बक्स नं.: ७३

पत्र संख्या: स.वि.स.सु.वि./गैर-स्वतन्त्र/सहृद्दी/०८२/८३

मिति: २०८२/०९/०३

प. नं. १०३

श्री महनी सधुवित वित्तीय संस्था लिमिटेड,
बन्नीसाइर, सप्तरी ।

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

महोदय,

त्वस संस्थाले देश गरेको वार्षिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय अवस्थाको विवरण, नाफा नोस्तान हिसाब, बाँसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रतिवेदन, लडफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्वतन्त्र सुपरिवेक्षण सम्पन्न गरी वार्षिक साधारण सभा प्रयोजनको लागि वित्तीय विवरण प्रकाशन गर्ने सहमति प्रदान गर्ने निर्णय भएको व्यहोरा अनुरोध गर्दछु ।

संस्थाले प्रस्ताव गरेको २०८२ असार महान्तमा कायम कुल चुक्ता पुँजी रु.३६,९९,२३,५००।२० (अधरेपी छत्तीस करोड उनानसय साठ तेइस हजार पाँच सय र पैसा बीस भाग) को ५.७५ प्रतिशतले हुन आउने रकम रु.१,७५,७९,३६६।२६ (अधरेपी एक करोड पचहतर लाख एकहतर हजार तीन सय सैयष्टी र पैसा छम्बीस भाग) शेषर साभांश र ०.२४ प्रतिशत नगद साभांशले हुन आउने रकम रु.९,२४,८०८।७५ (अधरेपी नौ लाख चौबीस हजार आठ सय आठ र पैसा पचहतर भाग) को प्रयोजनको लागि गरी अन्मा ५ प्रतिशतले हुन आउने कुल साभांश रकम रु.९,८४,९६,९७५।०१ (अधरेपी एक करोड चौरासी लाख छयानब्बे हजार एक सय पचहतर र पैसा एक भाग) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्ने स्वीकृत प्रदान गरिएको व्यहोरा निर्बंधानुसार जानकारी गराउदछु ।

गैर स्वतन्त्र सुपरिवेक्षणबाट देखिएका कैफियतहरूका सम्बन्धमा टिप्पणवर्गीकरणका निर्देशनहरू कार्यान्वयन गर्नुहुन समेत अनुरोध छ ।

- (१) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४(३) मा भएको व्यवस्था बमोजिम स्वतन्त्र सञ्चालक नियुक्त गर्नुहुन ।
- (२) नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त "घ" वर्गका सधुवित वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं.१(अ) बमोजिम भाखा नाथेको अर्थाधिक आधारमा कर्जाको बर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्यानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- (३) कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अर्थाधिक भएको विवरणसँग अर्थाधिक रूपमा Reconcile गर्ने गर्नुहुन ।
- (४) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्वतन्त्र निरीक्षण र गैरस्वतन्त्र सुपरिवेक्षण प्रतिवेदनले औन्याएका कैफियत सुधारका लागि दिइएका निर्देशनहरू समयमै पूर्णरूपमा पालना गर्ने गर्नुहुन ।

उपरोक्त निर्देशन वार्षिक प्रतिवेदनको छुट्टै भागमा प्रकाशित गर्नुहुन ।

सोधार्थ :

१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियन्त्रण विभाग ।

भवदीय

(सही नेपाल)
उप- निर्देशक

प्रतिउत्तर :

- निर्देशन नं. (१) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४(३) मा भएको व्यवस्था बमोजिम स्वतन्त्र सञ्चालक नियुक्त गर्ने व्यहोरा अनुरोध छ ।
- निर्देशन नं. (२) त्वस बैंकबाट जारी गरिएको एकिकृत निर्देशन, २०८१ को निर्देशन २/०८१ को बुँदा नं. १ (अ) बमोजिमको व्यवस्थाको पूर्ण पालना गरिएको व्यहोरा अनुरोध छ ।
- निर्देशन नं. (३) कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै यस वित्तीय संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अर्थाधिक भएको विवरणसँग अर्थाधिक रूपमा Reconcile गर्ने व्यहोरा अनुरोध छ ।
- निर्देशन नं. (४) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा त्वस बैंकको स्वतन्त्र निरीक्षण तथा गैर-स्वतन्त्र सुपरिवेक्षण प्रतिवेदनले औन्याएका कैफियतहरू पुनः नदोहोरिने गरी सुधार गरिएको र त्वस किसिमको कैफियतहरू आगामी दिनमा नदोहोरिने गरी कार्य गर्ने व्यवस्था गरिएको व्यहोरा अनुरोध छ ।

शाखा कार्यालयहरू र शाखा व्यवस्थापकहरू

S.M	Office Details		S.M	Office Details	
1	Branch Name	Mahuli Branch	2	Branch Name	Topa Branch
	Address	Agnisair Krishana Szwaran Rural Municipality-6, Mahuli, Saptari		Address	Hanumannagar Kankalini Municipality-7, Topa, Saptari
	Email	info.mahuli@mslsl.com.np		Email	info.topa@mslsl.com.np
	Branch Manager	Mr. Dilip Kumar Chaudhary		Branch Manager	Mr. Raja Ram Chaudhary
	Contact Number	031-411009, 9765738636		Contact Number	031580094, 9765738642
3	Branch Name	Maleth Branch	4	Branch Name	Kathauna Branch
	Address	Kanchanrup Municipality-6, Maleth, Saptari		Address	Shambhunath Municipality-6, Kathauna, Saptari
	Email	info.maleth@mslsl.com.np		Email	info.kathauna@mslsl.com.np
	Branch Manager	Mrs. Indira Katwal		Branch Manager	Mr. Rajanikant Chaudhary
	Contact Number	9765738647		Contact Number	031410043, 9765738651
5	Branch Name	Arnaha Branch	6	Branch Name	Rajbiraj Branch
	Address	Shambhunath Rural Municipality-12, Arnaha Saptari		Address	Rajbiraj Municipality-9, Saptari
	Email	info.arnaha@mslsl.com.np		Email	info.rajbiraj@mslsl.com.np
	Branch Manager	Tara Kanat Chaudhar		Branch Manager	Mr. Kishor Kumar Mehta
	Contact Number	9765738656		Contact Number	031-520858, 9765738660
7	Branch Name	Kushaha Branch	8	Branch Name	Malhaniya Branch
	Address	Surunga Municipality-6, Kushaha, Saptari		Address	Balan Bihul Rural Municipality-1, Malhaniya, Saptari
	Email	info.kushaha@mslsl.com.np		Email	info.malhaniya@mslsl.com.np
	Branch Manager	Mr. Chatur Narayan Chaudhary		Branch Manager	Mr. Jitan Kumar Kamait
	Contact Number	9765738664		Contact Number	9765738668
9	Branch Name	Beltar Branch	10	Branch Name	Gaighat Branch
	Address	Chaudandigadhi Municipality-6, Beltar, Udaypur		Address	Triyuga Municipality-11, Gaighat, Udaypur
	Email	info.beltar@mslsl.com.np		Email	info.gaighat@mslsl.com.np
	Branch Manager	Mrs. Babita Chaudhary		Branch Manager	Mr. Anil Kumar Chaudhary
	Contact Number	035-440433, 9765738672		Contact Number	035422942, 9765738675
11	Branch Name	Rampur Branch	12	Branch Name	NepaltarMurkuchi Branch
	Address	Belaka Municipality-9, Rampur Thoksla, Udaypur		Address	Udaypurgadhi Rural Municipality-6, Nepaltar, Udaypur
	Email	info.rampur@mslsl.com.np		Email	info.murkuchi@mslsl.com.np
	Branch Manager	Mr. Shyam Prakash Rai		Branch Manager	Mr. Padam Kumar Karbi
	Contact Number	035-430030, 9765738679		Contact Number	9765738682
13	Branch Name	Lahan Branch	14	Branch Name	Bhagwanpur Branch
	Address	Lahan Municipality-1, Lahan Sirha		Address	Bhangwanpur Rural Municipality-1, Bhagwanpur Sirha
	Email	info.lahan@mslsl.com.np		Email	info.bhagwanpur@mslsl.com.np
	Branch Manager	Mr. Dinesh Kumar Chaudhary		Branch Manager	Mr. Gopal Prasad Sah
	Contact Number	033-564025, 9765738685		Contact Number	9765738689
15	Branch Name	Kalyanpurjabdhi Branch	16	Branch Name	Diktel Branch
	Address	Mirchaiya Municipality -5, Mirchaiya Sirha		Address	Rupakot Majhuwachung Municipality-1 Dikte, Khotang
	Email	info.kjabdhi@mslsl.com.np		Email	info.dikteli@mslsl.com.np
	Branch Manager	Mr. Durganand Yadav		Branch Manager	Mr. Chet Prasad Pahadi
	Contact Number	033-550303, 9765738693		Contact Number	036-420603, 9765738696
17	Branch Name	Arkhaule Branch	18	Branch Name	KhotangBazzar Branch
	Address	Haleshi Tuwachung Municipality -10, Arkhaile Khotang		Address	Khotang Rural Municipality-7, Khotangbazzar, Khotang
	Email	info.arkhaule@mslsl.com.np		Email	info.khotang@mslsl.com.np
	Branch Manager	Mr. Prakash Aryal		Branch Manager	Mr. Chandra Shekhar Prasad Chaudhary
	Contact Number	9765738700		Contact Number	036-413020, 9765738703
19	Branch Name	Chatra Branch	20	Branch Name	Bange Branch
	Address	Branah Municipality-2 Bairwan, Sunsari		Address	Barah Municipality-7, Bange, Sunsari
	Email	info.chatara@mslsl.com.np		Email	info.bange@mslsl.com.np
	Branch Manager	Mrs. Binita Raya		Branch Manager	Mr. Madan Adhakari
	Contact Number	025-550126, 9765738707		Contact Number	9765738710

21	Branch Name	Rambazzar Branch	22	Branch Name	Manebhanjyang Branch
	Address	Shidhicharan Municipality-11, Okhaldhunga		Address	Manebhanjyang Rural Municipality -5, Okhaldhunga
	Email	info.okhaldhunga@mslsl.com.np		Email	info.manebhanjyang@mslsl.com.np
	Branch Manager	Mr. Ek Nath Koirala		Branch Manager	Mr. Krishna Prasad Kafle
	Contact Number	037-520521, 9765738713		Contact Number	9765738717
23	Branch Name	Bhojpur Branch	24	Branch Name	Kapilakot Branch
	Address	Bhojpur Municipality-7, Bhojpur		Address	Marin Rural Municipality-6, Kapilakot, Sindhuli
	Email	info.bhojpur@mslsl.com.np		Email	info.kapilakot@mslsl.com.np
	Branch Manager	Mr. Rabulal Chaudhary		Branch Manager	Mr. Man Bahadur Katwal
	Contact Number	029-420628, 9765738721		Contact Number	9765738724
25	Branch Name	Ghodetar Branch	26	Branch Name	Khaniyakharka Branch
	Address	Hatuwagadhi Rural Municipality-1, GhodetarBazaar, Bhojpur		Address	Golanjor Rural Municipality-5, Sindhuli
	Email	info.ghodetar@mslsl.com.np		Email	info.khaniyakharka@mslsl.com.np
	Branch Manager	Mr. Ganesh Bahadur Khadaka		Branch Manager	Mr. Dinesh Raut
	Contact Number	029-412034, 9765738727		Contact Number	047-691981, 9765738731
27	Branch Name	Jorpati Branch	28	Branch Name	Ramechhap Dada Branch
	Address	ChhatharJorpati Rural Municipality-2, Dhankuta		Address	Ramechhap Municipality-8, Ramechhap Dada, Ramechhap
	Email	info.jorpati@mslsl.com.np		Email	info.ramechhapdata@mslsl.com.np
	Branch Manager	Miss. Bibek Niraula		Branch Manager	Mr. Nirmalsingh Rai
	Contact Number	026-404170, 9765738734		Contact Number	048-400115, 9765738737
29	Branch Name	Balankha Branch	30	Branch Name	Chhinnamasta Branch
	Address	Aamchok Rural Municipality-4, Balankha Bazar Bhojpur		Address	Chhinnamasta Rural Municipality -3, Chhinnamasta Bazar Saptari
	Email	info.balankha@mslsl.com.np		Email	info.chhinnamasta@mslsl.com.np
	Branch Manager	Mr. Rajesh Kumar Chaudhary		Branch Manager	Mr. Mr. Suresh Kumar Chaudhary
	Contact Number	9765738740		Contact Number	9765738743
31	Branch Name	Chakamake Branch	32	Branch Name	Ausidada Branch
	Address	Tinpatan Rural Municipality-11, Chakmake Bazar Sindhuli		Address	Fedap Rural Municipality-1, Ausidada Bazar Terbathum
	Email	info.chakmake@mslsl.com.np		Email	info.ausidada@mslsl.com.np
	Branch Manager	Mrs. Rama Kumari Budhathoki		Branch Manager	Mr. Ramesh Yadav
	Contact Number	9765738746		Contact Number	9765738749
33	Branch Name	Godaita Branch	34	Branch Name	Jhumka Branch
	Address	Godaita Municipality-7, Godaita Bazar, Sarlahi		Address	Ramdhuni Municipality-5, Jhumka Bazar Sunsari
	Email	info.godeta@mslsl.com.np		Email	info.jhumka@mslsl.com.np
	Branch Manager	Mr. Mrigendra Chaudhary		Branch Manager	Mrs. Sangeeta Chaudhary
	Contact Number	9765738752		Contact Number	025-562708, 9765738755
35	Branch Name	Nele Branch	36	Branch Name	Rangopalpur Branch
	Address	Thulung Dudhkoshi Rural Municipality-1, Solukhumbu		Address	Rangopalpur Municipality-4, Mahottari
	Email	info.nele@mslsl.com.np		Email	info.rangopalpur@mslsl.com.np
	Branch Manager	Miss. Santa Kala Rai		Branch Manager	Mr. Anand Dev Chaudhary
	Contact Number	9765738758		Contact Number	9765738761
37	Branch Name	Num Branch	38	Branch Name	Baluwa Branch
	Address	Makalu Rural Municipality-5, Num Bazar Sankhuwasabha		Address	Baluwa Municipality-6, Baluwa Mahottari
	Email	info.num@mslsl.com.np		Email	info.baluwa@mslsl.com.np
	Branch Manager	Mr. Arjun Niraula		Branch Manager	Mr. Dev Nath Ram
	Contact Number	9765738764		Contact Number	044400045, 9765738767
39	Branch Name	Haripurwa Branch	40	Branch Name	Ghorakhori Branch
	Address	Haripurwa Municipality-5, Haripurwa, Sarlahi		Address	Champadevi Ruler Municipality-5, GhorakhoriOkhaldhunga
	Email	info.haripurwa@mslsl.com.np		Email	info.ghorakhori@mslsl.com.np
	Branch Manager	Mr. Deo Kant Dhani		Branch Manager	Mr. Balram Basnet
	Contact Number	9765738770		Contact Number	9765738773
41	Branch Name	Panchkhal Branch	42	Branch Name	Dhulikhel Branch
	Address	Panchkhal Municipality-4, Kavrepalanchok		Address	Dhulikhel Municipality, Kavrepalanchok
	Email	info.panchkhal@mslsl.com.np		Email	info.dhulikhel@mslsl.com.np
	Branch Manager	Mrs. Sunita KC		Branch Manager	Miss. Prabha Khadka
	Contact Number	9765738776		Contact Number	9765738779

43	Branch Name	Ghatbesi Branch	44	Branch Name	Hattigauda Branch
	Address	Gajuri Rural Municipality-5, Ghatbesi, Dhading		Address	Bidur Municipality-8, Nuwakot
	Email	info.ghatbesi@mslsl.com.np		Email	info.hattigauda@mslsl.com.np
	Branch Manager	Mr. Rajan Koirala		Branch Manager	Mr. Shibahari Bhattarai
	Contact Number	9765738782		Contact Number	9765738785
45	Branch Name	Talamarang Branch	46	Branch Name	Barmajhiya Branch
	Address	Melanchi Municipality-6, Sindhapachok		Address	Ganeshmancharnath Municipality -09, Dhanusa
	Email	info.talamarang@mslsl.com.np		Email	info.barmajhiya@mslsl.com.np
	Branch Manager	Mr. Shushil Kumar Chaudhary		Branch Manager	Mr. Krishna Dev Chaudhary
	Contact Number	9765738788		Contact Number	9765738791
47	Branch Name	Madhopur Branch	48	Branch Name	Amarpatti Branch
	Address	Madhav Narayan Municipality-6, Rautahat		Address	Pacharauta Municipality-08 Bara
	Email	info.madhopur@mslsl.com.np		Email	info.amarpatti@mslsl.com.np
	Branch Manager	Mr. Rajesh Kumar Chaudhary		Branch Manager	Mr. Binod Prasad Sah
	Contact Number	9765738794		Contact Number	9765738797
49	Branch Name	Debarwana Branch	50	Branch Name	Manahari Branch
	Address	SankhuwaParsauni Rural Municipality -4, Parsa		Address	Manahari Rural Municipality-6, Makwanpur,
	Email	info.debarwana@mslsl.com.np		Email	info.manahari@mslsl.com.np
	Branch Manager	Mr. Ramanand Chaudhary		Branch Manager	Mr. Uday Prasad Lekhi
	Contact Number	9765738800		Contact Number	9765738803
51	Branch Name	Tadi Branch	52	Branch Name	Madi Branch
	Address	Ratnanagar Municipality-10, Chitawan,		Address	Madi Municipality-8, Chitawan
	Email	info.tadi@mslsl.com.np		Email	info.madi@mslsl.com.np
	Branch Manager	Mr. Mukesh Prasad Chaudhary		Branch Manager	Mr. Ashok Kumar Sah
	Contact Number	056490081, 9765738806		Contact Number	9765738809
53	Branch Name	Gaidakot Branch	54	Branch Name	Chormara Branch
	Address	Gaidakot Municipality-10, Nawalparasi East		Address	Madhya Bindu Municipality-7, Nawalparasi East
	Email	info.gaidakot@mslsl.com.np		Email	info.chormara@mslsl.com.np
	Branch Manager	Mrs. Laxmi Pathak		Branch Manager	Mrs. Srijana Chaudhary
	Contact Number	9765738812		Contact Number	9765738815
55	Branch Name	Bardaghat Branch	56	Branch Name	Tilottama Branch
	Address	Bardaghat Municipality-2, Nawalparasi West		Address	Tilottama Municipality-9, Rupandehi
	Email	info.bardaghat@mslsl.com.np		Email	info.tilottama@mslsl.com.np
	Branch Manager	Mr. Ganesh Kumar Chaudhary		Branch Manager	Mr. Prवेश Rijal
	Contact Number	9765738818		Contact Number	071-590417, 9765738821
57	Branch Name	Taulihawa Branch	58	Branch Name	Hatiya Branch
	Address	Kapilbasi Municipality-2, Kapilbasi		Address	Hetauda Sub-Metropolitan City-17, Makwanpur
	Email	info.taulihawa@mslsl.com.np		Email	info.hatiya@mslsl.com.np
	Branch Manager	Mr. Bhupendra Prasad Chaudhary		Branch Manager	Mr. Prashant Kumar Chaudhary
	Contact Number	076-590605, 9765838824		Contact Number	9765738827
59	Branch Name	Butwal Branch	60	Branch Name	Ghorahi Branch
	Address	Butwal Sub-Metropolitan City-14, Rupandehi		Address	Ghorahi Sub-Metropolitan City-18, Dang
	Email	info.butwal@mslsl.com.np		Email	info.ghorahi@mslsl.com.np
	Branch Manager	Mr. Tok Nath Newpane		Branch Manager	Mr. Prakash Khatri
	Contact Number	9765738830		Contact Number	9765738835
61	Branch Name	Kohalpur Branch	62	Branch Name	Lamkichuha Branch
	Address	Kohalpur Municipality-1, Banke		Address	Lamki Chuha Municipality-10, Kailali
	Email	info.kohalpur@mslsl.com.np		Email	info.lamkichuha@mslsl.com.np
	Branch Manager	Mr. Purna Bahadur Rawat		Branch Manager	Mr. Hem Raj Bhatta
	Contact Number	9765738836		Contact Number	9765738839
63	Branch Name	Mahendranagar Branch	64	Branch Name	Birendranagar Branch
	Address	Bhimdatta Municipality-6, Kanchanpur		Address	Birendranagar Municipality-12, Sankhet
	Email	info.mahendranagar@mslsl.com.np		Email	info.birendranagar@mslsl.com.np
	Branch Manager	Mr. Dinesh Prasad Bhatta		Branch Manager	Mr. Kulmani Pandey
	Contact Number	9765738842		Contact Number	9765738845

अनुगमन कार्यालयहरू

Office Name	Monitoring Office Kohalpur	Office Name	Monitoring Office Gaidakot
Address	Kohalpur Municipality-1, Banke	Address	Gaidakot Municipality-10, Nawalparasi East
Email	monitor.kohalpur@mslsl.com.np	Email	monitor.gaidakot@mslsl.com.np
Monitoring officer	Mr. Krishana Prasad Newpase	Monitoring officer	Mr. Bishnu Dev Chaudhary
Contact Number	9765738635	Contact Number	9765738634
Office Name	Monitoring Office Dhulikhel	Office Name	Monitoring Office Lahan
Address	Dhulikhel Municipality, Kavrepalanchok	Address	Lahan Municipality-1, Lahan Sirha
Email	monitor.dhulikhel@mslsl.com.np	Email	monitor.lahan@mslsl.com.np
Monitoring officer	Mr. Tak Bahadur Rai	Monitoring officer	Mr. Maheshwor Prasad Chaudhary
Contact Number	9765738632	Contact Number	9765738629
Office Name	Monitoring Office Mahuli	Office Name	Monitoring Office Chatra
Address	Agnisair Krishana Sawaran Rural Municipality-6, Mahuli, Saptari	Address	Braha Municipality-2 Bairwan, Sunsari
Email	monitor.mahuli@mslsl.com.np	Email	monitor.chatra@mslsl.com.np
Monitoring officer	Mr. Tej Narayan Chaudhary	Monitoring officer	Mr. Hemraj Dahal
Contact Number	9765738628	Contact Number	9765738630
Office Name	Monitoring Office Godaita	Office Name	Monitoring Office Arkhaule
Address	Godaita Municipality-7, Godaita Bazar, Sarlahi	Address	Haleshi Tuwaching Municipality -10, Arkhaule Khotang
Email	monitor.godaita@mslsl.com.np	Email	monitor.arkhaule@mslsl.com.np
Monitoring officer	Mr. Durganand Chaudhary	Monitoring officer	Mr. Home Kumar Singh
Contact Number	9765738633	Contact Number	9765738631

वित्तीय संस्थाबाट प्रदान गरिने सेवाहरू

१. बचतका किसिम

क्र.सं.	बचतको प्रकार	कैफियत
१.	समूह बचत	
२.	अध्यापकीय बचत	भुक्तानी हुन बाँकी बचत मात्र, नयाँ खाता गर्न नपाइने
३.	कन्द्र विकास कोष बचत	पुरानो खाता
४.	व्यक्तिगत बचत	
५.	महिली समूह बचत	
६.	कर्मचारी बचत	
७.	नागरिक बचत	
८.	दैनिक बचत (आवधिक, चासु)	
९.	पल्लन बचत १० वर्ष	अर्धौ पल्लन बाँकी रहेको बचत खातामा मात्र
१०.	पल्लन बचत १५ वर्ष	
११.	पल्लन बचतको साथ पुरा तन्हाको अवस्थामा	
१२.	पल्लन बचत अर्धौ पल्लन पराघात	भुक्तानी नलिनाको बचतमा

२. कर्जाका किसिमहरू :

क) विनाधितो सामूहिक जमानी कर्जा :

क्र.सं.	कर्जाको किसिमहरू	अधिकतम कर्जा रकम	अधिकतम भुक्तानी अवधि	व्याज दर	कर्जा सेवा शुल्क
१.	साधारण कर्जा	० लाख सम्म	६ वर्ष	साधारण दरमा २% सम्म प्रिमियम बच	१.२०%
२.	सोपमो कर्जा	१ लाख सम्म	१ वर्ष		१.२०%
३.	आयतकर्मिण कर्जा	१० हजार सम्म	१ वर्ष		१%
४.	सह उपज/सह व्यवसायिक कर्जा	० लाख सम्म	६ वर्ष		१.२०%
५.	वैदेशिक रोजगार कर्जा	२ लाख सम्म	२ वर्ष		१.२०%
७.	आवास समेत कर्जा	१.५० लाख सम्म	२ वर्ष		१.२०%
८.	आवास निर्माण कर्जा	६ लाख सम्म	६ वर्ष		१.२०%
९.	खाने पानी तथा सौचान व्यवस्थापन कर्जा	१ लाख सम्म	१ वर्ष		१.२०%
१०.	वैदेशिक तथा नवीकरणीय ऊर्जा कर्जा	२ लाख सम्म	२ वर्ष		१.२०%
११.	मिश्र कर्जा	अज्ञप्त सम्म	६ वर्ष		१.२०%
१२.	पिन काटो सदस्य कर्जा (उत्कृष्ट सदस्य)	अज्ञप्त सम्म	६ वर्ष		-
१३.	विपत व्यवस्थापन कर्जा	२० हजार	१ वर्ष	आधारवर	-

क) धिली कर्जा :

क्र.सं.	कर्जाको किसिमहरू	अधिकतमकर्जा रकम	अधिकतम भुक्तानी अवधि	व्याज दर	कर्जा सेवा शुल्क
१.	साधारण कर्जा/व्यावसायिक सदस्यकर्जा	१५ लाख सम्म	१० वर्ष	बाजार दरमा २% सम्म प्रिमियम थप	१.२०%
२.	सघ/उपसघ/सघ व्यवसायिककर्जा	१५ लाख सम्म	१० वर्ष		१.२०%
३.	आवास समेत कर्जा	२ लाख सम्म	२ वर्ष		१.२०%
४.	विपन्न वर्ग घर निर्माण कर्जा (घर पक्की वा पक्की वा जग्गा छारि)	७ लाख सम्म	७ वर्ष		१.२०%
५.	सैद्धान्तिक राजस्व कर्जा	७ लाख सम्म	७ वर्ष		१.२०%
६.	शिक्षा कर्जा	७ लाख सम्म	७ वर्ष		१.२०%
७.	दिन काई सदस्य कर्जा (उपेक्ष्य सदस्य)	१५ लाख सम्म	१० वर्ष		-
९.	विज्ञा कर्जा	१५ लाख सम्म	१० वर्ष सम्म		१.२०%

वित्तीय संस्थाले प्रदान गर्दै आएको ग्राहक संरक्षण कोषको व्यवस्था

क्र.सं.	कोष शिर्षक	विवरण
क)	श्रीपदोपचार तथा स्वास्थ्य शिबिर सञ्चालन खर्च	शिबिर सञ्चालन गर्दा पिकेचकलाई प्रदान गरिने पारिधमिक लगायत अन्य प्राविधिक तथा व्यवस्थापन खर्च, शारी सदस्य उपचारका लागि भन्दा भई ७ दिनका सो भन्दा बढी अवधिसम्म अस्पतालमा बस्नु परेका विज्ञलाई श्रीपदोपचार खर्च बापत रु. २५००/- (दुई हजार पाँच सय रूपैया) प्रदान गरिनेछ ।
ख)	प्रसूती खर्च	१ वर्षे देखि सम्मूहमा आवद्ध महिलाकै सदस्य सुत्केरी भएमा प्रसूती खर्च स्वल्प रु १५००/- का दरले बढीमा दुई पटक सम्म मात्र प्रदान गरिनेछ । सम्मूहमा आवद्ध हुनु अगावै दुई पटक सुत्केरी भई सकेको अवस्थामा सो सुविधा फर्दने छैन ।
ग)	किरीचा खर्च	ग्राहक सदस्यको धोमाल वा धोमालीको मृत्यु भएमा कोषबाट किरीचा खर्च बापत रु ५०००/- प्रदान गरिनेछ । ग्राहक सदस्यको मृत्यु भएमा कोषबाट किरीचा खर्च बापत रु ५०००/- प्रदान गरिनेछ । ग्राहक सदस्यको सन्तानको मृत्यु भएमा कोषबाट किरीचा खर्च बापत दुई सन्तान सम्मलाई रु २५००/- किरीचा खर्च प्रदान गरिनेछ ।
घ)	कर्जाको क्षतीपूर्ति सम्बन्धी व्यवस्था	विगत ३ वर्षे देखि अलग बरगमा परेका ६५ वर्षे पर्यन्त अधिकतम रु. १००,०००/- सम्म मात्र कर्जाको जोखिम बस कोषबाट बहन गर्ने गरि त्यस्ता कृषी सदस्यहरूको मृत्यु भएमा यस कोषबाट कृषी सदस्यको हकमा मुक्तानी गर्न बाँकी रहेको रु. १,००,०००/- सम्मको सो र क्षतिपूर्ति पाउने अधिकतम दिनसम्मको अनुबन्ध हुन बाँकी सम्पूर्ण व्याज कर्जा क्षतीपूर्तिको रूपमा प्रदान गरिने छ ।
ङ)	पुनर्स्थापना खर्च	स्व. बानी घर बाढी, पहिरो, भूकम्प, आगजनी जस्ता प्राकृतिक प्रकोपको कारण क्षतिग्रस्त भएमा रु. २५००/- सम्म । स्व. बानी घर बाढी, पहिरो, भूकम्प, आगजनी जस्ता प्राकृतिक प्रकोपको कारण पुर्णरूपमा क्षती भएमा रु. ५०००/- सम्म ।
च)	बीमा कार्यक्रम सञ्चालन	नेपाल सरकारको स्वास्थ्य बीमा अभियान, बीमा कम्पनीहरूको सप्लीमा, कृषी तथा पशुपक्षी बीमा कार्यक्रमका बारेमा सम्बन्धित निकायहरूसँग समन्वय गरी ग्राहकलाई विमा गर्ने लगाउने छ र विमा प्रीति प्रोत्साहन गर्ने सामने प्रिमियमको २-३% रकम प्रदान गर्ने सके छ ।
छ)	तालिम, गोपनी, अवसोक्त प्रमथमा सहभागिता	कर्जा अनुशासन कायम गरेका कृषी सदस्यलाई समय समयमा विभिन्न शिपमूलक, व्यावसाय प्रवर्द्धन, जनचेतना मूलक तालिम, गोपनी, अवसोक्त प्रमथमा, सदस्य सम्मेलन जस्ता कार्यक्रमहरूको आयोजना गरि बाधन्य निकायबाट आयोजना गरिएका कार्यक्रमहरूमा सहभागिता गराउनेछ र सो बापत लाग्ने खर्च यस कोषबाट भुक्तानी गरिनेछ ।
ज)	ग्राहक सदस्यका छोरा/छोरीलाई शिक्षाको प्रोत्साहन खर्च	कृषी सदस्यका छोरा/छोरीको शिक्षाको प्रोत्साहित गर्ने एन ई ई परीक्षामा सामुदायिक विद्यालयमाबाट सर्वोत्कृष्ट अंक हासिल र माध्यमिक तह (५-२) वा सो सरहको परीक्षामा सामुदायिक विद्यालय/उच्च माध्यमिक विद्यालयबाट सर्वोत्कृष्ट अंक हासिल गर्ने बढीमा प्रायिक साधारणत १ जना सम्म सम्मूहमा आवद्ध कृषी सदस्यका छोरा/छोरीलाई जसरी रु. ५०००/- का दरले अधिकतम जी पी ए को क्रमानुसार छुट्टी गरी प्रोत्साहन रकम प्रदान गरिनेछ ।
झ)	व्यवसाय परिचोदनाको प्रवर्द्धन	विगत २ वर्षे देखि अलग बरगमा परे यस वित्तीय संस्थाबाट मात्रकजी कारोबार गरेका उत्कृष्ट सघ/उपसघी सदस्यहरू तथा यस वित्तीय संस्थाबाट कर्जा कारोबार गरि व्यवसाय सम्बन्धी ज्ञान शिपको कारणले व्यवसाय तथा उधम संचालन गर्ने बढीलाई रहेको र यस वित्तीय संस्थाको केही सहयोग पाई व्यवसाय राम्रो स्थानमा जान सके सदस्यहरूलाई संस्थाका आवद्ध ग्राहक सदस्यहरूको व्यवसाय संचालन, विस्तार एवं प्रवर्द्धनात्मक कार्य गरिनेछ ।
ञ)	वित्तीय साधरता	समय समयमा विभिन्न प्रकारका वित्तीय साधरता कार्यक्रम संचालन गरिने छ । कृषी सदस्यको अचला अधिवृद्धि, शिप विकास, अनुभव आदान प्रदान, कुलत भेला, सफलताका कथा, सघुवत पित्र (डकुमेन्ट्री) निर्माण एवं प्रदर्शन लगायतका कार्यक्रमहरू गरिनेछ ।
ट)	केन्द्र घर निर्माण	दस्तरहरूको साँगकेन्द्र/समूह बैठक गर्ने स्थान (केन्द्र घर) निर्माणमा सहयोग गर्ने र उक्त स्थानका लागि आवश्यक अन्य सामग्री समेत प्रदान गर्ने गरिनेछ ।

आ.व. २०८१/०८२ मा वित्तीय संस्थाबाट सञ्चालित तालिमहरू

क) कर्मचारीहरूलाई प्रदान गरिएको तालिमहरू :

क्र.सं.	तालिमको नाम	सहभागी सङ्ख्या	मिति	प्रशिक्षक
१	Positive Attitude and Stress Management Training	८३ जना	२०८१/०४/१९	श्री. डा. बालकृष्ण सुवाल
२	Center Manager Conference	१३० जना	२०८१/०४/२१ र २२	श्री. रमन नेपाली
३	Collateral Loan Management and Promotion Training	३० जना	२०८१/४/२० र २१	श्री. टक प्रसाद देवान र श्री. तेज बहादुर गिरि
४	Performance Evaluation and Risk Management Training	२२ जना	२०८१/०८/०० र ०८	श्री. डा. बामदेव साँगछाने र श्री. अधिवक्ता विद्याकान्त अधिकारी

४.	कर्माचारी क्षमता अभिवृद्धि तालिम	४२ जना	२०८१/१०/२६	श्री सरोज कुमार सिंह, श्री ललित प्रसाद चौधरी, श्री रमेश चौधरी, श्री हरि प्रसाद कोइराला, श्री संजय चौधरी, श्री अनूप श्रेष्ठ, श्री विजय शर्मा, श्री विमल शर्मा
६.	बौद्धिक व्यवस्थापन तथा रणनीतिक योजना कार्यशाळा	०० जना	२०८१/१०/२९	श्री प्रभु नारायण चौधरी, श्री मोहन हरी जाधव, श्री कमल प्रसाद बस्नान, श्री श्रीप्रसाद चौधरी, श्री सरोज कुमार सिंह
७.	कर्माचारी क्षमता अभिवृद्धि तालिम	१० जना	२०८१/११/१६	श्री सरोज कुमार सिंह, श्री ललित प्रसाद चौधरी, श्री रमेश चौधरी, श्री हरि प्रसाद कोइराला, श्री विजय शर्मा, श्री मोहन प्रसाद चौधरी
८.	नेतृत्व विकास तालिम	४२ जना	२०८१/११/१९	श्री सरोज कुमार सिंह, श्री ललित प्रसाद चौधरी, श्री रमेश चौधरी, श्री हरि प्रसाद कोइराला, श्री विजय शर्मा, श्री अनूप श्रेष्ठ, श्री विमल शर्मा
९.	नेतृत्व विकास तालिम	४२ जना	२०८१/११/२२	श्री सरोज कुमार सिंह, श्री ललित प्रसाद चौधरी, श्री रमेश चौधरी, श्री हरि प्रसाद कोइराला, श्री विजय शर्मा, श्री अनूप श्रेष्ठ, श्री विमल शर्मा
१०.	Staff Retreat and Leadership Development Program	२२ जना	२०८२/०३/१०	श्री सरोज कुमार सिंह (को.मू. प्रमुख कार्यकारी अधिकृत)
११.	Client Protection Interaction and Overview	१ जना	२०८१/०४/०९	First Microfinance Laghubitta Bittiya Sanstha Limited
१२.	Credit Information	१ जना	२०८१/४/२०	Credit Information Biuro Nepal
१३.	Effective Branch Operation and Risk Management Training	२ जना		SaaJ Investment Research & Training Pvt.Ltd.
१४.	SIS Reporting	१ जना	२०८१/	Nepal Rastra Bank
१५.	Corporate Secretarial Responsibilities and Governance	२ जना	२०८१/०८/२१ र २२ गते	BFIN
१६.	Nepal BFI's Summit 2024	२ जना	२०८१/०९/०४	BFIN
१७.	Credit Risk Strategy and Practical Approaches to ECL Implementations in MFIS	१ जना	२०८१/०९/०४	RSDC Laghubitta Bittiya Sanstha Limited
१८.	Nepal Corporate Social Responsibility Meet 2024	१ जना	२०८१/०९/१२	BIFCAP Nepal Pvt.Ltd.
१९.	Agreement Signing Ceremony and the Risk Management Guidelines Session	२ जना	२०८१/११/०२	Nepal Banking Institute
२०.	Effective Recovery Management	२ जना	२०८१/११/१९ र २०	Center for Microfinance Nepal
२१.	कर्माचारी व्यवस्थापन	२ जना	२०८१/१२/०७	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२२.	Anti-Money Laundering & Combating the Financing of Terrorism (AML/CFT)	२ जना	२०८१/१२/१६	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२३.	कर्माचारी व्यवस्थापन	२ जना	२०८२/०१/१२	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२४.	कर्माचारी व्यवस्थापन	२ जना	२०८२/०२/२२	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२५.	कर्माचारी व्यवस्थापन	२ जना	२०८२/०२/२६	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२६.	कर्माचारी व्यवस्थापन	३ जना	२०८२/०३/०४	First Microfinance Laghubitta Bittiya Sanstha Ltd.
२७.	सुविधकृत समझौता सम्झौताले नियम तोड्नुपर्ने तालिम	१ जना	२०८२/०३/२०	Securities Board of Nepal (SEBON)

ख) सदस्यहरूलाई प्रदान गरिएको तालिमहरू :

क्र.सं.	तालिमको नाम	तालिम सञ्चालन मिति	सहभागी संख्या	ईन्चार्ज
१.	बिर्ता साधरता तथा अन्तर बन्दाउने तालिम	२०८१/०८/२६ देखि २८ गतेसम्म	३० जना	राष्ट्रा कार्यालय सदस्यताका सेवाधारी सदस्यहरूलाई
२.	बिर्ता साधरता तथा पञ्चायत तालिम	२०८१/०८/२६ देखि २६ गतेसम्म	३० जना	राष्ट्रा कार्यालय तटपत्रका सेवाधारी सदस्यहरूलाई
३.	बिर्ता साधरता तथा अन्तर बन्दाउने तालिम	२०८१/०८/२६ देखि ३० गतेसम्म	३२ जना	राष्ट्रा कार्यालय तटपत्रका सेवाधारी सदस्यहरूलाई
४.	बिर्ता साधरता तथा पुरा लोड, बन्दाउने तालिम	२०८१/०८/२६ देखि ३० गतेसम्म	२९ जना	राष्ट्रा कार्यालय लहान, कुराह र भगवानपुरका सेवाधारी सदस्यहरूलाई
५.	बिर्ता साधरता तथा त्वाउ खोले तालिम	२०८१/०८/२६ गते	४४ जना	राष्ट्रा कार्यालय रामगोपालपुरका सेवाधारी सदस्यहरूलाई
६.	बिर्ता साधरता तथा तरकारी खोले तालिम	२०८१/०८/२६देखि २८ गतेसम्म	२९ जना	राष्ट्रा कार्यालय गोर्दालाका सेवाधारी सदस्यहरूलाई
७.	बिर्ता साधरता तथा बाक्षा चालन तालिम	२०८१/०८/२६ गते	२४ जना	राष्ट्रा कार्यालय रामबजारका सेवाधारी सदस्यहरूलाई
८.	बिर्ता साधरता तथा बाक्षा चालन तालिम	२०८१/०८/२६ गते	२२ जना	राष्ट्रा कार्यालय मानेभन्ज्याङका सेवाधारी सदस्यहरूलाई
९.	बिर्ता साधरता तथा बाक्षा तथा बचुर चालन तालिम	२०८१/०८/२६ देखि ३० गतेसम्म	३० जना	राष्ट्रा कार्यालय लम्कीचुहाका सेवाधारी सदस्यहरूलाई
१०.	बिर्ता साधरता तथा मुद्रा बुन्ने तालिम	२०८१/०८/२६ देखि ३० गतेसम्म	३० जना	राष्ट्रा कार्यालय वैरेन्द्रनगरका सेवाधारी सदस्यहरूलाई
११.	बिर्ता साधरता तथा बाक्षा चालन तालिम	२०८१/०९/०४ देखि ०४ गतेसम्म	२४ जना	राष्ट्रा कार्यालय गार्दिघाटका सेवाधारी सदस्यहरूलाई
१२.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२० गते	४९ जना	राष्ट्रा कार्यालय केन्द्रका सेवाधारी सदस्यहरूलाई
१३.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२१ गते	४२ जना	राष्ट्रा कार्यालय कपिलासका सेवाधारी सदस्यहरूलाई
१४.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२४ गते	४४ जना	राष्ट्रा कार्यालय कोटाटुङजाराका सेवाधारी सदस्यहरूलाई
१५.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२५ गते	४३ जना	राष्ट्रा कार्यालय कोलापुरका सेवाधारी सदस्यहरूलाई
१६.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२६ गते	३० जना	राष्ट्रा कार्यालय भुम्बाका सेवाधारी सदस्यहरूलाई
१७.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२६ गते	३६ जना	राष्ट्रा कार्यालय हातिगोडाका सेवाधारी सदस्यहरूलाई
१८.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२७ गते	३४ जना	राष्ट्रा कार्यालय रामगोपालगोडाका सेवाधारी सदस्यहरूलाई
१९.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२७ गते	४४ जना	राष्ट्रा कार्यालय गण्डौरीका सेवाधारी सदस्यहरूलाई
२०.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२८ गते	४९ जना	राष्ट्रा कार्यालय मानेन्द्रनगरका सेवाधारी सदस्यहरूलाई
२१.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२९ गते	३७ जना	राष्ट्रा कार्यालय घाटबेरीका सेवाधारी सदस्यहरूलाई
२२.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२९ गते	४२ जना	राष्ट्रा कार्यालय बरमोहबाका सेवाधारी सदस्यहरूलाई
२३.	बिर्ता साधरता तथा अन्तर केन्द्र अनुभव समायोजन कार्यक्रम	२०८१/०९/२९ गते	४७ जना	राष्ट्रा कार्यालय कटौनाका सेवाधारी सदस्यहरूलाई

२४	वित्तीय साधरता तथा जनर केन्द्र अनुभव समय कार्यक्रम	२०८११०२६घण्टे	८६ जना	शाखा कार्यालय बलवाका सेवाशाली सदस्यहरूलाई
२५	वित्तीय साधरता तथा जनर केन्द्र अनुभव समय कार्यक्रम	२०८११०२६घण्टे	५२ जना	शाखा कार्यालय ताप्लेजा सेवाशाली सदस्यहरूलाई
२६	वित्तीय साधरता तथा जनर केन्द्र अनुभव समय कार्यक्रम	२०८११०२२ घण्टे	२४ जना	शाखा कार्यालय भोजपुरका सेवाशाली सदस्यहरूलाई
२७	वित्तीय साधरता तथा जनर केन्द्र अनुभव समय कार्यक्रम	२०८११०२२घण्टे	१० जना	शाखाकार्यालय चतराका सेवाशाली सदस्यहरूलाई
२८	वित्तीय साधरता तथा जनर केन्द्र अनुभव समय कार्यक्रम	२०८११०२६घण्टे	२० जना	शाखा कार्यालय छिन्मल्लाका सेवाशाली सदस्यहरूलाई
२९	वित्तीय साधरता तथा कार्टेको छुट्टी बनाउने तालिम	२०८११०२६घण्टे	११ जना	शाखा कार्यालय तालामातुङ्का सेवाशाली सदस्यहरूलाई
३०	वित्तीय साधरता तथा शाखा चलन तालिम	२०८११०२२ र २३ घण्टे	१९ जना	शाखा कार्यालय घोडाटारका सेवाशाली सदस्यहरूलाई
३१	वित्तीय साधरता तथा कार्टेको छुट्टी तालिम	२०८११०२४घण्टे	४९ जना	शाखा कार्यालय इलामका सेवाशाली सदस्यहरूलाई
३२	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२४	११६ जना	शाखाकार्यालय इलामका सेवाशाली सदस्यहरूलाई
३३	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२४	८२ जना	शाखा कार्यालय धौपचौका सेवाशाली सदस्यहरूलाई
३४	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२४	७४ जना	शाखा कार्यालय रामपुरका सेवाशाली सदस्यहरूलाई
३५	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२६	२९ जना	शाखा कार्यालय माछापुञ्जका सेवाशाली सदस्यहरूलाई
३६	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२६	११ जना	शाखा कार्यालय रामपुरका सेवाशाली सदस्यहरूलाई
३७	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२६	११६ जना	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी
३८	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२७	१२४ जना	शाखा कार्यालय मङ्गलेश्वरका सेवाशाली सदस्यहरूलाई
३९	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२७	१८ जना	शाखा कार्यालय देवचौकाका सेवाशाली सदस्यहरूलाई
४०	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२७	१२२ जना	शाखा कार्यालय दिपायलका सेवाशाली सदस्यहरूलाई
४१	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८१११२७	१०७ जना	शाखा कार्यालय सेलाका सेवाशाली सदस्यहरूलाई
४२	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०३	१२३ जना	शाखा कार्यालय कल्याणपुर जम्बुका सेवाशाली सदस्यहरूलाई
४३	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	१११ जना	शाखा कार्यालय मलेठका सेवाशाली सदस्यहरूलाई
४४	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	९२ जना	शाखा कार्यालय धोरपाका सेवाशाली सदस्यहरूलाई
४५	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	१०१ जना	शाखा कार्यालय दुर्लभसुन्दरका सेवाशाली सदस्यहरूलाई
४६	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	४२ जना	शाखा कार्यालय माडीका सेवाशाली सदस्यहरूलाई
४७	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	११३ जना	शाखा कार्यालय चौरमाटाका सेवाशाली सदस्यहरूलाई
४८	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०४	७० जना	शाखा कार्यालय काभ्रेका सेवाशाली सदस्यहरूलाई
४९	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०५	१२० जना	शाखा कार्यालय खोटाङका सेवाशाली सदस्यहरूलाई
५०	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०५	८६ जना	शाखा कार्यालय तीर्थहाका सेवाशाली सदस्यहरूलाई
५१	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०५	६४ जना	शाखा कार्यालय टाढीका सेवाशाली सदस्यहरूलाई
५२	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०६	७८ जना	शाखा कार्यालय घोडाकोटका सेवाशाली सदस्यहरूलाई
५३	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०७	१०४ जना	शाखा कार्यालय तालीतमाका सेवाशाली सदस्यहरूलाई
५४	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०७	६३ जना	शाखा कार्यालय चौरपाटीका सेवाशाली सदस्यहरूलाई
५५	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०८	१३० जना	शाखा कार्यालय चक्रमकेश्वरका सेवाशाली सदस्यहरूलाई
५६	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०८	८६ जना	शाखा कार्यालय बुटवलका सेवाशाली सदस्यहरूलाई
५७	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०८	११२ जना	शाखा कार्यालय कञ्चनपुरका सेवाशाली सदस्यहरूलाई
५८	वित्तीय साधरता तथा केन्द्र प्रमुख गोपनी	२०८११२०९	१२१ जना	शाखा कार्यालय भगवानपुरका सेवाशाली सदस्यहरूलाई
५९	वित्तीय साधरता तथा पराचालन तालिम	२०८११२११	३६ जना	शाखा कार्यालय धौलागिरीका सेवाशाली सदस्यहरूलाई
६०	वित्तीय साधरता तथा जनर बनाउने तालिम	२०८२०११३ दिस १७ सम्म	३३ जना	शाखा कार्यालय बुटवलका सेवाशाली सदस्यहरूलाई
६१	वित्तीय साधरता तथा इन बनाउने तालिम	२०८२०१०६ दिस ०७ सम्म	३० जना	शाखा कार्यालय घोडाटारका सेवाशाली सदस्यहरूलाई
सम्मान			१,२२६ जना	

नेपाल राष्ट्र बैङ्कबाट लघुवित्त वित्तीय संस्थाहरूको लागि जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. १८ बुँदा नं. ३ (घ) सँग सम्बन्धित विवरण

मूल्यांकन तथ्यांक वित्तीय संस्था निर्माता, अभिभावक/कार्यालय-५ मूल्यांकन, सप्टीमा ३०८१बाट प्रभाव हुने सेवा सुविधाहरूको बारेमा यस वित्तीय संस्थाले जारी गरिएका निर्देशन, परिपत्र, सूचना तथा नेपाल राष्ट्र बैङ्कले लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएका निर्देशन तथा परिपत्र, सूचनाको अधीनमा रही सम्पूर्ण ग्राहक सदस्यहरूलाई पारदर्शिता, विश्वसनीयता, निष्पक्षताका साथ सेवा प्रवाह गरिने र सो सम्बन्धमा सदस्यहरू, अभिभावकहरू तथा अन्य पक्षहरूसँग सुनिश्चित गर्ने तथा ग्राहक सदस्यलाई कुनै विभिन्नको दुविधा, बाधा, असुविधा पर्ने गरीने उद्देश्यले, ग्राहक सदस्यहरूलाई कुनै विभिन्नको बाधा वा छति पुगीको अवस्थामा निश्चयको आफ्नो गुनासो राख्न र सो को समुचित समाधान वा सुनवाई व्यवस्थापन गर्ने यस वित्तीय संस्थाको केन्द्रीय कार्यालयमा गुनासो सुनुवाई इकाई रहेको छ । ग्राहक सदस्यहरूको गुनासो यस इकाईले सुनवाई गर्ने गर्दछ ।

ग्राहक वर्गलाई छिटो छरितो हल गर्ने सेवा सुविधा प्रवाह गर्ने क्रममा पर्ने असुविधा तथा गुनासो सुनुवाई गर्ने विभिन्नमा व्यवस्थाको व्यवस्था गरिएको छ । गुनासो सुनुवाईको लागि प्रत्येक कार्यालयमा सुभाष पौडेलको व्यवस्था गरिएको छ । प्रत्येक शाखा कार्यालयमा कार्यकर्तामा ग्राहक सदस्य तथा अभिभावक भेलाको आयोजना गरी गुनासो सुनुवाई कार्यक्रम गरिदै आएको छ । शाखामा शाखा प्रबन्धक, प्रदेशमा अनुसन्धान अधिकृतहरू र केन्द्रीय कार्यालयमा कार्य सञ्चालन तथा मानव संसाधन व्यवस्था विभागका विभागीय प्रमुखलाई गुनासो सुन्ने अधिकारी तोकिएको छ ।

गुनासो सुनुवाईको लागि वित्तीय संस्थाको वेब साईट www.msbl.com.np मा गुनासो पोस्ट गरिएको छ जसमागई बस वित्तीय संस्था वा सिधै नेपाल राष्ट्र बैङ्कको गुनासो सुनुवाई इकाईमा समेत गर्न सकिने छ, भने इमेल देखाउन gunaso.mahuli@msbl.com.np र टेलिफोन नं. ०१-५९७००९ को Ext. २०२मा व्यवस्था गरिएको छ । गुनासो सुनुवाई सम्बन्धी सम्पूर्ण प्रक्रिया, गुनासो सुन्ने अधिकारीको नाम र सम्पर्क नम्बर लगायतका सम्पूर्ण विवरणहरू यस वित्तीय संस्थाको वेब साईट <https://msbl.com.np/grievance> मा उल्लेख गरिएको छ । विभिन्न माध्यमबाट प्राप्त हुन आएको गुनासोहरूको सुनुवाईका निमित्त वित्तीय संस्थाले आन्तरिक सञ्चालन परिचालन गरी छिटोछरितो हल गर्ने व्यवस्थापन गर्दै आएको छ । ग्राहक तथा सर्वोपरिताका निश्चयबाट प्राप्त गुनासो, सन्साह, सुभाषको आधारमा आफ्ना कार्यक्रम र सेवा सुविधामा परिमार्जन समेत गर्ने गरिएको छ । ग्राहक वर्गबाट प्राप्त गुनासोको समाधानको लागि वित्तीय संस्था सदैव तयार र प्रतिबद्ध रहि आएको छ । वित्तीय संस्थामा गुनासो सुन्ने अधिकारीको विवरण देहाय भन्थौंजस्य रहेको छ :

नाम : धी रमेश चौधरी
 पद : प्रबन्धक
 फोन नं. ०१-५९७००९ Ext.२०२, इमेल : gunaso.mahuli@msbl.com.np
 आ.व. २०८१/८२ मा ग्राहकबाट प्राप्त भएको गुनासाहरूको विवरण : ग्राहक वर्गको गुनासो सुनुवाईका लागि वित्तीय संस्थाले व्यवस्था गरेको विभिन्न माध्यमहरूबाट आ.व. २०८१/८२ मा ग्राहकहरूबाट प्राप्त भएका गुनासाहरू ४ वटा रहेकोमा सम्पूर्ण गुनासाहरू सुनुवाई बढाउनेको व्यतिरिक्त जानकारी गराउँदछौं ।

वित्तीय संस्थाबाट सञ्चालित कार्यक्रमहरु



१२औं स्थापना दिवसको अवसरमा वृक्षारोपण कार्यक्रमका केही भलक



१२औं स्थापना दिवसको अवसरमा वृक्षारोपण कार्यक्रमका केहीभलक



१२औं स्थापना दिवसको अवसरमा वृक्षारोपण कार्यक्रमका केहीभलक



वित्तीय साक्षरता तथा केन्द्र प्रमुख गोष्ठी कार्यक्रमका केही भलक



वित्तीय साक्षरता तथा केन्द्र प्रमुख गोष्ठी कार्यक्रमका केही भलक



वित्तीय साक्षरता तथा केन्द्र प्रमुख गोष्ठी कार्यक्रमका केही भलक



संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत निःशुल्क स्वास्थ्य शिविर



संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत अग्नी पिडितहरूलाई सहयोग



कर्मचारी क्षमता विकास तालिम



केन्द्र बैठक पश्चात केही भलकहरु



केन्द्र पुनताजनी कार्यक्रमको केही भलकहरु



अन्तर केन्द्र अध्यायन अवलोकन भ्रमणको केही भलकहरु



अन्तर केन्द्र अध्यायन अवलोकन भ्रमणको केही भलकहरू



अन्तर केन्द्र अध्यायन अवलोकन भ्रमणको केही भलकहरू



सीपमुलक तालिम सञ्चालनको केही भलकहरू



सीपमुलक तालिम सञ्चालनको केही भलकहरू



सदस्यलाई विमा रकम भुक्तानीको केही भलकहर



सदस्यको घोरघोरीले एइईमा उत्कृष्ट अंक ल्याएकोमा सुविधा प्रदानको केही भलकहर



सदस्यको घोरघोरीले उच्चमाध्यामिक परिक्षामा उत्कृष्ट अंक ल्याएकोमा सुविधा प्रदानको केही भलकहर



कर्जा सदुपयोगिताको केही भलकहर



कर्जा सदुपयोगिताको केही भलकहर

डोल्मा माया वाईबाको सर्घषको कथा

सिन्धुली जिल्ला, हरिहरपुरगढी गाउँपालिका-४, महेन्द्र भूवाढी निवासी डोल्मा माया वाईबा ग्रामीण परिवेशमा हुर्केकी एक कर्मठ तथा उद्यमशील महिला हुन् । परम्परागत कृषि पेशामा संलग्न संयुक्त परिवारमा जन्मेकी उनले सानै उमेरमा विवाहपछि पारिवारिक तथा आर्थिक दायित्व वहन गर्नुपर्ने अवस्था आयो, उक्त अवस्थामा श्रीमान् तथा परिवारको निरन्तर साथ, सहयोग र समझदारिले उनलाई आत्मनिर्भर बन्न थप प्रेरणा प्रदान गर्‍यो ।

जीविकोपार्जनका लागि परम्परागत कृषि पेशाभन्दा फरक व्यवसाय सुरु गर्ने उद्देश्यले उनले सानो कपडा पसल स्थापना गरिन् । सीमित पूँजी र ग्योतका बावजूद पनि व्यवसाय विस्तार गर्ने क्रममा मिति २०६९ चैत्र २८ गते उनी तात्कालिन अवस्थाको महती सामुदायिक विकास केन्द्रको तर्घुवित कार्यक्रम, हालको महती तर्घुवित वित्तीय संस्था लिमिटेड, शाखा कार्यालय कपिलाकोट, सिन्धुली अन्तर्गत केन्द्र नं. २९ की सक्रिय सदस्यका रूपमा आचड भइन् ।

३० हजार को पहिलो कर्जावाट सुरु भएको उनको उद्यमशील यात्रा क्रमशः पटक पटक गर्दै अन्तिम सिमा सम्मको कर्जा उपयोग मार्फत विस्तार हुँदै गयो । कर्जाको सदुपयोग, नियमित किस्ता भुक्तानी र बचतको अभ्यासले उनले व्यवसायलाई स्थायित्व दिन सफल भइन् । यस क्रममा उनले १५ कठ्ठा जग्गा खरिद गर्नुका साथै आफूले जग्गामा दुई तले आवासीय घर निर्माण गर्न समेत सफल भइन् ।

भूकम्प तथा कोभिड-१९ जस्ता चुनौतीपूर्ण परिस्थितिले व्यवसायमा प्रत्यक्ष असर पारे पनि उनले धैर्य, निरन्तरता र व्यावसायिक अनुशासनका साथ ती चुनौतीहरूको सामना गरिन । हाल उनको व्यवसाय "आकर्षण बस्वालय" को नामले परिचित छ, जसले स्थानीय बजारमा उल्लेखनीय पहिचान बनाएको छ । साथै, सिलाइ-बुनाइको साथ समेत हाँसिल गरी उनी थप रूपमा आत्मनिर्भर बनेकी छिन् ।



हाल पाँच सदस्यीय परिवारको जिम्मेवारी सम्हालि रहेकी डोल्मा माया वाईबाका छोराछोरी गुणस्तरीय शिक्षामा संलग्न छन् । समाजमा उनको परिचय एक सफल महिला उद्यमीका रूपमा स्थापित भएको छ ।

२०६९ सालदेखि २०८२ सालसम्म महती तर्घुवित वित्तीय संस्था लिमिटेडसँगको निरन्तर सहकार्यले आफ्नो आर्थिक तथा सामाजिक रूपान्तरण सम्भव भएको उन्लेख गर्दै उनी भनिछिन् "आफूले जोडेको जग्गामा बनाएको घरको अगिनमा फेटाकेटीहरू रमाएर खेलेको देखा खुसीले मन साँढै गर्दा हुन्छ" र संस्थाको सेवा प्रति कृतज्ञता व्यक्त गरेकी छिन् । डोल्मा माया वाईबाको यो यात्रा कर्जा र बचतको जिम्मेवार

उपयोग मार्फत दिगो उद्यमशीलता विकास सम्भव हुन्छ भन्ने प्रेरणादायी उदाहरण हो ।

महुली लघुवित्त वित्तीय संस्था लिमिटेड

अग्नीसाइडर कृष्णासवरण-६, महुली, सप्तरी

मिति २०८२ पौष ३० मते तेह्रौं वार्षिक साधारण सभामा प्रस्तुत
प्रवन्ध पत्र संशोधन सम्बन्धी तीन महले वितरण

क्र.सं.	दफा	विद्यमान व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्नाको कारण
१.	६ (ख)	(ख) वित्तीय संस्थाको जारी पूँजी रु. ३६,९९,२३,५००/- (अक्षरेपी छत्तीस करोड उन्नसय लाख तेईस हजार पाँच सय मात्र) हुनेछ।	(ख) वित्तीय संस्थाको जारी पूँजी रु. ३८,७४,९४,८६६/४६ (अक्षरेपी अठ्तीस करोड चौहतर लाख चौरानब्बे हजार आठ सय रूपैयाँ पैसा छियालीस मात्र) हुनेछ।	४.७५ प्रतिशत बोनस शेयर बण्ड हुँदा
	६ (ग)	(ग) वित्तीय संस्थाको चुक्ता पूँजी रु. ३६,९९,२३,५००/- (अक्षरेपी छत्तीस करोड उन्नसय लाख तेईस हजार पाँच सय मात्र) हुनेछ।	(ग) वित्तीय संस्थाको चुक्ता पूँजी रु. ३८,७४,९४,८६६/४६ (अक्षरेपी अठ्तीस करोड चौहतर लाख चौरानब्बे हजार आठ सय रूपैयाँ पैसा छियालीस मात्र) हुनेछ।	४.७५ प्रतिशत बोनस शेयर बण्ड हुँदा

महुली लघुवित्त वित्तीय संस्था लिमिटेड

अग्नीसाइडर कृष्णासवरण-६, महुली, सप्तरी

मिति २०८२ पौष ३० मते तेह्रौं वार्षिक साधारण सभामा प्रस्तुत
नियमावली संशोधन सम्बन्धी तीन महले वितरण

क्र.सं.	नियम	विद्यमान व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्नाको कारण
१.	३२(१)	(ख) सञ्चाल समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य सञ्चालकले पाउँने बैठक भत्ता प्रति बैठक कमश रु. ४,५००/- (चार हजार पाँच सय) र ५०००/- (चार हजार) हुनेछ।	(ख) सञ्चाल समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य सञ्चालकले पाउँने बैठक भत्ता प्रति बैठक कमश रु. ८,०००/- (आठ हजार) र ७,५००/- (सात हजार पाँच सय) हुनेछ।	समय सापेक्ष परिमार्जन गर्नु पर्ने भएकोले।

वित्तीय संस्था लिमिटेड

“सबैको लागि, सबैको लागि”

संस्थाको सबैभन्दा ठूलो सम्पत्ति भनेको आफ्नो सदस्यको विकास हो

टिपोट

महिला मधुवित्त
वित्तीय संस्था लिमिटेड
“सबैको लागि, सबैको लागि”

व्यवस्थापन समूह



सरोज कुमार सिंह
प्रमुख कार्यकारी अधिकृत



ललित प्रसाद वीधरी
विभागीय प्रमुख
आन्तरिक विभाग



रमेश वीधरी
विभागीय प्रमुख
कार्य संचालन तथा
मानव संसाधन व्यव. विभाग



हरि प्रसाद कोइराला
विभागीय प्रमुख
अनुगमन तथा
उत्पत्ति व्यव. विभाग



सुरियतिन वीधरी
विभागीय प्रमुख
सामान्य प्रशासन विभाग



विजय यादव
विभागीय प्रमुख
अनुगमन, निरीक्षण तथा
कक्षा अस्सरी विभाग



कल्पना अधिकारी
विभागीय प्रमुख
कक्षा प्रशासन तथा
व्यवसाय प्रवर्द्धन विभाग



विरू लामा
विभागीय प्रमुख
वित्त व्यवस्थापन तथा
योजना विभाग



मृणसज दकाल
विभागीय प्रमुख
सामिम, सामाजिक विकास
तथा अनुसंधान विभाग

केन्द्रीय कार्यालय तथा अनुगमन कार्यालयका कर्मचारीहरू



सज चन्द्र भट्टा
विभागीय सहायक
सूचना प्रविधि तथा
सूचना व्यव. विभाग



देवनन्दन राउत
विभागीय सहायक
वित्त व्यवस्थापन तथा
योजना विभाग



खेदी लाल राजक
विभागीय सहायक
अनुगमन निरीक्षण तथा
कक्षा अस्सरी विभाग



अनिल मिश्र
विभागीय सहायक
अनुगमन वि. तथा
कक्षा अस्सरी विभाग



तेज नाथ वीधरी
अनुगमन अधिकृत
अनुगमन कार्यालय मधुनी



महेश्वर प्र. वीधरी
अनुगमन अधिकृत
अनुगमन कार्यालय लहरा



तार्क बहादुर राई
अनुगमन अधिकृत
अनुगमन कार्यालय धौलागढ



दुर्जानन्द वीधरी
अनुगमन अधिकृत
अनुगमन कार्यालय नांदेवा अनुगमन कार्यालय जोरखोटा



विष्णु देव वीधरी
अनुगमन अधिकृत
अनुगमन कार्यालय जोरखोटा



लता कुमार सिंह
अनुगमन अधिकृत
अनुगमन कार्यालय लहरी



कर्ण प्र. न्यीपाने
अनुगमन अधिकृत
अनुगमन कार्यालय कोइराला



हेमराज दासल
अनुगमन अधिकृत
अनुगमन कार्यालय चन्द्र



अशोक कु. शर्मा
विभागीय सहायक
कक्षा प्र. तथा व्यव. विभाग



जय प्रकाश वीधरी
विभागीय सहायक
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