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पब्लिक कम्पनी दर्ता नं.: १८७५३२/०७८/०७५

नेपाल राष्ट्र बैंक इजाजत नं., ने.रो.बैंक/इ.प्रा./"घ"/८७/०७५/०७६



नेष्टो समृद्ध लघुवित्त वित्तीय संस्था लि.

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नेष्टो समुद्र लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय कुश्मा, पर्वत

सञ्चालक समिति



सावित्री स्वत्री क्षेत्री लामिछाने
अध्यक्ष



रेशम बहादुर स्वत्री
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एव्जल श्रेष्ठ
सञ्चालक

संस्थापक अध्यक्षज्यूको भनाई

हामी आज, नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडको सातौं वार्षिक साधारण सभाको संघारमा छौं । सर्व प्रथमतः संस्थाको सातौं वार्षिक साधारण सभा भव्य, सभ्य र व्यवस्थित रुपमा सफल होस भन्ने शुभकामना व्यक्त गर्दछु ।

आजको यो नेप्डो समृद्ध नामक पब्लिक लिमिटेड कम्पनीको उत्पत्तिको इतिहासलाई खोजी गर्दै जाँदा मातृ संस्था राष्ट्रिय शैक्षिक तथा सामाजिक विकास संस्था, नेप्डो नेपालको स्थापनासम्म पुग्न सकिन्छ । हाम्रो पुजनीय पिताजी स्व. टिका बहादुर प्रसाईको **“ठूलो मान्छे होईन, असल मान्छे बन्दछ ।”** असल मान्छे बन्नको लागि **“पेशा व्यवसाय रोज्दा आफू बाँचेर र अरु हजारौलाई बाँच्न सघाउने पेशा व्यवसाय रोज्नु । अरुको सफलतामा ईश्या नगर्नु, अरुको दुःखमा खुशी नहुनु अनि अरुको देखेर होईन, आफ्नो क्षमता हेरेर क्रमशः अगाडी बढ्नु ।”** आदि दिव्य उपदेशलाई आत्मासात गर्ने सन्दर्भमा तत्कालिन दर्जनौ व्यवसायिक, राजनीतिक तथा पेशागत अवसरलाई त्यागदै नेप्डो नेपालको स्थापना गरेको इतिहास संभ्रदा गौरव महशुस हुन्छ ।

समाजका वन्चितीमा परेका वर्गलाई चेतनाको दियो बाल्दै, असंगठितलाई संगठित गर्दै छिरलिएको पुँजीलाई एकित्रित गर्दै, नैतिक अनुशासन र संस्कारको पाठ सिकाउँदै आयआर्जनको माध्यमबाट समाजको समृद्धिमा योगदान गर्ने क्रममा नेप्डो नेपालले दर्जनौ दातृ निकायसँगको साभेदारीमा दर्जनौ सामुदायिक विकास कार्यक्रम सञ्चालन गरेको थियो । देशमा चलिरहेको शसस्त्र द्वन्दको कारण बैंक तथा वित्तीय संस्थाहरु सदरमुकाम केन्द्रित हुँदा ग्रामीण समुदायका विपन्न परिवारहरु वित्तीय पहुँचबाट वन्चितीमा परेको अवस्थालाई सम्बोधन गर्न प्राणको वाजी लगाएर हामीले देशका द्वन्द पभावित समुदायमा पुगेर लघुवित्तीय सेवा प्रवाह गरेको गौरवशाली इतिहास हामी सामु ताजा छ । राज्यको नीति अनुरूप कल्याणकारी संस्था नेप्डो नेपालबाट नेप्डो समृद्ध नामको “घ” वर्गको वित्तीय संस्थाको रुपमा रुपान्तरित भएको सातौं वर्ष पुगेको छ । विगतको अनुभव, वर्तमान अवस्था र भविष्यको संभावनालाई यथार्थपरक विश्लेषण गरी आफ्नो सेवाहरुलाई थप परिमार्जन सहित अबै विपन्न सेवामुखी सेवाको सुनिश्चित गर्नु आजको आवश्यकता हो । यस तर्फ नेप्डो समृद्ध मात्र नभै सम्पूर्ण लघुवित्त क्षेत्र लाग्नुपर्ने देखिएको छ ।

हिजोका दिनमा समाजको सवै भन्दा सम्मानित क्षेत्रको रुपमा रहेको **“लघुवित्त”** र गौरान्वित सेवाको रुपमा **“लघुवित्तकर्मी”** थियो । हाम्रो अस्वस्थ प्रतिस्पर्धा, अनावश्यक कर्जा कारोबार, कर्जाको बढ्दो दुरुपयोगबाट सृजित सडक गतिविधीको साथमा कार्यालय तोडफोड, सेवामा समर्पित कर्मचारीहरु माथि हातपात र अभद्र व्यवहारका घटनाहरु यत्रतत्र देखिएका छन् । राष्ट्रिय समृद्धि र स्वयम् सदस्यको सर्वाङ्गित उन्नतीको लागि हामीले गरेको योगदानको पुनः एक पटक पुनर्जागी गराउनुपर्ने बेला आएको छ ।

हामीले नीति नियमलाई प्राधनतामा राख्यौं । संस्कारलाई भुल्दै गयौं । जसको प्रतिफल वर्तमान अवस्था सृजना भएको छ । सदस्यहरुमा नीति, नियमको साथै अध्यात्मिक अनुशासन, नैतिक संस्कार र जीवनको सुख र समृद्धिको दिगो आधारको रुपमा भगवत मार्गमा दोहोराउनुपर्ने बेला आएको छ । जे होस, समस्यादेखि विचलित भएर होईन, थप संयमित, संगठित र सशक्त भएर अगाडी बढ्नुपर्ने बेला आएको छ । यस तर्फ संस्था सफल हुनेछ भन्ने विश्वासको साथ यहाँहरुको बिचमा सदा संरक्षकीय/अभिभावकीय भूमिकामा रहिरहने बाचा गर्दछु ।

संस्थाको धेरै सूचकहरु तुलनात्मक रुपमा सकारात्मक हुँदाहुँदै पनि उच्च एनपिएलको कारण सातौं साधारण सभामा हामी लगानीकर्तालाई संस्थाले मुनाफा वितरण गर्न सकेको छैन । प्रमुख लगानीकर्ताको हैसियतमा यो पिडा स्वयम् मैले पनि भोगेको छु । तर सञ्चालक समितिको प्रभावकारी मार्गदर्शन, व्यवस्थापनको सफल नेतृत्व र संस्थामा कार्यरत तहगत कर्मचारीहरु साथीहरुको अथक पहलले संस्थाको वित्तीय अवस्था सुधारोन्मुख देखिन्छ । यस विशेष परिस्थितीमा सम्पूर्ण शेयरधनी महानुभावहरुलाई धैर्यताको साथ आआफ्नो क्षेत्रबाट संस्थालाई साथ र सहयोग दिनु हुन अनुरोध गर्दछु ।

नेपालमा गरिवी रहेसम्म **“गरिवी विरुद्धको हाम्रो लडाई निरन्तर जारी रहनेछ ।”** भन्ने हामीले ३१ वर्ष पहिले गरेको उद्घोषलाई संस्थागत प्रतिवद्धताको रुपमा लिई अगाडी बढ्न म सवै साथीहरुलाई आह्वान गर्दछु । पुनः सफल नेतृत्वको लागि संस्थाका अध्यक्ष श्री सावित्री खत्री क्षेत्री लामिछानेज्यू, सञ्चालकज्यूहरु, प्रमुख कार्यकारी अधिकृत श्री अशोक कुमार आचार्यज्यू एवम् प्रभावकारी कार्यसम्पादनको लागि सम्पूर्ण व्यवस्थापन तथा तहगत कर्मचारी साथीहरुलाई हार्दिक वधाइ ज्ञापन गर्दै संस्थाको यस गरिमामय **सातौं वार्षिक साधारण सभा, २०८२** को भव्य सफलताको हार्दिक शुभकामना व्यक्त गर्दछु । **धन्यवाद ।**



विश्व प्रकाश प्रसाई ठकुरी
संस्थापक अध्यक्ष

संस्थागत संक्षिप्त परिचय

क) वैधानिक जानकारी:

१. संस्थाको नाम	: नेष्टो समृद्ध लघुवित्त वित्तीय संस्था लि.
२. संस्थाको ठेगाना	: कुश्मा नगरपालिका, वडा नं. ६, न्यूरोड, पर्वत
३. संस्था दर्ता मिति	: वि.सं. २०७४ चैत २८ गते,
४. कम्पनी दर्ता नं.	: १८३२७५/०७४/७५
५. ने.रा.वैक इजाजतपत्रप्राप्त मिति	: वि.सं. २०७५ माघ २९ गते,
६. वित्तीय कारोबार गर्ने इजाजत नम्बर	: ने.रा.वैक/ई.प्रा./“घ”/०८७/०७५/७६
७. कम्पनीबाट काम गर्न स्वीकृति मिति	: वि.सं. २०७५ फागुन ५ गते,
८. कारोबार सुरुवात भएको मिति	: वि.सं. २०७५ फागुन २९ गते,
९. स्वीकृत कार्यक्षेत्र	: राष्ट्रियस्तर कार्यक्षेत्र भएको

ख) संस्थापक शेयरधनी सम्बन्धी जानकारी:

१. कुल संस्थापक शेयरधनी संख्या	: ८३ जना
२. संस्थागत संस्थापक शेयरधनी	: ०२ गोटा
३. व्यक्तिगत संस्थापक शेयरधनी	: ८१ जना

ग) शेयर संरचना सम्बन्धी जानकारी (हालको):

१. संस्थाको अधिकृत पुँजी	: ५० करोड
२. संस्थाको जारी पुँजी	: २९ करोड १३ लाख ३७ हजार ५००
३. संस्थाको चुक्ता पुँजी	: २९ करोड १३ लाख ३७ हजार ५००

नेष्टो संस्थागत प्रतिज्ञा

सत्य बोलौं अनुशासित परिश्रमी हुन्छौं ।
रिस, आवेग, स्वार्थ त्यागी, समाज सेवा गर्छौं ।।
कु-संस्कार र कुलत त्यागी सत्मार्गमा लाग्छौं ।
अन्याय र अत्याचारको विरुद्धमा जाँछौं ।।
अवसरबाट वञ्चित वर्ग हाँको शिर माथी ।
चेतनाको दियो बाल्छौं उन्नतीको ज्योती ।।
जाती, धर्म, लिङ्ग वर्ण कुनै विभेद छैन ।
राजनीतिक आस्थाप्रति भेदभाव गरिदैन ।।
वञ्चित र विपन्नलाई संगठित गराई ।
घरदैलोमा सेवा दिन्छौं स्वावलम्बी बनाई ।।
नेष्टो मार्फत सेवा गर्छौं सार्थक जीवन पाउन ।
गरिवीको विरुद्धमा समुन्नती ल्याउन ।।
मानव अधिकार, शान्ति, न्याय शुशासन राम्रो ।
सार्वभौम समृद्ध नेपाल, अन्तिम लक्ष्य हाँको ।।
नैतिकवान, प्रतिवद्ध सेवा भावका धनि ।
जे जे बोलौं, गरी छाड्छौं हामी स्वाभिमानी ।।
जे जे बोलौं, गरी छाड्छौं हामी स्वाभिमानी ।।१३

नेष्टो सदस्य प्रतिज्ञा

सत्य बोलौं, अनुशासित - परिश्रमी हुन्छौं ।
हिंसा, आवेग, स्वार्थ त्यागी - समूहमा बस्छौं ।।
चुरोट, रक्सी, कुलत छाडी - बचत हामी गर्छौं ।
व्यवसायिक, आत्मनिर्भर - हुदैँ अघि बढ्छौं ।।
सफा राख्छौं घर, आँगन - सानो परिवार ।
शिक्षा, स्वास्थ्य, स्वरोजगारी - खुशी हामी सारा ।।
जाति, धर्म, लिङ्ग वर्ण - कुनै विभेद छैन ।
राजनीतिक आस्थाप्रति - भेदभाव गरिदैन ।।
नेष्टोबाट सिक्छौं हामी - स्वाभिमानीको पाठ ।
जीवनभर छाड्ने छैनौं - सहयोग र साथ ।।

कर्मचारी प्रतिज्ञा

हामी निस्वार्थ भावनाले विपन्न वर्गको आय बृद्धिका लागि सदा सहयोगी बन्ने छौं । सेवा गर्दा विपन्न वर्गलाई पहिलो प्राथमिकता दिनेछौं । सेवा गर्दा सदस्य बीच जात जाती, धर्म, वर्ण, लिङ्ग एवं राजनीतिक आस्थाको आधारमा कसैलाई भेदभाव गर्ने छैनौं । हामी हाम्रो कर्तव्य निर्वाह गर्दा विना मुल्य कोहि लिने छैनौं, दिने छैनौं । ईश्वर साक्षी छन् जे बोलौं सोही गर्छौं ।^१

अध्यक्ष ज्यूको भनाई

भण्डै तीन दशक पहिला एउटा सिमित भुगोलबाट सुरु गरेको सामाजिक कल्याणकारी सेवा आज गरिबी न्यूनीकरणको प्रभावकारी माध्यमको रुपमा स्थापित भई उक्त सेवाले नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडको रुपमा कानुनी हैसियत प्राप्त गरी स्थापना भएको सातौं वर्ष व्यतित हुने क्रममा हामी सातौं वार्षिक साधारण सभा सम्पन्न गर्न गई रहेकाछौं। यस पावन अवसरमा संस्था स्थापनाको प्रक्रिया देखि हालसम्म निरन्तर योगदान गर्नुहुने संस्थाका संस्थापक अध्यक्ष विश्व प्रकाश प्रसाई ठकुरीज्यू लगायत सम्पूर्ण सहकर्मी साथीहरु, नेपाल राष्ट्र बैंक लगायतका नियमनकारी निकायहरु, कर्मचारी साथीहरु एवम् सहयोगी शुभेच्छुक संघसंस्था, व्यक्तित्वहरु प्रति हार्दिक आभार एवम् धन्यवाद टक्राउन चाहन्छौं।

भण्डै डेढ दशक देखिको प्रयास र लामो अवधीको अपुरो अपेक्षाको वावजुद पनि संस्थाको प्रगतिको लागि सदा शुभेच्छा व्यक्त गर्नु हुने संस्थाका सम्पूर्ण संस्थापक शेयरधनी महानुभावहरु एवम् सर्वसाधारण शेयरधनीप्रति पनि यस पावन अवसरमा सम्मान व्यक्त नगरी रहन सक्दैनौं। उहाँहरु सवैप्रति आभारी छौं। हामीले लघुवित्त सेवा सुरुवात गर्दा जुन किसिमको इज्यत, प्रतिष्ठा र गरिमा थियो, अहिले त्यसमा क्रमशः ह्रास हुँदै आई रहेकोछ। यो परिस्थिति सृजना हुनुमा लघुवित्त संस्थाहरुको उच्च प्रतिफलको अपेक्षा सहितको अस्वस्थ प्रतिस्पर्धा, कर्जामा दोहोरोपना, जनतामा वित्तीय साक्षरताको न्यून ज्ञानको साथै लघुवित्तमा राजनीतिक कुदृष्टि आदि मुख्य कारण रहेका छन्। जसको कारण दशकौं देखि अभ्यस्त लघुवित्तका आधारभुत मान्यता र अभ्यासहरु एकाएक मेटिन पुगेका छन् भने गुणस्तर अभिवृद्धिमा प्रतिस्पर्धा नगरी ठूलो संस्था बन्ने र बढि नाफा कमाउने होडवाजीमा लघुवित्त संस्था केन्द्रित रह्यौं, जसको परिणाम आज हामी सबैले भोग्न बाध्य भई रहेकाछौं।

संस्थाबाट कर्जा लिने, लिएको कर्जाको सहि सदुपयोग नगर्ने, कर्जा समयमा नतिर्ने, ब्याज हर्जाना चुलिएर तिर्न नसक्ने अवस्था सृजना भए पश्चात संघर्ष समितिका नाममा सडकमा आउने वर्तमान परिदृश्य राष्ट्रका लागि समेत घातक छ। हामी सेवा प्रदायकले आफ्ना कमीकमजोरी विश्लेषण गरी सुधार गर्दै जानु र सदस्य पनि संस्थाको नीति, नियम र अनुशासनमा रही आफूले लिएको कर्जाको सावाँ ब्याज भुक्तानी गर्नुको अन्य विकल्प हुन सक्दैन। यस तथ्यलाई हामी सबैले मनन गर्नुपर्ने आजको आवश्यकता भएको हामीले महशुस गरेका छौं। विगतबाट सिक्ने, वर्तमानमा सुधारिने र भविष्य उज्ज्वल बनाउने मान्यताको साथ हामी अगाडी बढिरहेका छौं। हामीलाई विश्वास छ, हामी हाम्रो यात्राका अवरोधहरुलाई व्यवस्थापन गर्दै अवश्य सफलतापूर्वक गन्तव्यमा पुग्नेछौं। यसको लागि विगतमा भै वर्तमान हुँदै भविष्यसम्म यहाँहरु सबैको साथ र सहयोगको अपेक्षा गर्दछौं। अन्त्यमा, यस गरिमामय साधारण सभामा सहभागी सम्पूर्ण शेयरधनी महानुभावहरुप्रति हार्दिक आभार व्यक्त गर्दै सातौं वार्षिक साधारण सभा सफलतापूर्वक सम्पन्न गर्न सहयोग पुऱ्याउनु हुने संस्था व्यवस्थापनका साथीहरु, नेपाल राष्ट्र बैंक लगायत नियमनकारी निकायहरु एवम् सम्पूर्ण सहयोगी शुभेच्छुकहरुमा हार्दिक धन्यवाद व्यक्त गर्दछौं। धन्यवाद।



सावित्री खत्री क्षेत्री लामिछाने
अध्यक्ष



INSTITUTIONAL HIGHLIGHTS

As on Ashadh 2082



46623.96 MILLION
LENDING



4068.47 MILLION
BALANCE SHEET SIZE

2430.19 MILLION
DEPOSITS

60
Branches



75430
Active Members

(30.84)



30552
Borrowers

(89.85) MILLION
NET LOSS





नेपालमा गरिवी रहेसम्म “गरिवी विरुद्धको हाम्रो लडाई” निरन्तर जारी रहनेछ ।

- विश्व प्रकाश प्रसाई, संस्थापक अध्यक्ष

कम्पनी रजिष्ट्रार कार्यालय, दर्ता नं.: १८७५३२/०७४/७५

इजाजत नं.: ने.रा.वैक/ई.प्रा./“घ”/०८७/०७५/७६

नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि.
NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.केन्द्रिय कार्यालय:
कुश्मा नगरपालिका-६,
न्यूरोड पर्वत,
फोन: ६७-४२०४०६
फ्याक्स: ४६०६१५

सातौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित: मिति २०८२ पुष ०९ गते)

श्री आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८२/०९/०८ गते, मंगलवार बसेको ११९औं बैठकको निर्णयानुसार वित्तीय संस्थाको सातौं वार्षिक साधारण सभा देहायका विषयहरुमा छलफल गरी निर्णय गर्न निम्न मिति, समय र स्थानमा बस्ने भएकोले कम्पनी (पहिलो संशोधन) ऐन, २०६३ को दफा ६७(२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको उपस्थितिका लागि अनुरोध गरिन्छ ।

सभा हुने मिति, समय र स्थान:

मिति: २०८२ पुष ३० गते बुधबार (तदनुरूप १४ जनवरी, २०२६)

समय: दिनको ११:३० वजे

स्थान: रोयल कुश्मा रिसोर्ट, कुश्मा, पर्वत ।

छलफलका विषयहरु:

क. सामान्य प्रस्तावहरु

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नुहुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने सम्बन्धमा ।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०८२ असार मसान्तको वासलात, आर्थिक वर्ष २०८१/८२ को नाफा नोक्सान हिसाव र सोही अवधिको नगद प्रवाह विवरण तथा सोसँग सम्बन्धित अनुसूचीहरु उपर छलफल गरी पारित गर्ने सम्बन्धमा ।
३. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ बमोजिम आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण गर्नका लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने सम्बन्धमा ।
४. संस्थापक समूहका सञ्चालकको नियुक्तिको अनुमोदन गर्ने सम्बन्धमा ।

ख) विशेष प्रस्ताव:

१. यस वित्तीय संस्थाले अन्य इजाजतपत्रप्राप्त कुनै एक वा एक भन्दा बढि उपयुक्त लघुवित्त वित्तीय संस्थाहरु एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ती (Acquisition) गर्ने, समझदारी पत्र (MOU) मा हस्ताक्षर गर्ने, सम्पत्ति तथा दायित्वको मूल्याङ्कन प्रतिवेदन (Due Diligence Audit Report) तयार गर्न मूल्याङ्कनकर्ताको नियुक्ति तथा निजको पारिश्रमिक निर्धारण गर्ने तथा गाभ्ने/गाभिने एवम् प्राप्तीसँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरु अनुरूप अपनाउनुपर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्यहरु गर्न गराउनको लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धमा

ग) विविध ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव





नेपालमा गरिवी रहेसम्म “गरिवी विरुद्धको हाम्रो लडाई” निरन्तर जारी रहनेछ ।

- विश्व प्रकाश प्रसाई, संस्थापक अध्यक्ष

कम्पनी रजिष्ट्रार कार्यालय, दर्ता नं.: १८७५३२/०७४/७५

इजाजत नं.: ने.रा.वैक/ई.प्रा./“घ”/०८७/०७५/७६

**नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि.**
NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

केन्द्रिय कार्यालय:

कुश्मा बगरपालिका-६,
न्यूरोड पर्वत,
फोन: ६७-४२०४०६
फ्याक्स: ४६०६१५

साधारण सभा सम्बन्धी थप जानकारी:

- शेयरधनी दर्ता किताब बन्द रहने: वित्तीय संस्थाको सातौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२/०९/२१ गते, सोमबार शेयर दाखिल खारेज दर्ता कार्य बन्द (बुक क्लोज) रहने छ। नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८२/०९/२० गते, आईतबार सम्म कारोबार भई प्रचलित कानून अनुसार तोकिएको समयावधि भित्रमा यस वित्तीय संस्थाको शेयर रजिष्ट्रार श्री ग्लोबल आईएमई क्यापिटल लिमिटेड, नक्साल, काठमाडौंमा प्राप्त शेयर नामसारी लिखतको आधारमा शेयरधनी किताबमा कायम शेयरधनीहरु सो सभामा भाग लिन योग्य हुने बेहोरा सम्बन्धित सबैमा जानकारी गराईन्छ।
- वार्षिक साधारण सभामा भाग लिन आउने शेयरधनी महानुभावहरुले आफ्नो हितग्राही परिचय पत्र नं. वा आफ्नो परिचय खुल्ने कुनै आधिकारिक परिचयपत्र साथमा लिएर आईदिनुहुन अनुरोध छ। संगठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाबाट प्रतिनिधि नियुक्त गरिएको आधिकारिक पत्र लिई आउनुपर्नेछ।
- साधारण सभाको सूचना तथा वार्षिक प्रतिवेदन २०८१/८२ सम्बन्धी विवरण संस्थाको केन्द्रीय कार्यालय कुश्मा-०६, न्यूरोड, पर्वत तथा शेयर रजिष्ट्रार ग्लोबल आईएमई क्यापिटल लिमिटेड, नक्साल, काठमाडौंबाट प्राप्त गर्न सकिनेछ। कुनै कारणवस उक्त प्रतिवेदन प्राप्त नगर्नुहुने शेयरधनी महानुभावहरुले सभा हुने दिन सभास्थलबाट समेत प्राप्त गर्न सक्नुहुनेछ।
- साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। हाजिरी पुस्तिका सभा हुने दिन बिहान १०.३० बजेदेखि सभा चालु रहेसम्म खुल्ला रहनेछ।
- साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहेमा शेयरधनीहरुले तोकिएको ढाँचामा यस वित्तीय संस्थाको शेयरधनीलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन्। यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको निवेदन सभा सुरु हुनु भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय कुश्मा-६, न्यूरोड, पर्वतमा दर्ता गराई सक्नु पर्नेछ। सभामा भाग लिन र मतदान गर्नको लागि प्रतिनिधि नियुक्त गरी सके पछि उक्त प्रतिनिधि बदर गरी अर्को मुकरर गर्ने भएमा सोको लिखित सूचना सोही अवधिभित्र कम्पनीको केन्द्रीय कार्यालयमा दर्ता गराउनु पर्नेछ।
- प्रोक्सी नियुक्त गरिसक्नु भएको शेयरधनी आफै साधारण सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु भएमा प्रोक्सी दिईसकेको भएपनि त्यस्तो प्रोक्सी बदर हुनेछ।
- कुनै संगठित संस्था वा कम्पनीको प्रतिनिधिले निज कम्पनीको शेयरधनी नभएपनि शेयरवालाको हैसियतले सभामा भाग लिन सक्नेछ। यसरी प्रतिनिधि पठाउँदा सभा हुनु भन्दा कम्तीमा २४ घण्टा अगावै यस संस्थाको केन्द्रीय कार्यालयमा लिखित जानकारी गराउनु पर्नेछ।
- नाबालक शेयरधनीहरुको तर्फबाट संरक्षक (शेयरधनीको दर्ता किताबमा उल्लिखित) ले सभामा भाग लिन, प्रतिनिधि तोक्न तथा मत दिन समेत सक्नेछ।
- साधारण सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नुपरेमा कुल शेयर पुँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृत दिएकोमा बाहेक सभाको सूचनामा उल्लेख नभएको प्रस्ताव (एजेण्डा) उपर सभामा छलफल र निर्णय गरिने छैन।
- साधारण सभा सम्बन्धी काम कार्यवाही कम्पनी ऐन, २०६३ र नियमावली तथा अन्य प्रचलित कानून बमोजिम हुनेछ।
- अन्य थप जानाकारीको लागि वित्तीय संस्थाको केन्द्रीय कार्यालयको फोन नं. ०६७-४२०४०६ वा कम्पनी सचिवको मोवाईलनं. ९८४६०४८९८० वा वित्तीय संस्थाको वेबसाईट www.slbs.nesdonepal.org बाट लिन सकिनेछ।

Email: nesdosmfi@gmail.com | website: www.slbs.nesdonepal.org



प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने निवेदन फाराम
(कम्पनी ऐन, २०६३ को दफा ७१ को उपदफा (३) सँग सम्बन्धित)

श्री सञ्चालक समिति,
नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेड
कुश्मा-६, न्यूरोड, पर्वत

बिषय: प्रतिनिधि नियुक्त गर्ने बारे ।

महोदय,

.....जिल्लाम.न.पा/उ.म.न.पा/न.पा/गा.पा. वडा नंबस्ने म/हामी
.....ले त्यस वित्तीय संस्थाको शेयरधनीको हैसियतले २०८२ साल पुष ३० गते बुधवारका दिन हुने
वित्तीय संस्थाको सातौं वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त
सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि जिल्ला
म.न.पा/उ.म.न.पा/न.पा/गा.पा. वडा नं बस्ने त्यस वित्तीय संस्थाका शेयरधनी श्री
(शेयरधनी हितग्राही नं.) लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

निवेदक

दस्तखत:

नाम:

हितग्राही खाता नं:.....

मिति:.....

ठेगाना:.....

शेयर कित्ता संख्या:.....

संस्थाको छाप: (शेयरधनी संस्था भएमा)

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पेस गरिसक्नु पर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फाराम रद्द गरिनेछ ।

.....
कम्पनी सचिवको दस्तखत

प्रवेश पत्र

**वि.सं. २०८२ पुष ३० गते बुधवारका दिन हुने नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडको सातौं वार्षिक साधारणसभामा
उपस्थित हुन जारी गरिएको प्रवेश-पत्र**

प्रतिनिधि नियुक्त भएको शेयरधनीको हितग्राही खाता नं.

शेयरधनीको नाम :शेयर कित्ता संख्या :

.....
प्रतिनिधि नियुक्त हुने शेयरधनीको दस्तखत

.....
कम्पनी सचिवको दस्तखत

.....
कम्पनीको छाप

द्रष्टव्य: सभामा सहभागी हुन यो प्रवेश-पत्र अनिवार्य रूपमा पेस गर्नुपर्ने छ ।



	नेपाल सरकार उद्योग मन्त्रालय कम्पनी रजिष्टारको कार्यालय कम्पनी दर्ताको प्रमाण - पत्र
दर्ता नं: १८७५३२/०७४/०७५	
श्री नेस्डो समृद्ध लघुवित्त वित्तिय संस्था नामको पब्लिक लिमिटेड कम्पनी सम्बन्त २०७४ साल चैत्र महिना २८ गते रोज ४ मा दर्ता भएको हुनाले कम्पनी ऐन, २०६३ को दफा ५ को उपदफा (१) बमोजिम यो प्रमाण-पत्र दिइएको छ ।	
मिति: २०७४-१२-२८	Government of Nepal Ministry of Industry Office of the Company Registrar
CERTIFICATE OF INCORPORATION OF COMPANY	
This Certificate of Incorporation has been issued to M/s Nesdo Sambridha Laghubitta Bittiye Sanstha Public Limited having incorporated it on the 11 day of April, 2018 pursuant to sub-section (1) of section 5 of the Companies Act, 2006.	
Date: 2018-04-11	<i>[Signature]</i> Asst. Registrar
ज्ञात - कम्पनी स्थापनालाई मात्र कम्पनीको उद्देश्य कार्यान्वयन गर्ने इजाजत प्रदान गरिएको नभएकाले कानून अनुसार लिनुपर्ने अनुमति सम्बन्धित तिकायबाट लिएर मात्र कम्पनीको उद्देश्य अनुसार कारोबार गर्नु पर्नेछ ।	



नेपाल सरकार
अर्थ मन्त्रालय
आन्तरिक राजस्व विभाग
सुदूर पश्चिम प्रदेश



स्थायी लेखा नम्बर (PAN) दर्ता प्रमाण पत्र

	<table border="1" style="margin: auto;"> <tr> <td style="padding: 5px;">६</td> <td style="padding: 5px;">०</td> <td style="padding: 5px;">६</td> <td style="padding: 5px;">३</td> <td style="padding: 5px;">४</td> <td style="padding: 5px;">३</td> <td style="padding: 5px;">४</td> </tr> </table>	६	०	६	३	४	३	४	दर्ता मिति	
६	०	६	३	४	३	४				
स्थायी लेखा नम्बर	:		आवकः	<table border="1" style="display: inline-table;"> <tr> <td style="padding: 2px 10px;">२१</td> <td style="padding: 2px 10px;">०५</td> <td style="padding: 2px 10px;">२०७५</td> </tr> </table>	२१	०५	२०७५			
२१	०५	२०७५								
आन्तरिक राजस्व कार्यालय:	:	आन्तरिक राजस्व कार्यालय पोखरा	दिन	महिना	साल					

कारोबारको नाम : नेम्बो समूह लघुवित्त वित्तिय संस्था लि.

कार्यदाताको प्रकार : पब्लिक लिमिटेड

ठेगाना : वार्ड नं. ६, म्जुरेड
नगरपालिका: कुश्मा,
पर्वत

व्यवसायका कारोबारहरू : वित्तिय सेवाहरू,

(Signature)

कर अधिकृत
 कर अधिकृत, पोखरा

इजाजतपत्र नं. ने.रा.बैंक /इ.प्रा./“घ”/८७/०७५/०७६


नेपाल राष्ट्र बैंक
 केन्द्रीय कार्यालय
 बैंक तथा वित्तीय संस्था नियमन विभाग
 बालुवाटार, काठमाडौं

वित्तीय कारोवार गर्ने इजाजतपत्र

नेपाल सरकार, उद्योग मन्त्रालय, कम्पनी रजिष्ट्रारको कार्यालयमा कम्पनी ऐन, २०६३ बमोजिम मिति २०७४/१२/२८ मा पब्लिक लिमिटेड कम्पनीको रूपमा दर्ता नं. १८७५३२/०७४/०७५ बाट दर्ता भएको 'नेष्ट्रो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेड' कूश्मा नगरपालिका-६, कूश्माबजार पर्वतलाई राष्ट्रियस्तर कार्यक्षेत्र भएको 'घ' वर्गको वित्तीय संस्थाको रूपमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४८ को उपदफा (४) तथा यस बैंकबाट जारी निर्देशन एवं शर्तहरूको अधीनमा रही वित्तीय कारोवार सञ्चालन गर्न सोही ऐनको दफा ३४ ले दिएको अधिकार प्रयोग गरी यो इजाजतपत्र प्रदान गरिएको छ ।




 (नारायण प्रसाद पौडेल)
 कार्यकारी निर्देशक

मिति: २०७५/१०/२९

नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि. को सातौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट प्रस्तुत अध्यक्षज्यूको प्रतिवेदन

सम्पूर्ण संस्थापक तथा सर्वसाधारण शेयरधनी महानुभावज्यूहरू,

नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडको सातौं वार्षिक साधारण सभामा उपस्थित हुनुभएका संस्थापक अध्यक्षज्यू, सम्पूर्ण शेयरधनी महानुभावहरू, आमन्त्रित अतिथिज्यूहरू, लेखापरीक्षकज्यू, विभिन्न संघ संस्थाका प्रतिनिधिज्यूहरू तथा उपस्थित सबैमा सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवं अभिवादन गर्दछु। यस साधारण सभामा उपस्थित शेयरधनी महानुभावहरूको सुझाव सल्लाह र मार्गदर्शनले आगामी दिनहरूमा संस्थाले लिएको लक्ष्य पुरा गर्न तथा वर्तमान परिस्थितिमा देखिएको चुनौतीहरू सामना गर्न थप मद्दत मिल्ने अपेक्षा गरेको छु। साथै, विगत केही वर्षयता लघुवित्त क्षेत्रमा देखिएको असहज परिस्थितिमा पनि हामीलाई विश्वास गरेर देखाउनु भएको धैर्यता र सद्भावपूर्ण सहयोगका लागि सम्पूर्ण शेयरधनीज्यूहरू प्रति आभार प्रकट गर्न चाहान्छु। आज हामी नेप्डो समृद्ध लघुवित्त वित्तीय संस्थाको सातौं वार्षिक साधारण सभा सम्पन्न गर्न गईरहेका छौं। यस सन्दर्भमा वित्तीय संस्थाले आर्थिक वर्ष २०८१/८२ मा सम्पादन गरेको गतिविधि तथा उपलब्धिहरू र भावी रणनीति आदि समावेश गरी तयार गरिएको वार्षिक प्रतिवेदन यहाँहरू समक्ष प्रस्तुत गर्न पाउँदा खुशी महसुस गरिरहेको छु। यस साधारण सभामा यहाँहरूको अति महत्वपूर्ण समयलाई व्यवस्थापन गरी सहभागी भई दिनु भएकोमा सम्पूर्ण शेयरधनी महानुभावहरूप्रति सञ्चालक समितिको तर्फबाट पुनः हार्दिक स्वागत, सम्मान एवं संस्थागत अभिवादन प्रकट गर्दछु।

आदरणीय शेयरधनी महानुभावहरू,

हामीले यस वित्तीय संस्थाको ऐतिहासिक पृष्ठभूमिलाई समेट्दा हाम्रो संस्थापक शेयरधनी संस्था “राष्ट्रिय शैक्षिक तथा सामाजिक विकास संस्था, नेप्डो नेपाल” लाई स्मरण नगरी रहन सक्दैनौं। वि.सं. २०५१ सालमा “नेपालमा गरिवी रहेसम्म गरिवी विरुद्धको हाम्रो लडाईं निरन्तर जारी रहने छ।” भन्ने हाम्रो संस्थापक अध्यक्ष विश्व प्रसाई ठकुरीज्यूको महान उद्घोषलाई आत्मासाथ गर्दै “स्वावलम्बी, समावेशी र समृद्ध नेपाल” को स्थापना गर्ने परिकल्पना राखि स्थापित नेप्डो नेपाल २०५२ साल असार ७ गतेका दिन जिल्ला प्रशासन कार्यालय, पर्वतमा दर्ता भई सोही वर्षको भदौ २७ गते समाज कल्याण परिषद, काठमाण्डौमा आवद्ध भएको थियो। संस्थाले विभिन्न सामुदायिक विकास कार्यक्रमहरू सञ्चालन गर्ने क्रममा एशियाली विकास बैंक तथा नेपाल सरकार, स्थानीय विकास मन्त्रालयको साभेदारीमा यस संस्थाद्वारा सञ्चालित महिला लघु ऋण परियोजना अन्तर्गत ग्रामीण क्षेत्रमा बस्ने विपन्न परिवारका महिलाहरूको चेतना विकास, समूहमा संगठित गरी विना धितो सामुहिक जमानीमा कर्जा लगानी गर्ने अभ्यासको सुरुवात गरिएको थियो। जुन आजको वित्तीय सेवाको जग हो। संस्थाले विभिन्न दातृ संस्थाको सहयोगमा दर्जनौं परियोजनाहरू सञ्चालन गर्ने क्रममा हामीलाई गरिवी न्यूनिकरण र सेवाको दिगोपनाको सवाल खड्कियो। संस्थाको पञ्चवार्षिक आवधिक समीक्षाले एकातिर “एक पटकको सहयोगले समुदायका विपन्न वर्गको अवस्थामा परिवर्तन नआउने, नियमित अनुदान सहयोग प्रदान गर्न संस्थामा स्रोत अभाव हुने, दातृ निकायको सहयोग निश्चित समयावधीलाई मात्र हुने।” जस्ता तथ्यलाई आत्मासाथ गरायो भने अर्को तिर देशमा बढ्दो राजनीतिक द्वन्द्वको कारण ग्रामीण बजारमा केन्द्रित बैंक/वित्तीय संस्थाहरू क्रमशः सदरमुकाम केन्द्रित हुन पुगे। ग्रामीण क्षेत्रमा बस्ने विपन्न परिवारहरू बैङ्किङ सेवाबाट बन्चित हुँदै गए। यस विकराल परिवेशमा ग्रामीण विपन्न परिवारलाई वित्तीय सेवामा पहुँच स्थापित गर्नका लागि गैर सरकारी संस्थाहरूलाई वित्तीय मध्यस्थताको काम गर्न दिने राज्यको नीति अनुरूप “वित्तीय मध्यस्थताको काम गर्ने संस्था सम्बन्धी ऐन, २०५५” जारी भयो। संस्थाले विभिन्न परियोजना अन्तर्गत विगतका दिनमा हासिल गरेको वचत तथा ऋण परिचालन कार्यक्रमलाई समेत थप व्यवस्थित गर्न नेपाल राष्ट्र बैंकबाट मिति २०५७ कात्तिक १६ गतेका दिन वित्तीय मध्यस्थताको काम गर्ने इजाजत लिई कार्य शुभारम्भ गरी देशका १२ वटा जिल्लामा ५६ वटा शाखा कार्यालयहरू स्थापना गरी १७ जिल्लामा भण्डै २ सय ४५ दक्ष कर्मचारीहरू मार्फत ७८ हजार विपन्न परिवारलाई वित्तीय रुपमा साक्षर बनाउँदै विभिन्न स्वावलम्बी केन्द्र (संस्था) मा आवद्ध गरी घरदैलोमा आर्कषक वचत सेवा, सुलभ कर्जा सुविधा, एक दर्जन कल्याणकारी सुविधाहरू प्रदान गर्दै आईरहेको थियो। समयको माग, नेपाल राष्ट्र बैंकको नीति र हकवाला सदस्यको अपेक्षा समेतलाई सम्बोधन गर्न भण्डै एक दशक लामो प्रक्रियागत

अभ्यासबाट हामीले नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडलाई २०७४ चैत्र २८ गतेका दिन कम्पनी रजिष्ट्रारको कार्यालय, त्रिपुरेश्वर काठमाडौँबाट १८७५३२/०७४/७५ मा राष्ट्रिय कार्यक्षेत्र भएको पब्लिक लिमिटेड कम्पनीको रूपमा दर्ता भएको नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेडले सम्पूर्ण नीतिगत व्यवस्थापन पुरा गरी मिति २०७५ माघ २९ गतेका दिन नेपाल राष्ट्र बैंकबाट इजाजत नं. ने.रा.वैक/ई.प्रा./“घ”/०८७/०७५/७६ बाट राष्ट्रिय स्तरमा “घ” वर्गको वित्तीय कारोबार गर्नका लागि इजाजतपत्रप्राप्त गरेको थियो। राष्ट्र बैंकबाट इजाजतपत्रप्राप्त गरे पश्चात मिति २०७५ माघ ५ गतेका दिन कम्पनी रजिष्ट्रारको कार्यालयबाट उद्देश्य अनुरूपको वित्तीय कारोबार गर्ने अनुमति प्राप्त गरी मिति २०७५ फाल्गुण २९ गतेका दिन साविकको राष्ट्रिय शैक्षिक तथा सामाजिक विकास संस्था, नेप्डो नेपालको नामबाट भए गरेका लघुवित्तीय कारोबार हस्तान्तरण गरी लिई हामीले वित्तीय कारोबारको विधिवत शुभारम्भ गरेका थियौं। हाल यस वित्तीय संस्थाले १४ वटा जिल्लाहरूमा ६० वटा शाखा कार्यालयहरूबाट १८ वटा जिल्लाहरूमा वसोवास गर्ने विपन्न परिवारहरूलाई लघुवित्त सेवा प्रवाह गरिरहेको छ। आगामी दिनमा थप जिल्लाहरूमा क्रमशः शाखा विस्तार गरी वित्तीय सेवा पाउनबाट वञ्चित वर्ग सम्म लघुवित्त सेवा प्रवाह गर्ने उद्देश्य राखिएको छ।

वर्तमान समयमा विश्व अर्थतन्त्र मध्यम गतिमा अघि बढिरहेको देखिन्छ। विभिन्न राष्ट्रहरू बीच भईरहेको युद्ध र सोबाट भईरहेको धनजनको क्षती, शीतयुद्ध, अमेरिका तथा चीन बीचको व्यापार तनाव लगायतका कारणहरूबाट सृजना भएको वित्तीय अस्थिरताले विश्व अर्थतन्त्रलाई प्रभाव पारिरहेको देखिन्छ। विश्व अर्थतन्त्रमा परिरहेको प्रभावबाट नेपाल पनि अछुतो रहन सकेको छैन। कोभिड १९ पछि पूर्णरूपमा आर्थिक क्रियाकलापहरू चलायमान हुन सकेको छैन। स्टक मार्केट लयमा फर्कन सकेको छैन। जेएनजी आन्दोलनका कारण भएको धनजन एवं भौतिक संरचनाको क्षतिले देशको अर्थतन्त्रलाई अपूर्णनिय क्षति पुगेको छ। कर्जा मागको तुलनामा आपूर्ति अत्यधिक भएकोले तरलताको प्रभावकारी उपयोग हुन नसक्दा बैंकको ब्याजदर घटिरहेको छ। सोबाट लघुवित्त कर्जाको ब्याजदर पनि क्रमशः घटिरहेको छ। ब्याजदर घटेको कारण संस्थाको आम्दानी घट्नुको साथै पछिल्लो समयमा लघुवित्त कार्यक्रमहरू प्रभावित हुने गरी भईरहेको क्रियाकलाप तथा अवरोधहरूका कारण लघुवित्त संस्थाहरूको असुलीमा प्रत्यक्ष असर परेको र सोबाट भाखा नाघेको कर्जामा बृद्धि भई वित्तीय संस्थाको वित्तीय सूचकहरूमा गिरावट आएको देखिन्छ।

आ.व. २०८२/८३ को पहिलो त्रैमासमा संघीय सरकारको कुल खर्च १०.८ प्रतिशतले र राजश्व परिचालन ०.३ प्रतिशतले बढेको र उक्त अवधिमा सरकारको कुल खर्च रु. ३६४ अर्ब ५९ करोड मध्ये चालु खर्च रु. २५६ अर्ब ८१ करोड, पुँजीगत खर्च रु. १९ अर्ब १८ करोड र वित्तीय व्यवस्था खर्च रु. ८८ अर्ब ६० करोड रहेको देखिन्छ। जुन तथ्याङ्कबाट आशाको किरण झल्केको देखिएता पनि नेपाल सरकारको चालु खर्चको तुलनामा पुँजीगत खर्च अत्यन्तै न्यून हुनुले कहिकतै हाम्रा ग्राहकवर्गको आय आर्जनमा असर गरी संस्थाको कर्जा माग र असुलीमा समेत असर पर्ने हो कि भन्ने चिन्ता बढाएको छ। देशमा मुद्रास्फीति नियन्त्रणमा देखिए पनि व्यापार घाटा बढ्दो छ। विप्रेषण आप्रवाहमा बृद्धि भएपनि वैकिङ्ग क्षेत्रको कर्जा प्रवाहमा न्यून बृद्धि देखिन्छ। यसले आन्तरिक आर्थिक गतिविधिमा केही शिथिलताको संकेत गर्दछ। बैंक तथा वित्तीय संस्थाहरूबाट लिने सापटीमा केही सहजता देखिएको र लागत पनि क्रमशः घटिरहेको छ। वित्तीय संस्थाको आधार दर (Base Rate) २०८२ असार मसान्तमा १५.०६ प्रतिशत रहेकोमा २०८२ असोज मसान्तमा १७.३० प्रतिशत रहेको छ। नेपाल राष्ट्र बैंकको निर्देशन बमोजिम हाल लघुवित्त संस्थाहरूले कर्जामा लिने ब्याजदर आधार दर (Base Rate) मा बढीमा ३ प्रतिशत प्रिमियम थप गरेर वा वाणिज्य बैंकहरूको पछिल्लो मासिक औसत आधार दरमा ९ प्रतिशत विन्दु थप गर्दा हुन आउने दर मध्ये जुन कम हुन्छ सो भन्दा बढी नहुने गरी कर्जाको ब्याजदर कायम गर्नु पर्ने भएकोले वित्तीय संस्थाको ब्याजदर क्रमशः घट्दो दरमा रहेको छ।

यस वित्तीय संस्थाबाट ग्राहकहरूमा प्रवाह गर्ने सेवाहरू क्रमशः प्रविधि मैत्री बनाउँदै लैजाने, विभिन्न तालिमहरूका माध्यमबाट संस्थामा कार्यरत कर्मचारीहरूलाई दक्ष बनाई कामको गुणस्तरमा अभिवृद्धि गर्ने, ग्राहकहरूमा प्रदान गर्ने सेवालालाई थप परिष्कृत गर्दै जाने, शाखा एवं लघुवित्त कार्यक्रम विस्तार गर्ने तथा आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने गरी कार्य गरिएको छ। यस कार्यले संस्थाको संस्थागत सुशासन, संस्थाको आन्तरिक नीति नियमको पालना तथा संस्थागत सामाजिक उत्तरदायित्व पुरा भई कर्जाको गुणस्तरमा सुधार आउने र कर्मचारीको उत्पादकत्वमा बृद्धि हुने अपेक्षा गरेका छौं। साथै, सरोकारवाला लगानीकर्ता, नेपाल सरकार, नेपाल राष्ट्र बैंक, नेपाल स्टक एक्सचेञ्ज लिमिटेड, कम्पनी रजिष्ट्रारको

कार्यालय, नेपाल धितोपत्र बोर्ड, ग्राहक सदस्य लगायत सबै सरोकारवालाहरूसँग सामञ्जस्यता कायम गर्दै अधि बढेका छौं । साथै, विगतमा साधारण सभाबाट प्राप्त भएका रचनात्मक सल्लाह सुझावहरूलाई समेत मध्यनजर गर्दै संस्थाले आफ्ना काम कारवाहीलाई चुस्त दुरुस्त बनाई प्रतिस्पर्धी ढंगले व्यवसायिक रूपमा कार्य गरिरहेको छ । नेपाल राष्ट्र बैंकको पछिल्लो निर्देशनको परिधि भित्र भाखा नाघेको कर्जा व्यवस्थापन गर्न नसक्दा संस्थामा वितरण योग्य मुनाफा सञ्चित हुँदा हुँदै पनि शेयरधनीहरूमा लाभांश वितरणको प्रस्ताव गर्न नसकिएको बेहोरा दुःखका साथ यस सम्मानित सभामा जानकारी गराउन चाहन्छु ।

शेयरधनी महानुभावहरु,

अब म यहाँहरु समक्ष आर्थिक वर्ष २०८१/८२ मा संस्थाको वासलात, नाफा नोक्सान हिसाब, नाफा नोक्सान हिसाब बाँडफाँड, नगद प्रवाह विवरण र सो संग सम्बन्धित अनुसूचीहरु तथा लेखापरीक्षकको प्रतिवेदन स्वीकृतिका लागि सम्मानित सभा समक्ष प्रस्ताव पेस गर्दछु । साथै, चालु आर्थिक वर्ष २०८२/८३ को मंसीर महिनासम्मको प्रगति विवरण र चालु आर्थिक वर्षमा संस्थाले लिएको रणनीति तथा कार्यक्रम लगायतका विविध विषयहरु सभा समक्ष पेस गर्ने अनुमती माग्दछु ।

(क) विगत वर्षको कारोवारको सिंहावलोकन

वित्तीय संस्थाले हासिल गरेको उपलब्धिको प्रगति विवरण संक्षिप्त रूपमा देहाय अनुसार रहेको बेहोरा सभा समक्ष जानकारी गराउँदछु ।

१) कार्यक्रम, कर्जा, बचत तथा अन्य

क्र.सं.	विवरण	२०८१ असार मसान्तको कुल	२०८२ असार मसान्तको कुल	बढेको/(घटेको) प्रतिशत
१	सेवा पुगेको जिल्ला	१२	१२	-
२	शाखा संख्या	५६	५६	-
३	ग्राहक सदस्य संख्या	७७,०००	७५,४३०	(२.०४)
४	ऋणी संख्या	३२,२८७	३०,५५२	(५.३७)
५	लगानीमा रहको कर्जा रू.	४,०४,३१,३०,५६१	४,०७,८८,५५,२४१	०.८८
६	सदस्यहरुको बचत रू.	२,३५,०१,४२,२९२	२,४३,०१,९९,०७५	३.४१
७	कर्मचारी संख्या	२७२	२८३	०.०४४
८	चुक्ता पुँजी रू.	२५,५०,००,०००	२९,१३,३७,५००	१४.२५
९	तिर्न बाँकी कर्जा सापटी रू.	१७,००,००,०००	१०,००,००,०००	(४१.१७)

२) नाफा नोक्सान हिसाब विवरण

क्र.सं.	विवरण	आ.व. २०८०/८१ को कुल	आ.व. २०८१/८२ को कुल	बढेको/(घटेको) प्रतिशत
१	कुल आमदानी रू.	६९,१७,१०,८६७	७५,१२,०३,०५१	८.६०
२	कुल खर्च रू.	७२,९१,९३,०९७	७३,००,९६,०२९	०.१२
३	सञ्चालन नाफा/(नोक्सान) रू.	(३,७४,८२,२३०)	२,११,०७,०२२	१५६.३१
४	खुद नाफा/(नोक्सान) रू.	(१२,१७,२२,५६३)	(८,९८,५३,१३२)	२६.१८
५	सञ्चित नाफा/(नोक्सान) रू.	२१,७४,४०,८५४	९,९४,२३,५१९	(५४.२७)

(ख) राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर

कोभिड १९, रसिया युक्रेन युद्ध, इजरायल प्यालेस्टाईन युद्ध, थाईल्याण्ड कम्बोडिया युद्ध लगायतका विश्व घटनाक्रम स्वरूप सृजना भएको आर्थिक मन्दी लगायतका कारणहरूले गर्दा लघुवित्त संस्थाहरूको लगानीमा तथा असुलीमा असर पुगेको र सो अवस्था विस्तारै सुधार हुँदै जाने क्रमसँगै लघुवित्त संस्था विरोधी आन्दोलन तथा उत्सृङ्खल गतिविधिहरूको कारण पुनः लघुवित्त संस्थाको लगानी तथा असुलीमा गम्भिर असर पुगेको देखिन्छ। हाल त्यस प्रकारको लघुवित्त संस्था विरोधी गतिविधिहरूमा कमी आएको पनि सोको असरका कारण सृजित समस्याहरू यथावतै रहेको छन्। राजनितिक अस्थिरता सँगै देशको आर्थिक क्रियाकलापहरू चलायमान हुन नसक्नु, अत्याधिक युवा जनशक्ति विदेश पलायन हुनु, बस्तु तथा सेवाको निर्यात घट्नु र आयात बढ्दै जानु, खेतीयोग्य जमिन बाँझो रहने क्रम बढ्नु, प्राकृतिक विपत्तिको घटनाहरू बढ्दै जानु, लघुवित्त तथा समग्र बैकिङ्ग क्षेत्र विरुद्ध आक्रमण भईरहनु आदि जस्ता राष्ट्रिय समस्या तथा घटनाक्रमहरूका कारण देशको अर्थतन्त्र सवैले एवं चलायमान हुन नसकिरहेको अवस्थाले कर्जाको माग तथा असुलीमा सुधार हुन सकिरहेको देखिदैन। अर्कोतिर लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा कायमै रहिरहनु, बैंक तथा वित्तीय संस्थाहरूसँग भएको कर्जा समयमा नै तिर्नु पर्छ भन्ने ऋणीको मनोवृत्तिमा परिवर्तन आउन नसक्नु, कर्मचारीहरूसँग आर्थिक अपचलनका घटनाहरू बढ्दै जानु आदि जस्ता कारणहरूबाट लघुवित्त संस्थाहरूमा जोखिम दैनिकरूपमा बढिरहेको छ र सोबाट लघुवित्त वित्तीय संस्थाहरूको भविष्य विगतको तुलनामा ज्यादै चुनौतीपूर्ण बन्दै गईरहेको देखिन्छ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा

चालु आर्थिक वर्षको मंसीर मसान्तसम्ममा यस वित्तीय संस्थाले गरेको कारोबारको प्रगती विवरण देहाय बमोजिम रहेको छ।

क्र.सं.	विवरण	२०८१ मंसीर मसान्त	२०८२ मंसीर मसान्त	बढेको/(घटेको) प्रतिशत
१	सेवा पुगेको जिल्ला	१२	१४	१६.६७
२	शाखा संख्या	५६	६०	७.१४
३	ग्राहक सदस्य संख्या	७६,६५५	७५,४२४	(१.६०)
४	ऋणी संख्या	३३,७४४	२९,४००	(१२.८७)
५	लगानीमा रहेको कर्जा रकम रू.	४,१६,९५,१९,२५९	४,०५,७५,३९,६०४	(२.६८)
६	सदस्यहरूको बचत परिचालन रू.	२,३४,७२,५१,०५०	२,४३,१७,७०,६८१	३.६०
७	सञ्चालन नाफा/(नोक्सान)	१,१३,२०,१०५	९,४१,७७,६८५	७३१.९५
८	खुद नाफा (आयकर र कर्मचारी वोनस पछि)	७१,३१,६७०	५,९३,३१,९४०	७३१.९५
९	तिर्न बाँकी कर्जा सापटी रू.	१५,२५,००,०००	--	--

आर्थिक वर्ष २०८२/८३ मा देहाय अनुसारको लक्ष्य राखी कार्य गरिएको छ :-

- यस वित्तीय संस्थाले १४ वटा जिल्लाहरूमा लघुवित्त सेवा प्रवाह गरेको छ। क्रमशः अन्य जिल्लामा समेत शाखा खोली लघुवित्त कार्यक्रम विस्तार गरिनेछ।
- वित्तीय संस्थामा रहेका सदस्य संख्यामा ३,९८३ थप गरी वर्षान्तमा ७९,४१३ जना पुर्‍याउने लक्ष्य राखिएको छ।
- वित्तीय संस्थामा रहेको ऋणी संख्या ५,९९९ थप गरी वर्षान्तमा ३६,५५१ जना पुर्‍याउने लक्ष्य राखिएको छ।
- लगानीमा रहेको कर्जा रू. ६९ करोड ५० लाख ६३ हजार बृद्धि गरी वर्षान्तमा रू. ४ अर्ब ६९ करोड ३९ लाख १८ हजार पुर्‍याउने लक्ष्य राखिएको छ।

- सदस्यहरुबाट प्राप्त बचत रू. २३ करोड ३६ लाख ६३ हजार बृद्धि गरी वर्षान्तमा रू. २ अर्ब ६६ करोड ३८ लाख ६२ हजार पुऱ्याउन लक्ष्य राखिएको छ ।

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध

यस वित्तीय संस्थाको नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड लगायत बैंक तथा वित्तीय संस्थाहरु र अन्य सरोकारवालाहरूसँगको व्यवसायिक सम्बन्ध सुमधुर रही आएको छ र यस सम्बन्धलाई निरन्तरता दिइनेछ । साथै सम्बन्धित निकायहरुमा उपलब्ध गराउनुपर्ने सूचना तथा विवरणहरु यथासमयमा उपलब्ध गराइएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण

संस्थापक शेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने अध्यक्ष श्री सावित्री खत्री क्षेत्री लामिछाने, सञ्चालकहरु श्री रत्न प्रसाद अधिकारी, श्री रेशम बहादुर खत्री र श्री निर्मला क्षेत्री तथा सर्वसाधारण शेयरधनीका तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरु श्री एन्जल श्रेष्ठ, श्री विप्लव हमाल र स्वतन्त्र सञ्चालक श्री दुर्गा बहादुर शाह गरी ७ सदस्यीय सञ्चालक समिति रहेकोमा सञ्चालक श्री निर्मला क्षेत्रीले आफ्नो व्यक्तिगत कारण दर्शाई दिनु भएको राजिनामा मिति २०८१/१२/०५ गते बसेको समितिको १०३औं बैठकबाट र श्री विप्लव हमालले आफ्नो व्यक्तिगत कारण दर्शाई दिनु भएको राजिनामा मिति २०८१/१२/०९ गते बसेको १०४औं बैठकको निर्णयबाट स्वीकृत भएको तथा सञ्चालक समितिको मिति २०८२/०५/१८ गते बसेको ११२औं बैठकको निर्णयबाट संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकको रुपमा श्री विश्व कुमार विजुक्छेलाई नियुक्ति गरिएको बेहोरा सम्मानित सभा समक्ष जानकारी गराउन चाहान्छु ।

(च) कारोवारलाई असर पार्ने मुख्य कुराहरु

यस वित्तीय संस्थाको कारोवारलाई असर पार्ने खालका जोखिमयुक्त कारक तत्वहरुलाई न्यूनिकरण गरी संस्थालाई अगाडी बढाउन सञ्चालक समिति र संस्थाको व्यवस्थापन सदैव प्रयत्नशील छ । यद्यपि, वर्तमान परिस्थितिमा आन्तरिक एवं बाह्य कारणले गर्दा यस वित्तीय संस्थाको कारोवारलाई मुख्य गरी देहायका कुराहरुले असर पारेको हामीलाई लागेको छ ।

- देशको आर्थिक, मौद्रिक, वित्तीय नीति तथा नेपाल राष्ट्र बैंकबाट जारी हुने नियमनकारी निर्देशनहरु परिवर्तन/संशोधनका कारण सृजना हुन सक्ने संभावित जोखिमहरुबाट वित्तीय संस्थाको व्यवसायमा असर पर्न सक्ने ।
- प्राकृतिक प्रकोप तथा बन्द हडताल आन्दोलन जस्ता आकस्मिक घटनाक्रमका कारण लघुवित्त कार्यक्रम सञ्चालनमा कठिनाई उत्पन्न हुने गरेको ।
- लघुवित्त वित्तीय संस्थाहरुको संख्या घटे पनि शाखाहरु अपेक्षितरूपमा नघटेको हुँदा एउटै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट लिएको कर्जामा देखिएको बहुपनाको समस्या यथावत रहेको ।
- केन्द्रबाट असुली गरेर ल्याएको रकम कार्यालयसम्म पुऱ्याउन सुरक्षा सम्बन्धी जोखिम रहेको ।
- तथाकथित लघुवित्त संस्था विरुद्धको संघर्ष समितिमा सदस्यहरु आवद्ध भई किस्ता नतिर्ने, तिर्न आनाकानी गर्ने तथा लघुवित्त संस्थाहरुका बारेमा भ्रमपूर्ण समाचारहरु फैलाई सदस्यहरुलाई भ्रमित गर्ने जस्ता क्रियाकलापहरुका कारण वित्तीय संस्थाको कर्जा असुलीमा गम्भीर असर परेको ।
- समग्र बैकिङ्ग क्षेत्रलाई लक्षित गरी भईरहेको आक्रमणका घटनाक्रमहरुबाट कर्मचारीहरुको मनोबल घटिरहेको । बैकिङ्ग क्षेत्रलाई राज्य संयन्त्रबाट पर्याप्त सुरक्षाको प्रत्याभुति हुन नसकेको ।
- राष्ट्रिय तथा अन्तराष्ट्रिय घटनाक्रमहरुबाट सृजना भएको आर्थिक मन्दीका कारण देशको अर्थतन्त्र चलायमान हुन नसक्दा सोको असर ग्राहक सदस्यहरुको पेशा व्यवसायमा समेत परेको हुँदा सोबाट कर्जा माग घट्नुको साथै असुलीमा समस्या देखिएको ।

(छ) संस्थाको वर्तमान पुँजी संरचना

२०८२ असार मसान्तमा यस वित्तीय संस्थाको अधिकृत पुँजी रु. ५० करोड, जारी पुँजी तथा चुक्ता पुँजी रु. २९ करोड १३ लाख ३७ हजार ५०० रुपैयाँ रहेको छ ।

क्र.सं.	समूह	रकम, रु.	प्रतिशत	कैफियत
१	संस्थापक	१९,६६,५२,८००	६७.५०	
२	सर्वसाधारण	९,४६,८४,७००	३२.५०	
	जम्मा	२९,१३,३७,५००	१००.००	

(ज) संस्थागत सुशासन

संस्थागत सुशासन (Corporate Governance) कायम राख्ने विषयमा सञ्चालक समिति तथा व्यवस्थापन सदैव प्रतिवद्ध रहेको छ । सञ्चालक समितिका सदस्यहरु तथा कर्मचारीहरुले नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुबाट तोकिएका आचरण सम्बन्धी व्यवस्थाहरु तथा ती निकायबाट समय समयमा जारी भएका नीति निर्देशनहरुलाई पूर्ण रुपमा परिपालना गरेका छन् । संस्थागत सुशासनलाई थप प्रभावकारी बनाउन सञ्चालक समिति र व्यवस्थापन तहमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति तथा कर्मचारी सेवा सुविधा समितिहरु गठन गरिएको र उक्त समितिहरुको समय समयमा बैठकहरु बसी व्यवस्थापन तहबाट काम गर्ने क्रममा देखिएका कमी कमजोरीहरुलाई सुधार गर्न निर्देशन दिने गरेको छ । सञ्चालक समितिका काम कारवाहीहरु तथा संस्थाका अन्य सबै क्रियाकलापहरु पारदर्शी रुपमा सञ्चालन गरी संस्थागत सुशासन कायम गर्न संस्था क्रियाशिल रहेको छ । संस्थागत सुशासनलाई निरन्तर पालना गर्न गराउनका लागि सञ्चालक समितिले नेपाल राष्ट्र बैंकको निर्देशन तथा प्रचलित अन्य ऐन कानुनको परिधि भित्र रही विभिन्न नीति, नियम तथा कार्यविधिहरु तर्जुमा गरेको र उक्त नीति नियमहरुलाई व्यवस्थापनले कार्यान्वयन गर्दै आइरहेको छ । वित्तीय संस्थाले तयार गरी लागु गरेका नीति, नियमावली तथा कार्यविधिहरु देहाय बमोजिम रहेका छन् ।

क्र.सं.	नीति/नियमावली/कार्यविधिहरु	क्र.सं.	नीति/नियमावली/कार्यविधिहरु
१	प्रबन्धपत्र	२	नियमावली
३	कर्मचारी सेवा विनियमावली, २०८१	४	आर्थिक प्रशासन विनियमावली, २०८१
५	कर्जा अपलेखन विनियमावली, २०८१	६	Disaster Recovery & Business Continuity Plan, 2082
७	कर्जा नीति, २०८२	८	बचत नीति, २०७९
९	कर्मचारी करार सेवा कार्यविधि, २०८२	१०	प्रतिभाशाली तथा अनुभवी कर्मचारी छनौट कार्यविधि, २०८२
११	केन्द्र सञ्चालन तथा व्यवस्थापन निर्देशिका, २०८२	१२	शाखा व्यवस्थापन कार्यविधि, २०८२
१३	सम्पत्ति दायित्व व्यवस्थापन नीति, २०८२	१४	जोखिम व्यवस्थापन कार्यविधि, २०८१
१५	सम्पत्ति शुद्धीकरण निवारण सम्बन्धी कार्यविधि, २०८२	१६	सञ्चालक निर्वाचन सम्बन्धी विनियमावली, २०७९
१७	कार्यसञ्चालन सम्बन्धी निर्देशिका, २०७६	१८	अनुगमन तथा सुपरिवेक्षण निर्देशिका, २०८२
१९	लेखा अभिलेख नीति, २०७६	२०	ग्राहक पहिचान सम्बन्धी कार्यविधि, २०८२
२१	ग्राहक संरक्षणकोष कार्यविधि, २०७६	२२	भौतिक परीक्षण कार्यविधि, २०७६

२३	विदेश भ्रमण सम्बन्धी कार्यविधि, २०७६	२४	उत्तराधिकारी योजना निर्देशिका, २०८२
२५	कर्मचारी कर्जा सुविधा निर्देशिका, २०७९	२६	सूचना प्रविधि कार्यविधि, २०८२
२७	सञ्चालक शिक्षा कार्यक्रम कार्यविधि, २०७६	२८	कर्मचारी क्षमता अभिवृद्धि कार्यविधि, २०७६
२९	संस्थागत सामाजिक उत्तरदायित्वकोष कार्यविधि, २०७६	३०	नगद सञ्चालन निर्देशिका, २०७६
३१	सम्पत्तिको उपयोग तथा खर्च कार्यविधि, २०८२	३२	उपकारकोष फिर्ता एवं व्यवस्थापन कार्यविधि, २०८१
३३	आचारसंहिता, २०८१	३४	कर्जा असुली कार्यविधि, २०८१

(भ) राजश्वमा योगदान

आर्थिक वर्ष २०८१/८२ मा यस वित्तीय संस्थाले देहाय बमोजिम राजश्वमा योगदान गरेको छ ।

क्र.सं.	विवरण	आर्थिक वर्ष २०८०/८१ रकम, रू.	आर्थिक वर्ष २०८१/८२ रकम, रू.
१	आयकर	९,००,२९,१९५	११,८०,९६,०४३
२	बैठक भत्ताको कर	७१,२५०	७५,९७५
३	पारिश्रमिक कर	४५,४१,०३९	१३,००,२६९
४	अन्य श्रोतको कर	४,६६,१२८	१,३९,६७३
५	ब्याज आयको कर	१,५०,९०,८११	१,८२,२१,०४२
६	व्यवसायिक कर	३,२७,२००	३,२७,२००
७	बहाल आयको कर	११,०७,२३५	११,९४,९७५
८	लाभांश आयको कर	--	१८,७२,६०६
जम्मा		११,१६,३२,८५८	१४,१२,२७,७८३

(ब) सूचना प्रविधिको उच्चतम प्रयोग, उत्पादकत्व तथा कार्यकुशलता अभिवृद्धिको लागि साधन

हाल संस्थाले Core Banking System को लागि Uranas Web Based Online Software प्रयोग गरिरहेको छ । संस्थामा आवद्ध सदस्यहरूले आफ्नो कारोबारको जानकारी आफ्नै मोबाईलबाट थाहा पाउने गरी एसएमएस बैकिङ्ग सेवा प्रदान गरिएको छ । एसएमएस बैकिङ्ग सेवाले संस्था र सदस्यहरू बीच हुने आर्थिक कारोबारलाई सहज, सरल र पारदर्शी बनाएको छ । ग्राहकसँगको वित्तीय कारोबारलाई थप छिटो छरितो र सरल बनाउने उद्देश्यले Mobile Finance Technology Pvt Ltd. कम्पनीसँग सम्झौता गरी Mobile Banking Application बनाउने कार्य भईरहेको र नेपाल राष्ट्र बैंकबाट स्वीकृति लिएर Nesdo Mobile Banking App ग्राहकहरूका लागि सञ्चालनमा ल्याइनेछ । Mobile Banking को सञ्चालनबाट ग्राहकहरूले छिटो छरितो एवं सरल ढङ्गबाट आफ्नो कारोबारको भुक्तानी, रकमको स्थानान्तरण एवं रकमहरू प्राप्त गर्न सक्ने अपेक्षा गरेका छौं ।

(ट) अन्य समितिहरूको गठन

नेपाल राष्ट्र बैंकको निर्देशनमा उल्लिखित काम कारवाही गर्ने गरी वित्तीय संस्थाको सञ्चालक समितिको निर्णयानुसार देहाय बमोजिमको अन्य समितिहरू गठन गरिएको छ ।

१) जोखिम व्यवस्थापन समिति

यस वित्तीय संस्थाको गैर कार्यकारी सञ्चालक श्री रत्न प्रसाद अधिकारीको संयोजकत्वमा सञ्चालक श्री दुर्गा बहादुर शाह

सदस्य, वित्त व्यवस्थापन सूचना प्रविधि तथा योजना विभागका प्रमुख सदस्य र कर्जा व्यवस्थापन तथा ग्राहक संरक्षण विभागका प्रमुख सदस्य सचिव रहेको समिति गठन भई सञ्चालनमा रहेको छ। समीक्षा अवधिमा जोखिम व्यवस्थापन समितिको कुल ४ वटा बैठक बसेको थियो।

क्र.सं.	सञ्चालकको नाम	पद	बैठक संख्या	उपस्थित	अनुपस्थित
१.	श्री रत्न प्रसाद अधिकारी	संयोजक	४	४	-
२.	श्री दुर्गा बहादुर शाह	संयोजक	४	४	-

२) कर्मचारी सेवा सुविधा समिति

यस वित्तीय संस्थाको गैर कार्यकारी सञ्चालक श्री रेशम बहादुर खत्रीको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, वित्त विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहेको कर्मचारी सेवा सुविधा समिति गठन भई सञ्चालनमा रहेको छ। समीक्षा अवधिमा कर्मचारी सेवा सुविधा समितिको बैठक बसेको छैन।

३) सम्पत्ति शुद्धीकरण अनुगमन समिति

यस वित्तीय संस्थाको गैर कार्यकारी सञ्चालक श्री विप्लव हमालको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, कर्जा व्यवस्थापन तथा ग्राहक संरक्षण विभागका प्रमुख सदस्य सचिव रहेको सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी सञ्चालनमा रहेकोमा श्री विप्लव हमालले दिनु भएको राजिनामा स्वीकृत भई खाली रहेको संयोजक पदमा श्री एन्जल श्रेष्ठ संयोजक, प्रमुख कार्यकारी अधिकृत सदस्य, वित्त व्यवस्थापन सूचना प्रविधि तथा योजना विभाग प्रमुख सदस्य र कर्जा व्यवस्थापन तथा ग्राहक संरक्षण विभागका प्रमुख सदस्य सचिव रहेको समिति पुनर्गठन गरी सञ्चालनमा रहेको छ। समीक्षा अवधिमा सम्पत्ति शुद्धीकरण अनुगमन समितिको कुल ५ पटक बैठक बसेको थियो।

क्र.सं.	सञ्चालकको नाम	पद	बैठक संख्या	उपस्थित	अनुपस्थित
१	श्री विप्लव हमाल	संयोजक	५	५	-

(ठ) संस्थाले सम्पादन गरेको अन्य गतिविधि

१) कर्मचारी तालिम

संस्थामा कार्यरत कर्मचारीहरुको कार्यकुशलता तथा क्षमता अभिवृद्धि गरी गुणस्तरीय रुपमा संस्थागत लक्ष्य प्राप्ती गर्ने र सदस्यहरुलाई चुस्त दुरुस्त सेवा प्रदान गर्न सकिने कुरालाई दृष्टिगत गर्दै आर्थिक वर्ष २०८१/८२ मा संस्थाका कर्मचारीहरुलाई देहाय बमोजिमका क्षमता अभिवृद्धि सम्बन्धी तालिमहरु सञ्चालन गरिएको थियो।

क्र.सं.	तालिम तथा गोष्ठीको विवरण	सहभागी संख्या	दिन	कैफियत
१	लघुवित्त क्षेत्रमा देखिएका समस्या, चुनौति र समाधान विषयक कार्यशाला गोष्ठी	१६	१	
२	जोखिम व्यवस्थापन तालिम	५९	२	
३	कर्मचारी अभिभावक अभिमुखिकरण तालिम	२६	१	
४	लेखा व्यवस्थापन तालिम	६१	३	
५	कर्जा जोखिम व्यवस्थापन तालिम	६५	३	
६	सेवा प्रवेश पूर्व सैद्धान्तिक तालिम	८२	३	
७	रणनीतिक योजना तर्जुमा गोष्ठी (दमौली कलष्टर)	५०	१	
८	रणनीतिक योजना तर्जुमा गोष्ठी (चितवन कलष्टर)	४५	१	

९	रणनीतिक योजना तर्जुमा गोष्ठी (स्यङ्गजा कलष्टर)	५६	१	
१०	रणनीतिक योजना तर्जुमा गोष्ठी (कुश्मा कलष्टर)	६५	१	

२) ग्राहक संरक्षण कार्यक्रम

ग्राहक सदस्य विना संस्थाको कल्पना पनि गर्न सकिदैन । तसर्थ ग्राहकको सन्तुष्टि नै हाम्रो सफलताको आधार हो । ग्राहक सदस्यहरुलाई ऋण तथा बचत कार्यक्रमको साथै निजहरुको पेशा व्यवसायलाई प्रत्यक्ष टेवा पुग्ने खालका तालिमहरु, वित्तीय साक्षरता कार्यक्रम तथा अन्य धेरै प्रकारका राहत सुविधाहरु प्रदान गरिएको छ । आफ्ना ग्राहक सदस्यहरु संस्थासँग आवद्ध गराइराख्न उनीहरुको संरक्षण र विकासमा ध्यान दिनु आवश्यक हुन्छ । यसबाट नै संस्थाको दीगोपना र विकासको आधार बन्छ । ग्राहक संरक्षण कार्यक्रम अन्तर्गत ग्राहक संरक्षणकोषबाट ऋणी सदस्यहरुलाई आर्थिक वर्ष २०८१/८२ मा देहाय बमोजिम सहयोग/सुविधा प्रदान गरिएको थियो ।

क्र.सं.	खर्चको शीर्षक	खर्च रकम रु.
१.	सदस्यको श्रीमान/श्रीमतीको मृत्युमा सुविधा	३१,०००
२.	सदस्यको मृत्युमा कर्जा मिनाहा	१२,९८,०२४
३.	वित्तीय साक्षरता कार्यक्रम	२,३९,७७०
४.	प्राकृतिक प्रकोपमा राहत सुविधा	३३,०००
	जम्मा रु.	१६,०१,७९४

साथै, आगामी दिनहरुमा ग्राहक संरक्षणकोषलाई सदस्यको हितमा अधिकतम उपयोग हुने गरी सदस्यहरुको आय आर्जनमा सघाउ पुग्ने खालका सिपमुलक तथा व्यवसायिक तालिमहरुलाई विविधिकरण गरी सदस्यको उद्यमशिलता विकासमा प्रत्यक्ष टेवा पुग्ने खालका कार्यक्रमहरु सञ्चालन गरिनेछ ।

३) संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम

समीक्षा अवधिमा संस्थागत सामाजिक उत्तरदायित्वकोषबाट खर्च गरिएको छैन । नेपाल राष्ट्र बैंकले पछिल्लो पटक जारी गरेको निर्देशनलाई समेटेर संस्थागत सामाजिक उत्तरदायित्वकोष सञ्चालन कार्यविधि संशोधन गरी प्रभावकारी रुपमा यस कोषबाट सामाजिक क्षेत्रमा खर्च गर्ने छौं ।

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

यस वित्तीय संस्थाको सबै कार्यालयहरुको नियमित रुपमा स्थलगत अनुगमन तथा सुपरिवेक्षण र आन्तरिक लेखापरीक्षण कार्य हुने गरेको छ र केन्द्रीय कार्यालयबाट Online System Software को माध्यमबाट दैनिक रुपमा शाखाहरुको गैर स्थलगत निरीक्षण कार्य पनि गर्ने गरिएको छ । नेपाल राष्ट्र बैंकको निर्देशन बमोजिम गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति र कर्मचारी सेवा सुविधा समितिहरु गठन गरिएको र ती समितिहरु क्रियाशिल अवस्थामा रहेका छन् भने आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, कर्जा नीति, बचत नीति, ग्राहक संरक्षण कोष सञ्चालन कार्यविधि, सम्पत्ति शुद्धीकरण निवारण सम्बन्धी कार्यविधि, केन्द्र सञ्चालन निर्देशिका, शाखा सञ्चालन कार्यविधि, अनुगमन तथा सुपरिवेक्षण निर्देशिका, सञ्चालक भ्रमण सम्बन्धी कार्यविधि, सञ्चालक शिक्षा कार्यविधि जस्ता नीति निर्देशिकाहरु तयार गरी लागु गरिएको छ ।

(ढ) धन्यवाद ज्ञापन

यस अवसरमा संस्थाको उन्नति तथा प्रगतिको लागि प्रत्यक्ष एवं अप्रत्यक्ष रुपमा योगदान पुर्याउनु हुने संस्थाका संस्थापक अध्यक्ष श्री विश्व प्रकाश प्रसाई ठकुरीज्यू, शेयरधनी महानुभावहरु, संस्थाका ग्राहक सदस्य, नेपाल राष्ट्र बैंक, कम्पनी



रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लीयरिङ लिमिटेड, ग्लोबल आईएमई क्यापिटल लिमिटेड लगायत अन्य विभिन्न निकायका पदाधिकारीहरु, लेखापरीक्षक एवं अन्य सम्पूर्ण शुभेच्छुकहरु प्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्दै आगामी दिनमा अझ बढी सहयोगको अपेक्षा राखेको छौ ।

साथै, यस वित्तीय संस्थाले हासिल गरेको उपलब्धि र कोभिड तथा वर्तमान असहज अवस्थामा लघुवित्त संस्था र कर्मचारीहरु माथि बैंक/वित्तीय संस्था विरोधी समूहहरुबाट भईरहेको नकारात्मक गतिविधिहरुबाट सृजना हुन सक्ने संभावित जोखिमहरुको प्रवाह नगरी संस्थाको अस्तित्व एवं गरिमालाई जोगाई राख्न इमान्दारीपूर्वक अहोरात्र कार्य गर्ने यस संस्थाका इमान्दार, परिश्रमी र लगनशील कर्मचारीहरुप्रति धन्यवाद ज्ञापन गर्दछु र आगामी दिनमा समेत संस्थाको उन्नती प्रगतीमा अझ बढी योगदान पुऱ्याउनु हुनेछ भन्ने अपेक्षा गरेको छु । धन्यवाद ।

सञ्चालक समितिको तर्फबाट

सावित्री खत्री क्षेत्री लामिछाने,

अध्यक्ष



**सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने
कम्पनी ऐन, २०६३ को दफा १०९ (४) संग सम्बन्धित अन्य थप विवरणहरु**

(क) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया

आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण प्रतिवेदनमा संस्थाको नियमित कारोबारमा देखिएको सामान्य कैफियतहरु बाहेक कुनै गम्भिर प्रकृतिको कैफियतहरु रहेको छैन । लेखापरीक्षकले औल्याएको धेरैजसो कैफियतहरु सुधार भईसकेको छ भने अन्य केही कैफियतहरु सुधार हुने क्रममा रहेको छ ।

(ख) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

लाभांश बाँडफाँडको लागि सिफारिस गरिएको छैन ।

(ग) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनु भन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण

यस संस्थाको कुनै पनि शेयरधनीको शेयर जफत भएको छैन ।

(घ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन

वित्तीय संस्थाले गरेको कारोबारको प्रगतिका बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरिएको छ । यस संस्थाको कुनै पनि सहायक कम्पनी छैन ।

(ङ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन

वित्तीय संस्थाले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको महत्वपूर्ण परिवर्तन मूल प्रतिवेदनमा समावेश गरिएको छ । यस संस्थाको कुनै पनि सहायक कम्पनी छैन ।

(च) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी

विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले त्यस्तो छुट्टै कुनै जानकारी उपलब्ध गराएको छैन ।

(छ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी

यस वित्तीय संस्थाका सञ्चालक तथा पदाधिकारीहरुले देहाय बमोजिमको शेयर धारण गरेका छन् ।

१. सञ्चालक समितिका पदाधिकारी

क्र.सं.	नाम	पद	ग्रहण गरेको कुल शेयर (किता)	प्रतिशत (चुक्ता पूँजीको)
१	श्री सावित्री खत्री क्षेत्री लामिछाने	अध्यक्ष	१७,१३७	०.५८८
२	श्री रत्न प्रसाद अधिकारी	सञ्चालक	५,७१२	०.१९६
३	श्री रेशम बहादुर खत्री	सञ्चालक	२,८५६	०.०९८
४	श्री विश्व कुमार विजुक्छे	सञ्चालक	८,५६८	०.२९४
५	श्री दुर्गा बहादुर शाह	सञ्चालक	-	-
६	श्री एन्जल श्रेष्ठ	सञ्चालक	११४	०.००३९

२. व्यवस्थापन पदाधिकारी

क्र.सं.	नम	पद	ग्रहण गरेको कुल शेयर (किता)	प्रतिशत (चुक्ता पूँजीको)
१	श्री अशोक कुमार आचार्य	प्रमुख कार्यकारी अधिकृत	-	-
२	श्री युधिष्ठिर भुसाल शर्मा	वरिष्ठ प्रबन्धक	२६२	०.००९
३	श्री नारायण प्रसाद प्रसाई	प्रबन्धक	५,९४०	०.२०३
४	श्री कमल प्रसाद शर्मा	सहायक प्रबन्धक	१७,३६६	०.५९६
५	श्री उत्तम प्रसाद अधिकारी	सहायक प्रबन्धक	५,९४०	०.२०३
६	श्री शान्तीदेवी शर्मा	अधिकृत प्रथम	-	-

सञ्चालकहरु तथा व्यवस्थापनमा संलग्न पदाधिकारीहरु यस वित्तीय संस्थाको शेयर कारोवारमा संलग्न भएको कुनै जानकारी प्राप्त भएको छैन ।

(ज) विगत आर्थिक वर्षमा कम्पनीसंग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा

हालसम्म संस्थालाई त्यस्तो कुनै जानकारी प्राप्त भएको छैन ।

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

वित्तीय संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

(ञ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण

आर्थिक वर्ष २०८१/८२ मा यस वित्तीय संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रहेको छ ।

क्र.सं.	विवरण	खर्च रकम, रु.
१	कर्मचारी खर्च	११,३१,६८,५१८.००
२	अन्य सञ्चालन खर्च	१५,४२,५०,०७२.००
३	जम्मा	२६,७४,१८,५९०.००

- (ट) लेखापरीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण:

गैर कार्यकारी सञ्चालकको संयोजकत्वमा देहाय बमोजिमको लेखापरीक्षण समिति गठन गरिएको छ ।

गैर कार्यकारी सञ्चालक श्री दुर्गा बहादुर शाह संयोजक, सहायक अधिकृत श्री रामचन्द्र गौतम सदस्य र आन्तरिक लेखापरीक्षण विभागका प्रमुख सदस्य सचिव रहेको लेखापरीक्षण समिति गठन गरी सञ्चालनमा रहेकोमा सञ्चालक समितिको मिति २०८२/०६/३१ गते बसेको ११४औं बैठकको निर्णय बमोजिम गैर कार्यकारी सञ्चालक श्री दुर्गा बहादुर शाह संयोजक, सञ्चालक श्री विश्व कुमार विजुक्छे सदस्य र आन्तरिक लेखापरीक्षण विभागका प्रमुख सदस्य सचिव रहेको समिति पुनर्गठन गरिएको छ । आर्थिक वर्ष २०८१/८२ मा यस समितिको ५ पटक बैठक बसेको छ ।

क्र.सं.	नम	पद	भत्ता तथा सुविधा, रू	बैठक संख्या	कैफियत
१	श्री दुर्गा बहादुर शाह	सञ्चालक	छैन	५	

यस समितिले मुख्य गरी नेपाल राष्ट्र बैंकको निर्देशनमा उल्लिखित लेखापरीक्षण समितिको काम कारवाही बमोजिम संस्थाको आन्तरिक नियन्त्रण प्रणाली, जोखिम व्यवस्थापन प्रणाली, नीति नियमहरुको पालना, आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदनले औल्याएकाका कैफियतहरु सुधारका लागि व्यवस्थापनलाई निर्देशन तथा लेखा परीक्षकको नियुक्तिका लागि सिफारिस गर्ने लगायतका कार्यहरु गर्दछ ।

- (ठ) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभुत शेरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :

यस प्रकारको कुनै रकम यस वित्तीय संस्थालाई बुझाउन बाँकी छैन ।

- (ड) सञ्चालक, प्रबन्धक सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:

१.संचालक समिति

क्र.सं.	नम	पद	बैठक भत्ता रू.	कैफियत
१	श्री सावित्री खत्री क्षेत्री लामिछाने	अध्यक्ष	९९,५००	
२	श्री रत्न प्रसाद अधिकारी	सञ्चालक	९९,५००	
३	श्री रेशम बहादुर खत्री	सञ्चालक	९९,५००	
४	श्री दुर्गा बहादुर शाह	सञ्चालक	९९,५००	
५	श्री एन्जल श्रेष्ठ	सञ्चालक	५७,५००	
६	श्री निर्मला क्षेत्री	पूर्व सञ्चालक	१५,०००	
७	श्री विप्लव हमाल	पूर्व सञ्चालक	३६,०००	
	जम्मा		५,०६,५००	

२. कार्यकारी प्रमुख

क्र.सं.	नाम	पद	विवरण	रकम
	श्री युधिष्ठिर भुसाल शर्मा	निमित्त प्रमुख कार्यकारी अधिकृत	तलब भत्ता तथा अन्य सुविधा कुल	रु. १४,९८,०००.००

(ढ) शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम:

२०८२ असार मसान्तसम्ममा शेयरधनीले बुझिलिन बाँकी रहेको लाभांश रकम रु. ८,४५,५२१/५० रहेको र उक्त लाभांश रकम ग्लोबल आईएमई क्यापिटल लिमिटेडको खातामा रहेको छ। साथै, आ.व. २०८०/८१ मा वितरण गरिएको बोनस शेयर मध्ये राष्ट्रिय शैक्षिक तथा सामाजिक संस्था, नेप्डो नेपालको हितग्राही खातामा जान बाँकी बोनस शेयर कित्ता १,७१,००० रहेको छ।

(ण) दफा १४१ बमोजिम सम्पत्ती खरीद वा बिक्री गरेको कुराको विवरण:

यस किसिमको कुनै सम्पत्ति खरीद बिक्री गरिएको छैन।

(त) दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण:

छैन।

(थ) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा:

छैन।

(द) अन्य आवश्यक कुराहरु:

छैन।



Shrestha & Neupane Associates Chartered Accountants

📍 Tripureshwor, Kathmandu, Nepal

☎ 01-5354068

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF

NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LIMITED

Opinion

We have audited the financial statements of **NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.** (referred to as the "Company"), 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 Company 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 [NSA]. 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 Company in accordance with the Code of Ethics issued by Institute of Chartered Accountants of Nepal together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in the context.

We have determined the matters described below to be 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. No.	Key Audit Matters	Auditor's Response
1.	Interest Income	
	The interest income of the microfinance has been recognized on accrual basis and following the interest income recognition guidelines issued by Nepal Rastra Bank. Since interest income is the primary source of revenue for microfinance, we have considered it as a key audit matter.	Our audit approach included clear understanding of the microfinance's IT system i.e. how the interest income is daily accrued regarding the loans and advances. We have test checked the interest income booking with manual computation and we did not find any deviation. Furthermore, we have test checked the calculation of interest suspense based on NRB Income Recognition Guidelines.
2.	Impairment of Loans and Advances	
	As per directive of Microfinance, it shall measure impairment loss on loans and advances at the higher of: • Amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provisioning; and • Amount as per incurred loss model (individual and collective impairment loss) as per NFRS 9. As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on the classification of loans and receivables as well as status of loans and receivables. As per NFRS, impairment of loans and advances should be made for individual impairment as well as for collective impairment. Individually significant loans and advances should be assessed for individual impairment and collective impairment for homogeneous groups of loans. For collective assessment, the collective impairment loss is measured as the difference between the present value of estimated future cash flows discounted at the loan's original effective interest rate and its carrying amount less the individual collective impairment. Loss is measured based on historical loss experience for assets with credit risk characteristics similar to those in the group. Management considers current credit conditions and other relevant factors to ensure that the loss experience is appropriate. Where the impairment loss is less than that suggested by NRB norms, the higher amount should be taken. The assessment of impairment of loans and advances under incurred loss model requires assessment of future cash flows as well as historical loss experience of portfolios. However, NRB norms for loan loss provisioning will require assessment of	Our audit approach regarding verification of impairment of loans and advances included: - Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. - Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of account scrutiny. - Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral securities based on management estimate. - Grouping of homogeneous groups of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.

S. No.	Key Audit Matters	Auditor's Response
	overdue status of loans for intended purpose. Higher assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.	
3.	Information Technology	
	The Microfinance's key financial accounting and reporting processes are highly dependent on the automated controls over the Microfinance's IT systems. There is a risk that gaps in the change management, segregation of duties or user access management controls (in relation to key financial accounting and reporting systems) may undermine our ability to place some reliance thereon in our audit.	Our audit approach regarding obtaining reliance on Microfinance's IT system included the following procedures: a. We tested the design, operation and effectiveness of control over providing, denying/removing and appropriateness of access rights on the accounting and reporting system of the microfinance. b. Obtained and reviewed the change management policies and for a sample of changes in inputs and control functions, on the system has been reviewed to confirm that changes had been performed in line with approved decisions. c. Tested a sample of the automated controls that are designed to enforce appropriate segregation of duties. d. We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculations.

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 statements 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 course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 company'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 company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement caused due to fraud or error, and to issue 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.

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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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 company.
- 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 company.
- Returns received from the branch offices of the company were adequate for the purpose of our audit though the statements are independently not audited.

- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the company 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 company, we have not come across any case where the Board of Directors or any office bearer of the Company have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Company and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Company, its shareholders and its depositors.
- The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



Prashidha Neupane, FCA.
Partner
Shrestha & Neupane Associates
Chartered Accountants

UDIN: 251221CA01261MBsmt
Place: Kathmandu, Nepal
Date: 2082/09/06



NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.

KUSHMA 6, PARBAT

STATEMENT OF FINANCIAL POSITION

Ashadh 32, 2082

Particular	Note	Amount in NRs.	
		Ashadh 32, 2082	Ashadh 31, 2081
Assets			
Cash and Cash equivalent	4.1	973,524,240	894,458,804
Statutory Balances and Due from Nepal Rastra Bank	4.2	-	-
Placement with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	3,022,934,964	3,338,172,247
Investment Securities	4.8	-	-
Current Tax Assets	4.9	-	-
Investment Property	4.10	-	-
Property and Equipment	4.11	38,212,362	31,706,245
Goodwill and Intangible assets	4.12	-	-
Deferred Tax Assets	4.13	29,133,406	26,236,369
Other Assets	4.14	4,674,342	5,694,473
Total Assets		4,068,479,315	4,296,268,138
Liabilities			
Due to Bank and Financial Institutions	4.15	100,000,000	170,000,000
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	2,430,199,075	2,350,142,292
Borrowing	4.19	-	-
Current Tax Liabilities	4.9	34,913,018	56,042,449
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	806,381,699	939,236,524
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		3,371,493,792	3,515,421,266
Equity			
Share Capital	4.24	291,337,500	255,000,000
Share Premium		-	-
Retained Earnings		99,423,519	217,440,854
Reserves	4.25	306,224,504	308,406,019
Total Equity		696,985,522	780,846,873
Total Liabilities & Equity		4,068,479,315	4,296,268,138
Contingent Liabilities and Commitment	4.26	-	-
Net assets value per share		<u>239.24</u>	<u>306.21</u>

The accompanying notes form an integral part of these financial statements.

As per the report of our even date
For; Shrestha & Neupane Associates
Chartered Accountants



Sabitri Khatri Chhetri Lamichhane
Chairman

Bisho Kumar Bijukchhe
Director

Ashok Kumar Acharya
Chief Executive Officer

Prashidhda Neupane, FCA.
Partner

Resham Bahadur Khatri
Director

Durga Bahadur Shah
Independent Director

Anja Shrestha
Director

Ratna Prasad Adhikari
Director

Youdhistha Prasad Sharma
Sr. Manager

Date: 2082.09.06
Place: Pokhara





NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.
KUSHMA 6, PARBAT
Statement of Profit or Loss
For the Year Ended on 32 Ashadh, 2082

		Amount in NRs.	
Particular	Note	2081/82	2081/82
Interest Income	4.27	524,922,843	632,328,167
Interest Expense	4.28	(242,803,828)	(274,619,272)
Net Interest Income		282,119,014	357,708,895
Fee and Commission Income	4.29	35,609,873	38,360,179
Fee and Commission Expense	4.30	167,312	-
Net Fee and Commission Income		35,442,561	38,360,179
Net Interest, Fee and Commission Income		317,561,576	396,069,075
Net Trading Income	4.31	-	-
Other Operating Income	4.32	190,670,335	21,022,521
Total Operating Income		508,231,911	417,091,596
Impairment charge/(reversal) for loans and other losses	4.33	341,996,182	282,222,869
Net Operating Income		166,235,729	134,868,726
Operating Expense			
Personnel Expenses	4.34	113,168,518	113,234,000
Other Operating Expenses	4.35	20,540,777	47,991,946
Depreciation & Amortization	4.36	11,419,412	11,125,010
Operating Profit		21,107,022	(37,482,229)
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		21,107,022	(37,482,229)
Income Tax Expense	4.39	110,960,154	84,240,333
Current Tax		118,096,043	90,029,195
Deferred Tax		(7,135,889)	(5,788,861)
Profit for the year		(89,853,132)	(121,722,563)
Profit attributable to:			
Equity holders of the Financial Institution		(89,853,132)	(121,722,563)
Profit for the year		(89,853,132)	(121,722,563)
Earnings per share			
Basic earnings per share		(30.84)	(47.73)
Diluted earnings per share		(30.84)	(47.73)

The accompanying notes form an integral part of these financial statements.



Sabitri Khatri Chhetri Lamichhane
Chairman

Bisho Kumar Bijukchhe
Director

Ashok Kumar Acharya
Chief Executive Officer

Prashidhda Neupane, FCA.
Partner

Resham Bahadur Khatri
Director

Durga Bahadur Shah
Independent Director

Anjal Shrestha
Director

Ratna Prasad Adhikari
Director

Youdhisthir Paudyal Sharma
Sr. Manager

Date: 2082.09.06
Place: Pokhara





NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.
KUSHMA 6, PARBAT
Statement of Comprehensive Income
For the Year Ended on 32 Ashadh, 2082

	Note	2081/82	2080/81
Profit for the year		(89,853,132)	(121,722,563)
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investments in equity instruments measured at fair value		-	-
Gains/(losses) on Revaluation		-	-
Actuarial gains/(losses) on defined benefit plans		14,129,506	(15,333,788)
Income tax relating to above items		(4,238,852)	4,600,136
Net other comprehensive income that will not be reclassified to profit or loss		9,890,654	(10,733,652)
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		9,890,654	(10,733,652)
Total comprehensive income for the year		(79,962,478)	(132,456,214)




 Sabitri Khatri Chhetri Lamichhane
 Chairman

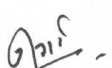

 Bisho Kumar Bijukchhe
 Director


 Ashok Kumar Acharya
 Chief Executive Officer

As per the report of our even date
 For; Shrestha & Neupane Associates
 Chartered Accountants


 Prashidhda Neupane, FCA.
 Partner


 Resham Bahadur Khatri
 Director


 Durga Bahadur Shah
 Independent Director


 Anjal Shrestha
 Director


 Ratna Prasad Adhikari
 Director


 Youdhisthir Bhusal Sharma
 Sr. Manager

Date: 2082.09.06
 Place: Pokhara





NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.

KUSHMA 6, PARBAT

Statement of distributable profit or loss

For the Year Ended Ashadh 32, 2082

(As per NRB Regulation)

	Amount in NRs.	
	Ashadh 32, 2082	Ashadh 31, 2081
Net profit or (loss) as per statement of profit or loss	(89,853,132)	(121,722,563)
Appropriations:		
a. General reserve	-	-
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	-
e. Staff skill development fund	-	-
f. Client protection fund	-	-
g. Other	-	-
Profit or (loss) before regulatory adjustment	(89,853,132)	(121,722,563)
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(490,029)	(4,211,032)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	(2,897,037)	(10,388,998)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	14,129,506	(14,429,045)
i. Writeback of restructured/rescheduled loan loss provision (+/-)	-	(10,229,985)
Net Profit for the year end 2082 available for distribution	(79,110,692)	(160,981,622)
Opening Retained Earnings	217,440,854	416,672,476
Adjustment (+/-)	-	-
Distribution	(38,906,643)	(38,250,000)
Bonus Shares issued	(36,337,500)	-
Share Issuance Cost	(656,643)	-
Cash Dividend Paid	(1,912,500)	(38,250,000)
Total distributable profit or (loss) as on year end date	99,423,519	217,440,854



Sabitri Khatri Chhetri Lamichhane
Chairman

Bisho Kumar Bijukchhe
Director

Ashok Kumar Acharya
Chief Executive Officer

As per the report of our even date
For; Shrestha & Neupane Associates
Chartered Accountants

Prashidha Neupane, FCA.
Partner

Resham Bahadur Khatri
Director

Durga Bahadur Shah
Independent Director

Anjal Shrestha
Director

Ratna Prasad Adhikari
Director

Youdhisthir Bhusal Sharma
Sr. Manager

Date: 2082.09.06
Place: Pokhara





NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.
KUSHMA 6, PARBAT
Statement of Cash Flows
For the Year Ended Ashadh 32, 2082

Particulars	Amount in NRs.	
	2081/82	2080/81
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	524,432,814	628,117,135
Fees and other income received	35,609,873	38,360,179
Dividend received	-	-
Receipts from other operating activities	190,670,335	21,022,521
Interest paid	(242,803,828)	(288,935,437)
Commission and fees paid	(167,312)	-
Cash payment to employees	(111,675,791)	(125,078,384)
Other expense paid	(20,126,397)	(48,757,815)
Operating cash flows before changes in operating assets and liabilities	375,939,693	224,728,200
(Increase)/Decrease in operating assets	(25,248,739)	9,549,312
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	(26,268,870)	9,665,874
Other asset	1,020,131	(116,562)
Increase/(Decrease) in operating liabilities	(110,575,642)	(341,750,012)
Due to bank and financial institution	(70,000,000)	(42,500,000)
Due to Nepal Rastra Bank	-	-
Deposit from customers	80,056,783	(195,762,023)
Borrowings	-	(150,000,000)
Other liabilities	(120,632,425)	46,512,012
Net cash flow from operating activities before tax paid	240,115,312	(107,472,500)
Income taxes paid	(139,225,474)	(61,392,195)
Net cash flow from operating activities	100,889,837	(168,864,694)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(17,925,529)	(12,091,770)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	-	-
Purchase of investment properties	-	-
Net cash used in investing activities	(17,925,529)	(12,091,770)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Receipt from issue of shares	-	-
Dividends paid	(1,912,500)	(38,250,000)
Share issue cost	(656,643)	-
Other receipt/payment	(1,329,729)	(3,523,187)
Net cash from financing activities	(3,898,872)	(41,773,187)
Net increase (decrease) in cash and cash equivalents	79,065,436	(222,729,651)
Cash and cash equivalents at Shrawan 1, 2081	894,458,804	1,117,188,455
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and Cash Equivalents at Ashadh 32, 2082	973,524,240	894,458,804

As per the report of our even date
For: Shrestha & Neupane Associates
Chartered Accountants

Sabitri Khatri Chhetri Lamichhane
Chairman

Bisho Kumar Bijukchhe
Director

Ashok Kumar Acharya
Chief Executive Officer

Prashidha Neupane, FCA.
Partner

Resham Bahadur Khatri
Director

Durga Bahadur Shah
Independent Director

Anjal Shrestha
Director

Ratna Prasad Adhikari
Director

Youdhisthir Bhupal Sharma
Sr. Manager

Date: 2082.09.06
Place: Pokhara





NESDO SAMBIDHA LAGHUBITA BITTVE SANSTHA LTD.
KUSHIMA 6, PARBAT
Statement of Changes in Equity
For the Year Ended on 31 Ashadh, 2082

	Attributable to equity holders of the Institution									Non-Controlling Interest	Total Equity
	Share Capital	General Reserve	Regulatory Reserve	Actuarial Reserve	Retained Earnings	Client Protection Fund	Staff Skill Development Fund	Corporate Social Responsibility Fund	Restructured/Rescheduled Reserve		
Balance at Ashadh 31, 2080	255,000,000	116,031,441	53,100,364	2,250,618	417,577,219	99,177,919	8,072,134	3,866,577	-	955,076,274	
Adjustments/Revaluation	-	-	-	-	-	-	-	-	-	-	
Balance at Shrawan 1, 2080	255,000,000	116,031,441	53,100,364	2,250,618	417,577,219	99,177,919	8,072,134	3,866,577	-	955,076,274	
Adjustments	-	-	-	-	-	-	-	-	-	-	
Adjusted Balance as at Shrawan 1, 2080	255,000,000	116,031,441	53,100,364	2,250,618	417,577,219	99,177,919	8,072,134	3,866,577	-	955,076,274	
Comprehensive income for the year	-	-	-	-	(121,722,563)	-	-	-	-	(121,722,563)	
Profit for the year	-	-	-	-	(121,722,563)	-	-	-	-	(121,722,563)	
Other comprehensive income, net of tax	-	-	-	-	(10,739,652)	-	-	-	-	(10,739,652)	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on cash flow hedge	-	-	-	-	(10,739,652)	-	-	-	-	(10,739,652)	
Total comprehensive income for the year	-	-	-	-	(8,483,033)	-	-	-	-	(8,483,033)	
Transfer to reserve during the year	-	-	14,600,030	-	(121,722,563)	-	-	-	-	(107,122,533)	
Transfer from reserve during the year	-	-	6,850,755	8,483,033	(15,333,788)	-	-	-	-	(1,000,000)	
Writeback on (restructured & rescheduled loan) loan loss provision	-	-	-	-	(10,229,985)	-	-	-	10,229,985	-	
Income/(Expenses) from Reserve	-	-	-	-	(868,461)	-	-	(174,255)	-	(3,523,187)	
Transactions with owners, directly recognised in equity	-	-	-	-	(38,250,000)	-	-	-	-	(38,250,000)	
Share issued	-	-	-	-	-	-	-	-	-	-	
Share insurance cost	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	-	-	21,450,794	8,483,033	(78,413,803)	(868,461)	(2,480,471)	(174,255)	10,229,985	(38,250,000)	
Balance at Ashadh 31, 2081	255,000,000	116,031,441	74,551,148	-	217,440,854	98,309,459	5,591,663	3,692,323	10,229,985	780,846,673	
Adjustments	-	-	-	-	-	-	-	-	-	-	
Adjusted Balance as at Shrawan 1, 2081	255,000,000	116,031,441	74,551,148	-	217,440,854	98,309,459	5,591,663	3,692,323	10,229,985	780,846,673	
Comprehensive income for the year	-	-	-	-	(89,853,132)	-	-	-	-	(89,853,132)	
Profit for the year	-	-	-	-	(89,853,132)	-	-	-	-	(89,853,132)	
Other comprehensive income, net of tax	-	-	-	9,890,654	-	-	-	-	-	9,890,654	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	9,890,654	(89,853,132)	-	-	-	-	(79,962,478)	
Transfer to reserve during the year	-	-	3,387,066	-	(3,387,066)	-	-	-	-	-	
Transfer from reserve during the year	-	-	(4,238,532)	(9,890,654)	14,129,506	-	-	-	-	-	
Writeback on (restructured & rescheduled loan) loan loss provision	-	-	-	-	-	1,234,714	(2,564,443)	-	-	(1,329,729)	
Income/(Expenses) from Reserve	-	-	-	-	-	-	-	-	-	(2,569,143)	
Transactions with owners, directly recognised in equity	-	-	-	-	(38,906,643)	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	
Income/(Expenses) from Reserve	-	-	-	-	-	-	-	-	-	-	
Share issue cost	-	-	-	-	(656,643)	-	-	-	-	(656,643)	
Share based payments	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	-	-	-	-	(6,337,500)	-	-	-	-	-	
Cash dividend paid	-	-	-	-	(1,912,500)	-	-	-	-	-	
Total contributions by and distributions	-	-	(851,765)	(9,890,654)	(36,337,500)	1,234,714	(2,564,443)	-	(1,912,500)	(3,896,872)	
Balance at Ashadh 32, 2082	255,000,000	116,031,441	73,699,363	-	99,433,519	99,544,172	3,027,220	3,692,323	10,229,985	955,076,274	

As per the report of our client, date
For: Shrestha & Neupane Associates
Chartered Accountants

R. P. Sharma
Prashad Sharma, FCA
Partner

Ashok Kumar Acharya
Ashok Kumar Acharya
Chief Executive Officer

Bisnu Kumar Bhandari
Bisnu Kumar Bhandari
Director

Sabitri Khatri Chhetri Lamichhane
Sabitri Khatri Chhetri Lamichhane
Chairman

Roham Bahadur Khatri
Roham Bahadur Khatri
Director

Yashodhan Singh Sharma
Yashodhan Singh Sharma
Sr. Manager

Anil Shrestha
Anil Shrestha
Director

Durga Bahadur Shah
Durga Bahadur Shah
Independent Director

Date: 2082.09.06
Place: Pokhara





Notes to Financial Statements

Cash and Cash Equivalent

4.1

Particular	32-03-2082	31-03-2081
Cash in hand	2,118,555	4,203,639
Balances with B/FIs	971,405,685	890,255,165
Money at call and short notice	-	-
Other	-	-
Total	973,524,240	894,458,804

Statutory Balances and Due from Nepal Rastra Bank

4.2

Particular	32-03-2082	31-03-2081
Statutory balances with NRB	-	-
Statutory balances with BFIs	-	-
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	-	-

Placement with Bank & Financial Institutions

4.3

Particular	32-03-2082	31-03-2081
Placement with domestic FIs	-	-
Less: Allowances for impairment	-	-
Total	-	-

Derivative Financial Instruments

4.4

Particular	32-03-2082	31-03-2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-



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Notes to Financial Statements

Other Trading Assets

4.5

Particular	32-03-2082	31-03-2081
Treasury bills	-	-
Government bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-pledged	-	-

Loan and Advances to MFIs & Cooperatives

4.6

Particular	32-03-2082	31-03-2081
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to cooperative	-	-
Less: allowance for impairment Other	-	-
Less: Allowances for impairment	-	-
Total	-	-

4.6.1. Allowances for Impairment

Particular	32-03-2082	31-03-2081
Balance at Shrawan 1	-	-
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.

Particular	32-03-2082	31-03-2081
Loan and advances measured at amortized cost	4,136,359,720	4,109,600,821
Less: Impairment allowances		
Collective impairment	(1,113,424,756)	(771,428,574)
Individual impairment	-	-
Net amount	3,022,934,964	3,338,172,247
Loan and advances measured at FVTPL	-	-
Total	3,022,934,964	3,338,172,247



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Notes to Financial Statements

4.7.1: Analysis of loan and advances - By Product

Particular	32-03-2082	31-03-2081
Product	-	-
Term loan	-	-
Short term, term loan	-	-
Long term, term loan	-	-
Hire purchase loans	-	-
Personal Residential Loans	-	-
Staff loans	16,106,614	25,562,424
Other	4,078,855,241	4,043,130,561
Sub total	4,094,961,855	4,068,692,985
Interest receivable	41,397,865	40,907,836
Grand total	4,136,359,720	4,109,600,821

4.7.2: Analysis of Loan and Advances - By Collateral

Particular	32-03-2082	31-03-2081
Secured		
Immovable assets	232,750,203	257,437,282
Government guarantee	-	-
Collateral of Government securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group guarantee	-	-
Personal guarantee	-	-
Other collateral	-	-
Sub-Total	232,750,203	257,437,282
Unsecured	3,903,609,517	3,852,163,539
Total	4,136,359,720	4,109,600,821



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Notes to Financial Statements

4.7.3: Allowances for impairment

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

An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply NFRS 9 : Financial Instrument, to determine the amount of any impairment loss. ICAN has issued carve out on incurred loss model to measure the impairment loss on loan and advances that the bank and financial instructions shall measure impairment loss on loan and advances as the higher of amount derived as per Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9. The provision as per Nepal Rastra Bank for loan loss provision is higher than the amount determined as per NFRS 9. So, Impairment loss on Loan and Advances has been determined based on current period's loan disbursement using direction issued by the NRB.

Particular	32-03-2082	31-03-2081
Specific allowances for impairment		
Balance at Shrawan 1	-	-
Impairment loss for the year:	-	-
Charge for the year	-	-
Recoveries/reversal during the year	-	-
Write-offs	-	-
Other movement	-	-
Balance at Ashadh end	-	-
Collective allowances for impairment		
Balance at Shrawan 1	771,428,574	489,205,705
Impairment loss for the year:	249,998,788	282,222,869
Charge/(reversal) for the year	-	-
Recoveries/reversal during the year	-	-
Other movement	-	-
Balance at Ashadh end	1,021,427,361	771,428,574
Total allowances for impairment	1,021,427,361	771,428,574

Loan Loss Provision as Per NRB:

Particular	32-03-2082	31-03-2081
Opening Loan Impairment	771,428,574	489,205,705
Charge/(reversal) for the year	341,996,182	282,222,869
Other movement	-	-
Balance at Ashadh end	1,113,424,756	771,428,574
Total allowances for impairment	1,113,424,756	771,428,574



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Notes to Financial Statements

Investment Securities

4.8

Particular	32-03-2082	31-03-2081
Investment securities measured at amortized cost	-	-
Investment in equity measured at FVTOCI	-	-
Total	-	-

4.8.1: Investment Securities measured at Amortized Cost

Particular	32-03-2082	31-03-2081
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	-	-

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

Particular	32-03-2082	31-03-2081
Equity instruments		
Quoted equity securities	-	-
Unquoted equity securitie	-	-
Total	-	-

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Notes to Financial Statements

4.8.3: Information relating to investment in equities

Particulars	32-03-2082		31-03-2081	
	Cost	Fair Value	Cost2	Fair Value2
1. Investment in quoted equity				
2. Investment in unquoted equity				
Total				





Notes to Financial Statements

Current tax assets

4.9

Particular	32-03-2082	31-03-2081
Current tax assets	83,183,026	33,986,746
Current year income tax assets	83,183,026	33,986,746
Tax assets of prior periods		
Current tax liabilities	118,096,043	90,029,195
Current year income tax liabilities	118,096,043	90,029,195
Tax liabilities of prior periods	-	-
Total	(34,913,018)	(56,042,449)

Investment properties

4.10

Particular	32-03-2082	31-03-2081
Investment properties measured at fair value		
Balance as on Shrawan 1,	-	-
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 1,	-	-
Addition/disposal during the year		
Adjustment/transfer		
Accumulated depreciation		
Accumulated impairment loss		
Net amount	-	-
Total	-	-



4.11

Property and Equipment

Particular	Land	Building	Leasehold Property	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Right to Use Assets	Equipments & Others	Total
Cost										
Shrawan 1, 2079	-	-	-	7,459,149	5,541,435	3,398,921	-	41,772,236	2,140,000	60,311,741
Shrawan 1, 2079	-	-	-	7,459,149	5,541,435	3,398,921	-	41,772,236	2,140,000	60,311,741
Addition during the year	-	-	-	-	-	-	-	-	-	-
Acquisition	-	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
As at 31, 2080	-	-	-	7,459,149	5,541,435	3,398,921	-	41,772,236	2,140,000	60,311,741
Addition during the year	-	-	-	41,810	-	21,314	-	10,563,646	1,465,000	12,091,770
Acquisition	-	-	-	41,810	-	21,314	-	10,563,646	1,465,000	12,091,770
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
As at 31, 2081	-	-	-	7,500,959	5,541,435	3,420,235	-	52,335,882	3,605,000	72,403,511
Addition during the year	-	-	-	290,500	-	23,300	-	17,612,545	-	17,926,345
Acquisition	-	-	-	290,500	-	23,300	-	17,612,545	-	17,926,345
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-
Write off	-	-	-	-	-	(556)	-	-	(260)	(816)
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
As at 31, 2082	-	-	-	7,791,459	5,541,435	3,442,979	-	69,948,427	3,604,740	90,329,040

Depreciation and Impairment

Depreciation as on Shrawan 1, 2079	3,776,769	2,363,973	1,980,200	-	9,339,543	1,306,679	18,767,164
As on Shrawan 1, 2079	3,776,769	2,363,973	1,980,200	-	9,339,543	1,306,679	18,767,164
Depreciation charge for the year	826,672	267,189	302,197	-	9,339,543	69,491	10,805,091
Impairment for the year	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
As at 31, 2080	4,603,441	2,631,162	2,282,397	-	18,679,087	1,376,170	29,572,256
Depreciation charge for the year	827,943	267,189	302,953	-	9,578,498	148,427	11,125,010
Impairment for the year	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
As at 31, 2081	5,431,384	2,898,351	2,585,350	-	28,257,584	1,524,597	40,697,266
Depreciation charge for the year	839,595	267,921	310,037	-	9,834,244	167,616	11,419,412
Impairment for the year	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
As at 31, 2082	6,270,979	3,166,272	2,895,386	-	38,091,828	1,692,212	52,116,678
Capital Work in Progress	-	-	-	-	-	-	-
As on Ashadh 31, 2081	-	-	-	-	-	-	-
As on Ashadh 32, 2082	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-
As on Ashadh 31, 2081	2,069,575	2,643,084	834,885	-	24,078,298	2,080,403	31,706,245
As on Ashadh 32, 2082	1,520,479	2,375,163	547,592	-	31,856,599	1,912,528	38,212,362



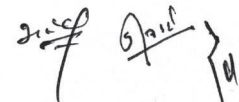
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Notes to Financial Statements

Goodwill & Intangible Assets

4.12

Particular	Goodwill	Software Purchased	Software Developed	Other	Total
Cost					
Shrawan 1, 2080	-	-	-	-	-
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Asar end 2081	-	-	-	-	-
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Asar end 2082	-	-	-	-	-
Amortization and Impairment					
Shrawan 1, 2080	-	-	-	-	-
Amortization charge for the Year	-	-	-	-	-
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Asar end 2081	-	-	-	-	-
Amortization charge for the Year	-	-	-	-	-
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Asar end 2081	-	-	-	-	-
Capital Work in Progress					
Net Book Value					
As on Asar end 2081	-	-	-	-	-
As on Asar end 2082	-	-	-	-	-

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Notes to Financial Statements

Deferred Tax

4.13

Particular	Deferred Tax Assets	Deferred Tax Liability	Asar end 2082 Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customer	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment	-	9,770,695	(9,770,695)
Employees' defined benefit plan	19,756,956	-	19,756,956
Leave Provision	4,476,316	-	4,476,316
Lease liabilities	12,476,883	-	12,476,883
Provisions	-	-	-
Undistributed employee bonus	2,193,946	-	2,193,946
Other temporary differences	-	-	-
Effect in Deferred tax asset due to adjustment of lease and ROU	-	-	-
Deferred tax on temporary differences	38,904,101	9,770,695	29,133,406
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on Ashadh 32, 2082			29,133,406
Deferred tax asset/(liabilities) as on Ashadh 31, 2081			26,236,369
Origination/(Reversal) during the year			2,897,037
Deferred tax expense/(income) recognized in profit or loss			7,135,889
Deferred tax expense/(income) recognized in other comprehensive income			(4,238,852)
Deferred tax expense/(income) recognized in directly in equity			-

Particular	Deferred Tax Assets	Deferred Tax Liability	Asar end 2081 Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customer	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment	-	9,016,912	(9,016,912)
Employees' defined benefit plan	19,773,967	-	19,773,967
Leave Provision	4,088,432	-	4,088,432
Lease liabilities	8,819,673	-	8,819,673
Provisions	-	-	-
Undistributed employee bonus	2,571,208	-	2,571,208
Other temporary differences	-	-	-
Deferred tax on temporary differences	35,253,280	9,016,912	26,236,369
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on Ashadh 31, 2081			26,236,369
Deferred tax asset/(liabilities) as on Ashadh 31, 2080			15,847,371
Origination/(Reversal) during the year			10,388,998
Deferred tax expense/(income) recognized in profit or loss			5,788,861
Deferred tax expense/(income) recognized in other comprehensive income			4,600,136
Deferred tax expense/(income) recognized in directly in equity			-





Notes to Financial Statements

Particular	Deferred Tax Assets	Deferred Tax Liability	Asar end 2080 Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customer	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment	-	7,308,426	(7,308,426)
Employees' defined benefit plan	12,538,460	-	12,538,460
Leave Provision	2,484,658	-	2,484,658
Lease liabilities	8,132,679	-	8,132,679
Provisions	-	-	-
Undistributed employee bonus	-	-	-
Other temporary differences	-	-	-
Deferred tax on temporary differences	23,155,797	7,308,426	15,847,371
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on Ashadh 31, 2080		7,308,426	15,847,371
Deferred tax asset/(liabilities) as on Ashadh 32, 2079		11,933,303	11,933,303
Origination/(Reversal) during the year		(4,624,877)	3,914,068
Deferred tax expense/(income) recognized in profit or loss		3,642,645	3,642,645
Deferred tax expense/(income) recognized in other comprehensive income		271,423	271,423
Deferred tax expense/(income) recognized in directly in equity		-	-

Other Assets

4.14

Particular	32-03-2082	31-03-2081
Assets held for sale	-	-
Other non banking asset	-	-
Bills receivable	-	-
Accounts receivable	820,365	620,034
Staff Advances	294,373	62,325
Prepayments and deposit	44,556	17,431
Income tax deposit	-	-
Deferred employee expenditure	1,803,510	3,132,471
Other	1,711,538	1,862,212
Inventories	1,034,866	1,037,993
Deposit (Income Tax Deposit-Administrative Review)	676,672	824,219
Total	4,674,342	5,694,473



Notes to Financial Statements

Due to Bank and Financial Institutions

4.15

Particular	32-03-2082	31-03-2081
Borrowing from BFIs	100,000,000	170,000,000
Settlement and clearing accounts	-	-
Other	-	-
Total	100,000,000	170,000,000

Due to Nepal Rastra Bank

4.16

Particular	32-03-2082	31-03-2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	-	-

Derivative financial instruments

4.17

Particular	32-03-2082	31-03-2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management		-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-

Deposits from customers

4.18

Particular	32-03-2082	31-03-2081
Institutions customers	-	-
Term deposits	-	-
Call deposit	-	-
Other	-	-
Individual customers:	2,430,199,075	2,350,142,292
Term deposits	-	-
Saving deposits	-	-
Savings from Member	2,430,199,075	2,350,142,292
Other	-	-
Total	2,430,199,075	2,350,142,292



Notes to Financial Statements

Due to Bank and Financial Institutions

4.15

Particular	32-03-2082	31-03-2081
Borrowing from BFIs	100,000,000	170,000,000
Settlement and clearing accounts	-	-
Other	-	-
Total	100,000,000	170,000,000

Due to Nepal Rastra Bank

4.16

Particular	32-03-2082	31-03-2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	-	-

Derivative financial instruments

4.17

Particular	32-03-2082	31-03-2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-

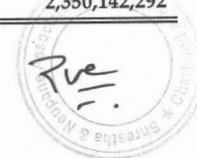
Deposits from customers

4.18

Particular	32-03-2082	31-03-2081
Institutions customers	-	-
Term deposits	-	-
Call deposit	-	-
Other	-	-
Individual customers:	2,430,199,075	2,350,142,292
Term deposits	-	-
Saving deposits	-	-
Savings from Member	2,430,199,075	2,350,142,292
Other	-	-
Total	2,430,199,075	2,350,142,292



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Notes to Financial Statements

Borrowing

4.19

Particular	32-03-2082	31-03-2081
Domestic Borrowing		
Nepal Government		
Other licensed Institution	-	-
Other	-	-
Sub total	-	-
Foreign Borrowing	-	-
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub total	-	-
Total	-	-

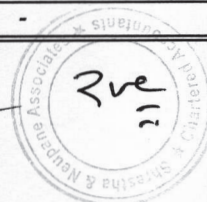
Provisions

4.20

Particular	32-03-2082	31-03-2081
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Onerous contract	-	-
Total	-	-

4.20.1: Movement in provision

Particular	32-03-2082	31-03-2081
Balance at Shrawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Asar end	-	-





Notes to Financial Statements

Other liabilities

4.21

Particular	32-03-2082	31-03-2081
Liability for employees defined benefit obligations-4.21.1	65,856,521	65,913,223
Liability for long-service leave	14,921,054	13,628,108
Short-term employee benefits (Providend Fund)	-	831,200
Bills payable	-	-
Creditors and accruals	1,005,072	590,693
Interest payable on deposit	-	-
Interest payable on borrowing (NESDO Nepal)	-	-
Liabilities on deferred grant income	-	-
Dividend Payable	-	-
Employee bonus payable	9,658,378	8,570,695
Liabilities under Finance Lease	41,589,610	29,398,909
Other	673,351,064	820,303,697
Members Pension Deposit Fund	686,942	140,877,932
Members Pension Nominee Account	658,773,655	655,856,605
Employee Deposits	208,000	208,000
Employees Payables	577,461	549,401
Members Account	979,032	1,412,679
Social Service & Institutional Fund	1,534,394	4,641,204
Audit Fee Payable	446,000	446,000
TDS Payables	3,844,386	6,195,734
Insurance Premium Payable	5,893,976	5,297,379
Service Charge Payable to Members	407,218	4,712,719
Unidentified Deposit	-	106,044
Total	806,381,699	939,236,524

4.21.1: Defined benefit obligations

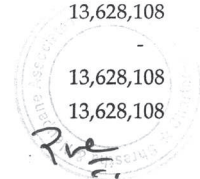
Gratuity

The amounts recognized in the statement of financial position are as follows:

Particular	32-03-2082	31-03-2081
Present value of funded obligations		
Total present value of obligations	65,856,521	65,913,223
Fair value of plan assets	-	-
Present value of net obligations	65,856,521	65,913,223
Recognized liability for defined benefit obligations	65,856,521	65,913,223
Total	65,856,521	65,913,223

Liability for long-service leave

Particular	32-03-2082	31-03-2081
Present value of funded obligations		
Total present value of obligations	14,921,054	13,628,108
Fair value of plan assets	-	-
Present value of net obligations	14,921,054	13,628,108
Recognized liability for defined benefit obligations	14,921,054	13,628,108



Notes to Financial Statements

Total	14,921,054	13,628,108
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Notes to Financial Statements

4.21.2: Plan assets

Plan assets comprise

Particular	32-03-2082	31-03-2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	-	-
Total	-	-

4.21.3: Movement in the present value of defined benefit obligations

Particular	32-03-2082	31-03-2081
Defined benefit obligations at Shrawan 1	65,913,223	41,794,865
Restatement on opening balance due to actuarial valuation	-	-
Restatement on opening balance due to prior period error	260,000	-
Actuarial loss/(gain)	(14,129,506)	15,333,788
Benefits paid by the plan	(1,167,600)	(1,901,100)
Current service costs and interest	14,980,404	10,685,670
Defined benefit obligations as at Asar end.	65,856,521	65,913,223

Long-service leave

Particular	32-03-2082	31-03-2081
Defined benefit obligations at Shrawan 1	13,628,108	8,282,194
Restatement on opening balance due to actuarial valuation	-	-
Actuarial loss/(gain)	(1,594,975)	4,040,297
Benefits paid by the plan	(480,087)	(1,233,817)
Current service costs and interest	3,368,008	2,539,434
Defined benefit obligations as at Asar end.	14,921,054	13,628,108

4.21.4: Movement in the fair value of plan assets

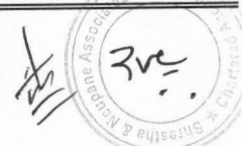
Particular	32-03-2082	31-03-2081
Fair value of plan assets at Shrawan 1	-	-
Contributions paid into the plan	-	-
Benefits paid during the year	-	-
Actuarial (losses) gains	-	-
Expected return on plan asset	-	-
Total	-	-

4.21.5: Amount recognized in profit or loss

Particular	32-03-2082	31-03-2081
Current service costs	10,389,144	6,997,982
Interest on obligation	4,591,260	3,687,688
Expected return on plan assets	-	-
Total	14,980,404	10,685,670



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Notes to Financial Statements

Long-service leave

Particular	32-03-2082	31-03-2081
Current service costs	2,430,843	1,849,558
Interest on obligation	937,165	689,876
Actuarial loss/(gain)	(1,594,975)	4,040,297
Total	1,773,033	6,579,731

4.21.6: Amount recognized in other comprehensive income

Gratuity

Particular	32-03-2082	31-03-2081
Actuarial (gain)/loss	(14,129,506)	15,333,788
Total	(14,129,506)	15,333,788

4.21.7: Actuarial assumptions

Particular	32-03-2082	31-03-2081
Discount rate	7.0%	7.0%
Expected return on plan asset	7.0%	9.0%
Future salary increase	5.0%	5.0%
Withdrawal rate	1.0%	1.0%

Debt securities issued

4.22

Particular	32-03-2082	31-03-2081
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortized cost	-	-
Total	-	-

Subordinated Liabilities

4.23

Particular	32-03-2082	31-03-2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-



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Notes to Financial Statements

Share Capital

4.24

Particular	32-03-2082	31-03-2081
Ordinary shares	274,237,500	255,000,000
Undistributed Bonus Share	17,100,000	-
Share Application Money Pending Allotment	-	-
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	291,337,500	255,000,000

During FY 2080/81, the company declared bonus shares amounting to NRs. 36,337,500. However, as per Letter No. 301 dated 2081/11/02 issued by Nepal Rastra Bank, the company was instructed to withhold the distribution of dividends (including capitalization of profits) until the promoter shareholding is restored to the required minimum of 25% per promoter. Accordingly, Company has notified RTS service provider Global IME Capital Limited to suspend the distribution of the declared dividend. As a result, the bonus shares amounting to NRs. 17,100,000 has remained undistributed as of the reporting date.

4.24.1: Ordinary shares

Particular	32-03-2082	31-03-2081
Authorized Capital		
5,000,000 Ordinary share of Rs. 100 each	500,000,000	500,000,000
Issued capital		
5,000,000 Ordinary share of Rs. 100 each	500,000,000	255,000,000
Subscribed and paid up capital		
2,913,375 Ordinary share of Rs. 100 each *	291,337,500	255,000,000
Total	291,337,500	255,000,000

*This figure includes undistributed bonus shares as mentioned in Note 4.24

4.24.2: Ordinary share ownership

Particular	32-03-2082	
	Percent	Amount
Domestic ownership (Promoter)		
Nepal Government		
"A" class licensed institutions	4.90%	14,281,250
Other licensed Institutions	-	-
Other Institutions	47.06%	137,100,000
Other	15.54%	45,271,563
Domestic ownership (Public)		
Nepal Government	-	-
A class Licensed Institutions	-	-
Other licensed Institutions	-	-
Other Institutions	32.05%	93,371,146
Other	0.45%	1,313,541
Foreign ownership Promoter		
Foreign Ownership Public		
Total	100%	291,337,500



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Notes to Financial Statements

Shareholders holding more than 0.5% of total shares		32-03-2082
Shareholders name	Shares numbers	Amount
NESDO Nepal	1,371,000	137,100,000
Prabhu Bank	142,813	14,281,250
Bishwa Prakash Prasai Thakuri	42,844	4,284,375
Sabitri Khatarı Chhetri	17,138	1,713,750
Kamal Prasad Sharma	17,138	1,713,750
Karna Bahadur Lamichhane	17,138	1,713,750
Fiscal Year	1,608,069	160,806,875

Reserves	32-03-2082	31-03-2081
Statutory general reserve	116,031,441	116,031,441
Capital reserve	-	-
Exchange Equalization Reserve	-	-
Investment adjustment reserve	-	-
Corporate social responsibility reserve	3,692,323	3,692,323
Client Protection Fund	99,544,172	98,309,459
Capital redemption reserve	-	-
Regulatory reserve	73,699,363	74,551,148
Assets revaluation reserve	-	-
Fair value reserve	-	-
Dividend equalization reserve	-	-
Actuarial gain reserve	-	-
Deferred Tax Reserve	-	-
Staff Skill Development Fund	3,027,220	5,591,663
Restructured/Rescheduled Loan Loss Reserve	10,229,985	10,229,985
Total	306,224,504	308,406,019

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Notes to Financial Statements

Contingent liabilities and commitments

4.26

Particular	32-03-2082	31-03-2081
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Total	-	-

4.26.1: Capital commitments

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

Particular	32-03-2082	31-03-2081
Capital commitments in relation to Property and Equipment		
Approved and contracted for		
Approved but not contracted for		-
Sub-total	-	-
Capital commitments in relation to Intangible assets		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub-total	-	-
Total	-	-

4.26.2: Lease commitments

Particular	32-03-2082	31-03-2081
Operating lease commitments		
Future minimum lease payments under non cancellable operating lease, where the institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub-total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable operating lease, where institution is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub-total	-	-
Total	-	-

4.26.3: Litigation and Claims

As per Letter No. 384-2079/80 issued by the Medium Taxpayers Office, Babarmahal dated 2080/03/19 the Company has been directed to deposit Tax Deducted at Source (TDS) amounting to NPR 32,99,430.90 pursuant to Sections 87 and 88 of the Income Tax Act, 2058. Against this liability, the Company has already deposited NPR 676,672. The Company is in the process of reconciling the remaining balance and expects to settle the outstanding amount in due course. Apart from this matter, there are no outstanding claims against the company.

Particular	32-03-2082	31-03-2081
Petition related to employees	-	-
Total	-	-



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Notes to Financial Statements

Interest Income 4.27

Particular	2081-82	2080-81
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	9,555,771	38,545,358
Loan and advances to financial institutions	-	-
Loans and advances to customers	511,217,331	588,679,170
Investment securities	-	-
Loan and advances to staff	4,149,741	5,103,639
Total interest income	524,922,843	632,328,167

Interest Expense 4.28

Particular	2081-82	2080-81
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	226,448,964	236,524,944
Borrowing	12,067,120	34,013,819
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
Interest on Lease Liability	4,287,745	4,080,508
Total interest expense	242,803,828	274,619,272

Fees and Commission Income 4.29

Particular	2081-82	2080-81
Loan administration fees	35,609,873	38,360,179
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commission income	-	-
Total fees and Commission Income	35,609,873	38,360,179

Fees and Commission Expense 4.30

Particular	2081-82	2080-81
Brokerage	-	-
ATM management fees	-	-
Visa Master card Fees	-	-
Guarantee Commission Fees	-	-
DD/TT/Swift Fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	167,312	-
Total fees and Commission Expense	167,312	-





Notes to Financial Statements

Net Trading Income 4.31

Particular	2081-82	2080-81
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other	-	-
Net trading income	-	-

Other Operating Income 4.32

Particular	2081-82	2080-81
Foreign exchange revaluation gain	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Other	190,670,335	21,022,521
<i>Account Closing</i>	20,378,503	-
<i>Staff Salary & Dues Refund</i>	-	1,007,039
<i>Late fine on Loan Repayment & Deposit of Pension Saving</i>	21,410,043	12,427,781
<i>BOD Meeting Allowance Refund</i>	-	88,000
<i>Writeback of Provision of Pre-mature Pension Settlement</i>	8,044,900	7,346,004
<i>Job Application Fees</i>	-	9,500
<i>Application Fees</i>	96,125	-
<i>Other operating income (Note 4.32.1)</i>	140,740,764	-
<i>Interest Income Recovered from Written off Loan</i>	-	69,510
<i>Liability Writeoff</i>	-	74,688
Total	190,670,335	21,022,521

4.32.1 Other Operating Income

Particular	2081-82	2080-81
Other Income	740,764	-
Reversal of Pension Saving Fund	140,000,000	-
Total	140,740,764	-

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

Particular	2081-82	2080-81
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	341,996,182	282,222,869
Impairment charge/(reversal) on Financial Investment	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-





Notes to Financial Statements

Total	341,996,182	282,222,869
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Notes to Financial Statements

Personnel Expense

4.34

Particular	2081-82	2080-81
Salary	85,339,568	70,610,377
Allowances	4,669,025	17,927,402
Gratuity expense	15,240,404	10,685,670
Provident fund	-	5,589,200
Uniform	-	-
Training & development expense	301,034	-
Leave encashment	1,773,033	6,579,731
Medical	24,265	-
Insurance	944,254	-
Employees incentive	674,566	-
Pension expense	-	-
Finance expense under NFRSs	1,857,145	1,841,620
Other expenses related to staff		
Employee Incentive	-	-
Sub-total	110,823,293	113,234,000
Employees bonus	2,345,225	-
Total	113,168,518	113,234,000

Other operating expense

4.35

Particular	2081-82	2080-81
Directors' fee	469,000	475,000
Directors' expense	262,556	249,117
Auditors' remuneration	452,000	452,000
IS Audit Fee	180,800	
Other audit related expense	-	-
Professional and legal expense	201,988	-
Office administration expenses (4.35.1)	15,754,303	46,762,445
Operating lease expense	3,070,671	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Share Issue expenses	-	-
Technical Service Fees	149,459	53,384
Total	20,540,777	47,991,946

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Notes to Financial Statements

4.35.1 Office Administration Expense

Particular	2081-82	2080-81
Water and electricity	778,139	874,788
Repair and maintenance	-	-
(a) Building	-	-
(b) Vehicle	475,125	545,975
(c) Computer & Accessories	250,981	-
(d) Office equipment and furniture	4,620	208,341
(e) Other	-	-
Insurance	66,751	104,447
Postage, telex, telephone, fax	1,358,973	1,551,486
Printing and stationery	1,607,679	1,885,468
News paper, books and journals	-	16,900
Advertisement	456,166	499,552
Application fee	70,000	-
Others	203,214	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	332,600	-
Annual/special general meeting expense	127,630	334,718
Other	-	-
Tea/Snacks & Utilities Expenses	868,807	1,261,451
Registration & Renewal Expenses	521,050	589,750
Account Closure Expenses	138,088	164,748
Fuel Expenses	1,706,965	1,919,025
Programme Expenses	-	43,975
Centre meeting operation, field visit, inspection & travelling expenses	3,067,976	4,310,408
Committee Meeting Expenses	-	10,624
Recognition Expenses	-	74,000
Software and Web Hosting Expense	1,349,500	1,281,420
Loan Service Charge and Banking expense	-	4,975
Office Decoration & Furnishing Expenses	15,090	43,955
Member Refund Expenses	-	170,785
Election Expenses	-	15,000
Company Update Expenses	78,600	-
Tax Expenses	2,276,349	30,850,654
Total	15,754,303	46,762,445

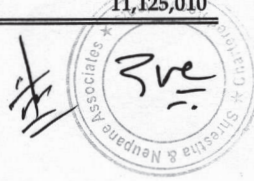
Depreciation & Amortization

4.36

Particular	2081-82	2080-81
Depreciation on property and equipment	11,419,412	11,125,010
Depreciation on investment property	-	-
Amortization of intangible assets	-	-
Total	11,419,412	11,125,010



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Notes to Financial Statements

Non Operating Income

4.37

Particular	2081-82	2080-81
Recovery of loan written off	-	-
Other income	-	-
Total	-	-

Non operating expense

4.38

Particular	2081-82	2080-81
Loan written off	-	-
Other expense	-	-
Total	-	-

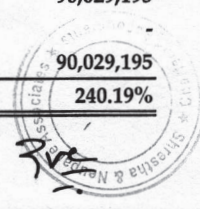
Income tax expense

4.39

Particular	2081-82	2080-81
Current tax expense	118,096,043	90,029,195
Current year	118,096,043	90,029,195
Adjustments for prior years	-	-
Deferred tax expense	(7,135,889)	(5,788,861)
Origination and reversal of temporary differences	(7,135,889)	(5,788,861)
Total income tax expense	110,960,154	84,240,333

4.39.1: Reconciliation of tax expense and accounting profit

Particular	2081-82	2080-81
Profit before tax	21,107,022	(37,482,229)
Tax amount at tax rate of 30%	6,332,107	(11,244,669)
Add: Tax effect of expenses that are not deductible for tax purpose	706,485	9,255,196
Less: Tax effect on Lease Rental	(3,834,258)	(3,706,253)
Less : Tax Effect on Depreciation of Property & Equipments	78,490	(31,008)
Less : Tax Effect on share issuance cost	(196,993)	-
Add : Tax effect on depreciation of Right to Use Assets	2,950,273	2,873,549
Add: Repair & Maintenance	119,039	117,496
Add: Loan loss provision expenses of CY	102,598,855	84,666,861
Add: Loan loss provision excess claimed in PY	-	63,515
Less: Loan loss provision to be claimed in the year	(535,870)	-
Add: Finance Expenses related to Unwinding Finance Cost- Employee	-	552,486
Less: Additional Income Interest on Staff Loan	-	(552,486)
Add: Tax effect interest cost on Lease Liability	1,286,323	1,224,152
Add: Tax Effect on Operating lease	921,201	-
Add: Employee Bonus	2,193,946	2,571,208
Add: Tax effect on Gratuity & Leave Expenses	4,609,725	4,239,145
Total income tax expense	117,229,322	90,029,195
Interest as per Section 118 of Income Tax Act	866,721	-
Total Tax Liability	118,096,043	90,029,195
Effective tax rate	559.51%	240.19%



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5. Disclosures and Additional Information**5.1 Risk Management**

The institute provides microfinance services especially to poor, low-income earners, destitute and unbanked people of backward areas. The organization invests in group loans without collateral for their convenience, those peoples lack business skills and are illiterate in financial transactions due to which the risks exposure are high. The organization has to develop & implement proper mechanisms, policies and strategies to identify and control the risks on timely manner to mitigate the possible losses.

The robust risk management capabilities are essential in order to achieve an effective risk management framework and control risks related to the business. A separate committee is essence for identifying, controlling and managing credit risk, operational risk, market risk and liquidity risk.

Those risk management framework shall include foundation policies, limits, and controls related procedure in order to provide adequate, timely, and continuous identification, assessment, measurement, monitoring, mitigation, and reporting of risks posed by its activities at the business line and institution-wide levels.

Risk Management structure of the microfinance has set clear separation between business function and risk management function. Accordingly, the Microfinance has set up a separate Risk Management Committee. The Committee oversees the risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Top Management and the Board to discuss the reports thereon and issue instructions as appropriate.

i. Risk Management Committee:

The Risk Management Committee is an independent committee constituting member from the Board of Directors as well, who has sole and exclusive function & responsibility for the risk management, act as oversight for implementation of risk management framework in microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to risk appetite that the microfinance can tolerate 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 organization has a three-member risk management committee which is responsible for review the overall risk management structure and monitor the effectiveness of the risk management system

ii. Risk Governance

Risk governance refers to the structure, rules, processes, and mechanisms by which decisions about risks are taken and implemented. Microfinance implemented policies and procedures to mitigate the risk.

Microfinance has prepared and implemented policies and procedures to mitigate the risk at enterprises level arising to the microfinance and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture.

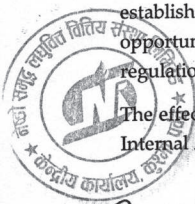
Through its Risk Management Framework, the microfinance seeks to efficiently manage credit, market and liquidity risks which arise directly through the microfinance's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking.

The microfinance's risk governance structure structured is the way, that 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.

iii. Internal Control:

The Board is responsible for ensuring the microfinance has appropriate internal control framework in place that supports the achievement of the strategies and objectives. The various functions of the microfinance should be looked upon with a view to establish a proper control mechanism is in place during expansion and growth which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events.

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Auditors.



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The Internal Audit monitors compliance with policies/standards and the effectiveness of internal control structures across the microfinance through regular audit, special audit, information system audit, Off Site review. The audit observations are reported to the Management for initiating immediate corrective measures. Internal Audit reports are periodically forwarded to the Audit Committee for review and the committee issues appropriate corrective action in accordance with the issue involved to the management.

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5.1.1 Credit Risk

Credit risk is the probability of loss of principle and reward associated with it due to failure of counterparty to meet its contractual obligations to pay the debt in accordance with agreed terms. The Credit Risk Monitoring and Reporting Framework is vital for mitigating/ minimize the credit risk of the microfinance through appropriate monitoring and reporting framework established within the microfinance.

Microfinance has implemented various System/ Policies/ Procedures/ Guidelines for the effective management of Credit Risk. For the purpose of assessment of credit risk of the microfinance, following activities were carried out:

- Current system/policies/procedures/ guidelines formulated were gone through;
- Actual Exposure of credit limit product wise, segment wise were checked periodically;
- Review of various reports prepared by the Departments such as Loan Utilization Report, Loan Overdue Report, Loan Report, NRB reports.

Credit Risk Management is ultimately the responsibility of the Board of Directors. Hence, overall strategy as well as significant policies has to be reviewed by the board regularly. Further, Top Management is responsible for implementing the microfinance's credit risk management strategies and policies and ensuring that procedures are put in place to manage and control credit risk and the quality of credit portfolio in accordance with these policies.

5.1.2 Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: foreign exchange rates (currency risk), market interest rates (interest rate risk) and market prices (price risk).

i. Currency Risk:

Foreign exchange risk is the potential for the microfinance to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses as a result of changes in value between the currencies of its assets and liabilities and its reporting currency.

ii. Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

iii. Price Risk

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or by factors affecting all similar financial instruments traded in the market.

The Company's equity price risk exposure relates to financial investment held at FVTOCI, whose values fluctuate as a result of changes in market prices.

5.1.3 Liquidity Risk

Liquidity risk is defined as the risk that the microfinance will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. 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 illiquid asset positions is not available to the microfinance on acceptable terms.

To minimize this risk, management has to arranged for diversified funding sources in addition to its core deposit base and adopted a policy of managing assets with liquidity in mind and monitoring future cash flows and liquidity on a daily basis.

The microfinance has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high-grade collateral which could be used to secure additional funding as required.





5.2 Capital Management

i) Qualitative disclosures

The Capital Adequacy calculation is mainly guided by the Framework as published by Nepal Rastra Bank.

ii) Quantitative Disclosures

1. Capital Structure and Capital Adequacy

i. Tier 1 capital and a breakdown of its components

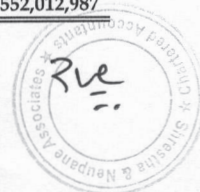
Particulars	Amount (NPR)
Paid Up Equity Share Capital	291,337,500
Irredeemable Non cumulative Preference Shares	-
Share Premium	-
Proposed Bonus Equity Share	-
Statutory General Reserves	116,031,441
Retained Earnings	99,423,519
Un-audited current Year cumulative Profit	-
Special Reserve Fund	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Capital Redemption Reserve Fund	-
Deferred Tax Reserve	-
Less Goodwill	-
Less: Intangible Assets	-
Less : Fictitious Assets	-
Less : Deferred Tax Assets	(29,133,406)
Less : Other Deductions	-
Total Tier 1 Capital	477,659,053

ii) Tier 2 capital and a breakdown of its components

Particulars	Amount (NPR)
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General loan loss provision	74,353,934
Additional Loan Loss Provision	-
Exchange Equalization Reserves	-
Investment Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	74,353,934

ii) Total Qualifying Capital

Particulars	Amount (NPR)
Core Capital (Tier 1)	477,659,053
Supplementary Capital (Tier 2)	74,353,934
Total Capital Fund	552,012,987





2. Risk Exposures

i) Total Risk Weighted Exposures

A. On Balance-Sheet Items

S.N	Description	Weight	Current Period	
			Amount (NPR)	RWA
1	Cash Balance	0	2,118,555	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment to Government Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan against Own FD	0	-	-
7	Loan against Govt. Bond	0	-	-
8	Accrued interest on Govt Bond	0	-	-
9	Investment to Youth and small Entrepreneurs Self employment fur	0	-	-
10	Balance on domestic banks' and financial institutions' FD	20	971,405,685	194,281,137
11	Foreign bank balance	20	-	-
12	Money at call	20	-	-
13	Loan against internationally rated bank guarantee	20	-	-
14	Investment to internationally rated banks	20	-	-
15	Interbank lending	20	-	-
16	Investment on shares/debentures/bonds	100	-	-
17	Other investments	100	-	-
18	Loan and advances, bills purchase/discount	100	4,136,359,720	4,136,359,720
19	Fixed Assets	100	38,212,362	38,212,362
20	Net interest receivables (Total IR-8-Interest Suspense)	100	-	-
21	Net Non-Banking Asset	100	-	-
22	Other assets (Except advance tax payment)	100	33,807,749	33,807,749
23	Real estate/residential housing loans exceeding the limits	150	-	-
Total On-Balance-sheets Items (A)			5,181,904,070	4,402,660,967

B. Off-Balance Sheet Items

S.N.	Description	Weight	Current Period	
			Amount (NPR)	RWA
1	Bills collection	0	-	-
2	Forward foreign exchange contract	10	-	-
3	L/C with maturity less than six months (Outstanding value)	20	-	-
4	Guarantee against International rated bank's counter guarantee	20	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-
6	Bid bond, Performance bond and underwriting	50	-	-
7	Loan sake with repurchase agreement	50	-	-
8	Advance payment Guarantee	100	-	-
9	Financial and Other guarantee	100	-	-
10	Irrevocable loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All types of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid Guarantee Claims	200	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	103,638,081	103,638,081
Total Off-Balance-sheet Items (B)			103,638,081	103,638,081
Total Risk Weighted Assets (A) + (B)			5,285,542,152	4,506,299,049



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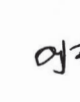


ii) Total Capital Adequacy Ratios

Minimum Capital Fund Required (8.0% of RWA)	552,012,987
Minimum Core capital Required (4.0% of RWA)	477,659,053
Capital Fund maintained (in %)	12.25%
Core Capital maintained (in %)	10.60%

iii) Compliance with external requirement

The bank has complied with the externally imposed capital requirements during the reporting period.

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5.3. Classification of financial assets and financial liabilities

FY 2081.82				
Financial Assets	Ammortized Cost	Fair Value Through Other Comprehensive Income (FVtOCI)	Fair value Through Profit or Loss (FVtPL)	Total
Cash Balance	2,118,555	-	-	2,118,555
Balance with Bank & Financial Institutions	971,405,685	-	-	971,405,685
Money at call and short notice	-	-	-	-
Placement with Bank & Financial Institutions	-	-	-	-
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Loan & Advances	3,022,934,964	-	-	3,022,934,964
Government Bonds	-	-	-	-
Government Treasury bills	-	-	-	-
Equity Investment	-	-	-	-
Other Assets	4,674,342	-	-	4,674,342
Total Financial Assets	4,001,133,547	-	-	4,001,133,547

Financial Liabilities	Ammortized Cost	Fair Value Through Other Comprehensive Income (FVtOCI)	Fair value Through Profit or Loss (FVtPL)	Total
Deposits from customers	2,430,199,075	-	-	2,430,199,075
Due to Bank and Financial Institutions	100,000,000	-	-	100,000,000
Due to Nepal Rastra Bank	-	-	-	-
Debt Securities Issued	-	-	-	-
Other Liabilities	-	-	-	-
Employees Related Liabilities	90,435,953	-	-	90,435,953
Bills payable	-	-	-	-
Creditors and accruals	1,005,072	-	-	1,005,072
Interest payable on deposit	-	-	-	-
Unpaid Dividend	-	-	-	-
Liabilities under Lease	41,589,610	-	-	41,589,610
Other Liabilities	673,351,064	-	-	673,351,064
Total Financial Liabilities	3,336,580,775	-	-	3,336,580,775

FY 2080.81				
Financial Assets	Ammortized Cost	Fair Value Through Other Comprehensive Income (FVtOCI)	Fair value Through Profit or Loss (FVtPL)	Total
Cash Balance	4,203,639	-	-	4,203,639
Balance with Bank & Financial Institutions	890,255,165	-	-	890,255,165
Money at call and short notice	-	-	-	-
Placement with Bank & Financial Institutions	-	-	-	-
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Loan & Advances	3,338,172,247	-	-	3,338,172,247
Government Bonds	-	-	-	-
Government Treasury bills	-	-	-	-
Equity Investment	-	-	-	-
Other Assets	5,694,473	-	-	5,694,473
Total Financial Assets	4,238,325,524	-	-	4,238,325,524

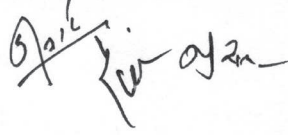
Financial Liabilities	Ammortized Cost	Fair Value Through Other Comprehensive Income (FVtOCI)	Fair value Through Profit or Loss (FVtPL)	Total
Deposits from customers	2,350,142,292	-	-	2,350,142,292
Due to Bank and Financial Institutions	170,000,000	-	-	170,000,000
Due to Nepal Rastra Bank	-	-	-	-
Debt Securities Issued	-	-	-	-
Other Liabilities	-	-	-	-
Employees Related Liabilities	80,372,531	-	-	80,372,531
Bills payable	-	-	-	-



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Creditors and accruals	590,693	590,693
Interest payable on deposit	-	-
Unpaid Dividend	-	-
Liabilities under Lease	29,398,909	29,398,909
Other Liabilities	828,874,392	828,874,392
Total Financial Liabilities	3,459,378,817	3,459,378,817

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5.4 Operating Segment Information

5.4.1 General Information

The microfinance has categorized its segment on the basis of presence in the geographical provinces of the country. Each segment provides banking services such as corporate and retail lending, deprived sector lending, various deposit products and transaction banking services.

5.4.2 Information about Profit or Loss, Assets & Liabilities

Particulars	Gandaki Province	Bagmati Province	Lumbini Province	Total
Revenue from External Customers	356,625,277	95,370,195	108,537,244	560,532,716
Intersegment Revenues	-	-	-	-
Net Revenue	356,625,277	95,370,195	108,537,244	560,532,716
Interest Revenue	333,671,979	89,803,629	101,447,235	524,922,843
Interest Expenses	147,787,737	29,160,656	49,500,571	226,448,964
Net Interest Revenue	185,884,242	60,642,973	51,946,664	298,473,879
Depreciation and Amortization	6,217,137	985,137	4,217,138	11,419,412
Segment Profit/(Loss)	179,667,105	59,657,836	47,729,526	287,054,467
Impairment Of Assets	666,391,590	248,883,230	123,542,143	1,038,816,962
Segment Assets	3,973,193,743	862,435,144	838,542,809	5,674,171,696
Segment Liabilities	3,973,193,743	862,435,144	838,542,809	5,674,171,696

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

a Revenue

Total Revenues for reportable segments	560,532,716
Elimination of intersegment revenues	-
Unallocated revenue (other income)	190,670,335
Entity's revenues	751,203,051

b Profit or loss

Total profit/loss for reportable segments	287,054,467
Elimination of intersegment revenues	-
Unallocated amounts- Interest, loan loss provision, tax	(265,947,445)
Profit before Income Tax	21,107,022

c Assets

Total assets for reportable segments	5,674,171,696
Unallocated net assets	(1,605,692,381)
Entity's Assets	4,068,479,315

d Liabilities

Total liabilities for reportable segments	5,674,171,696
Unallocated net liabilities	(2,302,677,903)
Entity's Liabilities	3,371,493,792





5.4.5 Information about products and services

Loans and advances	560,532,716
Investment securities	-
Remittance	-
Card services	-
Others	190,670,335
Total Entity's Revenue	751,203,051

5.4.6 Revenue from Geographical areas

Koshi Province	-
Madhesh Province	-
Bagmati Province	95,370,195
Gandaki Province	356,625,277
Lumbini Province	108,537,244
Karnali Province	-
Sudur Paschim Province	-
Total	560,532,716

5.4.7 Information about major customers

Total revenue from any single external customer does not amount to 10 percent or more of the microfinance's revenue.

5.5 Share Options and share based payment

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

5.6 Contingent Liabilities & Commitment

Contingent Liabilities

A contingent liability is a potential obligation that may arise from an event that has not yet occurred. A contingent liability is not recognized in a company's financial statements. Instead, only disclose the existence of the contingent liability, unless the possibility of payment is remote. The microfinance doesn't have any reported contingent liability till reporting date.

Commitment

A commitment is a promise made by the microfinance to external stakeholders and/or parties resulting from legal or contractual requirements. Microfinance doesn't have any commitment at reporting date.

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Movement in Regulatory Reserve -RR-(2081-82)

Particulars	Amount
Balance at 1 Shrawan 2081	74,551,148
Addition to RR (Interest receivable)	490,029
Addition to RR (Deferred Tax)	2,897,037
Addition to RR (Actuarial Reserve Adjusted)	(4,238,852)
Balance at Asar 32 Ashadh 2082	73,699,363

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5.7 Related Party Disclosures

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

- Directors
- Key Management Personnel of the microfinance
- Relatives of Directors and Key Managerial Personnel
- Institutional Shareholder (NESDO Nepal & Prabhu Bank Ltd)

Directors

Sabitri Khatri Chhetri Lamichhane

Ratna Prasad Adhikari

Resham Bahadur Khatri

Durga Bahadur Shah

Anjal Shrestha

Key Managerial Personnel

Key Managerial Personnel:	
Ashok Kumar Acharya	Chief Executive Officer

Ashok Kumar Acharya	Sr. Manager
Youdhisthir Bhusal Sharma	Sr. Manager

Relatives of Directors

Uttam Prasad Adhikari	HR Head
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Transaction during the Year

Particulars	Amount
Directors	
Meeting Allowance	469,000
Other Expenses	262,556
Total	731,556

Key Management Personnel

Remuneration and Benefit Paid	1,304,000
Leave Provision	63,123
Gratuity Provision	120,000
Employee Bonus Paid (pertaining to FY 2078-79)	352,002
Employee Bonus Paid (pertaining to FY 2079-80)	221,131
Total	2,060,256

Relatives of Directors

Uttam Prasad Adhikari- HR Head

Remuneration and Benefit Paid	918,008
Leave Provision	8,335
Total	926,343

Institutional Shareholder

Interest Paid to Prabhu Bank Ltd	3,750,767
Outstanding Borrowings from Prabhu Bank Ltd.	30,000,000
Dividend paid to Prabhu Bank Ltd.	1,781,250

5.8 Merger & Acquisition

There is no merger and acquisition during the reporting period.

5.9 Additional disclosures of non-consolidated entities

Not applicable.

5.10 Events after Reporting Date

Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue.

All material and important events that occurred after the reporting date have been considered and appropriate disclosures have been made in line with NAS 10 – “Events After the Reporting Period”.

Ongoing worldwide liquidity crunch, economic recession and increasing non-performing loan may have impact on overall banking system including this institution.

New Chief Executive Officer (CEO) has been appointed by the institution vide 108th Board meeting dated 2082.03.15 effective from 2082.04.19 for four years.





5.11 Other Disclosures:

a) Loans & Advances Extended to Promoters:

The microfinance has not extended any loans to promoters during the year.

b) Staff Skill Development Fund:

In accordance with the NRB Directive, the microfinance is required to spend at least 3% of the previous year employee expenses for the employee training and skill development. For the compliance of this regulation, the microfinance during the current financial year has incurred the following amount for employee training and skill development:

Particulars	Ashad end 2082
Opening Staff Skill Development Fund	5,591,663
3% of the previous year employee expenses as per previous year financials Less; Expenses incurred during the year	-
Total amount incurred for employee training and skill development program	(2,564,443)
Staff Skill Development Fund carried forward to next year	3,027,220

c) Corporate Social Responsibility Fund:

NRB Directive requires the microfinance to allocate 1% of its net profit to the corporate social responsibility fund and spent the same for the social causes. The details of the movement of the Corporate Social Responsibility Fund is presented below:

Particulars	Ashad end 2082
Opening Corporate Responsibility Fund	3,692,323
Less: Amount incurred from CSR fund during the year	-
Add: Amount Allocated to CSR fund from Current year net Profit	-
CSR Fund Available for next financial Year	3,692,323

d) Client Protection Fund:

NRB Directive requires the microfinance to allocate 1.5% of its net profit to the client protection fund and spent the same for the member causes. The details of the movement of the Client Protection Fund is presented below:

Particulars	Ashad end 2082
Opening Client Protection Fund	98,309,459
Less: Amount incurred from CPF fund during the year	(1,601,794)
Add: Interest received on Fund	2,836,508
Add: Amount Allocated to CPF fund from Current year net Profit	-
Client Protection Fund Available for next financial Year	99,544,172

e) Unpaid/ Undistributed Dividend:

The Bonus share related to promoter amounting to NRs.17,100,000 has been held by Global IME Capital Limited due to existing non-compliance of Unified Directives applicable for the microfinance as directed by NRB. Moreover, the bonus dividend related to other shareholders for 845,521.50 shares remains unpaid.

f) Proposed Dividend:

Board has not proposed any dividend for the financial year.

g) Non Banking Assets:

Non-Banking Assets are the assets obtained as security for loans & advances and subsequently taken over by the microfinance in the course of loan recovery. Such assets are booked at fair market value or total amount due from the borrower, whichever is lower. As at the reporting date, there are no Non Banking Assets held by institution.

h) Interest Capitalization:

Interest accrued has not been capitalized during this year.

i) Loan Write off:

There has been no any loans written off during this year.

j) Disclosure on increase in Profitability and EPS:

During the year under review the financial position of the microfinance decreased by 4.09% although there is increase of 0.88 % on loans & advances and 3.41% on the deposit liabilities. Similarly, the profitability of the microfinance decreased by 26.18%.

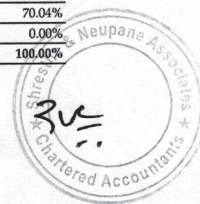
k) Non-Performing Assets:

The microfinance 's non-performing assets ratio stood at 22.88% as on balance sheet date. The total non-performing assets and loan loss provision related to non-performing assets as per NRB directives is as below:

Particulars	Loan Amount	Provision	%
Bad	893,882,335	893,882,335	21.92%
Doubtful	22,800,144	11,385,374	0.56%
Substandard	16,761,540	4,167,289	0.41%
Restructured/Rescheduled	274,283,369	174,715,607	6.72%
Watchlist	14,408,852	706,960	0.35%
Good	2,856,719,001	28,567,190	70.04%
Additional Loan loss Provision	-	-	0.00%
Total	4,078,855,241	1,113,424,756	100.00%



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1) Comparison of Unaudited and Audited Financial Statement as of FY 2081/82

Rs in 000

Statement of Financial Position

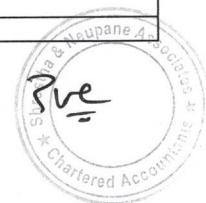
Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In Amount	In %	
Assets					
Cash and Cash equivalent	988,541	973,524	15,017	1.52%	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	0.00%	
Placement with Bank & Financial Institutions	-	-	-	0.00%	
Derivative Financial Instruments	-	-	-	0.00%	
Other Trading Assets	-	-	-	0.00%	
Loan and Advances to MFIs & Cooperatives	-	-	-	0.00%	
Loans and Advances to Customers	3,066,074	3,022,935	43,139	1.41%	Staff Loan Booking and Regrouping
Investment Securities	-	-	-	0.00%	
Current Tax Assets	-	-	-	0.00%	
Investment Property	-	-	-	0.00%	
Property and Equipment	30,882	38,212	(7,330)	-23.74%	Due to Right to Use Assets Booking & NFRS Depreciation
Goodwill and Intangible assets	-	-	-	0.00%	
Deferred Tax Assets	27,489	29,133	(1,645)	-5.98%	Due to change in calculation of taxable & accounting base
Other Assets	5,712	4,674	1,037	18.16%	Due to regrouping
Total Assets	4,118,698	4,068,479	50,219	1.22%	
Liabilities					
Due to Bank and Financial Institutions	100,000	100,000	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative Financial Instrument	-	-	-	0.00%	
Deposits from Customers	2,430,199	2,430,199	(0.00)	0.00%	
Borrowing	-	-	-	0.00%	
Current Tax Liabilities	29,620	34,913	(5,293)	-100.00%	Due to Change in Income Tax Calculation
Provisions	-	-	-	0.00%	
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	791,374	806,382	(15,008)	-1.90%	Gratuity/Leave/ Lease Liability & regrouping
Debt Securities Issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	3,351,193	3,371,494	(20,301)	-0.61%	
Equity					
Share Capital	291,338	291,338	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	169,091	99,424	69,668	41.20%	Due to change in Profit & Loss
Reserves	307,076	306,225	852	0.28%	Due to change in Profit & Loss
Total Equity	767,505	696,986	70,519	9.19%	
Total Liabilities & Equity	4,118,698	4,068,479	50,219	1.22%	



Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In Amount	In %	
Interest Income	530,408	524,923	5,485	1.03%	Due to Interest Receivables & Staff Loan Interest Booked
Interest Expense	(238,516)	(242,804)	4,288	-1.80%	Due to Interest on Lease Liability
Net Interest Income	291,892	282,119	9,773	3.35%	
Fee and Commission Income	35,610	35,610	-	0.00%	Due to Service charge adjustment
Fee and Commission Expense	-	167	(167)	0.00%	Due to regrouping
Net Fee and Commission Income	35,610	35,443	167	0.47%	
Net Interest, Fee and Commission Income	327,502	317,562	9,940	3.04%	
Net Trading Income	-	-	-	0.00%	
Other Operating Income	190,662	190,670	(8)	0.00%	Due to income booking of minimal incomes
Total Operating Income	518,164	508,232	9,932	1.92%	
Impairment charge/(reversal) for loans and o	267,388	341,996	(74,608)	-27.90%	Due to Calculation as per Expected Credit Loss Method
Net Operating Income	250,776	166,236	84,540	33.71%	
Operating Expense			-		
Personnel Expenses	117,279	113,169	4,110	3.50%	Due to Actuarial Leave & Gratuity calculation
Other Operating Expenses	28,668	20,541	8,127	28.35%	Due to Lease Rent booked as ROU & Liabilities
Depreciation & Amortization	1,103	11,419	(10,317)	-935.51%	Due to depreciation of ROU & NFRS depreciation
Operating Profit	103,726	21,107	82,619	79.65%	
Non Operating Income	-	-	-		
Non Operating Expense	-	-	-		
Profit before Income Tax	103,726	21,107	82,619	79.65%	
Income Tax Expense	113,825	110,960	2,865	2.52%	
Current Tax	115,078	118,096	(3,018)	-2.62%	Due to Income Tax Act, 2058 adjustment
Deferred Tax	(1,252)	(7,136)	5,884	-100.00%	Due to Deferred Tax not being calculated
Profit for the year	(10,100)	(89,853)	79,754	-789.67%	

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NESDO Sambriddha Laghubitta Bittiye Sanstha Limited**Notes to the Financial Statements****For the Financial Year ended 32nd Ashadh, 2082****1. Reporting Entity**

NESDO Nepal, affiliated to Nepal Rastra Bank for its micro finance transaction, as per NRB instructions, has transferred its micro finance related assets and liabilities to NESDO Sambriddha Laghubitta Bittiye Sanstha Limited on Falgun 21, 2075 as per agreement between them. NESDO Sambriddha Laghubitta Bittiye Sanstha Limited came into existence by starting its operating from 21st Falgun, 2075. It was incorporated with the objectives of providing competitive and modern micro financing service in the Nepalese Financial Market. The micro finance was incorporated under the Companies Act of Nepal with Registration No. 187532/074/75 on 28th Chaitra 2074. NESDO Sambriddha Laghubitta Bittiye Sanstha obtained approval from NRB as national level "D" Class Micro finance on date 29th Magh, 2075. NESDO Sambriddha Laghubitta Bittiye Sanstha obtained the Permanent Account Number (PAN No. 606734725) from Inland Revenue Office, Pokhara on 21st Bhadra 2075 and is currently registered with Medium Level Taxpayer Office, Babarmahal, Kathmandu.

The registered office of NESDO Sambriddha Laghubitta Bittiye Sanstha is situated at Kushma Municipality-6, Kushma, Parvat. The company has been operating its entire corporate management function from its corporate office located at Kushma, Parvat. NESDO Sambriddha Laghubitta Bittiye Sanstha has 56 branches.

2. Basis of Preparation

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

The preparation and presentation of the Financial Statements are in compliance with the requirements of format issued by Nepal Rastra Bank in Directive No.4 of Unified NRB Directives, 2081 for Micro-finance Institutions.

The Financial Statements comprise the Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, the Statement of changes in Equity, the Statement of Cash Flows and the Notes to Financial Statements.

2.1 Statement of Compliance

The financial statements of the Bank have been prepared and approved by Board of Director in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives.



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The significant accounting policies applied in preparation of the financial statements are set out in note 3. These policy has been consistently applied to all the years presented except otherwise stated.

2.2 Reporting Period and approval of Financial Statements

Reporting Period

The Institution follows the Nepalese Financial Year based on the Nepalese Calendar starting from the first day of Shrawan (Mid July) of each year to the last day of Asar (Mid July). The institution has prepared the financial statements that comply with NFRS applicable for the period ending 32nd Ashadh 2082, together with the comparative period data as at and for the period ending 31st Ashadh, 2081 as described in its accounting policies.

Approval of Financial Statements

The accompanied Financial Statements have been approved and authorized for issue by the Board of Directors in its board meeting dated 2082.09.06 and the Board acknowledges the responsibility of preparation of financial statements of the institution.

2.3 Functional and Presentation Currency

Financial Statements are denominated in Nepalese Rupees, which is the functional and presentation currency of the Institution.

2.4 Accounting Convention, Estimates, assumptions and judgements

The Financial Statements of the Institution have been prepared on accrual basis of accounting except the cash flow information which is prepared, on a cash basis, using direct method. The Financial Statements have been prepared on a going concern basis.

The Institution is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Institution to exercise judgement in making choice of specific accounting policies and accounting estimates. The Institution, while complying with the reporting standards, makes critical accounting judgment as having potentially material impact on the financial statements. Description of such estimates and significant accounting policies have been given in the relevant sections wherever they have been applied. These policies are consistently applied to the years presented, except for the changes in accounting policies disclosed specifically. The underlying assumption made while making accounting estimates are periodically reviewed and such revision are recognized in the period in which the estimates are revised and are applied prospectively.

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



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2.5 Change in accounting Policies

The principal accounting policies in the preparation of the financial statements are set out in the relevant notes of each item of the financial statements. Accounting policies have been consistently applied to the years presented, unless otherwise stated.

The institution has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except otherwise stated.

2.6 Discounting

The institution determines amortized cost of a financial asset or a financial liability using the effective interest rate. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of a financial asset or a financial liability to the net carrying amount of the financial asset or liability. If expected life cannot be determined reliably, then the contractual life is used.

In case where the institution assesses that the transaction amount of a financial asset or a financial liability does not represent its fair value, the related future cash flows are discounted at prevailing interest rate to determine the initial fair value.

2.7 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the Statement of Financial Position, only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously. Income and expenses are not offset in the Statement of Profit or Loss, unless required or permitted by Nepalese Financial Reporting Standards or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC)) and as specifically disclosed in the Significant Accounting Policies of the Institution.

2.8 Materiality and Aggregation

Each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standard – NAS 1 on 'Presentation of Financial Statements'.

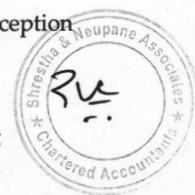
Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the Institution. Understandability of the Financial Statements is not compromised by obscuring material information with immaterial information or by aggregating material items that have different natures or functions.

2.9 Limitation of NFRS Implementation

If the information is not available and the cost would exceed the benefit derived, such exception to NFRS implementation is disclosed in relevant notes.



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3. Significant accounting Policies

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

3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the following material items in the statement of financial position:

- Investment property is measured initially at cost and subsequently at fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Net defined benefit liabilities are measured at present value of defined benefit obligations less total plan assets.
- Impairment of financial assets is measured at fair value and related disposal cost.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. The estimates and judgements used in the preparation of the financial statements are continuously evaluated by the Institution. Any revisions to accounting estimates are recognised prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in notes.

Materiality and Aggregation

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

3.2 Basis of consolidation

The institution does not have any subsidiaries or special purpose entities over which it exercises control. Hence, only standalone financial statement is prepared.

3.3 Cash and cash equivalent

Cash and cash equivalents comprise cash at vault, balances with other bank & finance institutions, money at call and short notice which are subject to an insignificant risk of changes in value including interest receivable on investment with maturity up to 3 months or less. Cash and Cash equivalent are measured at amortized cost in the statement of financial position.



Dr. Pradip Kumar
[Signature]



Statement of Cash Flows has been prepared by using the 'Direct Method' in accordance with NAS 07.

3.4 Financial assets and financial liabilities

Recognition

The Institution initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Institution initially recognises loans and advances, deposits; and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Institution becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchases are recognized on trade date at which the Institution commits to purchase/ acquire the financial assets. Regular purchase and sale of financial assets are recognized on trade date. All financial assets and liabilities are initially recognised at their cost value and are subsequently presented as per NFRS based on the respective classification.

Classification

i. Financial Assets

The Institution classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Institution's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

1. Financial assets measured at amortized cost

The Institution classifies a financial asset measured at amortized cost if both of the following conditions are met:

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

2. Financial asset measured at fair value

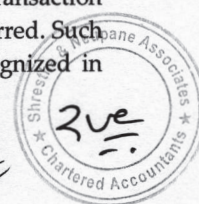
Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured at fair value are further classified into two categories as below:

a) Financial assets at fair value through profit or loss

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



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b) Financial assets at fair value through other comprehensive income

Investment in an equity instrument that is not held for trading and at the initial recognition, the Institution makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

ii. Financial Liabilities

The Institution classifies the financial liabilities as follows:

a) Financial liabilities at fair value through profit or loss

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

b) Financial liabilities measured at amortized cost

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

Measurement**Financial assets at FVTOCI**

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

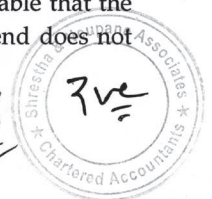
A financial asset is held for trading if:

- It has been acquired principally for the purpose of selling it in the near term; or
- On initial recognition, it is part of a portfolio of identified financial instruments that the company manages together and has a recent actual pattern of short-term profit-taking; or
- It is a derivative that is not designated and effective as a hedging instrument or a financial guarantee.

Dividends on these investments in equity instruments are recognized in Statement of Profit or Loss when the Institution's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not



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Pratibha Prasad
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represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably.

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

Investments in equity instruments are classified as at FVTPL, unless the Institution irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria (see above) are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

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

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

Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL.

A financial liability is classified as held for trading if:

- It has been incurred principally for the purpose of repurchasing it in the near term; or
- On initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:

- Such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise.
- The financial liability forms part of a company's financial assets or financial liabilities or both, which is managed, and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or



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- It forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9.

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

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

Financial liabilities subsequently measured at amortized cost

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

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

De-recognition

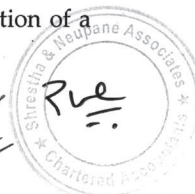
i. *De-recognition of financial assets*

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

Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Institution is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of



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

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

ii. De-recognition of financial liabilities

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

Determination of fair value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Institution has access at that date. The fair value of a liability reflects its non-performance risk.

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

The fair value measurement hierarchy is as follows:

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

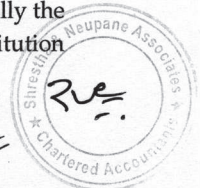
Level 2 valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

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

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Institution



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determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation) nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair value is evidenced by a quoted price in an active market for an identical asset or liability (Level 01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately.

Impairment

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

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

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

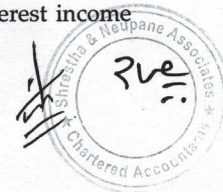
Impairment of financial assets measured at amortized cost

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

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income



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continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behavior. In assessing collective impairment, the Institution uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

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

3.5 Property and Equipment

a) Recognition and Measurement

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

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

Property and equipment are measured at cost (for land using deemed cost at on the transition date) less accumulated depreciation and accumulated impairment loss if any. Neither class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date.

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred.

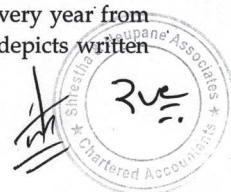
Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

b) Grant Assets

The assets received under grant has been booked under Property and Equipment by creating a deferred grant liability of equal amount. The annual depreciation is deducted every year from this liability till the useful life of assets. The balance of deferred grant liability depicts written down value of the grant assets.



Dr. Himat Singh, Joint Secretary



c) Depreciation

Property and equipment's are depreciated from the date they are available for use on property on Straight Line method over estimated useful lives as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

PPE	Expected Life
Computer & Accessories	7
Furniture & Fixtures	8
Equipment's & Others	15
Vehicles	15
Right to Use Assets	Over the period of lease
Building	50

Assets costing less than NPR 5,000 are fully depreciated in the year of purchase.

3.6 Income tax

The Company is subject to tax laws of Nepal. Income Taxes have been calculated as per the provisions of the Income Tax Act, 2058. Deferred tax is recorded on temporary differences between the tax bases of assets and liabilities and their carrying amounts, at the rates that have been enacted or substantively enacted at the reporting date. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable profits during the periods in which those temporary differences and tax law carry-forwards become deductible. The Institution considers the expected reversal of deferred tax liabilities and projected future taxable income making this assessment. The amount of the deferred tax assets considered realizable, however, could be reduced in the near term if estimates of future taxable income during the carry-forward period are reduced.

Income tax comprises current and deferred tax. Income tax expense is recognized in the statement of profit and loss except to the extent it relates to items directly recognized in equity or in other comprehensive income.

Current Tax

Current tax is the amount of tax payable based on the taxable profit for the year. Taxable profit differs from 'profit before tax' as reported in the statement of profit and loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods.



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Deferred Tax

Deferred tax is recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is determined using tax rates (and laws) enacted or substantively enacted at the reporting date and that are expected to apply when the related deferred tax asset is realised or the deferred tax liability is settled. Deferred tax assets are reviewed at each reporting date and reversed if it is no longer probable that the related tax benefits will be realized. The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Institution expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized except:

- Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized. Deferred tax relating to items recognized in OCI is recognized in OCI. Deferred tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

3.7 Deposits, debt securities issued and subordinated liabilities

Institution's deposits consist of money placed into the Institution by its customers. These deposits are made to savings accounts.

3.8 Provisions

Provisions are recognized when the institution has a present legal or constructive obligation as a result of a past event, when it is probable that an outflow of resources will be required to settle the obligation and when the amount can be reliably estimated.

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



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When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

A disclosure for contingent liabilities is made where there is:

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

3.9. Revenue Recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the entity. In some cases, this may not be probable until the consideration is received or until an uncertainty is removed. Revenue comprises of interest income, fees and commission, disposal income, etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Financial Institution and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of income recognition are as below:

3.9.1. Interest income

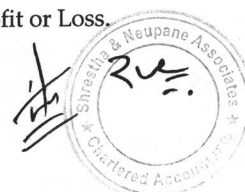
For all financial instruments measured at amortized cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the Effective Interest Rate (EIR). EIR is the rate that 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. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such a charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss. The interest income recognized in the statement of profit and loss includes the following:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for impaired loans and advances. These financial assets include investment in government securities, investment in NRB Bond and deposit instruments, reverse repos, inter-bank lending, etc.
- As per carve out on NFRS 9, the Microfinance has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and have recognized them directly as revenue in the Statement of Profit or Loss.



Dr. Himant Prasad Shrestha

Dr. Himant Prasad Shrestha



- As per carve out on NFRS 9, the Microfinance has applied the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.
- Interest on investment securities measured at fair value is calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets is considered to be incidental to the Group's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.
- Interest income accrued but not received from Performing loans and advances till date has been recognized in the current year interest income.

3.9.2. Fee and commission income

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

3.9.3. Dividend income

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend incomes are presented in other operating income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

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

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

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis.
- The assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.
- The financial instrument contains one or more embedded derivatives, which significantly modify the cash flows that would otherwise be required by the contract.

Financial assets and financial liabilities at fair value through profit or loss are recorded in the statement of financial position at fair value. Changes in fair value are recorded in Net gain or loss on financial assets and liabilities designated at fair value through profit or loss is recognized in statement of Profit or Loss. Interest earned or incurred is accrued in Interest income or Interest expense, respectively, using the effective interest rate (EIR), while dividend income is recorded in other operating income when the right to the payment has been established.



३० दिवस भित्र. अनिवार्य रूपले



3.9.5. Grant Income

Grants related to income are recognized in the statement of profit or loss on a systematic basis over the period in which the microfinance recognizes the expense for the related cost which the grants intend to compensate. Grants related to assets are recognized as deferred grant income. The deferred grant income is amortized to the statement of profit or loss over the useful life of the related asset in the ratio of depreciation charged on the related asset over the useful life.

3.10 Interest expense

Interest expense on all financial liabilities including deposits are recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities are considered to be incidental to the Institution's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.11 Employees Benefits**a) Short Term Employee Benefits**

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the bonus amount expected to be paid under provision of Bonus Act as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries, allowances, employee bonus.
- paid home leave and paid sick leave; non-monetary benefits

b) Post-Employment Benefit Plan

Post-employment benefit plan includes followings:

i. Defined Contribution Plan

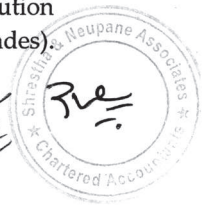
A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value. The following are the defined contribution plan provided by the Institution to its employees:

a) Employees Provident Fund

Employees of the Institution are entitled to receive benefits under the provident fund other than those under contract, a defined contribution plan in which both the employee and the Institution contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades).



३३ श्रीमती विप्लवा कृष्ण शर्मा



Institution does not assume any future liability for provident fund benefits other than its annual contribution. Such benefit is provided to the employee on retirement through retirement fund.

ii. Defined Benefit Plan

The institution provides Gratuity Plan and Leave Encashment Plan (in terms of Home Leave and Sick Leave) as defined benefits to its employees. These benefits are post-employment benefit plans and are paid based on length of service. The gratuity plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent to defined days' eligible salary payable for each completed year of service.

Further, employees of the Institution are entitled to avail Home Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. The obligation under these plans is calculated by a qualified actuary every year using projected unit credit method.

The following are the defined benefit plans provided by the Institution to its employees:

a) Gratuity

Institution provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaws of the Institution. Such benefit is provided to the employee by institution.

b) Leave Salary

The employees of the Institution are entitled to carry forward a part of their unavailed / unutilized leave subject to a maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Byelaws of the Institution. The Institution accounts for the liability for accumulated leave as per the actuarial valuation.

c) Termination Benefits

Termination benefits are recognized as expense when the Institution is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination benefits are recognized if the Institutions made an offer for voluntary redundancy, it is probable that the offer will be accepted and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their present value.

3.12 Leases

At inception of a contract, institution 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.



Dr. H. K. Sharma, Secretary

Dr. R. K. Sharma, Chairman

Dr. R. K. Sharma, President

Dr. R. K. Sharma, Vice President

Dr. R. K. Sharma, Treasurer

Dr. R. K. Sharma, Member

The Institution as a Lessee:

Recognition:

At the commencement date, a lessee shall recognise a right-of-use asset and a lease liability. At the commencement date, a lessee shall measure the right-of-use asset at cost.

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

Subsequent measurement of the right-of-use asset

A lessee shall measure the right-of-use asset applying a cost model, unless it applies either of the measurement models of

- apply that fair value model to right-of-use assets that meet the definition of investment property in NAS 40
- If right-of-use assets relate to a class of property, plant and equipment to which the lessee applies the revaluation model in NAS 16, a lessee may elect to apply that revaluation model to all of the right-of-use assets that relate to that class of property, plant and equipment

Subsequent measurement of the lease liability

A lessee shall measure the lease liability by:

- increasing the carrying amount to reflect interest on the lease liability;
- reducing the carrying amount to reflect the lease payments made; and
- remeasuring the carrying amount to reflect any reassessment or lease modifications.

The Institution as a lessor

The institution shall recognise lease payments from operating leases as income on either a straight-line basis or another systematic basis. The lessor shall apply another systematic basis if that basis is more representative of the pattern in which benefit from the use of the underlying asset is diminished.

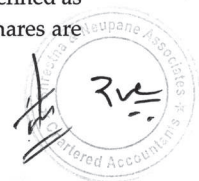
For finance lease the institute shall recognise assets held under a finance lease in its statement of financial position and present them as receivable at an amount equal to the net investment in the lease. The institution shall recognise finance income over the lease term, based on a pattern reflecting a constant periodic rate of return on the lessor's net investment in the lease.

3.13 Share capital and reserves

The Institution classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are



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classified as equity of the Institution and distributions thereon are presented in statement of changes in equity.

The Institution is required to maintain the capital adequacy ratio imposed by the regulator.

Incremental costs directly attributable to issue of an equity instruments are deducted from the equity.

The reserves include retained earnings and other statutory reserves such as general reserve, exchange equalization reserve, regulatory reserve, fair value reserve, revaluation reserve and other reserves.

Regulatory reserve includes any amount derived as result of NFRS convergence with effect in retained earning computed as per NRB Directive No. 4.

3.14 Earnings per share including diluted

Basic earnings per share is computed by dividing the profit/ (loss) for the year by the weighted average number of equity shares outstanding during the year.

Diluted earnings per share is computed by dividing the profit/ (loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date.

There have been no transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of the completion of these financial statements which would require the restatement of earnings per share.

3.15 Segment reporting

An operating segment is a component of the Institution that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relating to transactions with any of the Institution's other components, whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance.



३१ फाल्गुनी २०८१





NESDO SAMBRIDHA LAGHUBITTA BITTIYE SANSTHA LTD.
Kusma-06, Parbat
Computation of Tax liability as per Income Tax Act, 2058

Profit Before Tax		21,107,021.93
Add:		
Depreciation & Amortization for separate consideration	11,419,412.14	
Repair and Improvement for separate consideration	730,726.00	
Previous Year Expenses	=====	
Operating Lease as per NFRS	3,070,671.15	
Operating Lease as per NFRS-last year (Previous Year OL-Disallowed)	=====	
Finance Cost on Lease Liability	4,287,744.74	
Finance Cost on Unwinding of Staff Loan	=====	
Provision for Leave Encashment	15,240,404.00	
Provision for Gratuity	1,773,033.00	
Tax Expenses	=====	
Disallowed Expenses	2,354,949.22	
Undistributed Bonus	7,313,152.97	
LLP as per FS	341,996,181.70	388,186,274.92
Less:		
Depreciation as per Income Tax Act	1,323,535.66	
Repair and Improvement as per Income Tax Act	333,929.94	
Lease expenses as per House Rent Agreement	12,780,861.00	
Share Issuance Cost	656,643.00	
Gratuity Payment	1,167,600.00	
Leave Payment	480,087.00	
LLP as per Tax	1,786,234.01	18,528,890.62
Assessable Income before Bonus		390,764,406.23
Less: Previous Year Loss		-
Less: Provision for bonus		-
Taxable Income		390,764,406.23
Tax @ 30%		117,229,321.87
Late Penalty sec 117		-
Late Penalty sec 118		866,721.32
Late Penalty sec 119		-
Advance Tax		-
Interest		-
Total Tax Payable		118,096,043.20

Interest as per the section 118

Total tax liabilities as per Anusuchi 2 117,229,321.87

Particulars	Amount to be paid	Tax paid	90% of Instalment	Less Advance Tax Paid	Months	Interest on less Tax
Up to Poush End	46,891,729	58,183,026	42,202,556	=====	3	-
Up to Chaitra End	82,060,525	58,183,026	73,854,473	15,671,447.27	3	587,679.27
Up to Ashad End	117,229,322	83,183,026	105,506,390	22,323,364.17	3	279,042.05
						866,721.32

3,579,655 12,724,206 3,221,690

Interest as per the section 119

===== 3 -

Total tax and Interest

118,096,043.20





नेपाल राष्ट्र बैंक

लघुवित्त संस्था सपरिवेक्षण विभाग

च.न. १६८

पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/ नेप्डो समृद्ध/

श्री नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेड,
कुसमा, पर्वत ।



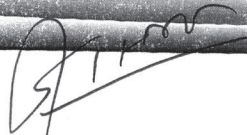
मिति: २०८२/०९/०८

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैर-स्थलगत सपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभा प्रयोजनको लागि वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (क) यस बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको 'एकीकृत निर्देशन, २०८१' को निर्देशन नं. २/०८१ को बुँदा नं. १ को उप-बुँदा (अ) बमोजिम लघुवित्त वित्तीय संस्थाले प्रवाह गरेको कर्जा/सापटको साँवा वा ब्याज भुक्तानी हुनुपर्ने भाखा नाघेको अवधिका आधारमा सम्पूर्ण कर्जा सापटलाई वर्गीकरण गर्ने गरी सोहि निर्देशनको बुँदा नं. २ बमोजिम कर्जाको बक्यौता साँवा रकमको कर्जा नोक्सानी व्यवस्था गर्नुहुन ।
- (ख) नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ६/०८१ को निर्देशन नं. ६(४) बमोजिमको जोखिम व्यवस्थापन समितिलाई निष्क्रिय कर्जा घटाउने तर्फ थप सक्रिय र प्रभावकारी बनाउनु हुन । साथै, संस्थामा निष्क्रिय कर्जा अनुपात २२.८८ प्रतिशत रहेको सन्दर्भमा निष्क्रिय कर्जा व्यवस्थापन गर्न ठोस कार्ययोजना पेश गर्नुहुन ।
- (ग) यस बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको 'एकीकृत निर्देशन, २०८१' को निर्देशन नं. ६/०८१ को बुँदा नं. ६ बमोजिम कर्मचारी सेवा सुविधा समितिको बैठक बस्ने व्यवस्थाको पूर्ण पालना गर्नुहुन ।
- (घ) यस बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको 'एकीकृत निर्देशन, २०८१' को निर्देशन नं. ६/०८१ को बुँदा नं. ६ को उप-बुँदा ८(३) बमोजिम लघुवित्त वित्तीय संस्थाले वार्षिक रुपमा संस्थागत सुशासन प्रतिवेदन (Corporate Governance Report) तयार गरी सार्वजनिक जानकारीको लागि आफ्नो वेबसाइटमा राख्नुहुन ।
- (ङ) यस बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको 'एकीकृत निर्देशन, २०८१' को निर्देशन नं. ६/०८१ को बुँदा नं. २(ग) बमोजिम संस्थाले कम्तीमा एक वर्षमा सबै शाखा कार्यालयको आन्तरिक लेखापरीक्षण सम्पन्न गर्नुपर्ने व्यवस्थाको पूर्ण पालना गर्नुहुन ।
- (च) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १० को बुँदा नं. ६ मा भएको व्यवस्था बमोजिम हुने गरी शेयर स्वामित्व कायम गर्नुहुन ।
- (छ) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ११/०८१ को बुँदा नं. ४ को उपबुँदा ३ अनुसार इजाजतपत्रप्राप्त संस्थाले कर्जा स्वीकृत गर्नु अगावै कर्जा सूचना केन्द्रबाट अनिवार्य रुपमा कर्जा सूचना लिनु पर्नेछ, भन्ने व्यवस्थाको पूर्ण पालना गर्नुहुन । साथै, चुक्ता भैसकेका ऋणी सदस्यहरूको कर्जाको विवरण समयमै कर्जा सूचना केन्द्रमा अद्यावधी गर्नुहुन ।



जयरा...



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सपरिवेक्षण विभाग

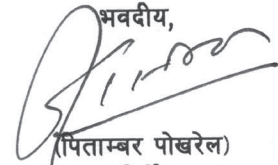


केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ९७७-१-५७९९६२८, ५७९९६३०
फ्याक्स नं.: ५७९९६२९
Web site: www.nrb.org.np
Email: mfd@nrb.org.np
पोष्ट बक्स नं.: ७३

- (ज) यस बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको 'एकीकृत निर्देशन, २०८१' को निर्देशन नं. १९/०८१ को बुँदा नं. ८(ग) बमोजिम संस्थाले उपभोक्ताको गुनासो सुनवाईका लागि हटलाइनको व्यवस्था गर्नहुन ।
- (झ) संस्थाले Insurance Commission मार्फत प्राप्त गर्नुपर्ने कमिशन आम्दानीका सम्बन्धमा स्पष्ट व्यवस्था गरी संस्थाको वित्तीय विवरणमा उक्त रकम समावेश हुनेगरी व्यवस्था गर्नहुन ।
- (ञ) संस्थाको सामाजिक योगदान शीर्षकमा फिर्ता गर्न बाँकी रहेको रकम रु.१५,३४,३९४।- लाई यथाशीघ्र फिर्ता गर्ने व्यवस्था मिलाउनुहुन ।
- (ट) संस्थाको कर्जा नीति २०७९, अनुसार संस्थाले कर्जा लगानी भए पश्चात् अनुगमन तथा सुपरिवेक्षण गरी कर्जा सदुपयोगिता निरीक्षण कार्यलाई प्रभावकारी बनाउनु हुन ।
- (ठ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन ।

बोधार्थ :

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

भवदीय,

(पिताम्बर पोखरेल)
उप-निर्देशक

नेपाल राष्ट्र बैंकको निर्देशनहरु उपर सञ्चालक समितिको बुँदागत प्रत्युत्तर

- (क) निर्देशन बमोजिम हुने गरी कर्जा नोक्सानी व्यवस्था कायम गरिएको बेहोरा अनुरोध छ ।
- (ख) निर्देशन बमोजिम जोखिम व्यवस्थापन समितिलाई निष्क्रिय कर्जा घटाउने तर्फ थप सक्रिय बनाउने र निष्क्रिय कर्जाको प्रतिशतलाई घटाउन ठोस कार्ययोजना बनाई पेस गरिने बेहोरा अनुरोध छ ।
- (ग) कर्मचारी सेवा सुविधा समितिको बैठक चालु आर्थिक वर्षमा २ पटक बसिसकेको र आगामी दिनमा समेत समितिको बैठक निरन्तर रुपमा बस्ने बेहोरा अनुरोध छ ।
- (घ) निर्देशन बमोजिम वार्षिक रुपमा संस्थागत सुशासन प्रतिवेदन (Corporate Governance Report) तयार गरी वेबसाईटमा राखिने बेहोरा अनुरोध छ ।
- (ङ) निर्देशन बमोजिम कम्तीमा एक वर्षमा सबै शाखा कार्यालयहरुको आन्तरीक लेखापरिक्षण गरिने व्यवस्था मिलाईने बेहोरा अनुरोध छ ।
- (च) वित्तीय संस्थाको पाँचौ वार्षिक साधारण सभाबाट संस्थापक शेयर विनिवेश गर्ने सम्बन्धी कार्ययोजना स्वीकृत भएको र सोही कार्ययोजना अनुरूप नेप्डो नेपाल, कुशमालाई पत्रचार गरिएको र मिति २०८१/११/२४ देखि संस्थापक शेयरको लकडिन पिरियड समेत खुलिसकेको सन्दर्भमा नेप्डो नेपाल, कुशमाले समेत निर्देशन बमोजिमको शेयर विनिवेश गर्नका लागि निर्णय गरी पत्र लेखी पठाएकोमा उक्त शेयर विनिवेश गर्नु अगाडी नेपाल राष्ट्र बैंकसँग पूर्व सहमती लिने क्रममा बैंक तथा वित्तीय संस्था नियमन विभागमा मिति २०८१/१२/१६ मा पत्र दर्ता गराईएको । उक्त शेयर विनिवेश गर्ने सन्दर्भमा नेप्डो नेपाल, कुशमालाई पुनः पत्राचार गर्ने र सोका सम्बन्धमा नेपाल राष्ट्र बैंकसँग आवश्यक परामर्श गरी शेयर विनिवेश गर्ने कार्यलाई अगाडी बढाईने बेहोरा अनुरोध छ ।
- (छ) कर्जा स्वीकृत गर्नु अगावै कर्जा सूचना केन्द्रबाट कर्जा सूचना लिने व्यवस्था मिलाइएको र कर्जा चुक्ता भईसकेको ऋणीको विवरण समयमै कर्जा सूचना केन्द्रमा अद्यावधिक गर्ने व्यवस्था मिलाई बेहोरा अनुरोध छ ।
- (ज) निर्देशन बमोजिम उपभोक्ताको गुनासो सुनवाईका लागि हटलाईनको व्यवस्था मिलाईने बेहोरा अनुरोध छ ।
- (झ) नयाँ बीमा कम्पनीहरुबाट वित्तीय संस्थाका ऋणी सदस्यहरुको म्यादी जीवन बीमा गराउने कार्य गरिएको र बीमा कमिसन रकम संस्थाको खातामा आउने व्यवस्था भएको बेहोरा अनुरोध छ ।
- (ञ) निर्देशन बमोजिम संस्थाको सामाजिक योगदान शीर्षकमा फिर्ता गर्न बाँकी रकम मध्ये रु ३८,७६०/- फिर्ता गरी हाल रु. १४,९५,६३४ बाँकी रहेको र बाँकी रहेको रकमलाई समेत क्रमशः फिर्ता गरिने बेहोरा अनुरोध छ ।
- (ट) चालु आर्थिक वर्षमा अनुगमन तथा सुपरिवेक्षण कार्यलाई प्रभावकारी बनाई जोखिमहरुलाई न्यूनीकरण गर्ने उद्देश्यले संस्थामा चार जना अनुगमन अधिकृतको व्यवस्था गरी जिम्मेवारी प्रदान गरिएको र शाखाबाट कर्जा लगानी भए पश्चात अनिवार्यरुपमा कर्जा सदुपयोगिता निरीक्षण गर्ने प्रयोजनका लागि कर्जा सदुपयोगिता फाराम स्वीकृत गरी कार्यान्वयन गरिएको बेहोरा अनुरोध छ ।
- (ठ) निर्देशन बमोजिमका कैफियतहरु सुधार भईरहेको र आगामी दिनमा समेत थप व्यवस्थित बनाउँदै लगिने बेहोरा अनुरोध छ ।

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

सूचीकृत संगठित संस्थाको नाम	नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	कुश्मा न.पा. -६, न्यूरोड, Email : nesdosmfi@gmail.com Website : www.slbs.nesdonepal.org
फोन नं.	०६७-४२०४०६, ०६७-४२०९१५
प्रतिवेदन पेस गरिएको आर्थिक वर्ष	आ.व. २०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

- श्री सावीत्री खत्री क्षेत्री लामिछाने, मिति २०८१/०२/२५ गते सञ्चालक समितिको अध्यक्षमा नियुक्ति हुनु भएको ।

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

क्र.स	समूह	कुल कित्ता	प्रतिशत	सञ्चालकको संख्या	शेयरधनी संख्या
(क)	संस्थापक समूह	१९,६६,५२८	६७.५%	४	८३
१.	राष्ट्रिय शैक्षिक तथा सामाजिक संस्था, नेप्डो नेपाल	१३,७१,०००	४७.०५८%	४	१
२.	प्रभु बैंक लिमिटेड	१,४२,८१२	४.९०%	-	१
३.	अन्य व्यक्तिहरु	४,५२,७१६	१५.५४%	-	८१
(ख)	सर्वसाधारण समूह	९,४६,८४७	३२.५०%	१	४०,१५५
१.	सर्वसाधारण शेयरधनी	९,४६,८४७	३२.५०%	१	४०,१५५
संस्थाको कुल शेयर संख्या		२९,१३,३७५	१००.००%	५ जना	४०,२३८ जना

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. स.	सञ्चालकको नाम र ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री सावीत्री खत्री क्षेत्री लामिछाने पर्वत जिल्ला, मोदी गा.पा., वडा नं. ६	संस्थापक	१७,१३७	२०८१/०२/२५	२०८१/०३/१७	पाँचौ वार्षिक साधारण सभाबाट निर्वाचित
२.	श्री रत्न प्रसाद अधिकारी पर्वत जिल्ला, मोदी गा.पा., वडा नं. ५	संस्थापक	५,७१२	२०८१/०२/२५	२०८१/०३/२६	पाँचौ वार्षिक साधारण सभाबाट निर्वाचित
३.	श्री रेशम वहादुर खत्री बाग्लुङ जिल्ला, बाग्लुङ न.पा., वडा नं. १३	संस्थापक	२,८५६	२०८१/०२/२५	२०८१/०३/२६	पाँचौ वार्षिक साधारण सभाबाट निर्वाचित
४.	श्री विश्व कुमार विजुच्छे पोखरा महानगरपालिका, वडा नं. ८, कास्की	संस्थापक	८,५६८	२०८२/०५/१८	२०८२/०५/१८	११२ औ बैठकबाट नियुक्ति भएको



क्र. स.	सञ्चालकको नाम र ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
५.	श्री दुर्गा बहादुर शाह स्याङ्जा जिल्ला, पुतलीवजार न.पा., वडा नं. ७	स्वतन्त्र सञ्चालक	-	२०७९/०३/०९	२०७९/०३/३०	सञ्चालक समितिबाट नियुक्ति तेस्रो साधारण सभाबाट अनुमोदन
६.	श्री एन्जल श्रेष्ठ काठमाडौं जिल्ला, चन्द्रागिरी न.पा., वडा नं. १०	सर्वसाधारण	११४	२०७९/०३/३१	२०७९/०४/२९	तेस्रो वार्षिक साधारण सभाबाट निर्वाचित

* आ.व. २०८१/८२ मा नियुक्ति हुनु भएको र सोको जानकारी नेपाल धितोपत्र बोर्डलाई मिति २०८२/०५/१८ मा गराईएको ।

घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	आ.व. ०८१/८२ मा बसेको सञ्चालक समितिको बैठकको मिति	बैठक नं	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. ०८०/८१ मा बसेको बैठकको मिति
१.	२०८१ भदौ १९ गते	९७	७ जना	छैन	२०८० साउन २० गते
२.	२०८१ कात्तिक ३ गते	९८	७ जना	छैन	२०८० साउन २४ गते
३.	२०८१ पुष २ गते	९९	७ जना	छैन	२०८० भदौ २९ गते
४.	२०८१ माघ ६ गते	१००	५ जना	छैन	२०८० असोज १९ गते
५.	२०८१ माघ २२ गते	१०१	५ जना	छैन	२०८० असोज २५ गते
६.	२०८१ फागुन १३ गते	१०२	५ जना	छैन	२०८० कात्तिक २४ गते
७.	२०८१ चैत ५ गते	१०३	५ जना	छैन	२०८० मंसिर २१ गते
८.	२०८१ चैत ९ गते	१०४	५ जना	छैन	२०८० पुष २७ गते
९.	२०८१ चैत २९ गते	१०५	५ जना	छैन	२०८० फागुन २३ गते
१०.	२०८२ वैशाख ८ गते	१०६	४ जना	छैन	२०८० चैत २१ गते
११.	२०८२ जेठ २५ गते	१०७	५ जना	छैन	२०८१ वैशाख २९ गते
१२.	२०८२ असार १५ गते	१०८	४ जना	छैन	२०८१ जेठ २४ गते
१३.	२०८२ असार २३ गते	१०९	५ जना	छैन	२०८१ जेठ २५ गते
१४.	२०८२ असार ३२ गते	११०	४ जना	छैन	२०८१ असार ३१ गते

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

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए/नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने)	वैकल्पिक सञ्चालक नभएको
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सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेका	निर्णयको छुट्टै अभिलेख राख्ने गरेको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा):	२०८१ कात्तिक ३ गते शुक्रबार र २०८१ पुष २ गते मंगवार बसेको बैठक विचको अन्तर ५८ दिन रहेको
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	मिति २०८०/०६/२६ मा सम्पन्न भएको चौथो वार्षिक साधारण सभाबाट सञ्चालकको बैठक भत्ता संशोधन भई रु. ५,०००/- बाट रु. ७,०००/- भएको र कम्पनी रजिष्ट्रार कार्यालयबाट २०८१/०८/११ मा स्वीकृत भए पछि लागु गरिएको ।
सञ्चालक समितिको प्रति बैठक भत्ता रु.	९९औं बैठक सम्म रु. ५,०००/- र सो पछिका बैठकहरूमा रु. ७,०००/- भत्ता प्रदान गरिएको ।
आ.व.को सञ्चालक समितिको कुल बैठक खर्च रु.	रु. ४,६९,०००।-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको	भएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण	नभएको
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पूनर्ताजगी कार्यक्रम सम्बन्धी विवरण	नभएको
प्रत्येक सञ्चालकले आफु सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिन भित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण	गराएको
संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण	करार नगरेको
निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,	नलिएको
निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण	नरहेको
निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण	सञ्चालक श्री रत्न प्रसाद अधिकारीका छोरा श्री उत्तम प्रसाद अधिकारी जनशक्ति विभागको प्रमुखमा कार्यरत रहेको ।
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण	नरहेको
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण	नभएको

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 समिति सम्बन्धी जानकारी: कम्तिमा ३ महिनाको एक पटक बैठक बस्ने गरेको ।

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

क्र.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१	श्री रत्न प्रसाद अधिकारी	संयोजक	गैर कार्यकारी सञ्चालक
२	श्री दुर्गा बहादुर शाह	सदस्य	संयोजक, लेखा परिक्षण समिति (गैर कार्यकारी सञ्चालक)
३	श्री युधिष्ठिर भुषाल शर्मा	पदेन सदस्य	का.मु.कार्यकारी प्रमुख
४	श्री नारायण प्रसाद प्रसाई	सदस्य सचिव	प्रमुख, कर्जा तथा आ.ले.प विभाग

(आ) समितिको बैठक संख्या ४ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने गरेको छ । समितिले व्यवसायिक गतिविधिमा निहित जोखिम स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन तथा पर्याप्तताका सम्बन्धमा सञ्चालक समितिलाई पेस गर्ने गरेको छ । व्यवस्थापनबाट प्राप्त हुने जोखिम व्यवस्थापन प्रतिवेदनको विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव पेस गर्ने गरिएको छ । त्यस्तै, देशको विद्यमान अर्थतन्त्रको अवस्थाको कारणले संस्थामा पर्न सक्ने असरको सम्बन्धमा सञ्चालक समितिमा राय सुझाव पेस गर्ने गरिएको छ ।

(ग) आन्तरिक नियन्त्रण कार्य विधि भए/नभएको : आन्तरिक नियन्त्रणका लागि यस वित्तीय संस्थाले विभिन्न विनियमावली, कार्यविधि, निर्देशिका तथा परिपत्रहरु तयार गरी लागु गरेको ।

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ गर्न संस्थामा सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरुको गठन गरिएको छ ।

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

संस्था व्यवस्थापन समूह

क्र.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१.	श्री युधिष्ठिर भुषाल शर्मा	संयोजक	का.मु.कार्यकारी प्रमुख
२.	श्री नारायण प्रसाद प्रसाई	सदस्य	प्रमुख, कर्जा तथा आ.ले.प विभाग
३.	श्री कमल प्रसाद शर्मा	सदस्य सचिव	प्रमुख, सामान्य सेवा विभाग
४.	श्री उत्तम प्रसाद अधिकारी	सदस्य	प्रमुख, जनशक्ति व्यवस्थापन विभाग

(आ) समितिको बैठक संख्या: ८ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

कार्य सञ्चालन सम्बन्धी निर्देशिका, २०७६ को अनुसार कार्य हुने गरेको ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण:

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	आर्थिक अभियान राष्ट्रिय दैनिकमा दुई पटक सूचना प्रकाशित गरी जानकारी गराइएको ।	छैठौं वार्षिक साधारण सभाको प्रथम पटक २०८१ फाल्गुन १४ गते, बुधवार दोस्रो पटक २०८१ चैत ५ गते, मंगलवार
विशेष साधारण सभाको सूचना	-	-
वार्षिक प्रतिवेदन माइन्सुट तथा वित्तीय विवरणहरू	संस्थाको वेबसाईटमा सूचना प्रकाशित गरेर तथा सम्बन्धित निकाय तथा शेयरधनीहरूलाई वार्षिक प्रतिवेदन (BOOK) वितरण गरेर जानकारी गराइएको ।	छैठौं वार्षिक साधारण सभाको लागि मिति २०८१ फागुन १४ गते बुधवार र २०८१ चैत ५ गते मंगलवार गरी दुई पटक पत्रिकामा सूचना प्रकाशित गरेर जानकारी गराइएको साथै छैठौं वार्षिक साधारणसभाको प्रतिवेदन २०८१ चैत १० गतेको दिन वितरण गरिएको, साधारण सभाको माइन्सुट तथा वार्षिक वित्तीय विवरणहरू आर्थिक अभियान राष्ट्रिय दैनिकमा २०८१ चैत २९ गते शुक्रवार प्रकाशित गरिएको ।
त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक	प्रथम त्रैमासिक २०८१ कार्तिक ३० गते, शुक्रवार द्वितीय त्रैमासिक २०८१ माघ ३० गते, बुधवार तेस्रो त्रैमासिक २०८२ बैशाख २६ गते, शुक्रवार चौथो त्रैमासिक २०८२ श्रावण ३० गते, शुक्रवार
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्ज लिमिटेड तथा सम्बन्धित नियमनकारी निकायमा पत्राचार (तुरुन्तै)	छैठौं वार्षिक साधारण सभाको मिति र शेयरदर्ता किताब बन्द तथा बोनसको जानकारी मिति २०८१ फागुन १३ गते, २०८१/१२/१० गते साधारण सभा सम्पन्न भएको तथा लेखापरिक्षक नियुक्ति भएको पत्र तथा सञ्चालकको राजिनामा ।
अन्य	छैन	-

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

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

आ.व. २०८०/८१ को वार्षिक साधारण सभा (छैठौं वार्षिक साधारण सभा) मिति २०८१/१२/१० मा सम्पन्न भएको र आ.व. २०८१/८२ मा विशेष साधारण सभा नभएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्तिविकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको :

कर्मचारी सेवा विनियमावली, २०८१ भएको ।

(ख) संगठनीक संरचना संलग्न गर्ने : संलग्न गरेको ।

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

पद र नाम	कार्यरत विभाग	शैक्षिक योग्यता	कार्य अनुभव
वरिष्ठ प्रबन्धक युधिष्ठिर भुसाल शर्मा	का.मु. कार्यकारी प्रमुख	एम.कम.	१८ वर्ष लघुवित्त गैसस नेप्डो नेपालमा अधिकृत हुँदै वरिष्ठ प्रबन्धकको जिम्मेवारीमा रही कार्य गरेको । - विगत ६ वर्षदेखि नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि मा वरिष्ठ प्रबन्धकको रुपमा कार्यरत रहेको ।
प्रबन्धक श्री नारायण प्रसाद प्रसाई	प्रमुख, कर्जा तथा आ.ले.प विभाग	दश जोड दुई	१८ वर्ष लघुवित्त गैसस नेप्डो नेपालमा अधिकृतको रुपमा विभिन्न जिम्मेवारीमा रही कार्य गरेको । - विगत ६ वर्षदेखि नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि.मा प्रबन्धकको रुपमा कार्यरत रहेको ।
सहायक प्रबन्धक श्री कमल प्रसाद शर्मा	प्रमुख, सामान्य सेवा विभाग	एम.एस.सी	१६ वर्ष माध्यमिक विद्यालय तहमा अध्यापन गरेको । - विगत ६ वर्षदेखि नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि.मा सहायक प्रबन्धकको रुपमा कार्यरत रहेको ।
सहायक प्रबन्धक श्री उत्तम प्रसाद अधिकारी	प्रमुख, जनशक्ति व्यवस्थापन विभाग	एम.ए.	- लघुवित्त गैसस नेप्डो नेपालमा १८ वर्ष कार्यक्रम संयोजकको रुपमा रही कार्य गरेको । - विगत ६ वर्षदेखि नेप्डो समृद्ध लघुवित्त वित्तीय संस्था लि मा सहायक प्रबन्धकको रुपमा कार्यरत रहेको ।

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरे/नगरेको :	गरेको
व्यवस्थापन स्तरका कर्मचारीको संख्या:	४
कुल कर्मचारीको संख्या	२८३
कर्मचारीहरुको सक्सेसन प्लान भए/नभएको :	भएको
आ.व. कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	१०/५२५
आ.व.को कर्मचारी तालिम खर्च रू :	२५,६४,४४३
कुल प्रशासनिक खर्चमा कर्मचारी खर्चको प्रतिशत :	७३.९५%
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२.३१%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८१ पौष २ गते
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : (प्रत्रिकामा प्रकाशित मिति)	प्रथम त्रैमासिक २०८१ कात्तिक ३० गते शुक्रबार द्वितीय त्रैमासिक २०८१ माघ ३० गते बुधबार तेस्रो त्रैमासिक २०८२ वैशाख २६ गते शुक्रबार चौथो त्रैमासिक २०८२ साउन ३० गते शुक्रबार
अन्तिम लेखा परिक्षण सम्पन्न भएको मिति :	आ.व.२०८०/०८१ को २०८१ पौष २ गते
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	आ.व २०७७/०७८ को २०७९ असार ३१ गते आ.व. २०७८/७९ को २०८० असोज २६ गते आ.व. २०७९/८० को २०८१ जेठ २५ गते आ.व. २०८०/८१ को २०८१ चैत १० गते



संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	(अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको (आ) सो नभएको ।
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	(इ) वार्षिक कार्ययोजना अनुसार वार्षिक रुपमा गर्ने गरिएको ।
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण:

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	क्र.सं.	नाम	पद	योग्यता
	१	श्री दुर्गा बहादुर शाह	संयोजक	स्नातकोत्तर
	२	श्री रामचन्द्र गौतम	सदस्य	उच्च माध्यमिक
	३	श्री नारायण प्रसाद प्रसाई	सदस्य सचिव	उच्च माध्यमिक
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	क्र.सं.	मिति		उपस्थित सदस्य संख्या
	१.	२०८१/०४/१५ - बैठक नं २६औं		३
	२.	२०८१/०७/०२ - बैठक नं २७औं		३
	३.	२०८१/१०/०४ - बैठक नं २८औं		३
	४.	२०८१/१२/०८ - बैठक नं २९औं		३
	५.	२०८२/०१/०७ - बैठक नं ३०औं		३
प्रति बैठक भत्ता रू.	आ.व. २०८१/८२ मा बैठक भत्ता भुक्तानि गरिएको छैन ।			
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेस गरेको मिति :	लेखापरीक्षण समितिको बैठकबाट भएको प्रत्येक निर्णयको प्रतिवेदन सञ्चालक समितिमा प्रस्तुत गर्ने गरिएको ।			

७. अन्य विवरण

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

परिपालन अधिकृतको नाम : श्री युधिष्ठिर भुसाल शर्मा

पद : बरिष्ठ प्रबन्धक

मिति : २०८२ पौष ६ गते

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८२ पौष ६ गते आईतबार

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३

अनुसूची १५

(नियम २६ को उप-नियम २ संग सम्बन्धित)

आ.व.२०८१/८२ को वार्षिक प्रतिवेदन

१. सञ्चालक समितिको प्रतिवेदन:

सञ्चालक समितिको प्रतिवेदनमा प्रचलित कानुन बमोजिम खुलाउनु पर्ने विवरणहरु सञ्चालक समितिबाट स्वीकृत गरी यसैसाथ संलग्न वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

२. लेखापरीक्षकको प्रतिवेदन:

यसै साथ संलग्न वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

३. लेखापरीक्षण भएको वित्तीय विवरण:

लेखापरीक्षण भएको वित्तीय विवरणहरु वासलात, नाफा नोक्सान हिसाव, नगद प्रवाह विवरण तथा सोसंग सम्बन्धित अनुसूचीहरु यसैसाथ संलग्न वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

४. कानुनी कारवाही सम्बन्धी विवरण:

(क) आ.व. २०८१/८२ मा यस वित्तीय संस्थाले तथा वित्तीय संस्थाको विरुद्ध कुनै मुद्दा दायर नभएको ।

(ख) आ.व. २०८१/८२ मा संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्ध प्रचलित नियमको अवज्ञा वा फौजदारी सम्बन्धी कुनै मुद्दा दायर नभएको ।

(ग) आ.व. २०८१/८२ मा कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै पनि मुद्दा दायर नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगति विश्लेषण:

(क) शेयर मूल्य तथा कारोबार खुल्ला बजारले निर्धारण गरे अनुरूप हुने हुँदा यसमा संस्था तटस्थ छ । यद्यपि संस्थाले शेयर मूल्य प्रभाव पार्न सक्ने कुनै पनि आधारभुत सूचना प्रचलित ऐन, नियमको परिधि भित्र रही प्रवाहित गर्ने गरेको छ ।

(ख) आ.व. २०८१/८२ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्य साथै कारोबार संख्या, कारोबार शेयर संख्या र कारोबार दिनको विवरण देहाय बमोजिम रहेको छ ।
(नेपाल स्टक एक्सचेञ्ज लि. को वेबसाईट अनुसार)

विवरण	प्रथम त्रैमास	दोस्रो त्रैमास	तेस्रो त्रैमास	चौथो त्रैमास
अधिकतम मूल्य रु.	२६४१.००	२४९८.००	२५२२.००	१८६०.००
न्यूनतम मूल्य रु.	२०५८.१०	२१००.००	१७२१.००	१४७०.५०
अन्तिम मूल्य रु.	२२६८.००	२२६९.००	१७९१.७८	१७९६.७८
कारोबार संख्या	९६११	३४७४	४४५९	२९८७
कारोबार शेयर संख्या	४१६०१५	१५२११०	१६०९०२	११७५९१
कारोबार भएको कुल दिन	५७	५५	५६	६३

६. समस्या तथा चुनौती: संस्थाको समस्या तथा चुनौतीहरु यसैसाथ संलग्न वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।

७. संस्थागत सुशासन: संस्थागत सुशासन सम्बन्धमा गरिएको व्यवस्थाहरु यसैसाथ संलग्न वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।



कम्पनी रजिष्टार कार्यालय, दर्ता नं.: १८७५३२/०७४/७५

वित्तीय इजाजत नं.: ने.रा. बैंक/ई.प्रा./“घ”/०८७/०७५/७६



नेसो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

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

केन्द्रिय कार्यालय: कुश्मा नगरपालिका, वडा नं.-६, न्यूरोड, पर्वत, फोन नं.: ०६७-४२०४०६, फ्याक्स नं.: ०६७-४२०९१५

INTERIM FINANCIAL STATEMENTS

Unaudited Condensed Statement of Financial Position (As per NFRS) As on Quarter Ended 31st Aswin, 2082

Nrs.

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash & Cash Equivalents	892,171,229.58	988,541,448.79
Statutory Balances and Due from Nepal Rastra Bank	-	-
Placement with Banks & Financial Institutions	-	-
Derivative Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loan & Advances to Customers	3,052,999,078.08	3,066,073,961.37
Investment Securities	-	-
Current Tax Assets	-	-
Investment Property	-	-
Property and Equipment	30,833,657.86	30,882,289.44
Goodwill and Intangible Assets	-	-
Deferred Tax Assets	26,236,368.73	27,488,714.00
Other Assets	258,844,568.77	5,711,824.08
Total Assets	4,261,084,903.02	4,118,698,237.68
Liabilities		
Due to Bank and Financial Institutions	-	100,000,000.00
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	2,444,361,432.14	2,430,199,075.00
Borrowings	-	-
Current Tax Liabilities	13,984,247.31	29,620,283
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	1,008,982,221.99	791,373,859.48
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	3,467,327,901.44	3,351,193,217.26
Equity		
Share Capital	291,337,500.00	291,337,500.00
Share Premium	-	-
Retained Earnings	198,131,851.40	169,091,231.16
Reserves	304,287,650.18	307,076,289.26
Total Equity	793,757,001.58	767,505,020.42
Total Liabilities and Equity	4,261,084,903.02	4,118,698,237.68





Condensed Statement of Profit and Loss

For the Quarter Ended 31st Aswin, 2082

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Interest Income	130,812,223.18	130,812,223.18	120,930,380.00	120,930,380.00
Interest Expense	58,922,775.21	58,922,775.21	61,130,100.00	61,130,100.00
Net Interest Income	71,889,447.97	71,889,447.97	59,800,280.00	59,800,280.00
Fee and Commission Income	8,865,644.99	8,865,644.99	10,234,080.00	10,234,080.00
Fee and Commission Expense	-	-	-	-
Net Fee and Commission Income	8,865,644.99	8,865,644.99	10,234,080.00	10,234,080.00
Net Interest, Fee and Commission Income	80,755,092.96	80,755,092.96	70,034,360.00	70,034,360.00
Net Trading Income	-	-	-	-
Other Operating Income	8,483,103.81	8,483,103.81	9,531,180.00	9,531,180.00
Total Operating Income	89,238,196.77	89,238,196.77	79,565,540.00	79,565,540.00
Impairment Charge/ (Reversal) for Loans and Other Losses	(6,343,683.00)	(6,343,683.00)	29,850,000.00	29,850,000.00
Net Operating Income	95,581,879.77	95,581,879.77	49,715,540.00	49,715,540.00
Operating Expense	48,967,722.10	48,967,722.10	38,299,700.00	38,299,700.00
Personnel Expenses	34,992,746.35	34,992,746.35	31,632,370.00	31,632,370.00
Other Operating Expenses	13,974,975.75	13,974,975.75	6,667,330.00	6,667,330.00
Depreciation & Amortisation	-	-	-	-
Operating Profit	46,614,157.67	46,614,157.67	11,415,840.00	11,415,840.00
Non Operating Income	-	-	-	-
Non Operating Expense	-	-	-	-
Profit Before Income Tax	46,614,157.67	46,614,157.67	11,415,840.00	11,415,840.00
Income Tax Expense	13,984,247.31	13,984,247.31	3,424,752.00	3,424,752.00
Current Tax	13,984,247.31	13,984,247.31	3,424,752.00	3,424,752.00
Deferred Tax	-	-	-	-
Profit for the Period	32,629,910.36	32,629,910.36	7,991,088.00	7,991,088.00

Condensed Statement of Comprehensive Income

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Profit for the Period	32,629,910.36	32,629,910.36	7,991,088.00	7,991,088.00
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	32,629,910.36	32,629,910.36	7,991,088.00	7,991,088.00
Basic Earning per share	-	11.20	-	3.13
Annualized Basic Earning Per Share	-	44.80	-	12.54
Diluted Earning per share	-	44.80	-	12.54

Ratios as per NRB Directives

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Capital Fund to RWA	-	14.16%	-	16.78%
Non-Performing Loan (NPL) to Total Loan	-	20.94%	-	19.48%
Total Loan Loss Provision to Total NPL	-	120.71%	-	103.05%
Cost of Funds	-	9.54%	-	8.70%
Credit to Deposit and Borrowing Ratio	-	167.14%	-	176.96%
Base Rate	-	17.30%	-	16.58%
Interest Rate Spread	-	5.23%	-	2.08%



**Statement of Distributable Profit or Loss
For the quarter ended 31st Aswin, 2082**

Particulars	NPR
Net Profit for the Period end 1 st Quarter	32,629,910.36
1. Appropriations	
1.1 Profit required to be appropriated to:	7,504,879.38
a. General Reserve	6,525,982.07
b. Capital Redemption Reserve	-
c. Foreign Exchange Fluctuation Fund	-
d. Corporate Social Responsibility	326,299.10
e. Employee Training Fund	-
f. Client Protection Fund	652,598.21
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	-
a. Transfer to Regulatory Reserve	-
b. Transfer from Regulatory Reserve	-
Net Profit for the period end 1st Quarter available for distribution	25,125,030.98
Opening Retained Earning As on 1st Shrawan, 2082	169,091,231.16
Distribution:-	-
Bonus Share Issued	-
Cash Dividend	-
Total Distributable Profit/Loss as on Quarter End Date	194,216,262.14
Annualized Distributable Profit/Loss Per Share	66.66

Interest Rate	
1. Deposit	7.5%-13.3%
2. Loan & Advance	12%-14.72%

Notes to interim financial Statements:

- The above figures are subject to change if directed by the regulatory authority and external auditor.
- The above Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) ,as issued by the accounting standard board,Nepal and carve-out issued by the Institute of Chartered Accountants of Nepal (ICAN).
- Loans and Advances are presented net of impairment charges and includes Staff Loans.
- Employees Benefits will be made after receiving Actuarial Valuation Report.
- Personal Expenses also include provision for staff bonus which has been calculated in line with the provision in Bonus Act.
- Previous period figures are regrouped/rearranged/restated wherever necessary for consistent presentation and comparison.

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १४ को (नियम २६ को उपनियम (१) संग सम्बन्धित) आर्थिक वर्ष २०८२/०८३ को प्रथम त्रैमासिक प्रतिवेदन

१. वित्तीय विवरण :

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण: आ.व. २०८२/८३ को प्रथम त्रैमासिक अवधिको अपरिष्कृत वासलात र नाफा नोक्सान हिसाब सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ । यो विवरण संस्थाको वेबसाइट www.slbs.nesdonepal.org मा पनि राखिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू :

प्रति शेयर आम्दानी (वार्षिकीकरण)	मूल्य आम्दानी अनुपात	प्रतिशेयर नेटवर्थ	प्रति शेयर कुल सम्पत्तिको मूल्य	तरलता अनुपात
४४.८०	३२.१२	२०७.८३	१४६२.५९	२८.२९

२. व्यवस्थापकीय विश्लेषण :

क) त्रैमासिक अवधिमा संस्थाको मौज्दात, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए सो को प्रमुख कारण सम्बन्धी विवरण: यस त्रैमासिक अवधिमा कर्जा रू. ४०८,५७,४५,३८४/-, बचत रकम रू. २४४,४३,६९,४३२/-, नगद तथा बैंक मौज्दात रू. ८९,२९,७९,२२९/५८ रहेको छ । आर्थिक वर्ष २०८२/८३ को प्रथम त्रैमासिक अवधिमा यस वित्तीय संस्थाको आम्दानी, कर्जा लगानी र बचत परिचालनमा सामान्य बृद्धि देखिएको छ भने मौज्दात रकम सामान्य घटेको छ । लघुवित्त कार्यक्रमलाई असर पार्ने लघुवित्त संस्था विरुद्ध गरिएको गतिविधिहरू, विश्वव्यापी रुपमा देखिएको आर्थिक मन्दि, कर्जामा रहरहेको दोहोरोपना लगायतका कारणहरूले जोखिममा रहेको कर्जामा उल्लेख्य सुधार हुन सकेको देखिदैन । हालको परिस्थितिमा संस्थालाई दुरगामी असर नपरोस् भन्नेमा व्यवस्थापन सजग छ र आउँदा दिनमा यस्ता समस्या कम हुँदै जाने अपेक्षा गरिएको छ ।

ख) आगामी अवधिको व्यवसायिक योजना सम्बन्धमा व्यवस्थापनको विश्लेषणात्मक विवरण: निष्क्रिय कर्जाको अनुपात उच्च रहेकोले कर्जा असुली गर्ने रणनीतिहरू बनाई कार्य गर्ने, कर्जाको गुणस्तरमा सुधार गर्ने, ग्राहक संरक्षणकोषको रकम ग्राहकको हितमा अधिकतम उपयोग गर्ने, सेवा नपुगेका क्षेत्रमा रहेका विपन्न एवं पिछडिएका वर्गलाई लघुवित्त कार्यक्रममा आबद्ध गरेर सेवा विस्तार गर्ने, वित्तीय संस्थाले प्रदान गर्ने सेवा तथा सुविधाहरूलाई सदस्यको आवश्यकता अनुरूप समय सापेक्ष परिष्कृत गर्दै सदस्यहरूमा उधमशिलता तथा व्यवसायिक सिप विकासका साथै वित्तीय साक्षरताको अभियानलाई व्यापक रुपमा विस्तार गर्दै लैजाने र आगामी दिनमा क्रमशः वित्तीय संस्थाको सेवा तथा कार्यक्रमलाई क्रमशः प्रविधिमैत्री बनाउँदै लैजाने लगायतका लक्ष्य राखेर कार्य गरिनेछ ।

ग) विगतको अनुभवबाट, संगठित संस्थाको मौज्दात, नाफा वा नगद प्रवाहमा तात्त्विक असर पर्न सक्ने घटना, आदि भएमा सो सम्बन्धी विश्लेषणात्मक विवरण : हालको परिस्थितीमा बैंक तथा वित्तीय संस्थाहरू विरुद्ध भईरहेको विभिन्न गतिविधिहरूले वित्तीय संस्थाहरूको कर्जा असुलीमा समस्या देखिएको छ । तथापि, वित्तीय संस्थाको नाफामा सामान्य सुधार देखिएको छ भने मौज्दात तथा नगद प्रवाहको अवस्था यथावत रहेकोछ । यस असहज परिस्थितीमा पनि ग्राहक सदस्यहरूले वित्तीय संस्था प्रति देखाएको विश्वास एवं संयमताले वित्तीय संस्था अभू बढी जिम्मेवार भई कार्य गर्न तत्पर हुनुपर्ने बोध गराएको छ ।

३. कानूनी कारवाही सम्बन्धी विवरण :

- क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : यस अवधिमा यस वित्तीय संस्थाले कसैका उपर मुद्दा दायर नगरेको साथै वित्तीय संस्था विरुद्ध मुद्दा दायर भएको कुनै सूचना प्राप्त नभएको ।
- ख) यस संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए: यस सम्बन्धमा कुनै जानकारी प्राप्त भएको छैन ।
- ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : यस सम्बन्धमा कुनै जानकारी प्राप्त भएको छैन ।

४. वित्तीय संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण :

- क) वित्तीय संस्थाको शेयरको कारोबार नेपाल स्टक एक्सचेन्ज मार्फत भईरहेको छ । खुल्ला बजारले दोस्रो बजारमा हुने शेयर कारोबारको मूल्य निर्धारण गर्ने व्यवस्थापनको धारणा रहेको छ । लगानीकर्ताहरुको यस संस्था प्रतिको विश्वास उच्च रहेको हुँदा भविष्यमा कारोबार मूल्य सकारात्मकता तर्फ उन्मुख हुने विश्वास लिएका छौं ।
- ख) नेपाल स्टक एक्सचेन्जको वेबसाईट www.nepalstock.com.np अनुसार मिति २०८२/०४/०९ देखि २०८२/०६/३१ सम्मको अवधिमा यस संस्थाको शेयर कारोबार निम्न अनुसार भएको देखिन्छ ।

अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोबार दिन	कारोबार संख्या	कारोबार रकम	कारोबार शेयर संख्या
१८७९.००	१३८०.१०	१४३९.००	५१	३४९०	२२६२५०३४२.४०	१३४५४०

५. समस्या तथा चुनौती :

लघुवित्त संस्था विरुद्ध देखिएको अवाञ्छनिय क्रियाकलापहरु, कर्जा तथा सदस्यहरुमा दोहोरोपनाका कारणले सदस्यहरुलाई ऋणको अधिक भार भई कर्जाको भाका नाघ्ने जोखिम, नियमनकारी निकायहरुबाट हुने नीतिगत परिवर्तनबाट सृजना हुन सक्ने असर, कर्मचारीहरुको क्षमता अभिवृद्धिमा कमी भई उत्पन्न हुन सक्ने जोखिम आदि वित्तीय संस्थाको समस्या तथा चुनौतीहरु हुन् । वित्तीय संस्थामा रहेका दक्ष तथा अनुभवी जनशक्तिको उचित व्यवस्थापन गरी कर्मचारीहरुलाई समय सापेक्ष तालिम प्रदान गरिएको, समयानुकूल व्यवसायिक रणनीतिहरु तयार गरिएको, योजनाबद्ध रुपमा खराब कर्जा असुलीको काम थालिएको तथा वित्तीय संस्थाको सेवामा विविधिकरण गरी वित्तीय संस्थाको समस्या तथा चुनौतीहरुलाई समाधान गर्ने प्रयत्न गरिएको छ ।

६. संस्थागत सुशासन :

यस वित्तीय संस्था संस्थागत सुशासन कायम गर्न सदैव प्रतिवद्ध रहेको छ । संस्थागत सुशासनमा ध्यान दिदै संस्थाले अन्य विषयहरुका अतिरिक्त देहाय अनुसारका कदमहरुको समेत अवलम्बन गरेको छ ।

- क) यस संस्थाको संचालक समिति, व्यवस्थापन, शेयरधनीहरु लगायत सम्पूर्ण सरोकारवालाहरुको हित संरक्षण तथा सम्बर्द्धन गर्न वित्तीय संस्था सदैव प्रतिवद्ध रहेको छ । नेपाल राष्ट्र बैंक तथा विद्यमान ऐन, कानून र अन्य नियमनकारी निकायहरुको निर्देशनको पालना गरी संस्थागत सुशासनको निरन्तर परिपालनाको लागि सञ्चालक समितिले विभिन्न नीति, नियम तथा कार्यविधिहरु तर्जुमा गर्ने तथा आवश्यकता अनुसार संशोधन गर्ने गरेको र उक्त नीति तथा निर्देशनहरुलाई व्यवस्थापनले कार्यान्वयन गर्दै आईरहेको छ ।

- ख) संस्थाले आफ्नो कारोबारलाई चुस्त, दुरुस्त राख्न तथा आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन सञ्चालक समिति तथा व्यवस्थापन तहमा लेखापरिक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धिकरण अनुगमन समिति तथा अन्य आवश्यक समिति, उपसमितिहरूको गठन गरेको छ । उक्त समिति तथा उपसमितिहरूको नियमित रूपमा बैठक बसी काम गर्ने क्रममा देखिएका कमी कमजोरीहरूलाई सुधार गर्ने सन्दर्भमा व्यवस्थापनलाई आवश्यक निर्देशनहरू दिने गरेको छ ।
- ग) केन्द्रीय कार्यालय तथा शाखा कार्यालयहरूको लेखा तथा आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी तथा चुस्त दुरुस्त बनाई राख्न शाखाहरूमा नियमित सुपरिवेक्षण तथा आन्तरिक लेखापरिक्षण कार्य हुँदै आईरहेको छ । सुपरिवेक्षण तथा लेखापरिक्षणले औल्याएका कमी कमजोरीहरूलाई यथाशिघ्र सुधार गरिएको छ ।

७. सत्य तथ्य सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मितिसम्म यस प्रतिवेदनमा उल्लिखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु । साथै, म यो उद्घोष गर्दछु की मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लिखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सु-सूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।

८. नियम २६ को उपनियम (५) सँग सम्बन्धित विशेष घटना वा परिस्थिती सम्बन्धी विवरण: छैन ।



शाखा कार्यालय

क्र.सं	शाखा कार्यालयको नाम	ठेगाना	शाखा प्रबन्धकको नाम	ईमेल	सम्पर्क
१	बेनी शाखा	बेनी न.पा.-८, म्यादी	संगिता क्षेत्री	nesdo.beni@gmail.com	०६९-५२९०२३
२	दरवाङ्ग शाखा	मालिका गा.पा.-६, म्यादी	युराज थापा	nesdo.darbang@gmail.com	०६९-४२०००३
३	बागलुङ शाखा	बागलुङ न.पा.-२, बागलुङ	रचना भण्डारी	nesdo.baglung@gmail.com	०६८-५२२७३६
४	गल्कोट शाखा	गल्कोट न.पा.-३, बागलुङ	सन्जु आले राई	nesdo.galkot1@gmail.com	०६८-४९२०३९
५	खर्वाङ्ग शाखा	बडीगाँड गा.पा.-२, बागलुङ	प्रभा मल्ल	nesdo.kharbang@gmail.com	०७९-४९२९२६
६	वुर्तिवाङ्ग शाखा	ढोरपाटन न.पा.-९, बागलुङ	कृष्ण कुमारी विाक	nesdo.burtibang@gmail.com	०६८-४९००९३
७	कुशमा शाखा	कुशमा न.पा.-६, पर्वत	विकास श्रेष्ठ	nesdo.kushma@gmail.com	०६७-४२००६०
८	पातिचौर शाखा	मोदि गा.पा.-२, पर्वत	कमल शर्मा लामिछाने	nesdo.patichaurr@gmail.com	०६७-४९००४९
९	फलेवास शाखा	फलेवास न.पा.-६, पर्वत	सोमनिधी रेग्मी	phalebasnesdo@gmail.com	०६७-४३००४३
१०	लुंखु शाखा	महाशिला गा.पा.-५, पर्वत	डिल बहादुर थापा	nesdo.lunkhu1@gmail.com	९८४७६५९९८८
११	थापाठाना शाखा	फलेवास न.पा.-२, पर्वत	सुना कुमारी मल्ल	nesdo.thapathana@gmail.com	९८५६६६६४०
१२	हुवास शाखा	पैयु गा.पा.-४, पर्वत	कुशुम थापा मगर	nesdo.huwash03@gmail.com	०६७-४९९०७६
१३	सेतीवेनी शाखा	विहादी गा.पा.-६, पर्वत	रिता नेपाली	nesdo.setibeni1@gmail.com	९८४७५८००६७
१४	पोखरा शाखा	पो.म.न.पा.-९, कास्की	संगिता राना	nesdo.pokhara@gmail.com	०६९-५७४९०८
१५	लेखनाथ शाखा	पो.म.न.पा.-२७, कास्की	सावित्री गैह्रे त्रिपाठी	nesdo.lekhnath@gmail.com	०६९-५६४७९६
१६	नौडाडा शाखा	अन्नपूर्ण गा.पा.-९, कास्की	शंकर सापकोटा	nesdo.naudanda@gmail.com	०६९-४९४०२३
१७	हेम्जा शाखा	पो.म.न.पा.-२५, कास्की	हिरा बहादुर शाही	nesdo.hemja@gmail.com	०६९-४००५७९
१८	लामाचौर शाखा	पो.म.न.पा.-१६, कास्की	बेद कुमारी ढकाल	nesdo.lamachaur@gmail.com	०६९-४४५५२४
१९	विरौटा शाखा	पो.म.न.पा.-१७, कास्की	लक्ष्मी गाहा	nesdo.berauta@gmail.com	०६९-४५४०९३
२०	स्याङजा शाखा	पुतलीवजार न.पा.-१, स्याङजा	मन्जु नेपाल	syangjanesdo@gmail.com	०६३-४२४८३६
२१	वालिङ्ग शाखा	वालिङ न.पा.-८, स्याङजा	पुरण बहादुर बगाले	nesdo.walling@gmail.com	०६३-४४०५९३
२२	चापाकोट शाखा	चापाकोट न.पा.-९, स्याङजा	पुजा अधिकारी	nesdo.chapakot@gmail.com	०६३-४९९९२५
२३	गल्याङ्ग शाखा	गल्याङ न.पा.-३, स्याङजा	टिका कुँवर	nesdo.galyang1@gmail.com	०६३-४६९३७३
२४	दमौली शाखा	व्यास न.पा.-८, तनहुँ	मित्र बहादुर क्षेत्री	nesdo.damauli@gmail.com	०६५-५६४७७९
२५	डुम्रे शाखा	बन्दीपुर गा.पा.-४, तनहुँ	भूपिन्द्र बगाली	nesdo.dumre@gmail.com	०६५-५८०९८६
२६	खैरेनीटार शाखा	शुक्लागण्डकी न.पा.-६, तनहुँ	सन्तोष कडेल	nesdo.khairanitar@gmail.com	०६५-५७९७७६
२७	भिमद शाखा	भिमद न.पा.-६, तनहुँ	रामेश्वर तिवारी	nesdo.bhimad@gmail.com	०६५-५७२३५२
२८	दुईपिप्ले शाखा	मध्य नेपाल न.पा.-४, लम्जुङ	लोक बहादुर परियार	nesdo.duipiple1@gmail.com	९८४६३७६४४०
२९	करापुटार शाखा	मध्यनेपाल न.पा.-७, लम्जुङ	सन्जोग सुवेदी	nesdo.karaputar@gmail.com	०६६-४९०९५८
३०	भोटेओढार शाखा	सुन्दर वजार न.पा.-९, लम्जुङ	ताराराज पाण्डे	nesdosambriidha.voteodar@gmail.com	०६६-४००९२३
३१	बेशीशहर शाखा	बेशीशहर न.पा.-७, लम्जुङ	शान्ता गुरुङ	nesdo.besisahar1@gmail.com	०६६-५२०८०८
३२	गोरखा शाखा	गोरखा न.पा.-८, गोरखा	प्रवास सापकोटा	nesdo.gorkha@gmail.com	०६४-४२९४७५
३३	आरुघाट शाखा	आरुघाट न.पा.-४, गोरखा	बुद्ध बहादुर कौशल	nesdo.aarughat@gmail.com	०६४-४९०९७५
३४	ठाटिपोखरी शाखा	पालुङटार न.पा.-५, गोरखा	मन्दिप जि.टि.	nesdo.thantipokhari@gmail.com	०६४-४०००८५
३५	घयालचोक शाखा	गण्डकी गा.पा.-८, गोरखा	शिला श्रेष्ठ	nesdo.ghayalchowk@gmail.com	०९०-४९६०८०
३६	मुग्लिङ शाखा	इच्छामनकामना गा.पा.-५, चितवन	जानुका अधिकारी	nesdo.mugling@gmail.com	०५६-५४०९९५
३७	भरतपुर शाखा	भरतपुर म.न.पा.-९, चिनवन	सन्तोष अधिकारी	nesdo.bharatpur@gmail.com	०५६-५९६८९३
३८	चनौली शाखा	भरतपुर म.न.पा.-१८, चितवन	प्रदिप श्रेष्ठ	nesdo.chanauli22@gmail.com	०५६-५९२९४७
३९	माडी शाखा	माडी न.पा.-५, चितवन	ध्रुव पोडेल	nesdo.madhi2@gmail.com	०५६-५०९०४२
४०	टाडी शाखा	रत्ननगर न.पा.-२, चितवन	सरला राउत	nesdo.tandi@gmail.com	०५६-५६३४३९
४१	पार्वतीपुर शाखा	भरतपुर म.न.पा.-२९, चितवन	स्मरुना रायमाफ्री	nesdo.parbatipur@gmail.com	९८६७२२३३८५
४२	भण्डारा शाखा	राप्ती न.पा.-५, चितवन	योगमाया सुवेदी	nesdo.bhandra@gmail.com	०५६-५५०५९५
४३	कालिका शाखा	कालिका न.पा.-७, चितवन	अनन्त लोहोनी	nesdo.kalika@gmail.com	०५६-५९४००४

४४	पर्सा शाखा	खैरहनी न.पा.-८, मगनी चैक चितवन	श्रीराम चापागाईं	nesdo.parsa@gmail.com	०५६-५८२४६४
४५	अमरापुरी शाखा	गैडाकोट न.पा.-१६, नवलपुर	सविना फयल	nesdo.amarapuri@gmail.com	९८६५०१३७२८
४६	कावासोती शाखा	कावासोती न.पा.-८, नवलपुर	सुमन कार्की	nesdo.kawasoti@gmail.com	०७८-५४१०८६
४७	अरुणखोला शाखा	मध्यविन्दु न.पा.-१०, नवलपुर	ममता कानुड	nesdo.arunkhola@gmail.com	०७८-५५५११०
४८	डेडगाउ शाखा	बौदिकाली गा.पा.-२, नवलपुर	गिता कुमारी शाही	nesdo.dhedgaun@gmail.com	९८४७३०८७८०
४९	वर्दघाट शाखा	वर्दघाट न.पा.-४, नवलपरासी	सुग्रीव कुर्मी	nesdo.bardaghat@gmail.com	०७८-५८०७६२
५०	बेलाटारी शाखा	प्रतापपुर न.पा.-९, नवलपरासी	देवी गुरुङ	nesdo.belatarri@gmail.com	०७८-४१९०८९
५१	परासी शाखा	रामग्राम न.पा.-३ नवलपरासी	शोभा कुमारी जोशी	nesdo.parasi@gmail.com	०७८-५२०६११
५२	सुनवल शाखा	सुनवल न.पा.-४, नवलपरासी	बुद्ध बहादुर घिमिरे	nesdo.sunwal@gmail.com	०७८-५७०५०९
५३	पाल्पा शाखा	तानसेन न.पा.-४, पाल्पा	श्रीकान्त न्यौपाने	nesdo.palpa@gmail.com	०७५-५२०३४२
५४	रामपुर शाखा	रामपुर न.पा.-५, पाल्पा	मञ्जु वि.क.	nesdo.rampurr@gmail.com	०७५-४०००२९
५५	अर्गली शाखा	तानसेन न.पा.-१४, पाल्पा	सन्तोष राना	nesdo.arghali@gmail.com	९८४४७१९२०७
५६	छहरा शाखा	रैनादेवि छहरा गा.पा.-४, पाल्पा	पुष्पा सेन मल्ल	nesdo.chhahara@gmail.com,	९८५६०७४९५५
५७	भिमरुक शाखा	भिमरुक गा.पा.-४, प्यूठान	अम्बिका अधिकारी	nesdo.jhimaruk@Gmail.com	9844+998381
५८	मल्लरानी शाखा	मल्लरानी गा.पा.-४, प्यूठान	कमल खत्री	nesdo.mallarani@gmail.com	9866568692
५९	मालारानी शाखा	मालारानी गा.पा.-२, अर्घाखाँची	गोविन्द गौतम	nesdo.malarani@gmail.com	9707449749
६०	सन्दिखर्क शाखा	सन्दिखर्क न.पा.-१०, अर्घाखाँची	पिताम्बर चितौरे	nesdo.sandhikharka@gmail.com	9766648257



समृद्धिका भलकहरु



छैटौं वार्षिक साधारण सभा



पाँचौं वार्षिक साधारण सभा



चौथो वार्षिक साधारण सभा



तेस्रो वार्षिक साधारण सभा



दोस्रो वार्षिक साधारण सभा



प्रथम वार्षिक साधारण सभा



प्रमुख कार्यकारी अधिकृतियुको पदभार ग्रहण कार्यक्रम



सञ्चालकज्यूको पदभार ग्रहण कार्यक्रम

समृद्धिका भलकहरु



प्रमुख कार्यकारी अधिकृतज्यूको स्वागत कार्यक्रम



सदस्यको समृद्धिको तस्विर



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समृद्धिका भलकहरु



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सदस्यको समृद्धिको तस्विर



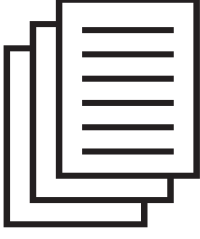
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सदस्यको समृद्धिको तस्विर



टिपोट



Four horizontal wavy lines for writing.

Twenty horizontal wavy lines for writing.



त्यवस्थापन समूह



अशोक कुमार आचार्य
प्रमुख कार्यकारी अधिकृत



युधिष्ठिर भुषाल शर्मा
वरिष्ठ प्रबन्धक



नारायण प्रसाद प्रसाई
प्रबन्धक



कमल प्रसाद शर्मा
सहायक प्रबन्धक



उत्तम प्रसाद अधिकारी
सहायक प्रबन्धक



शान्ती देवी शर्मा
अधिकृत प्रथम



कृष्ण प्रसाद चापागाईं
वरिष्ठ अधिकृत



सुवास भण्डारी
अधिकृत प्रथम



सुगत पौडेल
अधिकृत प्रथम



मोलानाथ रेग्मी
अधिकृत द्वितीय



रामचन्द्र गौतम
अधिकृत तृतीय



ईश्वरी प्रसाद शर्मा
सहायक अधिकृत



अनिता सोती
कनिष्ठ अधिकृत प्रथम



रिषममाया पाईजा गिरी
कनिष्ठ अधिकृत तृतीय



**"नेपालमा गरिवी रहेसम्म
गरिवी विरुद्धको हाम्रो लडाईं, निरन्तर जारी रहने छ ।"**

- विश्व प्रकाश प्रसाई ठकुरी
संस्थापक अध्यक्ष



शाखा विस्तार भएका जिल्लाहरू