



सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था)

बाह्रौं वार्षिक प्रतिवेदन

२०७८/०८०

12th

ANNUAL REPORT
FY 2022/2023

केन्द्रीय कार्यालय: बनेपा-१३, काभ्रेपलाञ्चोक
कर्पोरेट कार्यालय: महालक्ष्मी-४, ललितपुर

सञ्चालक समिति



लेखनाथ खनिया
अध्यक्ष



विन्दीया श्रेष्ठ प्रधान
सञ्चालक



अनन्तकुमार श्रेष्ठ
सञ्चालक



दधि राम पौड्याल
सञ्चालक



शिव प्रसाद मिश्र
सञ्चालक



कमल भण्डारी
सञ्चालक



माधव प्रसाद भट्ट
स्वतन्त्र सञ्चालक

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वित्तीय संस्था सम्बन्धी सक्षिप्त जानकारी

वित्तीय संस्थाको नाम: सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

अंग्रेजीमा नाम: Suryodaya Womi Laghubitta Bittiya Sanstha Limited

कम्पनीको प्रकार: पब्लिक लिमिटेड कम्पनी

कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता नं.: १२९६।६७।०६८ दर्ता मिति: २०६८।०२।२६

स्थायी लेखा नं.: ६००१०९९९२

नेपाल राष्ट्र बैंकको इजाजत पत्र प्राप्त नं. ने.रा.बैंक/इ.प्रा./ "घ"/२२/०६८/०६९

नेपाल राष्ट्र बैंकबाट वित्तीय कारोबार गर्न इजाजतपत्रप्राप्त गरेका पाँचवटा लघुवित्त वित्तीय संस्थाहरू विभिन्न मितिमा मर्जर भई सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको नामबाट वित्तीय कारोबार गरिएको ।

संस्थाको सक्षिप्त चिनारी

- नेपाल राष्ट्र बैंकबाट वोमी लघुवित्त वित्तीय संस्थाको नामबाट मिति : २०६८ साल फाल्गुन १९ गते “घ” वर्गको लघुवित्त वित्तीय संस्था लिमिटेडको नाममा इजाजत पत्र प्राप्त गरी मिति २०६८ साल फाल्गुन २५ गते अन्तर्राष्ट्रिय नारी दिवसको दिन देखि कारोबार सञ्चालन गरेको ।
- केन्द्रीय कार्यालय: बनेपा-१३, साँगा, काभ्रेपलाञ्चोक र कर्पोरेट कार्यालय: बागमती प्रदेश, महालक्ष्मी नगरपालिका वडा नं. ४, ललितपुरमा रहेको छ ।
- नागरिक लघुवित्त वित्तीय संस्थासँग गाभिएर एकीकृत कारोवार गरेको मिति: २०७६।०८।३०
- त्रिलोक लघुवित्त वित्तीय संस्थासँग गाभिएर एकीकृत कारोवार गरेको मिति: २०७६।११।१०
- ग्रामीण स्वयंसेवक लघुवित्त वित्तीय संस्थासँग गाभिएर एकीकृत कारोवार गरेको मिति: २०७७।१२।०३
- वोमी लघुवित्त वित्तीय संस्था र सूर्योदय लघुवित्त वित्तीय संस्था गाभिएर एकीकृत कारोवार गरेको मिति: २०७८।१२।१९
- नेपाल राष्ट्र बैंकबाट भुक्तानी सेवा प्रदायक अनुमति पत्र नं. ७८/२०८०/०८१ मिति: २०८०/०७/२४ गते प्राप्त गरेको ।

भौगोलिक कार्यक्षेत्र:

बागमती प्रदेश, काभ्रेपलाञ्चोक जिल्ला, बनेपा नगरपालिकाको वडा नं.-१३, साँगामा केन्द्रीय कार्यालय रहेको यस वित्तीय संस्थाको कर्पोरेट कार्यालय महालक्ष्मी नगरपालिका वडा नं.-४, ललितपुरमा रहेको छ । राष्ट्रियस्तरको यस वित्तीय संस्थाले नेपालको ७७ जिल्ला मध्ये ५५ जिल्लाहरूमा शाखा विस्तार गरी लघुवित्त सेवा प्रदान गरिरहेको छ ।

प्रदान गर्ने सेवा:

लघु कर्जा: धितो सुरक्षण तथा विना धितो अन्तर्गत अधिकतम कर्जा रु. ७ लाखसम्म ।
लघु बचत: ग्राहक सदस्यहरूबाट बचत संकलन ।
ग्राहक संरक्षण कार्यक्रम : कर्जा सुरक्षण, दिर्घरोगका लागि औषधी उपचार खर्च, प्रसुती खर्च, सदस्य तथा अभिभावकको मृत्यु हुँदा राहत, सीपमुलक तालिम, सदस्य र अभिभावक भेला तथा उत्कृष्ट समूहलाई पुरस्कार, सदस्य गुनासो सुनुवाई, व्यवसायिक तरकारी खेती तालिम तथा विउ विजन वितरण, प्राकृतिक विपत्तिमा आर्थिक राहत, अध्ययन अवलोकन भ्रमण, नेतृत्व तथा क्षमता अभिवृद्धिमा अवसर आदि ।
(ऋणी तथा सदस्यका लागि)

सामाजिक उत्तरदायित्व: शिक्षा (विद्यालय स्तरमा हाजिर जवाफ प्रतियोगिता, शैक्षिक सामाग्री वितरण, विद्यालयलाई सिलिङ पंखा वितरण, विपन्न बालबालिकाको लागि न्यानो कपडा वितरण), वातावरण संरक्षण (फोहरदानी वितरण, बृक्षारोपण), ट्राफिक बेल्ट वितरण, बजार क्षेत्रमा सुरक्षाको लागि सि.सि. क्यामेरा जडान, खेलकुद कार्यक्रममा आर्थिक सहयोग, स्वास्थ्य (शिविर सञ्चालन, अस्पताललाई सहयोग), मानव सेवा आश्रमलाई सहयोग, स्थानीय स्तरमा कृषि, पर्यटन, उद्योग, व्यापारको प्रवर्द्धन महोत्सवमा आर्थिक सहयोग, बृद्धाश्रममा सहयोग आदि ।

विप्रेषण सेवा: esewa, Khalti जस्ता कम्पनीहरूसँगको साभेदारीमा रकम ट्रान्सफर सेवा ।

लक्षित वर्ग

स्वच्छ प्रतिस्पर्धाबाट सर्वसाधारणलाई गुणस्तरीय तथा भरपर्दो लघुवित्तीय सेवा प्रदान गर्ने, व्यवसायिक रूपले सम्भाव्य देखिएका क्षेत्रमा आन्तरिक तथा बाह्य स्रोतबाट वित्तीय साधन जुटाई ब्यापारिक एवं कृषि क्षेत्रको विकास गर्ने उद्देश्य रहेको यो वित्तीय संस्थाले निम्न लक्षित वर्गमा कार्य गर्ने आफ्नो नीति तय गरेको छ ।

- अन्य बैंक तथा वित्तीय संस्थाको पहुँचबाट बञ्चित भई जीवन निर्वाह गर्नको लागि आफ्नो सिपलाई प्रयोग गर्न नपाएका महिला दिदी बहिनीहरू ।
- आर्थिक रूपले विपन्न वर्ग ।
- साधारण तथा सजिलो समुहमा आवद्ध भई अनिवार्य समुह तालिम लिएको स्थानीय एक घरको एक जना ।
- कर्जाको लगानी तथा असुलीमा सामूहिक दायित्व बहन गर्न सक्ने ।
- १६ वर्ष पुरा भई ६५ वर्ष उमेर ननाघेका महिला तथा पुरुषहरू ।
- संस्थाको कार्यक्षेत्र भित्र बसोबास भएका ५० जना सम्मका स्थानीय महिला तथा पुरुषहरूको समूह ।



प्रदेश तथा जिल्लागत शाखा कार्यालयहरू

क्र.सं.	प्रदेश नं.	जिल्ला	शाखा	कुल शाखा	क्र.सं.	प्रदेश नं.	जिल्ला	शाखा	कुल शाखा		
१	कोशी प्रदेश	सुनसरी	३	१६	३०	गण्डकी प्रदेश	स्याङ्जा	१०	३८		
२		ओखलढुङ्गा	१		३१		बागलुङ	३			
३		मोरङ	४		३२		मुस्ताङ	१			
४		भुपा	४		३३		मनाङ	१			
५		ईलाम	१		३४		म्याग्दी	१			
६		उदयपुर	१		३५		नवलपरासी (ब.सु.पू)	६			
७		तेह्रथुम	१		३६		पर्वत	३			
८		धनकुटा	१		३७		लमजुङ्ग	४			
९	मधेश प्रदेश	रौतहट	६	३८	कास्की		३	लुम्बिनी प्रदेश		तनहुँ	३
१०		सप्तरी	१	३९	गोरखा		३				
११		सर्लाही	१०	४०	रोल्पा		१				
१२		बारा	६	४१	रूपन्देही	११					
१३		महोत्तरी	६	४२	बाँके	५					
१४		पर्सा	४	४३	बर्दिया	४					
१५		सिराहा	३	४४	दाङ	२					
१६		धनुषा	५	४५	अर्घाखाँची	३					
१७	बागमती प्रदेश	रसुवा	१	४६	नवलपरासी (ब.सु.प.)	६	५७				
१८		रामेछाप	२	४७	पाल्पा	४					
१९		दोलखा	१	४८	प्युठान	५					
२०		मकवानपुर	३	४९	कपिलबस्तु	६					
२१		भक्तपुर	१	५०	गुल्मी	१०					
२२		नुवाकोट	२	५१	कर्णाली प्रदेश	सल्यान		१			
२३		सिन्धुपाल्चोक	२	५२		सुर्खेत		१			
२४		सिन्धुली	५	५३		सुदुरपश्चिम प्रदेश		कैलाली	६		
२५		चितवन	६	५४	७						
२६		ललितपुर	१	५५							
२७		काठमाडौं	१	जम्मा		५५		१९२			
२८		काभ्रेपलाञ्चोक	३								
२९		धादिङ	३								



सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड Suryodaya Womi Laghubitta Bittiya Sanstha Limited

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

केन्द्रीय कार्यालय: बनेपा-१३, साँगा, काभ्रेपलाञ्चोक

कर्पोरेट कार्यालय: महालक्ष्मी-४, ललितपुर, फोन नं. ०१-५९१२७५२

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बाह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना !

श्री आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८१ साउन १० गते बसेको २२३ औं बैठकको निर्णयानुसार कम्पनीको बाह्रौं वार्षिक साधारण सभा (आ.व.०७९/८०) निम्न मिति, समय र स्थानमा देहायमा उल्लिखित विषयहरुमा छलफल गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको उपस्थितिका लागि अनुरोध गरिन्छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८१ साउन ३२ गते शुक्रवार, (तदनुसार १६ अगस्त, २०२४)

समय : दिउँसो १२:३० बजे

स्थान : महालक्ष्मी नगरपालिका वडा नं.- ८, लुभु, ललितपुर स्थित लुभु पार्टी प्यालेस एण्ड क्याटेरिङ सेन्टरको सभाहल

छलफलका विषयहरु :

क) सामान्य प्रस्तावहरु :

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व. २०७९/०८० को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०८० आषाढ मसान्तको वासलात, २०७९ श्रावण १ गते देखि २०८० आषाढ मसान्तसम्मको नाफा नोक्सान हिसाब र सोही अवधिको नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरु उपर छलफल गरी पारित गर्ने ।
३. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०८०/८१ को लागि लेखापरीक्षण समितिको सिफारिसमा लेखापरीक्षण गर्न लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।

ख) विशेष प्रस्तावहरु :

१. सञ्चालक समितिले प्रस्ताव गरे बमोजिम थप सार्वजनिक शेयर निष्काशन (FPO) मार्फत थप भएको शेयर सहित कायम चुक्ता पूँजी रु ९१,५४,५५,४६३/- (एकानब्बे करोड चौबन्न लाख पचपन्न हजार चार सय त्रिसठ्ठी रुपैया) को १४.००५१४३ प्रतिशतले हुने रकम रु १२,८२,१०,८५३।७२ (अक्षरेपी बाह्र करोड बयासी लाख दश हजार आठ सय त्रिपन्न दशमलव सात दुई रुपैया मात्र) बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने तथा बोनस शेयर प्राप्त गर्न शेयरधनीहरुले लाभांश कर वापत नियमानुसारको रकम भुक्तानी गर्ने । थप सार्वजनिक शेयर निष्काशन (FPO) भएको शेयरलाई चुक्ता पूँजीमा बृद्धि गर्ने एवं बोनस शेयरलाई अधिकृत पूँजी, जारी पूँजी तथा चुक्ता पूँजीमा बृद्धि गरी संस्थाको प्रबन्ध पत्र तथा नियमावलीमा संशोधन गर्ने विशेष प्रस्ताव स्वीकृत गर्ने । बोनस शेयर जारी गर्दा दशमलव पछिको शेयर (Fraction Share) अंकलाई पछि समायोजन गर्ने गरी यथावत कायम गर्ने ।
२. भविष्यमा अन्य लघुवित्त संस्थासँग मर्जर तथा प्राप्ती गर्ने प्रयोजनार्थ अन्य उपयुक्त लघुवित्त वित्तीय संस्थाहरुसँग मर्जर/प्राप्ती सम्बन्धी सम्झौतापत्र तर्जुमा गर्ने, DDA गर्ने र मर्जर/प्राप्ती सम्बन्धी आवश्यक अन्य सम्पूर्ण प्रक्रिया पुरा गर्ने/गराउन सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।
३. नेपाल राष्ट्र बैंकबाट प्राप्त हुने स्वीकृति बमोजिम संस्थापक शेयरलाई सर्वसाधारण शेयरमा परिवर्तन गरी कम्पनीको संस्थापक र सर्वसाधारण समूहको शेयर स्वामित्वलाई प्रबन्ध पत्रमा संशोधन गरी पूँजी संरचना परिवर्तन गर्ने ।



४. उपरोक्त बमोजिमका विशेष प्रस्तावहरुमा नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृत लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन एवं परिवर्तन गर्न निर्देशन भएमा सो समेत मिलाई संशोधन एवं परिवर्तन गर्ने लगायत अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने ।

ग) विविध प्रस्ताव :

साधारण सभा सम्बन्धी थप जानकारी

- सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरुले सभाको दिन सभा हुने स्थानमा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ । शेयरधनी महानुभावहरुको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा सभा हुने दिनको विहान १०:३० बजे देखि सभा सञ्चालन रहे सम्म खुल्ला रहनेछ ।
- वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८१ साउन २४ गते एक दिनका लागि वित्तीय संस्थाको शेयरधनी दर्ता किताब शेयर दाखिला खारेज दर्ता बन्द रहनेछ ।
- शेयरधनी महानुभावहरुको सुविधा तथा जानकारीको लागि संक्षिप्त वार्षिक प्रतिवेदन यसै सूचनाको साथ प्रकाशित गरिएको छ । कार्यालय समय भित्र यस वित्तीय संस्थाको केन्द्रीय कार्यालय: बनेपा, १३, साँगा, काभ्रेबाट वा वित्तीय संस्थाको कर्पोरेट कार्यालय: महालक्ष्मी ४ बाट कार्यालय समयमा वा यस वित्तीय संस्थाको वेबसाइट www.swmfi.com.np बाट समेत उक्त वार्षिक प्रतिवेदन प्राप्त गर्न सकिनेछ । सभामा भाग लिन खोलिएको (डिम्याट) नं. २ आफ्नो परिचय खुल्ने प्रमाण (जस्तै: नागरिकताको प्रमाणपत्र वा अन्य कुनै परिचय पत्र) सभा हुने दिन अनिवार्य रुपमा साथमा लिई आउनु हुन अनुरोध छ ।
- साधारण सभामा भाग लिन प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले प्रतिनिधि पत्र (प्रोक्सी फाराम) भरी कर्पोरेट कार्यालय महालक्ष्मी-४ मा सभा सुरु हुनुभन्दा कम्तिमा ४८ घण्टा अगाडि दर्ता गराई सक्नु पर्नेछ ।
- प्रतिनिधि मुकरर गर्दा सम्पूर्ण शेयरको प्रतिनिधि एकै व्यक्तिलाई गर्नु पर्दछ । एकै शेयरधनीले एक भन्दा बढी प्रतिनिधि मुकरर गरेमा जुन प्रोक्सी वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ, सो मात्र मान्य हुनेछ ।
- प्रतिनिधि मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रोक्सी नियुक्त नगरी केहि शेयर आफैले राखी सभामा स्वयं शेयरधनी उपस्थित भएमा उक्त मुकरर गरिएको प्रतिनिधि स्वतः बदर हुनेछ ।
- नाबालक शेयरधनीको तर्फबाट वित्तीय संस्थाको शेयर लगत कितावमा संरक्षकको रुपमा दर्ता भएको व्यक्तिले भाग लिन वा प्रतिनिधि तोक्न सक्नु हुनेछ ।
- शेयरधनीहरुले व्यक्त गरेको मन्तव्य वा प्रश्नहरुको सम्बन्धमा संचालक समितिको तर्फबाट सामुहिक रुपले अध्यक्ष वा अध्यक्षबाट अख्तियारी पाएका व्यक्तिले जवाफ दिन सक्नेछन् ।
- छलफलको विषय अन्तर्गत विविध शिर्षक सम्बन्धमा शेयरवाला महानुभावहरुले छलफल गर्न चाहनु भएको विषय बारेमा साधारण सभा हुनु भन्दा कम्तिमा ७ दिन अघि वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत वित्तीय संस्थाको अध्यक्षलाई लिखित रुपमा जानकारी दिनुपर्नेछ । तर यसलाई छलफल र पारित हुने प्रस्तावको रुपमा सामवेश गरिने छैन ।
- साधारण सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नुपरेमा कुल शेयर पुँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृत दिएकोमा बाहेक सभाको सुचनामा उल्लेख नभएको विषय (एजेण्डा) उपर सभामा छलफल र निर्णय गरिने छैन । कम्पनी ऐन २०६३ को दफा ८४ अनुसारको संक्षिप्त वार्षिक आर्थिक विवरण, संचालक समितिको प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन शेयरधनीहरुले निरीक्षण वा प्राप्त गर्न चाहनु भएमा वित्तीय संस्थाको रजिष्टर्ड कार्यालय वा यस वित्तीय संस्थाको वेबसाइट www.swmfi.com.np बाट उपलब्ध हुनेछ ।
- सुरक्षाको दृष्टिकोणले शेयरधनी महानुभावहरु सभा स्थल आउँदा भोला वा अन्य सामान नलिई आउनुहुन अनुरोध गरिन्छ । आवश्यकता अनुसार सभा कक्षमा प्रवेश गर्दा सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरी दिनुहुन समेत अनुरोध गरिन्छ ।
- साधारण सभा सम्बन्धी अन्य जानकारीको लागि वित्तीय संस्थाको कर्पोरेट कार्यालय, महालक्ष्मी-४, इमाडोल, ललितपुरको फोन नं. ०१-५९१२७५३ मा सम्पर्क राख्नुहुन अनुरोध छ ।



सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आर्थिक वर्ष २०७९/८० को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय बाह्रौं वार्षिक साधारण सभामा आफ्नो अमूल्य समय दिई उपस्थित हुनु भएका सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, विभिन्न निकाय एवं संघ संस्थाहरूका प्रतिनिधिज्यूहरू, यस वित्तीय संस्थाका शुभचिन्तकज्यूहरू, पत्रकार एवं आमन्त्रित अतिथिज्यूहरूलाई यस संस्थाको सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक अभिवादनका साथ स्वागत गर्न चाहन्छु ।

यस वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट २०६८ साल फाल्गुण १९ गते 'घ' वर्गको लघुवित्त वित्तीय संस्थाको रूपमा इजाजतपत्र प्राप्त गरी २०६८ साल फाल्गुण २५ गते अन्तर्राष्ट्रिय नारी दिवसको दिन देखि वित्तीय कारोवार शुभारम्भ गरेको यहाँहरू सबैलाई विदितै छ । यस क्रममा वित्तीय संस्थाले बाह्र आर्थिक वर्ष पुरा गरी सकेको छ । यसै सन्दर्भमा हामीले आर्थिक वर्ष २०७९/८० मा सम्पन्न गरेका विभिन्न गतिविधि र उपलब्धिहरूलाई समावेश गरी वार्षिक प्रतिवेदन यहाँहरू समक्ष पेश गर्न पाउँदा खुशी महशुस गरेका छौ । आर्थिक वर्ष २०७९/८० मा वित्तीय संस्थाले हासिल गरेका उपलब्धिहरू, सामना गर्नु परेका चुनौती तथा समस्याहरू र आर्थिक वर्ष २०८०/०८१ का लागि तय गरिएका रणनीति तथा कार्यक्रमहरू लगायतका विषयहरू यहाँहरू सामु पेश गर्न चाहन्छु ।

(क) बिगत वर्षको कारोबारको सिंहावलोकन:

यस वित्तीय संस्थाले लघुवित्त कार्यक्रम सञ्चालन गर्ने क्रममा शाखा कार्यालयहरू आसपासका क्षेत्रहरूमा लक्षित महिला तथा पुरुषहरूको घरदैलोमा पुगी कार्यक्रममा आवद्ध गराई गरिवी, बेरोजगारी, सामाजिक सचेतनाको अभाव जस्ता समस्याबाट लक्षित वर्गहरूलाई उकास्ने अनवरत पहल गरिरहेको छ । त्यस्तै, वित्तीय श्रोतको आवश्यकता परेका लक्षित वर्गलाई कर्जा लगानी गर्ने प्रमुख ध्येयमा आधारित भएर संस्थाले कारोबार एवं कार्यक्रमको पहुँच बृद्धि गर्दै लगेको छ । आर्थिक वर्ष २०७९/८० को अन्तसम्ममा संस्थाले देशका विभिन्न ५५ जिल्लाहरूमा १९२ वटा शाखा कार्यालयहरू मार्फत विभिन्न ४३५ वटा स्थानीय निकायहरूमा (गाउँपालिका, नगरपालिका, उपमहानगरपालिका र महानगरपालिकाहरू समेतमा) बसोबास गर्ने लक्षित वर्गहरूलाई लघुवित्त कार्यक्रम अन्तर्गतको १८,४७७ वटा समूह/केन्द्रहरू निर्माण गरी १,८३,२६६ जना सदस्यहरूलाई निजहरूको घरदैलोमा सरल र सुलभ तवरले लघुवित्त सेवा प्रदान गरिरहेको छ ।

समीक्षा वर्षमा बैकिङ्ग क्षेत्रमा कर्जा लगानी योग्य रकमको साह्रै असहजता अनुभूत गर्यौ । नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन, समाजमा लघुवित्त प्रति गरिएको नकारात्मक भ्रम श्रृजनाले ग्राहक सदस्यसँग लिने अधिकतम व्याजदरको सीमा १५ प्रतिशत तथा वार्षिक सेवा शुल्क १.५ प्रतिशत तोकेको कारण व्याजदर जोखिमको असर पर्न गएको थियो । उक्त अवधिमा बैंकहरूबाट कर्जा सापटीमा लिइएको रकम (Borrowing) को व्याजदरमा समेत अत्यधिक रूपमा बृद्धि भएको छ ।

अब, आर्थिक वर्ष २०७९/८० का उपलब्धिको बुँदागत रूपमा उल्लेख गर्न चाहन्छौ ।

१. पूँजी बृद्धि:

वित्तीय संस्थाको ११ औँ वार्षिक साधारण सभाबाट पारित भएको वोनस शेयरलाई समायोजन गर्दा कायम भएको चुक्ता पूँजी रु. ९१,०७,८२,५०८.५०, नेपाल राष्ट्र बैंकले पूँजीको संरचना परिवर्तन गरी सर्वसाधारण तर्फको शेयर हिस्सा न्यूनतम ३० प्रतिशत कायम गर्न दिएको निर्देशन बमोजिम थप सर्वसाधारणमा निष्कासन गरिएको शेयरबाट (FPO) प्राप्त पूँजी वापतको रकम रु. ४६,७२,९५४.५० र नेपाल राष्ट्र बैंकबाट स्वीकृत भएको बोनस शेयर बापतको रकम रु. १२,८२,१०,८५३.७२ समेत गरी वित्तीय संस्थाको चुक्ता पूँजी रु. १,०४,३६,६६,३१६.७२ पुग्नेछ । साविकका दुइवटा लघुवित्त वित्तीय संस्थाहरू एक आपसमा मर्जर गर्ने कार्य सम्पन्न भई मिति २०७८/१२/१९ गते देखि एकीकृत वित्तीय कारोवार शुरूवात गरिएको हुँदा एकीकृत कारोवार भएको मिति

देखि दुई वर्षसम्म लाभांशमा कर छुट हुने व्यवस्थाको कारण वित्तीय विवरण पारित गरेको समयमा बोनस शेयर कर प्रयोजनार्थ छुट्टै रकम नछुट्याइएको । सर्वसाधारणमा थप सार्वजनिक शेयर (FPO) निष्काशन गर्न नेपाल राष्ट्र बैंकबाट समयावधि तोकी स्वीकृति प्रदान भएको तथा FPO निष्काशनका लागि नेपाल धितोपत्र बोर्डबाट स्वीकृति प्राप्त हुँदा कर छुट हुने म्याद समाप्त भइसकेको कारण शेयरधनीहरूले बोनस शेयर कर वापत नियमानुसारको रकम भुक्तानी गर्नुपर्ने भएको छ ।

२. कार्यक्रम तथा कारोवार विस्तार:

आर्थिक वर्ष २०७९/८० मा संस्थाले देशको विभिन्न ५५ जिल्लाहरूमा कुल १९२ वटा शाखाहरू सञ्चालनमा ल्याएको थियो । शाखा कार्यालयहरू मार्फत आर्थिक वर्ष २०७९/८० मा कुल ग्राहक सदस्य संख्या १,८३,२६६ जना पुगेका छन् । त्यसैगरी, कर्जा लिने ऋणीहरू ८६,०४७ जना पुगेका छन् ।

समीक्षा अबधिमा कुल कर्जा रकम रु १०,०१,१७,९८,३३६.६५ पुगेको छ भने सदस्यहरूको बचत रु. ४,५४,८३,९७,२७०.७४ संकलन गरिएको छ । समीक्षा वर्षमा बैंकमा देखिएको तरलताको समस्याले गर्दा लगानी योग्य रकमको अभाव तथा विभिन्न किसिमका लघुवित्त विरोधी गतिविधिहरूको कारणले गर्दा कारोबारमा सोचे जस्तो बिस्तार गर्न सकिएको छैन । यसले समस्त लघुवित्त क्षेत्रमा नै प्रत्यक्ष असर पारेकोले निष्कृत्य कर्जामा उल्लेखनीय रूपमा बृद्धि भएको छ, जुन कुल कर्जाको ६.७८ प्रतिशत रहेको छ ।

बिगत दुई आर्थिक वर्षको संक्षिप्त वित्तीय स्थिति र उपलब्धिहरू देहाय बमोजिम रहेको छ ।

तपसिल:

विवरण	आ.व. ०८० आषाढ मसान्तको	आ.व. ०७९ आषाढ मसान्तको	परिवर्तन प्रतिशत
शेयर पूँजी	९१०,७८२,५०८.५०	९१०,७८२,५०८.५०	०.००%
जगेडा कोषहरू	४९९,६९८,१३४.००	४१४,२९९,७८९.४५	२०.६१%
ऋण तथा सापटीहरू	४,३४५,१५८,८३१.०९	५,७०६,४१२,७३२.७१	-२३.८५%
निक्षेप दायित्वहरू	४,५४८,३९७,२७०.७४	४,२७९,८२९,५४६.६६	६.२८%
अन्य दायित्व	२६२,८२२,१२६.६७	१६८,२८९,२०६.१९	५६.१७%
कुल पूँजी तथा दायित्वहरू	१०,५६६,८५८,८७१.००	११,४७९,६१३,७८३.५१	-७.९५%
नगद, बैंक मौज्दात तथा लगानी	३३७,४९७,४७८.६९	५९८,६३८,३६६.४२	-४३.६२%
उठाउन बाँकी कर्जा (खुद)	१०,०११,७९८,३३६.६५	१०,७३८,४४०,०९१.२२	-६.७७%
स्थिर तथा अन्य सम्पति	२१५,५६३,०५५.६६	१४०,५३५,३२५.८७	५३.३९%
लगानी	२,०००,०००.००	२,०००,०००.००	०.००%
कुल सम्पतिहरू	१०,५६६,८५८,८७१.००	११,४७९,६१३,७८३.५१	-७.९५%
खुद व्याज आम्दानी	५७६,२९२,२०८.५४	४६९,५२०,०६०.०८	२२.७४%
सञ्चालन मुनाफा (नोक्सान)	५८,७९१,९८५.७०	१८७,८१६,६०१.४०	-६८.७०%
खुद नाफा (नोक्सान)	३६,४६४,६२२.९७	१००,८८१,०८८.९१	-६३.८५%
पूँजीकोष अनुपात (%)	१२.१८	११.०१	१०.६३%

३. कर्मचारी तालिम तथा वृत्ति विकास :

वित्तीय संस्थामा २०८० असार मसान्तसम्ममा पूर्णकालिन र आंशिक समय काम गर्ने समेत गरी कुल ७९४ जना कर्मचारीहरू विभिन्न तहमा सेवारत छन् । समुदायस्तरका बासिन्दा व्यक्तिलाई समूह परिचालक तथा सहजकर्ताको रूपमा परिचालन गरी लघुवित्त कार्यक्रमलाई थप व्यवस्थित बनाइएको छ । संस्थाको सफलताको श्रेय कर्मचारीहरूलाई जाने हुँदा कर्मचारीहरूको भर्ना,



सरुवा, बढुवा, वृत्ति विकास तथा कार्यसम्पादनमा आधारित उत्प्रेरणा, प्रोत्साहन एवं कारवाही गर्न उपयुक्त नीतिको माध्यमबाट प्रभावकारी ढंगले कार्यान्वयन गरिएको छ । दक्ष, लगनशील, अनुशासित एवं इमान्दार कर्मचारीहरू संस्थाका अमूल्य सम्पत्ति हुन भन्ने मान्यतालाई आत्मसात गरी कार्यसम्पादनमा प्रभावकारी भूमिका निर्वाह गर्न एवं कर्मचारीको वृत्ति विकासमा जोड दिई विभिन्न संस्थाले आयोजना गर्ने तथा संस्थाले आन्तरिक रूपमा आयोजना गर्ने तालिमहरूमा सहभागी गराई उनीहरूको क्षमता थप अभिवृद्धि गर्ने नीति लिइएको छ । त्यस्तै, कर्मचारीहरूको प्रोत्साहन बढाउन तथा समय सापेक्ष महङ्गीलाई मध्यनजर गरी अन्य प्रतिस्पर्धी वित्तीय संस्थाको तुलनामा उत्पादकत्व बृद्धिमा आधारित भई आकर्षक तलब, भत्ताको विकास गरिदै लगेको छ । कार्यसम्पादन मूल्यांकनमा अधिक अंक हासिल गर्ने, कार्यकुशलतामा क्षमतावान, अनुभवी, संस्था प्रति प्रतिवद्ध लगनशील, अनुशासित, अन्य कर्मचारीलाई सकारात्मक उत्प्रेरणा दिन सक्ने धैर्यवान कर्मचारीहरूलाई जिम्मेवारी दिई वृत्ति विकासको अवसर प्रदान गर्ने रणनीति लिइएको छ ।

यस वित्तीय संस्थामा कार्यरत सबै कर्मचारीहरू, समूह परिचालक तथा सहजकर्ताहरू समेतले उपदान, योगदानमा आधारित पेन्सन, सुत्केरी खर्च तथा स्वास्थ्य बीमाको लाभ जस्ता सुविधा पनि प्राप्त गरुन भन्ने उद्देश्यले सबै कर्मचारीहरूलाई सामाजिक सुरक्षा कोषमा आवद्ध गराइएको छ । त्यसैगरी स्थायी कर्मचारीहरूलाई बिगत वर्षदेखि नै जीवन बीमा सुविधा समेत गर्दै आएको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम संस्थाले कर्मचारी तालिम तथा दक्षता अभिवृद्धिमा आर्थिक वर्षमा रु. ८०,२८,६०४.७८ खर्च गरेको छ । यस आर्थिक वर्षको अन्तमा कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोषमा जम्मा रु. १०,६५,३८२.६९ रहेको छ ।

४. संस्थागत सुशासन:

संस्थाको काम कारवाहीको प्रकृत्यामा संस्थागत सुशासन मार्गदर्शनको रूपमा रहेको मनन गर्दै सोही अनुरूप सञ्चालक समितिका काम कारवाहीहरू तथा अन्य क्रियाकलापहरू पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एवं सोको अनुभूति गराउन संस्था सदैव क्रियाशील छ । नेपाल राष्ट्र बैंक एवं अन्य सम्बन्धित नियमनकारी निकायहरूबाट जारी भएका नीति निर्देशनलाई तथा लेखापरीक्षकले औल्याएका कैफियतहरूलाई संस्थाले सजगताका साथ पालना गर्दै एवं सच्याउदै आएको छ ।

५. सूचना प्रविधि :

संस्थाको सेवाको गुणस्तर बढाउन सूचना प्रविधिलाई महत्वका साथ अवलम्बन गरिएको छ । संस्थाले सिनर्जी टेक सफ्टवेयर प्रा.लि.ले तयार गरेको MFinplus सफ्टवेयर Online System लाई सम्पूर्ण शाखा कार्यालयहरूमा सञ्चालन गरिरहेको छ । उक्त सफ्टवेयरको केन्द्रीकृत रूपमा Hosting गर्ने गरी भएको सम्झौता बमोजिम सफ्टवेयर प्रदायक कम्पनीले साथै संस्था आफैले समेत Data Back-Up को सुरक्षण गर्ने गरेको छ । कर्मचारीहरूको हाजिरी, बिदा, केन्द्रीकृत तलब भत्ता पास गर्ने, स्टक व्यवस्थापन, सम्पत्तिहरूको लेखाङ्कन लगायतको व्यवस्था समेत सफ्टवेयर सिस्टमबाटै गरिएको छ ।

६. ग्राहक संरक्षण तथा वित्तीय साक्षरता कार्यक्रम :

ग्राहक सदस्यलाई विभिन्न किसिमका शीपमुलक तालिम प्रदान गर्ने, कृषि र पशुपालनको व्यवहारिक शिक्षा प्रदान गर्ने, प्राकृतिक प्रकोपको कारणबाट समस्यामा परेकालाई राहत दिने, उत्कृष्ट केन्द्र/समूहलाई पुरस्कृत गर्ने, ऋणी सदस्यलाई प्रोत्साहन वापत रकम प्रदान गर्ने, सदस्य तथा अभिभावक सम्मिलित अन्तरक्रिया कार्यक्रम गर्ने, प्रसुति खर्च प्रदान गर्ने, सदस्यका छोरा-छोरीलाई शिक्षामा प्रोत्साहन गर्न रकम प्रदान गर्ने, औषधोपचार तथा स्वास्थ्य शिविर सञ्चालन गर्ने लगायतका कार्यहरू ग्राहक संरक्षण कोष मार्फत खर्च गर्ने कार्य भएको छ । यस कोषमा आ.ब.को अन्त्यसम्म निम्नानुसारको रकम रहेको छ ।

विवरण	रकम रु.
गत आ.ब.को अन्तिम मौज्दात	१०,७१,७३,६६९.६२
ग्राहक संरक्षण कोषबाट यस वर्षको खर्च	(३५,६४,८५१.४९)
यस वर्षको खुद मुनाफाको १ प्रतिशत कोषमा रकमान्तर	३,६४,६४६.२३
यस वर्षको कोषको व्याज आम्दानी	३३,९७,०८३.०२
यस आ.ब.को अन्तिम मौज्दात	१०,७३,७०,५४७.३८

ग्राहक संरक्षण कोषमा रहेको रकम मध्ये रु ४ करोड रकमलाई अलग्गै Earmark गरी बैंकहरूमा मुद्धती निक्षेपको रूपमा जम्मा गरिएको छ । आर्थिक वर्ष २०७९/८० मा रु. ३३,९७,०८३.०२ यस कोषमा व्याज आम्दानी मार्फत थप भएको छ ।

आर्थिक वर्ष २०७९/८० मा ग्राहक संरक्षण कोषबाट सुत्केरी भत्ता वापत १३४ जनालाई रु. ६४,७५०.००, १५७ वटा व्यवसायिक सीपमुलक तालिम वापत रु. ३३,५७,६०९.४९, प्राकृतिक प्रकोप तथा दैबिक विपत्ती अन्तर्गत सदस्य राहत कोष वापत १५ जनालाई रु. १,४२,५००.०० गरी रु ३५,६४,८५९.४९ खर्च गरिएको छ ।

७. संस्थागत सामाजिक उत्तरदायित्व :

यस वित्तीय संस्थाको संस्थागत सामाजिक उत्तरदायित्व कोषमा भएको रकम निम्नानुसार रहेको छ ।

विवरण	रकम (रु)
गत आ.व.को अन्तिम मौज्दात	५,६०४,६७०.२२
सामाजिक उत्तरदायित्व कोषबाट यस वर्षको खर्च	(६३९,४५५.००)
यस वर्षको खुद मुनाफाको १ प्रतिशत कोषमा रकमान्तर	३६४,६४६.२३
यस आ.व.को अन्तिम मौज्दात	५,३२९,८६१.४५

आर्थिक वर्ष २०७९/८० मा सामाजिक उत्तरदायित्व कोषबाट सदस्य वित्तीय साक्षरता वापत १८ वटा कार्यक्रममा रु ४,६६,३९५.०० Global Money Week २०२३ मा रु ५,५००.००, डस्विन बितरण कार्यक्रममा रु १,६७,५६०.०० गरी रु. ६३९,४५५.०० खर्च भुक्तानी गरिएको छ ।

८. नेपाल सरकारको सम्मान :

विभिन्न आर्थिक वर्षमा धादिङ्ग, स्याङ्जा र काभ्रेपलाञ्चोक जिल्लाबाट नेपाल सरकारलाई सबैभन्दा बढी आयकरमा योगदान गरे वापत कर दिवसको अवसरमा संस्थालाई ११ वटा फरक फरक समारोहमा प्रमाण पत्र सहित सम्मान गरिएको थियो । त्यस्तै, आर्थिक वर्ष २०७९/०८० को कर दिवसको अवसरमा आर्थिक वर्ष २०७८/०७९ मा समेत नेपाल सरकारलाई काभ्रेपलाञ्चोक जिल्लाबाट सबैभन्दा बढी आयकरमा योगदान गरे बापत सम्मान गरिएकोमा हामी गौरवान्वित भएका छौ ।

९. थप सार्वजनिक शेयर निष्काशन (Further Public Offering-FPO) सम्बन्धमा:

गत वर्ष मिति २०८० बैशाख ३० गते सम्पन्न एघारौँ वार्षिक साधारण सभाले सर्वसाधारणमा थप शेयर निष्काशन (FPO) गरी संस्थाको संस्थापक शेयरको हिस्सा ७० प्रतिशत तथा सर्वसाधारण शेयरको हिस्सा ३० प्रतिशत पुर्‍याउने विशेष प्रस्ताव पारित गरेको थियो ।

एघारौँ वार्षिक साधारण सभाले पारित गरेका विशेष प्रस्तावहरू बमोजिम प्रबन्धपत्र तथा नियमावलीमा संशोधन गर्न स्वीकृतिका लागि नेपाल राष्ट्र बैंकमा मिति २०८०/०२/०७ गते पेश गरेको ।

नेपाल राष्ट्र बैंकबाट FPO निष्काशन गर्ने कार्य सम्पन्न गर्ने समयावधि उल्लेख गर्न निर्देशन भए अनुरूप यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८० जेठ २८ गतेको बैंकबाट FPO निष्काशनको कार्य १ वर्ष भित्रै समापन हुने तवरले आवश्यक कार्य गर्न नियामक निकायमा आवेदन पेश गर्ने निर्णय गरिएको । तत्पश्चात् पुनः नेपाल राष्ट्र बैंकमा FPO निष्काशन प्रक्रियाको स्वीकृतिका लागि मिति २०८०/०२/३० मा स्वीकृतार्थ आवेदन पेश गरिएको । उक्त आवेदन पश्चात्का प्रक्रियाहरूलाई देहाय बमोजिम जानकारीका लागि प्रस्तुत गरिएको छ ।

- नेपाल राष्ट्र बैंकबाट २०८०/०३/१३ गते थप सार्वजनिक शेयर निष्काशन ६ महिना भित्र गरिसक्न स्वीकृति प्रदान भएको ।
- FPO निष्काशनको प्रक्रियाका लागि मिति २०८०/०४/०३ गतेका दिन कुमारी क्यापिटल लिमिटेडलाई बिक्री प्रबन्धक नियुक्त गरेको ।
- थप सार्वजनिक शेयर निष्काशनको लागि Rating गर्नुपर्ने भएकोले संस्थाले Care Rating Nepal सँग मिति २०८०/०४/२३ गतेका दिन Rating गर्न सम्झौता गरिएकोमा उक्त कम्पनीले मिति २०८०/०५/०५ गतेका दिन Rating को Report दिएको ।



- मिति २०८०।०५।१२ गते लेखापरीक्षकबाट यस वित्तीय संस्थाको Projected Statement of Financial Position & Provisional Statement of Financial Positionको Report प्राप्त भएको ।
- यस वित्तीय संस्थाले Further Public Offering (FPO) जारी गर्नको लागि सम्पूर्ण प्रक्रिया पुरा गरी मिति २०८०।०५।१८ गतेका दिन नेपाल धितोपत्र बोर्डमा निवेदन दिएको ।
- मिति २०८०।०९।०५ गतेका दिन करिब ४ महिनामा प्रारम्भिक सार्वजनिक निष्कासन सम्बन्धमा (विवरण पत्रमा सुधार गरी पेश गर्न) नेपाल धितोपत्र बोर्डबाट पत्र प्राप्त भएको थियो । यस वित्तीय संस्थाले विवरण पत्रमा आवश्यक सुधार गरी नेपाल धितोपत्र बोर्डमा थप सार्वजनिक शेयर निष्काशन प्रक्रियाको लागि मिति २०८०।०९।१२ गते पुनः निवेदन दर्ता गरेको ।
- मिति २०८०।११।१३ गतेको पत्र मार्फत प्रारम्भिक सार्वजनिक निष्कासन सम्बन्धमा विवरण पत्रमा २०८० पौष मसान्त सम्मको वित्तीय सूचकहरू अध्यावधिक सहित विवरण पत्रमा सुधार गर्न नेपाल धितोपत्र बोर्डबाट पत्र प्राप्त भएको थियो । यस वित्तीय संस्थाले विवरण पत्रमा २०८० पौष मसान्तसम्मको वित्तीय सूचकहरू सहित अध्यावधिक गरी नेपाल धितोपत्र बोर्डमा थप सार्वजनिक शेयर निष्काशन प्रक्रियाको लागि मिति २०८०।१२।०४ गतेका दिन पुनः निवेदन दर्ता गरेको ।
- मिति २०८१/०३/०२ गते प्रारम्भिक सार्वजनिक निष्कासन सम्बन्धमा (विवरण पत्रमा पुनः चैत्र मसान्तसम्मको वित्तीय सूचकहरू अध्यावधिक गरी पेश गर्न) नेपाल धितोपत्र बोर्डबाट पत्र प्राप्त भएको । यस वित्तीय संस्थाले विवरण पत्रमा २०८० चैत्र मसान्तसम्मको वित्तीय सूचकहरू अध्यावधिक गरी थप सार्वजनिक शेयर निष्काशन प्रक्रियाको लागि पुनः मिति २०८१।०३।०७ गते निवेदन नेपाल धितोपत्र बोर्डमा दर्ता गरेको ।
- नेपाल धितोपत्र बोर्डबाट थप सार्वजनिक शेयर निष्काशन (FPO) स्वीकृति मिति २०८१।०३।२३ गते प्रदान भएको ।
- नेपाल राष्ट्र बैंकमा मिति २०८१।०३।२४ गते विवरण पत्र दर्ता गरिएको ।
- कम्पनी रजिष्ट्रार कार्यालयको मिति २०८१।०३।२५ गते विवरण पत्र स्वीकृति सहित ४५ दिन भित्र वार्षिक साधारण सभा गर्नु भनि निर्देशन पाएको ।
- थप सार्वजनिक शेयर निष्काशन (FPO) को आह्वान पत्र मिति २०८१।०३।२८ गतेको समाचार पत्र राष्ट्रिय दैनिक पत्रिकामा प्रकाशित भएको ।
- मिति २०८१/०४/०४ गतेदेखि मिति २०८१/०४/०८ गतेसम्म FPO को निष्काशन खुल्ला गरेको ।
- FPO आवेदन दिने आवेदकहरूलाई नियमानुसार बाँडफाँड गरे पश्चात् FPO मार्फत थप हुने शेयरधनी समेतले भाग लिन सक्ने गरी साधारण सभा गर्नको लागि सञ्चालक समितिले मिति २०८१/०४/१० को बैठकबाट २०८१/०४/२४ गते १ दिन बुक क्लोज गरी २०८१/०४/३२ गतेलाई १२औं वार्षिक साधारण सभा आह्वान गरेको ।

यस वित्तीय संस्थाले स्थापनाकाल देखि एघारौं वार्षिक साधारण सभा आर्थिक वर्ष भित्रनै समयमा नै सम्पन्न गरी शेयरधनीहरूलाई प्रत्येक वर्ष लाभांश दिदै आएकोमा नेपाल राष्ट्र बैंकबाट FPO निष्काशन पश्चात् मात्र साधारण सभा गर्न निर्देशन प्राप्त भए वमोजिम यस वर्ष थप सार्वजनिक शेयर निष्काशन (Further Public Offering) गरेर मात्र वार्षिक साधारण सभा गर्न लागेको कारणले संस्थाको १२औं वार्षिक साधारण सभा आर्थिक वर्ष २०८०/०८१ भित्र गर्न नसकिएको व्यहोरा समेत सबै शेयरधनी महानुभावहरूमा जानकारी गराउँदछु ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कारोबारमा परेको असर:

समीक्षा वर्षमा राष्ट्रिय परिस्थितिबाट विभिन्न क्रियाकलाप तथा कारोबारमा परेको असरबाट यस वित्तीय संस्था समेत प्रभावित रहन पुग्यो ।

यस वित्तीय संस्थाले पूँजीकोषको आधार बलियो बनाउँदै जाने रणनीति तय गरेर समय सापेक्ष त्यसको कार्यान्वयन गरेकै कारण विभिन्न राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट पर्न जाने असरको सामना गर्न सकिएको छ । कोरोना भाइरसको पटक पटकको जोखिमलाई मध्यनजर गरी अकल्पनीय उतार चढावले पूँजीकोषमा चाप पर्न सक्ने अवस्थालाई दृष्टिगत गरी बोनस शेयरलाई प्राथमिकता दिई पूँजीकोष व्यवस्थापन गरिएको छ । कोरोना भाइरसबाट लगातार परेको प्रभावले लघुवित्त कार्यक्रम सञ्चालन पद्धतिमा पनि नयाँपनको खोजी गर्नुपर्ने आवश्यकता देखिएको तथा सूचना प्रविधि तथा डिजिटल बैकिङ्ग मोडलमा लघुवित्त कार्यक्रमलाई अग्रसर गराउनु पर्ने सम्बन्धमा सञ्चालक समिति तथा व्यवस्थापन सजग रहेको कारण डिजिटल पेमेन्ट सिस्टम

ईसेवा तथा खलतीसँगको सहकार्यमा ग्राहक सदस्यबाट बचत तथा किस्ता संकलन गर्न शुरू गरिएको साथै मोवाईल बैकिङ्ग, एस.एम.एस. बैकिङ्ग प्रणालीको शुरूवात भैरहेको जानकारी गराउन चाहन्छौ । समय सापेक्ष वित्तीय संस्थालाई प्रविधि मैत्रि बनाउदै लगिने जानकारी पनि शेयरधनी महानुभावहरूलाई अवगत गराउन चाहन्छौ ।

हाल आएर लघुवित्त संस्थाहरूको विरोधमा उत्रिएको संघर्ष समिति लगायत कर्जाको किस्ता नतिर्न र कर्मचारीहरूलाई दिइएको धम्किपूर्ण व्यवहारले गर्दा असल सदस्यहरू समेतले कर्जाको किस्तामा अनियमित गरेको कारणले व्यवसाय बिस्तारमा प्रत्यक्ष असर परेको जानकारी गराउन चाहन्छु ।

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

आर्थिक वर्ष २०८०/८१ को आषाढ मसान्तसम्मको उपलब्धि गत आ.ब. २०७९/०८० को सोही अवधिसम्मको तुलना निम्नानुसार भएको व्यहोरा अनुरोध गरिन्छ ।

क्र.सं.	विवरण	२०८१ आषाढ मसान्त सम्म (अपरिष्कृत)	२०८० आषाढ मसान्त सम्म	फरक
१	कुल शाखा संख्या	१९२	१९२	०.००%
२	कुल सदस्य संख्या	१,८२,२३२	१,८३,२६६	-०.५६%
३	कुल ऋणी संख्या	७५,०१०	८६,०४७	-१२.८३%
४	वचत रकम	४,८२४,७६७,८४२.३७	४,५४८,३९७,२७०.७४	६.०८%
५	उठाउन बाँकी कर्जा रकम	११,२०१,९५६,१३३.३७	१०,०११,७९८,३३६.६५	११.८९%
६	सापटी ऋण	५,४४३,६९६,०७१.१९	४,३४५,१५८,८३९.०९	२५.२८%
७	व्याज आम्दानी	१,५००,८५३,९५७.७३	१,५४३,३६२,१८०.९९	-२.७५%
८	अन्य आम्दानी	१४१,५१९,२५२.३५	९०,३२५,७८६.५८	५६.६८%
९	व्याज खर्च	८७८,९९८,०३४.८३	९६७,०६९,९७२.४५	-९.११%
१०	सञ्चालन खर्च	११७,७२९,९२६.३३	१२९,४३६,२०५.८४	-९.०४%
११	कर्जा नोक्सानी व्यवस्था	४८,६४३,७४०.६५	२५,३४८,०८५.०७	९१.९०%
१२	कर्मचारी खर्च	४४२,९१८,७६१.५४	४५३,०४१,७१८.५०	-२.२३%
१३	सञ्चालन नाफा (नोक्सान)	१५४,०८२,७४६.७३	५८,७९१,९८५.७०	१६२.०८%

आर्थिक वर्ष २०८०/८१ को कार्य योजना:

संस्थाको व्यवसायिक योजना अनुसार संस्थाको स्व:सक्षमता र दिगोपनलाई अभि बलियो बनाउँदै कार्यक्रमलाई ५५ जिल्लाभित्र १९२ शाखा कार्यालयहरू मार्फत कार्यक्रम बिस्तार भइरहेकोले दुई संस्था मर्जर हुँदा नजिकै रहेका केही शाखाहरूलाई मर्जर गरी कर्मचारी उत्पादकत्व बृद्धि गर्ने, संस्थाको शाखा सञ्जाल धेरै भएकोले हालको शाखा सञ्जाललाई सुपरिवेक्षण र अनुगमनको कार्यलाई अभि चुस्त, दुरुस्त बनाउनको लागि आन्तरिक लेखापरीक्षण र अनुगमन कार्यलाई अझ बढी सशक्त बनाउने गरी २१ वटा शाखाहरूमा अनुगमन मुकाम राख्ने योजना लिइएको छ ।

त्यस्तै, कार्यक्रम तथा बजेट तर्जुमा गर्दा संस्थाले लघुवित्त क्षेत्रमा आफ्नो पहिचान हुने किसिमले देहायका मुख्य सरोकारवालाहरू (Stakeholders) को आवश्यकता, चाहना र अपेक्षालाई समेट्ने गरी अगाडि बढ्ने रणनीति लिइएको छ ।

क. ग्राहक: उनीहरूको चेतनाको स्तर, बदलिँदो चाहना, सेवा प्रदान गर्ने बैकल्पिक माध्यमको उपलब्धता, सूचना प्रविधिको विकास र बिस्तार, प्रतिस्पर्धात्मक वातावरण आदिलाई मध्यनजर गर्दै ग्राहकमुखी सेवा र सुबिधाहरू प्रदान गर्नुपर्ने आवश्यकता भएकोले त्यस तर्फ संस्था अगाडि बढ्ने छ ।

ख. एउटा शसक्त र सबल लघुवित्तको रूपमा स्थापित हुने । नेपालको लघुवित्त क्षेत्रमा सम्भावनाको साथ साथै चुनौतिहरू पनि थपिदै गएका छन् । सम्भावनाहरूको समुचित उपयोग गर्दै चुनौतिहरूको सामना गर्ने हिसाबले संस्थाले रणनीति तर्जुमा गरी लागू गर्दै लगिनेछ ।



- ग. अनुगमन निकाय: नीति, नियम र सम्झौता अनुसार कार्य गर्ने ।
- घ. समाज: सामाजिक दायित्वतर्फ सचेत रही संस्थाको आर्थिक क्षमताले भ्याएसम्म पुरा गर्न अग्रसर हुने ।
- ङ. हाल कायम ग्राहक सदस्यहरू तथा ऋणिहरूमा गुणस्तरीय सेवा पुऱ्याउने ।
- च. उठाउन बाँकी कर्जा रु. ११ अर्ब २० करोड तथा वचत तर्फ रु ४ अर्ब ८५ करोड पुऱ्याउने ।
- छ. कर्जा जोखिम रकमलाई समग्र लघुवित्त संस्थाहरूको औषत बजारको निष्कृत्य कर्जा प्रतिशत भन्दा कम गर्ने ।
- ज. आगामी वार्षिक साधारण सभामा समेत शेयरधनीहरूलाई लाभांश प्रदान गर्ने ।

(घ) वित्तीय संस्थाको औद्योगिक वा व्यवसायिक सम्बन्ध:

यस वित्तीय संस्थाले आफ्नो कारोबारसँग प्रत्यक्ष वा परोक्ष रूपमा सम्बन्धीत पक्षहरू जस्तै: ग्राहक, व्यवसायिक एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड तथा विभिन्न सरकारी तथा गैर सरकारी निकायहरूसँग सौहार्दपूर्ण तथा व्यवसायिक सम्बन्ध कायम राख्दै कर्जा लगानीको लागि वित्तीय श्रोत उपलब्ध गराई संस्थालाई अगाडि बढाउन सहयोग पुऱ्याउने सबै बैंक तथा वित्तीय संस्थाहरूसँग पनि सुमधुर व्यवसायिक सम्बन्ध कायम राख्दै आएको छ ।

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

मिति २०८० बैशाख ३० गते शनिवार सम्पन्न संस्थाको ११ औं वार्षिक साधारण सभाबाट निर्विरोध निर्वाचित निम्नानुसारका व्यक्तिहरू सञ्चालक समितिका पदाधिकारीहरू रहनु भएको छ ।

क्र.सं.	नाम, थर	पद	प्रतिनिधित्व	नियुक्ति मिति
१	लेखनाथ खनिया	अध्यक्ष	संस्थापक शेयरधनी	२०८०/०१/३०
२	बिन्दीया श्रेष्ठ प्रधान	सञ्चालक	संस्थापक शेयरधनी	२०८०/०१/३०
३	अनन्तकुमार श्रेष्ठ	सञ्चालक	संस्थापक शेयरधनी	२०८०/०१/३०
४	दधि राम पौड्याल	सञ्चालक	संस्थापक शेयरधनी	२०८०/०१/३०
५	शिव प्रसाद मिश्र	सञ्चालक	सर्वसाधारण शेयरधनी	२०८०/०१/३०
६	कमल भण्डारी	सञ्चालक	सर्वसाधारण शेयरधनी	२०८०/०१/३०

सञ्चालक समितिको निर्णयानुसार चालु आर्थिक वर्षमा मिति २०८१ आषाढ १ गते देखि लागू हुने गरी ४ वर्षको लागि स्वतन्त्र सञ्चालकमा श्री माधव प्रसाद भट्टलाई नियुक्त गरिएको छ ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू:

यस वित्तीय संस्थाको कारोबारलाई मुख्य गरी देहाय बमोजिमका तत्वहरूले प्रभाव परेको छ । यस्ता कारक तत्वहरूलाई न्यूनीकरण गर्दै संस्थालाई प्रभावकारी ढंगले अगाडि बढाउन प्रयासरत छौं ।

- नेपाल सरकार तथा नेपाल राष्ट्र बैंकले आर्थिक, मौद्रिक एवं लघुवित्त संस्था सम्बन्धी नीतिमा परिवर्तन गर्दा श्रृजना हुनसक्ने संभावित जोखिमहरू ।
- देशको राजनैतिक कारण तथा लघुवित्तबारे भ्रामक समाचारले पार्न सक्ने जोखिम तथा असरहरू ।
- कर्जा सूचना केन्द्रमा लघुवित्त क्षेत्रका ऋणीको विवरण अध्यावधिक भए पश्चात् एकल ग्राहक कर्जा सीमामा अधिक हुन सक्ने सम्भावना ।
- बढ्दो महँगीका कारण विपन्न ऋणीहरूले कर्जाको दुरुपयोग गर्न सक्ने सम्भावना ।
- बैंक तथा वित्तीय संस्थाहरूबाट आवश्यक सापटी रकम समयमा उपलब्ध नहुँदा उद्देश्य अनुसारको कर्जा लगानी हुन नसक्ने समस्या तथा सापटी रकमको व्याजदरमा बारम्बार हुने परिवर्तनबाट पर्ने असरहरू ।
- गुणस्तरीय सूचना प्रविधिको उपयोग गर्न बढ्दो लागत खर्चिनुपर्ने अवस्था ।
- विभिन्न प्राकृतिक प्रकोप, महामारी लगायत बन्द र हडताल जस्ता आकस्मिक घटनाहरूका कारण लघुवित्त कार्यक्रम सञ्चालन गर्न कठिनाई ।



- लघुकर्जा उपयोग गर्ने ऋणीहरू अन्य समान प्रकृतिका कार्यक्रम सञ्चालन गर्ने संस्थामा आवद्ध भएकोले प्रतिस्पर्धाका कारण पर्न सक्ने असरहरू तथा समयमा कर्जा असुली नभई उत्पन्न हुने जोखिमहरू ।
- ग्राहक सदस्यको सही पहिचान र कर्जा लगानीको उत्पादनशील उपयोगको सुपरिवेक्षणार्थ दक्ष जनशक्तिको परिचालन गर्न लाग्ने लागत ।
- आन्तरिक नियन्त्रण, अनुगमन, निरीक्षण तथा सुपरीवेक्षण गर्न जनशक्तिको परिचालन गर्न लाग्ने बढ्दो लागत तथा फिल्डमा परिचालित हुँदा बेहोर्न पर्ने जोखिम ।
- ग्रामीण तथा दुर्गम परिवेश प्रतिको घट्दो आकर्षणका कारण प्रतिस्पर्धी जनशक्तिको कमी तथा फिल्ड स्तरका कर्मचारीको वित्तीय संस्था छोड्ने प्रवृत्ति ।
- लघुवित्त संघर्ष समितिको नामबाट लघुवित्त क्षेत्रमा देखिएको असर ।

(छ) लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया:

संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । वित्तीय संस्थाको सामान्य कारोबारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक खास प्रतिकुल टिप्पणी नभएको र यस प्रतिवेदनसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरीक्षकले औल्याएका कैफियतहरूलाई सुधार गर्ने र नेपाल राष्ट्र बैंकले दिएका निर्देशनहरूलाई पालन गर्न गराउन व्यवस्थापनलाई निर्देशन दिई सकिएको छ । सुधारको लागि वित्तीय संस्था सधैं प्रतिबद्ध रहेको छ ।

(ज) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण:

आन्तरिक नियन्त्रणको लागि कम्प्यूटरकृत अभिलेख प्रणाली, प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, नियमित अनुगमन, आकषिक अनुगमन, आन्तरिक लेखापरीक्षण जस्ता उपायहरू अपनाउँदै आएको छ । सुसञ्चालन गर्न नभई नहुने आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कार्य संचालन निर्देशिका, कर्जा अपलेखन विनियमावली, कर्जा नीति, बचत नीति, ग्राहक पहिचान निर्देशिका, सूचना प्रविधि नीति, लगायतका विनियमावलीहरू, कार्यविधि र नीति निर्देशिकाहरू लागू गरी सोही बमोजिम नियमित कार्य सञ्चालन भइरहेका छन् ।

नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा भएको व्यवस्था अनुसार सञ्चालक समितिले आफ्नो जवाफदेहितामा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ती शुद्धीकरण अनुगमन समिति गठन गरी काम, कर्तव्य र अधिकारहरू तोकिएकोमा यस संस्थाले तपसिलमा उल्लेखित समितिहरू निर्माण गरी कार्य सञ्चालन गरिरहेको छ ।

१) जोखिम व्यवस्थापन समिति:

सञ्चालक समितिले सञ्चालक श्री अनन्तकुमार श्रेष्ठको संयोजकत्वमा जोखिम व्यवस्थापन समिति गठन गरेको छ । लेखापरीक्षण समितिका संयोजक समेत जोखिम व्यवस्थापन समितिको पदेन सदस्य रहने र समितिको बैठक तीन महिनामा कम्तिमा एक पटक बस्नु पर्ने व्यवस्था छ । यस समितिको काम, कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

आर्थिक वर्ष २०७९/८० मा यस समितिको ४ वटा बैठक बसेको छ । समितिमा रहेका सञ्चालकहरूलाई बैठक भत्ता वापत समीक्षा वर्षमा रु ३६,०००।०० प्रदान गरिएको छ । आर्थिक वर्ष २०७९/०८० को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

तपसिलः

क्र.सं	नाम	पद	संस्थामा वहाल रहेको पद
१.	अनन्तकुमार श्रेष्ठ	संयोजक	सञ्चालक
२.	कमल भण्डारी	पदेन सदस्य	सञ्चालक
३.	केशरी राज निरौला	सदस्य	कार्य सञ्चालन तथा अनुगमन विभाग प्रमुख
४.	घनश्याम भट्टराई	सदस्य सचिव	जोखिम व्यवस्थापन तथा असुली विभाग प्रमुख

२) कर्मचारी सेवा सुविधा समिति:

आर्थिक वर्ष २०७९/८० मा यस समितिको २ वटा बैठक बसेको छ । समितिमा रहेका सञ्चालकलाई बैठक भत्ता वापत समीक्षा वर्षमा रु. ९,०००।०० प्रदान गरिएको छ । आर्थिक वर्ष २०७९/०८० को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

तपसिल

क्र.सं	नाम	पद	संस्थामा वहाल रहेको पद
१.	बिन्दीया श्रेष्ठ प्रधान	संयोजक	सञ्चालक
२.	मोक्ष प्रसाद पंगेनी	सदस्य	प्रमुख कार्यकारी अधिकृत
३.	हरि प्रसाद सिग्देल	सदस्य	लेखा तथा कोष व्यवस्थापन विभाग प्रमुख
४.	रबिन्द्र तिमल्सेना	सदस्य सचिव	मानव संसाधन विभाग प्रमुख

३) सम्पत्ति शुद्धीकरण अनुगमन समिति :

आर्थिक वर्ष २०७९/८० मा यस समितिको ५ वटा बैठक बसेको छ । समीक्षा वर्षमा रु.२२,५००।०० बैठक भत्ता प्रदान गरिएको छ । आर्थिक वर्ष २०७९/०८० मा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

तपसिल

क्र.सं	नाम	पद	संस्थामा वहाल रहेको पद
१.	दधि राम पौड्याल	संयोजक	सञ्चालक
२.	मोक्ष प्रसाद पंगेनी	सदस्य	प्रमुख कार्यकारी अधिकृत
३.	निरा अधिकारी	सदस्य	कर्जा लगानी तथा वचत परिचालन विभाग प्रमुख
४.	सूर्य प्रसाद पौडेल	सदस्य सचिव	प्रबन्धक

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

सञ्चालक समितिले सञ्चालक श्री कमल भण्डारीको संयोजकत्वमा लेखापरीक्षण समिति गठन गरेको छ । सो समितिमा तपसिल बमोजिमका पदाधिकारीहरू रहेका छन । सो समितिले संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ । आर्थिक वर्ष २०७९/८० मा यस समितिको ५ वटा बैठक बसेको छ । लेखापरीक्षण समितिको बैठकमा उपस्थित भए वापत सञ्चालक स्तरीय संयोजक वा सदस्यलाई प्रति बैठक भत्ता रु ४ हजार ५ सय प्रदान गरिएको छ । समितिमा रहेका पदाधिकारीहरूलाई बैठक भत्ता वापत समीक्षा वर्षमा रु ४५,०००।०० प्रदान गरिएको छ ।



तपसिल

क्र.सं	नाम	पद	संस्थामा वहाल रहेको पद
१.	कमल भण्डारी	संयोजक	सञ्चालक
२.	शिव प्रसाद मिश्र	सदस्य	सञ्चालक
३.	रामनाथ भुसाल	सदस्य सचिव	आन्तरिक लेखापरीक्षण विभाग प्रमुख

कृतज्ञता तथा आभार:

यस वित्तीय संस्थाको उद्देश्य प्राप्त गर्न सञ्चालनका क्रममा नीतिगत, नियामक तथा अन्य सम्बन्धीत प्रकृयागत तहबाट सहयोग पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहक सदस्यहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, आन्तरिक राजश्व कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कुमारी क्यापिटल लिमिटेड, कर्जा सुचना केन्द्र, नेशनल लाईफ इन्स्योरेन्स, रिलायवल नेपाल लाईफ इन्स्योरेन्स, गार्डियन माइक्रो इन्स्योरेन्स, फर्स्ट माइक्रोफाइनेन्स लघुवित्त वित्तीय संस्था, ईसेवा, खल्लि, Mobile Banking Service Provider (Mofin), लेखापरीक्षक, थोक कर्जा उपलब्ध गराइदिने बैंक तथा वित्तीय संस्थाहरू, सफ्टवेयर प्रदायक सिनर्जि टेक सफ्टवेयर प्रा.लि., Cloud Himalayan, लघुवित्त संघ नेपाल (MFAN), नेपाल लघुवित्त बैंकर्स संघ, सि.एम.एफ.-नेपाल, सि.एस.डि. एवं अन्य सरोकारवाला संस्थाहरू लगायत अन्य विभिन्न निकायका पदाधिकारीहरू प्रति हार्दिक आभार प्रकट गर्दछु ।

संस्थाको निरन्तर उन्नति र प्रगतिमा उल्लेखनीय योगदानका लागि प्रमुख कार्यकारी अधिकृत, व्यवस्थापनका सबै पदाधिकारीहरू र सम्पूर्ण इमान्दार, परिश्रमी, लगनशील, कर्तव्यनिष्ठ कर्मचारीहरू रहेका छन । सबैजना कर्मचारीहरू संस्थाका स्रोतको रूपमा रहेकाले नै संस्थाको समृद्धि सम्भव भएको हो । अन्त्यमा, यस संस्थालाई प्रत्यक्ष वा परोक्ष रूपमा सहयोग पुऱ्याउने सम्पूर्ण शुभेच्छुकहरूलाई हार्दिक धन्यवाद दिन चाहन्छु । साथै, आउँदा दिनमा पनि यहाँहरू सबैबाट सल्लाह, सुभाष र हौसला प्राप्त हुने अपेक्षा गर्दछु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट
लेखनाथ खनिया
अध्यक्ष



सञ्चालक समितिको आर्थिक वर्ष २०७५/०८० को वार्षिक प्रतिवेदन सम्बन्धी अन्य थप विवरणहरू

(क) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:

२०८० आषाढ मशान्तमा कायम भएको चुक्ता पूँजी रु. ९१,०७,८२,५०८.५०, नेपाल राष्ट्र बैंकले पूँजीको संरचना परिवर्तन गरी सर्वसाधारण तर्फको शेयर हिस्सा न्यूनतम ३० प्रतिशत कायम गर्न दिएको निर्देशन बमोजिम थप सर्वसाधारणमा निष्कासन गरिएको शेयरबाट प्राप्त पूँजी वापतको रकम रु. ४६,७२,९५४.५० गरी कुल चुक्ता पूँजी रु. ९१,५४,५५,४६३.०० को १४.००५१४३ प्रतिशतले हुन आउने नेपाल राष्ट्र बैंकबाट स्वीकृत भएको बोनस शेयर बापतको रकम रु. १२,८२,१०,८५३.७२ वितरण गर्न स्वीकृतिको लागि प्रस्ताव पेश गरिएको छ । सो बोनस शेयर सहित वित्तीय संस्थाको चुक्ता पूँजी रु. १,०४,३६,६६,३१६.७२ हुनेछ ।

(ख) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सोको विवरण:

समीक्षा अवधिमा संस्थाको कुनै शेयरधनीको नाममा रहेको शेयर जफत भएको छैन ।

(ग) बिगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको मूल्यांकन:

कम्पनीको कारोबारको प्रगति सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिए अनुसार रहेको र कम्पनीको कुनै सहायक कम्पनी नभएको र गत आर्थिक वर्ष २०७९/८० मा भए गरेको कारोबारलाई नाफा नोक्सान र सम्पत्ति दायित्वको विश्लेषण तथा कर्जा अपलेखन सम्बन्धी संक्षिप्त विवरण निम्नानुसार रहेको छ ।

१. नाफा/नोक्सानको स्थिति:

आर्थिक वर्ष २०७९/८० मा लघुवित्त वित्तीय संस्थाका खर्चहरू मध्ये कार्यालय सञ्चालनको क्रममा भएको ज्याला, पारिश्रमिक तथा कर्मचारी तलव भत्ता शीर्षकमा रु. ४५.३० करोड खर्च भएको छ । अन्य सञ्चालन खर्चमा रु. १२.९४ करोड खर्च भएको छ । कर्जा जोखिम व्यहोर्ने कोषमा रु. २.५३ करोड खर्च भएको छ । अन्य बैंक तथा वित्तीय संस्थाहरूबाट लिएको कर्जा र सदस्यहरूको बचतमा रहेको रकमको व्याज भुक्तानीमा रु. ९६.७० करोड खर्च भएको छ । आम्दानी तर्फ कर्जा लगानीबाट प्राप्त व्याज रु. १५४.३३ करोड, सेवा शुल्क तथा अन्य आम्दानी तर्फ रु. ९.०३ करोड, रहेको छ । यसरी सबै खर्चहरूलाई समावेश गर्दा आम्दानी भन्दा खर्च कमी भएकोले खुद रु. ३.६४ करोड नाफा भएको छ ।

२. सम्पत्ति/दायित्वको अवस्था:

आर्थिक वर्ष २०७९/८० को आषाढ मसान्तसम्ममा शेयरधनीहरूबाट जम्मा भएको शेयर वापतको चुक्ता पूँजी रु. ९१.०७ करोड रहेको छ । अन्य बैंक तथा वित्तीय संस्थाहरूबाट प्राप्त कर्जा रकम रु. ४३४.५१ करोड र सदस्यहरूबाट जम्मा भएको बचत रकम रु. ४५४.८३ करोड र विविध भुक्तानी (अन्य दायित्व) दिनुपर्ने रकम रु. २६.२८ करोड रहेको छ । आषाढ मसान्तसम्म गत वर्षको नाफा र जगेडा कोषहरूमा रु. ४९.९६ करोड रहेको छ । सम्पत्ति तथा उपकरण तर्फ रु. १०.४७ करोड रहेको छ भने उठाउन बाँकी कर्जा तर्फ रु. २०.७५ करोड कर्जा नोक्सानी व्यवस्थामा रहेको रकम घटाई बाँकी रहेको कर्जा रु. १००१.१७ करोड रहेको छ । अग्रिम आयकर, स्टेशनरी तथा अन्य सम्पत्ति तर्फ रु. ११.०७ करोड लगानी रु. ०.२० करोड र बैंक तथा नगद मौज्दात तर्फ रु. ३३.७४ करोड रहेको छ भने वर्षान्तमा कुल रु. १०५६.६८ करोडको वासलात तयार भएको छ ।

३. कर्जा अपलेखन सम्बन्धी विवरण:

समीक्षा अवधिमा १३३ वटा कर्जाको रु. ४७ लाख ९३ हजार ८४७ पैसा ५० कर्जा अपलेखन भएको छ । अपलेखन गरिएको कर्जाको असुलीको लागि असुली इकाईको गठन गरिएको तथा उक्त कर्जा असुलीको लागि शाखागत रूपमा रजिष्टर खडा गरी प्रगतीको विवरण अध्यावधिक गर्ने व्यवस्था मिलाईएको छ ।

(घ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको महत्वपूर्ण परिवर्तन:

कम्पनीको नाफा/नोक्सान र सम्पत्ति/दायित्वको अवस्था बुँदा नं. ग र यसै प्रतिवेदनमा उल्लेख भए अनुसार रहेको र कम्पनी कारोबारमा आर्थिक वर्षमा १९२ वटा शाखा कार्यालयहरू सञ्चालनमा ल्याइएको १८,४७७ केन्द्र/समूहहरूमा १,८३,२६६ जना सदस्यहरू निर्माण गरी लगानी तर्फ सोही मितिसम्म ८६,०४७ जना ऋणीहरूलाई रु. १००१.१७ करोड उठाउन बाँकी कर्जा रहेको छ । त्यसै गरी सदस्यहरूबाट सोही मितिसम्म रु. ४५४.८३ करोड बचत संकलन हुन गएको छ । कम्पनीको कुनै सहायक कम्पनी नभएको ।

(ङ) बिगत आर्थिक वर्षमा कम्पनीको आधारभुत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी:

यस संस्थामा चुँत्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर ग्रहण गर्ने आधारभुत शेयरधनीहरू नरहेको शेयरधनीहरूबाट सञ्चालक तथा व्यवस्थापन र कर्मचारीहरूलाई हौसला प्राप्त हुँदै आएको छ । बिशेष छुट्टै केही जानकारी नभएको ।

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

गत आर्थिक वर्ष २०७९/८०को वर्षान्तसम्ममा यस संस्थाका सञ्चालक समितिका पदाधिकारीहरूको नाममा देहाय बमोजिमको शेयर स्वामित्व रहेको छ । निजहरू कम्पनीको शेयर कारोबारमा संलग्न रहेको जानकारी प्राप्त नभएको ।

क्र.सं.	नाम, थर	पद	प्रतिनिधित्व	ग्रहण गरेको शेयर संख्या
१.	लेखनाथ खनिया	अध्यक्ष	संस्थापक शेयरधनी	२,०४९
२.	विन्दीया श्रेष्ठ प्रधान	सञ्चालक	संस्थापक शेयरधनी	९९,७४८
३.	अनन्तकुमार श्रेष्ठ	सञ्चालक	संस्थापक शेयरधनी	१,२७,८१६
४.	दधि राम पौड्याल	सञ्चालक	संस्थापक शेयरधनी	९,६६०
५.	शिव प्रसाद मिश्र	सञ्चालक	सर्वसाधारण शेयरधनी	१,३३२
६.	कमल भण्डारी	सञ्चालक	सर्वसाधारण शेयरधनी	१३९

गत आर्थिक वर्ष २०७९/८० को वर्षान्तसम्ममा यस संस्थामा कार्यरत व्यवस्थापनका पदाधिकारीहरू तथा विभागीय प्रमुखहरूको नाममा देहाय बमोजिमको शेयर स्वामित्व रहेको छ ।

सि.नं	नाम, थर	पद	ठेगाना	योग्यता	अनुभव	शेयर संख्या
१.	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	सुनवल-७, नवलपरासी (ब.सु.प.)	स्नातकोत्तर एम.बि.ए. त्रिभुवन विश्वविद्यालयबाट	२५ वर्ष लघुवित्त बैकिङ क्षेत्रमा कार्य गरेको अनुभव । २०४६ माघ देखि २०५१ सम्म नेपाल सरकारको विभिन्न कार्यालयहरूमा प्रशासन सेवामा । २०५५ बैशाख देखि निर्धन उत्थान बैंक लिमिटेडमा २०७० बैशाखसम्म काम गरी वरिष्ठ प्रबन्धक पदबाट अवकाश लिएको ।	९,४५६
२.	प्रमेश आचार्य	नायव प्रमुख कार्यकारी अधिकृत	हेटौडा-७, मकवानपुर	एम.बि.ए., एम.ए र एल.एल.बि.	विकास बैंक, फाइनान्स कम्पनी एवं लघुवित्त संस्थाहरूमा गरी १९ वर्षको कार्यानुभव ।	११,८४०
३.	रविन्द्र तिमल्सेना	मुख्य प्रबन्धक	भरतपुर-२६, चितवन	एम.ए.	लघुवित्त वित्तीय संस्थामा २५ वर्षको कार्यानुभव ।	-



४.	निरा अधिकारी	वरिष्ठ प्रबन्धक	बिरगञ्ज-९, पर्सा	एम.बि.ए., एल.एल.बि.	डेभलपमेन्ट बैंक र लघुवित्त संस्थामा गरी १५ वर्षको कार्यानुभव ।	३६,५१८
५.	घनश्याम भट्टराई	प्रबन्धक	मेचीनगर-१०, भापा	एम.ए.	लघुवित्त संस्थामा १९ वर्षको कार्यानुभव ।	३,०६१
६	केशरी राज निरौला	प्रबन्धक	इनरुवा-६, सुनसरी	स्नातकोत्तर	लघुवित्त वित्तीय संस्थामा १८ वर्षको कार्यानुभव ।	-
७	सूर्य प्रसाद पौडेल	प्रबन्धक	आँधिखोला-३, स्याङ्जा	एम.बि.एस.	लघुवित्त वित्तीय संस्थामा १६ वर्षको कार्यानुभव ।	१,२५४
८	गोपाल प्रसाद पौडेल	सहायक प्रबन्धक	हरिवन-१०, सर्लाही	एम.बि.एस., बि.एड	लघुवित्त वित्तीय संस्थामा १२ वर्षको कार्यानुभव ।	५,१७५
९	रामनाथ भुसाल	सहायक प्रबन्धक	कालिगण्डकी-५, स्याङ्जा	बि.बि.एस.	लघुवित्त वित्तीय संस्थामा १७ वर्षको कार्यानुभव ।	६७१
१०	हरी प्रसाद सिग्देल	सहायक प्रबन्धक	सिद्धार्थनगर-९, रूपन्देही	बि.बि.एस., एल.एल.बि.	लेखा तथा लघुवित्त संस्थामा गरी १३ वर्षको कार्यानुभव ।	२,२६४
११	कमल बहादुर खड्का	वरिष्ठ अधिकृत	हरीवन- ११, सर्लाही	बि.सि.ए.	विभिन्न कम्पनी तथा लघुवित्त संस्थामा गरी सम्बन्धीत आई.टि. सेक्टरमा १२ वर्षको कार्यानुभव ।	-

(छ) बिगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धीत सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा:

बिगत आर्थिक वर्षमा यस संस्थासँग सम्बन्धीत सम्भौताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजको नजिकको नातेदारको कुनै व्यक्तिगत स्वार्थ रहेको छैन ।

(ज) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकम:

समीक्षा वर्षमा कम्पनीले आफ्नो शेयर आफै खरिद गरेको छैन ।

(झ) बिगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण:

आर्थिक वर्ष २०७९/८० मा यस संस्थाको कुल व्यवस्थापन खर्च वित्तीय विवरणको अनुसूची नं. ४.३४, ४.३५, ४.३५.१ र ४.३६ मा उल्लेख गरिएको छ ।

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

यस संस्थाका सञ्चालक, कार्यकारी प्रमुख, आधारभुत शेयरधनी र निजका नजिकका नातेदारहरू वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले यस कम्पनीलाई कुनै रकम बुझाउन बाँकी रहेको छैन ।

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



वित्तीय संस्थाको सञ्चालक समितिसँग सम्बन्धीत देहाय बमोजिम पारिश्रमिक तथा अन्य सुविधाहरू उपलब्ध गराइएको छ ।

क्र.स	विवरण	रकम (रु)	कैफियत
१	बैठक भत्ता	रु. ४,१२,०००.००	आ.ब २०७९/८० मा १४ वटा बैठक बसेको ।
२	अध्ययन भ्रमण तथा तालिम खर्च	रु. ७९,७२०.००	
३	दैनिक भ्रमण भत्ता तथा यातायात खर्च	रु. ३,२३,२२५.००	
४	सञ्चार खर्च	रु. १,५९,०००.००	
५	अन्य समिति	१,१२,५००.००	
६	अन्य खर्च	रु. ४४,३९७.००	

बैठक भत्ता: अध्यक्षलाई रु.५,०००.०० र सञ्चालकहरूलाई रु.४,५००.०० का दरले प्रति बैठक, पत्रपत्रिका र सञ्चार खर्च वापत मासिक रु.२,००० प्रदान गरिएको छ । साथै, सञ्चालक समिति आबद्ध अन्य समिति बैठक भत्ता रु ४,५००.०० का दरले प्रति बैठक प्रदान गरिएको छ ।

प्रमुख कार्यकारी अधिकृतलाई भुक्तानी गरिएको तलव/भत्ता सम्बन्धमा !

वित्तीय संस्थामा प्रमुख कार्यकारी अधिकृतमा श्री मोक्ष प्रसाद पंगेनीलाई नियुक्ति गरिएको छ । निजलाई आर्थिक वर्ष २०७९/८० को यस अवधिको तलब, सामाजिक सुरक्षा कोष, भत्ता, उपदान, संचित विदा वापतको रकम, औषधी उपचार खर्च, दशै खर्च र बोनस समेत गरी रु ६०,८०,९९५।१९ खर्च गरी यस अवधिमा रु.१६,२४,७५८।२७ रकम कर कट्टा गरी बाँकी रहेको रकम रु. ४४,५६,२३६।९२ निजलाई भुक्तानी गरिएको छ ।

संस्थाका नायव प्रमुख कार्यकारी अधिकृत श्री प्रमेश आचार्यलाई आर्थिक वर्ष २०७९/८० को यस अवधिको तलब, सामाजिक सुरक्षा कोष, भत्ता, उपदान, संचित विदा वापतको रकम, दशै खर्च, पोशाक भत्ता, बोनस समेत गरी रु ३७,११,३३६।६८ खर्च गरी यस अवधिमा रु. ८,०१,६८१।२० रकम कर कट्टा गरी बाँकी रहेको रकम रु. २९,०९,६५५।४८ निजलाई भुक्तानी गरिएको छ ।

(ठ) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम:

संस्थाको समीक्षा अवधिमा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम नरहेको ।

(ड) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण

संस्थालाई आवश्यक पर्ने सम्पत्तिहरूको खरिद विवरण संलग्न वासलातको अनुसूची ४.११ बमोजिम रहेको छ । आर्थिक वर्षमा सवारी साधन (स्कारपिओ) सम्पत्ति बिक्री भएको । दफा १४१ आकर्षित हुने गरी कुनै सम्पत्ति खरिद तथा बिक्री नभएको ।

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

आफ्नो कारोवार तथा व्यवसायका सिलसिलामा गरिएका कारोवार बाहेक कम्पनी ऐन, २०६३ को दफा १७५ मा उल्लेख भए बमोजिम अन्य कुनै कारोवार भएको छैन ।

(ण) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुरा:

प्रतिवेदनमा खुलाउनुपर्ने अन्य कुरा छैन ।

(त) अन्य आवश्यक कुराहरू:

यस प्रतिवेदनको उपयुक्त ठाउँमा प्रस्तुत गरिएको ।



**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF
SURYODAYA WOMI LAGHUBITTA BITTIYA SANSTHA LIMITED**

Opinion

We have audited the accompanying financial statements of **Suryodaya Womi Laghubitta Bittiya Sanstha Limited** (referred to as "the company" or "SWMF"), which comprises the Statement of Financial Position as on Ashadh 31, 2080 (corresponding to July 16, 2023), the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to accounts including a summary of the significant accounting policies.

In our opinion, the aforesaid financial statements present fairly, in all material respects, the financial position of SWMF as at Ashadh 31, 2080 (July 16, 2023), and its financial performance, changes in equity and cash flows for the year then ended in accordance with Nepal Financial Reporting Standards with allowed carve-outs.

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ICAN's Handbook of the Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements. 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 judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements, 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.

In addition to the matter described in the Basis for Opinion section, we have determined the matters described below to be the key audit matters to be communicated in our report:

Key Audit Matters	How our Audit addressed the matter
Information Technology (IT) Controls The company's key financial accounting and reporting processes are highly dependent on the automated control over the company's IT system. There is a risk that gaps in the change management, segregation of duties or users access management controls (in relation to key financial accounting and reporting system) may undermine our ability to place some reliance thereon in our audit.	Our Procedure included: - We tested the design, operation, and effectiveness of control over granting, removal, and appropriateness of access rights on the accounting and reporting system of the company. - We obtained and inspected the change management process and, for a sample of changes in inputs and control functions on the systems, has been reviewed to





	confirm that changes had been performed in line with approved decisions. c) We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculation as well. We considered the change management, segregation of duties controls and outputs in relation to financial accounting and reporting systems to be acceptable.
Loan Loss Provision / Impairment of Loans and Advances As per NRB Unified Directives for Microfinance, the company shall measure impairment loss on loans and advances at the higher of: - Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and - Amount determined as per carve out on Para 5.5 of NFRS 9: Financial Instruments adopting incurred loan loss model. As per norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status on loans and advances as well as utilization of loan, status of collateral and status of borrower, etc. As per carve out on Para 5.5 of NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogenous groups of loans that are not considered individually significant. The impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experience of portfolios.	Our Procedures regarding verification of impairment of loans and advances included: - Reviewed the NRB 2.2 report and tallied with the overdue status of report. - Reviewed sample credit files for loan utilization, borrower credit history and physical verification of collateral (if applicable) of the loan. - Grouping of homogenous groups of loans were assessed based on nature and purposes of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the System software as well as data of loan loss provisions of the defined group in the past.

Information other than the Financial Statements and Auditor's Report Thereon

The management are responsible for the other information such as Report of Board of Directors/Chairman's Statements to be presented in the company's Annual Report for the year. Our opinion on the Financial Statements does not cover that other information and, accordingly we do not express any form of assurance or conclusion thereon.

In Connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the





management has provided written representations that final version of the documents will be provided when available.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards with allowed carveouts, 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 the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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





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

We communicate with those charged with governance regarding among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary, for the purpose of audit,
- ii. Based on our examination, proper books of accounts as required by law have been kept by the company.
- iii. 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 agree with the books of accounts maintained by the company.
- iv. Returns received from the branch offices of the company were adequate for the purpose of audit though the statements were not independently audited.
- v. The capital fund, risk bearing fund and the provision for probable impairment of asset of the Microfinance are adequate as per the directives issued by Nepal Rastra Bank.
- vi. In our opinion and to the best of our information and according to the explanation given to us and from our examination of the books of accounts of the company, we have not come across any case where the Board of Directors, the representative or any employee of the company has acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the company deliberately or acted in a manner that would jeopardize the interest and security of the company, its shareholders and its depositors.
- vii. The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per the NRB Directives.

For Khatiwada Dipesh & Associates;
Chartered Accountants

Dipesh Khatiwada, CA
Principal

Place: Kathmandu, Nepal
Date: 18 February 2024

UDIN: 240218CA01360PuAmf



Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Mahalaxmi Municipality-4, Imadole, Lalitpur

Statement of Financial Position

As on 2080 Ashadh 31

PARTICULARS	NOTES	Amount in NPR		
		As at 31.03.2080	As at 32.03.2079	As at 31.03.2078
ASSETS				
Cash and Cash equivalent	4.1	283,364,800	522,543,366	173,186,265
Statutory Balances and Due from Nepal Rastra Bank	4.2	54,132,679	54,095,001	20,363,253
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	10,011,798,337	10,860,898,249	4,457,833,468
Investment Securities	4.8	2,000,000	2,000,000	1,000,000
Current Tax Assets	4.9	15,646,320	-	-
Investment Property	4.10	-	-	-
Property and Equipment	4.11	104,763,400	112,539,464	32,888,787
Goodwill and Intangible assets	4.12	1,914,124	1,948,379	431,299
Deferred Tax Assets	4.13	27,648,436	19,515,133	16,948,453
Other Assets	4.14	65,590,776	34,646,393	11,698,992
TOTAL ASSETS		10,566,858,871	11,608,185,985	4,714,350,516
LIABILITIES				
Due to Bank and Financial Institutions	4.15	-	-	-
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	4,548,397,271	4,279,829,547	1,635,066,754
Borrowing	4.19	4,345,158,831	5,706,412,733	2,129,190,110
Current Tax Liabilities	4.9	-	1,083,858	8,644,774
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other Liabilities	4.21	262,822,127	234,499,108	248,454,597
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
TOTAL LIABILITIES		9,156,378,228	10,221,825,245	4,021,356,234
EQUITY				
Share Capital	4.24	910,782,509	791,984,790	411,944,400
Share Premium		-	-	-
Retained Earnings		157,640,909	247,010,984	88,000,858
Reserves	4.25	342,057,225	347,364,966	193,049,023
TOTAL EQUITY		1,410,480,642	1,386,360,740	692,994,280
TOTAL LIABILITIES & EQUITY		10,566,858,871	11,608,185,985	4,714,350,516
Contingent Liabilities and Commitment	4.26	71,323,574	61,521,281	86,982,754
Net assets value per share		154.86	175.05	168.23

As per our report on even date

.....
Hari Pd Sigdel
Account & Fund Management
Department Head

.....
Pramesh Acharya
Deputy Chief Executive Officer

.....
Moscha Pd. Pangen
Chief Executive Officer

.....
Kamal Bhandari
Director

.....
Shiva Prasad Misra
Director

.....
Dadhiram Paudyal
Director

.....
Dipesh Khatiwada, CA
Principal

.....
Ananta Kumar Shrestha
Director

.....
Bindiya Shrestha Pradhan
Director

.....
Lekhnath Khaniya
Chairman

.....
Khatiwada Dipesh & Associates
Chartered Accountants

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Mahalaxmi Municipality-4, Imadole, Lalitpur

Statement of Profit or Loss

For the year ended 31st Ashadh 2080

Particulars	Notes	Amount in NPR	
		Current Year	Previous Year
Interest Income	4.27	1,543,362,181	1,078,077,741
Interest Expense	4.28	967,069,972	563,811,039
Net Interest Income		576,292,209	514,266,702
Fee and Commission Income	4.29	88,743,782	73,313,767
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		88,743,782	73,313,767
Net Interest, Fee and Commission Income		665,035,990	587,580,469
Net Trading Income	4.31	-	-
Other Operating Income	4.32	1,582,005	677
Total Operating Income		666,617,995	587,581,146
Impairment charge/(reversal) for loans and other losses	4.33	25,348,085	(43,217,948)
Net Operating Income		641,269,910	630,799,094
Operating Expense			
Personnel Expenses	4.34	453,041,719	277,443,198
Other Operating Expenses	4.35	93,273,255	67,476,013
Depreciation & Amortization	4.36	36,162,951	24,232,257
Operating Profit		58,791,986	261,647,626
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		58,791,986	261,647,626
Income Tax Expense	4.39	-	-
Current Tax		25,516,024	64,978,491
Deferred Tax (Income)/Expense		(3,188,661)	7,871,704
Profit for the year		36,464,623	188,797,431
Profit Attributable To:			
Equity Holders Of The Financial Institution		36,464,623	188,797,431
Profit For The Year		36,464,623	188,797,431

Earnings Per Share

Basic Earnings Per Share	4	24
Basic Earning Per Share Restatement Due to Bonus Share	-	21
Diluted Earnings Per Share	4	24

As per our report on even date

.....
Hari Pd Sigdel
Account & Fund Management
Department Head

.....
Pramesh Acharya
Deputy Chief Executive Officer

.....
Moscha Pd. Pangen
Chief Executive Officer

.....
Kamal Bhandari
Director

.....
Shiva Prasad Misra
Director

.....
Dadhira Paudyal
Director

.....
Dipesh Khatiwada, CA
Principal

.....
Ananta Kumar Shrestha
Director

.....
Bindiya Shrestha Pradhan
Director

.....
Lekh Nath Khaniya
Chairman

.....
Khatiwada Dipesh & Associates
Chartered Accountants



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Mahalaxmi Municipality-4, Imadole, Lalitpur
Statement of Comprehensive Income
For the year ended 31st Ashadh 2080

Particulars	Notes	Current Year	Previous Year
Profit For The Year		36,464,623	188,797,431
Other Comprehensive Income, Net Of Income Tax			
A) Items That Will Not Be Reclassified To Profit Or Loss		(11,537,497)	1,426,345
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value			
Gains/(Losses) On Revaluation			
Acturial Gains/(Losses) On Defined Benefit Plans		(16,482,138)	2,037,635
Income Tax Relating To Above Items		4,944,641	(611,291)
Net Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			
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		(11,537,497)	1,426,345
Other Comprehensive Income For The Year, Net Of Income Tax		(11,537,497)	1,426,345
Total Comprehensive Income For The Year		24,927,126	190,223,776

.....
Hari Pd Sigdel
Account & Fund Management
Department Head

.....
Pramesh Acharya
Deputy Chief Executive Officer

.....
Moscha Pd. Pangeni
Chief Executive Officer

As per our report on even date

.....
Kamal Bhandari
Director

.....
Shiva Prasad Misra
Director

.....
Dadhi Ram Paudyal
Director

.....
Ananta Kumar Shrestha
Director

.....
Bindiya Shrestha Pradhan
Director

.....
Lekhnath Khaniya
Chairman

.....
Dipesh Khatiwada, CA
Principal
Khatiwada Dipesh & Associates
Chartered Accountants

Date: 16 February 2024
Place: Mahalaxmi-4, Lalitpur



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Statement of Changes in Equity
For the Year Ended 31 Ashadh 2080

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equilization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total Equity
Balance At Asar End 2078	411,944,400	-	76,827,184	-	54,324,635	-	-	88,000,858	57,880,992	688,978,068
Balance At Shrawan 1, 2078	411,944,400	-	76,827,184	-	54,324,635	-	-	88,000,858	57,880,992	688,978,068
Acquisition of Suryodaya Laghubitta Bittiya Sanstha Limited	297,651,510	-	64,709,584	-	-	-	-	77,147,102	60,734,384	500,242,581
Comprehensive Income For The Year										
Profit For The Year								188,797,431	-	188,797,431
Other Comprehensive Income, Net Of Tax										
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value										
Gains/(Losses) On Revaluation										
Actuarial Gains/(Losses) On Defined Benefit Plans					1,426,345					1,426,345
Gains/(Losses) On Cash Flow Hedge										
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)										
Total Comprehensive Income For The Year								188,797,431	-	190,223,776
Transfer To Reserve During The Year								(4,051,216)	4,051,216	-
Transfer From Reserve During The Year					61,347,756			(102,883,191)	3,775,949	0.00
Other									2,900,102	-
Transactions With Owners, Directly Recognized In Equity										
Share Issued										
Share Based Payments										
Dividends To Equity Holders										
Bonus Shares Issued	82,388,880				(82,388,880)					
Cash Dividend Paid										
Other										
Total Contributions By And Distributions										
Balance At Asar End 2079	791,984,790	-	179,296,254	-	34,709,856	-	-	247,010,984	129,342,643	1,379,444,425
Balance At Shrawan 1, 2079	791,984,790	-	179,296,254	-	34,709,856	-	-	247,010,984	133,358,855	1,386,360,740
Comprehensive Income For The Year										
Profit For The Year								36,464,623	-	36,464,623
Other Comprehensive Income, Net Of Tax										
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value										
Gains/(Losses) On Revaluation					(11,537,497)					(11,537,497)
Actuarial Gains/(Losses) On Defined Benefit Plans										
Gains/(Losses) On Cash Flow Hedge										
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)										
Total Comprehensive Income For The Year								36,464,623	-	36,464,623
Transfer To Reserve During The Year					(11,537,497)			(16,155,520)	8,862,595	-
Transfer From Reserve During The Year					(9,118,540)			9,118,540	-	-
Other									(807,223)	(807,223)
Transactions With Owners, Directly Recognized In Equity										
Share Issued										
Share Based Payments										
Dividends To Equity Holders										
Bonus Shares Issued										
Cash Dividend Paid	118,797,719							(118,797,719)		
Other										
Total Contributions By And Distributions										
Balance At Asar End 2080	910,782,509	-	186,589,179	-	14,053,819	-	-	157,640,909	141,414,227	1,410,480,642

..... Hari Pd Sigdel Account & Fund Management Department Head	 Pranesh Acharya Deputy Chief Executive Officer	 Moshu Pd Pungeni Chief Executive Officer	 Kamal Bhandari Director	 Shiva Prasad Mishra Director	 Dadi Ram Paudyal Director	 Ananta Kumar Shrestha Director	 Bindiya Shrestha Pradhan Director	 Lakshmi Khumya Chairman	 Dipesh Khattiwada, CA Principal Khattiwada Dipesh & Associates Chartered Accountants
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Date: 16 February 2024
Place: Mahalaxmi-4, Lalitpur



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Statement of Cash Flows
For the year ended 31st Ashadh 2080

Particulars	As at 31.03.2080	As at 32.03.2079
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>		
Interest Received	1,556,388,667	1,036,412,286
Fees And Other Income Received	88,743,782	73,313,767
Divided Received	-	-
Receipts From Other Operating Activities	-	-
Interest Paid	(969,788,294)	(729,175,811)
Commission And Fees Paid	-	-
Cash Payment To Employees	(434,723,650)	(262,613,319)
Other Expense Paid	(123,352,077)	(13,034,558)
Operating cash flows before changes in operating assets and liabilities	117,268,428	104,902,364
(Increase)/Decrease In Operating Assets		
Statutory Balances and Due From Nepal Rastra Bank	(37,678)	(33,731,748)
Placement With Bank And Financial Institutions	-	-
Other Trading Assets	-	-
Loan And Advances To Bank And Financial Institutions	-	-
Loans And Advances To Customers	815,519,189	(1,037,690,205)
Other Assets	(10,944,383)	16,020,602
Increase/(Decrease) In Operating Liabilities		
Due To Bank And Financial Institutions	-	-
Due To Nepal Rastra Bank	-	-
Deposit From Customers	268,567,724	812,965,043
Borrowings	(1,361,253,902)	412,414,415
Other Liabilities	3,768,909	(104,792,019)
Net cash flow from operating activities before tax paid	(167,111,712)	170,088,452
Income Tax	(42,246,202)	(92,653,501)
NET CASH FLOW FROM OPERATING ACTIVITIES (A)	(209,357,914)	77,434,951
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>		
Purchase Of Investment Securities	-	-
Receipts From Sale Of Investment Securities	-	-
Purchase Of Property And Equipment	(29,402,552)	(10,670,000)
Receipt From The Sale Of Property And Equipment	-	117,897
Purchase Of Intangible Assets	(418,100)	(226,000)
Receipt From The Sale Of Intangible Assets	-	-
Purchase Of Investment Properties	-	-
Receipt From The Sale Of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Other Received	-	279,800,152
NET CASH USED IN INVESTING ACTIVITIES (B)	(29,820,652)	269,022,048
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>		
Receipt From Issue Of Debt Securities	-	-
Repayment Of Debt Securities	-	-
Receipt From Issue Of Subordinated Liabilities	-	-
Repayment Of Subordinated Liabilities	-	-
Receipt From Issue Of Shares	-	-
Dividends Paid	-	-
Interest Paid	-	-
Other Receipt/Payment	-	2,900,102
NET CASH FLOWS FROM FINANCING ACTIVITIES (C)	-	2,900,102
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	(239,178,566)	349,357,102
Cash and cash equivalents at Shrawan 1	522,543,366	173,186,265
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at Asar end	283,364,800	522,543,366

Hari Pd Sigdel
Account & Fund
Management Department
Head

Pramesh Acharya
Deputy Chief
Executive Officer

Moscha Pd. Pangeni
Chief Executive Officer

Kamal Bhandari
Director

Shiva Prasad Misra
Director

Dadhi Ram Paudyal
Director

Ananta Kumar Shrestha
Director

Bindiya Shrestha Pradhan
Director

Lekhnath Khaniya
Chairman

Dipesh Khatiwada, CA
Principal
Khatiwada Dipesh & Associates
Chartered Accountants

Date: 16 February 2024
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Statement of Distributable Profit/Loss

For the Year Ended 31 Ashadh 2080

(As per NRB Regulation)

Amount in NPR

Particulars	As at 31.03.2080	As at 32.03.2079
Opening Balance of Retained Earnings	247,010,984	88,000,858
Adjustments		
a. Dividend Paid	-	-
b. Bonus Shares Issued	(118,797,719)	-
c. Share Issue Expenses	-	-
d. Transfer from CSR Fund	-	-
e. Transfer from Employee Training Fund	-	-
f. Acquisition of Suryodaya/Grameen Laghubitta	-	77,147,102
g. Transfer From Deferred Tax Reserve	-	-
Balance in Retained Earnings after aforementioned Adjustments	128,213,265	165,147,960
Net profit or (loss) as per statement of profit or loss	36,464,623	188,797,431
<u>Appropriations:</u>		
a. General Reserve	7,292,925	37,759,486
b. Foreign Exchange Fluctuation Fund		
c. Capital Redemption Reserve		
d. Corporate Social Responsibility Fund	364,646	1,887,974
e. Employees' Training Fund		
f. Client Protection Fund	364,646	1,887,974
g. Other		
Profit or (loss) before regulatory adjustment	156,655,671	312,409,956
<u>Regulatory adjustment :</u>		
a. Interest receivable (-)/previous accrued interest received (+)	9,118,540	(29,165,819)
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 (+)	(8,133,303)	(4,051,216)
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)		
i. Other (+/-)		(32,181,938)
Distributable Profit or (Loss)/(Closing Balance of Retained Earnings)	157,640,909	247,010,984



1. Reporting Entity

Suryodaya Womi Laghubitta Bittiya Sanstha Limited ('the Microfinance') is domiciled and incorporated in Nepal as a D Class licensed financial institution as per Bank and Financial Institution Act, 2063. Microfinance is a limited liability company registered in the Office of the Company Registrar with the name of 'Womi Laghubitta Bittiya Sanstha Limited' on 2068/02/26. The microfinance obtained license to carry out the financial transactions on 2068/11/25 from Nepal Rastra Bank.

Microfinance acquired Nagarik Laghubitta on FY 2076.77 and Grameen Swayamsewak Laghubitta on FY 2077.78. Microfinance started joint operation after acquisition of Suryodaya Laghubitta Bittiya Sanstha Limited on 2078.12.19 and was named 'Suryodaya Womi Laghubitta Bittiya Sanstha Limited'. Initially the microfinance was provided with license to carry out financial transactions within 10 districts of Nepal. However, the microfinance obtained license as a National Level Organization on 2075.09.02.

The Microfinance having its shares listed on Nepal Stock Exchange after issuing its shares to the general public on Fiscal Year 2071/72. After merger with Suryodaya Laghubitta Bittiya Sanstha Limited, it is trading with the trading code 'SWMF'. The microfinance has been promoted by name of major promoter entities and several reputed persons. Initially the microfinance was operating from its Registered Office at Khanikhola, Dhading which was later transferred to Banepa-13, Kavrepalanchowk. Currently, the registered office of the microfinance is located in Malaxmi Municipality Ward No. 4, Imadole, Lalitpur.

Having approval to operate at National Level, by the end of Ashadh 2080 the microfinance was operating in 55 Districts with its 192 branches. With the aim of improving access to financial services of the poor and marginalized women members, promoting a culture of saving, encouraging income generation, supporting micro- enterprises development and providing social security services to its member the microfinance is serving 1,83,266 Households through its 192 branches till the end of this fiscal year.

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

2. Basis of Preparation

The financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) and pronounced by Institute of Chartered Accountants of Nepal (ICAN).

The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2079 as made applicable by the Nepal Rastra Bank (NRB).

The microfinance institution had adopted Nepal Financial Reporting Standards for the first-time during FY 2079.80. Reconciliations and description of the effect of the transition to NFRS from previous GAAP is given in **Note 5.11 of these financial statements.**

2.1 Statement of Compliance

The Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal and pronounced by the ICAN and in the format issued by NRB in directives No.4 of NRB Directive 2079.

2.2 Reporting Period and Approval of Financial Statements

The microfinance follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh.

These financial statements consist three Statement of Financial Position as of 31st Ashadh 2080, 32nd Ashadh 2079 and 31st Ashadh 2078 as required by NFRS-1, First-Time Adoption of NFRS. The microfinance has also presented two Statement of Profit or Loss and Statement of Other Comprehensive Income, two statements of Changes in Equity and two Statements of Cash Flows for the year ended as of 31st Ashadh 2080 and 32 Ashadh 2079 along with the necessary and related notes.

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements as per the provision of The Companies Act, 2063.



These financial statements were authorized for issue by the Board of Directors on meeting held on 16 February 2024 and recommended for the approval by shareholders in the upcoming 12th Annual General Meeting of the company.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates. The financial information presented has been rounded off to nearest rupee except where otherwise stated.

2.4 Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively in current and future periods.

2.5 Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2078 being the date of transition to NFRS.

2.6 New Standards Issued but not yet effective

IFRS-9, Financial Instrument which replaces the existing standard relating to Financial Instrument which provide for the expected credit loss model for the impairment of the financial assets. This statement is neither issued nor made applicable by the Institute of Chartered Accountants of Nepal (ICAN). Thus, the impairment of financial assets are measured, presented and disclosed using NAS-39 Financial Instrument-Recognition and Measurements and NFRS-7 Financial Instrument- Disclosure.

2.7 Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

3. Significant Accounting Policies

3.1 Basis of Measurement

The Financial Statements of Microfinance have been prepared on the historical cost basis, except for the following items:

Items	Basis of Measurement
Leave Liability	Present Value of the defined benefit obligation
Gratuity Liability	Present Value of the defined benefit obligation

3.2 Cash & Cash Equivalent

The cash and cash equivalents for the purpose of cashflow statement include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the microfinance in the management of its short-term commitments.

Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under **Note 4.1**.

3.3 Financial Assets and Financial Liabilities

3.3.1 Recognition

The Microfinance recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition.



Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to the statement of profit or loss.

3.3.2 Classification and Measurement

The financial assets and liabilities are subsequently measured at amortized cost or fair value on the basis of business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

3.3.2.1. Financial assets

Financial assets are classified under three categories as required by NFRS 9, namely:

a. Measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from an impairment, if any is recognized in the Statement of Profit or Loss.

b. Measured at fair value through OCI:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are not held for trading and initially recognized as held for trading for which the Microfinance makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income.

c. Measured at fair value through profit or loss:

The Microfinance classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either amortized cost or FVOCI, is classified as FVTPL.

3.3.2.2. Financial Liabilities

Financial liabilities are classified under two categories as required by NFRS 9, namely:

a. Financial liabilities at fair value through profit or loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized at profit or loss.

b. Financial liabilities measured at amortized cost:

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

3.3.3. De-recognition

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual rights to receive the cash flows from the asset.

A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.

3.3.4. Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Microfinance follows three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and



Level 3: Significant inputs to the fair value measurement are unobservable.

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

3.3.5. Impairment

The Microfinance reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgement is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provisions made.

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

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

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

For the purpose of collective assessment of impairment Microfinance has categorized assets into following broad products as follows:

- Collateral Loan
- Non-Collateral Loan

Carveout adopted for computation of impairment charge

The Microfinance has opted to apply carveout on para 5.5 of NFRS 9 on impairment of financial assets measured at amortized cost. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB directive no. 2. Higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparison of Impairment as per NFRS and NRB:

Particulars	F/Y 2079-80	F/Y 2078-79	F/Y 2077-78
LLP as per NRB Directives	207,522,590	176,620,836	87,855,353
As per NFRS			
Individual Impairment	73,850,063	29,699,579	18,249,743
Collective Impairment	64,693,936	157,268,773	134,846,262
Total Impairment as per NFRS	138,543,998	186,968,352	153,096,004

The impairment provision (Loan Loss Provision-LLP) as per NRB Directives is higher for FY 2079.80, while Impairment as per NFRS is higher in FY 2077.78 and FY 2078.79 and accordingly, the impairment as per NRB directives has been provided for in the financial statements for FY 2079-80 and as per NFRS for FY 2077-78 and 2078-79.

Details of LLP for FY 2079.80 as per NRB Directives

Particulars	Insured Loans	Uninsured Loans	Total
Performing Loans	7,829,918,000	35,276,414	7,865,194,413
Pass Loan	7,760,763,449	35,188,762	7,795,952,211
Watchlist Loan	69,154,550	87,652	69,242,202
Restructure Loan	1,524,925,186	7,303,996	1,532,229,182



Non-Performing Loans	639,055,903	44,662,068	683,717,971
Substandard	112,538,041	408,610	112,946,651
Doubtful	310,468,610	2,080,072	312,548,682
Bad	216,049,251	42,173,386	258,222,637
Total Loan	9,993,899,089	87,242,478	10,081,141,567
Loan Loss Provision	146,067,525	61,455,064	207,522,590
Pass Loan	25,222,481	457,454	25,679,935
Watchlist Loan	864,432	4,383	868,814
Restructure Loan	19,061,565	365,200	19,426,765
Substandard	7,033,628	102,153	7,135,780
Doubtful	38,808,576	1,040,036	39,848,612
Bad	54,012,313	42,173,386	96,185,699
Additional	1,064,531	17,312,454	18,376,984

The microfinance has Restructured a total of NPR 1,532,229,182 outstanding loans as at Ashadh 2080.

3.4. Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income'. However, the Microfinance does not have such assets to be recognized as trading assets as on Ashadh end 2080.

3.5. Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on Ashadh end 2080.

3.6. Property, Plant and Equipment

Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Depreciation: The Microfinance depreciates property, plant and equipment following Written Down Value method applying the Depreciation rates prescribed by Income Tax Act, 2058. The rates used for depreciation of assets for the current and comparative period of significant items of property, plant and equipment are as follows:

Type of Asset	Useful Life	Depreciation Rate
Buildings	58-59 years	5%
Computer & Accessories	10-11 Years	25%
Vehicles	13-14 Years	20%
Furniture & Fixtures	10-11 Years	25%
Equipment & Others - Equipment	10-11 Years	25%
Other Assets	10-11 Years	25%
Intangible Assets		Amortized Over 10 years on Straight Line Basis

The Microfinance adopts cost model for entire class of Property, Plant and Equipment. It has not measured any Property Plant and Equipment at revaluation model and at fair value. The items of Property, Plant and Equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.



Depreciation of newly acquired assets is charged based upon the date of invoice and assets having acquisition cost less than NPR. 3,000 has been written down as an expense for the period in the Statement of Profit and Loss.

3.7. Goodwill/Gain on Bargain Purchase on Acquisition of other microfinance institutions

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired.

3.8. Intangible Assets

Intangible assets are recognized separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognized at historical cost less impairment / amortization over their estimated useful life.

3.9. Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. It includes assets which are held for capital appreciation or for rental to others or held for undetermined future use. It also includes land, land and building acquired by the Microfinance as non-banking assets but not sold as on the reporting date. However, the Microfinance does not have Investment Property as on Ashadh end.

3.10. Income Tax

Tax expenses comprises of current tax and deferred tax.

3.10. 1. Current Tax

Current tax is the income tax expense recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or OCI in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

3.10. 2. Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

3.11. Deposit, Debt Securities Issued and Subordinated Liabilities

3.11.1. Deposits

Deposits by members and public depositors are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

3.11.2. Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2080.

3.11.3. Subordinate Liabilities

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

3.12. Provisions, other Liabilities Contingent Liabilities

A provision is recognized, if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

The contingent liabilities are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance only has lease commitments and does not have such contingent liabilities and onerous contracts as on Ashadh end 2080.

3.13. Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Microfinance and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

3.13.1. 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 or 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 Para 5.4, 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.
- As per carve out on NFRS 9, Para 5.4, 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 Loan and Advance till date has been recognized in the current year interest income.



3.13.2. Fee and Commission Income.

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

3.13.3. Dividend Income.

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

3.13.4. Net Trading Income.

Net Trading Income includes all gains and losses from changes in fair value, related capital gain/loss and dividend from financial assets 'Held for Trading'. Trading expenses are deducted from the trading income and the amount net of trading expenses are disclosed in statement of profit and loss.

3.13.5. Net Income from Other Financial Instrument at Fair Value Through Profit and Loss.

Net income from other financial instrument measured at fair value through Profit or Loss includes all gains/(losses) raised from the revaluation of financial instrument at fair value.

3.13.6. Grant Income

Grant income are recognized in Income statement on a systematic basis over the period in which the microfinance has recognized the expense for the related cost for which the grants are intended to compensate. In the case of grants related to assets, Deferred Grant Income has been recognized. The amount equal to the depreciation on the Grant Assets is charged to grant income for the period.

3.14. Interest Expenses

Interest expense on all financial liabilities including deposits is recognized in statement of profit or loss using effective interest rate method. The Microfinance uses ASB curve- outs as mentioned above and treat coupon rate as effective interest rate.

3.15. Employee Benefits

3.15.1. Short term employee benefits

The Microfinance's short term employee benefits mainly include wages, salaries, allowances, social security expenses, bonuses as provided in the law and other employee related expenses. Short term employee benefits are measured on an undiscounted basis and are charged to statement of profit and loss as and when the related service is provided.

3.15.2. Post-Employment employee benefits

3.15.2.1. Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Provident Fund

Contribution to Social Security Fund is the defined contribution plan opted for by microfinance. Complying with The Labor Act, 2074, the microfinance contributes 10% of the Basic salary for Provident Fund, 8.33% of Basic Salary as Gratuity and 1.40% & 0.27% of basic salary as additional contribution for Accident and Disability Protection and Dependent Family Protection Respectively as prescribed by Social Security Law of all the employees to the social security fund.

Any unpaid contribution is recorded as a liability under 'Other Liabilities' in Note 4.21.

3.15.2.2. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on



corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the group, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in Statement of profit and Loss.

Gratuity:

As in case of the staffs recruited earlier to the enforcement of new labour act, gratuity benefits have been provisioned as per the Employees byelaw of the microfinance as below:

- a. To the employee serving more than 5 years to 10 years, half month's last drawn salary for each year of service
- b. To the employee serving more than 10 years to 15 years, one month's last drawn salary for each year of service
- c. To the employee serving more than 15 years to 20 years, one and half month's last drawn salary for each year of service
- d. To the employee serving more than 20 years, Two month's last drawn salary for each year of service

Gratuity provision is made every year by the microfinance under this plan and this is in nature of defined benefit plan.

Suryodaya Womi Laghubitta Bittiya Sanstha Limited, even though having started making contributions to Social Security Fund, has ensured the benefits as per the Old Gratuity Scheme mentioned above through the decision by the board of directors. At the time of retirement of staff who were in the organization before the start of contribution to the social security fund will be paid the gratuity as per Old Gratuity Scheme less amount contributed to SSF for gratuity. For staff enrolled in the organization after applicability of SSF, the gratuity as per SSF shall be final.

The actuarial valuations were informed regarding the gratuity and accordingly, gratuity provision has been made as per the actuarial valuation.

3.15.2.3. Other Long-Term Benefits:

Leave

Other long-term benefits include those payments which are not due within 12 months after the end of the reporting period.

The microfinance provides accumulated leave benefits under its Employees Byelaw. The Home leave is accumulated up to 90 days and there is no limit for the accumulation of sick leave. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are calculated based on the actuarial valuations. The interest costs, current service cost and actuarial gains and losses are all charged to the statement of profit or loss as required by NAS 19.

3.15.2.4. Concessional Loans to Staffs

Suryodaya Womi Laghubitta Bittiya Sanstha Limited provides concessional loans to the staff with interest rates pegged to quarterly cost of funds. The staff pay the loans in equated installments with interest based on cost of funds of the microfinance. As per the requirement of NFRS 9: Financial Instruments, these loans are measured at amortized cost. Interest Income is measured on market rates which is assumed to be 15%, the rate



the microfinance makes investments in loans and advances to the customers. The interest benefit to the staff (differential interest between the interest paid and the market rate) is accounted for in Personnel Expenses (Note 4.34) as Finance Expenses as per NFRS.

3.16. Leases

Microfinance has applied NFRS 16 using the cumulative catch-up approach and therefore comparative information has not been restated and is presented under NAS 17. The details of accounting policies under both NAS 17 and NFRS 16 are presented separately below.

Policies applicable from 1 Shrawan 2078

Microfinance assesses whether a contract is or contains a lease, at inception of the contract. The Microfinance Recognizes a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets (such as tablets and personal computers, small items of office furniture and telephones). For these leases, the Microfinance Recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed. The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Microfinance uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable.
- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- The amount expected to be payable by the lessee under residual value guarantees.
- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options; and
- Payments of penalties for terminating the lease if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method-assumed to be 9% based on the rate of saving bonds issued by NRB at the beginning of FY 2078.79) and by reducing the carrying amount to reflect the lease payments made. The Microfinance remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- The lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.
- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is remeasured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used).
- A lease contract is modified, and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

Microfinance did not make any such adjustments during the periods presented.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

The Right of Use Assets is presented under 'Property, Plant and Equipment' in Note 4.11 and the Lease Liability is presented under 'Other Liabilities' in Note 4.21.

3.17. Share Capital and Reserves

3.17.1. Share Capital

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

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

The shares issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in the statement of changes in equity.

3.17.2. Reserves

The reserve includes regulatory and free reserves.

a) Statutory General Reserves

20% of the net profit as stated in Bank and financial Institution Act, 2073 (BAFIA) and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% as provisioned in NRB Directive No. 1(13) is set aside to the general reserve.

b) Exchange Equalization Reserve

This is statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside to Exchange Equalization Reserve.

c) Assets Revaluation Reserve

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

d) Capital reserve

This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.

e) Corporate Social Responsibility (CSR) Fund

1% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility. The movement in CSR Fund is noted below:

Particulars	2079/80	2078/79
Opening Balance of 1st Shrawan	5,604,670	2,116,315
Add: Acquisition of Suryodaya/Grameen Laghubitta Bittiya Sanstha Limited	-	2,002,627
Add: Provision of this F/Y (1% of net profit as per NFRS)	364,646	1,887,974
Total (A)	5,969,316	6,006,916
Less: Expense for the F/Y		
a. Transfer to Covid Relief Fund		
b. Expenses for Social Project Works	(639,455)	(402,246)
c. Direct Donation Expenses		
Total (B)	-639,455	-402,246
Closing Balance as on Ashadh End (A-B)	5,329,861	5,604,670

f) Actuarial Gain/Loss Reserve

The amount that is allocated from profit or retained earnings of the microfinance both positive or negative to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free reserve for distribution of dividend are recorded in this reserve. The reserve includes actuarial gain/(loss) net of tax on defined benefit plan.

g) Client protection fund

Client protection fund is created at 1% of net profit. In addition to this, 35% of excess dividend in case dividend is declared more than 15% is also allocated to this fund as per NRB Directives. Out of the amount in Client Protection Fund, NPR 4,00,00,000 has been invested in fixed deposits. The fixed deposit has been presented under 'Others' in Note 4.14 of these financial statements. The movement in Client Protection Fund is as follows:

Particulars	FY 2079/80	FY 2078/79
Opening Balance of 1st Shrawan	107,173,670	54,301,264
Acquisition of Suryodaya/Grameen Laghubitta Bittiya Sanstha Limited	-	47,682,083
Addition to the Fund this F/Y		
a. Interest Income to the Fund	3397083	3,858,241
b. 1% of Net profit as per NFRS of the F/y	364646	1,887,974
c. 25% of dividend more than 20%		
d. Amount in <i>Pashu Surakshyan Kosh</i> transferred to Client Protection Fund		154,961
e. Adjustment of Tax on Interest Previously deducted	-	
Total (A)	110,935,398	107,884,523
Less: Expenses from Fund this Year		
a. Assistance on the death of Borrower and Guardian of Borrower, during Natural disasters, during pregnancy for hygiene food and others.	-3,564,851	-710,853
b. Members' Business Promotion and Entrepreneurship development expenses		
Total Expenses (B)	-3,564,851	-710,853
Closing balance as on Ashadh End (A-B)	107,370,547	107,173,670

h) Other reserves

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

3.18. Earnings per Share (EPS) including diluted EPS

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

3.19. Segment Reporting

The Microfinance's operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. These business units are reviewed by Chief Executive Officer of the Microfinance.

The Microfinance has identified seven segments namely: Province 1, Madhesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the six operating segment and the segment report is set out in Notes 5.4.

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



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.1 Cash and Cash Equivalent

Particulars	31.03.2080	32.03.2079	31.03.2078
Cash In Hand	2,983,045	130,029	-
Balances With B/Fis	280,381,755	522,413,337	173,186,265
Money At Call And Short Notice			
Other			
Total	283,364,800	522,543,366	73,186,265

4.2 Statutory Balances and Due from Nepal Rastra Bank

Particulars	31.03.2080	32.03.2079	31.03.2078
Statutory Balances With NRB	232,778	195,000	
Statutory Balances With BFIs	53,899,901	53,900,001	20,363,253
Securities Purchased Under Resale Agreement			
Other Deposit And Receivable From NRB			
Total	54,132,679	54,095,001	20,363,253

4.3 Placements with Financial Institutions

Particulars	31.03.2080	32.03.2079	31.03.2078
Placements with Domestic FIs	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

4.4 Derivative financial Instrument

Particulars	31.03.2080	32.03.2079	31.03.2078
Held For Trading			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange	-	-	-
Contract	-	-	-
Others	-	-	-
Held For Risk Management			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange	-	-	-
Contract	-	-	-
Other	-	-	-
Total	-	-	-



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.5 Other Trading Assets

Particulars	Amount in NPR		
	31.03.2080	32.03.2079	31.03.2078
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
Total	-	-	-
Pledged			
Non-Pledged			

4.6 Loan and Advances to MFIs & Cooperatives

Particulars	31.03.2080	32.03.2079	31.03.2078
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

Particulars	31.03.2080	32.03.2079	31.03.2078
Balance At Shrawan 1	-	-	-
Impairment Loss For The Year:	-	-	-
Charge For The Year	-	-	-
Recoveries/Reversal	-	-	-
Amount Written Off	-	-	-
Balance At Asar End	-	-	-

4.7 Loans and Advances to Customers

Particulars	31.03.2080	32.03.2079	31.03.2078
Loan and advances measured at amortized cost	10,219,320,926	11,047,866,602	4,610,929,472
Less: Impairment allowances	207,522,590	186,968,352	153,096,004
Collective impairment	133,672,527	157,268,773	134,846,262
Individual impairment	73,850,063	29,699,579	18,249,743
Net Amount	10,011,798,337	10,860,898,249	4,457,833,468
Loan and advances measured at FVTPL			
Total	10,011,798,337	10,860,898,249	4,457,833,468



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.7.1: Analysis of Loan and Advances - By Product

Particulars	31.03.2080	32.03.2079	31.03.2078
Product			
Term Loans			
Short Term, Term Loan	642,180,556	1,585,199,278	966,048,830
Long Term, Term Loan	9,438,961,010	9,329,861,649	3,580,651,608
Hire Purchase Loans			
Personal Residential Loans			
Staff Loans	75,729,731	57,329,559	30,418,374
Other			
Sub Total	10,156,871,297	10,972,390,486	4,577,118,812
Interest Receivable	62,449,629	75,476,115	33,810,660
Grand total	10,219,320,926	11,047,866,602	4,610,929,472

4.7.2: Analysis of Loan and Advances - By Collateral

Particulars	31.03.2080	32.03.2079	31.03.2078
Secured			
Immovable Assets	2,268,486,447	1,923,965,637	1,082,288,928
Government Guarantee			
Collateral Of Government Securities			
Collateral Of Fixed Deposit Receipt			
Group Guarantee	7,812,655,126	8,991,095,290	3,464,411,510
Personal Guarantee			
Other Collateral			
Sub Total	10,081,141,573	10,915,060,927	4,546,700,438
Unsecured			
Grand Total	10,081,141,573	10,915,060,927	4,546,700,438

4.7.3: Allowances for Impairment

Particulars	31.03.2080	32.03.2079	31.03.2078
Specific Allowances For Impairment			
Balance At Shrawan 1	29,699,579	18,249,743	9,649,537
Impairment Loss For The Year:			
Charge For The Year	48,944,331	11,449,837	29,699,579
Recoveries/Reversal During The Year			
Write-Offs	(4,793,848)		
Other Movement			
Balance At Asar End	73,850,063	29,699,579	18,249,743
Collective Allowance for Impairment			
Balance At Shrawan 1	157,268,773	134,846,262	96,392,334
Impairment Loss For The Year:			
Charge/(Reversal) For The Year	(23,596,246)	(54,667,602)	22,660,395
Other Movement (Acquisition of Laghubitta)		77,090,113	15,793,532
Balance At Asar End	133,672,527	157,268,773	134,846,262
Total Allowances For Impairment	207,522,590	186,968,352	153,096,004

4.8 Investment Securities

Particulars	31.03.2080	32.03.2079	31.03.2078
Investment Securities Measured At Amortized Cost	-	-	-
Investment In Equity Measured At FVTOCI	2,000,000	2,000,000	1,000,000
Total	2,000,000	2,000,000	1,000,000

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.8.1: Investment Securities Measured at Amortized Cost

Particulars	Amount in NPR		
	31.03.2080	32.03.2079	31.03.2078
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

Particulars	31.03.2080	32.03.2079	31.03.2078
Equity Instruments			
Quoted Equity Securities			
Unquoted Equity Securities	2,000,000	2,000,000	1,000,000
Total	2,000,000	2,000,000	1,000,000

The investment in Unquoted Equity Securities represent investment in 20,000 shares of Nepal Finsoft Company Limited. Since the shares of the company are not listed in Stock Exchange, the cost is deemed to be its fair value.

4.8.3: Information Relating to Investment in Equities

Particulars	Amount in NPR		
	Current Year		Previous Year
	Cost	Fair Value	Cost
Investment in Quoted Equity			
.....Ltd.			
..... shares of Rs. each			
.....Ltd.			
..... shares of Rs. each			
Investment in Unquoted Equity			
Nepal Finsoft Company Limited	2,000,000	2,000,000	2,000,000
20,000 Shares of NPR 100 each			
Total	2,000,000	2,000,000	2,000,000



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.9 Current Tax Assets

Amount in NPR

Particulars	31.03.2080	32.03.2079	31.03.2078
Current Tax Assets			
Current Year Income Tax Assets	40,629,129	94,165,948	67,358,945
Tax Assets Of Prior Periods			
Current Tax Liabilities			
Current Year Income Tax Liabilities	24,982,809	95,249,806	76,003,718
Tax Liabilities Of Prior Periods			
Total	15,646,320	-1,083,858	-8,644,774

4.10 Investment Properties

Particulars	31.03.2080	32.03.2079	31.03.2078
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	-	-	-



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.11 Property, Plant and Equipment

Particulars	Land	Capital WIP	Building	Leasehold Properties	Computer & Accessories	Vehicles	Machinery	Right of Use Assets	Amount in NPR	
									Total 31 Asar 2080	Total 32 Asar 2079
Cost										
As On Shrawan 1, 2078	11,025,000	1,770,038	-	2,536,211	27,606,124	11,329,271	-	-	54,266,644	37,142,694
Addition During The Year		6,371,325		1,025,651	3,273,024		-		10,670,000	3,235,755
Acquisition				806,817	33,133,885	7,694,806		-	41,635,509	14,056,900
Capitalization					(7,500)	(256,400)			-	-
Disposal During The Year									(263,900)	(168,705)
Adjustment/ Revaluation							-	74,612,682	74,612,682	
Balance As On Asar End 2079	11,025,000	8,141,363	-	4,368,679	64,005,533	18,767,677	-	74,612,682	180,920,934	54,266,644
Addition During The Year		1,032,765			2,231,212			26,138,575	29,402,552	10,670,000
Acquisition									-	41,635,509
Capitalization		(9,174,128)	9,174,128						-	-
Disposal During The Year						(1,514,493)		(14,615,708)	(16,130,201)	(263,900)
Adjustment/ Reclassification				(1,165,509)	(2,546,711)	(1,852,444)			(5,564,664)	74,612,682
Balance As On Asar End 2080	11,025,000		9,174,128	3,203,170	63,690,033	15,400,740	-	86,135,549	188,628,621	180,920,934
Depreciation And Impairment										
As On Asar End 2078	-		-	907,616	16,004,383	4,465,858	-	-	21,377,857	11,274,288
Impairment For The Year									-	-
Acquisition		-	-	297,898	18,327,721	4,593,645			23,219,264	6,109,739
Depreciation Charge For The Year		-	-	628,127	4,610,544	1,561,554		17,130,804	23,931,030	4,135,729
Disposals					(1,604)	(145,077)			(146,681)	(141,898)
Adjustment									-	-
As On Asar End 2079	-		-	1,833,641	38,941,045	10,475,980	-	17,130,804	68,381,470	21,377,857
Impairment For The Year									-	-
Acquisition									-	23,219,264
Depreciation Charge For The Year		-	434,829	415,167	6,623,071	1,401,913		26,861,005	35,735,985	23,931,030
Disposals						(46,472)		(14,615,708)	(14,662,180)	(146,681)
Adjustment/Reclassification				(706,310)	(3,031,301)	(1,852,444)			(5,590,054)	-
As On Asar End 2080	-	-	434,829	1,542,498	42,532,816	9,978,977	-	29,376,102	83,865,221	68,381,470
Net Book Value										
As On Asar End 2078	11,025,000	1,770,038	-	1,628,595	11,601,740	6,863,413	-	-	32,888,787	25,868,406
As On Asar End 2079	11,025,000	8,141,363	-	2,535,038	25,064,487	8,291,697	-	57,481,878	112,539,464	32,888,787
As On Asar End 2080	11,025,000	-	8,739,300	1,660,672	21,157,217	5,421,763	-	56,759,447	104,763,400	112,539,464



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Asar 2080	Total Asar end 2079
		Purchased	Developed			
<u>Cost</u>						
<u>As On Shrawan 1, 2078</u>		2,871,045	-	-	2,871,045	2,407,400
Addition During The Year		226,000			226,000	68,125
Acquisition		3,147,268			3,147,268	395,520
Capitalization					-	-
Disposal During The Year					-	-
Adjustment/ Revaluation					-	-
<u>As On Asar End 2079</u>		6,244,313	-	-	6,244,313	2,871,045
Addition During The Year		418,100			418,100	226,000
Acquisition					-	3,147,268
Capitalization					-	-
Disposal During The Year					-	-
Adjustment/ Revaluation		(804,995)			(804,995)	-
Balance As On Asar End 2080	-	5,857,418	-	-	5,857,418	6,244,313
<u>Amortization And Impairment</u>						
<u>As On Asar End 2078</u>	-	2,439,746	-	-	2,439,746	1,938,856
Amortization Charge For The Year		301,227			301,227	
Acquisition		1,554,960			1,554,960	259,920
Impairment For The Year					-	240,969
Disposals					-	
Adjustment						
<u>As On Asar End 2079</u>	-	4,295,933	-	-	4,295,933	2,439,746
Amortization Charge For The Year		426,966			426,966	301,227
Acquisition					-	1,554,960
Impairment For The Year					-	-
Disposals					-	-
Adjustment		(779,605)			(779,605)	
<u>As On Asar End 2080</u>	-	3,943,294	-	-	3,943,294	4,295,933
<u>Capital Work In Progress</u>						
<u>Net Book Value</u>						
<u>As On Asar End 2078</u>	-	431,299	-	-	431,299	468,543
<u>As On Asar End 2079</u>	-	1,948,379			1,948,379	431,299
<u>As On Asar End 2080</u>	-	1,914,124			1,914,124	1,948,379

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.13 Deferred Tax

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Current Year
			Deffered Tax Assets/ (Liabilities)
Deferred Tax On Temporary Differences On Following Items			
Loan And Advance To B/Fis			
Loans And Advances To Customers	3,082,813		3,082,813
Investment Properties			-
Investment Securities			-
Property & Equipment		18,174,796	(18,174,796)
Employees' Defined Benefit Plan	29,185,033		29,185,033
Lease Liabilities	18,189,706		18,189,706
Provisions			-
Other Temporary Differences	(4,634,321)		(4,634,321)
Deferred Tax On Temporary Differences			27,648,436
Deferred Tax On Carry Forward Of Unused Tax Losses			
Deferred Tax Due To Changes In Tax Rate			
Net Deferred Tax Asset/(Liabilities) As On Year End Of 2080			27,648,436
Deferred Tax (Asset)/Liabilities As On Shrawan 1 2079			19,515,133
Origination/(Reversal) During The Year			8,133,303
Deferred Tax Expense/(Income) Recognized In Profit Or Loss			(3,188,661)
Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			(4,944,641)
Deferred Tax Expense/(Income) Recognized In Directly In Equity			-
Previous Year			
Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Deffered Tax Assets/ (Liabilities)
Deferred Tax On Temporary Differences On Following Items			
Loan And Advance To B/Fis			-
Loans And Advances To Customers	18,206,218	-	18,206,218
Investment Properties			-
Investment Securities			-
Property & Equipment	-	20,822,706	(20,822,706)
Employees' Defined Benefit Plan	16,878,053	-	16,878,053
Lease Liabilities	17,999,092	-	17,999,092
Provisions	-	-	-
Other Temporary Differences	-	12,745,525	(12,745,525)
Deferred Tax On Temporary Differences	53,083,364	33,568,231	19,515,133
Deferred Tax On Carry Forward Of Unused Tax Losses			
Deferred Tax Due To Changes In Tax Rate			
Net Deferred Tax Asset/(Liabilities) As On Year End Of 2079			19,515,133
Deferred Tax (Asset)/Liabilities As On Shrawan 1, 2078			(16,948,453)
Acquisition of Suryodaya Laghubitta Bittiya Sanstha Limited			(11,049,674)
Origination/(Reversal) During The Year			(8,482,994)
Deferred Tax Expense/(Income) Recognized In Profit Or Loss			7,871,704
Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			611,291
Deferred Tax Expense/(Income) Recognized In Directly In Equity			-



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.14 Other Assets

Particulars	31.03.2080	32.03.2079	31.03.2078
Assets Held For Sale			
Other Non Banking Assets			
Bills Receivable			
Accounts Receivable	2,636,813	1,098,338	806,150
Accrued Income		-	
Prepayments And Deposits	4,814,157	2,440,232	265,911
Income Tax Deposit	-	-	-
Deferred Employee Expenditure	15,447,735	8,674,423	9,479,911
Others	42,692,071	22,433,400	1,147,020
Total	65,590,776	34,646,393	11,698,992

4.15 Due to Bank and Financial Institutions

Particulars	31.03.2080	32.03.2079	31.03.2078
Borrowing From BFIs			
Settlement And Clearing Accounts			
Other			
Total	-	-	-

4.16 Due to Nepal Rastra Bank

Particulars	31.03.2080	32.03.2079	31.03.2078
Refinance from NRB			
Standing Liquidity Facility			
Lender of Last Resort Facility from NRB			
Securities Sold under Repurchase Agreements			
Other Payables to NRB			
Total	-	-	-

4.17 Derivative Financial Instruments

Particulars	31.03.2080	32.03.2079	31.03.2078
Held For Trading			
Interest Rate Swap			
Currency Swap			
Forward Exchange Contract			
Others			
Held For Risk Management			
Interest Rate Swap			
Currency Swap			
Forward Exchange Contract			
Other			
Total	-	-	-



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.18 Deposits from Customers

Particulars	31.03.2080	32.03.2079	31.03.2078
<i>Institutions Customers:</i>			
Term Deposits	-	-	-
Call Deposits	-	-	-
Other	-	-	-
<i>Individual Customers:</i>			
Term Deposits	553,909,021	668,440,284	690,695,889
Saving Deposits	-	-	-
Savings From Members	3,975,025,981	3,593,832,402	937,550,838
Other	19,462,268	17,556,861	6,820,027
Total	4,548,397,271	4,279,829,547	1,635,066,754

4.19 Borrowing

Particulars	31.03.2080	32.03.2079	31.03.2078
<i>Domestic Borrowing</i>			
Nepal Government	-	-	937,500.00
Other Licensed Institutions	4,345,158,831	5,434,412,733	2,128,252,610
Other (Nepal Rastra Bank)	-	272,000,000	-
Sub total	4,345,158,831	5,706,412,733	2,129,190,110
<i>Foreign Borrowing</i>			
Foreign Bank and Financial Institutions			
Multilateral Development Banks			
Other Institutions			
Sub total			
Total	4,345,158,831	5,706,412,733	2,129,190,110

4.20 Provisions

Particulars	31.03.2080	32.03.2079	31.03.2078
Provisions For Redundancy	-	-	-
Provision For Restructuring	-	-	-
Pending Legal Issues And Tax Litigation	-	-	-
Onerous Contracts	-	-	-
Other	-	-	-
Total	-	-	-



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.20.1 Movement in Provision

	Amount in NPR		
Particulars	31.03.2080	32.03.2079	31.03.2078
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	-	-	-

4.21 Other Liabilities

	Amount in NPR		
Particulars	31.03.2080	32.03.2079	31.03.2078
Liability For Employees Defined Benefit Obligations	51,541,460	26,454,951	18,962,397
Liability For Long-Service Leave	45,741,984	29,805,227	10,215,828
Short-Term Employee Benefits	3,407,992	3,427,480	6,077,148
Social Security Fund Payable	13,861,912	14,102,392	-
Bills Payable	-	-	-
Creditors And Accruals	38,136,611	64,192,081	13,773,979
Interest Payable On Deposit	725,568	8,945	166,218,145
Interest Payable On Borrowing	-	3,434,944	2,590,516
Liabilities On Deferred Grant Income	-	-	-
Returnable service charge to Member	4,21,66,715	-	-
Liabilities Under Finance Lease	60,632,352	59,996,974	-
Employee Bonus Payable	6,607,531	29,052,761	30,616,583
Other	-	4,023,352	-
Total	262,822,126	234,499,108	248,454,597

4.21.1 Defined Benefit Obligations

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

Particulars	31.03.2080	32.03.2079	31.03.2078
Present Value Of Funded Obligations	-	-	-
Total Present Value Of Obligations	51,541,460	26,454,951	18,962,397
Fair Value Of Plan Assets	-	-	-
Present Value Of Net Obligations	51,541,460	26,454,951	18,962,397
Recognized Liability For Defined Benefit Obligations	51,541,460	26,454,951	18,962,397

4.21.2 Plan Assets

Plan assets comprise:

Particulars	31.03.2080	32.03.2079	31.03.2078
Equity Securities	-	-	-
Government Bonds	-	-	-
Bank Deposit	-	-	-
Other	-	-	-
Total	-	-	-
Actual Return On Plan Assets	-	-	-

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.21.3 Movement in the Present Value of Defined Benefit Obligations

Particulars	31.03.2080	32.03.2079
Defined Benefit Obligations at Shrawan 1	26,454,951	18,962,397
Actuarial Losses/(GAINS)	5,816,764	(2,037,635)
Benefits Paid By The Plan	(79,364)	(370,659)
Acquisition of Laghubitta Bittiya Sanstha Limited	-	2,801,585
Current Service Costs and Interest	19,349,109	7,099,263
Defined Benefit Obligations at Asar End	51,541,460	26,454,951

4.21.4 Movement in the Fair Value of Plan Assets

Particulars	31.03.2080	32.03.2079
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 Assets	-	-
Fair Value Of Plan Assets At Asar End	-	-

4.21.5 Amount Recognized in Profit or Loss

Particulars	31.03.2080	32.03.2079
Current Service Costs	16,482,138	5,412,531
Interest On Obligation	2,866,971	1,686,732
Expected Return On Plan Assets	-	-
Total	19,349,109	7,099,263

4.21.6 Amount Recognized in Other Comprehensive Income

Particulars	31.03.2080	32.03.2079
Actuarial (Gain)/Loss	5,816,764	(2,037,635)
Total	5,816,764	(2,037,635)

4.21.7: Actuarial Assumptions

Particulars	31.03.2080	32.03.2079
Discount Rate	10%	11%
Expected Return On Plan Asset	-	-
Future Salary Increase	10%	10%
Withdrawal Rate	8%	8%

Amount in NPR



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.22 Debt securities issued

Amount in NPR

Particulars	31.03.2080	32.03.2079	31.03.2078
Debt Securities Issued Designated as at Fair Value Through Profit or Loss			
Debt Securities Issued at Amortized Cost			
Total	-	-	-

4.23 Subordinated Liabilities

Particulars	31.03.2080	32.03.2079	31.03.2078
Redeemable Preference Shares			
Irredeemable Cumulative Preference Shares (Liabilities Component)			
Other			
Total	-	-	-

4.24 Share capital

Particulars	31.03.2080	32.03.2079	31.03.2078
Ordinary Shares	910,782,509	791,984,790	411,944,400
Convertible Preference Shares (Equity Component Only)	-	-	-
Irredeemable Preference Shares (Equity Component Only)	-	-	-
Perpetual Debt (Equity Component Only)	-	-	-
Proposed Bonus Share	-	-	-
Total	910,782,509	791,984,790	411,944,400

4.24.1: Ordinary shares

Particulars	31.03.2080	32.03.2079	31.03.2078
Authorized Capital			
60,00,000.00 Ordinary Shares of Rs. 100 each			600,000,000
1,00,00,000.00 Ordinary Shares of Rs. 100 each	1,000,000,000	1,000,000,000	
Issued capital			
41,19,444.00 Ordinary Shares of Rs. 100 each			411,944,4000
79,60,483.00 Ordinary Shares of Rs. 100 each		79,60,48300	
91,54,554.63 Ordinary Shares of Rs. 100 each	91,54,55,463		
Subscribed and paid up capital			
41,19,444.00 Ordinary Shares of Rs. 100 each			411,944,400
79,19,847.90 Ordinary Shares of Rs. 100 each		791,984,790	
91,07,825.09 Ordinary Shares of Rs. 100 each	910,782,509		
Total	910,782,509	791,984,790	411,944,400



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.24.2 Ordinary Share Ownership

Particulars	31.03.2080		32.03.2079	
	Percent	Amount	Percent	Amount
Domestic Ownership (Promoter)	70.36	640,813,329	70.36	557,228,982
Nepal Government	-	-	-	-
"A" Class Licensed Institutions	1.36	12,420,000	1.36	10,800,000
Other Licensed Institutions	0.54	4,933,638	0.54	4,290,120
Other Institutions	2.48	22,623,030	2.48	19,672,200
Other	65.97	600,836,661	65.97	522,466,662
Domestic Ownership (Public)	29.64	269,969,179	29.64	234,755,808
Nepal Government	-	-	-	-
A Class Licensed Institutions	-	-	-	-
Other Licensed Institutions	-	-	-	-
Other Institutions	-	-	-	-
Other	29.64	269,969,179	29.64	234,755,808
Foreign Ownership Promoter	-	-	-	-
Foreign Ownership Public	-	-	-	-
Total	100.00	910,782,509	100.00	791,984,790

4.25 Reserves

Particulars	31.03.2080	32.03.2079	31.03.2078
Statutory General Reserve	186,589,179	179,296,254	76,827,184
Capital Reserve			
Exchange Equalization Reserve			
Investment Adjustment Reserve			
Capital Redemption Reserve			
Regulatory Reserve	14,053,819	34,709,856	54,324,635
Assets Revaluation Reserve			
Fair Value Reserve			
Dividend Equalization Reserve			
Actuarial Gain	-	-	-
Special Reserve			
Debenture Redemption Reserve			
<i>Other Reserve</i>		-	-
Corporate Social Responsibility Reserve	5,329,861	5,604,670	2,116,315
Client Protection Fund	107,370,547	107,173,670	54,301,264
<i>Deferred Tax Reserve</i>	27,648,436	19,515,133	4,414,242
<i>Staff Training Fund</i>	1,065,383	1,065,383	1,065,383
Total	342,057,225	347,364,966	193,049,023



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.26 Contingent Liabilities and Commitments

Particulars	31.03.2080	32.03.2079
Contingent Liabilities		
Undrawn And Undisbursed Facilities		
Capital Commitment		
Lease Commitment	71,323,574	61,521,281
Litigation		
Others		
Total	71,323,574	61,521,281

4.26.1 Capital Commitments

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

Particulars	31.03.2080	32.03.2079
Capital Commitments In Relation To Property And Equipment		
Approved And Contracted For	-	
Approved But Not Contracted For	-	
Sub Total	-	-
Capital Commitments In Relation To Intangible Assets		
Approved And Contracted For		
Approved But Not Contracted For		
Sub Total		
Total	-	-

4.26.2 Lease Commitments

Particulars	31.03.2080	32.03.2079
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 (Undiscounted)		
Future Minimum Lease Payments Under Non Cancellable Operating Lease, Where Institution		
Not Later Than 1 Year	25,203,429	25,581,972
Later Than 1 Year But Not Later Than 5 Years	44,218,046	31,178,691
Later Than 5 Years	1,902,099	4,760,618
Sub total		
Grand Total	71,323,574	61,521,281



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.26.3 Litigation

The microfinance has not been a party to any litigation claims during the fiscal year 2079.80.

4.27 Interest Income

Particulars	FY 2079/80	FY 2078/79
Cash And Cash Equivalent	17,078,775	11,888,325
Due From Nepal Rastra Bank		-
Placement With Bank And Financial Institutions		-
Loan And Advances To Financial Institutions		-
Loans And Advances To Customers	1,516,757,633	1,058,674,547
Investment Securities		-
Loan And Advances To Staff	9,525,773	7,514,870
Other		-
Total Interest Income	1,543,362,181	1,078,077,741

4.28 Interest Expenses

Particulars	FY 2079/80	FY 2078/79
Due To Bank And Financial Institutions		-
Due To Nepal Rastra Bank		-
Deposits From Customers	305,885,192	178,517,393
Borrowing	655,464,952	380,859,963
Debt Securities Issued		-
Subordinated Liabilities		-
Other (On Lease Liability)	5,719,829	4,433,684
Total Interest Expense	967,069,972	563,811,039

4.29 Fees and Commission Income

Particulars	FY 2079/80	FY 2078/79
Loan Administration Fees		-
Service Fees	75,360,145	67,541,984
Commitment Fees		-
Card Issuance Fees		-
Prepayment And Swap Fees		-
Remittance Fees		-
Brokerage Fees		-
Other Fees And Commission Income	13,383,637	5,771,783
Total Fees and Commission Income	88,743,782	73,313,767

4.30 Fees and Commission Expense

Particulars	FY 2079/80	FY 2078/79
Brokerage	-	-
ATM Mangement Fees	-	-
Visa Master Card Fees	-	-
Guarantee Commission Fees	-	-
Brokerage	-	-
DD/ TT/ Swift Fees	-	-
Remittance Fees and Commission	-	-
Other Fees and Commission Expense	-	-
Total Fees and Commission	-	-



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Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.31 Net Trading Income

Particulars	FY 2079/80	FY 2078/79
Changes In Fair Value Of Trading Assets		-
Gain/Loss On Disposal Of Trading Assets		-
Interest Income On Trading Assets		-
Dividend Income On Trading Assets		-
Gain/Loss Foreign Exchange Transaction		-
Other		-
Net Trading Income		-

4.32 Other Operating Income

Particulars	FY 2079/80	FY 2078/79
Foreign Exchange Revaluation Gain		-
Gain/Loss On Sale Of Investment Securities		-
Fair Value Gain/Loss On Investment Properties		-
Dividend On Equity Instruments		-
Gain/Loss On Sale Of Property And Equipment	1,582,005	677
Gain/Loss On Sale Of Investment Property		-
Operating Lease Income		-
Gain/Loss On Sale Of Gold And Silver		-
Other		-
Total	1,582,005	677

4.33 Impairment Charge/ (Reversal) for Loan and Other Losses

Particulars	FY 2079/80	FY 2078/79
Impairment Charge/(Reversal) On Loan And Advances To B/Fis		-
Impairment Charge/(Reversal) On Loan And Advances To Customer	25,348,085	(43,217,948)
Impairment Charge/(Reversal) On Financial Investment		-
Impairment Charge/(Reversal) On Placement With Banks And Financial Institutions		-
Impairment Charge/(Reversal) On Property And Equipment		-
Impairment Charge/(Reversal) On Goodwill And Intangible Assets		-
Impairment Charge/(Reversal) On Investment Properties		-
Total	25,348,085	(43,217,948)



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.34 Personnel Expense

Particulars	FY 2079/80	FY 2078/79
Salary	187,089,076	123,538,916
Allowances	123,652,188	87,508,717
Gratuity Expense	23,091,549	7,099,263
Provident Fund (SSF Contributions)	20,636,280	25,206,614
Training & Development Expense	8,028,605	3,976,207
Leave Encashment	25,694,125	4,968,066
Medical	330,521	-
Insurance	3,602,353	-
Employees Incentive	-	40,500
Cash-Settled Share-Based Payments	-	-
Pension Expense	-	-
Finance Expense Under NFRSs	3,510,392	3,150,069
Other Expenses Related To Staff	50,874,189	3,173,187
Subtotal	446,509,276	258,661,538
Employees Bonus	6,532,443	18,781,660
Grand total	453,041,719	277,443,198

4.35 Other Operating Expense

Particulars	FY 2079/80	FY 2078/79
Directors' Fee	412,000	581,000
Directors' Expense	594,642	451,754
Auditors' Remuneration	613,000	400,350
Other Audit Related Expense	-	190,575
Professional And Legal Expense	-	-
Technical Service Expenses	-	-
Office Administration Expense	91,653,613	65,852,334
Operating Lease Expense	-	-
Operating Expense Of Investment Properties	-	-
Commision & Discount	-	-
Corporate Social Responsibility Expense	-	-
Client Protection Expenses	-	-
Onerous Lease Provisions	-	-
Other	-	-
Total	93,273,255	67,476,013



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.35.1 Office Administration Expense

Amount in NPR

Particulars	FY 2079/80	FY 2078/79
Water And Electricity	2,138,361	1,386,007
Office Rent Expenses	-	-
Repair And Maintenance	1,555,946	892,737
(A) Building	64,830	-
(B) Vehicle	676,613	309,492
(C) Computer And Accessories	455,684	359,696
(D) Office Equipment And Furniture	210,718	67,700
(E) Other	148,101	155,849
Insurance	370,392	360,908
Postage, Telex, Telephone, Fax	3,694,951	2,266,834
Printing And Stationery	6,618,123	4,689,469
News Paper, Books And Journals	-	-
Advertisement	112,020	138,812
Donation	-	-
Sahajkarta Expenses	4,961	2,200
Deposit And Loan Guarantee Premium	-	-
Travel Allowance And Expense	12,969,455	6,079,193
Loan Security Premium Expenses	42,245,622	32,812,144
Loan Processing Fee Expenses	503,000	-
Hospitality Expenses	720,198	-
Annual/Special General Meeting Expense	1,057,057	337,413
Bod Meeting Expenses	-	-
Others	-	-
(A) Fuel Expenses	11,759,174	5,280,080
(B) Registration & Renewal Expenses	571,790	8,280
(C) Misc. Expenses	-	40,345
(D) Transportation Expenses	191,800	90,528
(E) Annual Expenses	-	21,520
(F) Wages	23,239	1,575,765
(G) Share Registrar Expenses	105,165	941,968
(H) Legal Expense	4,000	-
(I) Merger Expense	-	3,967,064
(J) Other Committee Allowance	125,100	135,000
(K) RTS Expenses	90,000	177,918
(L) Office Expenses	1,677,986	571,568
(M) Account Closing Expense	390,000	411,140
(N) Bank Charges	614,830	118,946
(O) Technical Service Expenses	2,821,984	2,545,935
(P) Tax Expense	-	134,870
(Q) Consultancy Expenses	35,720	142,150
(R) Office Khaja Expenses	146,160	-
(T) Other Expenses	1,106,579	723,540
Total	91,653,613	65,852,334

4.36 Depreciation & Amortization

Amount in NPR

Particulars	FY 2079/80	FY 2078/79
Depreciation On Property And Equipment	35,735,985	23,931,030
Depreciation On Investment Property	-	-
Amortization Of Intangible Assets	426,966	301,227
Total	36,162,951	24,232,257

4.37 Non Operating Income

Amount in NPR

Particulars	FY 2079/80	FY 2078/79
Recovery of Loan Written Off	-	-
Other Income	-	-
Total	-	-

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

4.38 Non Operating Expense

Particulars	Amount in NPR	
	FY 2079/80	FY 2078/79
Loan Written Off	-	-
Redundancy Provision	-	-
Expense Of Restructuring	-	-
Total	-	-

4.39 Income Tax Expense

Particulars	Amount in NPR	
	FY 2079/80	FY 2078/79
Current Tax Expense	25,516,024	64,978,491
Current Year	24,982,809	63,580,607
Adjustments For Prior Years	533,216	1,397,884
Deferred Tax Expense	(3,188,661)	7,871,704
Origination And Reversal Of Temporary Differences	(3,188,661)	7,871,704
Changes In Tax Rate		
Recognition Of Previously Unrecognized Tax Losses		
Total Income Tax Expense	22,327,363	72,850,195

4.39.1: Reconciliation of Tax Expense and Accounting Profit

Particulars	Amount in NPR	
	31.03.2080	32.03.2079
Profit Before Tax	58,791,986	261,647,626
Tax Amount At Tax Rate Of 30%	17,637,596	78,494,288
Add: Tax Effect Of Expenses That Are Not Deductible For Tax Purpose		
Disallowed Interest Expenses on Lease Liability	1,715,949	1,330,105
Disallowed Depreciation on Right of Use and Other Assets	8,409,411	4,310,231
Disallowed Repair & Maintenance	112,257	-
Disallowed Leave & Gratuity Expenses as per Actuarial Valuation	7,362,339	1,482,293
Less: Tax Effect On Exempt Income		
Add/Less: Tax Effect On Other Items		
Profit on Sale of FA accounted separately under Income Tax	(474,601)	(203)
Offset of Carried Forward Loss of Nagarik Laghubitta	(333,095)	(333,095)
Loan Loss Provision	(3,104,255)	(16,467,940)
Rental Expenses Allowed on Payment Basis in Tax	(9,366,908)	(5,714,817)
Fees due to Late Submission of Income Tax Return	-	479,746
Total Income Tax Expense	21,958,691	63,580,607
Effective Tax Rate	37.35%	24.30%

5. Disclosure and Additional Information

5.1. Risk Management

In particular, the microfinance program provides financial services to the needy and poor households. Since people in such households lack awareness and business skills, one has been very careful while doing financial transactions with such people. This type of financial service is also more prone to risk as financial services have to be provided by making the person aware and capable of such services. Therefore, identification of risk has been carried out and adequate control system has been adopted in order to mitigate such current and possible future risks in the Microfinance. The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business, a fully functional Risk Management Committee is responsible for identifying reporting, controlling and managing credit risk, operational risk, market risk & liquidity risk. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee:

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

S.N.	Name	Designation
1	Ananta Kumar Shrestha	Coordinator
2	Kamal Bhandari	Member
3	Keshari Raj Niraula	Member
4	Ghanashyam Bhattarai	Member-Secretary

Risk Governance

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

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

5.1.1. Liquidity Risk

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



to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. Interest Rate Risk

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

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

5.1.3. Credit Risk

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

Due to the slowing of economy due to COVID 19 and recent public negative sentiment with the microfinance institution has caused deterioration in the credit quality of the organization. The non-performing loans have increased, affecting the profitability of the organization. The following procedures/practices have been followed:

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

5.1.4. Operational Risk

The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, priority has been given to cost reduction, Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program.



The entity has arranged the necessary staff to carry out various responsibilities for daily operations. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the entity. But sometimes due to the negligence of the employees and personal interests, the organization is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the entity's income, the increase entity's credit risk (Reputation Risk). Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.5. Market Risk

The Microfinance recognizes market risk as the possibility for loss of earnings or economic value to the Microfinance caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and volatilities of those prices. Microfinance has an Asset Liability Management Committee (ALCO) which meets periodically to discuss product pricing for deposits and advances and maturity profiles of assets and liabilities, articulating interest rate, view of Microfinance, funding policy and balance sheet management. After Understanding the market conditions and demands, the Board and the management bring programs to suit the potentials and conditions of the market, and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

The following has been considered in market analysis:

- Information about competitors' services (programs) and interest rates
- Attitude of the members towards the organization
- Perception of other banks and financial institutions towards this microfinance
- Cost of service
- Fluctuations from changes in policy rules
- Strategies adopted by other organizations to attract their customers
- Customer dropout/retention rate

5.1.6. Institutional or Strategic Risk

Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. Due to this and its influence on compliance risk, it is a leading factor in modern risk management. In order to manage this risk, the following things has been considered:

- Strategies has been decided or modified according to the overall economic and social environment of the country,
- Keeping abreast of the services provided by their competitors and their status,
- Providing service facilities as much as possible without giving in to the expectations and desires of our customers
- Adopting appropriate strategies in resource mobilization,

5.1.7. Internal Control Risk

The Board and Management is committed to managing risks and in controlling its business and financial activities in a manner 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. To achieve this, the Board and management has adopted policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring.

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the entity's system of internal control during the year and provided feedback to the Board as appropriate. The entity has its own Internal Audit function to maintain independency on the internal control system of institution. The Internal Audit Department monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures.

5.1.8. Compliance Risk

The Microfinance is committed to follow best practices and market standards in the areas of accountability, transparency and business ethics. It aims for zero tolerance of misconduct. In the day-to-day operations the three lines of defense model defines the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defense lies with the respective Microfinance departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the management and to Compliance Officer. The second line of defense lies with Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit. The Chief Compliance Officer reports to the CEO. Internal Audit Department is the third line of defense. The Compliance function assists the Microfinance in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members.

5.1.9. Fair value of financial assets and Liabilities

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

Fair values are determined according to the following hierarchy:

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

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

Level 3- Level 3 inputs are unobservable inputs for the asset or liability. The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

	2079-80			2078-79		
Particulars	Level I	Level II	Level III	Level I	Level II	Level III
Quoted Equities					-	
Unquoted Equities						
Nepal Finsoft Company Ltd (20,000 Ordinary Share of NPR.100 Paid up)		2,000,000			2,000,000	
Quoted Mutual Funds		-			-	
Total		20,00,000			20,00,000	

5.2. Capital management

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

(i) Qualitative disclosures

Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The Microfinance BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The



ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

(ii) **Quantitative disclosures**

Capital Structure and Capital Adequacy

• **Tier 1 Capital and a breakdown of its components:**

Particulars	31.03.2080
Paid Up Equity Share Capital	910,782,509
Irredeemable Non-Cumulative Preference Shares	
Share Premium	
Proposed Bonus Equity Shares	
Statutory General Reserves	186,589,179
Retained Earnings	157,640,909
Un-Audited Current Year Cumulative Profit	
Special Reserve Fund	
Capital Adjustment Reserves	
Dividend Equalization Reserves	
Capital Redemption Reserves Fund	
Deferred Tax Reserve	27,648,436
Less: Goodwill	
Less: Intangible Assets	
Less: Fictitious Assets	
Less: Deferred Tax Assets	(27,648,436)
Less: Investment In Equity Of Licensed Financial Institutions	
Less: Investment In Equity Of Institutions With Financial Interests	
Less: Investment In Equity Of Institutions In Excess Of Limits	
Less: Investments Arising Out Of Underwriting Commitments	
Less: Purchase Of Land & Building In Excess Of Limit & Utilized	
Less: Reciprocal Crossholdings	
Less: Other Deductions	
Total Tier 1 Capital	1,255,012,596

• **Tier 2 Capital and a breakdown of its components:**

Particulars	31.03.2080
General Loan Loss Provision	26,548,750
Additional Loan Loss Provision	18,376,984
Hybrid Capital Instruments	
Unsecured Subordinated Term Debt	
Exchange Equalization Fund	
Investments Adjustment Reserves	
Assets Revaluation Reserves	
Total Tier 2 Capital	44,925,734

• **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tier 1)	1,255,012,596
Supplementary Capital (Tier 2)	44,925,734
Total Capital Fund	1,299,938,330

• **Statement of Risk Weighted Assets (RWA) At the month end of Ashadh, 2080**

A. On-Balance-Sheet Items

S.N.	Description	Weight (%)	Current Period Amount (NPR.)	RWA
1	Cash Balance	0	2,983,045	-
2	Gold (Tradable)	0		-
3	Nrb Balance	0	232,778	-
4	Investment To Govt. Bond	0		-
5	Investment To Nrb Bond	0		-
6	Loan Against Own Fd	0		-
7	Loan Against Govt. Bond	0		-
8	Accrued Interests on Govt. Bond	0		-
9	Investment To Youth and Small Entrepreneurs Self-Employment Fund	0		-
10	Balance On Domestic Banks and Financial Institutions	20	334,281,656	66,856,331
11	Loan Against Other Banks' and Financial Institutions' FD	20		-
12	Foreign Bank Balance	20		-
13	Money At Call	20		-
14	Loan Against Internationally Rated Bank Guarantee	20		-
15	Investment To Internationally Rated Banks	20		-
16	Inter-Bank Lending	20		-
17	Investment On Shares/Debentures/Bonds	100		-
18	Other Investments	100	2,000,000	2,000,000
19	Loans & Advances, Bills Purchase/Discount	100	10,219,320,926	10,219,320,926
20	Fixed Assets	100	104,763,400	104,763,400
21	Net Interest Receivables (Torar Ir - 8 - Interest Supsense)	100		-
22	Net Non-Banking Asset	100		-
23	Other Assets (Except Advance Tax Payment)	100	65,590,776	65,590,776
24	Real Estate/Residential Housing Loans Exceeding the Limits	150		-
	Total On-Balance-sheet Items (A)		10,729,172,581	10,458,531,433

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 Guarrantee	20	-	-
5	L/C With Maturity More Than Six Months (Outstanding Value)	50	-	-
6	Bid Bond, Performance Bond And Underwriting	50	-	-
7	Loan Sale With Repurchase Agreement	50	-	-
8	Advance Payment Guarantee	100	-	-
9	Financial And Other Guarantee	100	-	-
10	Irrevocable Loan Commitment	100	-	-
11	Possible Liabilities For Income Tax	100	-	-
12	All Types Of Possible Liabilities Including Acceptance	100	-	-
13	Rediscounted Bills	100	-	-
14	Unpaid Portion Of Partly Paid Share Investment	100	-	-
15	Unpaid Guarantee Claims	200	-	-
16	Amount To Be Maintained For Operational Risk (2% Of Total Assets)	100	214,583,452	214,583,452
	Total Off-Balance-sheet Items (B)		214,583,452	214,583,452
	Total Risk Weighted Assets (A) + (B)		10,943,756,032	10,673,114,885

• **Minimum Capital Fund to be Maintained based on the Risk Weighted Assets**

Minimum capital Fund to be maintained based on Risk Weighted Assets:	%
Minimum Capital Fund Required (8.0 % of RWA)	8.00%
Minimum Core Capital Required (4.0 % of RWA)	4.00%
Capital Fund maintained (in %)	12.18%
Core Capital maintained (in %)	11.76%

5.3. Classification of Financial Assets and Financial Liabilities

The financial assets and liabilities are classified in Amortized Cost, fair value through profit and loss and fair value through other comprehensive income. The following table exhibit the classification of financial assets and liabilities:

For FY 2079.80

Particulars	As on Ashadh End 2080			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalent	311,844,620			311,844,620
Statutory Balances & due from NRB	25,652,858			25,652,858
Placement with Bank and Financial Institutions				-
Derivative Financial Instruments				-
Other Trading Assets				-
Loans and Advances to MFIs & Co-operatives				-
Loans and Advances to Customers	10,011,798,337			10,011,798,337
Investment Securities			2,000,000	2,000,000
Investment in Subsidiaries				

Investment in Associates				
Investment Property				
Other Assets	65,590,776			65,590,776
Total Financial Assets	10,414,886,591	-	2,000,000	10,416,886,591
Financial Liabilities				
Due to Bank and Financial Institutions	-			-
Due to Nepal Rastra Bank	-			-
Derivative Financial Instruments	-			-
Deposits from Customers	4,548,397,271			4,548,397,271
Borrowings	4,345,158,831			4,345,158,831
Other Liabilities	262,822,126			262,822,126
Debt Securities Issued				
Total Financial Liabilities	9,156,378,227	-	-	9,156,378,227

For FY 2078.79

Particulars	As on Ashadh End 2079			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	545,543,366			545,543,366
Statutory Balances & due from NRB	31,095,001			31,095,001
Placement with Bank and Financial Institutions				-
Derivative Financial Instruments				-
Other Trading Assets				-
Loans and Advances to MFIs & Co-operatives				-
Loans and Advances to Customers	10,860,898,249			10,860,898,249
Investment Securities			2,000,000	2,000,000
Investment in Subsidiaries				
Investment in Associates				
Investment Property				
Other Assets	34,646,393			34,646,393
Total Financial Assets	11,472,183,009	-	2,000,000	11,474,183,009
Financial Liabilities				
Due to Bank and Financial Institutions	-			-
Due to Nepal Rastra Bank	-			-
Derivative Financial Instruments	-			-
Deposits from Customers	4,279,829,547			4,279,829,547
Borrowings	5,706,412,733			5,706,412,733
Other Liabilities	235,582,966			235,582,966
Debt Securities Issued				
Total Financial Liabilities	10,221,825,245	-	-	10,221,825,245



5.4. Operating Segment information

5.4.1. General information

A component of the Microfinance that engages in business activities from which it may earn revenues and incur losses, including revenue and expenses that relate to transactions with any other components of the microfinance, whose operating results are reviewed regularly by the management to make decisions about resources allocation to each segment and assess its performance, and for which discrete financial information is available is termed as operating segment.

Based on the nature of the business, transactions, products and services, the management have identified seven reporting segments of the microfinance for the purpose of financial reporting:

- Koshi Pradesh
- Madhesh Pradesh
- Bagmati Province
- Gandaki Province
- Lumbini Province
- Karnali Province
- Sudur Paschim Province

The transactions and account balances in central office has been considered as Unallocated items.

5.4.2. Information about profit or loss, assets and liabilities

Particulars	Koshi Province	Madhesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudurpaschim Province	Total
Revenues From External Customers	94,915,242	459,218,442	271,633,847	307,254,739	430,223,887	16,891,438	33,909,457	1,614,047,051
Intersegment Revenues	-	-	-	-	-	-	-	-
Net Revenue	94,915,242	459,218,442	271,633,847	307,254,739	430,223,887	16,891,438	33,909,457	1,614,047,051
Interest Revenue	91,528,614	437,935,312	260,854,525	291,666,973	408,788,471	16,000,277	31,911,213	1,538,685,386
Interest Expense	10,731,750	66,807,994	53,786,869	75,976,157	93,550,973	1,165,318	2,657,617	304,676,678
Net Interest Revenue	80,796,865	371,127,318	207,067,656	215,690,817	315,237,498	14,834,959	29,253,596	1,234,008,708
Depreciation And Amortisation	445,267	1,594,850	734,224	776,971	1,667,613	56,653	313,719	5,589,297
Segment Profit /(Loss)	83,738,225	390,815,598	217,112,754	230,501,611	335,005,301	15,669,467	30,938,121	1,303,781,076
Segment Assets	60,806,728	113,122,845	97,272,859	102,940,542	239,121,350	12,196,610	4,105,757	629,566,692
Segment Liabilities	649,397,476	3,051,583,362	1,774,233,617	1,850,638,950	2,826,757,269	121,859,983	206,249,133	10,480,719,789

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

(a) Revenue

Total Revenues for Reportable Segments	1,614,047,051
Other Revenues	18,058,912
Elimination Of Intersegment Revenues	-
Entity'S Revenues	1,632,105,963

(b) Profit or loss

Total Profit or Loss for Reportable Segments	1,303,781,076
Other Profit or Loss	
Elimination Of Intersegment Profits	-
Unallocated Amounts:	(1,244,989,091)
Profit Before Income Tax	58,791,986

(c) Assets

Total Assets for Reportable Segments	10,480,719,789
Intersegment Assets	-
Unallocated Amounts	86,139,081
Entity's Assets	10,566,858,871

(d) Liabilities

Total Liabilities for Reportable Segments	10,505,421,997
Intersegment Liabilities	-
Unallocated Amounts	(1,349,043,769)
Entity's Liabilities	9,156,378,227

5.4.4. Information about major customers

The Microfinance does not have any customer, which generate more than 10% of the entity's revenue.

5.4.5. Information on the Geographical areas

(a) Domestic	1,632,105,963
Koshi Province	94,915,242
Madhesh Province	459,218,442
Bagmati Province	289,692,759
Gandaki Province	307,254,739
Lumbini Province	430,223,887
Karnali Province	16,891,438
Sudur Paschim Province	33,909,457
(b) Foreign	-
Total	1,632,105,963

5.5. Share options and share based payment

The Microfinance does not extend the share options and share based payment to any of its employees. Thus, during the reporting period the Microfinance does not have any the transactions that are to be accounted as per NFRS 2 "Share Based Payments".

5.6. Contingent liabilities and commitment

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.26.

5.7. Related Party Disclosures

5.7.1. List of Directors and Key Managerial Personnel

The following parties have been identified as the related party transaction as per NAS 24:

S.N.	Name	Relationship	Date of appointment	Date of Retirement
1	Lekhnath Khaniya	Charman	2080.01.30	4 Years from Appointment
2	Bindiya Shrestha Pradhan	Director	2080.01.30	4 Years from Appointment
3	Ananta Kumar Shrestha	Director	2080.01.30	4 Years from Appointment
4	Dadhiram Paudyal	Director	2080.01.30	4 Years from Appointment
5	Shiv Prasad Misra	Director	2080.01.30	4 Years from Appointment
6	Kamal Bhandari	Director	2080.01.30	4 Years from Appointment
7	Moksha Prasad Pangen	Chief Executive Officer	2078.12.19	4 Years from Appointment
8	Pramesh Acharya	Deputy Chief Executive Officer	2078.12.19	



5.7.2. Transactions with and Payments to Directors & Key Managerial Personnel

Board of Directors are not paid any benefits other than the allowances and facilities are stated as follows

SN	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	14	412,000
2	Audit Committee Meeting	5	45,000
3	Risk Management Committee	4	36,000
4	Assets Money Laundering Prevention Committee	5	22,500
5	Staff Benefit Committee	2	9,000
	Total		524,500

Other than mentioned above, board members are paid communication allowance of NPR 1,59,000 during the fiscal year. NPR 79,720 has been incurred in Training of the board members. NPR 3,23,225 has been paid as Travelling and Daily Allowances to the board members and NPR 44,397 has been incurred during the year as other expenses.

Chief Executive Officer's Emoluments and Facilities

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	4,893,200.00
2	Retirement Benefits	483,945.21
3	Others	703,849.98
	Total	6,080,995.19

5.8. Merger and Acquisition

After a merger with Suryodaya Laghubitta Bittiya Sanstha Limited in previous year, the microfinance is not, as of the date of approval of financial statement, seeking merger or considering acquiring any other entity.

5.9. Goodwill/Gain from Bargain Purchase

Microfinance has acquired three microfinance institutions viz Nagarik Laghubitta Bittiya Sanstha Limited (FY 2076.77), Grameen Laghubitta Bittiya Sanstha Limited (FY 2077.78) and a Suryodaya Laghubitta Bittiya Sanstha Limited (FY 2078.79). The accounting for acquisition of these institution has been carried out as per the Directive 4 (4) of Unified Directives to Microfinance which has referred to Explanatory Note on Business Combination issued by Institute of Chartered Accountants of Nepal.

The Explanatory Note on Business Combination, goodwill/gain from bargain purchase is to be carried out based on the following formula:

Consideration Issued (i.e. No. of Share Issued for Acquisition x Fair Value of Share of Acquiring Entity)

Less: Business Value of the acquiree (i.e. No. of Share of Acquiree before acquisition x Fair Value of Share of the Acquiree Entity)

Similarly, as per the Explanatory Notes on Business Combination, the fair value referred to should be as per the value of shares determined by due diligence and accepted by the annual general meeting of both the companies for share exchange. The swap ratios are determined based on these share values and accordingly, the share is issued equivalent to the business value of the acquiree and hence, no goodwill or gain from bargain purchase has been recognized.

5.10. Additional disclosure of non-consolidated entities

The microfinance doesn't have any subsidiaries & associates. So, additional disclosure is not required.

5.11. Events after reporting date

No events other than finalization of profit figures and determination of amounts for Income Tax, Staff Bonus and Related Appropriations are observed which require the adjustment as per NAS 10 "Events occurring after Reporting Period".

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

5.11. Disclosure of Effects of Transition from Previous GAAP to NFRS

1 Reconciliation of Equity

		As at	As at
		At Date of Transition	
		01.04.2078	32.03.2079
	NOTE	721,058,526	1,325,082,298
Total equity under Previous GAAP			
<u>Adjustments under NFRSs:</u>			
<i>Impairment on loan and advances</i>	1	(65,240,651)	(10,347,517)
<i>Fair value & employees benefit accounting of staff loan</i>			
<i>Lease accounting</i>	2	-	(2,515,097)
<i>Measurement of investment securities at fair value</i>			
<i>Revaluation of property & equipment</i>			
<i>Recognition of investment property</i>			
<i>Amortisation of debt securities issued</i>			
<i>Deferred tax</i>	3	9,547,712	4,851,782
<i>Defined benefit obligation of employees (Leave & Gratuity)</i>			
<i>Decrease in Gratuity Liability</i>	4	(1,931,555)	(9,693,739)
<i>Increase in Leave Liability</i>	5	(234,199)	6,097,177
<i>Goodwill/Bargain purchase gain</i>			
<i>Interest income</i>	6	33,810,660	75,476,115
<i>Other</i>			
<i>Adjustment of Current Tax Assets</i>			(413)
<i>Actuarial Gains and Losses</i>	7	(4,016,212)	(2,589,867)
Total Adjustment to equity		(28,064,245)	61,278,442
Total Equity under NFRSs		692,994,281	1,386,360,740

Notes:

- Under Previous GAAP, the microfinance provided for impairment of its loans and advances (Loan Loss Provision) as per NRB Directives. With the adoption of NFRS, the microfinance was required to compute impairment charges in its loans and advances in accordance with NFRS. As per the Carve Out on Paragraph 5.5 of the NFRS 9: Financial Instrument, the microfinance is required to recognize higher of the Impairment as per NFRS and Loan Loss Provision as per NRB Directive No. 2. The Impairment computed as per NFRS was higher in FY 2077.78 and FY 2078.79 as follows:

Particulars	FY 2077.78	FY 2078.79
<i>Impairment as per NRB Directives (A)</i>	87,855,353	176,620,836
<i>Impairment as per NFRS (B)</i>	153,096,004	186,968,352
<i>Difference (Effect in Equity=A-B)</i>	(65,240,651)	(10,347,517)

- Suryodaya Womi Laghubitta had applied first time adoption in NFRS during FY 2078.79 (Refer Note 2). NFRS 16: Leases require recognition of Right of Use Assets and corresponding Lease Liability based on the Present value of cash outflows for Lease Contracts. The Right of Use Assets is to be depreciated over the



period of the lease contract (management has adopted the straight line basis) . Further, the rent paid as per the contract is to be bifurcated into repayment of principal and interest on the lease liability. The NFRS 16 treatment in FY 2078.79 resulted in the following effect in Equity:

Particulars	FY 2078.79
<i>Reversal of Rent Expenses</i>	<i>19,049,391</i>
<i>Recognition of Interest on the Lease Liability</i>	<i>(4,433,684)</i>
<i>Recognition of Depreciation on Right of Use Assets</i>	<i>(17,130,804)</i>
Effect in Equity	(2,515,097)

- 3 Deffered Tax Effects resulted due to NFRS adoption as per NAS 12 Income Taxes.
- 4 Suryodaya Womi Laghubitta Bittiya Sanstha Limited had been computing the gartuity liability under Previous GAAP as the amount of leave and gratuity payable to the employees at the end of the reporting date. Under first time adoption of NFRS, the microfinance institution has carried out actuarial valuation as per the requirement of NAS 19: Employee Benefits and it resulted in the increase in Gratuity Liability by NPR 1,931,555 and NPR 9,693,739 in Fiscal Year 2077.78 and FY 2078.79 respectively.
- 5 Suryodaya Womi Laghubitta Bittiya Sanstha Limited had been computing the leave liability under Previous GAAP as the amount of leave payable to the employees at the end of the reporting date. Under first time adoption of NFRS, the microfinance institution carried out actuarial valuation of the Leave Liability and this resulted in increase of Leave Liability as per Previous GAAP by NPR 234,199 and decrease by NPR 6,097,177 in Fiscal Year 2077.78 and FY 2078.79 respectively.
- 6 Suryodaya Laghubitta Bittiya Sanstha Limited had been presenting the interest income on cash basis as per the requirement of directives issued by Nepal Rastra Bank. Under NFRS, the interest income has been recognized as per the directives for recognition of interest income as per NFRS issued by Nepal Rastra Bank. Management has recognized the interest receivable on Performing Loans as Interest income. Due to this, it resulted in increase in equity NPR 33,810,660 and NPR 75,476,115 in Fiscal Years 2077.78 and 2078.79 Respectively.
- 7 Acturaial Gains and Losses have been resulted by the valuation of defined benefit obligation (Gratuity) by Actuarial Report. The actuarial gains and losses net of their respective tax effect has been recognized in Actuarial Reserve. The Actuarial Reserve position was NPR 4,016,212 and NPR 2,589,868 by the end of FY 2077.78 and FY 2078.79 respectively. This actuarial reserve has been adjusted to Regulatory Reserve as per NRB Directives.

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

5.11. Disclosure of Effects of Transition from Previous GAAP to NFRS

2 Reconciliation of Profit Under Previous GAAP

		For the Year Ended
		FY 2078.79
		Profit/Loss for the Year
Profit as per Previous GAAP	NOTE	100,881,089
Adjustments under NFRSs:		
Interest income (On Loans and Advances)	1	41,665,455
Impairment of loan and advances	2	54,893,135
Interest Income (On Staff Loans)	3	3,150,069
Employees benefit amortisation under staff loan	3	(3,150,069)
Defined benefit obligation of employee	4	(7,762,184)
Operating lease expense		
Amortisation expense of debt securities		
Other operating income		
Interest expense		
Depreciation & Amortisation		
Other		
Other Long Term Employee Benefits (Leave)	4	6,331,376
Lease Accounting as per NFRS 16	5	(2,515,097)
Recomputation of Deferred Tax	6	(4,695,929)
Tax Expenses		(413)
Total Adjustment to profit or loss		87,916,342
Profit or loss under NFRSs		188,797,431
Other Comprehensive Income	8	1,426,345
Total Comprehensive income under NFRSs		190,223,776

Explanatory Notes

- Suryodaya Womi Laghubitta Bittiya Sanstha Limited had been presenting the interest income on cash basis as per the requirement of directives issued by Nepal Rastra Bank under Previous GAAP. Under NFRS, the interest income has been recognized as per the directives for recognition of interest income as per NFRS issued by Nepal Rastra Bank. Management has recognized the interest receivable on Performing Loans as Interest income. Due to this, it resulted in recognition of excess Interest Income by NPR 41,655,455.
- Under Previous GAAP, the microfinance provided for impairment of its loans and advances (Loan Loss Provision) as per NRB Directives. With the adoption of NFRS, the microfinance was required to compute impairment charges in its loans and advances in accordance with NFRS. As per the Carve Out on Paragraph 5.5 of the NFRS 9: Financial Instrument, the microfinance is required to recognize higher of the Impairment as per NFRS and Loan Loss Provision as per NRB Directive No. 2. The Impairment computed as per NFRS was higher in FY 2077.78 and FY 2078.79 as follows. The recognition of impairment in loans and advances as per NFRS resulted in effect in Statement of Profit or Loss by NPR 54,893,135.



<i>Particulars</i>	<i>FY 2077.78</i>	<i>FY 2078.79</i>	<i>Effect in Profit Loss (FY 2078.79-FY 2077.78)</i>
<i>Impairment as per NRB Directives (A)</i>	87,855,353	176,620,836	88,765,483
<i>Impairment as per NFRS (B)</i>	153,096,004	186,968,352	33,872,348
<i>Difference</i>	<i>(65,240,651)</i>	<i>(10,347,517)</i>	<i>54,893,135</i>

- 3 Suryodaya Womi Laghubitta restated the Loans and Advances provided to the Staffs as per the requirement of NFRS 9 where the interest on concessional loans is recognized on market rates and the concession provided is recognized as expenditure. The loans were provided to the staffs on rates pegged to quarterly cost of funds. The market rates were considered to be 15% which is the rate the organization makes investment in loans. Accordingly, interest income was added by NPR 3,150,069 which was the value of concession provided to the staffs during the year. The same amount was debited as Employee Benefit amortization under staff loan.
- 4 Suryodaya Womi Laghubitta Bittiya Sanstha Limited made actuarial valuations of its leave and gratuity and restated the figures relating to those accounts on First Time Adoption of NFRS. The report provided by the actuary resulted in NPR 7,762,184 additional provision for Gratuity Liability and reversal of Leave Provision by NPR 6,331,376. Accordingly, the previous GAAP profit was affected by these amounts.
- 5 Suryodaya Womi Laghubitta had applied first time adoption in NFRS during FY 2078.79 (Refer Note 2). NFRS 16: Leases require recognition of Right of Use Assets and corresponding Lease Liability based on the Present value of cash outflows for Lease Contracts. The Right of Use Assets is to be depreciated over the period of the lease contract (management has adopted the straight line basis). Further, the rent paid as per the contract is to be bifurcated into repayment of principal and interest on the lease liability. The NFRS 16 treatment in FY 2078.79 resulted in the following effect in Statement of Profit or Loss:

<i>Particulars</i>	<i>FY 2078.79</i>
<i>Reversal of Rent Expenses</i>	19,049,391
<i>Recognition of Interest on the Lease Liability</i>	(4,433,684)
<i>Recognition of Depreciation on Right of Use Assets</i>	(17,130,804)
<i>Effect in Statement of Profit or Loss</i>	<i>(2,515,097)</i>

- 6 Deferred Tax Effects of NFRS adoption resulted in additional deferred tax expenses of NPR 4,695,929.
- 7 Actuarial Gains and Losses have been resulted by the valuation of defined benefit obligation (Gratuity) by Actuarial Report. The actuarial gains and losses net of their respective tax effect has been recognized in Other Comprehensive Income. The Actuarial Loss of NPR 2,037,635 was reported in Other Comprehensive Income. The tax effect of NPR 611,291 has been adjusted in other comprehensive income resulting in net effect of loss of NPR 1,426,345.

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

5.11. Disclosure of Effects of Transition from Previous GAAP to NFRS

3. Effect of NFRS Adoption on Statement of Financial Position

At Date of Transition - 01.04.2078

32.03.2079

PARTICULARS	NOTES	Previous GAAP	Effect of Transition to NFRS	Opening NFRS Statement of Financial Position	Previous GAAP	Cumulative Effect of Transition to NFRS	Amount as per NFRS
ASSETS							
Cash and Cash equivalent	1	193,539,517	(20,353,253)	173,186,265	130,029	522,413,337	522,543,366
Statutory Balances and Due from Nepal Rastra Bank	1	10,000	20,353,253	20,363,253	576,508,338	(522,413,337)	54,095,001
Placement with Bank & Financial Institutions		-	-	-	-	-	-
Derivative Financial Instruments		-	-	-	-	-	-
Other Trading Assets		-	-	-	-	-	-
Loan and Advances to MFIs & Cooperatives		-	-	-	-	-	-
Loans and Advances to Customers	2	4,458,845,085	(1,011,617)	4,457,833,468	10,738,440,091	122,458,158	10,860,898,249
Investment Securities		1,000,000	-	1,000,000	22,000,000	(20,000,000)	2,000,000
Current Tax Assets		-	-	-	-	-	-
Investment Property		-	-	-	-	-	-
Property and Equipment	3	33,320,086	(431,299)	32,888,787	57,005,966	55,533,498	112,539,464
Goodwill and Intangible assets	4	-	431,299	431,299	-	1,948,379	1,948,379
Deferred Tax Assets	5	-	16,948,453	16,948,453	-	19,515,133	19,515,133
Other Assets	6	47,796,873	(36,097,881)	11,698,992	85,529,359	(50,882,967)	34,646,393
TOTAL ASSETS		4,734,511,561	(20,161,045)	4,714,350,516	11,479,613,784	128,572,202	11,608,185,985

LIABILITIES							
Due to Bank and Financial Institutions		-	-	-	-	-	-
Due to Nepal Rastra Bank		-	-	-	-	-	-
Derivative Financial Instrument		-	-	-	-	-	-
Deposits from Customers		1,635,066,754	-	1,635,066,754	4,279,829,547	-	4,279,829,547
Borrowing		2,129,190,110	-	2,129,190,110	5,706,412,733	-	5,706,412,733
Current Tax Liabilities		8,644,774	-	8,644,774	1,083,445	413	1,083,858
Provisions		-	-	-	-	-	-
Deferred Tax Liabilities		-	-	-	-	-	-
Other Liabilities	7	240,551,398	7,903,199	248,454,597	167,205,761	67,293,347	234,499,108
Debt Securities Issued		-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-
TOTAL LIABILITIES		4,013,453,036	7,903,199	4,021,356,234	10,154,531,486	67,293,760	10,221,825,245
EQUITY							



Share Capital	7	494,333,280	(82,388,880)	411,944,400		910,782,509	(118,797,719)	791,984,790
Share Premium		-	-	-	-	-	-	-
Retained Earnings	8	-	88,000,858	88,000,858		-	247,010,984	247,010,984
Reserves	8	226,725,246	(33,676,223)	193,049,023		414,299,789	(66,934,824)	347,364,966
TOTAL EQUITY		721,058,526	(28,064,245)	692,994,280		1,325,082,298	61,278,442	1,386,360,740
TOTAL LIABILITIES & EQUITY		4,734,511,561	(20,161,046)	4,714,350,516		11,479,613,784	128,572,201	11,608,185,985

Notes:

1 Reclassification of Statutory Reserve Balance from Cash and Cash Equivalents to Statutory Balances and Due from Nepal Rastra Bank.

2 Transition Effect on Loans and Advances to the Customer is as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Reclassification of Staff Loans to Loans and Advances (Measured at Amortized Cost)	30,418,374	57,329,559
Interest Receivable Added to Loans and Advances to measure at Amortized Cost	33,810,660	75,476,115
Additional Loan Loss Provision Made as per NFRS	(65,240,651)	(10,347,517)
Total	(1,011,617)	122,458,158

3 Transition Effect on Property, Plant and Equipment has occurred as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Reclassification of Software Assets to Intangible Assets	(431,299)	(1,948,379)
Recognition of Right of Use Assets on Lease Contracts as per NFRS 16	-	57,481,878
Total	(431,299)	55,533,498

4 Transition Effect on Goodwill and Intangible Assets has occurred as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Reclassification of Intangible Assets from Property & Equipment	431,299	1,948,379
Total	431,299	1,948,379

5 Recomputation of Deferred Tax due to Revision of figures due to NFRS Adoption (Refer Note 4.13) .

6 Transition Effect on Other Assets has occurred as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Reclassification of Staff Loans to Loans and Advances	(39,898,286)	(66,003,982)
Reclassification of Current Tax Assets	-	-
Recognition of Deferred Employee Expenditure	9,479,911	8,674,423
Reclassification of Deferred Tax as per Previous GAAP	(5,679,507)	(13,553,407)
Total	(36,097,881)	(70,882,967)

7 Transition Effect on Other Liabilities has occurred as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Remeasurement of Leave Liability as per Actuarial Valuation	234,199	(6,097,177)
Remeasurement of Gratuity Liability as per Actuarial Valuation	7,669,001	13,393,550
Recognition of Lease Liability on Lease Contracts as per NFRS 16		59,996,974
Total	7,903,199	67,293,347

7 Reversal of accounting for proposed bonus share. As per NFRS, Bonus Shares are been recognized at the year of distribution rather than at the year of declaration.

8 The Transition Effect on Reserves has occurred as follows:

Particulars	Amount (01.04.2078)	Amount (32.03.2079)
Reclassification of Retained Earnings	(88,000,858)	(247,010,984)
Creation of Regulatory Reserve		
Creation of Actuarial Reserve on Actuarial Valuation of Defined Benefit Plan	(4,016,212)	(2,589,867)
Recognition of Interest Income as per NRB Directives on Recognition of Interest Income as per NFRS	33,810,660	75,476,115
Remeasurement of Leave Liability as per Actuarial Valuation	(234,199)	6,097,177
Creation of Actuarial Reserve		
Remeasurement of Gratuity Liability as per Actuarial Valuation	(1,931,555)	(9,693,739)
Additional LLP due to excess LLP in NFRS	(65,240,651)	(10,347,517)
Reversal of Proposed bonus Share	82,388,880	118,797,719
Recomputation of Deffered Tax Assets	9,547,712	4,851,782
Effect due to Lease Accounting		(2,515,097)
Tax Expenses		(413)
Total	(33,676,222)	(66,934,824)



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

5.11. Disclosure of Effects of Transition from Previous GAAP to NFRS

4 Effect of NFRSs adoption for statement of profit or loss and other comprehensive income

For the year ended 32 Ashadh 2079

Particulars	Explanatory Note*	Previous GAAP	Effect of transition to NFRSs	Amount as per NFRSs
Interest Income	1	1,028,897,416	49,180,326	1,078,077,741
Interest Expense	2	559,377,356	4,433,684	563,811,039
Net Interest Income		469,520,060	44,746,642	514,266,702
Fee and Commission Income	1	77,678,568	(4,364,802)	73,313,767
Fee and Commission Expense		-	-	-
Net Fee and Commission Income		77,678,568	(4,364,802)	73,313,767
Net Interest, Fee and Commission Income		547,198,628	40,381,840	587,580,469
Net Trading Income		-	-	-
Other Operating Income		677	-	677
Total Operating Income		547,199,306	40,381,840	587,581,146
Impairment charge/(reversal) for loans and other losses	3	45,333,981	(88,551,930)	(43,217,948)
Net Operating Income		501,865,324	128,933,770	630,799,094
Operating Expense				
Personnel Expenses	4	255,656,426	21,786,772	277,443,198
Other Operating Expenses	5	92,051,092	(24,575,079)	67,476,013
Depreciation & Amortization	6		24,232,257	24,232,257
Operating Profit		154,157,807	107,489,819	261,647,626
Non Operating Income	3	33,658,795	(33,658,795)	-
Non Operating Expense		-	-	-
Profit before Income Tax		187,816,601	73,831,025	261,647,626
Staff Bonus	4	18,781,660	(18,781,660)	-
Income Tax Expense			-	-
Current Tax		64,978,078	413	64,978,491
Deferred Tax (Income)/Expense	7	3,175,774	4,695,930	7,871,704
Profit for the year		100,881,089	87,916,342	188,797,431
Other Comprehensive Income	8	-	1,426,345	1,426,345
Total Comprehensive Income		100,881,089	89,342,687	190,223,776

Explanatory Notes

1 Transition Effect in Interest Income has occurred as follows:

Particulars	Amount (NPR)
Recognition of additional Interest Income on Loans and Advances	41,665,455
Reclassification of Interest on Staff Loans Previously presented on Fees & Commission Income in Previous GAAP	4,364,802
Recognition of Additional Interest Income on Staff Loans based on measurement on Market Rate of Interest	3,150,069
Total	49,180,326

2 As per the NFRS 16 treatment on Lease contracts, NPR 4,433,684 has been recognized as interest on lease liability resulting in increase in interest income by the stated amount.

3 Under Previous GAAP, the microfinance provided for impairment of its loans and advances (Loan Loss Provision) as per NRB Directives. With the adoption of NFRS, the microfinance was required to compute impairment charges in its loans and advances in accordance with NFRS. As per the Carve Out on Paragraph 5.5 of the NFRS 9: Financial Instrument, the microfinance is required to recognize higher of the Impairment as per NFRS and Loan Loss Provision as per NRB Directive No. 2. The Impairment computed as per NFRS was higher in FY 2077.78 and FY 2078.79 as follows. The recognition of impairment in loans and advances as per NFRS resulted in effect in Statement of Profit or Loss by NPR 54,893,135.

Particulars	Amount (NPR)
Impairment charge (Loan Loss Provision) as per Previous GAAP	45,333,981
Reversal of Loan Loss Provision presented in Non-Operating Income as per Previous GAAP reclassified and offset to Impairment Charge	(33,658,795)
Effect of Impairment on Loans and Advances as per NFRS (Refer Note No. 2 in Note 5.11(2): Reconciliation of Profit as per Previous GAAP	(54,893,135)
Amount as per NFRS	(43,217,948)

4 Transition Effect under Personnel Expenses has occurred as follows:

Particulars	Amount
Increase/(Decrease) in Gratuity Provision as per Actuarial Valuation	7,762,184
Increase/(Decrease) in Leave Provision as per Actuarial Valuation	(6,331,376)
Recognition of Finance Expense under NFRS (Staff Loans Differential Interest)	3,150,069
Reclassification of Staff Bonus in Previous GAAP Income Statement to Personnel Expenses	18,781,660
Reclassification of 'Wages' to Operating Expenses	(1,575,765)
Total	21,786,772

5 Transition Effect under Operating Expenses has Occurred as follows:

Particulars	Amount
Reclassification of Depreciation Expenses to Depreciation & Amortization	(7,101,453)
Reversal of Rent Expenses due to NFRS 16 Treatment	(19,049,391)
Reclassification of 'Wages' from Personnel Expenses	1,575,765
Total	(24,575,079)

6 Transition Effect under Depreciation and Amortization has occurred as follows:

Particulars	Amount
Reclassification of Depreciation Expenses from Operating Expenses	7,101,453
Recognition of Depreciation of Right of Use Assets on Lease contracts	17,130,804
Total	24,232,257

7 Re-Computation of Deferred Tax due to Revision of the figures as per NFRS.

8 Acturaial Gains and Losses have been resulted by the valuation of defined benefit obligation (Gratuity) by Actuarial Report. The actuarial gains and losses net of their respective tax effect has been recognized in Other Comprehensive Income. The Actuarial Loss of NPR 2,037,635 was reported in Other Comprehensive Income. The tax effect of NPR 611,291 has been adjusted in other comprehensive income resulting in net effect of loss of NPR 1,426,345.



Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 31 Ashadh, 2080

5.11. Disclosure of Effects of Transition from Previous GAAP to NFRS

5 Effect of NFRSs adoption for statement of cash flows

For the year ended 31 Ashadh 2079

Particulars	Note	Previous GAAP	Effect of transition to NFRSs	Amount as per NFRSs
Net cash flows from operating activities	1	(337,366,399)	414,801,350	77,434,951
Net cash flows from investing activities	2	(51,787,333)	320,809,381	269,022,048
Net cash flows from financing activities	3	772,242,581	(769,342,479)	2,900,102
Net increase/(decrease) in cash and cash equivalent		383,088,849	(33,731,748)	349,357,102
Cash and cash equivalent at the beginning of the period	4	193,549,517	(20,363,253)	173,186,265
Cash and cash equivalent at the end of the period	4	576,638,366	(54,095,000)	522,543,366
1 Transition Effect on Net Cash Flows from Operating Activities				
Particulars				Amount in NPR
Borrowing from Nepal Rastra Bank Reclassified from Cash Flows from Financing Activities				272,000,000
Receipt from Sale of Property, Plant and Equipment; gain included in Cash flow from Operating Activities, now rectified				(677)
Effect due to Cash Flows on Business Combinations; cash flows of Suryodaya Laghubitta Assets and Liabilities only considered after Acquisition				142,802,027
Total				414,801,350

2 Transition Effect on Net Cash Flows from Operating Activities has occurred as follows:

Particulars	Amount in NPR
Fixed Deposit transferred from Suryodaya Laghubitta Bittiya Sanstha Limited erroneously shown as Cash Outflow from Investing Activities	21,000,000
Increase in Fixed Assets erroneously included the assets transferred from Suryodaya Laghubitta Bittiya Sanstha Limited	19,891,333
Receipt from Sale of Property, Plant and Equipment reclassified from Cash Flow from Operating Activities	117,897
Cash Flow in Client Protection Reserve & Corporate Social Responsibility Reserve shown under Financing Activities	-
Cash & Bank Balance of Suryodaya Laghubitta on Acquisition	279,800,152
Total	320,809,381

3 Transition Effect on Net Cash Flows from Financing Activities has occurred as follows:

Particulars	Amount in NPR
Share Issued to Shareholders of Suryodaya Laghubitta Bittiya Sanstha Limited erroneously shown in Financing Activities while the shares were not issued for cash, instead, they were issued for net assets of Suryodaya Laghubitta Bittiya Sanstha Limited.	(297,651,510)
Borrowing from Nepal Rastra Bank Reclassified to Cash Flows from Operating Activities	(272,000,000)
Changes in Reserves and Funds due to Merger with Suryodaya Laghubitta erroneously shown under financing Activities	(202,591,071)
Cash Flow in Client Protection Reserve & Corporate Social Responsibility Reserve shown under Financing Activities	2,900,102
Total	(769,342,479)

4 Reclassification of Compulsory Cash Reserve of NPR 20,363,253 and NPR 54,095,001, of FY 2077.78 and FY 2078.79 respectively to "Statutory Balances and Due from Nepal Rastra Bank"



सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा-१३, काभ्रेपलाञ्चोक

प्रमुख सूचकाङ्क

विगत ५ वर्षको परिसूचकहरु

विवरण	सूचकाङ्क	आ.ब.	आ.ब.	आ.ब.	आ.ब.	आ.ब.
		२०७५/७६	२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०
१. खुद नाफा/कुल आम्दानी प्रतिशत	प्रतिशत	१९.५४	५.४१	२७.८२	८.८५	२.२३%
२. प्रति शेयर आम्दानी	रु.	६१.७८	७.५४	४२.८३	१२.७४	४.००
३. प्रति शेयर बजार मूल्य	रु.	१,१२८	१,००१	१,६२०	७८३	७३३.००
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात	१८.२६	१३२.८४	३८.२२	६१.४७	१८३.०८
५. शेयर पूँजीमा लाभांश (बोनस सहित)	प्रतिशत	२५%	३०%	२०%	१५%	१४.००५१%
६. शेयर पूँजीमा नगद लाभांश भुक्तानी	प्रतिशत	१.३२%	०.००%	०.००%	०.००%	०.००%
७. व्याज आम्दानी/कर्जा तथा सापट	प्रतिशत	१८.०१	१७.७३	१४.७८	१४.६९	१४.६६%
८. कर्मचारी खर्च/कुल सञ्चालन खर्च	प्रतिशत	२८.०६	२०.४८	३४.८५	२८.२६	२८.७७%
९. कुल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	१०.६५	१०.३१	६.९९	१०.३७	११.०९%
१०. सटही घटवट आम्दानी/कुल आम्दानी	प्रतिशत	-	-	-	-	-
११. कर्मचारी बोनस/कुल कर्मचारी खर्च	प्रतिशत	१८.२३	४.७२	२५.५९	७.३५	१.४४%
१२. खुद नाफा/कर्जा सापट	प्रतिशत	३.४३	०.९६	३.९२	०.९४	०.३६%
१३. खुद नाफा/कुल सम्पत्ति	अनुपात	३.२०	०.८७	३.६९	०.८८	०.३५%
१४. कुल कर्जा/निक्षेप	प्रतिशत	२९४.१३	२५१.६७	२७२.७०	२५०.९१	२२०.१२%
१५. कुल सञ्चालन खर्च/कुल सम्पत्ति	प्रतिशत	११.७८	१४.८६	८.१७	८.४६	१४.९०%
१६. जोखिम भारित सम्पत्तिमा पूँजीकोषको पर्याप्तता						
(क) प्राथमिक पूँजी	प्रतिशत	१२.८१	१६.८९	१३.८१	१०.५१	११.७६
(ख) पूरक पूँजी	प्रतिशत	०.९६	१.५०	०.६१	०.५०	०.४२
(ग) कुल पूँजी कोष	प्रतिशत	१३.७८	१८.३९	१४.४२	११.०१	१२.१८
१७. तरलता (CRR)	अनुपात	०.५१	०.५२	०.५५	०.५५	०.६१%
१८. निष्कृत कर्जा/कुल कर्जा	प्रतिशत	०.५४%	१.५०%	२.०८%	३.८६%	६.७८%
१९. व्याज दर अन्तर (Weighted Average Interest Rate) Spread	प्रतिशत	७.३६	७.४३	७.७८	४.३२	३.५७%
२०. बुक नेटवर्थ	रु.	३१९,८३२,६८७	४५६,१२६,०२१	७२१,०५८,५२६	१,३२५,०८२,२९८	१,४१०,४८०,६४२
२१. कुल शेयर	संख्या	१,०१०,८८०	२,७७८,४८०	४,९४३,३३३	९,१०७,८२५	९,१०७,८२५
२२. कुल कर्मचारी	संख्या	१९८	२३०	४६४	८८५	७९४



Suryodaya Womi Laghubitta Bitty Sanstha Ltd

Comparision of Unaudited and Audited Financial Statement of F/Y 2079/80

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in Percentage	Reasons for Variance
ASSETS	11,420,433,778.92	10,566,858,870.67	(853,574,908.25)		
Cash and Cash equivalent	283,364,810.09	283,364,800.09	(10.00)	0.00%	
Statutory Balances and Due from Nepal Rastra Bank	54,132,678.60	54,132,678.60	-	0.00%	
Placement with Bank & Financial Institutions	-	-	-	-	
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	-	
Loans and Advances to Customers	10,045,678,532.05	10,011,798,336.65	(33,880,195.40)	-0.34%	Due to NFRS Adjustment of Staff Loan & Additional Loan Loss Provision
Investment Securities	42,000,000.00	2,000,000.00	(40,000,000.00)	-95.24%	Regrouping/ Re-Classification
Current Tax Assets	6,916,207.09	15,646,320.03	8,730,112.94	126.23%	Adjustment in Operating Profit due to change in Loan Loss Provision and Service Charges. Current Tax Assets & Current Tax Liabilities are presented on a net basis.
Investment Property	-	-	-	-	
Property and Equipment	105,492,829.57	104,763,399.91	(729,429.66)	-0.69%	Reclassification of Intangible Assets to Goodwill & Intangible Assets.
Goodwill and Intangible assets	860,467,401.82	1,914,123.89	(858,553,277.93)	-99.78%	Goodwill was recognized earlier on acquisition of Nagarik, Grameen & Suryodaya Laghubitta. The goodwill was recalculated to Zero based on NRB Directives and notice issued by ICAN upon finalization.
Deferred Tax Assets	13,553,407.33	27,648,435.80	14,095,028.47	104.00%	Recomputation of Deferred Tax Assets & Deffered Tax Assets and Liabilities are presented in net basis.
Other Assets	8,827,912.37	65,590,775.71	56,762,863.34	642.99%	Audit Adjustments/ Regrouping/ Re-Classification
LIABILITIES	11,420,433,778.92	10,566,858,870.67	(853,574,908.25)	-7.47%	Regrouping/Classification
Due to Bank and Financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instrument	-	-	-	-	
Deposits from Customers	4,548,406,884.77	4,548,397,270.74	(9,614.03)	0.00%	
Borrowing	4,345,158,831.09	4,345,158,831.09	-	0.00%	
Current Tax Liabilities	-	-	-	-	
Provisions	-	-	-	-	
Deferred Tax Liabilities	12,288,142.78		(12,288,142.78)	-100.00%	Recomputation & Deffered Tax Assets and Liabilities are presented in net basis.
Other Liabilities	189,861,844.04	262,822,125.67	72,960,281.63	38.43%	Audit Adjustments/ Regrouping/ Re-Classification
Debt Securities Issued	-	-	-	-	



Subordinated Liabilities	-	-	-	-	
EQUITY	2,324,718,076.24	1,410,480,642.50	(914,237,433.75)	-39.33%	
Share Capital	910,782,508.50	910,782,508.50	-	0.00%	
Share Premium	-	-	-	-	
Retained Earnings	190,408,423.95	157,640,908.84	(32,767,515.12)	-17.21%	Due to Recomputation of Net Profit due to adjustment in Statement of Profit or Loss.
Reserves	1,223,527,143.79	342,057,225.16	(881,469,918.63)	-72.04%	Due to recomputation of Goodwill to Zero as per NRB Directives & notice issued by ICAN. Due to Recomputation of Net Profit due to adjustment in Statement of Profit or Loss.

Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in Percentage	
Interest Income	1,534,439,834.83	1,543,362,180.99	8,922,346.16	0.58%	Audit Adjustments/ Regrouping/ Re-Classification
Interest Expense	964,349,627.37	967,069,972.45	2,720,345.08	0.28%	Due to recognition of Interest expenses on Right of Use Assets
Net Interest Income	570,090,207.46	576,292,208.54	6,202,001.08	1.09%	
Fee and Commission Income	140,564,974.91	88,743,781.64	(51,821,193.27)	-36.87%	Due to Refund of Service Charge as per NRB.
Fee and Commission Expense	-	-	-	-	
Net Fee and Commission Income	140,564,974.91	88,743,781.64	(51,821,193.27)	-36.87%	Due to Refund of Service Charge as per NRB.
Net Interest, Fee and Commission Income	710,655,182.37	665,035,990.18	(45,619,192.19)	-6.42%	
Net Trading Income	-	-	-	-	
Other Operating Income	1,582,004.94	1,582,004.94	-	0.00%	
Total Operating Income	712,237,187.31	666,617,995.12	(45,619,192.19)	-6.41%	
Impairment charge/ (reversal) for loans and other losses	23,418,617.11	25,348,085.07	1,929,467.96	8.24%	Additional loan loss provision & NFRS Adjustments.
Net Operating Income	688,818,570.20	641,269,910.04	(47,548,660.16)	-6.90%	
Operating Expense	-	-	-	0.00%	
Personnel Expenses	440,619,739.24	453,041,718.51	12,421,979.26	2.82%	Recognition of additional expenses in Leave & Gratuity due to Actuarial Valuation.
Other Operating Expenses	124,986,337.46	93,273,254.75	(31,713,082.71)	-25.37%	Audit Adjustments/ Lease Rent Adjustment As per NFRS
Depreciation & Amortization	9,301,946.49	36,162,951.09	26,861,004.60	288.77%	Lease Rent Adjustment As per NFRS
Operating Profit	113,910,547.00	58,791,985.70	(55,118,561.30)	-48.39%	
Non Operating Income	-	-	-	0.00%	
Non Operating Expense	-	-	-	0.00%	
Profit before Income Tax	113,910,547.00	58,791,985.70	(55,118,561.30)	-48.39%	
Income Tax Expense	-	-	-	-	
Current Tax	34,173,164.10	25,516,024.19	(8,657,139.91)	-25.33%	Due to Adjustment in Profit before tax.
Deferred Tax (Income)/ Expense	-	(3,188,661.46)	(3,188,661.46)	-	Computation of Deferred Tax.
Profit for the year	79,737,382.90	36,464,622.97	(43,272,759.94)	-54.27%	



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४९२८२३
फ्याक्स नं.: ४४९२२२४
Web site: www.nrb.org.np
Email: nrbmfpsd@nrb.org.np
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/सूर्योदय वोमी/०८०/८१/३७१

मिति: २०८०/११/२४

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड,
बनेपा, काभ्रेपलाञ्चोक ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको बासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/ नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष आर्थिक वर्ष २०७९/८० सम्मको मुनाफाबाट २०८० असार मसान्तमा कायम कुल चुक्ता पुँजी रु.९९,०७,८२,५०८।५०- (अक्षरेपी एकानव्वे करोड सात लाख बयासी हजार पाँच सय आठ रुपैया पचास पैसा मात्र) को १४.०७७ प्रतिशतले हुन आउने बोनश शेर लाभांश रु.१२,८२,१०,८५३।७२- (अक्षरेपी बाह्र करोड बयासी लाख दश हजार आठ सय त्रिपन्न रुपैया बहत्तर पैसा मात्र) साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- संस्थाले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ परिच्छेद ३ को दफा ९ मा भएको व्यवस्था बमोजिम यथाशिघ्र सर्वसाधारणलाई शेर जारी गरी चुक्ता पुँजीको कम्तिमा ३० प्रतिशत शेर कायम गर्नु हुन ।
- संस्थामा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४।३ को व्यवस्था बमोजिम स्वतन्त्र सञ्चालक नियुक्त गर्नुहुन ।
- यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ३ को बुँदा नं. २ मा तोकिएको सीमाभित्र हुने गरी मात्र कर्जा प्रवाह गर्नुहुन ।
- यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन २०७९ को निर्देशन नं.१९ को बुँदा नं.२(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन ।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नुहुन ।

बोधार्थ :

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

भवदीय,

(राजकुमार खत्री)
उप-निर्देशक



नेपाल राष्ट्र बैंकको निर्देशनहरू उपर सञ्चालक समितिको बुँदागत प्रत्युत्तर

- क. सर्वसाधारण तर्फको शेयर स्वामित्व अनुपात ३० प्रतिशत कायम गर्ने गरी थप सार्वजनिक निष्काशन (Further Public Issue) गर्ने कार्य सम्पन्न गरिएको छ ।
- ख. यस वित्तीय संस्थाको स्वतन्त्र सञ्चालकमा श्री माधव प्रसाद भट्टलाई मिति २०८१ असार १ गते देखि लागू हुने गरी ४ वर्षका लागि नियुक्त गरिएको छ ।
- ग. त्यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, २०७९ मा तोकिएको सीमाभित्र हुने गरी कर्जा प्रवाह गर्ने व्यवस्था मिलाइएको छ ।
- घ. त्यस बैंकको निर्देशन बमोजिम हुने गरी सेवा शुल्क लिने व्यवस्था मिलाइएको छ ।
- ड. निर्देशानुसार प्रतिवेदनमा औल्याइएका कैफियतहरूको सुधार गरिएको छ । साथै, आगामी दिनमा थप व्यवस्थित गर्दै लगिनेछ ।





संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

सूचीकृत सङ्गठित संस्थाको नाम	सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेब साइट सहित	केन्द्रीय कार्यालय: बनेपा न.पा.-१३, साँगा, काभ्रेपलाञ्चोक कर्पोरेट कार्यालय: महालक्ष्मी न.पा.-४, ललितपुर इमेल: info@swmfi.com.np वेब साइट : www.swmfi.com.np
फोन नं.	०११-६६३७९१, ०१-५९१२७५३
प्रतिवेदन पेश गरिएको आ.ब.	२०७९/८०

१. सञ्चालक समिति सम्बन्धी विवरण:

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति: श्री लेखनाथ खनिया, २०८०/०१/३०

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

समूह	शेयरधनी संख्या	शेयर कित्ता	प्रतिशत
समूह (क) का संस्थापक शेयरधनीहरू	२८८	६४,०८,१८९.४३	७०.३६
समूह (ख) का सर्वसाधारण शेयरधनीहरू	२६,३६३	२६,९९,६३५.६५	२९.६४
जम्मा	२६,६५१	९१,०७,८२५.०८	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरूको नाम	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको सपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका र बिधि
१	लेखनाथ खनिया	संस्थापक	२,०४९	२०८०/०१/३०	२०८०/०२/०३	निर्वाचित
२	विन्दीया श्रेष्ठ प्रधान	संस्थापक	९९,७४८	२०८०/०१/३०	२०८०/०२/२८	निर्वाचित
३	अनन्तकुमार श्रेष्ठ	संस्थापक	१,२७,८१६	२०८०/०१/३०	२०८०/०२/२८	निर्वाचित
४	दधि राम पौड्याल	संस्थापक	९,६६०	२०८०/०१/३०	२०८०/०२/२८	निर्वाचित
५	शिव प्रसाद मिश्र	सर्वसाधारण	१,३३२	२०८०/०१/३०	२०८०/०२/२८	निर्वाचित
६	कमल भण्डारी	सर्वसाधारण	१३९	२०८०/०१/३०	२०८०/०२/२८	निर्वाचित

नोट : पछिल्लो साधारण सभा पछि सञ्चालकहरू नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको समेत मिति छुट्टै उल्लेख गर्नु पर्ने ।

सञ्चालक समितिको निर्णयानुसार चालु आर्थिक वर्षमा मिति २०८१ आषाढ १ गते देखि लागू हुने गरी ४ वर्षको लागि स्वतन्त्र सञ्चालकमा श्री माधव प्रसाद भट्टलाई नियुक्त गरिएको छ । नेपाल धितोपत्र बोर्डमा मिति २०८१/०३/०२ गते जानकारी गरिएको ।

(घ) सञ्चालक समितिको बैठक:

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र.सं	यस आ.व.मा बसेको सञ्चालक समितिको बैठक मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व मा बसेको बैठक मिति
१	२०७९/०४/२२	७	छैन	२०७८/०४/०८
२	२०७९/०५/२३	७	छैन	२०७८/०५/१२

३	२०७९।०६।१४	७	छैन	२०७८।०५।१५
४	२०७९।०७।०४	६	छैन	२०७८।०६।०३
५	२०७९।०९।०३	६	छैन	२०७८।०७।१४
६	२०७९।११।०१	७	छैन	२०७८।०७।२५
७	२०७९।११।१६	७	छैन	२०७८।०८।२१
८	२०७९।११।२७	७	छैन	२०७८।०९।१५
९	२०७९।१२।१८	६	छैन	२०७८।०९।२५
१०	२०८०।०१।०८	६	छैन	२०७८।०९।२९
११	२०८०।०१।२८	५	छैन	२०७८।१०।२१
१२	२०८०।०१।३१	६	छैन	२०७८।११।२०
१३	२०८०।०२।२८	६	छैन	२०७८।१२।१६
१४	२०८०।०३।१३	६	छैन	२०७८।१२।१९
१५				२०७९।०१।०६
१६				२०७९।०२।३०
१७				२०७९।०३।०१
१८				२०७९।०३।१८
१९				२०७९।०३।३१

कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको
सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण: सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित-
भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :

क्र.सं.	सञ्चालक समितिको बैठक मिति	उपस्थित नहुने सञ्चालकको नाम	उपस्थित नहुनाको कारण
१	२०७९।०७।०४	कृष्ण राज सिलवाल	घरायसी तथा कार्यव्यस्तताका कारण उपत्यका बाहिर रहनु भएको
२	२०७९।०९।०३	तारा शर्मा	कार्यव्यस्तताका कारण
३	२०८०।०१।२८	तारा शर्मा	घरायसी कारण

सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको :	राखेको
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५९ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक सभाको मिति :	२०७७/०९/२८
सञ्चालक समितिको प्रति बैठक भत्ता रु.	बैठक भत्ता प्रति बैठक अध्यक्षलाई रु. ५,०००/- र सदस्यलाई रु. ४,५००/-
आ.व. ०७९/८० को सञ्चालक समितिको कुल बैठक खर्च रु.	रु.१०,०६,६४२/-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण:

सञ्चालकको आचरण सम्बन्धमा सम्बन्धीत संस्थाको आचार संहिता भए/नभएको	नभएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको



क्र.सं	विषय	मिति	सहभागी सञ्चालकको संख्या	तल्लिम संचालन भएको स्थान
१	Nepal-India BFSI Partnership Summit 2022	२०७९ मंसिर ९ गते	१	काठमाडौं
२	अन्तरक्रिया कार्यक्रम	२०७९ चैत्र २८ गते	३	काठमाडौं

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराए सोको विवरण: संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए, सो को विवरण, निज अन्य कुनै सङ्गठित संस्थाको आधारभुत शेयरधनी सञ्चालक वा रहेका भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहको भए सोको विवरण ।	गराएको
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई गरेको कार्य भए सोको विवरण:	नभएको
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:	नगरिएको

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण:

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

अनन्तकुमार श्रेष्ठ	- संयोजक (सञ्चालक)
कमल भण्डारी	- पदेन सदस्य (सञ्चालक)
केशरी राज निरौला	- सदस्य
घनश्याम भट्टराई	- सदस्य सचिव

(आ) समितिको बैठक संख्या : ४ पटक

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापनको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जनाकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुभाव दिने, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीतिको वारेमा सञ्चालक समितिमा सुभाव पेश गर्ने जस्ता कार्य गरेको छ ।

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

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण: आन्तरिक नियन्त्रण प्रणाली अन्तर्गत लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पति शुद्धीकरण अनुगमन समिति र कर्मचारी सेवा सुविधा समिति सञ्चालक समिति अन्तर्गतका समितिहरू रहेका छन् । यसका अतिरिक्त व्यवस्थापन स्तरका अन्य विभिन्न समितिहरू रहेका छन् ।

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

१. लेखापरीक्षण समिति :

कमल भण्डारी	- संयोजक (सञ्चालक)
शिव प्रसाद मिश्र	- सदस्य (सञ्चालक)
रामनाथ भुसाल	- सदस्य सचिव



२. जोखिम व्यवस्थापन समिति:

अनन्तकुमार श्रेष्ठ
कमल भण्डारी
केशरी राज निरौला
घनश्याम भट्टराई

- संयोजक (सञ्चालक)
- पदेन सदस्य (सञ्चालक)
- सदस्य
- सदस्य सचिव

३ सम्पति शुद्धीकरण अनुगमन समिति :

दधि राम पौड्याल
मोक्ष प्रसाद पंगेनी
निरा अधिकारी
सूर्य प्रसाद पौडेल

- संयोजक (सञ्चालक)
- पदेन सदस्य
- सदस्य
- सदस्य सचिव

४. कर्मचारी सेवा सुविधा समिति:

बिन्दीया श्रेष्ठ प्रधान
मोक्ष प्रसाद पंगेनी
हरि प्रसाद सिग्देल
रबिन्द्र तिमल्सेना

- संयोजक
- सदस्य
- सदस्य
- सदस्य सचिव

(आ) समितिको बैठक संख्या:

लेखापरीक्षण समिति : ५ वटा
जोखिम व्यवस्थापन समिति : ४ वटा
सम्पति शुद्धीकरण अनुगमन समिति : ५ वटा
कर्मचारी सेवा सुविधा समिति : २ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

लेखापरीक्षण समिति:

विद्यमान नीति नियम बमोजिम लेखापरीक्षण गराई सो को कार्यान्वयन सम्बन्धमा आवश्यक निर्देशन दिनुका साथै सञ्चालक समिति समक्ष आफ्नो राय सहित प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

जोखिम व्यवस्थापन समिति :

विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल तथा अध्ययन गर्ने र उपयुक्त प्रणालीको विकासका लागि आफ्नो राय सहित सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

सम्पति शुद्धीकरण समिति :

विद्यमान सम्पति शुद्धीकरण जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल र अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

कर्मचारी सेवा सुविधा समिति:

जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरूको योजना, नीति तथा मापदण्डहरू तयार गरी सञ्चालक समितिमा सिफारिस गर्ने तथा समय समयमा नियमक निकायले कर्मचारी सेवा सुविधा सम्बन्धमा तोके बमोजिम काम कर्तव्य गर्ने ।

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



४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरणः

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	नयाँ पत्रिका राष्ट्रिय दैनिक तथा संस्थाको वेब साइट	मिति २०८१ साउन ११
वार्षिक प्रतिवेदन	संस्थाको वेबसाइट	
त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक	मिति २०७९ कार्तिक ३० मिति २०७९ माघ २९ मिति २०८० बैशाख २९ मिति २०८० श्रावण ३०
सूची दर्ता गराउने सम्बन्धमा	आर्थिक अभियान राष्ट्रिय दैनिक	२०७९ साउन ३
व्याजदर सम्बन्धी जानकारी	अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक	२०७९ फाल्गुन १८
आ.ब.२०७९/०८० को वार्षिक वित्तीय विवरण	अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक	२०८१ बैशाख २५
सवारी साधन विक्री सम्बन्धी १५ दिने बोलपत्र आव्हानको सूचना	अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक	२०८० असार २८

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सन्पन्न भएको मिति : २०८० बैशाख ३० गते

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरणः

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

(ख) सांगठानिक संरचना संलग्न गर्ने :

संस्थागत पद संरचना

संस्थागत पद संरचना लघुवित्त वित्तीय संस्थाको संस्थागत पदको तह देहाय अनुसार हुनेछ, जसलाई समितिले समय समयमा हेरफेर गर्न सक्नेछ:-

(क) व्यवस्थापकीय श्रेणी: यस श्रेणी अन्तर्गत देहाय अनुसारका तहगत पदहरू हुनेछन् :-

(१) वरिष्ठ कार्यकारीणी तह :

(क) प्रमुख कार्यकारी अधिकृत

(ख) नायव प्रमुख कार्यकारी अधिकृत

(२) कार्यकारीणी तह :

(क) मुख्य प्रवन्धक

(ख) वरिष्ठ प्रवन्धक

(ग) प्रवन्धक

(घ) सहायक प्रवन्धक

(ख) अधिकृत श्रेणी :

(क) वरिष्ठ अधिकृत

(ख) अधिकृत

(ग) कनिष्ठ अधिकृत



(ग) सहायक श्रेणी :

- (क) सुपरभाइजर
- (ख) वरिष्ठ सहायक/व्यवस्थापन प्रशिक्षार्थी
- (ग) सहायक/सहायक प्रशिक्षार्थी ("प्रथम", "द्वितीय" र "तृतीय")
- (घ) वरिष्ठ समूह परिचालक/समूह परिचालक/सहजकर्ता/प्रशिक्षार्थी सहजकर्ता

(घ) सहयोगी श्रेणी:

- (क) सवारी चालक
- (ख) कार्यालय सहयोगी
- (ग) सुरक्षा पाले
- (घ) सूचना वहाक
- (ङ) सरसफाई सहयोगी

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

सि.नं	नाम, थर	पद	ठेगाना	योग्यता	अनुभव	शेयर संख्या
१.	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	सुनवल-७, नवलपरासी (ब.सु.प.)	स्नातकोत्तर एम.बि.ए. त्रिभुवन विश्वविद्यालयबाट	२५ वर्ष लघुवित्त बैकिङ क्षेत्रमा कार्य गरेको अनुभव । २०४६ माघ देखि २०५१ सम्म नेपाल सरकारको विभिन्न कार्यालयहरूमा प्रशासन सेवामा । २०५५ बैशाख देखि निर्धन उत्थान बैंक लिमिटेडमा २०७० बैशाखसम्म काम गरी वरिष्ठ प्रबन्धक पदबाट अवकाश लिएको ।	९,४५६
२.	प्रमेश आचार्य	नायव प्रमुख कार्यकारी अधिकृत	हेटौडा-७, मकवानपुर	एम.बि.ए., एम.ए र एल.एल.बि.	विकास बैंक, फाइनान्स कम्पनी एवं लघुवित्त संस्थाहरूमा गरी १९ वर्षको कार्यानुभव ।	११,८४०
३.	रविन्द्र तिमल्सेना	मुख्य प्रबन्धक	भरतपुर-२६, चितवन	एम.ए.	लघुवित्त वित्तीय संस्थामा २५ वर्षको कार्यानुभव ।	-
४.	निरा अधिकारी	वरिष्ठ प्रबन्धक	बिरगञ्ज-९, पर्सा	एम.बि.ए., एल.एल.बि.	डेभलपमेन्ट बैंक र लघुवित्त संस्थामा गरी १५ वर्षको कार्यानुभव ।	३६,५१८
५.	घनश्याम भट्टराई	प्रबन्धक	मेचीनगर-१०, भापा	एम.ए.	लघुवित्त संस्थामा १९ वर्षको कार्यानुभव ।	३,०६१
६.	केशरी राज निरौला	प्रबन्धक	इनरुवा-६, सुनसरी	स्नातकोत्तर	लघुवित्त वित्तीय संस्थामा १८ वर्षको कार्यानुभव ।	-
७.	सूर्य प्रसाद पौडेल	प्रबन्धक	आँधिखोला-३, स्याङ्जा	एम.बि.एस.	लघुवित्त वित्तीय संस्थामा १६ वर्षको कार्यानुभव ।	१,२५४
८.	गोपाल प्रसाद पौडेल	सहायक प्रबन्धक	हरिवन-१०, सर्लाही	एम.बि.एस., बि.एड	लघुवित्त वित्तीय संस्थामा १२ वर्षको कार्यानुभव ।	५,१७५
९.	रामनाथ भुसाल	सहायक प्रबन्धक	कालिगण्डकी-५, स्याङ्जा	बि.बि.एस.	लघुवित्त वित्तीय संस्थामा १७ वर्षको कार्यानुभव ।	६७१



१०	हरी प्रसाद सिग्देल	सहायक प्रबन्धक	सिद्धार्थनगर-९, रुपन्देही	बि.बि.एस., एल.एल.बि.	लेखा तथा लघुवित्त संस्थामा गरी १३ वर्षको कार्यानुभव ।	२,२६४
११	कमल बहादुर खड्का	वरिष्ठ अधिकृत	हरीवन-११, सर्लाही	बि.सि.ए.	विभिन्न कम्पनी तथा लघुवित्त संस्थामा गरी सम्बन्धीत आई.टि. सेक्टरमा १२ वर्षको कार्यानुभव ।	-

(घ) कर्मचारी सम्बन्धी अन्य विवरण:

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	बिज्ञापन र करार
व्यवस्थापन स्तरका कर्मचारीको संख्या :	११
कुल कर्मचारीको संख्या :	७९४ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको	भएको
कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	२२ वटा तालिममा सहभागि संख्या ५१३ जना
कर्मचारी तालिम खर्च:	रु ८०,२८,६०५.००
कुल खर्चमा कर्मचारी खर्चको प्रतिशत:	२९.२४
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.७७

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण:

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	तयार गरिएको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८० फाल्गुन ४
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : मिति २०७९ कार्तिक ३०, मिति २०७९ माघ २९, मिति २०८० बैशाख २९ मिति २०८० श्रावण ३०	राष्ट्रियस्तरको दैनिक पत्रिकाहरूमा
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८० फाल्गुन ४
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक अर्धवार्षिक)	आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वाह्य विज्ञ नभएको अर्धवार्षिक/वार्षिक अवधिको

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता:

क्र.सं.	नाम	पद	योग्यता
१	कमल भण्डारी	संयोजक	एम.बि.ए.
२	शिव प्रसाद मिश्र	सदस्य	आई.कम.
३	रामनाथ भुसाल	सदस्य सचिव	बि.बि.एस.



बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :

क्र.सं.	बैठक बसेको मिति	उपस्थित सदस्य संख्या
१	२०७९/०४/२२	३
२	२०७९/०७/२१	३
३	२०७९/१०/२१	३
४	२०७९/११/१६	३
५	२०८०/०१/२८	३
प्रति बैठक भत्ता रु.: ४५००/-		
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति: २०८०/०६/११		

७. अन्य विवरणः

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाह परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्था 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 शर्तहरूको 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

परिपालना अधिकृतको नाम: सूर्य प्रसाद पौडेल

पद : प्रबन्धक

मिति: २०८१/०४/०९

संस्थाको छाप:

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति: २०८१/०४/१०

नोट: यो प्रतिवेदन सूचीकृत सङ्गठित संस्थाहरूको परिपालना अधिकृतले तयार गरी सञ्चालक समितिबाट स्वीकृत गराई लेखा परीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदनसँग पेश गनु पर्नेछ ।



कम्पनीको प्रबन्ध पत्रमा गरिएको प्रस्तावित संशोधनको तीन महले

क्र.सं.	विद्यमान व्यवस्था	संशोधित व्यवस्था	कारण
१	दफा ६ (क) वित्तीय संस्थाको अधिकृत पूँजी रु १,००,००,००,०००/- (अक्षरेपी एक अर्ब मात्र) हुनेछ ।	दफा ६ (क) वित्तीय संस्थाको अधिकृत पूँजी रु १,०४,३६,६६,३१६।७२ (अक्षरेपी एक अर्ब चार करोड छत्तिस लाख छैसड्ठी हजार तीन सय सोह्र र पैसा बहत्तर मात्र) हुनेछ ।	FPO तथा बोनस शेयर मार्फत थप भएको रकमलाई समावेश गर्ने
२	दफा ६ (ख) वित्तीय संस्थाको जारी पूँजी रु ९१,५४,५५,४६३।- (अक्षरेपी एकानब्बे करोड चवन्न लाख पचपन्न हजार चार सय त्रिसड्ठी मात्र) हुनेछ ।	दफा ६ (ख) वित्तीय संस्थाको जारी पूँजी रु १,०४,३६,६६,३१६।७२ (अक्षरेपी एक अर्ब चार करोड छत्तिस लाख छैसड्ठी हजार तीन सय सोह्र र पैसा बहत्तर मात्र) हुनेछ ।	
३	दफा ६ (ग) वित्तीय संस्थाको चुक्ता पूँजी रु ९१,०७,८२,५०८।५० (अक्षरेपी एकानब्बे करोड सात लाख बयासी हजार पाँच सय आठ र पैसा पचास मात्र) हुनेछ ।	दफा ६ (ग) वित्तीय संस्थाको चुक्ता पूँजी रु १,०४,३६,६६,३१६।७२ (अक्षरेपी एक अर्ब चार करोड छत्तिस लाख छैसड्ठी हजार तीन सय सोह्र र पैसा बहत्तर मात्र) हुनेछ ।	
४	दफा ६ (घ) वित्तीय संस्थाको सेयर संरचना संस्थापक तर्फ ७०.३६ प्रतिशत तथा सर्वसाधारण तर्फ २९.६४ प्रतिशत हुनेछ ।	दफा ६ (घ) वित्तीय संस्थाको सेयर संरचना संस्थापक तर्फ ७० प्रतिशत तथा सर्वसाधारण तर्फ ३० प्रतिशत हुनेछ ।	FPO निष्काशन पश्चात् कायम भएको पूँजीको संरचना बमोजिम हुने गरी

कम्पनीको नियमावलीमा गरिएको प्रस्तावित संशोधनको तीन महले

क्र.सं.	विद्यमान व्यवस्था	संशोधित व्यवस्था	कारण
१	नियम ७ (२) (क) संस्थापक शेयरधनीहरूको सेयर स्वामित्व जारी पूँजीको ७०.३६ प्रतिशत हुनेछ ।	नियम ७ (२) (क) संस्थापक शेयरधनीहरूको सेयर स्वामित्व जारी पूँजीको ७० प्रतिशत हुनेछ ।	FPO निष्काशन पश्चात् कायम भएको पूँजीको संरचना बमोजिम हुने गरी
२	नियम ७ (२) (ख) सर्वसाधारण समुहको सेयर स्वामित्व २९.६४ प्रतिशत हुनेछ ।	नियम ७ (२) (ख) सर्वसाधारण समुहको सेयर स्वामित्व ३० प्रतिशत हुनेछ ।	





धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धीत

अनुसूचि-१५ बमोजिमको वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण

१. सञ्चालक समितिको प्रतिवेदन

सञ्चालक समितिको प्रतिवेदनमा प्रचलित कानून बमोजिम खुलाउनुपर्ने विवरणहरू यसैसाथ संलग्न वार्षिक प्रतिवेदनको पेज ५ देखि पेज १८ सम्ममा समावेश छ ।

२. लेखापरीक्षकको प्रतिवेदन

यसै साथ संलग्न वार्षिक प्रतिवेदनको पेज १९ देखि २२ सम्ममा समावेश गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण

वासलात, नाफा नोक्सान, नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरू संलग्न वार्षिक प्रतिवेदनको पेज २३ देखि ८४ सम्ममा समावेश गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण

(क) यस आर्थिक वर्षमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर नभएको ।

(ख) संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी सम्बन्धी कुनै मुद्दा दायर नभएको ।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

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

(ख) गत वर्षको प्रत्येक त्रैमासमा शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको दिन तथा कारोबार संख्या (नेपाल स्टक एक्सचेन्ज लि. को वेबसाइट अनुसार):

विवरण	आश्विन २०७९	पौष २०७९	चैत्र २०७९	आषाढ २०८०
अधिकतम मूल्य (रु)	९१४	९७५	१००१	७९३.१०
न्यूनतम मूल्य (रु)	६७०.४०	६७२.२०	६६१.१०	५३९.१०
अन्तिम मूल्य (रु)	६९१	८५१	७०९.५०	७३३
कुल कारोबार संख्या	३६८४	३००३	४२२३	३५३४
कारोबार भएको कुल दिन	५३	५२	५६	६५

६. समस्या तथा चुनौति

यस वित्तीय संस्थामा निम्न अनुसारको समस्या तथा चुनौतिहरू रहेका छन् ।

समस्याहरू:

- ❖ वित्तीय श्रोतको अनिश्चितता ।
- ❖ बजारमा तरलतामा देखिएको उतार चढावले गर्दा लगानी योग्य कोषको लागतमा बृद्धि ।



- ❖ दक्ष जनशक्ति परिचालन गर्न लाग्ने बढ्दो लागत ।
- ❖ कोभिडको प्रभावले कर्जा असुलीमा पारेको प्रभाव ।

चुनौतिहरू:

- ❖ सदस्यको दोहोरोपना तथा अस्वस्थ प्रतिस्पर्धा ।
- ❖ नियामक निकायबाट नीति तथा निर्देशनमा हुने परिवर्तन ।
- ❖ कोरोना महामारीको संक्रमणको जोखिम असर ।
- ❖ भौगोलिक कठिनाईका कारण कार्यक्रम सञ्चालनमा सामना गर्नुपर्ने चुनौती ।

रणनीतिहरू:

- ❖ कार्यक्रम संचालनमा मितव्ययिता अपनाई व्यवस्थापन गर्ने ।
- ❖ लघुवित्त कार्यक्रम संचालन पद्धतिलाई समयानुकूल परिष्कृत गर्ने ।
- ❖ कर्मचारीहरूलाई सहि मार्गदर्शन गर्ने नेतृत्व विकासमा जोड दिने तथा दक्षता अभिवृद्धि गर्ने ।
- ❖ उपयुक्त लघुवित्त संस्थासँग गाभ्ने/गाभिने प्रक्रिया मार्फत थप सबल, सक्षम र प्रतिस्पर्धि बनाउने ।

७. संस्थागत सुशासन

नियमनकारी निकायहरूसँग सम्बन्धीत ऐन, कानून तथा नीति नियम तथा निर्देशन अनुरूप संस्थागत सुशासन कायम राख्न यो वित्तीय संस्था कटिबद्ध र प्रतिबद्ध रहदै आएको छ । संस्थाको आन्तरिक नियन्त्रण व्यवस्थाको लागि सञ्चालक समिति अन्तर्गत विभिन्न समितिहरू क्रियाशील रहेका छन् । साथै वित्तीय संस्थाको कारोवारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम, विनियम, निर्देशिका, कार्यविधि आदी तर्जुमा गरी लागु गरिएको छ । साथै, आन्तरीक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले स्थलगत तथा गैर स्थलगत निरीक्षकबाट दिएका सल्लाह तथा सुझाबहरूको पालना गर्न व्यवस्थापन तथा सञ्चालक समिति क्रियाशील रहेको छ ।

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व्यवस्थापन समूह तथा कार्यालय विवरण

क. केन्द्रीय कार्यालय/कॉर्पोरेट कार्यालय

क्र.सं.	नाम	व्यवस्थापन समूह	मोबाईल नं.	ईमेल
१	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	९८५६०५०३६२	moksha.swmfi@gmail.com
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४०	खजुरा	खजुरा गाउँपालिका-०३, बाँके	मिना बोहरा	९८०१९६७३८२	womikhajura1@gmail.com
४१	भुरिगाँउ	ठाकुरबाबा नगरपालिका-०१, बर्दिया	वीर बहादुर चौधरी	९८०१९६७३८४	womibhurigaun@gmail.com



४२	गुलरिया	गुलरिया नगरपालिका-०५, बर्दिया	पारस थापा	९८०९९६७३८५	womigulariya@gmail.com
४३	बेलबारी	बेलबारी नगरपालिका-०९, मोरङ	भोला कुँवर	९८०९९६७३६६	belbari.swmfi@gmail.com
४४	दुर्गापुर	ककनी नगरपालिका-०७, भापा	रिमा तिमल्सिना	९८०९९६७३६७	womidurgapur@gmailcom
४५	टंकिसिनवारी	बुढीगंगा गाँउपालिका-०२, मोरङ	ब्रह्मदेव चौधरी	९८०९९६७३६८	womitanki@gmail.com
४६	साँगा	बनेपा नगरपालिका-१४, काभ्रेपलानचोक	रोशनी श्रेष्ठ	९८०९९६७३०७	sanga.womimfi@gmail.com
४७	चकमके	तिनपाटन गाँउपालिका-११, सिन्धुली	रुद्र बहादुर भुजेल	९८०९९६७३३१	chakmake.womimfi@gmail.com
४८	दोलखा	भिमेश्वर नगरपालिका-०२, दोलखा	भरत आचार्य	९८०९९६७३३३	dolakha.womimfi@gmail.com
४९	जलविरे	बलेफी नगरपालिका-०२, सिन्धुपलान्चोक	सन्तोष सुवेदी	९८६९७३७३१४	jalbire.womimfi@gmail.com
५०	शिवालय	गोकुलगंगा गाउँपालिका-०१, रामेछाप	बिष्णु श्रेष्ठ	९८५९२४३१६२	shivalaya.womimfi@gmail.com
५१	दुधौली	दुधौली नगरपालिका-०८, सिन्धुली	मनोज कुमार सिंह दनुवार	९८०९९६७३३५	Dudhauli.womimfi@gmail.com
५२	गाल्पा	सुनपति गाउँपालिका-०२, रामेछाप	सुमन बस्नेत	९७६५९९६१८२	Galpa.womimfi@gmail.com
५३	भिमान	कमलामाई नगरपालिका-०९, सिन्धुली	विष्णुमाया बलम्पाकी	९८०९९६७३०९	bhiman.womimfi@gmail.com
५४	खनियाखर्क	गोलन्जोर गाउँपालिका-०५, सिन्धुली	कालीका नेपाली	९८०९९६७३१०	khaniyakharka.womimfi@gmail.com
५५	नवलपुर	ईन्द्रवति गाउँपालिका-०५, सिन्धुपलान्चोक	गोविन्द बहादुर खड्का	९८०९९६७३३८	nawalpur60.womimfi@gmail.com
५६	सल्यानटार	त्रिपुरासुन्दरी गाउँपालिका-०२, धादिङ	बिवस ढेंगा मगर	९८०९९६७३३६	salyantar.womimfi@gmail.com
५७	हरिवन	हरिवन नगरपालिका-११, सर्लाही	टिका कुमारी कार्की	९८०९९६७३८७	hariwan.womimfi@gmail.com
५८	सोल्टी	बागमति नगरपालिका-१०, सर्लाही	शान्ता आचार्य	९८०९९६७३८८	solti.womimfi@gmail.com
५९	गैर	कविलासी नगरपालिका-०९, सर्लाही	सरोज कुमार सिंह	९८०९९६७३८९	Gair.womimfi@gmail.com
६०	बरहथवा	बरहथवा नगरपालिका-०५, सर्लाही	तुलसीराम ढुङ्गेल	९८०९९६७३९३	barahathwa.womimfi@gmail.com
६१	रामगोपालपुर	रामगोपालपुर नगरपालिका-०६, महोत्तरी	संग्राम अधिकारी	९८०९९६७३९१	ramgopalpur.womimfi@gmail.com
६२	गौशाला	गौशाला नगरपालिका-०७, महोत्तरी	हरिभक्त बराल	९८०९९६७३९४	gausala.womimfi@gmail.com
६३	जलेश्वर	जलेश्वर नगरपालिका-०६, महोत्तरी	सिद्धान्तप्रसाद जयसवाल	९८०९९६७३९६	Jaleshor.womimfi@gmail.com
६४	बयलवास	ईश्वरपुर नगरपालिका-०६, सर्लाही	संजीव सिंह कुशवाहा	९८०९९६७३९२	bayalbas.womimfi@gmail.com
६५	गोडैता	गोडैता नगरपालिका-०७, सर्लाही	देवनारायण कुमार शर्मा	९८०९९६७३९७	godaita.womimfi@gmail.com
६६	यदुकुहा	सिद्धनगर नगरपालिका-०३, धनुषा	हरि शंकर मण्डल	९८०९९६७३९८	Yadukuha.womimfi@gmail.com
६७	सिमराभवानिपुर	गुजरा नगरपालिका-०९, रौतहट	कुल भुषण चौबे	९८०९९६७३९५	simarabhawanipur.womimfi@gmail.com
६८	बढनियार	पर्सागढी नगरपालिका-०३, पर्सा	हृदयनारायण चौधरी	९८०९९६७८००	Badhniyar.womimfi@gmail.com
६९	मौलापुर	मौलापुर नगरपालिका-०५, रौतहट	सरोज साह	९८०९९६७८०१	maulapur.womimfi@gmail.com
७०	निजगढ	निजगढ नगरपालिका-०९, बारा	विकास प्रसाद दाहाल	९८०९९६७३६१	nijgadh.womimfi@gmail.com
७१	नगराइन	नगराइन नगरपालिका-०२, धनुषा	ओम कुमार यादव	९८०९९६७३९९	Nagreen.womimfi@gmail.com
७२	खैरवा	रामनगर गाउँपालिका-०१, सर्लाही	रञ्जन कुमार चौधरी	९८०९९६७८०२	khairwa.womimfi@gmail.com
७३	ट्याङ्लाफाँट	किर्तिपुर नगरपालिका-०१, काठमाडौं	साधना सिंह	९८०९९६७३३२	womi.tyanglephat@gmail.com



७४	मैनिया बजार	गैडहवा गाउँपालिका-०८, रुपन्देही	शुष्मा ज्ञावली	९८०१९६७३७९	womi.mainiyabazar@gmail.com
७५	पोर्ताहा	गणेशमान चारनाथ नगरपालिका-०८, धनुषा	शान्ती उप्रेती	९८०१९६७८०५	portaha.womimfi@gmail.com
७६	रामधुनी	रामधुनी नगरपालिका-०७, सुनसरी	राजा हुसेन बैठा	९८०१९६८९५३	ramdhuni.womimfi@gmail.com
७७	धाइजन	मेचीनगर नगरपालिका-११, भापा	दिलिप कुमार निधि	९८०१९६८९५२	dhaijan.womimfi@gmail.com
७८	माधवपुर	रत्ननगर नगरपालिका-१५, चितवन	अम्बिका बसौला	९८०१९६७८०७	womi.madhavpur@gmail.com
७९	उदासिपुर	गौरीगंगा नगरपालिका-१०, कैलाली	रामचन्द्र पौडेल	९८०१९६७९९०	udasipur.womimfi@gmail.com
८०	नगदेश	मध्यपुर ठिमि नगरपालिका-०७, भक्तपुर	माधव बहादुर कार्की	९८०१९६७३०८	nagadesh.womimfi@gmail.com
८१	ज्ञानेचोक	भद्रपुर नगरपालिका-०३, भापा	अनिता कुँवर	९८०१९६८९५१	gyanechok.womimfi@gmail.com
८२	दुर्गापुरी	उर्लावारी नगरपालिका-०९, मोरङ	अरुण कुमार चौधरी	९८०१९६८९५४	durgapuri.womimfi@gmail.com
८३	धरमपुर	शिवशक्ति नगरपालिका-०२, भापा	वेदनिधि भट्टराई	९८०१९६८९५०	dharampur.womimfi@gmail.com
८४	स्याङ्जा	पुतलीबजार नगरपालिका-०१, स्याङ्जा	सन्तोष पन्थ	९८६२३८४२०२	slbs.syangja@gmail.com
८५	मल्लज माँझफाँट	जलजला गाउँपालिका-०६, पर्वत	अजय कोइराला	९८०२८९५१५२	slbs.mallaj@gmail.com
८६	दरवाङ	मालिका गाउँपालिका-०६, म्याग्दी	ददिलाल किसान	९८०२८९५१४८	slbs.darwang4@gmail.com
८७	डिमुवा	मोदी गाउँपालिका-०६, पर्वत	प्रकाश राना	९८०२८९५१४९	slbs.dimmuw@gmail.com
८८	बाँयाटारी	वालिङ् नगरपालिका-१३, स्याङ्जा	रेशम गाहा	९८६२३८४२०६	thumpokhara.slbs@gmail.com
८९	कुस्मिशेरा	जैमिनी नगरपालिका-०१, बागलूङ	श्याम प्रसाद श्रेष्ठ	९८०२८९५१४६	slbs.kusmisera@gmail.com
९०	मिर्मी	कालिगण्डकी गाउँपालिका-०७, स्याङ्जा	मुना पंगेनी	९८६२३८४२०८	suryodayamirmi98@gmail.com
९१	बलेटक्सार	रुरु गाउँपालिका-०४, गुल्मी	सिद्धिमान जी.सी	९८०२८९५१६३	baletaksar.branch34@gmail.com
९२	रानीकुवा	बेसीशहर नगरपालिका-०२, लमजुङ्ग	रोशन अधिकारी	९८०२८९५१६०	slbs.ranikuwa@gmail.com
९३	करापुटार	मध्यनेपाल नगरपालिका-०७, लमजुङ्ग	देबेन्द्र लम्शाल	९८०२८९५१५०	slbs.karputar@gmail.com
९४	दामाचौर	चापाकोट नगरपालिका-०२, स्याङ्जा	गौतम भट्टराई	९८०१९६७३७२	womisakhar@gmail.com
९५	वामीटक्सार	मुसिकोट नगरपालिका-०७, गुल्मी	प्रवीन्द्र रेग्मी	९८०२८९५१६४	slbs.wamitaksar@gmail.com
९६	गौडाकोट	गुल्मी दरवार गाउँपालिका-०३, गुल्मी	अनिल सुनार	९८०२८९५१६८	slbs.gaudakot@gmail.com
९७	फेदिखोला	फेदीखोला गाउँपालिका-०२, स्याङ्जा	उषा सुनार	९८२६६८६१७३	suryodayaphedikhola@gmail.com
९८	मजुवा	चन्द्रकोट गाउँपालिका-०८, गुल्मी	मुक्ति प्रसाद ढकाल	९८०२८९५१६२	slbs.majuwa@gmail.com
९९	हटिया	गल्कोट नगरपालिका-०३, बागलुङ	मनिषा घर्ती	९८६२३८४२१७	slbs.hatiya@gmail.com
१००	शान्तीपुर	चन्द्रकोट गाउँपालिका-०४, गुल्मी	पिताम्बर चितौरे	९८६२३८४२१८	slbs.shantipur@gmail.com
१०१	टक्सार	मध्यनेपाल नगरपालिका-०२, लमजुङ्ग	निरु सुनार	९८०२८९५१५३	slbs.taksar19@gmail.com
१०२	त्रिवेणी	पैयु गाउँपालिका-०२, पर्वत	उमेश सुवेदी	९८६२३८४२२०	slbs.tribeni@gmail.com
१०३	सिमलटारी	मालिका गाउँपालिका-०८, गुल्मी	सुशील कुमार अर्याल	९८०२८९५१३७	simaltari.swmfi@gmail.com
१०४	दाखाक्वाडी	प्युठान नगरपालिका-०२, प्युठान	टेक बहादुर बटला	९८०२८९५१३२	slbs.dakhakwodi@gmail.com
१०५	मच्छी	झिमरुक गाउँपालिका-०५, प्युठान	विमल न्यौपाने	९८६२३८४२२३	slbs.machhi@gmail.com



१०६	लिवाङ	रोल्पा नगरपालिका-०४, रोल्पा	भुमा कुमारी बाठा मगर	९८०२८९५१३६	slbs.liwang@gmail.com
१०७	विरूवा	विरूवा गाउँपालिका-०१, स्याङ्जा	सुमित्रा श्रेष्ठ	९८६२३८४२२५	slbs.biruwa@gmail.com
१०८	बुर्तिवाङ	ढोरपाटन नगरपालिका-१६, बागलुङ	अनिल श्रीस	९८०२८९५१६५	slbs.burtiwang@gmail.com
१०९	भिंग्री	स्वर्गद्वारी नगरपालिका-०४, प्युठान	आरती घर्ती	९८०२८९५१३५	slbs.bhingri@gmail.com
११०	चामे	चामे गाउँपालिका-०३, मनाङ	बिधान तामाङ	९८६२३८४२२८	slbs.chame@gmail.com
१११	जोमसोम	घरपम्फोङ गाउँपालिका-०५, मुस्ताङ	अरुण भण्डारी	९८०२८९५१४७	slbs.jomsom@gmail.com
११२	अर्जुनचौपारी	अर्जुनचौपारी गाउँपालिका-०१, स्याङ्जा	सरस्वती क्षेत्री	९८६२३८४२३०	slbs.arjunchaupari@gmail.com
११३	तम्घास	रेसुङ्गा नगरपालिका-०४, गुल्मी	शर्मिला बि.क.	९८०२८९५१४२	slbs.tamghas@gmail.com
११४	छहरा	रैनादेवी छहरा गाउँपालिका-०४, पाल्पा	माधव भट्टराई	९८०२८९५१६६	slbs.chhahara@gmail.com
११५	कोत्रे	शुक्लागण्डकी नगरपालिका-०२, तनहुँ	चित्रा कुमारी थापा गोदर	९८०२८९५१४५	slbs.kotra@gmail.com
११६	१३ किलो	गोरखा नगरपालिका-११, गोरखा	पदम बहादुर बरैली	९८०२८९५१४३	slbs.13kilo@gmail.com
११७	सादीखोला	माछापुच्छ्रे गाउँपालिका-०२, कास्की	जीवन बहादुर कुमाल	९८०२८९५१५४	triloklahachowk@gmail.com
११८	खनदह	मालारानी गाउँपालिका-०३, अर्घाखाँची	चन्द्र शिखर खड्का	९८०२८९५१३८	slbs.khanadha@gmail.com
११९	सितापुर	सितगंगा नगरपालिका-०२, अर्घाखाँची	विष्णु ओम्हा	९८६२३८४२३९	slbs.sitapur039@gmail.com
१२०	वाहाने	नौवहिनी गाउँपालिका-०६, प्युठान	रमेश चौधरी	९८०२८९५१३९	slbs.bahane@gmail.com
१२१	मौरीघाट	राप्ती गाउँपालिका-०३, दाङ	निशा भट्टराई	९८०२८९५१३०	slbs.maurighat@gmail.com
१२२	भवानीपुर	कोहलपुर नगरपालिका-१०, बाँके	माधव तिमिल्सेना	९८०१९६७३८१	slbs.bhawanipur@gmail.com
१२३	चाँदनीचोक	वैजनाथ गाउँपालिका-०८, बाँके	बम बहादुर डगौरा	९८०२८९५१२९	slbs.chadanichok@gmail.com
१२४	मैनापोखर	बडैयाताल गाउँपालिका-०६, बर्दिया	गंगाराम चौधरी	९८०२८९५१२०	slbs.mainpokhar@gmail.com
१२५	सर्दी	विनयीत्रिवेणी गाउँपालिका-०४, नवलपुर (ब.सु.प.)	गोविन्द खड्का	९८६२३८४२५०	slbs.sardi@gmail.com
१२६	सल्लीबजार	बन्गाड कुपिन्डे नगरपालिका -०१, सल्यान	रमेश बोहरा	९८०२८९५११७	slbs.sallibazar@gmail.com
१२७	सुनवल	सुनवल नगरपालिका-०४, नवलपरासी (ब.सु.प.)	विष्णुहरि घिमिरे	९८०२८९५१५७	triloksunawal@gmail.com
१२८	गोपिगंज	प्रतापपुर गाउँपालिका-०२, नवलपरासी (ब.सु.प.)	महेश्वर चौधरी	९८०२८९५१५८	trilokgopiganj@gmail.com
१२९	वनगाई	बाणगंगा नगरपालिका-०८, कपिलबस्तु	विष्णु प्रसाद भण्डारी	९८०२५८९३०९	trilokbangain@gmail.com
१३०	बालापुर	शिवराज नगरपालिका-०४, कपिलबस्तु	सुरज विश्वकर्मा	९८०२८९५१२९	trilokchanauta@gmail.com
१३१	हार्थोक	रिब्दीकोट गाउँपालिका -०३, पाल्पा	युवराज अधिकारी	९८०२८९५१६७	chaharatrilok@gmail.com
१३२	परासी	रामग्राम नगरपालिका-०५, नवलपरासी (ब.सु.प.)	कृष्ण मुरारिलाल माली	९८०१९६७३७६	trilokparasi@gmail.com
१३३	ओदारी	वाणगंगा नगरपालिका-११, कपिलबस्तु	रेशम थारु	९८०१९६७३७८	trilokodari@gmail.com
१३४	पालुङ्गटार	पालुङ्गटार नगरपालिका-०४, गोरखा	कृष्ण प्रसाद मरासिनी	९८०२८९५१४१	trilokpalungtar@gmail.com
१३५	लाहाचोक	माछापुच्छ्रे गाउँपालिका-०४, कास्की	जीवन बहादुर कुमाल	९८०२८९५१५४	triloklahachowk@gmail.com
१३६	सन्धिखर्क	सन्धिखर्क नगरपालिका-०२, अर्घाखाँची	सुन्दप महतो	९८६४८९९२६२	triloksandhikharka@gmail.com
१३७	चापाकोट	चापाकोट नगरपालिका-०८, स्याङ्जा	राजु नेपाली	९८६४८९९२६३	trilokchapakot@gmail.com



१३८	सिसैया	बेदकोट नगरपालिका-०६, कञ्चनपुर	जगत शाह	९८०२८९५१२५	trilokmadhyaneapal@gmail.com
१३९	महाराजगंज	महाराजगंज नगरपालिका-०१, कपिलबस्तु	भोजराज चौधरी	९८६४८९९२६५	trilokmaharajunj@gmail.com
१४०	खर्ज्याङ्ग	छत्रकोट गाँउपालिका-०५, गुल्मी	एकराज थापा	९८०२८९५१६९	trilokkharjyang@gmail.com
१४१	रामपुर चौडाहा	सुनवल नगरपालिका-०८, नवलपरासी (ब.सु.प.)	ममता चौधरी	९८०२५८९३०७	rampurchauda.swmfi@gmail.com
१४२	सेमरहवा	रोहिणी गाउँपालिका-०४, रुपन्देही	सुरेन्द्र शाही	९८०२८९५१५९	slbs.semarhawa@gmail.com
१४३	मैनहिया	शुद्धोधन गाउँपालिका-०३, रुपन्देही	सागर महतो	९८०१९६८४०७	slbsl.mainihawa@gmail.com
१४४	वयरघारी	भिरकोट नगरपालिका-०२, स्याङ्जा	रेशम गौतम	९८६४८९९२९१	slbs.bayarghari@gmail.com
१४५	डण्डा	कावासोति नगरपालिका-१६, नवलपरासी (ब.सु.प.)	शान्ति बि.क.	९८०२८९५१०७	slbs.dandabanch@gmail.com
१४६	मोगलाहा	लुम्बिनी संस्कृतिक नगरपालिका-११, रुपन्देही	सनाउल्लाह गद्दी	९८०२८९५१५५	slbs.moglaha@gmail.com
१४७	मेहथावल	सियारी गाउँपालिका-०२, रुपन्देही	शैलेन्द्र चौधरी	९८०२८९५१५६	slbs.mehathawal@gmail.com
१४८	गैडहवा	गैडहवा गाउँपालिका-०५, रुपन्देही	शरद रावत	९८४७९४८२०७	slbs.gaidahawa@gmail.com
१४९	मंगलपुर	राजापुर नगरपालिका-१०, बर्दिया	कमला कुमारी कुश्मी	९८०२८९५११९	slbs.mangalpura@gmail.com
१५०	गुलरा	लम्कीचुहा नगरपालिका-०६, कैलाली	मोहन बहादुर गुर्धामी	९८०२८९५१२६	slbs.gularakailali@gmail.com
१५१	वीरेन्द्रनगर	वीरेन्द्रनगर नगरपालिका-०९, सुर्खेत	भोज बहादुर सलामी	९८०२८९५११८	slbs.birendranagar@gmail.com
१५२	स्वर्गद्वारी खाला	स्वर्गद्वारी नगरपालिका-०२, प्युठान	टुकमान के.एम.	९७४१७७७२८३	slbs.sworgadawari@gmail.com
१५३	पूर्कोटदह	मदाने गाउँपालिका-०६, गुल्मी	सुशील कुमार अर्याल	९८०२८९५१३७	simaltari.swmfi@gmail.com
१५४	जुरेली	बकैया गाउँपालिका-०४, मकवानपुर	अर्जुन राई	९८०१९५२५१३	suryodayaj@gmail.com
१५५	अधनवा बजार	कोल्हवी नगरपालिका-०६, बारा	बिनोद मण्डल	९८०२८९५११२	slbs.aadhanawa@gmail.com
१५६	भलोहीया	दुर्गाभगवती गाउँपालिका-०२, रौतहट	सुशील कुमार यादव	९८०२८९५१०८	slbs.bhalohiya@gmail.com
१५७	रानिगञ्ज	लालबन्दी नगरपालिका-१७, सर्लाही	मनिता कुमारी ठाकुर	९८०१९६७३८६	womilbandi@gmail.com
१५८	पर्सादेवाड	सम्सी गाउँपालिका-०१, महोत्तरी	संग्राम अधिकारी	९८०१९६७३९१	ramgopalpur.womimfi@gmail.com
१५९	भालुफाटा	घोडाघोडी नगरपालिका-०४, कैलाली	जित बहादुर थारु	९८०२८९५१२३	slbs.bhalufata@gmail.com
१६०	चौमाला	गौरीगंगा नगरपालिका-०२, कैलाली	मकर प्रसाद भट्टराई	९८०२८९५१२२	slbs.chaumala@gmail.com
१६१	बसन्तपुर	गोदावरी नगरपालिका-०४, कैलाली	दिपक महारा	९८०२८९५१२४	slbs.basantapur@gmail.com
१६२	हसुलिया	कैलारी गाउँपालिका-०४, कैलाली	इन्द्र बहादुर चौधरी	९८०२८९५१२८	slbs.hasuliya@gmail.com
१६३	ढल्केवर	मिथिला नगरपालिका-०७, धनुषा	रोशन कुमार शाह	९८०२८९५१०३	slbs.dhalkebar@gmail.com
१६४	कसहा	धनगढी नगरपालिका-०७, सिराहा	दिवेश कुमार चौधरी	९८०२८९५१२७	slbs.kashaha@gmail.com
१६५	सुन्दरहरैचा	सुन्दरहरैचा नगरपालिका-०५, मोरङ	उत्तम कुमार सिंह	९८०२८९५१०१	slbs.sundar@gmail.com
१६६	कोरीयनपुर	नेपालगञ्ज उप-महानगरपालिका-१२, बाँके	शुष्मा कुमारी चौधरी	९८०२८९५११६	koriyanpur.swmfi@gmail.com
१६७	रामपुर	कलैया उप-महानगरपालिका-०९, बारा	प्रमोद कुमार महतो	९८०२८९५१११	rampur.swmfi@gmail.com
१६८	धमौरा	बलवा नगरपालिका-१०, महोत्तरी	मधु कुमारी शाहा	९८०१९६८४०९	dhamaura.swmfi@gmail.com
१६९	टाँडी	मध्यविन्दु नगरपालिका-०६, नवलपरासी (ब.सु.प.)	शान्ति बि.क.	९८०२८९५१०७	slbs.dandabanch@gmail.com



१७०	मैनावगर	बुटवल उप-महानगरपालिका-०२, रूपन्देही	जीवन वाग्ले	९८०२५८९३०८	mainabagar.swmfi@gmail.com
१७१	शान्तिनगर	सिद्धार्थनगर नगरपालिका-१३, रूपन्देही	काशिनाथ गौतम	९८०१९६७४५४	shantinagar.swmfi@gmail.com
१७२	भडेवा	माथागढी गाउँपालिका-०४, पाल्पा	सुनिल ढेगा	९८६२३८४२५६	jhadewa.swmfi@gmail.com
१७३	जितपुर	जिराभवानीपुर गाउँपालिका-०३, पर्सा	श्याम देव मण्डल	९८०२८९५११५	jitpur.swmfi@gmail.com
१७४	छेदीचोक	कटहरिया नगरपालिका-०१, रौतहट	रोशन प्रसाद साह	९८०२८९५१०९	chhedichok.swmfi@gmail.com
१७५	चक्रघट्टा	चक्रघट्टा गाउँपालिका-०५, सर्लाही	रजनिश कुमार चौधरी	९८०१९६८४०८	chakraghatta.swmfi@gmail.com
१७६	बेलबास	व्यास नगरपालिका-१३, तनहुँ	विन्दु थापा राना	९८६२३८४२३५	belbas.swmfi@gmail.com
१७७	प्रसौनी बिर्ता	वीरगंज महानगरपालिका-२३, पर्सा	उमेश ठाकुर लोहार	९८०२८९५१०२	prasaunibirta.swmfi@gmail.com
१७८	भुवानी	रत्ननगर नगरपालिका-०५, चितवन	सन्ध्या घिमिरे	९८०२८९५१०५	juwani.swmfi@gmail.com
१७९	महालक्ष्मी	महालक्ष्मी नगरपालिका-०४, ललितपुर	गंगा राई	९८०१९१९२५०	mahalaxmi.swmfi@gmail.com



(कम्पनी ऐन, २०६३ को दफा ७९(३) तथा संस्थाको सञ्चालक निर्वाचन निर्देशिका-२०६९को दफा ५ (४)सँग सम्बन्धीत)

साधारण सभामा भाग लिन तथा मतदान गर्न आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)

श्री सञ्चालक समिति

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा-१३, साँगा, काभ्रे

कर्पोरेट कार्यालय, महालक्ष्मी-४, ललितपुर ।

विषय: प्रतिनिधि नियुक्त गरेको वारे ।

महाशय,

..... जिल्ला गा.पा./न.पा./उ.म.न.पा./म.न.पा. वडानं..... बस्ने

म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०८१ साल साउन ३२ गतेका

दिन हुने बाह्रौं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने

भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि मेरो /हाम्रो तर्फबाट जिल्ला

गा.पा./न.पा./उ.म.न.पा./म.न.पा. वडा नं. बस्ने त्यस कम्पनीका शेयरधनी श्री लाई

(शेयरधनी DMAT नं.) मेरो/ हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु / छौ ।

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयर प्रमाणपत्र नं./ DMAT नं.:

कित्ता नं.....देखि सम्म

शेयर संख्या:

मिति:

प्रतिनिधि नियुक्त हुने

शेयरधनीको नाम:

दस्तखत:

(द्रष्टव्य: यो निवेदन साधारण सभा शुरू हुनुभन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको कर्पोरेट कार्यालय, महालक्ष्मी-४, ललितपुरमा पेश गरिसक्नु पर्नेछ ।)



सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
Suryodaya Womi Laghubitta Bittiya Sanstha Limited

को

बाह्रौं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र

शेयरधनीको नाम: प्र.पत्र नं. शेयर संख्या:

शेयरधनीको दस्तखत

कम्पनी सचिव



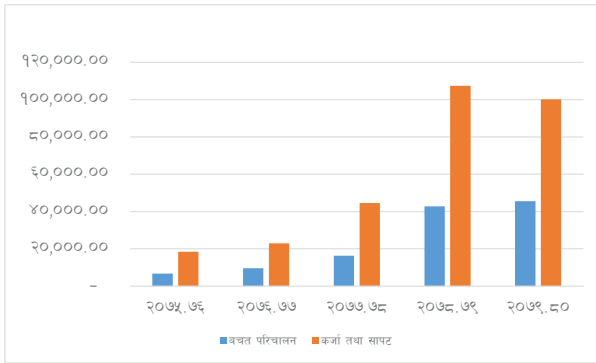


टिपोट

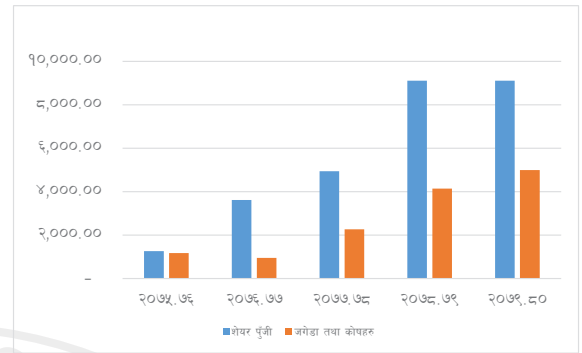




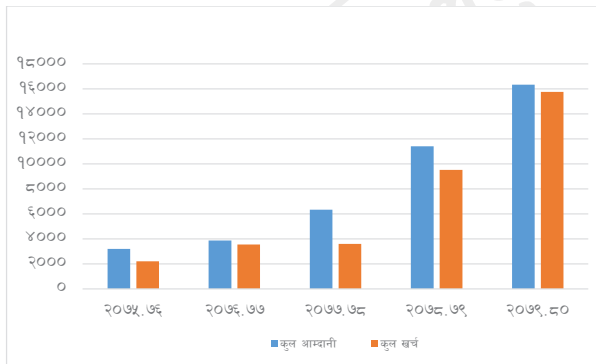
बचत परिचालन तथा कर्जा लगानी (लाखमा)



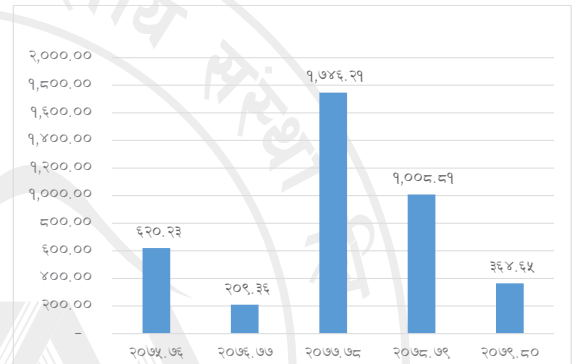
शेयर पुँजी तथा जगेडा कोष (लाखमा)



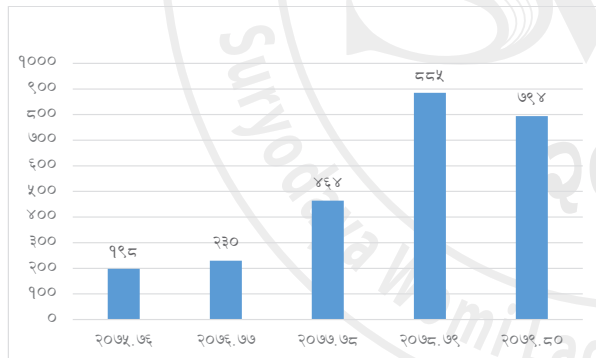
कूल आम्दानी र कूल खर्च (लाखमा)



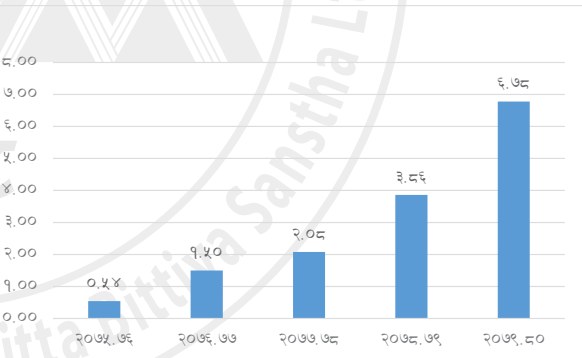
खुद नाफा (लाखमा)



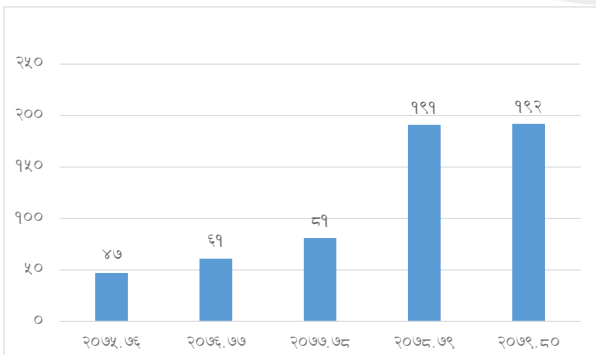
कर्मचारी संख्या



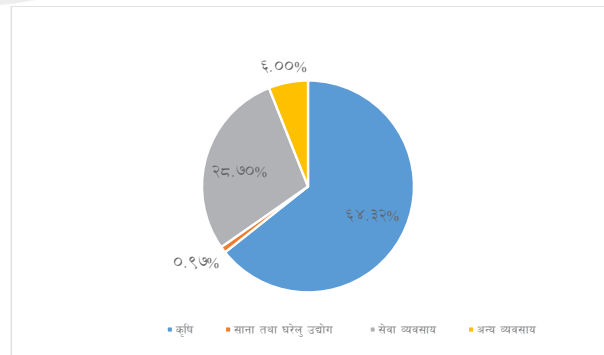
निष्कृत्य कर्जा अनुपात (प्रतिशतमा)



शाखा कार्यालय संख्या



कर्जा लगानीका क्षेत्रहरू





सञ्चालक समितिको बैठक पश्चात् साप्ताहिक तस्विर, कार्पोरेट कार्यालय महालक्ष्मी-४, ललितपुर



आ.व. २०७८/०७९ मा काभ्रेपलाञ्चोक जिल्लाको उत्कृष्ट करदाताको रुपमा सम्मान ग्रहण गर्ने संस्थाका सञ्चालक



भरतपुर, चितवन स्थित संस्थाको भवन उद्घाटन कार्यक्रम



संस्थाको ११औं वार्षिक साधारण सभा, धुलिखेल, काभ्रेपलाञ्चोक



संस्थाको १३औं वार्षिकोत्सव कार्यक्रम ट्राफिक प्रहरी स्थाइजालाई माक्स वितरण



संस्थाको १३औं वार्षिकोत्सवको अवसरमा हरिवन, सर्लाहीमा भएको रक्तदान कार्यक्रममा सहभागी कर्मचारीहरु



संस्थाको १३औं वार्षिकोत्सव कार्यक्रम पश्चात् साप्ताहिक तस्विर



संस्थामा १० वर्ष सेवा गरेको कर्मचारीहरुलाई १३औं वार्षिकोत्सव कार्यक्रममा सम्मान



संस्थाको १३ औं वार्षिकोत्सव कार्यक्रम, हरिवन, सर्लाही



संस्थाको सामाजिक उत्तरदायित्व अन्तर्गत समता मा.वि. ललितपुरलाई प्रमुख कार्यकारी अधिकृतद्वारा पंखा हस्तान्तरण



संस्थाको १३औं वार्षिकोत्सव कार्यक्रम, भरतपुर, चितवन



राष्ट्रिय लघुवित्त सदस्य सम्मेलनमा संस्थाका सदस्य, कर्मचारी, सञ्चालक सहभागी



संस्थामा १० वर्ष सेवा गरेको कर्मचारीहरूलाई १३औं वार्षिकोत्सव कार्यक्रममा सम्मान



संस्थाको १३औं वार्षिकोत्सव कार्यक्रम, सुनवल, नवलपरासी



शाखा कार्यालय तौरिघाट दाङबाट दिर्घरोगी सदस्यलाई आर्थिक राहत वितरण गर्दै शाखा प्रमुख



शाखा कार्यालय चामे मनाङमा आवद्ध सदस्यको परियोजना



शाखा कार्यालय धनुषाधाम, धनुषामा आवद्ध सदस्यलाई सुत्केरी सर्च वितरण



शाखा कार्यालय लिवाङ, रोल्पा मा आवद्ध सदस्यको परियोजना



शाखा कार्यालय हार्थोक पाल्पा मा आवद्ध सदस्यको घर आगजनी भएकोले आर्थिक राहत वितरण



अनुगमन मुकाम बेलबारी अन्तर्गतको वार्षिक योजना तथा बजेट तर्जुमा गोष्ठी



संस्थाको १३औं वार्षिकोत्सव कार्यक्रम पश्चात् सामुहिक तस्विर, पुतलिबजार, स्याङ्जा



अनुगमन मुकाम भरतपुर, चितवन अन्तर्गत वार्षिक योजना तथा बजेट तर्जुमा गोष्ठी



समूह बैठक पश्चात् सामुहिक तस्विर शाखा कार्यालय बसन्तपुर, कैलाली



शाखा कार्यालय रामपुरचौडाहा, नवलपरासी (ब.सु.प.)द्वारा फोहोरदानी हस्तान्तरण



शाखा कार्यालय मौरिघाट दाङमा आवद्ध सदस्यहरुलाई भोलि साबुन बनाउने तालिम सञ्चालन



शाखा कार्यालय बरथहवा, रौतहटमा आवद्ध सदस्यहरुलाई माला बनाउने तालिम सञ्चालन



अनुगमन मुकाम देउराली, गोरखा अन्तर्गत वार्षिक योजना तथा बजेट तर्जुमा गोष्ठी कार्यक्रम



समूह बैठक पश्चात् सामुहिक तस्विर शाखा कार्यालय वहाने, प्युठान



समूह बैठक पश्चात् सामुहिक तस्विर शाखा कार्यालय यदुकुवा, धनुषा



शाखा कार्यालय करापुटार, लमजुङ अन्तर्गतको सदस्यको परियोजना



अनुगमन मुकाम रिडी, गुल्मी अन्तर्गत वार्षिक योजना तथा बजेट तर्जुमा गोष्ठी कार्यक्रम



समुह बैठक पश्चात् सामुहिक तस्विर शाखा कार्यालय दरबाङ, म्याग्दी



शाखा कार्यालय खानिखोला, धादिङ आवद्ध सदस्यहरुलाई भोलो साबुन बनाउने तालिम सञ्चालन



शाखा कार्यालय लिवाङ, रोल्पाद्वारा बालबालिकालाई शैक्षिक सामग्री वितरण



संस्थाको १३ औं वार्षिकोत्सव कार्यक्रम पश्चात् सामुहिक तस्विर



शाखा कार्यालय जिरीखिमती, तेह्रथुमद्वारा सामुदायिक विद्यालयमा हाजिर जवाफ कार्यक्रम



शाखा कार्यालय हटिया, मकवानपुरद्वारा समुह भेला तथा गुनासो सुनुवाई कार्यक्रम



अनुगमन मुकाम भरतपुर अन्तर्गतका कार्यक्रमहरु



शाखा कार्यालय दरबाङ, म्याग्दी: सदस्य मृत्यु राहत वितरण कार्यक्रम



कर्मचारी तालिम पश्चात् सामुहिक तस्विर

व्यवस्थापन समूह



मोक्ष प्रसाद पगेनी
प्रमुख कार्यकारी अधिकृत



प्रमेश आचार्य
नायव प्रमुख कार्यकारी अधिकृत



रविन्द्र तिमल्सेना
मानव संसाधन विभाग
प्रमुख



निरा अधिकारी
कर्जा लगानी तथा बचत परिचालन विभाग
प्रमुख



घनश्याम भट्टराई
जोखिम व्यवस्थापन तथा असुली विभाग
प्रमुख



केशरी राज निरौला
कार्यसञ्चालन तथा अनुगमन विभाग
प्रमुख



सूर्य प्रसाद पौडेल
सामान्य सेवा विभाग
प्रमुख



गोपाल प्रसाद पौडेल
योजना, तालिम, अनुसन्धान तथा ग्राहक संरक्षण विभाग
प्रमुख



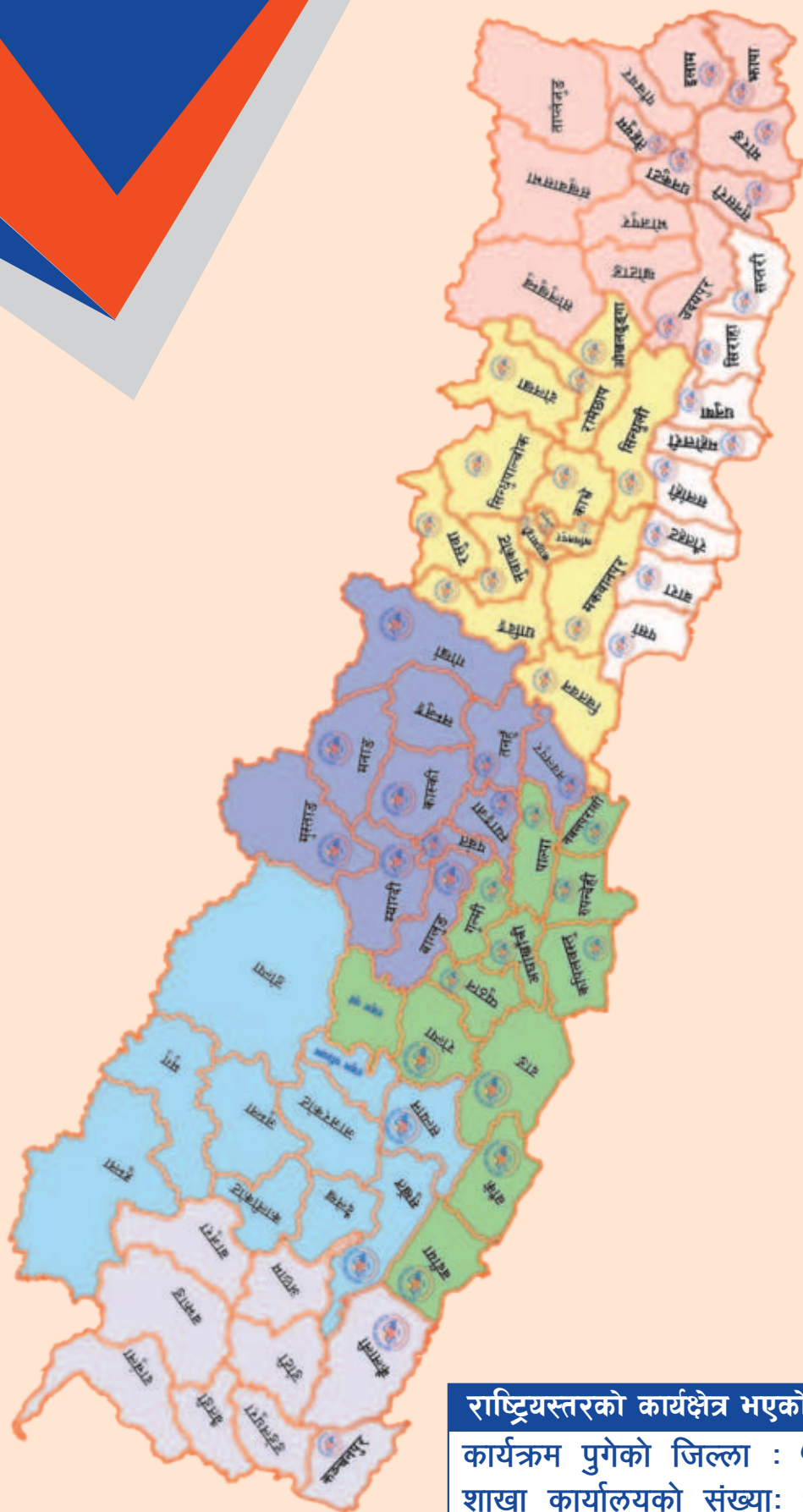
रामनाथ भुसाल
आन्तरिक लेखापरीक्षण विभाग
प्रमुख



हरि प्रसाद सिग्देल
लेखा तथा कोष व्यवस्थापन विभाग
प्रमुख



कमल बहादुर खड्का
सूचना प्रविधि विभाग
प्रमुख



राष्ट्रियस्तरको कार्यक्षेत्र भएको

कार्यक्रम पुगेको जिल्ला : ५५

शाखा कार्यालयको संख्या: १९२

सञ्चालक समिति



लेखनाथ खनिया
अध्यक्ष



विन्दीया श्रेष्ठ प्रधान
सञ्चालक



अनन्तकुमार श्रेष्ठ
सञ्चालक



दधि राम पौड्याल
सञ्चालक



शिव प्रसाद मिश्र
सञ्चालक



कमल भण्डारी
सञ्चालक



माधव प्रसाद भट्ट
स्वतन्त्र सञ्चालक