



ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.
GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LTD.



9th

ANNUAL
REPORT

F.Y. 2022/23

नवौं वार्षिक प्रतिवेदन

आ.व. २०७५/८०

ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.

सञ्चालक समिति



भरतराज कोइराला
अध्यक्ष



शिवहरी दंगाल
सञ्चालक



सुशील कुमार नेपाल
सञ्चालक



कमानसिं थापा मगर
सञ्चालक



मनोज कुमार खडका
सञ्चालक



श्याम कुमार कटुवाल
प्रमुख कार्यकारी अधिकृत

ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेड

प्रधान कार्यालय बुटवल

नवौं वार्षिक साधारण सभा सम्बन्धी अत्यन्त जरुरी सूचना

प्रथम पटक कारोवार राष्ट्रिय दैनिकमा प्रकाशित मिति : २०८१/०२/२७

यस संस्थाको मिति २०८१/०२/२६ गते बसेको सञ्चालक समितिको २३९ औं बैठकको निर्णयानुसार संस्थाको नवौं वार्षिक साधारण सभा देहायका विषयमा छलफल तथा निर्णय गर्न निम्न मिति, समय र स्थानमा भौतिक उपस्थिति र विद्युतीय/भर्चुअल/(Zoom) माध्यमबाट सञ्चालन हुने भएकोले सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिका लागि कम्पनी ऐन, २०६३ को दफा (६७) तथा संस्थाको नियमावलीको नियम (४) बमोजिम यो सूचना प्रकाशित गरिएकोछ।

साधारण सभा हुने मिति, समय र स्थान:

मिति : २०८१ आषाढ १५ गते शनिवार (तदनुसार जुन २९, २०२४)

समय : विहान ११:०० बजे।

स्थान : ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेड, प्रधान कार्यालय बुटवल। साधारण सभा भौतिक उपस्थिति र विद्युतीय/भर्चुअल/(Zoom) माध्यमबाट सञ्चालन हुनेछ। साथै, साधारण सभाको भर्चुअल मिटिङको लिङ्क शेयर धनी महानुभावहरुले उपलब्ध गराएको ईमेल ठेगानामा पठाइनेछ।

छलफलका विषय सूचीहरु:

(क) साधारण प्रस्ताव:

- सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेश गर्नु हुने आर्थिक वर्ष २०७९/८० को संस्थाको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- लेखापरीक्षकको प्रतिवेदन सहितको आ.व.२०७९/८० को वासलात, नाफा नोक्सान हिसाव र नगद प्रवाह विवरण सहितको वित्तीय विवरणहरु तथा सम्बन्धित अनुसूचीहरु छलफल गरी पारित गर्ने।
- बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०८०/८१ को बाह्य लेखापरीक्षण गर्न लेखापरीक्षकको नियुक्ति साधारण सभाले गर्ने र निजको पारिश्रमिक निर्धारण गर्ने। (हाल वहालवाला लेखापरीक्षक श्री एन.बि.एस.एम एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, नारायणचौर नक्साल, काठमाडौं पुनः नियुक्तिका लागि ग्राह्य हुनुहुन्छ।)

(ख) विशेष प्रस्ताव:

- ग्रामीण विकास लघुवित्त वित्तीय संस्था र अन्य कुनै लघुवित्त वित्तीय संस्था एक आपसमा गाभ्ने /गाभिने (Merger) तथा प्राप्त (Acquisition) गर्ने प्रयोजनका लागि मर्जर समिति गठन गर्ने, उपयुक्त लघुवित्त वित्तीय संस्थाको पहिचान गर्ने, सहमति पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने र सो को आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैङ्कमा निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्याङ्कन (Due Diligence Audit) गर्न परामर्शदाता, मूल्याङ्कनकर्ता, लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने एवम् अन्य वित्तीय संस्थाहरुको शाखाहरु खरिद तथा प्राप्त गर्ने, अन्य वित्तीय संस्थालाई शाखा विक्री गर्ने लगायतका कार्यहरूसँग सम्बन्धित आवश्यक सम्पूर्ण कार्यहरु गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धमा।
- नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायको निर्देशन लगायत अन्य कारणले संस्थाको प्रबन्धपत्र तथा नियमावलीमा समसामयिक विषयमा संशोधन गर्न, परिमार्जन, थपघट वा परिवर्तन गर्नुपर्ने अवस्था भएमा सो सम्बन्धी सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धमा।

(ग) विविध:

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव



साधारण सभा सम्बन्धमा अन्य थप जानकारी :

- नवौं वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८१/०३/३ गते १ दिन यस वित्तीय संस्थाको शेयर दाखिल खारेज दर्ता बन्द रहने छ ।
- मिति २०८१/०३/०२ गतेसम्म नेपाल स्टक एक्सचेन्ज लि.मा कारोबार भई शेयर नामसारी भएका शेयरधनीहरू मात्र संस्थाको नवौं वार्षिक साधारण सभामा सहभागी हुन योग्य हुनेछन् ।
- वार्षिक साधारण सभामा भाग लिन आउने शेयरधनी महानुभावहरूले आफ्नो शेयर प्रमाणपत्र वा हितग्राही खाता नं. र शेयर संख्याको विवरण वा परिचय खुल्ने कुनै आधिकारिक प्रमाणपत्र सहित उपस्थितिको जानकारी सभा समक्ष गराउनु पर्नेछ । संगठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाको आधिकारिक पत्र पेश गर्नुपर्ने छ । भौतिक रूपमा उपस्थित हुन नसक्ने शेयरधनी महानुभावहरू विद्युतीय/भर्चुअल (Zoom) माध्यमबाट साधारण सभामा सहभागी भई दिनुहुन अनुरोध छ ।
- विद्युतीय/भर्चुअल (Zoom) माध्यम मार्फत सहभागी हुन शेयरधनी महानुभावहरूलाई संस्थाको तर्फबाट User ID/ Password उपलब्ध गराइनेछ । साधारण सभा शुरु हुनु भन्दा एक घण्टा अगावै विद्युतीय/भर्चुअल (Zoom) प्रणाली खुल्ला गरिनेछ । सो समय अगावै सभामा सहभागी हुन चाहने शेयरधनीहरूले संस्थाबाट प्रदान गरिएको User ID र Password को माध्यमबाट Login गरी आफ्नो परिचय, शेयरधनी नं./हितग्राही खाता नं. र शेयर संख्या सहित उपस्थितिको जानकारी सभा समक्ष गराउनु पर्नेछ ।
- भर्चुअल माध्यमबाट सहभागी शेयरधनीहरूको हाजिरी निजहरूले गरेका Login मार्फत Login भएको देखिने गरी प्रमाणका निमित्त फोटो खिचेर तथा सभा संचालन अवधिभरको भिडियो रेकर्ड गरेर राखिनेछ । यस किसिमको उपस्थितिलाई सभाहलमा उपस्थित भए सरहको मान्यता दिइनेछ ।
- विद्युतीय/भर्चुअल (Zoom) माध्यमबाट वार्षिक साधारण सभामा भाग लिंदा/प्रोक्सी दर्ता गर्दा आफ्नो परिचय खुल्ने प्रमाणपत्र अनिवार्य रूपमा पेश गर्नुपर्नेछ ।
- शेयरधनी महानुभावहरूले छलफलका विषयहरू मध्ये विविध शीर्षक अन्तर्गत वित्तीय संस्था सम्बन्धी केही जिज्ञासा भए साधारण सभा हुनु भन्दा ७ दिन अगावै कम्पनी सचिवको इमेल मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रूपमा दिनु पर्नेछ । साधारण सभामा सहभागी हुनको लागि प्रतिनिधि(प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले संस्थाको अर्को शेयरधनीलाई तोकिएको ढाँचा (प्रोक्सी नियुक्तिको निवेदनको ढाँचा संस्थाको वेबसाइटमा राखिएको छ) बमोजिमको प्रोक्सी फाराम भरी प्रतिनिधि नियुक्त गरी सभा शुरु हुनु भन्दा कम्तीमा ४८ घण्टा अगावै अर्थात मिति २०८१/०३/१३ गते विहान ११:०० बजे भित्र संस्थाको प्रधान कार्यालय, बुटवलमा दर्ता गराई सक्नुपर्नेछ ।
- संस्थाको शेयरधनी बाहेक अरुलाई प्रतिनिधि (प्रोक्सी) मुकरर गर्न र एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी तथा अन्य कुनै किसिमबाट छुट्याई प्रतिनिधि (प्रोक्सी) मुकरर गर्न पाइने छैन, त्यस्तो प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ । रितपूर्वक नियुक्त भएको प्रतिनिधि (प्रोक्सी) लाई मात्र सभामा सहभागी गराइनेछ ।
- संयुक्त रूपमा शेयर खरिद गरेको अवस्थामा शेयर लगत कितावमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत रूपमा नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन पाउनेछन् ।
- संरक्षक रहनु भएका शेयरधनी महानुभावहरूको तर्फबाट यस संस्थाको शेयर लगत कितावमा संरक्षकको रूपमा नाम भएको व्यक्तिले मात्र सभामा भाग लिन वा प्रतिनिधि नियुक्त गर्न पाउनेछन् ।
- संगठित संस्थाका शेयरधनी भएमा त्यस्ता संगठित संस्थाहरूद्वारा मनोनित व्यक्तिले ल्याउने प्रतिनिधि (प्रोक्सी) फाराममा संस्थाको छाप भएको हुनु पर्नेछ ।
- सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले सभा हुने स्थानमा रहेको उपस्थिति पुस्तिकामा दस्तखत गर्नुपर्नेछ । शेयरधनी उपस्थिति पुस्तिका विहान ९:०० बजे देखि खुल्ला रहनेछ ।
- शेयरधनीहरूबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट अध्यक्ष वा निजबाट अनुमति प्राप्त व्यक्तिले जवाफ दिन सक्नेछन् ।
- शेयरधनी महानुभावहरूले कम्पनी ऐन, २०६३ अनुसारको लेखापरीक्षकको प्रतिवेदन सहितको आ.व.२०७९/८० को वार्षिक वित्तीय विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारण सभा सम्बन्धी अन्य जानकारीहरू संस्थाको वेबसाइट www.gblbs.com.np बाट प्राप्त गर्न सकिनेछ ।
- शेयरधनी महानुभावहरूले संस्थाका कम्पनी सचिवको इमेल katuwalshyam63@gmail.com मार्फत समेत आफ्नो सुझाव तथा जिज्ञासा राख्न सक्नु हुनेछ ।
- साधारण सभामा सहभागी भए वापत कुनै किसिमको खर्च रकम संस्थाले प्रदान गर्ने छैन । साधारण सभा सम्बन्धी अन्य जानकारी आवश्यक भएमा कार्यालय समय भित्र संस्थाको प्रधान कार्यालयको फोन नं.०७१-४३८९५२/४३८९५१ मा सम्पर्क राख्न सकिने छ ।

विषयसूची

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| ११. | नेपाल राष्ट्र बैङ्कको गैरस्थलगत सुपरिवेक्षणबाट प्राप्त निर्देशनको प्रतिउत्तर | ९७ |
| १२. | संगठनात्मक संरचना | ९८ |
| १३. | संचालन तथा सुपरिवेक्षण कार्यालय र मातहतका कार्यालय तथा कार्यालय प्रमुखहरूको विवरण | ९९-१०७ |
| १४. | टिप्पणी | १०८-११० |

ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.

संक्षिप्त विनारी

१. पृष्ठभूमि

बैङ्क तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ अन्तर्गत नेपाल राष्ट्र बैङ्कबाट इजाजतपत्रप्राप्त यो संस्था नेपाल सरकारको समेत सहभागितामा स्थापना भएको राष्ट्रियस्तरको लघुवित्त वित्तीय संस्था हो । साविकका क्षेत्रीय स्तरका पाँचवटा ग्रामीण विकास बैङ्कहरू मर्जर भई बनेको राष्ट्रियस्तरको (घ) वर्गको यस ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेडले मिति २०७१ साउन ३० गते देखि एकिकृत वित्तीय कारोवार शुरु गरी लघुवित्त सेवा उपलब्ध गराएको छ । देशभरका कुल ७५३ वटा स्थानीय तह (महानगर पालिका-६, उपमहानगर पालिका-११, नगरपालिका- २७६, र गाउँपालिका-४६०) मध्ये ३६९ वटा स्थानीय तहमा ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेडको सेवा पुगेको छ । हालसम्म यस वित्तीय संस्थाको कार्यक्रम ५६ वटा जिल्लामा रहेको र शाखा कार्यालयको संख्या १८९ वटा रहेको छ । बुटवल उप-महानगरपालिका वडा नं.- १०, कालिकानगर, रुपन्देहीमा संस्थाको प्रधान कार्यालय रहेको छ । विराटनगर, जनकपुर, बुटवल, नेपालगञ्ज र धनगढीमा सञ्चालन तथा सुपरिवेक्षण कार्यालय रहेका छन् । संस्थाले नेपालको ग्रामीण दूरदराजका विपन्न तथा पिछडिएका वर्गमा वित्तीय पहुँच पुऱ्याई उनीहरूको आर्थिक, सामाजिक क्षेत्रको सवलिकरण र राष्ट्रको गरिबी न्यूनीकरणमा प्रत्यक्ष सहयोग पुऱ्याउँदै आइरहेको छ ।

२. कार्यक्रम विस्तार भएका जिल्लाहरू:-

- | | | |
|--|---|---|
| क) सञ्चालन तथा सुपरिवेक्षण कार्यालय विराटनगर अन्तर्गत | : | भापा, मोरङ्ग, सुनसरी, सिराहा, सप्तरी, उदयपुर, ताप्लेजुङ्ग, भोजपुर |
| ख) सञ्चालन तथा सुपरिवेक्षण कार्यालय जनकपुर अन्तर्गत | : | धनुषा, महोत्तरी, सर्लाही, रौतहट, बारा, पर्सा, मकवानपुर, चितवन, धादिङ्ग, नुवाकोट, काठमाडौं, भक्तपुर, ललितपुर, काभ्रेपलाञ्चोक |
| ग) सञ्चालन तथा सुपरिवेक्षण कार्यालय बुटवल अन्तर्गत | : | रुपन्देही, कपिलवस्तु, नवलपरासी, नवलपुर, पाल्पा, गुल्मी, अर्घाखाँची, स्याङ्जा, कास्की, तनहुँ, लम्जुङ्ग, गोरखा, बागलुङ्ग, म्याग्दी, पर्वत |
| घ) सञ्चालन तथा सुपरिवेक्षण कार्यालय नेपालगञ्ज अन्तर्गत | : | दाङ्ग, बाँके, बर्दिया, सुर्खेत, सल्यान, दैलेख, रुकुम पश्चिम, रोल्पा, प्यूठान, जुम्ला |
| ङ) सञ्चालन तथा सुपरिवेक्षण कार्यालय धनगढी अन्तर्गत | : | कैलाली, कञ्चनपुर, डोटी, डडेल्धुरा, वैतडी, बझाङ्ग, दार्चुला, बाजुरा, अछाम |

३. कार्यालय संख्या: १९५ (प्रधान कार्यालय समेत)

४. वर्तमान पुँजी संरचना:

| | |
|--------------|--------------------|
| अधिकृत पुँजी | रु. १ अर्ब ५० करोड |
| जारी पुँजी | रु. ९८ करोड २५ लाख |
| चूक्ता पुँजी | रु. ९८ करोड २५ लाख |

५. शेयर संरचना विवरण:

| संख्या | समूह 'क' /संस्थापक | कायम रहेको शेयर कित्ता | शेयर प्रतिशत |
|--------|--|------------------------|--------------|
| | संस्थाको नाम | | |
| १ | नेपाल सरकार | २९६३७०५ | ३०.१६५ |
| २ | नेपाल बैङ्क लिमिटेड | ६७७५५१ | ६.८९६ |
| ३ | राष्ट्रिय वाणिज्य बैङ्क | ५००४७६ | ५.०९४ |
| ४ | हिमालयन बैङ्क लिमिटेड | १४३९९४ | १.४६६ |
| ५ | नविल बैङ्क लिमिटेड | २२५६६८ | २.२९७ |
| ६ | नेपाल इन्भेष्टमेन्ट मेघा बैङ्क लिमिटेड | ७२८९८ | ०.७४२ |
| ७ | स्ट्याण्डर्ड चार्टर्ड बैङ्क नेपाल लि. | ६०० | ०.००६ |
| ८ | नेपाल एस.वि.आई बैङ्क लिमिटेड | १३९२१५ | १.४१७ |
| ९ | कृषि विकास बैङ्क लिमिटेड | १०४७ | ०.०११ |
| १० | ग्लोबल आइएमई बैङ्क लिमिटेड | १०४७ | ०.०११ |
| ११ | पिपुल्स इन्भेष्टमेन्ट कम्पनी लिमिटेड | १००५०१२ | १०.२२९ |
| १२ | कुमारी बैङ्क लिमिटेड | २३३ | ०.००२ |
| १३ | संस्थाका शेयर सदस्य र कर्मचारीहरू | ८१२८३२ | ८.२७३ |
| १४ | एच.पि. अग्रवाल एण्ड कम्पनी | ४१९८ | ०.०४३ |
| १५ | बन्दीकापुर ब.सहकारी संस्था | १२२८७ | ०.१२५ |
| १६ | अन्य व्यक्ति/संस्था | ३०७६९८ | ३.१३१ |
| | जम्मा | ६८६८४६१ | ६९.९०८ |
| | समूह 'ख' /सर्वसाधारण | २९५६५३९ | ३०.०९२ |

६. कर्जा शीर्षक:

| क्र.सं. | कर्जाका प्रकार | धितोको प्रकार | कर्जाको सीमा | लक्षित वर्ग |
|---------|---------------------|-------------------|---------------|-----------------------|
| १ | लघु व्यवसाय कर्जा | विना धितो | रु. ७ लाखसम्म | समूहमा आवद्ध सदस्यहरु |
| २ | लघु उद्यम कर्जा (क) | स्वीकारयोग्य धितो | रु. ७ लाखसम्म | समूहमा आवद्ध सदस्यहरु |

| | | | | |
|---|----------------------|-----------------------------|--------------------------|------------------------------------|
| ३ | लघु उद्यम कर्जा (ख) | स्वीकारयोग्य धितो | रू. ७ लाखसम्म | समूह बाहिरका एकल सदस्यहरु |
| ४ | नवीकरणीय उर्जा कर्जा | विना धितो/स्वीकारयोग्य धितो | रू. २ लाखसम्म | समूह तथा समूह बाहिरका एकल सदस्यहरु |
| ५ | बैदेशिक रोजगार कर्जा | स्वीकारयोग्य धितो | रू. १ लाख ५० हजारसम्म | समूह बाहिरका एकल सदस्यहरु |
| ६ | विशेष सदस्य कर्जा | विना धितो | रू. ५ लाखसम्म | समूहमा आवद्ध पुरुष सदस्यहरु |
| ७ | आवास कर्जा | विना धितो/स्वीकारयोग्य धितो | रू. ५ लाखसम्म | समूहमा आवद्ध सदस्यहरु |

७. बचत शीर्षक:

| क्र.सं. | बचतका प्रकार | बचतकर्ता |
|---------|-----------------------|--------------------------------------|
| १ | समूह बचत | समूह सदस्यहरु |
| २ | व्यक्तिगत बचत | समूह सदस्य तथा अन्य धितो ऋणीहरु |
| ३ | वाल शिक्षा क्रमिक बचत | समूह सदस्यहरु |
| ४ | विशेष ग्रामीण बचत | समूह सदस्य वाहेकका धितो ऋणी सदस्यहरु |
| ५ | पेन्सन बचत | समूह सदस्यहरु |
| ६ | ग्रामीण उपकार बचत | समूह सदस्यहरु |

८. राहत कार्यक्रम:

| क्र.सं. | राहत कार्यक्रम | सुविधा |
|---------|-----------------------------------|---|
| १ | प्रसूति खर्च | समूह सदस्य सुत्केरी भएमा बढीमा दुई पटकसम्म । |
| २ | किरिया खर्च | समूह सदस्यको श्रीमानको मृत्यु भएमा । |
| ३ | औषधी उपचार खर्च | समूह सदस्य अस्पतालमा भर्ना भई उपचार गर्नु परेमा । |
| ४ | पुनर्स्थापना खर्च | प्राकृतिक प्रकोपका कारण समूह सदस्यहरुको घरबास/परियोजना क्षति हुन गएमा । |
| ५ | शिक्षामा प्रोत्साहन खर्च | समूह सदस्यका छोराछोरीहरु मध्ये सामुदायिक र निजी विद्यालयबाट SEE परिक्षामा अधिकतम प्राप्ताङ्क हासिल गर्नेलाई । |
| ६ | कर्जाको क्षतिपूर्ति सम्बन्धी खर्च | समूह सदस्यको मृत्यु भएमा निजले संस्थालाई तिर्न बाँकी मध्ये नियमानुसारको रकम । |

९. ग्राहक सदस्यहरूको क्षमता अभिवृद्धि तथा केन्द्रको भौतिक पूर्वाधार विकास:

| | |
|---|---|
| १ | तालीम, गोष्ठी, अवलोकन भ्रमण |
| २ | वित्तीय साक्षरता |
| ३ | उद्यमशीलता अभिवृद्धि कार्यक्रम |
| ४ | केन्द्रघर निर्माण तथा भौतिक सामग्री वितरण |

१०. संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यक्रम:

| | |
|---|---|
| १ | निःशुल्क स्वास्थ्य शिविर सञ्चालन |
| २ | स्वास्थ्य बीमा कार्यक्रम वारे सुसूचित/उत्प्रेरणा गर्ने |
| ३ | बीमा कम्पनीहरूले संचालन गरेको लघुबीमा कार्यक्रम वारे सुसूचित/उत्प्रेरणा गर्ने |
| ४ | शैक्षिक सहयोग |
| ५ | वातावरण संरक्षण तथा सांस्कृतिक प्रवर्द्धन |
| ६ | वित्तीय साक्षरता कार्यक्रम |
| ७ | संस्थागत सामाजिक उत्तरदायित्व कोष कार्यविधिमा उल्लेख भएका अन्य कार्यक्रम |

ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.

नवौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट
अध्यक्षद्वारा प्रस्तुत आर्थिक वर्ष २०७९/८० को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेडको नवौं वार्षिक साधारण सभामा उपस्थित हुनु भएका सम्पूर्ण शेयरधनी महानुभावहरू, विभिन्न शेयरधनी संस्थाहरूबाट पाल्नुभएका प्रतिनिधिहरू, नियमनकारी निकायबाट पाल्नुभएका आमन्त्रित सम्पूर्ण अतिथिहरूमा सञ्चालक समितिको तर्फबाट हार्दिक स्वागत तथा अभिवादन व्यक्त गर्दछु। शेयरधनीहरूको सहजताका लागि यो साधारण सभा भौतिक उपस्थिति र भर्चुअल/विद्युतीय माध्यम (Zoom) मार्फत सञ्चालन गर्न लागिएको व्यहोरा अवगत गराउँदै साधारण सभालाई सफलतापूर्वक सम्पन्न गर्न उपस्थित हुनु भएका सम्पूर्णमा हार्दिक आभार व्यक्त गर्न चाहन्छु।

विपेशगरी ग्रामीण दूरदराजमा बसोबास गर्ने विपन्न तथा पिछडिएका वर्गमा लघुवित्त सेवा पुऱ्याई उनीहरूको आर्थिक तथा सामाजिक जीवनस्तरमा सुधार गरी गरिबी न्यूनीकरणमा सहयोग पुऱ्याउने उद्देश्यले स्थापित राष्ट्रियस्तरको “घ” वर्गको यस लघुवित्त वित्तीय संस्थाले हाल देशका ५६ जिल्ला र सातै प्रदेशमा लघुवित्त सेवा पुऱ्याउन सफल भएको छ। विगत वर्षमा आर्थिक गतिविधिमा आएको शिथिलता र लघुवित्त विरोधि गतिविधि आदिका कारण आर्थिक वर्ष २०७९/८० चुनौति पूर्ण रह्यो।

संस्थाका लागि लगानीयोग्य श्रोतको अभाव, कर्जा लगानीको लागि लिइएको सापटी तथा बचतको व्याजदरमा वृद्धिले लागत उच्च, सापटी रकमको साँवा व्याज भुक्तानी गर्दा व्यवसायमा संकुचन जस्ता चुनौतिहरूको सामना गर्नुका साथै लघुवित्त वित्तीय संस्था विरोधी अराजक गतिविधिका कारण संस्थाका अधिकांश शाखा कार्यालयहरूमा कर्जा लगानी तथा असुली र बचत संकलन लगायतका सेवा विस्तारमा प्रत्यक्ष/अप्रत्यक्ष असर पर्न गएको छ। तथापि संस्थाले स्वीकृत वार्षिक कार्यक्रम तथा योजना अनुसार व्यवसायमा सुधार गरी लक्ष्य हासिल गर्न प्रयत्नशील रहँदा समेत विविध कारणबाट २०८० असार मसान्तमा संस्था सञ्चित नोक्सानीमा रहन गएको व्यहोरा जानकारी गराउन चाहन्छु।

नवौं वार्षिक साधारण सभाको अवसरमा संस्थाको आर्थिक वर्ष २०७९/८० को वार्षिक वित्तीय विवरण, २०८० आषाढ मसान्तको बासलात, नाफा नोक्सान हिसाव, नाफा नोक्सान बाँडफाँड, नगद प्रवाह विवरण र सो उपर लेखापरीक्षकको प्रतिवेदन लगायत अन्य वित्तीय विवरणहरू स्वीकृतिका लागि साधारण सभा समक्ष पेश गर्न तथा आर्थिक वर्ष २०८०/८१ को प्रथम अर्धवार्षिक अवधिसम्म हासिल भएका प्रमुख उपलब्धी र लिइएका रणनीति तथा कार्यक्रम लगायतका विविध विषयहरू साधारण सभा समक्ष पेश गर्ने अनुमति चाहन्छु। यस सभामा संस्थाका शेयरधनी महानुभावहरूबाट प्राप्त हुने राय, सुझाव एवं मार्गदर्शनबाट भावी लक्ष्य तथा कार्यक्रम निर्धारण गर्न सहयोग मिल्ने विश्वास लिएको छु।

१. विगत वर्षको कारोबारको सिंहावलोकन :

- (क) **संचालन गतिविधिको समीक्षा** : संस्थाले आ.व. २०७९/८० को आषाढ मसान्तसम्म देशका ५६ जिल्लाका १८९ शाखा कार्यालयहरू मार्फत ३६९ स्थानीय तहमा ९,१८३ केन्द्र संचालन गरी २१६,५१४ सदस्य र ९९,३६२ ऋणी सदस्यहरूलाई प्रत्यक्ष लघुवित्त सेवा पुऱ्याएको छ। २०८० आषाढ मसान्तसम्म संस्थाको कुल लगानीमा रहिरहेको बाँकी कर्जा रु. १२ अर्ब ६१ करोड ९५ लाख ७४ हजार र बचत रु. ३ अर्ब ७४ करोड ७७ लाख ४ हजार रहेको छ। गत वर्षको सोही अवधिको तुलनामा लगानीमा रहिरहेको कर्जामा ७.७४ र बचतमा ४.४४ प्रतिशतले न्यून हुन गएको छ।

(ख) वित्तीय स्थिति :

(१) कुल आम्दानी: आर्थिक वर्ष २०७९/८० मा व्याज आम्दानी रू. २ अर्ब २१ करोड २२ लाख ७८ हजार, अन्य सञ्चालन आम्दानी रू.७ करोड ५९ लाख ९४ हजार र गैर संचालन आम्दानीबाट रू.३३ हजार गरी जम्मा रू.२ अर्ब २८ करोड ८३ लाख ५ हजार कुल आम्दानी हुन गएको छ। गत वर्षको सोही अवधिको तुलनामा कुल आम्दानी १.९२ प्रतिशतले वृद्धि भएको छ।

(२) कुल खर्च : आ.व. २०७९/८० मा कर्मचारी खर्च रू. ८७ करोड १६ लाख ३१ हजार, कार्यालय सञ्चालन खर्च रू. १२ करोड ७० लाख ३१ हजार, व्याज खर्च रू.९५ करोड ८२ लाख ८ हजार, संभावित नोक्सानी व्यवस्था खर्च रू. ४८ करोड २७ लाख ५३ हजार र अन्य शुल्क र कमिशन खर्च रू.१ करोड ३० लाख २२ हजार गरी कुल खर्च रू. २ अर्ब ४५ करोड २६ लाख ४४ हजार हुन गएको छ। यस अवधिमा कुल खर्च गत वर्षको सोही अवधिको तुलनामा २०.७० प्रतिशतले वृद्धि भएको छ। यसरी कुल खर्च वृद्धि हुनुमा समीक्षा अवधिमा व्याज खर्च, सञ्चालन खर्च र सम्भावित नोक्सानी व्यवस्थामा भएको वृद्धि रहेको व्यहोरा अवगत गराउन चाहन्छु।

(३) सम्पूर्ण कारोवार पछिको मुनाफा : आर्थिक वर्ष २०७९/८० मा कुल आम्दानी रू. २ अर्ब २८ करोड ८३ लाख ५ हजार र कुल खर्च रू.२ अर्ब ४५ करोड २६ लाख ४४ हजार भई सम्पूर्ण कारोवार समावेश पछिको सञ्चालन नोक्सानी १६ करोड ४३ लाख ३९ हजार हुन गएको छ।

(४) संचित नाफा/नोक्सान : आ.व. २०७९/८० को वित्तीय विवरण नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसार तयार गर्नु पर्ने वाध्यात्मक व्यवस्थाका कारण संस्था मर्ज अधि र पछिका वर्षमा अनलाइन प्रणालीमा कारोवार नभएकाले खर्चको लागि आवश्यक सवै प्रकारका व्यवस्था (Provision) तथा स्थगन कर दायित्व रिजर्भ (Deferred Tax Liability Reserve) व्यवस्था नभएको र आ.व. २०७९/८० मा सवै प्रकारका खर्चहरूको व्यवस्था गर्दा खर्चमा वृद्धि हुन गई वितरण योग्य मुनाफा ऋणात्मक भई २०८० असार मसान्तमासम्ममा संचित नोक्सानी रू.५९ करोड १३ लाख ८१ हजार कायम हुन गएको छ।

(ग) पुँजीगत संरचना: संस्थाको हाल अधिकृत पुँजी रु. १ अर्ब ५० करोड र जारी तथा चुक्ता पुँजी रु.९८ करोड २५ लाख रहेको छ।

(घ) संस्थागत सुशासन:- वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ। यसका लागि वित्तीय संस्थाको सञ्चालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैङ्कबाट जारी भएका निर्देशनको अधिनमा रही आवश्यक नीति, नियम र कार्यविधिहरू बनाई लागु गरिएको छ।

संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउने सन्दर्भमा प्रवन्ध पत्र तथा नियमावली-२०७१, कर्मचारी सेवा विनियमावली- २०८०, कर्जा निर्देशिका-२०७१, शाखा संचालन कार्यविधि- २०७३, लघुव्यवसाय कर्जा लगानी कार्यविधि- २०७३, बचत परिचालन निर्देशिका-२०७१, कर्जा असुली कार्यविधि- २०७१, आन्तरिक लेखापरीक्षण तथा निरीक्षण निर्देशिका- २०७१, व्यवस्थापन सूचना प्रणाली नीति-२०७१, आर्थिक प्रशासन विनियमावली-२०७२, कर्जा अपलेखन विनियमावली- २०७२, जोखिम व्यवस्थापन नीति-२०७२, निष्कृत्य कर्जा कार्यविधि-२०७२, ग्राहक पहिचान (KYC) सम्बन्धी कार्यविधि-२०७३, सम्पत्ति तथा दायित्व व्यवस्थापन नीति-२०७३, अनिवार्य समूह तालिम निर्देशिका- २०७३, लघु उद्यम कर्जा कार्यविधि- २०७३, ग्राहक संरक्षण कोष लगानी कार्यविधि-२०७८, सम्पत्ति शुद्धीकरण निवारण कार्यविधि-२०७८, ग्राहक संरक्षण नीति- २०७३, संस्थागत सामाजिक उत्तरदायित्व कोष सञ्चालन कार्यविधि-२०७५, कर्मचारी कल्याण कोष सञ्चालन कार्यविधि- २०७२, उत्तराधिकारी योजना-२०८०, पारिश्रमिक निर्धारण नीति-२०८१, विपत् व्यवस्थापन तथा व्यवसाय निरन्तरता योजना-२०८१ लगायतका विभिन्न नीति,

नियम, विनियम, कार्यविधि, निर्देशिकाहरूको तर्जुमा तथा आवश्यकतानुसार परिमार्जन/संशोधन गरी कार्यान्वयनमा ल्याइएको छ।

नेपाल राष्ट्र बैङ्कबाट लघुवित्त संस्थालाई जारी भएका निर्देशनहरूको साथै बैङ्क तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, कम्पनी ऐन २०६३, नेपाल राष्ट्र बैङ्क ऐन २०५८, धितोपत्र ऐन २०६३, एवं नियमनकारी निकाय नेपाल राष्ट्र बैङ्क, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन कानून र जारी गरिएका निर्देशन तथा परिपत्रहरूको पूर्णरूपमा परिपालना गरिएको छ। साथै, संस्थागत सुशासन कायम गर्न कर्मचारी तहमा दण्ड र पुरस्कारको व्यवस्थालाई कडाइका साथ कार्यान्वयनमा ल्याइएको छ।

(ड) **लघुवित्त बीमा कार्यक्रम :** विपन्न वर्गका सदस्यहरूलाई प्रवाह गरेको लघुकर्जाको सुरक्षण र जोखिम न्यूनीकरणका लागि निक्षेप तथा कर्जा सुरक्षणकोष लगायत विभिन्न बीमा कम्पनीहरूसँग सम्झौता गरी सहकार्य गर्दै आइरहेको छ। यस कार्यक्रमलाई थप प्रभावकारी बनाई ग्राहक सदस्यहरूले लिएको ऋणको जोखिम कम गर्न विभिन्न बीमा कम्पनीहरूसँग आवश्यकता अनुसार समन्वय गरी लघुबीमा कार्यक्रमहरूमा सहभागी हुन सदस्यहरूलाई प्रोत्साहित गरिएको छ। यसले कर्जाको जोखिम बहन गर्नुका साथै मृतकको परिवारलाई थप आर्थिक सहयोग समेत पुगेको छ।

(च) **राजस्वमा योगदान :** आ.व.२०७८/७९ मा नेपाल सरकारलाई संस्थागत आयकर वापत रु.२२ करोड ४८ लाख १३ हजार ७ सय ४ रूपैया राजश्वमा योगदान गरेकोमा आ.व. २०७९/८० मा सो वापत रु.७ करोड ६६ लाख २८ हजार ८ सय ७७ रूपैया राजश्वमा योगदान गरेको छ।

२. राष्ट्रिय-अन्तर्राष्ट्रिय परिस्थितिबाट संस्थालाई परेको प्रभाव:

विगत वर्षदेखि विश्वव्यापी रूपमा सुरु भएको आर्थिक मन्दीको असर नेपालको अर्थतन्त्रमा समेत परेको छ। आ.व.२०७९/८० मा यस वित्तीय संस्थामा समेत आर्थिक मन्दीको नकारात्मक प्रभाव पर्न गएको छ। बढ्दो महंगी, व्यापार घाटा, तरलता संकुचन, वित्तीय स्रोतमा भएको ब्याजदर वृद्धिको प्रत्यक्ष असर संस्थाको कर्जा लगानी, असुली र आम्दानीमा परेको छ।

देशका विभिन्न स्थानमा लघुवित्त संस्थाहरूका विरुद्धमा भएका गतिविधिहरूका कारण ऋणीहरूमा कर्जा तिर्नु पर्दैन भन्ने भ्रम फैलिएको छ। यसले कर्जा असुलीमा समस्या आई भाखा नाघेको कर्जामा वृद्धि भएको छ। लघुवित्त संस्था बीचको अस्वस्थ तिव्र प्रतिस्पर्धा र ग्राहक सदस्यहरूमा बहुबैकिङ्गका कारणले प्रत्यक्ष रूपमा संस्थाको वित्तीय कारोवारलाई असर परेको छ। सञ्चालन खर्चमा वृद्धि, एकै स्थानमा धेरै वटा लघुवित्त संस्थाको शाखा संख्या, कमजोर भौतिक पुर्वाधार, प्रभावकारी कर्जा सुचना व्यवस्थाको कमी लगायत देशका विभिन्न स्थानमा घटेका प्राकृतिक प्रकोप (बाढी, पहिरो, भुकम्प आदि) का कारणले कर्जा लगानी, असुली, बचत वृद्धि जस्ता कार्यक्रमहरू प्रभावित भएका छन्। यस प्रकारको जोखिमबाट वित्तीय संस्थालाई पर्ने असर कम गर्न समय अनुकूल कार्यक्रम तथा सेवा प्रवाहमा परिमार्जन गर्दै लिएको छ।

३. आ.व. २०८०/८१ को तेश्रो त्रयमासिक अवधिको उपलब्धी र भावी योजना तथा रणनीति:

(क) **वित्तीय प्रगतिको अवस्था:** आर्थिक वर्ष २०८०/८१ को तेश्रो त्रयमासिक अवधिसम्म लगानीमा रहरहेको कर्जा रु.१२ अर्ब १९ करोड १४ लाख ९१ हजार, बचत रु. ३ अर्ब ५६ करोड ७८ लाख ९ हजार, कुल आम्दानी रु.१ अर्ब ५६ करोड ३६ लाख ६६ हजार, कुल खर्च रु १ अर्ब.२५ करोड ९२ लाख ९६ हजार भई २०८० चैत मसान्त सम्ममा अपरिस्कृत सञ्चालन मुनाफा रु ३० करोड ४३ लाख ७० हजार रहेको व्यहोरा शेरधनी महानुभावहरू समक्ष अवगत गराउन चाहन्छु। गत आर्थिक वर्षको सोही अवधि र चालु आर्थिक वर्षको तेश्रो त्रैमासिक अवधिसम्मको तथ्याङ्कलाई तुलनात्मक रूपमा तालिकामा उल्लेख गरिएको छ।

तालिका-१
(प्रगतिको तुलनात्मक अवस्था)

(रकम रू. हजारमा)

| विवरण | आर्थिक वर्ष २०८०/८१ तेश्रो त्रैमासिक अवधि सम्मको | आर्थिक वर्ष २०७९/८० तेश्रो त्रैमासिक अवधि सम्मको | वृद्धि/कमी | वृद्धि/कमी, प्रतिशत |
|-----------------------------------|--|--|------------|------------------------|
| सदस्य संख्या | २२४८३९ | २१७७७३ | ७०५८ | ३.२४ |
| लगानीमा रही रहेको कुल कर्जा (रु.) | १२१९१४९१ | १२७१७६०३ | -५२६११२ | -४.१४ |
| बचत (रु.) | ३५६७८०९ | ३७५६३०३ | -१८८४९४ | -५.०२ |
| आम्दानी (रु.) | १५६३६६६ | १७८९७३६ | -२६०७० | -१२.६३ |
| खर्च (रु.) | १२५९२९६ | १७०१००४ | -४१७०८ | -२५.९७ |
| सञ्चालन नाफा (अपरिष्कृत) (रु.) | ३०४३७० | ८८७३२ | २१५६३८ | २४३.०२ |

(ख) **संगठनात्मक संरचना तथा जनशक्ति व्यवस्थापन:** संस्थामा अधिकृत/सहायकस्तरका पुराना कर्मचारीहरू अनिवार्य तथा स्वेच्छिक अवकासमा गएका कारण संस्थामा स्थायी रूपले काम गर्ने जनशक्तिको अभाव भएकाले लामो समयपश्चात स्थायी र पदोन्नतिको प्रकृया शीघ्र प्रारम्भ गरिने छ ।

गत आर्थिक वर्षको अन्त्यदेखि संस्थाको कारोवार पूर्ण रूपमा सफ्टवेर प्रणालीबाट सञ्चालन हुँदै आएकोले शाखाहरूको कारोवार गैरस्थलगत रूपमा समेत अनुगमन गर्न सहज भएको छ । संस्थालाई कम जनशक्तिबाट मितव्ययी तवरले चुस्त दुरुस्त रूपमा सञ्चालन गर्न संस्थाको मौजुदा विभाग तथा प्रदेश कार्यालयहरूको संरचनालाई समसामयिक परिमार्जन गर्न आवश्यक देखिएकोले संगठनात्मक संरचनामा परिमार्जन गरिएको छ । परिमार्जित सांगठनिक संरचना अनुसार चार वटा विभाग, तीन वटा महाशाखा र पाँच वटा संचालन तथा सुपरिवेक्षण कार्यालय कायम गरिएको छ । संस्थाको खर्चमा मितव्ययिता अपनाउन स्वीकृत संगठनात्मक संरचना अनुसार सञ्चालन तथा सुपरिवेक्षण कार्यालय र नजिकको शाखा कार्यालय एउटै भवनबाट सञ्चालन गर्ने व्यवस्था समेत मिलाइएको छ । हाल संस्थामा २०८१ जेठ मसान्तसम्म जम्मा ८ सय ३० जना कर्मचारीहरू कार्यरत रहेका छन् ।

(ग) **सेवा विस्तार तथा विविधिकरण:-** सात वटा प्रदेशका ५६ जिल्लामा लघुवित्त सेवा प्रदान गर्ने क्रममा विपन्न वर्गका घरपरिवारहरूलाई आय आर्जन र स्वरोजगारतर्फ उत्प्रेरित गर्दै आइएको छ । यस अन्तर्गत आफ्ना ग्राहक सदस्यहरूलाई कृषि तथा पशुपन्छीजन्य व्यवसायहरू, तरकारी खेति, फलफूल खेति, नगदेबाली, दुग्धजन्य व्यवसाय, बाखापालन, कुखुरापालन, बंगुरपालन, गाई, भैसी पालन, मत्स्यपालन आदि लघु व्यवसायहरू तथा घरेलु उद्योग व्यापार/व्यवसाय लगायतका परियोजनाहरू सञ्चालन गर्न प्रोत्साहित गर्दै आएको छ । संस्थामा आबद्ध रहेका तथा थप भएका नयाँ सदस्यहरू समेतका लागि कर्जाका प्रोडक्टहरूमा विविधिकरण गरी धितोमा आधारित लघुउद्यम कर्जा, मौसमी कर्जा, आपतकालीन कर्जा जस्ता कर्जाका प्रोडक्टहरूको कार्यान्वयनलाई निरन्तरता दिइएको छ ।

(घ) **जग्गा जमिनको संरक्षण र उपयोग:-** संस्थाको नाममा विभिन्न जिल्लाहरूमा कुल ४ बिगाह १८ कठ्ठा ५ धुर जग्गा रहेको छ । संस्थाको स्वामित्वमा विभिन्न स्थानमा रहेका उल्लेखित जग्गा जमिनहरूको उचित संरक्षण गरी उपयोग वा विक्रीका सम्बन्धमा नीतिगत रूपमा आवश्यक पहल गरिने छ । उक्त जग्गाको विस्तृत विवरण देहाय बमोजिम तालिका-२ मा उल्लेख गरिएको छ ।

तालिका-२
(जग्गा सम्बन्धी विवरण)

| क्र.सं. | जग्गा भएको ठेगाना | | | क्रि.नं. | क्षेत्रफल |
|---------|-------------------|---------------------------------------|---------|----------|-----------|
| | जिल्ला | नं.पा./गा.पा. | वडा नं. | | |
| १ | कैलाली | धनगढी उपमहानगरपालिका | १३ | २५ | ०-१४-१५ |
| २ | कैलाली | धनगढी उपमहानगरपालिका | १३ | २६ | ०-७-५ |
| ३ | कैलाली | धनगढी उपमहानगरपालिका | १९ | ३६२ | ०-५-० |
| ४ | कैलाली | गोदावरी नगरपालिका | ५ | ३९ | १-१०-० |
| ५ | कञ्चनपुर | महाकाली नगरपालिका | ६ | ५९ | ०-२-० |
| ६ | कञ्चनपुर | महाकाली नगरपालिका | ६ | ४०८ | ०-१-० |
| ७ | बर्दिया | मधुवन नगरपालिका | ६ | ३२८ | ०-१-० |
| ८ | बाँके | कोहलपुर नगरपालिका | ११ | १३९९ | १-०-१५ |
| ९ | परासी | बर्दघाट नगरपालिका | ४ | २३ | ०-२-० |
| १० | परासी | बर्दघाट न.पा.(४ कोठाको १ तले घर सहित) | ४ | १५६ | ०-१-१० |
| ११ | सुनसरी | गढी गाउँपालिका | १ | ३७८ | ०-२-० |
| १२ | मोरङ | रतुवामाई नगरपालिका | ६ | २१७ | ०-३-० |
| १३ | मोरङ | सुन्दर हरैँचा नगरपालिका | १० | ४७२ | ०-२-० |
| १४ | मोरङ | उर्लावारी नगरपालिका | ३ | १३३० | ०-३-० |
| १५ | भद्रा | मेचीनगर नगरपालिका | १० | ४४५ | ०-३-० |
| | | | | जम्मा | ४-१८-५ |

(ड) निष्कृत्य कर्जा असुली: आर्थिक वर्ष २०७८/७९ मा ४.४८ प्रतिशत निष्कृत्य कर्जा रहेकोमा आर्थिक वर्ष २०७९/८० मा संस्थाले सम्पूर्ण शाखा कार्यालयहरूमा Core Banking Software जडान गरी कारोवारलाई पूर्ण रूपमा केन्द्रीकृत गरेको कारणले समेत यस्तो कर्जामा वृद्धि भई १०.२७ प्रतिशत कायम भएको छ। निष्कृत्य कर्जा असुली प्रभावकारी बनाउनका लागि प्रधान कार्यालयमा Focal Person तोकिएको एवम् निष्कृत्य कर्जा असुली कार्यदल समेत क्रियाशील रहेको छ। सम्पूर्ण शाखा कार्यालयहरूमा कार्यरत कर्मचारीहरूलाई गोष्ठीमा सहभागी गराई वार्षिक कार्ययोजना अनुसारको निष्कृत्य कर्जा असुली लक्ष्य हासिल गर्न उत्प्रेरित गरिएको छ।

यस बाहेक सञ्चालन तथा सुपरीवेक्षण कार्यालयका प्रमुख, शाखा प्रमुख र फिल्ड कर्मचारीहरूका बीचमा विभिन्न चरणमा भौतिक तथा Virtual/Zoom Meeting का माध्यमबाट नियमित रूपमा छलफल/गोष्ठी गरी निष्कृत्य कर्जा असुलीको लक्ष्य निर्धारण र असुलीमा जोड दिइएको छ। शाखा कार्यालयहरूको स्थलगत/गैरस्थलगत अनुगमन गरी निष्कृत्य कर्जा असुली कार्यलाई प्रभावकारी बनाइएको छ।

चालु आर्थिक वर्ष २०८०/८१ को तेस्रो त्रैमासको अन्त्य सम्ममा निष्कृत्य कर्जा न्यूनीकरण भई ६.९८ प्रतिशत कायम भएको छ। साथै, चालु आर्थिक वर्षको अन्त्य सम्ममा निष्कृत्य कर्जालाई वाञ्छित सीमामा कायम गर्ने लक्ष्यका साथ कार्य गरिरहेको व्यहोरा समेत शेरधनी माहानुभावहरू समक्ष जानकारी गराउँदछु।

- (च) **संस्थाको जग्गा तथा भवन खरीद/निर्माण सम्बन्धमा:** संस्थाको प्रधान कार्यालयका लागि आफ्नै घर जग्गाको व्यवस्था हुन सकेको छैन । प्रधान कार्यालय भाडामा रहेको घरबाट सञ्चालन हुँदै आइरहेको सन्दर्भमा संस्थाको प्रधान कार्यालयका लागि बुटवलमा जग्गा खरीद गरी घर निर्माण गर्ने अथवा कार्यालयका लागि उपयुक्त खालको घर खरीद गर्ने कार्य आगामी आ.व. २०८१/८२ को योजनामा राखिएको व्यहोरा शेरधनी माहानुभावहरु समक्ष जानकारी गराउन चाहन्छु ।
- (छ) **सफ्टवेयर जडान तथा यान्त्रिकीकरण:-** संस्थामा कम्प्युटरकृत अभिलेख प्रणालीको व्यवस्था गरिएको छ । यस क्रममा आ.व. २०७९/८० को अन्तमा Centralized/Web based Software सम्पूर्ण १८९ वटै शाखा कार्यालय, पाँचवटा सञ्चालन तथा सुपरिवेक्षण कार्यालय र प्रधान कार्यालयमा जडान गरी कारोवारलाई अनलाइनमा ल्याइसकिएको छ । संचालनमा रहेको Software प्रणालीबाट संस्थाको आवश्यकता अनुसारको सूचना प्राप्त भइरहेको र नेपाल राष्ट्र बैङ्क लगायतका नियामक निकायहरूमा नियमित रूपमा गर्नु पर्ने Reporting कार्यमा समेत सहज भएको छ ।
- (ज) **मर्जर सम्बन्धमा:** संस्थाको पुँजी संरचना वृद्धि गरी देशव्यापी शाखा सञ्जाल विस्तार गर्न चालु आ.व.मा वित्तीय रूपमा सक्षम रहेको अर्को कुनै लघुवित्त संस्थसँग एक आपसमा गाभ्ने गाभिने नीतिलाई कार्यान्वयनको क्रममा अगाडी बढाइने छ ।

४. कम्पनीको औद्योगिक एवं व्यावसायिक सम्बन्ध:

यस वित्तीय संस्थाले आफ्ना सबै सरोकारवाला निकायहरूसँग सौहार्दपूर्ण व्यावसायिक सम्बन्ध स्थापित गर्दै आइरहेको छ । आगामी दिनमा समेत सबै सरोकारवाला निकायहरूसँग पारदर्शिताको आधारमा व्यवसायिक सम्बन्धलाई थप सुदृढ बनाई प्रभावकारी रूपमा सहकार्य गरिने छ ।

५. सञ्चालक समिति:

हाल संस्थामा पाँच सदस्यीय सञ्चालक समिति रहेको छ । सञ्चालक समितिमा म भरतराज कोइराला मिति २०७८ भाद्र ५ गते सम्पन्न भएको छैठौँ वार्षिक साधारण सभाबाट सर्वसाधारण समूहको तर्फबाट निर्वाचित भई प्रतिनिधित्व गर्दै आइरहेकोमा मिति २०८१/०२/०४ गते बसेको सञ्चालक समितिको बैठकको निर्णयानुसार अध्यक्ष पदमा चयन भएको व्यहोरा अनुरोध छ । नेपाल सरकार अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्दै आउनु भएका सञ्चालक श्री शंकरराज पाठकको सट्टामा मिति २०८०/१२/३० गते देखि श्री कमानसिं थापा मगरले प्रतिनिधित्व गर्दै आउनु भएको छ । निवर्तमान अध्यक्ष श्री शिवहरी दंगाल र सञ्चालक श्री शंकरराज पाठकले आ-आफ्नो पदमा रही संस्थाको उन्नति तथा प्रगतिमा पुऱ्याउनु भएको योगदानको कदर गर्दै उहाँहरूलाई धन्यवाद ज्ञापन गर्दछु ।

६. विद्यमान चुनौतीहरू:

संस्थाको कारोबार र व्यवसायिक क्रियाकलापमा प्रभाव पार्ने प्रमुख चुनौतीहरू देहाय बमोजिम देखिएका छन्:-

- (क) व्यवसायिक कारोवारमा भएको मन्दीका कारण कर्जा लगानी तथा असुली कार्यमा चुनौती थपिदै गएकोछ ।
- (ख) लघुवित्तको विषयमा समाजमा नकारात्मक सूचना प्रवाह भएको कारण कार्यक्रम विस्तार, कर्जा लगानी र असुलीमा प्रतिकूल प्रभाव अझ कायमै रहेको छ ।
- (ग) लघुवित्त संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धा, बसाई सराई र बहु बैंकिंग (Multiple financing) अभ्यासले गर्दा कर्जा लगानीमा कमी, निष्कृत कर्जामा वृद्धि र सदस्यता परित्याग (Dropout Rate) दर बढ्न गएको छ ।
- (घ) संस्थामा कम लागतमा प्रयाप्त वित्तीय स्रोत उपलब्ध हुन नसक्दा लागतमा वृद्धि हुँदै गएको छ ।
- (ङ) लघुवित्त विरोधी गतिविधिका कारण कर्जा लगानी, असुलीमा तथा केन्द्र बैठक नियमित र प्रभावकारी बनाउन

चुनौती थपिएको छ ।

(च) विद्यमान अवस्थामा एक सदस्य एक लघुवित्तको नीति कार्यान्वयन गर्न चुनौती रहेको छ ।

तथापी माथि उल्लेखित चुनौतीहरूको सामना गर्दै वित्तीय संस्थालाई सवल र सक्षम ढंगले अगाडि बढाउन सञ्चालक समिति र व्यवस्थापन प्रयत्नशील रहँदै आएको छ ।

७. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया:

कम्पनी रजिष्ट्रारको कार्यालयबाट मिति २०८०/०४/२८ गते लेखापरीक्षक श्री एन.वि.एस.एम एण्ड एसोसिएट्स, नारायणचौर नक्साल, काठमाडौं नियुक्त भई मिति २०८०/०८/३० गते बसेको यस संस्थाको आठौं वार्षिक साधारण सभाबाट सो को अनुमोदन भएको हुँदा निज लेखापरीक्षकले यस संस्थाको आ.व.२०७९/८० को लेखापरीक्षण गर्नु भएको लेखापरीक्षण प्रतिवेदनले वित्तीय संस्थाको यथार्थ अवस्थाको चित्रण गरेको छ । प्रतिवेदनमा गम्भिर प्रकारका कुनै टिप्पणी रहेका छैनन् र लेखापरीक्षण प्रतिवेदनप्रति सञ्चालक समितिको कुनै टिप्पणी रहेको छैन ।

८. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:

आ.व. २०७९/८० मा वितरण योग्य मुनाफा ऋणात्मक रहेको हुँदा लाभांश वितरणको प्रस्ताव नरहेको व्यहोरा शेयरधनी माहानुभावहरु समक्ष अनुरोध गर्दछु ।

९. आन्तरिक नियन्त्रण प्रणाली: यस संस्थाले आन्तरिक नियन्त्रण प्रणालीलाई सदैव उच्च प्राथमिकता दिँदै आएको छ ।

आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन लेखापरीक्षण समिति गठन गरिएको छ । आन्तरिक लेखापरीक्षण तथा वाह्य लेखापरीक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई सञ्चालक समिति समक्ष जानकारी गराउँदै आएको छ । वित्तीय संस्थाको कर्जा जोखिम तथा संचालन जोखिम, कर्मचारी व्यवस्थापन, लगायतका विषयमा आवश्यक निर्णय गर्न जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण तथा अनुगमन समिति, सम्पत्ति दायित्व व्यवस्थापन समिति, आर्थिक निर्देशन समिति लगायत विभिन्न आन्तरिक समितिहरू कृयाशील रहेका र सम्पादन गरिएका कार्यहरूको मूल्याङ्कन गर्ने र सोको आधारमा उपयुक्त रणनीति अवलम्बन गर्ने कार्यलाई निरन्तरता दिइएको छ ।

१०. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सो को विवरण:

हाल संस्थाको लेखापरीक्षण समितिमा सञ्चालक श्री सुशील कुमार नेपाल, संयोजक र सञ्चालक श्री मनोज कुमार खडका सदस्य तथा आन्तरिक लेखापरीक्षण विभागका प्रमुख सदस्य सचिवका रूपमा रहनु भएको छ । लेखापरीक्षण समितिका संयोजक र सञ्चालक सदस्यलाई समितिको बैठक बसेको दिन प्रति बैठक रू.३५००/- का दरले र सदस्य सचिवलाई रू. १६००/- का दरले बैठक भत्ता प्रदान गर्ने गरिएको छ ।

आर्थिक वर्ष २०७९/८० को अवधिमा लेखापरीक्षण समितिको बैठक नौ पटक बसेको छ । यस समितिले नेपाल राष्ट्र बैकबाट जारी निर्देशनमा उल्लेखित लेखापरीक्षण समितिको काम कारवाहीको परिधिभित्र रही संस्थाको वित्तीय स्थिति, आन्तरिक नियन्त्रण प्रणाली, जोखिम व्यवस्थापन प्रणाली, विभिन्न ऐन, नियम, निर्देशन, निर्देशिका एवं मापदण्डहरूको पालना, लेखापरीक्षण कार्य तालिका लगायतका विषयहरूमा समीक्षा गर्ने गरेको छ । समितिले आन्तरिक लेखापरीक्षण प्रतिवेदनहरू उपर नियमित रूपमा समीक्षा गरी कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिनका साथै संस्थागत सुधारका लागि सञ्चालक समिति समक्ष विभिन्न सुझाव पेश गर्ने गरेको छ ।

११. संस्थाले सम्पादन गरेका अन्य गतिविधिहरू:

- (क) **कर्मचारी तालिम, वृत्ति विकास तथा उत्प्रेरणा सम्बन्धी कार्यक्रम सञ्चालन:-** आर्थिक वर्ष २०७९/८० अधिकृतस्तरका ३१३ जना र सहायकस्तरका २३७ जना गरी जम्मा ५५० जना कर्मचारीहरूलाई संस्था स्वयम् र अन्य विभिन्न संस्थाहरूले आयोजना गरेका तालिम, गोष्ठी र सेमिनारमा सहभागी गराइएको छ। संस्थालाई उपयोगी हुने राष्ट्रिय तथा अन्तर्राष्ट्रिय जगतमा लघुवित्तको क्षेत्रमा भएका नवीन परिवर्तनहरूको जानकारी तथा कर्मचारीहरूको दक्षता अभिवृद्धिका लागि आगामी आ.व. २०८१/८२ मा समेत यस्ता तालिम तथा गोष्ठी कार्यक्रममा सहभागी गराइने छ।
- (ख) **ग्राहक सदस्यहरूलाई तालिम, गोष्ठी, अवलोकन भ्रमण:-** संस्थाको नीति नियम र लघुवित्त सेवा सम्बन्धमा ग्राहक सदस्यहरूलाई अवगत गराई उनीहरूको वास्तविक समस्या र आवश्यकताका बारेमा जानकारी लिने उद्देश्यले विभिन्न रचनात्मक कार्यहरू सम्पन्न भएका छन्। चालु आ.व.मा सबै सञ्चालन तथा सुपरीवेक्षण कार्यालय अन्तर्गतका विभिन्न शाखा कार्यालयहरूमा आवद्ध २ सय ७८ जना सदस्यहरूलाई अन्तर प्रदेश अवलोकन भ्रमण सम्पन्न गराइएको छ। यस कार्यका लागि रु.२३ लाख ६० हजार ५ सय ७१ ग्राहक संरक्षण कोषबाट उपलब्ध गराइएको छ। यस किसिमका कार्यक्रमहरूलाई आगामी आ.व. मा समेत निरन्तरता प्रदान गरिने छ।
- (ग) **ग्राहक सदस्यहरूलाई राहत वितरण:-** संस्थाले अनुशासित, परिश्रमी र इमान्दार ग्राहक सदस्यहरूलाई विभिन्न शीर्षक अन्तर्गत राहत वितरण गर्दै आएको छ। आर्थिक वर्ष २०७९/८० मा प्रसूति खर्च, किरिया खर्च, पुनस्थापना खर्च, ग्राहक सदस्यको मृत्यु भएमा बाँकी कर्जाको क्षतिपूर्ति खर्च र औषधी उपचार खर्च वापत १५० जना सदस्यहरूलाई रु. ५ लाख ८५ हजार रकम वितरण गरिएको छ। साथै चालु आ.व. २०८०/८१ मा १३३ जना सदस्य परिवारलाई रु. १२ लाख ४२ हजार ९ सय ४८ राहत वितरण गरिएको छ। उक्त राहत रकम ग्राहक संरक्षण कोष सञ्चालन कार्यविधि, २०७५ बमोजिम प्रदान गरिएको छ।
- (घ) **वित्तीय साक्षरता तथा ग्राहक संरक्षण:-** नेपाल राष्ट्र बैङ्कको निर्देशन अनुसार ग्राहक संरक्षण कोष (Client Protection Fund) मा जम्मा भएको रकम ऋणीहरूको सामूहिक हित हुने कार्य गर्न समस्यामा परेका ऋणीको व्यवसायको सुरक्षण एवम् पुनस्थापना गर्न तथा ग्राहकहरूको शिक्षा र क्षमता विकास एवम् ग्राहकहरूका सन्तानको विद्यालयस्तरको शिक्षा, स्वास्थ्य तथा पोषण सम्बन्धी कार्यक्रममा उपयोग हुने गरी खर्च गरिएको छ। यसका लागि प्रत्येक वर्ष खुद मुनाफाको एक प्रतिशत रकम ग्राहक संरक्षण कोषमा छुट्याई जम्मा गर्ने गरिएको छ।
- आर्थिक वर्ष २०७९/८० मा यस कोषबाट ७० जना विभिन्न व्यक्तिहरूलाई वित्तीय साक्षरता तालिम प्रदान गरी रु. ३४ हजार २ सय ३० खर्च भएको छ। यसैगरी चालु आ.व. २०८०/८१ को तेस्रो त्रैमाससम्ममा संस्थाका सबै सञ्चालन तथा सुपरीवेक्षण कार्यालयबाट वित्तीय साक्षरता कार्यक्रमलाई अभियानको रूपमा सञ्चालन गरी विभिन्न ४७८ जना व्यक्तिहरूलाई सहभागी गराइएको छ। उक्त कार्यक्रममा रु. ३ लाख ३ सय ४९ खर्च भएको छ। उक्त खर्चको सञ्चालन तथा उपयोगको लागि ग्राहक संरक्षण कोष सञ्चालन कार्यविधि, २०७५ तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ।
- (ङ) **संस्थागत सामाजिक उत्तरदायित्व कोष:-** संस्थाले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न समयमा विभिन्न क्षेत्रमा सहयोग पुऱ्याउँदै आएको छ। यसका लागि संस्थाले सामाजिक उत्तरदायित्व कोष संचालन कार्यविधि, २०७५ अनुसार प्रत्येक वर्ष खुद नाफाको एक प्रतिशत रकम जम्मा गर्दै आएको छ। यस कोषमा २०७९ आषाढ मसान्तसम्म रु.३७ लाख १ हजार १४ रूपैया २५ पैसा मौज्जात रहेकोमा उक्त कोषबाट संस्थाले आ.व. २०७९/८० मा शिक्षा, स्वास्थ्य, वातावरण, खेलकुद तथा समाजसँग प्रत्यक्ष सरोकार राख्ने क्षेत्रहरूमा रु. २ लाख ३८ हजार ७

सय ९० रूपैयाँ खर्च गरी २०८० असार मसान्तमा यस कोषमा रु.३४ लाख ६२ हजार २ सय २४ रूपैयाँ २५ पैसा मौज्जात रहेको छ। आगामी आ.व. मा समेत यस्ता कार्यक्रमहरूलाई निरन्तरता दिइने छ।

१२ प्रतिबद्धता:

आदरणीय शेयरधनी महानुभावहरू,

संस्थाले नेपाल सरकार लगायत नियमनकारी निकायहरू कम्पनी रजिष्ट्रारको कार्यालय, नेपाल राष्ट्र बैङ्क, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि., निक्षेप तथा कर्जा सुरक्षण कोष, बीमा कम्पनीहरू र विभिन्न बैङ्क तथा वित्तीय संस्था, शुभेच्छुक संघ संस्था, सम्पूर्ण शेयरधनी महानुभावहरू, कर्मचारी वर्ग, ग्राहक सदस्यहरू तथा अन्य महानुभावहरूबाट समय समयमा प्राप्त राय सुझावहरूलाई सञ्चालक समितिले हार्दिकतापूर्वक ग्रहण गर्दै आएको छ।

संस्थाले सदस्यहरूलाई प्रदान गर्ने सेवा सुविधामा क्रमशः सुधार गर्दै आएको र भविष्यमा पनि त्यस्ता सेवा सुविधाहरूमा समयानुकूल परिमार्जन गर्दै सरल र गुणस्तरीय सेवा प्रदान गरिने छ। नेपाल सरकारले अवलम्बन गरेको गरिवी न्यूनिकरण, वित्तीय पहुँच विस्तार, वित्तीय साक्षरता, वित्तीय समावेशीता लगायतका नीति तथा कार्यक्रमहरूको कार्यान्वयनमा सघाउ पुऱ्याउन प्रतिबद्ध रहेको व्यहोरा सभा समक्ष अनुरोध गर्दछु।

१३. धन्यवाद ज्ञापन:

अन्त्यमा, यस लघुवित्त वित्तीय संस्थाको प्रगति र सफलताका लागि प्रत्यक्ष/परोक्ष रूपमा सहयोग, सल्लाह, सुझाव दिई आ-आफ्नो क्षेत्रबाट पुऱ्याउनु भएको योगदानका लागि सम्पूर्ण शेयरधनी महानुभावहरू, नेपाल सरकार, नेपाल राष्ट्र बैङ्क र अन्य नियामक निकायहरू, वित्तीय श्रोत उपलब्ध गराई सहयोग गर्ने बैङ्क तथा वित्तीय संस्था, लेखापरीक्षक, ग्राहकवर्ग, व्यवस्थापन लगायत संस्थाका सम्पूर्ण कर्मचारी परिवार, सम्पूर्ण शुभचिन्तक तथा सम्बद्ध सबै पक्षलाई सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद ज्ञापन गर्दै आगामी दिनमा समेत निरन्तर सहयोगको अपेक्षा गर्दछु।

धन्यवाद,

सञ्चालक समितिको तर्फबाट
अध्यक्ष, भरतराज कोइराला
ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.
२०८१ साल आषाढ, १५ गते शनिवार

सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने

कम्पनी ऐन, २०६३ को दफा १०९ (४) संग सम्बन्धित अन्य थप विवरणहरु

- (क) समीक्षा वर्षको कारोबारको सिंहावलोकन: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परे नपरेको: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (ग) प्रतिवेदन तयार भएका मितिसम्मको उपलब्धि र भविष्यमा गर्नु पर्ने कुराहरुका विषयमा सञ्चालक समितिको धारणा: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (च) कारोबारलाई असर पार्ने मुख्य कुराहरु: यस वित्तीय संस्थाको कारोबारलाई मुख्यगरी निम्न लिखित कुराहरुले असर पारेको छ ।
- तरलता अभावको कारणले लगानी योग्य वित्तीय स्रोतको अभाव तथा उच्च व्याजदरका कारण लागतमा वृद्धि ।
 - लघुवित्त संस्था विरुद्ध गतिविधीका कारण कर्जा लगानी र असुलीमा प्रतिकूल प्रभाव ।
 - नियमनकारी निकायबाट समय समयमा जारी हुने निर्देशनहरु ।
 - ग्राहक सदस्यहरुले धेरैवटा लघुवित्त संस्थाबाट कर्जा लिने प्रवृत्तिका कारण निष्कृत्य कर्जामा वृद्धि ।
 - समय अगावै अधिक संख्यामा कर्मचारीहरुको स्वेच्छिक अवकाश ।
 - कर्जा सुचनाको लागि प्रभावकारी संयन्त्रको अभाव ।
 - लघुवित्त वित्तीय संस्थाहरु बीचको बढ्दो अस्वस्थ प्रतिस्पर्धा ।

यस्ता असरहरुबाट बचेर वित्तीय संस्थालाई सवल र सक्षम ढंगले अगाडी बढाउन सञ्चालक समिति र व्यवस्थापन प्रयत्नशील रहँदै आइको छ ।

- (छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया: सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (ज) लाभांस बाँडफाड गर्न सिफारिस गरिएको रकम : नभएको ।
- (झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सो को विवरण : कुनै पनि शेयर जफत भएको छैन ।
- (ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन: यस वित्तीय संस्थाको कुनै सहायक कम्पनी नरहेको ।
- (ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन: कम्पनीले लघुवित्त सम्बन्धी कर्जा लगानी, वचत परिचालन लगायतका कारोवारहरु गर्दै आएको छ । यस वित्तीय संस्थाको कुनै सहायक कम्पनी नरहेको ।
- (ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभुत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी: केही नभएको ।
- (ड) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्व विवरण र कम्पनीको शेयर

कारोवारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जनाकारी : यस संस्थाका सञ्चालकहरूले देहाय बमोजिमको संस्थागत शेयर धारण गरेका छन् ।

सञ्चालक समितिका पदाधिकारीहरू:

| क्र.सं | नाम थर | पद | प्रतिनिधित्व | ग्रहण गरेको कुल शेयर संख्या |
|--------|------------------------|---------|--|---|
| १ | श्री भरतराज कोइराला | अध्यक्ष | सर्वसाधारण | व्यक्तिगत १५० कित्ता |
| २ | श्री शिवहरी दंगाल | सञ्चालक | फ्यूचर स्टार डिजाइन एण्ड डेभलपर्स प्रा.लि. | संस्थागत १००० कित्ता |
| ३ | श्री सुशील कुमार नेपाल | सञ्चालक | नेपाल वैङ्क लि. | संस्थागत ६७७५५१ कित्ता |
| ४ | श्री कमानसिं थापा मगर | सञ्चालक | नेपाल सरकार, अर्थ मन्त्रालय | संस्थागत २९६३७०५ कित्ता |
| ५ | श्री मनोज कुमार खडका | सञ्चालक | सर्वसाधारण | ४०० कित्ता (व्यक्तिगत ३०० कित्ता र संकल्प डिजाइन एण्ड डेभलपर्स प्रा.ली.को १०० कित्ता) |

संस्थाका सञ्चालकहरूले संस्थाबाट निष्काशन गरिएको शेयर खरीद गर्ने र साधारण सभाबाट पारित बोनस शेयर ग्रहण गर्ने बाहेक शेयर कारोवारमा अन्य कुनै संलग्नता नरहेको ।

- (ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सभौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा: केही नभएको
- (ण) कम्पनीले आफ्नो शेयर आफैँ खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नु पर्नाको कारण, त्यस्तो शेयरको संख्या र अंकित मुल्य तथा त्यसरी खरीद गरे वापत कम्पनीले भुक्तानी गरेको रकम : समीक्षा वर्षमा वित्तीय संस्थाले आफ्नो शेयर आफैँ खरीद गरेको छैन ।
- (त) आन्तरिक नियन्त्रण प्रणाली र सोको विस्तृत विवरण : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- (थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण : आर्थिक वर्ष २०७९/८० मा कुल व्यवस्थापन खर्च देहाय बमोजिम रहेको छ :

| क्र.सं. | विवरण | रकम (रु.) |
|---------|----------------------|-----------------|
| १ | कर्मचारी खर्च | ८७,१६,३१,०९४.०० |
| २ | कार्यालय संचालन खर्च | १२,७०,३१,००२.०० |
| | कुल व्यवस्थापन खर्च | ९९,८६,६२,०९६.०० |

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

आ.व.२०७९/८० को विवरण

| क्र.सं. | नाम | पद | भत्ता प्रति बैठक | अन्य सुविधा |
|---------|--|-------------------------------------|------------------|-------------|
| १ | सञ्चालक श्री सुशील कुमार नेपाल | संयोजक | ३५००१- | |
| २ | सञ्चालक श्री मनोज कुमार खडका | सदस्य | ३५००१- | |
| ३ | का.मु.मुख्य प्रबन्धक श्री लक्ष्मण अर्याल | सदस्य सचिव, आ.ले.प. विभाग प्रमुख | १६००१- | |

यस वित्तीय संस्थामा आ.व.२०७९/८० को अवधीमा लेखापरीक्षण समितिको जम्मा ९ वटा बैठक बसेको छ । लेखापरीक्षण समितिले नेपाल राष्ट्र बैङ्कले लेखापरीक्षण समितिका लागि तोकेको निर्देशनको परिधिभित्र रही कार्य सम्पादन गर्दै आएको छ । लेखापरीक्षकबाट प्राप्त प्रतिवेदनलाई लेखापरीक्षण समितिमा छलफल तथा पुनरावलोकन गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको छ ।

- (ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेरधनी वा निजको नजिकका नातेदार वा निजसंग रहेको फर्म कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा: केही नभएको ।
- (न) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, तथा पदाधिकारीहरूलाई भुक्तान गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम : आर्थिक वर्ष २०७९/८० मा

(अ) सञ्चालक समितिसँग सम्बन्धित:

| | |
|---|---|
| सञ्चालक समितिको बैठक भत्ता | अध्यक्ष रू.४०००/- र सञ्चालक रू.३५००/- प्रति बैठक । |
| समितिको बैठक भत्ता | सञ्चालक स्तरिय संयोजकलाई रू.३५००/- र सदस्य रू.३५००/- र सदस्य सचिव रू.१६००/- प्रति बैठक । |
| पत्रपत्रिका तथा संचार खर्च: | अध्यक्ष रू.२०००/-, सञ्चालक रू.१५००/- मासिक |
| स्वदेश भ्रमण दैनिक भत्ता र यातायात खर्च | : अध्यक्ष रू.४८००/- तथा सञ्चालकलाई दैनिक रू.४०००/- : अध्यक्ष एवं सञ्चालकलाई वित्तीय संस्थाको काममा भ्रमण गर्दा यातायात खर्च र होटल खर्च विल बमोजिम । |

(आ) कार्यकारी प्रमुखको वार्षिक तलव, भत्ता तथा सुविधाहरु :

| क्र.सं. | विवरण | रकम रु. |
|---------|-----------|-------------|
| १ | तलव | १४,४०,०००/- |
| २ | भत्ता | ३,०८,३२०/- |
| ३ | दर्शभत्ता | १,२०,०००/- |
| ४ | सञ्चय कोष | १,६३,८००/- |
| ५ | जम्मा | २०,३२,१२०/- |

(इ) प्रमुख कार्यकारी अधिकृत र व्यवस्थापकिय/प्रबन्धक स्तरका कर्मचारी पदाधिकारीहरूलाई तलव भत्ताको साथै निम्न सुविधाहरु दिईएको छ ।

१. वोनस सम्बन्धमा : वोनस ऐन अनुसार ।
 २. उपदान सम्बन्धमा : कर्मचारी सेवा विनियमावलीमा व्यवस्था गरे अनुसार ।
 ३. औषधोपचार बीमा : औषधोपचार बीमा नभएको र दुर्घटना बीमा प्रमुख कार्यकारी अधिकृतलाई वार्षिक रू.७ लाख तथा अन्य व्यवस्थापकिय/प्रबन्धकलाई वार्षिक रू. ७ लाख वरावर रहेको ।
- सञ्चालक समितिका पदाधिकारीहरूलाई पारिश्रमिकको व्यवस्था गरिएको छैन ।
 - सञ्चालक समितिको बैठक भत्ता वापत प्रति बैठक अध्यक्षलाई रू. ४,०००/- र अन्य सञ्चालकहरूलाई रू. ३,५००/- प्रदान गर्ने गरिएको छ ।

सञ्चालक समितिका सदस्यहरूलाई समितिको बैठकमा भाग लिन आउदा जाँदा लाग्ने भ्रमण खर्च तथा दैनिक भत्ता रकम प्रदान गरिदै आएको छ । तर संस्थागत प्रतिनिधित्व गरी आउनु भएका सञ्चालकहरूलाई भने त्यस्तो भत्ता प्रदान गरिएको छैन ।

- सञ्चालक समितिका सदस्यहरूलाई आ.व.२०७९/८० मा बैठक भत्ता वापत वार्षिक रू.३,०१,०००।-(कर सहित) र अन्य सुविधा वापत रू.७,२९,४७९।६९ प्रदान गरिएको छ ।
- कार्यकारी प्रमुखलाई तलव भत्तावापत रू. २०,३२,१२०।- वार्षिक रूपमा प्रदान गरिएको छ ।
- लेखापरीक्षकलाई आर्थिक वर्ष २०७९/८० लेखापरीक्षण गरेवापत रू. ५२५,०००।- र मूल्य अभिवृद्धि कर रू. ६८,२५०।- गरी जम्मा वार्षिक रू.५९३,२५०।- परिश्रमिक प्रदान गरिएको छ ।

(प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश रकम रु.४५७,०७५।५० छ ।

(फ) कम्पनी ऐनको दफा १४१ बमोजिम सम्पत्ति खरिद वा विक्री गरेको कुराको विवरण: नभएको ।

(ब) कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण: कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच वित्तीय संस्थाको आफ्नो नियमित वित्तीय कारोबार बाहेक अन्य कारोबार भएको छैन ।

(भ) कम्पनी ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुराहरु: नभएको ।

(म) अन्य आवश्यक कुराहरु: नभएको ।

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को
उपनियम २ संग सम्बन्धित अनुसूची- १५ बमोजिमको

(वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण)

१. सञ्चालक समितिको प्रतिवेदन: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
२. लेखापरीक्षकको प्रतिवेदन: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
३. लेखापरीक्षण भएका वित्तीय विवरणहरु: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
४. कानूनी कारवाही सम्बन्धि विवरण:
 - (क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाका विरुद्ध कुनै मुद्दा दायर भएका भए:
 - यस अवधिमा वित्तीय संस्थाले यस संस्थामा कार्यरत ३ (तीन) जना कर्मचारीहरुलाई प्रतिवादी बनाई सम्मानित तुलसीपुर उच्च अदालत, बुटवल इजलासमा बैकिङ्ग कसुर सम्बन्धी मुद्दा दायर गरेको छ । संस्थाको विरुद्धमा कसैबाट मुद्दा दायर भएको सूचना प्राप्त भएको छैन ।
 - (ख) संगठित संस्थाका संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौज्दारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए:
 - उल्लेखित प्रकृतिको कुनै मुद्दा दायर भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त जानकारी प्राप्त भएको छैन ।
 - (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए:
 - उल्लेखित प्रकृतिको मुद्दा रहे/नरहेको बारे वित्तीय संस्थालाई जानकारी प्राप्त भएको छैन ।
५. संगठित संस्थाको शेयर कारोवार तथा प्रगति विश्लेषण:
 - (क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा:
 - शेयर मुल्य र कारोवार निर्धारण नेपाल स्टक एक्सचेञ्ज लिमिटेडको खुल्ला बजारमा निर्भर हुने भएकोले यसमा व्यवस्थापनको भिन्न धारणा नरहेको र नेपाल स्टक एक्सचेञ्ज लि. तथा नेपाल धितोपत्र बोर्डको सुपरिवेक्षण व्यवस्थाको अधिनमा रही कारोवार भएको ।
 - (ख) आ.व. २०७९/८० मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार संख्या र कारोवार दिन:

| त्रयमास | अधिकतम मुल्य | न्यूनतम मूल्य | अन्तिम मूल्य | कुल कारोवार दिन | कुल कारोवार संख्या | कुल कारोवार शेयर संख्या |
|----------------|-----------------|------------------|-----------------|--------------------|-----------------------|----------------------------|
| प्रथम त्रयमास | ९०० | ५८५ | ६०२ | ६५ | ५८४३ | ५९२९३६ |
| दोस्रो त्रयमास | ७६० | ५६६ | ६८० | ५२ | ३६७४ | ३२५२७१ |
| तेस्रो त्रयमास | ६९८।९० | ४३५।६० | ४८१।९० | ५६ | ३६६९ | २४४०५७ |
| चौथो त्रयमास | ६३६।९० | ४३५ | ५८३ | ६२ | ४२७८ | ३०८४१५ |

६. समस्या तथा चुनौती:

संगठित संस्थाले बहन गर्नुपरेको समस्या तथा चुनौती स्पष्ट रूपमा उल्लेख गर्नु पर्ने र उक्त समस्या तथा चुनौतीलाई संगठित संस्थाको आन्तरिक र बाह्य भनी वर्गिकरण गरी त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति सम्बन्धी विवरण ।

(क) आन्तरिक समस्या तथा चुनौती:

- कर्जाको जोखिम न्यूनिकरण ।
- जनशक्ति व्यवस्थापन ।
- संचालन खर्च नियन्त्रण ।

(ख) बाह्य समस्या र चुनौती :

- विगत वर्षदेखि विश्वव्यापी रूपमा सुरू भएको आर्थिक मन्दीको असर नेपालको अर्थतन्त्रमा समेत परेको हुँदा लगानीका अवसर र क्षेत्र विस्तार हुन नसक्नु ।
- स्थायी वित्तीय स्रोतमा कमी हुनु ।
- लघुवित्त वित्तीय संस्थाहरू बीच अस्वस्थ प्रतिस्पर्धाका कारण कर्जा लगानीमा दोहोरोपना ।
- लघुवित्त वित्तीय संस्थाका विरुद्ध विभिन्न गतिविधि तथा कार्यक्रम सञ्चालन ।
- दैवी विपत्ती तथा माहामारीको असर ।
- दुर्गम भेगमा शाखा संचालनको लागि आवश्यक पूर्वाधारको अभाव ।
- एक संस्था एक ऋणी मात्र हुने नीतिका कारण सदस्य टिकाउन कठिन ।

(ग) रणनीति :

- व्यवसाय विस्तारका लागि नयाँ लगानीका क्षेत्रहरू पहिचान गर्ने ।
- वित्तीय श्रोतको उपलब्धताका लागि नयाँ उपकरणहरू परिचालन गरी श्रोतको व्यवस्थापन गर्ने ।
- ग्राहक संरक्षण कार्यक्रमलाई उच्च प्राथमिकता दिने । वित्तीय साक्षरता कार्यक्रम सञ्चालन गर्ने ।
- कर्मचारीहरूको क्षमता अभिवृद्धिको लागि विभिन्न तालिमहरू सञ्चालन गर्ने । दक्ष र प्रविधिमैत्री जनशक्ति भर्ना गर्दै जाने । जनशक्ति व्यवस्थापनका लागि समयमै वृत्ति विकासको अवसर सृजना गरी दक्ष जनशक्ति पलायन हुनबाट रोक्ने ।
- कर्जा असुलीमा विशेष जोड दिई कर्जाको गुणस्तर कायम गर्ने ।
- बचत संकलन बृद्धि गरी आन्तरिक श्रोत परिचालन बृद्धि गर्दै जाने ।
- संचालन खर्चलाई मितव्ययी तरिकाले व्यवस्थापन गरी अनावश्यक खर्च कटौती गर्ने ।
- प्रविधिको अधिकतम उपयोग गरी कारोबारलाई सुरक्षित बनाई सेवाको गुणस्तरमा बृद्धि गर्ने ।
- जोखिम व्यवस्थापनको लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउने ।
- संस्थागत सुशासनको सुदृढीकरणमा जोड दिने ।

७. संस्थागत सुशासन : संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण ।

- संस्थामा संस्थागत सुशासन अभिवृद्धिका लागि सञ्चालक समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धिकरण तथा अनुगमन समिति, जोखिम व्यवस्थापन समिति, लेखापरीक्षण समिति लगायत विभिन्न समितिहरू क्रियाशील रहेका छन् । उक्त समितिहरूले सम्पादन गरेका कार्यहरूको आधारमा उपयुक्त रणनीति अवलम्बन गरिएको छ ।

- वित्तीय संस्थाले संस्थागत सुशासनलाई सधैं उच्च प्राथमिकतामा राख्दै आएको छ । संस्थामा सञ्चालन जोखिम कम गर्न तथा सेवा प्रवाहलाई व्यवस्थित गर्न वित्तीय संस्थाको सञ्चालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशनको अधिनमा रही विभिन्न आन्तरिक नीति, नियम, निर्देशिका तथा कार्यविधिहरूको तर्जुमा गरी लागु गरिएको छ ।
- आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न आन्तरिक लेखापरीक्षकबाट नियमित रूपमा लेखापरीक्षण गराई प्रतिवेदनमा औल्याइएका सुझावहरू कार्यान्वयन तथा समीक्षा गर्न लेखापरीक्षण समितिको बैठक नियमित बसी सो को जानकारी सञ्चालक समितिमा पेश कार्यान्वयन गरिएको छ ।
- नेपाल राष्ट्र बैंकबाट लघुवित्त संस्थालाई जारी भएका निर्देशनहरूको साथै बैङ्क तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, कम्पनी ऐन २०६३, नेपाल राष्ट्र बैंक ऐन २०५८, धितोपत्र ऐन २०६३, एवं नियमनकारी निकाय, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., तथा सिडिएस एण्ड क्लियरिङ लिमिटेडसँग सम्बन्धित ऐन, कानून र जारी गरिएका निर्देशन तथा परिपत्रहरूको पूर्णरूपमा परिपालना गरिएको छ ।
- संस्थागत सुशासन कायम गर्न कर्मचारी तहमा दण्ड र पुरस्कारको व्यवस्थालाई कडाइका साथ कार्यान्वयनमा ल्याइएको छ ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

| | |
|-----------------------------|---|
| सूचीकृत संगठित संस्थाको नाम | ग्रामीण विकास लघुवित्त वित्तीय संस्था लि. |
| ठेगाना, इमेल र वेबसाइट सहित | बुटवल-१०, कालिकानगर, रुपन्देही Email: info@gblbs.com.np, Website : www.gblbs.com.np |
| फोन. नं. | ०७१-४३८९५१, ४३८९५३, ४३८९२९, ४३७५२९ |
| प्रतिवेदन पेश गरिएको आ.व. | २०७९/८० |

१. सञ्चालक समिति सम्बन्धी विवरण:

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति:

श्री भरतराज कोइराला, नियुक्ति मिति: २०८१/०२/०४

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

| संख्या | समूह 'क' / संस्थापक | कायम रहेको शेयर कित्ता | शेयर प्रतिशत |
|--------|--|------------------------|--------------|
| | संस्थाको नाम | | |
| १ | नेपाल सरकार | २९६३७०५ | ३०.१६५ |
| २ | नेपाल बैङ्क लिमिटेड | ६७७५५१ | ६.८९६ |
| ३ | राष्ट्रिय वाणिज्य बैङ्क | ५००४७६ | ५.०९४ |
| ४ | हिमालयन बैङ्क लिमिटेड | १४३९९४ | १.४६६ |
| ५ | नविल बैङ्क लिमिटेड | २२५६६८ | २.२९७ |
| ६ | नेपाल इन्भेष्टमेन्ट मेघा बैङ्क लिमिटेड | ७२८९८ | ०.७४२ |
| ७ | स्ट्याण्डर्ड चार्टर्ड बैङ्क नेपाल लि. | ६०० | ०.००६ |
| ८ | नेपाल एस.वि.आई बैङ्क लिमिटेड | १३९२१५ | १.४१७ |
| ९ | कृषि विकास बैङ्क लिमिटेड | १०४७ | ०.०११ |
| १० | ग्लोबल आइएमई बैङ्क लिमिटेड | १०४७ | ०.०११ |
| ११ | पिपुल्स इन्भेष्टमेन्ट कम्पनी लिमिटेड | १००५०१२ | १०.२२९ |
| १२ | कुमारी बैङ्क लिमिटेड | २३३ | ०.००२ |
| १३ | संस्थाका शेयर सदस्य र कर्मचारीहरू | ८१२८३२ | ८.२७३ |
| १४ | एच.पि. अग्रवाल एण्ड कम्पनी | ४१९८ | ०.०४३ |
| १५ | बन्दीकापुर ब.सहकारी संस्था | १२२८७ | ०.१२५ |

| | | | | |
|----|---------------------|-----------------------|---------|--------|
| १६ | अन्य व्यक्ति/संस्था | | ३०७६९८ | ३.१३१ |
| | | जम्मा | ६८६८४६१ | ६९.९०८ |
| | | समूह 'ख' / सर्वसाधारण | २९५६५३९ | ३०.०९२ |
| | | कुल जम्मा | ९८२५००० | १००.०० |

(ग) सञ्चालक समिति सम्बन्धी विवरण:

| क्र. सं. | सञ्चालकहरुको नाम तथा ठेगाना | प्रतिनिधित्व भएको समूह | शेयर सख्या | नियुक्ति भएको मिति | पद तथा गोपनियताको शपथ लिएको मिति | सञ्चालक नियुक्तिको तरिका (विधि) |
|----------|-----------------------------------|--|------------|--------------------|----------------------------------|---------------------------------|
| १ | अध्यक्ष श्री भरतराज कोइराला | सर्वसाधारण | १५० | २०८१/०२/०४ | २०८१/०२/१३ | अध्यक्षमा मनोनित |
| २ | सञ्चालक श्री शिवहरी दंगाल | संस्थापक, फ्यूचर स्टार डिजाइन एण्ड डेभलपर्स प्रा.लि. | १००० | २०७८/०५/०५ | २०७८/०५/१७ | निर्वाचित |
| ३ | सञ्चालक श्री सुशील कुमार नेपाल | संस्थापक, नेपाल बैङ्क लिमिटेड | ६७७५५१ | २०७९/०८/०५ | २०७९/०८/११ | नियुक्त |
| ४ | सञ्चालक श्री कमानसिं थापा मगर | संस्थापक, नेपाल सरकार, अर्थ मन्त्रालय | २९६३७०५ | २०८०/१२/३० | २०८१/०१/२५ | मनोनयन |
| ५ | सञ्चालक श्री मनोज कुमार खडका | सर्वसाधारण | ४०० | २०७८/०५/०५ | २०७८/०५/१७ | निर्वाचित |

नोट: पछिल्लो साधारण सभा पछि सञ्चालकहरु नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नुपर्ने:- पछिल्लो साधारण सभा सम्पन्न भएको मिति: २०८०/०८/३० र साधारण सभा पछि सञ्चालक नियुक्त भएको र बोर्डलाई जानकारी गराएको मिति २०८१/०२/०६ च.नं. ९१ को पत्र मार्फत ।

(घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

| क्र. सं. | यस आ.व.(२०७९/८०) मा वसेको सञ्चालक समितिको बैठकको मिति | बैठक नं. | उपस्थित सञ्चालकको संख्या | बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या | गत आ.व. (२०७८/७९) मा वसेको सञ्चालक समितिको बैठकको मिति | गत आ.व. (२०७८/७९) को बैठक नं. |
|----------|---|--------------------------|--------------------------|--|--|--|
| श्रावण | २०७९/०४/१८ | २०५ | ६ | - | २०७८/०४/०९ २०७८/०४/१० २०७८/०४/२१ २०७८/०४/२३ २०७८/०४/२४ २०७८/०४/२८ | १७३ १७४ १७५ १७६ १७७ १७८ |
| भाद्र | २०७९/०५/२९ २०७९/०५/३० | २०६ २०७ | ६ ६ | - | २०७८/०५/०४ २०७८/०५/०५ २०७८/०५/१७ | १७९ १८० १८१ |
| आश्विन | २०७९/०६/२४ २०७९/०६/२५ | २०८ २०९ | ५ ५ | - | २०७८/०६/०८ | १८२ |
| कार्तिक | २०७९/०७/०६ | २१० | ५ | - | २०७८/०७/३० | १८३ |
| मार्ग | २०७९/०८/०५ २०७९/०८/११ २०७९/०८/१२ २०७९/०८/१९ | २११ २१२ २१३ २१४ | ५ ५ ५ ५ | - | - | - |
| पौष | २०७९/०९/११ | २१५ | ५ | - | २०७८/०९/०१ २०७८/०९/०४ २०७८/०९/१२ २०७८/०९/२५ | १८४ १८५ १८६ १८७ |
| माघ | २०७९/१०/२३ २०७९/१०/२९ | २१६ २१७ | ५ ५ | - | २०७८/१०/१९ २०७८/१०/२८ | १८८ १८९ |
| फाल्गुण | - | - | - | - | २०७८/११/०२ २०७८/११/०८ २०७८/११/२२ २०७८/११/२३ २०७८/११/२८ २०७८/११/२९ | १९० १९१ १९२ १९३ १९४ १९५ |
| चैत्र | - | - | - | - | २०७८/१२/१७ | १९६ |
| वैशाख | २०८०/०१/०१ २०८०/०१/२१ | २१८ २१९ | ५ ५ | - | २०७९/०१/१३ | १९७ |

| | | | | | | |
|------|------------|-----|---|---|--|--------------------------|
| जेठ | २०८०/०२/३१ | २२० | ४ | - | २०७९/०२/०५ २०७९/०२/१७ २०७९/०२/३१ | १९८ १९९ २०० |
| असार | २०८०/०३/२९ | २२१ | ४ | - | २०७९/०३/०५ २०७९/०३/०५ २०७९/०३/१२ २०७९/०३/१५ | २०१ २०२ २०३ २०४ |

■ कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सो को 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): | वैकल्पिक सञ्चालकको व्यवस्था नरहेको । |
| सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको: | राखेको । |
| सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) : | मिति २०७९/१०/२२ देखि २०७९/१२/३० सम्म ६८ दिन |
| सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति: | २०७४/०९/२८ |
| सञ्चालक समितिको प्रति बैठक भत्ता रु. | अध्यक्ष रु.४,०००/- र सदस्य रु.३,५००/- |
| आ.व.२०७९/८० को सञ्चालक समितिको कुल बैठक खर्च रु. | बैठक भत्ता वापत वार्षिक रु. ३,०१,०००/- (कर सहित) र अन्य सुविधा वापत रु. ७,२९,४७९/६९ प्रदान गरिएको । |

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण:

| सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको : | भएको । | | | | | | | | | |
|---|--------------------------|------------|-------------------------|-------------------------|-------------------------|-------------------------|---|--------------------------|------------|-------|
| एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण : | नभएको । | | | | | | | | | |
| सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण : | भएको । | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>क्र.स.</th> <th>विषय</th> <th>मिति</th> <th>सहभागी सञ्चालकको संख्या</th> <th>तालिम संचालन भएको स्थान</th> </tr> </thead> <tbody> <tr> <td>१</td> <td>सञ्चालक शिक्षा कार्यक्रम</td> <td>२०८०/१२/१०</td> <td>३ जना</td> <td>काठमाडौं</td> </tr> </tbody> </table> | | क्र.स. | विषय | मिति | सहभागी सञ्चालकको संख्या | तालिम संचालन भएको स्थान | १ | सञ्चालक शिक्षा कार्यक्रम | २०८०/१२/१० | ३ जना |
| क्र.स. | विषय | मिति | सहभागी सञ्चालकको संख्या | तालिम संचालन भएको स्थान | | | | | | |
| १ | सञ्चालक शिक्षा कार्यक्रम | २०८०/१२/१० | ३ जना | काठमाडौं | | | | | | |
| प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण: | गराएको । | | | | | | | | | |
| ■ संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण: | नगरेको । | | | | | | | | | |

| | |
|---|---------|
| ■ निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण: | नभएको । |
| ■ निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण: | नभएको । |
| ■ निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण: | नभएको । |
| सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण: | नभएको । |
| सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण: | नभएको । |

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

- (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण: भएको ।
 (ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

जोखिम व्यवस्थापन समिति

| क्र.सं. | नाम | पद | संस्थामा बहाल रहेको पद |
|---------|------------------------|------------|--|
| १ | श्री शिवहरी दंगाल | संयोजक | सञ्चालक |
| २ | श्री सुशील कुमार नेपाल | सदस्य | सञ्चालक |
| ३ | श्री मोतिराम अधिकारी | सदस्य | विभागीय प्रमुख, कर्जा लगानी तथा असुली विभाग |
| ४ | श्री पिताम्बर नेपाल | सदस्य सचिव | महाशाखा प्रमुख, अनुपालन तथा जोखिम व्यवस्थापन महाशाखा |

(आ) समितिको बैठक संख्या: आ.व. २०७९/८० मा बैठक संख्या: ३

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

जोखिम व्यवस्थापन समितिको बैठक तीन महिनामा कम्तिमा एक पटक बस्ने गरेको छ । यस समितिले गर्ने कार्यहरु निम्नानुसार रहेका छन् ।

- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने ।
- व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सो को पर्याप्तताको सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने ।
- व्यवस्थापनबाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आँकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको छ, सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा सुझाव पेश गर्ने ।
- जोखिम सम्पत्ति अनुसार पुँजीको पर्याप्तता, व्यवसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता,

संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझाव दिने ।

- जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैङ्कबाट जारी गरिएका निर्देशन/मार्ग निर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा र उपयुक्त प्रचलन अनुरूप नीति एवं संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने ।

(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: संस्थाको आन्तरिक नियन्त्रण प्रणाली मजबुत बनाउन सञ्चालक संयोजक रहेका विभिन्न समितिहरू क्रियाशील रहेका छन् ।

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

| क.सं. | विवरण | संयोजक | सदस्य | सदस्य | सदस्य सचिव |
|-------|-------------------------------------|-------------------------------|---|--|--|
| १ | कर्मचारी सेवा सुविधा समिति | सञ्चालक श्री कमानसिं थापा मगर | श्री श्याम कुमार कटुवाल प्रमुख कार्यकारी अधिकृत | श्री मोतिराज खनाल प्रमुख, योजना तथा वित्त व्यवस्थापन विभाग | श्री खगेन्द्र प्रसाद अर्याल प्रमुख, जनशक्ति व्यवस्थापन तथा तालिम विभाग |
| २ | जोखिम व्यवस्थापन समिति | सञ्चालक श्री शिवहरी दंगाल | सञ्चालक श्री सुशील कुमार नेपाल | श्री मोतिराम अधिकारी विभागीय प्रमुख, कर्जा लगानी तथा असुली विभाग | श्री पिताम्बर नेपाल महाशाखा प्रमुख, अनुपालन तथा जोखिम व्यवस्थापन महाशाखा |
| ३ | लेखापरीक्षण समिति | श्री सुशील कुमार नेपाल | सञ्चालक श्री मनोज कुमार खडका | | श्री लक्ष्मण अर्याल प्रमुख आन्तरिक लेखापरीक्षण विभाग |
| ४ | सम्पत्ति शुद्धीकरण तथा अनुगमन समिति | सञ्चालक श्री मनोज कुमार खडका | श्री श्याम कुमार कटुवाल प्रमुख कार्यकारी अधिकृत | श्री मोतिराम अधिकारी विभागीय प्रमुख, कर्जा लगानी तथा असुली विभाग | श्री पिताम्बर नेपाल महाशाखा प्रमुख, अनुपालन तथा जोखिम व्यवस्थापन महाशाखा |

(आ) समितिको बैठक संख्या: (आ.व.२०७९/८० मा)

| क. सं. | विवरण | बैठक संख्या |
|--------|-------------------------------------|-------------|
| १ | कर्मचारी सेवा सुविधा समिति | ३ |
| २ | जोखिम व्यवस्थापन समिति | ३ |
| ३ | लेखापरीक्षण समिति | ९ |
| ४ | सम्पत्ति शुद्धीकरण तथा अनुगमन समिति | ४ |

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

१. कर्मचारी सेवा सुविधा समिति:

- वित्तीय संस्थाको “पारिश्रमिक निर्धारण नीति” तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने ।
- समितिले समय समयमा सम्पूर्ण कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गर्ने र बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले वित्तीय संस्थामा पार्ने प्रभावका सम्बन्धमा नियमित रूपले अध्ययन गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने ।
- वित्तीय संस्थाको “पारिश्रमिक निर्धारण नीति” बमोजिम प्रचलित कानून तथा नीति निर्देशनमा उल्लिखित व्यवस्थाहरूको पालना हुने गरी प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण कर्मचारीहरूको पारिश्रमिक वृद्धि गर्नुपर्ने देखिएमा सोको आधारहरू सहित सञ्चालक समितिमा सिफारिस गर्ने ।
- वित्तीय संस्थाका कर्मचारीहरूले सम्पादन गर्नु पर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरू समेत विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने ।
- जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू: भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्ध सम्बन्धी योजना, नीति तथा मापदण्डहरू तयार गरी सञ्चालक समिति समक्ष पेश गर्ने ।
- कर्मचारी नीति तथा कार्यरत कर्मचारी संरचनाको समीक्षा गर्ने र Succession Planning को कार्यान्वयन गर्ने ।

२. जोखिम व्यवस्थापन समिति:

- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने ।
- व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताको सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने ।
- व्यवस्थापनबाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आंकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको छ सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा सुझाव पेश गर्ने ।
- जोखिम सम्पत्ति अनुसार पुँजीको पर्याप्तता, व्यवसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझाव दिने ।
- जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैङ्कबाट जारी गरिएका निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप नीति एवं संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने ।

३. लेखापरीक्षण समिति:

- प्रचलित कानून बमोजिम संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याईएका विषयहरूमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने र सो सम्बन्धी सुझाव सञ्चालक

समितिमा पेश गर्ने ।

- बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरू उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने ।
- नेपाल राष्ट्र बैङ्कबाट निरीक्षण तथा सुपरिवेक्षण गरी प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरूको कार्यान्वयन भए/नभएको सम्बन्धमा समीक्षा गर्ने तथा ती विषयहरूको अभिलेख गरी सञ्चालक समितिलाई जानकारी गराउने ।
- संस्थाको वार्षिक वित्तीय विवरणलाई सही र यथार्थ बनाउन व्यवस्थापनलाई सहयोग गर्ने ।
- लघुवित्त वित्तीय संस्थाको कारोबारको हर-हिसाव सही र यथार्थ भएको सम्बन्धमा सञ्चालक समितिलाई विश्वस्त तुल्याउनुको साथै सम्भावित दायित्व र कर्जा वर्गिकरण गरी सोको लागि राख्नु पर्ने व्यवस्था सम्बन्धमा नियमित रूपमा समीक्षा गर्ने ।
- प्रचलित कानून तथा नेपाल राष्ट्र बैङ्कबाट जारी गरिएका नियमन व्यवस्थाहरू पालना गरे/नगरेको सम्बन्धमा समितिले समीक्षा गर्नुका साथै सो सम्बन्धी व्यहोरा आफ्नो प्रतिवेदनमा उल्लेख गर्नुपर्ने ।
- आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउनु पर्ने ।
- संस्थाको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव दिने ।
- संस्थाको त्रयमासिक वित्तीय विवरणको समीक्षा गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने ।
बैङ्क तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६१ र कम्पनी ऐन, २०६३ को दफा १६५ मा उल्लेख भएका कार्यहरू गर्ने ।

४. सम्पत्ति शुद्धीकरण तथा अनुगमन समिति:

- सम्पत्ति शुद्धीकरण (मनि लाउन्डरिङ) निवारण ऐन, २०६४ ले तोके बमोजिमको सम्पत्ति शुद्धीकरण (मनि लाउन्डरिङ) निवारण सम्बन्धी लघुवित्त संस्थाको नीति तथा कार्यविधि तर्जुमा गरी स्वीकृतिका लागि सञ्चालक समिति समक्ष पेश गर्ने ।
- संस्थाको कार्यप्रकृति बमोजिमको ग्राहक स्वीकार प्रक्रिया, ग्राहकको पहिचान गर्ने प्रक्रिया, ग्राहकको कारोबारको अनुगमन गर्ने प्रक्रिया र जोखिम व्यवस्थापन सम्बन्धी प्रक्रिया जस्ता विषयमा केन्द्रित भई आफ्नो ग्राहक पहिचान (Know Your Customers) कार्यविधि तयार गरी स्वीकृतिका लागि सञ्चालक समिति समक्ष पेश गर्ने ।
- सम्पत्ति शुद्धीकरण (मनि लाउन्डरिङ) निवारण ऐन, २०६४ को दफा २९ ड को उपदफा (३) बमोजिम नेपाल सरकार, गृह मन्त्रालयले प्रकाशित गर्ने सूची नियमित अध्ययन गरी सो सूचीको जानकारी सञ्चालक समितिलाई गराउने ।
- सम्पत्ति शुद्धीकरण (मनि लाउन्डरिङ) निवारण ऐन, २०६४ र सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ) निवारण नियमावली, २०७३ ले तोके बमोजिम संस्थाले सम्पादन गर्नुपर्ने अन्य कार्यहरूको अनुगमन गर्ने ।
- सम्पत्ति शुद्धीकरण तथा आतङ्कवादी कृलाकलापमा वित्तीय लगानी निवारण सम्बन्धमा प्रचलित ऐन, कानून तथा निर्देशनको व्यवस्था लघुवित्त संस्थामा पालना भए/नभएको अनुगमन गर्ने ।
- व्यवस्थापनबाट देहाय बमोजिमको प्रतिवेदन/विवरण लिई छलफल गर्ने र आवश्यकता अनुसार सञ्चालक समितिलाई सुझाव दिने ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको: भएको

५. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण:

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

| विषय | माध्यम | सार्वजनिक गरेको मिति |
|--|---|---|
| वार्षिक साधारण सभाको सूचना (नवौं वार्षिक साधारण सभाको) | कारोवार राष्ट्रिय दैनिक पत्रिकामा प्रथम पटक र आर्थिक अभियान राष्ट्रिय दैनिक पत्रिकामा दोस्रो पटक प्रकाशित गरिएको । | मिति २०८१/०२/२७ र मिति २०८१/०२/ २९ |
| विशेष साधारण सभाको सूचना | नभएको । | नभएको । |
| वार्षिक प्रतिवेदन | प्रकाशन र संस्थाको वेवसाइटमा राखिएको । | २०८१/०२/२७ |
| आ.व. २०७९/८० त्रैमासिक प्रतिवेदन | पहिलो त्रैयमास : कारोवार राष्ट्रिय दैनिकमा प्रकाशित । दोस्रो त्रैयमास : नयाँ पत्रिका राष्ट्रिय दैनिकमा प्रकाशित । तेस्रो त्रैयमास : आर्थिक अभियान राष्ट्रिय दैनिकमा प्रकाशित । चौथो त्रैयमास : नयाँ पत्रिका राष्ट्रिय दैनिकमा प्रकाशित । | २०७९/०७/२१ २०७९/१०/२२ २०८०/०१/२१ २०८०/०५/०१ |
| धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना | वित्तीय विवरण प्रकाशन र पत्राचार | २०७९/०७/२१, २०७९/१०/२२, २०८०/०१/२१, २०८०/०५/०१ र २०८०/०१/२१ |
| नेपाल राष्ट्र बैङ्कबाट नवौं वार्षिक साधारण सभाको स्वीकृति मिति | - | २०८१/०२/२५ |

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

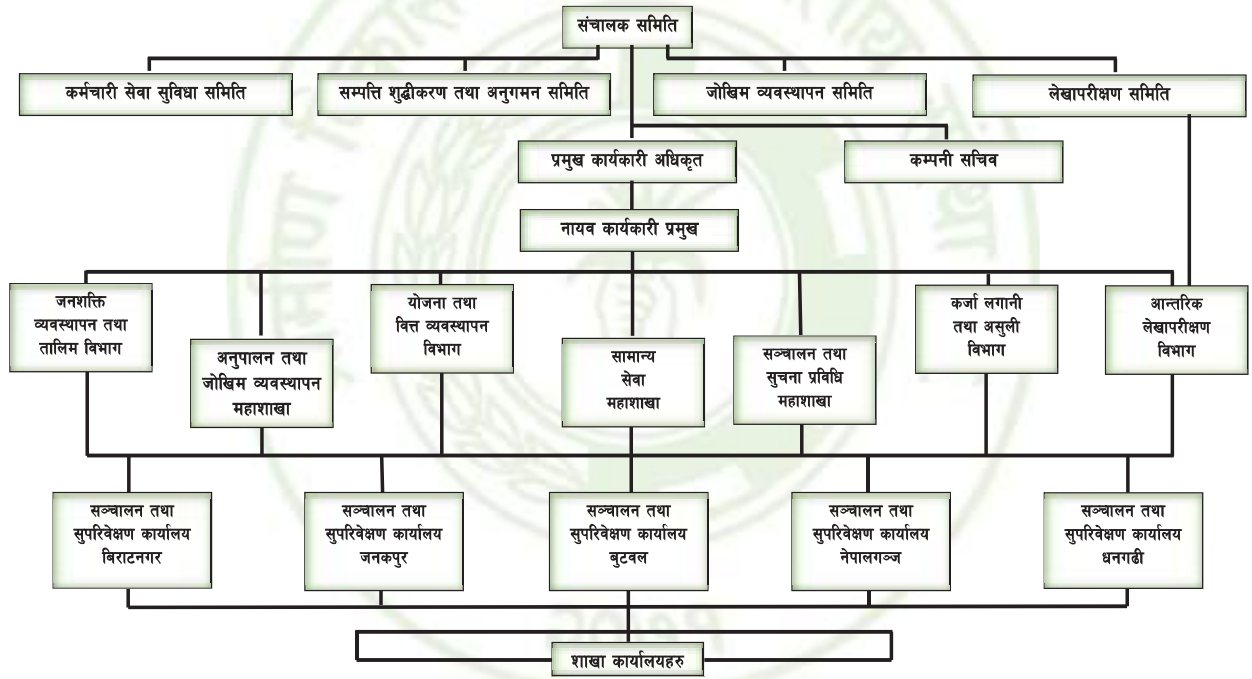
(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सन्त्यन्त भएको मिति : आठौं वार्षिक साधारण सभा, २०८० मंसिर ३० गते शनिवार ।

६. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरुको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर, विदा र आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली / व्यवस्था भए नभएको: कर्मचारी सेवा विनियमावली, २०८० भएको ।

(ख) संगठनात्मक संरचना संलग्न गर्ने : संलग्न गरिएको छ ।

ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.
संगठनात्मक संरचना



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

| क्र. सं. | नाम | पद | तह | कार्यरत विभाग | शैक्षिक योग्यता | कार्य अनुभव |
|----------|-------------------------|----------------------|----|--------------------------------------|---|--|
| १ | श्री श्याम कुमार कटुवाल | प्र.का.अ | १२ | प्र.का. | एम.ए अर्थशास्त्र, समाजशास्त्र, कानूनमा स्नातक | बैंक तथा वित्तीय संस्थामा ३० वर्षको कार्यानुभव |
| २ | श्री दिपक प्रसाद पाण्डे | ना.का.प्र. | ११ | प्र.का. | एम. ए | २८ वर्ष |
| ३ | श्री लक्ष्मण अर्याल | का.मु.मुख्य प्रबन्धक | १० | आन्तरिक लेखापरीक्षण विभाग | बि. ए | २८ वर्ष |
| ४ | श्री पिताम्बर नेपाल | का.मु.मुख्य प्रबन्धक | १० | अनुपालन तथा जोखिम व्यवस्थापन महाशाखा | बि. कम | २८ वर्ष |
| ५ | श्री मोतिराम अधिकारी | का.मु.मुख्य प्रबन्धक | १० | कर्जा लगानी तथा असुली विभाग | बि. ए | २८ वर्ष |
| ६ | श्री खगेन्द्र अर्याल | का.मु.मुख्य प्रबन्धक | १० | जनशक्ति व्यवस्थापन तथा तालिम विभाग | एम. ए | २८ वर्ष |
| ७ | श्री मोतिराज खनाल | का.मु.मुख्य प्रबन्धक | १० | योजना तथा वित्त व्यवस्थापन विभाग | एमबिए | २८ वर्ष |

(घ) कर्मचारी सम्बन्धी अन्य विवरण

| | |
|---|--|
| संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको: | आवश्यकता अनुसार पदपूर्ति हुन नसकेको |
| नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया: | कार्यालय सहायक(तेस्रो तह) पदमा ज्यालादारीमा अन्तरवार्ताको प्रकृयाबाट भर्ना गरिएको । |
| व्यवस्थापन स्तरका कर्मचारीको संख्या: | १३ जना |
| कुल कर्मचारीको संख्या: (२०८० असार मसान्तमा) | ८२५ जना |
| कर्मचारीहरूको सक्सेसन प्लान भए/नभएको: | रहेको |
| आ. व. २०७९/८० मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या: | तालिम संख्या १५ वटा र तालिममा सम्मिलित संख्या अधिकृत स्तर ३१३ जना र सहायक स्तर २३७ जना गरी जम्मा ५५० जना । |
| आ. व. २०७९/८० को कर्मचारी तालिम खर्च रु: | ९,११६,५६८।११ |
| कुल खर्चमा कर्मचारी खर्चको प्रतिशत: | ३५.५४% |
| कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत: | १.०५% |

७. 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: | वित्तीय विवरण NFRS अनुसार तयार गरेको । |
| सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति: | २०८१/०२/१६ |
| त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति: | २०७९/०७/२१ २०७९/१०/२२ २०८०/०१/२१ २०८०/०५/०१ |
| अन्तिम लेखापरीक्षण सम्पन्न भएको मिति: | २०८१ /०२/१२ |
| साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति: | २०८०/०८/३० |
| संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण: (अ) आन्तरिक रुपमा 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 वा वार्षिक) | (अ) आ.व.२०७९/८० मा आन्तरिक लेखापरीक्षणका लागि Out sourcing र आन्तरिक रुपमा लेखापरीक्षण गरिएको । (आ) Out sourcing गरिएको । (इ) अर्धवार्षिक र वार्षिक रुपमा गर्ने गरिएको । |

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

| | |
|--|---|
| संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता : | संयोजक श्री सुशील कुमार नेपाल (स्नातकोत्तर), सदस्य श्री मनोज कुमार खडका (स्नातक) र सदस्य सचिव श्री लक्ष्मण अर्याल (बि.कम) । |
| बैठक बसेको मिति तथा उपस्थित सदस्य संख्या: | २०७९/०४/२० बैठक नं.५८, उपस्थित सदस्य संख्या- ३ जना २०७९/०६/०७ बैठक नं.५९, उपस्थित सदस्य संख्या- ३ जना २०७९/०६/१४ बैठक नं.६०, उपस्थित सदस्य संख्या-३ जना २०७९/०७/१९ बैठक नं.६१ उपस्थित सदस्य संख्या- ३ जना २०७९/१०/१० बैठक नं.६२ उपस्थित सदस्य संख्या- ३ जना २०७९/१०/१८ बैठकनं.६३, उपस्थित सदस्य संख्या-३ जना २०७९/१२/१० बैठक नं.६४ उपस्थित सदस्य संख्या- ३ जना २०८०/०१/०८ बैठक नं. ६५ उपस्थित सदस्य संख्या- ३ जना २०८०/०१/१७ बैठक नं.६६ उपस्थित सदस्य संख्या- ३ जना |
| प्रति बैठक भत्ता रु. : | रु.३,५००/- (संयोजक र सदस्य), सदस्य सचिव रु. १,६००/- |
| लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति : | आ.व.२०७९/८० को अवधिमा लेखापरीक्षण समितिले नियमित रुपमा प्रतिवेदन सञ्चालक समितिमा पेश गरेको । |

द. अन्य विवरण:

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

दस्तखत:

परिपालन अधिकृतको नाम : श्याम कुमार कटुवाल

पद : प्रमुख कार्यकारी अधिकृत

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति:

नोट: यो प्रतिवेदन सूचीकृत संगठित संस्थाहरूको परिपालना अधिकृतले तयार गरी सञ्चालक समितिबाट स्वीकृत गराई लेखापरीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदनसँग पेश गर्नुपर्ने छ ।

भरतराज कोइराला
अध्यक्ष

शिवहरी दंगाल
सञ्चालक

सुशील कुमार नेपाल
सञ्चालक

कमानसिं थापा मगर
सञ्चालक

मनोज कुमार खडका
सञ्चालक

सिए. दुर्गा प्रसाद ज्ञवाली
एन.बि.एस.एम एण्ड
एसोसिएट्स,

श्याम कुमार कटुवाल
प्रमुख कार्यकारी अधिकृत

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Chartered Accountants
6th Floor, Block C & D, Four Square Complex
Naryan Chaur, Naxal, Kathmandu, Nepal

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T +977, 1, 4415242
info@nbism.com.np
www.nbism.com.np

INDEPENDENT AUDITOR'S REPORT

The Shareholders of M/s Gramseem Bikas Laghubitta Bittiya Sanstha Limited

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of M/s Gramseem Bikas Laghubitta Bittiya Sanstha Limited, Rupandehi, Nepal (hereinafter referred as "the Microfinance") which comprise the statement of financial position as at Ashad 31, 2080 [July 16, 2023], the statement of profit or loss, statement of other comprehensive income, statement of changes in equity & statement of cash flows for the year then ended and notes to the financial statements including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the Microfinance as at Ashad 31, 2080 [July 16, 2023] and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act, 2073.

Basis of 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 financial institution in accordance with the Institute of Chartered Accountant of Nepal's 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 those requirements. We believe that the audit evidences we have obtained are 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 the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

| 5.N Key-Audit Matters | Our Audit Approach and Response |
|--|--|
| <p>1. Interest Recognition</p> <p>The interest income of the Microfinance has to be recognized on accrual basis and following the interest income Recognition Guidelines 2019 issued by NRB. However, in case of bad loans and advances (overdue for more than 12 months), this guidelines require cessation of interest recognition on accrual basis. This requires careful observation and calculation for interest recognition, hence we have considered it as key audit matter.</p> | <p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the Microfinance. Test check of the interest income booking with manual computation. |

| | |
|---|---|
| <p>2. Investment Valuation, Identification, and Impairment</p> <p>Investment of the Microfinance comprises of investment in unquoted equity instruments. The valuation of the aforesaid securities has been done in compliance with NAS 39 read with NFRS 9 and Directive no. 8 of NRB Unified Directive 2078. The investment in the government and NRB bonds and T-bills should be recognized on reporting date on Amortized cost basis whereas other investments in equity instruments, other than those held for trading, should be valued at Fair Value through Other Comprehensive Income (OCI).</p> <p>Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculations and the significance of amount involved in such investments, same has been considered as Key Audit Matter in our audit.</p> | <p>Our audit approach regarding verification of process of investment valuation, identification and impairment included:</p> <ol style="list-style-type: none"> Review of the investment of the Microfinance and its valuation having reference to NFRS issued by the Accounting Standard Board of Nepal and NRB Directive 4 read with 8. We assessed the nature of expected cash flow of the investments as well as the business model adopted by the management on the basis of available evidences/circumstances and ensured that classification of investment is commensurate with nature of cash flow and management intention of holding the investment. |
| <p>3. Impairment of Loans and Advances</p> <p>Microfinance shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and Amount determined as per para 63 of NAS 39 adopting Incurred Loss Model. <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NAS 39 read with 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 homogeneous groups of loans that are not considered individually significant. Collective impairment loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is like to be greater or less than that suggested by historical experience.</p> | <p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral securities based on management estimate. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past. |



Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.

Emphasis Of Matter

We draw attention on the last paragraph of "Report on the requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063" and Notes No 3.22 of Notes to Accounts of Financial Statement section of this report regarding detection of fraud in the institution in one branch office for the amount embezzled in the Suryapura branch was Rs. 6,41,96,072.86 and the management has provided 100% provision of such amount in books of accounts and the institution has filed legal case for recovery. Our report is not modified in respect of this matter.

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

Management is responsible for the other information. The other information comprises the information included in the annual report, including the report of the board of directors, but doesn't include the financial statements and our auditor's Report thereon. The annual report including the report of the Board of directors is expected to be made available to us after the date of this auditor's Report.

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

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements for our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing 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 or to cease operations, or has no realistic alternative but to do so.



Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidences 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 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 evidences obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidences obtained up to the date of our auditor's report. However, future events or conditions may cause the institution 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, including the disclosures, represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such comment.



Report on the requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the Microfinance, though the statements are independently not audited, were adequate for the purpose of the audit; the financial statement including the statement of comprehensive income, statement of changes in equity, statement of cash flows including a summary of significant accounting policies and other explanatory notes have been prepared in all material respect in accordance with the provisions of Company Act, 2063, and they are in agreement with the books of accounts maintained by the Microfinance; and the accounts and records of the Microfinance are properly maintained in accordance with the prevailing laws.

In our opinion, so far as appeared from our examination of the books, the Microfinance has maintained adequate capital funds and adequate provision for possible impairment of assets in accordance with the directives issued by Nepal Rastra Bank.

To the best of our knowledge and according to the explanation given to us and from the examination of the books of accounts of the Microfinance, a fraud was detected and disclosed under Notes No. 3.22 of the Notes to Financial Statement, there was embezzlement of Rs. 6,41,96,072.86 where institution has carried out investigation followed by necessary legal process to recover embezzlement at the Suryapura branch office manager and few staffs of the institution. According to the investigation report done by the organization, the amount embezzled in the Suryapura branch was Rs. 6,41,96,072.86 and the management has provided 100% provision of such amount in books of accounts. Except for the above fraud, we have not come across any case where the board of directors or any employee of the Microfinance have acted contrary to legal provisions relating to accounts, or committed any misappropriation or caused any loss or damage to the Microfinance or its property and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Microfinance, its depositors and its investors.

For N. B. S. M. & Associates
Chartered Accountants



CA. Durga Prasad Gnawali, FCA
Senior Partner
Date: 29 May, 2024

Place: Naxal, Kathmandu, Nepal

UDIN: 240530CA00461KcEgV

GRAMEEN BIKAS LACHUBITTA BITTIYA SANSTHA LIMITED
Statement of Financial Position
As at 31st Ashadh 2080 (16 July 2023)

Figures in NPR

| | Note | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|------|---------------------------|--|--|
| ASSETS | | | | |
| Cash and cash equivalents | 4.1 | 351,613,768 | 508,548,481 | 722,551,553 |
| Statutory Balances and Due from Nepal Rastra Bank | 4.2 | 324,035 | 160,331 | 166,788 |
| Placement with Bank and Financial Institutions | 4.3 | - | - | 800,000,000 |
| Derivative Financial Instruments | 4.4 | - | - | - |
| Other Trading Assets | 4.5 | - | - | - |
| Loans and advance to MFIs and cooperatives | 4.6 | - | - | - |
| Loans and advances to customers | 4.7 | 11,342,961,695 | 12,877,609,742 | 12,197,010,686 |
| Investment securities | 4.8 | 2,025,000 | 2,025,000 | 2,025,000 |
| Current tax assets | 4.9 | - | - | 10,939,044 |
| Investment Property | 4.10 | - | - | - |
| Property and Equipment | 4.11 | 69,013,236 | 93,563,749 | 126,122,820 |
| Goodwill and Intangible assets | 4.12 | 3,133,529 | 952,356 | - |
| Deferred Tax Assets | 4.13 | 771,153,207 | 678,296,544 | 514,025,231 |
| Other assets | 4.14 | 111,938,369 | 109,033,397 | 120,382,384 |
| Total Assets | | 12,652,162,839 | 14,270,189,600 | 14,493,223,506 |
| Liabilities | | | | |
| Due to Bank and Financial Institutions | 4.15 | 5,211,871,917 | 5,824,451,766 | 6,076,746,413 |
| Due to Nepal Rastra Bank | 4.16 | - | 688,000,000 | 860,763,560 |
| Derivative Financial Instrument | 4.17 | - | - | - |
| Deposits from customers | 4.18 | 3,747,707,764 | 3,921,843,013 | 3,798,579,266 |
| Borrowings | 4.19 | 129,653,600 | 129,653,600 | 149,567,000 |
| Current Tax Liabilities | 4.9 | 89,767,068 | 77,850,585 | - |
| Provisions | 4.20 | - | - | - |
| Deferred Tax Liabilities | 4.13 | - | - | - |
| Other liabilities | 4.21 | 1,294,771,207 | 1,530,743,085 | 1,546,597,359 |
| Debt securities issued | 4.22 | - | - | - |
| Subordinated Liabilities | 4.23 | - | - | - |
| Total liabilities | | 10,473,771,576 | 12,173,542,048 | 12,433,253,597 |
| Equity | | | | |
| Share Capital | 4.24 | 982,500,000 | 982,500,000 | 982,500,000 |
| Share Premium | | 68,270,092 | 68,270,092 | 68,270,092 |
| Retained Earnings | | (591,381,843) | (391,476,283) | (223,152,639) |
| Reserves | 4.25 | 1,719,003,014 | 1,438,353,743 | 1,233,352,456 |
| Total equity attributable to equity holders | | 2,178,391,263 | 2,097,647,552 | 2,060,969,909 |
| Non-controlling interest | | - | - | - |
| Total Equity | | 2,178,391,263 | 2,097,647,552 | 2,060,969,909 |
| Total Liabilities and Equity | | 12,652,162,839 | 14,270,189,600 | 14,493,223,506 |
| Contingent Liabilities and commitment | 4.26 | 6,764,478 | 6,764,478 | 6,764,478 |
| Net Assets Value Per share | | 292 | 214 | 210 |

The accompanying notes are integral part of these financial statements.

As per our report of even date.


Bharatraj Koirala
Chairman


Shivabari Dangal
Director


Bishal Kumar Nepal
Director


Kaman Singh Thapa Magar
Director


Manoj Kumar Khadka
Director


Shyam Kumar Khatwal
Chief Executive Officer


Mohiraj Kharel
Acting Chief Finance Officer


C.A. Durga Prasad Ghoshal, FCA
Senior Partner
N. B. S. M. & Associates
Chartered Accountants

Date: May 29, 2024
Place: Kathmandu, Nepal

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED

Statement of Profit or Loss

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

Figures in NPR

| | Note | 2079-80 | Restated* 2078-79 |
|---|------|----------------------|----------------------|
| Interest income | 4.27 | 2,212,277,977 | 2,066,702,315 |
| Interest expense | 4.28 | 958,207,617 | 837,771,838 |
| Net interest income | | 1,254,070,360 | 1,228,930,477 |
| Fees and commission income | 4.29 | 75,994,148 | 142,803,293 |
| Fees and commission expense | 4.30 | 13,021,729 | 13,309,499 |
| Net fee and commission income | | 62,972,419 | 129,493,794 |
| Net interest, fee and commission income | | 1,317,042,779 | 1,358,424,271 |
| Net trading income | 4.31 | - | - |
| Other operating income | 4.32 | - | - |
| Total operating income | | 1,317,042,779 | 1,358,424,271 |
| Impairment charge/(reversal) for loans and other losses | 4.33 | 482,752,523 | 285,158,374 |
| Net operating income | | 834,290,256 | 1,073,265,897 |
| Operating expense | | | |
| Personnel expenses | 4.34 | 871,631,094 | 800,435,605 |
| Other Operating expenses | 4.35 | 90,223,754 | 57,089,836 |
| Depreciation and Amortisation | 4.36 | 36,807,248 | 38,267,721 |
| Operating Profit | | (164,371,840) | 177,472,735 |
| Non operating income | 4.37 | 33,276 | 35,761,551 |
| Non operating expense | 4.38 | - | - |
| Profit before income tax | | (164,338,564) | 213,234,286 |
| Income tax expense | 4.39 | (85,227,979) | 127,288,610 |
| Current Tax | | 76,628,878 | 272,342,196 |
| Deferred Tax | | (161,856,857) | (145,053,586) |
| Profit for the year | | (79,110,585) | 85,945,676 |
| Profit attributable to: | | | |
| Equity holders of the Financial Institution | | (79,110,585) | 85,945,676 |
| Non-controlling interest | | - | - |
| Profit for the year | | (79,110,585) | 85,945,676 |
| Earnings Per Share (EPS) | | | |
| Basic Earnings Per Share | | (8.05) | 8.75 |
| Diluted Earnings Per Share | | (8.05) | 8.75 |

The accompanying notes are integral part of these financial statements.

As per our report of even date


Bharatraj Koirala
Chairman


Shivahari Dangal
Director


Sushil Kumar Nepal
Director


Kaman Singh Thapa Magar
Director


Manoj Kumar Khadka
Director


Shyam Kumar Khatiwala
Chief Executive Officer


Metiraj Kharial
Acting Chief Finance Officer


CA. Durga Prasad Gaurwal, FCA
Senior Partner
N. B. S. M. & Associates
Chartered Accountants

Date: May 29, 2024
Place : Kathmandu, Nepal

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Cash Flows
For the year ended 31st Ashadh 2080 (16 July 2023)

| Particulars | Figures in NPR | |
|--|----------------------|----------------------|
| | 2079-80 | Restated* 2078-79 |
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Interest received | 2,132,712,678 | 2,037,001,490 |
| Fees and other income received | 76,027,424 | 178,564,844 |
| Dividend received | - | - |
| Receipt from other operating activities | - | - |
| Interest paid | (269,732,909) | (208,180,392) |
| Commission and fees paid | (13,021,729) | (13,309,499) |
| Cash payment to employees | (635,894,417) | (756,931,038) |
| Other expense paid | (90,223,754) | (57,089,836) |
| Operating cash flows before changes in operating assets and liabilities | 1,199,867,293 | 1,180,955,569 |
| (Increase)/Decrease in operating assets | | |
| Due from Nepal Rastira Bank | (163,704) | 6,457 |
| Placement with Bank and Financial Institutions | - | 800,000,000 |
| Other Trading Assets | - | - |
| Loans and advances to bank and financial Institutions | - | - |
| Loans and advances to customers | 1,119,347,542 | (962,401,227) |
| Other assets | 2,164,298 | 6,868,119 |
| Increase/(Decrease) in operating liabilities | | |
| Due to Bank and Financial Institutions | (612,579,849) | (252,294,647) |
| Due to Nepal Rastira Bank | (688,000,000) | (172,763,560) |
| Deposits from customers | (174,135,249) | 123,263,747 |
| Borrowings | - | (19,913,400) |
| Other liabilities | (183,546,691) | (115,704,903) |
| Net cash flow from operating activities before tax paid | 662,953,641 | 387,116,155 |
| Income taxes paid | (64,712,375) | (183,552,567) |
| Net cash flow from operating activities | 598,241,266 | 403,563,588 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Purchase of investment securities | - | - |
| Receipts from sale of investment securities | - | - |
| Purchase of property and equipment | (11,473,353) | (5,733,010) |
| Receipt from the sale of property and equipment | - | 24,360 |
| Purchase of intangible assets | - | - |
| Receipt from the sale of intangible assets | (2,964,555) | (952,356) |
| Purchase of investment properties | - | - |
| Receipt from the sale of investment properties | - | - |
| Interest received | 11,017,401 | 23,364,793 |
| Dividend received | - | - |
| Net cash used in investing activities | (3,420,507) | 16,763,787 |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Receipt from issue of shares | - | - |
| Repayment of debt securities | - | - |
| Receipts from issue of subordinated liabilities | - | - |
| Repayment of subordinated liabilities | - | - |
| Dividends paid | - | - |
| Interest paid | (713,265,592) | (593,863,877) |
| Other receipt/payment | (38,489,890) | (40,406,569) |
| Net cash from financing activities | (751,735,472) | (634,270,446) |
| Net increase (decrease) in cash and cash equivalents | (156,934,713) | (214,003,073) |
| Cash and cash equivalents at beginning of the period | 506,548,481 | 722,551,553 |
| Effect of exchange rate fluctuations on cash and cash equivalents held | - | - |
| Cash and cash equivalents at the end of the period | 351,613,768 | 508,548,481 |

The accompanying notes are integral part of these financial statements.

As per our report of even date


 Bharatraj Koirala
 Chairman


 Shivshari Bhandari
 Director


 Sushil Kumar Nepal
 Director


 Kaman Singh Thapa Magar
 Director


 Manoj Kumar Khadka
 Director


 Shyam Kumar Katiwal
 Chief Executive Officer


 Motira Khana
 Acting Chief Finance Officer


 C.A. Durga Prasad Unawali, FCA
 Senior Partner
 N. B. S. M. & Associates
 Chartered Accountants

Date: May 29, 2024
 Place: Kathmandu, Nepal

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
 Statement of Comprehensive Income
 For the year ended 31st Ashadh 2080 (16 July 2023)

| Particulars | Figures in NPR | |
|--|----------------|----------------------|
| | 2079-80 | Restated* 2078-79 |
| Profit for the year | (79,110,585) | 85,945,676 |
| Other Comprehensive Income, net of income tax | | |
| a) Items that will not be reclassified to Profit or Loss | | |
| Gains / (losses) from investment in equity instruments measured at fair value | - | - |
| Gains / (losses) on revaluation | - | - |
| Actuarial Gains / (Losses) on defined benefit plans | 230,000,645 | (64,059,088) |
| Income tax relating to above items | (69,000,194) | 19,217,726 |
| Net other Comprehensive Income that will not be reclassified to Profit or Loss | 161,000,452 | (44,841,362) |
| 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 | - | - |
| Net other Comprehensive Income that are or may be reclassified to Profit or Loss | - | - |
| Other Comprehensive Income for the year, net of income tax | 161,000,452 | (44,841,362) |
| Total Comprehensive Income for the year | 81,889,866 | 41,104,314 |
| Total Comprehensive Income attributable to: | | |
| Equity shareholder of the bank | 81,889,866 | 41,104,314 |
| Non controlling interest | - | - |
| Total Comprehensive Income for the period | 81,889,866 | 41,104,314 |

The accompanying notes are integral part of these financial statements.

As per our report of even date

 Bhairavraj Koirala
Chairman

 Shivakauri Dangal
Director

 Sushil Kumar Nepal
Director

 Kaman Sing Thapa Magar
Director

 Manoj Kumar Khaulka
Director

 Shyam Kumar Khatiwala
Chief Executive Officer

 Mijanur Khatim
Acting Chief Finance Officer

 C.A. Durga Prasad Ghimire
Senior Partner
N. B. S. M. & Associates

Date: May 29, 2024
Place : Kathmandu, Nepal

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Statement of Distributable Profit or Loss
For the year ended 31st Ashadh 2080 (16 July 2023)
As per NRB Regulation


| Particulars | Current Year | Previous Year |
|--|----------------------|----------------------|
| Net Profit/(loss) as per Statement of Profit or Loss | (79,110,585) | 85,945,676 |
| Appropriation | | |
| a. General Reserve | - | (11,759,709) |
| b. Foreign Exchange Fluctuation fund | - | - |
| c. Capital redemption reserve | - | - |
| d. Corporate social responsibility fund | - | (587,985) |
| e. Employees training fund | (5,271,212) | (9,482,152) |
| f. Client Protection Fund | - | (30,587,985) |
| g. Staff Welfare Fund | - | (1,763,956) |
| h. Other | - | (70,000,000) |
| Profit/(loss) before regulatory adjustment | (84,381,797) | (38,236,112) |
| Regulatory Adjustments: | | |
| a. Interest Receivable (-)/previous accrued interest received(+) | (50,764,902) | 1,124,665 |
| b. Short loan loss provision in accounts (-)/reversal(+) | - | - |
| c. Short provision for possible losses on investment(-)/reversal(+) | - | - |
| d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+) | - | - |
| e. Deferred Tax Assets recognized(-)/reversal(+) | (92,856,663) | (164,296,030) |
| f. Goodwill recognized (-)/impairment of Goodwill(+) | - | - |
| g. Bargain purchase gain recognized (-)/reversal(+) | - | - |
| h. Actuarial loss recognized (-)/reversal(+) | 44,841,362 | (44,841,362) |
| i. Other | (16,743,559) | 7,928,921 |
| Net Profit/(loss) for the year end available for distribution | (199,905,560) | (238,319,918) |
| Opening Retained Earning | (391,476,283) | (223,152,639) |
| Adjustment(+/-) | | |
| Distribution: | | |
| Bonus share issued | | |
| Cash dividend paid | | - |
| Transfer: | | |
| Transfer from Other Reserve | - | 69,996,274 |
| Total Distributable Profit/(Loss) - Retained Earnings as on year end date | (591,381,843) | (391,476,283) |


 Bharatraj Koirala
 Chairman


 Shivahari Dangal
 Director


 Sushil Kumar Nepal
 Director


 Kamal Singh Thapa Magar
 Director


 Manoj Kumar Khadka
 Director


 Shyam Kumar Katwal
 Chief Executive Officer


 Motiraj Khana
 Acting Chief Finance Officer


 CA. Durga Prasad
 Senior Partner
 N. B. S. M. & Associates
 Chartered Accountants

Date: May 29, 2024
 Place : Kathmandu, Nepal

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to Financial Statements
For the year ended on 31st Ashad 2080

1 Reporting entity

Grameen Bikas Laghubitta Bittiya Sanstha Limited (referred to as "GBLBS" or "the financial institution") is a public limited company incorporated under the Companies Act, 2063 and licensed by Nepal Rastra Bank to conduct micro-finance activities. Grameen Bikas Laghubitta Bittiya Sanstha Ltd. (GBLBS), formerly Nepal Grameen Bikas Bank Ltd., came into existence in 2014 August 15 (Shrawan 30, 2071) with a successful merger of the then five regional level Grameen Bikas Banks operated in the then five development regions of Nepal. The head office of the institution is located in Butwal, Rupandehi district of Lumbini Province. GBLBS was registered as a public limited company on 30th July 2014 (Shrawan 14, 2071) under the Company Act, 2063 and is regulated under the Bank and Financial Institution Act, 2073. The name "Nepal Grameen Bikas Bank Ltd." was changed into "Grameen Bikas Laghubitta Bittiya Sanstha Ltd." as per the decision of the Annual General Meeting of the institution and approval of the Office of the Company Registrar (approval date: 2074/12/28). The shares of the financial institution has been listed in nepse with share symbol "GBLBS".

The principal activities of the financial institution is to provide microfinance loan and services with the prime objective of alleviating poverty, hardship, and suffering of the rural people throughout its working area. The unique traits of the institution are well-defined target groups (especially women), area approach, group guarantee lending, non-collateral lending, etc. In order to achieve its goal, the institution has been working through micro-credit services and capacity development programs for the community. Moreover, it has followed the Grameen Bank Model started by Prof. Muhammad Yunus (Nobel Laureate), a Bangladeshi social entrepreneur, banker and economist. During the period, the Microfinance has provided its services through 189 total branch offices and 8 province offices located in seven provinces by the end of FY 2079.080.

2 Basis of Preparation

The financial statements have been prepared on accrual basis of accounting except the Cash Flow Information, which is prepared on a cash basis, using the direct method as prescribed by Nepal Financial Reporting Standards (NFRSs), as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN).

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income, the Statement of Changes in Equity, the Statement of Cash Flows and Notes to Financial Statement comprising summary of principal accounting policies and explanatory notes that are significant importance to the stakeholders.

2.1 Statement of Compliance

The financial statements also comply the requirements of Companies Act 2063 and policy, procedures and directives of Securities Board of Nepal. The financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board (ASB) Nepal established under Nepal Chartered Accountants Act 2059. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives to Microfinance, 2079 as made applicable by the Nepal Rastra Bank. These financial statements for the year ended 31st Ashadh, 2080 are the first financial statements of the Microfinance prepared in accordance with NFRS and these financial statements were approved by the board of Directors dated 16th Jestha 2081. Reconciliation and description of the effect of the transition to NFRS from previous GAAP is given in Note 5.11 of this financial statement. Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification / disclosures.

2.1.1 Use of Carve-out

ICAN has provided carve-out on specific areas for alternative treatment of the items of financial statements required as per NFRS. Based on such, the Microfinance has used the following carve outs for preparation and presentation of the financial statements in line with NFRS.

a) Impairment Loss on Loans and Advances

As per NFRS 9 Financial Instruments read together with carve-outs issued by ICAN for alternative treatment, An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortised cost is impaired. If any such evidence exists, the entity determine the amount of any impairment loss unless the entity is a bank or financial institution registered as per Bank and Financial Institution Act 2073. Such entities shall measure impairment loss on loan and advances as the higher or amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9. The entity shall disclose the impairment loss as per this carve-out and amount of impairment loss determined.

The Microfinance has calculated the impairment loss as per NFRS 9 but has recognised the loan loss provision as per the norms of Nepal Rastra Bank using this carve-out.

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b) Effective Interest Rate

As per NFRS 9 read together with curve out issued by NAB for alternative treatment, the Effective Interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. When calculating the effective interest rate, an entity shall estimate the expected cash flows by considering all the contractual terms of the financial instrument (for example, prepayment, extension, call, and similar options) but shall not consider the expected credit losses. The calculation includes all fees and points paid or received unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to reliably estimate the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments).

The Microfinance has used the curve out and has not included the service charges in the calculation of effective interest rate, considering the impact would not have been materially different if the Microfinance had done otherwise.

2.2 Reporting Period and Approval of Financial Statements

2.2.1 Reporting Period

The reporting period for this financial statements is the period ending on 31st Ashadh 2080 (La., FY 2079-80). Financial information of following period/dates are provided on the financial statements.

1. Comparative NFRS financial statements (financial statements as on and for the periods ended on 32nd Ashad 2079 and opening balance of equity components for 1st Shrawan 2078)
2. NFRS financial statements for current period (financial statements as on and for the period ended on 31st Ashad 2080)

2.2.2 Approval of Financial Statements

The financial statements are yet to be authorized for issue by the Board of Directors.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupee (NPR), which is also the functional currency of the Microfinance. Figures are rounded off to nearest Rupee, accordingly, minor rounding off error may exist.

2.4 Use of Estimates, Assumptions and Judgments

The preparation of the financial statements in conformity with Nepal Financial Reporting Standards (NFRS) requires the use of certain critical accounting estimates and judgments. It also requires the management to exercise judgment in the process of applying the company's accounting policies. The company makes certain estimates and assumptions regarding the future events. The estimates and judgments are continuously evaluated based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. In the future, the actual results may differ from these estimates and assumptions. The estimates and assumptions that might result in adjustment to the carrying amounts of assets and liabilities within the next financial year are on the following components:

1. Classification of financial assets

The classification of financial assets into amortized cost or at fair value (either through profit or loss or through other comprehensive income) depends upon whether the contractual cash flows from such instruments are solely payments of principal and interest (SPPI criterion), including the business model within which such instruments are managed. The classification of the financial assets has been based on the business model of the Microfinance at the reporting date. The reclassification of financial assets can only occur upon change in the business model of the entity.

2. Fair value of financial assets

Fair value of financial statements are determined on three levels on the basis of available market on reporting date and the measurement may change depending on available market circumstances.

The fair value of financial instruments that are traded in an active market is the closing price on the reporting dates. Whenever the instruments are not actively traded in active market, they are determined using other techniques considering the observable market inputs to the extent possible.

The Microfinance measures fair values using the following fair value hierarchy as provided in NFRS 13.

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Microfinance can access at the measurement date.

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

Level 3 inputs are unobservable inputs for the asset or liability. The Microfinance has used the accounting book value and considered if there exists factors that would otherwise result in changes to the book value of assets or liabilities.

3. Impairment loss on financial assets

Impairment loss on financial assets is provided on the higher of loss provision as per NRB Directives to Microfinance 2080 and NFRS 9. On calculating loss as per NFRS 9, estimates are made on amount of loans that are considered to require individual assessment, grouping of loans for collective assessment, parameters for assessing impairment, objective and subjective parameters for assessment of significant increase in credit risk, default of financial assets, probability of default, loss given default, future cash flow estimates, historical data on similar types of loan or group of



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4. Useful life and salvage value of property and equipment

The management reconsiders the economic useful life and salvage value of property and equipment on each reporting dates based on the information available on such dates.

5. Impairment loss of non-financial assets

The non-financial assets are tested for impairment on identification of indicators for impairment i.e., triggering events. The impairment loss is recognised when the carrying amount exceeds the recoverable amount. The Microfinance has not identified any triggering event during the reporting period, hence it has not tested the non-financial assets for impairment.

6. Current Tax and Deferred tax

Significant management judgment is required to arrive at the figure of current tax and deferred tax, based upon the likely timing and the level of future taxable profits together with future tax planning strategies. The Microfinance has calculated the current and deferred tax based on its assumptions and estimates on parameters available when the financial statements were prepared.

7. Employee benefit obligations

Judgment is required to determine the estimated liability that shall arise on part of accumulated leave of staff and gratuity which is generally paid out on retirement or termination of employment. Valuation of such is done by qualified actuary using assumption like interest rate, rate of increase in annual compensation, remaining service period etc. Factors considered may change depending on market changes or legal changes which are beyond the control of the company.

The Microfinance pays gratuity to its employees as per the Employee Service Bylaw, as follows:

1. Past Service less than 5 Years - Nil
2. Past Service Years greater than equal to 5 years and less than 10 years - 1 month's Salary for each completed year of Service
3. Past Service Years greater than equal to 10 years and less than 15 years - 1.5 month's Salary for each completed year of Service
4. Past Service Years greater than equal to 15 years and less than 20 years - 2 months Salary for each completed year of service
5. Past Service Years greater than equal to 20 years, 2.5 months Salary for each completed year of Service.

The Microfinance has identified such gratuity benefit, the liability of which arises after retirement of employees, as "Defined Benefit Plan" as per NAS 19 Employee Benefits.

The Microfinance pays leave benefits to its employees as per the Employee Service Bylaw, as follows:

Hence Leave: Employees are entitled for 30 days' home leave in a year. Such leave can be accumulated for total 120 days during the employment period. If the leave is accumulated for more than 120 days during the period of employment, it can be withdrawn by the employee based on the prevailing salary. It can also be withdrawn if the leave is accumulated for more than 60 days during the period of employment, however, the encashment shall not exceed for 30 days.

Hence, such leave benefit has been identified as "Other Long-term Employee Benefit" as per NAS 19.

Sick Leave: Employees are entitled to 15 days sick leave in a year, which can be accumulated. It can be encashed by the employees only upon the end of the employment period. Hence, such leave benefit has been identified as "Defined Benefit Plan" as per NAS 19.

NAS 19 requires gain/loss on actuarial remeasurement of Defined Benefit Plan to be recognised through other comprehensive income while that of Other Long-term Employee Benefit through profit or loss.

2.5 Changes in Accounting Policies

There has been no significant change in the accounting policies adopted by the Microfinance except where required due to adoption of Nepal Financial Reporting Standards.

2.6 Discounting

Discounting has been applied whenever the assets and liabilities are of non-current in nature and the impact of time value of money is not insignificant.

2.7 Going Concern

The Management has made an assessment on the Microfinance's ability to continue as a going concern and is satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt over the Microfinance's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

2.8 Separate Financial Statements

The presented financial statements is the separate financial statements of the Microfinance. The Microfinance does not have subsidiary, accordingly, preparation of consolidated financial statements as per NFRS 10 is not required.

3 Significant Accounting Policies

The significant accounting policies adopted by Microfinance while preparing financial statements are as follows:

| Note | Accounting Policy | Information Note No. |
|------|--|----------------------|
| 3.1 | Basis of Measurement | |
| 3.2 | Basis of Consolidation | |
| 3.3 | Cash and Cash Equivalent | 4.1 |
| 3.4 | Financial Assets and Financial Liabilities | |
| 3.5 | Trading Assets | 4.5 |
| 3.6 | Derivative Assets and Liabilities | 4.4 |
| 3.7 | Property and Equipment | 4.11 |
| 3.8 | Goodwill Intangible assets | 4.12 |



Handwritten signatures and stamps of the management and board members.



| | |
|--|------------------------------|
| 3.9 Investment Property | 4.10 |
| 3.10 Income tax | 4.9 |
| 3.11 Deposits, debt securities issued and subordinated liabilities | 4.18, 4.22, 4.23 |
| 3.12 Provisions | 4.20 |
| 3.13 Revenue | 4.27, 4.29, 4.31, 4.33, 4.37 |
| 3.14 Interest expense | 4.28 |
| 3.15 Employees Benefits | 4.23 |
| 3.16 Leases | |
| 3.17 Foreign currency translation | |
| 3.18 Financial guarantee and loan commitment | |
| 3.19 Share capital and reserves | 4.24, 4.25 |
| 3.2 Earning per share including diluted | |
| 3.21 Segment reporting | 5.4 |
| 3.22 Events after reporting date | |

3.1 Basis of Measurement

The financial statements are prepared on historical cost convention except for the following material items:

| Particulars | Measurement Basis |
|---|--|
| Investment in shares and mutual fund schemes | Fair value |
| Non-banking assets: | |
| Loans to employees | Lower of Market Value or Outstanding Receivable at the date of banking NSA |
| Property and equipment, investment property and intangible assets | Amortized cost Deemed cost as fair value |

3.2 Basis of consolidation

The Microfinance does not have subsidiary companies, accordingly, consolidation of financial statements is required.

3.3 Cash and cash equivalent

Cash and cash equivalent comprises of cash, demand deposit and short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. In general, short term investments with original maturity of up to three months are considered as cash equivalent. Cash and cash equivalent are presented at amortized cost on the financial statements.

3.4 Financial assets and financial liabilities

Financial assets are any assets that is cash, equity instrument of another entity or any contractual right to receive cash or financial assets of another entity.

Financial liability is any liability with contractual obligation to deliver cash or other financial assets to another entity.

3.4.1 Recognition

The Microfinance initially recognises financial assets or financial liabilities on the date of which the Microfinance becomes party to the contractual arrangement.

3.4.2 Classification and Measurement

Financial Assets: The classification and measurement of financial assets depend on how these are managed i.e. the Microfinance's business model and their contractual cash-flow characteristics. Based on these factors, financial assets are classified on following three categories:

- i) At Amortized Cost
- ii) At Fair Value through Profit or Loss (FVPL)
- iii) At Fair Value through Other Comprehensive Income (FVOCI)

i) At amortized cash: Financial assets at amortized cost are non-derivative financial assets with fixed or determinable payments for which the Microfinance has the business model of collecting the contractual cash flows and holding till maturity. They are initially measured at fair value plus any directly attributable transaction cost. Subsequent to initial recognition, such financial assets are measured at amortized cost using effective interest rate method less any impairment losses.

ii) At fair value through profit or loss: Financial assets are classified at fair value through profit or loss (FVTPL) if the Microfinance holds such instruments for the purpose of trading or designates such assets at fair value through profit or loss to prevent accounting mismatch. The attributable transaction costs and changes in fair value are taken to profit or loss.

iii) At fair value through other comprehensive income: Financial assets at FVOCI are non-derivative financial assets that are not classified in any of the above category. Financial assets at FVOCI are measured at fair value. Subsequent to initial recognition, financial assets are measured at fair value, as far as such fair value is available, and changes therein are recognized in other comprehensive income and presented in the fair value reserve in equity. The Microfinance has irrevocably opted to classify the investment made in shares as a part of long-term strategic investment as financial assets at FVOCI on initial recognition.

Financial Liabilities: The Microfinance classifies its financial liabilities, other than financial guarantee and loan commitments, as measured at amortized cost or fair value through profit or loss. Financial liability is measured initially at fair value, or an item not at fair value through profit or loss, or transactions costs that are directly attributable to its acquisition or issue.



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3.4.3 De-recognition

Financial Assets

Financial assets are partially or fully de-recognized in any of the following conditions:

- termination of contractual rights to cash flow
- upon transfer of contractual cash flows in a transaction in which substantially all of the risk and rewards of the ownership of the financial assets are transferred or in which the Microfinance neither transfer nor retains substantially all of the risk and rewards of the ownership and it does not retain control of the financial assets.

On derecognition of a financial assets, the difference between the carrying amount of the assets (or the carrying amount allocated to the portion of the assets derecognised) and the sum of (i) the consideration received (including any new assets obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognised in OCI is recognised in statement of profit or loss.

Financial Liabilities

Upon settlement or termination of any liability related to financial liability, financial liability is de-recognized. The difference between the carrying amount and settlement amount is accounted through statement of profit or loss.

3.4.4 Determination of fair value

Fair value 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. Fair value is initially considered based on quoted rate where the assets or liabilities are transacted on principal market, in the absence of which the most advantageous market is the active market.

When available, the Microfinance measures the fair value of an instrument using the quoted price in an active market for that instrument. The market is regarded as active if transactions for the assets or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market then the Microfinance uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

Fair value of non-financial assets like property & equipment, investment property and intangible assets are considered the deemed cost of such assets in line with NFRS 1.

Fair Value Hierarchy

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values.

- Level 1: Fair value is determined based on quoted price of financial instruments in active market.
- Level 2: Fair value is determined based on quoted price of similar financial instruments within consideration to significant observable inputs.

Level 3: Fair value is determined used using other method as the inputs for valuation are unobservable inputs for the asset or liability. Microfinance has used the accounting value and considered if there exists factors that would otherwise result in changes to the book value of assets or liabilities for this level of valuation.

3.4.5 Impairment

At each reporting date, the Microfinance assesses whether there is objective evidence that financial assets are impaired. The financial assets or a group of financial assets are impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset and that the loss has an impact on the future cash flows of the asset that can be estimated reliably.

Objective evidence that financial assets are impaired includes:

- significant financial difficulty of the borrower or issuer,
- default or delinquency by a borrower,
- the restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not consider otherwise,
- indication that a borrower or issuer will enter bankruptcy,
- the disappearance of an active market for a security, or
- observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity security, a significant or prolonged decline in its net worth below its book value is objective evidence of impairment.

The Microfinance considers evidences of impairment for loans and advances and investment securities at both specific asset and at collective level. All individually significant loans and advances and investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities with similar risk characteristics.

In assessing the collective impairment, the Microfinance uses the statistical modelling of historic trends of the probability of default, the time of recoveries and the amount of loss incurred and makes an adjustment if the current economic and credit conditions are such that the actual losses are likely to be greater or lesser than is suggested by historic trends. Default rates, loss rates and expected timing of future recoveries are regularly benchmarked against the actual outcomes to ensure that they remain appropriate. In the absence of information for calculation of individual impairment, all the loans and advances to customers have been tested for collective impairment.



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Impairment losses on assets measured at amortised cost are calculated as difference between the carrying amount and the present value of the estimated future cash flows discounted at the assets original effective interest rate.

Impairment losses are recognised in profit or loss and reflected in an allowance account against loans and receivables or investment securities. Interest on the impaired assets continues to be recognised through the unwinding of the discount. If an event occurring after the impairment was recognised causes the amount of impairment loss to decrease, then the decrease in impairment loss is reversed through profit or loss (through OCI for such investments measured at fair value through OCI on which there exists fair value reserve).

The Microfinance writes off a loan or an investment security, either partially or in full and any related allowance for impairment losses, when the Finance determines that there is no realistic prospect of recovery.

For the purpose of collective assessment of impairment Microfinance has categorized assets into following board products :

- Micro Business Loan
- Micro Enterprises Loan
- special member loan
- Micro Enterprise Loan (A)
- BioGas Loan Group
- Seasonal Loan
- Irrigation Loan
- Emergency Loan
- Refinance Loan
- Toilet Loan
- Loan Against Group Saving
- Housing Loan Non-Collateral
- Bio Gas Loan
- Micro Enterprises B
- Housing Loan Collateral
- Joined Project Loan
- Group fund Loan

Craveout adoption for assessment of impairment charge

The microfinance has opted to apply crave-out on alternative treatment of impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB Directives, 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 | As on 32nd Ashadh 2079 |
|---|-------------------------|
| LLP as per NRB Directives | 1,584,274,092.23 |
| On Pass Loan | 61,038,057.44 |
| On Watchlist Loan | 76,868,016.31 |
| On Rescheduled/Restructured Loan | 75,788,473.68 |
| On Substandard Loan | 44,727,300.95 |
| On Doubtful Loan | 117,052,610.95 |
| On Loss Loan | 861,290,766.96 |
| Additional Impairment recognised by the NRB | 326,076,281.32 |
| Additional Impairment recognised by the Auditor's | 21,432,584.62 |
| Impairment as per NFRS | 964,237,047.66 |

3.4.6 Amortized cost measurement

The 'amortised cost' of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortisation using the effective interest method of any difference between initial amount recognised and the maturity amount minus any reduction for impairment.

3.4.7 Effective Interest Method

Effective Interest Method is the method that is used in the calculation of the amortised cost of a financial asset or a financial liability and in the allocation and recognition of the interest revenue or interest expense in profit or loss over the relevant period. Effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability.

3.5 Trading assets

Trading assets are those assets that the Microfinance acquires or incurs principally for the purpose of selling or repurchasing in the near term, or holds as part of a portfolio that is managed together for short-term profit or position taking.



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3.6 Derivatives assets and derivative liabilities

Derivative assets and liabilities are initially measured at fair value on the contract date and are subsequently remeasured to fair value at each reporting date. The changes in value of instruments are accounted through profit or loss.

3.7 Property and Equipment

Non-financial tangible assets that are held for providing service to customers and for administrative use of the Microfinance are classified as Property and Equipment.

Recognition

Property and Equipment are recognized in books whenever it is probable that future economic benefits associated with such assets will flow to the entity and the amount of assets can be reliably measured.

Measurement

At initial recognition, items of property and equipment are measured at cost. Cost includes the purchase price and other directly attributable costs as well as the estimated present value of any future unavoidable costs of dismantling and removing items. The corresponding liability is recognized with provisions. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow to the Microfinance. Ongoing repair and maintenance are expensed off as incurred.

Subsequent to the initial measurement, NAS 16 provides accounting policy choice to measure the assets either on cost or on revaluation. The Microfinance has measured all items at cost on subsequent measurement. On transition to NFRS, the Microfinance has elected to continue with the carrying value of all of its property and equipment measured as per the previous GAAP and use that carrying value as the deemed cost in line with provisions of NFRS 1, considering the carrying amount as per previous GAAP approximately equates the fair value of such assets.

Derecognition

An item of property and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss when the asset is derecognized.

Assets not capitalized

Items of property and equipment with original cost up to Rs. 5,000 are directly accounted as expenses.

Capital Work in Progress

Assets in the course of construction are capitalized in the assets under capital work in progress (CWIP). At the point when an asset is capable of operating in the manner intended by the management, the cost of construction is transferred to the appropriate category of property and equipment and depreciation commences.

Residual Value

The Microfinance has assessed the salvage value of all property and equipment considering the expected realizable value on the end of life of such assets.

Depreciation

Depreciation is charged upon the assets is available for use and does not cease until the asset is disposed off, classified as held for sale or ceases to generate economic benefits.

Freehold land is not depreciated. Depreciation on assets under construction does not commence until they are complete and ready for intended use. Depreciation is provided on all other items of property and equipment so as to write-off their carrying value over the expected useful economic lives.

Items of property and equipment are depreciated on Straight Line Method over their useful life.

Management of the Microfinance has assessed useful life of property and equipment, as follows

| Items | Useful Life |
|---|--------------|
| Building | 50 years |
| Leasehold Properties | Lease period |
| Vehicle | 8 - 12 years |
| Office Equipment, Furniture & Fixture, Computer | 7 - 10 years |
| Other Assets | 8 - 10 years |

3.8 Goodwill and Intangible assets

Goodwill

Goodwill arises on the acquisition of financial institutions when the aggregate of the fair value of the consideration transferred and non-controlling interest exceeds the amount of the identifiable assets and liabilities acquired. If the amount of the identifiable assets and liabilities acquired is greater, the difference is recognized immediately in the Statement of profit or loss.

Goodwill is allocated to cash generating unit (CGU) at the lowest level at which goodwill is monitored for internal management process. Impairment testing is performed annually, and whenever there is an indication that CGU may be impaired. If the present value of expected cash inflows is less than carrying amount, the impairment loss is recognized and accounted through Statement of Profit or Loss. Goodwill is stated at cost less accumulated impairment losses.

Acquired Intangible Assets

Intangible assets are recognized whenever the cost of assets can be reliably measured, by the past experience it is demonstrated the Microfinance has control over such assets for the specified period and it is probable that future economic benefits could be derived from such assets. The Microfinance has followed NAS 38 for accounting of Intangible assets.



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Computer Software

Computer software are capitalised on the basis of the purchase cost of software or license and costs incurred to bring it to use. The cost of internally developed software includes directly attributable costs.

Intangible assets are amortized over the period of its estimated use, or in case of licenses, over the period of contractual right of use. Whenever there is no specific life or license period, such software are amortized over the period of five years.

At each reporting date, impairment test of intangible assets is done in order to oversee whether the carrying amount exceeds recoverable amount. Impairment loss is charged to Statement of Profit or Loss.

On transition to NFRS, the Microfinance has elected to continue with the carrying value of all of its intangible assets measured as per the previous GAAP and use that carrying value as the deemed cost as fair value in line with provisions of NFRS 1.

3.9 Investment Property

Investment property is land and building held either to earn rental income or for capital appreciation or for both but not for sale in the ordinary course of business, use in the supply of services or for administrative purpose.

3.10 Income tax

Income tax expenses include current tax, deferred tax and any adjustments recognised in the period for current tax of prior periods.

Current Tax

Current tax is the amount of income tax payable in respect of taxable profit. This is calculated as per the provisions of Income Tax Act with the effective tax rate for current period. Taxable profit differs from the profit reported in the statement of profit or loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible. Income tax rate applicable for Microfinance is 30% (previous year rate was 30%).

| Particulars | | Amounts (NPR.) |
|--|---|----------------------|
| Profit as per NFRS (Before Staff Bonus Provision) | | -164,338,564 |
| Less: Staff Bonus Provision | | 0 |
| Profit as per NFRS (After Staff Bonus Provision) | | -164,338,564 |
| Add: | | |
| Inadmissible Expenses as per Income tax Act, 2058 | | |
| 1 | Depreciation as per Accounting System | 36,807,248.1 |
| 2 | Impairment of loans as per books | 487,821,793.7 |
| 3 | Staff Gratuity Provision | 75,680,386.0 |
| 4 | Staff Leave Provision | 62,444,710.7 |
| 5 | Interest Cost on Employee Benefit Obligations | 101,584,969.3 |
| 6 | Interest Cost on Lease Liabilities | 8,843,122.8 |
| 7 | Interest income on plan assets | 53,991,560.0 |
| 8 | Fines and Penalties | 0.0 |
| 9 | Repair and Maintenance Expenses as per Accounting System | 2,661,961.8 |
| 10 | LLP as per tax - Reversal of excess claim | 52,939,177.7 |
| 11 | Interest Income of previous year not recognised previously in tax | 0 |
| | | 882,774,930.2 |
| Less: | | |
| Admissible Expenses as Per Income Tax Act, 2058 | | |
| 1 | Depreciation as per Section 19 | 6,584,088.1 |
| 2 | LLP as per tax | 0.0 |
| 3 | Payment of staff Gratuity | 335,420,673.0 |
| 4 | Leave encashment | 76,842,243.0 |
| 5 | Recovery of loan written off | 32,500.0 |
| 6 | Bad Debt Recovery | 5,069,270.3 |
| 7 | Lease Payments | 37,343,724.0 |
| 8 | Adjustment of Grant Income | 776.4 |
| 9 | Repair and maintenance expenses as per section 16 | 1,713,498.8 |
| 10 | Less: Loss Carried Forward | 0.0 |
| Total Taxable Income | | 255,429,592.8 |
| Income Tax Liability | | 76,628,877.8 |
| Advance Tax deposited | | 64,713,437.8 |
| Income Tax Receivable/(Payable) | | -11,916,440.0 |



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Deferred Tax

Deferred tax is calculated on temporary differences i.e., the difference between the tax base of assets and liabilities and carrying amount in the financial statements. Deferred tax is calculated using tax rates enacted or substantively enacted by the end of the reporting period.

Deferred tax is recognized when it is probable that future taxable profit will be available to adjust the impact of temporary differences. Changes in deferred tax over period is recognized as deferred tax income/expenses in Statement of Profit or Loss.

Income tax on items of OCI

Income tax arising on the items of other comprehensive income is charged to statement of OCI itself.

3.11 Deposits, debt securities issued and subordinated liabilities

Deposits:

Deposits by members is initially recognized at fair value, net of transaction costs for those financial liabilities not at fair value through profit or loss. The transaction price is considered as the fair value for measuring the deposits.

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 the liabilities at fair value through profit or loss. However, the microfinance does not have debt securities during the reporting period.

Subordinated 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 did not have any such liabilities.

3.12 Provisions and Contingent Liabilities

Provision: Provision is a liability with uncertain timing and event. Provision is recognised 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. Provisions are determined by discounting the expected future cash flows at the pre-tax rate that reflects current market assessment of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as finance cost.

Contingent Liabilities: Contingent liabilities are (i) possible obligations arising from past events whose existence will be confirmed on happening or not happening or uncertain future events not wholly within the control of Microfinance, or (ii) a present obligation arising from past events but are not recognized because outflow of resources to settle may not be required or such amount can not be reliably estimated.

Contingent liabilities are separately disclosed in the financial statements.

3.13 Revenue Recognition

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

3.13.1 Interest Income

Interest income includes interest income on loan and advances, investment securities except on those investment securities measure at fair value through profit or loss, cash and cash equivalent, due from Nepal Rastra Bank, due from IFIs, loan and advances to staff etc. Interest income on loans and advances are recognized on amortised principal which is nearer to the effective interest method suggested by NFRS. The adoption of effective interest method is not possible due to constraints of time, effort and cost in short term compared to the benefits it provides. Interest of loans and advances which are significantly impaired are not recognized. Interest income on government bond, treasury bills and bank balances are recognized under effective interest method.

Further NRB Interest Income Guideline 2019 issued on July 2019 set the criteria for determining when interest income recognition should be Hence, Accrued interest on Loans (other than loans whose contractual payments and/or interest are more than 12 month in arrears) has been recognized.

As on Asadh End 2080 the Microfinance has ceased accrual of interest amounting to NPR. 737,671,903 related to bad loan which was NPR. 789,822,073 as on Asadh End 2079.

Microfinance, in general, generates interest income from loan to customers, investment in debt securities and call deposits.

| Particulars | As at 31st Ashadh 2078 | As at 31st Ashadh 2079 | As at 31st Ashadh 2080 |
|--|------------------------|------------------------|------------------------|
| Interest Suspense (Receivable) | 770,160,140 | 896,414,934 | 916,786,054 |
| Interest receivable due for 1 year or less | 107,717,526 | 106,592,862 | 179,114,151 |
| Interest receivable due for more than 1 year | 662,442,614 | 789,822,073 | 737,671,903 |

3.13.2 Fee and commission income

Fees and commissions are generally recognized on an accrual basis when the service has been provided based on satisfaction of the performance obligations. The fees and commission income and expense that are integral to the effective interest rate on the financial assets and financial liability are included in the measurement of the effective interest rate. The Microfinance has opted to use carve-out as mentioned in Note 2.1.1 (b) on the matter and accounted all realized fee and commission income upfront.

Condition on guarantees issued that one for more than one year are immediately accounted as income. If the period of guarantee is more than one year, then the proportionate amount of fee is accounted as income.



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- 3.13.3 Dividend Income**
Dividend income is recognized when the right to receive dividend is established i.e. when the dividend is approved by general meeting of companies.
- 3.13.4 Net trading income**
Income derived from buying/selling of assets and liabilities classified as for trading purpose are accounted as net trading income. Gain and loss on trading assets and liabilities are recognized on mark to market basis and not on realization basis.
- 3.13.5 Other Operating Income**
Income other than interest, fees & commission and trading income are accounted as other operating income. This primarily comprises of changes in foreign exchange rate, dividend income, gain on disposal of non-financial assets etc.
- 3.14 Interest expense**
Interest on deposit accepted from customer and borrowings of the Microfinance are accounted on accrual basis.
- 3.15 Employees Benefits**
Employee expenses includes the amount paid to employees of microfinance in respect of their service. Payment in respect of services include short-term, post-employment, termination and other long-term employee benefits. Post-employment benefits are in the form of defined contribution plan and defined benefit plan. Expenses under defined contribution plan are accounted as they incur and on defined benefit plan as per the actuarial valuation.

Short term employee benefits include salary, allowance, annual bonus based on profit of the Microfinance, subsidized loans etc. These are provided as the services are rendered by the employees and measured on undiscounted amount of payment made.

Defined Benefit Plans include the gratuity entitle to the employees as per Employee Service Bylaw of the Microfinance.
Other long-term employee benefits include accumulated leave not encashed during service period. These are generally paid on retirement or termination of service of the employee, or when the accumulation exceeds the prescribed period.
- 3.16 Leases**
NFRS 16 introduces new or amended requirements with respect to lease accounting. It introduces significant changes to lease accounting by removing the distinction between operating and financial lease and requiring the recognition of a right-of-use assets and a lease liability at commencement for all leases, except for short-term leases and lease of low value assets when such recognition exemptions are adopted. The impact of adoption of NFRS 16 on the financial statements is described below.

The date of initial application of NFRS 16 for the Microfinance is 1st Shrawan 2078.

The Microfinance has applied NFRS 16 using the modified retrospective approach which
 - requires the Microfinance to recognize the effect of initially applying NFRS 16 by considering the date of initial application as the date of commencement of lease.
 - does not permit restatement of comparatives, which continue to be presented under NAS 17 and IFRIC 4.
Under NFRS 16, right-of-use assets are tested for impairment in accordance with NAS 36.
For short-term leases (lease term of 12 month or less) and leases of low-value assets, the microfinance has opted to recognize a lease expenses on straight-line basis as permitted by NFRS 16. This expenses is presented with in 'Notes 4.35- Other Operating expenses' in the statement of profit or loss.
The Microfinance has used the following practical expedients when applying the modified retrospective approach to lease previously classified as operating leases applying NAS 17.
 - The Microfinance has applied a single discount rate of 11.5% to a portfolio of lease with reasonably similar characteristics.
 - The Microfinance has elected not to recognize right-of-use assets and lease liabilities to leases for which the lease term ends within 12 months of the date of initial application.
 - The Microfinance has excluded initial direct costs from the measurement of the right-of-use assets at the date of initial application.
 - The Microfinance has used hindsight when determining the lease term when the contract contains options to extend or terminate the lease.

3.17 Foreign Currency Transaction
Transaction in foreign currencies are recorded in the functional currency at spot rate i.e., the rate of exchange prevailing on the date of transactions.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the rate of exchange prevailing on that date. The foreign currency gain or loss on monetary items is the difference between the amortised cost in the functional currency at the beginning of the year, adjusted for effective interest and payment during the year and the amortised cost in the foreign currency translated at the rate of exchange on the reporting date.

Non-monetary assets and liabilities that measured at fair value in a foreign currency are translated into the functional currency at the rate of exchange prevailing at the date on which the fair value is determined. Non monetary items that are measured based on historical cost in the foreign currency are translated using the rate of exchange on the date of transactions. The resulting exchange gain or loss differences are generally recognised in Profit or Loss.



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3.18 Financial guarantee and loan commitment

Financial guarantees are contract that require the Microfinance to make specified payments to reimburse the holder for a loss that incurs because a specified debtor fails to make payment when it is due in accordance with the terms of a debt instrument. Loan commitments are firm commitments to provide credit under pre-specified terms and conditions.

Liabilities arising from financial guarantees or commitments to provide a loan at a below-market interest rate are initially measured at fair value and the initial fair value is amortised over the life of the guarantee or the commitment. The liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment to settle the liability when a payment under the contract has become probable. Financial guarantees and commitments to provide a loan at a below market interest rate included within other liabilities.

3.19 Share Capital and Reserves

3.19.1 Share Capital

Equity share capital is financial instruments issued by the company only to the extent that they do not meet the definition of financial liabilities.

All the issued shares are paid up and are listed with Nepal Stock Exchange for the purpose of trading by shareholders. All shares have right to vote on the basis of the number of shares held. The Microfinance does not have shares other than ordinary shares.

3.19.2 Reserves

Microfinance has created various types of reserves as part of regulatory requirement.

a) General Reserve

General reserve is the statutory reserve. In this reserve, the amount transferred from appropriation of net profit according to the Banks and Financial Institutions Act, 2073 shall be included. No type of dividend (cash or bonus share) shall be distributed from the amount in general/statutory reserve. Approval of NRB shall be required in order to use the amount in this reserve.

Movement in General Reserve during this fiscal year:

| Particulars | Amount(NPR) |
|---|--------------------|
| Opening Balance of 1st Sharwan 2079 | 332,732,933 |
| Addition to the Fund this FY | |
| a. Provision of this FY (20% of net profit as per NFRS) | - |
| b. 50% of Dividend in excess of 1.5% Dividend | - |
| Total (A) | 332,732,933 |
| Less : Expenses from Fund this FY | - |
| Total (B) | - |
| Closing Balance as on Ashad End 2080 (A-B) | 332,732,933 |

b) Exchange Equalization Reserve

Exchange equalization reserve is a statutory reserve. A bank which has earned foreign exchange revaluation gain on foreign currency other than Indian currency has to allocate 25 percent of such revaluation gain to this reserve as per provision of the Bank and Financial Institution Act. Any amount allocated to exchange equalization reserve as per the provision of the Bank and Financial Institutions Act, shall be presented under this heading.

c) Corporate Social Responsibility (CSR) Reserve

In line with Point 16 of Directive 6/080 Microfinance is required to allocate 1% of its net profit for the year for CSR and is required to create CSR Reserve. The amount appropriated to this reserve is expended off as prescribed in the same Directive in the next fiscal year.

Movement in CSR Fund this fiscal year:

| Particulars | Amount(NPR) |
|--|------------------|
| Opening Balance of 1st Sharwan 2079 | 3,701,014 |
| Addition to the Fund this FY | |
| a. Provision of this FY (1% of net profit as per NFRS) | - |
| Total (A) | 3,701,014 |
| Less : Expenses from Fund this FY | |
| a. Grocery Donation to social organizations | 223,790 |
| b. Distribution of durbin to schools | 15,000 |
| Total (B) | 238,790 |
| Closing Balance as on Ashad End 2080 (A-B) | 3,462,224 |



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- d) **Client Protection Fund**
Client protection fund is created at 1% of net profit. In addition to this, 35% of dividend in excess is also allocated to this fund as per NRB Directives.

Movement in Client Protection Fund this fiscal year:

| Particulars | Amount(NPR) |
|--|--------------------|
| Opening Balance of 1st Shrawan 2079 | 184,582,710 |
| Addition to the Fund this FY | |
| a. Interest income to the fund | |
| b. Miscellaneous Addition | |
| c. 1% of Net Profit as per NFRS of the FY | - |
| d. 35% of Dividend in excess of 15% | - |
| Total (A) | 184,582,710 |
| Less : Expenses from Fund this FY | |
| a. Assistance to member during pregnancy for hygiene foods and expenses for medical cure of member | 222,085 |
| b. Restoration and Security of failure of Business of Member | 76,581 |
| c. Help for centre home repair | |
| d. Scholarship Expenses | 114,872 |
| e. Other | 199,110.98 |
| f. Training and Observation Expenses of Member | 153,162 |
| Total Expenses (B) | 765,811.45 |
| Closing Balance as on Ashad End 2080 (A-B) | 183,816,898 |

- d) **Regulatory Reserve**
The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on Ashadh end 2080 not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial loss etc.

Details of Regulatory reserve has been presented herewith

| Particulars | FY 2079.080 | FY 2078.079 |
|---|-----------------------|-----------------------|
| Interest Receivable | 125,042,505.99 | 74,615,003.17 |
| Income from Reversal of Provision of Restructured Loans | 19,977,045.31 | - |
| Short provision for possible losses on investments | - | - |
| Short provision on NBA | - | - |
| Deferred Tax assets | 771,153,206.58 | 677,959,144.16 |
| Gain on Bargain Purchase | - | - |
| Actuarial Gain Recognized | 14.00 | 3,233,499.98 |
| Fair Value loss recognized in OCI | - | - |
| Others | - | - |
| Total | 916,173,771.88 | 755,807,647.31 |

- e) **Capital Reserve**
The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc should be presented under this heading.
- f) **Fair Value Reserve**
The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative amount of changes in fair value of those financial assets shall be presented under this account head.
- g) **Actuarial Gain Reserve**
This reserve is for presenting the OCI component of defined benefit obligations. This is not an actual reserve.
- i) **Assets Revaluation Reserve**
- ii) **Capital Redemption Reserve**
This head shall include the statutory reserve created for making payment towards Redeemable Non-Convertible Preference Shares.
- k) **Proposed Dividend Distribution**
The Board of the microfinance has not recommended any dividend.
- l) **Investment Adjustment Reserve**
It is a regulatory reserve created as a cushion for adverse price movements in bank's investments as directed by the Directives of Nepal Rastra Bank.

- 3.19.3 **Share Premium**
The amount of money collected on issue of shares in excess of its face value shall be presented under this heading. The outstanding amount in this account shall not be considered eligible for distribution of cash dividend.

- 3.19.4 **Retained Earning**
The accumulated profits which has not been distributed to shareholders and has been ploughed back in the licensed institutions' operations and is eligible for distribution of dividend to the shareholders shall be presented under this heading.



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3.20 Earning per share including diluted

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

3.21 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 not identified any segment for reporting because of lack of discrete financial information.

3.22 Events after Reporting Date

These are the events occurring between the reporting date and up to the date of approval of financial statements which are either adjustable or unadjustable.

Adjustable events are adjusted in the presented financial statements. Except for the following events relating to fraud, there is no event that require additional disclosure in the financial statements: Management has conducted the investigation against fraud detected in Suryapura Branch where Mr. Yogendra Prasad Dhawal headed the branch since BS 2068 (approx. 12 years). According to the investigation report as on 2080-05-18 conducted by the organization in that branch, it was found that there was embezzlement of Rs. 6,41,96,072.86 by creating dummy loan account and embezzlement of customer's deposit where internal control system of the organization was not found to be effective. Institution has carried out the necessary legal process to recover embezzlement at the Suryapura branch office of the institution. According to the investigation report done by the organization, the amount embezzled in the Suryapura branch was Rs. 6,41,96,072.86 and the management has provided 100% provision of such amount in books of accounts.

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No. 4.1

(Figures in NPR)

Cash and cash equivalents

Cash and cash equivalent comprise the total amount of cash-in-hand, balances with other bank and financial institutions, money at call and short notice, treasury bills having original maturity of less than three months and cash in transit is presented as follows:

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--------------------------------|---------------------------|--|--|
| Cash in hand | 47,418,605 | 67,037,116 | 75,096,039 |
| Balance with B/Fis | 304,195,163 | 441,511,365 | 647,455,514 |
| Money at call and short notice | - | - | - |
| Other | - | - | - |
| Total | 351,613,768 | 508,548,481 | 722,551,553 |

Note No. 4.2

Statutory Balances and Due from Nepal Rastra Bank

Balances held with Nepal Rastra Bank including balance for compulsory cash reserve is presented as follows:

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Statutory Balances with NRB | 324,035 | 160,331 | 166,788 |
| Statutory Balances with BFis | - | - | - |
| Securities Purchased under re-sale agreement | - | - | - |
| Other deposit and receivable from NRB | - | - | - |
| Total | 324,035 | 160,331 | 166,788 |

Note No. 4.3

Placement with Bank and Financial Institutions

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented as follows:

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---------------------------------|---------------------------|--|--|
| Placements with domestic B/Fis | - | - | 800,000,000 |
| Less: Allowances for impairment | - | - | - |
| Total | - | - | 800,000,000 |

Handwritten signatures and initials are present below the table, including a large signature on the left and several smaller ones on the right.





GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No. 4.4

Derivative Financial Instruments

The Microfinance does not have any Derivative Financial Instruments.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 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 | - | - | - |
| Others | - | - | - |
| Total | - | - | - |

Note No. 4.5

Other Trading Assets

The Micro Finance does not have any trading assets.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--------------------------|---------------------------|--|--|
| Treasury Bills | - | - | - |
| Government Bonds | - | - | - |
| NRB Bonds | - | - | - |
| Domestic Corporate Bonds | - | - | - |
| Equities | - | - | - |
| Other | - | - | - |
| Total | - | - | - |
| Pledged | | | |
| Non-pledged | | | |

Note No. 4.6

Loans and advances to MFIs and Cooperatives

The Micro Finance does not have any Loans and advances to MFIs and Cooperatives

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|------------------------------------|---------------------------|--|--|
| Loans to microfinance institutions | - | - | - |
| Loans to FIs | - | - | - |
| Loans to Cooperatives | - | - | - |
| Less: Allowance for impairment | - | - | - |
| Other | - | - | - |
| Less: Allowance for impairment | - | - | - |
| Total | - | - | - |

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note 4.6.1.
Allowance for impairment

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|-------------------------------------|---------------------------|--|--|
| Balance for 1 st Shrawan | - | - | - |
| Impairment loss for the year | - | - | - |
| Charge for the year | - | - | - |
| Recoveries/reversal | - | - | - |
| Amount written off | - | - | - |
| Balance at Asar end | | | |

Note No. 4.7

Loans and advances to customers

Sum of the outstanding amount of all loans and advances extended to the customers other than EFIs, bills purchased and discounted and amortized cost of staff loans; less the amount of impairment allowances is presented under this head.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---|---------------------------|--|--|
| Loans and advances measured at amortised cost | 12,619,060,423 | 13,677,843,977 | 12,667,488,993 |
| AIR On Loans and Advances | 179,114,151 | 106,592,862 | 107,717,526 |
| Less: Impairment allowances | (1,584,274,092) | (1,096,452,299) | (815,774,792) |
| Collective Allowances | (137,906,074) | (194,110,061) | (175,500,431) |
| Individual Allowances | (1,446,368,018) | (902,342,238) | (640,274,361) |
| Net amount | 11,213,900,482 | 12,687,984,540 | 11,959,431,727 |
| Loans and advances to staff measured at FVTPL | 169,466,136 | 225,610,558 | 277,746,742 |
| Less: Fair Value Adjustment | (40,404,923) | (35,985,356) | (40,167,784) |
| Net amount | 129,061,213 | 189,625,202 | 237,578,959 |
| Total | 11,342,961,695 | 12,877,609,742 | 12,197,010,686 |

Note No. 4.7.1

Analysis of Loans and advances- By Product

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|----------------------------|---------------------------|--|--|
| Product | | | |
| Term Loans | 11,034,786,331 | 12,581,391,679 | 11,851,714,201 |
| Short term, term loan | - | - | - |
| Hire purchase loan | - | - | - |
| Personal Residential Loans | - | - | - |
| Staff loans | 129,061,213 | 189,625,202 | 237,578,959 |
| Others | - | - | - |
| Sub Total | 11,163,847,544 | 12,771,016,881 | 12,089,293,160 |
| Interest receivable | 179,114,151 | 106,592,862 | 107,717,526 |
| Grand Total | 11,342,961,695 | 12,877,609,742 | 12,197,010,686 |

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No. 4.7.2

Analysis of Loans and advances- By Collateral

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|-------------------------------------|---------------------------|--|--|
| Secured | | | |
| Immovable assets | 9,042,088,940 | 3,854,793,230 | 2,841,494,210 |
| Government Guarantee | | | - |
| Collateral of Government securities | | | - |
| Collateral of fixed deposit receipt | | | - |
| Group Guarantee | 3,576,971,483 | 9,823,050,747 | 9,825,994,783 |
| Personal Guarantee | | | - |
| Other collateral | | | - |
| Subtotal | 12,619,060,423 | 13,677,843,977 | 12,667,488,993 |
| Unsecured | - | - | - |
| Grand Total | 12,619,060,423 | 13,677,843,977 | 12,667,488,993 |

Note No. 4.7.3

Allowances for Impairment

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---|---------------------------|--|--|
| Specific allowance for impairment | | | |
| Balance at Shrawan 1 | 194,110,061 | 175,500,431 | 108,847,073 |
| Impairment loss for the year | - | 18,609,630 | 66,653,358 |
| Recoveries/reversal during the year | (56,203,987) | - | - |
| Write-offs | - | - | - |
| Exchange rate variance on foreign currency | - | - | - |
| Other Movement | - | - | - |
| Balance at Asadh end | 137,906,074 | 194,110,061 | 175,500,431 |
| Collective allowances for impairment | | | |
| Balance at Shrawan 1 | 902,342,238 | 640,274,361 | 634,646,563 |
| Impairment loss for the year | 544,025,781 | 262,067,876 | 5,627,798 |
| Recoveries/reversal during the year | - | - | - |
| Write-offs | - | - | - |
| Exchange rate variance on foreign currency | - | - | - |
| Other Movement | - | - | - |
| Balance at Asadh end | 1,446,368,018 | 902,342,238 | 640,274,361 |
| Total Allowance for impairment | 1,584,274,092 | 1,096,452,299 | 815,774,792 |

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No. 4.8

Investment securities

Investments made by Microfinance in financial instruments has been presented under this account head in three categories: i.e. investment securities designated at fair value through profit or loss, investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income which is as follows:

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Investment securities measured at amortized cost | - | - | - |
| Investment Securities measured at FVTPL | - | - | - |
| Investment Securities measured at FVTOCI | 2,025,000 | 2,025,000 | 2,025,000 |
| Total | 2,025,000 | 2,025,000 | 2,025,000 |

Note No. 4.8.1

Investment securities measured at amortized cost

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Debt securities | - | - | - |
| Government bonds | - | - | - |
| Government treasury bills | - | - | - |
| Nepal Rashtra Bank bonds | - | - | - |
| Nepal Rashtra Bank deposits instruments | - | - | - |
| Other | - | - | - |
| Less: specific allowances for impairment | - | - | - |
| Total | - | - | - |

Note No. 4.8.2

Investment in equity measured at fair value through other comprehensive income

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Equity instrument | - | - | - |
| Quoted equity instrument | - | - | - |
| Unquoted equity instrument | 2,025,000 | 2,025,000 | 2,025,000 |
| Less: specific allowances for impairment | - | - | - |
| Total | 2,025,000 | 2,025,000 | 2,025,000 |

Note No. 4.9

Advance tax deposited by the bank less tax liabilities are presented under this head. Liabilities recognized for the purpose of current income tax, including fees, penalties are presented under this head.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|-------------------------------------|---------------------------|--|--|
| Current tax assets | | | |
| Current year income tax assets | 64,712,438 | 146,963,119 | 10,939,044 |
| Tax assets of prior periods | - | - | - |
| Total | 64,712,438 | 146,963,119 | 10,939,044 |
| Current tax Liabilities | | | |
| Current year income tax liabilities | 76,628,878 | 224,813,704 | - |
| Tax Liabilities of prior periods | 77,850,648 | - | - |
| Total | 154,479,526 | 224,813,704 | - |
| Total | (89,767,088) | (77,850,585) | 10,939,044 |



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GRAMEEN BIKAS LAGHUBITTA BITIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No 4.8.3
 Information relating to investment in equities

| Particulars | As at 31st Ashadh 2080 | | As at 32nd Ashadh 2079 | | As at 1 st Shrawan 2078 | |
|---|------------------------|------------------|------------------------|------------------|------------------------------------|------------------|
| | Cost | Fair value | Cost | Fair value | Cost | Fair value |
| Investment in Unquoted Equity | | | | | | |
| Nepal Finsoft company Ltd 20,000 shares of Rs. 100 each | 2,000,000 | 2,000,000 | 2,000,000 | 2,000,000 | 2,000,000 | 2,000,000 |
| Grameen Network Nepal 150 shares of Rs. 100 each | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 |
| Centre for Microfinance Company Pvt. Ltd. 100 shares of Rs. 100 each | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| Total | 2,025,000 | 2,025,000 | 2,025,000 | 2,025,000 | 2,025,000 | 2,025,000 |



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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080



Note No 4.10

Investment Properties

Land or land and building other than those classified as property and equipment; and non-current assets held for sale under relevant accounting standard has been presented under this account head. This shall include land, land and building acquired as non-banking assets by the bank but not sold.

The MFI has no investment properties.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 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 | - | - | - |

GRAMEEN BIKAS LAGHUBITTA BITIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note 4.11 Property and Equipment

| Particulars | Land | Building | Vehicle | Office Equipment | Other Assets | Total |
|--|------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Cost | | | | | | |
| Opening Balance as on 1st Shrawan 2078 | 4,596,038 | 3,595,229 | 36,996,633 | 67,549,323 | 12,088,998 | 124,826,220 |
| Adjustment/Restatement | - | 102,421,912 | - | 1,031,704 | (2,127,802) | 101,325,814 |
| Restated Balance as on 1st Shrawan 2078 | 4,596,038 | 106,017,141 | 36,996,633 | 68,581,027 | 9,961,196 | 226,152,035 |
| Addition during the Year | | | | | | |
| Acquisition | - | - | 284,900 | 1,994,680 | 3,796,705 | 6,076,285 |
| Acquisition of Right-of-use asset | | | | | | |
| Capitalization | | | | | | |
| Disposal during the year | | | | | (98,578) | (98,578) |
| Adjustment/Revaluation | | | (1,314) | (229,067) | (112,967) | (343,348) |
| Balance as on Asar end 2079 | 4,596,038 | 106,017,141 | 37,280,219 | 70,346,640 | 13,546,355 | 231,786,393 |
| Addition during the Year | | | | | | |
| Acquisition | | | 1,144,712.14 | 8,574,338 | 1,754,303 | 11,473,353 |
| Acquisition of Right-of-use asset | | | | | | |
| Capitalization | | | | | | |
| Disposal during the year | | | | | | |
| Adjustment/Revaluation | | | | | | |
| Balance as on Asar end 2080 | 4,596,038 | 106,017,141 | 38,424,931 | 78,920,978 | 15,300,658 | 243,259,746 |
| Depreciation and Impairment | | | | | | |
| Opening Balance as on 1st Shrawan 2078 | - | 1,767,124 | 31,069,033 | 59,583,070 | 8,623,696 | 101,042,921 |
| Adjustment/Restatement | | | | 2,724,926 | (3,738,633) | (1,013,706) |
| Restated Balance as on 1st Shrawan 2078 | - | 1,767,124 | 31,069,033 | 62,307,996 | 4,885,063 | 100,029,215 |
| Impairment for the year | | | | | | |
| Depreciation charge for the Year | | 60,274 | 1,889,520 | 2,759,623 | 2,270,148 | 6,979,565 |
| Amortisation of Right-of-use asset | | 31,288,083 | | | | 31,288,083 |
| Disposals | | | | | (74,218.8) | (74,219) |
| Adjustment | | | | | | |
| Balance as on Asar end 2079 | - | 33,115,481 | 32,958,553 | 65,067,619 | 7,080,992 | 138,222,644 |
| Impairment for the year | | | | | | |
| Depreciation charge for the Year | | 60,109.6 | 801,567.2 | 2,397,200 | 1,476,906 | 4,735,783 |
| Amortisation of Right-of-use asset | | 31,288,083.2 | | | | 31,288,083 |
| Disposals | | | | | | |
| Adjustment | | | | | | |
| Balance as on Asar end 2080 | - | 64,463,674 | 33,760,119 | 67,464,819 | 8,557,898 | 174,246,510 |
| Capital Work in Progress | - | - | - | - | - | - |
| Net Book Value | | | | | | |
| As on 31st Ashadh 2078 | 4,596,038 | 104,250,017 | 5,927,600 | 6,273,031 | 5,076,133 | 126,122,820 |
| As on 32nd Ashadh 2079 | 4,596,038 | 72,901,660 | 4,321,667 | 5,279,021 | 6,465,363 | 93,563,749 |
| As on 31st Ashadh 2080 | 4,596,038 | 41,553,467 | 4,664,812 | 11,456,160 | 6,742,760 | 69,013,236 |

Right-of-use assets recognised and accounted as per NFRS 16 Leases have been presented under "Building", which is the corresponding underlying asset represented by the lease.



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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note : 4.12

Goodwill and Intangible Assets

| Particulars | Goodwill | Software | | Total |
|---------------------------------------|----------|-----------|-----------|-----------|
| | | Purchased | Developed | |
| Cost | | | | |
| Balance as on 1st Shrawan 2078 | | | | - |
| Addition during the Year | | | | - |
| Acquisition | | | | - |
| Capitalization | | | 952,356 | 952,356 |
| Disposal during the year | | | | - |
| Adjustment/Revaluation | | | | - |
| Balance as on 32nd Ashadh 2079 | - | - | 952,356 | 952,356 |
| Addition during the Year | | | | - |
| Acquisition | | | | - |
| Capitalization | | | 2,964,555 | 2,964,555 |
| Disposal during the year | | | | - |
| Adjustment/Revaluation | | | | - |
| Balance as on 31st Ashadh 2080 | - | - | 3,916,911 | 3,916,911 |
| Ammortization and Impairment | | | | |
| Balance as on 1st Shrawan 2078 | | | | - |
| Ammortization charge for the Year | | | | - |
| Impairment for the year | | | | - |
| Disposals | | | | - |
| Adjustment | | | | - |
| Balance as on 32nd Ashadh 2079 | - | - | - | - |
| Ammortization charge for the Year | | | 783,382 | 783,382 |
| Impairment for the year | | | | - |
| Disposals | | | | - |
| Adjustment | | | | - |
| Balance as on 31st Ashadh 2080 | - | - | 783,382 | 783,382 |
| Capital Work in Progress | - | - | 3,916,911 | - |
| Net Book Value | | | | |
| As on 31st Ashadh 2078 | - | - | - | - |
| As on 32nd Ashadh 2079 | - | - | 952,356 | 952,356 |
| As on 31st Ashadh 2080 | - | - | 3,133,529 | 3,133,529 |



 The section contains several handwritten signatures in black ink. Below the signatures, there is a circular stamp of the organization, which includes the text 'GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED', 'Kathmandu Nepal', and 'Chartered Accountants'.

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note No. 4.13

(Figures in NPR)

Deferred Tax

Deferred tax is calculated on temporary differences between the book values of financial assets/liabilities and tax bases of assets/liabilities using the statutory tax rate of 30%. Details as follows:

| Particulars | As at 31st Ashadh 2080 | | |
|--|---------------------------|-----------------------------|---|
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/ (Liabilities) |
| Deferred tax on temporary differences on following items | | | |
| Investment properties (NBA) | - | - | - |
| Interest Receivable | - | - | - |
| Employees' Defined Benefit Plan | 481,164,575 | - | 481,164,575 |
| Provisions (Bank deposit and advance) | 285,996,321 | - | 285,996,321 |
| Property and Equipment | - | 10,526,526 | (10,526,526) |
| Intangible Assets | - | - | - |
| Lease Liabilities | 14,518,836 | - | 14,518,836 |
| Other temporary differences | - | - | - |
| Deferred tax on temporary differences | | | 771,153,207 |
| Deferred tax on carry forward of unused tax losses | - | - | - |
| Net Deferred tax asset/(liabilities) as on 31st Ashadh 2080 | | | 771,153,207 |
| Deferred tax asset/(liabilities) as on Shrawan 1, 2079 | | | 678,296,544 |
| Deferred Tax income/(expense) during the year | | | 92,856,663 |
| Deferred tax income/(expense) recognised in profit or loss | | | 161,856,857 |
| Deferred tax income/(expense) recognised in other comprehensive income | | | (69,000,194) |
| Deferred tax income/(expense) recognised in directly in equity | | | - |

| Particulars | Restated* As at 32nd Ashadh 2079 | | |
|--|-------------------------------------|-----------------------------|---|
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/ (Liabilities) |
| Deferred tax on temporary differences on following items | | | |
| Interest Receivable | - | 31,977,859 | (31,977,859) |
| Employees' Defined Benefit Plan | 584,525,810 | - | 584,525,810 |
| Loan Loss Provision | 123,768,030 | - | 123,768,030 |
| Property and Equipment | - | 21,088,454 | (21,088,454) |
| Intangible Assets | - | - | - |
| Lease Liabilities | 23,069,016 | - | 23,069,016 |
| Other temporary differences | - | - | - |
| Deferred tax on temporary differences | 731,362,856 | 53,066,313 | 678,296,544 |
| Deferred tax on carry forward of unused tax losses | - | - | - |
| Net Deferred tax asset/(liabilities) as on 32nd Ashadh 2079 | | | 678,296,544 |
| Deferred tax asset/(liabilities) as on Shrawan 1, 2078 | | | 514,025,231 |
| Deferred Tax income/(expense) during the year | | | 164,271,312 |
| Deferred tax income/(expense) recognised in profit or loss | | | 145,053,586 |
| Deferred tax income/(expense) recognised in other comprehensive income | | | 19,217,726 |
| Deferred tax income/(expense) recognised in directly in equity | | | - |



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| Particulars | Restated* | | |
|--|---------------------|--------------------------|--|
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/ (Liabilities) |
| Deferred tax on temporary differences on following items | | | |
| Interest Receivable | - | 32,315,258 | (32,315,258) |
| Employees' Defined Benefit Plan | 491,260,361 | - | 491,260,361 |
| Loan Loss Provision | 54,720,103 | - | 54,720,103 |
| Property and Equipment | (30,366,548) | - | (30,366,548) |
| Intangible Assets | - | - | - |
| Lease Liabilities | 30,726,574 | - | 30,726,574 |
| Other temporary differences | - | - | - |
| Deferred tax on temporary differences | 546,340,489 | 32,315,258 | 514,025,231 |
| Deferred tax on carry forward of unused tax losses | - | - | - |
| Net Deferred tax asset/(liabilities) as on 31st Ashadh 2078 | | | 514,025,231 |
| Deferred tax asset/(liabilities) as on Shrawan 1, 2077 | | | - |
| Deferred Tax income/(expense) during the year | | | 514,025,231 |
| Deferred tax expense/(income) recognised in profit or loss | | | - |
| Deferred tax expense/(income) recognised in other comprehensive income | | | - |
| Deferred tax expense/(income) recognised in directly in equity | | | 514,025,231 |










GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080
(Figures in NPR)

Note No. 4.14
Other Assets

Other Asset include accounts receivable, interest receivable, accrued income, prepayments, deposit, deferred employee benefits and stationary stock details presented as follows:

| Particulars | As at | Restated* | Restated* |
|-------------------------------|--------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Assets held for sale | - | - | - |
| Other non banking assets | - | - | - |
| Bills receivable | - | - | - |
| Accounts receivable | 59,601,505 | 62,003,489 | 68,886,286 |
| Accrued income | - | - | - |
| Prepayments and deposits | 5,667,960 | 6,449,390 | 6,678,406 |
| Staff Advances | - | - | - |
| Income tax deposit | - | - | - |
| Deferred Employee Expenditure | 40,404,923 | 35,985,356 | 40,167,784 |
| Other Miscellaneous Assets | 6,263,981 | 4,595,162 | 4,649,909 |
| Total | 111,938,369 | 109,033,397 | 120,382,384 |

Note:4.15

Due to Bank and Financial Institutions

Deposits from other BFIs is shown under this head. Details as follows:

| Particulars | As at | Restated* | Restated* |
|----------------------------------|----------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Borrowing from BFIs | 5,211,871,917 | 5,824,451,766 | 6,076,746,413 |
| Settlement and clearing accounts | - | - | - |
| Other | - | - | - |
| Total | 5,211,871,917 | 5,824,451,766 | 6,076,746,413 |

Note:4.16

Due to Nepal Reserve Bank

| Particulars | As at | Restated* | Restated* |
|--|------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Refinance from NRB | - | - | - |
| Standing liquidity facility | - | - | - |
| Lender of last resort facility from NRB | - | - | - |
| Securities sold under repurchase agreement | - | - | - |
| Other payable to NRB | - | 688,000,000 | 860,763,560 |
| Total | - | 688,000,000 | 860,763,560 |

Note:4.17

Derivative financial instruments

| Particulars | As at | Restated* | Restated* |
|---------------------------------|------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 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 | - | - | - |
| Others | - | - | - |
| Total | - | - | - |

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note:4.18

Deposits from Customers

All deposits account other than deposit from bank and financial institutions (local and foreign bank and NRB) is presented under this head. Details are presented as follows:

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---------------------------------|---------------------------|--|--|
| Institutional Customers: | | | |
| Term deposits | - | - | - |
| Call Deposits | - | - | - |
| Other | - | - | - |
| Sub total: | - | - | - |
| Individual Customers: | | | |
| Term deposits | - | - | - |
| Saving Deposits | - | - | - |
| Savings from Members | 3,747,707,764 | 3,921,843,013 | 3,798,579,266 |
| Other | - | - | - |
| Sub total: | 3,747,707,764 | 3,921,843,013 | 3,798,579,266 |
| Total | 3,747,707,764 | 3,921,843,013 | 3,798,579,266 |

Note:4.19

Borrowing

The Microfinance does not have any borrowings as at reporting date.

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---|---------------------------|--|--|
| Domestic Borrowing: | | | |
| Nepal Government | 129,653,600 | 129,653,600 | 149,567,000 |
| Other licensed institution | - | - | - |
| Other | - | - | - |
| Sub total | 129,653,600 | 129,653,600 | 149,567,000 |
| Foreign Borrowing: | | | |
| Foreign Bank and Financial institutions | - | - | - |
| Multilateral Development Bank | - | - | - |
| Other institutions | - | - | - |
| Sub total | - | - | - |
| Total | 129,653,600 | 129,653,600 | 149,567,000 |

Note:4.20

Provisions

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|---|---------------------------|--|--|
| Provisions for redundancy | - | - | - |
| Provision for restructuring | - | - | - |
| Pending legal issues and tax litigation | - | - | - |
| Onerous contract | - | - | - |
| Other Provisions | - | - | - |
| Total | - | - | - |

Note:4.20.1

Movement in provision

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|-------------------------------------|---------------------------|--|--|
| Balance at shrawan 1st | - | - | - |
| Provisions made during the year | - | - | - |
| Provisions used during the year | - | - | - |
| Provisions reversed during the year | - | - | - |
| Unwind of discount | - | - | - |
| Balance at Ashadh End | - | - | - |

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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note:4.21

Other liabilities

| Particulars | As at | Restated* | Restated* |
|---|----------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Liability for employees defined benefit obligations | 923,599,718 | 1,159,695,103 | 1,031,270,993 |
| Liability for long-service leave | 98,503,036 | 95,567,083 | 92,638,399 |
| Short-term employee benefits | - | - | - |
| Bills Payable | - | - | - |
| Creditors and Accruals | 120,005,511 | 52,225,043 | 19,086,811 |
| Interest payable on deposit | 5,892 | 33,639,899 | 17,000,633 |
| Interest payable on borrowing | 53,417,319 | 47,215,996 | 55,849,593 |
| Liabilities on deferred grant income | 378,832 | 378,832 | 378,832 |
| Unpaid Dividend | 457,076 | 457,076 | 463,823 |
| Lease Liabilities | 48,396,119 | 76,896,720 | 102,421,912 |
| Employee bonus payable | 8,991,706 | 8,991,706 | 184,483,905 |
| Other | 41,015,998 | 55,675,628 | 42,982,457 |
| Total | 1,294,771,207 | 1,530,743,085 | 1,546,397,359 |

Note:4.21.1

Defined benefit obligation

| Particulars | As at | Restated* | Restated* |
|--|----------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Present value of funded obligations | 1,311,255,817 | 1,667,515,299 | 1,516,542,686 |
| Present value of non-funded obligations | 194,123,064 | 185,336,885 | 148,345,350 |
| Total present value of obligations | 1,505,378,881 | 1,852,852,284 | 1,664,888,036 |
| Fair value of plan assets | 581,779,163 | 693,157,181 | 633,617,043 |
| Present value of net obligations | 923,599,718 | 1,159,695,103 | 1,031,270,993 |
| Recognised liability for defined benefit obligation | 923,599,718 | 1,159,695,103 | 1,031,270,993 |

Note:4.21.2

Plan Assets

| Particulars | As at | Restated* | Restated* |
|-------------------|--------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Equity securities | - | - | - |
| Government bonds | - | - | - |
| Bank deposits | - | - | - |
| Other | 581,779,163 | 693,157,181 | 633,617,043 |
| Total | 581,779,163 | 693,157,181 | 633,617,043 |

Note:4.21.3

Movement in the present value of defined benefit obligations

| Particulars | As at | Restated* | Restated* |
|---|----------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Defined benefit obligation at 1 st Shrawan | 1,852,852,284 | 1,664,888,036 | 1,458,750,990 |
| Actuarial losses/(gains) | (224,846,876) | 56,564,438 | (82,600,110) |
| Benefit paid by the plan | (361,529,901) | (89,090,484) | (66,272,638) |
| Current service cost | 92,087,530 | 88,144,958 | 239,179,156 |
| Interest cost | 146,815,844 | 132,345,336 | 115,830,638 |
| Defined benefit obligation at Ashadh end | 1,505,378,881 | 1,852,852,284 | 1,664,888,036 |

Note:4.21.4

Movement in the fair value of plan assets

| Particulars | As at | Restated* | Restated* |
|--|--------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Fair value of plan assets at 1 st Shrawan | 693,157,181 | 633,617,043 | 419,761,110 |
| Contributions paid into the plan | 170,051,095 | 160,000,000 | 250,000,000 |
| Benefit paid during the year | (335,420,673) | (84,283,246) | (66,272,638) |
| Actuarial (losses) gains | 5,153,769 | (7,494,650) | (10,801,412) |
| Expected return on plan assets | 48,837,291 | 31,318,034 | 40,929,283 |
| Fair value of plan assets at Ashadh end | 581,779,163 | 693,157,181 | 633,617,043 |



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GRAMREEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note:4.21.5

Amount recognised in profit or loss

| Particulars | As at | Restated* | Restated* |
|--------------------------------|--------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Current service cost | 111,402,573 | 104,355,119 | 255,302,466 |
| Interest on obligation | 154,395,150 | 139,711,357 | 123,059,401 |
| Expected return on plan assets | (48,837,791) | (51,318,034) | (40,929,983) |
| Actuarial loss/(gain) | 26,773,617 | 11,327,030 | (16,951,273) |
| Total | 243,734,551 | 304,075,372 | 320,480,611 |

Note:4.21.6

Amount recognised in other comprehensive income

| Particulars | As at | Restated* | Restated* |
|-----------------------|----------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Actuarial (gain)/loss | (230,000,645) | 64,059,088 | (71,798,698) |
| Total | (230,000,645) | 64,059,088 | (71,798,698) |

Note:4.21.7

Actuarial assumptions

| Particulars | As at | Restated* | Restated* |
|--------------------------------|------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Discount rate | 8% | 8% | 8% |
| Expected return on plan assets | | | |
| Future salary increase | 8% | 8% | 8% |
| Withdrawal rate | 0.50% | 0.50% | 0.50% |
| Total | 17% | 17% | 17% |

Note:4.21.8

Long-service leave

| Particulars | As at | Restated* | Restated* |
|--|-------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Present value of funded obligations | - | - | - |
| Present value of non-funded obligations | 98,503,036 | 95,567,083 | 92,638,399 |
| Total present value of obligations | 98,503,036 | 95,567,083 | 92,638,399 |
| Fair value of plan assets | - | - | - |
| Present value of net obligations | 98,503,036 | 95,567,083 | 92,638,399 |
| Recognised liability for long-service leave | 98,503,036 | 95,567,083 | 92,638,399 |

Note:4.21.9

Movement in the present value of long-service leave

| Particulars | As at | Restated* | Restated* |
|---|-------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Other long-term obligation at 1 st Shrawan | 95,567,083 | 92,638,399 | 90,971,066 |
| Actuarial losses/(gains) | 26,773,617 | 11,327,030 | (16,951,273) |
| Benefit paid by the plan | (50,733,015) | (31,974,428) | (4,733,467) |
| Current service cost | 19,315,045 | 16,310,161 | 16,123,310 |
| Interest cost | 7,580,306 | 7,365,921 | 7,228,763 |
| Other long-term obligation at Ashadh end | 98,503,036 | 95,567,083 | 92,638,399 |

Note:4.22

Debt securities issued

| Particulars | As at | Restated* | Restated* |
|--|------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Debt securities issued designated at fair value through profit or loss | - | - | - |
| Debt securities issued at amortised cost | - | - | - |
| Total | - | - | - |

Note:4.23

Subordinated liabilities

| Particulars | As at | Restated* | Restated* |
|--|------------------|---------------------------|---------------------------|
| | 31st Ashadh 2080 | As at 32nd Ashadh 2079 | As at 1st Shrawan 2078 |
| Redeemable preference shares | - | - | - |
| Irredeemable cumulative preference shares (Reserves component) | - | - | - |
| Other | - | - | - |
| Total | - | - | - |



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GRAMEN BIKAS LAGHUVITTA VITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080



Note:4.24
Share capital

(Figure in NPR)

| Particulars | As at 31st Ashadh 2080 | Restated* As of 32nd Ashadh 2079 | Restated* As of 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Ordinary shares | 982,500,000 | 982,500,000 | 982,500,000 |
| Convertible preference share(Equity component) | - | - | - |
| Inconvertible preference share(Equity component) | - | - | - |
| Perpetual debt(Equity component only) | - | - | - |
| Total | 982,500,000 | 982,500,000 | 982,500,000 |

Note:4.24.1
Ordinary shares

| Particulars | As of 31st Ashadh 2080 | Restated* As of 32nd Ashadh 2079 | Restated* As of 1st Shrawan 2078 |
|--|---------------------------|--|--|
| Authorized capital: | | | |
| 15,000,000 ordinary share of Rs.100 each | 1,500,000,000 | 1,500,000,000 | 1,500,000,000 |
| Issued capital: | | | |
| 9,825,000 ordinary share of Rs.100 each | 982,500,000 | 982,500,000 | 982,500,000 |
| Subscribed and paid of capital: | | | |
| 9,825,000 ordinary share of Rs.100 each | 982,500,000 | 982,500,000 | 982,500,000 |
| Total | 982,500,000 | 982,500,000 | 982,500,000 |

Note:4.24.2
Ordinary share ownership

| Particulars | As of 31st Ashadh 2080 | | As of 32nd Ashadh 2079 | | As of 1st Shrawan 2078 | |
|-------------------------------------|------------------------|-------------|------------------------|-------------|------------------------|-------------|
| | Percent | Amount | Percent | Amount | Percent | Amount |
| Domestic ownership(promoter) | | | | | | |
| Nepal Government | 30.17% | 296,370,538 | 30.17% | 296,370,538 | 30.17% | 296,370,538 |
| "A" class licensed institutions | 18.23% | 179,132,862 | 18.43% | 181,634,662 | 18.43% | 181,634,662 |
| Other licensed institutions | 13.11% | 128,830,800 | 13.11% | 128,830,800 | 13.11% | 128,830,800 |
| Other institutions | 8.40% | 82,511,900 | 8.40% | 82,511,900 | 8.40% | 82,511,900 |
| Other | - | - | 2.80% | 27,498,200 | 2.80% | 27,498,200 |
| Domestic ownership(public) | | | | | | |
| Nepal Government | 30.09% | 295,653,900 | 30.09% | 295,653,900 | 30.09% | 295,653,900 |
| "A" class licensed institutions | - | - | - | - | - | - |
| Other licensed institutions | - | - | - | - | - | - |
| Other institutions | - | - | - | - | - | - |
| Other | 30.09% | 295,653,900 | 30.09% | 295,653,900 | 30.09% | 295,653,900 |
| Foreign ownership Promoter | | | | | | |
| Foreign ownership public | | | | | | |
| Total | 100.00% | 982,500,000 | 100.00% | 982,500,000 | 100.00% | 982,500,000 |

Note: 4.24.3
List of shareholders holding shares on and Above 0.5%

| S.No. | Name of Shareholders | Shares Held | % of Shareholding |
|-------|------------------------------------|--------------|-------------------|
| 1 | Nepal Government | 2,963,705.38 | 30.165% |
| 2 | Nepal Bank Limited | 677,550.63 | 6.896% |
| 3 | Pratiya Banija Bank Limited | 500,476.00 | 5.094% |
| 4 | Nepal Bangladesh Bank Limited | 145,215.00 | 1.478% |
| 5 | Himalayan Bank Limited | 143,994.00 | 1.468% |
| 6 | Nepal SB Bank Limited | 139,215.00 | 1.417% |
| 7 | Nabil Bank Limited | 80,453.00 | 0.819% |
| 8 | Nepal Investment Bank Limited | 72,898.00 | 0.742% |
| 9 | Peoples Investment Company Limited | 1,005,012.00 | 10.229% |
| 10 | Sobha Mishra | 66,703.00 | 0.679% |

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 - A large signature on the left.
 - A signature in the middle: "Rajendra Mishra".
 - A signature on the right: "Sanku".
 - Another signature on the far right.

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080



Note No. 4.26

Contingent Liabilities and Commitment

(Figures in NPR)

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|-------------------------------------|------------------------------|---|---|
| Contingent Liabilities | 6,764,478 | 6,764,478 | 6,764,478 |
| Undrawn and undischursed facilities | - | - | - |
| Capital commitment | - | - | - |
| Lease commitment | - | - | - |
| Litigation | - | - | - |
| others | - | - | - |
| Total | 6,764,478 | 6,764,478 | 6,764,478 |

Note No. 4.26.1

Capital commitments

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

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|------------------------------|---|---|
| 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 | - | - | - |

Note No. 4.26.2

Lease Commitments

| Particulars | As at 31st Ashadh 2080 | Restated* As at 32nd Ashadh 2079 | Restated* As at 1st Shrawan 2078 |
|--|------------------------------|---|---|
| Not later than 1 year | - | - | - |
| Later than 1 year but not later than 5 years | - | - | - |
| Later than 5 years | - | - | - |
| Grand Total | - | - | - |

Note No. 4.26.3

Litigation

Litigation by the Microfinance against Inland Revenue Department's amended income tax assessment is under process in Revenue Tribunal. The management of the Microfinance believes that the Tribunal will decide in its favour on the claims made by the Department.



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GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED
Notes to the Financial Statements for the year ended 31st Ashadh 2080



Note: 4.27

Interest Income

(Figures in NPR)

Interest income include interest income on loan and advance, investment securities except on those investment securities measure at fair value through profit or loss, cash and cash equivalent, due from BFIs, loan and advances to staff etc. Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Cash and cash equivalents | 11,017,401 | 23,364,793 |
| Due from Nepal Rastra Bank | - | - |
| Placement with Banks and Financial Institutions | - | - |
| Loans and Advances to Financial Institutions | - | - |
| Loans and advances to customers | 2,194,586,448 | 2,024,189,432 |
| Investment securities | - | - |
| Loans and advances to staff | 6,674,129 | 19,148,091 |
| Other | (0) | (1) |
| Total Interest Income | 2,212,277,977 | 2,066,702,315 |

Note: 4.28

Interest expense

Interest expenses include interest accrued on deposits collected and debt securities issued, and unwinding of lease liabilities.

Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|--|--|--|
| Due to Bank and Financial Institutions | - | - |
| Due to Nepal Rastra Bank | - | - |
| Deposits from customers | 236,098,902 | 224,819,658 |
| Borrowing | 713,265,592 | 602,497,474 |
| Debt securities issued | - | - |
| Subordinated liabilities | - | - |
| Other | 8,843,123 | 10,454,706 |
| Total Interest Expenses | 958,207,617 | 837,771,838 |

Note: 4.29

Fees and Commission Income

Fees and commission income include management fee, service charges, syndication fee, forex transaction commission etc.

Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Loan Administration fees | - | - |
| Service fees | 59,294,281 | 134,145,953 |
| Commitment fees | - | - |
| Card issuance fees | - | - |
| pepayment and swap fees | - | - |
| Remittance fees | - | - |
| Brokerage fees | - | - |
| Other Fees and Commission Income | 16,699,867 | 8,657,340 |
| Total Fees and Commission Income | 75,994,148 | 142,803,293 |



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Note: 4.30

Fees and Commission Expense

Fees and commission expense include ATM management fees, card related fees, remittance fees & commissions/TT/swift charges etc.

Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Brokerage | - | - |
| ATM management fees | - | - |
| VISA/Master card fees | - | - |
| Guarantee commission | - | - |
| Brokerage | - | - |
| DD/TT/Swift fees | - | - |
| Remittance fees and commission | 99,232 | 32,420 |
| Other Fees and Commission Expense | 12,922,497 | 13,277,079 |
| Total Fees and Commission Expenses | 13,021,729 | 13,309,499 |

Note: 4.31

Net trading income

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| 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 | - | - |
| Total Net Trading Income | - | - |

Note: 4.32

Other operating income

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Foreign Exchange Revaluation Gain | - | - |
| Gain/loss on sale of Investment Securities | - | - |
| Fair value gain/loss on investment properties | - | - |
| Dividend on equity instruments | - | - |
| Gain/loss on sale of property and equipment | - | - |
| Gain/loss on sale of investment property | - | - |
| Operating lease income | - | - |
| Gain on Bargain Purchase | - | - |
| Gain/Loss on sale of gold and silver | - | - |
| Other | - | - |
| Total | - | - |

Note: 4.33

Impairment charge/(reversal) for loan and other losses

Detail presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|--|--|--|
| Impairment charge/(reversal) on loan and advances to B/Fis | - | - |
| Impairment charge/(reversal) on loan and advances to customer | 487,821,794 | 280,677,506 |
| Impairment charge/(reversal) on financial investment | (5,069,270.34) | 4,480,868 |
| Impairment charge/(reversal) on placement with bank and financial institutions | - | - |
| Impairment charge/(reversal) on property and equipment | - | - |
| Impairment charge/(reversal) on goodwill and intangible assets | - | - |
| Impairment charge/(reversal) on investment properties | - | - |
| Total | 482,752,523 | 285,158,374 |



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Note: 4.34

Personnel Expense

All expenses related to employees of the Microfinance are included under this head. Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|-----------------------------------|--|--|
| Salary | 431,446,248 | 386,571,034 |
| Allowances | 94,573,457 | 93,021,640 |
| Gratuity expenses | 75,680,386 | 74,207,638 |
| Provident fund | 39,508,594 | 37,131,858 |
| Social Security Fund | - | - |
| Uniform | 7,550,000 | 7,880,000 |
| Training & Development Expense | 9,116,568 | 5,744,120 |
| Leave encashment | 62,444,711 | 41,474,511 |
| Medical | 32,848,602 | 31,127,343 |
| Employee Insurance | 13,013,803 | 14,335,487 |
| Employees incentive | - | - |
| Cash-settled share-based payments | - | - |
| Pension Expense | - | - |
| Voluntary Resignation scheme | - | - |
| Finance expenses under NFRS | 101,584,969 | 95,853,920 |
| Other Expenses Related to Staff | 3,863,755 | 4,096,347 |
| Sub-Total | 871,631,094 | 791,443,899 |
| Employees Bonus | - | 8,991,706 |
| Total | 871,631,094 | 800,435,605 |

Note: 4.35

Other operating expense

Operating expense other than those relating to personnel expense are recognized are presented in this head.

Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|--|--|--|
| Directors' fee | 301,000 | 611,000 |
| Directors' expense | 729,480 | 1,023,822 |
| Auditors' remuneration | 593,250 | 706,250 |
| Other audit related expense | 378,313 | 94,114 |
| Professional and legal expense | 2,861,918 | 1,740,908 |
| Office administration expense | 77,556,261 | 47,381,752 |
| Lease expense on short-term lease | - | - |
| Operating expense of investment properties | - | - |
| Corporate Social Responsibility Expense | - | - |
| Client Protection expense | - | - |
| Onerous lease provision | - | - |
| Other Miscellaneous Operating Expenses | 7,803,533 | 5,531,990 |
| Total | 90,223,754 | 57,089,836 |

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Note No 4.35.1 Office Administration Expenses

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Light Electricity and Water Expenses | 2,548,280 | 2,630,651 |
| Repair and maintenance | - | - |
| (a) Building | - | - |
| (b) Vehicles | 1,770,919 | 2,545,221 |
| (c) Computer and accessories | - | - |
| (d) Office Equipment and furniture | 1,016,988 | 1,200,710 |
| (e) Other | 127,465 | 46,076 |
| Insurance | 23,608,985 | 839,103 |
| Postage, telex, telephone, fax | 4,007,073 | 3,505,628 |
| Printing and stationery | 5,135,800 | 5,965,701 |
| News paper, books and journals | 28,345 | 6,438 |
| Advertisement | 219,187 | 444,319 |
| Donation | - | - |
| Security expense | - | - |
| Deposit and loan guarantee premium | - | - |
| Travelling Allowance and expenses | 31,125,419 | 21,011,002 |
| Entertainment | - | - |
| Annual/special general meeting expense | 666,465 | 1,505,457 |
| Other | - | - |
| (a) Linens and Curtains | 167,465 | 465,805 |
| (b) Registration and Renewal | 1,151,117 | 1,352,330 |
| (c) Committee Meeting Fees and Expenses | 585,948 | 817,238 |
| (d) Guest and Hospitality | 5,396,804 | 5,046,074 |
| Total | 77,556,261 | 47,381,752 |

Note No 4.35.2 Other Miscellaneous Operating Expenses

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|------------------|--|--|
| Technical Fee | - | 73,728 |
| Fuel | 2,117,329 | 1,508,280 |
| Writeoff expense | - | 370,845 |
| Software AMC | 2,640,881 | - |
| Miscellaneous | 3,045,323 | 3,579,137 |
| Total | 7,803,533 | 5,531,990 |

Note: 4.36

Depreciation & Amortisation

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Amortization is the systematic allocation of the depreciable amount of an intangible asset over its useful life. Depreciation and amortization include depreciation on plant and equipment & amortization of intangible assets.

Details presented as follows:

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|--|--|--|
| Depreciation on Property and Equipment | 4,735,783 | 6,979,638 |
| Depreciation on Right of use assets | 31,288,083 | 31,288,083 |
| Amortisation of intangible assets | 783,382 | - |
| Total | 36,807,248 | 38,267,721 |

Note: 4.37

Non operating income

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|------------------------------|--|--|
| Recovery of loan written off | 32,500 | 24,250 |
| Other Income | 776 | 35,737,301 |
| Total | 33,276 | 35,761,551 |



Note: 4.38

Non Operating Expense

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

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---------------------------|--|--|
| Loan Written Off | - | - |
| Redundancy provision | - | - |
| Expenses of restructuring | - | - |
| Other expense | - | - |
| Total | - | - |

Note: 4.39

Income tax expense

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Current tax expense | | |
| Current year | 76,628,878 | 224,813,704 |
| Adjustment for prior years | - | 47,528,492 |
| Deferred tax expense | | |
| Origination and reversal of temporary differences | (161,856,857) | (145,053,586) |
| Changes in tax rate | - | - |
| Recognition of previously unrecognised tax losses | - | - |
| Total income tax expense | (85,227,979) | 127,288,610 |

4.39.1

Reconciliation of tax expense as per taxable profit and accounting profit

| Particulars | For the year ended 31st Ashadh 2080 | For the year ended 32nd Ashadh 2079 (Restated) |
|---|--|--|
| Profit before tax | (164,338,564) | 213,234,286 |
| Tax amount at tax rate of 30% | (49,301,569) | 63,970,286 |
| Add: Tax effect of expenses that are not deductible for tax purpose | 125,930,447 | 262,415,975 |
| Less: Tax effect on exempt income | - | (15,155,325) |
| Add/Less: Tax effect on other items | - | (86,417,232) |
| Total income tax expense | 76,628,878 | 224,813,704 |
| Effective tax rate | -47% | 105% |

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5. Disclosure and Additional Information

5.1 Risk Management & Risk Management Framework

Risk is inherent in the Financial Institution's activities but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the Financial Institution's continuing profitability and each individual within the Financial Institution is accountable for the risk exposures relating to his or her responsibilities. The microfinance is mainly exposed to;

1. Liquidity Risk
2. Interest Rate Risk
3. Credit Risk
4. Operational Risk

The Board of Directors has overall responsibility for the establishment and oversight of the microfinance's risk management framework. Risk Management Committee is responsible for overall risk management of the microfinance which includes managing, assessing, identifying, monitoring and reducing pertinent macro and micro-economics level business risks that could interfere with microfinance's objectives and goals and whether the microfinance is in substantial compliance with its internal operating policies and other applicable regulations and procedures, external, legal, regulatory or contractual requirements on a continuous basis. Further, Risk management committee ensures integration of all major risks in capital assessment process. Risk management policies and systems are reviewed annually to reflect changes in market conditions, products and services offered. The microfinance, through its training and management standards and procedures, continuously updates and maintains a disciplined and constructive control environment, in which all employees are assigned and made to understand their respective roles and responsibilities.

5.1.1 Liquidity Risk

Liquidity risk is the risk that the microfinance will encounter difficulties in meeting its financial commitments that are settled by delivering cash or other financial assets. Hence the microfinance may be unable to meet its payment obligations when they fall due under both normal and stress circumstances. To limit this risk, management has arranged diversified funding sources in addition to its core deposit base, and adopted a policy of continuously managing assets with liquidity in mind and of monitoring future cash flows and liquidity on a daily basis. The microfinance has developed internal control process and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high-grade collateral which could be used to secure additional funding if required.

The microfinance maintains a portfolio of highly marketable and diverse assets assumed to be easily liquidated in the event of an unforeseen interruption of expected cash flow. The microfinance also has committed lines of credit facilities that could be utilized to meet liquidity needs. Further, the microfinance maintains a statutory deposit with in A Class financial institution equal to Approx 7.08% of the member deposit and as cash reserve ratio equal to Approx 0.65% of the member's deposit and lending from different institutions which also mitigate the bar set by Nepal Rastra Bank. In accordance with the microfinance's policy, the liquidity position is assessed and managed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specific to the financial institution. The most important of these is to maintain the required ration of liquid assets to liabilities, to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale.

5.1.2 Interest Rate Risk

Interest rate risk is the potential that a change in overall rate 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:

- a. Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.
- b. When analyzing the differences 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.
- c. In order to manage and minimize the interest rate risk, the microfinance has prepared quarterly (October, December, March and July mid) details and submitted to the microfinance supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.



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5.1.3 Credit Risk

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

5.1.4 Operational Risk

The risk that arises during day to day operations of the microfinance is called operating risk. In context of microfinance, small but large number of transactions has been done, decentralized working methods has been adopted, more focus has been given on area expansion for geo-graphy versatility, priority has been given to cost reduction, due to lack of integrated information system, expansion of program in rural areas with lack of infrastructure and lack of appropriate technology to provide service as per needs of customer, there is always a possibility of operation risk in the program. The microfinance has arrange the necessary staff to carry out various responsibilities for daily operation. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the microfinance. But sometimes due to negligence of the stakeholders and personal interest attached with them, the microfinance is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the profitability of microfinance and much more increase in reputational risk of microfinance. Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.6 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 transaction 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 assets 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 assets or liability either directly or indirectly.

Level 3:-

Level 3 inputs are unobservable inputs for asset and liability.

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

| Particulars | 2079-080 | | | 2078-079 | | |
|--|----------|---------|------------------|----------|---------|------------------|
| | Level 1 | Level 2 | Level 3 | Level 1 | Level 2 | Level 3 |
| Financial instrument available for sales | | | | | | |
| Quoted Equities | | | | | | |
| Unquoted Equities | | | | | | |
| Gramzeen Network Nepal (150 shares of Rs. 100 each) | | | 15,000 | - | | 15,000 |
| Centre for Microfinance Pvt Ltd (100 ordinary shares @ NPR.100 Paid up) | | | 10,000 | | | 10,000 |
| Nepal Finsoft Company Ltd (20,000 Ordinary Shares @ NPR.100 Paid up) | | | 2,000,000 | | | 2,000,000 |
| Quoted Mutual Funds | | | | | | |
| Total | - | - | 2,025,000 | - | - | 2,025,000 |



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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 institutions 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, procedure and structure to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The microfinance has BODs approved risk management policies for proper governance as guided by Nepal Rastra Bank.

(ii) Quantitative disclosures

Capital Structure and Capital Adequacy

* Tier 1 Capital and a breakdown of its components:

| Particulars | Amount(NPR.) |
|---|--------------------|
| Paid up Equity Share Capital | 982,500,000 |
| Irredeemable Non-cumulative preference shares | - |
| Shares Premium | 68,270,092 |
| Proposed Bonus Equity Shares | - |
| Statutory General Reserves | 332,732,933 |
| Retained Earnings | (591,381,843) |
| Unaudited current year cumulative profit | - |
| Special Reserve Fund | - |
| Capital Reserves | 107,000,000 |
| Dividend Equalization Reserves | - |
| Capital Redemption Reserve Fund | - |
| Bargain purchase gain recognized | - |
| Less: Goodwill | - |
| Less: Intangible Assets | - |
| Less: Deferred Tax Assets | - |
| 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 underwritings commitments | - |
| Less: Purchase of Land & Buildings in excess of limit & utilized | (4,181,450) |
| Less: Reciprocal crossholdings | - |
| Less: Others Deductions | - |
| Total Tier 1 Capital | 894,939,733 |

* Tier 2 Capital and a breakdown of its components:

| Particulars | Amount(NPR.) |
|---|--------------------|
| Cumulative and /or Redeemable Preference Shares | - |
| Subordinated Term Debt | - |
| Hybrid Capital Instrument | - |
| General loan loss provision | 219,594,733 |
| Exchange Equalization Reserve | - |
| Investment Adjustment Reserves | 25,000 |
| Assets Revaluation Reserves | - |
| Special Reserve Fund | - |
| Total Tier 2 Capital | 219,619,733 |

* Total Qualifying Capital

| Particulars | Amount(NPR.) |
|--------------------------------|----------------------|
| Core Capital (Tier 1) | 894,939,733 |
| Supplementary Capital (Tier 2) | 219,619,733 |
| Total Capital Fund | 1,114,559,466 |



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Statement of Risk Weighted Assets (RWA)
At the month end of Ashad, 2078

A. On- Balance Sheet Items

| S.N | Description | Weight (%) | Current Period | |
|----------------------------------|---|------------|----------------|----------------|
| | | | Amount(NPR.) | RWA |
| 1 | Cash Balance | 0 | 47,418,605 | - |
| 2 | Gold (Tradable) | 0 | - | - |
| 3 | NRB Balance | 0 | 324,035 | - |
| 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 Interest on Govt. Bond | 0 | - | - |
| 9 | Investment to Youth and Small Entrepreneur Self-employment fund | 0 | - | - |
| 10 | Balance on domestic banks and financial institutions | 20 | 304,195,163 | 60,839,033 |
| 11 | Loan against other's and financial institution's 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 | 2,025,000 | 2,025,000 |
| 18 | Other Investments | 100 | - | - |
| 19 | Loans & Advances, bill purchase/discount | 100 | 12,788,526,559 | 12,788,526,559 |
| 20 | Fixed assets | 100 | 72,146,765 | 72,146,765 |
| 21 | Net Interest receivables (Total IR-8-Interest Suspense) | 100 | - | - |
| 22 | Net Non-Banking Assets | 100 | - | - |
| 23 | Others Assets (Except advance payment on tax) | 100 | 111,938,369 | 111,938,369 |
| 24 | Real estate / residential housing loans exceeding the limits | 100 | - | - |
| Total On-Balance-sheet Items (A) | | | 13,326,574,497 | 13,035,475,726 |

B. Off- Balance Sheet Items

| S.N | Description | Weight (%) | Current Period | |
|-----------------------------------|---|------------|----------------|----------------|
| | | | Amount(NPR.) | RWA |
| 1 | Bills Collection | 0 | - | - |
| 2 | Forward foreign exchange contract | 10 | - | - |
| 3 | L/C with maturity less than six months (Outstanding Value) | 20 | - | - |
| 4 | Guarantee against international rated bank's counter guarantee | 20 | - | - |
| 5 | L/C with maturity more than six months (Outstanding value) | 50 | - | - |
| 6 | Bid Bond, performance bond and underwriting | 50 | - | - |
| 7 | Loan 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 | 6,764,478 | 6,764,478 |
| 12 | All type of possible liabilities including acceptance | 100 | - | - |
| 13 | Redeemed 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 | 266,531,490 | 266,531,490 |
| Total Off-Balance sheet Items (B) | | | 273,295,968 | 273,295,968 |
| Total Risk Weighted Assets (A+B) | | | | 13,308,771,694 |

| | |
|---|---------------|
| C. Total Capital Fund (Tier 1 Capital + Tier 2 Capital) | 1,114,559,465 |
|---|---------------|

D. Minimum capital fund to be maintained based on Risk Weighted Assets

| | | |
|---|---|---------------|
| 1 | Minimum Capital Fund Required (8% of RWA) | 1,064,701,736 |
| 2 | Minimum Core Capital Required (4% of RWA) | 532,350,868 |
| 3 | Capital Fund Maintained (in %) | 8.37% |
| 4 | Core Capital Maintained (in %) | 6.72% |

iii) Compliance with External Requirement

The Microfinance has complied with externally imposed capital requirements to which it is subject and there are no such consequences where the Microfinance has not complied with those requirements.



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Note no 5.3

Classification of financial assets and financial liabilities

| Particulars | Fair Value through PL | Amerized Cost | Fair Value through OCI | Total |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| Financial Assets: | | | | |
| Cash and cash equivalents | | 351,613,768 | | 351,613,768 |
| Due from Nepal Rastra Bank | | | | - |
| Loans and advances to B/FIs | | | | - |
| Loans and advances to customers | | 11,342,961,695 | | 11,342,961,695 |
| Investment securities (Govt. & Development Bonds) | | | | - |
| Investment securities (Equity) | | | 2,025,000 | 2,025,000 |
| Other Financial assets | | | | - |
| Total financial Assets | | 11,694,575,463 | 2,025,000 | 11,696,600,463 |
| Financial Liabilities: | | | | |
| Due to Bank and Financial Institutions | | 5,211,871,917 | | 5,211,871,917 |
| Due to Nepal Rastra Bank | | | | - |
| Deposits from customers | | 3,747,707,764 | | 3,747,707,764 |
| Other Financial Liabilities | | | | - |
| Debt securities issued | | | | - |
| Total financial Liabilities | | 8,959,579,681 | | 8,959,579,681 |








Note no 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.

The Chief operating decision makers of the Microfinance have not identified any operating segments due to unavailability of discrete financial information.

5.4.2. Measurement of operating segment profit or loss, assets and liabilities

The Microfinance has not identified any operating segments.

5.4.3. Information about geographical areas

The Microfinance operates in all seven provinces of Nepal with 8 province management offices.

5.4.4 Information about major customers

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



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5.5 Share options and share based payment

The Microfinance does not extend any share options and share based payments to any of its employee. Thus during the reporting period the microfinance does not have any transactions that are to be accounted as per NFRS 2 Share Based Payment.

5.6 Contingent liabilities and commitment

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



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5.7 Related Party Disclosures

5.7.1. List of Directors and Key Managerial Personnel

The Microfinance has carried out transactions in the ordinary course of business on an arm's length basis with parties who are defined as Related Parties including Key Management Person (KMP) as required by Nepal Accounting Standard 24 "Related Party Disclosures" the disclosure of related party has been made as under: The following parties have been identified as the related parties for the reporting period as per NAS 24:

| S.N. | Name | Relationship | Date of Appointment |
|------|------------------------|--------------------------------|---------------------|
| 1 | Bhart Raj Kolrala | Chairman of Board | 04-02-81 |
| 2 | Shivahari Dangal | Board Member | 05-05-78 |
| 3 | Shusil Kumar Nepal | Board Member | 05-08-79 |
| 4 | Kaman Sing Thapa Magar | Board Member | 25-01-81 |
| 5 | Manoj Kumar Khadka | Board Member | 05-05-78 |
| 6 | Shayam Kumar Katuwal | Chief Executive Officer | 14-01-79 |
| 7 | Dipak Prasad Pandey | Deputy Chief Executive Officer | 09-06-79 |

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

Board of Directors Allowances and Facilities:

| S.N. | Particulars | No of Meetings | Sitting Fees (NPR.) |
|------|---|----------------|---------------------|
| 1 | Board Meeting | 16 | 301,000 |
| 2 | Audit Committee Meeting | 9 | 90,500 |
| 3 | Risk Management Committee | 3 | 30,600 |
| 4 | Anti-Money Laundering Committee | 4 | 31,800 |
| 5 | Staff Benefits and Facilities Committee | 3 | 16,300 |
| 6 | Others | 8 | 196,115 |
| | Total | | 666,315 |

Further, the following expenses are made for Board of Directors in the reporting period.

| S.N. | Particulars | Amounts |
|------|---------------------------------|-------------------|
| 1 | Communication & News Paper | 90,500 |
| 2 | Air & Bus Fare Expenses | 152,517 |
| 3 | Tiffin & Miscellaneous Expenses | 486,462.69 |
| | Total | 729,479.69 |

Chief Executive Officer's Emoluments and Facilities

| S.N. | Particulars | Amount (NPR.) |
|------|------------------------------|------------------|
| 1 | Short Term Employee Benefits | 2,075,920 |
| 2 | Retirement Benefits | - |
| 3 | Social Security Fund Benefit | - |
| 4 | Others | - |
| | Total | 2,075,920 |



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5.8 Merger and Acquisition

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

5.9 Additional Disclosures of non consolidated entities.

The Microfinance does not have any subsidiaries & associates. So, additional disclosure is not required.

5.10. Events after reporting date

No events requiring the adjustment as per NAS 10 "Events occurring after Reporting Period" are observed after the reporting period.



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5.11. First time Adoption of NFRS

These financial statements, for the year ended 31st Ashad 2080 are the first the Microfinance has prepared in accordance with NFRS. For periods up to and including the year ended 32nd Ashad 2079, the Microfinance prepared its financial statements in accordance with local generally accepted accounting principles (Previous GAAP). In preparing these financial statements, the Microfinance's opening statement of financial position was prepared as at 1st Shrawan 2078, the Microfinance's date of transition to NFRS. This note explains the principal adjustments made by the Microfinance in restating its previous GAAP statements of financial position as at 1st Shrawan 2078 and its previously published previous GAAP financial statements as at and for the year ended 32nd Ashad 2079.

Exemptions applied:

NFRS 1 *First-Time Adoption of Nepal Financial Reporting Standards* allows first-time adopters certain exemptions from the retrospective application of certain NFRS. The Microfinance has applied the following exemptions:

a) Estimates:

On the assessment of estimates made under the previous GAAP financial statements, the Microfinance has concluded that there is no necessity to revise the estimate under NFRS, as there is no objective evidence that those estimates were in error. However, estimates that were required under NFRS but not required under previous GAAP are made by the Microfinance for the relevant reporting dates reflecting conditions existing as at that date.

b) Deemed cost:

The Microfinance has used the fair value of property, plant and equipment and intangible assets as on the date of transition, other than land. The Microfinance has used carrying amounts as per previous GAAP as deemed cost for land since the value of land is broadly comparable to NFRS value.

Transition to NFRS –Reconciliation:

The following reconciliations provide the explanations and quantification of the differences arising from the transition from previous GAAP to NFRS in accordance with NFRS 1.

I. Reconciliation of equity as at 1st Shrawan 2078

II. Reconciliation of equity as at 32nd Ashad 2079

III. Reconciliation of statement of comprehensive income for the year ended 32nd Ashad 2079

Previous GAAP information has been reclassified/regrouped in accordance with NFRS, wherever necessary, based on the audited financial statement of the Microfinance for the year ended 31st Ashad 2078 and 32nd Ashad 2079.

5.11.1. Reconciliation of Equity

| Particulars | Explanatory Note | As at 32.03.2079 (End of last period presented under previous GAAP) | As at 01.04.2078 (Transition Date) |
|---|------------------|--|---------------------------------------|
| Total equity under Previous GAAP | | 2,028,834,768 | 1,974,462,893 |
| Adjustments under NFRS: | | | |
| Impairment on loan and advances | | | |
| Remeasurement of employee benefit obligations | 1 | (297) | 15,946,316 |
| Lease accounting | 2 | (5,762,892) | |
| Revaluation of property & equipment | | (82,391) | (82,391) |
| Recognition of investment property | | | |
| Amortization of debt securities issued | | | |
| Deferred tax | 3 | (29,491,193) | (37,074,435) |
| Goodwill/Bargain purchase gain | | | |
| Interest income recognized on cash basis | 4 | (107,717,526) | |
| Interest income recognized on accrual basis | 4 | 214,310,388 | 107,717,526 |
| Other | | (2,443,305) | |
| Adjustment for Proposed dividend | | | |
| Share Capital | | | |
| Client protection fund | | | |
| CSR fund | | | |
| Total Adjustment to equity | | 68,812,783 | 86,507,016 |
| Total Equity under NFRS | | 2,097,647,551 | 2,060,969,909 |

* Explanatory note

- 1) Employee Benefit Obligations calculated as per actuarial valuations required by NAS 19.
- 2) Lease accounting for lessee as per NFRS 16.
- 3) Deferred Tax Liability arisen due to accrual basis of accounting for interest income and other NFRS adjustments.
- 4) Due to Accrual Basis of Accounting for interest income



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5.11.2. Reconciliation of Profit or Loss

| Particulars | Explanatory Note | For the year ended 32nd Ashadh 2079 |
|--|------------------|-------------------------------------|
| Profit/(Loss) before tax under Previous GAAP | | 174,452,672 |
| Adjustments under NFRSs: | | |
| Interest Income | | (1,124,665) |
| Impairment of loans and advances | | - |
| Employee benefit amortisation under staff loan | | - |
| Employee benefit obligation | | 48,112,475 |
| Lease expense | | (5,762,892) |
| Amortisation expense of debt securities | | - |
| Other Operating Income | | - |
| Interest Expense | | - |
| Depreciation & Amortisation | | (2,443,305) |
| Other | | - |
| Total adjustment to profit or loss | | 38,781,614 |
| Profit/(Loss) before tax under NFRSs | | 213,234,286 |
| Income Tax Expense | | |
| Current Tax | | (272,342,196) |
| Deferred Tax | | 145,053,586 |
| Profit/(Loss) after tax under NFRSs | | 85,945,676 |
| Other Comprehensive Income | | (44,841,362) |
| Total Comprehensive Income under NFRSs | | 41,104,314 |



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5.11.3. Effect of NFRS adoption for the Statement of Financial Position as on 1st Shrawan 2078

| Particulars | Explanatory Note | Previously reported balance | Reconciliation | NFRS Balance |
|---|------------------|-----------------------------|----------------------|-----------------------|
| Assets | | | | |
| Cash and cash equivalents | 1 | 75,096,039 | 647,455,514 | 722,551,553 |
| Statutory Balances and Due from Nepal Rastra Bank | | 166,788 | - | 166,788 |
| Placement with Bank and Financial Institutions | 2 | 647,455,514 | 1,52,544,486 | 800,000,000 |
| Derivative Financial Instruments | | - | - | - |
| Other Trading Assets | | - | - | - |
| Loans and advances to MFIs and cooperatives | | - | - | - |
| Loans and advances to customers | 3 | 11,851,714,201 | 345,296,485 | 12,197,010,686 |
| Investment securities | 4 | 802,025,000 | (800,000,000) | 2,025,000 |
| Current tax assets | 5 | - | 10,939,044 | 10,939,044 |
| Investment properties | | - | - | - |
| Property and Equipment | 6 | 23,783,299 | 102,339,521 | 126,122,820 |
| Goodwill and Intangible assets | 7 | - | - | - |
| Deferred Tax Assets | 8 | - | 514,025,231 | 514,025,231 |
| Other assets | 9 | 1,553,617,097 | (1,433,234,712) | 120,382,384 |
| Total Assets | | 14,953,857,938 | (460,634,431) | 14,493,223,506 |
| Share Capital and Reserves | | | | |
| Share capital | | 982,500,000 | - | 982,500,000 |
| Total Reserves | 10 | 991,962,893 | 86,507,016 | 1,078,469,909 |
| Total Equity | | 1,974,462,893 | 86,507,016 | 2,060,969,909 |
| Liabilities | | | | |
| Due to Bank and Financial Institutions | 11 | - | 6,076,746,413 | 6,076,746,413 |
| Due to Nepal Rastra Bank | 12 | - | 860,763,560 | 860,763,560 |
| Derivative Financial Instrument | | - | - | - |
| Deposits from customers | | 3,798,579,266 | - | 3,798,579,266 |
| Borrowings | 13 | 7,087,076,973 | (6,937,509,973) | 149,567,000 |
| Current Tax Liabilities | 5 | - | - | - |
| Provisions | | - | - | - |
| Deferred Tax Liabilities | | - | - | - |
| Other liabilities | 14 | 2,093,738,806 | (547,141,447) | 1,546,597,359 |
| Debt securities issued | | - | - | - |
| Subordinated Liabilities | | - | - | - |
| Total Equity and Liabilities | | 14,953,857,938 | (460,634,431) | 14,493,223,506 |



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5.11.4. Effect of NFRS adoption for the Statement of Financial Position as on 32nd Ashadh 2079

| | Explanatory Note | Previously reported balance | Reconciliation | NFRS Balance |
|---|------------------|-----------------------------|----------------------|-----------------------|
| Assets | | | | |
| Cash and cash equivalents | 1 | 66,661,416 | 441,887,065 | 508,548,481 |
| Statutory Balances and Due from Nepal Rastra Bank | | 160,331 | - | 160,331 |
| Placement with Bank and Financial Institutions | 2 | 441,511,365 | (441,511,365) | - |
| Derivative Financial Instruments | | - | - | - |
| Other Trading Assets | | - | - | - |
| Loans and advances to MFIs and cooperatives | | - | - | - |
| Loans and advances to customers | 3 | 12,581,391,679 | 296,218,064 | 12,877,609,742 |
| Investment securities | 4 | 2,025,000 | - | 2,025,000 |
| Current tax assets | 5 | - | - | - |
| Investment properties | | - | - | - |
| Property and Equipment | 6 | 25,907,973 | 67,655,776 | 93,563,749 |
| Goodwill and Intangible assets | 7 | - | 952,356 | 952,356 |
| Deferred Tax Assets | 8 | - | 678,296,544 | 678,296,544 |
| Other assets | 9 | 1,846,942,335 | (1,737,908,939) | 109,033,397 |
| Total Assets | | 14,964,600,099 | (694,410,499) | 14,270,189,600 |

Share Capital and Reserves

| | | | | |
|---------------------|----|----------------------|-------------------|----------------------|
| Share capital | | 982,500,000 | - | 982,500,000 |
| Total Reserves | 10 | 1,046,334,768 | 68,812,784 | 1,115,147,552 |
| Total Equity | | 2,028,834,768 | 68,812,784 | 2,097,647,552 |

Liabilities

| | | | | |
|--|----|-----------------------|----------------------|-----------------------|
| Due to Bank and Financial Institutions | 11 | - | 5,824,451,766 | 5,824,451,766 |
| Due to Nepal Rastra Bank | 12 | - | 688,000,000 | 688,000,000 |
| Derivative Financial Instrument | | - | - | - |
| Deposits from customers | | 3,921,843,013 | - | 3,921,843,013 |
| Borrowings | 13 | 6,642,105,366 | (6,512,451,766) | 129,653,600 |
| Current Tax Liabilities | 5 | 224,813,704 | (146,963,119) | 77,850,585 |
| Provisions | | - | - | - |
| Deferred Tax Liabilities | | - | - | - |
| Other liabilities | 14 | 2,147,003,249 | (616,260,164) | 1,530,743,085 |
| Debt securities issued | | - | - | - |
| Subordinated Liabilities | | - | - | - |
| Total Equity and Liabilities | | 14,964,600,099 | (694,410,499) | 14,270,189,600 |

* Explanatory note for each line items has been disclosed separately.



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5.11.5. Reconciliation of Statement of Profit or Loss and Other Comprehensive income for the year ended 32nd Ashadh 2079

| | Explanatory Note | Previously reported balance | Reconciliation | NFRS Balance |
|---|------------------|-----------------------------|---------------------|----------------------|
| Interest Income | 15 | 2,092,502,273 | (25,799,958) | 2,066,702,315 |
| Interest Expenses | 16 | 827,317,132 | 10,454,706 | 837,771,838 |
| Net Interest Income | | 1,265,185,142 | (36,234,664) | 1,228,930,477 |
| Fees and Commission Income | 17 | 154,490,686 | (11,687,393) | 142,803,293 |
| Fees and Commission Expenses | 18 | - | 13,309,499 | 13,309,499 |
| Net Fees and Commission Income | | 154,490,686 | (24,996,892) | 129,493,794 |
| Other Operating Income | 19 | - | - | - |
| Total Operating Income | | 1,419,675,828 | (61,251,557) | 1,358,424,271 |
| Impairment charge/(reversal) for loans and other losses | 20 | 249,462,586 | 35,695,788 | 285,158,374 |
| Net Operating Income | | 1,170,213,241 | (96,947,345) | 1,073,265,897 |
| Operating Expenses | | 995,825,145 | (100,031,983) | 895,793,162 |
| Personnel expenses | 21 | 884,910,767 | (84,475,162) | 800,435,605 |
| Other operating expenses | 22 | 110,914,378 | (53,824,542) | 57,089,836 |
| Depreciation & Amortisation | 23 | - | 38,267,721 | 38,267,721 |
| Operating Profit | | 174,388,096 | 3,084,638 | 177,472,735 |
| Non operating income | 24 | 64,576 | 35,696,975 | 35,761,551 |
| Profit before income tax | | 174,452,672 | 38,781,614 | 213,234,286 |
| Income tax expense | | - | - | - |
| Current Tax Expenses | | 272,342,196 | - | 272,342,196 |
| Deferred Tax Expenses/(Income) | 25 | (156,688,070) | 11,634,484 | (145,053,586) |
| Profit for the period | | 38,798,546 | 27,147,130 | 85,945,676 |
| Other comprehensive Income: | | | | |
| Other comprehensive gain / (loss) for the year ^a , net of tax | | - | - | - |
| Other comprehensive Income not to be reclassified to profit or loss in subsequent periods | | - | - | - |
| I. Re-measurement (losses) / gains on post employment defined benefit plans | 26 | - | (64,059,088.00) | (64,059,088.00) |
| II. Tax relating to items that will not be reclassified to profit or loss | 26 | - | 19,217,726.40 | 19,217,726.40 |
| Total Comprehensive Income for the Period | | 38,798,546 | (17,694,232) | 41,104,314 |

5.11.6. Effect of NFRSs adoption for Statement of Cash Flows for the period ended on 32nd Ashadh 2079

| Particulars | Explanatory Note | Previously reported balance | Reconciliation | NFRS Balance |
|--|------------------|-----------------------------|----------------|----------------------|
| Net cash flow from Operating Activities | 27 | (1,007,697,548) | 1,411,261,135 | 403,563,588 |
| Net cash flow from Investing Activities | 27 | 793,339,066 | (776,635,280) | 16,703,787 |
| Net cash flow from Financing Activities | 27 | (26,748) | (634,243,699) | (634,270,446) |
| Net Increase/(Decrease) in cash and cash Equivalent | | (214,385,229) | 382,157 | (214,003,072) |
| Cash and cash Equivalent at the beginning of the period | 28 | 722,718,341 | (166,788) | 722,551,553 |
| Cash and cash Equivalent at the end of the period | | 508,333,113 | 215,368 | 508,548,481 |



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GRAMIN BIKAS LAGHUBITTA BHITTHI SANSTHA LIMITED
Buwal, Rautahat

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

| Particulars | Indicators | FY 2079.80 | FY 2078.79 | FY 2077.78 | FY 2076.77 | FY 2075.76 |
|---|------------|--------------|--------------|--------------|--------------|--------------|
| Net Profit/ Gross Income | Percent | -3.46% | 3.84% | 16.86% | -10.51% | 10.15% |
| Earnings Per Share | NPR | -8.05 | 8.29 | 31.57 | (22.01) | 21.46 |
| Market Value Per Share | NPR | 632.75 | 756.00 | 1,325.00 | 430.00 | 350.00 |
| Price Earning Ratio | Ratio | -78.58 | 91.19 | 38.80 | (19.54) | 16.78 |
| Dividend (including bonus) on Share Capital | Percent | - | - | - | - | - |
| Cash Dividend on Share Capital | Percent | - | - | - | - | - |
| Interest Income/ Loans and Advances and Investments | Percent | 17.5% | 16.46% | 15.09% | 16.37% | 16.58% |
| Staff Expenses/ Total Operating Expenses | Percent | 87.28% | 88.77% | 89.37% | 42.83% | 42.62% |
| Interest Expenses/ Total Deposits & Borrowings | Percent | 9.75% | 7.93% | 5.21% | 8.80% | 8.83% |
| Exchange Gain/ Total Income | Percent | - | - | - | - | - |
| Staff Bonus/ Total Staff Expenses | Percent | - | 1.05% | 6.10% | - | 4.19% |
| Net Profit/ Total Loans & Advances | Percent | -0.63% | 0.63% | 2.54% | -2.10% | 2.00% |
| Net Profit/ Total Assets | Percent | -0.63% | 0.57% | 2.15% | -1.88% | 1.76% |
| Total Loans & Advances/ Total Deposits | Percent | 337% | 328% | 320.98% | 286.81% | 305.91% |
| Total Operating Expenses/ Total Assets | Percent | 7.89% | 6.76% | 6.37% | 18.59% | 14.51% |
| Capital Adequacy (On Risk Weighted Assets) | | | | | | |
| a. Core Capital | Percent | 6.72% | 11.81% | 7.82% | 7.12% | 8.84% |
| b. Supplementary Capital | Percent | 1.65% | 1.17% | 1.14% | 0.92% | 0.86% |
| c. Total Capital Fund | Percent | 8.37% | 12.98% | 8.96% | 8.04% | 9.70% |
| Non-Performing Loans/ Total Loans & Advances | Percent | 10.27% | 6.46% | 4.92% | 5% | 4% |
| Weighted Average Interest Rate Spread | Percent | 3.62% | 5.76% | 6.72% | 7.79% | 8.53% |
| Book Net Worth (Per Share) | NPR | 221.7 | 216.91 | 213.17 | 164.40 | 137.23 |
| Number of Shares | Nos. | 9,825,000.00 | 9,825,000.00 | 9,825,000.00 | 9,825,000.00 | 9,242,156.00 |
| No. of Staff | Nos. | 825 | 853 | 858 | 889 | 918 |



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GRAHIN EKAL LACHURITA BITHA SAMITHA LIMITED
Comparison of Audited and Unaudited Financial Statements
As at 31st Ashadh 2080 (31-07-2023)

| S. No. | Particulars | As per Unaudited Financial Statements | As per Audited Financial Statements | Difference | | Reasons for Variance |
|--------|--|---------------------------------------|-------------------------------------|-------------|-------|--|
| | | | | Amount | % | |
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 13,032,647 | 8,904,433 | (4,128,192) | -31% | |
| 1.1 | Paid up Capital | 982,500 | 982,500 | - | 0% | |
| 1.2 | Reserves and Surplus | 1,019,878 | 1,195,891 | 136,013 | 13% | Due to audit and NFRS adjustments. |
| 1.3 | Debitors and Bond | - | - | - | 0% | |
| 1.4 | Borrowings | 5,243,887 | 5,241,528 | (2,359) | 0% | Due to difference in reconciliation |
| 1.5 | Deposits (a) (i) | 3,747,708 | 3,747,708 | - | -00% | |
| | (b) Members | 3,747,708 | 3,747,708 | - | 0% | |
| | (c) Public | - | - | - | 0% | |
| 1.6 | Income Tax Liability | 39,556 | 89,767 | 40,211 | 104% | Due to NFRS Adjustments and Adjustment with Current Tax Asset |
| 1.7 | Other Liabilities | 3,899,118 | 1,294,771 | (2,604,347) | -67% | Due to adjustment of some liabilities with assets as required by NFRS |
| 2 | Total Assets (2.1 to 2.7) | 13,032,647 | 11,881,810 | (1,150,837) | -9% | |
| 2.1 | Cash and Bank Balance | 331,730 | 331,938 | 208 | 0% | Due to differences identified in bank reconciliation. |
| 2.2 | Money at Call and Short Notice | - | - | - | 0% | |
| 2.3 | Investments | 2,025 | 2,025 | - | 0% | |
| 2.4 | Loans and Advances | 12,619,575 | 11,243,962 | (1,375,613) | -11% | Due to recognition of accrued interest receivable and churning of loans and advances to staffs under the head, as required by NFRS |
| 2.5 | Fixed Assets | 33,586 | 73,147 | 39,561 | 119% | Due to difference identified in reconciliation and NFRS adjustments. Significant increase is due to recognition of Right-of-use asset as per NFRS 16 |
| 2.6 | Non-banking Assets | - | - | - | 0% | |
| 2.7 | Other Assets | 2,026,731 | 111,938 | (1,914,793) | -95% | Due to NFRS Adjustments |
| 3 | Profit and Loss Account | - | - | - | 0% | |
| 3.1 | Interest Income | 3,189,180 | 3,213,278 | 23,128 | 1% | Due to recognition of accrued interest receivable on income as per NFRS |
| 3.2 | Interest Expense | 949,292 | 958,208 | 8,916 | 1% | Due to various NFRS adjustments |
| A | Net Interest Income (3.1 - 3.2) | 1,239,888 | 1,255,070 | 15,182 | 1% | |
| 3.3 | Fees, Commissions and Discount | 123,284 | 75,994 | (47,290) | -38% | Due to various NFRS adjustments |
| 3.4 | Other Operating Income | - | - | - | 0% | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - | 0% | |
| B | Total Operating Income (A + 3.3 + 3.4 + 3.5) | 1,363,172 | 1,331,064 | (32,108) | -2% | |
| 3.6 | Staff Expenses | 711,814 | 871,431 | 159,617 | 22% | Recognition of staff bonus under the head as per NFRS and other NFRS adjustments for employee benefit expenses |
| 3.7 | Other Operating Expenses | 145,043 | 146,853 | 1,810 | 1% | Due to various NFRS adjustments |
| C | Operating Profit Before Provisions (B - 3.6 - 3.7) | 886,292 | 312,381 | (573,911) | -65% | |
| 3.8 | Provision for Possible Losses | 492,638 | 483,253 | (9,385) | 2% | Additional provision as suggested by the auditor and management's assessment |
| D | Operating Profit (C - 3.8) | 183,634 | (184,372) | (268,006) | -146% | |
| 3.9 | Non-Operating Income/Expenses (Net) | - | 33 | 33 | 8% | Reclassification as required by NFRS |
| 3.10 | Write Back of Provision for Possible Loss | - | - | - | 0% | |
| E | Profit from Regular Activities (D + 3.9 + 3.10) | 183,634 | (184,339) | (267,973) | -146% | |
| 3.11 | Extraordinary Income/Expenses (Net) | 32 | - | (32) | -100% | Reclassification as required by NFRS |
| F | Profit before Bonus and Taxes (E + 3.11) | 183,666 | (184,339) | (268,005) | -146% | |
| 3.12 | Provision for Staff Bonus | 5,183 | - | (5,183) | -100% | Staff Bonus now reclassified to Personal Expense under NFRS. Change in amount is due to NFRS adjustment. |
| 3.13 | Provision for Tax | 39,556 | (81,220) | (120,776) | -305% | Due to NFRS adjustments and deferred tax income |
| G | Net Profit/Loss (F - 3.12 - 3.13) | 68,927 | (29,111) | (98,038) | -142% | |



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नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४१२८२३
फ्याक्स नं.: ४४१२२२४
Web site: www.nrb.org.np
Email: nrbenfpsd@nrb.org.np
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/ग्रामिण/०८०-८१-८०१)
श्री ग्रामिण विकास लघुवित्त वित्तीय संस्था लिमिटेड,
बुटवल-१०, रुपन्देही।

मिति: २०८१/०२/२५

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

महाशय,

त्यस संस्थाले पेश गरेको वार्षिक वर्ष २०७९/८० को लेखापरीक्षण भएको वास्तवता, नाफा नोक्सान हिसाब, सोसंग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लडफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा प्रचलित आयकर ऐन/नियमावली तथा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शोयरघनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने र वार्षिक साधारण सभा प्रयोजनको लागि वार्षिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- (क) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.११/०७९ को बुँदा नं. ३.२ (ख) बमोजिम इजाजतप्राप्त लघुवित्त वित्तीय संस्थाले कर्जाको विवरण प्रत्येक बयमास समाप्त भएको मितिले १५ दिन भित्र ऋणीको कर्जा चुक्ता नभएसम्म कर्जा सूचना केन्द्रमा पठाउनु पर्नेछ भन्ने व्यवस्थाको पालना गर्नुहुन।
- (ख) संस्थाको CBS मा रहेको कर्जाको विवरण अनुसार कर्जाको मिसिलमा ऋण सम्बन्धी कागजात दुरुस्त कायम गर्नुहुन।
- (ग) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४ को उपदफा ३ बमोजिम संस्थामा स्वतन्त्र सञ्चालक नियुक्त गरी जानकारी दिनुहुन।
- (घ) 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।
- (ङ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ४/०७९ को बुँदा नं. १ उपबुँदा नं. (ज)अ) बमोजिम ग्राहक संरक्षण कोषमा अधिल्लो वार्षिक वर्ष जम्मा भएको रकमको न्यूनतम १० प्रतिशत रकम पछिल्लो वार्षिक वर्षमा खर्च गर्नु पर्ने व्यवस्था कार्यान्वयन गर्नुहुन।
- (च) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०७९ को निर्देशन नं. ६/०७९ को बुँदा नं. ५ मा "संस्थाले आफ्ना कर्मचारीहरुको दक्षता अभिवृद्धिका लागि प्रत्येक वर्ष गत वार्षिक वर्षको कर्मचारीको कुल तलब भत्ता खर्चको न्यूनतम ३ प्रतिशत रकम तालिम तथा वृत्ति विकासमा खर्च गर्नु पर्नेछ" भन्ने व्यवस्थाको पूर्ण पालना गर्नुहुन।
- (छ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन २०७९ को निर्देशन नं.६/०७९ को बुँदा नं. ६(४) बमोजिमको जोखिम व्यवस्थापन समितिलाई निष्क्रिय कर्जा घटाउने तर्फ थप सक्रिय र प्रभावकारी बनाउनु हुन। साथै, संस्थामा निष्क्रिय कर्जा अनुपात १०.२७ प्रतिशत रहेको सन्दर्भमा निष्क्रिय कर्जा व्यवस्थापन गर्न आवश्यक योजना पेश गर्नु हुन।
- (ज) संस्थाको आन्तरिक र वाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु पुनः नवोहोरिने गरी सुधार गर्नु हुन।

बोधार्थ :

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

भवदीय,

(विष्णुप्रसाद पौडेल)
उप-निर्देशक

नेपाल राष्ट्र बैङ्कको गैरस्थलगत सुपरिवेक्षणबाट प्राप्त निर्देशनको प्रतिउत्तर

संस्थाको नवौं वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न स्वीकृति दिने सन्दर्भमा नेपाल राष्ट्र बैङ्क, लघुवित्त संस्था सुपरिवेक्षण विभागको पत्र संख्या ल. वि. सं. सु. वि./गैर-स्थलगत/ग्रामीण/२०८०/८१/च. नं. ५०२ मिति २०८१/०२/२५ को पत्रबाट प्राप्त निर्देशनको सम्बन्धमा सञ्चालक समितिको मिति २०८१/०२/२६ गते बसेको २३९ औं बैठकबाट देहाय बमोजिमको प्रतिउत्तर पेश गर्ने निर्णय भएको ।

प्रतिउत्तर:

- क) नेपाल राष्ट्र बैङ्कबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ११/०७९ को बुँदा नं. ३.२ (ख) बमोजिम इजाजत प्राप्त वित्तीय संस्थाले कर्जाको विवरण प्रत्येक त्रैमास समाप्त भएको मितिले १५ दिन भित्र ऋणीको कर्जा चुक्ता नभएसम्म कर्जा सूचना केन्द्रमा पठाउनु पर्ने विवरणहरु चालु आर्थिक वर्ष २०८०/८१ को साउन महिना देखि नै नियमित रुपमा कर्जा सूचना केन्द्रमा पठाउने गरिएको व्यहोरा अनुरोध गर्दै यस निर्देशनको पालना गरिरहेको व्यहोरा अनुरोध छ ।
- (ख) संस्थाले हाल प्रयोगमा ल्याएको Core Banking Software मा रहेको विवरण अनुसार सबै ऋणीहरुको कर्जा मिसिलमा कर्जा लगानीसँग सम्बन्धित सम्पूर्ण आवश्यक कागजातहरु दुरुस्त गरी अद्यावधिक गरिएको व्यहोरा अनुरोध छ ।
- (ग) निर्देशन बमोजिम बैङ्क तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १४ को उपदफा ३ लाई पालना गरी एकजना स्वतन्त्र सञ्चालक नियुक्ती गरी तहाँ जानकारी गराइने व्यहोरा अनुरोध छ ।
- (घ) ग्राहक सदस्यहरुलाई कर्जा लगानी गर्दा नेपाल राष्ट्र बैङ्कबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १९ को बुँदा नं.२ (ख) मा भएको व्यवस्था बमोजिम मात्र सेवाशुल्क लिने व्यवस्था मिलाइएको व्यहोरा अनुरोध छ ।
- (ङ) ग्राहक संरक्षण कोषमा आर्थिक वर्ष २०७८/७९ मा भएको नाफा रकमको १ प्रतिशत बराबरले हुने रकम रु.५,८७,९८५।४६ जम्मा गरिएको । उक्त रकमको न्यूनतम ५० प्रतिशत रकम पछिल्लो आर्थिक वर्षमा खर्च गर्नु पर्नेछ भन्ने व्यवस्था रहेकोमा संस्थाले यस कोषबाट आर्थिक वर्ष २०७९।८०मा रु.३,३२,८३३।४५ रकम ग्राहक सदस्यहरुको हित तथा संस्थागत विकासमा खर्च गरिएको र यसरी खर्च गरिएको रकम अघिल्लो आ.व.मा जम्मा भएको रकमको ५० प्रतिशत भन्दा बढी रहेको छ । यसरी खर्च गरिएको रकम वार्षिक प्रतिवेदनमा स्पष्टरुपमा खुलाइने व्यहोरा अनुरोध छ । साथै, आगामी आर्थिक वर्षहरुमा निर्देशनको कार्यान्वयन गरिने व्यहोरा अनुरोध छ ।
- (च) नेपाल राष्ट्र बैङ्कबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.०६/०७९ को बुँदा नं.५ मा भएको व्यवस्था पूर्णरुपमा पालना गरिने व्यहोरा अनुरोध छ ।
- (छ) नेपाल राष्ट्र बैङ्कबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ६/०७९ को बुँदा नं ६(४) बमोजिमको जोखिम व्यवस्थापन समितिलाई निष्कृत कर्जा घटाउने तर्फ थप सक्रिय र प्रभावकारी बनाइने व्यहोरा अनुरोध छ । तहाँको मिति २०८०/०३/०६ को निर्देशन बमोजिम निष्कृत कर्जा न्यूनीकरणका लागि रणनीतिहरु तयार गरी कार्यान्वयन गरिदै आएको र चालु आर्थिक वर्ष २०८०/८१ को तेश्रो त्रैमासको अन्त सम्ममा निष्कृत कर्जा न्यूनीकरण भई ६.९८ प्रतिशत कायम भएको व्यहोरा अनुरोध छ । साथै, चालु त्रैमासमा समेत यस्तो कर्जा न्यूनीकरण गर्दै जाने लक्ष्यका साथ कार्य गरिरहेको व्यहोरा समेत अनुरोध छ ।
- (ज) आन्तरिक लेखापरीक्षण, बाह्य लेखापरीक्षण साथै स्थलगत तथा गैर स्थलगत सुपरिवेक्षण प्रतिवेदनमा औल्याइएका कैफियतहरु मध्ये अधिकांश कैफियतहरु सुधार गरिसकिएको र बाँकी कैफियतहरु निर्देशन बमोजिम क्रमशः सुधार गरिने व्यहोरा अनुरोध छ ।

साथै, यस संस्थाको आ.व.२०७९/८० को वित्तीय विवरण (अनुसूचीहरु सहित) लेखापरीक्षकको प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतका आधारमा गैर-स्थलगत सुपरिवेक्षण गरी मार्ग निर्देशन गरेकोमा नेपाल राष्ट्र बैङ्क प्रति हार्दिक धन्यवाद ज्ञापन गर्दछौं ।

सञ्चालन तथा सुपरिवेक्षण कार्यालय विराटनगर र मातहतका कार्यालय तथा कार्यालय प्रमुखको विवरण

| क्र. सं. | कार्यालयको नाम | जिल्ला | कार्यालयको फोन नं. | कार्यालय प्रमुखको नाम | मोवाइल नं. |
|----------|----------------------------|--------|--------------------|-----------------------|------------|
| १ | स.तथा सु.का. विराटनगर | मोरङ्ग | ०२१-५१८७२९ | कुमार बहादुर सिंह | ९८५२०२९३६५ |
| २ | शाखा कार्यालय, काकरभिट्टा | भापा | ०२३-५६२२५० | सुमन नेपाल | ९८४४१३३४०१ |
| ३ | शाखा कार्यालय, धुलावारी | भापा | ०२३-५६४१३० | भवानी प्रसाई | ९८४२६३३१७७ |
| ४ | शाखा कार्यालय, बुधवारे | भापा | ०२३-५५५३९४ | तिर्थ बहादुर कटुवाल | ९८४२८३६९४४ |
| ५ | शाखा कार्यालय, विर्तामोड | भापा | ०२३-५३०१९४ | अनिता प्रसाई | ९८४२७०४०६४ |
| ६ | शाखा कार्यालय, चन्द्रगढी | भापा | ०२३-४५५८२३ | मोतीराम तिम्लीना | ९८४२६३९३११ |
| ७ | शाखा कार्यालय, वनियानी | भापा | | भोजराज भण्डारी | ९८४५६७४५३८ |
| ८ | शाखा कार्यालय, घैलाडुब्बा | भापा | ०२३-४१८०२२ | प्रकाश सिटौला | ९८५२६७३६१४ |
| ९ | शाखा कार्यालय, भिलभिले | भापा | ०२३-४७०२५४ | उमेश थापा मगर | ९८४२०२४९४९ |
| १० | शाखा कार्यालय, ग्वालडुब्बा | भापा | ०२३-६२०६३० | राजेन्द्रकुमार दास | ९८५२०३३०८५ |
| ११ | शाखा कार्यालय, दमक | भापा | ०२३-५८०६७३ | भोला वराल | ९८५२६७६४१४ |
| १२ | शाखा कार्यालय, उर्लावारी | मोरङ्ग | ०२१-५४००५१ | बद्रीनाथ अधिकारी | ९८४२१२६८०२ |
| १३ | शाखा कार्यालय, केरौन | मोरङ्ग | ०२१-६९२९७७ | भिमप्रसाद आचार्य | ९८४२०३४३५० |
| १४ | शाखा कार्यालय, डागिहाट | मोरङ्ग | ०२१-६९४५३२ | केदारनाथ सुवेदी | ९८६२००६६३४ |
| १५ | शाखा कार्यालय, सलकपुर | मोरङ्ग | ०२१-५४५२६० | कर्णकुमार चौधरी | ९८१४३७५५६३ |
| १६ | शाखा कार्यालय, वनिगामा | मोरङ्ग | ०२१-४०२०५७ | कालीदास नेपाल | ९८४२०३२३७५ |
| १७ | शाखा कार्यालय, भोराहाट | मोरङ्ग | ०२१-४१३०३९ | महेशराम माभी | ९८४२०२४५३८ |
| १८ | शाखा कार्यालय, टंकी | मोरङ्ग | ०२१-४२०२०२ | श्यामलाल रोका | ९८४२०३३२२५ |
| १९ | शाखा कार्यालय, विराटनगर | मोरङ्ग | ०२१-४४२०८५ | चन्द्रबहादुर कटुवाल | ९८४२०६९८८८ |
| २० | शाखा कार्यालय, कटहरी | मोरङ्ग | ०२१-४०४०६० | चिन्तामणी सापकोटा | ९८४५१०७२३६ |
| २१ | शाखा कार्यालय, कर्सिया | मोरङ्ग | ०२१-५६५११७ | रामप्रसाद भट्टराई | ९८५२०४४२५८ |
| २२ | शाखा कार्यालय, रंगेली | मोरङ्ग | ०२१-५८००८४ | विनयकुमार दास | ९८४२०४१६७२ |
| २३ | शाखा कार्यालय, भुर्किया | मोरङ्ग | | गोपालव हादुर थापा | ९८४१२४२१८३ |
| २४ | शाखा कार्यालय, धरान | सुनसरी | ०२५-५३०५६५ | अमर ठाकुर | ९८४२०६५८०० |

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| २५ | शाखा कार्यालय, इटहरी | सुनसरी | ०२५-५८४३४७ | ठाकुर प्रसाद दाहाल | ९८४५१०००७८ |
| २६ | शाखा कार्यालय, भुम्का | सुनसरी | ०२५-५६२३७५ | युवराज निरौला | ९८४९४६६७९९ |
| २७ | शाखा कार्यालय, चक्रघट्टी | सुनसरी | | सुबोध कुमार मण्डल | ९८४२०९५००९ |
| २८ | शाखा कार्यालय, इनरुवा | सुनसरी | ०२५-५६०६५९ | शरदराज वस्ती | ९८४५२८५१५६ |
| २९ | शाखा कार्यालय, औरावनी | सुनसरी | ०२५-६९४९७३ | नरेन्द्र कुमार सरदार | ९८४२०४२९०८ |
| ३० | शाखा कार्यालय, दुहवी | सुनसरी | ०२५-५४०३३६ | अर्जुन कुमार भट्टराई | ९८५२०७८७२५ |
| ३१ | शाखा कार्यालय, चिमडी | सुनसरी | | यज्ञप्रसाद अधिकारी | ९८४८२९६४७० |
| ३२ | शाखा कार्यालय, हरिनगरा | सुनसरी | | राजनारायण माफी | ९८४५०३८९७९ |
| ३३ | शाखा कार्यालय, बेलटार | उदयपुर | ०३५-४४०२९७ | जागेन्द्र महतो | ९८४७४८३९८४ |
| ३४ | शाखा कार्यालय, फुडलिङ | ताप्लेजुङ | ०२४-४६९०७३ | हेमकुमार मिश्र | ९८४२६८८६६२ |
| ३५ | शाखा कार्यालय, भोजपुर | भोजपुर | | रामकुमार मेहता | ९८४२०४८४४८ |
| ३६ | शाखा कार्यालय, दिङ्गला | भोजपुर | | प्रकाश दुङ्गाना | ९८४२९४२७६२ |
| ३७ | शाखा कार्यालय, कञ्चनपुर | सप्तरी | ०३९-५६००५६ | पवन कुमार ठाकुर | ९८९६८५८८२६ |
| ३८ | शाखा कार्यालय, राजविराज | सप्तरी | ०३९-५२०९०४ | रमन कुमार ठाकुर | ९८४५२२८३२७ |
| ३९ | शाखा कार्यालय, कल्याणपुर | सप्तरी | ०३९-५४००३७ | अनिल कुमार भा | ९८६२९३३७९७ |
| ४० | शाखा कार्यालय, लाहान | सिराहा | ०३३-५६४९५९ | भरत यादव | ९८४४९००७६३ |
| ४१ | शाखा कार्यालय, सुखिपुर | सिराहा | ०३३-४९३०४५ | अनिरुद्र प्रसाद सिंह | ९८४२८२८०३४ |
| ४२ | शाखा कार्यालय, गोलवजार | सिराहा | ०३३-५४०९०५ | रामकिशोर महतो | ९८४४०६४३५५ |
| ४३ | मिर्चैया | सिराहा | ०३३-५५००९४ | महेश महतो | ९८९९६७७३२५ |

सञ्चालन तथा सुपरिवेक्षण कार्यालय जनकपुर र मातहतका कार्यालय तथा कार्यालय प्रमुखहरूको विवरण

| क्र.सं. | कार्यालयको नाम | जिल्ला | कार्यालयको फोन नं. | कार्यालय प्रमुखको नाम | मोवाइल नं. |
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| १ | सं.तथा सु.का.जनकपुर | धनुषा | ०४१-५२७३८१ | रमेश कुमार श्रेष्ठ | ९८५४०२९३६५ |
| २ | शाखा कार्यालय, जनकपुर | धनुषा | ०४१-४२०१८५ | सुशिल कुमार मण्डल | ९८४४१०५०४९ |
| ३ | शाखा कार्यालय, यदुकुहा | धनुषा | | विनोद प्रसाद यादव | ९८४४०४९९४५ |
| ४ | शाखा कार्यालय, धनुषा गोविन्दपुर | धनुषा | ०४१-४१४०२७ | विजय कुमार यादव | ९८५४०५०३८५ |
| ५ | शाखा कार्यालय, तारापट्टी | धनुषा | | राजिव कुमार चौधरी | ९८०७८१२४६९ |
| ६ | शाखा कार्यालय, देउरी परवाहा | धनुषा | | प्रमोद कुमार यादव | ९८४४१२६०९७ |
| ७ | शाखा कार्यालय, महेन्द्रनगर | धनुषा | ०४१-५४००१३ | गिरीराज हिमाल | ९८४४०२९२२९ |
| ८ | शाखा कार्यालय, देवपुरा रुपैठा | धनुषा | | पारस कुमार राउत | ९८४४०३०२६१ |
| ९ | शाखा कार्यालय, जलेश्वर | महोत्तरी | | राज कुमार साह | ९८४४४२४८६४ |
| १० | शाखा कार्यालय, लोहारपट्टी | महोत्तरी | | राजकिशोर महासेठ | ९८४४०५३५९० |
| ११ | शाखा कार्यालय, पिपरा | महोत्तरी | ०४४-५४८००८ | अजय कुमार भ्ना | ९८४४३१२४९५ |
| १२ | शाखा कार्यालय, मनरा | महोत्तरी | | बासकी ठाकुर | ९८४४११५१९० |
| १३ | शाखा कार्यालय, गौशाला | महोत्तरी | ०४४-५५६२१५ | हरि बहादुर देवकोटा | ९८४४०२२८४३ |
| १४ | शाखा कार्यालय, लालवन्दी | सर्लाही | ०४६-५०११३० | जनार्दन प्रसाद बराल | ९८४४१०९२०० |
| १५ | शाखा कार्यालय, हरिवन | सर्लाही | ०४६-५३००९८ | नारायण प्रसाद दाहाल | ९८४४२०९६८१ |
| १६ | शाखा कार्यालय, ईश्वरपुर | सर्लाही | | शारद कुमार रेग्मी | ९८४४०३४६३० |
| १७ | शाखा कार्यालय, कविलासी | सर्लाही | ०४६-४२१०८० | मो.नूरहसन राइन | ९८४४०५०२९८ |
| १८ | शाखा कार्यालय, मलंगवा | सर्लाही | ०४६-५२०४६० | श्याम सुन्दर पंडित | ९८४४१८८९९ |
| १९ | शाखा कार्यालय, बरहथवा | सर्लाही | ०४६-५४०३४० | भक्त बहादुर आले | ९८४४०७२८६१ |
| २० | शाखा कार्यालय, चन्द्रनिगाहपुर | रौतहट | ०५५-५४०४३४ | कृपाल ठाकुर | ९८४४१४११६२ |
| २१ | शाखा कार्यालय, गरुडा | रौतहट | ०५५-५६५१६७ | विजय कुमार लाल कर्ण | ९८१९२१६६३३ |
| २२ | शाखा कार्यालय, कटहरिया | रौतहट | | कृष्णदेव महतो | ९८०७६४८४१२ |

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| २३ | शाखा कार्यालय, गौर | रौतहट | ०५५-५२०६०३ | अशोक कुमार महतो | ९८४४०२७६२७ |
| २४ | शाखा कार्यालय, सिमरा | वारा | ०५३-५२०४५१ | राज कुमार खड्का | ९८४५२२३५४१ |
| २५ | शाखा कार्यालय, डुमरवाना | वारा | ०५३-४०००९८ | रामेश्वर अधिकारी | ९८४४०४९३३८ |
| २६ | शाखा कार्यालय, कलैया | वारा | | शम्भु नारायण साह | ९८४२८३६४१३ |
| २७ | शाखा कार्यालय, वरियारपुर | वारा | | फुलगेन यादव | ९८४४०५४०७१ |
| २८ | शाखा कार्यालय, वीरगञ्ज | पर्सा | ०५१-५२७६४३ | विनय कुमार भा | ९८६४०४१९६३ |
| २९ | शाखा कार्यालय, पोखरिया | पर्सा | ०५१-५६०२२० | राम बहादुर साह | ९८४२९२५२७२ |
| ३० | शाखा कार्यालय, हेटौडा | मकवानपुर | ०५७-५२३६२३ | महेन्द्र खतिवडा | ९८४८१९३७९७ |
| ३१ | शाखा कार्यालय, चौघडा | मकवानपुर | ०५७-५३०२६२ | रामजी श्रेष्ठ | ९८४५५६८५५० |
| ३२ | शाखा कार्यालय, विरेन्द्रनगर | चितवन | ०५६-५८२४६० | किरण कुमार ढुंगाना | ९८४५१६८७९२ |
| ३३ | शाखा कार्यालय, टाँडी | चितवन | ०५६-५६०९७४ | सुशिलराज पौडेल | ९८४७८४७१९२ |
| ३४ | शाखा कार्यालय, भरतपुर | चितवन | ०५६-५९४२५० | दिपेन्द्र लुईटेल | ९८५११३४३३६ |
| ३५ | शाखा कार्यालय, पार्वतीपुर | चितवन | | दुर्गा पौडेल | ९८४५५०८८३८ |
| ३६ | शाखा कार्यालय, गजुरी | धादिङ्ग | ०१०-४०२०३६ | प्रविण बराल | ९८४१२२१२२३ |
| ३७ | शाखा कार्यालय, मच्छेगाउँ | काठमाण्डौ | ०१-४३१६३९२ | विन्देश्वरी बस्नेत | ९८४१३४१७०९ |
| ३८ | शाखा कार्यालय, सितापाइला | काठमाण्डौ | ०१-५२४७०१७ | सुनिता बस्याल | ९८५७०४५९९८ |
| ३९ | शाखा कार्यालय, बुढानिलकण्ठ | काठमाण्डौ | ०१-४३७२६०१ | रिमकला पाण्डे | ९८५६०३४०७५ |
| ४० | शाखा कार्यालय, जोरपाटी | काठमाण्डौ | ०१-४९११६३१ | दिपेन्द्रवर सिंह प्रधान | ९८५१२३८०९० |
| ४१ | शाखा कार्यालय, वागमती | ललितपुर | ०१-५१५२०५८ | गायत्री मञ्जरी शर्मा | ९८४७८२९१५९ |
| ४२ | शाखा कार्यालय, गढाघर | भक्तपुर | ०१-६६३७८१७ | सुनिल कुमार अधिकारी | ९८४१७६७८९८ |
| ४३ | शाखा कार्यालय, वनेपा | काभ्रेपलाञ्चोक | ०११-६६१११४ | राजिव शर्मा दाहाल | ९८५११९१८४७ |
| ४४ | शाखा कार्यालय, बट्टार | नुवाकोट | ०१०-५६१६५० | रविन्द्रकान्त जोशी | ९८५११६७४८३ |

सञ्चालन तथा सुपरिवेक्षण कार्यालय बुटवल र मातहतका कार्यालय तथा कार्यालय प्रमुखहरूको विवरण

| क्र.स. | कार्यालय | जिल्ला | कार्यालयको फोन | कार्यालय प्रमुखको नाम | मोवाइल न. |
|--------|---|------------|----------------|-----------------------|------------|
| १ | सञ्चालन तथा सुपरिवेक्षण कार्यालय, बुटवल | रुपन्देही | ०७१-४१९२६२ | दिपक प्रसाद न्यौपाने | ९८५७०२८८७४ |
| २ | शाखा कार्यालय, शंकरनगर | रुपन्देही | ०७१-४३८२७५ | देव प्रसाद भुषाल | ९८४७४५६४९९ |
| ३ | शाखा कार्यालय, सेमलार | रुपन्देही | ०७१-४५०१०६ | अर्जुन प्रसाद आचार्य | ९८४७०२८४३२ |
| ४ | शाखा कार्यालय, अमवा | रुपन्देही | - | बिमला अधिकारी | ९८४७१४१७४५ |
| ५ | शाखा कार्यालय, पडसरी | रुपन्देही | ०७१-५२३२८४ | राधिका न्यौपाने | ९८४७०२७८४७ |
| ६ | शाखा कार्यालय, मर्चवार | रुपन्देही | ०७१-४०१०२१ | प्रदिप श्रीवास्तव | ९८४७०४०६२४ |
| ७ | शाखा कार्यालय, सूर्यपुरा | रुपन्देही | ०७१-६९१२९६ | सुरेश प्रसाद गुप्ता | ९८०४४८४३३७ |
| ८ | शाखा कार्यालय, बासगढी | रुपन्देही | ०७१-५०५३३१ | बिष्णु बहादुर खनाल | ९८४७०६१६८२ |
| ९ | शाखा कार्यालय, रुद्रपुर | रुपन्देही | - | बिष्णु प्रसाद पौडेल | ९८५७०१४३१० |
| १० | शाखा कार्यालय, बाणगंगा | कपिलवस्तु | ७६-५५०१६१ | रामनरेस चौधरी | ९८४७०८२९६८ |
| ११ | शाखा कार्यालय, गोरुसिंगे | कपिलवस्तु | ०७६-५४५०३२ | बिष्णु प्रसाद पोखरेल | ९८५७०६३६२२ |
| १२ | शाखा कार्यालय, विरपुर | कपिलवस्तु | ०७६-५४०१०८ | हेमलाल पौडेल | ९८५७०२७४६२ |
| १३ | शाखा कार्यालय, बहादुरगंज | कपिलवस्तु | ०७६-५२०८२० | वालगोविन्द गुप्ता | ९८५७०५१३३४ |
| १४ | शाखा कार्यालय, महाराजगंज | कपिलवस्तु | ०७६-४०००१४ | रोशन अली | ९८५७०५३११७ |
| १५ | शाखा कार्यालय, गोटीहवा | कपिलवस्तु | ०७६-५६०५३७ | रामवृक्ष यादव | ९८५७०५३७३५ |
| १६ | शाखा कार्यालय, सन्धिखर्क | अर्घाखाँची | ०७७-४२००४८ | अमर रेश्मी | ९८६३६४५२८१ |
| १७ | शाखा कार्यालय, सुनवल | नवलपरासी | ०७८-५७०४८४ | प्रकाश गिरी | ९८५७०३६८१० |
| १८ | शाखा कार्यालय, माकर | नवलपरासी | ०७८-५८०२०६ | राजेन्द्र घिमिरे | ९८५५०६१२०४ |
| १९ | शाखा कार्यालय, बेलाटारी | नवलपरासी | ०७८-४१९०१७ | रामचन्द्र नेपाल | ९८६७१६५३४० |
| २० | शाखा कार्यालय, परासी | नवलपरासी | ०७८-५२०६८६ | कुमुद त्रिपाठी | ९८४७०५१८८१ |
| २१ | शाखा कार्यालय, कुस्मा न.प. | नवलपरासी | - | सन्तराम नाउ | ९८५७०१०११५ |
| २२ | शाखा कार्यालय, रामनगर | नवलपरासी | ०७८-६२११२६ | माया पाण्डेय | ९८४७०५३४९८ |

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| २३ | शाखा कार्यालय, पाल्पा | पाल्पा | ०७५-५२०९७९ | अनिता काफ्ले | ९८४७२९८९०७ |
| २४ | शाखा कार्यालय, हार्थोक | पाल्पा | - | बिनोद ज्ञवाली | ९८४१४३९०१५ |
| २५ | शाखा कार्यालय, रामपुर | पाल्पा | ०७५-४०१०७२ | पुर्णाखर पौडेल | ९८४६०५४६२६ |
| २६ | शाखा कार्यालय, सराई | पाल्पा | ०७५-४२००२५ | विष्णु प्रसाद पोखरेल | ९८४१६८५६५१ |
| २७ | शाखा कार्यालय, रिडी | गुल्मी | ०७९-४०००४५ | जीवलाल रेग्मी | ९८४७०९५०७८ |
| २८ | शाखा कार्यालय, तम्घास | गुल्मी | ०७९-५२१०१८ | टिका बहादुर पौडेल | ९८४७०४३६१४ |
| २९ | शाखा कार्यालय, मुकुन्दपुर | नवलपुर | ०७८-४१३०२० | खडानन्द पोखेल | ९८४६१३३५९१ |
| ३० | शाखा कार्यालय, सर्दी | नवलपुर | ०७८-५०६०१० | सोभियतजंग जि.सी. | ९७६४३५४९९९ |
| ३१ | शाखा कार्यालय, चोरमारा | नवलपुर | ०७८-४१०११६ | जगदीश तिवारी | ९८४६०६२७१३ |
| ३२ | शाखा कार्यालय, कावसोती | नवलपुर | ०७८-५४०२०६ | सुधा गिरी | ९८४७९९३७८२ |
| ३३ | शाखा कार्यालय, कोल्हुवा | नवलपुर | ०७८-४०१०५८ | ओम प्रकास काफ्ले | ९८४७०७३५८८ |
| ३४ | शाखा कार्यालय, पोखरा | कास्की | ०६१-५२८५७२ | कृष्ण प्रसाद बराल | ९८५६०१९४०८ |
| ३५ | शाखा कार्यालय, हेम्जा | कास्की | ०६१-५३२८०५ | वल बहादुर थापा | ९८४६०३३७३१ |
| ३६ | शाखा कार्यालय, तालचोक | कास्की | ०६१-५६०२९२ | नरहरी ढुंगाना | ९८५६०३१३२७ |
| ३७ | शाखा कार्यालय बाग्लुङ | बाग्लुङ | ०६८-५२०९७० | फणिन्द्र लाल बराल | ९८४६०३३८४४ |
| ३८ | शाखा कार्यालय, कुस्मा पर्वत | पर्वत | ०६७-४२०४२२ | कृष्ण बहादुर मौरती | ९८४६०७५६२० |
| ३९ | शाखा कार्यालय, बेनी | म्याग्दी | ०६९-५२०९७६ | रामचन्द्र गिरी | ९८४७६२०६३१ |
| ४० | शाखा कार्यालय, दुलेगौडा | तनहुँ | ०६५-४१४१५७ | शरद बहादुर गौतम | ९८५६०३४२४१ |
| ४१ | शाखा कार्यालय, दमौली | तनहुँ | ०६५-५६०५९१ | विश्वनाथ अधिकारी | ९८५६०६०४५४ |
| ४२ | शाखा कार्यालय, भन्सार | तनहुँ | ०६५-५८०१५९ | अमर बहादुर गुरुङ | ९८४६०४०४८५ |
| ४३ | शाखा कार्यालय, भोटेओडार | लमजुङ्ग | ०६६-४००१६० | कमलराज पाण्डे | ९८५६०४५५६३ |
| ४४ | शाखा कार्यालय, दुईपिप्ल | लमजुङ्ग | - | कृष्ण बहादुर परियार | ९८५६०६३५३८ |
| ४५ | शाखा कार्यालय, बेशीसहर | लमजुङ्ग | ०६६-५२०६०३ | सुदर्शन गोदार | ९८४६०६२९५८ |
| ४६ | शाखा कार्यालय, गोरखा | गोरखा | ०६४-४२०४५९ | लक्ष्मण ढकाल | ९८४६०६५८६८ |

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| ४७ | शाखा कार्यालय, बालिङ | स्याङ्जा | ०६३-४४०५८४ | कमला रेग्मी गोदार | ९८४६०९७०९७ |
| ४८ | शाखा कार्यालय, बयरघारी | स्याङ्जा | ०६३-४००४४४ | सुनिल थापा | ९८६६४९३६५५ |
| ४९ | शाखा कार्यालय, गल्याङ | स्याङ्जा | ०६३-४६०२४९ | टोप नारायण सापकोटा | ९८५६०६२६६० |
| ५० | शाखा कार्यालय, स्याङ्जा | स्याङ्जा | ०६३-४२००३८ | मुकुन्दहरी बास्तोला | ९८५६०६८४०५ |

सञ्चालन तथा सुपरिवेक्षण कार्यालय नेपालगञ्ज र मातहतका कार्यालय तथा कार्यालय प्रमुखहरूको विवरण

| क्र. सं. | कार्यालयको नाम | जिल्ला | कार्यालयको फोन नं. | कार्यालय प्रमुखको नाम | मोवाइल नं. |
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| १ | शाखा कार्यालय, बेतहनी | बाँके | ०८१ -५३३८२९ | कन्धर्इलाल यादव | ९८६४९२४९२८ |
| २ | शाखा कार्यालय, नेपालगञ्ज | बाँके | ०८१ -५२७५३८ | राजेन्द्र बहादुर के.सी | ९८४८०२०४२९ |
| ३ | शाखा कार्यालय, खजुरा | बाँके | ०८१ -५६००८० | वासुदेव रेग्मी | ९८५८०२२२७० |
| ४ | शाखा कार्यालय, राभा | बाँके | ०८१ -५६५३८८ | सिला शर्मा | ९८४८११००६२ |
| ५ | शाखा कार्यालय, कोहलपुर | बाँके | ०८१ -५४०९४५ | काशी सिंह भण्डारी | ९८४८०३०९९२ |
| ६ | शाखा कार्यालय, कचनापुर | बाँके | ०८१ -४०००४३ | चिन्कीराम थारु | ९८१६५८३७४८ |
| ७ | शाखा कार्यालय, मैनापोखर | बर्दिया | ०८४ -४०१०५४ | विशाल जवाली | ९८४८०३६८७४ |
| ८ | शाखा कार्यालय, गुलरिया | बर्दिया | ०८४ -४२०३५६ | वेद प्रसाद शर्मा | ९७६८०१०७९१ |
| ९ | शाखा कार्यालय, सानोश्री | बर्दिया | ०८४-४४०२८७ | चन्द्र ब. जि.सी. | ९८५८०२६९९६ |
| १० | शाखा कार्यालय, राजापुर | बर्दिया | ०८४ -४६००३७ | गिरीराज आचार्य | ९८४८०४५०३४ |
| ११ | शाखा कार्यालय, बासगडी | बर्दिया | ०८४ -४०००९३ | बिष्णु प्रसाद अधिकारी | ९८४८०३०९९२ |
| १२ | शाखा कार्यालय, भुरीगाऊ | बर्दिया | ०८४ -४०३०३८ | चक्र बहादुर शाही | ९८१६५८३७४८ |
| १३ | शाखा कार्यालय, मगरागडी | बर्दिया | ०८४-४०४०५८ | मोहम्मद रिजवानुल्लाह | ९८४८०३६८७४ |
| १४ | शाखा कार्यालय, लालमटिया | दाङ | ०८२ -५४०२३४ | लक्ष्मी कुमारी बली | ९७६८०१०७९१ |
| १५ | शाखा कार्यालय, गढवा | दाङ | ०८२ -४१००८६ | धन बहादुर के.सी. | ९८५८०२६९९६ |
| १६ | शाखा कार्यालय, रामपुर | दाङ | ०८२ -५६०५७३ | अनिल न्यौपाने | ९८४७८४९६३३ |
| १७ | शाखा कार्यालय, नारायणपुर | दाङ | ०८२ -५३०९५३ | कमलराज न्यौपाने | ९८१२८४४३४८ |
| १८ | शाखा कार्यालय, तुल्सीपुर | दाङ | ०८२ -५२२९९८ | साधना चौधरी | ९८४७८३९७८५ |
| १९ | शाखा कार्यालय, हेकूली | दाङ | ०८२ -६२०९८० | भवानी शर्मा | ९८४८०३९४८३ |

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| २० | शाखा कार्यालय, पंचकुले | दाङ | - | टुपेन्द्र कुमार ढकाल | ९८४७८३७०६२ |
| २१ | शाखा कार्यालय, सुलिचौर | रोल्पा | ०८६-४०१०५७ | सुद्धराज बुढाथोकी | ९८४७४७०००० |
| २२ | शाखा कार्यालय, बिजुवार | प्युठान | ०८६-४६०४३४ | देव नारायण वि.क. | ९८११५६०१२३ |
| २३ | शाखा कार्यालय, श्रीनगर | सल्यान | ०८८-४००१७० | सुमन गौतम | ९८६६७४२२०६ |
| २४ | शाखा कार्यालय, खलङ्गा | सल्यान | ०८८-५२०२४१ | यम कुमारी हमाल | ९७४२८०८०१० |
| २५ | शाखा कार्यालय, मुसिकोट | रुकुम पश्चिम | ०८८-५३०२३२ | प्रतिभा पोखेल | ९८४८२०४१५३ |
| २६ | शाखा कार्यालय, चौरजहारी | रुकुम पश्चिम | - | सन्तोष कुमार थारु | ९८४४८२१८८७ |
| २७ | शाखा कार्यालय, नारायणपुर | दैलेख | ०८९-४२०४३५ | दुर्गा श्रेष्ठ | ९८४८२८४०८५ |
| २८ | शाखा कार्यालय, जुम्ला | जुम्ला | ०८७-५२०४३२ | बसन्त कडेल | ९८४८०३४८८९ |
| २९ | शाखा कार्यालय, उत्तरगंगा | सुर्खेत | ०८३-५२१४२३ | पवित्रा योगी | ९८६८२२८६९२ |
| ३० | शाखा कार्यालय, छिन्चु | सुर्खेत | ०८३-५४०१४७ | रविन्द्र प्रसाद अधिकारी | ९८४८१४१६६० |

सञ्चालन तथा सुपरिवेक्षण कार्यालय धनगढी र मातहतका कार्यालय तथा कार्यालय प्रमुखहरूको विवरण

| क्र.सं. | कार्यालयको नाम | जिल्ला | कार्यालयको फोन नं. | कार्यालय प्रमुखको नाम | मोवाइल नं. |
|---------|--|----------|--------------------|------------------------|------------|
| १ | सञ्चालन तथा सुपरिवेक्षण कार्यालय धनगढी | कैलाली | ०९१-५२२६२४ | शैलेन्द्रराज जोशी | ९८५८४२९३६५ |
| २ | शाखा कार्यालय, धनगढी | कैलाली | ०९१-५२१९७५ | खडकराज जोशी | ९८४८४७७८२२ |
| ३ | शाखा कार्यालय, अत्तरिया | कैलाली | ०९१-५५००२५ | यज्ञराज खैर | ९८४६०५२८०६ |
| ४ | शाखा कार्यालय, चौमाला | कैलाली | ०९१-४१८०६२ | नारायण प्रसाद उपाध्याय | ९८६८४४२९७८ |
| ५ | शाखा कार्यालय, फुलवारी | कैलाली | - | लाल बहादुर ठकुल्ला | ९८४८४४६२९७ |
| ६ | शाखा कार्यालय, हसुलिया | कैलाली | - | टिकाराम चौधरी | ९८४८१२६०८४ |
| ७ | शाखा कार्यालय, कालिका | कञ्चनपुर | ०९९-५६०२७५ | मान बहादुर थापा | ९८४७१६६९२० |
| ८ | शाखा कार्यालय, सुखड | कैलाली | ०९१-४०३२१३ | रामदत्त जोशी | ९८४८०२४३२८ |
| ९ | शाखा कार्यालय, मसुरिया | कैलाली | ०९१-४०२१३५ | दिरपादेवी सापकोटा | ९८४८४८३१९३ |

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| १० | शाखा कार्यालय, भजनी | कैलाली | ०९१-५८०१६२ | जगत बहादुर वम | ९८४८४२१६६१ |
| ११ | शाखा कार्यालय, टिकापुर | कैलाली | ०९१-५६०२५५ | मिनदत्त भण्डारी | ९८६८४३४५९२ |
| १२ | शाखा कार्यालय, वलिया | कैलाली | ०९१-५४०१०७ | परमानन्द पाण्डेय | ९८४७४४१९० |
| १३ | शाखा कार्यालय, महेन्द्रनगर | कञ्चनपुर | ०९९-५२२१५९ | किरण बहादुर चन्द | ९८४८०२४६६३ |
| १४ | शाखा कार्यालय, बेलडाँडी | कञ्चनपुर | - | प्रकाश दत्त पन्त | ९८१०६०६१६१ |
| १५ | शाखा कार्यालय, बेलौरी | कञ्चनपुर | ०९९-५८०३०७ | ओम प्रकाश बुढाथोकी | ९८६८७९२१५१ |
| १६ | शाखा कार्यालय, फलारी | कञ्चनपुर | ०९९-५४०१३० | लक्ष्मी राज जोशी | ९८४८६९६२५१ |
| १७ | शाखा कार्यालय, दोचारा चाँदनी | कञ्चनपुर | ०९९-४०००९६ | देव बहादुर थापा | ९८५७०३४४४७ |
| १८ | शाखा कार्यालय, अमरगढी डडेल्धुरा | डडेल्धुरा | ०९६-४१००८५ | पदम चन्द ठकुरी | ९८४८४७७६१३ |
| १९ | शाखा कार्यालय, जोगबुढा | डडेल्धुरा | ०९६-४११०२४ | भुपेन्द्र प्रसाद भट्ट | ९८४८४२२०७२ |
| २० | शाखा कार्यालय, दिपायल | डोटी | ०९४-४१२०१० | पदम चन्द ठकुरी | ९८४८४७७६१३ |
| २१ | शाखा कार्यालय, बैतडी | बैतडी | ०९५-५२०४०९ | नव राज ओझा | ९८४७०४२७४१ |
| २२ | शाखा कार्यालय, दार्चुला | दार्चुला | ०९३-४२०२९८ | परमानन्द खडायत | ९८४७०४३६४० |
| २३ | शाखा कार्यालय, बभ्राङ्ग | बभ्राङ्ग | ०९२-४२१२१७ | राम बहादुर अयडी | ९८६५७७००४९ |
| २४ | शाखा कार्यालय, साँफेबगर | अछाम | ०९७-६२५१८६ | राम बहादुर चौधरी | ९८४८४४१२९१ |
| २५ | शाखा कार्यालय, मार्तडी | बाजुरा | ०९७-५४१२९६ | जगदिश रावल | ९८४८७२२०३६ |



टिप्पणी

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तालिममा सहभागी, प्रमुख कार्यकारी अधिकृत, विभागीय प्रमुखहरू र संस्थामा कार्यरत तीनवटा क्रियाशील युनियनका प्रतिनिधिहरू ।



सञ्चालन तथा सुपरिवेक्षण कार्यालय विराटनगरमा आयोजना गरिएको आर्थिक समृद्धिका लागि वित्तीय साक्षरता कार्यक्रम ।



नेपाल राष्ट्र बैंकको राष्ट्रिय संयोजनमा सिद्धार्थनगर, भैरहवामा आयोजना गरिएको वित्तीय सचेतना च्यालीमा संस्थाद्वारा सहभागीता ।



ने.रा.बैं., बैंक तथा वित्तीय संस्था नियमन विभागाका कार्यकारी निर्देशक श्री गुरुप्रसाद पौडेलज्यूबाट सञ्चालक समितिका अध्यक्ष श्री भरतराज कोइरालालाई सपथ ग्राहण ।



प्रधान कार्यालय, बुटवलमा सञ्चालित कार्यालय सहायक (तेस्रो तह) का कर्मचारीहरुको अभिमुखीकरण तालिम कार्यक्रमको प्रमुख कार्यकारी अधिकृतबाट समुदघाटन ।



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