

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

*Aatmanirbhar Laghubitta Bittiya Sanstha Limited*

Ghorahi Sub-Metropolitan City-15,Dang

Phone : 082-560489

Email Address : aatmanirbhar2076@gmail.com

**Annual Financial Statement(NFRS)**

**Fiscal Year : 2081/082**



**B. P. PATHAK & ASSOCIATES**

**CHARTERED ACCOUNTANTS**

**Kathmandu, Nepal**

## Independent Auditor's Report

### To the shareholders of M/s Aatmanirbhar Laghubitta Bittiya Sanstha Limited Ghorahi, Dang

#### Report on the Financial Statements

##### Opinion

We have audited the accompanying financial statements of Aatmanirbhar Laghubitta Bittiya Sanstha Limited *herein referred to as "company"*, the "D" class Financial Institution, which comprise the Statement of Financial Position, as on Ashad 32, 2082 (July 16, 2025), the Statement of Profit or Loss, the Statement of Other Comprehensive Income, the Statement of Changes in Equity, the Statement of Cash Flows for the year then ended on that date and a summary of significant accounting policies and other explanatory notes to the financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the company as at Ashad 32, 2082 (July 16, 2025) and of its financial performance, changes in equity, its cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes to the financial statements in accordance with Nepal Financial Reporting Standards (NFRS) including the comparative information prepared under previous GAAP and the transition reconciliations required by NFRS 1 First-time Adoption of NFRS.

##### Basis for Opinion

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

##### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period and include most significant assessed risks of material misstatement (whether or not due to fraud) identified, including those which had greatest effect on overall audit strategy, allocation of resources in the audit and directing efforts of the engagement team. We summarize below the key audit matters, in decreasing order of audit significance, in arriving at our audit opinion above, together with our key audit procedures to address those matters and, as required for public interest entities, our results from those procedures. These matters were addressed and our audit results are based on procedures undertaken, in the context of, and solely for the purpose of, our audit of the financial statements as a whole, and in forming our opinion thereon, and consequently are incidental to that opinion, and we do not provide a separate opinion on these matters.

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



Key Audit Matters	Auditor's Response
<p><b>1. Interest Income</b> (Reference Note No. 4.27 and significant accounting policies and notes to the financial statements)</p>	
<p>The Microfinance institution has earned total interest income from members/customers amounting to NPR 242,370,858 during the year.</p> <p>Interest income has been recognized on an accrual basis in accordance with the interest recognition guidelines issued by Nepal Rastra Bank and the applicable provisions of NFRS. However, interest income on non-performing loans has not been recognized on an accrual basis.</p> <p>Due to limitations in the system's capacity to regularly assess and update the fair value of collateral, manual intervention may be required in determining the recognition of accrual interest income.</p> <p>As this limitation could potentially affect the accuracy and appropriateness of interest income recognition by the microfinance institution, we have considered this matter to be a Key Audit Matter.</p>	<p>We performed the following audit procedures in relation to the verification of interest income:</p> <ul style="list-style-type: none"> <li>• Obtain an understanding of Microfinance's core banking software, particularly how interest rates on loans and advances are configured and applied within the system.</li> <li>• Assess whether interest income on loans and advances is automatically generated through the computerized system.</li> <li>• Review the accrual and recognition of interest income to evaluate compliance with applicable NFRS and the guidelines issued by Nepal Rastra Bank (NRB).</li> <li>• Examine and verify transactions involving manual intervention (i.e., manual debit or credit entries) relating to interest income in the computerized system.</li> <li>• Understanding how management records, monitors, and analyzes its credit portfolio and the related interest income.</li> <li>• Evaluate whether legal actions and recovery procedures against defaulting borrowers have any adverse impact on the recognition of interest income.</li> </ul> <p><b>Our Results:</b> Based on the above procedures, the accounting policies adopted and the recognition of interest income has been considered acceptable.</p>
<p><b>2. Information Technology System and Control Impacting Financing Reporting</b></p>	
<p>The Company's key financial accounting and reporting processes are highly dependent on automated controls embedded within its IT systems. There is a risk that deficiencies in IT general controls, particularly in areas such as change management, segregation of duties, staff capacity and user access management, could impair the integrity of financial data and limit our ability to rely on system-generated information during the audit.</p>	<p><b>Our procedures included the following:</b></p> <p><b>User access management and controls:</b> We tested the design, implementation, and operating effectiveness of controls over the granting, modification, and removal of user access rights to the Company's accounting and financial reporting systems.</p> <p><b>Change management controls:</b> We obtained and reviewed the documented change management procedures. For a sample of system</p>

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Appropriate IT general controls and application controls are essential to ensure that transactions are processed completely, accurately, and consistently, thereby supporting reliable financial reporting. Given the significance of the IT environment and its direct impact on the Microfinance's financial reporting framework, we have identified the assessment and testing of the IT systems and related control environment as a Key Audit Matter.

changes, including modifications to input parameters and control functions, we verified that such changes were authorized, approved, and implemented in accordance with established policies.

**Segregation of duties:**  
We tested a sample of automated controls designed to enforce appropriate segregation of duties within the system to prevent unauthorized or conflicting transactions.

**Testing of system outputs:**  
We tested selected system-generated outputs, particularly interest income and interest expenses on loans and advances, by recalculating them on a sample basis to assess accuracy.

**Verification of loan loss provisioning:**  
We verified, on a test-check basis, the provisioning for loans and advances based on ageing analysis.

**Our Results:**

Based on the procedures performed, we found the change management controls, segregation of duties, and system-generated outputs relating to financial accounting and reporting to be acceptable.

**3. Impairment of Loans and Advances to Customer**

(Reference Note No. 4.7 and significant accounting policies and notes to the financial statements)

The Microfinance measures impairment loss on loans and advances at the higher of:

- The amount derived in accordance with the loan loss provisioning norms prescribed by Nepal Rastra Bank (NRB); and
- The amount determined in accordance with paragraph 63 of NAS 39 read together with NFRS 9 under the incurred loss model.

Under NRB norms, provisions are required to be created at prescribed rates based on factors such as overdue status of loans and advances, utilization of facilities, status and adequacy of security, borrower whereabouts, and other qualitative considerations.

Under NAS 39 read with NFRS 9 (incurred loss model), impairment is assessed on:

- An individual basis for loans that are individually significant; and

Our audit procedures in relation to the allowance for impairment of loans and advances included the following:

**1. Testing of Controls**

**Design and Operating Effectiveness of Controls:**  
We evaluated and tested the design, implementation, and operating effectiveness of key controls established to identify impairment indicators and determine the required level of provisioning against loans and advances.

**Controls over Impairment Process:**  
Our control testing included:

- Verification of controls over the timely and accurate classification of non-performing loans (NPLs) based on overdue criteria in accordance with NRB directives.



- A collective basis for homogeneous groups of loans that are not individually significant. Collective impairment assessment involves estimation based on historical loss experience for portfolios with similar credit risk characteristics, adjusted for management's judgment regarding current economic and credit conditions.

Given that impairment under the incurred loss model requires significant estimation of future cash flows and reliance on historical loss data, and that impairment under NRB norms requires accurate assessment of overdue classification and loan utilization status, the availability, completeness, and accuracy of data used in determining loan impairment is critical.

Accordingly, the assessment of impairment of loans and advances, including the reliability of underlying data and assumptions applied under both the incurred loss model and NRB provisioning norms, has been identified as a Key Audit Matter.

- Assessment of controls for monitoring loans with elevated credit risk or higher probability of default.
- Testing controls over the accurate computation and accounting of impairment provisions.
- Review of governance mechanisms, including approval processes and periodic reassessment of provisioning by management.
- Obtaining overdue data from the system and reconciling it with regulatory reports submitted to Nepal Rastra Bank.
- Reviewing selected credit files to assess loan utilization for intended purposes through examination of financial statements, account movements, and turnover patterns.
- Assessing management's estimation of expected future cash flows for individually significant impaired loans, including evaluation of collateral values supporting such estimates.
- Evaluating the basis for grouping homogeneous loan portfolios and reviewing historical loss data used in collective impairment assessments.

## 2. Substantive Procedures

On a sample basis, we:

- Verified loan repayment records and tested the classification of loans as performing or non-performing based on days past due.
- Evaluated management's assessment of loan classification through review of repayment behavior, inspection of credit documentation, and discussions with management.
- Assessed controls and documentation relating to the valuation of collateral securing loans and advances.

## Our Results:

We found the impairment charge on loans and advances, as well as the related interest recognition practices, to be acceptable and in compliance with applicable NRB directives.

Other Matter



*[Handwritten signature]*

Aatmanirbhar Laghubitta Bittiya Sanstha Limited has also prepared a separate set of financial statements in accordance with the Unified Directives issued by Nepal Rastra Bank applicable to Microfinance Institutions for the year ended Ashad 32, 2082 (July 16, 2025).

We have issued a separate auditor's report dated Falgun 6, 2082 to the shareholders of ANLBS in respect of those regulatory financial statements.

#### **Information Other than the Financial Statements and Auditor's Report Thereon**

Company's management is responsible for the preparation of other information. The other information comprises the information included in the Management Report, Report of the Board of Directors and Chairman's Statement but does not include the financial statements and our auditor's report thereon.

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

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

If, based on the work we have performed, we conclude that there is a material misstatement of this information, we are required to report that fact. We have nothing to report in this regard.

#### **Responsibilities of the Management and Those charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards (NFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, i.e. board of directors of the company, are responsible for overseeing the company's financial reporting process.

#### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

As a part of audit in accordance with NSAs, we exercised professional judgment and maintained professional skepticism throughout the audit. We also:

- Identified and assessed the risk of material misstatement of the financial statements whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide an opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentation, or the override of internal control.



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- Obtained 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 internal control.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Concluded an appropriateness of management use of going concern basis of accounting and, based on audit evidence obtained, whether a material uncertainty exists related to events or condition that may cast significant doubt on the company's ability to continue as going concern. If we concluded that a material uncertainty exists, we were required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosure were inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as going concern.
- Evaluated the overall presentation, structure, and content of financial statement including the disclosures, and whether the financial statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We remain solely responsible for our audit opinion.

We communicated 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 identified during our audit.

We also provided those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and communicate with them all relationships and other matter that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

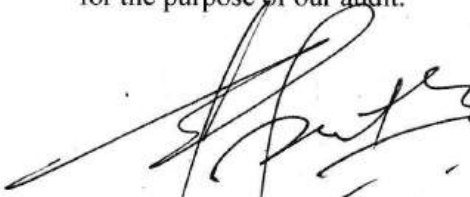
### **Report on Other Legal and Regulatory Requirements**

The following report, as per the Companies Act 2063 and Bank & Financial Institutions Act, 2073, is made for the company. As per the Companies Act 2063 and Bank & Financial Institutions Act, 2073, based on our audit carried out on sampling basis, we report that, in our opinion.

- We have obtained information and explanations asked for which, to the best knowledge and belief, were necessary for the purpose of our audit.
- The Statement of Financial Position, Off Balance Sheet Transactions, the Statements of Profit or Loss, the Statement of Other Comprehensive Income, the Statement of Cash Flows, the Statement of Changes in Equity, a summary of significant accounting policies and other explanatory notes to the financial statements are prepared as per Nepal Financial Reporting Standards as first time adoption with allowed carveouts and are in agreement with the books of account maintained by the company including relevant records relating to preparation of the aforesaid financial statements the company.
- The proper books of accounts as required by law have been maintained by the company.
- To the best of our information and according to explanation given to us and so far appeared from our examination of the books of account of the company, we have not come across cases where board or any employees of the company have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the company or acted in a manner to jeopardize the interest of company. We have not come across any other fraudulence in the accounts, based on our sample examination of books.



- The company has not maintained the prescribed capital adequacy ratio as on Ashad 32, 2082, as per Nepal Rastra Bank (NRB) Directives, the capital adequacy ratio maintained by the company is below the prescribed capital adequacy ratio, besides this we have not come across any cases where the company has not been functioning as per NRB Directives.
- The returns received from branches, though the statements and details are not independently audited, were adequate for the purpose of our audit.

  
Buddhi P. Pathak, FCA  
B. P. PATHAK & ASSOCIATES  
CHARTERED ACCOUNTANTS



Place: Kathmandu  
Date: Falgun 6, 2082

UDIN: 260222CA0066055CAp

# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Statement of Financial Position

As on 32nd Ashad 2082

(Amount in NPR)

Assets	Note	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Cash and Cash equivalent	4.1	16,150	24,540	-
Statutory Balances and Due from Nepal Rastra Bank	4.2	-	-	-
Placement with Bank & Financial Institutions	4.3	179,116,547	137,027,239	123,662,970
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-	-
Loans and Advances to Customers	4.7	1,401,840,523	1,316,349,988	1,241,304,687
Investment Securities	4.8	-	-	-
Current Tax Assets	4.9	-	-	8,310,586
Investment Property	4.10	-	-	-
Property and Equipment	4.11	3,741,131	4,312,858	5,284,619
Goodwill and Intangible assets	4.12	234,540	294,641	300,501
Deferred Tax Assets	4.13	4,229,159	3,055,804	2,550,262
Other Assets	4.14	5,018,060	6,452,096	2,402,563
<b>Total Assets</b>		<b>1,594,196,109</b>	<b>1,467,517,165</b>	<b>1,383,816,190</b>


Liabilities	Note	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Due to Bank and Financial Institutions	4.15	-	-	-
Due to Nepal Rastra	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	980,097,189	861,502,439	813,962,380
Borrowing	4.19	99,723,720	148,181,817	89,469,690
Current Tax Liabilities	4.9	19,649,282	19,748,488	-
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other Liabilities	4.21	161,331,575	149,648,382	194,467,280
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
<b>Total Liabilities</b>		<b>1,260,801,766</b>	<b>1,179,081,126</b>	<b>1,097,899,349</b>


Equity	Note	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Share Capital	4.24	78,343,282	68,571,800	62,338,000
Share Premium		-	-	-
Retained Earnings		112,951,587	125,463,713	129,387,675
Reserves	4.25	142,099,474	94,400,526	94,191,165
<b>Total Equity</b>		<b>333,394,343</b>	<b>288,436,039</b>	<b>285,916,840</b>
<b>Total Liabilities and Equity</b>		<b>1,594,196,109</b>	<b>1,467,517,165</b>	<b>1,383,816,190</b>
Contingent Liabilities and Commitment	4.26	4,821,953	5,791,733	1,322,452
Net Assets Value Per Share		425.56	420.63	

Significant Accounting Policies and Notes to the accounts are integral part of financial statement


As per our report of even date attached

  
 .....  
 Shogat Bir Chaudhary  
 CEO

  
 .....  
 Mira Chaudhary  
 Chairman


  
 .....  
 Tikaram Chaudhary  
 Director



  
 .....  
 Buddhi Prasad Pathak, FCA  
 B. P. Pathak & Associates  
 Chartered Accountants


.....  
 Aruna Kumari Chaudhary  
 Director

.....  
 Mina Giri  
 Director

  
 .....  
 Ananta Bahadur Basnet  
 Director

  
 .....  
 Krishna Bahadur Khatri  
 Director

  
 .....  
 Ram Hari Kandel  
 Director

  
 .....  
 Himal Chaudhary  
 Finance Head

Date: 6th Falgun, 2082  
Place: Kathmandu



# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Statement of Profit or Loss

For the year ended 32nd Ashad 2082


(Amount in NPR)

Particulars	Note	Ashad end 2082	Restated Ashad end 2081
Interest Income	4.27	242,370,858	268,710,760
Interest Expense	4.28	77,688,872	72,777,061
<b>Net Interest Income</b>		<b>164,681,986</b>	<b>195,933,699</b>
Fee and Commission Income	4.29	16,678,103	17,603,702
Fee and Commission Expense	4.30	516,824	2,723
<b>Net Fee and Commission Income</b>		<b>16,161,278</b>	<b>17,600,979</b>
<b>Net Interest, Fee and Commission Income</b>		<b>180,843,265</b>	<b>213,534,678</b>
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
<b>Total Operating Income</b>		<b>180,843,265</b>	<b>213,534,678</b>
Impairment charge/(reversal) for loans and other losses	4.33	23,945,893	110,763,703
<b>Net Operating Income</b>		<b>156,897,372</b>	<b>102,770,975</b>
<b>Operating Expense</b>		<b>72,708,138</b>	<b>59,411,127</b>
Personnel Expenses	4.34	57,301,799	48,481,219
Other Operating Expenses	4.35	13,288,282	9,259,979
Depreciation & Amortization	4.36	2,118,058	1,669,930
<b>Operating Profit</b>		<b>84,189,233</b>	<b>43,359,848</b>
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
<b>Profit before Income Tax Income</b>		<b>84,189,233</b>	<b>43,359,848</b>
<b>Tax Expense</b>	<b>4.39</b>	<b>36,258,742</b>	<b>35,574,155</b>
Current Tax		36,819,657	36,079,696
Deferred Tax		(560,915)	(505,541)
<b>Profit for the year</b>		<b>47,930,491</b>	<b>7,785,693</b>
Profit attributable to:			
Equity holders of the Financial Institution		47,930,491	7,785,693
<b>Profit for the year</b>		<b>47,930,491</b>	<b>7,785,693</b>
<b>Earnings per share</b>			
Basic earnings per share		61.18	11.35
Diluted earnings per share		61.18	11.35

Significant Accounting Policies and Notes to the accounts are integral part of financial statement

As per our report of even date attached

  
.....  
Shogat Bir Chaudhary  
CEO

  
.....  
Mira Chaudhary  
Chairman


  
.....  
Tikaram Chaudhary  
Director

  
.....  
Buddhi Prasad Pathak, FCA  
B. R. Pathak & Associates  
Chartered Accountants

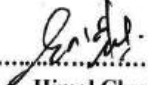
.....  
Aruna Kumari Chaudhary  
Director

.....  
Mina Giri  
Director

  
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Ananta Bahadur Basnet  
Director

  
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Krishna Bahadur Khatri  
Director

  
.....  
Ram Hari Kandel  
Director

  
.....  
Himal Chaudhary  
Finance Head

Date: 6th Falgun, 2082

Place: Kathmandu



**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Statement of Comprehensive Income**  
**For the year ended 32nd Ashad 2082**

Particulars	Note	(Amount in NPR)	
		Ashad end 2082	Restated Ashad end 2081
<b>Profit for the year</b>		47,930,491	7,785,693
<b>Other comprehensive income, net of income tax</b>			
<b>a) Items that will not be reclassified to profit or loss</b>			
• Gains/(losses) from investments in equity instruments measured at fair value		-	-
• Gains/(losses) on Revaluation		-	-
• Acturial gains/(losses) on defined benefit plans		-	-
• Income tax relating to above items		-	-
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>		-	-
<b>b) Items that are or may be reclassified to profit or loss</b>			
• Gains/(losses) on cash flow hedge			
• Exchange gains/(losses)			
• Income tax relating to above items			
• Reclassify to profit or loss			
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>			
<b>Other comprehensive income for the year, net of income tax</b>			
<b>Total comprehensive income for the year</b>		<b>47,930,491</b>	<b>7,785,693</b>

Significant Accounting Policies and Notes to the accounts are integral part of financial statement

As per our report of even date attached

.....  
 Shogat Bir Chaudhary  
 CEO

.....  
 Mira Chaudhary  
 Chairman

.....  
 Tikaram Chaudhary  
 Director



.....  
 Buddhi Prasad Pathak, FCA  
 B. P. Pathak & Associates  
 Chartered Accountants

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 Aruna Kumari Chaudhary  
 Director

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 Ananta Bahadur Basnet  
 Director

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 Krishna Bahadur Khatri  
 Director

.....  
 Ram Hari Kandel  
 Director

.....  
 Himal Chaudhary  
 Finance Head

Date: 6th Falgun, 2082  
 Place: Kathmandu



**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Statement of Cash Flow**  
**For the year ended 32nd Ashad 2082**

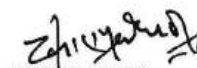
Particulars	Ashad end 2082	Restated Ashad end 2081
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	242,370,858	268,710,760
Fees and other income received	16,678,103	17,603,702
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(77,688,872)	(72,777,061)
Commission and fees paid	(516,824)	(2,723)
Cash payment to employees	(57,301,799)	(48,481,219)
Other expense paid	(37,991,312)	(120,402,250)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>85,550,154</b>	<b>44,651,209</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(126,145,807)</b>	<b>(92,459,102)</b>
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Other trading assets	(42,089,308)	(13,364,268)
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	-	-
Other assets	(85,490,535)	(75,045,300)
<b>Increase/(Decrease) in operating liabilities</b>	<b>1,434,036</b>	<b>(4,049,533)</b>
Due to bank and financial institutions	<b>81,819,846</b>	<b>61,433,288</b>
Due to Nepal Rastra Bank	-	-
Deposit from customers	-	-
Borrowings	118,594,750	47,540,059
Other liabilities	(48,458,097)	58,712,127
<b>Net cash flow from operating activities before tax paid</b>	<b>11,683,193</b>	<b>(44,818,898)</b>
Income taxes paid	<b>41,224,193</b>	<b>13,625,396</b>
<b>Net cash flow from operating activities</b>	<b>(29,540,999)</b>	<b>(58,444,294)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(756,980)	(259,500)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	-	-
Receipt from the sale of intangible assets	-	(54,240)
Interest received	-	-
Dividend received	-	-
<b>Net cash used in investing activities</b>	<b>(756,980)</b>	<b>(313,740)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of shares	-	-
Dividends paid	-	-
Interest paid	(514,289)	(3,116,900)
Other receipt/payment	(2,457,899)	(2,149,595)
<b>Net cash from financing activities</b>	<b>(2,972,188)</b>	<b>(5,266,495)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(3,270,177)</b>	<b>(5,984,239)</b>
Cash and cash equivalents at Shrawan 1, 2081	(8,390)	24,540
Effect of exchange rate fluctuations on cash and cash equivalents held	24,540	-
<b>Cash and cash equivalents at Asar end 2082</b>	<b>16,150</b>	<b>24,540</b>

Significant Accounting Policies and Notes to the accounts are integral part of financial statement

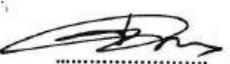
As per our report of even date attached

  
 Shogun Bir Chaudhary  
 CEO

  
 Mira Chaudhary  
 Chairman

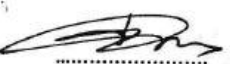
  
 Tikaram Chaudhary  
 Director


  
 B. P. Pathak, FCA  
 B. P. Pathak & Associates  
 Chartered Accountants

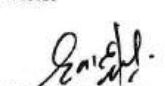
  
 Aruna Kumari Chaudhary  
 Director

  
 Mina Giri  
 Director

  
 Ananta Bahadur Basnet  
 Director

  
 Krishna Bahadur Khatri  
 Director

  
 Ram Hari Kandel  
 Director


  
 Himlal Chaudhary  
 Finance Head

Date: 6th Falgun, 2082  
 Place: Kathmandu



**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Statement of Changes in Equity**  
**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Statement of Changes in Equity**

	Share Capital	Share premium	General reserve	Capital Reserve	Regulatory reserve	Retained earning	Other reserve	Total	Total equity
Balance at Shrawan 1, 2079	42,000,000	-	46,869,160	-	-	104,789,724	13,571,523	165,230,406	207,230,406
Adjustment/Restatement (NFRS)	-	-	-	-	-	27,451,073	-	27,451,073	27,451,073
Adjusted/Restated balance at Shrawan 1, 2079	42,000,000	-	46,869,160	-	-	132,240,796	13,571,523	192,681,479	234,681,479
Transfer to reserve	-	-	-	27,948,874	(27,948,874)	-	-	-	-
Profit for the year	-	-	-	-	32,174,043	-	-	32,174,043	32,174,043
Transfer to reserve	-	-	6,434,809	-	(6,434,809)	-	-	-	-
Transfer to reserve	-	-	-	-	(643,481)	643,481	-	-	-
Transfer from reserve	-	-	-	-	-	(1,276,681)	-	(1,276,681)	(1,276,681)
Share issued	20,338,000	-	-	-	-	-	-	-	20,338,000
Share based payments	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Balance at Asar end 2080	62,338,000	-	53,303,968	27,948,874	27,948,874	129,387,675	12,938,323	223,578,840	285,916,840






# Aatmanirbhar Laghubitta Bittiya Sansstha Limited

## Statement of Changes in Equity

### Aatmanirbhar Laghubitta Bittiya Sansstha Limited

## Statement of Changes in Equity

	Share Capital	Share premium	General reserve	Capital Reserve	Regulatory reserve	Retained earning	Other reserve	Total	Total equity
Balance at Shrawan 1, 2080	62,338,000	-	53,303,968	-	27,948,874	129,387,675	12,938,323	223,578,840	285,916,840
Comprehensive income for the year	-	-	-	-	-	7,785,693	-	7,785,693	7,785,693
Profit for the year	-	-	-	-	-	7,785,693	-	7,785,693	7,785,693
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-
• Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-
• Gains/(losses) on Revaluation	-	-	-	-	-	-	-	-	-
• Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-
• Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
• Exchange gains/(losses)	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	-	-	-	-	-	7,785,693	-	7,785,693	7,785,693
Transfer to reserve during the year	-	-	1,211,595	-	-	(1,211,595)	-	-	-
Transfer to reserve during the year	-	-	-	-	-	(408,569)	408,569	-	-
Transfer to reserve during the year	-	-	-	738,792	-	(738,792)	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	(2,149,595)	(2,149,595)	(2,149,595)
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	6,233,800	-	-	-	-	(6,233,800)	-	(6,233,800)	-
Cash dividend paid	-	-	-	-	-	(3,116,900)	-	(3,116,900)	3,116,900
Other	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	6,233,800	-	1,211,595	-	738,792	(11,709,656)	(1,741,026)	(11,500,295)	(5,266,495)
Balance at Asar end 2081	68,571,800	-	54,515,564	-	28,687,666	125,463,713	11,197,296	219,864,239	288,436,039







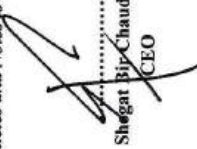

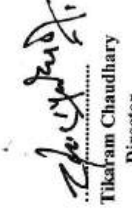


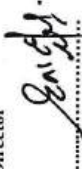

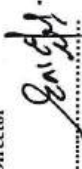

**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
Statement of Changes in Equity  
**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
Statement of Changes in Equity

(Amount in NPR)

	Share Capital	Share premium	General reserve	Capital Reserve	Regulatory reserve	Retained earning	Other reserve	Total	Total equity
Balance at Shrawan 1, 2081	68,571,800	-	54,515,564	-	28,687,666	125,463,713	11,197,296	219,864,239	288,436,039
<b>Comprehensive income for the year</b>									
Profit for the year	-	-	-	-	-	47,930,491	-	47,930,491	47,930,491
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-
• Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-
• Gains/(losses) on Revaluation	-	-	-	-	-	-	-	-	-
• Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-
• Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
• Exchange gains/(losses)	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>						47,930,491	-	47,930,491	47,930,491
Transfer to reserve during the year	-	-	9,586,098	-	-	(11,088,907)	1,502,808	-	-
Transfer from reserve during the year	-	-	-	-	39,067,940	(39,067,940)	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	(2,457,899)	(2,457,899)	(2,457,899)
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	9,771,481	-	-	-	-	(9,771,481)	-	9,771,481	-
Cash dividend paid	-	-	-	-	-	(514,289)	-	514,289	514,289
Other	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	9,771,481	-	9,586,098	-	39,067,940	(60,442,617)	(955,090)	(12,743,669)	(2,972,188)
<b>Balance at Asar end 2082</b>	78,343,281	-	64,101,662	-	67,755,606	112,951,587	10,242,206	255,051,062	333,394,343

Significant Accounting Policies and Notes to the accounts are integral part of financial statement

As per our report of even date attached

 Shagat Biji Chaudhary  
CEO  
 Mira Chaudhary  
Chairman  
 Tishram Chaudhary  
Director  
 Aruna Kumari Chaudhary  
Director  
 Mina Giri  
Director  
 Ananta Bahadur Basnet  
Director  
 Ram Hari Kandel  
Director  
 Himat Chaudhary  
Finance Head

  
 B. P. Pathak & Associates  
Chartered Accountants  
Kathmandu, Nepal  
 B. P. Pathak & Associates  
Chartered Accountants  
Kathmandu, Nepal

  
 आतमानिर्भर लघुबित्ता बित्तीय संस्था लि.  
 Aatmanirbhar Laghubitta Bittiya Sanstha Limited  
 Reg. No. 2073  
 २०७३

Date: 6th Falgun, 2082  
Place: Kathmandu

# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Statement of Distributable Profit or Loss

For the year ended 32nd Ashad 2082

(Amount in NPR)

Particulars	Ashad end 2082	Ashad end 2081
<b>Net profit or (loss) as per statement of profit or loss</b>	47,930,491	7,785,693
<b><u>Appropriations:</u></b>		
a. General reserve	9,586,098	1,211,595
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	479,305	60,580
e. Employees' training fund	304,546	287,409
f. Client Protection Fund	718,957	60,580
g. Other		
<b>Profit or (loss) before regulatory adjustment</b>	<b>36,841,585</b>	<b>6,165,530</b>
<b><u>Regulatory adjustment :</u></b>		
a. Interest receivable (-)/previous accrued interest received (+)	(37,894,585)	(233,251)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	(1,173,355)	(505,541)
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)		
<b>Net profit for the year ended 31st Ashad 2082 available for distribution</b>	<b>(2,226,355)</b>	<b>5,426,737</b>
<b>Opening Retained Earning as on Shrawan 1, 2081</b>	<b>125,463,713</b>	<b>129,387,675</b>
<b>Adjustment (+/-)</b>		-
<b><u>Distribution:</u></b>		
Bonus Shares issued	(9,771,481)	(6,233,800)
Cash dividend paid	(514,289)	(3,116,900)
<b>Total Distributable profit or (loss) as on year end date</b>	<b>112,951,587</b>	<b>125,463,713</b>
<b>Annualised Distributable Profit/Loss per share</b>	<b>144.18</b>	<b>182.97</b>

Significant Accounting Policies and Notes to the accounts are integral part of financial statement

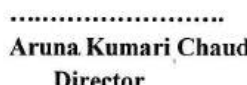
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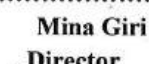
.....  
  
 Shogat Bin Chaudhary  
 CEO

.....  
  
 Mira Chaudhary  
 Chairman

.....  
  
 Tikaram Chaudhary  
 Director

.....  
  
 Buddhi Prasad Pathak, FCA  
 B. P. Pathak & Associates  
 Chartered Accountants

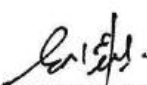
.....  
  
 Aruna Kumari Chaudhary  
 Director

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 Mina Giri  
 Director

.....  
  
 Anant Bahadur Basnet  
 Director

.....  
  
 Krishna Bahadur Khatri  
 Director

.....  
  
 Ram Hari Kandel  
 Director

.....  
  
 Himal Chaudhary  
 Finance Head

Date: 6th Falgun, 2082  
 Place: Kathmandu



## Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Statement of Risk Weighted Assets (RWA)

32nd Ashadh, 2082

### I. On- Balance-Sheet Items

S.No.	Description	Weight (%)	Current period	
			Amount (NPR)	RWA
1	Cash Balance	0	16,150	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan against own FD	0	-	-
7	Loan against Govt. Bond	0	-	-
8	Accrued Interests on Govt. Bond	0	-	-
9	Investment to Youth and Small Entrepreneurs	0	-	-
10	Balance on domestic banks and financial institutions	20	179,116,547	35,823,309
11	Loan against other banks' and financial institutions' FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at call	20	-	-
14	Loan against internationally rated bank guarantee	20	-	-
15	Investment to internationally rated Banks	20	-	-
16	Inter-bank lending	20	-	-
17	Investment on shares/debentures/bonds	100	-	-
18	Investment on shares/debentures/bonds	100	-	-
19	Loans & advances, bills purchase/discount	100	1,616,937,396	1,616,937,396
20	Fixed assets	100	3,975,671	3,975,671
21	Net interest receivables (Total IR - 8 - Interest suspense)	100	-	-
22	Net Non-Banking Asset	100	-	-
23	Other assets (Except advance tax payment)	100	9,247,219	9,247,219
24	Real estate/residential housing loans exceeding the limit	150	-	-
	<b>Total On-Balance-sheet Items (A)</b>		<b>1,809,292,982</b>	<b>1,665,983,595</b>

### II. Off- Balance-Sheet Items

S.No.	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)	20	-	-
4	Guarantee against International rated bank's counter	20	-	-
5	L/C with maturity more than six months (Outstanding)	50	-	-
6	Bid bond, performance bond and underwriting	50	-	-
7	Loan sale with repurchase agreement	50	-	-
8	Advance payment guarantee	100	-	-
9	Financial and other guarantee	100	-	-
10	Irrevocable loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All types of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid guarantee claims	200	-	-
16	Amount to be maintained for operational risk (2%)	100	36,185,860	36,185,860
	<b>Total Off-Balance-sheet Items (B)</b>		<b>36,185,860</b>	<b>36,185,860</b>
	<b>Total Risk Weighted Assets (A) + (B)</b>		<b>1,845,478,842</b>	<b>1,702,169,454</b>

### C. Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	261,409,578
Supplementary Capital (Tier 2)	13,032,224
Total Capital Fund	274,441,802
Risk Weighted Exposures	1,702,169,454

### D. Capital Adequacy Ratio

Minimum capital Fund to be maintained based on Risk Weighted Assets:

1	Minimum Capital Fund Required (8.0 % of RWA)	136,173,556
2	Minimum Core Capital Required (4.0 % of RWA)	68,086,778
3	Capital Fund maintained (in %)	16.123%
4	Core Capital maintained (in %)	15.357%



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# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Capital Adequacy Ratio Calculation

### A. Tier 1 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
Paid up Equity Share Capital	78,343,282
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	64,101,662
Retained Earnings	112,951,587
Un-audited current year cumulative profit/(loss)	-
Capital Redemption Reserve	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Bargain Purchase Gain	-
Deferred Tax Reserve	-
Other Free Reserve	10,242,206
Less: Goodwill	-
Less: Intangible Asset	-
Less: Fictitious Asset	-
Less: Deferred Tax Asset	(4,229,159)
Less: Investment in equity of Licensed Financial Institutions	-
Less: Investment in equity of Institutions with financial interests	-
Less: Investment in equity of institutions in excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Purchase of Land & Building in excess of limit & unutilized	-
Less: Reciprocal crossholdings	-
Less: Other Deductions	-
<b>Total Tier 1 Capital (Core Capital)</b>	<b>261,409,578</b>

### B. Tier 2 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General loan loss provision	13,032,224
Additional Loan Loss Provision	-
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
<b>Total Tier 2 Capital (Supplementary Capital)</b>	<b>13,032,224</b>



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Notes to the Accounts**

**Property and Equipment**

4.11

(Amount in NPR)

Particulars	Leasehold Properties	Office Equipments	Vehicles	Machinery Equipment & Others	Total
<b>Cost</b>					
As on Shrawan 1, 2079	-	4,555,099	538,961	-	5,094,060
Addition during the Year	-	-	-	-	-
Acquisition	-	931,099	3,670,000	-	4,601,099
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2080</b>	-	<b>5,486,199</b>	<b>4,208,961</b>	-	<b>9,695,160</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	259,500	-	-	259,500
Capitalization	-	-	-	-	-
Written off	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2081</b>	-	<b>5,745,699</b>	<b>4,208,961</b>	-	<b>9,954,660</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	756,980	-	-	756,980
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2082</b>	-	<b>6,502,679</b>	<b>4,208,961</b>	-	<b>10,711,640</b>
<b>Depreciation and Impairment</b>					
As on Shrawan 1, 2079	-	2,461,358	195,770	-	2,657,128
Depreciation charge for the Year	-	661,987	1,091,425	-	1,753,412
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	<b>3,123,345</b>	<b>1,287,195</b>	-	<b>4,410,540</b>
Depreciation charge for the Year	-	646,908	584,353	-	1,231,261
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2081</b>	-	<b>3,770,253</b>	<b>1,871,548</b>	-	<b>5,641,801</b>
Depreciation charge for the Year	-	716,467	584,353	-	1,300,821
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	27,887	-	27,887
<b>As on Ashadh end 2082</b>	-	<b>4,486,720</b>	<b>2,483,788</b>	-	<b>6,970,509</b>
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
<b>As on Ashadh end 2080</b>					<b>5,284,619</b>
<b>As on Ashadh end 2081</b>					<b>4,312,858</b>
<b>As on Ashadh end 2082</b>					<b>3,741,131</b>



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# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Notes to the Accounts

### Goodwill and Intangible Assets

4.12

(Amount in NPR)

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1, 2079	-	469,532	-	-	469,532
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2080</b>	-	<b>469,532</b>	-	-	<b>469,532</b>
As on Shrawan 1, 2080	-	-	-	-	-
Addition during the Year	-	-	-	-	-
Acquisition	-	54,240	-	-	54,240
Capitalization	-	-	-	-	-
Written off	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2081</b>	-	<b>523,772</b>	-	-	<b>523,772</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashadh end 2082</b>	-	<b>523,772</b>	-	-	<b>523,772</b>
<b>Amortization and Impairment</b>					
As on Shrawan 1, 2079	-	93,906	-	-	93,906
Amortization charge for the Year	-	75,125	-	-	75,125
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2080</b>	-	<b>169,032</b>	-	-	<b>169,032</b>
Amortization charge for the Year	-	60,100	-	-	60,100
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2081</b>	-	<b>229,132</b>	-	-	<b>229,132</b>
Amortization charge for the Year	-	60,100	-	-	60,100
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashadh end 2082</b>	-	<b>289,232</b>	-	-	<b>289,232</b>
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
As on Ashadh end 2080					300,501
As on Ashadh end 2081					294,641
As on Ashadh end 2082					234,540



**Cash and Cash Equivalent**

4.1

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Cash in hand	16,150	24,540	-
Balances with B/FIs	-	-	-
Money at call and short notice	-	-	-
Other	-	-	-
<b>Total</b>	<b>16,150</b>	<b>24,540</b>	<b>-</b>

**Statutory Balances and Due from Nepal Rastra Bank**

4.2

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Statutory balances with NRB	-	-	-
Statutory balances with BFIs	-	-	-
Securities purchased under resale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Placements with Financial Institutions**

4.3

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Placement with domestic FIs	185,827,149	137,027,239	123,662,970
Less: Allowances for impairment	(6,710,603)	-	-
<b>Total</b>	<b>179,116,547</b>	<b>137,027,239</b>	<b>123,662,970</b>

**Derivative financial instruments**

4.4

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Held for trading</b>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Other trading assets**

4.5

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Treasury bills	-	-	-
Government bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
Pledged	-	-	-
Non-pledged	-	-	-



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**Loan and advances to MFIs & Cooperatives**

4.6

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Loans to microfinance institutions	-	-	-
Loans to FIs	-	-	-
Loans to cooperative	-	-	-
Less: allowance for impairment	-	-	-
Other	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	-	-	-

**4.6.1: Allowances for Impairment**

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
<b>Balance at Asar end</b>	-	-	-

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**Loans and Advances to Customers**

4.7

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Loan and advances measured at amortized cost	1,616,937,396	1,514,211,570	1,330,520,338
<b>Less: Impairment allowances</b>	<b>215,096,873</b>	<b>197,861,583</b>	<b>89,215,650</b>
Collective impairment	13,032,224	16,382,913	10,249,670
Individual impairment	202,064,649	181,478,670	78,965,980
<b>Net amount</b>	<b>1,401,840,523</b>	<b>1,316,349,988</b>	<b>1,241,304,687</b>
Loan and advances measured at FVTPL	-	-	-
<b>Total</b>	<b>1,401,840,523</b>	<b>1,316,349,988</b>	<b>1,241,304,687</b>

**4.7.3: Allowances for impairment**

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Specific allowances for impairment</b>			
<b>Balance at Shrawan 1</b>	<b>197,861,583</b>	<b>89,215,650</b>	<b>64,434,680</b>
Impairment loss for the year:			
Charge for the year	25,285,319	115,473,943	31,947,438
Recoveries/reversal during the year	8,050,029	6,828,011	7,166,468
Write-offs	-	-	-
Other movement	-	-	-
<b>Balance at Asar end</b>	<b>215,096,873</b>	<b>197,861,583</b>	<b>89,215,650</b>
<b>Total allowances for impairment</b>	<b>215,096,873</b>	<b>197,861,583</b>	<b>89,215,650</b>

**Investment Securities**

4.8

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Investment securities measured at amortized cost	-	-	-
Investment in-equity measured at FVTOCI	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.8.1: Investment Securities measured at Amortized Cost**

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Equity instruments	-	-	-



Quoted equity securities	-	-	-
Unquoted equity securities	-	-	-
<b>Total</b>	-	-	-

**4.8.3: Information relating to investment in equities**

(Amount in NPR)

	Ashad end 2082		Restated Ashad end 2081		Restated Ashad end 2080	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity						
Investment in unquoted equity						
<b>Total</b>	-	-	-	-	-	-










**Current tax assets** 4.9

(Amount in NPR)

	Ashad end 2082	Restated Ashad - end 2081	Restated Ashad end 2080
<b>Current tax assets</b>	17,170,374	16,331,208	49,700,765
Current year income tax assets	17,170,374	16,331,208	49,700,765
Tax assets of prior periods	-	-	-
<b>Current tax liabilities</b>	36,819,657	36,079,696	41,390,179
Current year income tax liabilities	36,819,657	36,079,696	41,390,179
Tax liabilities of prior periods	-	-	-
<b>Total</b>	<b>(19,649,282)</b>	<b>(19,748,488)</b>	<b>8,310,586</b>

**Investment properties** 4.10

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Investment properties measured at fair value</b>			
Balance as on Shrawan 1, 2081	-	-	-
Addition/disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/transfer	-	-	-
<b>Net amount</b>	-	-	-
<b>Investment properties measured at cost</b>			
Balance as on Shrawan 1, 2081	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
<b>Net amount</b>	-	-	-
<b>Total</b>	-	-	-

**Deferred Tax** 4.13

(Amount in NPR)

	Ashad end 2082		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment	391,161		391,161
Employees' defined benefit plan	2,964,610		2,964,610
Lease liabilities	873,387		873,387
Provisions			-
Other temporary differences			-
<b>Deferred tax on temporary differences</b>	<b>4,229,159</b>	-	<b>4,229,159</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			



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<b>Net Deferred tax asset/(liabilities) as on year end of 2081/82</b>	<b>4,229,159</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2081	<b>(3,055,804)</b>
<b>Origination/(Reversal) during the year</b>	<b>1,173,355</b>
Deferred tax expense/(income) recognized in profit or loss	(1,173,355)
Deferred tax expense/(income) recognized in other comprehensive income	-
Deferred tax expense/(income) recognized in directly in equity	-

	Restated Ashad end 2081		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment		43,110	(43,110)
Employees' defined benefit plan	2,045,135		2,045,135
Lease liabilities	1,053,779		1,053,779
Provisions			-
Other temporary differences			-
Deferred tax on temporary differences	<b>3,098,913</b>	<b>43,110</b>	<b>3,055,804</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
<b>Net Deferred tax asset/(liabilities) as on year end of 2080/81</b>			<b>3,055,804</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2080			<b>(2,550,262)</b>
<b>Origination/(Reversal) during the year</b>			<b>505,541</b>
Deferred tax expense/(income) recognized in profit or loss			(505,541)
Deferred tax expense/(income) recognized in other comprehensive income			-
Deferred tax expense/(income) recognized in directly in equity			-

	Restated Ashad end 2080		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			



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Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment		48,366	(48,366)
Employees' defined benefit plan	2,598,628		2,598,628
Lease liabilities	-		-
Provisions			-
Other temporary differences			-
<b>Deferred tax on temporary differences</b>	<b>2,598,628</b>	<b>48,366</b>	<b>2,550,262</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
<b>Net Deferred tax asset/(liabilities) as on year end of 2079/80</b>			<b>2,550,262</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2079			577,432
<b>Origination/(Reversal) during the year</b>			<b>1,972,830</b>
Deferred tax expense/(income) recognized in profit or loss			(1,972,830)
Deferred tax expense/(income) recognized in other comprehensive income			-
Deferred tax expense/(income) recognized in directly in equity			-

#### Other assets

4.14

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Assets held for sale	-	-	-
Other non banking assets	-	-	-
Bills receivable	-	-	-
Accounts receivable	-	-	-
Accrued income	-	-	-
Prepayments and deposit	1,246,412	1,332,351	937,333
Income tax deposit	-	-	-
Deferred employee expenditure	-	-	-
Other	3,771,648	5,119,746	1,465,230
<b>Total</b>	<b>5,018,060</b>	<b>6,452,096</b>	<b>2,402,563</b>

#### Due to Bank and Financial Institutions

4.15

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Borrowing from BFIs	-	-	-
Settlement and clearing accounts	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### Due to Nepal Rastra Bank

4.16

(Amount in NPR)



	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of last report facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other payable to NRB	-	-	-
<b>Total</b>	-	-	-

**Derivative financial instruments** 4.17

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Held for trading</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-

**Deposits from customers** 4.18

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Institutions customers:</b>	-	-	-
Term deposits	-	-	-
Call deposits	-	-	-
Other	-	-	-
<b>Individual customers:</b>	980,097,189	861,502,439	813,962,380
Term deposits	-	-	-
Saving deposits	-	-	-
Savings from Members	980,097,189	861,502,439	813,962,380
Other	-	-	-
<b>Total</b>	980,097,189	861,502,439	813,962,380

**Borrowing** 4.19

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Domestic Borrowing</b>			
Nepal Government	-	-	-
Other licensed Institutions	99,723,720	148,181,817	89,469,690
Other	-	-	-
<b>Sub total</b>	99,723,720	148,181,817	89,469,690
<b>Foreign Borrowing</b>			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Banks	-	-	-
Other Institutions	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	99,723,720	148,181,817	89,469,690

**Provisions** 4.20

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080



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Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contracts	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

#### 4.20.1: Movement in provision

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Balance at Shrawan 1</b>	-	-	-
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
<b>Balance at Asar end</b>	-	-	-

#### Other liabilities

4.21

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Liability for employees defined benefit obligations	127,749	223,213	4,150,084
Liability for long-service leave	9,754,285	6,593,903	4,512,010
Short-term employee benefits	182,524	659,581	639,826
Bills payable	-	-	-
Creditors and accruals	339,000	490,322	339,000
Interest payable on deposit	-	304,392	1,480,886
Interest payable on borrowing	-	-	-
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Liabilities under Finance Lease	2,911,291	3,512,596	-
Employee bonus payable	9,354,359	4,803,564	5,279,976
Other	138,662,367	133,060,812	178,065,498
<b>Total</b>	<b>161,331,575</b>	<b>149,648,382</b>	<b>194,467,280</b>

#### 4.21.1: Defined benefit obligations

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Present value of funded obligations	-	-	-
<b>Total present value of obligations</b>	-	-	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
<b>Recognized liability for defined benefit obligations</b>	-	-	-

#### 4.21.2: Plan assets

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-



<b>Total</b>	-	-	-
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**4.21.3: Movement in the present value of defined benefit obligations**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Defined benefit obligations at Shrawan 1	-	-	-
Actuarial losses	-	-	-
Benefits paid by the plan	-	-	-
Current service costs and interest	-	-	-
<b>Defined benefit obligations at Asar end</b>	-	-	-

**4.21.4: Movement in the fair value of plan assets**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Asar end</b>	-	-	-

**4.21.5: Amount recognized in profit or loss**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Current service costs	-	-	-
Interest on obligation	-	-	-
Expected return on plan assets	-	-	-
<b>Total</b>	-	-	-

**4.21.6: Amount recognized in other comprehensive income**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Actuarial (gain)/loss	-	-	-
<b>Total</b>	-	-	-

**4.21.7: Actuarial assumptions**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Discount rate			
Expected return on plan asset			
Future salary increase			
Withdrawal rate			

**4.21.8: Liability for long-service leave**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080



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	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Actuarial (gain)/loss	-	-	-
<b>Total</b>	-	-	-

#### 4.21.14: Actuarial assumptions

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Discount rate			
Expected return on plan asset			
Future salary increase			
Withdrawal rate			

#### Debt securities issued

4.22

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Debt securities issued designated as at fair value through profit or loss	-	-	-
Debt securities issued at amortized cost	-	-	-
<b>Total</b>	-	-	-

#### Subordinated Liabilities

4.23

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

#### Share capital

4.24

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Ordinary shares	78,343,282	68,571,800	62,338,000
Convertible preference shares (equity component only)	-	-	-
Irredeemable preference shares (equity component only)	-	-	-
Perpetual debt (equity component only)	-	-	-
<b>Total</b>	<b>78,343,282</b>	<b>68,571,800</b>	<b>62,338,000</b>

#### 4.24.1: Ordinary shares

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Authorized Capital</b>			
8,00,000 Ordinary share of Rs. 100 each	80,000,000	80,000,000	80,000,000
<b>Issued capital</b>			
7,83,432 Ordinary share of Rs. 100 each	78,343,282	68,571,800	62,338,000
<b>Subscribed and paid up capital</b>			
7,83,432 Ordinary share of Rs. 100 each	78,343,282	68,571,800	62,338,000
<b>Total</b>	<b>78,343,282</b>	<b>68,571,800</b>	<b>62,338,000</b>



4.24.2: Ordinary share ownership

(Amount in NPR)

	Ashad end 2082		Restated Ashad end 2081		Restated Ashad end 2080	
	%	Amount	%	Amount	%	Amount
<b>Domestic ownership</b>						
Nepal Government						
"A" class licensed institutions						
Other licensed institutions						
Other Institutions						
Other	43.31%	33,932,250	39.37%	27,000,000	43.31%	27,000,000
Public Shareholders	56.69%	44,411,032	60.63%	41,571,800	56.69%	35,338,000
<b>Foreign Ownership</b>						
<b>Total</b>	<b>100.00%</b>	<b>78,343,282</b>	<b>100.00%</b>	<b>68,571,800</b>	<b>100.00%</b>	<b>62,338,000</b>

**Reserves** 4.25  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Statutory general reserve	64,101,662	54,515,564	53,303,968
Capital reserve	-	-	-
Exchange equalization reserve	-	-	-
Investment adjustment reserve	-	-	-
Corporate social responsibility reserve	479,465	60,695	562,757
Client Protection Fund	9,458,195	10,849,193	12,375,565
Capital redemption reserve	-	-	-
Regulatory reserve	67,755,606	28,687,666	27,948,874
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	-
Dividend equalization reserve	-	-	-
Actuarial gain	-	-	-
Special reserve	-	-	-
Debt redemption reserve	-	-	-
Other reserve	304,546	287,409	-
<b>Total</b>	<b>142,099,474</b>	<b>94,400,526</b>	<b>94,191,165</b>

**Contingent liabilities and commitments** 4.26  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Contingent liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease Commitment	4,821,953	5,791,733	1,322,452
Litigation	-	-	-
Others	-	-	-
<b>Total</b>	<b>4,821,953</b>	<b>5,791,733</b>	<b>1,322,452</b>

4.26.1: Capital commitments

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

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Capital commitments in relation to Property and Equipment Approved and contracted for			



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Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
Capital commitments in relation to Intangible assets	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	-	-	-

**4.26.2: Lease commitments**

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Operating lease commitments</b>			
Future minimum lease payments under non cancellable operating lease, where the institution is			
Not later than 1 year	1,164,423	995,496	879,124
Later than 1 year but not later than 5 years	297,000	574,707	173,328
Later than 5 years	-	-	-
<b>Sub total</b>	<b>1,461,423</b>	<b>1,570,203</b>	<b>1,052,452</b>
<b>Finance lease commitments</b>			
Future minimum lease payments under non cancellable finance lease, where institution is lessee			
Not later than 1 year	904,050	861,000	270,000
Later than 1 year but not later than 5 years	2,456,480	3,360,530	-
Later than 5 years	-	-	-
<b>Sub total</b>	<b>3,360,530</b>	<b>4,221,530</b>	<b>270,000</b>
<b>Grand total</b>	<b>4,821,953</b>	<b>5,791,733</b>	<b>1,322,452</b>

**4.26.3: Litigation**

Explanatory paragraphs are required for litigation contingent liabilities as per their own case of



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Notes to the Accounts**

**Interest Income** 4.27  
*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	1,601,460	2,868,788
Loan and advances to financial institutions	-	-
Loans and advances to customers	231,107,278	203,664,826
Investment securities	-	-
Loan and advances to staff	-	-
Other	9,662,121	62,177,147
<b>Total interest income</b>	<b>242,370,858</b>	<b>268,710,760</b>

**Interest Expense** 4.28  
*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	66,646,179	59,131,099
Borrowing	11,042,693	13,645,962
Debt securities issued Subordinated liabilities	-	-
Other	-	-
<b>Total interest expense</b>	<b>77,688,872</b>	<b>72,777,061</b>

**Fees and Commission Income** 4.29  
*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Loan administration fees	16,011,278	17,001,634
Service fees	-	-
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commission income	666,825	602,068
<b>Total fees and Commission Income</b>	<b>16,678,103</b>	<b>17,603,702</b>

**Fees and Commission Expense** 4.30  
*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Brokerage	-	-
ATM management fees	-	-
Visa Master card Fees	-	-
Guarantee Commission Fees	-	-
Brokerage	-	-



DD/TT/Swift Fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	516,824	2,723
<b>Total Fees and Commission Expense</b>	<b>516,824</b>	<b>2,723</b>

**Net Trading Income** 4.31  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other Net trading income	-	-
Other	-	-
<b>Total Net Trading Income</b>	<b>-</b>	<b>-</b>

**Operating Income** 4.32  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
<b>Total Operating Income</b>	<b>-</b>	<b>-</b>

**Impairment charge/(reversal) for loan and other losses** 4.33  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	17,235,290	108,645,932
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	6,710,603	-
Impairment charge/(reversal) on property and equipment	-	2,117,770
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
<b>Total</b>	<b>23,945,893</b>	<b>110,763,703</b>



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**Personnel Expense**

4.34

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Salary Allowances	35,638,356	33,168,825
Gratuity expense	2,043,017	2,285,499
Provident fund	5,385,200	5,313,140
Uniform	-	-
Training & development expense	1,005,784	624,692
Leave encashment	3,453,959	2,285,499
Medical Insurance	421,124	-
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRSs	-	-
Other expenses related to staff	-	-
<b>Sub Total</b>	<b>47,947,439</b>	<b>43,677,655</b>
Employees bonus	9,354,359	4,803,564
<b>Grand Total</b>	<b>57,301,799</b>	<b>48,481,219</b>

**Other operating expense**

4.35

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Directors' fee	233,500	210,000
Directors' expense	190,652	13,681
Auditors' remuneration	339,000	339,000
Other audit related expense	141,635	45,632
Professional and legal expense	113,000	-
Office administration expense	6,364,807	5,850,699
Operating lease expense	2,382,292	2,594,545
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Finance expense -Right of use of assets	259,696	146,911
Other	3,263,700	59,512
<b>Total</b>	<b>13,288,282</b>	<b>9,259,979</b>

**4.35.1 Office Administration Expense***(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Water and electricity	201,431	205,785
Repair and maintenance	-	-
(a) Building	-	-
(b) Vehicle	95,485	115,680
(c) Computer and accessories	-	-
(d) Office equipment and furniture	-	-
(e) Other	-	-
Insurance	87,593	397,072
Postage, telex, telephone, fax	724,231	633,136
Printing and stationery	1,646,718	990,569
News paper, books and journals	152,828	86,331
Advertisement	-	-
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	1,368,804	1,675,267
Entertainment	-	-
Annual/special general meeting expense	166,660	156,268
Other	-	-



(a) Registration and renewals	275,996	517,179
(b) Office Furniture and Fixtures	-	-
(c) Fuel Expense	-	-
(d) Software annual fees	900,384	408,665
(e) Other	744,677	664,747
<b>Total</b>	<b>6,364,807</b>	<b>5,850,699</b>

**Depreciation & Amortization** 4.36  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Depreciation on property and equipment	1,300,821	1,231,261
Depreciation of Right of use of assets	757,137	378,568
Depreciation on investment property	-	-
Amortization of intangible assets	60,100	60,100
<b>Total</b>	<b>2,118,058</b>	<b>1,669,930</b>

**Non Operating Income** 4.37  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Recovery of loan written off	-	-
Other income	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Non operating expense** 4.38  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Provision on other assets	-	-
Other expense	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Income tax expense** 4.39  
(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
<b>Current tax expense</b>	<b>36,819,657</b>	<b>36,079,696</b>
Current year	36,819,657	36,079,696
Adjustments for prior years	-	-
<b>Deferred tax expense</b>	<b>(560,915)</b>	<b>(505,541)</b>
Origination and reversal of temporary differences	(560,915)	(505,541)
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
<b>Total income tax expense</b>	<b>36,258,742</b>	<b>35,574,155</b>

**4.39.1: Reconciliation of tax expense and accounting profit**

(Amount in NPR)

Micro Finance Institutions		
	Ashad end 2082	Restated Ashad end 2081
Profit before tax	84,189,233	43,359,848
<b>Tax amount at tax rate of 30%</b>	<b>25,256,770</b>	<b>13,007,954</b>
Add: Tax effect of expenses that are not deductible for tax purpose	11,562,887	23,071,741
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	-
<b>Total income tax expense</b>	<b>36,819,657</b>	<b>36,079,696</b>
<b>Effective tax rate</b>	<b>43.73%</b>	<b>83.21%</b>



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Financial position due to transition from previous GAAP to NFRS**  
**As on Ashad 32, 2082**

Assets	NFRS	GAAP	Difference	Remarks
Cash and Cash equivalent	16,150	16,150	-	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	
Placement with Bank & Financial Institutions	179,116,547	179,116,547	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	
Loans and Advances to Customers	1,401,840,523	1,338,314,075	63,526,448	Loans and advance booked at amortised cost
Investment Securities	-	-	-	
Current Tax Assets	-	-	-	
Investment Property	-	-	-	
Property and Equipment	3,741,131	4,016,106	(274,975)	Depreciation booked on SLM basis
Goodwill and Intangible assets	234,540	246,560	(12,020)	Amortization booked on SLM basis
Deferred Tax Assets	4,229,159	-	4,229,159	Deferred Tax assets on above items
Other Assets	5,018,060	2,368,081	2,649,979	Right of use of assets of lease booked
<b>Total Assets</b>	<b>1,594,196,109</b>	<b>1,524,077,519</b>	<b>70,118,590</b>	

Liabilities	NFRS	Ashad end 2082	Difference	Remarks
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra	-	-	-	
Bank Derivative Financial Instrument	-	-	-	
Deposits from Customers	980,097,189	980,097,189	-	
Borrowing	99,723,720	99,723,720	-	
Current Tax Liabilities	19,649,282	1,714,901	17,934,382	Tax effect on interest and bonus
Provisions	-	-	-	
Deferred Tax Liabilities	-	1,208,701	(1,208,701)	Deferred Tax assets on above items
Other Liabilities	161,331,575	154,675,108	6,656,467	Lease liability booked, Employee bonus changed due to change in profit
Debt Securities Issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total Liabilities</b>	<b>1,260,801,766</b>	<b>1,237,419,618</b>	<b>23,382,148</b>	

Equity Share Capital	78,343,282	78,343,282	-	
Share Premium	-	-	-	
Retained Earnings	112,951,587	138,225,769	(25,274,182)	
Reserves	142,099,474	70,088,850	72,010,624	Regulatory reserve, Changes in Client protection fund, Corporate Social Responsibility fund, Statutory General Reserve fund, Staff training fund booked.
<b>Total Equity</b>	<b>333,394,343</b>	<b>286,657,901</b>	<b>46,736,442</b>	
<b>Total Liabilities and Equity</b>	<b>1,594,196,109</b>	<b>1,524,077,519</b>	<b>70,118,590</b>	



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Financial position due to transition from previous GAAP to NFRS**  
 As on Ashad 31, 2081

Assets	NFRS	GAAP	Difference	Remarks
Cash and Cash equivalent	24,540	24,540	-	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	
Placement with Bank & Financial Institutions	137,027,239	137,027,239	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	
Loans and Advances to Customers	1,316,349,988	1,280,789,928	35,560,060	Loans and advance booked at amortised cost
Investment Securities	-	-	-	
Current Tax Assets	-	-	-	
Investment Property	-	-	-	
Property and Equipment	4,312,858	4,312,858	-	
Goodwill and Intangible assets	294,641	294,641	-	
Deferred Tax Assets	3,055,804	-	3,055,804	Deferred Tax assets on above items
Other Assets	6,452,096	12,973,177	(6,521,081)	Right of use of assets of lease booked, Advance interest of loan
<b>Total Assets</b>	<b>1,467,517,165</b>	<b>1,435,422,383</b>	<b>32,094,782</b>	

Liabilities	NFRS	GAAP	Difference	Remarks
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra	-	-	-	
Bank Derivative Financial Instrument	-	-	-	
Deposits from Customers	861,502,439	861,502,439	-	
Borrowing	148,181,817	148,181,817	-	
Current Tax Liabilities	19,748,488	19,748,488	-	
Provisions	-	-	-	
Deferred Tax Liabilities	-	596,603	(596,603)	
Other Liabilities	149,648,382	146,135,786	3,512,596	Lease liability booked.
Debt Securities Issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total Liabilities</b>	<b>1,179,081,126</b>	<b>1,176,165,134</b>	<b>2,915,992</b>	

Equity Share Capital	68,571,800	78,343,282	(9,771,482)	Bonus shares adjusted in next year
Share Premium	-	-	-	
Retained Earnings	125,463,713	115,201,107	10,262,605	
Reserves	94,400,526	65,712,860	28,687,666	Regulatory reserve booked.
<b>Total Equity</b>	<b>288,436,039</b>	<b>259,257,249</b>	<b>29,178,790</b>	
<b>Total Liabilities and Equity</b>	<b>1,467,517,165</b>	<b>1,435,422,383</b>	<b>32,094,782</b>	



**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Financial position due to transition from previous GAAP to NFRS**  
**As on Ashad 31, 2080**

Assets	NFRS	GAAP	Difference	Remarks
Cash and Cash equivalent	-	-	-	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	
Placement with Bank & Financial Institutions	123,662,970	123,662,970	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	
Loans and Advances to Customers	1,241,304,687	1,215,906,076	25,398,612	Loans and advance booked at amortised cost
Investment Securities	-	-	-	
Current Tax Assets	8,310,586	8,310,586	-	
Investment Property	-	-	-	
Property and Equipment	5,284,619	5,284,619	-	
Goodwill and Intangible assets	300,501	300,501	-	
Deferred Tax Assets	2,550,262	497,802	2,052,461	Deferred Tax assets on above items
Other Assets	2,402,563	2,402,563	-	
<b>Total Assets</b>	<b>1,383,816,190</b>	<b>1,356,365,117</b>	<b>27,451,073</b>	

Liabilities	NFRS	GAAP	Difference	Remarks
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra	-	-	-	
Bank Derivative Financial Instrument	-	-	-	
Deposits from Customers	813,962,380	813,962,380	-	
Borrowing	89,469,690	89,469,690	-	
Current Tax Liabilities	-	-	-	
Provisions	-	-	-	
Deferred Tax Liabilities	-	-	-	
Other Liabilities	194,467,280	194,467,280	-	
Debt Securities Issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total Liabilities</b>	<b>1,097,899,349</b>	<b>1,097,899,349</b>	<b>-</b>	

Equity Share Capital	62,338,000	68,571,800	(6,233,800)	Bonus share adjusted in next year
Share Premium	-	-	-	
Retained Earnings	129,387,675	123,651,677	5,735,998	
Reserves	94,191,165	66,242,291	27,948,874	Regulatory reserve booked.
<b>Total Equity</b>	<b>285,916,840</b>	<b>258,465,768</b>	<b>27,451,073</b>	
<b>Total Liabilities and Equity</b>	<b>1,383,816,190</b>	<b>1,356,365,117</b>	<b>27,451,073</b>	



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Profit and Loss due to transition from previous GAAP to NFRS**  
**For the year ended 32nd Ashad 2082**

Particulars	NFRS	GAAP	Difference	Remarks
Interest Income	242,370,858	204,476,273	37,894,585	Interest income booked on accrual basis
Interest Expense	77,688,872	77,688,872	-	
<b>Net Interest Income</b>	<b>164,681,986</b>	<b>126,787,401</b>	<b>37,894,585</b>	
Fee and Commission Income	16,678,103	16,678,103	-	
Fee and Commission Expense	516,824	516,824	-	
<b>Net Fee and Commission Income</b>	<b>16,161,278</b>	<b>16,161,278</b>	<b>-</b>	
<b>Net Interest, Fee and Commission</b>	<b>180,843,265</b>	<b>142,948,680</b>	<b>37,894,585</b>	
Income Net Trading Income	-	-	-	
Other Operating Income	-	-	-	
<b>Total Operating Income</b>	<b>180,843,265</b>	<b>142,948,680</b>	<b>37,894,585</b>	
Impairment charge/(reversal) for loans and other losses	23,945,893	23,945,893	-	
<b>Net Operating Income</b>	<b>156,897,372</b>	<b>119,002,787</b>	<b>37,894,585</b>	
<b>Operating Expense</b>	<b>72,708,138</b>	<b>68,520,135</b>	<b>4,188,004</b>	
Personnel Expenses	57,301,799	53,556,623	3,745,176	Changes in Employee bonus due to changes in profit
Other Operating Expenses	13,288,282	13,889,586	(601,304)	Lease Expense as per NAS 17 and NFRS 16
Depreciation & Amortization	2,118,058	1,073,925	1,044,132	Depreciation booked on SLM basis and Depreciation on Right of use of Assets
<b>Operating Profit</b>	<b>84,189,233</b>	<b>50,482,652</b>	<b>33,706,581</b>	
Non Operating Income	-	-	-	
Non Operating Expense	-	-	-	
<b>Profit before Income Tax Income</b>	<b>84,189,233</b>	<b>50,482,652</b>	<b>33,706,581</b>	
<b>Tax Expense</b>	<b>36,258,742</b>	<b>20,109,813</b>	<b>16,148,929</b>	
Current Tax	36,819,657	18,885,275	17,934,382	Tax effect on changes in interest income and employee bonus
Deferred Tax	(560,915)	1,224,538	(1,785,453)	Deferred tax on above items
<b>Profit for the year</b>	<b>47,930,491</b>	<b>30,372,839</b>	<b>17,557,652</b>	
Profit attributable to:				
Equity holders of the Financial Institution	47,930,491	30,372,839	17,557,652	
<b>Profit for the year</b>	<b>47,930,491</b>	<b>30,372,839</b>	<b>17,557,652</b>	
<b>Earnings per share</b>				
Basic earnings per share	61.18	38.77		
Diluted earnings per share	61.18	38.77		



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Profit and Loss due to transition from previous GAAP to NFRS**  
**For the year ended 31st Ashad 2081**

Particulars	NFRS	GAAP	Difference	Remarks
Interest Income	268,710,760	268,477,510	233,251	Interest income booked on accrual basis
Interest Expense	72,777,061	72,777,061	-	
<b>Net Interest Income</b>	<b>195,933,699</b>	<b>195,700,449</b>	<b>233,251</b>	
Fee and Commission Income	17,603,702	17,603,702	-	
Fee and Commission Expense	2,723	2,723	-	
<b>Net Fee and Commission Income</b>	<b>17,600,979</b>	<b>17,600,979</b>	<b>-</b>	
<b>Net Interest, Fee and Commission</b>	<b>213,534,678</b>	<b>213,301,427</b>	<b>233,251</b>	
Income Net Trading Income	-	-	-	
Other Operating Income	-	-	-	
<b>Total Operating Income</b>	<b>213,534,678</b>	<b>213,301,427</b>	<b>233,251</b>	
Impairment charge/(reversal) for loans and other losses	110,763,703	110,763,703	-	
<b>Net Operating Income</b>	<b>102,770,975</b>	<b>102,537,724</b>	<b>233,251</b>	
<b>Operating Expense</b>	<b>59,411,127</b>	<b>59,305,648</b>	<b>105,480</b>	
Personnel Expenses	48,481,219	48,481,219	-	
Other Operating Expenses	9,259,979	9,533,068	(273,089)	Lease expense booked as per NAS 17 and NFRS 16
Depreciation & Amortization	1,669,930	1,291,361	378,568	Depreciation on Right of use of Assets
<b>Operating Profit</b>	<b>43,359,848</b>	<b>43,232,077</b>	<b>127,771</b>	
Non Operating Income	-	-	-	
Non Operating Expense	-	-	-	
<b>Profit before Income Tax Income</b>	<b>43,359,848</b>	<b>43,232,077</b>	<b>127,771</b>	
<b>Tax Expense</b>	<b>35,574,155</b>	<b>37,174,101</b>	<b>(1,599,946)</b>	
Current Tax	36,079,696	36,079,696	-	
Deferred Tax	(505,541)	1,094,405	(1,599,946)	Deffered tax on above items
<b>Profit for the year</b>	<b>7,785,693</b>	<b>6,057,976</b>	<b>1,727,717</b>	
Profit attributable to:				
Equity holders of the Financial Institution	7,785,693	6,057,976	1,727,717	
<b>Profit for the year</b>	<b>7,785,693</b>	<b>6,057,976</b>	<b>1,727,717</b>	
<b>Earnings per share</b>				
Basic earnings per share	11.35	8.83		
Diluted earnings per share	11.35	8.83		



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# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Significant Accounting Policies and Explanatory Notes

Fiscal Year 2081/82

### 1. General Information about the Reporting Entity

Aatmanirbhar Laghubitta Bittiya Sanstha Limited (a "D" class licensed financial institution) is a Public limited company established in Nepal. The institution was registered at the Office of the Company Registrar under the Companies Act, 2063 on 2075/08/04 (Registration No. 202678/075/076) and obtained its operating license from Nepal Rastra Bank on 2075/10/29 (License No. NRB/E.Pra./ "D"/88/075/076). It has been conducting financial transactions since 2076/01/02. The central office of the financial institution is located at Dang District, Ghorahi Sub-Metropolitan City, Ward No. 15.

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

### 2. Basis of Preparation

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

#### 2.1 Statement of Compliance

The Financial Statement has been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as issued by the Accounting Standards Board (ASB)-Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in a format issued by Nepal Rastra Bank in the Unified Directives issued for microfinance. The Financial Statement comprise of:

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



## 2.2 Reporting Period and approval of Financial Statements

The Micro Finance follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on or after 32<sup>nd</sup> Ashadh 2082, together with the comparative period data as at and for the period ending 31<sup>st</sup> Ashadh 2081 as described in its accounting policies. The Micro Finance has also prepared the opening statement of financial position as at 1<sup>st</sup> Shrawan, 2080, the Micro Finance's date of transition to NFRS.

The Board of Directors acknowledges the responsibility for the preparation and presentation of Financial Statements as per the provision of The Companies Act, 2074 (First Amendment).

These Financial Statements were authorized for issue by the Board of Directors vide its resolution dated 2082.11.06 and recommended for the approval in its 7<sup>th</sup> Annual General Meeting by Shareholders

## 2.3 Functional and Presentation Currency

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

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

## 2.4 Accounting Convention, Estimates, Assumptions and Judgements

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

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

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

## 2.5 Change in Accounting Policies

The same accounting policies are normally adopted in each period and from one period to the next to maintain the compatibility of the Financial Statements of the entity over time to identify trends in the financial position, performance and cash flows however the changes when



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required by NFRS or due the requirement that results in the financial statements providing more reliable and more relevant information about the effects of transaction, other events or conditions on the entity's financial position, financial performance or cash flows are made and the changes are applied retrospectively. An entity has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except those specifically stated under relevant notes below.

## 2.6 Discounting

Discounting has been applied where assets and liabilities are non-current and the impact of the discounting is material.

## 2.7 Offsetting

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

## 2.8 Materiality and Aggregation

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

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

## 2.9 Limitation of NFRS Implementation

If the information is not available and the cost would exceed the benefit derived, such exception to NFRS Implementation has been noted and disclosed in the respective section.

## 3. Significant Accounting Policies

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

### 3.1 Basis of Measurement

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

- Investment property is measured initially at cost and subsequently at fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.



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- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Impairment of financial asset is measured at fair value and related disposal cost.

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

### **Materiality and Aggregation**

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

### **3.2 Basis of Consolidation**

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

### **3.3 Cash and Cash Equivalent**

Cash and cash equivalents include cash at vault and money at call and short notice which are subject to an insignificant risk of changes in value including interest receivable on investment with maturity up to 3 month or less. Cash and Cash equivalent are measured at amortized cost in the statement of financial position.

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

### **3.4 Financial Assets and Financial Liabilities**

#### **Recognition**

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

#### **Classification**

##### **i. Financial Assets**

The Microfinance classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Microfinance's business model for managing the financial assets



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and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

1. *Financial assets measured at amortized cost*

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

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

2. *Financial asset measured at fair value*

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

a) *Financial assets at fair value through profit or loss*

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

b) *Financial assets at fair value through other comprehensive income*

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

ii. **Financial Liabilities**

The Microfinance classifies the financial liabilities as follows:

a) *Financial liabilities at fair value through profit or loss*

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

b) *Financial liabilities measured at amortized cost*

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

**Measurement**

***Financial assets at FVTOCI***

On initial recognition, the Microfinance can make an irrevocable election (on an instrument-by-instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the



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equity investment is held for trading. These elected investments are initially measured at fair value. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

A financial asset is held for trading if:

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

Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Microfinance's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably.

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

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

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

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

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

#### ***Financial liabilities at FVTPL***

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

A financial liability is classified as held for trading if:

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

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

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- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9

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

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

#### ***Financial liabilities subsequently measured at amortized cost***

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

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

#### ***De-recognition***

##### ***i. De-recognition of financial assets***

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

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

- (i) The consideration received and



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

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

ii. *De-recognition of financial liabilities*

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

***Determination of fair value***

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

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

The fair value measurement hierarchy is as follows:

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

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

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

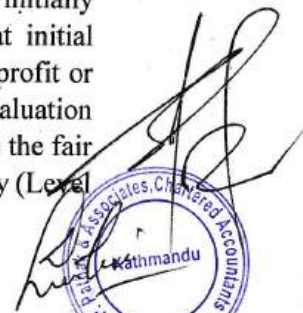
The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i. e. the fair value of the consideration given or received. If the Microfinance determines that the fair value at initial recognition differs from the transaction price and the fair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



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01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately.

### ***Impairment***

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

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

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

### ***Impairment of financial assets measured at amortized cost***

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

If there is objective evidence on that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

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

Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Microfinance. If in a subsequent year, the amount of the estimated impairment loss increases



or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'non-operating income'.

### 3.5 Business Combination

The Microfinance accounts for business combinations using the acquisition method when control is transferred to the Microfinance as per NFRS 3. The consideration transferred in the acquisition is generally measured at fair value, as are the identifiable net assets acquired. The Microfinance had combined the business as per Merger and Acquisition Bylaws 2073 issued by central bank during the previous years.

### 3.6 Property and Equipment

#### a) Recognition and Measurement

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

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

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

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

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

#### b) Grant Assets

The assets received under grant has been booked under Property, Plant and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written Down Value of the Grant Assets.

#### c) Depreciation

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

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



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Categories	Useful life (Years)
Lease hold Assets	5
Computer & Accessories	4
Office Equipment	4
Furniture & Fixture	4
Vehicle	5
Software	5

### 3.7 Income Tax

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

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

#### *Current Tax*

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

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Microfinance operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods.

#### *Deferred Tax*

Deferred tax is recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

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



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

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

Deferred tax relating to items recognized in OCI is recognized in OCI. Deferred tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity.

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

### 3.8 Deposits, Debt Securities Issued and Subordinated Liabilities

Microfinance deposits consist of money placed into the Microfinance by its customers. These deposits are made to deposit accounts such as fixed deposit accounts, savings accounts, margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in Note that follows.

### 3.9 Provisions

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

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

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

A disclosure for contingent liabilities is made where there is:

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

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.



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### 3.10 Revenue Recognition

Revenue comprises of interest income, fees and commission, disposal income etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. The Microfinance applies NAS 18- "Revenue" in the accounting of revenue, unless otherwise stated. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of incomes recognition are as below:

#### *Interest income*

- i. Interest income are recognized under accrual basis (using the effective interest rate method) in the profit or loss for all interest-bearing financial assets except loans categorized as bad measured at amortized cost. Effective Interest Rate is the rate that exactly discounts estimated future cash receipts or cash payments through the expected life of financial asset to the net carrying amount of the financial asset. Effective Interest Rate method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the relevant period.
- ii. The Microfinance has adopted the alternative treatment as provided by the Carve Out in NFRS implementation as explained in Note 2.1.2 (e). Resultant of this the Microfinance has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate.

Interest income presented in statement of profit and loss includes:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method. These financial assets include loans and advances including staff loans, investment in government securities and deposit instruments etc.
- Interest on investment securities measured at fair value, calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.

#### **NFRS Requirement**

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Direct incremental transaction costs related to the acquisition, issue or disposal of financial instruments is also taken into account in the calculation. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.



### ***Carve-out for Effective Interest Rate (EIR) method***

The Microfinance has availed the carve-out for interest income recognition by applying the rate implicit on individual products. Considering the amount of renewal and initial service fees that the bank charges on the loans and advances (which is in negligible figure), applying EIR method would not be practical and cost effective. Hence, initial service fees and renewal charges have been recognized during the period when such income accrue rather than being included within the component of interest income under EIR method.

### ***Fee and commission income***

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

### ***Dividend income***

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

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

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

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

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

### **3.11 Interest Expense**

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



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### 3.12 Employees Benefits

#### a) *Short Term Employee Benefits*

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

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

- Wages, salaries and social security contributions;
- Paid annual leave and paid sick leave;
- Non-monetary benefits for current employees

#### b) *Post-Employment Benefit Plan*

Post-employment benefit plan includes followings:

##### i. *Defined Contribution Plan*

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

##### a) *Employees Provident Fund*

In accordance with law, all employees of the Microfinance are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Microfinance contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Microfinance does not assume any future liability for provident fund benefits other than its annual contribution.

##### ii. *Defined Benefit Plan*

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

Further, employees of the Microfinance are entitled to avail Annual Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. The obligation under these plans is calculated based on bylaws of the microfinance.

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



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**a) Gratuity**

Microfinance provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Bylaws of the Microfinance. The plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed years of service. The Microfinance accounts for the liability for gratuity as per bylaws of the microfinance.

**b) Leave Salary**

The employees of the Microfinance are entitled to carry forward a part of their unavailed / unutilized leave subject to a maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Bylaws of the Microfinance. The Microfinance accounts for the liability for accumulated the bylaws.

**c) Termination Benefits**

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

**3.13 Leases**

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

***The Microfinance as a Lessee:***

Finance leases that transfer to the Microfinance substantially all of the risks and benefits incidental to ownership of the leased item, are capitalized at the commencement of the lease at the fair value of the leased property or, if lower, at the present value of the minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognized in Finance cost in the income statement.

Leased assets are depreciated over the useful life of the asset. However, if there is no reasonable certainty that the Microfinance will obtain ownership by the end of the lease term, the asset is depreciated over the shorter of the estimated useful life of the asset and the lease term.

Leases that do not transfer to the Microfinance substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognized as an expense in the income statement on a straight-line basis over the lease term. Where the rentals are structured solely to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases, such increases are recognized in the year in which such benefits accrue. Contingent rentals are recognized as an expense in the period in which they are incurred.

The Microfinance has initially recognized Lease in balance sheet as Right of use of assets (ROU) and Lease Liability. ROU has been recognized at sum of the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement



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date, less any lease incentives received, any initial direct costs incurred by the lessee and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease. At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.

A lessee may elect not to apply accounting treatment as per NFRS 16 in following cases:

- (a) short-term leases; and
- (b) leases for which the underlying asset is of low value

If a lessee elects not to apply the accounting treatment as per NFRS 16 due to either short-term leases or leases for which the underlying asset is of low value, the lessee shall recognize the lease payments associated with those leases as an expense on either a straight-line basis over the lease term or another systematic basis. The lessee shall apply another systematic basis if that basis is more representative of the pattern of the lessee's benefit.

The lease payment has been discounted at the incremental borrowing rate in lease which is 8%.

#### *The Microfinance as a lessor*

Leases in which the Microfinance does not transfer substantially all of the risks and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same bases as rental income. Contingent rents are recognized as revenue in the period in which they are earned.

In para 33, lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

- (a) Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or
- (b) The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.

Microfinance operates its branches and ATMs in number of leased facilities under operating lease agreements. Operating lease rentals payable are charged to the profit and loss on a straight-line basis over the period of the lease.

For the reporting period the Microfinance did not have a finance lease in the capacity of the lessor or in the capacity of a lessee and it also did not have an operating lease in the capacity of the lessor.

### **3.14 Share Capital and Reserves**

The Microfinance classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are classified as equity of the Microfinance and distributions thereon are presented in statement of changes in equity.



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

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

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

### 3.15 Earnings Per Share including Diluted

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

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

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

### 3.16 Segment Reporting

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

## 4. Explanatory Notes

The explanatory notes and significant disclosure relating to the financial statements are as follows:

### 4.1 Cash and Cash Equivalent

Cash and cash equivalents consist of the total amount of cash in hand, balances with other banks and financial institutions, money at call and short notice.

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Cash in hand	16,150	24,540	-
Balances with B/FIs	-	-	-
Money at call and short notice	-	-	-
Other	-	-	-
<b>Total</b>	<b>16,150</b>	<b>24,540</b>	<b>-</b>



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#### 4.2 Statutory Balances and Due from Nepal Rastra Bank

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement, other deposits with and receivables from Nepal Rastra Bank has been presented under this account head.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Statutory balances with NRB	-	-	-
Statutory balances with BFIs	-	-	-
Securities purchased under resale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
<b>Total</b>	-	-	-

#### 4.3 Placement with Bank and Financial Institutions

Placement with domestic as well as foreign bank and financial institutions are presented under this account head.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Placement with domestic FIs	18,58,27,149	13,70,27,239	12,36,62,970
<b>Less: Allowances for impairment</b>	(67,10,603)	-	-
<b>Total</b>	<b>17,91,16,547</b>	<b>13,70,27,239</b>	<b>12,36,62,970</b>

#### 4.4 Derivative Financial Instruments

There were no derivative financial instruments held by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Held for trading</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-



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#### 4.5 Other Trading Assets

There were no trading assets held by the Microfinance during the year.

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Treasury bills	-	-	-
Government bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
Pledged	-	-	-
Non-pledged	-	-	-

#### 4.6 Loan and Advances to MFIs and Financial Institutions

There were no Loans and Advances provided to MFIs and Financial Institutions during the year.

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Loans to microfinance institutions	-	-	-
Loans to FIs	-	-	-
Loans to cooperative	-	-	-
Less: allowance for impairment	-	-	-
Other	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	-	-	-

##### 4.6.1: Allowances for Impairment

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
<b>Balance at Asar end</b>	-	-	-

#### 4.7 Loans and Advances to Customers

Outstanding amount of all loans and advances extended to the customers other than BFIs as well as Bills Purchased and discounted less the amount of impairment allowances has been presented. Loan to employees provided according to employee bye-laws of the Microfinance has also been presented under this head.



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(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Loan and advances measured at amortized cost	1,61,69,37,396	1,51,42,11,570	1,33,05,20,338
<b>Less: Impairment allowances</b>	<b>21,50,96,873</b>	<b>19,78,61,583</b>	<b>8,92,15,650</b>
Collective impairment	1,30,32,224	1,63,82,913	1,02,49,670
Individual impairment	20,20,64,649	18,14,78,670	7,89,65,980
<b>Net amount</b>	<b>1,40,18,40,523</b>	<b>1,31,63,49,988</b>	<b>1,24,13,04,687</b>
Loan and advances measured at FVTPL	-	-	-
<b>Total</b>	<b>1,40,18,40,523</b>	<b>1,31,63,49,988</b>	<b>1,24,13,04,687</b>

#### 4.7.1 Allowances for Impairment

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b><u>Specific allowances for impairment</u></b>			
<b>Balance at Shrawan 1</b>	<b>19,78,61,583</b>	<b>8,92,15,650</b>	<b>6,44,34,680</b>
Impairment loss for the year:			
Charge for the year	2,52,85,319	11,54,73,943	3,19,47,438
Recoveries/reversal during the year	80,50,029	68,28,011	71,66,468
Write-offs			
Other movement			
<b>Balance at Asar end</b>	<b>21,50,96,873</b>	<b>19,78,61,583</b>	<b>8,92,15,650</b>
<b>Total allowances for impairment</b>	<b>21,50,96,873</b>	<b>19,78,61,583</b>	<b>8,92,15,650</b>

#### 4.8 Investment Securities

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Investment securities measured at amortized cost	-	-	-
Investment in equity measured at FVTOCI	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



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#### 4.8.1 Investment Securities Measured at Amortized Cost

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
<b>Total</b>	-	-	-

#### 4.8.2 Investment in Equity Measured at Fair Value through Other Comprehensive Income

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Equity instruments			
Quoted equity securities	-	-	-
Unquoted equity securities	-	-	-
<b>Total</b>	-	-	-

#### 4.8.3 Information Relating to Investment in Equities

	(Amount in NPR)					
	Ashad end 2082		Restated Ashad end 2081		Restated Ashad end 2080	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity	-	-	-	-	-	-
Investment in unquoted equity	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

#### 4.9 Current Tax Assets and Liabilities

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Current tax assets</b>	1,71,70,374	1,63,31,208	4,97,00,765
Current year income tax assets	1,71,70,374	1,63,31,208	4,97,00,765
Tax assets of prior periods	-	-	-
<b>Current tax liabilities</b>	3,68,19,657	3,60,79,696	4,13,90,179
Current year income tax liabilities	3,68,19,657	3,60,79,696	4,13,90,179
Tax liabilities of prior periods	-	-	-
<b>Total</b>	(1,96,49,282)	(1,97,48,488)	83,10,586



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#### 4.10 Investment Properties

This also includes land, land and building acquired as non-banking assets by the Microfinance but not sold. After The Microfinance has measured Investment properties are measured at cost, however no depreciation has been charged as no such properties has been used by the Microfinance. There were no Investment properties held by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Investment properties measured at fair value</b>			
Balance as on Shrawan 1, 2081	-	-	-
Addition/disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/transfer	-	-	-
<b>Net amount</b>	-	-	-
<b>Investment properties measured at cost</b>			
Balance as on Shrawan 1, 2081	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
<b>Net amount</b>	-	-	-
<b>Total</b>	-	-	-

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#### 4.11 Property and Equipment

All assets of long-term nature (fixed) like land, building, IT equipment, fixtures and fittings, office equipment and appliances, vehicles, machinery, leasehold developments and capital work in progress owned by the Microfinance has been presented under this head.

Particulars	(Amount in NPR)				
	Leasehold Properties	Office Equipments	Vehicles	Machinery Equipment & Others	Total
<b>Cost</b>					
As on Shrawan 1, 2079	-	45,55,099	5,38,961	-	50,94,060
Addition during the Year	-	-	-	-	-
Acquisition	-	9,31,099	36,70,000	-	46,01,099
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2080</b>	<b>54,86,199</b>	<b>42,08,961</b>			<b>96,95,160</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	2,59,500	-	-	2,59,500
Capitalization	-	-	-	-	-
Written off	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2081</b>	<b>57,45,699</b>	<b>42,08,961</b>			<b>99,54,660</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	7,56,980	-	-	7,56,980
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2082</b>	<b>65,02,679</b>	<b>42,08,961</b>			<b>1,07,11,640</b>
<b>Depreciation and Impairment</b>					
As on Shrawan 1, 2079	-	24,61,358	1,95,770	-	26,57,128
Depreciation charge for the Year	-	6,61,987	10,91,425	-	17,53,412
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2080</b>	<b>31,23,345</b>	<b>12,87,195</b>			<b>44,10,540</b>
Depreciation charge for the Year	-	6,46,908	5,84,353	-	12,31,261
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2081</b>	<b>37,70,253</b>	<b>18,71,548</b>			<b>56,41,801</b>
Depreciation charge for the Year	-	7,16,467	5,84,353	-	13,00,821
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	27,887	-	27,887
<b>As on Asar end 2082</b>	<b>44,86,720</b>	<b>24,83,788</b>			<b>69,70,509</b>
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
As on Asar end 2080					52,84,619
As on Asar end 2081					43,12,858
As on Asar end 2082					37,41,131



4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1, 2079	-	4,69,532	-	-	4,69,532
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2080</b>	-	<b>4,69,532</b>	-	-	<b>4,69,532</b>
As on Shrawan 1, 2080	-	-	-	-	-
Addition during the Year	-	-	-	-	-
Acquisition	-	54,240	-	-	54,240
Capitalization	-	-	-	-	-
Written off	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2081</b>	-	<b>5,23,772</b>	-	-	<b>5,23,772</b>
Addition during the Year	-	-	-	-	-
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2082</b>	-	<b>5,23,772</b>	-	-	<b>5,23,772</b>
<b>Amortization and Impairment</b>					
As on Shrawan 1, 2079	-	-	-	-	-
Amortization charge for the Year	-	93,906	-	-	93,906
Impairment for the year	-	75,125	-	-	75,125
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2080</b>	-	<b>1,69,032</b>	-	-	<b>1,69,032</b>
Amortization charge for the Year	-	60,100	-	-	60,100
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2081</b>	-	<b>2,29,132</b>	-	-	<b>2,29,132</b>
Amortization charge for the Year	-	60,100	-	-	60,100
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2082</b>	-	<b>2,89,232</b>	-	-	<b>2,89,232</b>
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
As on Asar end 2080					<b>3,00,501</b>
As on Asar end 2081					<b>2,94,641</b>
As on Asar end 2082					<b>2,34,540</b>



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#### 4.13 Deferred Tax Assets / Liabilities

(Amount in NPR)

	Ashad end 2082		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment	3,91,161		3,91,161
Employees' defined benefit plan	29,64,610		29,64,610
Lease liabilities	8,73,387		8,73,387
Provisions			-
Other temporary differences	-		-
<b>Deferred tax on temporary differences</b>	<b>42,29,159</b>	<b>-</b>	<b>42,29,159</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
<b>Net Deferred tax asset/(liabilities) as on year end of 2081/82</b>			<b>42,29,159</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2081			<b>(30,55,804)</b>
<b>Origination/(Reversal) during the year</b>			<b>11,73,355</b>
Deferred tax expense/(income) recognized in profit or loss			(11,73,355)
Deferred tax expense/(income) recognized in other comprehensive income			-
Deferred tax expense/(income) recognized in directly in equity			-



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**Restated Ashad end 2081**

	<b>Deferred Tax Assets</b>	<b>Deferred Tax Liabilities</b>	<b>Net Deferred Tax Assets/ (Liabilities)</b>
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment		43,110	(43,110)
Employees' defined benefit plan	20,45,135		20,45,135
Lease liabilities	10,53,779		10,53,779
Provisions			-
Other temporary differences	-		-
<b>Deferred tax on temporary differences</b>	<b>30,98,913</b>	<b>43,110</b>	<b>30,55,804</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
<b>Net Deferred tax asset/(liabilities) as on year end of 2080/81</b>			<b>30,55,804</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2080			(25,50,262)
<b>Origination/(Reversal) during the year</b>			<b>5,05,541</b>
Deferred tax expense/(income) recognized in profit or loss			(5,05,541)
Deferred tax expense/(income) recognized in other comprehensive income			-
Deferred tax expense/(income) recognized in directly in equity			-



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Restated Ashad end 2080

	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs			-
Loans and advances to customers			-
Investment properties			-
Investment securities			-
Property & equipment		48,366	(48,366)
Employees' defined benefit plan	25,98,628		25,98,628
Lease liabilities	-		-
Provisions			-
Other temporary differences	-		-
<b>Deferred tax on temporary differences</b>	<b>25,98,628</b>	<b>48,366</b>	<b>25,50,262</b>
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
<b>Net Deferred tax asset/(liabilities) as on year end of 2079/80</b>			<b>25,50,262</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2079			5,77,432
<b>Origination/(Reversal) during the year</b>			<b>19,72,830</b>
Deferred tax expense/(income) recognized in profit or loss			(19,72,830)
Deferred tax expense/(income) recognized in other comprehensive income			-
Deferred tax expense/(income) recognized in directly in equity			-



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#### 4.14 Other Assets

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Assets held for sale	-	-	-
Other non banking assets	-	-	-
Bills receivable	-	-	-
Accounts receivable	-	-	-
Accrued income	-	-	-
Prepayments and deposit	12,46,412	13,32,351	9,37,333
Income tax deposit	-	-	-
Deferred employee expenditure	-	-	-
Other	37,71,648	51,19,746	14,65,230
<b>Total</b>	<b>50,18,060</b>	<b>64,52,096</b>	<b>24,02,563</b>

#### 4.15 Due to Bank and Financial Institution

There was no due to Bank and financial institution by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Borrowing from BFIs	-	-	-
Settlement and clearing accounts	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.16 Due to Nepal Rastra Bank

There was no due to Nepal Rastra Bank by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of last report facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other payable to NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



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#### 4.17 Derivative Financial Instruments

There were no Derivative financial instruments held by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Held for trading</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>	-	-	-
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-

#### 4.18 Deposits from Customers

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Institutions customers:</b>	-	-	-
Term deposits	-	-	-
Call deposits	-	-	-
Other	-	-	-
<b>Individual customers:</b>	<b>98,00,97,189</b>	<b>86,15,02,439</b>	<b>81,39,62,380</b>
Term deposits	-	-	-
Saving deposits	-	-	-
Savings from Members	98,00,97,189	86,15,02,439	81,39,62,380
Other	-	-	-
<b>Total</b>	<b>98,00,97,189</b>	<b>86,15,02,439</b>	<b>81,39,62,380</b>



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#### 4.19 Borrowings

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Domestic Borrowing</b>			
Nepal Government	-	-	-
Other licensed Institutions	9,97,23,720	14,81,81,817	8,94,69,690
Other	-	-	-
<b>Sub total</b>	<b>9,97,23,720</b>	<b>14,81,81,817</b>	<b>8,94,69,690</b>
<b>Foreign Borrowing</b>			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Banks	-	-	-
Other Institutions	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	<b>9,97,23,720</b>	<b>14,81,81,817</b>	<b>8,94,69,690</b>

#### 4.20 Provisions

There was no provision made by the Microfinance during the year.

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contracts	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

#### 4.20.1 Movement in Provision

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Balance at Shrawan 1</b>	-	-	-
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
<b>Balance at Asar end</b>	-	-	-



22/08/2021  
S. K. S. S.

Prakash  
R. K. S. S.



#### 4.21 Other Liabilities

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Liability for employees defined benefit obligations	1,27,749	2,23,213	41,50,084
Liability for long-service leave	97,54,285	65,93,903	45,12,010
Short-term employee benefits	1,82,524	6,59,581	6,39,826
Bills payable	-	-	-
Creditors and accruals	3,39,000	4,90,322	3,39,000
Interest payable on deposit	-	3,04,392	14,80,886
Interest payable on borrowing	-	-	-
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Liabilities under Finance Lease	29,11,291	35,12,596	-
Employee bonus payable	93,54,359	48,03,564	52,79,976
Other	13,86,62,367	13,30,60,812	17,80,65,498
<b>Total</b>	<b>16,13,31,575</b>	<b>14,96,48,382</b>	<b>19,44,67,280</b>

#### 4.21.1 Defined Benefit Obligation

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Present value of funded obligations	-	-	-
<b>Total present value of obligations</b>	-	-	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
<b>Recognized liability for defined benefit obligations</b>	-	-	-

#### 4.21.2 Plan Assets

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-



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#### 4.21.3 Movement in the Present Value of Defined Benefit Obligations

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Defined benefit obligations at			
Shrawan 1	-	-	-
Actuarial losses	-	-	-
Benefits paid by the plan	-	-	-
Current service costs and interest	-	-	-
<b>Defined benefit obligations at Asar end</b>	-	-	-

#### 4.21.4 Movement in the Fair Value of Plan Assets

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Fair value of plan assets at			
Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Asar end</b>	-	-	-

#### 4.21.5 Amount Recognized in Profit or Loss

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Current service costs	-	-	-
Interest on obligation	-	-	-
Expected return on plan assets	-	-	-
<b>Total</b>	-	-	-

#### 4.21.6 Amount Recognized in Other Comprehensive Income

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Actuarial (gain)/loss	-	-	-
<b>Total</b>	-	-	-



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**4.21.7 Actuarial Assumptions**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Discount rate			
Expected return on plan asset			
Future salary increase			
Withdrawal rate			

**4.21.8: Liability for Long Service Leave**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Present value of long-service leave	-	-	-
<b>Total present value of long-service leave</b>	-	-	-
Fair value of plan assets	-	-	-
Present value of net long-service leave	-	-	-
<b>Recognized liability for long-service leave</b>	-	-	-

**4.21.9: Plan Assets**

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-


 The bottom section of the page contains several handwritten signatures in blue ink. There are two circular blue stamps. The stamp on the left is for 'आभयनिष्ठ लघुबैंक सांख्यिकीय हस्त्या लि.' (Aabhanishtha Laghubank Sankhyaikya Hasthya Ltd.) with 'सं. २०७५' (S.N. 2075) and 'काठ' (Kathmandu). The stamp on the right is for 'B. P. Pathak & Associates Chartered Accountants' in Kathmandu, Nepal.

**4.21.10: Movement in the Present Value of Liability for Long Service Leave**

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Long service leave at Shrawan 1	-	-	-
Actuarial losses	-	-	-
Benefits paid by the plan	-	-	-
Current service costs and interest	-	-	-
<b>Long service leave at Asar end</b>	-	-	-

**4.21.11: Movement in the Fair Value of Plan Assets**

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
<b>Fair value of plan assets at Asar end</b>	-	-	-

**4.21.12: Amount Recognized in Profit or Loss**

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Current service costs	-	-	-
Interest on obligation	-	-	-
Actuarial (gain)/loss	-	-	-
Expected return on plan assets	-	-	-
<b>Total</b>	-	-	-

**4.21.13: Amount Recognized in Other Comprehensive Income**

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Actuarial (gain)/loss	-	-	-
<b>Total</b>	-	-	-



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*Handwritten signatures and initials in Nepali script.*



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#### 4.21.14: Actuarial Assumptions

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Discount rate			
Expected return on plan asset			
Future salary increase			
Withdrawal rate			

#### 4.22 Debt Securities Issued

No debt securities have been issued by the Microfinance.

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Debt securities issued designated as at fair value through profit or loss	-	-	-
Debt securities issued at amortized cost	-	-	-
<b>Total</b>	-	-	-

#### 4.23 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Microfinance.

	<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-



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#### 4.24 Share Capital

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Ordinary shares	7,83,43,282	6,85,71,800	6,23,38,000
Convertible preference shares (equity component only)	-	-	-
Irredeemable preference shares (equity component only)	-	-	-
Perpetual debt (equity component only)	-	-	-
<b>Total</b>	<b>7,83,43,282</b>	<b>6,85,71,800</b>	<b>6,23,38,000</b>

#### 4.24.1 Ordinary Shares

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b><u>Authorized Capital</u></b>			
8,00,000 Ordinary share of Rs. 100 each	8,00,00,000	8,00,00,000	8,00,00,000
<b><u>Issued capital</u></b>			
7,83,432 Ordinary share of Rs. 100 each	7,83,43,282	6,85,71,800	6,23,38,000
<b><u>Subscribed and paid up capital</u></b>			
7,83,432 Ordinary share of Rs. 100 each	7,83,43,282	6,85,71,800	6,23,38,000
<b>Total</b>	<b>7,83,43,282</b>	<b>6,85,71,800</b>	<b>6,23,38,000</b>

#### 4.24.2 Ordinary Share Ownership

	Ashad end 2082		Restated Ashad end 2081		Restated Ashad end 2080	
	%	Amount	%	Amount	%	Amount
<b>Domestic ownership</b>						
Nepal Government						
"A" class licensed institutions						
Other licensed institutions						
Other Institutions						
Other	43.31%	33,932,250	39.37%	27,000,000	43.31%	27,000,000
Public Shareholders	56.69%	44,411,032	60.63%	41,571,800	56.69%	35,338,000
<b>Foreign Ownership</b>						
<b>Total</b>	<b>100.00%</b>	<b>78,343,282</b>	<b>100.00%</b>	<b>68,571,800</b>	<b>100.00%</b>	<b>62,338,000</b>



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#### 4.24.3 Details of Shareholders Holding 0.5% or More Shares

Name	As on 32nd Ashad 2082			As on 31st Ashad 2081			As on 31st Ashad 2080		
	No. of Shares	%	Amount	No. of Shares	%	Amount	No. of Shares	%	Amount
Grameen Mahila Utthan Kendra	3,39,322	43.31%	3,39,32,250	2,97,000	43.31%	2,97,00,000	2,70,000	43.31%	2,70,00,000
Khemraj Sharma	40,844	5.21%	40,84,437.5	35,750	5.21%	35,75,000	32,500	5.21%	32,50,000
Asmani Chaudhary	24,506	3.13%	24,50,662.5	21,450	3.13%	21,45,000	19,500	3.13%	19,50,000
Sogat Bir Chaudhary	18,976	2.42%	18,97,692.5	16,610	2.42%	16,61,000	15,100	2.42%	15,10,000
Tikaram Chaudhary	18,160	2.32%	18,16,003.75	15,895	2.32%	15,89,500	14,450	2.32%	14,45,000
Jayapyari Chaudhary	12,567	1.60%	12,56,750	11,000	1.60%	11,00,000	10,000	1.60%	10,00,000
Chabilal Chaudhary	12,567	1.60%	12,56,750	11,000	1.60%	11,00,000	10,000	1.60%	10,00,000
Mira Chaudhary	9,425	1.20%	9,42,562.5	8,250	1.20%	8,25,000	7,500	1.20%	7,50,000
Dhrupti Chaudhary	6,283	0.80%	6,28,375	5,500	0.80%	5,50,000	5,000	0.80%	5,00,000
Sarita Kumari Chaudhary	5,027	0.64%	5,02,700	4,400	0.64%	4,40,000	4,000	0.64%	4,00,000

#### 4.24.4 Proposed Distributions (Dividend and Bonus Share)

The Board has recommended to distribute 15% dividend (14.25% bonus shares and 0.75% cash dividend) for the reported Fiscal Year 2081/82.

#### 4.25 Reserves

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Statutory general reserve	6,41,01,662	5,45,15,564	5,33,03,968
Capital reserve	-	-	-
Exchange equalization reserve	-	-	-
Investment adjustment reserve	-	-	-
Corporate social responsibility reserve	4,79,465	60,695	5,62,757
Client Protection Fund	94,58,195	1,08,49,193	1,23,75,565
Capital redemption reserve	-	-	-
Regulatory reserve	6,77,55,606	2,86,87,666	2,79,48,874
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	-
Dividend equalization reserve	-	-	-
Actuarial gain	-	-	-
Special reserve	-	-	-
Debenture redemption reserve	-	-	-
Other reserve	3,04,546	2,87,409	-
<b>Total</b>	<b>14,20,99,474</b>	<b>9,44,00,526</b>	<b>9,41,91,165</b>



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#### 4.25.1 General Reserve

General Reserve is created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 20% of the net profit earned during the year until the reserve is twice the paid-up share capital of the Microfinance after which 10% of the net profit earned during the year shall be set aside as General Reserve.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank.

Movement in Statutory General Reserve during the fiscal year.

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	54,515,564
Amount Transferred during this period	
a. 20% of Net Profit	9,586,098
b. 50% of Dividend in excess of 15%	
Closing Balance as on Ashad End 2082	64,101,662

#### 4.25.2 Client Protection Fund

As per Clause 6.14 of Microfinance Directive, 2076 issued by NRB, every microfinance must allocate 1.5% of its profit to Client Protection Fund.

Movement in Client Protection Fund during the fiscal year.

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	10,849,193
Amount Transferred during this period	
a. Net Income/(Expenses) to the fund	(2,109,955)
b. 1.5% of Net Profit	718,957
c. 35% of Dividend in excess of 15%	-
Closing Balance as on Ashad End 2082	9,458,195

#### 4.25.3 Corporate Social Responsibility (CSR) Fund

The fund created for the purpose of corporate social responsibility by allocating profit of 1% has been presented under this account head.

Movement in Corporate Social Responsibility Fund during the fiscal year.

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	60,695
Add: Provision of this F/Y (1% of net profit as per NFRS)	479,305
Add: 10% of Dividend in excess of 15%	-
Add: Other Adjustments	-
Total Fund	540,000
Less: Expense for the F/Y	(60,535)
Closing Balance as on Ashad End 2082	479,465



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#### 4.25.4 Exchange Equalization Reserve

Exchange Fluctuation Reserve is the reserve created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 25% of the foreign exchange gain realized on the translation of foreign currency to the reporting currency during the year other than Indian Rupees.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank other than to set off revaluation loss incurred, if any during the year.

#### 4.25.5 Capital Reserve

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written down Value of the Grant Assets.

#### 4.25.6 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 has been presented under this account head.



#### 4.26 Contingent Liabilities and Commitment

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Contingent liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease Commitment	48,21,953	57,91,733	13,22,452
Litigation	-	-	-
Others	-	-	-
<b>Total</b>	<b>48,21,953</b>	<b>57,91,733</b>	<b>13,22,452</b>

#### 4.26.1 Capital Commitments

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
Capital commitments in relation to Property and Equipment	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
Capital commitments in relation to Intangible assets	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	-	-	-
<b>Total</b>	-	-	-



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#### 4.26.2 Lease Commitments

	(Amount in NPR)		
	Ashad end 2082	Restated Ashad end 2081	Restated Ashad end 2080
<b>Operating lease commitments</b>			
Future minimum lease payments under non cancellable operating lease, where the institution			
Not later than 1 year	11,64,423	9,95,496	8,79,124
Later than 1 year but not later than 5 years	2,97,000	5,74,707	1,73,328
Later than 5 years	-	-	-
<b>Sub total</b>	<b>14,61,423</b>	<b>15,70,203</b>	<b>10,52,452</b>
<b>Finance lease commitments</b>			
lessee			
Not later than 1 year	9,04,050	8,61,000	2,70,000
Later than 1 year but not later than 5 years	24,56,480	33,60,530	-
Later than 5 years	-	-	-
<b>Sub total</b>	<b>33,60,530</b>	<b>42,21,530</b>	<b>2,70,000</b>
<b>Grand total</b>	<b>48,21,953</b>	<b>57,91,733</b>	<b>13,22,452</b>

#### 4.27 Interest Income

	(Amount in NPR)	
	Ashad end 2082	Restated Ashad end 2081
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	16,01,460	28,68,788
Loan and advances to financial institutions	-	-
Loans and advances to customers	23,11,07,278	20,36,64,826
Investment securities	-	-
Loan and advances to staff	-	-
Other	96,62,121	6,21,77,147
<b>Total interest income</b>	<b>24,23,70,858</b>	<b>26,87,10,760</b>

#### 4.28 Interest Expenses

	(Amount in NPR)	
	Ashad end 2082	Restated Ashad end 2081
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	6,66,46,179	5,91,31,099
Borrowing	1,10,42,693	1,36,45,962
Debt securities issued Subordinated liabilities	-	-
Other	-	-
<b>Total interest expense</b>	<b>7,76,88,872</b>	<b>7,27,77,061</b>



#### 4.29 Fees and Commission Income

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Loan administration fees	1,60,11,278	1,70,01,634
Service fees	-	-
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commission income	6,66,825	6,02,068
<b>Total fees and Commission Income</b>	<b>1,66,78,103</b>	<b>1,76,03,702</b>

#### 4.30 Fees and Commission Expense

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Brokerage	-	-
ATM management fees	-	-
Visa Master card Fees	-	-
Guarantee Commission Fees	-	-
Brokerage	-	-
DD/TT/Swift Fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	5,16,824	2,723
<b>Total Fees and Commission Expense</b>	<b>5,16,824</b>	<b>2,723</b>

#### 4.31 Net Trading Income

There was no trading income earned by the Microfinance during the year.

*(Amount in NPR)*

	Ashad end 2082	Restated Ashad end 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other Net trading income	-	-
Other	-	-
<b>Total Net Trading Income</b>	<b>-</b>	<b>-</b>



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*Prakash*

*Ramesh*  
*Ramesh*



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#### 4.32 Other Operating Income

There was no other operating income earned by the Microfinance during the year.

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
<b>Total Operating Income</b>	-	-

#### 4.33 Impairment Charge/(reversal) for Loan and Other Losses

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	1,72,35,290	10,86,45,932
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	67,10,603	-
Impairment charge/(reversal) on property and equipment	-	21,17,770
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
<b>Total</b>	<b>2,39,45,893</b>	<b>11,07,63,703</b>



#### 4.34 Personnel Expenses

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Salary Allowances	3,56,38,356	3,31,68,825
Gratuity expense	20,43,017	22,85,499
Provident fund	53,85,200	53,13,140
Uniform	-	-
Training & development expense	10,05,784	6,24,692
Leave encashment	34,53,959	22,85,499
Medical Insurance	4,21,124	-
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRSs	-	-
Other expenses related to staff	-	-
<b>Sub Total</b>	<b>4,79,47,439</b>	<b>4,36,77,655</b>
Employees bonus	93,54,359	48,03,564
<b>Grand Total</b>	<b>5,73,01,799</b>	<b>4,84,81,219</b>

#### 4.35 Other Operating Expense

(Amount in NPR)

	Ashad end 2082	Restated Ashad end 2081
Directors' fee	2,33,500	2,10,000
Directors' expense	1,90,652	13,681
Auditors' remuneration	3,39,000	3,39,000
Other audit related expense	1,41,635	45,632
Professional and legal expense	1,13,000	-
Office administration expense	63,64,807	58,50,699
Operating lease expense	23,82,292	25,94,545
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Finance expense -Right of use of assets	2,59,696	1,46,911
Other	32,63,700	59,512
<b>Total</b>	<b>1,32,88,282</b>	<b>92,59,979</b>

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#### 4.35.1 Office Administration Expenses

	(Amount in NPR)	
	Ashad end 2082	Restated Ashad end 2081
Water and electricity	2,01,431	2,05,785
Repair and maintenance	-	-
(a) Building	-	-
(b) Vehicle	95,485	1,15,680
(c) Computer and accessories	-	-
(d) Office equipment and furniture	-	-
(e) Other	-	-
Insurance	87,593	3,97,072
Postage, telex, telephone, fax	7,24,231	6,33,136
Printing and stationery	16,46,718	9,90,569
News paper, books and journals	1,52,828	86,331
Advertisement	-	-
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	13,68,804	16,75,267
Entertainment	-	-
Annual/special general meeting expense	1,66,660	1,56,268
Other		
(a) Registration and renewals	2,75,996	5,17,179
(b) Office Furniture and Fixtures	-	-
(c) Fuel Expense	-	-
(d) Software annual fees	9,00,384	4,08,665
(e) Other	7,44,677	6,64,747
<b>Total</b>	<b>63,64,807</b>	<b>58,50,699</b>

The Microfinance has various operating lease ranging from 1 years to 5 years. The leases are renewable by mutual consent and contain escalation clause. Rental expenses for leases recognized in the Statement of Profit or Loss for the year is NPR. 23,82,292. The interest on lease liability recognized is NPR. 2,59,696 and the depreciation of right of use assets is NPR. 7,57,137 during FY 2081/082.

#### 4.36 Depreciation & Amortization

	(Amount in NPR)	
	Ashad end 2082	Restated Ashad end 2081
Depreciation on property and equipment	13,00,821	12,31,261
Depreciation of Right of use of assets	7,57,137	3,78,568
Depreciation on investment property	-	-
Amortization of intangible assets	60,100	60,100
<b>Total</b>	<b>21,18,058</b>	<b>16,69,930</b>



#### 4.37 Non-operating Income

<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081
Recovery of loan written off	-	-
Other income	-	-
<b>Total</b>	-	-

#### 4.38 Non-Operating Expenses

<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Provision on other assets	-	-
Other expense	-	-
<b>Total</b>	-	-

#### 4.39 Income Tax Expense

<i>(Amount in NPR)</i>		
	Ashad end 2082	Restated Ashad end 2081
<b>Current tax expense</b>	<b>3,68,19,657</b>	<b>3,60,79,696</b>
Current year	3,68,19,657	3,60,79,696
Adjustments for prior years	-	-
<b>Deferred tax expense</b>	<b>(5,60,915)</b>	<b>(5,05,541)</b>
Origination and reversal of temporary differences	(5,60,915)	(5,05,541)
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
<b>Total income tax expense</b>	<b>3,62,58,742</b>	<b>3,55,74,155</b>

#### 4.39.1 Reconciliation of Tax Expense and Accounting Profit

<i>(Amount in NPR)</i>		
	Micro Finance Institutions	
	Ashad end 2082	Restated Ashad end 2081
Profit before tax	8,41,89,233	4,33,59,848
<b>Tax amount at tax rate of 30%</b>	<b>2,52,56,770</b>	<b>1,30,07,954</b>
Add: Tax effect of expenses that are not deductible for tax purpose	1,15,62,887	2,30,71,741
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	-
Total income tax expense	3,68,19,657	3,60,79,696
<b>Effective tax rate</b>	<b>43.73%</b>	<b>83.21%</b>

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## 5. Disclosures and Additional Information

### 5.1 Risk Management

The Micro Finance in compliance with Nepal Rastra Bank Directive No.6 "Corporate Governance" has established a Risk Management Committee. Such committee comprised of following members as on date of the report:

S.N.	Members of Risk Management Committee	Designation
1	Aruna Kumari Chaudhary	Coordinator
2	Subir Chaudhary	Member
3	Sirjana Chaudhary	Member
4	Tika Ram Chaudhary	Inv. Member

The committee shall meet at least once every 3 months and also as per necessity based on circumstances. The committees play the advisory roles in the issues of risk of the Micro Finance after overseeing the various risk relating to liquidity, credit, operation, capital etc. The committee's major function is to identify and minimize the Liquidity Risk, Credit Risk, Operating Risk, Marketing Risk and IT Risk

#### Management Committee

The Management Committee comprises of following subcommittees which represent by all key Business and Function Heads of Micro Finance that manages Micro Finance's operation on day-to-day basis:

##### a. Procurement Committee

S.N.	Members	Designation
1	Kali Das Chaudhary	Coordinator
2	Himal Chaudhary	Member
3	Kulpu Chaudhary	Member

##### b. Money (Assets) Laundering Prevention Monitoring Committee

S.N.	Members	Designation
1	Anant Bahadur Basnet	Coordinator
2	Shogat Bir Chaudhary	Inv. Member
3	Kulpu Chaudhary	Member
4	Nirmal Chaudhary	Member Secretary



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**c. Staff Service Terms and Conditions Committee**

S.N.	Members	Designation
1	Mina Giri	Coordinator
2	Kali Das Chaudhary	Member Secretary
3	Himal Chaudhary	Member
4	Sogat Bir Chaudhary	Member

**d. Audit Committee**

S.N.	Members	Designation
1	Tika Ram Chaudhary	Coordinator
2	Nep Bahadur Chaudhary	Member Secretary
3	Sushila Giri	Member

**e. Financial Direction Committee**

S.N.	Members	Designation
1	Shogat Bir Chaudhary	Coordinator
2	Nirmal Chaudhary	Member
3	Himal Chaudhary	Member
4	Sushila Giri	Member
5	Kulpu Chaudhary	Member Secretary

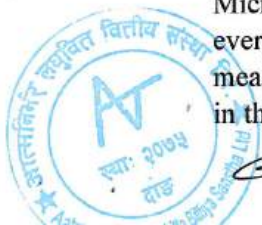
Aforementioned sub-committee meets as and when required. The strategies of Micro Finance are decided and monitored on regular basis and decision are taken collectively by this committee.

**5.2 Capital Management**

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

**(i) Qualitative Disclosures**

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



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so as to ensure adequate capital. Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital.

(ii) Quantitative Disclosures

**Capital Structure and Capital Adequacy**

**A. Tier 1 Capital and a breakdown of its components:**

Particulars	Amount (NPR.)
Paid up Equity Share Capital	7,83,43,282
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	6,41,01,662
Retained Earnings	11,29,51,587
Un-audited current year cumulative profit/(loss)	-
Capital Redemption Reserve	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Bargain Purchase Gain	-
Deferred Tax Reserve	-
Other Free Reserve	1,02,42,206
Less: Goodwill	-
Less: Intangible Asset	-
Less: Fictitious Asset	-
Less: Deferred Tax Asset	(42,29,159)
Less: Investment in equity of Licensed Financial Institutions	-
Less: Investment in equity of Institutions with financial interests	-
Less: Investment in equity of institutions in excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Purchase of Land & Building in excess of limit & unutilized	-
Less: Reciprocal crossholdings	-
Less: Other Deductions	-
<b>Total Tier 1 Capital (Core Capital)</b>	<b>26,14,09,578</b>



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**B. Tier 2 Capital and a breakdown of its components:**

Particulars	Amount (NPR.)
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General loan loss provision	1,30,32,224
Additional Loan Loss Provision	-
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
<b>Total Tier 2 Capital (Supplementary Capital)</b>	<b>1,30,32,224</b>

**Statement of Risk Weighted Assets (RWA)  
At the month end of Ashadh, 2082**

**I. On- Balance-Sheet Items**

S.No.	Description	Weight (%)	Current period	
			Amount (NPR.)	RWA
1	Cash Balance	0	16,150	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment to Govt. Bond	0	-	-
5	Investment to NRB Bond	0	-	-
6	Loan against own FD	0	-	-
7	Loan against Govt. Bond	0	-	-
8	Accrued Interests on Govt. Bond	0	-	-
9	Investment to Youth and Small Entrepreneurs	0	-	-
10	Balance on domestic banks and financial institutions	20	179,116,547	35,823,309
11	Loan against other banks' and financial institutions' FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at call	20	-	-
14	Loan against internationally rated bank guarantee	20	-	-
15	Investment to internationally rated Banks	20	-	-
16	Inter-bank lending	20	-	-
17	Investment on shares/debentures/bonds	100	-	-
18	Investment on shares/debentures/bonds	100	-	-
19	Loans & advances, bills purchase/discount	100	1,616,937,396	1,616,937,396
20	Fixed assets	100	3,975,671	3,975,671
21	Net interest receivables (Toral IR - 8 - Interest suspense)	100	-	-
22	Net Non-Banking Asset	100	-	-
23	Other assets (Except advance tax payment)	100	9,247,219	9,247,219
24	Real estate/residential housing loans exceeding the limit	150	-	-
<b>Total On-Balance-sheet Items (A)</b>			<b>1,809,292,982</b>	<b>1,665,983,595</b>



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## II. Off- Balance-Sheet Items

S.No.	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)	20	-	-
4	Guarantee against International rated bank's counter	20	-	-
5	L/C with maturity more than six months (Outstanding)	50	-	-
6	Bid bond, performance bond and underwriting	50	-	-
7	Loan sale with repurchase agreement	50	-	-
8	Advance payment guarantee	100	-	-
9	Financial and other guarantee	100	-	-
10	Irrevocable loan commitment	100	-	-
11	Possible liabilities for income tax	100	-	-
12	All types of possible liabilities including acceptance	100	-	-
13	Rediscounted bills	100	-	-
14	Unpaid portion of partly paid share investment	100	-	-
15	Unpaid guarantee claims	200	-	-
16	Amount to be maintained for operational risk (2%)	100	36,185,860	36,185,860
	<b>Total Off-Balance-sheet Items (B)</b>		<b>36,185,860</b>	<b>36,185,860</b>
	<b>Total Risk Weighted Assets (A) + (B)</b>		<b>1,845,478,842</b>	<b>1,702,169,454</b>

### C. Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	261,409,578
Supplementary Capital (Tier 2)	13,032,224
Total Capital Fund	274,441,802
Risk Weighted Exposures	1,702,169,454

### D. Capital Adequacy Ratio

Minimum capital Funds to be maintained based on Risk Weighted Assets:

1	Minimum Capital Fund Required (8.0 % of RWA)	136,173,556
2	Minimum Core Capital Required (4.0 % of RWA)	68,086,778
3	Capital Fund maintained (in %)	16.123%
4	Core Capital maintained (in %)	15.357%

### 5.3 Credit Risk

The risk of potential loss because of counterparty failure to meet its obligations to pay the credit obtained from Microfinance as per the agreed terms is known as credit risk.

A loan application form 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.

The credit policy of Microfinance has been guided by NRB Directives, Sector wise/ Product wise reporting of risk assets on monthly basis, reporting of top borrowers and their analysis.



#### 5.4 Market Risk

Market Risk includes risk arises due to adverse movements in the interest rates and equity price. Our exposure to market risk arises predominantly from customer driven transactions.

Micro Finance focuses on risk management by enacting with Risk Management Guidelines prescribed by NRB, also by addressing interest rate risk in regular interval to strengthen the risk management. The market risk is managed within the risk tolerances and market rate risk set by ALCO.

#### 5.5 Liquidity Risk

Liquidity has been actively monitored at an appropriate frequency. Routine reporting, Trend Analysis and Budget Variance Analysis was in place to BOD and through the ALCO and Risk Management Committee.

Daily MIS, Daily Liquidity Sheet, CRR Report and Monthly Liquidity Gap Report have been used for the insight of liquidity risk information to the management.

#### 5.6 Capital Management

The company's objective is to prudently manage shareholder capital. In order to maintain or adjust the capital structure, the company may adjust the amount of dividends paid to shareholders, return capital to shareholder, undertake share buybacks, issue new shares and make borrowings in the short term.

#### 5.7 Segment Analysis

The Microfinance's operation is managed centrally through Head Office. All strategic, financial and operational policies and operations are controlled and directed from the head office. The Microfinance operates in seven proveniences though has a single jurisdiction details are mentioned below:

GL Name	Interest Income	Other Operating Income	Total Income	Interest Expenses	Staff Expense	Operating Expense	Total Expense	Loan And Advances	Deposit	Segment Assets	Segment Liabilities
Head Office	7,50,267	5,83,542	11,56,105	1,10,42,693	1,41,95,669	99,60,320	3,59,41,161			17,94,72,874	21,42,57,930
Ghorahi Branch	2,86,42,948	25,25,841	3,87,90,766	1,16,42,134	23,08,123	4,06,972	2,35,10,965	21,27,25,420	17,28,65,937	22,19,32,933	20,66,53,133
Tulsipur Branch	3,28,71,656	23,57,598	4,50,05,294	76,09,606	31,22,635	4,41,596	2,62,57,656	23,77,01,395	11,29,73,322	25,00,55,555	23,13,07,917
Narayanpur Branch	2,52,00,602	22,25,839	2,94,24,304	70,89,912	24,17,484	3,02,665	1,17,89,253	20,19,93,085	10,66,19,877	20,72,69,927	18,96,34,876
Lamahi Branch	1,38,94,006	9,79,970	2,50,68,939	95,72,431	25,31,229	3,60,795	2,31,66,647	10,27,18,635	13,54,80,239	11,60,79,977	11,41,77,685
Bhalubang Branch	89,18,732	7,29,243	1,22,46,867	51,04,419	17,86,066	2,54,891	1,00,49,902	7,31,10,020	7,31,25,740	8,52,04,859	8,30,07,893
Gadhawa Branch	1,50,97,700	7,98,989	2,30,50,637	64,43,065	20,25,933	2,62,713	2,06,20,500	10,66,06,989	9,31,14,317	11,98,45,296	11,74,15,160
Kohalpur Branch	81,97,275	6,84,359	1,08,86,052	27,64,028	15,63,748	2,71,163	63,12,145	6,02,90,425	4,05,13,225	6,60,61,472	6,14,87,564
Hapure Branch	95,59,411	7,49,079	1,26,45,726	21,57,593	17,09,358	1,93,239	75,64,651	6,97,24,835	3,27,14,948	7,63,49,688	7,12,68,613
Tulsipur Branch B	1,30,40,016	7,98,443	1,87,97,947	42,47,877	26,73,260	4,97,123	1,36,22,412	9,03,23,765	6,19,33,525	10,74,37,960	10,22,62,425
Rajpur Branch	50,53,142	4,26,957	80,07,959	9,78,231	9,66,807	1,88,703	63,22,888	3,99,55,178	1,41,87,380	4,54,72,557	4,37,87,485
Shreegaun Branch	79,90,447	5,57,115	1,09,23,862	19,95,153	12,23,994	1,77,488	60,85,490	5,56,22,665	2,90,02,884	6,15,13,099	5,66,74,726



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GL Name	Interest Income	Other Operating Income	Total Income	Interest Expenses	Staff Expense	Operating Expense	Total Expense	Loan And Advances	Deposit	Segment Assets	Segment Liabilities
Karkando Branch	52,87,477	5,15,192	69,37,911	10,72,484	11,15,793	2,87,835	54,26,570	4,76,57,601	1,75,18,830	5,52,65,765	5,37,54,424
Samjhana Branch	53,12,537	4,95,411	75,42,163	11,14,959	12,13,149	1,49,056	45,76,959	4,77,11,430	1,59,58,674	5,44,31,571	5,14,66,368
Kamerechaur Branch	56,19,561	4,23,586	1,02,39,077	9,77,940	9,83,648	2,31,581	1,03,00,746	4,36,62,948	1,53,47,454	4,66,92,949	4,67,54,617
Baijapur Branch	78,00,176	5,17,027	1,25,28,698	23,35,631	14,54,791	1,89,463	87,43,743	5,17,71,665	3,39,90,705	6,14,64,714	5,76,79,759
Fattepur Branch	25,85,317	2,37,848	33,77,564	4,12,657	7,03,590	1,55,604	20,16,288	1,82,46,138	65,59,710	2,30,26,900	2,16,65,624
Badhaiyatal Branch	22,43,635	1,93,751	52,53,818	4,35,272	7,58,235	1,22,075	45,44,813	1,78,06,460	69,45,572	2,04,49,418	1,97,40,412
Gulariya Branch	23,90,568	3,21,244	39,32,563	2,58,155	8,51,561	1,63,939	32,28,741	2,54,62,920	39,69,552	2,72,32,581	2,65,28,759
Madhuwan Branch	21,33,355	2,18,656	32,78,769	1,50,330	4,68,343	1,54,210	43,94,593	2,23,81,847	23,67,319	2,74,70,711	2,85,86,536
Badalpur Branch	10,99,220	94,542	21,58,236	2,32,299	8,20,344	1,31,378	21,93,492	1,07,80,190	38,74,251	1,39,66,023	1,40,01,279
Barbardiya Branch	10,54,301	1,60,589	19,90,218	52,003	6,01,642	1,11,242	16,74,826	1,71,57,337	10,33,727	2,14,77,632	2,11,62,239
<b>Total</b>	<b>20,47,42,350</b>	<b>1,60,11,278</b>	<b>29,32,43,475</b>	<b>7,76,88,872</b>	<b>4,54,95,402</b>	<b>1,50,14,051</b>	<b>23,83,44,438</b>	<b>1,55,34,10,948</b>	<b>98,00,97,189</b>	<b>1,88,81,74,461</b>	<b>1,83,32,75,424</b>

*Note: The above table is compiled on the basis of system generated data which may not tally with final NFRS financials.*

#### 5.8 Share Options and Share Based Payment

There is no share-based payment made by the Microfinance.

#### 5.9 Contingent Liabilities and Commitment

The Microfinance discloses amount as contingent liabilities when it undertakes to make a payment on behalf of its customers for guarantee issued as part of its transactions for which no obligation will arise at the end of the reporting period. Other contingent liability can arise in respect of taxes and other regulatory liabilities. Though Micro Finance has been complying with applicable laws and regulation it may be subject to regulatory action which may result in material financial liability to the Micro Finance and are difficult to predict. None of such material claim exist at the end of reporting date.

When the Micro Finance has confirmed its intention to provide funds to a customer or on behalf of a customers in the form of loans and advances, future guarantee and the Micro Finance has not made the payment at the end of reporting period, those instruments are included in the financial statements as commitment.

Contingent liabilities and commitments have been disclosed in Note 4.26.

#### 5.10 Related Parties Disclosures

Followings are the related parties to the Micro Finance as per NAS 24" Related Parties Disclosures":

##### i. Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Microfinance includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Microfinance. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2079) were as follows:



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Name of the Key Management Personnel	Post
Shogat Bir Chaudhary	CEO
Sushila Giri	Manager
Kalidas Chaudhary	Manager
Nep Bahadur Chaudhary	Manager
Subir Chaudhary	Senior Officer
Himal Chaudhary	Senior Officer

#### 5.10.1 Compensation to Key Management Personnel

The members of Board of Directors are entitled for meeting allowances. Salary and allowances are provided to Chief Executive Officer and other member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Microfinance with him whereas compensation paid to other member of KMP are governed by Employees Byelaws and decisions made by management time to time in this regard. In addition to salaries and allowances, non- cash benefits like vehicle facility, subsidized rate employees' loan, and termination benefits are also provided to KMP.

The details relating to compensation paid to key management personnel (Director's only) were as follows:

Particulars	2081/82	2080/81
Director's Fee (including all BoD level committee)	2,33,500	2,10,000
Other Expenses	1,90,652	13,681
<b>Total</b>	<b>4,24,152</b>	<b>2,23,681</b>

The details relating to compensation paid to key management personnel other than directors were as follows:

S.N.	Name	Position	Remuneration
1	Shogat Bir Chaudhary	CEO	29,64,000
2	Sushila Giri	Manager	8,40,935
3	Kalidas Chaudhary	Manager	8,19,914
4	Nep Bahadur Chaudhary	Manager	8,19,914
5	Subir Chaudhary	Senior Officer	7,79,407
6	Himal Chaudhary	Senior Officer	7,79,407

Besides above remuneration, vehicle facilities were provided to key management personnel. Above amount also includes the retirement facilities.

#### 5.11 Additional Disclosures of Non-consolidated Entities

There are no further disclosures to be made as per NFRS requirements.

#### 5.12 Events After Reporting Date

There are no other events after Reporting Date affecting financial status as on Ashad end, 2082.

#### 5.13 Valuation Hierarchy

Following tables demonstrates the valuation hierarchy of Microfinance's Assets and Liabilities. This fair value may differ from the actual amount that may be received or paid on settlement, realization or maturity of those Financial Assets and Liabilities.



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### **Fair Value of Financial Assets and Liabilities Measured at Fair Value**

The fair value measurement hierarchy is as follows:

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

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

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

Fair Value Disclosure	Level 1			Level 2			Level 3		
	As on 32.03.2082	As on 31.03.2081	As on 31.03.2080	As on 32.03.2082	As on 31.03.2081	As on 31.03.2080	As on 32.03.2082	As on 31.03.2081	As on 31.03.2080
Quoted Equity Shares	-	-	-	-	-	-	-	-	-
Unquoted equity	-	-	-	-	-	-	-	-	-

### **5.14 Impairment of Financial Assets**

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

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

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

### **5.14.1 Impact on Adoption of NFRS 9**

#### **Impact on Equity**

The Microfinance has transitioned to Expected Credit Loss (ECL) model for recognizing impairment on the financial assets from the current year. In accordance with NFRS 9 and NRB Directives, the Microfinance has not restated prior period figures. Instead, the increase in



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impairment provisions resulting from the application of the ECL Model has been determined as Day 1 impact and disclosed separately. The additional provision, net of the tax, represents a reduction in the shareholder's equity as at the date of the transition, although no adjustment has been made to the comparative financial statements of the prior periods.

Particulars	Amount (Rs.)
Total Equity as on 1 <sup>st</sup> Shrawan 2081	27,95,45,038
Adjustment due to first time adoption of ECL	0
Adjusted Total Equity as on 1 <sup>st</sup> Shrawan 2081	27,95,45,038

#### Impact on Regulatory Capital

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

#### Presentation of Allowance for Expected Credit Loss in the Statement of Financial Position:

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

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

#### Scenario Probability Weighting (Microfinance)

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

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

#### A. Write-off of Loans and Advances:

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

The indicators that there is no reasonable expectation of recovery of the loans written off considered by the Microfinance are:

#### Written-off Financial Assets still Subject to Enforcement Activity

During the period, the entity hasn't wrote off any loans and advances due to its non-recoverability, in accordance with its credit risk and impairment policies.



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## B. Offsetting of Financial Assets and Financial Liabilities

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

## C. Revenue Recognition:

### Interest Income

Pursuant to adoption of ECL model, recognition of interest income has been based upon NRB, Guidance Note on Interest Income Recognition, 2025.

For Stage 1 and Stage 2 Loans and Advances: Interest on gross recognition following the accrual basis

For Stage 3 Loans and Advances: Interest on actual cash receipt basis.

### NFRS Requirement

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

### Impairment Charge of the Microfinance for the FY 2081/82

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

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

S.N.	Financial Statement Items	2081/82		2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
	<b>On Balance Sheet Items:</b>				
1	Cash and Cash Equivalent				
2	Due from Nepal Rastra Bank				
3	Placement with Bank and Financial Institutions				
4	Derivative financial instruments				
5	Other trading assets				
6	Loan and advances to B/FIs				



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7	Loans and advances to customers	20,22,33,024.65	21,50,96,873	20,89,84,104.22	19,78,61,582.81
8	Investment securities				
9	Current tax assets				
10	Investment in subsidiaries				
11	Investment in associates				
12	Other assets:				
	a) Lease Receivable				
	b) Contract Asset				
	c) Others				
	<b>Off Balance Sheet Items:</b>				
13	Loan Commitments				
14	Financial guarantee contracts				
15	Others				
	<b>Total</b>	<b>20,22,33,024.65</b>	<b>21,50,96,873</b>	<b>20,89,84,104.22</b>	<b>19,78,61,582.81</b>

**Impairment Charge as per Expected Credit Loss (ECL) method**

Particulars	As Ashadh end 2082
Loans and advances to customers (A)	20,22,33,024.65
Other financial assets (B)	
Off-balance sheet credit exposures (C)	
Total impairment charges (D = A+B+C)	20,22,33,024.65
Investments in subsidiaries (E)	
Direct write-offs (F)	
<b>Total charge to Impairment Charge to Income Statements</b>	<b>20,22,33,024.65</b>

**Particulars of Expected Credit Loss:**

**Advances-Exposures**

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1, 2081	1,17,87,23,314.79	1,56,81,654.00	28,42,46,542.00		1,47,86,51,510.79
New Advances	87,31,39,126.00	9,89,400.00	4,11,600.00		87,45,40,126.00
Repaid	-24,54,93,657.00	-14,79,082.00	-2,89,70,670.00		-27,59,43,409.00
Assets derecognized	-46,90,25,238.79	-51,58,407.00	-4,96,53,634.00		-52,38,37,279.79
Transfer to Stage 1	59,58,255.00	-6,16,890.00	-53,41,365.00		0.00
Transfer to Stage 2	-27,64,880.00	32,98,356.00	-5,33,476.00		0.00
Transfer to Stage 3	-3,53,80,253.00	-84,27,275.00	4,38,07,528.00		0.00
Off balance Sheet Exposures					
Receivables					
<b>Total</b>	<b>1,30,51,56,667.00</b>	<b>42,87,756.00</b>	<b>24,39,66,525.00</b>		<b>1,55,34,10,948.00</b>
Amounts written off/charged off					
Foreign Exchange Adjustments					
<b>Closing Balance</b>	<b>1,30,51,56,667.00</b>	<b>42,87,756.00</b>	<b>24,39,66,525.00</b>		<b>1,55,34,10,948.00</b>



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### Advances- Credit Loss Allowances

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1 2081	1,85,24,092.46	31,71,798.61	18,72,88,213.16		20,89,84,104.22
Impact of adoption of NFRS 9					
Balance on Shrawan 1 2081 after adopting NFRS 9	1,85,24,092.46	31,71,798.61	18,72,88,213.16		20,89,84,104.22
New Advances/Additional Charge	72,21,763.00	1,19,689.90	3,41,452.76		76,82,905.66
Assets derecognized or repaid	-91,59,396.22	-11,35,457.83	-3,32,49,314.93		-4,35,44,168.98
Transfer to Stage 1	93,225.64	-1,733.80	-91,491.84		0.00
Transfer to Stage 2	-13,27,892.27	17,22,683.55	-3,94,791.28		0.00
Transfer to Stage 3	-1,55,77,702.37	-37,63,591.28	1,93,41,293.65		0.00
Change in ECL Provision	1,24,50,160.92	17,28,984.30	1,49,31,038.52		2,91,10,183.74
Off balance Sheet Exposures					
Receivables					
Total	1,22,24,251.16	18,42,373.45	18,81,66,400.03		20,22,33,024.65
Amounts written off/charged off					
Changes in risk parameters (PDs/LGDs/EADs)					
Foreign Exchange Adjustments					
Closing Balance as on Ashad 31, 2082	1,22,24,251.16	18,42,373.45	18,81,66,400.03		20,22,33,024.65

### Loan Classification and Corresponding ECL:

Classification	Stage	2081/82		2080/81	
		Outstanding Amount	ECL	Outstanding Amount	ECL
<b>Performing Loans</b>					
Pass Loan	Stage 1	1,30,51,56,667.00	1,22,24,251.16	1,17,87,23,315.00	1,85,24,092.46
Watchlist	Stage 2	42,87,756.00	18,42,373.45	1,56,81,654.00	31,71,798.61
Restructured from performing	Stage 2	0.00	0.00	0.00	0.00
<b>Non- Performing Loans</b>					
Restructured from non-performing	Stage 3	0.00	0.00	0.00	0.00
Substandard	Stage 3	1,10,41,210.00	57,25,179.59	1,41,56,429.00	54,84,155.19
Doubtful	Stage 3	2,06,68,769.00	1,35,39,025.53	5,45,43,392.00	3,37,95,434.96
Loss Loan	Stage 3	16,71,58,709.00	14,61,04,282.10		
Stage1 transfered to stage 3 due to additional provision	Stage3	4,32,45,677.00	2,17,59,525.42	8,83,51,352.00	6,22,24,019.88
Stage 2 transfered to stage 3 due to additional provision	Stage3	18,52,160.00	10,38,387.37	4,86,155.00	3,75,749.08
Off balance Sheet exposures				12,67,09,214.00	8,54,08,854.04
Receivables					
<b>Total</b>		<b>1,55,34,10,948.00</b>	<b>20,22,33,024.62</b>	<b>1,47,86,51,511.00</b>	<b>20,89,84,104.22</b>



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Corresponding ECL					
Stage 1		1,30,51,56,667.00	1,22,24,251.16	1,17,87,23,314.79	1,85,24,092.46
Stage 2		42,87,756.00	18,42,373.45	1,56,81,654.00	31,71,798.61
Stage 3		24,39,66,525.00	18,81,66,400.03	28,42,46,542.00	18,72,88,213.16
Off balance Sheet exposures					
Receivables					
<b>Total</b>		<b>1,55,34,10,948.00</b>	<b>20,22,33,024.65</b>	<b>1,47,86,51,510.79</b>	<b>20,89,84,104.22</b>

### 5.15 First Time Adoption of NFRS

The Financial Statements for the year ending 32<sup>nd</sup> Ashadh 2082 are the first set of Financial Statements prepared under NFRS by the Micro Finance which includes the Comparative Financial Statements and Statement of Financial Position of transition date beside the complete set of Financials Statements for the Fiscal Year 2081/82 under NFRS.

Significant changes form the accounting policies adopted under previous GAAP (i.e. Nepal Rastra Bank Directives and Nepal Accounting Standard) and the adoption of NFRS has been disclosed in the respective segments including the impact.

NFRS 1 "First-Time Adoption of Nepal Financial Reporting Standards allows the first-time adopters certain exemption from the retrospective application of certain NFRS, when such exemption has been adopted same has been disclosed in respective segment.



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## Adjustment due to NFRS Adoptions

<b>Aatmanirbhar Laghubitta Bittiya Sanstha Limited</b>				
<b>Reconciliation of Statement of Financial position due to transition from previous GAAP to NFRS</b>				
<b>As on Ashad 32, 2082</b>				
<b>Assets</b>	<b>NFRS</b>	<b>GAAP</b>	<b>Difference</b>	<b>Remarks</b>
Cash and Cash equivalent	16,150	16,150	-	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	
Placement with Bank & Financial Institutions	17,91,16,547	17,91,16,547	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	
Loans and Advances to Customers	1,40,18,40,523	1,33,83,14,075	6,35,26,448	Loans and advance booked at amortised cost
Investment Securities	-	-	-	
Current Tax Assets	-	-	-	
Investment Property	-	-	-	
Property and Equipment	37,41,131	40,16,106	(2,74,975)	Depreciation booked on SLM basis
Goodwill and Intangible assets	2,34,540	2,46,560	(12,020)	Amortization booked on SLM basis
Deferred Tax Assets	42,29,159	-	42,29,159	Deferred Tax assets on above items
Other Assets	50,18,060	23,68,081	26,49,979	Right of use of assets of lease booked
<b>Total Assets</b>	<b>1,59,41,96,109</b>	<b>1,52,40,77,519</b>	<b>7,01,18,590</b>	
<b>Liabilities</b>	<b>NFRS</b>	<b>Ashad end 2082</b>	<b>Difference</b>	<b>Remarks</b>
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra	-	-	-	
Bank Derivative Financial Instrument	-	-	-	
Deposits from Customers	98,00,97,189	98,00,97,189	-	
Borrowing	9,97,23,720	9,97,23,720	-	
Current Tax Liabilities	1,96,49,282	17,14,901	1,79,34,382	Tax effect on interest and bonus
Provisions	-	-	-	
Deferred Tax Liabilities	-	12,08,701	(12,08,701)	Deferred Tax assets on above items
Other Liabilities	16,13,31,575	15,46,75,108	66,56,467	Lease liability booked, Employee bonus changed due to change in profit
Debt Securities Issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total Liabilities</b>	<b>1,26,08,01,766</b>	<b>1,23,74,19,618</b>	<b>2,33,82,148</b>	
Equity Share Capital	7,83,43,282	7,83,43,282	-	
Share Premium	-	-	-	
Retained Earnings	11,29,51,587	13,82,25,769	(2,52,74,182)	
Reserves	14,20,99,474	7,00,88,850	7,20,10,624	Regulatory reserve, Changes in Client protection fund, Corporate Social Responsibility fund, Statutory General Reserve fund, Staff training fund booked.
<b>Total Equity</b>	<b>33,33,94,343</b>	<b>28,66,57,901</b>	<b>4,67,36,442</b>	
<b>Total Liabilities and Equity</b>	<b>1,59,41,96,109</b>	<b>1,52,40,77,519</b>	<b>7,01,18,590</b>	

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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Financial position due to transition from previous GAAP to NFRS**  
**As on Ashad 31, 2080**

Assets	NFRS	GAAP	Difference	Remarks
Cash and Cash equivalent	-	-	-	
Statutory Balances and Due from Nepal Rastra Bank	-	-	-	
Placement with Bank & Financial Institutions	12,36,62,970	12,36,62,970	-	
Derivative Financial Instruments	-	-	-	
Other Trading Assets	-	-	-	
Loan and Advances to MFIs & Cooperatives	-	-	-	
Loans and Advances to Customers	1,24,13,04,687	1,21,59,06,076	2,53,98,612	Loans and advance booked at amortised cost
Investment Securities	-	-	-	
Current Tax Assets	83,10,586	83,10,586	-	
Investment Property	-	-	-	
Property and Equipment	52,84,619	52,84,619	-	
Goodwill and Intangible assets	3,00,501	3,00,501	-	
Deferred Tax Assets	25,50,262	4,97,802	20,52,461	Deferred Tax assets on above items
Other Assets	24,02,563	24,02,563	-	
<b>Total Assets</b>	<b>1,38,38,16,190</b>	<b>1,35,63,65,117</b>	<b>2,74,51,073</b>	
<b>Liabilities</b>	<b>NFRS</b>	<b>GAAP</b>	<b>Difference</b>	<b>Remarks</b>
Due to Bank and Financial Institutions	-	-	-	
Due to Nepal Rastra	-	-	-	
Bank Derivative Financial Instrument	-	-	-	
Deposits from Customers	81,39,62,380	81,39,62,380	-	
Borrowing	8,94,69,690	8,94,69,690	-	
Current Tax Liabilities	-	-	-	
Provisions	-	-	-	
Deferred Tax Liabilities	-	-	-	
Other Liabilities	19,44,67,280	19,44,67,280	-	
Debt Securities Issued	-	-	-	
Subordinated Liabilities	-	-	-	
<b>Total Liabilities</b>	<b>1,09,78,99,349</b>	<b>1,09,78,99,349</b>	<b>-</b>	
Equity Share Capital	6,23,38,000	6,85,71,800	(62,33,800)	Bonus share adjusted in next year
Share Premium	-	-	-	
Retained Earnings	12,93,87,675	12,36,51,677	57,35,998	
Reserves	9,41,91,165	6,62,42,291	2,79,48,874	Regulatory reserve booked.
<b>Total Equity</b>	<b>28,59,16,840</b>	<b>25,84,65,768</b>	<b>2,74,51,073</b>	
<b>Total Liabilities and Equity</b>	<b>1,38,38,16,190</b>	<b>1,35,63,65,117</b>	<b>2,74,51,073</b>	



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**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Profit and Loss due to transition from previous GAAP to NFRS**  
**For the year ended 32nd Ashad 2082**

Particulars	NFRS	GAAP	Difference	Remarks
Interest Income	24,23,70,858	20,44,76,273	3,78,94,585	Interest income booked on accrual basis
Interest Expense	7,76,88,872	7,76,88,872	-	
<b>Net Interest Income</b>	<b>16,46,81,986</b>	<b>12,67,87,401</b>	<b>3,78,94,585</b>	
Fee and Commission Income	1,66,78,103	1,66,78,103	-	
Fee and Commission Expense	5,16,824	5,16,824	-	
<b>Net Fee and Commission Income</b>	<b>1,61,61,278</b>	<b>1,61,61,278</b>	<b>-</b>	
<b>Net Interest, Fee and Commission</b>	<b>18,08,43,265</b>	<b>14,29,48,680</b>	<b>3,78,94,585</b>	
Income Net Trading Income	-	-	-	
Other Operating Income	-	-	-	
<b>Total Operating Income</b>	<b>18,08,43,265</b>	<b>14,29,48,680</b>	<b>3,78,94,585</b>	
Impairment charge/(reversal) for loans and other losses	2,39,45,893	2,39,45,893	-	
<b>Net Operating Income</b>	<b>15,68,97,372</b>	<b>11,90,02,787</b>	<b>3,78,94,585</b>	
<b>Operating Expense</b>	<b>7,27,08,138</b>	<b>6,85,20,135</b>	<b>41,88,004</b>	
Personnel Expenses	5,73,01,799	5,35,56,623	37,45,176	Changes in Employee bonus due to changes in profit
Other Operating Expenses	1,32,88,282	1,38,89,586	(6,01,304)	Lease Expense as per NAS 17 and NFRS 16 Depreciation booked on SLM basis and Depreciation on Right of use of Assets
Depreciation & Amortization	21,18,058	10,73,925	10,44,132	
<b>Operating Profit</b>	<b>8,41,89,233</b>	<b>5,04,82,652</b>	<b>3,37,06,581</b>	
Non Operating Income	-	-	-	
Non Operating Expense	-	-	-	
<b>Profit before Income Tax Income</b>	<b>8,41,89,233</b>	<b>5,04,82,652</b>	<b>3,37,06,581</b>	
<b>Tax Expense</b>	<b>3,62,58,742</b>	<b>2,01,09,813</b>	<b>1,61,48,929</b>	
Current Tax	3,68,19,657	1,88,85,275	1,79,34,382	Tax effect on changes in interest income and employee bonus
Deferred Tax	(5,60,915)	12,24,538	(17,85,453)	Deffered tax on above items
<b>Profit for the year</b>	<b>4,79,30,491</b>	<b>3,03,72,839</b>	<b>1,75,57,652</b>	
Profit attributable to:				
Equity holders of the Financial Institution	4,79,30,491	3,03,72,839	1,75,57,652	
<b>Profit for the year</b>	<b>4,79,30,491</b>	<b>3,03,72,839</b>	<b>1,75,57,652</b>	
<b>Earnings per share</b>				
Basic earnings per share	61.18	38.77		
Diluted earnings per share	61.18	38.77		



**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Reconciliation of Statement of Profit and Loss due to transition from previous GAAP to NFRS**  
**For the year ended 31st Ashad 2081**

Particulars	NFRS	GAAP	Difference	Remarks
Interest Income	26,87,10,760	26,84,77,510	2,33,251	Interest income booked on accrual basis
Interest Expense	7,27,77,061	7,27,77,061	-	
<b>Net Interest Income</b>	<b>19,59,33,699</b>	<b>19,57,00,449</b>	<b>2,33,251</b>	
Fee and Commission Income	1,76,03,702	1,76,03,702	-	
Fee and Commission Expense	2,723	2,723	-	
<b>Net Fee and Commission Income</b>	<b>1,76,00,979</b>	<b>1,76,00,979</b>	<b>-</b>	
<b>Net Interest, Fee and Commission</b>	<b>21,35,34,678</b>	<b>21,33,01,427</b>	<b>2,33,251</b>	
Income Net Trading Income	-	-	-	
Other Operating Income	-	-	-	
<b>Total Operating Income</b>	<b>21,35,34,678</b>	<b>21,33,01,427</b>	<b>2,33,251</b>	
Impairment charge/(reversal) for loans and other losses	11,07,63,703	11,07,63,703	-	
<b>Net Operating Income</b>	<b>10,27,70,975</b>	<b>10,25,37,724</b>	<b>2,33,251</b>	
<b>Operating Expense</b>	<b>5,94,11,127</b>	<b>5,93,05,648</b>	<b>1,05,480</b>	
Personnel Expenses	4,84,81,219	4,84,81,219	-	
Other Operating Expenses	92,59,979	95,33,068	(2,73,089)	Lease expense booked as per NAS 17 and NFRS 16
Depreciation & Amortization	16,69,930	12,91,361	3,78,568	Depreciation on Right of use of Assets
<b>Operating Profit</b>	<b>4,33,59,848</b>	<b>4,32,32,077</b>	<b>1,27,771</b>	
Non Operating Income	-	-	-	
Non Operating Expense	-	-	-	
<b>Profit before Income Tax Income</b>	<b>4,33,59,848</b>	<b>4,32,32,077</b>	<b>1,27,771</b>	
<b>Tax Expense</b>	<b>3,55,74,155</b>	<b>3,71,74,101</b>	<b>(15,99,946)</b>	
Current Tax	3,60,79,696	3,60,79,696	-	
Deferred Tax	(5,05,541)	10,94,405	(15,99,946)	Deffered tax on above items
<b>Profit for the year</b>	<b>77,85,693</b>	<b>60,57,976</b>	<b>17,27,717</b>	
Profit attributable to:				
Equity holders of the Financial Institution	77,85,693	60,57,976	17,27,717	
<b>Profit for the year</b>	<b>77,85,693</b>	<b>60,57,976</b>	<b>17,27,717</b>	
<b>Earnings per share</b>				
Basic earnings per share	11.35	8.83		
Diluted earnings per share	11.35	8.83		



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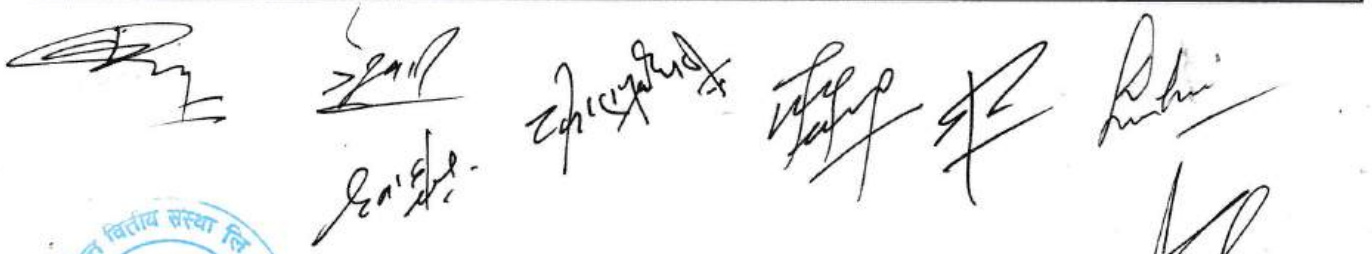
## Aatmanirbhar Laghubitta Bittiya Sanstha Limited


### Statement of Distributable Profit or Loss


For the year ended 32nd Ashad 2082

(Amount in NPR)

Particulars	Ashad end 2082	Ashad end 2081
<b>Net profit or (loss) as per statement of profit or loss</b>	47,930,491	7,785,693
<b>Appropriations:</b>		
a. General reserve	9,586,098	1,211,595
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	479,305	60,580
e. Employees' training fund	304,546	287,409
f. Client Protection Fund	718,957	60,580
g. Other		
<b>Profit or (loss) before regulatory adjustment</b>	<b>36,841,585</b>	<b>6,165,530</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(37,894,585)	(233,251)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	(1,173,355)	(505,541)
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)		
<b>Net profit for the year ended 31st Ashad 2082 available for distribution</b>	<b>(2,226,355)</b>	<b>5,426,737</b>
<b>Opening Retained Earning as on Shrawan 1, 2081</b>	<b>125,463,713</b>	<b>129,387,675</b>
<b>Adjustment (+/-)</b>		-
<b>Distribution:</b>		
Bonus Shares issued	(9,771,481)	(6,233,800)
Cash dividend paid	(514,289)	(3,116,900)
<b>Total Distributable profit or (loss) as on year end date</b>	<b>112,951,587</b>	<b>125,463,713</b>
<b>Annualised Distributable Profit/Loss per share</b>	<b>144.18</b>	<b>182.97</b>







आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेडका शेयरधनी महानुभावहरु समक्ष  
स्वतंत्र लेखापरीक्षकको प्रतिवेदन ।

आ.व. २०८१/८२ को वित्तीय विवरणउपर प्रतिवेदन (Report on the Audit of the Financial Statements of  
FY 2081/82)

**लेखापरिक्षकको मन्तव्य (Auditor's Opinion):**

हामीले आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड को यसैसाथ संलग्न २०८२ अषाढ ३२ को वित्तिय स्थितिको विवरण र उक्त मितिमा समाप्त भएको आर्थिक वर्षको नाफा नोक्सान हिसाव विवरण, नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन विवरण र प्रमुख लेखा नीति तथा लेखासम्बन्धी टिप्पणीहरुको लेखापरीक्षण सम्पन्न गरेका छौं ।

हाम्रो रायमा हामीले जाने बुझेसम्म र हामीलाई उपलब्ध गराइएको सूचना तथा जानकारीको आधारमा संलग्न वित्तिय स्थिति विवरणले यसै प्रतिवेदनको अन्य कुराहरुको अनुच्छेदहरुमा उल्लेख भएका व्यहोराहरुले पार्न सक्ने असर बाहेक कम्पनीको २०८२ अषाढ मसान्तको यथार्थ आर्थिक अवस्था एवं संलग्न नाफा नोक्सान हिसाव, नगद प्रवाह विवरण र इक्विटीमा भएको परिवर्तन सम्बन्धी विवरणले सोही मितिमा समाप्त भएको आर्थिक वर्षको क्रमशः संचालन नतीजा, नगद प्रवाह र इक्विटीमा भएको परिवर्तनको बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशिका बमोजिम यथार्थ चित्रण गर्दछ ।

**मन्तव्यको आधार (Basis for Opinion)**

हामीले हाम्रो लेखापरीक्षण नेपाल लेखापरीक्षण मान अनुसार सम्पन्न गरेका छौं । ती मान बमोजिम हाम्रो जिम्मेवारी यसै प्रतिवेदनको "वित्तीय विवरणको लेखापरीक्षणमा लेखापरीक्षकको उत्तरदायित्व" शीर्षक अन्तर्गत थप व्याख्या गरिएको छ । नेपाल चार्टर्ड एकाउन्टेन्ट्स सस्थाद्वारा जारी गरिएको "द ह्याण्ड बुक अफ द कोड अफ इथिक्स फोर प्रोफेशनल एकाउन्टेन्ट्स (The Handbook of Code of Ethics for Professional Accountants ) बमोजिम हामी कम्पनीसँग स्वतन्त्र छौं र हामीले सो ह्याण्ड बुक बमोजिमको अन्य नैतिक दायित्वको पालना गरेका छौं । हाम्रो लेखापरीक्षण प्रमाणले हाम्रो रायलाई पर्याप्त आधार प्रदान गर्ने कुरामा हामी विश्वस्त छौं ।



## अन्य मामिला (Other matters)

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेडले नेपाल राष्ट्र बैंकले लघुवित्त वित्तीय संस्थाहरूलाई जारी गरेको एकिकृत निर्देशन, कम्पनी ऐनको व्यवस्था तथा नेपाल वित्तीय प्रतिवेदन मान (Nepal Financial Reporting Standards – NFRS) बमोजिम मिति २०८२।०३।३२ (जुलाई १६, २०२५) को समानान्तर रूपमा छुट्टै वित्तीय विवरण तयार गरेकोमा सो उपर पनि हामीले मिति २०८२।११।१६ मा आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेडका शेयरधनीहरूलाई छुट्टै लेखापरिक्षण प्रतिवेदन पेश गरेका छौं ।

## वित्तीय विवरणहरू उपर व्यवस्थापन तथा सुशासनको जिम्मेवारी बहन गरेकाको उत्तरदायित्व (Responsibilities of Management and Those Charged with Governance for the Financial Statements)

नेपाल लेखामान, सम्बन्धित ऐन, नियम, कानून अभ्यास अनुरूप यी वित्तीय विवरण तयार पार्ने एवं उचित रूपमा प्रस्तुतिकरण गर्ने जिम्मेवारी व्यवस्थापनमा रहेको छ । यस्तो जिम्मेवारी अन्तर्गत वित्तीय विवरण जालसाजी, त्रुटी लगायत सारभूत रूपमा गलत आँकडा रहित प्रस्तुतिकरण, आवश्यक आन्तरिक नियन्त्रण प्रणाली निरन्तर प्रभावकारी रूपमा कार्यान्वयन हुने गरी स्थापित गर्ने, उपयुक्त लेखा नीतिको छनौट तथा कार्यान्वयन गर्ने र आवश्यकता अनुसार उचित लेखा अनुमानहरू लागु गर्ने पर्दछन् ।

वित्तीय विवरण तयार गर्दा व्यवस्थापनलाई कम्पनी विघटन गर्ने, सञ्चालन बन्द गर्ने वा सो बाहेक व्यवहारिक बैकल्पिक विकल्प नभएको अवस्थामा बाहेक, कम्पनी निरन्तर सञ्चालन हुने क्षमताको मुल्याङ्कन गर्ने, आवश्यक बमोजिम खुलासा गर्ने र निरन्तर सञ्चालनमा आधारित लेखा नीति प्रयोग गरी वित्तीय विवरण तयार गर्ने जिम्मेवारी संस्थाको व्यवस्थापनमा रहेको छ ।

सञ्चालक समिति कम्पनीको वित्तीय सम्प्रेषण प्रक्रियाको रेखदेखको लागि जिम्मेवार छ ।

## वित्तीय विवरणको लेखापरीक्षणमा लेखापरीक्षकको उत्तरदायित्व (Auditor's Responsibilities for the Audit of the Financial Statements)

वित्तीय विवरणहरू सम्पूर्ण रूपमा चाहे जालसाजी वा गल्तीबाट होस्, सारभूत रूपमा त्रुटिरहित छ वा छैन भन्नेबारे उचित आश्वस्तता प्राप्त गर्नु र हाम्रो राय समावेश गरी लेखापरीक्षण प्रतिवेदन जारी गर्नु हाम्रो उद्देश्य हो । उचित आश्वस्तता एक उच्च स्तरीय आश्वस्तता भएतापनि सारभूत त्रुटीहरू विद्यमान रहेको अवस्थामा समेत लेखापरीक्षणमान अनुरूप गरिएको लेखापरीक्षणमा समेत उक्त सारभूत त्रुटीहरू सधैँ पहिचान हुन्छ भन्ने आश्वस्तता रहदैन । गलत प्रस्तुति, जालसाजी वा त्रुटीबाट उत्पन्न हुन सक्छन् र ती प्रस्तुतीहरूले वित्तीय विवरणको आधारमा प्रयोगकर्ताहरूले लिने आर्थिक निर्णयहरूलाई अलग अलग वा समग्ररूपमा प्रभाव पार्न सक्ने उचित अपेक्षा गरिन्छ, भने, उक्त गलत प्रस्तुतिहरूलाई सारभूत रूपमा गलत प्रस्तुति भनिन्छ ।



*[Handwritten signature]*

नेपाल लेखापरीक्षणमान अनुरूप लेखापरीक्षणको काममा हामी व्यवसायीक सन्देश कायम राखि पेशागत निर्णयको अभ्यास गर्दछौं । क्रमश हामीले:

- वित्तीय विवरणमा जालसाजी वा त्रुटीबाट हुन सक्ने सारभूत गलत प्रस्तुतीहरूको जोखिम पहिचान तथा मुल्याङ्कन गरी ती जोखिमहरूको लागी प्रभावकारी लेखापरीक्षण प्रक्रियाहरू तर्जुमा गरी हाम्रो मन्तव्य प्रदान गर्ने आधारको लागि पर्याप्त तथा उचित लेखापरीक्षण प्रमाण संकलन गर्दछौं । मिलीभगत, ठगी, जानाजानी चुक, गलत प्रतिनिधित्व वा आन्तरिक नियन्त्रण प्रणालीको मिचाई समावेश हुने भएकोले गल्तीहरू भन्दा जालसाजीबाट हुने सारभूत गलत प्रस्तुतिहरूको पहिचान नलाग्ने जोखिम अधिक रहन्छ ।
- कम्पनीको आन्तरिक नियन्त्रण प्रणालीको प्रभावकारीता सम्बन्धि राय व्यक्त गर्ने उद्देश्य नभई, लेखापरीक्षण प्रक्रियाहरू तर्जुमा गर्नका लागि लेखापरीक्षणमा प्रासंगिक हुने कम्पनीको आन्तरिक नियन्त्रण प्रणालीको बारेमा जानकारी प्राप्त गर्दछौं ।
- व्यवस्थापनले प्रयोग गरेको व्यवसायको निरन्तरतामा आधारित लेखा नीतिको औचित्यता तथा प्राप्त लेखापरीक्षण प्रमाणको आधारमा कुनै घटना वा अवस्थाहरूसँग सम्बन्धित सारभूत अनिश्चितताको कारणले कम्पनीका व्यवसायिक निरन्तरताको क्षमतामा उल्लेख शङ्का उत्पन्न गर्न सक्ने अवस्थामा तथा यदि हामीले सारभूत अनिश्चितता रहेको निष्कर्ष निकालेमा, लेखापरीक्षण प्रतिवेदनमा वित्तीय विवरणको सम्बन्धित खुलासा उपर ध्यानकृष्ट गर्नुपर्दछ वा यदि ती खुलासा अपर्याप्त भएमा, हाम्रो राय परिमार्जन गर्नुपर्दछ । हाम्रो निष्कर्ष लेखापरीक्षण प्रतिवेदन मितिसम्म प्राप्त लेखापरीक्षण प्रमाणमा आधारित रहेको हुन्छ । तथापि भविष्यका घटना तथा अवस्थाहरूले कम्पनी अविच्छिन्न निकायको रूपमा नरहन सक्छ ।
- व्यवस्थापनले प्रयोग गरेका लेखा नीतिहरूको औचित्य, लेखा अनुमानको व्यावहारिकता तथा लेखा सम्बन्धि खुलासाहरूको मूल्याङ्कन गर्दछौं ।
- वित्तीय विवरणको समग्र प्रस्तुतीकरण ढाँचा र खुलासा सहितको विषयवस्तु तथा अर्न्तनिहित कारोवार एवम् घटनाहरूलाई वित्तीय विवरणमा निष्पक्ष रूपमा प्रस्तुतिकरण गरे नगरेको मूल्याङ्कन गर्दछौं ।

हामीले वित्तीय विवरण उपर व्यवस्थापन तथा सुशासनको जिम्मेवारी बहन गरेकाहरूलाई अन्य विषयका अतिरिक्त, लेखापरीक्षण कार्ययोजना, समय तालिका र महत्वपूर्ण लेखापरीक्षण खोजहरू लगायत कम्पनीको आन्तरिक नियन्त्रण प्रणालीमा रहेको महत्वपूर्ण कमी कमजोरीहरूको जानकारी गराउदछौं ।

सुशासनको जिम्मेवारी बहन गरेकाहरूलाई प्रासंगिक नैतिक आवश्यकताहरू पालना गरेको जानकारी सहितको विवरण र हाम्रो स्वतन्त्रतामा उल्लेख्य प्रभाव पार्न सक्ने मानिएको सबै सम्बन्धि प्रतिरोध बारेमा समेत जानकारी गराउदछौं ।



**अन्य कानूनी तथा नियमक निकायका आवश्यकता सम्बन्धि प्रतिवेदन (Report on Other Legal and Regulatory Requirements)**

हामीद्वारा सम्पन्न गरिएको परीक्षणको आधारमा यो प्रतिवेदन पेश गर्दछौं कि :

१. लेखापरीक्षणको लागि हाम्रो जानकारी तथा विश्वास अनुसार आवश्यक सूचना एवं स्पष्टीकरण प्राप्त भयो ।
२. हाम्रो रायमा पेश भएको वित्तीय स्थितिको विवरण, नाफा नोक्सान हिसाब र नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरू नेपाल राष्ट्र बैंकले तोकेको ढांचामा र तरीका अनुरूप तयार भएको छ र उक्त वित्तीय विवरणहरू संस्थाले राखेको हिसाब किताब, बही खाता, श्रेस्ता र लेखासंग दुरुस्त रहेको छ ।
३. हामीले लेखापरीक्षण गरेका श्रेस्ताहरूको आधारमा हाम्रो रायमा संस्थाको हिसाब किताब सम्बन्धित ऐन बमोजिम माथि मौन रायको आधार र अन्य कुराहरूको अनुच्छेदमा उल्लेखित बाहेक ठीकसँग राखिएको छ ।
४. संस्थाको कुनै पदाधिकारीले कानून विपरीत कुनै कामकाज वा बेहिसाब वा अनियमित कार्य वा संस्थालाई हानी नोक्सानी गरे गराएको हाम्रो जानकारीमा आएको छैन ।
५. हाम्रो रायमा संस्थाको कारोबार सन्तोषप्रद रूपबाट संचालन भएको छ ।
६. संस्थाको पूंजी कोष र जोखिम ब्यहोर्ने कोष पर्याप्त मात्रामा रहेको छ ।
७. संस्थाले नेपाल राष्ट्र बैंकले दिएको निर्देशन विपरीत कार्य गरेको हाम्रो जानकारीमा आएको छैन ।
८. संस्थाले निक्षेपकर्ता र लगानीकर्ताको हित संरक्षण हुने कार्य गरेको छ ।
९. संस्थाका कार्यालयहरूबाट प्राप्त विवरणहरू लेखापरीक्षणकालागि पर्याप्त रहेको छ ।



बुद्धि प्रसाद पाठक, एफ. सि. ए.  
प्रोपराईटर

बि.पि. पाठक एण्ड एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स

UDIN: 260222CA00660s26Bm

मिति: २०८२।१।०६

स्थान: काठमाडौं, नेपाल

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

२०८२ साल आषाढ मसान्तको

वासलात


पुंजी तथा दायित्व	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. शोयर पूजी	४.१	७८,३४३,२८१।००	७८,३४३,२८१।००
२. जगेडा तथा कोषहरु	४.२	२०८,३१४,६१९।४८	१८०,३९९,६७९।०२
३. ऋणपत्र तथा बण्ड	४.३	-	-
४. तिन बाँके कर्जा सापट	४.४	९९,७२३,७९९।८८	१४८,१८१,८१६।९८
५. निक्षेप दायित्व	४.५	९८०,०९७,१८८।५६	८६९,५०२,४३८।८२
६. प्रस्तावित नगद लाभांस			५१४,२८९।००
७. आयकर दायित्व		१८,८८५,२७४।९३	३६,०७९,६९५।८२
८. अन्य दायित्व	४.६	१६२,५९४,४१३।१५	१४६,७३२,३८९।६९
कुल पुंजी तथा दायित्व		१,५४७,९५८,४९६।९९	१,४५९,७५३,५९०।२४

सम्पत्ति	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. नगद मौज्जात (सिक्का समेत)		१६,१५०।००	२४,५४०।००
२. नेपाल राष्ट्र बैंकमा रहेको मौज्जात		-	-
३. बैंक/वित्तीय संस्थामा रहेको मौज्जात	४.७	१८५,८२७,१४९।३०	१३७,०२७,२३८।६३
४. माग तथा अल्प सूचनामा प्राप्त हुने रकम		-	-
५. लगानी	४.८	-	-
६. कर्जा सापट	४.९	१,३३८,३१४,०७४।८८	१,२८०,७८९,९२७।९६
७. स्थिर सम्पत्ति	४.१०	४,२६२,६६६।४०	४,६०७,४९८।८०
८. गैर बैंकिङ सम्पत्ति	४.११	-	-
९. अन्य सम्पत्ति	४.१२	१९,५३८,४५६।९२	२९,३०४,३८४।८४
कुल सम्पत्ति		१,५४७,९५८,४९६।९९	१,४५९,७५३,५९०।२४

संभावित दायित्व	अनुसूची ४.१३
संचालकहरुको घोषणा	अनुसूची ४.२३
पुंजीकोष तालिका	अनुसूची ४.२४
जोखिम भारत सम्पत्ति विवरण तालिका	अनुसूची ४.२४ (क)
प्रमुख सूचकाङ्कहरु	अनुसूची ४.२५
प्रमुख लेखा नितिहरु	अनुसूची ४.२६
लेखा सम्बन्धी टिप्पणीहरु	अनुसूची ४.२७

४.१ देखि ४.१३ सम्मका अनुसूचीहरु वासलातका अभिन्न अंग हुन् ।

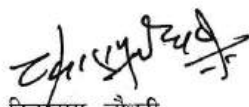
आजको संलग्न प्रतिवेदन अनुसार

  
हिमाल चौधरी  
लेखा अधिकृत

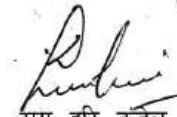
  
सागर वीर चौधरी  
प्रमुख कार्यकारी अधिकृत


  
मिरा चौधरी  
अध्यक्ष


अरुणा कुमारी चौधरी  
संचालक

  
टिकराम चौधरी  
संचालक

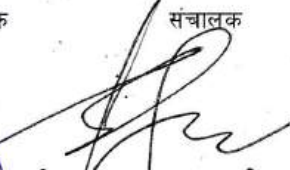
मिना गिरी  
संचालक

  
राम हरि कंडेल  
संचालक

  
कृष्ण बहादुर खत्री  
संचालक

  
अनन्त बहादुर बस्नेत  
संचालक



  
बृद्धि प्रसाद पाठक, एफसिए  
पी. पाठक एण्ड एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक



# आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड


मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

नाफा नोक्सान हिसाव

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. ब्याज आम्दानी	४.१४	२०४,४७६,२७३.२७	२६८,४७७,५०९.५०
२. ब्याज खर्च	४.१५	७७,६८८,८७१.९०	७२,७७७,०६०.९६
खुद ब्याज आम्दानी		१२६,७८७,४०१.३७	१९५,७००,४४८.५४
३. कमिशन तथा अन्य सन्चालन आम्दानी	४.१६	१६,६७८,१०२.७४	१७,६०३,७०१.५७
४. सटही घटवढ आम्दानी		-	-
कुल सन्चालन आम्दानी		१४३,४६५,५०४.११	२१३,३०४,१५०.११
५. कर्मचारी खर्च	४.१७	४७,९४७,४३९.४१	४३,६७७,६५४.५३
६. अन्य सन्चालन खर्च	४.१८	१५,४८०,३३६.१६	१०,८२७,१५२.०४
७. सटही घटवढ नोक्सान		-	-
सम्भावित नोक्सानी व्यवस्था अधिको सन्चालन मूनाफा		८०,०३७,७२८.५४	१५८,७९९,३४३.५४
८. सम्भावित नोक्सानी व्यवस्थाहरु	४.१९	३१,९९५,९२१.९७	११७,५९१,७१३.३९
सन्चालन मूनाफा		४८,०४१,८०६.५७	४१,२०७,६३०.१५
९. गैर संचालन आम्दानी/खर्च	४.२०	-	-
१०. सम्भावित नोक्सानी व्यवस्था वाट फिर्ता	४.२१	८,०५०,०२८.९६	६,८२८,०१०.५०
नियमित कारोवारवाट भएको मूनाफा		५६,०९१,८३५.५३	४८,०३५,६४०.६५
११. असामान्य कारोवारहरुवाट भएको आम्दानी/खर्च	४.२२	-	-
सम्पूर्ण कारोवार समावेश पछिको खुद मूनाफा		५६,०९१,८३५.५३	४८,०३५,६४०.६५
१२. कर्मचारी वोनस व्यवस्था		५,६०९,१८३.५५	४,८०३,५६४.०६
१३. आयकर व्यवस्था		२०,१०९,८१२.८९	३७,१७४,१००.७७
यस वर्षको कर व्यवस्था		१८,८८५,२७४.९३	३६,०७९,६९५.८२
विगत वर्षसम्मको कर व्यवस्था		-	-
यस वर्षको स्थगन कर आम्दानी/खर्च		१,२२४,५३७.९७	१,०९४,४०४.९५
खुद नाफा/नोक्सान		३०,३७२,८३९.०९	६,०५७,९७५.८२

४.१४ देखि ४.२२ सम्मका अनुसूचीहरु नाफा नोक्सान हिसावका अभिन्न अंग हुन् ।

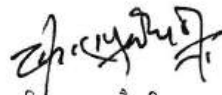
आजको संलग्न प्रतिवेदन अनुसार

  
हिमाल चौधरी  
लेखा अधिकृत

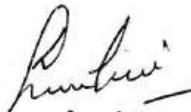
  
सोगम बीर चौधरी  
प्रमुख कार्यकारी अधिकृत

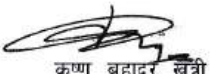
  
मिरा चौधरी  
अध्यक्ष

अरुणा कुमारी चौधरी  
संचालक

  
टिफाराम चौधरी  
संचालक

मिना गिरी  
संचालक

  
राम हरि कंडेल  
संचालक

  
कृष्ण बहादुर खत्री  
संचालक

  
अनन्त बहादुर बस्नेत  
संचालक



  
बि. प्रसाद पाठक, एफएमिए  
वि. पाठक एण्ड एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

मिति: २०८२/११/०६  
स्थान: काठमाडौं


# आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

नाफा नोक्सान हिसाब बांडफांड हिसाब  
मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	अनूसुची	यस वर्ष रु.	गत वर्ष रु.
आम्दानी			
१. गत वर्ष सम्मको संचित मूनाफा		११४,६८६,८१८।९८	१२०,५३४,७७६।८३
२. यस वर्षको मूनाफा		३०,३७२,८३९।०९	६,०५७,९७५।८२
३. सटही घटवढ कोष		-	-
जम्मा		१४५,०५९,६५८।०७	१२६,५९२,७५२।६५
खर्च			
१. गत वर्ष सम्मको संचित नोक्सान		-	-
२. यस वर्षको नोक्सान		-	-
३. साधारण जगेडा कोष		६,०७४,५६७।८२	१,२११,५९५।१६
४. भैपरी आउने जगेडा		-	-
५. संस्था विकाश कोष		-	-
६. लाभांस समिकरण कोष		-	-
७. कर्मचारी सम्बन्धी जगेडाहरु		-	-
८. प्रस्तावित लाभांस		-	५१४,२८९।००
९. प्रस्तावित बोनस शेयर जारी		-	९,७७१,४८९।००
१०. विशेष जगेडा कोष		-	-
११. सटही घटवढ कोष		-	-
१२. पुजी फिर्ता जगेडा कोष		-	-
१३. पुजी समायोजन कोष		-	-
१४. ग्राहक संरक्षण कोष		४५५,५९२।५९	६०,५७९।७६
१५. कर्मचारी दक्षता अभिवृद्धि कोष		-	२८७,४०८।९९
१६. संस्थागत सामाजिक उत्तरदायित्व कोष		३०३,७२८।३९	६०,५७९।७६
१७. ....			
जम्मा		६,८३३,८८८।८०	११,९०५,९३३।६७
१५. संचित मूनाफा/(नोक्सान)		१३८,२२५,७६९।२७	११४,६८६,८१८।९८

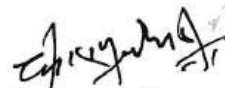
आजको संलग्न प्रतिवेदन अनुसार

  
हिमाल चौधरी  
लेखा अधिकृत


  
सोमजित वीर चौधरी  
प्रमुख कार्यकारी अधिकृत

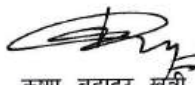
  
मिरा चौधरी  
अध्यक्ष


अरुणा कुमारी चौधरी  
संचालक

  
टिकराम चौधरी  
संचालक

मिना गिरी  
संचालक

  
राम हरि कंडेल  
संचालक

  
कृष्ण बहादुर खत्री  
संचालक

  
अनन्त बहादुर बनेत  
संचालक

  
वृद्धि प्रसाद पाठक, एफसिए  
वि.पी. पाठक एण्ड एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

मिति: २०८२/११/०६  
स्थान: काठमाडौं



# आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

नगद प्रवाह विवरण


मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	चालु आ.व.र.	गत आ.व.र.
क) कारोवार संचालनबाट नगद प्रवाह	१००,९५०,८९८.४५	-३९,७४३,३८४.२६
१. नगद प्राप्त	२२१,१५४,३७६.०१	२८६,०८१,२११.०७
१.१ व्याज आम्दानी	२०४,४७६,२७३.२७	२६८,४७७,५०९.५०
१.२ अपलेखित कर्जाको असूली		
१.३ कमिशन तथा अन्य आम्दानी	१६,६७८,१०२.७४	१७,६०३,७०१.५७
२. नगद भुक्तानी	१७६,१२२,४१७.८१	१४०,९१७,२९५.१२
२.१ व्याज खर्च	७७,६८८,८७१.९०	७२,७७७,०६०.९६
२.२ कर्मचारी खर्च	४७,९४७,४३९.४१	४३,६७७,६५४.५३
२.३ कार्यालय संचालन खर्च	१४,४०६,४१०.६८	९,५३५,७९०.८२
२.४ आयकर भुक्तानी	३६,०७९,६९५.८२	१४,९२६,७८८.८१
२.५ अन्य खर्च		
कार्यगत पुंजी गतिविधि अधिको नगद प्रवाह	४५,०३१,९५८.२०	१४५,१६३,९१५.९५
सञ्चालन सम्बन्धि चालु सम्पत्तिमा कमी/(वृद्धि)	-७२,९२८,६४९.४८	-१७९,९०८,६०५.२०
१. माग तथा अल्प सूचनामा प्राप्त हुने रकममा कमी/(वृद्धि)		
२. अन्य अल्पकालीन लगानीमा कमी/(वृद्धि)		
३. कर्जामा कमी/(वृद्धि)	-८१,४७०,०३९.९३	-१७५,६४७,५५५.२८
४. अन्य सम्पत्तिमा कमी/(वृद्धि)	८,५४१,३९०.४५	-४,२६१,०४९.९१
सञ्चालन सम्बन्धि चालु दायित्वमा (कमी)/वृद्धि	१२८,८४७,५८९.७३	-४,९९८,३९५.०१
१. निक्षेप दायित्वमा (कमी)/वृद्धि	११८,५९४,७४९.७४	४७,५४०,०५९.०९
२. अल्पकालीन सापटीमा (कमी)/वृद्धि		
३. अन्य दायित्वमा (कमी)/वृद्धि	१०,२५२,८३९.९९	-५२,५३८,४५४.१०
ख) लगानी कारोवारमा नगद प्रवाह	१,५८६,१०८.९६	-३१३,७४०.००
१. दीर्घकालीन लगानीमा कमी/(वृद्धि)		
२. स्थीर सम्पत्तिमा कमी/(वृद्धि)	-७५६,९८०.००	-३१३,७४०.००
३. दीर्घकालीन लगानीमा व्याज आम्दानी		
४. लाभांश आम्दानी		
५. अन्य समायोजन	२,३४३,०८८.९६	-
ग) वित्तीय श्रोत कारोवारबाट नगद प्रवाह	-५३,७४५,४८६.७४	५३,४४५,६३२.४२
१. दीर्घकालीन ऋण (बण्ड, डिबेन्चर आदि) मा वृद्धि/(कमी)	-४८,४५८,०९७.१०	५८,७९२,१२६.९८
२. शोयर पुंजीमा वृद्धि/(कमी)		
३. अन्य दायित्वमा वृद्धि/(कमी)	-२,१७०,४८९.६४	-२,१४९,५९४.५६
४. लाभांश भुक्तानी	-३,११६,९००.००	-३,११६,९००.००
५. नेपाल राष्ट्र बैंकबाट प्राप्त सहूलियत/पूनरकर्जामा वृद्धि/(कमी)		
घ) नगद तथा बैंक मौज्जातको विनिमय दरमा भएको फरकबाट आम्दानी /खर्च		
ङ) यस वर्षको सम्पूर्ण गतिविधिबाट नगद प्रवाह	४८,७९१,५२०.६७	१३,३८८,८०८.१८
च) नगद तथा बैंकमा रहेको शुरु मौज्जात	१३७,०५१,७७८.६३	१२३,६६२,९७०.४५
छ) नगद तथा बैंकमा रहेको अन्तिम मौज्जात	१८५,८४३,२९९.३०	१३७,०५१,७७८.६३

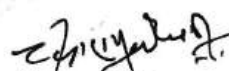
आजको संलग्न प्रतिवेदन अनुसार

  
हिमाल चौधरी  
लेखा अधिकृत

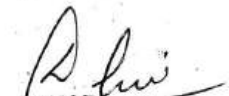
  
प्रमोद वीर चौधरी  
प्रमुख कार्यकारी अधिकृत


  
मिरा चौधरी  
अध्यक्ष

अरुणा कुमारी चौधरी  
संचालक

  
टिकाराम चौधरी  
संचालक


मिना गिरी  
संचालक

  
राम हरि कंडेल  
संचालक

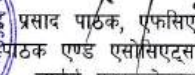
  
कृष्ण बहादुर खत्री  
संचालक

मिति: २०८२/११/०६  
स्थान: काठमाडौं



  
अनन्त बहनदुर बस्नेत  
संचालक



  
प्रसाद पाठक, एफसिए  
पाठक एण्ड एसोसिएट्स  
चाटर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

# आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

ईब्वीटीमा भएको परिवर्तन सम्बन्धी विवरण

२०८२ साल आषाढ मसान्तको

(रु.)

विवरण	शेयर पुँजी	सञ्चित माफा नोक्सान	साधारण जगेडा कोष	पूँजगत जगेडा कोष	शेयर प्रिमियम कोष	सटर्ली घटवढ कोष	स्थान कर जगेडा	अन्य जगेडा तथा कोष	कुल रकम
शुरु मौज्जात स्थान कर	७८,३४३,२८१.००	११४,६८६,८१८.९८	४४,४१४,४६३.४७					११,११७,२९६.४७	२४८,७४२,९६०.०२
ग्राहक संरक्षण कोष									-
कर्मचारी दक्षता अभिवृद्धि कोष									-
सामाजिक उत्तरदायित्व कोष									-
समायोजित शुरु मौज्जात	७८,३४३,२८१.००	११४,६८६,८१८.९८	४४,४१४,४६३.४७					११,११७,२९६.४७	२४८,७४२,९६०.०२
समायोजन	-								-
प्राथमिक शेयर निस्कासन									-
प्रस्तावित बोनस शेयर तथा तगद लाभान									-
यस आ.व.को बूँद आन्दानी		३०,३७२,८३९.०९							३०,३७२,८३९.०९
साधारण जगेडा कोषमा रकमान्तर		-६,०७४,४६७.८२	६,०७४,४६७.८२						-
ग्राहक संरक्षण कोषमा रकमान्तर		-४४४,४९२.४९						४४४,४९२.४९	-
संस्थागत सामाजिक उत्तरदायित्व कोषमा रकमान्तर		-२०३,७२८.३९						२०३,७२८.३९	-
कर्मचारी क्षमता अभिवृद्धि कोषको उपयोग								-२८७,४०८.९९	-२८७,४०८.९९
ग्राहक संरक्षण कोषको उपयोग								-२,१०९,९४४.००	-२,१०९,९४४.००
संस्थागत सामाजिक उत्तरदायित्व कोषको उपयोग								-६०,४३४.६४	-६०,४३४.६४
अन्तिम मौज्जात	७८,३४३,२८१.००	१३८,२२४,७९९.२७	६०,४९०,१३१.३९					९,४९८,७१८.८२	२८६,६४७,९००.४८

आजको संलग्न प्रतिवेदन अनुसार

*हिमाल चौधरी*  
हिमाल चौधरी  
लेखा अधिकृत

*सोपान बर चौधरी*  
सोपान बर चौधरी  
प्रमुख कार्यकारी अधिकृत

*मिरा चौधरी*  
मिरा चौधरी  
अध्यक्ष

*अरुणा कुमारी चौधरी*  
अरुणा कुमारी चौधरी  
संचालक

*टिकाराम चौधरी*  
टिकाराम चौधरी  
संचालक

*मिना सिरी*  
मिना सिरी  
संचालक

*राम हरि कडेल*  
राम हरि कडेल  
संचालक

*कृष्ण बहादुर खत्री*  
कृष्ण बहादुर खत्री  
संचालक

*अनन्त बहादुर बस्नेत*  
अनन्त बहादुर बस्नेत  
संचालक



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

शेयर पुंजी तथा स्वामित्व

(२०८२ आषाढ मसान्त)

०.५ प्रतिशत वा सोभन्दा बढी स्वामित्व भएको व्यक्ति/समुह/फर्म/कम्पनीहरूको नाम, प्रतिशत र रकमको विवरण

क्र.सं.	शेयरधनीहरूको नाम	शेयर संख्या	यस वर्ष रु.	प्रतिशत
१	श्री ग्रामीण महिला उत्थान केन्द्र	२७०,०००.००	२७,०००,०००.००	३४.४६%
२	श्री आसमानी चौधरी	१९,५००.००	१,९५०,०००.००	२.४९%
३	श्री खेमराज शर्मा	३२,५००.००	३,२५०,०००.००	४.१५%
४	श्री सोगत वीर चौधरी	१५,१००.००	१,५१०,०००.००	१.९३%
५	श्री टिकाराम चौधरी	१४,४५०.००	१,४४५,०००.००	१.८४%
६	श्री जयप्यारी चौधरी	१०,०००.००	१,०००,०००.००	१.२८%
७	श्री छविलाल चौधरी	१०,०००.००	१,०००,०००.००	१.२८%
८	श्री मिरा चौधरी	७,५००.००	७५०,०००.००	०.९६%
९	श्री द्रुपती चौधरी	५,०००.००	५००,०००.००	०.६४%
१०	श्री सरिता कुमारी चौधरी	४,०००.००	४००,०००.००	०.५१%

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आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

शेयर पुंजी तथा स्वामित्व

(२०८२ आषाढ मसान्त)

अनुसूची घ ४.१

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पुंजी		
१.१ अधिकृत पुंजी		
क) ८००,००० साधारण शेयर प्रति शेयर रु. १०० ले	८०,०००,०००।००	८०,०००,०००।००
ख).... नन्ऱिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. .... ले		
ग) ..... रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. ....ले		
१.२ जारी पुंजी		
क) ७८३,४३३ साधारण शेयर प्रति शेयर रु १०० ले	७८,३४३,२८१।००	६८,५७१,८००।००
ख) .... नन्ऱिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. ... ले		
ग) ..... रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
१.३ चुक्ता पुंजी		
क) ७८३,४३३ साधारण शेयर प्रति शेयर रु १०० ले	७८,३४३,२८१।००	६८,५७१,८००।००
ग) ..... नन्ऱिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
घ) .....रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. .... ले		
१.४ प्रस्तावित बोनस शेयर		९,७७१,४८१।००
१.५ कलस ईन एडभान्स		
१.६ जम्मा रकम (१.३१.४१.५)	७८,३४३,२८१।००	७८,३४३,२८१।००

शेयर स्वामित्व विवरण	यस वर्ष रु.		गत वर्ष रु.	
	प्रतिशत	शेयर पुंजी	शेयर पुंजी	प्रतिशत
१. स्वदेशी स्वामित्व	१००%	७८,३४३,२८१.००	६८,५७१,८००.००	१००%
१.१ नेपाल सरकार	०%	-	-	०%
१.२ "क" वर्गका इजाजतपत्रप्राप्त संस्थाहरू	०%	-	-	०%
१.३ अन्य इजाजतपत्रप्राप्त संस्थाहरू	०%	-	-	०%
१.४ अन्य संस्थाहरू	४३.३१%	३३,९३२,२००.००	२७,०००,०००.००	३९.३७%
१.५ सर्वसाधारण	५६.६९%	४४,४११,०००.००	४१,५७१,८००.००	६०.६३%
१.६ अन्य	-	-	-	-
२. बैदेशिक स्वामित्व	-	-	-	-
जम्मा	१००%	७८,३४३,२८१.००	६८,५७१,८००.००	१००%

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**आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड**  
जगेडा तथा कोषहरू  
(२०८२ आषाढ मसान्त)

अनुसूची घ ४.२

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. साधारण/वैधानिक जगेडा कोष	६०,५९०,१३१।३९	५४,५१५,५६३।५७
२. पुंजीगत जगेडा कोष		
३. पुंजी फिर्ता जगेडा कोष (Capital Redemption Reserve)		
४. पुंजी समायोजन कोष	-	-
५. अन्य जगेडा तथा कोष		
५.१ भैपरी आउने जगेडा		
५.२ संस्था विकास कोष		
५.३ लाभांश समिकरण कोष		
५.४ विशेष जगेडा कोष		
५.५ सम्पत्ति पुनर्मुल्याङ्कन कोष		
५.६ ग्राहक संरक्षण कोष	९,९९४,८३०.४२	१०,८४९,९९२.८३
५.७ कर्मचारी दक्षता अभिवृद्धि कोष	-	२८७,४०८.९९
५.८ संस्थागत सामाजिक उत्तरदायित्व कोष	३०३,८८८.४०	६०,६९४.६५
५.९ अन्य स्वतन्त्र कोष		
५.१० अन्य जगेडा		
६. सञ्चित नाफा/नोक्सान	१३८,२२५,७६९.२७	११४,६८६,८१८.९८
७. सटही घटबढ कोष	-	-
८. जम्मा	२०८,३१४,६१९.४८	१८०,३९९,६७९.०२

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## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

ऋणपत्र तथा वण्ड  
(२०८२ असार मसान्त)





विवरण	यस वर्ष रु.	गत वर्ष रु.
१. .... प्रतिशत वण्ड/ऋणपत्र प्रति वण्ड/ऋणपत्र ..... रु. ले ... मिति ..... मा जारी भएको र मिति .....मा चुक्ता हुने (हालसम्मको Redemption Reserve रकम रु. ....)	-	-
२. .... प्रतिशत वण्ड/ऋणपत्र प्रति वण्ड/ऋणपत्र ..... रु. ले ... मिति ..... मा जारी भएको र मिति .....मा चुक्ता हुने (हालसम्मको Redemption Reserve रकम रु. ....)	-	-
३. ....	-	-
४. जम्मा १+२+३ :	-	-

नोट : सुरक्षण राखी ऋणपत्र तथा वण्ड जारी गरिएको भएमा सुरक्षणको विवरण खुलाउनु पर्नेछ ।

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

तिर्न बांकी कर्जा (सापटी)  
(२०८२ असार मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. स्वदेशी	९९,७२३,७९९।८८	९४८,९८९,८९६।९८
१. नेपाल सरकार		
२. नेपाल राष्ट्र बैंक		
३. रिपो दायित्व		
४. बैंक तथा वित्तीय संस्था	९९,७२३,७९९।८८	९४८,९८९,८९६।९८
५. अन्य संगठित संस्थाहरू		
६. अन्य		
जम्मा	९९,७२३,७९९।८८	९४८,९८९,८९६।९८
ख. विदेशी		
१. बैंकहरू	-	-
२. अन्य	-	-
जम्मा	-	-
ग. जम्मा (क+ख)	९९,७२३,७९९।८८	९४८,९८९,८९६।९८



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
निक्षेप हिसाव  
(२०८२ असार मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. ब्याज तिर्नु नपर्ने खाताहरू	-	-
१.१ अनिवार्य बचत निक्षेप		
१.२ स्वेच्छिक बचत निक्षेप		
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत		
१.४ अन्य निक्षेप		
ब्याज तिर्नु नपर्ने खाताहरूको जम्मा	-	-
२. ब्याज तिर्नुपर्ने खाताहरू	९८०,०९७,९८८।५६	८६९,५०२,४३८।८२
१.१ अनिवार्य बचत निक्षेप	३८२,३२५,६०९।३९	२९७,५७३,०८०।६६
१.२ स्वेच्छिक बचत निक्षेप	५९७,७७१,५७९।१७	५६३,९२९,३५८।१६
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत	-	-
१.४ अन्य निक्षेप	-	-
(१+२) जम्मा निक्षेप	९८०,०९७,९८८।५६	८६९,५०२,४३८।८२

*[Handwritten signatures and initials]*



## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

अन्य दायित्व

(२०८२ असार मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. पेन्सन/उपदान कोष	१२७,७४८.९०	२२३,२१२.७५
२. विदा वापतको व्यवस्था कोष	९,७५४,२८४.७३	६,५९३,९०२.९६
३. कर्णाली बैंकमा नगदको व्यवस्था	६,७१०,६०२.७२	-
४. कर्मचारी कल्याण कोष	५,७९६,९२७.४२	५,८१७,५३९.४२
५. कर्मचारी वोनस व्यवस्था	५,६०९,१८३.५५	४,८०३,५६४.०६
६. निक्षेपमा भूक्तानी दिन बांकी ब्याज	-	३०४,३९९.९९
७. सापटीमा भूक्तानी दिन बांकी ब्याज	-	-
८. सण्डी क्रेडिटर्स	-	१५१,३२९.९०
९. शाखा मिलान हिसाव	-	-
१०. स्थगन कर दायित्व	१,२०८,७००.७५	५९६,६०३.२०
११. भूक्तानी दिनुपर्ने विलहर	३३९,०००.००	३३९,०००.००
१२. भूक्तानी दिन बांकी लाभास	-	-
१३. अन्य	-	-
१४. अग्रिम कर कट्टि तिर्ने बांकी	२,०४९,१२५.३८	१,८९०,७४६.२६
१५. विमा प्रिमियम दिनुपर्ने	१,०९९,६२९.७५	६७४,१७५.६९
१६. भूक्तानी गर्न बांकी नागरिक लगानी कोष	१४०,०२२.००	२९९,६२२.००
१७. शिक्षा बचत कोष	१२०,४२७,६३२.९०	११०,६७०,५०८.५४
१८. सदस्य क्षमता अभिवृद्धि कोष	६,६१७,९३९.००	६,६१७,९३९.००
१९. कर्मचारी घरौटी दायित्व	४०,४००.००	१७८,४००.००
२०. फिर्ता गर्नुपर्ने कर्जा सेवा शुल्क	-	४,४३४,४२८.४२
२१. भूक्तानी गर्न बांकी कर्मचारी तलब	६२,४८७.६४	६५९,५८९.००
२२. भूक्तानी गर्न बांकी कर्जा सूचना केन्द्र	४९२,९७४.७२	३६७,६९०.००
२३. सवारी साधनको सम्भावित जोखिम व्यवस्था	२,११७,७७०.४९	२,११७,७७०.४९
जम्मा	१६२,५९४,४१३.१५	१४६,७३२,३८९.६९






आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

बैंक/वित्तीय संस्थामा रहेको मौज्जात  
(२०८२ आषाढ मसान्त)

विवरण	स्वदेशी मुद्रा	विदेशी मुद्रा रु.मा		कूल रु.	गत वर्ष रु.
		भा.रु.	परिवर्त्य वि.मु.		
१. स्वदेशी इजाजतपत्रप्राप्त संस्थाहरु					
क. चल्ती खाता	८५,४२९,२८२.५६	-	-	१८५,८२७,१४९.३०	१३७,०२७,२३८.६३
ख. अन्य खाता	१००,३९७,८६६.७४	-	-	८५,४२९,२८२.५६	५,४०३,९६६.०३
जम्मा	१८५,८२७,१४९.३०	-	-	१००,३९७,८६६.७४	१३९,६२३,२७२.६०
				१८५,८२७,१४९.३०	१३७,०२७,२३८.६३

*[Handwritten signatures and notes in Nepali script]*



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
लगानी  
(२०८२ आषाढ मसान्त)

विवरण	प्रयोजन		यस वर्ष रु.	गत वर्ष रु.
	ब्यपारी	अन्य		
१. नेपाल सरकारको टेजरी बिल			-	-
२. नेपाल सरकारको बचत पत्र			-	-
३. नेपाल सरकारको अन्य ऋणपत्र			-	-
४. नेपाल राष्ट्र बैंक ऋण पत्र			-	-
५. विदेशी ऋण पत्र			-	-
६. स्वदेशी इजाजतपत्रप्राप्त संस्था			-	-
७. विदेशी बैंक			-	-
८. संगठित संस्थाहरूको शेयर			-	-
९. संगठित संस्थाहरूको डिबेन्चर तथा बन्ड			-	-
१०. अन्य लगानी			-	-
कुल लगानी	-	-	-	-
व्यवस्था	-	-	-	-
खुद लगानी	-	-	-	-

अनुसूची ४.८ क

## शेयर, डिबेन्चर तथा वण्डमा लगानी

विवरण	परल मोल रु.	बजार मुल्य अनुसार रु.	व्यवस्था रकम रु.	यस वर्ष रु.	गत वर्ष रु.
१. शेयर लगानी					
१.१ ..... कम्पनी (प्रा.लि./लि.)					
..... साधारण शेयर, प्रति शेयर रु. .... ले चुक्ता					
१.२ ..... कम्पनी (प्रा.लि./लि.)					
.....साधारण शेयर (मध्ये...बोनस समेत) प्रति शेयर रु.....ले चुक्ता					
१.३ ..... कम्पनी (प्रा.लि./लि.)					
..... प्रतिशत .... प्रिफरेन्स शेयर प्रति शेयर रु. .... ले चुक्ता					
२. डिबेन्चर तथा वण्ड लगानी					
२.१ ..... कम्पनी (प्रा.लि./लि.)					
..... प्रतिशत डिबेन्चर/वण्ड प्रति डिबेन्चर/वण्ड ..... रु. ले ...					
२.२ .....					
२.३ .....					
कुल लगानी	-	-	-	-	-
३. जोखिम सम्बन्धी व्यवस्था					
३.१ गत वर्ष सम्मको व्यवस्था					
३.२ यस वर्षको धप/घट					
कुल व्यवस्था	-	-	-	-	-
खुद लगानी	-	-	-	-	-



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
कर्जा सापट वर्गीकरण र सोको लागि व्यवस्था  
(२०८२ असार मसान्त)

२२	कर्जा सापट विवरण			गत वर्षको जम्मा
	विमित	अविमित	यस वर्षको जम्मा	
१. सक्रिय कर्जा सापट	-	१,३३३,५००,१०५.००	१,३३३,५००,१०५.००	१,२७५,६१०,०२९.७९
१.१ असल कर्जा	-	१,३०३,२२२,३९१.००	१,३०३,२२२,३९१.००	१,२६०,२२४,०४०.७९
१.२ सुक्ष्म निगरानी	-	३०,२७७,७१४.००	३०,२७७,७१४.००	१५,३८५,९८९.००
१.३ पुनरतालिकीकरण/पुनरसंरचना	-	-	-	-
२. निष्क्रिय कर्जा सापट	-	२१९,९१०,८४३.००	२१९,९१०,८४३.००	२०३,०४१,४८१.००
२.१ कमसल	-	१२,९३५,८४९.००	१२,९३५,८४९.००	१३,८३७,८२९.००
२.२ शंकास्पद	-	२१,७४८,०२५.००	२१,७४८,०२५.००	२८,५१७,४१६.००
२.३ खराब	-	१८५,२२६,९६९.००	१८५,२२६,९६९.००	१६०,६८६,२३६.००
३. कूल कर्जा सापट (१+२)	-	१,५५३,४१०,९४८.००	१,५५३,४१०,९४८.००	१,४७८,६५१,५१०.७९
४. कर्जा नोक्सानी व्यवस्था	-	२१५,०९६,८७३.१२	२१५,०९६,८७३.१२	१९७,८६१,५८२.८३
४.१ असल	-	१३,०३२,२२२.९१	१३,०३२,२२२.९१	१६,३८२,९१२.५३
४.२ सुक्ष्म निगरानी	-	१,५१३,८८५.७०	१,५१३,८८५.७०	७६९,२९९.४५
४.३ पुनरतालिकीकरण/पुनरसंरचना	-	-	-	-
४.४ कमसल	-	३,२३३,९६२.२५	३,२३३,९६२.२५	३,४५९,४५७.२५
४.५ शंकास्पद	-	१०,८७४,०१२.५०	१०,८७४,०१२.५०	१४,२५८,७०८.००
४.६ खराब	-	१८५,२२६,९६९.००	१८५,२२६,९६९.००	१६०,६८६,२३६.००
४.७ अतिरिक्त	-	१,२१५,८१९.७६	१,२१५,८१९.७६	२,३०४,९६९.६०
४.८ तेषोपक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
५. गत वर्षसम्मको कर्जा नोक्सानी व्यवस्था	-	१९७,८६१,५८२.८३	१९७,८६१,५८२.८३	८९,२१५,६५०.४३
५.१ असल	-	१६,३८२,९१२.५३	१६,३८२,९१२.५३	१०,२४९,६७०.१५
५.२ सुक्ष्म निगरानी	-	७६९,२९९.४५	७६९,२९९.४५	७६२,०५७.५६
५.३ पुनरतालिकीकरण/पुनरसंरचना	-	-	-	-
५.४ कमसल	-	३,४५९,४५७.२५	३,४५९,४५७.२५	७,३४९,८४२.३८
५.५ शंकास्पद	-	१४,२५८,७०८.००	१४,२५८,७०८.००	१७,१९६,३३३.३८
५.६ खराब	-	१६०,६८६,२३६.००	१६०,६८६,२३६.००	५३,५७५,१५३.००
५.७ अतिरिक्त	-	२,३०४,९६९.६०	२,३०४,९६९.६०	८२,५९३.९६
५.८ तेषोपक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
६. यस वर्षको नोक्सानी व्यवस्था फिर्ता	-	८,०५०,०२८.९६	८,०५०,०२८.९६	६,८२८,०१०.५०
७. यस वर्षको थप कर्जा नोक्सानी व्यवस्था	-	२५,२८५,३१९.२५	२५,२८५,३१९.२५	११५,४७३,९४२.९०
८. यस वर्षमा थप/फिर्ता	-	१७,२३५,२९०.२९	१७,२३५,२९०.२९	१०८,६४५,९३२.४०
९. कूल कर्जा नोक्सानी व्यवस्था (५-६+७)	-	२१५,०९६,८७३.१२	२१५,०९६,८७३.१२	१९७,८६१,५८२.८३
खूद कर्जा (३-४)	-	१,३३८,३१४,०७४.८८	१,३३८,३१४,०७४.८८	१,२८०,७८९,९२७.९६



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
स्थिर सम्पत्ति

(२०८२ आषाढ मसान्त)

विवरण	सम्पत्ति							गत वर्ष र.
	भवन	परिवहन साधन	मेशन्तरी	कार्यालय समान	लीज होल्ड सम्पत्ति	अन्य	यस वर्ष र.	
१. परलमोल	-	-	-	-	-	-	-	-
(क) गत वर्षको मौज्जात	-	४,२०८,९६१.०२	-	३,२१४,४३४.६६	-	३,०५४,९३६.२७	१०,४७८,४३१.९५	१०,९६४,९९१.९५
(ख) यस वर्ष थप	-	-	-	७५६,९८०.००	-	-	७५६,९८०.००	३,९१३,७४०.००
(ग) यस वर्ष पुनर्मूल्याङ्कन/पुनर्लेखन	-	-	-	-	-	-	-	-
(घ) यस वर्षको विक्री	-	-	-	-	-	-	-	-
(ङ) यस वर्षको अपलेखन	-	-	-	-	-	-	-	-
कुल (क+ख+ग+घ+ङ) परलमोल	-	४,२०८,९६१.०२	-	३,९७१,४१४.६६	-	३,०५४,९३६.२७	११,२३४,४११.९५	१०,४७८,४३१.९५
२. हास कठी	-	-	-	-	-	-	-	-
(क) गत वर्षसम्मको	-	१,८७१,४४८.२६	-	१,८९५,४९०.७२	-	२,१०३,७९४.१७	५,८७०,९३३.१५	५,५७९,५७१.९३
(ख) यस वर्षको	-	४६७,४८२.५५	-	५५८,३६२.८१	-	४८,०८०.१२	१,०७३,९२५.४८	१,२९१,३६१.२२
(ग) हासकठी पुनर्मूल्याङ्कन/पुनर्लेखन	-	-	-	२७,८८६.९२	-	७१०,७४१.५३	-	-
(घ) हासकठी रकम समायोजन/फिर्ता	-	-	-	-७०,७४१.५३	-	-	-	-
कुल हासकठी	-	२,३३९,०३०.८१	-	१,७७१,०९८.९२	-	२,८८४,६१५.८२	६,९४४,८५८.६३	५,८७०,९३३.१५
३. बुक भ्यालु (WDV*)(1-2)	-	१,८६९,९३०.२१	-	२,२००,४१५.७४	-	१९२,३२०.४५	४,२६२,६६६.४०	४,६०७,४९८.८०
४. जग्गा	-	-	-	-	-	-	-	-
५. पुंजीगत निर्माण (पुंजीकरण गरिनु पर्ने)	-	-	-	-	-	-	-	-
जम्मा (३+४+५)	-	१,८६९,९३०.२१	-	२,२००,४१५.७४	-	१९२,३२०.४५	४,२६२,६६६.४०	४,६०७,४९८.८०

\* Written Down Value



779K  
P. Palka & Associates

779K  
P. Palka & Associates



अनुसूची घ ४.११

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

गैर बैकिङ्ग सम्पति

(२०८२ आषाढ मसान्त)

ऋणी वा पार्टीको नाम ठेगाना	गैर(बैकिङ सम्पति सकार गरेको मिति	कूल गैर बैकिङ सम्पति रकम रु.	नोक्सानी व्यवस्था		खुद गैर(बैकिङ्ग सम्पति रु.	गत वर्ष रु.
			प्रतिशत	रकम रु.		
		-			-	-
		-			-	-
		-			-	-
		-			-	-
		-			-	-
		-			-	-
कूल जम्मा		-			-	-



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आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
अन्य सम्पत्ति  
(२०८२ आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. मसलन्द मौज्दात	१,१२१,६७०.१७	१,७१२,६२९.८२
२. लगानीमा असुल गर्न बांकी आम्दानी	-	-
३. कर्जामा असुल गर्न बांकी ब्याज न्यून: ब्याज मूलतवी रकम	८७,६८०,५८१.८७ -८७,६८०,५८१.८७	६७,८३९,७१७.०३ -६७,८३९,७१७.०३
४. असुल गर्न बांकी कमिशन	-	-
५. सन्डी डेटर्स	-	-
६. कर्मचारी सापटी र पेशकी	-	६००.००
७. अग्रिम भुक्तानी	१७,१७०,३७४.३४	१६,३३१,२०७.५८
८. मार्गस्थ नगद	-	-
९. मार्गस्थ अन्य (चेक समेत)	-	-
१०. विना सूचना ड्राफ्टको भुक्तानी	-	-
११. अपलेखन हुन बांकी खर्च	-	-
१२. शाखा मिलान हिसाव	-	-
१३. स्थगन कर सम्पत्ति	-	-
१४. अन्य:	-	-
मेट लाइफ इन्स्योन्स कम्पनी	१०५,०००.००	१०५,०६७.५०
प्रिपेड इन्टरनेट खर्च	१५६,७१६.०६	१३०,३३६.५१
प्रिपेड प्राविधिक सेवा सफ्टवेयर खर्च	३८५,९५१.५०	४०६,२९१.५०
अटो स्टेशन प्रा. लि.	-	-
सनराइज क्यापिटल	-	-
प्रिपेड बीमा खर्च	७५,२६५.००	५९,२४०.५७
प्रिपेड नवीकरण खर्च	३८,६०८.३३	३३,०५२.५०
पाउनु पर्ने इन्सुरेन्स कमिसन	२२१,७०४.०२	५९४,७६२.००
शेयर जारी शुल्क पेशकी बापत	२९,१६७.००	-
गोरक्ष मिडियालाई पेशकी	१५७,०००.००	-
लिबर्टी माईको लाईफ इन्सुरेन्सलाई पेशकी	५०,०००.००	-
गार्डिएन माईको लाईफ इन्सुरेन्सलाई पेशकी	२०,०००.००	-
ईन्टरनेट धरौटी	७,०००.००	३,०००.००
पाकेको ब्याज	-	९,९२८,१९६.८६
जम्मा	१९,५३८,४५६.४२	२९,३०४,३८४.८४



अनुसूची घ ४.१२ (क)

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सम्पत्ति (थप विवरण)

२०८२ असार मसान्त

विवरण	यस वर्ष रू.			जम्मा	गत वर्ष रू.
	१ वर्ष सम्म	१ वर्ष देखि माथि ३ वर्ष सम्म	३ वर्षभन्दा माथि		
१. कर्जामा असल गर्न बाँकी ब्याज	१९,५८६,४३४.१०	२४,५७६,११८.५५	४३,५१८,०२९.२२	८७,६८०,५६१.८७	४१,९१४,३२०.००
२. शाखा मितलान हिसाव	-	-	-	-	-
३. एजेन्सी हिसाव	-	-	-	-	-

*[Handwritten signatures and initials]*



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित दायित्वहरू  
(२०८२ आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
जमानत	-	-
अपरिवर्त्य कर्जा प्रतिबद्धता -Irrevocable Loan Commitment)	-	-
आयकर वापत सम्भावित दायित्व	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	-	-
चुक्ता वा भुक्तान हुन बाँकी शेयर लगानी	-	-
भुक्तानीको लागी दावी परेको जमानत	-	-
संस्थाउपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको	-	-
जम्मा	-	-

Handwritten signatures and initials in Nepali script, including names like 'Ramesh', 'Suresh', and 'B. P. Pathak'.



Handwritten signature of B. P. Pathak over the accountant's stamp.

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

ब्याज आम्दानी

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. कर्जा सापटमा	१९३,२१२,६९३.१३	२०३,४३१,५७४.६२
ख. लगानीमा		
१. नेपाल सरकारको सुरक्षणपत्र		
२. नेपाल राष्ट्र बैंकको ऋणपत्र		
३. डिभेन्चर तथा बण्ड		
५. अन्तर बैंक लगानीमा ब्याज		
ग. एजेन्सी मौज्दातमा		
घ. माग तथा अल्प सुचनामा प्राप्त हुने मौज्दातमा		
ङ. अन्यमा		
१. बैंक बचतमा ब्याज आम्दानी	१,६०१,४५९.५२	२,८६८,७८७.५४
२. बचत ब्याज फिर्ता आम्दानी	९,६६२,१२०.६२	६२,१७७,१४७.३४
जम्मा	२०४,४७६,२७३.२७	२६८,४७७,५०९.५०



अनुसूची घ ४.१५

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

ब्याज खर्च

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. निक्षेप दायित्वमा	६६,६४६,१७८।९३	५९,१३१,०९९।१८
१. सदस्यहरुको बचतमा	६६,६४६,१७८।९३	५९,१३१,०९९।१८
२. सर्वसाधारणको निक्षेपमा		
ख. कर्जा सापटमा	११,०४२,६९२।९७	१३,६४५,९६१।७८
१. ऋणपत्र तथा बण्ड		
२. नेपाल राष्ट्र बैंकबाट प्राप्त कर्जा		
३. अन्तर बैंक/वित्तीय संस्था कर्जा	११,०४२,६९२।९७	१३,६४५,९६१।७८
४. अन्य संगठित संस्था		
५. अन्य कर्जा		
ग. अन्यमा	-	-
१. ग्राहक संरक्षण कोषमा		
२. ....		
जम्मा	७७,६८८,८७१।९०	७२,७७७,०६०।९६

*(Handwritten signatures and notes)*








## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

कमिशन तथा अन्य संचालन आम्दानी

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष र.	गत वर्ष र.
१. सेवा शुल्क	१६,०११,२७७८४	१७,००१,६३३५७
२. नवीकरण शुल्क		
३. निक्षेप बन्द खाता बापतको ब्याज आम्दानी	१८,७९,२१८०	-
४. अन्य		
क) विमा बापतको आम्दानी	५८३,५४२१४५	५९४,७६२१००
ख) श्रोत व्यक्ति शुल्क आम्दानी	४४,०००१००	-
ग) विविध आम्दानी	२०,४८९१६५	७,३०६१००
जम्मा	१६,६७८,१०२१७४	१७,६०३,७०१५७



अनुसूची घ ४.१७

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

कर्मचारी खर्च

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

वर्ष	विवरण	यस वर्ष रु.	गत वर्ष रु.
	१. तलव	३२,५११,१२९।००	३०,३४५,४३२।००
	२. भत्ता	३,१२७,२२७।००	३,०७०,८९९।००
	३. सञ्चयकोषमा थप	५,३८५,२००।००	५,३१३,१४०।००
	४. तालिम खर्च	१,००५,७८३।५७	६२४,६९१।५०
	५. पोशाक	-	-
	६. औषधोपचार	-	-
	७. बीमा	४२१,१२४।००	-
	८. विदा वापतको व्यवस्था	३,४५३,९५८।८४	२,२८५,४९९।०३
	९. पेन्सन तथा उपदान व्यवस्था	२,०४३,०१७।००	२,०३७,९९३।००
	१० अन्य		
घ	जम्मा	४७,९४७,४३९।४१	४३,६७७,६५४।५३

*[Handwritten signatures]*

*[Handwritten signatures]*



## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सञ्चालन खर्च

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष र.	गत वर्ष र.
१. घरभाडा	३,२४३,२९२।००	३,०१४,५४५।००
२. बत्ती विजुली र पानी	२०१,४३९।००	२०५,७८५।००
३. मर्मत तथा सम्भार		
(क) भवन .....	-	-
(ख) सवारी साधन .....	९५,४८५।००	११५,६८०।००
(ग) अन्य .....	-	-
४. बीमा	८७,५९२।५७	३९७,०७१।८९
५. पोष्टेज, टेलिफोन, ईन्टरनेट, फ्याक्स	१८३,५९०।००	६३३,१३६।०३
६. कार्यालय उपकरण फर्निचर र सम्भार		
७. भ्रमण भत्ता र खर्च	३९६,७२२।००	१,६७५,२६७।००
८. मसलन्द र छपाई	१,६४६,७१८।१५	९९०,५६९।२५
९. पत्रपत्रिका तथा पुस्तक	१५२,८२८।००	८६,३३९।००
१०. विज्ञापन	-	-
११. कानुनी खर्च	-	-
१२. चन्दा	-	-
१३. सञ्चालक समिति सम्बन्धी खर्च		
(क) बैठक भत्ता .....	२३३,५००।००	२१०,०००।००
(ख) अन्य खर्च .....	२९,७१०।००	१३,६८०।५०
१४. साधारण सभा सम्बन्धी खर्च	१६६,६६०।००	१५६,२६८।००
१५. लेखा परीक्षण सम्बन्धी		
(क) लेखा परीक्षण शुल्क .....	३३९,०००।००	३३९,०००।००
(ख) अन्य खर्च .....	१४१,६३५।००	४५,६३९।६५
१६. रकम स्थानान्तरण कमिशन		
१७. स्थिर सम्पत्तिमा हास कट्टी	१,०७३,९२५।४८	१,२९१,३६१।२२
१८. पूर्व सञ्चालन खर्च अपलेखन	-	-
१९. शीयर निष्काशन खर्च	३३९,०२४।००	३५३,४२४।००
२०. प्राविधिक सेवा सोधभर्ना	९००,३८४।००	४०८,६६४।५०
२१. मनोरञ्जन खर्च	-	-
२२. अपलेखन खर्च	-	-
२३. सुरक्षा खर्च	-	-
२४. अनुगमन तथा निरीक्षण खर्च	३८,४३०।००	-
२५. वेबसाईट निर्माण खर्च	३३,०००।००	-
२६. अवलोकन भ्रमण खर्च आन्तरिक तथा बाह्य	१,०१३,६५२।१२	-
२७. इश्यूर रेटिंगको सर्भिलेन्स खर्च	११३,०००।००	-
२८. इन्टरनेट खर्च	५०७,६४९।४३	-
२९. सिड्यो तथा बोर्ड गोष्ठी खर्च	१६०,९४२।००	-
३०. कर्जा सुरक्षण प्रिमियम		
३१. बैंक चार्ज	६,८३८।४५	२,७२३।००
३२. अन्य.....		
(क) सदस्यता शुल्क खर्च	५०,०००।००	८०,०००।००
(ख) नविकरण खर्च	२२७,२५६।४७	५१७,१७९।००
(ग) कार्यालय सरसफाई खर्च	३५५,६५२।५०	२२६,९२३।००
(घ) अन्य फुटकर खर्च		
(ङ) स्थानीय व्यवसाय दर्ता खर्च	४८,७४०।००	-
(च) कर्जा सूचना केन्द्र शुल्क खर्च	२,४८६।००	४,४००।००
(छ) ऋण प्रवाहीकरण सेवा शुल्क	५०७,५००।००	-
(ज) कर तथा जरिवाना खर्च	३,२६३,६९९।९९	५९,५९२।००
जम्मा :	१५,४८०,३३६।१६	१०,८२७,१५२।०४



## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्था

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्थामा भएको बृद्धि	२५,२८५,३१९।२५	११५,४७३,९४२।९०
२. लगानी नोक्सानी व्यवस्थामा भएको बृद्धि	-	-
३. गैर (बैंकिङ्ग सम्पत्ति नोक्सानी व्यवस्था	-	-
४. अन्य सम्पत्तिमा गरिएको व्यवस्था	६,७१०,६०२.७२	२,११७,७७०।४९
जम्मा	३१,९९५,९२१।९७	११७,५९१,७१३।३९

अनुसूची घ ४.२०

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

गैर संचालन आम्दानी/नोक्सान

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. लगानी बिक्रीबाट आम्दानी/(नोक्सान)	-	-
२. सम्पत्ति बिक्रीबाट आम्दानी/(नोक्सान)	-	-
३. लाभांश	-	-
४. अन्य	-	-
खुद गैर संचालन आम्दानी/(नोक्सान)	-	-

अनुसूची घ ४.२१

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्था बाट फिर्ता

(२०८२ आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्था बाट फिर्ता	८,०५०,०२८।९६	६,८२८,०१०।५०
२. गैर(बैंकिङ्ग सम्पत्ति नोक्सानी व्यवस्थाबाट फिर्ता	-	-
३. लगानी व्यवस्थाबाट फिर्ता	-	-
४. अन्य सम्पत्तिको व्यवस्थाबाट फिर्ता	-	-
जम्मा	८,०५०,०२८।९६	६,८२८,०१०।५०

अनुसूची घ ४.२२

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

असामान्य कारोवारहरुबाट भएको आम्दानी र खर्च

मिति २०८१/०४/०१ देखि २०८२/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. अपलेखन भएको कर्जाको असूली	-	-
२. स्वेच्छिक अवकाश खर्च	-	-
३. असूली हुन नसक्ने कर्जाको अपलेखन (४.२२क)	-	-
४. अन्य खर्च/आम्दानी	-	-
जम्मा	-	-



अनुसूची घ ४.२२क

## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

अपलेखित कर्जाको विवरण

आर्थिक वर्ष २०८१।८२

क्र.सं.	कर्जा प्रकार	अपलेखन गरिएको रकम	धितो/ जमानीको प्रकार तथा रकम	धितो मुल्यांकनको आधार	कर्जा स्वीकृत गर्न अधिकारी/तह	कर्जा असुलीका लागि भए गरेका प्रयास	कैफियत
१.		-	-	-	-	-	-
२.		-	-	-	-	-	-
३.		-	-	-	-	-	-
४.		-	-	-	-	-	-
५.		-	-	-	-	-	-
	कुल कर्जा	-	-	-	-	-	-



*[Handwritten signatures and initials]*



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
संचालक, कार्यकारी प्रमूख, संस्थापक, कर्मचारी, शेयरहोल्डरलाई गएको कर्जा सापट विवरण  
(२०८२ आषाढ मसान्त)

प्रवाहित कर्जा सापटको कूल रकममध्ये सञ्चालक, कार्यकारी प्रमूख, संस्थापक, कर्मचारी, शेयरधनीहरु र निजहरुको परिवारका सदस्य वा त्यस्ता व्यक्ति जमानी बसेको वा म्यानेजिङ एजेन्ट भएको कूनै संस्था वा कम्पनीलाई गएको रकमको विवरण देहाय बमोजिम छ ।

संस्थापक/सञ्चालक/कार्यकारी प्रमूखको नाम	गत वर्षसम्मको बाकि		यस वर्ष असुली		यस वर्ष थप कर्जा	आषाढ मसान्तसम्म बाकि	
	सावा	व्याज	सावा	व्याज		सावा	व्याज
(क) सञ्चालक	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ख) कार्यकारी प्रमूख	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ग) संस्थापक	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(घ) कर्मचारी	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ङ) शेयरधनीहरु	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
जम्मा	-	-	-	-	-	-	-



*[Handwritten signatures and names]*



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
पूजीकोष तालिका  
(२०८२ आषाढ मसान्त)

(र. हजारमा)

विवरण	यस वर्ष रु.	गत वर्ष रु.
(क) प्राथमिक पूजी	२७७,१५९.१८	२४७,५४५.६६
१) चुक्ता पूजी (साधारण शेयर)	७८,३४३.२८	६८,५७१.८०
२) प्रस्तावित वोनस शेयर	-	९,७७१.४८
३) शेयर प्रिमियम	-	-
४) फिर्ता नहुने अग्राधिकार शेयर	-	-
५) साधारण जगेडा कोष	६०,५९०.९३	५४,५१५.५६
६) सञ्चित नाफा / (नोक्सान)	१३८,२२५.७७	११४,६८६.८२
७) वासलातमा देखाईएको चालू आ.व.को नाफा(नोक्सान हिसावको रकम	-	-
८) पूजी फिर्ता जगेडा कोष	-	-
९) पूजी समायोजन कोष	-	-
१०) कल्स इन एडभान्स	-	-
११) अन्य स्वतन्त्र कोषहरू	-	-
घटाउने:		
□ ब्याति (Goodwill) बापतको रकम	-	-
□ स्थगन कर सम्पत्ति	-	-
□ सीमाभन्दा बढी शेयर, सुरक्षणपत्रमा लगानी गरिएको रकम	-	-
□ वित्तीय स्वार्थ रहेको कम्पनीको धितोपत्रमा लगानी गरेको रकम	-	-
□ अवास्तविक सम्पत्ति	-	-
□ यस बँकको निर्देशन पालना नगरी स्वप्रयोजनका लागि घरजग्गा खरिद गरेको रकम	-	-
□ प्रचलित एन तथा कानूनले प्रतिबन्ध गरेका ब्याक्ति तथा समुहहरूलाई प्रदान गरेको कर्जा तथा सुविधाहरू	-	-
(ख) पुरक पूजी	१५,७६९.९३	१९,४५७.१८
१) सक्य कर्जाको लागि गरिएको कर्जा नोक्सानी व्यवस्था	१४,५४६.११	१७,१५२.२१
२) अतिरिक्त कर्जा नोक्सानी व्यवस्था	१,२१५.८२	२,३०४.९७
३) हाइब्रिड पूजी उपकरणहरू	-	-
४) सुरक्षण नराखेको सहायक आवधिक ऋण	-	-
५) सम्पत्ति पुनर्मुल्यांकन कोष	-	-
६) लगानी समायोजन कोष	-	-
(ग) जम्मा पूजीकोष (क+ख)	२९२,९२९.११	२६७,००२.८४
(घ) जोखिम भारित सम्पत्तिको आधारमा कायम गर्नुपर्ने न्युनतम पूजीकोष		
पूजीकोष (जोखिम भारित सम्पत्तिको ८ प्रतिशत)	१३०,५६९.९९	१२४,५०४.२७
प्राथमिक पूजी (जोखिम भारित सम्पत्तिको ४ प्रतिशत)	६५,२८४.९९	६२,२५२.९३
पूजीकोष अधिक/(न्युन) (११.०४ प्रतिशतले अधिक)	१६२,३५९.१२	१४२,४९८.५८
प्राथमिक पूजी अधिक/(न्युन) १४.१२ प्रतिशतले अधिक)	२११,८७४.१९	१८५,२९३.५४

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आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड  
जोखिम भारत सम्पत्ति विवरण तालिका  
(२०८२ आषाढ मसान्त)

र. हजारमा

(क) बासलात बमोजिमको सम्पत्ति (On Balance Sheet Assets)	भार	यस वर्ष		गत वर्ष	
		रकम	जोखिम भारित सम्पत्ति	रकम	जोखिम भारित सम्पत्ति
नगद मौज्जात	०	१६.१५	-	२४.५४	-
नेपाल राष्ट्र बैंकमा रहेको मौज्जात	०	-	-	-	-
नेपाल सरकारको सुरक्षणपत्रमा गरिएको लगानी	०	-	-	-	-
नेपाल सरकारको ऋणपत्रमा गरेको लगानी	०	-	-	-	-
आफन मूहती रसोदका धितामा पुग्न सुरक्षित हुन गरी प्रदान गरिएको मूहती रसोद धिता कर्जा	०	-	-	-	-
सरकारी सुरक्षणको धितामा पुग्न सुरक्षित हुने गरी प्रदान गरिएको कर्जा	०	-	-	-	-
सरकारी सुरक्षणपत्रको पाउनु पर्ने ब्याज रकम (Accrued Interest)	०	-	-	-	-
बैंक तथा वित्तीय संस्थाहरूमा रहेको मौज्जात/मूहती रसोदको दावी (Claim)	२०	१८५,८२७.१५	३७,१६५.४३	१३७,०२७.२४	२७,४०५.४५
मागेको बचत प्राप्त हुने रकम (Money at Call)	२०	-	-	-	-
अन्तर बैंक/संस्था सापटी	२०	-	-	-	-
शेयर, डिबेन्चर एवं बण्डमा भएको लगानी	१००	-	-	-	-
अन्य लगानीहरू	१००	-	-	-	-
कर्जा, सापट कूल रकम)**	१००	१,५५३,४१०.९५	१,५५३,४१०.९५	१,४७८,६५१.५१	१,४७८,६५१.५१
स्थिर सम्पत्तिहरू	१००	४,२६२.६७	४,२६२.६७	४,६०७.५०	४,६०७.५०
पाउनु पर्ने अन्य खूद ब्याज रकम ( कूल पाउनु पर्ने ब्याज ( सरकारी ऋणपत्र तथा बचत पत्रको ब्याज ( ब्याज मूलतवी)	१००	-	-	-	-
गैर बैकिङ सम्पत्ती	१००	-	-	-	-
अन्य सबै सम्पत्तिहरू (खूद अग्रीम कर दाखिला बाहेक)	१००	२,३६८.०८	२,३६८.०८	१२,९७३.१८	१२,९७३.१८
(क) जम्मा		१,७४५,८८२.००	१,५९७,२०७.१३	१,६३३,२८३.९७	१,५२३,६३७.६४
(ख) बासलात बाहेकका कारोबारहरू (Off-balance sheet Items)					
जमानत	१००	-	-	-	-
अपरिवर्त्य कर्जा प्रतिबद्धता (Irrevocable Loan Commitment)	१००	-	-	-	-
आयकर बापत सम्भावित दायित्व	१००	-	-	-	-
व्यअभउतबलअभ सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	१००	-	-	-	-
चूक्ता वा भुक्तानी हुन बाकी शेयर लगानी	१००	-	-	-	-
भुक्तानीको लाठी दावी परेको जमानत	१००	-	-	-	-
संस्था उपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू	१००	-	-	-	-
सन्चालन जोखिम बापत व्यवस्था गनुपर्ने रकम (कूल सम्पत्तिको २%)	१००	३४,९१७.७०	३४,९१७.७०	३२,६६५.६८	३२,६६५.६८
(ख) जम्मा		३४,९१७.७०	३४,९१७.७०	३२,६६५.६८	३२,६६५.६८
कूल जोखिम भारत सम्पत्ति जम्मा (क+ ख)		१,७८०,८०२.७०	१,६३२,१२४.८३	१,६६५,९४९.६४	१,५५६,३०३.३१

*(Handwritten signatures and initials)*



आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

प्रमुख सुचकाङ्क  
कम्तीमा विगत ५ वर्षको परिसुचकहरू

विवरण	सुचकाङ्क	आ.व. २०७७/७८	आ.व. २०७८/७९	आ.व. २०७९/८०	आ.व. २०८०/८१	आ.व. २०८१/८२
१. खुद नाफा/कूल आम्दानी प्रतिशत	प्रतिशत	३२.३०%	२३.७०%	१६.५६%	२.९२%	१३.२५%
२. प्रति शेयर आम्दानी	रु.	१४८.७९	१२२.२४	५१.६१	८.८३%	३८.७७
३. प्रति शेयर बजार मूल्य	रु.			२३६३.९०	२७२५.००	
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात			४५.८०	३०८.४५	
५. शेयर पूजीमा लाभांश (बोनस सहित)	प्रतिशत			१५.००%	१५.००%	
६. शेयर पूजीमा नगद लाभांश भुक्तानी	प्रतिशत			५.००%	०.७५%	
७. ब्याज आम्दानी/कर्जा तथा सापेट	प्रतिशत	१५.००%	१५.००%	१५.००%	१५.००%	१५.२८%
८. कर्मचारी खर्च/कूल संचालन खर्च	प्रतिशत	८२.६५%	७९.६८%	७३.९८%	८०.१४%	७५.५९%
९. कूल निक्षेप तथा सापटीमा ब्याज खर्च	प्रतिशत	६.३८%	६.३५%	८.१४%	८.११%	७.९३%
१०. सटही घटवढ आम्दानी/कूल आम्दानी	प्रतिशत					
११. कर्मचारी बोनस/कूल कर्मचारी खर्च	प्रतिशत	३५.६२%	२३.८९%	१३.६६%	११.००%	११.७०%
१२. खुद नाफा/कर्जा सापेट	प्रतिशत	५.२९%	३.६२%	२.४७%	०.४१%	२.२७%
१३. खुद नाफा/कूल सम्पत्ति	अनुपात	४.७५%	३.५३%	२.४५%	०.४२%	१.९६%
१४. कूल कर्जा/निक्षेप	प्रतिशत	१४८.५०%	१६८.११%	१६०.३४%	१७१.६४%	१३६.५५%
१५. कूल संचालन खर्च /कूल सम्पत्ति	प्रतिशत	२.८१%	३.२०%	३.८१%	३.७५%	४.१०%
१६. जोखिम भारित सम्पत्तिमा पूजीकोषको पर्याप्तता						
(क) प्राथमिक पूजीकोष	प्रतिशत	११.४३%	१३.१४%	१७.७०%	१५.९१%	१६.९८%
(ख) पूरक पूजी	प्रतिशत	१.२४%	१.२४%	०.६९%	१.२५%	०.९७%
(ग) कूल पूजीकोष	प्रतिशत	१२.६७%	१४.३८%	१८.३९%	१७.१६%	१७.९५%
१७. तरलता (CRR)	अनुपात	०.५०%	०.५२%	०.५९%	०.५५%	०.५७%
१८. निष्कृय कर्जा/कूल कर्जा	प्रतिशत	५.०७%	५.१२%	९.२२%	१३.७३%	१४.९६%
१९. ब्याज दर अन्तर (Weighted Average Interest Rate Spread)	प्रतिशत	८.६२%	८.६५%	६.८६%	६.८९%	७.३५%
२०. ब्रुक नेटवर्क	रु.	१५६,१६५,८१३.४१	२०७,२३०,४०६.२१	२५५,३४८,८६७.७६	२५८,७४२,९६०.०२	२८६,६५७,९००.४७
२१. कूल शेयर	संख्या	४२०,०००	४२०,०००	६२३,३८०	६८५,७१८.००	७८३,४३३
२२. कूल कर्मचारी	संख्या	८०	१०३	९२	८७	९४
२३. अन्य						

*Handwritten signatures and notes in Nepali script.*



## अनुसूची घ ४.२६ प्रमुख लेखा नीतिहरू

वित्तीय विवरणहरू तयार पार्दा आधार मानिएका सर्वमान्य लेखा नीतिहरू तल उल्लेख गरिएका छन्। अन्यथा उल्लेख गरिएकोमा बाहेक यो नीतिहरूको पालना निरन्तर रूपमा गरिएको छ।

### १. सामान्य जानकारी

आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड ("घ" वर्गको इजाजत प्राप्त वित्तीय संस्था) नेपालमा स्थापित सीमित दायित्व भएको कम्पनी हो। यस वित्तीय संस्थाले कम्पनी रजिष्ट्रारको कार्यालयमा कम्पनी ऐन, २०६३ अन्तर्गत मिति २०७५/०८/०४ मा दर्ता (दर्ता नं. २०२६७८/०७५/०७६) नेपाल राष्ट्र बैंकबाट मिति २०७५/१०/२९ मा इजाजतपत्र (इजाजतपत्र नं. ने.रा.बैंक/इ.प्रा./"घ"/८८/०७५/०७६) प्राप्त गरी मिति २०७६/०१/०२ देखि वित्तीय कारोबार गर्दै आएको छ। वित्तीय संस्थाको केन्द्रीय कार्यालय दाङ जिल्ला, घोराही, उप-महानगरपालिका वडा नं. १५ मा रहेको छ।

वित्तीय विवरणहरूले २०८१/०४/०१ देखि २०८२/०३/३२ सम्मको अवधिलाई समेटेको छ।

### २. वित्तीय विवरण तयारीका आधार

प्रस्तुत वित्तीय विवरण सामान्य लेखा सिद्धान्त, बैंकिङ व्यवसायमा प्रचलित लेखा नीति तथा नेपाल लेखामान (NAS) तथा अन्तर्राष्ट्रिय लेखामानलाई समेत आधार मानी बैंक तथा वित्तीय संस्था सम्बन्धि ऐन अन्तर्गत नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन तथा ढाँचामा, अन्यथा उल्लेख गरिएकोमा बाहेक, ऐतिहासिक लागत अवधारणा र प्रोदभाबी आधार (Accrual Basis) मा नेपाली रुपैयाँमा तयार गरिएका छन्। उपरोक्त अनुसार वित्तीय विवरण तयार गर्दा तथा विभिन्न लेखा नीतिहरूको पालना गर्ने क्रममा व्यवस्थापनले विवेकको प्रयोग गर्नुपर्ने हुनाले वास्तविक परिणाम यस वित्तीय विवरणमा उल्लेख भएको भन्दा फरक हुन सक्दछ।

### ३. नेपाल लेखामानबाट अतिक्रम (Deviations)

कर्जा तथा सापटमा प्राप्त हुने व्याज नेपाल राष्ट्र बैंकको निर्देशन अनुसार नगद प्राप्तिको आधारमा लेखांकन गर्ने नीति लिएको छ। त्यस्तै कमिशन, सेवा शुल्क तथा डिस्काउन्टलाई नगद प्राप्तिको आधारमा लेखांकन गर्ने नीति लिएको छ। यसरी आयलाई नगद प्राप्तिको आधारमा लेखांकन गर्ने नेपाल लेखामानमा उल्लेख भए अनुसार आयलाई प्राप्त रकम र प्राप्त हुन बाँकी रकमको सन्तोषप्रद (Fair) मूल्यमा लेखांकन गर्नु पर्ने प्रावधान अनुरूप रहेको छैन।



## ४. स्थिर सम्पत्ति

### ४.१ स्थिर सम्पत्ति लेखांकन

वित्तीय संस्थाले खरीद गरिएको सम्पत्तिलाई ऐतिहासिक लागत अवधारणा (Historical Cost Concept) को आधारमा सम्पत्तिको परल मूल्य निर्धारण गर्दा स्थिर सम्पत्तिहरूलाई खरीद, निर्माण गर्दा लागेको लागत मूल्यको साथै सो सम्बन्धित अन्य खर्चहरूलाई समेत समावेश गरिएको छ।

### ४.२ हास कट्टी व्यवस्था

स्थिर सम्पत्तिहरूको हास कट्टी आयकर ऐन, २०५८ अनुसारको दरमा घट्टो हास प्रणालीको आधारमा गरिएको छ।

### ४.३ पूँजीकृत नगर्ने सम्पत्ति सम्बन्धी विवरण

रु. ५,००० हजारसम्म वा सोभन्दा कम मूल्य भएको तथा अल्पआयु एवं सजिलैसँग टुटफुट हुन सक्ने प्रकृतिका सम्पत्तिहरूलाई पूँजीकृत गरिएको छैन।

## ५. आयकर व्यवस्था

आयकर ऐन, २०५८ मा गरिएको व्यवस्था अनुरूप आयकरको लागि व्यवस्था गरिएको छ। अन्तिम कर निर्धारण समयमा हुन आउने फरक कर दायित्व रकम सोही बखत आवश्यक व्यवस्था गरी समायोजन गरिने छ।

## ६. स्थगन आयकर

सम्पत्ति र दायित्वको कर आधार तथा वित्तीय विवरणमा लेखाङ्कित रकम बीचको अस्थायी फरकमा लागू आयकर दरबाट हिसाब गरी स्थगन आयकर व्यवस्था गरिन्छ। अस्थायी फरक उपयोग गर्न सकिने गरी भावी कर योग्य आय उपलब्ध हुन सक्ने सम्भावना भएको अवस्थामा स्थगन कर सम्पत्तिको लेखा राख्ने नीति रहेको छ। प्रस्तुत वर्षमा स्थगन कर व्यवस्था गरिएको छैन।

सम्पत्ति र दायित्वको कर आधार तथा वित्तीय विवरणमा लेखाङ्कित रकम बीचको अस्थायी फरक मा लागू आयकर दरबाट हिसाब गरी स्थगन आयकर व्यवस्था गरिन्छ । अस्थायी फरक उपयोग गर्न सकिने गरी भावी कर योग्य आय उपलब्ध हुन सक्ने सम्भावना भएको अवस्थामा स्थगन कर सम्पत्तिको लेखा राख्ने नीति रहेको छ। वर्षभरिमा स्थगन कर सम्बन्धी अस्थायी भिन्नता लाई नाफा नोक्सान हिसाबमा लेखांकन गरिएको



Handwritten signatures and initials of the accountants, including the name 'Anand Bhatia'.



## ७. लगानी सम्बन्धी नीति

यस लघुवित्त वित्तीय संस्थाले अन्य क्षेत्रमा लगानी सम्बन्धी काम नगरेकाले सो सम्बन्धमा कुनै नीति लिएको छैन।

## ८. सटही घटबढ समायोजन सम्बन्धी नीति

विदेशी मुद्रासँग सम्बन्धित सम्पत्ति, दायित्व तथा सटही घटबढ आम्दानी तथा खर्चहरू सम्बन्धी कारोबार हाल नरहेको हुनाले सो सम्बन्धमा कुनै नीति लिएको छैन।

## ९. कर्जा सापटी

### (क) वर्गीकरण

साँवा भुक्तानी हुनुपर्ने भाखा ननाघेको अवधिको आधारमा सम्पूर्ण कर्जा सापटीलाई नेपाल राष्ट्र बैंकको निर्देशन अनुसार असल, सूक्ष्म निगरानी, कमशल, सङ्कास्पद र खराब वर्गहरूमा देहाय अनुसार वर्गीकरण गरिएको छ।

(क) असल: भाखा ननाघेका र १ महिनासम्म भाखा नाघेका कर्जा/सापट

(ख) सूक्ष्म निगरानी: १ महिनादेखि बढीमा ३ महिनासम्म भाखा नाघेका कर्जा/सापट

(ग) कमशल: ३ महिनादेखि बढीमा ६ महिनासम्म भुक्तानी नाघेका कर्जा/सापट

(घ) शंकास्पद: ६ महिनादेखि बढीमा १ वर्षसम्म भुक्तानी नाघेका कर्जा/सापट

(ङ) खराब: १ वर्षभन्दा बढी अवधिका भुक्तानी नाघेका कर्जा/सापट




## (ख) कर्जा नोकसानी व्यवस्था

नेपाल राष्ट्र बैंकको मिति २०८१।११।१९ को निर्देशन बमोजिम वर्गीकरण गरिएका कर्जा तथा बिल्स खरिदहरूको लागि बक्यौता साँवा रकमको आधारमा देहाय बमोजिम कर्जा नोकसानी व्यवस्था गरी जोखिम व्यहोर्ने कोषमा रकम सारिएको छः

(क) असल - १ प्रतिशत

(ख) सूक्ष्म निगरानी - ५ प्रतिशत

(ग) कमसल - २५ प्रतिशत

(घ) शंकास्पद - ५० प्रतिशत

(ङ) खराब - १०० प्रतिशत

## (ग) कर्जाको साँवा तथा ब्याज असुल गर्ने व्यवस्था

लघुवित्त वितीय संस्थाहरूले सम्बन्धित ऋणीबाट रकम असुलउपर गर्दा त्यस्तो असुल रकममध्येबाट सर्वप्रथम असुलउपर गर्नुपर्ने ब्याज रकम सम्पूर्ण रूपमा असुलउपर भए पछिको अवस्थामा मात्र बाँकी रकम साँवामा आवश्यक हिसाब मिलान गर्ने नीति लिएको छ।

## (घ) कर्जा अपलेखन नीति

संचालक समितिको निर्णयमा रही कर्जा अपलेखन गर्ने व्यवस्था छ। लेखा परीक्षण भएको वर्षमा कुनै कर्जा अपलेखन गरिएको छैन।

## १०. गैर बैंकिङ सम्पत्तिको लेखांकन

कर्जा असुल गर्ने सिलसिलामा धितो लिलाम बिक्री नभएमा त्यसलाई कम्पनी आफैले धितोको प्रचलित बजार मूल्य र धितो स्वीकार गर्ने अघिल्लो दिनसम्मको साँवा मध्ये जुन कम छ, सो रकममा स्वीकार गर्ने नीति रहेको छ। गैर बैंकिङ सम्पत्तिमा नेपाल राष्ट्र बैंकको निर्देशिका अनुसार सम्भावित नोकसानी व्यवस्था गरिने नीति छ। वितीय संस्थामा हाल कुनै गैरबैंकिङ सम्पत्ति रहेको छैन।



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## ११. अन्य सम्पत्ति

(क) मसलन्द तथा छपाई मौज्जातः

कम्पनीले खरीद गरेको सबै किसिमका मसलन्द तथा छपाई सामाग्रीहरुलाई खपतको आधारमा खर्च लेखी बांकीलाई ऐतिहासिक लागत अवधारणाको आधारमा स्टेशनरी मौज्जात अन्तर्गत अन्य सम्पत्तिमा देखाइएको छ ।

## १२. आम्दानी/खर्चको लेखांकन

(क) बित्तीय संस्थाले कर्जा बाट प्राप्त ब्याज आयको लेखाडकन गर्दा नगद प्राप्तिका आधारमा लेखाडकन गर्ने नीति रहेको छ ।

(ख) सेवा शुल्क तथा कमिशन नगद प्राप्तीको आधारमा लेखाडकन गर्ने नीति रहेको छ ।

(ग) निक्षेपमा भुक्तानी हुने व्याज रकमलाई Accrual Basis मा लेखाडकन गर्ने नीति रहेको छ ।

(घ) कर्जा तथा निक्षेप व्याज गणना गर्दा ३६५ दिन वरावर एक वर्षको हिसाव गरिएको छ ।

(ङ) शेयर लगानीबाट प्राप्त हुने लाभांसलाई नगदको आधारमा लेखांकन गर्ने ब्यवस्था छ ।

## १३. जगेडा तथा कोष

### १३.१ साधारण जगेडा कोष

बैंक तथा वित्तीय संस्था ऐनमा उल्लेख भए अनुसार आयकर व्यवस्था पश्चातको नाफाको २० प्रतिशत रकम साधारण जगेडा कोषमा सार्ने नीति रहेको छ । तसर्थ प्रस्तुत वर्षमा खुद नाफाको २० प्रतिशत रकम रु. ६,०७४,५६७.८२ साधारण जगेडा कोषमा थप गरी वर्षान्तमा यस कोषमा रकम रु. ६०,५९०,९३९.३९ कायम भएको छ ।

### १३.२ सटही घटबढ कोष

विदेशी मुद्राको कारोवार अनुमती नभएकोले यस सम्बन्धी कुनै नीति लिएको छैन ।



### १३.३ अन्य जगेडा तथा कोष

अन्य जगेडा तथा कोषमा संचालक समितिले समय समयमा गरेको निर्णय अनुसार रकम सार्ने नीति रहेको छ । नेपाल राष्ट्र बैंकको निर्देशनानुसार ग्राहक संरक्षण कोष र संस्थागत सामाजिक उत्तरदायित्व कोष वापत खुद मुनाफाको १.५ % र १% ले हुने रकम बांडफांड गरि ती कोषहरुमा रकमान्तर गर्ने निति रहेको छ । तसर्थ प्रस्तुत वर्षमा खुद मुनाफाको १.५ % ले ग्राहक संरक्षण कोषमा रकम रु. ४५५,५९२.५९ र १% ले हुने रकम संस्थागत सामाजिक उत्तरदायित्व कोषमा रकम रु. ३०३,७२८.३९ रकमान्तर गरिएको छ । गत आर्थिक वर्षको कर्मचारीको कुल तलबभत्ता खर्चको न्यूनतम ३ प्रतिशत रकम बाट बाँकी रकम कर्मचारीहरुको तालिम तथा विकासमा खर्च गरिएको रकम रु.२८७,४०८.९९ लाई कर्मचारी दक्षता अभिवृद्धि कोषबाट घटाइ सुन्यमा राखिएको छ ।

### १४. कर्मचारी सूविधाहरु:

#### १४.१ संचित बिदा

कर्मचारी विनियमावली बमोजिम स्थायी कर्मचारीहरुको हकमा घर बिदा, बिरामी बिदा र बाषिक बिदा गरी तिनवटा बटा बिदा शिर्षकको संचित मौज्जातका आधारमा लेखाडकन गर्ने निति लिएको छ ।

#### १४.२ कर्मचारी संचयकोष

संचयकोषमा कम्पनीले १०% का दरले योगदान गरेको रकमलाई खर्चमा देखाइएको छ ।

#### १४.३ उपदान

श्रम ऐन २०७४ बमोजिम प्रत्येक श्रमिकको आधारभूत पारिश्रमिकको आठ दशमलव तेतीस प्रतिशत बराबरको रकम उपदान कोष व्यवस्था गर्ने निति लिएको छ ।

#### १४.४ कर्मचारी विमा सुविधा

कर्मचारीहरुको दुर्घटना विमा गरिएको छ ।

### १५. अन्य

(क) निक्षेपमा व्याज खर्च प्रत्येक त्रैमासिक (असोज, पौष, चैत्र र अषाढ) अन्तमा बाँकी रकमको औसत रकमले हुने रकमको हिसाबले व्याज गणना गरी खर्च लेखिएको छ ।



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अनुसूची घ (४.२७) लेखा सम्बन्धी टिप्पणीहरूः

१. कर्जा सापटमा भएको परिवर्तन

वर्ष भरिमा प्रवाह भएको कर्जा सापट, असुली भएको र मिनाहा गरिएको साँवा तथा व्याजको विवरण यस प्रकार छः

विवरण	यस वर्ष रु.
गत आर्थिक वर्षको अन्तमा रहेको बाँकी कर्जा	१,४७८,६५१,५१०।७९
वर्ष भरिमा प्रवाह गरिएको कर्जा	१,२३२,६६४,८००।००
वर्ष भरिमा असुल भएको कर्जा	१,१५७,९०५,३६२।७९
यस आर्थिक वर्षको अन्तमा रहेको बाँकी कर्जा	१,५५३,४१०,९४८।००
वर्ष भरिमा मिनाहा गरिएको साँवा	छैन
वर्ष भरिमा मिनाहा गरिएको व्याज	छैन

२. लगानी

यस वित्तीय संस्थको लगानी हिसाब छैन ।

३. निक्षेप दायित्वमा भएको परिवर्तन

यस संस्थामा आवद्ध ग्राहक सदस्यहरूबाट संकलन गरिएको निक्षेपको विवरण यस प्रकार रहेको छ ।

बचत निक्षेपको विवरण	यस वर्ष रु.	गत वर्ष रु.	परिवर्तन रु.
समूह बचत	३८२,३२५,६०९.३९	२९७,५७३,०८०.६६	८४,७५२,५२८.७३
व्यक्तिगत बचत	१०३,९८१,३२४.९४	८७,२२६,२०८.५९	१६,७५५,११६.३५
शिक्षा तथा पेन्सन बचत	३१०,४५४,८७६.००	२९७,४६१,९४७.८५	१२,९९२,९२८.१५
केन्द्र कोष बचत	१५१,०१३,१८०.०५	१५३,७८९,१०६.६३	-२,७७५,९२६.५८
उपकार कोष बचत	४,९६७,४७०.५४	४,४४९,३१७.३१	५१८,१५३.२३
छोरी बचत	२७,३५४,७२७.६४	२१,००२,७७७.७८	६,३५१,९४९.८६
कुल जम्मा	९८०,०९७,१८८.५६	८६१,५०२,४३८.८२	११८,५९४,७४९.७४



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४. निक्षेप र कर्जाको भारित औषत ब्याजदरको अन्तर (Weighted Average Interest Rate Spread) ७.१३ प्रतिशत रहेको छ ।

विवरण	भारित औषत दर यस वर्ष)
ब्याज आमदानी / कर्जा तथा सापट	१५.२८%
ब्याज खर्च/कुल निक्षेप तथा सापटि	७.९३%
ब्याज दरको अन्तर	७.३५%

५. वित्तीय संस्थाको पूर्व सञ्चालन खर्च अपलेखन गरिएको छ ।

६. वित्तीय संस्थाको सम्पति र दायित्वसँग सम्बन्धित कारोबार तथा वासलात बाहिरका कारोबार कुनै एक व्यक्ति, परिवार वा संस्थामा तोकिएको सीमा भन्दा बढी केन्द्रीकृत भएको विवरण रहेको छैन।

७. वित्तीय संस्थाले सुरक्षणका रूपमा आफ्नो सम्पति धितो राखी कुनै रकम लिएको छैन ।

८. गैर बैंकिंग सम्पति हालसम्म वित्तीय संस्थाले नसकारेको हुनाले त्यस सम्बन्धि विवरण रहेको छैन।

## ९. शेयर पूंजी

### ९.१ चूकता पुंजीमा परिवर्तन

जम्मा शेयर पूंजी शेयर कित्ता ७,८३,४३३ को रु. १०० को दरले हुने रकम रु. ७८,३४,३२,८१।०० कायम रहेको छ ।

### १०. प्रस्तावित लाभांश

प्रस्तुत वर्षमा बोनस शेयर र लाभांश कर समेत १५ प्रतिशत प्रस्ताव गरिएको छ । सो प्रस्तावित लाभांश (बोनस र नगद) नेपाल राष्ट्र बैंकले स्वीकृत गरे पश्चात र वार्षिक साधारण सभाले पारित गरे पश्चात वितरण गरिनेछ ।



## ११. सम्बद्ध व्यक्ति वा समूह वारे जानकारी

### ११.१ संस्थापक संस्था

संस्थापक संस्था ग्रामीण महिला उत्थान केन्द्र, घोराही, दाङको यस लघुवित्त संस्थामा शेयर किता २७०,००० रु. १०० को दरले रु. २७,०००,००० शेयर लगानी रहेको छ जुन कुल शेयरको ३९.३७% वा, राष्ट्र बैंकले तोकेको सीमाभन्दा माथि हुन्छ ।

### ११.२ प्रमुख व्यवस्थापन कर्मचारी र तिनलाई प्रदान गरिएको पारिश्रमिक तथा सुविधा

नाम, थर	पद	मासिक तलब भत्ता र सुविधा
सोगत वीर चौधरी	प्रमुख कार्यकारी अधिकृत	आधारभूत तलब रु. २००,००० थप संचयकोष १० प्रतिशत रु. २०,००० औषधि उपचार खर्च रु. ८,००० जम्मा रकम रु.२२८,०००

### ११.३ संचालक र तिनलाई प्रदान गरिएको पारिश्रमिक र सुविधा

नाम, थर	पद	संचालक समिति बैठक भत्ता रु.	अन्य समिति भत्ता रु.	जम्मा रु.
मिरा चौधरी	अध्यक्ष	३०,०००		३०,०००
अरुणा कुमारी चौधरी	सदस्य	३०,०००	६,०००	३६,०००
मिना गिरी	सदस्य	३०,०००	१,५००	३१,५००
गोमा महारा	स्वतन्त्र संचालक	१५,०००	३,०००	१८,०००
टिकाराम चौधरी	सदस्य	३०,०००	७,५००	३७,५००
कृष्ण बहादुर खत्री	सदस्य	३०,०००	४,५००	३४,५००
अमर बहादुर खड्का	सदस्य	२५,०००	३,०००	२८,०००
अनन्त बहादुर बस्नेत	स्वतन्त्र संचालक	१५,०००	३,०००	१८,०००

११.४ संस्थापकहरुले यस संस्थाको शेयर धितो राखि कर्जा लिएको छैन । साथै संस्थापकहरुलाई कुनै कर्जा प्रदान गरिएको छैन ।



Handwritten signatures and a circular stamp of Anand & Associates Chartered Accountants, Kathmandu, Nepal, with a signature over it.

## १२. पट्टा

संस्थाको कूने वित्तिय वा संचालन पट्टा संज्ञौता भएको छैन र यस सम्बन्ध दायित्व रहेको छैन ।

## १३. आय कर

### १३.१ स्थगन गरिएको कर सम्पत्ति तथा दायित्व :

विवरण	वासलातको रकम	कर आधार	अस्थाई फरक
स्थिर सम्पत्ति	४,२६२,६६६।४०	५,२७९,५४१।७३	१,०१६,८७५।३३
जम्मा सम्पत्ति	४,२६२,६६६।४०	५,२७९,५४१।७३	१,०१६,८७५।३३
स्थगन कर सम्पत्ति(दायित्व)/			३०५,०६२।६०
	यस वर्ष	गत वर्ष	फरक
उपदान व्यवस्था	१२७,७४८।९०	२२३,२१२।७५	(९५,४६३।८५)
विदा वापतको ब्यबस्था	९,७५४,२८४।७३	६,५९३,९०२।९६	३,१६०,३८१।७७
जम्मा सम्पत्ति /दायित्व			३,०६४,९१७।९२
स्थगन कर सम्पत्ति /) / दायित्व)			९९९,४७५।३७
स्थगन कर सम्पत्ति (दायित्व)/ यस वर्षसम्मको			१,२२४,५३७।९७



१३.२ वित्तीय नाफा र कर योग्य आयबीचको फरकको हिसाब मिलान तथा आयकर निर्धारण

विवरण		रकम (रु.)
सम्पूर्ण कारोबार समावेश पछिको खुद नाफा		५६,०९९,८३५.५३
कर्मचारी बोनस व्यवस्था		५,६०९,९८३.५५
वित्तीय नाफा		५०,४८२,६५१.९८
मरम्मत संभार		-
आर्थिक विवरणको अनुसूची अनुसार मरम्मत संभार खर्च	९५,४८५.००	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने मरम्मत संभार खर्च	९५,४८५.००	
हास खर्च		-५७०,९५६.१७
आर्थिक विवरणको अनुसूची अनुसार हास खर्च	१,०७३,९२५.४८	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने हास खर्च	१,६४४,८८१.६५	
ब्याजकर जरिवाना खर्च		३,२६३,६९९.९९
अन्य सम्पत्तिमा गरेको provision written off (Karnali Dev. Bank)		६,७१०,६०२.७२
बिल भर्पाइ नभएको (अन्य फुटकर खर्च)		-
विदा वापतको व्यवस्था		३,४५३,९५८.८४
संचित विदा खर्च भुक्तानी		-२९३,५७७.०७
पेन्सन तथा उपदान व्यवस्था		२,०४३,०१७.००
पेन्सन तथा उपदान खर्च भुक्तानी		-२,१३८,४८०.८५
गत वर्षको भुक्तानी नभएको कर्मचारी बोनस व्यवस्था		-
जोखिम व्यहोर्ने कोष व्यवस्था		-
आर्थिक विवरण बमोजिम सम्भावित नोक्सानी व्यवस्था	१७,२३५,२९०.२९	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने रकम	१७,२३५,२९०.२९	
गत आ.व. बाट जिम्मेवारी सरेको व्यवसायको नोक्सानी (दफा २०.१ख)		-
करयोग्य आय		६२,९५०,९१६.४३
आयकर व्यवस्था ३० प्रतिशतले		१८,८८५,२७४.९३



१४. सञ्चालक समितिबाट नेपाल राष्ट्र बैंकको निर्देशनको अनुपालन संस्थाको सञ्चालक समितिको अध्यक्ष एवं सदस्यहरुबाट नेपाल राष्ट्र बैंकबाट "घ" वर्गको वित्तीय संस्थाहरुलाई जारी गरिएको निर्देशनमा रहेको संस्थागत सुशासन सम्बन्धी व्यवस्था अन्तर्गत पालना गर्नु पर्ने आचारणहरु पालना गरिएको छ ।

#### १५. ग्राहक संरक्षण कोष

ग्राहक संरक्षण कोष वापतको सम्पूर्ण रकम र यस कोष परिचालन वापत प्राप्त आम्दानीहरुलाई एउटै कोषमा समायोजन गरिने निति लिएको छ र यस रकमलाई छुट्टै बैंक खातामा राखिएको छ ।

गत आर्थिक वर्ष छुट्टयाएको रकम बाट यस आर्थिक बर्षमा ऋणीहरुको सामुहिक हितको लागि उनीहरुको व्यवसायको सुरक्षण एवं पुनर्स्थापना, शिक्षा, तालिम एवं क्षमता विकास लगायतका क्षेत्रमा रकम रु. २,०९३,५१०.०० खर्च गरिएको छ । यस बर्षमा ग्राहक संरक्षण कोषमा ब्याज आम्दानी रु. ४,६८,८८३.३६ थप गरिएको छ । यस आर्थिक वर्षको खुद मुनाफाबाट ग्राहक संरक्षण कोषमा रु. ४५५,५९२.५९ थप गरी वर्षान्तमा यस कोषमा रु. ९,१९४,८३०.४२ कायम भएको छ ।

#### ग्राहक संरक्षण कोष विवरण:

क्र. सं.	विवरण	रकम रु
१	यस बर्षको ग्राहक संरक्षण कोषमा रहेको शुरु मौज्दात	१०,८४९,१९२।८३
२	यस बर्षको खुद नाफाबाट छुट्टाइएको १.५ प्रतिशत रकम	४५५,५९२.५९
३	यस बर्षमा ग्राहक संरक्षण कोषबाट भएको खर्च	-२,१०९,९५५.००
४	यस वर्ष ग्राहक संरक्षण कोषमा रहेको अन्तिम मौज्दात रकम	९,१९४,८३०.४२

१	यस बर्षमा ग्राहक संरक्षण कोषको लागि ब्याज आम्दानी	४६८,८८३.३६
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*(Handwritten signatures and notes)*



**१६. संस्थागत सामाजिक उत्तरदायित्व कोष**

नेपाल राष्ट्र बैंकबाट “घ” वर्गका वित्तिय संस्थाहरु लाई जारी गरिएको निर्देशन बमोजिम संस्थाले यस आर्थिक वर्षको खुद मुनाफा बाट रु. ३०३,७२८.३९ संस्थागत सामाजिक उत्तरदायित्व कोषमा छुट्टयाएको छ । गत आर्थिक वर्ष छुट्टयाएको रकमबाट यस आर्थिक बर्षमा सामाजिक उत्तरदायित्वको क्षेत्रमा रु.६०,५३४.६४ खर्च गरिएको छ । यस आर्थिक वर्षको वर्षान्तमा यस कोषमा रु. ३०३,८८८.४० कायम भएको छ ।

**संस्थागत सामाजिक उत्तरदायित्व कोष विवरण:**

क्र.सं.	विवरण	रकम रु.
१	यस बर्षको शुरु मौज्जात	६०,६९४।६५
२	यस बर्षको खुद नाफाबाट छडुटाईएको १ प्रतिशत रकम	३०३,७२८.३९
३	यस बर्षमा संस्थागत सामाजिक उत्तरदायित्व कोषबाट भएको खर्च	६०,५३४.६४
४	यस वर्ष अन्तिम मौज्जात रकम	३०३,८८८.४०

**१७. कर्जा नोक्सानी व्यवस्था तथा कर्जा नोक्सान व्यवस्था फिर्ता विवरण**  
कर्जा नोक्सानी व्यवस्था तथा कर्जा नोक्सानी व्यवस्था फिर्ता विवरण यसप्रकार रहेको छ ।

विवरण	कर्जा रकम	यस वर्ष सम्मको नोक्सानी व्यवस्था	गत वर्षसम्मको नोक्सानी व्यवस्था	यस वर्षको नोक्सानी व्यवस्था फिर्ता	यस वर्षको थप नोक्सानी व्यवस्था
असल कर्जा	१,३०३,२२२,३९१.००	१३,०३२,२२३.९१	१६,३८२,९१२.५३	३,३५०,६८८.६२	
सूक्ष्म निगरानी	३०,२७७,७१४.००	१,५१३,८८५.७०	७६९,२९९.४५	-	७४४,५८६.२५
कमसल	१२,९३५,८४९.००	३,२३३,९६२.२५	३,४५९,४५७.२५	२२५,४९५.००	
शंकास्पद	२१,७४८,०२५.००	१०,८७४,०१२.५०	१४,२५८,७०८.००	३,३८४,६९५.५०	
खराब	१८५,२२६,९६९.००	१८५,२२६,९६९.००	१६०,६८६,२३६.००	-	२४,५४०,७३३.००
अतिरिक्त	-	१,२१५,८१९.७६	२,३०४,९६९.६०	१,०८९,१४९.८४	
जम्मा	१,५५३,४१०,९४८.००	२१५,०९६,८७३.१२	१९७,८६१,५८२.८३	८,०५०,०२८.९६	२५,२८५,३१९.२५



Handwritten signatures and stamps of the organization, including a circular stamp that reads 'Partners & Associates, Chartered Accountants, Kathmandu'.

२०८२ आषाढ मसान्तसम्म कर्जा सुचना केन्द्रमा अद्यावधिक हुन बाँकी रहेको कर्जा रकम रु. ६,०७,९०,९८८ को थप २ प्रतिशत बिन्दुले र कर्णाली डेभलपमेन्ट बैंकमा रहेको रु. ६,७१०,६०२.७२ समेत को अतिरिक्त कर्जा नोकसानी व्यवस्था कायम गरिएको छ । जुन अन्य सम्पत्तिमा गरिएको व्यवस्था अन्तर्गत अनुसूची घ ४.१९ मा देखाइएको छ । साथै नेपाल राष्ट्र बैंकको निर्देशन अनुसार सम्पूर्ण कर्जा सापटलाई अविमित कर्जा सापटमा पुनरवर्गीकरण गर्दै यस वर्ष कर्जा नोकसानी व्यवस्थाबाट रु. १७,२३५,२९०.२९ ले बढ्न गई कूल कर्जा नोकसानी व्यवस्था वर्षको अन्तिममा रु. २१५,०९६,८७३.१२ भएको छ ।

#### १८. अन्य

१८.१ नेपाल राष्ट्र बैंकको निर्देशनानुसार कर्जाको सीमा बृद्धि थप गर्दा थप भएको रकममा मात्र (अर्थात १.५ प्रतिशत) मा उल्लिखित दरको २० प्रतिशतसम्म सेवाशुल्क लिन सकिने व्यवस्था बमोजिम गत आ.व. मा १.५ प्रतिशतको हिसाबले ऋणीहरुबाट बढी लिइएको सेवा शुल्क मध्य रु. ४,४३,४४२८.४२ फिर्ता गर्नुपर्ने सेवा शुल्क यस आ व को आषाढ मासान्त सम्ममा सम्बन्धित ग्राहकलाई फिर्ता गरेको छ ।

१८.२ संस्थाको लघुबित्त संचालन कार्यविधि, २०७६ (संशोधन २०७८ फाल्गुन) को बुंदा नं. २.१.५ बमोजिम शिक्षा तथा पेन्सन बचत कार्यक्रममा जम्मा भएको रकमको लागि संस्थाले बार्षिक १३.५ प्रतिशतका दरले प्रोभिजन गरिनेछ । यस कार्यक्रम अन्तर्गत १५ वर्ष सम्म नियमित बचत गर्ने सदस्यहरुलाई निजले जम्मा गरेको कुल बचतमा संस्थाले सोही बराबरको रकम थप गरेर बचत गर्ने सदस्यलाई फिर्ता दिनेछ । सो बचत अन्तर्गत १५ वर्ष नपुग्दै बिचमा आफुले जम्मा गरेको रकम फिर्ता लिन चाहेमा संस्थाले ७.५ प्रतिशतका ब्याजदरले बचत ब्याज सहित फिर्ता दिइनेछ । उक्त बाँकी प्रोभिजनलाई शिक्षा बचत कोष आम्दानीमा राखिनेछ । यस वर्षमा ब्याज खर्च फिर्ता रकम रु. ९,६६२,१२०।६२ आम्दानी जनाई वर्षको अन्त्यमा शिक्षा बचत कोष वापत रकम रु. १२०,४२७,६३२।१० व्यवस्था कायम गरिएको छ । यो शिक्षा तथा पेन्सन बचत २०७६ साल पौष ८ गते भन्दा पहिले देखि निरन्तर बचत गरिरेका सदस्यहरुको हकमा मात्र लागु रहने छ, निजहरुको शिक्षा तथा पेन्सन बचत समय सिमा १५ वर्ष पुरा भए पश्चात सो बचत कार्यक्रम स्वतह समाप्त हुनेछ । नयाँ सदस्यहरुको हकमा यो शिक्षा तथा पेन्सन बचत २०७६ साल पौष ८ गते देखि हटाइएकोछ ।




१८.३ कर्मचारीले पाउने उपदान दायित्व कम्पनीको कर्मचारी विनियमावली वमोजिम यस वर्ष थप रकम रु.२,०४३,०१७.०० व्यवस्था गरी सम्बन्धित कर्मचारीको नाममा ग्लोबल आइएमई बैंकमा जम्मा गरिएको छ ।

१८.४ कम्पनीको कर्मचारी विनियमावली वमोजिम कर्मचारी विदा वापत रकम रु. ९,७५४,२८४।७३ व्यवस्था कायम गरिएको छ ।

१८.५ आयकर व्यवस्था अधिको नाफावाट १० प्रतिशत रकम कर्मचारी बोनसको लागि व्यवस्था गरिएको छ । कर्मचारी बोनस वापत यस वर्ष रु. ५,६०९,१८३.५५ व्यवस्था गरिएको छ ।

१८.६ गत वर्षका अंकहरु आवश्यकतानुसार तूलनायोग्य बनाउन पूनः वर्गीकरण पुनः समूह बनाउने गरिएका छन् ।





## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

संस्थापक/संस्थापक समुहका शेयर धनीले आफ्नो स्वामित्वमा रहेको शेयर अन्य बैंक तथा वित्तीय संस्थामा धितो राखी कर्जा लिएको विवरण

क्र.सं.	संस्थापक/ संस्थापक समुह अन्तर्गत पर्ने शेयरधनीको नाम	संस्थापकको स्वामित्वमा कायम रहेको शेयर		कर्जा विवरण			कैफियत
		कूल कित्ता संख्या	कूल चुक्ता पुंजीको प्रतिशत	कर्जा लिएको अन्य बैंक/वित्तीय संस्थाको नाम	कर्जा रकम	धितोमा रहेको शेयर कित्ता संख्या	
१.	-	-	-	-	-	-	
२.	-	-	-	-	-	-	
३.	-	-	-	-	-	-	
४.	-	-	-	-	-	-	
५.	-	-	-	-	-	-	
६.	-	-	-	-	-	-	
७.	-	-	-	-	-	-	
८.	-	-	-	-	-	-	
९.	-	-	-	-	-	-	
१०.	-	-	-	-	-	-	
११.	-	-	-	-	-	-	
१२.	-	-	-	-	-	-	
१३.	-	-	-	-	-	-	
१४.	-	-	-	-	-	-	
१५.	-	-	-	-	-	-	
१६.	-	-	-	-	-	-	
१७.	-	-	-	-	-	-	
१८.	-	-	-	-	-	-	
१९.	-	-	-	-	-	-	
२०.	-	-	-	-	-	-	
२१.	-	-	-	-	-	-	

*(Handwritten signatures and notes)*



## आत्मनिर्भर लघुवित्त वित्तीय संस्था लिमिटेड

Comparison of Unaudited and Audited Financial Statements as of FY 2081/82

NPR in '000

S.No.	Particulars	As Per Unaudited Financial Statement	As Per Audited Financial Statement	Variance		Reason For Variance
				In Amount	In %	
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,877,470</b>	<b>1,547,958</b>	<b>329,511</b>	<b>17.55%</b>	
1.1	Paid up Capital	78,343	78,343	0	0.00%	Proposed bonus share
1.2	Reserve and Surplus	223,139	208,315	14,824	6.64%	Provision of staff bonus, income tax & dividend
1.3	Debenture and Bond	0	0	0		
1.4	Borrowings	99,724	99,724	0	0.00%	
1.5	Deposits (a+b)	980,097	980,097	0	0.00%	Relocation of meber capacity enh. Fund
	a. Members	980,097	980,097	0		
	b. Public	0	0	0		
1.6	Income Tax Liability	55,242	18,885	36,357		Provision
1.7	Other Liability	440,924	162,594	278,330	63.12%	LLP, Member capacity enhancement fund
<b>2</b>	<b>Total Asstes(2.1 to 2.7)</b>	<b>1,877,470</b>	<b>1,547,958</b>	<b>329,511</b>	<b>17.55%</b>	
2.1	Cash and Bank Balance	185,843	185,843	0	0.00%	
2.2	Money at Call and Short Notice	0	0	0		
2.3	Investments	0	0	0		
2.4	Loan and Advances	1,553,411	1,338,314	215,097	13.85%	Loan loss provision
2.5	Fixed Assets	4,263	4,263	0	0.00%	
2.6	Non Banking Assets	0	0	0		
2.7	Other Assets	133,953	19,538	114,414	85.41%	Rectification of fixed assets entry
<b>3</b>	<b>Profit and Loss Account</b>					
3.1	Interest Income	215,071	204,476	10,595	4.93%	Bank interest income
3.2	Interest Expenses	79,284	77,689	1,595	2.01%	Financing expenses, rectification
	<b>Net Income(3.1-3.2)</b>	<b>135,787</b>	<b>126,787</b>	<b>9,000</b>	<b>6.63%</b>	
3.3	Fees, Commission and Discount	0	0	0		
3.4	Other Operating Income	16,011	16,678	-667	-4.16%	Service charges refunded for borrowings
3.5	Foreign Exchange Gain/Loss	0	0	0		
	<b>B.Total Operation Income(A+3.3+3.4+3.5)</b>	<b>151,799</b>	<b>143,466</b>	<b>8,333</b>	<b>5.49%</b>	
3.6	Staff Expenses	45,495	47,947	-2,452	-5.39%	Provision of leave, gratuity, training exp
3.7	Other Operating Expenses	16,088	15,480	608	3.78%	
	<b>C.Operating Profit Before Provision(B-3.6-3.7)</b>	<b>90,215</b>	<b>80,038</b>	<b>10,178</b>	<b>11.28%</b>	
3.8	Provision for possible Lossess	40,450	31,996	8,454	20.90%	Provision as per NRB directive
	<b>D.Operating Profit(C-3.8)</b>	<b>49,766</b>	<b>48,042</b>	<b>1,724</b>	<b>3.46%</b>	
3.9	Non Operating Income /Expenses (Net)	0	0	0		
3.10	Write Back Of Provision For Possible Loss	21,205	8,050	13,155	62.04%	Provision as per NRB directive
	<b>E.Profit from Regular Activities(D+3.9+3.10)</b>	<b>70,971</b>	<b>56,092</b>	<b>14,879</b>	<b>20.97%</b>	
3.11	Extraordinary Income /Expenses (Net)	0	0	0		
	<b>F.Profit before Bonus and Taxes(E+3.11)</b>	<b>70,971</b>	<b>56,092</b>	<b>14,879</b>	<b>20.97%</b>	
3.12	Provisoin for staff Bonus	7,097	5,609	1,488		Booked as per actual profit
3.13	Provision for Tax.	19,162	20,110	-948		Booked as per actual profit
	<b>G.Net Profit /Loss(F-3.12-3.13)</b>	<b>44,712</b>	<b>30,373</b>	<b>14,339</b>	<b>32.07%</b>	

