

ग्रामीण विकासको आधार
लघुवित्तको गुणात्मक विस्तार ...



वार्षिक प्रतिवेदन

०८१/८२



CHHIMEK

छिमेक लघुवित्त वित्तीय संस्था लि.

CHHIMEK LAGHUBITTA BITTIYA SANSTHA LIMITED

सञ्चालक समिति



श्री रामचन्द्र जोशी

अध्यक्ष

प्रतिनिधि : निजी क्षेत्रका व्यक्तिहरूबाट



श्री अरुण राज जोशी

सञ्चालक

प्रतिनिधि : सर्वसाधारण सेयरधनी



श्री सुशीला श्रेष्ठ

सञ्चालक

प्रतिनिधि : स्वतन्त्र सञ्चालक



श्री शान्ता शिवाकोटी

सञ्चालक

प्रतिनिधि : ग्लोबल आइएमई बैंक लि.



श्री ज्ञानेन्द्र प्रताप शाह

सञ्चालक

प्रतिनिधि : नबिल बैंक लि.



श्री कर्ण बहादुर घले

सञ्चालक

प्रतिनिधि : सर्वसाधारण सेयरधनी



श्री दिलिप राज रेग्मी

सञ्चालक

प्रतिनिधि : सर्वसाधारण सेयरधनी



श्री दिपक निधि तिवारी

प्रमुख कार्यकारी अधिकृत



स्वर्गीय डा. ठाकुरनाथ पन्त

संस्थापक तथा पूर्व सल्लाहकार
छिमेक लघुवित्त वित्तीय संस्था लिमिटेड

डा. ठाकुरनाथ पन्त एक कुशल प्रशासक, देशको प्रसिद्ध अर्थविद एवं
शिक्षाप्रेमी तथा निःस्वार्थ समाजसेवी हुनुहुन्थ्यो । वहाँ आफ्नो
आम्दानीको केही अंश विपन्न वर्गहरूको
शिक्षा स्वास्थ्य तथा सामाजिक जनचेतना
जस्ता चौतर्फी विकासको अभिवृद्धिमा सदुपयोग गर्न
सदा तत्पर व्यक्तित्वको रूपमा
परिचित हुनुहुन्थ्यो ।

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छिमेक लघुवित्त वित्तीय संस्था लिमिटेड CHHIMEK LAGHUBITTA BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको ईजाजतपत्रप्राप्त संस्था)

“ग्रामिण विकासको आधार लघुवित्तको गुणात्मक विस्तार”

केन्द्रीय कार्यालय, काठमाडौं-३१, मध्यबानेश्वर

फोन ०१-४५९५५१३, ४५६४८५३, फ्याक्स ०१-४५६५७८५ (Email : info@chhimekbank.org.np)

२४औं वार्षिक साधारण सभा सम्बन्धी सूचना

यह मिति २०८२/०९/०७ गते बसेको सञ्चालक समितिको ३२९औं बैठकको निर्णय अनुसार यस वित्तीय संस्थाको २४औं वार्षिक साधारण सभा निम्न लिखित मिति, समय र स्थानमा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण सेयरधनी महानुभावहरूको उपस्थितिको लागि हार्दिक अनुरोध गर्दछु।

सभा हुने मिति, समय र स्थान :

मिति : २०८२/०९/२९ गते मंगलबार (तदनुसार जनवरी १३, २०२६)

समय : विहान ११.०० बजे।

स्थान : होटल सामना प्रा. लि. को सभाहल, मकवानपुर, हेटौँडा।

छलफलका विषयहरू:

(क) सामान्य प्रस्ताव

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेस गर्नुहुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहित २०८२ आषाढ मसान्तको वासलात, मिति २०८१/०४/०१ देखि २०८२/०३/३२ गतेसम्मको नाफा नोक्सान हिसाब तथा सोही अवधिको नगद प्रवाह विवरण र सोसँग सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने।
३. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार लेखापरीक्षण समितिको सिफारिस बमोजिम आर्थिक वर्ष २०८२/८३ का लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने सम्बन्धमा। (वर्तमान लेखापरीक्षक श्री BRS Neupane & Co. ऐन बमोजिम पुनः नियुक्त हुन सक्नुहुनेछ।)
४. सर्वसाधारण सेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्ने १ (एक) जना सञ्चालकको निर्वाचन गर्ने।
५. सञ्चालक समितिले सिफारिस गरे बमोजिम आ.व. २०८१/८२ सम्मको वितरणयोग्य मुनाफाबाट हाल कायम चुक्ता पुँजी रु.३,२१,५३,४५,८६८।- (अक्षरेपी तीन अर्ब एक्काइस करोड त्रिपन्न लाख पैँतालिस हजार आठ सय अठसठ्ठी रुपैयाँ मात्र) को १२.५ प्रतिशतले हुन आउने रकम रु.४०,१९,१८,२३३.५ (अक्षरेपी चालीस करोड उन्नाइस लाख अठार हजार दुई सय तेत्तीस रुपैयाँ पैसा पचास मात्र) नगद लाभांश (बोनस सेयरमा लाग्ने कर समेत) वितरण गर्ने प्रस्ताव स्वीकृत गर्ने।

(ख) विशेष प्रस्ताव

१. सञ्चालक समितिबाट सिफारिस भए बमोजिम आ.व. २०८१/८२ को वितरणयोग्य मुनाफाबाट हाल कायम चुक्ता पुँजी रु.३,२१,५३,४५,८६८।- (अक्षरेपी तीन अर्ब एक्काइस करोड त्रिपन्न लाख पैँतालिस हजार आठ सय अठसठ्ठी रुपैयाँ मात्र) को १२.५ प्रतिशतले हुन आउने रकम रु.४०,१९,१८,२३३.५० (अक्षरेपी चालीस करोड उन्नाइस लाख अठार हजार दुई सय तेत्तीस रुपैयाँ पैसा पचास मात्र) बराबरको बोनस सेयर जारी गर्ने प्रस्ताव स्वीकृत गर्ने।
२. बोनस सेयर जारी गरेपश्चात् कम्पनीको जारी पुँजी तथा चुक्ता पुँजी वृद्धि हुने भएकाले कम्पनीको प्रबन्ध पत्रको दफा ५(ख) र ५(ग) मा संशोधन गर्ने सम्बन्धमा।



३. वित्तीय संस्थाले अन्य ईजाजतपत्रप्राप्त “घ” वर्गका एक वा एक भन्दा बढी लघुवित्त वित्तीय संस्थाहरूलाई मर्जर/प्राप्ती (Merger/Acquisition) गर्न उपयुक्त देखिएमा सो सम्बन्धी आवश्यक सम्पूर्ण कार्य अगाडि बढाउन सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई अधिकार प्रत्यायोजन गर्ने ।
४. सञ्चालकहरूको बैठक भत्ता तथा अन्य सुविधाहरू वृद्धि/थप गर्ने र सोही बमोजिम नियमावलीको नियम ३१(ख) र (ग) मा आवश्यक संशोधन गर्ने ।
५. वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीका दफा/नियमहरूको संशोधन स्वीकृत गर्ने (प्रबन्धपत्र तथा नियमावलीको दफा तथा नियमहरूमा संलग्न तिन महले अनुसार आवश्यक संशोधन गर्ने) तथा उक्त प्रस्तावित संशोधनमा नियमनकारी निकायले फेरबदल, परिमार्जन वा संशोधन गर्न सुझाव वा निर्देशन दिएमा सोही अनुरूप आवश्यक फेरबदल, परिमार्जन वा संशोधन गर्न तथा अभिलेख गराई लिन सञ्चालक समिति वा सञ्चालक समितिले तोकेको पदाधिकारीलाई अख्तियारी दिने ।

(ग) विविध

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

साधारण सभा सम्बन्धमा अन्य थप जानकारी :

१. सेयरधनी दर्ता किताब बन्द रहने : २४औं वार्षिक साधारण सभा तथा लाभांश प्रयोजनका लागि मिति २०८२/०९/१६ गते यस वित्तीय संस्थाको सेयर दाखिल खारेज किताब बन्द रहनेछ । सेयर दाखिल खारेज बन्द हुने अधिल्लो कारोबार दिन अर्थात् मिति २०८२/०९/१४ गतेसम्म नेपाल स्टक एक्सचेन्ज लिमिटेडमा कारोबार भई नियमानुसार तोकिएको समयसम्ममा यस वित्तीय संस्थाको सेयर रजिष्ट्रार एनएमबि क्यापिटल लिमिटेड, बालुवाटार, काठमाडौंमा प्राप्त सेयर नामसारीको आधारमा सेयरधनी दर्ता किताबमा कायम सेयरधनीहरूले यस साधारण सभामा भाग लिन तथा लाभांश पाउन योग्य हुने ब्यहोरा सर्वसाधारण सबैको जानकारीको लागि सूचित गरिन्छ ।
२. वार्षिक साधारण सभामा भाग लिन आउने सेयरधनी महानुभावहरूले आफ्नो सेयर प्रमाणपत्र वा डिम्याट खाताको विवरण वा परिचय खुल्ने कुनै आधिकारीक प्रमाणपत्र साथमा लिएर आईदिनुहुन अनुरोध छ । सङ्गठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाको आधिकारीक पत्र पेस गर्नुपर्नेछ ।
३. २४औं वार्षिक साधारण सभाको प्रतिवेदन यस वित्तीय संस्थाको वेबसाईट (www.chhimekbank.org) मा हेर्न सक्नुहुनेछ । साथै, वित्तीय संस्थाको केन्द्रीय कार्यालय, काठमाडौं-३१, मध्यबानेश्वर वा वित्तीय संस्थाको सेयर रजिष्ट्रार एनएमबि क्यापिटल लि., बालुवाटार, काठमाडौं र सभा हुने दिन सभा स्थलबाट समेत प्राप्त गर्न सक्नु हुनेछ । साथै, कम्पनी ऐन २०६३ को दफा ८४ को प्रयोजनार्थ सक्षिप्त आर्थिक विवरण सेयरधनीहरूको जानकारीको लागि यसै साथ प्रकाशित गरिएको छ ।
४. नाबालक सेयरधनीहरूको तर्फबाट संरक्षक (सेयरधनीको दर्ता किताबमा उल्लिखित) ले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्ती गर्न र मत दिन समेत सक्नेछन ।
५. सभामा भाग लिने प्रत्येक सेयरधनी महानुभावहरूले सभा हुने स्थानमा रहेको उपस्थिति पुस्तिकामा दस्तखत गर्नुपर्नेछ । सेयरधनी उपस्थिति पुस्तिका बिहान ९:०० बजेदेखि खुल्ला रहनेछ ।
६. साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने सेयरधनीहरूले तोकिएको ढाँचामा वित्तीय संस्थाको सेयरधनीहरूलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन् । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको निवेदन सभा शुरु हुनुभन्दा ४८ घण्टा अगावै वित्तीय संस्थाको काठमाडौं-३१, मध्यबानेश्वर स्थित केन्द्रीय कार्यालय वा हेटौँडा, मकवानपुर स्थित शाखा कार्यालयमा दर्ता गराई सक्नु पर्नेछ ।
७. सेयरधनीहरूबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट अध्यक्ष वा निजबाट अनुमति प्राप्त व्यक्तिले जवाफ दिन सक्नेछन् ।
८. कुनै सेयरधनी महानुभावहरूलाई वित्तीय संस्था सम्बन्धमा केही जिज्ञासा भए त्यस्तो ब्यहोरा लिखित रुपमा सभा हुनु भन्दा कम्तिमा ७ (सात) दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पठाउनु हुन अनुरोध गर्दछौं । तर यसलाई छलफल र पारित हुने प्रस्तावको रुपमा समावेश गरिने छैन ।
९. निर्वाचन सम्बन्धी कार्यक्रमहरू निर्वाचन अधिकृतले सूचना प्रकाशित गरे बमोजिम हुनेछ । निर्वाचन अधिकृतद्वारा निर्वाचन सम्बन्धी कार्य तालिका वार्षिक साधारण सभाको दिन भन्दा कम्तिमा ७ दिन अगावै वित्तीय संस्थाको सूचना पाटी एवं निर्वाचन अधिकृतको कार्यालयमा प्रकाशित गरिनेछ ।
१०. सर्वसाधारण सेयरधनीको प्रतिनिधित्व गर्ने सञ्चालक पदको निर्वाचनमा उम्मेदवार हुन चाहने मतदाता नामावलीमा नाम दर्ता भएको सेयरधनीले वित्तीय संस्थाको नियमावली बमोजिम कम्तिमा १०० (एक सय) कित्ता साधारण सेयर आफ्नो नाममा लिएको हुनुपर्नेछ । प्रचलित नेपालको कानून, कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, नेपाल राष्ट्र बैंकद्वारा समय समयमा जारी गरिएका निर्देशनहरू तथा वित्तीय संस्थाको सञ्चालक निर्वाचन निर्देशिका, २०७७ बमोजिम अयोग्यता नठहरिएको सेयरधनी उक्त सञ्चालकको उम्मेदवार हुन योग्य हुनेछन ।
११. सञ्चालकको निर्वाचन व्यवस्था गर्न बनेको “सञ्चालक निर्वाचन निर्देशिका, २०७७” वित्तीय संस्थाको केन्द्रीय/शाखा कार्यालय तथा निर्वाचन अधिकृतको कार्यालय, हेटौँडाबाट १ प्रतिको रु.१००/- तिरी उपलब्ध हुनेछ ।
१२. अन्य थप जानकारीका लागि वित्तीय संस्थाको केन्द्रीय कार्यालयमा सम्पर्क गर्नुहुन अनुरोध छ ।



छिमेक लघुवित्त वित्तीय संस्था लिमिटेड

२४औं वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०८१/८२

छिमेक लघुवित्त वित्तीय संस्थाको २४औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय सेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायका प्रतिनिधिज्यूहरू, लेखापरीक्षक, सञ्चालक समितिका सदस्यज्यूहरू, सम्पूर्ण अतिथी महानुभावहरू र वित्तीय संस्थाका कर्मचारीहरू लगायत सभामा उपस्थित सम्पूर्ण महानुभावहरूलाई वित्तीय संस्था सञ्चालक समितिको तर्फबाट हार्दिक स्वागत तथा न्यानो अभिवादन गर्दछु। विगतका वर्षहरूमा जस्तै सम्पूर्ण सेयरधनी, ग्राहक सदस्य एवं नियमनकारी निकायहरूबाट प्राप्त सहयोग, सद्भाव र शुभेच्छाले गर्दा नै हामीलाई हाम्रो उद्देश्यमा निरन्तर अधि बढ्न हौसला प्राप्त भएको छ।

२०८२ असार मसान्तको वासलात, मिति २०८१/०४/०१ देखि २०८२/०३/३२ गतेसम्मको नाफा नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब तथा सोही अवधिको नगद प्रवाह विवरण र सोसँग सम्बन्धित अनुसूचीहरू, कम्पनी ऐन, २०६३ को दफा १०९(४) बमोजिमको विवरणहरू तथा विभिन्न क्रियाकलाप सहितको वार्षिक प्रतिवेदन र सो उपर लेखापरीक्षकको मन्तव्य स्वीकृतिका लागि यस सभा समक्ष प्रस्तुत गर्ने अनुमति चाहन्छु।

आर्थिक वर्ष २०८१/८२ मा वित्तीय संस्थाले हासिल गरेका मुख्य उपलब्धिहरूलाई देहायबमोजिम बुँदागत रूपमा प्रस्तुत गरिएको छ।

(१) समीक्षा वर्षको कारोबारको सिंहावलोकन :

देशको अर्थतन्त्रमा विगत लामो समय देखि कायम रहेको मन्दीको असर कम हुदै गएको छ। अर्थतन्त्रमा देखिएको मन्दीको असर लघु व्यवसायमा पनि प्रत्यक्षरूपमा परेको छ। लघुव्यवसाय, निर्माण क्षेत्रमा कायम सुस्तताले दैनिक ज्याला मजदुरी गर्ने वर्गलाई असर पारेको छ। न्यून आय भएका व्यक्तिहरूको आर्थिक अवस्था सुधार हुन नसकेको अवस्थाले लघुवित्त कार्यक्रमलाई पनि असर पारेको छ। वैदेशिक रोजगारीबाट प्राप्त हुने विप्रेषणमा भएको वृद्धि तथा अर्थतन्त्रमा देखिएका सुधारले देशको आर्थिक अवस्था सुधारोन्मुख भएको देखाउछ। विगतमा लघुवित्त क्षेत्रमा देखिएका समस्याहरू क्रमशः कम हुदै गएका छन्।

गत वर्ष यस वित्तीय संस्थाको बचत तथा निक्षेप र लगानीमा रहेको कर्जामा उल्लेख्य रूपले वृद्धि भएको छ। कुल ब्याज तथा अन्य आम्दानीमा भएको सामान्य वृद्धिको तुलनामा खर्चमा भएको कमीको कारण खुद मुनाफामा वृद्धि आएको छ। वित्तीय संस्थाले हासिल गरेका मुख्य उपलब्धिहरू निम्नबमोजिम रहेका छन् :

विवरण	२०८२ असार मसान्त	२०८१ असार मसान्त	वृद्धि प्रतिशत
कार्यक्रम पुगेको जिल्ला	६९	६९	०.००%
शाखा सङ्ख्या	१९७	१९७	०.००%
ग्राहक सदस्य सङ्ख्या	४२९,८१६	४१५,०२७	३.५६%
चुक्ता पुँजी	३,२१५,३४५,८६८.००	२,९७७,१७२,९००.००	८.००%
बचत तथा निक्षेप	३९,४२८,७७६,४८८.०९	३३,७२७,३०५,६५७.४३	१६.९०%
कुल लगानीमा रहेको कर्जा	४१,२३२,७३२,२८४.९९	३६,२७५,३४२,४२२.९९	१६.७०%
कुल ब्याज तथा अन्य आम्दानी	६,४६९,०१०,४५१.५४	६,२१०,०७३,२२९.६२	४.११%
कुल खर्च	४,७४४,५१७,३४४.९७	४,८५४,३८८,५०८.९७	-२.२६%
सञ्चालन नाफा	१,७२७,१३४,२३८.४३	१,३५९,१२६,२६३.५४	२७.०८%
खुद मुनाफा	१,२१५,४२५,२४०.३७	९४४,४१५,८७९.२५	२८.७०%

(२) पुँजी वृद्धि : आ.व. २०८०/८१ मा रु. २ अर्ब ९७ करोड ७१ लाख ७२ हजार १ सय चुक्ता पुँजी रहेकोमा गत आर्थिक वर्ष सम्पन्न तेइसौं वार्षिक साधारण सभाले रु. २३ करोड ८१ लाख ७३ हजार ७ सय ६८ रुपैयाँको बोनस सेयर पारित गरे पश्चात वित्तीय संस्थाको कुल चुक्ता पुँजी रु. ३ अर्ब २१ करोड ५३ लाख ४५ हजार ८ सय ६८ पुगेको छ। आ.व. २०८१/८२ को वितरण योग्य मुनाफाबाट रु. ४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ पैसा ५० बराबर अर्थात् चुक्ता पुँजीको १२.५ प्रतिशत बोनस सेयर जारी गर्ने प्रस्ताव

यसै साधारण सभा समक्ष स्वीकृतिका लागि पेस गरिएको छ । सो बोनस सेयरको प्रस्ताव स्वीकृति पश्चात् यस वित्तीय संस्थाको चुक्ता पुँजी रु.३ अर्ब ६१ करोड ७२ लाख ६४ हजार १ सय १ रुपैयाँ ५० पैसा पुगेछ ।

- (३) **कार्यक्षेत्र तथा शाखा सञ्जाल :** समीक्षा आ.व. २०८१/८२ मा वित्तीय संस्थाले ६९ वटा जिल्लाका ५०५ वटा स्थानीय तहमा १९७ वटा शाखाबाट आफ्नो सेवा प्रवाह गरेको छ । प्रादेशिक आधारमा कोशी प्रदेशमा ४५, मधेश प्रदेशमा ३२, बागमती प्रदेशमा २३, गण्डकी प्रदेशमा २०, लुम्बिनी प्रदेशमा ३४, कर्णाली प्रदेशमा १४ र सुदूरपश्चिम प्रदेशमा २९ वटा शाखा कार्यालयहरू रहेका छन् ।

- (४) **कर्मचारी तथा सदस्य तालिम :**

वित्तीय संस्थामा कार्यरत कर्मचारीहरूलाई वित्तीय संस्थाको आवश्यकता बमोजिमको तालिमको व्यवस्था गरिएको छ । तालिमको विषय वस्तुको आधारमा वित्तीय संस्थाका वरिष्ठ कर्मचारी तथा सम्बन्धित विषयका विज्ञ वाह्य प्रशिक्षकबाट तालिम सञ्चालन गरिन्छ । यस्ता तालिमले कर्मचारीहरूमा वित्तीय संस्थाको उद्देश्य प्राप्तिका लागि आवश्यक पर्ने ज्ञान र सीपको विकास भएको छ । लघुवित्त सम्बन्धी तालिम दिने तालिम केन्द्रले सञ्चालन गरेको वाह्य तालिममा वित्तीय संस्थाका कर्मचारीहरूको सहभागिता हुने गरेको छ । २०८२ असार मसान्त सम्ममा कार्यरत कर्मचारी तथा सहयोगी सदस्यको सङ्ख्या १२६९ जना मध्ये ६५ वटा आन्तरिक तालिममा कुल सहभागी ५९४ जना, वाह्य तालिममा ६३ जना र वैदेशिक ११ वटा तालिममा कुल २४ जना सहभागी गराईएको थियो । आर्थिक वर्ष २०८१/०८२ मा आन्तरिक, वाह्य र वैदेशिक गरी कुल ६८१ जना कर्मचारीहरूलाई प्रशिक्षित गराईएको थियो ।

सदस्यलाई व्यवसायी बनाउन सके मात्र लघुवित्त कार्यक्रम दिगो हुने मान्यता बमोजिम यस वित्तीय संस्थाले तालिम कार्यक्रम सञ्चालन गरेको छ । तालिमलाई थप प्रभावकारी बनाउनको लागि सदस्यको माग र व्यवसायको आधारमा तालिम सञ्चालन गरिएको छ । हाल सम्म ऋण नलिएका सदस्य र व्यावसायिक ज्ञान र सिप नभएका सदस्यहरूको लागि उद्यमशिलता विकास तालिम आयोजना गरिएको छ । आन्तरिक रूपमा वित्तीय संस्थाका कृषि प्राविधिकद्वारा आधारभुत तालिम नियमित रूपमा सञ्चालन गर्दै आएका छन् । साथै, तालिम विषयको आधारमा वाह्य संस्थासँगको सहकार्यमा लामो अवधिको तालिम पनि आयोजना गरिएको छ । समीक्षा आ.व. २०८१/८२ मा ९,६६३ जना महिला र २,४१५ जना पुरुष गरी कुल १२,०७८ जना सदस्य तथा सदस्यका परिवारका सदस्यलाई विभिन्न व्यवसायिक सिपमूलक तालिम दिईएको थियो ।

- (५) **वित्तीय साक्षरता कार्यक्रम :**

साधारण लेखपढ गरेका वित्तीय संस्थाका ग्राहक सदस्य, अभिभावक, सर्वसाधारण व्यक्तिका साथै स्कुल, कलेजका विद्यार्थीहरूका लागि वित्तीय साक्षरता कार्यक्रम सञ्चालन गरिएको छ । वित्तीय साक्षरता कार्यक्रमका माध्यमले सहभागीहरूले नगद व्यवस्थापन, आम्दानी, खर्च, बचत, लगानी, ऋण सदुपयोगिता, बीमाका विषयमा वित्तीय ज्ञान प्राप्त गर्नु भएको छ । तालिम स्थल अभाव हुने ग्रामीण क्षेत्रमा श्रव्यदृष्य सुविधा सहितको प्रविधियुक्त तालिम बसको समेत व्यवस्था गरिएको छ ।

समीक्षा वर्षमा वित्तीय संस्थाले सञ्चालन गरेको वित्तीय साक्षरता कार्यक्रम ५९० स्थानामा ३७००१ जना महिला, र १३६८५ जना पुरुष गरी कुल ५०६८६ जना सहभागी भई वित्तीय ज्ञान हासिल गर्नुभएको थियो । जसमध्ये डिजिटल तालिम बसमा ८०७८ जना, Global Money Week 2025 मा ४०५० जना, शाखा स्तरमा आयोजित वित्तीय साक्षरता कार्यक्रममा ३८५५८ जना गरी कुल ५०६८६ जना सहभागी हुनुभएको थियो ।

- (६) **सूचना प्रविधिको विस्तार :**

- वित्तीय संस्थाले ग्राहक सदस्यलाई प्रदान गर्ने सेवामा डिजिटल प्रविधिको प्रयोगलाई निरन्तर रूपमा विस्तार गर्दै गरिएको छ । वित्तीय संस्थाले आफ्ना ग्राहक सदस्यहरूलाई सूचना प्रविधिको उपयोग गर्न प्रोत्साहित गर्ने उद्देश्यले निःशुल्क रूपमा मोबाइल बैंकिङमा ई पासवुक सुविधा ल्याएको छ । ग्राहक सदस्यमा प्रविधिको उपयोग गरी वित्तीय सेवा सुविधा उपयोग गर्नसक्ने क्षमताको विकास भएको छ ।
- सूचना प्रविधिका क्षेत्रमा भएका परिवर्तनको उच्चतम उपयोग गरी आफ्ना ग्राहक वर्गमा गुणस्तरीय सेवा प्रवाह गरिरहेको छ । Core Banking Software मा समय सापेक्ष परिमार्जन गरिएको छ । साथै, डाटाको सुरक्षाको लागि Data Center मा Data Store गर्ने गरिएको छ ।
- व्यापार/व्यवसाय सञ्चालन गरेका ग्राहक सदस्यलाई Merchant QR वितरण गरिएको छ । ग्राहक सदस्यलाई Merchant QR को प्रयोगबाट नगद जम्मा गर्न, भुक्तान गर्न बैंक सम्म जानुपर्ने भन्झटबाट मुक्त हुनुका साथै व्यापार/व्यवसाय विस्तार गर्न समेत मद्दत पुगेको छ ।
- कार्यालयमा हुने दैनिक कारोबार लगायत विविध गतिविधिको प्रत्यक्ष निगरानीको लागि यस वित्तीय संस्थाका १०० वटा शाखामा



CC Camara जडान गरिएको छ। जडान हुन बाँकी रहेका ९७ वटा शाखामा चालु आ.व.मा जडान गरी सक्ने योजना रहेको छ। यसबाट वित्तीय संस्थाको सम्पत्तिको सुरक्षा हुनुका साथै ग्राहक सदस्यहरूको कारोबार पनि सुरक्षित भएको छ।

- वित्तीय संस्थाले ल्याएका नयाँ प्रविधि प्रयोग गर्ने तरिका सिकाउन, वित्तीय साक्षरता सम्बन्धी जानकारी र सेवा सुविधाको जानकारीको लागि हरेक शाखामा एक थान Smart TV को व्यवस्था गरिएको छ।
- डिजिटल माध्यम (Esewa, Khalti, Connect IPS) को प्रयोग गरी बचत जम्मा गर्ने किस्ता तिर्ने व्यवस्था गरिएको छ।

(७) बीमा तथा सुरक्षण सम्बन्धी कार्यक्रम :

वित्तीय संस्थाले वाह्य बीमा कम्पनी मार्फत् ग्राहक सदस्यहरूको व्यवसायको सुरक्षा र निरन्तरताका लागि ऋण लिएका सदस्य र अभिभावकको बीमाको व्यवस्था गरिएको छ। यसले वित्तीय संस्थाको जोखिम न्यूनीकरण गर्नुका साथै मृतकको परिवारलाई थप आर्थिक सहयोग समेत पुगेको छ।

(८) राजस्वमा योगदान :

आ.व.२०८१/८२ मा यस वित्तीय संस्थाले नेपाल सरकारलाई संस्थागत आयकर बापत रु.५५ करोड ५४ लाख ८० हजार २ सय ५४, निक्षेपकर्ताहरूको ब्याजकर बापत रु.१९ करोड ८२ लाख १९ हजार ५ सय २४, कर्मचारीहरूको पारिश्रमिक आयकर बापत रु.३ करोड १ लाख ५३ हजार ५०, सामाजिक सुरक्षा कर रु.५८ लाख ९४ हजार ४ सय ७३, लाभांश कर तर्फ रु.२ करोड १४ लाख १६ हजार ४ सय ४९ वित्तीय संस्थाले भाडामा लिएको घरहरू तथा अन्य बहालकर बापत रु.५६ लाख ७९ हजार ८ सय ३१ तथा अन्य विभिन्न श्रोतमा करकट्टी बापत जम्मा रु.३८ लाख ५१ हजार ८ सय २७ गरी कुल रु.८२ करोड ६ लाख ९५ हजार ४ सय ८ राजस्वमा योगदान गरेको छ।

(९) ग्राहक संरक्षणका महत्वपूर्ण गतिविधि :

वित्तीय संस्थाले आफ्ना ग्राहक सदस्यहरूको हित तथा संरक्षणका लागि अलग्गै ग्राहक संरक्षण कोष (Client Protection Fund) स्थापना गरेको छ। सो कोषबाट ग्राहक संरक्षण कोष निर्देशिका बमोजिम ग्राहक सदस्यहरूलाई विभिन्न किसिमका सुविधाहरू उपलब्ध गराउँदै आएको छ। ग्राहक सदस्यको संरक्षण सम्बन्धमा यस समीक्षा आ.व.मा जम्मा रु.७ करोड ४८ लाख ६८ हजार ४ सय ८१ खर्च भएको छ।

- बीमा कम्पनीसँग सम्झौता गरी वित्तीय संस्थाका ग्राहक सदस्य तथा तिनका अभिभावकको मृत्युमा रु.५,००० का दरले सहयोग, दैब प्रकोपको कारण सदस्यको बस्ने घर पूर्णक्षति भएमा प्रति परिवार ७,००० सम्म सहयोग र सदस्यलाई सुत्केरी खर्च रु.२,००० का दरले सहयोग उपलब्ध गराउने व्यवस्था गरिएको छ।
- ऋण नलिएका र बाह्य बीमा कम्पनी सँग सम्झौता हुनुभन्दा पहिले ऋण लिएका सदस्य तथा सदस्यका अभिभावकको मृत्युमा आर्थिक सहयोग उपलब्ध गराउने गरिएको छ।
- वास्तविक समस्यामा परेका ऋणीलाई पहिचान गरी निजको व्यवसायको प्रवर्धनको लागि आवश्यकता बमोजिम थप ऋण प्रवाह देखि अनुदान सम्मका कार्यक्रम आवश्यकता बमोजिम सञ्चालन गर्न सकिने ब्यवस्था रहेको छ।
- हरेक शाखामा मूल्याङ्कनको आधारमा पुरस्कृत भएका १० वटा उत्कृष्ट इकाइका १० जना सरकारी विद्यालयमा अध्ययन गर्ने छोरीको लागि वार्षिक रु.३६०० का दरले रु.३६००० छात्रवृत्तिको व्यवस्था गरिएको छ। एसइई परीक्षामा सरकारी विद्यालयबाट उत्कृष्ट जिपिए हासिल गरेका खुला तर्फ १ जना र लोपोन्मुख, पिछडिएका जातजाति तर्फ १ जना गरी प्रति शाखा २ जनालाई रु.१०,००० का दरले छात्रवृत्ति प्रदान गरिएको छ।
- सुत्केरी सदस्यलाई पोषण खानाको लागि सुत्केरी खर्च रु.२,००० नगद र रु.५०० बराबरको फलफूलका बिरुवा समेत उपलब्ध गराइएको छ। यसले दिर्घकालमा वातावरण संरक्षणमा समेत योगदान पुग्नेछ।
- छिमेक लघुवित्तबाट मात्रै ऋण लिएर व्यवसाय गरेका सदस्यलाई ब्याज छुटको व्यवस्था गरिएको छ।
- ग्राहक सदस्यको माग र व्यवसायको आधारमा प्रत्येक शाखाले सदस्य/अभिभावकको लागि निःशुल्क व्यावसायिक तालिमको आयोजना गरिएको छ। शाखा कार्यालयको माग बमोजिम छिमेक एकाडेमीसँगको प्राविधिक सहकार्यमा उद्यमशिलता विकास तालिम सञ्चालन गरिएको छ।
- सदस्यहरूले उत्पादन गरेका वस्तुहरू बिक्री गर्न र आवश्यक उपभोग्य सामानहरू खरिद गर्ने उद्देश्यले सञ्चालन गरेको बिक्री केन्द्रहरूमा वित्तीय संस्थाले ऋण र आर्थिक सहयोग उपलब्ध गराउँदै आएको छ।
- वार्षिक रुपमा हरेक शाखामा ग्राहक गुनासो सुनुवाई कार्यक्रमको आयोजना गरी ग्राहक सदस्य र अभिभावकबाट वित्तीय संस्थाको

कार्यक्रमको बारेमा गुनासो तथा सल्लाह सुझाव प्राप्त गरिन्छ । प्राप्त भएका गुनासोको सुनुवाई गरी सल्लाह सुझावलाई नीति निर्माण तहमा छलफल गरी सम्भव भए सम्म कार्यान्वयन गर्ने गरिएको छ । यस्ता कार्यक्रमको आयोजनाले वित्तीय संस्थाको कार्यक्रमलाई अभिग्राहकमैत्री बनाउन सहयोग पुगेको छ ।

- एउटा गाउँमा रहेका सम्पूर्ण सदस्यलाई नै व्यवसायी बनाई आत्मनिर्भर गाउँ समाज बनाउने उद्देश्यले सञ्चालित व्यावसायिक नमुना गाउँ कार्यक्रमलाई विस्तार गर्दै लगिएको छ ।
- समीक्षा अवधि आ.व. २०८१/८२ मा ग्राहक संरक्षण कोषबाट निम्न अनुसारको शिर्षकमा खर्च गरिएको छ ।

खर्च शिर्षक	रकम
(१) सदस्य तथा सदस्यको अभिभावकको मृत्युमा सहयोग	८,८१३,१००.००
(२) दैवि प्रकोप र पूर्णक्षति भुक्तानी	२,५४७,५००.००
(३) सुत्केरी सदस्य पोषण खर्च भुक्तानी	९,८०१,०००.००
(४) सदस्यको व्यवसाय प्रवर्द्धन तथा उद्यमशिलता विकास खर्च	२,३३६,१९७.५५
(५) सदस्य तालिम तथा अवलोकन खर्च	९,२५४,१६०.१०
(६) छात्रवृत्ति सहयोग	६,७६९,०००.००
(७) ग्राहक सदस्य तथा अभिभावक गुनासो सुनुवाई कार्यक्रम	२५,३५४,८५७.९५
(८) वातावरण संरक्षण सम्बन्धी कार्यक्रम	९८२,४५०.००
(९) सदस्य तथा अभिभावक मृत्यु तथा पूर्णक्षति सम्बन्धी बीमा	९०,१०,२१६.००
कुल रकम	७४,८६८,४८१.६०

(१०) संस्थागत सामाजिक उत्तरदायित्व :

यस वित्तीय संस्थाले लघुवित्त सेवाका साथै संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत समाजका विभिन्न क्षेत्रमा योगदान पुऱ्याउँदै आएको छ । नेपाल राष्ट्र बैंकले तोकेका क्षेत्रहरू जस्तै : शिक्षा, स्वास्थ्य, मानविय सहयोग तथा राहत, वित्तीय साक्षरता कार्यक्रम, वातावरण, दिगो विकास लक्ष्यले पहिचान गरेका क्षेत्रहरू र अन्य तोकिएका क्षेत्रलाई आधार मानी यस वित्तीय संस्थाद्वारा संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम सञ्चालन गर्दै आएको छ ।

यस वित्तीय संस्थाले समीक्षा आ.व.मा विशेषज्ञ स्वास्थ्य सेवाको पहुँचबाट वञ्चित ४ स्थानमा विशेषज्ञ स्वास्थ्य शिविरको आयोजना गरिएको थियो, जसमा कुल ३००३ जनाले सेवा प्राप्त गर्नुभयो । वित्तीय साक्षरता कार्यक्रमलाई अभियान कै रुपमा सञ्चालन गरिएको छ, बालबालिकालाई शून्य गरिबी, शून्य बेरोजगारी, शून्य शुद्ध कार्बन उत्सर्जन सम्बन्धी कार्यमा सहभागी गर्ने उद्देश्यले 3ZERO Club गठन गरी उक्त Club मार्फत् वातावरण संरक्षण, विपन्न बालबालिकालाई शैक्षिक सामग्री वितरण, टुहुरा बालबालिका, असहाय तथा जेष्ठ नागरिक केन्द्रलाई सहयोग, संस्कृति जगेर्ना तथा प्रवर्द्धन, दैवी प्रकोप आदी कार्यक्रमहरू सञ्चालन गर्दै आएको छ ।

संस्थागत सामाजिक उत्तरदायित्व कोषबाट सञ्चालित कार्यक्रम र लाभान्वितको विवरण

क्र.सं.	कार्यक्रम	सङ्ख्या	लाभान्वित सङ्ख्या
१	वित्तीय साक्षरता कार्यक्रम	५९०	५०,६८६
२	स्वास्थ्य शिविर	४	३,००३
३	रक्तदान कार्यक्रम	१	५३
४	3ZERO Club मार्फत भएका सामाजिक, वातावरण संरक्षण कार्यक्रमहरू	१४	३४४
५	शैक्षिक सामग्री वितरण टुहुरा बालबालिका, जेष्ठ नागरिक, असहाय केन्द्रलाई प्रत्यक्ष अनुदान कार्यक्रम	२१	७२१

संस्थागत सामाजिक उत्तरदायित्व कोषको खर्च विवरण

खर्चको विवरण	रकम (रु.)
सामाजिक परियोजनामा खर्चहरू जस्तै: शिक्षा, स्वास्थ्य, दैवि प्रकोप, सामाजिक कार्यक्रमहरू, वातावरण संरक्षण, टुहुरा, असहाय, जेष्ठ नागरिक केन्द्रलाई सहयोग आदी	१,१०८,८८०.९६
वित्तीय साक्षरता सम्बन्धी कार्यक्रम	२,७९७,१४८.४१
जम्मा खर्च	३,९०६,०२९.३७

(११) **संस्थागत सुशासन** : यस वित्तीय संस्थाले नियमित रूपमा नियमनकारी निकाय र प्रचलित कानुनले निर्दिष्ट गरे बमोजिम कारोबार तथा वित्तीय विवरणहरू प्रकाशित गर्दै आएको छ। वित्तीय संस्थामा संस्थागत सुशासन कायम राख्न व्यवस्थापन र सञ्चालक समिति सदैव प्रतिवद्ध रहेको छ। सञ्चालक समितिका सदस्यहरू तथा कर्मचारीहरूले नेपाल राष्ट्र बैंक तथा नियमनकारी निकायले जारी गरेका निर्देशन बमोजिमका आचरणहरू पूर्ण रूपमा पालन गरेका छन्। वित्तीय संस्थाका सम्पूर्ण क्रियाकलाप पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गरिएको छ। व्यवस्थापनको निर्णय तथा काम कारबाहीमा सञ्चालक समितिको कुनै किसिमको हस्तक्षेप नरहेको जानकारी गराउन चाहन्छु।

(१२) **प्रतिवेदन तयार भएको मितिसम्म चालु वर्ष (आ.व. २०८२/८३) को उपलब्धि र भविष्यमा गर्नुपर्ने योजनाका विषयमा सञ्चालक समितिको धारणा** :

(क) **प्रतिवेदन तयार पार्दा सम्मको वित्तीय संस्थाको आर्थिक स्थिती** : चालु आ.व. २०८२/८३ को आश्विन महिना सम्मको प्रगति विवरण समीक्षा आ.व.को सोही अवधिको तुलनामा निम्न अनुसार भएको ब्यहोरा अनुरोध गर्दछु।

विवरण	२०८२ आश्विन मसान्तसम्मको	२०८१ आश्विन मसान्तसम्मको	वृद्धि प्रतिशत
ग्राहक सदस्य सङ्ख्या	४३७,५५८	४२१,३११	३.८६%
बचत तथा निक्षेप	४०,९१२,१३८,८५१.११	३४,७९४,४११,६०२.४७	१७.५८%
कुल लगानीमा रहिरहेको कर्जा	४१,९२२,४७२,२३०.५१	३७,९१०,६३१,९४४.५५	१०.५८%
कुल ब्याज तथा अन्य आम्दानी	१,७३६,२१६,१८०.८१	१,५८३,८२७,५२८.७१	९.६२%
कुल खर्च	१,३५६,७२९,४९४.५६	१,२४७,४६९,२६७.२७	८.७६%
सञ्चालन नाफा	३७९,४८६,६८६.२५	३३६,३५८,२६१.४४	१२.८२%
खुद मुनाफा	२६९,००२,८००.५३	२३७,४८७,७७७.२८	१३.२७%

(ख) **प्रतिवेदन तयार भएको मितिसम्म चालु वर्ष (आ.व. ०८२/८३ को उपलब्धि र भविष्यमा गर्नुपर्ने योजनाको विषयमा सञ्चालक समितिको धारणा** :

- वित्तीय संस्थाले सेयरधनी महानुभावहरूलाई उच्चतम प्रतिफल दिने उद्देश्य अनुरूप लघुवित्त कार्यक्रमलाई समयानुकूल परिमार्जन र विस्तार गर्दै लगिने छ।
- न्यून आय भएका विपन्न वर्गका सदस्यलाई ग्राहक संरक्षण कार्यक्रमबाट अधिकतम लाभ पुग्ने कार्यक्रम सञ्चालन गरिने छ।
- छिमेक समाज सेवा संस्थासँग सहकार्य गरी पिछडिएका अति विपन्न समुदायहरूको लागि नमुना आवास निर्माण कार्यक्रमलाई निरन्तरता दिइने छ। हाल सम्म छिमेक समाज सेवा संस्थाले चार वटा नमुना वस्तीमा कुल ७२ वटा आवास निर्माण सम्पन्न गरी हस्तान्तरण गरिसकेको छ। नमुना वस्ती निर्माण सम्बन्धी विवरण निम्न बमोजिम रहेको छ।

क्र.सं.	नमुना वस्ती निर्माण भएको स्थान	लाभान्वित समुदाय	निर्माण गरिएको घर सङ्ख्या
१	माडी, चितवन	चेपाड	३६
२	रामगोपालपुर, महोत्तरी	चमार	७
३	नलगाड, जाजरकोट	भुकम्प पिडित दलित समुदाय	२१
४	कोहलपुर, बाँके	चिडीमार	८

- छिमेक समाज सेवा संस्थासँगको सहकार्यमा निमार्ण भएका नमुना बस्तीमा पिछडिएका अति विपन्न समुदायहरूको आय स्तर वृद्धि गरी आत्मनिर्भर बनाउने कार्यक्रम सञ्चालन गरिएको छ । माडीको चेपाङ नमुना बस्ती, रामगोपालपुरको चमार नमुना बस्ती, नलगाडको चिउरीमिलन टोल नमुना बस्तीमा वित्तीय संस्थाको आर्थिक सहयोगमा बाख्रापालन नमुना गाउँ सञ्चालन गरिएको छ । यसबाट नमुना बस्तीमा दिर्घकालिन आयश्रोतको व्यवस्था भएको छ । नमुना बस्तीमा आय आर्जन सम्बन्धी विविध कार्यक्रम सञ्चालनलाई निरन्तरता दिइने छ ।
- छिमेक एकाडेमीसँगको सहकार्यमा विशेषज्ञ प्रशिक्षकद्वारा ऋण नलिएका सदस्यहरूलाई उद्यमशिलता विकास तालिम कार्यक्रम सञ्चालन गरिएको छ । समीक्षा वर्षमा ४ वटा शाखाका १०५ जना सदस्यहरूलाई सो तालिम उपलब्ध गराइएको थियो । तालिममा सहभागी सदस्यहरू मध्ये अधिकांशले यस वित्तीय संस्थाबाट ऋण लिएर व्यवसायको सुरुवात गरिसकेको छ । उक्त तालिम कार्यक्रमलाई चालु आ.व. मा समेत निरन्तरता दिइनेछ ।
- हाल व्यवसाय नगरेका सदस्यहरूलाई सिपमुलक तालिम, उद्यमशिलता विकास तालिमका माध्यमले सिप र ऋण सँगसँगै दिने कार्यक्रम गरी लगानी वृद्धि गरिने छ ।
- हालसम्म यस वित्तीय संस्थाले देशभरका ६९ जिल्लाहरूमा शाखा विस्तार गरिसकेको छ, जसबाट धेरैजसो लक्षित वर्गका व्यक्तिहरू लाभान्वित भएका छन् । यद्यपि, अझै पनि देशका केही दुर्गम तथा ग्रामीण क्षेत्रहरूमा वित्तीय सेवाको पहुँच पुग्न बाँकी रहेको अवस्थालाई दृष्टिगत गर्दै, यस वित्तीय संस्थाको उद्देश्य अनुरूप सेवा विस्तार गर्न बाँकी रहेका दुर्गम जिल्लाहरूमा समेत सेवा विस्तार गर्न आवश्यक देखिएकोले ती जिल्लाहरूमा सेवा विस्तारको सम्भाव्यता अध्ययन गरी शाखा स्थापना गरिने छ ।
- खराब कर्जा घटाउनको लागि शाखा तहमा, प्रदेश तहमा, केन्द्रीय कार्यालय तहमा विशेष योजना बनाइ असुली कार्य गरिने छ । लगानीलाई नियमित अनुगमन गरी ऋण सदुपयोगितामा विशेष जोड दिइने छ ।
- आवश्यक परेमा यस वित्तीय संस्थाले हाल सेवा पुर्‍याउन बाँकी रहेका दुर्गम क्षेत्रमा सञ्चालित साना लघुवित्त वित्तीय संस्थाहरूलाई प्राप्ति गरिने छ ।
- ग्रामीण क्षेत्रका सदस्यहरूले सञ्चालन गरेका साना व्यवसायलाई लघु उद्यमको रूपमा विकास गरी दिगो रोजगारीको अवसर सृजना गर्ने ।
- वित्तीय संस्थाका सेवा सुविधालाई क्रमशः आधुनिक डिजिटल बैकिङ प्रविधिमा रुपान्तरण गर्दै लैजाने, कार्यलाई निरन्तरता दिइएको छ । यसले वित्तीय संस्थाको सेवामा गुणस्तर वृद्धि गरी लागत समेत घटाउन मद्दत गर्नेछ । वित्तीय संस्थामा प्रयोग गरिने कागजातहरू घटाई Digitalize गर्ने र सदस्यका डाटाहरू सुरक्षित गर्ने ।
- ग्राहक सदस्यले जम्मा गर्ने बचतलाई प्रोत्साहित गर्ने कार्यक्रमलाई निरन्तरता दिइने छ ।
- डिजिटल प्रविधिको उपयोग गरी ग्राहक सदस्यहरूलाई वित्तीय संस्थाले प्रदान गर्ने सेवा छिटो छरितो बनाइने छ ।
- ग्राहक सदस्यका रोजाई एवं चाहना अनुरूपका नयाँ सुविधा र कार्यक्रमहरू थप गरिनेछ । यसले वित्तीय संस्थाको प्रतिस्पर्धात्मक क्षमता अझ वृद्धि हुनेछ ।
- ग्राहक सदस्यहरूलाई ऋण सदुपयोगिता, वित्तीय अनुशासन, लगानी सम्बन्धी ज्ञान, वित्तीय संस्थाबाट प्राप्त हुने सेवा सुविधाको जानकारी गराउन वित्तीय साक्षरता कार्यक्रमलाई निरन्तरता दिइने छ ।
- वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कार्यक्रमलाई प्रभावकारी रूपमा कार्यान्वयन गर्नेछ ।

(१३) सञ्चालक समितिमा भएको हेरफेर र सो को कारण :

प्रचलित ऐन, निर्देशनको अधिनमा रही वित्तीय संस्थाको लागि आवश्यक पर्ने महत्वपूर्ण नीति नियमहरू निर्माण गर्ने, व्यवस्थापनलाई आवश्यक निर्देशन दिने, बजेट स्वीकृति गर्ने, अल्पकालिन र दिर्घकालिन योजना तर्जुमा गर्ने जस्ता महत्वपूर्ण जिम्मेवारी सञ्चालक समितिको रहेको छ । नियमनकारी निकायले तोकेको मापदण्ड र ऐन कानुनमा भएको व्यवस्था बमोजिम नियमित रूपमा बैठकहरू बसि उपयुक्त निर्णयहरू लिदै आएको छ । समीक्षा आ.व. २०८१/८२ मा सञ्चालक समितिको कुल १९ वटा बैठक सम्पन्न भएका थिए ।

वित्तीय संस्थाको वर्तमान सञ्चालक समितिको संरचना निम्न बमोजिम रहेको छ ।

क्र.सं	नाम	पद	प्रतिनिधित्व
१	श्री रामचन्द्र जोशी	अध्यक्ष	संस्थापक (निजीप्रवर्धक)
२	श्री ऋषि राज जोशी	सञ्चालक	सर्वसाधारण सेयरधनी
३	श्री सुशीला श्रेष्ठ	सञ्चालक	स्वतन्त्र सञ्चालक
४	श्री शान्ता शिवाकोटी	सञ्चालक	संस्थागत संस्थापक (ग्लोबल आइएमई बैंक लि.)

५	श्री ज्ञानेन्द्र प्रताप शाह	सञ्चालक	संस्थागत संस्थापक (नबिल बैंक लि.)
६	श्री कर्ण वहादुर घले	सञ्चालक	सर्वसाधारण सेयरधनी
७	श्री दिलिप राज रेग्मी	सञ्चालक	सर्वसाधारण सेयरधनी

सर्वसाधारण सेयरधनीको तर्फबाट प्रतिनिधित्व गर्नुहुने श्री कर्ण वहादुर घलेज्यू र श्री प्रकाश राज विष्टज्यूको पदावधि मिति २०८१/०९/२९ मा समाप्त भएकोले मिति २०८१/०९/२९ सम्पन्न २३औं वार्षिक साधारण सभाबाट सर्वसाधारण सेयरधनीको तर्फबाट श्री कर्ण वहादुर घले र श्री दिलिप राज रेग्मी सञ्चालकमा निर्वाचित हुनु भएको थियो ।

सञ्चालक समितिमा रहेर पुर्‍याउनु भएको अमूल्य योगदानको लागि निवर्तमान सञ्चालक श्री प्रकाश राज विष्टज्यू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दछौ ।

(१४) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

यस वित्तीय संस्थाले सम्बद्ध सबै सरोकारवाला निकायहरूसँग पारदर्शिता र व्यावसायिकताका आधारमा सौहार्द्रपूर्ण व्यावसायिक सम्बन्ध विस्तार गरेको छ । वित्तीय संस्थाले विभिन्न संघसंस्था, कम्पनी, व्यक्तिहरू बिचमा व्यावसायिक सम्बन्ध कायम राख्दै आएको छ । व्यावसायिक सम्बन्धलाई थप प्रगाढ गर्ने विश्वासका साथ वित्तीय संस्थाले आफ्ना गतिविधि तथा कारोबारहरू सञ्चालन गरिरहेको छ ।

(१५) लाभांश बाँडफाँट गर्न सिफारिस गरिएको रकम :

आ.व. २०८१/८२ सम्मको वितरणयोग्य मुनाफाबाट सेयरधनी महानुभावहरूलाई २०८२ आषाढ मसान्तमा कायम चुक्ता पुँजी रु.३ अर्ब २१ करोड ५३ लाख ४५ हजार ८ सय ६८ को १२.५ प्रतिशतले हुन आउने रकम रु.४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ पैसा ५० बोनस सेयर र १२.५ प्रतिशतले हुन आउने रकम रु.४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ पैसा ५० नगद (बोनस सेयर र नगद लाभांशमा लाग्ने कर समेत) लाभांश बाँडफाँट गर्ने प्रस्ताव यस साधारण सभा समक्ष स्वीकृतिका लागि पेस गरिएको छ ।

(१६) आन्तरिक नियन्त्रण प्रणाली र सोको विस्तृत विवरण :

वित्तीय संस्थाको सञ्चालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशनको अधिनमा रही जोखिम व्यवस्थापनको लागि आवश्यक नीति, कार्यविधिहरू बनाई लागू गरेको छ । आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा गर्ने जिम्मेवारी सञ्चालक समितिमा रहन्छ । लेखापरीक्षण समितिले नियमित रूपमा आन्तरिक लेखापरीक्षक, वाह्य लेखापरीक्षक, नेपाल राष्ट्र बैंकका सुपरिवेक्षण प्रतिवेदनहरूको समीक्षा गरी सञ्चालक समितिलाई वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीको प्रभावकारीताका विषयमा स्वतन्त्र राय पेस गर्दछ ।

वित्तीय कारोबारमा अन्तर्निहित विभिन्न प्रकारका जोखिम कम गर्नको लागि वित्तीय संस्थाले आफ्नो आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउदै लगेको छ ।

वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली तथा यसको प्रभावकारीतालाई सञ्चालक समितिको तहबाटै विशेष महत्व दिएको छ । सञ्चालक समिति मातहतको लेखापरीक्षण समितिबाट स्वीकृत लेखापरीक्षण योजनाको आधारमा लेखापरीक्षण विभागले आफ्नो कार्य सञ्चालन गरिरहेको छ । सो विभागले सम्पूर्ण कार्यालयहरूको नियमित तथा आवश्यकता बमोजिम विशेष लेखापरीक्षण गरिरहेको छ ।

यसका साथै सञ्चालक समितिको मातहतमा रहेको जोखिम व्यवस्थापन समितिको मार्गदर्शनमा जोखिम व्यवस्थापन विभागले जोखिमको पहिचान, अनुगमन, नियन्त्रण र रिपोर्टिङ सम्बन्धी कार्य गरिरहेको छ । सम्पत्ती शुद्धीकरण अनुगमन समितिले प्रचलित कानून र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम अनुपालनाको नियमित अनुगमन विभिन्न विभाग मार्फत गरिरहेको छ ।

यसका अलवा वित्तीय संस्थाको उच्च व्यवस्थापन तहमा व्यवस्थापन समिति, सम्पत्ती दायित्व उपसमिति, कर्जा असुली समिति, आर्थिक निर्देशन समिति, पदपूर्ति समिति र खरिद समिति रहेका छन् । यस्तै शाखाको नियमित अनुगमन तथा निरीक्षणको लागि अनुगमन अधिकृतको व्यवस्था गरिएको छ । अनुगमन अधिकृतले विभागीय जिम्मेवारी, बजेटरी नियन्त्रण, प्रशासनिक नियन्त्रण सम्बन्धमा स्थलगत निरीक्षण गरी आवश्यक निर्देशन दिने र उपल्लो व्यवस्थापनलाई प्रतिवेदन पेस गर्ने गर्दछन् ।

(क) **लेखा परीक्षण समिति :** यस वित्तीय संस्थाको लेखापरीक्षण समितिमा गैरकार्यकारी सञ्चालक श्री शान्ता शिवाकोटीज्यूको संयोजकत्वमा सञ्चालक श्री सुशीला श्रेष्ठज्यू र आ.ले.प. विभागका प्रमुख सदस्य सचिव रहनुभएको छ । यस समितिले नेपाल

राष्ट्र बैंकको निर्देशनले तोके बमोजिम कार्य सम्पादन गर्दछ। लेखापरीक्षकबाट प्राप्त प्रतिवेदन उपर लेखा परीक्षण समितिमा छलफल गरी आवश्यक निर्देशन दिने गरेको छ। यस समितिबाट नियमित रूपमा सञ्चालक समितिमा सुभाबहरू प्राप्त भइरहेको छ।

- (ख) **कर्मचारी सेवा सुविधा समिति** : यस वित्तीय संस्थाको कर्मचारी सेवा सुविधा समितिमा गैर कार्यकारी सञ्चालक श्री कर्ण बहादुर घलेज्यूको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत, लेखा विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहनुभएको छ। यस समितिले संस्थाको पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई सहयोग गर्ने गर्दछ। पारिश्रमिक निर्धारण नीति बमोजिम प्रचलित कानून तथा नीति निर्देशनमा उल्लिखित व्यवस्थाहरूको पालना हुने गरी कर्मचारीहरूको पारिश्रमिक वृद्धि गर्नुपर्ने देखिएमा आधारहरू सहित सञ्चालक समिति समक्ष सिफारिस गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनौट, नियुक्ती, पदस्थापन, सरुवा, वढुवा आदिको मापदण्डहरू तयार गरी सञ्चालक समिति समक्ष पेस गर्ने तथा नेपाल राष्ट्र बैंकबाट यस समितिले गर्ने भनि तोकिएका कार्यहरू गर्ने गर्दछ।
- (ग) **जोखिम व्यवस्थापन समिति** : यस वित्तीय संस्थाको जोखिम व्यवस्थापन समितिमा गैर कार्यकारी सञ्चालक श्री ज्ञानेन्द्र प्रताप शाहज्यूको संयोजकत्वमा सञ्चालक श्री शान्ता शिवाकोटीज्यू, कर्जा तथा सञ्चालन विभाग प्रमुख सदस्य र जोखिम व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहनु भएको छ। यस समितिको बैठक तीन महिनामा कम्तीमा एक पटक बस्ने गरेको छ। यस समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासको लागि सुभाब दिने, व्यावसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति आदिको सम्बन्धमा सञ्चालक समितिमा सुभाब पेस गर्ने, जोखिम सम्पत्ति अनुसार पुँजीको पर्याप्तता, तरलताको स्थिति, ब्याजदर परिवर्तनबाट पर्नसक्ने जोखिम, तथा अन्य जोखिमहरूको नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय तथा सुभाब दिने तथा नेपाल राष्ट्र बैंकबाट यस समितिले गर्ने भनी तोकिएका कार्यहरू गर्ने गर्दछ।
- (घ) **सम्पत्ति शुद्धीकरण अनुगमन समिति** : यस वित्तीय संस्थाको सम्पत्ति शुद्धीकरण अनुगमन समितिमा गैर कार्यकारी सञ्चालक श्री दिलिप राज रेग्मीज्यूको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत, कर्जा तथा सञ्चालन विभाग प्रमुख सदस्य र योजना तथा सम्पत्ति शुद्धीकरण अनुपालना विभाग प्रमुख सदस्य सचिव रहनु भएको छ। यो समितिले सम्पत्ति शुद्धीकरण सम्बन्धी कानूनहरू, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरू अनुरूप काम कारवाही भए नभएको र सो सम्बन्धमा हुनसक्ने जोखिमहरूलाई नियन्त्रण गर्ने सम्बन्धमा छलफल गर्ने गरिएको छ।

(१७) आभार प्रकट :

आदरणीय सेयरधनी महानुभावहरू, विभिन्न निकायका प्रतिनिधिहरू, ग्राहक सदस्यहरू र शुभचिन्तकहरूलाई यहाँहरूको गरिमामय उपस्थिती तथा समर्थनको लागि सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट पनि हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छु। नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, ठुला करदाता कार्यालय, आन्तरिक राजश्व विभाग, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज, सि.डि.एस एण्ड क्लियरिङ लि., वाह्य लेखापरीक्षक लगायत कर्जा सूचना केन्द्रबाट प्राप्त सहयोग र मार्गनिर्देशनको लागि आभार व्यक्त गर्दै भविष्यमा पनि यहाँहरूको सहयोग पाइरहने अपेक्षा गर्दछौं। नेपाल लघुवित्त बैंक संघ, छिमेक समाज सेवा संस्था, छिमेक एकाडेमी, नविल बैंक लिमिटेड, हिमालयन बैंक लिमिटेड, ग्लोबल आइएमई बैंक लिमिटेड, एनएमबि क्यापिटल लि. लगायत अन्य बैंक तथा वित्तीय संस्थाहरू, संघ संस्था तथा पत्रकार महोदयहरू लगायत यस वित्तीय संस्थालाई प्रत्यक्ष एवं अप्रत्यक्ष रूपमा सहयोग पुऱ्याउनु हुने सम्पूर्णमा यस वित्तीय संस्थाको तर्फबाट हार्दिक कृतज्ञता ज्ञापन गर्दछु।

कडा परिश्रम, इमानदारी, कर्तव्यपरायण, ग्राहक सदस्य मैत्री व्यवहारका लागि यस वित्तीय संस्थाका कर्मचारी तथा सहयोगी सदस्यहरूलाई सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद दिन चाहन्छु। दुर्गम र ग्रामीण क्षेत्रका विपन्न वर्गका महिलाहरूको आर्थिक विकासमा यहाँहरूले पुऱ्याउनु भएको योगदान अतुलनिय रहेको छ। यस वित्तीय संस्थामा आवद्ध भई कारोबार गर्ने सम्पूर्ण ग्राहक सदस्यहरूको वित्तीय अनुशासन, लगनशिलता र अटुट विश्वासको लागि हार्दिक आभार व्यक्त गर्दछु। यस वित्तीय संस्थालाई अभि सबल बनाउनको लागि विगतमा भैं आउँदा दिनहरूमा पनि यहाँहरू सबै शुभचिन्तकहरूबाट अमूल्य सल्लाह सुभाब तथा शुभेच्छाको अपेक्षा गर्दै आउँदा दिनहरूलाई अभि उपलब्धिमूलक बनाउने प्रण सहित उपस्थित सम्पूर्ण महानुभावहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछु।

धन्यवाद,

सञ्चालक समितिको तर्फबाट
रामचन्द्र जोशी
अध्यक्ष



सञ्चालक समितिको प्रतिवेदनमा सुलाउनु पर्ने

कम्पनी ऐन, २०६३ को दफा १०८ (४) सँग सम्बन्धित अन्य थप विवरणहरू

(क) समीक्षा वर्षको कारोबारको सिंहावलोकन :

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परे नपरेको :

आदरणीय सेयरधनी महानुभावहरू, विगत वर्षहरूमा सुरु भएको विश्वव्यापी आर्थिक मन्दीमा केही सुधार हुदै गएको छ । आणविक हतियार सम्पन्न देशहरू बिच देखिएको द्वन्दले अन्तर्राष्ट्रिय स्तरमा लगानीकर्ताहरू बिच अनिश्चयको वातावरण सृजना हुन गयो । यस्ता घटनाले प्रत्यक्षरूपमा वित्तीय संस्थाको कारोबारलाई असर नपरे पनि अप्रत्यक्ष रूपमा त्यसले असर पार्न सक्नेछ । देशको अर्थतन्त्रको मुल श्रोतको रूपमा रहेको वैदेशिक रोजगारीको लागि मुख्य गन्तव्यको रूपमा रहेका खाडी मुलुकहरूमा पश्चिम एशियाको द्वन्दको कारण रोजगारीका अवसर घट्न सक्ने सम्भावना देखिन्छ । राष्ट्रिय अर्थतन्त्रका मुख्य सूचकहरू आर्थिक वृद्धिदर, आयात, निर्यात, विप्रेषण आप्रवाहमा अघिल्लो आर्थिक वर्षको तुलनामा वृद्धि भएको छ । मुख्य सूचकहरूमा आएको सुधारले देशको समग्र आर्थिक क्षेत्रमा सकारात्मक सङ्केत देखिएको छ । लगानीको लागि पर्याप्त तरलता कायम रहेको छ, जसको कारण बैंकको व्याजदर पनि घट्दै गएको छ । २०८२ भाद्र २३ र २४ गतेको आन्दोलन पछि देशको राष्ट्रिय राजनीति तरल अवस्थामा रहेको कारण देशको समग्र अवस्थामा अन्यौल देखिएको छ । यसले व्यापार, व्यवसाय लगायत समग्र बैकिङ क्षेत्रमा पनि नकारात्मक असर परेको छ । यस्ता घटनाले वित्तीय संस्थाको कारोबारलाई प्रत्यक्ष रूपमा असर पारेको छ ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्ष (आ.व. २०८२/८३) को उपलब्धि र भविष्यमा गर्नुपर्ने कुराहरूका विषयमा सञ्चालक समितिको धारणा :

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सो को कारण :

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू:

यस वित्तीय संस्थाको कारोबारलाई मुख्य गरी निम्न लिखित कुराहरूले असर पार्ने देखिन्छ । यस्तो असरहरूबाट बचेर वित्तीय संस्थालाई प्रभावकारी रूपमा अगाडी बढाउन हामी प्रयत्नशिल छौं ।

१. राजनैतिक तरलताको अवस्थामा विभिन्न स्वार्थ समूहले गर्ने आन्दोलन ।
२. सरकारी निकाय तथा नियमनकारी निकायबाट समय समयमा जारी हुने नीति तथा निर्देशनहरू ।
३. बैंक वित्तीय संस्था बिचमा बढ्दो प्रतिस्पर्धा ।
४. युवा जनशक्ति विदेश पलायन, दक्ष र अनुभवी कर्मचारीको पलायन ।
५. खराब कर्जा व्यवस्थापन ।
६. देशको समष्टिगत आर्थिक अवस्था ।

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

२३औं वार्षिक साधारण सभामा नियुक्त BRS Neupane & Company ले आ.व. २०८१/८२ को लेखापरीक्षण गर्नुभएको लेखापरीक्षण प्रतिवेदनले वित्तीय संस्थाको यथार्थ अवस्थाको चित्रण गरेको छ । यस प्रतिवेदनमा कुनै नकारात्मक टिप्पणी रहेका छैनन् र लेखापरीक्षण प्रतिवेदन प्रति सञ्चालक समितिको कुनै टिप्पणी रहेको छैन ।

(ज) लाभांश बाँडफाँट गर्न सिफारिस गरिएको रकम :

आ.व. २०८१/८२ सम्मको वितरणयोग्य मुनाफाबाट सेयरधनी महानुभावहरूलाई २०८२ आषाढ मसान्तमा कायम चुक्ता पुँजी रु.३ अर्ब २१ करोड ५३ लाख ४५ हजार ८ सय ६८ को १२.५ प्रतिशतले हुन आउने रकम रु.४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ पैसा ५० बोनस सेयर र १२.५ प्रतिशतले हुन आउने रकम रु.४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ पैसा ५० नगद (बोनस सेयर र नगद लाभांशमा लाग्ने कर समेत) लाभांश बाँडफाँट गर्ने प्रस्ताव यस साधारण सभा समक्ष स्वीकृतिका लागि पेस गरिएको छ ।

(झ) सेयर जफत भएको भए जफत भएको सेयर सङ्ख्या, त्यस्तो सेयरको अङ्कित मूल्य, त्यस्तो सेयर जफत हुनु भन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो सेयर जफत भएपछि सो सेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको सेयर बापत रकम फिर्ता गरेको भए सोको विवरण :

- समीक्षा वर्षमा कुनै किसिमको सेयरहरू जफत गर्ने कार्य नभएको ।

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

- यस वित्तीय संस्थाको सहायक कम्पनी नभएको ।

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

- यस वित्तीय संस्थाको सहायक कम्पनी नभएको ।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत सेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

- विगत आर्थिक वर्षमा आधारभूत सेयरधनीहरूबाट वित्तीय संस्थालाई छुट्टै रुपमा कुनै जानकारी प्राप्त भएको छैन ।

(ड) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको सेयरको स्वामित्वको विवरण र कम्पनीको सेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

वित्तीय संस्थाका सञ्चालक एवं व्यवस्थापन पदाधिकारी कम्पनीको सेयर कारोबारमा संलग्नता रहेको जानकारी कम्पनीलाई प्राप्त नभएको ।

(ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

विगत आर्थिक वर्षमा यस वित्तीय संस्थासँग सम्बन्धित सम्भौताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजका नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको ।

(ण) कम्पनीले आफ्नो सेयर आफैले खरिद गरे नगरेको, गर्नुको कारण, त्यस्तो सेयरको सङ्ख्या र अङ्कित मूल्य:

समीक्षा वर्षमा वित्तीय संस्थाले आफ्नो सेयर आफै खरिद गरेको छैन ।

(त) आन्तरिक नियन्त्रण प्रणाली र सोको विस्तृत विवरण :

आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनका लागि वित्तीय संस्थामा भएका र हुनसक्ने जोखिमहरू पहिचान गरी व्यवस्थापन गर्नुका साथै वित्तीय संस्थालाई उत्कृष्ट एवं सवल रुपमा सञ्चालन गरी लगानीकर्ताहरूको हितको संरक्षणको लागि सञ्चालक समितिले प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी हुने निर्देशनको अधिनमा रही जोखिम व्यवस्थापनका लागि आवश्यक नीति, कार्यविधिहरू बनाई लागू गरेको छ ।

वित्तीय संस्थामा गठन भएका विभिन्न समितिहरू, नियमित अनुगमन, आन्तरिक लेखापरीक्षण, वाह्य लेखापरीक्षण, नियमनकारी निकायबाट हुने सुपरिवेक्षण कार्यले आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाएको छ ।

(थ) गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

गत आर्थिक वर्ष २०८१/८२ को कुल व्यवस्थापन खर्च देहाय बमोजिम रहेको छ ।



विवरण	रकम (रु)
कर्मचारी खर्च	१,१११,४७२,०४६.१३
सञ्चालन खर्च	२२९,७३८,७८९.९२
जम्मा	१,३४,१२,१०,८३६.०५

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

यस वित्तीय संस्थाको लेखापरीक्षण समितिमा गैर कार्यकारी सञ्चालक श्री शान्ता शिवाकोटीको संयोजकत्वमा सञ्चालक श्री सुशिला श्रेष्ठ र आ.ले.प. विभागका प्रमुख सदस्य सचिव रहनु भएको छ। आ.व. २०८१/८२ लेखा परीक्षण समितिका सञ्चालक सदस्यहरूलाई बैठक भत्ता बापत प्रति बैठक रु. ७,५०० का दरले प्रदान गरिएको छ। साथै, उक्त बैठकमा सहभागी हुँदा खाना/खाजा उपलब्ध गराइएको छ। लेखा परीक्षण समितिले नेपाल राष्ट्र बैंकले लेखा परीक्षण समितिका लागि तोकेको निर्देशनको परिधि भित्र रहेर कार्य सम्पादन गर्दै आएको छ। लेखा परीक्षकबाट प्राप्त हुने प्रतिवेदनका सम्बन्धमा लेखा परीक्षण समितिमा छलफल तथा पुनरावलोकन गरी सुधारको लागि व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ। लेखा परीक्षकबाट प्राप्त प्रतिवेदनलाई लेखापरीक्षण समितिले छलफल तथा पुनरावलोकन गरी समय समयमा सञ्चालक समिति समक्ष पेस गर्ने गरिएको छ।

- (ध) सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा सङ्गठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सोको विवरण :

वित्तीय संस्थाका सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा सङ्गठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी रहेको छैन। आधारभूत सेयरधनीका रूपमा रहेका संस्थागत सेयरधनीहरू मुख्य गरी हिमालयन बैंक लि., नविल बैंक लि., ग्लोबल आइएमई बैंक लि., बैंकिङ संस्था भएकोले ती संस्थासँग विपन्न वर्ग कर्जाको कारोबार एवं नियमित बैंकिङ कारोबारको सन्दर्भमा लेनादेना बाँकी रहेको रकम बारे यसैसाथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणमा उल्लेख गरिएको छ।

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

(अ) सञ्चालक समितिसँग सम्बन्धित :

सञ्चालक समितिको बैठक भत्ता : अध्यक्ष रु.८,०००/- र सञ्चालक रु.७,५००/- प्रति बैठक तथा सञ्चालक स्तरीय समिति/उप-समितिको प्रति बैठक भत्ता रु.७,५००/-

पत्रपत्रिका : अध्यक्ष तथा सञ्चालकलाई मासिक रु.१,०००/-

सञ्चार खर्च तथा इन्टरनेट खर्च : अध्यक्ष तथा सञ्चालकलाई मासिक रु.३,०००/-

स्वदेश भ्रमणमा दैनिक भत्ता : अध्यक्ष एवं सञ्चालकलाई वित्तीय संस्थाको काममा भ्रमण गर्दा दैनिक रु.३,०००/-, होटल खर्च बापत विल बमोजिम बढीमा दैनिक रु.३,०००/- तथा वास्तविक लागेको यातायात खर्च।

(आ) कार्यकारी प्रमुख तथा व्यवस्थापकहरूको वार्षिक तलब, भत्ता तथा सुविधाहरू :

क्र.सं.	विवरण	कार्यकारी प्रमुख	अन्य कार्यकारी पदाधिकारी/व्यवस्थापक
१	तलब, भत्ता	२,९६०,९००.००	२०,२६९,७३६.८
२	दर्श भत्ता	२४०,०००.००	१,५३३,७४१.००
३	सञ्चय कोष	१०८,०००.००	१,१२७,९०४.००
	जम्मा सङ्ख्या	१	१३

(इ) कार्यकारी प्रमुख र व्यवस्थापकिय / प्रबन्धक स्तरका कर्मचारी पदाधिकारीहरूलाई तलब भत्ताको साथै निम्न सुविधाहरू दिईएको छ ।

१. बोनस सम्बन्धमा : बोनस ऐन अनुसार ।
२. उपदान सम्बन्धमा : कर्मचारी सेवा विनियमावलीमा व्यवस्था गरे अनुसार ।
३. औषधोपचार बीमा प्रमुख कार्यकारी अधिकृतलाई वार्षिक रु.४ लाख बराबर तथा अन्य व्यवस्थापकिय/प्रबन्धकलाई वार्षिक रु.२ लाख देखि ३ लाख सम्मको र दुर्घटना बीमा प्रमुख कार्यकारी अधिकृतलाई वार्षिक रु.२३ लाख तथा अन्य व्यवस्थापकिय/प्रबन्धकलाई वार्षिक रु.११ लाख ५० हजार देखि रु १२ लाख ५० हजार बराबर ।

(प) सेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

२०८२ असार मसान्त सम्म सेयरधनीहरूले बुझिलिन बाँकी लाभांश रकम रु.३ करोड ४९ लाख ४७ हजार ९ सय १० रुपैया पैसा ९३ रहेको छ । आ.व. २०८१/८२ को प्रस्तावित नगद लाभांश रु.४० करोड १९ लाख १८ हजार २ सय ३३ रुपैयाँ ५० पैसा रहेको छ । आ.व. २०८०/८१ सम्मको बुझिलिन बाँकी रहेको लाभांश रकमको भुक्तानी लिने वारेमा पटक पटक सूचना प्रकाशित गर्नुका साथै वित्तीय संस्थाको वेब साइटमा सेयरधनीको विवरण राखिएकोले आफ्नो लाभांश रकम बुझिलिनु हुन अनुरोध छ ।

(फ) कम्पनी ऐनको दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :

नभएको ।

(ब) कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरण :

कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच वित्तीय संस्थाको आफ्नो नियमित वित्तीय कारोबार बाहेक अन्य कारोबार भएको छैन ।

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

नभएको ।

(म) अन्य आवश्यक कुराहरू :

नभएको ।



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम २ सँग सम्बन्धित अनुसूची -१५ बमोजिमको वार्षिक विवरणहरू :

१. सञ्चालक समितिको प्रतिवेदन: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
२. लेखापरीक्षकको प्रतिवेदन: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
३. लेखापरीक्षण भएका वित्तीय विवरणहरू: सम्बन्धित शीर्षक अन्तर्गत राखिएको ।
४. कानुनी कारबाही सम्बन्धी विवरण :
 - (क) त्रैमासिक अवधिमा सङ्गठित संस्थाले वा संस्थाका विरुद्ध कुनै मुद्दा दायर भएका भए :
यस अवधिमा वित्तीय संस्थाले कसैका उपर मुद्दा दायर गरेको छैन र संस्थाको विरुद्धमा कसैबाट मुद्दा दायर भएको सूचना प्राप्त भएको छैन ।
 - (ख) सङ्गठित संस्थाका संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :
उल्लेखित प्रकृतीको कुनै मुद्दा दायर भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त नभएको ।
 - (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :
उल्लेखित प्रकृतीको मुद्दा रहे/भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त नभएको ।
५. सङ्गठित संस्थाको सेयर कारोबार तथा प्रगतिको विश्लेषण:
 - (क) धितोपत्र बजारमा भएको सङ्गठित संस्थाको सेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारण:
सेयर मूल्य र कारोबार निर्धारण नेपाल स्टक एक्सचेञ्ज लिमिटेडको खुल्ला बजारमा निर्भर हुने भएकोले यसमा व्यवस्थापनको भिन्न धारणा नरहेको र नेपाल स्टक एक्सचेञ्ज लि. तथा नेपाल धितोपत्र बोर्डको सुपरिवेक्षण व्यवस्थाको अधिनमा रही कारोबार रहेको ।
 - (ख) आ.व.२०८१/८२ मा संगठित संस्थाको सेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार सङ्ख्या र कारोबार दिन:

त्रयमास	अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कुल कारोबार दिन	कुल कारोबार सङ्ख्या	कुल कारोबार सेयर सङ्ख्या
प्रथम त्रयमास	१,१५५.००	८८५.००	१००५.००	५७	२८,८४१	२,५०८,८४०.००
दोस्रो त्रयमास	१,०१६.००	८३५.००	८४९.००	५५	८,३७६	५८०,८५१.००
तेस्रो त्रयमास	९२९.००	८२१.५०	८४४.४४	५६	८,९०२	६५४,९२०.००
चौथो त्रयमास	१०४२.००	८२२.००	१०३५.९८	६३	१५,५०३	१,९७२,६०२.००

६. समस्या तथा चुनौती :
 - (क) आन्तरिक समस्या तथा चुनौती :
 - ऋण सदुपयोगिता कमी, ऋण असुलीमा समस्या,
 - निरन्तर उच्च दरमा सञ्चालन खर्चमा भएको वृद्धि,
 - पूर्णरूपमा प्रविधिको उपयोग गर्नु नसक्नु, पुरानै विधि र पद्धतिको प्रयोग हुनु,
 - दक्ष, तालिमप्राप्त जनशक्ति पलायन हुनु,
 - लामो समय देखि वित्तीय संस्थाले प्रवाह गर्ने सेवामा परिवर्तन हुन नसक्नु ।

(ख) बाह्य समस्या र चुनौती :

- वित्तीय संस्थाहरू बिचमा अत्याधिक प्रतिस्पर्धा,
- लघुवित्तको विरुद्धमा सञ्चालित कार्यक्रम नियन्त्रण हुन नसक्नु,
- समय समयमा आइपर्ने प्राकृतिक प्रकोप तथा महामारी,
- नियमनकारी निकायले जारी गर्ने नीतिगत निर्देशनहरू,
- दुर्गम भेगमा वित्तीय सेवा प्रवाहका लागि आवश्यक पूर्वाधारको कमी,
- व्यवसायको लागि व्यावसायिक वातावरणको अभाव,
- युवा जनशक्ति विदेश पलायन हुनु ।

(ग) रणनीति :

- समय सापेक्ष नयाँ सेवा, सुविधा थप गरी लगानी विस्तार गर्ने ,
- ग्राहक संरक्षण कार्यक्रमलाई उच्च प्राथमिकता दिने ।
- दक्ष जनशक्ति पलायन रोक्नको लागि जनशक्ति विकास सम्बन्धी कार्य गर्ने
- कर्जा लगानी गर्दा गुणस्तर कायम गर्ने ,
- अधिकतम रूपमा प्रविधिको उपयोग गरी अनावश्यक खर्च कटौती गर्ने, सेवाको गुणस्तर वृद्धि गर्ने,
- जोखिम व्यवस्थापनको लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउने,
- प्राकृतिक जोखिम न्यूनीकरणका लागि बीमाको व्यवस्था गर्ने,
- संस्थागत सुशासनको सुदृढीकरणमा प्राथमिकता दिने ।

(७) संस्थागत सुशासन :

नेपाल राष्ट्र बैंकले लघुवित्त वित्तीय संस्थाका लागि जारी गरेका निर्देशन, परिपत्रहरू पूर्णरूपमा पालना गरिएको छ ।

कम्पनी ऐन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन लगायत प्रचलित कानुनले निर्दिष्ट गरे बमोजिमका विवरणहरू प्रकाशित गर्ने गरिएको छ । वित्तीय संस्थाले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ ।

वित्तीय संस्थाको आन्तरिक लेखापरीक्षण विभाग सशक्त र स्वतन्त्ररूपमा सञ्चालित छ । आन्तरिक लेखापरीक्षण तथा बाह्य लेखापरीक्षण, नियमनकारी निकायको सुपरिवेक्षणबाट प्राप्त सुझाव तथा निर्देशनलाई पालना गरिएको छ ।

वित्तीय संस्थाको कर्जा जोखिम तथा सञ्चालन जोखिम, कर्मचारी व्यवस्थापन, लगायतका विषयमा आवश्यक निर्णय गर्न जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति, सम्पत्ति दायित्व व्यवस्थापन समिति रहेका छन् । समितिहरूले आवश्यकता बमोजिम बैठक मार्फत् निर्णय कार्यान्वयनको लागि व्यवस्थापन समितिलाई निर्देशन दिने गरेको छ । व्यवस्थापन समितिको नियमित बैठकले प्राप्त निर्देशन कार्यान्वयनका लागि आवश्यक व्यवस्था गर्ने गरिएको छ ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन (सूचीकृत सङ्गठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७८ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	छिमेक लघुवित्त वित्तीय संस्था लि.
ठेगाना इमेल र वेबसाइट सहित	मध्य वानेश्वर, काठमाडौं Email : info@chhimekbank.org.np Website : www.chhimekbank.org
फोन नं.	०१-४५९५५१३, ४५६४८५३
प्रतिवेदन पेस गरिएको आ.व.	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री रामचन्द्र जोशी (२०८१/०४/१८)

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

सेयरधनीहरू	साधारण सेयर सङ्ख्या	पूँजी संरचना %
संस्थापक सेयरधनीहरू	१६३९८२६३.९३	५१%
सर्वसाधारण सेयरधनीहरू	१५७५५१९४.७५	४९%
जम्मा	३२१५३४५८.६८	१००%

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	सेयर सङ्ख्या		नियुक्त भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका
			संस्थापक	सर्वसाधारण			
१	श्री रामचन्द्र जोशी काठमाडौं - ३१, काठमाडौं	संस्थापक समूह	७०१८४२	२००७८८	२०८१/०४/१३	२०८१/०४/१३	सञ्चालक समितिको ३०५औं बैठकबाट
२	श्री ऋषि राज जोशी विराटनगर - १३, मोरङ	सर्वसाधारण समूह	-	२८८६	२०७८/०९/२३	२०७८/०९/२३	वित्तीय संस्थाको २० औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
३	श्री सुशीला श्रेष्ठ ललितपुर- ३, ललितपुर	स्वतन्त्र	-	-	२०७९/०५/१७	२०७९/०५/१७	सञ्चालक समितिको २७८औं बैठकबाट
४	श्री शान्ता शिवाकोटी काठमाडौं - ०७, काठमाडौं	संस्थापक समूह	२६४२२४९	२३४३३	२०८०/०१/०६	२०८०/०१/०६	सञ्चालक समितिको २८६औं बैठकबाट
५	श्री ज्ञानेन्द्र प्रताप शाह काठमाडौं - १४, काठमाडौं	संस्थापक समूह	२८०७१६३	-	२०८१/०७/०२	२०८१/०७/०२	सञ्चालक समितिको ३०९औं बैठकबाट
६	श्री कर्ण बहादुर घले काठमाडौं - ३०, काठमाडौं	सर्वसाधारण समूह	-	८९०	२०८१/०९/२९	२०८१/०९/२९	वित्तीय संस्थाको २३औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
७	श्री दिलिप राज रेग्मी काठमाडौं - १०, काठमाडौं	सर्वसाधारण समूह	-	१७५	२०८१/०९/२९	२०८१/०९/२९	वित्तीय संस्थाको २३औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित

(घ) सञ्चालक समितिको बैठक :

- सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक सदस्य		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको सदस्य	
	यस आ.व. (२०८२/८३)	गत आ.व. (२०८१/८२)	यस आ.व. (२०८२/८३)	गत आ.व. (२०८१/८२)	यस आ.व. (२०८२/८३)	गत आ.व. (२०८१/८२)
१.	२०८२/०४/२७	२०८१/०४/०६	७	७	नभएको	नभएको
२.	२०८२/०५/३१	२०८१/०४/१८	६	७	नभएको	नभएको
३.	२०८२/०६/०८	२०८१/०५/०२	६	७	नभएको	नभएको
४.	२०८२/०७/२७	२०८१/०६/१३	७	७	नभएको	नभएको
५.	२०८२/०८/२९	२०८१/०७/०१	७	७	नभएको	नभएको
६.	२०८२/०९/०७	२०८१/०८/१९	७	७	नभएको	नभएको
७.		२०८१/०८/२०		७		नभएको
८.		२०८१/०९/०६		७		नभएको
९.		२०८१/०९/२८		७		नभएको
१०.		२०८१/०९/२९		७		नभएको
११.		२०८१/११/१५		७		नभएको
१२.		२०८१/१२/१२		६		नभएको
१३.		२०८२/०१/०६		७		नभएको
१४.		२०८२/०२/०२		७		नभएको
१५.		२०८२/०२/२१		७		नभएको
१६.		२०८२/०२/३०		७		नभएको
१७.		२०८२/०३/२२		७		नभएको
१८.		२०८२/०३/२३		७		नभएको
१९.		२०८२/०३/२४		७		नभएको

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपूरक सदस्य नपुगी स्थगित भएको भए सोको विवरण : नभएको
- सञ्चालक समितिको बैठकसम्बन्धी अन्य विवरण:

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :	माथि तालिकामा दिइएको अनुसार उपस्थित भएको	
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्युट)को छुट्टै अभिलेख राखे नराखेको :	राखेको	
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	यस आ.व. २०८१/८२	४८ दिन
	गत आ.व. २०८०/८१	५८ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	२०७८/०९/२३	
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष : रु.८,०००/-प्रति बैठक	
	सञ्चालक : रु.७,५००/-प्रति बैठक	
गत आ.व.को सञ्चालक समितिको कुल बैठक खर्च रु.	रु.२,९५९,३४०.१२	



२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :					भएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :					नभएको
सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :					
क्र.सं.	विषय	मिति	सहभागी सञ्चालकको सङ्ख्या	तालिम सञ्चालन भएको स्थान	
१.	Global MicroFinance Environment and its Challenges	२०८१/०६/१५	४	काठमाडौं	
२	AML/CFT	२०८१/१०/१४	१	काठमाडौं	
३	संस्थागत सुशासन , जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली	२०८१/१०/१८	१	जनकपुर	
४	Directors Refresher Training	२०८२/०१/०५	७	काठमाडौं	
५	AML/CFT Training	२०८२/०१/०६	७	काठमाडौं	
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :					गराएको
<ul style="list-style-type: none">■ संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,■ निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीको लिएको सेयर वा डिबेन्चरको विवरण,■ निज अन्य कुनै सङ्गठित संस्थाको आधारभूत सेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,■ निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।					
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :					नभएको
सञ्चालकहरूलाई नियमनकारी निकाय तथा अन्य निकायहरूबाट कुनै कारबाही गरिएको भए सोको विवरण:					नभएको

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

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

सञ्चालकको नाम	पद	कैफियत
श्री ज्ञानेन्द्र प्रताप शाह	संयोजक	सञ्चालक
श्री शान्ता शिवाकोटी	सदस्य	सञ्चालक (संयोजक, लेखापरीक्षण समिति)
श्री विश्वनाथ सिग्देल	सदस्य	कर्जा तथा सञ्चालन विभाग प्रमुख
श्री सन्दिप लामिछाने	सदस्य सचिव	जोखिम व्यवस्थापन विभाग प्रमुख

(आ) समितिको बैठक सङ्ख्या : आ.व. २०८१/८२ - ८ वटा बैठक ।

(इ) समितिको कार्यसम्बन्धी छोटो विवरण:

यस जोखिम व्यवस्थापन समितिको बैठक कम्तीमा तीन महिनामा एक पटक बस्ने गरेको छ । यस समितिले विद्यमान

जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासको लागि सुझाव दिनु, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति आदिको सम्बन्धमा सञ्चालक समितिमा सुझाव पेस गर्ने, जोखिम सम्पत्ति अनुसार पुँजीको पर्याप्तता, तरलताको स्थिति, ब्याजदर परिवर्तनबाट पर्नसक्ने जोखिम, तथा अन्य जोखिमहरूको नियमित रूपमा छलफल तथा विश्लेषण सञ्चालक समितिलाई आवश्यक राय तथा सुझाव दिने तथा नेपाल राष्ट्र बैंकबाट यस समितिले गर्ने भनी तोकिएको कामहरू यस समितिको कार्य भित्र पर्दछ ।

- (ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको
- (घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समितिको गठन भए/नभएको गठन नभएको भए सोको कारण : भएको ।
- (ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

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

- सञ्चालक समिति : श्री रामचन्द्र जोशी (अध्यक्ष), श्री ऋषीराज जोशी (सञ्चालक), श्री कर्ण वहादुर घले (सञ्चालक), श्री सुशीला श्रेष्ठ (सञ्चालक), श्री शान्ता शिवाकोटी (सञ्चालक), श्री ज्ञानेन्द्र प्रताप शाह (सञ्चालक) र श्री दिलिप राज रेग्मी (सञ्चालक),
- जोखिम व्यवस्थापन समिति : श्री ज्ञानेन्द्र प्रताप शाह (संयोजक), श्री शान्ता शिवाकोटी (सदस्य), श्री विश्वनाथ सिग्देल (सदस्य), श्री सन्दिप लामिछाने (सदस्य सचिव)
- लेखापरीक्षण समिति : श्री शान्ता शिवाकोटी (संयोजक), श्री सुशीला श्रेष्ठ (सदस्य), श्री बेदनाथ अधिकारी (सदस्य सचिव)
- कर्मचारी सेवा सुविधा समिति : श्री कर्ण वहादुर घले (संयोजक), श्री दिपक निधी तिवारी (सदस्य), श्री उत्तम राज कट्टेल (सदस्य), श्री हरि राज लोहनी (सदस्य सचिव)
- सम्पत्ति शुद्धीकरण अनुगमन समिति : श्री दिलिप राज रेग्मी (संयोजक), श्री दिपक निधी तिवारी (सदस्य), श्री विश्वनाथ सिग्देल (सदस्य), श्री सन्दिप पाठक (सदस्य सचिव)

(आ) समितिको बैठक सङ्ख्या : आ.व २०८१/८२

समिति	बैठक सङ्ख्या
सञ्चालक समिति	१९
जोखिम व्यवस्थापन समिति	८
लेखापरीक्षण समिति	७
कर्मचारी सेवा सुविधा समिति	२
सम्पत्ति शुद्धीकरण अनुगमन समिति	९

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा गर्ने जिम्मेवारी सञ्चालक समितिमा रहन्छ । लेखापरीक्षण समितिले आन्तरिक लेखापरीक्षक, वाह्य लेखापरीक्षकको लेखापरीक्षण प्रतिवेदनहरूको समीक्षा गरी सञ्चालक समितिलाई वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीको वारेमा स्वतन्त्र राय प्रदान गर्दछ । वित्तीय उद्देश्य प्राप्तिका लागि जोखिम वहन गर्नुपर्छ तर यसका नकारात्मक प्रभावहरूलाई सकेसम्म कम गर्न वित्तीय संस्था सदैव कटिबद्ध छ । जोखिमको पहिचान, विश्लेषण, मूल्याङ्कन तथा व्यवस्थापनका लागि विभिन्न कार्य विधिहरू अपनाइएको छ । कर्मचारीको सेवा सुविधालाई समय सापेक्ष बनाउनको लागि वित्तीय संस्थाले विभिन्न मापदण्ड तयार पारी लागू गरेको छ ।

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



४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

बिषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	आर्थिक अभियान दैनिक	मिति २०८१/०९/०७ र ०८ गतेको आर्थिक अभियान दैनिक मार्फत २३औं वार्षिक साधारण सभाको सूचना दुई पटक प्रकाशित गरिएको ।
विशेष साधारण सभाको सूचना	नभएको	
वार्षिक प्रतिवेदन	वित्तीय संस्थाको वेब साइट	२०८१/०९/०७ (आ.व. २०८१/८२)
त्रैमासिक प्रतिवेदन	पहिलो त्रैमास : आर्थिक अभियान दैनिक	२०८१/०७/३०
	दोस्रो त्रैमास : आर्थिक अभियान दैनिक	२०८१/१०/२७
	तेस्रो त्रैमास : नयाँ पत्रिका दैनिक	२०८२/०१/२८
	चौथो त्रैमास : आर्थिक अभियान दैनिक	२०८२/०४/३०

धितोपत्रको मूल्यमा प्रभाव

मूल्य संवेदनशील सूचना	नियमनकारी निकायहरूमा पत्र मार्फत तथा दैनिक पत्रिकामा सार्वजनिक सूचना मार्फत
अन्य	-

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : आ.व. २०८०/८१ - २०८१/०९/२९ (२३औं वार्षिक साधारण सभा)

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता, तथा अन्य सुबिधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा सर्त विनियमावली/व्यवस्था भए नभएको : उल्लेखित कुराहरू समेटिएको कर्मचारी सेवा विनियमावली भएको ।

(ख) साङ्गठनिक संरचना : अनुसूची १ मा संलग्न गरिएको ।

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

उच्च व्यवस्थापन तहका कर्मचारीहरूको विवरण :

क्र.सं.	कर्मचारी कोड	कर्मचारीको नाम	हालको पद	हालको शैक्षिक योग्यता	कैफियत
१	२०८९	श्री दिपक निधि तिवारी	प्रमुख कार्यकारी अधिकृत	MA	
२	५	श्री दिलिप कुमार श्रेष्ठ	नायव प्रमुख कार्यकारी अधिकृत	MA	
३	६	श्री निकेश अधिकारी	सहायक महाप्रबन्धक	MA	
४	१०	श्री दिपक पाण्डे	सहायक महाप्रबन्धक	MA	
५	८	श्री तारानाथ महतो	वरिष्ठ विभागीय प्रमुख	MA	
६	९	श्री विश्वनाथ सिग्देल	वरिष्ठ विभागीय प्रमुख	MA	
७	३२	श्री हरि राज लोहनी	वरिष्ठ विभागीय प्रमुख	MA	
८	१४	श्री निरन्जन महतो	वरिष्ठ विभागीय प्रमुख	BA	
९	३६	श्री उत्सव राज जोशी	वरिष्ठ विभागीय प्रमुख	MA	
१०	३८	श्री वेदनाथ अधिकारी	विभागीय प्रमुख	BA	

क्र.सं.	कर्मचारी कोड	कर्मचारीको नाम	हालको पद	हालको शैक्षिक योग्यता	कैफियत
११	१३	श्री निरन्जन अर्याल	विभागीय प्रमुख	BA	
१२	४२	श्री उत्तम राज कट्टेल	विभागीय प्रमुख	MA	
१३	८८४	श्री सन्दिप लामिछाने	वरिष्ठ अधिकृत	CA	
१४	१४८	श्री सन्दिप पाठक	अधिकृत	BEd	

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको				
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	गरेको				
<ul style="list-style-type: none"> पदपूर्ति समितिले वित्तीय संस्थालाई आवश्यक नयाँ कर्मचारीको दरबन्दी सञ्चालक समिति समक्ष स्वीकृतिको लागि सिफारिस गर्ने । सञ्चालक समितिबाट स्वीकृत दरबन्दी अनुसारको कर्मचारी छनौटको लागि आवश्यक योग्यता, परीक्षाको किसिम तथा आधारहरू आदि खुलाई राष्ट्रिय दैनिक पत्रिकामा विज्ञापन गर्ने । रित पूर्वक परेका आवेदकहरूको तोकिएअनुसारको परीक्षा लिने । तोकिएको सबै परीक्षामा उत्तीर्ण उमेदवारहरूलाई वित्तीय संस्थाको कर्मचारी सेवा विनियमावलीको अधीनमा रही नियुक्तीको प्रक्रिया अघि बढाउने । 					
व्यवस्थापन स्तरका कर्मचारीको सङ्ख्या :	१४				
कुल कर्मचारीको सङ्ख्या (२०८२ आषाढ मसान्तसम्मको) :	१२६९				
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको				
आ.व.२०८१/८२ मा कर्मचारीहरूलाई दिइएको तालिम सङ्ख्या तथा सम्मिलित कर्मचारीको सङ्ख्या :	<table> <tr> <th>तालिम सङ्ख्या</th><th>कर्मचारी सङ्ख्या</th></tr> <tr> <td>१६४</td><td>६८१</td></tr> </table>	तालिम सङ्ख्या	कर्मचारी सङ्ख्या	१६४	६८१
तालिम सङ्ख्या	कर्मचारी सङ्ख्या				
१६४	६८१				
२०८१/८२ आ.व. को कर्मचारी तालिम खर्च रु. :	१९,७९८,९६९.२५				
२०८१/८२ आ.व. को कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२३.५०%				
२०८१/८२ आ.व.को कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	१.७७%				

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८२/०८/२९
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : आ.व. २०८१/८२ को	बुँदा नं ४(क) मा प्रस्तुत भएको
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति : आ.व. २०८१/८२ को	२०८२/०८/२९
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : आ.व. २०८०/८१ को	२०८१/०९/२९
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	(आ) नियुक्ति नगरिएको
(इ) आन्तरिक लेखापरीक्षण कति अबधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(इ) अर्धवार्षिक



(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता				
क्र.सं.	सदस्यको नाम	पद	योग्यता	कैफियत
१.	शान्ता शिवाकोटी	संयोजक	MBS	सञ्चालक
२.	सुशीला श्रेष्ठ	सदस्य	MBS	सञ्चालक
३.	वेदनाथ अधिकारी	सदस्य सचिव	BA	आ.ले.प. प्रमुख
बैठक बसेको मिति तथा उपस्थित सदस्य सङ्ख्या (आ.व. २०८१/८२)				
बैठक बसेको मिति		उपस्थित सदस्य सङ्ख्या	कैफियत	
२०८१/०५/१६		३	८५औं बैठक	
२०८१/०६/२१		३	८६औं बैठक	
२०८१/०८/२९		३	८७औं बैठक	
२०८१/११/२४		३	८८औं बैठक	
२०८२/०१/२७		३	८९औं बैठक	
२०८२/०२/२८		३	९०औं बैठक	
२०८२/०३/०६		३	९१औं बैठक	
प्रति बैठक भत्ता रु.७५०० का दरले सञ्चालकलाई मात्र उपलब्ध गराईएको ।				

आर्थिक वर्ष २०८१/८२ मा लेखा परीक्षण समितिको प्रतिवेदन सञ्चालक समितिमा प्रस्तुत भएको विवरण निम्नानुसार छन :

लेखा परीक्षण समितिको बैठक सङ्ख्या	समितिको बैठक	प्रस्तुत भएको मिति
८५औं	३०८	२०८१/०६/१३
८६औं	३१०	२०८१/०८/१९
८७औं	३१३	२०८१/०९/२८
८८औं	३१६	२०८१/१२/१२
८९औं	३१८	२०८२/०२/०२
९०औं	३२०	२०८२/०२/३०
९१औं	३२२	२०८२/०३/२३

७. अन्य विवरण

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

परिपालन अधिकृतको

.....

नाम : दिपक पाण्डे

पद : सहायक महाप्रबन्धक

मिति : २०८२ / ०९ / ०७

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०९/०७

प्रमाणित गर्ने:

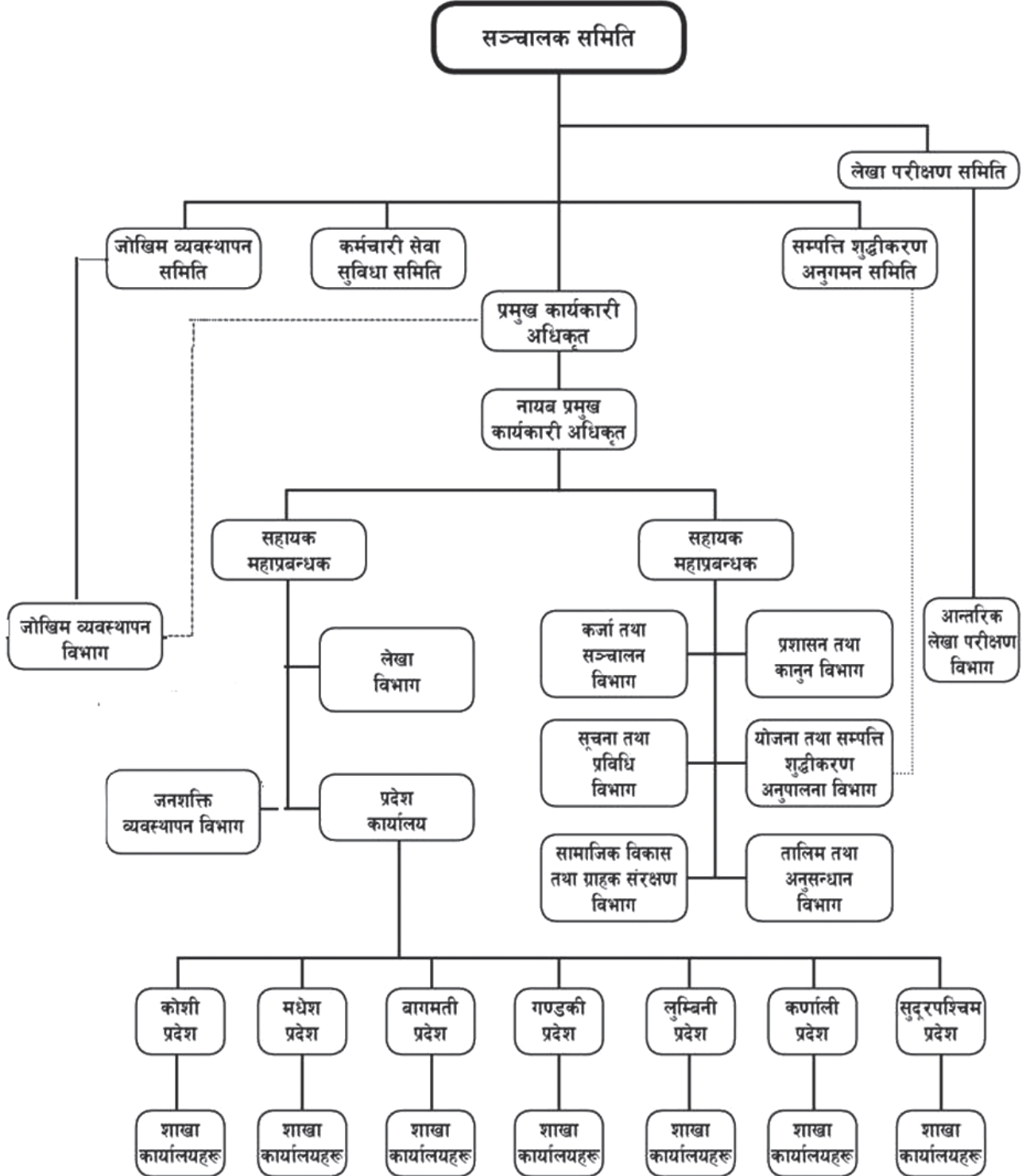
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एफसिए ज्ञानेन्द्र वहादुर भारी

वि आर एस न्यौपाने एण्ड कम्पनी

चार्टर्ड एकाउण्टेन्ट्स

अनुसूची १ साङ्गठनिक संरचना





Independent Auditor's Report

To The Shareholders of Chhimek Laghubitta Bittiya Sanstha Ltd.

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Chhimek Laghubitta Bittiya Sanstha Ltd. (referred to as "the Microfinance"), which comprises the Statement of Financial Position as at 32nd Ashadh 2082 (16th July 2025), Statement of Profit and Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, and Statement of Cash Flows for the year then ended and Notes to the financial statements, including a Summary of Significant Accounting Policies.

In our opinion, the accompanying financial statements of the Microfinance present fairly, in all material respects the financial position of the Microfinance as at 32nd Ashadh 2082 (16th July 2025) and its financial performance, and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

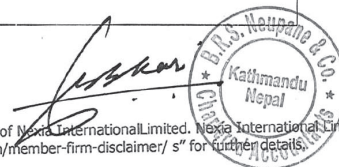
Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

S.N.	Key Audit Matters	How our Audit addressed the Key Audit Matters
1.	Interest Recognition Interest income of the Microfinance is recognized in accordance with the Guidance Note on Interest Income Recognition, 2025, issued by Nepal Rastra Bank (NRB). As per the guideline, the interest recognition is based on the stage (Stage 1, 2, or 3) of each financial asset as determined at the previous quarter's end. As per the Guideline, or stage 3 financial assets, interest income recognized on an accrual basis	Our audit procedures for interest income recognition included: <ul style="list-style-type: none"> We obtained a clear understanding of the process of accrual of interest income on loan and advances in the core banking system of the Microfinance.

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	<p>(coupon rate or effective rate) shall be adjusted against the movement in accrued interest receivable during the current quarter, and interest suspense at the beginning of the quarter, and only cash-based interest income during the current quarter shall be recognized. Similarly, for Stage 1 and 2 financial assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income.</p> <p>The manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines, in staging financial assets and determination of interest income. So, this may have an effect on recognition of interest income of the Microfinance. Therefore, we have considered it as Key Audit Matter</p>	<ul style="list-style-type: none"> We obtained an understanding of the Microfinance's process for classifying loans into Stages 1-3 per NRB ECL Guidelines. We tested the accuracy of the loan and advances staging classifications based on the previous quarter end and if new loan and advances are added during the quarter, based on stage at initial recognition. We verified, on a sample basis, the recognition of interest income based on staging of loan and advances. We also performed manual recalculations of interest for selected of loans and advance from each stage. 															
2.	<p>Impairment of Loans and Advances</p> <p>The impairment of loans and advances is a Key Audit Matter as the Microfinance has significant credit exposure to a large number of borrowers, and there is a high degree of complexity, judgment, and estimation involved in the determination of Expected Credit Loss (ECL). The same resulted in a significant audit effort to address the risk around loan recoverability and the determination of ECL.</p> <p>As per the NFRS 9- Expected Credit Loss Related Guidelines, 2024, BFIs are required to recognize impairment on credit exposures as the higher of</p> <ul style="list-style-type: none"> ECL calculated as per NFRS 9 and Existing regulatory provisions in Unified Directives. <p>Accordingly, the higher of the above is taken as impairment loss for loans and advances. The Microfinance's portfolio of loans and advances amounts to NPR 41,650.37 million, on which the microfinance has reported the following impairments following the above provision:</p> <p style="text-align: center;"><i>(Amount in Million NPR)</i></p> <table border="1"> <thead> <tr> <th>Impairment</th><th>Current Year</th><th>Previous Year</th></tr> </thead> <tbody> <tr> <td>• Loans and advances to Customer</td><td></td><td></td></tr> <tr> <td>Collective Impairment</td><td>760.66</td><td>743.86</td></tr> <tr> <td>Individual Impairment</td><td>817.54</td><td>734.46</td></tr> <tr> <td>Total</td><td>1,578.20</td><td>1,478.31</td></tr> </tbody> </table> <p>The Microfinance's portfolio of loans and advances is material to the financial statements. Determination of impairment as per NRB ECL guideline involves significant management judgment in assessing staging (Stage 1, Stage 2 and Stage 3), estimation of Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD), and consideration of forward-looking macroeconomic assumptions.</p> <p>Considering the regulatory requirement, existing business environment, and judgments involved in the ECL calculation, it is a matter of higher importance for the intended users of financial statements. Hence, we have determined this as a Key Audit Matter.</p>	Impairment	Current Year	Previous Year	• Loans and advances to Customer			Collective Impairment	760.66	743.86	Individual Impairment	817.54	734.46	Total	1,578.20	1,478.31	<p>Our audit procedures included:</p> <ul style="list-style-type: none"> We tested, on a sample basis, the approval of new lending facilities against the Microfinance's credit policies, the performance of annual loan assessments, and controls over monitoring of credit quality. We evaluated the Microfinance's policies and procedures relating to staging of loans and recognition of impairment under NFRS 9 and NRB Guidelines 2024. We assessed the methodologies, assumptions, and data used by management in developing PD, LGD, and EAD models, including the incorporation of forward-looking macroeconomic information and collateral valuation. We engaged in discussions with credit risk and finance officials to understand judgments applied in ECL estimates, including recoverability of exposures. We tested the design and operating effectiveness of periodic internal reviews of asset quality and collateral values. We evaluated the adequacy and transparency of related disclosures in the financial statements in line with NFRS 9 and NRB requirements. We tested on sample basis the provisions for loan and advances as per NRB Directives requirement.
Impairment	Current Year	Previous Year															
• Loans and advances to Customer																	
Collective Impairment	760.66	743.86															
Individual Impairment	817.54	734.46															
Total	1,578.20	1,478.31															

B.P.S. Weupane & Co.
 Chartered Accountants
 Kathmandu
 Nepal



<p>3.</p>	<p>Information Technology System and Controls Impacting Financial Reporting</p> <p>The Information Technology of the Microfinance involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the microfinance's activities. As a result, the financial accounting and reporting procedure places a significant level of reliance and rely on such IT systems. Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data as required, completely, accurately and consistently for reliable financial reporting.</p> <p>Due to the importance of the impact of the IT systems and related control environment on the institution's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p>	<p>Our audit approach regarding Information Technology of the Microfinance is based upon the Information Technology Guidelines issued by NRB and it also included:</p> <ul style="list-style-type: none"> ▪ Verification of the interest income and expense booking regarding loan and deposits on test check basis with the core banking system of the Microfinance. ▪ Verification of the provisioning of the loan and advances based on ageing on test check basis. ▪ Reliance on the IT audit conducted by the Microfinance.
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Information other than the Financial Statements and Auditors Report thereon

The Microfinance's management is responsible for the other information. The other information comprises the information included in the Annual Report but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged with governance.

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

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

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

The Board of Directors are responsible for overseeing the Microfinance's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when




it exists. Misstatements can arise from fraud or error and are considered material if individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

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







Report on Other Legal and Regulatory Requirements

We obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the Microfinance were adequate for the purpose of the audit. The accounts and records of the Microfinance have been maintained as required by law and consolidated financial statements are in agreement with the books of account maintained by the Microfinance. In our opinion, so far as has appeared from our examination of the books, the Microfinance has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the NRB Directives.

To the best of our information and according to the explanation given to us, the Board of Directors, the representative or any employee of the Microfinance has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Microfinance deliberately or acted in a manner that would jeopardize the interest and security of the Microfinance and the Microfinance has not acted in a manner to jeopardize the interest and security of the depositors and the investors.



Gyanendra B. Bhari, FCA
Partner

COP No.7

UDIN: 251216CA00070Xaura

Place: Kathmandu, Nepal

Date: 29/08/2082



Chhimek Laghubitta Bittiya Sanstha Limited
Statement of Financial Position
As on 32 Ashadh 2082

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Assets			
Cash and Cash Equivalent	4.1	8,540,555,046.10	8,366,206,604.86
Statutory Balances and Due from Nepal Rastra Bank	4.2	915,487,730.00	736,452,870.00
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	40,072,173,020.32	35,151,705,238.57
Investment Securities	4.8	686,756,868.13	795,286,389.01
Current Tax Assets	4.9	-	1,783,313.70
Investment Property	4.10	-	-
Property and Equipment	4.11	270,554,553.47	285,315,279.21
Goodwill and Intangible Assets	4.12	2,348,903.31	2,701,836.13
Deferred Tax Assets	4.13	59,643,237.10	35,416,771.22
Other Assets	4.14	945,663,913.67	771,959,032.46
Total Assets		51,493,183,272.10	46,146,827,335.16
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	39,428,776,488.09	33,727,305,657.43
Borrowing	4.19	3,023,696,719.27	4,301,709,274.13
Current Tax Liabilities	4.9	3,520,868.15	-
Provisions	4.20	40,428,113.92	40,428,113.92
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	714,633,500.03	733,363,046.48
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		43,211,055,689.46	38,802,806,091.96
Equity			
Share Capital	4.24	3,215,345,868.00	2,977,172,100.00
Share Premium		40,967,834.00	40,967,834.00
Retained Earnings		2,055,737,522.29	1,642,829,176.90
Reserves	4.25	2,970,076,358.35	2,683,052,132.30
Total Equity		8,282,127,582.63	7,344,021,243.20
Total Liabilities and Equity		51,493,183,272.10	46,146,827,335.16
Contingent Liabilities and Commitment	4.26	-	-
Net Assets Value per Share		257.58	246.68

As per our report of even date

Uttam Raj Kattel Chief Finance Officer	Deepak Nidhi Tiwari Chief Executive Officer	Dilip Raj Regmi Director	Gyanendra Pratap Shah Director	FCA. Gyanendra Bahadur Bhari B.R.S. Neupane & Co. Chartered Accountants
Shanta Shiwakoti Director	Sushila Shrestha Director	Karna Bahadur Ghale Director	Rishi Raj Joshi Director	Ramchandra Joshi Chairman

Date: 2082/08/29
Place: Baneshwor, Kathmandu



Chhimek Laghubitta Bittiya Sanstha Limited
Statement of Profit or Loss
For the year ended 32 Ashadh 2082

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	6,132,210,148.97	5,965,676,849.55
Interest Expense	4.28	3,302,786,184.89	3,122,260,516.17
Net Interest Income		2,829,423,964.08	2,843,416,333.38
Fee and Commission Income	4.29	336,800,302.57	244,396,372.07
Fee and Commission Expense	4.30	638,167.89	482,967.34
Net Fee and Commission Income		336,162,134.68	243,913,404.73
Net Interest, Fee and Commission Income		3,165,586,098.76	3,087,329,738.11
Net Trading Income	4.31	-	-
Other Operating Income	4.32	2,641,131.06	3,441,550.89
Total Operating Income		3,168,227,229.82	3,090,771,289.00
Impairment Charge/ (Reversal) for Loans and Other Losses	4.33	99,882,155.34	416,271,567.35
Net Operating Income		3,068,345,074.48	2,674,499,721.65
Operating Expense			
Personnel Expenses	4.34	1,111,472,046.13	1,086,350,940.44
Other Operating Expenses	4.35	190,619,947.49	187,459,781.89
Depreciation & Amortization	4.36	39,118,842.43	41,562,735.78
Operating Profit		1,727,134,238.43	1,359,126,263.54
Non Operating Income	4.37	28,316,486.04	30,419,617.49
Non Operating Expense	4.38	-	2,480,825.24
Profit before Income Tax		1,755,450,724.47	1,387,065,055.79
Income Tax Expense			
Current Tax	4.39	559,001,121.99	451,046,022.82
Deferred Tax		(18,975,637.89)	(8,396,846.29)
Profit for the Year		1,215,425,240.37	944,415,879.25
Profit Attributable to:			
Equity-holders of the Financial Institution		1,215,425,240.37	944,415,879.25
Earnings per Share			
Basic Earnings per Share		37.80	31.72
Diluted Earnings per Share		37.80	31.72

As per our report of even date

Uttam Raj Kattel Chief Finance Officer	Deepak Nidhi Tiwari Chief Executive Officer	Dilip Raj Regmi Director	Gyanendra Pratap Shah Director	FCA. Gyanendra Bahadur Bhari B.R.S. Neupane & Co. Chartered Accountants
Shanta Shiwakoti Director	Sushila Shrestha Director	Karna Bahadur Ghale Director	Rishi Raj Joshi Director	Ramchandra Joshi Chairman

Date: 2082/08/29

Place: Baneshwor, Kathmandu

Chhimek Laghubitta Bittiya Sanstha Limited
Statement of Comprehensive Income
For the year ended 32 Ashadh 2082

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Profit for the year		1,215,425,240.37	944,415,879.25
Other Comprehensive Income, Net of Income Tax			
a) Items that will not be reclassified to profit or loss			
• Gains/(losses) from Investment in Equity Instruments measured at Fair Value		-	-
• Gains/(Losses) on Revaluation		-	-
• Actuarial Gains/(Losses) on Defined Benefit Plans		(17,502,760.00)	(25,954,092.00)
• Income Tax Relating to above Items		5,250,828.00	7,786,227.60
Net Other Comprehensive Income that will not be Reclassified to Profit or Loss		(12,251,932.00)	(18,167,864.40)
b) Items that are or may be Reclassified to Profit or Loss			
• Gains/(losses) on Cash-flow Hedge		-	-
• Exchange Gains/(Losses)(arising from translating Financial Assets of Foreign Operation)		-	-
• Income Tax relating to above Items		-	-
• Reclassify to Profit or Loss		-	-
Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss		-	-
Other Comprehensive Income for the Year, Net of Income Tax		(12,251,932.00)	(18,167,864.40)
Total Comprehensive Income for the Year		1,203,173,308.37	926,248,014.85
Total Comprehensive Income for the Period		1,203,173,308.37	926,248,014.85

As per our report of even date

Uttam Raj Kattel
Chief Finance Officer

Deepak Nidhi Tiwari
Chief Executive Officer

Dilip Raj Regmi
Director

Gyanendra Pratap Shah
Director

FCA. Gyanendra Bahadur Bhari
B.R.S. Neupane & Co.
Chartered Accountants

Shanta Shiwakoti
Director

Sushila Shrestha
Director

Karna Bahadur Ghale
Director

Rishi Raj Joshi
Director

Ramchandra Joshi
Chairman

Date: 2082/08/29

Place: Baneshwor, Kathmandu



Chhimek Laghubitta Bittiya Sanstha Limited

Statement of Cash Flows

For the year ended 32 Ashadh 2082

Amount (NPR.)

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	6,132,210,148.97	5,965,676,849.55
Fee and Other Income Received	338,344,210.86	245,297,875.21
Dividend Received	-	-
Receipts from Other Operating Activities	358,694,472.73	283,276,985.66
Interest Paid	(3,302,786,184.89)	(3,122,260,516.17)
Commissions and Fees Paid	(638,167.89)	(482,967.34)
Cash Payment to Employees	(1,111,472,046.13)	(1,086,439,085.44)
Other Expenses Paid	(619,782,866.75)	(853,960,524.66)
Operating Cash Flows before Changes in Operating Assets and Liabilities	1,794,569,566.90	1,431,108,616.81
(Increase)/Decrease in Operating Assets		
Due from Nepal Rastra Bank	(179,034,860.00)	220,033,800.00
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to Bank and Financial Institutions	-	-
Loans and Advances to Customers	(4,920,467,781.75)	(3,085,877,476.67)
Other Assets	(196,148,033.39)	161,904,689.46
Increase/(Decrease) in Operating Liabilities		
Due to Banks and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	5,701,470,830.66	3,010,692,373.55
Borrowings	(1,278,012,554.86)	(252,189,250.49)
Other Liabilities	(15,208,678.30)	238,338,151.51
Net Cash Flow from Operating Activities before Tax Paid	907,168,489.26	1,724,010,904.17
Income Taxes Paid	(540,025,484.10)	(442,649,176.54)
Net Cash Flow from Operating Activities	367,143,005.16	1,281,361,727.63
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	109,029,520.88	(262,949,427.04)
Receipts from Sale of Investment Securities	(500,000.00)	4,110.00
Purchase of Property and Equipment	(24,848,992.05)	(30,396,551.03)
Receipts from Sale of Property and Equipment	1,443,808.18	718,884.21
Purchase of Intangible Assets	(600,000.00)	(800,040.00)
Receipts from Sale of Intangible Assets	-	-
Purchase of Investment Properties	-	-
Receipts from the Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	84,524,337.01	(293,423,023.86)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayments of Debt Securities	-	-
Receipts from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-
Receipt from Issue of Shares	-	-
Dividends Paid	(208,402,047.00)	(283,540,200.00)
Interest Paid	-	-
Other Receipts/Payments	(68,916,853.93)	(63,721,140.87)
Net Cash from Financing Activities	(277,318,900.93)	(347,261,340.87)
Net Increase (Decrease) in Cash and Cash Equivalents	174,348,441.23	640,677,362.90
Cash and Cash Equivalents at Shrawan First	8,366,206,604.85	7,725,529,241.95
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Ashadh End	8,540,555,046.10	8,366,206,604.85

As per our report of even date

Uttam Raj Kattel Chief Finance Officer	Deepak Nidhi Tiwari Chief Executive Officer	Dilip Raj Regmi Director	Gyanendra Pratap Shah Director	FCA. Gyanendra Bahadur Bhari B.R.S. Neupane & Co. Chartered Accountants
Shanta Shiwakoti Director	Sushila Shrestha Director	Karna Bahadur Ghale Director	Rishi Raj Joshi Director	Ramchandra Joshi Chairman

Date: 2082/08/29

Place: Baneshwor, Kathmandu

Chhimek Laghubitta Bittiya Sanstha Limited
Statement of Changes in Equity
For the year ended 32 Ashadh 2082

Particulars	Attributable to Equity-Holders of the Institution										Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	
Balance at Shrawan 01, 2080	2,835,402,000.00	40,967,834.00	1,594,289,953.29	-	218,543,950.37	-	-	1,374,377,304.27	683,285,662.88	6,746,866,704.81	6,746,866,704.81
Adjustments/Restatements											
Adjusted/Restated Balance at Shrawan 01,2080	2,835,402,000.00	40,967,834.00	1,594,289,953.29	-	218,543,950.37	-	-	1,374,377,304.27	683,285,662.88	6,746,866,704.81	6,746,866,704.81
Comprehensive Income for the Year								944,415,879.25		944,415,879.25	944,415,879.25
Profit for the Year											
Other Comprehensive Income, Net of Tax											
Gains/(Losses) from Investment 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)(arising from translating Financial Assets of Foreign Operation)											
Total Comprehensive Income for the Year	-	-	-	-	-	-	-	944,415,879.25	-	944,415,879.25	944,415,879.25
Transfer to Reserves during the Year			188,883,175.85		48,242,085.86			(256,697,031.20)	1,403,905.09	(18,167,864.40)	(18,167,864.40)
Transfer from Reserves during the Year								6,043,324.58	(51,596,601.04)	(45,553,276.46)	(45,553,276.46)
Transactions with Owners, directly recognized in Equity											
Share Issued											
Share Based Payments											
Dividend to Equity-Holders											
Bonus Shares Issued	141,770,100.00							(141,770,100.00)			
Cash Dividend Paid								(283,540,200.00)		(283,540,200.00)	(283,540,200.00)
Other											
Total Contributions by and Distributions	141,770,100.00	-	188,883,175.85	-	48,242,085.86	-	-	268,451,872.63	(50,192,695.95)	(347,261,340.86)	(347,261,340.86)
Balance at Ashadh 31, 2081	2,977,172,100.00	40,967,834.00	1,783,173,129.14	-	266,786,036.23	-	-	1,642,829,176.90	633,092,966.94	7,344,021,243.21	7,344,021,243.20
Balance at Shrawan 1st, 2081	2,977,172,100.00	40,967,834.00	1,783,173,129.14	-	266,786,036.23	-	-	1,642,829,176.90	633,092,966.94	7,344,021,243.21	7,344,021,243.20
Comprehensive Income for the Year											
Profit for the Year								1,215,425,240.37		1,215,425,240.37	1,215,425,240.37
Other Comprehensive Income, Net of Tax											
Gains/(Losses) from Investment 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)(arising from translating Financial Assets of Foreign Operation)											
Total Comprehensive Income for the year	-	-	-	-	-	-	-	1,215,425,240.37	-	1,215,425,240.37	1,215,425,240.37
Transfer to Reserves during the Year			243,085,048.07		74,540,210.79			(355,941,079.97)	26,063,889.11	(12,251,932.00)	(12,251,932.00)
Transfer from Reserves during the Year								-	(56,664,921.93)	(56,664,921.93)	(56,664,921.93)
Transactions with Owners, directly recognized in Equity											
Share Issued											
Share Based Payments											
Dividend to Equity-Holders											
Bonus Shares Issued	238,173,768.00							(238,173,768.00)			
Cash Dividend Paid								(208,402,047.00)		(208,402,047.00)	(208,402,047.00)
Other											
Total Contributions by and Distributions	238,173,768.00	-	243,085,048.07	-	74,540,210.79	-	-	(802,516,894.97)	(30,601,032.82)	(277,318,900.93)	(277,318,900.93)
Balance at 32 Ashadh, 2082	3,215,345,868.00	40,967,834.00	2,026,258,177.21	-	341,326,247.02	-	-	2,055,737,522.29	602,491,934.13	8,282,127,582.65	8,282,127,582.64

Uttam Raj Kattel Chief Finance Officer	Deepak Nidhi Twari Chief Executive Officer	Dilip Raj Regmi Director	Gyanendra Pratap Shah Director
Shanta Shiwakoti Director	Sushila Shrestha Director	Karna Bahadur Ghale Director	Rishi Raj Joshi Director
		FCA. Gyanendra Bahadur Bhari B.R.S. Neupane & Co. Chartered Accountants	Ramchandra Joshi Chairman

Date: 2082/08/29, Place: Baneshwor, Kathmandu



Chhimek Laghubitta Bittiya Sanstha Limited
Statement of Distributable Profit or Loss
For the year ended 32 Ashadh 2082
(As per NRB Regulation)

Amount (NPR.)

Particulars	Current Year	Previous Year
Net Profit or (Loss) as per statement of Profit or Loss	1,215,425,240.37	944,415,879.25
<u>Appropriations:</u>		
a. General Reserve	243,085,048.07	188,883,175.85
b. Foreign Exchange Fluctuation Fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	12,154,252.40	9,444,158.79
e. Employees' Training Fund	7,930,190.11	-
f. Other		
i. Client Protection Fund	18,231,378.61	9,444,158.79
ii. Write back of Provision from Rescheduled Loan	-	683,451.90
Profit or (loss) before Regulatory Adjustment	934,024,371.18	735,960,933.92
<u>Regulatory Adjustment :</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(38,061,812.90)	(13,891,147.58)
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 (-)/resersal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(24,226,465.89)	(16,183,073.89)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(12,251,932.00)	(18,167,864.40)
i. Other (+/-)		
Net Profit for the year end 2082 available for distribution	859,484,160.39	687,718,848.05
Opening Retained Earning as on Shrawan 1, 2081	1,642,829,176.90	1,374,377,304.27
Adjustment(+/-)	-	6,043,324.58
<u>Distribution:</u>		
Bonus Shares Issued	238,173,768.00	141,770,100.00
Cash Dividend Paid	208,402,047.00	283,540,200.00
Total Distributable profit or loss as on year end date	2,055,737,522.29	1,642,829,176.90
Annualized Distributable Profit/Loss Per Share	63.94	55.18

As per our report of even date

..... Uttam Raj Kattel Chief Finance Officer Deepak Nidhi Tiwari Chief Executive Officer Dilip Raj Regmi Director Gyanendra Pratap Shah Director FCA. Gyanendra Bahadur Bhari B.R.S. Neupane & Co. Chartered Accountants
..... Shanta Shiwakoti Director Sushila Shrestha Director Karna Bahadur Ghale Director Rishi Raj Joshi Director Ramchandra Joshi Chairman

Date: 2082/08/29

Place: Baneshwor, Kathmandu

Chhimek Laghubitta Bittiya Sanstha Limited
Notes to the Financial Statements
For the year ended 32 Ashadh 2082

1 Reporting Entity

Chhimek Laghubitta Bittiya Sanstha Limited ('the Microfinance') is domiciled and incorporated in Nepal under then Development Bank Act, 2052 on 28th Bhadra, 2058 from Nepal Rastra Bank. The microfinance is operating as a D Class licensed financial institution as per Bank and Financial Institution Act, 2073. The Microfinance is a limited liability company having its shares listed on Nepal Stock Exchange with trading code "CBBL" after issuing its shares to the general public on Fiscal Year 2061/62. The microfinance has been promoted by Neighborhood Society Service Center (NSSC), Himalayan Bank Limited, Global IME Bank Limited, Nabil Bank Limited and several reputed persons. Initially the microfinance was operating from its Registered Office at Hetauda, which was later transferred to Kathmandu Metropolitan city-31, Mid-Baneshwor, Kathmandu.

Having approval to operate at National Level, by the end of Ashadh 2082 the microfinance was operating in 69 Districts with its 197 branches. During this fiscal year the microfinance has not established any branches and serving through 197 total branches by the end of this fiscal year. The microfinance is also collecting public deposits from 61 branches after getting approval for the same from Nepal Rastra Bank on 2067.10.11. With the aim of improving access to financial services of the poor and marginalized women members, promoting a culture of saving, encouraging income generation, supporting micro-enterprises development and providing social security services to its member the microfinance is serving 429,816 Households through its till the end of this fiscal year.

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

2 Basis of Preparation

2.1 Statement of Compliance

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

- Statement of Financial Position stating the financial position of the Microfinance as at the end of reporting period,
- Statement of Profit or Loss and Statement of Other Comprehensive Income stating the financial performance of the Microfinance for the reported period,
- Statement of Comprehensive Income for the reported period.
- Statement of Cash Flow stating the ability of the Microfinance to generate Cash and Cash Equivalents,
- Statement of Changes in Equity stating all the changes in Equity of the Microfinance during the reporting period, and



- f. Notes to the Financial Statements comprising summary of Principal Accounting Policies and Explanatory Notes that are of significant importance to the users of the Financial Statements.

2.2 Reporting Period and Approval of Financial Statements

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

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

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

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

These Financial Statements were authorized for issue by the Board of Directors vide its resolution dated 2082.08.29 and recommended for the approval in its 24th Annual General Meeting by Shareholders.

2.3 Functional and Presentation Currency

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

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

2.4 Use of Estimates, Assumptions and Judgements

- 2.4 The Microfinance, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the microfinance is required to make judgement in respect of items where the choice of specific policy, accounting estimate, or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate.

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

a) Going Concern

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

b) Fair Value of Financial Instruments

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

c) Taxation Matters

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

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

d) Deferred Tax

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

e) Defined Benefit Plans

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

f) Valuation of Lease Liabilities

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

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

g) Materiality and Aggregation

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



2.5 Changes in Accounting Policies

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

2.6 New Standard issued but not yet effective

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

2.7 New Standards and Interpretation not Adopted

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

2.8 Discounting

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

2.9 Offsetting

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

2.10 Comparative Information

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

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

3 Significant Account Policies

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

3.1 Basis of Measurement

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

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

3.2 Cash and Cash Equivalents

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

Details of cash and cash equivalents are given in Note 4.1 to the Financial Statements.

3.3 Financial Assets and Financial Liabilities

3.3.1 Recognition

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

3.3.2 Classification

Financial Instruments are classified as:

- Financial Assets
- Financial Liabilities

1. Financial Assets

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

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

i. Financial Assets measured at Amortized Cost

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

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

ii. Financial Assets measured at Fair Value

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

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

Financial Assets at Fair Value through Profit or Loss

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

Financial Assets at Fair Value through Other Comprehensive Income

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

2. Financial Liabilities

Financial Liabilities are classified as followings:

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

i. Financial Liabilities at Fair Value through Profit or Loss

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

ii. Financial Liabilities measured at Amortized Cost

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

3.3.3 Measurement

Initial Measurement

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

Transaction cost in relation to Financial Asset and Liability at Fair Value through Profit or Loss are recognized in Statement of Profit or Loss.

Subsequent Measurement

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

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

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

3.3.4 Derecognition

Derecognition of Financial Assets

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

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

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

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

Derecognition of Financial Liabilities

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

3.3.5 Determination of Fair Value

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

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

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

Level 3: Portfolios are those where at least one input, which could have a significant effects on the instrument's valuation, is not based on observable market data.

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

3.3.6 Impairment

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

Initially, the updated standard of NFRS 9: Financial Instruments (in line with NFRSs 2018) was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of NFRS 9 that includes expected credit loss, is fully effective in the Microfinance from FY 2081/82.

"The Microfinance recognizes a loss allowance for expected credit losses on a financial asset that are measured at Amortized Cost (AC), Fair Value Through Other Comprehensive Income (FVTOCI), a lease receivable, a contract asset or a loan commitment and a financial guarantee contract to which the impairment requirements apply.

The ECL approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses – it is a forward-looking model. Any financial instrument classified and measured at FVTPL is not covered under impairment requirements of NFRS 9. The methods for the calculation of Expected Credit Loss is classified into 3 broad approaches:"

1. General approach

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL). Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition. "

At the reporting date, if the credit risk has not increased significantly since initial recognition, the Microfinance measures the loss allowance for those financial assets at an amount equal to 12-month ECL. For loan commitments and financial guarantee contracts, the date that the entity becomes party to the irrevocable commitments is considered to be the date of initial recognition for the purpose of applying the impairment requirements. The Microfinance recognizes in profit or loss, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized in accordance with NFRS 9.

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

Stage 1:

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

This stage includes the following:"

"This stage includes the following:

- i. Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)
- ii. Financial instruments having no significant increase in credit risk since initial recognition.
- iii. Financial assets for which contractual payments are not overdue or are overdue for up to 1 month.
- iv. Financial instruments having low credit risk at the reporting date.
For this purpose, instruments with low credit risk include:
 - All exposures on Nepal Government/Province/Local Level or Nepal Rastra Bank"
 - Exposures fully guaranteed by Nepal Government/Province/Local Level.
 - Foreign Sovereign exposures having rating BBB- and above from an external rating agency at the reporting date."
 - All exposures on BIS, IMF, EC, ECB and multilateral development banks with risk weight of 0% as defined in Capital Adequacy Framework 2015."
 - Debenture/bonds having rating of AA or above at reporting date from external credit rating agency."

The Microfinance determines at each reporting date whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the Microfinance determines whether the risk of default on the financial instrument has been increased significantly or not after initial recognition. If the risk has been increased, the instruments are classified under stage 2 and accordingly lifetime ECL is recognized.

"Stage 2:

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

This stage includes the following:

- i. Financial instruments having significant increase in credit risk since initial recognition.
- ii. Financial instruments having contractual payments overdue for more than 1 month but not exceeding 3 months.
- iii. Loans classified as 'Watchlist' as per NRB directive on prudential provisioning.
- iv. Loans without approved credit line or with credit line revoked by microfinance.
- v. Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below."

Stage 3:

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



This stage includes the following:

- i. Financial instruments having contractual payments overdue for more than 3 months
- ii. The Microfinance considers that the borrower is unlikely to pay its credit obligations to the Microfinance in full, without realizing securities (if held).
 - The indicators of unlikeness to pay include:
 - The Microfinance puts credit obligation on non-accrued status.
 - The Microfinance consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
 - The Microfinance has filed for the debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
 - The Microfinance sells a part of the credit obligation at a material credit-related economic loss.
 - The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
 - There is evidence that full repayment based on contractual terms is unlikely without the Microfinance's realization of collateral regardless of whether the exposure is current or past due by a few days.
- iii. Loan is classified non- performing as per NRB prudential provisioning directive.
- i. Financial instruments having contractual payments overdue for more than 3 months
- ii. The Microfinance considers that the borrower is unlikely to pay its credit obligations to the Microfinance in full, without realizing securities (if held). The indicators of unlikeness to pay include:"
 - The Microfinance puts credit obligation on non-accrued status.
 - The Microfinance consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
 - The Microfinance has filed for the debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
 - The Microfinance sells a part of the credit obligation at a material credit-related economic loss.
 - The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
 - There is evidence that full repayment based on contractual terms is unlikely without the Microfinance's realization of collateral regardless of whether the exposure is current or past due by a few days.
- iii. Loan is classified non- performing as per NRB prudential provisioning directive
- iv. Credit impaired financial instruments with objective evidence of impairment.
- v. All restructured÷ rescheduled loans.
- vi. The financial assets classified as purchased or originated credit impaired (POCI) assets as per

NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date."

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

ECL Calculation

The Microfinance measures ECL in a way that reflects an unbiased and probability-weighted amount determined by evaluating a range of possible outcomes and the reasonable and supportable information available without undue cost or effort at the reporting date, about past events, current conditions and forecast of future economic conditions. While estimating the ECLs, the Microfinance considers three probability-weighted scenarios (a base case, a best case and a worse case).

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

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

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

Loan Loss Provision as per Unified Directives to Microfinance

Loan loss provisioning respect of Performing and Non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisions prescribed in Unified Directives 2081 issued by NRB for Microfinance. Provision is made for possible losses as follows:

Categories	Amount	Rate	Provision
Pass	40,081,773,808.00	1.00%	400,817,738.08
Restructured	58,171,547.52	5.00%	2,908,577.38
Special watchlist	31,663,587.06	5.00%	1,583,179.35
Substandard	29,669,604.94	25.00%	7,417,401.24
Doubtful	66,198,494.10	50.00%	33,099,247.05
Bad	965,255,242.57	100.00%	965,255,242.57
Additional Provision			167,115,457.85
Total	41,232,732,284.19		1,578,196,843.52



Movement in Loan Loss Provision

Categories	Previous Year	Current Year	Movement
Pass	456,696,182.25	400,817,738.08	(55,878,444.17)
Restructured	305,242.60	2,908,577.38	2,603,334.78
Special watchlist	2,528,811.30	1,583,179.35	(945,631.95)
Substandard	25,363,477.97	7,417,401.24	(17,946,076.74)
Doubtful	162,821,922.17	33,099,247.05	(129,722,675.12)
Bad	661,088,252.93	965,255,242.57	304,166,989.64
Additional Provision	169,510,798.96	167,115,457.85	(2,395,341.11)
Total	1,478,314,688.18	1,578,196,843.52	99,882,155.34

Particulars	Amount
Previous Year's Loan Loss Provision	1,478,314,688.18
Additional Provision This Year	429,162,919.26
Write back of Provision This Year	(329,280,763.92)
Total Loan Loss Provision	1,578,196,843.52

Policies opted for Impairment Charge

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:

Comparison of Impairment as per NFRS and NRB:

Particulars	Current Year	Previous Year
LLP as per NRB Directives	1,578,196,843.52	1,478,314,688.18
Impairment as per NFRS	1,461,439,105.71	97,151,921.31

Details of Loan and Advances

Particulars	Stage 1	Stage 2	Stage 3	Total
Exposure as per ECL	40,202,025,664.68	127,305,824.41	1,203,319,709.40	41,532,651,198.49
Loan As per 2.2	39,907,205,927.05	126,101,597.48	1,199,424,759.66	41,232,732,284.19

3.4 Trading Assets

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

3.5 Property and Equipment

Recognition

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

Measurement

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

Subsequent Measurement

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

Subsequent Cost

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

Depreciation

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

Types of Assets	Rate of Depreciation
Building	5%
Computer and Accessories	25%
Vehicle	20%
Furniture & Fixtures	25%
Other Office Equipments	25%

Other disclosure regarding the depreciation;

- Depreciation for Income Tax purpose is calculated separately at the rate and manner prescribed by the Income Tax Act, 2058.
- Assets with a unit value of NPR. 5,000 or less are charged as expenses during the year of purchase irrespective of its useful life.

Capital Work in Progress

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



De-recognition

The carrying amount of an item of Property and Equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property and equipment is included in the Statement of Profit or Loss when the item is derecognized.

3.6 Goodwill and Intangible Assets

Recognition

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

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

Subsequent Expenditure

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

Subsequent Measurement

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

Amortization of Intangible Asset

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

De-recognition of an Intangible Asset

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

3.7 Investment Property

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

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

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

3.8 Income Tax

As per Nepal Accounting Standard-12 (Income Taxes), tax expense is the aggregate amount included in the determination of Profit or Loss for the period in respect of current and deferred taxation.

Income Tax Expense is recognized in the Statement of Profit or Loss, except to the extent it relates to items recognized directly in Equity or Other Comprehensive Income. The management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

Tax Expense comprises Current Tax and Deferred Tax.

3.8.1 Current Tax

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

Particulars	Amount (NPR)
Profit as per NFRS (Before Staff Bonus Provision)	1,950,500,804.77
Less: Staff Bonus Provision	(195,050,080.30)
Profit as per NFRS (After Staff Bonus Provision)	1,755,450,724.47
Add:	244,406,392.75
Inadmissible Expenses as per Income Tax Act, 2058	
1 Depreciation as per Accounting System	39,118,842.43
2 Staff Gratuity Provision	29,056,252.32
3 Interest on Gratuity (Provided by CBB Retirement Fund)	5,664,250.00
4 Staff Leave Provision	83,738,128.27
5 fines and penalty (water and electricity)	293.80
6 Provision on Other Assets	-
7 Unpaid Bonus Payable	-
8 Repair & Maintenance as per Accounting System	4,068,208.70
9 Donation	25,000.00
10 Lease Expenses as per NFRS-16	68,718,846.59
11 Incentives to Members	6,041,401.00
12 Loss on Disposal of Fixed Assets	-
13 RTS Expenses	1,766,126.31
14 Finance expense under Staff Loan (NFRSs)	6,209,043.33
Less:	137,165,063.92



Admissible Expenses as per Income Tax Act, 2058		
1	Depreciation as per Section-19	39,508,209.24
2	Payment of Staff Gratuity	15,980,340.76
3	Leave Encashment	6,588,464.00
4	Payment from Payable Bonus of Last Years	11,476,010.71
5	Repair & Maintenance Expense as per Section-16	3,442,623.81
6	Write Back of Provision on Other Assets	-
7	Office Rent Expenses	53,796,605.84
8	Gain on Disposal of Fixed Assets	60,981.06
9	Interest Income - Staff Loan (NFRS)	6,311,828.50
Adjusted Taxable Income		1,862,692,053.30
Income Tax @ 30%		558,807,615.99
Less: Advance Tax Deposited		555,286,747.84
Income Tax Assets/(Liability)		(3,520,868.15)

Tax Settlement Status

The Microfinance has filed Income Tax Return with the Large Tax Payers Office for the Fiscal Year upto 2080-81 under self-assessment procedure. Large Tax Payer's Office has also completed amended assessment of FY 2077-78 and has shown an additional liability of NPR. 193,506 with fees. Further, the Microfinance has filed an appeal for the administrative review to Inland Revenue Department after deposit of assessed additional liabilities as follows:

F/Y	Deposited Amended Tax Liabilities	
2074-75	NPR.	68,901,286.65
2073-74	NPR.	18,728,552.49
2072-73	NPR.	20,923,050.62

Further, the microfinance has filed for appeal to Appellate Court for the disputed amount of NPR. 3,469,258.44 out of total amended tax assessment of NPR. 6,302,242.60 for the FY 2068/69 which is pending till date.

3.8.2 Deferred Tax

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

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

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

3.9 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits

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

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

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

Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using Effective Interest Rate method except where the microfinance designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2082.

Subordinate Liabilities

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

3.10 Provisions

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

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

3.11 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the ordinary activities of the Microfinance when those inflows result in an increase in equity, other than increases relating

to contributions from equity participants. Revenue is recognized only when the following specific recognition criteria are met, ensuring that revenue is earned and realizable:

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

3.11.1 Interest Income

"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."

Categories	Previous Year	Current Year	Movement
Pass Loan	239,503,338.27	296,266,123.69	56,762,785.42
Restructured Loan	1,023,635.99	535,618.40	(488,017.59)
Special watchlist Loan	863,126.05	4,958,191.68	4,095,065.63
Substandard Loan	3,340,850.23	901,860.86	(2,438,989.37)
Doubtful Loan	23,387,579.13	4,504,110.07	(18,883,469.06)
Bad Loan	150,595,564.55	260,590,940.97	109,995,376.42
Total	418,714,094.22	567,756,845.67	149,042,751.45

Particulars	Amount
AIR of Pass Loan	296,266,123.69
AIR Previously Charged	
(F/Y 077-78)	(163,225,698.00)
(F/Y 078-79)	(64,872,393.00)
(F/Y 079-80)	10,644,193.33
(F/Y 080-81)	(22,049,440.60)
	(239,503,338.27)
AIR charged to P/L This Year	56,762,785.42
AIR as per ECL	60,415,576.03
Total AIR charges in PL This year	60,415,576.03

3.11.2 Fee and Commission Income

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

3.11.3 Dividend Income

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

3.11.4 Net Trading Income

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

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

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

3.12 Interest Expense

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

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



3.13 Employee Benefits

Employee Benefits include:

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

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

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

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

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

Defined Contribution Plans

A Defined Contribution Plan is a Post-employment Benefit Plan under which Microfinance pays fixed contribution into a separate entity i.e. an Approved Retirement Fund (Chhimek Bikas Bank Karmachari Awakas Kosh) and has no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all the employee benefits relating to employee services in the current and prior periods, as defined in Nepal Accounting Standard-19 (Employee Benefits).

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

a. Employee Provident Fund : Employee provident fund is the Defined Contribution Plan opt by the microfinance as defined in Nepal Accounting Standard-19. Complying with The Labor Act, 2074, the Microfinance contributes 10% of the Basic Salary and Grade of all the employees to the Approved Retirement Fund, established by the Microfinance. The Microfinance has no further obligations under these plans beyond its periodic contributions.

b. Gratuity : New Labor Act, 2074 came in force after 19th of Bhadra 2074 which requires to provide minimum of 8.33% of Basic Salary plus Grade as Gratuity every month, which is in nature of Defined contribution plan. The Microfinance is providing gratuity benefits under this provision to all the employees recruited after the enforcement of new labor act.

Defined Benefit Plan

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

a. Gratuity: Microfinance's obligation in respect of Defined Benefit Obligation is calculated by estimating the amount of future benefit that employees have earned for their services in the current

and prior periods and discounting that benefit to determine its present value, then deducting the Fair Value of any plan asset to determine the net amount to be shown in the Statement of Financial Position. The value of Defined Benefit Asset is restricted to the present value of any economic benefits available in the form of refund from the plan or reduction to the future contribution to the plan. In order to calculate the present value of the economic benefits, consideration is given to any minimum funding requirement that apply to any plan in the Microfinance. An economic benefit is available to the Microfinance if it is realizable during the life of the plan, or on settlement of the plan liabilities.

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

As in case of the staffs recruited earlier to the enforcement of new Labor Act, gratuity benefits have been provisioned as per the Employees Byelaw of the Microfinance (Karmachari Sewa Biniyamawali-2075) as below:

- To the employee serving more than 3 years to 7 years, half month's last drawn salary for each year of service
- To the employee serving more than 7 years to 11 years, one month's last drawn salary for each year of service
- To the employee serving more than 11 years to 16 years, one and half month's last drawn salary for each year of service
- To the employee serving more than 16 years, Two month's last drawn salary for each year of service

Demographic assumption underlying the valuation are retirement age (58 Years), early withdrawal from services and retirement on medical grounds.

C. Long-Term Employee Benefit: Microfinance's liability towards the accumulated leave which is expected to be utilized beyond one year from the end of the reporting period is treated as Long Term Employee Benefit. Microfinance's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefits that employees have earned in return for their service in the current and prior periods to determine the present value of such benefits.

The Discount Rate for the Actuarial Valuation is based on Yield to Maturity available on Government Bonds that have maturity dates approximating to the terms of Microfinance's obligation. The calculation is performed using the Projected Unit Credit Method. Net change in liability for Unutilized Accumulated Leave including any Actuarial Gain or Loss are recognized in the Statement of Profit or Loss under 'Personnel Expense' in the period in which they arise.

The Microfinance provides Accumulated Leave benefits under its Employees Byelaw (Karmachari Sewa Biniyamawali-2075). Home Leave is accumulated for up to 90 days and there is no limit for the accumulation of Sick Leave. Accumulated leave obligations are estimated on the basis of last drawn salary of the employee.

3.14 Leases

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



a. The Microfinance as a Lessee

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

b. Cost Model

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

c. Subsequent Measurement of Lease Liability

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

Financial Instruments:

Classification and Measurement of Financial Assets and Financial Liabilities

A. 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 recognizes 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 at which the Microfinance commits to purchase or sell the asset. Except for trade receivables not containing a significant financing component, at initial recognition, financial asset or financial liability are recognized at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability. When the transaction price of the instrument differs from the fair value at origination and the fair value is based on a valuation technique using only inputs observable in market transactions, the Microfinance recognizes the difference between the transaction price and fair value in profit and loss account. In those cases where fair value is based on models for which some of the inputs are not observable, the difference between the transaction price and the fair value is deferred and is only recognized in profit and loss account when the inputs become observable, or when the instrument is derecognized.

3.15 Share Capital and Reserves

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

3.15.1 Share Capital

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

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

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

3.15.2 Reserves

Reserve includes regulatory and free reserves.

A) Statutory General Reserves

Twenty Percent of the net profit as stated in Section 44 of Bank and Financial Institution Act, 2073 and Fifty Percent of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of Fifteen Percent as provisioned in Section 13 of Directive No.1/81 of Unified Directive for Microfinance issued by NRB is set aside to the general reserve.



Movement in Statutory General Reserve during this Fiscal Year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	1,783,173,129.14
Amount Transferred during this period	
a) 20% of Net profit	243,085,048.07
b) 50% of Dividend in excess of 15%	-
Closing Balance as on Ashadh End 2082	2,026,258,177.21

B) Capital Reserve

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

C) Exchange Equalization Reserve

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

D) Investment Adjustment Fund

It is a reserve created on investment in Equity Instrument if the equity doesn't get listed in Security Market within two years as per Directive No 8(4) of The Unified Directives 2081 issued to Microfinance by NRB.

E) Corporate Social Responsibility Reserve

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

Movement in CSR Fund during this Fiscal Year:

Particulars	Amount
Balance of 1st Shrawan 2081	41,511,756.37
Add: Provision of this F/Y (1% of net profit as per NFRS)	12,154,252.40
Add: 10% of Dividend in excess of 15%	-
Add: Other Adjustments	-
Total (A)	53,666,008.78
Less: Expense for the F/Y	
a) Expenses for Social Project Works and Health Cares	1,081,280.96
b) Direct Donation Expenses	27,600.00
c) Financial Literacy Program Expenses	2,797,148.41
Total (B)	3,906,029.37
Balance as on Ashadh End 2082 (A-B)	49,759,979.41

F) Client Protection Fund

Client Protection Fund is created at One and half Percent of Net Profit. In addition to this, Thirty-Five Percent of additional amount of Cash Dividend and Bonus Shares, if declared and distributed in excess of Fifteen Percent, as provisioned in Unified Directives issued by NRB to Microfinance is also set-aside accordingly.

Particulars	Amount (NPR.)
Opening Balance of 1st Shrawan 2081	671,379,920.56
Addition to the Fund this F/Y	
a. Interest Income to the Fund	22,109,589.04
b. 1.5% of Net profit as per NFRS of the F/Y	18,231,378.61
c. 35% of Dividend in excess of 15%	-
Total (A)	711,720,888.21
Less: Expenses from Fund this Year	
a. Assistance on the death of Borrower and Guardian of Borrower	8,813,100.00
b. Assistance to the members during Natural Disasters	2,547,500.00
c. Assistance to Member during Pregnancy for hygiene foods and expenses for pregnancy health awareness programs	9,801,000.00
d. Members' Business Promotion and Entrepreneurship development expenses	2,336,197.55
e. Training and Observation Expenses for Members	9,254,160.10
f. Scholarship Expenses	6,769,000.00
g. Unit Gathering Expenses	25,354,857.95
h. Expense for Environment Protection	982,450.00
i. Main fund	9,010,216.00
Total Expenses (B)	74,868,481.60
Closing balance as on Ashadh End 2082 (A-B)	636,852,406.61

G) Regulatory Reserve

The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on Ashadh end 2081 not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial Loss etc.

Movement in Regulatory Reserve:

Particulars	Previous Year (Opening)	Current Year (Movement)	Total
1. Interest Receivable	150,887,103.11	38,061,812.90	188,948,916.01
2. Short Loan Loss Provision	-	-	-
3. Short Provision for Possible Losses on Investment	-	-	-
4. Short Provision on NBA	-	-	-
5. Deferred Tax Assets	35,416,771.22	24,226,465.89	59,643,237.11
6. Goodwill	-	-	-
7. Gain on Bargain Purchase	-	-	-
8. Actuarial Loss Recognised	80,482,161.90	12,251,932.00	92,734,093.90
9. Fair Value Loss Recognized in OCI	-	-	-
10. Other	-	-	-
Total	266,786,036.23	74,540,210.79	341,326,247.02

H) Assets Revaluation Reserve

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

I) Actuarial Gain/Loss Reserve

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

J) Employee Training Fund

The fund is created for the purpose of Employee Training. As per the directives to microfinance by NRB, the Microfinance needs to spend at least Three Percent of last fiscal year's total Personnel Expenses for the development and trainings of the employees. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.

K) Other Reserves

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

Movement of Other Reserves:

Particulars	Previous Year (Opening)	Current Year (Movement)	Total
Client Protection Fund	671,379,920.56	(34,527,513.95)	636,852,406.60
Corporate Social Responsibility Fund	41,511,756.37	8,248,223.03	49,759,979.40
Investment Adjustment Fund	-	-	-
Staff Training Fund	-	7,930,190.11	7,930,190.11
Actuarial Gain/Loss	(80,482,161.90)	(12,251,932.00)	(92,734,093.90)
Write back of Provision from Re-scheduled Loan	683,451.90	-	683,451.90
Total	633,092,966.93	(30,601,032.82)	602,491,934.11

"The Training Fund, created as per NRB Directives due to lower training expenses in the current year, amounted to NPR 7,930,190.11.. In the previous year, training expenses exceeded the NRB-specified limit of 3 % of personal expenses and no funds were created for the previous year.

L) Dividend on Ordinary Shares

The Microfinance's board has suggested 12.5% Cash Dividend and 12.5% Bonus Shares for the fiscal year 2081-82. However, these recommendations are subject to approval at the Annual General Meeting of the shareholders. If approved, these proposed distributions will be reflected in the equity section during the period in which they are disbursed.

3.16 Earnings Per Share including Diluted

The Microfinance presents basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of the microfinance by the weighted average number of ordinary shares outstanding during the period.

Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares, if any.

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

3.17 Segment Reporting

An operating segment is a component of an entity:

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

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

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



4.1 Cash and Cash Equivalent

Amount (NPR.)

Particulars	Current Year	Previous Year
Cash in Hand	591,109.00	1,394,253.00
Balances with BFIs	3,668,663,937.10	3,464,112,351.86
Money at Call and Short Notice	-	-
Other	4,871,300,000.00	4,900,700,000.00
Total	8,540,555,046.10	8,366,206,604.86

The fair value of cash is the carrying amount. Other cash and cash equivalent includes term deposit with maturity period less than 3 month from the date of acquisition. Cash at vault is adequately insured for physical and financial risks. The amount of cash at vault is maintained on the basis of the regulatory, liquidity and business requirements. The income on these assets is credited to statement of profit or loss under interest income. Investment made in term deposit from Client Protection Fund has been classified under other assets.

4.2 Statutory Balances and Due from Nepal Rastra Bank

Particulars	Current Year	Previous Year
Statutory Balances with NRB	915,487,730.00	736,452,870.00
Statutory Balances with BFIs	-	-
Securities Purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	-
Total	915,487,730.00	736,452,870.00

Statutory Balance with NRB includes the amount deposited for the purpose of CRR as per NRB Regulation. The fair value of balance with the Nepal Rastra Bank is the carrying amount.

4.3 Placements with Banks & Financial Institutions

Particulars	Current Year	Previous Year
Placement with Domestic BFIs	-	-
Less: Allowances for Impairment	-	-
Total	-	-

The Microfinance does not have any Placement related to Domestic and Foreign bank and financial institutions.

4.4 Derivative Financial Instruments

Particulars	Current Year	Previous Year
<u>Held for Trading</u>		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
<u>Held for Risk Management</u>		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contract	-	-
Other	-	-
Total	-	-

4.5 Other Trading Assets

Particulars	Current Year	Previous Year
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-Pledged	-	-

4.6 Loans and Advances to MFIs & Co-operatives

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

4.6.1 Allowances for Impairment

Particulars	Current Year	Previous Year
Balance at Shrawan 1	-	-
Impairment Loss for the Year:		
Charge for the Year	-	-
Recoveries/Reversal	-	-
Amount Written Off	-	-
Balance at Ashadh End	-	-

4.7 Loans and Advances to Customers

Particulars	Current Year	Previous Year
Loans and Advances Measured at Amortized Cost	41,650,369,863.84	36,630,019,926.75
Less: Impairment Allowances		
Collective Impairment	(760,657,302.37)	(743,858,878.42)
Individual Impairment	(817,539,541.15)	(734,455,809.76)
Net Amount	40,072,173,020.32	35,151,705,238.57
Loans and Advances Measured at FVTPL	-	-
Total	40,072,173,020.32	35,151,705,238.57



Loans and advances are assessed individually and collectively as per incurred loss model which is compared with the loss provision prescribed by NRB through Unified Directives to Microfinance 2/2079. Higher of the loss as per incurred loss model and NRB directive is considered for impairment. Accrued Interest Receivable on loans have been considered under Loans and Advances measured at Amortized Cost. Loan to employees provided according to the Employee Bylaws of the Microfinance is presented under this head, which is also measured at amortized cost.

4.7.1: Analysis of Loans and Advances - By Product

Particulars	Current Year	Previous Year
<u>Product</u>		
Term Loans		
Short Term, Term Loan	268,449,075.33	314,530,913.19
Long Term, Term Loan	40,964,251,523.82	35,960,779,824.68
Hire Purchase Loans	-	-
Personal Residential Loans	31,685.04	31,685.04
Staffs Loans	117,718,665.35	115,174,165.57
Other	-	-
Sub-Total	41,350,450,949.54	36,390,516,588.48
Interest Receivable	299,918,914.30	239,503,338.27
Grand Total	41,650,369,863.84	36,630,019,926.75

4.7.2: Analysis of Loans and Advances - By Collateral

Particulars	Current Year	Previous Year
<u>Secured</u>		
Immoveable Assets	4,421,525,232.43	4,846,142,757.88
Government Guarantee	-	-
Collateral of Fixed Deposit Receipt	-	2,213.60
Collatereal of Government Securities	-	-
Group Guarantee	36,926,053,329.51	31,541,186,652.16
Personal Guarantee	-	-
Other Collateral	2,872,387.60	3,184,964.84
Subtotal	41,350,450,949.54	36,390,516,588.48
<u>Unsecured</u>	-	-
Grand Total	41,350,450,949.54	36,390,516,588.48

4.7.3: Allowance for Impairment

Particulars	Current Year	Previous Year
<u>Specific Allowance for Impairment</u>		
Balance at Shrawan 01	734,455,809.76	365,078,190.29
Impairment Loss for the Year:		
Charge for the Year	320,416,919.05	575,669,975.68
Recoveries/Reversals during the Year	(237,333,187.66)	(206,292,356.21)
Write-Offs	-	-
Other Movement	-	-
Balance at Ashadh End	817,539,541.15	734,455,809.76

Collective Allowances for Impairment		-
Balance at Shrawan 01	743,858,878.42	700,111,236.75
Impairment Loss for the Year:		
Charge/(Reversal) for the Year	16,798,423.95	43,747,641.67
Other Movement		
Balance at Ashadh End	760,657,302.37	743,858,878.42
Total Allowances for Impairment	1,578,196,843.52	1,478,314,688.18

4.8 Investment Securities

Particulars	Current Year	Previous Year
Investment Securities Measured at Amortized Cost	684,256,868.13	793,286,389.01
Investment in Equity Measured at FVTOCI	2,500,000.00	2,000,000.00
Total	686,756,868.13	795,286,389.01

4.8.1: Investment Securities Measured at Amortized Cost

Particulars	Current Year	Previous Year
Debt Securities	-	-
Government Bonds	-	-
Government Treasury Bills	684,256,868.13	793,286,389.01
Nepal Rastra Bank Bonds	-	-
Nepal Rastra Bank Deposit Instruments	-	-
Other	-	-
Less: Specific Allowances for Impairment	-	-
Total	684,256,868.13	793,286,389.01

4.8.2: Investment in Equity Measured at Fair Value Through Other Comprehensive Income

Particulars	Current Year	Previous Year
Equity Instruments		
Quoted Equity Securities	-	-
Unquoted Equity Securities	2,500,000.00	2,000,000.00
Total	2,500,000.00	2,000,000.00

4.8.3: Information relating to Investment in Equities

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Investment in Quoted Equity	=	=	=	=
.....Ltd.	-	-	-	-
.....Shares of Rs. Each				
.....Ltd.	-	-	-	-
.....Shares of Rs. Each				
Investment in Unquoted Equity	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00
National Banking Institute Ltd				
5000 Ordinary Shares of Rs 100 Paid up	500,000.00	500,000.00	-	-
Nepal Finsoft Company Ltd				
20,000 Ordinary Shares of Rs 100 Paid up	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
Total	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00



4.9 Current Tax Assets

Particulars	Current Year	Previous Year
Current Tax Assets		
Current Year Income Tax Assets	555,286,747.84	451,319,896.51
Tax Assets of Prior Periods	193,506.00	1,509,440.01
Current Tax Liabilities		
Current year Income Tax Liabilities	558,807,615.99	449,536,582.81
Tax Liabilities of Prior Periods	193,506.00	1,509,440.01
Total	(3,520,868.15)	1,783,313.70

Investment Properties

4.10

Particulars	Current Year	Previous Year
Investment Properties Measured at Fair Value		
Balance as on Shrawan 01	-	-
Addition/(Disposal) during the Year	-	-
Net Changes in Fair Value during the Year	-	-
Adjustment/Transfer.	-	-
<u>Net Amount</u>	-	-
Investment Properties Measured at Cost		
Balance as on Shrawan 01	-	-
Addition/(Disposal) during the Year	-	-
Adjustment/Transfer	-	-
Accumulated Depreciation	-	-
Accumulated Impairment Loss	-	-
<u>Net Amount</u>	-	-
Total	-	-

4.11 Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Leasehold Improvements	Total Ashadh end 2082	Total Ashadh end 2081
Cost											
As on Shrawan 1, 2080	63,789,524.00	138,706,844.58	-	175,236,124.35	54,589,694.16	63,387,695.14	-	41,574,752.88	-	-	537,284,635.12
Addition during the Year											-
Acquisition	-	1,219,555.88		4,621,993.90	8,091,900.00	5,694,260.23		10,888,581.00	-	-	30,516,291.01
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the Year	-	-	-	-	(718,884.21)	-	-	-	-	-	(718,884.21)
Adjustment/Revaluation	-	-	-	8.64	-	(21.72)	-	-119,726.90	0.00	-	(119,739.98)
Balance as on Ashadh end 2081	63,789,524.00	139,926,400.46	-	179,858,126.89	61,962,709.95	69,081,933.65	-	52,343,606.98	-	-	566,962,301.94
Addition during the Year											
Acquisition		1,669,660.60		11,827,192.52	7,835,193.00	2,227,820.00		977,210.02	311,915.91	24,848,992.05	
Capitalization		-	-	-	-	-	-	-	-	-	-
Disposal during the Year		-	-	(6,504.00)	(1,437,304.18)	-	-	-	-	(1,443,808.18)	
Adjustment/Revaluation		-	-								
Balance as on Ashadh end 2082	63,789,524.00	141,596,061.06	-	191,678,815.41	68,360,598.77	71,309,753.65	-	53,320,817.00	311,915.91	23,405,183.87	
Depreciation and Impairment											
As on Shrawan 1, 2080	-	36,951,197.28	-	125,555,388.23	27,418,794.86	24,530,605.78	-	27,168,584.81	-	241,624,570.97	241,624,570.97
Depreciation charge for the Year	-	5,110,578.56		13,186,204.55	5,942,670.12	10,369,480.60		4,622,728.14	-	39,231,661.97	39,231,661.97
Impairment for the Year	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	790,789.79	-	-	-	-	790,789.79	790,789.79
Adjustment	-	-	-	-	-	-	-	-	-	-	-
As on Ashadh end 2081	-	42,061,775.84	-	138,741,592.78	34,152,254.77	34,900,086.38	-	31,791,312.95	-	281,647,022.73	281,647,022.73
Impairment for the Year											
Depreciation charge for the Year		4,946,051.75		10,941,675.93	3,227,822.11	9,169,852.19		6,492,066.48	64,431.33	34,841,899.79	
Disposals		-		42,221.00	3,281,788.82	-		-	-	3,324,009.82	
Adjustment		-		-	-	-		-	-	-	
As on Ashadh end 2081	-	47,007,827.59	-	149,725,489.71	40,661,865.70	44,069,938.57	-	38,283,379.43	64,431.33	319,812,932.34	
Capital Work in Progress											
Net Book Value											
As on Ashadh end 2080	63,789,524.00	101,755,647.30	-	49,680,736.12	27,170,899.30	38,857,089.36	-	14,406,168.07	-	295,660,064.15	
As on Ashadh end 2081	63,789,524.00	97,864,624.62	-	41,116,534.11	27,810,455.18	34,181,847.27	-	20,552,294.03	-	285,315,279.21	
As on Ashadh end 2082	63,789,524.00	94,588,233.47	-	41,953,325.70	27,698,733.07	27,239,815.08	-	15,037,437.57	247,484.58	270,554,553.47	



4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Ashadh end 2082	Total Ashadh end 2081
		Purchased	Developed			
Cost						
As on Shrawan 1, 2080	-	7,926,230.00	-	-		7,926,230.00
Addition during the Year						
Acquisition	-	800,040.00	-	-	800,040.00	800,040.00
Capitalization	-	-	-	-		-
Disposal during the Year	-	-	-	-		-
Adjustment/Revaluation	-	-	-	-		-
Balance as on Ashadh end 2081	-	8,726,270.00	-	-	8,726,270.00	8,726,270.00
Addition during the Year						
Acquisition	-	600,000.00	-	-	600,000.00	
Capitalization	-	-	-	-	-	
Disposal during the Year	-	-	-	-	-	
Adjustment/Revaluation	-	-	-	-	-	
Balance as on Ashadh end 2082	-	9,326,270.00	-	-	9,326,270.00	
Amortization and Impairment						
As on Shrawan 1, 2080	-	4,484,149.85	-	-		4,484,149.85
Amortization charge for the Year	-	1,540,284.02	-	-		1,540,284.02
Impairment for the Year	-	-	-	-		-
Disposals	-	-	-	-		-
Adjustment	-	-	-	-		-
As on Ashadh end 2081	-	6,024,433.87	-	-	6,024,433.87	6,024,433.87
Amortization Charge for the Year	-	952,932.82	-	-	952,932.82	
Impairment for the Year	-	-	-	-	-	
Disposals	-	-	-	-	-	
Adjustment	-	-	-	-	-	
As on Ashadh end 2082	-	6,977,366.69	-	-	6,977,366.69	
Capital Work in Progress						
Net Book Value						
As on Ashadh end 2080	-	3,442,080.15	-	-	3,442,080.15	
As on Ashadh end 2081	-	2,701,836.13	-	-	2,701,836.13	
As on Ashadh end 2082	-	2,348,903.31	-	-	2,348,903.31	

4.13 Deferred Tax

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)
Deferred Tax on Temporary Differences on Following Items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	703,567.39	-	703,567.39
Employees' Defined Benefit Plan	-	20,166,068.10	(20,166,068.10)
Lease Liabilities	90,825,560.28	77,585,402.05	13,240,158.23
Provisions	65,865,579.58	-	65,865,579.58
Other Temporary Differences	-	-	-
Deferred Tax on Temporary Differences	157,394,707.24	97,751,470.15	59,643,237.10
Deferred Tax on Carry Forward of Unused Tax Losses			-
Deferred Tax Due to Changes in Tax Rate			-
Net Deferred Tax Asset (Liabilities) as on Year end of 2082			59,643,237.10
Deferred Tax Asset/ (Liabilities) as on Shrawan 01, 2081			35,416,771.21
Origination/(Reversal) during the Year			(24,226,465.89)
Deferred Tax Expense (Income) Recognized in Profit or Loss			(18,975,637.89)
Deferred Tax Expense (Income) Recognized in OCI			(5,250,828.00)
Deferred Tax Expense (income) Recognized Directly in Equity			-
Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)
Deferred Tax on Temporary Differences on Following Items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	652,660.43	-	652,660.43
Employees' Defined Benefit Plan	-	16,720,054.80	(16,720,054.80)
Lease Liabilities	81,180,051.65	72,416,566.14	8,763,485.50
Provisions	42,720,680.08	-	42,720,680.08
Other Temporary Differences	-	-	-
Deferred Tax on Temporary Differences	124,553,392.15	89,136,620.94	35,416,771.21
Deferred Tax on Carry Forward of Unused Tax Losses			-
Deferred Tax due to Changes in Tax Rate			-
Net Deferred Tax Asset (Liabilities) as on Year end of 2080			35,416,771.21
Deferred Tax Asset/ (Liabilities) as on Shrawan 01, 2079			19,233,697.34
Origination/(Reversal) during the Year			(16,183,073.88)
Deferred Tax Expense (Income) Recognized in Profit or Loss			(8,396,846.29)
Deferred Tax Expense (Income) Recognized in OCI			(7,786,227.60)
Deferred Tax Expense (income) Recognized Directly in Equity			-



4.14 Other Assets

Particulars	Current Year	Previous Year
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts Receivable	72,157,191.10	68,379,561.57
Accrued Income	-	-
Prepayments and Deposits	2,892,069.58	2,447,852.23
Income Tax Deposit	2,300,000.00	2,300,000.00
Deferred Employee Expenditure	43,019,847.13	41,159,138.98
Other	825,294,805.85	657,672,479.67
Total	945,663,913.67	771,959,032.45

Income Tax Deposit includes deposits made for Income Tax Related case. Deferred Employee Expenditure includes staff amortization cost recognised as per NAS 19. Other asset includes mobilization advances and General stationery stocks.

4.15 Due to Banks and Financial Institutions

Particulars	Current Year	Previous Year
Borrowings from BFIs	-	-
Settlement and Clearing Accounts	-	-
Other	-	-
Total	-	-

4.16 Due to Nepal Rastra Bank

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

4.17 Derivative Financial Instruments

Particulars	Current Year	Previous Year
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	-	-

4.18 Deposits from Customers

Particulars	Current Year	Previous Year
Institutional Customers:		
Term Deposits	-	-
Call Deposits	960,126,387.04	124,164,041.10
Others	304,916,331.39	260,892,730.24
Individual Customers:		
Term Deposits	668,033,789.98	957,053,705.57
Saving Deposits	632,990,493.50	395,054,927.13
Saving from Members	36,862,709,486.18	31,990,140,253.39
Others	-	-
Total	39,428,776,488.09	33,727,305,657.43

Individual Saving Deposits Includes Mero Sajilo Bachat (Public Deposit) and Karmachari Bachat. Term Deposit Includes Fixed Deposits (Public Deposit).

4.19 Borrowings

Particulars	Current Year	Previous Year
Domestic Borrowings		
Nepal Government	-	-
Other Licensed Institutions	3,023,696,719.27	4,301,709,274.13
Other	-	-
Sub Total	<u>3,023,696,719.27</u>	<u>4,301,709,274.13</u>
Foreign Borrowings		
Foreign Banks and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub Total	<u>-</u>	<u>-</u>
Total	3,023,696,719.27	4,301,709,274.13

4.20 Provisions

Particulars	Current Year	Previous Year
Provisions for Redundancy	-	-
Provisions for Restructuring	-	-
Pending Legal Issues and Tax Litigation	-	-
Onerous Contracts	-	-
Other	40,428,113.92	40,428,113.92
Total	40,428,113.92	40,428,113.92

4.20.1: Movement in Provision

Particulars	Current Year	Previous Year
Balance at Shrawan 01	40,428,113.92	37,281,807.71
Provisions Made during the Year	-	3,981,985.53
Provisions Used during the Year	-	(835,679.32)
Provisions Reversed during the Year	-	-
Unwind of Discount	-	-
Balance at Ashadh end	40,428,113.92	40,428,113.92



4.21 Other Liabilities

Particulars	Current Year	Previous Year
Liabilities for Employees Defined Benefit Obligations	(67,220,227.00)	(55,733,516.00)
Liabilities for Long Service Leave	179,123,818.00	101,974,153.00
Short Term Employee Benefits	13,036,799.69	13,243,644.69
Bills Payable		
Creditors and Accruals	7,451,306.95	78,570,898.62
Interest Payable on Deposits		
Interest Payable on Borrowing	5,189,134.78	-
Liabilities on Deferred Grant Income		
Unpaid Dividend	34,947,910.93	30,717,220.50
Liabilities under Finance Lease		
Medical Treatment Fund	52,465.50	52,465.50
Employee Bonus Payable	195,298,954.67	165,734,740.18
Other Liabilities	346,753,336.51	398,803,439.99
Total	714,633,500.03	733,363,046.48

4.21.1: Defined Benefit Obligation

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

Particulars	Current Year	Previous Year
Present Value of Funded Obligations	338,799,591.00	319,616,818.00
Total Present Value of Obligations	338,799,591.00	319,616,818.00
Fair Value of Plan Assets	406,019,818.00	375,350,334.00
Present Value of net Obligations	(67,220,227.00)	(55,733,516.00)
Recognised Liability for Defined Benefit Obligations	(67,220,227.00)	(55,733,516.00)

4.21.2: Plan Assets

Plan Assets Comprise

Particulars	Current Year	Previous Year
Equity Securities	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	406,019,818.00	375,350,334.00
Total	406,019,818.00	375,350,334.00

4.21.3: Movement in the Present Value of Defined Benefit Obligations

Particulars	Current Year	Previous Year
Defined Benefit Obligations at Shrawan 1	319,616,818.00	300,554,308.00
Actuarial Losses	(17,658,897.00)	(22,305,434.00)
Benefits paid by the Plan	(12,484,615.00)	(9,507,421.00)
Current Service Costs and Interest	49,326,285.00	50,875,365.00
Defined Benefit Obligations at Ashadh end	338,799,591.00	319,616,818.00

4.21.4: Movement in the Fair Value of Plan Assets

Particulars	Current Year	Previous Year
Fair Value of Plan Assets at Shrawan 1	375,350,334.00	362,341,092.00
Contributions Paid into the Plan	43,154,099.00	70,776,189.00
Benefits Paid during the Year	(12,484,615.00)	(9,507,421.00)
Actuarial (Losses) Gains	-	-
Expected Return on Plan Assets	-	(48,259,526.00)
Fair Value of Plan Assets at Ashadh end	406,019,818.00	375,350,334.00

4.21.5: Amount Recognised in Profit or Loss

Particulars	Current Year	Previous Year
Current Service Costs	20,560,771.00	21,295,305.00
Interest on Obligation	28,765,514.00	29,580,060.00
Expected Return on Plan Assets	-	48,259,526.00
Total	49,326,285.00	99,134,891.00

4.21.6: Amount Recognised in Other Comprehensive Income

Particulars	Current Year	Previous Year
Actuarial (Gain)/Loss	(17,658,897.00)	(22,305,434.00)
Total	(17,658,897.00)	(22,305,434.00)

4.21.7: Actuarial Assumptions

Particulars	Current Year	Previous Year
Discount Rate	9.00%	9.00%
Expected Return on Plan Asset	0.00%	0.00%
Future Salary Increase	6.00%	6.00%
Withdrawal Rate	5.00%	2.50%

Debt Secutities Issued

4.22

Particulars	Current Year	Previous Year
Debt Securities issued Designated as at Fair Value through Profit or Loss	-	-
Debt Securities issued at Amortized Cost	-	-
Total	-	-

Subordinated Liabilities

4.23

Particulars	Current Year	Previous Year
Redeemable Preference Shares	-	-
Irredeemable Cumulative Preference Shares (Liabilities Component)	-	-
Other	-	-
Total	-	-



4.24 Share Capital

Particulars	Current Year	Previous Year
Ordinary Shares	3,215,345,868.00	2,977,172,100.00
Convertible Preference Shares (Equity Component only)	-	-
Irredeemable Preference Shares (Equity Component only)	-	-
Perpetual Debt (Equity Component only)	-	-
Total	3,215,345,868.00	2,977,172,100.00

4.24.1: Ordinary Shares

Particulars	Current Year	Previous Year
Authorized Capital 37,500,000 Ordinary Shares of Rs. 100 each	3,750,000,000.00	3,750,000,000.00
Issued capital 32,153,458 Ordinary Shares of Rs. 100 each	3,215,345,868.00	2,977,172,100.00
Subscribed & Paid up Capital 32,153,458 Ordinary Shares of Rs. 100 each	3,215,345,868.00	2,977,172,100.00
Total	3,215,345,868.00	2,977,172,100.00

4.24.2: Ordinary Share Ownership

Particulars	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Domestic Ownership (Promoter)	51.00%	1,639,826,393.00	51.00%	1,518,357,771.00
Nepal Government	0.00%	-	0.00%	-
“A” class Licensed Institutions	26.44%	850,105,734.00	25.68%	764,497,903.00
Other Licensed Intitutions	0.00%	-	0.00%	-
Other Institutions	9.90%	318,345,050.00	9.90%	294,763,936.00
Other	14.66%	471,375,609.00	15.42%	459,095,932.00
Domestic Ownership (Public)	49.00%	1,575,519,475.00	49.00%	1,458,814,329.00
Nepal Government	0.00%	-	0.00%	-
“A” Class Licensed Institutions	0.07%	2,344,063.00	0.00%	1.00
Other Licensed Intitutions	0.15%	4,983,729.00	0.00%	32,126.00
Other Institutions	10.72%	344,694,251.00	0.01%	270,420.00
Other	38.05%	1,223,497,432.00	48.99%	1,458,511,782.00
Foreign Ownership Promoter	0.00%	-	0.00%	-
Foreign Ownership Public	0.00%	-	0.00%	-
Total	100.00%	3,215,345,868.00	100.00%	2,977,172,100.00

Share Details of Person/Group/Firm/Company holding 0.5% or more shares out of paid up capital NPR. 3,21,53,45,868.

(As of Ashadh End 2082)

S.N.	Name	%	No. of Shares	Amount (NPR)
1	Neighbourhood Society Service Center	12.00%	3,857,628.36	385,762,836.00
2	Nabil Bank Limited	8.73%	2,807,164.44	280,716,444.00
3	Himalayan Bank Limited	8.73%	2,807,164.44	280,716,444.00
4	Global Ime Bank	8.29%	2,665,683.96	266,568,396.00
5	Ramchandra Joshee	2.81%	902,630.96	90,263,096.00
6	Chhimek Karmachari Bachat Tatha Rin Sahakari	1.80%	579,574.74	57,957,474.00
7	Sagun Pant	1.24%	398,256.72	39,825,672.00
8	Bhola Raj Joshi	0.98%	314,312.59	31,431,259.00
9	Pravin Raj Joshi	0.85%	274,808.46	27,480,846.00
10	Rastriya Banijya Bank Ltd	0.76%	244,480.00	24,448,000.00
11	Gauri Shrestha	0.62%	200,133.33	20,013,333.00

4.25 Reserves

Particulars	Current Year	Previous Year
Statutory General Reserve	2,026,258,177.21	1,783,173,129.14
Capital Reserve	-	-
Exchange Equalization Reserve	-	-
Investment Adjustment Reserve	-	-
Corporate Social Responsibility Reserve	49,759,979.40	41,511,756.37
Client Protection Fund	636,852,406.60	671,379,920.56
Capital Redemption Reserve	-	-
Regulatory Reserve	341,326,247.02	266,786,036.23
Assets Revaluation Reserve	-	-
Fair Value Reserve	-	-
Dividend Equilisation Reserve	-	-
Actuarial Gain	(92,734,093.90)	(80,482,161.90)
Special Reserve	-	-
Debenture Redemption Reserve	-	-
Other Reserve	8,613,642.01	683,451.90
Total	2,970,076,358.35	2,683,052,132.30

4.26 Contingent Liabilities and Commitments

Particulars	Current Year	Previous Year
Contingent Liabilities	-	-
Undrawn and Undisbursed Facilities	-	-
Capital Commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	-	-



4.26.1: Capital Commitments

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

Particulars	Current Year	Previous Year
Capital Commitments in relation to Property and Equipment	-	-
Approved and Contracted for	-	-
Approved but not Contracted for	-	-
Sub total	-	-
Capital Commitments in relation to Intangible Assets	-	-
Approved and Contracted for	-	-
Approved but not Contracted for	-	-
Sub total	-	-
Total	-	-

4.26.2: Lease Commitments

Particulars	Current Year	Previous Year
Operating Lease Commitments		
Future minimum Lease payments under Non-cancellable Operating Lease, where the Microfinance is Lessee		
Not later than 1 Year	-	-
Later than 1 Year but not later than 5 Years	-	-
Later than 5 Years	-	-
Sub total	-	-
Finance Lease Commitments		
Future minimum Lease payments under Non-cancellable Finance Lease, where the Microfinance is Lessee		
Not later than 1 Year	-	-
Later than 1 Year but not later than 5 Years	-	-
Later than 5 Years	-	-
Sub total	-	-
Grand total	-	-

4.26.3: Litigation

The microfinance's litigations are generally related to its ordinary course of business pending on various jurisdiction.

Litigations are mainly in the nature of income tax which is explained in details in Note no: 3.8.1.

4.27 Interest Income

Particulars	Current Year	Previous Year
Cash and Cash Equivalent	219,385,458.94	490,979,703.82
Due from Nepal Rastra Bank	-	-
Placement with Bank & Financial Institutions	-	-
Loan and Advances to Bank and Financial Institutions	-	-
Loans and Advances to Customers	5,623,571,587.84	4,848,732,192.14
Investment Securities	20,005,339.12	42,921,517.04
Loan and Advances to Staff	13,503,532.60	27,571,056.88
Other	255,744,230.47	555,472,379.67
Total Interest Income	6,132,210,148.97	5,965,676,849.55

Loan and Advances to Staff includes Interest Income from fair value of staff loan. Other Interest Income includes interest refund from Pension deposits.

4.28 Interest Expense

Particulars	Current Year	Previous Year
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from Customers	3,065,478,654.09	2,715,849,094.05
Borrowing	237,307,530.80	406,411,422.12
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Other	-	-
Total Interest Expense	3,302,786,184.89	3,122,260,516.17

4.29 Fees and Commission Income

Particulars	Current Year	Previous Year
Loan Administration Fees	-	-
Service Fees	336,790,592.57	244,370,632.07
Commitment Fees	-	-
Card Issuance Fees	-	-
Prepayment and Swap Fees	-	-
Remittance Fees	-	-
Brokerage Fees	-	-
Other Fees and Commission Income	9,710.00	25,740.00
Total Fees and Commission Income	336,800,302.57	244,396,372.07

The Service Fees mentioned above is net off of service fees refundable to client members.

4.30 Fees and Commission Expense

Particulars	Current Year	Previous Year
Brokerage	-	-
ATM Management Fees	-	-
VISA/Master Card Fees	-	-
Guarantee Commission Fees	-	-
DD/TT/Swift Fees	-	-
Remittance Fees and Commission	-	-
Other Fees and Commission Expenses	638,167.89	482,967.34
Total Fees and Commission Expense	638,167.89	482,967.34



4.31 Net Trading Income

Particulars	Current Year	Previous Year
Changes in Fair Value of Trading Assets	-	-
Gain/Loss on Disposal of Trading Assets	-	-
Interest Income on Trading Assets	-	-
Dividend Income on Trading Assets	-	-
Gain/Loss Foreign Exchange Transaction	-	-
Other	-	-
Net Trading Income	-	-

4.32 Other Operating Income

Particulars	Current Year	Previous Year
Foreign Exchange Revaluation Gain	-	-
Gain/Loss on Sale of Investment Securities	-	(5,890.00)
Fair Value Gain/Loss on Investment Properties	-	-
Dividend on Equity Instruments	-	-
Gain/Loss on Sale of Property and Equipment	60,981.06	121,871.92
Gain/Loss on Sale of Investment Property	-	-
Operating Lease Income	-	-
Gain/Loss on Sale of Gold and Silver	-	-
Other	2,580,150.00	3,325,568.97
Total	2,641,131.06	3,441,550.89

Impairment Charge/(Reversal) for Loan and Other Losses

4.33

Particulars	Current Year	Previous Year
Impairment Charge/(Reversal) on Loan and Advances to BFIs	-	-
Impairment Charge/(Reversal) on Loan and Advances to Customers	99,882,155.34	413,125,261.14
Impairment Charge/(Reversal) on Financial Investment	-	3,146,306.21
Impairment Charge/(Reversal) on Placement with BFIs	-	-
Impairment Charge/(Reversal) on Property and Equipment	-	-
Impairment Charge/(Reversal) on Goodwill and Intangible Assets	-	-
Impairment Charge/(Reversal) on Investment Properties	-	-
Total	99,882,155.34	416,271,567.35

Impairment Reversal on Financial Investment includes Write Back from Provision for Other Assets.

Personnel Expenses

4.34

Particulars	Current Year	Previous Year
Salary	402,105,769.37	388,684,614.07
Allowances	254,824,957.91	256,364,362.35
Gratuity Expense	29,056,252.32	64,978,645.69
Provident Fund	37,165,284.88	35,867,165.70
Uniform	17,017,148.00	16,916,677.00
Training & Development Expense	19,718,161.25	27,839,773.49
Leave Encashment	83,738,128.27	49,085,061.61
Medical	10,713,335.50	10,381,008.00

Insurance	1,483,393.00	1,449,265.00
Employees Incentive	8,355,359.05	7,409,474.87
Cash-Settled Share-Based Payments	-	-
Pension Expense	-	-
Finance Expense Under NFRS	6,209,043.33	27,144,431.17
Other Expenses Related to Staff	46,035,132.95	46,220,606.39
Subtotal	916,421,965.83	932,341,085.34
Employees Bonus	195,050,080.30	154,009,855.10
Grand total	1,111,472,046.13	1,086,350,940.44

As per NRB circular no.08/79/80 dated 2080/02/10 Employee bonus is not eligible on LLP recovered from the write back of rescheduled loan hence the same has not been considered for employee bonus computation. Otherwise, Employee Bonus has been calculated @10% before bonus and taxes of NFRS Profit.

4.35 Other Operating Expenses

Particulars	Current Year	Previous Year
Directors' Fee	1,367,000.00	966,500.00
Directors' Expense	1,592,340.12	1,216,049.26
Auditors' Remuneration	1,130,000.00	1,130,000.00
Other Audit Related Expense	-	-
Professional and Legal Expense	1,533,818.00	699,296.23
Office Administration Expense	184,250,989.37	181,225,764.61
Operating Lease Expense	-	1,618,558.00
Operating Expense of Investment Properties	-	-
Corporate Social Responsibility Expense	-	-
Client Protection Expenses	-	-
Onerous Lease Provisions	-	-
Mobile Banking Subscription Charges	745,800.00	603,613.79
Other	-	-
Total	190,619,947.49	187,459,781.89

4.35.1 Office Administration Expense

Particulars	Current Year	Previous Year
Water & Electricity	5,049,960.67	4,949,840.00
Repair & Maintenance		
(a) Building	107,463.55	158,935.00
(b) Vehicle	3,026,207.35	3,314,377.16
(c) Computer & Accessories	765,422.00	635,040.00
(d) Office Equipment & Furniture	169,115.80	231,017.65
(e) Other	-	-
Insurance	5,323,464.18	5,372,514.21
Postage, Telex, Telephone, Fax	16,103,237.89	18,921,137.72
Printing & Stationery	16,593,940.40	16,556,193.55
Newspaper, Books and Journals	28,261.74	130,079.34
Advertisement	964,425.62	748,639.36
Donation	25,000.00	21,010.00
Security Expense	819,063.60	819,063.60



Deposit/Loan Guarantee Premium	572,567.59	521,321.25
Travelling Allowance & Expense	30,431,411.53	31,727,170.12
Entertainment	-	725.00
Annual/Special General Meeting Expense	1,102,288.23	851,297.75
Other		
(a) Technical Service Charges	11,818,943.40	9,592,731.50
(b) Fooding Expense	5,463,562.98	6,261,821.47
(c) Registration & Renewal Expense	1,891,015.88	1,748,208.37
(d) Government Tax & Charges	1,710,872.61	1,793,955.00
(e) Office Goods Expenses	986,159.21	1,237,361.93
(f) Anniversary Expenses	1,238,187.22	1,244,003.50
(g) Finance Charges on Lease Assets	30,319,316.28	23,991,436.08
(h) Depreciation Charges on Lease Assets	38,399,530.31	41,137,448.78
(i) Incentives to Members	6,041,401.00	5,639,049.08
(j) Other Office Expenses	5,300,170.33	3,621,387.19
Total	184,250,989.37	181,225,764.61

4.36 Depreciation and Amortization

Particulars	Current Year	Previous Year
Depreciation on Property and Equipment	38,165,909.61	40,022,451.76
Depreciation on Investment Property	-	-
Amortisation of Intangible Assets	952,932.82	1,540,284.02
Total	39,118,842.43	41,562,735.78

4.37 Non Operating Income

Particulars	Current Year	Previous Year
Recovery of Loan Written off	-	-
Other Income	28,316,486.04	30,419,617.49
Total	28,316,486.04	30,419,617.49

4.38 Non Operating Expense

Particulars	Current Year	Previous Year
Loan written off	-	2,361,085.69
Redundancy Provision	-	-
Expense of Restructuring	-	-
Other expense	-	119,739.55
Total	-	2,480,825.24

4.39 Income Tax Expense

Particulars	Current Year	Previous Year
Current Tax Expense	<u>559,001,121.99</u>	<u>451,046,022.82</u>
Current Year	558,807,615.99	449,536,582.81
Adjustments for Prior Years	193,506.00	1,509,440.01
Deferred Tax Expense	<u>(18,975,637.89)</u>	<u>(8,396,846.29)</u>



Origination and Reversal of Temporary Differences	(18,975,637.89)	(8,396,846.29)
Changes in Tax Rate	-	-
Recognition of Previously Unrecognised Tax Losses	-	-
Total	540,025,484.10	442,649,176.54

4.39.1: Reconciliation of Tax Expense and Accounting Profit

Particulars	Current Year	Previous Year
Profit Before Tax	1,755,450,724.47	1,387,065,055.79
Tax Amount (at Tax Rate of 30%)	526,635,217.34	416,119,516.74
Add: Tax Effect of Expenses that are not Deductible for Tax Purpose	73,321,917.83	80,925,401.58
Less: Tax Effect on Exempt Income	-	-
Add/Less: Tax Effect on Other Items	(41,149,519.17)	(47,508,335.50)
Total Income Tax Expense	558,807,615.99	449,536,582.82
Effective Tax Rate	31.83%	32.41%



5 Disclosure and Additional Information

5.1 Risk Management

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

- a. Liquidity Risk
- b. Interest Rate Risk
- c. Credit Risk
- d. Operational Risk

Risk Management Framework

The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business. A fully functional Risk Management Committee directly reporting to the Board of the microfinance is responsible for identifying reporting, controlling and managing all the inherent risks. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee

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

S.N.	Name	Designation
1	Mr. Gyanendra Pratap Shah	Director
2	Mrs. Shanta Siwakoti	Director
3	Mr. Bishwa Nath Sigdel	Senior Department Chief
4	Mr. Sandip Lamichhane	Senior Officer

Risk Governance

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

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

5.1.1 Liquidity Risk

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

5.1.2 Interest Rate Risk

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

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

5.1.3 Credit Risk

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

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase savings,



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

5.1.4 Operational Risk

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

5.1.5 Fair Value of Financial Assets and Liabilities

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

Fair values are determined according to the following hierarchy:

Level 1

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

Level 2

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

Level 3

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

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

Particulars	2081-82			2080-81		
	Level			Level		
	I	II	III	I	II	III
Financial Investments Available for Sale						
Quoted Equities		-			-	
Unquoted Equities						
Centre for Microfinance Pvt Ltd (100 ordinary shares of NPR.100 Paid Up)		-			-	
Nepal Finsoft Company Ltd (20,000 Ordinary Share of NPR.100 Paid up)		2,000,000			2,000,000	
National Banking Institute (5,000 Ordinary Share of NPR.100 Paid up)		500,000			-	
Quoted Mutual Funds		-			-	
Total		2,500,000.00			2,000,000.00	

5.2 Capital Management

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

The Microfinance's Capital consists of Tier I Capital and Tier II Capital.

(i) Qualitative Disclosure

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



(ii) Quantitative Disclosure

Capital Structure and Capital Adequacy

As on 32 Ashadh 2082

A: Tier 1 Capital and Breakdown of its Components

Particulars	Amount (NPR.)
Paid up Equity Share Capital	3,215,345,868.00
Ireedemable Non-Cumulative Preference Share	-
Share premium	40,967,834.00
Proposed Bonus Equity Share	-
Statutory General Reserve	2,026,258,177.21
Retained Earnings	2,055,737,522.29
Un-audited Current year Cumulative Profit	-
Special Reserve Fund	-
Capital Adjustment Reserves	-
Dividend Equalization Reserves	-
Capital Redemption Reserves	-
Deferred Tax Reserve	-
Less: Goodwill	-
Less: Intangible Assets	(2,348,903.31)
Less: Fictitious Asset	-
Less: Deferred Tax Assets	(59,643,237.10)
Less: Investment in Equity of Licensed Financial Institutions	-
Less: Investment in Equity of Institutions with Financial Interest	-
Less: Investment on land and building for self use not complying the Directives of NRB	(29,345,424.00)
Less: Investment on the Equity of of Institutions in excess of Limits	-
Less: Underwriting share not sold within the stipulated time	-
Less: Credit and other facilities banned by the prevailing laws	-
Total Tier 1 Capital	7,246,971,837.10

B: Tier 2 Capital and Breakdown of its Components

Particulars	Amount (NPR.)
Cumulative and/or Redeemable Preference Share	-
Subornated Term Debt	-
Hybrid Capital Instruments	-
General Loan Loss Provision	541,626,549.95
Exchange Equalization Reserves	-
Investment Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	541,626,549.95

C: Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	7,246,971,837.10
Supplementary Capital (Tier 2)	541,626,549.95
Total Capital Fund	7,788,598,387.05

Statement of Risk Weighted Assets (RWA)

As on 32 Ashadh 2082

A: On-Balance-Sheet Items

S.N.	Description	Weight (%)	Amount (NPR.)	RWA
1	Cash Balance	0.00	591,109.00	-
2	Gold (Tradable)	0.00	-	-
3	NRB Balance	0.00	915,487,730.00	-
4	Investment to Govt. Bond	0.00	684,256,868.13	-
5	Investment to NRB Bond	0.00	-	-
6	Loan against Own FD	0.00	-	-
7	Loan against Govt. Bond	0.00	-	-
8	Accrued interests on Govt. Bond	0.00	2,506,868.13	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0.00	-	-
10	Balance on domestic banks and financial institutions	20.00	8,539,963,937.10	1,707,992,787.42
11	Loan against other banks' and financial institutions' FD	20.00	-	-
12	Foreign bank balance	20.00	-	-
13	Money at call	20.00	-	-
14	Loan against internationally rated bank guarantee	20.00	-	-
15	Investment to internationally rated Banks	20.00	-	-
16	Inter-bank lending	20.00	-	-
17	Investment on shares/debentures/bonds	100.00	2,500,000.00	2,500,000.00
18	Other investments	100.00	-	-
19	Loans & advances, bills purchase/discount	100.00	41,232,732,284.19	41,232,732,284.19
20	Fixed assets	100.00	272,903,456.78	272,903,456.78
21	Net interest receivables (Total IR - 8 - Interest suspense)	100.00	304,321,216.25	304,321,216.25
22	Net Non-Banking Asset	100.00	-	-
23	Other assets (Except Advance Tax payment)	100.00	945,663,913.67	945,663,913.67
24	Real estate/residential housing loans exceeding the limits	150.00	-	-
	Total On-Balance-sheet Items (A)		52,900,927,383.25	44,466,113,658.31



B: Off-Balance-Sheet Items

S.N.	Description	Weight (%)	Amount (NPR.)	RWA
1	Bills collection	0.00	-	-
2	Forward foreign exchange contract	10.00	-	-
3	L/C with maturity less than six months (Outstanding value)	20.00	-	-
4	Guarantee against International rated bank's counter guarantee	20.00	-	-
5	L/C with maturity more than six months (Outstanding value)	50.00	-	-
6	Bid bond, performance bond and underwriting	50.00	-	-
7	Loan sale with repurchase agreement	50.00	-	-
8	Advance payment guarantee	100.00	-	-
9	Financial and other guarantee	100.00	-	-
10	Irrevocable loan commitment	100.00	-	-
11	Possible liabilities for income tax	100.00	-	-
12	All types of possible liabilities including acceptance	100.00	-	-
13	Rediscounted bills	100.00	-	-
14	Unpaid portion of partly paid share investment	100.00	-	-
15	Unpaid guarantee claims	200.00	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100.00	1,029,863,665.44	1,029,863,665.44
	Total Off-Balance-sheet Items (B)		1,029,863,665.44	1,029,863,665.44
	Total Risk Weighted Assets (A+B)			45,495,977,323.75

C: Total Capital Fund (A+B)

7,788,598,387.05

D: Minimum Capital Fund to be maintained based on Risk Weighted Assets:

1	Minimum Capital Fund Required (8.0 % of RWA)	3,639,678,185.90
2	Minimum Core Capital Required (4.0 % of RWA)	1,819,839,092.95
3	Capital Fund maintained (in %)	17.12%
4	Core Capital maintained (in %)	15.93%

(iii) Compliance with External Requirement

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

5.3 Classification of Financial Assets and Financial Liabilities

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

Particulars	As on 32 Ashadh 2082			
	Amortized Cost	FVTPL	FVTOCI	Total
<u>Financial Assets</u>				
Cash and Cash Equivalents	8,540,555,046.10	-	-	8,540,555,046.10
Statutory Balances & due from Nepal Rastra Bank	915,487,730.00	-	-	915,487,730.00
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	40,072,173,020.32	-	-	40,072,173,020.32
Investment Securities	684,256,868.13	-	2,500,000.00	686,756,868.13
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	886,197,404.50	-	-	886,197,404.50
Total Financial Assets	51,098,670,069.05	-	2,500,000.00	51,101,170,069.05
<u>Financial Liabilities</u>				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	39,428,776,488.09	-	-	39,428,776,488.09
Borrowings	3,023,696,719.27	-	-	3,023,696,719.27
Other Liabilities	714,633,500.03	-	-	714,633,500.03
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	43,167,106,707.39	-	-	43,167,106,707.39



Particulars	As on 31st Ashadh 2080			
	Amortised Cost	FVTPL	FVTOCI	Total
<u>Financial Assets</u>				
Cash and Cash Equivalents	8,366,206,604.86	-	-	8,366,206,604.86
Statutory Balances & due from Nepal Rastra Bank	736,452,870.00	-	-	736,452,870.00
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	35,151,705,238.57	-	-	35,151,705,238.57
Investment Securities	793,286,389.01	-	2,000,000.00	795,286,389.01
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	769,919,987.86	-	-	769,919,987.86
Total Financial Assets	45,817,571,090.30	-	2,000,000	45,819,571,090.30
<u>Financial Liabilities</u>				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	33,727,305,657.43	-	-	33,727,305,657.43
Borrowings	4,301,709,274.13	-	-	4,301,709,274.13
Other Liabilities	733,363,046.48	-	-	733,363,046.48
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	38,762,377,978.04	-	-	38,762,377,978.04

5.4 Operating Segment Information

5.4.1 General Information

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

The Products and services offered by the microfinance can broadly be categorized into following categories:

- a. Financial intermediaries : The core business of the microfinance is of financial intermediaries i.e. Deposits mobilization and Lending activities.
- b. Security Service : Apart from the core business, the Microfinance offers security services such as Loanee Security and Cattle Security services to the members.

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

- a. Koshi Province
- b. Madhesh Province
- c. Bagmati Province
- d. Gandaki Province
- e. Lumbini Province
- f. Karnali Province
- g. Sudurpaschim Province

5.4.2 Information about Profit or Loss, Assets and Liabilities

Amount (NPR '000)

Particulars	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudurpaschim	Total
Revenues from external Customers	1,023,110.87	1,767,892.35	932,328.08	668,233.49	1,418,132.41	380,515.42	662,118.36	6,852,330.97
Intersegment Revenues	13,183.82	450.87	154,777.91	59,889.69	141,599.23	10,781.88	26,649.61	407,333.00
Net Revenues	1,009,927.05	1,767,441.48	777,550.16	608,343.80	1,276,533.19	369,733.54	635,468.75	6,444,997.97
Interest Revenue	925,291.18	1,609,336.49	860,217.50	613,562.86	1,290,444.35	338,249.77	595,382.80	6,232,484.95
Interest Expense	501,642.78	847,705.58	560,863.88	366,048.79	780,274.97	197,282.98	340,632.78	3,594,451.77
Net Interest Revenue	423,648.40	761,630.91	299,353.62	247,514.07	510,169.38	140,966.78	254,750.01	2,638,033.18
Depreciation and Amortization	5,217.91	5,825.62	3,544.33	2,412.76	5,671.59	1,824.20	3,801.39	28,297.79
Segment profit/(loss)	294,910.78	649,045.80	234,108.73	197,976.36	386,202.08	90,238.78	160,156.80	2,012,639.32
Other material non-cash items:								
Impairment of Assets								
Segment Assets	6,361,243.06	11,168,213.45	4,972,088.88	3,879,279.24	7,975,997.26	2,350,249.73	4,197,002.58	40,904,074.19
Segment Liabilities	4,824,697.81	8,404,105.14	7,057,242.98	4,550,653.05	9,694,909.42	2,077,409.91	3,443,682.86	40,052,701.18

5.4.3 Measurement of Operating Segment Profit or Loss, Assets and Liabilities

Revenues from external customers comprise of gross interest revenue, gross fee and commission revenue, net trading revenue, other operating incomes and intersegment revenue.

The transaction between the reporting segments are recorded using the inter-branch accounts. These accounts are reconciled and inter-segment balances are cancelled out at each reporting date. The inter-segment revenue and expenses are the transfer pricing of the funds which is calculated using the microfinance's policy.

5.4.4 Reconciliation of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities

a. Revenue

Total Revenues from Reportable Segments	6,852,330,966.59
Other Revenues	384,250,865.12
Elimination of Intersegment Revenues	(407,332,999.15)
Entity's Revenues	6,829,248,832.56

b. Profit or Loss

Total Profit or Loss for Reportable Segments	2,012,639,324.68
Other Profit or Loss	(62,138,519.91)
Elimination of Inter-segment Profits	-
Unallocated Amounts:	
Provision for Staff Bonus	(195,050,080.30)
Profit Before Income Tax	1,755,450,724.47

c. Assets

Total Assets for Reportable Segments	40,904,074,194.79
Other Assets	10,589,109,077.32
Unallocated Amounts	-
Entity's Assets	51,493,183,272.11

d. Liabilities

Total Liabilities for Reportable Segments	40,052,701,177.63
Other Liabilities	2,963,304,431.53
Unallocated Amounts	195,050,080.30
Entity's Liabilities	43,211,055,689.46

5.4.5 Information about products and Services

Revenue from each type of products and Services described in point no. 1(b) above

S.N.	Particulars	Amount
1	Financial Intermediation	6,469,010,451.54
2	Security Services Commission	26,772,577.75
	Total	6,495,783,029.29



5.4.6 Information about Geographical Areas

Revenues from following Geographical Areas

(a) Domestic	6,899,013,127.53
Koshi Province	1,009,927,051.38
Madhesh Province	1,767,441,482.84
Bagmati Province	1,231,565,320.74
Gandaki Province	608,343,798.23
Lumbini Province	1,276,533,185.50
Karnali Province	369,733,541.17
Sudur Paschim Province	635,468,747.67
(b) Foreign	-
Total	6,899,013,127.53

5.4.7 Information about major customers

The revenue from one single external customer doesn't exceed 10 percent of the entity's revenue for the microfinance.

5.5 Share Options and Share Based Payments

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

5.6 Contingent Liabilities and Commitment

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

5.7 Related Party Disclosure

5.7.1 List of Directors and Key Managerial Personnel

The following parties have been identified as the related party as per NAS 24 "Related Party Disclosure"

Name of Related Party	Relationship
Ramchandra Joshi	Chairman
Shanta Shiwakoti	Director
Rishi Raj Joshi	Director
Karna Bahadur Ghale	Director
Prakash Raj Bista	Director
Sushila Shrestha	Director
Dilip Raj Regmi	Director
Deepak Nidhi Tiwari	Chief Executive Office

5.7.2 Related Party Transactions

Allowances and Facilities for Board of Directors

Particulars	No. of Meetings	Sitting Fees
Board Meeting	19	999,500.00
Audit Committee	7	105,000.00
Risk Management Committee	8	142,500.00
AML Committee	9	105,000.00
Employee Facilities Committee	2	15,000.00
Total	45	1,367,000.00

In addition to above meeting allowance, the following amount have been incurred for Board of Directors:

Nature	Total
Fooding Expenses	95,061.00
Transportation Expenses	499,026.12
Lodging Expenses	138,225.00
Daily Allowances	250,500.00
Communication Expenses	249,000.00
Newspaper Expenses	83,000.00
Training Expenses	277,528.00

Emoluments and Facilities for Key Managerial Personnels

Particulars	Chief Executive Officer
Salary and Allowances	2,960,900.00
Festival allowance	240,000.00
Statutory Bonus	541,773.52
Total	3,742,673.52

In addition to above, the key managerial personnel is entitled to Communication Expenses as per Bill, and Insurance Facility as per the policy of the Microfinance.

5.8 Merger and Acquisition

The Microfinance has neither entered into merger nor acquired other microfinance institution during the reporting period.

5.9 Additional Disclosure of Non-consolidated Entities

The microfinance doesn't have any Subsidiary.

5.10 Events after Reporting Date

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



Chhimek Laghubitta Bittiya Sanstha Limited

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

Statement of Financial Position

Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	9,090,555,046.10	8,540,555,046.10	(550,000,000.00)	-6.05%	Earmarked CPF fund investment reclassified
Statutory Balances and due from Nepal Rastra Bank	915,487,730.00	915,487,730.00	-	0.00%	
Placement with Bank & Financial Institutions	-	-	-	N/A	
Derivative Financial Instruments	-	-	-	N/A	
Other Trading Assets	-	-	-	N/A	
Loan and advances to MFIs & Cooperatives	-	-	-	N/A	
Loans and Advances to Customers	39,785,398,036.11	40,072,173,020.32	286,774,984.21	0.72%	Adjustment of Staff Loan as per NFRS
Investment Securities	684,250,000.00	686,756,868.13	2,506,868.13	0.37%	Interest Receivable on Treasury Bills
Current Tax Assets	35,237,111.72	-	(35,237,111.72)	-100.00%	Provision for Tax made after adjustment of Allowance and Disallowance required as per Income Tax Act
Investment Property	-	-	-	N/A	
Property and Equipment	270,676,117.82	270,554,553.47	(121,564.35)	-0.04%	
Goodwill and Intangible Assets	2,348,903.31	2,348,903.31	(0.00)	-0.00%	
Deferred Tax Assets	40,126,380.62	59,643,237.10	19,516,856.48	48.64%	Deferred Tax Assets created for the year
Other Assets	945,839,228.30	945,663,913.67	(175,314.63)	-0.02%	Reclass and Regroup
Total Assets	51,769,918,553.98	51,493,183,272.10	(276,735,281.88)		
Capital and Liabilities					
Due to Bank and Financial Institutions	-	-	-	N/A	
Due to Nepal Rastra Bank	-	-	-	N/A	
Derivative Financial Instruments	-	-	-	N/A	
Deposits from Customers	39,428,776,488.09	39,428,776,488.09	-	0.00%	
Borrowings	3,023,696,719.27	3,023,696,719.27	-	0.00%	
Current Tax Liabilities	-	3,520,868.15	3,520,868.15	N/A	
Provisions	40,428,113.92	40,428,113.92	-	0.00%	
Deferred Tax Liabilities	-	-	-	N/A	
Other Liabilities	996,177,552.06	714,633,500.03	(281,544,052.03)	-28.26%	Reclass and Regroup
Debt Securities Issued	-	-	-	N/A	
Subordinated Liabilities	-	-	-	N/A	
Share Capital	3,215,345,868.00	3,215,345,868.00	-	0.00%	
Share Premium	40,967,834.00	40,967,834.00	-	0.00%	
Retained Earnings	2,084,771,842.69	2,055,737,522.29	(29,034,320.40)	-1.39%	Reclass and Regroup
Reserves	2,939,754,135.96	2,970,076,358.35	30,322,222.39	1.03%	Reclass and Regroup
Total Capital and Liabilities	51,769,918,553.99	51,493,183,272.10	(276,735,281.89)		

Statement of Profit or Loss

Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest Income	6,122,253,023.68	6,132,210,148.97	9,957,125.29	0.16%	Interest adjtment of Staff Loan Under NFRS
Interest Expense	3,302,786,184.89	3,302,786,184.89	-	0.00%	
Net interest income	2,819,466,838.79	2,829,423,964.08	9,957,125.29	0.35%	
Fee and commission income	336,800,302.57	336,800,302.57	-	0.00%	
Fee and commission expense	638,167.89	638,167.89	-	0.00%	
Net fee and commission income	336,162,134.68	336,162,134.68	-	0.00%	
Net Interest, Fees and Commission Income	3,155,628,973.47	3,165,586,098.76	9,957,125.29	0.32%	
Net Trading Income	-	-	-	N/A	
Other operating income	-	2,641,131.06	2,641,131.06	N/A	Mobile banking income previously booked net off in respective head
Total operaing income	3,155,628,973.47	3,168,227,229.82	12,598,256.35	0.40%	
Impairment charge/(reversal) for loans and other losses	90,108,148.23	99,882,155.34	9,774,007.11	10.85%	
Net operating income	3,065,520,825.24	3,068,345,074.48	2,824,249.24	0.09%	
Personnel expenses	1,102,504,429.76	1,111,472,046.13	8,967,616.37	0.81%	Adjustment of Staff Loan as per NFRS
Other operating expenses	220,781,387.66	190,619,947.49	(30,161,440.17)	-13.66%	Lease Rental Adjustment as per NFRS
Depreciation & Amortization	39,061,586.08	39,118,842.43	57,256.35	0.15%	Leasehold improvements depreciation booked
Operating profit	1,703,173,421.74	1,727,134,238.43	23,960,816.69	1.41%	
Non-Operating Income	29,780,865.36	28,316,486.04	(1,464,379.32)	-4.92%	
Non-Operating Expense	-	-	-	N/A	
Profit before Income Tax	1,732,954,287.10	1,755,450,724.47	22,496,437.37	1.30%	
Income Tax Expense					
Current Tax	520,079,792.13	559,001,121.99	38,921,329.86	7.48%	
Deferred Tax	-	(18,975,637.89)	(18,975,637.89)	N/A	Deferred Tax Income charged for the F/Y
Profit for the Period	1,212,874,494.97	1,215,425,240.37	2,550,745.40	0.21%	
Profit Attributable to:					
Equity-holders of the Financial Institution	1,212,874,494.97	1,215,425,240.37	2,550,745.40	0.21%	



Chhimek Laghubitta Bittiya Sanstha Limited
Central Office, Kathmandu, Nepal, Phone no. +977-1-4490513, 4464852
Last Five Year's Financial Highlights

Amount in NPR.

Particulars	Financial Year				
	2077/78	2078/79	2079/80	2080/81	2081/82
Assets					
Cash and Cash Equivalents	8,021,622,541.65	3,005,371,295.43	7,725,529,241.95	8,366,206,604.86	8,540,555,046.10
Statutory Balances & due from Nepal Rastra Bank	594,517,670.00	618,114,670.00	956,486,670.00	736,452,870.00	915,487,730.00
Placement with Bank and Financial Institutions	-	-	-	-	-
Derivative Financial Instruments	-	-	-	-	-
Other Trading Assets	-	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-	-
Loans and Advances to Customers	24,888,658,466.29	33,074,020,591.05	32,247,519,343.09	35,151,705,238.57	40,072,173,020.32
Investment Securities	359,403,186.81	481,671,850.07	532,341,071.97	795,286,389.01	686,756,868.13
Current Tax Assets	-	95,227,293.96	92,145,147.25	1,783,313.70	-
Investment Property	-	-	-	-	-
Property and Equipment	260,870,621.24	276,858,972.25	295,660,064.15	285,315,279.21	270,554,553.47
Goodwill and Intangible Assets	3,698,644.58	2,872,778.72	3,442,080.15	2,701,836.13	2,348,903.31
Deferred Tax Assets	21,176,239.16	29,635,896.59	19,233,697.34	35,416,771.22	59,643,237.10
Other Assets	136,807,893.30	672,120,537.02	859,684,962.25	771,959,032.46	945,663,913.67
Total Assets	34,286,755,263.03	38,255,893,885.09	42,732,042,278.14	46,146,827,335.16	51,493,183,272.10
Particulars	Financial Year				
	2077/78	2078/79	2079/80	2080/81	2081/82
Liabilities					
Due to Bank and Financial Institutions	-	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-	-
Derivative Financial Instruments	-	-	-	-	-
Deposits from Customers	22,439,376,264.79	27,019,461,555.58	30,716,613,283.88	33,727,305,657.43	39,428,776,488.09
Borrowings	6,217,521,409.64	4,773,126,739.84	4,553,898,524.62	4,301,709,274.13	3,023,696,719.27
Current Tax Liabilities	44,009,196.85	-	-	-	3,520,868.15
Provisions	22,635,075.67	61,319,376.17	37,281,807.71	40,428,113.92	40,428,113.92
Deferred Tax Liabilities	-	-	-	-	-
Other Liabilities	492,101,872.59	588,378,001.09	677,381,957.13	733,363,046.48	714,633,500.03
Debt Securities Issued	-	-	-	-	-
Subordinated Liabilities	-	-	-	-	-
Total Liabilities	29,215,643,819.54	32,442,285,672.68	35,985,175,573.34	38,802,806,091.96	43,211,055,689.46
Equity					
Share Capital	1,830,000,000.00	2,324,100,000.00	2,835,402,000.00	2,977,172,100.00	3,215,345,868.00
Share Premium	40,967,834.00	40,967,834.00	40,967,834.00	40,967,834.00	40,967,834.00
Retained Earnings	1,223,997,855.81	1,206,401,946.17	1,374,377,304.27	1,642,829,176.90	2,055,737,522.29
Reserves	1,976,145,753.68	2,242,138,432.24	2,496,119,566.53	2,683,052,132.30	2,970,076,358.35
Total Equity	5,071,111,443.49	5,813,608,212.41	6,746,866,704.80	7,344,021,243.20	8,282,127,582.63
Total Liabilities and Equity	34,286,755,263.03	38,255,893,885.09	42,732,042,278.14	46,146,827,335.16	51,493,183,272.10
Contingent Liabilities and Commitments	-	-	-	-	-
Net Assets Value per share	277.11	250.14	237.95	246.68	257.58
Particulars	Financial Year				
	2076/77	2077/78	2078/79	2080/81	2081/82
Interest Income	4,227,806,576.03	4,968,062,280.25	5,823,173,840.73	5,965,676,849.55	6,132,210,148.97
Interest Expense	1,998,019,680.99	2,471,968,764.11	2,969,125,385.87	3,122,260,516.17	3,302,786,184.39
Net Interest Income	2,229,786,895.04	2,496,093,516.14	2,854,048,454.86	2,843,416,333.38	2,829,423,964.08
Fee and Commission Income	530,020,177.70	266,845,017.48	186,295,919.28	244,396,372.07	336,800,302.57
Fee and Commission Expense	76,383.94	101,052.27	122,621.60	482,967.34	638,167.89
Net Fee and Commission Income	529,943,793.76	266,743,965.21	186,173,297.68	243,913,404.73	336,162,134.68
Net Interest, Fee and Commission Income	2,759,730,688.80	2,762,837,481.35	3,040,221,752.54	3,087,329,738.11	3,165,586,098.76
Net Trading Income	-	-	-	-	-
Other Operating Income	702,438.23	2,049,938.08	106,149.42	3,441,550.89	2,641,131.06
Total Operating Income	2,760,433,127.03	2,764,887,419.43	3,040,327,901.96	3,090,771,289.00	3,168,227,229.82
Impairment Charge/ (Reversal) for Loans and Other Losses	(60,290,207.15)	216,831,482.35	405,242,760.70	416,271,567.35	99,882,155.34
Net Operating Income	2,820,723,334.18	2,548,055,937.08	2,635,085,141.26	2,674,499,721.65	3,068,345,074.48
Operating Expense					
Personnel Expenses	828,447,250.96	910,589,322.32	940,410,682.56	1,086,350,940.44	1,111,472,046.13
Other Operating Expenses	122,407,371.72	144,435,374.88	182,287,608.22	187,459,781.89	190,619,947.49
Depreciation & Amortisation	31,502,890.37	34,407,692.52	42,365,604.50	41,562,735.78	39,118,842.43
Operating Profit	1,838,365,821.13	1,458,623,547.36	1,470,021,245.98	1,359,126,263.54	1,727,134,238.43
Non Operating Income	65,166,594.85	18,392,870.29	18,691,550.53	30,419,617.49	28,316,486.04
Non Operating Expense	-	-	-	2,480,825.24	-
Profit Before Income Tax	1,903,532,415.98	1,477,016,417.65	1,488,712,796.51	1,387,065,055.79	1,755,450,724.47
Income Tax Expense					
Current Tax	604,792,487.31	534,309,957.25	465,272,183.12	451,046,022.82	559,001,121.99
Deferred Tax	(15,115,846.93)	(4,515,613.23)	(1,562,582.54)	(8,396,846.29)	(18,975,637.89)
Profit for the Year	1,313,855,775.60	947,222,073.64	1,025,003,195.93	944,415,879.25	1,215,425,240.37
Profit Attributable to:					
Equity-holders of the Financial Institution	1,313,855,775.60	947,222,073.64	1,025,003,195.93	944,415,879.25	1,215,425,240.37
Profit for the Year	1,313,855,775.60	947,222,073.64	1,025,003,195.93	944,415,879.25	1,215,425,240.37
Earnings per Share					
Basic Earnings per Share	71.80	40.76	36.15	31.72	37.80
Diluted Earnings per Share	71.80	40.76	36.15	31.72	37.80



Chhimek Laghubitta Bittiya Sanstha Limited
Central Office, Kathmandu, Nepal, Phone no. +977-1-4490513, 4464852
Principal Indicators

Particulars	Indicators	2077/78	2078/79	2079/80	2080/81	2081/82
Institutional Coverage						
District	Number	67	69	69	69	69
Rural Municipality/Municipality	Number	439	485	494	500	505
Branch	Number	186	193	197	197	197
Outreach						
Total Member and Depositor	Number	396,430	417,470	419,819	415,027	429,816
Loanee	Number	254,758	261,703	234,928	217,189	240,621
Unit	Number	22,190	24,216	25,168	25,720	26,915
Group	Number	97,204	105,779	111,097	114,144	119,234
Loan Portfolio						
Total Disbursement till Date	Rs.	168,211,334,229	201,524,685,906	225,917,965,006	253,595,541,137	283,718,317,145
Total Recovery till Date	Rs.	143,028,139,545	168,099,755,426	193,012,941,672	217,320,198,714	242,485,584,861
Outstanding Portfolio	Rs.	25,183,194,684	33,424,930,480	32,905,023,334	36,275,342,423	41,232,732,284
Saving & Deposit						
Total Saving and Deposit collection till Date	Rs.	310,655,368,046	400,626,479,501	494,172,263,957	681,506,405,170	1,169,005,590,636
Total Saving and Deposit withdrawn till Date	Rs.	288,215,991,781	373,607,017,945	463,455,650,673	647,779,099,513	1,129,576,814,148
Existing Savings and Deposits	Rs.	22,439,376,265	27,019,461,556	30,716,613,284	33,727,305,657	39,428,776,488
Total Employees Number	Number	1,116	1,213	1,257	1,264	1,269
Portfolio Quality						
Overdue Loan	%	0.56	0.47	0.93	1.72	2.78
Portfolio at Risk	%	2.41	0.90	2.65	3.18	2.98
Non Performing Loans/Total Loans	%	0.63	0.83	1.72	3.00	2.55
Efficiency & Productivity						
Units per Field Staff	Ratio	36	35	37	37	38
Members per Field Staff	Ratio	628	611	615	597	611
Loanee per Field Staff	Ratio	418	383	344	313	342
Loan Per Field Staff	Ratio	41,231,320	48,938,405	48,177,194	52,194,737	58,652,535
Loan Size per Loanee	Ratio	98,851	127,721	140,064	167,022	171,360
Total Credit/ Total Savings and Deposits	Ratio	1.12	1.24	1.07	1.08	1.05
Profitability Ratio						
Net Profit/Gross Income	%	27.24%	17.89%	16.77%	14.54%	17.80%
Interest Income/Loans & Advances	%	16.99%	12.95%	14.98%	13.37%	13.64%
Employee Expenses/Total Operating Exps	%	27.80%	25.57%	22.75%	24.48%	23.93%
Interest Expenses on Total Deposit and Borrowings	%	6.97%	7.78%	8.42%	8.21%	7.78%
Staff Bonus/ Total Employee Expenses	%	25.53%	18.02%	17.56%	14.18%	17.55%
Net Profit/Loans & Advances	%	5.28%	2.83%	3.11%	2.60%	2.94%
Net Profit/ Total Assets	%	3.83%	2.48%	2.40%	2.04%	2.36%
Total Operating Expenses/Total Assets	%	8.52%	9.31%	9.67%	9.58%	9.02%
Statutory Ratios						
Core Capital	%	14.89%	13.24%	15.79%	15.87%	15.93%
Supplementary Capital	%	1.27%	1.20%	1.65%	1.56%	1.19%
Total Capital Fund	%	16.16%	14.45%	17.44%	17.44%	17.12%
Liquidity	%	38.40%	14.17%	25.60%	25.39%	23.47%
Cash Reserve Ratio(CRR)	%	2.53%	2.29%	3.11%	2.18%	2.32%
Statutory Liquidity Ratio(SLR)	%	4.42%	4.05%	4.85%	4.54%	4.06%
Investors' Concern Ratio						
Earnings Per Share	Rs.	71.80	40.76	36.15	31.72	37.80
Market Value per Share	Rs.	1738.00	1100.00	824.10	900.00	1,035.98
Price Earning Ratio	Ratio	24.21	26.99	22.80	28.37	27.41
Dividend (bonus) on share capital	%	27.00%	25.26%	5.00%	8.00%	0.00%
Cash Dividend on share Capital	%	3.00%	3.26%	10.00%	7.00%	0.00%
Weighted Average Interest Rate Spread	%	7.15	6.61	6.178	5.80	6.55
Book Net worth	Rs.	5,071,111,443	5,813,608,212	6,746,866,705	7,344,021,243	8,282,127,583
Book Net Worth Per Share Ratio	Rs.	271.11	250.14	237.95	246.68	257.58
Return on Equity	%	25.91%	16.29%	15.19%	12.86%	14.68%
Return on Assets	%	3.83%	2.48%	2.40%	2.04%	2.36%
Total Shares Number	Number	18,300,000	23,241,000	28,354,020	29,771,721	32,153,459
Reserve & Surplus	Rs.	3,241,111,443	3,489,508,212	3,911,464,705	4,366,849,143	5,066,781,715
No. of Employees	Number	1,116	1,213	1,257	1,264	1,269

*As per NFRS proposed bonus share has been added in subsequent year after approval from Annual General Meeting



नेपाल राष्ट्र बैंकबाट लघुवित्त वित्तीय संस्थाहरूको लागि जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १९ बुँदा नं. ८(च) सँग सम्बन्धित विवरणः

वित्तीय संस्थाका ग्राहक सदस्यहरूको आवश्यकता बमोजिमका सेवा सुविधाको व्यवस्था गर्नु वित्तीय संस्थाको मुख्य उद्देश्य हो । ग्राहकवर्गलाई छिटो छरितो ढंगले सेवा सुविधा प्रवाह गर्ने क्रममा पर्ने असुविधा तथा गुनासो सुनुवाईको गर्न विभिन्न माध्यमहरूको व्यवस्था गरेको छ । गुनासो सुनुवाईको लागि प्रत्येक कार्यालयमा सुझाव पेटिकाको व्यवस्था गरिएको छ । प्रत्येका शाखा कार्यालयमा वार्षिकरूपमा ग्राहक सदस्य तथा अभिभावकको भेलाको आयोजना गरी गुनासो सुनुवाई कार्यक्रमको आयोजना गरिदै आएको छ । शाखामा शाखा प्रबन्धक, प्रदेशमा प्रदेश प्रबन्धक र केन्द्रीय कार्यालयमा विभागीय प्रमुखलाई गुनासो सुन्ने अधिकारी तोकिएको छ । गुनासो सुनुवाईको लागि वित्तीय संस्थाको इमेल ठेगाना gunaso@chhimeklaghubitta.org र टेलिफोन नं. ०१-४५९५५१३ Ext. १९१ र १९२ को व्यवस्था गरिएको छ । गुनासो सुनुवाई सम्बन्धी सम्पूर्ण प्रकृया, गुनासो सुन्ने अधिकारीको नाम र सम्पर्क नम्बर लगायतका सम्पूर्ण विवरणहरू यस वित्तीय संस्थाको वेब साइट <https://www.chhimekbank.org/Grievance> मा उल्लेख गरिएको छ ।

विभिन्न माध्यमबाट प्राप्त हुन आएको गुनासाहरूको सुनुवाईका निमित्त वित्तीय संस्थाले आन्तरिक संयन्त्रलाई परिचालन गरी छिटोछरितो ढंगले व्यवस्थापन गर्दै आएको छ । ग्राहक तथा सरोकारवाला निकायबाट प्राप्त गुनासो, सल्लाह, सुझावको आधारमा आफ्ना कार्यक्रम र सेवा सुविधामा परिमार्जन समेत गर्ने गरिएको छ । ग्राहकवर्गबाट प्राप्त गुनासोको समाधानको लागि वित्तीय संस्था सदैव तत्पर र प्रतिबद्ध रहँदै आएको छ ।

वित्तीय संस्थामा गुनासो सुन्ने अधिकारीको विवरण देहाय बमोजिम रहेको छ :

नाम : श्री तारानाथ महतो

पद : वरिष्ठ विभागीय प्रमुख

फोन नं. ०१-४५९५५१३ Ext. १९१, इमेल : taranathmahato@chhimekbank.org.np

मोवाईल नं. ९७१२००२००६

आ.व. २०८१/८२ मा ग्राहकबाट प्राप्त भएको गुनासाहरूको विवरण : ग्राहकवर्गको गुनासो सुनुवाईका लागि वित्तीय संस्थाले व्यवस्था गरेको विभिन्न माध्यमहरूबाट आ.व. २०८१/८२ मा ग्राहकहरूबाट प्राप्त भएका गुनासाहरू ४५ वटा रहेकोमा ४५ वटा गुनासाहरू सुनुवाई भइसकेको व्यहोरा जानकारी गराउँदछौं ।



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

चलवाती नं. १७२

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/छिमेक/०८१/८२



केन्द्रीय कार्यालय

बालुवाटार, काठमाडौं

फोन नं.: ४४१२८२३

फ्याक्स नं.: ४४१२२२४

Web site: www.nrb.org.np

Email: nrbmfpd@nrb.org.np

पोष्ट बक्स नं.: ७३

मिति: २०८२/०९/०७

श्री छिमेक लघुवित्त वित्तीय संस्था लिमिटेड,
बानेश्वर, काठमाण्डौ ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरीवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित एवं कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरेको २०८२ असार मसान्तमा कायम कूल चुक्ता पुँजी रु. ३,२१,५३,४५,८६८- को १२.५ प्रतिशत बोनस शेयरले हुन आउने रकम रु. ४०,१९,१८,२३३५० (अक्षरेपी चालीस करोड उन्नाईस लाख अठार हजार दुई सय तेत्तीस र पैसा पचास मात्र) र १२.५ प्रतिशत नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर समेत) ले हुन आउने रकम रु. ४०,१९,१८,२३३५० (अक्षरेपी चालीस करोड उन्नाईस लाख अठार हजार दुई सय तेत्तीस र पैसा पचास मात्र) गरी जम्मा २५ प्रतिशतले हुन आउने कुल लाभांश रकम रु. ८०,३८,३६,४६७- (अक्षरेपी असी करोड अड्तीस लाख छत्तीस हजार चार सय सतसठ्ठी मात्र) अन्य प्रचलित कानुनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट पारित गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ मा भएको व्यवस्थाको पूर्ण पालना गरी मात्र कर्जा प्रवाह गर्नुहुन ।
- नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ११/०८१ मा भएको व्यवस्था बमोजिम संस्थाबाट प्रवाह हुने कर्जाको पूर्ण विवरण कर्जा सूचना केन्द्रमा समयमै अद्यावधिक गर्ने व्यवस्था मिलाउनु हुन ।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु नदोहोरिने गरी सुधार गर्नु हुन ।

बोधार्थ :

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

भवदीय,

(पिताम्बर पोखरेल)
उप- निर्देशक



छिमेक लघुवित्त वित्तीय संस्था लिमिटेड CHHIMEK LAGHUBITTA BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको ईजाजत प्राप्त संस्था)

“ग्रामिण विकासको आधार लघुवित्तको गुणात्मक विस्तार”

वित्तीय विवरणहरू प्रकाशित गर्न स्वीकृति दिने सन्दर्भमा प्राप्त निर्देशनहरूको प्रतिउत्तर

यस वित्तीय संस्थालाई नेपाल राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागबाट बोनस तथा नगद लाभांश वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि वार्षिक वित्तीय विवरणहरू प्रकाशनको स्वीकृति प्रदान गर्ने सन्दर्भमा प्राप्त हुन आएका निर्देशनहरू उपर वित्तीय संस्थाको तर्फबाट देहाय बमोजिमका प्रतिउत्तरहरू उल्लेख गरिएको ब्यहोरा अनुरोध गर्दछौं ।

प्रतिउत्तरहरू :

१. निर्देशित व्यवस्था बमोजिम गर्ने व्यवस्था मिलाईनेछ ।
२. निर्देशित व्यवस्था बमोजिम गर्ने व्यवस्था मिलाईनेछ ।
३. निर्देशन बमोजिम गर्ने व्यवस्था मिलाईनेछ ।

अन्त्यमा, यस वित्तीय संस्थाको तहाँबाट स्थलगत एवं गैर-स्थलगत सुपरिवेक्षण गरी मार्गनिर्देशन गर्नु भएकोमा हार्दिक धन्यवाद ज्ञापन गर्दछौं ।



यस वित्तीय संस्थाको प्रबन्धपत्रमा आवश्यक संशोधनका लागि २४औं वार्षिक साधारण सभामा प्रस्तावित संशोधनहरूः

प्रबन्धपत्रमा प्रस्तावित संशोधनहरू :

साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
<p>(१) दफा ५. वित्तीय संस्थाको पुँजीको संरचना : वित्तीय संस्थाको पुँजी संरचना देहाय बमोजिम हुनेछ :-</p> <p>(ख) वित्तीय संस्थाको जारी पुँजी रु. ३,२१,५३,४५,८६८।- (अक्षरेपी तिन अर्ब एक्काइस करोड त्रिपन्न लाख पैतालिस हजार आठ सय अठसठ्ठी रुपैयाँ मात्र) हुनेछ । सो पुँजीलाई प्रति सेयर रु.१००।- दरका ३,२१,५३,४५८.६८ कित्ता साधारण सेयरमा विभाजन गरिएको छ ।</p> <p>(ग) वित्तीय संस्थाको चुक्ता पुँजी रु. ३,२१,५३,४५,८६८।- (अक्षरेपी तिन अर्ब एक्काइस करोड त्रिपन्न लाख पैतालिस हजार आठ सय अठसठ्ठी रुपैयाँ मात्र) हुनेछ ।</p>	<p>(१) दफा ५. वित्तीय संस्थाको पुँजीको संरचना : वित्तीय संस्थाको पुँजी संरचना देहाय बमोजिम हुनेछ :-</p> <p>(ख) वित्तीय संस्थाको जारी पुँजी रु. ३,६९,७२,६४,९०९.५० (अक्षरेपी तिन अर्ब एकसठ्ठी करोड बहत्तर लाख चौंसठ्ठी हजार एक सय एक रुपैयाँ पैसा पचास मात्र) हुनेछ । सो पुँजीलाई प्रति सेयर रु.१००।- दरका ३,६९,७२,६४९.०९५ कित्ता साधारण सेयरमा विभाजन गरिएको छ ।</p> <p>(ग) वित्तीय संस्थाको चुक्ता पुँजी रु. ३,६९,७२,६४,९०९.५० (अक्षरेपी तिन अर्ब एकसठ्ठी करोड बहत्तर लाख चौंसठ्ठी हजार एक सय एक रुपैयाँ पैसा पचास मात्र) हुनेछ ।</p>	<p>बोनस सेयर जारी गरे पश्चात जारी र चुक्ता पुँजी वृद्धि हुने भएकोले</p>

नियमावलीमा प्रस्तावित संशोधनहरू :

साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
<p>नियम ३१. सञ्चालकको पारिश्रमिक र भत्ता सम्बन्धी व्यवस्था:</p> <p>(ख) सञ्चालक समितिको बैठकमा उपस्थित भए बापत अध्यक्ष र अन्य सञ्चालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु.८,०००।- र रु.७,५००।- हुनेछ । सञ्चालक स्तरीय समिति/उप-समितिको बैठकमा उपस्थित भए बापत सञ्चालकलाई सञ्चालक सरह बैठक भत्ता प्रदान गरिने छ ।</p> <p>(ग) (इ) स्वदेश भ्रमणमा दैनिक भत्ता तथा अन्य खर्च : अध्यक्ष एवं सञ्चालकलाई वित्तीय संस्थाको काममा भ्रमण गर्दा दैनिक भत्ता रु.३,०००।-, होटल खर्च बापत बिल बमोजिम बढीमा दैनिक रु.३,०००।- सम्म तथा वास्तविक लागेको यातायात खर्च ।</p>	<p>नियम ३१. सञ्चालकको पारिश्रमिक र भत्ता सम्बन्धी व्यवस्था:</p> <p>(ख) सञ्चालक समितिको बैठकमा उपस्थित भए बापत अध्यक्ष र अन्य सञ्चालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु.१०,०००।- र रु.९,५००।- हुनेछ । सञ्चालक स्तरीय समिति/उप-समितिको बैठकमा उपस्थित भए बापत सञ्चालकलाई सञ्चालक सरह बैठक भत्ता प्रदान गरिने छ ।</p> <p>(ग) (इ) स्वदेश भ्रमणमा दैनिक भत्ता तथा अन्य खर्च : अध्यक्ष एवं सञ्चालकलाई वित्तीय संस्थाको काममा भ्रमण गर्दा दैनिक भत्ता रु.४,०००।-, होटल खर्च बापत बिल बमोजिम बढीमा दैनिक रु.५,०००।- सम्म तथा वास्तविक लागेको यातायात खर्च ।</p>	<p>समय अनुसार वृद्धि गर्न आवश्यक देखिएकोले</p>

शून्य देखि सफलतासम्म : सरिता कुमारी थारुको प्रेरणादायी यात्रा



प्रस्तुतकर्ता : हरिचन्द्र भट्ट,
शाखा प्रबन्धक

कैलाली जिल्लाको जानकी गाउँपालिका-३, सुवर्णपुरमा गरिब परिवारमा जन्मेकी सरिता कुमारी थारुको विगतको जीवन यात्रा सहज थिएन। आर्थिक अभाव, सामाजिक उपेक्षा र अनिश्चित भविष्यबिच बितेको उनको विगत आज एक प्रेरणादायी सफलता कथामा रूपान्तरण भएको छ। सरिता कुमारी थारु छिमेक लघुवित्त वित्तीय संस्था लिमिटेड शाखा कार्यालय पथरैया, कैलालीको सदस्य हुनुहुन्छ।



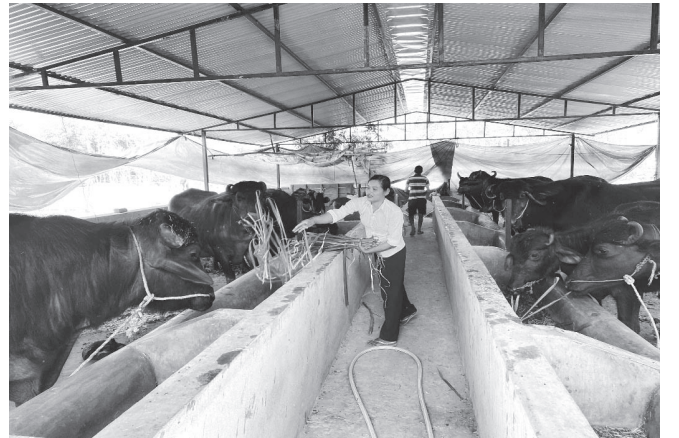
२०४७ सालमा जन्मनु भएकी सरिताको विवाह २०७० सालमा राम सोरुप चौधरी सँग भयो। प्राविधिक शिक्षा जेटिए अध्ययन गरेपनि वहाँको कुनै जागिर थिएन। परिवारको आम्दानीको कुनै स्थाई स्रोत थिएन। पति राम सोरुप चौधरीले भारतमा ज्याला-मजदुरी गरी परिवारको जीविकोपार्जन गर्दै आइरहेका थिए। परिवारको सम्पूर्ण आवश्यकता पुरा गर्ने स्रोत भनेको मजदुरी गरेर आएको आम्दानी बाटै हुन्थ्यो। एकजनाको कमाइले घरको सम्पूर्ण खर्च धान्न ज्यादै कठिन थियो, तर पनि आफ्ना सन्ततीको उज्ज्वल भविष्यको लागि चाहना हुदा हुदै पनि राम्रो शिक्षा दिन सक्ने अवस्था थिएन। सरितालाई यस्तो अवस्थामा त्यसै बस्न मन लागेन। आफूले जानेको सिपको सदुपयोग गर्ने चाहना वहाँमा थियो। मजदुरीबाट आएको पैसाले दैनिक खर्च टार्न त सकिन्छ, भविष्य उज्ज्वल पार्न सकिदैन भन्ने सरिताले राम्रो सँग बुझ्नुभयो। त्यसैले वहाँलाई भविष्यको चिन्ताले सताउन थाल्यो। यसै क्रममा वहाँ साथीभाई सँग आम्दानी कसरी गर्न सकिन्छ भनेर सल्लाह लिनुहुन्थ्यो। आफ्नो माइत गाउँको दिदीले वहाँलाई समूहबाट ऋण लिएर व्यवसाय गर्ने सल्लाह दिनुभयो।

२०७० सालको चैत्र महिनामा सरिता कुमारी थारुले पहिलो पटक छिमेक लघुवित्त वित्तीय संस्था लिमिटेडको बारेमा थाहा पाउनुभयो। वित्तीय संस्थाको कार्यक्रम त औधी मन प्यो तर वहाँलाई सानो कर्जाले जीवन परिवर्तन हुन्छ भन्नेमा विश्वास भएन। तर समूहमा बसेर आफ्नो आयस्तर सुधार गरेका दिदीवहिनीको कुरा सुनेर विश्वास लाग्यो। त्यसपछि वहाँकै प्रयासमा वरपरका दिदीवहिनीलाई मिलाएर २०२५७ नं. इकाइ गठन गरी सदस्यता लिनुभयो।

व्यवसाय गर्ने उत्कट चाहना भएकी सरितालाई आफूले जानेको

कृषि कर्म गर्दा फाइदा पाइन्छ भन्ने जानकारी थियो। २०७१ सालमा रु. १५,००० कर्जा लिएर भैंसीको पाडी खरिद गर्नुभयो। पाडीको राम्रो सँग स्याहार गरी हुर्काउनुभयो। वच्चाहरूलाई स्कूल पठाएपछि वहाँ दिनभर पाडीको स्याहार गर्नुहुन्थ्यो। पाडी बढेर व्याप पछि दूध बिक्रीबाट नियमित पैसा आउन थाल्यो। मेहनती सरितालाई एउटा भैंसीमात्र पालेर घरमा बस्न गाह्रो भयो, वहाँलाई काम पुगेन। त्यसपछि २०७२ सालमा रु. २५,००० कर्जा लिएर ५ कट्टा जग्गामा तरकारी खेती समेत सुरु गर्नुभयो। भैंसीपालन र तरकारी खेतीबाट वहाँको आम्दानीको स्रोत भन राम्रो हुनथाल्यो।

भैंसीपालनबाट राम्रै कमाइ भएपछि वहाँले पति राम सोरुपलाई नेपालमै बोलाउनु भयो र २०७४ सालमा रु. २,००,००० कर्जा लिएर २ वटा भैंसी थप्नुभयो। दुवैजना मिलेर भैंसीपालन व्यवसाय गरेपछि राम्रो फाइदा भयो। भैंसीको सङ्ख्या वढे सँगै दूध बिक्री, पाडापाडी बिक्रीको पैसा जम्मा गरेर गोठ पनि निर्माण गर्नुभयो। २०७५ सालमा रु. २,५०,००० कर्जा लिएर पुनः ३ वटा भैंसी थपेर पशुपालन व्यवसायलाई विस्तार गर्नुभयो। वहाँको परिवारको मेहनतले भैंसीपालन व्यवसायबाट राम्रो आम्दानी गर्दै जानुभयो। आम्दानी वृद्धि सँगै वहाँहरूले आफ्नो व्यवसायलाई थप गर्दै जानुभयो। २०७६ सालमा लिएको २५०,००० र २०७७ सालमा १५०,०००



कर्जा गोठलाई व्यवस्थित गर्न खर्च गर्नुभयो। उन्नत गाईपालनबाट अभि फाइदा लिन सकिन्छ भन्ने ज्ञान पाएपछि २०७८ सालमा रु. ५,००,००० कर्जा लिएर आफूसँग भएको बचतको रकम समेत गरी ५ वटा जर्सी गाई थप्नुभयो। व्यवसायमा विविधिकरण गर्ने क्रममा हाल वहाँले ब्रोइलर कुखुरापालन तथा बङ्गुरापालनलाई पनि सहायक व्यवसायका रूपमा अघि बढाउनुभएको छ।



स्वस्थ पशुआहारका साथै पशुआहारमा लाग्ने खर्च कम गर्न वार्षिक रु. ८०,००० तिर्नेगरी २ बिगाहा जमिन भाडामा लिएर हाईब्रिड घाँस खेती गर्नुभएको छ । सरिताले भेटेरिनरी (पशु स्वास्थ्य) सम्बन्धी अध्ययन समेत गरेकाले पशुपालन व्यवसाय सञ्चालन गर्न थप सहज भएको छ । पशु रोग पहिचान, खोप व्यवस्थापन, सन्तुलित आहार र गोठ व्यवस्थापनमा वहाँ आफैँ दक्ष हुनुभएको छ, जसले व्यवसायलाई जोखिमरहित र दिगो बनाउन ठूलो योगदान पुऱ्याएको छ ।

२०८० सालमा रु ७००,००० कर्जा र आफ्नै पुँजीसमेत लगानी गरी करिब रु. १५ लाख बराबरको लागतमा आधुनिक गोठ निर्माण सम्पन्न गर्नुभएको छ । मेहनत गर्नेलाई सबैको साथ मिल्छ भन्ने भै वहाँको व्यवसाय विस्तारमा गाउँपालिकाले पनि सहयोग गर्दै आएको छ । व्यवसायको लागि आवश्यक पर्ने औजार, भाडा, वर्तनमा स्थानीय तहले सहयोग गरेको छ । हाल गोठमा १७ वटा उन्नत जातका भैँसी तथा १५ वटा जर्सी गाई रहेका छन्, जसबाट दैनिक रूपमा उल्लेखनीय मात्रामा दूध उत्पादन हुँदै आएको छ । सबै व्यवसायबाट वहाँको मासिक आमदानी करिब रु १००,००० रुपैयाँ जति हुन्छ ।

यस छिमेक लघुवित्त वित्तीय संस्था लिमिटेडबाट मात्र कारोबार गर्नुहुने वहाँ हाल गोल्डेन सदस्य हुनुहुन्छ ।

यही व्यवसायको आमदानीबाट एक तले पक्की घर निर्माण गरिसक्नुभएको छ । दुई कट्ठा घडेरी, १० कट्ठा जग्गा जमिन जोड्नु भएको छ, दुध ओसारपसार र यातायातको लागि एउटा मोटरसाईकल तथा खेत जोताईको लागि पावर टिलर मेसिन समेत जोडिसक्नु भएको छ । बालबच्चाहरूलाई राम्रो बोर्डिङ स्कूलमा पढाउनु भएको छ ।

दूध उत्पादन तथा व्यवस्थापनलाई अब आधुनिक र प्रभावकारी बनाउने उद्देश्यले उहाँले आधुनिक दूध दुहने मेसिन खरिद गर्ने

योजना बनाउनु भएको छ । साथै दुध उत्पादनको बजार विस्तारका लागि दूध बिक्री तथा वितरणका लागि आफ्नै दुध डेरी स्थापना गर्ने र यसमार्फत ५-६ जना स्थानीय व्यक्तिलाई रोजगारी प्रदान गर्ने दीर्घकालीन योजना रहेको छ ।

निरन्तर मेहनत, इमान्दारीता र सफल व्यवसाय सञ्चालनको कदर स्वरूप छिमेक लघुवित्त वित्तीय संस्था लिमिटेडबाट सफल व्यवसायी पुरस्कार समेत प्रदान गरिएको छ । पहिले समाजमा कसैले नचिन्ने सरितालाई आज प्रगति र मेहनतका कारण वरपर सबैले सम्मानका साथ हेर्छन् । अन्य दिदीबहिनीहरूलाई व्यवसाय गर्ने ज्ञान र हौसला बाँड्ने र सबैको प्रेरणाको स्रोत वन्नुभएकी छ ।

अन्त्यमा, सरिता कुमारी थारु भन्नुहुन्छ “छिमेक मेरो माइती जस्तै लाग्छ । छिमेकले मेरो व्यवसाय गर्ने चाहना पुरा गरिदिन सहयोग गर्‍यो । छिमेकको साथ सहयोगले मलाई सबैतिर परिचित बनाउन सहयोग गर्‍यो । म अत्यन्तै आभारी छु । आफ्नो ठाउँ परिवेश अनुरूपको व्यवसाय गर्न सक्यो भने पक्कै सफलता पाइन्छ, व्यवसायको लागि आवश्यक पर्ने सिप सिकेर मात्र व्यवसाय सञ्चालन गर्न सबैलाई मेरो सल्लाह छ ।”

सानो पुँजीबाट सुरु गरिएको व्यवसायले आज सरितालाई आर्थिक सम्पन्नतासँगै आत्मसम्मान र सामाजिक पहिचान दिलाएको छ । यो कथा सपना देख्ने, संघर्ष गर्न सक्ने र आफूलाई बदल्न चाहने जो-कोहीका लागि प्रेरणादायी छ । इच्छा, आत्मबल, मेहनत र सही अवसरको सदुपयोग गरियो भने असम्भव भन्ने केही हुँदैन भन्ने सन्देश सरिता कुमारी थारुको जीवनले स्पष्ट रूपमा दिन्छ ।

परिश्रमले दिएको उज्यालो भविष्य



चितवन जिल्लाको भरतपुर महानगरपालिका वडा नं. १८ गाँजीपुरमा रहेको छ, सिठुङ्ग कृषि फर्म। यो कृषि फर्ममा व्यवस्थित खोरमा पालिएका रहरलाग्दा ७५/८० वटा उन्नत जातका बुझ्गुर, बुझ्गुर खोर सँगै १ कट्ठा पोखरीमा माछापालन, पोखरीमा पौडिरहेका छन् करिब ५० वटा जति हाँस र खुल्ला जमिनमा चारा खादै गरेका ५० वटा जति लोकल कुखुराहरू। यी सबै किरण आले र कुलिमाया आलेमगर दम्पतीको मेहनतका फल हुन। यो वहाँहरूको आफ्नै गाँउघरमा वसेर गरेको व्यवसाय हो। व्यवसायको कमाइले वनेको एउटा सानो चिटिक्क परेको पक्की घर छ, सामान ढुवानी गर्ने एउटा टेम्पो पनि छ, आफ्नै १० कट्ठा र वार्षिक रु ८०,००० भाडामा लिएको २ विगाहा जग्गा पनि छ। यी सबैको रेखदेख गर्ने आले दम्पतीको परिवार र एकजना कामदार पनि हुनुहुन्छ। वहाँहरूको जम्मा ५ जनाको परिवार छ।

साधारण कृषक परिवारमा जन्मनु भएका कुलिमाया र किरण आले मगरको विवाह २०५० सालमा भयो। दुवै परिवारको मुख्य पेशा कृषि नै भएकोले मगर दम्पती पनि सोही पेशामा लाग्नु भयो। दुवैजना अति मेहनती भएपनि खेतीबाट खासै आम्दानी भने भएन। दैनिक घरखर्चको लागि दुवैजनाले ज्यालादारी काम पनि गर्नुभयो। छोराहरूको जन्म भएपछि परिवारको खर्च पनि बढ्यो र सो खर्च धान्न र परिवार पाल्नको लागि ऋण लिएर किरण वैदेशिक रोजगारीमा जानुभयो। यता नेपालमा कलिला सन्तान हुर्काउँदै कुलिमायाले आफ्नो कृषि कर्ममा लागि रहनुभयो। विदेशमा किरणको त्यत्ति राम्रो कमाई हुन सकेन, वहाँ फर्केर पुनः नेपाल नै आउनुभयो। बाबुबाजेको पालादेखि गर्दै आएको कृषिले परिवार पाल्न पनि धौ धौ पर्न थाल्यो। राम्रो अवसर र दिगो आयश्रोतको खोजी गर्दा गर्दै किरण पुनः विदेश जानुभयो।

२०६५ साल मङ्सिरमा छिमेक लघुवित्त वित्तीय संस्थाको शाखा कार्यालय पर्साढाप (हाल चनौली शाखा) का कर्मचारीले आएर वित्तीय संस्थाको कार्यक्रमको बारेमा जानकारी गराउनुभयो। वित्तीय संस्थाको



प्रस्तुतकर्ता : सन्तोषी घिमिरे
कृषि प्राविधिक

कार्यक्रमको जानकारी पाएपछि कुलिमाया आफ्ना अभिभावकको सहमतिमा सदस्य बन्नुभयो। सुरुमा कुलिमायाले बचत मात्र गरेर वस्नुभयो। अन्य दिदीबहिनीहरूले ऋण लिएर व्यवसाय गरेको र फाइदा भएको सुनाएपछि वहाँलाई पनि ऋण लिएर केही गर्ने चाहना भयो। तर ऋण लिएर कसरी तिर्ने आफ्नो कुनै आम्दानीको बाटो छैन भनेर वहाँलाई चिन्ता पथ्यो। विदेशमा रहेका किरण सँग सल्लाह गर्नुभयो। किरणले थोरै ऋण लिएर आफूले जानेको काम बाख्रापालन गर्न सल्लाह दिनुभयो। किस्ता तिर्ने आफूले पनि सहयोग गर्ने बचन किरणले दिएपछि कुलिमायाले पहिलो पटक बाख्रापालनको लागि रु.१०,००० ऋण लिनुभयो र लिएको ऋणले ३ वटा पाठी किनुभयो। राम्रो स्याहार गरेकोले बाख्राबाट राम्रै फाइदा भयो। त्यसबाट आएको आम्दानीले परिवारको दैनिकी चलाउन केही सहज भयो र व्यवसाय बिस्तार गर्ने हौसला पनि मिल्यो। दोश्रोपटक रु.१५००० कर्जा लिएर कुखुराको खोर बनाउनुभयो र पुनः रु.२५००० कर्जा लिएर कुखुरा र हाँस पाल्नुभयो। हाँस कुखुराबाट नियमित आम्दानी हुनथाल्यो, किस्ता तिर्ने पैसा व्यवसायबाट नै पुग्न थाल्यो। व्यवसाय गरेपछि नियमित आम्दानी हुने रहेछ भन्ने विश्वास भयो कुलिमायालाई। घरको नियमित खर्च कुलिमायाको व्यवसायको कमाइले चल्न थाल्यो भने विदेशको कमाई भविष्यको लागि बचत गरेर राख्नुभयो। विदेशमा श्रीमानको कमाई भने खासै राम्रो थिएन, तैपनि स्वदेशमा रोजगारीको



अवसर नभएकोले विदेशमा काम गर्नुको विकल्प थिएन ।

कुलिमाया छिमेक लघुवित्तको चनौली शाखाले २०७० सालमा सञ्चालन गरेको व्यावसायिक बुङ्गुरपालन सम्बन्धी ३ दिने तालिममा सहभागी हुनुभयो र सो तालिममा सिकेका सिपको सदुपयोग गर्ने निश्चय गर्दै श्रीमानसँग सल्लाह गर्नुभयो । श्रीमानको सल्लाह बमोजिम २०७० सालमा ३०,००० कर्जा लिएर आफूसँग भएको केही वचत समेत थप गरी बुङ्गुरको खोर बनाएर ४ वटा बुङ्गुरको पाठाबाट बुङ्गुरपालन शुरु गर्नुभयो । बुङ्गुरपालन व्यवसायबाट कम समयमा नै राम्रो आमदानी हुने भएकोले सोही व्यवसायलाई नै विस्तार गर्नुभयो । श्रीमान् विदेशमा भएकोले एकली कुलिमायालाई व्यवसाय विस्तार गर्न सहज त थिएन तर वहाँको दृढ निश्चयले त्यो पुरा भयो । पुनः ५०,००० ऋण लिएर बुङ्गुरको माउ पाल्नुभयो, बुङ्गुरको पाठा बिक्रीबाट राम्रो नै आमदानी भयो । बुङ्गुरपालनबाट राम्रो आमदानी भएपछि पतिलाई विदेशबाट फर्कन र दुवैजना सँगै मिलेर व्यावसायिक बुङ्गुरपालन गर्न अनुरोध गर्नुभयो । १४/१५ वर्ष देखि विदेशमा बसेर पनि खासै प्रगती गर्न नसकेका किरणलाई स्वदेशमा नै आफ्नै व्यवसाय गर्ने भित्री चाहना थियो र वहाँले कुलिमायाको सल्लाह मान्नुभयो । विदेशबाट फर्केर आएपछि २०७६ सालमा छिमेकबाट



रु. ५ लाख रुपैया ऋण र आफूसँग भएको वचत समेत गरी व्यावसायिक रुपमा बुङ्गुरपालनलाई विस्तार गर्नुभयो । यो व्यवसायमा पटक पटक गरी छिमेकबाट रु २० लाख भन्दा वढी ऋण लिनुभएको छ । अहिले वहाँको खोरमा साना ठुला गरी करिब ७५/८० वटा बुङ्गुर रहेका छन् । बुङ्गुरपालनबाट हाल वार्षिक करिब ८/१० लाख रुपैया कमाई भैरहेको छ । वरपर गाउँका बुङ्गुरपालन गर्ने किसानहरू पाठा खरिद गर्न घरसम्मै आइपुग्छन् । वहाँहरू बुङ्गुरपालन सम्बन्धी आफूले सिकेका कुरा अन्य कृषकहरूलाई पनि सुनाउनुहुन्छ ।

बुङ्गुरको विष्टा समेत सदुपयोग गर्ने गरी रु. १५०,००० कर्जा लिएर १ कठामा माछापालन व्यवसाय पनि गर्नुभएको छ । माछापालनबाट वार्षिक करिब ८० हजार आमदानी हुने गरेको छ । हाँस कुखुरापालनको आमदानी पनि वार्षिक करिब ५० हजार भन्दा वढी हुने गरेको छ । कृषि उपज ढुवानीको लागि बागमती प्रदेश सरकारको ५० प्रतिशत अनुदानमा प्राप्त भएको टेम्पोको प्रयोग गर्नुहुन्छ ।



विगत १७ वर्ष देखि निरन्तर यस वित्तीय संस्थामा मात्र सदस्य रहनु भएकी कुलिमाया आले मगरले ऋण चुक्ता हुदा प्राप्त हुने गोल्डेनको पुरस्कार प्राप्त गरिरहनु भएको छ । “हाम्रो परिवारलाई आजको अवस्थामा ल्याइ पुर्‍याउन छिमेकले गरेको योगदान बाचुन्जेल कहिल्यै भुल्न सकिदैन ।” वहाँ सबैलाई सुनाउनुहुन्छ ।

वहाँको भावी योजनामा बुङ्गुरपालन व्यवसायलाई विस्तार गरी अझ आधुनिक बनाउने, हाल एकजनालाई नियमित रोजगारी दिएकोमा ५ जना सम्मलाई रोजगारी दिने, उत्पादनका साथै बजारीकरणलाई समेत अगाडी वढाउने योजना रहेको मगर दम्पती सुनाउनुहुन्छ ।

कुलिमायाको अनुभवमा “निरन्तरको मेहनतले मानिसलाई ढिलो चाँडो अवश्य पनि सफल बनाउछ । आफूले सिकेको सिप, वरपरको वातावरण, परिवारको साथ सहयोगको आधारमा व्यवसायमा सफल हुन सकिन्छ । एउटैमात्र व्यवसाय गर्नुभन्दा फरक फरक व्यवसाय गर्दा निरन्तर आमदानी हुनेरहेछ र किस्ता तिर्न र आवश्यक खाँचो टार्न र सम्पत्ती जोड्न पनि सकिन्छ । रोजगारीको लागि विदेश नै जानुपर्ने सोचलाई परिर्वतन गर्नुपर्छ, मेहनत गरे यहि सबैथोक पाइन्छ । सर्धष लाई डर होईन अवसरको रुपमा लिन सकौं भने सफलता पक्कै सम्भव हुन्छ ।”

समाप्त

आफ्नै परिश्रमले सफल व्यवसायी

सामुद्रिक सतहदेखि भण्डै २,००० मिटर उचाइमा रहेको भोजपुर जिल्लाको आमचौर गाउँमा जन्मिएकी भगवती मगर राई आज एक सफल किसान बन्नुभएको छ। रोजगारीको अवसर छैन, आम्दानीको श्रोत छैन भन्नेहरूका लागि प्रेरणाको स्रोत बन्नुभएको छ। वहाँले बाख्रापालन व्यवसायमा गर्नुभएको मेहनत साँच्चै उदाहरणीय र अनुकरणीय पनि छ। जीवन अर्थलाई गहिराई बाट बुझेकी भगवती मगर राईको बाख्रापालनको सुरुवात, संघर्ष र सफलता सुन्न अनि बुझ्न लायक छ।

२०४७ सालमा भोजपुर जिल्लाको आमचौर गाउँमा सामान्य परिवारमा जन्मिएकी भगवतीको बाल्यकाल साधारण नै रह्यो, तर सपना भने असाधारण थिए। बुवा-आमाको दुःख र परिश्रम नजिकबाट देखेकी वहाँले सानैदेखि मेहनत गर्न सिक्नुभयो। पसिना बगाई मेहनत अनि परिश्रम गर्न उहाँ कहिल्यै थाक्नुभएन।



भगवतीको माइतीको मुख्य पेसा खेतीपाती र पशुपालन भएकाले बाल्यकाल देखिनै वहाँलाई यस्ता कामको ज्ञान थियो। २०६७ सालमा उहाँको विवाह भोजपुरकै टेम्केमैयुङ गाउँपालिका-बाक्सुरी निवासी धनकुमार राईसँग भयो। यस जोडीलाई चिसो ठाउँमा चोयाबाट बनेको घरको छाना मुनीको जीवन जिउन कम्ती कष्टकर थिएन। केही समय यसरी नै जीवन चलिरह्यो, तर दुई सन्तानको जन्मपछि परिवारको आर्थिक अवस्था सुदृढ बनाउने उद्देश्यले उनीहरू दम्पती कामको खोजीमा काठमाडौँ पुगे। त्यहाँ बुझ्नुभएको पनि सुरु गर्नुभयो, तर विभिन्न परिस्थितिका कारण व्यवसायले अपेक्षित गति लिन सकेन। अनेक रोगका कारण धेरै बुझ्नुभयो मरेकाले घाटा भयो। आखिरमा केही उपाय नभएपछि राई दम्पतीको परिवार पुनः गाउँ फर्कियो। गाउँ फर्केपछि सानै भए पनि किराना पसलको सुरुवात गर्नुभयो। तर, किराना पसलमा मात्रै सिमित नरही राई दम्पती निरन्तर अवसरकै खोजीमा लागि रहे।

दुर्गम एवं विकट ग्रामिण वस्तीमा व्यवसाय गर्नको लागि ऋण पाउन साह्रै कठिन थियो। व्यवसाय गर्ने चाहना हुदाँ हुदै पनि आर्थिक

कारणले त्यो पुरा हुन नसक्ने अवस्था थियो। काठमाडौँमा वस्दा नै राई दम्पतीले गाउँघर सुहाउँदो व्यवसाय गर्ने योजना बनाउनुभएको थियो। लगानी दिने संस्था खोज्दै गर्दा छिमेक लघुवित्तका कर्मचारीले वहाँलाई भेट्नुभयो र वित्तीय संस्थाको सेवा सुविधाको

जानकारी गराउने पर्चा (संक्षिप्त चिनारी) दिनुभयो। कर्मचारीको जानकारी र पर्चा पढ्दा कार्यक्रम औधी मन पर्यो। २०७५ साल श्रावणमा घरपरिवारमा सल्लाह गरी छिमेक लघुवित्तको शाखा कार्यालय अन्नपूर्ण, भोजपुरको इकाई नं. २८१४० मा दर्ता भई सदस्यता लिनुभयो। सदस्य बनेपछि पहिलो पटक रु ३० हजार ऋण लिएर घरमा रहेको सानो किराना पसललाई बढाउनुभयो। छोराछोरी साना भएकोले बाहिर काम गर्न जान नमिल्ने भएकोले किराना पसल वहाँको लागि उपयुक्त व्यवसाय थियो। त्यसपछि लिएको रु. ६०,००० पनि सोही व्यवसायमा लगानी गर्नुभयो। उहाँको इमान्दार व्यवहारले किराना पसल राम्रै सँग चल्थ्यो। पति धनकुमार भने खेतीपाती र सिजन अनुसारको व्यापारमा लाग्नु भयो।

डाडाँपाखा भएकोले वरपर खाली बाँझो जमिन पर्याप्त मात्रामा थियो। अन्नवालीको लागि सिँचाईको सुविधा नभएकोले जग्गा जमिनहरू बाँझो नै थिए। बाँझो जमिनको सदुपयोग गर्न वहाँले बाख्रापालन गर्ने सोच बनाउनु भयो। यस भन्दा अगाडी रु. ६०,००० सम्म ऋण लिनुभएकी भगवतीले पतिसँग सल्लाह गरी व्यावसायिक रुपमा बाख्रापालन गर्ने योजना बनाउनु भयो। त्यसको लागि करिब ३ लाख रुपैया लाग्ने अनुमान भयो। परिवारमा धेरै ऋण लिएपछि किस्ता पनि धेरै तिर्नुपर्छ कसरी तिर्ने भन्ने छलफल भयो। पसलको कमाई र



प्रस्तुतकर्ता : निशान श्रेष्ठ
कृषि प्राविधिक



धनकुमारको कमाईले ६ महिना तिर्ने र त्यसपछि बाख्रापालनबाट नै कमाएर तिर्न सकिन्छ भन्ने सल्लाह भयो। बाख्रापालन वाल्यकाल

देखि गर्दै आएको पेसा भएकाले यसबाट पक्कै फाइदा लिन सकिन्छ भन्ने विश्वास भयो । त्यति ठूलो रकम आफूसँग नभएकोले ऋणको लागि छिमेक लघुवित्तको मासिक इकाई बैठकमा जानकारी गराइ ऋण माग गर्नुभयो । छिमेक लघुवित्तको शाखा कार्यालय अन्नपूर्णबाट रु २५०,००० ऋण लिनुभयो । २०७८ सालमा रु २५०,००० अनुशासन कर्जा लिनुभयो । सो ऋणमा आफूसँग भएको रकम थप गरी रु ३ लाखमा २४ वटा बाख्रा खरिद गरी बाख्रा पालन व्यवसाय सुरुवात गर्नुभयो ।

भगवतीको परिवारले बाख्राको स्याहार सुसारमा धेरै मेहनत गर्नुभयो । मेहनतको फल पनि चाँडै पाउन थाल्नुभयो । व्यवसाय सुरु गरेको १ वर्षमै खसीबोका बिक्री गरी राम्रो आमदानी गर्न थाल्नुभयो । बोका, खसी बिक्री गर्नुभयो भने पाठीहरूलाई व्यवसाय विस्तारको लागि राख्नुभयो । यसरी वहाँको खोर १ वर्षमा नै साँघरो हुन थाल्यो । त्यसैले २०७९ सालमा पुनः रु.४ लाख ऋण लिएर खोर वनाउनु भयो । किस्ता तिर्न व्यवसायको पैसाले पुगेको थियो र केही रकम बचत पनि गर्दै जानुभयो । पुनः बाख्राको सङ्ख्या बढेकोले खोर थप्नुपर्ने भयो र छिमेकबाट रु २ लाख ऋण लिएर खोर थप्नुभयो । अव वहाँको खोरमा करिब १०० वटा बाख्रा अर्द्ने बन्दो । हाल वहाँको खोरमा करिब ८० वटा बाख्रा रहेका छन् । “आजकल त गन्न पनि सकिदैन हो कति छन् भनेर ” खुसी हुदै भगवती भन्नुहुन्छ ।

आफ्नो पाखो र बाँभो रहेको ७ रोपनी जमिनमा चिराइतो खेती गर्न पुनः छिमेकबाट रु.२ लाख ऋण थप गर्नुभयो । चिराइतोबाट एकमुष्ट वार्षिकरूपमा आमदानी आउछ । हाल विनाधितो रु.७ लाख ऋण पुगेको छ साथै बाख्रापालन व्यवसायबाट मात्रै वार्षिक करिब रु.४ लाख जति आमदानी भइरहेको छ ।

भगवतीको मुख्य आमदानीको श्रोत बाख्रापालन र किराना पसल रहेकोछ । वहाँले करिब ७ रोपनी जग्गामा चिराइतो खेती पनि गर्नुभएको छ । पति धनकुमार खेती किसान कामका साथै पशु व्यापार पनि गर्नुहुन्छ । वित्तीय संस्थामा आबद्ध भएपछि ऋण सदुपयोग, व्यवसायिक सिप र वित्तीय ज्ञानमा पहुँच बढ्नुका साथै बचत गर्ने बानीको समेत विकास भएको छ । साँभ्र अबरसम्म व्यवसायमै व्यस्त रहने राई दम्पती बिहान सबैदेखि आ-आफ्ना काममा तल्लीन रहन्छन् । भगवतीले पशुपालन, खेती र किराना पसल सम्हाल्नुहुन्छ भने

पति धनकुमार राईले व्यापार सम्बन्धी काम गर्नुहुन्छ । व्यवसायलाई क्रमशः विविधीकरण गर्दै यो मेहनती परिवारले आमदानीका स्रोतहरू विस्तार गर्दै लगेको छ ।

वहाँहरूको भाबी योजना आधुनिक खोरमा बाख्रापालन गरी भोजपुर सदरमुकाममा मासु बिक्रीको लागि पसल खोल्ने, वरपर रहेका बाँभो जमिनमा जडीबुटी खेती गर्ने, स्वदेशमा नै सफल नमुना किसानका रूपमा स्थापित हुने रहेको छ । दुई सन्तानको भविष्य उज्ज्वल बनाउन शिक्षामा लगानी गर्ने, वुढेसकालका लागि बचत जम्मा गर्ने कार्यको सुरुवात गरिसक्नुभएको छ । आफ्नै ठाउँमा बसेर पनि प्रगति गर्न सकिन्छ, विदेश भौतारिनुपर्दैन भन्ने उदाहरण सबैलाई दिने चाहना भगवतीको छ ।



अन्त्यमा, वहाँ भन्नुहुन्छ “परिवारको मेहनत, इकाइका सदस्यको साथ र छिमेक लघुवित्तको हौसला र सहयोगले हामी सफल व्यवसायिको रूपमा स्थापित हुनसकेका छौं । हामीलाई साथ र हौसला दिने सबैलाई धन्यवाद ।” आफ्नो परिवारको उन्नति र प्रगतिमा साथ दिएकोमा छिमेक लघुवित्त वित्तीय संस्थाप्रति वहाँ सधैं आभार व्यक्त गर्नुहुन्छ ।

छिमेकका देशव्यापी कार्यालय सञ्जाल

केन्द्रीय तथा प्रादेशिक कार्यालयहरू

क्र.सं.	केन्द्रीय / प्रादेशिक कार्यालयहरू	जिल्ला	फोन नं.
१	केन्द्रीय कार्यालय, मध्य बानेश्वर	काठमाडौं	०१-४५९५५१३/ ०१-४५६४८५३
२	कोशी प्रादेशिक कार्यालय, इटहरी	सुनसरी	०२५-५८६९७१
३	मधेश प्रादेशिक कार्यालय, सिमरा	बारा	०५३-५२०६५५
४	बागमती प्रादेशिक कार्यालय, भरतपुर	चितवन	०५६-५२८९३४
५	गण्डकी प्रादेशिक कार्यालय, पोखरा	कास्की	०६१-५२१४६८
६	लुम्बिनी प्रादेशिक कार्यालय, बुटवल	रूपन्देही	०७१-५७८९७७
७	कर्णाली प्रादेशिक कार्यालय, सुर्खेत	सुर्खेत	०८३-५५३६९९
८	सुदूरपश्चिम प्रादेशिक कार्यालय, अत्तरीया	कैलाली	०९१-५५०४६७

कोशी प्रदेश

क्र.सं.	शाखा कार्यालयहरू	जिल्ला	फोन नं.	Ncell CUG No.
१	शाखा कार्यालय, गाईघाट	उदयपुर	०३५-४२३३५३	९७९२००२९९८
२	शाखा कार्यालय, इटहरी क	सुनसरी	०२५-५८४७३९	९७९२००२९२९
३	शाखा कार्यालय, बिराटनगर क	मोरङ	०२९-५९९६९३	९७९२००२९०८
४	शाखा कार्यालय, इनरुवा	सुनसरी	०२५-५६६२९८	९७९२००२९१०
५	शाखा कार्यालय, धरान	सुनसरी	०२५-५३६२२४	९७९२००२९१४
६	शाखा कार्यालय, दुहवी	सुनसरी	०२५-५४३३६२	९७९२००२९१७
७	शाखा कार्यालय, दमक	भुपा	०२३-५७५२९०	९७९२००२९१२
८	शाखा कार्यालय, बिर्तामोड	भुपा	०२३-५३४९०९	९७९२००२९१०
९	शाखा कार्यालय, कटारी	उदयपुर	०३५-४५००६९	९७९२००२९२८
१०	शाखा कार्यालय, तिनधरे	ईलाम	०२७-४२५२९५	९७९२००२९४४
११	शाखा कार्यालय, नेपालटार	ईलाम	०२७-४२९०३७	९७९२००२९३६
१२	शाखा कार्यालय, बसाहा	उदयपुर	०३५-४४०३६७	९७९२००२९०६
१३	शाखा कार्यालय, बिराटनगर ख	मोरङ	०२९-५७२३००	९७९२००२९०९
१४	शाखा कार्यालय, जोरपाटी	धनकुटा	०२६-४०४५५५	९७९२००२९२५
१५	शाखा कार्यालय, जिरिखिम्ती	तेह्रथुम	०२६-४९००९०	९७९२००२९२३
१६	शाखा कार्यालय, बर्नाल	ओखलढुङ्गा	०३७-५२०६४६	९७९२००२९०५
१७	शाखा कार्यालय, नागी	पाँचथर	९७६५२६०९६८	९७९२००२९३५
१८	शाखा कार्यालय, बानेश्वर	सिन्धुवासभा	०२९-५७००३४	९७९२००२९०४
१९	शाखा कार्यालय, फुङलिङ	ताप्लेजुङ	०२४-४६९०४८	९७९२००२९३९
२०	शाखा कार्यालय, भोजपुर	भोजपुर	०२९-४२०३२४	९७९२००२९०७
२१	शाखा कार्यालय, दिक्तेल	खोटाङ	०३६-४२०५९९	९७९२००२९१५
२२	शाखा कार्यालय, सल्लेरी	सोलुखुम्बु	०३८-५२०९४८	९७९२००२९१९
२३	शाखा कार्यालय, ईटहरी ख	सुनसरी	०२५-५८६९००	९७९२००२९२२
२४	शाखा कार्यालय, चक्रघडी	सुनसरी	०२५-५५९९९४	९७९२००२९१९
२५	शाखा कार्यालय, देवानगंज	सुनसरी	९७०२०४७९००	९७९२००२९१३
२६	शाखा कार्यालय, गौरादह	भुपा	९७६५४७९७७४	९७९२००२९१९
२७	शाखा कार्यालय, कानेपोखरी	मोरङ	९८०६३६२९८३	९७९२००२९२७
२८	शाखा कार्यालय, सुर्जोदय	ईलाम	९७६२९०७९८३	९७९२००२९४३
२९	शाखा कार्यालय, सहिदभूमी	धनकुटा	९८०९२८९९७५	९७९२००२९४२
३०	शाखा कार्यालय, महालक्ष्मी	धनकुटा	९८४२५९४०२५	९७९२००२९३९
३१	शाखा कार्यालय, खाँदबारी	सिन्धुवासभा	०२९-५९०६९०	९७९२००२९२९
३२	शाखा कार्यालय, मादी	सिन्धुवासभा	९८९९८९२६९४	९७९२००२९३०
३३	शाखा कार्यालय, पाँचथर	पाँचथर	९७६२३६३९२८	९७९२००२९४५
३४	शाखा कार्यालय, कचनकवल	भुपा	९८०२३९६५०९	९७९२००२९२६
३५	शाखा कार्यालय, अर्जुनधारा	भुपा	९८२७९२०२८५	९७९२००२९०२
३६	शाखा कार्यालय, मैवाखोला	ताप्लेजुङ	०२४-४६९०४८	९७९२००२९३२
३७	शाखा कार्यालय, मेचिनगर	भुपा	९८४२५३९६९२	९७९२००२९३३
३८	शाखा कार्यालय, जोगमाई	ईलाम	९७६२४९७३६५	९७९२००२९२४
३९	शाखा कार्यालय, अन्नपूर्ण	भोजपुर	९८६२९४०९७३	९७९२००२९०९
४०	शाखा कार्यालय, दिङ्गला	भोजपुर	०२९-४२९९५९	९७९२००२९१६
४१	शाखा कार्यालय, प्याउली	भोजपुर	९८४५८९२८८९	९७९२००२९४०
४२	शाखा कार्यालय, फिदिम	पाँचथर	०२४-५९००७७	९७९२००२९३८
४३	शाखा कार्यालय, फालेलुङ	पाँचथर	९८२४९४९५६४	९७९२००२९३७
४४	शाखा कार्यालय, ओसिडाँडा	तेह्रथुम	९७६२२९७७८६	९७९२००२९०३
४५	शाखा कार्यालय, मुडे	सिन्धुवासभा	०२९-४९४०७२	९७९२००२९३४

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१	शाखा कार्यालय, जलेश्वर	महोत्तरी	०४४-५२०७०५	९७९२००२९६६
२	शाखा कार्यालय, जनकपुर क	धनुसा	०४९-५२३५०९	९७९२००२९६७
३	शाखा कार्यालय, लहान	सिरहा	०३३-५६४७९७	९७९२००२९७३
४	शाखा कार्यालय, रामगोपालपुर	महोत्तरी	०४४-४९००६७	९७९२००२९८३
५	शाखा कार्यालय, लालबन्दी	सर्लाही	०४६-५०९९८८	९७९२००२९७४
६	शाखा कार्यालय, जीतपुर क	बारा	०५३-५२०६५५	९७९२००२९६९
७	शाखा कार्यालय, कलैया	बारा	०५३-५५९०८२	९७९२००२९७९
८	शाखा कार्यालय, चन्द्रनिगाहापुर	रौतहट	०५५-५४०२६४	९७९२००२९६०
९	शाखा कार्यालय, ढल्केवर	धनुषा	०४९-५६००७५	९७९२००२९६२
१०	शाखा कार्यालय, बीरगंज	पर्सा	०५९-५३२२५०	९७९२००२९५९
११	शाखा कार्यालय, परवानीपुर	बारा	०५९-४९०९२२	९७९२००२९७९
१२	शाखा कार्यालय, सिमरा	बारा	०५३-५२९६८५	९७९२००२९८५
१३	शाखा कार्यालय, जीतपुर ख	बारा	०५३-५२९६८९	९७९२००२९७०
१४	शाखा कार्यालय, डुईपोट	पर्सा	०५९-५९००७८	९७९२००२९६३
१५	शाखा कार्यालय, निजगढ	बारा	०५३-५४०९५४	९७९२००२९७८
१६	शाखा कार्यालय, बरहथवा	सर्लाही	०४६-५४०००८	९७९२००२९५६
१७	शाखा कार्यालय, निगौल	महोत्तरी	०४४-५५६९४०	९७९२००२९७७
१८	शाखा कार्यालय, फुलवरीया	सिरहा	०३३-५५०६४७	९७९२००२९८९
१९	शाखा कार्यालय, लालपुर	सिरहा	०३३-५४०४४६	९७९२००२९७५
२०	शाखा कार्यालय, बर्दिबास	महोत्तरी	०४४-५५०६७९	९७९२००२९५७
२१	शाखा कार्यालय, हरिहरपुर	धनुषा	०४९-५४००८४	९७९२००२९६५
२२	शाखा कार्यालय, सपही	बारा	०५३-४९००२७	९७९२००२९८४
२३	शाखा कार्यालय, मनवा	पर्सा	९८०६८९७७१०	९७९२००२९७६
२४	शाखा कार्यालय, सुवर्णपुर	पर्सा	९८२९८७५३४५	९७९२००२९८७
२५	शाखा कार्यालय, दीहियार	बारा	०५३-४०९०७५	९७९२००२९६९
२६	शाखा कार्यालय, गरुडा	रौतहट	०५५-५६५३८४	९७९२००२९६४
२७	शाखा कार्यालय, जनकपुर ख	धनुषा	०४९-५२९९०८	९७९२००२९६८
२८	शाखा कार्यालय, वयलबास	सर्लाही	०४६-५७५९९७	९७९२००२९५८
२९	शाखा कार्यालय, श्रीपुर	पर्सा	९७५५००९००९	९७९२००२९८६
३०	शाखा कार्यालय, पोखरीया	पर्सा	०५९-५६००९२	९७९२००२९८२
३१	शाखा कार्यालय, कञ्चनरुप	सप्तरी	९८२९७९९३४५	९७९२००२९७२
३२	शाखा कार्यालय, फतेपुर	सप्तरी	०३९-५५००५८	९७९२००२९८०

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१	शाखा कार्यालय, पोखरा	कास्की	०६९-५७९४६८	९७९२००२९४५
२	शाखा कार्यालय, दमौली	तनहुँ	०६५-५६४३०४	९७९२००२९३४
३	शाखा कार्यालय, गोरखा	गोरखा	०६४-४२०९९९	९७९२००२९३७
४	शाखा कार्यालय, स्याङ्जा	स्याङ्जा	०६३-४२४९९४	९७९२००२९४७
५	शाखा कार्यालय, सिउँडीवार	लमजुङ	०६६-४००९९२	९७९२००२९४६
६	शाखा कार्यालय, तालचोक	कास्की	०६९-५६३४६९	९७९२००२९४८
७	शाखा कार्यालय, आँबुखैरेनी	तनहुँ	०६५-४४०४६९	९७९२००२९३९
८	शाखा कार्यालय, खैरेनीटार	तनहुँ	०६५-४९२०९९	९७९२००२९४०
९	शाखा कार्यालय, कावासोती	नवलपरासी पूर्व	०७८-५४०७६०	९७९२००२९३९
१०	शाखा कार्यालय, लमजुङ	लमजुङ	०६६-५२०७६४	९७९२००२९४३
११	शाखा कार्यालय, वालिङ	स्याङ्जा	०६३-४४९५३४	९७९२००२९५०
१२	शाखा कार्यालय, दुईपिप्ले	लमजुङ	९७६२८६९९७६	९७९२००२९३६
१३	शाखा कार्यालय, मध्यविन्दु	नवलपरासी पूर्व	०७८-४९०९०२	९७९२००२९४४
१४	शाखा कार्यालय, वेनी	म्याग्दी	०६९-४९९०४९	९७९२००२९३३
१५	शाखा कार्यालय, वाम्लुङ	वाम्लुङ	०६८-५२९२२०	९७९२००२९३२
१६	शाखा कार्यालय, कुश्मा	पर्वत	०६७-४२९०४७	९७९२००२९४२



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१७	शाखा कार्यालय, कोल्हवा	नवलपरासी पूर्व	०७८-४०१०५४	९७१२००२२४१
१८	शाखा कार्यालय, जलजला	पर्वत	०६९-४११०४१	९७१२००२२३८
१९	शाखा कार्यालय, ठूलीपोखरी	पर्वत	९८४६७६९४६०	९७१२००२२४९
२०	शाखा कार्यालय, देवचुली	नवलपरासी पूर्व	०७८-४७५३१३	९७१२००२२३५

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१	शाखा कार्यालय, बनेपा	काभ्रेपलान्चोक	०११-६६२९७८	९७१२००२१९९
२	शाखा कार्यालय, धादिङ्ग	धादिङ्ग	०१०-४२०२५८	९७१२००२२०७
३	शाखा कार्यालय, दुधौली	सिन्धुली	०४७-४१२०४२	९७१२००२२१०
४	शाखा कार्यालय, हेटौडा	मकवानपुर	०४७-४२३८८२	९७१२००२२१२
५	शाखा कार्यालय, सिन्धुली	सिन्धुली	०४७-४२०७५२	९७१२००२२१८
६	शाखा कार्यालय, भिमान	सिन्धुली	०४७-४१००८०	९७१२००२२०२
७	शाखा कार्यालय, टाँडी	चितवन	०४६-४६०९९४	९७१२००२२२०
८	शाखा कार्यालय, भरतपुर	चितवन	०४६-४९४९०४	९७१२००२२०१
९	शाखा कार्यालय, चनौली	चितवन	०४६-४९२३११	९७१२००२२०४
१०	शाखा कार्यालय, पाँचखाल	काभ्रेपलान्चोक	०११-४९९०५४	९७१२००२२१५
११	शाखा कार्यालय, माडी	चितवन	९८४६८९८८३९	९७१२००२२१४
१२	शाखा कार्यालय, पर्सा	चितवन	०४६-४८३७४९	९७१२००२२१६
१३	शाखा कार्यालय, गजुरी	धादिङ्ग	०१०-४०२१२९	९७१२००२२११
१४	शाखा कार्यालय, डकहा	सिन्धुली	९८४५६०४३९०	९७१२००२२०६
१५	शाखा कार्यालय, वेन्नावती	नुवाकोट	०१०-४६१९४२	९७१२००२२००
१६	शाखा कार्यालय, सिन्धुपाल्चोक	सिन्धुपाल्चोक	०११-६२०१९३	९७१२००२२१९
१७	शाखा कार्यालय, दोलखा	दोलखा	०४९-४२१९८०	९७१२००२२०९
१८	शाखा कार्यालय, धैरुग	रसुवा	०१०-४१२०६४	९७१२००२२०८
१९	शाखा कार्यालय, रामेछाप	रामेछाप	०४८-४४०५४७	९७१२००२२१७
२०	शाखा कार्यालय, कालिका	चितवन	९७४८४२९८३५	९७१२००२२१३
२१	शाखा कार्यालय, चाँगुनारायण	भक्तपुर	०१-४९१७६०९	९७१२००२२०५
२२	शाखा कार्यालय, बुढानिलकण्ठ	काठमाडौं	०१-४९०१७९८	९७१२००२२०३
२३	शाखा कार्यालय, बज्रबराही	ललितपुर	०१-४५७१५५५	९७१२००२१९८

लुम्बिनी प्रदेश

क्र.सं.	शाखा कार्यालयहरू	जिल्ला	फोन नं.	Ncell CUG No.
१	शाखा कार्यालय, मंगलापुर	रुम्देही	०७१-४६००९४	९७१२००२२८२
२	शाखा कार्यालय, सुनवल	नवलपरासी पश्चिम	०७८-४७०४६७	९७१२००२२९०
३	शाखा कार्यालय, वुटवल	रुम्देही	०७१-४४३३२६	९७१२००२२६८
४	शाखा कार्यालय, वर्दघाट	नवलपरासी पश्चिम	०७८-४८०५३८	९७१२००२२६५
५	शाखा कार्यालय, तुलसीपुर	दाङ्ग	०८२-४२१७३२	९७१२००२२९३
६	शाखा कार्यालय, घोराही	दाङ्ग	०८२-४६३२६०	९७१२००२२७१
७	शाखा कार्यालय, कोहलपुर क	बाँके	०८१-४४१६३७	९७१२००२२७७
८	शाखा कार्यालय, अर्घाखाँची	अर्घाखाँची	०७७-४२०७५९	९७१२००२२६०
९	शाखा कार्यालय, प्युठान	प्युठान	०८६-४६०४६६	९७१२००२२८५
१०	शाखा कार्यालय, वाणगंगा	कपिलवस्तु	०७६-४५०२९४	९७१२००२२६१
११	शाखा कार्यालय, मैनापोखर	बर्दिया	०८४-४०१०६७	९७१२००२२८१
१२	शाखा कार्यालय, भालुवाङ	दाङ्ग	०८२-४१५०९२	९७१२००२२६६
१३	शाखा कार्यालय, जयनगर	कपिलवस्तु	०७६-४४५१८४	९७१२००२२७४
१४	शाखा कार्यालय, भित्री	प्युठान	०८६-४०००८९	९७१२००२२६७
१५	शाखा कार्यालय, मानपुर	बर्दिया	९८६६१७४५१	९७१२००२२८३
१६	शाखा कार्यालय, मगरगाडि	बर्दिया	०८४-४०४०४४	९७१२००२२८०
१७	शाखा कार्यालय, कोहलपुर ख	बाँके	०८१-४४१३३७	९७१२००२२७८
१८	शाखा कार्यालय, तम्घास	गुल्मी	०७९-४२०८८२	९७१२००२२९२
१९	शाखा कार्यालय, रामपुर	पाल्पा	०७४-४०११०५	९७१२००२२८७
२०	शाखा कार्यालय, होलेरी	रोल्पा	९७६१९६५४०	९७१२००२२७३
२१	शाखा कार्यालय, वागेश्वरी	बाँके	०८१-४६०१०९	९७१२००२२६२
२२	शाखा कार्यालय, रानिवगिया	रुम्देही	०७१-४०५२९३	९७१२००२२८८
२३	शाखा कार्यालय, वगनाह	बर्दिया	९७६८४४११	९७१२००२२६३
२४	शाखा कार्यालय, पन्चकुले	दाङ्ग	९७४८३५५१५३	९७१२००२२८४

क्र.सं.	शाखा कार्यालयहरू	जिल्ला	फोन नं.	Ncell CUG No.
२५	शाखा कार्यालय, राजपुर	दाङ्ग	०८२-४९०६५९	९७१२००२२८६
२६	शाखा कार्यालय, गढवा	दाङ्ग	९७४६२३१४५	९७१२००२२७०
२७	शाखा कार्यालय, वलकोट	अर्घाखाँची	९८४५१८०४५६	९७१२००२२६४
२८	शाखा कार्यालय, हाँसीपुर	दाङ्ग	९७६४१९८६२४	९७१२००२२७२
२९	शाखा कार्यालय, सुर्यपुरा	रुम्देही	९८५७०८१३३१	९७१२००२२९१
३०	शाखा कार्यालय, डुडुवा	बाँके	९८६४७१६९९५	९७१२००२२६९
३१	शाखा कार्यालय, कमिरेचौर	दाङ्ग	९७६४१९९२८८	९७१२००२२७६
३२	शाखा कार्यालय, लोहारपानि	दाङ्ग	९८६४०४६७०८	९७१२००२२७९
३३	शाखा कार्यालय, सिस्ने	रुकुम पूर्व	९७६४४६०७०८	९७१२००२२८९
३४	शाखा कार्यालय, कलौनी	कपिलवस्तु	०७६-४५००२७	९७१२००२२७५

कर्णाली प्रदेश

क्र.सं.	शाखा कार्यालयहरू	जिल्ला	फोन नं.	Ncell CUG No.
१	शाखा कार्यालय, सुर्खेत	सुर्खेत	०८३-४२५३६९	९७१२००२३१७
२	शाखा कार्यालय, जाजरकोट	जाजरकोट	०८९-४३०१०४	९७१२००२३१०
३	शाखा कार्यालय, दैलेख	दैलेख	०८९-४१०२६२	९७१२००२३०७
४	शाखा कार्यालय, चौरजहारी	रुकुम पश्चिम	०८८-४०१०६१	९७१२००२३०५
५	शाखा कार्यालय, छिन्चु	सुर्खेत	०८३-४४००९०	९७१२००२३०६
६	शाखा कार्यालय, बोटेचौर	सुर्खेत	०८३-४५१००९	९७१२००२३०४
७	शाखा कार्यालय, जुम्ला	जुम्ला	०८७-४२०७१०	९७१२००२३११
८	शाखा कार्यालय, नलगाड	जाजरकोट	९८४४३२०२७७	९७१२००२३१४
९	शाखा कार्यालय, दुल्लु	दैलेख	०८९-४११००१	९७१२००२३०९
१०	शाखा कार्यालय, सिम्ली	रुकुम पश्चिम	०८८-४९९१६८	९७१२००२३१६
११	शाखा कार्यालय, कालीमाटी	सल्यान	९७६४८०२८५८	९७१२००२३१२
१२	शाखा कार्यालय, देबस्थल	सल्यान	०८८-४११०१८	९७१२००२३०८
१३	शाखा कार्यालय, पञ्चपुरी	सुर्खेत	९७४४९०६४१५	९७१२००२३१५
१४	शाखा कार्यालय, खोलागाँउ	रुकुम पश्चिम	९७४४४६७९७९	९७१२००२३१३

सुदूरपश्चिम प्रदेश

क्र.सं.	शाखा कार्यालयहरू	जिल्ला	फोन नं.	Ncell CUG No.
१	शाखा कार्यालय, गेटा	कैलाली	०९१-४५१२६६	९७१२००२३३७
२	शाखा कार्यालय, पथरैया	कैलाली	९७६२७७५२३४	९७१२००२३४८
३	शाखा कार्यालय, साडेपानी	कैलाली	०९१-४०३१६१	९७१२००२३५२
४	शाखा कार्यालय, भजनी	कैलाली	०९१-४८०१९४	९७१२००२३३३
५	शाखा कार्यालय, साँफेबगर	अछाम	०९७-६२५१३३	९७१२००२३५४
६	शाखा कार्यालय, पुनर्बास	कञ्चनपुर	०९९-४२०११३	९७१२००२३५०
७	शाखा कार्यालय, अमरगढी	डडेलधुरा	०९६-४२०२६८	९७१२००२३२९
८	शाखा कार्यालय, हसुलिया	कैलाली	०९१-४४०३२२	९७१२००२३३९
९	शाखा कार्यालय, गोपघाट	डोटी	०९४-४९०५००	९७१२००२३३८
१०	शाखा कार्यालय, राजीपुर	कैलाली	०९१-४०३०४८	९७१२००२३५१
११	शाखा कार्यालय, बैतडी	बैतडी	०९५-४०००९८	९७१२००२३३१
१२	शाखा कार्यालय, बाजुरा	बाजुरा	०९७-४९४२०८	९७१२००२३३२
१३	शाखा कार्यालय, दैजी	कञ्चनपुर	०९९-४०३०९९	९७१२००२३३५
१४	शाखा कार्यालय, चिपुर	डडेलधुरा	९७४८६९२०७	९७१२००२३३४
१५	शाखा कार्यालय, मष्टमाण्डौ	डडेलधुरा	९७६९९०९४३१	९७१२००२३४४
१६	शाखा कार्यालय, मंगलसेन	अछाम	०९७-६२००५६	९७१२००२३४३
१७	शाखा कार्यालय, सहजपुर	कैलाली	९८४८७४१७४२	९७१२००२३४३
१८	शाखा कार्यालय, निगाली	कैलाली	९७६७६९२१५९	९७१२००२३४७
१९	शाखा कार्यालय, मोहन्याल	कैलाली	९७६४४१६५४५	९७१२००२३४५
२०	शाखा कार्यालय, नारायणपुर	कैलाली	९८०१७५३३४६	९७१२००२३४६
२१	शाखा कार्यालय, कृष्णपुर	कञ्चनपुर	९८२२६२०३६६	९७१२००२३४२
२२	शाखा कार्यालय, सिगास	बैतडी	९८४८९९११३०	९७१२००२३४६
२३	शाखा कार्यालय, कञ्चनपुर	कञ्चनपुर	९८६८०५८९५०	९७१२००२३४१
२४	शाखा कार्यालय, दोधरा चाँदनी	कञ्चनपुर	०९९-४००१२९	९७१२००२३३६
२५	शाखा कार्यालय, शुक्लाफाँट	कञ्चनपुर	०९९-४९०००६	९७१२००२३५५
२६	शाखा कार्यालय, कैलपालमाण्डौ	डडेलधुरा	९७४९३१३४७०	९७१२००२३४०
२७	शाखा कार्यालय, आलिताल	डडेलधुरा	९७६९९०९२६०	९७१२००२३२८
२८	शाखा कार्यालय, फूलवारी	कैलाली	०९१-४५००८७	९७१२००२३४९
२९	शाखा कार्यालय, बगरकोट	डडेलधुरा	९८४८५२४७९३	९७१२००२३३०



टिप्पणी

[illegible]



श्री सञ्चालक समिति
छिमेक लघुवित्त वित्तीय संस्था लि.
मध्य वानेश्वर, काठमाडौं, नेपाल ।

बिषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला.....म.न.पा/उ.म.न.पा/न.पा./गा.पा. वडा नं.....बस्ने म/
हामी.....ले त्यस कम्पनीको सेयरधनीको हैसियतले मिति २०८२/०९/२९
का दिन हुने २४औं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थिति भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त
सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि.....जिल्ला.....
म.न.पा./उ.म.न.पा./न.पा./ गा.पा. वडा नं.....बस्ने श्री.....(सेयरधनी परिचय
नं./हितप्राप्ती नं.....लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/छौं ।

प्रतिनिधिको

दस्तखत :

नाम :

निवेदकको

दस्तखत :

नाम :

ठेगाना :

सेयरधनी परिचय नं. :

डिम्याट (BOID) नं.:

शेयर सङ्ख्या :

कृपया यहाँ काटनुहोसः.....

सेयरधनीको नाम : श्री..... सेयरधनी परिचय नं./डिम्याट नं.:.....

सेयर सङ्ख्या :

छिमेक लघुवित्त वित्तीय संस्था लिमिटेडको २४औं वार्षिक साधारणसभामा उपस्थित हुन जारी गरिएको

प्रवेश पत्र

सेयरधनीको हस्ताक्षर

.....

कम्पनी सचिव

.....

वित्तीय संस्थाका विविध गतिविधिका झलकहरू

वित्तीय संस्थाबाट ऋण लिई सञ्चालित व्यवसायहरूको झलक



चनौली शाखाकी सदस्यको व्यावसायिक तरकारी खेती



रामपुर शाखाकी सदस्यको भैंसीपालन व्यवसाय ।



कोल्हुवा शाखाकी सदस्यको व्यावसायिक च्याउ खेती



सिउँडीबार शाखाकी सदस्यको भौरीपालन व्यवसाय ।



भजनी शाखाकी सदस्यको साईकल मर्मत व्यवसाय



साँडेपानी शाखाकी सदस्यको जुत्ताचप्पल व्यवसाय



मंगलापुर शाखाकी सदस्यको माछा पोखरी



वीरगन्ज शाखाकी सदस्यको किराना पसल



धरान शाखाकी सदस्यको तयारी कपडा व्यापार



जलेश्वर शाखाकी सदस्यको तरकारी व्यापार



सिम्ली शाखाकी सदस्यको इकाइ बैठक पश्चात् व्यावसायिक बाख्रापालन सदुपयोगिता निरीक्षण



बुटवल शाखाकी सदस्यको व्यावसायिक भेडापालन



नेपालटार शाखाकी सदस्यको व्यावसायिक किन्नी खेती ।



जिरिखिम्ती शाखाकी सदस्यको आफैले तयार पारेका ढाका कपडाको व्यापार

संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यक्रमहरू



भरतपुर शाखाद्वारा श्री जखडीमाई आधारभूत विद्यालयका विद्यार्थीहरूलाई विद्यालय पोसाक वितरण ।



सुवर्णपुर शाखाद्वारा ठोरी, पर्सामा वृद्ध आश्रमलाई संस्थागत सामाजिक उत्तरदायित्व कोषबाट खाद्यान्न सामग्री वितरण ।



पथरैया शाखाद्वारा श्री राष्ट्रिय आधारभूत विद्यालय, कैलालीमा अध्ययनरत अति विपन्न समुदायका विद्यार्थीलाई शैक्षिक सामग्री भोला वितरण ।



हसुलिया शाखाद्वारा श्री दिपेन्द्र माध्यमिक विद्यालय, कैलालीमा अध्ययनरत अति विपन्न तथा गरिब छात्र-छात्राहरूलाई खेलकुद सामग्री वितरण ।



कुश्मा शाखाद्वारा तालिम बसमा सञ्चालित वित्तीय साक्षरता कार्यक्रमका सहभागी सर्वसाधारण तथा सदस्यहरू ।

स्वास्थ्य शिविर कार्यक्रम



आँबुखैरेनी शाखाले सहिद लखन गा.पा.-३, गोरखामा सञ्चालन गरेको निःशुल्क स्वास्थ्य शिविर कार्यक्रम ।



दहियार शाखाले महागढीमाई न.पा.-१०, बारामा सञ्चालन गरेको निःशुल्क स्वास्थ्य शिविर कार्यक्रम ।

3Zero Club कार्यक्रम



माडी शाखाको 3Zero Club का सदस्यहरूलाई पद्दे कमाउदै कार्यक्रम अन्तर्गत कृषुराको चला र आवश्यक सामग्री वितरण ।



वालिङ शाखाको 3Zero Club द्वारा वालिङ-१०, वतुनको टोलमा सरसफाई सामग्री हस्तान्तरण कार्यक्रम ।



जयनगर शाखाको 3Zero Club द्वारा श्री तारकेश्वर धाम संरक्षण समितिलाई सेन्सर लाईट हस्तान्तरण कार्यक्रम ।

ग्राहक संरक्षण कार्यक्रम सम्बन्धी गतिविधिहरू



स्याङ्जा शाखाले सुत्केरी पोषण सुविधा अन्तर्गत सुत्केरी सदस्यलाई नगदका साथै फलफूलका बिस्वा प्रदान ।



विर्तामोड शाखाले सुत्केरी पोषण सुविधाअन्तर्गत सुत्केरी सदस्यलाई सहयोग रकम प्रदान ।



बलकोट शाखाकी सदस्यले लिएको ऋण चुक्ता भएपश्चात् प्रोत्साहन रकम प्रदान गर्दै इकाई प्रमुख



वाणगंगा जितपुर शाखाद्वारा सदस्यका छोराछोरीहरू मध्ये २०८० सालको SEE परीक्षामा सर्वोत्कृष्ट अंक प्राप्त गर्नेलाई पुरस्कार प्रदान ।



वयलबास शाखाद्वारा सदस्यका छोरीलाई छात्रवृत्ति वितरण ।



भजनी शाखाद्वारा सदस्यको बस्ने घर भत्केकाले पूर्णक्षति विपत्ति कोषबाट राहत प्रदान ।



हॉसिपुर शाखामा आयोजित आधारभूत च्याउ खेतीको प्रयोगात्मक तालिम कार्यक्रम ।



फूलवरिया शाखामा आयोजित आधारभूत तरकारी खेती तालिमका सहभागीहरू प्रयोगात्मक अभ्यास गर्दै ।



वज्रवाराही शाखाले आयोजना गरेको उद्यमशिलता विकास तालिमका सहभागीहरू र प्रशिक्षक ।



दिक्तेल शाखामा आयोजित आधारभूत बङ्गुरपालन तालिमका सहभागीहरू ।



रामगोपालपुर शाखामा आवद्ध वित्तीय संस्थाका अति विपन्न चमार समुदायका सदस्यहरूको लागि छिमेक समाज सेवा संस्थाद्वारा निर्माण गरिएको नमुना वस्तीको घर



कोहलपुर क शाखामा आवद्ध वित्तीय संस्थाका अति विपन्न बिडीमार समुदायका सदस्यहरूको लागि छिमेक समाज सेवा संस्थाद्वारा निर्माण गरिएको नमुना वस्तीको घर

नमुना गाउँ सम्बन्धी कार्यक्रम



पाँचखाल शाखाद्वारा “अनैकोट टाँकबेसी व्यावसायिक तरकारी खेती नमुना गाउँ” कार्यक्रम अन्तर्गतका कृषकहरूलाई कृषि सामग्री वितरण ।



हरिहरपुर शाखा अन्तर्गतको “सिता नगर व्यावसायिक तरकारी खेती नमुना गाउँ” की सदस्यको व्यावसायिक तरकारी खेती ।



टाँडी शाखा अन्तर्गतको “निजानन्द व्यावसायिक तरकारी खेती नमुना गाउँ” की सदस्यको व्यावसायिक तरकारी खेती ।



कलैया शाखा अन्तर्गतको “सिसहनिया व्यावसायिक तरकारी खेती नमुना गाउँ” मा फलेका तरकारी बजार लाने तयारीमा अभिभावक ।



बालिङ शाखा अन्तर्गतको “मिनाङकोट व्यावसायिक बाख्रापालन नमुना गाउँ” की सदस्यको व्यावसायिक बाख्रापालन ।

कर्मचारी तालिम सम्बन्धी कार्यक्रमहरू



कर्मचारी तालिममा सहजीकरण गर्नुहुँदै संस्थाका अध्यक्ष ज्यू ।



संस्थाका कर्मचारीहरूको लागि आयोजित तालिममा सहजीकरण गर्नुहुँदै प्रमुख कार्यकारी अधिकृत ।



नयाँ तालिम कर्मचारीहरूको अभिमुखिकरण तालिममा सहजीकरण गर्नुहुँदै नायब प्रमुख कार्यकारी अधिकृत ।



वित्तीय संस्थाका कर्मचारीको लागि CERISE + SPTF द्वारा आयोजित Strengthening Client Protection सम्बन्धी workshop कार्यक्रम ।



शाखा प्रबन्धकहरूको लागि आयोजित Strategic Recovery Plan सम्बन्धी तालिमका सहभागीहरू ।



वित्तीय संस्थाका कर्मचारीहरूलाई "Expected Credit Loss (ECL)" सम्बन्धी तालिम सहजीकरण गर्नुहुँदै वाह्य प्रशिक्षक ।



15th Social Business Day, Dhaka, Bangladesh मा विभिन्न देशहरूका सहभागी प्रतिनिधिहरूसँग वित्तीय संस्थाका प्रतिनिधिहरू ।

विविध गतिविधिहरू



वित्तीय संस्थाको हेटौडामा आयोजना गरिएको २३औं वार्षिक साधारण सभाको भलक ।



नेपाल राष्ट्र बैंकको सुपरिवेक्षण टोली दोलखा शाखाको इकाइ बैठक निरीक्षणको क्रममा ।



शाखा कार्यालय हेटौडाको इकाइ बैठक निरीक्षण पश्चात् सञ्चालक समितिका पदाधिकारीहरू र सदस्यहरू



वित्तीय संस्थाद्वारा संस्थाका सञ्चालकहरू र वरिष्ठ कर्मचारीहरूको लागि आयोजित तालिमको भलक ।



इनरुवा शाखाका सदस्यहरूलाई लघु आवास कर्जा सम्बन्धी जानकारी गराउँदै ।



इनरुवा शाखाकी सदस्यको लघु आवास कर्जाबाट निर्माणाधीन घर ।



गेटा शाखाद्वारा Global Money Week 2025 मा आयोजित वित्तीय साक्षरता कार्यक्रम ।



Global Money week 2025 अन्तर्गत कान्ती भैरव गुरुकुल विद्यालय, गोकर्ण-४, काठमाडौंमा आयोजित 'विद्यार्थीसँग वित्तीय साक्षरता कार्यक्रम' ।



वित्तीय संस्थाको शाखा स्तरीय वार्षिक बजेट तर्जुमा कार्यक्रमका सहभागीहरू ।



जितपुर 'क' शाखाले मृतक सदस्यको परिवारलाई सहयोग रकम प्रदान ।



बुटवल शाखाको सदस्यलाई: Merchant QR हस्तान्तरण गर्दै सहयोगी सदस्य ।



कर्णाली तथा सुदूर पश्चिम प्रदेश अन्तर्गतका शाखाहरूमा कार्यरत कर्मचारीहरू र सहयोगी सदस्यहरूको मूल्याङ्कन कार्यक्रम ।



चनौली शाखाको ग्राहक/सदस्य गुनासो सुनुवाइ कार्यक्रममा पुरस्कृत इकाइका सहभागीहरू ।



Revitalizing Microfinance in Nepal: Trust, Tech and Transformation सम्बन्धी conference कार्यक्रमको भेलक ।



पोखरा शाखाको इकाइ नं. ०३९३० का सदस्यहरू ।



बनेपा शाखाको इकाइ बैठकका साथै कर्जा विश्लेषण र सदुपयोगिता अवलोकन कार्यक्रमका सहभागी Apex College का शिक्षक तथा विद्यार्थीहरू ।

व्यवस्थापन समितिका पदाधिकारीहरूको नामावली



श्री दिपक निधि तिवारी
प्रमुख कार्यकारी अधिकृत



श्री दिलिप कुमार श्रेष्ठ
नायब प्रमुख कार्यकारी अधिकृत



श्री निकेश अधिकारी
सहायक महाप्रबन्धक



श्री दिपक पाण्डे
सहायक महाप्रबन्धक



श्री तारानाथ महतो
सामाजिक विकास तथा ग्राहक
संरक्षण विभाग प्रमुख



श्री विश्वनाथ सिग्देल
कर्जा तथा सञ्चालन विभाग
प्रमुख



श्री हरि राज लोहनी
जनशक्ति व्यवस्थापन विभाग
प्रमुख



श्री निरञ्जन महतो
तालिम तथा अनुसन्धान
विभाग प्रमुख



श्री उत्सव राज जोशी
प्रशासन तथा कानून
विभाग प्रमुख



श्री बेदनाथ अधिकारी
आन्तरिक लेखा परीक्षण
विभाग प्रमुख



श्री निरञ्जन अर्याल
सूचना तथा प्रविधि
विभाग प्रमुख



श्री उत्तम राज कट्टेल
लेखा विभाग प्रमुख



श्री सन्दिप लामिछाने
जोखिम व्यवस्थापन
विभाग प्रमुख



श्री सन्दिप पाठक
योजना तथा सम्पत्ति शुद्धीकरण
अनुपालना विभाग प्रमुख

प्रदेश प्रबन्धक



श्री श्रीकृष्ण जोशी
बागमती/गण्डकी प्रदेश



श्री लाल बहादुर यादव
मधेश प्रदेश



श्री रामनाथ महतो
लुम्बिनी प्रदेश



श्री अभय शर्मा
कोशी प्रदेश

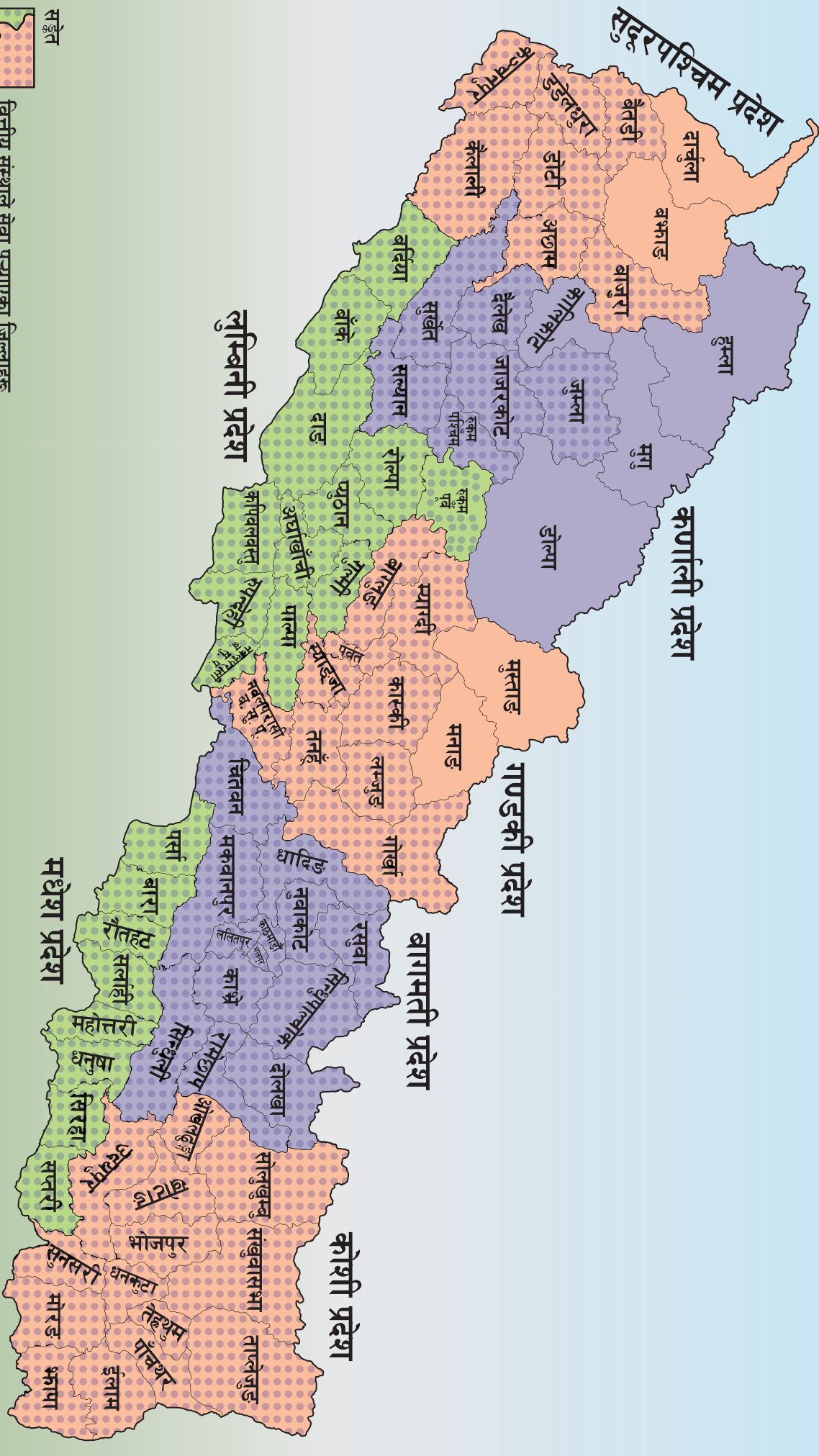


श्री कृष्ण वन
सुदूरपश्चिम/कर्णाली प्रदेश

संस्थाले सेवा पुऱ्याएका जिल्लाहरू



छिमेक लघुवित्त वित्तीय संस्था लिमिटेड
CHHIMEK LAGHUBITA BITIYA SANSTHA LTD.



सङ्केत

वित्तीय संस्थाले सेवा पुऱ्याएका जिल्लाहरू