छिमेक लघुवित्त वित्तीय संस्था लि.
CHHIMEK LAGHUBITTA BITIYA SANSTHA LTD.

CHHIMEK
(नेपाल राष्ट्र बैंकबाट"घ"वर्गको ईजाजतपत्रप्राप्त संस्था)
केन्द्रीय कार्यालय, काठमाण्डौ-३१, मध्यबानेश्वर
फोन ०१-४४९०५१३, ४४६४८५२, फ्याक्स ०१-४४६५७८५ (Email : info@chhimekbank.org)

छिमेक लघुवित्त वित्तीय संस्था लिमिटेडको २१औं वार्षिक साधारण सभाको निर्णय विवरणहरू (माईन्यूट)

कम्पनी ऐन, २०६३ को दफा ७५(३) को प्रयोजनार्थ

छिमेक लघुवित्त वित्तीय संस्था लि.को मिति : २०७९/१२/१० गते शुक्रबार (तदनुसार २४ मार्च, २०२३) मा सम्पन्न २१औं वार्षिक साधारण सभाको निम्ति कम्पनी ऐन, २०६३ को दफा ६७(२) र कम्पनीको नियमावलीको नियम ४(३) बमोजिम सभा हुने मिति, स्थान, समय र छलफलको विषयको सुचना सभा हुनु भन्दा कम्तिमा २१ दिन अगावै शेयरधनीहरूको जानकारीको लागी मिति २०७९ फागुन ११ र १२ गते "नयाँ पत्रिका" राष्ट्रिय दैनिक पत्रिकाका साथै कम्पनीको वेभ साइटमा पनि प्रकाशित गरिएको थियो । २१औं वार्षिक साधारण सभामा तोकिएका विषयहरू उपर छलफल तथा निर्णयका लागी स्वयं तथा प्रतिनिधि मार्फत २७७ जना शेयरधनीहरूबाट वित्तीय संस्थाको बाँडफाँड भएको कुल शेयर संख्याको ५७.४९ प्रतिशतले प्रतिनिधित्व हुनेगरी उपस्थिती जनाईएको थियो ।

२१औं वार्षिक साधारण सभाबाट पारित भएका निर्णयहरूको विवरण :

(क) सामान्य प्रस्ताव तर्फ :

१. प्रस्ताव नं. १ बमोजिम सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेश गर्नुहुने आर्थिक बर्ष २०७८/०७९ को वार्षिक प्रतिवेदन उपर छलफल भई सोलाई पारित गरियोस भनी सभापतिज्यूले निर्णयार्थ पेश गर्नुभएको प्रस्ताव सभाले सर्वसम्मतिले पारित गऱ्यो ।

२. प्रस्ताव नं. २ बमोजिम लेखापरीक्षकको प्रतिवेदन सहितको आ.व.२०७८/०७९ को वासलात, नाफा नोक्सान हिसाव र नगद प्रवाह विवरण सहितको वित्तीय विवरणहरू तथा सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने प्रस्ताव सभाले सर्वसम्मतिले पारित गऱ्यो ।

३. प्रस्ताव नं. ३ बमोजिम बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार आर्थिक बर्ष २०७९/०८० का लागी लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने (वर्तमान लेखापरीक्षक श्री *P.L.R.G. Associates* ऐन बमोजिम पुन: नियुक्त हुन सक्नुहुनेछ ।) प्रस्ताव उपर छलफल गरी लेखापरीक्षण समितिको सिफारिसमा आर्थिक बर्ष २०७९/०८० का लागी P.L.R.G. Assoicates लाई Statutory Audit र Tax Audit समेतको कार्य गर्न नियुक्त गर्ने र सो कार्यका लागी त्यस कम्पनीलाई Transportation, Lodging, Fooding लगायत अन्य संपुर्ण खर्चहरू समेत मुल्य अभिवृद्धि कर सहित कुल **रु.७,१७,८३२.५० (अक्षरेपी सात लाख सत्र हजार आठ सय बत्तिस रुपैया पैसा पचास मात्र)** मा नबढ्ने गरि उपलब्ध गराउने निर्णय सर्वसम्मतिबाट पारीत भयो ।

४. प्रस्ताव नं.४ बमोजिम सञ्चालक समितिले सिफारिस गरे बमोजिम आ.व.२०७८/०७९ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.२,३२,४१,००,००० (अक्षरेपी दुई अर्ब बत्तिस करोड एकचालिस लाख) को ३.२६ प्रतिशतले हुन आउने रकम रु.७,५७,६५,६६०/- (अक्षरेपी सात करोड सन्ताउन्न लाख पैसट्ठी हजार छ सय साठी मात्र) नगद लाभांश (बोनश शेयरमा लाग्ने कर समेत) वितरण गर्ने प्रस्ताव स्वीकृतीका लागि सभापतिज्यूले राख्नुभएको प्रस्ताव सभाले सर्वसम्मतिले पारित गऱ्यो ।

(ख) विशेष प्रस्ताव

१. प्रस्ताव नं. १ बमोजिम यस वित्तीय संस्थाको अधिकृत पूँजी रु.२ अर्ब ५० करोडबाट वृद्धि गरि ३ अर्ब ७५ करोड पुऱ्याउने सम्बन्धि प्रस्तावलाई सभाले सर्वसम्मतिले पारित गर्ने निर्णय गऱ्यो ।

२. प्रस्ताव नं. २ बमोजिम सञ्चालक समितिबाट सिफारिस भए बमोजिम आ.व.२०७८/०७९ सम्मको सञ्चित मुनाफाबाट हाल कायम चुक्ता पूँजी रु.२,३२,४१,००,००० (अक्षरेपी दुई अर्ब बत्तिस करोड एकचालिस लाख रुपैया मात्र) को २२ प्रतिशतका दरले हुन आउने रकम रु.५१,१३,०२,०००/- (अक्षरेपी एकाउन्न करोड तेह्र लाख दुई हजार मात्र) बराबरको बोनश शेयर जारी गरी वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु.२,८३,५४,०२,०००.०० (अक्षरेपी दुई अर्ब त्रियासी करोड चवन्न लाख दुई हजार रुपैया मात्र) पुऱ्याउने सम्बन्धि प्रस्ताव स्वीकृत गर्ने सम्बन्धि प्रस्तावलाई सभाले सर्वसम्मतिले पारित गर्ने निर्णय गऱ्यो ।

३. प्रस्ताव नं. ३ बमोजिम वित्तीय संस्थाले अन्य ईजाजतपत्रप्राप्त "घ" बर्गका एक वा एक भन्दा बढि लघुवित्त वित्तीय संस्थाहरूलाई मर्जर/प्राप्ती (Merger/Acquisition) गर्न उपयुक्त देखिएमा सो सम्बन्धी आवश्यक सम्पूर्ण कार्य अगाडी बढाउन सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई अधिकार प्रत्यायोजन गर्ने सम्बन्धि प्रस्तावलाई सभाले सर्वसम्मतिले पारित गर्ने निर्णय गऱ्यो ।

४. प्रस्ताव नं. ४ बमोजिम वित्तीय संस्थाको प्रवन्धपत्र तथा नियमावलीका केही दफा/नियमहरूको संशोधन स्वीकृत गर्ने (जारी र चूक्ता पूँजी वृद्धि गर्ने एवं अन्य दफा तथा नियमहरूमा आवश्यक संशोधन गर्ने) तथा उक्त प्रस्तावित संशोधनमा नियमनकारी निकायले फेरबदल गर्न सुझाव वा निर्देशन दिएमा सो अनुरुप आवश्यक संशोधन/परिमार्जन गर्न संचालक समिति (वा संचालक समितिले तोकेको पदाधिकारी) लाई अधिकार दिने सम्बन्धि प्रस्तावलाई सभाले सर्वसम्मतिले पारित गर्ने निर्णय गऱ्यो ।

प्रबन्धपत्रमा प्रस्तावित संशोधनहरू :

साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
(१) दफा ५. वित्तीय संस्थाको पूँजीको संरचना : वित्तीय संस्थाको पूँजी संरचना देहाय बमोजिम हुनेछ :- (क) वित्तीय संस्थाको अधिकृत पूँजी रू. २,५०,००,००,०००।- (अक्षरेपी दुई अर्ब पचास करोड मात्र) हुनेछ । उक्त पूँजीलाइ रू.१००।- का दरले २,५०,००,००० (दुई करोड पचास लाख) थान साधारण शेयरमा बिभाजित गरिएको छ । (ख) वित्तीय वित्तीय संस्थाको जारी पूँजी रु.२,३२,४१,००,०००।- (अक्षरेपी दुई अर्ब बत्तिस करोड एकचालिस लाख रुपैया मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु.१००।- दरका २,३२,४१,००० (दुई करोड बत्तिस लाख एकचालिस हजार) थान साधारण सेयरमा बिभाजन गरिएको छ । (ग) वित्तीय संस्थाको चुक्ता पूँजी रु.२,३२,४१,००,०००।- (अक्षरेपी दुई अर्ब बत्तिस करोड एकचालिस लाख मात्र) हुनेछ ।	**(१) दफा ५. वित्तीय संस्थाको पूँजीको संरचना :** वित्तीय संस्थाको पूँजी संरचना देहाय बमोजिम हुनेछ :- (क) वित्तीय संस्थाको अधिकृत पूँजी रू.३,७५,००,००,०००।- (अक्षरेपी तिन अर्ब पचहत्तर करोड मात्र) हुनेछ । उक्त पूँजीलाई रू.१००।- का दरले ३,७५,००,००० (तिन करोड पचहत्तर लाख) थान साधारण शेयरमा बिभाजित गरिएको छ । (ख) वित्तीय संस्थाको जारी पूँजी रु.२,८३,५४,०२,०००।- (अक्षरेपी दुई अर्ब त्रियासी करोड चवन्न लाख दुई हजार रुपैया मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु.१००।- दरका २,८३,५४,०२० (दुई करोड त्रियासी लाख चवन्न हजार बिस) थान साधारण सेयरमा बिभाजन गरिएको छ । (ग) वित्तीय संस्थाको चुक्ता पूँजी रु.२,८३,५४,०२,०००।- (अक्षरेपी दुई अर्ब त्रियासी करोड चवन्न लाख दुई हजार रुपैया मात्र) हुनेछ ।	बोनस शेयर जारी गरे पश्चात जारी र चुक्ता पूँजी वृद्धि हुने भएकोले

(ग) विविध : विविध अन्तर्गत कुनै प्रस्ताव नभएको ।

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. ४ (१) को (घ) बमोजिम मिति २०७९/१२/१० मा सम्पन्न २१औं वार्षिक साधारण सभाबाट पारित निर्णय विवरण (माईन्यूट) र वित्तीय संस्थाको आ.व. २०७८/७९ को वासलात, नाफा नोक्सान हिसाव, नगद प्रवाह विवरण, वित्तीय सुचकहरू तथा अन्य वित्तीय विवरणहरू सर्वसाधारणको जानकारीको लागि प्रकाशित गरिएको छ ।

Statement of Financial Position
As on 32 Ashadh 2079

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Assets			
Cash and Cash Equivalent	4.1	3,505,371,295.43	8,021,622,541.65
Statutory Balances & Due from Nepal Rastra Bank	4.2	618,114,670.00	594,517,670.00
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Co-operatives	4.6	-	-
Loans and Advances to Customers	4.7	33,074,020,591.05	24,888,658,466.29
Investment Securities	4.8	481,671,850.07	359,403,186.81
Current Tax Assets	4.9	95,227,293.96	-
Investment Property	4.10	-	-
Property and Equipment	4.11	276,858,972.25	260,870,621.24
Goodwill and Intangible Assets	4.12	2,872,778.72	3,698,644.58
Deferred Tax Assets	4.13	29,635,896.59	21,176,239.16
Other Assets	4.14	172,120,537.02	136,807,893.30
Total Assets		**38,255,893,885.09**	**34,286,755,263.03**
Particulars	**Note**	**Current Year**	**Previous Year**
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	27,019,461,555.58	22,439,376,264.79
Borrowings	4.19	4,773,126,739.84	6,217,521,409.64
Current Tax Liabilities	4.9	-	44,009,196.85
Provisions	4.20	61,319,376.17	22,635,075.67
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	588,378,001.09	492,101,872.59
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		**32,442,285,672.68**	**29,215,643,819.54**
Equity			
Share Capital	4.24	2,324,100,000.00	1,830,000,000.00
Share Premium		40,967,834.00	40,967,834.00
Retained Earnings		1,206,401,946.17	1,223,997,855.81
Reserves	4.25	2,242,138,432.24	1,976,145,753.68
Total Equity		**5,813,608,212.41**	**5,071,111,443.49**
Total Liabilities and Equity		**38,255,893,885.09**	**34,286,755,263.03**
Contingent Liabilities and Commitment	4.26	-	-
Net Assets Value per Share		250.14	277.11

Statement of Other Comprehensive Income
For the year ended 32 Ashadh 2079

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Profit for the year		**947,222,073.64**	**1,313,855,775.60**
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		(13,146,814.00)	7,979,215.00
• Income Tax Relating to above Items		3,944,044.20	(2,393,764.50)
Net Other Comprehensive Income that will not be Reclassified to Profit or Loss		**(9,202,769.80)**	**5,585,450.50**
b) Items that are or may be Reclassified to Profit or Loss			
• Gains/(losses) on Cash-flow Hedge		-	-
• Exchange Gains/(Losses)(arising from translating Financial Assets of Foreign Operation)		-	-
• Income Tax relating to above Items		-	-
• Reclassify to Profit or Loss		-	-
Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss		-	-
			-
Other Comprehensive Income for the Year, Net of Income Tax		**(9,202,769.80)**	**5,585,450.50**
Total Comprehensive Income for the Year		**938,019,303.84**	**1,319,441,226.10**
Total Comprehensive Income for the Period		**938,019,303.84**	**1,319,441,226.10**

Statement of Cash Flows
For the year ended 32 Ashadh 2079

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	4,902,621,319.13	4,064,580,878.03
Fee and Other Income Received	266,845,017.48	531,027,970.33
Dividend Received	-	-
Receipts from Other Operating Activities	18,392,870.29	64,158,802.22
Interest Paid	(2,471,968,764.11)	(1,998,019,680.99)
Commissions and Fees Paid	(101,052.27)	(76,383.94)
Cash Payment to Employees	(745,935,503.89)	(820,767,665.76)
Other Expenses Paid	(361,239,172.23)	(122,226,016.61)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**1,608,614,714.40**	**1,718,677,903.28**
(Increase)/Decrease in Operating Assets		
Statutory Balances & Due from Nepal Rastra Bank	(23,597,000.00)	(43,802,650.00)
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to Bank and Financial Institutions	-	-
Loans and Advances to Customers	(8,120,489,731.76)	(5,750,785,433.72)
Other Assets	(134,483,981.87)	(23,875,277.29)
Increase/(Decrease) in Operating Liabilities		
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank	-	(1,198,967.00)
Deposit from Customers	4,580,085,290.79	3,773,412,634.08
Borrowings	(1,444,394,669.80)	2,144,174,623.05
Other Liabilities	(73,161,703.15)	142,843,879.48
Net Cash Flow from Operating Activities before Tax Paid	**(3,607,427,081.40)**	**1,959,446,711.88**
Income Tax Paid	(534,309,957.25)	(604,792,487.31)
Net Cash Flow from Operating Activities	(4,141,737,038.65)	1,354,654,224.57
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(135,768,663.26)	(61,310,357.14)
Receipts from Sale of Investment Securities	15,532,841.00	-
Purchase of Property and Equipment	(53,667,963.89)	(40,964,427.57)
Receipts from Sale of Property and Equipment	4,369,133.30	518,046.00
Purchase of Intangible Assets	(254,250.00)	(1,236,220.00)
Receipts from Sale of Intangible Assets	-	-
Purchase of Investment Properties	-	-
Receipts from Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	641,255.63
Net Cash Used in Investing Activities	**(169,788,902.85)**	**(102,351,703.08)**
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	(54,900,000.00)	(105,000,000.00)
Interest Paid	-	-
Other Receipts/Payments	(149,825,304.72)	(240,454,237.24)
Net Cash from Financing Activities	**(204,725,304.72)**	**(345,454,237.24)**
Net Increase (Decrease) in Cash and Cash Equivalents	**(4,516,251,246.22)**	**906,848,284.25**
Cash and Cash Equivalents at Shrawan First	8,021,622,541.65	7,114,774,257.41
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Ashadh End	**3,505,371,295.43**	**8,021,622,541.65**

Capital Structure and Capital Adequacy

A: Tier 1 Capital and Breakdown of its Components

Particulars	Amount (NPR.)
Paid up Equity Share Capital	2,324,100,000.00
Ireedemable Non-Cumulative Preference Share	-
Share premium	40,967,834.00
Proposed Bonus Equity Share	-
Statutory General Reserve	1,389,289,314.10
Retained Earnings	1,206,401,946.17
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	(2,872,778.72)
Less: Fictitious Asset	-
Less: Deferred Tax Assets	(29,635,896.59)
Less: Investment in Equity of Licensed Financial Institutions	-
Less: Investment in Equity of Institutions with Financial Interest	(5,890,000.00)
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	(4,700,000.00)
Less: Underwriting share not sold within the stipulated time	-
Less: Credit and other facilities banned by the prevailing laws	-
Total Tier 1 Capital	**4,888,314,994.96**

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	438,467,122.91
Exchange Equalization Reserves	-
Investment Adjustment Reserves	5,900,000.00
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	**444,367,122.91**

C: Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	4,888,314,994.96
Supplementary Capital (Tier 2)	444,367,122.91
Total Capital Fund	**5,332,682,117.87**

Statement of Distributable Profit or Loss
For the year ended 32 Ashadh 2079
(As per NRB Regulation)

Amount (NPR.)

Particulars	Current Year	Previous Year
Net Profit or (Loss) as per statement of Profit or Loss	**947,222,073.64**	**1,313,855,775.60**
Appropriations:		
a. General Reserve	250,568,244.73	354,271,155.12
b. Foreign Exchange Fluctuation Fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	9,472,220.74	13,138,557.76
e. Employees' Training Fund	-	-
f. Client Protection Fund	40,034,135.74	58,888,557.76
g. Other	-	-
Profit or (loss) before Regulatory Adjustment	**647,147,472.44**	**887,557,504.97**
Regulatory Adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(40,869,607.59)	(102,832,189.74)
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 (+)	(8,459,657.43)	(21,176,239.16)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(9,202,769.80)	5,585,450.50
i. Other (+/-)		-
Distributable profit or (loss)	**588,615,437.62**	**769,134,526.57**

Statement of Profit or Loss
For the year ended 32 Ashadh 2079

Amount (NPR.)

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	4,968,062,280.25	4,227,806,576.03
Interest Expense	4.28	2,471,968,764.11	1,998,019,680.99
Net Interest Income		**2,496,093,516.14**	**2,229,786,895.04**
Fee and Commission Income	4.29	266,845,017.48	530,020,177.70
Fee and Commission Expense	4.30	101,052.27	76,383.94
Net Fee and Commission Income		**266,743,965.21**	**529,943,793.76**
Net Interest, Fee and Commisson Income		**2,762,837,481.35**	**2,759,730,688.80**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	2,049,938.08	702,438.23
Total Operating Income		**2,764,887,419.43**	**2,760,433,127.03**
Impairment Charge/ (Reversal) for Loans and Other Lossess	4.33	216,831,482.35	(60,290,207.15)
Net Operating Income		**2,548,055,937.08**	**2,820,723,334.18**
Operating Expense			
Personnel Expenses	4.34	910,617,007.31	828,447,250.96
Other Operating Expenses	4.35	144,407,689.88	122,407,371.72
Depreciation & Amortization	4.36	34,407,692.52	31,502,890.37
Operating Profit		**1,458,623,547.37**	**1,838,365,821.14**
Non Operating Income	4.37	18,392,870.29	65,166,594.85
Non Operating Expense	4.38	-	-
Profit Before Income Tax		**1,477,016,417.66**	**1,903,532,415.99**
Income Tax Expense			
Current Tax	4.39	534,309,957.25	604,792,487.31
Deferred Tax		(4,515,613.23)	(15,115,846.93)
Profit for the Year		**947,222,073.64**	**1,313,855,775.60**
Profit Attributable to:			
Equity-holders of the Financial Institution		947,222,073.64	1,313,855,775.60
Earnings per Share			
Basic Earnings per Share		40.76	71.80
Diluted Earnings per Share		40.76	71.80

Statement of Risk Weighted Assets (RWA)
As on 32 Ashadh 2079

A: On-Balance-Sheet Items

S.N.	Description	Weight (%)	Amount (NPR.)	RWA
1	Cash Balance	0.00	1,665,843.00	-
2	Gold (Tradable)	0.00	-	-
3	NRB Balance	0.00	618,114,670.00	-
4	Investment to Govt. Bond	0.00	473,771,850.07	-
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	4,171,850.07	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0.00	-	-
10	Balance on domestic banks and financial institutions	20.00	936,205,452.43	187,241,090.49
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	7,900,000.00	7,900,000.00
18	Other investments	100.00	-	-
19	Loans & advances, bills purchase/discount	100.00	33,424,930,479.82	33,424,930,479.82
20	Fixed assets	100.00	279,731,750.97	279,731,750.97
21	Net interest receivables (Total IR - 8 - Interest supsense)	100.00	228,098,091.00	228,098,091.00
22	Net Non-Banking Asset	100.00	-	-
23	Other assets (Except Advance Tax payment)	100.00	172,120,537.02	172,120,537.02
24	Real estate/residential housing loans exceeding the limits	150.00	-	-
	Total On-Balance-sheet Items (A)		**36,146,710,524.38**	**34,300,021,949.29**

B: Off-Balance-Sheet Items

SN	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	765,117,877.70	765,117,877.70
	Total Off-Balance-sheet Items (B)		**765,117,877.70**	**765,117,877.70**
	Total Risk Weighted Assets (A+B)			**35,065,139,827.00**

C: Total Capital Fund (A+B)	**36,911,828,402.08**

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

1	Minimum Capital Fund Required (8.0 % of RWA)	2,805,211,186.16
2	Minimum Core Capital Required (4.0 % of RWA)	1,402,605,593.08
3	Capital Fund maintained (in %)	14.45%
4	Core Capital maintained (in %)	13.24%

Principal Indicators

Particulars	Indicators	2074/75	2075/76	2076/77	2077/78	2078/79
Institutional Coverage						
District	Number	63	67	67	67	69
Rural Municipality/Municipality	Number	650	427	427	439	485
Branch	Number	128	134	137	186	193
Outreach						
Total Member and Depositor	Number	347,849	364,254	372,841	396,430	417,470
Loanee	Number	251,377	255,465	248,036	254,758	261,703
Unit	Number	18,937	20,489	21,332	22,190	24,216
Group	Number	70,624	89,194	96,945	97,204	105,779
Loan Portfolio						
Total Disbursement till Date	Rs.	91,118,834,087	116,780,877,729	133,033,179,090	168,211,334,229	201,524,685,906
Total Recovery till Date	Rs.	74,532,574,308	97,025,430,459	113,659,121,469	143,028,139,545	168,099,755,426
Outstanding Portfolio	Rs.	16,586,259,779	19,755,447,270	19,374,057,621	25,183,194,684	33,424,930,480
Saving & Deposit						
Total Saving and Deposit collection till Date	Rs.	83,867,651,846	156,079,363,274	216,165,419,369	310,655,368,046	400,626,479,501
Total Saving and Deposit withdrawn till Date	Rs.	71,937,980,268	140,692,037,048	197,499,455,738	288,215,991,781	373,607,017,945
Existing Savings and Deposits	Rs.	11,929,671,578	15,387,326,226	18,665,963,631	22,439,376,265	27,019,461,556
Total Employees Number	Number	652	1,138	1,116	1,116	1,213
Portfolio Quality						
Overdue Loan	%	0.09	0.18	15.61	0.56	0.47
Portfolio at Risk	%	0.11	0.34	76.63	2.41	0.90
Non Performing Loans/Total Loans	%	0.11	0.28	0.45	0.63	0.83
Efficiency & Productivity						
Units per Field Staff	Ratio	61	41	34	36	35
Members per Field Staff	Ratio	1,118	736	592	628	611
Loanee per Field Staff	Ratio	808	516	394	418	383
Loan Per Field Staff	Ratio	53,332,025	39,909,994	30,752,472	41,231,320	48,938,405
Loan Size per Loanee	Ratio	65,982	77,331	78,110	98,851	127,721
Total Credit/ Total Savings and Deposits	Ratio	1.39	1.28	1.04	1.12	1.24
Profitability Ratio						
Net Profit/Gross Income	%	21.44%	18.73%	15.90%	27.24%	17.89%
Interest Income/Loans & Advances	%	17.25%	17.83%	20.26%	16.99%	12.95%
Employee Expenses/Total Operating Exps	%	31.37%	24.26%	24.80%	27.80%	25.57%
Interest Expenses on Total Deposit and Borrowings	%	8.19%	8.93%	9.10%	6.97%	7.78%
Staff Bonus/ Total Employee Expenses	%	14.58%	19.15%	14.88%	25.53%	18.02%
Net Profit/Loans & Advances	%	4.06%	3.81%	3.54%	5.28%	2.83%
Net Profit/ Total Assets	%	3.41%	3.10%	2.46%	3.83%	2.48%
Total Operating Expenses/Total Assets	%	10.98%	11.75%	11.84%	8.52%	9.31%
Statutory Ratios						
Core Capital	%	12.43%	13.31%	13.50%	14.89%	13.24%
Supplementary Capital	%	0.99%	1.04%	1.34%	1.27%	1.20%
Total Capital Fund	%	13.42%	14.35%	14.84%	16.16%	14.45%
Liquidity	%	23.68%	25.81%	41.07%	38.40%	14.17%
Cash Reserve Ratio(CRR)	%	2.05%	2.11%	2.98%	2.53%	2.29%
Statutory Liquidity Ratio(SLR)	%	2.05%	4.46%	4.56%	4.42%	4.05%
Investors' Concern Ratio						
Earnings Per Share	Rs.	56.49	63.28	44.69	71.80	40.76
Market Value per Share	Rs.	749.00	950.00	1090.00	1738.00	1100.00
Price Earning Ratio	Ratio	13.26	15.01	24.39	24.21	26.99
Dividend (bonus) on share capital	%	18.00%	27.11%	22.00%	27.00%	22.00%
Cash Dividend on share Capital	%	22.00%	17.21%	7.00%	3.00%	3.26%
Weighted Average Interest Rate Spread	%	9.73	7.95	7.42	7.15	6.61
Book Net worth	Rs.	1,898,384,828	3,830,841,092	4,102,709,905	5,071,111,443	5,813,608,212
Return on Equity	%	35.11%	19.49%	16.34%	25.91%	16.29%
Total Shares Number	Number	11,800,000	11,800,000*	15,000,000	18,300,000	23,241,000
Book Net Worth Per Share Ratio	Rs.	160.88	324.65	273.51	277.11	250.14
Reserve & Surplus	Rs.	718,384,828	2,650,841,092	2,602,709,905	3,241,111,443	3,489,508,212

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

Statement of Changes in Equity
For the year ended 32 Ashadh 2079

Amount (NPR.)

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, 2077	1,500,000,000.00	40,967,834.00	784,449,914.25	-	-	-		891,789,432.57	885,502,724.32	4,102,709,905.14	4,102,709,905.14
Adjustments/Restatements											
Adjusted/Restated Balance at Shrawan 01,2077	1,500,000,000.00	40,967,834.00	784,449,914.25	-	-	-	-	891,789,432.57	885,502,724.32	4,102,709,905.14	4,102,709,905.14
Comprehensive Income for the Year											
Profit for the Year								1,313,855,775.60		1,313,855,775.60	1,313,855,775.60
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									5,585,450.50	5,585,450.50	5,585,450.50
Gains/(Losses) on Cash-flow Hedge										-	-
Exchange Gains/(Losses)(arising from translating Financial Assets of Foreign Operation)											-
Total Comprehensive Income for the Year	-	-	-	-	-	-	-	1,313,855,775.60	5,585,450.50	1,319,441,226.10	1,319,441,226.10
Transfer to Reserves during the Year		-	354,271,155.12		118,422,978.40	-		(544,721,249.03)	72,027,115.51		-
Transfer from Reserves during the Year								(1,926,103.33)	(244,113,584.43)	(246,039,687.76)	(246,039,687.76)
Transactions with Owners, directly recognized in Equity											-
Share Issued										-	-
Share Based Payments										-	-
Dividend to Equity-Holders										-	-
Bonus Shares Issued	330,000,000.00							(330,000,000.00)		-	-
Cash Dividend Paid								(105,000,000.00)		(105,000,000.00)	(105,000,000.00)
Other											-
Total Contributions by and Distributions	330,000,000.00	-	354,271,155.12	-	18,422,978.40	-	-	332,208,423.24	(166,501,018.42)	968,401,538.34	968,401,538.34
Balance at Ashadh 31, 2078	1,830,000,000.00	40,967,834.00	1,138,721,069.37	-	118,422,978.40	-	-	1,223,997,855.81	719,001,705.91	5,071,111,443.49	5,071,111,443.49
Balance at Shrawan 1st, 2078	1,830,000,000.00	0,967,834.00	1,138,721,069.37	-	18,422,978.40	-	-	1,223,997,855.81	719,001,705.91	5,071,111,443.49	5,071,111,443.49
Comprehensive Income for the Year											
Profit for the Year								947,222,073.64		947,222,073.64	947,222,073.64
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	-	-	-	-	-	-	-	947,222,073.64	-	947,222,073.64	947,222,073.64
Transfer to Reserves during the Year			250,568,244.73		58,532,034.82			(358,606,636.02)	40,303,586.67	(9,202,769.80)	(9,202,769.80)
Transfer from Reserves during the Year								(57,211,347.26)	(83,411,187.66)	(140,622,534.92)	(140,622,534.92)
Transactions with Owners, directly recognized in Equity											-
Share Issued										-	-
Share Based Payments										-	-
Dividend to Equity-Holders										-	-
Bonus Shares Issued	494,100,000.00							(494,100,000.00)		-	-
Cash Dividend Paid								(54,900,000.00)		(54,900,000.00)	(54,900,000.00)
Other											-
Total Contributions by and Distributions	494,100,000.00	-	250,568,244.73	-	58,532,034.82	-	-	(964,817,983.28)	(43,107,600.99)	(204,725,304.72)	(204,725,304.72)
Balance at 32 Ashadh, 2079	2,324,100,000.00	40,967,834.00	1,389,289,314.10	-	176,955,013.22	-	-	1,206,401,946.17	675,894,104.92	5,813,608,212.41	5,813,608,212.41