

## अध्यक्षको मन्त्रालय



गरीबी न्यूनिकरण र उद्यमशीलताको विकास गर्ने उद्देश्य राखी स्थापना भएको यस श्रृजनशील लघुवित्त वित्तीय संस्थाको चौथो वार्षिक साधारण सभाको उपलक्ष्यमा केही मनका कुराहरु राख्न पाउँदा अत्यन्तै हर्षको अनुभूति गरेको छु, साथै जिम्मेवारी पनि थपिएको महशुस भएको छ। हाल यस संस्थाले १० वटा जिल्लामा रहेका ३३ वटा शाखाहरु मार्फत करीब ४२७०० ग्राहक सदस्यहरुलाई सेवा गर्ने अवसर पाइरहेको छ। विशेष गरेर तराईका जिल्लाहरु र पहाडलाई लक्षित गरी न्यून आय भएका महिला दिदीबहिनीहरुको वित्तीय सेवामा पहुँच बढाउन यस संस्थाले आफ्नो स्थापनाकाल देखि नै प्रत्येक वर्ष योजना तर्जुमा गरि कार्यान्वयन गरिरहेको छ। वित्तीय सेवालार्इ प्रभावकारी ढंगले सञ्चालन गर्न गराउन आफ्नो ग्राहक सदस्यको सर्वोपरी हितलाई केन्द्र विन्दुमा राखी संस्थागत सुशासन, विधिको पालना र पारदर्शितालाई अभिन्न अंगको रुपमा आत्मसात् गरी कार्यान्वयन गरिरहेका छौं। समुदायको हीत र आर्थिक विकासका लागि एउटा वित्तीय संस्थाले अपनाउनु पर्ने जिम्मेवारी यस संस्थाले निरन्तर रुपमा पालना गरिरहेको कुरा पनि यहाँहरु समक्ष विश्वास दिलाउन चाहन्छु।

हाल लघुवित्त सेवाको प्रभावकारी कार्यान्वयनमा केही कठिनाई आई परेता पनि संस्थाले लघुवित्त सेवा मार्फत गरिरहेको आर्थिक कृयाकलापबाट संस्थाका सदस्यहरुले आफ्नो व्यापार, व्यवशाय र आर्थिक परिचालनबाट उन्नती गरिरहेको हामी पाउँदछौं। यस कार्यक्रममा महिला दिदीबहिनीहरुको प्रत्यक्ष भूमिका र संलग्नता हुने भएकोले उनीहरुको आर्थिक कारोवार मा पहुँच अभिवृद्धि हुनुका साथै शशक्तिकरणमा समेत सकारात्मक प्रभाव पारेको छ।

विगतमा आई परेको कोभिड महामारीको समस्याबाट पार पाएको लघुवित्त सेवाले हाल विभिन्न कठिनाईहरु भोग्नु परिरहेको पनि हामीले महशुस गरिरहेका छौं। संघर्ष समितिको नामबाट लघुवित्त सेवामाथि भएको आक्रमण, तरलताको अभाव र नियामक निकाय र स्थानीय सरोकारवालाहरुबाट जति सहयोग पाउनु पर्ने हो सो सहयोग समय सापेक्ष नपाउनु आजको सन्दर्भमा अत्यन्तै चिन्ताको विषय हो।

तथापी, देशको आर्थिक विकासमा लघुवित्त सेवा अपरिहार्य छ भन्ने कुरालाई मचेनजर राखी हामीलाई यहाँसम्म ल्याउन हर तरहले सहयोग गर्नुहुने शेयरधनि महानुभावहरु, सञ्चालक सदस्यहरु, कर्मचारी, विभिन्न बैंक तथा वित्तीय संस्थाहरु र प्रत्यक्ष अप्रत्यक्ष सहयोग गर्नुहुने सम्पूर्ण सरोकारवालाहरुलाई हार्दिक नमन गर्न चाहन्छौं।

धन्यवाद।

राजकुमार श्रेष्ठ  
(अध्यक्ष)



नेपालका लघुवित्त वित्तीय संस्थाहरूले बैकिङ्ग तथा वित्तीय सेवाको पहुँच वाहिर रहेका विपन्न वर्गका सर्व साधारण जनसमुदायको आर्थिक स्तर अभिवृद्धि गर्न वित्तीय सेवा पुऱ्याई रहेको कुरा हामी सबैमा विदितै छ। यसका अतिरिक्त आफ्ना ग्राहक सदस्यको क्षमता तथा शिपको विकास गर्न विभिन्न कृयाकलापहरू समेत सञ्चालन गरिरहेको छ। यसै सन्दर्भमा यस संस्थाले पनि आफ्ना सदस्यहरूको शशक्तिकरण तथा आर्थिक उन्नतीका लागि प्रयासरत रहेको छ। साना साना कर्जाका साथै सदस्यहरूलाई विभिन्न किसिमका तालीमहरूमा सहभागिता गराई उनीहरूको क्षमता विकासको कार्य समेत गरिरहेको छ।

एउटा गैर सरकारी संस्थाको रूपमा स्थापना भई लघुवित्त वित्तीय संस्थाको रूपमा रुपान्तरित यस संस्थाले आफ्नो स्थापना काल देखि नै लघुवित्त सेवाको माध्यमबाट ग्राहक सदस्यको आर्थिक कारोवार अभिवृद्धिका लागि क्षमता तथा व्यवशायिक विकास गरिरहेको छ। आफ्नो नीति नियम, पद्धती र कार्यक्रम सञ्चालनका लागि विभिन्न नियम बनाउनुका साथै समय सापेक्ष परिमार्जन समेत गरी कार्यान्वयन गरिरहेको छ।

विगतको तुलनामा आफ्नो क्षेत्र तथा कार्यक्रमलाई विस्तार गर्दै आईरहेको यस संस्थाले नियामक निकायबाट प्राप्त निर्देशनको पालना समेत विशेष ध्यान पुऱ्याई कार्य गरिरहेको छ। विशेष गरेर ग्राहक सदस्यको शशक्तिकरण गर्दै उनीहरूको व्यवशायिक सफलताका लागि प्रयासरत यस संस्थाले आफ्नो लक्ष्य तथा उच्चेश्य प्राप्तीका लागि अग्रसर रहेको छ।

वित्तीय सेवाको काममा पनि हाल धेरै उतार चढाव भई रहेको हामीले महशुस गरिरहेका छौं। व्यवशायमा अनेक किसिको बाधा, आर्थिक कारोवार चलायमान नहुनु, विभिन्न संघर्ष समितिको नामबाट लघुवित्त प्रति नकारात्मक कुराहरूको प्रचार हुनु, कर्मचारीहरूको सुरक्षा, लगानी अनुसारको समयमा नै पैसा नउठ्नु जस्ता समस्याले हाल लघुवित्त सेवालाई नकारात्मक असर पारिरहेको छ।

तथापी लघुवित्तको कार्य महत्वपूर्ण र जिम्मेवारी युक्त कार्य हो भन्ने कुरामा हामी सबै विश्वस्त छौं। यो जिम्मेवारी प्रति हामीलाई सचेत गराउने, हाम्रो आत्मबल बढाउन सहयोग गर्नुहुने शेयरधनि महानुभावहरू, सञ्चालक समिति, विभिन्न बैंक तथा वित्तीय संस्थाहरू र नियामक निकाय प्रति हार्दिक आभार तथा शुभकामना व्यक्त गर्दछु।

धन्यवाद।

**बटुक शमशेर श्रेष्ठ**  
**प्रमुख कार्यकारी अधिकृत**

# श्रृजनशील लघुवित्त वित्तीय संस्था लि.

(नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त "घ" वर्षको वित्तीय संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

केन्द्रीय कार्यालय : गोलबजार न.पा. ७ चोहर्वा (सिराहा) फोन नं. ०३३-४०९०८४, ४०९९३३

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## चौथो वार्षिक साधारण सभा सम्बन्धि सूचना

श्री आदरणीय शेयरधनी महानुभाव ज्यूहरू

यस श्रृजनशील लघुवित्त वित्तीय संस्था लि.को मिति २०८०/०२/१८ गते बसेको सञ्चालक समितिको ८७ औं बैठकको निर्णय अनुसार यस वित्तीय संस्थाको चौथो वार्षिक साधारण सभा देहायका प्रस्तावहरू माथि छलफल तथा निर्णय गर्न निम्न लिखित मिति, स्थान र समयमा बस्ने भएकोले कम्पनी ऐन, २०६३ को दफा ६७ (२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरूलाई जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

साधारण सभा हुने मिति, समय र स्थान :

सभा हुने मिति : २०८० साल असार १५ गते शुक्रवार, तदनुसार जुन ३०, २०२३

सभा हुने स्थान : संस्थाको केन्द्रीय कार्यालय, गोलबजार न.पा. ७, चोहर्वा (सिराहा)

सभा हुने समय : विहान ११ : ०० बजे

छलफलका विषयहरू :

साधारण वा सामान्य प्रस्तावहरू :

- सञ्चालक समितिको तर्फबाट अध्यक्ष ज्यूले प्रस्तुत गर्नु हुने आर्थिक वर्ष २०७८/०७९ को वार्षिक प्रतिवेदन माथि छलफल गरि पारित गर्ने सम्बन्धमा ।
- लेखापरीक्षकको प्रतिवेदन सहित २०७९ असार मसान्त सम्मको वासलात, आ.व. ०७८/०७९ को नाफा नोक्सान हिसाब, सोहि अवधिको नगद प्रवाह विवरण एवम् सो संग सम्बन्धित अनुसूचीहरू पारित गर्ने सम्बन्धमा ।
- बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा ११ अनुसार वित्तीय संस्थाको आ.व. ०७९/०८० को लेखापरीक्षक नियुक्ति गर्ने र पारिश्रमिक निर्धारण गर्ने सम्बन्धमा ।
- वित्तीय संस्थामा रिक्त रहेको सञ्चालक सदस्य संस्थापक शेयरधनीको तर्फबाट मनोनयन गर्ने सम्बन्धमा ।
- यस वित्तीय संस्थामा सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने २ जना सञ्चालकको छनौट गर्ने सम्बन्धमा ।
- विविध,

विशेष प्रस्तावहरू :

- नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धित्तोपत्र बोर्ड लगायत अन्य नियमनकारी निकायहरूबाट प्रबन्ध पत्र तथा नियमावलीमा भएका संशोधन/थप उपर नियमनकारी निकायबाट कुनै विषयमा थप संशोधन गर्न वा भाषिक संशोधन गर्न वा फेरबदल गर्न कुनै निर्देशन वा सुझाव दिएमा, सो मुताबिक संशोधन गर्न सञ्चालक समितिलाई पूर्ण अख्तियारी दिने सम्बन्धमा ।
- कुनै पनि लघुवित्त वित्तीय संस्थासँग एक आपसमा गाभ्ने/गाभिने (Merger) तथा प्राप्ती/समाहित (Acquisition) हुने प्रयोजनको लागि उपयुक्त लघुवित्त वित्तीय संस्थाको पहिचान गर्ने, सहमति पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने, सो को आधारमा सैद्धान्तिक स्वीकृतिको लागि नेपाल राष्ट्र बैंकमा निवेदन दिने, सम्पति तथा दायित्वको मूल्याङ्कन (Due Diligence Audit) गर्न, परामर्शदाता, मूल्याङ्कनकर्ता, लेखापरीक्षक नियुक्ति गर्न र निजको पारिश्रमिक निर्धारण गर्न, अन्य वित्तीय संस्थाहरूको शाखाहरू खरिद तथा प्राप्ती गर्ने लगायतका कार्यहरू संग सम्बन्धित आवश्यक कार्यहरू गर्नका लागि सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने सम्बन्धमा ।
- विविध

वार्षिक साधारण सभा सम्बन्धि थप अन्य जानकारी :

- चौथो वार्षिक साधारणसभा प्रयोजनको लागि मिति २०८०/०३/०४ गते १ दिन शेयर दायित्व खारेज बन्द गरी मिति २०८०/०३/०३ गते सम्म कायम संस्थापक र सर्वसाधारण शेयरधनीहरूलाई मात्र साधारण सभामा भाग लिनु, मतदान गर्ने अधिकार हुनेछ ।

२. वार्षिक साधारण सभामा भाग लिन आउनु हुने सम्पूर्ण शेयरधनी महानुभावहरूले आ-आफ्नो परिचय खुल्ने कुनै पनि परिचय पत्र अनिवार्य लिई आउनु पर्नेछ ।
३. शेयरधनीहरूको हाजिरी पुस्तिका विहान १०:०० बजे देखि साधारण सभा सम्पन्न नभएसम्म खुला रहनेछ ।
३. साधारण सभामा भाग लिन वा मतदानका लागि प्रतिनिधि (प्रोक्सी) नियुक्ति गर्न चाहने शेयरधनीहरूले साधारण सभा हुनु भन्दा ७२ घण्टा अगावै प्रोक्सी फाराम वित्तीय संस्थाको केन्द्रीय कार्यालय गोलबजार न.पा. ७ चोहर्वा सिराहामा दर्ता गराई सक्नु पर्नेछ । शेयरधनी बाहेक अन्यलाई प्रतिनिधि नियुक्त गर्न पाईने छैन । एक जना शेयरधनीले एक भन्दा बढी ब्यक्तिलाई प्रोक्सी दिई पठाएमा पहिले दर्ता गराएको प्रोक्सीले मान्यता पाउनेछ । प्रोक्सी नियुक्त गर्ने आफैँ उपस्थित हुन चाहनेमा २४ घण्टा अगावै उपस्थित भई लिखित सूचना दिनु पर्नेछ ।
४. सभामा भाग लिन वा मतदानका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसके पछि सम्बन्धित शेयरधनी स्वयम् सभामा उपस्थित हुनु आएमा शेयरधनीले गरि दिएको प्रोक्सी स्वतः बदर हुनेछ ।
५. कुनै संगठित संस्था वा कम्पनीले शेयर खरीद गरेको हकमा त्यस्ता संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधि (प्रोक्सी) ले शेयरवालाको हैसियतले सभामा भाग लिन सक्नु हुनेछ । त्यस्ता संगठित संस्थाबाट मनोनित ब्यक्तिले ल्याउने गरी प्रोक्सि फाराममा संस्थाको छाप र आधिकारीक ब्यक्तिको दस्तखत हुनुपर्नेछ ।
६. नाबालकको हकमा संरक्षकले मात्र सभामा भाग लिन प्रतिनिधि तोक्न र मतदान गर्न पाउनेछ । शेयर दर्ता किताबमा संरक्षकको रुपमा नाम लेखिएको ब्यक्ति मात्र संरक्षक मानिनेछ ।
७. साधारण सभा सम्बन्धि जानकारी वित्तीय संस्थाको वेबसाइट धधध।कजचध्वबलकजधधियचन बाट लिन सकिनेछ । अन्य थप जानकारीको लागि वित्तीय संस्थाको केन्द्रीय कार्यालय गोलबजार ७, चोहर्वा सिराहामा सम्पर्क राख्न हुन अनुरोध गर्दछौ ।
८. साधारण सभा सम्बन्धि काम कारवाही कम्पनी ऐन, २०६३, नियमावली तथा अन्य प्रचलित कानून बमोजिम हुनेछ ।
८. साधारण सभा सम्बन्धमा केही थप जानकारी आवश्यक परेमा वा वार्षिक प्रतिवेदन प्राप्त नभएमा कार्यालय समयभित्र संस्थाको केन्द्रीय कार्यालयमा सम्पर्क गर्न हुन वा स्वयम् उपस्थित भई जानकारी लिन सकिनेछ ।

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव

प्रोक्सी फारम (प्रतिनिधि पत्र)

श्री सञ्चालक समिति

श्रृजनशील लघुवित्त वित्तीय संस्था लि.

गोलबजार न.पा. ७, चोहर्वा (सिराहा)

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला, ..... म.न.पा./उप.म.न.पा./न.पा./गा.पा. वडा नं. .... बस्ने म/हामी ..... ले त्यस कम्पनीको शेयरवालाको हैसियतले मिति २०८० साल असार १५ गते सुक्रवारका दिन हुने चौथो वार्षिक साधारण सभामा स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि ..... जिल्ला ..... न.पा./गा.पा. वडा नं ..... बस्ने त्यस कम्पनीको शेयरवाला श्री ..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरि पठाएको छु/छौ ।

निवेदक

प्रतिनिधि नियुक्त भएको ब्यक्तिको

दस्तखत

हस्ताक्षरको नमूना :

नाम :

शेयरधनी नं. :

ठेगाना :

हितग्राही खाता नं. :

शेयरधनी नं. :

मिति :

हितग्राही खाता नं. :

शेयर संख्या :

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा ७२ घण्टा अगावै कम्पनीको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि फाराम रद्द गरिनेछ ।

## विषय सुची

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# शृजनशील लघुवित्त वित्तीय संस्था लि.को चौथो वार्षिक साधारण सभामा अध्यक्षज्युबाट प्रस्तुत सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

शृजनशील लघुवित्त वित्तीय संस्था लि.को चौथो वार्षिक साधारण सभामा सहभागिता गर्न आउनु भएका विशिष्ट अतिथि, अतिथि लगायत सम्पूर्ण शेयरधनी महानुभावहरूलाई सञ्चालक समिति तथा मेरो तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्न चाहान्छु । यस वित्तीय संस्थाको आर्थिक वर्ष २०७८/०७९ मा भएका कारोवारहरूको समिक्षा गरी भावी नीति तर्जुमा र योजना कार्यान्वयन गर्न यहाँहरूले सदा भैं मार्गदर्शन गर्नु हुनेछ भन्ने आशा एवम् विश्वास लिएको छु ।

आर्थिक वर्ष २०७८/०७९ मा यस वित्तीय संस्थाले हासिल गरेका उपलब्धी, चुनौतीहरू र चालु आ.व. ०७९/०८० मा लिएका रणनीति तथा योजना लगायतका विविध विषयहरूमा देहाय बमोजिमको प्रतिवेदन चौथो वार्षिक साधारण सभामा प्रस्तुत गर्न पाउँदा मलाई खुसी लागेको छ ।

शृजनशील लघुवित्त वित्तीय संस्था लि. नेपाल राष्ट्र बैकबाट इजाजत प्राप्त "घ" वर्गको राष्ट्रिय स्तरको वित्तीय संस्था हो । हाल यस संस्थाले १० वटा जिल्ला (सिरहा, उदयपुर, सिन्धुली, महोत्तरी, सर्लाही, रौतहट, बारा, पर्सा, धनुषा र सप्तरी) हरूमा लघुवित्त सेवा प्रदान गर्दै आईरहेको छ । हाल यस वित्तीय संस्थाले लघुवित्त सेवा अन्तर्गत ग्राहक सदस्यको लागि कर्जा लगानी, कर्जा असूली, बचत तथा बीमा लगायत सदस्यहरूको वृत्ति विकासका लागि विभिन्न किसिमको सीपमूलक र दक्षता अभिवृद्धिका तालिमहरूसञ्चालन गरी सेवा पुऱ्याउँदै आइरहेको छ ।

संस्थाले देशमा लघुवित्त क्षेत्रको दीगो विकासमा टेवा पुऱ्याउनका लागि योजना तथा कार्यक्रम तर्जुमा गरी कार्यान्वयन गर्दै आएको छ । यस अवसरमा म सञ्चालक समितिको तर्फबाट २०७९ आषाढ मसान्तसम्मको संस्थाको कार्य प्रगति तथा वित्तीय अवस्था, वासलात, नाफा नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण तथा आवश्यक अन्य वित्तीय विवरणहरू र चालु आ.व. २०७९/०८० को संस्थाको भावी कार्यक्रम सम्बन्धी विवरणहरू यस सम्मानित सभामा प्रस्तुत गर्दछु ।

### १. विगत वर्षको कारोवारको स्थिति विवरणः

क्र.स.	विवरण	आ.व. २०७७/०७८	आ.व. २०७८/०७९	बृद्धि प्रतिशत
१	संचालक सदस्य सख्या	५	४	-२०%
२	शेयर पुँजी	७,००,००,०००	७,००,००,०००	० %
३	शेयर सख्या	७,००,०००	७,००,०००	० %
४	शेयरधनीको सख्या	३९	३९	० %
५	साधारण जगेडा कोष	५,८४,४२,७४२	५,८४,४२,७४२	० %
६	जोखिम व्यवस्थापन कोष	७,९७,९६,४५८	९५,०२,९४,०३७	१०९.२ %
७	कुल कर्जा सापटी	९,०८,७९,९०,८९९	९,९६,३६,७३,७५७	७%
८	कार्य क्षेत्र जिल्ला	७७	७७	०%
९	सेवा पुगेको जिल्ला	१०	१०	०%
१०	शाखा सख्या	३३	३३	० %
११	कुल कर्मचारी सख्या	९६९	२०८	२९.२ %
१२	कुल सदस्य सख्या	३८,००२	४९,९५७	१०.४ %
१३	कुल ऋणीको सख्या	२०,४६४	२३,९६६	१३.२ %
१४	कुल बचत	६९,८९,९९,४४४	८२,४५,३५,९८०	३३.२ %
१५	कुल लगानी	९२,३५,९५,३३,५६८	९५,०७,९२,४९,६४०	२२ %
१६	कुल असुली	९०,४६,२७,७२,५८८	९२,७९,७७,५०,८७०	२९.६ %
१७	लगानीमा रहरहेको	९,८९,६७,८०,९८०	२,३६,९४,९०,४३०	२४.५ %
१८	कुल आम्दानी	२९,८९,९६,४६९	३५,३९,४२,४६०	१८.४ %
१९	कुल खर्च	२३,३९,७६,९२६	३५,८६,९२,०५९	५३.८ %
२०	खुद नाफा	६,५०,३९,५४३	(४७,४९,५९८)	-९०७.२ %
२१	संचालन स्वसक्षता	१२७.८९ %	९८.६८	-२४ %
२२	निष्कृत्य कर्जा प्रतिशत	२.९६%	६.५९%	२०९.४%

२. चालु आर्थिक बर्षको उपलब्धी:

संस्थाको प्रगतिको सक्षिप्त विवरण निम्नानुसार रहेको छ ।

क्र.स.	विवरण	२०७८ असार	२०७९ असार	बृद्धि प्रतिशत
१	कार्यक्षेत्र (जिल्ला)	१०	१०	०%
२	शाखाको संख्या	३३	३३	०%
३	कर्मचारी संख्या	१६१	१९५	२१.११%
४	प्रशिक्षार्थी संख्या	०	०	०%
५	कुल सदस्य संख्या	३८,००२	४१९५७	१०%
६	कुल ऋणी संख्या	२०,४६४	२३९६६	१३ %
७	कुल बचत	६१,८९,९९,४४४	८२,४५,३७,९८०	३३ %
८	कुल लगानी	१२,३५,९५,३३,५६८	१५,०७,९२,४१,२८४	२२ %
९	कुल असुली	१०,४६,२७,७२,५८८	१२,७९,६६,५०,८७०	२२ %
१०	लगानीमा रहरहेको	१,८९,६७,८०,९८०	२,३६,१४,९०,४१४	२४ %
११	नाफा	६,५७,३९,५४३	-४७,४९,५९८	-१०७ %

३. संस्थाको प्रबन्धपत्र तथा नियमावली संशोधन सम्बन्धमा :

यस आर्थिक वर्षमा संस्थाको प्रबन्ध पत्र तथा नियमावली कुनैपनि प्रकारको संशोधन नरहेको

४. शेयरधनी सम्बन्धमा:

चुक्ता पुँजी ७ करोड मध्ये ०.५ प्रतिशत वा सो भन्दा बढी स्वामित्व भएको संस्थापक शेयरधनीहरूको नामावली विवरण निम्न बमोजिम रहेका छन् ।

क्र.स	शेयरधनीहरूको नाम	शेयर संख्या	भुक्तानी रकम रु.	प्रतिशत
१	श्री श्रृजना सामुदायिक विकास केन्द्र	४,६७,०००	४,६७,००,०००	६६.७१%
२	श्री एनआईसी एसिया बैंक लि.	१,००,०००	१,००,००,०००	१४.२९%
३	श्री लिलानाथ श्रेष्ठ	३०,०००	३०,००,०००	४.२९%
४	श्री प्रदिप कुमार श्रेष्ठ	१५,०००	१५,००,०००	२.१४%
५	श्री मोतीलाल श्रेष्ठ	१५,०००	१५,००,०००	२.१४%
६	श्री अम्बिका देवी श्रेष्ठ	८,०००	८,००,०००	१.१४%
७	श्री निभा श्रेष्ठ	७,०००	७,००,०००	१.००%
८	श्री बटुक शमशेर श्रेष्ठ	७,०००	७,००,०००	१.००%
९	श्री श्याम कुमार श्रेष्ठ	५,०००	५,००,०००	०.७१%
१०	श्री राम दयाल श्रेष्ठ	४,०००	४,००,०००	०.५७%

५. संस्थाको आ.व. ०७५/०८० को मुख्य योजना:

लघुवित्त वित्तीय संस्था स्थापनाको तेश्रो आर्थिक वर्ष पार गरि चौथो आर्थिक वर्ष चलि रहँदा संस्थाका लक्षित वर्गहरूलाई थप विश्वसनीय र ग्राहकमुखी सेवा प्रदान गर्न "विपन्नको विकास, श्रृजनशीलको साथ" नारा अवलम्बन गरी संस्थाले विभिन्न योजनाहरू बनाएका छन् । ती योजनाहरू निम्न प्रकार रहेका छन् :-

१. अन्य कुनै लघुवित्त वित्तीय संस्थासंग एक आपसमा गाभ्ने/गाभिने (Merger) तथा प्राप्ती/समाहित (Acquisition) हुनेछ/गरिनेछ ।
२. संस्थाको क्षेत्र विस्तारको लागि आवश्यक पुँजीकोष एवम् मानवीय विकासका साथै संस्थामा कार्यरत जनशक्तिको सीप विकास गरिनेछ ।
३. साथै यस आ.व. भित्र थप ५ वटा शाखा स्थापना गरी कूल शाखा संख्या ३८ पुऱ्याइने छ ।
५. आ.व. ०७६/०८० मा ८,६२० ग्राहक संख्या वृद्धि गरि जम्मा ग्राहक संख्या ५०,३३० पुऱ्याइने छ ।
६. संस्थामा आवद्ध ग्राहक सदस्यहरूको आर्थिक तथा सामाजिक विकासमा टेवा पुऱ्याउने हेतुले आ.व. ०७६/०८० मा थप ८० करोड ५१ लाख कर्जा लगानी गरिनेछ भने सदस्यहरूसँग थप ३६ करोड ४९ लाख बचत संकलन गरिनेछ ।
७. संस्थाले आ.व. ०७५/०८० मा ८ करोड नाफा गर्ने लक्ष्य लिएको छ ।
८. देश वा विदेशबाट पठाएको रकम सजिलै प्राप्त होस भन्ने हेतुले विप्रेसन (Remittance) सेवा सुचारु गरिनेछ ।
९. संस्थाको कामकाज चुस्त दुरुस्त बनाउन र संस्था सञ्चालन गर्न आवश्यक नियमावली, विनियमावली, निर्देशिका तथा कार्यविधिहरू बनाई लागु गरिनेछ ।
१०. ग्राहक संरक्षण गर्न विगतका वर्ष देखिनै विभिन्न किसिमका योजनाहरू मार्फत सुविधा प्रदान गर्दै आईरहेको छ तथा अबका दिनमा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत शिक्षा, स्वास्थ्य, जनचेतना, सीप विकास, उद्यमशीलताका साथै विभिन्न किसिमका योजनाहरू बनाई लागु गरिनेछ ।

६. आन्तरिक लेखापरीक्षण तथा नियन्त्रण प्रणाली :

यस वित्तीय संस्थाले आन्तरिक नियन्त्रण व्यवस्था कायम गर्न आन्तरिक लेखापरीक्षण निर्देशिका, कर्मचारी सेवा विनियमावली, आर्थिक प्रशासन विनियमावली, कर्जा नीति, सूचना प्रविधि निर्देशिका र कर्जा अपलेखन विनियमावली आदि तयार गरेको छ । संस्थामा आर्थिक वर्षको अन्तमा चार्टर्ड एकाउण्टेन्टबाट लेखापरीक्षण गराई वित्तीय विवरण तयार गर्ने गरेको छ । आन्तरिक नियन्त्रण व्यवस्था कायम गर्न संचालक र केन्द्रीय कार्यालयका अधिकृतहरू समावेश भएको संचालकको संयोजकत्वमा विभिन्न समितिहरू गठन गरिएको छ । संचालक समितिद्वारा गठित समितिहरूको ३/३ महिनामा बैठक बस्ने गरेको छ । प्राप्त प्रतिवेदन माथी समीक्षा गरि व्यवस्थापनलाई आवश्यक सुझाव तथा निर्देशन दिने गरिएको छ ।

७. जनशक्ति व्यवस्थापन:

यस संस्थामा जनशक्ति व्यवस्थापन सम्बन्धि कार्य गर्न कर्मचारी भर्ना, नियुक्ति, सरुवा तथा बढुवा, कर्मचारी मुल्याङ्कन, पुरस्कार, तालिम, नीति तथा मापदण्डहरू तयार गरी लागु गरिएको छ । कर्मचारीहरूको ज्ञान, सीप, क्षमता अभिवृद्धिको लागि कर्मचारीहरूलाई देश तथा विदेशमा तालिम प्रदान गरी कार्यसम्पादन स्तर उच्च गर्ने कार्य गर्दै आएको छ । संस्थाले कारोवार र आवश्यकताको आधारमा मात्र कर्मचारीहरू नियुक्ति गर्ने नीति अवलम्बन गर्दै आएको छ । हाल संस्थामा प्रमुख कार्यकारी अधिकृत सहित स्थायी तर्फ १६४ जना र करार तर्फ ३९ जना गरी जम्मा १६५ जना कर्मचारी कार्यरत रहेका छन् । संस्थाको कार्य क्षेत्र विस्तारलाई मध्यनजर गर्दै चालु आर्थिक वर्षमा विभिन्न तहका आवश्यक कर्मचारीहरू भर्ना गर्ने योजना रहेको छ ।

८ संस्थागत सुशासन:

यस वित्तीय संस्थाले विद्यमान ऐन, कानून तथा नीति नियमावली र नियमनकारी निकायहरूबाट प्राप्त निर्देशन अनुसार आफ्नो व्यवसाय सञ्चालन गर्दै आई रहेको छ । सञ्चालक समिति, आन्तरिक लेखापरीक्षण समिति, जोरिवम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पति शुद्धिकरण अनुगमन समिति, आर्थिक निर्देशन समितिले संस्थागत सुशासनलाई उच्च प्राथमिकतामा राख्दै आवश्यक कार्यान्वयनमा जोड दिँदै आई रहेका छन् । वित्तीय संस्थाले सञ्चालन जोरिवम न्यूनिकरण गर्न तथा व्यवसायिक तथा दैनिक कारोवारलाई व्यवस्थितगर्न विभिन्न आन्तरिक नीति, नियमावली तथा निर्देशिकाहरू तर्जुमा गरी लागु गरेको छ । साथै, आन्तरिक लेखापरीक्षण, वाह्य लेखापरीक्षण तथा विभिन्न नियमनकारी निकायहरूबाट समय समयमा हुने निरीक्षणबाट प्राप्त सुझावहरूको पालना गर्दै संस्थागत सुशासनलाई सुदृढ बनाउन सञ्चालक समिति तथा व्यवस्थापन कटिबद्ध रहेको छ ।



## ५ लघुवित्तको अवस्था:

यस संस्थाले विपन्न तथा गरीब परिवारलाई खासगरी महिलाहरूको आर्थिक तथा सामाजिक सशक्तिकरणमा ठुलो परिवर्तन ल्याएको छ। लघुवित्त सेवाले महिलाको सशक्तिकरण र आम्दानी बढाउन मात्र नभई उनीहरूको जीवनस्तरमा परिवर्तन ल्याउन ठुलो भूमिका खेलेको छ। त्यसै गरी यस वित्तीय संस्थाले समाजमा वित्तीय साक्षरताको विकास, तालिम तथा क्षमता अभिवृद्धि, अनौपचारिक शिक्षा तथा वालवालिकाको शिक्षा, स्वास्थ्य र सरसफाईमा सुधार ल्याई गुणस्तरिय जीवनयापन गर्न मद्दत गरेको छ। हाल केहि समयता लघुवित्त बिरुद्धको सुनियोजित आन्दोलनले लघुवित्तमा आवद्ध सदस्यहरूमा नकारात्मक संदेशपुर्याई वित्त ब्यवस्थामा नकारात्मक असर पर्न गएकोछ। देशमा देखा परेको आर्थिक मन्दीलाई अवसर बनाई लघुवित्तको कर्जा तिर्नु पर्देन, राज्यले कर्जा मिन्हा गर्छ जस्ता भ्रामक प्रचारले लघुवित्तमा आवद्ध आमा-दिदीबहिनीहरूमा अन्योल वातावरण सिर्जना गरि लघुवित्त क्षेत्रलाई धरासायी बनाउन खोजिएको छ। नेपाल राष्ट्र बैंकको निगरानीमा रही देशको दूरदराज भागमा वित्तीय सेवा पुर्याउदै आएको लघुवित्त क्षेत्रमाथि गैरकानुनी रुपमा भएको यस प्रकारको आन्दोलन निन्दनी छ र राज्यले यस किसिमका वातावरण सिर्जना गर्ने ब्यक्ति तथा समूहलाई कानूनको दायरामा ल्याउने जरुरी छ।

## १३. धन्यवाद ज्ञापन:

अन्तमा, यस संस्थाका शेयरधनी महानुभावहरू, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, आन्तरिक राजस्व कार्यालय, ऋण प्रदायक बैंक तथा वित्तीय संस्थाहरू तथा अन्य नियामक निकायहरू लगायत साभेदार संस्थाहरूले यस संस्थालाई लघुवित्त सेवा विकास तथा विस्तार गर्ने क्रममा निरन्तर रुपमा पुऱ्याउनु भएको सहयोगका लागि हार्दिक धन्यवाद ज्ञापन गर्दछु। यस संस्थाको स्थापना र सञ्चालनमा योगदान र विशेष भूमिका निवार्ह गर्ने संस्थापक शेयरधनी, सञ्चालक समिति सदस्य, विभिन्न समिति/ उपसमितिका सदस्यज्यूहरू एवम् प्रत्यक्ष अप्रत्यक्ष सल्लाह सुभावा र सहयोग गर्नु हुने सम्पूर्ण सरोकारवाला महानुभावहरूलाई समेत विशेष धन्यवाद दिन चाहन्छु। यस संस्थाको ब्यवसायिक विकासमा योगदान पुऱ्याउने संस्थाका प्रमुख कार्यकारी अधिकृत लगायत विभिन्न जिम्मेवारी इमान्दारी र मेहेनतका साथ वहन गर्नु हुने सम्पूर्ण कर्मचारीहरूलाई पनि सञ्चालक समितिको तर्फबाट धन्यवाद ज्ञापन गर्दछु। साथै संस्थाको गतिविधि तथा कृयाकलापहरूलाई सर्वसाधारण समक्ष पुऱ्याउन सहयोग गर्ने सञ्चार जगत तथा सबै शुभचिन्तकहरूमा आभार प्रकट गर्दछु। संस्थाको कार्यदक्षता तथा सेवाको गुणस्तर बृद्धि गर्न सदाभै सबैबाट अमूल्य सुभावा तथा सहयोग पाई रहने आशा राख्दै संस्थालाई अभ्र प्रभावकारी ढंगले अगाडि बढाउदै लैजाने प्रतिबद्धता ब्यक्त गर्दछु।

धन्यवाद।

राजकुमारश्रेष्ठ  
अध्यक्ष  
सञ्चालक समिति

## १. परिचय

### १.१ संस्थाको परिचय

श्रृजनशील लघुवित्त वित्तीय संस्था लि. नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजत प्राप्त राष्ट्रिय स्तरको संस्था हो । यो संस्था २०७५ साल कार्तिक ७ गते कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता भई २०७५ साल फाल्गुण ३ गते नेपाल राष्ट्र बैंकबाट वित्तीय कारोबार गर्ने इजाजतपत्र प्राप्त गरे पश्चात सञ्चालक समितिको निर्णयानुसार मिति २०७५ साल चैत्र १ गतेदेखि वित्तीय कारोबार सुचारु गर्दै आईरहेको छ । संस्थाको केन्द्रीय कार्यालय सिरहा जिल्ला गोलबजार न.पा.७, चोहर्वामा रहेको छ । संस्थाले १० वटा जिल्ला (सिरहा, उदयपुर, सिन्धुली, महोत्तरी, सर्लाही, रौतहट, बारा, पर्सा, सप्तरी र धनुषा) मा लघुवित्त सेवा प्रदान गर्दै आईरहेको छ ।

लघु कर्जाको माध्यमबाट महिलाको आर्थिक स्तर वृद्धि एवम् सुदृढ गर्न यस कार्यक्रमलाई निरन्तरता दिन लघुवित्तमा ऋण लगानी गर्नका लागि विभिन्न बैंक तथा वित्तीय संस्थसँग ऋण लिई लघुवित्त कार्यक्रम संचालन गर्दै आईरहेको छ । यस संस्थाले ग्रामिण पद्धति (Grameen Model) मा आधारित रहेर समुह जमानीमा कर्जा प्रवाह गर्ने कार्य गरिरहेको छ ।

### १.२ लक्षित बर्ग

१८ वर्ष देखि ६५ वर्ष उमेर समुहका विपन्न तथा आर्थिक रूपले पछाडि परेका महिलाहरु ।

### १.३ संस्थाको मुख्य उद्देश्य

नेपाल राष्ट्र बैंक ऐन, २०५८, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, कम्पनी ऐन, २०६३ तथा अन्य प्रचलित कानूनको अधिनमा रही वित्तीय कारोबार गर्ने यस वित्तीय संस्थाको मुख्य उद्देश्यहरु देहाय बमोजिम हुनेछ :

- वित्तीय संस्थाको निक्षेपकर्ताको हकहितको संरक्षण र सम्बर्द्धन गर्दै स्वस्थ प्रतिस्पर्धाबाट सर्वसाधारणलाई गुणस्तरीय तथा भरपर्दो वित्तीय सेवा उपलब्ध गराउने ।
- कृषि, उद्योग, सेवा, न्यापार तथा अन्य ब्यवसायिक रूपले सम्भाव्य देखिएका उत्पादनशील ब्यवसायको स्थापना विकास, विस्तार र क्षमता एवम् उत्पादकत्व वृद्धिका लागि आवश्यक वित्तीय साधन आन्तरिक तथा बाह्य स्रोतबाट जुटाई देशको औधोगिक, न्यापारिक एवम् कृषि क्षेत्रको विकासमा गतिशिलता ल्याउन सहयोग पुऱ्याउने ।
- उपलब्ध सीप, श्रम तथा पुँजीलाई उचित रूपमा परिचालन गरी ग्रामिण तथा शहरी क्षेत्रमा उत्पादन एवम् रोजगारीमुलक ब्यवसायको स्थापना, सञ्चालन विकास, बिस्तार एवम् प्रबर्द्धन गर्ने र सो कार्यको लागि आवश्यक वित्तीय साधन, प्राविधिक तथा ब्यवस्थापकीय परामर्श सेवा, तालिम तथा प्रविधि उपलब्ध गराई गरिवी निवारणका लागि सक्रिय रूपमा संलग्न भई सहयोग पुऱ्याउने।
- वित्तीय सेवामा जोरिबम कम गर्दै वित्तीय क्षेत्रको उदारीकरणमा मद्दत पुऱ्याई देशको अर्थतन्त्रलाई सबल तथा सुदृढ बनाउन सहयोग पुऱ्याउने ।
- देशको समग्र वित्तीय प्रणालीप्रति सर्वसाधारणको विश्वसनीयता अभिवृद्धि गर्न सहयोग पुऱ्याउने ।

### १.४ कार्यक्रम संचालन प्रक्या :

- क्षेत्र पहिचान तथा छनौट गर्ने ।
- गा.पा./न.पा. र समुदाय स्तर भेला
- लक्षित क्षेत्रको ग्रामिण सहभागितात्मक लेखाजोखा (पि.आर.ए)
- लक्षित समुदाय छनौट
- समुह मान्यता परीक्षा
- समुह प्रवेश पुर्व तालिम सञ्चालन
- समुह तथा केन्द्र गठन
- ऋण लगानी र असुली
- मासिक र पाक्षिक रूपमा केन्द्र बैठक सञ्चालन
- ऋण सदुपयोगिता जाँच

## २. शेयर पुँजी विवरण

क्र.स.	शेयर धनि	जम्मा शेयर कित्ता
१.	श्री श्रृजना सामुदायिक विकास केन्द्र	४,६६०००
२.	श्री एन.आई.सी एसिया बैंक लि.	१,००,०००
३.	साधारण सदस्य	१,३३,०००
४.	सर्वसाधार सदस्य	३,९३,५००

३. आगामी आ.व. २०७५/८० को प्रक्षेपित विवरण

विवरण	आ.व २०७५/२०८०
कार्य क्षेत्र जिल्ला	१५
जम्मा शाखा	३८
जम्मा कर्मचारी	२१६
जम्मा सदस्य संख्या	५०,३३०
जम्मा ऋणी	३२,१२५
कर्जा लगानी रकम	रु. ३,१९,९४,१४,०९७।००
जम्मा बचत	रु. १,१५,७२,८२,३७१।००
नाफा	रु. १२,९७,५४,१६९।००

४. सञ्चालक समिति

क.स.	नम	पद
१	श्री राज कुमार श्रेष्ठ	अध्यक्ष
२	श्री रेणुका कुमारी श्रेष्ठ	सदस्य
३	श्री निभा श्रेष्ठ	सदस्य
४	श्री सुरेन्द्र केशर अमात्य	स्वतन्त्र सदस्य

५. व्यवस्थापन समूह

क.स.	नाम	शैक्षिक योग्यता	सान्दर्भिक अनुभव	पद/ विभाग
१.	श्री बटुक शमशेर श्रेष्ठ	एम.ए.	२३ वर्ष	प्रमुख कार्यकारी अधिकृत
२.	श्री शुशिल कुमार सिंह	एम.बि.एस.	१६ वर्ष	नायव कार्यकारी अधिकृत
३.	श्री हरि भजु श्रेष्ठ	बि.ए.	२३ वर्ष	वरिष्ठ अधिकृत/योजना तथा सञ्चालन विभाग
४.	श्री हरिराम श्रेष्ठ	बि.ए. (अर्थशास्त्र)	२३ वर्ष	वरिष्ठ अधिकृत /मानव श्रोत विकास विभाग
५.	श्री श्याम कुमार सिंह	एम.बि.एस.	१७ वर्ष	वरिष्ठ अधिकृत/आन्तरिक लेखापरीक्षण विभाग
६.	श्री शुशिल कुमार तामाङ्ग	एम.ए.	१५ वर्ष	वरिष्ठ अधिकृत/कर्जा तथा जोखिम व्यवस्थापन विभाग
७.	श्री अशोक कुमार मण्डल	एम.बि.एस.	१६ वर्ष	वरिष्ठ अधिकृत/लेखा तथा प्रसाशन विभाग

**६. गठन भएका समितिहरू :**

यस लघुवित्तमा संचालक स्तरिय आन्तरिक लेखापरिक्षण समिति, जोखिम व्यवस्था समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति र कर्मचारी सेवा सुविधा समिति रहेका छन् भने न्यवस्थापकीय तहमा आर्थिक निर्देशन समिति रहेका छ । सबै समितिहरूको काम, कर्तव्य तथा अधिकारहरू परिभाषित छन् । यी समितिहरूले उच्च निर्णय सहित कार्यालय तथा सम्पन्न गरिने कृयाकलापहरू चुस्त दुरुस्त बनाउन तथा अगाडी बढ्न निर्देशित गरिरहेका छन् । निम्नानुसारको समितिले आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी तथा पारदर्शित बनाउन भुमिका खेल्निरहेका छन् ।

**६.१ आन्तरिक लेखापरिक्षण समिति**

क) श्री सुरेन्द्र केशर अमात्य	संचालक सदस्य	संयोजक
ख) श्री रेणुका कुमारी श्रेष्ठ	संचालक	सदस्य
ग) श्री हरिराम श्रेष्ठ	वरिष्ठ अधिकृत, मानव श्रोत विकास विभाग	सदस्य सचिव

**६.२ जोखिम व्यवस्थापन समिति**

क) श्री निभा श्रेष्ठ	संचालक सदस्य	संयोजक
ख) श्री शुशिल कुमार सिंह	प्रमुख कार्यकारी अधिकृत	सदस्य
ग) श्री शुशिल कु तामाङ्ग	वरिष्ठ अधिकृत, कर्जा तथा जोखिम न्यवस्थापन वि प्र	सदस्य
घ) श्री सुरेन्द्र केशर अमात्य	संचालक सदस्य	पदेन सदस्य

**६.३ कर्मचारी सेवा सुविधा समिति**

क) श्री रेणुका कुमारी श्रेष्ठ	संचालक सदस्य	संयोजक
ख) श्री बटुक शमशेर श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	सदस्य
ग) श्री अशोक कुमार मण्डल	वरिष्ठ अधिकृत, लेखा तथा प्रशासन विभाग प्रमुख	सदस्य
ग) श्री हरिराम श्रेष्ठ	वरिष्ठ अधिकृत, मानव श्रोत विकास विभाग	सदस्य सचिव

**६.४ सम्पत्ति शुद्धीकरण अनुगमन समिति**

क) श्री सुरेन्द्र केशर अमात्य	संचालक सदस्य	संयोजक
ख) श्री बटुक शमशेर श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	सदस्य
ग) श्री शुशिल कुमार सिंह	प्रमुख कार्यकारी अधिकृत	सदस्य सचिव
घ) श्री शुशिल कु तामाङ्ग	वरिष्ठ अधिकृत, कर्जा तथा जोखिम न्यवस्थापन वि प्र	सदस्य

**६.५ आर्थिक निर्देशन समिति**

क) श्री बटुक शमशेर श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	संयोजक
ख) श्री शुशिल कुमार सिंह	प्रमुख कार्यकारी अधिकृत	सदस्य
ग) श्री अशोक कुमार मण्डल	वरिष्ठ अधिकृत, लेखा तथा प्रशासन विभाग प्रमुख	सदस्य

**६.६ कर्जा समिति**

क) श्री बटुक शमशेर श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	संयोजक
ख) श्री अशोक कुमार मण्डल	वरिष्ठ अधिकृत, लेखा तथा प्रशासन विभाग प्रमुख	सदस्य
ग) श्री शुशिल कु तामाङ्ग	वरिष्ठ अधिकृत, कर्जा तथा जोखिम न्यवस्थापन वि प्र	सदस्य

**७. सञ्चालक समितिद्वारा आ.व. २०७८/०७९ मा भएका मुख्य निर्णयहरू :**

१. विभिन्न विनियमावली, निर्देशिका एवं कार्यविधि अनुमोदन गर्ने सम्बन्धमा
२. कर्मचारी सेवा सुविधा सम्बन्धमा
३. इलाका/क्षेत्रिय कार्यालय स्थापना एवं कर्मचारी पदस्थापन सम्बन्धमा
४. विभिन्न पदहरूमा बिज्ञापनगरी पदपूर्ति गर्ने सम्बन्धमा
५. सेवा/सुविधा सहित अवकाश दिने सम्बन्धमा
६. कर्जाको ब्याजदर वृद्धि गर्ने सम्बन्धमा
७. लेखा परिक्षकको प्रारम्भिक प्रतिवेदन उपर न्यवस्थापनको प्रतिउत्तर सम्बन्धमा
८. आ.व. ०७८/०७९ को वार्षिक वित्तीय विवरण प्रमाणित गर्ने सम्बन्धमा
९. नेपाल राष्ट्र बैकबाट वित्तीय विवरण र साधारण सभाको स्वीकृति लिने सम्बन्धमा
१०. विभिन्न समितिहरू पुनर्गठन सम्बन्धमा
११. कर्जा नविकरण सम्बन्धमा
१२. तेश्रो वार्षिक साधारण सभा सम्बन्धमा
१३. नेपाल राष्ट्र बैकबाट प्राप्त सुझाव एवं निर्देशनहरू पालना गर्ने सम्बन्धमा
१४. आ.व. ०७८/०७९ को लागि लेखा परिक्षक नियुक्त तथा पारिश्रमिक निर्धारण गर्ने सम्बन्धमा
१५. साधारण शेयरको सार्वजनिक प्राथमिकीकरण(IPO) निस्काशनको लागि विक्रि प्रबन्धक नियुक्ती सम्बन्धमा
१६. कार्यवाही गरी रकम असुली उपर गर्ने सम्बन्धमा
१७. कर्मचारीसेवा विनियमावलीमा संशोधन सम्बन्धमा

१८. बंगलादेशमा लघुवित्त सम्बन्धमा अध्ययन अवलोकन भ्रमणका लागि सहभागी छनोट सम्बन्धमा
१९. धितोपत्रबोर्डमा दर्ता गराउने एवं अख्तियारी दिने सम्बन्धमा
२०. Credit Rating गराउने एवं शुल्क सम्बन्धमा
२१. धितोपत्र प्रत्याभूति गराउने सम्बन्धमा
२२. २०७९ सालको विवा सम्बन्धमा
२३. प्रमुख कार्यकारी अधिकृतको नियुक्ती अवधि संशोधन गर्ने सम्बन्धमा
२४. नेपाल लघुवित्त बैकर्स संघकोसदस्यतालिनेसम्बन्धमा
२५. अध्यक्षज्यूको राजीनामा स्वीकृत गर्ने एवं कार्य-बाहक अध्यक्षतोकने सम्बन्धमा

८. आ.व. २०७८/०७९ मा भएका क्षेत्र विस्तार :  
यस वित्तीय संस्थाले आ.व. ०७८/०७९ मा क्षेत्र विस्तार नभएको ।

९. मानव श्रोत अन्तर्गत भएका मुख्य कृयाकलापहरू

९.१ कर्मचारी स्तरका तालिमहरू :

क. संस्थाद्वारा आयोजना गरिएका तालिमहरू :

क्र.सं.	तालिमको नाम	सहभागी संख्या
१.	MFin+ Software Training	४०
२.	Microfinance Management Training	२८
३.	Field Management Training	६४
४.	Collateral Evaluation & Risk Management	३३
५.	Keeping your member happy - Behavior Change Motivation Training	३५
६.	Risk Management Training	३६
७.	Exposure Visit Bangladesh	२

ख. साभेदार संस्था मार्फत भएका तालिम तथा सम्मेलन :

क्र.सं.	तालिमको नाम	संस्थाको नाम	सहभागी संख्या
१	CREDIT MANAGEMENT AND COLLATERAL BASID LENDIG IN MFIs	BIFIN	२
२	Self Development Management"	RMDC	१
३	High Performance and Management Training	RMDC	१
४	Nepal Financial Reporting Standards (NFRS)	RMDC	२
५	'Manageing Loan delinquency (MLD) Traning"	CMF	२
६	Field Management Training	CMF	१
७	Internal Resource Management Training	CSD	१
८	Womens Leadership	CSD	२

९.२ नयाँ कर्मचारी भर्ना

क्र.सं.	पद	संख्या
१.	कनिष्ठ सहायक	४४
२.	कार्यालय सहयोगी (मेसेन्जर)	९
३.	करार	१

९.३ कर्मचारी बढुवा :

आ.व. ०७८/०७९ मा कर्मचारी बढुवा नभएको ।

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेडका शेयरधनी महानुभावहरु समक्ष

### स्वतंत्र लेखापरीक्षकको प्रतिवेदन

#### वित्तीय विवरणमाथि प्रतिवेदन (Report on the Audit of the Financial Statements)

#### कैफियत सहित लेखापरीक्षकको राय (Qualified Opinion)

हामीले श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड को यसैसाथ संलग्न २०७९ असार ३२ को वासलात र उक्त मितिमा समाप्त भएको आर्थिक वर्षको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन विवरण र प्रमुख लेखा नीति तथा लेखा सम्बन्धि टिप्पणीहरुको लेखापरीक्षण सम्पन्न गरेका छौं। यी वित्तीय विवरणहरु नेपाल राष्ट्र बैंकले जारी गरेको निर्देशनको अधिनमा रही तोकिएको ढांचामा तयार गरिएका छन्।

हाम्रो रायमा संलग्न वित्तीय विवरणहरुले कैफियत सहितको लेखापरीक्षण राय व्यक्त गर्ने आधारमा उल्लेखित व्यहोरा ले पार्न सक्ने असर बाहेक संस्थाको २०७९ असार मसान्तको यथार्थ आर्थिक अवस्था एवं संलग्न नाफा नोक्सान हिसाब, नगद प्रवाह विवरण र इक्विटीमा भएको परिवर्तन सम्बन्धी विवरणले सोही मितिमा समाप्त भएको आर्थिक वर्षको क्रमशः संचालन नतीजा, नगद प्रवाह र इक्विटीमा भएको परिवर्तनको बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशिका बमोजिम तयार गरिएको छ।

#### कैफियत सहितको राय व्यक्त गर्ने आधार (Basis of Qualified Opinion)

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

कैफियत सहितको लेखापरीक्षण राय व्यक्त गर्ने आधारका रूपमा वित्तीय विवरणमा सारभूत असर पार्ने व्यहोरा निम्नानुसार छन् :

- वित्तीय कारोवार गर्ने इजाजतपत्र सम्बन्धमा नेपाल राष्ट्र बैंकको मिति २०७५/११/०३ को पत्र (पत्र संख्या: वै.वि.नि.वि./लघुवित्त/श्रृजनशील/०७५/७६) को शर्त नं.१२ अनुसार नेपाल सरकार, कम्पनी रजिष्ट्रारको कार्यालयको कम्पनी निर्देशिका, २०७२ बमोजिम संस्थापक शेयरधनीको हैसियतमा श्रृजना सामुदायिक विकास केन्द्र, सिरहाको नामबाट यस लघुवित्त वित्तीय संस्थामा गरेको लगानी रु.४६,७००,००० विनिवेश (divestment) गर्नु पर्दछ।
- नेपाल राष्ट्र बैंकको निर्देशन नं. ८/०७८ को बुँदा नं. २ बमोजिम यस संस्थाले आरएमडिसी लघुवित्त वित्तीय संस्था लिमिटेडको ४१३ कित्ता शेयर तथा सेन्चुरी कमर्शियल बैंक लि.को १५३ कित्ता शेयर लगानी विनिवेश गर्नु पर्दछ।



३. श्रम ऐन, २०७४ को दफा ५३ बमोजिम रोजगारदाताले उपदान वाषट व्यवस्था गरेको रकम सम्बन्धित श्रमिकले काम शुरु गरेको दिनदेखि नै लागू हुने गरी निजको नाममा सामाजिक सुरक्षा कोषमा जम्मा गर्नु पर्दछ ।

### लेखापरीक्षणका मुख्य कुराहरू (Key Audit Matters)

हाम्रो व्यावसायिक निर्णयमा प्रस्तुत वर्षको वित्तीय विवरणको लेखापरीक्षणमा देखिएका धेरै महत्वका विषयवस्तुहरू नै लेखापरीक्षणका प्रमुख कुराहरू हुन् । वित्तीय विवरणको लेखापरीक्षण र राय व्यक्त गर्नको लागि ती कुराहरू प्रस्तुत गरिएको हुन्छ र ती कुराहरू उपर अलग्गै राय व्यक्त गर्दैनौं । हाम्रो प्रतिवेदनमा जानकारी गराउनको लागि देहायका विषयवस्तुहरू लेखापरीक्षणका मुख्य कुराहरू हुन् भनी ठानेका छौं ।

१. नेपाल राष्ट्र बैंकको निर्देशन नं. ६/०७८ को बुंदा नं. २ (ग) बमोजिम राष्ट्रिय स्तरका संस्थाले कम्तीमा तीन वर्षमा System Audit गर्नु हुन ध्यानाकर्षण गराइन्छ ।
२. स्थिर सम्पत्तिको नियमित रूपमा भौतिक परीक्षण गरी सम्पत्तिहरूको अवस्था अनुसार स्थिर सम्पत्ति किताव (Fixed Assets Register) मा आवश्यक हिसाव मिलाउन गर्नु हुन ध्यानाकर्षण गराइन्छ ।
३. संस्थाको नियमावलीमा भएको व्यवस्था अनुरूप संचालक समिति पुनर्गठन गर्नु हुन ध्यानाकर्षण गराइन्छ ।

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

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

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

सञ्चालक समिति कम्पनीको वित्तीय सम्प्रेषण प्रक्रियाको रेखदेखको लागि जिम्मेवार छ ।

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

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



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

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

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

सुशासनको जिम्मेवारी बहन गरेकाहरूलाई प्रासंगिक नैतिक आवश्यकताहरू पालना गरेको जानकारी सहितको विवरण र हाम्रो स्वतन्त्रतामा उल्लेख्य प्रभाव पार्न सक्ने मानिएको सबै सम्बन्ध तथा अन्य कुराहरू साथै सो सम्बन्धि प्रतिरोध वारेमा समेत जानकारी गराउदछौं ।





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

हामीद्वारा सम्पन्न गरिएको परीक्षणको आधारमा प्रतिवेदन पेश गर्दछौं कि :

१. लेखापरीक्षणको लागि हाम्रो जानकारी तथा विश्वास अनुसार आवश्यक सूचना एवं स्पष्टिकरण प्राप्त भयो ।
२. हाम्रो रायमा पेश भएको वासलात, नाफा नोक्सान हिसाब र नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरू नेपाल राष्ट्र बैंकले तोकेको ढाँचामा र तरीका अनुरूप तयार भएको छ र उक्त वित्तीय विवरणहरू संस्थाले राखेको हिसाब किताब, बही खाता, श्रेस्ता र लेखासंग दुरुस्त रहेको छ ।
३. कम्पनीको हिसाब किताब, बही खाता, श्रेस्ता र लेखा प्रचलित कानून बमोजिम राखिएको छ ।
४. संस्थाको कुनै पदाधिकारीले कानून विपरीत कुनै कामकाज वा बेहिसाब वा अनियमित कार्य वा संस्थालाई हानी नोक्सानी गरे गराएको हाम्रो जानकारीमा आएको छैन ।
५. हाम्रो रायमा संस्थाको कारोबार सन्तोषप्रद रूपबाट संचालन भएको छ ।
६. संस्थाको पूंजी कोष र जोखिम ब्यहोर्ने कोष पर्याप्त मात्रामा रहेको छ ।
७. संस्थाले नेपाल राष्ट्र बैंकले दिएको निर्देशन विपरीत कार्य गरेको हाम्रो जानकारीमा आएको छैन ।
८. संस्थाले निक्षेपकर्ता र लगानीकर्ताको हित संरक्षण हुने कार्य गरेको छ ।
९. संस्थाका कार्यालयहरूबाट प्राप्त विवरणहरू लेखापरीक्षणकालागि पर्याप्त रहेको छ ।

स्थान: काठमाडौं, नेपाल

मिति:

UDIN: 1230518 CAT01586LN1K1P

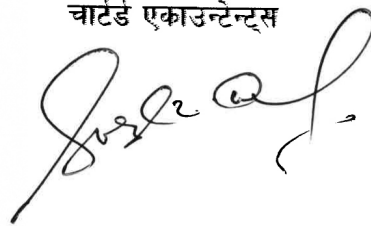
Jestha 14th, 2080

सिए. सुरज कुमार ढकाल

साम्भेदार

नि. एच.के.एस.डि. एसोसिएट्स

चार्टर्ड एकाउन्टेन्ट्स



# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

२०७९ साल असार मसान्तको

वासलात

पुंजी तथा दायित्व	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पुंजी	४.१	७०,०००,०००.००	७०,०००,०००.००
२. जगडा तथा कोषहरू	४.२	१३५,९२९,९२३.०४	१४१,३६३,११४.५७
३. ऋणपत्र तथा वण्ड	४.३	-	-
४. तिर्न बाकि कर्जा सापट	४.४	१,१६३,६७३,७५७.८३	१,०८७,९१०,८९९.७८
५. निक्षेप दायित्व	४.५	८२४,५३५,९८०.८४	६१८,९९९,४४४.५९
६. प्रस्तावित नगद लाभांस		-	-
७. आयकर दायित्व		४,३७०,४७९.४३	२७,४५४,६३२.१५
८. अन्य दायित्व	४.६	१४२,२९२,१९३.४०	२०९,४३७,१४७.३२
<b>कुल पुंजी तथा दायित्व</b>		<b>२,३४०,८०२,३३४.५५</b>	<b>२,१५५,१६५,२३८.४१</b>

सम्पति	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. नगद मौज्जात (सिकका समेत)		१५०,३७८.००	-
२. नेपाल राष्ट्र बैंकमा रहेको मौज्जात		-	-
३. बैंक/वित्तिय संस्थामा रहेको मौज्जात	४.७	७८,८५४,४८३.१३	२७४,७६४,८८८.९९
४. माग तथा अल्प सूचनामा प्राप्त हुने रकम		-	-
५. लगानी	४.८	५६,६००.००	५६,६००.००
६. कर्जा सापट	४.९	२,२११,२७६,३७६.९९	१,८२४,९६४,५२१.९५
७. स्थिर सम्पति	४.१०	८,३०३,८५३.४१	९,०६६,७९३.४३
८. गैर-बैंकिङ सम्पति	४.११	-	-
९. अन्य सम्पति	४.१२	४२,१६०,६४४.०२	४६,३१२,४३४.०४
<b>कुल सम्पति</b>		<b>२,३४०,८०२,३३४.५५</b>	<b>२,१५५,१६५,२३८.४१</b>

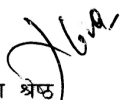
संभावित दायित्व	अनुसूची ४.१३
संचालकहरूको घोषणा	अनुसूची ४.२३
पुंजीकोष तालिका	अनुसूची ४.२४
जोखिम भारित सम्पति विवरण तालिका	अनुसूची ४.२४ (क)
प्रमुख सूचकाङ्कहरू	अनुसूची ४.२५
प्रमुख लेखा नितिहरू	अनुसूची ४.२६
लेखा सम्बन्धी टिप्पणीहरू	अनुसूची ४.२७


४.१ देखि ४.१३ सम्मका अनुसूचीहरू वासलातका अभिन्न अंग हुन् ।

आजको संलग्न प्रतिवेदन अनुसार

  
बटुक शमशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत




  
निभा श्रेष्ठ  
संचालक


  
सुरेन्द्र केशर अमात्य  
संचालक

  
राज कुमार श्रेष्ठ  
अध्यक्ष

  
रेनुका कुमारी श्रेष्ठ  
संचालक

  
अंशोक कुमार मण्डल  
लेखा प्रमुख



  
सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

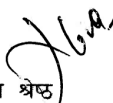
नाफा नोक्सान हिसाब बांडफांड हिसाब  
मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म


विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
आम्दानी			
१. गत वर्ष सम्मको संचित मूनाफा		३७,५४४,९२५.३१	(१३,७३१,९१८.२३)
२. यस वर्षको मूनाफा		(४,७४९,५९८.७८)	६५,७३९,५४३.००
३. सटही घटवढ कोष		-	-
<b>जम्मा</b>		<b>३२,७९५,३२६.५२</b>	<b>५२,००७,६२४.७७</b>
खर्च			
१. गत वर्ष सम्मको संचित नोक्सान		-	-
२. यस वर्षको नोक्सान		-	-
३. साधारण जगेडा कोष		-	१३,१४७,९०८.६०
४. भैपरी आउने जगेडा		-	-
५. संस्था विकाश कोष		-	-
६. लाभांस समिकरण कोष		-	-
७. कर्मचारी सम्बन्धी जगेडाहरु		-	-
८. प्रस्तावित लाभांस		-	-
९. प्रस्तावित बोनस शेयर जारी		-	-
१०. विशेष जगेडा कोष		-	-
११. सटही घटवढ कोष		-	-
१२. पुजी फिर्ता जगेडा कोष		-	-
१३. पुजी समायोजन कोष		-	-
१४. ग्राहक संरक्षण कोष		-	६५७,३९५.४३
१५. कर्मचारी दक्षता अभिवृद्धि कोष		-	-
१६. संस्थागत सामाजिक उत्तरदायित्व कोष		-	६५७,३९५.४३
१७. ....			
<b>जम्मा</b>		<b>-</b>	<b>१४,४६२,६९९.४६</b>
<b>१५. सञ्चित मूनाफा/(नोक्सान)</b>		<b>३२,७९५,३२६.५२</b>	<b>३७,५४४,९२५.३१</b>

आजको संलग्न प्रतिवेदन अनुसार


  
बटुक शर्मशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत




  
निभा श्रेष्ठ  
संचालक


  
सुरेन्द्र केशर अमात्य  
संचालक

  
राज कुमार श्रेष्ठ  
अध्यक्ष

  
रेनुका कुमारी श्रेष्ठ  
संचालक

  
अंशोक कुमार मण्डल  
लेखा प्रमुख



  
सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखाप्ररिक्षक

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

नाफा नोक्सान हिसाब

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. ब्याज आम्दानी	४.१४	३२५,३०७,८९४.५८	२४४,६१४,१४३.७०
२. ब्याज खर्च	४.१५	१७०,२६७,४५२.३७	९५,०८७,२८४.८७
<b>खुद ब्याज आम्दानी</b>		<b>१५५,०४०,४४२.२१</b>	<b>१४९,५२६,८५८.८३</b>
३. कमिशन तथा अन्य सन्चालन आम्दानी	४.१६	२८,६३४,५६५.६६	३५,२९३,६५२.५४
४. सटही घटवढ आम्दानी			-
<b>कुल सन्चालन आम्दानी</b>		<b>१८३,६७५,००७.८७</b>	<b>१८४,८२०,५११.३७</b>
५. कर्मचारी खर्च	४.१७	८०,४३१,७३४.००	६६,२५६,३२५.०८
६. अन्य सन्चालन खर्च	४.१८	२४,९०९,६९६.०९	१७,६९७,७९८.६०
७. सटही घटवढ नोक्सान		-	-
<b>सम्भावित नोक्सानी व्यवस्था अधिको सन्चालन मूनाफा</b>		<b>७८,३३३,५७७.७८</b>	<b>१००,८६८,३८७.६९</b>
८. सम्भावित नोक्सानी व्यवस्थाहरु	४.१९	७८,४१७,५७८.९६	१६,३४४,९१०.१४
<b>सन्चालन मूनाफा</b>		<b>(८४,००१.१८)</b>	<b>८४,५२३,४७७.५५</b>
९. गैर संचालन आम्दानी/खर्च	४.२०	-	-
१०. सम्भावित नोक्सानी व्यवस्था बाट फिर्ता	४.२१	-	१८,८५६,२८७.२८
<b>नियमित कारोवारबाट भएको मूनाफा</b>		<b>(८४,००१.१८)</b>	<b>१०३,३७९,७६४.८३</b>
११. असमान्य कारोवारहरुबाट भएको आम्दानी/खर्च	४.२२	-	-
<b>सम्पूर्ण कारोवार समावेश पछिको खुद मूनाफा</b>		<b>(८४,००१.१८)</b>	<b>१०३,३७९,७६४.८३</b>
१२. कर्मचारी वोनस व्यवस्था		-	१०,३३७,९७६.४८
१३. आयकर व्यवस्था		४,६६५,५९७.६०	२७,३०२,२४५.३५
यस वर्षको कर व्यवस्था		४,३७०,४७९.४३	२७,४५४,६३२.१५
विगत वर्षसम्मको कर व्यवस्था		९,१५१.५४	-
यस वर्षको स्थगन कर आम्दानी/खर्च		२८५,९६६.६३	(१५२,३८६.७९)
<b>खुद नाफा/नोक्सान</b>		<b>(४,७४९,५९८.७८)</b>	<b>६५,७३९,५४३.००</b>

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

आजको संलग्न प्रतिवेदन अनुसार

बटुक शर्मशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत



निम्ना श्रेष्ठ  
संचालक

सुरेन्द्र केशर अमात्य  
संचालक

राज कुमार श्रेष्ठ  
अध्यक्ष

रेनुका कुमारी श्रेष्ठ  
संचालक

अंशोक कुमार मण्डल  
लेखा प्रमुख



सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

सुरज कुमार ढकाल

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

नगद प्रवाह विवरण

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	चालु आ.व.र.	गत आ.व.र.
<b>क) कारोबार संचालनबाट नगद प्रवाह</b>	(२६८,६५७,५८९.८२)	(४१९,२८०,३५३.७३)
<b>१. नगद प्राप्त</b>	३५३,९४२,४६०.२४	२७९,९०७,७९६.२४
१.१ व्याज आमदानी	३२५,३०७,८९४.५८	२४४,६१४,१४३.७०
१.२ अपलेखित कर्जाको असूली		
१.३ कमिशन तथा अन्य आमदानी	२८,६३४,५६५.६६	३५,२९३,६५२.५४
<b>२. नगद भुक्तानी</b>	३००,१२८,०२१.७९	१७६,५५१,३४१.११
२.१ व्याज खर्च	१७०,२६७,४५२.३७	९५,०८७,२८४.८७
२.२ कर्मचारी खर्च	८०,४३१,७३४.००	६६,२५४,३२५.०८
२.३ कार्यालय संचालन खर्च	२१,९६५,०५१.७३	१५,२०९,७३१.१६
२.४ आयकर भुक्तानी	२७,४६३,७८३.६९	-
२.५ अन्य खर्च		
<b>कार्यगत पुंजी गतिविधि अघिको नगद प्रवाह</b>	५३,८१४,४३८.४५	१०३,३५६,४५५.१३
<b>सञ्चालन सम्बन्धि चालु सम्पत्तिमा कमी/(वृद्धि)</b>	(४६०,८६३,६१०.६१)	(५८३,७५१,९८७.३३)
१. माग तथा अल्प सूचनामा प्राप्त हुने रकममा कमी/(वृद्धि)		
२. अन्य अल्पकालीन लगानीमा कमी/(वृद्धि)		
३. कर्जामा कमी/(वृद्धि)	(४६४,७२९,४३४.००)	(५६७,६१८,६४४.००)
४. अन्य सम्पत्तिमा कमी/(वृद्धि)	३,८६५,८२३.३९	(१६,१३३,३४३.३३)
<b>सञ्चालन सम्बन्धि चालु दायित्वमा (कमी)/वृद्धि</b>	१३८,३९१,५८२.३३	६१,११५,१७८.४८
१. निक्षेप दायित्वमा (कमी)/वृद्धि	२०५,५३६,५३६.२५	१९,१७६,४९५.९३
३. अल्पकालीन सापटीमा (कमी)/वृद्धि		
४. अन्य दायित्वमा (कमी)/वृद्धि	(६७,१४४,९५३.९२)	४१,९३८,६८२.५५
<b>(ख) लगानी कारोबारमा नगद प्रवाह</b>	(२,१८१,७०४.३४)	(२,८५६,९८८.२५)
१. दीर्घकालीन लगानीमा कमी/(वृद्धि)	-	-
२. स्थिर सम्पत्तिमा कमी/(वृद्धि)	(२,१८१,७०४.३४)	(२,८५६,९८८.२५)
३. दीर्घकालीन लगानीमा व्याज आमदानी		
४. लाभांश आमदानी		
५. अन्य		
<b>(ग) वित्तीय श्रोत कारोबारबाट नगद प्रवाह</b>	७५,०७९,२६६.३१	५५९,२६६,९७९.७१
१. दीर्घकालीन ऋण (वण्ड, डिबेन्चर आदि) मा वृद्धि/(कमी)	७५,७६२,८५८.०५	५५९,९९७,२३३.४९
२. शेयर पुंजीमा वृद्धि/(कमी)	-	-
३. अन्य दायित्वमा वृद्धि/(कमी)	(६८३,५९१.७४)	(७३०,२५३.७८)
४. नेपाल राष्ट्र बैंकबाट प्राप्त सहूलियत/पूनर्कर्जामा वृद्धि/(कमी)		
<b>(घ) नगद तथा बैंक मौज्जातको विनिमय दरमा भएको फरकबाट आमदानी /खर्च</b>	-	-
<b>(ङ) यस वर्षको सम्पूर्ण गतिविधिबाट नगद प्रवाह</b>	(१९५,७६०,०२७.८५)	१३७,१२९,६४४.७३
<b>(च) नगद तथा बैंकमा रहेको शुरु मौज्जात</b>	२७४,७६४,८८८.९९	१३७,६३५,२४४.२६
<b>(छ) नगद तथा बैंकमा रहेको अन्तिम मौज्जात</b>	७९,००४,८६१.१३	२७४,७६४,८८८.९९

आजको संलग्न प्रतिवेदन अनुसार

वटुक शर्मशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत

निभा श्रेष्ठ  
संचालक

सुरेन्द्र केशर अमात्य  
संचालक



राज कुमार श्रेष्ठ  
अध्यक्ष

रेनुका कुमारी श्रेष्ठ  
संचालक

अशोक कुमार मण्डल  
लेखा प्रमुख



सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चार्टर्ड एकाउन्टेन्ट्स  
लेखाप्रमुख

# श्रृजनशील लघुवित्त संस्था लिमिटेड

ईक्वीटीमा भएको परिवर्तन सम्बन्धी विवरण  
आ.व. २०७८/७९

विवरण	शेयर पुजी	सञ्चित ना.नो.	साधारण जगेडा कोष	पूजितात जगेडा कोष	शेयर प्रिमियम	सटही घटवढ कोष	स्थान कर जगेडा	अन्य जगेडा तथा कोष	कुल रकम
शुरु मौज्जात स्थान कर	७०,०००,०००.००	३७,५४४,९२५.३०	५८,४४२,७४२.९२	-	-	-	-	४५,३७५,४४६.३४	२११,३६३,११४.५६
ग्राहक संरक्षण कोष	-	-	-	-	-	-	-	-	-
कर्मचारी दक्षता अभिवृद्धि कोष	-	-	-	-	-	-	-	-	-
संस्थागत सामाजिक उत्तरदायित्व कोष	-	-	-	-	-	-	-	-	-
समायोजीत शुरु मौज्जात	७०,०००,०००.००	३७,५४४,९२५.३०	५८,४४२,७४२.९२	-	-	-	-	४५,३७५,४४६.३४	२११,३६३,११४.५६
समायोजन	-	-	-	-	-	-	-	-	-
सर्वसाधारण शेयर जारी	-	-	-	-	-	-	-	-	-
यस आ.व.को खुद आपदांनी	-	(४,७४९,५९८.७८)	-	-	-	-	-	-	(४,७४९,५९८.७८)
कलस इत एडभान्स	-	-	-	-	-	-	-	-	-
लगानी समायोजन कोष	-	-	-	-	-	-	-	-	-
साधारण जगेडा कोषमा रकमान्तर	-	-	-	-	-	-	-	-	-
ग्राहक संरक्षण कोष	-	-	-	-	-	-	-	-	-
संस्थागत सामाजिक उत्तरदायित्व कोष	-	-	-	-	-	-	-	-	-
<b>अन्तिम मौज्जात</b>	<b>७०,०००,०००.००</b>	<b>३२,७९५,३२६.५२</b>	<b>५८,४४२,७४२.९२</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>४४,६९९,५२३.६०</b>	<b>२०५,९२९,९२३.०४</b>

आजको सलगन प्रतिवेदन अनुसार

अशोक कुमार मण्डल  
लेखा प्रमुख



अशोक कुमार मण्डल  
लेखा प्रमुख

बटुक शमशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत

बटुक शमशेर श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत

रेतुका कुमारी श्रेष्ठ  
संचालक

रेतुका कुमारी श्रेष्ठ  
संचालक

सुरेन्द्र केशर अमात्य  
संचालक

सुरेन्द्र केशर अमात्य  
संचालक

निभा श्रेष्ठ  
संचालक

निभा श्रेष्ठ  
संचालक

राज कुमार श्रेष्ठ  
अध्यक्ष

राज कुमार श्रेष्ठ  
अध्यक्ष

सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चाटर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

सिए सुरज कुमार ढकाल  
नि. एच.के.एस.डी. एसोसिएट्स  
चाटर्ड एकाउन्टेन्ट्स  
लेखापरिक्षक

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

शेयर पुंजी तथा स्वामित्व  
(२०७९ असार मसान्त)

अनुसूची घ ४.१

विवरण	यस वर्ष रु.	गत वर्ष रु.
<b>१. शेयर पुंजी</b>		
<b>१.१ अधिकृत पुंजी</b>		
क) २०,००,००० साधारण शेयर प्रति शेयर रु. १०० ले	२००,०००,०००.००	२००,०००,०००.००
ख).... ननरिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. .... ले		
ग) ..... रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. ....ले		
<b>१.२ जारी पुंजी</b>		
क) १०,००,००० साधारण शेयर प्रति शेयर रु १०० ले	१००,०००,०००.००	१००,०००,०००.००
ख) .... ननरिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. .... ले		
ग) ..... रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
<b>१.३ चुक्ता पुंजी</b>		
क) ७००००० साधारण शेयर प्रति शेयर रु १०० ले	७०,०००,०००.००	७०,०००,०००.००
ख) ..... ननरिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
ग) .....रिडिमेवल प्रिफरेन्स शेयर प्रति शेयर रु. .... ले		
<b>१.४ प्रस्तावित बोनस शेयर</b>	-	-
<b>१.५ क्लस ईन एडभान्स</b>	-	-
<b>१.६ जम्मा रकम (१.३+१.४+१.५)</b>	<b>७०,०००,०००.००</b>	<b>७०,०००,०००.००</b>

शेयर स्वामित्व विवरण	यस वर्ष रु.		गत वर्ष रु.	
	प्रतिशत	शेयर पुंजी	शेयर पुंजी	प्रतिशत
<b>१. स्वदेशी स्वामित्व</b>	<b>७०%</b>	<b>७०,०००,०००.००</b>	<b>७०,०००,०००.००</b>	<b>७०%</b>
१.१ नेपाल सरकार		-	-	
१.२ "क" वर्गका इजाजतपत्रप्राप्त संस्थाहरू	१०.००%	१०,०००,०००.००	१०,०००,०००.००	१०%
१.३ अन्य इजाजतपत्रप्राप्त संस्थाहरू				
१.४ अन्य संस्थाहरू	४६.७%	४६,७००,०००.००	४६,७००,०००.००	४६.७%
१.५ सर्वसाधारण				
१.६ अन्य	१३.३%	१३,३००,०००.००	१३,३००,०००.००	१३.३%
<b>२. वैदेशिक स्वामित्व</b>	<b>०%</b>	<b>-</b>	<b>-</b>	<b>०%</b>
<b>जम्मा</b>	<b>७०%</b>	<b>७०,०००,०००.०</b>	<b>७०,०००,०००.००</b>	<b>७०%</b>



Handwritten signatures and dates, including '2079' and '2081'.



श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

०.५ प्रतिशत वा सोभन्दा बढी स्वामित्व भएको संस्थापक शेयरधनीहरुको नामावली विवरण  
(२०७९ असार मसान्त)

क्र.सं.	शेयरधनीहरुको नाम	शेयर संख्या	भुक्तानी रकम रु.	प्रतिशत
१	श्री श्रृजना सामुदायिक विकास केन्द्र	४६७०००	४६,७००,०००.००	६६.७९%
२	श्री एनआईसी एसिया बैंक लि.	१०००००	१०,०००,०००.००	१४.२९%
३	श्री लिलानाथ श्रेष्ठ	३०,०००	३,०००,०००.००	४.२९%
४	श्री श्याम कुमार श्रेष्ठ	५०००	५००,०००.००	०.७९%
५	श्री राम दयाल श्रेष्ठ	४०००	४००,०००.००	०.५७%
६	श्री प्रदिप कुमार श्रेष्ठ	१५०००	१,५००,०००.००	२.१४%
७	श्री मोतीलाल श्रेष्ठ	१५०००	१,५००,०००.००	२.१४%
८	श्री अम्बिका देवी श्रेष्ठ	८०००	८००,०००.००	१.१४%
९	श्री निभा श्रेष्ठ	७०००	७००,०००.००	१.००%
१०	श्री बटुक शमशेर श्रेष्ठ	७०००	७००,०००.००	१.००%



Handwritten signatures and dates, including '2079' and '2081'.





# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

जगेडा तथा कोषहरू  
(२०७९ असार मसान्त)

अनूसुची घ ४.२

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. साधारण/वैधानिक जगेडा कोष	५८,४४२,७४२.९२	५८,४४२,७४२.३२
२. पुंजीगत जगेडा कोष	-	-
३. पुंजी फिर्ता जगेडा कोष ( Capital Redemption Reserve)	-	-
४. पुंजी समायोजन कोष	-	-
५. अन्य जगेडा तथा कोष	-	-
५.१ भैपरी आउने जगेडा	-	-
५.२ संस्था विकास कोष	-	-
५.३ लाभांश समिकरण कोष	-	-
५.४ विशेष जगेडा कोष	-	-
५.५ सम्पत्ति पुनर्मुल्याङ्कन कोष	-	-
५.६ ग्राहक संरक्षण कोष	४४,०८०,१२७.२९	४४,७१७,४२०.०३
५.७ कर्मचारी दक्षता अभिवृद्धि कोष	-	-
५.८ संस्थागत सामाजिक उत्तरदायित्व कोष	६११,७२६.३१	६५८,०२६.३१
५.९ अन्य स्वतन्त्र कोष	-	-
५.१० अन्य जगेडा	-	-
६. सञ्चित नाफा/नोक्सान	३२,७९५,३२६.५२	३७,५४४,९२५.३१
७. सटही घटबढ कोष	-	-
८. जम्मा	१३५,९२९,९२३.०४	१४१,३६३,११३.९७



*[Handwritten signatures and dates]*



# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

ऋणपत्र तथा वण्ड  
(२०७९ असार मसान्त)

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

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

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

तिर्न बांकी कर्जा (सापटी)  
(२०७९ असार मसान्त)

विवरण	यस वर्ष रू.	गत वर्ष रू.
<b>क. स्वदेशी</b>	-	-
१. नेपाल सरकार	-	-
२. नेपाल राष्ट्र बैंक	-	-
३. रिपो दायित्व	-	-
४. बैंक तथा वित्तीय संस्था	१,१६३,६७३,७५७.८३	१,०८७,९१०,८९९.७८
५. अन्य संगठित संस्थाहरू	-	-
६. अन्य	-	-
जम्मा	१,१६३,६७३,७५७.८३	१,०८७,९१०,८९९.७८
<b>ख. विदेशी</b>	-	-
१. बैंकहरू	-	-
२. अन्य	-	-
जम्मा	-	-
ग. जम्मा (क+ख)	१,१६३,६७३,७५७.८३	१,०८७,९१०,८९९.७८



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# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

निक्षेप हिसाव

(२०७९ असार मसान्त)

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. ब्याज तिर्नु नपर्ने खाताहरू	-	-
१.१ अनिवार्य बचत निक्षेप	-	-
१.२ स्वेच्छिक बचत निक्षेप	-	-
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत	-	-
१.४ अन्य निक्षेप	-	-
ब्याज तिर्नु नपर्ने खाताहरूको जम्मा	-	-
२. ब्याज तिर्नुपर्ने खाताहरू	८२४,५३५,९८०.८४	६९८,९९९,४४४.५९
१.१ अनिवार्य बचत निक्षेप	३९४,२४६,९२७.००	३९९,३७२,७०५.००
१.२ स्वेच्छिक बचत निक्षेप	४३०,२८९,८५३.८४	३०७,६२६,७३९.५९
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत	-	-
१.४ अन्य निक्षेप	-	-
(१+२) जम्मा निक्षेप	८२४,५३५,९८०.८४	६९८,९९९,४४४.५९



*[Handwritten signatures and dates]*



# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

अन्य दायित्व  
(२०७९ असार मसान्त)

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. पेन्सन/उपदान कोष	११,७८६,६८३.४१	१२,२७७,२३६.४१
२. विदा वापतको व्यवस्था कोष	८,४१४,४३०.००	५,१८२,८९७.००
३. कर्मचारी सञ्चय कोष	-	-
४. कर्मचारी कल्याण कोष	१,६१५,१४६.१३	२,००९,८१७.१३
५. कर्मचारी बोनस व्यवस्था	-	१०,३४९,८९५.२०
६. निक्षेपमा भूक्तानी दिन बांकी ब्याज	५,५२४.९९	६३,०२९,८६२.१७
७. सापटीमा भूक्तानी दिन बांकी ब्याज	-	-
८. सण्डी क्रेडिटर्स	१४५,२६०.००	१४५,२६०.००
९. शाखा मिलान हिसाव	८७,८३४.१८	-
१०. स्थगन कर दायित्व	-	-
११. भूक्तानी दिनुपर्ने बिलहरू	१,४८७,०८३.४२	७७४,४६४.४१
१२. भूक्तानी दिन बांकी लाभासं	-	-
१३. अन्य		
भूक्तानी दिनु पर्ने कर्मचारी तलब	-	८,८७४.००
अग्रिम कर कट्टी रकम	९४२,२१९.००	७१६,९०५.००
सृजना सामुदायिक विकास केन्द्र	९२,२३७,३६५.००	१००,०२४,७६५.००
संस्था विकास कोष	११,७१८,३६९.००	११,७१८,३६९.००
कर्मचारी स्वास्थ्य कोष	८१८,७९२.००	९६८,७९२.००
एलआइसी हिसाव	-	२१,०००.००
प्रि-रिकभरी रकम	३५०,३५२.००	८८,४००.००
भूक्तानी दिन बांकी नागरिक लगानी कोष	-	६०५,८२८.००
भूक्तानी दिन बांकी लेखापरीक्षण शुल्क	२७८,७५०.००	१३९,३७५.००
भूक्तानी दिन बांकी मेटलाइफ	२,०५६,७०७.२७	४२९,७४५.००
भूक्तानी दिन बांकी एलआइसी बीमा प्रिमियम	-	९२९,६३०.००
भूक्तानी दिन बांकी घरभाडा	-	११,६८२.००
फिर्ता गर्नुपर्ने कर्जा सेवा शुल्क	१०,३४०,६०२.००	-
भूक्तानी दिन बांकी वृत्ती, पानी, टेलिफोन	७,०७५.००	४,३५०.००
<b>जम्मा</b>	<b>१४२,२९२,१९३.४०</b>	<b>२०९,४३७,१४७.३२</b>



Handwritten signatures and dates, including '2079' and '2081', indicating the approval of the financial statement.



# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

बैंक/वित्तीय संस्थामा रहेको मौज्जात  
(२०७९ असार मसान्त)

विवरण	स्वदेशी मूद्रा	विदेशी मूद्रा रु.मा		कूल रु.	गत वर्ष रु.
		भा.रु.	परिवर्त्य वि.मु.		
१. स्वदेशी इजाजतपत्रप्राप्त संस्थाहरु	७८,८५४,४८३.९३	-	-	७८,८५४,४८३.९३	२७४,७६४,८८८.९९
क. चल्ती खाता	९२,२३२,९२६.९०	-	-	९२,२३२,९२६.९०	२९,६६६,५४२.४९
ख. अन्य खाता	६६,६२१,५५६.९७०	-	-	६६,६२१,५५६.९७	२४५,०९८,३४६.५८
जम्मा	७८,८५४,४८३.९३०	-	-	७८,८५४,४८३.९३०	२७४,७६४,८८८.९९०



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# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

२०७९ साल असार मसान्तको

वासलात

पुंजी तथा दायित्व	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पुंजी	४.१	७०,०००,०००.००	७०,०००,०००.००
२. जगेडा तथा कोषहरु	४.२	१३५,९२९,९२३.०४	१४१,३६३,११४.५७
३. ऋणपत्र तथा बण्ड	४.३	-	-
४. तिनै वार्षिक कर्जा सापट	४.४	१,१६३,६७३,७५७.८३	१,०८७,९१०,८९९.७८
५. निक्षेप दायित्व	४.५	८२४,५३५,९८०.८४	६१८,९९९,४४४.५९
६. प्रस्तावित नगद लाभांस		-	-
७. आयकर दायित्व		४,३७०,४७९.४३	२७,४५४,६३२.१५
८. अन्य दायित्व	४.६	१४२,२९२,१९३.४०	२०९,४३७,१४७.३२
<b>कुल पुंजी तथा दायित्व</b>		<b>२,३४०,८०२,३३४.५५</b>	<b>२,१५५,१६५,२३८.४१</b>

सम्पति	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. नगद मौज्जात (सिक्का समेत)		१५०,३७८.००	-
२. नेपाल राष्ट्र बैंकमा रहेको मौज्जात		-	-
३. बैंक/वित्तीय संस्थामा रहेको मौज्जात	४.७	७८,८५४,४८३.१३	२७४,७६४,८८८.९९
४. माग तथा अल्प सूचनामा प्राप्त हुने रकम		-	-
५. लगानी	४.८	५६,६००.००	५६,६००.००
६. कर्जा सापट	४.९	२,२११,२७६,३७६.९९	१,८२४,९६४,५२१.९५
७. स्थिर सम्पति	४.१०	८,३०३,८५३.४१	९,०६६,७९३.४३
८. गैर-बैंकिङ सम्पति	४.११	-	-
९. अन्य सम्पति	४.१२	४२,१६०,६४४.०२	४६,३१२,४३४.०४
<b>कुल सम्पति</b>		<b>२,३४०,८०२,३३४.५५</b>	<b>२,१५५,१६५,२३८.४१</b>

संभावित दायित्व	अनुसूची ४.१३
संचालकहरुको घोषणा	अनुसूची ४.२३
पुंजीकोष तालिका	अनुसूची ४.२४
गोखिम भारत सम्पति विवरण तालिका	अनुसूची ४.२४ (क)
सूख सूचकाङ्कहरु	अनुसूची ४.२५
सूख लेखा नितिहरु	अनुसूची ४.२६
नेखा सम्बन्धी टिप्पणीहरु	अनुसूची ४.२७

४.१ देखि ४.१३ सम्मका अनुसूचीहरु वासलातका अभिन्न अंग हुन् ।

आजको संलग्न प्रतिवेदन अनुसार



Handwritten signatures and dates of the board members and auditors.



## श्रृजन्शील लघुवित्त वित्तीय संस्था लिमिटेड

## कर्जा सापट वर्गीकरण र सोको लागि व्यवस्था

(२०७९ असार मसान्त)

विवरण	कर्जा सापट विवरण			गत वर्षको जम्मा
	विमित	अविमित	यस वर्षको जम्मा	
<b>१. सक्रिय कर्जा सापट</b>	-	२,२०७,८१६,७९८.००	२,२०७,८१६,७९८.००	१,८४०,५८३,४३१.६०
असल कर्जा	-	२,१४७,९३९,८३३.००	२,१४७,९३९,८३३.००	१,८२३,३५७,२२७.६०
सुक्ष्म निगरानी	-	५९,८७६,९६५.००	५९,८७६,९६५.००	१७,२२६,२०४.००
<b>२. निस्क्रिय कर्जा सापट</b>	-	१५३,६७३,६१६.००	१५३,६७३,६१६.००	५६,१७७,५४८.४०
२.१ कमसल	-	४७,४८३,३७७.००	४७,४८३,३७७.००	२२,८८१,१७६.४०
२.२ शंकास्पद	-	२९,११८,३२१.००	२९,११८,३२१.००	१३,२३३,७४४.००
२.३ खराब	-	७७,०७१,९१८.००	७७,०७१,९१८.००	२०,०६२,६२८.००
<b>३. कूल कर्जा सापट (१+२)</b>	-	२,३६१,४९०,४१४.००	२,३६१,४९०,४१४.००	१,८९६,७६०,९८०.००
<b>४. कर्जा नोक्सानी व्यवस्था</b>	-	१५०,२१४,०३७.०१	१५०,२१४,०३७.०१	७१,७९६,४५८.०५
४.१ असल	-	२७,९२३,२१७.८३	२७,९२३,२१७.८३	२३,७०३,६४३.३१
४.२ सुक्ष्म निगरानी	-	२,९९३,८४८.२५	२,९९३,८४८.२५	८६१,३१०.२०
४.३ कमसल	-	११,८७०,८४४.२५	११,८७०,८४४.२५	५,७२०,२९४.१०
४.४ शंकास्पद	-	१४,५५९,१६०.५०	१४,५५९,१६०.५०	६,६१६,८७२.५०
४.५ खराब	-	७७,०७१,९१८.००	७७,०७१,९१८.००	२०,०६२,६२८.००
४.६ अतिरिक्त	-	१५,७९५,०४८.१८	१५,७९५,०४८.१८	१४,८३१,७१०.४४
४.७ त्सेपोपक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
<b>५. गत वर्षसम्मको कर्जा नोक्सानी व्यवस्था</b>	-	७१,७९६,४५८.०५	७१,७९६,४५८.०५	७४,३०७,८३५.१९
५.१ असल	-	२३,७०३,६४३.३१	२३,७०३,६४३.३१	१२,८१२,६६५.३५
५.२ सुक्ष्म निगरानी	-	८६१,३१०.२०	८६१,३१०.२०	-
५.३ कमसल	-	५,७२०,२९४.१०	५,७२०,२९४.१०	४,८५८,९७९.२५
५.४ शंकास्पद	-	६,६१६,८७२.५०	६,६१६,८७२.५०	५,४६६,८७२.५०
५.५ खराब	-	२०,०६२,६२८.००	२०,०६२,६२८.००	१७,५०६,१३९.००
५.६ अतिरिक्त	-	१४,८३१,७१०.४४	१४,८३१,७१०.४४	३३,६६३,१७९.०९
५.७ त्सेपोपक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
<b>६. यस वर्षको नोक्सानी व्यवस्था फिर्ता</b>	-	-	-	१८,८५६,२८७.२८
<b>७. यस वर्षको थप कर्जा नोक्सानी व्यवस्था</b>	-	७८,४१७,५७८.९६	७८,४१७,५७८.९६	१६,३४४,९१०.१४
<b>८. यस वर्षमा थप/फिर्ता</b>	-	७८,४१७,५७८.९६	७८,४१७,५७८.९६	(२,५११,३७७.१४)
<b>९. कूल कर्जा नोक्सानी व्यवस्था (५-६+७)</b>	-	१५०,२१४,०३७.०१	१५०,२१४,०३७.०१	७१,७९६,४५८.०५
<b>खुद कर्जा (३-४)</b>	-	२,२११,२७६,३७६.९९	२,२११,२७६,३७६.९९	१,८२४,९६४,५२१.९५



Handwritten signatures and dates (2079) of the company's representatives.



## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

स्थिर सम्पत्ति

(२०७९ असार मसान्त)

विवरण	सम्पत्ति						यस वर्ष रु.	गत वर्ष रु.
	भवन	परिवहन साधन	मेशनरी	कार्यालय समान	लीज होल्ड सम्पत्ति	अन्य		
१. परलमोल								
(क) गत वर्षको मौज्जात	-	४,४१८,९७५.६२	-	६,८१९,५७१.५८	-	३,६१३,२०८.१२	१४,८५१,७५५.३३	११,९९४,७७४.०८
(ख) यस वर्ष थप	-	-	-	९२९,३६५.३४	-	१,२५२,३३९	२,१८१,७०४.३४	२,८५६,९८१.२५
(ग) यस वर्ष पुनर्मूल्याङ्कन/पूनर्लेखन	-	-	-	-	-	-	-	-
(घ) यस वर्षको विक्री	-	-	-	-	-	-	-	-
(ङ) यस वर्षको अपलेखन	-	-	-	-	-	-	-	-
कूल (क+ख+ग+घ+ङ) परलमोल :	-	४,४१८,९७५.६२	-	७,७४८,९३६.९२	-	४,८६५,५४७.१२	१७,०३३,४५९.६७	१४,८५१,७५५.३३
२. हास कट्टी								
क) गत वर्षसम्मको	-	१,९२४,७६०.६०	-	२,४७३,९९५.१३	-	१,३८६,२०६.१७	५,७८४,९६१.९०	३,२९६,८९४.४६
ख) यस वर्षको	-	६९६,१६४.००	-	१,४१७,३२६.९९	-	८३१,१५३.३७	२,९४४,६४४.३६	२,४८८,०६७.४४
ग) हासकट्टी पुनर्मूल्याङ्कन/पूनर्लेखन	-	-	-	-	-	-	-	-
घ) हासकट्टी रकम समायोजन/फिर्ता	-	-	-	-	-	-	-	-
कूल हासकट्टी	-	२,६२०,९२४.६०	-	३,८९१,३२२.१२	-	२,२१७,३५९.५४	८,७२९,६०६.२६	५,७८४,९६१.९०
३. बुक भ्यालु (WDV*) (१-२)	-	१,७९८,०५१.०२	-	३,८५७,६१४.८०	-	२,६४८,१८७.५८	८,३०३,८५३.४१	९,०६६,७९३.४३
४. जग्गा	-	-	-	-	-	-	-	-
५. पुंजीगत निर्माण (पुंजीकरण गरिनु पर्ने)	-	-	-	-	-	-	-	-
जम्मा (३+४+५)	-	१,७९८,०५१.०२	-	३,८५७,६१४.८०	-	२,६४८,१८७.५८	८,३०३,८५३.४१	९,०६६,७९३.४३

\* Written Down Value



Handwritten signatures and dates. The date '२०७९' is visible.





# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

## गैर-बैंकिङ्ग सम्पति

(२०७९ असार मसान्त)

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



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## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

## अन्य सम्पत्ति

(२०७९ असार मसान्त)

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. मसलन्द मौज्दात	१,०५५,१२८.३१	७०४,००८.३१
२. लगानीमा असुल गर्न बांकी आम्दानी		
३. कर्जामा असुल गर्न बांकी व्याज न्यून: व्याज मूलतवी रकम	७०,१३५,२४८.७९ (७०,१३५,२४८.७९)	६७,३९३,०६७.०० (६७,३९३,०६७.००)
४. असुल गर्न बांकी कमिशन		
५. सन्डी डेटर्स		
६. कर्मचारी सापटी र पेशकी	६,९२१,८६३.००	५,४३३,४४१.००
७. अग्रिम भुक्तानी	६२६,४००.००	४६३,८८९.००
८. मार्गस्थ नगद		
९. मार्गस्थ अन्य (चेक समेत)		
१०. विना सूचना ड्राफ्टको भुक्तानी		
११. अपलेखन हुन बांकी खर्च		
१२. शाखा मिलान हिसाव	-	४१,६४९.००
१३. स्थगन कर सम्पत्ति	१,२९६,७५५.१६	१,५८२,७२१.७९
१४. अन्य		
अग्रिम आयकर भुक्तानी	२१,९६१,२२०.१६	३२,४४०,६०५.०६
असूली हून बांकी गौरब बहादुर अधिकारी	३,०७१,५१४.००	३,०७१,५१४.००
वेष्टर्न/नबिलबाट लिन बांकी	५,०००.००	५,०००.००
हेबिटेट प्रोग्रामबाट लिनु पर्ने रकम	११४,६२६.३९	८२,४४३.३८
मेटलाइफबाट लिनु पर्ने रकम	-	२७९,०३४.५०
बीमा प्रिमियम वापत सदस्यहरुबाट लिनु पर्ने रकम	७९०,५४१.००	७७६,८७२.००
असूली हून बांकी मोहन लाल चौधरी	-	२७९,८९८.००
एलआइसी इन्स्योरेन्सबाट लिनु पर्ने रकम	६,१६८,२७४.००	१,०२४,९११.००
धरौटी	१४९,३२२.००	१२६,४४७.००
<b>जम्मा</b>	<b>४२,१६०,६४४.०२</b>	<b>४६,३१२,४३४.०४</b>



Handwritten signatures and dates (2079) are present below the table.



श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सम्पत्ति (थप विवरण)

(२०७९ असार मसान्त)

विवरण	यस वर्ष र.				गत वर्ष र.
	१ वर्षसम्म	१ वर्ष देखि माथि ३ वर्ष सम्म	३ वर्षभन्दा माथि	जम्मा	
१. कर्जामा असुल गर्न बाँकी ब्याज	१९,९६०,८७७.८९	१०,४०५,६३३.७३	३९,७६८,७३७.१७	७०,१३५,२४८.७९	५६,२५७,९८९.००
२. शाखा मिलान हिसाव	-	-	-	-	-
३. एजेन्सी हिसाव	-	-	-	-	-

*(Handwritten signature)*



# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित दायित्वहरू  
(२०७९ असार मसान्त)

विवरण	यस वर्ष रू.	गत वर्ष रू.
जमानत	-	-
अपरिवर्त्य कर्जा प्रतिवद्धता (Irrevocable Loan Commitment)	-	-
आयकर वापत सम्भावित दायित्व	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	-	-
चुक्ता वा भुक्तान हुन बाँकी शेयर लगानी	-	-
भूक्तानीको लागी दावी परेको जमानत	-	-
संस्थाउपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको	-	-
<b>जम्मा</b>	-	-

अनुसूची घ ४.१४

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड व्याज आम्दानी

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रू.	गत वर्ष रू.
क. कर्जा सापटमा	३२४,१७६,८८६.००	२४२,१४०,८९०.५०
ख. लगानीमा	-	-
१. नेपाल सरकारको सूरक्षणपत्र	-	-
२. नेपाल राष्ट्र बैंकको ऋणपत्र	-	-
३. डिभेन्चर तथा बण्ड	-	-
५. अन्तर बैंक/वित्तीय संस्थाहरू	-	-
ग. एजेन्सी मौज्दातमा	-	-
घ. माग तथा अल्प सुचनामा प्राप्त हुने मौज्दातमा	-	-
ड. अन्यमा	-	-
१. बैंक व्याज आम्दानी	८३६,६७९.५८	२,०४१,६१७.२०
२. कर्मचारी कर्जामा व्याज आम्दानी	२९४,३२९.००	४३१,६३६.००
<b>जम्मा</b>	<b>३२५,३०७,८९४.५८</b>	<b>२४४,६१४,१४३.७०</b>



*[Handwritten signatures and dates]*



## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

## ब्याज खर्च

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रू.	गत वर्ष रू.
क. निक्षेप दायित्वमा	३६,८४४,७१४.८२	३२,३४१,९६६.३५
१. सदस्यहरूको बचतमा	३६,८४४,७१४.८२	३२,३४१,९६६.३५
२. सर्वसाधारणको निक्षेपमा		
ख. कर्जा सापटमा	१३३,३०२,१८३.५५	६२,५५७,८११.५२
१. ऋणपत्र तथा बण्ड	-	-
२. नेपाल राष्ट्र बैंकबाट प्राप्त कर्जा	-	-
३. अन्तर बैंक/वित्तीय संस्था कर्जा	१३३,३०२,१८३.५५	६२,५५७,८११.५२
४. अन्य संगठित संस्था	-	-
५. अन्य कर्जा	-	-
ग. अन्यमा	१२०,५५४.००	१८७,५०७.००
१. कर्मचारी कल्याण कोष बचतमा	१२०,५५४.००	१८७,५०७.००
२. ....	-	-
जम्मा	१७०,२६७,४५२.३७	९५,०८७,२८४.८७

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

## कमिशन तथा अन्य संचालन आम्दानी

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. सेवा शुल्क	२८,६३४,५६५.६६	३५,२९३,६५२.५४
२. नवीकरण शुल्क	-	-
३. इ.प्रा. कमीशन वापत	-	-
४. बट्टा आम्दानी	-	-
५. अन्य	-	-
जम्मा	२८,६३४,५६५.६६	३५,२९३,६५२.५४



Handwritten signatures and dates: २०११



## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

कर्मचारी खर्च

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. तलव	५५,४९८,६५९.००	४८,८३५,८९९.००
२. भत्ता	१०,५८७,६९०.००	७,५९६,८०१.७५
३. सञ्चयकोषमा थप	४,०२८,९९३.००	१,०२५,९४९.००
४. तालिम खर्च	२,५२१,०३८.००	१,३६४,३९४.००
५. पोशाक	१,५३०,०००.००	१,१७१,०४४.००
६. औषधोपचार	६,१००.००	-
७. बीमा	२,३७५,४२०.००	१,७९२,०२४.००
८. विदा वापतको व्यवस्था	३,३४०,७३७.००	१,२६१,२१३.३३
९. पेन्सन तथा उपदान व्यवस्था	-	२,८३६,१२४.००
१० अन्य (क) रेनकोट, गमबुट, ब्याज, क्यालकुलेटर, साइकल तथा मोटर साइकल खर्च	५४३,०९७.००	३७०,८७६.००
<b>जम्मा</b>	<b>८०,४३१,७३४.००</b>	<b>६६,२५४,३२५.०८</b>



Handwritten signatures and dates, including '2078' and '2079', indicating the period of the report.



## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सञ्चालन खर्च

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रु.	यस वर्ष रु.
१. घरभाडा	६,६०७,८८१.००	४,८९०,७३४.००
२. बत्ती विजुली र पानी	९४३,११९.००	६७६,७५१.७८
३. मर्मत तथा सम्भार		
(क) भवन .....		
(ख) सवारी साधन .....	२७७,९२६.००	२८५,४४९.२५
(ग) अन्य .....	३३७,६७१.००	२१८,१००.३५
४. बीमा	३८८,७७७.००	३९५,९५९.०२
५. पोष्टेज, टेलिक्स, टेलिफोन, फ्याक्स	१,२७८,९५८.००	५८२,६२२.५०
६. कार्यालय उपकरण फर्निचर र सम्भार	९१,५४४.०४	३७५,९६०.००
७. भ्रमण भत्ता र खर्च	३,११४,०८२.००	१,४१२,१९५.५०
८. मसलन्द र छपाई	१,५०६,७१३.००	१,५२८,४१२.७६
९. पत्रपत्रिका तथा पुस्तक	७,२००.००	५,९००.००
१०. विज्ञापन	२०१,६२०.००	२३२,१९०.००
११. कानूनी खर्च	१०,०००.००	१०३,८६२.००
१२. चन्दा तथा उपहार	-	-
१३. सञ्चालक समिति सम्बन्धी खर्च		
(क) बैठक भत्ता .....	१९७,५००.००	२४०,०००.००
(ख) अन्य खर्च .....	२७,६९५.००	१७३,६००.३८
१४. साधारण सभा सम्बन्धी खर्च	१९८,४९२.००	१५२,०६४.००
१५. लेखा परीक्षण सम्बन्धी		
(क) लेखा परीक्षण शुल्क .....	२८२,५००.००	२८२,५००.००
(ख) अन्य खर्च .....	९४,११२.००	१११,३३३.००
१६. रकम स्थानान्तरण कमिशन	-	-
१७. स्थिर सम्पत्तिमा ह्रास कट्टी	२,९४४,६४४.३६	२,४८८,०६७.४४
१८. पूर्व सञ्चालन खर्च अपलेखन	-	-
१९. शेयर निष्काशन खर्च	४५०,७५०.००	-
२०. प्राविधिक सेवा सोधभर्ना	२,३९७,५५७.००	१,९९३,५९२.००
२१. मनोरञ्जन खर्च	१८३,१२७.००	१११,६९०.००
२२. अपलेखन खर्च	-	-
२३. सुरक्षा खर्च	-	-
२४. कर्जा सुरक्षण प्रिमियम	-	-
२५. कमिशन र डिस्काउण्ट	१८,६३२.६०	८०,०३७.६२
२६. अन्य.....		
क) कार्यालय सरसफाई तथा गार्डेन खर्च	२०४,९५०.००	१५४,४४७.००
ख) सदस्यता तथा नविकरण खर्च	१२८,०००.००	१०४,०००.००
ग) मर्जर तथा एक्विजिशन खर्च	-	२६८,६०६.००
घ) सदस्य बचत ब्याज कर खर्च	-	५२५,३४१.००
ङ) कोभिड रिसपोन्स खर्च	८,२५५.००	३०४,३८३.००
च) इन्धन खर्च	२,९३२,४२६.००	-
छ) सवारी साधन नविकरण खर्च	७५,५६४.०९	-
जम्मा :	२४,९०९,६९६.०९	१७,६९७,७९८.६०



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## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्था

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. कर्जा नोक्सानी व्यवस्थामा भएको वृद्धि	७८,४१७,५७८.९६	१६,३४४,९१०.१४
२. लगानी नोक्सानी व्यवस्थामा भएको वृद्धि	-	-
३. गैर-वैकिङ्ग सम्पत्ति नोक्सानी व्यवस्था	-	-
४. अन्य सम्पत्तिमा गरिएको व्यवस्था	-	-
जम्मा	७८,४१७,५७८.९६	१६,३४४,९१०.१४

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

गैर संचालन आम्दानी/नोक्सान

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

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

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्थाबाट फिर्ता

(आ.व. २०७८/७९)

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. कर्जा नोक्सानी व्यवस्था बाट फिर्ता	-	१८,८५६,२८७.२८
२. गैर-वैकिङ्ग सम्पत्ति नोक्सानी व्यवस्थाबाट फिर्ता	-	-
३. लगानी व्यवस्थाबाट फिर्ता	-	-
४. अन्य सम्पत्तिको व्यवस्थाबाट फिर्ता	-	-
जम्मा	-	१८,८५६,२८७.२८

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

असामान्य कारोवारहरूबाट भएको आम्दानी र खर्च

मिति २०७८/०४/०१ देखि २०७९/०३/३२ सम्म

विवरण	यस वर्ष रू.	गत वर्ष रू.
१. अपलेखन भएको कर्जाको असूली	-	-
२. स्वेच्छिक अवकाश खर्च	-	-
३. असूली हुन नसक्ने कर्जाको अपलेखन (४.२८क)	-	-
४. अन्य खर्च/आम्दानी	-	-
५. ....	-	-
जम्मा	-	-



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## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

## अपलेखित कर्जाको विवरण

(आ.व. २०७८।७९)

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

अनुसूची घ ४.२३

## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

संचालक, कार्यकारी प्रमुख, संस्थापक, कर्मचारी, शेयरहोल्डरलाई गएको कर्जा सापट विवरण  
(२०७९ असार मसान्त)

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

संस्थापक/संचालक/कार्यकारी प्रमुखको नाम	गत वर्षसम्मको बाकि		यस वर्ष असुली		यस वर्ष थप कर्जा	असार मसान्तसम्म बाकि	
	सावा	व्याज	सावा	व्याज		सावा	व्याज
(क) संचालक	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ख) कार्यकारी प्रमुख	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ग) संस्थापक	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(घ) कर्मचारी	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
(ङ) शेयरधनीहरु	-	-	-	-	-	-	-
१.	-	-	-	-	-	-	-
२.	-	-	-	-	-	-	-
जम्मा	-	-	-	-	-	-	-



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## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

पूँजीकोष तालिका  
(२०७९ असार मसान्त)

(रु. हजारमा)

विवरण	यस वर्ष रु.	गत वर्ष रु.
(क) प्राथमिक पूँजी	१५९,८८४.७१	१६४,३६३.६५
१) चुक्ता पूँजी (साधारण शेयर)	७०,०००.००	७०,०००.००
२) प्रस्तावित बोनस शेयर	-	-
३) शेयर प्रिमियम	-	-
४) फिर्ता नहुने अग्राधिकार शेयर	-	-
५) साधारण जगेडा कोष	५८,४४२.७४	५८,४४२.७४
६) सञ्चित नाफा/(नोक्सान)	३२,७९५.३३	३७,५४४.९३
७) वासलातमा देखाईएको चालू आ.व.को नाफा-नोक्सान हिसाबको रकम	-	-
८) पूँजी फिर्ता जगेडा कोष	-	-
९) पूँजी समायोजन कोष	-	-
१०) कल्स इन एडभान्स	-	-
११) अन्य स्वतन्त्र कोषहरू	-	-
घटाउने:		
- ख्याति (Goodwill) वापतको रकम	-	-
- स्थगन कर सम्पत्ति	(१,२९६.७६)	(१,५८२.७२)
- सीमाभन्दा बढी शेयर, सुरक्षणपत्रमा लगानी गरिएको रकम	(५६.६०)	(४९.३०)
- वित्तीय स्वार्थ रहेको कम्पनीको धितोपत्रमा लगानी गरेको रकम	-	-
- अवास्तविक सम्पत्ति	-	-
- यस बैंकको निदेशन पालना नगरी स्वप्रयोजनका लागि घरजग्गा खरिद गरेको रकम	-	-
- प्रचलित ऐन तथा कानूनले प्रतिबन्ध गरेको ब्याक्त तथा समुहहरूलाई प्रदान गरेको कर्जा तथा सूविधाहरू	-	-
(ख) पुरक पूँजी	४०,५१०.८४	२४,५६४.९५
१) असल कर्जाको लागि गरिएको कर्जा नोक्सानी व्यवस्था	४०,५१०.८४	२४,५६४.९५
२) अतिरिक्त कर्जा नोक्सानी व्यवस्था	-	-
३) हाइब्रिड पूँजी उपकरणहरू	-	-
४) सुरक्षण नराखेको सहायक आवधिक ऋण	-	-
५) सम्पत्ति पुनर्मुल्यांकन कोष	-	-
६) लगानी समायोजन कोष	-	-
(ग) जम्मा पूँजीकोष (क+ख)	२००,३९५.५५	१८८,९२८.६०
(घ) जोखिम भारित सम्पत्तिको आधारमा कायम गर्नुपर्ने न्यूनतम पूँजीकोष		
पुजीकोष (८ प्रतिशत)	१९६,४१६.१८	१६९,४८७.९७
प्राथमिक पुजी (४ प्रतिशत)	९८,२०८.०९	८०,७४३.९८
पुजीकोष अधिक/(न्यून) (०.१६ प्रतिशतले)	३,९७९.३७	२७,४४०.६३
प्राथमिक पुजी अधिक/(न्यून) (२.५१ प्रतिशतले)	६९,६७६.६२	८३,६९९.६६



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## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

जोखिम भारत सम्पत्ति विवरण तालिका  
(२०७९ असार मसान्त)

रु. हजारमा

(क) वासलात वमोजिमको सम्पत्ति (On-Balance-Sheet Assets)	भार	यस वर्ष		गत वर्ष	
		रकम	जोखिम भारत सम्पत्ति	रकम	जोखिम भारत सम्पत्ति
नगद मौज्दात	०	१५०.३८	-	२.०९	-
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	०	-	-	-	-
नेपाल सरकारको सुरक्षणपत्रमा गरिएको लगानी	०	-	-	-	-
नेपाल सरकारको ऋणपत्रमा गरिएको लगानी	०	-	-	-	-
आफन मूद्ती रसीदका धितामा पुग्न सुरक्षित हुन गरी प्रदान गरिएका मूद्ती रसीद धिता कर्जा	०	-	-	-	-
सरकारी सुरक्षणको धितोमा पुग्न सुरक्षित हुने गरी प्रदान गरिएको कर्जा	०	-	-	-	-
सरकारी सुरक्षणपत्रको पाउनु पर्ने व्याज रकम (Accrued Interest)	०	-	-	-	-
बैंक तथा वित्तीय संस्थाहरूमा रहेको मौज्दात/मूद्ती रसीदको दावी (Claim)	२०	७८,८५४.४८	१५,७७०.९०	२७४,७६४.८९	५४,९५२.९८
मागको बखत प्राप्त हुने रकम (Money at Call)	२०	-	-	-	-
अन्तर बैंक/संस्था सापटी	२०	-	-	-	-
शेयर, डिबेन्चर एवं बण्डमा भएको लगानी	१००	-	-	-	-
अन्य लगानीहरू	१००	५६.६०	५६.६०	५६.६०	५६.६०
कर्जा, सापट (कुल रकम)	१००	२,३६९,४९०.४९	२,३६९,४९०.४९	१,८९६,७६०.९८	१,८९६,७६०.९८
स्थिर सम्पत्तिहरू	१००	८,३०३.८५	८,३०३.८५	९,०६६.७९	९,०६६.७९
पाउनु पर्ने अन्य खूद व्याज रकम (कुल पाउनु पर्ने व्याज - सरकारी ऋणपत्र तथा बचत पत्रको व्याज - व्याज मुलतवी)	१००	-	-	-	-
अन्य सबै सम्पत्तिहरू (खुद अग्रीम कर दाखिला बाहेक)	१००	२०,९९९.४२	२०,९९९.४२	१३,८७१.८३	१३,८७१.८३
<b>(क) जम्मा</b>		<b>२,४६९,०५४.९५</b>	<b>२,४०५,८२९.९९</b>	<b>२,९९४,५२३.९८</b>	<b>१,९७४,७०९.९८</b>
<b>(ख) वासलात बाहिरका कारोबारहरू (Off-balance sheet Items)</b>					
जमानत	१००	-	-	-	-
अपरिवर्त्य कर्जा प्रतिबद्धता (Irrevocable Loan Commitment)	१००	-	-	-	-
आयकर बापत सम्भावित दायित्व	१००	-	-	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	१००	-	-	-	-
चूक्ता वा भुक्तानी हुन बाकी शेयर लगानी	१००	-	-	-	-
भुक्तानीको लार्थी दावी परेको जमानत	१००	-	-	-	-
संस्था उपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू	१००	-	-	-	-
सञ्चालन जोखिम बापत व्यवस्था गर्नुपर्ने रकम (कुल सम्पत्तिको २%)	१००	४९,३८९.९०	४९,३८९.९०	४३,८९०.४२	४३,८९०.४२
<b>(ख) जम्मा</b>		<b>४९,३८९.९०</b>	<b>४९,३८९.९०</b>	<b>४३,८९०.४२</b>	<b>४३,८९०.४२</b>
<b>कुल जोखिम भारत सम्पत्ति जम्मा (क +ख)</b>		<b>२,५१८,४४४.८५</b>	<b>२,४५५,२१९.८९</b>	<b>३,०३८,४१४.४०</b>	<b>२,०१८,५९९.४०</b>








## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

प्रमुख सुचकाङ्क  
कम्तीमा विगत ५ वर्षको परिसुचकहरू

विवरण	सुचकाङ्क	आ.व. २०७३/२०७४	आ.व. २०७५/७६	आ.व. २०७६/७७	आ.व. २०७७/७८	आ.व. २०७८/७९
१. खुद नाफा/कूल आम्दानी प्रतिशत	प्रतिशत		०.०८%	-६.२२%	२३.४९%	-१.३४%
२. प्रति शेयर आम्दानी	रु.		०.०९	-१९.६९	९३.९९	-६.७९
३. प्रति शेयर बजार मूल्य	रु.					
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात					
५. शेयर पूँजीमा लाभांश (बोनस सहित)	प्रतिशत					
६. शेयर पूँजीमा नगद लाभांश भूक्तानी	प्रतिशत					
७. व्याज आम्दानी/कर्जा तथा सापट	प्रतिशत		१९.८१%	१५.००%	१४.६६%	१५.००%
८. कर्मचारी खर्च/कूल संचालन खर्च	प्रतिशत		७६.७५%	७८.७२%	७८.९२%	७६.३५%
९. कूल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत		१०.६७%	९.८४%	६.७५%	१०.५०%
१०. सटही घटबढ आम्दानी/कूल आम्दानी	प्रतिशत					
११. कर्मचारी बोनस/कूल कर्मचारी खर्च	प्रतिशत		०.०५%	०.००%	१५.६०%	०.००%
१२. खुद नाफा/कर्जा सापट	प्रतिशत		०.०१%	-१.०४%	३.४७%	-०.२०%
१३. खुद नाफा/कूल सम्पत्ति	अनुपात		०.००%	-०.९६%	३.०५%	-०.२०%
१४. कूल कर्जा/निक्षेप	प्रतिशत		२४५.२३%	२२१.५९%	३०६.४२%	२८६.४०%
१५. कूल संचालन खर्च/कूल सम्पत्ति	प्रतिशत		२.२५%	५.२०%	३.९०%	४.५०%
१६. जोखिम भारित सम्पत्तिमा पूँजीकोषको पर्याप्तता						
(क) प्राथमिक पूँजीकोष	प्रतिशत		९.०६%	७.०६%	८.१४%	६.५१%
(ख) पूरक पूँजी	प्रतिशत		०.९४%	१.२५%	१.२५%	१.२५%
(ग) कूल पूँजीकोष	प्रतिशत		१०.००%	८.३१%	९.३९%	७.७६%
१७. तरलता (CRR)	अनुपात		१.१०%	१.२%	०.८४%	०.८४%
१८. निष्क्य कर्जा/कूल कर्जा	प्रतिशत		१.७७%	३.६०%	२.९६%	६.५१%
१९. व्याज दर अन्तर (Weighted Average Interest Rate Spread)	प्रतिशत		९.१४%	५.१६%	७.९१%	४.५०%
२०. वृक नेटवर्थ	रु.		११५,३४५,३०४.६४	१४६,३५३,८२५.३५	२११,३६३,११४.५७	२०५,९२९,९२३.०४
२१. कूल शेयर	संख्या		७००,०००	७००,०००	७००,०००	७००,०००
२२. कूल कर्मचारी	संख्या		१२९	१२५	१६१	२०८
२३. अन्य						



Handwritten signatures and dates, including '2071' and '2071'.



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**अनुसूची घ ४.२६ प्रमुख लेखा नीतिहरू**

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

**१. सामान्य जानकारी**

श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड (“घ” वर्गको वित्तीय संस्था) नेपालमा स्थापित सिमित दायित्व भएको कम्पनी हो । यस वित्तीय संस्थाले कम्पनी रजिष्ट्रारको कार्यालयमा कम्पनी ऐन, २०६३ अन्तर्गत मिति २०७५/०७/०७ मा दर्ता (दर्ता नं.२०१३३०/०७५/०७६) नेपाल राष्ट्र बैंकबाट मिति २०७५/११/०३ मा इजाजतपत्र (ईजाजतपत्र नं. ने.रा.बैंक/इ.प्रा./“घ”/११/०७५/०७६) प्राप्त गरी मिति २०७५/१२/०१ देखि वित्तीय कारोवार गर्दै आएको छ । वित्तीय संस्थाको केन्द्रीय कार्यालय गोलबजार नगरपालिका वडा नं.७, चोहर्वा, सिरहामा रहेको छ ।

वित्तीय विवरणहरूले २०७८/०४/०१ देखि २०७९/०३/३२ सम्मको अवधिलाई समेटेको छ ।

**२. वित्तीय विवरण तयारीका आधार**

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

**३. नेपाल लेखामानबाट अतिक्रम (Deviations)**

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

**४. स्थिर सम्पत्ती**

**४.१. स्थिर सम्पत्ती लेखांकन**

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

**४.२. ह्रासकट्टी**

स्थिर सम्पत्तिहरूको ह्रासकट्टी आयकर ऐन, २०५८ अनुसारको दरमा घट्टो ह्रास प्रणालीको आधारमा गरिएको छ ।

**४.३. पूँजीकृत नगर्ने सम्पत्ती सम्बन्धी विवरण**

रु. ५००० हजार सम्म वा सो भन्दा कम मूल्य भएको तथा अल्पआयु एवं सजिलै संग टुटफूट हुन सक्ने प्रकृतिका सम्पत्तीहरूलाई पूँजीकृत गरिएको छैन ।



*[Handwritten signatures and dates]*



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५. आयकर व्यवस्था

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

६. स्थगन आयकर

सम्पती र दायित्वको कर आधार तथा वित्तीय विवरणमा लेखांकित रकम बिचको अस्थायी फरकमा लागु आयकर दरबाट हिसाब गरि स्थगन आयकर व्यवस्था गरिन्छ । अस्थायी फरक उपयोग गर्न सकिने गरि भावी कर योग्य आय उपलब्ध हुन सक्ने सम्भावना भएको अवस्थामा स्थगन कर सम्पतिको लेखा राख्ने नीती रहेको छ ।

सम्पती र दायित्वको कर आधार तथा वित्तीय विवरणमा लेखांकित रकम बिचको अस्थायी फरकमा लागु आयकर दरबाट हिसाब गरि स्थगन आयकर व्यवस्था गरिन्छ । अस्थायी फरक उपयोग गर्न सकिने गरि भावी कर योग्य आय उपलब्ध हुन सक्ने सम्भावना भएको अवस्थामा स्थगन कर सम्पतिको लेखा राख्ने नीती रहेको छ । वर्ष भरिमा स्थगन कर सम्बन्धि अस्थायी भिन्नतालाई नाफा नोक्सान हिसाबमा लेखांकन गरिएको छ ।

७. लगानी सम्बन्धी नीति

लगानी सम्बन्धी कारोवार नेपाल राष्ट्र बैंकद्वारा जारि गरिएको निर्देशिकामा व्यवस्था भए बमोजिम गरिने छ ।

८. सटही घटबढ समायोजन नीति

विदेशी मुद्रासँग सम्बन्धित सम्पत्ति, दायित्व तथा सटही घटबढ आम्दानी तथा खर्चहरु सम्बन्धि कारोवार हाल नरहेको हुनाले सो सम्बन्धमा कुनै नीति लिएको छैन ।

९. कर्जा सापट

(क) वर्गिकरण

सांवा भुक्तानी हूनूपने भाखा नाघेको अवधिका आधारमा सम्पूर्ण कर्जा सापटलाई नेपाल राष्ट्र बैंकको निर्देशन अनूसार असल, सुक्ष्म निगरानी, कमशल, शंकासपद र खराव वर्गहरुमा देहाय अनूसार वर्गीकरण गरिएको छ ।

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

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

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

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

(ङ) खराव : १ वर्षभन्दा बढी अवधिले भाखा नाघेका कर्जा/सापट ।



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**१३. जगेडा तथा कोष**

**१३.१ साधारण जगेडा कोष**

बैंक तथा वित्तीय संस्था ऐनमा उल्लेख भए अनुसार आयकर व्यवस्था पश्चातको नाफाको २० प्रतिशत रकम साधारण जगेडा कोषमा सार्ने नीति रहेको छ । प्रस्तुत वर्षमा संस्था घाटामा रहेको कारण कुनै पनि रकम जगेडा कोषमा रकमान्तर गरिएको छैन ।

**१३.२ सटही घटबढ कोष**

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

**१३.३ अन्य जगेडा तथा कोष**

अन्य जगेडा तथा कोषमा संचालक समितिले समय समयमा गरेको निर्णय अनुसार रकम सार्ने नीति रहेको छ । नेपाल राष्ट्र बैंकको निर्देशनानुसार ग्राहक संरक्षण कोष र संस्थागत सामाजिक उत्तरदायित्व कोष वापत खुद मुनाफाको १-१% ले हुने रकम बांडफांड गरि ती कोषहरुमा सार्ने नीति रहेको छ । प्रस्तुत वर्षमा संस्था घाटामा रहेको कारण ती कोषहरुमा कुनैपनि रकम रकमान्तर गरिएको छैन ।

**१४. कर्मचारी सूविधाहरु**

**१४.१ संचित बिदा**

कर्मचारी विनियमावली बमोजिम स्थायी कर्मचारीहरुको हकमा घर बिदा, बिरामी बिदा र वार्षिक बिदा गरि तिनवटा बिदा शिर्षकको संचित मौज्जातका आधारमा लेखाडकन गर्ने नीति लिएको छ ।

**१४.२ कर्मचारी संचयकोष**

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

**१४.३ उपदान**

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

**१४.४ कर्मचारी विमा सुविधा**

संचालक समितिको निर्णयानुसार फिल्ड सहायकको हकमा प्रति कर्मचारी रु. २,००,०००, अधिकृत तहको हकमा प्रति कर्मचारी रु. ३,००,००० र प्रबन्धकको हकमा प्रति कर्मचारी रु. ४,००,००० को दरले आवधीक जिवन विमा गरिएको छ ।

**१५. अन्य**

१५.१ निक्षेपमा व्याज खर्च प्रत्येक त्रैमासको (असोज, पौष, चैत्र र असार) अन्तमा बाँकी रकमको औषत रकमले हुने रकमको हिसाबले व्याज गणना गरि खर्च लेखिएको छ ।



*[Handwritten signatures and dates]*





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**अनुसूची घ ४.२७ लेखा सम्बन्धी टिप्पणीहरु**

**१. कर्जा प्रवाह, असूली तथा अपलेखनको सारांश**

वर्षको अन्त्यमा बाँकी रहेको कुल कर्जा लगानी, असूली भएको ब्याज तथा असुल हुन बाँकी ब्याजको विवरण यस प्रकार रहेको छ ।

क्र.सं.	विवरण	यस वर्ष रु.	गत वर्ष रु.
१	असुल हुन बाँकी कुल साँवा	२,३६१,४९०,४१४.००	१,८९६,७६०,९८०.००
२	असूली भएको ब्याज	३२४,१७६,८६६.००	२४२,१४०,८९०.५०
३	असुल हुन बाँकी ब्याज	७०,१३५,२४८.७९	६७,३९३,०६७.००

साथै यस वर्ष कुनै कर्जाको मिनाहा गरिएको साँवा तथा ब्याज रहेको छैन ।

**२. कर्जा लगानीको ब्याज दरमा परिवर्तन**

गत वर्षको तुलनामा यस वर्षमा कर्जा लगानीको ब्याज दरमा भएको परिवर्तनको विवरण यस प्रकार रहेको छ ।

क्र.सं.	कर्जा लगानीको प्रकार	यस वर्षको ब्याज दर	गत वर्षको ब्याज दर
१	साधारण कर्जा	१५%	१५%
२	मौसमी कर्जा	१५%	१५%
३	सामाजिक कर्जा	१५%	१५%
४	लघु उधम व्यवसाय कर्जा	१५%	१५%
५	बैदेशिक रोजगार कर्जा	१५%	१५%
६	घर निर्माण कर्जा	१५%	१५%
७	शैक्षिक कर्जा	१५%	१५%
८	शौचालय कर्जा	१५%	१५%
९	अनुशासन कर्जा	१५%	१५%
१०	बैकल्पिक उर्जा कर्जा	१५%	१५%
११	कोभिड सहूलियत कर्जा	१५%	१३%

**३. लगानी**

लगानी विवरण यस प्रकार रहेको छ ।

क्र.सं.	विवरण	साधारण शेयर कित्ता	रकम रु.
१	आरएमडिसि लघुवित्त वित्तीय संस्था लि.	४१३	४१,३००
२	सेन्चुरी कमर्शियल बैंक लि.	१५३	१५,३००
	<b>जम्मा</b>		<b>५६,६००</b>

श्रृजना सामुदायिक विकास केन्द्र, सिरहाको नामबाट यस वित्तीय संस्थाको नाममा उक्त शेयर लगानी नामसारी हुन बाँकी छ ।



  
  
 २०७१



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**४. निक्षेप दायित्वको सारांश**

वर्षको अन्त्यमा यस संस्थामा आवद्ध ग्राहक सदस्यहरुबाट संकलन गरिएको निक्षेपको विवरण यस प्रकार रहेको छ ।

क्र.सं.	बचत निक्षेपको विवरण	यस वर्ष रकम रु.	गत वर्ष रकम रु.	परिवर्तन रकम रु.
१	केन्द्र कोष बचत	-	२,३९५,५८९.००	(२,३९५,५८९.००)
२	सामुहिक बचत	३९४,२४६,९२७.००	३९९,३७२,७०५.००	६२,६७३,४२२.००
३	व्यक्तिगत बचत	८६,८३९,०२५.९९	५३,४०५,५२७.८८	३३,४३३,४९७.३९
४	पेन्सन बचत	९६९,८९३,४९४.००	९६६,५९९,८७८.००	३,२९३,६९६.००
५	उपकार कोष बचत	२,८६९,९९६.६५	२,५४२,९९९.२९	३२७,०७७.४४
६	फिक्स बचत	९७८,०००.००	९,०९३,२८६.००	(९९५,२८६.००)
७	नारी बचत	५०,२२९,०८९.००	४०,९५६,८९०.००	९,२७२,२७९.००
८	केन्द्र विकास बचत	३२,९२९.००	२९,३३२.००	३,५९७.००
९	कर्जा सुरक्षण कोष बचत	-	३५,२३९,३००.५०	(३५,२३९,३००.५०)
१०	बाल बचत	३,९९४,८९७.००	९,९२०,७६९.००	९,९९४,९२८.००
११	पर्व बचत	४,८८३,६९५.००	९,२२६,२५४.००	३,६५७,४४९.००
१२	श्रृजनशील बचत	३४,३५७,९९४.००	२,५९२,९७५.००	३९,८४५,०९९.००
१३	महिला समृद्धि बचत	७७९,०३४.००	३८८,६०५.००	३९०,४२९.००
१४	पब्लिक बचत	-	९९६,२९४.००	(९९६,२९४.००)
	<b>कूल जम्मा</b>	<b>७४८,२२३,४७२.८४</b>	<b>६९८,९९९,४४४.५९</b>	<b>९२९,२२४,०२८.२५</b>

५. निक्षेप र कर्जाको भारित औषत ब्याजदरको अन्तर (Weighted Average Interest Rate Spread) ४.५० प्रतिशत रहेको छ । औषत ब्याजदर अन्तरको गणना यसैसाथ संलग्न छ ।

विवरण	भारित औषत दर (यस वर्ष)
ब्याज आमदानी/कर्जा तथा सापट	९५.००%
ब्याज खर्च/कुल निक्षेप तथा सापटी	९०.५०%
ब्याज दरको अन्तर	४.५०%

६. वित्तीय संस्थाको पूर्व सञ्चालन खर्च अपलेखन गर्न बाँकी रहेको छैन ।
७. वित्तीय संस्थाको सम्पत्ति र दायित्वसँग सम्बन्धित कारोबार र वासलात बाहिरको कारोबार कुनै एक व्यक्ति, परिवार वा संस्थामा तोकिएको सीमाभन्दा बढी अधिकेन्द्रित भएको विवरण रहेको छैन ।
८. वित्तीय संस्थाले सुरक्षणका रूपमा आफ्नो सम्पत्ति धितो राखी कुनै रकम लिएको छैन ।
९. गैर बैकिंग सम्पत्ति हालसम्म वित्तीय संस्थाले नसकारेको हुनाले त्यस सम्बन्धि विवरण रहेको छैन ।



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१०. शेयर पूंजी

१०.१ चूक्ता पुंजीमा परिवर्तन

छैन ।

११. प्रस्तावित लाभांश

छैन ।

१२. सम्बद्ध व्यक्ति । समूह वारे जानकारी

१२.१ संस्थापक संस्था

क) श्रृजना सामुदायिक विकास केन्द्र, सिरहा

यस कम्पनीमा संस्थापक संस्था श्रृजना सामुदायिक विकास केन्द्र, सिरहाको ६६.७१ प्रतिशत शेयर लगानी रहेको छ ।

ख) एनआइसि एसिया बैंक लि.

यस कम्पनीमा अर्को संस्थापक संस्था एनआइसि एसिया बैंक लि. को १४.२९ प्रतिशत शेयर लगानी रहेको छ । उक्त संस्थासंग यस संस्थाले देहायका कारोवार गरेको छ ।

विवरण	रकम रु.
एनआइसि एसिया बैंक लि.लाई तिर्न बांकी कर्जा सापट (२०७९ असार मसान्तको)	२३२,९७९,४७१.६८
एनआइसि एसिया बैंक लि. Current A/c 5241305825524001 बैंक मौज्दात (२०७९ असार मसान्तको)	६९,४१८.४६
एनआइसि एसिया बैंक लि.मा बैंक मौज्दात, Call A/c (२०७९ असार मसान्तको)	४६५,४५३.७६
एनआइसि एसिया बैंक लि. N941052468752401 A/c बैंक मौज्दात (२०७९ असार मसान्तको)	९०,२९३.१६
एनआइसि एसिया बैंक लि. 0524152305825002 A/c बैंक मौज्दात (२०७९ असार मसान्तको)	१८२,७६९.८६
एनआइसि एसिया बैंक लि.बाट प्राप्त गरेको ब्याज आमदानी	१९४,५४३.४९
एनआइसि एसिया बैंक लि.लाई भुक्तानी गरेको ब्याज खर्च	२३,४०६,३१७.३४



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**१२.२ प्रमुख व्यवस्थापन कर्मचारी र तिनलाई प्रदान गरिएको पारिश्रमिक र सुविधा**

नाम	पद	तलब भत्ता र सुविधा
बटुक शमशेर श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	आधारभुत तलब - रु. १,००,००० मासिक संचयकोष - रु. १०,००० मासिक लघुवित्त भत्ता - रु. ५,००० मासिक उपदान - संस्थाको नियमानुसार ८.३३का दरले सञ्चार भत्ता - रु. २,००० मासिक दशै भत्ता- प्रचलित कानून अनुसार संचित विदा - संस्थाको नियमानुसार बीमा सुविधा-रु.६लाख पोषाक सुविधा-रु.१,००००  <b>वार्षिक पारिश्रमिक तथा सुविधा :-१६,१०,३९६।</b>
शुशिल कुमार सिंह	नायब कार्यकारी अधिकृत	आधारभुत तलब - रु. ६६,००० मासिक संचयकोष - रु. ६,६०० मासिक लघुवित्त भत्ता - रु. ४,५०० मासिक उपदान - संस्थाको नियमानुसार ८.३३का दरले सञ्चार भत्ता - रु. १,००० मासिक दशै भत्ता- प्रचलित कानून अनुसार संचित विदा - संस्थाको नियमानुसार बीमा सुविधा-रु.४ लाख पोषाक सुविधा- रु.१०,०००  <b>वार्षिक पारिश्रमिक तथा सुविधा :-१०,०९,६००।</b>

**१२.३ संचालक र तिनलाई प्रदान गरिएको पारिश्रमिक र सुविधा**

नाम	संचालक समिति बैठक भत्ता रु.	आन्तरिक लेखा परिक्षण समिति बैठक भत्ता रु.	जोखिम व्यवस्थापन समिति बैठक भत्ता रु.	कर्मचारी सेवा सुविधा समिति बैठक भत्ता रु.	सम्पत्ति शुद्धिकरण अनुगमन समिति बैठक भत्ता रु.
श्याम कुमार श्रेष्ठ	२७,५००				
राज कुमार श्रेष्ठ	३०,०००	७,५००		७,५००	
रेणुका कुमारी श्रेष्ठ	३०,०००	७,५००	१०,०००		
सुरेन्द्रकेशर अमात्य	३०,०००		७,५००		
निभा श्रेष्ठ	३०,०००				१०,०००
जम्मा	१४७,५००	१५,०००	१७,५००	७,५००	१०,०००

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



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१३. आय कर

१३.१ स्थगन गरिएको कर सम्पत्ति तथा दायित्व


स्थगन कर सम्पत्ति तथा दायित्व निम्नानुसार गणना गरिएको छ ।

विवरण	वासलातको रकम	कर आधार	अस्थाई फरक
स्थिर सम्पत्ति	८,३०३,८५३.४०	९,८८५,३९०.६०	१,५८१,५३७.२०
जम्मा सम्पत्ति	८,३०३,८५३.४०	९,८८५,३९०.६०	१,५८१,५३७.२०
स्थगन कर सम्पत्ति/(दायित्व)			४७४,४६१.१६
	यस वर्ष	गत वर्ष	फरक
उपदान व्यवस्था	११,७८६,६८३.४१	१२,२७७,२३६.४१	(४९०,५५३.००)
विदा वापतको व्यवस्था	८,४१४,४३०.००	५,१८२,८९७.००	३,२३१,५३३.००
जम्मा दायित्व	२०,२०१,११३.४१	१७,४६०,१३३.४१	२,७४०,९८०.००
स्थगन कर सम्पत्ति/(दायित्व)			८२२,२९४.००
स्थगन कर सम्पत्ति/(दायित्व) यस वर्षसम्मको			१,२९६,७५५.१६

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

विवरण	रकम रु.	रकम रु.
सम्पूर्ण कारोबार समावेश पछिको खुद नाफा		(८४,००१.१८)
कर्मचारी बोनस व्यवस्था		-
वित्तीय नाफा		(८४,००१.१८)
मरम्मत संभार		९५,३६१.६०
आर्थिक विवरणको अनुसूची अनुसार मरम्मत संभार खर्च	७,०७,१४१.०४	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने मरम्मत संभार खर्च	६,११,७७९.४४	
ह्रास खर्च		२,७९,०६९.५५
आर्थिक विवरणको अनुसूची अनुसार ह्रास खर्च	२९,४४,६४४.३६	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने ह्रास खर्च	२६,६५,५७४.८१	
जोखिम व्यहोने कोष व्यवस्था		१,१५,३६,८५४.८०
आर्थिक विवरण बमोजिम सम्भावित नोक्सानी व्यवस्था:		
यस वर्ष थप कर्जा नोक्सानी व्यवस्था	७,८४,१७,५७८.९६	
आयकर ऐन २०५८ बमोजिम मिन्हा हुने रकम	६,६८,८०,७२४.१६	
मिन्हा नहुने कर्मचारी खर्च		२७,४०,९८०.००
विदा वापतको व्यवस्था	३३,४०,७३७.००	
संचित विदा खर्च भुक्तानी	(१,०९,२०४.००)	
पेन्सन तथा उपदान व्यवस्था		-
पेन्सन तथा उपदान खर्च भुक्तानी	(४,९०,५५३.००)	
करयोग्य आय		१,४५,६८,२६४.७७
आयकर व्यवस्था ३० प्रतिशतले		४३,७०,४७९.४३



  
  
 २०७१



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**१४. ग्राहक संरक्षण कोष**

ऋणीहरूको सामुहिक हितको लागि उनीहरूको व्यवसयको सुरक्षण एवं पुनर्स्थापना, शिक्षा, तालिम एवं क्षमता विकास लगायतका क्षेत्रमा खर्च गर्ने गरी वर्षान्तमा ग्राहक संरक्षण कोष रू ४,४०,८०,१२७.२९ कायम गरिएको छ ।

ग्राहक संरक्षण कोषको विवरण यसप्रकार रहेको छ ।

क्र.सं.	विवरण	रकम रू
१	यस वर्षको ग्राहक संरक्षण कोषमा रहेको शुरु मौज्जात	४,४७,१७,४२०.०३
२	यस वर्षको खुद नाफाबाट छुट्टाईएको १ प्रतिशत रकम	-
३	यस वर्षमा ग्राहक संरक्षण कोषको लागि ब्याज आम्दानी	१०,४०,८९७.२६
४	यस वर्षमा ग्राहक संरक्षण कोषबाट भएको खर्च	(१६,७८,१९०.००)
५	यस वर्ष ग्राहक संरक्षण कोषमा रहेको अन्तिम मौज्जात रकम	४,४०,८०,१२७.२९

**१५. संस्थागत सामाजिक उत्तरदायित्व कोष**

नेपाल राष्ट्र बैंकबाट **अघ/ए** वर्गका वित्तीय संस्थाहरूलाई जारी गरिएको निर्देशन बमोजिम संस्थाले यस आर्थिक वर्षमा खुद घाटा रहेका कारण कुनै पनि रकम संस्थागत सामाजिक उत्तरदायित्व कोषमा छुट्टयाएको छैन । गत आर्थिक वर्ष छुट्टयाएको रकमबाट यस आर्थिक वर्षमा सामाजिक उत्तरदायित्वको क्षेत्रमा रू.४६,३००.०० खर्च गरिएको छ । यस आर्थिक वर्षको वर्षान्तमा यस कोषमा रू. ६,११,७२६.३१ कायम भएको छ ।

**संस्थागत सामाजिक उत्तरदायित्व कोष विवरण**

क्र.सं.	विवरण	रकम रू.
१	यस वर्षको शुरु मौज्जात	६,५८,०२६.३१
२	यस वर्षको खुद नाफाबाट छुट्टाईएको १ प्रतिशत रकम	-
३	यस वर्षमा संस्थागत सामाजिक उत्तरदायित्व कोषबाट भएको खर्च	(४६,३००.००)
४	यस वर्ष अन्तिम मौज्जात रकम	६,११,७२६.३१

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**१६. कर्जा नोक्सानी व्यवस्था तथा कर्जा नोक्सान व्यवस्था फिर्ता विवरण**

कर्जा नोक्सानी व्यवस्था तथा कर्जा नोक्सानी व्यवस्था फिर्ता विवरण यसप्रकार रहेको छ ।

विवरण	कर्जा रकम	यस वर्ष सम्मको नोक्सानी व्यवस्था	गत वर्षसम्मको नोक्सानी व्यवस्था	यस वर्षको नोक्सानी व्यवस्था फिर्ता	यस वर्षको थप नोक्सानी व्यवस्था
असल कर्जा	२,१४,७९,३९,८३३.००	२,७९,२३,२१७.८३	२,३७,०३,६४३.३१	-	४२,१९,५७४.५२
सूक्ष्म निगरानी	५,९८,७६,९६५.००	२९,९३,८४८.२५	८,६१,३१०.२०	-	२१,३२,५३८.०५
कमसल	४,७४,८३,३७७.००	१,१८,७०,८४४.२५	५७,२०,२९४.१०	-	६१,५०,५५०.१५
शंकास्पद	२,९१,१८,३२१.००	१,४५,५९,१६०.५०	६६,१६,८७२.००	-	७९,४२,२८८.५०
खराब	७,७०,७१,९१८.००	७,७०,७१,९१८.००	२,००,६२,६२८.००	-	५,७०,०९,२९०.००
<b>अतिरिक्त</b>					
नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कर्मचारीले गरेको आर्थिक हिनामिनामा	-	२१,६२,३४०.००	२४,१४,७०१.००	-	
कर्जा सुचना केन्द्रमा अद्यावधिक हुन बाँकी रहेको कर्जा रू.६८१,६३५,४०९ मा २ प्रतिशतले	-	१,३६,३२,७०८.१८	१,२४,१७,००९.४४	-	९,६३,३३७.७४



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१७. अन्य

- १७.१ कम्पनीको कर्मचारीले पाउने उपदान दायित्व कम्पनीको कर्मचारी विनियमावली बमोजिम रकम रु. ११,७८६,६८३.४१ व्यवस्था कायम गरिएको छ । उपदान वापतको रकम सामाजिक सुरक्षा कोषमा जम्मा नगरि कम्पनीमै राखिएको छ ।
- १७.२ कम्पनीको कर्मचारीले पाउने विदा वापतको दायित्व कम्पनीको कर्मचारी विनियमावली बमोजिम रकम रु. ८,४१४,४३०.०० व्यवस्था गरिएको छ ।
- १७.३ बोनस ऐन २०३० (संशोधन सहित) को प्रावधान बमोजिम सम्पूर्ण कारोवार समावेश पछिको खुद मुनाफा (कर्मचारी बोनस व्यवस्था र आयकर व्यवस्था समायोजन अधि) को १० प्रतिशत बराबरले हुने रकम कर्मचारी बोनस व्यवस्थामा रकमान्तरण गरी सो ऐनले व्यवस्था गरे बमोजिम वितरण गर्ने नीति अवलम्बन गरेको छ । वित्तिय संस्थाले आ. व. २०७८।७९ कर्मचारी बोनस वापत कुनै पनि रकम व्यवस्था गरेको छैन ।
- १४.१ प्रस्तुत आ.व. मा एक वर्ष वा सो भन्दा बढी भुक्तानी अवधि राखि लगानी गरिएका कर्जाहरु एक वर्ष नपुग्दै चुक्ता भई पुनः लगानी भएको अवस्थामा १२ महिनाको १.५ प्रतिशतको हिसाबले जति महिनामा चुक्ता गरेको त्यति अवधिको सेवा शुल्क गणना गरि बाँकी सेवा शुल्क रु.१,०३,४०,६०२.०० सम्बन्धित ग्राहकलाई फिर्ता गर्नुपर्ने कर्जा सेवा शुल्क दायित्वमा देखाइएको छ ।



*[Handwritten signatures and dates]*



## श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

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

क्र.सं.	संस्थापक/संस्थापक समूह अन्तर्गत पर्ने शेयरधनीको नाम	संस्थापकको स्वामित्वमा कायम रहेको शेयर		कर्जा विवरण			कैफियत
		कुल कित्ता संख्या	कुल चुक्ता पुंजीको प्रतिशत	कर्जा लिएको अन्य बैंक/वित्तीय संस्थाको नाम	कर्जा रकम	धितोमा रहेको शेयर कित्ता संख्या	
१.	-	-	-	-	-	-	
२.	-	-	-	-	-	-	
	-	-	-	-	-	-	



  
 Representative





## Shrijanshil Laghubitta Bittiya Sanstha Ltd.

Comparison of Unaudited and Audited Financial Statements as of FY 2078/79

RS.in'000

S.No.	Particulars	As Per Unaudited Financial Statement	As Per Audited Financial Statement	Variance		Reason For Variance
				In Amount	In %	
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,405,455</b>	<b>2,340,802</b>	<b>64,653</b>	<b>2.69%</b>	
1.1	Paid up Capital	70,000	70,000	0	0.00%	
1.2	Reserve and Surplus	183,702	135,930	47,772	26.01%	Provision of LLP , service charge refundable
1.3	Debenture and Bond	0	0	0		
1.4	Borrowings	1,163,674	1,163,674	0	0.00%	
1.5	Deposits (a+b)	824,536	824,536	0	0.00%	
	a. Members	824,536	824,536	0	0.00%	
	b. Public	0	0	0		
1.6	Income Tax Liability	18,418	4,370	14,048	76.27%	Decrease of service charge income
1.7	Other Liability	145,126	142,292	2,834	1.95%	Adjustment of insurance premium payable
<b>2</b>	<b>Total Asstes(2.1 to 2.7)</b>	<b>2,405,455</b>	<b>2,340,802</b>	<b>64,653</b>	<b>2.69%</b>	
2.1	Cash and Bank Balance	79,005	79,005	0	0.00%	
2.2	Money at Call and Short Notice					
2.3	Investments	57	57	0	0.00%	
2.4	Loan and Advances	2,268,291	2,211,276	57,014	2.51%	
2.5	Fixed Assets	20,842	8,304	12,538	60.16%	Net of accumulated depreciation fund
2.6	Non Banking Assets	0	0	0		
2.7	Other Assets	37,261	42,161	-4,899	-13.15%	Adjustment of deferred tax, advance tax
<b>3</b>	<b>Profit and Loss Account</b>					
3.1	Interest Income	325,364	325,308	56	0.02%	Adjustment of bank interest income with advance tax
3.2	Interest Expenses	170,147	170,267	-121	-0.07%	Adjustment of borrowing costs
<b>A.Net Interest Income(3.1-3.2)</b>		<b>155,217</b>	<b>155,040</b>	<b>177</b>	<b>0.11%</b>	
3.3	Fees, Commission and Discount	0	0	0		
3.4	Other Operating Income	38,945	28,635	10,311	26.47%	Adjustment of service charge
3.5	Foreign Exchange Gain/Loss	0	0	0		
<b>B.Total Operation Income(A.+3.3+3.4+3.5)</b>		<b>194,162</b>	<b>183,675</b>	<b>10,487</b>	<b>5.40%</b>	
3.6	Staff Expenses	81,586	80,432	1,154	1.41%	Adjustment of fuel exp with operating expenses
3.7	Other Operating Expenses	23,640	24,910	-1,270	-5.37%	Adjustment with staff expenses
<b>C.Operating Profit Before Provision(B.-3.6-3.7)</b>		<b>88,937</b>	<b>78,334</b>	<b>10,603</b>	<b>11.92%</b>	
3.8	Provision for possible Lossess	22,645	78,418	-55,773	-246.30%	Provision of LLP as per NRB directives
<b>D.Operating Profit(C-3.8)</b>		<b>66,292</b>	<b>-84</b>	<b>66,376</b>	<b>100.13%</b>	
3.9	Non Operating Income /Expenses (Net)	0	0	0		
3.10	Write Back Of Provision For Possible Loss	1,242	0	1,242	100.00%	
<b>E.Profit from Regular Activities(D+3.9+3.10)</b>		<b>67,534</b>	<b>-84</b>	<b>67,618</b>	<b>100.12%</b>	
3.11	Extraordinary Income /Expenses (Net)	0				
<b>F.Profit before Bonus and Taxes(E.+3.11)</b>		<b>67,534</b>	<b>-84</b>	<b>67,618</b>	<b>100.12%</b>	
3.12	Provisoin for staff Bonus	6,139	0	6,139	100.00%	Provisional expense
3.13	Provision for Tax	18,418	4,666	13,753	74.67%	Provision of current tax, deferred tax
<b>G.Net Profit /Loss(F.-3.12-3.13)</b>		<b>42,976</b>	<b>-4,750</b>	<b>47,725</b>	<b>111.05%</b>	



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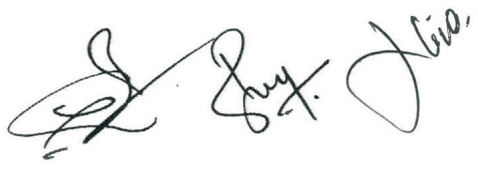



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at 4th Quarter (32/03/2079) of the Fiscal Year 2078/79**

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,405,455.43</b>	<b>2,388,436.76</b>	<b>2,155,165.24</b>
1.1	Paid up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserve and Surplus	183,701.70	182,345.34	141,363.11
1.3	Debenture and Bond			
1.4	Borrowings	1,163,673.76	1,186,789.33	1,087,910.90
1.5	Deposits (a+b)	824,535.98	785,621.33	618,999.44
	a. Member	824,535.98	785,621.33	618,999.44
	b. Public			
1.6	Income Tax Liability	18,418.23	17,363.37	27,454.63
1.7	Other Liabilities	145,125.76	146,317.39	209,437.15
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,405,455.43</b>	<b>2,388,436.76</b>	<b>2,155,165.24</b>
2.1	Cash and Bank Balance	10,168.57	11,752.90	274,764.89
2.2	Money at Call and Short Notice	68,836.29	13,022.83	-
2.3	Investments	56.60	56.60	56.60
2.4	Loans and Advances	2,268,290.83	2,308,121.79	1,824,964.52
2.5	Fixed Assets	20,841.86	20,101.90	9,066.79
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	37,261.28	35,380.74	46,312.43
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	325,364.11	231,146.73	244,614.14
3.2	Interest Expense	170,146.91	114,446.48	95,087.28
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>155,217.20</b>	<b>116,700.25</b>	<b>149,526.86</b>
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	38,945.19	30,218.05	35,293.65
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>194,162.39</b>	<b>146,918.30</b>	<b>184,820.51</b>
3.6	Staff Expenses	81,585.79	56,200.09	66,254.33
3.7	Other Operating Expenses	23,639.97	16,267.89	17,697.80
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>88,936.63</b>	<b>74,450.32</b>	<b>100,868.39</b>
3.8	Provision for Possible Losses	22,644.67	10,901.13	16,344.91
	<b>D. Operating Profit (C - 3.8)</b>	<b>66,291.96</b>	<b>63,549.19</b>	<b>84,523.48</b>
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	1,241.55	116.51	18,856.29
	<b>E. Profit from Regula Activities (D+3.9+3.10)</b>	<b>67,533.51</b>	<b>63,665.70</b>	<b>103,379.76</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>67,533.51</b>	<b>63,665.70</b>	<b>103,379.76</b>
3.12	Provision for Staff Bonus	6,139.41	5,787.79	10,337.98
3.13	Provision for Tax	18,418.23	17,363.37	27,302.25
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>42,975.87</b>	<b>40,514.53</b>	<b>65,739.54</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	10.08%	9.93%	9.39%
4.2	Non Performing Loan (NPL) to Total Loan	2.11%	2.18%	2.16%
4.3	Total Loan Loss Provision to Total NPL	186.75%	158.36%	196.92%
4.4	Cost of Funds	13.35%	12.20%	6.10%



  
  
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**INDEPENDENT AUDITOR'S REPORT  
TO THE SHAREHOLDERS OF SHRIJANSHIL LAGHUBITTA BITTIYA SANSHA LTD.**

**Report on the Audit of the Financial Statements**

**Qualified Opinion**

We have audited the accompanying financial statements of ShrijanshilLaghubittaBittiyaSanstha Ltd.(hereinafter referred to as "the Financial Institution")which comprise the Statement of Financial Position as at Asar 32, 2079 (July 16, 2022), the Statement of Profit or Loss (including Other Comprehensive Income), the Statement of Change in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereafter referred to as "the financial statements").

In our opinion, and to the best of our information and according to the explanations given to us, and subject to the effect of matters mentioned in Basis of Qualified Opinion section, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Financial Institution as at Asar 32, 2079 (July 16, 2022) and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards and comply with Companies Act, 2063 and Bank and Financial Institution Act, 2073.

**Basis of Qualified Opinion**

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

On review of the financial statements of the institution, we noted following major issues which are not rectified by the management of the financial institution. Considering the effects of these issues, we consider to issue qualified audit report.

1. Under licensing condition no. 12 of the NRB letter dated 2075/11/03 and Company Directives, 2072 of the Office of Company Registrar, ShrijanshilLaghubittaBittiyaSanstha Ltd. should make divestment of promoter share investment Rs. 46,700,000 of the Shrijana Community Development Centre, Siraha.
2. The financial institution should make divestment of share investment Rs. 41,300 in RMDC LaghubittaBittiyaSanstha Ltd. and Rs. 15,300 in Century Commercial Bank Ltd. to comply with the NRB Directive.



3. The financial institution should deposit staff gratuity with Social Security Fund under the Labour Act, 2074.

#### **Key Audit Matters**

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

1. The financial institution needs to carry out system audit as required under NRB Directive.
2. The financial institution needs to carry out physical verification of fixed assets to reconcile with the fixed assets register and appropriate action should be taken to update the register.
3. The financial institution needs to form its Board of Directors as per its Articles of Association.

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

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements of our knowledge obtained during the course of our 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 report that fact. We have nothing to report in this regard.

#### **Responsibility of Management and those Charged with Governance for the Financial Statements**

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



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

The Board of Directors is responsible for overseeing the Financial Institution'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 through 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 the 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 controls 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 Financial Institution's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Financial Institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of auditor's report. However, future events or conditions may cause the Financial Institution to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the business activities within the Financial Institution to express an opinion in the financial statements. We are responsible for the direction, suspension and performance of the Financial Institution audit. We remain solely responsible for our audit opinion.

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 the relevant ethical requirement regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Report on Other Legal and Regulatory Requirements

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

- i. We have obtained all the information and explanations, which were considered necessary for the purpose for our audit.
- ii. The Statement of Financial Position, Statement of Profit or Loss (including Other Comprehensive Income), Statement of Cash Flows and attached Schedules dealt with by this report are prepared as per procedure and format prescribed by Nepal Rastra Bank and agree with the books of account maintained by the Financial Institution.
- iii. The proper books of accounts as required by the law have been maintained by the Financial Institution.
- iv. During our examination of the books of account of the Financial Institution, we have not come across any cases where any office holder of the Financial Institution has acted contrary to the provisions of law or caused loss or damage to the Financial Institution.
- v. The Financial Institution has been functioning as per the Directives of Nepal Rastra Bank.
- vi. We have not come across any fraudulence in the accounts, based on our sample examination of the books.

Kathmandu, Nepal

Date:

UDIN:

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jetho 4th, 2080

For, H.K.S.D. Associates  
Chartered Accountants  
CA. Suraj Kumar Dhakal  
Partner



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Statement of Financial Position**  
**As on 32 Asar 2079 (As at 16 July 2022)**

	Note	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Assets</b>				
Cash and Cash Equivalent	4.1	66,771,935	245,098,347	114,983,362
Statutory Balances & Due from Nepal Rastra Bank	4.2	12,232,926	29,666,542	22,651,882
Placement with Bank and Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-	-
Loans and Advances to Customers	4.7	2,233,364,727	1,843,125,662	1,294,015,819
Investment Securities	4.8	374,093	611,572	312,616
Current Tax Assets	4.9	21,961,220	32,440,605	8,421,262
Investment Property	4.10	-	-	-
Property and Equipment	4.11	8,950,387	9,234,409	8,589,142
Goodwill and Intangible assets	4.12	10,643,612	13,602,547	16,295,903
Deferred Tax Assets	4.13	1,448,002	1,565,933	-
Other Assets	4.14	13,885,735	7,848,598	8,073,551
<b>Total Assets</b>		<b>2,369,632,635</b>	<b>2,183,194,215</b>	<b>1,473,343,538</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	4.15	1,163,673,758	1,087,910,900	527,913,666
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	824,535,981	618,999,445	599,822,949
Borrowing	4.19	-	-	-
Current Tax Liabilities	4.9	4,370,479	27,454,632	-
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	4,046,132
Other Liabilities	4.21	154,214,389	223,880,925	173,347,654
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
<b>Total liabilities</b>		<b>2,146,794,607</b>	<b>1,958,245,901</b>	<b>1,305,130,401</b>
<b>Equity</b>				
Share capital	4.24	70,000,000	70,000,000	70,000,000
Share premium		-	-	-
Retained earnings		37,435,948	40,970,711	(11,084,456)
Reserves	4.25	115,402,080	113,977,603	109,297,594
<b>Total equity</b>		<b>222,838,028</b>	<b>224,948,314</b>	<b>168,213,138</b>
<b>Total Liabilities and Equity</b>		<b>2,369,632,635</b>	<b>2,183,194,215</b>	<b>1,473,343,538</b>
Contingent Liabilities and Commitment				
Net assets value per share		318.34	321.35	240.30







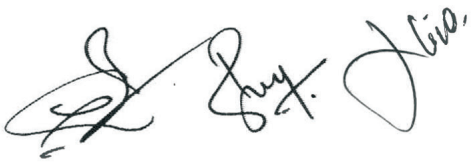



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Statement of Profit or Loss**  
**For the year ended 32 Asar 2079 (As at 16 July 2022)**

	Note	Current Year	Previous Year
Interest Income	4.27	328,696,861	231,413,264
Interest Expense	4.28	171,909,634	96,599,160
<b>Net Interest Income</b>		<b>156,787,228</b>	<b>134,814,105</b>
Fee and Commission Income	4.29	28,634,566	35,293,653
Fee and Commission Expense	4.30	18,633	80,038
<b>Net Fee and Commission Income</b>		<b>28,615,933</b>	<b>35,213,615</b>
<b>Net Interest, Fee and Commission Income</b>		<b>185,403,161</b>	<b>170,027,720</b>
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
<b>Total Operating Income</b>		<b>185,403,161</b>	<b>170,027,720</b>
Impairment charge/(reversal) for loans and other losses	4.33	78,417,579	(2,511,377)
<b>Net Operating Income</b>		<b>106,985,582</b>	<b>172,539,097</b>
<b>Operating Expense</b>			
Personnel Expenses	4.34	80,469,916	76,750,554
Other Operating Expenses	4.35	15,338,538	10,238,960
Depreciation & Amortization	4.36	7,868,779	6,540,541
<b>Operating Profit</b>		<b>3,308,349</b>	<b>79,009,041</b>
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
<b>Profit before Income Tax</b>		<b>3,308,349</b>	<b>79,009,041</b>
Income Tax Expense	4.39		
Current Tax		4,379,631	27,454,632
Deferred Tax		112,370	(5,701,752)
<b>Profit for the year</b>		<b>(1,183,652)</b>	<b>57,256,161</b>
<b>Profit attributable to:</b>			
Equity holders of the Financial Institution		(1,183,652)	57,256,161
<b>Profit for the year</b>		<b>(1,183,652) #</b>	<b>57,256,161</b>
<b>Earnings per share</b>			
Basic earnings per share		(1.69)	81.79
Diluted earnings per share		(1.69)	81.79

As per our report of even date









**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Statement of Comprehensive Income**  
**For the year ended 32 Asar 2079 (As at 16 July 2022)**

Note	Current Year	Previous Year
<b>Profit for the year</b>	<b>(1,183,652)</b>	<b>57,256,161</b>
<b>Other comprehensive income, net of income tax</b>		
<b>a) Items that will not be reclassified to profit or loss</b>		
Gains/(losses) from investments in equity instruments measured at fair value	(237,479)	298,956
Gains/(losses) on Revaluation	-	-
Actuarial gain/loss on defined benefit plans	-	-
Income tax relating to above items	(5,561)	(89,687)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(243,040)</b>	<b>209,269</b>
<b>b) Items that are or may be reclassified to profit or loss</b>		
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	-	-
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income for the year, net of income tax</b>	<b>(243,040)</b>	<b>209,269</b>
<b>Total comprehensive income for the year</b>	<b>(1,426,692)</b>	<b>57,465,430</b>

As per our report of even date











**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Statement of Cash flows**  
**For the year ended 32 Asar 2079**

	<b>Current Year</b>	<b>Previous Year</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	325,346,076	244,772,397
Fees and other income received	28,634,566	35,293,653
Divided received	-	-
Receipts from other operating activities	-	-
Interest paid	(171,909,634)	(96,599,160)
Commission and fees paid	(18,633)	(80,038)
Cash payment to employees	(90,819,811)	(66,412,578)
Other expense paid	(15,338,538)	(10,238,960)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>75,894,027</b>	<b>106,735,314</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	(465,305,859)	(559,957,597)
Other assets	4,442,248	(23,794,390)
	<b>(460,863,611)</b>	<b>(583,751,987)</b>
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	205,536,536	19,176,496
Borrowings	-	-
Other liabilities	(59,316,641)	40,195,294
	<b>146,219,895</b>	<b>59,371,790</b>
<b>Net cash flow from operating activities before tax paid</b>	<b>(238,749,689)</b>	<b>(417,644,883)</b>
Income taxes paid	(27,463,784)	-
<b>Net cash flow from operating activities</b>	<b>(266,213,472)</b>	<b>(417,644,883)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(2,181,704)	(2,856,981)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	(2,444,118)	(1,635,470)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
<b>Net cash used in investing activities</b>	<b>(4,625,821)</b>	<b>(4,492,452)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipt from issue of debt securities	75,762,858	559,997,233
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares	-	-
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	(683,593)	(730,254)
<b>Net cash from financing activities</b>	<b>75,079,265</b>	<b>559,266,980</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(195,760,028)</b>	<b>137,129,645</b>
Cash and cash equivalents at Shrawan 1, 2078	274,764,889	137,635,244
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at Asar end 2079</b>	<b>79,004,861</b>	<b>274,764,889</b>

As per our report of even date









  




**Shrijanshil Laghubita Bittva Sanstha Limited**  
Statement of Changes in Equity  
Attributable to the equity holders of the Institution

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Client Protection Reserve	Employee Training Reserve	Institution Building Fund	Other Reserve	Total	Total Equity
<b>Balance at Shrawan 1, 2077</b>	70,000,000	-	45,294,834	-	-	-	-	(13,731,918)	44,790,278	-	-	631	146,353,825	146,353,825
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment of Investment in Equity Shares	-	-	-	-	-	256,016.00	-	-	-	-	-	-	256,016	256,016.00
Adjustment of Interest Receivable	-	-	-	-	18,955,834.06	-	-	8,123,929	-	-	-	-	27,079,763	27,079,762.95
Deferred Tax Adjustment	-	-	-	-	-	-	-	(5,476,467)	-	-	-	-	(5,476,467)	(5,476,467)
<b>Adjusted/Restated Balance at Shrawan 1, 2077</b>	70,000,000	-	45,294,834	-	18,955,834.06	256,016	-	(11,084,456)	44,790,278	-	-	631	168,213,138	168,213,138
<b>Comprehensive Income for the year</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit for the year</b>	-	-	-	-	-	-	-	57,465,430	-	-	-	-	57,465,430	57,465,430
<b>Other comprehensive income, net of tax</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	298,956	-	(298,956)	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	13,147,909	-	(9,351,393)	-	-	(14,462,699)	657,395	-	-	657,395	(730,254)	(730,254)
Transfer from the reserve during the year	-	-	-	-	-	-	-	9,351,393	(730,254)	-	-	-	-	-
<b>Transactions with owners, directly recognized in equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	-	-	13,147,909	-	(9,351,393)	298,956	-	(14,462,699)	657,395	-	-	657,395	56,735,176	56,735,176
<b>Balance at Asar end 2078</b>	70,000,000	-	58,442,743	-	9,604,442	554,972	-	40,970,711	44,717,420	-	-	658,028	224,948,314	224,948,314



Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Client Protection Reserve	Employee Training Reserve	Institution Building Fund	Other Reserve	Total	Total Equity
Balance at Shrawan 1, 2078	70,000,000	-	58,442,743	-	9,604,442	564,972	-	40,970,711	44,717,420	-	-	658,026	224,948,314	224,948,314
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated Balance at Shrawan 1, 2078	70,000,000	-	58,442,743	-	9,604,442	564,972	-	40,970,711	44,717,420	-	-	658,026	224,948,314	224,948,314
Comprehensive Income for the year	-	-	-	-	-	-	-	(1,426,692)	-	-	-	-	(1,426,692)	(1,426,692)
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	(237,479)	-	237,479	-	-	-	-	-	-
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	-	-	-	-	2,345,550	-	-	(2,345,550)	(637,293)	-	-	(46,300)	(683,593)	(683,593)
Transfer to reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from the reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions:	-	-	58,442,743	-	11,949,991	317,493	-	(3,534,763)	44,060,127	-	-	(46,300)	(2,110,285)	(2,110,285)
Balance as at Asar End, 2079	70,000,000	-	58,442,743	-	11,949,991	317,493	-	37,435,948	44,060,127	-	-	611,726	222,838,029	222,838,029

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**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Notes to the Financial Statements**  
**for the year ended 32 Asar 2079**

**1. Reporting Entity**

Shrijanshil Laghubitta Bittiya Sanstha Limited (Shrijanshil or “the Institution”) is a public limited company, established under the Companies Act, 2063 (Registration No. 201330/075/076 dated 2075/07/07). It has obtained license from Nepal Rastra Bank (NRB) as a “D” Class Financial institution (License No. “D”/91/075/076 dated 2075/11/03) and has been operating microfinance services from 2075/12/01.

Head office of the Institution is located at Golbazar-07, Choharwa, Siraha, Nepal. Its ordinary shares are listed with Nepal Stock Exchange Ltd. (Listing Date Dec 13, 2022) and its stock symbol is “SHLB”.

The Institution provides microfinance services such as loans and deposits to group members of low-income families in Nepal.

**2. Basis of Preparation**

The financial statements of the Institution have been prepared on accrual basis of accounting, except the cash flow information which is prepared on cash basis under direct method, in accordance with Nepal Financial Reporting Standards (NFRSs) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank (NRB).

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

**2.1 Statement of Compliance**

The Financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRSs) and as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format as per Nepal Rastra Bank Directives for Micro-Finance Institutions.

**2.2 Reporting period and approval of financial statements**

The Institution has, for the preparation of financial statements, adopted the NFRSs with effect from fiscal year 2078/79. To comply the NFRS provisions following dates have been considered, in terms of first-time adoption.

Relevant Financial Statement	Nepalese Calendar	English Calendar
Opening NFRS SFP* date	1 Shrawan 2077	16 July 2020
Comparative SFP* Date	31 Asar 2078	15 July 2021
Comparative reporting period	1 Shrawan 2077-31 Asar 2078	16 July 2020 -15 July 2021
First NFRS SFP* Date	32 Ashar 2079	16 July 2022
First NFRS reporting period	1 Shrawan 2078- 32 Asar 2079	16 July 2021-15 July 2022

\*SFP- Statement of Financial Position



### 2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the Institution's functional currency. All financial information presented in NPR has been rounded to the nearest rupee except where indicated otherwise.

### 2.4 Use of Estimates, Assumptions and Judgements

The Institution, under NFRSs, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, it is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements.

The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and nature of the changes, if any, have been disclosed.

The NFRSs require the Institution to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements. The Institution applies estimates in preparing and presenting the financial statements and such estimates and underlying assumptions are reviewed periodically. The revision to accounting estimates are recognized in the period in which the estimates are revised, and are applied prospectively.

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

#### 2.4.1 Going Concern

The financial statements are prepared on a going concern basis, as the Board of the Institution is satisfied that it has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

### 2.5 Changes in Accounting Policies

The Institution has prepared the opening statement of financial position as per Nepal Financial Reporting Standards (NFRSs) as at 16 July 2020 (the transition date) by recognizing all assets and liabilities whose recognition is required by NFRSs, not recognizing the items of assets or liabilities which are not permitted by NFRSs, by reclassifying items from previous GAAP to NFRSs as required by NFRSs, and applying NFRSs in measurement of recognized assets and liabilities.

### 2.6 New Standards in issue but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB- after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the Institution's financial statements are disclosed below. The Financial Institution intends to adopt these standards, if applicable, when they become effective.

### 2.7 New standards and interpretations not adopted

The updates on IFRS subsequent to 2018 become applicable when the ASB incorporates them within the NFRS. The Financial Institution has not adopted those standards.

### 2.8 Discounting



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When the realization of asset and settlement of obligation is for more than one year, the financial institution considers discounting of such assets and liabilities where the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flows of the entity.

## 2.9 Limitation of NFRS Implementation

Wherever the information is not adequately available and/or it is impracticable to develop the information, such exception to NFRS implementation has been noted and disclosed in respective sections.

## 3. Significant Accounting Policies

### 3.1 Basis of Measurement

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

- derivative financial instruments are measured at fair value
- financial instruments through fair value through profit or loss are measured at fair value
- financial instruments through fair value through Other Comprehensive Income are measured at fair value.
- investment property is measured at fair value
- the liability for defined benefit obligations is recognized as the present value of the defined benefit obligation less the net total of the plan assets, plus unrecognized actuarial gains, less unrecognized past service cost and unrecognized actuarial losses.

### 3.2 Cash and Cash equivalent

Cash and cash equivalents include cash in hand, balances with B/FIs, money at call & short notice and highly liquid financial assets with original maturities of three months or less from the acquisition dates that are subject to an insignificant risk of changes in their fair value and are used by the Finance in the management of its short-term commitments.

### 3.3 Financial Assets and Financial Liabilities

#### A. Recognition

The Institution 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. It 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 Institution 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 Institution commits to purchase/ acquire the financial assets. Generally, purchase and sale of financial assets are recognized on trade date at which the Institution commits to purchase or sell the asset.



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## B. Classification

### I. Financial Assets

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

The financial assets are classified under three categories as required under NFRS 9, as follows;

- **Financial assets measured at amortized cost**

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

- **Financial asset measured at fair value through Profit or loss (FVTPL)**

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

- **Financial assets at fair value through other comprehensive income (FVTOCI)**

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

### II. Financial Liabilities

The Financial Institution classifies its financial liabilities, other than financial guarantees and loan commitments, as follows;

- **Financial Liabilities at Fair Value through Profit or Loss**

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

- **Financial Liabilities measured at amortized cost**

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



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## C. Measurement

### i. 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 assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

### ii. 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 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 a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or un-collectability.

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

### 3.3.1 De-recognition

#### De-recognition of Financial Assets

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

Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Institution is recognized as a separate asset or liability. On de-recognition 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 (i) the consideration received (including any new asset obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognized in other comprehensive income is recognized in profit or loss.

In transactions in which the Institution neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset and it retains control over the asset, it 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.

#### De-recognition of Financial Liabilities

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



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### 3.3.2 Determination of Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability, or
- In the absence of a principal market, in the most advantageous market for the asset or liability

The principal or the most advantageous market must be accessible by the Institution. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Institution uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities

Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable

Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

At each reporting date, the Management analyzes the movements in the values of assets and liabilities which are required to be re-measured or re-assessed as per the Institution's accounting policies. For this analysis, the Management verifies the major inputs applied in the latest valuation by agreeing the information in the valuation computation to contracts and other relevant documents.

For the purpose of fair value disclosures, the Institution has determined classes of assets and liabilities on the basis of the nature, characteristics and risks of the asset or liability and the level of the fair value hierarchy as explained above.

### 3.3.3 Impairment

At each reporting date the Institution assesses whether there is any indication that an asset may have been impaired. If such indication exists, the recoverable amount is determined. A financial asset or a group of financial assets is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events occurring after the initial recognition of the asset (a loss event), and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

The Institution considers the following factors in assessing objective evidence of impairment:

- Whether the counter party is in default of principal or interest payments.
- When a counter party files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the Institution initiates legal recourse of recovery in respect of a credit obligation of the counterpart.



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- Where the Institution consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.
- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

The Institution considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and collective level. All individually significant loans and advances and held-to-maturity investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified.

Loans and advances and held-to-maturity investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and held-to-maturity investment securities with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed.

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

### ***Impairment losses on assets measured at amortized cost***

#### **As per NAS 39**

Financial assets carried at amortized cost (such as amounts due from Banks, loans and advances to customers as well as held-to-maturity investments are impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset's carrying amount and the deemed recoverable value of loan.


All Loans and advances to customers are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the Finance.


The Institution assumes all Loans and advances to be individually significant and hence collective impairment has not been provided.

If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the other reserves and funds (impairment reserve) in other comprehensive income and statement of changes in equity. If a future write-off is later recovered, the recovery is credited to the 'Income Statement'.

#### **As per Loan Loss Provision of Nepal Rastra Bank**

Loan loss provisions in respect of 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 provisioning level prescribed in relevant NRB guidelines. Provision is made for possible losses on loans and advances including bills purchased at 1% to 100% on the basis of classification of loans and advances, overdraft and bills purchased in accordance with NRB directives.




The Institution has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NAS 39.

### 3.4 Trading Assets

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

Trading assets and liabilities are initially recognized at fair value and subsequently measured at fair value in the statement of financial position, with transaction costs recognized in profit or loss. All changes in fair value are recognized as part of net trading income in profit or loss.

The Institution does not have any trading asset as on reporting date.

### 3.5 Derivatives Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date.

The Institution does not have any derivative instrument during the reporting period.

### 3.6 Loan to staffs

The Financial Institution has a policy of providing loans to its employees at below-market interest rate. This asset is bifurcated and recognized as two different elements viz. a prepaid employee benefit and a loan asset. Initially fair value of employee loan is determined by discounting the future loan repayments using a market rate of interest. This fair value is recognized as loan asset and any excess of the principal loan amount over the fair value is recognized as deferred employee expenditure. Deferred employee expenditure is amortized over the loan tenor with the amortization amount recognized as interest income and a corresponding finance expense within the personnel expense.

### 3.7 Property, Plant and Equipment

#### a. Recognition and Measurement

The cost of an item of property and equipment shall be recognized as an asset, initially recognized at cost, if, and only if:

- it is probable that future economic benefits associated with the item will flow to the entity; and
- the cost of the item can be measured reliably.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost of self-constructed assets includes the following:

- the cost of materials and direct labor;
- any other costs directly attributable to bringing the assets to a working condition for their intended use;



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- when the Institution has an obligation to remove the asset or restore the site, an estimate of the costs of dismantling and removing the items and restoring the site on which they are located; and
- Capitalized borrowing costs.

The Institution adopts cost model for entire class of property and equipment. Neither class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date. The items of property and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the institution. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within other income in profit or loss.

Property, plant and equipment costing up to Rs. 5,000 are depreciated fully in the year of acquisition.

**b. Transition to NFRS**

The Institution has elected to fair value its property, plant and equipment recognized as at 15 July 2020 measured as per the previous GAAP and use that carrying value as the deemed cost of the property, plant and equipment.

**c. Capital Work in Progress**

Fixed assets under construction and cost of assets not ready for use are shown as capital work in progress.

**d. Depreciation**

Depreciation is calculated using Diminishing Balance Method as per management judgement considering less than 10% residual value of each group of assets at the end of estimated useful life as follows:

Group	Estimated Useful Life	Depreciation (Diminishing Balance Method)	Estimated Residual Value at the End of Useful Life (% of initial cost of assets)
Furniture, Office Equipment & Computers	10 Years	25 %	7.50 %
Vehicle	15 Years	20 %	4.40%
Office Machinery	15 Years	15 %	8.74 %
Leasehold		Lease Period	

**e. De-recognition**

The carrying amount of Property and Equipment shall be derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the de-recognition of an item of property and equipment shall be included in profit or loss when the item is derecognized (unless on a sale & lease back).

Depreciation method, useful lives and residual value are reviewed at each reporting date and adjusted, if any.



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### 3.8 Intangible Assets

#### Acquired Intangible Assets

Intangible assets are initially measured at fair value, which reflects market expectations of the probability that the future economic benefits embodied in the asset will flow to the Institution, and are amortized on the basis of their expected useful lives.

#### Computer software

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized on the basis of expected useful life. Costs associated with maintaining software are recognized as an expense as incurred.

At each reporting date, these assets are assessed for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down immediately.

Software is amortized on a straight-line basis in profit or loss over its estimated useful life, from the date that it is available for use. The estimated useful life of software for the current and comparative periods is five years.

Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate.

### 3.9 Investment Property/Non-Current Assets Held for Sale

#### Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by the Institution as non-banking assets but not sold as on the reporting date.

The Institution holds investment property that has been acquired through enforcement of security over the loans and advances.

#### Non-Current Assets Held for Sale

Non-current assets (such as property) and disposal groups (including both the assets and liabilities of the disposal groups) are classified as held for sale and measured at the lower of their carrying amount and fair value less cost to sell when: (i) their carrying amounts will be recovered principally through sale; (ii) they are available-for-sale in their present condition; and (iii) their sale is highly probable.

Immediately before the initial classification as held for sale, the carrying amounts of the assets (or assets and liabilities in a disposal group) are measured in accordance with the applicable accounting policies described above.

The Institution does not have any Non-Current Assets Held for Sale as on reporting date.

### 3.10 Income Tax

Tax expense comprises current and deferred tax. Current tax and deferred tax are recognized in profit or loss except to the extent that they relate to items recognized directly in equity or in other comprehensive income.



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**a. Current Tax**

Current tax is the expected tax payable or recoverable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Current tax payable also includes any tax liability arising from the declaration of dividends.

**b. Deferred Tax**

Deferred tax is recognized in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred income tax is determined using tax rate applicable to the Financial Institution as at the reporting date which is expected to apply when the related deferred income tax asset 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.

**3.11 Deposits, debts securities issued and subordinated liabilities**

**a. Deposits**

The Institution accepts deposits from its customers under account, current and term deposit accounts which allows money to be deposited and withdrawn by the account holder. These transactions are recorded on the Institution's books, and the resulting balance is recorded as a liability for the Institution and represents the amount owed by the Institution to the customer.

**b. Debt Securities Issued**

It includes debentures, bonds or other debt securities issued by the Institution. Deposits, debt securities issued and subordinated liabilities are initially measured at fair value minus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest method, except where the Institution designates liabilities at fair value through profit or loss. The Institution has not issued any debt securities.

**c. Subordinated Liabilities**

Subordinated liabilities are those liabilities which at the event of winding up are subordinate to the claims of depositors, debt securities issued and other creditors. The Institution does not have any of such subordinated liabilities.

**3.12 Provisions**

The Institution recognizes a provision if, as a result of past event, it has a present constructive or legal obligation that can be reliably measured and it is probable that an outflow of economic benefit will be required to settle the obligation.

A disclosure for contingent liability is made when there is a possible obligation or a present obligation that may but probably will not require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.



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A provision for onerous contract is recognized when the expected benefits to be derived by the Institution from a contract are lower than the unavoidable cost of meeting its obligation under the contract.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed. Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

### 3.13 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the course of the ordinary activities of an entity when those inflows result in increases in equity, other than increases relating to contributions from equity participants. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Institution and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The Institution's revenue comprises of interest income, fees and commission, and the bases of incomes recognition are as follows:

#### a. Interest Income

Interest income on available-for-sale assets and financial assets held at amortized cost shall be recognized using the Institution's normal interest rate which is very close to effective interest rate.

For income from loans and advances to customers, initial charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have been derived under effective interest rate method. The difference is not considered material. The Institution considers that the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

The effective interest method is a method of calculating the amortized cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that discounts estimated future cash payments or receipts through 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.

Further, Interest income on Loans and Advances is recognized as per the guideline on recognition of interest income, 2019 issued by NRB.

#### b. Fees & Commission Income

Fees and commissions income comprise fees and services collected on diverse ranges of services provided by the Institution such as loan administrative, remittance and brokerage and other services.

#### c. Dividend Income

Dividend income is recognized when right to receive such dividend is established. Usually this is the ex-dividend date for equity securities. Dividends are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity investment.



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**d. Net Trading Income**

Net trading income comprises gains less losses related to trading assets and liabilities, and includes all realized and unrealized fair value changes, interest, dividends and foreign exchange differences.

**e. Net Income from other financial instrument at fair value through Profit or Loss**

Net income from other financial instruments at fair value through profit or loss relates to non-trading derivatives held for risk management purposes that do not form part of qualifying hedge relationships and financial assets and liabilities designated at fair value through profit or loss. It includes all realized and unrealized fair value changes, interest, dividends and foreign exchange differences.

**3.14 Interest expense**

Interest expense is recognized in Profit or Loss using the effective interest method. The effective interest rate is the rates that exactly discount estimated future cash payment through expected life of the financial instrument or where appropriate a shorter period, to the net carrying amount of the financial liability. While calculating the effective interest rate, the Institution estimates cash flows considering all contractual terms of the financial instrument but excluding future credit gains. The calculation includes all amount paid by the institution that are an integral part of the effective interest rate of the financial instrument, including the transaction costs and other premium or discounts.

**3.15 Fees & Commission Expenses**

It includes payouts on account of fee and commission for services obtained by the Institution such as card related fees, guarantee commission, brokerage expenses etc. The fees and commission expense that are integral to the effective interest rate on the financial liability are included in the measurement of the effective interest rate and are not recognized as expense under this head.

**3.16 Employees Benefits/Personnel Expenses**

**a. Short Term Employee Benefits**

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the Bonus Act, 2030 to pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

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

- wages, salaries and social security contributions,
- paid annual leave and paid sick leave,
- profit-sharing and bonuses and
- non-monetary benefits

**b. Post-Employment Benefits**

Post-employment benefit plan includes the followings:

**i. Defined Contribution Plan**

A defined contribution plan is a post-employment benefit plan under which the Institution pays fixed contributions into a separate entity and has no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution plans are recognized as personnel expenses in profit or loss in the periods during which related services are rendered.

Contributions to a defined contribution plan that are due more than 12 months after the end of the reporting period in which the employees render the service are discounted to their present value.

All employees of the Institution are entitled to receive benefits under the provident fund, a defined contribution plan, in which both the employee and the Institution contribute monthly at a pre-determined rate of 10% of the basic salary. The Institution does not assume any future liability for provident fund benefits other than its annual contribution.

**ii. Defined Benefit plan**

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

The Institution recognizes gains and losses net of deferred tax arising from defined benefit plans immediately in other comprehensive income and all expenses related to defined benefit plans in employee benefit expense in profit or loss.

The Institution recognizes gains and losses on the curtailment or settlement of a defined benefit plan when the curtailment or settlement occurs. The gain or loss on curtailment or settlement comprises any resulting change in the fair value of plan assets, any change in the present value of the defined benefit obligation, any related actuarial gains and losses and any past service cost that had not previously been recognized.

The calculation of defined benefit obligation is to be performed by a qualified actuary using the projected unit credit method. However, as the Financial Institution considers the possibility of its merger in near future and the employees liability existing at the time are to be settled for a fresh start in the new organization, no actuarial valuation has been performed for time being as it is more beneficial for the institution.

**iii. Termination Benefits**

Termination benefits are recognized as an expense when the Institution is demonstrably committed, without realistic possibility of withdrawal, to a formal detailed plan to either terminate employment before the normal retirement date. If benefits are payable more than 12 months after the reporting date, then they are discounted to their present value.

**3.17 Leases**

NFRS 16 requires lessees to recognize a right to use asset and a liability for future payments arising from a lease contract.



Complying with the standard, the institution has recognized the future payments arising from its rental lease contracts as a 'right-of-use-asset' and an associated liability at the commencement date of the lease. The lease liability has been initially measured at the present value of the lease payments that are not paid at the commencement date. The discount rate used to determine present value is the rate of interest implicit in the lease.

- The right-of-use-asset includes the following amounts:
- the amount of the initial measurement of the lease liability.
- any payments made to the lessor at, or before, the commencement date of the lease, less any lease incentives received
- any initial direct costs incurred by the lessee
- an estimate of any costs to be incurred by the lessee in dismantling and removing the underlying asset, or restoring the site on which it is located.

The right-of-use-asset is subsequently depreciated. Depreciation is over the shorter of the useful life of the asset and the lease term, unless the title to the asset transfers at the end of the lease term, in which case depreciation is over the useful life.

The lease liability is effectively treated as a financial liability which is measured at amortized cost, using the rate of interest implicit in the lease as the effective interest rate.

### 3.18 Foreign Currency Translation

The financial statements are presented in Nepalese Rupees (NPR).

Transactions in foreign currencies are initially recorded at the functional currency rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rate of exchange at the statement of financial position date.

Foreign exchange gains and losses resulting from the settlement of such transactions, and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the statement of profit or loss.

Non-monetary assets and liabilities are translated at historical exchange rates if held at historical cost, or year-end exchange rates if held at fair value, and the resulting foreign exchange gains and losses are recognized in either the statement of profit or loss or shareholders' equity depending on the treatment of the gain or loss on the asset or liability.

### 3.19 Financial guarantee and loan commitment

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

Loan commitment is the commitment where the Institution has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the Institution has not made payments at the reporting date, those instruments are included in this financial statement as commitments.



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### 3.20 Share Capital and Reserves

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

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

Incremental costs directly attributable to the issue of an equity instrument are deducted from the initial measurement of the equity instruments considering the tax benefits achieved thereon.

The reserves include retained earnings and other statutory reserves such as general reserve, foreign exchange equalization reserve, regulatory reserve, investment adjustment reserve, staff training and development fund, CSR reserve etc.

### 3.21 Earnings per share including diluted

The Institution presents basic and diluted earnings per share (EPS) data for its ordinary shares. The basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Institution by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares.

### 3.22 Segment Reporting

The Institution has not identified any key segments of the business on the basis of nature of operations that assist the Institution in decision process and to allocate the resources. Therefore, segment reporting is not done by the Institution.

## 4. Schedules forming part of Financial Statements

Schedules are attached with financial statements.



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**4.1 Cash and Cash Equivalent**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Cash in hand	150,378	-	2,091
Balances with BFIs	66,621,557	245,098,347	114,981,271
Money at call and short notice	-	-	-
Other	-	-	-
<b>Total</b>	<b>66,771,935</b>	<b>245,098,347</b>	<b>114,983,362</b>

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

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Statutory balances with NRB	-	-	-
Statutory balances with BFIs	12,232,926	29,666,542	22,651,882
Securities purchased under resale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
<b>Total</b>	<b>12,232,926</b>	<b>29,666,542</b>	<b>22,651,882</b>

**4.3 Placement with Financial Institutions**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Placement with domestic FIs	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



4.4 Derivative financial instruments

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Held for trading</b>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Total</b>	-	-	-



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4.5 Other trading assets

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Tresury bills	-	-	-
Government bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
Pledged	-	-	-
Non-Pledged	-	-	-

4.6 Loan and advances to MFIs & Cooperatives

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Loans to microfinance institutions	-	-	-
Loans to Fis	-	-	-
Loans to cooperative	-	-	-
Less: Allowances for impairment	-	-	-
Other	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.6.1 Allowances for Impairment

Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
<b>Balances at Ashad end</b>	<b>-</b>	<b>-</b>	<b>-</b>

4.7 Loans and Advances to Customers

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Loans and advances to customers at amortised cost	2,366,507,348	1,901,201,489	1,341,243,892
Less: Impairment allowances	-	-	-
Collective impairment	-	-	-
Individual impairment	(150,214,037)	(71,796,458)	(74,307,835)
<b>Net amount</b>	<b>2,216,293,311</b>	<b>1,829,405,031</b>	<b>1,266,936,057</b>
Loan and advance measured at FVTPL	-	-	-
Interest Receivable	17,071,416	13,720,631	27,079,763
<b>Total</b>	<b>2,233,364,727</b>	<b>1,843,125,662</b>	<b>1,294,015,819</b>

4.7.1 Analysis of loan and advances - By Product

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Product</b>			
Term loans			
Short term, term loan	113,548,538	95,176,865	79,201,653
Long term, term loan	2,225,906,312	1,732,830,188	1,191,948,542
Hire purchase loans	-	-	-
Personal Residential Loans	22,035,564	68,753,927	57,992,141
Staff loans	5,016,934	4,440,509	12,101,556
Other	-	-	-
<b>Sub Total</b>	<b>2,366,507,348</b>	<b>1,901,201,489</b>	<b>1,341,243,892</b>
Interest Receivable	17,071,416	13,720,631	27,079,763
<b>Grand Total</b>	<b>2,383,578,764</b>	<b>1,914,922,120</b>	<b>1,368,323,655</b>



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4.7.2 Analysis of Loan and Advances - By Collateral

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Secured</b>			
Immovable assets	459,263,274	308,908,471	119,711,729
Government guarantee	-	-	-
Collateral of Government securities	-	-	-
Collateral of Fixed Deposit receipt	-	-	-
Collateral Government securities	-	-	-
Group guarantee	1,902,227,140	1,587,852,509	1,209,430,607
Personal guarantee	5,016,934	4,440,509	12,101,556
Other collateral	-	-	-
<b>Subtotal</b>	<b>2,366,507,348</b>	<b>1,901,201,489</b>	<b>1,341,243,892</b>
Unsecured	-	-	-
<b>Grand Total</b>	<b>2,366,507,348</b>	<b>1,901,201,489</b>	<b>1,341,243,892</b>

4.7.3 Allowances for impairment

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Specific allowances for impairment</b>			
<b>Balance at Shrawan 1</b>	71,796,458	74,307,835	28,594,933
Impairment loss for the year:			
Charge for the year	78,417,579	16,344,910	50,222,654
Recoveries/reversal during the year	-	(18,856,287)	(4,509,752)
Write-offs	-	-	-
Other movement	-	-	-
<b>Balance at Asar end</b>	<b>150,214,037</b>	<b>71,796,458</b>	<b>74,307,835</b>
<b>Balance at Shrawan 1</b>	-	-	-
Impairment loss for the year:			
Charge/(reversal) for the year	-	-	-
Other movement	-	-	-
<b>Balance at Ashad end</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total allowances for impairment</b>	<b>150,214,037</b>	<b>71,796,458</b>	<b>74,307,835</b>
<b>Additional Disclosures</b>			

4.7.5 Financial Assets classification as per NFRS 7

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Financial Assets at fair value through profit or loss	-	-	-
Financial Assets at amortised cost	2,366,507,348	1,901,201,489	1,341,243,892
Financial Assets measured at fair value through Other Comprehensive Income	-	-	-
<b>Total</b>	<b>2,366,507,348</b>	<b>1,901,201,489</b>	<b>1,341,243,892</b>

4.7.6 Collateral Disclosures (NFRS 7 para 14)

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Pledged	-	-	-
Non-Pledged	2,366,507,348	1,901,201,489	1,341,243,892
<b>Total</b>	<b>2,366,507,348</b>	<b>1,901,201,489</b>	<b>1,341,243,892</b>



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**4.8 Investment Securities**

	<u>As at 32 Asar 2079</u>	<u>As at 31 Asar 2078</u>	<u>As at 31 Asar 2077</u>
Investment securities measured at amortized cost	-	-	-
Investment in equity measured at FVTOCI	374,093	611,572	312,616
<b>Total</b>	<b><u>374,093</u></b>	<b><u>611,572</u></b>	<b><u>312,616</u></b>

**4.8.1 Investment Securities measured at Amortized Cost**

	<u>As at 32 Asar 2079</u>	<u>As at 31 Asar 2078</u>	<u>As at 31 Asar 2077</u>
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
<b>Total</b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>-</u></b>

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

	<u>As at 32 Asar 2079</u>	<u>As at 31 Asar 2078</u>	<u>As at 31 Asar 2077</u>
Equity instruments			
Quoted equity securities	374,093	611,572	312,616
Unquoted equity securities	-	-	-
<b>Total</b>	<b><u>374,093</u></b>	<b><u>611,572</u></b>	<b><u>312,616</u></b>



4.8.3 Information relating to investment in equities

Particulars	As at 2079		As at 2078		As at 2077	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
<b>Investment in quoted equity</b>						
Century Commercial Bank Ltd 153 shares of Rs. 100 each	15,300	27,999	15,300	44,523	15,300	23,103
RMDC Laghubitta Bittiya Sanstha Ltd 413 shares of Rs. 100 each	41,300	346,094	41,300	567,049	41,300	289,513
	<b>56,600</b>	<b>374,093</b>	<b>56,600</b>	<b>611,572</b>	<b>56,600</b>	<b>312,616</b>
<b>Investment in unquoted equity</b>						
..... Ltd ..... shares of Rs. .... each	-	-	-	-	-	-
..... Ltd ..... shares of Rs. .... each	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Total</b>		<b>374,093</b>		<b>611,572</b>		<b>312,616</b>

*Handwritten signatures and initials:*  
 1. A large signature on the left side.  
 2. A signature in the middle, possibly reading "Rajendra".  
 3. A signature on the right side, possibly reading "Ramesh".



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Notes forming part of the financial statements**

4.9 Current tax assets	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Current tax assets</b>			
Current year income tax assets	16,975,247	24,019,343	7,000,000
Tax assets of prior periods	4,985,973	8,421,262	1,421,262
<b>Total</b>	<b>21,961,220</b>	<b>32,440,605</b>	<b>8,421,262.26</b>
<b>Current tax liabilities</b>			
Current year income tax liabilities	4,370,479	27,454,632	-
Tax liabilities of prior periods	-	-	-
<b>Total</b>	<b>4,370,479.43</b>	<b>27,454,632.15</b>	<b>-</b>

Shrijanshil Laghubitta Bittiya Sanstha Limited  
Notes forming part of the financial statements

4.10 Investment properties	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Investment properties measured at fair value</b>			
Balance as on Shrawan 1, .....	-	-	-
Addition/disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/transfer	-	-	-
<b>Net amount</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investment properties measured at cost</b>			
Balance as on Shrawan 1, .....	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
<b>Net amount</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>






4.11 Property and Equipment

	Leasehold Properties	Office Equipment	Vehicles	Furniture & Fixtures	Machinery	Equipment & Others	Total
<b>Cost</b>							
As on Shrawan, 2077	-	3,597,674	3,202,214	1,563,473	-	225,781	8,589,142
Additions during the year							
Acquisition	-	1,556,048	407,390	856,538	-	37,005	2,856,981
Capitalization	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-
Adjustment/ Revaluation	-	-	-	-	-	-	-
<b>Balance as on Asar end 2078</b>	-	<b>5,153,722</b>	<b>3,609,604</b>	<b>2,420,011</b>	-	<b>262,786</b>	<b>11,446,123</b>
Additions during the year							
Acquisition during the year	-	932,306	-	1,249,398	-	-	2,181,704
Capitalization	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Adjustment/ Revaluation	-	-	-	-	-	-	-
<b>Balance as on Asar end 2079</b>	-	<b>6,086,028</b>	<b>3,609,604</b>	<b>3,669,409</b>	-	<b>262,786</b>	<b>13,627,827</b>
<b>Depreciation and Impairment</b>							
As on Shrawan, 2077	-	-	-	-	-	-	-
Depreciation Charge for the Year	-	1,015,835	640,666	494,724	-	60,490	2,211,714
Impairment for the year	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>As on Asar end 2078</b>	-	<b>1,015,835</b>	<b>640,666</b>	<b>494,724</b>	-	<b>60,490</b>	<b>2,211,714</b>
Depreciation charge for the Year	-	1,174,627	593,788	646,737	-	50,574	2,465,726
Impairment for the year	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
<b>As on Asar end 2079</b>	-	<b>2,190,462</b>	<b>1,234,454</b>	<b>1,141,461</b>	-	<b>111,064</b>	<b>4,677,440</b>
Capital Work in Progress	-	-	-	-	-	-	-
<b>Net Book Value</b>							
As on Asar end 2077	-	3,597,674	3,202,214	1,563,473	-	225,781	8,589,142
As on Asar end 2078	-	4,137,887	2,968,938	1,925,288	-	202,296	9,234,409
As on Asar end 2079	-	3,895,565	2,375,150	2,527,949	-	151,722	8,950,387



Handwritten signatures and dates, including '2079' and '2080', indicating the approval of the financial statements.



4.12 Goodwill and Intangible Assets

Particulars	Software			Other	Total
	Goodwill	Purchased	Developed		
<b>Cost</b>					
As on Shraawan 1, 2077	-	108,738	-	16,187,166	16,295,903
Addition during the Year					
Acquisition	-	-	-	1,635,470	1,635,470
Capitalization	-	-	-	-	-
Disposals during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2078</b>	<b>-</b>	<b>108,737.64</b>	<b>-</b>	<b>17,822,636.17</b>	<b>17,931,373.81</b>
Addition during the Year					
Acquisition	-	-	-	2,444,118	2,444,118
Capitalization	-	-	-	-	-
Disposals during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Asar end 2079</b>	<b>-</b>	<b>108,738</b>	<b>-</b>	<b>20,266,754</b>	<b>20,375,491</b>
<b>Amortization and Impairment</b>					
As on Shrawan 1, 2077	-	-	-	-	-
Amortization charge for the Year	-	21,748	-	4,307,080	4,328,827
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2078</b>	<b>-</b>	<b>21,748</b>	<b>-</b>	<b>4,307,080</b>	<b>4,328,827</b>
Amortization charge for the Year	-	21,748	-	5,381,305	5,403,052
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Asar end 2079</b>	<b>-</b>	<b>43,495</b>	<b>-</b>	<b>9,688,385</b>	<b>9,731,880</b>
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
As on Asar end 2077	-	108,738	-	16,187,166	16,295,903
As on Asar end 2078	-	86,990	-	13,515,557	13,602,547
As on Asar end 2079	-	65,243	-	10,578,369	10,643,612



Handwritten signatures and dates, including '2079' and '2081'.



4 Deferred tax

Deferred Tax Assets/Liabilities

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Deferred tax assets	1,448,002	1,565,933	-
Deferred tax liabilities	-	-	4,046,132
	<b>1,448,002</b>	<b>1,565,933</b>	<b>4,046,132</b>

FY 2078-79

	Deferred Tax Assets	Deferred Tax Liabilities	Current Year Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and Advance to B/FIs	-	-	-
Loan and advances to customers	-	5,001,234	(5,001,234)
Investment Properties	-	-	-
Investment Securities	-	95,248	(95,248)
Property & Equipment	-	2,912,582	(2,912,582)
Employees' defined benefit plan	3,388,839	-	3,388,839
Employees' Leave Provision	2,491,568	-	2,491,568
Lease Liabilities	3,576,659	-	3,576,659
Provisions	-	-	-
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>	<b>9,457,066</b>	<b>3,007,830</b>	<b>1,448,002</b>
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
<b>Net Deferred tax asset/(liabilities) as on year end of 31 Asar 2079</b>			<b>1,448,002</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2078			(1,565,933)
<b>Origination/(Reversal) during the year</b>			<b>(117,931)</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>112,370</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>5,561</b>
<b>Deferred tax expense/(income) recognised in directly in equity</b>			



Handwritten signatures and dates (2079) of the company's management and the auditor.



FY 2077-78

	Deferred Tax Assets	Deferred Tax Liabilities	Previous Year Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and advance to B/FIs	-	-	-
Loan and advance to customers	-	4,061,220	(4,061,220)
Investment Properties	-	-	-
Investment Securities	-	166,492	(166,492)
Property & Equipment	-	3,777,528	(3,777,528)
Employees' defined benefit plan	3,683,171	-	3,683,171
Lease Liabilities	4,333,133	-	4,333,133
Employees Leave Provision	1,554,869	-	1,554,869
Provisions	-	-	-
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>	<b>9,571,173</b>	<b>8,005,240</b>	<b>1,565,933</b>
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred tax asset/(liabilities) as on year end of 31 Asar, 2078 (Closing)</b>			<b>1,565,933</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2077 (Opening)			4,046,132
<b>Origination/(Reversal) during the year</b>			<b>5,612,065</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>(5,701,752)</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>89,687</b>
<b>Deferred tax expense/(income) recognised in directly in equity</b>			<b>-</b>

FY 2076-77

	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and advance to B/FIs	-	-	-
Loan and advance to customers	-	8,061,101	(8,061,101)
Investment Properties	-	-	-
Investment Securities	-	76,805	(76,805)
Property & Equipment	-	4,925,539	(4,925,539)
Employees' defined benefit plan	2,885,200	-	2,885,200
Lease Liabilities	4,856,150	-	4,856,150
Employee Leave Provision	1,275,964	-	1,275,964
Provisions	-	-	-
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>	<b>9,017,313</b>	<b>13,063,445</b>	<b>(4,046,132)</b>
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred tax asset/(liabilities) as on year end of 31 Asar, 2077 (Closing)</b>			<b>(4,046,132)</b>
Deferred tax (asset)/liabilities as on Shrawan 1, 2076 (Opening)			(1,646,617)
<b>Origination/(Reversal) during the year</b>			<b>(5,692,749)</b>
<b>Deferred tax expense/(income) recognised in profit or loss</b>			<b>5,615,944</b>
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			<b>76,805</b>
<b>Deferred tax expense/(income) recognised directly in equity</b>			<b>-</b>

**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
**Notes forming part of the financial statements**

## 4.14 Other Assets

Other Assets	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Asset Held for Sale	-	-	-
Other non banking assets	-	-	-
Bills receivable	-	-	-
Accounts receivable	10,149,955	5,519,673	6,269,914
Accrued income	-	-	-
Prepayments and Deposit	775,722.00	590,336	646,469.00
Deferred employee expenditure	400,637	183,229	209,426
Other	2,559,420	1,555,360	947,741
<b>Total</b>	<b>13,885,735</b>	<b>7,848,598</b>	<b>8,073,551</b>



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
Notes forming part of the financial statements

**4.15 Due to Banks and Financial Institutions**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Borrowing from National BFIs	1,163,673,758	1,087,910,900	527,913,666.29
Settlement and clearing accounts	-	-	-
Other	-	-	-
<b>Total</b>	<b>1,163,673,758</b>	<b>1,087,910,900</b>	<b>527,913,666</b>

**4.16 Due to Nepal Rastra Bank**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of last resort facility from NRB	-	-	-
Securities sold under repurchase agreement	-	-	-
Other payable to NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Shrijanshil Laghubitta Bittiya Sanstha Limited  
Notes forming part of the financial statements

**4.17 Derivative financial instruments**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Held for trading</b>			
Interest rate swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<b>Held for risk management</b>			
Interest rate swap	-	-	-
Currency Swap	-	-	-
Forward exchange contract	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



Handwritten signatures and dates (2079, 2078, 2077) of the representatives.





**4.19 Borrowing**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Domestic Borrowing</b>			
Nepal Government	-	-	-
Other Licensed Institution	-	-	-
Other	-	-	-
Subtotal	-	-	-
<b>Foreign Borrowing</b>			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Banks	-	-	-
Other Institutions	-	-	-
Sub total	-	-	-
<b>Total</b>	-	-	-

**4.20 Provisions**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Provision for Employee Training	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contracts	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-

**4.20.1 Movement in provision**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Balance at Shrawan 1</b>			
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
<b>Balance at Asar end</b>	-	-	-



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
Notes forming part of the financial statements

**4.18 Deposits from customers**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Institutions customers:</b>	-	-	-
Term deposits	-	-	-
Call deposits	-	-	-
Other	-	-	-
<b>Individual customers:</b>	<b>824,535,981</b>	<b>618,999,445</b>	<b>599,822,949</b>
Term deposits	978,000	1,093,286	1,117,295
Saving deposits	823,557,981	617,906,159	598,705,654
Savings from Members	-	-	-
Other	-	-	-
<b>Total</b>	<b>824,535,981</b>	<b>618,999,445</b>	<b>599,822,949</b>

**4.18.1 Currency Wise Analysis of Deposit from Customer**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Nepalese rupee	824,535,981	618,999,445	599,822,949
Indian rupee	-	-	-
United States Dollar	-	-	-
Great Britain Pound	-	-	-
Euro	-	-	-
Japanese Yen	-	-	-
Chinese yuan	-	-	-
Other	-	-	-
<b>Total</b>	<b>824,535,981</b>	<b>618,999,445</b>	<b>599,822,949</b>

**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
Notes forming part of the financial statements

**4.21 Other Liabilities**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Liability for employees defined benefit obligations	11,786,683	12,277,236	9,617,332
Liability for long-service leave	8,414,430	5,182,897	4,253,212
Short-term employee benefits	-	8,874	232,156
Bills payable	1,487,083	774,464	266,322
Creditors and accruals	145,260	145,260	145,260
Interest payable on deposit	5,525	63,029,862	1,952,241
Interest payable on borrowing	-	-	-
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Liabilities under Finance Lease	-	-	-
Employee bonus payable	-	10,349,895	-
Audit Fee Payable	278,750	139,375	111,500
Employee Welfare Fund	1,615,146	2,009,817	26,177,656
Employee Health Fund	818,792	968,792	1,087,051
Organization Development Fund	11,718,369	11,718,369	12,718,369
Srijana Samudayak Bikas Kendra	92,237,365	100,024,765	100,024,765
Lease Liability	11,922,195	14,443,777	16,187,166
Other	13,784,789	2,807,540	574,624
<b>Total</b>	<b>154,214,389</b>	<b>223,880,925</b>	<b>173,347,654</b>



Handwritten signatures and initials of the management and accountants.



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
Notes forming part of the financial statements

**4.22 Debt securities issued**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Debt securities issued designated at fair value through profit or loss	-	-	-
Debt securities issued at amortized cost	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.23 Subordinated Liabilities**

Particulars	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



Handwritten signatures and dates: 29/11/2019, 20/11/2019, and 20/11/2019.



**4.24 Share Capital**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Ordinary Shares	70,000,000	70,000,000	70,000,000
Convertible preference shares (equity component only)	-	-	-
Irredeemable preference shares (equity component only)	-	-	-
Perpetual debt (equity component only)	-	-	-
<b>Total</b>	<b>70,000,000</b>	<b>70,000,000</b>	<b>70,000,000</b>

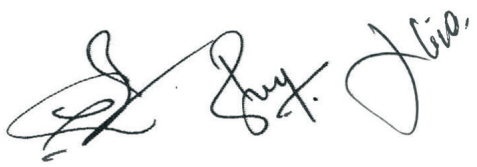
**4.24.1 Ordinary Shares**



	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Authorised capital</b>			
2,000,000 Ordinary Shares @ Rs. 100 each	200,000,000	200,000,000	200,000,000
<b>Issued capital</b>			
1,000,000 Ordinary Shares @ Rs. 100 each	100,000,000	100,000,000	100,000,000
<b>Subscribed and paid up capital</b>			
700,000 Ordinary Shares @ Rs. 100 each	70,000,000	70,000,000	70,000,000
<b>Total</b>	<b>70,000,000</b>	<b>70,000,000</b>	<b>70,000,000</b>

**4.24.2 Ordinary share ownership**

	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Domestic ownership (Promoter)</b>	<b>70,000,000</b>	<b>70,000,000</b>	<b>70,000,000</b>
Nepal Government	-	-	-
"A" class licensed institutions	10,000,000	10,000,000	10,000,000
Other licensed institutions	-	-	-
Other institutions	46,700,000	46,700,000	46,700,000
Other	13,300,000	13,300,000	13,300,000
<b>Domestic ownership (Public)</b>			
Nepal Government	-	-	-
"A" class licensed institutions	-	-	-
Other licensed institutions	-	-	-
Other institutions	-	-	-
Other	-	-	-
<b>Foreign ownership promoter</b>	-	-	-
<b>Foreign ownership public</b>	-	-	-
<b>Total</b>	<b>70,000,000</b>	<b>70,000,000</b>	<b>70,000,000</b>







## Shrijanshil Laghubitta Bittiya Sanstha Ltd.

### 4.26.2.1 List of shareholder holding 0.5% or more shares

S.N.	Shareholders name	This Year		Previous Year	
		%	Amount NPR	%	Amount NPR
1	Shrijan Samudayak Biskas Kendra	66.71%	46,700,000	66.71%	46,700,000
2	NIC Asia Bank Ltd.	14.29%	10,000,000	14.29%	10,000,000
3	Lilanath Shrestha	4.29%	3,000,000	4.29%	3,000,000
4	Shyam Kumar Shrestha	0.71%	500,000	0.71%	500,000
5	Ram Dayal Shrestha	0.57%	400,000	0.57%	400,000
6	Pradip Kumar Shrestha	2.14%	1,500,000	2.14%	1,500,000
7	Motilal Shrestha	2.14%	1,500,000	2.14%	1,500,000
8	Ambika Devi Shrestha	1.14%	800,000	1.14%	800,000
9	Neebha Shrestha	1.00%	700,000	1.00%	700,000
10	Batuk Samsher Shrestha	1.00%	700,000	1.00%	700,000

Shrijanshil Laghubitta Bittiya Sanstha Limited  
Notes forming part of the financial statements

### 4.25 Reserves

Particulars	As at	As at	As at
	32 Asar 2079	31 Asar 2078	31 Asar 2077
Statutory general reserve	58,442,743	58,442,743	45,294,834
Capital reserve	-	-	-
Exchange equalization reserve	-	-	-
Investment adjustment reserve	-	-	-
Corporate social responsibility reserve	611,726	658,026	631
Client Protection Fund	44,080,127	44,717,420	44,790,278
Capital redemption reserve	-	-	-
Regulatory reserve	11,949,990	9,604,442	18,955,834
Assets revaluation reserve	-	-	-
Fair value reserve	317,493	554,972	256,016
Dividend equalization reserve	-	-	-
Actuarial gain	-	-	-
Special reserve	-	-	-
Other reserve	-	-	-
<b>Total</b>	<b>115,402,080</b>	<b>113,977,603</b>	<b>109,297,594</b>



**Shrijanshil Laghubitta Bittiya Sanstha Limited**  
Notes forming part of the financial statements

**4.26 Contingent liabilities and commitments**

	Bank		
	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Contingent liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease Commitment	-	-	-
Litigation	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.26.1 Capital commitments**

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

	Bank		
	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
<b>Capital commitments in relation to Property and Equipment</b>			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Capital commitments in relation to Intangible assets</b>			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>










#### 4.26.2 Lease commitments

	Bank		
	As at 32 Asar 2079	As at 31 Asar 2078	As at 31 Asar 2077
Operating lease commitments	-	-	-
Future minimum lease payments under non cancellable operating lease, where the institution is lessee	-	-	-
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
<b>Sub total</b>	-	-	-
<b>Finance lease commitments</b>			
Future minimum lease payments under non cancellable operating lease, where the institution is lessee	-	-	-
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
<b>Sub total</b>	-	-	-
<b>Grand total</b>	-	-	-

#### 4.26.3 Litigation

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



Handwritten signatures and dates, including '2079' and '2078'.



5.11 Disclosure effect of transition from previous GAAP to NFRSs  
5.11.1. Reconciliation of equity

NPR

Particulars	Explanatory Note	As at 01 Shrawan 2077 (Date of Transition)	As at 31 Ashar 2078 (End of last period presented under previous GAAP)	As at 32 Ashar 2079
<b>Total equity under Previous GAAP</b>		<b>146,353,825</b>	<b>211,363,115</b>	<b>205,929,923</b>
<b>Adjustments under NFRSs:</b>				
Impairment on loan and advances		-	-	-
Fair value & employees benefit accounting of staff loan		-	-	-
Lease accounting	1	-	(928,221)	(1,343,826)
Measurement of investment securities at fair value		256,016	554,972	317,493
Revaluation of property & equipment	2	-	254,606	711,776
Recognition of investment property		-	-	-
Amortization of debt securities issued		-	-	-
Deferred tax	3	(5,476,467)	(16,789)	151,247
Defined benefit obligation of employees		-	-	-
Goodwill/Bargain purchase gain		-	-	-
Interest income	4	27,079,763	13,720,631	17,071,416
<b>Total Adjustment to equity</b>		<b>21,859,312</b>	<b>13,585,199</b>	<b>16,908,106</b>
<b>Total Equity under NFRSs</b>		<b>168,213,138</b>	<b>224,948,313</b>	<b>222,838,029</b>

Explanatory note:

1. Lease Accounting

Under previous GAAP, contractual payments under lease rental agreements were expensed to Statement of Comprehensive Income. Under NFRS 16, the financial institution has recognized a right to use asset and a liability for future payments arising from a lease contract. The impact on equity has been explained below:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Lease Liability as on Year End	(16,187,166)	(14,443,777)	(11,922,195)
Right to Use Asset as on Year end	16,187,166	13,515,557	10,578,369
<b>Net Increase in Equity</b>	<b>-</b>	<b>(928,221)</b>	<b>(1,343,826)</b>

1. Fair Valuation of Investments in Equity Shares

Under previous GAAP, investments in equity shares were valued at cost. As per NFRS, they have been fair valued through Other Comprehensive Income:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Revaluation (Loss)/Gain	256,016	554,972	317,493
<b>Net Increase/(decrease) in equity.</b>	<b>256,016</b>	<b>554,972</b>	<b>317,493</b>



Handwritten signatures and dates (2079) of the management and auditors.





5.11 Disclosure effect of transition from previous GAAP to NFRSs

5.11.1. Reconciliation of equity

3. Revaluation of property and equipment

Under previous GAAP, plant and machinery were depreciated using certain rate. Under NFRS, the bank assess the useful life of the plant and machinery and depreciating the same on Diminishing Balance Method. The impact on equity has been explained below:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Traferred to retained earnings (for plant and machinery used for useful life)	-	-	-
Excess depreciation charged under previous GAAP now reversed	-	254,606	711,776
Revaluation of fixed assets	-	-	-
<b>Net Increase in Equity</b>	<b>-</b>	<b>254,606</b>	<b>711,776</b>

4. Deferred tax

Under NFRS, deferred tax are mainly created due to accrual interest income booking, reversal of loan loss provision, reversal of investment and actuarial valuation impact of defined benefit obligation. Below are the impact on equities.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Addition on DTA as per NFRS	(5,476,467)	(16,789)	151,247
DTL created on grauity	-	-	-
Accrued income DTA decrease	-	-	-
<b>Net decrease in Equity</b>	<b>(5,476,467)</b>	<b>(16,789)</b>	<b>151,247</b>

5. Interest Receivable

Under GAAP, the Financial Institution recognized interest income on Cash basis as per requirement of NRB directives. However, under NFRS interest income is recognized on accrual basis. Thus, arises the Accrued Interest with necessary recognition of income. However, accrued interest on some restricted loans which is assumed to be irrecoverable in the foreseeable future has not been recognized as income.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Accrued Interest	27,079,763	13,720,631	17,071,416
<b>Net increase in Equity</b>	<b>27,079,763</b>	<b>13,720,631</b>	<b>17,071,416</b>



Handwritten signatures and dates, including '2079' and '2021'.



**4.27 Interest Income**

	Current Year	Previous Year
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	836,679.58	2,041,617
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	327,527,671	228,781,758
Investment securities	-	-
Loan and advances to staff	332,511	589,889
Other	-	-
<b>Total interest income</b>	<b>328,696,861</b>	<b>231,413,264</b>

**4.28 Interest Expense**

	Current Year	Previous Year
Due to bank and financial institutions	133,302,184	32,341,966
Due to Nepal Rastra Bank	-	-
Deposits from customers	36,844,715	62,557,812
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	1,762,735	1,699,382
<b>Total interest expense</b>	<b>171,909,634</b>	<b>96,599,160</b>

**4.29 Fees and Commission Income**

	Current Year	Previous Year
Loan administration fees	-	-
Service fees	28,634,566	35,293,653
Commitment fees	-	-
Credit issuance fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage fees	-	-
Other fees and commission income	-	-
<b>Total fees and Commission Income</b>	<b>28,634,566</b>	<b>35,293,653</b>



4.30 Fees and Commission Expense

	Current Year	Previous Year
Brokerage	-	-
ATM management fees	-	-
VISA Master card fees	-	-
Guarantee commission fees	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	18,633	80,038
<b>Total fees and Commission Expense</b>	<b>18,633</b>	<b>80,038</b>

4.31 Net Trading Income

	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	-	-
<b>Net trading income</b>	<b>-</b>	<b>-</b>

4.32 Other Operating Income

	Current Year	Previous Year
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

4.33 Impairment charge/(reversal) for loans and other losses

	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	78,417,578.96	(2,511,377)
Impairment charge/(reversal) on loan and advances to customer	-	-
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
<b>Total</b>	<b>78,417,579</b>	<b>(2,511,377.14)</b>



Handwritten signatures and dates, including '2071' (B.S. 2071).



#### 4.34 Personnel Expenses

	Current Year	Previous Year
Salary	55,498,659	48,835,899
Allowances	10,587,690	7,596,802
Gratuity expense	-	2,836,124
Provident fund	4,028,993	1,025,949
Uniform	1,530,000	1,171,044
Training & development expense	2,521,038	1,364,394
Leave encashment	3,340,737	1,261,213
Medical	6,100	-
Insurance	2,375,420	1,792,024
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	38,182	158,253
Other expenses related to staff	543,097	370,876
<b>Subtotal</b>	<b>80,469,916</b>	<b>66,412,578</b>
Employees bonus	-	10,337,976
<b>Grand total</b>	<b>80,469,916</b>	<b>76,750,554</b>

#### 4.35 Other Operating Expenses

	Current Year	Previous Year
Directors' fee	197,500	240,000
Directors' expense	27,695	173,600
Auditors' remuneration	282,500	282,500
Other audit related expense	94,112	111,333
Professional and legal expense	10,000	103,862
Office administration expense	11,878,424	7,065,466
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Software Expenses	2,397,557	1,993,592
Share Issue Expenses	450,750	-
Other	-	268,606
<b>Total</b>	<b>15,338,538</b>	<b>10,238,960</b>

#### 4.35.1 Office Administration Expense

	Current Year	Previous Year
Water and electricity	943,119	676,752
Repair and maintenance	615,597	503,550
Insurance	388,777	395,959
Postage, telex, telephone, fax	1,278,958	582,623
Printing and stationery	1,506,713	1,528,413
News paper, books and journals	7,200	5,900
Advertisement	201,620	232,190
Donations	-	-
Security expense	-	-
Deposit and loan guarantee premium	-	-
Travelling allowance and expenses	3,114,082	1,412,196
Entertainment	183,127.00	111,690.00
Annual/special general meeting expense	198,492.00	152,064.00
<b>Other</b>		
Non-Durable Goods	91,544.04	375,960.00
Registration & Renewal	203,564.09	629,341.00
Fuel expenses	2,932,426.00	-
Office Maintenance & Janatorial Expenses	204,950.00	154,447.00
Covid Response Expenses	8,255.00	304,383.00
Other	-	-
<b>Total</b>	<b>11,878,424</b>	<b>7,065,466</b>



Handwritten signatures and dates, including '2071' (B.S. 2071).



#### 4.36 Depreciation & Amortization

	Current Year	Previous Year
Depreciation on property and equipment	2,465,726	2,211,714
Depreciation on investment property	-	-
Amortization of intangible assets	5,403,052	4,328,827
<b>Total</b>	<b>7,868,779</b>	<b>6,540,541</b>

#### 4.37 Non Operating Income

	Current Year	Previous Year
Recovery of loan written off	-	-
Other income	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### 4.38 Non Operating Expense

	Current Year	Previous Year
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### 4.39 Income tax expense

	Current Year	Previous Year
<b>Current tax expense</b>	<b>4,379,631</b>	<b>27,454,632</b>
Current year	4,370,479	27,454,632
Adjustments for prior years	9,152	-
<b>Deferred tax expense</b>	<b>(117,931)</b>	<b>5,612,065</b>
Origination and reversal of temporary differences	(117,931)	5,612,065
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
<b>Total income tax expense</b>	<b>4,261,700</b>	<b>33,066,697</b>

#### 4.39.1 Reconciliation of tax expense and accounting profit

	Current Year	Previous Year
Profit before tax	3,308,349	79,009,041
Tax amount at tax rate of 30%	992,505	23,702,712
Add: Tax effect of expenses that are not deductible for tax purpose	850,902	378,364
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	(924,833)	3,373,556
<b>Total income tax expense</b>	<b>918,575</b>	<b>27,454,632</b>
<b>Effective tax rate</b>	<b>28%</b>	<b>35%</b>



Handwritten signatures and dates, including '2071' (B.S. 2071) and '2071' (B.S. 2071).



**Statement of distributable profit or loss**  
**For the year ended 32 Asar 2079**  
(As per NRB Regulation)

	<b>Current Year</b>	<b>Previous Year</b>
<b>Net profit or (loss) as per statement of profit or loss</b>	(1,183,652)	57,256,161
<b><u>Appropriations:</u></b>		
a. General reserve	-	(13,147,909)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	(657,395)
e. Employees' training fund	-	-
f. Client Protection Fund	-	(657,395.43)
g. Fair Value Reserve	237,479.00	(298,956.00)
	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>(946,173)</b>	<b>42,494,505</b>
<b><u>Regulatory adjustment :</u></b>		
a. Interest receivable (-)/previous accrued interest received (+)	(11,949,991.17)	(9,604,442)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	117,931	(5,612,065)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	0
g. Bargain purchase gain recognised (-)/reversal (+)	-	0
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other (+/-)	-	-
<b>Distributable profit or (loss)</b>	<b>(12,778,233)</b>	<b>27,277,999</b>



## 5. Disclosures & Additional Information

### 5.1 Risk Management

Risk is inherent in the Institution's activities but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. The Institution is mainly exposed to;

- Liquidity Risk
- Interest Rate Risk
- Credit Risk
- Operational Risk

The Board of Directors has overall responsibility for the establishment and oversight of the Institution's risk management framework. Risk management committee has been established to facilitate focused oversight of various risks. The committee reviews the risk management policies as well as the Institution's compliance with NRB Directives.

#### Liquidity Risk

Liquidity risk is defined as the risk that the Institution will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. Liquidity risk arises because of the possibility that the Institution 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.

Liquidity has been actively monitored at an appropriate frequency. Routine reporting, trend analysis, budget variance analysis was in place to the Board of Directors through Assets Liabilities Management Committee (ALCO) and Risk Management Committee. Daily MIS, daily liquidity sheet, CRR report and monthly liquidity gap report have been used for the insight of liquidity risk information to the management.

#### Interest Rate Risk

Interest rate risk includes risk arising due to adverse movements in the interest rates and equity price. Our exposure to interest rate risk arises predominantly from customer driven transactions. The Institution focuses on risk management in compliance with Risk Management Guidelines prescribed by NRB, also by addressing interest rate risk in regular interval to strengthen the risk management. The interest rate risk is managed within the risk tolerances and market rate risk set by ALCO.

#### Credit Risk

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



*[Handwritten signatures and dates]*



## Operational risk

Operational risk is the risk of losses arising from failed internal processes, systems failure, human error, fraud or external events. When controls fail to perform, operational risks can cause damage to reputation, have legal or regulatory implications or lead to financial loss.

Effective operational risk management system aims to minimize losses and customer dissatisfaction due to failure in processes, focusing on flows in products and their design that can expose the Institution to losses due to fraud, analyzing the impact of failures in technology/system, developing plans to meet external shocks that can adversely impact continuity in the Institution's operations. The Institution needs "a comprehensive operational risk monitoring and reporting framework" as well as "output checking" at all branches covering all transactions on daily basis to minimize operational risk.

One of the growing risks among others these days is Operation Risk that arises out of inefficient processes and people inside and outside the Institution. Asset Liability Management Committee (ALCO) is the management committee where operation risk, market risk and other risks are discussed, in line with ALM Policy. IT Department in the Institution reviews and checks the security aspects in line with IT Policy of the Institution. The Institution needs to conduct an IS Audit to ensure the effectiveness of implemented controls framework and adequacy of the adopted security plan and procedures.

The Institution has separate department to oversee operation risk including compliance of KYC and AML. This department is headed by senior level staff with adequate access to the daily report, operational processes and right to recommend the changes in the system and procedures.

## Fair Value of Financial Assets and Financial 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 inputs

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 investments and quoted securities classified as financial assets at fair value through OCI have been recorded using Level 1 inputs.

### Level-2 inputs

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. Such observable inputs include:

- Quoted price for similar instruments in active market
- Quoted price for identical or similar instruments in inactive market
- Financial instruments are valued using models where all significant inputs are observable



*[Handwritten signatures and initials]*





### Level-3 inputs

Level 3 inputs are unobservable inputs for the asset or liability. Fair value measurements are derived using valuation techniques in which current market transactions or observable market data are not available. Under this, instruments are fair valued using valuation models which have been tested against prices or inputs to actual market transactions and make use of the best estimates of the most appropriate model assumptions. The institution has used latest audited financial statements to arrive at book value for investment in unquoted shares.

## 5.2 Capital Management

### 5.2.1 Qualitative disclosures

Capital is very crucial component in a business. In case of Financial Institutions, sufficient capital needs to be maintained for business growth. Capital management approach is driven by its desire to maintain a strong capital base to support the business growth and to meet the regulatory capital requirements. Capital planning is an integral part of the Institution's strategic plan. The Financial Institution has robust capital planning and management to meet its projected growth over the upcoming years during the normal as well as stressed situations. The Institution ensures that adequate level of capital is maintained at all times. It is well capitalized and is able to maintain required capital through internal generation and also through other sources, if required.

### 5.2.2 Quantitative disclosures

#### a) Capital Structure and Capital Adequacy

##### i. Tier 1 capital and a breakdown of its components

S.N.	Particulars	Amount (NPR '000)
A	Paid up Capital	70,000.00
B	Share Premium / Capital Reserve	-
C	Proposed Bonus Shares	-
D	Statutory General Reserve	58,442.74
E	Retained Earnings	37,435.95
F	Current Year Cumulative Profit	-
G	Capital Redemption Reserve	-
H	Other Free Reserves	-
I	Less: Goodwill	-
J	Less: Deferred Tax Assets	(1,448.00)
K	Less: Investment in equity of institutions with financial interests	(374.09)
L	Less: Purchase of land & building in excess of limit and unutilized	-
M	Less: Loans & Facilities extended to related parties and restricted lending	-
	<b>Core (Tier-1) Capital</b>	<b>1,64,056.60</b>

##### ii. Tier 2 capital and a breakdown of its components

S.N.	Particulars	Amount (NPR '000)
A	General Loan Loss Provision	40,510.84
B	Exchange Equalization Reserve	-



*[Handwritten signatures and dates]*



S.N.	Particulars	Amount (NPR '000)
C	Investment Adjustment Reserve	-
D	Other Reserves	-
	<b>Supplementary (Tier-2) Capital</b>	<b>40,510.84</b>

iii. **Deductions from capital**

Only deferred tax asset has been deducted from capital.

iv. **Total qualifying capital**

S. N.	Particulars	Amount (NPR '000)
A	Core Capital	1,64,056.60
B	Supplementary Capital	40,510.84
	<b>Total Qualifying Capital (Total Capital Fund)</b>	<b>2,04,567.43</b>

v. **Capital Adequacy Ratio**

Capital Adequacy Ratio of the Institution as at 16 July 2022 stood as:

S. N.	Particulars	Current Year
A	Total Tier 1 Capital to Total Risk Weighted Exposures	6.42%
B	Total Capital Fund to Total Risk Weighted Exposure	8.01%

vi. **Summary of Financial Institution's internal approach to assess the adequacy of capital to support current and future activities, if applicable**

The Institution does not have any internal approach to assess the adequacy of capital to support current and future activities.

vii. **Summary of the terms, conditions and main features of capital instruments**

Ordinary share capital: The Institution has only one class of equity shares having a par value of NPR. 100 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the Institution, holder of equity shares will be entitled to receive remaining assets of the Institution after distribution of preferential amount. The distribution will be in proportion to the number of equity shares held by the shareholders.

b) **Risk Exposures**

**Risk weighted exposures for Credit Risk, Market Risk and Operational Risk**

S.N.	Risk Weighted Exposure	Amount (NPR '000)
A	Risk Weighted Exposure for Credit Risk	24,30,756.90
B	Risk Weighted Exposure for Operational Risk	1,24,210.23
C	Risk Weighted Exposure for Market Risk	-
	<b>Adjustments under Pillar II</b>	



Handwritten signatures and dates, including '2021' and '2022'.



S.N.	Risk Weighted Exposure	Amount (NPR '000)
	Add 3% of the total RWE due to non-compliance to disclosure requirement	-
	Add ...% of the total deposit due to insufficient liquid assets	-
<b>Total Risk Weighted Exposure</b>		<b>25,54,967.13</b>

### 5.2.3 Compliance with external requirement

The Institution is required by the Directive to Microfinance Institutions issued by NRB to attain a stipulated minimum paid up capital of NPR 10 Crore. As on the reporting date, the Institution's paid up capital stands at 7 Crore. However, the institution has issued its ordinary shares (IPO) to public during Bhadra 2079 i.e. after the reporting date making total paid up capital of 10.9375 Crore.

## 5.3 Classification of financial assets and financial liabilities

### 5.3.1 Classification-Financial Assets

<u>Financial Assets</u>	Amortized Cost	Fair Value Through OCI (FVTOCI)	Fair Value Through Profit/Loss (FVTPL)	Total
Cash and Cash equivalent	6,67,71,935	-	-	6,67,71,935
Statutory Balances & Due from NRB	1,22,32,926	-	-	1,22,32,926
Placement with BFIs	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-	-
Loans and Advances to Customers	2,23,33,64,727	-	-	2,23,33,64,727
Investment Securities	-	3,74,093.00	-	3,74,093
Current Tax Assets	2,19,61,220	-	-	2,19,61,220
Other Assets	1,38,85,735	-	-	1,38,85,735
<b>Total Financial Assets</b>	<b>2,34,82,16,543</b>	<b>3,74,093</b>	<b>-</b>	<b>2,34,85,90,636</b>
<b>Financials Liabilities</b>				
Due to Bank and Financial Institutions	1,16,36,73,758	-	-	1,16,36,73,758
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	82,45,35,981	-	-	82,45,35,981
Borrowing	-	-	-	-
Current Tax Liabilities	43,70,479	-	-	43,70,479
Other Liabilities	15,42,14,389	-	-	-
Debt Securities Issued	-	-	-	-
<b>Total Financial Liabilities</b>	<b>2,14,67,94,607</b>	<b>-</b>	<b>-</b>	<b>1,99,25,80,218</b>

## 5.4 Segment Analysis

The Institution has not identified any key segments of the business on the basis of nature of operations that assist the Institution in decision process and to allocate the resources. Therefore, segment reporting is not done by the Institution.



## 5.5 Contingent Liabilities and Commitment

### 5.5.1 Contingent liabilities

Where the Institution undertakes to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrevocable letters of credit as part of the Institution's transaction banking business for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Other contingent liabilities primarily include revocable letters of credit and bonds issued on behalf of customers to customs, for bids or offers.

The Institution does not have any Contingent Liability as on the reporting date.

### 5.5.2 Commitments

Where the Institution has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the Institution has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

The Institution does not have any Commitments as on the reporting date.

### Explanatory Notes

The Institution seeks to comply with all applicable laws and regulations, but may be subject to regulatory actions and investigations, the outcome of which are generally difficult to predict and can be material to the Institution.

In addition to these matters, the Institution may receive legal claims against it in the normal course of business. The Institution considers none of these claims as material. Where appropriate, the Institution recognizes a provision for liabilities when it is probable that an outflow of economic resources embodying economic benefits will be required and for which a reliable estimate can be made of the obligation(s).

## 5.6 Related Party Disclosures

### 5.6.1 Key Management Personnel

Key Management Personnel of the Institution including members of the Board of Directors, Chief Executive Officer and other executive level staffs, as follows:

Name	Designation
Raj Kumar Shrestha	Chairman
Renuka Kumari Shrestha	Director
Niva Shrestha	Director
Surendra Keshar Amatya	Independent Director
Batuk Shamsheer Shrestha	Chief Executive Officer
Sushil Kumar Singh	Deputy CEO



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### 5.6.2 Loans and Facilities extended to Related Parties and Restricted Lending

The Institution has not extended any loans to Related Parties during the year.

### 5.6.3 Loans and Advances extended to Promoters:

The Institution has not extended any loans to promoters during the year.

### 5.6.4 Transaction with Board of Director of the Financial Institution

<u>Nature of Transaction</u>	<u>Amount in NPR.</u> <u>Current Year</u>
Meeting Allowances (including committee meeting fee)	297,500.00
Meeting Expenses, Telephone, Mobile & Newspapers/Magazines	27,695.00

### 5.6.5 Remuneration and facilities to Chief Executive Officer of the Financial Institution

<u>Categories</u>	<u>Chief Executive Officer</u>
a) Salary & Allowances	16,10,396.00
b) Annual Leaves including sick leave	Yes
c) Bonus as per Bonus Act	Yes
d) Gratuity, Provident Fund, Medical Benefit	Yes

### 5.6.6 Transactions with substantial shareholder

The Institution doesn't have any transactions with substantial shareholder.

### 5.6.7 Management and Technical Service Agreement (TSA)

The Institution does not have any Management and Technical Service Agreement (TSA).

### 5.7 Merger and Acquisition

There are no merger or acquisitions transaction during the year.

### 5.8 Additional Disclosures of non-consolidated entities

The Institution doesn't have any Subsidiary(s) as on the reporting date. Hence, there are no such entities which are required to be consolidated but not done during the year.

### 5.9 Events after reporting date

The Institution monitors and assesses events that may have potential impact to qualify as adjusting and / or non-adjusting events after the end of the reporting period. All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are disclosed in the notes with possible financial impact, to the extent ascertainable.



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There are no material events that have occurred subsequent to 16 July 2022 till the signing of this financial statement.

## 5.10 First Time Adoption reconciliations and disclosures

NFRS 1 (First-time Adoption of Nepal Financials Reporting Standards) provides a suitable starting point for accounting in accordance with NFRS and is required to be mandatorily followed by first-time adopters.

The Institution has prepared the opening Statement of Financial Position as per NFRS as of 1st Shrawan, 2077 (17 July 2020) (the transition date) by:

- recognizing all assets and liabilities whose recognition is required by NFRS,
- not recognizing items of assets or liabilities which are not permitted by NFRS,
- reclassifying items from previous Generally Accepted Accounting Principles (GAAP) to NFRS as required under NFRS, and
- applying NFRS in measurement of recognized assets and liabilities.

### 5.10.1 Significant changes from the policies adopted in the past

Significant changes from the accounting policies adopted under previous GAAP (erstwhile Nepal Accounting Standards and directives issued by Nepal Rastra Bank) and the adoption of NFRS has been disclosed in the respective segments, including the impact.

### 5.10.2 Reconciliation of total equity

Particulars	Explanatory Note	Amounts in NPR		
		As at 01 Shrawan 2077 (Date of Transition)	As at 31 Asar 2078 (End of last period presented under previous GAAP)	As at 32 Asar 2079
<b>Total equity under Previous GAAP</b>		<b>14,63,53,825</b>	<b>21,13,63,115</b>	<b>20,59,29,923</b>
<b>Adjustments under NFRSs:</b>				
Impairment on loan and advances		-	-	-
Fair value & employees benefit accounting of staff loan		-	-	-
Lease accounting	1	-	(9,28,221)	(13,43,826)
Measurement of investment securities at fair value		2,56,016	5,54,972	3,17,493
Revaluation of property & equipment	2	-	2,54,606	4,57,171
Recognition of investment property		-	-	-
Amortization of debt securities issued		-	-	-
Deferred tax	3	(54,76,467)	(16,789)	1,51,247
Defined benefit obligation of employees		-	-	-
Goodwill/Bargain purchase gain		-	-	-
Interest income	4	2,70,79,763	1,37,20,631	1,70,71,416
<b>Total Adjustment to equity</b>		<b>2,18,59,312</b>	<b>1,35,85,199</b>	<b>1,69,08,106</b>
<b>Total Equity under NFRSs</b>		<b>16,82,13,138</b>	<b>22,49,48,313</b>	<b>22,28,38,029</b>

#### Explanatory note:

##### 1. Lease Accounting

Under previous GAAP, contractual payments under lease rental agreements were expensed to Statement of Comprehensive Income. Under NFRS 16, the financial institution has recognized a right to use asset and a liability for future payments arising from a lease contract. The impact on equity has been explained below:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Lease Liability as on Year End	(1,61,87,166)	(1,44,43,777)	(1,19,22,195)
Right to Use Asset as on Year end	1,61,87,166	1,35,15,557	1,05,78,369
<b>Net Increase in Equity</b>	-	<b>(9,28,221)</b>	<b>(13,43,826)</b>



Handwritten signatures and dates (2021) of the preparers and auditors.



**2. Fair Valuation of Investments in Equity Shares**

Under previous GAAP, investments in equity shares were valued at cost. As per NFRS, they have been fair valued through Other Comprehensive Income:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Revaluation (Loss)/Gain	2,56,016	5,54,972	3,17,493
<b>Net Increase/(decrease) in equity.</b>	<b>2,56,016</b>	<b>5,54,972</b>	<b>3,17,493</b>

**3. Revaluation of property and equipment**

Under previous GAAP, Property, Plant & Equipment were depreciated using certain rate. Under NFRS, the bank assesses the useful life of the PPE and depreciating the same on Diminishing Balance Method. The impact on equity has been explained below:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Traversed to retained earnings (for plant and machinery used for useful life)	-	-	-
Excess depreciation charged under previous GAAP now reversed	-	2,54,606	7,11,776
Revaluation of fixed assets	-	-	-
<b>Net Increase in Equity</b>	<b>-</b>	<b>2,54,606</b>	<b>7,11,776</b>

**4. Deferred tax**

Under NFRS, deferred tax is mainly created due to accrual interest income booking, reversal of loan loss provision, reversal of investment and actuarial valuation impact of defined benefit obligation. Below are the impact on equities.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Addition on DTA as per NFRS	(54,76,467)	(16,789)	1,51,247
DTL created on gratuity	-	-	-
Accrued income DTA decrease	-	-	-
<b>Net decrease in Equity</b>	<b>(54,76,467)</b>	<b>(16,789)</b>	<b>1,51,247</b>

**5. Interest Receivable**

Under GAAP, the Financial Institution recognized interest income on Cash basis as per requirement of NRB directives. However, under NFRS interest income is recognized on accrual basis. Thus, arises the Accrued Interest with necessary recognition of income. However, accrued interest on some restricted loans which is assumed to be irrecoverable in the foreseeable future has not been recognized as income.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Accrued Interest	2,70,79,763	1,37,20,631	1,70,71,416
<b>Net increase in Equity</b>	<b>2,70,79,763</b>	<b>1,37,20,631</b>	<b>1,70,71,416</b>



Handwritten signatures and initials of the management and auditors.



5.10.3 Reconciliation of profit or loss

Particulars	Explanatory Note	NPR	
		For the year ended 31 Asar 2078 (End of last period presented under previous GAAP)	For the year ended 32 Asar 2079
<b>Profit/(Loss) for the year per previous GAAP</b>		<b>6,57,39,543</b>	<b>(47,49,599)</b>
<b>Adjustments under NFRSs:</b>			
Interest Income	1	(1,32,00,879)	33,88,967
Impairment of loan and advances		-	-
Employees benefit amortization under staff loan	2	(1,58,253)	(38,182)
Defined benefit obligation of employee		-	-
Operating lease expense	3	48,90,734	66,07,881
Amortisation expense of debt securities		-	-
Interest expense	4	(15,11,875)	(16,42,181)
Depreciation & Amortisation	5	(40,52,474)	(49,24,134)
Other		-	-
Deferred tax (expense) / income	6	55,49,365	1,73,596
<b>Total Adjustment to profit or loss</b>		<b>(84,83,382)</b>	<b>35,65,947</b>
<b>Profit or loss under NFRSs</b>		<b>5,72,56,161</b>	<b>(11,83,652)</b>
Other Comprehensive Income	7	2,09,269	(2,43,040)
<b>Total Comprehensive income under NFRSs</b>		<b>5,74,65,430</b>	<b>(14,26,692)</b>

**Explanatory note:**

**1. Interest Income**

Under previous GAAP, Interest income on Loans and Advances was recognized on cash basis as per Directive of Nepal Rastra Bank (NRB). Under NFRS, Interest income is recognized on accrual basis using Effective Interest Rate (EIR) Method. Accordingly accrued interest on loans and advances is recognized as income which subsequently increases profit. Also, Under NFRS the amortization of prepaid staff cost is recognized as finance cost of staff under NFRS and subsequently the same amount is booked as interest income on loans and advances to staff thereby increasing interest income and profit.

Particulars	31-03-2078	32/03/2079
Accrued interest on loans recognized as income	(1,33,59,132)	33,50,785
Interest income on Loans & advances to staff	1,58,253	38,182
<b>Net Decrease in Profit</b>	<b>(1,32,00,879)</b>	<b>33,88,967</b>



Handwritten signatures and initials of the auditors, including 'Mr. D. K. Singh' and 'Mr. P. K. Singh'.





Shrijanshil Laighubitta Bittiya sanstha Ltd.  
Notes to Financial Statements  
For the year ended 32 Asar 2079 (July 16, 2022)

5.11 Disclosure effect of transition from previous GAAP to NFRSS  
5.11.1. Reconciliation of equity

Particulars	Explanatory Note	As at 01 Shrawan 2077 (Date of Transition)	As at 31 Ashar 2078 (End of last period presented under previous GAAP)	As at 32 Ashar 2079	NPR
<b>Total equity under Previous GAAP</b>		<b>146,353,825</b>			
<b>Adjustments under NFRSS:</b>					
Impairment on loan and advances		-	-	-	-
Fair value & employees benefit accounting of staff loan		-	(928,221)	(1,343,826)	
Lease accounting	1	256,016	554,972	317,493	
Measurement of investment securities at fair value	2	-	254,606	711,776	
Revaluation of property & equipment		-	-	-	-
Recognition of investment property		-	-	-	-
Amortization of debt securities issued		-	-	-	-
Deferred tax	3	(5,476,467)	(16,789)	151,247	
Defined benefit obligation of employees		-	-	-	-
Goodwill/Bargain purchase gain		-	-	-	-
Interest income	4	27,079,763	13,720,631	17,071,416	
<b>Total Adjustment to equity</b>		<b>21,859,312</b>	<b>13,585,199</b>	<b>16,908,106</b>	
<b>Total Equity under NFRSS</b>		<b>168,213,138</b>	<b>224,948,313</b>	<b>222,838,029</b>	

Explanatory note:

1. Lease Accounting

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Under previous GAAP, contractual payments under lease rental agreements were expensed to Statement of Comprehensive Income. Under NFRS 16, the financial institution has recognized a right to use asset and a liability for future payments arising from a lease contract. The impact on equity has been explained below:			
Lease Liability as on Year End	(16,187,166)	(14,443,777)	(11,922,195)
Right to Use Asset as on Year end	16,187,166	13,515,557	10,578,369
<b>Net Increase in Equity</b>	<b>-</b>	<b>(928,221)</b>	<b>(1,343,826)</b>

1. Fair Valuation of Investments in Equity Shares

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Under previous GAAP, investments in equity shares were valued at cost. As per NFRS, they have been fair valued through Other Comprehensive Income:			
Revaluation (Loss)/Gain	256,016	554,972	317,493
<b>Net Increase/(decrease) in equity.</b>	<b>256,016</b>	<b>554,972</b>	<b>317,493</b>



Handwritten signatures and initials of the auditors and company representatives.

5.11 Disclosure effect of transition from previous GAAP to NFRSS  
5.11.1. Reconciliation of equity  
3. Revaluation of property and equipment

Under previous GAAP, plant and machinery were depreciated using certain rate. Under NFRS, the bank assess the useful life of the plant and machinery and depreciating the same on Diminishing Balance Method. The impact on equity has been explained below:

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Traferred to retained earnings (for plant and machinery used for useful life)	-	-	-
Excess depreciation charged under previous GAAP now reversed	-	254,606	711,776
Revaluation of fixed assets	-	-	-
<b>Net Increase in Equity</b>	-	<b>254,606</b>	<b>711,776</b>

4. Deferred tax

Under NFRS, deferred tax are mainly created due to accrual interest income booking, reversal of loan loss provision, reversal of investment and actuarial valuation impact of defined benefit obligation. Below are the impact on equities.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Addition on DTA as per NFRS	(5,476,467)	(16,789)	151,247
DTL created on grauity	-	-	-
Accrued income DTA decrease	-	-	-
<b>Net decrease in Equity</b>	<b>(5,476,467)</b>	<b>(16,789)</b>	<b>151,247</b>

5. Interest Receivable

Under GAAP, the Financial Institution recognized interest income on Cash basis as per requirement of NRB directives. However, under NFRS interest income is recognized on accrual basis. Thus, arises the Accrued Interest with necessary recognition of income. However, accrued interest on some restricted loans which is assumed to be irrecoverable in the foreseeable future has not been recognized as income.

Particulars	(16-Jul-2020)	(15-Jul-2021)	(15-Jul-2022)
Accrued Interest	27,079,763	13,720,631	17,071,416
<b>Net increase in Equity</b>	<b>27,079,763</b>	<b>13,720,631</b>	<b>17,071,416</b>



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5.11.2. Reconciliation of profit or loss

Particulars	Explanatory Note	For the year ended 31	For the year ended 32
		Ashar 2078 (End of last period presented under previous GAAP)	Ashar 2079
<b>Profit/(Loss) for the year per previous GAAP</b>		<b>65,739,543</b>	<b>(4,749,599)</b>
<b>Adjustments under NFRSs:</b>			
Interest income	1	(13,200,879)	3,388,967
Impairment of loan and advances		-	
Employees benefit amortisation under staff loan	2	(158,253)	(38,182)
Defined benefit obligation of employee		-	
Operating lease expense	3	4,890,734	6,607,881
Amortisation expense of debt securities		-	
Interest expense	4	(1,511,875)	(1,642,181)
Depreciation & Amortisation	5	(4,052,474)	(4,924,134)
Other		-	
Deferred tax (expense) / income	6	5,549,365	173,596
<b>Total Adjustment to profit or loss</b>		<b>(8,483,382)</b>	<b>3,565,947</b>
<b>Profit or loss under NFRSs</b>		<b>57,256,161</b>	<b>(1,183,652)</b>
Other Comprehensive Income	7	209,269	(243,040)
<b>Total Comprehensive income under NFRSs</b>		<b>57,465,430</b>	<b>(1,426,692)</b>

Explanatory note:

1. Interest Income

Particulars	3/31/2078	32/03/2079
Under previous GAAP, Interest income on Loans and Advances was recognized on cash basis as per Directive of Nepal Rastra Bank		
Accrued interest on loans recognized as income	(13,359,132)	3,350,785
Interest income on Loans & advances to staff	158,253	38,182
<b>Net Decrease in Profit</b>	<b>(13,200,879)</b>	<b>3,388,967</b>

2. Employee Benefit Amortization under Staff Loan

Particulars	3/31/2078	32/03/2079
Under NFRS the amortization of prepaid staff cost is recognized as finance cost of staff under NFRS thereby decreasing profit.		
Prepaid Employee Expenditure Amortized	(158,253)	(38,182)
<b>Net increase in Profit</b>	<b>(158,253)</b>	<b>(38,182)</b>



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Shrijanshil Laighubitta Bittiya sanstha Ltd.  
Notes to Financial Statements  
For the year ended 32 Asar 2079 (July 16, 2022)

5.11.2. Reconciliation of profit or loss

3. Operating Lease

Under previous GAAP, contractual payments under lease rental agreements were expensed to Statement of Comprehensive Income.		
<b>Particulars</b>	<b>3/31/2078</b>	<b>32/03/2079</b>
Lease Expenses as per GAAP	4,890,734	6,607,881
<b>Net increase in Profit</b>	<b>4,890,734</b>	<b>6,607,881</b>

4. Interest Expenses

Interest Expenses have been adjusted with finance cost on Lease Liability.		
<b>Particulars</b>	<b>3/31/2078</b>	<b>32/03/2079</b>
Interest Charge on Lease Liability	(1,511,875)	(1,642,181)
<b>Net increase in Profit</b>	<b>(1,511,875)</b>	<b>(1,642,181)</b>

5. Depreciation & Amortization

Following differences between GAAP & NFRS.

<b>Particulars</b>	<b>3/31/2078</b>	<b>32/03/2079</b>
Excess Depreciation under GAAP now reversed	(254,606)	(711,776)
Amortization of Right to Use Asset (Lease)	4,307,080	5,381,305
<b>Net increase in Profit</b>	<b>4,052,474</b>	<b>4,669,529</b>

6. Deferred Tax

Under NFRS, deferred tax are mainly created due to accrual interest income booking, reversal of loan loss provision, reversal of		
<b>Particulars</b>	<b>3/31/2078</b>	<b>32/03/2079</b>
Difference in Deferred Tax	(4,052,474)	(4,924,134)
<b>Net increase in Profit</b>	<b>(4,052,474)</b>	<b>(4,924,134)</b>

7. Fair Valuation of Investments in Equity Shares

Under previous GAAP, investments in equity shares were valued at cost. As per NFRS, they have been fair valued through Other Comprehensive Income:		
<b>Particulars</b>	<b>3/31/2078</b>	<b>32/03/2079</b>
Revaluation (Loss)/Gain	209,269	(243,040)
<b>Net Increase/(decrease) in equity.</b>	<b>209,269</b>	<b>(243,040)</b>



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Shrijanshil Laighubitta Bittiya sanstha Ltd.  
Notes to Financial Statements  
For the year ended 32 Asar 2079 (July 16, 2022)

5.11.5. Effect of NFRSs adoption for statement of cash flows

Particulars	Explanatory Note	For the year ended Asar 31, 2078		NFRS
		Previous GAAP	Effect of Transition to NFRS	
Net cash flows from operating activities	1	(419,280,353)	1,635,470	(417,644,883)
Net cash flows from investing activities	1	(2,856,981)	(1,635,470)	(4,492,452)
Net cash flows from financing activities	1	559,266,980	-	559,266,980
<b>Net increase(decrease) in cash and cash equivalent</b>		<b>137,129,645</b>	<b>-</b>	<b>137,129,645</b>
Cash and cash equivalent at the beginning of the period	2	137,635,244	-	137,635,244
<b>Cash and cash equivalent at the end of the period</b>		<b>274,764,889</b>	<b>-</b>	<b>274,764,889</b>

NPR



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5.11.3. Effect of NFRSSs adoption for the statement of financial position

Particulars	Explanatory Note	As at Shrawan 01, 2077			As at Asar 31, 2078			As at Asar 32, 2079		
		Previous GAAP	Effect of Transition to NFRSSs	Opening NFRSSs Statement of Financial Position	Previous GAAP	Cumulative Effect of Transition to NFRSSs	Amount as per NFRSSs	Previous GAAP	Cumulative Effect of Transition to NFRSSs	Amount as per NFRSSs
<b>Assets :</b>										
Cash and cash equivalent	1	114,983,362	-	114,983,362	245,098,347	-	245,098,347	66,771,935	-	66,771,935
Statutory Balances and due from Nepal Rastra Bank	2	22,651,882	-	22,651,882	29,666,542	-	29,666,542	12,232,926	-	12,232,926
Placement with Bank and Financial Institutions	3	-	-	-	-	-	-	-	-	-
Derivative Financial Instrument		-	-	-	-	-	-	-	-	-
Other trading assets		-	-	-	-	-	-	-	-	-
Loan and advances to MFIs & Cooperatives	4	-	-	-	-	-	-	-	-	-
Loans and advances to customers	5	1,254,834,501	39,181,319	1,294,015,819	1,824,964,522	18,161,140	1,843,125,662	2,211,276,377	22,088,349	2,233,364,726
Investment securities	6	56,600	256,016	312,616	56,600	554,972	611,572	56,600	317,493	374,093
Current tax assets		8,421,262	-	8,421,262	32,440,605	-	32,440,605	21,961,220	-	21,961,220
Investment property		-	-	-	-	-	-	-	-	-
Property and equipment	7	8,697,880	(108,738)	8,589,142	9,066,793	167,616	9,234,409	8,303,852	646,534	8,950,387
Goodwill and Intangible assets	8	-	16,295,903	16,295,903	-	13,602,547	13,602,547	-	10,643,612	10,643,612
Deferred tax assets	9	1,430,335	(1,430,335)	-	1,582,722	(16,789)	1,565,933	1,296,755	151,247	1,448,002
Other assets	10	20,175,107	(12,101,556)	8,073,551	12,289,107	(4,440,509)	7,848,598	18,902,668	(6,016,933)	13,885,735
<b>Total Assets</b>		<b>1,431,250,929</b>	<b>42,092,610</b>	<b>1,473,343,538</b>	<b>2,165,165,238</b>	<b>28,026,976</b>	<b>2,193,192,215</b>	<b>2,340,802,335</b>	<b>28,830,301</b>	<b>2,369,632,635</b>
<b>Liabilities :</b>										
Due to Bank and Financial Institutions	11	527,913,666	-	527,913,666	1,087,910,900	-	1,087,910,900	1,163,673,758	-	1,163,673,758
Due to Nepal Rastra Bank	12	-	-	-	-	-	-	-	-	-
Derivative Financial Instruments		-	-	-	-	-	-	-	-	-
Deposits from customers	13	599,822,949	-	599,822,949	618,999,445	-	618,999,445	824,535,981	-	824,535,981
Borrowing		-	-	-	-	-	-	-	-	-
Current Tax Liabilities		-	-	-	27,454,632	-	27,454,632	4,370,479	-	4,370,479
Provisions		-	-	-	-	-	-	-	-	-
Deferred tax liabilities	14	-	4,046,132	4,046,132	-	-	-	-	-	-
Other liabilities	15	157,160,488	16,187,166	173,347,654	209,437,147	14,443,777	223,880,925	142,292,193	11,922,195	154,214,389
Debt securities issued		-	-	-	-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-	-	-	-
<b>Total liabilities</b>		<b>1,284,897,103</b>	<b>20,233,297</b>	<b>1,305,130,401</b>	<b>1,943,802,124</b>	<b>14,443,777</b>	<b>1,958,245,901</b>	<b>2,134,872,412</b>	<b>11,922,195</b>	<b>2,146,794,607</b>
<b>Equity</b>										
Share capital	16	70,000,000	-	70,000,000	70,000,000	-	70,000,000	70,000,000	-	70,000,000
Share premium		-	-	-	-	-	-	-	-	-
Retained earnings	17	(13,731,916)	2,647,462	(11,084,456)	37,544,925	3,425,786	40,970,711	32,795,327	4,640,623	37,435,948
Reserves	18	90,085,744	19,211,950	109,297,594	103,818,190	10,159,413	113,977,603	103,134,597	12,267,483	115,402,080
<b>Total equity</b>		<b>146,353,825</b>	<b>21,869,312</b>	<b>168,223,138</b>	<b>211,363,115</b>	<b>13,585,199</b>	<b>224,948,314</b>	<b>205,929,923</b>	<b>16,908,106</b>	<b>222,838,028</b>
<b>Total equity</b>		<b>146,353,825</b>	<b>21,869,312</b>	<b>168,223,138</b>	<b>211,363,115</b>	<b>13,585,199</b>	<b>224,948,314</b>	<b>205,929,923</b>	<b>16,908,106</b>	<b>222,838,028</b>
<b>Total liabilities and equity</b>		<b>1,431,250,929</b>	<b>42,092,610</b>	<b>1,473,343,538</b>	<b>2,165,165,239</b>	<b>28,026,976</b>	<b>2,193,192,215</b>	<b>2,340,802,335</b>	<b>28,830,301</b>	<b>2,369,632,635</b>

Handwritten signatures and initials in blue ink, including a large signature that appears to read "K. S. D. Associates" and another signature that appears to read "Kathmandu Nepal".



Shrijanshil Laighubitta Bittiya sanstha Ltd.  
Notes to Financial Statements  
For the year ended 32 Asar 2079 (July 16, 2022)

5.11.4. Effect of NFRSS adoption for statement of profit or loss and other comprehensive income

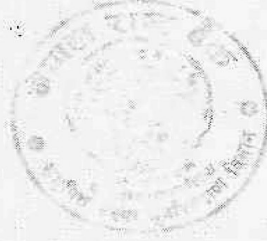
Particulars	Explanatory Note	For the year ended Asar 31, 2078		Amount as per NFRSS
		Previous GAAP	Effect of Transition to NFRSS	
Interest income	1	244,614,144	(13,200,879)	231,413,264
Interest expense	2	95,087,285	1,511,875	96,599,160
<b>Net interest income</b>		<b>149,526,859</b>	<b>(11,689,004)</b>	<b>134,814,105</b>
Fee and commission income	3	35,293,653	-	35,293,653
Fee and commission expense	4	80,038	-	80,038
<b>Net fee and commission income</b>		<b>35,213,615</b>	<b>-</b>	<b>35,213,615</b>
<b>Net interest, fee and commission income</b>		<b>184,740,474</b>	<b>(11,689,004)</b>	<b>170,027,720</b>
Net trading income	5	-	-	-
Other operating income	6	-	-	-
<b>Total operating income</b>		<b>184,740,474</b>	<b>(11,689,004)</b>	<b>170,027,720</b>
Impairment charge/(reversal) for loans and other losses	7	(2,511,377)	-	(2,511,377)
<b>Net operating income</b>		<b>187,251,851</b>	<b>(11,689,004)</b>	<b>172,539,097</b>
<b>Operating expense</b>				
Personnel expenses	8	76,592,302	158,253	76,750,554
Other operating expenses	9	15,129,694	(4,890,734)	10,238,960
Depreciation & Amortisation	10	2,488,067	4,052,474	6,540,541
<b>Operating Profit</b>		<b>93,041,788</b>	<b>(11,008,997)</b>	<b>79,009,041</b>
Non operating income	11	-	-	-
Non operating expense	12	-	-	-
<b>Profit before income tax</b>		<b>93,041,788</b>	<b>(11,008,997)</b>	<b>79,009,041</b>
Income tax expense				
Current Tax	13	27,454,632	-	27,454,632
Deferred Tax	14	(152,387)	(5,549,365)	(5,701,752)
<b>Profit for the year</b>		<b>65,739,543</b>	<b>(5,459,633)</b>	<b>57,256,161</b>
Other comprehensive income			209,269	209,269
<b>Total Comprehensive Income</b>		<b>65,739,543</b>	<b>(5,250,363)</b>	<b>57,465,430</b>

Handwritten signatures and initials, including a large signature that appears to be "S. Singh" and another "S. Singh" written vertically.





नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग



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

पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/श्रृजनशील/०७९/८०/३९३

मिति: २०८०/०२/१६

श्री श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड,  
गोलबजार-७, सिराहा ।

**विषय: आर्थिक वर्ष २०७८/७९ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा ।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७८/७९ को लेखापरीक्षण भएको बासलात, नाफा नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लडफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय वमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७८/७९ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध छ ।

- (क) संस्थाको नियमावलीमा भएको व्यवस्था अनुसार सञ्चालक समितिलाई पूर्णता दिई जानकारी गराउनु हुन ।
- (ख) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.८/०७९ को वुंदा नं. २ वमोजिम संस्थाले आरएमडिसी लघुवित्त वित्तीय संस्था लि. को ४१३ कित्ता साधारण शेयरमा लगानी गरेको रकम रु. ४१,३००।- र सेन्चुरी कमर्शियल बैंक लि. को १५३ कित्ता साधारण शेयरमा लगानी गरेको रकम रु.१५,३००।- तुरुन्त विनिवेश गरी जानकारी गराउनु हुन ।
- (ग) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ६/०७९ को वुंदा नं. ६ को उपवुंदा नं. २ मा भएको व्यवस्था अनुसार लेखापरीक्षण समितिलाई क्रियाशील बनाई आन्तरिक लेखापरीक्षण तथा आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनु हुन ।
- (घ) लामो समयदेखि भुक्तानी दिनुपर्ने हिसावमा रहेको संस्थापक शेरधनी श्री श्रृजना सामुदायिक विकास केन्द्रलाई दिनुपर्ने दायित्व रकम रु.१०३,९५५,७३४।- हिसाव मिलाउन गर्न आवश्यक पहल गर्नु हुन ।
- (ङ) संस्थाको संचालक समितिका अध्यक्ष श्री राजकुमार श्रेष्ठ र तत्कालीन अध्यक्ष श्री श्यामकुमार श्रेष्ठको संयुक्त दस्तखतबाट सञ्चालन गर्ने गरी खोलिएको एन.आइ.सी. एशिया बैंक लि., गोलबजार शाखामा रहेको बैंक खाता (खाता नं. ९४१०५२४६८७५२४०) ७ दिनभित्र बन्द गरी जानकारी गराउनु हुन ।





नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४९२८२३  
फ्याक्स नं.: ४४९२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmfpsd@nrb.org.np](mailto:nrbmfpsd@nrb.org.np)  
पोष्ट बक्स नं.: ७३

- (च) संस्थाले तयार गरेको नेपाल वित्तीय प्रतिवेदनमान (NFRS) बमोजिमको वित्तीय विवरण वार्षिक प्रतिवेदन पुस्तिकामा प्रकाशित गर्नु हुन ।
- (छ) संस्थाको आन्तरिक लेखापरीक्षण र बाह्य लेखापरीक्षण प्रतिवेदनमा औल्याइएका थप अन्य कौफियतहरू पुनः नदोहोरिने गरी सुधार गर्नु हुन ।

भवदीय,

  
(नबिन तिमिल्सिना)  
उप-निर्देशक

बोधार्थ :

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



# श्रृजनशील लघुवित्त वित्तीय संस्था लि. SHRIJANSHIL LAGHUBITTA BITTIYA SANSTHA Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

पाल नं. : ६०६५६९९९  
कम्पनी दर्ता नं. : २०१३३०/०७५/०७६  
इजाजत पत्र नं. ने.रा. बैंक/इ.प्रा./घ/९९/०७५/०७६

च.नं. २९९ /०७९/०८०



मिति : २०८०।०३।०७

श्री नेपाल राष्ट्र बैंक  
लघुवित्त संस्था सुपरिवेक्षण विभाग  
बालुवाटार, काठमाडौं ।

विषय : आ.व. २०७८/०७९ को वार्षिक वित्तीय विवरणहरू प्रकाशन गर्न स्वीकृति पत्रमा उल्लेखित कैफीयत सम्बन्धमा ।

महाशय,

ताँहा बैंकको मिति २०८०।०२।१६ को पत्रसंख्या ल.वि.सु.वि./गैर स्थलगत/श्रृजनशील/०७९/८०/३९३ को पत्र मार्फत यस संस्थाको आ.व. २०७८/०७९ को वार्षिक वित्तीय विवरणहरू प्रकाशन गर्न स्वीकृति दिएको पत्रमा उल्लेखित कैफीयतहरूमा दिइएको निर्देशनहरू सम्बन्धमा संस्थाको सञ्चालक समितिको मिति २०८०।०२।१८ गते बसेको ८७ औं बैठकबाट देहाय अनुसार पालना गर्ने निर्णय गरिएको व्यहोरा जानकारीको लागि अनुरोध छ ।

- (क) यही मिति २०८०।०३।१५ गते हुने संस्थाको चौथो वार्षिक साधारण सभाबाट सञ्चालक समितिलाई पूर्णता दिइने व्यहोरा अनुरोध छ ।
- (ख) "घ" वर्गका लघुवित्त वित्तीय संस्थालाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ८/०७९ को बुँदा नं. २ बमोजिम आर.एम. डि.सी. लघुवित्त वित्तीय संस्था लि. को ४१३ कित्ता र सेन्चुरी कमर्शियल बैंकको १५३ कित्ता साधारण शेयर विनिवेशको प्रकृया अवलम्बन भई सकेको व्यहोरा जानकारी गराउँदछौं ।
- (ग) ताँहा बैंकबाट इजाजतप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थालाई जारी एकीकृत निर्देशन, २०७९ अनुसार निर्देशन नं. ६/०७९ को बुँदा ६ को उप बुँदा २ मा भएको व्यवस्था अनुसार आन्तरिक लेखा परिक्षण तथा आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन आवश्यक मानवीय श्रोतको व्यवस्थापन गरि कार्यान्वयनको प्रकृत्यामा रहेको ।
- (घ) लामो समयदेखि भुक्तानी दिनु पर्ने हिसाबमा रहेको संस्थापक शेयरधनि श्रृजना सामुदायिक विकास केन्द्रलाई दिनु पर्ने दायित्व रकम रु. १०३,९५५,७३४। हिसाब मिलान गर्न आवश्यक प्रकृत्या अवलम्बन भई सकेको व्यहोरा अनुरोध छ ।



# श्रृजनशील लघुवित्त वित्तीय संस्था लि. SHRIJANSHIL LAGHUBITTA BITIYA SANSTHA Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त गरेको वित्तीय संस्था)

पान नं. : ६०६५६९८९२  
कम्पनी दर्ता नं. : २०९३३०/०७५/०७६  
इजाजत पत्र नं. ने.रा. बैंक/इ.प्रा./घ/८९/०७५/०७६

- (ड) संस्थाको सञ्चालक समितिका अध्यक्ष श्री राजकुमार श्रेष्ठ र तात्कालीन अध्यक्ष श्री श्याम कुमार श्रेष्ठको संयुक्त दस्तखतबाट सञ्चालन हुने गरि खोलिएको एन. आई. सी. एशिया बैंक लि., गोलबजार शाखामा रहेको खाता नं. ९४९०५२४६८७५२४० बन्द गरि सकिएको व्यहोरा अनुरोध छ।
- (च) संस्थाले तयार गरेको नेपाल वित्तीय प्रतिवेदनमान (NFRS) बमोजिमको वित्तीय विवरण वार्षिक प्रतिवेदन पुस्तिकामा प्रकाशन गरिनेछ।
- (छ) संस्थाको आन्तरिक लेखा परिक्षण र बाह्य लेखा परिक्षण प्रतिवेदनमा औल्याइएका अन्य कैफीयतहरु नदोहोरिने गरी सुधार गरिनेछ।

धन्यवाद।

बोधार्थ :

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

भवदीय,

(बटुक शमशेर श्रेष्ठ)  
प्रमुख कार्यकारी अधिकृत



नेपाल सरकार  
उद्योग, वाणिज्य तथा आपूर्ति मन्त्रालय  
कम्पनी रजिष्टारको कार्यालय  
कम्पनी दर्ताको प्रमाण-पत्र

दर्ता नं: २०१३३०/०७५/०७६

श्री श्रृजनशील लघुवित्त वित्तीय संस्था

नामको पब्लिक लिमिटेड कम्पनी संम्बत् २०७५ साल कार्तिक महिना ०७ गते रोज ४ मा दर्ता भएको हुनाले कम्पनी ऐन, २०६३ को दफा ५ को उपदफा (१) बमोजिम यो प्रमाण-पत्र दिइएको छ ।

मिति: २०७५-०७-०७

स. रजिष्टार

Government of Nepal  
Ministry of Industry, Commerce & Supplies  
Office of the Company Registrar

सहायक रजिष्टार

**CERTIFICATE OF INCORPORATION OF COMPANY**

This Certificate of Incorporation has been issued to

M/s Shrijanshil Laghubitta Bittiya Sanstha

Public Limited having incorporated it on the 24 day of October, 2018 pursuant to sub-section (1) of section 5 of the Companies Act, 2006.

Date: 2018-10-24

Asst. Registrar

शर्त : कम्पनी संस्थापनलाई मात्र कम्पनीको उद्देश्य कार्यान्वय गर्ने इजाजत प्रदान गरिएको नमानिने हुनाले कानून अनुसार लिनुपर्ने अनुमति सम्बन्धित निकायबाट लिएर मात्र कम्पनीको उद्देश्य अनुसार कारोबार गर्नु पर्नेछ ।




**नेपाल राष्ट्र बैंक**  
केन्द्रीय कार्यालय  
बैंक तथा वित्तीय संस्था नियमन विभाग  
बाणुवाटार, काठमाडौं

**वित्तीय कारोबार गर्न इजाजतपत्र**

नेपाल सरकार, उद्योग मन्त्रालय, कम्पनी रजिष्ट्रारको कार्यालयमा कम्पनी ऐन, २०६३ बमोजिम मिति २०७५/०७/०७ मा पब्लिक लिमिटेड कम्पनीको रूपमा द.नं. २०१३३०/०७५/०७६ बाट दर्ता भएको "श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड" गोलबजार नगरपालिका-७, चोहर्वा, सिराहालाई राष्ट्रियस्तर कार्यक्षेत्र भएको 'घ' वर्गको वित्तीय संस्थाको रूपमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४८ को उपदफा (४) तथा यस बैंकबाट जारी निर्देशन एवं शर्तहरूको अधीनमा रही वित्तीय कारोबार सञ्चालन गर्न सोही ऐनको दफा ३४ ले दिएको अधिकार प्रयोग गरी यो इजाजतपत्र प्रदान गरिएको छ ।

मिति: २०७५/११/०३



  
.....  
(नारायण प्रसाद पौडेल)  
कार्यकारी निर्देशक



