१९औं

वार्षिक प्रतिवेदन
आ.व. २०८१/०८२

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लि.

NERUDE MIRMIRE LAGHUBITTA BITTIYA SANSTHA LIMITED

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त राष्ट्रियस्तरको लघुवित्त वित्तीय संस्था)

केन्द्रीय कार्यालय
बनेपा-८, काभ्रेपलाञ्चोक

कर्पोरेट कार्यालय
मध्यपुर थिमी-१, लोकन्थली, भक्तपुर

सञ्चालक समिति

श्री राज कुमार राई
अध्यक्ष

श्री सन्तोष फुयल
सञ्चालक

श्री गणेश प्रसाद आचार्य
सञ्चालक

श्री सन्जु घिमिरे
सञ्चालक

श्री भानु भक्त दबाडी
सञ्चालक

श्री राजेश श्रेष्ठ
कम्पनी सचिव

विषय सूची

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा नगरपालिका, वडा नं. ८, काभ्रेपलाञ्चोक

उन्नाइसौं वार्षिक साधारण सभाको सूचना

(प्रथम पटक प्रकाशित मितिः२०८३/०३/११)

श्री आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको मिति २०८३/०३/१० गते बसेको सञ्चालक समितिको ३९६ औं बैठकको निर्णयले यस वित्तीय संस्थाको उन्नाइसौं वार्षिक साधारण सभा देहायका प्रस्तावहरुमा छलफल तथा निर्णय गर्न निम्न लिखित मिति, समय, स्थानमा बस्ने भएकोले कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरुको जानकारीको लागि यो सूचना प्रकाशित गरिएको व्यहोरा अनुरोध गर्दछौं ।

साधारण सभा हुने मिति, समय र स्थानः

मितिः २०८३/०३/३२ गते बिहिबार (तदनुसार १६ जुलाई २०२६)

समयः बिहान ११ बजे

स्थानः ह्वाइट प्यालेस ब्याङ्क्वेट, मध्यपुर थिमी-३, कौशलटार, भक्तपुर

छलफल तथा निर्णयका लागि निर्धारित विषयहरु :

(क) सामान्य प्रस्तावहरु :

१. आर्थिक वर्ष २०८१/०८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन पारित गर्ने ।

२. लेखापरीक्षकको लेखापरीक्षण प्रतिवेदन सहित आर्थिक वर्ष २०८१/०८२ को वासलात, नाफा/नोक्सान हिसाब, नगद प्रवाह विवरण तथा लेखा सम्बन्धी नीतिहरु सहित सम्बन्धित अनुसूचीहरु माथि छलफल गरी स्वीकृत गर्ने ।

३. लेखापरीक्षण समितिको सिफारिस बमोजिम आर्थिक वर्ष २०८२/०८३ का लागि बाह्य लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने ।

४. स्वतन्त्र सञ्चालक नियुक्ति भएको जानकारी गराउने सम्बन्धमा ।

५. सञ्चालक समितिमा प्रतिनिधित्व गर्ने संस्थापक समूहमा रिक्त १ जना सञ्चालक पदमा बाँकी अवधिको लागि सञ्चालक समितिले नियुक्त गरेको संचालक अनुमोदन गर्ने ।

(ख) विशेष प्रस्तावहरु :

१. वित्तीय संस्थाको पूँजी वृद्धि योजना अनुसार नियामक निकायको स्वीकृति प्राप्त भएको अवस्थामा मात्र जारी गर्ने गरी प्रचलित कानून तथा व्यवस्थाको अधिनमा रही सञ्चालक समितिले प्रस्ताव गरे बमोजिम तत्काल कायम रहेको चुक्ता पूँजी रु. १,३९,७७,६४,२७२।८८ (अक्षरेपि एक अर्ब उनान्चालीस करोड सतहत्तर लाख चौसठ्ठी हजार दुई सय बहत्तर रुपैयाँ पैसा अठासी मात्र) को १:०.२५ को अनुपातमा रु. ३४,९४,४१,०६८।२२ (अक्षरेपि चौंतीस करोड चौरानब्बे लाख एकचालीस हजार अठसठ्ठी रुपैयाँ पैसा बाईस मात्र) बराबरको प्रति कित्ता रु. १००/- (अक्षरेपि एकसय मात्र) को ३४,९४,४१०.६८ (चौंतीस लाख चौरानब्बे हजार चार सय दश दशमलव छ आठ) कित्ता हकप्रद शेयर जारी गर्न स्वीकृति प्रदान गर्ने । साथै उक्त कार्यको लागि सम्बन्धित निकायबाट कुनै फेरबदल वा संशोधन गर्न निर्देशन दिएमा सोही बमोजिम फेरबदल वा संशोधन गर्ने ।

२. संस्थाको प्रबन्धपत्र, नियमावली समसामयिक थप/संशोधन गर्ने ।

३. संस्थाको प्रबन्धपत्र, नियमावली संशोधन स्वीकृतिको क्रममा नियमनकारी निकायहरुबाट कुनै फेरबदल, थपघट तथा संशोधन गर्न निर्देशन वा सुझाव भएमा सोही बमोजिम गर्न सञ्चालक समितिलाई वा सञ्चालक समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रत्यायोजन गर्ने ।

४. यस वित्तीय संस्थाले "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई गाभ्ने/गाभिने वा प्राप्ति गर्ने प्रयोजनको लागि उपयुक्त लघुवित्त संस्थाहरु पहिचान गर्ने, समझदारी पत्रमा हस्ताक्षर गर्ने, सोका आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने लगायतका सो सम्बन्धी आवश्यक कार्य अगाडि बढाउन सञ्चालक समिति वा समितिले तोकेको पदाधिकारीलाई अख्तियारी दिने ।

(ग) विविध ।

सञ्चालक समितिको आज्ञाले
(कम्पनी सचिव)

साधारणसभा सम्बन्धी अन्य जानकारी

१. उन्नाइसौ वार्षिक साधारणसभा सम्पन्न गर्ने प्रयोजनका लागि मिति २०८३/०३/१९ गते वित्तीय संस्थाको सेयरधनी दर्ता किताब बन्द रहने छ । साथै मिति २०८३/०३/१८ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई प्रचलित कानून बमोजिम वित्तीय संस्थाको शेयर रजिष्ट्रार नेपाल एसबिआई मर्चेन्ट बैंकिङ लिमिटेडमा प्राप्त विवरणको आधारमा कायम सेयरधनीहरुले मात्र वार्षिक साधारणसभामा भाग लिन सक्नेछन् ।

२. साधारणसभामा भाग लिन ईच्छुक सेयरधनी महानुभावले व्यक्तिगत रुपमा पठाइएको सूचना तथा संलग्न प्रवेशपत्र साथै आफ्नो परिचय खुल्ने प्रमाण (जस्तैः राष्ट्रिय परिचयपत्र वा नागरिकता प्रमाण पत्रको प्रतिलिपि वा सवारी साधन अनुमति पत्र वा आफ्नो परिचय खुल्ने अन्य कागजात) अनिवार्य साथमा लिई आउनु हुन अनुरोध छ ।

३. सम्पूर्ण सेयरधनी महानुभावहरुलाई यस लघुवित्त वित्तीय संस्थामा रहेको ठेगाना र ईमेलमा वित्तीय विवरण सहितको वार्षिक प्रतिवेदन पुस्तिका पठाइनेछ । साथै उक्त प्रतिवेदन संस्थाको वेबसाईट www.nerudemirmire.com.np मा पनि हेर्न सकिनेछ । साथै उक्त विवरणहरु संस्थाको कर्पोरेट कार्यालय, मध्यपुर थिमी-१, भक्तपुर लोकन्थलीमा पनि सेयरधनी महानुभावहरुले प्राप्त गर्न सक्नु हुनेछ ।

४. साधारणसभामा भाग लिने प्रत्येक सेयरधनी महानुभावले सभा हुने स्थानमा उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ । हाजिरी पुस्तिका बिहान ९:०० बजेदेखि सभा चालु रहेसम्म खुल्ला रहनेछ ।

५. साधारणसभामा भाग लिनको लागि प्रोक्सी (प्रतिनिधि) मुकर्रर गर्न चाहने शेयरधनीले तोकिएको ढाँचामा यस वित्तीय संस्थाको सम्बन्धित समूहका शेयरधनीलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन् । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको निवेदन सभा सुरु हुनुभन्दा ७२ घण्टा अगावै यस संस्थाको कर्पोरेट कार्यालय, मध्यपुर थिमी-१, लोकन्थलीमा दर्ता गराई सक्नुपर्नेछ ।

६. एक जना शेयरधनीले एकभन्दा बढी प्रतिनिधि (प्रोक्सी) मुकरर गरेमा शेयरधनी आफूले अघि दिएको प्रतिनिधि (प्रोक्सी) वदर गरेको व्यहोरा स्पष्ट उल्लेख गरी छुट्टै निवेदन दिई अर्को शेयरधनीलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरेमा त्यसरी नियुक्त प्रतिनिधि (प्रोक्सी) ले सभामा भाग लिन पाउनेछ । तर यसो नगरी एक सेयरधनीले एकभन्दा बढी प्रोक्सी नियुक्ति गरिएको रहेछ भने पहिले दर्ता भएको प्रोक्सीले मान्यता पाउनेछ ।

७. प्रोक्सी (प्रतिनिधि) नियुक्ति गरिसक्नु भएको सेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गरेमा पहिले दिईएको प्रोक्सी स्वतः वदर हुनेछ ।

८. संगठित संस्था सेयरधनी रहेकोमा प्रबन्धपत्र नियमावलीको अधिनमा रही उक्त संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनित गरेको प्रतिनिधिले सभामा भाग लिन पाउनेछ ।

९. छलफलको विषयसूची मध्ये विविध शीर्षक अन्तर्गत छलफल गर्न इच्छुक शेयरधनीहरुले आफूले प्रश्न गर्न चाहेको विषयबारे सभा शुरु हुनुभन्दा ७ दिन अगावै छलफलको विषय कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रुपमा दिनुपर्नेछ । तर यसलाई पारित हुने प्रस्तावको रुपमा समावेश गरिने छैन ।

१०. साधारण सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नु परेमा कूल शेयर पूँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृत दिइएकोमा बाहेक सभाको सूचनामा उल्लेख नभएको प्रस्ताव माथि सभामा छलफल र निर्णय गरिने छैन ।

११. साधारण सभा सम्बन्धी काम कारवाही कम्पनी ऐन, २०६३ नियमावली, २०७५ तथा अन्य प्रचलित कानून बमोजिम हुनेछ ।

१२. साधारणसभामा भाग लिन आउँदा जाँदाको कुनै पनि प्रकारको खर्चको शोधभर्ना वित्तीय संस्थाले उपलब्ध गराउने छैन ।

१३. बुँदा ४ र ५ उल्लेखित दिन सार्वजनिक बिदा परेमा समेत सो प्रयोजनको लागि वित्तीय संस्थाको कर्पोरेट कार्यालय, कार्यालय समयमा खुल्ला रहनेछ ।

१४. अन्य थप जानकारी चाहिएमा यस वित्तीय संस्थाको कर्पोरेट कार्यालय मध्यपुर थिमी-१, लोकन्थली, भक्तपुरमा तथा फोन नं. ०१-५९२८१६१/५९२८१६२ मा सम्पर्क राख्नुहुन वा वित्तीय संस्थाको वेबसाइटः www.nerudemirmire.com.np बाट जानकारी लिनुहुन अनुरोध छ ।

श्री सञ्चालक समिति
नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड
बनेपा न.पा.-८, काभ्रेपलाञ्चोक ।

विषयः प्रतिनिधि नियुक्त गरेको बारे ।

.... जिल्ला...................... न.पा./गा.वि.स. वडा नं. .... बस्ने म/हामी .... ले त्यस लघुवित्त वित्तीय संस्थाका शेयरधनीको हैसीयतले सम्बत् २०...... साल .... महिना ...... गते का दिन हुने साधारण सभा / विशेष साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नको लागि .... जिल्ला .... नगरपालिका/गाउपालिका वडा नं. ...... वस्ने त्यस वित्तीय संस्थाको समुह " " का शेयरधनी श्री .... शेयरधनी परिचय नं. .... लाई मेरो हाम्रो प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाएको छु/छौं ।

प्रोक्सी लिनेको हस्ताक्षर नमुनाः

....

शेयरधनी परिचय नं.:

शेयर समूहः

मितिः

निवेदक

प्रोक्सी दिनेको नामः

ठेगानाः

प्रोक्सी दिनेको सहीः

शेयरधनी परिचय नं. :

शेयर संख्याः

शेयर समूहः

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

उन्नाइसौँ वार्षिक साधारण सभामा

सञ्चालक समितिको तर्फबाट अध्यक्ष श्री राज कुमार राईज्यूको मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडको उन्नाइसौँ वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू, नियामक निकायका प्रतिनिधिहरू तथा अन्य सम्पूर्ण सरोकारवालाहरूमा सञ्चालक समितिको तर्फबाट हार्दिक स्वागत तथा सम्मान व्यक्त गर्दछु ।

आर्थिक वर्ष २०८१/८२ हाम्रो संस्थाको लागि सामान्य आर्थिक वर्ष मात्र नभई चुनौती, सुधार, पुनर्संरचना र भविष्य निर्माणको आधार तयार गर्ने वर्षको रूपमा रह्यो । संस्थाले यस अवधिमा नियामकीय व्यवस्था, संस्थागत सुशासन, वित्तीय अनुशासन तथा व्यवसायिक पुनर्सन्तुलनलाई केन्द्रमा राखी आफ्नो कार्यसम्पादनलाई पुनः व्यवस्थित गर्ने प्रयास गरेको छ ।

गत केही वर्षदेखि लघुवित्त क्षेत्रमा देखिएको चुनौतीपूर्ण वातावरण, बढ्दो निष्क्रिय कर्जा, व्यवसाय विस्तारको सीमितता, नियामकीय परिवर्तन तथा वित्तीय क्षेत्रको समग्र दबाबले हाम्रो संस्थालाई समेत प्रभावित गरेको यथार्थ हामी सबैका सामु स्पष्ट नै छ । तथापि, यस्ता चुनौतीहरूलाई अवसरका रूपमा ग्रहण गर्दै संस्थाले व्यवसाय पुनर्संरचना, कर्जा असुली व्यवस्थापन, लागत नियन्त्रण, संस्थागत सुशासन सुदृढीकरण तथा डिजिटल रूपान्तरणका क्षेत्रमा महत्वपूर्ण प्रयासहरू गरेको छ ।

समीक्षा अवधिमा संस्थाले आफ्ना शाखा सञ्जाल, मानव स्रोत, सूचना प्रविधि प्रणाली, जोखिम व्यवस्थापन प्रणाली तथा आन्तरिक नियन्त्रण संयन्त्रलाई थप प्रभावकारी बनाउने दिशामा कार्य गरेको छ । यसका साथै, कर्मचारी क्षमता विकास, अनुपालना, डिजिटल शिक्षण प्रणालीको विकास तथा कृत्रिम बुद्धिमता (Artificial Intelligence) को प्रयोगतर्फ प्रारम्भिक आधार निर्माण गर्ने कार्यलाई पनि प्राथमिकताका साथ अगाडि बढाइएको छ ।

संस्थाको वर्तमान चुनौतीहरूलाई मध्येनजर गर्दै संचालक समिति तथा व्यवस्थापन टोलीले आगामी दिनमा निष्क्रिय कर्जा न्यूनीकरण, पूँजी संरचना सुदृढीकरण, उत्पादकत्व अभिवृद्धि, लागत नियन्त्रण, डिजिटल रूपान्तरण तथा संस्थागत सुशासन सुदृढीकरणलाई मुख्य रणनीतिक प्राथमिकताका रूपमा अघि बढाउने प्रतिबद्धता व्यक्त गर्दछ ।

हामी विश्वस्त छौं कि संस्थाका सम्पूर्ण शेयरधनी, ग्राहक सदस्य, कर्मचारी, नियामक निकाय तथा अन्य सरोकारवालाहरूको निरन्तर विश्वास, सहयोग र सहकार्यबाट संस्थाले आगामी दिनहरूमा थप सबल, सक्षम तथा दिगो संस्थाको रूपमा आफूलाई स्थापित गर्नेछ ।

अन्त्यमा, संस्थाप्रति विश्वास कायम राख्नुहुने सम्पूर्ण शेयरधनी महानुभावहरू, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कर्जा सापट प्रवाह गर्ने बैंक तथा वित्तीय संस्थाहरू, ग्राहक सदस्यहरू, कर्मचारी वर्ग तथा सम्पूर्ण सरोकारवालाहरूमा हार्दिक धन्यवाद ज्ञापन गर्दछु ।

धन्यवाद । **(राज कुमार राई)**

मितिः २०८३/०३/३२ **अध्यक्ष**

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

उन्नाइसौं वार्षिक साधारण सभामा प्रस्तुत
सञ्चालक समितिको वार्षिक प्रतिवेदन
आर्थिक वर्ष २०८१/०८२

१. संस्थाको समीक्षा

(क) समीक्षा वर्षको सिंहावलोकन :

आर्थिक वर्ष २०८१/८२ नेपालको लघुवित्त क्षेत्रका लागि चुनौतीपूर्ण, परिवर्तनशील तथा पुनर्संरचनाको वर्षका रूपमा रह्यो । समीक्षा अवधिमा समग्र राष्ट्रिय अर्थतन्त्रमा अपेक्षित सुधार आउन नसक्नु, ग्रामीण तथा विपन्न वर्गको आयआर्जनमा परेको प्रभाव, कर्जा असुलीमा देखिएको चुनौती, लघुवित्त क्षेत्रमा बढ्दो नियामकीय अपेक्षा तथा वित्तीय अनुशासनको आवश्यकताले लघुवित्त क्षेत्रलाई प्रत्यक्ष प्रभाव पारेको छ ।

यसै परिवेशमा नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले मर्जरपछिको पहिलो पूर्ण आर्थिक वर्ष सञ्चालन गर्दै संस्थागत एकीकरण, व्यवसायिक स्थायित्व, जोखिम व्यवस्थापन तथा संस्थागत सुशासनलाई प्राथमिकतामा राखी आफ्नो कार्यसम्पादनलाई अगाडि बढाएको छ ।

१. आर्थिक तथा लघुवित्त क्षेत्रको परिवेश :

समीक्षा अवधिमा नेपालको अर्थतन्त्र क्रमशः सुधारोन्मुख देखिए तापनि ग्रामीण अर्थतन्त्र तथा साना उद्यम व्यवसायहरूले अपेक्षित गति लिन सकेनन् । वित्तीय क्षेत्रमा तरलताको अवस्था सुधार भए पनि कर्जा असुली, व्यवसाय विस्तार तथा वित्तीय अनुशासनका विषयहरू चुनौतीपूर्ण नै रहे ।

लघुवित्त क्षेत्रमा विशेषगरी बहुऋण (Multiple Borrowing) को समस्या, कर्जा पुनःभुक्तानीमा आएको कठिनाई, निष्क्रिय कर्जामा भएको वृद्धि, नियामकीय मापदण्डहरूको कडाई, सदस्यहरूको आय आर्जनमा आएको कमी, सञ्चालन लागतमा भएको वृद्धि जस्ता विषयहरूले संस्थाहरूको वित्तीय तथा सञ्चालन कार्यसम्पादनमा प्रत्यक्ष प्रभाव पारेका छन् ।

२. मर्जरपछिको पहिलो पूर्ण आर्थिक वर्ष :

नेरुडे लघुवित्त वित्तीय संस्था लिमिटेड र मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडबीच सम्पन्न मर्जरपछिको आर्थिक वर्ष २०८१/८२ पहिलो पूर्ण सञ्चालन वर्षका रूपमा रहेको छ । यस अवधिमा संस्थाले संगठनात्मक एकीकरण, शाखा सञ्चालनको समायोजन, मानव संसाधन व्यवस्थापन, व्यवसायिक प्रक्रिया एकीकरण, वित्तीय प्रतिवेदन प्रणालीको एकरूपता, संस्थागत संस्कृतिको समायोजन लगायतका महत्वपूर्ण कार्यहरू सम्पन्न गरेको छ ।

३. व्यवसायिक अवस्थाको सिंहावलोकन :

समीक्षा अवधिमा संस्थाले राष्ट्रिय स्तरमा आफ्ना व्यवसायिक गतिविधिहरूलाई निरन्तरता दिएको छ । आर्थिक वर्षको अन्त्यसम्म संस्थाको व्यवसायिक अवस्था देहाय बमोजिम रहेको छ ।

विवरण	आर्थिक वर्ष २०८१/८२
शाखा कार्यालय संख्या	२२५
कूल सम्पत्ति	रु. २१.१४ अर्ब
कूल कर्जा लगानी	रु. १९.५१ अर्ब
कूल निक्षेप	रु. ६.४६ अर्ब
बैंक तथा वित्तीय संस्थाबाट प्राप्त ऋण	रु. १०.८५ अर्ब
कुल स्वपूँजी	रु. २.४७ अर्ब
जारी पूँजी	रु. १.४० अर्ब
सदस्य संख्या	३,०३,६९७
ऋणी सदस्य संख्या	१,२६,६०६
कर्मचारी संख्या	११२१

४. शेयर पूँजी र बनौट :

अधिकृत पूँजी रु. १ अर्ब ७५ करोड रहेको यस वित्तीय संस्थाको जारी तथा चुक्ता पूँजी रु. १ अर्ब ३९ करोड ७७ लाख ६४ हजार २ सय ७२ रहेको छ । वित्तीय संस्थाको शेयर पूँजीको बनौटको हिसाबले हेर्दा चुक्ता पूँजीको ५१.४९ प्रतिशत संस्थापक समूह र ४८.५१ प्रतिशत सर्वसाधारण समूहको शेयर स्वामित्व रहेको छ । साविक मिर्मिरे लघुवित्त वित्तीय संस्थामा गाभिएका स्वेडा लघुवित्त वित्तीय संस्था लिमिटेड र बुद्धज्योति लघुवित्त वित्तीय संस्था लिमिटेडतर्फका संस्थापक शेयर सर्वसाधारण शेयरमा रुपान्तरण पश्चात चुक्ता पूँजीको अनुपात ५१ प्रतिशत संस्थापक र ४९ प्रतिशत सर्वसाधारण शेयर हुनेछ ।

५. वित्तीय संस्थाको कार्यक्षेत्र तथा कार्यालयहरु :

राष्ट्रियस्तर कार्यक्षेत्र रहेको यस वित्तीय संस्थाले हाल ७ वटै प्रदेशका ६१ जिल्लामा २२५ शाखा कार्यालयहरु, ५ वटा प्रादेशिक कार्यालयहरु, २५ वटा कलष्टर (अनुगमन इकाई) र १ केन्द्रीय कार्यालय, १ कर्पोरेट कार्यालयबाट काम, कारोवार संचालन गरिरहेको छ ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट परेको प्रभाव :

समीक्षा अवधिमा नेपालको वित्तीय क्षेत्रले तरलता व्यवस्थापन, ब्याजदरको उतारचढाव, आर्थिक गतिविधिको सुस्तता, कर्जा असुलीमा आएको चुनौती तथा नियामकीय परिवर्तनहरूको प्रभाव अनुभव गरेको छ ।
यसका अतिरिक्त, विश्वव्यापी आर्थिक अनिश्चितता, मुद्रास्फीति, अन्तर्राष्ट्रिय वित्तीय बजारमा आएको परिवर्तन तथा आर्थिक गतिविधिमा देखिएको सुस्तताले समेत वित्तीय क्षेत्रमा अप्रत्यक्ष प्रभाव पारेको छ । उक्त परिस्थितिका कारण संस्थाको कर्जा असुली, व्यवसाय विस्तार तथा वित्तीय कार्यसम्पादनमा केही प्रभाव परेको भए तापनि संस्थाले जोखिम न्यूनीकरण तथा वित्तीय अनुशासनमार्फत सोको व्यवस्थापन गर्ने प्रयास गरेको छ ।

(ग) चालू वर्षको उपलब्धि तथा भविष्यप्रतिको धारणा :

प्रतिवेदन तयार भएको मितिसम्म संस्थाले निष्क्रिय कर्जा व्यवस्थापन, व्यवसायिक पुर्नसंरचना, पूँजी सुदृढीकरण तथा संस्थागत सुशासन सुदृढीकरणका क्षेत्रमा सुधारात्मक कार्यक्रमहरूलाई निरन्तरता दिएको छ ।

सञ्चालक समितिको धारणा अनुसार आगामी दिनहरूमा निष्क्रिय कर्जा न्यूनीकरण, व्यवसायिक पुनरुत्थान, पूँजी सुदृढीकरण, डिजिटल रूपान्तरण, मानव संसाधन विकास, संस्थागत सुशासन अभिवृद्धि मार्फत संस्थालाई थप सक्षम, दिगो तथा प्रतिस्पर्धी वित्तीय संस्थाको रूपमा विकास गर्न सकिने विश्वास लिइएको छ ।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

संस्था लघुवित्त वित्तीय सेवाको माध्यमबाट ग्रामीण तथा न्यून आय भएका समुदायमा वित्तीय पहुँच विस्तार, वित्तीय समावेशीकरण तथा सामाजिक आर्थिक विकासमा योगदान पुऱ्याउने उद्देश्यले सञ्चालन हुँदै आएको छ ।

समीक्षा अवधिमा संस्थाले सदस्य सेवा, कर्जा प्रवाह, बचत परिचालन, वित्तीय साक्षरता तथा महिला सशक्तीकरणका कार्यक्रमहरूलाई निरन्तरता दिएको छ । व्यवसायिक वातावरण चुनौतीपूर्ण रहे तापनि संस्थाले दिगो तथा गुणस्तरीय व्यवसायिक वृद्धिको रणनीति अवलम्बन गरेको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर तथा सोको कारण :

समीक्षा अवधिमा संस्थाको मिति २०८२/०२/०५ गतेको अठारौं वार्षिक साधारणसभाबाट निर्वाचित भई निम्नानुसार सञ्चालक समितिको चयन भएको थियो । सञ्चालक समितिको मिति २०८२/०२/०६ गतेको ३६६ औं बैठकले श्री मणि कुमार अर्ज्याललाई अध्यक्षमा चयन गरिएकोमा सञ्चालक समितिको मिति २०८२/०५/०५ गतेको ३७५ औं बैठकले सञ्चालक श्री राज कुमार राईलाई अध्यक्षमा चयन गरेको थियो । त्यसै गरी मिति २०८२/०३/२२ गते बसेको सञ्चालक समितिको ३७१ औं बैठकले श्री भानु भक्त दवाडीलाई स्वतन्त्र सञ्चालकमा नियुक्त गरेको थियो ।

क्र.सं.	पद	नाम र थर	समूह
१.	अध्यक्ष	श्री राज कुमार राई	सर्वसाधारण
२.	सञ्चालक	श्री मणि कुमार अर्ज्याल	संस्थापक
३.	सञ्चालक	श्री सन्तोष फुयल	संस्थापक
४.	सञ्चालक	श्री टेक बहादुर बोहरा	संस्थापक
५.	सञ्चालक	श्री सुधिर कुमार श्रेष्ठ	सर्वसाधारण
६.	सञ्चालक	श्री सञ्जु घिमिरे	सर्वसाधारण
७.	सञ्चालक	श्री भानु भक्त दवाडी	स्वतन्त्र

संस्थापक सञ्चालक श्री टेक बहादुर बोहरालाई नेपाल राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागबाट मिति २०८३/०१/२८ गतेको पत्र संख्या ल.वि./स्थलगत निरीक्षण नेरुडे मिर्मिरे ०८२/८३ च.नं. २६३ मार्फत प्राप्त निर्देशन अनुसार बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ९९ को उप दफा ३ को खण्ड (ग) र नेपाल राष्ट्र बैंक ऐन २०५८ को दफा १०० को उप दफा २ को खण्ड (ङ) बमोजिम नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडको सञ्चालक समिति सदस्यबाट हटाइएको व्यहोरा अनुरोध छ । साथै उक्त रिक्त सञ्चालक पदमा संस्थापक शेयरधनी श्री गणेश प्रसाद आचार्यलाई सञ्चालक समितिको मिति २०८३/०२/१८ गतेको ३९२ औं बैठकले नियुक्त गरेको छ ।

त्यसै गरी स्वास्थ्य समस्याको कारण संस्थापक सञ्चालक श्री मणि कुमार अर्ज्याल र सर्वसाधारण सञ्चालक श्री सुधिर कुमार श्रेष्ठले मिति २०८३/०३/१० गते राजीनामा दिनु भएकोमा सोही दिन बसेको सञ्चालक समितिको ३९६ औं बैठकले वहाँहरुको राजीनामा स्वीकृत गरेको छ ।

(च) वित्तीय संस्थाको कारोबारलाई असर पार्ने मुख्य कुराहरू :

समीक्षा अवधिमा संस्थाको व्यवसायिक तथा वित्तीय कार्यसम्पादनमा केही विषयवस्तुहरु प्रभाव पारेको छ । मर्जरपछिको संस्थागत समायोजन, उच्च निष्क्रिय कर्जा (NPL), पूँजी पर्याप्ततामा आएको दबाब, नेपाल राष्ट्र बैंकको Prompt Corrective Action (PCA), आर्थिक गतिविधिमा आएको सुस्तता, कर्जा असुलीमा आएको चुनौती, नियामकीय अनुपालनका थप दायित्वहरू, सञ्चालन लागत व्यवस्थापनको चुनौती, वित्तीय क्षेत्रको प्रतिस्पर्धात्मक वातावरणहरु मुख्यतः प्रभाव पार्ने तत्वहरु हुन् ।
नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम संस्था समीक्षा अवधिमा Prompt Corrective Action (PCA) लगाएको अवस्था छ । यस अवधिमा संस्थाले नेपाल राष्ट्र बैंकबाट प्राप्त निर्देशनहरूको पालना गर्दै पूँजी व्यवस्थापन, जोखिम न्यूनीकरण, निष्क्रिय कर्जा व्यवस्थापन, सञ्चालन खर्च नियन्त्रण तथा संस्थागत सुशासन सुदृढीकरणमा विशेष ध्यान केन्द्रीत गरेको छ ।

सञ्चालक समिति तथा व्यवस्थापनले नियामकीय अपेक्षाहरूको पूर्ण परिपालना गर्दै संस्थाको वित्तीय स्वास्थ्य सुधार गर्ने दिशामा विभिन्न सुधारात्मक कार्यक्रमहरू सञ्चालन गरेको छ। संस्थाले शीघ्र सुधारात्मक कारवाही फुकुवाको लागि नेपाल राष्ट्र बैंक समक्ष निवेदन समेत दिइसकेको छ ।

सञ्चालक समितिले उल्लेखित चुनौतीहरूको व्यवस्थापन गर्दै संस्थाको वित्तीय स्थायित्व, व्यवसायिक पुनरुत्थान तथा दीर्घकालीन विकासलाई सुनिश्चित गर्ने रणनीति अवलम्बन गरेको छ ।

२. व्यवसायिक तथा वित्तीय कार्यसम्पादन (Business and Financial Performance Review) :

आर्थिक वर्ष २०८१/८२ मा संस्थाले चुनौतीपूर्ण व्यवसायिक तथा वित्तीय वातावरणका बीच आफ्ना सेवा, सञ्चालन तथा व्यवसायिक गतिविधिहरूलाई निरन्तरता दिएको छ। समीक्षा अवधिमा व्यवसायिक पुनर्संरचना, निष्क्रिय कर्जा व्यवस्थापन, लागत नियन्त्रण तथा वित्तीय अनुशासनलाई प्राथमिकतामा राखी कार्य सम्पादन गरिएको छ ।

२.१ प्रमुख व्यवसायिक सूचकहरू (Key Business Indicators) :

विवरण	आ.व. २०८०/८१	आ.व. २०८१/८२	आ.व. २०८२/८३ चैत्र मसान्त
शाखा कार्यालय संख्या	२२५	२२५	२२५
प्रदेश कार्यालय संख्या	५	५	५
केन्द्र संख्या	२२,१३२	२२,२५२	२४,७८३
कूल सदस्य संख्या	२,९८,४५९	३,०३,६९७	३,१३,०६६
कूल ऋणी सदस्य	१,३३,५४४	१,२६,६०६	१,२२,०३६
महिला सदस्य (%)	९०.१६	८९.८१	८९.७०
कर्मचारी संख्या	१,१६३	१,१२१	१,०६०

२.२ वित्तीय सूचकहरू (Key Financial Indicators) :

विवरण	आ.व. २०८०/८१	आ.व. २०८१/८२	आ.व. २०८२/८३ चैत्र मसान्त
कूल कर्जा लगानी (रू. करोड)	२,०१२.२०	१९,५१.४७	१,८३५.९०

कूल निक्षेप संकलन (रू. करोड)	६१४.१३	६४५.९९	७५०.६३
कूल सम्पत्ति (रू. करोड)	२,१२७.११	२,११३.८५	२,०२१.७४
कूल दायित्व (रू. करोड)	१,८६३.०४	१,८६६.३८	१,८४९.०३
कूल पूँजी कोष (रू. करोड)	१७१.८२	१७३.४३	९३.८४
खुद ब्याज आम्दानी (रू. करोड)	९१.१७	१४४.८८	८९.८३
सञ्चालन नाफा/नोक्सान (रू. करोड)	३९.७५	(२०.११)	(७५.९८)
खुद नाफा/नोक्सान (रू. करोड)	३०.१९	(१८.२५)	(७४.६५)

२.३ सम्पत्ति गुणस्तर तथा जोखिम सूचकहरू (Assets Quality and Risk Indicators) :

विवरण	आ.व. २०८०/८१	आ.व. २०८१/८२	आ.व. २०८२/८३ चैत्र मसान्त
निष्क्रिय कर्जा (NPL) %	१०.४१	३१.६४	२४.४९
कर्जा नोक्सानी व्यवस्था (LLP) %		२३.८९	५२.४१
पूँजी पर्याप्तता अनुपात (CAR) %	८.०२	७.७४	४.८०
कोषको लागत (Cost of Fund) %	८.०३	६.३७	९.०५
कर्जा-निक्षेप अनुपात (CD Ratio) %	११७.१९	११२.७२	१०३.२९
कूल सम्पत्तिमा प्रतिफल (ROA) %	१.८९	(०.८६)	(३.६१)
स्वपूँजीमा प्रतिफल (ROE) %	१५.३३	(७.१४)	(३५.५३)

२.४ शाखागत व्यवसायिक अवस्था (Branch Network Performance) :

विवरण	आ.व. २०८०/८१	आ.व. २०८१/८२	आ.व. २०८२/८३ चैत्र मसान्त
कुल शाखा	२२५	२२५	२२५
नाफामा रहेका शाखा	१५७	९३	१०३
नोक्सानमा रहेका शाखा	६८	१३२	१२२
नाफामा रहेका शाखाको प्रतिशत	६९.७७	४१.३३	४५.७८
नोक्सानमा रहेका शाखाको प्रतिशत	३०.२३	५८.६७	५४.२२

२.५ व्यवसायिक उपलब्धि र चुनौती (Achievements and Challenges) :

प्रमुख उपलब्धिहरू :

- संस्थागत तथा व्यवसायिक पुनर्संरचना कार्य प्रारम्भ ।
- निष्क्रिय कर्जा व्यवस्थापन अभियान सञ्चालन ।
- सञ्चालन खर्च नियन्त्रणका उपायहरू कार्यान्वयन ।
- संस्थागत सुशासन तथा आन्तरिक नियन्त्रण प्रणाली सुदृढीकरण ।
- मानव संसाधन तथा डिजिटल रूपान्तरणका कार्यक्रमहरूको विस्तार ।
- AI तथा Learning Management System सम्बन्धी प्रारम्भिक रणनीतिक तयारी ।

प्रमुख चुनौतीहरू :

- उच्च निष्क्रिय कर्जा अनुपात ।
- पूँजी पर्याप्ततामा दबाब ।
- व्यवसाय विस्तारको सीमितता ।
- शाखागत उत्पादकत्वमा असमानता ।
- नियामकीय तथा बजारगत चुनौतीहरू ।
- Post-merger stabilization प्रक्रिया ।

२.६ व्यवस्थापनको निष्कर्ष :

आर्थिक वर्ष २०८१/८२ संस्थाको लागि व्यवसायिक विस्तारको भन्दा पनि व्यवसायिक स्थायित्व, जोखिम व्यवस्थापन, वित्तीय पुनर्संरचना तथा संस्थागत सुदृढीकरणको वर्षको रूपमा रहेको छ । समीक्षा अवधिमा हासिल गरिएका अनुभव, सुधारात्मक कार्यक्रमहरू तथा रणनीतिक योजनाहरु कार्यान्वयनको आधारमा संस्थाले आगामी आर्थिक वर्षमा व्यवसायिक पुनरुत्थान, निष्क्रिय कर्जा न्यूनीकरण, पूँजी सुदृढीकरण तथा दिगो वृद्धिलाई प्राथमिकताका साथ अगाडि बढाउने लक्ष्य राखेको छ ।

३. संस्थागत सुशासन तथा सञ्चालक समिति (Board and Corporate Governance) :

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले संस्थागत सुशासनलाई आफ्नो दीर्घकालीन विकास, वित्तीय स्थायित्व तथा सरोकारवालाहरूको विश्वास अभिवृद्धिको आधारस्तम्भको रूपमा आत्मसात गरेको छ । संस्थाले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ (BAFIA), कम्पनी ऐन, २०६३, नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन तथा प्रचलित कानूनी व्यवस्थाहरूको पूर्ण पालना गर्दै आफ्नो कार्य सञ्चालन गर्दै आएको छ ।

समीक्षा अवधिमा सञ्चालक समितिले संस्थाको वित्तीय स्वास्थ्य सुधार, जोखिम व्यवस्थापन, संस्थागत पुनर्संरचना, नियामकीय अनुपालन तथा दीर्घकालीन रणनीतिक दिशालाई प्राथमिकतामा राखी कार्य सम्पादन गरेको छ ।

३.१ सञ्चालक समितिको संरचना (Composition of the Board of Directors) :

समीक्षा अवधिमा संस्थाको सञ्चालक समिति प्रचलित कानून, प्रबन्धपत्र तथा नियमावली बमोजिम गठन भई संस्थाको नीतिगत, रणनीतिक तथा निगरानी सम्बन्धी जिम्मेवारी निर्वाह गर्दै आएको छ ।

सञ्चालक समितिको विवरण :

क्र.सं.	नाम	पद
१	श्री राज कुमार राई	अध्यक्ष
२	श्री मणि कुमार अर्ज्याल	सञ्चालक
३	श्री सन्तोष फुयल	सञ्चालक
४	श्री सुधिर कुमार श्रेष्ठ	सञ्चालक
५	श्री टेक बहादुर बोहरा	सञ्चालक
६	श्री सञ्जु घिमिरे	सञ्चालक
७	श्री भानु भक्त दवाडी	स्वतन्त्र सञ्चालक

संस्थापक सञ्चालक श्री टेक बहादुर बोहरालाई नेपाल राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागबाट मिति २०८३/०१/२८ गतेको निर्देशन अनुसार हटाइएकोमा सञ्चालक समितिको मिति २०८३/०१/३० गते कार्यान्वयन गरेको र उक्त रिक्त सञ्चालक पदमा मिति २०८३/०२/१८ गते श्री गणेश प्रसाद आचार्यलाई नियुक्त गरेको छ ।

संस्थापक सञ्चालक श्री मणि कुमार अर्ज्याल र सर्वसाधारण सञ्चालक श्री सुधिर कुमार श्रेष्ठले स्वास्थ्यको कारण जनाई मिति २०८३/०३/१० गते दिनु भएको राजीनामा सञ्चालक समितिको मिति २०८३/०३/१० गते बसेको बैठक नं. ३९६ बाट स्वीकृत गरिएको छ ।

३.२ सञ्चालक समितिका बैठकहरू (Board Meetings) :

आर्थिक वर्ष २०८१/८२ मा सञ्चालक समितिको ३० वटा बैठकहरू सम्पन्न भएका छन् । बैठकहरूमा संस्थाको व्यवसायिक अवस्था, वित्तीय कार्यसम्पादन, जोखिम व्यवस्थापन, नियामकीय अनुपालन, पूँजी पर्याप्तता, निष्क्रिय कर्जा व्यवस्थापन, संस्थागत पुनर्संरचना तथा रणनीतिक विषयहरूमा व्यापक छलफल तथा निर्णयहरू गरिएको छ ।

बैठक विवरण :

विवरण	संख्या
सञ्चालक समितिको बैठक	३०
लेखा समितिको बैठक	१२
जोखिम व्यवस्थापन समितिको बैठक	५
कर्मचारी सेवा सुविधा समितिको बैठक	६
सम्पत्ति शुद्धीकरण अनुगमन समिति	५

३.३ समीक्षा अवधिका प्रमुख निर्णयहरू (Major Decisions of the Board) :

समीक्षा अवधिमा सञ्चालक समितिले निम्न प्रमुख विषयहरूमा नीतिगत तथा रणनीतिक निर्णयहरू गरेको छ ।

- संस्थाको वार्षिक बजेट तथा व्यवसायिक योजना स्वीकृत ।
- निष्क्रिय कर्जा व्यवस्थापन तथा Recovery Action Plan स्वीकृत ।
- संस्थागत पुनर्संरचना तथा शाखागत समीक्षा ।
- संस्थागत नीतिहरु स्वीकृत तथा सुधार कार्यक्रम ।
- संस्थागत सुशासनका सम्बन्धमा नीतिगत निर्णयहरु ।
- सूचना प्रविधि तथा साइबर सुरक्षा सुदृढीकरण ।
- विभिन्न नीति, निर्देशिका तथा कार्यविधिहरूको स्वीकृति ।

३.४ उपसमितिहरू (Board Committees) :

सञ्चालक समितिलाई प्रभावकारी रूपमा सहयोग पुर्याउन विभिन्न उपसमितिहरू गठन गरी सञ्चालन गरिएको छ ।

(क) लेखापरीक्षण समिति
(ख) जोखिम व्यवस्थापन समिति
(ग) कर्मचारी सेवा सुविधा समिति
(घ) सम्पत्ति शुद्धीकरण अनुगमन समिति

३.५ सञ्चालकहरूको क्षमता विकास (Directors' Capacity Development) :

समीक्षा अवधिमा संस्थाका सञ्चालकहरूले Banking, Corporate Governance, Risk Management तथा Regulatory Compliance सम्बन्धी विभिन्न तालिम तथा क्षमता विकास कार्यक्रमहरूमा सहभागिता जनाउनुभएको छ । यस किसिमका कार्यक्रमहरुले संस्थागत सुशासन तथा रणनीतिक नेतृत्व क्षमताको अभिवृद्धिमा योगदान पुर्याएको विश्वास गरिएको छ ।

३.६ संस्थागत सुशासनप्रतिको प्रतिबद्धता :

सञ्चालक समिति संस्थालाई थप पारदर्शी, उत्तरदायी, सुशासित तथा दिगो वित्तीय संस्थाको रूपमा विकास गर्न पूर्ण रूपमा प्रतिबद्ध रहेको छ । संस्थाले आगामी दिनहरूमा संस्थागत सुशासन, जोखिम व्यवस्थापन, नियामकीय अनुपालन, पारदर्शिता, उत्तरदायित्व, नैतिक व्यवसायिक अभ्यासलाई थप सुदृढ गर्दै दीर्घकालीन संस्थागत विकासको लक्ष्य हासिल गर्ने प्रतिबद्धता व्यक्त गर्दछ ।

४. जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण (Risk Management and Internal Control) :

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई संस्थागत सुशासन, वित्तीय स्थायित्व तथा दिगो विकासको आधारभूत अंगका रूपमा आत्मसात गरेको छ । संस्थाले नेपाल राष्ट्र बैंकबाट जारी निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा प्रचलित नियामकीय व्यवस्था अनुसार जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली कार्यान्वयन गर्दै आएको छ ।

४.१ आन्तरिक नियन्त्रण प्रणाली :

यस वित्तीय संस्थाले आन्तरिक नियन्त्रणको लागि प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, कम्प्यूटरकृत सूचना प्रणाली, नियमित अनुगमन र सक्षम आन्तरिक लेखापरीक्षण जस्ता उपायको अनुशरण गर्दै आएको छ । यसैगरी आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कार्य संचालन निर्देशिका, आन्तरिक लेखापरीक्षण निर्देशिका, जोखिम व्यवस्थापन नीति, कर्जा असुली नीति, कर्जा अपलेखन विनियमावली, नगद सञ्चालन निर्देशिका, समूह प्रवेश/पूर्व तालिम निर्देशिका, कर्जा नीति, ग्राहक संरक्षण कोष संचालन कार्यविधि, आन्तरिक नियन्त्रण कार्यविधि लगायतका विनियामावली, नीति कार्यविधिहरु तर्जुमा गरी कार्यान्वयन गर्दै आएको छ ।

आन्तरिक लेखापरीक्षण कार्य थप प्रभावकारी र मितव्ययी बनाउन आन्तरिक लेखापरीक्षण विभाग मातहतका कर्मचारीहरुलाई केन्द्रीय कार्यालयको अलावा प्रदेश कार्यालयहरू विराटनगर, बर्दिबास, भरतपुर र बुटवलमा मुकाम राखी कार्यक्षेत्रहरु तोकी खटाइएको छ । लेखापरीक्षण, निरीक्षणको दौरान देखापरेका आर्थिक तथा गैरआर्थिक कैफियतहरुको आधारमा कर्मचारी सेवा विनियमावलीको अधिनमा रही अनुशासनमा ल्याउने काम भई राखेको छ ।

नेपाल राष्ट्र बैंकको निर्देशन र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा २६ र दफा २७ मा भएको व्यवस्था अनुसार सञ्चालक समितिले आफ्नो जवाफदेहीतामा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी प्रत्येकको काम कर्तव्य र अधिकार तोकी समितिहरुलाई देहाय बमोजिम क्रियाशील बनाएको कारणबाट पनि आन्तरिक नियन्त्रण व्यवस्था बलियो र भरपर्दो रहेको छ ।

४.२ जोखिम व्यवस्थापन समिति :

२०८२ आषाढ मसान्तमा सञ्चालक श्री सन्तोष फुयलको संयोजकत्वमा सञ्चालक श्री राज कुमार राई पदेन सदस्य र व्यवस्थापनबाट २ जना विभागीय प्रमुख कर्मचारीहरु सहित चार सदस्यीय जोखिम व्यवस्थापन समितिको व्यवस्था थियो । हाल सञ्चालक श्री सन्जु घिमिरेको संयोजकत्वमा, सञ्चालक श्री सन्तोष फुयल पदेन सदस्य र व्यवस्थापनबाट ३ जना विभागीय प्रमुखहरु सहित पाँच सदस्य रहेको जोखिम व्यवस्थापन समिति क्रियाशील छ । यस समितिले वित्तीय संस्थामा जोखिम न्यूनीकरणका लागि नियमित रुपमा बैठक बसी छलफल गर्ने, अध्ययन र विश्लेषण गरी संस्थामा जोखिम हुन नदिन आवश्यक कार्य गरिरहेको छ । साथै, संस्थामा विद्यमान जोखिमको अवस्था र उक्त जोखिम व्यवस्थापनका लागि चाल्नु पर्ने कदमहरु सहितको प्रतिवेदन तयार गरी सञ्चालक समिति समक्ष पेश गर्ने कार्य नियमित रुपमा गर्दै आएको छ । आर्थिक वर्ष २०८१/८२ मा जोखिम व्यवस्थापन समितिको बैठक ५ पटक बसेको छ ।

४.३ कर्मचारी सेवा सुविधा समिति :

कर्मचारीहरुले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरु विकास गरी सो बमोजिम निजहरुको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरु भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्धी योजना, नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष सिफारिस गर्ने लगायतका कार्यहरु गर्ने गरी २०८२ आषाढ मसान्तमा सञ्चालक श्री टेक बहादुर बोहराको संयोजकत्वमा व्यवस्थापनबाट प्रमुख कार्यकारी अधिकृत सहित चार सदस्य रहेको कर्मचारी सेवा सुविधा समिति गठन भई कार्य भइराखेकोमा हाल सो समितिको संयोजक सञ्चालक श्री भानु भक्त दवाडी हुनुहुन्छ । आर्थिक वर्ष २०८१/८२ मा कर्मचारी सेवा सुविधा समितिको बैठक ६ पटक बसेको छ ।

४.४ लेखापरीक्षण समिति :

संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औंल्याएका विषयहरुमा आवधिक रुपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिई सो सम्बन्धी सुझाव सञ्चालक समितिमा पेश गर्ने, लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औंल्याएका कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिन, नेपाल राष्ट्र बैंकबाट निरीक्षण तथा सुपरवेक्षण गरी प्रतिवेदनमा औंल्याएका कैफियतहरु कार्यान्वयन भए/नभएको समीक्षा गर्ने, आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने लगायतका कार्यहरु गर्नेगरी २०८२ आषाढ मसान्तमा सञ्चालक श्री राज कुमार राई संयोजक, सञ्चालक श्री सुधिर कुमार श्रेष्ठ सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सचिव रहने गरी ३ सदस्य रहेको लेखापरीक्षण समिति क्रियाशील थियो । हाल सञ्चालक श्री सन्तोष फुयल संयोजक, सञ्चालक श्री मणि कुमार अर्ज्याल सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सचिव रहने गरी तीन सदस्य रहेको लेखापरीक्षण समिति गठन भई सोही अनुसार कार्य भइरहेको छ । समीक्षा वर्षमा लेखापरीक्षण समितिको बैठक १२ पटक बसेको छ ।

४.५ सम्पत्ति शुद्धीकरण अनुगमन समिति :

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम एकीकृत निर्देशनमा भएका व्यवस्थाहरुको अनुपालना तथा सम्पत्ति शुद्धीकरण सम्बन्धि प्रचलित कानुन तथा व्यवस्थाहरुको परिपालना गरी सम्पत्ति शुद्धीकरण अनुगमन सम्बन्धी कार्य गर्ने गरी २०८२ आषाढ मसान्तसम्म्मा संचालक श्री सन्जु घिमिरेको संयोजकत्वमा व्यवस्थापनबाट

प्रमुख कार्यकारी अधिकृत सहित चार सदस्य रहेको सम्पत्ति शुद्धीकरण अनुगमन समिति गठन भई कार्य भइराखेकोमा हाल सो समितिको संयोजक सञ्चालक श्री सुधिर कुमार श्रेष्ठ हुनुहुन्छ । समीक्षा वर्षमा सम्पत्ति शुद्धीकरण अनुगमन समितिको बैठक ५ पटक बसेको छ ।

आगामी कार्यदिशा: आर्थिक वर्ष २०८३/८४ मा संस्थाले निष्क्रिय कर्जा न्यूनीकरण, पूँजी पर्याप्तता सुदृढीकरण, Recovery Governance, Enterprise Risk Management, Cyber Security, Internal Control System, Compliance Culture लाई थप सुदृढ गर्ने रणनीति अवलम्बन गर्नेछ ।

५. मानव संसाधन तथा क्षमता विकास (Human Resource and Capacity Development) :

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले मानव संसाधनलाई संस्थाको सबैभन्दा महत्वपूर्ण सम्पत्ति तथा दीर्घकालीन सफलताको आधारका रूपमा लिँदै आएको छ । समीक्षा अवधिमा संस्थाले मानव संसाधन व्यवस्थापन, क्षमता विकास, नियामकीय अनुपालन तथा प्रविधिमैत्री सिकाई प्रणालीको विकासलाई प्राथमिकतामा राखी विभिन्न कार्यक्रमहरू सञ्चालन गरेको छ ।

५.१ मानव संसाधन व्यवस्थापन (Human Resource Management) :

समीक्षा अवधिमा संस्थाले मानव संसाधन व्यवस्थापनलाई थप प्रभावकारी बनाउन विभिन्न नीतिगत तथा व्यवस्थापकीय सुधारहरू कार्यान्वयन गरेको छ ।

विशेष गरी :

- कर्मचारी व्यवस्थापन प्रणालीलाई थप व्यवस्थित बनाउने ।
- कार्यसम्पादनमा आधारित व्यवस्थापन प्रणालीलाई सुदृढ गर्ने ।
- आवश्यकता आधारित कर्मचारी सरुवा नीति कार्यान्वयन गर्ने ।
- संगठनात्मक संरचनाको पुनरावलोकन ।
- दक्षता तथा योग्यताका आधारमा जिम्मेवारी निर्धारण ।
- कर्मचारी उत्तरदायित्व तथा कार्यसम्पादन संस्कृतिको विकास ।
- कर्मचारी मनोबल तथा संस्थाप्रतिको अपनत्व अभिवृद्धि गर्ने कार्यक्रम सञ्चालन ।

प्रमुख मानव संसाधन सूचकहरू :

विवरण	संख्या २०८१/०८२ आषाढ	कैफियत	२०८३ जेष्ठ मसान्त
कूल कर्मचारी	११२१		१०४९
महिला कर्मचारी	४२२		४०९
पुरुष कर्मचारी	६९९		६४०
नयाँ नियुक्ति	९३	२ जना आई.टि. ९१ जना कार्यालय सहयोगी	-
सेवा समाप्त	१२७	९० जना कार्यालय सहयोगी ३७ जना अन्य	-
सरुवा संख्या	२४८		३७२

५.२ तालिम तथा क्षमता विकास (Training and Capacity Development) :

संस्थाले कर्मचारीहरूको व्यावसायिक दक्षता, ज्ञान तथा कार्यसम्पादन अभिवृद्धिका लागि विभिन्न क्षमता विकास कार्यक्रमहरू सञ्चालन गरेको छ । समीक्षा अवधिमा विशेष गरी कर्जा तथा असुली व्यवस्थापन, नेतृत्व

विकास, ग्राहक सेवा तथा अन्तरवैयक्तिक सम्बन्ध, संस्थागत सुशासन, जोखिम व्यवस्थापन, AML/CFT सम्बन्धी तालिम कार्यक्रमहरू सञ्चालन गरिएको छ ।

समीक्षा वर्षमा ३११ जना कर्मचारीहरुलाई आन्तरिक तथा बाह्य तालिम सेमिनार तथा गोष्ठीहरुमा सहभागिता गराइएको छ । उक्त विवरणहरु नियामकीय निकायले निर्देशन गरे बमोजिम संस्थाको वेबसाइटमा समेत राखिएको छ ।

५.३ कृतिम बुद्धिमता (Artificial Intelligence (AI) Adoption) :

संस्थाले भविष्यको कार्यसंस्कृति, उत्पादकत्व तथा ज्ञान व्यवस्थापनलाई दृष्टिगत गर्दै Artificial Intelligence (AI) को संस्थागत प्रयोगका लागि प्रारम्भिक रणनीतिक तयारी गरेको छ ।
AI को सम्भावित प्रयोग क्षेत्रहरू Management Information System (MIS, Customer Service Grievance handling, Staff Training & Development, Content Development, Digital Learning, Knowledge Management, Data Analytics लगायत रहेका छन् ।

संस्थाले AI को प्रयोगलाई सुरक्षित, जिम्मेवार तथा नियामकीय व्यवस्थाअनुरूप कार्यान्वयन गर्ने नीति अवलम्बन गरेको छ ।

५.४ आगामी कार्यदिशा :

आर्थिक वर्ष २०८३/८४ मा मानव संसाधन तथा क्षमता विकासका प्रमुख प्राथमिकताहरू निम्न रहनेछन्:
Competency Based HR Management, Performance Linked Learning, Leadership Development Program, Learning Management System (LMS) सञ्चालन, Digital Learning Content Development, AI Adoption Roadmap कार्यान्वयन, Training Need Assessment (TNA) प्रणाली सुदृढीकरण, Succession Planning, Employee Productivity Improvement, Innovation एवं Continuous Learning Culture को विकास गरिँदै लगिनेछ ।

संस्थाको दीर्घकालीन सफलता सक्षम, नैतिक, उत्तरदायी तथा निरन्तर सिक्ने मानव संसाधनमा निर्भर रहने विश्वासका साथ संस्थाले मानव संसाधन विकासलाई रणनीतिक प्राथमिकताका रूपमा निरन्तर अघि बढाउने प्रतिबद्धता व्यक्त गर्दछ । प्रविधिमैत्री सिकाई, कृत्रिम बौद्धिकताको विवेकपूर्ण प्रयोग तथा निरन्तर क्षमता अभिवृद्धिमार्फत संस्थालाई भविष्य उन्मुख, दक्ष र प्रतिस्पर्धी लघुवित्त वित्तीय संस्थाका रूपमा विकास गर्ने लक्ष्यका साथ आगामी कार्यक्रमहरू सञ्चालन गरिनेछन् ।

६. सूचना प्रविधि तथा डिजिटल रूपान्तरण (Information Technology and Digital Transformation) :

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले सूचना प्रविधिलाई संस्थागत दक्षता, जोखिम व्यवस्थापन, सेवा गुणस्तर तथा दीर्घकालीन प्रतिस्पर्धात्मक क्षमताको महत्वपूर्ण आधारका रूपमा लिँदै आएको छ । समीक्षा अवधिमा संस्थाले डिजिटल पूर्वाधार सुदृढीकरण, सूचना सुरक्षा, मानव संसाधन व्यवस्थापन प्रणाली तथा भविष्य उन्मुख प्रविधिको प्रयोगका लागि आवश्यक आधार निर्माण गर्ने कार्यलाई प्राथमिकतामा राखेको छ ।

६.१ Core Banking System (CBS) :

संस्थाले आफ्नो सम्पूर्ण शाखा सञ्जाललाई Core Banking System (CBS) मार्फत एकीकृत रूपमा सञ्चालन गर्दै आएको छ। समीक्षा अवधिमा CBS प्रणालीको स्थायित्व, डेटा शुद्धता, व्यवस्थापकीय प्रतिवेदन प्रणाली तथा सञ्चालन प्रक्रियाको प्रभावकारिता अभिवृद्धिका लागि विभिन्न सुधारात्मक पहलहरू गरिएको छ। तत्कालीन अवस्थामा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षणको क्रममा देखिएका कैफियतहरु सुधार तथा दिइएको सुझावहरु पालना गरिएको छ। निरीक्षणको क्रममा कर्जा नोक्सानी व्यवस्था आम्दानी हिसाबको ८१.५५ करोडको प्रति सदस्य विवरणहरु उपलब्ध गराउन नसकेको तथा अन्य विवरणहरु समेत समयमा उपलब्ध हुन नसकेको अवस्थाले यस भन्दा अगाडि Nepal Finsoft कम्पनीको Empower Software सञ्चालनमा रहेकोमा उक्त CBS Software परिवर्तन गरी Uranus Tech Software सञ्चालनमा ल्याएको छ। मानव संसाधन व्यवस्थापनको लागि Nimble Software प्रयोग गरिरहेकोमा सो व्यवस्थापन समेत Uranus Tech बाट नै हुने गरी Software व्यवस्थापन गरिएको छ।

संस्थाले आगामी दिनमा CBS प्रणालीको स्तरोन्नति Digitalization तथा व्यवसायिक आवश्यकता अनुसार थप परिमार्जन गर्ने रणनीति अवलम्बन गरेको छ।

६.२ Human Resource Management System (HRMS) :

मानव संसाधन व्यवस्थापनलाई थप प्रभावकारी, पारदर्शी तथा डिजिटल प्रणालीमा आधारित बनाउन Human Resource Management System (HRMS) Nimble सफ्टवेयरबाट Uranus मा ल्याइएको छ। यसले खर्च सँगसँगै कर्मचारीहरुको उत्पादकत्व मापन, विवरण अद्यावधिकता लगायतका कार्यहरु गर्ने गरी व्यवस्था गरिएको छ।

६.३ Learning Management System (LMS) :

त्यसै गरी संस्थाले कर्मचारीहरूको निरन्तर सिकाई तथा क्षमता विकासलाई संस्थागत गर्न Learning Management System (LMS) कार्यान्वयनको प्रारम्भिक कार्य सम्पन्न गरेको छ।
LMS मार्फत Online Learning, Digital Assessment, Certification Management, Training Records, Continuous Professional Development, प्रणालीलाई क्रमशः संस्थागत गर्ने लक्ष्य राखिएको छ।

डिजिटल प्रणालीको विस्तारसँगै सूचना सुरक्षा तथा साइबर सुरक्षालाई संस्थाले उच्च प्राथमिकतामा राखेको छ।

६.४ आगामी कार्यदिशा :

आर्थिक वर्ष २०८३/८४ मा संस्थाले CBS प्रणालीको स्तरोन्नति, HRMS को पूर्ण कार्यान्वयन, LMS को पुर्ण कार्यान्वयन, Cyber Security Governance सुदृढीकरण, Digital Reporting System विकास, Data Analytics को प्रयोग, AI Roadmap कार्यान्वयनलाई प्राथमिकताका साथ अघि बढाउने लक्ष्य लिएको छ।

७. सामाजिक उत्तरदायित्व, ग्राहक संरक्षण तथा वित्तीय साक्षरता (Corporate Social Responsibility, Customer Protection and Financial Literacy) :

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले वित्तीय सेवा प्रवाहलाई मात्र आफ्नो उद्देश्य नठानी वित्तीय समावेशीकरण, सामाजिक उत्तरदायित्व, ग्राहक संरक्षण तथा वित्तीय साक्षरतालाई संस्थागत दायित्वका रूपमा आत्मसात गरेको छ । संस्थाले "समृद्धिको लागि सँगसँगै" भन्ने मूल भावनालाई व्यवहारमा उतार्दै ग्रामीण तथा विपन्न समुदायको आर्थिक तथा सामाजिक सशक्तीकरणमा निरन्तर योगदान पुर्‍याउँदै आएको छ ।

७.१ सामाजिक उत्तरदायित्व (Corporate Social Responsibility) :

समीक्षा अवधिमा संस्थाले वित्तीय समावेशीकरण, महिला सशक्तीकरण, समुदायसँगको सहकार्य तथा सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई निरन्तरता दिएको छ । संस्थाले सेवा क्षेत्रभित्र आर्थिक, सामाजिक तथा सामुदायिक विकासलाई प्रोत्साहन गर्ने विभिन्न गतिविधिहरू सञ्चालन गर्दै आएको छ ।

यस वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत वृक्षारोपण कार्यक्रम, विपन्न विद्यार्थीहरुलाई पोशाक सहयोग, नेपाल रेडक्रस सोसाइटी, पिङ्क रोज एड्भरटाइजिङ सर्भिस काठमाडौं, प्रहरी चौकी बौनिया, नव प्रतिभा युवा क्लब बझाङ झोतालाई सहयोग साथै, आर्थिक एवं भौतिक सामग्री सहयोग प्रदान गरिएको थियो । सोको अलावा सांस्कृतिक प्रवर्द्धन, ग्लोबल मनी सप्ताह-२०२५, कार्यक्रम, वित्तीय साक्षरता जस्ता विभिन्न कार्यक्रमहरु गर्दै संस्थाले सामाजिक उत्तरदायित्व पूरा गर्दै आएको छ । समीक्षा वर्षमा सामाजिक उत्तरदायित्व कोषबाट रु. १,९६,१८५/२१ खर्च भएको छ । यस कोषमा २०८२ आषाढ मसान्तसम्ममा रु. ६६,३५,७३/६९ मौज्दात संचित रहेको छ। आ.व. २०८१/०८२ मा सञ्चालित कार्यक्रमहरूको विस्तृत विवरण देहाय बमोजिम छ :

क्र.सं.	कार्यालय तथा कार्यक्रमहरु	रकम
१	अमौरी शाखामा वृक्षारोपण कार्यक्रम गरिएको ।	४,०००.००
२	दिब्यनगर शाखामा वृक्षारोपण कार्यक्रम गरिएको गरिएको ।	१५,०००.००
३	लेगुवा शाखामा विपन्न विद्यार्थीहरुलाई पोशाक सहयोग गरिएको ।	१५,०००.००
४	हिले शाखामा सांस्कृतिक कार्यक्रममा सहयोग ।	३,०००.००
५	बाहुनी शाखाद्वारा नेपाल रेडक्रस सोसाइटीलाई चेक प्रदान गरिएको ।	३,०००.००
६	झोता शाखाद्वारा महोत्सवका लागि नव प्रतिभा युवा क्लबलाई सहयोग वापत नगद भुक्तानी गरिएको ।	५,०००.००
७	बदालपुर शाखाद्वारा ग्लोबल मनी सप्ताह-२०२५, कार्यक्रम गरिएको ।	५,०००.००
८	शमशेरगञ्ज शाखामा ग्लोबल मनी विक २०२५ कार्यक्रम खर्च गरिएको ।	५,०००.००
९	रजहर शाखामा वित्तीय साक्षरता कार्यक्रम गरिएको ।	४५,९६२.६१
१०	भरतपुर वित्तीय साक्षरता कार्यक्रम गरिएको ।	५६,२८२.६०
११	बौनिया शाखामा.स्थानिय प्रहरी चौकीलाई वाटर फिल्टर प्रदान गरिएको ।	४,०००.००
१२	मटेहिया शाखामा वित्तीय साक्षरता कार्यक्रमको खर्च भुक्तानी गरिएको ।	६,९४०.००
१३	"समृद्ध बनेपा सुन्दर धुलिखेल हरित पनौती कार्यक्रम" को लागि खर्च भुक्तानी गरिएको	८,०००.००
१४	लुम्बिनी प्रदेशमा तिलोत्तमा-७, रुपन्देहीमा भएको कर्पोरेट सुपर सिक्स क्रिकेट प्रतियोगिताका लागि आर्थिक सहयोग गरिएको ।	२०,०००.००
	कूल जम्मा	१९६,१८५.२१

७.२ ग्राहक संरक्षण (Customer Protection) :

संस्थाले ग्राहकको हित संरक्षण, पारदर्शिता तथा उत्तरदायी सेवा प्रवाहलाई प्राथमिकतामा राखेको छ। यसका लागि ग्राहकमैत्री सेवा प्रवाह, गुनासो व्यवस्थापन प्रणाली, वित्तीय उपभोक्ता अधिकार संरक्षण, पारदर्शी सूचना प्रवाह, जिम्मेवार कर्जा अभ्यासलाई संस्थागत रूपमा कार्यान्वयन गर्दै आएको छ।

ग्राहक संरक्षण कोषबाट वित्तीय संस्थामा आवद्ध ग्राहक सदस्यहरुको दीर्घरोगका लागि औषधि उपचार राहत, सदस्य प्रसुती स्याहार तथा पोषण खर्चको लागि राहत, सदस्य तथा अभिभावकको मृत्यु हुँदा राहत, सीपमूलक तालिम, सदस्य र अभिभावक भेला, उत्कृष्ट समूहलाई पुरस्कार, सदस्य गुनासो सुनवाई, व्यवसायिक तालिम, प्राकृतिक विपत्तिमा आर्थिक राहत, अध्ययन अवलोकन भ्रमण, नेतृत्व तथा क्षमता अभिवृद्धिमा अवसर, केन्द्र प्रमुख गोष्ठी तथा वित्तीय साक्षरता, आदि कार्यक्रममा ग्राहक संरक्षण कोष परिचालन गरिएको छ। आर्थिक वर्ष २०८१/८२ ग्राहक संरक्षण कोषबाट उल्लेखित प्रयोजनको लागि रु. १,४३,९३,५१५/- खर्च भएको छ। सो कोषमा २०८२ आषाढ मसान्तसम्ममा रु. २४,६०,१२,२१२/७५ मौज्दात रहेको छ। आ.व. २०८१/०८२ मा सञ्चालित कार्यक्रमहरूको विस्तृत विवरण देहाय बमोजिम छ :

Annexes	Facility Name	Count No.	Amount NRS.
8.1.2(ka)	Death-Member	130	**871,500.00**
8.1.2(kha)	Death-Spouse	295	**2,291,000.00**
8.1.2(kha)	Death-Family Member	493	**2,445,000.00**
8.2.2(ka)	Disaster (Flood Landslide Fire)	18	**86,000.00**
8.2.2(Kha)	Punarsthapana Expenses	24	**601,000.00**
8.4.1 (ka)	Incentive Expenses(See)	1	**5,000.00**
8.4.1 (kha)	Incentive Expenses(+2)	1	**2,000.00**
8.4.2.1(Ga)	Critical Disease Expenses	166	**1,047,000.00**
8.4.2.1(Gha)	Snake Bite	11	**22,000.00**
8.4.2.1(ka)	Medical Expenses	1	**7,000.00**
8.4.3(Ka)	Maternity Expenses	1113	**2,224,000.00**
	Facility Distribution Sub Total :	**2323**	**9,601,500.00**
8.5.1(Ka & Kha)	**2. Center Chief Seminar & Financial Literacy Expenses**	**124 Branches**	**4,792,015.00**
	Total :		**14,393,515.00**

७.३ वित्तीय साक्षरता (Financial Literacy) :

संस्थाले सदस्य तथा ग्राहकहरूको वित्तीय ज्ञान, सीप तथा सचेतना अभिवृद्धि गर्न वित्तीय साक्षरता कार्यक्रमहरू सञ्चालन गर्दै आएको छ। समीक्षा अवधिमा विशेष गरी बचत तथा वित्तीय अनुशासन, जिम्मेवार कर्जा उपयोग, उद्यमशीलता विकास, वित्तीय उपभोक्ता अधिकार, डिजिटल वित्तीय सेवाको प्रयोग सम्बन्धी अभिमुखीकरण तथा सचेतना कार्यक्रमहरू सञ्चालन गरिएको छ।

संस्थाले आगामी दिनहरूमा पनि वित्तीय समावेशीकरण, ग्राहक संरक्षण, महिला सशक्तीकरण, वित्तीय साक्षरता तथा सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई थप प्रभावकारी बनाउँदै दिगो तथा समावेशी विकासप्रतिको आफ्नो प्रतिबद्धतालाई निरन्तरता दिनेछ।

८. आगामी वर्षको रणनीतिक दिशा (Strategic Priorities for FY 2083/84) :

आर्थिक वर्ष २०८३/८४ लाई नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडले संस्थागत पुनरुत्थान, वित्तीय सुदृढीकरण तथा दिगो व्यवसायिक वृद्धिको वर्षको रूपमा लिएको छ। समीक्षा अवधिमा प्राप्त अनुभव, चुनौती तथा अवसरहरूको आधारमा संस्थाले आगामी वर्षका लागि निम्न रणनीतिक प्राथमिकताहरू निर्धारण गरेको छ।

८.१ निष्क्रिय कर्जा न्यूनीकरण तथा कर्जा असुली :

संस्थाको प्रमुख प्राथमिकता निष्क्रिय कर्जा न्यूनीकरण तथा कर्जा असुली प्रभावकारी बनाउने रहनेछ। यसका लागि विशेष कर्जा असुली अभियान, शाखागत कार्यसम्पादन अनुगमन, Recovery Action Plan तथा समस्या कर्जाको व्यवस्थापनलाई थप प्रभावकारी बनाइनेछ।

८.२ पूँजी सुदृढीकरण तथा वित्तीय स्थायित्व :

संस्थाको वित्तीय स्वास्थ्य सुधार गर्न पूँजीकोष सुदृढीकरण, सञ्चालन खर्च नियन्त्रण, जोखिमयुक्त सम्पत्तिको व्यवस्थापन तथा वित्तीय अनुशासनलाई प्राथमिकतामा राखिनेछ। नियामकीय मापदण्डहरूको पूर्ण पालना गर्दै संस्थालाई दीर्घकालीन रूपमा वित्तीय रूपमा सक्षम बनाउने लक्ष्य राखिएको छ।

८.३ व्यवसायिक पुनर्संरचना तथा उत्पादकत्व अभिवृद्धि :

शाखागत कार्यसम्पादन, कर्मचारी उत्पादकत्व तथा सञ्चालन दक्षताको नियमित समीक्षा गर्दै व्यवसायिक पुनर्संरचना कार्यक्रमलाई निरन्तरता दिइनेछ। व्यवसाय विस्तारभन्दा गुणस्तरीय तथा दिगो व्यवसायिक वृद्धिमा जोड दिइनेछ।

८.४ मानव संसाधन विकास तथा क्षमता अभिवृद्धि :

मानव संसाधनलाई संस्थाको प्रमुख सम्पत्तिका रूपमा विकास गर्न क्षमता विकास, कार्यसम्पादन व्यवस्थापन, डिजिटल सिकाइ तथा नेतृत्व विकास कार्यक्रमहरूलाई प्राथमिकता दिइनेछ। Learning Management System (LMS) तथा AML/CFT Certification Program लाई संस्थागत गरिनेछ।

८.५ सूचना प्रविधि तथा डिजिटल रूपान्तरण :

सूचना प्रविधिको प्रयोगलाई थप प्रभावकारी बनाउँदै Core Banking System, Human Resource Management System, Learning Management System तथा Digital Reporting System लाई क्रमशः सुदृढ गरिनेछ। Cyber Security तथा Information Security लाई थप प्राथमिकता दिइनेछ।

८.६ Artificial Intelligence (AI) तथा नवप्रवर्तन :

संस्थाले Artificial Intelligence (AI) को सुरक्षित तथा जिम्मेवार प्रयोगलाई प्रोत्साहन गर्दै AI Adoption Roadmap २०८३-२०८५ को कार्यान्वयन प्रारम्भ गर्नेछ। AI को प्रयोगलाई नीति निर्माण, प्रतिवेदन तयारी, ज्ञान व्यवस्थापन, तालिम तथा उत्पादकत्व अभिवृद्धिमा केन्द्रीत गरिनेछ।

८.७ संस्थागत सुशासन तथा जोखिम व्यवस्थापन :
संस्थागत सुशासन, जोखिम व्यवस्थापन, आन्तरिक नियन्त्रण तथा नियामकीय अनुपालनलाई थप सुदृढ बनाइनेछ । सञ्चालक समिति, उपसमितिहरू तथा व्यवस्थापनबीचको समन्वय र उत्तरदायित्व प्रणालीलाई अझ प्रभावकारी बनाइनेछ ।

८.८ दिगो तथा समावेशी विकास :
संस्थाले वित्तीय समावेशीकरण, ग्राहक संरक्षण, महिला सशक्तीकरण तथा सामाजिक उत्तरदायित्वलाई निरन्तरता दिँदै दिगो तथा समावेशी विकासप्रति आफ्नो प्रतिबद्धतालाई थप सुदृढ बनाउनेछ ।

सञ्चालक समिति संस्थालाई थप सुदृढ, उत्तरदायी, प्रविधिमैत्री तथा दिगो वित्तीय संस्थाका रूपमा विकास गर्न पूर्ण रूपमा प्रतिबद्ध रहेको छ। सामूहिक प्रयास, सुशासन, वित्तीय अनुशासन तथा नवप्रवर्तनको माध्यमबाट संस्थालाई पुनः सबल, प्रतिस्पर्धी तथा विश्वासिलो वित्तीय संस्थाका रूपमा स्थापित गर्ने लक्ष्यका साथ आगामी आर्थिक वर्षका कार्यक्रमहरू कार्यान्वयन गरिनेछन् ।

९. धन्यवाद तथा प्रतिबद्धता (Acknowledgement and Commitment) :
आर्थिक वर्ष २०८१/८२ संस्थाको लागि चुनौती, सुधार, पुनर्संरचना तथा भविष्य निर्माणको आधार तयार गर्ने महत्वपूर्ण वर्षको रूपमा रहेको छ । यस अवधिमा संस्थाले विभिन्न चुनौतीहरूको सामना गर्दै संस्थागत सुशासन, वित्तीय अनुशासन, जोखिम व्यवस्थापन तथा व्यवसायिक पुनरुत्थानको दिशामा महत्वपूर्ण प्रयासहरू गरेको छ ।

यस अवसरमा, संस्थाप्रति निरन्तर विश्वास, सहयोग तथा समर्थन प्रदान गर्नुहुने सम्पूर्ण सम्मानित शेयरधनी महानुभावहरूप्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्दछौं । यहाँहरूको विश्वास र सहयोगले नै संस्थालाई चुनौतीपूर्ण परिस्थितिमा पनि अगाडि बढ्न प्रेरणा प्रदान गरेको छ ।

नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड (NEPSE), CDS and Clearing Limited, Nepal SBI Merchant Banking लगायत सम्पूर्ण नियामकीय निकायहरूबाट प्राप्त मार्गदर्शन, सहयोग तथा निर्देशनप्रति सञ्चालक समिति हार्दिक कृतज्ञता व्यक्त गर्दछ ।

त्यसैगरी, संस्थाका ग्राहक सदस्यहरू, निक्षेपकर्ता, कर्जा प्रदायक बैंक तथा वित्तीय संस्थाहरू, बीमा कम्पनीहरू, विकास साझेदार संस्थाहरू, व्यवसायिक साझेदारहरू तथा सम्पूर्ण शुभेच्छुकहरूप्रति हार्दिक धन्यवाद ज्ञापन गर्दछौं ।

संस्थाको व्यवसायिक सञ्चालन, व्यवस्थापन तथा पुनरुत्थानका प्रयासहरूमा महत्वपूर्ण योगदान पुऱ्याउनुहुने प्रमुख कार्यकारी अधिकृत, व्यवस्थापन समूह तथा सम्पूर्ण कर्मचारीहरूप्रति विशेष धन्यवाद व्यक्त गर्दछौं । चुनौतीपूर्ण परिस्थितिमा समेत यहाँहरूले देखाउनुभएको समर्पण, व्यावसायिकता तथा संस्थाप्रतिको प्रतिबद्धता संस्थाको सबैभन्दा ठूलो शक्ति रहेको छ ।

सञ्चालक समिति संस्थालाई थप सुदृढ, सुशासित, प्रविधिमैत्री, उत्तरदायी तथा दिगो वित्तीय संस्थाका रूपमा विकास गर्न पूर्ण रूपमा प्रतिबद्ध रहेको छ । आगामी दिनहरूमा निष्क्रिय कर्जा न्यूनीकरण, पूँजी सुदृढीकरण,

संस्थागत सुशासन, डिजिटल रूपान्तरण, मानव संसाधन विकास तथा नवप्रवर्तनलाई प्राथमिकतामा राखी संस्थाको दिगो विकास यात्रालाई निरन्तरता दिइनेछ ।

"समृद्धिको लागि सँगसँगै" भन्ने संस्थाको मूल भावनालाई आत्मसात गर्दै सम्पूर्ण शेयरधनी, ग्राहक सदस्य, कर्मचारी, नियामक निकाय तथा अन्य सरोकारवालाहरूसँगको विश्वास, सहकार्य तथा साझेदारीलाई थप सुदृढ बनाउँदै संस्थालाई भविष्यमा अझ सक्षम, विश्वसनीय तथा अग्रणी लघुवित्त संस्थाको रूपमा स्थापित गर्ने प्रतिबद्धता व्यक्त गर्दछौं ।

अन्त्यमा, संस्थाको निरन्तर प्रगति, स्थायित्व तथा सफलताका लागि सम्पूर्ण सरोकारवालाहरूको साथ, सहयोग र शुभेच्छा आगामी दिनहरूमा पनि प्राप्त भइरहने विश्वास व्यक्त गर्दछौं ।

मितिः २०८३/०३/३२

सञ्चालक समितिको तर्फबाट
राज कुमार राई
अध्यक्ष

लि.नं : ९८९/०६३/६४

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा-०८, काभ्रेपलान्चोक ।
कर्पोरेट कार्यालय, मध्यपुर थिमी-१, लोकन्थली, भक्तपुर

कम्पनी ऐन, २०६३ को दफा १०९ (४) अनुसारको सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने विवरणहरु :

(क) **विगत वर्षको कारोबारको सिंहावलोकनः** सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको छ ।

(ख) **राष्ट्रिय तथा अन्तरराष्ट्रिय परिस्थितिबाट वित्तीय संस्थाको कारोबारलाई कुनै असर परेको भए सो असरः** सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको छ ।

(ग) **प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :** सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा उल्लेख गरिएको छ ।

(घ) **कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्धः** यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा विस्तृत जानकारी उपलब्ध गराईएको छ ।

(ङ) **सञ्चालक समितिमा भएको हेरफेर र सोको कारण :** सञ्चालक समितिको प्रतिवेदनमा विस्तृत विवरण खुलाइएको छ ।

(च) **वित्तीय संस्थाको कारोवारलाई असर पार्न सक्ने मुख्य कुराहरु :** सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ ।

(छ) **लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिकृया :** बाह्य लेखापरीक्षकको आ.ब.२०८१/०८२ को प्रारम्भिक लेखापरीक्षण प्रतिवेदनमा औंल्याइएका कमी कमजोरीहरु उपर व्यवस्थापनले तयार गरेको प्रत्युत्तर अध्ययन गर्दा वित्तीय कारोबारको सिलसिलामा हुने सामान्य कैफियतहरु बाहेक अन्य कैफियतहरु नरहेको तथा प्रतिवेदनमा औंल्याइएका कैफियतहरु उपर सञ्चालक समितिको बैठकमा छलफल भई सुधारात्मक कार्यहरु गरी भविष्यमा कैफियतहरु नदोहोरिने गरी आवश्यक प्रबन्ध भई राखेको छ ।

(ज) **लाभांश बाँडफाँड गर्न सिफरिस गरिएको रकमः** वित्तीय संस्थाको बाँडफाँड योग्य मुनाफा ऋणात्मक भएकोले समीक्षा वर्षमा कुनै पनि लाभांश वितरण गर्ने प्रस्ताव गरेको छैन ।

(झ) **शेयर जफतभएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत वित्तीय संस्थाले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी संस्थाले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण :** आ.व. २०८१/०८२ मा वित्तीय संस्थाले कुनै शेयर जफत गरेको छैन ।

(ञ) **विगत आ.व.मा वित्तीय संस्था र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक बर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकनः** आ.व. २०८१/०८२मा यस सस्थाको प्रगतिको सम्बन्धमा मूल प्रतिबेदनमा उल्लेख भैसकेको छ । संस्थाको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउँदछौं ।

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(ट) **वित्तीय संस्थाको सहायक कम्पनीले आर्थिक वर्ष २०८१/०८२ मा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा संस्थाको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन :** वित्तीय संस्थाको कुनै पनि सहायक कम्पनी नरहेको व्यहोरा अवगत गराउदछौ ।

(ठ) **विगत आर्थिक वर्षमा वित्तीय संस्थाको आधारभूत शेयरधनीहरुले सस्थालाई उपलब्ध गराएको जानकारी :** आ.व. २०८१/०८२ मा वित्तीय संस्थाको आधारभूत शेयरधनीहरुले सस्थालाई कुनै ब्यहोरा जानकारी उपलब्ध नगराएको व्यहोरा अवगत गराउँदछौं ।

(ड) **विगत आर्थिक वर्षमा सस्थाका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्व विवरण र संस्थाको शेयर कारोवारमा निजहरु संलग्न रहेको भए सो सम्वन्धमा निजहरुबाट संस्थाले प्राप्त गरेको जानकारी :** नरहेको ।

(ढ) **विगत आर्थिक वर्षमा वित्तीय संस्थासँग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :** आ.व. २०८१/०८२ मा वित्तीय संस्थासँग सम्बन्धित संम्झौताहरुमा सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको र हालसम्म संस्थामा त्यस्तो जानकारी उपलब्ध नभएको व्यहोरा जानकारी गराउदछौं ।

(ण) **वित्तीय संस्थाले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफै खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद वापत संस्थाले भुक्तानी गरेको रकम :** हालसम्म संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

(त) **आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :** संस्थामा आन्तरिक नियन्त्रण प्रणाली चुस्तदुरुस्त राख्न सञ्चालक समितिले आन्तरिक नियन्त्रण कार्यविधि, २०८१ तयार गरी लागू गरेको छ । हाल संस्थाले अविलम्ब गरेको कार्यहरु प्रवेदनमा विस्तृत रुपमा उल्लेख गरिएको छ ।

(थ) **विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :**
यस वित्तीय संस्थाको गत आ.व.२०८१/८२ मा कर्मचारी खर्च : रु ७२,४२,३५,५५६।- र कार्यालय सञ्चालन खर्च : रु.१५,४०,१३,१०४।८९गरी कूल व्यवस्थापन खर्च रु ८७,८२,४८,६६१।२८- रहेको छ ।

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

(१) २०८२ आषाढ मसान्तमा कायम लेखापरीक्षण समितिका सदस्यहरूको नामावली देहाय बमोजिम रहेको छ :

क्र.सं	नाम (पद/विभाग)	पद	योग्यता
१	श्री राजकुमार राई	संयोजक	सि.ए.
२	श्री सुधिर कुमार श्रेष्ठ	सदस्य	स्नातक
३	श्री ऋषि प्रसाद न्यौपाने	सदस्य सचिव	स्नातकोत्तर

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(२) आ.व. २०८१/०८२ मा लेखापरीक्षण समितिका संयोजक तथा सदस्यहरूलाई बैठक भत्ता रु. १,०८,०००।- प्रदान गरिएको छ ।

(३) आ.व. २०८१/०८२ मा लेखापरीक्षण समितिको बैठक १२ पटक बसेको र सो बैठकले संस्थाको प्रगति विवरण त्रैमासिक रुपमा समीक्षा गरी सुधारका लागि सञ्चालक समिति मार्फत व्यवस्थापनलाई समय समयमा आवश्यक निर्देशन तथा सुझावहरु दिएको छ ।

(ध) **सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, वित्तीय संस्थाका आधारभूत शेयरधनी वा निजका नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले संस्थालाई कुनै रकम बुझाउन बाँकी रहेको भए सो कुरा :** यस वित्तीय संस्थाका सञ्चालकहरू, प्रमुख कार्यकारी अधिकृत, वित्तीय संस्थाका आधारभुत शेयरधनी तथा निजका नजिकका नातेदार वा निज संलग्न रहेको फर्म कम्पनी वा संगठित संस्थाले सस्थालाई कुनै रकम बुझाउन बाँकी रहेको छैन ।

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

आ.व.२०८१/८२ मा संस्थाका सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, तथा पदाधिकारीहरूलाई भुक्तान गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम देहाय बमोजिम रहेको छ :

सञ्चालकहरुलाई प्रदान गरिएको बैंठक भत्ता तथा सुविधा :	**आर्थिक वर्ष : २०८१।८२** सञ्चालकको बैठक भत्ता रकम : रु ९०२,०००।- दैनिक भत्ता तथा अन्य सुविधा खर्च : रु १३,५६,०००।-

प्रमुख कार्यकारी अधिकृत श्री भोजराज बस्याललाई प्रदान गरिएको पारिश्रमिक भत्ता तथा सुविधा (कर्मचारीले पाउने वोनश रकम समेत) :	रु.४०,५०,४७१.२९।-

(प) **शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकमः** साविक नेरुडे लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८२ आषाढ मसान्तसम्ममा जम्मा शेयरधनी संख्या ७,०२१ जनाको जम्मा नगद लाभांश रु.४४,५३,४०१/१४ फिर्ता गर्न बाँकी रहेको व्यहोरा अनुरोध छ ।

(फ) **कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको विवरण :** कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री नभएको व्यहोरा अवगत गराउँदछौं ।

(ब) **कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोवारको विवरणः** कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोवार नभएको अवगत गराउँदछौं ।

(भ) **कम्पनी ऐन, २०६३ तथा प्रचलित कानुन बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराः** प्रचलित कानुन बमोजिम खुलाउनु पर्ने आवश्यक सबै कुरा खुलाई सकिएको छ ।

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www.brs.com.np

Independent Auditor's Report

To the shareholders on the Financial Statements of Nerude Mirmire Laghubitta Bittiya Sanstha Ltd. (NMLBSL) for the year ended 32nd Ashad 2082

Opinion

We have audited the financial statements of Nerude Mirmire Laghubitta Bittiya Sanstha Ltd., which comprise the Statement of Financial Position as at 32nd Ashad 2082, and the Statement of Profit and Loss, Statement of Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity for the year then ended, and summary of significant accounting policies on the basis of Nepal Financial Reporting Standard (NFRS).

In our opinion and to the best of our information and according to explanations provided to us, the accompanying Financial Statements give a true and fair view, of the Statement of Financial Position of the Company as at 32nd Ashad 2082, of its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statement section of our report. We are independent of the Company in accordance with the ICAN's Handbook of Code of Ethics for the Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with ICAN's Handbook of Code of Ethics for the Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We draw attention to Note 5.2 (ii) (2) to the financial statements, which indicates that, as at Ashad 32, 2082, the Company's Capital Fund amounted to NPR 1,734,274,499, which is below the minimum Capital Fund requirement of NPR 1,792,637,349 (8% of Risk Weighted Assets) prescribed under the Capital Adequacy Framework of Nepal Rastra Bank. As a result, the Company has not complied with the minimum capital fund requirement and reported a Capital Adequacy Ratio (CAR) of 7.74% as at Ashad 32, 2082, which is below the regulatory minimum requirement.
Our Opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and We do not provide separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report. We have fulfilled the responsibilities described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements.

B.R.S. Neupane & Co. Chartered Accountants Kathmandu Nepal

The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

<table>
<tr><th>S. No</th><th>Key Audit Matters</th><th>How the matters were addressed in our audit</th></tr>
<tr><td>1</td><td colspan="2">Interest Recognition</td></tr>
<tr><td></td><td>Interest income of the Microfinance is recognized in accordance with the Guidance Note on Interest Income Recognition, 2025, issued by Nepal Rastra Bank (NRB). As per the guideline, the interest recognition is based on the stage (Stage 1, 2, or 3) of each financial asset as determined at the previous quarter's end. As per the Guideline, or stage 3 financial assets, interest income recognized on an accrual basis (coupon rate or effective rate) shall be adjusted against the movement in accrued interest receivable during the current quarter, and interest suspense at the beginning of the quarter, and only cash-based interest income during the current quarter shall be recognized. Similarly, for Stage 1 and 2 financial assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income.

The manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines, in staging financial assets and determination of interest income. So, this may have an effect on recognition of interest income of the microfinance. Therefore, we have considered it as Key Audit Matter</td><td>Our audit procedures for interest income recognition included:

▪ We obtained a clear understanding of the process of accrual of interest income on loan and advances in the core banking system of the Microfinance.
▪ We obtained an understanding of the Microfinance's process for classifying loans into Stages 1-3 per NRB ECL Guidelines.
▪ We tested the accuracy of the loan and advances staging classifications based on the previous quarter end and if new loan and advances are added during the quarter, based on stage at initial recognition.
▪ We verified, on a sample basis, the recognition of interest income based on staging of loan and advances.
We also performed manual recalculations of interest for selected of loans and advance from each stage.</td></tr>
<tr><td>2</td><td colspan="2">Impairment of Loans and Advances</td></tr>
<tr><td></td><td>The impairment of loans and advances is a Key Audit Matter as the Microfinance has significant credit exposure to a large number of borrowers, and there is a high degree of complexity, judgment, and estimation involved in the determination of Expected Credit Loss (ECL). The same resulted in a significant audit effort to address the risk around loan recoverability and the determination of ECL.

As per the NFRS 9- Expected Credit Loss Related Guidelines, 2024, BFIs are required to recognize impairment on credit exposures as the higher of
ECL calculated as per NFRS 9 and
Existing regulatory provisions in Unified Directives.

Accordingly, the higher of the above is taken as impairment loss for loans and advances. The microfinance's portfolio of loans and advances amounts to NPR 21,072,560,835 on which the microfinance has recognized the following impairments losses in accordance with the aforementioned provisions:

(Amount in NPR)
<table>
<tr><th>Impairment</th><th>Current Year</th><th>Previous Year</th></tr>
<tr><td>Collective Impairment</td><td>776,071,286</td><td>69,369,072</td></tr>
<tr><td>Individual Impairment</td><td>781,803,568</td><td>546,118,153</td></tr>
<tr><td>Total</td><td>1,557,874,854</td><td>615,487,225</td></tr>
</table>

▪ The microfinance's portfolio of loans and advances is material to the financial statements. Determination of impairment as per NRB ECL guideline involves significant management judgment in assessing staging (Stage 1, Stage 2 and Stage 3), estimation of Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD), and consideration of forward-looking macroeconomic assumptions.</td><td>Our audit procedures included:

▪ We tested, on a sample basis, the approval of new lending facilities against the microfinance's credit policies, the performance of annual loan assessments, and controls over the monitoring of credit quality.
▪ We evaluated the microfinance's policies and procedures relating to staging of loans and recognition of impairment under NFRS 9 and NRB Guidelines 2024.
▪ We assessed the methodologies, assumptions, and data used by management in developing PD, LGD, and EAD models, including the incorporation of forward-looking macroeconomic information and collateral valuation.
▪ We engaged in discussions with credit risk and finance officials to understand judgments applied in ECL estimates. including recoverability of exposures.
▪ We tested the effectiveness of periodic internal reviews of asset quality and collateral values.
▪ We evaluated the adequacy and transparency of related disclosures in the financial statements in line with NFRS 9 and NRB requirements.

We tested on sample basis the provisions for loan and advances as per NRB Directives requirement.

B.R.S. Neupane & Co. Chartered Accountants Kathmandu Nepal</td></tr>
</table>

	Considering the regulatory requirement, existing business environment, and judgments involved in the ECL calculation, it is a matter of higher importance for the intended users of financial statements. Hence, we have determined this as a Key Audit Matter.	
3	**Information Technology System and Controls Impacting Financial Reporting**	
	The IT environment of the Microfinance is complex and uses independent and interdependent IT system. The Microfinance's operation and financial processes are dependent in IT system due to large volume of transactions that are processed on a daily basis. Due to the dependency of the Microfinance's key financial accounting and reporting process on IT system, and high chances that any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management and regulators, we identified and considered testing of IT system and related control as Key Audit Matter. The accuracy and reliability of financial reporting process depends on the IT system and the related control environment, including the general controls over user access management and changes in management across application, networks, database, and operating systems. There is also, a risk that, gaps in the changes management, segregation of duties or user access management controls may undermine our ability to place some reliance thereon in our audit. The lapses, failures and incorrect output if any of such system may result in material misstatement in Financial Statements.	We applied following procedures in respect of IT Environment and IT System of Microfinance; ▪ Our audit approach of the IT system of the Microfinance is based upon the IT Guidelines issued by Nepal Rastra Bank (NRB). ▪ Verification of recognition of the interest income and interest expenses on test check basis in IT System of the Microfinance. ▪ Verification of the provisioning of the loan loss provision of loans and advances based on ageing of the loans and advances on test check basis. ▪ Verification of access to the users (user ID) for data input, alteration/modification and report extraction of report by using the user ID already created by the Microfinance.

Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but doesn't include the financial statement 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 the audit of Financial Statement, our responsibility is to read the Other Information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in 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.

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

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

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

B.R.S. & Co. Kathmandu Nepal Chartered Accountants

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statement as a whole is 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 NSA 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 NSA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors;
- 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 Company'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 our auditor's report and
- 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.

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

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

B.R.S. Neupane & Co.
Kathmandu
Nepal
Chartered Accountants

Report on Other Legal and Regulatory Requirements

We have determined to communicate the following matters in accordance with the requirements of NRB Directives, Companies (First Amendment) Act 2074, BAFIA 2073 and other regulatory requirements.

- We have obtained all the information and the explanation which to the best of our knowledge and belief, where necessary for the purpose of our audit.
- Based on our audit, proper books of account as required by law have been kept by the Company.
- The Statement of Financial Position, the Statement of Profit or Loss, the Cash Flow Statement and the Statement of Changes in Equity dealt with this by this report are in agreement with the books of accounts maintained by the Company.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Company we have not come across any case where the Board of Directors or any office bearer of the Company have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Company and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Bittiya Sanstha, it's shareholders and its depositors.
- The business of the Company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

Neupane & Co. Chartered Accountants ...andu ...epal

Anup K. Shrestha, FCA
Managing Partner

COP NO.: 14
UDIN: 260602CA00028T6T3H

Place: Kathmandu, Nepal
Date: 18.02.2083

Nerude Mirmire Laghubitta Bittiya Sanstha Ltd.

Statement of Financial Position

As on 32nd Ashadh, 2082

Amount in NPR

Particulars	Note	FY 2081/82	FY 2080/81
Assets			
Cash and Cash Equivalents	4.1	594,109,422	335,574,889
Statutory Balances & due from Nepal Rastra Bank	4.2	91,633,321	88,929,197
Placement with Bank and Financial Institutions	4.3	215,000,000	215,000,000
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Co-operatives	4.6	-	-
Loans and Advances to Customers	4.7	19,514,685,981	20,122,039,492
Investment Securities	4.8	3,510,000	3,510,000
Current Tax Assets	4.9	187,266,370	13,732,818
Investment Property	4.10	-	-
Property Plant and Equipment	4.11	343,883,939	328,706,298
Goodwill and Intangible Assets	4.12	30,202,403	30,765,996
Deferred Tax Assets	4.13	104,199,129	94,730,542
Other Assets	4.14	53,966,453	38,091,391
Total Assets		**21,138,457,018**	**21,271,080,622**
Particulars	**Note**	**FY 2081/82**	**FY 2080/81**
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instruments	4.17	-	-
Deposits from Customers	4.18	6,459,901,784	6,141,279,950
Borrowings	4.19	10,852,191,912	11,028,480,925
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	1,351,664,302	1,460,605,334
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		**18,663,757,998**	**18,630,366,209**
Equity			
Share Capital	4.24	1,397,764,272	1,397,764,272
Share Premium		-	-
Retained Earnings		(265,523,190)	(46,459,809)
Reserves	4.25	1,342,457,937	1,289,409,949
Total Equity		2,474,699,019	2,640,714,413
Total Liabilities and Equity		**21,138,457,018**	**21,271,080,622**
Contingent Liabilities and Commitments	4.26	-	-
Net Assets Value per share		177.05	188.92

Dinesh Katuwal
Account & Finance Head

Keshab Kumar Paudel
Chief Executive Officer

Raj Kumar Rai
Chairman

Mani Kumar Arjyal
Director

Santosh Phuyal
Director

Sudhir Kumar Shrestha
Director

Sanju Ghimire
Director

Ganesh Prasad Acharya
Director

Bhanu Bhakta Dabadi
Director

Date : 2083.02.18

As per our report of even date

Anup K. Shrestha, FCA
Managing Partner
B.R.S. Neupane & Co.
Chartered Accountants

Nerude Mirmire Laghubitta Bittiya Sanstha Ltd.

Statement of Profit or Loss

As on 32nd Ashadh, 2082

Amount in NPR

Particulars	Note	FY 2081/82	FY 2080/81
Interest Income	4.27	2,826,607,414	2,063,091,044
Interest Expense	4.28	1,377,769,932	1,151,393,975
Net Interest Income		**1,448,837,482**	**911,697,069**
Fee and Commission Income	4.29	234,040,331	256,571,531
Fee and Commission Expense	4.30	7,235,750	10,045,207
Net Fee and Commission Income		**226,804,581**	**246,526,325**
Net Interest, Fee and Commisson Income		**1,675,642,063**	**1,158,223,393**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		**1,675,642,063**	**1,158,223,393**
Impairment Charge/ (Reversal) for Loans and Other Losses	4.33	942,387,629	39,671,428
Net Operating Income		**733,254,433**	**1,118,551,966**
Operating Expense			
Personnel Expenses	4.34	724,235,556	565,982,246
Other Operating Expenses	4.35	154,013,105	106,808,129
Depreciation & Amortisation	4.36	56,076,007	48,239,742
Operating Profit		**(201,070,235)**	**397,521,849**
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit Before Income Tax		**(201,070,235)**	**397,521,849**
Income Tax Expense	4.39	(18,530,934)	95,579,037
Current Tax		-	149,934,827
Deferred Tax		(18,530,934)	(54,355,790)
Profit for the Year		**(182,539,301)**	**301,942,813**
Profit Attributable to:			
Equity-holders of the Financial Institution		(182,539,301)	301,942,813
Non-controlling interest		-	-
Profit for the Year		**(182,539,301)**	**301,942,813**
Earnings per Share			
Basic Earnings per Share		(13.06)	31.65
Diluted Earnings per Share		(13.06)	31.65

Dinesh Katuwal
Account & Finance Head

Keshab Kumar Paudel
Chief Executive Officer

Raj Kumar Rai
Chairman

Mani Kumar Arjyal
Director

Santosh Phuyal
Director

Sudhir Kumar Shrestha
Director

Sanju Ghimire
Director

Ganesh Prasad Acharya
Director

As per our report of even date

Bhanu Bhakta Dabadi
Director

Anup K. Shrestha, FCA
Managing Partner
B.R.S. Neupane & Co.
Chartered Accountants

Date : 2083.02.18

Nerude Mirmire Laghubitta Bittiya Sanstha Ltd.

Statement of Comprehensive Income

As on 32nd Ashadh, 2082

Amount in NPR

Particulars	Note	FY 2081/82	FY 2080/81
Profit for the year		**(182,539,301)**	**301,942,813**
Other Comprehensive Income, Net of Income Tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investment in equity instruments measured at fair value			
Gains/(losses) on revaluation			68,888,708
Actuarial gains/(losses) on defined benefit plans		30,207,821	12,430,574
Income tax relating to above items		(9,062,346)	(24,395,785)
Net other comprehensive income that will not be reclassified to profit or loss		**21,145,475**	**56,923,497**
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge			
Exchange gains/(losses)(arising from translating financial assets of foreign operation)			
Income tax relating to above items			
Reclassify to profit or loss			
Net other comprehensive income that are or may be reclassified to profit or loss			
Other Comprehensive Income for the year, Net of Income Tax		21,145,475	56,923,497
Total Comprehensive Income for the Year		**(161,393,826)**	**358,866,310**
Total Comprehensive Income attributable to:			
Equity-holders of the Financial Institution		(161,393,826)	358,866,310
Non-controlling interest		-	-
Total Comprehensive Income for the Period		**(161,393,826)**	**358,866,310**

Dinesh Katuwal
Account & Finance Head

Keshab Kumar Paudel
Chief Executive Officer

Raj Kumar Rai
Chairman

Mani Kumar Arjyal
Director

Santosh Phuyal
Director

Sudhir Kumar Shrestha
Director

Sanju Ghimire
Director

Ganesh Prasad Acharya
Director

Bhanu Bhakta Dabadi
Director

Date : 2083.02.18

As per our report of even date

Anup K. Shrestha, FCA
Managing Partner
B.R.S. Neupane & Co.
Chartered Accountants

Nerude Mirmire Laghubitta Bittiya Sanstha Ltd.

Statement of Cash Flows

As on 32nd Ashadh, 2082

Amount in NPR

Particulars	FY 2081/82	FY 2080/81
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	2,778,342,677	1,903,927,805
Fee and Other Income Received	234,040,331	256,571,531
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(1,377,769,932)	(1,151,393,975)
Commissions and Fees Paid	(7,235,750)	(10,045,207)
Cash Payment to Employees	(724,235,556)	(565,982,246)
Other Expenses Paid	(154,013,105)	(106,808,129)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**749,128,664**	**326,269,781**
(Increase) Decrease in Operating Assets		
Due from Nepal Rastra Bank	(2,704,124)	(42,929,197)
Placement with Banks and Financial Institutions	-	(55,000,000)
Other Trading Assets	-	-
Loans and Advances to Bank and Financial Institutions	-	-
Loans and Advances to Customers	655,618,248	(9,894,069,991)
Other Assets	12,765,015	45,179,115
Increase (Decrease) in Operating Liabilities		
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	318,621,834	2,674,931,875
Borrowings	(176,289,013)	6,169,170,935
Other Liabilities	(108,941,031)	395,666,924
Net Cash Flow from Operating Activities before Tax Paid	**1,448,199,593**	**(380,780,558)**
Income Tax Paid	(155,002,618)	(90,675,718)
Net Cash Flow from Operating Activities	**1,293,196,975**	**(471,456,276)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	-	(1,500,000)
Receipts from Sale of Investment Securities	-	-
Purchase of Property and Equipment	(71,253,647)	(260,482,228)
Receipts from Sale of Property and Equipment	-	-
Purchase of Intangible Assets	-	-
Purchase of Investment Properties	-	-
Receipts from Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	**(71,253,647)**	**(261,982,228)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayments of Debt Securities	-	-
Receipts from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-
Receipt from Issue of Shares	-	665,764,272
Dividends Paid	-	-
Interest Paid	-	-
Other Receipts/Payments	(963,408,795)	191,466,972
Net Cash from Financing Activities	**(963,408,795)**	**857,231,244**
Net Increase (Decrease) in Cash and Cash Equivalents	258,534,533	123,792,741
Cash and Cash Equivalents at Shrawan 01, 2080	335,574,889	211,782,148
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Ashadh 31, 2081	**594,109,422**	**335,574,889**

Dinesh Katuwal
Account & Finance Head

Keshab Kumar Paudel
Chief Executive Officer

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As per our report of even date

Anup K. Shrestha, FCA
Managing Partner
B.R.S. Neupane & Co.
Chartered Accountants

Date : 2083.02.18

Ner Mirı Lagl ta B Sar Ltd
Statement of Changes in Equity
Attributable to equity holders of the Institution
As on 32nd Ashadh, 2082

Particulars	Share Capital	General Reserve	Regulatory Reserve	Corporate Social Responsibility Reserve	Client Protection Fund	Fair Value Reserve	Revaluation Reserve	Retained Earning	Resturucture Reserve	Employee Development Fund	Investment Adjustment Fund	Acturial Reserves (Nfrs)	Total
Balance at Shrawan 01, 2081	1,397,764,272	448,769,330	324,089,576	6,799,759	250,444,477	-	91,296,596	(46,459,809)	85,769,945	19,737,007	10,000	62,493,259	2,640,714,413
Adjustment	-	-	(8,701,402)	(196,185)	(4,432,264)		-	8,708,284		-	-	-	(4,621,568)
Income & (Expenditure) in FY 2081.82				(196,185)	(4,432,264)								(13,329,851)
Other			(8,701,402)					8,708,284					6,882
Unidentified Figures			-					-					-
Comprehensive Income for the year													-
Profit for the year								(182,539,301)					(182,539,301)
Other Comprehensive Income, Net of Tax													-
Gains/(losses) from investment in equity instruments measured at fair value													-
Gains/(losses) on revaluation													-
Actuarial gains/(losses) on defined benefit plans												21,145,475	21,145,475
Gains/(losses) on cash flow hedge													-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)													-
Total Comprehensive Income for the year													-
Transfer to Reserves during the year				-	-			(6,814,738)	-	6,814,738			-
General Reserve		-						-					-
Regulatory Reserve			38,417,626					(38,417,626)					-
Transfer from Reserves during the year													-
Contribution to the Fund													-
Expense from the Fund/ Reversal													-
Transactions with Owners, directly recognized in Equity													-
Share Issued													-
Share Based Payments													-
Dividend to Equity-Holders													-
Bonus Shares Issued													-
Cash Dividend Paid													-
Other													-
Total Contributions by and Distributions													-
Balance at Ashadh 32, 2082	1,397,764,272	448,769,330	353,805,800	6,603,574	246,012,213	-	91,296,596	(265,523,190)	85,769,945	26,551,745	10,000	83,638,734	2,474,699,019

Nerude Mirmire Laghubitta Bittiya Sanstha Ltd.
Statement of Distributable Profit or loss
For the year ended 32nd Ashadh 2082 (16th July 2025)
As per NRB regulation

(Figures in NPR)

Particulars	FY 2081/82	FY 2080/81
Opening Retained Earnings Before Allocation (Adjusted)	**(182,539,301)**	**301,942,813**
Appropriations:		
a. General Reserve	-	(60,388,563)
b. Foreign Exchange Fluctuation Fund	-	-
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	-	(3,019,428)
e. Employees' Training Fund	(6,814,738)	-
f. Client Protection Fund	-	(3,019,428)
g. Other		
Resturucture Reserve	-	(22,404,073)
Retained Earnings Transfer from Mirmire	-	(95,347,929)
Profit or (loss) before Regulatory Adjustment	**(189,354,039)**	**117,763,392**
Regulatory Adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(30,406,784)	(52,944,338)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non-Banking Assets (-)/resersal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(9,468,588)	(29,960,005)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	1,457,746	-
i. Other (+/-)	-	-
Net Profit for the year ended 32nd Asadh 2082	**(227,771,665)**	**34,859,048.63**
Opening Retained Earnings as on 1st shrawan 2081	**(46,459,809)**	**(81,318,857)**
Adjustment*	**8,708,284**	
Distribution:		
Bonus share issued	-	-
Cash dividend paid	-	-
Total distributable profit or loss as on year end	**(265,523,190)**	**(46,459,809)**

** Last year actuarial gain has been adjusted in the current FY.*

Nerude Mirmire Laghubitta Bittiya Sastha Limited
Notes to the Financial Statements
For the year ended 32nd Ashadh 2082

1 Reporting Entity

Nerude Mirmire Laghubitta Bittiya Sanstha Limited ('D-class Microfinance Institution' or "the Company") is a public limited company incorporated under the Companies Act, 2063 and licensed by Nepal Rastra Bank to conduct banking transaction as a "D" Class Financial Institution under the Bank and Financial Institution Act, 2073. The Microfinance Institution has its central office located in Banepa, Kavrepalanchok and Corporate Office at Madhyapur Thimi Municipality-01, Lokanthali, Bhaktapur. The Microfinance Institution came into existence after merger between Biratnagar based Nerude Laghubitta Bittiya Sanstha Ltd and the Banepa based Mirmire Laghubitta Bittiya Sanstha Ltd on 30th Falgun 2080 BS. The Microfinance institution received the re-license to commence banking operations on 29th Falgun 2080 BS. The Microfinance institution's Equity Shares are listed in Nepal Stock Exchange Ltd. (NEPSE). The objective of the Microfinance institution is to serve the poor, backward communities and to uplift the economic status of Nepalese people by investing in different economic sectors under economic liberalization policy, understanding diverse customer needs and providing broad mix of financial services to business and individuals.

The Authorized Capital of the company is Rs 1,750,000,000.00 and the Issued Capital is Rs. 1,397,764,272. 51.49 percent of the Paid-Up Capital is held by the promoter and remaining 48.51 percent is held by the general public. The shareholder composition of the Microfinance Institution is as follows (as of 32nd Ashad 2082 BS).

S.N.	Ownership	Percent
1	General Public	48.51%
2	"A" class licensed institution	5.98%
2	Other Institution	9.10%
3	Other	36.41%
	Total	**100%**

S.N.	Ownership	Percent
1	Promoter Shares	51.49%
2	Ordinary Shares	48.51%
	Total	**100%**

2 Basis of Preparation

The Financial statements of the Microfinance have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) 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 in Directive No.4 of Unified NRB Directives, 2081 for Micro-finance Institutions.

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 and approved by the Board of Directors in accordance with Nepal Financial Reporting Standards (NFRS) 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 issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2081.

2.2 Reporting Period and Approval of Financial Statements

Reporting Period is a period from the first day of Shrawan (mid-July) of any year to the last day of Ashadh (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan, 2081 to 32nd Ashadh, 2082 as per Nepalese Calendar corresponding to 16th July, 2024 to 16th July, 2025 as per English Calendar and corresponding previous year period is 1st Shrawan, 2080 to 31st Ashadh, 2081 as per Nepalese Calendar corresponding to 17th July, 2023 to 15th July, 2024 as per English Calendar.

	Nepalese Calendar	English Calendar
Current Year	2081/82	2024/25
Previous Year	2080/81	2023/24
Current Year Period	1st Shrawan 2081 to 32nd Ashadh 2082	16th July 2024 to 16th July 2025
Previous Year Period	1st Shrawan 2080 to 31st Ashadh 2081	17^{h} July 2023 to 15th July 2024

The Financial Statements were authorized for issue by the Board of Directors on 2083/02/18 The Company prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the Microfinance'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 Judgments

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

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 NFRS requires the Microfinance 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 Microfinance 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.

2.5 Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2078 being the date of transition to NFRS.

2.6 New Standards and Interpretation not adopted

All Accounting standards along with carve outs, issued by the Institute of Chartered Accountants of Nepal (ICAN) has been incorporated.

The Institute of Chartered Accountants of Nepal has notified Carve-outs in NFRS which allows alternative Treatment in respect to Effective interest rate and impairment of financial instruments. Carve out from the requirement to incorporate all fees and points paid or received under contractual terms of a financial instrument in the calculation of 'Effective Interest Rate' for the financial instrument as specified in para 9 of NAS-39 unless it is immaterial or impracticable to determine such fees. The Microfinance has adopted this alternative treatment in the case of loans and advances for FY 2081/82. As a result of this alternative treatment, the Microfinance has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate for the loan. The upfront fees and commission are recognized as income in the same period the loan is approved. The Group has assessed that this election is justifiable in line with the principal of cost and benefit of adopting certain provisions in NFRS.

2.7 Discounting

When the realization of assets and settlement of obligation is for more than one year, the Microfinance considers the 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 Microfinance. The Staff loans has been precluded from discounting as management considers the amount of staff loans is not material.

3 Significant Accounting Policies

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

3.1 Basis of Measurement

The Financial Statements of Microfinance have been prepared on the historical cost basis, except for the following material items:

- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Liabilities for defined benefit obligations are recognized at the present value of the defined benefit obligation.

3.2 Cash & Cash Equivalent

The cash and cash equivalents include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the microfinance in the management of its short-term commitments.

Cash and cash equivalents are carried at amortized cost in the statement of financial position. Details of Cash and Cash Equivalents are presented under **Note 4.1.**

3.3 Financial Assets and Financial Liabilities

3.3.1 ***Recognition***

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

3.3.2 ***Classification***

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

<u>Financial assets</u>

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

The two classes of financial assets are as follows

a. Financial assets measured at amortized cost:

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

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

b. Financial assets measured at fair value

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

(i) Financial Assets at fair value through other comprehensive income (FVTOCI)

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

(ii)Financial asset 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 cost is 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 Liabilities

Financial liabilities are classified under following as required by NFRS 9, namely:

a. Financial liabilities at fair value through profit or loss:

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

b. Financial liabilities measured at amortized cost:

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

3.3.3 *Measurement*

Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or 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 uncollectiblity.

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.

3.3.4 De-recognition

De-recognition of financial assets

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

De-recognition of financial liabilities

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

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3.3.5 Determination of Fair Value

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value of a liability reflects its non-performance risk.

The fair values are determined according to the following hierarchy:

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

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

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

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

3.3.6 Impairment

The Microfinance has adopted the Expected Credit Loss (ECL) model as required by NFRS 9 and the NRB’s 2024 guidelines to enhance transparency in credit risk provisioning. The ECL approach estimates probability-weighted credit losses over the life of financial assets by forecasting cash flow shortfalls.

Financial assets are classified in line with NFRS 9 into amortized cost (mainly loans and advances), Fair Value Through Other Comprehensive Income (FVOCI), and Fair Value Through Profit or Loss (FVTPL). ECL is calculated for assets measured at amortized cost, FVOCI with recycling, loan commitments, guarantees, lease receivables, and contract assets, excluding FVTPL assets.

The ECL calculation uses tailored approaches based on asset types and risk:

1. **General approach:**
   - *Stage 1*: Assets without significant credit risk increase since initial recognition, including those overdue up to 1 month or rating RDM 2C and above, attract 12-month ECL.
   - *Stages 2 & 3*: Assets showing significant credit risk increase, overdue more than 1 month, watchlist items, non-performing loans, or impaired loans require lifetime ECL. PD, LGD, and EAD values are calculated using models such as the Vasicek framework and collateral values.

2. **Simplified approach:**
   Not Applied.

<u>Portfolio Segmentation</u>

The NFRS 9- ECL related guidelines by Nepal Rastra Bank has allowed the segmentation of the loans or exposures on various basis for the determination of PD on the collective basis. Similarly, the ECL Policy of the Microfinance also allows the grouping of the homogenous loans in terms of the shared risk characteristics, which may include but are not limited to: instrument or product type, credit risk ratings, collateral type, date of initial recognition, remaining term to maturity, industry or sector, geographical location of borrower, etc.

The nature of loan products across different industries are considered as having shared risk characteristics and thus the portfolio has been segregated based on Loan Product for Expected Credit Loss calculation.

Assets progress through staging based on credit risk assessment:

- **Stage 1:** Low risk or initial recognition, loans overdue up to 1 month, or with low credit risk including government or highly rated exposures.
- **Stage 2:** Significant credit deterioration since recognition, loans overdue 1-3 months, watchlist, restructured/reschedule loan (if it is performing loan) or downgraded to sub-investment grade.
- **Stage 3:** Non-performing loans overdue beyond 3 months, restructured/reschedule loan (if it is non-performing loan) or credit-impaired exposures with indicators such as restructuring, distressed status, or internal rating.

The Microfinance applies a structured framework to identify significant increases in credit risk (SICR), integrating NRB-prescribed indicators like delinquency over one month, notable increases in PD, downgrades by two rating notches, negative macroeconomic outlook, or loan restructuring due to financial distress.

<u>Transfer of stages</u>

Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Microfinance continues to monitor for a minimum probationary period of three month to upgrade from Stage 3.

The Microfinance estimates Expected Credit Losses (ECL) through an unbiased, probability-weighted approach that reflects multiple scenarios—base, best, and worst—based on historical data, current conditions, and future economic forecasts. ECL is calculated using the formula: ECL = PD × LGD × EAD × Discount Factor, where key components include Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

Probability of Default

PD measures the chance that a loan will default within a set period. The Microfinance applies a 12-month PD for Stage 1 assets and a lifetime PD for Stage 2 and 3 assets, building PD estimates on historical loan migration and default data over at least five years. These estimates also incorporate forward-looking adjustments based on macroeconomic variables. A regulatory minimum PD floor of 2.5% is maintained regardless of model outputs.

PD calculation methodology

There are multiple methodologies available for the generation of a forward-looking PD term structure. Based on the nature of the products, the extent of historical defaults, number of years of existence of the product, amongst others, we have used Vasicek single factor model for the generation of the forward-looking PD term structure. To calculate the PD for each sub segment, the Z-score methodology is used which is based on the Vasicek model.

Loss Given Default

LGD is the estimated percentage of a loan that will not be recovered if default occurs. The Microfinance's LGD models derive from historical recovery rates, collateral valuations, and anticipated recovery costs, including forward-looking factors. Collateral values are assessed internally or via a committee, prioritizing actual recovery experiences. When reliable data are lacking, a minimum LGD of 45% is applied after board approval. Periodic back-testing of LGD assumptions is performed to ensure accuracy.

Exposure at Default

EAD represents the amount expected to be owed at default, changing dynamically with repayments or additional borrowings. Calculation of EAD reflects factors like time horizon, residual maturity, and payment terms. For fully disbursed loans, EAD equals outstanding principal plus AIR booked till date.

Discount Rates

The Effective Interest Rate (EIR) is used as the discount rate for the purpose of ECL calculation. It represents the rate that exactly discounts the expected future cash flows (both principal and interest) of a financial instrument to its gross carrying amount at the time of initial recognition. The Coupon rate of loan has been considered as an effective interest rate since transaction cost associated with extending credit facility is nominal.

Consideration of Forward-looking Information

The Microfinance incorporates reasonable and supportable information using experienced credit judgment, considering past events, current conditions, and economic forecasts. Forward-looking inputs are integrated through multiple scenarios formulated with input from economic and risk management teams, drawing on data from reputable sources such as:

Parameters	*Sources*
GDP	CBS
Agricultural GDP	NRB
Inflation	World Bank
Unemployment Rate	NRB
Interest Rate	NRB
Remittance Inflow	NRB
Per Capita Income	CBS

Collateral Valuation

Collateral is a key risk mitigant, including cash, gold, government securities, guarantees, real estate, receivables, inventories, and other credit enhancements. Loss calculations account for expected cash flows from collateral based on current, reliable valuations. The net realizable collateral value is adjusted by a 30% haircut to account for disposal costs and uncertainties.

Net realizable value of all other collateral **or** ***other sources that BFIs have legal right to recover from***, shall be determined as current fair value less 25% haircut.

The Microfinance has opted to apply carveout on impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS 9 (ECL) is compared with the impairment provision required under NRB directive no. 2, higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparison of Impairment as per NFRS and NRB:

Particulars	FY 2081/82	FY 2080/81
LLP as per NRB Directives	1,557,874,854	6,15,487,225
Impairment as per NFRS	1,268,807,660	160,021,073

As stated in table above, the loans and advances are greater considering the NRB directive as compared to NFRS impairment provisioning. Therefore, provisioning as per NRB directive is applied.

3.4 Trading Assets

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

3.5 Property, Plant and Equipment

a) Recognition and Measurement

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

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

Property and equipment are measured at cost less accumulated depreciation and accumulated impairment loss if any. Neither any class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date.

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

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

b) Capital work in progress

Assets in the course of construction are capitalised in the assets under capital work in progress account (CWIP). At the point when an asset is capable of operating at management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment and depreciation commences. Where an obligation (legal or constructive) exists to dismantle or remove an asset or restore a site to its former condition at the end of its useful life, the present value of the estimated cost of dismantling, removing or restoring the site is capitalized along with the cost of acquisition or construction upon completion and a corresponding liability is recognized.

c) Depreciation

Property and equipment's are depreciated based on the remaining useful life basis from the date of adoption of NFRS as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

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

Class of Assets	Useful Life	Rate of depreciation
Building	20 years	5.00%
Leasehold Assets	6.67 Years	15.00%
Vehicles	5 years	20.00%
Furniture and Fixtures	4 Years	25.00%
Machinery	4 years	25.00%
Vault & Safe lockers	4 years	25.00%

- The capitalized value of Software Purchase and installation costs are amortized over a maximum 5 years' period or within the ownership period.
- Assets costing less than Rs. 5,000 are fully depreciated in the year of purchase. For assets purchased/sold during the year, depreciation is provided up to the date of use on pro-rata basis.

3.6 Goodwill/Intangible Assets

Intangible assets with finite useful lives that are acquired separately are carried at cost less accumulated amortization and accumulated impairment losses.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level. Such intangibles are not amortized. The useful life of an intangible asset with an indefinite life is reviewed annually to determine whether indefinite life assessment continues to be supportable. If not, the change in the useful life assessment from indefinite to finite is made on a prospective basis.

The intangible asset with finite useful lives is amortized over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and are treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is recognized in the statement of profit or loss.

Gains or losses arising from de-recognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the statement of profit or loss when the asset is derecognized.

Certain computer software costs are capitalized and recognized as intangible assets based on materiality, accounting prudence and significant benefits expected to flow therefrom for a period longer than one year.

The estimated useful lives of significant items of intangible assets for current year and comparative periods are as follows:

Class of Assets	Useful Life	Rate of depreciation
Computer Software	5 years	20%

3.7 Investment Property

Investment property is property (land or a building or part of a building or both) held (by the owner or by the lessee under a finance lease) to earn rentals or for capital appreciation or both but not for sale in the ordinary course of business. The Non-Banking Assets acquired by the Microfinance is classified as assets held for sale and presented under investment property. Non-Banking Assets which are not intended to be sold within a period of next one year is also classified as Investment Property. The Microfinance does not have any investment property.

3.8 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.

3.8.1 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.

Particulars			Amounts (NPR.)
Profit as per NFRS (Before Staff Bonus Provision)			**(201,070,235)**
Income from Client Protection fund			**9,961,251**
Less: Staff Bonus Provision			-
Profit as per NFRS (After Staff Bonus Provision)			**(191,108,984)**
Add:			
Inadmissible Expenses as per Income tax Act, 2058			
1	Depreciation as per Accounting System	56,076,007	
2	Staff Gratuity Provision	26,229,452	
3	Staff Leave Provision	21,537,024	
4	Interest Recognized during the year	-	
5	Total AIR	-	
6	Repair and Maintenance Expenses as per Accounting System	1,681,254	
7	Client Protection Expenses	14,393,515	
8	Interest expenses Lease 16	11,487,655	
9	Expenses as per PAR	3,262,010	
			134,666,917
Less:			
Admissible Expenses as Per Income Tax Act, 2058			
1	Depreciation as per Section 19	13,964,848	
2	Other	14,393,515	
3	Payment of staff Gratuity	7,577,736	
4	Leave encashment	27,692,064	
5	Dividend Income	-	
6	Total Interest Receivable	-	
7	Repair and maintenance expenses as per section 16	1,547,107	
8	Actual Rent Expenses of ROU	42,580,365	
9	Taxable Loss	5,317,580	
			113,073,214
	Total Taxable Income		**(169,515,281)**
	Income Tax Liability @ 30%		**-**

3.8.2 Deferred Tax

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

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

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized except: Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.

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

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority. During this Fiscal Year 2081/82 Net Deferred Tax Asset is NPR **104,199,129** calculations of which is shown in **Notes no. 4.13**.

3.9 Deposit, Debt Securities Issued and Subordinated Liabilities

The deposits held by the Microfinance on behalf of its customers are classified as financial liabilities and measured at amortized cost under effective interest method. The Microfinance does not have any debt securities issued and subordinated liabilities.

3.10 Provisions, Other Liabilities Contingent Liabilities

A provision is recognized, if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

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.

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance does not have such contingent liabilities and onerous contracts as on Ashadh end 2082.

3.11 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Microfinance and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

3.11.1 Interest Income

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

Pursuant to the adoption of the Expected Credit Loss (ECL) model, recognition of interest income shall be based on the NRB NFRS 9 ECL Related Guidelines, 2024. Additionally, Nepal Rastra Bank has issued a supplementary document titled "Guidance Note on Interest Income Recognition, 2025", which aims to serve as a roadmap for the full implementation of NFRS. This guidance note has been prepared to standardize and streamline interest income recognition practices across the banking industry.

Keeping in consideration the provisions of NFRS 9, "NRB ECL related Guidelines-2024" as well as the Guidance Note on "Interest Income Recognition, 2025", a model has been developed for the calculation of the income to be recognized on every quarter as well as total income to be recognized as on year end financial statements. The model considers the following for the calculation of the interest income of the particular loan as well as the total income:

- Stage of the loan as on beginning of the quarter determined as per guidelines and its amendments.
- Total interest accrued as on the beginning of the quarter.
- Total interest recognized as on the beginning of the quarter.
- Total Interest accrued during the quarter.
- Total interest received/ recovered during the quarter.

The interest has been calculated on the following basis for the loans on different stage.

For Stage 1 & 2:
Interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense (interest accrued but not booked) at the beginning of quarter is also recognized as interest income.

For Stage 3 Financial Assets:
Interest income recognized on accrual basis (coupon rate or effective rate) is adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash based interest income during the current quarter is recognized.
As per Interest Income Recognition Guidelines, 2025 the interest income has been computed for quarters which are as follows:

Overall Annual Reconciliation	Amount (Rs.)
AIR Income Booked till 2080/81	375,691,156
Cash Received on 81/82	2,791,669,690
AIR Income Booked till 2081/82	423,955,893
Income to be booked	**2,839,934,427**
AIR	**Amount (Rs.)**
Opening AIR booked as income	375,691,156
Closing AIR needs to be booked as income	423,955,893
Change in AIR	**48,264,737**

3.11.2 Fee and Commission Income

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

3.11.3 Dividend Income

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

3.11.4 Net Trading Income

Net Trading Income includes all gains and losses from changes in fair value, related capital gain/loss and dividend from financial assets 'Held for Trading'. Trading expenses are deducted from the trading income and the amount net of trading expenses are disclosed in statement of profitand loss.

3.11.5 Net Income from Other Financial Instrument at Fair Value Through Profit and Loss

Net income from other financial instrument measured at fair value through Profit or Loss includes all gains/(losses) raised from the revaluation of financial instrument at fair value.

3.12 Interest Expenses

Interest expense on all financial liabilities including deposits is recognized in statement of profit or loss using effective interest rate method.The Microfinance uses ASB carve- outs as mentioned above and treat coupon rate as effective interest rate.

3.13 Employee Benefits

3.13.1 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

3.13.2 Post-Employment employee benefits

Post-employment benefit plan includes the followings;

i. <u>**Defined Contribution Plan**</u>

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

a) ***Employees Provident Fund***

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

ii. Defined Benefit Plan

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance’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 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 are deducted. The discount rate is the yield at the reporting date on high quality corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefits are expected to be paid. The calculation of obligation is performed annually by a qualified actuary using projected unit credit method.

The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans in other comprehensive income and all expenses related to defined benefits plans in employee benefit are expensed in profit or loss.

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

a) ***Gratuity***

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

b) ***Leave Salary***

The employees of the Microfinance are entitled to carry forward a part of their unveiled/ unutilized leave subject to a maximum limit. The employees can encash unveiled/ unutilized leave partially in terms of Employee Service Byelaws of the Microfinance. The Microfinance accounts for the liability for entire accumulated outstanding leave balance on accrual basis as per Employee Service Byelaws of the Microfinance.

c) ***Termination Benefits***

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

3.14 Leases

Lease is a contract in which one party provides an asset to the other party for some consideration usually a periodic payment. The Microfinance assesses whether a contract is or contains a lease, at inception of the contract. In accordance with NFRS-16 "Leases"; the Microfinance recognizes a right-of-use asset and a corresponding lease liability, except for short-term leases (defined as leases with a lease term of 12 months or less).

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. As this rate cannot be readily determined, the Microfinance uses its incremental borrowing rate. The lease liability is presented within other Liabilities in the Statement of Financial Position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Right-of-use assets are depreciated over the shorter period of lease term and useful life of the right-of use asset. The depreciation starts at the commencement date of the lease. The Microfinance depreciates Right-of-use assets from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The right-of-use assets are presented Within Property, plant and Equipment in the Statement of Financial Position.

Transition

From 1stShrawan 2078, the Microfinance has effectively adopted NFRS 16- "Leases", which requires any lease arrangement to be recognized in the Statement of Financial Position of the lessee as a 'right-of-use' asset with a corresponding lease liability. Accordingly, depreciation has been charged on such assets. Similarly, interest expense has been recognized on lease liabilities under Interest Expenses. As permitted by the standard, the Microfinance has applied this standard from 1st Shrawan 2078.

3.15 Share Capital and Reserves

3.15.1 Share Capital

The Microfinance 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 Microfinance after deducting all its liabilities. Common shares are classified as equity of the Microfinance and distributions thereon are presented in statement of changes in equity.

3.15.2 Reserves

The reserve includes regulatory and free reserves.

a) Statutory General Reserves

20% of the net profit as stated in Bank and financial Institution Act, 2073 and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% as provisioned in 1.13 of Directive 2081 is set aside to the general reserve.

Movement in Statutory General reserve during this fiscal year:

Particulars	Amount (NPR.)
Opening Balance as on 1st Shrawan 2081	**448,769,330**
Amount Transferred during this period	
1) 20% of Net profit	-
Closing Balance as on Ashadh end 2082	**448,769,330**

b) Corporate Social Responsibility Fund

1% of net profit is set aside in the fund as per the NRB Directives 2081 for the purpose of corporate social responsibility. In addition to this, 10% of dividend in excess of 15% should also be allocated to this fund as per NRB directive 2081.

Movement in CSR Fund during this fiscal year:

Particulars	Amount (NPR.)
Opening Balance of 1st Shrawan 2081	**6,799,759**
Add: provision of this F/Y (1% of net profit as per NFRS)	-
Total (A)	**6,799,759**
Less: Expense for the F/Y	
a. Transfer to Covid Relief Fund	-
b. Expenses for Social Project Works	196,185
c. Direct Donation Expenses	-
Total (B)	**196,185**
Closing Balance as on Ashadh end 2082(A-B)	**6,603,574**

c) Employee Training Fund

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

Training fund reserve is created as per the NRB directive. According to directive minimum 3% of last year salary and allowance is to be spent on staff training and development. During the year, the microfinance has spent Rs. 3,551,759.95 on staff training. The unspent amount Rs. 6,814,738 have been transferred to the fund. The employee training fund reserve balance is Rs. 26,551,745 as on Aashad end 2082.

d) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The amount allocated to this reserve shall include interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRSs (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRSs etc. The movement in regulatory reserve is given below.

Particulars	Opening Balance	Adjustment	FY 2081/82	Closing Total
Regulatory adjustment :				
a. Interest receivable (+)/previous accrued interest received (-)	189,356,926	-	30,406,784	219,763,710
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 Reserve	94,730,542	-	9,468,588	104,199,129
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	29,842,961	-	-	29,842,961
h. Actuarial loss recognized (-)/reversal (+)	10,159,148	(8,701,402)	(1,457,746))	-
i. Other (+/-)	-	-	-	-
Write back of Loan Loss (Restructure)	-	-	-	-
Total	**324,089,576**	**(8,701,402)**	**38,417,626**	**353,805,800**

Last year actuarial gain (8,701,402) has been adjusted in the current FY.

e) Investment Adjustment Reserve

It is a reserve created on investment in equity or debt instrument as per the directives issued by NRB and the amount is equal to the amount of investment in equity or debenture instrument. The microfinance has set aside NPR.10,000 to its Investment Adjustment reserve complying with the NRB Directives 8(2) to microfinance. As per the NRB Directive 8(2), the investment adjustment reserve is not required for the share investment in the Nepal Finsoft Company Ltd.

f) Client protection fund

Client protection fund is created at 1.5% of net profit. In addition to this, 35% of dividend in excess of 15% is also allocated to this fund as per NRB Directive 20.

Movement in Client Protection Fund this year:

Particulars	Amount
Opening balance as on Shrawan 01 2081	**250,444,477**
Addition to the Fund this F/Y	
a. Interest Income to the Fund	9,287,480
b. 1.5% of Net profit as per NFRS of the FY	-
c. 25% of dividend in excess of 20%	-
d. Received form Center Fund Desolved	673,770
Total (A)	**260,405,728**
Less: Expenses from Fund this Year	

a. Assistance on the death of Borrower and Guardian of Borrower along with newly born child.	7,831,500
b. Assistance to the members during Natural Disasters	1,076,000
c. Members' Business Promotion and Entrepreneurship development expenses	694,000
d. Training and Observation Expenses for Members	-
e. Scholarship Expenses	-
f. Center Chief Program and Financial Literacy Program	4,792,015
g. Health Awareness Program Expenses	
Total Expenses (B)	**14,393,515**
Closing balance as on Ashadh End 2082 (A-B)	**246,012,213**

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the Microfinance shall earmark and invest separately the portion of residual amount of the fund. In compliance with this provision, as per the decision of the meeting of Board of Directors, the management has invested NPR. 215,000,000.00 in Fixed Deposit of various Banks and Financial Institutions and residual amount has been kept in bank account for future expenditure purpose.

g) Restructure Reserve

As per the circular from Nepal Rastra Bank dated 2080/2/10(Gha/8/079/80), If the provision for loan loss is written back due to reschedule or restructure, the amount equal to the write-back should be charged in a separate ledger, impacting the retained earnings.

3.16 Earnings per Share (EPS) including diluted EPS

Microfinance presents basic and diluted Earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of Microfinance by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares.

3.17 Segment Reporting

Operating segments are reported in a manner consistent with the internal reporting provided to the Microfinance's management, which is responsible for allocating resources and assessing performance of the operating segments. The microfinance has identified segments based on the geographic location of its offices. Income and expenses directly associated with each segment are included in determining business segment performance.

The Microfinance has determined segments based on the district of operation by the management for decision making purpose. Such segmental information has been provided under Disclosures & Additional Information (Point No. 5.4).

4 Explanatory Notes

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

4.1 Cash and Cash Equivalents

Cash and Cash Equivalents consists of the total amount of cash-in-hand, balances with other bank and financial institutions, money at call and short notice, and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value, and are used by the Microfinance in the management of its short-term commitments.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Cash in hand	16,853,956	23,344,317
Balance with B/FIs	577,255,466	312,230,572
Money at call and short notice	-	-
Other	-	-
Total	**594,109,422**	**335,574,889**

4.2 Statutory Balance and Due from Nepal Rastra Bank

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

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Statutory Balances with NRB	-	50,000,000
Statutory Balance with BFIs	91,633,321	38,929,197
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	**91,633,321**	**88,929,197**

4.3 Placement with Bank and Financial Institutions

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented under this account head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Placements with domestic B/FIs	215,000,000	215,000,000
Less: Allowances for Impairment	-	-
Total	**215,000,000**	**215,000,000**

4.4 Derivative Financial Instruments

The derivative financial instruments held by the Microfinance during the year are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	**-**	**-**

4.5 Other Trading Assets

The trading assets held by the Microfinance during the year are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-pledged	-	-

4.6 Loans and advances to MFIs and Cooperatives

The Loans and advance disbursed by the Microfinance to other Microfinance and Cooperatives are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to Cooperatives	-	-
Less: Allowance for impairment	-	-
Other	-	-
Less: Allowance for impairment	-	-
Total	**-**	**-**

4.6.1 Allowance for impairment

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh2081
Balance for 1st Shrawan	-	-
Impairment loss for the year	-	-
Charge for the year	-	-
Recoveries/reversal	-	-
Amount written off	-	-
Balance at Ashadh end	-	-

4.7 Loans and advances to customers

Outstanding amount of all loans and advances extended to the customers other than BFIs as well as bills purchased and discounted less the amount of impairment allowances shall be presented. Loan to employees provided according to the Employees Bylaws of the Microfinance has also been presented under this head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Loans and advances measured at amortized cost	21,072,560,835	20,737,526,716
Less:	-	-
Impairment allowances		-
Collective Allowances	(776,071,286)	(69,369,072)
Individual Allowances	(781,803,568)	(546,118,153)

Net amount	**19,514,685,981**	**20,122,039,492**
Loans and advances measured at FVTPL	-	-
Total	**19,514,685,981**	**20,122,039,492**

4.7.1 Analysis of Loans and Advances- By Product

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Product		
Term Loans		
Short term, term loan	20,607,848,518	20,294,087,240
Long term. Term loan	-	-
Hire purchase loan	-	-
Personal Residential Loans	-	-
Staff loans	40,756,424	67,748,321
Others	-	-
Sub Total	**20,648,604,942**	20,361,835,560
Interest receivable	423,955,893	375,691,156
Grand Total	**21,072,560,835**	**20,737,526,716**

4.7.2 Analysis of Loans and advances- By Collateral

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Secured		
Immovable assets	4,001,874,794	5,086,223,142
Government Guarantee	-	-
Collateral of Government securities	-	-
Collateral of fixed deposit receipt	-	-
Group Guarantee	16,605,973,724	15,207,864,097
Personal Guarantee	-	-
Other collateral	423,955,893	375,691,156
Subtotal	**21,031,804,411**	**20,669,778,396**
Unsecured	40,756,424	67,748,321
Grand Total	**21,072,560,835**	**20,737,526,716**

4.7.3 Allowances for Impairment

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Specific allowance for impairment		
Balance at Shrawan 1	546,118,153	138,629,539
Impairment loss for the year		-
Charge for the year	235,685,415	407,488,614
Recoveries/reversal during the year	-	-
Write-offs	-	-
Other Movement	-	-
Balance at Ashadh end	**781,803,568**	**546,118,153**
Collective allowance for impairment		
Balance at Shrawan 1	69,369,072	42,684,752
Impairment loss for the year	-	-
Charge/(reversal) for the year	706,702,214	26,684,320
Other movement	-	-
Balance at Ashadh end	**776,071,286**	**69,369,072**
Total Allowance for impairment	**1,557,874,854**	**615,487,225**

4.8 Investment securities

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

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Investment securities measured at Amortized cost	-	-
Investment Securities measured at FVTOCI	3,510,000	3,510,000
Total	**3,510,000**	**3,510,000**

4.8.1 Investment securities measured at amortized cost

Detail of Investment Securities measured at amortized cost is as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other		
Fixed Deposits	-	-
Less: specific allowances for impairment		
Total	**-**	**-**

4.8.2 Investment in equity

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Equity instrument		
Quoted equity instrument	-	-
Unquoted equity instrument	3,510,000	3,510,000
Total	**3,510,000**	**3,510,000**

4.8.3 Information relating to investment in equities

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082		As at 31st Ashadh 2081	
	Cost	Fair value	Cost	Fair value
Investment in Quoted Equity			-	-
………Ltd.			-	-
………Shares of Rs. ….. Each			-	-
………Ltd.			-	-
………Shares of Rs. ….. Each			-	-
			-	-
Investment in Unquoted Equity			-	-
			-	-
Centre For Microfinance Pvt. Ltd.	10,000	10,000	10,000	10,000

100 Ordinary Shares of Rs 100 Paid up				
Nepal Finsoft Company Ltd	3,500,000	3,500,000	3,500,000	3,500,000
35,000 Ordinary Share of Rs 100 Paid up				
Total	**3,510,000**	**3,510,000**	**3,510,000**	**3,510,000**

4.9 Current Tax Assets and Liabilities

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Current Tax Assets		
Current year income tax assets	187,266,370	163,667,645
Tax assets of prior periods	-	-
Sub Total	-	-
	-	-
Current Tax Liabilities	-	-
Current year income tax liabilities	-	149,934,827
Tax Liabilities of prior periods		
Total	**187,266,370**	**13,732,818**

4.10 Investment Properties

Land or land and building other than those classified as property and equipment; and non-current assets held for sale under relevant accounting standard has been presented under this account head. This also includes land, land and building acquired as non-banking assets by the Microfinance but not sold. After Initial Recognition, the Microfinance chose either the fair value model to subsequently measure Investment Properties. No Investment properties are measured at cost. The detail of Investment properties measured at fair value is as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Investment Properties measured at fair value		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/Transfer	-	-
Net Amount	-	-
Investment Properties measured at cost		-
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	-	-
Total	**-**	**-**

4.11 Property and Equipment

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

(Figures in NPR)

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Right of Use Assets	Total Ashadh end 2082	Total Ashadh end 2080
Cost											
Balance as on Ashadh end 2081	201,855,986	31,334,667	1,739,287	9,416,433	21,565,157	4,349,670	-	100,021,601	131,508,110	501,790,911	-
Addition during the Year											
Acquisition				1,121,224		94,000		3,034,946	40,464,794		
Capitalization											
Disposal during the year											
Adjustment/Revaluation									25,914,059		
Balance as on Ashadh end 2082	**201,855,986**	**31,334,667**	**1,739,287**	**10,537,657**	**21,565,157**	**4,443,670**	**-**	**103,056,547**	**197,886,963**	**572,419,933**	**501,790,911**
Depreciation and Impairment											
As on Ashadh end 2081	-	7,571,359	97,124	969,236	11,409,551	444,512	-	76,439,858	76,152,973	173,084,613	-
Impairment for the year											
Depreciation charge for the year	-	1,556,778	272,729	5,157,742	2,319,352	3,581,004	-	9,605,178	33,019,633	55,512,414	
Disposals											
Adjustments											
As on Ashadh end 2082	**-**	**9,128,137**	**369,853**	**6,126,977**	**13,728,903**	**4,025,516**	**-**	**86,045,036**	**109,172,606**	**228,597,027**	**173,084,613**
Capital Work in Progress	-	-	-	-	-	-	-	-	-	61,020	-
Net Book Value	201,855,986	22,206,530	1,369,435	4,410,680	7,836,254	418,154	-	17,011,511	88,714,357	343,883,926	328,706,298
As on Ashadh End 2081	**201,855,986**	**23,763,308**	**1,642,163**	**8,447,197**	**10,155,606**	**3,905,158**	**-**	**23,581,743**	**55,355,137**	**328,706,298**	**116,463,812**
As on Ashadh End 2082	**201,855,986**	**22,206,530**	**1,369,435**	**4,410,680**	**7,836,254**	**418,154**	**-**	**17,011,511**	**88,714,357**	**343,883,926**	**328,706,298**

4.12 Goodwill and Intangible Assets

Goodwill and intangible assets both purchased and internally generated, trade mark etc. has been presented under this account head.

(Figures in NPR)

Particulars	Goodwill	Software		Other	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
		Purchased	Developed			
Cost						
Balance as on Ashadh end 2081	29,842,961	1,004,340	-	-	30,847,301	-
Addition during the Year						
Acquisition	-	-	-	-	-	30,847,301
Capitalization						
Disposal during the year						
Adjustment/Revaluation						
Balance as on Ashadh end 2082	**29,842,961**	**1,004,340**	**-**	**-**	**30,847,301**	**30,847,301**
Amortisation and Impairment	-	-	-	-	-	-
As on Ashadh end 2081	**-**	**81,305**	**-**	**-**	**81,305**	**-**
Impairment for the year						
Amortisation charge for the year	-	563,592	-	-	563,592	81,305
Disposals						
Adjustment						
As on Ashadh end 2082	**-**	**644,898**	**-**	**-**	**644,898**	**81,305**
Capital Work in Progress	-	-	-	-	-	-
Net Book Value	**29,842,961**	**359,443**	**-**	**-**	**30,202,403**	**-**
As on Ashadh end 2081	**29,842,961**	**923,035**	**-**	**-**	**30,765,996**	**-**
As on Ashadh end 2082	**29,842,961**	**359,443**	**-**	**-**	**30,202,403**	**30,765,996**

4.13 Deferred Tax Assets

Deferred tax assets recognized as per NFRSs on temporary deductible differences, carry forward of unused tax losses, changes in tax rate etc. have been presented under this account head.

Current Year

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-		-
Loans and Advances to customers	-		-
Investment Properties	-		-
Investment Securities	-		-
Property and equipment	-	12,256,610	(12,256,610)
Employees' defined benefit plan	-		-
Rights of use Asset		26,614,307	(26,614,307)
Lease liabilities	34,284,777		34,284,777
Provisions	46,868,925		46,868,925
Other temporary differences	-		-
Deferred Tax on Temporary differences	**81,153,702**	**38,870,913**	**42,282,785**
Deferred Tax on carry forward of unused tax losses			**61,916,344**
Deferred tax due to changes in tax rate			
Net Deferred Tax Asset (Liabilities) as on year end of 2082			**104,199,129**
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2081			94,730,542
Deferred Tax Assets Due to Merger			
Origination/(Reversal) during the year			(9,468,588)
Deferred tax expense/(income) recognized in profit or loss			(18,530,934)
Deferred tax expense/(income) recognized in other comprehensive income			9,062,346
Deferred tax expense/(income) recognized directly in equity			-

Previous Year

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-		-
Loans and Advances to customers	-		-
Investment Properties	-		-

Investment Securities	-		-
Property and equipment	-	14,824,102	(14,824,102)
Employees' defined benefit plan	-		-
Right of use of Asset		16,606,541	(16,606,541)
Lease liabilities	26,339,113		26,339,113
Provisions	98,226,798		98,226,798
Other temporary differences	-		-
Deferred Tax on Temporary differences	**124,565,910**	**31,430,643**	**93,135,268**
Deferred Tax on carry forward of unused tax losses			1595274
Deferred tax due to changes in tax rate			
Net Deferred Tax Asset (Liabilities) as on year end of 2080			**9,47,30,542**
Deferred tax asset / (liabilities) as on 1st Shrawan, 2079			4,28,95,541
Deferred Tax Assets due to Merger			2,18,74,995
Origination/(Reversal) during the year			(2,99,60,005)
Deferred tax expense/(income) recognized in profit or loss			(5,43,55,790)
Deferred tax expense/(income) recognized in other comprehensive income			2,43,95,785
Deferred tax expense/(income) recognized directly in equity			-

4.14 Other assets

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh2081
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	18,969,783	21,604,548
Accrued income	-	-
Prepayments and deposits	6,695,661	2,310,296
Income tax deposit	-	-
Deferred Employee Expenditure	8,067,337	2,676,802
Other	20,233,672	11,499,745
Total	**53,966,453**	**38,091,391**

4.15 Due to Bank and financial institution

The balances in accounts maintained with the institution by other local and foreign banks and financial institution has been presented under this head. Interbank borrowing, interbank deposit, balances on settlement and clearing accounts as well as other amount due to bank and financial institution has also been presented under this account head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Borrowing from BFIs	-	-
Settlement and clearing accounts	-	-
Other	-	-
Total	**-**	**-**

4.16 Due to Nepal Rastra Bank

This account head shall also contain the amount of payable to Nepal Rastra Bank. Amount payable to NRB shall include amount of refinance facilities, standing liquidity facility, lender of last resort, sale and repurchase agreements, deposit from NRB etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31stAshadh 2081
Refinance from NRB	-	-
Standing liquidity facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	**-**	**-**

4.17 Derivative financial instruments

The derivative financial instruments held by the Microfinance during the year are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31stAshadh 2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	**-**	**-**

4.18 Deposits from Customers

All deposit accounts other than deposit from BFIs (local and foreign) and NRB have been presented under this account head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31stAshadh 2081
Institutions Customers:		
Team deposits	**-**	-
Call Deposits	**-**	-
Other	**-**	-
Sub-total:		
Individual Customers:		
Term deposits	-	-
Saving Deposits	6,459,901,784	6,141,279,950
Saving from members	-	-
Other	-	-
Total	**6,459,901,784**	**6,141,279,950**

4.19 Borrowing

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31stAshadh 2081
Domestic Borrowing:		
Nepal Government	-	-
Other licensed institution	10,852,191,912	11,028,480,925
Other	-	-
Sub total	**10,852,191,912**	**11,028,480,925**
Foreign Borrowing:		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	-	-
Total	**10,852,191,912**	**11,028,480,925**

4.20 Provisions

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	-	-
Total	**-**	**-**

4.20.1 Movement in Provision

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Balance at shrawan 1st	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashadh End	**-**	**-**

4.21 Other liabilities

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Liability for employees defined benefit obligations	59,762,247	63,864,332
Liability for long-service leave	96,474,503	102,622,543
Short-term employee benefits	248,403	248,403
Bills payable	-	-
Creditors and Accruals	5,093,280	92,355,936
Interest payable on deposit	823,151,160	890,434,771
Interest payable on borrowing	-	13,535,217
Liabilities on deferred grant income	-	-
Unpaid Dividend	47,282	47,282
Liabilities under finance lease	114,282,590	87,797,042
Employee bonus payable	569,898	41,699,452
Other liabilities	252,041,941	168,000,356
Total	**1,351,664,302**	**1,460,605,334**

4.21.1 Defined benefit obligation

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

The pension plan provides for lump sum payments to vested employees at retirement or equated payment till death of the employee (and half thereafter to the spouse of the employee). Further, employees of the Microfinance are entitled to avail Annual Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. A qualified actuary calculates the obligation under these plans every year using projected unit credit method. The disclosure relating to defined benefit plans are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Present value of funded obligations	-	-
Total present value of obligations	224,599,036	224,800,116
Fair value of plan assets	164,836,789	160,935,784
Present value of net obligations	59,762,247	63,864,332
Recognised liability for defined benefit obligation	**59,762,247**	**63,864,332**

4.21.2 Plan Assets

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Equity securities	-	-
Government bonds	-	-
Bank deposits	164,836,789	160,935,784
Other	-	-
Total	**164,836,789**	**160,935,784**

4.21.3 Movement in the present value of defined benefit obligations

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Defined benefit obligation at Shrawan 1st	224,800,116	174,733,399
Actuarial (Gains) / losses	(33,001,586)	(12,430,574)
Benefit paid by the plan	(7,577,736)	(5,483,638)
Current service cost and interest	40,378,242	35,826,555
Benefits transfer from mirmire	-	32,154,374
Defined benefit obligation at Ashadh end	**224,599,036**	**224,800,116**

4.21.4 Movement in the fair value of plan assets

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Fair value of plan assets at Shrawan 1st	160,935,784	112,251,233
Contributions paid into the plan	-	40,000,000
Benefit paid during the year	(7,454,020)	(5,380,804)
Actuarial (losses) gains	-	-
Expected return on plan assets	11,355,025	14,065,355
Fair value of plan assets at Ashadh end	**164,836,789**	**160,935,784**

4.21.5 Amount recognized in profit or loss

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Current service cost	21,191,992	17,527,146
Interest on obligation	5,037,460	18,299,409
Expected return on plan assets		-
Total	**26,229,452**	**35,826,555**

4.21.6 Amount recognized in other comprehensive income

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Actuarial (gains) / losses	21,145,475	56,923,497
Total	**21,145,475**	**56,923,497**

4.22 Debt securities issued

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	**-**	**-**

4.23 Subordinated Liabilities

Subordinated Liabilities has been issued by the Microfinance are as follows:

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares	-	-
Other	-	-
Total	**-**	**-**

4.24 Share Capital

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2080
Ordinary shares	1,397,764,272	1,397,764,272
Convertible preference share (Equity component)	-	-
Irredeemable preference share (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	**1,397,764,272**	**1,397,764,272**

4.24.1 Ordinary Shares

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Authorized capital:		
Ordinary shares of Rs. 100 each	1,750,000,000	1,750,000,000
Issued capital		
Ordinary shares of Rs. 100 each	1,397,764,272	1,397,764,272
Subscribed and paid of capital		
Ordinary shares of Rs. 100 each	1,397,764,272	1,397,764,272
Total	**1,397,764,272**	**1,397,764,272**

4.24.2 Ordinary share ownership

(Figures in NPR)

Particulars	As at 32nd Ashad 2082		As at 31st Ashadh 2081	
	Percent	Amount	Percent	Amount
Domestic ownership (promoter)	**51.49%**	**719,650,594**	**51.49%**	**719,650,575**
Nepal Government	-	-	-	-
"A" class licensed institution	5.98%	83,539,648	5.98%	83,539,640
Other licensed institutions	0.11%	1,600,721	0.11%	1,600,721
Other institutions	8.98%	125,560,898	8.98%	125,460,898
Other	36.41%	508,949,328	36.42%	509,049,316
Domestic ownership(public)	**48.51%**	**678,113,679**	**48.51%**	**678,113,697**
Nepal Government				
"A" class licensed institution	0.002%	23,099	0.002%	24,918
Other licensed institutions	0.15%	2,149,404	0.50%	6,974,713
Other institutions	6.41%	89,534,619	5.16%	72,141,965
Other	41.95%	586,406,557	42.85%	598,972,101
Foreign ownership Promoter	-	-	-	-
Foreign ownership Public	-	-	-	-
Total	**100%**	**1,397,764,272**	**100%**	**1,397,764,272**

Share Ownership More Than 0.5%

S.N	Name of Shareholder	Promoters Share Qty.	Public share Qty.	Total Share Qty.	Percentage of share
1	NEPAL RURAL DEVELOPMENT SOCIETY CENTRE	1,108,435	476,796	1,585,231	11.34%
2	PRIME COMMERCIAL BANK LTD	703,707	-	703,707	5.03%
3	GANESH PRASAD ACHARYA	255,458	-	255,458	1.83%
4	SHILU KARKI	133,332	49,670	183,002	1.31%
5	LAXMI DHUNGEL	-	149,726	149,726	1.07%
6	MANA BAHADUR RAI	112,962	-	112,962	0.81%
7	MANI KUMAR ARJYAL	106,668	39,734	146,402	1.05%
8	DURGA PRASAD GHIMIRE	102,084	20,994	123,078	0.88%
9	USHA SHARMA	100,910	30,134	131,044	0.94%
10	KOPILA RAI	133,332	8,576	141,908	1.02%
11	CITIZENS BANK INTERNATIONAL LIMITED	131,681	2	131,683	0.94%
12	SHRIJANA NEPAL	101,845	-	101,845	0.73%
13	SURENDRA RAJ BHATTARAI	79,999	29,803	109,802	0.79%
14	BHESHA PRASAD DHAMALA	79,999	29,803	109,802	0.79%
15	Tikaram Niraula	91,560	-	91,560	0.66%
16	Srijana Shrestha	80,046	23,916	103,962	0.74%
17	SHANKAR BAHADUR KARKI	79,999	14,500	94,499	0.68%
18	Sangeet Kumar Shrestha	77,717	6,894	84,611	0.61%
19	Mina Nepal	79,999	12,036	92,035	0.66%
20	SURAN TULADHAR	67,705	21,969	89,674	0.64%
21	Sanjay Kumar Shrestha	62,709	23,828	86,537	0.62%
22	LEELA RAJ SHARMA POUDYAL	60,529	22,826	83,355	0.60%
23	CHANDRAKALA KAFLE	79,999	-	79,999	0.57%
24	SANTOSH PHUYAL	54,642	20,604	75,247	0.54%
25	NRN Infrastructure & Development Ltd	74,106	-	74,106	0.53%
26	JANU SHARMA	53,333	19,923	73,256	0.52%
27	PRAMILA NEPAL	53,333	19,870	73,202	0.52%
	Total	**4,066,089**	**1,021,606**	**5,087,695**	**36.40%**

4.25 Reserves

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashadh 2081
Statutory General Reserve	448,769,330	448,769,330
Dividend equalization reserve	-	-
Exchange equalization reserve	-	-
Corporate social responsibility reserve	6,603,574	6,799,759
Capital redemption reserve	-	-
Regulatory reserve	353,805,800	324,089,576
Investment adjustment reserve	10,000	10,000
Capital reserve	-	-
Assets revaluation reserve	91,296,596	91,296,596
Fair value reserve	-	-
Client protection fund	246,012,213	250,444,477
Actuarial gain	83,638,734	62,493,259
Special reserve	-	-
Employee training fund reserve	26,551,745	19,737,007
Restructure Reserve	85,769,945	85,769,945
Other reserve	-	-
Total	**1,342,457,936**	**1,289,409,949**

4.25.1 General Reserve

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

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

4.25.2 Exchange Equalization Reserve

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

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

4.25.3 Investment Adjustment Reserve

It is a regulatory reserve created as a cushion for adverse price movements in bank's investments as directed by the Directives of Nepal Rastra Bank.

4.25.4 Fair Value Reserve

The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative number of changes in fair value of those financial assets has been presented under this account head.

4.25.5 Assets Revaluation Reserve

Any reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) has been presented under this heading. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation.

4.25.6 Regulatory Reserve

The amount that is allocated from profit or retained earnings of the Microfinance to this reserve as per the Directive of NRB for the purpose of implementation of NFRSs and which has not been regarded as free for distribution of dividend (cash as well as bonus shares) has been presented under this account head. The amount allocated to this reserve includes interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRSs (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, actuarial loss recognized in other comprehensive income, amount of goodwill recognized under NFRSs etc.

4.25.7 Corporate Social Responsibility Fund

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

4.25.8 Client Protection Fund

The fund created for the purpose of members by allocating 1.5% of net profit after tax has been presented under this account head.

4.26 Contingent Liabilities and Commitment

(Figures in NPR)

Particulars	As at 32nd Ashad 2082	As at 31st Ashad2081
Contingent Liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease commitment	-	-
Litigation	-	-
Total	**-**	**-**

4.26.1 Capital Commitments

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

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Capital commitments in relation to Property and Equipment	-	-
Approved and contracted for	-	-
Approved bur not contracted for	-	-
Sub total		
Capital commitments in relation to Intangible assets		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub total	-	-
Total	**-**	**-**

4.26.2 Lease Commitments

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
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	-	-
Sub-total	-	-
Finance 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	-	-
Sub-total	-	-
Grand Total	**-**	**-**

4.26.3 Litigation

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

4.27 Interest Income

The interest income recognized as per NFRSs has been presented under this head. This includes interest income on loan and advance, investment securities except on those investment securities measure at fair value through profit or loss, cash and cash equivalent, due from Nepal Rastra Bank, due from BFIs, loan and advances to staff etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Cash and cash equivalents	4,312,840	10,239,040
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Loans and Advances to Financial Institutions	-	-
Loans and advances to customers	2,813,637,173	2,045,184,356
Investment securities	-	-
Loans and advances to staff	8,657,402	7,667,647
Other	-	-
Total interest income	**2,826,607,414**	**2,063,091,044**

4.28 Interest Expenses

The interest expenses recognized as per NFRS have been presented under this head. The interest expenses include accrued on deposits collected, debt securities issued, borrowings obtained, subordinated liabilities, amount due to bank and financial institutions, due to NRB etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	473,985,421	339,779,867
Borrowing	892,296,856	797,837,329
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
-Lease Liabilities	11,487,655	13,776,778
Total interest expense	**1,377,769,932**	**1,151,393,975**

4.29 Fees and Commission Income

Fee income is earned for diverse ranges of services provided by the Microfinance to its customers. Fee income arises on the execution of a significant act completed or from provision of services like service fees, Loan documentation fee, loan management fee, consortium fee, commitment fee, card issuance and renewal fees, prepayment and swap fee, remittance fee, investment banking fee, asset management fee, brokerage, commission on letter of credit, commission on guarantee, locker rental income, etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Loan Administration fees	-	-
Service fees	155,470,737	133,713,899
Commitment fees	-	-
Card Issuance fees	-	-
Prepayment and swap fees	-	-
Brokerage fees	-	-
Remittance fees	-	-
Other Fees and Commission Income	78,569,593	122,857,632
Total Fees and Commission Income	**234,040,331**	**256,571,531**

4.29.1 Other Fees and Commission Income

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Remittance Fees-Internal	-	-
Remittance Fees-External	-	-
Nominee Income	-	-
Penalty Income	28,796,503	19,330,121
Registration Fee Income	-	-
Membership Fees	-	-
Pass book income	-	-
Others Miscellaneous	49,773,090	103,527,512
Total	**78,569,593**	**122,857,632**

4.30 Fees and Commission Expense

Payment on account of fee and commission for services obtained by the Microfinance has been presented under this account head. This account head shall include card related fees, guarantee commission, brokerage expenses etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees.	-	-
Remittance fees and commission	-	-
Other fees and commission expense	7,235,750	10,045,207
Total Fees and Commission Expense	**7,235,750**	**10,045,207**

4.31 Net trading income

Trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest, dividend and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities has been presented under this account head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange	-	-
Other	-	-
Total Net trading income	**-**	**-**

4.32 Other operating income

Receipt of all other operating income not specifically, provided under the income heads above has been booked and presented under this head. This includes foreign exchange revaluation gain, gain/loss on sale of available for sale securities, dividend on available for sale securities, gain/loss on sale of property and equipment, gain/loss on sale of investment properties, operating lease income, gain/loss on sale of gold and silver, income of Finance lease etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Foreign Exchange Revaluation Gain	-	-
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
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	-	-
Total other operating income	**-**	**-**

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

It includes impairment charge/reversal on loan and advances to customers, loan and advances to bank and financial institutions, investment securities, placement with bank and financial institutions, property and equipment, goodwill and intangible assets, investment properties etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	942,387,629	39,671,428
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with bank and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment property	-	-
Total impairment charge/(reversal) for loan and other losses	**942,387,629**	**39,671,428**

4.34 Personnel Expense

All expenses related to employees of the Microfinance has been included under this head. Expenses covered under this head include employees' salary, allowances, pension, gratuity, contribution to provident fund, training expenses, uniform expenses, insurance, staff bonus, Microfinance expense under NFRSs, cash-settled share-based payments etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Salary	375,245,468	255,846,750
Allowances	145,269,387	89,703,178
Pension & Gratuity Expense	26,229,452	35,534,027
Provident Fund	33,449,423	22,689,084
Uniform	9,350,000	4,320,000
Training & development expense	3,551,760	7,711,210
Leave encashment	21,537,024	62,223,165
Medical	38,148,923	14,210,285
Insurance	7,342,191	6,676,174
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	14,639,216	4,562,513
Other expenses related to staff		
Dashain Allowance	39,640,410	19,272,744
Cycle & Calculator Allowance	9,832,303	2,620,223
Performance Allowance	-	-
other	-	-
Staff Recruitment Expenses	-	-
Subtotal	**724,235,556**	**525,369,353**
Employees Bonus	-	40,612,892
Total Personnel Expenses	**724,235,556**	**565,982,246**

4.35 Other Operating Expense

All operating expense other than those relating to personnel expense are recognized and presented under this account head. The expenses covered under this account head includes office administration expense, other operating and overhead expense, directors' emoluments, remuneration and non-audit fee paid to auditors, professional and legal expense, branch closure cost expense, redundancy cost expense, expense of restructuring, impairment of non-financial assets, expense of corporate social responsibility, onerous lease provisions etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Directors' fee	1,234,500	1,098,750
Directors' expense	1,023,769	869,040
Auditors' remuneration	1,452,050	1,130,000
Other audit related expense	-	33,250
Professional and legal expense	1,661,588	969,516
Office administration expense	148,641,198	100,909,219
Operating lease expense	-	1,798,353
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection Expenses	-	-
Onerous lease provisions	-	-
Other Expenses	-	-
Total Other Operating Expense	**154,013,105**	**106,808,129**

4.35.1 Office Administration Expenses

Office Administration expenses is the expenses incurred in the operation of the organization specifically incurred by the office. It includes water and electricity, repair and maintenance, insurance, printing and stationery, newspaper, advertisement, donation, security, deposit and guarantee premium, travel allowance and expenses, entertainment, annual general/special general meeting expenses, internet expenses, etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Light, Electricity & Water	3,431,675	2,664,892
Repair & Maintenance	-	**-**
Repair & Maintenance-Building	-	-
Repair & Maintenance-Vehicles	533,042	256,602
Computer and Accessories	892,660	587,895
Office Equipment & Furniture	223,502	167,972
Repair & Maintenance-Others	32,050	787,423
Insurance Premium Expenses	79,847,198	52,276,038
Postage, Telex, Telephone & Fax	9,810,959	5,220,591
Office Equipment, Furniture Repair	-	-
Travelling Allowances & Expenses	1,496,712	1,530,091
Printing & Stationery	7,047,217	4,468,906
Periodicals & Books	17,660	37,791
Advertisements	1,348,456	303,226
Donation	-	-
Security Expenses	256,286	732,276
Deposit/Loan Guarantee Premium	-	-
Entertainment	838,234	545,595

Annual/special general meeting expense	1,027,794	241,548
Other Expenses		
Other-Annual Function Expense	-	-
Other-Office Expenses	449,990	469,953
Other-Registration and Renewal	2,078,162	1,926,897
Non-Durable Assets Expenses	381,644	479,272
Share Issue expenses	-	-
Loan Write off Expenses	-	-
Software Expenses	2,749,874	2,986,596
Internal Committee Expenses	246,000	324,000
Monitoring and Supervision Expenses	6,360,412	9,342,938
Covid Related Expenses	-	-
Fuel & Lubricant Expenses	24,022,319	8,779,005
Asset Write-off Expenses	-	42,738
Tax and Penalty Expenses	2,573,422	
Other Expenses	2,975,930	6,736,977
Total Office administration expense	**148,641,198**	**100,909,219**

4.36 Depreciation & Amortization

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Amortization is the systematic allocation of the depreciable amount of an intangible asset over its useful life. Depreciation measured and recognized as per NFRSs on property and equipment, and investment properties, and amortization of intangible assets has been presented under this account head.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Depreciation on Property and Equipment	22,492,782	10,650,134
Depreciation on investment property	-	-
Amortization of intangible assets	563,592	81,305
Depreciation Right of Use Assets	33,019,633	37,508,302
Total	**56,076,007**	**48,239,742**

4.37 Non-operating income

The income and expenses that have no direct relationship with the operation of transactions of the Microfinance has been presented under this head. The income/expense covered under this account head includes loan written off, recovery of loan, redundancy provision, expense of restructuring etc.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at31st Ashadh 2081
Recovery of loan written off	-	-
Other income		
Bargain Purchased Gain	-	-
Reversal of Lease Liabilities	-	-
other income	-	-
Total non-operating income	**-**	**-**

4.38 Non-operating Expenses

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non-operating Expenses	**-**	**-**

4.39 Income tax Expense

The amount of income tax on net taxable profit has been recognized and presented under this account head. This account head shall include current tax expense and deferred tax expense/deferred tax income.

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Current tax expense	-	-
Current year	-	149,934,827
Adjustment for prior years	-	-
Deferred tax expense	-	-
Origination and reversal of temporary differences	(18,530,934)	(54,355,790)
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expense	**(18,530,934)**	**95,579,037**

4.39.1 Reconciliation of tax expense and accounting profit

(Figures in NPR)

Particulars	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Profit before tax	(201,070,235)	397,521,849
Tax amount at tax rate of 30%	-	119,256,555
Add: Tax effect of expenses that are not deductible for tax purpose	-	55,697,233
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	(25,018,961)
Total income tax expense	-	149,934,827
Effective tax rate	-	**0.38**

5 Disclosure and Additional Information

5.1 Risk Management

The Board of Directors has established a Risk Management Committee in compliance with Nepal Rastra Bank Directive 6- "Corporate Governance". The Risk Management Committee comprises of following Members:

S.N.	Name	Designation
1	Mr. Santosh Phuyal	Coordinator
2	Mr. Raj Kumar Rai	Member
3	Mr. Rajesh Shrestha	Member
4	Mr. Ghanashyam Chaudhary	Member Secretary

The Microfinance has formed Risk Management Committee for assessing the various risks adhered to the business of the Microfinance; which is responsible to categorize, identify and mitigate the risks arising from market factors. The Committee is also responsible for maximizing income in a prudential manner, minimizing susceptibility to interest rate changes, ensuring compliance with policies pertaining to interest rate and liquidity risk.

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

Risk Governance

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

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

5.1.1 Liquidity Risk

Liquidity risk is defined as the risk that the Microfinance 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 Microfinance might be unable to meet its payment obligations when they fall due as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. To minimize the liquidity risk, the management monitors and reviews the liquidity position on regular basis and performs gap analysis. It also uses the liquidity table considering the market risk.

5.1.2 Interest Rate Risk

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

a. Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.

b. When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included.

c. In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

5.1.3 Credit Risk

Credit risk is the probability that any creditor will not be able to repay the loan as per the condition accepted by the borrower. The Credit Risk Monitoring and Reporting Framework/ have been prepared in order to mitigate/ minimize the credit risk of the Microfinance through appropriate monitoring and reporting framework established within the Microfinance. The Microfinance has implemented various System/ Policies/ Procedures/ Guidelines for the effective management of Credit Risk. In order to minimize credit risk of the Micro-finance, following activities were carried out:

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase savings,
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans,
- Taking necessary documents of secured property, if collateral loan,
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank,
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank,
- Continuously monitor and inspect the loan from the branch manager, unit manager and province level.

5.1.4 Operational Risk

The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, and priority has been given to cost reduction. Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program. The entity has arranged the necessary staff to carry out various responsibilities for daily operations. All the employees have to carry out their responsibilities in the working process within the policy rules specified by the entity.

All operational risks are assessed, measured and monitored by the top management of the Microfinance. Even the Risk Assessment Committee and Monitoring Department are also involved on the assessment of risk. Operational risk exposures are managed through a consistent set of management processes that drive risk identification, assessment, control and monitoring. For the control of operational risk, the Microfinance has approved operational rules/guidelines regarding cash transaction & management service; operation service, outward/inward clearing and major decision in these areas were taken by the Board of Directors and other decisions, not major, are taken by the top level management of the Microfinance.

5.1.5 Fair value of financial assets and Liabilities

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

Fair values are determined according to the following hierarchy:

Level 1-

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

Level 2-

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

Level 3-

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

Financial Assets	Fair Value Hierarchy (Level)	As at 32nd Ashar 2082	As at 31st Ashar 2081
Fair value through OCI			
Investment Securities	3	3,510,000	3,510,000
Fair value of Financial assets held at amortized cost			
Cash and Cash Equivalents	1	594,109,422	335,574,889
Statutory Balances & due from Nepal Rastra Bank	3	91,633,321	88,929,197
Placement with Bank and Financial Institutions	3	215,000,000	215,000,000
Derivative Financial Instruments		-	-
Other Trading Assets		-	-
Loans and Advances to MFIs & Co-operatives		-	-
Loans and Advances to Customers	3	19,514,685,981	20,122,039,492
Investment in Subsidiaries		-	-

Investment in Associates		-	-
Investment Property			
Other Assets	3	53,966,453	38,091,391
Financial Liabilities			
Fair value of Financial liabilities held at amortized cost			
Due to Bank and Financial Institutions			
Due to Nepal Rastra Bank		-	-
Derivative Financial Instruments		-	-
Deposits from Customers	3	6,459,901,784	6,141,279,950
Borrowings	3	10,852,191,912	11,028,480,925
Other Liabilities	3	1,351,664,302	1,460,605,334
Debt Securities Issued	-		-

5.2 Capital management

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

(i) Qualitative disclosures

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

(ii) **Quantitative disclosures**

1) Capital Structure and Capital Adequacy

a) Tier 1 Capital and a breakdown of its components:

Particulars	FY 2081/82	FY 2080/81
	Amount (NPR.)	**Amount (NPR.)**
Paid up Equity Share Capital	1,397,764,272	1,397,764,272
Irredeemable Non-cumulative preference shares	-	-
Share Premium	-	-
Proposed Bonus Equity Shares	-	-
Statutory General Reserves	448,769,330	448,769,330
Retained Earnings	(265,523,189)	(46,459,809)
Un-audited current year cumulative profit	-	-
Special Reserve Fund	-	-
Capital Adjustment Reserves	-	-
Dividend Equalization Reserves	-	-
Capital Redemption Reserves Fund	-	-
Deferred Tax Reserve	-	-
Less: Goodwill and Intangible Assets	30,202,403	30,765,996
Less: Fictitious Assets	-	-

Less: Deferred Tax Assets	104,199,129	94,730,542
Less: Investment in equity of licensed Financial Institutions	-	-
Less: Investment in equity of institutions with financial interests	-	-
Less: Investment in equity of institutions in excess of limits	-	-
Less: Investments arising out of underwriting commitments	-	-
Less: Purchase of Land & Building in excess of limit & utilized	91,296,596	29,909,400
Less: Reciprocal crossholdings	-	-
Less: Other Deductions	-	-
Total Tier 1 Capital	**1,355,312,284**	**1,644,667,857**

b) Tier 2 Capital and a breakdown of its components:

Particulars	**Amount (NPR.)**	**Amount (NPR.)**
Cumulative and/or Redeemable Preference Share	-	-
Subordinated Term Debt	-	-
Hybrid Capital Instruments	-	-
General loan loss provision	369,731,453	82,205,922
Exchange Equalization Reserves	-	-
Investments Adjustment Reserves	10,000	10,000
Assets Revaluation Reserves	9,220,761	3,470,250
Special Reserve Fund	-	-
Total Tier 2 Capital	**378,962,214**	**85,686,172**

c) Total Qualifying Assets

Particulars	**Amount (NPR.)**	**Amount (NPR.)**
Core Capital (Tier 1)	1,355,312,284	1,644,667,857
Supplementary Capital (Tier 2)	378,962,214	85,686,172
Total Capital Fund	**1,734,274,499**	**1,730,354,029**

2) Statement of Risk Weighted Assets (RWA)

A On-Balance-Sheet Items

S.N.	Description	Weight (%)	Current period		Previous Period	
			Amount (NPR.)	RWA	Amount (NPR.)	RWA
1	Cash Balance	0	16,853,956	-	23,344,317	-
2	Gold (Tradable)	0		-	-	-
3	NRB Balance	0	91,633,321	-	88,929,197	-
4	Investment to Govt. Bond	0		-	-	-
5	Investment to NRB Bond	0		-	-	-
6	Loan against Own FD	0		-	-	-
7	Loan against Govt. Bond	0		-	-	-
8	Accrued interests on Govt. bond	0		-	-	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0		-	-	-
10	Balance on domestic banks and financial institutions	20	792,255,466	158,451,093	527,230,572	105,446,114
11	Loan against other banks' and financial institutions' FD	20		-	-	-
12	Foreign bank balance	20		-	-	-
13	Money at call	20		-	-	-
14	Loan against internationally rated bank guarantee	20		-	-	-
15	Investment to internationally rated Banks	20		-	-	-
16	Inter-bank lending	20		-	-	-
17	Investment on shares/debentures/bonds	100	3,510,000	3,510,000	3,510,000	3,510,000
18	Other investments	100	-	-	-	-
19	Loans & advances, bills purchase/discount	100	21,072,560,835	21,072,560,835	20,737,526,716	20,737,526,716
20	Fixed assets	100	343,883,939	343,883,939	328,706,298	328,706,298
21	Net interest receivables (Toral IR - 8 - Interest supsense)	100	-	-	-	-
22	Net Non-Banking Asset	100	-	-	-	-
23	Other assets (Except advance tax payment)	100	375,634,356	375,634,356	177,320,747	177,320,747
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-
	Total On-Balance-sheet Items (A)		**22,696,331,872**	**21,954,040,223**	**21,886,567,847**	**21,352,509,876**

B. Off-Balance-Sheet Items

S.N.	Description	Weight (%)	Current period		Current period	
			Amount (NPR.)	RWA	Amount (NPR.)	RWA
1	Bills collection	0	-	-	-	-
2	Forward foreign exchange contract	10	-	-	-	-
3	L/C with maturity less than six months (Outstanding value)	20	-	-	-	-
4	Guarantee against International rated bank's counter guarantee	20	-	-	-	-
5	L/C with maturity more than six months (Outstanding value)	50	-	-	-	-
6	Bid bond, performance bond and underwriting	50	-	-	-	-
7	Loan sale with repurchase agreement	50	-	-	-	-
8	Advance payment guarantee	100	-	-	-	-
9	Financial and other guarantee	100	-	-	-	-
10	Irrevocable loan commitment	100	-	-	-	-
11	Possible liabilities for income tax	100	-	-	-	-
12	All types of possible liabilities including acceptance	100	-	-	-	-
13	Rediscounted bills	100	-	-	-	-
14	Unpaid portion of partly paid share investment	100	-	-	-	-
15	Unpaid guarantee claims	200	-	-	-	-
16	Amount to be maintained for operational risk (2% of Total Assets)	100	453,926,637	453,926,637	218,865,678	218,865,678
	Total Off-Balance-sheet Items (B)		**453,926,637**	**453,926,637**	**218,865,678**	**218,865,678**
	Total Risk Weighted Assets (A) + (B)		**23,150,258,510**	**22,407,966,860**	**22,105,433,525**	**21,571,375,554**

C.	**Total Capital Fund (A+B)**		**1,734,274,499**		**1,730,354,029**	

D.	Minimum capital Fund to be maintained based on Risk Weighted Assets:					
1	Minimum Capital Fund Required (8.0 % of RWA)		1,792,637,349		1,725,710,044	
2	Minimum Core Capital Required (4.0 % of RWA)		896,318,674		862,855,022	
3	**Capital Fund maintained (in %)**		**7.74%**		**8.02%**	
4	**Core Capital maintained (in %)**		**6.05%**		**7.62%**	

d) Compliance with external requirement

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

5.3 Classification of Financial Assets and Financial Liabilities

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

Financial Assets	As on 32nd Ashadh 2082			
	Amortized Cost	FVTPL	FVTOCI	Total
Cash and Cash Equivalents	594,109,422	-	-	594,109,422
Statutory Balances & due from Nepal Rastra Bank	91,633,321	-	-	91,633,321
Placement with Bank and Financial Institutions	215,000,000	-	-	215,000,000
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	19,514,685,981	-	-	19,514,685,981
Investment Securities	-	-	3,510,000	3,510,000
Investment in Subsidiaries	187,266,370	-	-	187,266,370
Investment in Associates	-	-	-	-
Investment Property	343,883,939	-	-	343,883,939
Other Assets	53,966,453	-	-	53,966,453
Total Financial Assets	**21,000,545,486**	-	**3,510,000**	**21,004,055,486**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	6,459,901,784	-	-	6,459,901,784
Borrowings	10,852,191,912	-	-	10,852,191,912
Other Liabilities	1,351,664,302	-	-	1,351,664,302
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	**18,663,757,998**	**-**	**-**	**18,663,757,998**

Financial Assets	As on 31st Ashadh 2081			
	Amortized Cost	FVTPL	FVTOCI	Total
Cash and Cash Equivalents	335,574,889	-	-	335,574,889
Statutory Balances & due from Nepal Rastra Bank	88,929,197	-	-	88,929,197
Placement with Bank and Financial Institutions	215,000,000	-	-	215,000,000
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	20,122,039,492	-	-	20,122,039,492
Investment Securities	-	-	3,510,000	3,510,000
Investment in Subsidiaries	13,732,818	-	-	13,732,818
Investment in Associates	-	-	-	-
Investment Property	328,706,298	-	-	328,706,298
Other Assets	38,091,391	-	-	38,091,391
Total Financial Assets	**21,142,074,085**	**-**	**3,510,000**	**21,145,584,085**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	6,141,279,950	-	-	6,141,279,950
Borrowings	11,028,480,925	-	-	11,028,480,925
Other Liabilities	1,460,605,334	-		1,460,605,334
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	**18,630,366,209**	**-**	**-**	**18,630,366,209**

5.4 Operating Segment Information

5.4.1 General information

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

a. Factors that management used to identify the entity's reportable segments

Based on the nature of the business, the management have identified segments based on the geographical region i.e. area wise.

i) Revenue and Expenses have been identified to a segment based on relationship to operating activities of the segment. Revenue and Expenses which relates to the Microfinance as a whole and are not allocable to a segment on a reasonable basis have been disclosed as "Unallocable".

ii) Segment Assets and Segment Liabilities represent Assets and Liabilities in respective segments. Investments, tax-related assets, and other assets and liabilities that cannot be allocated to a segment on a reasonable basis have been disclosed as "Unallocable".

iii) Operating segments that do not meet the quantitative threshold as defined in NFRS 8 have been aggregated under the Other Segments. Operating segments not meeting the quantitative threshold and still considered reportable by the management have been disclosed separately. Aggregation is consistent with the core principle of NFRS.

b. Description of the types of products and services from which each reportable segment derives its revenues

Each segment provides microfinance services such as Loans, Deposits etc. to low- income families of Nepal. The above-mentioned are the main source of revenue for each operating segment.

5.4.2 Information about profit or loss, assets and liabilities

1. General information

a) The bank has categorized its segment on the basis of presence in the geographical area of the country.

b) Each segment provides various banking services such as retail lending, various deposit products and transaction banking services.

2. Information about profit or loss, assets and liabilities

Particulars	Banking	Treasury	Remittance	All Other Segments
a. Revenues from external customers	3,060,635,736	-	12,008	-
b. Intersegment revenues	-	-	-	-
c. Net Revenue	3,060,635,736	-	12,008	-
d. Interest revenue	2,826,607,414	-	-	-
e. Interest Expense	(1,377,769,932)	-	-	-
f. Net interest revenue (b)	1,448,837,482	-	-	-
g. Depreciation and amortization*	56,076,007	-	-	-
h. Segment Profit / (Loss)	1,392,761,475	-	-	-
i. Other Material non cash item	-	-	-	-
k. Impairment of assets	-	-	-	-
l. Segment Assets*	20,789,515,065	3,510,000	-	-
m. Segment liabilities*	17,312,093,696	-	-	-

5.4.3 Measurement of operating segment profit or loss, assets and liabilities

a) Basis of accounting for any transactions between reportable segments.

Interest earned while conducting businesses under different segments are reported under the respective segment. Equity and Tax Expense are not allocated to the individual segments. For segmentation purpose, all business transactions of offices and business units located in a particular area are grouped together.

b) Nature of any differences between the measurements of the reportable segments' profits or losses and the entity's profit or loss before income tax.
None

c) Nature of any differences between the measurements of the reportable segments' assets and the entity's asset.
None

d) Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any, and
None

e) Nature and effect of any asymmetrical allocations to reportable segments.
None

5.4.4 Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

(a) Revenue

Total revenues for reportable segment	3,060,647,745
Other revenues	-
Elimination of intersegment revenues	-
Entity's revenues	3,060,647,745

(b) Profit or loss

Total profit or loss for reportable segments	1,392,761,475
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	(1,593,831,710)
Profit before income tax	(201,070,235)

(c) Assets

Total assets for reportable segments	20,793,025,065
Other assets	-
Unallocated amounts	345,431,953
Entity's assets	21,138,457,018

(d) Liabilities

Total liabilities for reportable segments	**17,312,093,696**
Other liabilities	-
Unallocated liabilities	1,351,664,302
Entity's liabilities	**18,663,757,998**

5.4.5 Information about geographical areas

Revenue from external customers in the following geographical areas:

Domestic	Revenue
Bagmati Pradesh (03)	302,169,969
Lumbini Pradesh (05)	327,914,589
Karnali Pradesh (06)	63,509,068
Gandaki Pradesh (04)	61,007,925
Sudurpaschim Pradesh (07)	225,415,344
Madesh Pradesh (02)	943,537,781
Koshi Pradesh (01)	1,137,093,069
Total	**30,60,647,745**

5.4.6 Information about major customers

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

5.5 Share options and share based payment

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

5.6 Contingent liabilities and commitment

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

5.7 Related Party Disclosures

List of Directors and Key Managerial Personnel

The following parties have been identified as the related party transaction as per NAS 24:

S.N.	Name	Relationship	Date of Investment	Date of appointment
1	Mr. Mani Kumar Arjyal	Chairperson	2064/03/25	2082/02/05
2	Mr. Santosh Phuyal	Director	2066/067	2082/02/05
3	Mr. Tek Bahadur Bohara	Director	2066/067	2082/02/05
4	Mr. Sudhir Kumar Shrestha	Director	2064/03/25	2082/02/05
5	Mrs. Sanju Ghimire	Director	Public	2082/02/05
6	Mr. Rajkumar Rai	Director	Public	2082/02/05
7	Mr. Bhanu Bhakta Dawadi	Director	Independent	2082/03/20

Transactions with and Payments to Directors & Key Managerial Personnel

Board of Directors Allowances and Facilities

Particulars	No. of Meetings	Sitting Fees (NPR)
Board Meeting (Meeting & Daily allowance)	30 times	1,234,500
Audit Committee Meeting	12 times	108,000
Risk Management Committee	5 times	54,000
Assets Money Laundering Prevention Committee	5 times	30,000
Staff Mgmt & Service Facility Committee	6 times	42,000
Other Committee	2 times	12,000
Total		**1,480,500**

Chief Executive Officer's Emoluments and Facilities

Particulars	Amount (NPR)
Short Term Employee Benefits	3,000,000
Retirement Benefits	180,000
Others	870,471
Total	**4,050,471**

5.8 Merger and Acquisition

Nerude Laghubitta Bittiya Sanstha Limited and Mirmire Laghubitta Bittiya Sanstha Limited initiated a merger, marking the beginning of their preliminary agreement on the 11th Poush 2079.

In the current fiscal year, the final consent for the merger was obtained from the Nepal Rastra Bank on the 3rd Kartik 2080, and on the 21st Falgun 2080, the Office Of Company Register approved the consolidation of both institutions.

Thus, Nerude Laghubitta Bittiya Sanstha Limited and Mirmire Laghubitta Bittiya Sanstha Limited completed the successful Merger with each other with the approval of Nepal Rastra Bank and Annual General Meeting to form a single entity namely Nerude Mirmire Laghubitta Bittiya Sanstha Limited. The merger was concluded with the swap ratio 1:1. The joint operation of the two entities commenced from 29th Falgun, 2080.

5.9 Additional disclosure of non-consolidated entities

The microfinance doesn't have any subsidiaries & associates. So, additional disclosure is not required.

5.10 Events after reporting date

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

5.11 Variation Between Audited and Unaudited Financial Statements

5.11.1 Variation Between Audited and Unaudited Statement of Financial Position

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Assets					
Cash and Cash Equivalents	973,946,211	594,109,422	(379,836,789)	-39%	*Due to reclassification*
Statutory Balances & due from Nepal Rastra Bank	91,633,321	91,633,321	-	-	
Placement with Bank and Financial Institutions	-	215,000,000	215,000,000	100%	*Due to reclassification.*
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	-	
Loans and Advances to MFIs & Co-operatives	-	-	-	-	
Loans and Advances to Customers	20,138,329,611	19,514,685,981	(623,643,630)	-3%	*Change in loan loss provision and AIR booked.*
Investment Securities	3,510,000	3,510,000	-	0%	
Current Tax Assets	77,079,809	187,266,370	110,186,561	143%	*Due to set-off with current tax liabilities and booking of additional tax prepayments.*
Investment Property	-	-	-	-	
Property Plant and Equipment	320,708,610	343,883,939	23,175,329	7%	*Due to capitalization of assets and adjustments to depreciation.*
Goodwill and Intangible Assets	29,842,961	30,202,403	359,443	1%	*Due to recalculation of Depreciation.*
Deferred Tax Assets	94,730,542	104,199,129	9,468,587	10%	*Due to adjustments to provisions and PPE.*
Other Assets	45,903,016	53,966,453	8,063,437	18%	*Due to reclassification of prepayments or miscellaneous receivables.*
Total Assets	**21,775,684,080**	**21,138,457,018**	**(637,227,063)**	**-3%**	***Consequential effect of above items.***

Liabilities					
Due to Bank and Financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instruments	-	-	-	-	
Deposits from Customers	6,459,901,784	6,459,901,784	-	0%	
Borrowings	10,852,191,912	10,852,191,912	-	0%	
Current Tax Liabilities	-	-	-	-	
Provisions	-	-	-	-	
Deferred Tax Liabilities	-	-	-	-	
Other Liabilities	1,573,487,212	1,351,664,302	(221,822,910)	-14%	*Due to reclassification of liability*
Debt Securities Issued	-	-	-	-	
Subordinated Liabilities	-	-	-	-	
Total Liabilities	**18,885,580,908**	**18,663,757,998**	**(221,822,910)**	**-1%**	***Consequential effect of above items.***
Equity					
Share Capital	1,397,764,272	1,397,764,272	-	0%	
Share Premium	-	-	-	-	
Retained Earnings	133,917,872	(265,523,190)	(399,441,061)	-298%	*Due to impact of adjustments on net profit, including increased provisions and expenses*
Reserves	1,358,421,028	1,342,457,937	(15,963,091)	-1%	*Due to adjustments to statutory or general reserves linked to the revised net profit/loss*
Total Equity	**2,890,103,172**	**2,474,699,019**	**(415,404,153)**	**-14%**	***Consequential effect of above items.***
Total Liabilities & Equity	**21,775,684,080**	**21,138,457,018**	**(637,227,063)**	**-3%**	***Consequential effect of above items.***

5.11.2 Variation Between Audited and Unaudited Statement of Profit or Loss

Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Interest Income	2,801,007,047	2,826,607,414	25,600,367	1%	*Due to adjustments in Accrued Interest Receivable (AIR)*
Interest Expenses	1,366,282,277	1,377,769,932	11,487,655	1%	*Inclusion of lease interest expense*
Net Interest Income	**1,434,724,770**	**1,448,837,482**	**14,112,712**	**1%**	
Fees and Commission Income	221,898,082	234,040,331	12,142,248	5%	*Recognition of commission income.*
Fees and Commission Expense	7,130,005	7,235,750	105,745	1%	
Net Fee and Commission Income	**214,768,078**	**226,804,581**	**12,036,503**	**6%**	
Net Interest, Fee and Commission Income	**1,649,492,848**	**1,675,642,063**	**26,149,215**	**2%**	
Net Trading Income	-	-	-	-	
Other Operating Income	12,142,248	-	(12,142,248)	-100%	*Reclassification of other core income heads*
Total Operating Income	**1,661,635,096**	**1,675,642,063**	**14,006,967**	**1%**	
Impairment charge/ (reversal) for loan and other losses	304,714,308	942,387,629	637,673,321	209%	*Due to increment in loan loss provisioning.*
Net Operating Income	**1,356,920,787**	**733,254,433**	**(623,666,354)**	**-46%**	
Operating Expense			-	-	
Personnel Expenses	784,192,151	724,235,556	(59,956,595)	-8%	*Revised calculation of Interest on staff loan & staff loan expenses.*
Other Operating Expense	195,512,090	154,013,105	(41,498,985)	-21%	*NFRS 16 Implementation and adjustment of Lease.*
Depreciation and Amortisation	13,231,925	56,076,007	42,844,082	324%	*Recalculation of Depreciation & includes Depreciation of RoU Assets*
Operating Profit	**363,984,622**	**(201,070,235)**	**(565,054,857)**	**-155%**	
Non-Operating Income	-	-	-	-	
Non-Operating Expense	-	-	-	-	
Profit Before Income Tax	**363,984,622**	**(201,070,235)**	**(565,054,857)**	**-155%**	

Income Tax Expense	**109,967,413**	**(18,530,934)**	**(128,498,347)**	**-117%**	
Current Tax	109,967,413	-	(109,967,413)	-100%	*Due to change in profit*
Deferred Tax	-	(18,530,934)	(18,530,934)	100%	***Consequential effect of above items.***
Profit for the Year	**254,017,209**	**(182,539,301)**	**(436,556,510)**	**-172%**	***Consequential effect of above items.***

5.11.3 Variation Between Audited and Unaudited Statement of Comprehensive Income

Consolidated Statement of Comprehensive Income	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			Amount	%	
Profit/(Loss) for the period	**254,017,209**	**(182,539,301)**	**-436,556,510**	**-172%**	***Due to change in profit***
Other Comprehensive Income	**254,017,209**	21,145,475	-232,871,734	-92%	*NFRS Adjustment and Change in Actuary Valuation*
Total Comprehensive Income	**254,017,209**	**(161,393,826)**	**-415,411,035**	**-164%**	***Consequential effect of above items.***
Profit/(Loss) for the period	**254,017,209**	**(161,393,826)**	**-415,411,035**	**-164%**	***Consequential effect of above items.***

5.12 Additional Disclosure

Weighted Average Interest Rate Spread

The weighted average interest rate spread of the financial institution is given below:

Details	Rate %
Average Interest rate Loan	13.52%
Average interest rate Saving & Borrowing	7.92%
Net Difference	**5.60%**

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा न.पा.-८, काभ्रेपलान्चोक

कम्पनी ऐन, २०६३ को दफा ५१ बमोजिमको प्रतिवेदन : (आ.व. २०८१/०८२)

दफा-५१ बमोजिमको विवरण		
(क)	**कम्पनीको अधिकृत पूँजी र शेयर संख्या :**	अधिकृत पूँजी रु. १,७५,००,००,०००।- शेयर संख्या : १,७५,००,००० कित्ता
(ख)	**कम्पनीको जारी शेयर पूँजी :**	रु १,३९,७७,६४,२७२।४५
(ग)	**कम्पनीको चुक्ता पूँजी :**	रु १,३९,७७,६४,२७२।४५
(घ)	**शेयर पिच्छे माग भएको रकम :**	शत प्रतिशत
(ङ)	**किस्ता असुल भएको जम्मा रकम**	शत प्रतिशत
(च)	**असुल हुन बाँकी रहेको जम्मा रकम :**	छैन ।
(छ)	**शेयर वा डिवेन्चरको दलाली दस्तुर वापत दिएको जम्मा रकम :**	छैन ।
(ज)	**कुनै शेयर जफत गरिएकोमा त्यस्तो शेयरको जम्मा संख्या जफत भएको कारण र मिति :**	छैन ।
(झ)	**बैंक, वित्तीय संस्था वा अन्य कुनै व्यक्तिबाट लिएको ऋण वा कम्पनीले दिएको जमानत :**	कम्पनीले बैंक तथा वित्तीय संस्थाहरुबाट लिएको ऋण रु.१०,८५२,१९१,९१२.३९ रहेको छ । सो ऋण बाहेक कम्पनीले अरु कुनै जमानत दिएको छैन ।
(झ१)	**अन्य कम्पनीको शेयर वा डिवेन्चरमा लगानी गरेको भए त्यस्तो कम्पनीको नाम र दर्ता नम्बर तथा शेयर वा डिबेञ्चरमा गरेको लगानी रकम ।**	(१) कम्पनी रजिष्ट्रारको कार्यालयमा मिति २०७३/०४/१२ गते दर्ता नं. १५२७०२/०७३/०७४ कायम भएको नेपाल फिन्सफ्ट कम्पनी लिमिटेडको संस्थापक शेयरमा यस वित्तीय संस्थाले ३५,००० कित्ता शेयर प्रति कित्ता रु. १००।- का दरको जम्मा रकम रु.३५,००,०००।- (अक्षरेपी पैंतिस लाख मात्र) शेयरमा लगानी गरको छ । (२) कम्पनी रजिष्ट्रारको कार्यालयमा मिति २०५७/०४/०६ गते दर्ता नं. १३३८७/०५७/५८ कायम भएको सेन्टर फर माईक्रोफाईनान्स प्रा.लि.मा १०० कित्ता शेयर प्रति शेयर १००।- का दरको जम्मा रकम रु. १०,०००।- लगानी गरेको छ ।
(ञ)	**बहालवाला सञ्चालकको नाम र ठेगाना ।**	
१	श्री राज कुमार राई- अध्यक्ष, ललितपुर म.न.पा.-१७, ललितपुर ।	
२	श्री मणि कुमार अर्ज्याल- सञ्चालक, विराटनगर म.न.पा.-१४, भानुटोल, मोरङ जिल्ला ।	
३	श्री सन्तोष फुयल- सञ्चालक, रुपाकोट मझुवागढी न.पा.-१, दिक्तेल, खोटाङ जिल्ला ।	
४	श्री सुधिर कुमार श्रेष्ठ- सञ्चालक, विराटनगर म.न.पा.-१०, मोरङ जिल्ला ।	
५	श्री सञ्जु घिमिरे- सञ्चालक, गौरादह न.पा.-८, झापा ।	
६	श्री गणेश प्रसाद आचार्य- सञ्चालक, काठमाण्डौ म.न.पा.-०९, बत्तीसपुतली, काठमाण्डौ	
७	श्री भानु भक्त दवाडी- स्वतन्त्र सञ्चालक, काठमाण्डौ म.न.पा.-१०, काठमाण्डौ	

लि.नं : ९८९/२०६३/०६४

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा-८, काभ्रेपलान्चोक
कर्पोरेट कार्यालय, मध्यपुर थिमी-१, लोकन्थली, भक्तपुर

कम्पनी ऐन, २०६३ को दफा ७८ बमोजिमको प्रतिवेदनः (आ.व. २०८१/०८२)

मिति २०८३।०३।१०

दफा- ७८ बमोजिमको विवरण		
(क)	बाँडफाँड भएको शेयर संख्या :	१,३९,७७,६४२।७२४५ कित्ता
(ख)	बाँडफाँड भएको शेयर मध्ये चुक्ता भएको र नभएको शेयर संख्या :	(अ) चुक्ता भएको : १,३९,७७,६४२.७२४५ कित्ता (आ) चुक्ता नभएको : सबै चुक्ता भएको ।
(ग)	कम्पनीको सञ्चालक, प्रबन्ध सञ्चालक, लेखापरीक्षक, कार्यकारी प्रमुख, प्रबन्धकको विवरण र निजहरुलाई भुक्तान गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम,	

क्र.सं.	नाम	पद	ठेगाना	कैफियत
१.	श्री राज कुमार राई	अध्यक्ष	ललितपुर म.न.पा.-१७, ललितपुर	सर्वसाधारण समूह
२.	श्री मणि कुमार अर्ज्याल	सदस्य	विराटनगर म.न.पा.-१४, मोरङ्ग	संस्थापक समूह
३.	श्री सन्तोष फुयल	सदस्य	दिक्तेल रुपाकोट मझुवागढी -०१,	संस्थापक समूह
४.	श्री गणेश प्रसाद आचार्य	सदस्य	काठमाण्डौ म.न.पा.-०९, काठमाण्डौ	संस्थापक समूह
५.	श्री सुधिर कुमार श्रेष्ठ	सदस्य	विराटनगर म.न.पा-९, मोरङ्ग	सर्वसाधारण समूह
६.	श्री सञ्जु घिमिरे	सदस्य	गौरादह न.पा.-८, झापा	सर्वसाधारण समूह
७.	श्री भानु भक्त दवाडी	सदस्य	काठमाण्डौ म.न.पा.-१०, काठमाण्डौ	स्वतन्त्र

	सञ्चालकहरुलाई प्रदान गरिएको बैंठक भत्ता तथा सुविधा :	**आर्थिक वर्ष : २०८१।८२** सञ्चालकको बैठक भत्ता रकम : रु ९०२,०००।- दैनिक भत्ता तथा अन्य सुविधा खर्च : रु १३,५६,२६८.३८।-
२.	**वाह्य लेखापरीक्षक :**	एफ.सि.ए. अनुप कुमार श्रेष्ठ B.R.S. Neupane & Co. Chartered accountants, Kathmandu
	लेखापरीक्षकलाई प्रदान गरिएको पारिश्रमिक भत्ता तथा सुविधा : (आन्तरिक तथा बाह्य)	**आर्थिक वर्ष : २०८१।८२ मा** बाह्य लेखापरीक्षण शुल्क रु. ११,३०,०००।- र अन्य लेखापरीक्षण खर्च रु.३,२२,०५०।- (IA Audit Tax Closing audit) **कूल जम्मा खर्च : १४,५२,०५०।००**
(क)	प्रमुख कार्यकारी अधिकृत :	श्री भोजराज बस्याल, बगनासकली गा.पा. वडा नं. ६, पाल्पा ***नोटः*** *निजले मिति २०८२/०५/०१ गते देखी लागूहुने गरी सेवावाट अवकाश लिनु भएको ।*
	प्रमुख कार्यकारी अधिकृत श्री भोजराज बस्याललाई आ.व.२०८१/८२ मा प्रदान गरिएको पारिश्रमिक भत्ता तथा सुविधा (कर्मचारीले पाउने बोनश रकम समेत) :	रु.४०,५०,४७१.२९

लि.नं : ९८९/२०६३/०६४

	नायव कार्यकारी प्रमुख	**श्री भागनारायण साहु** *(नोट : मिति २०८२/०८/२५ गतेदेखि लागूहुने गरी सेवावाट स्वेच्छिक अवकाश लिनु भएको)*
	सहायक कार्यकारी प्रमुख	श्री विर्ख बहादुर बोहरा
	सहायक कार्यकारी प्रमुख	श्री ऋषि प्रसाद न्यौपाने
	सहायक कार्यकारी प्रमुख	श्री दिनेश कटुवाल ।
	आ.व.२०८१/८२ मा कार्यकारिणी तह तथा प्रवन्धकहरुलाई प्रदान गरिएको पारिश्रमिक भत्ता तथा सुविधा (कर्मचारीले पाउने बोनश रकम समेत): जम्मा भुक्तान गरिएको रकम : रु.२,७३,९२,२९७।११	
(घ)	कम्पनीको चुक्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर खरिद गरी लिने व्यक्ति तथा संगठित संस्थाको नाम र निजहरुको नाममा रहेको शेयर वा डिवेञ्चरको विवरण : कम्पनीको चुक्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर खरिद गरी लिने व्यक्ति वा संगठित संस्था निम्नानुसार रहेको ।	
	१) नेपाल ग्रामीण विकाश समाज केन्द्र शेयर कित्ता : १५,८५,२३१, चुक्ता पूँजीको प्रतिशत : ११.३४	
	२) प्राईम कमर्शियल बैंक लिमिटेड शेयर कित्ता : ७०३,७०७, चुक्ता पूँजीको प्रतिशत : ५.०३	
(ङ)	शेयर बिक्रीबाट प्राप्त भएको जम्मा रकम र सम्बन्धित आर्थिक वर्षमा कम्पनीले खरिद गरेको तथा जारी गरेको नयाँ शेयर तथा डिबेञ्चरको विवरण :	छैन ।
(च)	सञ्चालक वा आधारभुत शेयरधनी वा निजका परिवारका नातेदारले कम्पनीमा बुझाउन बाँकी रहेको रकम :	छैन ।
(छ)	शेयर बिक्री वा अन्य कुनै काम कुरा गरे वापत दिएको वा दिनु पर्ने रकम ।	छैन ।
(ज)	बैंक तथा वित्तीय संस्थाहरुबाट लिएको ऋण तथा बुझाउन बाँकी रहेको सावाँ तथा ब्याजको रकम:	कम्पनीले बैंक तथा वित्तीय संस्थाहरुबाट लिएको बुझाउन बाँकी ऋण रु.१०,८५२,१९१,९१२.३९ रहेको छ । सो ऋण बाहेक कम्पनीले अरु कुनै जमानत दिएको छैन ।
(झ)	कम्पनीले भुक्तानी लिनुपर्ने वा कम्पनीले अन्य ब्यक्तिलाई भुक्तानी गर्नुपर्ने भनी दाबी गरिएको रकम वा यस विषयमा मुद्दा मामिला चलिरहेको भए त्यसको विवरण :	छैन ।
(ञ)	कम्पनीको ब्यवस्थापनमा कार्यरत तथा अन्य स्तरका कर्मचारी वा कामदारको संख्या :	आर्थिक वर्षको मसान्तसम्म ब्यवस्थापनमा कार्यरत १४ जना समेत गरी १,१२१ जना कर्मचारी रहेको ।
(ट)	कम्पनीको ब्यवस्थापनमा कार्यरत तथा अन्य स्तरमा कार्यरत विदेशीहरुको संख्या तथा निजहरुलाई भुक्तानी गरिएको पारिश्रमिक भत्ता तथा सुविधा	छैन ।
(ठ)	कम्पनी र कुनै विदेशी निकाय वा ब्यक्तिहरु बीच लगानी ब्यवस्थापन वा प्राविधिक सेवा वा अन्य विषयमा एक वर्ष भन्दा बढी अवधिका लागि कुनै सम्झौता गरिएको भए सोको विवरण र सम्बन्धित आर्थिक वर्षमा त्यस्तो सम्झौता अनुसार भुक्तान गरिएको लाभांश, कमिसन, शुल्क, दस्तुर र रोयल्टी आदिको विवरण :	छैन ।
(ड)	कम्पनीको एक आर्थिक वर्षको ब्यवस्थापन खर्चको विवरण :	नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड आ.व.२०८१/८२ को खर्च विवरण : कर्मचारी खर्च : रु ७२,४२,३५,५५६।- र कार्यालय सञ्चालन खर्च : रु. १५,४०,१३,१०४।८९- गरी जम्मा रु. ८७,८२,४८,६६१।२८- रहेको छ ।

लि.नं : ९८९/२०६३/०६४

(ढ)	शेयरधनीले बुझिलिन बाँकी रहेको लाभांशको रकम :	मिति २०८२ आषाढ मसान्तसम्ममा जम्मा शेयरधनी संख्या ७,०२१ जनाको जम्मा नगद लाभांश रु.४४,५३,४०१/१४ फिर्ता गर्न बाँकी रहेको ।
(ण)	कम्पनीले यस ऐन तथा प्रचलित कानूनको पालना पूर्ण रुपमा गरेको छ भन्ने कुराको उद्घोषण :	यस बैकले कम्पनी ऐन, २०६३ तथा अन्य प्रचलित कानूनको पूर्ण रुपमा पालना गरेको उद्घोषण गर्दछौं ।
(त)	अन्य आवश्यक कुरा :	नरहेको ।

श्री केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत

श्री मणि कुमार अर्ज्याल
सञ्चालक

श्री सन्तोष फुयल
सञ्चालक

श्री सुधिर कुमार श्रेष्ठ
सञ्चालक

श्री सञ्जु घिमिरे
सञ्चालक

श्री भानु भक्त दवाडी
स्वतन्त्र सञ्चालक

श्री राज कुमार राई
अध्यक्ष

अनुप कुमार श्रेष्ठ, एफसिए
मेनेजिङ पार्टनर
बि.आर.एस. न्यौपाने एण्ड कम्पनी
चार्टर्ड एकाउन्टेन्टस

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा, काभ्रेपलाञ्चोक
कर्पोरेट कार्यालयः मध्यपुर थिमी-१, लोकन्थली, भक्तपुर

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन -२०८१/८२

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

सूचीकृत संगठित संस्थाको नाम	नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना (इमेल र वेबसाइट सहित)	केन्द्रीय कार्यालयः वनेपा नगरपालिका वार्ड नं ८, काभ्रेपलाञ्चोक कर्पोरेट कार्यालयः मध्यपुर थिमी-१, लोकन्थली, भक्तपुर Email : info@nerudemirmire.com.np Website : www.nerudemirmire.com.np
फोन नं.	०१-५९२८१६१/५९२८१६२
प्रतिवेदन पेश गरिएको आ.व.	आर्थिक वर्ष २०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री राज कुमार राई, २०८२/०५/०५

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

क्र.सं.	नाम	शेयर कित्ता	प्रतिशत (%)	शेयर रकम (रु.)
१.	**संस्थापक समूह (क)**	**७१,९६,५०५।९३**	**५१।४९**	**७१,९६,५०,५९३।००**
	क) प्राकृतिक व्यक्ति	५०,८९,४९३।२७	३६।४२	५०,८९,४९,३२७।००
	ख) बैंक तथा वित्तीय संस्था	८,३५,३९६।४७	५।९८	८,३५,३९,६४७।००
	ग) अन्य संस्थाहरु	१२,७१,६१६।१९	९।०९	१२,७१,६१,६१९।००
२.	**सर्वसाधारण समूह (ख)**	**६७,८१,१३६।७९**	**४८।५१**	**६७,८१,१३,६७९।००**
	जम्मा	**१,३९,७७,६४२।७२**	**१००।००**	**१,३९,७७,६४,२७२।००**

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र.स.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको सपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री राज कुमार राई ललितपुर म.न.पा.-१७, ललितपुर	सर्वसाधारण समूह	११०	अध्यक्ष २०८२-०५-०५	२०८२-०६-०७	मिति : २०८२-०२-०५ गते सम्पन्न १८ औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित
				सञ्चालक २०८२-०२-०५	२०८२-०२-०५	
२.	श्री मणि कुमार अर्ज्याल विराटनगर-१४, मोरङ्ग	संस्थापक समूह	१,४६,४०२	सञ्चालक २०८२-०२-०५	२०८२-०२-०५	मिति : २०८२-०२-०५ गते सम्पन्न १८औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित

				अध्यक्ष २०८२-०२-०६	२०८२-०२-०८	मिति : २०८२-०२-०६ गतेको सञ्चालक समितिको ३६६ औं बैठकबाट अध्यक्ष पदमा नियुक्ति ।
३.	श्री टेक वहादुर बोहरा लम्कीचुहा-१०, कैलाली	संस्थापक समूह	५५,१३९	सञ्चालक २०८२-०२-०५	२०८२-०२-०५	मिति : २०८२-०२-०५ गते सम्पन्न १८औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित
		नोटः हाल सञ्चालकमा नरहनु भएको ।				
४.	श्री सन्तोष फुयल दिक्तेल रुपाकोट मझुवागढी-०१, खोटाङ्ग	संस्थापक समूह	७५,२४६	सञ्चालक २०८२-०२-०५	२०८२-०२-०५	मिति : २०८२-०२-०५ गते सम्पन्न १८औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित
५.	श्री गणेश प्रसाद आचार्य काठमाण्डौ म.न.पा.-०९, काठमाण्डौ	संस्थापक समूह	२,५५,४५८	सञ्चालक २०८३-०२-१८	२०८३-०२-१८	मिति:२०८३/०२/१८ गतेको सञ्चालक समितिको ३९२ औं बैठकबाट नियुक्त
६.	श्री सुधिर कुमार श्रेष्ठ विराटनगर-९, मोरङ्ग	सर्वसाधारण समूह	६४६	सञ्चालक २०८२-०२-०५	२०८२-०२-०५	मिति : २०८२-०२-०५ गते सम्पन्न १८औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित
७.	श्री सञ्जु घिमिरे गौरादह न.पा.-८, झापा	सर्वसाधारण समूह	२,२७५	सञ्चालक २०८२-०२-०५	२०८२-०२-०५	मिति : २०८२-०२-०५ गते सम्पन्न १८औं वार्षिक साधारण सभाबाट सञ्चालक पदमा निर्वाचित
८.	श्री भानु भक्त दवाडी काठमाण्डौ म.न.पा.-१०, काठमाण्डौ	स्वतन्त्र सञ्चालक	-	स्वतन्त्र सञ्चालक २०८२-०३-२०	२०८२-०३-२१	मिति : २०८२-०३-२० गतेको सञ्चालक समितिको ३७१ औं बैठकबाट स्वतन्त्र सञ्चालक पदमा नियुक्ति गरिएको ।

नोटः (१) मितिः २०८२/०५/०४ गतेसम्म सञ्चालक श्री मणि कुमार अर्ज्याल अध्यक्ष रहनु भएकोमा सञ्चालक समितिको मिति २०८२/०५/०४ गतेको सञ्चालक समितिको बैठकबाट सञ्चालक श्री राज कुमार राई अध्यक्षमा चयन हुनुभएको ।

(२) मितिः २०८३/०१/२८ गतेको नेपाल राष्ट्र बैंकको लघुवित्त संस्था सुपरिवेक्षण विभागबाट मिति च.नं. २६३ पत्रसंख्याः ल.वि./स्थलगत निरीक्षण/नेरुडे मिर्मिरे/०८२/८३ को पत्रको कार्यान्वयन अनुसार मिति २०८३/०१/१६ गतेदेखि श्री टेक बहादुर बोहरा सञ्चालक पदमा नरहनुभएको ।

(३) मितिः २०८३/०२/१८ गतेको सञ्चालक समितिको ३९२ औं बैठकबाट मिति २०८३/०२/१८ गतेदेखि संस्थाको रिक्त रहेको संस्थापक समूह अन्तर्गत सञ्चालक पदमा श्री गणेश प्रसाद आचार्यलाई नियुक्ति गरिएको । सोको जानकारी मिति २०८३/०२/१९ गते नेपाल धितोपत्र बोर्ड लगायत नियामक निकायहरुमा पठाइएको ।

घ) सञ्चालक समितिको बैंठक :

■ **सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :**

आ.व. २०८१/८२ को सञ्चालक समितिको बैठक विवरण :

क.सं.	यस आ.व. २०८१/०८२ मा बसेको सञ्चालक समितिको बैठकको मिति	बैठक नं.	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. २०८०/०८१ मा बसेको बैठक	
					मिति	बैठक नं.
१	२०८१-०४-१०	३४३	५	नभएको	२०८०-०४-०६	३१८
२	२०८१-०४-२५	३४४	६	नभएको	२०८०-०४-१८	३१९
३	२०८१-०५-०८	३४५	६	नभएको	२०८०-०५-१७	३२०
४	२०८१-०५-१९	३४६	६	नभएको	२०८०-०६-२६	३२१
५	२०८१-०५-२६	३४७	५	नभएको	२०८०-०८-२५	३२२
६	२०८१-०६-०४	३४८	५	नभएको	२०८०-०९-०९	३२३
७	२०८१-०६-०५	३४९	३	नभएको	२०८०-०९-२५	३२४
८	२०८१-०६-०५	३५०	४	नभएको	२०८०-०९-२६	३२५
९	२०८१-०६-१८	३५१	६	**२ जना**	२०८०-१०-१५	३२६
१०	२०८१-०७-०६	३५२	४	नभएको	२०८०-१०-१८	३२७
११	२०८१-०७-०७	३५३	५	नभएको	२०८०-११-१०	३२८
१२	२०८१-०७-०८	३५४	५	नभएको	२०८०-११-११	३२९
१३	२०८१-०७-२३	३५५	५	नभएको	२०८०-११-१४	३३०
१४	२०८१-०७-२९	३५६	५	**२ जना**	२०८०-११-१९	३३१
१५	२०८१-०८-०५	३५७	५	नभएको	२०८०-११-२२	३३२
१६	२०८१-०९-०७	३५८	५	नभएको	२०८०-११-२७	३३३
१७	२०८१-१०-०६	३५९	५	नभएको	२०८०-११-२९	३३४
१८	२०८१-११-०६	३६०	५	नभएको	२०८०-१२-०१	३३५
१९	२०८१-१२-०७	३६१	५	नभएको	२०८०-१२-०२	३३६
२०	२०८१-१२-१४	३६२	५	नभएको	२०८०-१२-१६	३३७
२१	२०८२-०१-०९	३६३	५	नभएको	२०८०-१२-२७	३३८
२२	२०८२-०१-१०	३६४	५	नभएको	२०८१-०२-०९	३३९
२३	२०८२-०१-२८	३६५	५	नभएको	२०८१-०२-१०	३४०
२४	२०८२-०२-०६	३६६	६	नभएको	२०८१-०२-३२	३४१
२५	२०८२-०२-०९	३६७	६	नभएको	२०८१-०३-३१	३४२
२६	२०८२-०२-२३	३६८	६	नभएको	-	-
२७	२०८२-०२-३०	३६९	६	नभएको	-	-
२८	२०८२-०३-१९	३७०	३	**स्थगित**	-	-
२९	२०८२-०३-२०	३७१	६	नभएको	-	-
३०	२०८२-०३-२१	३७२	७	नभएको	-	-

■ **कुनै सञ्चालक समितिको बैठक आवश्यक गणपूरक संख्या नपुगी स्थगित भएको भए सोको विवरण** :
मिति २०८२।०३।१९ गते विहिबार बिहान ११:०० बजे बोलाइएको सञ्चालक समितिको बैठक नं. ३७० मा उपस्थित सञ्चालकको संख्या सञ्चालक समितिको बैठक सञ्चालन कार्यविधि, २०८१ को दफा ३ (ग) बमोजिम समितिको बैठक सञ्चालनको लागि वित्तीय संस्थाको सञ्चालकहरुको जम्मा संख्याको

कम्तीमा एकाउन्न प्रतिशत उपस्थित हुनु पर्नेमा सो बैठकमा सञ्चालकहरुको उपस्थितिको गणपूरक संख्या (एकाउन्न प्रतिशत) नपुगी बैठक स्थगित भएको ।

■ सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए/नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :	भएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत् सम्बन्धमा भएको निर्णयको विवरण (माइन्युट) को छुट्टै अभिलेख राखे नराखेको :	राखेको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा)	३० दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	२०७८।०९।१०
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्षको रु.६,५००/- सदस्यको रु.६,०००/-
आ.व.२०८१/०८२ को सञ्चालक समितिको कूल बैठक खर्च बैठक भत्ता रकम रु.९,०२,०००।- बैठक सम्बन्धी अन्य खर्च रु.११,७२,०८३।३८	**रु. २०,७४,९८३।३८**

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको	नभएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण	नभएको

सञ्चालकको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण

क्र.सं.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान
१.	नव नियुक्त सञ्चालकको अभिमुखिकरण कार्यक्रम	२०८२।०२।२३	६ जना	अरण्य बुटिक होटल, काठमाण्डौं

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सो विवरण :	गराएको
संस्थासँग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो विवरण	नभएको
निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर तथा डिबेन्चरको विवरण,	नभएको
निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण	नभएको
निजको एकाघर परिवारको कुनै सदस्यले संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण,	नभएको
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी भई कार्य गरेको भए सोको विवरण :	नभएको
सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण : संस्थापक समूह तर्फबाट प्रतिनिधित्व गर्ने सञ्चालक श्री टेक बहादुर बोहरालाई नेपाल	भएको

राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागको मिति २०८३/०१/२८ को च.नं. २६३ को पत्रानुसार बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ९९ को उपदफा ३ को खण्ड (ग) र नेपाल राष्ट्र बैंक ऐन २०५८ को दफा १०० को उप दफा २ को खण्ड (ङ) बमोजिम कारवाही भएको ।	

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

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

क्र.सं.	नाम (पद/विभाग)	पद
१.	सञ्चालक, श्री सञ्जु घिमिरे	संयोजक
२.	सञ्चालक, श्री सन्तोष फुयल	सदस्य
३.	कर्जा विभाग प्रमुख, श्री घनश्याम चौधरी	सदस्य
४.	असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख, श्री रघुनाथ सुवेदी	सदस्य सचिव
५	सञ्चालन तथा व्यवसाय प्रवर्द्धन विभाग प्रमुख, श्री ऋषि प्रसाद न्यौपाने	सदस्य

(आ) समितिको बैंठक संख्या : **५ वटा** (आ.व.२०८१/८२ मा)

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

१. विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने ।

२. व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यवस्थापनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने ।

३. व्यवस्थापनबाट नियमित रुपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आंकलन, मूल्याङ्कन, नियन्त्रण तथा अनुगमन के-कसरी भइरहेको छ सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने ।

४. जोखिम सम्पत्ति अनुसार पूँजीको पर्याप्तता, व्यवसायिक रणनीति अनुरुप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रुपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय, सुझाव दिने ।

५. जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरुप आवश्यक नीति एवम् संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको ।

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको, गठन नभएको भए सोको कारण : आन्तरिक नियन्त्रण प्रणालीको लागि देहाय बमोजिमका समितिहरु गठन गरिएको छ ।

समितिको नाम	समितिको संरचना	समितिको कार्य सम्बन्धी छोटकरी विवरण
लेखापरीक्षण समिति	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम एक जना गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्बन्धित विभागको विभागीय प्रमुख सदस्य सचिव रहने गरी समिति गठन ।	नियमित रुपमा आन्तरिक लेखापरीक्षण गरी तयार पारिएको प्रतिवेदनहरु उपर छलफल गरी आफ्नो रायसहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
जोखिम व्यवस्थापन समिति	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम एक जना गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्बन्धित विभागको विभागीय प्रमुख सदस्य सचिव रहने गरी समिति गठन ।	संस्थामा विद्यमान जोखिमको अवस्था र उक्त जोखिम व्यवस्थापनका लागि चाल्नु पर्ने कदमहरु सहितको प्रतिवेदन तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
सम्पत्ति शुद्धीकरण अनुगमन समिति	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम एक जना गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्बन्धित विभागको विभागीय प्रमुख सदस्य सचिव रहने गरी समिति गठन ।	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम
कर्मचारी सेवा सुविधा समिति	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम एक जना गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्बन्धित विभागको विभागीय प्रमुख सदस्य सचिव रहने गरी समिति गठन ।	नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशनमा उल्लेख भए बमोजिम

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

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना (आ.व.२०८०।८१)	आर्थिक अभियान राष्ट्रिय दैनिक पत्रिका नेपाल समाचारपत्र राष्ट्रिय दैनिक पत्रिका	मिति २०८२/०१/१० गते (प्रथम पटक) मिति २०८२/०१/१२ गते (दोश्रो पटक)
विशेष साधारण सभाको सूचना	-	-
वार्षिक प्रतिवेदन (आ.व.२०८०।८१)	राष्ट्रिय स्तरको दैनिक पत्रिका सौर्य दैनिकमा प्रकाशित गरेको , संस्थाको आधिकारिक वेबसाइटमा प्रकाशन रहेको तथा सम्बन्धित	मिति २०८२/०२/२० गते र संस्थाको आधिकारिक वेबसाइटमा प्रकाशन तथा मिति

	निकाय तथा शेयरधनीहरुलाई वार्षिक प्रतिवेदन (BOOK) वितरण गरेको ।	२०८२/०२/०५ गतेको १८ औं वार्षिक साधारण सभाको दिन किताब वितरण गरिएको ।
त्रैमासिक प्रतिवेदन :		
२०८१/८२ को प्रथम त्रैमासिक प्रतिवेदन	आर्थिक राष्ट्रिय दैनिक पत्रिका	२०८१/०७/२९ गते
२०८१/८२ को दोश्रो त्रैमासिक प्रतिवेदन	आर्थिक राष्ट्रिय दैनिक पत्रिका	२०८१/१०/२५ गते
२०८१/८२ को तेश्रो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०१/१९ गते
२०८१/८२ को चौथो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०४/२६ गते
२०८२/८३ को प्रथम त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०७/२७ गते
२०८२/८३ को दोस्रो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/१०/२५ गते
२०८२/८३ को तेस्रो त्रैमासिक प्रतिवेदन	नँया पत्रिका राष्ट्रिय दैनिक	२०८३/०१/३० गते
२०८२/८३ को तेस्रो त्रैमासिक प्रतिवेदन (संशोधित)	नेपाल समाचारपत्र राष्ट्रिय दैनिक र यस संस्थाको आधिकारीक वेबसाईट	२०८३/०२/२६ गते
धितोपत्र मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना :		
२०८१/८२ को प्रथम त्रैमासिक प्रतिवेदन	आर्थिक राष्ट्रिय दैनिक पत्रिका	२०८१/०७/२९ गते
२०८१/८२ को दोश्रो त्रैमासिक प्रतिवेदन	आर्थिक राष्ट्रिय दैनिक पत्रिका	२०८१/१०/२५ गते
२०८१/८२ को तेश्रो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०१/१९ गते
२०८१/८२ को चौथो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०४/२६ गते
२०८२/८३ को प्रथम त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/०७/२७ गते
२०८२/८३ को दोस्रो त्रैमासिक प्रतिवेदन	आर्थिक अभियान राष्ट्रिय दैनिक	२०८२/१०/२५ गते
२०८२/८३ को तेस्रो त्रैमासिक प्रतिवेदन	नयाँ पत्रिका राष्ट्रिय दैनिक	२०८३/०१/३० गते
२०८२/८३ को तेस्रो त्रैमासिक प्रतिवेदन (संशोधित)	नेपाल समाचारपत्र राष्ट्रिय दैनिक	२०८३/०२/२६ गते
अन्य	नभएको	नभएको

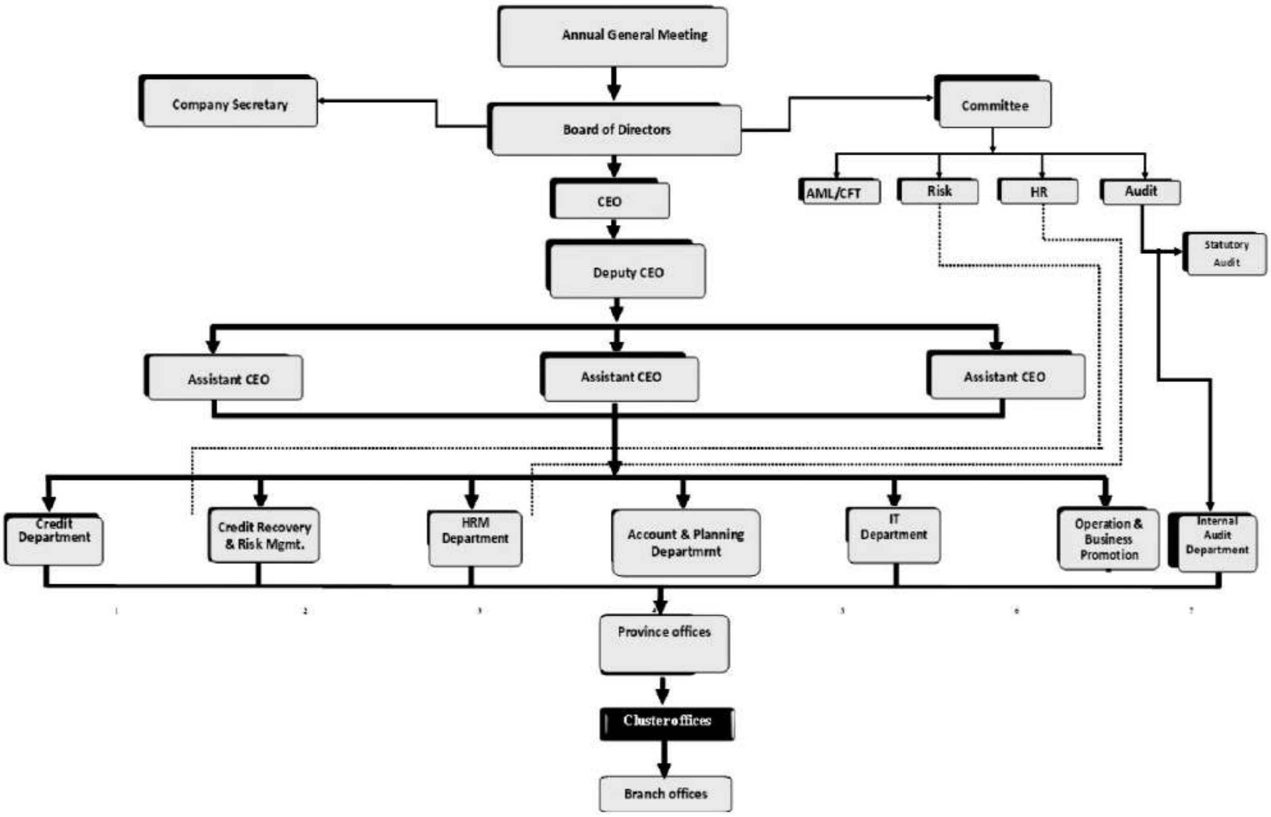
(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : नभएको

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :
नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्थाको आर्थिक वर्ष २०८०/०८१ को वार्षिक साधारण सभा मिति २०८२/०२/०५ गते सम्पन्न भएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

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

(ख) **सांगठनिक संरचना संलग्न गर्ने** : संस्थाको सांगठनिक संरचना निम्न बमोजिम रहेको ।



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

<table>
<tr><th>क्र.सं.</th><th>पद</th><th>नाम</th><th>ठेगाना</th><th>योग्यता</th><th>संस्थामा आवद्ध अवधी</th></tr>
<tr><td>१.</td><td>प्रमुख कार्यकारी अधिकृत</td><td>श्री केशव कुमार पौडेल</td><td>कागेश्वरी मनोहरा-९, पेप्सीकोला काठमाडौं</td><td>MA</td><td>मिति २०८२/०९/०४ गतेदेखि प्रमुख कार्यकारी अधिकृतको जिम्मेवारीमा कार्यरत रहेको ।</td></tr>
<tr><td>२.</td><td>नायब कार्यकारी प्रमुख</td><td>श्री पवन कुमार श्रेष्ठ</td><td>बुटवल-४, रुपन्देही</td><td>MBS</td><td>मिति २०८२/११/०५ गतेदेखि नायब कार्यकारी प्रमुखको जिम्मेवारीमा कार्यरत रहेको ।</td></tr>
<tr><td rowspan="2">३.</td><td rowspan="2">का.मु.प्रमुख कार्यकारी अधिकृत</td><td rowspan="2">श्री भागनारायण साहु</td><td>विराटनगर ५, मोरङ्ग</td><td>MBA</td><td>मिति २०६४/०४/०१ गतदेखि शाखा प्रबन्धक पदबाट सेवा शुरुवात गरी मिति : २०८२/०५/०१ गतेदेखि २०८२/०८/२४ गतेसम्म का.मु.प्रमुख कार्यकारी अधिकृतको जिम्मेवारीमा कार्य गरेको ।</td></tr>
<tr><td colspan="3">निजले मिति २०८२।०८।२५ गतेदेखि लागू हुनेगरी स्वेच्छिक अवकास लिई सेवाबाट अवकाश लिनुभएको ।</td></tr>
</table>

४.	प्रमुख कार्यकारी अधिकृत	श्री भोजराज बस्याल	बुढानिलकण्ठ-२, काठमाण्डौं	MBS	➢ नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेडमा २०७८/०५/०७ गतेदेखि प्रमुख कार्यकारी अधिकृत पदमा कार्यरत रहेको । ➢ स्वावलम्बन लघुवित्त वित्तीय संस्थामा प्रमुख कार्यकारी अधिकृत पदमा रही करिब ३ वर्ष कार्य गरेको । ➢ निर्धन उत्थान लघुवित्त वित्तीय संस्थामा २३ बर्ष विभिन्न विभागका साथै नायब महाप्रबन्धकको रुपमा कार्य गरेको ।
			मिति २०८२।०५।०१ गते करारको अवधि समाप्त भई निजले सेवावाट अवकास लिनुभएको ।		
५.	सहायक कार्यकारी प्रमुख	श्री ऋषि प्रसाद न्यौपाने	विराटनगर ३ मोरङ्ग	MA	मिति २०६४/०४/०१ गतेदेखि शाखा प्रबन्धक पदबाट सेवा शुरुवात गरी यस संस्थामा मिति : २०८२/०८/२५ गते का.मु.प्रमुख कार्यकारी अधिकृतको जिम्मेवारीमा बहन तथा हाल सञ्चालन तथा व्यवसाय प्रवर्द्धन विभाग प्रमुखको जिम्मेवारीमा कार्यरत रहेको ।
६.	सहायक कार्यकारी प्रमुख	श्री बिर्ख बहादुर बोहरा	सुर्यविनायक ५, भक्तपुर	MA/LLB	मिति २०६९/०४/२६ गतेदेखि अधिकृत पदबाट सेवा शुरुवात गरी यस संस्थामा हाल आन्तरिक लेखापरीक्षण विभाग प्रमुखको जिम्मेवारीमा कार्यरत रहेको ।
७	सहायक कार्यकारी प्रमुख	श्री दिनेश कटुवाल	विराटनगर ११ मोरङ्ग	MA	मिति २०६४/०३/०१ गतेदेखि शाखा प्रवन्धक पदबाट सेवा शुरुवात गरी यस संस्थामा हाल लेखा तथा वित्त व्यवस्थापन विभाग प्रमुखको जिम्मेवारीमा कार्यरत रहेको ।

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीको पदपूर्ति गर्दा अपनाएको प्रकृया :	खुल्ला प्रतिस्पर्धाको लागि विज्ञापन गरी (लिखित तथा अन्तर्वार्ता) परीक्षाको माध्यम र आन्तरिक बढुवा प्रक्रिया
व्यबस्थापन स्तरका कर्मचारीको संख्या :	१४
कूल कर्मचारीको संख्या :	११२१
कर्मचारी सक्सेसन प्लान भए/नभएको :	नभएको

आ.व.२०८१/८२ मा कर्मचारीलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	तालिम संख्या : ४३ सम्मिलित कर्मचारीको संख्या : ५२२
आ.व.२०८१/८२ को कर्मचारी तालिम खर्च रु :	३५,५१,७६०।-
कूल खर्चमा कर्मचारी खर्चको प्रतिशत :	२२।२०
कूल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	०।४९

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

(क) लेखा सम्बन्धी विवरण :

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण	गरेको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति : आ.व.२०८१/८२ को	२०८३।०२।१८
पछिल्लो त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति (आ.व. २०८२/८३ को तेस्रो त्रैमासिक विवरण) :	२०८३।०१।३०
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति : आ.व.२०८१/८२ को	२०८३।०२।१८
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : आ.व.२०८०/८१ को	२०८२।०२।०५
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्ध वार्षिक)	आन्तरीक र बाह्य श्रोत दुवैवाट आन्तरिक लेखापरीक्षण गर्ने गरिएको । बाह्य श्रोतको रुपमा MSSB एसोसियट्स, चाटर्ड एकाउन्टेन्ट्स) लाई नियुक्त गरिएको । वार्षिक रुपमा ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :

क्र.सं.	नाम (पद/विभाग)	पद	योग्यता
१	श्री सन्तोष फुयल	संयोजक	स्नातकोत्तर
२	श्री मणि कुमार अर्ज्याल	सदस्य	स्नातक
३	श्री बिर्ख बहादुर बोहरा	सदस्य सचिव	स्नातकोत्तर

लेखापरीक्षण समितिको बैठक बसेको मिति तथा उपस्थित सदस्य संख्या : (आ.व. ०८१/८२) :

क्र.सं.	बैठक मिति	बैठक नं.	उपस्थित संख्या
१	२०८१/०४/११	८८	३ जना
२	२०८१/०५/०९	८९	३ जना
३	२०८१/०८/०२	९०	२ जना
४	२०८१/०९/१४	९१	२ जना
५	२०८१/१०/०७	९२	२ जना
६	२०८१/११/२६	९३	२ जना
७	२०८२/०१/०७	९४	२ जना

८	२०८२/०१/२६	९५	२ जना
९	२०८२/०२/२२	९६	३ जना
१०	२०८२/०२/२९	९७	३ जना
११	२०८२/०३/१८	९८	३ जना
१२	२०८२/०३/३१	९९	३ जना

प्रति बैंठक भत्ता	संयोजक र सञ्चालकको रु.६,०००/- सदस्य सचिवको नरहेको ।		
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	**क्र.सं.**	**मिति**	**बैठक नं.**
	१.	२०८१/०५/०८	३४५औं
	२.	२०८१/१०/०६	३५६औं
	३.	२०८१/११/०६	३६०औं
	४.	२०८१/१२/१४	३६२औं
	५.	२०८२/०१/१०	३६४औं
	६.	२०८२/०२/२३	३६८औं
	७.	२०८२/०२/३०	३६९औं
	८.	२०८२/०३/२१	३७२औं

७. अन्य विवरण :

संस्थाले सञ्चालक तथा निजको एकाघर परिवारको वित्तीय स्वार्थ भएको व्यक्ति बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रकम लिए/नलिएको ।	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचीकृत संगठित संस्थाको वित्तीय स्वार्थ भएको कुनै ब्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदातले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोग चलन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरुको पालना भए/नभएको	पालना भएको
नियमनकारी निकायले संस्थाको नियम निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिएको निर्देशन पालना भए/नभएको ।	पालना भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्धा चलिरहेको भए सोको विवरण ।	नभएको ।

परिपालन अधिकृतको नाम : अनिश खनाल

पद : सहायक प्रवन्धक

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत भएको मिति : २०८३/०३/१० बैठक नं. : ३९६

लेखापरीक्षक :

श्री सि.ए. अनुप कुमार श्रेष्ठ

(B.R.S. Neupane & Co.)

मिति :

नोट : यो प्रतिवेदन सूचीकृत संगठीत संस्थाहरुको परिपालन अधिकृतले तयार गरी सञ्चालक समितिबाट स्वीकृत गराई लेखापरीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदनसँग पेश गर्नुपर्ने छ ।

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

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

पत्र संख्याः ल.वि.सं.सु.वि./गैर-स्थलगत/नेरुडे मिर्मिरे/०८२/८३ मितिः २०८३/०३/१०
च.नं. ३१३

श्री नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड,

बनेपा, काभ्रे ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्वन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको ब्यहोरा निर्णयानुसार अनुरोध छ ।

(१) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. १/०८२ बमोजिम संस्थाले आफ्नो कुल जोखिम भारित सम्पत्तिको आधारमा कुल पुंजीकोष ८.० प्रतिशत कायम गर्नुपर्नेमा सो कायम गरेको नपाइएकोले निर्देशन बमोजिम पुंजीकोष कायम गर्नुहुन ।

(२) यस बैंकबाट "घ" वर्गका इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं.१(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरुपमा पालना गर्नुहुन ।

(३) यस बैंकबाट "घ" वर्गका इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं.७ र ८ बमोजिम कर्जाको पुनरतालिकीकरण/पुनरसंरचना सम्बन्धी व्यवस्थाको पुर्ण पालना गर्नुहुन ।

(४) कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रुपमा Reconcile गर्ने गर्नुहुन ।

(५) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. ११/०८२ को बुँदा नं. ४ बमोजिम ऋणीको बारेमा केन्द्रबाट अनिवार्य रुपमा कर्जा सूचना लिने व्यवस्था गर्नुहुन ।

(६) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. ३/०८२ को बुँदा नं. २ (झ) बमोजिम कर्जा प्रवाह गर्नुहुन ।

(७) कम्पनी ऐन, २०६३ को दफा १८२ को उपदफा ९ मा लाभांश वितरण गर्ने विषयमा कम्पनीको साधारण सभाले निर्णय गरेको मितिले पाँच वर्षको अवधि समाप्त भएपछि पनि कुनै शेयरधनीले बुझि नलिएको लाभांशको रकम दफा १८३ बमोजिम स्थापना हुने लगानीकर्ता संरक्षण कोषमा जम्मा गर्नुहुन ।

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

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

(८) अन्तर शाखा हिसाबमिलान समयमा सम्पन्न गर्नुहुन ।

(९) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औंल्याएका कैफियत सुधारका लागि दिइएका निर्देशनहरु समयमै पूर्णरुपमा पालना गर्ने गर्नुहुन ।

भवदीय,

(सुवोधमान श्रेष्ठ)
उप-निर्देशक

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

नेरुडे मिर्मिरे लघुवित्त वित्तीय संस्था लिमिटेड

नेपाल राष्ट्र बैंक लघुवित्त संस्था सुपरिवेक्षण विभागको पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/नेरुडे मिर्मिरे/०८२/८३ च.नं. ३१९ मिति २०८३/०३/१० को पत्रानुसार वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गर्दा दिइएका निर्देशन उपर देहाय बमोजिमको प्रत्युत्तर पेश गरिएको छ ।

निर्देशन र प्रत्युत्तरहरुः

(१) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. १/०८२ बमोजिम संस्थाले आफ्नो कुल जोखिम भारित सम्पत्तिको आधारमा कूल पूँजीकोष ८.० प्रतिशत कायम गर्नुपर्नेमा सो कायम गरेको नपाइएकोले निर्देशन बमोजिम पूँजीकोष कायम गर्नुहुन ।

प्रत्युत्तरः यस वित्तीय संस्थाको आ.व. २०८१/८२ को असार मसान्तमा ६.०१ प्रतिशत पूँजीकोष रहेकोमा आ.व.२०८२/८३ को तेस्रो त्रैमासिक वित्तीय विवरणमा ८.५५ प्रतिशत पूँजीकोष कायम भई शीघ्र सुधारात्मक कारवाही फिर्ताको लागि समेत पत्राचार गरिसकेको अवस्था छ । तत् पश्चात स्थलगत निरीक्षणको क्रममा देखिएको कैफियतलाई समेत समायोजन गर्दा २०८३ चैत्रको पूँजीकोष ४.८ प्रतिशत कायम हुन गयो । आ.व.२०८१/८२ मा कर्जा नोक्सानी व्यवस्थाबाट फिर्ता गरी आम्दानी जनाइएको रकम रु. ८१ करोड ६० लाख ८७ हजार ६ सय ५२ र ५५ पैसा मात्र लाई थप प्रोभिजन गर्दा पूँजीकोषमा दवाव परेको हो । उक्त रकम पुनः फिर्ता गरी आम्दानी जनाउन नेपाल राष्ट्र बैंक, लघुवित्त संस्था सुपरिवेक्षण विभाग समक्ष पेश गरेको हुँदा उक्त रकमलाई २०८३ असारमा आम्दानी जनाए पश्चात् आ.ब. २०८२/८३ को असार मसान्तसम्ममा पूँजीकोष ८ प्रतिशत भन्दा माथि नै कायम हुने व्यहोरा जानकारीको लागि अनुरोध छ ।

(२) यस बैंकबाट “घ” वर्गका इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं. १(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।

प्रत्युत्तरः निर्देशन बमोजिम नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं. १ (अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरूपमा पालना गरिने ब्यहोरा अनुरोध छ ।

(३) यस बैंकबाट “घ” वर्गका इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं. ७ र ८ बमोजिम कर्जाको पुनर्तालिकीकरण/पुनर्संरचना सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।

प्रत्युत्तरः निर्देशन बमोजिम नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. २/०८२ को बुँदा नं. ७ र ८ बमोजिम कर्जाको पुनर्तालिकीकरण/पुनर्संरचना सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गरिने ब्यहोरा अनुरोध छ ।

(४) कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्ने गर्नुहुन साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रूपमा Reconcile गर्ने गर्नुहुन ।

प्रत्युत्तरः तहांको निर्देशन बमोजिम कर्जाको विवरण तोकिएको समयमै कर्जा सूचना केन्द्रमा Reporting गर्नुका साथै संस्थाको कर्जा विवरण कर्जा सूचना केन्द्रमा अद्यावधिक भएको विवरणसँग आवधिक रूपमा Reconcile गरिने ब्यहोरा अनुरोध छ ।

(५) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. ११/०८२ को बुँदा नं. ४ बमोजिम ऋणीको बारेमा केन्द्रबाट अनिवार्य रूपमा कर्जा सूचना लिने व्यवस्था गर्नुहुन ।

प्रत्युत्तरः निर्देशन बमोजिम नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. ११/०८२ को बुँदा नं. ४ बमोजिम ऋणीको बारेमा कर्जा सूचना केन्द्रबाट कर्जा सूचना लिने व्यवस्था गरीएको ब्यहोरा अनुरोध छ ।

६) यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. ३/०८२ को बुँदा नं. २ (झ) बमोजिम कर्जा प्रवाह गर्नुहुन ।

प्रत्युत्तरः निर्देशन बमोजिम नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं. ३/०८२ को बुँदा नं. २ (झ) बमोजिम कर्जा प्रवाह गरीरहेको ब्यहोरा अनुरोध छ ।

(७) कम्पनी ऐन, २०६३ को दफा १८२ को उपदफा ९ मा लाभांश वितरण गर्ने विषयमा कम्पनीको साधारण सभाले निर्णय गरेको मितिले पाँच वर्षको अवधि समाप्त भएपछि पनि कुनै शेयरधनीले बुझी नलिएको लाभांश रकम दफा १८३ बमोजिम स्थापना हुने लगानीकर्ता संरक्षण कोषमा जम्मा गर्नुहुन ।

प्रत्युत्तरः कम्पनी ऐन, २०६३ को दफा १८२ को उपदफा ९ मा लाभांश वितरण गर्ने विषयमा कम्पनीको साधारण सभाले निर्णय गरेको मितिले पाँच वर्षको अवधि समाप्त भएपछि पनि कुनै शेयरधनीले बुझी नलिएको लाभांश रकम रु.४४,५३,४०१।१४ (अक्षरेपी चौवालिस लाख त्रिपन्न हजार चार सय एक र पैसा चौध मात्र ।) बाँकी रहेको छ । उक्त रकम शेयरधनी/लगानीकर्ता महानुभावहरुलाई बुझिलिन बाँकी नगद लाभांश/फिर्ता लिनुपर्ने रकम संकलन/दाबी गर्न आउने बारे सूचना मिति २०८३/०२/०५ गते ३० दिनको म्याद दिई प्रकाशन गरिएको थियो । साथै, निर्धारित अवधिभित्र सम्बन्धित महानुभावहरुबाट कुनै दाबी प्राप्त नभएमा बुझी लिन बाँकी रकमहरु कम्पनी ऐन २०६३ को दफा १८२(९) तथा लगानीकर्ता संरक्षण कोष व्यवस्थापन तथा सञ्चालन कार्यविधि २०७३ बमोजिम लगानीकर्ता संरक्षण कोषमा दाखिला गरिने व्यहोरा समेत उक्त सूचनामा जानकारी गराइएको थियो ।

उक्त अवधिभित्र कुनै दाबी नआएको हुँदा ५ वर्षको अवधि समाप्त भएको लाभांश रकम रु.४४,५३,४०१।१४ (अक्षरेपी चौवालिस लाख त्रिपन्न हजार चार सय एक र पैसा चौध मात्र) कम्पनी ऐन २०६३ को दफा १८२ (९) तथा लगानीकर्ता संरक्षण कोष व्यवस्थापन तथा सञ्चालन कार्यविधि २०७३ बमोजिम जम्मा गरिने ब्यहोरा अनुरोध छ ।

(८) अन्तर शाखा हिसाबमिलान समयमा सम्पन्न गर्नुहुन ।

प्रत्युत्तरः यस वित्तीय संस्थाको अन्तर शाखा हिसाबमिलानमा देखिएका कैफियतहरु मध्ये धेरैजसो मिलान भइसकोको छ भने बाँकी रहेको अन्तर शाखा हिसाव २०८३ असार मसान्तसम्ममा अद्यावधिक गरिसक्ने व्यहोरा अनुरोध छ ।

(९) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औंल्याएका कैफियत सुधारका लागि दिइएका निर्देशनहरू समयमै पूर्णरूपमा पालना गर्ने गर्नुहुन ।

प्रत्युत्तरः निर्देशन बमोजिम संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकको स्थलगत निरिक्षण तथा गैरस्थलगत सुपरिवेक्षणको क्रममा औंल्याइएका थप अन्य कैफियतहरु समेत पुनः नदोहरिने गरी कार्य गर्ने/गराउने ब्यहोरा अनुरोध छ ।

कार्यकारी/व्यवस्थापन समूह तथा कार्यालयहरुको विवरण (२०८३ जेठ मसान्तसम्म)

प्रमुख कार्यकारी अधिकृत : श्री केशव कुमार पौडेल
नायब कार्यकारी प्रमुख : श्री पवन कुमार श्रेष्ठ

केन्द्रीय कार्यालयका व्यवस्थापकीय स्तरका कर्मचारीहरु :

क्र.सं.	नाम	पद	प्रमुख/विभाग
१	श्री बिर्ख बहादुर बोहरा	सहायक कार्यकारी प्रमुख	आन्तरिक लेखापरीक्षण विभाग प्रमुख
२	श्री ऋषि प्रसाद न्यौपाने	सहायक कार्यकारी प्रमुख	सञ्चालन तथा व्यवसाय प्रवर्द्धन विभाग प्रमुख
३	श्री दिनेश कटुवाल	सहायक कार्यकारी प्रमुख	लेखा तथा वित्त/योजना विभाग प्रमुख
४	श्री रघुनाथ सुवेदी	बरिष्ठ प्रबन्धक	असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख
५	श्री बेद प्रसाद आचार्य	नायब प्रबन्धक	सञ्चालन तथा व्यवसाय प्रवर्द्धन विभाग
६	श्री अनिष खनाल	सहायक प्रबन्धक	आन्तरिक लेखापरीक्षण विभाग
७	श्री तुल्सीराम पाठक	सहायक प्रबन्धक	असुली तथा जोखिम व्यवस्थापन विभाग
८	श्री घनश्याम चौधरी	सहायक प्रबन्धक	कर्जा विभाग प्रमुख
९	श्री राजेश श्रेष्ठ	सहायक प्रबन्धक	जनशक्ति व्यवस्थापन विभाग प्रमुख
१०	श्री प्रल्हाद के.सी. कुँवर	सहायक प्रबन्धक	असुली तथा जोखिम व्यवस्थापन विभाग
११	श्री रुद्र तिम्सिना	सहायक प्रबन्धक	लेखा तथा वित्त/योजना विभाग
१२	श्री राजेश्वर प्रसाद महतो	बरिष्ठ अधिकृत	सूचना प्रविधि विभाग प्रमुख

प्रदेश कार्यालयहरु :

क्र.सं.	नाम	प्रदेश/जिम्मेवारी	सम्पर्क नम्बर
१	श्री शम्भु घिसिङ्ग	प्रमुख–कोशी प्रदेश विराटनगर, मोरङ्ग	९८२०१०८५१२
२	श्री राम किशोर चौधरी	प्रमुख–मधेश प्रदेश बर्दिवास, महोत्तरी	९८०१३१६१३९
३	श्री विक्रम शाह	प्रमुख- वाग्मती/गण्डकी प्रदेश भरतपुर, चितवन	९८२०१०८५४०
४	श्री लोमश भट्टराई	प्रमुख - लुम्बिनी प्रदेश बुटवल, रुपन्देही	९८०१३१६०७६
५	श्री अर्जुन बराल	प्रमुख- सुदूरपश्चिम/कर्णाली प्रदेश अत्तरिया, कैलाली	९८२०१०८५०५

क्लष्टरहरु :

क्र.सं.	नाम र थर	क्लष्टर	सम्पर्क नम्बर
१	श्री दिनेश कुमार देव	इटहरी क्लष्टर, सुनसरी	९८२०१०८५४३
२	श्री प्रमोद कुमार चौधरी	बरगाछी क्लष्टर, मोरङ्ग	९८२०१०८५३८
३	श्री न्यूटनराज राजवंशी	फिक्कल क्लष्टर, ईलाम	९८२०१०८८९७
४	श्री भुवन अधिकारी	उर्लाबारी क्लष्टर, मोरङ्ग	९८२०१०८६४१
५	श्री रोशन ढुंगाना	हिले क्लष्टर, धनकुटा	९८२०१०८५३९
६	श्री प्रितिमोहन राजवंशी	गाईघाट क्लष्टर, उदयपुर	९८०२७६१८५६

क्र.सं.	नाम र थर	क्लष्टर	सम्पर्क नम्बर
७	श्री सुमन भट्टराई	विर्तामोड क्लष्टर, झापा	९८२०१०८५१९
८	श्री सन्तोष तामाङ्ग	फिदिम क्लष्टर, पाँचथर	९८०१४४२१०६
९	श्री अरुण कुमार यादव	बर्दिवास क्लष्टर, महोत्तरी	९८२०१०८५४५
१०	श्री प्रमोद कुमार यादव	रुपनी क्लष्टर, सप्तरी	९८२०१०८५४९
११	श्री मुँगालाल यादब	ढल्केबर क्लष्टर, धनुषा	९८२०१०८५४३
१२	श्री भिमवली कुमार सहनी	लक्ष्मनीया क्लष्टर, रौतहट	९८२०५९०६६७
१३	श्री सुमन भट्टराई	हरिवन क्लष्टर, सर्लाही	९८२०१०८५४४
१४	श्री आजाद आलम	लाहान क्लष्टर, सिरहा	९८२०१०८६२१
१५	श्री ध्रुव भण्डारी	कलैया क्लष्टर, बारा	९८०२२६०९३२
१६	श्री सरस्वती तिवारी	भरतपुर क्लष्टर, चितवन	९८०१३०९६९३
१७	श्री रोहित कुमार ढुंगाना	बरादी क्लष्टर, तनहुँ	९८०१३०९६९९
१८	श्री किरण बिष्ट	बनेपा क्लष्टर, काभ्रेपलाञ्चोक	९८०१३१७१५७
१९	श्री प्रदिप जि.सि.	मौरीघाट क्लष्टर, दाङ्ग	९८२०१०८५४८
२०	श्री कृष्ण कुमार शर्मा	रामनगर क्लष्टर, नवलपरासी	९८२०१०८७५६
२१	श्री विष्णु बोहरा	शम्सेरगंज क्लष्टर, बाँके	९८०२५७४७५५
२२	श्री आयोग घिमिरे	बुटवल क्लष्टर, रुपन्देही	९८०१४५८२३८
२३	श्री पदम बहादुर खड्का	अत्तरीया क्लष्टर, कैलाली	९८०२५९४०५४
२४	श्री डण्डीराम बोहरा	अमरगढी क्लष्टर, डडेल्धुरा	९८०१३६३५७१
२५	श्री मनोज कुमार ओली	श्रीनगर क्लष्टर, सल्यान	९८०१३१८०४२

प्रदेश अनुसार शाखा कार्यालयहरुको विवरण :

१. प्रदेश कार्यालय विराटनगर, मोरङ्ग अन्तर्गतका शाखा कार्यालयहरु :

क्र.सं.	कार्यालय	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१	देवानगंज	सुनसरी	श्री राजेश कुमार खाँ	९८२०१०८५५१
२	चिमडी	सुनसरी	श्री मनोज कुमार माझी	९८२०१०८५५६
३	तेतरिया	मोरङ्ग	श्री शुरेस कुमार माझी	९८२०१०८५६३
४	दुहबी	सुनसरी	श्री पिंकी कुमारी साहु	९८२०१०८५७०
५	इनरुवा	सुनसरी	श्री शंकरलाल गच्छदार	९८२०१०८५७७
६	विराटनगर बरगाछी	मोरङ्ग	श्री अन्जु मण्डल	९८२०१०८५८२
७	इटहरी	सुनसरी	श्री नितेश खनाल	९८२०१०८६०९
८	झुम्का	सुनसरी	श्री रमेश कुमार पण्डित	९८२०१०८५९३
९	नयाँबजार	मोरङ्ग	श्री मनोज शर्मा	९८२०१०८५९८

क्र.सं.	कार्यालय	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१०	धरान	सुनसरी	श्री गोविन्द खतिवडा	९८२०१०८६०४
११	विराटचौक	मोरङ्ग	श्री भिम प्रसाद आचार्य	९८२०१०८५३७
१२	नयाँमगलबारे(उर्लाबारी)	मोरङ्ग	श्री गणेश चौधरी	९८०२२६०९२३
१३	बाहुनी	मोरङ्ग	श्री मेघराज राजवंशी	९८२०१०८६४८
१४	सौंठा	मोरङ्ग	श्री श्याम प्रसाद शर्मा	९८२०१०८६१७
१५	गौरीगंज	झापा	श्री निता राई	९८२०१०८६२९
१६	गौरादह	झापा	श्री प्रेम नारायण सुतिहार	९८२०१०८६३२
१७	झिलझिले	झापा	श्री गरिमा नेपाल	९८०२२६०९११
१८	विर्तामोड	झापा	श्री जीवन घिमिरे	९८०२२६०९०२
१९	चन्द्रगढी	झापा	श्री सुसेन्द्र प्रसाद साह	९८०२२६०९३८
२०	बुधवारे	झापा	श्री कौशिला पोखरेल	९८२०१०८६४४
२१	धुलाबारी	झापा	श्री रमेश खनाल	९८०१४५८८३६
२२	रंगेली	मोरङ्ग	श्री मन्दीप कुमार दाहाल	९८२०१०८५१८
२३	विराटनगर रोडशेष	मोरङ्ग	श्री बलभद्र खतिवडा	९८२०१०८६६२
२४	लेटाङ्ग	मोरङ्ग	श्री भोजराज पहाडी	९८२०१०८६५६
२५	दमक	झापा	श्री गायत्री थापा	९८२०१०८६५९
२६	चक्रघट्टी	सुनसरी	श्री महेन्द्रराज ढुंगाना	९८२०१०८६६८
२७	हिले	धनकुटा	श्री प्रेम कुमार विश्वास	९८२०१०८७०६
२८	फिक्कल	ईलाम	श्री भेषराज मिश्र	९८२०१०८७९५
२९	म्याङ्गलुङ्ग	तेह्रथुम	श्री सुमन अधिकारी	९८२०१०८७१८
३०	लेगुवा	धनकुटा	श्री कृष्ण कुमार श्रेष्ठ	९८२०१०८७२६
३१	भोजपुर	भोजपुर	श्री बालकृष्ण भट्टराई	९८२०१०८७२८
३२	खाँदवारी	संखुवासभा	श्री संजय आचार्य	९८२०१०८६८०
३३	चैनपुर	संखुवासभा	श्री सन्देश बस्नेत	९८२०१०८७५३
३४	फुङ्गलिङ्ग	ताप्लेजुङ्ग	श्री अमर बहादुर राई	९८२०१०८७९३
३५	बरबोटे	इलाम	श्री बलीराम मुखिया	९८२०१०८८५१
३६	फिदिम	पाँचथर	श्री आर्यन चौधरी	९८२०१०८८५३
३७	जमुवा	सुनसरी	श्री उमेश राजवंशी	९८२०१०८९४२
३८	केरौन	मोरङ्ग	श्री सुजन श्रेष्ठ	९८२०१०८९४८
३९	केरावारी	मोरङ्ग	श्री प्रकाश गर्तौला	९८०२२६०९१७
४०	मेमेङ्ग	पाँचथर	श्री देवराज पोखेल	९८२०१०८७८५
४१	दिक्तेल	खोटाङ्ग	श्री सुजन क्षेत्री	९८२०१०८७९०
४२	रमाइलोडाँडा	ओखलढुंगा	श्री सुजन लम्साल	९८०१३१६०७४
४३	सल्लेरी	सोलुखुम्बु	श्री अरबिन्द कुमार कामत	९८०१३१६०६८
४४	बनियानी	झापा	श्री विनोद खतिवडा	९८०२२६०९०३
४५	फुलवारी	झापा	श्री नारायण कुमार न्यौपाने	९८०२२६०९०४

क्र.सं.	कार्यालय	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
४६	पाँचगाछी	झापा	श्री चन्द्रलाल राजवंशी	९८०२२६०९०६
४७	गोबिन्दपुर	मोरङ्ग	श्री धिरेन्द्र कुमार साह	९८०२२६०९०८
४८	भौडाहा	मोरङ्ग	श्री बिरेन्द्र साहु	९८२०१०८६७५
४९	डङ्गराहा	मोरङ्ग	श्री खगेन्द्र कुमार गच्छदार	९८०२२६०९१०
५०.	मङ्गलवारे	झापा	श्री धर्मेन्द्र कुमार राजवंशी	९८०२२६०९१२
५१	शरणामती	झापा	श्री छविलाल ढुंगेल	९८०२२६०९१३
५२	कर्सिया	मोरङ्ग	श्री गलीराम झा	९८०२२६०९१४
५३	हसन्दह	मोरङ्ग	श्री संगिता कोईराला	९८२०१०८९४०
५४	देउराली	इलाम	श्री देवेन्द्र ईङ्गनाम	९८०२२६०९१९
५५	प्रकाशपुर	सुनसरी	श्री पुकार लुईटेल	९८०२२६०९२०
५६	बेल्टार	फत्तेपुर	श्री नवराज तिम्सिना	९८०२२६०९२१
५७	लालबजार	फत्तेपुर	श्री निरज कमार साह	९८०२२६०९२२
५८	बसन्तपुर	तेह्रथुम	श्री सुमन अधिकारी	९८०२२६०९२६
५९	याशोक	फिदिम	श्री उदिप याखा	९८०२२६०९२७
६०	संक्रान्ती	तेह्थुम	श्री आश नारायण चौधरी	९८०१४५८१२७
६१	हाङ्गपाङ्ग	ताप्लेजुङ्ग	श्री सन्तोष बराईली	९८०२२६०९२८
६२	गाईघाट	उदयपुर	श्री गणेश अधिकारी	९८०२२६०९३०
६३	कटारी	उदयपुर	श्री शिव कुमार चौधरी	९८२०१०८६२९
६४	सिधुवा	धनकुटा	श्री रुद्र प्रसाद धमला	९८०२२६०९३३
६५	नेपालटार	ईलाम	श्री सकुन राई	९८०२२६०९३४
६६	रबी	पाँचथर	श्री जीवन राई	९८०२२६०९३५
६७	जोरपोखरी	ईलाम	श्री नवराज श्रेष्ठ	९८०२२६०९३६

२. प्रदेश कार्यालय बर्दिवास, महोत्तरी अन्तर्गतका शाखा कार्यालयहरु :

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१	फत्तेपुर	सप्तरी	श्री नारायण यादब	९८२०१०८६८४
२	लहान	सिरहा	श्री इन्द्रजित चौधरी	९८०१३८७३०१
३	सिन्धुली	सिन्धुली	श्री दिनेश कुमार थापा	९८२०१०८६७१
४	चन्द्रनिगाहपुर	रौतहट	श्री जोगनारायण चौधरी	९८२०१०८७०२
५	बर्दिबास	महोत्तरी	श्री श्रवण कुमार साह	९८२०१०८५४०
६	ढल्केबर	धनुषा	श्री सूर्य बहादुर थापा	९८२०१०८६९२
७	हरिवन	सर्लाही	श्री भरथलाल माझी	९८२०१०८६९८
८	जीतपुर	बारा	श्री सुधिर प्रसाद साह	९८२०१०८७१३
९	ईश्वरपुर	सर्लाही	श्री राधेनन्द बैठा	९८२०१०८७२१
१०	गोलागञ्ज	बारा	श्री ओकेन्द्र चौधरी	९८२०१०८७४१
११	वरियारपुर	बारा	श्री तेजनारायण राजवंशी	९८२०१०८७४७

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१२	तारापट्टी	धनुषा	श्री राम कुमार चौधरी	९८२०१०८७३५
१३	पिलुवा	बारा	श्री सत्यनारायण चौधरी	९८२०१०८७६२
१४	बन्दिपुर	सिरहा	श्री रबिराज ठाकुर	९८२०१०८६५१
१५	लिपिनिविर्ता	पर्सा	श्री प्रेम कुमार जैशवाल	९८२०१०८९३२
१६	सरपल्लो	महोत्तरी	श्री राजु साह	९८२०१०८७७४
१७	वेल्हा	सिरहा	श्री हितेश कुमार महतो	९८२०१०८७७८
१८	शंभुनाथ	सप्तरी	श्री कृष्ण दाहाल	९८२०१०८९०८
१९	लक्ष्मिनियाँ	बारा	श्री धिरेन्द्र राय	९८२०१०८८१५
२०	समनपुर	रौतहट	श्री प्रदिप कुमार यादब	९८२०१०८८२०
२१	गादी	पर्सा	श्री अजवलाल राउत बरै	९८२०१०८८७७
२२	शंकरपुर	सर्लाही	श्री कर्णजित साह	९८२०१०८८४१
२३	सुखिपुर	सिरहा	श्री चन्दन कुमार सिंह	९८२०१०८९०५
२४	सबैला	धनुषा	श्री धुर्व कुमार चौधरी	९८०१३१७१४४
२५	बोदेवर्साईन	सप्तरी	श्री अर्जुन कुमार ओझा	९८२०१०८९०१
२६	सरमुजुवा	रौतहट	श्री विजय कुमार मण्डल	९८२०१०८९११
२७	राजपुरतुलसी	रौतहट	श्री राज कुमार लाल कर्ण	९८२०१०८९१५
२८	ईमलीचौक	महोत्तरी	श्री रबिन कुमार चौधरी	९८२०१०८९२४
२९	सन्हैठा	सिरहा	श्री परवेज मुसरफ	९८२०१०८९२१
३०	गोडैता	सर्लाही	श्री फणिन्द्र कुमार साह	९८२०१०८९२७
३१	सिग्याहीमडान	धनुषा	श्री सुमन चौधरी	९८२०१०८९३४
३२	खुरहुरिया	सप्तरी	श्री रामबाबु साह	९८२०१०८९३७
३३	पर्सा संग्रामपुर	सर्लाही	श्री विनोद चौधरी	९८२०१०८९५४
३४	कविलासी	सर्लाही	श्री प्रमानन्द चौधरी	९८२०१०८९४६
३५	कविलासी	सर्लाही	श्री निराजन चौधरी	९८०१६७५३३५
३६	भंगाहा	महोत्तरी	श्री मुन्ना चौधरी	९८२०१०८९४४
३७	तिरहुत	सप्तरी	श्री प्रदिप कुमार साह	९८२०१०८९५६
३८	गोलबजार	सिराहा	श्री सुरेश कुमार खाँ थारु	९८२०१०८९५०
३९	बलरा	सर्लाही	श्री सन्जित कुमार चौधरी	९८२०१०८९५९
४०	कलैया	बारा	श्री प्रमोद कुमार यादब	९८०१३१७५७०
४१	लङ्गडी	बारा	श्री अकलेस कुमार कहार	९८०१३१७५७२
४२	बढनीहार	पर्सा	श्री चन्दन महतो थारु	९८०१३१६०६२
४३	डोकैला	पर्सा	श्री विकल्प कुमार महतो	९८०१३१६०६४
४४	सुवर्णपुर	पर्सा	श्री धनन्जय गिरी	९८०१३१६०६३
४५	फेटा	बारा	श्री रवि किशोर सहनी	९८०१३१६०६१
४६	खयरमारा	महोत्तरी	श्री विजय काफ्ले	९८०१३१६१९५
४७	बालचनपुर	रौतहट	श्री रविन्द्र प्रसाद चौधरी	९८०१३१६१९६

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
४८	हरिपूर्वा	सर्लाही	श्री मनोज कुमार यादब	९८०१३१६१९७
४९	रुपनी	सप्तरी	श्री असरलाल माझी	९८०२२६०९२४
५०.	कल्याणपुर	सप्तरी	श्री अनमोल कुमार यादब	९८०१३१७१७२
५१	प्रवाह	धनुषा	श्री सुरज राजवंशी	९८२०१०८९२९
५२	खोक्सी	सिराह	श्री दिपक राय	९८०१५८१६०३
५३	पटेलचोक	रौतहट	श्री नेजामुल हुसेन	९८०१३१७६००
५४	खोपवा	बारा	श्री शम्भु यादव	९८०१३१७६०१
५५	रामनगर मिर्चैया	सिराह	श्री शिवराज गच्छदार	९८२०१०८८०१
५६	फुलगामा	धनुषा	श्री श्याम कुमार अमात्य	९८०१३१७१४३
५७	रुपनगर	सप्तरी	श्री जितेन पासवान	९८०२२६०९३९
५८	भलुवाही	सिन्धुली	श्री विनम फुँयल	९८०१३१७१४०
५९	चाँदनी चोक	महोत्तरी	श्री सुरेन्द्र कुमार महतो	९८०१३१७१४२
६०	सखुवाबजार	धनुषा	श्री प्रभुनारायण सरदार	९८०१३१७१४१
६१	स्कुलचौक	महोत्तरी	श्री शिव कुमार मुखिया	९८०१३१७१४६

३. प्रदेश कार्यालय भरतपुर, चितवन अन्तर्गतका शाखा कार्यालयहरु :

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१	भरतपुर	चितवन	श्री बम बहादुर चौधरी	९८०१३१७१८३
२	बनेपा	काभ्रेपलाञ्चोक	श्री विनिता कुँईकेल	९८०१३१७५८२
३	कालिकास्थान	रसुवा	श्री माधव ढकाल	९८०१३१७१७४
४	हात्तीसुँढे	मकवानपुर	श्री विजय कुमार साहु	९८०१३१७१८५
५	पिप्ले	चितवन	श्री प्रविन कुमार श्रेष्ठ	९८०१३१७१८१
६	हेटौडा	मकवानपुर	श्री सम्झना ढुंगाना	९८०१३१७१८२
७	चोकदे	नुवाकोट	श्री नरेन्द्र बहादुर धामी	९८०१३१७१७९
८	चरिकोट	दोलखा	श्री सुमन श्रेष्ठ	९८०१३१७१८४
९	पशुपतिडाँडा	धादिङ्ग	श्री गोविन्द पाण्डे	९८०१३१७१५६
१०	त्रिशुली	नुवाकोट	श्री बहादुर सिंह बोहरा	९८०१३१७१७२
११	ढुंखर्क	काभ्रे	श्री बालकृष्ण घिमिरे	९८०१३१७५८१
१२	खोलेसिमल	चितवन	श्री लालबाबु प्रसाद साह	९८०१३१७५८५
१३	बसन्तपुर माडी	चितवन	श्री विवेक कुमार मिश्र	९८०१३१७५९७
१४	शिखरकटेरी	मकवानपुर	श्री अन्जु श्रेष्ठ	९८०१३१७५९५
१५	ग्वालटार	सिन्धुली	श्री जितेन्द्र कुमार महतो	९८०१३१७५९४
१६	गैरीधारा	काठमाण्डौ	श्री निर्जल पुडासैनी	९८०२२६०९४१
१७	धार्के	धादिङ्ग	श्री केशव बहादुर बोहरा	९८०१३१६१८९
१८	बालकोट	भक्तपुर	श्री ललिता पौडेल	९८०२२६०९४०
१९	थानकोट	काठमाण्डौ	श्री कल्पना ढुंगाना	९८०१३१६०७३
२०	दिब्यनगर	चितवन	श्री तिर्थराज पहाडी	९८२०१०८७६६
२१	रजहर	नवलपरासी (ब.सु. पूर्व)	श्री शेषनाथ प्रसाद कुशवाह	९८०१३१७५८३

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
२२	डण्डा	नवलपरासी (ब.सु. पूर्व)	श्री दिर्घ बहादुर वि.क.	९८०१३१६१८८
२३	छेपेटार	गोरखा	श्री सविना सुनार	९८०१६१७१८४
२४	बरादी	तनहुँ	श्री श्याम सुन्दर शर्मा	९८०१३१६१८६
२५	सुन्दरबजार	लमजुङ्ग	श्री सुरेन्द्र कुमार यादब	९८०१३१६१८७
२६	दुम्किबास	नवलपरासी (ब.सु. पूर्व)	श्री टंक बहादुर बोहरा	९८२०१०८७९८

४. प्रदेश कार्यालय बुटवल, रुपन्देही अन्तर्गतका शाखा कार्यालयहरु :

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१	रामनगर	नवलपरासी (ब.सु.पश्चिम)	श्री घनश्याम पोखेल	९८२०१०८८०१
२	गोनाहा	रुपन्देही	श्री नारद प्रसाद भण्डारी	९८२०१०८८१०
३	बसन्तपुर	रुपन्देही	श्री देबेन्द्र कुमार चौधरी	९८२०१०८८०५
४	बुटवल	रुपन्देही	श्री धन बहादुर बिष्ट	९८२०१०८८४७
५	पकडी	कपिलवस्तु	श्री विश्वजित कुर्मी चौधरी	९८२०१०८८२५
६	बहादुरगंज	कपिलवस्तु	श्री राजकुमार लाल कर्ण	९८२०१०८८२९
७	महाराजगंज	कपिलवस्तु	श्री कन्हैया कुमार कुशवाह	९८२०१०८८३४
८	सालझण्डी	रुपन्देही	श्री नितेश कुमार झा	९८२०१०८८३८
९	शम्शेरगंज	बाँके	श्री तिलक जि.सि.	९८२०१०८८५७
१०	बनकटुवा	बाँके	श्री चन्द्र प्रकाश साह	९८२०१०८८७४
११	बागेश्वरी	बाँके	श्री निशा गिरी	९८२०१०८८६३
१२	मगरागढी	बर्दिया	श्री नरेश बोहरा	९८२०१०८८७१
१३	मैनापोखर	बर्दिया	श्री दुर्गा विष्ट	९८२०१०८८५९
१४	मौरीघाट	दाङ्ग	श्री उमेश चौधरी	९८०१५६६३२७
१५	राजावारी	रुपन्देही	श्री राजन कुमार गौतम	९८२०१०८८८७
१६	गोपीगंज	नवलपरासी (ब.सु.पश्चिम)	श्री रनोज तिवारी	९८२०१०८८८४
१७	सानोश्री	बर्दिया	श्री जनक बोहरा	९८२०१०८८९१
१८	कम्दी	बाँके	श्री जनक बहादुर साउद	९८२०१०८८९४
१९	फेनहरा	नवलपरासी (ब.सु.पश्चिम)	श्री शुकदेव राना	९८०१३१७१६७
२०	देउराली	गुल्मी	श्री शान्तराज पौडेल	९८०१३१७१७६
२१	खहरेबजार	पाल्पा	श्री राजकुमार महतारा	९८२०१०७१६९
२२	लिवाङ्ग	रोल्पा	श्री रामचन्द्र पाण्डे	९८०१३१७१६८
२३	बलकोट	अर्घाखाँची	श्री धनकला चुदाली	९८०१३१७१७८
२४	रम्दी	प्युठान	श्री अशोक के.एम.	९८०१३१७१६६
२५	होलेरी	रोल्पा	श्री नवराज उपाध्याय	९८०१३१७५८७
२६	भिङ्गी	प्युठान	श्री मनोज बोहरा	९८०१३१७५८४
२७	बेलासपुर	नवलपरासी (ब.सु.पश्चिम)	श्री नरेश बहादुर बोहरा	९८०१३१७५८६
२८	रुकुमकोट	रुकुम	श्री विनोद कुमार श्रेष्ठ	९८०१३१७५९८
२९	मटेहिया	बाँके	श्री डेबिट तिवारी	९८०१३१७५७७
३०	शिशौ	रुपन्देही	श्री राम कुमार चौधरी	९८०१३१७५७५
३१	छपिया	रुपन्देही	श्री धिर्क बहादुर बोहरा	९८०१३१७१२२
३२	मझगाँवा	रुपन्देही	श्री दिनेश थारु	९८०१३१६०७१

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
३३	धकधई	रुपन्देही	श्री दिपक ओझा	९८०१३१६१८०
३४	गोरुसिंगे	कपिलवस्तु	श्री रिता देवकोटा	९८०१३२०६८८
३५	भुरीगाउँ	बर्दिया	श्री लाल बहादुर साउद	९८०१३१६१४८
३६	बदलपुर	बर्दिया	श्री चन्द्रा कुमारी कुवँर	९८०१३०१०२९
३७	खैरेनी	दाङ्ग	श्री भिमा कुमारी के.सी.	९८०१३२६६४१
३८	गढवा	दाङ्ग	श्री नवराज बहादुर महरा	९८०१३२६६८६
३९	लुम्बिनी	रुपन्देही	श्री हृदयन्द्र पासवान	९८०१३२१०३०

५.प्रदेश कार्यालय अत्तरिया, कैलाली अन्तर्गतका शाखा कार्यालयहरु :

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
१	बौनिया	कैलाली	श्री ईन्द्रजित बोहरा	९८०१३१७१७५
२	पहलमानपुर	कैलाली	श्री पदम प्रकाश रेग्मी	९८०१३१७५७८
३	अत्तरिया	कैलाली	श्री ईन्द्र साउद	९८०१३१७५७९
४	हसुलिया	कैलाली	श्री झपट खड्का	९८०१३१७५७६
५	नारायणपुर	कैलाली	श्री खगेन्द्र भट्ट	९८०१३१७५७४
६	भिल	कैलाली	श्री देवेन्द्र बहादुर कुवँर	९८०१३१६०६९
७	भजनी	कैलाली	श्री गोपी भुल	९८०१३१६०७०
८	अमौरी	कैलाली	श्री लक्ष्मण खत्री	९८०१३१६०८८
९	सुडा	कञ्चनपुर	श्री मिनराज तिम्सिना	९८०१३५९१९८
१०	बेलौरी	कञ्चनपुर	श्री पुष्पराज कडायत	९८०१३८८८७३
११	आलिताल	डडेलधुरा	श्री नर बहादुर साउद	९८०१३२२१४८
१२	विपिनगर	डोटी	श्री जङ्ग बहादुर बोहरा	९८०१३६६३१०
१३	जयगढ	अछाम	श्री पदम सुतार	९८०१३१६५२३
१४	कमलबजार	अछाम	श्री पुर्ण बहादुर खड्का	९८०१३१८९७०
१५	शैल्यशिखर	दार्चुला	श्री विवश बहादुर बोहरा	९८०१७०७०३९
१६	अमरगढी	डडेलधुरा	श्री डण्डीराज जोशी	९८०१७०७०४१
१७	सुर्नया	बैतडी	श्री कमलराज जोशी	९८०१७०७०४२
१८	चौरपाटी	अछाम	श्री अम्बा दत्त पन्त	९८०१७०७०३६
१९	दोधारा	कञ्चनपुर	श्री सीता कुमार विश्वकर्मा	९८०१३९३०८९
२०	बनसमिति	कञ्चनपुर	श्री सिद्धेश्वरी कुवँर	९८०१३९२७८५
२१	आईबिआरडी	कञ्चनपुर	श्री लिला भट्ट	९८०१७२१७१०
२२	झोता	बझाङ्ग	श्री भरत बहादुर रावत	९८०१३६०७७६
२३	चैनपुर	बझाङ्ग	श्री तुलाराम भट्ट	९८०१३५५९५०
२४	राजपुर	डोटी	श्री नर बहादुर साउद	९८०१३६२२८८
२५	फालासैन	बाजुर	श्री नरेश ल्वार	९८०२५७३७९०
२६	चौरजहारी	रुकुम	श्री रामफल चौधरी	९८०१३१७१८६
२७	श्रीनगर	सल्यान	श्री सन्तु मल्ल	९८०१३१७१६३
२८	थारमारे	सल्यान	श्री उषा बढुवाल	९८०१३१७१८०
२९	कपुरकोट	सल्यान	श्री प्रेमराज जोशी	९८०१३१७१६४
३०	झुल्नेटा	रुकुम	श्री छवीराज अवस्थी	९८०१३१७१६२

क्र.सं.	शाखाको नाम	जिल्ला	कार्यालय प्रमुखको नाम	सम्पर्क नम्बर
३१	जहरे	सुर्खेत	श्री रण बहादुर चन्द	९८२०१०८८६७
३२	राकम कर्णाली	दैलेख	श्री डण्ड कुमार स्वाँर	९७०७०८७२२०

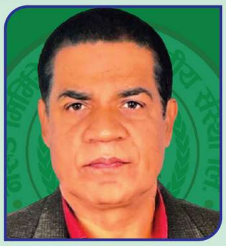
६. जम्मा कार्यालय संख्या :

क्र.सं.	कार्यालय	संख्या
१.	केन्द्रीय कार्यालय	१
२.	कर्पोरेट कार्यालय	१
३.	प्रदेश कार्यालय	५
४.	कोशी प्रदेश अन्तर्गत	६७
५.	मधेश प्रदेश अन्तर्गत	६१
६.	बागमती र गण्डकी प्रदेश अन्तर्गत	२६
७.	लुम्बिनी र कर्णाली प्रदेश अन्तर्गत	३९
८.	सुदुरपश्चिम प्रदेश अन्तर्गत	३२
	जम्मा कार्यालय संख्या	**२३१**

टिप्पणी

टिप्पणी

व्यवस्थापन



श्री केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत

श्री पवन कुमार श्रेष्ठ
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श्री बिर्ख बहादुर बोहरा
सहायक कार्यकारी प्रमुख

श्री ऋषि प्रसाद न्यौपाने
सहायक कार्यकारी प्रमुख

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विभागीय प्रमुखहरू

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कर्जा असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख

श्री घनश्याम चौधरी
कर्जा विभाग प्रमुख

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सूचना प्रविधि विभाग प्रमुख

प्रदेश प्रमुखहरू

श्री शम्भु घिसिङ्ग
कोशी प्रदेश

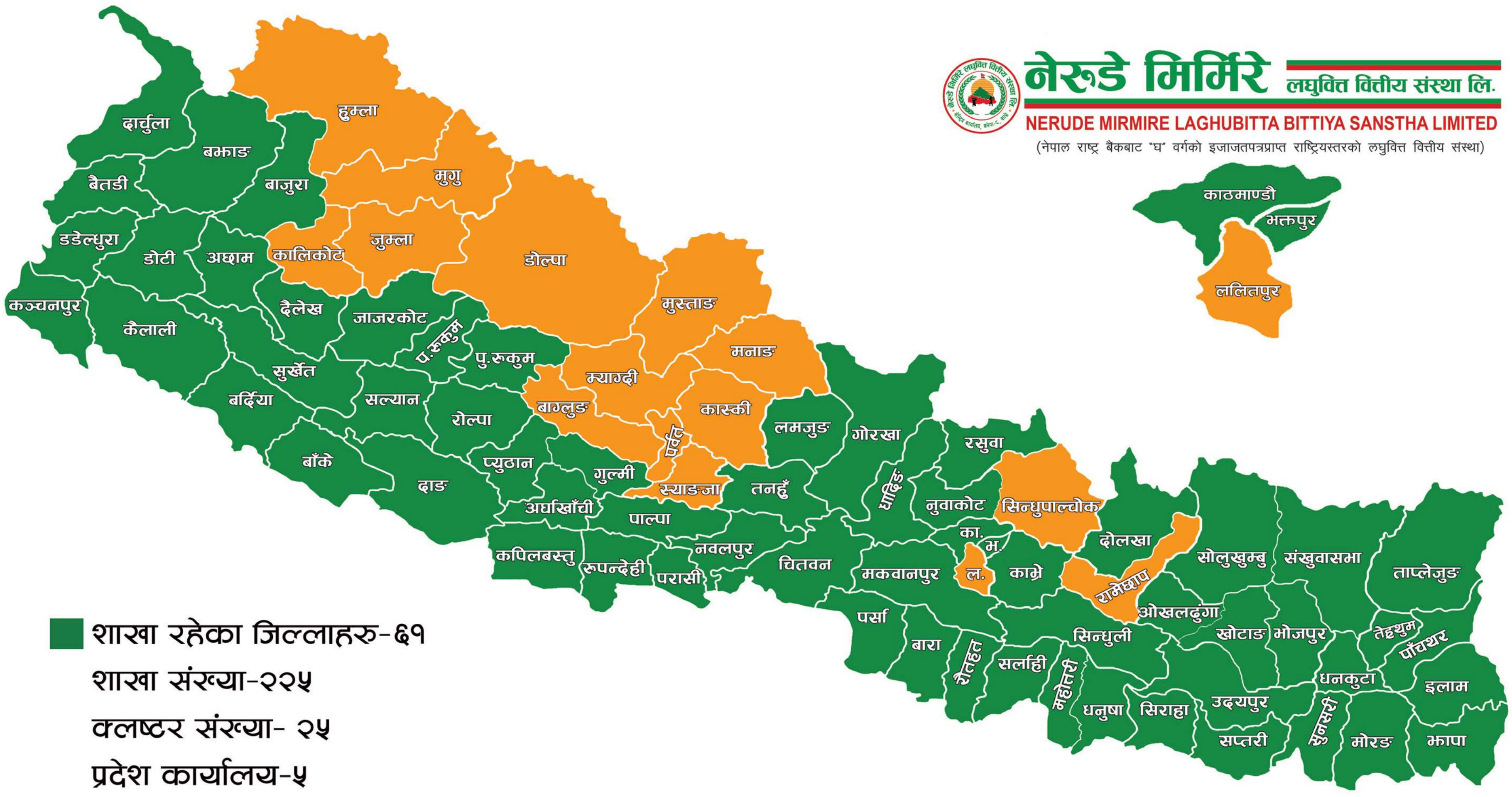
श्री राम किशोर चौधरी
मधेश प्रदेश

श्री विक्रम शाह
बागमती/गण्डकी प्रदेश

श्री लोमश भट्टराई
लुम्बिनी प्रदेश

श्री अर्जुन बराल
कर्णाली/सुदुरपश्चिम प्रदेश

सेवा सञ्जाल



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फोन नं.: ०११-६६२३११

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