सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था)

१४औं

वार्षिक प्रतिवेदन

२०८१/०८२

14th ANNUAL REPORT

FY 2024/2025

केन्द्रीय कार्यालय: बनेपा-१३, काभ्रेपलाञ्चोक

कर्पोरेट कार्यालय: महालक्ष्मी-४, ललितपुर

www.swmfi.com.np

सञ्चालक समिति



लेखनाथ खनिया
अध्यक्ष



विन्दीया श्रेष्ठ प्रधान
सञ्चालक



अनन्तकुमार श्रेष्ठ
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शिव प्रसाद मिश्र
सञ्चालक



कमल भण्डारी
सञ्चालक



माधव प्रसाद भट्ट
स्वतन्त्र सञ्चालक

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सूर्योदय वोमी लघुवित्त वित्तीय संस्था लि.
Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.
२०६८

वित्तीय संस्था सम्बन्धी संक्षिप्त जानकारी

वित्तीय संस्थाको नामः सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
अंग्रेजीमा नामः Suryodaya Womi Laghubitta Bittiya Sanstha Limited
कम्पनीको प्रकारः पब्लिक लिमिटेड कम्पनी
कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता नं.: १२९६।०६७।०६८ दर्ता मितिः २०६८।०२।२६
स्थायी लेखा नं.: ६००१०९९९२
नेपाल राष्ट्र बैंकबाट "घ" वर्गको वित्तीय कारोबार गर्ने इजाजतपत्रप्राप्त नं. ने.रा.बैक/इ.प्रा./ "घ"/२२/०६८/०६९

संस्थाको संक्षिप्त चिनारी:

- नेपाल राष्ट्र बैंकबाट मितिः २०६८ साल फाल्गुन १९ गते ''घ'' वर्गको लघुवित्त वित्तीय संस्थाको इजाजतपत्रप्राप्त गरी मिति २०६८ साल फाल्गुन २५ गते अन्तर्राष्ट्रिय नारी दिवसको दिन देखि कारोबार सञ्चालन गरेको ।
- केन्द्रीय कार्यालयः बनेपा-१३, साँगा, काभ्रेपलाञ्चोक र कर्पोरेट कार्यालयः बागमती प्रदेश, महालक्ष्मी नगरपालिका वडा नं. ४, ललितपुरमा रहेको ।
- नेपाल राष्ट्र बैंकबाट भुक्तानी सेवा प्रदायक अनुमति पत्र नं. ७८/२०८०/०८१ मितिः २०८०/०७/२४ गते प्राप्त गरेको ।
- नेपाल राष्ट्र बैंकबाट वित्तीय कारोबार गर्न इजाजतपत्रप्राप्त गरेका पाँचवटा लघुवित्त वित्तीय संस्थाहरू विभिन्न मितिमा मर्जर भई सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको नामबाट वित्तीय कारोबार गरिएको ।

भौगोलिक कार्यक्षेत्र:

बागमती प्रदेश, काभ्रेपलाञ्चोक जिल्ला, बनेपा नगरपालिकाको वडा नं.-१३, साँगामा केन्द्रीय कार्यालय रहेको यस वित्तीय संस्थाको कर्पोरेट कार्यालय महालक्ष्मी नगरपालिका वडा नं.-४, ललितपुरमा रहेको छ । राष्ट्रियस्तरको यस वित्तीय संस्थाले नेपालको ७७ जिल्ला मध्ये ५५ जिल्लाहरूमा शाखा विस्तार गरी लघुवित्त सेवा प्रदान गरिरहेको छ ।

प्रदान गर्ने सेवा:

लघु कर्जाः	विना धितो कर्जा अधिकतम ७ लाखसम्म र धितो सुरक्षणमा आधारित कर्जा रू. १५ लाखसम्म ।
लघु बचतः	ग्राहक सदस्यहरूबाट बचत संकलन ।
ग्राहक संरक्षण कार्यक्रम : (ऋणी तथा सदस्यका लागि)	कर्जा सुरक्षण, दिर्घरोगका लागि औषधी उपचार खर्च, प्रसुती खर्च, सदस्य तथा अभिभावकको मृत्यु हुँदा राहत, सदस्यको छोराछोरीलाई छात्रवृद्धि, सीपमुलक तालिम, सदस्य र अभिभावक भेला तथा उत्कृष्ट समूहलाई पुरस्कार, सदस्य गुनासो सुनुवाई, व्यवसायिक तरकारी खेती तालिम तथा विउ विजन वितरण, प्राकृतिक विपत्तिमा आर्थिक राहत, अध्ययन अवलोकन भ्रमण, नेतृत्व तथा क्षमता अभिबृद्धिमा अवसर आदि ।
सामाजिक उत्तरदायित्वः (समुदायका लागि)	शिक्षा (विद्यालय स्तरमा हाजिर जवाफ प्रतियोगिता, शैक्षिक सामाग्री वितरण, विपन्न विद्यार्थीलाई अतिरिक्त कक्षा सञ्चालनमा सहयोग), वातावरण संरक्षण (फोहरदानी वितरण, बृक्षारोपण), ट्राफिक बेल्ट वितरण, खेलकुद कार्यक्रममा आर्थिक सहयोग, स्वास्थ (शिविर सञ्चालन, अस्पताललाई सहयोग), स्थानीय स्तरमा कृषि, पर्यटन, उद्योग, बृद्धाश्रममा सहयोग आदि ।
विप्रेषण सेवाः	esewa, Khalti, Nepal Clearing House Ltd., Mobile Finance Technology Pvt. Ltd. जस्ता कम्पनीहरूसँगको साझेदारीमा रकम ट्रान्सफर सेवा ।
डिजिटल बैंकिङः	SMS बैंकिङ र मोबाइल बैंकिङ सेवा ।

लक्षित वर्ग

स्वच्छ प्रतिस्पर्धाबाट सर्वसाधारणलाई गुणस्तरीय तथा भरपर्दो लघुवित्तीय सेवा प्रदान गर्ने, व्यवसायिक स्पले सम्भाव्य देखिएका क्षेत्रमा आन्तरिक तथा बाह्य स्रोतबाट वित्तीय साधन जुटाई व्यापारिक एवं कृषि क्षेत्रको विकास गर्ने उद्देश्य रहेको यो वित्तीय संस्थाले निम्न लक्षित वर्गमा कार्य गर्ने आफ्नो नीति तय गरेको छ ।

- अन्य बैंक तथा वित्तीय संस्थाको पहुँचबाट बञ्चित भई जीवन निर्वाह गर्नको लागि आफ्नो सिपलाई प्रयोग गर्न नपाएका महिला तथा पुरूषहरू ।
- आर्थिक रूपले विपन्न वर्ग ।
- साधारण तथा सजिलो समूहमा आवद्ध भई अनिवार्य समूह तालिम लिएको स्थानीय एक घरको एक जना ।
- कर्जाको लगानी तथा असुलीमा सामूहिक दायित्व बहन गर्न सक्ने एवं व्यक्तिगत जमानत प्रदान गर्न सक्षम व्यक्ति ।
- १६ वर्ष पुरा भई ६५ वर्ष उमेर ननाघेका महिला तथा पुरूषहरु ।
- संस्थाको कार्यक्षेत्र भित्र बसोबास भएका अधिकतम् ५० जना सम्मका स्थानीय महिला तथा पुरूषहरूको समूह ।

प्रदेश तथा जिल्लागत शाखा कार्यालयहरु

क्र.सं.	जिल्ला	शाखा	प्रदेशको नाम	कुल शाखा
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२	ओखलढुङ्गा	१		
३	मोरङ	४		
४	झापा	४		
५	ईलाम	१		
६	उदयपुर	१		
७	तेह्रथुम	१		
८	धनकुटा	१		
९	रौतहट	६	मधेश प्रदेश	३८
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११	सर्लाही	९		
१२	बारा	६		
१३	महोत्तरी	५		
१४	पर्सा	४		
१५	सिराहा	२		
१६	धनुषा	५		
१७	रसुवा	१	बागमती प्रदेश	२८
१८	रामेछाप	२		
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क्र.सं.	जिल्ला	शाखा	प्रदेशको नाम	कुल शाखा
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३१	बागलुङ	३		
३२	मुस्ताङ	१		
३३	मनाङ	१		
३४	म्याग्दी	१		
३५	नवलपरासी (ब.सु.पू)	४		
३६	पर्वत	३		
३७	लमजुङ्ग	४		
३८	कास्की	२		
३९	तनहुँ	३		
४०	गोरखा	३		
४१	रोल्पा	१	लुम्बिनी प्रदेश	४७
४२	रूपन्देही	६		
४३	बाँके	४		
४४	बर्दिया	४		
४५	दाङ	२		
४६	अर्घाखाँची	३		
४७	नवलपरासी (ब.सु.प.)	५		
४८	पाल्पा	४		
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५२	सल्यान	१	कर्णाली प्रदेश	२
५३	सुर्खेत	१		
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सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
Suryodaya Womi Laghubitta Bittiya Sanstha Limited
केन्द्रीय कार्यालयः बनेपा- १३, साँगा, काभ्रेपलाञ्चोक
कर्पोरेट कार्यालयः महालक्ष्मी-४, ललितपुर
Email: info@swmfi.com.np, Webiste: www.swmfi.com.np

चौधौँ वार्षिक साधारण सभा सम्बन्धी सूचना !

श्री आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८२ पौष ८ गते बसेको २४१औं बैठकको निर्णयानुसार कम्पनीको चौधौँ वार्षिक साधारण सभा (आ.व.०८१/८२) निम्न मिति, समय र स्थानमा देहायमा उल्लेखित विषयहरुमा छलफल गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको उपस्थितिका लागि अनुरोध गरिन्छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८२ पौष ३० गते बुधवार, (तदनुसार १४ जनवरी, २०२६)

समय : दिउँसो १२:३० बजे

स्थान : महालक्ष्मी नगरपालिका वडा नं.-८, लुभु, ललितपुर स्थित लुभु पार्टी प्यालेस एण्ड क्याटरिङ्ग सेण्टरको सभाहल

छलफलका विषयहरु :

क) सामान्य प्रस्तावहरु :

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।

२. लेखापरीक्षकको प्रतिवेदन सहितको २०८२ आषाढ मसान्तको वासलात, २०८१ श्रावण १ गते देखि २०८२ आषाढ मसान्त सम्मको नाफा/नोक्सान हिसाब र सोही अवधिको नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरु उपर छलफल गरी पारित गर्ने ।

३. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.ब. २०८२/८३ को लागि लेखापरीक्षण समितिको सिफारिसमा लेखापरीक्षण गर्न लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।

ख) विशेष प्रस्तावहरु :

१. संस्थापक तर्फको शेयर स्वामित्व परिवर्तन गरी ६७.२९ प्रतिशत कायम गर्ने तथा सर्वसाधारण तर्फको शेयर स्वामित्व परिवर्तन गरी ३२.७१ प्रतिशत कायम गर्ने गरी वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावली संशोधन गर्ने सम्बन्धी विशेष प्रस्ताव पारित गर्ने सम्बन्धमा ।

२. भविष्यमा अन्य लघुवित्त संस्थासँग मर्जर तथा प्राप्ती गर्ने प्रयोजनार्थ अन्य उपयुक्त लघुवित्त वित्तीय संस्थाहरुसँग मर्जर/प्राप्ती सम्बन्धी सम्झौता पत्र तर्जुमा गर्ने, DDA गर्ने र मर्जर/प्राप्ती सम्बन्धी आवश्यक अन्य सम्पूर्ण प्रक्रिया पुरा गर्न/गराउन सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

३. उपरोक्त बमोजिमका विशेष प्रस्तावहरुमा नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृत लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन एवं परिवर्तन गर्न निर्देशन भएमा सो समेत मिलाई संशोधन एवं परिवर्तन गर्ने लगायत अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने ।

ग) विविध प्रस्तावः

साधारण सभा सम्वन्धी थप जानकारी

१. सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरुले सभाको दिन सभा हुने स्थानमा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ । शेयरधनी महानुभावहरुको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा सभा हुने दिनको विहान १०:३० बजे देखि सभा सञ्चालन रहे सम्म खुल्ला रहनेछ ।

२. वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२ पौष १८ गते एक दिनका लागि वित्तीय संस्थाको शेयरधनी दर्ता किताव बन्द रहनेछ । नेपाल स्टक एक्सचेञ्ज लिमिटेडमा शेयरधनी दर्ता किताब बन्द (Book Close) हुनुभन्दा अघिल्लो दिनसम्म कारोबार भई शेयर खरिद गरी नियमानुसार निजहरुको नाममा शेयर नामसारी भई आएका शेयरधनीहरु सो सभामा भाग लिन सक्नु हुनेछ ।

३. शेयरधनी महानुभावहरुको सुविधा तथा जानकारीको लागि संक्षिप्त वार्षिक प्रतिवेदन यसै सूचनाको साथ प्रकाशित गरिएको छ । कार्यालय समय भित्र यस वित्तीय संस्थाको कर्पोरेट कार्यालय: महालक्ष्मी-४, ललितपुरबाट कार्यालय समयमा वा यस वित्तीय संस्थाको वेबसाइट www.swmfi.com.np बाट समेत उक्त वार्षिक प्रतिवेदन प्राप्त गर्न सकिनेछ । सभामा भाग लिन खोलिएको (डिम्याट) नं. र आफ्नो परिचय खुल्ने प्रमाण (जस्तै: नागरिकताको प्रमाणपत्र वा अन्य कुनै परिचय पत्र) सभा हुने दिन अनिवार्य रुपमा साथमा लिई आउनु हुन अनुरोध छ । भर्चुअल माध्यमबाट सभामा सहभागी हुन चाहने शेयरधनीले सभा हुनु भन्दा कम्तीमा ७ दिन अगावै कर्पोरेट कार्यालयमा नाम सहितको विवरण टिपोट गराउनु पर्नेछ । टिपोट गराएका शेयरधनीलाई आवश्यक Link उपलब्ध गराइनेछ ।

४. साधारण सभामा भाग लिन प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले प्रतिनिधि पत्र (प्रोक्सी फाराम) भरी कर्पोरेट कार्यालय महालक्ष्मी-४, ललितपुरमा सभा सुरु हुनुभन्दा कम्तिमा ४८ घण्टा अगाडि दर्ता गराई सक्नु पर्नेछ ।

५. प्रतिनिधि मुकरर गर्दा सम्पूर्ण शेयरको प्रतिनिधि एकै व्यक्तिलाई गर्नु पर्दछ । एकै शेयरधनीले एक भन्दा बढी प्रतिनिधि मुकरर गरेमा जुन प्रोक्सी वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ सो मात्र मान्य हुनेछ ।

६. प्रतिनिधी मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रोक्सी नियुक्त नगरी केही शेयर आफैले राखी सभामा स्वयं शेयरधनी उपस्थित भएमा उक्त मुकरर गरिएको प्रतिनिधि स्वत: बदर हुनेछ ।

७. नाबालक शेयरधनीको तर्फबाट वित्तीय संस्थाको शेयर लगत किताबमा संरक्षकको रुपमा दर्ता भएको व्यक्तिले भाग लिन वा प्रतिनिधी तोक्न सक्नु हुनेछ ।

८. शेयरधनीहरुले व्यक्त गरेको मन्तव्य वा प्रश्नहरुको सम्बन्धमा सञ्चालक समितिको तर्फबाट सामुहिक रुपले अध्यक्ष वा अध्यक्षबाट अख्तियारी पाएका व्यक्तिले जवाफ दिन सक्नेछन् ।

९. छलफलको विषयअन्तर्गत विविध शिर्षक सम्बन्धमा शेयरवाला महानुभावहरुले छलफल गर्न चाहनु भएको विषय बारेमा साधारण सभा हुनु भन्दा कम्तिमा ७ दिन अघि वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत वित्तीय संस्थाको अध्यक्षलाई लिखित रुपमा जानकारी दिनुपर्नेछ । तर यसलाई छलफल र पारित हुने प्रस्तावको रुपमा सामवेश गरिने छैन ।

१०. साधारण सभामा कुनै छलफलको विषय अन्तर्गत छलफल गर्नु परेमा कुल शेयर पुँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृत दिएकोमा बाहेक सभाको सुचनामा उल्लेख नभएको विषय (एजेण्डा) उपर सभामा छलफल र निर्णय गरिने छैन । कम्पनी ऐन २०६३ को दफा ८४ अनुसारको संक्षिप्त वार्षिक आर्थिक विवरण, संचालक समितिको प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन शेयरधनीहरुले निरीक्षण वा प्राप्त गर्न चाहनु भएमा वित्तीय संस्थाको कर्पोरेट कार्यालय वा यस वित्तीय संस्थाको वेबसाइट www.swmfi.com.np बाट उपलब्ध हुनेछ ।

११. सुरक्षाको दृष्टिकोणले शेयरधनी महानुभावहरु सभा स्थल आउँदा झोला वा अन्य सामान नलिई आउनुहुन अनुरोध गरिन्छ । आवश्यकता अनुसार सभा कक्षमा प्रवेश गर्दा सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरी दिनुहुन समेत अनुरोध गरिन्छ ।

१२. साधारण सभा सम्बन्धी अन्य जानकारीको लागि वित्तीय संस्थाको कर्पोरेट कार्यालय, महालक्ष्मी-४, इमाडोल, ललितपुरको फोन नं. ०१-५९१२७५३ मा सम्पर्क राख्नु हुन अनुरोध छ ।

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको चौधौँ वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्धारा प्रस्तुत
आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

यस सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय चौधौँ वार्षिक साधारण सभामा उपस्थित हुनुभएका सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, विभिन्न निकाय एवं संघ संस्थाहरूका प्रतिनिधिज्यूहरू, यस वित्तीय संस्थाका शुभचिन्तकज्यूहरू, पत्रकार एवं आमन्त्रित अतिथिज्यूहरूलाई यस संस्थाको सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक अभिवादनका साथ स्वागत गर्न चाहन्छु ।

यस वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट २०६८ साल फाल्गुण १९ गते "घ" वर्गको लघुवित्त वित्तीय संस्थाको रूपमा इजाजतपत्रप्राप्त गरी २०६८ साल फाल्गुण २५ गते अन्तर्राष्ट्रिय नारी दिवसको दिन देखि वित्तीय कारोवार शुभारम्भ गरेको यहाँहरू सबैलाई विदितै छ । यस क्रममा वित्तीय संस्थाले चौध वर्ष पुरा गरी सकेको छ । यसै सन्दर्भमा हामीले आर्थिक वर्ष २०८१/८२ मा सम्पन्न गरेका विभिन्न गतिविधि र उपलब्धिहरूलाई समावेश गरी वासलात, नाफा नोक्सान हिसाव, अन्य विस्तृत आम्दानीको विवरण, नगद प्रवाह विवरण तथा अन्य सम्पूर्ण वित्तीय विवरणहरू सभाको स्वीकृतिका लागि प्रस्तुत गर्दछु । आर्थिक वर्ष २०८१/८२ मा वित्तीय संस्थाले हासिल गरेका उपलब्धिहरू, सामना गर्नु परेका चुनौती तथा समस्याहरू र आर्थिक वर्ष २०८२/८३ का लागि तय गरिएका रणनीति तथा कार्यक्रमहरू लगायतका विषयहरू यहाँहरू समक्ष पेश गर्न चाहन्छु ।

(क) बिगत वर्षको कारोबारको सिंहावलोकनः

यस वित्तीय संस्थाले लघुवित्त कार्यक्रम सञ्चालन गर्ने क्रममा शाखा कार्यालयहरू आसपासका क्षेत्रहरूमा लक्षित परिवारको घरदैलोमा पुगी कार्यक्रममा आवद्ध गराई गरिवी, वेरोजगारी, सामाजिक सचेतनाको अभाव जस्ता समस्याबाट लक्षित वर्गहरूलाई उकास्ने अनवरत पहल गरिरहेको छ । त्यस्तै, वित्तीय श्रोतको आवश्यकता परेका लक्षित वर्गलाई कर्जा लगानी गर्ने प्रमुख ध्येयमा आधारित भएर संस्थाले कारोबार एवं कार्यक्रमको पहुँच बृद्धि गर्दै लगेको छ । आर्थिक वर्ष २०८१/८२ को अन्तसम्ममा संस्थाले देशका विभिन्न ५५ जिल्लाहरूमा १७१ वटा शाखा कार्यालयहरू मार्फत विभिन्न ४३२ वटा स्थानीय निकायहरूमा (गाउँपालिका, नगरपालिका, उपमहानगरपालिका र महानगरपालिकाहरू समेत) बसोबास गर्ने लक्षित वर्गहरूलाई लघुवित्त कार्यक्रम अन्तर्गतको २०,०२६ वटा समूहमा आवद्ध गराई १,८९,६९६ जना सदस्यहरूलाई निजहरूको घरदैलोमा सरल र सुलभ तवरले लघुवित्त सेवा प्रदान गरिरहेको छ ।

अब, आर्थिक वर्ष २०८१/८२ का उपलब्धिको बुँदागत रूपमा उल्लेख गर्न चाहन्छौं ।

१. पुँजी बृद्धिः

वित्तीय संस्थाको आ.ब. २०८०/८१ को आषाढ मसान्तमा कायम भएको चुक्ता पुँजी रू. १,०४,३६,६६,३१६।७२ भएकोमा गत वर्षको नाफाबाट छुट्टाइएको ६ प्रतिशत बोनश शेयर रू. ६,२६,१९,९७९।- थप गर्दा आ.ब. २०८१/८२ को अन्तसम्ममा वित्तीय संस्थाको कुल चुक्ता पुँजी रू. १,१०,६२,८६,२९५।७२ पुगेको छ ।

२. कार्यक्रम तथा कारोवार विस्तारः

आर्थिक वर्ष २०८१/८२ मा आर्थिक मन्दीको प्रभाव कायम नै रहेको, नेपाल राष्ट्र बैंकको दुई वटा लघुवित्त वित्तीय संस्थाबाट मात्र कर्जा लिन सकिने तथा क, ख र ग वर्गका बैंक तथा वित्तीय संस्थाबाट कर्जा कारोवार गरेका ऋणीहरूले "घ" वर्गको लघुवित्त वित्तीय संस्थाबाट कर्जा लिन नपाइने नीतिगत व्यवस्था तथा लघुवित्त वित्तीय संस्था विरूद्धको संघर्ष समिति लगायतका केही समूहहरूले कार्यक्रम सञ्चालनमा अवरोध तथा भ्रम सृजना गरेका कारण

थप नयाँ शाखा विस्तार गर्न उपयुक्त वातावरण नरहेकोले मौजुदा शाखा कार्यालयहरूको व्यवस्थापनमा नै बढी ध्यान केन्द्रित गरी आ.व. २०८१/८२ को अन्त्यमा आइपुग्दा ८ वटा शाखा कार्यालयहरू मर्जर गरी संस्थाको ५५ जिल्लामा १७१ वटा शाखा कार्यालय रहेको छ । समीक्षा अबधिमा खुद कर्जा रकम रू ११,८२,६३,३१,५४२।- पुगेको छ भने सदस्यहरूबाट संकलन गरिएको बचत रू. ५,५२,७१,८६,७२१।- परिचालन गरिएको छ । समीक्षा वर्षमा पुनरसंरचना गरिएका कर्जामा कर्जा नोक्सानी व्यवस्था अन्तर्गत नेपाल राष्ट्र बैंकको निर्देशन अनुसार थप खर्च व्यवस्था गरिएको हुँदा मुनाफामा असर परेको छ । विभिन्न किसिमका लघुवित्त विरोधी गतिविधिहरूको कारणले गर्दा कर्जा असुली तथा कारोवार विस्तारमा प्रत्यक्ष असर पर्न गएको छ । यस्ता गतिविधिले समस्त लघुवित्त क्षेत्रमा नै प्रत्यक्ष असर पारेकोले लघुवित्त संस्थाहरूको (खुद्रा कारोवार गर्ने) निष्कृय तथा जोखिममा रहेको कर्जामा बृद्धि भएको छ । समीक्षा वर्षको अन्तमा यस वित्तीय संस्थाको निष्कृय कर्जा कुल कर्जाको ४.७० प्रतिशत रहेको छ ।

बिगत दुई आर्थिक वर्षको संक्षिप्त वित्तीय स्थिति र उपलब्धिहरू देहाय बमोजिम रहेको छ ।

विवरण	आषाढ मासान्त (रु.०००)		बृद्धि/(घटी)	
	२०८२	२०८१	संख्या/रकम	प्रतिशत
शाखा संख्या	१७१	१९२	(२१)	(१०.९४)
कर्मचारी संख्या	६९६	७२९	(३३)	(४.५३)
सदस्य संख्या	१८९,६९६	१८२,२३२	७,४६४	४.१०
ऋणी संख्या	७७,७५३	७५,०१०	२,७४३	३.६६
शेयर पुँजी (रु)	१,१०६,२८६।३०	९१०,७८२।५१	१९५,५०३।७९	२१.५%
जगेडा कोष (रु)	३९६,४६५।१५	५६६,६९७।५३	(१७०,२३२।३८)	-३०.०%
ऋण तथा सापटी (रु)	५,१८५,७५८।८१	५,४४१,१९६।१२	(२५५,४३७।३१)	-४.७%
बचत दायित्व (रु)	५,५२७,१८६।७२	४,८२४,७६७।८४	७०२,४१८।८८	१४.६%
अन्य दायित्व तथा कोष (रु)	२९८,०७६।०४	२८४,९००।११	१३,१७५।९३	४.६%
कुल पुँजी तथा दायित्व (रु)	१२,५१३,७७३।०२	१२,०२८,३४४।११	४८५,४२८।९१	४.०%
नगद, बैंक मौज्दात तथा लगानी (रु)	४५६,९२७।८२	७२१,३९०।५५	(२६४,४६२।७३)	-३६.७%
लगानीमा रहिरहेको खुद कर्जा (रु)	११,८२६,३३१।५४	११,१०७,७५५।८८	७१८,५७५।६६	६.५%
लगानी (रु)	२,७००।-	२,०००।-	७००।-	३५.०%
स्थिर तथा अन्य सम्पत्ति (रु)	२२७,८१३।६५	१९७,१९७।६७	३०,६१५।९८	१५.५%
कुल सम्पति (रु)	१२,५१३,७७३।०२	१२,०२८,३४४।११	४८५,४२८।९२	४.०%
खुद ब्याज आम्दानी (रु)	१,५७५,७४७।२१	१,५३९,०७२।८३	३६,६७४।३८	२.४%
सञ्चालन मुनाफा (नोक्सान) (रु)	४७,२४२।३७	१०२,६९९।२६	(५५,४५६।८९)	-५४.०%
खुद नाफा/नोक्सान (रु)	३६,०७८।८५	५६,९४७।१३	(२०,८६८।२८)	-३६.६%
पुँजीकोष अनुपात(%)	१०.४९	११.४३	(०.९४)	-८.२%

उठाउन बाँकी कर्जा र निक्षेप परिचालनमा भएको बृद्धि समान रूपमा रहेको तथा तरलता व्यवस्थापनमा सजग भई बैंक तथा वित्तीय संस्थाबाट लिइएको सापटी (Borrowing) रकम कमी गराइएको छ । वित्तीय सक्षमतामा सजगता कायम गर्ने ध्येय अनुरूप खुद ब्याज आम्दानीमा तुलनात्मक रूपमा बृद्धि भएको छ । साथै, समीक्षा वर्षमा पुनरसंरचना गरिएको कर्जामा समेत नेपाल राष्ट्र बैंकको निर्देशन अनुसार भाखा नाघेको अवधिको आधारमा कर्जा नोक्सानी व्यवस्था अन्तर्गत रू. ३० करोड ३१ लाख खर्च लेखाङ्कन गरिएको कारण मुनाफामा असर परेको छ ।

३. कर्मचारी तालिम तथा वृत्ति विकासः

वित्तीय संस्थामा २०८२ असार मसान्तसम्ममा पूर्णकालिन र आंशिक समय काम गर्ने समेत गरी कुल ६९६ जना कर्मचारीहरू विभिन्न तहमा सेवारत छन् । समुदायस्तरका बासिन्दा व्यक्तिलाई समूह परिचालक तथा सहजकर्ताको रूपमा परिचालन गरी लघुवित्त कार्यक्रमलाई थप व्यवस्थित बनाइएको छ । संस्थाको सफलताको श्रेय कर्मचारीहरूलाई जाने हुँदा कर्मचारीहरूको भर्ना, सरूवा, बढुवा, वृत्ति विकास तथा कार्यसम्पादनमा आधारित उत्प्रेरणा, प्रोत्साहन एवं कारवाही गर्न उपयुक्त नीतिको माध्यमबाट प्रभावकारी ढंगले कार्यान्वयन गरिएको छ । दक्ष, लगनशील, अनुशासित, एवं इमान्दार कर्मचारीहरू संस्थाका अमूल्य सम्पत्ति हुन भन्ने मान्यतालाई आत्मसात गरी कार्यसम्पादनमा प्रभावकारी भूमिका निर्वाह गर्न एवं कर्मचारीको वृत्ति विकासमा जोड दिई विभिन्न संस्थाले आयोजना गर्ने तथा संस्थाले आन्तरिक रूपमा आयोजना गर्ने तालिमहरूमा सहभागी गराई उनिहरूको क्षमता थप अभिबृद्धि गर्ने नीति लिइएको छ । कार्यसम्पादन मूल्यांकनमा अधिक अंक हासिल गर्ने, कार्यकुशलतामा क्षमतावान, अनुभवी, संस्था प्रति प्रतिवद्ध लगनशील, अनुशासित, सकारात्मक उत्प्रेरणा दिन सक्ने धैर्यवान कर्मचारीहरूलाई जिम्मेवारी दिई बृत्ति विकासको अवसर प्रदान गर्ने रणनीति लिइएको छ ।

यस वित्तीय संस्थामा कार्यरत कर्मचारीहरू, समूह परिचालक तथा सहजकर्ताहरू समेतले उपदान, योगदानमा आधारित पेन्सन, सुत्केरी खर्च तथा स्वास्थ्य बीमाको लाभ जस्ता सुविधा पनि प्राप्त गरून भन्ने उद्येश्यले सबै कर्मचारीहरूलाई सामाजिक सुरक्षा कोषमा आवद्ध गराइएको छ । त्यसै गरी स्थायी कर्मचारीहरूलाई जीवन बीमा सुविधामा समेत सहभागी गराइएको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कर्मचारीहरूको दक्षता अभिबृद्धिको लागि गत आर्थिक वर्षको कर्मचारीको तलब भत्ताको ३% रकम तालिम तथा वृत्ति विकासमा खर्च गर्नुपर्ने प्रावधान अनुसार संस्थाले कर्मचारी तालिम तथा दक्षता अभिवृद्धिमा आर्थिक वर्षमा रू. १,०१,३६,६७१।- खर्च गरेको छ । यस आर्थिक वर्षको अन्तमा कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोषमा जम्मा रू. १०,६५,३८२।६९ रहेको छ ।

४. संस्थागत सुशासनः

संस्थाको काम कारवाहीको प्रकृयामा संस्थागत सुशासन मार्गदर्शनको रूपमा रहेको मनन गर्दै सोही अनुरूप सञ्चालक समितिका काम कारवाहीहरू तथा अन्य क्रियाकलापहरू पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनको विकास गर्न एवं सोको अनुभुति गराउन संस्था सदैव क्रियाशील छ । नेपाल राष्ट्र बैंक एवं अन्य सम्वन्धित नियमनकारी निकायहरूबाट जारी भएका नीति निर्देशनलाई तथा लेखापरीक्षकले औल्याएका कैफियतहरूलाई संस्थाले सजगताका साथ पालना गर्दै एवं सच्याउदै आएको छ ।

५. सूचना प्रविधि :

संस्थाको सेवाको गुणस्तर बढाउन सूचना प्रविधिलाई महत्वका साथ अवलम्बन गरिएको छ । संस्थाले सिनर्जी टेक सफ्टवेयर प्रा.लि ले तयार गरेको MFinplus सफ्टवेयर Centralized Online System लाई सम्पूर्ण शाखा कार्यालयहरूमा सञ्चालन गरिरहेको छ । उक्त सफ्टवेयरको केन्द्रीकृत रूपमा Hosting गर्ने गरी भएको सम्झौता बमोजिम सफ्टवेयर प्रदायक कम्पनीले तथा संस्थाले समेत Data Back-Up को सुरक्षण गर्ने गरेको छ । कर्मचारीहरूको हाजिरी, बिदा, केन्द्रीकृत तलव भत्ता पास गर्ने, स्टक व्यवस्थापन, सम्पत्तिहरूको लेखाङ्कन, Loan Appraisal, DCGF Module, सदस्यलाई प्रविधिमैत्री बनाउनको लागि मोबाइल बैंकिङ्ग, एसएमएस, QR Code र नविनतम् प्रविधिहरु जस्तैः e-Sewa, Khalti, Connect IPS जस्ता विभिन्न सेवाहरु प्रयोगमा ल्याएको छ ।

६. ग्राहक संरक्षण तथा वित्तीय साक्षरता कार्यक्रमः

ग्राहक सदस्यलाई विभिन्न किसिमका सीपमुलक तालिम प्रदान गर्ने, कृषि र पशुपालनको व्यवहारिक शिक्षा प्रदान गर्ने, प्राकृतिक प्रकोपको कारणबाट समस्यामा परेकालाई राहत दिने, उत्कृष्ट समूहलाई पुरस्कृत गर्ने, ऋणी सदस्यलाई प्रोत्साहन वापत रकम प्रदान गर्ने, सदस्य तथा अभिभावक सम्मिलित अन्तरक्रिया कार्यक्रम गर्ने, प्रसुति खर्च प्रदान

गर्ने, सदस्यका छोरा-छोरीलाई शिक्षामा प्रोत्साहन गर्न रकम प्रदान गर्ने, अस्पताल भर्ना हुने सदस्य एवं सदस्यको परिवारलाई औषधोपचार वापत रकम प्रदान गर्ने तथा स्वास्थ्य शिविर सञ्चालन गर्ने लगायतका कार्यहरू ग्राहक संरक्षण कोष मार्फत खर्च गर्ने कार्य भएको छ ।

यस कोषमा आ.व. को अन्त्यसम्म निम्नानुसारको रकम रहेको छ ।

विवरण	रकम रू.
गत आ.व. को अन्तिम मौज्दात	१०,७६,५५,१३५।-
ग्राहक संरक्षण कोषबाट यस वर्षको खर्च	४५,१९,४७३।-
यस वर्षको खुद मुनाफाको १.५ प्रतिशत कोषमा रकमान्तर	५,४१,१८३।-
यस वर्षको कोषको व्याज आम्दानी	१६,८४,०२६।-
यस आ.व. को अन्तिम मौज्दात	१०,५३,६०,८७०।-

ग्राहक संरक्षण कोषमा रहेको रकम मध्ये रू. ४ करोड रकमलाई अलग्गै Earmark गरी बैकहरूमा मुद्धती निक्षेपको रूपमा जम्मा गरिएको छ । आर्थिक बर्ष २०८१/८२ मा रू. १६,८४,०२६।- यस कोषमा व्याज आम्दानी मार्फत थप भएको छ ।

आर्थिक वर्ष २०८१/८२ मा ग्राहक संरक्षण कोषबाट सुत्केरी भत्ता वापत २७२ जनालाई रू. २,७१,३००।-, १६४ वटा व्यवसायिक सीपमुलक तालिम वापत रू. ३८,५५,१७३।- प्राकृतिक प्रकोप तथा दैबिक विपत्ती अन्तर्गत सदस्य राहत कोष वापत १३८ जनालाई रू. ३,९३,०००।- गरी रू. ४५,१९,४७३।- खर्च गरिएको छ ।

७. संस्थागत सामाजिक उत्तरदायित्व :

यस वित्तीय संस्थाको संस्थागत सामाजिक उत्तरदायित्व कोषमा भएको रकम निम्नानुसार रहेको छ ।

विवरण	रकम रू.
गत आ.व. को अन्तिम मौज्दात	४७,६२,५३४।-
सामजिक उत्तरदायित्व कोषबाट यस वर्षको खर्च	२,८७,०६६।३०
यस वर्षको खुद मुनाफाको १ प्रतिशत कोषमा रकमान्तर	३,६०,७८८।-
यस आ.व. को अन्तिम मौज्दात	४८,३६,२५६।-

आर्थिक वर्ष २०८१/८२ मा सामाजिक उत्तरदायित्व कोषबाट वित्तीय साक्षरता वापत रू ४५,१७२।-, Global Money Week 2025 मा रू. ८१,३६५।-, सामुदायीक बिद्यालयका गरिव तथा जेहेन्दार बिद्यार्थिहरूलाई SEE को तयारी कक्षा सञ्चालन बापत रू. ३०,९६०।- सरकारी बिद्यालयमा गरिव तथा जेहेनदार बिद्यार्थीलाई झोला बितरणमा रू. ६७,७५२।३०, कुर्सि, डस्टविन बितरण कार्यक्रममा रू. २०,५२७।-, रक्तदान कार्यक्रममा रू. १७,२९०।- र विविध अन्तर्गत रू. २४,०००।- गरी रू. २,८७,०६६।३० खर्च भुक्तानी गरिएको छ ।

८. राजस्वमा योगदानः

संस्थाले आ.व. २०८१/८२ मा नेपाल सरकारलाई संस्थागत आयकर वापत रू. ५ करोड २३ लाख ३० हजार, कर्मचारीहरूको पारिश्रमिक आयकर वापत रू. ४६ लाख १६ हजार, लाभांश बितरण वापत रू. १ करोड २३ हजार, बचतको व्याजमा कर वापत रू. १ करोड ७७ लाख २३ हजार र अन्य कर बापत रू. ३ लाख ७० हजार गरी राजस्वमा कुल रू. ८ करोड ५० लाख ४८ हजार योगदान गरेको छ । त्यस्तै, घरवहाल बापतको कर बापत प्रत्येक शाखा कार्यालय रहेको स्थानीय पालिकाहरूमा रकम जम्मा गरिएको छ ।

९. कर्जा सूरक्षण तथा लघुबीमा :

संस्थाले ऋणी सदस्यहरूको कर्जाको कर्जा सुरक्षण कोषसँग सम्झौता गरी कर्जाको सुरक्षण गर्दै आइरहेको छ । आ.व २०८१/८२ मा रू. १२,१६,३५,४०,८०३।- कर्जाको सुरक्षण वापत रू.४,६८,४१,३०८।५० खर्च गरिएको छ । त्यस्तै लघु

जिवन बीमा अन्तर्गत ऋणी सदस्यहरूको कर्जाको विभिन्न बीमा तथा लघुबीमा कम्पनीहरूसँग सम्झौता गरी न्यूनतम शुल्कमा कर्जा रकम बरावरको म्यादी लघुबीमा सेवा प्रदान गरिएको छ । हाल यस संस्थासँग रिलायवल नेपाल लाइफ इन्स्योरेन्स, गार्डियन माइक्रो लाइफ इन्स्योरेन्स, क्रेष्ट माइक्रो लाइफ इन्स्योरेन्स, लिबर्टी माइक्रो लाइफ इन्स्योरेन्स र नेशनल लाइफ इन्स्योरेन्स कम्पनीसँग सम्झौता गरी सम्भाव्य जोखिमलाई न्यूनिकरण गर्दै आएको छ ।

१०. मोबाइल बैकिङः

यस संस्थाले आफ्ना ग्राहक सदस्यहरूलाई मोवाईल बैकिङको सुविधा उपलब्ध गराउदै आएको छ । यसबाट ग्राहक सदस्यहरूलाई मोवाइल एपको माध्यमबाट बैकिङ कारोवार गर्न सहज भएको छ । वाणिज्य बैकको सुविधाको स्वाद दिने उद्धेश्यले सञ्चालन भएको मोवाइल बैकिङको सुविधा ग्राहकहरू बीच क्रमश लोकप्रिय पनि बन्दै गइरहेको छ Mobile Banking सेवाको सुरूवात गर्न नेपाल राष्ट्र बैकवाट भुक्तानी सेवा प्रदायकको अनुमति लिनुपर्ने भएकोले अनुमति प्राप्त गरी यस लघुवित्तको आफ्नै Mobile App बाट Mobile Banking सेवा शुरूवात गरेको छ ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कारोबारमा परेको असरः

आर्थिक वर्ष २०८१/८२ मा विश्व अर्थतन्त्रमा केहि सुधार देखिए तापनि त्यसको गति अझै सुस्त र असन्तुलित नै रहेको छ । बिकसित राष्ट्रहरूमा उपभोग, रोजगारी तथा मुद्रास्फीतिको अवस्था कोभिडपुर्व स्तरमा फर्किदै गए पनि धेरै उदयीमान तथा विकासोन्मुख अर्थतन्त्रहरूले अझै स्थायीत्व पाउन सकेका छैनन् । भू-राजनीतिक तनाव र आपूर्ति प्रणालीमा देखिएका अवरोधहरूले ती अर्थतन्त्रहरूमा अनिश्चितता थपेको छ ।

विभिन्न समूह तथा अभियानकर्ताहरूले लघुवित्तको बिभिन्न शाखाहरूमा कार्य गर्न तथा दैनिक कार्यसञ्चालनमा समेत अवरोध गरेको, कर्मचारीहरू माथी डर धम्की दिई स्थलगत कार्यलाई असहज बनाएको, सामाजिक सञ्जाल तथा सञ्चार माध्यमहरूबाट लघुवित्त संस्थाहरू प्रति भ्रामक र नकारात्मक सूचनाहरू फैलाउने गतिविधिहरू सञ्चालन गरेकोले कर्जा असुलीमा थप असहज अवस्था सृजना भएको छ । जसको कारण समग्र आर्थिक गतिविधिमा सुस्तता आई कर्जा लगानी, असुली, नगद प्रवाह, कर्जाको गुणस्तर, कारोवार बिस्तारमा प्रत्यक्ष असर परेको जानकारी गराउन चाहन्छु ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणाः

चालु आर्थिक वर्ष २०८२/०८३ को मंसिर मसान्तसम्मको उपलब्धि गत आ.ब. २०८१/०८२ को सोही अवधिसम्मको अपरिष्कृत वित्तीय विवरण तथा कार्यक्रम पहुँच निम्नानुसार रहेको छ ।

क्र.सं.	विवरण	२०८२ मंसिर मसान्त सम्म	२०८१ मंसिर मसान्त सम्म	परिवर्तन प्रतिशत
१	कुल शाखा संख्या	१७१	१७९	-४.४७%
२	कुल सदस्य संख्या	१९३,०४३	१८६,२१७	३.६७%
३	कुल ऋणी संख्या	७६,८३७	७६,०६७	१.०१%
४	वचत रकम (रु.)	५,८२४,५१०,५२६|८७	४,९९६,६५५,५५१|८५	१६.५७%
५	उठाउन बाँकी कर्जा रकम (रु.)	१२,३१७,०४१,२८०|७६	११,४३४,७०६,९३४|७८	७.७२%
६	सापटी ऋण (रु.)	४,४६६,५२८,४२३|०५	४,८९८,३०६,१८०|२७	-८.८१%
८	अन्य आम्दानी (रु.)	५२,८६९,१८९|१७	४७,१००,५९५|४८	१२.२५%
९	व्याज खर्च (रु.)	३१२,६६३,७२४|७६	३१५,४३३,७८२|४४	-०.८८%
१०	सञ्चालन खर्च (रु.)	५०,०४१,४७३|०९	४६,५६०,२३८|०२	७.४८%
११	कर्जा नोक्सानी व्यवस्था (रु.)	११,२५१,८५६|८८	१०,३६३,३००|०४	८.५७%
१२	कर्मचारी खर्च (रु.)	१७४,७१९,६२८|५३	१९३,९९५,१८३|०५	-९.९४%
१३	सञ्चालन नाफा (नोक्सान) (रु.)	१६८,७३३,३१०|०८	४,७९५,१९१|०३	३४१८.८०%

आर्थिक वर्ष २०८२/८३ को कार्य योजनाः

लघुवित्त कार्यक्रमको विस्तारको लागि उपयुक्त वातावरण नभएता पनि आर्थिक वर्ष २०८२/८३ को वार्षिक कार्यक्रम बमोजिम २०८२ मंसिर मसान्तसम्मको स्थिति समिक्षा गर्दा निर्धारण गरिएका लक्ष्य प्राप्ति गर्न तर्फ प्रयास भइरहेको अवस्था छ । आ.व. २०८१/०८२ मा कार्यक्रम विस्तार हुने सम्भावना घट्दो दरमा रहेका ८ वटा शाखा कार्यालयहरूलाई सदस्यलाई पायक पर्ने नजिकका शाखा कार्यालयहरूसँग मर्जर गरी कुल सञ्चालित शाखाको संख्या १७१ वटा भएको छ । एक सदस्य दुई लघुवित्तको नियामकीय व्यवस्थाले असहज भएतापनि सदस्य टिकाउने नीति बमोजिम सदस्य तथा ऋणी संख्यामा सामान्य बृद्धि भएको छ । उठाउन बाँकी कर्जा रकममा भएको बृद्धिको तुलनामा बचत परिचालनमा भएको बृद्धिले गर्दा सापटी ऋण घटेको छ ।

कर्मचारी उत्पादकत्व बृद्धि गर्ने, संस्थाको शाखा सञ्जाल धेरै भएकोले हालको शाखा सञ्जाललाई सुपरिवेक्षण र अनुगमनको कार्यलाई अझ चुस्त, दुरूस्त बनाउनको लागि आन्तरिक लेखापरीक्षण र अनुगमन कार्यलाई अझ बढी सशक्त बनाउने गरी १७ वटा शाखाहरूमा अनुगमन मुकाम राखी कार्य सञ्चालन गरिएको छ । कर्मचारी उत्पादकत्व बृद्धि गर्न मासिक कार्य सम्पादनका आधारमा मूल्यांकन गर्ने र सो को आधारमा वृत्ति विकास गराउने नीति लिइएको छ ।

त्यस्तै, कार्यक्रम तथा बजेट तर्जुमा गर्दा संस्थाले लघुवित्त क्षेत्रमा आफ्नो पहिचान हुने किसिमले देहायका मुख्य सरोकारवालाहरू (Stakeholders) को आवश्यकता, चाहना र अपेक्षालाई समेट्ने गरी अगाडि बढ्ने रणनीति लिइएको छ ।

क. सदस्यहरूको चेतनाको स्तर, बदलिदो चाहना, सेवा प्रदान गर्ने बैकल्पिक माध्यमको उपलब्धता, सूचना प्रविधिको विकास र विस्तार, प्रतिस्पर्धात्मक वातावरण आदिलाई मध्यनजर गर्दै सदस्यमुखी सेवा र सुबिधाहरू प्रदान गर्नुपर्ने आवश्यकता भएकाले त्यसतर्फ संस्था अगाडी बढ्ने ।

ख. संस्थागत सुशासनलाई कायम राख्दै कर्जा लगानीलाई बृद्धि गर्दै सबल लघुवित्तको रूपमा स्थापित हुने । सम्भावनाहरूको समुचित उपयोग गर्दै चुनौतिहरूको सामना गर्ने हिसावले संस्थाको रणनीति तर्जुमा गरी लागु गर्दै लगिने ।

ग. संस्थाको नीति, कार्यविधि, मार्गदर्शनहरूलाई समयानुकुल स्तरीय बनाउदै आन्तरिक कार्यप्रणालीलाई थप व्यवस्थित बनाउदै लगिने र सञ्चालन खर्चको मितव्ययितामा थप जोड दिईने ।

घ. सामाजिक दायित्वतर्फ सचेत रही संस्थाको आर्थिक क्षमताले भ्याएसम्म सामाजिक उत्तरदायित्वका आयामहरूमा सहयोगी भूमिका खेल्ने ।

ङ. हाल कायम सदस्यहरू तथा ऋणीहरूमा गुणस्तरीय सेवा पुऱ्याउने ।

च. उठाउन बाँकी कर्जा रू. १३ अर्व ६० करोड, सदस्यहरूको बचत रू. ६ अर्व २८ करोड, सक्रिय सदस्य संख्या १,७९,१११ र ऋणी संख्या ८७,९०७ पुऱ्याउने ।

छ. संस्थाको जोखिम व्यवस्थापनलाई थप सुदृढीकरण गर्दै कर्जा जोखिम रकम तथा पुनरसंरचनामा रहेको कर्जालाई समग्र लघुवित्त संस्थाहरूको औषत बजारको निष्कृय कर्जा प्रतिशत भन्दा कम गर्ने ।

ज. कार्यक्रम बिस्तार र सोको गुणस्तरलाई सन्तुलित रूपमा अगाडि बढाई दिगोपना हासिल गर्ने ।

झ. जोखिम तथा आन्तरिक नियन्त्रण प्रणलीलाई चुस्त, दुरूस्त र प्रभावकारी बनाउन आवश्यक संयन्त्र, नीति, नियम र कार्यविधिको बिकास गरी कार्यान्वयन गर्ने ।

ञ. स्थलगत र गैरस्थलगत सुपरिवेक्षण र अनुगमनको कार्यलाई प्रभावकारी बनाउने ।

(घ) वित्तीय संस्थाको औद्योगिक वा व्यवसायिक सम्बन्धः

यस वित्तीय संस्थाले आफ्नो कारोबारसँग प्रत्यक्ष वा परोक्ष रूपमा सम्बन्धित पक्षहरू जस्तैः ग्राहक, व्यवसायिक एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड तथा

विभिन्न सरकारी तथा गैर सरकारी निकायहरूसँग सौहार्दपूर्ण तथा व्यवसायिक सम्बन्ध कायम राख्दै कर्जा लगानीको लागि वित्तीय श्रोत उपलब्ध गराई संस्थालाई अगाडि बढाउन सहयोग पुऱ्याउने सबै बैंक तथा वित्तीय संस्थाहरूसँग पनि सुमधुर व्यवसायिक सम्बन्ध कायम राख्दै आएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारणः

यस आ.व २०८१/८२ मा सञ्चालक समितिमा कुनै पनि हेरफेर भएको छैन ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरूः

यस वित्तीय संस्थाको कारोबारलाई मुख्य गरी देहाय बमोजिमका तत्वहरूले प्रभाव परेको छ । यस्ता कारक तत्वहरूलाई न्यूनीकरण गर्दै संस्थालाई प्रभावकारी ढंगले अगाडि बढाउन प्रयासरत छौं ।

- पछिल्लो समय देशभरी नै व्यापार व्यवसायमा आएको शिथिलताले वित्तीय संस्थाको कारोबार वृद्धिमा पनि असर परेकाले अपेक्षा अनुरूप कार्यक्रम विस्तार हुन सकेको छैन ।
- सदस्य दोहोरोपनाका कारण ग्राहक सदस्यबाट भइरहेको बहुबैकिङ्ग कारोबारबाट कर्जा लगानीमा जोखिमहरू बढेको छ ।
- पुराना अनुभवी र दक्ष कर्मचारीहरू विदेशिने प्रवृत्ति बढ्दै जाँदा लघुवित्त कार्यक्रम विस्तारमा असर परेको छ ।
- नेपाल सरकार तथा नेपाल राष्ट्र बैंकले आर्थिक, मौद्रिक एवं लघुवित्त संस्था सम्बन्धी नीतिमा परिवर्तन गर्दा श्रृजना हुनसक्ने संभावित जोखिमहरू ।
- गुणस्तरीय सूचना प्रविधिको उपयोग गर्न बढ्दो लागत खर्चिनुपर्ने अवस्था ।
- ग्राहक सदस्यको सही पहिचान र कर्जा लगानीको उत्पादनशील उपयोगको सुपरिवेक्षणार्थ दक्ष जनशक्तिको परिचालन गर्न लाग्ने लागत ।
- आन्तरिक नियन्त्रण, अनुगमन, निरीक्षण तथा सुपरीवेक्षण गर्न जनशक्तिको परिचालन गर्न लाग्ने बढ्दो लागत तथा फिल्डमा परिचालित हुँदा बेहोर्न पर्ने जोखिम ।
- लघुवित्त विरूद्ध संघर्ष समितिको नामबाट लघुवित्त क्षेत्रमा देखिएको असर ।

(छ) लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रियाः

संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । वित्तीय संस्थाको सामान्य कारोबारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक खास प्रतिकुल टिप्पणी नभएको र यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । लेखापरीक्षकले औल्याएका कैफियतहरूलाई सुधार गर्ने र नेपाल राष्ट्र बैंकले दिएका निर्देशनहरूलाई पालना गर्न गराउन व्यवस्थापनलाई निर्देशन दिई सकिएको छ । सुधारको लागि वित्तीय संस्था सधै प्रतिबद्ध रहेको छ ।

(ज) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरणः

आन्तरिक नियन्त्रणको लागि कम्प्यूटरीकृत अभिलेख प्रणाली, प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, नियमित अनुगमन, आकष्मिक अनुगमन, आन्तरिक लेखापरीक्षण जस्ता उपायहरू अपनाउँदै आएको छ । सु-सञ्चालन गर्न नभई नहुने आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कार्य सञ्चालन निर्देशिका, कर्जा अपलेखन विनियमावली, कर्जा नीति, बचत परिचालन नीति, ग्राहक पहिचान निर्देशिका, सूचना प्रविधि नीति लगायतका कार्यविधि र नीति निर्देशिकाहरू लागु गरी सोही बमोजिम नियमित कार्य सञ्चालन भइरहेका छन् ।

नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा भएको व्यवस्था अनुसार सञ्चालक समितिले आफ्नो जवाफदेहितामा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ती शुद्धीकरण अनुगमन समिति गठन गरी काम, कर्तव्य र अधिकारहरू तोकिएकोमा यस संस्थाले तपसिलमा उल्लेखित समितिहरू निर्माण गरी कार्य सञ्चालन गरिरहेको छ ।

१) जोखिम व्यवस्थापन समितिः

सञ्चालक समितिले सञ्चालक श्री अनन्तकुमार श्रेष्ठको संयोजकत्वमा जोखिम व्यवस्थापन समिति गठन गरेको छ । लेखापरीक्षण समितिका संयोजक जोखिम व्यवस्थापन समितिको पदेन सदस्य रहने र समितिको बैठक तीन महिनामा कम्तीमा एक पटक बस्नु पर्ने व्यवस्था रहेको छ । समितिमा आवश्यकता अनुसार आमन्त्रण गरिने विशेषज्ञ सहित बढीमा ५ जनासम्म सदस्य हुन सक्नेछ । यस समितिको काम, कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

आर्थिक बर्ष २०८१/८२ मा यस समितिको ६ वटा बैठक बसेको छ । समितिमा रहेका सञ्चालकहरूलाई बैठक भत्ता वापत समीक्षा बर्षमा रू.६३,०००।- प्रदान गरिएको छ । आर्थिक बर्ष २०८१/८२ को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

क.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१	अनन्तकुमार श्रेष्ठ	संयोजक	सञ्चालक
२	कमल भण्डारी	पदेन सदस्य	सञ्चालक
३	माधव प्रसाद भट्ट	सदस्य	सञ्चालक
४	रबिन्द्र तिमल्सेना	सदस्य	कार्य सञ्चालन, अनुगमन तथा अनुपालना बिभाग प्रमुख
५	सूर्य प्रसाद पौडेल	सदस्य सचिव	जोखिम ब्यवस्थापन तथा असुली विभाग प्रमुख

२) कर्मचारी सेवा सुविधा समितिः

सञ्चालक समितिले सञ्चालक श्री बिन्दीया श्रेष्ठ प्रधानको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति गठन गरेको छ । यस समितिको काम, कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

आर्थिक बर्ष २०८१/८२ मा यस समितिको १ वटा बैठक बसेको छ । समितिमा रहेका सञ्चालकलाई बैठक भत्ता वापत समीक्षा बर्षमा रू.४,५००।- प्रदान गरिएको छ । आर्थिक बर्ष २०८१/८२ को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

क.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१	बिन्दीया श्रेष्ठ प्रधान	संयोजक	सञ्चालक
२	मोक्ष प्रसाद पंगेनी	सदस्य	प्रमुख कार्यकारी अधिकृत
३	गोपाल प्रसाद पौडेल	सदस्य	लेखा तथा कोष ब्यवस्थापन विभाग
४	घनश्याम भट्टराई	सदस्य सचिव	मानव संसाधन तथा सामान्य सेवा बिभाग

३) सम्पत्ति शुद्धीकरण अनुगमन समितिः

सञ्चालक समितिले सञ्चालक श्री दधि राम पौड्यालको संयोजकत्वमा सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरेको छ । समितिको बैठक तीन महिनामा कम्तीमा एक पटक बस्नु पर्ने व्यवस्था रहेको छ । यस समितिको काम, कर्तव्य र अधिकार नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएको छ ।

आर्थिक बर्ष २०८१/८२ मा यस समितिको ४ वटा बैठक बसेको छ । समितिमा रहेका सञ्चालकहरूलाई बैठक भत्ता वापत समीक्षा वर्षमा रू.१८,०००।- प्रदान गरिएको छ । आर्थिक बर्ष २०८१/८२ को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

क्र.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१	दधि राम पौड्याल	संयोजक	सञ्चालक
२	मोक्ष प्रसाद पंगेनी	सदस्य	प्रमुख कार्यकारी अधिकृत
३	केशरी राज निरौला	सदस्य	कर्जा लगानी तथा बचत परिचालन बिभाग प्रमुख
४	रबिन्द्र तिमल्सेना	सदस्य सचिव	कार्य सञ्चालन, अनुगमन तथा अनुपालना बिभाग प्रमुख

आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन व्यवस्थापन स्तरीय देहाय बमोजिमका समितिहरू गठन गरी क्रियाशिल बनाइएको छ ।

१) पदपूर्ति समिति

क्र.सं.	नाम	पद
१	प्रमेश आचार्य	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	घनश्याम भट्टराई	सदस्य सचिव

२) कार्यसम्पादन मुल्यांकन पुनरावलोकन समिति

क्र.सं.	नाम	पद
१	मोक्ष प्रसाद पंगेनी	संयोजक
२	प्रमेश आचार्य	सदस्य
३	घनश्याम भट्टराई	सदस्य सचिव

३) आर्थिक निर्देशन समिति

क्र.सं.	नाम	पद
१	मोक्ष प्रसाद पंगेनी	संयोजक
२	प्रमेश आचार्य	सदस्य
३	रबिन्द्र तिमल्सेना	सदस्य
४	गोपाल प्रसाद पौडेल	सदस्य
५	घनश्याम भट्टराई	सदस्य सचिव

४) खरिद समिति

क्र.सं.	नाम	पद
१	मोक्ष प्रसाद पंगेनी	संयोजक
२	गोपाल प्रसाद पौडेल	सदस्य
३	घनश्याम भट्टराई	सदस्य सचिव

५) सम्पत्ति दायित्व (ALCO) समिति

क्र.सं.	नाम	पद
१	प्रमेश आचार्य	संयोजक
२	गोपाल प्रसाद पौडेल	सदस्य
३	घनश्याम भट्टराई	सदस्य सचिव

६) भौतिक परिक्षण समिति

क.सं.	नाम	पद
१	घनश्याम भट्टराई	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	इश्वरी प्रसाद खरेल	सदस्य सचिव

७) कर्जा असुली इकाई

क.सं.	नाम	पद
१	सूर्य प्रसाद पौडेल	संयोजक
२	केशरी राज निरौला	सदस्य
३	रबिन्द्र तिमल्सेना	सदस्य
४	प्रताप कोईराला	सदस्य सचिव

८) लिलाम समिति

क.सं.	नाम	पद
१	मोक्ष प्रसाद पंगेनी	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	गोपाल प्रसाद पौडेल	सदस्य
४	घनश्याम भट्टराई	सदस्य सचिव

९) जोखिम व्यवस्थापन समुह

क.सं.	नाम	पद
१	प्रमेश आचार्य	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	केशरी राज निरौला	सदस्य
४	रामनाथ भुसाल	सदस्य
५	सूर्य प्रसाद पौडेल	सदस्य सचिव

१०) ग्राहक संरक्षण कोष व्यवस्थापन समिति

क.सं.	नाम	पद
१	प्रमेश आचार्य	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	रामनाथ भुसाल	सदस्य सचिव

११) संस्थागत सामाजिक उत्तरदायित्व कोष व्यवस्थापन समिति

क.सं.	नाम	पद
१	प्रमेश आचार्य	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	रामनाथ भुसाल	सदस्य सचिव

१२) केन्द्रीय कार्यालय स्तरको कर्जा समिति

क्र.सं.	नाम	पद
१	केशरी राज निरौला	संयोजक
२	रबिन्द्र तिमल्सेना	सदस्य
३	सूर्य प्रसाद पौडेल	सदस्य
४	उमाकान्त रेग्मी	सदस्य सचिव

(झ) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुबिधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरणः

सञ्चालक समितिले सञ्चालक श्री कमल भण्डारीको संयोजकत्वमा लेखापरीक्षण समिति गठन गरेको छ । सो समितिले संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ । आर्थिक वर्ष २०८१/८२ मा यस समितिको ९ वटा बैठक बसेको छ । लेखापरीक्षण समितिको बैठकमा उपस्थित भए वापत सञ्चालक स्तरीय संयोजक वा सदस्यलाई प्रति बैठक भत्ता रू ४ हजार ५ सय प्रदान गरिएको छ । समितिमा रहेका पदाधिकारीहरूलाई बैठक भत्ता वापत समीक्षा वर्षमा रू ८१,०००।- प्रदान गरिएको छ । आर्थिक बर्ष २०८१/८२ को अन्त्यमा यस समितिमा निम्न पदाधिकारी रहनु भएको छ ।

क्र.सं.	नाम	पद	संस्थामा बहाल रहेको पद
१	कमल भण्डारी	संयोजक	सञ्चालक
२	शिव प्रसाद मिश्र	सदस्य	सञ्चालक
३	हरि प्रसाद सिग्देल	सदस्य सचिव	आन्तरिक लेखापरीक्षण विभाग प्रमुख

कृतज्ञता तथा आभारः

यस वित्तीय संस्थाको उद्देश्य प्राप्ति गर्न सञ्चालनका क्रममा नीतिगत, नियामक तथा अन्य सम्बन्धित प्रकृयागत तहबाट सहयोग पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहक सदस्यहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, आन्तरिक राजश्व कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ्ग लिमिटेड, समयमै लेखापरीक्षण कार्य सम्पन्न गरी विभिन्न सल्लाह सुझाव प्रदान गर्नुभएका लेखापरीक्षकज्यू, कुमारी क्यापिटल लिमिटेड, कर्जा सूचना केन्द्र, नेशनल लाईफ इन्स्योरेन्स, रिलायवल नेपाल लाईफ इन्स्योरेन्स, गार्डियन माइक्रो लाईफ इन्स्योरेन्स, क्रेष्ट माइक्रो लाईफ इन्स्योरेन्स, लिवर्टी माइक्रो लाईफ इन्स्योरेन्स, फर्ष्ट माईक्रोफाइनान्स लघुवित्त वित्तीय संस्था, ईसेवा, खल्ति, Mobile Finance Technology Pvt. Ltd., नेपाल क्लियरिङ हाउस लि., थोक कर्जा उपलब्ध गराइदिने बैंक तथा वित्तीय संस्थाहरू, सफ्टवेयर प्रदायक सिनर्जि टेक सफ्टवयर प्रा.लि., Cloud Himalayan, लघुवित्त संघ नेपाल, नेपाल लघुवित्त बैंकर्स संघ, सि.एम.एफ.-नेपाल, सि.एस.डि. एवं अन्य सरोकारवाला संस्थाहरू लगायत अन्य विभिन्न निकायका पदाधिकारीहरू प्रति हार्दिक आभार प्रकट गर्दछु ।

संस्थाको निरन्तर उन्नति र प्रगतिमा उल्लेखनीय योगदानका लागि प्रमुख कार्यकारी अधिकृत, व्यवस्थापनका सबै पदाधिकारीहरू र सम्पूर्ण इमान्दार, परिश्रमी, लगनशील, कर्तव्यनिष्ठ कर्मचारीहरू रहेका छन । सबै जना कर्मचारीहरू संस्थाका स्रोतको रूपमा रहेकाले नै संस्थाको समृद्धि सम्भव भएको हो । अन्त्यमा, यस संस्थालाई प्रत्यक्ष वा परोक्ष रूपमा सहयोग पुऱ्याउने सम्पूर्ण शुभेच्छुकहरूलाई हार्दिक धन्यबाद दिन चाहन्छु । साथै, आउँदा दिनमा पनि यहाँहरू सल्लाह, सुझाव र हौसला प्राप्त हुने अपेक्षा गर्दछु ।

सञ्चालक समितिको तर्फबाट
लेखनाथ खनिया
अध्यक्ष

सञ्चालक समितिको आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन सम्बन्धी अन्य थप विवरणहरु

(क) लाभांश सम्बन्धमाः देशमा विद्यमान आर्थिक मन्दी, लघुवित्त क्षेत्रमा रहेको अस्वस्थ प्रतिस्पर्धा तथा अन्य विविध गतिविधीहरूको कारण आ.व. २०८१/८२ मा संस्थाको कारोवारमा प्रत्यक्षरूपमा प्रतिकुल प्रभाव पर्न गइ अपेक्षित प्रतिफल हासिल हुन सकेन । फलस्वरूप २०८२ असार मसान्तमा कायम रहेको वितरणयोग्य मुनाफालाई सञ्चित गरी लाभांश वितरण नगर्ने गरी वित्तीय विवरण पारीत गर्ने प्रस्ताव गरेको छ ।

(ख) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सोको विवरणः

समीक्षा अवधिमा संस्थाको कुनै शेयरधनीको नाममा रहेको शेयर जफत भएको छैन ।

(ग) बिगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको मूल्यांकनः

कम्पनीको कारोबारको प्रगति सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिए अनुसार रहेको र कम्पनीको कुनै सहायक कम्पनी नभएको र गत आर्थिक वर्ष २०८१/८२ मा भए गरेको कारोबारलाई नाफा नोक्सान र सम्पत्ति दायित्वको विश्लेषण तथा कर्जा अपलेखन सम्बन्धी संक्षिप्त विवरण निम्नानुसार रहेको छ ।

१. नाफा/नोक्सानको स्थितिः

आर्थिक वर्ष २०८१/०८२ मा लघुवित्त वित्तीय संस्थाको खर्चहरू मध्ये कार्यालय सञ्चालनको क्रममा भएको ज्याला, पारिश्रमिक तथा कर्मचारी तलव भत्ता शीर्षकमा रू. ४३.५९ करोड खर्च भएको छ । अन्य सञ्चालन खर्चमा रू. १२.८६ करोड खर्च भएको छ । कर्जा जोखिम व्यहोर्ने कोषमा रू. ३०.३१ करोड खर्च भएको छ । सम्पत्तीको ह्रास कट्टीमा कुल रू.३.४८ करोड खर्च भएको छ भने अन्य बैक तथा वित्तीय संस्थाहरूबाट लिएको कर्जा र सदस्यहरूको बचतमा रहेको रकमको व्याज भुक्तानीमा रू ७८.३० करोड खर्च भएको छ । आम्दानी तर्फ कर्जा लगानीबाट प्राप्त व्याज रू. १५३.६४ करोड, सेवा शुल्क तथा अन्य आम्दानी तर्फ रू. १७.९६ करोड रहेको छ । यसरी सबै खर्चहरूलाई समावेश गर्दा आम्दानी भन्दा खर्च कमी भएकोले खुद रू. ३.६० करोड नाफा भएको छ ।

२. सम्पत्ति/दायित्वको अवस्थाः

आर्थिक वर्ष २०८१/८२ को आषाढ मसान्तसम्ममा शेयरधनीहरूबाट जम्मा भएको शेयर वापतको चुक्ता पुँजी रू. ११०.६२ करोड रहेको छ । अन्य बैक तथा वित्तीय संस्थाहरूबाट प्राप्त कर्जा रकम रू. ५१८.५७ करोड र सदस्यहरूबाट जम्मा भएको बचत रकम रू. ५५१.९२ करोड र विविध दायित्व (कर दायित्व समेत) अन्तर्गत रकम रू. १२७.४७ करोड रहेको छ । २०८२ आषाढ मसान्तसम्म गत वर्षको नाफा र जगेडा कोषहरूमा रू. ३९.६४ करोड रहेको छ । सम्पत्ति तथा उपकरण तर्फ रू. ९.१२ करोड रहेको छ भने कुल रू. १,२३९.५९ करोड उठाउन बाँकी कर्जा मध्ये रू. ५६.९६ करोड कर्जा नोक्सानी व्यवस्थामा रहेको रकम घटाई बाँकी रहेको कर्जा रू. ११८२.६३ करोड रहेको छ । अग्रिम आयकर, स्टेशनरी तथा अन्य सम्पत्ति तर्फ रू. ७९.४९ करोड लगानी रू २७ लाख र बैक तथा नगद मौज्दात तर्फ रू. ४५.९६ करोड रहेको छ भने वर्षान्तमा कुल रू. १२५१.१३ करोडको वासलात तयार भएको छ ।

३. कर्जा अपलेखन सम्बन्धी विवरणः

आर्थिक वर्ष २०७९/८० मा १३३ वटा कर्जाको रू ४७ लाख ९३ हजार ८४७ पैसा ५० कर्जा अपलेखन गरिएको मध्ये चालु आ.व. सम्ममा ११ वटा कर्जाको रू. ३,९६,९७३।२२ असुली भई वर्षान्तमा कुल १२२ वटा कर्जाको रू. ४३ लाख ९६ हजार ८ सय ७४ र पैसा २८ बाँकी रहेको छ । अपलेखन गरिएको कर्जाको असुलीको लागि

असुली इकाईको गठन गरिएको तथा उक्त कर्जा असुलीको लागि शाखागत रूपमा रजिष्टर खडा गरी प्रगतीको विवरण अध्यावधिक गर्ने व्यवस्था मिलाईएको छ ।

(घ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको महत्वपूर्ण परिर्वतनः

कम्पनीको नाफा/नोक्सान र सम्पत्ति/दायित्वको अवस्था बुँदा नं. ग र यसै प्रतिवेदनमा उल्लेख भए अनुसार रहेको र कम्पनी कारोबारमा आर्थिक वर्षमा १७१ वटा शाखा कार्यालयहरू सञ्चालनमा ल्याइएको २०,०२६ समूहहरूमा १,८९,६९६ जना सदस्यहरू निर्माण गरी लगानी तर्फ सोही मितिसम्म ७७,७५३ जना ऋणीहरूमा रू.११८२.६३ करोड खुद उठाउन बाँकी कर्जा रहेको छ । त्यसै गरी सदस्यहरूबाट सोही मितिसम्म रू.५५२.७१ करोड बचत संकलन हुन गएको छ । कम्पनीको कुनै सहायक कम्पनी नभएको ।

(ङ) बिगत आर्थिक वर्षमा कम्पनीको आधारभुत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारीः

यस संस्थामा चुँक्ता पुँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर ग्रहण गर्ने आधारभुत शेयरधनीहरू नरहेको । शेयरधनीहरूबाट सञ्चालक तथा व्यवस्थापन र कर्मचारीहरूलाई हौसला प्राप्त हुँदै आएको छ । बिशेष छुट्टै केही जानकारी नभएको ।

(च) बिगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारीः

गत आर्थिक वर्ष २०८१/०८२ को वर्षान्तसम्ममा यस संस्थाका सञ्चालक समितिका पदाधिकारीहरूको नाममा देहाय बमोजिमको शेयर स्वामित्व रहेको छ । निजहरू कम्पनीको शेयर कारोबारमा संलग्न रहेको जानकारी प्राप्त नभएको ।

क्र.सं.	नाम, थर	पद	प्रतिनिधित्व	ग्रहण गरेको शेयर संख्या
१.	लेखनाथ खनिया	अध्यक्ष	संस्थापक शेयरधनी	२,४७६
२.	विन्दीया श्रेष्ठ प्रधान	सञ्चालक	संस्थापक शेयरधनी	१,२०,५६५
३.	अनन्तकुमार श्रेष्ठ	सञ्चालक	संस्थापक शेयरधनी	१,५४,४६०
४.	दधि राम पौड्याल	सञ्चालक	संस्थापक शेयरधनी	११,६७३
५.	शिव प्रसाद मिश्र	सञ्चालक	सर्वसाधारण शेयरधनी	१,६१०
६.	कमल भण्डारी	सञ्चालक	सर्वसाधारण शेयरधनी	१६९
७.	माधव प्रसाद भट्ट	स्वतन्त्र सञ्चालक	स्वतन्त्र	-

गत आर्थिक वर्ष २०८१/८२ को वर्षान्तसम्ममा यस संस्थामा कार्यरत व्यवस्थापनका पदाधिकारीहरू तथा विभागीय प्रमुखहरूको नाममा देहाय बमोजिमको शेयर स्वामित्व रहेको छ ।

सि.नं	नाम, थर	पद	ठेगाना	योग्यता	अनुभव	शेयर संख्या
१.	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	सुनवल-७, नवलपरासी (ब.सु.प.)	स्नातकोत्तर एम.बि.ए. त्रिभुवन विश्वविद्यालयबाट	२७ वर्ष लघुवित्त बैकिङ क्षेत्रमा कार्य गरेको अनुभव । २०४६ माघ देखि २०५१ सम्म नेपाल सरकारको विभिन्न कार्यालयहरूमा प्रशासन सेवामा । २०५५ बैशाख देखि निर्धन उत्थान बैंक लिमिटेडमा २०७० बैशाखसम्म काम गरी वरिष्ठ प्रबन्धक पदबाट अवकाश लिएको ।	११,४२७

२.	प्रमेश आचार्य	नायव प्रमुख कार्यकारी अधिकृत	हेटौंडा-७, मकवानपुर	एम.बि.ए., एम.ए र एल.एल.बि.	विकास बैंक, फाइनान्स कम्पनी एवं लघुवित्त संस्थाहरूमा गरी २१ वर्षको कार्यानुभव ।	१४,३०९
३.	रविन्द्र तिमल्सेना	मुख्य प्रबन्धक	भरतपुर-२६, चितवन	एम.ए.	लघुवित्त वित्तीय संस्थामा २७ वर्षको कार्यानुभव ।	-
४.	घनश्याम भट्टराई	प्रबन्धक	मेचीनगर-१०, झापा	एम.ए.	लघुवित्त संस्थामा २० वर्षको कार्यानुभव ।	३,६९९
५.	केशरी राज निरौला	प्रबन्धक	इनरूवा-६, सुनसरी	स्नातकोत्तर	लघुवित्त वित्तीय संस्थामा १९ वर्षको कार्यनुभव ।	-
६	सूर्य प्रसाद पौडेल	प्रबन्धक	आँधिखोला-३, स्याङ्जा	एम.बि.एस.	लघुवित्त वित्तीय संस्थामा १७ वर्षको कार्यानुभव ।	१,५१६
७	गोपाल प्रसाद पौडेल	सहायक प्रबन्धक	हरिवन-१०, सर्लाही	एम.बि.एस., बिएड एल.एल.बि.	लघुवित्त वित्तीय संस्थामा १३ वर्षको कार्यानुभव ।	६,२५३
८	रामनाथ भुसाल	सहायक प्रबन्धक	कालिगण्डकी-५, स्याङ्जा	एम.ए.	लघुवित्त वित्तीय संस्थामा १९ वर्षको कार्यानुभव ।	८११
९	हरी प्रसाद सिग्देल	सहायक प्रबन्धक	सिद्धार्थनगर-९, रूपन्देही	बि.बि.एस., एल.एल.बि.	लेखा तथा लघुवित्त संस्थामा गरी १४ वर्षको कार्यानुभव ।	२,७३६
१०	कमल बहादुर खड्का	वरिष्ठ अधिकृत	हरीवन-११, सर्लाही	बि.सि.ए.	विभिन्न कम्पनी तथा लघुवित्त संस्थामा गरी सम्बन्धित आई.टि. सेक्टरमा १४ वर्षको कार्यानुभव ।	-

(छ) बिगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोराः

बिगत आर्थिक वर्षमा यस संस्थासँग सम्बन्धित सम्झौताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजको नजिकको नातेदारको कुनै व्यक्तिगत स्वार्थ रहेको छैन ।

(ज) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकमः

समीक्षा वर्षमा कम्पनीले आफ्नो शेयर आफै खरिद गरेको छैन ।

(झ) बिगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरणः

आर्थिक वर्ष २०८१।०८२ मा यस संस्थाको कुल व्यवस्थापन खर्च वित्तीय विवरणको अनुसूची नं. ४.३४, ४.३५, ४.३५.१ र ४.३६ मा उल्लेख गरिएको छ ।

(ञ) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभुत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा सँगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुराः

यस संस्थाका सञ्चालक, कार्यकारी प्रमुख, आधारभुत शेयरधनी र निजका नजिकका नातेदारहरू वा निज संलग्न रहेको फर्म, कम्पनी वा सँगठित संस्थाले यस कम्पनीलाई कुनै रकम बुझाउन बाँकी रहेको छैन ।

(ट) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकमः

वित्तीय संस्थाको सञ्चालक समितिसँग सम्बन्धित देहाय बमोजिम पारिश्रमिक तथा अन्य सुविधाहरू उपलब्ध गराइएको छ ।

बैठक भत्ताः अध्यक्षलाई रू. ५,०००।- र सञ्चालकहरूलाई रू. ४,५००।- का दरले प्रति बैठक, पत्रपत्रिका र सञ्चार खर्च वापत मासिक रू. २,०००।- प्रदान गरिएको छ । साथै, सञ्चालक समिति आबद्ध अन्य समिति बैठक भत्ता रू. ४,५००।- का दरले प्रति बैठक प्रदान गरिएको छ ।

वित्तीय संस्थामा प्रमुख कार्यकारी अधिकृतमा श्री मोक्ष प्रसाद पंगेनीलाई नियुक्ति गरिएको छ । निजलाई आर्थिक वर्ष २०८१।०८२ को यस अवधिको तलब, सामाजिक सुरक्षा कोष, भत्ता, उपदान, संचित विदा वापतको रकम, औषधी उपचार खर्च, दशै खर्च र बोनस समेत गरी रू. ५४,८६,६४३।५६ खर्च गरी यस अवधिमा रू. १४१०७९१।६८ रकम कर कट्टा गरी बाँकी रहेको रकम रू. ४०,७५,८५१।८८ निजलाई भुक्तानी गरिएको छ ।

संस्थाका नायव प्रमुख कार्यकारी अधिकृत श्री प्रमेश आचार्यलाई आर्थिक वर्ष २०८१।०८२ को यस अवधिको तलब, सामाजिक सुरक्षा कोष, भत्ता, उपदान, संचित विदा वापतको रकम, दशै खर्च, पोशाक भत्ता, बोनस समेत गरी रू. ३७,२७,०१६।०८ खर्च गरी यस अवधिमा रू. ८,०७,३२६।२८ रकम कर कट्टा गरी बाँकी रहेको रकम रू. २९,१९,६८९।८० निजलाई भुक्तानी गरिएको छ ।

वित्तीय संस्थामा आर्थिक वर्ष २०८१।०८२ मा मुख्य प्रबन्धक, बरिष्ठ प्रबन्धक, प्रवन्धक, र सहायक प्रबन्धक पदमा ९ जना कर्मचारी कार्यरत रहेको र निजहरूलाई आर्थिक वर्ष २०८१।०८२ मा तलब भत्ता, विदा खर्च र कर्मचारी बोनस गरी कुल रू. १,१९,०८,२२३।१९ खर्च गरी यस अवधिमा रू. ३,८२,६१४।०२ रकम कर कट्टा गरी बाँकी रहेको रकम रू. १,१५,२५,६०९।१७ भुक्तानी गरिएको छ ।

(ठ) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकमः

संस्थाको समीक्षा अवधिमा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम नरहेको ।

(ड) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरणः

संस्थालाई आवश्यक पर्ने सम्पत्तिहरूको खरिद विवरण संलग्न वासलातको अनुसूची ४.११ बमोजिम रहेको छ । दफा १४१ आकर्षित हुने गरी कुनै सम्पत्ति खरिद तथा बिक्री नभएको ।

(ढ) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरणः

आफ्नो कारोवार तथा व्यवसायका सिलसिलामा गरिएका कारोवार बाहेक कम्पनी ऐन, २०६३ को दफा १७५ मा उल्लेख भए बमोजिम अन्य कुनै कारोवार भएको छैन ।

(ण) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुराः

प्रतिवेदनमा खुलाउनुपर्ने अन्य कुरा छैन ।

(त) अन्य आवश्यक कुराहरूः

यस प्रतिवेदनको उपयुक्त ठाउँमा प्रस्तुत गरिएको ।

Khatiwada Dipesh & Associates
Chartered Accountants

ICAN Reg. No. 866
TPIN: 113196524

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF SURYODAYA WOMI LAGHUBITTA BITTIYA SANSTHA LIMITED

Opinion

We have audited the accompanying financial statements of **Suryodaya Womi Laghubitta Bittiya Sanstha Limited** (referred to as "the company" or "SWMF"), which comprises the Statement of Financial Position as on Ashadh 32, 2082 (corresponding to July 16, 2025), the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to accounts including a summary of the significant accounting policies.

In our opinion, the aforesaid financial statements present fairly, in all material respects, the financial position of SWMF as at Ashadh 32, 2082 (July 16, 2025), and its financial performance, changes in equity and cash flows for the year then ended in accordance with Nepal Financial Reporting Standards with applicable carve-outs.

Basis for Opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in the context.

In addition to the matter described in the Basis for Opinion section, we have determined the matters described below to be the key audit matters to be communicated in our report:

Key Audit Matters	How our Audit addressed the matter
Information Technology (IT) Controls The company's key financial accounting and reporting processes are highly dependent on the automated control over the company's IT system. There is a risk that gaps in the change management, segregation of duties or users access management controls (in relation to key financial accounting and reporting system) may undermine our ability to place some reliance thereon in our audit making it a key audit matter.	Our Procedure included: a) We tested the design, operation, and effectiveness of control over granting, removal, and appropriateness of access rights on the accounting and reporting system of the company. b) We obtained and inspected the change management process and, for a sample of changes in inputs and control functions on

	the systems, has been reviewed to confirm that changes had been performed in line with approved decisions. c) We have tested a sample of outputs particularly interest income and interest expenses and provisions in loans and advances computed by the system with manual calculations. d) We considered the change management, segregation of duties controls and outputs in relation to financial accounting and reporting systems to be acceptable. No material exceptions were noted.
Loan Loss Provision / Impairment of Loans and Advances As per Clause 16 of Expected Credit Loss (ECL) related guidelines, 2024, Bank and Financial Instituions are required to recognize impairment on credit exposures higher of: a) Amount determined as per Expected Credit Loss Model as per NFRS 9: Financial Instruments adopting expected credit loss model. b) Amount derived as Directive 2 of Unified Directive to Microfinance Institutions; and As per norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status on loans and advances as well as utilization of loan, status of collateral and status of borrower, etc. Under the Expected Credit Loss (ECL) model, impairment is measured as the present value of expected cash shortfalls over the life of a financial asset, considering probability of default (PD), loss given default (LGD) and exposure at default (EAD), incorporating historical, current, and forward-looking information. The measurement of ECL involves significant management judgement and estimation, including the assessment of credit risk, estimation of future cash flows, use of historical credit loss experience, and consideration of forward-looking information. As the impairment charge has a direct impact on the Company's profitability and distributable dividends, impairment of loans and advances was considered a Key Audit Matter.	Our Procedures regarding audit & verification of impairment of loans and advances included: We reviewed sample credit files for loan utilization, borrower credit history and physical verification of projects (if applicable) of the loan. a) For Amount derived as per the norms prescribed by Nepal Rastra bank: • We reviewed the NRB Form 2.2 report and assessed whether loan classifications were appropriate based on the overdue status of individual loans. • The accuracy of overdue status and loan classification was tested on a sample basis by comparing loan statements with approved repayment schedules. • We performed recalculations of loan loss provisions for selected loan files and compared the results with system-generated calculations to assess the adequacy of impairment charges computed in accordance with NRB norms. b) For amount derived as per Expected Credit Loss as per NFRS 9: • We evaluated the reasonableness of management's assessment of individually credit-impaired loans and the grouping of homogeneous loan portfolios for collective ECL assessment. • We tested the accuracy and completeness of key data inputs used in the ECL computation, including exposure information, staging, and recovery assumptions. • We assessed the reasonableness of key assumptions applied by management and evaluated compliance with NFRS 9 – Financial Instruments and Expected Credit Loss (ECL) related guidelines, 2024 in determining expected credit losses. The impairment charges were made as per the norms prescribed by Nepal Rastra Bank and no material exceptions were noted.

Khatiwada & Associates
Chartered Accountants

Information other than the Financial Statements and Auditor's Report Thereon

The management are responsible for the other information such as Report of Board of Directors/Chairman's Statements to be presented in the company's Annual Report for the year. Our opinion on the Financial Statements does not cover that other information and, accordingly we do not express any form of assurance or conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the management has provided written representations that final version of the documents will be provided when available.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

Khatiwada Dipesh & Associates
Chartered Accountants

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Report on Other Legal and Regulatory Requirements

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

i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary, for the purpose of audit,

ii. Based on our examination, proper books of accounts as required by law have been kept by the company.

iii. The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report agree with the books of accounts maintained by the company.

iv. Returns received from the branch offices of the company were adequate for the purpose of audit though the statements were not independently audited.

v. The capital fund, risk bearing fund and the provision for probable impairment of asset of the Microfinance are adequate as per the directives issued by Nepal Rastra Bank.

vi. In our opinion and to the best of our information and according to the explanation given to us and from our examination of the books of accounts of the company, we have not come across any case where the Board of Directors, the representative or any employee of the company has acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the company deliberately or acted in a manner that would jeopardize the interest and security of the company, its shareholders and its depositors.

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Chartered Accountants

vii. The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per the NRB Directives.

For Khatiwada Dipesh & Associates;
Chartered Accountants

Dipesh Khatiwada, CA
Principal

Place: Kathmandu, Nepal
Date: 19 December 2025
UDIN:251219CA01360UEQ9Y

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Mahalaxmi Municipality-4, Imadole, Lalitpur

Statement of Financial Position

As on 2082 Ashadh 32

Amount in NPR

PARTICULARS	NOTES	As at 32.03.2082 Current Year	As at 31.03.2081 Previous Year
ASSETS			
Cash and Cash equivalent	4.1	402,795,143	667,257,875
Statutory Balances and Due from Nepal Rastra Bank	4.2	54,132,679	54,132,679
Placement with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	11,826,331,542	11,107,755,885
Investment Securities	4.8	2,700,000	2,000,000
Current Tax Assets	4.9	32,437,732	-
Investment Property	4.10	-	-
Property and Equipment	4.11	91,290,671	98,079,834
Goodwill and Intangible assets	4.12	1,418,251	1,772,811
Deferred Tax Assets	4.13	33,887,544	23,130,502
Other Assets	4.14	68,779,458	74,214,524
TOTAL ASSETS		**12,513,773,020**	**12,028,344,108**
LIABILITIES			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	5,527,186,722	4,824,767,842
Borrowing	4.19	5,185,758,812	5,441,196,116
Current Tax Liabilities	4.9	-	5,697,029
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	298,076,038	279,203,081
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
TOTAL LIABILITIES		**11,011,021,572**	**10,550,864,068**
EQUITY			
Share Capital	4.24	1,106,286,296	910,782,509
Share Premium		-	-
Retained Earnings		7,873,405	204,118,356
Reserves	4.25	388,591,747	362,579,176
TOTAL EQUITY		**1,502,751,448**	**1,477,480,040**
TOTAL LIABILITIES & EQUITY		**12,513,773,020**	**12,028,344,108**
Contingent Liabilities and Commitment	4.26	66,487,859	66,892,051
Net assets value per share		135.84	162.22

Gopal Prasad Paudel Account & Fund Management Department Head	Pramesh Acharya Deputy Chief Executive Officer	Moscha Pd. Pangeni Chief Executive Officer	Madhav Pd Bhatta Independent Director
Kamal Bhandari Director	Shiva Prasad Misra Director	Dadhiram Paudyal Director	Dipesh Khatiwada, CA Principal Khatiwada Dipesh & Associates Chartered Accountants
Ananta Kumar Shrestha Director	Bindiya Shrestha Pradhan Director	Lekhnath Khaniya Chairman	

Date: 18 December 2025
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Mahalaxmi Municipality-4, Imadole, Lalitpur

Statement of Profit or Loss

For the year ended 32nd Ashadh 2082

Particulars	Notes	Current Year	Previous Year
Interest Income	4.27	1,575,747,206	1,539,072,828
Interest Expense	4.28	789,460,086	882,859,542
Net Interest Income		**786,287,119**	**656,213,287**
Fee and Commission Income	4.29	115,860,129	94,404,778
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		**115,860,129**	**94,404,778**
Net Interest, Fee and Commission Income		**902,147,248**	**750,618,065**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	33,391,657	-
Total Operating Income		**935,538,905**	**750,618,065**
Impairment charge/(reversal) for loans and other losses	4.33	303,174,382	58,873,505
Net Operating Income		**632,364,523**	**691,744,560**
Operating Expense			
Personnel Expenses	4.34	459,488,486	479,676,445
Other Operating Expenses	4.35	90,752,320	78,113,909
Depreciation & Amortization	4.36	34,881,352	31,254,950
Operating Profit		**47,242,365**	**102,699,256**
Non Operating Income	4.37	329,742	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		**47,572,107**	**102,699,256**
Income Tax Expense	4.39	-	-
Current Tax		21,507,457	46,386,340
Deferred Tax (Income)/Expense		(10,014,196)	(634,218)
Profit for the year		**36,078,845**	**56,947,134**
Profit Attributable To:			
Equity Holders Of The Financial Institution		36,078,845	56,947,134
Profit For The Year		**36,078,845**	**56,947,134**
Earnings Per Share			
Basic Earnings Per Share		3.28	6.25
Diluted Earnings Per Share		3.28	6.25

.....	.....	.....	.....
Gopal Prasad Paudel Account & Fund Management Department Head	Pramesh Acharya Deputy Chief Executive Officer	Moscha Pd. Pangeni Chief Executive Officer	Madhav Pd Bhatta Independent Director
.....	.....	.....	.....
Kamal Bhandari Director	Shiva Prasad Misra Director	Dadhiram Paudyal Director	Dipesh Khatiwada, CA Principal Khatiwada Dipesh & Associates Chartered Accountants
.....	.....	.....	
Ananta Kumar Shrestha Director	Bindiya Shrestha Pradhan Director	Lekhnath Khaniya Chairman	

Date: 18 December 2025
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Mahalaxmi Municipality-4, Imadole, Lalitpur

Statement of Comprehensive Income

For the year ended 32nd Ashadh 2082

Particulars	Notes	Current Year	Previous Year
Profit For The Year		**36,078,845**	**56,947,134**
Other Comprehensive Income, Net Of Income Tax			
A) Items That Will Not Be Reclassified To Profit Or Loss		**(1,733,309)**	**12,021,687**
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value			
Gains/(Losses) On Revalation			
Acturial Gains/(Losses) On Defined Benefit Plans		(2,476,155)	17,173,839
Income Tax Relating To Above Items		742,847	(5,152,152)
Net Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			
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		**(1,733,309)**	**12,021,687**
Other Comprehensive Income For The Year, Net Of Income Tax		**(1,733,309)**	**12,021,687**
Total Comprehensive Income For The Year		**34,345,537**	**68,968,821**

.....	.....	.....	.....
Gopal Prasad Paudel	Pramesh Acharya	Moscha Pd. Pangeni	Madhav Pd Bhatta
Account & Fund Management Department Head	Deputy Chief Executive Officer	Chief Executive Officer	Independent Director
.....	.....	.....	.....
Kamal Bhandari	Shiva Prasad Misra	Dadhiram Paudyal	Dipesh Khatiwada, CA
Director	Director	Director	Principal
.....	.....	.....	Khatiwada Dipesh & Associates
Ananta Kumar Shrestha	Bindiya Shrestha Pradhan	Lekhnath Khaniya	Chartered Accountants
Director	Director	Chairman	

Date: 18 December 2025
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Statement of Changes in Equity
For the Year Ended 32 Ashadh 2082

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equilization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Actuarial Gains/ Losses	Deferred Tax Reserve	Client Protection Fund	Corporate Social Responsibility	Employee Training Fund	Other General Reserve	Total	Total Equity
Balance At Shrawan 1, 2080	**910,782,509**	**-**	**186,589,179**	**-**	**14,053,819**	**-**	**-**	**157,640,909**	**141,414,227**		**27,648,436**	**107,370,547**	**5,329,861**	**1,065,383**	**-**	**-**	**1,410,480,642**
Prior Period Reclassification Adjustments					84,913,156			(43,137,356)	(41,775,799)	(14,127,363.66)	(27,648,436)						-
Adjusted Balance At Shrawan 1, 2080	**910,782,509**	**-**	**186,589,179**	**-**	**98,966,975**	**-**	**-**	**114,503,552**	**99,638,428**	**(14,127,364)**	**-**	**107,370,547**	**5,329,861**	**1,065,383**	**-**	**-**	**1,410,480,642**
Comprehensive Income For The Year									-								-
Profit For The Year								56,947,134	-								56,947,134
Other Comprehensive Income, Net Of Tax									-								-
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value									-								-
Gains/(Losses) On Revaluation									-								-
Actuarial Gains/(Losses) On Defined Benefit Plans								-	12,021,687	12,021,687							12,021,687
Gains/(Losses) On Cash Flow Hedge									-								-
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)									-								-
Total Comprehensive Income For The Year	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**56,947,134**	**12,021,687**	**12,021,687**	**-**	**-**	**-**	**-**	**-**	**-**	**68,968,821**
Transfer To Reserve During The Year			11,389,427		(43,364,412)			30,836,042	**1,138,943**		-	569,471	569,471	-			-
Transfer From Reserve During The Year														-			-
Other																	-
Interest, Net of Tax on Client Protection Fund									2,420,830			2,420,830					2,420,830
Expenses from Client Protection Fund & Corporate Social Responsibility Reserve									(3,842,513)			(2,705,714)	(1,136,799)				(3,842,513)
Transfer from Retained Earning to Regulatory Reserve on Account of Cumalative Actuarial Loss					(12,021,687)			12,021,687	-								-
Transfer from Retained Earning to Regulatory Reserve on Account of Write Back from Restructure Loans & Advances as per NRB Directives					9,642,319			(9,642,319)	-								-
Transfer from Retained Earning to Regulatory Reserve on Account of NFRS Adjustments								-	-								-
Transactions With Owners, Directly Recognized In Equity									-								-
Share Issued (Expenses on Share Issued)								(547,741)	-								(547,741)
Share Based Payments									-								-
Dividends To Equity Holders									-								-
Bonus Shares Issued									-								-
Cash Dividend Paid									-								-
Other									-								-
Total Contributions By And Distributions									-								-
Balance At Asar End 2081	**910,782,509**	**-**	**197,978,606**	**-**	**53,223,195**	**-**	**-**	**204,118,356**	**111,377,375**	**(2,105,676)**	**-**	**107,655,135**	**4,762,534**	**1,065,383**	**-**	**-**	**1,477,480,040**
																	-
Balance At Shrawan 1, 2081	**910,782,509**	**-**	**197,978,606**	**-**	**53,223,195**	**-**	**-**	**204,118,356**	**111,377,375**	**(2,105,676)**	**-**	**107,655,135**	**4,762,534**	**1,065,383**	**-**	**-**	**1,477,480,040**
Prior Period Reclassification Adjustments											-						-
Adjusted Balance At Shrawan 1, 2081	**910,782,509**	**-**	**197,978,606**	**-**	**53,223,195**	**-**	**-**	**204,118,356**	**111,377,375**	**(2,105,676)**	**-**	**107,655,135**	**4,762,534**	**1,065,383**	**-**	**-**	**1,477,480,040**
Comprehensive Income For The Year									-								-
Profit For The Year								36,078,845	-								36,078,845
Other Comprehensive Income, Net Of Tax									-								-
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value									-								-
Gains/(Losses) On Revaluation									-								-
Actuarial Gains/(Losses) On Defined Benefit Plans								-	(1,733,309)	(1,733,309)							(1,733,309)
Gains/(Losses) On Cash Flow Hedge									-								-
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)									-								-
Total Comprehensive Income For The Year	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**36,078,845**	**(1,733,309)**	**(1,733,309)**	**-**	**-**	**-**	**-**		**-**	**34,345,537**
Transfer To Reserve During The Year			7,215,769		30,659,664			(38,777,404)	901,971		-	541,183	360,788	-			(0)
Transfer From Reserve During The Year														-			-
Other																	-
Interest, Net of Tax on Client Protection Fund									1,684,026			1,684,026					1,684,026
Expenses from Client Protection Fund & Corporate Social Responsibility Reserve									(4,806,540)			(4,519,473)	(287,066)				(4,806,540)
Transfer from Retained Earning to Regulatory Reserve on Account of Cumalative Actuarial Loss					1,733,309			(1,733,309)									-
Transfer from Retained Earning to Regulatory Reserve on Account of Write Back from Restructure Loans & Advances as per NRB Directives					(9,642,319)			9,642,319									-
Transfer from Retained Earning to Regulatory Reserve on Account of NFRS Adjustments								-									-
Transactions With Owners, Directly Recognized In Equity																	-
Share Issued (Expenses on Share Issued)	4,672,955							(580,842)									4,092,113
Share Based Payments																	-
Dividends To Equity Holders								(10,043,728)									(10,043,728)
Bonus Shares Issued	190,830,833							(190,830,833)									-
Cash Dividend Paid									-								-
Other									-								-
Total Contributions By And Distributions																	
Balance At Asar End 2082	**1,106,286,296**	**-**	**205,194,375**	**-**	**75,973,849**	**-**	**-**	**7,873,405**	**107,423,524**	**(3,838,985)**	**-**	**105,360,870**	**4,836,256**	**1,065,383**	**-**	**-**	**1,502,751,448**

Gopal Prasad Paudel
Account & Fund Management Department Head

Pramesh Acharya
Deputy Chief Executive Officer

Moscha Prasad Pangeni
Chief Executive Officer

Madhav Prasad Bhatta
Independent Director

Kamal Bhandari
Director

Shiva Prasad Mishra
Director

Dadhiram Paudyal
Director

Ananta Kumar Shrestha
Director

Bindiya Shrestha Pradhan
Director

Lekhnath Khaniya
Chairman

Dipesh Khatiwada, CA
Principal
Khatiwada Dipesh & Associates
Chartered Accountants

Date: 18 December 2025
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Statement of Cash Flows
For the year ended 32nd Ashadh 2082

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	1,570,544,533	1,531,436,860
Fees And Other Income Received	115,860,129	94,404,778
Divided Received	-	-
Receipts From Other Operating Activities		
Interest Paid	(789,469,070)	(883,576,126)
Commission And Fees Paid	-	-
Cash Payment To Employees	(444,540,513)	(449,615,372)
Other Income received		
Other Expense Paid	(106,441,725)	(69,724,993)
Operating cash flows before changes in operating assets and liabilities	**345,953,354**	**222,925,147**
(Increase)/Decrease In Operating Assets		
Statutory Balances and Due From Nepal Rastra Bank	-	-
Placement With Bank And Financial Institutions	-	-
Other Trading Assets	-	-
Loan And Advances To Bank And Financial Institutions	-	-
Loans And Advances To Customers	(1,016,217,625)	(1,144,616,632)
Other Assets	5,435,066	(11,202,200)
Increase/(Decrease) In Operating Liabilities		
Due To Bank And Financial Institutions	-	-
Due To Nepal Rastra Bank	-	-
Deposit From Customers	702,418,880	276,370,572
Borrowings	(255,437,304)	1,096,037,285
Other Liabilities	24,107,266	(26,698,806)
Net cash flow from operating activities before tax paid	**(193,740,364)**	**412,815,365**
Income Tax	(59,642,218)	(25,042,991)
NET CASH FLOW FROM OPERATING ACTIVITIES (A)	**(253,382,581)**	**387,772,374**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase Of Investment Securities	(700,000)	
Receipts From Sale Of Investment Securities		-
Purchase Of Property And Equipment	(1,625,578)	(1,639,805)
Receipt From The Sale Of Property And Equipment	319,557	
Purchase Of Intangible Assets	-	(270,070)
Receipt From The Sale Of Intangible Assets		-
Purchase Of Investment Properties		-
Receipt From The Sale Of Investment Properties		-
Interest Received		-
Dividend Received		-
Other Received		
NET CASH USED IN INVESTING ACTIVITIES (B)	**(2,006,022)**	**(1,909,875)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt From Issue Of Debt Securities	-	-
Repayment Of Debt Securities	-	-
Receipt From Issue Of Subordinated Liabilities	-	-
Repayment Of Subordinated Liabilities	-	-
Receipt/(Payment) From/(to) Issue Of Shares (net of taxes)	4,092,113	(547,741)
Dividends Paid	(10,043,728)	-
Interest Paid	-	-
Other Receipt/Payment	(3,122,513)	(1,421,683)
NET CASH FLOWS FROM FINANCING ACTIVITIES (C)	**(9,074,129)**	**(1,969,424)**
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	**(264,462,732)**	**383,893,075**
Cash and cash equivalents at Shrawan 1	667,257,875	283,364,800
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at Asar end	**402,795,143**	**667,257,875**

As per our report on even date

.....	.....	.....	.....
Gopal Prasad Paudel Account & Fund Management Department Head	Pramesh Acharya Deputy Chief Executive Officer	Moscha Pd. Pangeni Chief Executive Officer	Madhav Pd Bhatta Independent Director
.....	.....	.....	.....
Kamal Bhandari Director	Shiva Prasad Misra Director	Dadhiram Paudyal Director	Dipesh Khatiwada, CA Principal
.....	.....	.....	Khatiwada Dipesh & Associates Chartered Accountants
Ananta Kumar Shrestha Director	Bindiya Shrestha Pradhan Director	Lekhnath Khaniya Chairman	

Date: 18 December 2025
Place: Mahalaxmi-4, Lalitpur

Suryodaya Womi Laghubitta Bittiya Sanstha Limited

Statement of Distributable Profit/Loss

For the Year Ended 32 Ashadh 2082

(As per NRB Regulation)

Amount in NPR

Particulars	As at 32.03.2082	As at 31.03.2081
Opening Balance of Retained Earnings	**204,118,356**	**157,640,909**
Prior Period Reclassification adjustments (Refer Note3.17(2)(h))	-	**(43,137,356)**
Revised Opening Balance of Retained Earnings	**204,118,356**	**114,503,552**
Adjustments		
a. Dividend Paid	(10,043,728)	-
b. Bonus Shares Issued	(190,830,833)	-
c. Share Issue Expenses, net of taxes	(580,842)	(547,741)
d. Transfer from CSR Fund	-	-
e. Transfer from Employee Training Fund	-	-
f. Transfer From Deferred Tax Reserve	-	-
Balance in Retained Earnings after aforementioned Adjustments	**2,662,953**	**113,955,812**
Net profit or (loss) as per statement of profit or loss	**36,078,845**	**56,947,134**
Appropriations:		
a. General Reserve	7,215,769	11,389,427
b. Foreign Exchange Fluctuation Fund		
c. Capital Redemption Reserve		
d. Corporate Social Responsibility Fund	360,788	569,471
e. Employees' Training Fund		
f. Client Protection Fund	541,183	569,471
g. Other		
Profit or (loss) before regulatory adjustment	**30,624,058**	**158,374,576**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(19,902,622)	38,846,478
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	(10,757,042)	4,517,934
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	(1,733,309)	12,021,687
i. Other (+/-)	-	-
Write Back from Restructure Loans & Advances as per NRB Directives	9,642,319	(9,642,319)
Distributable Profit or (Loss)/(Closing Balance of Retained Earnings)	**7,873,405**	**204,118,356**

1. Reporting Entity

Suryodaya Womi Laghubitta Bittiya Sanstha Limited ('the Microfinance') is domiciled and incorporated in Nepal as a D Class licensed financial institution as per Bank and Financial Institution Act, 2073. Microfinance is a limited liability company registered in the Office of the Company Registrar with the name of 'Womi Laghubitta Bittiya Sanstha Limited' on 2068/02/26. The microfinance obtained license to carry out the financial transactions on 2068/11/25 from Nepal Rastra Bank.

Microfinance acquired Nagarik Laghubitta on FY 2076.77 and Grameen Swayamsewak Laghubitta on FY 2077.78. Microfinance started joint operation after acquisition of Suryodaya Laghubitta Bittiya Sanstha Limited on 2078.12.19 and was named 'Suryodaya Womi Laghubitta Bittiya Sanstha Limited'. Initially the microfinance was provided with license to carry out financial transactions within 10 districts of Nepal. However, the microfinance obtained license as a National Level Organization on 2075.09.02.

The Microfinance having its shares listed on Nepal Stock Exchange after issuing its shares to the general public on Fiscal Year 2071/72. After merger with Suryodaya Laghubitta Bittiya Sasntha Limited, it is trading with the trading code 'SWMF'. The microfinance has been promoted by name of major promoter entities and several reputed persons. Initially the microfinance was operating from its Registered Office at Khanikhola, Dhading which was later transferred to Banepa-13, Kavrepalanchowk. Currently, the corporate office of the microfinance is located in Malaxmi Municipality Ward No. 4, Imadole, Lalitpur.

Having approval to operate at National Level, by the end of Ashadh 2081 the microfinance was operating in 55 Districts with its 171 branches. With the aim of improving access to financial services of the poor and marginalized women members, promoting a culture of saving, encouraging income generation, supporting micro- enterprises development and providing social security services to its member the microfinance is serving 182,232 members through its 171 branches till the end of this fiscal year.

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

2. Basis of Preparation

The financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) and pronounced by Institute of Chartered Accountants of Nepal (ICAN).

The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2081 as made applicable by the Nepal Rastra Bank(NRB).

2.1. Statement of Compliance

The Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal and pronounced by the ICAN and in the format issued by NRB in directives No.4 of NRB Directive 2081.

2.2. Reporting Period and Approval of Financial Statements

The microfinance follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh.

These financial statements consist two Statement of Financial Position as at 32 Ashadh 2082 and 31st Ashadh 2081. The microfinance has also presented two Statement of Profit or Loss and Statement of Other Comprehensive Income, two statements of Changes in Equity and two Statements of Cash Flows for the year ended as of 32 Ashadh 2082 and 31 Ashadh 2081 along with the necessary and related notes.

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements as per the provision of The Companies Act, 2063.

These financial statements were authorized for issue by the Board of Directors on meeting held on 17 December 2025 and recommended for the approval by shareholders in the upcoming 14th Annual General Meeting of the company.

2.3. Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates. The financial information presented has been rounded off to nearest rupee except where otherwise stated.

2.4. Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively in current and future periods.

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.

2.6. Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

3. Significant Accounting Policies

3.1. Basis of Measurement

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

Items	Basis of Measurement
Leave Liability	Present Value of the defined benefit obligation
Gratuity Liability	Present Value of the defined benefit obligation

3.2. Cash & Cash Equivalent

The cash and cash equivalents for the purpose of cashflow statement 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 includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under Note.

3.3 Financial Assets and Financial Liabilities

In the context of the microfinance's business, financial asset is any asset that is cash, an equity instrument of another entity or any instrument with contractual right to receive cash. These includes portfolio of loans and advances, cash and cash equivalents, receivables, investment securities, etc.

Financial liabilites are contractual obligation to deliver cash. These include deposits, borrowings and liabilities that require settlements in cash. Financial assets, liabilities and equity (share capital, retained earnings etc.) are collectively called financial instruments.

3.3.1. Recognition

The Microfinance recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to the statement of profit or loss.

3.3.2. Classification and Measurement

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.

3.3.2.1. Financial assets

Financial assets are classified under three categories as required by NFRS 9, namely:

a. Measured at amortized cost:

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

b. Measured at fair value through OCI:

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

Equity Instrument which are not held for trading and initially recognized as held for trading for which the Microfinance makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income.

c. Measured at fair value through profit or loss:

The Microfinance classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either amortized cost or FVOCI, is classified as FVTPL.

3.3.2.2. Financial Liabilities

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

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

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

b. Financial liabilities measured at amortized cost:

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

3.3.3. De-recognition

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual rights to receive the cash flows from the asset.

A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.

3.3.4. Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Microfinance follows three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

Level 3: Significant inputs to the fair value measurement are unobservable.

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.

3.3.5. Impairment on Financial Assets

Microfinance asseses the impairment on financial assets using two approaches viz Regulatory Approach and Expected Credit Loss Approach.

For the current fiscal year, the Microfinance assesses all financial assets measured at amortised cost, including loans and advances, for impairment at each reporting date using the Expected Credit Loss (ECL) model under NFRS 9 and Expected Credit Loss Related Guidelines, 2024 pronounced by Nepal Rastra Bank.

The microfinance has provided higher of impairment as per the Expected Credit Loss Model and regulatory provisions required by NRB.

A. **Impairment as per Regulatory Provisions**

As per directives to microfinance issued by Nepal Rastra Bank, the loans are classified and impairment is provided for as follows:

Classification	Criteria	Impairment on Outstanding Balance*
Performing Loans		
Pass Loan	Loans that are due from 0 to 30 days	1%
Watchlist	Loans that are due from 31 to 90 days	5%
Restructure**	Loans that are rescheduled/restructured as per the NFRS amid borrowers repayment difficulty	5%
Non-Performing Loans		
Substandard	Loans that are due from 91 to 180 days	25%
Doubtful	Loans that are due from 181 to 360 days	50%
Bad	Loans that are due upto 1 year/ Misutilized Loan/Borrowers' death/dissapearence etc.	100%

*25% of the required impairment is provided for if the loans are insured.

**for restructured loans, if the loan was in non-performing category before restructure/resheduling, the provision for such loan will be retained until the loan become regular for six months.

B. **Impairment as per Expected Credit Losses (NFRS 9)**

Expected Credit Loss (ECL) is a forward-looking approach that requires recognition of credit losses based on reasonable and supportable information about past events, current conditions, and forecasts of future economic conditions.

Expected Credit Loss has been applied on portfolio of financial assets using General Approach as follows:

1. **The loans are classified in three stages as follows:**

Stage 1: The that have not had a significant increase in credit risk since initial recognition are classified in Stage 1. This stage includes the following financial assets:

- Initially recognized financial assets (other than those that are credit impaired on initial recognition)
- Financial assets having no significant increase in credit risk since initial recognition.
- Financial assets for which contractual payments are not overdue or are overdue for up to 1 month.
- Financial assets with low credit risk at the reporting date.

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

Stage 2: The financial instruments having significant increase in credit risk since initial recognition (based on NRB guidelines on ECL) are classified in Stage 2. Other than that the stage commonly includes the following:

- Financial assets having contractual payments overdue for more than 1 month but not exceeding 3 months.
- Loans classified as 'Watchlist' as per NRB directive on prudential provisioning.
- Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives.

Stage 3: The credit impaired or defaulted financial instruments are classified or moved to Stage 3. This stage includes following loans:

- Financial assets having contractual payments overdue for more than 3 months.
- Loan is classified as non- performing as per NRB prudential provisioning directive.
- Credit impaired financial instruments with objective evidence of impairment such as:
    - Significant financial difficulty of the issuer or the borrower.
    - A breach of contract, such as a default or past due event.
    - The borrower, is for economic or contractual reasons relating to the borrower's financial difficulty a concession(s) that the lender(s) would not otherwise consider.
    - It is becoming probable that the borrower will enter bankruptcy or other financial reorganization.

Financial assets are transferred between stages depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased and also as per the Policy on Upgrading of Credit Facilities. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the Policy on Upgrading of Credit Facilities.

The Microfinance has developed a comprehensive Policy on Upgrading of Credit Facilities in line with the NFRS 9- Expected Credit Loss Related Guidelines, 2024. Accordingly, credit facilities other than restructured and rescheduled facilities are upgraded to a better stage. For restructure and rescheduled loans, the Microfinance monitors restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before up-gradation.

2. **For financial assets at each stages, ECL is provided for as follows:**

Stage	ECL	Explanations
Stage 1	12 months ECL	A provision for ECL associated with the probability of default events occurring within the next 12 months
Stage 2	Lifetime ECL	A provision representing losses over the life of the financial instrument
Stage 3	Lifetime ECL	

3. **ECL is computed using the following formula:**

ECL = **Exposure at Default (EAD)** x **Probability of Default (PD)** x **Loss Given Default**

Exposure at Default (EAD): For stage 1 and stage 2 loans, except loans that are restructured/rescheduled as per NRB Directives, EAD refers to outstanding principal plus accrued interest. For Stage 3 loans and loans that are restructured/rescheduled, EAD represents outstanding principal only.

Probability of Default (PD): PD refers to probability that the loan will be defaulted. For instance, in case of stage 1 loans, 12-month PD is used, meaning the probability that the loan at stage 1 will be defaulted in next 12 months. Similarly for Stage 2 loans, the PD is probability that the loan will be defaulted. For stage 3 loans, PD is considered to be 100%, as the loan is already defaulted.

Probability of default is computed by analyzing the past movements in portfolio of loans (historical loan movement between stages). This historical probability is mathematically calibrated with future macroeconomic outlook (incorporation of forward looking information). Based on the historical PD movements with historical macroeconomic values, the PD is forecasted for expected/projected macroeconomic values. As the forecasted macroeconomic values can vary, the microfinance has done the scenario probability weighting.

Loss Given Default (LGD): LGD is the percentage of exposure that is not expected to be recovered in the event of a default. The LGD is usually defined as the amount of credit that is lost by a financial institution when an obligor defaults.

What percentage of defaulted loans are actually recovered? After getting this answer, the non recovered portion is LGD. To compute LGD, past history of loan recoveries are analyzed. Time value of money is important here, as the defaulted loans may be recovered in a delayed manner. The recoveries are discounted with discount rates equivalent to effective interest rate of loan to compute discounted recovery.

For loans that are backed by collateral, the expected realization of the collateral is also considered for computing LGD. A prudential floor of 10% is kept in case LGD amounts to zero due to expected realization of collateral.

4. **Use of Significant Assumptions and Judgements**

The measurement of impairment losses as per ECL requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses. Management's judgement plays a significant role in incorporating assumptions on probability of default (PD), loss given default (LGD), exposure at default (EAD), and macroeconomic factors. These estimates may differ from actual outcomes, leading to adjustments in future provisions through the Statement of Profit or Loss. The management judgement, assumptions and analyses has been applied on the following:

- Management has assessed past five years data for computing ECL.
- Management has assessed loans and advances individually and collectively. Significant loans and advances are assessed individually for impairment. A collective impairment provision is established for: Microfinance's homogeneous loans and advances that are not considered individually significant; and assets of microfinance that are individually significant but that were not found to be individually impaired. Management has broadly classified its loan into “Collateral” and “Non-Collateral” for

collective assesment. Management believes that the loans based on this classification have shared characterstics due to their risk and nature of recoveries. This classification also ensures the adequacy of data for analyzing and forecasting PDs and LGDs.

- Judgements have been used for setting criteria for qualitatively assessing whether there has been a significant increase in credit risk (SICR) for classifying loans to Stage 2 and Stage 3.
- Management has made the choice of various statistical formulas and inputs used in the development of ECL models.
- Management has also applied assumptions and judgements on associations between macroeconomic inputs, such as GDP growth, inflation, remittance inflow and the effect of these inputs on Probability of Default (PDs).
- The microfinance has taken following macroeconomic metrics into consideration:

Macroeconomic drivers of credit risk	Data Sources
GDP	NRB
Inflation	NRB
Remmitance Inflow	NRB

- The microfinance has considered the following forward-looking macroeconomic scenarios and their probability weightings.

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

- Coupon rate of loan has been considered by the Microfinance as effective interest rate (refer

As such, the accuracy of the impairment provision depends on the model assumptions and parameters used in determining the ECL calculations. Each change in the estimates and judgements and choice of statistical formulas may result in different ECL.

C. **Comparison of Impairment as per ECL and Regulatory Provision:**

Particulars	F/Y 2081-82	F/Y 2080-81
LLP as per Regulatory Provision (NRB Directives)	**569,637,828**	**266,463,446**
As per ECL (NFRS 9 & ECL Guidelines)		
12 months ECL	62,252,684	25,559,883
Lifetime ECL	424,294,868	193,940,392
Total Impairment as per NFRS	**486,547,552**	**219,500,275**

The impairment provision (Loan Loss Provision-LLP) as per NRB Directives is higher for FY 2081.82 and accordingly, the impairment as per NRB directives has been provided for in the financial statements.

Details of Impairment for FY 2081.82 as per Regulatory Provision

Particulars	Insured Loans	Uninsured Loans	Total
Performing Loans	**9,950,214,968**	**1,016,335**	**9,951,231,303**
Pass Loan	9,677,066,862	866,256	9,677,933,118
Watchlist Loan	133,551,489	-	133,551,489
Restructure Loan	139,596,617	150,079	139,746,696
Non-Performing Loans	**2,213,325,835**	**69,463,335**	**2,282,789,170**

Substandard	33,341,897	-	33,341,897
Doubtful	26,138,702	712	26,139,414
Bad	560,501,964	67,015,331	627,517,295
Restructure Loan-Substandard	130,009,841	33,593	130,043,434
Restructure Loan-Doubtful	437,720,749	738,830	438,459,579
Restructure Loan-Bad loan	1,025,612,682	1,674,869	1,027,287,551
Total Loan	**12,163,540,803**	**70,479,670**	**12,234,020,473**
Loan Loss Provision	**500,637,788**	**68,984,865**	**569,637,828**
Pass Loan	25,109,500	8,664	25,118,164
Watchlist Loan	1,813,650	-	1,813,650
Restructure Loan	7,792,665	7,504	7,800,169
Substandard	2,266,550	-	2,266,550
Doubtful	3,279,175	356	3,279,531
Bad	138,388,502	67,015,331	205,403,833
Restructure Loan-Substandard	11,724,061	8,398	11,732,459
Restructure Loan-Doubtful	56,482,549	497,379	56,979,927
Restructure Loan-Bad Loan	253,781,138	1,447,233	255,228,371
Additional			15,176

Details of Impairment for FY 2081.82 as per ECL

Particulars	FY 2081.82		FY 2080.81	
	Exposure at Default	ECL	Exposure at Default	ECL
Collateral	**2,930,236,453**	**33,932,670**	**2,712,998,210**	**16,220,094**
Stage 1	2,508,890,098	3,382,796	2,258,325,410	2,006,191
Stage 2	69,057,807	1,010,864	190,999,484	1,732,305
Stage 3	352,288,548	29,539,010	263,673,316	12,481,598
Non-Collateral	**9,379,761,600**	**452,614,882**	**8,559,043,521**	**203,280,181**
Stage 1	7,238,508,075	58,869,888	6,374,600,115	23,553,692
Stage 2	205,686,458	11,833,623	805,926,115	19,139,056
Stage 3	1,935,567,067	381,911,371	1,378,517,291	160,587,434
Grand Total	**12,309,998,053**	**486,547,552**	**11,272,041,731**	**219,500,275**

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. Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on Ashadh end 2082.

3.6. Property, Plant and Equipment

Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Depreciation: The Microfinance depreciates property, plant and equipment following Written Down Value method applying the Depreciation rates prescribed by Income Tax Act, 2058. The rates used for depreciation of assets for the current and comparative period of significant items of property, plant and equipment are as follows:

Type of Asset	Useful Life	Depreciation Rate
Buildings	58-59 years	5%
Computer & Accessories	10-11 Years	25%
Vehicles	13-14 Years	20%
Furniture & Fixtures	10-11 Years	25%
Equipment & Others - Equipment	10-11 Years	25%
Other Assets	10-11 Years	25%
Intangible Assets		Amortized Over 10 years on Straight Line Basis

The Microfinance adopts cost model for entire class of Property, Plant and Equipment. It has not measured any Property Plant and Equipment at revaluation model and at fair value. The items of Property, Plant and Equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of newly acquired assets is charged based upon the date of invoice and assets having acquisition cost less than NPR. 3,000 has been written down as an expense for the period in the Statement of Profit and Loss.

3.7. Goodwill/Gain on Bargain Purchase on Acquisition of other microfinance institutions

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired.

3.8. Intangible Assets

Intangible assets are recognized separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognized at historical cost less impairment / amortization over their estimated useful life.

3.9. Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. It includes assets which are held for capital appreciation or for rental to others or held for undetermined future use. It also includes land, land and building acquired by the Microfinance as non-banking assets but not sold as on the reporting date. However, the Microfinance does not have Investment Property as on Ashadh end.

3.10. Income Tax

Tax expenses comprises of current tax and deferred tax.

3.10.1. Current Tax

Current tax is the income tax expense recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or OCI in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

3.10.2. Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

3.11. Deposit, Debt Securities Issued and Subordinated Liabilities

3.11.1. Deposits

Deposits by members and public depositors are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits. Interest are credited on deposit accounts quarterly.

3.11.2. Debt Securities Issued

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

3.11.3. Subordinate Liabilities

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

3.12. 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.

The contingent liabilities are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

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 only has lease commitments and does not have such contingent liabilities and onerous contracts as on Ashadh end 2082.

3.13. 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:

3.13.1. Interest Income

Interest income is recognised using the Effective Interest Rate (EIR) method in accordance with Nepal Financial Reporting Standards (NFRS). Interest income represents compensation for the time value of money, credit risk, and other basic lending risks inherent in the financial assets.

Recognition by Credit Stage

Stage 1 and Stage 2 financial assets

For financial assets classified as Stage 1 or Stage 2 (except for restructured/rescheduled advances in which interest is not recognized until it is collected as per NRB directives), interest income is calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

The gross carrying amount represents the outstanding principal plus accrued interest, before deduction of any loss allowance recognised under the Expected Credit Loss (ECL) model.

Stage 3 (credit-impaired) financial assets

For financial assets classified as Stage 3 (credit-impaired) and loans and advances that are restructured/rescheduled, interest income is recognized on cash basis, when the interest is collected.

Interest income is recognized based on the Staging of loans in previous quarter.

Effective Interest Rate (EIR)

EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such a charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss.

The interest income recognized in the statement of profit or loss includes the following:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for impaired loans and advances. These financial assets include investment in government securities, investment in NRB Bond and deposit instruments, reverse repos, inter-bank lending, etc.
- As per carve out on NFRS 9 Para 5.4, the Microfinance has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and have recognized them directly as revenue in the Statement of Profit or Loss.
- As per carve out on NFRS 9, Para 5.4, the Microfinance has applied the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.
- Interest on investment securities measured at fair value is calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets is considered to be incidental to the Group's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.
- Interest income accrued but not received from Performing Loan and Advance till date has been recognized in the current year interest income.

3.13.2 Fee and Commission Income.

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

3.13.3. Dividend Income.

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

3.13.4. 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 profit and loss.

3.13.5. 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.

3.13.6. Grant Income

Grant income are recognized in Income statement on a systematic basis over the period in which the microfinance has recognized the expense for the related cost for which the grants are intended to compensate. In the case of grants related to assets, Deferred Grant Income has been recognized. The amount equal to the depreciation on the Grant Assets is charged to grant income for the period.

3.14. 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.

3.15. Employee Benefits

3.15.1. Short term employee benefits

The Microfinance's short term employee benefits mainly include wages, salaries, allowances, socials security expenses, bonuses as provided in the law and other employee related expenses. Short term employee benefits are measured on an undiscounted basis and are charged to statement of profit and loss as and when the related service is provided.

3.15.2. Post-Employment employee benefits

3.15.2.1. Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Provident Fund

Contribution to Social Security Fund is the defined contribution plan opted for by microfinance. Complying with The Labor Act, 2074, the microfinance contributes 10% of the Basic salary for Provident Fund, 8.33% of Basic Salary as Gratuity and 1.40% & 0.27% of basic salary as additional contribution for Accident and Disability Protection and Dependent Family Protection Respectively as prescribed by Social Security Law of all the employees to the social security fund.

Any unpaid contribution is recorded as a liability under 'Social Security Fund Payable' in Note 4.21.

3.15.2.2. Defined Benefit Plans

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 corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the group, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in Statement of profit and Loss.

Gratuity:

As in case of the staffs recruited earlier to the enforcement of new labour act, gratuity benefits have been provisioned as per the Employees byelaw of the microfinance as below:

- **a.** To the employee serving more than 5 years to 10 years, half month's last drawn salary for each year of service
- **b.** To the employee serving more than 10 years to 15 years, one month's last drawn salary for each year of service
- **c.** To the employee serving more than 15 years to 20 years, one and half month's last drawn salary for each year of service
- **d.** To the employee serving more than 20 years, Two month's last drawn salary for each year of service

Gratuity provision is made every year by the microfinance under this plan and this is in nature of defined benefit plan.

Suryodaya Womi Laghubitta Bittiya Sanstha Limited, even though having started making contributions to Social Security Fund, has ensured the benefits as per the Old Gratuity Scheme mentioned above through the decision by the board of directors. At the time of retirement of staff who were in the organization before the start of contribution to the social security fund will be paid the gratuity as per Old Gratuity Scheme less amount contributed to SSF for gratuity. For staff enrolled in the organization after applicability of SSF, the gratuity as per SSF shall be final.

The actuarial valuators were informed regarding gratuity and accordingly, gratuity provision has been made as per the actuarial valuation.

3.15.2.3. Other Long-Term Benefits:

Leave

Other long-term benefits include those payments which are not due within 12 months after the end of the reporting period.

Microfinance provides accumulated leave benefits under its Employees Byelaw. The Home leave is accumulated up to 90 days and there is no limit for the accumulation of sick leave. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are calculated based on the actuarial valuations. The interest costs, current service cost and actuarial gains and losses are all charged to the statement of profit or loss as required by NAS 19.

3.15.2.4. Concessional Loans to Staffs

Suryodaya Womi Laghubitta Bittiya Sanstha Limited provides concessional loans to the staff with interest rates pegged to quarterly cost of funds. The staff pay the loans in equated installments with interest based on cost of funds of the microfinance. As per the requirement of NFRS 9: Financial Instruments, these loans are measured at amortized cost. Interest Income is measured on market rates which is assumed to be 15%, the rate the microfinance makes investments in loans and advances to the customers. The interest benefit to the staff (differential interest between the interest paid and the market rate) is accounted for in Personnel Expenses (Note 4.34) as Finance Expenses as per NFRS.

3.16. Leases

Microfinance assesses whether a contract is or contains a lease, at inception of the contract. Microfinance Recognizes a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets (such as tablets and personal computers, small items of office furniture and telephones). For these leases, the Microfinance Recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed. 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. If this rate cannot be readily determined, the Microfinance uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable.
- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- The amount expected to be payable by the lessee under residual value guarantees.
- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options; and
- Payments of penalties for terminating the lease if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method-assumed to be 9%) and by reducing the carrying amount to reflect the lease payments made. The Microfinance remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- The lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.
- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is remeasured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used).

- A lease contract is modified, and the lease modification is not accounted for as a separate lease, in which case the lease liability is measured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

Microfinance did not make any such adjustments during the periods presented.

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.

The Right of Use Assets is presented under 'Property, Plant and Equipment' in Note 4.11 and the Lease Liability is presented under 'Other Liabilities' in Note 4.21.

3.17. Share Capital and Reserves

3.17.1. Share Capital

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

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

The shares issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in the statement of changes in equity.

3.17.2. 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 (BAFIA) and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% as provisioned in NRB Directive No. 1(13) is set aside to the general reserve.

b) Exchange Equalization Reserve

This is statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside to Exchange Equalization Reserve.

c) Assets Revaluation Reserve

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

d) Capital reserve

This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.

e) Corporate Social Responsibility (CSR) Fund

1.5% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility. The movement in CSR Fund is noted below:

Particulars	2081/82	2080/81
Opening Balance of 1st Shrawan	**4,762,534**	**5,329,861**
Add: Provision of this F/Y (1% of net profit as per NFRS)	360,788	569,471
Total (A)	**5,123,322**	**5,899,333**
Less: Expense for the F/Y		
a. Transfer to Covid Relief Fund		
b. Expenses for Social Project Works	287,066	1,136,799
c. Direct Donation Expenses		
Total (B)	**287,066**	**1,136,799**
Closing Balance as on Ashadh End (A-B)	**4,836,256**	**4,762,534**

f) Actuarial Gain/Loss Reserve

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

g) Client protection fund

Client protection fund is created at 1.5 % of net profit. In addition to this, 35% of excess dividend in case dividend is declared more than 15% is also allocated to this fund as per NRB Directives. Out of the amount in Client Protection Fund, NPR 4,00,00,000 has been invested in fixed deposits. The fixed deposit has been presented under 'Others' in Note 4.14 of these financial statements.

The movement in Client Protection Fund is as follows:

Particulars	2081/82	2080/81
Opening Balance of 1st Shrawan	**107,655,135**	**107,370,547**
Acquisition of Suryodaya/Grameen Laghubitta Bittiya Sanstha Limited	-	-
Addition to the Fund this F/Y		
a. Interest Income to the Fund	1,684,026	2,420,830
b. 1.5% of Net profit as per NFRS of the F/y	541,183	569,471
c. 35% of excess dividend, in case dividend is declared more than 15%		
d. Amount in *Pashu Surakshyan Kosh* transferred to Client Protection Fund		
e. Adjustment of Tax on Interest Previously deducted	-	-
Total Addition (A)	**109,880,344**	**110,360,849**
Less: Expenses from Fund this Year		
a. Assistance on the death of Borrower and Guardian of Borrower, during Natural disasters, during pregnancy for hygiene food and others.	4,519,473	2,705,714
b. Members' Business Promotion and Entrepreneurship development expenses		
Total Expenses (B)	**-4,519,473**	**-2,705,714**
Closing balance as on Ashadh End (A-B)	**105,360,870**	**107,655,135**

h) Regulatory Reserve

Regulatory reserves is the reserve created for regulatory adjustments on account of adjustments for Nepal Financial Reporting Standards. The movement in this reserve is guided by Directive No. 4(3) of Nepal Rastra Bank Directives for Microfinance Institutions. By the end of FY 2081.82, the regulatory reserve represents the following:

Particulars	Amount in NPR
Amount required for write back from Restructure Loans	0
Amount requried equivalent to Deferred Tax Assets	33,887,544
Amount in respect to cumalative net actuarial losses	3,838,985
Uncollected interest receviables net of taxes	38,247,319
Total amount in Regulatory Reserve	**75,973,847**

i) Other reserves

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

3.18. 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 Bank 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.

3.19. Segment Reporting

The Microfinance's operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. These business units are reviewed by Chief Executive Officer of the Microfinance.

The Microfinance has identified seven segments namely: Koshi Province, Madhesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the six operating segment and the segment report is set out in Notes 5.4.

Segment reports include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country.

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.1 Cash and Cash Equivalent

Particulars	32.03.2082	31.03.2081
Cash In Hand	421,775	3,001,321
Balances With B/Fis	402,373,369	664,256,554
Money At Call And Short Notice		
Other		
Total	**402,795,143**	**667,257,875**

4.2 Statutory Balances and Due from Nepal Rastra Bank

Particulars	32.03.2082	31.03.2081
Statutory Balances With NRB	23,232,778	23,232,778
Statutory Balances With BFIs	30,899,901	30,899,901
Securities Purchased Under Resale Agreement		
Other Deposit And Receivable From NRB		
Total	**54,132,679**	**54,132,679**

4.3 Placements with Financial Institutions

Particulars	32.03.2082	31.03.2081
Placements with Domestic FIs	-	-
Less: Allowances for Impairment	-	-
Total	**-**	**-**

4.4 Derivative financial Instrument

Particulars	32.03.2082	31.03.2081
Held For Trading	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange	-	-
Contract	-	-
Others	-	-
Held For Risk Management		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange	-	-
Contract	-	-
Other	-	-
Total	**-**	**-**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.5 Other Trading Assets

Amount in NPR

Particulars	32.03.2082	31.03.2081
Treasury Bills		-
Government Bonds		-
NRB Bonds		-
Domestic Corporate Bonds		-
Equities		-
Other		-
Total		-
Pledged		
Non-Pledged		

4.6 Loan and Advances to MFIs & Cooperatives

Particulars	32.03.2082	31.03.2081
Loans To Microfinance Institutions		-
Loans To FIs		-
Loans To Cooperative		-
Less: Allowance For Impairment		
Other		
Less: Allowances For Impairment		-
Total		-

4.6.1: Allowances for Impairment

Particulars	32.03.2082	31.03.2081
Balance At Shrawan 1		-
Impairment Loss For The Year:		-
Charge For The Year		-
Recoveries/Reversal		-
Amount Written Off		-
Balance At Asar End		-

4.7 Loans and Advances to Customers

Particulars	32.03.2082	31.03.2081
Loan and advances measured at amortized cost	12,395,969,370	11,374,219,331
Less: Impairment allowances	**569,637,828**	**266,463,446**
Collective impairment	569,637,828	136,568,165
Individual impairment	-	129,895,281
Net Amount	**11,826,331,542**	**11,107,755,885**
Loan and advances measured at FVTPL		
Total	**11,826,331,542**	**11,107,755,885**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.7.1: Analysis of Loan and Advances - By Product

Particulars	32.03.2082	31.03.2081
Product		
Term Loans		
Short Term, Term Loan	646,532,914	1,371,845,187
Long Term, Term Loan	11,587,487,456	9,830,110,947
Hire Purchase Loans		
Personal Residential Loans		
Staff Loans	84,082,278	99,599,147
Other		
Sub Total	**12,318,102,648**	**11,301,555,281**
Interest Receivable	77,866,722	72,664,050
Grand total	**12,395,969,370**	**11,374,219,331**

4.7.2: Analysis of Loan and Advances - By Collateral

Particulars	32.03.2082	31.03.2081
Secured		
Immovable Assets	2,697,935,795	2,697,935,795
Government Guarantee		
Collateral Of Government Securities		
Collateral Of Fixed Deposit Receipt		
Group Guarantee	8,504,020,339	7,817,516,325
Personal Guarantee		
Other Collateral		
Sub Total	**11,201,956,133**	**10,515,452,120**
Unsecured		
Grand Total	**11,201,956,133**	**10,515,452,120**

4.7.3: Allowances for Impairment

Particulars	32.03.2082	31.03.2081
Specific Allowances For Impairment		
Balance At Shrawan 1	**129,895,281**	**73,850,063**
Impairment Loss For The Year:		
Charge For The Year	290,762,589	55,977,867
Recoveries/Reversal During The Year		
Write-Offs	-	67,351
Other Movement		
Balance At Asar End	**420,657,870**	**129,895,281**
Collective Allowance for Impairment		
Balance At Shrawan 1	**136,568,165**	**133,672,527**
Impairment Loss For The Year:		
Charge/(Reversal) For The Year	12,411,794	2,895,638
Other Movement (Acquisition of Laghubitta)		
Balance At Asar End	**148,979,958**	**136,568,165**
Total Allowances For Impairment	**569,637,828**	**266,463,446**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.8 Investment Securities

Particulars	32.03.2082	31.03.2081
Investment Securities Measured At Amortized Cost		-
Investment In Equity Measured At FVTOCI	2,700,000	2,000,000
Total	**2,700,000**	**2,000,000**

4.8.1: Investment Securities Measured at Amortized Cost

Amount in NPR

Particulars	32.03.2082	31.03.2081
Debt Securities		
Government Bonds		
Government Treasury Bills		
Nepal Rastra Bank Bonds		
Nepal Rastra Bank Deposits Instruments		
Other		
Less: Specific Allowances For Impairment		
Total		**-**

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

Particulars	32.03.2082	31.03.2081
Equity Instruments		
Quoted Equity Securities		
Unquoted Equity Securities	2,700,000	2,000,000
Total	**2,700,000**	**2,000,000**

The investment in Unquoted Equity Securities represent investment in 20,000 shares of Nepal Finsoft Company Limited and 7,000 shares of National Banking Institue Limited Since the shares of the company are not listed in Stock Exchange, the cost is deemed to be its fair value.

4.8.3: Information Relating to Investment in Equities

Particulars	Current Year	
	Cost	Fair Value
Investment in Quoted Equity		
……Ltd.		
……shares of Rs. …….each		
……Ltd.		
……shares of Rs. …….each		
Investment in Unquoted Equity		
Nepal Finsoft Company Limited		
20,000 Shares of NPR 100 each	2,000,000	2,000,000
National Banking Institute Limited		
7,000 Shares of NPR 100 each	700,000	-
Total	**2,700,000**	**2,000,000**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd
Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.9 Current Tax Assets

Amount in NPR

Particulars	32.03.2082	31.03.2081
Current Tax Assets		
Current Year Income Tax Assets	54,352,142	35,063,491
Tax Assets Of Prior Periods		
Current Tax Liabilities		
Current Year Income Tax Liabilities	21,914,410	40,760,520
Tax Liabilities Of Prior Periods		
Total	**32,437,732**	**-5,697,029**

4.10 Investment Properties

Particulars	32.03.2082	31.03.2081
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, Plant and Equipment

Amount in NPR

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Right of Use Assets	Total 32 Ashadh 2082	Total 31 Ashadh 2081
Cost								
As On Asar End 2081	**11,025,000**	**9,174,128**	**3,203,170**	**65,329,839**	**15,400,740**	**78,599,756**	**182,732,633**	**188,628,621**
Addition During The Year				1,625,577		26,477,405	28,102,982	24,160,000
Acquisition							-	-
Capitalization							-	-
Disposal During The Year			(125,678)	(1,049,668)	(917,770)	(20,748,089)	(22,841,206)	(30,055,988)
Adjustment/ Reclassification								-
Balance As On Asar End 2082	**11,025,000**	**9,174,128**	**3,077,492**	**65,905,747**	**14,482,970**	**84,329,072**	**187,994,410**	**182,732,633**
Depreciation And Impairment								
As On Asar End 2081	**-**	**871,794**	**1,874,632**	**47,939,177**	**11,063,329**	**22,903,868**	**84,652,800**	**83,865,221**
Impairment For The Year							-	-
Acquisition							-	-
Depreciation Charge For The Year	-	415,117	265,707	4,475,920	841,581	28,528,467	34,526,793	30,843,566
Disposals			(108,111)	(909,585)	(710,068)	(20,748,089)	(22,475,853)	(30,055,988)
Adjustment/Reclassification							-	-
As On Asar End 2082	**-**	**1,286,910**	**2,032,228**	**51,505,512**	**11,194,843**	**30,684,246**	**96,703,739**	**84,652,800**
-								
Net Book Value								
As On Asar End 2081	**11,025,000**	**8,302,335**	**1,328,538**	**17,390,662**	**4,337,411**	**55,695,888**	**98,079,834**	**104,763,400**
As On Asar End 2082	**11,025,000**	**7,887,218**	**1,045,264**	**14,400,235**	**3,288,127**	**53,644,826**	**91,290,671**	**98,079,834**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.12 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Asar 2082	Total Asar 2081
		Purchased	Developed			
Cost						
As On Asar End 2081	**-**	**6,127,488**	**-**	**-**	**6,127,488**	**5,857,418**
Addition During The Year		-			-	270,070
Acquisition					-	-
Capitalization					-	-
Disposal During The Year					-	-
Adjustment/ Revaluation					-	-
Balance As On Asar End 2082	**-**	**6,127,488**	**-**	**-**	**6,127,488**	**6,127,488**
Amortization And Impairment						
As On Asar End 2081	**-**	**4,354,677**	**-**	**-**	**4,707,316**	**3,943,294**
Amortization Charge For The Year		354,560			354,560	411,383
Acquisition					-	-
Impairment For The Year					-	-
Disposals					-	-
Adjusmtment					-	-
As On Asar End 2082	**-**	**4,709,237**	**-**	**-**	**5,061,876**	**4,354,677**
Capital Work In Progress						
Net Book Value						
As On Asar End 2081	**-**	**1,772,811**			**1,772,811**	**1,914,124**
As On Asar End 2082	**-**	**1,418,251**			**1,418,251**	**1,772,811**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.13 Deferred Tax

Current Year

Particulars	Deferred Tax Assets	Deffered Tax Liabilities	Deffered Tax Assets/ (Liabilities)
Deferred Tax On Temporary Differences On Following Items			
Loan And Advance To B/Fis			
Loans And Advances To Customers	(4,780,703)		(4,780,703)
Investment Properties			-
Investment Securities			-
Property & Equipment		16,615,447	(16,615,447)
Employees' Defined Benefit Plan	42,960,849		42,960,849
Lease Liabilities	17,685,340		17,685,340
Provisions			-
Other Temporary Differences	(5,362,495)		(5,362,495)
Deferred Tax On Temporary Differences			**33,887,544**
Deferred Tax On Carry Forward Of Unused Tax Losses			
Deferred Tax Due To Changes In Tax Rate			
Net Deferred Tax Asset/(Liabilities) As On Year End Of 2082			**33,887,544**
Deferred Tax (Asset)/Liabilities As On Shrawan 1 2081			23,130,502
Origination/(Reversal) During The Year			**10,757,042**
Deferred Tax Expense/(Income) Recognized In Profit Or Loss			(10,014,196)
Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			(742,847)
Deferred Tax Expense/(Income) Recognized In Directly In Equity			-

Previous Year

Particulars	Deferred Tax Assets	Deffered Tax Liabilities	Deffered Tax Assets/ (Liabilities)
Deferred Tax On Temporary Differences On Following Items			
Loan And Advance To B/Fis			-
Loans And Advances To Customers	(4,212,967)	-	(4,212,967)
Investment Properties			-
Investment Securities			-
Property & Equipment	-	17,525,965	(17,525,965)
Employees' Defined Benefit Plan	33,444,165	-	33,444,165
Lease Liabilities	17,355,500	-	17,355,500
Provisions	-	-	-
Other Temporary Differences	(5,930,231)		(5,930,231)
Deferred Tax On Temporary Differences			**23,130,502**
Deferred Tax On Carry Forward Of Unused Tax Losses			
Deferred Tax Due To Changes In Tax Rate			
Net Deferred Tax Asset/(Liabilities) As On Year End Of 2081			**23,130,502**
Deferred Tax (Asset)/Liabilities As On Shrawan 1, 2080			**27,648,436**
Acquisition of Suryodaya Laghubitta Bittiya Sanstha Limited			
Origination/(Reversal) During The Year			**(4,517,934)**
Deferred Tax Expense/(Income) Recognized In Profit Or Loss			(634,218)
Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			5,152,152
Deferred Tax Expense/(Income) Recognized In Directly In Equity			-

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.1 Other Assets

Particulars	32.03.2082	31.03.2081
Assets Held For Sale		
Other Non Banking Assets		
Bills Receivable		
Accounts Receivable	4,560,905	5,028,745
Accrued Income		
Prepayments And Deposits	1,627,799	2,231,472
Income Tax Deposit		-
Deferred Employee Expenditure	17,874,983	19,767,436
Others	44,715,770	47,186,870
Total	**68,779,458**	**74,214,524**

4.2 Due to Bank and Financial Institutions

Particulars	32.03.2082	31.03.2081
Borrowing From BFIs		
Settlement And Clearing Accounts		
Other		
Total		-

4.2 Due to Nepal Rastra Bank

Particulars	32.03.2082	31.03.2081
Refinance from NRB		
Standing Liquidity Facility		
Lender of Last Resort Facility from NRB		
Securities Sold under Repurchase Agreements		
Other Payables to NRB		
Total		-

4.2 Derivative Financial Instruments

Particulars	32.03.2082	31.03.2081
Held For Trading		
Interest Rate Swap		
Currency Swap		
Forward Exchange Contract		
Others		
Held For Risk Management		
Interest Rate Swap		
Currency Swap		
Forward Exchange Contract		
Other		
Total		-

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.18 Deposits from Customers

Particulars	32.03.2082	31.03.2081
Institutions Customers:		
Term Deposits		-
Call Deposits		-
Other		-
Individual Customers:		
Term Deposits	561,380,706	547,389,720
Saving Deposits		-
Savings From Members	4,946,346,614	4,257,984,169
Other	19,459,402	19,393,954
Total	**5,527,186,722**	**4,824,767,842**

4.19 Borrowing

Particulars	32.03.2082	31.03.2081
Domestic Borrowing		
Nepal Government		-
Other Licensed Institutions	5,185,758,812	5,441,196,116
Other (Nepal Rastra Bank)		-
Sub total	**5,185,758,812**	**5,441,196,116**
Foreign Borrowing		
Foreign Bank and Financial Institutions		
Multilateral Development Banks		
Other Institutions		
Sub total		
Total	**5,185,758,812**	**5,441,196,116**

4.20 Provisions

Particulars	32.03.2082	31.03.2081
Provisions For Redundancy		-
Provision For Restructuring		-
Pending Legal Issues And Tax Litigation		-
Onerous Contracts		-
Other		-
Total	**-**	**-**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.20.1 Movement in Provision

Particulars	32.03.2082	31.03.2081
Balance At Shrawan 1		-
Provisions Made During The Year		-
Provisions Used During The Year		-
Provisions Reversed During The Year		-
Unwind of Discount		-
Balance at Asar end		**-**

4.21 Other Liabilities

Particulars	32.03.2082	31.03.2081
Liability For Employees Defined Benefit Obligations	62,289,148	49,303,963
Liability For Long-Service Leave	80,913,681	62,176,588
Short-Term Employee Benefits	2,048,782	1,937,462
Social Security Fund Payable	859,754	9,143,983
Bills Payable	-	-
Creditors And Accruals	30,836,122	46,525,528
Interest Payable On Deposit	-	8,984
Interest Payable On Borrowing	-	-
Liabilities On Deferred Grant Income	-	-
Returnable Service Charge to Member	1,098,964	19,782,760
Liabilities Under Finance Lease	58,951,134	57,851,667
Employee Bonus Payable	5,360,876	11,486,117
Other	55,717,575	20,986,029
Total	**298,076,038**	**279,203,081**

4.21.1 Defined Benefit Obligations

The amounts recognized in the statement of financial position are as follows:

Particulars	32.03.2082	31.03.2081
Present Value Of Funded Obligations		-
Total Present Value Of Obligations	62,289,148	49,303,963
Fair Value Of Plan Assets	-	-
Present Value Of Net Obligations	62,289,148	49,303,963
Recognized Liability For Defined Benefit Obligations	**62,289,148**	**49,303,963**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.21.2 Plan Assets

Plan assets comprise:

Particulars	32.03.2082	31.03.2081
Equity Securities	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	-	-
Total	**-**	**-**
Actual Return On Plan Assets	-	-

4.21.3 Movement in the Present Value of Defined Benefit Obligations

Particulars	32.03.2082	31.03.2081
Defined Benefit Obligations at Shrawan 1	49,303,963	51,541,460
Actuarial Losses/(GAINS)	2,476,155	(17,173,839)
Benefits Paid By The Plan	(1,102,687)	(278,956)
Current Service Costs and Interest	11,611,717	15,215,298
Defined Benefit Obligations at Asar End	**62,289,148**	**49,303,963**

4.21.4 Movement in the Fair Value of Plan Assets

Particulars	32.03.2082	31.03.2081
Fair Value Of Plan Assets At Shrawan 1		-
Contributions Paid Into The Plan		-
Benefits Paid During The Year		-
Actuarial (Losses) Gains		-
Expected Return On Plan Assets		-
Fair Value Of Plan Assets At Asar End		-

4.21.5 Amount Recognized in Profit or Loss

Particulars	32.03.2082	31.03.2081
Current Service Costs	7,842,059	10,173,255
Interest On Obligation	3,769,658	5,042,043
Expected Return On Plan Assets		
Total	**11,611,717**	**15,215,298**

4.21.6 Amount Recognized in Other Comprehensive Income

Particulars	32.03.2082	31.03.2081
Actuarial (Gain)/Loss	2,476,155	(17,173,839)
Total	**2,476,155**	**(17,173,839)**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.21.7: Actuarial Assumptions

Particulars	32.03.2082	31.03.2081
Discount Rate	9%	8%
Expected Return On Plan Asset	-	-
Future Salary Increase	5%	6%
Withdrawal Rate	8%	8%

4.22 Debt securities issued

Amount in NPR

Particulars	32.03.2082	31.03.2081
Debt Securities Issued Designated as at Fair Value Through Profit or Loss		
Debt Securities Issued at Amortized Cost		
Total	**-**	**-**

4.23 Subordinated Liabilities

Particulars	32.03.2082	31.03.2081
Redeemable Preference Shares		
Irredeemable Cumulative Preference Shares (Liabilities Component)		
Other		
Total	**-**	**-**

4.24 Share capital

Particulars	32.03.2082	31.03.2081
Ordinary Shares	1,106,286,296	910,782,509
Convertible Preference Shares (Equity Component Only)	-	-
Irredeemable Preference Shares (Equity Component Only)	-	-
Perpetual Debt (Equity Component Only)	-	-
Proposed Bonus Share	-	-
Total	**1,106,286,296**	**910,782,509**

4.24.1: Ordinary shares

Particulars	32.03.2082	31.03.2081
Authorized Capital		
60,00,000 Ordinary Shares of Rs. 100 each		
1,00,00,000 Ordinary Shares of Rs. 100 each	1,300,000,000	1,000,000,000
Issued capital		
91,07,825.09 Ordinary Shares of Rs. 100 each		910,782,509
11,062,862.96 Ordinary Shares of Rs. 100 each	1,106,286,296	
Subscribed and paid up capital		
41,19,444.40 Ordinary Shares of Rs. 100 each		
79,19,847.90 Ordinary Shares of Rs. 100 each		
91,07,825.09 Ordinary Shares of Rs. 100 each	1,106,286,296	910,782,509
Total	**1,106,286,296**	**910,782,509**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.24.2 Ordinary Share Ownership

Particulars	32.03.2082		31.03.2081	
	Percent	Amount	Percent	Amount
Domestic Ownership (Promoter)	**70.00**	**774,400,465**	**70.36**	**640,813,329**
Nepal Government				
"A" Class Licensed Institutions	0.57	6,260,400	1.36	12,420,000
Other Licensed Institutions	0.54	5,962,200	0.54	4,933,638
Other Institutions	2.47	27,338,800	2.48	22,623,030
Other	66.42	734,839,065	65.97	600,836,661
Domestic Ownership (Public)	**30.00**	**331,885,831**	**29.64**	**269,969,179**
Nepal Government			-	
A Class Licensed Institutions			-	
Other Licensed Institutions			-	
Other Institutions			-	
Other	30.00	331,885,831	29.64	269,969,179
Foreign Ownership Promoter				
Foreign Ownership Public				
Total	**130.00**	**1,106,286,296**	**100.00**	**910,782,509**

4.25 Reserves

Particulars	32.03.2082	31.03.2081
Statutory General Reserve	205,194,375	197,978,606
Capital Reserve		
Exchange Equalization Reserve		
Investment Adjustment Reserve		
Capital Redemption Reserve		
Regulatory Reserve	75,973,849	53,223,195
Assets Revaluation Reserve		
Fair Value Reserve		
Dividend Equalization Reserve		
Actuarial Gain	(3,838,985)	(2,105,676)
Special Reserve		
Debenture Redemption Reserve		
Other Reserve		
Corporate Social Responsibility Reserve	4,836,256	4,762,534
Client Protection Fund	105,360,870	107,655,135
Deferred Tax Reserve	-	-
Staff Training Fund	1,065,383	1,065,383
Total	**388,591,747**	**362,579,176**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.26 Contingent Liabilities and Commitments

Particulars	32.03.2082	31.03.2081
Contingent Liabilities		
Undrawn And Undisbursed Facilities		
Capital Commitment		
Lease Commitment	66,487,859	66,892,051
Litigation		
Others		
Total	**66,487,859**	**66,892,051**

4.26.1 Capital Commitments

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

Particulars	32.03.2082	31.03.2081
Capital Commitments In Relation To Property And Equipment		
Approved And Contracted For		-
Approved But Not Contracted For		-
Sub Total		**-**
Capital Commitments In Relation To Intangible Assets		
Approved And Contracted For		
Approved But Not Contracted For		
Sub Total		
Total		**-**

4.26.2 Lease Commitments

Particulars	32.03.2082	31.03.2081
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 (Undiscounted)		
Future Minimum Lease Payments Under Non Cancellable Operating Lease, Where Institution		
Not Later Than 1 Year	3,219,358	24,561,110
Later Than 1 Year But Not Later Than 5 Years	62,307,276	42,169,889
Later Than 5 Years	961,224	161,051
Sub total		
Grand Total	**66,487,859**	**66,892,051**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.26.3 Litigation

The microfinance has not been a party to any litigation claims during the fiscal year 2081.82

4.27 Interest Income

Particulars	FY 2081/82	FY 2080/81
Cash And Cash Equivalent	2,896,366	4,082,928
Due From Nepal Rastra Bank		
Placement With Bank And Financial Institutions		
Loan And Advances To Financial Institutions		
Loans And Advances To Customers	1,556,056,266	1,519,258,718
Investment Securities		
Loan And Advances To Staff	16,794,574	15,731,182
Other		
Total Interest Income	**1,575,747,206**	**1,539,072,828**

4.28 Interest Expenses

Particulars	FY 2081/82	FY 2080/81
Due To Bank And Financial Institutions		
Due To Nepal Rastra Bank		
Deposits From Customers	385,665,295	355,478,938
Borrowing	397,594,037	521,053,207
Debt Securities Issued		
Subordinated Liabilities		
Other (On Lease Liability)	6,200,754	6,327,396
Total Interest Expense	**789,460,086**	**882,859,542**

4.29 Fees and Commission Income

Particulars	FY 2081/82	FY 2080/81
Loan Administration Fees		
Service Fees	99,763,763	71,189,498
Commitment Fees		
Card Issuance Fees		
Prepayment And Swap Fees		
Remittance Fees		
Brokerage Fees		
Other Fees And Commission Income	16,096,366	23,215,279
Total Fees and Commission Income	**115,860,129**	**94,404,778**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.30 Notes To Financial Statements For The Year Ending 32

Ashadh, 2082

Particulars	FY 2081/82	FY 2080/81
Brokerage		-
ATM Mangement Fees		-
Visa Master Card Fees		-
Guarantee Commission Fees		-
Brokerage		-
DD/ TT/ Swift Fees		-
Remittance Fees and Commission		-
Other Fees and Commission Expense		-
Total Fees and Commission		-

4.31 Net Trading Income

Particulars	FY 2081/82	FY 2080/81
Changes In Fair Value Of Trading Assets		
Gain/Loss On Disposal Of Trading Assets		
Interest Income On Trading Assets		
Dividend Income On Trading Assets		
Gain/Loss Foreign Exchange Transaction		
Other		
Net Trading Income		

4.32 Other Operating Income

Particulars	FY 2081/82	FY 2080/81
Foreign Exchange Revaluation Gain		
Gain/Loss On Sale Of Investment Securities		
Fair Value Gain/Loss On Investment Properties		
Dividend On Equity Instruments		
Gain/Loss On Sale Of Property And Equipment	(45,796)	-
Gain/Loss On Sale Of Investment Property		
Operating Lease Income		
Gain/Loss On Sale Of Gold And Silver		
Other	33,437,453	
Total	**33,391,657**	-

4.33 Impairment Charge/ (Reversal) for Loan and Other Losses

Particulars	FY 2081/82	FY 2080/81
Impairment Charge/(Reversal) On Loan And Advances To B/Fis		
Impairment Charge/(Reversal) On Loan And Advances To Customer	303,174,382	58,873,505
Impairment Charge/(Reversal) On Financial Investment		
Impairment Charge/(Reversal) On Placement With Banks And Financial Institutions		
Impairment Charge/(Reversal) On Property And Equipment		
Impairment Charge/(Reversal) On Goodwill And Intangible Assets		
Impairment Charge/(Reversal) On Investment Properties		
Total	**303,174,382**	**58,873,505**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.34 Personnel Expense

Particulars	FY 2081/82	FY 2080/81
Salary	181,043,354	183,842,013
Allowances	148,215,493	149,772,606
Gratuity Expense	17,751,859	30,219,943
Provident Fund (SSF Contributions)	20,208,749	21,046,110
Training & Development Expense	10,136,672	10,354,666
Leave Encashment	28,897,544	30,794,750
Medical	320,000	320,000
Insurance	7,087,266	7,540,804
Employees Incentive	81,883	33,446
Cash-Settled Share-Based Payments		-
Pension Expense		-
Finance Expense Under NFRSs	7,248,768	5,318,354
Other Expenses Related To Staff	33,211,109	29,022,725
Subtotal	**454,202,697**	**468,265,417**
Employees Bonus	5,285,790	11,411,028
Grand total	**459,488,486**	**479,676,445**

4.35 Other Operating Expense

Particulars	FY 2081/82	FY 2080/81
Directors' Fee	416,000	366,500
Directors' Expense	695,402	671,693
Auditors' Remuneration	770,000	750,000
Other Audit Related Expense		-
Professional And Legal Expense		
Technical Service Expenses		-
Office Administration Expense	88,870,918	76,325,716
Operating Lease Expense		-
Operating Expense Of Investment Properties		
Commision & Discount		
Corporate Social Responsibility Expense		
Client Protection Expenses		-
Onerous Lease Provisions		
Other	-	-
Total	**90,752,320**	**78,113,909**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.35.1 Office Administration Expense

Particulars	FY 2081/82	FY 2080/81
Water And Electricity	2,040,632	2,010,545
Office Rent Expenses	-	-
Repair And Maintenance	**995,091**	**1,057,265**
(A) Building	6,000	37,185
(B) Vehicle	342,108	428,801
(C) Computer And Accessories	350,770	423,706
(D) Office Equipment And Furniture	42,380	49,355
(E) Other	253,833	118,219
Insurance	368,796	464,756
Postage, Telex, Telephone, Fax	3,304,818	3,495,098
Printing And Stationery	4,903,663	4,971,387
News Paper, Books And Journals		
Advertisement	192,767	173,607
Donation	-	-
Sahajkarta Expenses	-	-
Deposit And Loan Guarantee Premium	-	-
Travel Allowance And Expense	3,985,651	7,853,926
Loan Security Premium Expenses	46,841,309	33,535,114
Loan Processing Fee Expenses	1,100	-
Hospitality Expenses	757,811	674,379
Annual/Special General Meeting Expense	852,019	159,670
Others		
(A) Fuel Expenses	15,684,850	13,397,599
(B) Registration & Renewal Expenses	830,173	503,602
(C) Misc.Expenses	83,249	113,815
(D) Transportation Expenses	159,445	169,586
(E) Annual Expenses		-
(F) Wages	8,615	2,800
(G) Share Issue Expenses	552,114	399,370
(H) Legal Expense	-	-
(I) Merger Expense	-	-
(J) Other Committee Allowance	175,920	163,350
(K) RTS Expenses	90,000	90,000
(L) Office Expenses	1,346,489	1,816,565
(M) Account Closing Expense	527,999	376,800
(N) Bank Charges	59,168	51,649
(O) Technical Service Expenses	3,856,961	3,299,871
(P) Local Body Tax Expense	1,085,240	1,370,125
(Q) Consultancy Expenses	-	-
(R) Office Khaja Expenses	-	2,000
(S) Rating Expenses	113,000	
(T) Other Expenses	54,038	172,837
Total	**88,870,918**	**76,325,716**

Suryodaya Womi Laghubitta Bittiya Sanstha Ltd

Notes To Financial Statements For The Year Ending 32 Ashadh, 2082

4.36 Depreciation & Amortization

Particulars	FY 2081/82	FY 2080/81
Depreciation On Property And Equipment	34,526,793	30,843,566
Depreciation On Investment Property		
Amortization Of Intangible Assets	354,560	411,383
Total	**34,881,352**	**31,254,950**

4.37 Non Operating Income

Particulars	FY 2081/82	FY 2080/81
Recovery of Loan Written Off	329,741.78	-
Other Income	-	-
Total	**329,741.78**	**-**

4.38 Non Operating Expense

Amount in NPR

Particulars	FY 2081/82	FY 2080/81
Loan Written Off		-
Redundancy Provision		-
Expense Of Restructuring		-
Total		**-**

4.39 Income Tax Expense

Particulars	FY 2081/82	FY 2080/81
Current Tax Expense	**21,507,457**	**46,386,340**
Current Year	21,441,617	39,957,768
Adjustments For Prior Years	65,840	6,428,573
Deferred Tax Expense	**(10,014,196)**	**(634,218)**
Origination And Reversal Of Temporary Differences	(10,014,196)	(634,218)
Changes In Tax Rate		
Recognition Of Previously Unrecognized Tax Losses		
Total Income Tax Expense	**11,493,262**	**45,752,122**

4.39.1: Reconciliation of Tax Expense and Accounting Profit

Particulars	32.03.2082	31.03.2081
Profit Before Tax	47,572,107	102,699,256
Tax Amount At Tax Rate Of 30%	**14,271,632**	**30,809,777**
Add: Tax Effect Of Expenses That Are Not Deductible For Tax Purpose		
Disallowed Interest Expenses on Lease Liability	*1,860,226*	*1,898,219*
Disallowed Depreciation on Right of Use and Other Assets	*8,738,974*	*7,318,404*
Disallowed Repair & Maintenance	*101,027*	*86,635*
Disallowed Leave & Gratuity Expenses as per Actuarial Valuation	*6,290,200*	*9,411,284*
Less: Tax Effect On Exempt Income		
Add/Less: Tax Effect On Other Items		
Profit on Sale of FA accounted separately under Income Tax	*(13,739)*	*-*
Offset of Carried Forward Loss of Nagarik Laghubitta	*(333,095)*	*(333,095)*
Loan Loss Provision	*-*	*-*
Rental Expenses Allowed on Payment Basis in Tax	*(9,473,608)*	*(9,488,483)*
Interest & Fees due to Late Submission of Income Tax Return	*-*	*255,027*
Total Income Tax Expense	**21,441,617**	**39,957,768**
Effective Tax Rate	**45.07%**	**38.91%**

5. Disclosure and Additional Information

5.1. Risk Management

In particular, the microfinance program provides financial services to the needy and poor households. Since people in such households lack awareness and business skills, one has been very careful while doing financial transactions with such people. This type of financial service is also more prone to risk as financial services have to be provided by making the person aware and capable of such services. Therefore, identification of risk has been carried out and adequate control system has been adopted in order to mitigate such current and possible future risks in the Microfinance. The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business, a fully functional Risk Management Committee is responsible for identifying reporting, controlling and managing credit risk, operational risk, market risk & liquidity risk. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee:

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

S.N.	Name	Designation
1	Ananta Kumar Shrestha	Coordinator
2	Kamal Bhandari	Member
3	Madhav Prasad Bhatta	Member
4	Rabindra Timalsina	Member
5	Surya Prasad Poudel	Member-Secretary

Risk Governance

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

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

5.1.1. Liquidity Risk

Liquidity risk is the risk to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because

of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. **Interest Rate Risk**

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

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

5.1.3. **Credit Risk**

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

The post pandemic effects and the movement against microfinance institutions have a significant and ongoing impact on the industry, and this has caused deterioration in the credit quality of the organization's loan portfolio. The non-performing loans, though have been moderated this year, continue affecting the profitability of the organization. The following procedures/practices have been followed:

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase savings,
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans,
- Taking necessary documents of secured property, if collateral loan,
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank,
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank,
- Continuously monitor and inspect the loan from the unit manager, branch manager and monitoring level. If the interest is not paid on time or with delay, the branch should report to the monitoring, the monitoring to the regional manager and the regional manager to the chief executive officer within 24 hours with detailed details.
- In the monthly performance appraisal of the staffs, a definite score will be given in this title including the title of loan recovery of the branch to be monitored.
- Each branch is audited once a year. While conducting such audit, it is compulsory for Internal Auditors to inspect the monthly meetings of few of the units and submit the details observed in meetings through Audit report, either observed compliance and other discrepancies or not.

5.1.4. **Operational Risk**

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

5.1.5. **Market Risk**

The Microfinance recognizes market risk as the possibility for loss of earnings or economic value to the Microfinance caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and volatilities of those prices. Microfinance has an Asset Liability Management Committee (ALCO) which meets periodically to discuss product pricing for deposits and advances and maturity profiles of assets and liabilities, articulating interest rate, view of Microfinance, funding policy and balance sheet management. After Understanding the market conditions and demands, the Board and the management bring programs to suit the potentials and conditions of the market, and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

The following has been considered in market analysis:

- Information about competitors' services (programs) and interest rates
- Attitude of the members towards the organization
- Perception of other banks and financial institutions towards this microfinance
- Cost of service
- Fluctuations from changes in policy rules
- Strategies adopted by other organizations to attract their customers
- Customer dropout/retention rate

5.1.6. **Institutional or Strategic Risk**

Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. Due to this and its influence on compliance risk, it is a leading factor in modern risk management. In order to manage this risk, the following things has been considered:

- Strategies has been decided or modified according to the overall economic and social environment of the country,
- Keeping abreast of the services provided by their competitors and their status,
- Providing service facilities as much as possible without giving in to the expectations and desires of our customers
- Adopting appropriate strategies in resource mobilization,

5.1.7. **Internal Control Risk**

The Board and Management is committed to managing risks and in controlling its business and financial activities in a manner which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events. To achieve this, the Board and management has adopted policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring.

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the entity's system of internal control during the year and provided feedback to the Board as appropriate. The entity has its own

Internal Audit function to maintain independency on the internal control system of institution. The Internal Audit Department monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures.

5.1.8. **Compliance Risk**

The Microfinance is committed to follow best practices and market standards in the areas of accountability, transparency and business ethics. It aims for zero tolerance of misconduct. In the day-to-day operations the three lines of defense model defines the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defense lies with the respective Microfinance departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the management and to Compliance Officer. The second line of defense lies with Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit. The Chief Compliance Officer reports to the CEO. Internal Audit Department is the third line of defense. The Compliance function assists the Microfinance in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members.

5.1.9. **Fair value of financial assets and Liabilities**

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

Fair values are determined according to the following hierarchy:

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

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

Level 3-Level 3 inputs are unobservable inputs for the asset or liability. The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

	2081-82			2080-81		
Particulars	**Level I**	**Level II**	**Level III**	**Level I**	**Level II**	**Level III**
Quoted Equities					-	
Unquoted Equities						
Nepal Finsoft Company Ltd (20,000 Ordinary Share of NPR. 100 Paid up)		2,000,000			2,000,000	
National Banking Institute Limited (7,000 Ordinary Shares of NPR. 100 Paid up)		700,000			-	
Quoted Mutual Funds		-			-	
Total		**27,00,000**			**20,00,000**	

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 BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

(ii) Quantitative disclosures

Capital Structure and Capital Adequacy

- **Tier 1 Capital and a breakdown of its components:**

Particulars	31.03.2082
Paid Up Equity Share Capital	1,106,286,296
Irredeemable Non-Cumulative Preference Shares	
Share Premium	
Proposed Bonus Equity Shares	
Statutory General Reserves	205,194,375
Retained Earnings	7,873,405
Capital Redemption Reserves Fund	
Capital Adjustment Reserves	
Calls in Advance	
Other Free Reserves	-
Less: Goodwill	
Less: Deferred Tax Assets	
Less: Fictitious Assets	
Less: Investment In Equity & Debenture against the directives	
Less: Investment In Equity Of Institutions With Financial Interests	
Less: Investment In Equity Of Institutions In Excess Of Limits	
Less: Loans and Benefits to the person or group restricted by law	
Less: Purchase Of Land & Building against the directives	
Total Tier 1 Capital	**1,319,354,075**

- **Tier 2 Capital and a breakdown of its components:**

Particulars	32.03.2082
General Loan Loss Provision	34,731,982
Additional Loan Loss Provision	
Hybrid Capital Instruments	
Unsecured Subordinated Term Debt	
Exchange Equalization Fund	
Investments Adjustment Reserves	
Assets Revaluation Reserves	
Total Tier 2 Capital	**34,731,982**

- **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tier 1)	1,319,354,075
Supplementary Capital (Tier 2)	34,731,982
Total Capital Fund	**1,354,086,057**

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

A. **On-Balance-Sheet Items**

S.N.	Description	Weight (%)	Current Period Amount (NPR.)	RWA
1	Cash Balance	0	421,775	-
2	Gold (Tradable)	0		-
3	Balance with NRB	0		-
4	Investment To Govt. Bond	0		-
5	Investment To Nrb Bond	0		-
6	Loan Against Own Fd	0		-
7	Loan Against Govt. Bond	0		-
8	Accrued Interests On Govt. Bond	0		-
9	Balance On Domestic Banks And Financial Institutions	20	456,506,047	91,301,209
10	Money At Call	20		-
11	Inter-Bank Lending	20		-
12	Investment On Shares/Debentures/Bonds	100	2,700,000	2,700,000
13	Other Investments	100		-
14	Loans & Advances, Bills Purchase/Discount	100	12,395,969,370	12,395,969,370
15	Fixed Assets	100	91,290,671	91,290,671
16	Net Interest Receivables (Toral Interest Receivable Less Interest Supsense)	100		-
17	Net Non-Banking Asset	100		-
18	Other Assets (Except Advance Tax Payment)	100	68,779,458	68,779,458
	Total On-Balance-sheet Items (A)		**13,015,667,320**	**12,650,040,708**

B. **Off-Balance-Sheet Items**

S.N.	Description	Weight	Current period	
		(%)	Amount(NPR.)	RWA
1	Guarantee	0	-	-
2	Irrevocable Loan Commitment	10	-	-
3	Possible Liabilities for Income Tax	20	-	-
4	All Types of Possible Liabilities Including Acceptance	20	-	-
5	Unpaid Portion of Partly Paid Share Investment	50	-	-
6	Unpaid Guarantee Claims	50	-	-
7	Claimed but not accepted Liabilities	50	-	-
8	Amount To Be Maintained for Operational Risk (2% Of Total Assets)	100	260,313,346	260,313,346
	Total Off-Balance-sheet Items (B)		**260,313,346**	**260,313,346**
	Total Risk Weighted Assets (A) + (B)		**13,275,980,667**	**12,910,354,054**

- **Minimum Capital Fund to be Maintained based on the Risk Weighted Assets**

Minimum capital Fund to be maintained based on Risk Weighted Assets:	%
Minimum Capital Fund Required (8.0 % of RWA)	8.00%
Minimum Core Capital Required (4.0 % of RWA)	4.00%
Capital Fund maintained (in %)	**10.49%**
Core Capital maintained (in %)	**10.22%**

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:

For FY 2081.82

Particulars	As on Ashadh End 2082			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	402,795,143			402,795,143
Statutory Balances & due from NRB	54,132,679			54,132,679
Placement with Bank and Financial Institutions				-
Derivative Financial Instruments				-
Other Trading Assets				-
Loans and Advances to MFIs & Co-operatives				-
Loans and Advances to Customers	11,826,331,542			11,826,331,542
Investment Securities	-		2,700,000	2,700,000
Investment in Subsidiaries				
Investment in Associates				

Investment Property				
Other Assets	68,779,458			68,779,458
Total Financial Assets	**12,352,038,822**	**-**	**2,700,000**	**12,354,738,822**
Financial Liabilities				
Due to Bank and Financial Institutions	-			-
Due to Nepal Rastra Bank	-			-
Derivative Financial Instruments	-			-
Deposits from Customers	5,527,186,722			5,527,186,722
Borrowings	5,185,758,812			5,185,758,812
Other Liabilities	297,995,038			297,995,038
Debt Securities Issued				
Total Financial Liabilities	**11,010,940,572**	**-**	**-**	**11,010,940,572**

For FY 2080.81

	As on Ashadh End 2081			
Particulars	**Amortized Cost (NPR.)**	**FVTPL**	**FVTOCI**	**Total (NPR.)**
Financial Assets				
Cash and Cash Equivalents	667,257,875			667,257,875
Statutory Balances & due from NRB	54,132,679			54,132,679
Placement with Bank and Financial Institutions				-
Derivative Financial Instruments				-
Other Trading Assets				-
Loans and Advances to MFIs & Co-operatives				-
Loans and Advances to Customers	11,107,755,885			11,107,755,885
Investment Securities	20,000,000		2,000,000	2,000,000
Investment in Subsidiaries				
Investment in Associates				
Investment Property				
Other Assets	74,214,524			74,214,524
Total Financial Assets	**11,923,360,962**	**-**	**2,000,000**	**11,905,360,962**
Financial Liabilities				
Due to Bank and Financial Institutions	-			-
Due to Nepal Rastra Bank	-			-
Derivative Financial Instruments	-			-
Deposits from Customers	4,824,767,842			4,824,767,842
Borrowings	5,441,196,116			5,441,196,116
Other Liabilities	284,900,110			284,900,110
Debt Securities Issued				
Total Financial Liabilities	**10,550,864,068**	**-**	**-**	**10,550,864,068**

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.

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

a. Koshi Province
b. Madhesh Province
c. Bagmati Province
d. Gandaki Province
e. Lumbini Province
f. Karnali Province
g. Sudur Paschim Province

The transactions and account balances in central office has been considered as Unallocated items.

5.4.2. Information about profit or loss, assets and liabilities

SN	Particulars	Koshi Province	Madhesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudur Paschim Province	Total
(a)	Revenues From External Customers	89,925,563	545,718,528	314,408,507	295,895,776	394,604,801	15,963,588	35,090,571	1,691,607,334
(b)	Intersegment Revenues	-	-	-	-	-	-	-	-
(c)	**Net Revenue**	**89,925,563**	**545,718,528**	**314,408,507**	**295,895,776**	**394,604,801**	**15,963,588**	**35,090,571**	**1,691,607,334**
(d)	Interest Revenue	84,444,951	512,335,797	285,912,606	277,376,448	367,193,417	15,172,318	32,567,632	1,575,003,168
(e)	Interest Expense	18,680,857	104,799,342	452,134,121	91,119,216	115,501,549	1,579,649	5,645,353	789,460,086
(f)	Net Interest Revenue	65,764,094	407,536,455	(166,221,515)	186,257,231	251,691,868	13,592,669	26,922,279	785,543,081
(g)	Depreciation And Amortisation	28,842,671	1,009,611	3,191,388	520,285	1,097,830	40,415	179,152	34,881,352
(h)	Segment Profit /(Loss)	6,255,230	279,046,411	(427,461,946)	84,108,747	93,622,368	3,078,102	14,208,984	52,947,897
(k)	Impairment Of Assets	17,004,325	95,617,693	50,932,645	53,638,009	76,653,583	3,289,772	6,038,356	303,174,382
(l)	Segment Assets	627,015,302	3,760,759,942	2,923,627,433	1,977,971,296	2,837,724,761	105,423,447	247,363,294	12,479,861,175
(m)	Segment Liabilities	189,483,644	1,462,107,054	6,368,484,938	1,222,907,777	1,576,800,036	22,801,928	86,106,821	10,928,602,199

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

(a) **Revenue**

Total Revenues For Reportable Segments	**1,691,607,334**
Other Revenues	
Elimination Of Intersegment Revenues	-
Entity'S Revenues	**1,691,607,334**

(b) Profit or loss

Total Profit Or Loss For Reportable Segments	**52,857,897**
Other Profit Or Loss	
Elimination Of Intersegment Profits	-
Unallocated Amounts:	
Interest On Borrowings	
Unallocated Operating Expenditure	
Unallocated Bonus Expenditure	(5,285,790)
Reversal of LLP Recorded in Head Office	
Unallocated Depreciation	
Unallocated Income	
Profit Before Income Tax	**47,572,107**

(c) Assets

Total Assets For Reportable Segments	**12,479,885,475**
Intersegment Assets	
Unallocated Deferred Tax Assets	33,887,544
Entity'S Assets	**12,513,773,020**

(d) Liabilities

Total Liabilities For Reportable Segments	**10,928,692,199**
Intersegment Liabilities	
Unallocated Amounts	82,329,372
Current Year Tax Liability	76,968,495
Employee Bonus Liability for the current Year	5,360,876
Entity'S Liabilities	**11,011,021,572**

5.4.4. **Information about major customers**

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

5.4.5. **Information on the Geographical areas**

(a)	**Domestic**	**1,691,607,334**
	Koshi Province	89,925,563
	Madhesh Province	545,718,528
	Bagmati Province	314,408,507
	Gandaki Province	295,895,776
	Lumbini Province	394,604,801
	Karnali Province	15,963,588
	Sudur Paschim Province	35,090,571
(b)	**Foreign**	**-**
	Total	**1,691,607,334**

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**

5.7.1. **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 appointment	Date of retirement
1	Lekhnath Khaniya	Charmain	2080.01.30	4 Years from Appointment
2	Bindiya Shrestha Pradhan	Director	2080.01.30	4 Years from Appointment
3	Ananta Kumar Shrestha	Director	2080.01.30	4 Years from Appointment
4	Dadhiram Paudyal	Director	2080.01.30	4 Years from Appointment
5	Shiv Prasad Misra	Director	2080.01.30	4 Years from Appointment
6	Kamal Bhandari	Director	2080.01.30	4 Years from Appointment
7	Madhav Prashad Bhatta	Director	2081.03.01	4 Years from Appointment
8	Moksha Prasad Pangeni	Chief Executive Officer	2078.12.19	4 Years from Appointment
9	Pramesh Acharya	Deputy Chief Executive Officer	2078.12.19	

5.7.2. **Transactions with and Payments to Directors & Key Managerial Personnel**

During the year, the Board of Directors were paid the board meeting allowance totaling NPR 416,000, allowance for other committee meetings of NPR 162,000 and communication allowances of NPR 168,000. NPR 27,640 was incurred as expenditure in the Meeting of Board of Directors and NPR 498,053 was incurred for the director's Travelling & Daily Allowances.

Key Mangement Personnel's Employee Benefits

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	7,984,358.47
2	Retirement Benefits	895,320.08
3	Others	178,701.37
	Total	**9,058,379.92**

5.8. **Merger and Acquisition**

The microfinance is not as the date of approval of financial statement, seeking merger or considering acquiring any other entity.

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 other events other than finalization of profit figures and determination of amounts for Income Tax, Staff Bonus and Related Appropriations are observed which require the adjustment as per NAS 10 "Events occurring after Reporting Period".

5.11. **Proposed Dividend**

No dividends have been proposed for distribution for FY 2081.82.

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड

महालक्ष्मी-४, ललितपुर

प्रमुख सूचकाङ्क

विगत ५ वर्षको परिसूचकहरु

विवरण	सूचकाङ्क	आ.ब. २०७७/७८	आ.ब. २०७८/७९	आ.ब. २०७९/८०	आ.ब. २०८०/८१	आ.ब. २०८१/८२
१. खुद नाफा/कुल आम्दानी प्रतिशत	प्रतिशत	२७.८२	८.८५	२.२३	२.२३	२.०८
२. प्रति शेयर आम्दानी	रू.	४२.८३	१२.७४	४.००	६.२५	३.२८
३. प्रति शेयर बजार मूल्य	रू.	१,६२०	७८३	७३३	९४५.००	७५९.८१
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात	३८.२२	६१.४७	१८३.०८	१५१.२०	२३२.००
५. शेयर पुँजीमा लाभांश (वोनस सहित)	प्रतिशत	२०.००	१५.००	१४.०१	६.००	०.००
६. शेयर पुँजीमा नगद लाभांस भुक्तानी	प्रतिशत	०.००	०.००	०.००	०.९६	०.००
७. व्याज आम्दानी/कर्जा तथा सापट	प्रतिशत	१४.७८	१४.६९	१४.६६	१४.९३	१३.७४
८. कर्मचारी खर्च/कुल सञ्चालन खर्च	प्रतिशत	३४.८५	२८.२६	२८.७७	३१.३४	२७.०४
९. कुल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	६.९९	१०.३७	११.०९	९.४४	७.८२
१०. सटही घटबट आम्दानी/कुल आम्दानी	प्रतिशत	–	–	–	–	
११. कर्मचारी बोनस/कुल कर्मचारी खर्च	प्रतिशत	२५.५९	७.३५	०.०१	२.३८	१.१५
१२. खुद नाफा/कर्जा सापट	प्रतिशत	३.९२	०.९४	०.३६	०.५१	०.७०
१३. खुद नाफा/कुल सम्पत्ति	अनुपात	३.६९	०.८८	०.३५	०.४७	०.२९
१४. कुल कर्जा/निक्षेप	प्रतिशत	२७२.७०	२५०.९१	२२०.१२	२३०.२२	२२१.६६
१५. कुल सञ्चालन खर्च/कुल सम्पत्ति	प्रतिशत	८.१७	८.४६	१४.९०	१२.७३	७.१०
१६. जोखिम भारित सम्पत्तिमा पुँजीकोषको पर्याप्तता						
(क) प्राथमिक पुँजी	प्रतिशत	१३.८१	१०.५१	११.७६	११.००	१०.२२
(ख) पूरक पुँजी	प्रतिशत	०.६१	०.५०	०.४२	०.४३	०.२७
(ग) कुल पुँजी कोष	प्रतिशत	१४.४२	११.०१	१२.१८	११.४३	१०.४९
१७. तरलता (CRR)	अनुपात	०.५५	०.५५	०.६१	०.५८	०.५२
१८. निष्कृय कर्जा/कुल कर्जा	प्रतिशत	२.०८	३.८६	६.७८	६.११	४.७०
१९. व्याज दर अन्तर (Weighted Average Interest Rate) Spread)	प्रतिशत	७.७८	४.३२	५.०५	५.४९	५.९२
२०. बुक नेटवर्थ	रू.	७२१,०५८,५२६	१,३२५,०८२,२९८	१,४१०,४८०,६४२	१,४७७,४८०,०४०	१,५०२,७५१,४४७.७१
२१. कुल शेयर	संख्या	४,९४३,३३३	९,१०७,८२५	९,१०७,८२५	९,१०७,८२५	१,१०६,२८६,२९५.७२
२२. कुल कर्मचारी	संख्या	४६४	८८५	७९४	७२९	६९६.००

Suryodaya Womi Laghubitta Bittya Sanstha Ltd

Comparision of Unaudited and Audited Financial Statement of F/Y 2081/82

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in Percentage	Reasons for Variance
ASSETS	**12,626,166,704**	**12,513,773,020**	**(112,393,684)**		
Cash and Cash equivalent	402,795,143	402,795,143	-	**0.00%**	
Statutory Balances and Due from Nepal Rastra Bank	54,132,679	54,132,679	-	**0.00%**	
Placement with Bank & Financial Institutions	-	-	-		
Derivative Financial Instruments	-	-	-		
Other Trading Assets	-	-	-		
Loan and Advances to MFIs & Cooperatives	-	-	-		
Loans and Advances to Customers	11,920,127,117	11,826,331,542	(93,795,575)	**-0.79%**	Due to Additional Loan Loss Provision
Investment Securities	2,700,000	2,700,000	-	**0.00%**	
Current Tax Assets	-	32,437,732	32,437,732	-	Current Tax Assets & Current Tax Liabilities are presented on a net basis.
Investment Property	-	-	-		
Property and Equipment	93,658,965	91,290,671	(2,368,294)	**-2.53%**	Reclassification of Intangible Assets to Goodwill & Intangible Assets.
Goodwill and Intangible assets	1,595,537	1,418,251	(177,286)	**-11.11%**	Due to Depreciation Adjustment
Deferred Tax Assets	23,130,502	33,887,544	10,757,042	**46.51%**	Recomputation of Deferred Tax Assets & Deffered Tax Assets and Liabilities are presented in net basis.
Other Assets	128,026,761	68,779,458	(59,247,303)	**-46.28%**	Audit Adjustments/ Regrouping/ Re-Classification
LIABILITIES	**12,626,166,704**	**12,513,773,020**	**(112,393,684)**	**-0.89%**	
Due to Bank and Financial Institutions	-	-	-		
Due to Nepal Rastra Bank	-	-	-		
Derivative Financial Instrument	-	-	-		
Deposits from Customers	5,526,007,203	5,527,186,722	1,179,519	**0.02%**	
Borrowing	5,185,758,812	5,185,758,812	-	**0.00%**	
Current Tax Liabilities	6,036,799	-	(6,036,799)	**-100.00%**	After Aduit Adjustment decrease in operational Profit
Provisions	-	-	-		
Deferred Tax Liabilities	-	-	-	**0.00%**	
Other Liabilities	301,476,648	298,076,038	(3,400,610)	**-1.13%**	Audit Adjustments/ Regrouping/ Re-Classification
Debt Securities Issued	-	-	-		
Subordinated Liabilities	-	-	-		
EQUITY	**1,606,887,242**	**1,502,751,448**	**(104,135,794)**	**-6.48%**	
Share Capital	1,106,286,296	1,106,286,296	-	**0.00%**	
Share Premium	-	-	-		

Retained Earnings	110,383,007	7,873,405	(102,509,603)	**-92.87%**	Due to Recomputation of Net Profit due to adjustment in Statement of Profit or Loss.
Reserves	390,217,939	388,591,747	(1,626,191)	**-0.42%**	Due to Recomputation of Net Profit due to adjustment in Statement of Profit or Loss.

Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in Percentage	
Interest Income	1,564,651,672	1,575,747,206	11,095,533	**0.71%**	Audit Adjustments/ Regrouping/ Re-Classification
Interest Expense	750,389,812	789,460,086	39,070,275	**5.21%**	Due to recognition of Interest expenses on Right of Use Assets
Net Interest Income	**814,261,861**	**786,287,119**	**(27,974,741)**	**-3.44%**	
Fee and Commission Income	118,803,659	115,860,129	(2,943,531)	**-2.48%**	Due ot Refund of Service Charge as per NRB and Regrouping.
Fee and Commission Expense	-	-	-		
Net Fee and Commission Income	**118,803,659**	**115,860,129**	**(2,943,531)**	**-2.48%**	
Net Interest, Fee and Commission Income	**933,065,520**	**902,147,248**	**(30,918,272)**	**-3.31%**	
Net Trading Income	-	-	-		
Other Operating Income	-	33,391,657	33,391,657		Regrouping/ Re-Classification
Total Operating Income	**933,065,520**	**935,538,905**	**2,473,385**	**0.27%**	
Impairment charge/(reversal) for loans and other losses	149,057,326	303,174,382	154,117,056	**103.39%**	Additional loan loss provision & NFRS Adjustments.
Net Operating Income	**784,008,194**	**632,364,523**	**(151,643,671)**	**-19.34%**	
Operating Expense	-	-	-	**0.00%**	
Personnel Expenses	457,901,817	459,488,486	1,586,669	0.35%	Recognition of additional expenses in Leave & Gratuity due to Actuarial Valuation.
Other Operating Expenses	90,817,704	90,752,320	(65,384)	-0.07%	Audit Adjustments/ Lease Rent Adjusment As per NFRS
Depreciation & Amortization	37,797,037	34,881,352	(2,915,685)	-7.71%	Lease Rent Adjusment As per NFRS
Operating Profit	**197,491,635**	**47,242,365**	**(150,249,270)**	**-76.08%**	
Non Operating Income		329,742	329,742	**0.00%**	
Non Operating Expense		-	-	**0.00%**	
Profit before Income Tax	**197,491,635**	**47,572,107**	**(149,919,529)**	**-75.91%**	
Income Tax Expense					
Current Tax	59,247,491	21,507,457	(37,740,033)	-63.70%	Due to Adjustment in Profit before tax.
Deferred Tax (Income)/Expense	-	(10,014,196)	(10,014,196)		Computation of Deferred Tax.
Profit for the year	**138,244,145**	**36,078,845**	**(102,165,300)**	**-73.90%**	

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ५७१९६४१
Web site: www.nrb.org.np
Email: mfd@nrb.org.np
पोष्ट बक्स नं.: ७३

पत्र संख्याः ल.वि.स.सु.वि./गैर-स्थलगत/सूर्योदय वोमी/०८२/८३ मितिः २०८२/०९/०७

च. नं. ९६०

श्री सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड,
बनेपा, काभ्रेपलाञ्चोक ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय अवस्थाको विवरण, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रतिवेदन, लङ्गफर्म अडिट रिपोर्ट समेतका आधारमा गैर स्थलगत सुपरीवेक्षण सम्पन्न गरी वार्षिक साधारण सभा प्रयोजनको लागि वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गर्ने निर्णय भएको व्यहोरा अनुरोध गर्दछु ।

गैर स्थलगत सुपरीवेक्षणबाट देखिएका कैफियतहरुका सम्बन्धमा देहायबमोजिमका निर्देशनहरु कार्यान्वयन गर्नुहुन समेत अनुरोध छ ।

(१) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं. २/०८१ को बुँदा नं.१(अ) बमोजिम भाखा नाघेको अवधिको आधारमा कर्जाको वर्गीकरण गरी तोकिए बमोजिमको कर्जा नोक्सानी व्यवस्था कायम गर्नुपर्ने व्यवस्थाको पूर्णरुपमा पालना गर्नुहुन ।

(२) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८१ को निर्देशन नं.२/०८१ को बुँदा नं.२(आ) बमोजिम सुरक्षण गरिएको कर्जाको नोक्सानी व्यवस्था कायम गर्ने गर्नुहुन ।

(३) 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 ।

(४) 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 ।

उपरोक्त निर्देशन वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन ।

भवदीय,

(बद्रि नेपाल)
उप- निर्देशक

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

नेपाल राष्ट्र बैंकको निर्देशनहरु उपर सञ्चालक समितिको बुँदागत प्रत्युत्तर

क) त्यस बैंकको निर्देशन बमोजिम हुने गरी भाखा नाघेको अवधिको आधारमा कर्जा नोक्सानी व्यवस्था कायम गरिएको छ ।

ख) त्यस बैंकको निर्देशन बमोजिम सुरक्षण गरिएको कर्जाको नोक्सानी व्यवस्था कायम गरिएको छ ।

ग) कर्जा सूचना केन्द्रमा नियमित विवरण पेश गरिएको छ । साथै, वित्तीय विवरणमा रहेको कर्जा र कर्जा सूचना केन्द्रको कर्जा विवरणमा देखिएको फरकलाई कर्जा सूचना केन्द्रसँग समन्वय गरी अध्याबधिक गर्ने प्रबन्ध मिलाइएको छ ।

घ) निर्देशानुसार प्रतिवेदनमा औल्याइएका कैफियतहरूको सुधार गरिएको छ । साथै, आगामी दिनमा थप व्यवस्थित गर्दै लगिनेछ ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(सूचीकृत सँगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत सङ्गठित सस्थाको नाम	सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेभ साइट सहित	केन्द्रीय कार्यालयः बनेपा न.पा.-१३, साँगा, काभ्रेपलाञ्चोक कर्पोरेट कार्यालयः महालक्ष्मी न.पा.-४, ललितपुर इमेलः info@swmfi.com.np वेभ साइट : www.swmfi.com.np
फोन नं.	०१-५९१२७५३, ०१-५९१२७५२
प्रतिवेदन पेश गरिएको आ.ब.	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरणः

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मितिः श्री लेखनाथ खनिया, २०८०/०१/३०

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

समूह	शेयरधनी संख्या	शेयर कित्ता	प्रतिशत
समूह (क) का संस्थापक शेयरधनीहरू	३११	७७४४००४.०७	७०
समूह (ख) का सर्वसाधारण शेयरधनीहरू	३२२९४	३३१८८५८.८९	३०
जम्मा	३२,६०५	१,१०,६२,८६२.९६	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरूको नाम	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको सपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका र बिधि
१	लेखनाथ खनिया	संस्थापक	२,४७६	२०८०।०१।३०	२०८०।०२।०३	निर्वाचित
२	विन्दीया श्रेष्ठ प्रधान	संस्थापक	१,२०,५६५	२०८०।०१।३०	२०८०।०२।२८	निर्वाचित
३	अनन्तकुमार श्रेष्ठ	संस्थापक	१,५४,४६०	२०८०।०१।३०	२०८०।०२।२८	निर्वाचित
४	दधि राम पौड्याल	संस्थापक	११,६७३	२०८०।०१।३०	२०८०।०२।२८	निर्वाचित
५	शिव प्रसाद मिश्र	सर्वसाधारण	१,६१०	२०८०।०१।३०	२०८०।०२।२८	निर्वाचित
६	कमल भण्डारी	सर्वसाधारण	१६९	२०८०।०१।३०	२०८०।०२।२८	निर्वाचित
७	माधव प्रसाद भट्ट	स्वतन्त्र	-	२०८१।०३।०१	२०८१।०३।०१	मनोनित

नोट : पछिल्लो साधारण सभा पछि सञ्चालकहरू नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको समेत मिति छुट्टै उल्लेख गर्नु पर्ने ।

(घ) सञ्चालक समितिको बैठकः

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र.सं	यस आ.व.मा बसेको सञ्चालक समितिको बैठक मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व मा बसेको बैठक मिति
१	२०८१।०४।१०	७	छैन	२०८०।०४।०१
२	२०८१।०४।१७	७	छैन	२०८०।०४।०९
३	२०८१।०४।३२	७	छैन	२०८०।०५।११
४	२०८१।०६।१०	७	छैन	२०८०।०६।११
५	२०८१।०८।०३	७	छैन	२०८०।०८।०४

६	२०८१।०८।०४	७	छैन	२०८०।०९।१२
७	२०८१।०८।१८	७	छैन	२०८०।१०।१९
८	२०८१।०९।०५	७	छैन	२०८०।११।०४
९	२०८१।०९।१७	७	छैन	२०८०।१२।०८
१०	२०८१।११।०९	७	छैन	२०८१।०२।०५
११	२०८२।०१।०८	७	छैन	२०८१।०२।३२
१२	२०८२।०२।२९	७	छैन	२०८१।०३।०७
१३	२०८२।०३।३०	७	छैन	२०८१।०३।३०

कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरणः सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित-भए/नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) : भएको

सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको :	राखेको
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५८ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक सभाको मिति :	२०७७/०९/२८
सञ्चालक समितिको प्रति बैठक भत्ता रू.	बैठक भत्ता प्रति बैठक अध्यक्षलाई रू. ५,०००।- र सदस्यलाई रू. ४,५००।-
आ.व. ०८१/८२ को सञ्चालक समितिको कुल बैठक खर्च रू.	रू.११,११,४०२।-
आ.व. ०८१/८२ को सञ्चालकको अन्य समितिको कुल बैठक खर्च रू.	रू.१,६२,०००।-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरणः

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

क्र.स.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान
१	संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली	२०८१ माघ १८	१	होटल मिथिया यात्री निवास, जनकपुरधाम, धनुषा

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराए सोको विवरणः संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए, सो को विवरण, निज अन्य कुनै सङ्गठित संस्थाको आधारभुत शेयरधनी सञ्चालक वा रहेका भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहको भए सोको विवरण ।	गराएको
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई गरेको कार्य भए सोको विवरणः	नभएको
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरणः	नगरिएको

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

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारणः भएको

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारीः

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

अनन्तकुमार श्रेष्ठ	- संयोजक (सञ्चालक)
कमल भण्डारी	- पदेन सदस्य (सञ्चालक)
माधव प्रसाद भट्ट	- सदस्य
रबिन्द्र तिमल्सेना	- सदस्य
सूर्य प्रसाद पौडेल	- सदस्य सचिव

(आ) समितिको बैठक संख्या : ६ पटक

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापनको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम वहन क्षमता, जोखिम व्यबस्थापनको लागि विकास गरेको रणनितिको वारेमा सञ्चालक समितिमा सुझाव पेश गर्ने जस्ता कार्य गरेको छ ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएकोः विभिन्न कार्यविधिहरू मार्फत कार्यान्वयन भएको ।

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण : भएको

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरणः आन्तरीक नियन्त्रण प्रणाली अन्तर्गत लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पति शुद्धीकरण अनुगमन समिति र कर्मचारी सेवा सुविधा समिति सञ्चालक समिति अन्तर्गतका समितिहरू रहेका छन् । यसका अतिरिक्त व्यवस्थापन स्तरका अन्य विभिन्न समितिहरू रहेका छन् ।

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

१. लेखापरीक्षण समिति :

कमल भण्डारी	- संयोजक (सञ्चालक)
शिव प्रसाद मिश्र	- सदस्य (सञ्चालक)
हरि प्रसाद सिग्देल	- सदस्य सचिव

२. जोखिम व्यवस्थापन समितिः

अनन्तकुमार श्रेष्ठ	- संयोजक (सञ्चालक)
कमल भण्डारी	- पदेन सदस्य (सञ्चालक)
माधव प्रसाद भट्ट	- सदस्य
रबिन्द्र तिमल्सेना	- सदस्य
सूर्य प्रसाद पौडेल	- सदस्य सचिव

३. सम्पत्ति शुद्धीकरण अनुगमन समिति :

दधि राम पौड्याल	- संयोजक (सञ्चालक)
मोक्ष प्रसाद पंगेनी	- पदेन सदस्य
केशरी राज निरौला	- सदस्य
रबिन्द्र तिमल्सेना	- सदस्य सचिव

४. कर्मचारी सेवा सुविधा समितिः

बिन्दीया श्रेष्ठ प्रधान	- संयोजक (सञ्चालक)
मोक्ष प्रसाद पंगेनी	- सदस्य
गोपाल प्रसाद पौडेल	- सदस्य
घनश्याम भट्टराई	- सदस्य सचिव

(आ) समितिको बैठक संख्याः

सञ्चालक समिति	: १३ वटा
लेखापरीक्षण समिति	: ९ वटा
जोखिम व्यवस्थापन समिति	: ६ वटा
सम्पति शुद्धीकरण अनुगमन समिति	: ४ वटा
कर्मचारी सेवा सुविधा समितिः	: १ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरणः

लेखापरीक्षण समितिः

विद्यमान नीति नियम बमोजिम लेखापरीक्षण गराई सो को कार्यान्वयन सम्बन्धमा आवश्यक निर्देशन दिनुका साथै सञ्चालक समिति समक्ष आफ्नो राय सहित प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

जोखिम व्यवस्थापन समिति :

विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल तथा अध्ययन गर्ने र उपयुक्त प्रणालीको विकासका लागि आफ्नो राय सहित सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

सम्पति शुद्धीकरण अनुगमन समिति :

विद्यमान सम्पति शुद्धीकरण जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा छलफल र अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने र समय समयमा नियमक निकायले तोके बमोजिमका कार्यहरू गर्ने ।

कर्मचारी सेवा सुविधा समितिः

जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरूको योजना, नीति तथा मापदण्डहरू तयार गरी सञ्चालक समितिमा सिफारिस गर्ने तथा समय समयमा नियामक निकायले कर्मचारी सेवा सुविधा सम्बन्धमा तोके बमोजिम काम कर्तव्य गर्ने ।

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

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरणः

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

विषय	माध्यम	सार्वजनिक गरेको मिति
तेह्रौं वार्षिक साधारण सभाको सूचना	आर्थिक अभियान राष्ट्रिय दैनिक तथा संस्थाको वेभ साइट	मिति २०८१ पौष ०७
वार्षिक प्रतिवेदन	संस्थाको वेभसाइड	
त्रैमासिक प्रतिवेदन	कारोवार राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक आर्थिक अभियान राष्ट्रिय दैनिक	मिति २०८१ कार्तिक २९ मिति २०८१ माघ २७ मिति २०८२ बैसाख २५ मिति २०८२ श्रावण २८
चौधौ वार्षिक साधारण सभाको सूचना र आ.व. २०८१/८२ को संक्षिप्त वार्षिक आर्थिक विवरण	न्यूज २४ राष्ट्रिय दैनिक	२०८२ पौष ९ गते

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : आ.व. २०८०/८१ को २०८१ पौष २८ गते

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरणः

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृति विकाश, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएकोः भएको

(ख) सांगठानिक संरचना संलग्न गर्ने :

संस्थागत पद संरचना

संस्थागत पद संरचना लघुवित्त वित्तीय संस्थाको संस्थागत पदको तह देहाय अनुसार हुनेछ, जसलाई समितिले समय समयमा हेरफेर गर्न सक्नेछः-

(क) व्यवस्थापकीय श्रेणीः यस श्रेणी अन्तर्गत देहाय अनुसारका तहगत पदहरू हुनेछन् :-

(१) वरिष्ठ कार्यकारीणी तह :
- (क) प्रमुख कार्यकारी अधिकृत
- (ख) नायव प्रमुख कार्यकारी अधिकृत

(२) कार्यकारीणी तह :
- (क) मुख्य प्रवन्धक
- (ख) वरिष्ठ प्रवन्धक
- (ग) प्रवन्धक
- (घ) सहायक प्रवन्धक

(ख) अधिकृत श्रेणी :
- (क) वरिष्ठ अधिकृत
- (ख) अधिकृत
- (ग) कनिष्ठ अधिकृत

(ग) सहायक श्रेणी :
- (क) सुपरभाइजर
- (ख) वरिष्ठ सहायक/व्यवस्थापन प्रशिक्षार्थी
- (ग) सहायक/सहायक प्रशिक्षार्थी ("प्रथम", र "द्वितीय")
- (घ) वरिष्ठ समूह परिचालक/समूह परिचालक/सहजकर्ता/प्रशिक्षार्थी सहजकर्ता

(घ) सहयोगी श्रेणीः
- (क) सवारी चालक
- (ख) कार्यालय सहयोगी
- (ग) सुरक्षा पाले
- (घ) सूचना वहाक
- (ङ) सरसफाइ सहयोगी

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

सि.नं	नाम, थर	पद	ठेगाना	योग्यता	अनुभव
१.	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	सुनवल-७, नवलपरासी (ब.सु.प.)	स्नातकोत्तर एम.बि.ए. त्रिभुवन विश्वविद्यालयबाट	२७ वर्ष लघुवित्त बैकिङ क्षेत्रमा कार्य गरेको अनुभव । २०४६ माघ देखि २०५१ सम्म नेपाल सरकारको विभिन्न कार्यालयहरूमा प्रशासन सेवामा । २०५५ बैशाख देखि निर्धन उत्थान बैंक लिमिटेडमा २०७० बैशाखसम्म काम गरी वरिष्ठ प्रबन्धक पदबाट अवकाश लिएको ।
२.	प्रमेश आचार्य	नायव प्रमुख कार्यकारी अधिकृत	हेटौंडा-७, मकवानपुर	एम.बि.ए., एम.ए र एल.एल.बि.	विकास बैंक, फाइनान्स कम्पनी एवं लघुवित्त संस्थाहरूमा गरी २१ वर्षको कार्यानुभव ।

३.	रविन्द्र तिमल्सेना	मुख्य प्रबन्धक	भरतपुर-२६, चितवन	एम.ए.	लघुवित्त वित्तीय संस्थामा २७ वर्षको कार्यानुभव ।
४.	घनश्याम भट्टराई	प्रबन्धक	मेचीनगर-१०, झापा	एम.ए.	लघुवित्त संस्थामा २० वर्षको कार्यानुभव ।
५.	केशरी राज निरौला	प्रबन्धक	इनरूवा-६, सुनसरी	स्नातकोत्तर	लघुवित्त वित्तीय संस्थामा १९ वर्षको कार्यनुभव ।
६.	सूर्य प्रसाद पौडेल	प्रबन्धक	आँधिखोला-३, स्याङ्जा	एम.बि.एस.	लघुवित्त वित्तीय संस्थामा १७ वर्षको कार्यानुभव ।
७.	गोपाल प्रसाद पौडेल	सहायक प्रबन्धक	हरिवन-१०, सर्लाही	एम.बि.एस., बि.एड. एल.एल.बि.	लघुवित्त वित्तीय संस्थामा १३ वर्षको कार्यानुभव ।
८.	रामनाथ भुसाल	सहायक प्रबन्धक	कालिगण्डकी-५, स्याङ्जा	बि.बि.एस.	लघुवित्त वित्तीय संस्थामा १९ वर्षको कार्यानुभव ।
९.	हरी प्रसाद सिग्देल	सहायक प्रबन्धक	सिद्धार्थनगर-९, रूपन्देही	बि.बि.एस., एल.एल.बि.	लेखा तथा लघुवित्त संस्थामा गरी १४ वर्षको कार्यानुभव ।
१०.	कमल बहादुर खड्का	वरिष्ठ अधिकृत	हरीवन-११,सर्लाही	बि.सि.ए. .	विभिन्न कम्पनी तथा लघुवित्त संस्थामा गरी सम्बन्धीत आई.टि. सेक्टरमा १४ वर्षको कार्यानुभव ।

(घ) कर्मचारी सम्बन्धी अन्य विवरणः

संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरे/नगरेको	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया :	बिज्ञापन र करार
व्यवस्थापन स्तरका कर्मचारीको संख्या :	१०
कुल कर्मचारीको संख्या :	६९६ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको	भएको
कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	२४ वटा तालिममा सहभागि संख्या ४३३ जना
कर्मचारी तालिम खर्चः	रू १,०१,३६,६७१।-
कुल खर्चमा कर्मचारी खर्चको प्रतिशतः	२७.०४
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	२.२१

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरणः

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	तयार गरिएको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८२ पौष ३
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : मिति २०८१ कार्तिक २९, मिति २०८१ माघ २७, मिति २०८२ बैसाख २५ मिति २०८२ श्रावण २८	राष्ट्रियस्तरको दैनिक पत्रिकाहरूमा
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२ मंसिर २४
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : आ.व. २०८०/०८१	२०८१ पुष २८

संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रूपमा 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 अर्धवार्षिक)	आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वाह्य विज्ञ नभएको अर्धवार्षिक/वार्षिक अवधिको

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यताः

क्र.सं.	नाम	पद	योग्यता
१	कमल भण्डारी	संयोजक	एम.बि.ए.
२	शिव प्रसाद मिश्र	सदस्य	आई.कम.
३	हरि प्रसाद सिग्देल	सदस्य सचिव	बि.बि.एस., एल.एल.बि.

बैठक बसेको मिति तथा उपस्थित सदस्य संख्याः

क्र.सं.	बैठक बसेको मिति	उपस्थित सदस्य संख्या
१	२०८१।०४।१६	३
२	२०८१।०४।३१	३
३	२०८१।०६।१०	३
४	२०८१।०७।२७	३
५	२०८१।०८।०२	३
६	२०८१।०९।२७	३
७	२०८१।१०।२६	३
८	२०८२।०१।२३	३
९	२०८२।०२।२८	३
प्रति बैठक भत्ता रू.: ४५००।-		
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मितिः २०८१।०७।१८		

७. अन्य विवरणः

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको बैक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानुन बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाह परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्था वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरिक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा सञ्चालक विरूद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	नचलेको

परिपालना अधिकृतको नामः रबिन्द्र तिमल्सेना

पद : मुख्य प्रबन्धक

मितिः २०८२/०९/२३

संस्थाको छापः

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मितिः २०८२/०९/२४

नोटः यो प्रतिवेदन सूचीकृत सङ्गठित संस्थाहरूको परिपालना अधिकृतले तयार गरी सञ्चालक समितिबाट स्वीकृत गराई लेखा परीक्षकबाट प्रमाणित गराई नेपाल धितोपत्र बोर्डमा लेखापरीक्षण प्रतिवेदनसँग पेश गर्नुपर्नेछ ।

कम्पनीको प्रबन्ध पत्रमा गरिएको प्रस्तावित संशोधनको तिन महले

क्र.सं.	विद्यमान व्यवस्था	संशोधित व्यवस्था	कारण
१	**दफा ६ (घ)** वित्तीय संस्थाको सेयर संरचना जारी पुँजीको संस्थापक तर्फ ७० प्रतिशत तथा सर्वसाधारण तर्फ ३० प्रतिशत हुनेछ ।	**दफा ६ (घ)** वित्तीय संस्थाको सेयर संरचना जारी पुँजीको संस्थापक तर्फ ६७.२९ प्रतिशत तथा सर्वसाधारण तर्फ ३२.७१ प्रतिशत हुनेछ ।	संस्थापक शेयर सर्वसाधारणमा परिणत गरिने भएकोले सोही बमोजिम पुँजीको संरचना कायम गर्न

कम्पनीको नियमावलीमा गरिएको प्रस्तावित संशोधनको तिन महले

क्र.सं.	विद्यमान व्यवस्था	संशोधित व्यवस्था	कारण
१	**नियम ७ (२) (क)** संस्थापक शेयरधनीहरूलाई समूह "क" मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ७० प्रतिशत हुनेछ ।	**नियम ७ (२) (क)** संस्थापक शेयरधनीहरूलाई समूह "क" मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ६७.२९ प्रतिशत हुनेछ ।	संस्थापक शेयर सर्वसाधारणमा परिणत गरिने भएकोले सोही बमोजिम पुँजीको संरचना कायम गर्न
२	**नियम ७ (२) (ख)** सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गिकरण गरिएको छ । यो समूहको सेयर स्वामित्व ३० प्रतिशत हुनेछ ।	**नियम ७ (२) (ख)** सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गिकरण गरिएको छ । यो समूहको सेयर स्वामित्व ३२.७१ प्रतिशत हुनेछ ।	

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित

अनुसूचि-१५ बमोजिमको वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण

१. सञ्चालक समितिको प्रतिवेदन

सञ्चालक समितिको प्रतिवेदनमा प्रचलित कानून बमोजिम खुलाउनु पर्ने विवरणहरू यसै साथ संलग्न वार्षिक प्रतिवेदनको पेज ५ देखि पेज १९ सम्ममा समावेश छ ।

२. लेखापरीक्षकको प्रतिवेदन

यसै साथ संलग्न वार्षिक प्रतिवेदनको पेज २० देखि २४ सम्ममा समावेश गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण

वासलात, नाफा नोक्सान, नगद प्रवाह विवरण तथा सम्वन्धित अनुसूचीहरू संलग्न वार्षिक प्रतिवेदनको पेज २५ देखि ८२ सम्ममा समावेश गरिएको ।

४. कानुनी कारवाही सम्बन्धी विवरण

(क) यस आर्थिक वर्षमा सँगठित संस्थाले वा संस्थाको विरूद्ध कुनै मुद्दा दायर नभएको ।

(ख) संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरूद्धमा प्रचलित नियमको अवज्ञा वा फौज्दारी सम्बन्धी कुनै मुद्दा दायर नभएको ।

(ग) कुनै संस्थापक वा सञ्चालक विरूद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।

५. सँगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण

(क) शेयरको मूल्य तथा कारोबार खुल्ला बजारले निर्धारण गरे अनुरूप हुने हुँदा यसमा संस्था तथस्ट छ । यद्यपि संस्थाले शेयर मूल्यमा प्रभाव पार्न सक्ने कुनै पनि आधारभुत सूचना प्रचलित ऐन, नियमको परिधि भित्र रही प्रवाहित गर्ने गरेको छ ।

(ख) गत वर्षको प्रत्येक त्रैमासमा शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको दिन तथा कारोबार संख्या (नेपाल स्टक एक्सचेन्ज लि. को वेभसाइट अनुसार):

विवरण	आश्विन २०८१	पौष २०८१	चैत्र २०८१	आषाढ २०८२
अधिकतम मूल्य (रू)	१२१४।८	८९७	८३५	७९०
न्यूनतम मूल्य (रू)	७६२।१	७०७	७१६	६७६
अन्तिम मूल्य (रू)	८५५।३	७५०।९	७२०।४८	७५९।८१
कुल कारोवार संख्या	१०१४४	३१६५	४५८९	४२९४
कारोबार भएको कुल दिन	५७	५५	५६	६३

६. समस्या तथा चुनौति

यस वित्तीय संस्थामा निम्न अनुसारको समस्या तथा चुनौतिहरू रहेका छन् ।

समस्याहरू:

- ❖ वित्तीय श्रोतको अनिश्चितता ।
- ❖ बिभिन्न समुह तथा अभियान कर्ताहरूले लघुवित्त संस्थाहरू प्रति भ्रामक र नकरात्मक सुचनाहरू फैलाउँदा असुलीमा समस्या ।
- ❖ दक्ष जनशक्ति परिचालन गर्न लाग्ने बढ्दो लागत ।
- ❖ आर्थिकमन्दिले कर्जा असुलीमा पारेको प्रभाव ।

चुनौतिहरू:

- सदस्यको दोहोरोपना तथा अस्वस्थ प्रतिस्पर्धा ।
- नियामक निकायबाट नीति तथा निर्देशनमा हुने परिवर्तन ।
- आर्थिक मन्दिले अर्थतन्त्रमा पारेको असर ।
- भौगोलिक कठिनाईका कारण कार्यक्रम सञ्चालनमा सामना गर्नुपर्ने चुनौती ।

रणनीतिहरू:

- कार्यक्रम संचालनमा मितव्ययिता अपनाई व्यवस्थापन गर्ने ।
- लघुवित्त कार्यक्रम संचालन पद्धतिलाई समयानुकुल परिष्कृत गर्ने ।
- कर्मचारीहरूलाई सहि मार्गदर्शन गर्ने नेतृत्व विकासमा जोड दिने तथा दक्षता अभिवृद्धि गर्ने ।
- उपयुक्त लघुवित्त संस्थासँग गाभ्ने/गाभिने प्रक्रिया मार्फत थप सबल, सक्षम र प्रतिस्पर्धि बनाउने ।

७. संस्थागत सुशासन

नियमनकारी निकायहरूसँग सम्बन्धित ऐन, कानुन तथा नीति नियम तथा निर्देशन अनुरूप संस्थागत सुशासन कायम राख्न यो वित्तीय संस्था कटिबद्ध र प्रतिबद्ध रहदै आएको छ । संस्थाको आन्तरिक नियन्त्रण व्यवस्थाको लागि सञ्चालक समिति अन्तर्गत विभिन्न समितिहरू क्रियाशील रहेका छन् । साथै वित्तीय संस्थाको कारोवारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम, विनियम, निर्देशिका, कार्यविधि आदि तर्जुमा गरी लागु गरिएको छ । साथै, आन्तरीक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले स्थलगत तथा गैर स्थलगत निरीक्षकबाट दिएका सल्लाह तथा सुझाबहरूको पालना गर्न व्यवस्थापन तथा सञ्चालक समिति क्रियाशील रहेको छ ।

नेपाल राष्ट्र बैंकबाट लघुवित्त वित्तीय संस्थाहरूको लागि जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १५ बुँदा नं. ८(च) सँग सम्बन्धित विवरणः

वित्तीय संस्थाका ग्राहक सदस्यहरूको आवश्यकता बमोजिमका सेवा सुविधाको व्यवस्था गर्नु वित्तीय संस्थाको मुख्य उद्देश्य हो । ग्राहकवर्गलाई छिटो छरितो ढंगले सेवा सुविधा प्रवाह गर्ने क्रममा पर्ने असुविधा तथा गुनासो सुनुवाई गर्न विभिन्न माध्यमहरूको व्यवस्था गरेको छ । गुनासो सुनवाईको लागि प्रत्येक कार्यालयमा सुझाव पेटिकाको व्यवस्था गरिएको छ । शाखा कार्यालयमा वार्षिक रूपमा ग्राहक सदस्य तथा अभिभावकको भेला आयोजना गरी गुनासो सुनवाई कार्यक्रमको आयोजना गरिदै आएको छ । शाखा स्तरमा शाखा हेर्ने अनुगमन अधिकृत, प्रदेश स्तरमा व्यवस्थापन समुहका अधिकृतहरू र केन्द्रीय कार्यालयमा अनुपालना हेर्ने बिभागीय प्रमुखलाई गुनासो सुन्ने अधिकारी तोकिएको छ । गुनासो सुनुवाईको लागि वित्तीय संस्थाको इमेल ठेगाना gunaso@swmfi.com.np र टेलिफोन नं. ०१-५९१२७५३ को व्यवस्था गरिएको छ । गुनासो सुनुवाई सम्बन्धी सम्पूर्ण प्रकृया, गुनासो सुन्ने अधिकारीको नाम र सम्पर्क नम्वर लगायतका सम्पूर्ण विवरणहरु यस वित्तीय सस्थाको वेव साइट https://www.swmfi.com.np/page/grievance-handling-officer मा उल्लेख गरिएको छ । विभिन्न माध्यमबाट प्राप्त हुन आएको गुनासाहरूको सुनवाईका निम्ति वित्तीय संस्थाले आन्तरिक संयन्त्रलाई परिचालन गरी छिटो छरितो ढंगले व्यवस्थापन गर्दै आएको छ । ग्राहक तथा सरोकारवाला निकायबाट प्राप्त गुनासो, सल्लाह, सुझावको आधारमा आफ्ना कार्यक्रम र सेवा सुविधामा परिमार्जन समेत गर्ने गरिएको छ । ग्राहक सदस्यबाट प्राप्त गुनासोको समाधानको लागि वित्तीय संस्था सदैव तत्पर र प्रतिबद्ध रहँदै आएको छ ।

वित्तीय संस्थामा गुनासो सुन्ने अधिकारीको विवरण देहाय बमोजिम रहेको छः

नामः रबिन्द्र तिमल्सेना
पदः मुख्य प्रवन्धक
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इमेलः rabinwomi@gmail.com
मोवाईल नं.ः ९८५११८३५४४

आ.व. २०८१।८२ मा प्राप्त भएको गुनासाहरूको विवरणः

सदस्यवर्गको गुनासो सुनुवाईका लागि वित्तीय संस्थाले व्यवस्था गरेको विभिन्न माध्यमहरूबाट आ.व. २०८१।८२ मा ग्राहकहरूबाट प्राप्त भएका गुनासाहरु ७ वटा रहेकोमा ७ वटा गुनासाहरु सुनुवाई भइसकेको जानकारी गराउँदछौं ।

व्यवस्थापन समूह तथा कार्यालय विवरण

क. केन्द्रीय कार्यालय/कर्पोरेट कार्यालय

क्र.सं	नाम	व्यवस्थापन समूह	मोवाईल नं.	ईमेल
१	मोक्ष प्रसाद पंगेनी	प्रमुख कार्यकारी अधिकृत	9856050362	moscha.pangeni@swmfi.com.np
२	प्रमेश आचार्य	नायव प्रमुख कार्यकारी अधिकृत/कम्पनी सचिव	9851046162	pramesh.acharya@swmfi.com.np
३	रविन्द्र तिमल्सेना	प्रमुख, कार्यसंचालन, अनुगमन तथा अनुपालना विभाग	9801967342	rabindra.timilsena@swmfi.com.np
४	घनश्याम भट्टराई	प्रमुख, मानव संशाधन तथा सामान्य सेवा विभाग	9801967344	ghanashyam.bhattarai@swmfi.com.np
५	केशरी राज निरौला	प्रमुख, कर्जा लगानी तथा बचत परिचालन विभाग	9856017894	keshari.niraula@swmfi.com.np
६	सूर्य प्रसाद पौडेल	प्रमुख, जोखिम व्यवस्थापन तथा असुली विभाग	9801931405	surya.poudel@swmfi.com.np
७	गोपाल प्रसाद पौडेल	प्रमुख, लेखा तथा कोष व्यवस्थापन विभाग	9801967345	gopal.paudel@swmfi.com.np
८	रामनाथ भुसाल	प्रमुख, योजना, तालिम तथा सदस्य संरक्षण विभाग	9856037250	ramnath.bhushal@swmfi.com.np
९	हरि प्रसाद सिग्देल	प्रमुख, आन्तरिक लेखापरीक्षण विभाग	9801967346	hari.sigdel@swmfi.com.np
१०	कमल बहादुर खड्का	प्रमुख, सूचना प्रविधि विभाग	9801967383	kamal.khadka@swmfi.com.np

विभाग तथा अनुगमन मुकाममा कार्यरत कर्मचारीहरु

क्र.सं	नाम	विभाग	मोवाईल नं.	ईमेल
१	प्रताप कोइराला	जोखिम व्यवस्थापन तथा असुली विभाग	9801967351	pratap.nagarik@gmail.com
२	कुमार घिमिरे	लेखा तथा कोष व्यवस्थापन विभाग	9801967804	kumar.ghimire@swmfi.com.np
३	भरत काफ्ले	जोखिम व्यवस्थापन तथा असुली विभाग	9801967440	bharat.kafle@swmfi.com.np
४	विकास आचार्य	कार्यसञ्चालन तथा अनुगमन विभाग	9857052907	bikash.acharya@swmfi.com.np
५	चित्रराज सुवेदी	कार्यसञ्चालन तथा अनुगमन विभाग	9801967360	chitra.subedi@swmfi.com.np
६	इश्वरी प्रसाद खरेल	मानव संसाधन तथा सामान्य सेवा विभाग	9801967451	ishwari.kharel@swmfi.com.np
७	उमाकान्त रेग्मी	कर्जा लगानी तथा बचत परिचालन विभाग	9801952084	umakanta.regmi@swmfi.com.np
८	लक्ष्मी अर्याल	आन्तरिक लेखापरीक्षण विभाग	9857047096	laxmi.aryal@swmfi.com.np
९	मान प्रसाद फुयाँल	कार्यसञ्चालन तथा अनुगमन विभाग	9801967440	man.phuyal@swmfi.com.np
१०	अन्जन थापा	सूचना प्रविधि विभाग	9801967449	anjan.thapa@swmfi.com.np
११	विमल कोइराला	आन्तरिक लेखापरीक्षण विभाग	9801967312	bimal.koirala@swmfi.com.np
१२	विजय आचार्य	कार्यसञ्चालन तथा अनुगमन विभाग	9857047266	bijay.acharya@swmfi.com.np
१३	बसिर मिया	कार्यसञ्चालन तथा अनुगमन विभाग	9801967311	basir.miya@swmfi.com.np
१४	बलराम कालाखेती	कार्यसञ्चालन तथा अनुगमन विभाग	9801967348	balaram.kalakheti@swmfi.com.np
१५	रमेश बि.क.	कार्यसञ्चालन तथा अनुगमन विभाग	9856087261	ramesh.bk@swmfi.com.np
१६	भवनाथ सापकोटा	आन्तरिक लेखापरीक्षण विभाग	9801967352	bhabanath.sapkota@swmfi.com.np
१७	अम्बिका प्रसाद बन्जरा	कार्यसञ्चालन तथा अनुगमन विभाग	9801967313	ambika.banjara@swmfi.com.np

१८	नरेश कुमार सिंह	कार्यसञ्चालन तथा अनुगमन विभाग	9801967354	naresh.singh@swmfi.com.np
१९	मेख बहादुर आले	जोखिम व्यवस्थापन तथा असुली विभाग	9801967314	mekh.ale@swmfi.com.np
२०	जय कृष्ण जोशी	कार्यसञ्चालन तथा अनुगमन विभाग	9801967441	jaykrishna.joshi@swmfi.com.np
२१	नरेश बहादुर लामा	कार्यसञ्चालन तथा अनुगमन विभाग	9802950527	naresh.lama@swmfi.com.np
२२	सञ्जीव चौधरी	जोखिम व्यवस्थापन तथा असुली विभाग	9847956819	sanjib.chaudhary@swmfi.com.np
२३	सम्झना खड्का	कर्जा लगानी तथा बचत परिचालन विभाग	9801967350	samjhana.khadka@swmfi.com.np
२४	सम्झना पराजुली	मानव संसाधन तथा सामान्य सेवा विभाग	9801967349	samjhana.parajuli@swmfi.com.np
२५	राज कुमार के.सी.	कार्यसञ्चालन तथा अनुगमन विभाग	9857047990	raj.kumar.kc@swmfi.com.np
२६	दिपक अधिकारी	कार्यसञ्चालन तथा अनुगमन विभाग	9856052240	deepak.adhikari@swmfi.com.np
२७	दामोदर पौडेल	कार्यसञ्चालन तथा अनुगमन विभाग	9801967347	damodar.paudel@swmfi.com.np
२८	कविन्द्र शाही	कार्यसञ्चालन तथा अनुगमन विभाग	9801967436	kabindra.shahi@swmfi.com.np
२९	रमेश के.सी.	कार्यसञ्चालन तथा अनुगमन विभाग	9801319549	ramesh.kc@swmfi.com.np
३०	दिलीप कुमार भुजेल	लेखा तथा कोष व्यवस्थापन विभाग	9801967353	dilip.bhujel@swmfi.com.np
३१	दुर्गा प्रसाद पौडेल	सवारी चालक	9846122469	
३२	महेश तिवारी	सवारी चालक	9841020056	
३३	यमनारायण श्रेष्ठ	कार्यालय सहयोगी	9842263091	
३४	विन्दा घिमिरे	सूचना बाहक	9849809676	

कोशी प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	ओखलढुङ्गा	ओखलढुङ्गा	राकेश कुमार यादव	9801967329	okhaldhunga@swmfi.com.np
२	जोरपाटी	धनकुटा	रोशन अधिकारी	9801967362	jorpati@swmfi.com.np
३	हाटखोला	उदयपुर	विष्णु माया बलम्पाकी	9801967318	hatkhola@swmfi.com.np
४	नवमी	ईलाम	अर्जुन राई	9801967364	nawami@swmfi.com.np
५	जिरिखिम्ति	तेह्रथुम	उत्तम कुमार सिंह	9801967363	jirikhimti@swmfi.com.np
६	इनरूवा	सुनसरी	राम प्रबेश मण्डल	9801967365	inaruwa@swmfi.com.np
७	बेलबारी	मोरङ	रिमा तिमल्सिना	9801967366	belbari@swmfi.com.np
८	दुर्गापुर	झापा	दिवेश चौधरी	9801967367	durgapur@swmfi.com.np
९	टंकिसिनवारी	मोरङ	ब्रह्मदेव चौधरी	9801967368	tankisinwari@swmfi.com.np
१०	रामधुनी	सुनसरी	राजा हुसेन बैठा	9801968953	ramdhuni@swmfi.com.np
११	धाइजन	झापा	दिल कुमार वि.क.	9801423947	dhaijan@swmfi.com.np
१२	ज्ञानेचोक	झापा	मनोज सिंह दनुवार	9801968951	gyanechok@swmfi.com.np
१३	दुर्गापुरी	मोरङ	अरूण कुमार चौधरी	9801446369	durgapuri@swmfi.com.np
१४	धरमपुर	झापा	अनिता कुँवर	9801968950	dharampur@swmfi.com.np
१५	सुन्दरहरैचा	मोरङ	एनी तामाङ	9802895101	sundarharaicha@swmfi.com.np

मधेश प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	सिमरा	बारा	दिनेश साह	9801967325	simara@swmfi.com.np
२	बहुअर्वाभाठा	पर्सा	विजय कुमार यादव	9801967322	bahuwarwabhatha@swmfi.com.np
३	चन्द्रनिगाहपुर	रौतहट	बिजेन्द्र चौधरी	9801967359	chandranigahpur@swmfi.com.np
४	परवानिपुर	बारा	रमेश मुखिया	9801967321	parwanipur@swmfi.com.np
५	लालबन्दी	सर्लाही	ओम कुमार यादव	9801967386	lalbandi@swmfi.com.np
६	बर्दिबास	महोत्तरी	संजिव सिंह कुशवाह	9801967320	bardibash@swmfi.com.np
७	धनुषाधाम	धनुषा	दिपक कुमार यादव	9801967315	dhanusadham@swmfi.com.np
८	लाहान	सिराहा	दिलिप कुमार निधि	9801967316	lahan@swmfi.com.np
९	विरेन्द्रबजार	सप्तरी	संदिप कुमार साहा	9801967317	birendrabazar@swmfi.com.np
१०	सुकदेबचोक	रौतहट	सुनिल प्रसाद यादव	9801967803	sukdevchowk@swmfi.com.np
११	बरियारपुर	बारा	राजकिशोरप्रसाद कुशवाहा	9801967324	bariyarpur@swmfi.com.np
१२	हरिवन	सर्लाही	चुणामणी ढुंगाना	9801967387	hariwon@swmfi.com.np
१३	सोल्टी	सर्लाही	शान्ता आचार्य	9801967388	solti@swmfi.com.np
१४	गैर	सर्लाही	सरोज कुमार सिंह	9801967389	gair@swmfi.com.np
१५	बरहथवा	सर्लाही	टिका कुमारी कार्की	9801967393	barathawa@swmfi.com.np
१६	रामगोपालपुर	महोत्तरी	कुल भुषण चौबे	9801967391	ramgopalpur@swmfi.com.np
१७	गौशाला	महोत्तरी	हरिभक्त बराल	9801967394	gaushala@swmfi.com.np
१८	जलेश्वर	महोत्तरी	जय प्रकाश कुशवाह	9801967396	jaleshwar@swmfi.com.np
१९	बयलवास	सर्लाही	राधाकृष्ण परियार	9801967392	bayalbas@swmfi.com.np
२०	गोडैता	सर्लाही	किशन कर्ण	9801967397	godaita@swmfi.com.np
२१	यदुकुहा	धनुषा	हरि शंकर मण्डल	9801967398	yadukuha@swmfi.com.np
२२	सिमराभवानिपुर	रौतहट	शुसिल कुमार यादव	9801967395	simarabhawanipur@swmfi.com.np
२३	बढनियार	पर्सा	हृदयनारायण चौधरी	9801967800	badhniyar@swmfi.com.np
२४	मौलापुर	रौतहट	देवनारायण कुमार शर्मा	9801967801	maulapur@swmfi.com.np
२५	निजगढ	बारा	काशिराम पंडित	9801967361	nijgadh@swmfi.com.np
२६	नगराइन	धनुषा	रोशन प्रसाद शाह	9801967399	nagraeen@swmfi.com.np
२७	खैरवा	सर्लाही	माधव बहादुर कार्की	9801967802	khairwa@swmfi.com.np
२८	पोर्ताहा	धनुषा	शान्ती उप्रेती	9801967805	portaha@swmfi.com.np
२९	अधनवा बजार	बारा	रोशन कुमार शाह	9802895112	aadhanawa@swmfi.com.np
३०	भलोहीया	रौतहट	सरोज शाह	9802895108	bhalohiya@swmfi.com.np
३१	ढल्केवर	धनुषा	सिद्धान्त प्रसाद जयसवाल	9802895103	dhalkebar@swmfi.com.np
३२	कसहा	सिराहा	मनिता कुमारी ठाकुर	9802895127	kashaha@swmfi.com.np
३३	रामपुर	बारा	मनोज कुमार साह	9802895111	rampur@swmfi.com.np

३४	धमौरा	महोत्तरी	मधु कुमारी शाह	9801968409	dhamaura@swmfi.com.np
३५	जितपुर	पर्सा	इन्द्रेश कुमार महतो	9802895115	jitpur@swmfi.com.np
३६	छेदीचोक	रौतहट	नविन कुमार मेहता	9802895109	chhedichok@swmfi.com.np
३७	चक्रघट्टा	सर्लाही	रजनिश कुमार चौधरी	9801968408	chakraghatta@swmfi.com.np
३८	प्रसौनी बिर्ता	पर्सा	उमेश ठाकुर लोहार	9802895102	prasaunibirta@swmfi.com.np

बाग्मती प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	खानिखोला	धादिङ	गोविन्द बहादुर खड्का	9801967303	khanikhola@swmfi.com.np
२	बेनिघाट	धादिङ	निशा भट्टराई	9801967337	benighat@swmfi.com.np
३	ज्योतिनगर	चितवन	ज्वाला आचार्य	9801967304	jyotinagar@swmfi.com.np
४	हटिया	मकवानपुर	तुलसीराम ढुङ्गेल	9801967301	hatiya.a@swmfi.com.np
५	वीरेन्द्रनगर	चितवन	नमिता सापकोटा	9801967306	birendranagar.a@swmfi.com.np
६	नवलपुर	मकवानपुर	रोजिना भुजेल	9801967300	nawalpur.a@swmfi.com.np
७	भरतपुर	चितवन	तीर्थ प्रसाद पन्थ	9801967339	bharatpur@swmfi.com.np
८	मरिण	सिन्धुली	नवीन खतिवडा	9801967319	marin@swmfi.com.np
९	बट्टार	नुवाकोट	शुसिल कुमार श्रेष्ठ	9801967330	battar@swmfi.com.np
१०	घुम्तिबजार	रसुवा	शोभना भुजेल	9801967328	ghumtibazar@swmfi.com.np
११	पाँचखाल	काभ्रेपलानचोक	अस्मिता राई	9801967334	panchkhal@swmfi.com.np
१२	साँगा	काभ्रेपलानचोक	रोशनी श्रेष्ठ	9801967302	sanga@swmfi.com.np
१३	चकमके	सिन्धुली	रूद्र बहादुर भुजेल	9801967331	chakmake@swmfi.com.np
१४	दोलखा	दोलखा	भरत आचार्य	9801967333	dolakha@swmfi.com.np
१५	जलविरे	सिन्धुपलान्चोक	भोज बहादुर सलामी	9801967453	jalbire@swmfi.com.np
१६	शिवालय	रामेछाप	बिष्णु श्रेष्ठ	9851243162	shivalaya@swmfi.com.np
१७	दुधौली	सिन्धुली	जगतलाल महतो	9801967335	dudhauli@swmfi.com.np
१८	गाल्पा	रामेछाप	प्रदिप कार्की	9861737314	galpa@swmfi.com.np
१९	भिमान	सिन्धुली	सुमन बस्नेत	9801967309	bhiman@swmfi.com.np
२०	खनियाखर्क	सिन्धुली	कालीका नेपाली	9801967310	khaniyakharka@swmfi.com.np
२१	नवलपुर	सिन्धुपलान्चोक	सन्तोष सुवेदी	9849845828	nawalpur.b@swmfi.com.np
२२	सल्यानटार	धादिङ	निर्मला भुजेल	9801067336	salyantar@swmfi.com.np
२३	ट्याङ्गलाफाँट	काठमाडौ	सारदा खनाल	9801967332	tyanglaphat@swmfi.com.np
२४	माधवपुर	चितवन	ओम कुमारी महतो	9801967807	madhavpur@swmfi.com.np
२५	नगदेश	भक्तपुर	अशोक अर्याल	9801967308	nagadesh@swmfi.com.np
२६	जुरेली	मकवानपुर	शुसिल कुमार अर्याल	9801952513	jureli@swmfi.com.np
२७	झुवानी	चितवन	सन्ध्या घिमिरे	9865507010	jhuwani@swmfi.com.np
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गण्डकी प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	रजहर	नवलपरासी (ब.सु.पू)	अप्सरा उप्रेती	9801967327	rajahar@swmfi.com.np
२	थर्पु	तनहुँ	रेशम गौतम	9801967369	tharpu@swmfi.com.np
३	लामाचौर	कास्की	दिवस खाम्चा	9801967370	lamachaur@swmfi.com.np
४	शाँखर	स्याङ्जा	एक राज थापा	9801967372	sakhar@swmfi.com.np
५	तार्कु	लमजुङ्ग	ईन्द्र कुमार महतो	9801967373	tarku@swmfi.com.np
६	गिरूबारी	नवलपरासी (ब.सु.पू)	कल्पना गैरे	9801967326	girubari@swmfi.com.np
७	देउराली	गोरखा	काशिनाथ गौतम	9801967371	deurali@swmfi.com.np
८	स्याङ्जा	स्याङ्जा	सरस्वती क्षेत्री	9857625614	syangja@swmfi.com.np
९	बेनिपर्वत	पर्वत	अजय कोइराला	9802895152	mallajmajphata@swmfi.com.np
१०	दरवाङ	म्याग्दी	भिमराज अधिकारी	9862384204	darwang@swmfi.com.np
११	डिमुवा	पर्वत	विनोद योगी	9802895149	dimuwa@swmfi.com.np
१२	बाँयाटारी	स्याङ्जा	रेशम गाहा	9862384206	bayatari@swmfi.com.np
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१४	मिर्मी	स्याङ्जा	मुना पंगेनी	9862384208	mirmi@swmfi.com.np
१५	रानीकुवा	लमजुङ्ग	जगत शाह	9802895160	ranikuwa@swmfi.com.np
१६	करापुटार	लमजुङ्ग	सन्देश लम्साल	9802895150	karputar@swmfi.com.np
१७	फेदिखोला	स्याङ्जा	सुमित्रा श्रेष्ठ	9844760864	phedikhola@swmfi.com.np
१८	हटिया	बाग्लुङ	श्याम प्रसाद श्रेष्ठ	9862384217	hatiya.b@swmfi.com.np
१९	टक्सार	लमजुङ्ग	मेराज आलम	9802895153	taksar@swmfi.com.np
२०	त्रिवेणी	पर्वत	चित्राकुमारी थापा गोदर	9862384220	tribeni@swmfi.com.np
२१	विरूवा	स्याङ्जा	मनिषा घर्ती	9862384225	biruwa@swmfi.com.np
२२	बुर्तिवाङ	बाग्लुङ	भानु घिमिरे शर्मा	9802895165	burtiwang@swmfi.com.np
२३	चामे	मनाङ	श्याम देव मण्डल	9862384228	chame@swmfi.com.np
२४	जोमसोम	मुस्ताङ	रेशम बहादुर गोदार	9869926136	jomsom@swmfi.com.np
२५	अर्जुनचौपारी	स्याङ्जा	जीवन बहादुर कुमाल	9862384230	arjunchaupari@swmfi.com.np
२६	कोत्रे	तनहुँ	प्रकाश राना	9802895145	kotre@swmfi.com.np
२७	१३ किलो	गोरखा	पदम बहादुर बरैली	9802895143	13kilo@swmfi.com.np
२८	सर्दी	नवलपरासी (ब.सु.पू)	बिवश ढेंगा मगर	9862384250	sardhi@swmfi.com.np
२९	पालुङटार	गोरखा	जिवन वाग्ले	9802895141	paluntar@swmfi.com.np
३०	लाहाचोक	कास्की	उषा सुनार	9802895154	lahachowk@swmfi.com.np
३१	चापाकोट	स्याङ्जा	राजु नेपाली	9846788684	chapakot@swmfi.com.np
३२	वयरघारी	स्याङ्जा	रेनुका जिटि	9864899271	bayarghari@swmfi.com.np
३३	डण्डा	नवलपरासी (ब.सु.पू)	शान्ति बि.क.	9802895107	danda@swmfi.com.np
३४	बेलबास	तनहुँ	प्रविन्द्र रेग्मी	9862384235	belbas@swmfi.com.np

लुम्बिनी प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	तिलकपुर	नवलपरासी (ब.सु.प.)	गोविन्द खड्का	9801967374	tilakpur@swmfi.com.np
२	ताहुँ	पाल्पा	दधिलाल किसान	9801967375	tanhu@swmfi.com.np
३	भलवारी	रूपन्देही	हरिराम चौधरी	9801967377	bhalwari@swmfi.com.np
४	बनगाउँ	दाङ	भुवनेश्वर पार्ध्या	9801967450	bangaun@swmfi.com.np
५	खजुरा	बाँके	मिना बोहरा	9801967382	khajura@swmfi.com.np
६	भुरिगाँउ	बर्दिया	वीर बहादुर चौधरी	9801967384	bhurigaun@swmfi.com.np
७	गुलरिया	बर्दिया	रेशम थारू	9801967385	gulariya@swmfi.com.np
८	मैनिया बजार	रूपन्देही	सरद रावत	9801967379	mainiyabazar@swmfi.com.np
९	बलेटक्सार	गुल्मी	माधव भट्टराई	9802895163	baletaksar@swmfi.com.np
१०	वामीटक्सार	गुल्मी	कृष्ण प्रसाद मरासिनी	9802895164	wamitaksar@swmfi.com.np
११	गौडाकोट	गुल्मी	अनिल शिरिष	9802898168	gaudakot@swmfi.com.np
१२	मजुवा	गुल्मी	जित बहादुर रोका	9802895162	majuwa@swmfi.com.np
१३	शान्तीपुर	गुल्मी	टेक बहादुर बटाला	9862384218	santipur@swmfi.com.np
१४	सिमलटारी	गुल्मी	शिव शंकर आले मगर	9862384221	simaltari@swmfi.com.np
१५	दाखाक्वाडी	प्युठान	प्रविण कुमार चौधरी	9802895132	dakhakowadi@swmfi.com.np
१६	मच्छी	प्युठान	आरती घर्ती	9862384223	machhigau@swmfi.com.np
१७	लिवाङ	रोल्पा	सुस्मिता वली	9802895136	iwang@swmfi.com.np
१८	भिंग्री	प्युठान	विमल न्यौपाने	9802895135	bhingri@swmfi.com.np
१९	तम्घास	गुल्मी	शर्मिला बि.क.	9802895142	tamghas@swmfi.com.np
२०	छहरा	पाल्पा	गौतम भट्टराई	9802895166	chhahara@swmfi.com.np
२१	खनदह	अर्घाखाँची	सुरेन्द्र शाही	9802895138	khanadha@swmfi.com.np
२२	सितापुर	अर्घाखाँची	विष्णु प्रसाद ओझा	9862384239	shitapur@swmfi.com.np
२३	वाहाने	प्युठान	रमेश चौधरी	9802895131	bahane@swmfi.com.np
२४	मौरीघाट	दाङ	विधान तामाङ	9802895130	maurighat@swmfi.com.np
२५	कोहलपुर	बाँके	पारस थापा	9801967381	bhawanipur@swmfi.com.np
२६	चाँदनीचोक	बाँके	बम बहादुर डगौरा	9802895121	chandanichowk@swmfi.com.np
२७	मैनापोखर	बर्दिया	गंगाराम चौधरी	9802895120	mainapokhar@swmfi.com.np
२८	सुनवल	नवलपरासी (ब.सु.प.)	विष्णुहरि घिमिरे	9802895157	sunawal@swmfi.com.np
२९	गोपिगंज	नवलपरासी (ब.सु.प.)	अनिल सुनार	9802895158	gopiganj@swmfi.com.np
३०	वनगाई	कपिलबस्तु	सिद्धिमान जी.सी	9802589309	bangai@swmfi.com.np
३१	बालापुर	कपिलबस्तु	सुरज विश्वकर्मा	9802895129	balapur@swmfi.com.np
३२	हार्थोक	पाल्पा	युवराज अधिकारी	9802895167	harthok@swmfi.com.np
३३	परासी	नवलपरासी (ब.सु.प.)	कृष्ण मुरारिलाल माली	9801967376	parasi@swmfi.com.np

३४	ओदारी	कपिलबस्तु	सुन्दर थापा क्षेत्री	9801967378	odari@swmfi.com.np
३५	सन्धिखर्क	अर्घाखाँची	सुन्दिप महतो	9864899262	sandhikharka@swmfi.com.np
३६	महाराजगंज	कपिलबस्तु	राम विनय अधिकारी	9802895215	maharajgunj@swmfi.com.np
३७	खर्ज्याङ्ग	गुल्मी	उमेश सुवेदी	9802895169	kharjyang@swmfi.com.np
३८	रामपुर चौडाहा	नवलपरासी (ब.सु.प.)	ममता चौधरी	9802589307	rampurchaudaha@swmfi.com.np
३९	मैनहिया	रूपन्देही	सागर महतो	9801968407	mainahiya@swmfi.com.np
४०	मोग्लाहा	रूपन्देही	महेश्वर चौधरी	9802895155	moglaha@swmfi.com.np
४१	मंगलपुर	बर्दिया	कमला कुमारी कुश्मी	9802895119	mangalpur@swmfi.com.np
४२	स्वर्गद्वारी खाला	प्युठान	भुमा कुमारी बाठा मगर	9802895134	sworgadawarikhal@swmfi.com.np
४३	पुर्कोटदह	गुल्मी	रिता भण्डारी	9802895139	purkotdaha@swmfi.com.np
४४	नेपालगञ्ज	बाँके	रमेश बोहरा	9802895116	koriyanpur@swmfi.com.np
४५	बुटवल	रूपन्देही	सागर महतो	9802589308	mainabagar@swmfi.com.np
४६	भैरहवा	रूपन्देही	सनाउल्लाह गद्दी	9801967454	shantinagar@swmfi.com.np
४७	झडेवा	पाल्पा	दधिलाल किसान	9862384256	jhadewa@swmfi.com.np

कर्णाली प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	सल्लीबजार	सल्यान	चन्द्र शिखर खड्का	9802895117	sallibazar@swmfi.com.np
२	वीरेन्द्रनगर	सुर्खेत	सँग्राम अधिकारी	9802895118	birendranagar.b@swmfi.com.np

सुदुरपश्चिम प्रदेश अन्तर्गतका शाखा कार्यालयहरु

क्र.सं.	शाखा कार्यालय	जिल्ला	शाखा प्रमुख	मोवाईल नम्बर	ईमेल
१	उदासिपुर	कैलाली	मकर प्रसाद भट्टराई	9802895122	udasipur.womimfi@gmail.com
२	सिसैया	कञ्चनपुर	साधना सिंह	9802895125	seesaiya@swmfi.com.np
३	गुलरा	कैलाली	मोहन बहादुर गुर्धामी	9802895126	gulara@swmfi.com.np
४	भालुफाटा	कैलाली	वकिल बहादुर गुर्धामी	9802895123	bhalufata@swmfi.com.np
५	चौमाला	कैलाली	मकर प्रसाद भट्टराई	9802895122	chaumala@swmfi.com.np
६	बसन्तपुर	कैलाली	दिपक महरा	9802895124	basantapur@swmfi.com.np
७	हसुलिया	कैलाली	भोजराज चौधरी	9802895128	hasuliya@swmfi.com.np

(कम्पनी ऐन, २०६३ को दफा ७१(३) तथा संस्थाको सञ्चालक निर्वाचन निर्देशिका-२०६९को दफा ५ (४) सँग सम्बन्धित)

साधारण सभामा भाग लिन तथा मतदान गर्न आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)

श्री सञ्चालक समिति
सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
केन्द्रीय कार्यालय, बनेपा-१३, साँगा, काभ्रे
कर्पोरेट कार्यालय, महालक्ष्मी-४, ललितपुर ।

विषयः प्रतिनिधि नियुक्त गरेको वारे ।

महाशय,

..... जिल्ला ..... गा.पा./न.पा./उ.म.न.पा./म.न.पा. .....

वडानं.....बस्ने म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०८२ साल पौष ३० गतेका दिन हुने चौधौँ वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि मेरो /हाम्रो तर्फबाट ..... जिल्ला ..... गा.पा./न.पा./उ.म.न.पा./म.न.पा. वडा नं. ..... बस्ने त्यस कम्पनीका शेयरधनी श्री ..... लाई (शेयरधनी DMAT नं. .....) मेरो/ हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु / छौं ।

निवेदक

दस्तखत :
नाम :
ठेगाना :
शेयर प्रमाणपत्र नं./ DMAT नं.: .....
कित्ता नं.....देखि .....सम्म
शेयर संख्याः
मितिः

प्रतिनिधि नियुक्त हुने
शेयरधनीको नामः
दस्तखतः

(द्रष्टव्यः यो निवेदन साधारण सभा शुरू हुनुभन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको कर्पोरेट कार्यालय, महालक्ष्मी-४, ललितपुरमा पेश गरिसक्नु पर्नेछ ।)

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लिमिटेड
Suryodaya Womi Laghubitta Bittiya Sanstha Limited

को
चौधौँ वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र

शेयरधनीको नामः ..... प्र.पत्र नं. ..... शेयर संख्याः .....

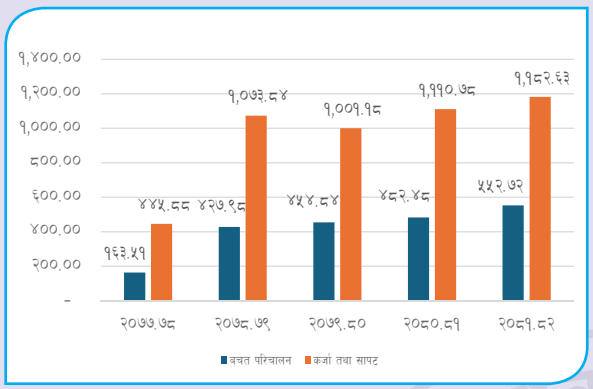
....
शेयरधनीको दस्तखत कम्पनी सचिव

सूर्योदय वोमी लघुवित्त वित्तीय संस्था लि.
Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.
२०६८

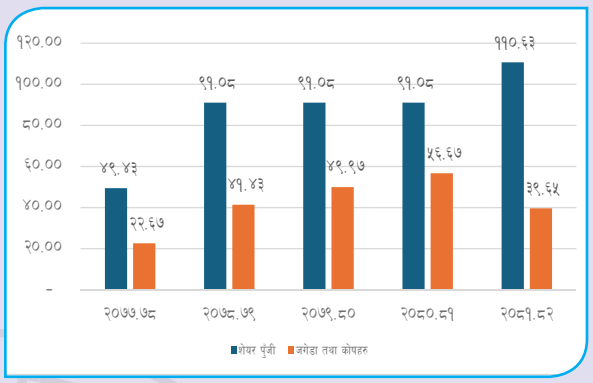
टिपोट

प्रगति झलक....

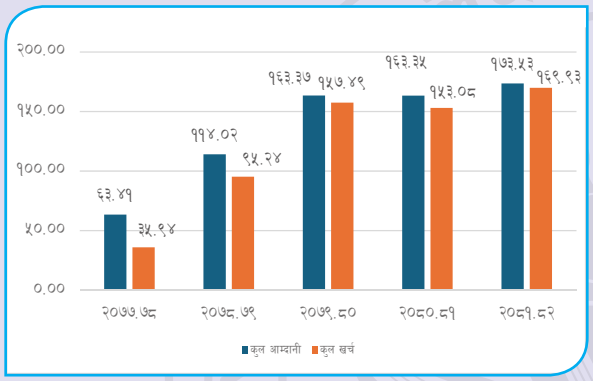
बचत परिचालन तथा कर्जा लगानी (करोडमा)



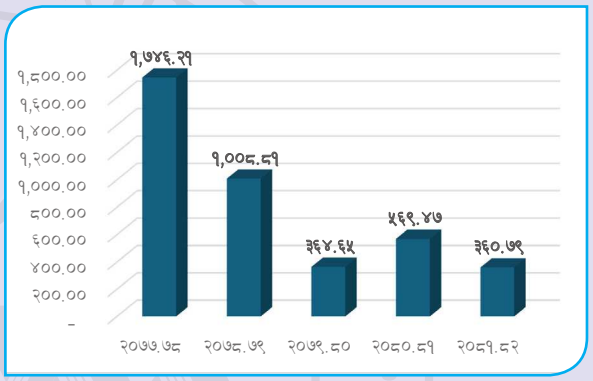
शेयर पुँजी तथा जगेडा कोष (करोडमा)



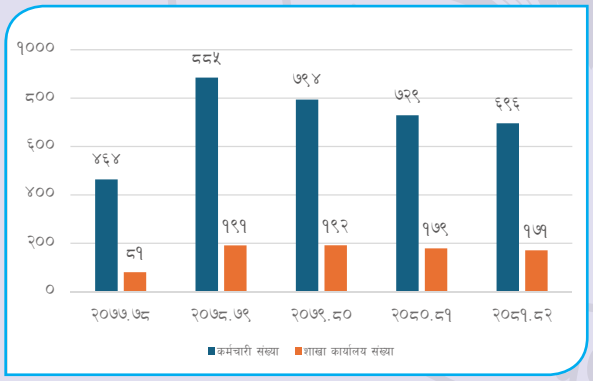
कूल आम्दानी र कूल खर्च (करोडमा)



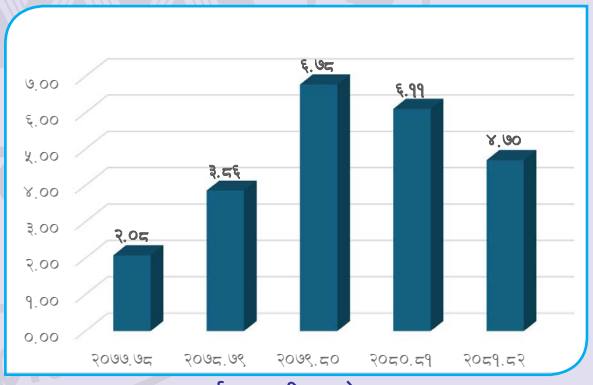
खुद नाफा (लाखमा)



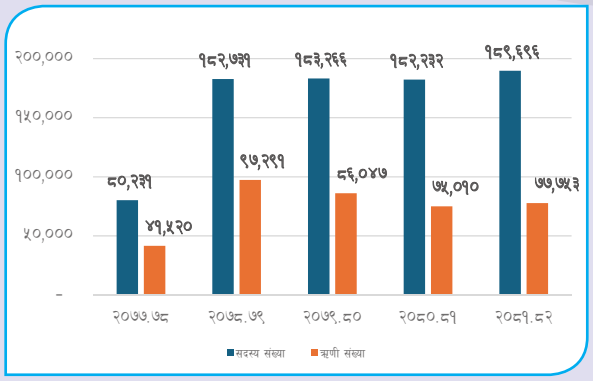
कर्मचारी संख्या र शाखा संख्या



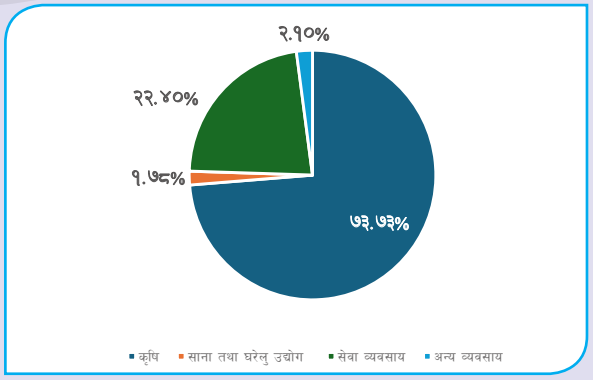
निष्कृय कर्जा अनुपात (प्रतिशतमा)



सदस्य तथा ऋणी संख्या



कर्जा लगानीका क्षेत्रहरू



वित्तीय संस्थाका विविध गतिविधिका झलकहरु



१३औं वार्षिक साधारण सभामा उपस्थित सञ्चालक समिति तथा प्रमुख कार्यकारी अधिकृत



संस्थाको १३औं वार्षिक साधारण सभा कार्यक्रम



१३औं वार्षिक साधारण सभामा अध्यक्षज्यूको तर्फबाट सम्बोधन



१३औं वार्षिक साधारण सभामा उपस्थित शेयरधनि महानुभावहरु



केन्द्रीय कार्यालयका अधिकृतहरुबिच कार्यक्रम समिक्षा तथा रणनीति तर्जुमा तालिम



बागमती प्रदेश लघुवित्त सदस्य सम्मेलनमा अध्यक्षज्यूबाट विषयगत सत्रको अध्यक्षता गर्दै



१४औं वार्षिकोत्सव कार्यक्रममा निरन्तर १० वर्ष सेवा गरेबापत सम्मानित कर्मचारीहरु



सहजकर्ताहरुलाई आधारभूत लघुवित्त व्यवस्थापन तालिम बिरेन्द्रनगर, चितवन



चौथो राष्ट्रिय लघुवित्त सदस्य सम्मेलनमा संस्थाको तर्फबाट सहभागीहरु



फिल्ड कर्मचारीहरुलाई लघुवित्त सञ्चालन तथा व्यवस्थापन तालिम, पोखरा, कास्की

वित्तीय संस्थाका विविध गतिविधिका झलकहरु



नेपाल राष्ट्र बैंकबाट सुपरिवेक्षणको क्रममा समुह बैठक निरीक्षण



बाह्य लेखापरिक्षकद्वारा समुह बैठक निरीक्षण



शाखा प्रमुखद्वारा समुह बैठक निरीक्षण, बेनिघाट शाखा, धादिङ



शाखा प्रमुखद्वारा समुह बैठक सञ्चालन गर्दै, मौरिघाट शाखा, दाङ



अनुगमन अधिकृतबाट समुह बैठक निरीक्षण



फिल्ड कर्मचारीद्वारा समुह बैठक सञ्चालन गर्दै, परवानीपुर शाखा, बारा



अनुगमन अधिकृतबाट समुह बैठक निरीक्षण गर्दै, शाखा कार्यालय मच्छिगाउँ, प्युठान



समुह मान्यता परीक्षण, शाखा कार्यालय बहुअर्वाभाठा, पर्सा



अनुगमन अधिकृतबाट समुह बैठक निरीक्षण गर्दै, शाखा कार्यालय धनुषाधाम, महोत्तरी



संस्थाको १४औं वार्षिकोत्सवमा विद्यालय झोला वितरण कार्यक्रम, स्याङ्जा

वित्तीय संस्थाका विविध गतिविधिका झलकहरु



सदस्यको बुठिक तथा सिलाई परियोजना, सुन्दरहरैचा शाखा, मोरङ



गुनासो सुनुवाई कार्यक्रम शाखा कार्यालय ठक्सार, लमजुङ



हाजिरी जवाफ प्रतियोगिता, हरिवन शाखा, सर्लाही



बागमती प्रदेश लघुवित्त सदस्य सम्मेलनमा सदस्यले मायाको चिनो ग्रहण गर्दै



सदस्यको जुत्ता उद्योग, चौमाला शाखा, कैलाली



सदस्यको बंगुरपालन परियोजना, थर्पु शाखा, तनहुँ



सदस्यद्वारा तरकारीखेती, धमौरा शाखा, महोतरी



सदस्यको डेरी तथा छुर्पि उद्योग, नवमी शाखा, ईलाम



सदस्यको मोबाईल पसल, शान्तिपुर शाखा, गुल्मी



सदस्यको भैंसी फार्म, हरिवन शाखा, सर्लाही

वित्तीय संस्थाका विविध गतिविधिका झलकहरु



बागमती प्रदेश लघुवित्त सदस्य सम्मेलनमा सहभागी सदस्य तथा संस्था प्रतिनिधिहरु



ग्लोबल मनि वीकमा सहभागी सदस्य तथा कर्मचारीहरु



शाखा व्यवस्थापन तालिममा सहभागी शाखा प्रमुखहरु, काठमाडौं



सदस्यहरुलाई नर्सरी तथा बिउ वितरण तालिम, लामाचौर शाखा, कास्की



सदस्य तथा अभिभावक भेला कार्यक्रम, सल्लिबजार शाखा, सल्यान



सदस्यको पतिको मृत्यु पश्चात बीमा दावी भुक्तानी, सिमरा शाखा, बारा



फिल्ड कर्मचारीहरुलाई लघुवित्त सञ्चालन तथा व्यवस्थापन तालिम, कोहलपुर, बाँके



फुलमाला बनाउने तालिम, कोत्रे शाखा, तनहुँ



गुनासो सुनुवाई कार्यक्रम, विरेन्द्रबजार शाखा, सप्तरी



फिल्ड कर्मचारीहरुलाई लघुवित्त सञ्चालन तथा व्यवस्थापन तालिम, बर्दिबास, महोत्तरी

व्यवस्थापन समूह



मोक्ष प्रसाद पंगेनी
प्रमुख कार्यकारी अधिकृत



प्रमेश आचार्य
नायव प्रमुख कार्यकारी अधिकृत/कम्पनी सचिव



रविन्द्र तिमल्सेना
कार्यसञ्चालन, अनुगमन तथा अनुपालना विभाग
प्रमुख



घनश्याम भट्टराई
मानव संशाधन तथा सामान्य सेवा विभाग
प्रमुख



केशरी राज निरौला
कर्जा लगानी तथा बचत परिचालन विभाग
प्रमुख



सूर्य प्रसाद पौडेल
जोखिम व्यवस्थापन तथा असुली विभाग
प्रमुख



गोपाल प्रसाद पौडेल
लेखा तथा कोष व्यवस्थापन विभाग
प्रमुख



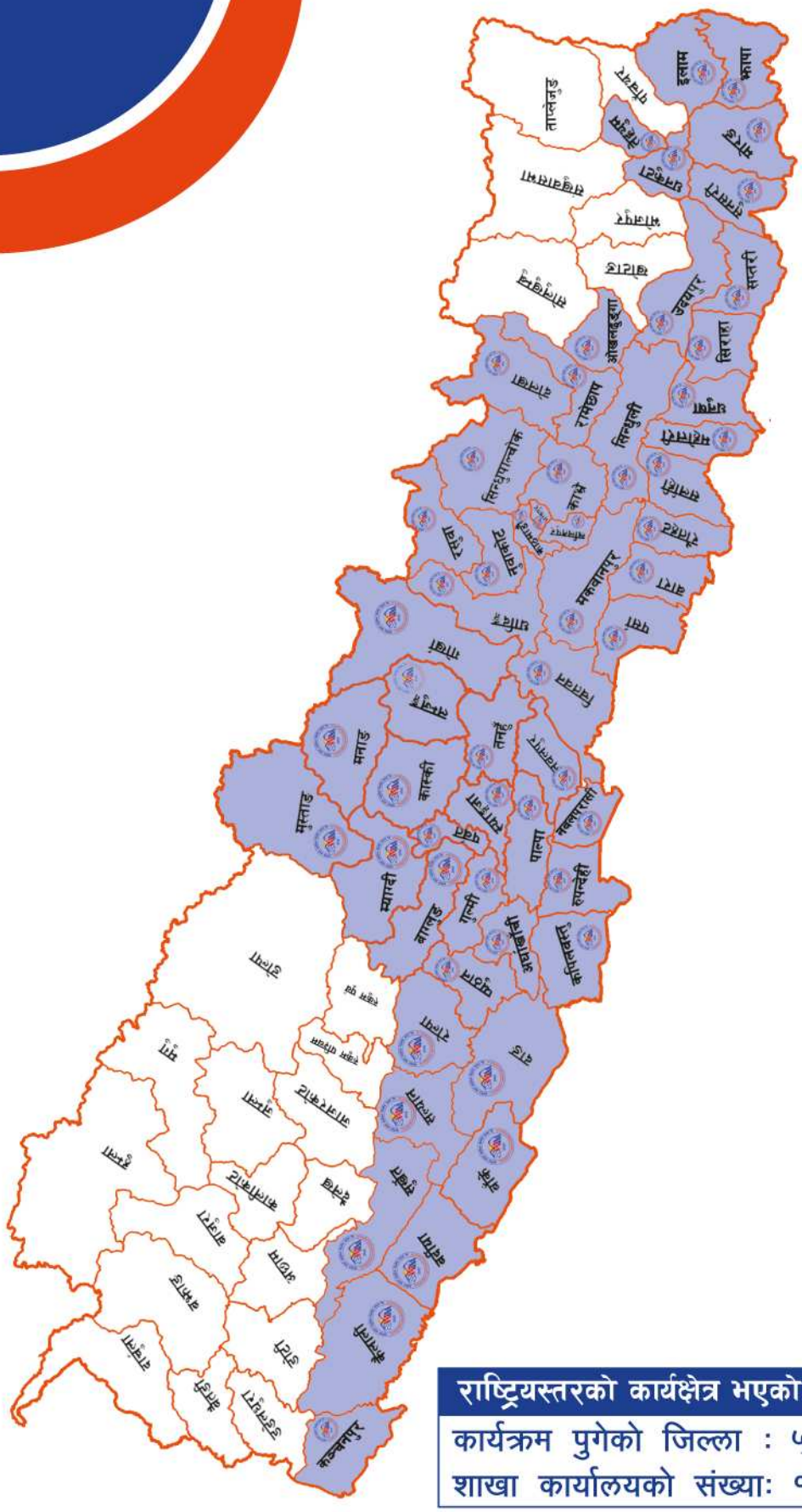
रामनाथ भुसाल
योजना, तालिम तथा सदस्य संरक्षण विभाग
प्रमुख



हरि प्रसाद सिग्देल
आन्तरिक लेखापरीक्षण विभाग
प्रमुख



कमल बहादुर खड्का
सूचना प्रविधि विभाग
प्रमुख



राष्ट्रियस्तरको कार्यक्षेत्र भएको

कार्यक्रम पुगेको जिल्ला : ५५

शाखा कार्यालयको संख्याः १७१