

“वित्तीय सफलताको लागि साथी”



विन नेपाल लघुवित्त वित्तीय संस्था लि.

Wean Nepal Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था, प्रादेशिक स्तर (बागमती प्रदेश)

११ औं

वार्षिक प्रतिवेदन

२०८१/०८२

सञ्चालक समिति



डा. मदन गोपाल श्रेष्ठ
अध्यक्ष



श्री कुमार राज जोशी
सञ्चालक
संस्थापक



श्री सुकुमान डंगोल
सञ्चालक
संस्थापक



श्री रमादेवी श्रेष्ठ
सञ्चालक
संस्थापक



श्री एन्जीला न्यौपाने
सञ्चालक
सर्वसाधारण



श्री राजु के.सी.
सञ्चालक
सर्वसाधारण



श्री साबित्रा आचार्य
सञ्चालक
स्वतन्त्र



श्री बिरेन्द्र भक्त प्रधानाङ्ग
कम्पनी सचिव

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विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा १३, काभ्रेपलाञ्चोक

एघारौं वार्षिक साधारण सभा

आ.व. २०८१/०८२

२०८३ जेठ ०५ गते



विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा १३, काभ्रेपलाञ्चोक

एघारौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८३/०१/१५ गते)

आदरणीय शेयरधनी महानुभावहरू,

यस लघुवित्त वित्तीय संस्थाको सञ्चालक समितिको मिति २०८३/०१/१४ गते सोमबारका दिन साँझ ६:०० बजे बसेको ६०औं बैठकको निर्णयानुसार संस्थाको एघारौं वार्षिक साधारण सभा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न तपशिलमा उल्लेखित मिति, समय र स्थानमा बस्ने भएकोले कम्पनी ऐन, २०६३ को दफा ६७ (२) बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ।

सभा हुने मिति, समय र स्थान

मिति : २०८३/०२/०५ गते मंगलबार, तदनुसार १९ मे, २०२६।

समय : दिउँसो १२:३० बजे।

स्थान : होटल मेलम्ची क्याफे ईन, मेलम्ची-११, मेलम्ची, सिन्धुपाल्चोक।

छलफलका विषयहरू :

(क) सामान्य प्रस्तावहरू

- सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आर्थिक वर्ष २०८१/०८२ को वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने।
- आर्थिक वर्ष २०८१/०८२ को वार्षिक लेखापरीक्षण प्रतिवेदन तथा सोको आधारमा तयार पारिएको वित्तीय विवरणहरू (वासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहितको लेखा विवरणहरू, निर्देशन अनुसारका अन्य अनुसूचीहरू माथि छलफल गरी पारित गर्ने।
- स्वतन्त्र सञ्चालकमा प्रतिनिधित्व गर्ने रिक्त सञ्चालक पदमा सञ्चालक समितिले गरेको नियुक्तिलाई अनुमोदन गर्ने।
- लेखापरीक्षण समितिले सिफारिश गरे बमोजिम आर्थिक वर्ष २०८२/०८३ को कारोबारको लेखापरीक्षण गर्नको लागि लेखापरीक्षकको नियुक्ति तथा निजको पारिश्रमिक निर्धारण गर्ने। (हाल बाहालवाला लेखापरीक्षक श्री के.जे.एण्ड एसोशिएट्स, चार्टर्ड एकाउन्टेन्ट्स पुनः नियुक्तिका लागि योग्य हुनुहुन्छ।)

(ख) विशेष प्रस्ताव

- संस्थापक तर्फको शेयर स्वामित्व परिवर्तन गरी ६२.०३ प्रतिशत कायम गर्ने तथा सर्वसाधारण तर्फको शेयर स्वामित्व परिवर्तन गरी ३७.९२ प्रतिशत कायम गर्ने गरी वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावली संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
- विन नेपाल लघुवित्त वित्तीय संस्था लि.लाई स्वरोजगार लघुवित्त वित्तीय संस्था लि. ले प्राप्त (एक्विजिशन) गर्ने सम्बन्धि तपसिल बमोजिमका प्रस्तावहरू पारित गर्ने।
- विन नेपाल लघुवित्त वित्तीय संस्था लि.लाई स्वरोजगार लघुवित्त वित्तीय संस्था लि.ले प्राप्त (एक्विजिशन) गर्ने सम्बन्धमा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नुहुने प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- विन नेपाल लघुवित्त वित्तीय संस्था लि. लाई स्वरोजगार लघुवित्त वित्तीय संस्था लि. ले प्राप्त (एक्विजिशन) प्रयोजनको लागि मूल्यांकनकर्ताबाट प्राप्त चल-अचल सम्पत्ति तथा दायित्वको मूल्यांकन गरी प्राप्त प्रतिवेदन (Due Diligence Audit (DDA) समेतको आधारमा निर्धारण गरिएको शेयर स्वाप अनुपात (Share Swap Ratio) तथा दुवै संस्थाको संचालक समितिको आपसी समझदारीको आधारमा संयुक्त प्राप्त समितिबाट स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडको १०० कित्ता शेयर बराबर विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको १०० कित्ता शेयर कित्ता (१:१) कायम हुने गरि गरिएको शेयर स्वाप अनुपात (Share Swap Ratio) लाई अनुमोदन गर्ने।
- विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडलाई स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्त (एक्विजिशन) गर्ने सम्बन्धमा सम्पन्न प्रारम्भिक समझदारीपत्र तथा अन्तिम सम्झौता अनुमोदन गर्ने।

- घ) विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडलाई स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्त (एक्विजिशन) गर्ने प्रयोजनका लागि गठित संयुक्त प्राप्त समितिबाट नियुक्त सम्पत्ति तथा दायित्वको मूल्यांकनकर्ता श्री S.B.K.C. and Associates, Chartered Accountants, ललितपुरको नियुक्ति तथा पारिश्रमिक र प्राप्त सम्बन्धि कार्यमा भए गरेका खर्चहरू अनुमोदन गर्ने ।
३. वित्तीय संस्थाको प्रबन्धपत्र र नियमावलीमा गरिएको संशोधन स्वीकृतिको क्रममा नियमनकारी निकायबाट कुनै संशोधन, फेरबदल वा परिमार्जनका लागि निर्देशन वा सुझाव भएमा सोही बमोजिम गर्न सञ्चालक समितिलाई वा सञ्चालक समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रदान गर्ने ।

(ग) विविध

सञ्चालक समितिको आज्ञाले,

कम्पनी सचिव

वार्षिक साधारण सभा सम्बन्धि जानकारी

१. एघारौँ वार्षिक साधारण सभा प्रयोजनका लागि यस वित्तीय संस्थाको मिति २०८३ बैशाख २२ गते १ दिन शेर दाखिल खारेज किताब बन्द रहनेछ । शेर दाखिला खारेजी बन्द हुने अधिल्लो कारोवार दिन अर्थात् मिति २०८३/०१/२१ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोवार भई प्रचलित कानून बमोजिम वित्तीय संस्थाको शेर रजिष्ट्रार एनएमबि क्यापिटल लिमिटेड, काठमाडौँमा प्राप्त विवरणको आधारमा कायम शेरधनीहरूले मात्र साधारण सभामा भाग लिन योग्य हुनेछन ।
२. साधारण सभामा भाग लिन इच्छुक शेरधनी महानुभावहरूले आफ्नो परिचय खुल्ने आधिकारिक परिचय पत्र वा सोको प्रतिलिपी अनिवार्य रूपमा साथमा लिई आउन अनुरोध छ ।
३. साधारण सभामा भाग लिन नसक्ने र प्रतिनिधि नियुक्त गर्न चाहने शेरधनीहरूले तोकीएको ढाँचामा रीतपूर्वक प्रोक्सी फाराम भरी सभा हुनुभन्दा ४८ घण्टा अगावै यस वित्तीय संस्थाको केन्द्रीय कार्यालय साँगा, काभ्रेपलाञ्चोकमा दर्ता गराउनुपर्नेछ । यसरी नियुक्ति गरिएको प्रतिनिधि यस कम्पनीको शेरधनी हुनुपर्नेछ ।
४. नाबालक शेरधनीहरूको तर्फबाट यस कम्पनीको शेर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोक्न पाउनेछन ।
५. शेरधनी महानुभावहरूले उपस्थिति पुस्तिकामा दस्तखत गर्न शेरधनी उपस्थिति पुस्तिका बिहान ११.३० बजे नै खुल्ला गरिने छ ।
६. शेरधनी महानुभावहरूको जानकारीको लागि कम्पनीको संक्षिप्त वार्षिक आर्थिक विवरण यस वित्तीय संस्थाको वेबसाइट www.weannepal.com साथै राष्ट्रिय दैनिक पत्रिकाहरूमा समेत प्रकाशित गरिने छ, कुनै कारणवश उक्त पुस्तिका प्राप्त नभएमा संस्थाको केन्द्रीय कार्यालय, साँगा, काभ्रेपलाञ्चोक र एनएमबि क्यापिटल लिमिटेड, काठमाडौँमा सम्पर्क गर्नु हुन अनुरोध छ ।
७. शेरधनी महानुभावहरूले व्यक्त गर्नुभएका मन्तव्य तथा प्रश्नहरूको सम्बन्धमा सञ्चालक समितिका तर्फबाट अध्यक्ष आफैले वा निजबाट आदेश पाएका व्यक्तिबाट सामुहिक रूपले उत्तर दिइनेछ ।
८. छलफलका विषय सूची मध्ये विविध शीर्षक अन्तर्गत छलफल गर्न इच्छुक शेरधनीले सभा हुनुभन्दा ७ (सात) दिन अगावै छलफलको विषय कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुपर्नेछ । सो विषय छलफलमा समावेश गरिए पनि निर्णयको रूपमा रहने छैन ।
९. शेरधनी महानुभावहरू सभा स्थलमा आउँदा छाता, भोला वा अन्य कुनै बस्तु नलिई आउनुहुन अनुरोध गरिन्छ । सभा अवधिभर सभा स्थलमा रहेको सुरक्षाकर्मीले आवश्यक देखेमा सुरक्षा जाँच गर्न सक्ने भएको हुँदा निजहरूलाई सहयोग गरिदिनुहुन अनुरोध गरिन्छ ।
१०. अन्य थप जानकारीका लागि कम्पनीको केन्द्रीय कार्यालयमा फोन नं: ०११-६६५६२६ वा संस्थाको इमेल ठेगाना: nepalseva@gmail.com मार्फत कम्पनी सचिवलाई सम्पर्क गर्नु हुन अनुरोध छ ।



**साधारण सभामा भाग लिन आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन
प्रतिनिधि-पत्र (प्रोक्सी फाराम)**

श्री सञ्चालक समिति,
विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड
बनेपा-१३, काभ्रेपलाञ्चोक ।

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको बारे ।

महाशय,
.....जिल्ला.....म.न.पा/उप-म.न.पा/न.पा./गा.पा. वडा नं.....बस्ने
म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०८३ साल जेष्ठ ०५ गते
मंगलवारका दिन हुने विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा म/हामी स्वयम् उपस्थित
भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा भाग लिई निर्णयमा सहभागी भई मतदान समेत गर्नका
लागिजिल्ला.....म.न.पा/उप-म.न.पा/न.पा./गा.पा. वडा नं.....बस्ने त्यस
कम्पनीका शेयरधनी श्री.....लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

दस्तखतको नमूना :

शेयरधनी प्रमाणपत्र नं./डिम्याट नं.:

मिति :

निवेदक,

दस्तखत

नाम,थर

ठेगाना

शेयरधनी नं./डिम्याट नं.:

शेयरको प्रकार

संस्थापक

सर्वसाधारण

शेयर संख्या

द्रष्टव्य : यो प्रोक्सी फाराम साधारण सभा सुरु हुन भन्दा कम्तीमा ४८ घण्टा अगावै संस्थाको रजिष्टर्ड कार्यालय बनेपा- १३, काभ्रेपलाञ्चोकमा पेश गरी सक्नुपर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि फारम रद्द गरिनेछ ।

**विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड
एघारौं वार्षिक साधारण सभामा उपस्थितिको लागि
प्रवेश-पत्र**

१. शेयरधनीको परिचयपत्र नं./डिम्याट नं.:

२. शेयरधनीको नाम, थर

३. शेयर प्रमाणपत्र नं..... ४. कुल शेयर संख्या :.....

५. शेयरधनीको दस्तखत :.....

(यो प्रवेश पत्रमा शेयरधनीको नाम, दस्तखत अनिवार्य रूपमा उल्लेख गरी सभाकक्षमा प्रवेश गर्दा यो प्रवेश पत्र पेश गर्नुपर्नेछ ।)

.....
कम्पनी सचिव

विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड संक्षिप्त भलक

कम्पनी स्थापना मिति : २०७०/०८/१६

कारोबार शुरु मिति: २०७१/०८/०८

केन्द्रीय कार्यालय

विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड

बनेपा - १३, काभ्रेपलाञ्चोक

फोन नं ०११-६६५६२६

email: nepalseva@gmail.com

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भौगोलिक कार्यक्षेत्र - बागमती प्रदेश ।

शाखा कार्यालयको संख्या - २१

संस्थाको दृष्टि (Vision), अभियान (Mission), उद्देश्य (Objectives), तथा लक्षित वर्ग(Targeted Group)

दृष्टि (Vision)

आर्थिक विकासको माध्यमबाट जनताको जीवनस्तरमा सुधार गरी ग्रामिण समुदायको गरिबी निवारणमा सहयोग पुर्याउनु

अभियान(Mission)

ग्रामिण तथा विपन्न क्षेत्रको आयस्तर उकास्ने सिपमुलक तथा उत्पादनमुलक कार्यक्रमहरूमा बचत गर्न प्रोत्साहन गर्ने ।

संस्थाको उद्देश्यहरू(Objectives) :

१. निक्षेपकर्ताहरूको हक हितको संरक्षण गर्दै स्वस्थ प्रतिस्पर्धाबाट सर्वसाधारणलाई गुणस्तरीय लघु बैकिङ्ग एवं वित्तीय मध्यस्थता सेवा उपलब्ध गराउने ।
२. कृषि, घरेलु उद्योग, सेवा, व्यापार, यातायात, वैदेशिक रोजगार, शिक्षा तथा अन्य व्यावसायिक रूपले सम्भाव्य देखिएका उत्पादनशील व्यवसायहरूको विकासमा गतिशीलता ल्याउन सहयोग पुर्याउने ।
३. उपलब्ध सीप, श्रम, तथा पूँजीलाई उचित रूपमा परिचालन गरी उत्पादन एवं रोजगारीमुलक व्यवसायको स्थापना, संचालन, विस्तार एवं प्रवर्द्धन गर्ने र सो को लागि आवश्यक वित्तीय/प्राविधिक/व्यवस्थापकीय परामर्श सेवा तालीम तथा प्रविधि उपलब्ध गराई गरिबी न्यूनीकरणका लागि सहयोग पुर्याउने ।
४. बैकिङ्ग/वित्तीय सेवामा जोखिम गर्दै अर्थतन्त्रलाई सवल बनाउन सहयोग पुर्याउने ।
५. देशको समग्र वित्तीय प्रणाली प्रति सर्वसाधारणहरूको विश्वसनियता तथा पहुँच बढाउन सहयोग पुर्याउने ।

लक्षित वर्ग/समुह (Targeted Group)

संस्थाले व्यक्तिगत तथा समुहको माध्यमबाट मुख्यतः महिला, वञ्चित तथा सिमान्तकृत वर्ग, गरिब, किसान तथा साना उद्योग, लगायत न्यून आय भएका समुदायलाई प्राथमिक लक्षित समुह(Target Group) को रूपमा लिएको छ । लक्षित सदस्यहरूको पहिचान तथा छनौट सदस्यहरूको सामाजिक तथा आर्थिक अवस्था, राजनीतिक अवस्था, तथा विद्यमान सामाजिक तथा साँस्कृतिक परिवेशलाई समेत प्रमुख आधारको रूपमा लिइएको छ । ग्राहक सदस्यता प्रदान गर्ने प्रक्रिया संस्थाद्वारा स्वीकृत नीति तथा कार्यविधिहरू अनुरूप कार्यान्वयन गरिएको छ ।

संस्थाले प्रदान गर्ने सेवाहरू :

लघु कर्जा: सामूहिक जमानीमा अधिकतम रू ७ लाखसम्म र धितो जमानीमा अधिकतम रू.१५ लाखसम्म ।

लघु बचत: ग्राहक सदस्यहरूबाट मात्र ।

लघु बीमा: जीवन बीमा कम्पनीसँगको सहकार्यमा संस्थाका ऋणीहरूको कर्जा रकमको म्यादी बीमाको व्यवस्था रहेको ।

विप्रेषण सेवा: विभिन्न बैंक तथा विप्रेषण कम्पनीहरूसँगको साभेदारीमा स्वदेश तथा विदेशबाट रकमान्तर गर्ने ।



संस्थाको पुँजी सम्बन्धी विवरण :

अधिकृत पुँजी: रू. १५,००,००,०००।-

जारी पुँजी: रू. ८,४३,४०,५५०।-

चूक्ता पुँजी: रू. ८,४३,४०,५५०।-

विगत तीन आ.व. को तुलनात्मक कार्य प्रगतिको भलक

क्र.सं.	विवरण	इकाई	आ.व.			फरक प्रतिशत	
			२०७५/८०	२०८०/८१	२०८१/८२		
१.	कुल ग्राहक संख्या	संख्या	१२,७९८	१२,०७७	१२,५६९	-५.६३%	४.०७%
२.	कुल केन्द्र संख्या	संख्या	१,०९६	१,१०२	१,१६०	०.५५%	५.२६%
३.	कुल कर्जा वितरण	रू. लाखमा	४२,८८२	४९,७४८	५५,६७०	१६.०१%	११.९०%
४.	कुल कर्जा असूली	रू. लाखमा	३५,३५६	४२,३७३	४७,८१५	१९.८५%	१२.८४%
५.	लगानीमा रहिरहेको कर्जा	रू. लाखमा	७,५२६	७,३७४	७,८५५	-२.०२%	६.५२%
६.	सदस्य बचत (निक्षेप)	रू. लाखमा	१,७६८	१,६१३	१,७०९	-८.७७%	५.९५%
७.	नाफा नोक्सान	रू. लाखमा	-३५.१८	११.८५	९.५४	१३३.६%	-१९.४%

*सम्पूर्ण कारोवार समावेश पछिको खुद मुनाफा

विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको

एघारौँ वार्षिक साधारण सभामा अध्यक्षज्यूद्वारा प्रस्तुत सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

"वित्तीय सफलताको लागि साथी" मूल नारा सहित स्थापना भएको तथा शुरूदेखि नै हामीलाई असीम विश्वास, सदभाव र आत्मीयतापूर्वक सहयोग गर्नु हुने शेयरधनी महानुभावहरूलाई विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको यस एघारौँ वार्षिक साधारण सभामा मेरो व्यक्तिगत र सञ्चालक समितिको तर्फबाट हार्दिक स्वागत गर्दछु। यस विन नेपाल लघुवित्त वित्तीय संस्थाले २०७० साल मंसिर १६ गते नेपाल राष्ट्र बैंकबाट "घ" वर्गको लघुवित्त वित्तीय संस्थाको रूपमा इजाजतपत्रप्राप्त गरी २०७१ साल मंसिर ०८ गते देखि वित्तीय कारोवार शुरू गरेको यहाँहरूलाई विदितै छ। साविक नेपाल सेवा लघुवित्त वित्तीय संस्था लि. र विन लघुवित्त वित्तीय संस्था बिच एक आपसमा मर्जर गरि विन नेपाल लघुवित्त वित्तीय संस्था लि. ले मिति २०७८ कार्तिक १५ गते देखि एकिकृत कारोवार गरेको समेत यहाँहरूलाई अवगत गराउन चाहन्छु। यस संस्थाले सरोकारवालाहरूको सुझाव, सल्लाह तथा संस्थाको व्यवस्थापन एवं कर्मचारीहरूको अथक मेहनत र परिश्रमले गर्दा संस्थाले वित्तीय बजारमा आफ्नो उत्साहप्रद उपस्थिति जनाउन सफल भएको छ। यसको लागि संस्थाको सञ्चालक समितिको तर्फबाट एवं मेरो व्यक्तिगत तर्फबाट सम्बद्ध सबैलाई धन्यवाद तथा बधाई दिन चाहन्छु।

अब, म यस वित्तीय संस्थाको लेखापरीक्षण भएको आर्थिक वर्ष २०८१/८२ को वित्तीय स्थितिको विवरण, नाफा नोक्सान हिसाब विवरण, शेयरधनी कोषको परिवर्तित विवरण र लेखा सम्बन्धि महत्वपूर्ण टिप्पणी लगायतका वार्षिक प्रतिवेदन, संस्थाले हासिल गरेका उपलब्धी, सामना गर्नु परेका चुनौती र चालु आर्थिक वर्ष २०८२/८३ को कार्यक्रमको अवस्था सहितको प्रतिवेदन यहाँहरू समक्ष पेश गर्न चाहन्छु।

१. विगत वर्षको कारोवारको सिंहावलोकन :

आर्थिक वर्ष २०८१/८२ को संस्थाको सक्षिप्त आर्थिक विवरण र प्रमुख सूचकाङ्कहरू निम्न बमोजिम रहेका छन्।

रु. हजारमा

क्र.स.	विवरण	गत आ.व. ०८०/८१	समिक्षा आ.व. ०८१/८२	वृद्धि/(कमी)	वृद्धि/(कमी प्रतिशत)
१	शाखा कार्यालय	२१	२१	-	
२	सदस्य संख्या	१२,०७७	१२,५६९	४९२	४.०७
३	ऋणी	४,८७७	४,५३७	(३४०)	(६.९७)
४	चुक्ता पूँजी	७९,२११	८४,३४०	५,१२९	६.४८
५	जगेडा तथा कोषहरू	५,५४५	१७,४७८	११,९३३	२१५.२०
६	तिर्न बाकी कर्जा सापट	५,२१,४५८	५,६२,३०८	४०,८५०	७.८३
७	निक्षेप दायित्व	१,६१,२९०	१,७०,९२८	९,६३८	५.९८
८	अन्य दायित्व तथा कोषहरू	१५,७१७	२९,०६८	१३,३५१	८४.९५
९	खुद मुनाफा (रु)	१,१४७	९५४	(१९३)	(१६.८३)
१०	वासलातको आकार	७,८३,२३८	८,६७,०३०	८३,७९२	१०.७०
११	लगानीमा रहीरहेको कर्जा	७,३७,४००	७,८५,५७४	४८,१७४	६.५३
१२	पूँजीकोष अनुपात (प्रतिशत)	९.१५	८.०४	(१.११)	(१२.१३)

समीक्षा अवधिमा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सदस्यहरूबाट कर्जा लगानी गर्दा संकलित सेवा शुल्क बापतको रकम रु. १८ लाख ८७ हजार ४ सय ३४ फिर्ता गर्नु परेको तथा कर्जा नोक्सानी व्यवस्थामा रु. ३ करोड ३१ लाख ३७ हजार ६ सय ३१ थप गर्नु पर्ने कारणले गर्दा यस आर्थिक वर्षमा रु. ९ लाख ५४ हजार २ सय ६२ मात्र खुद नाफा भएकोले गत आर्थिक वर्षको तुलनामा सञ्चित नोक्सानीमा वृद्धि भई रु. २ करोड ६५ लाख ६६ हजार ९ सय ६५ कायम भएको व्यहोरा समेत अनुरोध गर्न चाहन्छु।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट वित्तीय संस्थाको कारोवारलाई परेको असर :

विद्यमान परिस्थिती, अराजक गतिविधिको कारणले मुलुकको लघुवित्त लगायत समग्र बैकिङ व्यवसायमा परेको प्रभाव, व्यापार व्यवसायमा कमीका



असरको कारणले गर्दा सर्वसाधारणको आयस्रोतमा व्यापक न्हास आएको देखिन्छ। अर्कोतिर कोरोना महामारी पश्चात व्यापार व्यवसायमा परेको प्रभाव यथावत नै रहेको अवस्थामा मध्यपूर्व तथा रूस-युक्रेन युद्धको कारणबाट विश्व अर्थतन्त्रमा थप नकारात्मक प्रभाव परेको छ। बैंक तथा वित्तीय संस्थाहरू विरुद्धको आन्दोलन, लघुवित्त संस्था विरुद्धको संघर्ष समिति लगायतका गतिविधिका कारण आम मानिसहरूमा कर्जा छुट हुने भन्ने भ्रमिक मानसिकताको कारणले कर्जाको किस्ता तथा ब्याज असुलीमा नकारात्मक प्रभाव परेकोले ब्याज आमदानीमा संकुचन पैदा हुनाको साथै थप कर्जा नोक्सानी व्यवस्थामा समेत खर्च लेज्नुपरेको छ। जसकारण मुनाफामा अपेक्षित परिणाम हासिल गर्न सकिएको छैन।

विद्यमान चुनौतीहरूलाई न्यूनीकरण गर्नको लागि समयानुकुल उपायहरू अवलम्बन गरी संस्थाको जोखिम कम गर्न सञ्चालक समिति तथा व्यवस्थापन प्रयासरत रहेको छ। साथै, प्राकृतिक प्रकोप जस्ता विपत्तिहरूको प्रत्यक्ष असर ग्रामीण क्षेत्रमा र आर्थिक स्थिति कमजोर भएका ग्राहक सदस्यहरूमा पर्ने हुँदा यसको समेत व्यवस्थापन गरी अगाडि बढ्नु कडा चुनौतीपूर्ण रहेको छ।

३. मर्जर तथा एक्विजिशन सम्बन्धमा

नियामक निकायको सुझाव, ग्राहक, शेयरधनी, कर्मचारी लगायत सम्पूर्ण संस्थाको हितलाई सर्वोपरी मानी यस संस्थाको दशौं वार्षिक साधारण सभाबाट अख्तियारी प्रदान गरे बमोजिम यस संस्थाले विभिन्न लघुवित्त वित्तीय संस्थाहरूसँग गाभ्ने गाभिने सम्बन्धमा छलफल गरी उपयुक्त संस्था काभ्रेपलाञ्चोक जिल्ला, बनेपा-०५ केन्द्रीय कार्यालय रहेको स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड (राष्ट्रिय स्तरको कार्यक्षेत्र भएको) सँग यस संस्था प्राप्त (एक्विजिशन) मा जाने समझदारी भई नेपाल राष्ट्र बैंकबाट सैद्धान्तिक सहमति तथा नेपाल धितोपत्र बोर्डबाट पूर्व स्वीकृति प्राप्त भई Due diligence Audit (DDA) सम्पन्न गरी अन्तिम सम्झौतापत्रमा हस्ताक्षर भइसकेको जानकारी गराउन चाहन्छु। आजको यस गरिमामय सभामा यस संस्था स्वरोजगार लघुवित्त वित्तीय संस्थसँग प्राप्तमा जाने सम्बन्धमा प्राप्त प्रक्रियामा भएका हालसम्मको कार्यप्रगति लाई समेत अनुमोदन गर्ने विशेष प्रस्ताव रहेकोले संस्था प्राप्तमा जानुको औचित्य, आवश्यकता, तथा हालसम्म भएका प्रगति विवरण सहितको प्रतिवेदन यसपश्चात यस सभामा पुनः पेश गरिने व्यहोरा जानकारी गराउन चाहन्छु

४. प्रतिवेदन तयार भएको मिति सम्मको चालु वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कदमको बारेमा सञ्चालक समितिको धारणा :

(क) प्रतिवेदन तयार भएको मितिसम्म संस्थाको कारोवार स्थिति : २०८२ चैत्र मसान्तसम्म संस्थाको कारोवार स्थिति यस प्रकार रहेको छ ।

क्र.सं.	विवरण	इकाई	जम्मा
१.	कार्यक्रम पहुँच जिल्ला	संख्या	८
२.	सदस्य संख्या	संख्या	१३,३६२
३.	ऋणी संख्या	संख्या	४,५३३
४.	शाखा संख्या	संख्या	२१
५.	कुल कर्जा लगानी	रु. हजार	५,९३९,०८६.७५
६.	कुल कर्जा असुली	रु. हजार	५,०७७,७९७.५४
७.	लगानीमा रहीरहेको कर्जा	रु. हजार	८६१,२८९.२१
८.	बचत रकम	रु. हजार	१९२,८००.७३
९.	ब्याज आमदानी	रु. हजार	८,७३,०१.२४
१०.	ब्याज खर्च	रु. हजार	४,००,३४.१३
११.	सञ्चालन नाफा/(नोक्सान)	रु. हजार	१२०९१.९४

(ख) आर्थिक वर्ष २०८२/८३ को वार्षिक योजना/कार्यक्रम : लघुवित्त कार्यक्रम विस्तारका लागि उपयुक्त वातावरण नभएता पनि आर्थिक वर्ष २०८२/८३ को वार्षिक कार्यक्रम बमोजिम २०८२ चैत्र मसान्तसम्मको स्थिति समीक्षा गर्दा निर्धारण गरिएका लक्ष्य प्राप्त तर्फ प्रयास भइरहेको अवस्था छ। आर्थिक वर्ष २०८२/८३ मा संस्थाको कार्यक्रम निम्नानुसार रहेको छ।

कार्यालय तथा कार्यक्षेत्र विस्तार : चालु वर्षमा बाहिरी वातावरणको अवस्थालाई मनन गर्दै भैरहेको कार्यक्रम व्यवस्थापन गर्ने कार्यमा बढी केन्द्रित हुनुका साथै संस्था स्वरोजगार लघुवित्त वित्तीय संस्थामा प्राप्त(एक्विजिशन) मा जाने प्रक्रियामा रहेकोले मौजुदा कार्यक्षेत्र भित्र उपयुक्त स्थानमा

लघुवित्त कार्यक्रम विस्तार गर्ने योजना नरहेको कारण २१ वटा शाखा कार्यालयहरू कायम रहेको छ ।

ग्राहक सदस्य वृद्धि : आर्थिक वर्ष २०८१/८२ मा कुल सदस्य संख्या १२,५६९- रहेकोमा चालु वर्षमा नयाँ सदस्य संख्या १,००६- थप गरी आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा कुल सदस्य संख्या १३,५७५- पुऱ्याउने लक्ष्य रहेको छ ।

कर्जा कारोबार लक्ष्य : विपन्न परिवारहरूको आर्थिक हितलाई ध्यानमा राखी सामूहिक जमानामी आधारित कर्जामा सरल कर्जा, मौसमी कर्जा, लघुउद्यम कर्जा, लघुउर्जा कर्जा, कृषि कर्जा, शैक्षिक कर्जा र आकस्मिक कर्जा तथा धितोमा आधारित कर्जामा लघुउद्यमी कर्जाका साथसाथै आवश्यकता अनुसार अन्य लगानीका नयाँ-नयाँ सम्भावना पहिचान गरी आर्थिक वर्ष २०८१/८२ को अन्त्यसम्ममा लगानीमा रहिरहेको कर्जा रकम रू. ७८,५५,७४,७९५- रहेकोमा चालु वर्षमा रू.१०,७३,४१,०७८- ले वृद्धि गरी आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा लगानीमा रहिरहेको कर्जा रकम रू. ८९,२९,१५,८७३- पुऱ्याउने लक्ष्य रहेको छ ।

बचत सङ्कलन लक्ष्य : छरिएर रहेका स-साना रकमहरूलाई बचत गराउने अभिप्रायले मासिक बचात, सरल बचत, बाल बचत, पेन्सन बचत तथा आवश्यकता अनुसार बचतका नयाँ प्रकारहरूको विकास गरी आर्थिक वर्ष २०८१/८२ को अन्त्यमा बाँकी रहेको बचत रकम रू. १७,०९,२८,५२८- रहेकोमा चालु वर्षमा रू.३,३०,०८,५६४- ले वृद्धि गरी आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा कुल बचत रू. २०,३९,३७,०९२- पुऱ्याउने लक्ष्य रहेको छ ।

निष्कृय कर्जा : विगत वर्षहरूमा भएको कोभिड महामारीको असर यथावत नै रहेको अवस्थामा लघुवित्त संस्था विरूद्धको संघर्ष समितिको आन्दोलनले गर्दा आर्थिक कारोबारमा शिथिलता हुन गई सदस्यहरूलाई लगानी गरिएका कर्जाको किस्ता तथा ब्याज असुली चुनौतीपूर्ण हुँदै गएकोले समग्र लघुवित्त क्षेत्रमै नकारात्मक असर पर्न गई समग्र लघुवित्त संस्थाहरूको निष्कृय कर्जा उच्चदरले वृद्धि भएको अवस्था रहेको थियो । यस वित्तीय संस्थाको निष्कृय कर्जा अनुपात २०८२ असार मसान्तमा १०.६९ प्रतिशत रहन गएको छ भने चालु आ.व.को अन्त्यमा ४.२४ प्रतिशत विन्दुमा कायम राख्ने लक्ष्य रहेको छ । वित्तीय क्षेत्रमा परेको यस प्रकारको समस्याबाट निकासका लागि नेपाल राष्ट्र बैंकको निर्देशनको परिधिभित्र रही ग्राहक सदस्यको व्यापार व्यवसायलाई निरन्तरता दिन सरल तथा समयानुकुल कर्जा प्रकृया अपनाई लघुवित्त कारोबारलाई सामान्य अवस्थामा फर्काउदै ल्याइएको छ ।

संस्थाको पुँजी वृद्धि : आर्थिक वर्ष २०८१/८२ सम्मको यस संस्थाको अधिकृत पुँजी रू.१५,००,००,०००- छ भने जारी तथा चुक्ता पुँजी रू. ८,४३,४०,५५०- रहेको छ ।

नाफा/नोक्सान : यस चालु आर्थिक वर्ष २०८२/८३ मा रू. १ करोड २८ लाख ३ हजार ३ सय ९७ खुद नाफा गर्ने लक्ष्य लिएको छ । लक्ष्य अनुसार प्रगतिका लागि व्यवस्थापनलाई थप सक्रिय भई कार्य गर्न निर्देशन समेत दिइएको छ ।

(ग) संस्थाको उन्नतिको लागि भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

१. ग्राहकहरूको चाहना र आवश्यकता अनुसार उचित मुल्यमा गुणस्तरीय सेवा प्रवाह गर्ने,
२. कर्मचारीका लागि समय सापेक्ष क्षमता अभिवृद्धिको कार्यक्रम ल्याउने,
३. लघुवित्त क्षेत्रमा प्रमुख समस्याको रूपमा रहेको बहुबैकिङ्ग कारोबारलाई व्यवस्थापन गर्दै लगिने,
४. ग्राहक संरक्षण कोषलाई सदस्यहरूको सामूहिक हित हुने कार्यमा परिचालन गरिने,
५. संस्थागत सामाजिक उत्तरदायित्व तर्फ सचेत रही सम्भव भएसम्म पुरा गर्न अग्रसर हुने,
६. हाल वित्तीय बजारमा लघुवित्त वित्तीय संस्था प्रतिको भ्रामक प्रचार प्रसार तथा कर्जा मिनाहा हुने भ्रम निवारण गर्न वित्तीय साक्षरता तालिम कार्यक्रम तथा ग्राहक सदस्यहरूको लागि सीपमुलक तालिम संचालनलाई निरन्तरता दिने ।
७. भाखा नाघेको कर्जाको असुलीमा जोड दिने,
८. नेपाल राष्ट्र बैंकले तोकेको पुँजी पर्याप्तता सीमालाई हेरी कारोबार बढाउने र,
९. ग्राहक सदस्यको कर्जा मागलाई आपूर्ति गर्न उचित कर्जा व्यवस्थापन गरिने ।

५. जनशक्ति व्यवस्थापन तथा कर्मचारी तालिम :

मानव स्रोत संस्थाको महत्वपूर्ण सम्पत्ति हो र उत्प्रेरित तथा क्षमतावान् कर्मचारीबाट संस्थाले आफ्नो लक्ष्य प्राप्त गर्न सक्ने कुरामा संस्था विश्वस्त रहेको छ । संस्थाले नियमनकारी निकायको निर्देशन बमोजिम कर्मचारी व्यवस्थापनको लागि कर्मचारी सेवा विनियमावली तयार गरी कार्यान्वयनमा ल्याएको छ । यस वित्तीय संस्थामा २०८२ असार मसान्तसम्ममा विभिन्न तहमा गरी ७१ जना कर्मचारीहरू सेवारत रहेका छन् । यस अवधिमा कर्मचारीहरूको मासिक, त्रैमासिक र वार्षिक समीक्षा कार्यक्रम तथा विभिन्न किसिमका बृत्ति विकाससँग सम्बन्धित तालिम राखी कर्मचारीहरूलाई आवश्यकता अनुसारको तालिममा समेत सहभागी गराइएको छ भने प्रशिक्षार्थी कर्मचारीहरूलाई अभिमुखिकरण गरिएको छ ।



६. संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कोष :

(क) **संस्थागत सामाजिक उत्तरदायित्व :** समीक्षा अवधिमा यस शिर्षकमा रू. ९५४३- थप भएको छ। साथै, आगामी दिनमा संस्थाले वातावरण, वित्तीय साक्षरता, शिक्षा, स्वास्थ्य तथा सरसफाई, इन्टरनेट सेवा, कृषि तथा नेपाल राष्ट्र बैंकको निर्देशनले तोकेका अन्य क्षेत्रहरूमा सामाजिक उत्तरदायित्व सम्बन्धी कार्यहरू गर्नेछ।

(ख) **ग्राहक संरक्षण कोष :** ग्राहक सदस्य तथा सर्वसाधारणलाई कर्जा, बचतको कारोबार गर्न सक्षम बनाउने अभिप्रायले यस संस्थामा आवद्ध ग्राहकहरूलाई विभिन्न सेवा सुविधा प्रदान गर्ने उद्देश्य सहित ग्राहक संरक्षण कोष कार्यविधि तयार गरी लागु गरिएको छ। जस अन्तर्गत समीक्षा वर्षमा यस संस्थामा आवद्ध २७ जना सुत्केरी सदस्यलाई भत्ता वापत रू. ८१,०००/- वितरण गरिएको छ। यस्तै गरी संस्थामा आवद्ध सदस्य वा सदस्यको श्रीमान्को मृत्यु भएकाहरूलाई राहत वापत १० जनालाई रू. ५०,०००/- तथा ग्राहक सदस्यहरूलाई वित्तीय साक्षरता सम्बन्धी तालिम तथा गोष्ठी, तथा बाढिपिडित सदस्यहरूलाई राहत वितरण वापतको जम्मा खर्च रू. १,६१,७११/- गरी जम्मा रू. २,९२,७११/- वितरण गरिएको छ। साथै आगामि दिनमा पनि यस्ता कार्यहरूलाई निरन्तरता दिंदै लगिने छ।

७. सञ्चालक समितिको विवरण :

हाल सञ्चालक समितिमा व्यक्तिगत संस्थापकका तर्फबाट प्रतिनिधित्व गर्ने गरी म, डा.मदन गोपाल श्रेष्ठ अध्यक्षको जिम्मेवारीमा रहेको छ। सञ्चालक समिति सदस्यमा श्री कुमार राज जोशी, श्री सुकुमान डंगोल, श्री रमादेवी श्रेष्ठ सर्वसाधारण शेयरधनीको तर्फबाट श्री एन्जला न्यौपाने र श्री राजु के.सीले समितिमा प्रतिनिधित्व गरिरहनु भएको छ। साथै, स्वतन्त्र सञ्चालकका रूपमा श्री सावित्रा आचार्यले प्रतिनिधित्व गरिरहनु भएको छ।

समीक्षा आर्थिक वर्षमा सञ्चालक समितिको बैठक १२ पटक बसेको छ।

८. प्रमुख कार्यकारी अधिकृत :

आ.व. २०८१/०८२ को शुरुवात देखि नै प्रमुख कार्यकारी अधिकृतमा श्री जीवन खनाल कार्यरत हुनुहुन्थ्यो। निजको मिति २०८२/०३/०१ गते देखि लागु हुने गरि राजिनामा स्वीकृत भएपश्चात यसै संस्थामा नायव प्रमुख कार्यकारी पदमा कार्यरत श्री दिपेन्द्र खतिवडा लाई का.मु. प्रमुख कार्यकारी अधिकृतमा नियुक्त गरिएको थियो। मिति २०८२/०६/०१ गते देखि लागु हुने गरी ४ वर्षका लागि निज श्री दिपेन्द्र खतिवडालाई प्रमुख कार्यकारी अधिकृत पदमा नियुक्त गरिएको छ।

९. आ.व २०८१/०८२ मा वित्तीय संस्थाको कारोवारलाई असर पार्ने मुख्य विषयहरू :

आ.व. २०८१/८२ मा यस वित्तीय संस्थाको कारोवारलाई असर पार्ने मुख्य विषयहरू निम्न अनुसार रहेका छन्।

- ❖ पछिल्लो समय देशको चौतर्फी क्षेत्रको व्यापार व्यवसायमा आएको सुस्तताले वित्तीय संस्थाको कारोबार वृद्धिमा असर परेकोले अपेक्षा गरे अनुरूप व्यवसाय विस्तार हुन सकेको छैन।
- ❖ सहकारी संघ संस्था, बाणिज्य बैंक तथा अन्य लघुवित्त वित्तीय संस्थाहरूको कार्यक्रम सबै स्थानीय स्तरसम्म विस्तार भएकाले व्यवसाय विस्तारमा कडा तथा अस्वस्थ प्रतिस्पर्धा बढेर कार्यक्रममा कमी कमजोरी बढ्न गएर त्यसको नकारात्मक असर यस संस्थाको कार्यक्रममा परेको छ।
- ❖ सदस्य दोहोरोपनाका कारण ग्राहकबाट भइरहेको बहुबैकिङ्ग कारोबारबाट कर्जा लगानीमा जोखिमहरू बढेको छ।
- ❖ कर्जा अनुशासनमा आएको ह्रासले एउटै ग्राहक सदस्यले अन्य धेरै जनाको कर्जा चलाइदिएको कारणबाट कर्जा असुली तथा सदस्यको व्यवसायिक क्षमता अभिवृद्धिमा समस्या उत्पन्न भएको छ।
- ❖ राष्ट्रिय अन्तर्राष्ट्रिय स्तरमा अर्थतन्त्रमा देखिने आर्थिक, मौद्रिक लगायतका नीतिगत परिवर्तनले हुने जोखिमहरू विद्यमान रहेका छन्।
- ❖ पुराना अनुभवी र दक्ष कर्मचारीहरू संस्था छोडेर जाँदा लघुवित्त कार्यक्रम विस्तारमा असर परेको छ।
- ❖ सरोकारवालाहरू खास गरेर ग्राहक सदस्यहरूको आर्थिक अनुशासनमा कमी आएकाले पनि कार्यक्रममा थप असर परेको छ।
- ❖ केही ग्राहक सदस्य तथा कर्मचारीहरूको गैरजिम्मेवार कार्यले समेत दैनिक कार्यमा असर परेको छ।
- ❖ लघुवित्त सम्बन्धी भ्रामक प्रचार, संघर्ष समिति एवं लघुवित्तको साँवा एवं ब्याज मिनाहा हुने जस्ता भ्रामक सन्देशले असर पारेको छ।

१०. लेखापरीक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया :

समीक्षा अवधिमा यस संस्थाको लेखापरीक्षण श्री के.जे. एण्ड एशोसिएट्स, चार्टर्ड एकाउन्टेन्ट्सले गर्नु भएको छ। लेखापरीक्षण प्रतिवेदनमा कार्य संचालनका क्रममा हुने सामान्य कैफियत बाहेक संस्थालाई असर गर्ने किसिमका कैफियतहरू उल्लेख भएको पाइएको छैन। लेखापरीक्षणको प्रतिवेदनमा उल्लेख भएका सामान्य कैफियतको सुधार गर्ने र दिइएका सुझावहरू कार्यान्वयन भइरहेको छ। नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आ.व. २०८१/८२ को वित्तीय विवरण सोही मापदण्ड अनुसार तयार गरिएको छ।

११. आन्तरिक नियन्त्रण प्रणाली :

यस वित्तीय संस्थाको आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतिहरूको विकास गरेको छ। वित्तीय संस्थाको दैनिक कार्यसंचालन गर्न अत्यावश्यक आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, बचत तथा कर्जा निर्देशिका, कर्जा असुली नीति, आन्तरिक लेखापरीक्षण नीति, सूचना प्रविधि नीति, जोखिम व्यवस्थापन नीति लगायतका विनियमावली, कार्यविधि तथा नीति निर्देशिकाहरू आदि तयार गरी लागु गरिएका छन्। त्यसैगरी, सञ्चालक समितिका सदस्यको संयोजकत्वमा विभिन्न समितिहरू गठन गरी आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाईएको छ।

(क) लेखापरीक्षण समिति : वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति गठन गरिएको छ। सो समितिले संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी सञ्चालक समिति मार्फत संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएको छ।

(ख) जोखिम व्यवस्थापन समिति : वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको संयोजकत्वमा तथा लेखापरीक्षण समिति का संयोजक पदेन सदस्य रहने गरी एक जोखिम व्यवस्थापन समिति गठन गरिएको छ। सो समितिले संस्थाको विद्यमान जोखिम पहिचान, व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम बहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धमा विस्तृत छलफल गरी सञ्चालक समिति मार्फत व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएको छ।

(ग) कर्मचारी सेवा सुविधा समिति : वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति रहेको छ। सो समितिले कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गरी राय सहित समयानुकूल पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, संस्थालाई आवश्यक जनशक्ति व्यवस्थापन गर्न पद संख्याको निर्धारण गर्ने, आवश्यकता अनुसार कर्मचारी सेवा विनियमावली संशोधनको लागि सिफारिस गर्ने र कर्मचारीको कार्यसम्पादन मूल्याङ्कन प्रकृया तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरेको छ।

(घ) सम्पत्ति शुद्धीकरण अनुगमन समिति : वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्पत्ति शुद्धीकरण अनुगमन समिति रहेको छ। सो समितिले सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिम संस्थामा भए गरेका कामहरूको अनुगमन गर्ने प्रणालीको विकास गरिएको छ।

१२. आभार प्रकट :

यस संस्थाको स्थापनाकाल देखि संस्थाको उद्देश्य प्राप्तिको लागि शेरधनीका रूपमा यहाँहरूले पुऱ्याउनु भएको सहयोग, योगदान तथा सद्भावका लागि हृदयदेखि नै आभार प्रकट गर्दछु। नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज तथा सि.डि.एस. एण्ड क्लियरिङ लिमिटेड, शेर रजिष्ट्रार एनएमबि क्यापिटल लि., विपन्न वर्गमा कर्जा प्रवाहका लागि आवश्यक कर्जा सापट उपलब्ध गराई विपन्न वर्गको उत्थानमा सहयोग गर्ने सबै बैंक तथा वित्तीय संस्थाहरू, आन्तरिक तथा वाह्य लेखापरीक्षकबाट वित्तीय संस्थाले निरन्तर पाइरहेको सहयोग तथा मार्गनिर्देशनको लागि सञ्चालक समितिको तर्फबाट म हार्दिक कृतज्ञता प्रकट गर्दछु।

हाम्रा सम्पूर्ण आदरणीय ग्राहक सदस्यहरूलाई विशेष धन्यवाद व्यक्त गर्दछु। संस्थामा कार्यरत प्रमुख कार्यकारी अधिकृत तथा सम्पूर्ण कर्मचारीहरूको लगनशिलता, कर्तव्यनिष्ठता एवं कठिन परिश्रमका लागि धन्यवाद दिदै आगामी दिनमा समेत संस्थाको प्रगतिमा अभू बढी योगदान पुग्ने अपेक्षा राखेको छु। अन्त्यमा, यस एघारौँ वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाईदिनु भएकोमा शेरधनी महानुभावज्यूहरू लगायत उपस्थित सम्पूर्ण महानुभावहरू प्रति हार्दिक कृतज्ञता व्यक्त गर्न चाहन्छु।

धन्यवाद !

सञ्चालक समितिको तर्फबाट,
डा.मदन गोपाल श्रेष्ठ
अध्यक्ष

मिति : २०८३/०२/०५



विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको

एघारौं वार्षिक साधारण सभामा

स्वरोजगार लघुवित्त वित्तीय संस्थासँग प्राप्तमा जाने सम्बन्धि सञ्चालक समितिको अध्यक्षज्यूको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा यस संस्थाको सञ्चालक समितिको तर्फबाट उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू, आमन्त्रित अतिथी तथा उपस्थित महिला तथा सज्जनबृन्दहरूलाई पुनः हार्दिक स्वागत तथा अभिवादन गर्दछु। आर्थिक वर्ष २०८१/८२ मा भएको यस संस्थाको कारोवारहरूको समीक्षा गरी भावी नीति तर्जुमा तथा कार्यान्वयनको लागि सदाभै यहाँहरूले सहयोग र मागदर्शन गर्नुहुनेछ भन्ने आशा एवं विश्वास लिएको छु।

नेपाल राष्ट्र बैंकले बैंक तथा वित्तीय संस्थाहरू बीच एक आपसमा गाभ्ने/गाभिने (मर्जर) तथा प्राप्ति (एक्विजिशन) गर्ने कार्यलाई प्रोत्साहन गर्दै संस्थागत सुदृढीकरण, पूँजीको आधार अभिवृद्धि, जोखिम व्यवस्थापन सुधार तथा वित्तीय स्थायित्व कायम गर्ने नीति अवलम्बन गर्दै लघुवित्तको क्षेत्रमा देखिएको चुनौतीहरूको सामना गर्न पूँजी बृद्धि गर्नुपर्ने आवश्यकतालाई समेत दृष्टिगत गर्दै यस संस्था स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड संग प्राप्ति(एक्विजिशन) मा जाने सहमति भएको व्यहोरा सभामा जानकारी गराउन चाहान्छु।

यस लघुवित्त वित्तीय संस्था स्वरोजगार लघुवित्त वित्तीय संस्थामा प्राप्ति(एक्विजिशन)मा जानुको औचित्य र आवश्यकताहरू यसप्रकार छन।

- ❖ सानो पूँजी संरचनामा वित्तीय संस्थाहरूको प्रतिस्पर्धात्मक क्षमता कम हुने हुँदा गाभ्ने/गाभिने संस्थाको पूँजीगत आधारलाई मजबुत र सुदृढ गरी प्रतिस्पर्धात्मक क्षमताको विकास गर्दै लगानीकर्ताहरूको दीर्घकालीन हित संरक्षण गर्न आवश्यक देखिएकाले,
- ❖ वित्तीय संस्थाको लघुवित्त बैकिङ्ग प्रणाली, वित्तीय, मानव संशाधन, प्राविधिक एवं अन्य क्षमता अभिवृद्धि गर्दै सेवाग्राहीलाई आधुनिक प्रविधियुक्त लघुवित्त वित्तीय सेवा सुविधा प्रदान गर्न सक्ने अवस्था सिर्जना गर्न आवश्यक देखिएकाले,
- ❖ बढ्दो नियामक आवश्यकताका कार्य सम्पादनका लागी दक्ष कर्मचारीको बढ्दो आवश्यकता पूर्ती गरी लघुवित्त वित्तीय प्रणालीलाई सुशासित, सुरक्षित, स्वस्थ, कुशल, सक्षम एवं प्रभावकारी बनाउन आवश्यक देखिएकाले
- ❖ नेपाल राष्ट्र बैंकको तथ्याङ्क अनुसार २०८२ फागुन मसान्तमा ५१ वटा लघुवित्त संस्थाहरू सञ्चालनमा रहेको जसको कारण सदस्यहरू अझैपनि बहु-लघुवित्त बैकिङ्गबाट सेवा लिइरहेको हुँदा लघुवित्त संस्थाहरू मर्जरमा जान आवश्यक देखिएकाले,
- ❖ नेपाल राष्ट्र बैंकको प्राथमिकतामा रहेको मर्जर तथा प्राप्ती कार्यलाई सहयोग पुऱ्याउन सकिने भएकाले
- ❖ यस संस्थालाई स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्ति(एक्विजिशन) कार्य सम्पन्न भए पश्चात् संस्थाको चुक्ता पूँजी र शाखाको संख्यामा समेत बृद्धि भै आर्थिक कारोवार बृद्धि गर्न सहयोग पुग्ने भएकोले,

अतिरिक्त, नेपालको ग्रामिण परिवेश सुहाउदो लघुवित्त सेवा सफलतापूर्वक सञ्चालन गरी नेपाल राष्ट्र बैंकले प्राथमिकतामा राखेका विपन्न वर्ग तथा ग्रामिण क्षेत्रहरूमा लगानी गर्दै वित्तीय पहुँच अभिवृद्धि गर्ने कार्यमा उच्च स्तरको सहभागिता देखाउदै स्थापना देखिनै उत्कृष्ट सेवा प्रदान गर्दै आईरहेको परिप्रेक्ष्यमा देशको विभिन्न दुर दराजमा रहेका विपन्न परिवारहरूलाई वित्तीय संजाल मार्फत सेवा विस्तार गरी वित्तीय पहुँच अभिवृद्धिमा सहयोग पुऱ्याउने, संस्थाको प्रतिस्पर्धात्मक क्षमता बृद्धि हुने, कर्मचारीहरूको मनोबल उच्च हुने, गुणस्तरिय सेवा मार्फत सेवाग्राहिहरूलाई सन्तुष्टि गराउने तथा लगानीकर्ताहरूलाई उच्च प्रतिफल दिन सकिने देखिएकोले स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड र विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड एक आपसमा प्राप्ति/समाहित हुने सहमत भएको व्यहोरा यहाँहरू समक्ष जानकारीको लागि अनुरोध गर्दछु।

गत वर्ष यस संस्थाको वार्षिक साधारण सभाबाट गाभ्ने गाभिने प्रयोजनको लागि उपयुक्त संस्था खोज्न प्रदान गरेको अभिभारालाई सञ्चालक समितिबाट गम्भीरतापूर्वक लिई विभिन्न लघुवित्त वित्तीय संस्थाहरूसँग छलफल गरि यस संस्थालाई स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्ति(एक्विजिशन) गर्ने कुरामा सहमत भइ मर्जर उपसमितिको २औं बैठकको सिफारिस अनुसार मिति २०८२ पौष ०९ गते बुधबारका दिन यस विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेडलाई स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्ति(एक्विजिशन) गर्ने गरी प्रारम्भिक सम्झदारीपत्र(MOU) मा हस्ताक्षर कार्य सम्पन्न भएको व्यहोरा यहाँहरू समक्ष

जानकारी गराउन चाहन्छु । प्राप्त(एक्विजिशन प्रक्रियाको समन्वय, DDA लेखापरिक्षक छनौट तथा DDA बाट प्राप्त प्रतिवेदनको आधारमा शेयर आदान प्रदान अनुपात सम्बन्धी सिफारीस, नियामक निकायहरूसंगको आवश्यक समन्वय तथा अन्तिम सम्झौता सम्पन्न गर्ने कार्यहरू सम्पन्न गरी प्राप्त (एक्विजिशन) प्रक्रियालाई पारदर्शी, व्यवस्थित तथा प्रभावकारी बनाउनका लागि दुवै वित्तीय संस्थाको प्रतिनिधित्व हुने गरी तपसिल बमोजिमका पदाधिकारीहरू रहेको संयुक्त प्राप्ती समिति गठन गरिएको व्यहोरा जानकारी गराउन चाहन्छु ।

तपसिल :

क्र.सं.	नाम	पद	प्रतिनिधित्व
१.	श्री उदय राज खतिवडा	संयोजक	सञ्चालक, स्वरोजगार लघुवित्त वित्तीय संस्था लि.
२.	श्री त्रि विक्रम पाण्डे	सदस्य	सञ्चालक, स्वरोजगार लघुवित्त वित्तीय संस्था लि.
३.	श्री हिरा देबी विष्ट	सदस्य	सञ्चालक, स्वरोजगार लघुवित्त वित्तीय संस्था लि.
४	श्री कुमार राज जोशी	सदस्य	सञ्चालक, विन नेपाल लघुवित्त वित्तीय संस्था लि.
५	श्री एन्जीला न्यौपाने	सदस्य	सञ्चालक, विन नेपाल लघुवित्त वित्तीय संस्था लि.

प्राप्ति (एक्विजिशन) का लागि नेपाल राष्ट्र बैंक तथा नेपाल धितोपत्र बोर्डमा दुवै संस्थाहरूको संयुक्त आवेदन पेश गरिएपश्चात नेपाल राष्ट्र बैंकबाट मिति २०८२/११/०८ गते सैद्धान्तिक सहमति प्राप्त भएको र नेपाल धितोपत्र बोर्डबाट मिति २०८३/०१/०९ गते प्राप्त(एक्विजिशन) को लागि पूर्व स्वीकृति प्राप्त भइसकेको व्यहोरा यहाँहरूमा जानकारीको लागि अनुरोध गर्न चाहन्छु । नेपाल राष्ट्र बैंकबाट प्राप्त सैद्धान्तिक सहमति तथा धितोपत्र बोर्डबाट प्राप्त पूर्व स्वीकृति पश्चात नियामकीय व्यवस्था अनुरूप साधारण सभा तथा अन्य आवश्यक प्रक्रिया अगाडि बढाइएको व्यहोरा यहाँहरू समक्ष जानकारी गराउन चाहन्छु ।

प्राप्ति(एक्विजिशन) प्रक्रियाको लागि दुवै संस्थाहरूको सम्पत्ति, दायित्व तथा कारोवारहरूको मूल्यांकन गरी शेयर आदान प्रदान दर (Swap Ratio) निर्धारण गर्न संयुक्त प्राप्ति समितिको को मिति २०८२/०९/२० गते बसेको दोस्रो बैठकबाट श्री एस.बि.के.सी. एण्ड एशोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, चाकुपाट, ललितपुर लाई Due Diligence Auditor नियुक्त गरिएको थियो । दुवै संस्थाहरूको मिति २०८२ साल आश्विन मसान्तसम्मको तपसिल बमोजिमको वित्तीय विवरणका आधारमा सम्पत्ति तथा दायित्वको मूल्याङ्कन प्रतिवेदन तयार पारिएको छ ।

प्रमुख वित्तीय परिसूचक	स्वरोजगार लघुवित्त वित्तीय संस्था लि.	विन नेपाल लघुवित्त वित्तीय संस्था लि.	प्राप्ती पछि बन्ने संस्था
चुक्ता पूँजी (रु.हजारमा)	८९५,६३३.६३	८४,३४१	९७९,९७४.१८
संस्थापक (रु.हजारमा)	४७२,१९६.०३	५९,०३८	५३१,२३४.४३
सर्वसाधारण (रु.हजारमा)	४२३,४३७.६०	२५,३०२.१५	४४८,७३९.७५
प्राथमिक पूँजी (रु.हजारमा)	१,१९४,६४०	६०,७३६.५४	१,२५५,३७६.५४
पूँजीकोष (रु.हजारमा)	१,२२४,५१९	६९,३६७.७७	१,२९३,८८६.७७
प्राथमिक पूँजी (प्रतिशतमा)	११.६१%	६.३०%	११.१६%
पूँजीकोष (प्रतिशतमा)	११.९०%	७.२०%	११.५०%
जोखिमभारित सम्पत्ति (रु.हजारमा)	१०,२८९,५१८	९६३,६२३.१२	११,२५३,१४१.१२
नेटवर्थ (रु.हजारमा)	१,२९९,२०५.८३	११४,८५६.५३	१,४१४,०६२.३६
नेटवर्थ प्रतिशेयर (रकममा)	१४५.०६	१३६.१८	१४४.३०
कूल कर्जा (रु.हजारमा)	९,६५८,५०६.८२	८२६,६२७.३६	१०,४८५,१३४.१८



कूल निक्षेप (रु. हजारमा)	४,६८२,४०६.९५	१७७,१००.६७	४,८५९,५०७.६२
निष्क्रिय कर्जा (रकममा)	७११,९१६.३८	९१,३८९.४४	८०३,३०५.८२
निष्क्रिय कर्जा अनुपात	७.३७%	११.०६%	७.६६%

कर्जा वर्गीकरण

१. असल	८,८५८,९५८.७३	६५९,३३६.९७	९,५१८,२९५.७०
२. सुक्ष्म निगरानी	२६,५४५.६१	७३,९६८.०७	१००,५१३.६८
३. पुनरतालिकीकरण/पुनरसंरचना	६१,०८६.११	१,९३२.८८	६३,०१८.९९
४. कमसल	१७,४६१.६८	६,०९९.६७	२३,५६१.३५
५. शंकास्पद	९८,३०४.९४	२,८७६.०१	१०१,१८०.९५
६. खराब	५९६,१४९.७५	८२,४१३.७५	६७८,५६३.५०
शेयर आदान प्रदान अनुपात	१००	१००	१००.००

सम्पत्ति/दायित्व मूल्याङ्कन प्रतिवेदनमा सम्पत्ति तथा दायित्व मूल्याङ्कन, खुद सम्पत्ति, आम्दानी क्षमता, जोखिमको अवस्था तथा भावी व्यवसायिक सम्भावनाका आधारमा दुवै संस्था बीच शेयर आदान-प्रदान अनुपात निम्नानुसार निर्धारण गरिएको छ ।

क्र.सं.	विवरण	विन नेपाल लघुवित्त	स्वरोजगार लघुवित्त	कैफियत
१	प्रति शेयर नेटवर्थ	२१०	२१०	
२	शेयर स्वाप अनुपात	१	१	

माथि उल्लेखित शेयर स्वाप अनुपात निर्धारणका आधारहरू निम्नानुसार रहेका छन् :

- ❖ गाभ्ने तथा गाभ्ने संस्थाहरूको प्रति शेयर बजार मूल्य (Market Price)
- ❖ सम्पत्ति तथा दायित्वको मूल्याङ्कन प्रतिवेदन अनुसारको प्रति शेयर नेटवर्थ (Net Worth)
- ❖ स्वतन्त्र मूल्याङ्कनकर्ताबाट सिफारिश गरिएको शेयर स्वाप अनुपात
- ❖ दुवै पक्षबीच आपसी सहमति तथा छलफलबाट तय गरिएको अनुपात

संयुक्त प्राप्ति समितिको २०८३ वैशाख १० गते सम्पन्न भएको तेस्रो बैठकबाट माथि उल्लेख भएबमोजिमको अनुपात सिफारिस भए अनुसार मिति २०८३ वैशाख १४ गते सम्पन्न भएको सञ्चालक समितिको ६०औं बैठकको निर्णय अनुसार स्वीकृत गरिएको जानकारी गराउन चाहन्छु । साथै संयुक्त प्राप्ति समितिको सोही बैठकबाट प्राप्त अन्तिम सम्झौताको मस्यौदा माथि आवश्यक अध्ययन गरी हस्ताक्षर गर्ने कार्यको लागि सञ्चालक समितिको मिति २०८३ वैशाख १४ गतेको ६०औं बैठकले निर्णय गरिएको तथा सोही बैठकबाट दुवै वित्तीय संस्थाहरूको विचमा सम्पन्न हुने अन्तिम सम्झौता पत्रमा हस्ताक्षर गर्ने कार्यको लागि यस वित्तीय संस्थाको तर्फबाट सञ्चालक समितिका अध्यक्ष डा. मदन गोपाल श्रेष्ठज्यूलाई अख्तियारी प्रदान गरिएको जानकारी गराउन चाहन्छु । दुवै वित्तीय संस्था बीच प्राप्ति प्रक्रियासँग सम्बन्धित सम्पूर्ण शर्त तथा व्यवस्थाहरू समावेश गरी मिति २०८३ वैशाख १४ गते अन्तिम सम्झौता पत्रमा हस्ताक्षर गर्ने कार्य सम्पन्न गरिएको थियो । उक्त सम्झौतामा प्राप्ति पश्चात बन्ने संस्थाको नाम, सम्पत्ति तथा दायित्व हस्तान्तरण, शेयर आदान-प्रदान, प्राप्ति पश्चात कायम हुने संचालक समिति, कर्मचारी व्यवस्थापन, केन्द्रीय कार्यालय स्थानान्तरण, शाखा सञ्चालन, नियामकीय अनुपालना, प्राप्ति पश्चात बन्ने संस्थागत संरचना तथा अन्य आवश्यक व्यवस्थाहरू समावेश गरिएको व्यहोरा यहाँहरूसमक्ष जानकारी गराउन चाहन्छु ।

प्राप्ति(एक्विजिशन) पश्चात लघुवित्त वित्तीय संस्थाको प्रबन्धपत्र, नियमावली लगायत सम्पूर्ण नीति निर्देशिका तथा विनियमावलीहरू स्वरोजगार लघुवित्त वित्तीय संस्था लि. को लागु हुने भएकोले यस वित्तीय संस्थाको प्रबन्धपत्र, नियमावली, कम्पनी दर्ता नं. ११७४४६/०७०/७१, दर्ता मिति २०७९/०८/१६, ने.रा बैंकबाट प्राप्त ईजाजतपत्र नं. ने.रा.बैंक/ई.प्रा/घ/०३८/०७१/०७२ र

कारोबार सुरु मिति २०७१/०८/०८ लगायत स्थायी लेखा नं.(पान) ६०१६२१९८९ लाई नियमानुसार खारेज गरिनेछ ।

गाभने/गाभिने तथा प्राप्त (एक्विजिशन) प्रक्रियाले नेपालको बैकिङ तथा विशेषतः लघुवित्त वित्तीय क्षेत्रमा दीर्घकालीन रूपमा सकारात्मक प्रभाव पार्ने अपेक्षा गरिएको छ । यस्ता संरचनात्मक पुर्नसंरचनाबाट वित्तीय संस्थाहरूको संख्यात्मक संख्या घट्दै जाँदा अस्वस्थ प्रतिस्पर्धामा कमी आउने, स्रोत तथा साधनहरूको समुचित उपयोग मार्फत संस्थागत कार्यक्षमता अभिवृद्धि हुने तथा सञ्चालन लागत नियन्त्रणमा रहने सम्भावना रहने विषयमा यहाँहरूलाई जानकारी गराउन चाहान्छु । साथै, पूँजी आधार सुदृढ भई जोखिम वहन क्षमता बढ्ने, शाखा सञ्जाल विस्तार भई ग्रामीण तथा दुर्गम क्षेत्रमा वित्तीय पहुँच थप प्रभावकारी रूपमा विस्तार हुने तथा सेवा प्रवाहमा गुणात्मक सुधार आउने अपेक्षा गरिएको हुँदा यसबाट सर्वसाधारणको लघुवित्त क्षेत्रमा विश्वास अभिवृद्धि भई वित्तीय समावेशीकरणलाई थप टेवा पुग्नुका साथै नेपाल राष्ट्र बैंकको नीतिगत उद्देश्य अनुरूप सुदृढ, सक्षम तथा प्रतिस्पर्धी वित्तीय प्रणाली निर्माणमा यस्ता गाभने/गाभिने तथा प्राप्त प्रक्रियाले महत्वपूर्ण योगदान पुर्याइ देशको समग्र आर्थिक विकास र वित्तीय स्थायित्वमा सकारात्मक प्रभाव पार्ने विषयमा यहाँहरूमा अनुरोध गर्न चाहन्छु ।

दुवै वित्तीय संस्थाहरूको मिति २०८२ साल चैत्र मसान्तसम्मको अपरिष्कृत वित्तीय विवरण यसप्रकार छ ।

क्र.स	विवरण	स्वरोजगार लघुवित्त	विन नेपाल लघुवित्त	प्राप्ती पछि बन्ने संस्था
१	चुँक्ता पूँजी रू.	८९५,६३३,६३०.४३	८४,३४०,५५०.००	९७९,९७४,१८०.४३
२	जगेडा तथा कोष रू.	५३७,६४४,९२४.९१	२६,८२१,१८६.००	५६४,४६६,११०.९१
३	प्रति शेयर खुद नेटवर्थ रू.	१६०.०३	१३१.८०	१५७.६०
४	कुल शाखा सङ्ख्या	९१.००	२१.००	११२.००
५	सक्रिय सदस्य सङ्ख्या	११३,६५१.००	१३,३६२.००	१२७,०१३.००
६	कुल ऋणी सङ्ख्या	५६,७२८.००	४,५३३.००	६१,२६१.००
७	कर्मचारी सङ्ख्या	५३०.००	६९.००	५९९.००
८	कुल कर्जा लगानी रू.	१०,६६३,८३३,९१०.६५	८६१,२८९,२०७.७४	११,५२५,१२३,११८.३९
९	कुल बचत रू.	५,२८९,६१०,०९४.१८	१९२,८००,७३२.६९	५,४८२,४१०,८२६.८७
१०	तिर्न बाँकि कर्जा सापट रू.	४,४०५,९९५,४५४.४२	६४९,८३१,०५२.८४	५,०५५,८२६,५०७.२६
११	निकृय कर्जा (NPL) रू.	७४८,०२९,१३३.७६	१००,८५९,७४७.१४	८४८,८८८,८८०.९०
१२	निकृय कर्जा (NPL) प्रतिशत	७.०१%	११.७१%	७.३७%
१३	कुल पूँजी कोष रू.	१,३६७,८०६,८८२.९४	७०,२१५,५९१.८२	१,४३८,०२२,४७४.७६
१४	जोखिम भारित सम्पत्ति रू.	११,२६२,०५७,४२९.६५	९७९,७५२,५०७.२३	१२,२४१,८०९,९३६.८८
१५	पूँजी कोष अनुपात	१२.१५%	७.१७%	११.७५%
१६	प्रति शेयर खुद सम्पत्ति रू.	१,२७३.८१	१,१७३.५९	१,२६५.१८
१७	वासलातको आकार रू.	११,४०८,६४६,१११.८६	९८९,८१६,२९३.४८	१२,३९८,४६२,४०५.३५
१८	खुद मुनाफा रू.	२१०,२३०,७६०.६२	८,६०४,३५८.३०	२१८,८३५,११८.९२

अन्तमा,

यस संस्थालाई प्रगतिउन्मुख एवं गतिशील बनाउन पुऱ्याएको योगदानको लागि प्रमुख नियमन निकाय नेपाल राष्ट्र बैंक, नेपाल धितो पत्र बोर्डलाई सञ्चालक समितिको तर्फबाट हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छु ।



विभिन्न चुनौती तथा समस्याहरूको वावजूद वाह्य लेखापरीक्षक श्री के.जे. एण्ड एशोसिएट्स, चार्टर्ड एकाउन्टेन्ट्सले यस संस्थाको लेखापरीक्षण सम्पन्न गरी सहयोग पुऱ्याउनु भएकोमा हार्दिक धन्यवाद दिन चाहन्छु । साथै DDA लेखापरीक्षक एस.बि. के.सी. एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स, संयुक्तः प्राप्ती समिति, स्वरोजगार लघुवित्त वित्तीय संस्था लि.का. सञ्चालक समिति लगायत विन नेपाल लघुवित्त वित्तीय संस्था लि.का. सञ्चालक समितिमा हार्दिक धन्यवाद दिन चाहन्छु ।

संस्थाको कारोवारलाई टेवा पुग्ने गरी ग्राहक सदस्यहरूलाई कर्जा प्रदान गर्न समयमा नै संस्थागत सापटी उपलब्ध गराई सहयोग गर्नु हुने सम्पूर्ण बैंक तथा वित्तीय संस्थाहरू प्रति पनि हार्दिक धन्यवाद तथा आभार प्रकट गर्दै आगामी दिनहरूमा पनि सहूलियत दरमा आवश्यक सापटी रकम उपलब्ध गराउनु भई संस्थालाई सहयोग जारी राख्नु हुनेछ भनी विश्वास लिएको छु ।

संस्थाको प्रगतिमा योगदान गर्नुहुने शेरधनी, सदस्य ग्राहकहरू, नेपाल लघुवित्त बैंकर्स संघ, विभिन्न बैंक तथा वित्तीय संस्थाहरू, सरोकारवाला संस्थाहरू एवं शुभेच्छुक महानुभावहरूबाट प्राप्त सहयोग, सुझाव तथा मार्गनिर्देशनका लागि हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छु ।

यस संस्थाको सुव्यवस्थापन, उन्नति, प्रगति, प्रति इमान्दार रही आफ्नो जिम्मेवारी पूरा गर्ने कर्तव्यनिष्ठ, लगनशील प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण अधिकृत एवं कर्मचारीहरू प्रति विशेष धन्यवाद ज्ञापन गर्दै आगामी दिनमा समेत कुशल व्यवस्थापन तथा कार्यबाट संस्थाको प्रगतिमा अझ बढी योगदान पुऱ्याउनु हुनेछ भन्ने अपेक्षा गरेका छौं ।

धन्यवाद !

मिति : २०८३/०२/०५

डा.मदन गोपाल श्रेष्ठ
अध्यक्ष, सञ्चालक समिति
विन नेपाल लघुवित्त वित्तीय संस्था लि.

कम्पनी ऐन, २०६३ को दफा १०८ उपदफा ८ अनुसारको अतिरिक्त विवरणहरू

क. विगत वर्षको कारोवारको सिंहावलोकन :

आर्थिक वर्ष ०८१/८२ को संक्षिप्त आर्थिक विवरण अगाडि नै प्रस्तुत गरिसकिएको छ ।

ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर

मध्येपूर्व र रूस तथा युक्रेन द्वन्दका कारण विश्वको अर्थतन्त्रमा परेको नकारात्मक प्रभावका साथै विश्वमा देखिएको भु-राजनीतिक युद्ध, आर्थिक गतिविधिमा भएको सुस्तता, आयातमुखी अर्थतन्त्र, उच्च मुद्रास्फिती, लगायत बैंक तथा वित्तीय संस्थाहरू विरुद्धको भ्रामिक समाचार तथा संघर्षका कारण उत्पन्न परिस्थितिले समग्र राष्ट्रिय अवस्था अझै नकारात्मक तथा असहज हुन पुगेको छ । जसका कारण कार्यक्रम विस्तार तथा संचालनमा नै अन्यौलता उत्पन्न भएका छन् । मुलुकको प्रमुख आयस्रोत कृषि र बैदेशिक रोजगारी भएकाले विश्वव्यापी घटनाले गर्दा बैदेशिक रोजगारीको अवसर घटन जाने तथा कृषिमा पनि कृषकले उत्पादन गरेका वस्तुहरूको उचित व्यापार र मुल्य नहुनु र कृषि क्षेत्रमा पनि मल,बिउविजन लगाएतका आवश्यक चिजहरू सहजै नपाउने र पाईहालेको अवस्थामा कृषिको लागत अत्याधिक बृद्धि भएकाले जोखिमको स्तरलाई बढाएको छ । हाल बैंक तथा वित्तीय क्षेत्रमा पर्याप्त तरलता भई लगानी वृद्धि गर्न सकिने वातावरण सिर्जना भएतापनि यस्तो अवस्थामा संस्थाको असल ग्राहक संख्या वृद्धि गर्न तथा कर्जाको गुणस्तर कायम राख्दै व्यवसाय वृद्धि गर्दै जान चुनौतिपूर्ण हुने देखिन्छ तथापि तरलता बृद्धि सँगै कर्जा लगानीको लागि सिमा बढेको तथा देशमा फरक राजनैतिक परिवेशका कारण सुधारको सम्भावना देखिएको छ ।

ग. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको अवधारणा :

संस्थाको आ. व. २०८१/८२ को संक्षिप्त वार्षिक कार्यक्रम तथा भविष्यमा गर्नुपर्ने कुराहरूको सम्बन्धमा सञ्चालक समितिको अवधारणा अगाडि नै प्रस्तुत गरिसकिएको छ ।

घ. संस्थाको औद्योगिक वा व्यावसायिक सम्बन्ध :

यस संस्थाले सबै वित्तीय संस्थाहरूसँग व्यवसायिक रूपमा आफ्नो सम्बन्ध विस्तार गर्दै लगेको छ । त्यसैगरि संस्थागत सुशासन, व्यवस्थापन तथा कर्मचारी विच सुमधुर सम्बन्ध कायम राख्न प्रतिबद्ध रहेको छ । यस कार्यलाई आगामी दिनमा समेत निरन्तरता दिने योजना रहेको छ ।

ङ. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

स्वतन्त्र सञ्चालकको रूपमा रहनुभएका श्री पवन राज मास्के को पदावधि मिति २०८१/०८/१३ गते देखि लागु हुने गरी समाप्त भएकोले हाल उक्त पदमा मिति २०८१/१२/२० देखि लागु हुने गरी श्री सावित्रा आचार्य नियुक्त हुनुभएको छ । संस्थाको वर्तमान सञ्चालकहरूमा निम्नानुसारका व्यक्तिहरू कायम रहनुभएको छ ।

क्र.सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व
१.	डा. मदन गोपाल श्रेष्ठ	अध्यक्ष	संस्थापक
२.	श्री कुमार राज जोशी	सञ्चालक	संस्थापक
३.	श्री सुकुमान डंगोल	सञ्चालक	संस्थापक
४.	श्री रमा देवी श्रेष्ठ	सञ्चालक	संस्थापक
५.	श्री एन्जला न्यौपाने	सञ्चालक	सर्वसाधारण
६.	श्री राजु के.सी	सञ्चालक	सर्वसाधारण
७	श्री सावित्रा आचार्य	सञ्चालक	स्वतन्त्र

च. कारोवारलाई असर पार्ने मुख्य कुराहरू :

यस वित्तीय संस्थाको कारोबारलाई तपशिल बमोजिमका कुराहरूले असर पर्ने देखिन्छ ।

- ❖ विभिन्न किसिमका लघुवित्त, बैंक तथा वित्तीय संस्था विरुद्धको कार्यले गर्दा नियमित कार्यसञ्चालन, कर्जा लगानी विस्तार तथा असुली कार्यमा परेको प्रत्यक्ष असर ।
- ❖ ग्राहकहरूले धेरै संस्थाहरूबाट कर्जा चलाउने ।
- ❖ दक्ष र अनुभवी कर्मचारीको अभाव ।
- ❖ नियामक निकायहरूबाट समय समयमा जारी हुने निर्देशनहरू ।



- ❖ लघुवित्त क्षेत्रमा हुने अस्वस्थ प्रतिष्पर्धा ।
- ❖ माथि उल्लेखित असरहरूको आकलन गरी वित्तीय संस्थालाई प्रभावकारी रूपमा अगाडी बढाउनका लागि संस्था प्रयत्नशिल रहेको छ ।

घ. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :

लेखापरीक्षकले उल्लेख गरेका सामान्य कैफियतहरू यथाशिघ्र सुधार गर्न व्यवस्थापनलाई निर्देशन दिइसकेको छ । यस प्रतिवेदनमा कुनै नकारात्मक टिप्पणी रहेका छैनन् र लेखापरीक्षण प्रतिवेदन उपर सञ्चालक समितिको कुनै टिप्पणी रहेको छैन ।

ज. लाभांश बाँडफाँड गर्न सिफारिश गरिएको रकम :

आर्थिक वर्ष २०८१/८२ मा कुनै पनि लाभांश प्रस्ताव नगरिएको ।

झ. शेयर जफत भएको भए जफत भएको शेयर संख्या तथा अन्य विवरण :

संस्थाले हालसम्म कुनै शेयर जफत गरेको छैन ।

ञ. कम्पनी तथा यसको सहायक कम्पनीले विगत आर्थिक वर्षमा गरेको प्रगति :

संस्थाको कुनै सहायक कम्पनी छैन ।

ट. समिक्षा अवधिमा कम्पनी र यसका सहायक कम्पनीसँगको कारोबार र त्यसमा भएको महत्वपूर्ण हेरफेर :

यस संस्थाको सहायक कम्पनी नभएको ।

ठ. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

जानकारी नभएको ।

ड. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा

निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट प्राप्त गरेको जानकारी :

(क) सञ्चालक समिति पदाधिकारी

क्र.सं.	सञ्चालकको नाम	पद	संस्थापक शेयर संख्या	प्रतिशत
१.	डा. मदन गोपाल श्रेष्ठ	अध्यक्ष	२८,४५६	३.३७
२.	श्री कुमार राज जोशी	सञ्चालक	२,२४१	०.२७
३.	श्री सुकुमान डंगोल	सञ्चालक	४,४८२	०.५३
४.	श्री रमादेवी श्रेष्ठ	सञ्चालक	७,३८०	०.८८
५.	श्री एन्जला न्यौपाने	सञ्चालक	११२	०.००
६.	श्री राजु के.सी	सञ्चालक	१०९	०.००
७.	श्री सावित्रा आचार्य	स्वतन्त्र सञ्चालक	नभएको	-

(ख) व्यवस्थापन समिति पदाधिकारी

क्र.सं.	कर्मचारीको नाम	पद	शेयर संख्या	प्रतिशत
१.	श्री दिपेन्द्र खतिवडा	प्रमुख कार्यकारी अधिकृत	नभएको	
२.	श्री भिमसेन माफि	बरिष्ठ अधिकृत	नभएको	
३.	श्री राजकुमार घिमिरे	अधिकृत	१,१२०	०.१३
४.	श्री सुमन श्रेष्ठ	अधिकृत	नभएको	
५.	श्री गणेश बलामी	कनिष्ठ अधिकृत	नभएको	
६.	श्री सिर्जन ढकाल	कनिष्ठ अधिकृत	नभएको	

ढ. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा : विगत आर्थिक वर्षमा यस्तो कुनै जानकारी संस्थालाई प्राप्त नभएको ।

ण. पुनः खरिद गरिएका शेयरहरूको विवरण : संस्थाले हालसम्म आफ्नो शेयर आफै खरीद गरेको छैन ।

त. आन्तरिक नियन्त्रण प्रणाली : सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।

थ. समिक्षा अवधिमा भएको कूल व्यवस्थापन खर्च : आर्थिक वर्ष २०८१/०८२ को कर्मचारी खर्च रू. २ करोड ९१ लाख १६ हजार ३ सय ४५ र कार्यालय सञ्चालन खर्च रू. १ करोड ७० लाख ८३ हजार ५ सय २३ गरी कुल व्यवस्थापन खर्च रू. ४ करोड ६१ लाख ९९ हजार ८ सय ६८ रहेको छ ।

द. लेखापरीक्षण समिति :

हाल कायम रहेका लेखापरीक्षण समितिका सदस्यहरू देहाय बमोजिम रहेका छन् ।

१. श्री कुमार राज जोशी (संचालक) संयोजक

२. श्री राजु के.सी (संचालक) सदस्य

३. श्री गणेश बलामी (क.अधिकृत) सदस्य सचिव

लेखापरीक्षण समितिका (सञ्चालक मात्रै) सदस्यहरूलाई २,५००/- बैठक भत्ता/प्रति बैठक बाहेक अन्य कुनै पारिश्रमिक/सुविधा दिइएको छैन । यस समितिले संस्थाको आन्तरिक लेखापरीक्षण प्रतिवेदन, बाह्य लेखापरीक्षण प्रतिवेदनको समीक्षा गरी सोबाट आएका सल्लाह, सुझाव तथा निर्देशनहरूको परिपालना भए नभएको मूल्याङ्कन गर्ने, तथा उक्त प्रतिवेदनहरूको समीक्षा गरी सुधारका लागि आफ्नो सल्लाह सुझावहरू दिने गरेको छ ।

ध. सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभुत श्रेयस्थनी वा निजको आफन्त वा उनिहरूसँग सम्बन्धित संस्थाहरूले कम्पनीलाई बुझाउन बाँकी रकम : केही नभएको ।

न. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम : आर्थिक वर्ष २०८१/८२ मा सञ्चालक समितिका सदस्यहरूलाई बैठक भत्ता स्वरूप रू. २,४६,०००/- र अन्य खर्च रू. २,०३,२३५/- गरी जम्मा रू. ४,४९,२३५/- भुक्तानी गरिएको छ । सो बाहेक सञ्चालकहरूलाई अन्य कुनै सुविधा दिइएको छैन ।

प्रमुख कार्यकारी अधिकृत

आर्थिक वर्ष २०८१/८२ जेठ मसान्तमा साविकका प्रमुख कार्यकारी अधिकृत श्री जीवन खनालको राजिनामा स्वीकृत पश्चात श्री दिपेन्द्र खतिवडा लाई का.मु प्रमुख कार्यकारी अधिकृतको जिम्मेवारी दिइएको तथा हाल संस्थाको प्रमुख कार्यकारी अधिकृत पदमा श्री दिपेन्द्र खतिवडा कार्यरत रहेको । आ.व. २०८१/८२ मा प्रमुख कार्यकारी अधिकृतलाई पारिश्रमिक, भत्ता तथा सुविधा वापत जम्मा रू. २०,८०,९३४/- भुक्तानी गरिएको छ । यसका अतिरिक्त कम्पनीको कर्मचारी सेवा विनियमावली अनुसारको अन्य सुविधा उपलब्ध गराइएको छ ।

प. श्रेयस्थनीहरूले बुभिलिन बाँकि रहेको लाभांशको रकम : नभएको ।

फ. दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरण : नभएको ।

ब. दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोवारको विवरण : कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच कुनै कारोवार नभएको ।

भ. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुरा : खुलाउनुपर्ने अन्य कुराहरू नभएको ।

म. अन्य आवश्यक कुराहरू : अन्य आवश्यक कुराहरू नभएको ।



**धितोपत्रदर्ता तथा निष्काशन नियमावली, २०७३ को
अनुसूची १५ को नियम १६ को उपनियम (१) सँग सम्बन्धित
आर्थिक वर्ष २०८१/८२ को प्रतिवेदन**

१. सञ्चालक समितिको प्रतिवेदन :

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरिक्षकको प्रतिवेदन :

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरिक्षण भएको वित्तीय विवरण :

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण

- (क) गत त्रैमासमा यस संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको छैन ।
- (ख) यस संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्ध प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको बारे कुनै जानकारी प्राप्त भएको छैन ।
- (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको बारे कुनै जानकारी प्राप्त भएको छैन ।

५. सङ्गठित संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण :

- (क) शेयर कारोवार धितोपत्र बजारमा भएको सङ्गठित संस्थाको शेयर कारोवार सम्बन्धमा व्यवस्थापनको धारणा : संस्थाको शेयर कारोवार बजारको सिद्धान्त अनुसार सञ्चालन हुने भएकोले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नभएको ।
- (ख) गत वर्षको त्रैमासिक अवधिमा सङ्गठित संस्थाको शेयरको अधिकतम, न्यूनतम, र अन्तिम मूल्यका साथै कूल कारोवार शेयर संख्या र कारोवार दिन ।

त्रैमासिक विवरण	अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोवार संख्या	कारोवार दिन	कैफियत
प्रथम त्रैमास	३,५००	१,४३१	२,७३०	३,४७,७४९	५७	
दोस्रो त्रैमास	३,०७०.९०	२,३८६	२,८१२	२,०१,४०२	५५	
तेस्रो त्रैमास	४,२७१	२,६०५	३,१२६.७०	२,९८,४५१	५६	
चौथो त्रैमास	३,०५७.८१	२,१००.६५	२,१०५.०१	१,८०६१४	४०	

६. समस्या र चुनौती : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

७. संस्थागत सुशासन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदनको ढाँचा

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

सूचीकृत सङ्गठित संस्थाको नाम :	विन नेपाल लघुवित्त वित्तीय संस्था लि.
ठेगाना इमेल र वेबसाइट सहित :	ठेगाना : बनेपा-१३, साँगा, काभ्रेपलाञ्चोक इमेल : info.weannepal@gmail.com वेबसाइट : www.weannepal.com
फोन नं. :	०११-६६५६२६
प्रतिवेदन पेश गरिएको आ.ब. :	आ.ब.२०८१/०८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : डा.मदन गोपाल श्रेष्ठ, २०७९/०२/३१

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

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं.	संचालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको सपथ लिएको मिति	संचालक नियुक्तिको तरिका (विधि)
१	डा.मदन गोपाल श्रेष्ठ	संस्थापक समुह	२८,४५६	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
२	श्री कुमार राज जोशी	संस्थापक समुह	२,२४१	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
३	श्री सुकुमान डंगोल	संस्थापक समुह	४,४८२	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
४	श्री रमा देवि श्रेष्ठ	संस्थापक समुह	७,३८०	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
५	श्री एञ्जीला न्यौपाने	सर्वसाधारण	११०	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
६	श्री राजु के.सी.	सर्वसाधारण	११०	२०७९/०२/३१	२०७९/०३/१३	निर्वाचन
७	श्री सावित्रा आचार्य	स्वतन्त्र सञ्चालक		२०८२/१२/२०	२०८२/१२/२०	वार्षिक साधारण सभाबाट अनुमोदित

नोट :

मिति २०७७/०८/१३ गते स्वतन्त्र संचालकमा नियुक्ती हुनु भएको श्री पवनराज मास्केको ४वर्ष कार्यकाल मिति २०८१/०८/१३ गतेसमाप्त भएको तथा तत्पश्चात मिति २०८२/१२/२० मा सो पदमा श्री सावित्रा आचार्य नियुक्त हुनुभएको तथा सोही दिन धितोपत्र बोर्डमा जानकारी गराईएको ।

(घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.ब. मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.ब.मा बसेको बैठकको मिति
१.	बैठक नं.३७१०८१८२ मिति.२०८१०४१२४ मा भएको	७ जना	नभएको ।	बैठक नं.२४१०८०१८१ मिति.२०८०१०४१२२ मा भएको
२	बैठक नं.३८१०८१८२ मिति.२०८१०६११५ मा भएको	७ जना	नभएको ।	बैठक नं.२५१०८०१८१ मिति.२०८०१०४१२९ मा भएको



३	बैठक नं. ३९।०८१।८२ मिति. २०८१।०७।०७ मा भएको	७ जना	नभएको ।	बैठक नं. २६।८।०।८१ मिति. २०८०।०५।०८ मा भएको
४	बैठक नं. ४०।०८१।८२ मिति. २०८१।०८।१९ मा भएको	६ जना	नभएको ।	बैठक नं. २७।८।०।८१ मिति. २०८०।०६।११ मा भएको
५	बैठक नं. ४१।०८१।८२ मिति. २०८१।०८।२७ मा भएको	६ जना	नभएको ।	बैठक नं. २८।८।०।८१ मिति. २०८०।०६।२९ मा भएको
६	बैठक नं. ४२।०८१।८२ मिति. २०८१।१०।२० मा भएको	६ जना	नभएको ।	बैठक नं. २९।८।०।८१ मिति. २०८०।०८।०७ मा भएको
७	बैठक नं. ४३।०८१।८२ मिति. २०८१।१२।२० मा भएको	६ जना	नभएको ।	बैठक नं. ३०।८।०।८१ मिति. २०८०।१०।०९ मा भएको
८	बैठक नं. ४४।०८१।८२ मिति. २०८२।०१।०८ मा भएको	६ जना	नभएको ।	बैठक नं. ३१।८।०।८१ मिति. २०८०।१०।१० मा भएको
९	बैठक नं. ४५।०८१।८२ मिति. २०८२।०२।१४ मा भएको	६ जना	नभएको ।	बैठक नं. ३२।८।०।८१ मिति. २०८०।१०।२४ मा भएको
१०	बैठक नं. ४६।०८१।८२ मिति. २०८२।०२।२९ मा भएको	६ जना	नभएको ।	बैठक नं. ३३।८।०।८१ मिति. २०८०।११।२७ मा भएको
११	बैठक नं. ४७।०८१।८२ मिति. २०८२।०३।०९ मा भएको	६ जना	नभएको ।	बैठक नं. ३४।८।०।८१ मिति. २०८१।०१।२६ मा भएको
१२	बैठक नं. ४८।०८१।८२ मिति. २०८२।०३।३२ मा भएको	६ जना	नभएको ।	बैठक नं. ३५।८।०।८१ मिति. २०८१।०२।३१ मा भएको
				बैठक नं. ३६।८।०।८१ मिति २०८१।०३।३० मा भएको

कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित नभएको ।

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए- नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	मिति २०८१/१२/२०, २०८२/०१/०८, २०८२/०२/१४, २०८२/०२/२९, २०८२/०३/०९, २०८२/०३/३२ गतेको बैठकमा सञ्चालक श्री रमादेवी श्रेष्ठले समितिमा पुर्व जानकारी गराई बैदेशिक भ्रमणमा रहेको कारणले गर्दा सञ्चालक समितिको बैठकमा उपस्थित हुनुभएन ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखिएको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५८ दिन । (बैठक नं. ४२/०८१/०८२ र बैठक नं. ४३/०८१/०८२ को फरक)
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	मिति २०७६/०९/२९ मा ५ औँ साधारण सभा मार्फत
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्षको रु. ३,००० र सञ्चालकको रु. २५०० ।
आ.व. २०८१/०८२ को सञ्चालक समितिको कुल बैठक खर्च रु	२,९०,३७०।-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको				भएको ।
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :				नभएको
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण :				भएको ।
क्र.स.	विषय	मिति	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान
१	Director Education/AML-CFT/ KYC Training	२०८२/०३/२८ गते	४	होटल चौतारी, नगरकोट

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण: संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण, निज अन्य कुनै सञ्चालित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।	जानकारी गराएको । (कुनै पनि नभएको)
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	नभएको ।
संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:	नभएको ।

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

- १) श्री रमादेवि श्रेष्ठ संयोजक
- २) श्री कुमार राज जोशी पदेन सदस्य
- ३) श्री दिपेन्द्र खतिवडा सदस्य
- ४) श्री भिमसेन माझि सदस्य सचिव

(आ) समितिको बैठक संख्या: ४ पटक

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

१. विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव पेश गर्ने ।
२. व्यवसायिक गतिविधिमा निहित जोखिमको स्तर जोखिम बहन क्षमता जोखिम, व्यवस्थापनको लागि विकास गरेको रणनीति, नितिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने ।
३. व्यवस्थापन बाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आंकलन, मुल्यांकन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको छ सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने ।
४. जोखिम सम्पती अनुसार पुँजिको पर्याप्तता, व्यवसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरि सञ्चालक समितिलाई आवश्यक राय, सुझाव दिने ।
५. जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशनहरू / मार्ग निर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीती एवं संरचना विकास गर्नको लागि सञ्चालक समितिलाई सुझाव दिने ।
६. सञ्चालक समितिबाट भएको अख्तियार प्रत्यायोजनको सीमा तथा औचित्यता विश्लेषण गरी सञ्चालक समितिमा



- आवश्यक सुझाव सहित प्रतिवेदन पेश गर्ने ।
७. संस्थाको सम्पत्ती संरचना, ती सम्पत्तिहरू परिचालनको अबस्था, त्यसबाट प्राप्त गर्न सकिने आय, सम्पत्तिहरूको गुरस्तरमा हुने बृद्धि/ह्रास र सम्पत्ति दायित्व समिति (ALCO) बाट भएका कार्यहरूको सम्बन्धमा त्रैमासिक रूपमा विश्लेषण/समीक्षा गरि सञ्चालक समितिमा प्रतिवेदन पेश गर्ने ।
 ८. अर्थतन्त्रको कुनै क्षेत्रमा उत्पन्न हुने समस्या वा परिवर्तनले संस्थाको वित्तीय अवस्थामा पार्न सक्ने असरको सम्बन्धमा अध्ययन गरी सोको निराकरणको लागि के-कस्तो नीति अवलम्बन गर्नु पर्ने हो आवश्यक सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने ।

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

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण: सो कार्यका लागि अनुगमन विभाग, अनुगमन अधिकृत तथा आन्तरिक लेखा परिक्षक को व्यवस्था गरिएको र सो सम्बन्धि कार्यविधिहरू पनि रहेको छ र आन्तरिक नियन्त्रण प्रणाली व्यवस्थापन समितिले नै सञ्चालन गर्ने गरिएको छ । सो सम्बन्धि छुट्टै समिति नभएको ।

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

(आ) समितिको बैठक संख्या

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
बार्षिक साधारण सभाको सूचना	प्रथम पटक : नयाँ पत्रिका, राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गरेको	२०८३/०१/१५ गते
	दोस्रो पटक : नयाँ पत्रिका, राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गरेको	२०८३/०१/२३ गते
	संस्थाको वेबसाइट	२०८३/०१/१५ गते
विशेष साधारण सभाको सूचना	नभएको	
बार्षिक प्रतिवेदन २०८०/८१	वेबसाइट मार्फत प्रकाशन गरेको	
त्रैमासिक प्रतिवेदन	प्रथम त्रैमासिक विवरण : चितवन पोष्ट, राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गरेको	२०८१/०७/३०
	दोस्रो त्रैमासिक विवरण : चितवन पोष्ट, राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गरेको	२०८१/१०/३०
	तेस्रो त्रैमासिक विवरण : नेपाल समाचारपत्र राष्ट्रिय दैनिक पत्रिकामा प्रकाशन गरेको	२०८२/०१/३१
	चौथो त्रैमासिक विवरण : राजधानी दैनिक पत्रिकामा प्रकाशन गरेको	२०८२/०४/३०
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नभएको ।	
अन्य	कर्जा भुक्तानी सम्बन्धमा सूचना सर्वपक्ष राष्ट्रिय दैनिकमा प्रकाशन गरेको	२०८१/०४/२८
	कर्जा भुक्तानी सम्बन्धमा सूचना चितवन पोष्ट राष्ट्रिय दैनिकमा प्रकाशन गरेको	२०८१/०८/१०
	कर्जा भुक्तानी सम्बन्धमा सूचना चितवन पोष्ट राष्ट्रिय दैनिकमा प्रकाशन गरेको	२०८१/११/१३
	संस्थापक शेयर बिक्रि सम्बन्धि सूचना	२०८१/०५/०७ गते चितवन पोष्ट दैनिक २०८१/०७/०६ गते आर्थिक अभियान दैनिक

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

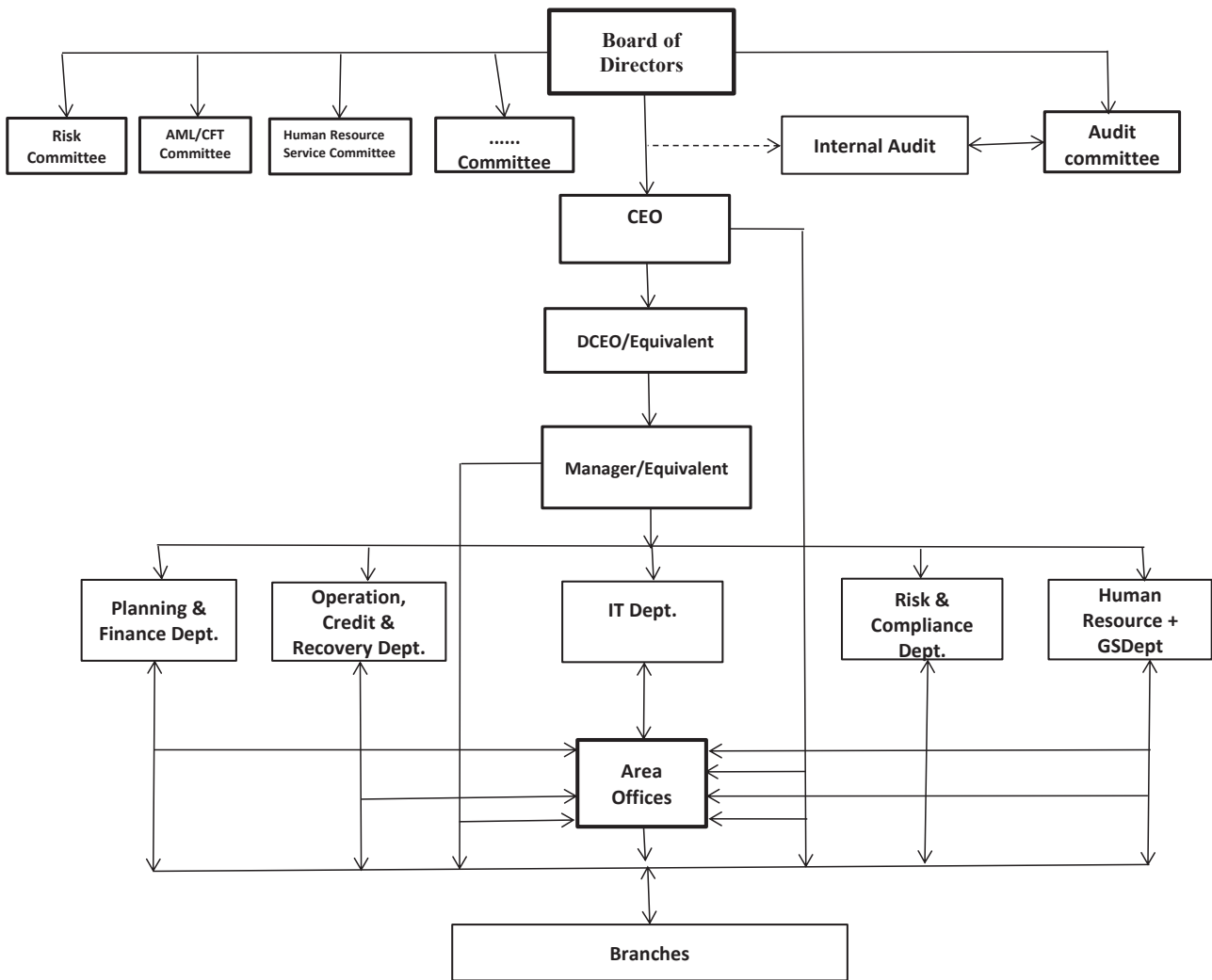
(ग) पछिल्लो बार्षिक तथा विशेष साधारण सभा सन्पन्न भएको मिति : २०८१ पुष १९ गते १० औं साधारण सभा भएको, विशेष साधारणसभा नभएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको: भएको

(ख) सांगठनिक संरचना संलग्न गर्ने : यस प्रकार रहेको छ ।

Organizational Chart
Wean Nepal Laghubitta Bittiya Sanstha Ltd.
 Head Office : Banepa-13, Kavrepalanchok





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

क्र.स	नाम थर	पद	शैक्षिक योग्यता	अनुभव
१	दिपेन्द्र खतिवडा	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	लघुवित्त क्षेत्रमा १७ वर्षको अनुभव
२	भिमसेन माथी	बरिष्ठ अधिकृत	स्नातक	लघुवित्त क्षेत्रमा १२ वर्षको अनुभव
३	राजकुमार घिमिरे	अधिकृत	आई.ए.	लघुवित्त क्षेत्रमा ११ वर्षको अनुभव
४	सुमन श्रेष्ठ	अधिकृत	स्नातक	लघुवित्त क्षेत्रमा ९ वर्षको अनुभव
५	गणेश बलामी	कनिष्ठ अधिकृत	आई.ए.	लघुवित्त क्षेत्रमा ११ वर्षको अनुभव
६	सिर्जन ढकाल	कनिष्ठ अधिकृत	स्नातक	सुचना प्रविधिमा ५ वर्ष

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	कर्मचारी सेवा विनियमावली बमोजिम
व्यवस्थापन स्तरका कर्मचारीको संख्या:	१
कुल कर्मचारीको संख्या:	७१ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ. व.कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	१२ वटा तालिममा २३० जना सहभागी भएको ।
आ. व. २०८१/०८२ को कर्मचारी तालिम खर्च रु :	९,७५,६१९
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	२७.२६%
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	३.३५%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	NFRS बमोजिम तयार गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८२/११/१७
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	प्रथम त्रैमासिक विवरण २०८१/०७/३० दोस्रो त्रैमासिक विवरण २०८१/१०/३० तेस्रो त्रैमासिक विवरण २०८२/०१/३१ चौथो त्रैमासिक विवरण २०८२/०४/३०
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/११/१७
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : पछिल्लो आ.व. २०८०/०८१	२०८१/०९/१९
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	आन्तरिक लेखा परीक्षण कार्यका लागि आन्तरिक लेखापरीक्षण विभाग खडा गरी सोही विभाग अर्न्तगतको विभागिय प्रमुखले आन्तरिक लेखापरीक्षण गर्ने गरिएको तथा आन्तरिक लेखा परीक्षण त्रैमासिक रुपमा गर्ने गरिएको ।

(ख) लेखापरीक्षण समितिसम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	१) श्री कुमार राज जोशी संयोजक स्नातकोत्तर २) श्री राजु के.सी सदस्य स्नातकोत्तर ३) श्री सुवास धिताल सदस्य सचिव स्नातक
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	१.वैठक मिति २०८१।०४।१४ उपस्थित संख्या ३ जना २.वैठक मिति २०८१।०७।१३ उपस्थित संख्या ३ जना ३.वैठक मिति २०८१।०८।२६ उपस्थित संख्या ३ जना ४.वैठक मिति २०८१।१०।०४ उपस्थित संख्या ३ जना ५.वैठक मिति २०८२।०१।२५ उपस्थित संख्या .३ जना ६.वैठक मिति २०८२।०३।२३ उपस्थित संख्या .३ जना
प्रति वैठक भत्ता रु. :	रु.२००० (कर्मचारी बाहेक)
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	२०८२/१०/२३

७. अन्य विवरण

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

परिपालन अधिकृतको नाम : सुमन श्रेष्ठ

प्रमाणित गर्ने,

पद : अधिकृत

सि.ए. सिजन बोहरा

मिति : २०८३/०९/२३

के.जे. एण्ड एशोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स

संस्थाको छाप :

UDIN: 260512CA016777quQj

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८३/०९/२३



K.J. & ASSOCIATES

Chartered Accountants

Pulchowk, Lalitpur

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF WEAN NEPAL LAGHUBITTA BITTIYA SANSTHA LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Wean Nepal Laghubitta Bittiya Sanstha Limited ("Microfinance")** which comprise the Statement of Financial Position as at Ashad 32, 2082 (July 16, 2025), the Statement of Profit or Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereafter referred to as "the Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Microfinance, as at Ashad 32, 2082 (July 16, 2025) and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act, 2073.

Basis for Opinion

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

Key Audit Matters: Our assessment of risks of material misstatement

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

Key Audit Matters	How Key Audit Matters were Addressed
<p>Information Technology (IT) System</p> <p>The information technology of the microfinance involves a large number of IT system that are used to process and record a large volume of transactions in the Microfinance's activities</p> <p>As a result, Microfinance's financial accounting and recording procedure places a significant level of reliance and rely on such IT systems.</p> <p>Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data as required completely, accurately and consistently for reliable financial reporting.</p> <p>Due to the importance of the impact of IT systems and related control environment on the</p>	<p>Our audit approach regarding Information Technology of the microfinance included</p> <p>We conducted the detail understanding and testing regarding the existing system via enquiry, re-performance and inspection to the extent of our knowledge.</p> <p>a. Verification of Loans and Advances impairment based on ageing on a test heck basis from the available software.</p> <p>b. Reviewed the various reports generated by the system on a sample basis and the accuracy and reliability of the generated reports from the systems.</p>

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<p>Microfinance's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.</p>	<p>c. Verified Interest income and expenses booking for loan and deposits using the Microfinance's system on test basis whether the sample provided the accurate results.</p>
<p>Impairment of Loan and Advances As per the Directive of Microfinance shall measure the impairment loss on loan and advances at the higher of</p> <p>a. Amount derived as per norms prescribed by Nepal Rastra Bank for loan provisioning; and b. Amount as per Incurred Loss Model (Individual and Collective impairment loss) as per NFRS 9</p> <p>As per the norms prescribed by the NRB provision at prescribed rate should be created on loan and advances based on the classification of loans and receivables as well as status of loans and receivables. As per NFRS, impairment of loans and advances should be made for individual impairment as well as for collective impairment. Individually significant loans and advances should be assessed for individual impairment and collectively impairment for homogeneous group of loans. For collective assessment, the collective impairment loss is measured as the difference between the present value of estimated future cash flows discounted at the loan's original effective interest rate and its carrying amount less the individual collective impairment. Loss is measured based on historical loss experience for assets with credit risk characteristics similar to those in the group. Management considers current credit condition and other relevant factors to ensure that the loss experience is appropriate. Where impairment loss is less than that suggested by NRB norms, the higher amount should be taken. The assessment of impairment of loans and advances under incurred loss model requires assessment of future cash flows as well as historical loss experiences of the portfolios. However, NRB norms for Loan loss Provisioning will require assessment of overdue status of loans for intended purpose. Higher assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <p>a) Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. b) Sample credit files were reviewed, which includes evaluation of borrowers' repayment behaviour, utilization of loan, CIC reports & ledger scrutiny. c) Verification of accuracy of provision against non-performing loan calculated by IT system and manual calculation of sample basis. d) Obtain a comprehensive understanding of the ECL model implemented by management to estimate the Loan Loss Provision (LLP) and</p> <ul style="list-style-type: none"> Review the model documentation provided by management experts. Ensure that the model aligns with the relevant accounting standards i.e. NFRS 9 for Expected Credit Loss (ECL). Verify that the model incorporates relevant risk factors (e.g., loan characteristics, credit ratings, macroeconomic factors, and historical data. <p>Our Result: We considered the impairment charges on loans & advances to customers to be acceptable.</p>

Information Other than the Financial and Auditor's Report Thereon

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise

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appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

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

In preparing the financial statements, management is responsible for assessing Microfinance 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 Microfinance or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional scepticism 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 controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Microfinance's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of 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 Microfinance 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 Microfinance to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within Microfinance to express an opinion in the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.




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

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

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

Report on Other Legal and Regulatory Requirements

Based on the examination of the financial statements aforesaid, we report that,

- We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- The accounts and records of the Microfinance have been maintained as required by law and practice in a manner to reflect the real affairs of the Microfinance.
- The Statement of Financial Position, Income Statement and Cash Flow Statement dealt with by this report are in agreement with the books of account of the Microfinance.
- The minimum Capital Fund and Core Capital to be maintained as required by directions of NRB have been maintained by the Microfinance.
- To the best of our information and according to the explanations given to us in the course of our audit, we observed that the loan has not been written off; the business of Microfinance was conducted satisfactorily, and Microfinance transactions were found to be within the scope of its authority. The microfinance has filed cases for misappropriation of funds and other financial embezzlements by employees in various branches amounting to Rs. 14,673,293 and the provision for the same has also been booked. Other than this, we did not come across cases of accounting related fraud and the cases where the Board of Directors or any employee or any office bearer of Microfinance has acted contrary to the provisions of law or caused loss or damage to Microfinance or committed any misappropriation of the funds of Microfinance.




Sijan Bohara, CA
(Partner)

K.J. & Associates
Chartered Accountants
COP No: 1160
Date: 17th Falgun, 2082
Place: Lalitpur, Nepal

UDIN: 260301CA01677Spv4j



Wean Nepal Laghubitta Bittiya Sanstha Limited Sanga, Kavrepalanchowk Statement of Financial Position As on Ashad End, 2082 (Mid July, 2025)				
Particulars	Note	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Assets				
Cash and Cash equivalents	4.1	39,479,503	41,852,713	60,898,471
Statutory Balances and Due from Nepal Rastra Bank	4.2	32,858	32,858	32,858
Placement with Bank & Financial Institutions	4.3	9,000,000	9,000,000	9,000,000
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans and Advance to MFIs & Cooperatives	4.6	-	-	-
Loans and Advances to Customers	4.7	783,575,185	726,103,303	739,665,317
Investment Securities	4.8	-	-	-
Current Tax Assets	4.9	-	3,082,918	1,223,883
Investment Property	4.10	-	-	-
Property and Equipment	4.11	19,769,839	11,604,900	12,681,400
Goodwill and Intangible assets	4.12	71,672	143,541	215,213
Deferred Tax Assets	4.13	5,582,475	3,569,079	3,472,469
Other Assets	4.14	9,518,737	8,555,774	8,757,153
Total Assets		867,030,270	803,945,085	835,946,765
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	170,928,528	161,290,860	176,840,817
Borrowing	4.19	562,308,671	521,458,781	541,320,909
Current Tax Liabilities	4.9	2,905,025	-	-
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.12	-	-	-
Other Liabilities	4.21	29,068,778	23,991,257	28,860,673
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total Liabilities		765,211,002	706,740,898	747,022,398
Equity				
Share Capital	4.24	84,340,550	79,211,300	79,211,300
Share Premium		-	-	-
Retained Earnings		(26,566,965)	(14,315,876)	(20,615,528)
Reserves	4.25	44,045,683	32,308,764	30,328,594
Total Equity		101,819,268	97,204,188	88,924,367
Total Liabilities and Equity		867,030,270	803,945,085	835,946,765
Contingent Liabilities and Commitment	4.26	-	-	-
Net assets value per share		121	123	112

The accompanying notes are integral part of these financial statements.

As per our report of even date

..... Dr. Madan Gopal Shrestha Chairman	..... Mr. Kumar Raj Joshi Director	..... Mr. Sukuman Dangol Director	..... Mrs. Ramadevi Shrestha Director	..... Mrs. Anjila Neupane Director
..... Mr. Raju K.C. Director	..... Mrs. Sabitra Acharya Independent Director	..... Mr. Dipendra Khatiwada Chief Executive Officer	..... Mr. Suman Shrestha Chief Finance Officer	..... CA. Sijan Bohara K.J. & Associates Chartered Accountants



Wean Nepal Laghubitta Bittiya Sanstha Limited
Sanga, Kavrepalanchowk
Statement of Profit or Loss
For the year ended Ashad End, 2082 (Mid July, 2025)

Figures in NPR

Particulars	Note	Year ended Ashad End, 2082	Restated* Year ended Ashad End, 2081
Interest Income	4.27	120,277,610	123,397,968
Interest Expense	4.28	(59,291,704)	(83,711,445)
Net Interest Income		60,985,906	39,686,523
Fee and Commission Income	4.29	7,433,354	15,965,741
Fee and Commission Expense	4.30	(1,293,195)	(1,176,655)
Net Fee and Commission Income		6,140,159	14,789,086
Net Interest, Fee and Commission Income		67,126,066	54,475,609
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		67,126,066	54,475,609
Impairment charge/(reversal) for loans and other losses	4.33	14,040,182	6,038,130
Net Operating Income		53,085,884	48,437,479
Operating Expense			
Personnel Expenses	4.34	(29,116,345)	(24,699,290)
Other Operating Expenses	4.35	(12,879,400)	(14,828,328)
Depreciation & Amortisation	4.36	(4,204,123)	(1,520,452)
Operating Profit		6,886,016	7,389,409
Non Operating Income	4.37	-	215,521
Non Operating Expense	4.38	(60,487)	-
Profit before Income Tax		6,825,528	7,604,930
Income Tax Expense	4.39	5,871,266	(149,676)
Current Tax		7,965,851	15,255
Deferred Tax		(2,094,585)	(164,931)
Profit for the period		954,262	7,754,607
Profit attributable to:			
Equity holders of the Microfinance		954,262	7,754,607
Profit for the year		954,262	7,754,607
Earnings Per Share			
Basic earnings per share		1.19	9.79
Diluted earnings per share		1.19	9.79

The accompanying notes are integral part of these financial statements.

As per our report of even date

.....
 Dr. Madan Gopal Shrestha
 Chairman

.....
 Mr. Kumar Raj Joshi
 Director

.....
 Mr. Sukuman Dangol
 Director

.....
 Mrs. Ramadevi Shrestha
 Director

.....
 Mrs. Anjila Neupane
 Director

.....
 Mr. Raju K.C.
 Director

.....
 Mrs. Sabitra Acharya
 Independent Director

.....
 Mr. Dipendra Khatiwada
 Chief Executive Officer

.....
 Mr. Suman Shrestha
 Chief Finance Officer

.....
 CA. Sijan Bohara
 K.J. & Associates
 Chartered Accountants



Wean Nepal Laghubitta Bittiya Sanstha Limited
Sanga, Kavrepalanchowk
Statement of Comprehensive Income
For the year ended Ashad End, 2082 (Mid July, 2025)

Figures in NPR

Particulars	Note	Year ended Ashad End, 2082	Restated* Year ended Ashad End, 2081
Profit for the year		954,262	7,754,607
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
Gains / (Losses) from investment in equity instruments measured at fair value			-
Gains / (Losses) on Revaluation		-	
Actuarial Gains / (Losses) on defined benefit plans		270,630	227,738
Income tax relating to above items		(81,189)	(68,321)
Net other Comprehensive Income that will not be reclassified to Profit or Loss		189,441	159,417
b) Items that are or may be reclassified to Profit or Loss			
Gains/ (Losses) on cash flow hedge		-	-
Exchange gains/ (Losses) (arising from translationg financial assets of foreign operation)		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss		-	-
Other Comprehensive income for the year, net of income tax		189,441	159,417
Total Comprehensive income for the year		1,143,703	7,914,023
Total Comprehensive income attributable to:			
Equity shareholder of the Microfinance		1,143,703	7,914,023
Non controlling interest		-	-
Total Comprehensive income for the period		1,143,703	7,914,023

The accompanying notes are integral part of these financial statements.

As per our report of even date

..... Dr. Madan Gopal Shrestha Chairman	..... Mr. Kumar Raj Joshi Director	..... Mr. Sukuman Dangol Director	..... Mrs. Ramadevi Shrestha Director	..... Mrs. Anjila Neupane Director
..... Mr. Raju K.C. Director	..... Mrs. Sabitra Acharya Independent Director	..... Mr. Dipendra Khatiwada Chief Executive Officer	..... Mr. Suman Shrestha Chief Finance Officer	..... CA. Sijan Bohara K.J. & Associates Chartered Accountants



Wean Nepal Laghubitta Bittiya Sansiha Limited
Sanga, Kavrepalanchowk
Statement of Changes in Equity
For the year ended Ashad End, 2082 (Mid July, 2025)
Attributable to equity holders of the Microfinance

Figures in NPR

Particulars	Share Capital	Share premium	General reserve	Exchange Equalisation Fund	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other Reserves	Total	Non-controlling interest	Total equity
Balance at Shrawan 01, 2080	79,211,300	-	4,337,989	-	-	-	-	(19,603,351)	19,296,230	83,242,169	-	83,242,169
Adjustment/Restatement	-	-	-	-	6,694,375	-	-	(1,012,177)	-	5,682,198	-	5,682,198
Adjusted/Restated balance at Shrawan 01, 2080	79,211,300	-	4,337,989	-	6,694,375	-	-	(20,615,528)	19,296,230	88,924,367	-	88,924,367
Comprehensive income for the year												
Profit for the year								7,754,607		7,754,607		7,754,607
Other comprehensive income, net of tax												
Gains/(losses) from investment in equity instruments measured at fair value.						-						
Gains/(losses) on revaluation												
Actuarial gains/(losses) on defined benefit plans									159,417	159,417		159,417
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) (arising from translating financial assets of foreign operation)												
Total Comprehensive income for the year								7,754,607	159,417	7,914,023		7,914,023
Transfer to Reserves during the year			229,581		3,760,954			(1,226,344)	(2,764,190)			
Transfer from reserve during the year								(228,611)	228,611			
Other Adjustments									365,798	365,798		365,798
Transactions with owners, directly recognised in equity												
Share Issued												
Share Based Payments												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid												
Other (Share issue expenses)												





Total contributions by and distributions	-	229,581	-	3,760,954	-	-	(1,454,955)	(2,169,781)	365,798	-	365,798
Balance at Ashad End, 2081	79,211,300	4,567,570	-	10,455,329	-	-	(14,315,876)	17,285,866	97,204,188	-	97,204,188
Balance at Ashad End, 2081	79,211,300	4,567,570	-	10,455,329	-	-	(14,315,876)	17,285,866	97,204,188	-	97,204,188
Comprehensive income for the year											
Profit for the year							954,262				954,262
Other comprehensive income, net of tax											
Gains/(losses) from investment in equity instruments measured at fair value.											
Gains/(losses) on revaluation											
Actuarial gains/(losses) on defined benefit plans								189,441			189,441
Gains/(losses) on cash flow hedge											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)											
Total Comprehensive income for the year	-	-	-	-	-	-	954,262	189,441	1,143,703	-	1,143,703
Transfer to Reserves during the year	-	190,852	-	12,744,331	-	-	(12,732,702)	(202,481)	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	1,665,787	(1,665,787)	-	-	-
Other Adjustments							(1,000,131)	480,563			(519,568)
Transactions with owners, directly recognised in equity											
Share Issued	5,129,250										
Share Based Payments											
Dividends to equity holders											
Bonus shares issued											
Cash dividend paid											
Other (Share issue expenses)							(1,138,305)				(1,138,305)
Total contributions by and distributions	5,129,250	-	-	-	-	-	(1,138,305)	-	3,990,945	-	3,990,945
Balance at Ashad End, 2082	84,340,550	4,758,422	-	23,199,659	-	-	(26,566,965)	16,087,602	101,819,268	-	101,819,268

As per our report of even date

The accompanying notes are integral part of these financial statements.

Dr. Madan Gopal Shrestha Chairman	Mr. Kumar Raj Joshi Director	Mr. Sukuman Dangol Director	Mrs. Ramadevi Shrestha Director	Mrs. Anjilla Neupane Director	Mr. Raju K.C. Director	Mrs. Sabitra Acharya Independent Director	Mr. Dipendra Khatiwada Chief Executive Officer	Mr. Suman Shrestha Chief Finance Officer	CA. Sijan Bohara K.J. & Associates Chartered Accountants
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Wean Nepal Laghubitta Bittiya Sanstha Limited
Sanga, Kavrepalanchowk
Statement of Distributable Profit or Loss
For the year ended Ashad End, 2082 (Mid July, 2025)

Figures in NPR

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	954,262.06	7,754,606.77
Appropriation		
a. General Reserve	(190,852.41)	(229,580.51)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(9,542.62)	(11,479.03)
e. Employees training fund	226,337.71	(228,610.95)
f. Customer Protection Fund	(14,313.93)	(11,479.03)
g. Other		
i. Fair Value Reserves	-	-
ii. Investment Adjustment Reserve	-	-
iii. Other Adjustments	(472,648.71)	2,787,148.00
Profit/(loss) before regulatory adjustment	493,242.10	10,060,605.25
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(10,730,934.84)	(3,664,344.08)
b. Short loan loss provision in accounts(-)/reversal(+)	-	-
c. Short provision for possible losses on investment(-)/reversal(+)	-	-
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)	-	-
e. Deferred Tax Assets recognized(-)/reversal(+)	(2,013,395.77)	(96,609.65)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	-	-
i. Other (+/-)	-	-
Net Profit for the year end 32nd Ashadh 2082 available for distribution	(12,251,088.50)	6,299,651.52
Opening Retained Earning As on 1st Shrawan	(14,315,876.01)	(20,615,527.53)
Adjustments(+/-)		
Distribution:		
Bonus Share issued	-	-
Cash Dividend Paid		
Total Distributable profit or (loss) as on year end	(26,566,964.51)	(14,315,876.01)
Annualized Distributable Profit/Loss Per Share	(31.50)	(18.07)

.....
 Dr. Madan Gopal Shrestha
 Chairman

.....
 Mr. Kumar Raj Joshi
 Director

.....
 Mr. Sukuman Dangol
 Director

.....
 Mrs. Ramadevi Shrestha
 Director

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 Mrs. Anjila Neupane
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 Chief Executive Officer

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 Mr. Suman Shrestha
 Chief Finance Officer

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 CA. Sijan Bohara
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Wean Nepal Laghubitta Bittiya Sanstha Limited
Statement of Cash Flows

For the year ended Ashad End, 2082 (Mid July, 2025)

Figures in NPR

Particulars	Year ended Ashad End, 2082	Restated* Year ended Ashad End, 2081
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	120,277,610	123,397,968
Fees and other income received	7,433,354	15,965,741
Dividend received	-	-
Receipts from other operating activities	-	215,521
Interest paid	(59,291,704)	(83,711,445)
Commission and fees paid	(1,293,195)	(1,176,655)
Cash payment to employees	(28,845,715)	(24,699,290)
Other expense paid	(17,144,010)	(14,828,328)
Operating cash flows before changes in operating assets and liabilities	21,136,340	15,163,512
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	-	-
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advances to bank and financial institutions	-	-
Loans and advances to customers	(71,512,064)	7,523,884
Other assets	(962,963)	201,380
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	9,637,669	(15,549,957)
Borrowings	40,849,890	(19,862,128)
Other liabilities	5,077,520	(4,641,678)
Net cash flow from operating activities before tax paid	4,226,392	(17,164,987)
Income taxes paid	(1,977,908)	(1,874,290)
Net cash flow from operating activities	2,248,484	(19,039,277)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(8,164,940)	(372,279)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	71,869	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
Others	-	-
Net cash used in investing activities	(8,093,071)	(372,279)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liability	-	-
Receipts from issue of shares	5,129,250	-
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	(1,657,872)	365,798
Net cash from financing activities	3,471,378	365,798
Net increase (decrease) in cash and cash equivalents	(2,373,209)	(19,045,758)
Cash and cash equivalents at the beginning of the period	41,852,713	60,898,471
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at the end of the period	39,479,503	41,852,713

The accompanying notes are integral part of these financial statements.

As per our report of even date

.....
Dr. Madan Gopal Shrestha
Chairman.....
Mr. Kumar Raj Joshi
Director.....
Mr. Sukuman Dangol
Director.....
Mrs. Ramadevi Shrestha
Director.....
Mrs. Anjila Neupane
Director.....
Mr. Raju K.C.
Director.....
Mrs. Sabitra Acharya
Independent Director.....
Mr. Dipendra Khatiwada
Chief Executive Officer.....
Mr. Suman Shrestha
Chief Finance Officer.....
CA. Sijan Bohara
K.J. & Associates
Chartered Accountants

Wean Nepal Laghubitta Bittiya Sanstha Limited

Sanga, Kavrepalanchowk

Notes to the Financial Statements

For the year ended 32nd Ashadh 2082

1. Reporting Entity

Wean Nepal Laghubitta Bittiya Sanstha Limited ("the Laghubitta") is a provincial level "D" class licensed financial institution operating under the Companies Act, 2063. It was registered with the Office of the Company Registrar on Mangsir 16, 2070 B.S., under registration number 117446/070/071, and obtained its operating license (License No. D/38/071/72) from Nepal Rastra Bank for operations within Bagmati Province. The Laghubitta commenced its financial operations on Mangsir 08, 2071 B.S. and currently operates through 21 branch offices. Its registered office is located at Banepa-13, Kavrepalanchowk.

WEAN Nepal focuses on financial transactions primarily targeting disadvantaged and low-income groups. Following the directives of Nepal Rastra Bank, its objectives include the economic and social upliftment of disadvantaged and low-income groups, women empowerment, capital development, financial inclusion, poverty alleviation, and assisting the country's overall economic growth. The Laghubitta also encourages and facilitates various productive activities in rural communities and marginalized sectors.

2. Basis of Preparation

The financial statements have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) within the format issued by Nepal Rastra Bank through NRB Directives to "D" Class Financial institutions, 2081.

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

2.1 Statement of Compliance

The financial statements have been prepared and approved by the Board of Directors in accordance with Nepal Financial Reporting Standards (NFRS) and as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in NRB Directives, 2081. These policies have been consistently applied to all the years presented except otherwise stated.

2.2 Reporting period and approval of financial statements

The Laghubitta follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh. These financial statements consist of three Statement of Financial Position as of 31st Ashadh 2082, 31st Ashadh 2081 and 1st Shrawan 2080 as required by NFRS-1, First-Time Adoption of NFRS. The Laghubitta 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 32nd Ashadh 2082 and 31st 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 2082-11-17.

2.3 Functional and Presentation Currency



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

2.4 Use of Estimates, Assumptions and Judgements

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

The accounting policies have been included in the relevant notes for each item of financial statements and the effect and nature of the changes, if any, have been disclosed. NFRS requires the Laghubitta to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements. The Laghubitta applies estimates in preparing and presenting the financial statements and such estimates and underlying assumptions are reviewed periodically. The revision to accounting estimates is recognized in the period in which the estimates are revised and applied prospectively.

The accounting policies are to be applied consistently. Changes in accounting policies, if any, are to be disclosed with the financial impact to the extent possible. When policies are not guided by the reporting framework, NFRS, other reporting standards and generally accepted accounting principles are to be followed.

2.5 Changes in Accounting Policies

The Laghubitta has prepared the opening statement of financial position as per Nepal Financial Reporting Standard (NFRS) as at 1st Shrawan, 2080 (the transition date) by recognizing all assets and liabilities whose recognition is required by NFRS, not recognizing the items of assets or liabilities which are not permitted by NFRS, by reclassifying items from previous GAAP to NFRS as required by NFRS and applying NFRS in measurement of recognized assets and liabilities.

2.6 New Standards Issued but not yet effective

A few new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncement of NFRS with varying effective dates. Those standards become applicable with ASB Nepal incorporating them within NFRS.

2.7 New Standards and Interpretations Not adapted

In preparing financial statements, Standards and pronouncements issued by Accounting Standard Board Nepal has been adopted. Management has used its assumptions and understandings for the preparation of financial statements under compliance with NFRS, however certain interpretations might vary regarding the recognition, measurement, and other related provisions where the standards are not specific and not clear.

2.8 Discounting

Discounting has been applied where assets and liabilities are non-current, and the impact of the discounting is material.

2.9 Going Concern

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

2.10 Offsetting

Assets and liabilities, income and expenses are reported separately and no assets and liabilities, or income and expenses are offset unless required or permitted by NFRS.

2.11 Materiality and Aggregation

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

2.12 Limitation of NFRS Implementation

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

3. Significant Accounting Policies

3.1 Basis of Measurement

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

- Investment property is measured at fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value. Impairment of asset is measured at fair value and related disposal cost.

3.2 Cash and Cash equivalents

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

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

3.3 Financial Assets and Financial Liabilities

A. Recognition

Wean Nepal initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Laghubitta initially recognizes loans and advances; deposits and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Laghubitta becomes party to the contractual



provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, and outright purchases are recognized on trade date at which the Laghubitta commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on settlement date.

B. Classification

i) Financial Assets

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

1. Financial assets measured at amortized cost

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

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

2. Financial asset measured at fair value

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

a) Financial assets at fair value through profit or loss.

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

b) Financial assets at fair value through other comprehensive income

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

ii) Financial Liabilities

The Laghubitta classifies its financial liabilities as follows:

a) Financial Liabilities at Fair Value through Profit or Loss

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

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 rate method.

C. Measurement

i) Initial Measurement

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

ii) Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial asset or liability classified as measured at amortized cost is subsequently measured at amortized cost using effective interest rate method.

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

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

However, in case of loans and advances provided to Customers, such financial assets have been subsequently measured on outstanding principal amount and the EIR has not been considered for subsequent remeasurement.

D. De-recognition

The Lghubitta derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expires 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.

Derecognition of Financial Assets

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

On de-recognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred) and the consideration received (including any new asset obtained less any new liability assumed) shall be recognized in profit and loss account.

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



De-recognition of Financial Liabilities

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

E. 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 instruments 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 out at cost as the market price of such shares could not be ascertained with certainty at the reporting date.

All unquoted equity instruments are recorded at cost. For entities of which no data is whatsoever available, valuation has been done at cost net of impairment if any.

F. Impairment

At each reporting date, the Laghubitta assesses whether there is objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s) and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Laghubitta on terms that the Laghubitta would not otherwise consider, indications that a borrower or issuer will enter Bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the Laghubitta. In addition, for an investment in equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Laghubitta considers restructuring loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

a) Impairment of financial assets

The measurement of impairment losses across the categories of financial assets under Nepal Financial Reporting Standard - NFRS 9 on "Financial Instruments" (NFRS 9) requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses.

Accordingly, the Microfinance reviews its individually significant loans and advances portfolio at each reporting date to assess whether an impairment loss is to be recognized in the Income Statement. In particular, the Management's judgement is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, Management makes judgements about a borrower's financial situation and the net realizable value of any underlying collateral (foreclosure) and expected cash from operations. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the impairment allowance made.

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.

Following NFRS 9, the Microfinance's Expected Credit Loss (ECL) calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the Microfinance's ECL models that are considered accounting judgements and estimates include:

- Criteria for qualitatively assessing whether there has been a significant increase in credit risk (SICR) and if so, allowances for financial assets measured on a Lifetime Expected Credit Loss (LT - ECL) basis.
- Segmentation of financial assets when their ECL is assessed on a collective basis.
- Various statistical formulas and the choice of inputs used in the development of ECL models.
- Associations between macroeconomic inputs, such as GDP growth, inflation, interest rates, exchange rates and unemployment and the effect of these inputs on Probability of Default (PDs).
- Forward-looking macroeconomic scenarios and their probability weightings.
- Coupon rate of loan has been considered by the Microfinance as effective interest rate.

As such, the accuracy of the impairment provision depends on the model assumptions and parameters used in determining the ECL calculations.

Further, the Microfinance has assigned weightages for base (normal) case, best case and worst-case scenarios when assessing the probability weighted forward looking macro-economic indicators.

In case of impairment of financial assets being loans and advances, the impairment has been considered as per NFRS or as per NRB Directives whichever is higher.

Loan Loss Provision of Nepal Rastra Bank

Loan loss provisions in respect of non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB guidelines. Provision is made for possible losses on loans and advances at 1% to 100% on the basis of classification of loans and advances at risk level.

**Policies Adopted**

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

The Laghubitta has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9, Expected Credit Loss method.

Impairment of Loans as per Expected Credit Loss Model

Stages	Loans	Expected Credit Loss
Stage 1	63,11,40,948.12	40,32,224.40
Stage 2	7,04,62,909.96	6,19,258.66
Stage 3	8,39,70,944.31	3,50,08,275.20
Total	78,55,74,802.39	3,96,59,758.25

Loan Loss Provision as per Nepal Rastra Bank

Particulars	Insured	Uninsured	As at 32nd Ashadh, 2082	As at 31st Ashadh, 2081
A. Loans and Advances				
i. Performing Loans	70,16,03,858	-	70,16,03,858	67,34,78,641
Pass	63,11,40,948	-	63,11,40,948	57,24,03,931
Watchlist	6,83,17,819	-	6,83,17,819	4,82,83,649
Rescheduled	21,45,091	-	21,45,091	5,27,91,060
ii. Non-Performing Loans	6,51,44,980	1,88,25,964	8,39,70,944	6,39,21,571
Sub-standard	22,68,523	-	22,68,523	56,25,264
Doubtful	28,36,055	-	28,36,055	52,04,413
Loss	6,00,40,402	1,88,25,964	7,88,66,367	5,30,91,895
Total (A)	76,67,48,838	1,88,25,964	78,55,74,802	73,74,00,212
B. Loan Loss Provision				
Pass	15,77,855	-	15,77,855	18,69,056
Watchlist	8,53,973	-	8,53,973	6,05,818
Rescheduled	26,814	-	26,814	7,01,005
Sub-standard	1,41,783	-	1,41,783	3,51,579
Doubtful	3,54,507	-	3,54,507	8,23,793
Loss	1,50,10,101	1,88,25,964	3,38,36,065	1,91,46,723
Additional	58,61,499	-	58,61,499	51,14,340
Total (B)	2,38,26,531	1,88,25,964	4,26,52,495	2,86,12,314
C. Net Loans and Advances (A-B)	74,29,22,307	-	74,29,22,307	70,87,87,898

Comparative Between Impairment as per Expected Credit Loss & Loan Loss Provision as per Nepal Rastra Bank

Impairment Type	Expected Credit Loss	Loan Loss Provision
Collective Impairment	46,51,483	24,31,828
Specific Impairment	3,50,08,275	4,02,20,667
Total	3,96,59,758	4,26,52,495

Since the Loan Loss Provision as per NRB is higher, the same has been accounted for.

b) Impairment of investment in equity instruments classified as fair value through other comprehensive income

Objective evidence of impairment of investment in an equity instrument is a significant or prolonged decline in its fair value below its cost. Impairment losses are recognized by reclassifying the losses accumulated in the fair value reserve in equity to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and the current fair value, less any impairment loss recognized previously in profit or loss.

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 Wean Nepal enters 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, Wean Nepal does not have such assets to be recognized as trading assets as on Asar end 2081.

3.5 Property and Equipment

Recognition

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

Measurement

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

Subsequent Measurement

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

Subsequent Cost

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

Depreciation

Property and equipment are depreciated from the date they are available for use on property on straight-



line method over estimated useful lives. Depreciation is recognized in profit or loss. Leased assets under the finance lease are depreciation over the shorter of the lease term and their useful life. Land is not depreciated. Charging of depreciation is ceased from the earlier date from which the asset is classified as held for sale or is derecognized. The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

Class of Assets	Useful Life (in years)	Useful Life (in days)
Computer & Accessories	4	1,461
Vehicles	5	1,826
Furniture & Fixtures	4	1,461
Equipment and Others	4	1,461
Intangible Assets	5	1,826
Leased Properties	4	1,461

The capitalized value of software purchase (presented under Intangible Assets) and installation costs are amortized over a maximum 5-year period or within the ownership period. For assets purchased/ sold during the year, depreciation is provided up to the date of use on pro-rata basis. Depreciation method, useful lives and residual value are reviewed at each reporting date and adjusted, if any.

De-recognition

The carrying amount of an item of property and equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property and equipment is included in the Statement of Profit or Loss when the item is de-recognized. When replacement costs are recognized in the carrying amount of an item of property and equipment, the remaining carrying amount of the replaced part is derecognized. Major inspection costs are capitalized. At each such capitalization, the remaining carrying amount of the previous cost of inspections is derecognized. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

3.6 Intangible Assets/ Goodwill

Recognition

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

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

Subsequent Expenditure

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

Subsequent Measurement

Goodwill and Intangible Assets are subsequently measured at its Costless Accumulated Impairment Charges/Accumulated Amortization. Amortization of Intangible Assets Intangible Assets, except

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

De-recognition of an Intangible Asset

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

3.7 Investment Property

Investment Property is property (Land or a building or part of a building or both) held (by the owner or by the lessee under a finance lease) to earn rentals or for capital appreciation or both but not for sale in the ordinary course of business. Investment Property is accounted for under the Cost Model in Financial Statements. Accordingly, after recognition as an asset, the property is carried at cost, less impairment losses. If any property is reclassified to Investment Property due to changes in its use, Fair Value of such property at the date of reclassification becomes its cost for subsequent accounting. Investment Property is de-recognized when they are disposed of or permanently withdrawn from use since no future economic benefits are expected. Transfers are made to Investment Property only when there is a change in use. When the use of an Investment Property changes such that it is reclassified as Property and Equipment, its Fair Value at the date of reclassification becomes its cost for subsequent accounting.

3.8 Income Tax

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

a) 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.

b) Deferred Tax

Deferred tax is recognized in respect of temporary differences between the carrying amount and tax base of assets and liabilities; and carry forward of unused tax losses. Deferred tax is measured at the tax rate that is expected to be applied to temporary differences when they reverse, using tax rate enacted or substantially enacted at the reporting date. Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which it can be utilized. Deferred tax assets are reviewed at each reporting date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized. Deferred tax assets and deferred tax liabilities are off set if all of the following conditions are met:

- a) if there is a legally enforceable right to offset the current tax liabilities and assets;
- b) the taxes are levied by the same authority on the same tax entity; and
- c) the entity intends to settle the current tax liabilities and assets on net basis or the tax assets and liabilities will be realized simultaneously



3.9 Deposits, debts securities issued and subordinated liabilities

a) Deposits

The Financial Institution's deposits consist of money placed into the Financial Institution by its customers and members. These deposits are made to deposit accounts such as term deposit accounts, savings deposit accounts which allows the money to be deposited and withdrawn by the account holder. These transactions are recorded, and the resulting balance is recorded as a liability for the financial institution and represents the amount owed by the financial institution to the customers or members.

b) Debt Securities

Deposits, debt securities issued, and subordinated liabilities are initially measured at fair value minus incremental direct transaction costs and subsequently measured at their amortized cost using the effective interest method, except where Wean Nepal designates liabilities at fair value through profit or loss. WEAN Nepal has not issued any of such debt securities.

c) Subordinated Liabilities

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

3.10 Provisions

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

A provision for an onerous contract is recognized when the expected benefits to be derived by Wean Nepal from a contract are lower than the unavoidable cost of meeting its obligation under the contract. Wean Nepal does not have any such contingent liabilities and onerous contracts as on Ashad end 2082.

3.11 Revenue Recognition

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

a) Interest Income

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

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

financial statements. The model considers the following for the calculation of the interest income of the particular loan as well as the total income:

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

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

For Stage 1 & 2:

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

For Stage 3 Financial Assets:

Interest income recognized on accrual basis (coupon rate or effective rate) is adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash-based interest income during the current quarter is recognized.

As per Interest Income Recognition Guidelines, 2025 the interest income reconciliation and movement of AIR is as below:

Overall Annual Reconciliation	Amount (Rs.)
AIR income Booked till 2080/81 (A)	1,61,59,532.91
Cash Received in 81/82 (B)	9,76,29,020.15
AIR income Booked till 2081/82 (C)	3,81,37,894.07
Income to be booked (B+C-A)	11,96,07,381.31
AIR	Amount (Rs.)
Opening AIR	1,61,59,532.91
Closing AIR	3,81,37,894.07
Change in AIR	2,19,78,361.16

b) Fee & Commission

Fees earned for the provision of services and commission income are recognized as and when received. Other fees and commission income including management fee, service charges, commission on remittance transactions and other commission income are recognized as the related services are performed.

c) Dividend Income

Dividend income is recognized when right to receive such dividend is established. Usually, this is the ex-dividend date for equity securities. No such income has been earned by WEAN Nepal during the year.

d) Net Trading Income

Net trading income comprises gains less losses related to trading assets and liabilities, and includes all realized and unrealized fair value changes, interest, dividends. WEAN Nepal does not have Net Trading Income during the financial year.

e) Net Income from other financial instruments at fair value through Profit or Loss

Net income from other financial instruments at fair value through profit or loss relates to non-trading derivatives held for risk management purposes that do not form part of qualifying hedge relationships, financial assets and financial liabilities designated as at fair value through profit or loss and non-trading



assets mandatorily measured at FVTPL. The line item includes fair value changes, interest and dividends.

3.12 Interest expense

Interest expense on all financial liabilities including deposits and Borrowings is recognized in profit or loss. Interest expense on all trading liabilities is considered to be incidental to Wean Nepal's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.13 Employees Benefits

Employee benefits are all forms of consideration given by an entity in exchange for service rendered by employees. Wean Nepal's remuneration package includes both short term and long-term benefits and comprises of Salary, Allowances, Incentives, Overtime allowances, leave encashments, provident fund, gratuity and annual statutory bonus. The Laghubitta applies NAS 19- "Employee Benefits" in accounting of all employee benefits and recognizes the followings in its financial statements:

- a liability when an employee has provided services in exchange for employee benefits to be paid in the future; and
- an expense when the Laghubitta consumes the economic benefits arising from service provided by an employee in exchange for employee benefits.

a) Short Term Employee Benefits

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

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

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

b) Post-Employment Benefits

Post-employment benefit plan includes the followings:

i) Defined Contribution Plan

Under defined contribution plans the Laghubitta's legal or constructive obligation is limited to the amount that it agrees to contribute to the fund. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Prepaid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee renders the service are discounted at their present value.

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

ii) Defined Benefit plan

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

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

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

iii) Unutilized Accumulated Leave

The financial institution's liability towards the accumulated leave which is expected to be utilized beyond one year from the end of the reporting period is treated as other long term employee benefits. The financial institution's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefit that employees have earned in return for their service in the current and prior periods to determine the present value of such benefits. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of the financial institution's obligation. The calculation is performed using the Projected Unit Credit method by Actuarial Valuation. Net change in liability for unutilized accumulated leave including any actuarial gain and loss are recognized in the Statement of Profit or Loss under 'Personnel Expenses' in the period in which they arise.

iv) Termination Benefits

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

v) Other Long-Term Benefits

The financial institution's net obligation in respect of long-term employee benefits, other than gratuity and accumulated leave, is the amount of future benefits that employees have earned in return for their service in the current and prior periods. That benefit is discounted to determine its present value, and the fair value of any related assets is deducted. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of the financial institution's obligation.

3.14 Leases

At the inception of a contract, an entity shall assess whether the contract is, or contains, a lease. A



contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

a) Wean Nepal as a Lessee

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

All operating lease contracts were recognized on the balance sheet by recognizing right-of-use assets and corresponding lease liabilities. The lease liability is presented as a separate line item under other liabilities in the Statement of Financial Position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made. The financial institution re-measures 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.

b) Cost Model

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

c) Subsequent Measurement of Lease Liability

After the commencement date, a lessee shall measure the lease liability by: (a) increasing the carrying amount to reflect interest on the lease liability; (b) reducing the carrying amount to reflect the lease payments made; and (c) re-measuring the carrying amount to reflect any reassessment or lease modifications specified in paragraphs 39–46, or to reflect revised in-substance fixed lease payments.

Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability. After the commencement date, a lessee shall recognize in profit or loss, unless the costs are included in the carrying amount of another asset applying other applicable Standards, both: (a) interest on the lease liability; and (b) variable lease payments not included in the measurement of the lease liability in the period in which the event or condition that triggers those payments occurs.

3.15 Share Capital and Reserves

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

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

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

The reserves include retained earnings and other statutory reserves such as general reserve, Capital Reserve, regulatory reserve, investment adjustment reserve, Client protection fund, Employee training fund, Deferred tax reserve, CSR reserve etc.

a. Regulatory Reserve

The Laghubitta has transferred the income generated from Interest Suspense income to the Regulatory Reserve. The balance as on date of transition 1st Shrawan, 2080, 31st Ashadh, 2081 and 31st Ashadh, 2082 are as follows:

Period	Accrued Interest Receivable	Deferred Tax Asset	Other	Cumulative Total
2079.80	32,21,906	34,72,469	-	66,94,375
2080.81	36,64,344	96,610	-	1,04,55,329
2081.82	1,07,30,935	20,13,396	-	2,31,99,659
Total	1,76,17,185	55,82,475	-	2,31,99,659

b. Corporate Social Responsibility Fund

The Laghubitta has allocated one percent of Net Profit in Corporate Social Responsibility Fund as per as the provision specified in The Unified Directives 2081 issued by Nepal Rastra Bank to "D" Class Financial Institutions. The movement of CSR fund, its sources and utilization on has been presented in the table.

S.N.	Particulars	Amount
A.	Balance as on 1 st Shrawan, 2081	33,010
B.	Addition from 1% of Net Profit	9,543
C.	Usage of CSR	-
D.	Closing Balance as on 32nd Ashadh, 2082 (A+B-C)	42,553

c. Client Protection Fund

The Laghubitta has allocated 1.5 percent of Net Profit in Client Protection Fund as per as the provision specified in The Unified Directives 2081 issued by Nepal Rastra Bank to "D" Class Financial Institutions. The movement of CPF fund, its sources and utilization on has been presented in the table.



S.N.	Particulars	Amount
A.	Balance as on 1 st Shrawan, 2081	96,46,290
B.	Addition from 1.5% of Net Profit	14,314
C.	CPF Income	7,73,274
D.	CPF Utilization	2,92,711
E.	Closing Balance as on 32nd Ashadh, 2082 (A+B+C-D)	1,01,41,166

3.16 Earnings per share

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

3.17 Segment Reporting

Wean Nepal has identified the company itself as a reportable segment as the business activities from which it earns revenues and incurs expenses whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance.

Segment report includes items directly attributable to a segment as well as those that can be allocated on a reasonable basis.



Wean Nepal Laghubitta Bittiya Sanstha Limited

Sanga, Kavrepalanchowk

Notes to the financial statements for the year ended Ashad End, 2082 (Mid July, 2025)

Note No. 4.1

Cash and Cash equivalents

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Cash in hand	278,060	2,390,990	2,957,870
Balance with B/FIs	38,488,099	35,278,135	45,335,931
Money at call and short notice	713,344	4,183,588	12,604,669
Other	-	-	-
Total	39,479,503	41,852,713	60,898,471

Note No. 4.2

Statutory Balances and Due from Nepal Rastra Bank

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Statutory Balances with NRB	-	-	-
Statutory Balances with NRB BFIs	32,858	32,858	32,858
Securities Purchased under re-sale agreement	-	-	-
Other deposite and receivable from NRB	-	-	-
Total	32,858	32,858	32,858

Note No. 4.3

Placement with Bank and Financial Institutions

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Placements with domestic B/FIs	9,000,000	9,000,000	9,000,000
Less: Allowances for Impairment	-	-	-
Total	9,000,000	9,000,000	9,000,000

Note No. 4.4

Derivative Financial Instruments

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Held for trading			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Held for risk management			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Total	-	-	-



Note No. 4.5

Other Trading Assets

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
Total	-	-	-
Pledged	-	-	-
Non-pledged	-	-	-

Note No. 4.6

Loans and advances to MFIs and Cooperatives

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Loans to microfinance institutions	-	-	-
Loans to FIs	-	-	-
Loans to Cooperatives	-	-	-
Less: Allowance for impairment	-	-	-
Other	-	-	-
Less: Allowance for impairment	-	-	-
Total	-	-	-

Note 4.6.1.

Allowance for impairment

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Balance for 1st Shrawan	-	-	-
Impairment loss for the year	-	-	-
Charge for the year	-	-	-
Recoveries/reversal	-	-	-
Amount written off	-	-	-
Balance at Ashad end	-	-	-

Note No. 4.7

Loans and advances to customers

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Loans and advances measured at amortised cost	826,227,680	754,715,616	762,239,501
Less: Impairment allowances			
Collective Allowances	(2,431,828)	(2,474,874)	(2,774,115)
Individual Allowances	(40,220,667)	(26,137,440)	(19,800,069)
Net amount	783,575,185	726,103,303	739,665,317
Loans and advances measured at FVTPL			
Total	783,575,185	726,103,303	739,665,317



Note No. 4.7.1

Analysis of Loans and advances- By Product

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Product			
Term Loans	-	-	-
Short term, term loan	-	-	-
Long term, Term loan	-	-	-
Hire purchase loan	-	-	-
Personal Residential Loans	-	-	-
Staff loans	2,514,984	1,155,872	717,281
Other Loans	785,574,802	737,400,212	752,672,874
Sub Total	788,089,786	738,556,084	753,390,155
Interest receivable	38,137,894	16,159,533	8,849,346
Grand Total	826,227,680	754,715,616	762,239,501

Note No. 4.7.2

Analysis of Loans and advances- By Collateral

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Secured			
Immovable assets	-	-	-
Government Guarantee	-	-	-
Collateral of Government securities	-	-	-
Collateral of fixed deposit receipt	-	-	-
Group Guarantee	823,712,696	737,400,212	752,672,874
Personal Guarantee	-	-	-
Other collateral	2,514,984	1,155,872	717,281
Subtotal	826,227,680	738,556,084	753,390,155
Unsecured			
Grand Total	826,227,680	738,556,084	753,390,155

Note No. 4.7.3

Allowances for Impairment

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Collective allowance for impairment			
Balance at Shrawan 1	2,474,874	2,774,115	3,718,536
Impairment loss for the year	-	-	-
Charge for the year	248,155	343,287	-
Recoveries/reversal during the year	(291,201)	(642,529)	(944,421)
Write-offs	-	-	-
Exchange rate variance on foreign currency	-	-	-
Other Movement	-	-	-
Balance at Ashad end	2,431,828	2,474,874	2,774,115
Specific allowance for impairment			
Balance at Shrawan 1	26,137,440	19,800,069	34,598,437
Impairment loss for the year	-	-	-
Charge/for the year	15,436,501	8,547,457	1,914,529
Recoveries/reversal during the year	(1,353,274)	(2,210,086)	(16,712,897)
Other movement	-	-	-
Balance at Ashad end.	40,220,667	26,137,440	19,800,069
Total Allowance for impairment	42,652,495	28,612,314	22,574,184



Note No. 4.8

Investment securities

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Investment securities measured at amortised cost	-	-	-
Investment Securities measured at FVTOCI	-	-	-
Total	-	-	-

Note No. 4.8.1

Investment securities measured at ammortized cost

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Fixed Deposits	-	-	-
Less: specific allowances for impairment	-	-	-
Total	-	-	-

Note No. 4.8.2

Investment in equity measured at fair value through other comprehensive income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Equity instrument	-	-	-
Quoted equity instrument	-	-	-
Unquoted equity instrument	-	-	-
Total	-	-	-

Note No. 4.9

Current tax assets

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Current tax assets			
Current year income tax assets	5,033,036	3,098,173	1,223,883
Tax assets of prior periods	-	-	-
Total	5,033,036	3,098,173	1,223,883
Current tax Liabilities			
Current year income tax liabilities	7,938,060	15,255	-
Tax Liabilities of prior periods	-	-	-
Total	7,938,060	15,255	-
Total	(2,905,025)	3,082,918	1,223,883



Note: 4.10

Investment Properties

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
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	-	-	-



Note : 4.11

Property and Equipment

Figures in NPR

Particulars	Land	Building	Leasehold Properties	Machinery	Vehicles	Office Equipment	Other Assets	Right of Use Assets	Total			
									As at Ashad End, 2082	As at Ashad End, 2081	As at Shrawan 01, 2080	
Cost												
Balance as on Shrawan 01, 2080	6,435,140	3,900,644	358,490	-	4,126,700	7,523,081	-	-	-	-	-	22,344,055
Addition during the Year	-	-	-	-	-	372,279	-	-	-	-	-	-
Acquisition	-	-	-	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End, 2081	6,435,140	3,900,644	358,490	-	4,126,700	7,895,360	-	-	-	-	22,716,334	-
Addition during the Year	-	-	-	-	-	-	-	-	-	-	-	-
Acquisition	-	-	-	-	-	626,609	-	11,670,585	-	12,297,194	-	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End, 2082	6,435,140	3,900,644	358,490	-	4,126,700	8,521,969	-	11,670,585	-	35,013,528	-	-
Depreciation and Impairment	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Shrawan 01, 2080	-	325,134	97,688	-	3,009,757	5,437,157	-	-	-	-	-	8,869,736
Adjustment	-	6,995	88,476	-	69,426	628,022	-	-	-	-	-	792,919
Restated Balance	-	332,129	186,164	-	3,079,183	6,065,179	-	-	-	-	-	9,662,655
Depreciation charge for the Year	-	194,899	51,013	-	348,854	854,014	-	-	-	-	1,448,779	-
Impairment for the Year	-	-	-	-	-	-	-	-	-	-	-	-
Disposal	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End, 2081	-	527,028	237,177	-	3,428,037	6,919,193	-	-	-	-	11,111,435	-
Depreciation charge for the Year	-	195,433	51,153	-	349,809	847,672	-	2,688,187	-	4,132,254	-	-
Impairment for the Year	-	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End, 2082	-	722,460	288,330	-	3,777,846	7,766,865	-	2,688,187	-	15,243,689	-	-
Capital Work in Progress												
Capital Work in Progress 2079.04.01	-	-	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2080.03.31	-	-	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2081.03.31	-	-	-	-	-	-	-	-	-	-	-	-
Net Book Value as on Shrawan 01, 2080	6,435,140	3,568,516	172,326	-	1,047,517	1,457,902	-	-	-	-	-	12,681,400
Net Book Value as on Ashad End, 2081	6,435,140	3,373,617	121,313	-	698,663	976,167	-	-	-	-	11,604,900	-
Net Book Value as on Ashad End, 2082	6,435,140	3,178,184	70,160	-	348,854	755,104	-	8,982,398	-	19,769,839	-	-



Note : 4.12

Goodwill and Intangible Assets

Figures in
NPR

Particulars	Goodwill	Software		Other	Total As at Ashad End, 2082	Total As at Ashad End, 2081	Total As at Shrawan 01, 2080
		Purchased	Developed				
Cost							
Balance as on Shrawan 01, 2080	-	1,104,068	-	-			1,104,068
Addition during the Year						-	
Acquisition		-				-	
Capitalization						-	
Disposal during the year						-	
Adjustment/Revaluation		-				-	
Balance as on Ashad End, 2081		1,104,068	-	-	-	-	1,104,068
Addition during the Year							
Acquisition	-	-			-	-	
Capitalization					-	-	
Disposal during the year					-	-	
Adjustment/Revaluation		-			-	-	
Balance as on Ashad End, 2082	-	1,104,068	-	-	1,104,068		
Ammortization and Impairment							
Balance as on Shrawan 01, 2080		792,887					792,887
Adjustment		95,968					95,968
Restated Balance		888,855					888,855
Ammortization charge for the Year		71,672				71,672	
Impairment for the year		-				-	
Disposals		-				-	
Adjustment		-				-	
Balance as on Ashad End, 2081		960,527				960,527	
Ammortization charge for the Year		71,869			71,869		
Impairment for the year		-			-		
Disposals		-			-		
Adjustment		-			-		
Balance as on Ashad End, 2082	-	1,032,396	-	-	1,032,396		
Capital Work in Progress	-	-	-	-	-	-	-
Net Book Value as on Shrawan 01, 2080	-	215,213	-	-			215,213
Net Book Value as on Ashad End, 2081	-	143,541	-	-		143,541	
Net Book Value as on Ashad End, 2082	-	71,672	-	-	71,672		



Note: 4.13

Deferred Tax

Figures in NPR

Current Year

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and equipment	-	897,763	897,763
Intangible Assets	47,351	-	(47,351)
Employees' defined benefit plan	878,429	-	(878,429)
Lease liabilities	3,123,241	-	(3,123,241)
Provisions	603,572	-	(603,572)
Other temporary differences	1,827,645	-	(1,827,645)
Deferred Tax on Temporary differences	6,480,238	897,763	(5,582,475)
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 2081-82			(5,582,475)
Recognized in profit or loss			
Recognized in other comprehensive income			
Recognized directly in equity			-
Deferred tax(asset)/liabilities as on Ashad End, 2081			(3,569,079)
Origination/(Reversal) during the year			(2,013,396)
Deferred tax expense/(income) recognised in profit or loss			(2,094,585)
Deferred tax expense/(income) recognised in other comprehensive income			81,189
Deferred tax expense/(income) recognised directly in equity			-
			Previous Year
Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers			-
Investment Properties			-
Investment Securities	-		-
Property and equipment	2,105,442		(2,105,442)
Intangible Assets	-	-	-
Employees' defined benefit plan	674,734	-	(674,734)
Lease liabilities	-		-
Provisions			-
Accrued Interest Receivable	-	-	-
Other temporary differences	788,903	-	(788,903)
Deferred Tax on Temporary differences	3,569,079	-	(3,569,079)
Deferred Tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
Net Deferred tax (asset)/liabilities as on year end of 2080-81			(3,569,079)
Recognized in profit or loss			
Recognized in other comprehensive income			
Recognized directly in equity			
Deferred tax(asset)/liabilities as on Shrawan 01, 2080			(3,472,469)
Origination/(Reversal) during the year			(96,610)
Deferred tax expense/(income) recognised in profit or loss			(164,931)
Deferred tax expense/(income) recognised in other comprehensive income			68,321
Deferred tax expense/(income) recognised directly in equity			-



Note: 4.14

Other Assets

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Assets held for sale	-	-	-
Other Non-Banking Assets	-	-	-
Bills Receivable	-	-	-
Accounts receivable	-	347,515	448,112
Accrued income	7,157	-	-
Prepayments and deposits	478,480	263,914	269,734
Income tax deposit	-	-	-
Deferred Employee Expenditure	-	-	-
Expenses to be written off	-	-	-
Other	-	-	-
Insurance Claim Receivable	-	-	-
Stationery Stock	316,939	26,032	120,995
Staff Advances	511,849	-	-
Fixed Deposits	-	-	-
Other Receivables	8,204,312	7,918,312	7,918,312
Total	9,518,737	8,555,774	8,757,153

Note:4.15

Due to Bank and financial institution

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Borrowing from BFIs	-	-	-
Settlement and clearing accounts	-	-	-
Other	-	-	-
Total	-	-	-

Note:4.16

Due to Nepal Rastra Bank

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Refinance from NRB	-	-	-
Standing liquidity facility	-	-	-
Lender of last resort facility from NRB	-	-	-
Securities sold under repurchase agreement	-	-	-
Other payable to NRB	-	-	-
Total	-	-	-



Note:4.17

Derivative financial instruments

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Held for trading			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Held for risk management			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Total	-	-	-

Note:4.18

Deposits from Customers

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Institutions Customers:			
Term deposits	-	-	-
Call Deposits	-	-	-
Other	-	-	-
Sub total:	-	-	-
Individual Customers:			
Compulsory Saving Deposits	133,837,395	127,228,390	132,927,825
Voluntary Saving Deposits	37,091,133	34,062,470	43,912,991
Other	-	-	-
Sub total:	170,928,528	161,290,860	176,840,817
Total	170,928,528	161,290,860	176,840,817

Note:4.19

Borrowing

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Domestic Borrowing			
Nepal Government	-	-	-
Other licensed institution	562,308,671	521,458,781	541,320,909
Other	-	-	-
Sub total	562,308,671	521,458,781	541,320,909
Foreign Borrowing			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Bank	-	-	-
Other institutions	-	-	-
Sub total	-	-	-
Total	562,308,671	521,458,781	541,320,909



Note:4.20

Provisions

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contract	-	-	-
Other Provisions	-	-	-
Total	-	-	-

Note:4.20.1

Movement in provision

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Balance at shrawan 1st	-	-	-
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
Balance at Ashadh End	-	-	-

Note:4.21

Other liabilities

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Liability for employees defined benefit obligations	2,928,096	2,890,126	2,447,541
Liability for long-service leave	2,011,906	2,344,140	2,160,845
Staff Welfare Fund	-	-	-
Short-term employee benefits	1,419	-	282,477
Bills payable	-	-	-
Creditors and Accruals	599,492	202,310	179,193
Interest payable on deposit	0	50,223	8,921,431
Interest payable on borrowing	-	-	-
Provision for Financial Fraud & Doubtful Debt	7,978,800	7,918,312	7,918,312
Unpaid Dividend	314,166	314,166	314,166
Liabilities under finance lease	-	-	-
Employee bonus payable	1,029,674	209,117	167,332
Other			
Audit Fee	167,250	388,876	256,997
Service Fee	1,948,589	3,946,549	3,303,700
Liabilities for Insurance Claim	-	-	-
Insurance Premium	585,079	4,695,319	2,201,620
Lease Liabilities	10,410,803	-	-
Liabilities for Debt Securitization Fund	-	-	-
Liabilities for Insurance Claim of Debt & Savings Securitization Fund	265,939	265,939	187,606
TDS Liabilities	407,359	288,912	297,551
Other Payables	420,206	477,268	221,903
Total	29,068,778	23,991,257	28,860,673



Note:4.21.1

Defined benefit obligation

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Present value of funded obligations	2,928,096	2,890,126	2,447,541
Total present value of obligations	2,928,096	2,890,126	2,447,541
Fair value of plan assets			
Present value of net obligations	2,928,096	2,890,126	2,447,541
Recognised liability for defined benefit obligation	2,928,096	2,890,126	2,447,541

Note:4.21.2

Plan Assets

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
Total	-	-	-

Note:4.21.3

Movement in the present value of defined benefit obligations

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Defined benefit obligation at Shrawan 1st	2,890,126	2,447,541	1,936,920
Actuarial losses	(270,630)	(227,738)	(9,179)
Benefit paid	(409,488)	-	(72,204)
Current service cost and interest	718,088	670,323	592,004
Defined benefit obligation at Ashad end	2,928,096	2,890,126	2,447,541

Note:4.21.4

Movement in the fair value of plan assets

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Fair value of plan assets at shrawan 1st	-	-	-
Contributions paid into the plan	-	-	-
Benefit paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
Fair value of plan assets at Ashad end	-	-	-

Note:4.21.5

Amount recognised in profit or loss

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Current service cost	500,045	438,143	398,312
Interest on obligation	218,043	232,180	193,692
Expected return on plan assets	-	-	-
Total	718,088	670,323	592,004



Note:4.21.6

Amount recognised in other comprehensive income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Acturial (gain)/loss	(270,630)	(227,738)	(9,179)
Total	(270,630)	(227,738)	(9,179)

Note:4.21.7

Actuarial assumptions

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Discount rate	7.00%	8.00%	10.00%
Expected return on plan assets	0.00%	0.00%	0.00%
Future salary increase	5.00%	5.00%	5.00%
Withdrawal rate	15.00%	15.00%	15.00%

Note:4.22

Debt securities issued

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Debt securities issued designated at fair value through profit or loss	-	-	-
Debt securities issued at amortised cost	-	-	-
Total	-	-	-

Note:4.23

Subordinated liabilities

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Redeemable preference shares	-	-	-
Irredeemable cummulative preference shares(liabilities component)	-	-	-
Other	-	-	-
Total	-	-	-



Note:4.24

Share capital

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Ordinary shares (including Calls in Advance)	84,340,550	79,211,300	79,211,300
Convettible preference share(Equity component)	-	-	-
Irredemable preference share(Equity component)	-	-	-
Perpetual debt(Equity component only)	-	-	-
Total	84,340,550	79,211,300	79,211,300

Note:4.24.1

Ordinary shares

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Authorized capital:			
Ordinary share of Rs.100 each	150,000,000	150,000,000	150,000,000
Issued capital:			
Ordinary share of Rs.100 each	84,340,550	79,211,300	79,211,300
Subscribed and paid of capital:			
Ordinary share of Rs.100 each	84,340,550	79,211,300	79,211,300
Calls in Advance	-	-	-
Total	84,340,550.00	79,211,300.00	79,211,300.00

Note:4.24.2

Ordinary share ownership

Figures in NPR

Particulars	As at Ashad End, 2082		Restated* As at Ashad End, 2081		Restated* As at Shrawan 01, 2080	
	Percent	Amount	Percent	Amount	Percent	Amount
Domestic ownership(Promoter)						
Nepal Government	-	-	-	-	-	-
"A" class licensed institutions	-	-	-	-	-	-
Other licensed institutions	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-
Other	70%	59,038,400	75%	59,038,400	75%	59,038,400
Domestic ownership(public)						
Nepal Government	-	-	-	-	-	-
"A" class licensed institution	-	-	-	-	-	-
Other licensed institutions	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-
Other	30%	25,302,150	25%	20,172,900	25%	20,172,900
Foreign ownership Promoter	-	-	-	-	-	-
Foreign ownership public	-	-	-	-	-	-
Total	100.00%	84,340,550	100.00%	79,211,300	100.00%	79,211,300



Share Details of Person/Group/Firm/Company holding 0.5% of more share out of Paid Up Capital of NRS. 8,43,40,550.

S.N	First Holder's Name	%	No. of Shares	Amount
1	SINHA BAHADUR KARMACHARYA	5.05%	42,584.00	4,258,400.00
2	RAJENDRA MALLA	4.18%	35,250.00	3,525,000.00
3	INDRA MAYA GOPAJU	4.05%	34,181.00	3,418,100.00
4	MADAN GOPAL SHRESTHA	3.37%	28,456.00	2,845,600.00
5	SURESH KUMAR BHAILA	2.92%	24,655.00	2,465,500.00
6	DURGA PRASAD MALLA	2.39%	20,172.00	2,017,200.00
7	RAM CHANDRA KARMACHARYA	1.20%	10,086.00	1,008,600.00
8	RITU SINGH BAIDHYA	1.07%	9,020.00	902,000.00
9	MILAN ADHIKARI	1.06%	8,965.00	896,500.00
10	KILESHWOR MALLA	1.06%	8,965.00	896,500.00
11	DIPAK RAJ SILWAL	0.93%	7,844.00	784,400.00
12	RAMA DEVI SHRESTHA	0.88%	7,380.00	738,000.00
13	REKHA ARYAL	0.83%	6,970.00	697,000.00
14	RENU KUMARI BAJRACHARYA	0.78%	6,560.00	656,000.00
15	RENU STHAPIT	0.78%	6,560.00	656,000.00
16	BINJU TAMRAKAR STHAPIT	0.71%	6,002.00	600,200.00
17	RAMGOPAL SHRESTHA	0.71%	5,997.00	599,700.00
18	RAM KUMAR DHITAL	0.70%	5,892.00	589,200.00
19	JAYANTI MASKEY	0.66%	5,603.00	560,300.00
20	DHALA NATH DHAKAL	0.60%	5,043.00	504,300.00
21	MUKTI SUVEDI	0.53%	4,482.00	448,200.00
22	NARAYAN MAN DANGOL	0.53%	4,482.00	448,200.00
23	RAJU GIRI	0.53%	4,482.00	448,200.00
24	SUJAN KUMAR SHRESTHA	0.53%	4,482.00	448,200.00
25	SUKUMAN DANGOL	0.53%	4,482.00	448,200.00
26	BEENA SHRESTHA	0.53%	4,482.00	448,200.00
27	BEKULAXMI SHRESTHA	0.53%	4,482.00	448,200.00
28	CHHAYA MASKEY	0.53%	4,482.00	448,200.00
29	GOPAL BAHADUR SAPKOTA	0.53%	4,482.00	448,200.00
30	NARAYAN SHRESTHA	0.53%	4,482.00	448,200.00
31	RAJU MALLA	0.53%	4,482.00	448,200.00
32	RUKMINI DHAKAL	0.53%	4,482.00	448,200.00
33	BISHWA RAM PRAJAPATI	0.53%	4,482.00	448,200.00
34	RAMOLA MASKEY	0.53%	4,482.00	448,200.00
35	HARISARAN DHIMAL	0.53%	4,482.00	448,200.00
36	ANJU PRADHAN AMATYA	0.53%	4,482.00	448,200.00
37	DINESH PRASAD SHRESTHA	0.53%	4,482.00	448,200.00
38	KESHAV LAL SHRESTHA	0.53%	4,482.00	448,200.00



Note:4.25

Reserves

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Statutory General Reserve	4,758,422	4,567,570	4,337,989
Capital reserve	3,648,700	3,648,700	3,648,700
Exchange equalization reserve	-	-	-
Investment adjustment reserve	-	-	-
Corporate social responsibility reserve	42,553	33,010	47,641
Client protection Fund	10,141,166	9,646,290	9,242,902
Capital redemption reserve	-	-	-
Regulatory reserve	23,199,659	10,455,329	6,694,375
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	-
Dividend equalization reserve	-	-	-
Actuarial reserve	348,857.60	159,416.60	-
Special reserve	-	-	-
Debenture redemption reserve	-	-	-
Other reserve	1,906,325	3,798,449	6,356,987
Total	44,045,683	32,308,764	30,328,594
	-	-	-

Note: 4.26

Contingent Liabilities and Commitment

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Contingent Liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease commitment	10,410,802.99	-	-
Litigation	-	-	-
others	-	-	-
Total	10,410,802.99	-	-

Note: 4.26.1

Capital commitments

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
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	-	-	-



Note No. 4.26.2

Lease Commitments

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081	Restated* As at Shrawan 01, 2080
Operating lease commitments			
Future minimum lease payment under non cancellable operating lease, where the bank is lessee	-	-	-
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Sub Total	-	-	-
Finance lease commitments			
Future minimum lease payment under non cancellable operating lease, where the bank is lessee	10,410,802.99	-	-
Not later than 1 year	2,646,780.67	-	-
Later than 1 year but not later than 5 years	7,764,022.33	-	-
Later than 5 years	-	-	-
Sub Total	10,410,802.99	-	-
Grand Total	10,410,802.99	-	-

Note No. 4.26.3

Litigation

The microfinance does not have any litigations that may result in contingent liability.

Note: 4.27

Interest income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Cash and cash equivalents	515,824	1,124,392
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Loans and Advances to Financial Institutions	-	-
Loans and advances to customers	119,607,381	122,188,278
Investment securities	-	-
Loans and advances to staff	154,405	85,299
Other.	-	-
Total interest income	120,277,610	123,397,968

Note: 4.28

Interest expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	13,823,144	13,649,387
Borrowing	45,468,560	69,157,030
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	905,028
Total interest expense	59,291,704	83,711,445



Note: 4.29

Fees and Commission Income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Loan Administration fees	-	-
Service fees	5,423,406	6,397,546
Commitment fees	-	-
Card Issuance fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage fees	-	-
Other Fees and Commission Income	2,009,948	9,568,195
Total Fees and Commission Income	7,433,354	15,965,741

Note: 4.30

Fees and commission expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Service Fees on Borrowings	1,033,000	1,176,655
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Pre-payment Charge expenses	217,384	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	42,811	-
Total Fees and Commission Expense	1,293,195	1,176,655

Note: 4.31

Net trading income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	-	-
Other	-	-
Total Net trading income	-	-

Note: 4.32

Other operating income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Foreign Exchange Revaluation Gain	-	-
Gain/Loss on sale of investment securities	-	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
Total other operating income	-	-



Note: 4.33

Impairment charge/(reversal) for loan and other losses

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	14,040,182	6,038,130
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with bank and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total impairment charge/(reversal) for loan and other losses	14,040,182	6,038,130

Note: 4.34

Personnel Expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Salary	12,676,822	11,037,040
Allowances	12,299,221	10,556,531
Gratuity & Provident Fund Expenses	1,793,217	1,536,914
Uniform	15,570	-
Training & Development Expense	975,619	463,506
Leave encashment	416,348	979,519
Medical	12,000	-
Insurance	-	7,275
Security Guard Expenses & Daily Wages	6,900	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Finance expenses under NFRS	-	-
Other Expenses Related to Staff	3,475	-
Sub-Total	28,199,172	24,580,784
Employees Bonus	917,173	118,505
Total personnel expenses	29,116,345	24,699,290

Note: 4.35

Other operating expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Directors' fee	-	-
Directors' expense	-	-
Auditors' remuneration	169,500	355,950
Other audit related expense	109,669	232,855
Professional and legal expense	259,159	527,144
Office administration expense	10,545,158	9,490,065
Operating lease expense	685,931	4,222,314
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	-	-
Client Protection expense	-	-



Onerous lease provision	-	-
Other		
Finance Cost on Lease	1,109,983	-
Other.	-	-
Total other operating expense	12,879,400	14,828,328

Note No 4.35.1

Office Administration Expenses

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Water and electricity	176,164	230,121
Repair and maintenance		
(a) Building	-	-
(b) Vehicle	425,294	407,044
(c) Computer and accessories	72,995	-
(d) Office equipment and furniture	20,685	34,550
(e) Other	228,741	71,265
Insurance	270,354	283,487
Postage, internet, telephone, fax	729,658	615,997
Printing and stationery	453,820	925,610
News paper, books and journals	-	168,000
Advertisement	401,320	134,131
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	3,027,664	3,079,650
Travel allowance and expense	1,358,513	1,093,102
CEO Travel Allowance and expense	-	-
Guest Entertainment Expenses	-	19,231
Annual/special general meeting expense	172,406	121,144
Meeting Expenses		
(a) Meeting Allowance	246,000	276,000
(b) Other Expenses	44,370	17,940
Other		
Website	-	-
Closing Expenses	55,180	-
AMC Charges	527,144	-
Bank Charge	22,734	-
Rates, Taxes, Registration & Renewal	605,347	822,811
Fuel Expenses	586,717	678,566
Office Expenses	577,312	-
Others.	542,740	511,416
Total	10,545,158	9,490,065

Note: 4.36

Depreciation & Amortisation

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Depreciation on Property and Equipment	4,132,254	1,448,779
Depreciation on investment property	-	-
Amortisation of intangible assets	71,869	71,672
Total depreciation and amortisation	4,204,123	1,520,452



Note: 4.37

Non operating income

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Recovery of loan written off	-	20,116
other income		
Bargain Purchased Gain	-	-
Reversal of Lease Liabilities	-	-
other income	-	195,405
Total non operating income	-	215,521

Note: 4.38

Non Operating Expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	60,487	-
Total non operating Expenses	60,487	-

Note: 4.39

Income tax expense

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Current tax expense	7,965,851	15,255
Current year	7,938,060	15,255
Adjustment for prior years	27,791	-
Deferred tax expense	(2,094,585)	(164,931)
Origination and reversal of temporary differences	(2,094,585)	(164,931)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	5,871,266	(149,676)

4.39.1

Reconciliation of tax expense and accounting profit

Figures in NPR

Particulars	As at Ashad End, 2082	Restated* As at Ashad End, 2081
Profit before tax	6,825,528	7,604,930
Tax amount at tax rate of 30%	2,047,658	2,281,479
Add: Tax effect of expenses that are not deductible for tax purpose	1,686,342	234,883
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	4,204,059	(2,501,108)
Total income tax expense	7,938,060	15,255
Effective tax rate	116.30%	0.20%

**5 Disclosure and Additional Information****5.1. Risk Management**

Risk Management structure of the Laghubitta has set clear separation between business function and risk management function. Accordingly, the Laghubitta has set up a Risk Management Department (RMD). The RMD 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 to discuss the reports thereon and issue instructions as appropriate.

Risk taking is an inherent part of financial institutions providing microfinance services, as it provides financial services to low income groups and individuals. Thus, management of risk plays a crucial role in smooth running of any microfinance and failure in doing so can have devastating consequences.

In order to manage the risks that come with running a business, the Laghubitta has a separate Recovery & Risk Management Department. It oversees risks that arise from everyday operations as well as looks at global and domestic outlook and its potential implications on microfinance. The findings of this analysis are then presented to Senior Management, the Risk Management Committee, and the Board for discussion. If necessary, instructions are issued based on these findings.

i. Risk Management Committee:

The Risk Management Committee (RMC) is an independent committee headed by a non-executive Director, responsible for overall risk management in the Laghubitta and to oversight the implementation of risk management framework in the Laghubitta. RMC assists the Board of Directors in fulfilling its oversight responsibilities with regards to risk appetite that the Laghubitta 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. Currently, the Risk Management Committee comprises of following Members:

S.N.	Name	Position
1	Rama Devi Shrestha	Cordinator
2	Kumar Raj Joshi	Member
3	Ganesh Balami	Member
4	Bhimshen Majhi	Member-Secretary

ii. Risk Governance

Laghubitta has prepared and implemented various policies and procedures to mitigate the risk at enterprises level arising to the Laghubitta and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. Through its Risk Management Policy, the Laghubitta seeks to efficiently manage credit, market and liquidity risks which arise directly through the Laghubitta's financial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. The Laghubitta's risk governance structure is such that the responsibility

for maintaining risk within the Laghubitta risk blanket is cascaded down from the Board to the appropriate functional, 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.

iii. Internal Control

The Board is responsible for ensuring the Laghubitta has appropriate internal control framework in place that supports the achievement of the strategies and objectives. The various functions of the Laghubitta shall be looked upon with a view to establish a proper control mechanism is in place during expansion and growth 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.

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 Laghubitta's internal control system and effective implementation of policies is reviewed regularly by the Board, its Committees, Management and Internal Audit Department. Internal Audit Reports are periodically forwarded to the Audit Committee for review and the committee issues appropriate corrective action in accordance with the issue involved to the respective department or branches.

5.1.1. Credit Risk

Credit Risk is the probability of loss of principle and reward associated with it due to failure of borrower to meet his contractual obligations to pay the Laghubitta in accordance with agreed terms. As credit (financing) is the significant part of Laghubitta activities, the policy, procedure and framework related to credit activities and credit risk management formulated by the Laghubitta has been implemented effectively to mitigate/ minimize the credit risk of the Laghubitta.

Credit Risk Management is ultimately the responsibility of the Board of Directors hence overall strategy as well as significant policies has to be reviewed by the board regularly. Further, Senior Management is responsible for implementing the Laghubitta's credit risk management strategies and policies and ensuring that procedures are put in place to manage and control credit risk and the quality of credit portfolio in accordance with these policies.

5.1.2. Market Risk

Market risk can be defined 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) and volatilities of those prices. The Laghubitta 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, 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.

5.1.3. Liquidity Risk

Liquidity risk is defined as the risk that the Laghubitta will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash. Liquidity risk arises because of the possibility that the Laghubitta 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 if the Laghubitta is unable to obtain funding for liquid asset positions on acceptable terms. Laghubitta is unable to invest in accordance with customer demand and is also unable to repay savings and other legal obligations on time due to a lack of liquidity. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and adopted a policy



of managing assets with liquidity in mind and monitoring future cash flows and various liquidity ratios periodically.

5.1.4. Operational risk

Operational Risk is defined as the risk of potential loss resulting from inadequate or failed internal processes, people and systems or from the impact of external events, including legal risks for the Laghubitta. Operational Risk is pervasive across all the functions of the Laghubitta and is influenced by all resources, including human resource, systems and procedural designs, deployed by the Laghubitta to carry out those functions. Operational Risk can be caused by both internal and external sources such as fraud, business interruptions, system failures, damage to physical infrastructure, failure in execution and service delivery, inherent risks in products, customers, inadequacy in procedures or flawed process designs, and business practices. The risk can occur in any business function or the business supporting functions.

The Laghubitta is committed to be governed with a strong culture of risk management and ethical business practices and therefore to averse it from potentially damaging operational risk events and is in a sound position to deal effectively with those events that do occur. The adequacy and effectiveness of the policies and procedures rolled out by Laghubitta and their effective implementation is closely monitored by the department to ensure that they have continuing relevance in line with regulatory requirement and adjusts to dynamic risk environment of the industry.

5.1.5. Interest Rate Risk

Interest rate risk is the potential that a change in overall interest rates will increase the cost of funds. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and has implemented a policy of managing assets with interest rates in mind, monitoring interest rates on a regular basis, and making repayment accordingly.

5.1.6. Strategic Risk

Strategic Risk is the risk of potential failures in strategic planning, which may lead to an organization not achieving its core objectives. It is the risk arising from adverse business decisions or the failure to implement appropriate business decisions in a manner that is consistent with the organization's strategic goals. Strategic Risk Management requires assessing, managing and measuring the risk associated with business strategy. It involves evaluating possible events and scenarios that may have an impact on our strategy and how they might affect the value of the Laghubitta taking into account the overall economic and social environment of the country while setting tolerable levels of risk.

5.1.7. Compliance Risk

Compliance risk is an organization's potential exposure to legal penalties, financial forfeiture and material loss, resulting from its failure to act in accordance with applicable laws and regulations, internal policies or prescribed best practices. Laghubitta takes the responsibility of following best practices and industry standards very seriously. The respective departments and units of Laghubitta are responsible for ensuring that compliance with related and applicable laws and regulations and finally Internal Audit Department of the Laghubitta reporting on compliance risks in matters relating to the Laghubitta.

5.2. Capital management

The Laghubitta'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.

a. Qualitative disclosures

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



all material risks and an effective regime for assessing and maintaining adequate capital. The Microfinance has BODs approved risk management policies for proper governance.

b. Quantitative Disclosures

Capital Structure and Capital Adequacy Ratio

At the month end of Ashadh, 2082			
A.	Core Capital		(Rs. In '000)
S.No.	Description	Period	
		Current	Previous* Restated
1	Paid up Capital (ordinary shares)	84,341	84,341
2	Proposed bonus share	-	-
3	Share premium	-	-
4	Irredeemable preferential share	-	-
5	General Reserve Fund	4,758	4,568
6	Accumulated profit/(loss)	(26,567)	(14,316)
7	Profit & loss a/c as per balance-sheet	-	-
8	Capital Redemption Reserve Fund	-	-
9	Capital Adjustment Fund	-	-
10	Calls in advance	-	-
11	Other Free Reserves	5,582	3,569
12	Transition Effect from Regulatory Impairment to Expected Credit Loss Model	-	-
Deductions:			
a	Goodwill	-	-
b	Deferred tax assets	5,582	3,569
b	Investment on shares and securities in excess of limits	-	-
c	Investment to the company having financial interests	-	-
d	Fictitious Asset	-	-
e	Investment on land and building for self use not complying the Directives of NRB	-	-
f	Investment on land development and housing construction in excess of limits	-	-
g	Underwriting share not sold within the stipulated time	-	-
h	Credit and other facilities banned by the prevailing laws	-	-
Total Core Capital (A)		62,532	74,592
B.	Supplementary capital		
S.No.	Description	Period	
		Current	Previous* Restated
1	General Loan Loss Provision	2,459	3,176
2	Additional loan loss provision	5,861	5,114
3	Hybrid capital instruments	-	-
4	Unsecured Subordinated Term Debt	-	-
5	Exchange Equalization Fund	-	-
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	-	-
7	Investment adjustment Fund	-	-
Total Supplementary Capital (B)		8,320	8,290
C.	Total Capital Fund (A+B)	70,852	82,882
D.	Minimum capital Fund to be maintained based on Risk Weighted Assets:		
1	Minimum Capital Fund Required (8.0 % of RWA)	70,506	63,866
2	Minimum Core Capital Required (4.0 % of RWA)	35,253	31,933
3	Capital Fund maintained (in %)	8.04%	10.38%
4	Core Capital maintained (in %)	7.10%	9.34%



Statement of Risk Weighted Assets (RWA)

As on Ashad End, 2082 (Mid July, 2025)

A.		On-Balance-sheet Items				(Rs. in '000)	
S.No.	Description	Weight (%)	Current period		Previous period		
			Amount	RWA	Amount	RWA	
1	Cash Balance	0	278.06	-	2,390.99	-	
2	Gold (Tradable)	0	-	-	-	-	
3	NRB Balance	0	32.86	-	32.86	-	
4	Investment to Govt. Bond	0	-	-	-	-	
5	Investment to NRB Bond	0	-	-	-	-	
6	Loan against Own FD	0	-	-	-	-	
7	Loan against Govt. Bond	0	-	-	-	-	
8	Accrued interests on Govt. bond	0	-	-	-	-	
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-	-	-	
10	Balance on domestic banks and financial institutions	20	39,201.44	7,840.29	35,278.14	7,055.63	
11	Loan against other banks' and financial institutions' FD	20	-	-	-	-	
12	Foreign bank balance	20	-	-	-	-	
13	Money at call	20	-	-	-	-	
14	Loan against internationally rated bank guarantee	20	-	-	-	-	
15	Investment to internationally rated Banks	20	-	-	-	-	
16	Inter-bank lending	20	-	-	-	-	
17	Investment on shares/debentures/bonds	100	-	-	-	-	
18	Other investments	100	-	-	-	-	
19	Loans & advances, bills purchase/discount	100	788,089.79	788,089.79	738,556.08	738,556.08	
20	Fixed assets	100	19,841.51	19,841.51	11,748.44	11,748.44	
21	Net interest receivables (Total IR - 8 - Interest suspense)	100	38,137.89	38,137.89	16,159.53	16,159.53	
22	Net Non-Banking Asset	100	-	-	-	-	
23	Other assets (Except advance tax payment)	100	9,518.74	9,518.74	8,555.77	8,555.77	
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-	
	Total On-Balance-sheet Items (A)		895,100.29	863,428.22	812,721.81	782,075.46	
B.		Off-Balance-sheet Items					
S.No.	Description	Weight (%)	Current period		Previous period		
			Amount	RWA	Amount	RWA	
1	Bills collection	0	-	-	-	-	
2	Forward foreign exchange contract	10	-	-	-	-	
3	L/C with maturity less than six months (Outstanding value)	20	-	-	-	-	
4	Guarantee against International rated bank's counter guarantee	20	-	-	-	-	
5	L/C with maturity more than six months (Outstanding value)	50	-	-	-	-	
6	Bid bond, performance bond and underwriting	50	-	-	-	-	
7	Loan sale with repurchase agreement	50	-	-	-	-	
8	Advance payment guarantee	100	-	-	-	-	
9	Financial and other guarantee	100	-	-	-	-	
10	Irrevocable loan commitment	100	-	-	-	-	
11	Possible liabilities for income tax	100	-	-	-	-	
12	All types of possible liabilities including acceptance	100	-	-	-	-	
13	Rediscounted bills	100	-	-	-	-	
14	Unpaid portion of partly paid share investment	100	-	-	-	-	
15	Unpaid guarantee claims	200	-	-	-	-	
16	Amount to be maintained for operational risk (2% of Total Assets)	100	17,902.01	17,902.01	16,254.44	16,254.44	
	Total Off-Balance-sheet Items (B)		17,902.01	17,902.01	16,254.44	16,254.44	
	Total Risk Weighted Assets (A) + (B)		913,002.30	881,330.22	828,976.25	798,329.89	



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:

As on Ashad End, 2082 (Mid July, 2025)

Particulars	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash equivalent	39,479,503	-	-	39,479,503
Statutory Balances and Due from Nepal Rastra Bank	32,858	-	-	32,858
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-	-
Loan and Advances to Customers	783,575,185	-	-	783,575,185
Investment Securities	-	-	-	-
Other Assets	9,518,737	-	-	9,518,737
Total Financial Assets	832,606,284	-	-	832,606,284
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	170,928,528	-	-	170,928,528
Borrowing	562,308,671	-	-	562,308,671
Other Liabilities	29,068,778	-	-	29,068,778
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	762,305,977	-	-	762,305,977
As on 31st Ashadh, 2081				
Particulars	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash equivalent	41,852,713	-	-	41,852,713
Statutory Balances and Due from Nepal Rastra Bank	32,858	-	-	32,858
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-	-
Loan and Advances to Customers	783,575,185	-	-	783,575,185
Investment Securities	-	-	-	-
Deferred Tax Assets	-	-	-	-
Other Assets	9,518,737	-	-	9,518,737
Total Financial Assets	834,979,493	-	-	834,979,493
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	170,928,528	-	-	170,928,528
Borrowing	562,308,671	-	-	562,308,671
Other Liabilities	29,068,778	-	-	29,068,778
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	762,305,977	-	-	762,305,977



5.4. Operating Segment Information

5.4.1. General information

The financial statements of Wean Nepal Laghubitta Bittiya Sanstha Limited have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) which include NFRS 8 – Operating Segments.

The company operates exclusively within Bagmati Province, providing loans to economically and socially underprivileged communities. Considering the nature of operations, products, and regulatory environment, the company has been identified as a single operating segment.

5.4.2 Information about profit or loss, assets and liabilities

Particulars	Bagmati Province
Interest Revenues from external customers	120,277,610
Inter Segment Expenses/revenues	-
Interest Income	120,277,610
Interest expenses	59,291,704
Net Interest expenses/revenue	60,985,906
Fee and Commission Income	7,433,354
Fee and Commission Expense	1,293,195
Net Fee and Commission Income	67,126,066
Impairment Charges	14,040,182
Net Operating Income	53,085,884
Personnel Expenses	29,116,345
Other Operating Expenses	12,879,400
Depreciation and amortization	4,204,123
Segment profit/(loss) Before Tax	6,886,016
Income Tax (Including Deferred Tax)	5,871,266
Segment Net Profit	1,014,750
Segment assets	867,030,270
Segment liabilities	765,211,002

5.4.3 Reconciliation of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities**(a) Revenue**

Total revenues for reportable segments	127,710,965
Other revenues	-
Elimination of intersegment revenues	-
Entity's revenues	127,710,965

(b) Profit or loss

Total profit or loss for reportable segments	1,014,750
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	-
Entity's Profit	1,014,750

(c) Assets

Total assets for reportable segments	867,030,270
Other assets	-
Unallocated amounts	-
Entity's assets	867,030,270

d) Liabilities

Total liabilities for reportable segments	765,211,002
Other liabilities	-
Unallocated liabilities	-
Entity's liabilities	765,211,002

5.4.4 Information about products and Services

Revenue from each type of product and services described in point no. 1(b) above	
Revenue from each type of product and services	
(a) Microfinance related services	127,040,736
(b) others	670,229
Total	127,710,965

5.4.5 Information about Geographical Areas

Revenues from following Geographical Areas	
(a) Domestic	127,710,965
Bagmati Province	127,710,965
(b) Foreign	-
Total	127,710,965
100% of the company's revenue is derived from operations within Bagmati Province.	
100% of the company's non-current assets are located within Bagmati Province.	

5.4.6 Information about major customers

The company serves a diverse group of individuals within underprivileged communities. The revenue from one single external customer doesn't exceed 10 percent of the entity's revenue for the Laghubitta.

**5.5. Share options and share based payment**

The Microfinance do not have a policy for share options to its employees. Similarly, during the year the laghubitta has not made any payments or settlements by issuing new shares.

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 laghubitta identifies the following as the related parties under the requirements of NAS 24.

S.N.	Name	Relationship
1	Dr. Madan Gopal Shrestha	Chairman
2	Mr. Kumar Raj Joshi	Director
3	Mr. Sukuman Dangol	Director
4	Mrs. Ramadevi Shrestha	Director
5	Mrs. Anjila Neupane	Director
6	Mr. Raju K.C.	Director
7	Mrs. Sabitra Acharya	Independent Director
8	Mr. Dipendra Khatiwada	Chief Executive Officer
9	Mr. Bhimsen Majhi	Chief Business Officer
10	Mr. Suman Shrestha	Chief Financial Officer
11	Mr. Bhimsen Majhi	Head - Credit Approval Department
12	Mr. Ganesh Balami	Head - Loan Recovery Department
13	Mr. Bhimsen Majhi	Head - Central Operation Department
14	Mr. Subash Dhital	Head - Internal Audit Department
15	Mr. Birendra Bhakta Pradhananga	Company Secretary



5.7.2. Transactions with and Payments to Directors & Key Managerial Personnel			
Board of Directors Allowances and Facilities			
S.N.	Particulars	No of Meetings	Meeting Fees
1	Board Meeting	12	196,000
2	Audit Committee Meeting	5	20,000
3	Risk Management Committee Meeting	4	16,000
4	Assets Money Laundering Prevention Committee Meeting	4	8,000
5	Karmachari Sewa Subidha Committee Meeting	3	6,000
	Total	28	246,000
5.7.3. Chief Executive Officer's Emoluments and Facilities			
S.N.	Particulars	Amount (NPR.)	Remarks
1	Short Term Employee Benefits	1,823,824	
2	Retirement Benefits	96,110	
3	Others	161,000	
	Total	2,080,934	

5.8. Merger and Acquisition

The Microfinance Institution is a merged entity formed through the merger of Nepal Seva Laghubitta Bittiya Sanstha Limited and Wean Laghubitta Bittiya Sanstha Limited.

5.9. Additional disclosure of non-consolidated entities

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

5.10. Events after reporting date

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



5.11 Disclosure effect of transition from previous GAAP to NFRSs			
1. Reconciliation of Equity			
Particulars	Explanatory note*	Date of Transition	End of last period presented under previous GAAP
Total equity under Previous GAAP		83,242,169	84,755,869
Adjustments for NFRS			
Impairment on loan and advances		-	-
Fair value and employees benefit accounting of staff loan		-	-
Lease accounting		-	-
Measurement of investment securities at fair value		-	-
Recognition of property and equipment as per NFRS	2	(888,887)	(1,209,737)
Recognition of investment property		-	-
Amortisation of debt securities issued		-	-
Deferred tax		-	-
Defined benefit obligation of employees		14,501	(355,477)
Goodwill/Bargain purchase gain		-	-
Interest Income	1	6,556,584	14,013,532
Other		-	-
Income Tax Provision		-	-
Staff Bonus Payables		-	-
Liability for long-service leave		-	-
Total Adjustments to Equity		5,682,198	12,448,318
Total equity under under NFRSs		88,924,366	97,204,187
2. Reconciliation of profit or loss			
Particulars		Explanatory note*	End of last period presented under previous GAAP
Profit or loss under GAAP			1,147,903
Adjustments for NFRS			
Interest income		1	7,456,948
Impairment of loans and advances			-
Employees benefit amortization under staff loan			-
Defined benefit obligation of employee			(597,716)
Operating lease expense			-
Amortisation expense of debt securities			-
Other operating income			-
Interest expense			-
Depreciation and Amortisation		2	(320,849)
Other			-
Staff Bonus			-
Finance Cost on Lease Liabilities			-
Income Tax Expenses			68,321
Provision on Investment Securities			-
Total Adjustments to profit or loss			6,606,704
Profit or loss under NFRSs			7,754,607
Other comprehensive income			159,417
Total Comprehensive income under NFRSs			7,914,023



3. Effect of NFRs Adoption for the Statement of Financial Position

Particulars	Explanatory Notes*	As per Old GAAP As at		Adjustments for		Restated* As at		As per Old GAAP		Adjustments for		Restated* As at	
		Shrawan 01, 2080	NFRS	NFRS	Shrawan 01, 2080	As per Old GAAP Ashad End, 2081	NFRS	End, 2081					
ASSETS													
Cash and cash equivalents	3	60,898,471	-	-	60,898,471	41,852,713	41,852,713	-	-	-	-	41,852,713	-
Statutory Balance and Due from Nepal Rastra Bank	3	32,858	-	-	32,858	32,858	32,858	-	-	-	-	32,858	-
Placement with Bank and Financial Institutions	3	-	9,000,000	-	9,000,000	-	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000
Derivative Financial Instruments		-	-	-	-	-	-	-	-	-	-	-	-
Other Trading Assets		-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to MFIs and Cooperatives		-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to customers	1	730,088,690	9,566,627	-	739,665,317	708,787,898	708,787,898	17,315,405	17,315,405	17,315,405	17,315,405	726,103,303	726,103,303
Investment securities		9,000,000	(9,000,000)	-	-	9,000,000	9,000,000	(9,000,000)	(9,000,000)	(9,000,000)	(9,000,000)	-	-
Current tax assets		-	1,223,883	-	1,223,883	-	-	3,082,918	3,082,918	3,082,918	3,082,918	3,082,918	3,082,918
Investment property		-	-	-	-	-	-	-	-	-	-	-	-
Property and Equipment	2	13,785,501	(1,104,101)	-	12,681,400	12,958,177	12,958,177	(1,353,278)	(1,353,278)	(1,353,278)	(1,353,278)	11,604,900	11,604,900
Goodwill and Intangible assets		-	215,213	-	215,213	-	-	143,541	143,541	143,541	143,541	143,541	143,541
Deferred Tax Assets		-	3,472,469	-	3,472,469	-	-	3,569,079	3,569,079	3,569,079	3,569,079	3,569,079	3,569,079
Other assets		16,463,548	(7,706,394)	-	8,757,153	10,606,586	10,606,586	(2,050,812)	(2,050,812)	(2,050,812)	(2,050,812)	8,555,774	8,555,774
Total Assets		830,279,068	5,667,697	5,667,697	835,946,765	783,238,232	783,238,232	20,706,853	20,706,853	20,706,853	20,706,853	803,945,085	803,945,085
Particulars	Explanatory Notes*	As per Old GAAP As at Shrawan 01, 2080	Adjustments for NFRS	Restated* As at Shrawan 01, 2080	As per Old GAAP Ashad End, 2081	Adjustments for NFRS	Restated* As at Ashad End, 2081						
Liabilities													
Due to Bank and Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-
Due to Nepal Rastra Bank		-	-	-	-	-	-	-	-	-	-	-	-
Derivative Financial Instrument		-	-	-	-	-	-	-	-	-	-	-	-
Deposits from customers		176,840,817	(0)	176,840,817	161,290,860	161,290,860	161,290,860	-	-	-	-	161,290,860	161,290,860
Borrowings		541,320,909	-	541,320,909	521,458,781	521,458,781	521,458,781	-	-	-	-	521,458,781	521,458,781
Current Tax Liabilities		-	-	-	-	-	-	-	-	-	-	-	-
Provisions		-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liabilities		-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	4	28,875,174	(14,501)	28,860,673	15,732,723	15,732,723	15,732,723	8,258,534.46	8,258,534.46	8,258,534.46	8,258,534.46	23,991,257	23,991,257
Debt securities issued		-	-	-	-	-	-	-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities		747,036,900	(14,501)	747,022,398	698,482,363	698,482,363	698,482,363	8,258,534	8,258,534	8,258,534	8,258,534	706,740,898	706,740,898
Equity													
Share Capital		79,211,300	-	79,211,300	79,211,300	79,211,300	79,211,300	-	-	-	-	79,211,300	79,211,300
Share Premium		-	-	-	-	-	-	-	-	-	-	-	-
Retained Earnings	1, 2	(19,603,351)	(1,012,177)	(20,615,528)	(16,149,449)	(16,149,449)	(16,149,449)	1,833,573	1,833,573	1,833,573	1,833,573	(14,315,876)	(14,315,876)
Reserves	1, 2	23,634,219	6,694,375	30,328,594	21,694,019	21,694,019	21,694,019	10,614,745	10,614,745	10,614,745	10,614,745	32,308,764	32,308,764
Total Equity		83,242,169	5,682,198	88,924,367	84,755,869	84,755,869	84,755,869	12,448,319	12,448,319	12,448,319	12,448,319	97,204,188	97,204,188
Total Liabilities and Equity		830,279,068	5,667,697	835,946,765	783,238,232	783,238,232	783,238,232	20,706,853	20,706,853	20,706,853	20,706,853	803,945,085	803,945,085

**4. Effect of NFRSs adoption for statement of profit or loss and other comprehensive income**

For the year ended Ashad End, 2081 (the latest period presented under previous GAAP)

Particulars	Explanatory Notes*	As per Old GAAP Ashad End, 2081	Adjustments for NFRS	Restated* As at Ashad End, 2081
Interest income	1	115,855,722	7,542,247	123,397,968
Interest expense		(83,711,445)	-	(83,711,445)
Net interest income		32,144,276	7,542,247	39,686,523
Fees and commission income		16,051,040	(85,299)	15,965,741
Fees and commission expense	3	-	(1,176,655)	(1,176,655)
Net fee and commission income		16,051,040	(1,261,954)	14,789,086
Net interest and commission income		48,195,316	6,280,293	54,475,609
Net trading income		-	-	-
Other operating income		-	-	-
Total operating income		48,195,316	6,280,293	54,475,609
Impairment charge/(reversal) for loans and other losses		6,038,130	-	6,038,130
Net operating income		42,157,186	6,280,293	48,437,479
Operating expense		-	-	-
Personnel expenses	3	(23,983,069)	(716,221)	(24,699,290)
Other Operating expenses	3	(17,204,585)	2,376,257	(14,828,328)
Depreciation and Amortization	1 & 3	-	(1,520,452)	(1,520,452)
Operating Profit		969,532	6,419,878	7,389,409
Non-operating Income		215,521	-	215,521
Non-operating expense		-	-	-
Staff Bonus	3	(118,505)	118,505	-
Profit before income tax		1,066,548	6,538,383	7,604,930
Income tax expense				
Current Year Income Tax		(15,255)	-	(15,255)
Deferred Tax income		96,610	68,321	164,931
Profit for the period		1,147,903	6,606,704	7,754,607
Other comprehensive Income		-	159,417	159,417
Total Comprehensive Income for ther period		1,147,903	6,766,121	7,914,023

5. Effect of NFRS adoption for statement of cash flows

For the year ended 31.03.2081 (the latest period presented under previous GAAP)

Particulars	Explanatory Notes*	Previous GAAP	Effect of transition to NFRS	Amount as per NFRS
Net cash flows from operating activities	1, 2 & 3	(10,618,197)	(8,421,080)	(19,039,277)
Net cash flows from investing activities		(372,279)	0.07	(372,279)
Net cash flows from financing activities		365,798	(0.54)	365,798
Net increase/(decrease) in cash and cash equivalents		(10,624,678)	(8,421,081)	(19,045,758)
Cash and cash equivalents at the beginning of the period	4	48,326,660	12,571,810	60,898,471
Cash and cash equivalents at the end of the period		37,701,983	4,150,730	41,852,713



Explanatory Notes*

1. Loans and Advances: Loans to staff and interest receivable on loans had been classified under "other assets" which have been reclassified under "Loans and Advances to Customer".

Particulars	As at Ashad End, 2081	As at Shrawan 01, 2080
- Staff Loans	1,155,872	717,281
- Interest Receivable as per NRB's Directive	16,159,533	8,849,346
- Interest Income recognized as per NRB's Directive {Increase/(Decrease) in interest receivable}	7,456,948	6,556,584

2 Property and Equipment: Depreciation on Property and Equipment has been computed on Straight Line Basis estimating the useful lives since the purchase date for the NFRS implementation.

Particulars	As at Ashad End, 2081	As at Shrawan 01, 2080
Carrying Amount as per GAAP	12,958,177	13,785,501
Carrying Amount as per NFRS	11,748,441	12,896,613
Effect of Restatement	1,209,737	888,887
Depreciation as per GAAP (Effect on SOPL)	1,199,603	
Depreciation as per NFRS (Effect on SOPL)	1,520,452	
Difference	320,849	

3 Reclassification: Several heads have been reclassified within Financial Statements such as:

- Staff Bonus has been presented under Personnel Expenses
- Staff Loan has been presented under Loans and Advances from Other Assets.
- Fixed Assets have been segregated into Property and Equipment & Intangible Assets
- Depreciation & Amortization and Fees & Commission Expense previously under Operating Expenses have been presented as separate line items.

4 Other Liabilities: Liabilities for Defined Benefit Obligations & Long-Service Leave have been rested as per Actuarial Valuation, also Provision for Misappropriation and Provision for Tax have been reclassified.

Particulars	As at Ashad End, 2081	As at Shrawan 01, 2080
Carrying Amount as per GAAP	15,732,723	28,875,174
Carrying Amount as per NFRS	23,991,257	28,860,673
Effect of Restatement	(8,258,534)	14,501
- Effect of Actuarial Valuation	(369,978)	14,501
- Effect of Reclassification	(7,903,057.69)	
Difference	(8,273,035)	14,501



Wean Nepal Laghubitta Bittiya Sanstha Limited
Comparison of Unaudited and Audited Financial Statement of FY 2081/082

NPR'000

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	39,479.50	39,479.50	-	0.00%	
Statutory Balances & Due from Nepal Rastra Bank	32.86	32.86	-	0.00%	
Placement with Bank and Financial Institutions	9,000.00	9,000.00	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Other trading assets	-	-	-	0.00%	
Loan and advances to MFIs & Cooperatives	-	-	-	0.00%	
Loans and advances to customers	801,566.06	783,575.19	(17,990.87)	-2.24%	Addition in LLP & Reclassification of Staff Loan
Investment securities	-	-	-	0.00%	
Current tax assets	-	-	-	0.00%	
Investment property	-	-	-	0.00%	
Property and equipment	20,775.16	19,769.84	(1,005.32)	-4.84%	Change in Depreciation
Goodwill and Intangible assets	71.48	71.67	0.20	0.27%	Change in Depreciation
Deferred tax assets	4,315.56	5,582.47	1,266.91	29.36%	Due to Change in Temporary Differences
Other assets	1,600.42	9,518.74	7,918.31	494.76%	Reclassification of advance receivable from staff against fraud.
Total Assets	876,841.04	867,030.27	(9,810.77)	-1.12%	
Liabilities				0.00%	
Due to Bank and Financial Institutions	-	-	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Deposits from customers	170,928.53	170,928.53	-	0.00%	
Borrowing	562,308.67	562,308.67	-	0.00%	
Current Tax Liabilities	6,328.27	2,905.02	(3,423.25)	-54.09%	Due to Change in Taxable Profit
Provisions	-	-	-	0.00%	
Deferred tax liabilities	-	-	-	0.00%	
Other liabilities	20,927.34	29,068.78	8,141.44	38.90%	Reclassification of Provision against amount receivable from staff for fraud & service charge reversal.
Debt securities issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	760,492.81	765,211.00	4,718.19	0.62%	
Equity				0.00%	



Share capital	84,340.55	84,340.55	-	0.00%	
Share premium	-	-	-	0.00%	
Retained earnings	(14,856.68)	(26,566.96)	(11,710.29)	78.82%	Due to Change in Regulatory Reserve & Profit
Reserves	46,864.35	44,045.68	(2,818.67)	-6.01%	Due to Change in Regulatory Reserve & Profit
Total equity attributable to equity holders	116,348.22	101,819.27	(14,528.96)	-12.49%	
Total liabilities and equity	876,841.04	867,030.27	(9,810.77)		
Statement of Profit or Loss	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	106,378.27	120,277.61	13,899.34	13.07%	Imapct of ECL interest recognition
Interest expense	(59,291.70)	(59,291.70)	-	0.00%	
Net interest income	47,086.57	60,985.91	13,899.34	29.52%	
Fee and commission income	9,320.79	7,433.35	(1,887.43)	-20.25%	Reversal of Service Charge by Statutory Auditor
Fee and commission expense	(1,293.19)	(1,293.19)	-	0.00%	
Net fee and commission income	8,027.59	6,140.16	(1,887.43)	-23.51%	
Other operating income	-	-	-		
Total operating income	55,114.16	67,126.07	12,011.90	21.79%	
Impairment charge/(reversal) for loans and other losses	(14,097.78)	14,040.18	28,137.96	-199.59%	Addition in Loan Loss Provision
Net operating income	69,211.94	53,085.88	(16,126.06)	-23.30%	
Personnel expenses	(30,925.99)	(29,116.35)	1,809.64	-5.85%	Actuarial Valuation of Leave & Gratuity
Other operating expenses	(14,017.70)	(12,879.40)	1,138.31	-8.12%	Due to reclassification of Share Issue Expense
Depreciation	(3,927.89)	(4,204.12)	(276.23)	7.03%	Change in Depreciation Amount
Operating profit	20,340.36	6,886.02	(18,797.77)	-92.42%	
Non operating income/expense	-	(60.49)	(60.49)	100.00%	Audit Adjustment
Profit before tax	20,340.36	6,825.53	(18,858.26)	-92.71%	
Income tax	10,642.62	5,871.27	(4,771.35)	-44.83%	Due to Change in Taxable Profit
Profit /(loss) for the period	9,697.74	954.26	(14,086.91)	-145.26%	
Other comprehensive income	-	189.44	189.44	0.00%	Due to Actuarial Valuation
Total comprehensive income	9,697.74	1,143.70	(8,554.03)	-88.21%	



Wean Nepal Laghubitta Bittiya Sanstha Limited
Sanga, Kavrepalanchowk
Principal Indicators

Ratio	Indicators	FY	FY	FY	FY	FY	FY	FY	FY
1. Net Profit/Gross Income	Percent	2075.76	2076.77	2077.78	2078.79	2079.80	2080.81	2081.82	
2. Earnings Per Share (as per NAS 33 - Earning per Share)	NPR	4.48	3.32	11.98	0.01	(4.44)	9.79	1.19	
3. Market Value Per Share	NPR	371.00	768.00	831.00	932.60	805.00	1,521.00	2,162.50	
4. Price Earning Ratio	Ratio	82.90	231.04	69.37	66,916.37	(181.43)	155.37	1,813.20	
5. Dividend (including bonus) on Share Capital	Percent	2.50%	0.00%	9.33%	0.00%	0.00%	0.00%	0.00%	
6. Cash Dividend on Share Capital	Percent	0.13%	0.00%	0.50%	0.00%	0.00%	0.00%	0.00%	
7. Interest Income/Loans and Advances	Percent	14.43%	13.97%	13.91%	14.90%	14.67%	15.85%	14.48%	
8. Staff Expenses/Total Operating Expenses	Percent	60.01%	60.51%	63.74%	63.74%	60.17%	60.17%	63.02%	
9. Interest Expenses/Total Deposits and Borrowings	Percent	9.50%	8.68%	6.60%	9.80%	13.08%	12.26%	8.09%	
10. Exchange Gain/Total Income	Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
11. Staff Bonus/Total Staff Expenses	Percent	2.82%	1.64%	5.02%	0.22%	0.00%	0.48%	3.15%	
12. Net Profit / Total Loan	Percent	4.50%	0.33%	1.02%	0.00%	-0.47%	1.03%	0.12%	
13. Net Profit / Total Assets	Percent	1.00%	0.28%	0.83%	0.00%	-0.42%	0.96%	0.11%	
14. Loans / Deposits	Percent	552.17%	60.09%	102.60%	573.09%	441.83%	467.92%	483.38%	
15. Operating Expenses/ Total Assets	Percent	5.90%	4.52%	4.02%	4.56%	4.97%	5.11%	5.33%	
16. Capital Adequacy (On Risk Weighted Assets)									
Core Capital	Percent	13.97%	9.64%	9.33%	7.49%	7.45%	9.34%	7.10%	
Supplementary Capital	Percent	0.84%	0.77%	0.45%	0.59%	0.64%	1.04%	0.94%	
Total Capital Fund	Percent	14.81%	10.41%	9.77%	8.08%	8.10%	10.38%	8.04%	
17. Liquidity (CRR)	Percent	0.69%	0.62%	0.70%	0.70%	0.76%	0.76%	0.57%	
18. Net Non-Performing Credit/Total Credit	Ratio	0.03	0.01	0.07	0.12	0.06	0.09	0.11	
19. Weighted Average Interest Rate Spread	Percent	5.35%	5.82%	7.69%	5.41%	2.89%	3.26%	7.70%	
20. Book Net Worth	NPR (in lakhs)	731.85	749.18	814.31	858.98	832.42	972.04	1,018.19	
21. Book Net Worth per share	NPR	121.98	121.82	132.41	108.44	105.09	122.72	120.72	
22. Number of Shares	No.	600,000	615,000	615,000	792,113	792,113	792,113	843,406	
23. Number of Staff	No.	61	62	62	71	62	68	71	
*Figures till 2022/23 are as per GAAP.									



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४१२२२३
फ्याक्स नं.: ४४१२२२४
Web site: www.nrb.org.np
Email: mfd@nrb.org.np

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/वीन नेपाल/०८२/८३

मिति: २०८२/१२/१५

२०८२.१२.१५

श्री वीन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड,
बनेपा, काभ्रेपलाञ्चोक ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (क) निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरु नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन ।
- (ख) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं.२/०८२ को बुँदा नं. २(आ) मा भएको व्यवस्था पूर्णरूपमा पालना गर्नुहुन ।
- (ग) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन नं.१९/०८२ बुँदा नं २ (ख) मा कर्जा प्रवाह गर्दा संस्थाले स्वीकृत कर्जामा १.३ प्रतिशत सम्म सेवा शुल्क लिन सक्नेछन् । एक वर्षभन्दा कम अवधिको लागि कर्जा प्रवाह गरेको अवस्थामा यस्तो कर्जाको लागि वार्षिक १.३ प्रतिशतमा नबढ्ने गरी कर्जा अवधिको आधारमा सो दरको दामासाही हिसाबले मात्र सेवा शुल्क लिन सक्नेछन् भन्ने व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- (घ) नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन नं.२/०८२ बुँदा नं ६ (च) मा भाखा नाघेको वा ननाघेको कुनै पनि कर्जामा सदुपयोग भएको नदेखिएमा त्यस्तो कर्जा तथा सापटलाई खराब कर्जामा वर्गीकरण गर्नु पर्नेछ भन्ने व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- (ङ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु पुनः नदोहोरिने गरी सुधार गर्नुहुन ।

बोधार्थ :

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

भवदीय,



(सुबाधमान श्रेष्ठ)
उप-निर्देशक



विन नेपाल लघुवित्त वित्तीय संस्था लि. Wean Nepal Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था (बागमती प्रदेश स्तरीय कार्यक्षेत्र भएको)

पत्र संख्या: च.नं. ३३२/०८२/०८३

मिति: २०८३/०९/१४

श्री नेपाल राष्ट्र बैंक
लघुवित्त वित्तीय संस्था सुपरिवेक्षण विभाग
बालुवाटार, काठमाण्डौ ।

विषय : आर्थिक वर्ष २०८१/०८२ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा ।

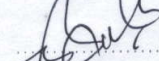
महोदय,

उपरोक्त सम्बन्धमा नेपाल राष्ट्र बैंकको मिति २०८२/१२/१५ को पत्र संख्या ल.वि.स.सु.वि./गैर-स्थलगत/विन नेपाल/०८२/८३, च.नं. २८१, को पत्रमाफत यस वित्तीय संस्थाको आर्थिक वर्ष २०८१/०८२ को वार्षिक वित्तीय विवरणहरु सहितको प्रतिवेदनमा संलग्न बासलात, नाफा नोक्सान हिसाव, तथा नगद प्रवाह विवरणका साथै सो वित्तीय विवरणहरूसँग सम्बन्धित सबै अनुसूचीहरु तथा विवरणहरु वार्षिक साधारणसभा प्रयोजनको लागि प्रकाशन गर्न स्वीकृति प्रदान गर्नुभएकोमा आभार व्यक्त गर्दै सो पत्रमा उल्लेखित निर्देशनहरुको सन्दर्भमा यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८३/०९/१४ गते बसेको ६० औं बैठकको निर्णयानुसार तपसिल बमोजिमको प्रत्युत्तर पेश गरिएको व्यहोरा जानकारीको लागि अनुरोध गर्दछु ।

तपसिल

- (क) निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध गर्दछौ ।
- (ख) निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध गर्दछौ ।
- (ग) निर्देशन बमोजिम सेवा शुल्क लिइने व्यहोरा जानकारीका लागि अनुरोध गर्दछौ ।
- (घ) निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध गर्दछौ ।
- (ङ) निर्देशनहरुको पूर्ण रुपमा पालना गरिने व्यहोरा जानकारीका लागि अनुरोध गर्दछौ ।

भवदीय,



दिपेन्द्र खतिवडा

प्रमुख कार्यकारी अधिकृत



बोधार्थ :

श्री नेपाल राष्ट्र बैंक,
लघुवित्त फाँट, बैंक तथा वित्तीय संस्था नियमन विभाग ।
कार्यान्वयन फाँट, लघुवित्त संस्था सुपरिवेक्षण विभाग ।

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विन नेपाल लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, बनेपा-१३, काभ्रेपलाञ्चोक

प्रबन्ध पत्रको दफा ६(ड) र ६(च) संशोधन गर्ने तिनमहले

दफा	हालको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारणहरू
दफा ६(ड)	संस्थापक शेयरधनीहरूलाई समूह क मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ७० प्रतिशत हुनेछ ।	दफा ६(ड) संस्थापक शेयरधनीहरूलाई समूह क मा वर्गिकरण गरिएको छ र यो समूहको शेयर स्वामित्व ६२.०३ प्रतिशत हुनेछ ।	बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०७३ को दफा ११ को उपदफा ४ र प्रचलित ऐन कानून र नेपाल राष्ट्र बैंकबाट जारी निर्देशन र शर्तहरूको अधिनमा रही साविकको नेपाल सेवा लघुवित्त वित्तीय संस्था लिमिटेड तर्फका संस्थापक शेयरधनीहरूको नाममा कायम रहेको संस्थापक शेयरको १० प्रतिशत तथा एकिकृत संस्थाको कूल चुक्ता पूँजीको ७.९७ प्रतिशतले हुने संस्थापक शेयर सर्वसाधारण शेयरमा परिवर्तन गर्न नेपाल राष्ट्र बैंकबाट स्वीकृति प्राप्त भएकोले
दफा ६(च)	सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीहरूलाई समूह ख मा वर्गिकरण गरिएको छ । यो समूहको शेयर स्वामित्व ३० प्रतिशत हुनेछ ।	सर्वसाधारणमा बिक्री गरिने शेयर खरिद गर्ने शेयरधनीहरूलाई समूह ख मा वर्गिकरण गरिएको छ । यो समूहको शेयर स्वामित्व ३७.९७ प्रतिशत हुनेछ ।	

शाखा कार्यालयहरूको विवरण

क्र.सं.	शाखा कार्यालय	शाखा प्रमुख	सम्पर्क नम्बर
१	फटकशिला, सिन्धुपाल्चोक	बिकास रत्न श्रेष्ठ	९७६७९७५६५२
२	बेत्रावती, रसुवा	दिनेश भट्ट	९७६७९७५६५३
३	ग्याल्थुम, सिन्धुपाल्चोक	सुमित्रा तामाङ	९७६७९७५६५४
४	चौतारा (इर्खु), सिन्धुपाल्चोक	पुजा मिश्रा	९७६७९७५६५५
५	ढिकुरे, नुवाकोट	अजय कुमार मिश्रा	९७६७९७५६५६
६	जलबिरे, सिन्धुपाल्चोक	प्रमिला श्रेष्ठ	९७६७९७५६५७
७	भोटेचौर, सिन्धुपाल्चोक	रुशन रन्जितकार	९७६७९७५६५८
८	रातमाटे, नुवाकोट	रेश्मा श्रेष्ठ	९७६७९७५६५९
९	स्याफ्रबेशी, रसुवा	राम कुमार वाइबा	९७६७९७५६६०
१०	भुम्लुटार, काभ्रेपलाञ्चोक	सिता श्रेष्ठ	९७६७९७५६६१
११	तिनपिप्ले, काभ्रेपलाञ्चोक	राज कुमार चौधरी	९७६७९७५६६२
१२	काभ्रेभन्ज्याङ, काभ्रेपलाञ्चोक	सरोज केसी	९७६७९७५६६३
१३	मङ्गलटार, काभ्रेपलाञ्चोक	प्रकाश भट्ट	९७६७९७५६६४
१४	भैसेपाटी, काभ्रेपलाञ्चोक	सुखा लक्ष्मी कर्माचार्य	९७६७९७५६६५
१५	मेलम्ची, सिन्धुपाल्चोक	सन्जिता श्रेष्ठ	९७६७९७५६६६
१६	महादेवबेशी, धादिङ	गोकर्ण गर्तौला	९७६७९७५६६७
१७	कुपण्डोल, ललितपुर	सरस्वती बुढाथोकी	९७६७९७५६६८
१८	अनामनगर, काठमाडौं	गोपाल बाबु थापा क्षेत्री	९७६७९७५६६९
१९	च्याम्हसिंह, भक्तपुर	नारायण भण्डारी	९७६७९७५६७०
२०	धुन्चे, रसुवा	पासाङ यान्जेन तामाङ	९७६७९७५६७१
२१	गल्छी, धादिङ	कुमार कार्की	९७६७९७५६७२



विविध कार्यक्रमका भलकहरु





व्यवस्थापन समुह



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