

१०^{औं} वार्षिक प्रतिवेदन

आ.व. २०८०/०८१

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उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड

Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त संस्था
केन्द्रीय कार्यालय, सिद्धार्थनगर-१२, रूपन्देही

सञ्चालक समिति



खड्ग बहादुर राना
अध्यक्ष



खिल राज मैनाली
सञ्चालक
(संस्थापक समूह)



तुलसी राम खनाल
सञ्चालक
(संस्थापक समूह)



लाल बहादुर थापा
सञ्चालक
(संस्थापक समूह)



राजन तिवारी
सञ्चालक
(सर्वसाधारण समूह)



यम कुमार खड्का
सञ्चालक
(सर्वसाधारण समूह)



हरिहर गौतम
कम्पनी सचिव



विषयसूची

१. वार्षिक साधारण सभा सम्बन्धी सूचना	१
२. साधारण सभा सम्बन्धी जानकारी	२
३. प्रोक्सी (प्रतिनिधि पत्र)	३
४. उन्नति सहकार्य एक भलक (२०८१ पौष मसान्तसम्म)	४
५. उन्नति सहकार्य ५ वर्ष सम्मको संक्षिप्त अवस्था	७
६. सञ्चालक समितिको प्रतिवेदन	१३
७. प्रमुख कार्यकारी अधिकृतको मन्तव्य	२१
८. कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरण	२४
९. धितोपत्र दर्ता निष्काशन नियमावली २०७३ को नियम २६ को उपनियम २ सँग सम्बन्धित अनुसूची १५ बमोजिमको प्रतिवेदन	२८
१०. लेखापरीक्षकको प्रतिवेदन तथा वित्तीय विवरणहरु	३०
११. नेपाल राष्ट्र बैंकको निर्देशन	८७
१२. वित्तीय संस्थाको तर्फबाट दिइएको प्रतिक्रिया	८८
१३. व्यवस्थापन समूह तथा शाखा कार्यालयहरुको विवरण	८९



दशौं वार्षिक साधारण सभाको सूचना

(प्रथम पटक सूचना प्रकाशित मिति २०८१/१०/०४)

आदरणीय शेयरधनी महानुभावहरू,

मिति २०८१/१०/०३ गते बिहीबार दिउँसो ०३:१५ बजे बसेको यस वित्तीय संस्थाको सञ्चालक समितिको २२९औं बैठकको निर्णय अनुसार देहायका, मिति, समय र स्थानमा देहायका विषयहरू उपर छलफल गरी निर्णय गर्नको लागि यस वित्तीय संस्थाको दशौं वार्षिक साधारण सभा बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ।

१) सभा हुने मिति, समय र स्थान :

मिति : २०८१ साल माघ महिना २६ गते शनिबार, (तदनुसार ८th February, 2025)

समय : बिहानको १०:०० बजे,

स्थान : होटल सनस्टार इन्टरनेशनल प्राइभेट लिमिटेड रुपन्देही (भैरहवा)।

२) छलफलका विषयहरू :

क) सामान्य प्रस्तावहरू:

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व.२०८०/०८१ को वार्षिक प्रतिवेदन स्वीकृत गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०८१ आषाढ मसान्त सम्मको वासलात र आ.व.२०८०/०८१ को, नाफा नोक्सान हिसाव तथा नगद प्रवाह विवरण लगायत वित्तीय विवरणमा छलफल गरी स्वीकृत गर्ने।
३. लेखापरीक्षण समितिको सिफारिस गरे बमोजिम आर्थिक वर्ष २०८१/०८२ को लागि बाह्य लेखापरीक्षक नियुक्त गर्ने तथा पारिश्रमिक निर्धारण गर्ने।
४. संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ४ (चार) जना तथा सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने २ (दुई) जना सञ्चालकको निर्वाचन गर्ने।

ख) विशेष प्रस्तावहरू:

१. भविष्यमा वित्तीय संस्थाले अन्य इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई गाभ्ने वा संस्थाहरूसँग गाभिने, गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने/प्राप्ति हुन जाने (Acquisition) प्रयोजनार्थ उपयुक्त देखिएमा सो संग सम्बन्धित आवश्यक सम्पूर्ण कारवाही अगाडि बढाउन सञ्चालक समितिलाई पूर्ण अख्तियारी प्रदान गर्ने।

(ग) विविध।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८१/१०/१५ गते १ (एक) दिन वित्तीय संस्थाको शेयर दाखिल खारेज बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८१/१०/१४ गते सम्म कारोबार भई शेयरधनी दर्ता कित्ताबमा कायम शेयरधनीहरूले सो सभामा भाग लिन योग्य हुनेछन्।
२. वार्षिक साधारण सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले आफ्नो परिचय खुल्ने प्रमाणपत्र वा सोको प्रतिलिपि अनिवार्य साथमा लिई आउनुहुन अनुरोध छ।
३. वार्षिक साधारण सभामा सहभागी हुन इच्छुक शेयरधनीहरूले भौतिक रुपमा उपस्थितिको हकमा मिति २०८१/१०/२४ गते बिहीबार भित्र तथा भिडियो कन्फरेन्सको मार्फत उपस्थिति जनाउन सभा शुरु हुनु भन्दा ४८ घण्टा अगावै आफ्नो नाम तथा शेयरधनी नं. वा डिम्याट नं. यस संस्थाको टेलिफोन नं. ०७१-५७११२६/५७११२८ मा सम्पर्क गरि टिप्पण हुन अनुरोध छ।
४. भिडियो कन्फरेन्सको मार्फतबाट उपस्थित हुनको लागि यस संस्थाको वेबसाइट www.unnatislbs.com.np मा लिन्क राखिनेछ।
५. सभा शुरु हुनु भन्दा १५ मिनेट अगाडि भिडियो कन्फरेन्स खुल्ला गरिनेछ।
६. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभा हुने स्थानमा उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ। हाजिरी पुस्तिका बिहान ९ :०० बजे देखि खुल्ला रहनेछ।
७. कम्पनी ऐन, २०६३ अनुसारको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन, लेखापरीक्षण प्रतिवेदन शेयरधनीहरूले निरीक्षण वा प्राप्त गर्न चाहनु भएमा कम्पनीको रजिष्टर्ड कार्यालय, सिद्धार्थनगर नगरपालिका (१२, रुपन्देहीबाट उपलब्ध गराउन सकिने व्यहोरा जानकारी गराइन्छ। उल्लेखित विवरण वित्तीय संस्थाको वेबसाइट ठेगाना www.unnatislbs.com.np मार्फत हेर्न सक्नुहुनेछ। सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले सूचना साथ संलग्न प्रवेशपत्रको साथै शेयर प्रमाणपत्र/निक्षेप सदस्यको बी.ओ.आई.डि.नम्बर, आफ्नो परिचय खुल्ने प्रमाण (जस्तै नागरिकताको प्रमाणपत्र वा अन्य कुनै परिचयपत्र) सभा हुने दिन अनिवार्य रुपमा साथमा लिई आउनु हुन अनुरोध छ।
८. सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले सो सम्बन्धी निवेदन सभा हुनु भन्दा ४८ घण्टा अगावै अर्थात मिति २०८१ साल माघ २४ गते विहानको १०.०० बजे भित्र वित्तीय संस्थाको रजिष्टर्ड कार्यालय, सिद्धार्थनगर नगरपालिका (१२, रुपन्देहीमा दर्ता गराई सक्नु पर्नेछ। यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको व्यक्ति समेत कम्पनीको शेयरधनी हुनु आवश्यक छ।
९. प्रतिनिधि (प्रोक्सी) नियुक्त गरी सक्नु भएका शेयरधनी भिडियो कन्फरेन्स मार्फत उपस्थित भएमा दिइएको प्रोक्सी स्वतः वदर हुनेछ।
१०. एकै शेयरधनीले एक भन्दा बढि प्रतिनिधि (प्रोक्सी) मुकरर गरेमा जुन मुकरित प्रोक्सी वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ सो एक मात्र मान्य हुनेछ र सो बाहेकको प्रोक्सी मान्य हुने छैन।
११. प्रतिनिधि मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रतिनिधि एकै व्यक्तिलाई गर्नु पर्दछ।
१२. नाबालक वा विक्षिप्त शेयरधनीको तर्फबाट कम्पनीको शेयर लगत कित्ताबमा संरक्षकको रुपमा दर्ता भएको व्यक्तिले भाग लिन वा प्रतिनिधि तोक्न सक्नु हुनेछ।
१३. शेयरधनीहरूले व्यक्त गरेको मन्तव्य वा प्रश्नहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट सामूहिक रुपले वा समितीबाट अख्तियारी पाएका व्यक्तिले जवाफ दिन सक्नेछन्।
१४. छलफलको विषय अन्तर्गत विविध शिर्षक सम्बन्धमा शेयरवाला महानुभावहरूले कुनै विषय उपर छलफल गर्न चाहनु भएमा सो विषय वारेमा साधारण सभा हुनु भन्दा कमिमा ७ (सात) दिन अघि वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत कम्पनीको अध्यक्षलाई लिखित रुपमा जानकारी दिनु पर्नेछ। जसबाट त्यस्तो विषयमा आवश्यक पूर्व तयारी गर्न सजिलो हुनेछ।
१५. यस वित्तीय संस्थाको संचालक पदमा नियुक्त हुनका लागि संस्थाको नियमावलीमा उल्लेख भए अनुसारको न्यूनतम १०० कित्ता शेयर धारणा गरेको हुनु पर्नेछ। संस्थापक शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ४(चार) तथा सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने २(दुई) जना संचालकको निर्वाचन सम्बन्धी कार्यक्रम निर्वाचन अधिकृतले सम्पर्क कार्यालयमा प्रकाशित गरे बमोजिम हुनेछ।
१६. संचालक पदमा उम्मेदवार हुन योग्यता पुगेको इच्छुक शेयरधनीले वित्तीय संस्थाको “निर्वाचन नियमावली २०७२”को अनुसूची ४ मा तोकिए बमोजिमको ढाँचामा स्वयंले दस्तखत गरी निर्वाचन तालिकामा तोकिएको मिति भित्र निर्वाचन अधिकृत समक्ष मनोनयन पत्र दाखिला गर्नु पर्नेछ। मनोनयन पत्र निर्वाचन अधिकृतको कार्यालय वित्तीय संस्थाको केन्द्रीय कार्यालय सिद्धार्थनगर न.पा.१२, भैरहवामा उपलब्ध हुनेछ।
१७. अन्य जानकारीका लागि वित्तीय संस्थाको रजिष्टर्ड कार्यालय सिद्धार्थनगर नगरपालिका (१२, भैरहवा रुपन्देहीमा सम्पर्क गर्नु हुन अनुरोध छ।



प्रोक्सी फारम (प्रतिनिधि पत्र)

श्री सञ्चालक समिति
उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड
केन्द्रीय कार्यालय, सिद्धार्थनगर नगरपालिका-१२, रुपन्देही।

विषय: प्रतिनिधि नियुक्त गरेको बारे।

महाशय,
जिल्ला गा.पा./न.पा. वडा नं.
बस्ने ले त्यस वित्तीय संस्थाको शेयरधनीको हैसियतले २०८१ साल माघ २६
गते शनिबारका दिन हुने नवौं साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिनको
लागि जिल्ला गा.पा./न.पा. वडा नं. बस्ने त्यस वित्तीय
संस्थाका शेयरधनी श्री शेयरधनी नं. लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी
पठाएको छु/छौं।
प्रतिनिधि नियुक्त भएको व्यक्तिको नाम: शेयरधनी नं.:
नमूना दस्तखत: मिति: २०८१/१०/.....

निवेदक

दस्तखत:

नाम:

ठेगाना:

शेयरधनी नं.: कि.नं. देखि सम्म

मिति: २०८१/१०/.....

(द्रष्टव्य: यो निवेदन साधारण सभा हुनुभन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पेश गरिसक्नु पर्नेछ।)

उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, सिद्धार्थनगर नगरपालिका(१२, रुपन्देही

प्रवेश-पत्र

शेयरधनीको नाम श्री शेयरधनी नं. लिएको शेयर संख्या
शेयरधनीको ठेगाना शेयरधनीको दस्तखत:
उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेडको मिति: २०८१/१०/२६ गते शनिबारका दिन हुने दशौं साधारण सभामा उपस्थित हुन जारी
गरिएको प्रवेश-पत्र।

दस्तखत:

हरिहर गौतम
कम्पनी सचिव

उन्नति सहकार्य लघुवित्त वित्तीय संस्था लि. को एक भलक (२०८१ पौष मसान्त सम्म)

उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड कम्पनी ऐन २०६३ बमोजिम मिति २०७०/०९/१७ गते नेपाल सरकार कम्पनी रजिष्ट्रार कार्यालयमा पब्लिक लिमिटेड कम्पनीको रुपमा दर्ता भएको हो। बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ अनुसार २०७१/०६/१३ गते नेपाल राष्ट्र बैंक बाट इजाजतपत्रप्राप्त, मिति २०७१/०७/१९ गते कम्पनी रजिष्ट्रारको कार्यालयबाट कारोबार गर्न प्राप्त स्वीकृती पश्चात मिति २०७१/०७/२१ गतेदेखि औपचारिक रुपमा लघुवित्त कारोबार गर्दै आइरहेको छ। नेपाल राष्ट्र बैंकबाट राष्ट्रियस्तर कार्यक्षेत्र स्वीकृत यस संस्थाले २८ जिल्लामा ८२ शाखा मार्फत गरिब तथा विपन्न परिवारहरूलाई लघुवित्त मार्फत बैकिङ्ग सेवा प्रदान गर्दै आइरहेको छ। संस्थाको रजिष्टर्ड केन्द्रीय कार्यालय सिद्धार्थनगर नगरपालिका (१२, रुपन्देही र प्रादेशिक कार्यालय हरिवन (११ सर्लाहीमा रहेको छ।

पूँजीगत संरचना

अधिकृत पूँजी	४०,००,००,०००.००
जारी पूँजी	२४,६८,६५,७३६.२९
चुक्ता पूँजी	२४,६८,६५,७३६.२९

शेयर संरचना

क्र.सं.	समूह	कायम रहेको शेयर कित्ता	शेयर प्रतिशत
१.	समूह क संस्थापक	१७,२८,०६०.१५	७०
२.	समूह ख सर्वसाधारण शेयरधनीहरू	७,४०,५९७.२१	३०
३.	जम्मा	२४,६८,६५७.३६	१००.००

२०८१ पौष मसान्त सम्मको कार्यालय संञ्जाल :

केन्द्रीय कार्यालय १		
प्रदेश/अनुगमन कार्यालय : ८		
प्रदेश नं.	शाखा कार्यालय रहेको जिल्ला	शाखा कार्यालय
मधेश	सप्तरी	बर्साइन, खरच्युया
	सिराहा	मिलनचोक, सोनवर्षा, रामपुरबजार, कसाह
	धनुषा	फुलकाहा, भीठियानचोक, हर्षा, मिथिलेश्वर
	महोत्तरी	शम्सी, बर्दिवास, भंगाहा, कान्तिबजार, महोत्तरी
	सर्लाही	हरिवन, वरथहवा, मधुवन, बलरा, मदनपुर, हरिपुर्वा, वयलवस
	रौतहट	सन्तपुर, विर्ता, बंकुलबजार, दुधिववा
	बारा	लंगडाचोक, गण्डकचोक
जम्मा	७	२८



गण्डकी	बाग्लुङ्ग	बाग्लुङ्ग, नरायणस्थान
	पर्वत	चुवा, मल्लाजमाँझफाँट
	म्याग्दी	बावियचौर
	मुस्ताङ्ग	जोमशोम
	कास्की	राजाको चौतारो
	स्याङ्गजा	बाँडखोला
जम्मा	६	८
लुम्बिनी	रूपन्देही	हाटीबनगाई, पडसरी, शंकरपुर, धकधई, भलुही, मर्यादपुर, मंगलपुर, बकुली, गजेडी, बाँसगढी, नयाँगाउ, योगीकुटी, महिलवार, हरैया
	कपिलवस्तु	पकडी, मैनिहवा, महाराजगन्ज, कृष्णनगर, शिवपुर, गोरुसिङ्गे, वोडगाउ
	नवलपरासी	नर्सही, सोमनी, अमानीगन्ज
	पाल्पा	घोरबन्दा, रामपुर
	गुल्मी	रिडी, नेटाबजार
	अर्घाखाची	फुदवाट
	दाङ्ग	जुम्लेकुला, सिसहनिया
	प्युठान	मरन्ठाना, जस्पुर
	रोल्पा	लिवाङ्ग
	बाँके	बेलभार, बेतनी
	बर्दिया	मटेरिया, सिउनिया, बेलुवाचोक, भोलागौडी
जम्मा	११	४०
कर्णाली	सुर्खेत	जहरे
	सल्यान	बालुवा संग्राही
जम्मा	२	२
सुदुरपश्चिम	कैलाली	गप्का, सिमरी
	कन्चनपुर	शान्तिपुर, सुन्दरपुर
जम्मा	२	४
कुल प्रदेश: ५	कुल जिल्ला : २८	कुल शाखा : ८२

प्रवाह गर्ने सेवा :

- लघुकर्जा: सामूहिक जमानी बिना धितो तथा धितो जमानीमा अधिकतम रु. ७ लाख सम्म ।
लघुबचत: ग्राहक सदस्यहरुबाट मात्र ।
लघुबीमा: ग्रामीण कर्जा बीमा र पशुधन बीमा र निकट भविष्यमा वाली बीमाको समेत कार्यान्वयनमा ल्याउनको लागि कार्य भैरहेको ।
विप्रेषण सेवा: निकट भविष्यमा विभिन्न बैंक तथा विप्रेषण कम्पनीहरुसंगको साभेदारीमा स्वदेश भित्र वा विदेशबाट रकम ट्रान्सफर सेवा कार्यान्वयनमा ल्याउने तयारी भैरहेको ।



लक्षित वर्ग:

- (क) सामूहिक कर्जा: १५ कठ्ठा भन्दा कम जग्गा भएको, व्यवस्थित घर नभएको र प्रति परिवारिक आय रकम २ लाख सम्म भएका व्यक्ति वा परिवार ।
- (ख) लघुउद्यम कर्जा: सामूहिक कर्जाबाट सफलता प्राप्त गरेको सदस्य ।
- (ग) बैकल्पिक कर्जा: समूहमा आवद्ध हुन नचाहेका विपन्न वर्गका महिला तथा पुरुषलाई धितो लिई महिला तथा पुरुषलाई यथेष्ट धितो जमानीमा ।

सञ्चालक समिति

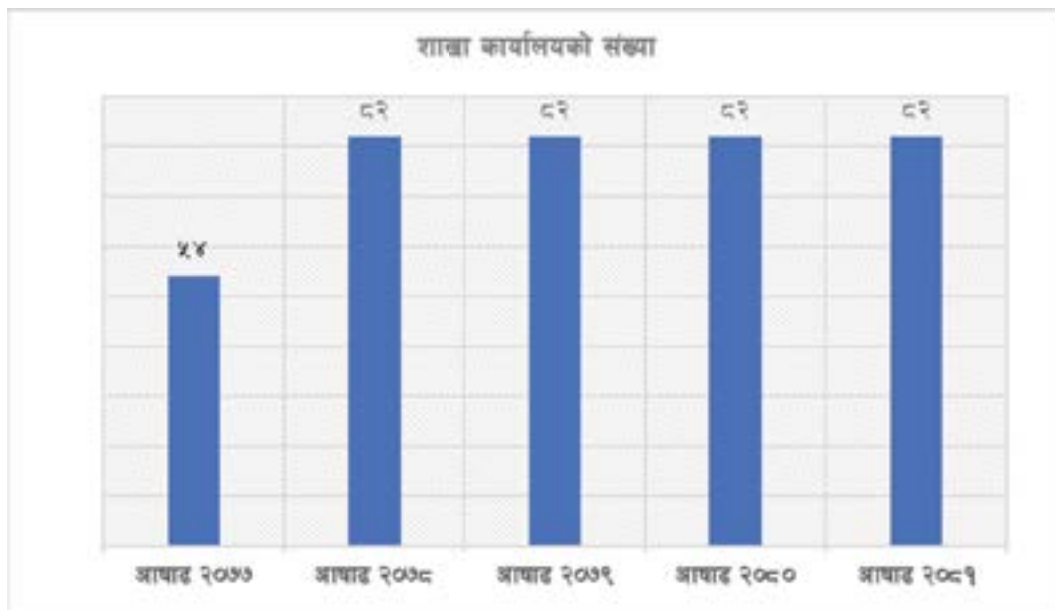
क्र.सं.	नाम	पद	प्रतिनिधित्व
१.	श्री खड्ग बहादुर राना	अध्यक्ष	संस्थापक समूह
२.	श्री खिल राज मैनाली	सञ्चालक	संस्थापक समूह
३.	श्री तुलसीराम खनाल	सञ्चालक	संस्थापक समूह
४.	श्री लाल बहादुर थापा	सञ्चालक	संस्थापक समूह
५.	श्री राजन तिवारी	सञ्चालक	सर्वसाधारण समूह
६.	श्री यम कुमार खड्का	सञ्चालक	सर्वसाधारण समूह

संस्थाको २०८१ पौष मसान्त सम्मको भ्रलक

क्र.सं.	विवरण (सूचकहरु)	२०८१ पौष मसान्त सम्मको प्रगति
१.	सेवा पुगेको जिल्ला	२८
२.	शाखा संख्या	८२
३.	कुल ग्राहक संख्या	७४,१५३
४.	कुल ऋणी संख्या	२७,९४१
५.	लगानीमा रही रहेको कर्जा रु.	३,७०,१३,७६,८५०.१०
६.	निक्षेप/बचत रु.	१,१३,७६,५०,९११.०७
७.	तिर्न बाँकी कर्जा सापट रु	२,२९,६१,४७,१६८.७९
८.	निष्कृत्य कर्जा रु.	१७,८६,९८,१६५.२६
९.	कुल आम्दानी रु.	४०,२४,८६,७०७.६५
१०.	कुल खर्च रु.	३९,२३,५४,६०९.६९
११.	सञ्चालन मुनाफा रु.	१,०१,३२,०९७.९६

उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेडको ५ वर्षको संक्षिप्त अवस्था

५ वर्षको अवधिमा शाखा कार्यालयहरु विस्तारको अवस्था



(स्तम्भ चित्र नं. १)

५ वर्षको अवधिमा समूहको अवस्था :



(स्तम्भ चित्र नं. २)



५ वर्षको अवधिमा सदस्यहरु वृद्धिको अवस्था :



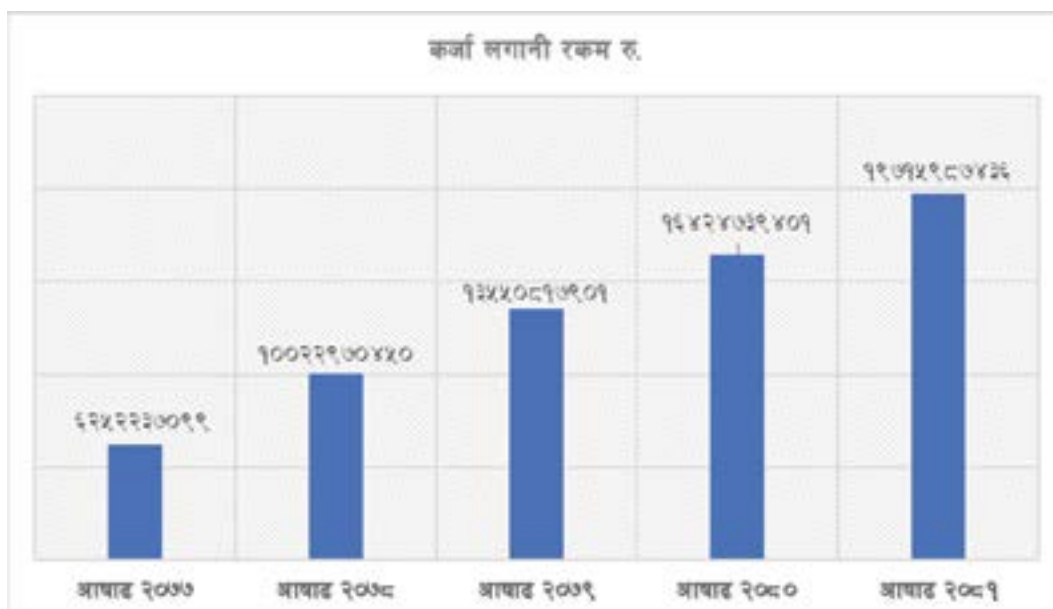
(स्तम्भ चित्र नं. ३)

५ वर्षको अवधिमा ऋणी सदस्यहरु वृद्धिको अवस्था :



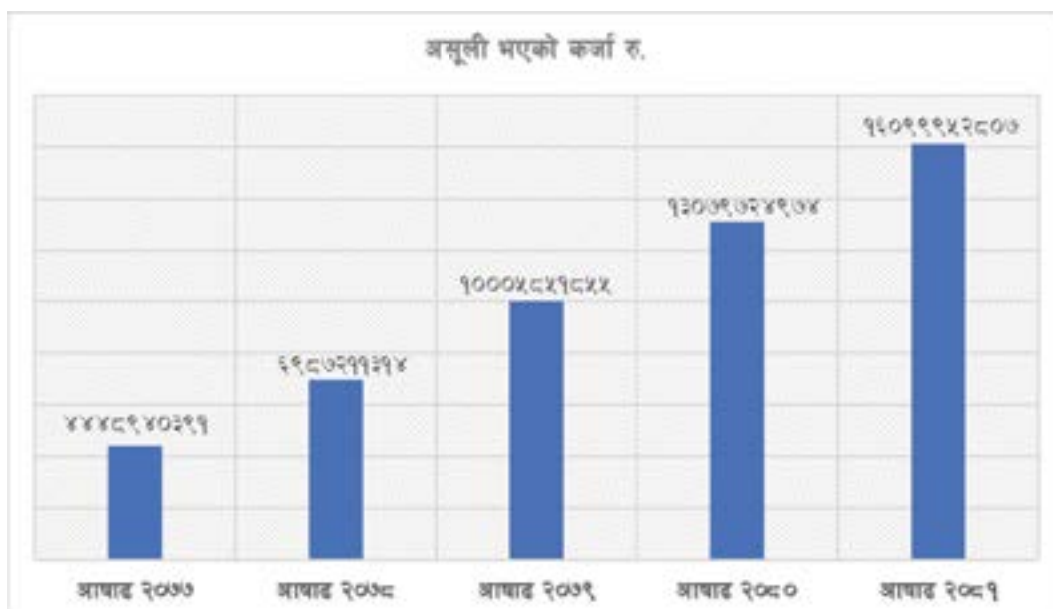
(स्तम्भ चित्र नं. ४)

५ वर्षको अवधिमा लगानी भएको कर्जा वृद्धिको अवस्था :



(स्तम्भ चित्र नं. ५)

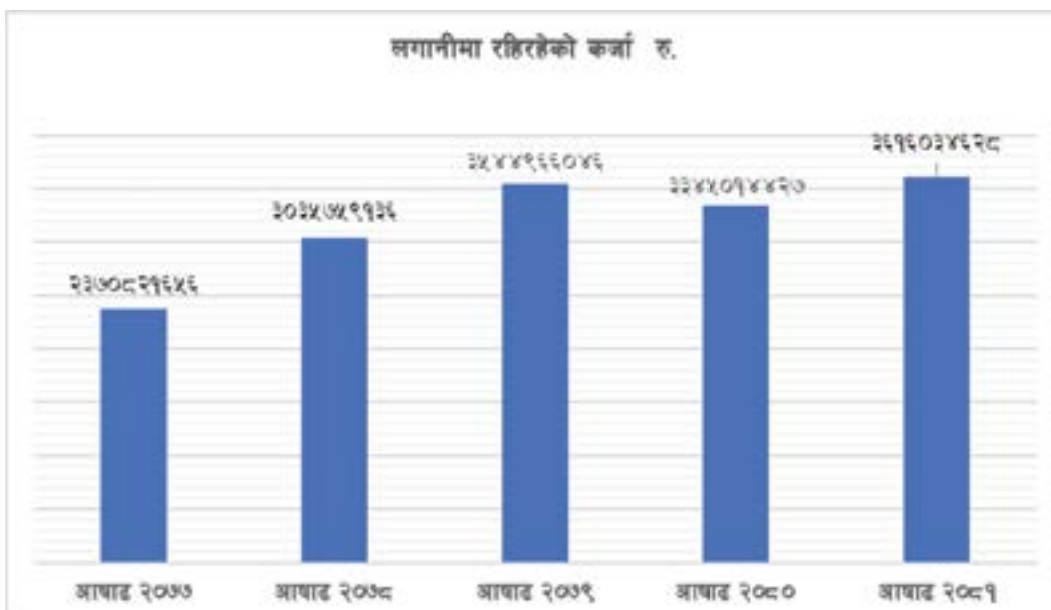
५ वर्षको अवधिमा कर्जा असूलीमा भएको वृद्धिको अवस्था :



(स्तम्भ चित्र नं. ६)

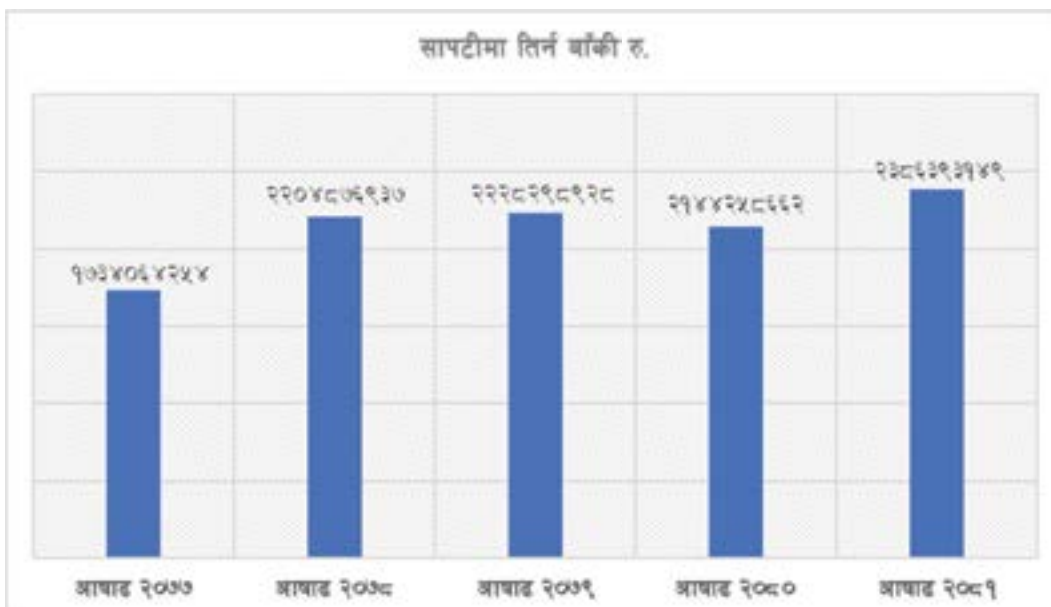


५ वर्षको अवधिमा लगानी रहेको कर्जा वृद्धिको अवस्था :



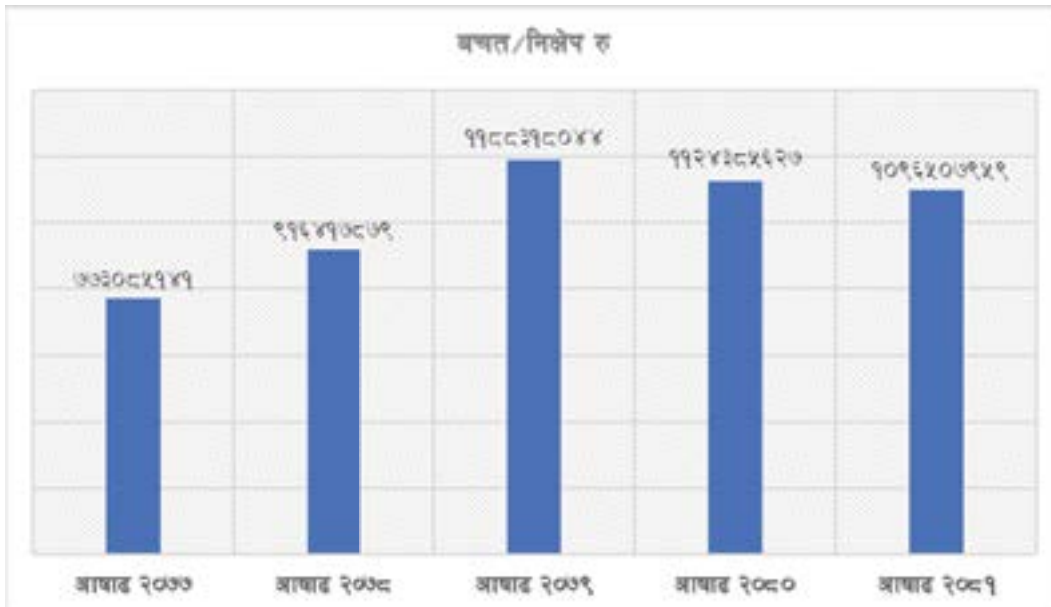
(स्तम्भ चित्र नं. ७)

५ वर्षको अवधिमा तिर्न बाँकी सापटीको अवस्था :



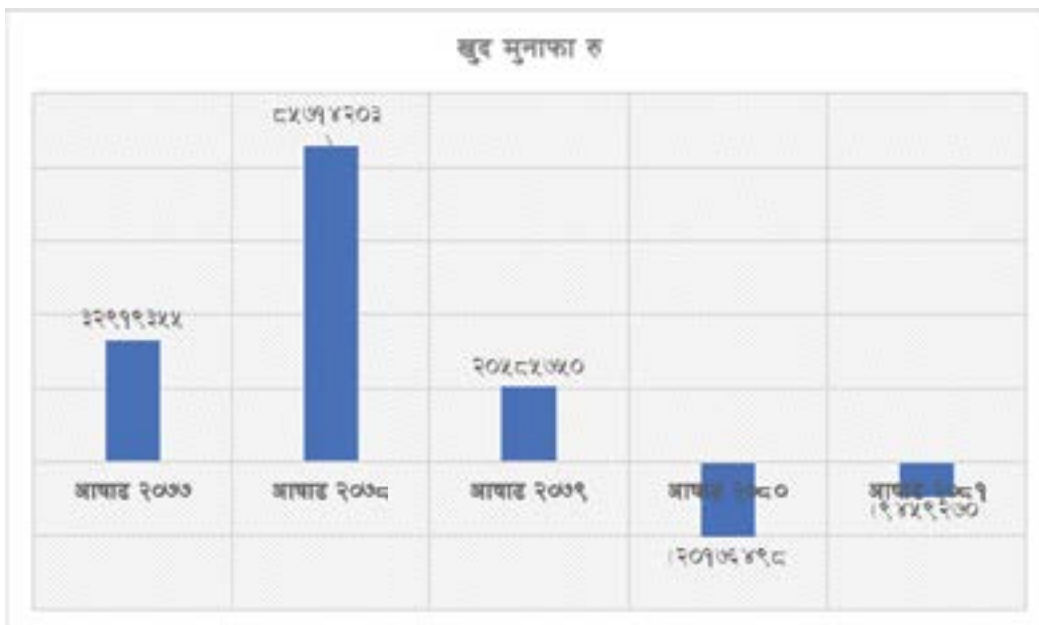
(स्तम्भ चित्र नं. ८)

५ वर्षको अवधिमा बचत/निक्षेप परिचालन वृद्धिको अवस्था :



(स्तम्भ चित्र नं. ९)

५ वर्षको अवधिमा खुद मुनाफा कर्जा वृद्धिको अवस्था :



(स्तम्भ चित्र नं. १०)

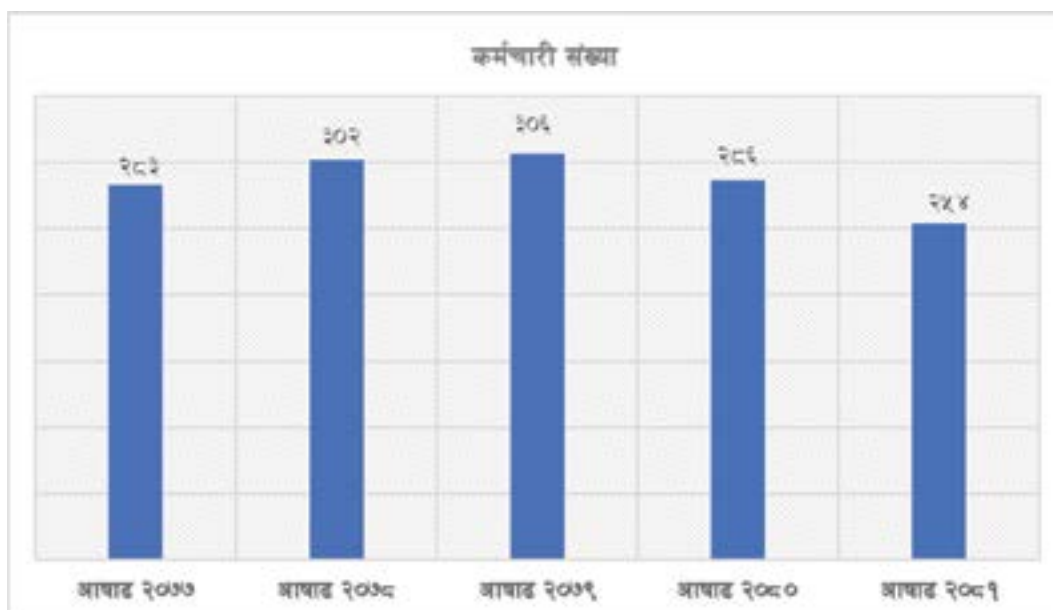


५ वर्षको अवस्थामा Non Performing Loan वृद्धिको अवस्था :



(स्तम्भ चित्र नं. ११)

५ वर्षको अवधिमा कार्यरत कर्मचारीहरूको अवस्था :



(स्तम्भ चित्र नं. १२)

सञ्चालक समितिको प्रतिवेदन आर्थिक वर्ष २०८०/०८१

आदरणीय शेयरधनी महानुभावहरू,

उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय दशौं वार्षिक साधारण सभामा आफ्नो अमूल्य समय दिई उपस्थित हुनु भएका सम्पूर्ण शेयरधनी महानुभावहरू, विभिन्न निकाय एवं संघ संस्थाहरूका प्रतिनिधिज्यूहरू, यस वित्तीय संस्थाका शुभचिन्तकज्यूहरू, पत्रकारहरू एवं आमन्त्रित अतिथिज्यूहरूलाई यस संस्थाको सञ्चालक समितिको साथै मेरो व्यक्तिगत तर्फबाट हार्दिक अभिवादनका साथ स्वागत गर्दछु।

वित्तीय संस्थाको दशौं वार्षिक साधारण सभाको यस सुखद अवसरमा लेखापरीक्षकको प्रतिवेदन सहितको २०८१ आषाढ मसान्तको वासलात तथा सोही मितिमा समाप्त आर्थिक वर्ष २०८०/०८१ को नाफा नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण तथा अनुसूचीहरू यस गरिमामय साधारण सभामा अनुमोदनको लागि यस सम्मानित सभा समक्ष प्रस्तुत गर्न पाउँदा म अत्यन्त गौरवान्वित भएको छु।

यस साधारण सभामा वित्तीय संस्थाले गरेको उपलब्धी र गरेका कामहरू समिक्षा गरी संस्थाको आगामी कार्यक्रमहरूमा सुधार गर्नका लागि तपाईं शेयरधनी महानुभावहरूको सल्लाह सुझावले सहयोग एवम् दिशानिर्देश हुने अपेक्षा राखेका छौं।

शेयरधनी महानुभावहरू,

यो वार्षिक प्रतिवेदन बैंक तथा वित्तीय संस्था सम्वन्धी ऐन, २०७३, कम्पनी ऐन, २०६३ तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरूप तयार गरी प्रस्तुत गरिएको छ।

क) गत आ.व. २०८०/०८१ को कारोवारको सिंहावलोकन :

नेपालमा विद्यमान वित्तीय पहुँचको (GAP) फरक पूर्तिमा योगदान पुर्याउने उद्देश्यका साथ ग्राहक-मैत्री नवीनतम लघुवित्त सेवा प्रस्तुतका साथै लघुवित्त बजारमा प्रवेश गरेको यस वित्तीय संस्थाले छोटै अवधिमा आफ्नो लोकप्रिय सशक्त ब्रान्ड उन्नति कायम राख्न सफल भएको छ। यसमा हामी सबैले गर्व गर्नुपर्दछ।

लघुवित्त वित्तीय संस्थाको सेवा “ग्राहक(मैत्री नवीनतम लघुवित्त सेवा)” भन्ने भनाइलाई व्यवहारमै उतार्ने प्रयत्नका साथ निष्पक्ष, पारदर्शी र विवेकपूर्ण ढंगबाट वित्तीय संस्थाका हरेक गतिविधिहरू अगाडि बढी रहेको व्यहोरा यहाँहरू समक्ष राख्न चाहन्छु।

१) पूँजी वृद्धि:

आ.व. २०८०/०८१ को अन्त सम्म यस वित्तीय संस्थाको अधिकृत पूँजी रु ४०,००,००,०००। (अक्षरूपी चालिस करोड) जारी तथा चुक्ता पूँजी रु २४,६८,६५,७३६.२९ (अक्षरूपी चौबिस करोड अड्सट्टी लाख पैसट्टी हजार सात सय छतिस रुपैयाँ र दुई नौ पैसा) रहेको छ।

२) कारोवार तथा कार्यक्रम विस्तार :

आर्थिक वर्ष २०८०/०८१ को अन्तसम्म कुल २८ जिल्लामा ८२ वटा शाखाहरू १ प्रादेशिक कार्यालय र १ केन्द्रीय कार्यालय सञ्चालनमा रहेका छन्।

आर्थिक वर्ष २०८०/०८१ को अन्त्य सम्ममा २८३६ जना सदस्य वृद्धि भई ७२,६६६ जना सदस्य पुगेको छ भने २८४८ जना ऋणी सदस्यमा कमि भई २७,५९२ जना सदस्यले कर्जा उपभोग गरिरहेका छन्। वित्तीय संस्थाको लगानीमा रहेको कर्जा रु. २७ करोड १० लाख २० हजार २ सय ०१ रुपैया ७० पैसाले वृद्धि भई ३ अर्ब ६१ करोड ६० लाख ३४ हजार ६ सय २८ रुपैयाँ ४५ पैसा पुगेको र बचत तर्फ रु. २ करोड ७८ लाख ७७ हजार ६ सय ६८ रुपैयाँ ०६ पैसाले कमि भई रु. १ अर्ब ०९ करोड ६५ लाख ०७ हजार ९ सय ५८ रुपैयाँ ६९ पैसा पुगेको छ। निष्कृत्य कर्जा रु. २ करोड ५६ लाख ७६ हजार २ सय ७८ रुपैयाँ ११ पैसाले कमि भई १० करोड ९५ लाख ९१ हजार ६ सय ९६ रुपैया ३३ पैसा भएको छ। आ.व. २०७९/०८० को तुलनामा यस आ.व. २०८०/८१ मा खुद मुनाफा रु. १ करोड ०७ लाख १७ हजार २ सय २८ रुपैयाँ ६४ पैसाले वृद्धि भई खुद नोक्सान रु. ९४ लाख ५९ हजार २ सय ६९ रुपैयाँ ७० पैसा रहेको छ।



ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोवारमा परेको असर:

- अन्तर्राष्ट्रिय तहमा भएका द्वन्द्वहरू लगायत विगत बर्षमा देखिएको कोभिड १९ महामारीको बास्तविक प्रभावको असर वित्तीय क्षेत्रमा अभै पनि देखिएको छ।
- राष्ट्रिय तथा विश्व अर्थतन्त्रमा आएको संकुचनको कारणले असुलीमा प्रभाव परेको छ।
- लघुवित्त वित्तीय संस्था विरोधी गतिविधिहरू सक्रिय रहेको कारण त्यसको प्रत्यक्ष असर संस्थाको वित्तीय विवरणमा पर्न गएको छ।
- लघुवित्त वित्तीय संस्था बीचमा अस्वस्थ प्रतिस्पर्धाले लघुवित्तको क्षेत्रमा सदस्य बढ्नुपना अत्याधिक बढेको छ।
- लघुवित्त संस्थाहरूका कर्मचारीहरूले वित्तीय संस्था छिटोछिटो परिवर्तन गर्ने प्रवृत्तिले समेत संस्थामा असर परेको छ।
- सहकारी क्षेत्रमा परेको समस्याले बैंक तथा वित्तीय संस्थामा पनि सोको असर परेको छ।
- यस्तो अवस्थामा संस्थाको ग्राहक संख्यामा वृद्धि तथा कर्जाको गुणस्तर कायम गर्न चुनौतिपूर्ण रहेको छ, फलतः सन्चालन मुनाफामा समेत गम्भीर प्रभाव परी नोक्सानी ब्यहोर्नु परेको छ।
- भने आर्थिक गतिविधि चलायमान भई वित्तीय बजारमा तलरता सहज तर्फ उन्मुख भई त्यसको सकारात्मक प्रभाव क्रमिक रुपमा व्याजदरमा परेकोले वित्तीय अवस्थामा समेत सकारात्मक प्रभाव पर्ने अपेक्षा गरिएको छ।

ग) प्रतिवेदन तयार भएको मितिसम्म चालु बर्षको उपलब्धि र भविष्यमा गर्नु पर्ने विषय उपर सञ्चालक समितिको धारणा :

प्रतिवेदन तयार भएको मिति र आ.व. २०८१/०८२ को पौष महिना सम्मको तुलनात्मक चित्रण देहाय बमोजिम रहेको छ।

क्र.सं.	विवरण (सूचकहरू)	२०८१ पौष मसान्त सम्मको प्रगति	२०८१ आषाढ	वृद्धि अंकमा	वृद्धि (%)
१.	शाखा संख्या	८२	८२	-	
२.	सेवा पुगेको जिल्ला	२८	२८	-	
३.	कुल कर्मचारी	२५१	२५४	(३)	(१.१८)
४.	सदस्य संख्या	७४,१५३	७२,६६६	१४८७	२.०५
५.	ऋणी संख्या	२७,९४१	२७,५९२	३४९	१.२६
६.	लगानीमा रहिरहेको कर्जा रु.	३,७०,१३,७६,८५०.१०	३,६१,६०,३४,६२८.२०	८,५३,४२,२२१.९०	२.३६
७.	कुल निक्षेप/बचत रकम रु.	१,१३,७६,५०,९११.०७	१,०९,७८,७२,८०९.११	३,९७,७८,१०१.९६	३.६२
८.	कुल आय रु	४०,२४,८६,७०७.६५	५५,७९,६४,१५७.४३	(१५५४७७४४९.७८)	२७.८७
९.	कुल ब्याय रु	३९,२३,५४,६०९.६९	५६,७४,२३,४२७.१३	(१७५०६८८१७.४४)	३०.८५
१०.	कुल संचालन मुनाफा रु	१,०१,३२,०९७.९६	(९४,५९,२६९.७०)	१,९५,९१,३६७.६६	२०७.११

उपरोक्तमा उल्लेखित विवरण अनुसार चालु आर्थिक वर्ष को पौष मसान्तको अबधिमा १४८७ जना सदस्य वृद्धि भई ७४,१५३ जना सदस्य पुगेको, ३४९ जना ऋणी सदस्यमा वृद्धि भई २७,९४१ जना ऋणी सदस्य रहेका छन् भने वित्तीय संस्थाको लगानीमा रहेको कर्जा रु.८ करोड ५३ लाख ४२ हजार २ सय २१ रुपैयाँ ९० पैसाले वृद्धि भै रु.३ अर्ब ७० करोड १३ लाख ७६ हजार ८ सय ५० रुपैयाँ १० पैसा रहेको छ तथा निक्षेप तर्फ रु.३ करोड ९७ लाख ७८ हजार १ सय १ रुपैया ९६ पैसाले वृद्धि भई रु.१ अर्ब १३ करोड ७६ लाख ५० हजार ९ सय ११ रुपैयाँ ०७ पैसा रहेको छ।

गत आर्थिक वर्षको अन्त्यमा रु.९४ लाख ५९ हजार २ सय ६९ रुपैयाँ ७० पैसा कुल संचालन नोक्सानी रहेकोमा २०८१ पौष मसान्तसम्ममा कुल रु.१ करोड ०१ लाख ३२ हजार ९७ रुपैयाँ ९६ पैसा संचालन मुनाफा भएको छ।

आ.व.०८१/०८२ को पौष मसान्त सम्म हासिल भएको उपलब्धी र गत आ.व. ०८०/८१ को सोही अवधिको तुलनात्मक चित्रण देहाय बमोजिम गरिएको छ।

क्र.सं.	विवरण	२०८१ पौष	२०८० पौष	वृद्धि अंकमा	वृद्धि/कमी (%)
१.	शाखा संख्या	८२	८२	-	-
२.	सेवा पुगेको जिल्ला	२८	२८	-	-
३.	कुल कर्मचारी	२५१	२५९	(८.००)	(३.०९)
४.	सदस्य संख्या	७४१५३	७१३१२	२,८४१.००	३.९८
५.	ऋणी संख्या	२७९४१	२८५९०	(६४९.००)	(२.२७)
६.	लगानीमा रहिरहेको कर्जा रु.	३,७०,१३,७६,८५०.१०	३,५५,७५,३४,७१५.६६	१४३,८४२,१३४.४४	४.०४
७.	कुल निक्षेप/बचत रकम रु.	१,१३,७६,५०,९११.०७	१,०९,९२,८६,७६४.७१	३८,३६४,१४६.३६	३.४९
८.	कुल आय रु.	४०,२४,८६,७०७.६५	४०,५१,३८,२५५.२९	(२,६५१,५४७.६४)	(०.६५)
९.	कुल व्यय रु.	३९,२३,५४,६०९.६९	४०,११,७९,५९०.०४	(८,८२४,९८०.३५)	(२.२०)
१०.	कुल संचालन मुनाफा रु.	१,०१,३२,०९७.९६	३९,५८,६६५.२५	६,१७३,४३२.७१	१५५.९५

वित्तीय संस्थाले चालु आ.व.को पौष महिनाको र गत आ.व.को सोही अवधिसम्ममा हासिल गरेको प्रगति तुलना गर्दा, यस अवधिमा २,८४१ जना सदस्य वृद्धि भई ७४,१५३ जना पुगेको छ। २०८० पौष मसान्त सम्म २८,५९० जना ऋणी रहेकोमा यस आ.व.को पौष मसान्त सम्म तुलना अवधिमा ६४९ जनाले कमी भई २७,९४१ जना सदस्यहरूले वित्तीय संस्था बाट कर्जा लिएका छन। वित्तीय संस्थाको लगानीमा रहेको कर्जामा ४.०४ प्रतिशतले वृद्धि भई रु. ३ अर्ब ७० करोड १३ लाख ७६ हजार ८ सय ५० रुपैयाँ १० पैसा रहेको छ भने बचत परिचालन तर्फ ३.४९ प्रतिशतले वृद्धि भई रु. १ अर्ब १३ करोड ७६ लाख ५० हजार ९ सय ११ रुपैयाँ ०७ पैसा रहेको छ।

त्यसै गरी विगत वर्ष को सोही अवधिमा रु. ३९ लाख ५८ हजार ६ सय ६५ रुपैयाँ २५ पैसा कुल संचालन नाफा रहेकोमा १५५.९५ प्रतिशतले वृद्धि भई तुलना अवधिमा रु. १ करोड ०१ लाख ३२ हजार ९७ रुपैयाँ ९६ पैसा कुल संचालन मुनाफा गर्न सफल भएको छ।

वित्तीय संस्थाको भविष्यमा गर्नु पर्ने विषय उपर सञ्चालक समितिको धारणा :

- ग्राहकहरूको चाहना र आवश्यकता अनुसार गुणस्तरिय सेवा प्रवाह गरिनेछ।
- भाखा नाधेका कर्जा असुलीमा जोड दिइनेछ।
- आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाइनेछ।
- वित्तीय संस्थामा कार्यरत मानव संसाधनमा कार्यक्षमता वृद्धिको लागि प्रर्याप्त तालिम कार्यक्रम सञ्चालन गरिने छ।
- ग्राहक सदस्यका आवश्यकता अनुरूपका नयाँ सुविधा र कार्यक्रमहरू थप गरिनेछ।
- सामाजिक उत्तरदायित्व कोषबाट बार्षिक रुपमा समाजिक उत्तरदायित्वका कार्यक्रम सञ्चालन गरिनेछ।
- डिजिटल प्रविधिको उपयोग गरी ग्राहक सदस्यहरूलाई वित्तीय संस्थाले प्रदान गर्ने सेवा छिटो छरितो बनाइने छ।
- सदस्यहरूको व्यवसायिक तालिमको व्यवस्था गरी आमदानी वृद्धि गर्नको लागि प्राथमिकता दिइनेछ।



घ) संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कोष :

संस्थाले वित्तीय सेवाहरूको अलावा सामाजिक क्रियाकलाप अर्न्तगत आफ्ना ग्राहक सदस्यहरूलाई वित्तीय साक्षरता, आगलागि तथा बाढी पहिरोबाट धनजनको क्षति, प्रसुती भएका सदस्यहरूलाई पोषण खर्च लगायतका सहयोग गरी सामाजिक कार्य गर्दै आईरहेको छ।

क). संस्थागत सामाजिक उत्तरदायित्व कोष :

विवरण	रकम
आर्थिक वर्ष २०८०/०८१ को शुरु मौज्दात	१०,१६,१८६.४८
यस वर्षको खूद मुनाफाको १ प्रतिशत कोषमा रकमान्तर	०
कुल जम्मा	१०,१६,१८६.४८
जम्मा खर्च	०
यस आ.ब. २०८०/०८१ को अन्तिम मौज्दात	१०,१६,१८६.४८

ख). ग्राहक संरक्षण कोष :

ग्राहक संरक्षण कोषबाट आगलागि तथा बाढी पहिरोबाट क्षति भएका सदस्यहरूलाई राहत वितरण, तथा प्रसुती भएका सदस्यहरूलाई सहयोग हुने गरेकोमा यस वर्ष प्रसुति भएका सदस्यलाई पोषण खर्च वापत देहायमा उल्लेखित रकम प्रदान गरिएको छ।

विवरण	रकम
आर्थिक वर्ष २०८०/०८१ को शुरु मौज्दात	२,४९,०८५.००
यस वर्षको खूद मुनाफाको १ प्रतिशत कोषमा रकमान्तर	०
कुल जम्मा	२,४९,०८५.००
ग्राहक संरक्षण कोष बाट भएको खर्चको विवरण	
प्रसुति भएका सदस्यलाई पोषण खर्च	२,०४,०००.००
जम्मा खर्च	२,०४,०००.००
यस आ.ब. २०८०/०८१ को अन्तिम मौज्दात	४५,०८५.००

ड) भावी कार्यक्रम/रणनीतिक पहलहरू :

वित्तीय संस्थाले आ.व. २०८१/०८२ को अन्तसम्ममा ८३,५६७ सदस्य ४६,२६२ ऋणी सदस्य, लगानीमा रहिरहेको कर्जा रु. ४ अर्ब ११ करोड ६२ लाख र निक्षेप/बचत रु. १ अर्ब ३६ करोड ८२ लाख पुर्‍याउने तथा वित्तीय संस्थाको संचालन मुनाफा रु. ४ करोड २९ लाख ३५ हजार बृद्धि गर्ने लक्ष्य लिएको छ। उल्लेखित लक्ष्य हासिल गर्नका लागि संचालन खर्चमा मितव्ययिता गर्ने, कोषको लागत कम गराउने, बचत बृद्धिका नयाँ योजना कार्यान्वयन गर्ने, बैंक तथा वित्तीय संस्थाहरूबाट लिने कर्जा तथा सापटीको ब्याजदर कम गराउने, उत्पादकत्व/कार्यकुशलतामा बृद्धि गर्ने लगायतका रणनीतिहरू अवलम्बन गरिने छ।

“ग्राहक मैत्री नवीनतम लघुवित्त सेवा” भन्ने वित्तीय संस्थाको नारा यथार्थमा उतार्न डिजिटल प्रविधियुक्त लघुवित्त संस्था बनाउने तथा Next Generation Microfinance Institution बनाउने प्रयोजनार्थ समय सापेक्ष कर्जा, बचत परिमार्जन र परिष्कृत गर्दै लगिने, ग्राहक संरक्षण सिद्धान्तको पालना, कार्यक्रम तथा सेवाको अध्ययन अनुसन्धान गर्दै अगाडि बढ्ने तयारी भईरहेको समेत जानकारी गराउन चाहन्छु। आजको युग डिजिटल युग भएको कारणले यस संस्थाको हरेक कारोवारलाई Digitalization गर्ने लक्ष्य अनुरूप ने.रा. बैंक बाट भुक्तानी सेवा सम्बन्धी कार्य गर्ने अनुमति प्राप्त गरी मोवाइल बैंकिङ्ग सेवा, Tablet Banking, Esewa मार्फत बैंकिङ्ग कार्य भई रहेको छ जसको परिणाम स्वरूप

कर्मचारीको उत्पादकत्वमा उल्लेख्य बृद्धि भई वित्तीय संस्थालाई प्रतिस्पर्धि बजारमा आफ्नो पहिचान बनाउन सहज हुने अपेक्षा राखेको छ। साथै भविष्यमा अनुभव, दक्षता र प्रतिस्पर्धात्मक क्षमताको आधारमा वित्तीय संस्थालाई प्रवर्द्धन गरी व्यवसायिक सफलता हासिल गर्नु हाम्रो दीर्घकालीन लक्ष्य रहेको छ।

च) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध:

यस वित्तीय संस्थाले आफ्ना ग्राहकवर्ग, विभिन्न कर्जा लगानी गर्ने बैंक वित्तीय संस्थाहरूसँग सदैव पारदर्शिताको आधारमा व्यवसायिक एवं सुमधुर सम्बन्ध कायम गर्दै आएको छ, भने वित्तीय संस्थाका नियमन निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लि. नेपाल धितोपत्र बोर्ड, मध्यमस्तरीय करदाता कार्यालय, सिडीएस एण्ड क्लिएरिङ लिमिटेड, सिद्धार्थ क्यापिटल लिमिटेड, र युरानेश टेक नेपाल प्राइभेट लिमिटेड तथा अन्य नियामक निकायहरूसँग सुमधुर सम्बन्ध रहेको छ। वित्तीय संस्थाले ग्राहकहरूको सुविधालाई ध्यान दिएर रिलायबल नेपाल लाईफ इन्सुरेन्स कम्पनीसँग मिलेर ग्रामीण कर्जा बीमा योजना अन्तर्गत ग्राहकलाई प्रदान गर्ने कर्जाको सिमा सम्मको ग्रामीण कर्जा बीमा योजना तथा प्रसुति स्याहार योजना समेत कार्यान्वयनमा ल्याएको छ भने कर्जा सुरक्षण निगमसँग मिलेर कर्जाको बीमा योजना संचालन गरेको छ। वित्तीय संस्थाले सुरुवात देखि नै प्रविधिलाई आत्मसात गर्दै केन्द्रीकृत कम्प्युटर प्रणाली कार्यान्वयनमा ल्याएको छ।

छ) सञ्चालक समितिमा भएको हेरफेर र सो को कारण :

सञ्चालक समितिमा रिक्त रहेको सञ्चालक पदमा श्री लाल बहादुर थापा मिति २०८० पौष २९ मा भएको वार्षिक साधारण सभाबाट नियुक्त हुनुभएकोले संचालक समितिमा हेरफेर भएको छ।

ज) कारोवारलाई असर गर्ने मुख्य कुराहरू :

वित्तीय संस्थाको कारोवारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरूलाई तल प्रस्तुत गरिएको छ।

१. नेपाल सरकार वा केन्द्रीय बैंकको नीति निर्देशनमा परिवर्तन हुँदा सिर्जना हुन सक्ने संभावित जोखिमहरू।
२. बैंक तथा वित्तीय संस्थाहरूको तलरतामा संकुचन आउदा व्याजदरमा हुने परिवर्तन तथा थपघटले उत्पन्न हुनसक्ने संभावित जोखिमहरू।
३. राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट सिर्जना हुनसक्ने संभावित जोखिमहरू।
४. ग्रामीण क्षेत्रमा इन्टरनेट तथा इन्ट्रानेट कनेक्टिभिटीको सहज उपलब्धता नहुदा कारोबारमा हुन सक्ने संभावित जोखिमहरू।
५. कर्जाहरूको दोहोरो तथा बहुपनावाट कर्जामा हुन सक्ने जोखिमहरू।
६. अन्तर्राष्ट्रिय तथा राष्ट्रिय बजारमा हुने आर्थिक मन्दीबाट नेपाली बजारमा पर्न सक्ने असरबाट हुन सक्ने आर्थिक जोखिमहरू।
७. अस्थिर राजनैतिक वातावरणवाट कारोवारमा पर्न सक्ने जोखिमहरू।
८. प्राकृतिक प्रकोपको कारणले बेला बेलामा आइपर्ने समस्याहरू।
९. पुँजीकोषमा परेको दबावको कारण थप व्यवसाय वृद्धि गर्नको लागि पर्न सक्ने असरहरू।
१०. लघुवित्त संस्था विरुद्ध कथित संघर्ष समितिको नाममा भई आएको अवाञ्छित गतिविधिले कर्जा असुलिमा देखाएको अवरोधहरू।

झ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेखित भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :

लेखापरीक्षक श्री रबिन ढकाल एण्ड एसोसियट्स चार्टर्ड एकाउन्टेन्टस् काठमान्डौले यस वित्तीय संस्थाको लेखापरीक्षण गरेको छ। यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणले यथार्थ र वास्तविक अवस्थाको चित्रण गरेको छ। कार्य संचालनमा हुने सामान्य कैफियतामा दिएका सुझाव बाहेक लेखापरीक्षण प्रतिवेदनमा कुनै नकारात्मक व्यहोरा उल्लेख भएको छैन। लेखापरीक्षकको प्रतिवेदनमा दिएका सुझावहरू कार्यान्वयन गरिरहेका छौं।



ज) लाभांश बाण्डफाण्ड गर्न सिफारिस गरिएको रकम :

समीक्षा अवधिमा वित्तीय बजारमा श्रोतको अभावको कारणले कोषको लागतमा भएको वृद्धि, ग्राहकको आर्थिक गतिविधिमा सुस्तता, लघुवित्त संस्था विरुद्ध संघर्ष समितिको कारण कर्जा असुलिमा शिथिलता आई कर्जा नोक्सानी व्यवस्था वृद्धि जस्ता कारणले नाफा प्रभावित भएकोले आ.व. २०८०/०८१ को मुनाफाबाट वित्तीय संस्थाले शेयरधनीहरूलाई कुनै प्रकारको लाभांश वितरण गर्न सक्ने अवस्था नदेखिएकोले लाभांश वितरण नगर्ने निर्णय गरेको छ।

ट) बिगत आर्थिक वर्षमा वित्तीय संस्था र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :

यस वित्तीय संस्थाको कुनै सहायक कम्पनी छैन।

आर्थिक वर्षको अन्तमा स्थितिको पुनरावलोकन गर्दा, ग्राहक सदस्य, कर्जा लगानी, कर्जा असुली एवं बचत/निक्षेप संकलन र परिचालनमा सन्तोषजनक प्रगति रहेको देखिदैन। विस्तृत रुपमा यसै प्रतिवेदनको कारोबारको सिंहावलोकन शिर्षकमा चित्रण गरिएको छ।

१. नाफा नोक्सान स्थिति:

वित्तीय संस्थाको आर्थिक वर्ष २०८०/०८१ र आर्थिक वर्ष २०७९/०८० को नाफा नोक्सानको अवस्था देहाय अनुसार तुलनात्मक रुपमा प्रस्तुत गरिएको छ।

विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	वृद्धि	
				प्रतिशत
ब्याज आम्दानी	५१४,८५५,८३९.२१	५२९,४१२,२७६.२०	(१४,५५६,४३६.९९)	(२.७५)
ब्याज खर्च	३३७,३८०,४७५.७५	३६९,५७५,५८८.२०	(३२,१९५,११२.४५)	(८.७१)
खुद ब्याज आम्दानी	१७७,४७५,३६३.४६	१५९,८३६,६८७.९९	१७,६३८,६७५.४७	११.०४
कमिशन तथा अन्य संचालन आम्दानी	४३,१०८,३१८.२२	३६,६८१,६९३.०५	६,४२६,६२५.१७	१७.५२
कुल संचालन आम्दानी	२२०,५८३,६८१.६८	१९६,५१८,३८१.०४	२४,०६५,३००.६४	१२.२५
कर्मचारी खर्च	१४९,०५६,०३२.९५	१६३,६५१,६०५.००	(१४,५९५,५७२.०५)	(८.९२)
अन्य संचालन खर्च	६७,४८७,६५४.२३	७१,६७३,००७.००	(४,१८५,३५२.७७)	(५.८४)
सम्भावित नोक्सानी व्यवस्थाहरु	१३,०५८,४०८.९५	-	-	-
संचालन मुनाफा	(९,०१८,४१४.४५)	(३८,८०६,२३१.००)	२९,७८७,८१६.५५	(७६.७६)
सम्भावित नोक्सानी व्यवस्था बाट फिर्ता	-	११,६३३,०९२.००	-	-
नियमित कारोवारबाट भएको मुनाफा	(९,०१८,४१४.४५)	(२७,१७३,१३८.००)	१८,१५४,७२३.५५	(६६.८१)
आयकर व्यवस्था	४४०,८५५.२५	(६,९९६,६४०.००)	७,४३७,४९५.२५	१०६.३०
विगत वर्षको आयकर	४,९४९,९५१.४०	-	४,९४९,९५१.४०	-
स्थगन कर (आम्दानी)/खर्च	(४,५०९,०९६.१५)	(६,९९६,६३९.९२)		
खुद नाफा/नोक्सान	(९,४५९,२६९.७०)	(२०,१७६,४९८.३३)	१०,७१७,२२८.६३	५३.१२

यसरी गत वर्षको तुलनामा समिक्षा वर्षमा, आम्दानी तर्फका शिर्षकहरू क्रमशः व्याज आम्दानी २.७५ प्रतिशत ले कमी हुदा कुल सञ्चालन आम्दानी १७.५२ प्रतिशतले बृद्धि भएको छ भने, खर्च तर्फका शिर्षकहरू क्रमशः व्याज खर्च ८.७१ प्रतिशत, कर्मचारी खर्च ८.९२ प्रतिशत, अन्य सञ्चालन खर्च ५.८४ प्रतिशतले कमी भएको छ। सम्भावित नोक्सानी व्यवस्थामा रु.१३०,५८,४०८.९५ नोक्सानी व्यवस्था थप भएको छ। (नोक्सानी व्यवस्था खर्च नेट मा देखाइएको)। गत वर्षको तुलनामा समिक्षा वर्षमा ५३.१२ प्रतिशतले खुद नाफा बृद्धि भई रु.९४ लाख ५९ हजार २ सय ६९ पैसा ७० मात्र नोक्सानी हुन गएको छ।

२. सम्पत्ति दायित्वको अवस्था:

वित्तीय संस्थाको वित्तीय अवस्था राम्रो हुदै गइरहेको देहायका सम्पत्ति तथा दायित्वका केही मुख्य मुख्य सूचाङ्क आर्थिक वर्ष २०८०/०८१ र आर्थिक वर्ष २०७९/८० को तुलनात्मक चित्रण तालिकाले गरेको छ।

सम्पत्तिको शिर्षकका मुख्य मुख्य सूचाङ्कहरूको तालिका: क

विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	बृद्धि	
			रकम	प्रतिशत
नगद तथ बैंक मौज्दात	१३६,८०९,९८५.८२	१६०,५००,७४३.८१	(२३,६९०,७५७.९९)	(१४।७६)
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	८१,०९०,०००.००	६६,०९०,०००.००	१५,०००,०००.००	२२।७०
लगानीमा रहिरहेको रकम	३,५७२,०२८,२३४.९२	३,३०६,०४५,१५४.६०	२६५,९८३,०८०.३२	८।०५
लगानी	१,०००,०००.००	५८,९५५,३३६.३४	(५७,९५५,३३६.३४)	(९८।३०)
सम्पत्ति र उपकरण	३५,०८१,६९७.५७	५२,०११,०७६.०२	(१६,९२९,३७८.४५)	(३२।५५)
अन्य सम्पत्ति	६,५६१,७६४.३६	६,२३७,७७५.४२	३२३,९८८.९४	५।१९

सम्पत्ति तर्फका सुचकहरू लगानीमा रहेका कर्जा सापट गत वर्षको तुलनामा ८.०५ प्रतिशतले बृद्धि आएको छ भने अन्य सम्पत्तिमा ५.१९ प्रतिशतले वृद्धि भएको छ।

दायित्व शिर्षकका मुख्य मुख्य सूचाङ्कहरूको तालिका: ख

विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	बृद्धि	
			रकम	प्रतिशत
शेयर पुँजी	२४६,८६५,७३६.२९	२२९,०२०,६१८.२९	१७,८४५,११८.००	७।७९
जगेडा तथा कोषहरू	९८,७०२,२७५.३९	८६,७९०,०१५.६१	११,९१२,२५९.७८	१३।७३
तिर्न बाँकी कर्जा सापट	२,३८६,३९३,१४८.७३	२,१४४,२५८,६६१.६५	२४२,१३४,४८७.०८	११।२९
निक्षेप/बचत दायित्व	१,०९६,५०७,९५८.६९	१,१२४,३८५,६२६.७५	(२७,८७७,६६८.०६)	(२।४८)
अन्य दायित्व	८९,४७८,८७१.७२	९१,६७१,८४२.०३	(२,१९२,९७०.३१)	(२।३९)
अन्य सम्पत्ति	६,५६१,७६४.३६	६,२३७,७७५.४२	३२३,९८८.९४	५।१९

आर्थिक वर्ष २०८०/०८१ को अन्त्यमा, तिर्न बाँकी कर्जा सापट ११.२९ प्रतिशतले बृद्धि भएको छ भने निक्षेप दायित्व २.४८ प्रतिशत कमी आएको छ। शेयर पुँजी र विपन्न परिवारले गरेको निक्षेप/बचत रकमले मात्र उनीहरूको कर्जा आवश्यकता पूर्ति हुन नसक्ने हुदा बैंक वित्तीय संस्थाहरूबाट लिएको कर्जा रु. २ अर्ब ३८ करोड ६३ लाख ९३ हजार १ सय ४८ रुपियाँ ७३ पैसा तिर्न बाँकी रहेको छ। उपरोक्त तालिका अनुसार २०८० आषाढ मसान्तको तुलनामा २०८१ आषाढ मसान्त सम्ममा वित्तीय संस्थाको तिर्न बाँकी कर्जा सापटमा बृद्धि भएको छ भने निक्षेप तथा अन्य दायित्वमा कमी आएको छ।



ठ) मानव संसाधन स्रोत र विकास:

समिक्षा अवधिसम्म वित्तीय संस्थामा व्यवस्थापन स्तरमा ७ जना कर्मचारी छन् भने अन्य सबै गरी कुल २५४ कर्मचारी कार्यरत रहेका छन्। वित्तीय संस्थाको प्रगति तथा सफलता भौतिक पूर्वाधार वा अन्य कारणले मात्र नभई वित्तीय संस्थामा कार्यरत जनशक्तिको योगदानबाट मात्र सम्भव हुने भएकोले वित्तीय संस्थासँग उपलब्ध जनशक्तिको समुचित परिचालन तथा उपयोगलाई विशेष महत्व दिने गरिएको छ। कर्मचारीहरूको क्षमता, दक्षता अभिवृद्धि तालिम तथा वृत्ति विकासको समेत पहिचान गरी सोही बमोजिम जिम्मेवारी हस्तान्तरण, तालिम, गोष्ठी लगायतका अन्य मानव संसाधन सम्बन्धी कार्यक्रमहरू सञ्चालन गर्ने गरिएको छ। वित्तीय संस्थाका मूल्य र मान्यताहरूलाई समस्त कर्मचारीहरूले अनुसरण गर्ने वातावरण सृजना गरी वित्तीय संस्थामा उन्नति संस्कृतिलाई प्रगाढ पार्ने उद्देश्यले विभिन्न उपलब्धिमूलक तालिम तथा गोष्ठी कार्यक्रमहरू सञ्चालन गरिदै आइएको छ।

कर्मचारीहरूले आफ्नो जिम्मेवारी उत्साहजनक रूपमा सम्पादन गर्न उपयुक्त अभिप्रेरणा प्रदान गर्ने तर्फ वित्तीय संस्था सदैव केन्द्रीत रहेको छ। प्रभावकारी एवम् मितव्ययी सञ्चालन र व्यवस्थापन प्रणालीको अभिवृद्धिका लागि वित्तीय संस्थाले सफ्टवेयरको माध्यमबाट हरेक विभागहरू तथा कार्यालयका दैनिक क्रियाकलापलाई निरीक्षण गर्ने गरेको छ भने आवश्यकता बमोजिम हेरफेर वा पुनरावलोकन समेत गर्ने गरेको छ। वित्तीय संस्थाको आन्तरिक सूचना सञ्जाल सबै कर्मचारीहरूको पहुँचभित्र भएको कारण सञ्चार तथा सूचनाको यो सर्वसुलभताले वित्तीय संस्थामा काम गर्ने तथा क्षमता अभिवृद्धि गर्ने वातावरणलाई प्रोत्साहित गरेको छ।

ड) संस्थापक समूहको सेयर स्वामित्व सर्वसाधारणमा परिणत गर्ने सम्बन्धमा :

उन्नति माइक्रोफाइनेन्स वित्तीय संस्था लिमिटेड ले मिति २०७१/०७/२१ र सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड ले मिति २०७४/१०/२८ देखी वित्तीय कारोबार गर्दै आइरहेकोमा मिति २०७७/०३/२६ गते उन्नति लघुवित्त र सहकार्य लघुवित्त विच एक आपसमा मर्जर भई उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड भएको। नेपाल राष्ट्र बैंक बाट घ वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरेको एकीकृत निर्देशन २०७९ को निर्देशन नं १० को १३ क.अर्न्तगत उन्नति माइक्रोफाइनेन्सले वित्तीय कारोबार सञ्चालन गरेको १०औं वर्ष पुरा गरेको र सहकार्य लघुवित्त ७औं वर्षमा चलिरहेको हुनाले उन्नति संस्थापक समूहमध्येको सेयर एकीकृत निर्देशन २०७९ को निर्देशन नं. १० को १३ च बमोजिम १० प्रतिशत विन्दुले हुने सेयर कित्ता १,८७,३८२।०१ बराबर सर्वसाधारण सेयरमा परिणत गर्न स्वीकृतिको लागि नेपाल राष्ट्र बैंक समक्ष पेश गरिएको व्यहोरा जानकारी गराउन चाहन्छु।

ढ) धन्यवाद ज्ञापन

अन्तमा यस वित्तीय संस्थाको विकास तथा वित्तीय कारोबारको विस्तारको लागि संस्थाको स्थापनाकाल देखी प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग पुऱ्याउने नेपाल सरकार, नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग एवम् लघुवित्त संस्था सुपरीवेक्षण विभाग, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ हाउस, शेयर रजिष्ट्रार सिद्धार्थ क्यापिटल, मध्यमस्तरीय करदाता कार्यालय काठमान्डौं, आन्तरिक राजस्व कार्यालय भैरहवा, विपन्न वर्गमा लगानी क्षेत्रका लागि सापट प्रदान गर्नुहुने सबै बैंक तथा वित्तीय संस्थाहरू, नेपाल लघुवित्त बैंकर्स एसोसिएसन, माइक्रोफाइनेन्स एसोसिएसन अफ नेपाल, युरानेश टेक नेपाल प्रा.लि., संस्थामा विश्वासका साथ लगानी गरी यस अवस्थामा वित्तीय संस्थालाई पुऱ्याइदिनु भएकोमा शेयरधनी महानुभावहरू, यस संस्थाका धरोहर आदरणीय ग्राहक सदस्य सबैप्रति हार्दिक कृतज्ञता प्रकट गर्दछु। साथै यस संस्थाको अग्रगति र व्यवसायिक विकासको लागि प्रमुख कार्यकारी अधिकृत लगायत व्यवस्थापन समूह एवम् सम्पूर्ण कर्मचारीहरूको कर्तव्यनिष्ठा, लगनशीलता एवम् कठिन परिश्रमको सराहना गर्दै सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद व्यक्त गर्दछु।

धन्यवाद, उन्नति नमस्ते !

मिति: २०८१/१०/२६

सञ्चालक समितिको तर्फबाट
 खड्ग बहादुर राना
 अध्यक्ष

प्रमुख कार्यकारी अधिकृतको मन्तव्य :

यस गरिमामय सभाका अध्यक्ष एवं उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेडका सञ्चालक समितिका अध्यक्षज्यू, वित्तीय संस्थाका सञ्चालकज्यूहरू, आदरणीय शेयरधनी महानुभावहरू, हाम्रो निमन्त्रणा स्वीकार गरी पाल्नु भएका नियमनकारी निकायका प्रतिनिधिज्यूहरू, वित्तीय संस्थाका वाह्य लेखापरीक्षकज्यू, वित्तीय संस्थामा कार्यरत कर्मचारीहरू एवं समस्त वित्तीय संस्थाका परिवार लगायत उपस्थित महानुभावहरूमा उन्नति नमस्ते !!! प्राकृतिक प्रकोप, अन्तराष्ट्रिय स्तरमा देखिएका युद्धका कारण आर्थिक मन्दी बढ्न गई Global Supply Chain प्रभावित भई उच्च मूल्य वृद्धि, बेरोजगारी, खाद्यान्न संकट, औद्योगिक संकट लगायतका समस्याहरू देखा परेका छन् ।

विश्व अर्थतन्त्रमा आएको शिथिलता, Covid -19 को बास्तविक असर तथा प्रभाव अभैपनि बाँकी रहेको कारण समीक्षा वर्ष २०८०/०८१ मा आर्थिक गतिविधि अपेक्षा गरे अनुरूप चलायमान नभएकोले कर्जा लगानी, असुली, नगद प्रवाह, कर्जाको गुणस्तर आदीमा नकारात्मक प्रभाव परेको हुँदा संस्थाको पुँजिकोषमा समेत दबाव सृजना भई कारोबार विस्तारमा असर परेको र सोचेको जस्तो आर्थिक हुन नसकेको परिस्थिति रहेको छ । बैंक तथा वित्तीय संस्था विरोधी गतिविधि, सहकारीहरूमा आएको समस्या, ऋण नतिर्ने अभियान र यसको राजनीतिकरण जस्ता घटनाक्रम तथा आर्थिक गतिविधिमा आएको शिथिलताले विद्यमान समस्यालाई थप बल पुऱ्याउँदा समग्र वित्तीय संस्थाहरू दबाबमा रहेका छन् ।

फलतः, समीक्षा अवधिमा लघुवित्त वित्तीय क्षेत्रले विभिन्न आरोह अवरोहको सामना गर्नु पर्यो । वित्तीय संस्थाले व्यवसाय वृद्धिलाई भन्दा पनि कारोबार Reconciliation लाई प्राथमिकता दिदै आर्थिक वर्षको अन्तमा स्थितिको पुनरावलोकन गर्दा, ग्राहक सदस्य, कर्जा लगानी, कर्जा असुली एवं बचत/निक्षेप संकलन र परिचालन मा सन्तोषजनक प्रगति रहेको छ । यस सन्दर्भमा, विस्तृत विवरण बार्षिक प्रतिवेदन २०८०/८१ को कारोबारको सिंहावलोकन शिर्षकमा चित्रण गरिएको छ । निष्क्रिय कर्जा अनुपात ३.०३ प्रतिशत रहेको हुँदा लघुवित्त वित्तीय संस्थाहरूको औषत निष्क्रिय कर्जाको तुलनामा धेरै राम्रो भएकोले यो हाम्रो लागि गौरवको विषय हो ।

देशभरका करिव ७३ हजार ग्राहक सदस्यहरूलाई ८२ शाखाहरू बाट अत्याधुनिक ग्राहकमैत्री र गुणस्तरीय लघुवित्त सेवाहरू उपलब्ध गराउँदै आइरहेको छ । समीक्षा वर्षमा लघुवित्त संस्थाको सम्पत्तिमा तथा पूँजीको वासलात समेत ६.१६ प्रतिशतले वृद्धि भएको छ । नेपालको लघुवित्त क्षेत्रमा उदयीमान यस वित्तीय संस्थाले समीक्षा अवधिमा गत वर्षको तुलनामा सदस्य संख्या ४.०६ प्रतिशतले वृद्धि भएको छ, भने ऋणी संख्यामा ९.३६ प्रतिशतले कमी आएको छ । लगानीमा रहरहेको कर्जामा ८.०६ प्रतिशतले वृद्धि भएको छ भने बचतमा २.४८ प्रतिशतले कमी आएको छ । कर्मचारी खर्चमा ८.९२ प्रतिशत, अन्य सञ्चालन खर्चमा ५.८४ प्रतिशत, कुल खर्चमा ८.४३ प्रतिशत, व्याज आम्दानीमा २.७५ प्रतिशत, व्याज खर्च ८.७१ प्रतिशत, कुल आम्दानीमा १.४४ प्रतिशतले कमी भएको छ भने खुद आम्दानीमा ५३.१२ प्रतिशतले वृद्धि भई रु.९४ लाख ५९ हजार २ सय ६९ रुपैयाँ ७० पैसा नोक्सानी भएको छ ।

विगतमा उच्च रहेको सञ्चालन आत्मनिर्भरता घट्नुका प्रमुख कारणहरू

- महंगो वित्तीय स्रोतको लागत व्याज खर्च ।
- बैंक तथा वित्तीय संस्थाको ऋण नतिर्नुस, ऋण मिनाह गर्छौं, ऋण रकम तिरेमा तपाइहरूलाई नै घाटा हो भन्ने जस्ता भुटा प्रलोभन र आश्वासन, कर्जा असुली अवरोध घोषणाले असुली कार्य प्रभावित हुन पुग्यो ।
- लघुवित्त बिरुद्धको संघर्ष समिति कर्जा असुली अवरोध र लघुवित्त निषेधित क्षेत्र घोषणाले असुली कार्य प्रभावित हुन पुग्यो ।
- वित्तीय संस्थाहरूको विचमा अस्वस्थ प्रतिस्पर्धाले कर्मचारीहरूले छिटोछिटो संस्था परिवर्तन गर्ने कारणले असुलीमा प्रभावित हुन पुग्यो ।
- निष्क्रिय तथा खराब कर्जा वृद्धि हुन गई कर्जा नोक्सानी भार तथा असुलहुनु पर्ने व्याज अधिक हुन पुग्यो ।

आधुनिक प्रविधिको आत्मसात :

आधुनिक प्रविधिको अनुसरण अबको युग, सूचना प्रविधिको युग हो भन्ने तथ्य वित्तीय संस्थाले मनन गरेको छ । सूचना प्रविधिमा भएको द्रुतस्तरको विकासलाई हाम्रो लघुवित्त संस्थाले वित्तीय सेवामा उपयोग गरी तुलनात्मक लाभको अवस्था श्रृजना गर्नु नै अबको सहि बाटो हो भन्ने मान्यतालाई वित्तीय संस्थाले अंगिकार गरेको छ । यहि मान्यता अनुरूप नेपाल राष्ट्र बैंक बाट भुक्तानी सम्बन्धी कार्य गर्ने अनुमति लिई ट्याबलेट वैकिङ, मोबाईल बैकिङ र E-sewa बाट पनि सेवा दिइरहेको छ, Nex Gen Microfinance Banking (Customer Relationship, Client Friendly Innovative Microfinance Service) डिजिटल प्रविधिहरू कार्यान्वयन गरिने डिजिटल प्रविधि अबको लघुवित्त वित्तीय अभ्यासको मूल कडी बनाई Cost घटाउँदै वित्तीय संस्था अगाडि बढ्ने छ ।



- वित्तीय संस्थाले Paper Less Microfinance Institution बनाउने योजना कार्यान्वयनमा जोड दिएको छ ।
- Real Time Basis मा कार्य गर्ने ब्यवस्थाको लागि QR Code, SMS Service, Mobile Banking/Tablet Recording Keeping System जस्ता प्रविधियुक्त व्यवस्थालाई कार्यान्वयनमा अझै जोड दिइने छ ।
- वित्तीय संस्थाले ग्राहक संरक्षण सिद्धान्त लाई अवलम्बन गर्दै ग्राहक अभिभावक को आर्थिक कारोवार सम्बन्धमा गुनाशो भएमा सिधै वेबसाइट मार्फत संस्थाको नायव प्रमुख कार्यकारी अधिकृत/जनशक्ति व्यवस्था विभाग प्रमुख सँग सम्पर्क गरी गुनाशो राख्न सक्ने व्यवस्थाको कार्यान्वयन ल्याइएको छ ।

मानव संसाधन व्यवस्थापन :

वित्तीय संस्थाको सफलताको मेरुदण्ड भनेकै मानव संसाधन हुन् हामीलाई सफलताको यस सिँढीमा चढाउने र हाम्रो सम्मानलाई उच्चस्तरमा पुर्‍याउने सच्चा साधक मानव संसाधन हुन् र उनीहरूको वृत्तिविकासले नै Next Gen Microfinance Banking objectives setting objectives, developing action plans, monitoring progress and evaluating performance Management By Objective (MBO) व्यवस्थापनको बैज्ञानिक सिद्धान्त अवलम्बनबाट सकिन्छ, भन्नेमा हामी विश्वस्त छौं । त्यसैले समीक्षा अवधिमा वित्तीय संस्थाले कर्मचारीहरूको वृत्तिविकासलाई उच्च प्राथमिकतामा राखी विभिन्न तालिम कार्यक्रमहरू सञ्चालन गरेको छ । सन्तुष्ट र सीपवान मानव संसाधन नै सफलताका Drivers हुन् भन्ने मान्यता वित्तीय संस्थाको रहि आएको छ ।

सन्तुष्ट कर्मचारीहरूले नै Experience Transformation Advocate को रुपमा कार्य गर्ने र ग्राहकको Experience Enrichment ले नै हामीलाई हाम्रो अभिलाषा सफल हुनेमा हामी पूर्ण विश्वस्त छौं ।

आगामी दिनहरूमा व्यवसाय वृद्धि, डिजिटल लघुवित्त बैकिङमा फोकस, आन्तरिक नियन्त्रण प्रणाली/प्रक्रियाहरूमा गर्नुपर्ने सुधार तथा सरलीकरण, उत्कृष्ट लघुवित्त बैकिङ अभ्यासको अवधारणाको कार्यान्वयन गर्दै अगाडिको यात्रालाई निरन्तरता दिइनेछ ।

Products/Services मार्फत ग्राहकहरूको आवश्यकता पुरा गर्नु मात्र नै लघुवित्त बैकिङ हो भन्ने साँघुरो घेराबाट माथि उठी Experience Microfinance Banking नै अवको लघुवित्त बैकिङको भविष्य हो भन्ने वित्तीय संस्थाको सोच रहेको छ । सोहि सोचबाट प्रेरित भई ग्राहकहरूको सेवा आवश्यकताको गहिर्दमा पुगी वहाँहरूको वास्तविक अपेक्षा, आवश्यकता र चाहना पहिल्याई सो को प्रभावकारी परिपूर्ति मार्फत सुखद् अनुभवका साथ Experience Enrichment गर्ने उद्देश्य वित्तीय संस्थाको लक्ष्य रहेको छ ।

समस्या चुनौति तथा रणनीति:

- कर्जाको गुणस्तर अभिवृद्धि गरी कर्जा असुली माध्यमबाट निष्क्रिय कर्जाको मात्रा न्युनस्तरमा कायम गर्ने ।
- सूचना प्रविधिको उच्चतम प्रयोग गर्दै गर्दा यसमा हुने अन्तरनीहित जोखिमहरूको समयमै पहिचान र तिनीहरूको उचित व्यवस्थापन गर्नु ।
- संस्थामा कार्यरत दक्ष जनशक्तिमा भएको ज्ञान,सीप र क्षमताको अधिकतम उपयोग गर्नु र जनशक्तिको छोड्ने दर कम गर्नु ।
- देशको अर्थतन्त्रमा उत्पन्न प्रतिकुलता सँगै सृजित तरलता अभावको कारणले संस्थाको कर्जाका साँवा तथा व्याज भुक्तानीमा परेको समस्या ।
- नियमनकारी निकायबाट जारी हुने नीति तथा निर्देशनहरूबाट हुने सञ्चालन खर्चको वृद्धि तथा आम्दानीमा आउन सक्ने संकुचनका कारण अपेक्षित नाफामा हुने कमी ।
- कर्मचारीले संस्था छोड्ने प्रवृत्तिमा वृद्धि ।
- त्यस्तो समस्या तथा चुनौति समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :
- खर्चहरूको प्रभावकारी अनुगमन तथा उच्च जोखिमयुक्त सम्पत्तिहरूको उचित व्यवस्थापन गर्ने ।
- सञ्चालन बजार जोखिम क्षेत्रहरूको अनुगमन र योजनाबद्ध रुपमा प्रभावकारी अनुगमनमा जोड दिने ।
- जोखिम कर्जा असुली तथा व्यवस्थापनमा उच्च प्रथमिकता दिने ।
- समय सापेक्ष हुने गरी प्रविधिमा आधारित नयाँ सेवा तथा सुविधाहरूको विकास र विस्तार गर्ने ।
- कर्मचारी तालिम सम्बन्धमा योजनाबद्ध कार्यतालिकाको प्रभावकारीता अभिवृद्धि गर्ने ।



- कर्मचारीहरू माथी दुरव्यवहार हुन नदिइने ।
- कर्मचारीलाई संस्थामा रहि कार्य गर्ने उचित वातावरण गराइने ।
- वित्तीय स्रोतको लागत घटाउन सक्दो पहल प्रयास गर्ने ।
- नयाँ आमदानीका स्रोतहरू खोजी गरी सन्चालन आमदानी बढाउने ।

धन्यवाद ज्ञापन

हाम्रो उपलब्धी यस प्रकारको उच्चस्तरमा पुऱ्याउन सहयोग गर्नुहुने सम्पूर्ण ग्राहकवर्गहरू, नियामक निकायहरू, सेवाप्रदायक/आपूर्तिकर्ताहरू, व्यवसायिक प्रतिष्ठानहरू तथा शेयरधनी महानुभावहरूमा यस वित्तीय संस्थाको तर्फबाट हार्दिक धन्यवाद तथा कृतज्ञता ज्ञापन गर्दछु । वित्तीय संस्थाको यस यात्रामा अनवरत रुपमा उत्कृष्ट साथ र सद्भावका साथ सदा क्रियाशिल भइरहने यस वित्तीय संस्थाको सञ्चालक समितिका अध्यक्षज्यू तथा सञ्चालकज्यूहरू प्रति विशेष रुपले हार्दिक धन्यवाद एवं कृतज्ञता ज्ञापन गर्दछु । साथै, वित्तीय संस्थाको विभिन्न तह र तप्कामा रहि सदासर्वदा हाम्रो सपना चरितार्थ गर्न अहोरात्र साथ दिइरहनुहुने केन्द्रीय/प्रदेश/शाखा कार्यालयमा कार्यरत सहकर्मी साथीहरूले आ-आफ्नो स्थानबाट मन, बचन र कर्मले सदा क्रियाशिल रहि गरेको अमूल्य योगदानलाई कदर गर्दै सोको लागि हार्दिक धन्यवाद एवं कृतज्ञता ज्ञापन गर्दछु ।

आगामी दिनमा समेत सबै सरोकारवालाहरूबाट यस्तै प्रकारको साथ, सद्भाव र सहयोग प्राप्त हुनेमा म पूर्ण विश्वस्त छु । उत्कृष्ट लघुवित्त वित्तीय संस्था निर्माणका लागि दिशा निर्देश भई आगामी दिनमा अगाडि बढिने छ ।

धन्यवाद !!! जय उन्नति सहकार्य !!!

मिति : २०८१/१०/२६ गते, शनिबार

नारायण अधिकारी
का.मु. प्रमुख कार्यकारी अधिकृत



कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरण

- क) शेयर जफत भएको भए, जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सो को विवरण :
समीक्षा वर्षमा यस संस्थाको कुनै पनि शेयर जफत भएको छैन ।
- ख) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
यस संस्थाको कुनैपनि सहायक कम्पनी नरहेको ।
- ग) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेका प्रमुख कारोवारहरू र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन :
आ.व. २०८०/०८१ मा वित्तीय संस्थाको प्रमुख कारोवारहरू वा कारोवारमा आएको महत्वपूर्ण परिवर्तन सम्बन्धमा माथि उल्लेख भैसकेको छ । वित्तीय संस्थाको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउदछौ ।
- घ) विगत आर्थिक वर्षमा कम्पनीका आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :
त्यस्तो कुनै जानकारी प्राप्त भएको छैन ।
- ङ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट वित्तीय संस्थाले प्राप्त गरेको जानकारी :
सञ्चालकहरूले लिएको शेयरको स्वामित्वको विवरण निम्न वमोजिम रहेको र सञ्चालकहरू तथा व्यवस्थापनमा रहेका पदाधिकारीहरू वित्तीय संस्थाको शेयर कारोवारमा संलग्न रहेका छैनन् ।

क्र.स.	नाम	पद	ग्रहण गरेको शेयर संख्या	प्रतिनिधित्व
१.	श्री खड्ग बहादुर राना	अध्यक्ष	४८७१६	संस्थापक समूह
२.	श्री खिल राज मैनाली	सञ्चालक	१६०८१	संस्थापक समूह
३.	श्री तुलसीराम खनाल	सञ्चालक	५१४१५	संस्थापक समूह
४.	श्री लाल बहादुर थापा	सञ्चालक	२६३०१	संस्थापक समूह
५.	श्री राजन तिवारी	सञ्चालक	३४०	सर्वसाधारण समूह
६.	श्री यम कुमार खड्का	सञ्चालक	३०६	सर्वसाधारण समूह

पदाधिकारीले लिएको शेयरको सम्बन्धमा

का.मु प्रमुख कार्यकारी अधिकृत श्री नारायण अधिकारीले ४८,७२४ कित्ता संस्थापक शेयर ग्रहण गरेको, अन्य पदाधिकारीहरूले कर्मचारीहरूलाई छुट्याइएको बाहेक अन्य कुनै शेयर कित्ता नरहेको ।

- च) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारे उपलब्ध गराइएको जानकारीको व्यहोरा :
हालसम्म त्यस्तो कुनै जानकारी नआएको ।

छ) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकम :
हालसम्म वित्तीय संस्थाले आफ्नो शेयर आफैले खरिद गरेको छैन ।

ज) आन्तरिक नियन्त्रण प्रणाली भए/नभएको र भएको भए सो को बिस्तृत विवरण :

आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतीहरूको बिकास गरेको छ । कम्पनीको सु(सञ्चालन गर्न अत्यावश्यक आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, कर्जा नीति, लगानी नीति, जोखिम व्यवस्थापन नीति, समूह संचालन निर्देशिका, बचतसेवा निर्देशिका, सूचना प्रविधि निर्देशिका, आन्तरिक लेखापरीक्षण निर्देशिका यस संस्थाले आन्तरिक नियन्त्रण प्रणाली अन्तर्गत शाखाहरूको नियमित अनुगमन तथा सुपरिवेक्षण लागि प्रदेश प्रमुख लगायत अनुगमन अधिकृतहरूले स्थलगत रुपमा शाखा निरीक्षण गर्ने व्यवस्था मिलाइएको छ । केन्द्रीय कार्यालयमा आन्तरिक लेखापरीक्षण विभाग गठन गरी नियमित रुपमा शाखाहरूको आन्तरिक लेखापरीक्षण हुने गरेको छ । आन्तरिक नियन्त्रण प्रणाली कमजोर भएमा जोखिम वृद्धि हुने भएकोले संस्थाको सञ्चालक समितिका सदस्यको संयोजकत्वमा विभिन्न समितिहरू गठन गरी आन्तरिक नियन्त्रण प्रणाली लाई प्रभावकारी बनाईएको छ । लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धिकरण अनुगमन समिति रहेको छ र सो समितिको त्रैमासिक बैठक बसी जोखिम न्यूनीकरण गर्नको लागि निर्देशन दिने व्यवस्था रहेको छ ।

झ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आ.व. २०८०/८१ को व्यवस्थापन खर्च रु. २१६५४३६८७.१७ रहेको छ । व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ ।

विवरण	खर्चको रकम
कर्मचारी खर्च	१४,९०,५६,०३२.९५
अन्य सञ्चालन खर्च	६,७४,८७,६५४.२३
जम्मा	२१,६५,४३,६८७.१७

ञ) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक भत्ता तथा सुविधा सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :
हाल लेखापरीक्षण समितिमा निम्न सदस्यहरू रहेका छन् ।

लेखापरीक्षण समिति :

क्र.स	नाम	पद
१.	श्री राजन तिवारी	संयोजक
२.	श्री अरविन्द्र कुमार भा	सदस्य
३.	श्री सुरज सेढाई	सदस्य सचिव

लेखापरीक्षण समितिले आन्तरिक र बाह्य लेखापरीक्षकले दिएको प्रतिवेदनको आधारमा वित्तीय संस्थाको वित्तीय स्थिति, आन्तरिक नियन्त्रण प्रणाली, विभिन्न कानूनी निर्देशिकाहरूको अनुपालन तथा जोखिम न्यूनीकरण सम्बन्धमा व्यवस्थापनलाई निर्देशन र सुझाव दिनुका साथै सञ्चालक समितिलाई जानकारी प्रदान गर्नेछ ।

समितिका पदाधिकारीहरूलाई बैठक भत्ता तोकिएको छ, बैठक भत्ता वाहेक कुनै पारिश्रमिक/सुविधा प्रदान गर्ने गरिएको छैन । आ.व. २०८०/०८१ मा लेखापरीक्षण समितिको ७ वटा बैठक बसेको थियो । बैठक भत्ता वापत रकम रु.५२,५००.०० प्रदान गरिएको छ ।



जोखिम व्यवस्थापन समिति

क्र.स	नाम	पद
१.	श्री तुलसीराम खनाल	संयोजक
२.	श्री राजन तिवारी	पदेन सदस्य
३.	श्री दामोदर सिग्देल	सदस्य
४.	श्री अर्जुन प्रसाद लम्साल	सदस्य सचिव

जोखिम व्यवस्थापन समितिमा आवश्यकता अनुसार नायव प्रमुख कार्यकारी अधिकृत लगायतका अन्य विभागीय प्रमुखलाई समेत आमन्त्रण गर्ने नीति रहेको छ। यस समितिले आन्तरिक नियन्त्रण प्रणाली विभिन्न कानूनी निर्देशनहरूको अनुपालन तथा जोखिम न्यूनीकरण सम्बन्धमा व्यवस्थापनलाई निर्देशन र सुभाव दिनुको साथै सञ्चालक समितिलाई जानकारी प्रदान गर्नेछ। समितिको यस अवधिमा ६ बटा बैठक बसेको र कुल खर्च रु.७४,५००.०० रहेको छ।

कर्मचारी सेवा सुविधा समिति

क्र.स	नाम	पद
१.	श्री खिलराज मैनाली	संयोजक
२.	श्री नारायण अधिकारी	पदेन सदस्य
३.	श्री प्रदिप कुमार यादव	सदस्य
४.	श्री हरिहर गौतम	सदस्य सचिव

यस समितिले कर्मचारी व्यवस्थापन तथा सेवा सुविधा सम्बन्धमा व्यवस्थापनलाई निर्देशन र सुभाव दिनुको साथै सञ्चालक समितिलाई जानकारी प्रदान गर्नेछ। समितिको यस अवधिमा ५ बटा बैठक बसेको र कुल खर्च रु.५०,५००.०० रहेको छ।

सम्पति शुद्धिकरण समिति

क्र.स	नाम	पद
१.	श्री यम कुमार खड्का	संयोजक
२.	श्री नारायण अधिकारी	सदस्य
३.	श्री प्रदिप कुमार यादव	सदस्य
४.	श्री दामोदर सिग्देल	सदस्य सचिव

सम्पति शुद्धिकरण समितिको ५ वटा मात्र बैठक बसेको र कुल खर्च रु.५५,०००.०० रहेको छ।

उपरोक्त समितिहरूको क्रियाशिलताले आन्तरिक नियन्त्रण प्रणाली सन्तोषजनक रहेको देखिएको छ।

- ट) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी तथा निजका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले वित्तीय संस्थालाई कुनै रकम बुझाउन बाँकी भए सो को विवरण कुनै पनि रकम बुझाउन बाँकी रहेको छैन।

ठ) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:

यस वित्तीय संस्थाका सञ्चालक, तथा पदाधिकारीहरूलाई वित्तीय संस्थाको नियमावलीमा व्यवस्था भए अनुरूपको भत्ता अध्यक्षलाई प्रति बैठक भत्ता वापत रु. ६०००.०० र सञ्चालकलाई प्रति बैठक रु. ५५००.०० तथा कम्पनी सचिवलाई समितिले तोके अनुसार भत्ता प्रदान गरिएको छ । आ.व. २०८०/०८१ मा बैठक भत्ता वापत जम्मा रु. ५,३४,५००। (अक्षरूपी पाँच लाख चौतिस हजार पाँच सय) मात्र प्रदान गरिएको छ । सञ्चालक समितिको बैठक यस आ.व. २०८०/०८१ मा १६ पटक बसेको थियो ।

यस वित्तीय संस्थाको प्रमुख कार्यकारी अधिकृत श्री प्रेम बहादुर पाठकलाई मिति २०८० श्रावण १ देखी मिति २०८१ जेष्ठ ३२ सम्म कार्यरत आ.व. २०८०/०८१ को जेष्ठ सम्मको तलब, बोनस, सञ्चय कोष, भत्ता र दशैं खर्च आदि गरी जम्मा रु. २६,०९,०४३.२९ प्रदान गरिएको छ ।

ड) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश को रकम:

शेयरधनीले बुझिलिन बाँकी रहेको लाभांश नरहेको ।

ढ) कम्पनी ऐन २०६३ को दफा १४१ बमोजिम जानकारी गराउनु पर्ने गरी कुनै सम्पत्ति खरीद बिक्री गरिएको कुराको विवरण:

वित्तीय संस्थालाई आवश्यक पर्ने सम्पत्तिहरूको (परिवहन, कार्यालय सामान, पूँजीगत निर्माण, लिजहोल्ड सम्पत्ति) खरीद विवरण वासलातको अनुसूची ४.११ मा उल्लेख गरिएको छ ।

ण) कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरण:

यस्तो कारोवार रहेको छैन ।

त) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुरा:

केही नभएको ।

थ) अन्य आवश्यक कुराहरू:

केही नभएको ।



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित अनुसूची १५ बमोजिमको वार्षिक प्रतिवेदन

१. सञ्चालक समितिको प्रतिवेदन:

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरीक्षकको प्रतिवेदन:

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण:

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण :

(क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए :

कुनै मुद्दा दायर भएको छैन ।

(ख) संगठित संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियम कानूनको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :

त्यस्तो कुनै प्राप्त नभएको ।

(ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :

त्यस्तो कुनै जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतीको विश्लेषण :

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :

संस्थाको शेयर मूल्य धितोपत्र बजारको नीति नियममा रहि खुल्ला बजारले निर्धारण गर्ने गरेको र सोहि बमोजिम नै शेयर कारोबार हुने गरेको छ । पूँजीबजारमा लगानी कर्ताहरुको उत्साहजनक सहभागिता भएकोले संस्था प्रतिको विश्वास उच्च रहेको देखिन्छ ।

(ख) आर्थिक वर्ष. २०८०/०८१ मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

आ.व. २०८०/०८१ को प्रत्येक त्रैमासिक अवधिको शेयरको अधिकतम मूल्य, न्यूनतम मूल्य कारोबार भएको कूल दिन तथा कारोबार संख्या नेपाल स्टक एक्सचेञ्ज लिमिटेडको वेबसाइट अनुसार यस प्रकार रहेको छ ।

विवरण	२०८० आश्विन	२०८० पौष	२०८० चैत्र	२०८१ आषाढ
अधिकतम मूल्य	८५२	९००	१८८०	२३६३.३०
न्यूनतम मूल्य	६८७	६१०	९१०	१६४७.१०
अन्तिम मूल्य	७३०.१०	८८७	१८४९.९०	१७५०
शेयर कारोबार संख्या	१५१६४	७९५०७	५१२५३५	५१८४६८
कारोबार दिन	६१	४८	५८	६१

६. समस्या, चुनौती तथा रणनीति

समस्या र चुनौती :

सदस्यहरूमा वित्तीय साक्षरताको कमी, अस्थिर राजनीति, बैंकहरूमा भैरहेको व्याजदरको उतार र चढाव, नीतिगत तथा आर्थिक नीतिहरूमा परिवर्तन, बहुवित्तीयकरण, कर्जामा दोहोरोपनाको कारण किस्ता अशुलीमा समस्या, दक्ष कर्मचारीको अभाव र कर्मचारीमा संस्था छोड्ने प्रवृत्ति आदि ।

रणनीति :

कर्मचारीको कार्य कुशलता वृद्धि गर्ने, कार्य सम्पादन गुणस्तरयुक्त बनाउने, ग्राहकको माग चाहना अनुरूप ग्राहकमुखी सेवा सुविधाको विकास र विस्तार गर्ने, जोखिम व्यवस्थापन सुदृढीकरण गर्ने, खराब कर्जालाई सक्रिय कर्जामा परिणत गर्ने, प्रविधियुक्त सेवा विस्तार गर्ने, वित्तीय संस्था सँग रहेका श्रोत तथा साधनको अधिकतम उपयोग गरी ग्राहक सदस्यहरूलाई सीपमूलक तालिमको व्यवस्था गर्ने, सदस्यहरूको पहिलो रोजाईको संस्था बनी मुनाफा वृद्धि गर्ने रणनीति रहेको छ ।

७) संस्थागत सुशासन:

वित्तीय संस्थाले नेपाल राष्ट्र बैंक बाट जारी गरिएको परिपत्र निर्देशनहरूलाई पूर्ण रुपमा पालन गर्ने गरिएको । सञ्चालक समिति र सञ्चालक समितिद्वारा गठित समितिहरूको बैठक नियमित रुपमा हुने गरेको । सञ्चालक समिति तथा व्यवस्थापन संस्थागत सुशासन कायम राख्न कटिबद्ध रहेको । केन्द्रीय व्यवस्थापन समितिको बैठक नियमित रुपमा हुने गरेको ।



Rabin Dhakal & Associates

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF UNNATI SAHAKARYA LAGHUBITTA BITTIYA SANSTHA LIMITED

Opinion

We have audited the accompanying financial statements of Unnati Sahakarya Laghubitta Bittiya Sanstha Limited (referred to as “the company” or “USLBSL”), which comprises the Statement of Financial Position as on Ashadh 31, 2081 (corresponding to July 15, 2024), the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to accounts including a summary of the significant accounting policies.

In our opinion, the aforesaid financial statements present fairly, in all material respects, the financial position of USLBSL as at Ashadh 31, 2081 (July 15, 2024), and its financial performance, changes in equity and cash flows for the year then ended in accordance with Nepal Financial Reporting Standards with applicable carve-outs.

Basis for Opinion

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

Key Audit Matters

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

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

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





	<p>c) We have tested a sample of outputs particularly interest income and interest expenses and provisions in loans and advances computed by the system with manual calculations.</p> <p>d) We considered the change management, segregation of duties controls and outputs in relation to financial accounting and reporting systems to be acceptable.</p> <p>No material exceptions were noted.</p>
<p>Loan Loss Provision / Impairment of Loans and Advances</p> <p>As per Carve Out on Para 5.5 of NFRS 9 Financial Instruments, banks and financial institutions shall measure impairment loss on loans and advances higher of:</p> <p>a) Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning (Directive 2 of Unified Directive to Microfinance Institutions); and</p> <p>b) Amount determined as per carve out on Para 5.5 of NFRS 9: Financial Instruments adopting incurred loan loss model.</p> <p>As per norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status on loans and advances as well as utilization of loan, status of collateral and status of borrower, etc.</p> <p>As per carve out on Para 5.5 of NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogenous groups of loans that are not considered individually significant. The impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experience of portfolios.</p> <p>The amount charged as impairment loss in the financial statement is the determinant of the company's profitability and distributable dividends making it the key audit matter.</p>	<p>Our Procedures regarding audit & verification of impairment of loans and advances included:</p> <p>We reviewed sample credit files for loan utilization, borrower credit history and physical verification of projects (if applicable) of the loan.</p> <p>a) For Amount derived as per the norms prescribed by Nepal Rastra bank:</p> <ul style="list-style-type: none"> We reviewed the NRB 2.2 report and ensured classification of the loans are accurate based on the overdue status of the individual loans. The accuracy of the overdue status and classification was carried out by sample tests done through comparison of loan statements with repayment schedules of individual loans. Once the classification of the loans is ensured, we carried out manual calculations of overall loan files of the company and compared it with system calculations to ensure the adequacy of the impairment charges. <p>b) For amount derived as per carve out on Para 5.5 of NFRS 9:</p> <ul style="list-style-type: none"> We evaluated the reasonableness of management's assessments on individually impaired loans and on grouping of the homogenous loans. We verified key assumptions, tested relevant data accuracy, and assessed the compliance with carve out on Para 5.5 of NFRS 9's requirements for financial asset impairment. <p>The impairment charges were made as per the norms prescribed by Nepal Rastra Bank and no material exceptions were noted.</p>

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

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

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





financial statements, or our knowledge obtained during our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the management has provided written representations that final version of the documents will be provided when available.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.





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

We communicate with those charged with governance regarding among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

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

- i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary, for the purpose of audit.
- ii. Based on our examination, proper books of accounts as required by law have been kept by the company.
- iii. The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report agree with the books of accounts maintained by the company.
- iv. Returns received from the branch offices of the company were adequate for the purpose of audit though the statements were not independently audited.
- v. The capital fund, risk bearing fund and the provision for probable impairment of asset of the Microfinance are adequate as per the directives issued by Nepal Rastra Bank. The capital fund is at a marginal level and management is required to make appropriate strategies for its improvement and consistently maintenance.
- vi. In our opinion and to the best of our information and according to the explanation given to us and from our examination of the books of accounts of the company, we have not come across any case where the Board of Directors, the representative or any employee of the company has acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the company deliberately or acted in a manner that would jeopardize the interest and security of the company, its shareholders and its depositors.
- vii. The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per the NRB Directives.

For Rabin Dhakal and Associates,
Chartered Accountants


Rabin Dhakal, CA
Principal

Place: Kathmandu, Nepal
Date: 12 December 2024
UDIN: 241204CA01837dXjM



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Statement of Financial Position

As on Ashadh 31, 2081

		As at 31.03.2081	As at 32.03.2080
PARTICULARS	NOTES		
ASSETS			
Cash and Cash equivalent	4.1	136,809,986	160,500,744
Statutory Balances and Due from Nepal Rastra Bank	4.2	81,090,000	66,090,000
Placement with Bank & Financial Institutions	4.3	40,000,000	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	3,572,028,235	3,306,045,155
Investment Securities	4.8	1,000,000	58,955,336
Current Tax Assets	4.9	11,076,913	10,339,499
Investment Property	4.10	-	-
Property and Equipment	4.11	35,081,698	52,011,076
Goodwill and Intangible assets	4.12	-	-
Deferred Tax Assets	4.13	11,592,826	8,917,524
Other Assets	4.14	6,561,764	6,237,775
TOTAL ASSETS		3,895,241,422	3,669,097,109

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	1,096,507,959	1,124,385,627
Borrowing	4.19	2,386,393,149	2,144,258,662
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	89,478,872	91,671,842
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
TOTAL LIABILITIES		3,572,379,979	3,360,316,130

EQUITY

Share Capital	4.24	246,865,736	229,020,618
Share Premium		-	-
Retained Earnings		(22,706,568.72)	(7,029,655.59)
Reserves	4.25	98,702,275	86,790,016
TOTAL EQUITY		322,861,443	308,780,978
TOTAL LIABILITIES & EQUITY		3,895,241,422	3,669,097,109
Contingent Liabilities and Commitment	4.26		
Net assets value per share		131	134.83

For and on behalf of Board

As per our attached report in the even date

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Statement of Profit or Loss For the year ended 31st Ashadh 2081

Amount in NPR

Particulars	Notes	"Current Year"	"Previous Year"
Interest Income	4.27	514,855,839.21	529,412,276.20
Interest Expense	4.28	337,380,475.75	369,575,588.20
Net Interest Income		177,475,363.46	159,836,687.99
Fee and Commission Income	4.29	43,108,318.22	36,681,693.05
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		43,108,318.22	36,681,693.05
Net Interest, Fee and Commission Income		220,583,681.68	196,518,381.04
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		220,583,681.68	196,518,381.04
"Impairment charge/(reversal) for loans and other losses"	4.33	13,058,409	(11,633,092)
Net Operating Income		207,525,272.73	208,151,474
Operating Expense		216,543,687.17	235,324,612
Personnel Expenses	4.34	149,056,032.95	163,651,605
Other Operating Expenses	4.35	49,890,930.78	53,288,658
Depreciation & Amortization	4.36	17,596,723.45	18,384,349.24
Operating Profit		(9,018,414.45)	(27,173,138)
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		(9,018,414.45)	(27,173,138)
Income Tax Expense	4.39	440,855.25	(6,996,640)
Current Tax		-	-
Income Tax Expense of Previous Year		4,949,951.40	
Deferred Tax (Income)/Expense		(4,509,096)	(6,996,640)
Profit (Loss) for the year		(9,459,269.70)	(20,176,498)
Profit Attributable To:			
Equity Holders Of The Financial Institution		(9,459,269.70)	(20,176,498)
Profit (Loss) For The Year		(9,459,269.70)	(20,176,498)
Earnings Per Share			
Basic Earnings Per Share		(3.83)	(8.81)
Basic Earning Per Share Restatement Due to Bonus Share		-	-
Diluted Earnings Per Share		(3.83)	(8.81)

For and on behalf of Board

As per our attached report in the even date



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Statement of Comprehensive Income

For the year ended 31st Ashadh 2081

Particulars	Notes	"Current Year"	"Previous Year"
Profit For The Year		(9,459,269.70)	(20,176,498.33)
Other Comprehensive Income, Net Of Income Tax			
A) Items That Will Not Be Reclassified To Profit Or Loss			6,285,144.10
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value			
Gains/(Losses) On Revaluation			
Actuarial Gains/(Losses) On Defined Benefit Plans		6,112,646.00	9,032,275.00
Income Tax Relating To Above Items		(1,833,793.80)	(2,747,130.90)
Net Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			
B) Items That Are Or May Be Reclassified To Profit Or Loss			
Gains/(Losses) On Cash Flow Hedge			
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign			
Operation)			
Income Tax Relating To Above Items			
Reclassify To Profit Or Loss			
Net Other Comprehensive Income That Are Or May Be Reclassified To Profit Or Loss		4,278,852.20	6,285,144.10
Other Comprehensive Income For The Year, Net Of Income Tax		4,278,852.20	6,285,144.10
Total Comprehensive Income For The Year		(5,180,417.50)	(13,891,354.23)

For and on behalf of Board

As per our attached report in the even date

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited
Statement of Changes in Equity For the Year Ended 31 Ashadh 2081

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Actuarial Gains/Losses	Deferred Tax Reserve	Client Protection Fund	Corporate Social Responsibility	Employee Training Fund	Total Equity
Balance At Asar End 2079	229,020,618	-	53,152,507	-	27,742,567	-	-	3,671,698	7,188,184	3,647,278	1,881,351	325,085	1,024,186	310,283	458,876,503
Adjustment of Goodwill write off															
Balance At Shrawan 1, 2079	229,020,618	-	53,152,507	-	27,742,567	-	-	3,671,698	7,188,184	3,647,278	1,881,351	325,085	1,024,186	310,283	458,876,503
Comprehensive Income For The Year								(20,176,998)							(20,176,998)
Profit For The Year															
Other Comprehensive Income, Net Of Tax															
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value															
Gains/(Losses) On Revaluation															
Actuarial Gains/(Losses) On Defined Benefit Plans															
Gains/(Losses) On Cash Flow Hedge															
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)															
Total Comprehensive Income For The Year	-	-	-	-	-	-	-	(20,176,998)	6,285,144	6,285,144	-	-	-	-	(13,891,354)
Transfer To Reserve During The Year					(9,475,145)			9,475,145	-						-
Transfer From Reserve During The Year									-						-
Other									1,896,759			(76,000)	(8,000)	1,980,759	1,896,759
Transactions With Owners, Directly Recognized In Equity															
Share Issued															
Share Based Payments															
Dividends To Equity Holders															
Bonus Shares Issued															
Cash Dividend Paid															
Other															
Total Contributions By And Distributions															
Balance At Asar End 2080	229,020,618	-	53,152,507	-	18,267,422	-	-	(7,029,656)	15,370,087	9,932,422	1,881,351	249,085	1,016,186	2,291,042	308,780,978
Adjustments of Deferred Tax income								(39,532)	39,532						
2078.79 Transferred to Deferred Tax Reserve															
Adjustments of Deferred Tax income PY Transferred to Deferred Tax Reserve					(6,996,640)				6,996,640						
0	229,020,618	-	53,152,507	-	11,270,782	-	-	(7,069,188)	22,406,259	9,932,422	8,917,524	249,085	1,016,186	2,291,042	308,780,978
Comprehensive Income For The Year															
Profit For The Year								(9,459,270)							
Other Comprehensive Income, Net Of Tax															
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value															
Gains/(Losses) On Revaluation															
Actuarial Gains/(Losses) On Defined Benefit Plans															
Gains/(Losses) On Cash Flow Hedge															
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)															
Total Comprehensive Income For The Year								(9,459,269.70)							(9,459,269.70)
Transfer To Reserve During The Year					3,502,809			-3,502,808.76	-						
Transfer From Reserve During The Year								(2,675,302)	2,675,302						
Other									1,415,764			(204,000)		1,619,764	
Transactions With Owners, Directly Recognized In Equity															
Share Issued															
Share Based Payments															
Dividends To Equity Holders															
Bonus Shares Issued															
Cash Dividend Paid															
Other															
Total Contributions By And Distributions															
Balance At Asar End 2081	246,865,736.29	-		-	14,773,590.82	-	-	(22,706,568.72)	30,776,177.75	14,211,274.30	11,592,826.02	45,085.10	1,016,186.48	3,910,805.85	317,166,826.61
			53,152,506.83												



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Statement of Distributable Profit/Loss

For the Year Ended 31 Asar 2081

(As per NRB Regulation)

Amount in NPR

Particulars	"As at 32.03.2081"	"As at 31.03.2080"
Opening Balance- Retained Earning	-7,029,655.59	
Net profit or (loss) as per statement of profit or loss	(9,459,269.70)	(20,176,498.33)
Appropriations:		
a. General Reserve	-	
b. Foreign Exchange Fluctuation Fund		
c. Capital Redemption Reserve		
d. Corporate Social Responsibility Fund	-	
e. Employees' Training Fund	-	
f. Client Protection Fund	-	
g. Regulatory Reserve	-	
g. Other	-	
Profit or (loss) before regulatory adjustment	(9,459,269.70)	(20,176,498.33)
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(3,502,808.76)	16,471,784.68
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	(2,714,834.67)	(6,996,639.92)
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)		
i. Other (+/-)		
Distributable Profit or (Loss)	(22,706,568.72)	(10,701,353.57)

Khadga Bahadur Rana
Chairman

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For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

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Director

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Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Statement of Cash Flows

For the year ended 31st Ashadh 2081

Particulars	As at 31.03.2081	As at 31.03.2080
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	509,591,893.72	550,216,016.81
Fees And Other Income Received	43,108,318.22	42,453,351.09
Dividend Received		-
Receipts From Other Operating Activities		
Interest Paid	334,030,625.43	367,518,915.02
Commission And Fees Paid		-
Cash Payment To Employees	146,668,188.39	155,759,580.11
Other Expense Paid	63,066,473.78	65,053,369.88
Operating cash flows before changes in operating assets and liabilities	8,934,924.34	4,337,502.89
(Increase)/Decrease In Operating Assets		
Due From Nepal Rastra Bank	-15,000,000.00	-46,000,000.00
Placement With Bank And Financial Institutions	-40,000,000.00	
Other Trading Assets		
Loan And Advances To Bank And Financial Institutions		
Loans And Advances To Customers	-273,481,475.36	204,068,450.61
Other Assets	-2,999,291.29	-1,674,026.43
Increase/(Decrease) In Operating Liabilities		
Due To Bank And Financial Institutions		
Due To Nepal Rastra Bank		
Deposit From Customers	-27,877,668.06	-63,932,417.73
Borrowings	242,134,487.08	-84,959,376.27
Other Liabilities	14,415,107.32	-23,352,487.55
Net cash flow from operating activities before tax paid	-93,873,915.97	-11,512,354.48
Income Tax	-4,949,951.40	-10,979,543.16
NET CASH FLOW FROM OPERATING ACTIVITIES (A)	-98,823,867.37	-22,491,897.65
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase Of Investment Securities		
Receipts From Sale Of Investment Securities		
Purchase Of Property And Equipment	-667,345.00	-858,301.47
Receipt From The Sale Of Property And Equipment		-
Purchase Of Intangible Assets		
Receipt From The Sale Of Intangible Assets		
Purchase Of Investment Properties		
Change in Investment Properties	57,955,336.34	
Interest Received		
Dividend Received		
Other Received		
NET CASH USED IN INVESTING ACTIVITIES (B)	57,287,991.34	-858,301.47
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt From Issue Of Debt Securities		
Repayment Of Debt Securities		
Receipt From Issue Of Subordinated Liabilities		
Repayment Of Subordinated Liabilities		
Receipt From Issue Of Shares	17,845,118.00	
Dividends Paid		
Interest Paid		
Other Receipt/Payment		
NET CASH FLOWS FROM FINANCING ACTIVITIES (C)	17,845,118.00	-
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	-23,690,758.03	-23,350,199.11
Cash and cash equivalents at Shrawan 1	160,500,743.85	183,850,942.96
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at Asar end	136,809,985.82	160,500,743.85

For and on behalf of Board

As per our attached report in the even date



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.1	Cash and Cash Equivalent		
	Particulars	31.03.2081	31.03.2080
	Cash In Hand	9,029,114.87	83,436,411.94
	Balances With B/Fis	127,780,870.95	77,062,408.52
	Money At Call And Short Notice		1,923.35
	Other		
	Total	136,809,985.82	160,500,743.81
4.2	"Statutory Balances and Due from Nepal Rastra Bank"		
	Particulars	31.03.2080	32.03.2079
	Particulars	31.03.2081	31.03.2080
	Statutory Balances With NRB	81,090,000.00	66,090,000.00
	Statutory Balances With BFIs		0.00
	Securities Purchased Under Resale Agreement		
	Other Deposit And Receivable From NRB		
4.3	Total	81,090,000.00	66,090,000.00
	Particulars	31.03.2080	32.03.2079
	"Placements with Domestic FIs	40,000,000.00	
	"		
	Less: Allowances for Impairment		
	Total	40,000,000.00	-
4.4	Derivative financial Instrument		
	Particulars	31.03.2081	31.03.2080
	Held For Trading		
	Interest Rate Swap		
	Currency Swap		
	Forward Exchange		
	Contract		
	Others		
	Held For Risk Management		
	Interest Rate Swap		
	Currency Swap		
	Forward Exchange		
	Contract		
	Other		
	Total		-

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

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Director

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Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

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Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.5	Other Trading Assets		
	Particulars	31.03.2081	31.03.2080
	Treasury Bills		
	Government Bonds		
	NRB Bonds		
	Domestic Corporate Bonds		
	Equities		
	Other		
	Total		
	Pledged		
	Non-Pledged		
4.6	Loan and Advances to MFIs & Cooperatives		
	Particulars	31.03.2081	31.03.2080
	Loans To Microfinance Institutions		
	Loans To FIs		
	Loans To Cooperative		
	Less: Allowance For Impairment		
	Other		
	Less: Allowances For Impairment		
	Total		
4.6.1:	Allowances for Impairment		
	Particulars	31.03.2081	31.03.2080
	Balance At Shrawan 1		
	Impairment Loss For The Year:		
	Charge For The Year		
	Recoveries/Reversal		
	Amount Written Off		
	Balance At Asar End		
4.7	Loans and Advances to Customers		
	Particulars	31.03.2081	31.03.2080
	Loan and advances measured at amortized cost	3,650,958,560.93	3,371,917,071.66
	Less: Impairment allowances		
	Collective impairment	78,930,326.01	65,871,917.06
	Individual impairment		
	Net amount	3,572,028,234.92	3,306,045,154.60
	Loan and advances measured at FVTPL		
	Total	3,572,028,234.92	3,306,045,154.60



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.7.1:	Analysis of Loan and Advances - By Product		
	Particulars	31.03.2081	31.03.2080
	Product		
	Term Loans		
	Short Term, Term Loan		
	Long Term, Term Loan	3,614,511,657.83	3,345,014,433.09
	Hire Purchase Loans		
	Personal Residential Loans		
	Staff Loans	22,027,765.63	18,043,515.01
	Other		
	Sub Total	3,636,539,423.46	3,363,057,948.10
	Interest Receivable	14,419,137.47	8,859,123.56
	Grand total	3,650,958,560.93	3,371,917,071.66
4.7.2:	Analysis of Loan and Advances - By Collateral		
	Particulars	31.03.2081	31.03.2080
	Secured		
	Immovable Assets	888458773.2	922,560,753.19
	Government Guarantee		
	Collateral Of Government Securities		
	Collateral Of Fixed Deposit Receipt		
	Group Guarantee	2,727,575,855.22	2,440,497,194.91
	Personal Guarantee		
	Other Collateral		
	Sub Total	3,616,034,628.45	3,363,057,948.10
	Unsecured		
	Grand Total	3,616,034,628.45	3,363,057,948.10
4.7.3:	Allowances for Impairment		
	Particulars	31.03.2081	31.03.2080
	Specific Allowances For Impairment		
	Balance At Shrawan 1		-
	Impairment Loss For The Year:		
	Charge For The Year		
	Recoveries/Reversal During The Year		
	Write-Offs		



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

	Other Movement		
	Balance At Asar End		-
	Collective Allowance for Impairment		
	Balance At Shrawan 1	65,871,917.06	77,505,009.52
	Impairment Loss For The Year:	356,018,726.35	532,416,603.22
	Reversal For The Year	342,960,317.40	544,049,695.68
	Other Movement		
	Balance At Asar End		-
	Total Allowances For Impairment	78,930,326.01	65,871,917.06
4.8	Investment Securities		
	Particulars	31.03.2081	31.03.2080
	Investment Securities Measured At Amortized Cost	-	57,955,336.34
	Investment In Equity Measured At FVTOCI	1,000,000.00	1,000,000.00
	Total	1,000,000.00	58,955,336.34

Khadga Bahadur Rana
Chairman

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Director

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Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.9	Current Tax Assets		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Current Tax Assets		
	Current Year Income Tax Assets	11,076,912.94	10,339,498.95
	Tax Assets Of Prior Periods		
	Current Tax Liabilities		
	Current Year Income Tax Liabilities	-	-
	Tax Liabilities Of Prior Periods		
	Total	11,076,912.94	10,339,498.95
4.10	Investment Properties		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	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		

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Unnati Sahakarya Laghubitta Bittiya Sanstha Limited
Notes To Financial Statements
For The Year Ending 31 Ashadh, 2081

4.11	Property, Plant and Equipment																		Amount in NPR
	Cost																		
	Balance As On Asar End 2079	-	353,103	-	7,921,233	45,901,531	-	37,269,719	91,445,586	44,514,738									
	Addition During The Year		-		-	13,296,334		751,808	14,048,142	9,721,909									
	Acquisition									-									
	Capitalization									40,574,035									
	Disposal During The Year									(3,365,097)									
	Adjustment/ Revaluation					(53,763,875)				-									
	Balance As On Asar End 2080	353,103		7,921,233	53,763,875	53,763,875	38,021,527	105,493,728	91,445,586										
	Addition During The Year				667,345			667,345											
	Acquisition								-										
	Capitalization								-										
	Disposal During The Year								-										
	Adjustment/ Revaluation (ROU)																		
	Balance on Asar End 2081	353,103		-	7,921,233	6,101,335	53,763,875	38,021,527	106,161,073										
	Depreciation And Impairment																		
	As On Asar End 2079	-	136,560	-	3,700,736	12,603,240	-	18,657,766	35,098,303	17,989,849									
	Impairment For The Year								-										
	Depreciation Charge For The Year		53,803	844,099	12,712,351			4,774,096	18,384,349	17,138,766									
	Disposals								-										
	Adjusmtment					(21,781,791)	21,781,791		-	(108,555)									
	As on Asar End 2080		190,363	4,544,836	3,533,800	21,781,791	23,431,863	53,482,652	35,020,060										
	Impairment For The Year								-										
	Depreciation Charge For The Year		39,645	675,278	807,934	12,729,830	3,344,037	17,596,723											
	Disposals								-										
	Adjusmtment								-										
	As on Asar End 2081		230,007	-	5,220,113	4,341,734	34,511,621	26,775,900	71,079,375										
	Capital Work In Progress																		
	Net Book Value								-										
	As On Asar End 2079	-	216,543	-	4,220,497	33,298,291	18,611,953	56,347,284	56,425,527										
	As On Asar End 2080	-	162,740	-	3,376,397	1,900,189	31,982,085	52,011,076											
	As on Asar End 2081		123,096	-	2,701,120	1,759,601	19,252,255	35,081,698											

Khada Bahadur Rana
Chairman

Rajan Tiwari
Director

Khil Raj Mainali
Director

Yam Kumar Khadka
Director

Tulasi Ram Khanal
Director

Narayan Adhiakari
Acting Chief Executive Officer

Lal Bahadur Thapa
Director

Pradip Kumar Yadav
Chief - Finance Officer

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.12	Goodwill and Intangible Assets					
	Particulars	Goodwill	Software		Other	"Total Asar 2079"
			Purchased	Developed		
	Cost					
	Balance As On Asar End 2079	-	-	-	-	-
	Addition During The Year					
	Acquisition					
	Capitalization					
	Disposal During The Year					
	Adjustment/ Revaluation					
	Balance As On Asar End 2080	-				-
	Amortization And Impairment					
	As On Asar End 2079	-	-	-	-	-
	Impairment For The Year	-				
	Amortization Charge For The Year					
	Disposals					
	Adjusmtment					
	As On Asar End 2080	-				
	Capital Work In Progress					
	Net Book Value					
	As On Asar End 2079	-	-			-
	As On Asar End 2080	-	-			

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

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Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.13	Deferred Tax				
					Current Year
	Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)	
	Deferred Tax On Temporary Differences On Following Items				
	Loan And Advance To B/Fis			-	
	Loans And Advances To Customers	492,598	-	492,598.19	
	Investment Properties			-	
	Investment Securities			-	
	Property & Equipment	-	5,775,676	(5,775,676.42)	
	Employees' Defined Benefit Plan	-	(3,230,506)	3,230,505.60	
	Lease Liabilities	8,218,460		8,218,459.94	
	Provisions	5,919,537		5,919,537.37	
	Other Temporary Differences		492,598	(492,598)	
	Deferred Tax On Temporary Differences	14,630,595	3,037,769	11,592,826	
	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			11,592,826	
	Deferred Tax (Asset)/Liabilities As On Shrawan 1 2080			8,917,524	
	Origination/(Reversal) During The Year			2,675,302	
	Deferred Tax Expense/(Income) Recognized In Profit Or Loss			(4,509,096)	
	Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			1,833,794	
	Deferred Tax Expense/(Income) Recognized In Directly In Equity			-	
					Previous Year
	Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)	
	Deferred Tax On Temporary Differences On Following Items				
	Loan And Advance To B/Fis			-	
	Loans And Advances To Customers	-	2,657,737	(2,657,737)	
	Investment Properties			-	
	Investment Securities			-	
	Property & Equipment	-	16,129,163	(16,129,163)	
	Employees' Defined Benefit Plan	6,637,883		6,637,883	
	Lease Liabilities	11,166,168		11,166,168	



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

	Provisions	10,164,526		10,164,526	
	Other Temporary Differences		264,153	(264,153)	
	Deferred Tax On Temporary Differences	27,968,576	19,051,052	8,917,524	
	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 2079			8,917,524	
	Deferred Tax (Asset)/Liabilities As On Shrawan 1, 2078			4,668,015	
	Origination/(Reversal) During The Year			4,249,509	
	Deferred Tax Expense/(Income) Recognized In Profit Or Loss			(6,996,640)	
	Deferred Tax Expense/(Income) Recognized In Other Comprehensive Income			2,747,131	
	Deferred Tax Expense/(Income) Recognized In Directly In Equity			-	
4.14	Other Assets				
	Particulars		31.03.2081	31.03.2080	
	Assets Held For Sale				
	Other Non Banking Assets				
	Bills Receivable				
	Accounts Receivable		1,635,760.08	302,614.34	
	Accrued Income				
	Prepayments And Deposits		421,850.00	126,431.74	
	Income Tax Deposit				
	Deferred Employee Expenditure		1,641,993.97	880,508.66	
	Others		2,862,160.31	4,928,220.68	
	Total		6,561,764.36	6,237,775.42	
4.15	Due to Bank and Financial Institutions				
	Particulars		31.03.2081	31.03.2080	
	"Borrowing From BFIs				
	"				
	Settlement And Clearing Accounts				
	Other				
	Total				
4.16	Due to Nepal Rastra Bank				
	Particulars		31.03.2081	31.03.2080	
	Refinance from NRB				
	Standing Liquidity Facility				
	Lender of Last Resort Facility from NRB				
	Securities Sold under Repurchase Agreements				



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

	Other Payables to NRB		
	Total		
4.17	Derivative Financial Instruments		
	Particulars	31.03.2081	31.03.2080
	Held For Trading		
	Interest Rate Swap		
	Currency Swap		
	Forward Exchange Contract		
	Others		
	Held For Risk Management		
	Interest Rate Swap		
	Currency Swap		
	Forward Exchange Contract		
	Other		
	Total		

4.18	Deposits from Customers		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Institutions Customers:		
	Term Deposits		
	Call Deposits		
	Other		
	Individual Customers:		
	Term Deposits		
	Saving Deposits		
	Savings From Members	1,096,507,958.69	1,124,385,626.75
	Other		
	Total	1,096,507,958.69	1,124,385,626.75
4.19	Borrowing		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Domestic Borrowing		
	Nepal Government		
	Other Licensed Institutions	2,386,393,148.73	2,144,258,661.65
	Other		
	Sub total	2,386,393,148.73	2,144,258,661.65
	Foreign Borrowing		
	Foreign Bank and Financial Institutions		
	Multilateral Development Banks		
	Other Institutions		
	Sub total		
	Total	2,386,393,148.73	2,144,258,661.65



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.20	Provisions	Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Provisions For Redundancy		
	Provision For Restructuring		
	Pending Legal Issues And Tax Litigation		
	Onerous Contracts		
	Other		
	Total		
4.20.1	Movement in Provision	Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Balance At Shrawan 1		
	Provisions Made During The Year		
	Provisions Used During The Year		
	Provisions Reversed During The Year		
	Unwind of Discount		
	Balance at Asar end		-
4.21	Other Liabilities	Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Liability For Employees Defined Benefit Obligations	13,268,352.00	12,405,289.00
	Liability For Long-Service Leave	29,577,684.00	31,812,568.00
	Short-Term Employee Benefits	1,037,670.00	
	Social Security Fund Payable		
	Service Charge Refund Payable to Customers	9,654,557.62	5,982,230.62
	Bills Payable		
	Creditors And Accruals	1,133,772.62	766,439.13
	Interest Payable On Deposit		
	Interest Payable On Borrowing		
	Liabilities On Deferred Grant Income		
	Unpaid Dividend		
	Liabilities Under Finance Lease	27,394,866.47	37,220,559.14
	Employee Bonus Payable	44,092.34	58,138.77
	Other	7,367,876.67	3,426,617.37
	Total	89,478,871.72	91,671,842.03
4.21.1	Defined Benefit Obligations	Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Present Value Of Funded Obligations	0	-
	Total Present Value Of Obligations	23,366,283.00	22,126,275.00
	Fair Value Of Plan Assets	10,097,931.00	9,720,986.00



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

	Present Value Of Net Obligations	13,268,352.00	12,405,289.00
	Recognized Liability For Defined Benefit Obligations	13,268,352.00	12,405,289.00
4.21.2	Plan Assets		
	Particulars		31.03.2080
	Equity Securities		
	Government Bonds		
	Bank Deposit	10,097,931.00	
	Other	-	9,720,986.00
	Total	10,097,931.00	9,720,986.00
	Actual Return On Plan Assets	1,139,808.00	855,620.00
	Actual Return On Plan Assets	855,620.00	523,124.02
4.21.3	Movement in the Present Value of Defined Benefit Obligations		
	Particulars	31.03.2081	31.03.2080
	Defined Benefit Obligations at Shrawan 1	22,126,275.00	22,422,805.00
	Actuarial Losses/(GAINS)	(6,173,991.00)	(9,157,103.00)
	Benefits Paid By The Plan	(533,809.00)	(47,800.00)
	Current Service Costs and Interest	7,947,808.00	8,908,373.00
	Defined Benefit Obligations at Asar End	23,366,283.00	22,126,275.00
4.21.4	Movement in the Fair Value of Plan Assets		
	Particulars	31.03.2081	31.03.2080
	Fair Value Of Plan Assets At Shrawan 1	9,720,986.00	8,913,166.00
	Contributions Paid Into The Plan	0	-
	Benefits Paid During The Year	(533,809.00)	(47,800.00)
	Actuarial (Losses) Gains	(61,345.00)	(124,828.00)
	Expected Return On Plan Assets	972,099.00	980,448.00
	Fair Value Of Plan Assets At Asar End	10,097,931.00	9,720,986.00
4.21.5	Amount Recognized in Profit or Loss		
	Particulars	31.03.2081	31.03.2080
	Current Service Costs	5,762,670.00	6,472,573.00
	Interest On Obligation	2,185,138.00	2,435,800.00
	Expected Return On Plan Assets	972,099.00	980,448.00
	Total	6,975,709.00	7,927,925.00
4.21.6	Amount Recognized in Other Comprehensive Income		
	Particulars	31.03.2081	31.03.2080
	Actuarial (Gain)/Loss	(6,112,646.00)	(9,032,275.00)
	Total	(6,112,646.00)	(9,032,275.00)
4.21.7:	Actuarial Assumptions		



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Discount Rate	8%	10%
	Expected Return On Plan Asset	8%	10%
	Future Salary Increase	6%	9%
	Withdrawal Rate	8%	8%
4.22	Debt securities issued		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Debt Securities Issued Designated as at Fair Value Through Profit or Loss		
	Debt Securities Issued at Amortized Cost		
	Total		
4.23	Subordinated Liabilities		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Redeemable Preference Shares		
	Irredeemable Cumulative Preference Shares (Liabilities Component)		
	Other		
	Total		
4.24	Share capital		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Ordinary Shares	246,865,736.29	229,020,618.29
	Convertible Preference Shares (Equity Component Only)		
	Irredeemable Preference Shares (Equity Component Only)		
	Perpetual Debt (Equity Component Only)		
	Proposed Bonus Share		
	Total	246,865,736.29	229,020,618.29
4.24.1:	Ordinary shares		
		Amount in NPR	
	Particulars	31.03.2081	31.03.2080
	Authorized Capital		
	40,00,000 Ordinary Shares of Rs. 100 each		
	40,00,000 Ordinary Shares of Rs. 100 each	400,000,000.00	400,000,000.00
	Issued capital		
	Ordinary Shares of Rs. 100 each	246,865,736.29	229,020,618.29
	Subscribed and paid up capital		
	2468657.36 Ordinary Shares of Rs. 100 each	246,865,736.29	229,020,618.29
	Total	246,865,736.29	229,020,618.29
	14,95,366.5 Ordinary Shares of Rs. 100 each		
	17, 61,697. 0638 Ordinary Shares of Rs. 100 each		
	22,90,206 Ordinary Shares of Rs. 100 each	229,020,618.29	229,020,618.29
	Total	229,020,618.29	229,020,618.29



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.24.2	Ordinary Share Ownership			
	Particulars		31.03.2081	
		Percent		
	Domestic Ownership (Promoter)	-		
	Nepal Government	-		
	"A" Class Licensed Institutions	-		
	Other Licensed Institutions			
	Other Institutions	-		
	Other	70.00	1,727,960.57	172,796,056.50
	Domestic Ownership (Public)	-		
	Nepal Government	-		
	A Class Licensed Institutions	-		
	Other Licensed Institutions	-		
	Other Institutions			
	Other	30.00	740,696.79	74,069,679.79
	Foreign Ownership Promoter	-		
	Foreign Ownership Public	-		
	Total	100.00	2,468,657.36	246,865,736.29
Note : Name of each shareholder along with their holding percentage who holds 0.5% or more share shall be disclosed in above format.				
4.25	Reserves			
	Particulars		31.03.2081	31.03.2080
	Statutory General Reserve		53,152,506.83	53,152,506.83
	Capital Reserve			
	Exchange Equalization Reserve			
	Investment Adjustment Reserve			
	Corporate Social Responsibility Reserve		1,016,186.48	1,016,186.48
	Client Protection Fund		45,085.10	249,085.10
	Capital Redemption Reserve			
	Regulatory Reserve		14,773,590.82	18,267,421.97
	Assets Revaluation Reserve			
	Fair Value Reserve			
	Dividend Equalization Reserve			
	Actuarial Gain		14,211,274.30	9,932,422.10
	Special Reserve			
	Debenture Redemption Reserve			
	Other Reserve			
	Deferred Tax Reserve		11,592,826.02	1,881,351.43
	Staff Training Fund		3,910,805.85	2,291,041.70
	Total		98,702,275.39	86,790,015.61



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

List of Shareholders holding 0.50% or above shares

Type	BOID / Holder No.	Name	Kitta	Fraction	Percentage
Promoter	1301370000144116	TULASI RAM KHANAL	51,414.00	0	2.08%
Promoter	1301020000096866	KAMAL BHANDARI	48,727.00	0	1.97%
Promoter	9	NARAYAN PRASAD GHIMIRE	48724	0.427598795	1.97%
Promoter	1301020000066915	NARAYAN ADHIKARI	48,724.00	0	1.97%
Promoter	1301070000417387	SHER BAHADUR CHHETRI	48,724.00	0	1.97%
Promoter	1301090000737022	MINA KUMARI SHRESTHA	48,723.00	0	1.97%
Promoter	1301260001306046	RAM KISHAN BISHWAKARMA	48,723.00	0	1.97%
Promoter	2	DHAN KUMARI PATHAK	48719	0.322487121	1.97%
Promoter	1301060000133764	ANITA SHAH DHUNGANA	48,718.00	0	1.97%
Promoter	1301060000134029	BHARAT KUMAR SHAH	48,718.00	0	1.97%
Promoter	1301090000226529	KUSUM RAJ GYAWALI	48,716.00	0	1.97%
Promoter	1301370001472828	KHADGA BAHADUR RANA	48,716.00	0	1.97%
Promoter	1	RAMCHANDRA ACHARYA	48222	0.332966876	1.95%
Promoter	26	DIPAK RAJ LAMSAL	48222	0.332966876	1.95%
Promoter	3	GOVINDA RAWAL	43838	0.443026058	1.78%
Promoter	1301090003884484	TEK BAHADUR HITANG	43,838.00	0	1.78%
Promoter	1301260002323346	TEJ BAHADUR KHATRI	43,838.00	0	1.78%
Promoter	12	HEMANTA KUMAR AGRAWAL	42586	0.820355875	1.73%
Promoter	1301090001080540	SAROJ KUMAR PAUDEL	42,586.00	0	1.73%
Promoter	1301090003527308	MANOJ UPADHAYA	42,586.00	0	1.73%
Promoter	1301370000117280	TIKA UPRETI	42,586.00	0	1.73%
Promoter	1301090001053394	CHIRANJIVI GYAWALI	41,271.00	0	1.67%
Promoter	4	JYOTI ADHIKARI	34069	0.4562847	1.38%
Promoter	1301060001973707	LAXMAN SUBEDI	34,069.00	0	1.38%
Promoter	1301580000085129	LAL BAHADUR THAPA	26,301.00	0	1.07%
Promoter	1301060000841459	BISHNU KUMARI GURUNG	21,920.00	0	0.89%
Promoter	1301570000091891	NARAYAN BAHADUR BISTA	21,920.00	0	0.89%
Promoter	1301060000118211	HEM BAHADUR MAHAT	20,675.00	0	0.84%
Promoter	1301090000144334	PRAMESH ACHARYA	19,501.00	0	0.79%
Promoter	1301100000404045	LOK NATH NEPAL	19,481.00	0	0.79%
Promoter	1301060002233960	PRABHAT GYAWALI	19,188.00	0	0.78%
Promoter	1301260000176172	ROHINI PRASAD MAINALI	18,378.00	0	0.74%
Promoter	1301330000001898	SADHANA BASNET	18,378.00	0	0.74%
Promoter	1301370001700873	DURGA PRASAD UPRETI	18,378.00	0	0.74%
Promoter	1301580000275435	SUDARSHAN POKHREL	18,378.00	0	0.74%



Type	BOID / Holder No.	Name	Kitta	Fraction	Percentage
Promoter	1301090000158248	KESHAV PRASAD SHARMA	18,312.00	0	0.74%
Public	1301060003243345	KAVITA KHETAN	17,249.00	0	0.70%
Promoter	1301090001031015	SAKUN AGRAWAL	17,034.00	0	0.69%
Promoter	1301190000021314	SUSHIL KUMAR ARYAL	17,034.00	0	0.69%
Promoter	1301010000164067	BINOD PRASAD DAHAL	16,081.00	0	0.65%
Promoter	1301070000039044	MURARI KARKI	16,081.00	0	0.65%
Promoter	1301090000003805	BASANTA KHAREL	16,081.00	0	0.65%
Promoter	13010900000056138	RAM CHANDRA BHANDARI	16,081.00	0	0.65%
Promoter	1301220000120137	KHIL RAJ MAINALI	16,081.00	0	0.65%
Promoter	1301420000071537	TAR KUMAR DAHAL	16,081.00	0	0.65%
Promoter	1301140000008650	BISHNU RAJ RAYAMAJHI	15,506.00	0	0.63%
Public	1301770000588994	REHA INVESTMENT PVT. LTD	13,148.00	0	0.53%
Promoter	1301330000046306	RITU SHRIWASTAV	12,864.00	0	0.52%
Promoter	1301060001039283	PRADEEP KUMAR THAPA	12,776.00	0	0.52%
Total			1,537,964.00	3.14	62.30%

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

4.26	Contingent Liabilities and Commitments		
	Particulars	FY 2080/81	FY 2079/80
	Contingent Liabilities		
	Undrawn And Undisbursed Facilities		
	Capital Commitment		
	Lease Commitment		
	Litigation		
	Others		
	Total		
4.26.1	Capital Commitments		
	Capital expenditure approved by relevant authority of the institution but provision has not been made in financial statements.		
	Particulars	FY 2080/81	FY 2079/80
	Capital Commitments In Relation To Property And Equipment		
	Approved And Contracted For		-
	Approved But Not Contracted For		-
	Sub Total		-
	Capital Commitments In Relation To Intangible Assets		
	Approved And Contracted For		
	Approved But Not Contracted For		
	Sub Total		
	Total		-
4.26.2	Lease Commitments		
	Particulars	31.03.2080	32.03.2079
	Operating Lease Commitments		
	Future Minimum Lease Payments Under Non Cancellable Operating Lease, Where The Institution Is Lessee		
	Not Later Than 1 Year		
	Later Than 1 Year But Not Later Than 5 Years		
	Later Than 5 Years		
	Sub Total		
	Finance Lease Commitments		
	Future Minimum Lease Payments Under Non Cancellable Operating Lease, Where Institution		
	Not Later Than 1 Year		
	Later Than 1 Year But Not Later Than 5 Years		
	Later Than 5 Years		
	Sub total		
	Grand Total		-



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.26.3	Litigation		
	The microfinance has not been a party to any litigation claims during the fiscal year 2080.81		
4.27	Interest Income		
	Particulars	FY 2080/81	FY 2079/80
	Cash And Cash Equivalent	2,099,515.33	8,834,921.35
	Due From Nepal Rastra Bank		
	Placement With Bank And Financial Institutions		
	Loan And Advances To Financial Institutions		
	Loans And Advances To Customers	510,951,972.38	518,613,780.60
	Investment Securities		
	Loan And Advances To Staff	1,804,351.50	1,962,914.25
	Other		
	Total Interest Income	514,855,839.21	529,411,616.20
4.28	Interest Expenses		
	Particulars	FY 2080/81	FY 2079/80
	Due To Bank And Financial Institutions		
	Due To Nepal Rastra Bank		
	Deposits From Customers	84,423,165.12	76,830,397.37
	Borrowing	249,607,460.31	288,165,448.97
	Debt Securities Issued		
	Subordinated Liabilities		
	Other (On Lease Liabilities)	3,349,850.32	4,579,741.86
	Total Interest Expense	337,380,475.75	369,575,588.20
4.29	Fees and Commission Income		
	Particulars	FY 2080/81	FY 2079/80
	Loan Administration Fees		
	Service Fees	32,514,248.51	34,066,085.22
	Commitment Fees		
	Card Issuance Fees		
	Prepayment And Swap Fees		
	Remittance Fees		
	Brokerage Fees		
	Other Fees And Commission Income	10,594,069.71	2,615,607.83
	Total Fees and Commission Income	43,108,318.22	36,681,693.05
4.30	Fees and Commission Expense		
	Particulars	FY 2080/81	FY 2079/80
	Brokerage		
	ATM Mangement Fees		
	Visa Master Card Fees		



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

	Guarantee Commission Fees		
	Brokerage		
	DD/ TT/ Swift Fees		
	Remittance Fees and Commission		
	Other Fees and Commission Expense		
	Total Fees and Commission		
4.31	Net Trading Income		
	Particulars	FY 2080/81	FY 2079/80
	Changes In Fair Value Of Trading Assets		
	Gain/Loss On Disposal Of Trading Assets		
	Interest Income On Trading Assets		
	Dividend Income On Trading Assets		
	Gain/Loss Foreign Exchange Transaction		
	Other		
	Net Trading Income		
4.32	Other Operating Income		
	Particulars	FY 2080/81	FY 2079/80
	Foreign Exchange Revaluation Gain		
	Gain/Loss On Sale Of Investment Securities		
	Fair Value Gain/Loss On Investment Properties		
	Dividend On Equity Instruments		
	Gain/Loss On Sale Of Property And Equipment		
	Gain/Loss On Sale Of Investment Property		
	Operating Lease Income		
	Gain/Loss On Sale Of Gold And Silver		
	Other		
	Total		
4.33	Impairment Charge/ (Reversal) for Loan and Other Losses		
	Particulars	FY 2080/81	FY 2079/80
	Impairment Charge/(Reversal) On Loan And Advances To B/Fis		
	Impairment Charge/(Reversal) On Loan And Advances To Customer	13,058,408.95	(11,633,092.46)
	Impairment Charge/(Reversal) On Financial Investment		
	Impairment Charge/(Reversal) On Placement With Banks And Financial Institutions		
	Impairment Charge/(Reversal) On Property And Equipment		
	Impairment Charge/(Reversal) On Goodwill And Intangible Assets		
	Impairment Charge/(Reversal) On Investment Properties		
	Total	13,058,408.95	(11,633,092.46)



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.34	Personnel Expense		
	Particulars	FY 2080/81	FY 2079/80
	Salary	66,551,747.97	72,035,822.20
	Allowances	56,860,318.38	61,187,712.80
	Gratuity Expense	6,975,709.00	7,927,925.00
	Provident Fund	6,580,233.00	7,154,473.60
	Training & Development Expense	4,214,796.26	4,680,598.32
	Leave Encashment	8,054,096.76	10,725,163.23
	Medical	115,200.00	115,200.00
	Insurance		
	Employees Incentive		
	Cash-Settled Share-Based Payments		
	Pension Expense		
	Finance Expense Under NFRSs	-296,068.42	-175,290.64
	Other Expenses Related To Staff		
	Subtotal	149,056,032.95	163,651,604.51
	Employees Bonus	-	
	Grand total	149,056,032.95	163,651,604.51
4.35	Other Operating Expense		
	Particulars	FY 2080/81	FY 2079/80
	Directors' Fee		
	Directors' Expense		
	Auditors' Remuneration	226,000.00	226,000.00
	Other Audit Related Expense	235622.33	132,011.20
	Professional And Legal Expense		-
	Technical Service Expenses		
	Office Administration Expense	49,429,308.45	52,930,646.81
	Operating Lease Expense		
	Operating Expense Of Investment Properties		
	Commision & Discount		
	Corporate Social Responsibility Expense		
	Client Protection Expenses		
	Onerous Lease Provisions		
	Other		
	Total	49,890,930.78	53,288,658.01

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For The Year Ending 31 Ashadh, 2081

4.35.1	Office Administration Expense		
			Amount in NPR
	Particulars	FY 2080/81	FY 2079/80
	Water And Electricity	1,305,372.36	1,337,876.69
	Office Rent Expenses	-	-
	Repair And Maintenance		
	(A) Building		
	(B) Vehicle	239,820.91	190,200.50
	(C) Computer And Accessories	69,928.50	
	(D) Office Equipment And Furniture	17,708.83	33,140.00
	(E) Other	63,139.00	43,280.00
	Insurance	13,138,335.99	11,336,653.74
	Postage, Telex, Telephone, Fax	9,428,398.73	9,240,334.80
	Printing And Stationery	1,630,733.98	1,783,811.63
	News Paper, Books And Journals		10,700.00
	Advertisement		
	Donation		
	Service Charge Expenses	1,015,852.28	5,828,908.37
	Deposit And Loan Guarantee Premium		
	Travel Allowance And Expense	2,364,520.58	2,919,633.66
	Computer Supplies Expenses	1,243,578.00	1,208,390.00
	Loan Processing Fee Expenses	172,500.00	500,000.00
	Hospitality Expenses	537,718.50	431,392.29
	Annual/Special General Meeting Expense	268,372.44	176,740.64
	Bod Meeting Expenses	798,478.26	836,606.66
	Others		
	(A) Fuel Expenses	3,452,505.00	3,764,994.65
	(B) Registration & Renewal Expenses	41,000.00	47,500.00
	(C) Misc.Expenses	469,064.49	508,225.01
	(D) Transportation Expenses	14,440.00	9,805.00
	(E) Annual Expenses		-
	(F) Wages	9,303,784.46	9,409,007.81
	(G) Share Registrar Expenses		
	(H) Legal Expense	11,200.00	31,500.00
	(I) CIB Charge Expense	6,300.00	3,300.00
	(J) Other Committee Allowance	227,000.00	183,000.00
	(K) Low cost item Expenses	196,766.60	247,760.00
	(L) Office Expenses		-
	(M) Account Closing Expense	327,500.00	346,396.00
	(N) Bank Charges		-
	(O) Technical Service Expenses	258,675.00	1,248,249.36
	(P) Tax Expense		-
	(Q) Consultancy Expenses		-
	(R) Remittance Expenses	2,165.00	2,735.00
	(S) Member Security Rahat Expenses		-
	(T) Other Committee Expenses	10,935.00	15,420.00
	(U) Other Expenses	2,813,514.54	1,235,085.00
	(W) Csr Expenses		-
	(X) Share Issue Expenses		-
	Total	49,429,308.45	52,930,646.81



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

4.36	Depreciation & Amortization		
		Amount in NPR	
	Particulars	FY 2080/81	FY 2079/80
	Depreciation On Property And Equipment	17,596,723.45	18,384,349.24
	Depreciation On Investment Property		
	Amortization Of Intangible Assets		
	Total	17,596,723.45	18,384,349.24
4.37	Non Operating Income		
		Amount in NPR	
	Particulars	FY 2080/81	FY 2079/80
	Recovery of Loan Written Off		
	Other Income		
	Total		
4.38	Non Operating Expense		
		Amount in NPR	
	Particulars	FY 2080/81	FY 2079/80
	"Loan Written Off"		
	Redundancy Provision		
	Expense Of Restructuring		
	Total		
4.39	Income Tax Expense		
		Amount in NPR	
	Particulars	FY 2080/81	FY 2079/80
	Current Tax Expense		-
	Current Year	-	-
	Adjustments For Prior Years	4,949,951.40	
	Deferred Tax Expense	(4,509,096.15)	(6,996,639.92)
	Origination And Reversal Of Temporary Differences	-4,509,096.15	(6,996,639.92)
	Changes In Tax Rate		
	Recognition Of Previously Unrecognized Tax Losses		
	Total Income Tax Expense	440,855.20	(6,996,639.92)
4.39.1:	Reconciliation of Tax Expense and Accounting Profit		
		Amount in NPR	
	Particulars	FY 2080/81	31.03.2080
	Profit Before Tax		
	Tax Amount At Tax Rate Of.....%		
	Add: Tax Effect Of Expenses That Are Not Deductible For Tax Purpose		
	Less: Tax Effect On Exempt Income		
	Add/Less: Tax Effect On Other Items		
	Total Income Tax Expense		
	Effective Tax Rate		



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

FY 2080.81

Computation of Deferred Tax Assets/Liabilities

Particulars	2081.03.31	2080.03.31
Carrying Amount		
Loans and Advances to Customers	3,614,511,657.83	3,345,014,433.09
Interest Receivable	14,419,137.47	8,859,123.56
Loans and Advances to Staffs	22,027,765.63	18,043,515.01
Deferred Staff Costs	1,641,993.97	880,508.66
Fixed Assets Except Land & Capital WIP	35,081,698	52,011,076
Fixed Assets - Land		
Intangible Assets		
Investment Property		
Deferred Income - Current & Non-Current		
Other Long Term Employee Benefit Liability - Leave	(19,731,791)	(33,881,754)
Gratuity Payable	(10,768,352)	(22,126,275)
Unused Tax Losses		
Lease Liability	(27,394,866)	(37,220,559)
Total Carrying Amount (A)	3,629,787,243	3,331,580,068
Tax Base		
Loans and Advances to Customers	3,614,511,658	3,345,014,433
Interest Receivable	14,419,137	-
Staff Loans	23,669,760	18,043,515
Depreciable Assets including Intangibles	35,081,698	52,011,076
Right of Use Assets	(19,252,255)	(53,763,875)
Land		
Deferred Income		
Provision for Leave & Gratuity		
Total Tax Base (B)	3,668,429,998	3,361,305,149
Taxable/(Deductible Temporary Difference) (A-B)	(38,642,755)	(29,725,080)
Applicable Tax Rate	30%	30%
Deferred Tax Liability (Assets)	(11,592,826)	(8,917,524)
Opening Deferred Tax Liability (Assets)	(8,917,524)	(9,068,172)
Deferred Tax Expenses/(Income)	(2,675,302)	(4,249,509)
Deferred Tax Expenses/(Income) - Recognized in Profit or Loss	(4,509,096)	(6,996,640)
Deferred Tax Expenses/(Income) - Recognized in OCI	1,833,794	2,747,131
Deferred Tax Expenses/(Income) - Recognized in Equity		
Actuarial (Gains) and Losses	(6,112,646.00)	(9,157,103.00)



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements For The Year Ending 31 Ashadh, 2081

4.40. Segment Information

SN	Particulars	Gandaki Pradesh	Karnali Pradesh	Madhesh Pradesh	Lumbini Pradesh	Sudurpashchim Pradesh	Unallocated	Total
(a)	"Revenues From External Customers"	58,019,448.03	38,941,404.16	296,570,429.45	452,351,135.03	20,725,000.69	338,681,280.94	1,205,288,698.30
(b)	Intersegment Revenues						(637,760,643.50)	(637,760,643.50)
(c)	Net Revenue	58,019,448.03	38,941,404.16	296,570,429.45	452,351,135.03	20,725,000.69	(299,079,362.56)	567,528,054.80
(d)	Interest Revenue	43,102,130.99	15,391,309.84	170,017,151.21	265,665,587.97	14,305,066.22	301,174,928.07	809,656,174.30
(e)	Interest Expense	30,645,481.16	12,606,513.65	136,269,102.81	193,442,409.85	11,523,912.87	249,607,476.85	634,094,897.19
(f)	Net Interest Revenue	12,456,649.83	2,784,796.19	33,748,048.40	72,223,178.12	2,781,153.35	51,567,451.22	175,561,277.11
(g)	Depreciation And Amortisation	173,775.46	50,031.62	1,366,010.69	1,366,319.32	174,500.93	1,736,255.52	4,866,893.54
(h)	Segment Profit /(Loss)	12,282,874.37	2,734,764.57	32,382,037.71	70,856,858.80	2,606,652.42	(105,550,964.55)	15,312,223.32
(i)	Other Material Non-Cash Items:							
							
							
							
							
(k)	Impairment Of Assets							-
(l)	Segment Assets	314,184,317.93	118,928,547.82	1,302,111,503.02	952,386,062.03	114,108,819.17	2,871,653,589.03	6,673,372,839.00
(m)	Segment Liabilities	314,184,317.93	118,928,547.82	1,302,111,597.23	1,952,486,062.03	114,008,819.17	2,871,653,494.58	6,673,372,838.76

Khadga Bahadur Rana
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CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

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Director

Lal Bahadur Thapa
Director

Narayan Adhiakari
Acting Chief Executive Officer

Yam Kumar Khadka
Director

Rajan Tiwari
Director

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements
For The Year Ending 31 Ashadh, 2081

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

(a)	Revenue	
	Total Revenues For Reportable Segments	1,205,288,698.30
	Other Revenues	-
	Elimination Of Intersegment Revenues	
	Unallocated Amounts	(637,760,643.50)
	Entity'S Revenues	567,528,054.80
(b)	Profit or loss	
	Total Profit Or Loss For Reportable Segments	120,863,187.87
	Other Profit Or Loss	-
	Elimination Of Intersegment Profits	-
	Unallocated Amounts:	(105,550,964.55)
	Profit Before Income Tax	15,312,223.32
(c)	Assets	
	Total Assets For Reportable Segments	3,801,719,249.97
	Intersegment Assets	
	Unallocated Amounts	2,871,653,589.03
	Entity's Assets	6,673,372,839.00
(d)	Liabilities	
	Total Liabilities For Reportable Segments	3,801,719,344.18
	Intersegment Liabilities	-
	Unallocated Amounts	2,871,653,494.58
	Entity'S Liabilities	6,673,372,838.76
5. Information about products and services		
Revenue from each type of product and services described in point no. 1(b) above		
(a)	
(b)	
(c)	
6. Information about geographical areas		
	Revenue from following geographical areas	
(a)	Domestic	1,205,288,698.30
	Gandaki Pradesh	58,019,448.03
	Karnali Pradesh	38,941,404.16
	Madhesh Pradesh	296,570,429.45
	Lumbini Pradesh	452,351,135.03
	Sudurpashchim Pradesh	20,725,000.69
	Unallocated	338,681,280.94
	Intersegment Revenue	(637,760,643.50)
	Foreign	-
(b)	Total	1,843,049,341.80



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Computation of Income Tax and reconciliation of Profit

FY 2080/81

Particulars		Amount As per Income Tax	Amount as per NFRS	Difference
1. Income				
	Interest Income	514,855,839.21	514,855,839.21	-
	Fees and Commission Income	43,108,318.22	43,108,318.22	-
	Reversal Of Impairment	(13,058,408.95)	(13,058,408.95)	
	Inclusion due to change in Accounting Policy- PY Accrued Income	-		
	Total Income	544,905,748.48	544,905,748.48	-
2. Expenses to be deducted				
	Interest Expense	334,030,625.43	337,380,475.75	(3,349,850.32)
	Personnel Expenses	136,224,471.04	149,056,032.95	(12,831,561.91)
	Depreciation and Amortization	4,866,893.54	17,596,723.45	(12,729,829.91)
	Repair and Maintenance	390,597.24	390,597.24	-
	Other Office Expenses	62,675,876.54	49,890,930.78	12,784,945.76
	Employee Bonus	-	-	-
	Total Expenses	538,188,463.79	554,314,760.17	(16,126,296.38)
	Assessable Income	6,717,284.69	(9,409,011.69)	16,126,296.38
	Less: PY Loss	18,560,255.67		
	Less: PY Loss Due to Merger	1,045,195.14		
	Taxable Income	(12,888,166.12)		
	Income Tax Liability	-		

Khadga Bahadur Rana
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Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

Notes To Financial Statements

For the year ended 31st Ashadh 2081

1. Reporting Entity

Unnati Sahakarya Laghubitta Bittiya Sanstha Limited ('the Microfinance') is domiciled and incorporated in Nepal as a D Class licensed financial institution as per Bank and Financial Institution Act, 2063. The microfinance is a limited liability company registered in Office of the Company Registrar on 2070.09.17. The microfinance obtained license to carry out the financial transactions on 2071.06.13 from Nepal Rastra Bank.

The microfinance and Sahakarya Laghubitta Bittiya Sanstha Limited merged, starting joint transactions on 2077.03.26. Initially the microfinance was provided with license to carry out financial transactions within 10 districts on western region of Nepal. Up to end of the financial year 2080/81 the micro finance has expanded its work area to 28 districts with 82 branches.

The Microfinance having its shares listed on Nepal Stock Exchange with trading code “USLB” after issuing its shares to the general public. The microfinance has been promoted by several reputed persons. The Registered Office of the microfinance is at Siddhartha Nagar, 12 Shantinagar, Rupendehi.

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

2. Basis of Preparation

2.1 Statement of Compliance

The financial statements of the Microfinance, have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) of Institute of Chartered Accountants of Nepal. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2079 as made applicable by the Nepal Rastra Bank.

These financial statements for the year ended 31st Ashadh, 2081 are the second financial statements of the microfinance prepared in accordance with NFRS.

Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification /disclosures.

2.2 Reporting Period and Approval of Financial Statements

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

These financial statements consist two Statement of Financial Position as of 31st Ashadh 2081 and 31st Ashadh 2080. The microfinance has also presented two Statement of Profit or Loss and Statement of Other Comprehensive Income, two statements of Changes in Equity and two Statements of Cash Flows for the year ended as of 31st Ashadh 2081 and 31st Ashadh 2080 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 its 2081/08/18 meeting held on 226 and recommended for the approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

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

2.4 Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the

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

2.5 Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements.

2.6 New Standards Issued but not yet effective

IFRS-9, Financial Instrument which replaces the existing standard relating to Financial Instrument which provide for the expected credit loss model for the impairment of the financial assets. This statement is neither issued nor made applicable by the Institute of Chartered Accountants of Nepal (ICAN). Thus, the financial statement is recognized, measured, presented and disclosed using NAS-32 Financial Instrument- Presentation, NAS-39 Financial Instrument-Recognition and Measurements and NFRS-7 Financial Instrument- Disclosure.

2.7 New Standards and Interpretation not adopted

- IFRS-9 has been complied up on except on the calculation of impairment as carve out has been provided by the ICAN.
- Other amendments in existing standards and interpretations issued by IASB are not adopted as those are not notified by ICAN.

2.8 Discounting

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

3. Significant Accounting Policies

3.1 Basis of Measurement

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

Items	Basis of Measurement
Retirement Benefit	Present value of defined benefit
Obligation	Obligation less the fair value of the plan assets
Plan Assets	Measured at fair Value

3.2 Basis of Consolidation

Business combinations are accounted for using the acquisition method in line with the NFRS 03 "Business Combination". The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is tested annually for impairment. Any gain on a bargain purchase is recognized in profit or loss immediately. Transaction costs are expensed as incurred, except if they are related to the issue of debt or equity securities.

The microfinance doesn't have any other entity for consolidation of financial statements. Investment in shares made by the microfinance are financial investments.

3.3 Cash & Cash Equivalent

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



Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under Note 4.1.

3.4 Financial Assets and Financial Liabilities

3.4.1. Recognition

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

3.4.2. Classification and Measurement

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

3.4.2.1. Financial assets

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

a. Measured at amortized cost:

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

b. Measured at fair value through OCI:

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

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

c. Measured at fair value through profit or loss:

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

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

3.4.2.2. Financial Liabilities

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

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

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

b. Financial liabilities measured at amortized cost:

All financial liabilities other than measured at fair value through profit or loss are classified as subsequently measured

at amortized cost using effective interest method.

3.4.3. De-recognition

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

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

3.4.4. Determination of Fair Value

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

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

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

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

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

3.4.5. Impairment

The Microfinance reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgement is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provisions made.

The individual impairment provision applies to financial assets evaluated individually for impairment and is based on Management's best estimate of the present value of the future cash flows that are expected to be received. In estimating these cash flows, Management makes judgements about the number of factors including a borrower's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits to estimate the recoverable amount of cash flows. A collective impairment provision is established for:

- groups of homogeneous loans and advances and investment securities which are held-to-maturity, that
- are not considered individually significant; and
- groups of assets that are individually significant but that were not found to be individually impaired.
- The collective impairment is carried using the statistical modelling such as historical trends of probability of defaults, timings of recoveries, and current economic and market conditions which may warrant for the loss being greater than the suggested by the historical trends.

For the purpose of collective assessment of impairment Microfinance has categorized assets into following broad products as follows:

- Business Loan
- Agriculture Loan
- Other Loan

Carveout adopted for assessment of impairment charge

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

Comparison of Impairment as per NFRS and NRB:

Particulars	F/Y 2080-81	F/Y 2079-80
LLP as per NRB Directives	78,930,326.01	65,871,917.06
Impairment as per NFRS	78,930,326.01	65,871,917.06



Impact of Covid on LLP

For the fiscal year, NRB through circular dated 2078.04.11 has mandated the microfinances to record additional provision of 0.30% on pass loan making it to a total of 1.30%. In compliance with this provision, the microfinance has recorded an additional provision on pass loan as on Ashadh end 2080.

3.5 Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income'. However, the Microfinance does not have such assets to be recognized as trading assets as on Ashadh end 2081.

3.6 Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on Ashadh end 2081.

3.7 Property, Plant and Equipment

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

Depreciation: The Microfinance depreciates property, plant and equipment following Written Down Value method applying the Depreciation rates prescribed by Income Tax Act, 2058. The microfinance has used method prescribed by Income Tax Act 2058 for the computation of depreciation. Depreciation has not been calculated as per NFRS due to unavailability of fixed assets register with details of addition and disposal of assets. The rates used for depreciation of assets for the current and comparative period of significant items of property, plant and equipment are as follows:

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

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

Depreciation of newly acquired assets is charged based upon the date of invoice and assets having acquisition cost less than NPR. 2,000 have been written down as an expense for the period in the Statement of Profit and Loss.

3.8 Goodwill/Intangible Assets

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

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



3.9 Investment Property

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

3.10 Income Tax

Tax expenses comprises of current tax and deferred tax.

Financial Statements were prepared on first time adoption of NFRS on Fiscal Year 2078.79 and income taxes for the FY 2080.81 are paid on the basis of Income Tax Act 2058 and NFRS financial statements.

3.10.1. Current Tax

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

Current Tax Calculation as per Income Tax Act, 2058

Particulars	Amount (RS)
1. Income	
Interest Income	514,855,839.21
Fees and Commission Income	52,672,215.59
Reversal Of Impairment	(13058408.95)
Inclusion due to change in Accounting Policy- PY Accrued Income	-
Total Income	544,905,748.48
2. Expenses to be deducted	
Interest Expense	334,030,625.43
Personnel Expenses	136,224,471.04
Depreciation and Amortization	4,866,893.54
Repair and Maintenance	390,597.24
Other Office Expenses	62,675,876.54
Employee Bonus	-
Total Expenses	538,188,463.79
Assessable Income	596,462,608.02
Assessable Income	6,717,284.69
Less: PY Loss	18,560,255.67
Less: PY Loss Due to Merger	1,045,195.14
Taxable Income	(12,888,166.12)
Income Tax Liability	-



3.10.2 Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized. Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

3.11 Deposit, debt securities issued and subordinated liabilities

3.11.1. Deposits:

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

3.11.2 Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2081.

3.11.3 Subordinate Liabilities

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

3.12 Provisions, other Liabilities and Contingent Liabilities

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

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

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance does not have such contingent liabilities and onerous contracts as on Ashadh end 2081.

3.13 Revenue Recognition

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

3.13.1 Interest Income

For all financial instruments measured at amortized cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the Effective Interest Rate (EIR). EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such a charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss.

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

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for impaired loans and advances. These financial assets include investment in government securities, investment in NRB Bond and deposit instruments, reverse repos, inter-bank lending, etc.
- As per carve out on NAS 39 Para 9, the Microfinance has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and have recognized them directly as revenue in the Statement of Profit or Loss.
- As per carve out on NAS 39 AG 93, the Microfinance has applied the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.
- Interest on investment securities measured at fair value is calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets is considered to be incidental to the Group's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.
- Interest income accrued but not received from Performing Loan and Advance till date has been recognized in the current year interest income
- Interest Suspense on loans other than bad loans are transferred to regulatory reserve after providing for adjustment to Bonus (10%) and taxes (30%).

3.13.2 Fee and Commission Income.

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

3.13.3 Dividend Income.

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

3.13.4. Net Trading Income.

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

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

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

3.13.6. Grant Income

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

3.14 Interest Expenses

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

3.15 Employee Benefits

3.15.1 Short term employee benefits

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

3.15.2. Post-Employment employee benefits

3.15.2.1 Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts are categorized under defined contribution



plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Employee Provident Fund

Employee provident fund is the defined contribution plan opt by the microfinance. Complying with The Labor Act, 2074, the microfinance contributes 10% of the Basic salary and Grade Amount of all the employees to the Approved Retirement Fund, established by the Global IME bank. The Microfinance has no further obligations under these plans beyond its periodic contributions.

Any unpaid contribution is recorded as a liability under 'Other Liabilities' in Note 4.21.

3.15.2.2. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the group, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements. Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in Statement of profit and Loss.

Gratuity:

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

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

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

3.15.2.3. Other Long-Term Benefits:

Leave

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

The microfinance provides accumulated leave benefits under its Employees Byelaw. The Home leave is accumulated up to 90 days and there is no limit for the accumulation of sick leave. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are calculated based on the actuarial valuations.

3.16 Leases

The determination of whether an arrangement is a lease, or it contains a lease, is based on the substance of the arrangement and requires an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset.

3.16.1 Financial Lease

Agreements which transfer to counterparties substantially all the risks and rewards incidental to the ownership of assets, but not necessarily legal title, are classified as finance lease. As a lessor under finance leases, the Microfinance presents the amounts due under the leases, after deduction of unearned charges, in ‘Loans and advances to banks’ or ‘Loans and advances to customers. As a lessee under finance leases, the Microfinance presents the leased assets in ‘Property, plant and equipment’ and the corresponding liability to the lessor is included in ‘Other liabilities. A finance lease and its corresponding liability are recognized initially at the fair value of the asset or, if lower, the present value of the minimum lease payments. However, Microfinance does not have any financial lease transaction as on Ashadh end 2081.

3.16.2. Operating Lease

Lease payments under an operating lease has been recognized as an expense on straight line basis over the lease term.

Majority of the lease agreement entered by the microfinance are within the clause of normal increment which the management assumes are in line with the expected inflationary cost. The microfinance operated its branches in number of lease facilities under operating lease agreement. The payments to the lesser are structured to increase in line with the general inflation rate to compensate for the lessors expected inflationary cost increment. The microfinance has been following straight line method of accounting for operating lease agreements since 2078.79 and has continued for 2080.81.

3.17 Share Capital and Reserves

3.17.1. Share Capital

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

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

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

3.17.2. Reserves

The reserve includes regulatory and free reserves.

- Statutory General Reserves**
20% of the net profit as stated in Bank and financial Institution Act, 2073 and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 20% as provisioned in Circular GHA/1/078/79 of NRB Dated 2078/04/11 is set aside to the general reserve.
- Exchange Equalization Reserve**
This is statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside to Exchange Equalization Reserve.
- Assets Revaluation Reserve**
This is a non-statutory reserve and is the requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following revaluation model. Revaluation reserve often serve as a cushion against unexpected loss but may not be fully available to absorb unexpected losses due to the subsequent deterioration in the market values and tax consequences of revaluation. The microfinance hasn't followed revaluation model.
- Capital reserve**
This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.
- Corporate Social Responsibility Fund**
1% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility.
- Employee Training Fund**
The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the microfinance needs to spend at least 3% of last fiscal year's total personnel expenses for the development and



trainings of the employees. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.

g) Actuarial Gain/Loss Reserve

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

h) Client protection fund

Client protection fund is created at 1% of net profit. In addition to this, 25% of dividend in excess of 20% is also allocated to this fund as per NRB Directives.

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the microfinance shall earmark and invest separately the portion of residual amount of the fund. Other reserves

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

i) Proposed bonus distribution

The board of the microfinance has not recommended any cash dividend or bonus shares for the reported year 2080.81.

3.18 Earnings per Share (EPS) including diluted EPS

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

3.19 Segment Reporting

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

The Microfinance has identified five segments namely: Madhesh Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the six operating segment and the segment report is set out in Notes 5.2.2 and 5.2.3.

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

The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities.

The geographical segment has been identified on the basis of the location of the branches in 5 different provinces of the country.

4. Disclosure and Additional Information

4.1. Risk Management

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

Risk Management Committee:

The Risk Management Committee is an independent committee of the Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Microfinance and oversight of implementation of risk management framework of Microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities



with regard to risk appetite that the Microfinance is able and willing to assume in its exposures and business activities, risk management, compliance framework, and governance structure that supports it. It periodically reviews the risk management process to ensure its integrity, accuracy, and reasonableness. It also reviews whether the internal control and risk management system is adequate or not to ensure well-ordered and prudent conduct of business. The committee is to review the overall risk management structure and monitor the effectiveness of the risk management system. The Risk Management Committee comprises of following Members:

S.N.	Name	Designation
1	Mr. Tulsi Ram Khanal	Convenor
2	Mr. Rajan Tiwari	Member
3	Mr. Damodar Sigdel	Member
4	Mr. Arjun Prasad Lamsal	Secretary

Risk Governance

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

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

5.1.1. Liquidity Risk

Liquidity risk is the risk to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. Interest Rate Risk

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

- Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.
- When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included.
- In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.
- Following the Interest Rate restriction on loans and advances advanced by the microfinance to maximum of 15% p.a. whilst the overall borrowing rate of the microfinance from other banks and financial institutions reached as high as 14%, the microfinance has yet to discover ways to mitigate and manage the interest rate risk.

5.1.3. Credit Risk

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



a certain responsibility, the concerned employee will have to invest the loan realizing their responsibility. The following procedures/practices have been followed:

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

Owing to the risk arisen in Microfinance Industry in the economy of Nepal, Credit Risk has risen significantly with increase in number of defaulters. Microfinance has been able to manage credit risk to an acceptable level with the provision of Insurance of Microfinance loans.

5.1.4.Operational Risk

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

5.1.5.Market Risk

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

The following has been considered in market analysis:

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

The Market Risk has increased significantly in comparison to previous year. The volatility of market and anti-Microfinance movements might have serious impact on business.

5.1.6. Institutional or Strategic Risk

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

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

5.1.7. Internal Control Risk

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

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

5.1.8. Compliance Risk

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

5.1.9. Fair value of financial assets and Liabilities

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

Fair values are determined according to the following hierarchy:

Level 1-

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

Level 2-

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



Level 3-

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

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

	2080-81			2079-80		
Particulars	Level I	Level II	Level III	Level I	Level II	Level III
Quoted Equities					-	
Unquoted Equities						
Nepal Finsoft Company Ltd						
(10,000 Ordinary Share of NPR.100 Paid up)		1,000,000			1,000,000	
Quoted Mutual Funds		-			-	
Total		10,00,000			10,00,000	

5.2.Capital management

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

(i) Qualitative disclosures

Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The Microfinance BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

(ii) Qualitative disclosures

Capital Structure and Capital Adequacy

• Tier 1 Capital and a breakdown of its components:

Particulars	31.03.2081
Paid Up Equity Share Capital	246,865,736
Irredeemable Non-Cumulative Preference Shares	
Share Premium	
Proposed Bonus Equity Shares	
Statutory General Reserves	53,152,507
Retained Earnings	-22,706,569
Un-Audited Current Year Cumulative Profit	
Special Reserve Fund	



Capital Adjustment Reserves	
Dividend Equalization Reserves	
Capital Redemption Reserves Fund	
Deferred Tax Reserve	11,592,826.49
Less: Goodwill	
Less: Intangible Assets	
Less: Fictitious Assets	
Less: Deferred Tax Assets	-11,592,826.49
Less: Investment in Equity of Licensed Financial Institutions	
Less: Investment in Equity of Institutions with Financial Interests	
Less: Investment in Equity of Institutions in Excess of Limits	
Less: Investments Arising Out of Underwriting Commitments	
Less: Purchase of Land & Building in Excess of Limit & Utilized	
Less: Reciprocal Crossholdings	
Less: Other Deductions	
Total Tier 1 Capital	277,311,674

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

Particulars	Amount (NPR.)
Cumulative And/ Or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General Loan Loss Provision	28,546,412
Exchange Equalization Reserves	
Investments Adjustment Reserves	
Assets Revaluation Reserves	
Special Reserve Fund	
Total Tier 2 Capital	28,546,412

• **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tier 1)	277,311,674
Supplementary Capital (Tier 2)	28,546,412
Total Capital Fund	305,858,086
Minimum Capital Fund to be maintained based on Risk Weighted Assets	%
Minimum Capital Fund Required (8.0 % of RWA)	8.00%
Minimum Core Capital Required (4.0 % of RWA)	4.00%
Capital Fund maintained (in %)	8.04%
Core Capital maintained (in %)	7.29%



• Statement of Risk Weighted Assets (RWA) At the month end of Ashadh, 2081

A. On-Balance-Sheet Items

S.N.	Description	Weight (%)	Current Period Amount (NPR.)	RWA
1	Cash Balance	0	9,029,115	-
2	Gold (Tradable)	0		-
3	Nrb Balance	0	81,090,000	-
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	127,780,871	25,556,174.19
11	Loan Against Other Banks' And Financial Institutions' Fd	20		-
12	Foreign Bank Balance	20		-
13	Money At Call	20	40000000	8,000,000.00
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	1,000,000.00	1,000,000.00
19	Loans & Advances, Bills Purchase/Discount	100	3,650,958,561	3,650,958,560.93
20	Fixed Assets	100	35,081,698	35,081,697.57
21	Net Interest Receivables (Toral Ir - 8 - Interest Supsense)	100		-
22	Net Non-Banking Asset	100		-
23	Other Assets (Except Advance Tax Payment)	100	6,561,764	6,561,764.36
24	Real Estate/Residential Housing Loans Exceeding The Limits	150		-
	Total On-Balance-sheet Items (A)		3,951,502,009	3,727,158,197



B. Off-Balance-Sheet Items

S.N.	Description	Weight	Current period	
		(%)	Amount (NPR.)	RWA
1	Bills Collection	0	-	-
2	Forward Foreign Exchange Contract	10	-	-
3	L/C With Maturity Less Than Six Months (Outstanding Value)	20	-	-
4	Guarantee Against International Rated Bank'S Counter Guarrantee	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	79,030,040	79,030,040
	Total Off-Balance-sheet Items (B)		79,030,040	79,030,040
	Total Risk Weighted Assets (A) + (B)		4,030,532,049	3,806,188,237

Loan Category

Particular	Amount	Loan Loss Provision
Good	2,684,841,350.00	9,932,960.00
Watchlist	315,343,690.00	4,359,463.82
Restructure/ Rescheduling	474,073,938.02	9,358,696.68
Sub Standard	30,151,450.00	1,978,252.11
Doubtful	16,220,080.00	2,375,212.28
Loss	95,404,120.00	34,336,950.00
Additional Loan Loss Provision		16,596,770.00
Total Loan	3,616,034,628.02	78,938,304.89



Amount of Non-Performing Assets (both Gross and Net):

Particular	Gross Amount	Loan Loss Provision	Net NPL
Sub Standard	30,151,450.00	1,978,252.11	28,173,197.89
Doubtful	16,220,080.00	2,375,212.28	13,844,867.72
Loss	95,404,120.00	34,336,950.00	61,067,170.00
Total Loan	141,775,650.00	38,690,414.39	103,085,235.61

5.2.1. General information

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

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

- Madhesh Pradesh
- Gandaki Province
- Lumbini Province
- Karnali Province
- Far West Province

5.2.2. Information about profit or loss, assets and liabilities

Information of segment profit and loss has been presented in schedule 4.40.

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

Information of segment reconciliation revenue, profit and loss, assets and liabilities has been presented in schedule 4.41.

5.2.4. Information about major customers

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

5.3. Share options and share based payment

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

5.4. Contingent liabilities and commitment

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

5.5. Related Party Disclosures

5.5.1. List of Directors and Key Managerial Personnel

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

S.N.	Name	Relationship	Date of Investment	Date of appointment	Date of retirement
1	Khadga Bahadur Rana	Chairman	2070.09.17	2077.12.31	2081.12.30
2	Khilraj Mainali	Director	2074.09.17	2077.12.31	2081.12.30
3	Tulasi Ram Khanal	Director	2077.03.26	2077.12.31	2081.12.30
4	Lal Bahadur Thapa	Director	2080.05.30	2080.09.29	2081.12.30
5	Rajan Tiwari	Director		2077.12.31	2081.12.30
6	Yam Kumar Khadka	Director	2077.11.05	2077.12.31	2081.12.30
7	Bhagrab Dhital	Independent Director		2076.07.30	2080.07.29



5.5.2. Transactions with and Payments to Directors & Key Managerial Personnel

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	16	5,34,500.00
2	Audit Committee Meeting	7	52,500.00
3	Risk Management Committee	6	74,500.00
4	Assets Money Laundering Prevention Committee	4	55,000.00
5	Others (Employee Pay Committee)	5	50,500.00
	Total		7,67,000.00

Chief Executive Officer's Mr. Prem Bahadur Pathak Emoluments and Facilities (1st Shrawan 2080 to 32th Jestha, 2081)

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	26,09,043.29
2	Retirement Benefits	0
3	Others	0
Total	26,09,043.29	

In addition to above, the Microfinance also provide other facilities like telephone, Medical Insurance, Accidental Insurance, Travelling Allowance and Leave pay as per the approved employee facilities of the Microfinance.

Staff loan has been provided to Chief Executive Officer as follows:

Approved Amount	Particulars	Outstanding Amount	Interest Rate
9,00,000.00	Staff Social Loan	6,73,139.88	15%

Act.Chief Executive Officer's Mr. Narayan Adhikari Emoluments and Facilities (1st Ashad 2081)

Mr. Narayan Adhikari was appointed as acting CEO from 2081.03.01. He was involved in the company in the capacity of Deputy CEO before that.

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	19,48,092.60
2	Retirement Benefits	0
3	Others	0
Total	19,48,092.60	

In addition to above, the Microfinance also provide other facilities like telephone, Medical Insurance, Accidental Insurance, Travelling Allowance and Leave pay as per the approved employee facilities of the Microfinance.

Staff loan has been provided to Chief Executive Officer as follows:

Approved Amount	Particulars	Outstanding Amount	Interest Rate
7,00,000.00	Staff Social Loan	589412.91	9.14%

5.6. Merger and Acquisition

The Microfinance has acquired Sahakarya Laghubitta Bittiya Sanstha Limited commencing joint operation from 2077.03.26. The business combination has been accounted as follows:

Calculation of Goodwill on business combination:



Particulars	No. of Shares	Per Share Value	Amount
Share issued for consideration	271,875.00	614.38	167,034,562.50
Total Assets			594,799,344.99
Total Liabilities			565,865,712.38
Statutory Reserves			-
Net Assets			28,933,632.61
Goodwill/ (Gain from bargain Purchase)			138,100,929.89

The goodwill had been accounted in with retrospective effect in the opening financial statements for FY 2078-79. Regulatory reserve had been subsequently adjusted for the amount equivalent to the goodwill for 2078-79.

The goodwill recognized at 138,100,929.89 during the merger is written off as an adjustment to Regulatory Reserve in the current year. The goodwill is impaired completely during the FY 2079-80 as a result of increase in Market Risk, Credit Risk, Interest Rate Risk and Default Risk of Borrowers.

Particulars	No. of Shares	Per Share Value	Amount
Opening Goodwill			138,100,929.89
Less: Impairment			(138,100,929.89)
Closing Goodwill			0.00

5.7. Additional disclosure of non-consolidated entities

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

5.8. Events after reporting date

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

Khadga Bahadur Rana
Chairman

Khil Raj Mainali
Director

Tulasi Ram Khanal
Director

Lal Bahadur Thapa
Director

CA. Rabin Dhakal
For, Rabin Dhakal and Associates,
Chartered Accountants

Rajan Tiwari
Director

Yam Kumar Khadka
Director

Narayan Adhiakari
Acting Chief Executive Officer

Pradip Kumar Yadav
Chief - Finance Officer



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बानुवाटार, काठमाडौं
फोन नं.: ४४१२८२३
फ्याक्स नं.: ४४१२२२४
Web site: www.unnati.org.np
Email: unbmfpsd@unnati.org.np
पोस्ट बक्स नं.: ७३

मिति: २०८१/०८/२७

पत्र संख्या: ल.वि.सं.सु.वि./वैरस्वलयगत/उन्नति सहकार्य/०८१/८२

च.नं. २२०

श्री उन्नति सहकार्य लघुवित्त वित्तीय संस्था लिमिटेड,
सिद्धार्थनगर-१२, रुपन्देही।

विषय : आर्थिक वर्ष २०८०/८१ को वार्षिक वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा।

महोदय,

त्यस संस्थामै पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको बासमात, नफा नोस्मान हिसाब, सोसल सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, सफ्टफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा वैरस्वलयगत सुपरिवेक्षण गर्दा वैश्वैका र्किकयतहरुका सम्बन्धमा प्रचलित आधुनिक ऐन/नियमावली तथा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरघर्नीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गरी कार्यान्वयन गर्ने तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- यस बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १९/०७९ को बुँदा नं. २ (ख) मा भएको व्यवस्थाबमोजिम मात्र सेवा शुरुक लिने गर्नुहुन।
- संस्थाको निष्क्रिय कर्जाको अनुपात बढ्दै पुग्ने पर्याप्तता अनुपातमा नै अझर पनि सम्भावना बढ्दै गइरहेको सम्बन्धमा आन्तरिक लेखापरीक्षण कार्य प्रभावकारी बनाउन, प्रचलित कानून तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशनहरु पालना गरे/नगरेको र संस्थाको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरु अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव दिनका लागि लेखापरीक्षण समितिलाई प्रभावकारी बनाउन हुन।
- यस बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. ६/०७९ को बुँदा नं. ५ मा संस्थाले आफ्ना कर्मचारीहरुको दक्षता अभिवृद्धिका लागि प्रत्येक वर्ष गत आर्थिक वर्षको कर्मचारीको कुल तलब भत्ता खर्चको न्यूनतम ३ प्रतिशत रकम तालिम तथा वृत्ति विकासमा अनिवार्य खर्च गर्नुहुन। साथै, बुँदा नं. १४ मा गरिएको व्यवस्था बमोजिम सामाजिक उत्तरदायित्व कोषमा जम्मा रहेको रकम पनि अनिवार्य रूपमा तोकिएको क्षेत्रहरुमा खर्च गर्नुहुन।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्वलयगत निरीक्षण तथा वैर-स्वलयगत सुपरिवेक्षण प्रतिवेदनले औल्याएका र्किकयतहरु नदोहोरिने गरी सुधार गर्नुहुन।

भवदीय,
(विश्वनाथ न्यौपाने)
उप-निर्देशक

बोधार्थ :

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



नेपाल राष्ट्र बैंकबाट आ.व.२०८०/०८१ को वार्षिक वित्तीय विवरणहरू प्रकाशनार्थ सहमति पत्रमा दिएको निर्देशन उपर वित्तीय संस्थाको तर्फबाट दिइएको प्रतिउत्तर

बुदा नं “क” का सम्बन्धमा : तहाँको निर्देशन बमोजिम गरिने व्यवहोरा सादर अनुरोध छ ।

बुदा नं “ख” का सम्बन्धमा : तहाँको निर्देशन बमोजिम गरिने व्यवहोरा सादर अनुरोध छ ।

बुदा नं “ग” का सम्बन्धमा : तहाँको निर्देशन बमोजिम गरिने व्यवहोरा सादर अनुरोध छ ।

बुदा नं “घ” का सम्बन्धमा : तहाँको निर्देशन बमोजिम गरिने व्यवहोरा सादर अनुरोध छ ।



व्यवस्थापन समूह तथा शाखा कार्यालहरूको विवरण

क) केन्द्रीय कार्यालयमा कार्यरत कर्मचारीहरू :

सि.न.	नाम	पद	सम्पर्क फोन (कार्यालय)	मोबाइल नं.
१	नारायण अधिकारी	का.मु. प्रमुख कार्यकारी अधिकृत	०७१-५७१२२६	९८५७०२०२६६
२	हरिहर गौतम	वरिष्ठ प्रबन्धक	०७१-५७१२२६	९८५७०१७५७७
३	प्रदिप कुमार यादव	प्रबन्धक	०७१-५७१२२६	९८६६३७६५२३
४	अर्जुन प्रसाद लम्साल	वरिष्ठ अधिकृत	०७१-५७१२२६	९८४७०३९४९१
५	दामोदर सिग्देल	वरिष्ठ अधिकृत	०७१-५७१२२६	९८४७१०३५१९
६	सुरज सेढाई	वरिष्ठ अधिकृत	०७१-५७१२२६	९८५७०१६८०१
७	शिवराज काफ्ले	वरिष्ठ अधिकृत	-	९८४५५९२४५९
८	केदारराज जोशी	अधिकृत	०७१-५७१२२६	९८६८८४०६१७
९	खुमानन्द पोखरेल	अधिकृत	-	९८४७२०८०५०
१०	दुर्गानन्द शाह	अधिकृत	-	९८०५९९९५०४
११	सरोज भट्टराई	अधिकृत	-	९८६२१८६२६०
१२	अरविन्द कुमार भा	अधिकृत	०७१-५७१२२६	९८१४८४७९३३
१३	जय बहादुर विटालु	अधिकृत	०७१-५७१२२६	९८६५६२५४५१
१४	नरेन्द्र पौडेल	अधिकृत	-	९८५७०५३३३२
१५	शैलेन्द्र कुमार चौहान	क. अधिकृत	०७१-५७१२२६	९८४५५३७९३३
१६	धर्मेन्द्र यादव	क. अधिकृत	०७१-५७१२२६	९८४७२८३०६१
१७	बसन्ती खत्री	क. अधिकृत	०७१-५७१२२६	९८४७३०६८००
१८	लिला भुसाल	ब. सहायक	०७१-५७१२२६	
१९	सुनिता पन्त	ब. सहायक	०७१-५७१२२६	
२०	सन्दिप खनाल	सहायक	०७१-५७१२२६	९८०४४७३७७८
२१	लोकेन्द्र थापा	सहायक	०७१-५७१२२६	

ख) शाखा कार्यालय

सि.न.	नाम	कार्यालय	पद	फोन नं.
१	शम्भु हरिजन	शिवपुर	शाखा प्रमुख	९८०७४५१८२३
२	मोहनीलाल न्यौपाने	बोडगाउ	शाखा प्रमुख	९८४७४२१३२८
३	सुर्य प्रसाद अधिकारी	कृष्णनगर	शाखा प्रमुख	९८४७२८३३८९
४	प्रकाश बहादुर बैदवार	घोरबन्दा	शाखा प्रमुख	९८४७०६२९९६
५	केशव राज गिरी	गोरुसिङ्गे	शाखा प्रमुख	९८४४७८५०५९
६	रमेश गुप्ता	मैनिहवा	शाखा प्रमुख	९८६७४५९९५१
७	कृष्ण कंडेल	पकडी	शाखा प्रमुख	९८०१२८८९६७
८	रिता नेपाल	रिडिबजार	शाखा प्रमुख	९८४७१३५५३४



सि.न.	नाम	कार्यालय	पद	फोन नं.
९	श्रजना बन्जाडे के.सी.	नेटाबजार	शाखा प्रमुख	९८४७०७६३२८
१०	शुशिल घर्ति	फुदवाड	शाखा प्रमुख	९८४७८३९७४८
११	अमृत खनाल	हाटीबनगाई	शाखा प्रमुख	९८४७३८२८९५
१२	उपेन्द्र न्यौपाने	शंकरपुर	शाखा प्रमुख	९८६०१००४३६
१३	चन्द्री शर्मा पाठक	नारायणस्थान	शाखा प्रमुख	९८४७६५२७४३
१४	दिपेन्द्र चौधरी	मर्यादपुर	शाखा प्रमुख	९८६७४४७४६४
१५	टेकराज भण्डारी	जस्पुर	शाखा प्रमुख	९८६८०६५७४२
१६	विकाश शाही	मरन्ठाना	शाखा प्रमुख	९८४३०३०१८५
१७	सविता देवी शर्मा	चुवा	शाखा प्रमुख	९८४७६६४७४९
१८	गंगा गौतम	हरैया	शाखा प्रमुख	९८६७२३४९२५
१९	खिमा अधिकारी	गजेडी		९८१४४७०९७५
२०	घनश्याम चमार	मंगलपुर	शाखा प्रमुख	९८१७४११५१०
२१	दुर्गा प्रसाद न्यौपाने	धकधई	शाखा प्रमुख	९८४७५९०४२३
२२	विना कुमारी थापा	पडसरी	शाखा प्रमुख	९८४७३०५०३९
२३	उदय राज पोखरेल	बकुर्ली	शाखा प्रमुख	९७६२५६०३६४
२४	टिकाराम रिजाल	मल्लाजमाँभफाँट	शाखा प्रमुख	९८४७६५१९३३
२५	उषा थारु	बाँसगढी	शाखा प्रमुख	९८०६९३०००८
२६	रंजना टन्डन	नयाँगाउ	शाखा प्रमुख	९८४३६४१४७९
२७	राज कुमार यादव	महिलवार	शाखा प्रमुख	९८२५४५३९५२
२८	रविन्द्र चौधरी	महाराजगञ्ज	शाखा प्रमुख	९८५७०५३५१०
२९	निरज कुमार ढकाल	बाग्लुङ्ग	शाखा प्रमुख	९८६६६०६७३६
३०	जयराम अधिकारी	रामपुर	शाखा प्रमुख	९८४७४१२८२५
३१	मञ्जु कार्की	योगिकुटी		९८६७३९१७६३
३२	शारदा थापा	भलुही	शाखा प्रमुख	९८६७११९०२८
३३	गिता पौडेल	बावियाचौर	शाखा प्रमुख	९८५१२४०९०३
३४	सन्तोष पौडेल	जोमसोम	शाखा प्रमुख	९८४७६५०६३७
३५	संजय पौडेल	राजाको चौतारा	शाखा प्रमुख	९८५६००११२६
३६	देबेन्द्र खड्का	बाँडखोला	शाखा प्रमुख	९८६८७५३५५३
३७	पूर्ण ब. खत्री	जहरे	शाखा प्रमुख	९८४८०३९४७१
३८	सागर थापा	लिवाड	शाखा प्रमुख	९८४७९५२९४०
३९	कृष्ण बहादुर शाह	बालुवासंग्राही	शाखा प्रमुख	९८४५१९७८९३
४०	जवाहिरलाल यादव	हरिवन	शाखा प्रमुख	९८५७०१३०२७
४१	रोक्साल अन्सारी	बर्दिबास	शाखा प्रमुख	९८४५३३७०५५
४२	हरि प्रसाद पौडेल	सन्तपुर	शाखा प्रमुख	९८४५३३७०५९
४३	चुडामणी खत्री	बयलवास	शाखा प्रमुख	९८४५३३७०६३
४४	मुकेशदास कथवनिया	बरहथवा	शाखा प्रमुख	९८५१३४९०६९
४५	उमाकान्त दास	बिर्ता	शाखा प्रमुख	९८४५५५२८४०



सि.न.	नाम	कार्यालय	पद	फोन नं.
४६	लक्ष्मी कुमार यादव	कान्तिबजार	शाखा प्रमुख	९८४५३३७०७५
४७	बिजय पण्डित	हरिपूर्वा	शाखा प्रमुख	९८४५३३७०८३
४८	सुबोधलाल महतो	बंकुल	शाखा प्रमुख	९८०४३६१२७८
४९	सुरेश कुमार महतो	भंगाहा	शाखा प्रमुख	९८४५३३७०५०
५०	जयकरण चौधरी	महोत्तरी	शाखा प्रमुख	९८४५३३७०९१
५१	हरिशंकर भा	मदनपुर	शाखा प्रमुख	९८११७७१९१०
५२	रामजलम राय यादव	सम्सी	शाखा प्रमुख	९८४५३३७१५०
५३	जय किशोर महतो	मधुवन	शाखा प्रमुख	९८४४२१९४४२
५४	शिव दयाल यादव	बलरा	शाखा प्रमुख	९८४५३३७१५७
५५	अनिल कुमार चौधरी	नर्सही	शाखा प्रमुख	९८४३२९३२२२
५६	अमरदेव कुमार यादव	सोमनी		९८४३७८६३६४
५७	संजय कुमार भर	अमानीगञ्ज	शाखा प्रमुख	९८४३७८६३६४
५८	आशिष कर्ण	मिथिलेश्वर	शाखा प्रमुख	९८१३७३६१५५
५९	अरविन्द्र कुमार यादव	भठिहनचोक	शाखा प्रमुख	९८११७६५६५२
६०	दिपक कुमार यादव	हर्षहाचोक	शाखा प्रमुख	९८१९४५३१९५
६१	रिजवान अहमद खान	फुल्काहा	शाखा प्रमुख	९८४५३३७१५८
६२	मुकेश कुमार साह	मिलनचोक	शाखा प्रमुख	९८४५२१४६८२
६३	निर्मल कुमार चौधरी	सोनवर्षाचोक	शाखा प्रमुख	९८४५३३७०९६
६४	संजिव यादव	रामपुरबजार	शाखा प्रमुख	९८१७८५२३३९
६५	अभिनास कुमार यादव	कसाहाचोक	शाखा प्रमुख	९८६५१४५४३९
६६	धिरज कुमार मिश्र	बोधे बर्साइन	शाखा प्रमुख	९८४१७६३८५०
६७	सतेन्द्र चौधरी	खरच्युया	शाखा प्रमुख	९८२११३९४४७
६८	रमेश सिग्देल	मटेरिया	शाखा प्रमुख	९८६७०२३६४७
६९	उषा भट्टराई	बेलुवा मदनचोक	शाखा प्रमुख	९८४७३२८४०३
७०	दामोदर चौधरी	भौलागौडी	शाखा प्रमुख	९८०७५६९२६०
७१	दिपक भण्डारी	सिवानी	शाखा प्रमुख	९८६०४०७२२५
७२	नबिन ढकाल	बेतहानी बाँके	शाखा प्रमुख	९८४४८१५६७५
७३	दिपेन्द्र न्यौपाने	बेलभार	शाखा प्रमुख	९८४८८१०५५४
७४	श्याम कुमार हरिजन	गण्डकचोक	शाखा प्रमुख	९८१६४२३९२१
७५	धर्मेन्द्र यादव	लंगडाचोक	शाखा प्रमुख	९८०४२९५२०४
७६	अरविन्द्र कुमार यादव	दुधिहवा	शाखा प्रमुख	९८४५५५३१३१
७७	भुवन डि.सी.	सिसहनिया	शाखा प्रमुख	९८६६९९३४४५
७८	दिपेन्द्र आचार्य	जुम्लेकुला	शाखा प्रमुख	९८६८०२६६४८
७९	राकेश चौधरी	शान्तीपुर	शाखा प्रमुख	९८४७०३८५८५
८०	निर्मला कुमारी भट्ट	सुन्दरपुर	शाखा प्रमुख	९८६५७२१३०६
८१	बिवेक जोशी	गप्का	शाखा प्रमुख	९८६५६४७२५०
८२	बासुदेब पन्त	सिमरी		९८४७९२३४१८



“ग्राहक-मैत्री नवीनतम लघुवित्त सेवा”
"Client-Friendly Innovative Microfinance Service"

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Unnati Sahakarya Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त संस्था



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टिप्पणी एवम् सुभावाः



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व्यवस्थापन समूह



नारायण अधिकारी
का.मु. प्रमुख कार्यकारी अधिकृत



हरिहर गौतम
प्रमुख, जनशक्ति व्यवस्थापन विभाग



प्रदिप कुमार यादव
प्रमुख, वित्त विभाग



अर्जुन प्रसाद लम्साल
प्रमुख, अनुगमन विभाग



दामोदर सिग्देल
प्रमुख, कर्जा विभाग



सुरज सेढाई
प्रमुख, आन्तरिक लेखापरीक्षण विभाग



अरविन्द्र कुमार भ्ता
प्रमुख, लेखा विभाग



शिवराज काफ्ले
अनुगमन विभाग



केदारराज जोशी
जनशक्ति व्यवस्थापन विभाग



दुर्गानन्द शाह
अनुगमन विभाग



जय बहादुर बिटालु
कर्जा विभाग



सरोज भट्टराई
अनुगमन विभाग



खुमानन्द पोखरेल
अनुगमन विभाग



नरेन्द्र पौडेल
अनुगमन विभाग



शैलेन्द्र कुमार चौहान
आन्तरिक लेखापरीक्षण विभाग आन्तरिक लेखापरीक्षण विभाग



धर्मेन्द्र यादव



बसन्ती खत्री
कर्जा विभाग

