मातृभूमि लघुवित्त वित्तीय संस्था लि.

MATRIBHUMI LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था (राष्ट्रिय स्तर कार्यक्षेत्र भएको)

सातौं

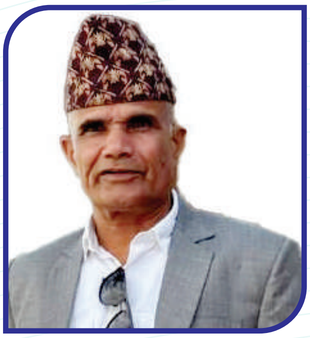
वार्षिक प्रतिवेदन
२०८१/८२

सञ्चालक समिति

बिनोद आचार्य
अध्यक्ष
(सर्वसाधारण)

शम्भु प्रसाद घिमिरे
संचालक
(संस्थापक)

बिमला योगी
संचालक
(संस्थापक)



खडानन्द सापकोटा
संचालक
(संस्थापक)

इन्द्र कुमार शाह
संचालक
(संस्थापक)

भरत बहादुर हमाल
संचालक
(सर्वसाधारण)

प्रद्युम्न कुमार भट्टराई
संचालक
(स्वतन्त्र)

बखत बहादुर बटाला
कम्पनी सचिव


NRN
एनआरएन लघुवित्त वित्तीय संस्था लिमिटेड
Mahila Samudayik Laghubitta Bittiya Sanstha Ltd.
KMF
2069
Kisan Micro Finance Bittiya Sanstha Ltd.
jalpa
Jalpa Laghubitta Bittiya Sanstha Ltd.
Matribhumi Laghubitta Bittiya Sanstha Ltd.
Creative Laghubitta Bittiya Sanstha Ltd.
Divya Laghubitta Bittiya Sanstha Ltd.
Ramaroshan Laghubitta Bittiya Sanstha Ltd.

INSTITUTIONAL HIGHLIGHTS

As On Chaitra 2082

Paid Up Capital
628.36
Million

Loan
11.75
Billion

Saving
4.68
Billion

Districts Covered
60

Balance Sheet Size
12.80
Billion

Branches
209

Member
2,08,466

Borrowers
69,326

Staff
772

मातृभूमि लघुवित्त वित्तीय संस्था लि.

Matribhumi Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था (राष्ट्रियस्तर कार्यक्षेत्र भएको)

केन्द्रिय कार्यालय लम्की–४, कैलाली (कर्पोरेट कार्यालय, बुढानिलकण्ठ–७, काठमाडौं)

सातौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति २०८३/०३/११ गते बिहीवार

श्री शेयरधनी महानुभावहरु,

यस संस्थाको मिति २०८३ असार १० गते बुधबार (तदनुसार २४ जुन, २०२६) मा सम्पन्न सञ्चालक समितिको १८५ औं बैठकको निर्णय बमोजिम संस्थाको सातौ वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा निम्न प्रस्तावहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८३ असार ३२ गते बिहीबार (तदनुसार १६ जुलाई, २०२६)

समय : बिहान १०:०० बजे

स्थान : केन्द्रीय कार्यालय, लम्की, कैलाली

छलफल तथा निर्णयका लागि प्रस्तावित विषयसूचिहरू :

(क) सामान्य प्रस्ताव :

(१) सञ्चालक समितिको तर्फबाट अध्यक्ष ज्यूले प्रस्तुत गर्नु हुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।

(२) लेखापरीक्षकको प्रतिवेदन सहित २०८२ असार मसान्तको वासलात तथा आ.व.२०८१/८२ को नाफा नोक्सान हिसाब, सोही अवधिको नगद प्रवाह विवरण र सम्बन्धित अनुसूचिहरु छलफल गरी स्वीकृत गर्ने ।

(३) वित्तीय संस्थाको लेखापरीक्षण समितिबाट सिफारिस भए बमोजिम आ.व. २०८२/८३ को लागि लेखापरीक्षक नियुक्ति गर्ने तथा निजको पारिश्रमिक निर्धारण गर्ने ।

(ख) विशेष प्रस्ताव :

(१) सर्वसाधारणमा थप सार्वजनिक निष्काशन (Further Public Offering) गर्ने ।

(२) मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेडको पूँजी बृद्धि योजना अर्न्तगत FPO निष्काशन पश्चात् कायम हुने चुक्ता पूँजीको १:१ को अनुपातमा प्रति कित्ता रु. १००/– (एक सय रुपैयाँ) का दरले हकप्रद शेयर (Right Share) निष्कासन गर्ने प्रस्ताव पारित गर्ने ।

(३) मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेडले अन्य ईजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थालाई गाभ्ने/गाभिने (Merger) वा प्राप्ति (Acquisition) गर्ने प्रयोजनको लागि उपयुक्त लघुवित्त संस्था पहिचान गर्ने, संस्थाको चल अचल सम्पत्ति र दायित्व तथा कारोवारको मूल्यांकन (Due Diligence Audit) गर्न मान्यता प्राप्त मूल्यांकनकर्ता नियुक्त गरी पारिश्रमिक तोक्न तथा सहमतिपत्रमा हस्ताक्षर गर्ने तथा यस सम्बन्धी आवश्यक सम्पूर्ण प्रक्रिया पुरा गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

४) नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्टारको कार्यालय लगायत अन्य नियमनकारी निकायहरुबाट स्वीकृती लिने, अभिलेख गर्ने, प्रबन्धपत्र तथा नियमावलीमा कुनै बिषयमा संशोधन एवं परिर्वतन गर्ने निर्देशन भएमा सो समेत मिलाई संशोधन एवं परिवर्तन गर्ने लगाएतका अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अख्तियार प्रदान गर्ने ।

(५) जाल्पा सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेडको स्थायी लेखा नम्बर (PAN) स्थगनको लागि वित्तीय विवरणहरु माथि राय पेश गर्न लेखापरीक्षक नियुक्ति गर्ने तथा निजको पारिश्रमिक निर्धारण गर्ने ।

(ग) विविधः

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारीः

(१) शेयरधनी दर्ता किताब बन्द रहनेः वित्तीय संस्थाको सातौं वार्षिक साधारण सभा प्रयोजनको मिति २०८३/०३/२३ गते मंगलबार शेयर दाखिल खारेज दर्ता कार्य बन्द (बुक क्लोज) रहनेछ । नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८३/०३/२२ गते सोमबार सम्म कारोवार भई प्रचलित कानुन अनुसार तोकिएको समयावधि भित्रमा यस वित्तीय संस्थाको शेयर रजिष्ट्रार श्री कुमारी क्यापिटल लिमिटेड नागपोखरी काठमाडौमा प्राप्त शेयर नामसारी लिखतको आधारमा शेयरधनी कितावमा कायम शेयरधनीहरुले सो सभामा भाग लिन योग्य हुने व्यहोरा सम्बन्धित सबैमा जानकारी गराईन्छ ।

(२) सातौ बार्षिक साधारण सभामा वोनस तथा लाभांश वितरण नगर्ने ।

(३) साधारण सभामा भाग लिन आउने शेयरधनी महानुभावले आफ्नो हितग्राही परिचय पत्र नं. वा आफ्नो परिचय खुल्ने कुनै आधिकारिक परिचय पत्र तथा संगठित संस्थाबाट प्रतिनिधित्व गर्ने भएमा संगठित संस्थाबाट प्रतिनिधि नियुक्त गरेको आधिकारिक पत्र लिई आउनु पर्ने छ ।

(४) लेखापरीक्षकको प्रतिवेदन सहित संस्थाको वार्षिक वित्तीय विवरण, सञ्चालक समितिको प्रतिवेदन, कम्पनी ऐन, २०६३ को दफा ७८ बमोजिमको प्रतिवेदन समेतका कागजातहरु संस्थाको केन्द्रीय कार्यालय लम्कीचुहा-४, कैलाली, कर्पोरेट कार्यालय बुढानिलकण्ठ–७, काठमाडौं र शेयर रजिष्ट्रार श्री कुमारी क्यापिटल लिमिटेड, नागपोखरी, काठमाडौंमा कार्यालय समय भित्र निरीक्षण गर्न तथा त्यसको प्रतिलिपि माग गरेमा प्रतिलिपि दिने व्यवस्था मिलाईएको छ । वार्षिक प्रतिवेदनको प्रति संस्थाको वेबसाइट http://www.matribhumimf.com.np मा समेत उपलब्ध हुनेछ । कुनै कारणवस प्रतिवेदन प्राप्त नगर्नु हुने शेयरधनी महानुभाबहरुले सभा हुने दिन सभास्थलबाट समेत प्राप्त गर्न सक्नु हुनेछ ।

(५) साधारण सभामा भाग लिने प्रत्येक महानुभावले सभा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ । हाजिरी पुस्तिका बिहान ९:०० बजे देखि सभा चालु रहेसम्म खुल्ला रहनेछ ।

(६) सभामा भाग लिनका लागि प्रतिनिधि (Proxy) नियुक्त गर्न चाहेमा शेयरधनीहरुले प्रचलित कम्पनी कानूनले तोकिएको ढाँचामा यस संस्थाको शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नेछ । यसरी प्रतिनिधि तोकेको निवेदन सभा सुरु हुनु भन्दा ४८ घण्टा अगावै संस्थाको केन्द्रीय कार्यालय/कर्पोरेट कार्यालय वा श्री कुमारी क्यापिटल लिमिटेड नागपोखरी, काठमाडौंमा दर्ता गराई सक्नु पर्नेछ ।

(७) प्रोक्सी नियुक्त गरिसकेको शेयरधनी स्वयं साधारण सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गरेमा नियुक्त प्रोक्सी स्वतः बदर हुनेछ ।

(८) कुनै संगठित संस्था वा कम्पनीको प्रतिनिधिले निज संस्थाको शेयरधनी नभए पनि शेयरधनीको हैसियतले सभामा भाग लिन सक्नेछ । यसरी प्रतिनिधि पठाउँदा सभा हुनु भन्दा कम्तीमा २४ घण्टा अगावै यस संस्थाको केन्द्रीय/कर्पोरेट कार्यालयमा लिखित जानकारी गराउने पर्नेछ ।

(९) एक जना शेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (Proxy) मुकरर गरेमा प्रतिनिधि (Proxy) स्वतः बदर हुनेछ । तर प्रतिनिधि (Proxy) दिने शेयरधनीले आफूले अघि दिएको प्रतिनिधि (Proxy) बदर गरेको व्यहोरा स्पष्ट उल्लेख गरी छुट्टै निवेदन दिई अर्को शेयरधनीलाई प्रतिनिधि (Proxy) नियुक्त गरेमा त्यसरी नियुक्त प्रतिनिधि (Proxy) ले सभामा भाग लिन पाउने छ, यस्तो अवस्थामा अघिल्लो प्रतिनिधि (Proxy) स्वतः बदर भएको मानिनेछ ।

(१०) प्रतिनिधी मुकरर गर्दा केही शेयर आफैसंग बाँकी राखी आफु समेत साधारण सभामा उपस्थित हुन पाउने किसिमले आंशिक शेयरको प्रतिनिधि मुकरर गर्न पाइने छैन । सबै शेयरका लागि एकै व्यक्तिलाई प्रतिनिधि मुकरर गर्नु पर्दछ ।

(११) एक भन्दा बढी व्यक्तिहरुको संयुक्त नाममा शेयर दर्ता भएको अवस्थामा सर्वसम्मतबाट चयन भएको एक जना प्रतिनिधिले मात्र वा लगत कितावमा पहिलो नाम उल्लेख भएको व्यक्तिले सभामा भाग लिन पाउनेछ ।

(१२) नाबालक शेयरधनीहरुको तर्फबाट शेयरधनीको दर्ता किताबमा उल्लिखित संरक्षकले सभामा भाग लिन, प्रतिनिधि तोक्न तथा मत दिन समेत सक्नेछ ।

(१३) साधारण सभामा कुनै छलफलको बिषय अर्न्तगत छलफल गर्नु परेमा कुल शेयर पूँजीको ६७ प्रतिशत शेयरको प्रतिनिधित्व गर्ने शेयरधनी महानुभावहरुले स्वीकृत दिएमा बाहेक सभाको सूचनामा उल्लेख नभएको प्रस्ताव उपर सभामा छलफल र निर्णय गरिने छैन ।

(१४) साधारण सभा सम्बन्धी काम कार्यवाही कम्पनी ऐन, २०६३, नियमावली २०७५ तथा अन्य प्रचलित कानुन बमोजिम हुनेछ ।

(१५) अन्य थप जानकारीको लागि वित्तीय संस्थाको कर्पोरेट कार्यालय, बुढानिलकण्ठ–७, काठमाडौं, फोन ०१–४३७२२७४ मा सम्पर्क राख्नु हुन वा वित्तीय संस्थाको वेवसाइट http://www.matribhumimf.com.np हेर्नु हुन अनुरोध गर्दछौ ।

अनुसुचि–२
दफा ५ को उपदफा (४) सँग सम्बन्धित
साधारण सभामा मतदान गर्न आफ्नो प्रतिनिधि (प्रोक्सी)

श्री सञ्चालक समिति
मातृभूमि लघुवित्त वित्तिय संस्था लिमिटेड
लम्कीचुहा–४, कैलाली

बिषयः प्रतिनिधि नियुक्त गर्ने बारे ।

महाशय,

.... जिल्ला ....म.न.पा/उ.म.न.पा/न.पा/गा.पा. वडा नं .... बस्ने म/हामी ....ले त्यस वित्तिय संस्थाको शेयरधनीको हैसियतले **२०८३ साल असार ३२ गते विहिबार**का दिन हुने वित्तीय संस्थाको **सातौं वार्षिक साधारण सभा**मा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि .... जिल्ला ....म.न.पा/उ.म.न.पा/न.पा/गा.पा. वडा नं .... बस्ने त्यस वित्तिय संस्थाका शेयरधनी श्री .... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

निवेदक
दस्तखतः ....
नामः ....
हितग्राही खाता नंः ....
शेयर कित्ता संख्याः ....
मितिः ....
संस्थाको छापः (शेयरधनी संस्था भएमा)

प्रतिनिधि (प्रोक्सी) नियुक्त हुने
दस्तखतः ....
नामः ....
हितग्राही खाता नंः ....
मितिः ....

द्रस्टब्यः यो निवेदन सभामा सहभागी हुन भन्दा कम्तीमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय लम्कीचुहा–४, कैलाली वा कर्पोरट कार्यलय बुढानिलकण्ठ–७, काठमाडौमा पेश गरिसक्नु पर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फाराम रद्द गरिने छ ।

Matribhumi Laghubitta Bittiya Sanstha Limited

कम्पनी सचिव

विषयसूची

सञ्चालक समितिको तर्फबाट अध्यक्ष श्री बिनाद आचार्य ज्यूबाट प्रस्तुत आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरु,

मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेडको सातौ (७ औं) वार्षिक साधारण सभामा उपस्थित हुनुभएका सम्पूर्ण शेयरधनी महानुभावहरु, आमन्त्रित अतिथिज्यूहरु, लेखापरीक्षकज्यू, विभिन्न संघ संस्थाका प्रतिनिधिज्यूहरु तथा उपस्थित सबैमा सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवं अभिवादन गर्दछु । यस साधारण सभामा उपस्थित शेयरधनी महानुभावहरुको सुझाव सल्लाह र मार्गदर्शनले आगामी दिनहरुमा संस्थाले लिएको लक्ष्य पुरा गर्न तथा वर्तमान परिस्थितिमा देखिएको चुनौतीहरु सामना गर्न थप मद्दत मिल्ने अपेक्षा गरेको छु ।
यस वित्तीय संस्थाका मुख्य उद्देश्यहरू:

- विपन्न वर्ग एवम न्यून आय भएका व्यक्तिहरूमा स्वरोजगारीको अवसर सृजना गर्न लघुकर्जा र लघुबचतका माध्यमबाट आर्थिक तथा सामाजिक क्रियाकलापहरूमा सहभागी गराई सामाजिक तथा आर्थिक सशक्तिकरण गर्ने ।
- ग्रामीण भेगमा बसोवास गर्ने, सीप भएर पनि पुँजीको अभावका कारण गरिबीको चपेटामा परेका नेपाली युवा तथा महिलाहरूको सामाजिक-आर्थिक उत्थानका लागि घरदैलोमै वित्तीय सेवा प्रदान गर्ने ।
- सामूहिक जमानी वा व्यक्तिगत रूपमा वित्तीय पहुँच उपलब्ध गराई स्थानीय व्यवसायको विकास गर्ने र सामाजिक सचेतना वृद्धि गर्ने ।

नेपाल राष्ट्र बैंकको स्वीकृती लिई सञ्चालनमा रहेका रामारोशन, क्रिएटिभ, दिब्य, एनआरएन, महिला सामुदायिक, जाल्पा र किसान लघुवित्त संस्थाको पुँजी, व्यवसाय तथा कार्यक्षेत्र विस्तार गर्ने क्रमसँगै साविकको जाल्पा सामुदायिक लघुवित्त वित्तीय संस्था लिमिटेड र किसान लघुवित्त वित्तीय संस्था लिमिटेडका बिच मिति २०८० साउन ९ गते मर्जर सम्बन्धी भएको सम्झौता बमोजिम दुबै संस्था मर्जर भई २०८१ असार २७ गते **मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेड**को नामबाट कारोबार भई रहेको सबैलाई जानकारी भएको बिषय हो ।

मर्जर पछि वित्तीय संस्थाले देशको ७ वटै प्रदेशका ६० वटा जिल्लाहरुमा २०९ वटा शाखा कार्यालयहरुबाट २,०८,००० भन्दा बढी सदस्यहरुलाई प्रत्यक्ष रुपमा लघुवित्त सेवा प्रदान गरिरहेको छ ।

यस संस्थाले ग्राहक सदस्यहरुलाई आधुनिक प्रविधि मैत्री सेवा प्रदान गर्दै आएको छ । संस्थामा कार्यरत कर्मचारीहरुलाई मानव पुँजीको रुपमा लिई जनशक्तिलाई अझ क्षमतावान बनाउने उद्देश्यका साथ कार्य गरिरहेको छ । संस्थागत सुशासन, प्रचलित कानुनको पालना तथा संस्थागत सामाजिक उत्तरदायित्व संस्था संचालनका मुल मन्त्रको रुपमा लिइएको छ । लगानीकर्ता, नेपाल सरकार, नेपाल राष्ट्र बैंक, नेपाल स्टक एक्सचेञ्ज लिमिटेड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, ग्राहक सदस्य लगायत सबै सरोकारवालाहरुसँग सामञ्जस्यता कायम गर्दै संस्थाको कारोबार संचालन गरिएको छ । विगतका साधारण सभाबाट प्राप्त भएका रचनात्मक सल्लाह सुझावहरुलाई समेत संस्था संचालनमा ध्यानमा राखिएको छ ।

उच्च मूल्यवृद्धि, लगानीमा संकुचन, भू-राजनीतिक तनाव र व्यापारिक मार्गमा अवरोध, वित्तीय क्षेत्र र बैंकिङ प्रणालीमा दबाब, विदेशी मुद्रा सञ्चिति, वैदेशिक रोजगारीमा रहेका नेपालीहरूको कमाई र रेमिट्यान्स आप्रवाह जस्ता क्षेत्रहरुमा बर्षभरी नै केही न केही हलचल भई रहेको छ जसका कारणले मुलुकको अर्थतन्त्रमा स्थायित्व आउन सकेको छैन । अर्थतन्त्रमा देखिएको अस्थिरता नै सबैभन्दा ठुलो चुनौतिको रुपमा लघुवित्त क्षेत्रमा देखा परेको छ ।

विश्व बैंकले आ.व. २०८१/८२ को लागि नेपालको आर्थिक बृद्धिदर २.३ प्रतिशत रहने प्रक्षेपण गरेको थियो तर यस अबधिमा मुलुकको आर्थिक बृद्धिदर करीव ४.६ प्रतिशत रहेको पाइएको छ । यसबाट मुलुकको आर्थिक बृद्धिदरमा सुधार भएको अनुमान गर्न सकिन्छ । नेपाल राष्ट्र बैंकले प्रकाशित गरेको देशको वर्तमान आर्थिक तथा वित्तीय स्थिति अनुसार

२०८२ को चैत्र महिनामा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ४.४७ प्रतिशत र आर्थिक वर्ष २०८२/०८३ को नौ महिनाको औसत उपभोक्ता मुद्रास्फीति २.३९ प्रतिशत रहेको छ । कुल विदेशी विनिमय सञ्चिति रु. ३९४९ अर्ब ७३ करोड रहेको छ । अमेरिकि डलरमा उक्त सञ्चिति २३ अर्ब ५५ करोड पुगेको छ । यस्तो सञ्चिति १८.४ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त छ । विप्रेषण आप्रवाह नेपाली रुपैयाँमा ३९.१ प्रतिशतले बढेको छ । चालु आर्थिक वर्षको चैत्र महिनाको विप्रेषण आप्रवाह रु. २०९ अर्ब ७५ करोड रहेको छ । निर्यात १८.५ प्रतिशतले र आयात १३.८ प्रतिशतले बढेको छ । चालु खाता रु. ६१८ अर्ब ६८ करोड र शोधान्तर रु. ७३१ अर्ब १६ करोड बचतमा रहेको छ । नेपाल सरकारको खर्च रु. १०५९ अर्ब ९५ करोड र राजस्व परिचालन रु. ८८६ अर्ब २८ करोड रहेको छ । विस्तृत मुद्राप्रदायक ८.१ प्रतिशतले बढेको छ । बैंक तथा वित्तीय संस्थाको निक्षेप परिचालन ८.५ प्रतिशत र निजी क्षेत्रमा प्रवाहित कर्जा ५.७ प्रतिशतले बढेको छ । वार्षिक विन्दुगत आधारमा निक्षेपको वृद्धिदर १५.५ प्रतिशत र निजी क्षेत्रमा प्रवाहित कर्जाको वृद्धिदर ६.९ प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरुबीचको भारित औसत अन्तरबैंक दर २.७५ प्रतिशत र ९१-दिन अवधि भएको ट्रेजरी बिलको भारित औसत ब्याजदर २.६१ प्रतिशत रहेको छ । वाणिज्य बैंकहरुको निक्षेपको भारित औसत ब्याजदर ३.४० प्रतिशत र कर्जाको भारित औसत ब्याजदर ६.७७ प्रतिशत रहेको छ ।

आ.व. २०८१/८२ को अन्त्यसम्म पुँजीगत खर्च १३.६ प्रतिशत रहेको भए तापनि चालू आ.व. २०८२/८३ को ९ महिनामा पुँजीगत खर्च ९.८५ प्रतिशत मात्र भएको छ । न्युन पुँजीगत खर्चको कारणले ग्रामीण क्षेत्रमा तरलता र रोजगारी सिर्जना हुन सकेको छैन । यसले गर्दा लघुवित्तका ग्राहकहरूको क्रयशक्ति र व्यवसाय अझै शिथिल रहेकोले कर्जा लगानी र असुलीमा चुनौती थपएिको छ । यसको अलावा ग्रामीण क्षेत्रमा परिवारका उत्पादनशील युवाहरू बाहिरिँदा स्थानीय तहमा व्यवसाय चलाउने जनशक्तिको समेत अभाव गराएको छ ।

वर्तमान आर्थिक अवस्थाले मिश्रीत संकेतहरु देखाउँछ । मुद्रास्फीति नियन्त्रणमा देखिए पनि व्यापार घाटा वढ्दो छ । विप्रेषण आप्रवाहमा बृद्धि भएपनि बैंकिङ्ग क्षेत्रको कर्जा प्रवाहमा न्यून बृद्धि देखिन्छ । यसले आन्तरिक आर्थिक गतिविधिमा केही शिथिलताको संकेत गर्दछ । बैंक तथा वित्तीय संस्थाहरुबाट लिने सापटीमा केही सहजता देखिएको र लागत पनि क्रमश: घटिरहेको छ । वित्तीय संस्थाको कोषको भारित औषत लागत (Weighted Average Cost of Fund) २०८२ असार मसान्तमा ७.७४ प्रतिशत रहेकोमा २०८२ चैत्र मसान्तमा ६.९७ प्रतिशतमा झरेको छ । संस्थाले लगानी गरेको कर्जाको ब्याजदरमा नेपाल राष्ट्र बैंकले तोकेको अधिकतम १५ प्रतिशतको सीमा यथावत नै रहेको छ । नेपाल राष्ट्र बैंकको आर्थिक वर्ष २०८१/८२ को मौद्रिक नीतिको अर्धवार्षिक समीक्षामा २०८२ साउन १ गते देखि लघुवित्त संस्थाहरुले कर्जामा लिने ब्याजदर आधार दर (Base Rate) सँग आवद्ध गरी तय गर्नुपर्ने व्यवस्था गरेको छ । यसै सन्दर्भमा वित्तीय संस्थाले समीक्षा अवधिमा सम्पादन गरेको गतिविधि तथा उपलब्धिहरु र भावी रणनीति आदि समावेश गरी तयार गरिएको वार्षिक प्रतिवेदन यहाँहरु समक्ष प्रस्तुत गर्न पाउँदा खुशी महसुस गरिरहेको छु ।

शेयरधनी महानुभावहरु,
अब म यहाँहरु समक्ष आर्थिक वर्ष २०८१/८२ मा संस्थाको वित्तीय अवस्थाको विवरण, नाफा नोक्सानको विवरण, विस्तृत आयको विवण, नगद प्रवाह विवरण, इक्वीटिमा भएको परिवर्तनको विवरण र सो संग सम्बन्धित अनुसूचीहरु तथा लेखापरीक्षकको प्रतिवेदन स्वीकृतिका लागि सभा समक्ष प्रस्ताव पेस गर्दछु । साथै, चालु आर्थिक वर्ष २०८२/८३ को चैत्र सम्मको प्रगति विवरण र संस्थाले लिएको रणनीति तथा कार्यक्रम लगायतका विविध विषयहरु सभा समक्ष पेस गर्ने अनुमती माग्दछु ।

(क) विगत वर्षको कारोवारको सिंहावलोकन

संस्थाले हासिल गरेको उपलब्धिको विवरण संक्षिप्त रुपमा देहाय अनुसार रहेको व्यहोरा सभा समक्ष जानकारी गराउँदछु ।

१) कार्यक्रम, कर्जा, बचत तथा अन्य

क्र.सं.	विवरण	२०८१ असार मसान्तको कुल	२०८२ असार मसान्तको कुल	बढेको/(घटेको) प्रतिशत
१	सेवा पुगेको जिल्ला	६०	६०	-
२	शाखा संख्या	२३६	२०९	(११.४४)
३	ग्राहक सदस्य संख्या	२,०५,७९५	२,०६,४३२	०.३१
४	ऋणी संख्या	८१,६१९	७४,१३८	(९.१७)
५	लगानीमा रहको कर्जा रू.	११,८२,०९,१९,६०१	११,४६,३७,६०,८०८	(३.०२)
६	सदस्यहरुको बचत रू.	३,९७,००,२९,९७४	४,७५,६५,३९,३६७	१९.८१
७	कर्मचारी संख्या	९२७	८००	(१३.७०)
८	चुक्ता पुँजी रू.	६२,८३,५७,३३७	६२,८३,५७,३३७	-
९	तिर्न बाँकी कर्जा सापटी रू.	६,७४,९३,३०,६९२	६,२६,६४,८६,४६५	(७.१५)

२) नाफा नोक्सान हिसाव विवरण

क्र.सं.	विवरण	आ.व. २०८०/८१ को कुल	आ.व. २०८१/८२ को कुल	बढेको/(घटेको) प्रतिशत
१	कुल आम्दानी रू.	९८,२१,४३,९५८	१,५७,७०,८६,८७८	६०.५७
२	कुल खर्च रू.	१,०१,३७,८८,९६४	२,०५,०४,७९,२३४	१०२.२६
३	सञ्चालन मुनाफा/नोक्सान रू.	(३,१६,४५,००६)	(४७,३३,९२,३५६)	(१,३९५.९५)
४	खुद नाफा/नोक्सान रू.	(२,७९,३६,५०३)	(५२,३२,९३,७३३)	(१,७७३.१५)

(ख) राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सोको असर

राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई पर्ने असर

- राष्ट्रिय स्तरमा बेला बेलामा हुने गरेको राजनैतिक, सामाजिक तथा अन्य बन्द हडतालले संस्थाको कारोबारमा सधै नाकारात्मक असर पार्ने गरेको छ ।
- नागरिक बचाउ अभियान र संस्थाबाट लिएको कर्जा नतिर्न उक्साउने गतिबिधिले संस्थाको कारोबारमा थप असर पार्ने गरेको छ ।
- संस्थाबाट कर्जा लिन कै लागि मात्र सदस्य बन्ने र कर्जा लिई सकेपछि बिभिन्न बहानामा भारत पलायन हुने प्रवृती बढि हानिकारक देखिन थालेको छ ।
- ग्रामिण अर्थ ब्यबस्था उपभोगमुखी हुदै गएको छ र उपभोगको लागि बस्तु तथा सेवाको आपूर्ती आयातबाट गर्नु पर्ने बाध्यताले ग्रामिण उत्पादनमा नकारात्मक असर परेको छ ।
- खेतीयोग्य जमिन बाँझो रहने क्रम बढ्नु, प्राकृतिक विपत्तिको घटनाहरु बढ्दै जानु र मुलुकमा बिद्यमान लघुबित्त कम्पनीहरु बीच अस्वस्थ प्रतिस्पर्धाले कारोबारमा नकारात्मक असर परेको छ ।

अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई पर्न सक्ने असर

- अन्तराष्ट्रिय घटनाले लघुबित्त कारोबारमा त्यति गहिरो र ठुलो प्रभाव पार्दैन । राष्ट्रिय स्तरमा परेको समग्र असरको सानो प्रभाव मात्र ग्रामिण क्षेत्रमा पर्न सक्छ ।
- हालैको अमेरिका-इजराइल र इरान द्वन्द्वका कारण बिश्वब्यापी रुपमा देखा परेको पेट्रोलियम पदार्थको मुल्य बृद्धिले मुलुकको आयात महंगो हुन जाँदा आयातित बस्तुको मुल्य बढ्ने देखिन्छ । उपभोग मुखी ग्रामिण अर्थ ब्यबस्थामा यसको असर भनेको हालको बचत स्तर घट्नु हो । अर्थात संस्थाको बचत परिचालन स्तरमा गिरावट हुन सक्छ ।
- अमेरिका-इजराइल र इरान द्वन्द्वका कारण मुलुकको पर्यटन क्षेत्रमा नकारात्मक असर पर्न सक्छ । पर्यटकको आगमन न्यून भएमा ग्रामिण अर्थ ब्यबस्था खासगरी उत्पादन क्षेत्रमा असर पर्न सक्छ । उत्पादन क्षेत्रमा नकारात्मक असर परेमा ग्रामिण क्षेत्रमा कर्जाको माग घट्न सक्छ ।
- उपभोग मुखी ग्रामिण अर्थ ब्यबस्था रहेकोले हालको बचत स्तर घट्नु र पर्यटकको आगमन न्यून भएमा उत्पादन क्षेत्रमा नकारात्मक असर पर्न गइ कर्जाको माग घट्न जांदा अन्तराष्ट्रिय घटनाले लघुबित्त कारोबारमा त्यति गहिरो र ठुलो प्रभाव नपर्ने देखिएको छ ।

(ग) चैत्र, २०८२ सम्म यस चालु आर्थिक वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा

२०८२ चैत्र मसान्तसम्ममा यस वित्तीय संस्थाको उपलब्धी देहाय बमोजिम रहेको छ ।

क्र.सं.	विवरण	२०८१ चैत्र मसान्त	२०८२ चैत्र मसान्त	बढेको/(घटेको) प्रतिशत
१	सेवा पुगेको जिल्ला	६०	६०	-
२	शाखा संख्या	२०९	२०९	-
३	ग्राहक सदस्य संख्या	१,६७,७३३	२०८,४६६	२४.३०
४	ऋणी संख्या	७६,२०१	६९,३२६	-९.०२
५	लगानीमा रहेको कर्जा रकम रू.	११,६२,२७,०५,१०७	११,७४,९६,०५,८८२	१.०९
६	सदस्यहरुको बचत परिचालन रू.	४,१८,४५,६२,४४९	४,६८,२९,०९,४९६	११.९१
७	खुद नाफा/(नोक्सान) (आयकर र कर्मचारी वोनस पछि)	(४,३५,४४,३९३)	७,१२,३०,४७८	-२६३.५८

आर्थिक वर्ष २०८३/८४ मा देहाय अनुसारको लक्ष्य राखी कार्य गरिएको छ :-

- यस वित्तीय संस्थाले ६० वटा जिल्लाहरुमा लघुवित्त सेवा प्रवाह गरेको छ । लघुवित्त क्षेत्रमा हाल देखापरेको बाह्य समस्या र चुनौतीहरुका कारण थप जिल्लाहरुमा कार्यक्रम विस्तार गर्ने लक्ष्य राखिएको छैन ।
- लघुवित्त क्षेत्रमा देखिएको वर्तमान असहज परिस्थितिलाई मध्यनजर गर्दै वित्तीय संस्थाको सञ्चालन खर्च घटाउनका लागि स्वःसक्षम रुपमा सञ्चालन हुन नसकेको शाखाहरुलाई संभाव्यता अध्ययनका आधारमा अन्य शाखामा गाभिने तथा अन्य लघुवित्त वित्तीय संस्थाहरुलाई विक्री गरिने रणनीति अख्तियार गरिएको छ ।
- सञ्चालन खर्च कम गर्दै जान संस्था मर्जरको कारणले एउटै कार्यक्षेत्रमा रहेका तथा केही कायक्षेत्र जुधेका शाखाहरुलाई एकापसमा मर्ज गर्ने र केही शाखाका केन्द्रहरुलाई अर्को शाखामा स्थानान्तरण गरिनेछ ।

- आगामि दिनमा शाखाहरुको अवस्था मापन गरी अन्य शाखाहरु मर्जर तथा बिक्री गर्ने लक्ष्य लिईएको छ ।
- वित्तीय संस्थामा रहेका सदस्य संख्या २०८,४६६ लाई बृद्धि गरी आ.व.को अन्त्यमा २२०,८१९ जना पुर्‍याउने लक्ष्य राखिएको छ ।
- वित्तीय संस्थामा रहेको ऋणी संख्या ६९,३२६ लाई बृद्धि गरी आ.व.को अन्त्यमा ७७,६४० जना पुर्‍याउने लक्ष्य राखिएको छ ।
- लगानीमा रहेको कर्जा रू. ११ अर्ब ७४ करोड ९६ लाख ५ हजारलाई बृद्धि गरी आ.व.को अन्त्यमा रू. १३ अर्ब ९५ करोड ३८ लाख ४ हजार पुर्‍याउने लक्ष्य राखिएको छ ।
- सदस्यहरुबाट प्राप्त बचत रू. ४ अर्ब ६८ करोड २९ लाख ९ हजारलाई बृद्धि गरी आ.व.को अन्त्यमा रू. ५ अर्व ३० करोड ३४ लाख ३५ हजार बचत पुर्‍याउने लक्ष्य राखिएको छ ।

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध

यस वित्तीय संस्थाको नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड लगायत बैंक तथा वित्तीय संस्थाहरु र अन्य सरोकारवालाहरुसँगको व्यवसायिक सम्बन्ध सुमधुर रही आएको छ र यस सम्बन्धलाई निरन्तरता दिइनेछ । साथै सम्बन्धित निकायहरुमा उपलब्ध गराउनुपर्ने सूचना तथा विवरणहरु यथा समयमा उपलब्ध गराइएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर

मिति २०८२/०१/०२ गतेको साधारण सभामा निर्वाचन प्रक्रियाबाट हालका अध्यक्ष श्री बिनोद आचार्य, सञ्चालक क्रमश: श्री शम्भु प्रसाद घिमिरे, श्री बिमला योगी, श्री खडानन्द सापकोटा, श्री इन्द्र कुमार शाह, श्री भरत बहादुर हमाल निर्वाचित हुनु भएको र मिति २०८१/०५/१८ गतेको १४९ औं बैठकबाट नियुक्त स्वतन्त्र संचालक श्री प्रद्युम्न कुमार भट्टराई गरी ७ सदस्यीय सञ्चालक समिति रहेको छ ।

(च) कारोवारलाई असर पार्ने मुख्य कुराहरु

यस वित्तीय संस्थाको कारोवारलाई असर पार्ने खालका जोखिमयुक्त कारक तत्वहरुलाई न्यूनिकरण गरी संस्थालाई अगाडी बढाउन सञ्चालक समिति र संस्थाको व्यवस्थापन सदैव प्रयत्नशील छ । यद्यपि, वर्तमान परिस्थितिमा आन्तरिक एवं वाह्य कारणले गर्दा यस वित्तीय संस्थाको कारोबारलाई मुख्य गरी देहायका कुराहरुले असर पारेको हामीलाई लागेको छ ।

- देशको आर्थिक, मौद्रिक, वित्तीय नीति तथा नेपाल राष्ट्र बैंकबाट जारी हुने नियमनकारी निर्देशनहरु परिवर्तन/संशोधनका कारण सृजना हुन सक्ने संभावित जोखिमहरुबाट वित्तीय संस्थाको व्यवसायमा असर पर्न सक्ने देखिन्छ ।
- प्राकृतिक प्रकोप तथा बन्द हडताल जस्ता आकस्मिक घट्नाक्रमका कारण लघुवित्त कार्यक्रम सञ्चालनमा कठिनाई उत्पन्न हुने गरेको छ ।
- लघुवित्त वित्तीय संस्थाहरुको संख्या घटे पनि शाखाहरु अपेक्षितरुपमा नघटेको हुँदा एउटै व्यक्तिले विभिन्न लघुवित्त संस्थाहरुबाट लिएको कर्जाबाट देखिएको बहुपनाको समस्या यथावत रहेको छ ।
- केन्द्रबाट असुली गरेर ल्याएको रकम कार्यालयसम्म पुर्‍याउन सुरक्षा सम्बन्धी जोखिम रहेको छ ।
- तथाकथित रुपमा संगठित भई लघुवित्त संस्था विरुद्धको संघर्ष समिति तथा नागरिक बचाउँको आन्दोलनमा सदस्यहरु आवद्ध भई किस्ता नतिर्ने, तिर्न आनाकानी गर्ने तथा लघुवित्त संस्थाहरुका बारेमा भ्रमपूर्ण एवं झुट्ठा प्रचारबाजी गरी सदस्यहरुलाई भ्रमित गर्ने जस्ता क्रियाकलापहरुका कारण वित्तीय संस्थाको कर्जा असुलीमा गम्भीर असर परेको छ ।
- लघुवित्त क्षेत्रमा हाल भईरहेको समूहगत आक्रमण जस्ता घट्नाक्रमहरुका कारण कर्मचारीहरु निराश भई संस्था छाड्ने क्रममा बृद्धि हुँदै गईरहेको छ ।

- न्यून कर्जा तथा ब्याज असुली र प्रशासनिक खर्चको लागतमा बृद्धि हुँदा संस्थाको दिगोपनामा असर पर्न सक्ने देखिन्छ । असुलीमा परेको असरले संस्थाको मुनाफा क्षमतामा प्रत्यक्ष असर परेको छ ।

(छ) संस्थाको वर्तमान पूँजी संरचना

२०८२ असार मसान्तमा यस वित्तीय संस्थाको अधिकृत पुँजी रू.१०० करोड, जारी पुँजी रू.७४,३३,५५,५९६/- तथा चुक्ता पुँजी रू. ६२,८३,५७,३३७/- रहेको छ । सर्वसाधारणमा थप निष्काशन (Further Public Offering) गर्न बाँकी रू.११,४९,९८,२५९/- निष्काशन प्रक्रियामा रहेको छ । निष्काशन पछि वित्तीय संस्थाको चुक्ता पुँजी रू.७४,३३,५५,५९६/- पुग्नेछ ।

क्र.सं.	समूह	रकम, रू.	प्रतिशत	कैफियत
१	संस्थापक	५२,०३,४८,९१८.००	८२.८१	
२	सर्वसाधारण	१०,८०,०८,४१९.००	१७.१९	
	जम्मा	६२,८३,५७,३३७.००	१००.००	

(ज) संस्थागत सुशासन

संस्थागत सुशासन (Corporate Governance) कायम राख्ने बिषयमा सञ्चालक समिति तथा व्यवस्थापन सदैव प्रतिवद्ध रहेको छ। सञ्चालक समितिका सदस्यहरु तथा कर्मचारीहरु बाट नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुबाट तोकिएका आचरण सम्बन्धी व्यवस्थाहरु तथा ति निकायबाट समय समयमा जारी भएका नीति निर्देशनहरुलाई पूर्ण रुपमा परिपालना भएको छ । संस्थागत सुशासनलाई थप प्रभावकारी बनाउन सञ्चालक समिति र व्यवस्थापन तहमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ति शुद्धिकरण अनुगमन समिति, कर्मचारी सेवा सुविधा समिति तथा अन्य समिति/उपसमितिहरु गठन गरिएको र उक्त समितिहरुको समयमा बैठकहरु बसी काम गर्ने क्रममा देखिएका कमी कमजोरीहरुलाई सुधार गर्न निर्देशन दिने गरेको छ । सञ्चालक समितिका काम कारवाहीहरु तथा संस्थाका अन्य सबै क्रियाकलापहरु पारदर्शी रुपमा सञ्चालन गरी संस्थागत सुशासन कायम गर्न संस्था क्रियाशिल रहेको छ। संस्थागत सुशासनलाई निरन्तर पालना गर्न गराउनका लागि सञ्चालक समितिले नेपाल राष्ट्र बैंकको निर्देशन तथा प्रचलित अन्य ऐन कानुनको परिधि भित्र रही विभिन्न विनियमावली, नीति, कार्यविधि तथा निर्देशिकाहरु तर्जुमा गरेको र उक्त नीति नियमहरुलाई व्यवस्थापनले कार्यान्वयन गर्दै आइरहेको छ। वित्तीय संस्थाले तयार गरिएको विनियमावली नीति, कार्यविधि तथा निर्देशिकाहरु देहाय बमोजिम रहेका छन् ।

क्र.सं.	नीति/नियमावली/कार्यविधिहरु	क्र.सं.	नीति/नियमावली/कार्यविधिहरु
१	प्रबन्धपत्र, २०७५	२	नियमावली, २०७५
३	कर्मचारी सेवा विनियमावली, २०८१	४	आर्थिक प्रशासन विनियमावली, २०८१
५	कर्जा अपलेखन विनियमावली, २०८१	६	Disaster Recovery & Business Continuity Plan, 2081
७	कर्जा नीति, २०८१	८	बचत नीति, २०८१
९	करार कर्मचारी सेवा कार्यविधि, २०८१	१०	प्रतिभाशाली तथा अनुभवी कर्मचारी छनौट कार्यविधि, २०८१
११	केन्द्र सञ्चालन तथा व्यवस्थापन निर्देशिका, २०८१	१२	शाखा सञ्चालन कार्यविधि, २०८१
१३	सम्पत्ति दायित्व व्यवस्थापन नीति, २०८१	१४	ग्राहक संरक्षणकोष सञ्चालन कार्यविधि, २०८१

१५	जोखिम व्यवस्थापन निर्देशिका, २०८१	१६	सम्पत्ति शुद्धिकरण निवारण सम्बन्धी कार्यविधि, २०८१
१७	संस्थागत सामाजिक उत्तरदायित्व कोष सञ्चालन कार्यविधि, २०८१	१८	लगानी कार्यविधि, २०८३
१९	कर्मचारी सरुवा नीति, २०८१	२०	अनुगमन तथा सुपरिवेक्षण निर्देशिका, २०८१
२१	विदेश भ्रमण सम्बन्धी कार्यविधि, २०८१	२२	सञ्चालक निर्वाचन निर्देशिका, २०८१
२३	कर्जा असुली कार्यविधि, २०८१	२४	आन्तरीक लेखा परिक्षण निर्देशिका, २०८२
२५	सञ्चालक समितिको बैठक सञ्चालन कार्यविधि, २०८२	२६	सूचना प्रविधि नीति, २०८२
२७	कार्य सम्पादन मूल्याङ्कन कार्यविधि–२०८२	२८	कर्मचारी क्षमता अभिबृद्धि सम्बन्धि कार्यविधि–२०८२
२९	अपेक्षित क्रेडिट नोक्सानी (ECL) नीति, २०८३	३०	उत्तराधिकारी कार्य योजना कार्यविधि, २०८३
३१	कर्मचारी तलब पेश्की सञ्चालन सम्बन्धी कार्यविधि, २०८३	३२	ग्राहक पहिचान कार्यविधि, २०८३

(झ) राजश्वमा योगदान

आर्थिक वर्ष २०८१/८२ मा यस वित्तीय संस्थाले देहाय बमोजिम राजश्वमा योगदान गरेको छ ।

क्र. सं.	विवरण	आर्थिक वर्ष २०८०/८१ रकम, रू.	आर्थिक वर्ष २०८१/८२ रकम, रू.
१	आय कर	५९,६४,१९६.००	-
२	पारिश्रमिकमा आधारित सामाजिक सुरक्षा कर	१६,७१,३२०.७७	२१,८१,२६७.८६
३	पारिश्रमिक कर	१८,८०,७७९.४८	३३,२४,२१८.३५
४	एकलौटी फर्म तथा व्यक्तिगत आयमा लाग्ने कर	३६,७८३.००	१,६६,२२२.५१
५	निकायको मुनाफामा लाग्ने कर (पब्लिक लिमिटेड कम्पनी)	१४,४१९.००	५८,८४१.२०
६	निकायको मुनाफामा लाग्ने कर (प्राइभेट लिमिटेड कम्पनी)	१,१२,४५९.१५	३,९४,२४२.८३
७	अन्य आयमा लाग्ने कर	३,६००.००	१,९५,०४२.००
८	निकायको मुनाफामा लाग्ने कर (अन्य संस्था)	१६,०५०.००	२२,९१५.००
९	ब्याजमा लाग्ने कर	४३,१७,९६३.९१	१,९३,१५,०७९.००
१०	अन्य कर	३,१२०.००	-
११	सम्पत्ती, बहाल तथा पट्टा वापतको आयमा लाग्ने कर	१६५.००	-
	जम्मा	**१,४०,२०,८५६.३१**	**२,५६,५७,८२८.७५**

अ) संस्थागत नीति तथा कार्यविधि तर्जुमाः

संस्थाले बिभिन्न ३२ वटा विनियमावली, नीति, कार्यविधि तथा निर्देशिकाहरु सञ्चालक समितिबाट स्वीकृत गराई कार्यान्वय गरिएको छ ।

आ) सञ्चालक समितिका हरेक खर्चहरु मितव्ययी रुपमा गर्ने गरिएको छ ।

इ) प्रभाबकारी आन्तरिक नियन्त्रण प्रणालीः

- आर्थिक अनियमितता र रकम अपचलन गरेका कर्मचारीहरुलाई कारवाही गरिएको ।
- शाखा कार्यालयहरुमा हुने आर्थिक क्रियाकलापलाई प्रभाबकारी बनाउन नियमित र आकस्मिक रुपमा आन्तरिक लेखापरिक्षण गरी समस्या पहिचान र निराकरण गर्ने गरिएको ।
- ग्राहकहरुलाई संस्थाबाट प्रवाह हुने कर्जा स्वीकृति प्रकृयालाई केन्द्रीकृत गर्दै लगिएको ।

ई) कर्पोरेट कार्यालयमा न्यूनतम कर्मचारी संरचना तयार गरी कार्यन्वयनमा रहेको ।

यस वित्तीय संस्थाको कर्पोरेट कार्यालय बुढानिलकण्ठ–७, काठमाडौमा न्यूनतम कर्मचारीहरु मार्फत कार्य संचालन गरिएको छ ।

उ) खराब कर्जा असुलीः

खराब कर्जा असुलीका लागि ग्राहक सदस्यहरुलाई ब्याजमा छुटको ब्यवस्था गरी सदस्यहरुलाई कर्जा भुक्तानी गर्न प्रोत्साहन गरिएको छ । हालसम्मको अनुभवबाट आगामी दिनमा खराब कर्जा असुली अझ प्रभावकारी रुपमा कार्यान्वयन गरिने छ ।

ऊ) सर्वसाधारणमा थप सार्वजनिक शेयर(FPO) निष्कासन

संस्थाको हालको पुँजी संरचनामा सर्वसाधारण समुहको शेयर स्वामित्व ३० प्रतिशत कायम गर्नको लागि आबश्यक सबै कागजातहरु नेपाल धितोपत्र बोर्डमा पेश गरि सकिइको छ र नेपाल धितोपत्र बोर्डको अन्तिम स्वीकृति प्राप्त हुने प्रक्रियामा रहेको छ ।

(ऋ) सूचना प्रविधिको उच्चतम प्रयोग, उत्पादकत्व तथा कार्यकुशलता अभिवृद्धि :

सूचना प्रविधिको उच्चतम प्रयोग, उत्पादकत्व तथा कार्यकुशलता अभिवृद्धि सम्बन्धमा देहायमा उल्लेख भए बमोजिम कार्यहरु भएका छन् ।

- संस्थाले Core Banking System को लागि Web Based MFin Plus Software, Human Resource Management तथा Inventory Management को लागि MFin Plus Software प्रयोग गरिरहेको छ ।
- संस्थाले प्रयोग गरिरहेको सिष्टमको सुरक्षा र सूचना प्रविधि सम्बन्धी जोखिम न्यूनिकरणको लागि Virtual Private Network (VPN) प्रयोग गरी कारोबार सञ्चालनको थालनी गरिएको छ । संस्थाको Data Security लाई मध्ये नजर गर्दै हाल १६५ वटा शाखामा VPN System सञ्चालनमा रहेकोमा यसलाई क्रमशः सबै शाखाहरुमा प्रयोगमा ल्याइनेछ ।
- आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउनका लागि आन्तरिक लेखापरीक्षण विभागबाट भएको लेखा परिक्षण प्रतिबेदन तथा अनुगमन कार्यालयहरुबाट हुने सुपरिवेक्षण प्रतिबेदन Core banking system मा Module थप गरी राख्ने ब्यबस्था मिलाईएको छ । उक्त Module को प्रयोगले कैफियतहरु सुधारको लागि निर्देशन गर्न सकिने र कैफियतहरु सुधार भए नभएको वा सुधारको स्थिति Core banking system मा हेर्न मिल्ने भएकोले संभावित जोखिमहरु समेत न्यूनीकरण हुने देखिन्छ ।

- कर्जाको गुणस्तर बृद्धिको लागि Loan management System (LMS) संचालनमा ल्याईएको छ भने Credit Administration Department (CAD) को माध्यमबाट कर्जा व्यवस्थापन गरिएको छ। यसबाट संस्थागत जोखिम न्यूनिकरण गर्न सजिलो भएको छ।
- संस्थामा आवद्ध सदस्यहरुले आफ्नो कारोबारको जानकारी आफ्नै मोबाईलबाट थाहा पाउने गरी एसएमएस बैकिङ्ग सेवा प्रदान गरिदैं आईरहेको छ। एसएमएस बैकिङ्ग सेवाले संस्था र सदस्यहरु बीच हुने आर्थिक कारोवारलाई सहज, सरल र पारदर्शी बनाएको छ।
- संस्थाको केन्द्र सञ्चालन सम्वन्धी क्रियाकलापहरुलाई छिटो, छरितो र विश्वसनीय तथा सदस्यमैत्री बनाई सम्पन्न गर्ने उद्देश्यले डिजिटल सेन्टर म्यानेजमेन्ट (DCM) अन्तर्गत ट्यावलेटको माध्यमबाट कारोबार गर्ने व्यवस्था गरिएको छ। यस सेवाबाट संस्था र सदस्यको समय बचत हुनुको साथै संस्थासँग भएको वित्तीय कारोवार पारदर्शी र विश्वसनीयता बृद्धि भएको छ।
- नेपाल राष्ट्र बैंकबाट भुक्तानी सेवा प्रदायकको स्वीकृति लिएर Mobile Banking कर्मचारी तथा ग्राहकहरुका सुबिधा सञ्चालन गरिएको छ। Mobile Banking को सञ्चालनबाट ग्राहकहरुले छिटो छरितो एवं सरल ढङ्गबाट आफ्नो कारोबारको भुक्तानी, रकमको स्थानान्तरण एवं रकमहरु प्राप्त गर्न सक्ने गरी कार्य गरिएको छ।
- संस्थागत सुशासनलाई निरन्तर पालना गराउनका लागि सञ्चालक समितिले नेपाल राष्ट्र बैंकको निर्देशन तथा प्रचलित अन्य ऐन कानुनको परिधि भित्र रही विभिन्न विनियमावली, नीति, कार्यविधि तथा निर्देशिकाहरु तर्जुमा गरी उक्त नीति नियमहरुको व्यवस्थापनले कार्यान्वय गर्दै आईरहेको छ।

(ट) अन्य समितिहरुको गठन

संचालक समितिको अलावा सञ्चालक समितिको निर्णयानुसार देहाय बमोजिमको अन्य समितिहरु गठन गरिएको छ।

१) लेखा परिक्षण समिति

संस्थाको सञ्चालक समितिको मिति २०८२/०१/१४ गतेको निर्णयानुसार सञ्चालक श्री प्रद्युम्न कुमार भट्टराईको संयोजकत्वमा गैर कार्यकारी सञ्चालक श्री खडानन्द सापकोटा सदस्य, आन्तरिक लेखा परिक्षण समितिका विभागका प्रमुख सदस्य सचिव रहेको समिति गठन गरिएको छ।

२) जोखिम व्यवस्थापन समिति

संस्थाको सञ्चालक समितिको मिति २०८२/०१/१४ गतेको निर्णयानुसार सञ्चालक श्री इन्द्र कुमार शाहको संयोजकत्वमा लेखापरीक्षण समितिको संयोजक यस समितिको पदेन सदस्य रहने व्यवस्था बमोजिम श्री प्रद्युम्न कुमार भट्टराई पदेन सदस्य, कार्य सञ्चालन विभागका प्रमुख सदस्य र कर्जा असुली तथा जोखिम व्यवस्थापन विभागका प्रमुख सदस्य सचिव रहेको समिति गठन गरिएको छ।

३) कर्मचारी सेवा सुविधा समिति

संस्थाको मिति २०८२/०१/१४ गतेको सञ्चालक समितिको निर्णय अनुासर यस वित्तीय संस्थाको गैर कार्यकारी सञ्चालक श्री भरत बहादुर हमालको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, वित्त व्यवस्थापन विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहेको कर्मचारी सेवा सुविधा समिति गठन गरिएको छ।

४) सम्पत्ति शुद्धीकरण अनुगमन समिति

संस्थाको मिति २०८२/०१/१४ सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री बिमला योगीको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, कर्जा तथा जोखिम व्यवस्थापन विभागका प्रमुख सदस्य र सूचना प्रविधि तथा कार्य सञ्चालन विभागका प्रमुख सदस्य सचिव रहेको सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ ।

(ठ) अन्य गतिविधि

१) कर्मचारी तालिम

संस्थामा कार्यरत कर्मचारीहरुको कार्यकुशलता तथा क्षमता अभिबृद्धि गरी गुणस्तरीय रुपमा संस्थागत लक्ष्य प्राप्ती गर्ने र सदस्यहरुलाई चुस्त दुरुस्त सेवा प्रदान गर्न सकिने कुरालाई दृष्टिगत गर्दै आर्थिक बर्ष २०८१/८२ मा आन्तरिक तथा बाह्य तालिम प्रदायक संस्था/व्यक्तिहरुलाई आमन्त्रित गरी संस्थाका कर्मचारीहरुलाई देहाय बमोजिमका क्षमता अभिबृद्धि सम्बन्धी १६ वटा तालिमहरु सञ्चालन गरिएको र उक्त तालिममा ७४८ जना कर्मचारीहरुको सहभागिता रहेको थियो ।

क्र. स.	तालिम तथा गोष्ठीको विवरण	सहभागी संख्या	दिन	सञ्चालन भएको मिति	कार्यक्रम सञ्चालन स्थल
१	व्यवस्थापकिय कार्यशाला गोष्ठी	२९०	२	२०८१/०५/३० र ३१	बुटवल, रुपन्देही
२	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	२९	२	२०८१/०८/२७ र २८	बर्दिबास, महोत्तरी
३	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	२४	२	२०८१/०८/२७ र २८	बिरेन्द्रनगर, सुर्खेत
४	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	३२	२	२०८१/०८/३० र २०८१/०९/०१	टिकापुर, कैलाली
५	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	३१	२	२०८१/०९/०२ र ०३	बुटवल, रुपन्देही
६	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	४६	२	२०८१/०९/०३ र ०४	धनगढी, कैलाली
७	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसायको गुणस्तरमापन तालिम	४२	२	२०८१/०९/०६ र ०७	बर्दिबास, महोत्तरी
८	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	५१	२	२०८१/०९/१८ र १९	काठमाडौ
९	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा	२३	२	२०८१/१०/२५ र २६	धनगढी, कैलाली

	व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी				
१०	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	३६	२	२०८१/१०/२८ र २९	दिपायल, डोटी
११	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	२०	२	२०८१/१०/३० र २०८१/११/०१	दिपायल, डोटी
१२	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	२३	२	२०८१/११/०१ र ०२	साफेबगर, अछाम
१३	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	१७	२	२०८१/११/०२ र ०३	दिपायल, डोटी
१४	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	२४	२	२०८१/११/०३ र ०४	साफेबगर, अछाम
१५	सम्पत्ति शुद्धिकरण/आतङ्कारी कार्यमा वित्तीय लगानी तथा व्यवसाय व्यवस्थापन कार्यशाला गोष्ठी	३४	२	२०८१/११/०६ र ०७	छिन्चु, सुर्खेत
१६	जोखिम व्यवस्थापन तथा उत्तरदायि कार्ययोजना कार्यशाला गोष्ठी	२६	२	२०८२/०१/२१ र २२	बुटवल, रुपन्देही

२) **ग्राहक संरक्षण कार्यक्रम**

संस्थाले आफ्ना ग्राहक सदस्यहरूको हित तथा संरक्षणका लागि अलग्गै ग्राहक संरक्षण कोष (Client Protection Fund) स्थापना गरेको छ र कोषबाट ग्राहक संरक्षण कोष निर्देशिका बमोजिम ग्राहक सदस्यहरूलाई विभिन्न किसिमका सुविधाहरू उपलब्ध गराउँदै आएको छ। ऋणी सदस्यहरुलाई सुत्केरी हुँदा पोषण खर्चका लागि सहयोग, प्राकृतिक प्रकोपमा सहयोग, सदस्यको श्रीमान/श्रीमतीको मृत्युमा राहत सहयोग, व्यवसायिक तालिम, वित्तीय साक्षरता तथा सदस्यको क्षमता विकास जस्ता कार्यहरुमा ग्राहक संरक्षण कोषबाट आर्थिक वर्ष २०८१/८२ मा देहाय बमोजिम सहयोग/सुविधा तथा खर्च प्रदान गरिएको थियो।

- दैबि प्रकोपको कारण सदस्यको बस्ने घर तथा व्यवसायमा पूर्ण वा आंसिक क्षति भएमा प्रति परिवार ५,००० सम्म सहयोग।
- सदस्यलाई सुत्केरी खर्च रु १,५०० का दरले सहयोग उपलब्ध गराउने व्यवस्था गरिएको छ।

- एसइई परीक्षामा सरकारी तथा प्राइभेट विद्यालयबाट उत्कृष्ट जिपिए हाँसिल गरेका २ जना सदस्यका छोरा छोरीलाई प्रति शाखा २ जनालाई रु. २,००० का दरले छात्रवृत्ति प्रदान गरिएको छ ।
- ग्राहक सदस्यको माग र व्यवसायको आधारमा प्रत्येक शाखा कार्यालयले व्यवसायमुखि सदस्यको लागि निःशुल्क व्यावसायिक तालिमको आयोजना गरिएको छ । शाखा कार्यालय तथा सदस्यहरुको माग बमोजिम उद्यम विकास संयोजकबाट पशुहरुको उपचार, परामर्श, व्यवसाय सञ्चालन सम्बन्धि उत्प्रेरणा तथा पशुविमा सुविधा प्रदान गर्ने गरिएको छ ।
- ग्राहक सदस्य र अभिभावकबाट वित्तीय संस्थाको कार्यक्रमको बारेमा गुनासो तथा सल्लाह सुझाव प्राप्त गरिन्छ । प्राप्त भएका गुनासोको सुनुवाई गरी सल्लाह सुझावलाई नीति निर्माण तहमा छलफल गरी सम्भव भए सम्म कार्यान्वयन गर्ने गरिएको छ ।

ग्राहक सदस्यको संरक्षण सम्बन्धमा यस समीक्षा अवधिमा जम्मा रु. ३१,६८,८१०/- खर्च भएको छ ।

क.स	**विवरण**	**संख्या**	**खर्च रकम**
१	शल्यक्रिया	७६	७,७०,०००/-
२	पुनर्स्थापना	१७०	८,५०,०००/-
३	सुत्केरी तथा परिवारनियोजन	४५३	६,७०,०००/-
४	केन्द्र घर निर्माण तथा भौतिक सुबिधा	१४	५८,६२०/-
५	शिक्षामा प्रोत्साहन	३	६,०००/-
६	श्रीमानको मृत्यु	१	२,०००/-
	जम्मा	**७१७**	**२३,३६,६२०/-**
७	कार्यक्रम खर्च		
क)	वित्तीय साक्षरता	२,७२३	१,८५,४२०/-
ख)	केन्द्र प्रमुख गोष्ठी तथा अन्तरक्रिया कार्यक्रम	६५७	२,६४,२६५/-
ग)	बाखा पालन तालिम	१,२५४	७१,६८५/-
घ)	भैसी पालन तालिम	२५८	१८,५४०/-
ङ)	च्याउ खेति तालिम	८९२	७४,८०५/-
च)	बिउविजन बितरण	४,२५०	१,६२,४४५/-
छ)	बिरुवा बितरण	३३८	११,०००/-
ज)	पशु स्वास्थ शिविर	२,०४४	३४,९५०/-
झ)	तरकारी खेति तालिम	१२५	३,२६०/-
ञ	धुप बनाउने तालिम	४८	५,८२०/-
	जम्मा	**१२,५८९**	**८,३२,१९०/-**
	कुल जम्मा	**१३,३०६**	**३१,६८,८१०/-**

साथै, आगामी दिनहरुमा ग्राहक संरक्षणकोषलाई सदस्यको हितमा अधिकतम उपयोग हुने गरी सदस्यहरुको आय आर्जनमा सघाउ पुग्ने खालका सिपमुलक तथा व्यवसायिक तालिमहरुलाई विविधिकरण गरी सदस्यको उद्यमशिलता विकासमा प्रत्यक्ष टेवा पुग्ने खालका कार्यक्रमहरु सञ्चालन गरिनेछ ।

३) संस्थागत सामाजिक उत्तरदायित्व

संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत आर्थिक वर्ष २०८१/८२ मा देहायका क्षेत्रहरुमा खर्च गरिएको थियो ।

क्र.सं.	खर्चको शिर्षक	खर्च रकम रू.	कैफियत
१.	विश्वब्यापी वित्तीय साक्षरता सप्ताह कार्यक्रम	१०२,१८३/	
	जम्मा रू.	१०२,१८३/	

(ड) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सो को विस्तृत विवरण:

संस्थाको आन्तरिक नियन्त्रण प्रणाली त्यस संस्थाले तयार गरेको नियम, विनियम, निर्देशिका र नीति, नियमावली तथा कार्यविधि आदिमा भर पर्दछ। बिद्यमान ऐन, नियम तथा नियामक निकायहरुको निर्देशनहरु तथा संस्थाको प्रबन्धपत्र र विनियमावलीको अधिनमा रही संस्था संचालनका लागि आवश्यक पर्ने सबै किसिमका नियम, विनियम, निर्देशिका र नीति, नियमावली तथा कार्यविधि तयार गरी आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाईएको छ। संस्थामा बिद्यमान आन्तरिक नियन्त्रण प्रणालीका लागि बनाईएका नियम, बिनियम, निर्देशिका र नीति, नियमावली तथा कार्यविधिहरुको विवरण माथि संस्थागत सुशासन शिर्षकमा उल्लेख गरिएको छ। उपरोक्त नियम, विनियम, निर्देशिका र नीति, नियमावली तथा कार्यविधिहरुको कार्यान्वयन प्रभावकारी रुपमा गरिदै आइएको छ।

- आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा गर्ने जिम्मेवारी सञ्चालक समितिमा रहन्छ। यसको कार्यान्वयन समितिले गरी रहेको छ।
- लेखापरीक्षण समितिले नियमित रुपमा आन्तरिक लेखापरीक्षक, वाह्य लेखापरीक्षक, नेपाल राष्ट्र बैंकका सुपरिवेक्षण प्रतिवेदनहरूको समीक्षा गरी सञ्चालक समितिलाई वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीको प्रभावकारिताका विषयमा स्वतन्त्र राय पेस गर्दछ।
- वित्तीय कारोबारमा अर्न्तनिहित विभिन्न प्रकारका जोखिम कम गर्नको लागि वित्तीय संस्थाले आफ्नो आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउन २२ वटा अनुगमन कार्यालयहरु सञ्चालनमा रहेका छन्। यी कार्यालयहरुबाट शाखा कार्यालयहरुको गतिबिधिको सुक्ष्म अध्ययन तथा अनुगमन भइ रहेको छ।
- शाखा कार्यालयहरुको कर्जा लगानी, असुली तथा अन्य पक्षहरुको जोखिमको आधारमा शाखाहरुको लेखापरीक्षण गर्ने गरिएको छ।
- जोखिम व्यवस्थापन समितिको मार्गदर्शनमा जोखिम व्यवस्थापन विभागले जोखिमको पहिचान, अनुगमन, नियन्त्रण र रिर्पोटिङ सम्बन्धी कार्य गरिरहेको छ।
- सम्पत्ति शुद्धीकरण अनुगमन समितिले प्रचलित कानुन र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सम्पत्ति शुद्धीकरणका सम्बन्धमा भए गरेको कार्यहरुको नियमित अनुगमन गरिरहेको छ।
- कर्मचारीहरुको पारिश्रमिक, कर्मचारीको लक्ष्य तथा कार्य प्रक्रियाको अवस्था मापन गर्ने संस्थाको आवश्यकता अनुसार भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्ध सम्बन्धी योजना, नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको छ।
- वित्तीय संस्थाको उच्च व्यवस्थापन तहमा व्यवस्थापन समिति, सम्पत्ति दायित्व उपसमिति, कर्जा असुली समिति, आर्थिक निर्देशन समिति, पदपूर्ति समिति र खरिद समिति रहेका छन्।
- शाखाको नियमित अनुगमन तथा निरीक्षणको लागि अनुगमन अधिकृतको व्यवस्था गरिएको छ। अनुगमन अधिकृतले जोखिम न्यूनिकरण, कर्मचारी उत्प्रेरणा, प्रशासनिक नियन्त्रण सम्बन्धमा स्थलगत वा गैर स्थगलत निरीक्षण गरी आवश्यक निर्देशन दिने र आवश्यताको आधारमा उच्च व्यवस्थापनलाई प्रतिवेदन पेस गर्ने गर्दछन्।
- केन्द्रीय कार्यालयबाट Online System Software को माध्यमबाट दैनिक रुपमा शाखाहरुको गैर स्थलगत निरीक्षण कार्य पनि गर्ने गरिएको छ।

- ग्राहक सदस्य छनौट प्रकृया देखि नै सजगता अपनाइएको, केन्द्र अनुशासनमा जोड दिइएको, कर्जा लगानी गर्नुपूर्व कर्जा सूचना लिने कार्यसंगै सुक्ष्म रुपमा कर्जा विश्लेषण गर्ने कार्य गरिएको, कर्जा सदुपयोगितालाई अनिवार्य गरिएको छ ।
- तालिमको माध्यमबाट कर्मचारीहरुको क्षमतामा अभिवृद्धि गरिएको, श्रोतमा आत्मनिर्भर हुन सदस्यहरुलाई बचत गर्न प्रोत्साहन गरिनुका साथै सदस्यहरुबाट बचत संकलनलाई प्राथमिकतामा राखिएको तथा कर्जाको गुणस्तरलाई बृद्धि गरिदै लगिएको छ ।

(ढ) धन्यवाद ज्ञापन

यस अवसरमा संस्थाको उन्नति तथा प्रगतिको लागि प्रत्यक्ष एवं अप्रत्यक्ष रुपमा योगदान पुऱ्याउनु हुने शेयरधनी महानुभावहरु, संस्थाका ग्राहक सदस्य, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लीयरिङ्ग लिमिटेड, कुमारी क्यापिटल लिमिटेड लगायत अन्य विभिन्न निकायका पदाधिकारीहरु, संस्थालाई कर्जा तथा बैंकिङ्ग सुविधा उपलब्ध गराउने विभिन्न बैंक तथा वित्तीय संस्थाहरु, लेखापरीक्षक एवं अन्य सम्पूर्ण शुभेच्छुकहरु तथा पत्रकार मित्रहरु प्रति संचालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्दै आगामी दिनमा अझ बढी सहयोगको अपेक्षा राखेको छु ।

साथै, लघुवित्त संस्था र कर्मचारीहरु माथि बिभिन्न समूहहरुबाट भईरहेको नकारात्मक गतिविधिहरुबाट सृजना हुन सक्ने संभावित जोखिमहरुको प्रवाह नगरी संस्थाको अस्तित्व एवं गरिमालाई जोगाई राख्न इमान्दारीपूर्वक अहोरात्र कार्य गर्ने संस्थाका इमान्दार, परिश्रमी र लगनशील कर्मचारीहरु प्रति धन्यवाद ज्ञापन गर्दछु र आगामी दिनमा समेत संस्थाको उन्नती प्रगतीमा अझ बढी योगदान पुऱ्याउनु हुनेछ भन्ने अपेक्षा गरेको छु ।

धन्यवाद ।

मितिः २०८३ असार ३२ गते

सचांलक समितिको तर्फबाट
बिनोद आचार्य,
अध्यक्ष

सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने कम्पनी ऐन, २०६३ को दफा १०९ (४) संग सम्बन्धित अन्य थप विवरणहरु

(क) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया

आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण प्रतिवेदनमा संस्थाको नियमित कारोबारमा देखिएको सामान्य कैफियतहरु बाहेक कुनै गम्भिर प्रकृतिको कैफियतहरु रहेको छैन। लेखापरीक्षकले औंल्यांएको धेरैजसो कैफियतहरु सुधार भईसकेको छ ।

(ख) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

लाभांश बाँडफाँडको लागि सिफारिस गरिएको छैन ।

(ग) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनु भन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण

यस संस्थाको कुनै पनि शेयरधनीको शेयर जफत भएको छैन ।

(घ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन

वित्तीय संस्थाले गरेको कारोवारको प्रगतिका बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरिएको छ। संस्थाको कुनै पनि सहायक कम्पनी छैन ।

(ङ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन

वित्तीय संस्थाले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको महत्वपूर्ण परिवर्तन मूल प्रतिवेदनमा समावेश गरिएको छ। संस्थाको कुनै पनि सहायक कम्पनी छैन ।

(च) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी

विगत आर्थिक वर्षमा कम्पनीको आधारभुत शेयरधनीहरुले त्यस्तो छुट्टै कुनै जानकारी उपलब्ध गराएको छैन ।

(छ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी

आर्थिक वर्ष २०८१/८२ को वर्षान्तमा यस वित्तीय संस्थाका सञ्चालक तथा पदाधिकारीहरुले देहाय बमोजिमको संस्थापक शेयर धारण गरेका छन्।

१. सञ्चालक समितिका पदाधिकारी

क्र.सं.	नम	पद	ग्रहण गरेको कुल शेयर (कित्ता)	प्रतिशत (चुक्ता पूँजीको)
१	श्री बिनोद आचार्य	अध्यक्ष	१०१	०.००१६
२	श्री शम्भु प्रसाद घिमिरे	सञ्चालक	३६,०४२	०.५७४
३	श्री बिमला योगी	सञ्चालक	६,२८३	०.१२
४	श्री खडानन्द सापकोटा	सञ्चालक	१२,०९२	०.२३
५	श्री ईन्द्र कुमार शाह	सञ्चालक	६,०४७	०.१२
६	श्री भरत बहादुर हमाल	सञ्चालक	२२६	०.००३६
७	श्री प्रद्युम्न कुमार भट्टराई	स्वतन्त्र सञ्चालक	-	-

२. व्यवस्थापन पदाधिकारी

क्र.सं.	नाम	पद	ग्रहण गरेको कुल शेयर (कित्ता)	प्रतिशत (चुक्ता पूँजीको)
१	श्री बखत बहादुर बटाला	प्रमुख कार्यकारी अधिकृत	८,५०७.१४	०.१३६
२	श्री पवन योगी	सहायक महाप्रबन्धक	१२,५६७.५०	०.२०
३	श्री लोकमणी रेग्मी	सहायक महाप्रबन्धक	८,५६८.७५	०.१३६
४	श्री कृष्ण प्रसाद बजगाई	प्रवन्धक	२०१३.३६	०.०३२
५	श्री यमला गौतम	प्रवन्धक	७,९९७.५०	०.१२७
६	श्री कल्पना कार्की	प्रवन्धक	५,७१२.५०	०.०९१
७	श्री धर्मदत्त आचार्य	प्रवन्धक	६३.००	०.००१
८	श्री निरज कुमार शाह	प्रवन्धक	-	-
९	श्री प्रबिण कुमार बि.सि.	सहायक प्रबन्धक	८३.००	०.००१
१०	श्री टेक बहादुर खत्री	सहायक प्रबन्धक	-	-
११	श्री बिनोद विष्ट	सहायक प्रबन्धक	-	-
१२	श्री अर्जुन प्रसाद निरौला	सहायक प्रबन्धक	-	-

सञ्चालकहरु तथा व्यवस्थापनमा संलग्न पदाधिकारीहरु यस वित्तीय संस्थाको शेयर कारोवारमा संलग्न भएको कुनै जानकारी प्राप्त भएको छैन ।

(ज) विगत आर्थिक वर्षमा कम्पनीसंग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा

हालसम्म संस्थालाई त्यस्तो कुनै जानकारी प्राप्त भएको छैन ।

(झ) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम

वित्तीय संस्थाले आफ्नो शेयर आफै खरिद गरेको छैन ।

(ञ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण

आर्थिक वर्ष २०८१/८२ मा यस वित्तीय संस्थाको कुल व्यवस्थापन खर्च निम्न बमोजिम रहेको छ ।

क्र.सं.	विवरण	खर्च रकम, रू.
१	कर्मचारी खर्च	४४,१९,२९,६९९.००
२	अन्य सञ्चालन खर्च	१२,३९,८१,२२७.००
३	**जम्मा**	**५६,५९,१०,९२५.००**

(ट) लेखापरीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण:

गैर कार्यकारी सञ्चालकको संयोजकत्वमा देहाय बमोजिमको लेखापरीक्षण समिति गठन गरिएको छ ।

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८२/०१/१४ गतेको निर्णयानुसार सञ्चालक श्री प्रद्युम्न कुमार भट्टराईको संयोजकत्वमा गैर कार्यकारी सञ्चालक श्री खडानन्द सापकोटा सदस्य, आन्तरिक लेखापरीक्षण समितिका विभागका प्रमुख सदस्य सचिव रहेको समिति गठन गरिएको थियो । मिति २०८२/०१/१४ देखि २०८२/०३/३२ सम्ममा १ पटक बैठक बसेको थियो ।

क्र.सं.	सञ्चालकको नाम	पद	बैठक संख्या	उपस्थित	अनुपस्थित
१.	श्री प्रद्युम्न कुमार भट्टराई	सदस्य	१	१	
२.	श्री खडानन्द सापकोटा	सदस्य	१	१	

संस्था मर्जर पूर्व मिति २०८१/०३/२८ गतेको निर्णय बमोजिम सञ्चालक समितिको बैठकले गैर कार्यकारी सञ्चालक श्री बिमला योगीको संयोजकत्वमा श्री अर्जुन श्रेष्ठ सदस्य, आन्तरिक लेखापरीक्षण समितिका विभागका प्रमुख सदस्य सचिव रहेको समितिले आर्थिक वर्ष २०८१/८२ मा ४ पटक बैठक वसेको थियो ।

क्र.सं.	सञ्चालकको नाम	पद	बैठक संख्या	उपस्थित	अनुपस्थित
१.	श्री बिमला योगी	संयोजक	४	४	-
२.	श्री अर्जुन श्रेष्ठ	सदस्य	४	३	१

यस समितिले मुख्य गरी नेपाल राष्ट्र बैंकको निर्देशनमा उल्लिखित लेखापरीक्षण समितिको काम कारबाही बमोजिम संस्थाको आन्तरिक नियन्त्रण प्रणाली, जोखिम व्यवस्थापन प्रणाली, नीति नियमहरुको पालना, आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदनले औल्याएका कैफियतहरु सुधारका लागि व्यवस्थापनलाई निर्देशन तथा लेखा परीक्षकको नियुक्तिका लागि सिफारिस गर्ने लगायतका कार्यहरु गर्दछ ।

(ठ) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभुत शेयरधनी वा निजको नजिकका नातेदार वा नीज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुराः
यस प्रकारको कुनै रकम यस वित्तीय संस्थालाई बुझाउन बाँकी छैन ।

(ड) सञ्चालक, प्रबन्धक सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकमः

१.संचालक समिति

क्र.सं.	नाम	पद	बैठक भत्ता रू.	अन्य समिति भत्ता रू
१	बिनोद आचार्य	अध्यक्ष	३०,०००	-
२	श्री लोकराज शर्मा	पूर्व अध्यक्ष	१५०,०००	-
३	श्री शम्भु प्रसाद घिमिरे	सञ्चालक	१४०,०००	२५,०००
४	श्री बिमला योगी	सञ्चालक	१५०,०००	४०,०००
५	श्री खडानन्द सापकोटा	सञ्चालक	२५,०००	१०,०००
६	श्री इन्द्र कुमार शाह	सञ्चालक	२५,०००	५,०००
७	श्री भरत बहादुर हमाल	सञ्चालक	१४५,०००	३०,०००
८	श्री प्रद्युम्न कुमार भट्टराई	सञ्चालक	१०५,०००	२५,०००
९	श्री अर्जुन श्रेष्ठ	पूर्व सञ्चालक	१२५,०००	१५,०००
१०	श्री शुषमा गौतम	पूर्व सञ्चालक	१२०,०००	१५,०००
	जम्मा		**१,०१५,०००**	**१६५,०००**

नोट : सञ्चालकहरुको बैठक तथा तालिम गोष्ठी खर्च आदि बापत जम्मा रू. ५,५०,०२५/-
(अक्षरेपि पाँच लाख पचास हजार पच्चिस रुयैयाँ मात्र) खर्च भएको छ ।

२. प्रमुख कार्यकारी अधिकृत

नाम	पद	विवरण	रकम
लक्ष्मी प्रसाद शर्मा	प्रमुख कार्यकारी अधिकृत	आधारभुत तलब-	१८,४८,०६५.००
		भत्ता-	१६९४२२७
		जम्मा रकम :	**३५,४२,२९२.००**

(ढ) शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकमः
संस्थाको समीक्षा अवधिमा शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम नरहेको ।

(ण) दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरणः
यस किसिमको कुनै सम्पत्ति खरीद बिक्री गरिएको छैन ।

(त) दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरणः
छैन ।

(थ) कम्पनी ऐन, २०६३ तथा प्रचलित कानुन बमोजिम संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराः
संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा नरहेको ।

(द) अन्य आवश्यक कुराहरुः
छैन ।

धितोपत्र दर्ता निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम २ सँग सम्बन्धित अनुसूचि १५ बमोजिमको वार्षिक विवरणहरूः

१. **संचालक समितिको प्रतिवेदनः** यसै वार्षिक प्रतिवेदनमा सम्लग्न गरिएको ।

२. **लेखापरीक्षकको प्रतिवेदनः** यसै वार्षिक प्रतिवेदनमा सम्लग्न गरिएको ।

३. **लेखापरीक्षण भएको वित्तीय विवरणः** यसै वार्षिक प्रतिवेदनमा सम्लग्न गरिएको ।

४. **कानुनी कारबाही सम्बन्धी विवरणः**

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

मुद्दा दर्ता मिति	वादि/प्रतिवादी	मुद्दाको विषय	मुद्दा दायर भएको (अदालत वा जि.प्र.का.)	कैफियत
२०८१/०९/१८	कमल नेपाली	बैकिङ्ग कसुर सम्बन्धि	उच्च अदालत दिपायल महेन्द्रनगर इजलास	संस्थाको पक्षमा फैसला भएको

ख) **संगठित संस्थाको संस्थापक वा संचालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भएः**
उल्लिखित प्रकृतिको मुद्दा रहे/भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त नभएको ।

ग) **कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भएः**
उल्लिखित प्रकृतिको मुद्दा रहे/भएको बारे वित्तीय संस्थालाई जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

क) **धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणाः**
संस्थाको शेयरको कारोवार बजार सिद्वान्त अनुसार निर्दिष्ट हुने गरेको ।

ख) आ.व. २०८१/८२ मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिनः

त्रैमासिक	अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कुल कारोबार दिन	कुल कारोवार शेयर संख्या
प्रथम	१,६८२.५०	१,०७०.००	१,४५९.००	५७	३,३३,१३४
दोस्रो	१,४५३.००	१,२१२.००	१,२१२.००	५५	१,५४,०२८
तेस्रो	१,४६४.८०	१,१५०.००	१,२१४.७१	५६	१,८२,५१७
चैथो	१,२८५.००	१,१२५.००	१,२०४.८५	६३	१,२१,०५५

६. समस्या तथा चुनौतीः

क) आन्तरिक समस्या तथा चुनौतिहरुः

- सञ्चालन खर्चमा बृद्बि
- निष्कृय कर्जामा बृद्बि
- सुगम क्षेत्रमा अस्वस्थ प्रतिस्पर्धा
- बहुबैङ्किग तथा अधिक कर्जा
- सक्षम जनशक्ति अभाब तथा संस्था छोडने दर बढ्दो
- संस्थाका सेवा सुविधाहरुलाई विविधिकरण गर्न नसक्नु
- सदस्यहरुमा सामुहिक भावनामा ह्रास आउनु
- कर्मचारीहरु स्वःपरिचालित नहुन

ख) वाह्य समस्या तथा चुनौतिहरुः

- आर्थिक मन्दी हुनु
- संगठित रुपमा वित्तीय संस्था विरुद्धका गतिविधिहरु संचालन
- कर्मचारीहरु असुरक्षित हुनु
- जलवायु परिवर्तन तथा प्राकृतिक प्रकोपको जोखिम
- मन्दीका कारण सदस्यहरुको ब्यापार ब्यवसाय समस्या
- दक्ष जनशक्ति विदेश पलायन हुनु
- दुर्गम क्षेत्रमा कार्यक्रम सञ्चालन गर्न भौतिक कठिनाई
- सदस्यहरुमा वित्तीय तथा व्यवसायिक साक्षरतामा कमी

७. संस्थागत सुशासन

संस्थागत सुशासन अभिबृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदमहरुः

क) सञ्चालक समिति र सो अर्न्तगतका जोमिख ब्यस्थापन समिति, लेखापरिक्षण समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ती शुद्धीकरण अनुगमन समिति लगायत ब्यवस्थापन मातहतका बिभिन्न समितिहरु क्रियाशिल रहेको ।

ख) आन्तरिक नियन्त्रण प्रणालीलाई ब्यवस्थित गर्नका लागि आन्तरिक लेखापरिक्षणबाट नियमित रुपमा लेखापरिक्षण गरी प्रतिवेदनमा दिइएका सुझावहरुको कार्यन्वयन तथा समिक्षा गर्न लेखापरिक्षण समितिको बैठक नियमित बस्ने गरेको ।

ग) संस्थामा देखिएका तथा आईपर्ने जोखिमहरु कम गर्न तथा कारोवारलाई ब्यवस्थित गर्न विभिन्न आन्तरिक, कार्यविधि तथा निर्देशिकाहरुको तर्जुमा गरी लागू गरिएको ।

घ) अन्य क्रियाकलापहरुः

- कर्जा अनुशासन र गुणस्तर व्यवस्थापन सम्बन्धि सुधार गर्ने कार्य भई रहेको ।
- आन्तरिक नियन्त्रण प्रणाली र जोखिम व्यवस्थापनको न्यूनिकरण गर्ने कार्य भई रहेको ।
- कर्मचारी व्यवस्थापन र क्षमता अभिवृद्धि तालिम संचालन नियमित गर्ने गरेको ।
- ग्राहक संरक्षण मार्फत सदस्यहरुलाई वित्तीय तथा व्यवसायिक साक्षरता प्रदान गर्ने गरेको ।
- प्रविधिमैत्री र दिगो संस्थागत रणनीति निर्माण गरी कार्य गर्ने गरेको ।

नेपाल वित्तीय प्रतिवेदनमान (NFRS) बमोजिम आ.व. २०८१/०८२ को वार्षिक वित्तीय प्रतिवेदन

P.L.R.G. Associates
Chartered Accountants

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

Report on the Audit of the Financial Statements

Opinion
We have audited the accompanying financial statements of Matribhumi Laghubitta Bittiya Sanstha Limited, which comprise statement of financial position as at Ashadh 32, 2082 (July 16, 2025), statement of profit or loss, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended and a summary of significant accounting policies and notes to the financial statements.

In our Opinion, the accompanying financial statement presents fairly, in all material respect, the financial position of the microfinance as at Ashadh 32, 2082 (July 16, 2025) and its financial performance and its cash flows for the year ended in accordance with Nepal Financial Reporting Standards (NFRS).

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 the Microfinance in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of the Code of Ethics for professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide 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 financial statements of the current period, which were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon. We do not provide a separate opinion on these matters. We have determined the matters described below as the key audit matters to be communicated in our report. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

S. No.	Key Audit Matters	How the matters were addressed in our audit
1.	**Interest Income** Ref. Note No. 4.27 and Accounting Policies to the Financial Statement	
	The Microfinance has total interest income of Rs. 1,398,802,979. This includes Rs. 1,387,186,412 interest from loans and advances to customers. Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/NFRS. Interest has not been recognized on	We applied following procedures in respect of verification of interest income: ➢ Understanding of the software of the Microfinance, how interest rate on loans and advances has been implemented in system. ➢ Whether interest income on advances is automatically generated in the system. ➢ Review of accrual and recognition of

	accrual basis in case of non-performing loans. Due to limitation of system capability to review the fair value of collateral on a regular basis, manual intervention might be required for recognition of accrual of interest income. As this may have effect on the recognition of the interest income by the Microfinance, we have considered it as a key audit matter.	interest income whether relevant NFRS and the NRB norms have been followed by the Microfinance for the same. ➢ Review and verify the transactions relating to manual debit or credit of interest in the system. ➢ Understanding as to how the Microfinance's management monitors their business, analyzes its credit portfolio and the interest income thereon. ➢ Review whether the legal remedies against defaulting borrowers are not adversely affected. Accounting policies and recognition of interest income has been considered acceptable.
2.	**Impairment of Loans and Advances to Customers** Ref. Note no. 4.7 and accounting policies to the Financial Statements	
	As per NFRS 9, the Microfinance Company shall measure impairment loss on loans and advances, which is the amount higher of: a) Amount derived as per norms prescribed by NRB for loan loss provisioning Rs. 1,187,106,797 or b) Amount determined as per para 5.5 of NFRS adopting the expected credit loss model Rs. 723,314,373.48. As per the norms prescribed by NRB, provision at the prescribed rate shall be created on the loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security etc. Hence, assessment of availability and accuracy of data for impairment under NRB provisioning norms is regarded as key audit matter. Loan loss provision on loans and advances amounted at amortized cost of Rs. 1,187,106,797.00 which is higher of ECL Model and NRB regulatory provisions and the same has been disclosed in other disclosures. ECL model has been validated as per the NRB guidelines and ECL policy of the Microfinance.	a. Reviewing the overdue status of loans and advances by obtaining data from the system and critically assessing with NRB report. b. Sample credit files were reviewed for the purpose of assuring the utilization of loan advances for the intended purpose, account movement and account turnover. c. Assessed the alignment of the microfinance company's impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the available information up to the date of our report. d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight review and approval of impairment for expected credit losses, policies and procedures by the board and management. e. Tested the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records.

P.L.R.G. Associates Kathmandu Nepal Chartered Accountants

	This is a key audit matter due to: • The Involvement of significant judgement assumption and level of uncertainty associated with estimating future cashflow to recover such loans and advance and The materiality of the reported amount. • If expected credit loss estimates make use of significant judgments, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty. Key areas of significant judgments, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.	f. Evaluated the reasonableness of credit quality assessments and related stage classifications. In addition to the above, the following procedures were performed: g. For loans and advances assessed on an individual basis for impairment: Tested the arithmetic accuracy of the underlying individual impairment calculations. Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made economic conditions. Such evaluations were carried out considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals. h. For loans and advances assessed on a collective basis for impairment: • Tested the key inputs and the calculations used in the impairment for expected credit losses. • Assessed the reasonableness of judgements, estimates used by the Management in the underlying methodology and the management overlays. Our testing included reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each scenario. We applied following procedures in respect of verification of loan loss provision: • Review of borrower's files, which includes evaluation of borrower's repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, and obtainment of required legal documents, CIC reports, and compliance with prudential regulations. ➢ Business sites visit of the borrowers on sampling basis. ➢ Review of IT system to provide loan loss provision based on overdue payments. ➢ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation on sampling basis.

		➢ Evaluation of appropriateness of subjective judgement made by the management for performing loans borrowers. ➢ Review of Management and Board's evaluation and decisions on loans. ➢ Reviewed ECL validation report and assessed key assumptions, model methodology, and recommendations provided. Loan loss provision made by the Microfinance is considered acceptable.
3.	**Information Technology System**	
	The information technology of the Microfinance involves a large number of independent and inter-dependent IT systems that are used to process and record a large volume of transactions in the Microfinance's activities. As a result, the financial accounting and reporting procedure places a significant level of reliance and reliance on such IT systems. Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely, accurately and consistently for reliable financial reporting. Due to the importance of the impact the IT systems and related control environment on the institution's financial reporting process, we have identified testing of such IT systems and related control environment as a key audit matter.	Our audit approach regarding information technology of the Microfinance is based upon the Information Technology Guidelines issued by NRB and it also included: ➢ Verification of the interest income and expense booking regarding loan and deposits on test check basis with the core banking system of the institution. ➢ Verification of the provisioning of the loan and advances based on ageing on test check basis. We considered the IT systems and their relevant controls to be adequate.

Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

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

Our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report on in this regard.

P.L.R.G. Associates Kathmandu Nepal Chartered Accountants

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

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.

P.L.R.G. Associates
Kathmandu
Nepal
Chartered Accountants

Report on Other Legal and Regulatory Requirements

On the basis of 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. The accounts and records of the company have been maintained as required by law.

III. Financial statements are in agreement with the books of account maintained by the company.

IV. The capital fund, risk bearing fund and the provision for possible impairment of assets of the company are adequate as per the Directives issued by Nepal Rastra Bank.

V. In our opinion and to the best of our information and according to the explanations given to us, the Board of Directors, the representative or any employee of the company has not 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.

VI. The operations of the company are within its jurisdiction.

VII. The company has not acted in a manner to jeopardize the interest and security of the depositors and investors.

VIII. The company has a centralized core accounting system and details received from branches of the company though the statements are independently not audited, were adequate for our audit, and

IX. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of account.

P.L.R.G. Associates ★ Chartered Accountants ★ Kathmandu Nepal

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Bijay Singh Parajuli, FCA
Partner

P.L.R.G. Associates,
Chartered Accountants
UDIN: 260603CA01438a7Fmt

Date : 3rd June, 2026
Place: Putalisadak, Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Financial Position
As on 32nd Ashad 2082

Particulars	Notes	As at 32nd Ashadh 2082	As at 31stAshadh 2081
Assets			
Cash and cash equivalent	4.1	27,550,356	41,861,943
Statutory Balances and Due from Nepal Rastra Bank	4.2	559,079,575	59,079,575
Placement with Bank and Financial Institutions	4.3	587,868,031	845,782,268
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	10,474,217,623	11,371,533,616
Investment Securities	4.8	1,000,000	1,000,000
Current Tax Assets	4.9	6,324,877	17,904,055
Investment property	4.10	-	-
Property and Equipment	4.11	189,938,859	217,787,419
Godwill and Intangible Assets	4.12	1,152,671	1,662,590
Deferred tax Assets	4.13	-	27,617,920
Other assets	4.14	51,444,125	10,389,958
Total Assets		**11,898,576,117**	**12,594,619,343**
Liabilities and Equity			
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial instruments	4.17	-	-
Deposit from customers	4.18	4,756,539,367	3,970,029,974
Borrowings	4.19	6,266,486,465	6,749,330,692
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred tax Liabiltity	4.13	7,917,100	-
Other liabilities	4.21	239,313,968	725,002,817
Debt Securities Issues	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total liabilities		**11,270,256,901**	**11,444,363,482**
Equity			
Share Capital	4.24	628,357,337	628,357,337
Retained earning	4.25	(615,724,701)	(52,729,184)
Other Reserves	4.25	615,686,581	574,627,708
Total equity attributabe to equity holders		**628,319,217**	**1,150,255,862**
Non-controlling interests		-	-
Total equity		**628,319,217**	**1,150,255,862**
Total equity and liabilities		**11,898,576,117**	**12,594,619,343**
Contingent liabilities and commitment	4.26	-	-
Net assets value per share		99.99	183.06

For P.L.R.G. Associates
Chartered Accountants

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Bijay Singh Parajuli,FCA
Partner

Niraj Kumar Shah
CFO

Bakhat Bahadur Batala
CEO

Binod Acharya
Chairman

Shambhu Prasad Ghimire
Director

Bimala Yogi
Director

Khadananda Sapkota
Director

Indra Kumar Shah
Director

Bharat Bahadur Hamal
Director

Pradhumna Kumar Bhattarai
Director

Date: 29th May, 2026
Place: Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Profit or Loss
For The Period Ended 32nd Ashadh 2082

Particulars	Notes	Current Year	Previous Year
Interest Income	4.27	1,398,802,979	933,621,207
Interest Expense	4.28	924,399,625	672,880,495
Net interest income		**474,403,354**	**260,740,712**
Fees and Commission Income	4.29	136,386,339	48,522,751
Fees and Commission Expense	4.30	-	-
Net fee and Commission income		**136,386,339**	**48,522,751**
Net interest fee and commission income		**610,789,692**	**309,263,463**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total operating income		**610,789,692**	**309,263,463**
Impairment charge/(reversal) for loans and other losses	4.33	530,653,076	55,325,024
Net Operating income		**80,136,617**	**253,938,439**
Personnel Expenses	4.34	441,929,699	221,982,283
Other Operating Expenses	4.35	88,843,964	41,577,724
Depreciation and Amortisation	4.36	35,137,263	22,023,438
Operating expenses		**565,910,925**	**285,583,445**
Net operating Profit		**(485,774,309)**	**(31,645,006)**
Non operating Income	4.37	41,897,561	-
Non operating Expense	4.38	29,515,608	-
Profit before income tax		**(473,392,356)**	**(31,645,006)**
Operating profit before impairment losses and taxation			**-**
Impairment losses on loans and advances to customers			-
Impairment on loans and advances to customers reversed			-
Other impairment			-
Other impairment reversed	4.15		-
Other			-
Profit from associates and joint ventures			
Profit before taxation		**(473,392,356)**	**(31,645,006)**
Income tax expense	4.39		
Current tax		(14,672,950)	(5,964,196)
Deferred tax income / (expense)		(35,228,427)	9,672,699
Profit for the year		**(523,293,733)**	**(27,936,503)**
Profit attributable to:			
Non-controlling interests		-	-
Equity shareholders of the bank		(523,293,733)	(27,936,503)
Profit for the period		**(523,293,733)**	**(27,936,503)**
Earnings per share:			
Basic earnings per ordinary share (NPR)		(83.28)	(4.45)
Diluted Earning per share (NPR)		(83.28)	(4.45)

For P.L.R.G. Associates
Chartered Accountants

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Bijay Singh Parajuli,FCA
Partner

Niraj Kumar Shah
CFO

Bakhat Bahadur Batala
CEO

Binod Acharya
Chairman

Shambhu Prasad Ghimire
Director

Bimala Yogi
Director

Khadananda Sapkota
Director

Indra Kumar Shah
Director

Bharat Bahadur Hamal
Director

Pradhumna Kumar Bhattarai
Director

Date: 29th May, 2026
Place: Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Other Comprehensive Income
For The Period Ended 32nd Ashadh 2082

Particulars	Notes	Current Year	Previous Year
Profit for the year		(523,293,733)	(27,936,503)
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investments in equity instruments measured at fair value			
Gains/(losses) on Revaluation			
Acturial gains/(losses) on defined benefit plans		1,021,978	(14,755,296)
Income tax relating to above items		(306,593)	4,426,589
Net other comprehensive income that will not be reclassified to profit or loss		**715,385**	**(10,328,707)**
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge			
Exchange gains/(losses) (arising from translating financial assets of foreign operation)			
Income tax relating to above items			
Reclassify to profit or loss			
Net other comprehensive income that are or may be reclassified to profit or loss		**-**	**-**
Other comprehensive income for the year, net of taxation		**715,385**	**(10,328,707)**
Total comprehensive income for the year		**(522,578,348)**	**(38,265,211)**
Total comprehensive income attributable to:		-	-
Non-controlling interests		-	-
Equity shareholders		**(522,578,348)**	**(38,265,211)**
Total Comprehensive income for the period		**(522,578,348)**	**(38,265,211)**

For P.L.R.G. Associates
Chartered Accountants

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Bijay Singh Parajuli,FCA
Partner

Niraj Kumar Shah
CFO

Bakhat Bahadur Batala
CEO

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Director

Khadananda Sapkota
Director

Indra Kumar Shah
Director

Bharat Bahadur Hamal
Director

Pradhumna Kumar Bhattarai
Director

Date: 29th May, 2026
Place: Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Distributable Profit or Loss
For The Period Ended 32nd Ashadh 2082
(As per NRB Regulation)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	**(523,293,733)**	**(27,936,503)**
Appropriations:		
a. General reserve	-	-
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	-
e. Other-Employee Welfare Fund	-	-
f. Client's Protection Fund	-	-
g. Employees' training fund	-	939,835
h. Other		
Adjustment in Retained Earnings	-	7,208
Profit or (loss) before regulatory adjustment	**(523,293,733)**	**(28,883,546)**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(67,319,705)	(26,366,717)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	27,617,920	(9,672,699)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Prior period lease liability adjustments	-	(6,314,481)
i. Acturial loss recognised (-)/reversal (+)	-	-
j. Other (+/-) (Restructure Reserve)	-	(38,800,969)
k. Profit brought forward from Previous Years	**(52,729,183)**	**16,993,488**
l. Profit brought from Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd	-	40,315,740
m. Previous year's declared dividend distributed this year (Share + Cash)	-	-
Distributable profit or (loss)	**(615,724,701)**	**(52,729,183)**

For P.L.R.G. Associates
Chartered Accountants

Bijay Singh Parajuli,FCA
Partner

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Niraj Kumar Shah
CFO

Bakhat Bahadur Batala
CEO

Binod Acharya
Chairman

Directors	**Siganture**
Shambhu Prasad Ghimire	
Bimala Yogi	
Khadananda Sapkota	
Indra Kumar Shah	
Bharat Bahadur Hamal	
Pradhumna Kumar Bhattarai	

Date: 29th May, 2026

Place: Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Changes in Equity
For The Period Ended 32nd Ashadh 2082

Amount in NPR

Particulars	Share capital	Share Premium	Retained earnings	Capital Reserve	General Reserve	Employee Capacity Enhancement Fund	Institution CSR Fund	Available for sale reserve	Acturial Gain Reserve (Statutory / Regulatory Reserves)	Asset Revalution Reserve	Client Protection Fund	Reschedule & Restructure Reserve	Regulatory Reserve	Other Reserve	Total
As at 31st Ashad 2081	**628,357,337**	**-**	**(52,729,184)**	**44,106,391**	**235,346,472**	**4,652,083**	**2,159,426**	**-**	**5,951,459**	**46,247,681**	**84,228,816**	**63,643,698**	**78,291,681**	**10,000,000**	**1,150,255,861**
Adjustments			-												
Restated Balance as at 31st Ashad 2081	**628,357,337**	**-**	**(52,729,184)**	**44,106,391**	**235,346,472**	**4,652,083**	**2,159,426**	**-**	**5,951,459**	**46,247,681**	**84,228,816**	**63,643,698**	**78,291,681**	**10,000,000**	**1,150,255,861**
Comprehensive income for the year															-
Profit for the year			**(523,293,733)**												**(523,293,733)**
Other comprehensive income, net of tax			-												-
Remesurements of defined benefit liability(asset)															-
Fair value reserve (Investment in equity instruments)															-
Actuarial gains/(losses) on defined benefit plans									**715,385**						**715,385**
Net change in fair value															-
Net amount transferred to profit or loss															-
Net gain (loss) on revaluation															-
Cash flow hedges:															-
Effective portion of changes in fair value															-
Net Amount reclassified to profit or loss															-
Total comprehensive income for the year			**(523,293,733)**												**(523,293,733)**
Transfer to Reserve during the year			-		-										-
Transfer from reserve during the year			**(39,701,784.79)**		-	-	-	-	-		-	-	**39,701,784.79**		-
Transactions with owners, directly recognised in equity															-
Transferred from Jalpa Samudayik Laghubitta															-
Capital Reserve				-											-
Prior Period Adjustment Lease Liability															
Issue of Right Shares															-
Dividend to equity holders															-
Bonus shares issued	-		-												-
Cash dividend paid	-		-												-
Premium on issue of share capital															-
Premium tansferred to reserve															-
Addition during the year											**743,886.83**				**743,887**
Utilization during the year						-	**(102,183)**								**(102,183)**
Exchange Fluctuation Fund															-
Deferred Tax Reserve			-												-
Investment Adjustment Reserve															-
Employee welfare fund															-
Institution CSR Fund															-
Deferred Tax Impact of Investment Adj.															-
Total contributions by and distributions															-
Balance as at Ashad end 2082	**628,357,337**	**-**	**(615,724,701)**	**44,106,391**	**235,346,472**	**4,652,083**	**2,057,243**	**-**	**6,666,844**	**46,247,681**	**84,972,703**	**63,643,698**	**117,993,466**	**10,000,000**	**628,319,217**

For P.L.R.G. Associates
Chartered Accountants

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Bijay Singh Parajuli,FCA	Niraj Kumar Shah	Bakhat Bahadur Batala	Binod Acharya	Shambhu Prasad Ghimire	Bimala Yogi	Khadananda Sapkota	Indra Kumar Shah	Bharat Bahadur Hamal	Pradhumna Kumar Bhattarai
Partner	**CFO**	**CEO**	**Chairman**	**Director**	**Director**	**Director**	**Director**	**Director**	**Director**

Matribhumi Laghubitta Bittiya Sanstha Limited
Statement of Cash Flows
For The Period Ended 32nd Ashadh 2082

Particulars	Current Year	Previous Year
Cash flows from operating activities		
Interest Received	1,398,802,979	933,621,207
Fees and Other Income	136,386,339	48,522,751
Dividend income	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(924,399,625)	(668,485,456)
Commission and Fees Expenses	-	-
Employee Expenses	(441,929,699)	(221,982,283)
Other Expenses Paid	(88,843,964)	(41,577,724)
Deferred tax income / (expense)	(35,228,427)	9,672,699
Acturial gains/(losses) on defined benefit plans	715,385	(10,328,707)
Non Operating Income	41,897,561	-
Non Operating Expense	(29,515,608)	-
Impairment charge/(reversal) for loans and other losses	(530,653,076)	(55,325,024)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**(472,768,135)**	**(5,882,537)**
(Increase)/Decrease in Operating Assets	**895,458,923**	**(4,719,059,285)**
Money at Call and Short Notice	-	-
Loan and Advances to Customers	897,315,993	(4,796,552,977)
Other Assets	(1,857,070)	77,493,692
Increase/(Decrease) in Operating Liabilities	**(174,106,581)**	**5,526,786,770**
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	786,509,394	2,622,644,117
Borrowings	(482,844,227)	2,362,801,868
Other Liabilities	(477,771,748)	541,340,785
Amount paid from Reserves	-	-
Taxes paid	(14,672,950)	(5,964,196)
Net cash from operating activities	**233,911,257**	**795,880,752**
Cash flows from investing activities		
Purchase of property, plant and equipment	(6,778,784)	(8,487,006)
Disposal of property, plant and equipment	-	-
Investment in subsidiaries, associates & joint ventures	-	
Net cash used in investing activities	**(6,778,784)**	**(8,487,006)**
Cash flows from financing activities		
Issue of ordinary and preference share capital, net of expenses	-	-
Addition in Reserves	641,704	-
Net cash (used in)/from financing activities	**641,704**	**-**
Net increase/(decrease) in cash and cash equivalents	227,774,177	787,393,746
Cash and cash equivalents at beginning of year	946,723,785	159,330,039
Effect of exchange rate changes on cash & cash equivalents		-
Cash and cash equivalents at end of year	**1,174,497,961**	**946,723,785**

For P.L.R.G. Associates
Chartered Accountants

Bijay Singh Parajuli,FCA
Partner

For Matribhumi Laghubitta Bittiya Sanstha Ltd.

Niraj Kumar Shah
CFO

Bakhat Bahadur Batala
CEO

Binod Acharya
Chairman

Directors	**Siganture**
Shambhu Prasad Ghimire	
Bimala Yogi	
Khadananda Sapkota	
Indra Kumar Shah	
Bharat Bahadur Hamal	
Pradhumna Kumar Bhattarai	

Date: 29th May, 2026
Place: Kathmandu

Matribhumi Laghubitta Bittiya Sanstha Limited

Notes to the Financial Statements

For the Financial Year Ended 32 Asadh, 2082

1. Reporting Entity

Matribhumi Laghubitta Bittiya Sanstha Limited 'herein referred as Microfinance' was registered at Office of Company Registrar as Public Limited Company on 2075/10/07 with an authorized capital of NPR 1,000,000,000 and paid-up capital of NPR 628,357,337. Microfinance is operating its business from its registered office at Lamkichuha-04, Kailali. It had obtained license to carry on business of micro credit in Nepal on 2075/11/03 from Nepal Rastra Bank as Class 'D' Licensed Institution and it commenced its transactions since 2075/11/16. The main objective of Microfinance is to provide lending to its members to promote the lifestyle of deprived people as described by Nepal Rastra Bank. The Microfinance is listed on Nepal Stock Exchange and is trading under the code "MATRI".

2. Basis of Preparation

The financial statements of the Microfinance have been prepared in accordance with the Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) in the format issued by Nepal Rastra Bank in Directive 4 of NRB Directives, 2082. NFRS conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

2.1 Statement of Compliance

The financial statements of the entity have been prepared in compliance with Nepal Financial Reporting Standards and Nepal Accounting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of the Companies Act, 2063, directive issued by NRB and all other applicable laws and regulations and amendments thereto. The disclosure made in the financial information's have been based on the formats prescribed by Nepal Rastra Bank. The Financial Statement doesn't include all of the information required for a complete set of NFRS financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the microfinance's financial position and performance.

2.2 Reporting period and approval of financial statements

The Micro Finance follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on 32nd Ashad 2082, together with the comparative period data as at and for the period ending 31st Ashad 2081 as described in its accounting policies.

2.3 Functional and Presentation Currency

The financial statements of the Microfinance are presented in Nepalese Rupees, which is the currency of the primary economic environment in which the company operates. There was no change in microfinance presentation and functional currency during the period under review.

2.4 Use of Estimates and Judgements

The preparation of the financial statements in accordance with NFRS requires management to make prudent judgements, estimates and assumptions in applying the accounting policies that affect the reported amounts of assets, liabilities, income and expenses which are explained herein. The management believes that the estimates used in the preparation of the financial statement are prudent and reasonable. Due to the inherent uncertainty in making estimates, actual results reported in future periods may be based upon amounts which differ from those estimates. Estimates, judgements and assumptions are periodically evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Revisions to accounting estimates are recognized prospectively. The financial statements have been prepared on a going concern basis where the accounting policies and judgements as required by the standards are consistently used and any deviations being disclosed specifically.

2.5 Changes in Accounting Policies

The accounting policies are applied consistently by Microfinance in all the periods presented in the financial statements. Accounting policies are the specific principles, bases, conventions, rules and practices applied by Microfinance in preparing and presenting financial statements. Microfinance is permitted to change an accounting policy only if the change is required by standard or interpretation or if it results in providing reliable and more relevant information about the effects of transactions, other events or conditions on the entity's financial performance, or cash flows. There are no changes in the accounting policies in the current fiscal year.

2.6 New Standards issued but not yet effective

Several new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. Those become applicable only when ASB Nepal incorporates them within NFRS, which so far has not been incorporated and issued.

2.7 New Standards and interpretation not adopted

All Accounting standards along with carve outs, issued by the Institute of Chartered Accountants of Nepal (ICAN) has been incorporated which are applicable and material to microfinance.

2.8 Discounting

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

3. Significant Accounting Policies

The accounting policies set out below have been applied consistently to all periods presented in these Financial Statements, unless otherwise indicated.

3.1 Basis of Measurement

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

- Available for sale investments (quoted) are measured at fair value.
- Liabilities for defined benefit obligations are recognized at the present value of the defined benefit obligation less the fair value of the plan assets.
- Financial assets and financial liabilities held at amortized cost at measured using a rate that is a close approximation of effective interest rate (EIR).

3.2 Cash and cash equivalents

Cash and Cash Equivalents include cash in hand, balances with Microfinances and money at call and at short notice. These are subject to insignificant risk of changes in their fair value and are used by Microfinance in the management of short-term commitments.

Details of the Cash and Cash Equivalents are given in Note 4.1 to the Financial Statements.

3.3 Financial assets and Financial Liabilities

a. Recognition

The microfinance initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provision of the instrument. The microfinance initially recognizes loans and advances, deposits, borrowing and debt securities/ subordinated liabilities issued on the date they are originated which is the date that the microfinance becomes party to the contractual provisions of the instruments. Investment in equity instruments, bonds, debenture, government securities, NRB bond or deposit auction are recognized in settlement date.

b. Classification

Financial instruments are classified as

I. Financial Assets

II. Financial liabilities

I. Financial Assets

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

i. Financial assets measured at Amortized cost

ii. Financial assets measured at Fair value

i. Financial assets measured at Amortized Cost

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

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

ii. Financial assets measured at Fair value.

Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured as fair value are further classified into 2 categories as below.

- Financial assets at fair value through profit and loss
- Financial assets at fair value through other comprehensive income

a. Financial assets at fair value through profit and loss

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

Financial assets at fair value through other comprehensive income

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

II. Financial liabilities

The microfinance classifies its financial liabilities as follow:

i. Financial liabilities at Fair value through profit and loss

ii. Financial liabilities measured at amortized cost

i. Financial liabilities at Fair value through profit and loss

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

ii. Financial liabilities measured at amortized cost

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

c. Measurement

I. Initial measurement

Financial assets or liabilities are measured initially at fair value plus or minus, for an item not at fair value through profit and loss, transaction costs are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit and loss are recognized in statement of profit and loss.

II. Subsequent measurement

Financial assets or liabilities are subsequently measured either at fair value or at amortized cost based on the classification of the financial asset and liability. Financial assets or liability classified as measured at amortized cost is subsequently measured at amortized cost using effective interest method. The amortized cost of a financial asset and liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayment, plus or minus cumulative amortization using effective interest method of any difference between that initial amount and the maturity amount, and minus and reduction for impairment or un collectability financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit and loss are recognized in statement of profit and loss whereas the value of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

III. Derecognition

i. Derecognition of Financial Assets

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

Any interest in such transferred financial assets that qualify for derecognition that is created or retained by the microfinance is recognized as a separate asset and liability. On derecognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred), and the consideration received (including any new asset obtained less any new liability assumed) shall recognized in profit and loss.

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

ii. Derecognition of Financial Liabilities

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

d. Determination of Fair Value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Microfinance has access at that date. The fair value of liability reflects its non-performance risk. When available, Microfinance measures the fair value of an instrument using the quoted price in an active market for that instrument (Level 01 valuation).

If there is no quoted price in an active market, then Microfinance uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price - i.e. the fair value of the consideration given or received. If the Microfinance determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation)nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out.

e. Impairment of Financial Assets

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

Initially, the updated standard of NFRS 9: Financial Instruments (in line with NFRSs 2018) was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of

NFRS 9 that includes expected credit loss, is fully effective in the Microfinance from FY 2081/82.

The Microfinance recognizes a loss allowance for expected credit losses on a financial asset that are measured at Amortized Cost (AC), Fair Value Through Other Comprehensive Income (FVTOCI), a lease receivable, a contract asset or a loan commitment and a financial guarantee contract to which the impairment requirements apply.
The ECL approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses – it is a forward-looking model.

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i. Impairment of Financial Assets carried at Amortized Cost

For financial assets carried at amortized cost, such as amounts due from banks, held to maturity investments etc., Microfinance first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant or collectively for financial assets that are not individually significant. In the event Microfinance determines that no objective evidence of impairment exists for an individually assessed financial asset, it includes the asset in a group of financial assets with similar credit risk characteristics such as collateral type, past due status and other relevant factors and collectively assesses them for impairment. However, assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not yet been incurred). The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in the income statement. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current rate closely approximates effective interest rate. If the Microfinance has reclassified trading assets to loans and advances, the discount rate for measuring any impairment loss is the new closely, approximately effective interest rate determined at the reclassification date. The calculation of the present value of the estimated future cash flows of collateralized financial assets reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

ii. Individual assessed Loans and advances

Loans and advances to customers with significant value are assessed for individual impairment testing. For these loans, microfinance considers on a case-to-case basis at each reporting date whether there is any objective evidence that a loan is impaired. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the microfinance. Management concludes that during the reporting period there isn't any customer with signification value for individual impairment testing.

iii. Collectively assessed Loans and advances

Impairment is assessed collectively to cover losses which has been incurred but not yet been identified on loans subject to individual assessment or for homogeneous groups of loans that are not considered individually significant. Assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment for the purpose of collectively assessment of impairment microfinance has categorized assets as follow.

- General Loan
- Housing Loan
- Foreign Employment Loan
- Small Project Loan
- Emergency Loan
- Seasonal Loan
- Other Loans

3.4 Trading Assets

Trading assets and liabilities are those assets and liabilities that the Laghubitta acquires or incurs principally for the purpose of selling or repurchasing in the near term or holds as part of a portfolio that is managed together for short-term profit or position taking. There were no Trading Assets held by Laghubitta during F.Y. 2081-82.

3.5 Property, Plant and Equipment

Recognition

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

Measurement

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labor, and any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Cost Model

Property and equipment are stated at cost excluding the costs of day–to–day servicing, less accumulated depreciation and accumulated impairment in value. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

Revaluation Model

Microfinance has not applied the revaluation model to any class of freehold land and buildings or other assets. Such properties are carried at a previously recognized GAAP Amount.

Subsequent Cost

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

Depreciation

Depreciation is calculated by using the written down value method on cost or valuation of the Property & Equipment other than freehold land and leasehold properties. The rates of depreciations are given below:

Rate of Depreciation per annum (%)

Asset Category	For the year ended 16th July 2024	For the year ended 16th July 2025
Building	5%	5%
Leasehold Improvements	15%	15%
Office Equipment's	25%	25%
Vehicles	20%	20%

Capital Work in Progress

These are expenses of capital nature directly incurred in the construction of buildings, major plant and machinery and system development, awaiting capitalization. Capital work-in-progress would be transferred to the relevant asset when it is available for use, i.e. when it is in the location and condition necessary for it to be capable of operating in the manner intended by management. Capital work-in-progress is stated at cost less any accumulated impairment losses.

De-recognition

The carrying amount of an item of property, plant and equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property, plant and equipment is included in the Statement of Profit or Loss when the item is derecognized

3.6 Goodwill and Intangible Assets

Recognition

An intangible asset is an identifiable non-monetary asset without physical substance, held for use in the production or supply of goods or services, for rental to others or for administrative purposes. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the asset can be measured reliably. An intangible asset is initially measured at cost. Expenditure incurred on an intangible item that was initially recognized as an expense by the Microfinance in previous annual Financial Statements or interim Financial Statements are not recognized as part of the cost of an intangible asset at a later date.

Computer Software & Licenses

Cost of purchased licenses and all computer software costs incurred, licensed for use by the Microfinance, which are not integrally related to associated hardware, which can be clearly identified, reliably measured, and it's probable that they will lead to future economic benefits, are included in the Statement of Financial Position under the category 'Intangible assets' and carried at cost less accumulated amortization and any accumulated impairment losses.

Subsequent Expenditure

Expenditure incurred on software is capitalized only when it is probable that this expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expenditure can be measured and attributed to the asset reliably. All other expenditure is expensed as incurred.

Goodwill is measured at cost less accumulated impairment losses.

Amortization of Intangible Assets

Intangible Assets, except for goodwill, are amortized on a straight–line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful economic life based on a pattern in which the asset's economic benefits are consumed by the Microfinance. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate. The Microfinance assumes that there is no residual value for its intangible assets.

De-recognition of Intangible Assets

The carrying amount of an item of intangible asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising on de recognition of an item of intangible assets is included in the Statement of Profit or Loss when the item is derecognized.

3.7 Investment Property

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

However, Laghubitta does not have Investment Property during the year.

3.8 Income Tax

As per Nepal Accounting Standard- NAS 12 (Income Taxes) tax expense is the aggregate amount included in determination of profit or loss for the period in respect of current and deferred taxation. Income Tax expense is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. The Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

Current Tax

Current tax assets and liabilities consist of amounts expected to be recovered from 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.

Deferred Tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences except:

- Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognized for all deductible temporary differences, carried forward unused tax credits and unused tax losses (if any), to the extent that it is probable that the taxable profit will be available against which the deductible temporary differences, carried forward unused tax credits and unused tax losses can be utilized except:

- Where the deferred tax asset relating to the deductible temporary differences arising from the initial recognition of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of deductible temporary differences associated with investments in Subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against

which the temporary difference will be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is probable that sufficient profit will be available to allow the deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered. Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date. Current and deferred tax assets and liabilities are offset only to the extent that they relate to income taxes imposed by the same taxation authority.

3.9 Deposits, debt securities issued and subordinated liabilities

Deposits, debt securities issued and subordinated liabilities are Microfinance's sources of funding. Deposits include non-interest-bearing deposits, saving deposits, term deposits, call deposits and margin deposits. The estimated fair value of deposits with no stated maturity period is the amount repayable on demand. The fair value of fixed interest-bearing deposits is considered as the interest receivable on these deposits plus carrying amount of these deposits. The fair value of debt securities issued is also considered as the carrying amount of these debt securities issued. Sub-ordinated liabilities are liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued and other creditors.

3.10 Provisions

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 in to account the risks and uncertainties surrounding the obligation at that date. Where a provision is measured using the cash flows estimated to settle the present obligation, it's carrying amount is determined based on the present value of those cash flows. A provision for onerous contracts is recognized when the expected benefits to be derived by Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Provision are not recognized for future operating losses.

Before a provision is established, the Microfinance recognizes any impairment loss on the assets associated with that contract. The expense relating to any provision is presented in the Statement of Profit or Loss net of any reimbursement.

3.11 Revenue Recognition

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

NFRS Requirements

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Interest

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

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

Stage of the loan as at the beginning of the quarter determined as per guidelines and its amendments.

- Total interest accrued as on the beginning of the quarter.
- Total interest recognized as on the beginning of the quarter.
- Total Interest accrued during the quarter.
- Total interest received/ recovered during the quarter

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

For Stage 1 & 2:

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

For Stage 3 Financial Assets:

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

Fee and Commission Income

Fees earned for the provision of services over a period of time are accrued over that period. These fees include Service fees, commission income. Loan syndication fees are recognized as revenue when the syndication has been completed and the Microfinance retained no part of the loan package for itself, or retained a part at the same effective interest rate as for the other participants. Portfolio and other management advisory fees and service distribution fees are recognized based on the applicable contracts, usually on a time apportionment basis.

Dividend Income

Dividend income on equity instruments is recognized in the statement of profit and loss within other income when the Microfinance's right to receive payment is established.

However, Laghubitta does not have any Investment in Equity Instruments during the year.

Net Trading Income

Net trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest, dividend and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities.

3.12 Interest Expense

Interest expense on all financial liabilities including deposits is recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities is considered to be incidental to Microfinance's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income. Microfinance uses ASB carve- outs and treat coupon rate as effective interest rate.

3.13 Employee Benefits

Employee benefits include:

- Short-term employee benefits such as the following, if expected to be settled wholly before twelve months after the end of the annual reporting period in which the employees render the related services:

i. Wages, salaries and social security contributions.
ii. Paid annual leave and paid sick leave.
iii. Profit sharing and bonuses, and
iv. Non-monetary benefits (such as medical care, housing, cars and free or subsidized goods or services) for current employees.

Short term employee benefits are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short term cash bonus or profit-sharing plans if Microfinance has present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

- post-employment benefits, such as the following:

i. Retirement benefits (eg: pensions, lump sum payments on retirement); and
ii. Other post-employment benefits such as post-employment life insurance and post-employment medical care.

- Other long-term employee benefits and
- Termination benefits

Post employments benefits are as follows:

Defined Contribution Plans

A defined contribution plan is a post-employment benefit plan under which a Microfinance pays fixed contribution into a separate entity (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods, as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

The contribution payable by the employer to a defined contribution plan in proportion to the services rendered to Microfinance by the employees and is recorded as an expense under 'Personnel expense' as and when they become due. Unpaid contributions are recorded as a liability under 'Other Liabilities'.

Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Company'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 for their service in the current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The Company recognizes all actuarial gains and losses net of deferred tax arising from defined benefit plans immediately in other comprehensive income and all expenses related to defined benefit plans in employee benefit expense in profit or loss. The Company recognizes gains and losses on the curtailment or settlement of a defined benefit plan when the curtailment or settlement occurs. The gain or loss on curtailment or settlement comprises any resulting change in the fair value of plan assets, any change in the present value of the defined benefit obligation, any related actuarial gains and losses and any past service cost that had not previously been recognized.

Other Long-term Employment Benefit

Home leave and sick leave are other long term employment benefits. Microfinance annually measures the value of other long-term employment benefit. Actuarial valuation has been carried out for leave liability. Gain or loss arising on leave as a result of changes in assumptions is recognized in profit or loss statement in the period in which it arises

3.14 Leases

Lease accounting has been prepared according to NFRS 16. Upon lease commencement the Microfinance recognized a right-to-use asset and a lease liability. The right-to-use asset is initially measured amount of the lease liability plus any initial direct costs incurred by the Microfinance. After lease commence Microfinance has measured the right-of-use asset using a cost model. 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 fulfilment of the arrangement is dependent on the use of a specific asset or assets, and the arrangement convey a right to use the asset. Microfinance has opted not to recognize right-of-use assets and lease liabilities for short term leases (that have a lease term of 12 months or less) and leases of low value assets.

3.15 Share capital and reserves

Share capital and reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the entity after deducting all its liabilities. Changes in equity during the reporting period comprise income and expenses recognized in the statement of financial performance; plus, contributions from holders of equity claims, minus distributions to holders of equity claims.

a. Share Capital

Ordinary Shares in the Microfinance are recognized at the amount paid per ordinary share. Shares of Matribhumi Laghubitta Bittiya Sanstha Ltd are listed at Nepal Stock Exchange Ltd. The holders of ordinary shares are entitled to vote at Annual General Meeting of the Microfinance and are entitled to receive annual dividend payments. Microfinance doesn't have any other form of share capital apart from ordinary shares. Dividends on ordinary shares classified as equity are recognized in equity in the period in which they are declared. The shares issue expenses in respect of Bonus Shares which can be avoided for the issue was charged in the year of issue directly through equity (under Retained Earnings) and disclosed in the statement of changes in equity.

b. Statutory General Reserve

The microfinance has to set aside as a general reserve 20% of net profit as per the BAFIA Act and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% as per point no 13 of directive no:1/081 issued by NRB.

Movement in Statutory General Reserve during the Fiscal Year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	235,346,471.53
Amount transferred during this period	
a.20% 0f Net profit as per NFRS	-
b.50% of Dividend in excess of 15%	-
Closing Balance as on Asadh End 2082	**235,346,471.53**

c. **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 NRB.

d. **Corporate social responsibility reserve**

The microfinance has to set aside 1% of net profit and 10% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% in CSR reserve in compliance of point no 14 of directive no 6/081 issued by NRB.

Movement in Corporate social responsibility reserve during the Fiscal Year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	2,159,426.04
Add: Amount transferred during this period	
a. 1% 0f Net profit	-
b. 10% of Dividend in excess of 15% of dividend declared	-
Less: CSR expenses made during the year	(102,183.00)
Closing Balance as on Asadh End 2082	**2,057,243.04**

e. **Client Protection Fund**

The microfinance has to set aside 1.5% of net profit and 35% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 15% in client protection fund in compliance of point no 1(Ja) of directive no 4/081 issued by NRB.

Movement in Client protection fund during the Fiscal Year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	84,228,816.33
Add: Amount transferred during this period	
a. 1.5% 0f Net profit	-
b. 35% of Dividend in excess of 15% of dividend declared	-
Less: CPF expenses made during the year (Net of Interest)	743,886.83
Closing Balance as on Asadh End 2082	**84,972,703.16**

f. **Regulatory reserve**

The amount that is allocated from Profit/Retained Earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of microfinance includes the reserve net of tax and employee bonus created relating to Accrued Interest Receivable as on Ashadh end 2082 not recovered. Reserve on Deferred Tax Assets, Non-banking Assets, Reduction in fair value of investment in Equity below cost price, Actuarial Loss/(Gain) etc.

Movement in Regulatory reserve during the Fiscal Year:

Particulars	Amount
Opening Balance as on 1st Shrawan 2081	78,291,681
Interest Suspense (refer note below)	67,319,705
Investment property provision/ (non-banking assets)	-
Actuarial loss/Gain	-
Fair value reserve recognized in OCI	-
Deferred tax assets	(27,617,920)
Transfer to Retained Earning	-
Closing Balance as on Asadh End 2082	**117,993,466**

Movement in Regulatory Reserve

Fiscal Year	Interest receivable	Deferred Tax Assets	Total
Op. Bal.	50,673,761	27,617,920	78,291,681
081/82	33,073,002	(27,617,920)	5,455,082
Adjustment	34,246,703	-	34,246,703
Cl. Bal.	**117,993,466**	-	**117,993,466**

The shortfall in the Regulatory Reserve amounting to NPR 34,246,703 pertaining to the previous year has been adjusted in the current year by transferring the amount from Retained Earnings to the Regulatory Reserve.

g. 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.

h. Acturial Gain 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.

i. Other Reserve

Any reserve created with specific or non-specific purpose (except stated above) has been presented here by disclosing accounting heads.

j. Dividend on Ordinary Shares

The board of microfinance has recommended not to distribute any Dividend for the reported year 2081-82. This proposal is subject to the ratification by the Annual General Meeting of the shareholders.

3.16 Earnings per share including diluted

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

Earnings per share is calculated and presented in Statement of profit or loss.

3.17 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. The Microfinance has identified seven segments namely: Koshi Province, Madhesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Sudur Paschim Province as the seven operating segments and the segment report is set out in Notes 5.4. Segment report includes 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 are unallocated and are included in. The unallocated items generally comprise NFRS Adjustments, tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country

4. Schedules to Financial Statement

Note no: 4.1

Cash and Cash Equivalents

Cash and Cash Equivalents in the statement of financial position comprise cash at vault, balances with other banks and financial institutions, money at call and short notice and other highly liquid financial assets, which are subject to insignificant risk of changes in value, net of any provisions.

Particulars	Current Year	Previous Year
Cash Balance	27,550,356	41,861,943
Bank Balance	-	-
Money at Call and Short Notice	-	-
Other	-	-
Total	**27,550,356**	**41,861,943**

The carrying amounts disclosed above reasonably approximate fair value at the reporting date.

Note no: 4.2

Due from Nepal Rastra Bank

Statutory Balances held with Nepal Rastra Bank including balance for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement and other deposits with NRB has been presented in this schedule

Particulars	Current Year	Previous Year
Statutory Balances with NRB	559,079,575	59,079,575
Statutory Balances with BFI'S	-	-
Securities Purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	-
Total	**559,079,575**	**59,079,575**

Note no: 4.3

Placement with Bank and Financial Institutions

Placements with Domestic Banks and Financial Institutions with original maturities of more than three months from acquisition date are presented below:

Particulars	Current Year	Previous Year
Placement with Domestic Banks and Financial Institutions	587,868,031	845,782,268
Less: Impairment Allowance	-	-
Total	**587,868,031**	**845,782,268**

Note no: 4.4

Derivative financial instruments

The Financial Institution does not have any Derivative Financial Instrument

Particulars	Current Year	Previous Year
Held For Trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Held for Risk Management	**-**	**-**
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Total	**-**	**-**

Note no: 4.5

Other Trading Assets

The Financial Institution does not have any Other Trading Assets

Particulars	Current Year	Previous Year
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equity Instruments	-	-
Total	-	-
Pledged	-	-
Non-Pledged	-	-
Total	**-**	**-**

Note no: 4.6

Loan and Advances to MFIs & Cooperatives

The Financial Institution does not have any Loans and Advances to Banks and Financial Institutions.

Particulars	Current Year	Previous Year
Loan to Microfinance Institutions	-	-
Loans to Financial Institutions	-	-
Loans to Cooperatives	-	-
Less: Impairment on Loans to MFIs and Cooperatives	-	-
Total	**-**	**-**

Note no: 4.6.1

Allowance for Impairment on Loans to MFIs and Cooperatives

The Financial Institution does not have any Loans and Advances to Banks and Financial Institutions.

Particulars	Current Year	Previous Year
Opening Balance	-	-
Impairment Loss for the Year	-	-
Charge for the Year	-	-
Recoveries/Reversal for the year	-	-
Amount Written Off	-	-
Closing Balance	**-**	**-**

Note no: 4.7

Loans and advances to customers

Loans and Advances extended to customers presented at amortized cost considering the interest accrued on performing loans less collective impairment calculated as per NRB Directives is presented below

Particulars	Current Year	Previous Year
Loans and Advances at Amortized Cost	11,661,324,420	12,027,987,337
Less:		-
Collective Impairment on Loan to Customer	1,187,106,797	656,453,721
Individual Impairment on Loan to Customer	-	-
Net Amount	**10,474,217,623**	**11,371,533,616**
Loans and Advances measured at FVTPL	-	-
Total	**10,474,217,623**	**11,371,533,616**

Note no: 4.7.1

Analysis of Loans and Advances to customers- By Product

Particulars	Current Year	Previous Year
Term	11,463,760,808	11,820,919,601
Hire Purchase	-	-
Residential	-	-
Others (Staff Loan)	29,001,518	85,752,787
Total	**11,492,762,325**	**11,906,672,388**
Interest Receivable	168,562,094	121,314,949
Total	**11,661,324,420**	**12,027,987,337**

Note no: 4.7.2

Analysis of Loans and Advances to customers- By Collateral

Particulars	Current Year	Previous Year
Immovable Asset	-	630,842,201
Government Guarantee	-	-
Fixed Deposit Receipt	-	-
Personal Guarantee	-	-
Other Collateral	-	-
Unsecured Loan	-	11,397,145,136
Total	**-**	**12,027,987,337**

Note no: 4.7.3

Allowance for Collective Impairment on Loans and Advances	**Current Year**	**Previous Year**
Balance at the Beginning of the Period	**656,453,721**	**201,532,267**
Impairment Loss for the Year:		
Charge for the Year	530,653,076	454,921,454
Reversal for the Year	-	-
Balance at the End of the Period	**1,187,106,797**	**656,453,721**

Note no: 4.8

Investment Securities

The Financial Institution does not have any Investment in securities or government bonds

Particulars	Current Year	Previous Year
Investment Securities measured at Amortized Cost	-	-
Investment in equity measured at FVTOCI	1,000,000	1,000,000
Total	**1,000,000**	**1,000,000**

Note no: 4.8.1

Investment Securities measured at Amortized Cost

Particulars	Current Year	Previous Year
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	**-**	**-**

Note no: 4.8.2

Investment in equity measured at FVTOCI

The Financial Institution does not have any Investment in securities or government bonds

Particulars	Current Year	Previous Year
Equity Instruments		
Investment in Quoted Equity	-	-
Investment in Unquoted Equity	1,000,000	1,000,000
Total	**1,000,000**	**1,000,000**

Note no: 4.8.3

Information about Investment in Unquoted Equity

Particulars	Current Year	Previous Year
Nepal Fin soft Company Limited	1,000,000	1,000,000
Total	**1,000,000**	**1,000,000**

Note no: 4.9

Current Tax Assets

Advance Tax Deposited by Financial Institution less Tax Liabilities are presented below

Particulars	Current Year	Previous Year
Current Tax Assets		
Current Year Tax Asset	20,997,827	42,167,469
Current Tax Liabilities		
Current Year Income Tax Liabilities	14,672,950	6,609,171
Prior Year Income Tax Liabilities		17,654,243
Total	**6,324,877**	**17,904,055**

Note no: 4.10

Investment Property

The Financial Institution does not have any Investment Property

Particulars	**Current Year**	**Previous Year**
Investment Property measured at Fair Value		
Balance at the Beginning of the Period	-	-
Addition/disposal during the year	-	-
Net Changes in Fair Value during the Year	-	-
Adjustment/Transfer	-	-
Balance at the End of the Period	**-**	**-**
Investment Property measured at Cost		
Balance at the Beginning of the Period	**-**	**-**
Addition/disposal during the year	-	-
Net Changes in Fair Value during the Year	-	-
Adjustment/Transfer	-	-
Balance at the End of the Period	**-**	**-**
Total	**-**	**-**

Figures in NPR

Note no: 4.11
Property, plant and equipment

	Land	Building	Leasehold Improvements	Office Equipment	ROU Assets	Vehicles	Total
Cost							
Balance at 31st Ashadh 2081 (15 July 2024)	70,520,896	5,399,699	18,636,034	126,527,508	157,761,463	21,550,987	**400,396,587**
Additions	-	-	4,144,135	2,634,649	-	-	**6,778,784**
Disposals/Transfer			-	-	-	-	**-**
Balance at 32nd Ashadh 2082 (16 July 2025)	**70,520,896**	**5,399,699**	**22,780,169**	**129,162,157**	**157,761,463**	**21,550,987**	**407,175,371**
Accumulated depreciation and Impairment							
Balance at 31st Ashadh 2081 (15 July 2024)	-	814,826	15,260,089	91,726,589	59,711,617	15,096,047	**182,609,168**
Additions	-	229,243.66	527,811.32	8,889,880.94	23,689,420	1,290,988.00	**34,627,344**
Disposals			-	-		-	**-**
Balance at 32nd Ashadh 2082 (16 July 2025)	**-**	**1,044,069**	**15,787,900**	**100,616,470**	**83,401,037**	**16,387,035**	**217,236,512**
Net book value							
Balance at 32nd Ashadh 2082 (16 July 2025)	**70,520,896**	**4,355,630**	**6,992,268**	**28,545,687**	**74,360,426**	**5,163,952**	**189,938,859**

Note no: 4.12
Intangible Assets

	Goodwill	Software	Total
Cost			
Balance at 31st Ashadh 2081 (15 July 2024)	-	10,198,377	10,198,377
Additions	-	-	-
Disposals/Transfer	-	-	-
Balance at 32nd Ashadh 2082 (16 July 2025)	**-**	**10,198,377**	**10,198,377**
Accumulated Amortization and Impairment			
Balance at 31st Ashadh 2081 (15 July 2024)	-	8,535,787	8,535,787
Additions	-	509,919	509,919
Disposals	-	-	-
Balance at 32nd Ashadh 2082 (16 July 2025)	**-**	**9,045,706**	**9,045,706**
Net Book value			
Balance at 32nd Ashadh 2082 (16 July 2025)	**-**	**1,152,671**	**1,152,671**

Note no: 4.13

Deferred Tax Asset

Deferred Tax is computed on the Temporary difference between the book values of assets and liabilities and tax base at the tax rate of 30%

Particulars	Current Year	Previous Year
Deferred Tax on Temporary Differences	**-**	**-**
Loans and Advances to BFIs	**-**	**-**
Loans and Advances to Customers	**-**	**-**
Investment Properties	**-**	**-**
Investment Securities	**-**	**-**
Property and Equipment	**(21,894,404)**	**953,453**
Employee Defined Benefit Plan	**12,511,985**	**4,426,589**
Lease Liabilities	**1,253,717**	**(3,486,256)**
Provision for Gratuity	**-**	**-**
Other Temporary Differences	**211,602**	**16,516,306**
Deferred Tax Assets Transferred from Jalpa	**-**	**9,207,828**
Total Deferred Tax on Temporary Differences	**(7,917,100)**	**27,617,920**
Deferred Tax on Unused Tax Losses		
Deferred Tax Due to Changes in Tax Rate		
Net Deferred Tax (Asset)/Liability for the Year	**(7,917,100)**	**27,617,920**
Opening Deferred Tax (Asset)/Liability	**27,617,920**	**4,310,804**
Transferred Deferred Tax (Asset)/Liability From Jalpa	**-**	**9,207,828**
Origination/(Reversal During the year	**(35,535,020)**	**14,099,288**
Deferred Tax (Income)/Expense Recognized in Statement of Profit and Loss		
Deferred Tax (Income)/Expense Recognized in Statement of Other Comprehensive Income		**-**
Deferred Tax (Income)/Expense Recognized in Equity		

Note no: 4.14

Other Assets

Other Assets include accounts receivable, prepayments, stock of stationery, staff advances, client protection fund, inter-branch balances, etc.

Particulars	Current Year	Previous Year
Accounts Receivable	11,165,180	5,647,355
Staff Advances	2,540,333	-
Prepayments	308,501	530,468
Deferred Employee Expenditure	7,195,555	-
Inventory of Office Consumables	1,066,840	1,130,320
Inventory of Stationery	4,875,766	1,837,045
Other Assets	24,291,950	1,244,769
Total	**51,444,125**	**10,389,958**

Note no: 4.15

Due to Banks and Financial Institutions

The Financial Institution does not have any dues to banks and financial institutions

Particulars	Current Year	Previous Year
Borrowings from Banks and Financial Institutions	-	-
Settlement and Other Clearings	-	-
Other Payables to Banks and Financial Institutions	-	-
Total	**-**	**-**

Note no: 4.16

Due to Nepal Rastra Bank

The Financial Institution does not have any dues to Nepal Rastra Bank

Particulars	**Current Year**	**Previous Year**
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lendor of Last Resort Facility from NRB	-	-
Securities Sold under Repurchase Agreements	-	-
Other Payables to NRB	-	-
Total	**-**	**-**

Note no: 4.17

Derivative Financial Instruments

The Financial Institution does not have any derivative Financial Instruments

Particulars	**Current Year**	**Previous Year**
Held For Trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for Risk Management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	**-**	**-**

Note no: 4.18

Deposits from Customers

The Financial Institution does not hold any institutional deposits; individual deposits have been presented below:

Particulars	**Current Year**	**Previous Year**
Institutional Customers		
Term Deposits	-	-
Call Deposits	-	-
Other Deposits	-	-
Individual Customers		
Term Deposits	-	-
Saving Deposits	4,756,539,367	3,970,029,974
Other Deposits	-	-
Total	**4,756,539,367**	**3,970,029,974**

Note no: 4.19

Borrowings

Borrowings from domestic and foreign banks and financial institutions is presented below:

Particulars	**Current Year**	**Previous Year**
Domestic Borrowings		
Borrowings from Government of Nepal	-	-
Borrowings from Domestic Licensed Institutions	6,266,486,465	6,749,330,692

Other National Borrowings	-	-
Sub-Total	**6,266,486,465**	**6,749,330,692**
Foreign Borrowings		
Borrowings from Foreign Financial Institutions	-	-
Borrowings from Multilateral Development Banks	-	-
Borrowings from Other Institutions	-	-
Sub-Total	-	-
Total	**6,266,486,465**	**6,749,330,692**

Note no: 4.20

Provisions

Provision for Expenses has been presented below:

Particulars	Current Year	Previous Year
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigations	-	-
Onerous Contracts	-	-
Other Provisions	-	-
Total	-	-

Note no: 4.21

Other Liabilities

Other Liabilities of the Organization have been presented below

Particulars	Current Year	Previous Year
Leave	41,706,618	43,596,824
Short Term Employee Benefits	-	12,323,497
Gratuity Payable	622,117	23,816,914
Bills Payable	41,044,113	1,385,843
Accounts Payable	15,010,272	430,906,315
Salary Payable	3,665,328	-
Interest Payable on Borrowings	7,750,533	20,782,636
SSF Payable	1,888,376	-
CIT Payable	299,150	-
Provident Fund Payable	134,443	-
Amount Refundable to Members	16,661,118	16,691,273
Statutory Liabilities	7,607,289	5,898,252
Deposit and Credit Protection Fund	24,385,129	59,861,491
Other Liabilities	-	69,074
Lease Liability under NFRS 16	78,539,482	109,670,699
Total	**239,313,968**	**725,002,817**

Note no: 4.22

Debt Securities Issued

Particulars	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortized cost	-	-
Total	-	-

Note no: 4.23

Subordinated Liabilities

Particulars	Current Year	Previous Year
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Others	-	-
Total	**-**	**-**

Note no: 4.24

Share Capital

Detail of Equity shares is presented as follows

Particulars	Current Year	Previous Year
Ordinary Shares	628,357,337	628,357,337
Convertible Preference Shares (Equity Component Only)	-	-
Irredeemable Preference Shares (Equity Component Only)	-	-
Perpetual Debt (Equity Component Only)	-	-
Total	**628,357,337**	**628,357,337**

Note no: 4.24.1

Ordinary Shares

Particulars	Current Year	Previous Year
Authorized Capital	1,000,000,000	1,000,000,000
Ordinary Shares of Rs. 100 Each		
Issued Capital	743,355,597	671,062,986
Ordinary Shares of Rs. 100 Each		
Paid-Up Capital	628,357,337	628,357,337
Ordinary Shares of Rs. 100 Each		
Total	**628,357,337**	**628,357,337**

Note no: 4.24.2

Ordinary Shares Ownership

Particulars	Current Year		Previous Year	
	%	Amount	%	Amount
Domestic ownership (Promoter)				
Nepal Government	-	-		
A class licensed institution	10.34%	64,948,446	8.28%	52,061,045.51
Other licensed institutions	-	-	2.05%	12,887,400.00
Other Institutions	11.66%	73,256,483	10.93%	68,675,675.00
Other	60.82%	382,143,989	61.55%	386,724,797.12
Domestic ownership (Public)				
Nepal Government	-	-		
A class Licensed Institutions	-	-		
Other licensed Institutions	-	-		
Other Institutions	0.41%	2,574,490		
Other	16.78%	105,433,929	17.19%	108,008,419.44
Foreign ownership Promoter				
Foreign Ownership Public				
Total	**100%**	**628,357,337**	**100%**	**628,357,337**

Details of Shareholders holding more than 0.5%

Particulars	As at Ashadh end 2082		As at Ashadh end 2081	
	Percent	Amount	Percent	Amount
Dipak Prasad Ghimire	0.81%	5,104,285.20	0.81%	5,104,285.20
Jay Bahadur Bist	0.96%	6,046,309.39	0.96%	6,046,309.39
Shambhu Prasad Ghimire	0.57%	3,604,287.02	0.57%	3,604,287.02
Mrigendra Bahadur Bist	0.96%	6,046,310.23	0.96%	6,046,310.23
Badri K.C.	0.90%	5,671,428.00	0.90%	5,671,428.00
Gouri Raj Joshi	0.90%	5,671,428.00	0.90%	5,671,428.00
Krishna Prasad Timalsena	0.82%	5,168,585.36	0.56%	3,516,285.36
Khima raj Neupane	0.67%	4,232,403.10	0.67%	4,232,403.10
Netra Prasad Joshi	1.15%	7,255,431.68	1.15%	7,255,431.68
Bhaban Bhatta	0.90%	5,671,428.00	0.90%	5,671,428.00
Nanchong Gurung	0.67%	4,196,856.72	0.67%	4,196,856.72
Basudeb Adhikari	2.21%	13,906,300.00	2.21%	13,906,300.00
Rajendra Kumar Sharma	0.72%	4,537,142.40	0.72%	4,537,142.40
Shreejana Development Center	6.24%	39,199,175.00	6.24%	39,199,175.00
Lok Raj Sharma	0.58%	3,629,713.92	0.58%	3,629,713.92
Sushila Shahi	1.10%	6,913,540.68	1.10%	6,913,540.68
Nepal Women Community Service Center	4.69%	29,476,500.00	4.69%	29,476,500.00
Pokhara Finance Ltd	1.03%	6,443,700.00	1.03%	6,443,700.00
Prabhu Bank Limited	4.96%	31,192,854.00	4.96%	31,192,854.00
Prime Commercial Bank Ltd	3.32%	20,868,191.51	3.32%	20,868,191.51
Jyoti Bikash Bank Ltd.	1.03%	6,443,700.00	1.03%	6,443,700.00

Note no: 4.25

Reserves

Following Reserves are maintained by the Financial Institution

Particulars	Current Year	Previous Year
Retained Earning	(615,724,701)	(52,729,184)
	(615,724,701)	**(52,729,184)**
Other Reserves		
Statutory General Reserve	235,346,472	235,346,472
Capital Reserve	44,106,391	44,106,391
Corporate Social Responsibility Reserve	2,057,243	2,159,426
Client Protection Fund	84,972,703	84,228,816
Regulatory Reserve	117,993,466	78,291,681
Asset Revaluation Reserve	46,247,681	46,247,681
Actuarial Gain Reserve	6,666,844	5,951,459
Reschedule & Restructure Reserve	63,643,698	63,643,698
Other Reserve	10,000,000	10,000,000
Employee Training Fund	4,652,083	4,652,083
Total	**615,686,581**	**574,627,707**

Note no: 4.26

Contingent Liabilities and Commitments

Particulars	Current Year	Previous Year
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	-	-

Note no: 4.27

Interest Income

Interest Income Includes Interest on Loans and Advances to customers and Staffs, investment securities except on those which are measured at fair value through profit and loss account, cash and cash equivalent, placement with bank and financial institutions.

Particulars	Current Year	Previous Year
Interest on Placement with Banks and Financial Institutions	6,078,622	3,253,025
Interest on Loans and Advances to Customers	1,387,186,412	925,110,439
Interest on Loans and Advances to Staff	5,537,945	5,257,744
Total	**1,398,802,979**	**933,621,207**

Note no: 4.28

Interest Expense

Interest Expenses includes interest on borrowing and interest on deposits from customers.

Particulars	Current Year	Previous Year
Interest Expense on Customer Deposits	356,567,276	104,177,326
Interest on Borrowings from Banks and Financial Institutions	558,662,544	564,308,129
Interest on Borrowings from Nepal Rastra Bank	-	-
Interest on Borrower Protection Fund	-	475,181
Interest on Finance Lease	9,169,805	3,919,859
Other Interest Expenses	-	-
Total	**924,399,625**	**672,880,495**

Note no: 4.29

Fees and Commission Income

Service Fees on loans is recognised as income upfront, when the service is provided, and not spread over the tenure of the loan

Particulars	Current Year	Previous Year
Loan Administration Fee	-	-
Service Fee	131,027,454	47,118,680
Commitment Fees	-	-
Prepayment and Swap Fee	-	-
Rebate Income	-	-
Other Fees and Commission Income	5,358,885	1,404,071
Total	**136,386,339**	**48,522,751**

Note no: 4.30

Fees and Commission Expense

Particulars	**Current Year**	**Previous Year**
Brokerage	-	-
ATM Management Fees	-	-
DD/TT Swift Fees	-	-
Remittance Fee and Commission	-	-
Other Fees and Commission Expense	-	-
Total	**-**	**-**

Note no: 4.31

Net Trading Income

Particulars	**Current Year**	**Previous Year**
Changes in Fair Value of Trading Assets	-	-
Gain/Loss on Disposal of Trading Assets	-	-
Interest Income on Trading Assets	-	-
Dividend Income on Trading Assets	-	-
Total	**-**	**-**

Note no: 4.32

Other Operating Income

Particulars	**Current Year**	**Previous Year**
Foreign Exchange Revaluation Gain	-	-
Fair Value Gain/Loss on Investment Property	-	-
Gain/Loss on Sale of Investment Property	-	-
Gain/Loss on Sale of Property, Plant and Equipment	-	-
Dividend Income on Equity Instruments	-	-
Other Operating Income	-	-
Total	**-**	**-**

Note no: 4.33

Impairment Charged/Reversal) for Loan and Other Losses

Particulars	**Current Year**	**Previous Year**
Impairment Charged/Reversal) for Loans to BFS	-	-
Impairment Charged/Reversal) for Loans and Advances to Customers	530,653,076	55,325,024
Impairment Charged/Reversal) for Financial Investment	-	-
Impairment Charged/Reversal) for Non-Banking Assets	-	-
Impairment Charged/Reversal) for Placement with Banks and Financial Institutions	-	-
Impairment Charged/Reversal) for Property, Plant and Equipment	-	-
Impairment Charged/Reversal) for Goodwill and Intangible Assets	-	-
Impairment Charged/Reversal) for Other Assets	-	-
Impairment Charged/(Reversal) for Investment Properties	-	-
Total	**530,653,076**	**55,325,024**

Note no: 4.34

Personnel Expenses

Employee Related Expenses are presented in this schedule.

Particulars	**Current Year**	**Previous Year**
Salary	187,314,919	89,566,747
Allowance	183,511,003	97,255,989
Gratuity Expense	213,254	11,782,402
SSF Expenses	35,094,551	-
Provident Fund	-	14,255,489
Training Expenses	8,294,144	4,541,741
Leave Expenses	13,387,647	2,728,770
Medical	-	-
Other Expenses Related to Staff	13,130,331	1,851,145
Finance Expenses under NFRS	983,849	-
Total	**441,929,699**	**221,982,283**

Note no: 4.35

Other Operating Expense

Particulars	**Current Year**	**Previous Year**
Water and Electricity	2,507,489	1,162,490
Repair and Maintenance-Vehicle	658,462	243,038
Repair and Maintenance-Others	1,201,110	756,283
Insurance Expense	34,078,468	288,521
Postage, Telephone and Communication Expense	9,441,173	2,474,786
Office Equipment and Maintenance	1,483,879	878,507
Travel Allowance and Expense	11,171,029	12,856,416
Printing and Stationery	5,847,904	3,357,295
Advertisement and Business Promotion	704,064	258,889
Legal and Consultancy Service	901,631	99,950
Board Meeting Allowance	1,180,000	822,000
Board Meeting Expense	550,025	131,329
Annual General Meeting Expenses	1,120,367	298,287
External Audit Fee	1,017,000	565,000
Audit Expenses	649,215	213,114
Commission on Fund Transfer	-	2,495
Share Issue Expenses	709,776	419,407
Technical Service Fees	8,840,417	4,235,225
Written Off Expenses	-	1,097,834
Commission and discount	1,060,985	7,102,644
Registration Fees	2,547,175	780,810
Fuel Expenses	651,200	388,761
Guest Entertainment Expenses	569,824	28,121
Transportation Expense	758,485	57,707
Expenses Related to Merger	-	1,942,357
Closing Expenses	440,000	450,240
Other Expense	**754,287**	**666,218**
Daily Wages	-	2,500
Labor Charge Expense	129,456	-
Office Cleaning Expense	523,146	-
Other	101,685	663,718
Total	**88,843,964**	**41,577,724**

Note no: 4.36

Depreciation and Amortization

Particulars	Current Year	Previous Year
Depreciation on property and equipment	34,627,344	21,352,536
Depreciation on investment property	-	-
Amortization of intangible assets	509,919	670,903
Total	**35,137,263**	**22,023,438**

Depreciation on property and equipment includes depreciation of Right of Use (ROU) Asset created by implementing NFRS 16 leases amounting NPR 23,689,419.83

Note no: 4.37

Non-Operating Income

Particulars	Current Year	Previous Year
Recovery of Loan Written Off- DGCF	22,390,948	-
Other Non-Operating Income	19,506,613	-
Total	**41,897,561**	**-**

Note no: 4.38

Non-Operating Expense

Particulars	Current Year	Previous Year
Loan Written Off Expense-DGCF	28,664,466.57	-
Interest Rebate Expenses	851,141.00	-
Total	**29,515,608**	**-**

Note no: 4.39

Income Tax Expense

Particulars	Current Year	Previous Year
Current tax expense		
Current year	14,672,950	5,342,658
Adjustment for prior years	-	621,538
Deferred tax expense		
Origination and reversal of temporary differences	35,228,427	-
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total	**49,901,377**	**5,964,196**

Reconciliation of Tax Expense and Accounting Profit

Particulars	Current Year	Previous Year
Profit before tax	**(473,392,356)**	**15,709,967**
Tax amount at tax rate of 30%	(142,017,707)	4,712,990
Add: Tax effect of expenses that are not deductible for tax purpose	177,357,364	4,349,121
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	(20,666,707)	(918,559)
Total income tax expense	**14,672,950**	**8,143,552**
Effective tax rate	**3.10%**	**51.84%**

5. Disclosures and Additional Information

5.1 Risk Management

Matribhumi Microfinance Limited has specific internal review mechanisms to assess its position regarding each separate risk area including Credit Risk, Market Risk, Interest Rate Risk and Operational Risk. Microfinance has separate an independent Risk Management Committee (RMC) headed by a non-executive Director, responsible for overall risk management in the microfinance and to oversight the implementation of risk management framework in the organization. RMC assists the Board of Directors in fulfilling its oversight responsibilities with regards 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.

Liquidity Risk

Liquidity risk is the potential for loss to a Microfinance arising from either its inability to meet its obligations or to fund increases in assets as they fall due without incurring unacceptable cost or losses. Liquidity is the ability of an institution to transform its assets into cash or its equivalent in a timely manner at a reasonable price to meet its commitments as they fall due. Liquidity risk is considered a major risk for Microfinances. It arises when the cushion provided by the liquid assets are not sufficient enough to meet its obligation.

Interest Rate Risk

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

Credit Risk

Microfinance has its own Credit Policy Guidelines to handle the Credit Risk Management philosophy that involves a continual measurement of probability of default/loss, identification of possible risks and mitigations. The provisions of Capital Adequacy Framework -2015 are compiled in line-to-line basis to overcome the Credit Risk. In order to manage and eliminate the credit risk, Microfinance has a practice of maintaining the best quality assets in its book. The Microfinance's Credit Policy elaborates detailed procedures for proper risk management. The Microfinance has delegated credit approval limits to various officials to approve and sanction various amount of credit request based on their individual expertise and risk judgment capability.

As a check and balance mechanism, each credit case requires dual approval. Regular monitoring of the credit portfolio ensures that the Microfinance does not run the risk of concentration of portfolio in a particular business sector or a single borrower. Similarly, Microfinance also exercises controlled investment policy with adequately equipped resources looking after the investment decisions.

To cap all these, Microfinance has a strong Credit Committee in place comprising of various Directors from the Board of Microfinance which reviews all credit proposals beyond a specified amount

Types of eligible credit risk mitigants used and the benefits availed under CRM as at 16 July 2025 are as follows:

Operational Risk

As a part of monitoring operational risks, Microfinance has devised operational manuals for various Microfinancing functions, which are reviewed and modified time to time as per the changing business context.

Microfinance has adopted dual control mechanism in its all operational activities where each and every financial and non-financial transaction is subject to approval from an authority higher than the transaction initiator. Regular review meetings are conducted to assess the adequacy of risk monitoring mechanism and required changes are made as and when felt necessary. Independent reconciliation unit is established to conduct daily reconciliation of all Nostro/agency accounts, Inter-Branch and Inter-Department account under direct supervision of Manager Finance & Treasury, Head Office. Microfinance has independent internal audit, which reports to the Audit Committee of the Microfinance. The Audit Committee meets frequently and reviews the business process and financial position of the Microfinance. Microfinance has strong MIS in place to monitor the regular operational activities.

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 inputs

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

Level 2 inputs

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

Level 3 inputs

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

5.2 Capital management

Capital management approach is driven by its desire to maintain a strong capital base to support the development of its business and to meet the regulatory capital requirements. Microfinance has to maintain minimum capital requirement and capital adequacy as per the directive issued to D class microfinance.

I. Qualitative disclosures

Nepal Rastra Bank through directive 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.

II. Quantitative disclosures

1. Capital Structure and Capital Adequacy

A. Tier 1 capital and a breakdown of its components:

S.No	Description	Amount
1	Paid-up Equity Share Capital	628,357,337.00
2	Proposed Bonus Equity Shares	-
3	Share Premium	-
4	Irredeemable Preference Share	-
5	Statutory General Reserve	235,346,471.53
6	Retained Earnings	(615,724,701.16)
7	Capital Redemption Reserve	-
8	Capital Adjustment Reserve	44,106,391.06
9	Calls in Advance	-
10	Other Free Reserves	10,000,000.00
	Deductions:	
	a. Goodwill	-
	b. Deferred Tax Assets	-
	c. Investment in Shares and Securities in Excess of Limits	-
	d. Investment to the company having financial interest	-
	e. Fictitious assets	-
	f. Investment on land and building for self-use not complying with the Directives of NRB	-
	g. Investment on land development and housing construction in excess of limits	-
	h. Underwriting shares not sold within stipulated time	-
	i. Credit and other facilities banned by the prevailing laws	-
	Total Tier 1 Capital (Core Capital)	**302,085,498.44**

B. Tier 2 Capital and a breakdown of its components:

S.No	Description	Amount
1	Provisions of loan loss made for performing loan	33,176,929.21
2	Additional loan loss provision	169,509,414.68
3	Hybrid capital instruments	-
4	Unsecured Subordinated Term Debt	-
5	Exchange Equalization Fund	-
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	4,136,456.00
7	Investment adjustment Fund	-
	Total Tier 2 Capital (Supplementary Capital)	**206,822,799.88**

Statement of Risk Weighted Assets (RWA) As on 32nd Asadh 2082

Particulars	Weight (%)	Amount	RWA
A.On Balance Sheet Items			
Cash Balance	0%	27,550,355.63	-
NRB Balance	0%	559,079,575.22	-
Investment in Govt. Bond	0%	-	-
Investment in Bond of NRB	0%	-	-
Loan and Advances provided against Fixed Deposit	0%	-	-
Loans Provided on Security of Government	0%	-	-
Accrued interests on Govt. bond	0%	-	-
Balance on domestic banks and financial institutions	20%	587,868,030.59	117,573,606.12
Money at call	20%	-	-
Interbank Placements	20%	-	-
Investment on shares/debentures/bonds	100%	-	-
Other Investments	100%	1,000,000.00	1,000,000.00
Loans & advance bills purchase/discount	100%	11,661,324,419.74	11,661,324,419.74
Deferred Tax Assets	100%	-	-
Fixed assets	100%	191,091,529.76	191,091,529.76
Other assets (Except advance tax payment)	100%	51,444,125.26	51,444,125.26
Total On-Balance-sheet Items (A)		**13,079,358,036.21**	**12,022,433,680.89**
B. Off Balance sheet Items			
Off-Balance-sheet Items	100%	-	-
Risk Weighted Exposure for Operational Risk	100%	261,587,160.72	261,587,160.72
Total Off-Balance-sheet Items (B)		**261,587,160.72**	**261,587,160.72**
Total Risk Weighted Assets (A) + (B)		**13,340,945,196.93**	**12,284,020,841.61**

C. Total Qualifying Capital

S.No	Description	Amount
1	Total Tier 1 Capital (Core Capital)	302,085,498
2	Total Tier 2 Capital (Supplementary Capital)	206,822,800
3	Total Capital fund	508,908,298
4	Total Risk Weighted Assets	12,284,020,842

D. Capital Adequacy Ratio

S.No	Description	Amount
1	Minimum Capital Fund Required (8.0 % of RWA)	982,721,667
2	Minimum Core Capital Required (4.0 % of RWA)	491,360,834
3	Capital Fund maintained (in %)	4.14%
4	Core Capital maintained (in %)	2.46%

E. Summary of the institution's internal approach to assess the adequacy of its capital to support current and future activities, if applicable

- As per the directive issued by NRB.

F. Summary of the terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments.

☞ Not Issued yet

5.3 Classification of financial assets and financial liabilities

Microfinance has classified financial assets and liabilities as amortized cost, fair value through profit and loss and fair value through OCI.

Particulars	Amortized Cost	FVTPL	FVTOCI
Financial Assets			
Cash and Cash Equivalents	27,550,355.63		
Statutory Balances and due from Nepal Rastra Bank	559,079,575.22		
Placement with Bank and Financial Institutions	587,868,030.59		
Loans and Advances to Customers	10,474,217,623.11		
Investment Securities	-		1,000,000.00
Total Financial Assets	**11,648,715,584.55**	**-**	**1,000,000.00**
Financial Liabilities			
Due to Bank and Financial Institutions	-		
Due to Nepal Rastra Bank	-		
Derivative Financial Instruments	-		
Deposits from Customers	4,756,539,367.45		
Borrowings	6,266,486,465.23		
Other Liabilities	239,313,968.00		
Total Financial Liabilities	**11,262,339,800.68**	**-**	**-**

5.4 Share options and share based payment

A share-based payment is a transaction in which Microfinance receives goods or services either as consideration for its equity instruments or by incurring liabilities for amounts based on the price of the entity's shares or other equity instruments of the entity. Microfinance does not have any share option and share based payment.

5.5 Contingent liabilities and commitment

Contingent Liabilities:

No obligation to make a payment has arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Commitments:

The Microfinance has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

Litigations:

There are pending litigations existing at the end of the reporting period against Microfinance, resulting through normal business operations.

5.6 Related Parties disclosures

a) Key Managerial Personnel

Key Management Personnel of Microfinance includes members of the Board, Chief Executive Officer and all managerial level executives. Followings are a list of Board of Directors and CEO bearing office on 16 July 2025.

Mr. Binod Acharya	Chairman
Mr. Bharat Bahadur Hamal	Director
Mr. Shambu Prasad Ghimire	Director
Mrs. Bimala Yogi	Director
Mr. Pradhumna Kumar Bhattarai	Independent Director
Mr. Indra Kumar Shah	Director
Mr. Khadananda Sapkota	Director

b) Compensation to Management Level Employees

All members of the Board are non-executive directors, and no executive compensation is paid to the directors. Specific non-executive allowances paid to directors are as under:

Particulars	Amount
Board Meeting Fees	1,015,000.00
Sub-Committee Fees	165,000.00
Total	**1,180,000.00**

These allowances and benefits are approved by the Annual General Meeting of the Microfinance.

Chief Executive Officer's Renumeration and Facilities

Key Management Personnel	Basic Salary	Allowances	Total
Mr. Laxmi Prasad Sharma	1,848,065.00	1,694,227.00	3,542,292.00

Matribhumi Laghubitta Bittiya Sanstha Ltd. has appointed Mr. Bakhat Bahadur Batala as its new CEO, effective from Baisakh 24, 2083.

5.7 Merger and acquisition

Microfinance has not entered into any merger or acquisition activity during the year ended 16th July 2025.

5.8 Additional disclosures of non-consolidated entities

Not available

5.9 Classification of Loans and Provisioning

According to the Nepal Rastra Bank (NRB) directives for microfinance institutions, the loan classification and provisioning are detailed below, reflecting a total Non-Performing Loan (NPL) ratio of 33.76%.

Particulars	Loans		Provision
	Amount	Percentage	
1 Performing Loan	**7593244060.98**	**66.24%**	**99,380,897.04**
a. Pass Loan	7,078,590,026	61.75%	30,229,954
b. Watch List	166,650,503	1.45%	2,946,975
c. Restructured/Rescheduled	348,003,532	3.04%	66,203,968
2 Non-Performing Loan	**3,870,516,747**	**33.76%**	**1,087,725,900**
2.1 Restructured/Rescheduled	-	-	-
2.2 Sub-standard	802,134,862	7.00%	66,844,289
2.3 Doubtful	1,261,867,506	11.01%	198,094,879
2.4 Loss	1,806,514,379	15.76%	635,318,972
3 Additional Loan Loss Provision			187,467,759
4 Total (1+2+3)	**11,463,760,808**	**100.00%**	**1,187,106,797**

मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेड

प्रमूख सुचकांङ्क

कम्तीमा विगत ५ वर्षको परिसुचकहरु

विवरण	सूचकाङ्क	आ.व. २०८१।०८२	आ.व. २०८०।०८१	आ.व. २०७९।०८०	आ.व. २०७८।०७९	आ.व. २०७७।०७८
१.खुद नाफा/कुल आम्दानी प्रतिशत	प्रतिशत	(३४.०९)	(२.८४)	१.१४	०.८३	२०.३०
२.प्रति शेयर आम्दानी	रु.	(८३.२८)	(४.४५)	२.३०	१.७६	४६.३४
३.प्रति शेयर बजार मुल्य	रु.	१,२०४.८५	१,११३.१०	–	–	–
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात	(१४.४७)	(२५०.३६)	–	–	–
५.शेयर पूँजीमा लाभांश (बोनश सहित)	प्रतिशत	–	–	–	७.३७	२०.००
६.शेयर पूँजीमा नगद लाभांश भुक्तानी	प्रतिशत	–	–	–	०.३७	–
७.व्याज आम्दानी/कर्जा तथा सापट	प्रतिशत	१२.१०	७.८३	१४.८६	१३.७७	१३.५५
८.कर्मचारी खर्च /कुल सञ्चालन खर्च	प्रतिशत	२१.८७	२१.९०	२१.१०	२२.४२	३२.७५
९.कुल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	८.३०	६.२४	१२.२८	९.२२	५.७०
१०. सटही घटवढ आम्दानी/कुल आम्दानी	प्रतिशत	–	–	–	–	–
११.कर्मचारी बोनस/कुल कर्मचारी खर्च	प्रतिशत	–	–	०.१५	०.४१	९.९८
१२.खुद नाफा / कर्जा सापट	प्रतिशत	(४.०६)	(०.२६)	०.१८	०.१२	३.१३
१३.खुद नाफा/कुल सम्पत्ति	प्रतिशत	(४.४०)	(०.२२)	०.१८	०.१२	२.७८
१४. कुल कर्जा/निक्षेप	प्रतिशत	२४५.१६	२९३.७३	४७१.८९	४८५.२२	५१४.१७
१५.कुल सञ्चालन खर्च/कुल सम्पत्ति	प्रतिशत	१६.९८	८.०५	१५.३९	१३.८४	९.८१
१६.जोखिम भारित सम्पत्तिमा पूँजीकोषको पर्याप्तता	प्रतिशत					
(क) प्राथमिक पूँजी	प्रतिशत	२.४६	६.६५	८.८२	७.७६	८.९१
(ख) पूरक पूँजी	प्रतिशत	१.६८	१.६१	१.५७	१.६८	०.२८
(ग) कुल पूँजी कोष	प्रतिशत	४.१४	८.२६	१०.३८	९.४५	९.२०
१७.तरलता (CRR)	प्रतिशत	५.०७	०.५५	०.६३	०.५८	०.५७
१८.निष्कृय कर्जा/कुल कर्जा	अनुपात	३३.७६%	८.७६%	८.४५%	४.८८%	४.६०%
१९.व्याज दर अन्तर	प्रतिशत	७.६२	३.८८	२.७७	५.१८	८.०१
२०.बुक नेटवर्थ (हजारमा)	रु.	६२८,३१९	१,१५०,२५६	६८६,१३२	६८५,२७१	६६९,२८१
२२.कुल कर्मचारी	संख्या	८००	९२७	५००	५३२	५१५
२१.कुल शेयर	संख्या	६,२८३,५७३	६,२८३,५७३	५,०४३,६६५	४,७१३,७०५	३,९२८,०८८
२३.अन्य						

Matribhumi Laghubitta Bittiya Sanstha Limited

Comparison Unaudited and Audited Financial Statements as of FY 2081/82

S.No.	Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
				In amount	In %	
1	**Total Capital and Liabilities (1.1 to 1.7)**	**12406032435**	**11,898,576,117**	**507,456,318**	**4.09%**	
1.1	Paid up Capital	628,357,337	628,357,337	0	0.00%	
1.2	Reserves and surplus	522,565,974	(38,120)	522,604,094	100.01%	Changes in Regulatory Reserve due to Deferred Tax, Accured Interest and additional loan loss provision.
1.3	Debenture & Bond	-	-	-	-	
1.4	Borrowings	6,264,258,093	6,266,486,465	(2,228,373)	-0.04%	Adjustment of interest and principal of borrowing.
1.5	Deposits (a+b)					
	a. Members	4,276,067,659	4,756,539,367	(480,471,709)	-11.24%	Amount under nominee saving has not been shown in saving in unaudited financial statement.
	b. Public	-	-	-	-	
1.6	Income Tax Liability	-	-	-	0.00%	
1.7	Other liabilities	714,783,372	247,231,068	467,552,304	65.41%	Necessary Adjustement for Lease Liability as per NFRS, Reclassification of Accounting Head and interest suspense has been shown in unaudited financial statement.
2	**Total Assets (2.1 to 2.7)**	**12,406,032,435**	**11,898,576,117**	**507,456,318**	**4.09%**	
2.1	Cash and Bank Balance	1,172,247,471	1,174,497,961	(2,250,491)	-0.19%	Adjustment of interest and principal of borrowing.
2.2	Money at call and Short Notice	-	-	-	0.00%	
2.3	Investments	1,000,000	1,000,000	-	0.00%	
2.4	Loan and advances	10,832,083,842	10,474,217,623	357,866,219	3.30%	AIR interest and additional loan loss provision.
2.5	Fixed Assets	213,158,111	191,091,530	22,066,581	10.35%	Necessary Adjustement for Lease and ROUA as per NFRS and depreciation.
2.6	Non-Banking Assets	-	-	-	-	
2.7	Other assets	187,543,011	57,769,002	129,774,009	69.20%	Calculation of Deferred Tax Assets, Reclassification of Accounting Head and gross amount of interest receivable have been shown in unaudited financial statement.
3	**Profit and Loss Account**					
3.1	Interest income	1,316,228,983	1,398,802,979	(82,573,996)	-6.27%	Inclusion of differential Accured Interest, bank interest and interest on staff loan as per NFRS.
3.2	Interest expense	915,399,858	924,399,625	(8,999,767)	-0.98%	Provision for interest on borrowings.
A.	**Net interest income (3.1 - 3.2)**	**400,829,125**	**474,403,354**	**(73,574,229)**	**-18.36%**	
3.3	Fee, Commission and Discount	136,122,648	136,386,339	(263,691)	-0.19%	Reclassification of Accounting Head and reversal of service charge.
3.4	Other operating Income	-	-	-	-	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	
B	**Total Operating Income (A+3.3+3.4+3.5)**	**536,951,773**	**610,789,692**	**(73,837,919)**	**-13.75%**	
3.6	Staff Expenses	438,028,255	441,929,699	(3,901,444)	-0.89%	Adjustements as per NFRS and provision for staff leave.
3.7	Other Operating Expenses	109,354,645	123,981,227	(14,626,582)	-13.38%	Reclassification, Deduction in Equity as Expenses and adjustment of depreciation.
C	**Operating Profit Before Provision (B- 3.6 - 3.7)**	**(10,431,126)**	**44,878,767**	**(55,309,893)**	**-123.24%**	
3.8	Provision for Possible Losses	61,108,900	530,653,076	(469,544,176)	-768.37%	Recognition of additional Loan Loss Provision.
D	**Operating Profit (C -3.8)**	**(71,540,026)**	**(485,774,309)**	**414,234,283**	**-85.27%**	
3.9	Non-Operating Income /Expenses (Net)	13,591,344	12,381,953	1,209,391	8.90%	Reclassification of Accounting Head and adjustment as per NFRS.
3.10	Write Back of Provision For Possible Losses	-	-	-	0.00%	
E	**Profit From Regular Activities (D+3.9+3.10)**	**(57,948,682)**	**(473,392,356)**	**415,443,674**	**-87.76%**	
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	
F	**Profit Before Bonus and Taxes (E+3.11)**	**(57,948,682)**	**(473,392,356)**	**415,443,674**	**-87.76%**	
3.12	**Provision for Staff Bonus**	**-**	**-**	-	-	Changes due to above adjustment and staff bonus is included in staff expenses.
3.13	**Provision for Tax**	**-**	**49,901,377**	**(49,901,377)**	**-100.00%**	Recognition of Deferred tax and income tax as per Income tax laws.
G	**Net Profit/Loss (F-3.12-3.13)**	**(57,948,682)**	**(523,293,733)**	**465,345,051**	**-88.93%**	

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

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

पत्र संख्या: ल.वि.स.सु.वि./गैर-स्थलगत/मातृभूमि १/०८२/८३ मिति: २०८३/०३/१०
च.नं. ३१८

श्री मातृभूमि लघुवित्त वित्तीय संस्था लिमिटेड,
कर्पोरेट कार्यालय,
बुढानिलकण्ठ-८, काठमाडौं ।

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

महाशय,

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

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

(ख) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. १९/०८२ को व्यवस्थाको पूर्ण पालना गर्नहुनका साथै व्यवस्थाको विपरीत हुने गरी बढी लिएको सेवाशूल्क रु.८७,११० सम्बन्धित ऋणीलाई फिर्ता गर्नहुन ।

(ग) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ९ को उपदफा (१) बमोजिम संस्थाको ३० प्रतिशत शेयर सर्वसाधारणको स्वामित्व रहने व्यवस्थाको पूर्ण पालाना गर्नहुन ।

(घ) यस बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०८२ को निर्देशन नं.६/०८२ को निर्देशन नं. ६(४) बमोजिमको जोखिम व्यवस्थापन समितिलाई निष्क्रिय कर्जा घटाउने तर्फ थप सक्रिय र प्रभावकारी बनाउनु हुन । साथै, संस्थामा निष्क्रिय कर्जा अनुपात ३३.७६ प्रतिशत रहेको सन्दर्भमा निष्क्रिय कर्जा व्यवस्थापन गर्न ठोस कार्ययोजना पेश गर्नुहुन ।

(ङ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैरस्थलगत सुपरिवेक्षणले औंल्याएका थप अन्य कैफियतहरु समेत पुनः नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय,
२५३२८
(मिला देवी बाराही)
उप-निर्देशक

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

१) नेपाल राष्ट्र बैंकबाट प्राप्त कैफियतहरुको प्रत्युत्तर सम्बन्धमा ।

(क) त्यहाँबाट प्राप्त भएको निर्देशन अनुसार मिति २०८३/०२/२१ गते संस्थाको न्यून्तम पूँजिकोष कायम गर्न कार्य योजना पेश गरेको ब्यहोरा जानकारी गराउदँछौ । साथै संस्थाको पूँजिकोष बृद्धिका लागि तपसिल बमोजिमको कार्य गरिएको ब्यहोरा जानकारी गराउँदछौ ।

१) संस्थाको पूँजिकोष बृद्धिको लागि रु. ११,४९,९८,२६०/- सर्वसाधारणहरुमा थप सार्वजनिक निष्काशन (FPO) को लागि धितोपत्र बोर्ड (SEBON) मा आवश्यक कागजात समेत पेश गरी स्वीकृतिको प्रकृयामा रहेको ।

२) आर्थिक बर्ष २०८१/८२ को सातौ वार्षिक साधारण सभाबाट १:१ अनुपातमा हकप्रद शेयर (Right Share) जारी गर्ने प्रस्ताब पेश गरिएको ।

३) आर्थिक बर्ष २०८१/८२ मा नोक्सानमा रहेकोमा यस आर्थिक बर्ष २०८२/८३ को तेस्रो त्रैमास सम्ममा संस्था रु. ७,१२,३०,४७८/- नाफामा रहेको तथा सोहि बमोजिम आगामि दिनहरुमा क्रमशः नाफा गर्दै पूँजीकोष कायम गरिने छ ।

४) भाखा नाघेका कर्जा असुलीको लागि रणनीतिक योजना तयार गरी वित्तीय संस्थाको जनशक्तिलाई सकारात्मक परिणाम प्राप्त हुने गरी परिचालन गरिएको छ र भाखा नाघेको कर्जालाई थप प्रभावकारी रुपमा असुली गर्न थप रणनीतिक योजनाहरु तर्जुमा गरी कार्यान्वयत गरिएको छ ।

५) संस्थाको कर्जा असुली कार्यविधि अनुसार समस्यामा परेका सदस्यहरुलाई ब्याज छुटको व्यवस्था गरी कर्जा असुली प्रकृयालाई थप प्रभावकारी बनाईएको छ ।

(ख) त्यहाँबाट प्राप्त भएको निर्देशनको पूर्ण पालना गरिने गरी उल्लेखित सेवाशुल्क वापतको रकम रु. ८७,११०/- सम्बन्धित सदस्यहरुको खातामा फिर्ता गरिएको ब्यहोरा अवगत गराउदँछौ ।

(ग) संस्थाको शेयर संरचना संस्थापक ७० प्रतिशत र सर्वसाधारण ३० प्रतिशत कायम गर्नका लागि रू ११,४९,९८,२६०/- सर्वसाधारणहरुमा थप सार्वजनिक निष्काशन (FPO) को लागि धितोपत्र बोर्ड (SEBON) मा स्वीकृतिको प्रकृयामा रहेको ब्यहोरा अवगत गराउदँछौ । धितोपत्र बोर्डमा स्वीकृति प्राप्त गरे पश्चात सर्वसाधारणमा शेयर (FPO) निष्काशन गरिने छ र शेयर संरचना संस्थापक ७० प्रतिशत र सर्वसाधारण ३० प्रतिशत कायम हुन जाने ब्यहोरा अवगत गराउदँछौ ।

(घ) संस्थाको बिद्यमान निष्क्रिय कर्जा घटाउने तर्फ जोखिम ब्यवस्थापन समिति थप सक्रिय भई कार्य गरिरहेको ब्यहोरा जानकारीको लागि अनुरोध छ । जोखिम ब्यवस्थापन समितिको थप सक्रियताको कारणलेनै संस्थाको निष्क्रिय कर्जा अनुपात ३३.७६ प्रतिशत बाट घटेर ३१.१० प्रतिशत रहेको व्यहोरा अवगत गराउदँछौ । निष्क्रिय कर्जा व्यस्थापन कार्ययोजना यस प्रकार रहेको छ ।

- कर्जा असुलीका लागि शाखामा कार्यरत कर्मचारी, अनुगमन प्रमुख, बिगागिय प्रमुख तथा प्रमुख ब्यवसायिक अधिकृतहरुलाई परिचालन गरीएको छ ।
- ऋणी सदस्यहरु संगकोको घरभेट तथा ताकेता तिब्रता प्रदान गरिने छ ।
- स्वदेशमा भए पनि घरमा नभएका र बिदेशमा रहेका सदस्यहरुलाई सामाजिक सञ्जाल मार्फत ताकेता गरिएको छ यस्तो ताकेतालाई तिब्रता प्रदान गरिने छ ।
- संस्थागत जोखिम न्यूनिकरण गर्न खराब वर्गमा रहेका सदस्यहरुको अवस्थाको मापन गर्ने गरिएको छ ।
- संस्थाको कर्जा असुलि कार्यविधि अनुसार ७ दिने, १५ दिने, ३५ दिने सूचना प्रदान गर्दा पनि कर्जा भुक्तानी नगर्ने सदस्यहरुलाई कालो सूचिमा समेत राखी कर्जा असुलीलाई थप प्रभाबकारी बनाईने ब्यहोरा अवगत गराउदँछौ ।

(ङ) संस्थाको आन्तरीक लेखापरीक्षक, बाह्य लेखापरीक्षक, नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण तथा गैर स्थगलगत सुपरिवेक्षणले औल्याएका थप अन्य कैफियतहरु समेत पुनः नदोहरिने गरी सुधार गर्ने प्रतिवद्वता ब्यक्त गर्दछौ ।

अनुगमन कार्यालयको विवरण

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3	Simara Bara	Jitpursimara-4, Bara	Suman Khatri	9701006420	simara.monitoring@matribhumimf.com.np
4	Panchkhal Kavre	Panchkhal-4, Kavre	Pradip Nepali	9701006414	panchkhal.monitoring@matribhumimf.com.np
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8	Pokhara Kaski	Pokhara-08, Kaski	Keshab Prasad Dhakal	9701006403	pokhara.monitoring@matribhumimf.com.np
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10	Bijauri Dang	Tusipur-6, Dang	Khaga Kumari Bhandari	9701006408	bijauri.monitoring@matribhumimf.com.np
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शाखा कार्यालयको विवरण

Koshi Province

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Morang	3	Salakpur Branch	9701006057	salakpur.branch@matribhumimf.com.np
	4	Bansbari Branch	9701006070	bansbari.branch@matribhumimf.com.np
	5	Bahuni Branch	9701006071	bahuni.branch@matribhumimf.com.np
	6	Pathari Branch	9701006072	pathari.branch@matribhumimf.com.np
	7	Netachok Branch	9701006116	netachok.branch@matribhumimf.com.np
Panchathar	8	Jorpokhari Branch	9701006120	jorpokhari.branch@matribhumimf.com.np
Sunsari	9	Ramdhuni Branch	9701006054	ramdhuni.branch@matribhumimf.com.np
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	11	Kadamgachhi Branch	9701006119	kadamgachhi.branch@matribhumimf.com.np
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Madhesh Province

Saptari	13	Kanchanrup Branch	9701006055	kanchanrup.branch@matribhumimf.com.np
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Dhanusha	15	Birendrabazar Branch	9701006061	birendrabazar.branch@matribhumimf.com.np
	16	Yadukaha Branch	9701006117	yadukaha.branch@matribhumimf.com.np
Siraha	17	Dhangadhimai Branch	9701006056	dhangadhimai.branch@matribhumimf.com.np
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Mahotari	19	Bardibas Branch	9701006058	bardibas.branch@matribhumimf.com.np
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Sarlahi	21	Barahathwa Branch	9701006062	barahathwa.branch@matribhumimf.com.np
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शाखा कार्यालयको विवरण

Bagmati Province

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शाखा कार्यालयको विवरण

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शाखा कार्यालयको विवरण

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Dang	97	Bhaluwang Branch	9701006155	bhaluwang.branch@matribhumimf.com.np
	98	Lamahi Branch	9701006005	lamahi.branch@matribhumimf.com.np
	99	Narayanpur Branch	9701006078	narayanpur.branch@matribhumimf.com.np
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	109	Madhapur Branch	9701006178	madhpur.branch@matribhumimf.com.np
	110	Phulbari Branch	9701006207	phulbari.branch@matribhumimf.com.np
Pyuthan	111	Bhingri Branch	9701006125	bhingri.branch@matribhumimf.com.np
	112	Bijuwar Branch	9701006154	bijuwar.branch@matribhumimf.com.np
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	114	Baraula Branch	9701006163	baraula.branch@matribhumimf.com.np
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	208	Pasti Branch	9701006085	pasti.branch@matribhumimf.com.np
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नोट

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असुली विभाग

रमेश अधिकारी
प्रमुख व्यवसाय अधिकृत

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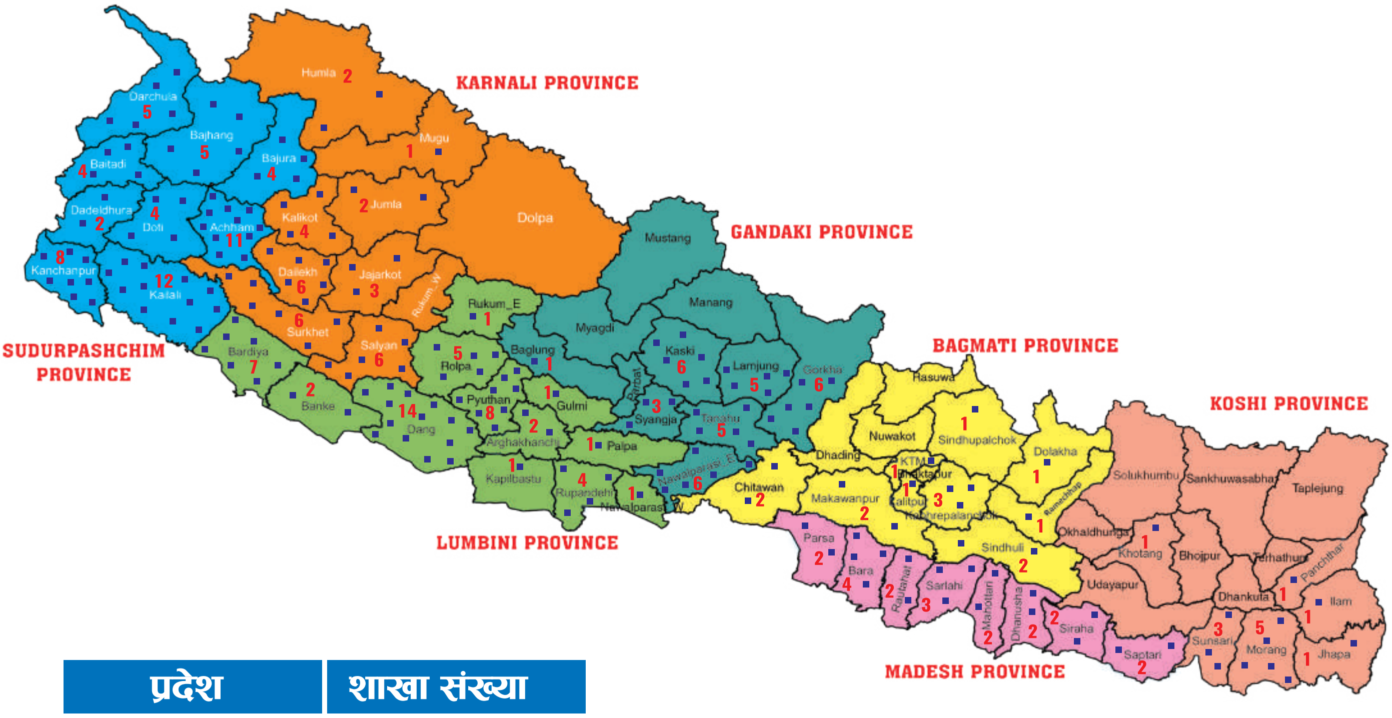

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