

११
औं

वार्षिक प्रतिवेदन
11th ANNUAL REPORT

आ.व. २०७९/०८०



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)



Board of Directors



Dr. Madhusudhan Adhikari
Chairman



Mr. Romani Pd. Pathak
Representative-NMB Bank



Mr. Govind Ghimire
Representative-NMB Bank



Mr. Dinesh Dulal
Representative-NMB Bank



Mr. Jitendra Bahety
Director



Mrs. Sabita Sapkota
Director



Mr. Surya Bahadur Thapa
Company Secretary

बिषयसूची

क्र.स.	बिषय	पेज नं.
१	प्रतिनिधि (प्रोक्सी) फारम	३
३	एघारौं वार्षिक साधारण सभा सम्बन्धी सूचना	५
४	सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको मन्तव्य	८
५	सञ्चालक समितिको तर्फबाट वार्षिक प्रतिवेदन	१०
६	धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसूची-१५	१७
७	कम्पनी ऐन सम्बन्धी विवरण	२६
८	स्वतन्त्र लेखापरीक्षकको प्रतिवेदन	२९
९	वासलात	३३
१०	नाफा नोक्सान हिसाव	३४
११	नगद प्रवाह विवरण	३६
१२	इक्वीटीमा भएको परिवर्तन सम्बन्धी विवरण	३८
१३	नाफा नोक्सान बाँडफाँड हिसाव	३९
१४	प्रमुख लेखा नीतिहरू तथा वित्तिय विवरणसँग सम्बन्धित अनुसूचीहरू	४०
१५	लेखा सम्बन्धी टिप्पणीहरू	७१
१६	आ.व. २०८०/८१ को दोस्रो त्रैमासिक प्रतिवेदन	८७
१७	विशेष प्रस्तावको रूपमा पेश भएको प्रबन्धपत्र तथा नियमावली तर्फको संशोधन	८८
१८	बैंकको वित्तीय विवरण प्रकाशन गर्न नेपाल राष्ट्र बैंकको स्वीकृत पत्र र सो उपर व्यवस्थापनको प्रतिक्रिया	९२



प्रतिनिधि (प्रोक्सी) फारम

मिति :

श्री सञ्चालक समिति
एनएमबि लघुवित्त वित्तीय संस्था लिमिटेड
पोखरा-२५ हेम्जा, कास्की (साविक)
पोखरा- ८, कास्की (हाल)

बिषय : प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

.....जिल्ला..... न.पा./गा.वि.स. वडा नं. बस्ने म/हामी

..... ले त्यस कम्पनीको शेयरधनिको हैसियतले मिति २०८१ साल असार महिनाको २१ गते शुक्रबारका दिन हुने एघारौं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नको लागिजिल्ला.....

.न.पा./गा.वि.स. वडा नं. बस्ने त्यस कम्पनीका शेयरधनी श्री शेयरधनी नं. लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको -

दस्तखतको नमूना

नाम :

शेयरधनी भए शेयरधनी प्रमाणपत्र नं. :

हितग्राही खाता नं. :

मिति :

निवेदकको -

दस्तखत :

नाम थर :

ठेगाना :

हितग्राही खाता/शेयर प्रमाणपत्र नं.:

शेयर संख्या :

मिति :

द्रष्टव्य : यो निवेदन साधारण सभा हुनुभन्दा कम्तिमा ४८ घण्टा अगावै वित्तीय सस्थाको रजिष्टर्ड कार्यालयमा पेश गरी सक्नु पर्नेछ । एकभन्दा बढि प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।

एनएमबि लघुवित्त वित्तीय संस्था लिमिटेड
साविक पोखरा-२५ हेम्जा, कास्की (हाल पोखरा-८)
एघारौं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको
प्रवेश-पत्र

शेयरधनीको नाम:

कूल शेयर संख्या :

शेयरधनी परिचय / हितग्राही खाता (BOID) नं. :

शेयरधनीको दस्तखत



(कम्पनी सचिव)

(द्रष्टव्य : सभामा भाग लिन आउंदा यो प्रवेश पत्रमा शेयरधनीको नाम, दस्तखत, शेयरको प्रमाणपत्र नं., शेयर संख्या तथा शेयरधनी परिचयपत्र/BOID नं. अनिवार्य रूपमा उल्लेख गरी आफ्नो फोटो सहितको परिचयपत्र साथै लिई आउनु हुन अनुरोध गर्दछौं ।)



नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

एनएमबि लघुवित्त वित्तीय संस्था लि. पोखरा २५, हेम्जा, कास्की (हाल पोखरा-८)

एघारौं वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना (प्रथम पटक प्रकाशित मिति २०८१/०२/३२, कारोबार दैनिक)

आदरणीय शेयरधनी महानुभावहरु,

यस वित्तीय संस्थाको सञ्चालक समितिको मिति २०८१/०२/३१ गते बसेको १६० औं बैठकबाट निर्णय भए बमोजिम यस वित्तीय संस्थाको एघारौं वार्षिक साधारण सभा देहायको मिति, समय र स्थानमा निम्न विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७(२) बमोजिम उक्त वार्षिक साधारण सभामा सम्पूर्ण शेयरधनी महानुभावहरुको उपस्थितिका लागि हार्दिक अनुरोध गर्दछौं ।

साधारण सभा हुने मिति, समय र स्थान:

मिति : २०८१ साल असार २१ गते, शुक्रवार (तदनुसार ५, जुलाई २०२४)

समय : दिनको ११:३० बजे

स्थान : होटल बाराही पोखरा प्रा.लि., पोखरा-६, स्ट्रीट नं. १३ (बाराही चोक) कास्की

छलफलका विषयहरु :

(क) सामान्य प्रस्तावहरु :

- सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेश गर्नुहुने आ.व. २०७९/०८० को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने सम्बन्धमा ।
- लेखापरीक्षकको प्रतिवेदन सहित २०८० आषाढ मसान्तको वासलात, आ.व. २०७९/०८० को नाफा नोक्सान हिसाव तथा सोही अवधिको नगद प्रवाह विवरण र सो सँग सम्बन्धित अनुसूचिहरु उपर छलफल गरी पारित गर्ने सम्बन्धमा ।
- कम्पनी ऐन, २०६३ को दफा १११ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ अनुसार आ.व. २०८०/०८१ को लेखा परीक्षण गर्नका लागि लेखापरीक्षकको नियुक्ति तथा निजको पारिश्रमिक तोक्ने सम्बन्धमा । (हाल बहालवाला लेखा परिक्षक श्री एलएसपी एशोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स पुनः नियुक्तिका लागि योग्य हुनुहुन्छ ।)
- सञ्चालक समितिमा प्रतिनिधित्व गर्न संस्थापक तर्फको १ जना र सर्वसाधारण शेयरधनीको तर्फबाट २ जना सञ्चालकहरुको निर्वाचन गर्ने र स्वतन्त्र सञ्चालकको नियुक्ति तथा एनएमबि बैंकबाट प्रतिनिधित्व गर्ने सञ्चालकको नियुक्ति अनुमोदन गर्ने सम्बन्धमा ।

(ख) विशेष प्रस्तावहरु

- वित्तीय संस्थाको केन्द्रीय कार्यालय रहने ठेगाना सम्बन्धी संस्थाको प्रवन्धपत्रको दफा २(१), नियमावलीको नियम २ संशोधन गर्ने सम्बन्धी विशेष प्रस्ताव पारित गर्ने सम्बन्धमा । (यस सम्बन्धी विवरण वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।)
- संस्थापक तथा सर्वसाधारण तर्फको शेयर संरचना सम्बन्धी प्रवन्धपत्रको दफा ६(ड) र ६(च) तथा नियमावलीको ३१(क) संशोधन गर्ने सम्बन्धी विशेष प्रस्ताव पारित गर्ने सम्बन्धमा । (यस सम्बन्धी विवरण वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।)



३. सञ्चालक समिति सम्बन्धी संस्थाको नियमावलीको नियम २७(२ र ४) संशोधन गर्ने सम्बन्धी विशेष प्रस्ताव पारित गर्ने सम्बन्धमा । (यस सम्बन्धी विवरण वार्षिक प्रतिवेदनमा समावेश गरिएको छ ।)
४. यस वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका अन्य लघुवित्त वित्तीय संस्थसँग गाभ्ने/गाभिने वा प्राप्ति (Merger/Acquisition) सम्बन्धी प्रकृया अगाडी बढाउन उपयुक्त देखिएमा सो प्रयोजनका लागि समिति गठन गर्ने, मूल्याङ्कनकर्ताको नियुक्ति तथा निजको पारिश्रमिक तोक्ने, गाभ्ने/गाभिने वा प्राप्ति सम्बन्धी सम्झौता पत्रमा हस्ताक्षर गर्ने लगायतका सम्पूर्ण कार्य गर्ने अख्तियारी सञ्चालक समिति वा समितिले तोकेको पदाधिकारीलाई प्रदान गर्ने सम्बन्धमा ।
५. वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीमा गरिएको संशोधनका सम्बन्धमा नियमनकारी निकायबाट कुनै संशोधन, फेरबदल वा परिमार्जनका लागि निर्देशन भएमा सोही बमोजिम गर्न गराउन सञ्चालक समिति वा समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रदान गर्ने सम्बन्धमा ।

(ग) विविध

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

एघारौं वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी

१. एघारौं वार्षिक साधारण सभा प्रयोजनार्थ मिति २०८१ असार ७ गतेदेखि २०८१ असार २१ गतेसम्म वित्तीय संस्थाको शेयर दाखिला खारेजीको काम बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८१ असार ६ गतेसम्म कारोबार भई तोकिएको समयभित्रमा यस वित्तीय संस्थाको शेयर रजिष्ट्रार श्री एनएमबि क्यापिटल लिमिटेड, बालुवाटार काठमाडौंबाट प्राप्त नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरू मात्र यस वार्षिक साधारण सभामा भाग लिन योग्य हुनेछन्।
२. निर्वाचन सम्बन्धी कार्यक्रमहरू निर्वाचन अधिकृतले सूचना प्रकाशित गरे बमोजिम हुने र निर्वाचन अधिकृतद्वारा निर्वाचन सम्बन्धी कार्यक्रमहरू मिति २०८१/०३/१५ गते दिनको ११:०० बजे यस वित्तीय संस्थाको केन्द्रीय कार्यालय, पोखरा-८, न्यूरोड, कास्कीको सूचना पाटीमा टाँस गरिनेछ।
३. वार्षिक साधारण सभामा भाग लिन आउँदा शेयरधनीहरूले वार्षिक प्रतिवेदनका साथ संलग्न प्रवेशपत्र वा शेयरको प्रमाणपत्र/हितग्राही खाताको प्रमाण वा आफ्नो परिचय खुल्ने फोटो सहितको परिचयपत्र वा सो को प्रतिलिपि अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ।
४. वार्षिक साधारण सभामा भाग लिन आउने शेयरधनी महानुभावहरूले सभा हुने स्थानमा उपस्थित भई त्यहाँ राखिने उपस्थिति पुस्तिकामा दस्तखत गर्नुपर्नेछ। शेयरधनी उपस्थिति पुस्तिका सभा स्थलमा बिहान १०:३० बजे देखि खुल्ला रहनेछ।
५. वार्षिक साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनी महानुभावहरूले प्रतिनिधि पत्र (प्रोक्सी फारम) सभा हुनु भन्दा कम्तिमा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय (साविक पोखरा २५, हेम्जा, कास्की) हाल पोखरा ८ न्यूरोडमा दर्ता गराई सक्नुपर्नेछ।
६. प्रतिनिधि नियुक्त गर्दा मतदान गर्न अधिकार प्राप्त वित्तीय संस्थाको शेयरधनी बाहेक अन्य व्यक्तिलाई नियुक्त गर्न सकिने छैन। कुनै शेयरधनीले प्रतिनिधि (प्रोक्सी) नियुक्त गरेपछि आफु स्वयं उपस्थित भएमा त्यस्तो प्रतिनिधि (प्रोक्सी) स्वतः रद्द भएको मानिनेछ।
७. नाबालक वा विक्षिप्त शेयरधनीहरूको हकमा वित्तीय संस्थाको शेयरधनी दर्ता पुस्तिकामा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले मात्र साधारण सभामा भाग लिन वा प्रतिनिधि (प्रोक्सी) तोकन सक्नेछ। संयुक्त रूपमा शेयर लिने शेयरधनीहरूको हकमा त्यस्तो शेयरधनीहरू मध्येबाट सर्वसम्मत रूपमा मनोनित प्रतिनिधिले वा सो बमोजिम कुनै प्रतिनिधि नियुक्त नभएमा शेयरधनी दर्ता किताबमा पहिलो नाम उल्लेख भएको शेयरधनीले मात्र साधारण सभामा भाग लिन पाउनेछ।
८. शेयरधनीहरूबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट अध्यक्ष वा अध्यक्षबाट अनुमति प्राप्त व्यक्तिले जवाफ दिन सक्नेछ।
९. कुनै शेयरधनी महानुभावलाई वित्तीय संस्थाको सम्बन्धमा केही जिज्ञासा भए त्यस्तो व्यहोरा लिखित रूपमा सभा हुनुभन्दा कम्तिमा ७ (सात) दिन अगावै वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पठाउनुहुन अनुरोध गर्दछौं। तर यसलाई छलफल र पारित हुने प्रस्तावको रूपमा समावेश गरिने छैन।
१०. साधारण सभामा भाग लिन आउनुहुने शेयरधनीहरूले साधारण सभासँग सम्बन्धित कागजात बाहेकका कुनै भोला, पोका वा अन्य निषेधित सामग्री नलिई आउनुहुन अनुरोध गरिएको छ।

द्रष्टव्य : वित्तीय संस्थाको वार्षिक प्रतिवेदन वित्तीय संस्थाको वेबसाइट www.nmbmicrofinance.com मा पनि राखिने हुँदा त्यहाँबाट समेत हेर्न सकिने व्यहोरा जानकारी गराउँछौं।



एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको

एघारौं वार्षिक साधारण सभाका लागि अध्यक्ष ज्यूको मन्तव्य

आदरणीय शेयरधनी महानुभावहरु :

यस एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरु, कानुनी सल्लाहकार, आमन्त्रित अथितिगण, पत्रकार तथा महिला एवम् सज्जनवृन्दहरुमा म संस्थाको सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट आभार तथा हार्दिक स्वागत गर्न चाहान्छु । यस समारोहमा यहाँहरुलाई आज स्वागत गर्न पाउँदा म लगाएत यस संस्थाको सञ्चालक समितिको सबै सदस्यहरु हर्षित भएका छौं । यस संस्थाको आर्थिक वर्ष २०७९/०८० मा भएका कारोबारको समिक्षा गरी भावि नीति तर्जुमा र योजना कार्यान्वयन गर्न यहाँहरुले सदाभैँ मार्गदर्शन गर्नुहुनेछ भन्ने आशा एवं विश्वास लिएको छु ।

आर्थिक वर्ष २०७९/२०८० मा कोभिड १९ को प्रभावबाट अर्थतन्त्र क्रमिक रुपमा पुनरुत्थान हुँदै गइरहेको अवस्थामा रुस युकेन युद्धको असरका कारण विश्व आर्थिक वृद्धिदर कम भएको र नेपालको आर्थिक वृद्धिदर न्यून आय भएका विकासशील अर्थतन्त्र तथा दक्षिण एसियाली मुलुकहरुको अर्थतन्त्रको तुलनामा कमजोर रहे सँगै नेपालको वैङ्किङ्ग प्रणालीमा तरलतामा कमि आइ व्याजदर वढेको याँहाहरुलाई अवगत नै छ । यस अवधिमा देशको अवस्थाबाट वित्तीय क्षेत्र समेत अछुतो रहन सकेन जसको कारण वित्तीय पहुँच वृद्धिदर अत्यान्तै न्यून रह्यो भने ऋणी संख्याको कमि सँगै उच्च व्याजदरको असर लघुवित्त क्षेत्रको सम्पूर्ण वित्तीय सुचकहरुमा पनि पर्न गएको छ । पछिल्लो समयमा वैङ्किङ्ग प्रणालीमा तरलतामा उल्लेख्य सुधार भएको छ र घट्टो व्याजदर सँगै संस्थाको कोषको लागतमा सुधार आउँदै गएको अवगत गराउन चाहान्छौं । स्थापनाकाल देखि करिब ११ वर्षको अवधिमा नेपालका १,२१,६९८- भन्दा बढी घरपरिवारका विशेषगरी महिला दिदि बहिनीहरुलाई सहज लघुवित्तीय पहुँच पुऱ्याउन सफल यस संस्थाको हाल नेपालका ६८ जिल्लामा १४८ शाखा कार्यालयहरु रहेका छन् । आ.व. २०७९/८० को अन्त्य सम्ममा संस्थाले १,२१,६९८ सदस्यहरुबाट रु. १,५४,७३,१४,८०९।-(अक्षरुपी एक अरब चौउन्न करोड त्रिहत्तर लाख चौध हजार आठ सय नौ रुपैया) बचत संकलन गरेको छ भने ३३,०२२ ऋणीलाई रु ५,०३,२५,११,६६४।-(अक्षरुपी पाँच अरब तिन करोड पचिस लाख एघार हजार छ सय चौसठ्ठी रुपैया मात्र) ऋण लगानी गर्न सफल भएको जानकारी शेयरधनि महानुभावहरुलाई गराउँन चाहान्छु । २०८० अषाढ मसान्तमा वित्तीय संस्थाको चुक्ता पुँजी रु ७२,१४,४९,१४९।-(अक्षरुपी बहत्तर करोड चौध लाख उनान्पचास हजार एक सय उनान्पचास रुपैया मात्र) रहेको र यस अवधिमा संस्थाले नोक्सान व्यहोर्नु परेको कारण वोनस तथा लाभांश घोषण नगरेको जानकारी गराउँदछु ।

संस्थाको सेवामा विस्तार, ग्राहकहरु सगँको पहुँचमा वृद्धि गर्न कारोबारको लागतमा नियन्त्रण राख्न, जोखिम व्यवस्थापन गर्न प्रविधिको महत्वपूर्ण भुमिका रहेको ब्यहोरा हामीले यस वित्तीय संस्थाका अघिल्ला वार्षिक साधारण सभामा निवेदन गर्दै आएको यहाँहरुलाई समेत स्मरण नै होला । सोही अनुरूप हामीले केही महत्वपूर्ण निर्णयहरु गरि कार्यन्वयन समेत गरी सकेको ब्यहोरा यहाँहरुलाई जानकारी गराउन चाहान्छौं । हामीले आ. व. २०७९/०८० र हाल सम्ममा यस संस्थाको Server Capacity दोब्बर गरिसकेका छौं भने कर्जा प्रकृया तथा ग्राहकहरुको खाता खोल्नुका साथै ग्राहक पहिचान सम्बन्धी कार्यहरुलाई प्रविधिको माध्यमबाट Automate (स्वचालीत) गरिसकेका छौं । यस्तै केही Digitization का परियोजनाहरु हाल प्रगतिमा रहेको र आगामी दिनहरुमा यस्मा समेत निश्चित रुपमा प्रगति हुने ब्यहोरा यहाँहरुलाई जानकारी सहित विश्वास दिलाउन चाहान्छौं ।

कुनै पनि संस्थाको दिर्घकालीन स्थाइत्वसगँ सम्बन्धित पक्षहरु जस्तै श्रोतको समुचित प्रयोग, संचालन दक्षताको विकास, निति, नियम र विधिहरु हुनु र आवश्यकता अनुसार परिमार्जन तथा सुधार गरिनु, पारदर्शिता, सुशासन, लागत तथा जोखिम व्यवस्थापन इत्यादी क्षेत्रहरुमा निरन्तर ध्यान रहने छ । संस्थाको महत्वपूर्ण अंगका रुपमा रहेका विभिन्न तह र तप्कामा कार्यरत कर्मचारीहरुको दक्षता अभिवृद्धि विना संस्थाले कुनै पनि लक्ष्य अनुरूपको प्रगति हाँसिल गर्न नसक्ने हुँदा संस्थाका कर्मचारीहरुलाई विभिन्न तालिम तथा अभिमुखकरण तालिममा समावेश गर्ने गराइएको प्रयासलाई आगामी दिनमा समेत निरन्तरता दिइने छ । कर्मचारीको मनोबल तथा दक्षतामा अभिवृद्धि, सञ्चालन क्षमताको सुदृढीकरण, निति, नियम र विधिहरुको विकास र विज्ञान तथा



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

प्रविधिको उच्चतम प्रयोग गरि व्यापार गर्ने क्षमतामा अभिवृद्धि र जेखिम व्यवस्थामा र न्युनिकरण तर्फ रहने व्यहोरा यहाँहरूलाई जानकारी गराउन चाहान्छु ।

नियमक निकायहरूको निर्देशनमा रही संस्थाको निति, नियम र कार्यविधि निर्माण तथा परिमार्जन गर्दै ग्राहक अनुकूल वस्तु तथा सेवाको विकाश गरि यस संस्थालाई रणनितिका हिसाबले थप सवल बनाउदै व्यवसायिक सफलता आर्जन गर्नेमा हामी यहाँहरूलाई विश्वास दिलाउन चाहन्छौ । व्यापारको विस्तार सँगै हुन आउने जोखिम वृद्धिलाई न्युनिकरण गर्नका लागि आन्तरिक नियन्त्रण प्रणालीलाई थप चूस्त दुरुस्त बनाउदै लगिने व्यहोरा जानकारी गर्दछौ ।

अन्त्यमा, यस संस्थालाई आजको अवस्था सम्म पुर्याउनमा प्रत्यक्ष र परोक्ष सहयोग गर्नु हुने सम्पूर्ण नियामककारी निकायहरू, बैंक तथा वित्तीय संस्थाहरू, विभिन्न सञ्चार र शुभेच्छुक संस्था, यस संस्थाको सञ्चालक समितिको सदस्यभई योगदान पुर्याउने निवर्तमान तथा वर्तमान सञ्चालक ज्यूहरू साथै संस्थाको सुव्यवस्थापन र उन्नति / प्रगति प्रति ईमान्दार रहि आफ्नो जिम्मेवारी पुरा गर्ने लगनशिल, कर्तव्यनिष्ठ सम्पूर्ण कर्मचारीहरूप्रति विशेष धन्यवाद व्यक्त गर्दछु । विशेषतः ग्रामिण क्षेत्रमा अवस्थित विपन्न वर्गको आर्थिक/सामाजिक उत्थानमा सहयोग गर्ने प्रमुख उद्देश्य लिएर सञ्चालित यस संस्थालाई सबैको सद्भावपूर्ण सहयोग प्राप्त भइरहने पुर्ण आशा गरेको छु साथै यस एघारौं वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाइ दिनुभएकोमा उपस्थित सबै प्रति हार्दिक कृतज्ञता व्यक्त गर्न चाहान्छु ।

धन्यवाद ।।।

मिति २०८१/०३/२१

अध्यक्ष

एनएमबि लघुवित्त वित्तीय संस्था लिमिटेड

एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको सञ्चालक समितिको तर्फबाट प्रस्तुत आर्थिक वर्ष २०७९/०८० को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

यस एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू, नियमन निकायहरूबाट प्रतिनिधित्व गर्नुभएका प्रतिनिधी ज्यूहरू, हाम्रो निमन्त्रणालाई स्वीकार गरि विभिन्न संघ संस्था तथा कार्यालयबाट पाल्नु भएका महानुभावहरू, पत्रकार एवं अन्य अतिथि गण, र कर्मचारी साथीहरूमा वित्तीय संस्थाको सञ्चालक समितिको तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु। यस अवसरमा यहाँहरू समक्ष वित्तीय संस्थाको एघारौं वार्षिक प्रतिवेदन प्रस्तुत गर्न पाउँदा खुशी लागेको छ। लघुवित्त कार्यक्रमको माध्यमबाट नेपालको ग्रामिण तथा दूरदराजका विपन्न तथा पिछडिएका वर्गमा बैंकिङ्ग पहुँच पुऱ्याउने र उनीहरूको जीवनस्तर आर्थिक तथा सामाजिक रूपमा सवल बनाउने उद्देश्यका साथ २०६९ सालमा स्थापित यस वित्तीय संस्थाले विभिन्न व्यवशायीक आरोह र अवरोहहरूलाई पार गर्दै आफ्नो लक्ष्य अनुरूपको सफलता प्राप्त गर्दै आएको कुरा यहाँहरू बिच सगौरव प्रस्तुत गर्न चाहन्छु।

वित्तीय संस्थाको यस साधारण सभाको अवसरमा यहाँहरू समक्ष आ.व. २०७९/८० मा वित्तीय संस्थामा भए गरेका क्रियाकलापहरू, संस्थाले हाँसिल गरेका उपलब्धीहरू तथा वित्तीय संस्थाको २०८० आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७९/८० को नाफा नोक्सान हिसाब, सोहि अवधीको नगद प्रवाह विवरण तथा संलग्न अनुसूचीहरू छलफल सहित स्वीकृतिका लागि यस गरिमामय सभामा प्रस्तुत गर्ने अनुमति चाहन्छु।

(क) विगत वर्षको कारोबारको सिंहावलोकन :

समिक्षा आ.व. को अन्त्य सम्ममा वित्तीय संस्थाले देशका ७७ जिल्ला मध्ये ६८ जिल्लामा बसोवास गर्ने १,२१,६९८ विपन्न परिवारलाई १४८ वटा शाखा कार्यालय मार्फत लघुवित्त सेवा प्रदान गर्दै आएको छ।

आर्थिक वर्ष २०७९/०८० का केही मुख्य उपलब्धिहरू :-

- शेयर पूँजी : नेपाल राष्ट्र बैंकको निर्देशनमा व्यवस्था भए बमोजिम राष्ट्रियस्तरको लघुवित्त संस्था हुनलाई आवश्यक पर्ने चुक्ता पूँजी रु. १० करोड तोकेकोमा यस वित्तीय संस्थाको २०८० अषाढ मसान्तमा वित्तीय संस्थाको चुक्ता पूँजी रु ७२,१४,४९,१४९।०० (अक्षरूपी बहत्तर करोड चौध लाख उनान्पचास हजार एक सय उनान्पचास रुपैया मात्र) रहेको व्यहोरा समेत जानकारी गर्दछु।
- मुनाफा तथा बोनश शेयर : संस्थाले यस आर्थिक वर्षमा कुनैपनि मुनाफा आर्जन नगरेको कारण नगद तथा बोनश शेयर कुनैपनि बोनस वितरण नगरिएको व्यहोरा जानकारी गराउदछौं।

यस वित्तीय संस्थाले विगत ५ आर्थिक वर्षहरूमा हासिल गरेका उपलब्धीका मुख्य सुचकाङ्कहरू देहाय बमोजिम रहेको व्यहोरा अनुरोध गर्दछु।

विवरण	आ.व. २०७५/०७६	आ.व. २०७६/०७७	आ.व. २०७७/०७८	आ.व. २०७८/०७९	आ.व. २०७९/०८०
जिल्ला संख्या	५६	५६	५७	६८	६८
शाखा/उपशाखा संख्या	१००	१००	११७	१४९	१४८
केन्द्र संख्या	७,६१८	८,१००	८,७९५	१०,१५३	१०,६५०
सदस्य संख्या	९७,३९७	१०२,१२५	१०८,२३३	१,२०,९८४	१,२१,६९८
लगानीमा रहेको रकम (रु. हजारमा)	३१,४४,२७७	३७,०४,३८२	५१,६९,५४०	५९,१२,८९५	५०,३२,५१२

विवरण	आ.व. २०७५/०७६	आ.व. २०७६/०७७	आ.व. २०७७/०७८	आ.व. २०७८/०७९	आ.व. २०७९/०८०
बचत रकम (रु. हजारमा)	१०,८२,७२१	१४,६९,१५२	१६,७३,८०९	१९,७१,५८६	१५,४७,३१५
चुक्ता पुँजी (रु. हजारमा)	१,६२,००६	४,५३,६१७	५,३९,८०४	६,५५,८६३	७,२१,४४९
खूद मूनाफा (रु. हजारमा)	६०,०४४	६०,६१०	१,९७,६१३	१,२१,१५४	(४६,१२१)

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोवारलाई परेको असर :

आ.व. २०७९/८० मा वित्त बजारमा आर्थिक मन्दी, लघुवित्त विरुद्ध भएका विभिन्न संघर्षका कार्यक्रम लगाएतका विभिन्न समस्या र चुनौतीहरू देखा परेका छन्। साथै पोष्ट कोभिडको असरका कारण व्यवसायमा गिरावट आई बजारमा लगानी र असुलीमा समस्या देखा परेको छ। घरजग्गा कारोवारमा सुस्तता देखिएसँगै धितोमा गरिएका लगानीहरूबाट समेत असुलीमा समस्या देखिएको छ। ग्राहकहरूमा ऋण सदुपयोगिताको चेतनास्तर कम हुनु र वित्तीय संस्थाको ऋण नतिरेपनि छुट पाइने भन्ने विभिन्न समुहहरूले फैलाएको अफवाहका कारण ग्राहकहरू आफ्नो कारोवारलाई नियमित गर्न नखोजेको देखिन्छ। केही वित्तीय संस्थाहरूको आर्थिक अपचलनको समाचार नियमित रूपमा आँउदा आम मानिसहरूमा वित्तीय संस्था प्रतिको दृष्टिकोण फरक आँउदा त्यसले बचत सँगै समग्र कारोवारमा असर परेको छ। बजारमा बस्तु तथा सेवाको मागमा बिगतको तुलनामा कमी आँउदा यसले माग र आपूर्ति बिचको सन्तुलन बिग्रन गई वित्तीय तरलता देखा परेको छ। कर्जा गुणस्तर कायम गर्न तथा जोखिम व्यवस्थापन गर्न चुनौती बढदै गएको छ। साथै लघुवित्त वित्तीय संस्थालाई आवश्यक श्रोतको व्यवस्थापन चुनौतीपूर्ण रहेको छ। बिद्यमान चुनौतीहरूलाई न्यूनिकरण गर्नको लागि समयानुकूल उपायहरू अवलम्बन गरी संस्थाको जोखिम कम गर्न सञ्चालक समिति तथा व्यवस्थापन प्रयासरत रहेको छ।

साथै, महामारी, प्राकृतिक प्रकोप जस्ता विपत्तीहरूको प्रत्यक्ष असर ग्रामिण क्षेत्रमा र आर्थिक स्थिति कमजोर भएका ग्राहक सदस्यहरूमा शसक्त हुने हुदाँ यसको समेत व्यवस्था गरी अगाडि बढ्नु चुनौतीपूर्ण छ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु आर्थिक वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने विषयका सम्बन्धमा सञ्चालक समितिको धारणा :

१. उपलब्धिको विवरण :

वित्तीय संस्थाको चालु आ.व.को चैत्र मसान्तसम्मको वित्तीय विवरण अनुसार कारोवारमा भएको उपलब्धिको विवरण देहाय बमोजिम रहेको छ :

क्र.सं.	विवरण	आ.व. २०७९/८० को आषाढ मसान्त सम्मको	चालु आ.व. २०८०/८१ को चैत्र मसान्त सम्मको
१	जिल्ला संख्या	६८	६८
२	शाखा तथा उपशाखा संख्या	१४८	१४८
३	केन्द्र संख्या	१०,६५०	११,३२७
४	सदस्य संख्या	१,२१,६९८	१,२२,२७७
५	लगानीमा रहेको रकम (रु.)	५,०३,२५,११,६६४	५,२८,९३,६८,१६८
६	बचत रकम (रु.)	१,५४,७३,१४,८०९	१,३४,४६,९३,३१९

१.२ यस अवधिमा वित्तीय संस्थाले विभिन्न चरणमा तहगत रूपमा फिल्ड कर्मचारी, शाखा तथा केन्द्रीय कार्यालयका ३०० बढी कर्मचारीहरूलाई AML/CFT, धितोकर्जा व्यवस्थापन, लघुवित्त फिल्ड व्यवस्थापन, शाखा व्यवस्थापन जस्ता कर्मचारी क्षमता अभिवृद्धि सम्बन्धी तालिमहरू प्रदान गरिएको छ।

२. वित्तीय संस्थाको भावी योजना :

२.१ ग्राहक सदस्यहरूमा वित्तीय पहुँच, वित्तीय साक्षरता तथा सिप विकास र पुँजीको उपलब्धतालाई सँगसँगै लगी ग्रामिण क्षेत्रमा



- व्यापार विस्तार मात्र नभई रोजगारीका अवसर पनि सृजना गरिने छ ।
- २.२ प्रविधिको प्रयोग गरी ग्राहक सदस्यहरुबाट यस संस्थामा गर्ने कारोवारलाई थप सुरक्षीत, छिटो छरितो सरल तथा पारदर्शी बनाइने छ ।
 - २.३ कर्जा र वचतका Product हरु थप गर्ने, सामाजिक सुरक्षणका कार्यक्रम थप गरेर स्थानीय तहको आवश्यकता अनुसारको सेवा प्रदान गरिने छ ।
 - २.४ वित्तीय संस्थालाई सवल बनाउने लक्ष्य अनुरूप थप पुँजी बृद्धिको योजना पनि अधि सारिने छ ।
 ३. वित्तीय संस्थाले मुख्य सरोकारवालाहरु (Stakeholders) को आवश्यकता, चाहना र अपेक्षालाई समेट्ने क्रममा निम्न बमोजिमका कार्यहरु गरिने छ ।
 - ३.१ ग्राहक सदस्यको चाहना र आवश्यकता अनुसारको कर्जा, वचत तथा अन्य सेवाहरु विकास गरी उपलब्ध गरिने छ ।
 - ३.२ कर्मचारी वर्गको उत्पादकत्व बढाउन उत्साहित अवस्थामा राख्ने र समयसापेक्ष सुविधा थप गरिने छ ।
 - ३.३ शेयरधनीहरुलाई लगानीको उचित प्रतिफल उपलब्ध गरिने छ ।
 - ३.४ ग्राहक संरक्षणसंग सम्बन्धित कार्यक्रमहरु सञ्चालन गरिने छ ।
 - ३.५ समाजमा आफ्नो योगदान दिने तथा व्यापारीक कृयाकलाप प्रति समेत सचेत रही यस क्षेत्रमा कार्यक्रमहरु सञ्चालन गरिने छ ।

(घ) वित्तीय संस्थाको औद्योगिक तथा व्यवसायिक सम्बन्ध :

यस वित्तीय संस्थाको नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लगायतका नियामक निकाय र अन्य निकायसँग सुमधुर सम्बन्ध रही आएको छ । सरकारी-गैरसरकारी संस्था र बैंक तथा वित्तीय संस्थाहरु लगायतका सम्पूर्ण सरोकारवालाहरुसँग सौहार्दपूर्ण सम्बन्ध कायम राख्दै सहकार्य गर्दै आईरहेको छ । यी र यस्तै प्रकारका सम्बन्धहरुले आगामी दिनमा निरन्तरता दिइने छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

१. आ.व. २०७९/०८० को अन्त्य सम्ममा सञ्चालक समितिको व्यवस्था यस प्रकार रहेको थियो :

क्र.सं.	नाम	पद
१	श्री संजिव सुब्बा	स्वतन्त्र सञ्चालक/ अध्यक्ष
२	श्री गोविन्द घिमिरे	प्रतिनिधि- एनएमबि बैंक लि
३	श्री दिनेश दुलाल	प्रतिनिधि- एनएमबि बैंक लि
४	श्री रोमणी प्रसाद पाठक	प्रतिनिधि- एनएमबि बैंक लि
५	श्री जितेन्द्र बाहेति	सञ्चालक- सर्वसाधारण
६	श्री सविता सापकोटा	सञ्चालक- सर्वसाधारण

२. मिति २०८०/०१/०२ गते स्वतन्त्र सञ्चालक/ अध्यक्ष श्री संजिव सुब्बाले आफ्नो पदबाट राजिनामा दिनुभएको र सोही मितिमा उहाँको राजिनामा स्विकृत भएकोले सो पश्चात मिति २०८०/०९/१३ गते सम्म संस्थाका वरिष्ठ/जेष्ठ सञ्चालक श्री रोमणी प्रसाद पाठक ज्यूले समितिको बैठकको अध्यक्षता गर्नुभएकोमा मिति २०८०/०९/१३ गते स्वतन्त्र सञ्चालकको रुपमा डा. मधुसुधन अधिकारीलाई नियुक्ति गरि सोही मितिको १५० औं बैठकबाट उहाँलाई सञ्चालक समितिको अध्यक्षमा नियुक्ति गरिएको ।
३. मिति २०८०/१०/१९ गतेको १५२ औं बैठकबाट एनएमबि बैंक लिमिटेडको तर्फबाट यस वित्तीय संस्थामा प्रतिनिधित्व गरिरहनु भएका प्रतिनिधी सञ्चालक श्री गोविन्द घिमिरे ज्यूको कार्यकाल थप गरि आगामी ४ वर्षको कार्यकालका लागि निरन्तरता दिने निर्णय भएको ।
४. आ.व. २०७९/८० मा यस वित्तीय संस्थाको अन्य सञ्चालकहरु तर्फ कुनै पनि हेरफेर भएको छैन ।



(च) कारोबारलाई असर पार्ने मुख्य कुराहरू :

- ◆ कोभिड महामारीको असर वर्तमान समयसम्म पनि देखिदा आर्थिक मन्दी जस्तो समस्या देखिएको कारण कारोबार प्रभावित भएको ।
- ◆ लघुवित्त लगाएतका वित्तीय संस्था विरुद्ध विभिन्न नकरात्मक अफवाहहरू फैलदा त्यसले कारोवारमा असर परेको ।
- ◆ कोभिड पश्चात व्यवसायमा आएको गीरावटका कारण बजारमा कर्जाको माग कम भएको र सोही कारण असुलीमा समेत समस्या देखापरेको ।
- ◆ समय समयमा हुने प्राकृतिक प्रकोप, मूल्यवृद्धि, मौद्रिक तथा वित्तीय नीति लगायत अप्रत्यासित रूपमा हुने नीतिगत परिवर्तन एवं निर्देशन संस्थाको कारोवारलाई प्रत्यक्ष वा अप्रत्यक्ष रूपमा असर पार्ने कारकको रूपमा रहन्छन् ।
- ◆ बैंक तथा वित्तीय संस्था सम्बन्धी ऐनको अधिनमा रही क वर्ग, ख वर्ग, ग वर्गका बैंक तथा वित्तीय संस्थाहरू र घ वर्गका वित्तीय संस्थाहरूले सञ्चालन गर्ने लघुवित्त सेवाको प्रकृया, कर्जाको आकार र उपलब्ध अन्य बैंकिङ सेवा सुविधाहरूमा पनि फरक पर्ने भएकाले कार्यक्षेत्रमा यसका पृथक असर देखिन्छन् ।
- ◆ दुर्गम जिल्लाको जनसंख्या तथा जटिल भू-बनोटले गर्दा अपेक्षित प्रतिफल प्राप्त हुन नसक्ने भएकाले उक्त स्थानमा कार्यरत संस्थालाई राज्यबाट कर छुटको व्यवस्था नभएतापनि नेपाल राष्ट्र बैंकबाट सहूलियत कर्जाका नीतिगत व्यवस्था आइसकेकोले दुर्गम क्षेत्रमा सेवा विस्तार भैरहेको देखिन्छ ।
- ◆ वित्तीय संस्थाको कारोवारमा पर्नसक्ने असरका लागि सञ्चालक समिति, लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, सम्पत्ती शुद्धिकरण अनुगमन समिति, कर्मचारी व्यवस्थापन तथा सेवासुविधा समिति र व्यवस्थापन पक्ष चनाखो रही सम्भावित हानी नोक्सानी कम गर्न प्रतिबद्ध रहेको छ ।
- ◆ वित्तीय साक्षरता कमिको कारणले ग्राहकमा स्रोतको सदुपयोगिता सम्बन्धी ज्ञानको अभाव देखिन्छ जसले गर्दा लघुवित्त संस्थाहरूको असुलीमा प्रभाव पारेको छ ।

(छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सोको उपर सञ्चालक समितिको प्रतिक्रिया :

वित्तीय संस्थाको नियमित कार्यसम्पादनका क्रममा भएका सामान्य कमी कमजोरी बाहेक नेपाल राष्ट्र बैंकको नीति निर्देशन, कम्पनी रजिष्ट्रारको कार्यालय तथा नेपालको प्रचलित कानून विपरीतका कार्य गरेको गम्भीर प्रकृतिका टिप्पणीहरू लेखापरीक्षण प्रतिवेदनमा उल्लेख भएको छैन ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

यस आर्थिक वर्षमा संस्थाले कुनैपनि मुनाफा आर्जन नगरेका कारण मिति २०८०/११/०१ गतेको सञ्चालक समितिको १५३ औं बैठकबाट आ. व. २०७९/०८० मा लाभांश (नगद तथा बोनस) वितरण नगर्ने निर्णय भएको ।

(झ) कम्पनी ऐन (पहिलो संशोधन), २०७४ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको संक्षिप्त प्रतिवेदन :

कम्पनी ऐन (पहिलो संशोधन), २०७४, को दफा १०९ को उपदफा ४ सँग सम्बन्धित विवरणहरूलाई यसै प्रतिवेदनको अंगको रूपमा अनुसूची (१) मा प्रस्तुत गरिएको छ ।

(ञ) अन्य आवश्यक कुराहरू :

१. लेखापरिक्षकको नियुक्ति :

- ◆ नेपाल राष्ट्र बैंकबाट स्वीकृत लेखापरीक्षकहरूको सूचीमा रहेका लेखापरीक्षक श्री LSP Associates Chartered Accountants वित्तीय संस्थाको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण कार्य सम्पन्न गर्नुभएको छ । कम्पनी ऐनको दफा १११ बमोजिम चालु आर्थिक वर्ष २०८०/८१ को बाह्य लेखापरीक्षण, Statutory Audit Including LFAR, Tax audit, all Certification as per Company act, कम्पनी ऐन दफा ७८ बमोजिमको विवरण, नेपाल वित्तीय प्रतिमान (NFRS) अनुसारको वित्तिय विवरण तयार र DCGF Certification, निक्षेप तथा कर्जा सुरक्षण निगमलाई पठाउने कागजपत्र प्रमाणीत गर्न नियुक्ति अवधि भित्र संस्थालाई आवश्यक पर्ने विभिन्न प्रमाणित कार्य भए सो समेत गर्नको लागि श्री एलएसपि एसोसिएट्स चार्टर्ड एकाउन्टेण्ट्स (LSP Associates Chartered Accountants) लागि



लेखा परीक्षण शुल्क भ्याट बाहेक कुल रु.३,५०,०००/- (अक्षरूपी तीन लाख पचास हजार मात्र) तथा यातायात खर्च (पार्टनर लेखापरीक्षकलाई हवाई यातायात भाडा र सहायक लेखापरीक्षकलाई बस भाडा खर्च) र दैनिक भ्रमण भत्ता पार्टनर लेखापरीक्षकलाई रु.२,२००/- प्रति कार्यदिन र सहायक लेखापरीक्षकलाई रु १,४००/- प्रति कार्यदिन प्रदान गर्ने गरि दैनिक भ्रमण भत्ता र वास्तविक यातायात खर्च बाहेक अन्य खर्च नव्यहोर्ने गरी पुनः नियुक्तिका शर्तहरू निर्धारण गरी लेखापरीक्षण समितिबाट सिफारिस भएको छ। लेखापरीक्षकको नियुक्ति सम्बन्धी प्रस्ताव स्वीकृतिका लागि यहाँहरू समक्ष पेश गरिएको छ।

२. संस्थागत सुशासन :

- ◆ संस्थागत सूशासन सम्बन्धमा नेपाल राष्ट्र बैंक तथा अन्य नियामक निकायबाट समय समयमा जारी भएका नीति निर्देशनलाई सजग भई पालना गर्ने गरिएको छ। सञ्चालक समिति र सो अन्तर्गत गठित लेखा परीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी व्यवस्थापन तथा सेवासुविधा समिति र सम्पत्ती शुद्धिकरण अनुगमन समितिले आफुलाई तोकिएको कार्यभार अनुसारका कामहरू नियमित रूपमा सम्पादन गरिरहेका छन्।
- ◆ केन्द्रिय कार्यालयमा छुट्टै आन्तरिक लेखा परीक्षण विभाग गठन गरि विभागका कर्मचारीहरूबाट केन्द्रिय कार्यालय र सम्पूर्ण शाखा कार्यालयहरूको आन्तरिक लेखा परीक्षण गर्ने व्यवस्था गरिएको छ। वित्तीय संस्थाको केन्द्रिय कार्यालयमा व्यवस्थापनबाट गठित व्यवस्थापन समिति, आर्थिक निर्देशन समिति, पदपूर्ति समिति, खरिद समिति, कर्जा असुली समिति र सम्पत्ती तथा दायित्व समितिले प्रचलित कानून र वित्तीय संस्थाका कार्यविधीहरूको अधिनमा रहि आफुलाई तोकिएका कार्यहरू सम्पादन गर्दै आइरहेका छन्।
- ◆ देशको संघिय संरचना अनुसार सातै प्रदेशहरूमा प्रदेश प्रमुखहरू तोकिएका प्रदेश प्रमुख तथा निज माताहतका अनुगमन अधिकृतहरूबाट प्रदेश अन्तर्गतका शाखाहरूले सम्पादन गर्ने कामहरूको अनुगमन गराउने व्यवस्था गरिएको छ। नेपाल राष्ट्र बैंकबाट हुने स्थलगत सुपरिवेक्षणबाट प्राप्त भएको पृष्ठपोषणहरूलाई आत्मसाथ गर्दै संस्थागत सुशासनको स्तरलाई सुदृढ बनाउनमा सञ्चालक समिति तथा व्यवस्थापन प्रतिवद्ध छन्।
- ◆ नियमनकारी निकायहरूमा पठाउनुपर्ने प्रतिवेदनहरू तोकिएको समयमा भित्र पठाउने गरिएको छ। सर्वसाधारणलाई दिनुपर्ने सूचना तोकिएको समयमा भित्र प्रकाशित प्रसारित गर्ने गरिएको छ। वित्तीय संस्थाका सम्पूर्ण क्रियाकलापहरू प्रचलित कानून, नियमनकारी निकायका निर्देशन र संस्थाका आन्तरिक विनियमावली र कार्यविधीहरूको अधिनमा सकेसम्म पारदर्शी ढङ्गबाट सम्पादन गर्ने गरिएको छ।

३. समस्या तथा चुनौतीहरू :

- ◆ लघुवित्तको क्षेत्रमा असंख्य वित्तीय संस्थाहरू सञ्चालनमा रहेको अवस्था यहाँहरूलाई अवगतनै छ। लघुवित्त वित्तीय संस्थाहरू विचमा अस्वस्थ प्रतिस्पर्धा बढ्दै गएकोले ग्राहकहरूलाई बहु वित्तीयकरण तथा अधिक ऋण प्रवाह हुन गइ कर्जा अशुलीमा समस्या बृद्धि हुँदै गएकोले कर्जा गुणस्तर कायम गर्न तथा जोखिम व्यवस्थापन गर्न चुनौती बढ्दै गएको छ।
- ◆ कार्यक्षेत्रको भौगोलिक विकटताले कार्यक्रम सञ्चालन गर्दा कर्मचारी उत्पादकत्व न्यून देखिने तथा सोहि कारणले सञ्चालन लागत बढी भएको चुनौतीको सामना पनि गर्नुपरेको छ।
- ◆ देशका विभिन्न ठाँउहरूमा लघुवित्त संस्था विरुद्ध भएका संघर्षका कार्यक्रम/नकरात्मक अफवाहहरूले संस्थाको सेवा प्रवाहलाई चुस्त र दुरुस्त रूपमा अगाडी बढाउन चुनौती थपिएको छ।
- ◆ वाणीज्य बैंकहरूले विपन्न वर्गमा प्रवाह गर्ने कर्जाको व्याजदरमा थपघट भइरहने हुँदा लागतमा प्रभाव पर्ने र वित्तीय क्षेत्रमा समय समयमा देखापर्ने तरलताको समस्याले वित्तीय श्रोत जुटाउन समस्या भई कार्यक्रम विस्तारमा चुनौती रहेको छ।
- ◆ ठुला वित्तीय संस्थाहरूमा सापेक्षित रूपमा कर्मचारी सेवा सुविधा बढि भएकोले समग्र लघुवित्त क्षेत्रमा कर्मचारीले संस्था छोड्ने प्रवृत्ति बृद्धि भएको कारण यस क्षेत्रमा मानव संसाधन व्यवस्थापन चुनौतीपूर्ण छ।



- ◆ उल्लेखित चुनौतीहरूको सामना गर्दै वित्तीय संस्थाको पूँजी बृद्धि गर्दै लैजाने, शाखा विस्तार गर्ने, वित्तीय पहुँचबाट टाढा रहेका ग्रामिण तथा विपन्न घरपरिवारमा आधुनिक प्रविधि मैत्री वित्तीय सेवा पुऱ्याउने, र वित्तीय संस्थासंग रहेका श्रोत साधनको अधिकतम उपयोग गरी संस्थाको वित्तीय क्षमता सुदृढ गर्दै जाने व्यवस्थापनको रणनीति रहेको छ ।

४. संस्थागत सामाजिक उत्तरदायित्व :

- ◆ नेपाल राष्ट्र बैंकको निर्देशन बमोजिम यस वित्तीय संस्थाको आ.व. २०७७/०७८ को कोषको बचत र आ.व. २०७८/०७९ को गरी हाल सामाजिक उत्तरदायित्व कोषमा ३७,७४,७८९/- रुपैया रहेको मा आ.व. २०७९/०८० मा १७,०००/- मात्र खर्च रहेको छ भने यस कोषमा बाँकी रहेको रकम रु ३७,५७,७८९/- रहेको छ ।
- ◆ यस्तो रकम विभिन्न सामाजिक क्षेत्रमा खर्च गर्ने गरिएको छ । संस्थाको संस्थागत सामाजिक उत्तरदायित्व कार्यविधीको अधिनमा रहि सो कोषबाट व्ययभार हुनेगरि संस्थागत सामाजिक उत्तरदायित्व सम्बन्धित कार्यहरू भैरहेको छ ।

५. ग्राहक सुरक्षण कोषको व्यवस्थापन :

- ◆ विगतमा ग्राहक सदस्यहरूबाट कर्जा सुरक्षणकोष र सामाजिक सुरक्षण कोषमा रकम संकलन गरि ग्राहकको हित संरक्षणमा उपयोग गर्ने गरि कर्जा सुरक्षण कोषको नेपाल राष्ट्र बैंकको निर्देशन बमोजिम यस कोषमा जम्मा भएको रकम मध्ये संस्थामा आवद्ध ग्राहकहरूको सुत्केरी खर्च वाफत रु २,४८,०००/- काज किरिया खर्च बापत १,३२,०००/- दैवि प्रकोप राहत स्वरुप ९५,०००/-, वित्तीय साक्षरता बापत ४,३०,१०७ खर्च रहेको छ भने यस कोषमा बाँकी रहेको रकम रु ४,८४,३७,९६२/- मात्र ग्राहक सुरक्षण कोष कार्यविधि २०७६ अनुसार उपयोग गर्ने गरिएको छ ।

६. मानव संशाधन :

- ◆ वित्तीय संस्थाले कर्मचारीहरूलाई थप सशक्त, संस्थागत, गुणस्तर सहितको नतिजामुखी बनाउन, तथा कर्मचारीको उत्पादकत्वमा बृद्धि गर्न, वर्तमानमा कर्मचारीको सेवा सुविधा र भविष्यको सेवा सुरक्षा र सुनिश्चितता प्रदान गर्दै मानव संसाधनलाई व्यवस्थित गरेको छ ।
- ◆ कर्मचारी सेवा विनियमावलीलाई श्रम ऐन र राष्ट्र बैंकको समय समयको निर्देशनलाई आत्मसाथ गर्दै संशोधन गरि त्यही व्यवस्थाको अधिनमा रही आवश्यकता अनुसार पदपुर्ती समितिको शिफारिसमा कर्मचारी छनोट, छनौट गर्दा स्थानिय स्तरमा उपलब्ध योग्य र दक्ष जनशक्तिलाई प्राथमिकता, भर्ना सरुवा तथा वार्षिक कार्य मूल्यांकनको आधारमा तोकिएको दरबन्दी भित्र रहने गरी कर्मचारीको पदोन्नती गर्ने गरिएको छ । साथै वित्तीय संस्थाले उपलब्ध श्रोत र साधनको आधारमा मानव संशाधनको विकाश र क्षमता अभिवृद्धि सम्बन्धी कार्यक्रममा विशेष जोड दिदै आएको छ । आगामी दिनमा दैनिक पत्राचारको कार्य, सरुवा बढुवा लगाएतका कार्यलाई थप प्रविधिमैत्री बनाई छिटो छरितो प्रशासनिक कार्य अगाडी बढाउने लक्ष्य लिइएको छ ।

७. सञ्चार तथा सूचना प्रविधी :

- ◆ संस्थाको कारोवारलाई छिटो छरितो र विश्वसनिय बनाउनको लागि संस्थामा LMS, M-Passbook, KYC MS जस्ता आधुनिक Software को प्रयोग गरि ग्राहकहरूको विवरणलाई व्यवस्थित गर्ने र प्रविधियुक्त सुविधा प्रदान गर्ने कार्यको सुरुवात भई सकेको छ भने आगामी दिनमा TAB Banking जस्ता प्रविधिहरूको प्रयोगलाई थप व्यवस्थित बनाउन DFA सुरुवात गरि मोबाइलबाट कारोवार गर्न सकिने गरि कार्य भइरहेको छ ।
- ◆ DCDR मार्फत डाटा सेन्टर र डाटा रिक्भरी सर्भरलाई छुट्याई यसको सुरक्षामा विशेष ध्यान पुर्याइएको छ ।
- ◆ Centralized Server सहितको Software जडान गरिएको छ ।
- ◆ संस्थाका संपुर्ण शाखाहरू सो Software मा आवद्ध गरिएको छ । सम्पूर्ण शाखाहरूमा Email र Internet को व्यवस्था गरिएको छ ।



- ◆ Process Automation तथा Digitalization र Data Connectivity को प्रक्रिया आउदा दिनमा थप शसक्त बनाईदै लगिने छ ।

८. **सम्बन्धित पक्ष विवरण :**

- ◆ यस वित्तीय संस्थाले सञ्चालक समितिको वित्तीय स्वार्थ भएको कुनै पनि पक्षसँग वित्तीय कारोवार गरेको छैन । सञ्चालक तथा कार्यकारी प्रमुखको विवरण र निजहरूलाई उपलब्ध गराइएको सुविधा यसै प्रतिवेदनको अनुसूची -१ मा उल्लेख गरिएको छ ।

९. **धन्यवाद ज्ञापन :**

- ◆ यस संस्थालाई प्रगतितर्फ उन्मुख एवं गतिशील बनाउन प्राप्त भएको सहयोग र मार्गदर्शनको लागि नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्टारको कार्यालय, नेपाल स्टक एक्सचेञ्ज, सिडिएस एण्ड क्लियरिङ हाउस लिमिटेड लगायतलाई सञ्चालक समितिको तर्फबाट हार्दिक आभार व्यक्त गर्न चाहन्छु । यस संस्थाका संस्थापक, निवर्तमान तथा वर्तमान सञ्चालक ज्यूहरूले यस संस्थामा रहेर पढ्याउनु भएको योगदानको कदर गर्दै हार्दिक धन्यवाद दिन चाहन्छु । यस वित्तीय संस्थालाई प्रत्यक्ष र परोक्ष सहयोग गर्नु हुने सम्पूर्ण बैंक तथा वित्तीय संस्थाहरू प्रति पनि हार्दिक धन्यवाद प्रकट गर्दै आगामी दिनहरूमा पनि निरन्तर सहयोग प्राप्त हुने विश्वास लिएको छु । संस्थाको प्रगतिमा प्रत्यक्ष वा अप्रत्यक्ष रूपले संलग्न शेयरधनी, ग्राहक सदस्यहरू, साभेदार संस्थाहरू, शेयर रजिष्टार एनएमबि क्यापिट लि., मुख्य कम्पनी एनएमबि बैंक लि., नेपाल लघुवित्त बैंकर्स संघ, विभिन्न बैंक तथा वित्तीय संस्थाहरू, विभिन्न रेमिट्यान्स कम्पनिहरू, विभिन्न सञ्चार संस्थाहरू एवं अन्य शुभेच्छुक संस्था तथा शेयर होल्डर महानुभावहरूबाट प्राप्त सहयोग, सुभावा र मार्ग निर्देशनका लागि हार्दिक धन्यवाद व्यक्त गर्न चाहन्छु । संस्थाको सुव्यवस्थापन र उन्नति/प्रगति प्रति ईमान्दार रहि आफ्नो जिम्मेवारी पुरा गर्ने यस संस्थाका लगनशिल, कर्तव्यनिष्ठ प्रमुख कार्यकारी अधिकृत लगाएत सम्पूर्ण कर्मचारीहरूप्रति विशेष धन्यवाद ज्ञापन गर्दै आगामी दिनमा समेत कुशल कार्यबाट संस्थाको प्रगतिमा अभू बढि योगदान पुग्ने अपेक्षा राखेको छु ।

मिति : २०८१।०२।३१

सञ्चालक समितिका तर्फबाट
(अध्यक्ष)

आर्थिक वर्ष २०७९/०८०

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसूची -१५
(नियम २६ को उपनियम २ सगँ सम्बन्धित वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण)

१. सञ्चालक समितिको प्रतिवेदन:

सञ्चालक समितिको प्रतिवेदन आ.व. २०७९/०८० को वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

२. लेखा परीक्षकको प्रतिवेदन :

लेखा परीक्षकको प्रतिवेदन आ.व २०७९/०८० को वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

३. लेखापरीक्षण भएको वित्तीय विवरण :

लेखा परीक्षकको भएको वित्तीय विवरण आ.व २०७९/०८० को वार्षिक प्रतिवेदनमा संलग्न गरिएको छ ।

४. कानुनी कारवाही सम्बन्धि विवरण :

(क) आ.व. २०७९/०८० मा संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर गरिएको भए :

- ◆ यस अवधिमा यस वित्तीय संस्थाबाट कर्जा असुली तथा बैकको सम्पत्तिसँग सम्बन्धित १ थान बैंकिङ कसुर सम्बन्धि मुद्दा उच्च अदालत विराटनगरमा सुनुवाईको क्रममा रहेका छन् ?
- ◆ यस संस्थाबाट निलम्बित कर्मचारीले पूर्ववहालीको माग सहित श्रम अदालतमा दायर मुद्दामा श्रमले गरेको फैसला उपर मिति २०७९।०५।२९ मा सर्वोच्च अदालत काठमाण्डौमा रिट निवेदन दर्ता भई मुद्दा सुनुवाईको क्रममा रहेको छ ।
- ◆ यस संस्थाका चौतारा शाखामा कार्यरत कर्मचारीले आर्थिक अपचलन गरेको सम्बन्धमा जिल्ला प्रहरी कार्यालय सिन्धुपाल्चोकमा मिति २०८०।०९।०८ मा जाहेरी दर्ता भई मुद्दा चलाउने प्रक्रियामा रहेको छ ।

(ख) यस संस्थाका संस्थापक तथा सञ्चालकले वा सञ्चालक वा संस्थापकका विरुद्ध प्रचलित नियमको अवज्ञा अथवा फौजदारी अपराध गरेको वा सो सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :

यस सम्बन्धमा यस वित्तीय संस्थालाई कुनै जानकारी प्राप्त नभएको ।

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

यस सम्बन्धमा यस वित्तीय संस्थालाई कुनै जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण :

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

यस वित्तीय संस्थाको शेयर नेपाल स्टक एक्सचेञ्ज र नेपाल धितोपत्र बोर्डको सुपरिवेक्षण तथा शेयर मुल्य धितोपत्र बजारको नीति नियम मुताविक खुल्ला बजारले निर्धारण गरेको मुल्य बमोजिम कारोवार भइरहेको छ । दोश्रो बजारमा हुने शेयर कारोवारको मूल्य माग र आपूर्तिको सिद्धान्तमा तथा देशको समग्र आर्थिक स्थितिमा आधारित हुने भएकोले संस्थाको धारणा यस सम्बन्धमा तटस्थ रहेको छ ।

(ख) आ.व. २०७९/०८० मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार, शेयर संख्या र कारोवार दिन:

नेपाल स्टक एक्सचेञ्जको वेवसाइटका अनुसार यस प्रकार रहेको छ ।

विवरण	असोज मसान्त, २०७९	पौष मसान्त, २०७९	चैत्र मसान्त, २०७९	असार मसान्त, २०८०
अधिकतम मूल्य रु.	९१०	८३०	७८४	६८९



विवरण	असोज मसान्त, २०७९	पौष मसान्त, २०७९	चैत्र मसान्त, २०७९	असार मसान्त, २०८०
न्यूनतम मूल्य रु.	६५३	६३०	४९२	४७२
अन्तिम मूल्य रु.	६७२	७६१	५२५	६४०
कूल कारोवार शेयर	१,६०,०२७	१,६९,०७१	१,७६,२३८	१,७९,८६५
कूल कारोवार दिन	६५	५२	५६	६२

६. समस्या तथा चुनौतीहरू :

संगठित संस्थाले बहन गर्नु परेको समस्या तथा चुनौती स्पष्ट रूपमा उल्लेख गर्नु पर्ने र उक्त समस्या तथा चुनौतीलाई संगठित संस्थाको आन्तरिक र बाह्य भनी वर्गीकरण गरी त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति सम्बन्धी विवरण :

(क) आन्तरिक समस्या तथा चुनौती :

- ◆ वित्तीय संस्थाको आधारभुत संरचना एवं प्राविधिक विकाशमा लाग्ने खर्च र त्यसको व्यवस्थापनमा चुनौती रहेको छ ।
- ◆ बढ्दो प्रतिस्पर्धा र सोको उचित लगानी एवं बढ्दो व्यवस्थापन चुनौती छ ।
- ◆ धेरै शाखा र सोही अनुसारको कर्मचारी व्यवस्थापन गर्नुपर्ने हुँदा संचालन खर्चको चुनौती छ ।
- ◆ शाखा विस्तार तथा नयाँ सेवा शुरु गर्नका लागि आवश्यक दक्ष जनशक्तिको अभाव छ ।
- ◆ दक्ष कर्मचारीहरूको अभाव एवं दक्ष कर्मचारीले वित्तीय संस्था छोड्दा हुन सक्ने जोखिम छ ।
- ◆ निक्षेप तथा कर्जा लगानी ब्याजदरमा हुने परिवर्तनबाट असर पर्ने जोखिमहरू छ ।
- ◆ वित्तीय संस्थाले गर्ने लगानीमा हुन सक्ने बजार मुल्यमा आउने परिवर्तनले हुन सक्ने जोखिम छ ।
- ◆ समयमा कर्जा असुली नभई उत्पन्न हुने आर्थिक जोखिमहरू छ ।
- ◆ वित्तीय संस्थाले प्रयोगमा ल्याएको सफ्टवेयरमा प्राविधिक गडबडीले हुन सक्ने जोखिम छ ।

(ख) बाह्य समस्या तथा चुनौती

- ◆ सिमित लगानी क्षेत्रमा भएको प्रतिस्पर्धा ।
- ◆ प्रतिस्पर्धा अनुरूप वित्तीय संस्थाको गतिशिल परिवर्तन हुन नसक्ने जोखिम छ ।
- ◆ लगानी मैत्री वातावरणको अभाव छ ।
- ◆ देशको अस्थिर राजनैतिक स्थितिका कारण हुन सक्ने जोखिम छ ।
- ◆ देशको आर्थिक अवस्थामा आउने उतारचढावबाट उत्पन्न हुन सक्ने जोखिम छ ।
- ◆ तरलता अभावले बैकिङ प्रणालीमा पर्न सक्ने Liquidity Risk को जोखिम
- ◆ विभिन्न समयमा देखा पर्ने आर्थिक मन्दीमा धकेलिएकाले हुन सक्ने जोखिम छ ।

(ग) रणनीति

- ◆ ग्राहकसँगको सम्बन्ध व्यवस्थापन गर्न भिन्न एवम विविध प्रकारका सेवाहरू उपलब्ध गराइएको छ ।
- ◆ उत्कृष्ट एवम गुणस्तरिय सेवा उपलब्ध गराउन विभिन्न कार्य अधि बढाइएको छ ।
- ◆ सामाजिक उत्तरदायित्वलाई प्रथामिकता दिई वित्तीय सक्षरता कार्यक्रममा विशेष जोड दिएको छ ।
- ◆ ग्रामिण क्षेत्रलाई लक्षित गरि गाउँपालिका तथा नगरपालिकामा शाखा विस्तार गरि सेवा प्रदान गरिएको छ ।
- ◆ कर्जा लगानी प्रदान गर्दा आवश्यक अध्ययन गर्ने गरेको छ ।
- ◆ संस्थाको नीति नियम तथा आन्तरिक नियन्त्रण प्रणाली चुस्त दुरुस्त राखिएको छ ।
- ◆ भविष्यमा हुन सक्ने जोखिमबाट बच्न कर्मचारीहरूलाई आवश्यक तालिम दिने गरिएको छ ।

- ◆ बैंकको सफ्टवेयरमा हुनसक्ने जोखिम कम गर्न आवश्यक ब्याकप राखिएको छ ।
- ◆ कर्जा तथा सापट र लगानी खराब भई हुनसक्ने जोखिमबाट बच्नको लागि आवश्यक जोखिम कोषको व्यवस्था गरिएको छ ।
- ◆ वित्तीय संस्थाको संगठनात्मक संरचनामा परिवर्तन गरि केही मुख्य कर्मचारीले छोड्दा पनि संस्थालाई नियमित रुपमा सेवा प्रदान गर्न सक्षम बनाईएको छ ।
- ◆ सदस्यहरूसँग सम्बन्धित विषयवस्तुलाई प्राथमिकताका साथ सम्बोधन गर्ने गरी कार्य गर्ने वातावरण बनाइएको छ ।
- ◆ कर्जा लागि को प्रकृत्यामा बहवैकिड तथा अधिक सिमालाई रोक्नुका साथै हाल यस्तो अवस्थामा रहेका कर्जा सदस्यहरूलाई क्रमिक रुपमा घटाउँदै जाने गरि कार्य गरिएको ।
- ◆ ग्राहक सदस्यहरूमा संस्थाप्रति रहेको भ्रम तथा गलत जानकारीको कारण रहेको अविश्वास हटाउन केन्द्र बैठकलाई अधिक अन्तरकृत्यात्मक गराउनुका साथै विभिन्न अवसरहरूमा वित्तिय साक्षरता तथा अन्तरकृत्या कार्यक्रमहरू गर्ने गरिएको ।

७. संस्थागत सूशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन :

यो प्रतिवेदन सूचकृत सङ्गठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम तयार भएको छ ।

सूचीकृत सङ्गठित संस्थाको नाम	एनएमबि लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना	गण्डकी प्रदेश, कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. २५, हेमजा , फोन नं. ०६९४००४२७/४७७, इमेल : info@nmbmicrofinance.com, वेबसाइट : www.nmbmicrofinance.com
	आ. व. २०७९/०८०

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम : डा. मधुसुधन अधिकारी

नियुक्ति मिति : वि.सं. २०८०/०९/१३

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

शेयर	संख्या	प्रतिशत
संस्थापक शेयर	५०,५०,९४४.०४	७०
सर्वसाधरण शेयर	२९,६४,३४७.४४	३०
जम्मा शेयर संख्या	७२,१४,४९१.४८	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र.स.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको विधि
१	नाम : श्री मधुसुधन अधिकारी ठेगाना : काठमाडौं जिल्ला का. म. न.पा. वडा नं. ३२ ना.प्र.नं. १७७०/७५०३६ जि.प्र.का. रुपन्देही जारि मिति २०४२/०३/१७	स्वतन्त्र	नभएको	२०८०/०९/१३	२०८०/०९/१३	मिति २०७६।११।३० मा बसेको सञ्चालक समितिको १४९ औं बैठक ।
२	नाम : श्री रोमणी प्रसाद पाठक ठेगाना : रुपन्देही जिल्ला, ति.न.पा. वडा नं. ०७ मणिग्राम, ना.प्र.नं. ३००, रुपन्देही	संस्थापक- एनएमबि बैंक प्रतिनिधि	-	२०७८।०७।११	२०७८।०७।११	एनएमबि बैंक प्रतिनिधि
३	नाम : श्री गोविन्द धिमिरे ठेगाना : भक्तपुर जिल्ला, मध्यपूरठिमी नगरपालिका वडा नं. १६, लोकन्थली, ना.प्र. नं. ७६०८५०४४, सप्तरी ।	संस्थापक- एनएमबि बैंक प्रतिनिधि	-	२०८०/०९/१७	२०८०/०९/१७	एनएमबि बैंक प्रतिनिधि
४	नाम : श्री दिनेश दुलाल ठेगाना : भक्तपुर जिल्ला, सूर्यविनायक नगरपालिका वडा नं. ३, बालकोट, ना.प्र. नं. ३४१५१११/०४७/२२१९, इ. प्र. स. दमक ।	संस्थापक- एनएमबि बैंक प्रतिनिधि	-	२०७८।०९।२५	२०७८।०९।२५	एनएमबि बैंक प्रतिनिधि
५	नाम : जितेन्द्र वाहेती ठेगाना : मोरङ जिल्ला, विराटनगर उ.म.न.पा. वडा नं. १६, ना. प्र. नं. ०५३०८१/२७०, मोरङ ।	सर्वसाधारण	२,२१९	२०७७।०३।२२	२०७७।०४।०५	सातौं वार्षिक साधारण सभा ।
६	नाम : सविता सापकोटा ठेगाना : काठमाडौं जिल्ला, चन्द्रागिरी न.पा. वडा नं. १२, ना. प्र. नं. ३०१०६२/१६५७९७, काभ्रेपलाञ्चोक ।	सर्वसाधारण	१६१	२०७७।०३।२२	२०७७।०४।०५	सातौं वार्षिक साधारण सभा ।

पछिल्लो सधारण सभा पछि सञ्चालकहरु नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको विवरण :

- ◆ मिति २०८०/०१/०२ गते स्वतन्त्र सञ्चालक/ अध्यक्ष श्री संजिव सुब्बाले आफ्नो पदबाट राजिनामा दिनुभएको र सोही मितिमा उहाँको राजिनामा स्विकृत भएकोले सो पश्चात मिति २०८०/०९/१३ गते सम्म संस्थाका बरिष्ठ/जेष्ठ सञ्चालक श्री रोमणी प्रसाद पाठक ज्यूले समितिको बैठकको अध्यक्षता गर्नुभएको र मिति २०८०/०९/१३ गते स्वतन्त्र सञ्चालकको रूपमा डा. मधुसुधन अधिकारीलाई नियुक्ति गरि सोही मितिको १५० औं बैठकबाट उहाँलाई संचालक समितिको अध्यक्षमा नियुक्ति गरिएको ।
- ◆ मिति २०८०/१०/१९ गतेको १५२ औं बैठकबाट एनएमबि बैंक लिमिटेडको तर्फबाट यस वित्तीय संस्थामा प्रतिनिधित्व गरिरहनु भएका प्रतिनिधी सञ्चालक श्री गोविन्द घिमिरे ज्यूको कार्यकाल थप गरि आगामी ४ वर्षको कार्यकालका लागि निरन्तरता दिने निर्णय भएको ।
- ◆ आ.व. २०७९/८० मा यस बाहेक अन्य सञ्चालकहरु तर्फ कुनै पनि हेरफेर भएको छैन ।

(घ) यस आ.व. २०७९/०८० मा बसेको संचालक समितिको बैठक संचालन सम्बन्धी विवरण :

क्र. सं.	समितिको नाम	बैठकको मिति (देखि-सम्म)	बैठक नम्बर (देखि-सम्म)	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या
१	सञ्चालक समिति	२०७९/०५/०९	१२९	६	फरक मत नभएको
२	सञ्चालक समिति	२०७९/०६/२७	१३०	५	फरक मत नभएको
३	सञ्चालक समिति	२०७९/०७/२०	१३१	६	फरक मत नभएको
४	सञ्चालक समिति	२०७९/०८/२०	१३२	५	फरक मत नभएको
५	सञ्चालक समिति	२०७९/०९/२७	१३३	६	फरक मत नभएको
६	सञ्चालक समिति	२०७९/११/२१	१३४	६	फरक मत नभएको
७	सञ्चालक समिति	२०७९/१२/०५	१३५	६	फरक मत नभएको
८	सञ्चालक समिति	२०८०/०१/१९	१३६	६	फरक मत नभएको
९	सञ्चालक समिति	२०८०/०२/१९	१३७	६	फरक मत नभएको
१०	सञ्चालक समिति	२०८०/०३/०६	१३८	६	फरक मत नभएको
११	सञ्चालक समिति	२०८०/०३/०७	१३९	६	फरक मत नभएको
१२	सञ्चालक समिति	२०८०/०३/१७	१४०	६	फरक मत नभएको

संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

संचालक समितिको बैठकमा संचालक वा बैकल्पिक संचालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) : आ.व. २०७९/०८० का बैठकमा सञ्चालकको अनुपस्थित विवरण निम्नानुसार रहेको छ ।

क्र.स	बैठक मिति	बैठक नं.	अनुपस्थित	कैफियत
१	२०७९/०६/२७	१३०	रोमणी प्रसाद पाठक	
२	२०७९/०८/२०	१३२	रोमणी प्रसाद पाठक	

संस्थामा कुनै बैकल्पिक संचालक नभएको ।

संचालक समितिको बैठकमा उपस्थित संचालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्सूट) को छुट्टै अभिलेख राखे नराखेको :	राखेको
संचालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा)	५२ दिन

संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०७७/०३/२२ (सातौं वार्षिक साधारण सभा)
संचालक समितिको प्रति बैठक भत्ता	रु ४,५००। मोबाइल तथा पत्र पत्रिका खर्च प्रति महिना १,५००।
आ.व. को सञ्चालक समितिको कूल बैठक खर्च	रु २,८३,५००

संचालकको आचरण सम्बन्धी ब्यवस्था तथा अन्य विवरण :

संचालक आचरण सम्बन्धमा सम्बन्धीत संस्थाको आचार संहिता भए/नभएको :	भएको ।
एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण :	नभएको ।

संचालकहरुको वार्षिक रुपमा सिकाई तथा पुर्नताजगी कार्यक्रम सम्बन्धी विवरण :

क्र.सं.	विषय	मिति	सहभागी सञ्चालकको संख्या	
1	Microfinance Conference 2023 - Issues, Challenges & Direction of Nepalese MFIs	11/18/2023	2	National Banking Institute
2	MFIs Board of Directors : Best Practices and Governance	1/22/2024	4	Banking Finance and Insurance Institute of Nepal

<p>प्रत्येक संचालकले आफू संचालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिन भित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको भए सोको विवरण :</p> <p>संस्थासगँ निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, निज वा निजको एकाघरका परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको कुनै किसिमको सेयर वा डिबेन्चरको विवरण, निज अन्य कुनै संगठित संस्थाको आधारभुत सेयरधनी वा संचालक रहेको भए त्यसको विवरण, निज वा निजको एकाघरका परिवारको कुनै सदस्यले संस्थामा पदाधिकारी वा कर्मचारीको हेसियतमा काम गरिरहेको भए सो को विवरण,</p>	<p>कम्पनी ऐन २०६३, बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ एवं नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम संचालकहरुले स्व: घोषणा मार्फत विवरण पेश गरेको ।</p>
<p>संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण,</p>	<p>नभएको ।</p>
<p>संचालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सो को विवरण :</p>	<p>त्यस्तो कारवाही भएको कुनै विवरण हालसम्म जानकारीमा नआएको ।</p>

संस्थाको जोखिम ब्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

(क) जोखिम ब्यवस्थापनको लागि कुनै समिति गठन भए/ नभएको गठन नभएको भए सो को कारण :
गठन भएको, जोखिम ब्यवस्थापन समिति



(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

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

क्र.स.	नाम	समिति	पद/जिम्मेवारी	योग्यता
१.	श्री दिनेश दुलाल	संयोजक	संचालक	एम.बि.एस./एल.एल.बि.
२.	श्री गोविन्द घिमिरे	पदेन सदस्य	संचालक	एम.बि.एस./एल.एल.बि.
३.	श्री प्रविन प्रजापति	सदस्य	प्रमुख सञ्चालक अधिकृत	एमबिएस
४.	श्री बखत बहादुर बटाला	सदस्य सचिव	प्रमुख जोखिम अधिकृत	एमए

(आ) समितिको बैठक संख्या : ५ पटक (आ.व. २०७९/०८०)

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

जोखिम व्यवस्थापन समितिले मुख्यतः नेपाल राष्ट्र बैंकले जारी गरेको एकिकृत निर्देशनले जारी गरेको काम, कर्तव्य र उत्तरदायित्व वहन गर्दै संस्थामा अन्तरनिहित तथा भविष्यमा आउन सक्ने विभिन्न जोखिमहरूको पहिचान अनुगमन तथा व्यवस्थापन गरी संचालक समिति समक्ष प्रतिवेदन पेश गर्ने तथा सो सम्बन्धमा संस्थाको व्यवस्थापनलाई आवश्यक सुझावहरू दिने कार्य प्रभावकारी रूपमा गर्दै आएको छ ।

संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

(क) लेखा सम्बन्धी विवरण :

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे / नगरेको सोको कारण	नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तयार गरिएको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति	२०८०।०१।०३
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	२०८०।०५।०१
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति	
सधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति	
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण (अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको, (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण , (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक वा अर्धवार्षिक)	संस्थाको आन्तरिक लेखा परीक्षणको लागि वाह्य विज्ञ नियुक्त नगरिएको ।

(ख) लेखा परीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :

क्र.सं.	नाम	पद	पद	योग्यता
१	श्री गोविन्द घिमिरे	संयोजक	संचालक	एम.बि.एस./एल.एल.बि.
२	श्री सविता सापकोटा	सदस्य	संचालक	बि.बि.एस.
३	श्री कृष्ण प्रसाद भुषाल	सदस्य सचिव	लेखापरीक्षण विभाग प्रमुख	एम.बि.एस.

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :

क्र.सं.	बैठक बसेको मिति	बैठक संख्या	उपस्थित सदस्य संख्या
१	२०७९।०४।११	४३	३
२	२०७९।०५।०३	४४	३
३	२०७९।०७।०३	४५	३

४	२०७९/०८/०८	४६	३
५	२०७९/११/०२	४७	३

प्रति बैठक बापतको सुविधा रकम रु	सञ्चालक समिति सदस्यले रु ४,५००।
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन र प्रत्येक समितिको बैठकको निर्णयहरु संचालक समितिमा पेश गर्ने गरेको ।

कर्मचारी ब्यवस्थापन तथा सेवा सुविधा समिति

क्र.सं.	नाम	पद	पद	योग्यता
१	श्री जितेन्द्र बाहेति	संयोजक	संचालक	बि.वि.एस.
२	श्री आनन्द पाण्डे	सदस्य	प्रमुख कार्यकारी अधिकृत	एम.बि.एस.
३	श्री श्याम थापा	सदस्य	वित्त विभाग प्रमुख	सेमी सि.ए
४	श्री सूर्यबहादुर थापा	सदस्य सचिव	जनशक्ति विभाग प्रमुख	एम.ए/एलएलबि

समितिको बैठक संख्या : ५ पटक (आ.व. २०७९/०८०)

संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

(क) कर्मचारी हरुको संरचना, पदपूर्ती, बृति विकाश, तलव, भत्ता तथा अन्य सूविधा, हाजिर र विदा, आचारसहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियामावली / ब्यवस्था भए नभएको :
भएको

(ख) उच्च ब्यवस्थापन तहमा कर्मचारीहरुको नाम, शैक्षिक योग्यता तथा ब्यवस्थापकिय तहको अनुभव सम्बन्धी विवरण :

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१	श्री आनन्द पाण्डे	प्रमुख कार्यकारी अधिकृत	एम.बि.एस.	२४ वर्ष
२	श्री विरुराम जौसी	नायव कार्यकारी प्र.	एम.बि.एस.	२१ वर्ष
३	श्री बखत बहादुर बटाला	वरिष्ठ प्रवन्धक	एमए	११ वर्ष
४	श्री दिनेश भट्टराई	प्रवन्धक	सिए	३ वर्ष
५	श्री प्रविन प्रजापति	नायव प्रवन्धक	एमबिएस	१३ वर्ष
६	श्री भुवनेश्वर फुलारा	सहायक प्रवन्धक	एमए/एमएड	१६ वर्ष
७	श्री प्रेमप्रसाद सुवेदी	सहायक प्रवन्धक	बिए	१४ वर्ष

कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरेको/ नगरेको	गरेको
नयाँ कर्मचारी पदपूर्ती गर्दा अपनाएको प्रकृया	खुल्ला प्रतिस्पर्धी तथा कर्मचारी सेवा विनियामावली २०७३(पहिलो संशोधन २०७८) बमोजिम
ब्यवस्थापन स्तरका कर्मचारीको सख्या	७
कुल कर्मचारी सख्या	५३६
कर्मचारीहरुको सक्सेसन प्लान भए/नभएको	नभएको
आ.व. २०७८/७९ मा कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मेलित कर्मचारीको सख्या	आ.व. २०७९/०८० मा सम्पूर्ण कर्मचारीहरुलाई विभिन्न शिर्षकमा ३१ वटा तालिम दिइएको छ ।
आ.व २०७८/०७९ को कर्मचारी तालिम खर्च रु	५०,७६,४६२



कुल खर्चमा कर्मचारी खर्चको प्रतिशत	२४.३३ प्रतिशत (कुल संचालन खर्चमा ६५.३१ प्रतिशत)
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	३ प्रतिशत

सम्पत्ती शुद्धिकरण तथा अनुगमन समिति :

क्र. सं.	नाम	पद	पद /जिम्मेवारी	योग्यता
१	श्री सविता सापकोटा	संयोजक	संचालक	सेमी सिए
२	श्री आनन्द पाण्डे	पदेन सदस्य	प्रमुख कार्यकारी अधिकृत	एम.बि.ए.
३	श्री प्रेम प्रसाद सुवेदी	सदस्य	प्रमुख, कर्जा विभाग	बिए
४	श्री प्रविन प्रजापति	सदस्य	प्रमुख, कर्जा सञ्चालन विभाग	एमबिएस
५	श्री भुवनेश्वर फुलारा	सदस्य सचिव	प्रमुख, शाखा सञ्चालन विभाग	एम.ए./एमएड

समितिको बैठक संख्या : ४ पटक (आ.व. २०७९/०८०)

क) अन्य विवरण :

संस्थाले संचालक निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए / नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, सेयरधनी, कर्मचारी सल्लाहकार, परामार्शदाताको हैसियतमा वा लाभ बाहेक सूचिकृत संगठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म कम्पनी, कर्मचारी, सल्लाहकार वा परामार्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमको भोगचलन गरे/ नगरेको	स्व-धोषणा पेश गरेको
नियमकारी निकायले संस्थाको इजाजत पत्र जारी गर्दा तोकेको शर्तहरू पालना भए / नभएको	पालना भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिईएको निर्देशन पालना भए / नभएको	पालना भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको सोको विवरण	बैंकिङ्ग व्यवसाय गर्ने भएकोले संस्थाको नियमित कार्य संचालन र कर्जा कारोवारको सिलसिलामा दायर भएका मुद्दा बाहेक, संस्थाबाट बर्खास्तीमा परेका कर्मचारी धुव्र प्रसाद सुवेदीले श्रम अदालत काठमाडौंमा दायर गरेको मुद्दा विचाराधिन छ ।

परिपालना अधिकृतको नाम : श्याम थापा

पद : प्रमुख अनुपालना अधिकृत

मिति : २०८१।०१।२०

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८१।०३।३१ गते बसेको संचालक समितिको १३४ औं बैठक

अनुसूची (१)

कम्पनी ऐन (पहिलो संशोधन), २०७४ को दफा १०९ को उपदफा ४ सँग सम्बन्धित थप विवरण

१. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण :
सस्थाले हालसम्म कुनै शेयर जफत गरेको छैन ।
२. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
वित्तीय संस्थाले गरेको प्रगतिका बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरिएको छ । यस कम्पनीको कुनै पनि सहायक कम्पनी छैन ।
३. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :
वित्तीय संस्थाले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन मूल प्रतिवेदनमा समावेश गरिएको छ ।
४. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी
वित्तीय संस्थामा श्री एनएमबि बैंक लिमिटेड र श्री उत्तम भ्लोन आधारभूत शेयरधनी हुनुहुन्छ । आधारभूत शेयरधनीहरूबाट सञ्चालक समिति, व्यवस्थापन र कर्मचारीलाई मार्गदर्शन एवं हौसला मिलेको छ ।
५. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :
- ५.१. सञ्चालकहरूको शेयर स्वामित्व विवरण :

क्र. सं.	नाम, पद	शेयर स्वामित्व
१	श्री संजिव सुब्बा - अध्यक्ष	स्वतन्त्र सञ्चालक
२	श्री गोविन्द घिमिरे, प्रतिनिधि-एनएमबि बैंक लि.	संस्थागत ३६,८९,३९१ कित्ता शेयर
३	श्री दिनेश दुलाल, प्रतिनिधि-एनएमबि बैंक लि.	क्र.सं. २ वमोजिमको कित्ता शेयर
४	श्री रोमणी प्रसाद पाठक, प्रतिनिधि-एनएमबि बैंक लि.	क्र.सं. २ वमोजिमको कित्ता शेयर
५	श्री जितेन्द्र वाहेति-सर्वसाधारण शेयरधनी	२९६५.२२ कित्ता शेयर
६	श्री सविता सापकोटा -सर्वसाधारण शेयरधनी	१७८ कित्ता शेयर

- ५.२ वित्तीय संस्थाबाट सर्वसाधारणको शेयर निष्काशन भए पश्चात व्यवस्थापन पदाधिकारीसँग कर्मचारी शेयरको स्वामित्व रहेको छ ।
६. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :
वित्तीय संस्थासँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजका आफन्तको व्यक्तिगत स्वार्थ रहेको छैन ।
७. कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित



मूल्य तथा त्यसरी शेयर खरीद गरेवापत कम्पनीले भुक्तानी गरेको रकम :

यस अवधिमा कम्पनीले आफ्नो शेयर आफैले खरीद गरेको छैन ।

८. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :

८.१. नीति तथा विनियमावली :

वित्तीय संस्थाले व्यवसायमा निहित जोखिमलाई न्यून गर्ने तथा आन्तरिक नियन्त्रण प्रणालीलाई बलियो बनाउन नेपाल राष्ट्र बैंकले समय समयमा जारी गरेका नीति तथा निर्देशनको अधिनमा रहेर आवश्यक नीति, नियम र विनियमावली बनाई लागू गर्दै आएको छ ।

८.२. लेखापरीक्षण समिति :

वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको मातहतमा एउटा लेखापरीक्षण समिति गठन गरिएको छ । यस समितिले वित्तीय संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी वित्तीय संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ । वित्तीय संस्थाका आन्तरिक र बाह्य लेखापरीक्षकहरूले सो समितिमा सिधै पहुँच राखेका छन् । निजहरूले पेश गर्ने प्रतिवेदन र यस समितिको प्रतिवेदन उपर वित्तीय संस्थाको सञ्चालक समितिले विस्तृत छलफल गर्ने गरेको छ । राष्ट्र बैंकले तोके बमोजिम समितिको प्रमुख उत्तरदायित्व हुने गरी समितिले कार्य संचालन गरिरहेको छ ।

८.३. जोखिम व्यवस्थापन समिति :

वित्तीय संस्थामा गैर कार्यकारी सञ्चालकको संयोजकत्वमा एउटा जोखिम व्यवस्थापन समिति गठन गरिएको छ । लेखापरीक्षण समितिका संयोजक जोखिम व्यवस्थापन समितिको पदेन सदस्य रहेको छ । नेपाल राष्ट्र बैंकले तोकेबमोजिम यस समितिको काम, कर्तव्य र अधिकार हुने गरी कार्य संचालन गरिरहेको छ ।

८.४. कर्मचारी व्यवस्थापन र सेवा सुविधा समिति :

सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा एउटा कर्मचारी व्यवस्थापन र सेवा सुविधा समिति गठन गरेको छ । राष्ट्र बैंकले तोकेबमोजिम यस समितिको काम कर्तव्य र अधिकार हुने गरी यस समितिले कार्य संचालन गरिरहेको छ ।

८.५. सम्पत्ती शुद्धिकरण अनुगमन समिति :

सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्पत्ती शुद्धिकरण अनुगमन समिति गठन गरेको छ । राष्ट्र बैंकले तोकेबमोजिम यस समितिको काम कर्तव्य र अधिकार हुने गरी यस समितिले कार्य संचालन गरिरहेको छ ।

९. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

- ◆ आर्थिक वर्ष २०७९/८० को व्यवस्थापन खर्च रु. ४८,३२,३६,५८९।- रहेको छ जसमध्ये कर्मचारी खर्च रु २३,३५,३९,५०८।, कर्मचारी बोनस खर्च रु.०।- अन्य सञ्चालन खर्च रु. २४,९७,०५,०८१।- रहेको छ ।
- ◆ प्रबन्धकहरू (१ जना नायब प्रमुख कार्यकारी अधिकृत, १ जना वरिष्ठ प्रबन्धक १ जना नायब प्रबन्धक र २ जना सहायक प्रबन्धक) लाई भुक्तान गरिएको पारिश्रमिक, भत्ता, बोनस तथा अन्य सुविधाको कुल जम्मा रकम रु. ८७,६४,९८६.२६ (सतासी लाख चौसठ्ठी हजार एक सय छयासी रुपैया छब्बिस पैसा मात्र) रहेको छ ।

१०. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

वित्तीय संस्थाको आर्थिक प्रशासन विनियमावलीको दफा ५६ (१) अनुसार गठित लेखापरीक्षण समिति गैरकार्यकारी संचालक श्री गोविन्द घिमिरे संयोजकत्वमा लेखापरीक्षण विभागका प्रमुख सदस्य सचिव रहने गरी लेखापरीक्षण समितिको गठन गरिएको छ । लेखापरीक्षण समितिमा कार्य गरेवापत सञ्चालकलाई सञ्चालक समितिको बैठक भत्ता वरावर भत्ता प्रदान

गरिएको छ भने कर्मचारीलाई कुनै भत्ता प्रदान गरिएको छैन तर आन्तरिक लेखापरीक्षण गर्न जाँदा लेखापरीक्षकलाई वित्तीय संस्थाको विनियामावली अनुसारको दैनिक भ्रमण भत्ता प्रदान गरिएको छ । त्रैमासिक रूपमा बस्ने यस समितिको बैठकमा आन्तरिक लेखापरीक्षकको प्रतिवेदन र आगामी त्रैमासको कार्य योजना तय गर्ने गरिएको छ ।

११. सञ्चालक, प्रबन्धक सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठीत संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :
सो नभएको ।

१२. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

- ◆ आव. २०७९/०८० मा सञ्चालक समितिको बैठक नं. १२९ देखि १४० सम्म गरी १२ वटा र अन्य उपसमितिको बैठक गरि तपशिल अनुसार रकम रु.७,००,२४०/- (अक्षरूपी सात लाख दुई सय चालिस रुपैया मात्र) भुक्तानी गरिएको छ । सञ्चालक समितिका पदाधिकारीहरू मध्ये सञ्चालक समितिका अध्यक्षज्यूले बैठक भत्ताको रकम लिनुभएको छैन ।
- ◆ आव. २०७९/०८० को अवधिमा प्रमुख कार्यकारी अधिकृत पदमा श्री आनन्द पाण्डे रहनुभएको छ र उहाँलाई मासिक रूपमा तलब स्केल रु.१,७७,०००/-, भत्ता रु.१,१८,०००/-, संचार खर्च २,०००/- र सामाजिक सुरक्षा कोष ३५,४००/- गरी मासिक तलब भत्ता रु.३,३२,४००/- प्रदान गरिएको साथै दशै भत्ता वापत रु २,४५,८३३.३३ वार्षिक विदा वापत रु. १,१८,०००/- र वोनस ५,७४,७९६.५९ गरि उक्त अवधिमा कुल तलब भत्ता जम्मा रु.४९,२७,३४९.९२ (अक्षरूपी उनान्चास लाख सत्ताईस हजार तिन सय उनान्चास रुपैया बयानब्वे पैसा मात्र) प्रदान गरिएको छ ।

१३. शेरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :
सो नभएको ।

१४. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :
कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम लेखापरीक्षण भएको पछिल्लो वार्षिक आर्थिक विवरणमा उल्लेख भएको आफ्नो सम्पत्तिको १५ प्रतिशत भन्दा बढी हुने गरि कुनै पनि सम्पत्ति खरिद नभएको र पछिल्लो हिसाब किताबमा उल्लेख भएको कर तिर्नु भन्दा अगाडीको मुनाफाको १५ प्रतिशत भन्दा बढी हुने गरी कुनै सम्पत्ति बिक्री गरी आमदानी गरेको छैन ।

१५. दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण :
यो वित्तीय संस्था एनएमबि बैंक लिमिटेडको सहायक कम्पनी हो जसको यसमा कुल शेरमध्ये ५१ प्रतिशत शेर स्वामित्व रहेको छ । यस वित्तीय संस्थाको एनएमबि बैंक र एनएमबि क्यापिटल (एनएमबि बैंकको पूर्ण स्वामित्व भएको कम्पनी) सँगको सम्बन्धित पक्षबीचका कारोबार निम्नबमोजिम छन् ।

क्र.स.	विवरण	रकम (रु.)
१	एनएमबि बैंकको लगानी	३६,७९,३९,०६५.७७
२	एनएमबि बैंकबाट लिएको सापटि	१,११,९०,९८,०६९.३५
३	एनएमबि बैंकलाई गरेको ब्याज भुक्तानी	१३,२८,३६,८८१.१६
४	एनएमबि बैंकमा रहेका मौज्जात	७९,८२,१४६.७५

१६. यस ऐन तथा प्रचलित कानूनबमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :
सबै कुरा माथि प्रतिवेदनमा खुलाईएको छ ।

१७. अन्य आवश्यक कुराहरु :
सो नभएको ।

INDEPENDENT AUDITOR'S REPORT
To the Shareholders of
NMB Laghubitta Bittiya Sanstha Ltd.
Hemja, Pokhara, Kaski

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of NMB Laghubitta Bittiya Sanstha Ltd., which comprise the Statement of Financial Position as at Ashadh 31, 2080 (July 16, 2023), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the company as at Ashadh 31, 2080 (July 16, 2023), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (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 company 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. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

S.No.	Key Audit Matters	Auditor's Response
1.	<p>Interest Income Ref. note no. 4.27 and accounting policies to the financial Statements</p> <p>Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/NFRS. Interest has been recognized on accrual basis in case of non performing loans.</p> <p>Due to limitation of lack of system capability to review the fair value of the collateral on regular basis, manual intervention might be required for recognition of accrual of interest income.</p> <p>As this may have effect on the recognition of the interest income by the company, we have considered it as a key audit matter.</p>	<p>We applied following procedure in respect of verification of interest income:</p> <ul style="list-style-type: none"> Understanding of the core banking software of the company how interest rate on loans & advances has been implemented in system. Whether interest income on advances in automatically generated in the CBS System. Review of accrual & recognition interest income whether relevant NFRS & the NRB norms have been followed by the company for the same. Review and verify the transactions relating to manual debit or credit of interest in the system. Understanding as to how the company management in monitors their businesses analyze its credit portfolio & the interest income thereon.



Jwagal, Kopundole, Lalitpur, Nepal
P.O. Box No. 9222, Kathmandu, Nepal
Tel + 977 1 5550424 Web www.lspa.com.np
Fax + 977 1 5261887 Email info@lspa.com.np

		<ul style="list-style-type: none"> Review whether the legal remedies against defaulting borrowers are not adversely affected. <p>Our Results Accounting policies and recognition of interest income has been considered acceptable.</p>
2.	<p>Impairment of Loans and Advances to Customers Ref. Note no. 4.7 and accounting policies to the financial statements.</p> <p>Company's policy for the allowance for impairment of loans and advances have been based on the application of incurred loss model and Nepal Rastra Bank regulations, as applicable. It involves significant management judgment and estimation.</p> <p>In addition, assessment of allowances for impairment is important as carve out provides for higher of the incurred loss model or NRB's directive. The carrying value of the loans and advances to customers can be materially misstating if management's judgment and estimation are inappropriate.</p> <p>Therefore considering the significance of the above matter to the financial statements, we have identified this as a key audit matters.</p>	<p>We applied following procedures in respect of verification of loan Loans provision:</p> <ul style="list-style-type: none"> We tested the company's operating effectiveness of key controls to identify loss events and for determining the extent of provisioning required against non-performing loans and advances. Controls over correct identification and classification of non-performing loans and advances on time based criteria. Review of IT system to provide loan loss provision based on overdue payments. Control over accurate computation and recording of provisions. Control over statistical model used to calculate the incurred loss in accordance with incurred loss model. Control over the monitoring of loans advances to customers with higher default risk. Control over the governance and approval process for the provisions including ongoing reassessment by the Management. Carrying out the substantive procedure, selected sample of loan and advances to the customers and checked the documentation, repayment schedules, tested the classification of non-performing loans based on overdue period. Assessed the management's assumption and judgment for classification of loans and advances based on repayment pattern, Assessment of mortgage value of loans and advances. <p>Our Results We considered the impairment charges on loans and advances to the customers to be acceptable.</p>
3.	<p>Information Technology System</p> <p>The information technology of the company involve large number of independent and inter - dependent IT systems that are used to process and record a large volume of transactions in the company's activities.</p> <p>As a result, the financial accounting and reporting procedure places a significant level of reliance and rely on such IT systems.</p> <p>Appropriate IT general application controls and are required to ensure that such IT systems are</p>	<p>Our Audit Regarding Information Technology of the company is based upon the Information Technology Guidelines issued by NRB and it also included:</p> <ul style="list-style-type: none"> 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 Advance based on ageing on the test check.



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

<p>able to process the data, as required completely, accurately and consistently for reliable financial reporting.</p> <p>Due to the importance of the impact of the IT systems and related control environment on the company's financial reporting process,, we have identified testing of IT system and related control environment as key audit matter.</p>	<p>Our Results</p> <p>We considered the IT systems and their relevant controls to be adequate.</p>
---	---

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

In preparing the financial 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 microfinance or to cease operations, or has no realistic alternative but to do so.

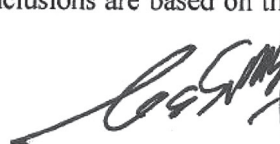

Those charged with governance are responsible for overseeing the company's financial reporting process.

Auditor' 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 organization'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 institution'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



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

to the date of our auditor's report. However, future events of conditions may cause institution to cease to continue as a going concern.



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

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

Report on Other Legal and Regulatory Requirements

Report as per the requirements of Companies Act, 2063, Bank and Financial Institution Act, 2073 and other regulatory requirements:

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



CA Gopal Kumar Shrestha
Partner
L.S.P. Associates
Chartered Accountants

Place: Lalitpur, Nepal
Date: 2081/1/3

NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Financial Position
As on Ashadh 31, 2080

Particulars	Note	Ashadh 31, 2080	Ashadh 32, 2079	Restated
				Shrawan 1, 2078
Assets				
Cash and Cash Equivalent	4.1	31,10,80,707	25,62,71,375	35,05,58,091
Statutory Balance and Due from Nepal Rastra Bank	4.2	2,70,00,000	2,70,00,000	3,00,00,000
Placement with Bank & Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans and Advances to MFIs & Cooperative	4.6	-	-	-
Loans and Advances to Customers	4.7	4,86,80,38,781	5,80,40,90,935	5,06,24,97,667
Investment Securities	4.8	5,20,00,000	20,00,000	20,00,000
Current Tax Assets	4.9	24,68,869	-	-
Investment Property	4.10	-	-	-
Property and Equipment	4.11	8,15,30,743	9,16,57,960	7,29,04,561
Goodwill and Intangible Assets	4.12	43,34,933	42,08,873	37,61,101
Deferred Tax Assets	4.13	-	-	-
Other Assets	4.14	5,52,88,176	1,20,83,568	1,28,83,612
Total Assets		5,40,17,42,208	6,19,73,12,710	5,53,46,05,032
Liabilities				
Due to Bank and Financial Institutions	4.15	-	-	-
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instruments	4.17	-	-	-
Deposits from Customers	4.18	1,54,73,14,809	1,97,15,85,751	1,67,38,11,820
Borrowings	4.19	2,68,57,30,496	3,00,38,33,444	2,79,56,16,200
Current Tax Liabilities	4.9	-	32,95,192	-
Provisions	4.20	16,99,054	16,00,016	18,42,481
Deferred Tax Liabilities	4.13	51,29,297	65,71,146	45,34,743
Other Liabilities	4.21	16,50,36,215	16,18,28,165	13,21,95,852
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total Liabilities		4,40,49,09,871	5,14,87,13,714	4,60,80,01,096
Equity				
Share Capital	4.24	72,14,49,149	65,58,62,862	53,98,04,825
Share Premium		7,29,72,961	7,29,72,961	7,29,72,961
Retained Earnings		(55,54,647)	11,80,88,543	14,83,92,209
Reserves	4.25	20,79,64,875	20,16,74,630	16,54,33,941
Total Equity		99,68,32,337	1,04,85,98,996	92,66,03,936
Total Liabilities and Equity		5,40,17,42,208	6,19,73,12,710	5,53,46,05,032
Contingent Liabilities and Commitments	4.26	-	-	-
Net Assets Value per share		138.17	159.88	171.66

As per our Report of even date

Shyam Thapa, HOD
Financial Management and Planning

Anand Pandey
Chief Executive Officer

CA Gopal Kumar Shrestha
Partner
LSP Associates
Chartered Accountants
Lalitpur, Nepal

Madhusudhan Adhikari
Chairman/Independent Director

Sabita Sapkota, Director

Govind Ghimire, Director

Jitendra Bahety, Director

Romani Prasad Pathak, Director

Dinesh Dulal, Director

Date:
Place:



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Profit or Loss
 For the year ended 31 Ashadh 2080

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	79,37,14,362	83,92,50,710
Interest Expense	4.28	(46,54,71,758)	(38,76,56,538)
Net Interest Income		32,82,42,603	45,15,94,172
Fee and Commission Income	4.29	5,43,45,461	7,26,92,915
Fee and Commission Expense	4.30	(17,94,016)	(13,03,497)
Net Fee and Commission Income		5,25,51,445	7,13,89,418
Net Interest, Fee and Commission Income		38,07,94,048	52,29,83,590
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		38,07,94,048	52,29,83,590
Impairment (Charge)/Reversal for Loans and Other Losses	4.33	(6,47,31,899)	(1,12,87,032)
Net Operating Income		31,60,62,149	51,16,96,558
Operating Expense			
Personnel Expenses	4.34	(23,35,31,508)	(21,76,70,511)
Other Operating Expenses	4.35	(9,25,32,437)	(8,25,43,450)
Depreciation & Amortization	4.36	(3,13,34,470)	(2,92,51,350)
Operating Profit		(4,13,36,266)	18,22,31,247
Non Operating Income	4.37	6,26,220	-
Non Operating Expense	4.38	-	(1,95,927)
Profit Before Income Tax		(4,07,10,047)	18,20,35,320
Income Tax Expense	4.39		
Current Tax		74,16,267	(5,39,27,026)
Previous Year Tax		(1,42,69,047)	-
Deferred Tax		14,41,850	(20,36,403)
Profit for the year		(4,61,20,976)	12,60,71,890
Profit Attributable to:			
Equity holders of the Financial Institution		(4,61,20,976)	12,60,71,890
Profit for the Year		(4,61,20,976)	12,60,71,890
Earnings per Share			
Basic Earnings per Share		(6.39)	19.22
Diluted Earnings per Share		(6.39)	19.22

As per our Report of even date

Shyam Thapa, HOD
 Financial Management and Planning

Anand Pandey
 Chief Executive Officer

CA Gopal Kumar Shrestha
 Partner
 LSP Associates
 Chartered Accountants
 Lalitpur, Nepal

Madhusudhan Adhikari
 Chairman/Independent Director

Sabita Sapkota, Director

Govind Ghimire, Director

Jitendra Bahety, Director

Romani Prasad Pathak, Director

Dinesh Dulal, Director

Date:
 Place:



NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Other Comprehensive Income
For the year ended 31 Ashadh 2080

Particulars	Note	Current Year	Previous Year
Profit for the year		(4,61,20,976)	12,60,71,890
Other Comprehensive Income, Net of Income Tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investment in equity instruments measured at fair value		-	-
Gains/(losses) on revaluation		-	-
Actuarial gains/(losses) on defined benefit plans		-	-
Income tax relating to above items		-	-
Net other comprehensive income that will not be reclassified to profit or loss		-	-
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge		-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-
Income tax relating to above items		-	-
Reclassify to profit or loss		-	-
Net other comprehensive income that are or may be reclassified to profit or		-	-
Other Comprehensive Income for the year, Net of Income Tax		-	-
Total Comprehensive Income for the Year		(4,61,20,976)	12,60,71,890
Total Comprehensive Income for the Period		(4,61,20,976)	12,60,71,890

As per our Report of even date

Shyam Thapa, HOD
Financial Management and Planning

Anand Pandey
Chief Executive Officer

CA Gopal Kumar Shrestha
Partner
LSP Associates
Chartered Accountants
Lalitpur, Nepal

Madhusudhan Adhikari
Chairman/Independent Director

Sabita Sapkota, Director

Govind Ghimire, Director

Jitendra Bahety, Director

Romani Prasad Pathak, Director

Dinesh Dulal, Director

Date:
Place:

NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Cash Flows
 For the year ended 31 Ashadh 2080

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	78,57,59,184	82,90,61,702
Fee and Other Income Received	5,90,56,405	7,61,28,008
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(46,54,71,758)	(38,76,56,538)
Commissions and Fees Paid	(17,94,016)	(13,03,497)
Cash Payment to Employees	(23,48,20,256)	(19,39,72,605)
Other Expense Paid	(11,43,76,800)	(12,45,65,632)
Operating Cash Flows before Changes in Operating Assets and Liabilities	2,83,52,759	19,76,91,438
(Increase)/ Decrease in Operating Assets	82,38,04,837	(74,24,52,791)
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to Bank and financial institutions	-	-
Loans and Advances to Customers	88,03,83,469	(74,26,91,291)
Other Assets	(5,65,78,633)	2,38,500
Increase/(Decrease) in Operating Liabilities	(73,38,55,975)	52,38,99,977
Due to Banks and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	(42,42,70,941)	29,77,73,931
Borrowings	(31,81,02,948)	20,82,17,244
Other Liabilities	85,17,914	1,79,08,802
Net Cash Flow from Operating Activities before Tax Paid	11,83,01,620	(2,08,61,376)
Income Taxes Paid	(51,85,341)	(5,02,09,510)
Net Cash Flow from Operating Activities	11,31,16,279	(7,10,70,886)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(5,00,00,000)	-
Receipts from Sale of Investment Securities	-	-
Purchase of Property and Equipment	(48,55,037)	(2,01,07,511)
Receipts from the sale of Property and Equipment	-	-
Purchase of Intangible Assets	-	-
Receipt from the sale of intangible assets	-	-
Purchase of Investment Properties	-	-
Receipt from Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	(5,48,55,037)	(2,01,07,511)



NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Cash Flows
 For the year ended 31 Ashadh 2080

Particulars	Current Year	Previous Year
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayments of Debt Securities	-	-
Receipts from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-
Receipt from Issue of Shares	-	-
Dividends Paid	(34,51,910)	(61,08,318)
Interest Paid	-	-
Other Receipts/Payments	-	-
Net Cash from Financing Activities	(34,51,910)	(61,08,318)
Net Increase (Decrease) in Cash and Cash Equivalents	5,48,09,332	(9,72,86,716)
Cash and Cash Equivalents including Statutory Balance due from Nepal Rastra Bank at Shrawan 1, 2079	28,32,71,375	38,05,58,091
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Statutory Balance due from Nepal Rastra Bank at Ashadh 31, 2080	(2,70,00,000)	(2,70,00,000)
Cash and Cash Equivalents at Ashadh 31, 2080	31,10,80,707	25,62,71,375

As per our Report of even date

Shyam Thapa, HOD
 Financial Management and Planning

Anand Pandey
 Chief Executive Officer

CA Gopal Kumar Shrestha
 Partner
 LSP Associates
 Chartered Accountants
 Lalitpur, Nepal

Madhusudhan Adhikari
 Chairman/Independent Director

Sabita Sapkota, Director

Govind Ghimire, Director

Jitendra Bahety, Director

Romani Prasad Pathak, Director

Date:

Place:



NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Changes in Equity
For the year ended 31 Ashadh 2080

Particulars	Attributable to Equity-Holders of NMB Laghubitta Bittiya Sanstha Limited										Total Equity			
	Share Capital	Share Premium	General Reserve	Capital Reserve	Client Protection Fund	CSR Reserve	Staff Skills Development Fund	Retained Earning	Regulatory Reserve	Employee Performance Based Incentive Fund		Other Equity	Total	Non-Controlling Interest
Balance at Shrawan 01, 2078	53,98,04,825	7,29,72,981	9,45,60,798	-	4,46,66,196	25,63,237	-	2,73,96,316	2,36,43,710	-	-	78,19,64,333	-	78,19,64,333
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated Balance at Shrawan 01, 2078	53,98,04,825	7,29,72,981	9,45,60,798	-	4,46,66,196	25,63,237	-	2,73,96,316	2,36,43,710	-	-	78,19,64,333	-	78,19,64,333
Comprehensive Income for the year	-	-	9,45,60,798	-	4,46,66,196	25,63,237	-	14,83,92,209	2,36,43,710	-	-	14,46,39,603	-	14,46,39,603
Profit for the year	-	-	9,45,60,798	-	4,46,66,196	25,63,237	-	14,83,92,209	2,36,43,710	-	-	14,46,39,603	-	14,46,39,603
Gain/(losses) on investment in equity instruments	-	-	-	-	-	-	-	12,60,71,890	-	-	-	12,60,71,890	-	12,60,71,890
Gain/(losses) measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	9,45,60,798	-	4,46,66,196	25,63,237	-	12,60,71,890	2,36,43,710	-	-	12,60,71,890	-	12,60,71,890
Total Comprehensive Income for the year	-	-	9,45,60,798	-	4,46,66,196	25,63,237	-	12,60,71,890	2,36,43,710	-	-	12,60,71,890	-	12,60,71,890
Transfer from Reserves during the year	-	-	2,82,14,378.06	-	-	-	-	(3,40,67,182)	63,31,568	-	-	(1,42,019)	-	(1,42,019)
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	11,60,58,037	-	-	-	-	-	-	(11,60,58,037)	-	-	-	(6,108,318)	-	(6,108,318)
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Additions from member	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest received in client protection fund	-	-	-	-	34,35,094	-	-	-	-	-	-	34,35,094	-	34,35,094
Addition to the Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment from associate fund	1,60,55,907	-	2,59,14,378	-	(60,55,907)	-	12,60,71,890	(6,03,03,668)	63,31,568	-	-	60,55,907	-	60,55,907
Payment from associate fund	1,60,55,907	-	2,59,14,378	-	(60,55,907)	-	12,60,71,890	(6,03,03,668)	63,31,568	-	-	60,55,907	-	60,55,907
Balance at Ashadh 31, 2079	65,58,62,882	7,29,72,981	11,87,75,176	-	4,53,06,219	38,23,968	27,94,203	11,80,88,543	2,99,75,075	-	-	1,04,61,98,986	-	1,04,61,98,986

NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Changes in Equity
For the year ended 31 Ashadh 2080

Particulars	Attributable to Equity-Holders of NMB Laghubitta Bittiya Sanstha Limited										Total Equity			
	Share Capital	Share Premium	General Reserve	Capital Reserve	Client Protection Fund	CSR Reserve	Staff Skills Development Fund	Retained Earning	Regulatory Reserve	Employee Performance Based Incentive Fund		Other Equity	Total	Non-Controlling Interest
Balance at Shrawan 01, 2079	65,58,62,882	7,29,72,981	11,87,75,176	-	4,53,06,219	38,23,968	27,94,203	11,80,88,543	2,99,75,075	-	-	1,04,61,98,986	-	1,04,61,98,986
Adjusted/Restated Balance as at Shrawan 01, 2079	65,58,62,882	7,29,72,981	11,87,75,176	-	4,53,06,219	38,23,968	27,94,203	11,80,88,543	2,99,75,075	-	-	1,04,61,98,986	-	1,04,61,98,986
Comprehensive Income for the year	-	-	4,52,57,044.18	-	3,77,42,810.00	37,74,281.00	-	11,95,83,959	2,99,75,075	-	-	4,61,20,976	-	4,61,20,976
Profit for the year	-	-	4,52,57,044.18	-	3,77,42,810.00	37,74,281.00	-	11,95,83,959	2,99,75,075	-	-	4,61,20,976	-	4,61,20,976
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	(4,61,20,976)	-	-	-	-	-	(4,61,20,976)
Gain/(losses) from investment in equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	4,52,57,044.18	-	3,77,42,810.00	37,74,281.00	-	11,95,83,959	2,99,75,075	-	-	4,61,20,976	-	4,61,20,976
Total Comprehensive Income for the year	-	-	4,52,57,044.18	-	3,77,42,810.00	37,74,281.00	-	11,95,83,959	2,99,75,075	-	-	4,61,20,976	-	4,61,20,976
Transfer from Reserves during the year	-	-	-	-	-	-	-	(54,54,868)	-	-	-	(54,54,868)	-	(54,54,868)
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	6,55,86,286	-	-	-	-	-	-	(6,55,86,286)	-	-	-	(34,51,910)	-	(34,51,910)
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest received in client protection fund	-	-	-	-	40,94,725	-	-	-	-	-	-	40,94,725	-	40,94,725
Addition to the Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment from associate fund	6,55,86,286	-	3,150,117	-	(9,04,607)	-	20,34,697	(4,61,20,976)	49,30,668	-	-	60,79,684	-	60,79,684
Payment from associate fund	6,55,86,286	-	3,150,117	-	(9,04,607)	-	20,34,697	(4,61,20,976)	49,30,668	-	-	60,79,684	-	60,79,684
Balance at Ashadh 31, 2080	72,14,49,149	7,29,72,981	11,87,75,176	-	4,84,37,162	37,57,781	20,34,697	12,55,44,609	3,49,05,644	-	-	99,68,32,337	-	99,68,32,337

As per our Report of even date

Shyam Thapa, HOD
Financial Management and Planning
Anand Parshy
Chief Executive Officer
Meharudhan Achikari
Chairman/Independent Director
Govind Ghimire, Director
Dinesh Dulal, Director
Date: _____
Place: _____

CA. Gopal Kumar, Shrestha
Partner
LSP, Associates
Chartered Accountants
Lalitpur, Nepal
Romani Prasad Pathak, Director
Jitendra Bahuyal, Director

NMB Laghubitta Bittiya Sanstha Ltd.
Statement of Distributable Profit or Loss
 For the year ended 31 Ashadh 2080
 (As per NRB Regulation)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	(4,61,20,976)	12,60,71,890
Appropriations:		
a. General reserve	-	(2,52,14,378)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	(12,60,719)
e. Employees' training Fund	-	-
f. Other	-	-
Client Protection Fund	-	(12,60,719)
Profit or (loss) before regulatory adjustment	(4,61,20,976)	9,83,36,074
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(49,30,568)	(63,31,366)
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 (+)	-	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Net profit for the year ended 2080 available for distribution		
Opening Retained Earning as on Shrawan 1,2079	11,80,88,543	14,83,92,209
Adjustment (+/-)	(35,53,449)	(1,42,019)
Distribution		
Bonus Share Issued	(6,55,86,286)	(11,60,58,037)
Cash Dividend Paid	(34,51,910)	(61,08,318)
Total Distributable profit or (loss) as on year ended Ashadh 31,2080	(55,54,647)	11,80,88,543
Annualised Distributable Profit/Loss Per Share		

As per our Report of even date

Shyam Thapa, HOD
 Financial Management and Planning

Anand Pandey
 Chief Executive Officer

CA Gopal Kumar Shrestha
 Partner
 LSP Associates
 Chartered Accountants
 Lalitpur, Nepal

Madhusudhan Adhikari
 Chairman/Indepedend Director

Sabita Sapkota, Director

Govind Ghimire, Director

Jitendra Bahety, Director

Romani Prasad Pathak, Director

Dinesh Dulal, Director

Date:

Place:

NMB LAGHUBITTA BITTIYA SANSTHA LIMITED

Notes to the Financial Statements

For the year ended Ashadh 31, 2080

1. REPORTING ENTITY

1.1 General Information of the Reporting Entity

NMB Laghubitta Bittiya Sanstha Limited (hereinafter referred to as “the Microfinance”) is a National Level Microfinance Institution domiciled in Nepal, registered as a Public Limited Company under Companies Act 2063 & Banking and Financial Institution Act, 2063. The registered address of the microfinance is located at Hemja, Pokhara - 25, Kaski. NMB Laghubitta Bittiya Sanstha Limited is registered with Inland Revenue Department with PAN 601108365 The microfinance is listed on Nepal Stock Exchange and is trading under the code “NMBMF”. The Microfinance is involved in deprived sector lending and has a network of 143 branch 5 sub branch and 7 Province offices spread over 68 districts of Nepal.

2. BASIS OF PREPARATION

The Financial Statements of the Institution have been prepared on an accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN).

The preparation and presentation of the Financial Statements are in compliance with the requirements of format issued by Nepal Rastra Bank in Directive No.4 of Unified NRB Directives, 2079 for Micro-finance Institutions.

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

2.1 Statement of Compliance

The Financial Statement has been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal and pronounced by the ICAN and in the format issued by NRB in directives No.4 of NRB Directive 2079.

2.2 Reporting Period and Approval of financial statement

The Institution 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 or after Ashadh 31, 2080, together with the comparative period data as at and for the period ending Ashadh 32, 2079 as described in its accounting policies. The Institution has also prepared the opening statement of financial position as at Shrawan 1, 2078, the Institution’s date of transition to NFRS.

The accompanying Financial Statements have been adopted by the Board of Directors at its board meeting held on 2080 and has been recommended for approval by shareholders in the 11th Annual General Meeting.

2.3 Functional and Presentation currency

Financial Statements are denominated in Nepalese Rupees (NPR), which is the functional and presentation currency of the Microfinance. All financial information presented in NPR has been rounded to the nearest rupees except where indicated otherwise.

2.4 Use of Estimates, Assumptions and Judgments

The Institution is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Institution to exercise judgments in making choice of specific accounting policies and accounting estimates. The Institution, while complying with the reporting standards,



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

makes critical accounting judgment as having potentially material impact on the financial statements.

Description of such estimates and significant accounting policies has been given in the relevant sections wherever they have been applied. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically. The underlying assumption made while making accounting estimates are periodically reviewed and such revision are recognized in the period in which the estimates is revised and are applied prospectively.

Disclosures of the accounting estimate have been included in the relevant section of the notes whenever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

2.5 Changes in Accounting Policies

The Microfinance is required to adopt and apply the accounting policies in conformity with NFRS. The accounting policies are applied consistently; changes, if any, are disclosed with the financial impact to the extent possible.

The same accounting policies are normally adopted in each period and from one period to the next to maintain the compatibility of the Financial Statements of the entity over time to identify trends in the financial position, performance and cash flows. This may later be determined that a different choice could have been more appropriate. The entity has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except those specifically stated under relevant notes below.

2.6 New Standards issued but not yet effective

There have been amendments to the Standards issued by IASB and applicability of the new Standards have been notified for IFRS. But, the amendments and new standards become applicable only when ASB Nepal pronounces them. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the financial statements are disclosed below. Microfinance intends to adopt these standards, if applicable, when they become effective.

2.7 New Standards and Interpretation not adopted

The ICAN, on recommendation from ASBN, has issued following carve-outs in the implementation of NFRS at licensed banks and financial institutions and has also prescribed alternative treatments explained below:

NFRS 9 – “Financial Instruments”

Carve out from the requirement to incorporate all fees and points paid or received under contractual terms of a financial instrument in the calculation of ‘Effective Interest Rate’ for the financial instrument as specified in para 5.4 of NFRS 9 unless it is immaterial or impracticable to determine such fees and points reliably.

Microfinance has adopted this alternative treatment in the case of loans and advances. As a result of this alternative treatment, Microfinance has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate for the loan. The upfront fees and commission are recognized as income in the same period the loan is approved. The bank has assessed that this election is justifiable in line with the principal of cost and benefit of adopting certain provisions in NFRS.

NFRS 9 – “Financial Instruments”

Carve out from the requirement to determine impairment loss on financial assets – loans and advances by adopting the ‘Expected Credit Loss Model’ as specified in para 5.5 of NFRS 9 unless the reporting entity is a bank or a financial institution registered as per Bank and Financial Institutions Act 2073. Such entities shall measure impairment loss on loans and advances at the higher of:

- amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and
- amount determined as per para 5.5 of NFRS 9.

2.8 Discounting

Discounting has been applied where realization of assets and settlement of obligations are more than one year and the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flows of the Microfinance. Discount rates taken are based on average lending /deposit/base rate published by NRB in its annual rate yearly.

3. SIGNIFICANT ACCOUNTING POLICIES

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

3.1 Basis of Measurement

The Financial Statements of the Microfinance have been prepared under the historical cost convention modified to include the fair valuation to the extent required or permitted under NFRS as set out in the relevant accounting policies. Financial information recorded and reported to comply with Directive of Nepal Rastra Bank and relevant business practices followed by the Microfinance are disclosed separately, where there have been deviations with recognition and presentation criteria of NFRS.

3.2 Cash and Cash Equivalent

Cash and cash equivalent represent the amount of cash in hand, balances with other banks and financial institutions, money at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by the Microfinance in the management of short-term commitment.

3.3 Financial Assets and Financial Liabilities

Financial Asset is any asset that is:

- Cash
- An equity instrument of another entity
- A contractual right:
 - To receive cash or another financial asset from another entity; or
 - To exchange financial assets or financial liabilities with another entity under conditions that are potentially favourable to the entity; or
- A contract that will or may be settled in entity's own equity instruments and is:
 - A non-derivative for which the entity is or may be obliged to receive a variable number of the entity's own equity instruments; or
 - A derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.

A financial liability is any liability that is:

- Contractual obligation:
 - To deliver cash or another financial asset to another entity; or
 - To exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the entity; or
- A contract that will or may be settled in the entity's own equity instruments and is:
 - A non-derivative for which the entity is or may be obliged to deliver a variable number of the entity's own equity instruments; or
 - A derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.

3.3.1 Recognition

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

3.3.2 Classification

a. Financial Assets

The Financial Institution Classifies the financial assets as subsequently on following basis based on the Financial Institution's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets:

Financial assets measured at fair value through amortized cost

The Financial Institution classifies a financial asset measured at amortized cost if both or the following conditions are met:

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

Investment in fixed deposit amounting Rs 50,000,000 is measured at Cost due to the contractual period less than 1 year.

Financial assets at fair value through profit or loss

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

Financial assets at fair value through other Comprehensive income

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

b. Financial Liabilities

The Financial Institution classifies the financial liabilities as follows:

Financial Liabilities at Fair value through Profit or Loss.

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

Financial liabilities measured at Amortized cost

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

3.3.3 Measurement

a) Financial assets at FVTOCI

On initial recognition, the Financial Institution can make an irrevocable election (on an instrument-by instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the equity investment is held for trading. These elected investments are initially measured at fair value. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in Other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Financial Institution's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of the cost of the investment and the amount of dividend can be measured reliably.

b) Financial assets at fair value through profit or loss (FVTPL)

Investments in equity instruments are Classified as at FVTPL unless the Financial Institution irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading. Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

A financial asset that meets the amortized cost criteria or debt instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

Financial at FVTPL are measured at fair value at the end of each reporting period, with any gains or losses arising on re-measurement recognized in the Statement of Profit and Loss. Dividend on financial assets at FVTPL is recognized when the Institution's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of the cost of the investment and the amount of dividend can be measured reliably.

c) Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL. Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognized in Statement of Profit and Loss. The net gain or loss recognized in Statement of Profit and Loss incorporates any interest paid on the financial liability and is included in the 'Other Income' line item.

However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other Comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected

immediately in retained earnings and are not subsequently reclassified to Statement of profit and Loss.

d) Financial liabilities subsequently measured at amortized cost

Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortized cost at the end of subsequent accounting periods. The carrying amount of financial liabilities that are subsequently measured at amortized cost are determined based on the effective interest method. Interest expense that is not capitalized as part of cost of an asset is incorporated in the 'Finance Expenses' line item.

The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

3.3.4 De-recognition

a. De-recognition of Financial Assets

The Financial Institution derecognizes a financial asset

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

Any interest in such transferred financial assets that qualified for de-recognition that is created or retained by the Financial Institution is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of;

- a. The consideration received, and
- b. Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

The Financial institution enters into transactions whereby it transfers assets recognized on its Statement of Financial Position but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example repurchase transactions.

b. De-recognition of Financial Liabilities

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

3.3.5 Determination of fair value

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Assets and liabilities

carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Microfinance recognizes transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques at the end of the reporting period.

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

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

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

3.3.6 Impairment

a. Impairment of Loans and Advances

The Microfinance assesses its loans and advances at each reporting date to determine whether an impairment loss should be provided in the Statement of Profit or loss as per expected credit loss model which is compared with the loss provision prescribed by NRB directive no. 2. Accrued Interest Receivable on loans has been considered under Loans and Advances measured at Amortized Cost.

Loans to employees and its AIR provided according to the Employee Bylaws of the Microfinance are presented under this head. In particular, the Management's judgment is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about several factors and hence actual results may differ, resulting in future changes to the provisions made.

The individual impairment provision applies to financial assets evaluated individually for impairment and is based on management's best estimate of the present value of the future cash flows that are expected to be received. In estimating these cash flows, management makes judgments about a borrower's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimate of cash flows are considered recoverable.

Individual assessment of impairment of exposures means establishing whether objective evidence of impairment exists, estimation of the present value of future cash flows, and calculation of the value of impairment for each individual receivable from the borrower included in this assessment. No individual impairment has been considered for loans and advances of Microfinance as there are thousands of homogeneous loans and advances disbursed within maximum loan limit and no evidences of impairment can be observed individually.

The microfinance has considered impairment of all loans and advances on collective assessment basis and has categorized loans and advances on loan product types for this purpose. A collective impairment provision is established for:

- Groups of homogeneous loans and advances that are not considered individually significant; and
- Groups of assets that are individually significant but that were not found to be individually impaired

The collective provision for groups of homogeneous loans is established using statistical methods based on historical loss rate experience, Loss Given Default (LGD) and Probability of Default (PD) computed using the statistical analysis of historical data on delinquency to estimate the amount of loss for each class of portfolio selected on the basis of its product, risk factor, collateral coverage,

exposure group etc. Management applies judgment to ensure that the estimate of loss arrived at, on the basis of historical information is appropriately adjusted to reflect the economic conditions and portfolio factors as at the reporting date. The loss rates are regularly reviewed against actual loss experience.

In assessing the need for collective impairment, management considers factors such as credit quality (for example, loan to collateral ratio, level of restructured performing loans), portfolio size, concentrations and economic factors.

To estimate the required allowance, assumptions are made to define how inherent losses are modeled and to determine the required input parameters, based on historical experience and current economic conditions. The accuracy of the provision depends on the model assumptions and parameters used in determining the collective provision.

Loan loss provisions in respect of loans and advances are based on management's assessment of degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB guidelines.

Particulars	Loans & Advances		Ashadh 31, 2080	Ashadh 32, 2079
	Insured	Uninsured		
1. Performing Loans	4,54,79,78,630	43,29,042	4,55,23,07,671	5,72,51,15,041
1.1 Pass Loans	4,01,92,41,831	33,91,327	4,02,26,33,158	5,51,84,64,930
1.2 Watchlist Loans	52,87,36,799	9,37,714	52,96,74,513	20,66,50,111
2. Non-Performing Loans	44,72,97,805	3,29,06,188	48,02,03,993	18,77,80,093
2.1 Substandard Loans	3,12,19,519	2,90,971	3,15,10,491	61,09,155
2.2 Doubtful Loans	20,35,29,857	8,47,146	20,43,77,003	7,60,56,173
2.3 Loss Loans	21,25,48,428	3,17,68,071	24,43,16,499	10,56,14,765
3. Total Loan & Advances	4,99,52,76,434	3,72,35,230	5,03,25,11,664	5,91,28,95,134
4. Loan Loss Provisions	14,47,66,586	7,92,79,208	22,40,45,796	15,93,13,895
4.1 Pass	1,11,56,098	19,648	1,11,75,746	1,80,99,793
4.2 Watch List	71,77,368	35,045	72,12,413	26,55,673
4.3 Substandard	2,57,19,435	4,61,791	2,61,81,226	3,81,822
4.4 Doubtful	4,35,19,133	7,03,867	4,42,23,000	95,46,556
4.5 Loss	5,71,94,553	3,17,68,071	8,89,62,624	5,35,01,228
4.6 Additional		4,62,90,786	4,62,90,786	7,51,28,822

The provision amount calculated as per NRB or NFRS whichever is greater is used for impairment of the microfinance loans and advances.

Particulars	Amount
Total Impairment as per NFRS	16,38,91,749
Provision as per NRB	22,40,45,795
Impairment on Loan and Advance (Higher of NRB and NFRS)	22,40,45,795

b. Impairment of Financial Investments –Available-for-sale

The Microfinance also records impairment charges on available-for-sale equity investments when there has been a significant or prolonged decline in the fair value below their cost along with the historical share price movements, duration and extent up to which the fair value of an investment is less than its cost.

c. Impairment of Non-Financial Assets

The Microfinance assesses whether there are any indicators of impairment for an asset or a cash generating unit (CGU) at each reporting date or more frequently, if events or changes in circumstances necessitate to do so. This requires the estimation of the ‘Value in use’ of such individual assets or the CGUs. Estimating ‘Value in use’ requires the management to make an estimate of the expected future cash flows from the asset or the CGU and also to select a suitable discount rate in order to calculate the present value of the relevant cash flows. This valuation requires the microfinance to make estimates about expected future cash flows and discount rates and hence, they are subject to uncertainty.

3.4 Trading Assets

No trading assets were held by the Microfinance during the year.

3.5 Property and Equipment

Recognition and Measurement

Property and Equipment are recognized if

- it is probable that future economic benefits associated with the assets will flow to the Financial Institution
- the cost of the asset can be reliably measured.

Microfinance has elected to measure Property, plant and equipment at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Microfinance. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within other income in profit or loss.

Assets with costs less than NPR 5,000 are charged off on purchase as revenue expenditure, irrespective of their useful life.

Capital Work in Progress

Fixed assets under construction and cost of assets not ready for use are shown as capital work in progress.

Depreciation

Property and Equipment are depreciated from the date they are available for use on Written Down Value method applying the Depreciation rates as prescribed by Income Tax Act 2058. The rates used for depreciation of assets for the current and comparative period of significant items of property, plant and equipment are as follows:



Property & Equipment Category	Useful life
Building	5%
Leasehold Improvement	Lease Period
Furniture & Fixtures	25%
Computer and Accessories	25%
Vehicles	20%
Office Equipment & Others	25%

Right of Use Assets has been depreciated over the lease period as explained in note 3.14.

De-recognition

The residual values, useful lives & depreciation method are reviewed, and adjusted if appropriate, at each reporting date. The value of the assets fully depreciated but continued to be in use is considered not material.

At each reporting date, assets are also assessed for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down immediately to the recoverable amount.

The carrying amount of property and equipment shall be derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the de-recognition of an item of property and equipment shall be included in the profit or loss when the item is derecognized except for sale & lease back transaction. The gain shall not be classified as revenue.

3.6 Goodwill and Intangible Assets

3.6.1 Intangible Assets

Intangible assets include software and licenses and are accounted for in accordance with NAS 38 Intangible Assets and NAS 36 Impairment of Assets. They are initially recognized when they are separable or arise from contractual or other legal rights, the cost can be measured reliably and, in the case of intangible assets not acquired in a business combination, where it is probable that future economic benefits attributable to the assets will flow from their use.

Microfinance has elected to measure an item of Intangible Asset at the date of transition to NFRS at its fair value and use that fair value as its deemed cost at that date as per para D5 Appendix D, NFRS-1. Intangible assets are thus stated at cost (which is, in the case of assets acquired in a business combination, the acquisition date fair value less accumulated amortization and impairment, if any). These are amortized over their useful lives in a manner that reflects the pattern to which they contribute to future cash flows. Intangible assets are reviewed for impairment when there are indications that impairment may have occurred. Determining the estimated useful lives of intangible assets requires an analysis of circumstances. The assessment of whether an asset is exhibiting indicators of impairment as well as the calculation of impairment, which requires the estimation of future cash flows and fair values less costs to sell, also requires the preparation of cash flow forecasts and fair values for assets that may not be regularly bought and sold.

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized on Written Down Value Method applying 20% as amortization rate. Costs associated with maintaining software are recognized as an expense as incurred.

At each reporting date, these assets are assessed for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down immediately.

3.7 Investment Property

Land or Land and Building other than those classified as property and equipment and non-current assets held for sale under relevant accounting standard are presented under this account head. The Non-banking Assets acquired by the company is classified as assets held for sale and presented under investment property.

Further land which is rented and held for capital appreciation motive is classified as investment property. Non-banking Assets which are not intended to be sold within a period of next one year is also classified as Investment Property. The microfinance does not have any investment property.

3.8 Income Tax

3.8.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities of Nepal. The tax rates and tax laws used to compute the amount are those that are enacted, or substantively enacted, by the reporting date in Nepal. The liabilities recognized for the purpose of current Income tax, including fees, penalties are included under this head.

3.8.2 Deferred Tax

Deferred tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the statement of financial position. Deferred income tax is determined using tax rate applicable to the Microfinance as at the reporting date which is expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

Deferred tax assets are recognized where it is probable that future taxable profit will be available against which the temporary differences can be utilized. Deferred tax relating to items which are charged or credited directly to equity, is credited or charged directly to equity and is subsequently recognized in the statement of profit or loss together with the deferred gain or loss

3.9 Deposits, Debt Securities issued and Subordinated Liabilities

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

3.10 Provisions

Provisions are recognized in respect of present obligations arising from past events where it is probable that outflow of resources will be required to settle the obligations and they can be reliably estimated.

3.11 Revenue Recognition

Revenue is the total amount of income generated by sale of goods or services related to the company's primary operations. Revenue of Microfinance includes the sum total of interest Income and other non-interest income Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized:

3.11.1 Interest Income

Interest income is recognized in profit or loss using the effective interest rate (EIR) method for all financial assets measured at amortized cost. Interest income is earned on bank balances, investments in money market and capital market instruments, loans and advances, etc.

EIR is the rate that exactly discounts estimated future cash receipts or cash payments through the expected life of the financial asset to the net carrying amount of the financial asset. EIR method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the relevant period.



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

Microfinance has adopted the alternative treatment as provided by the Carve Out in NFRS implementation as explained in Note 2.7. Resultant of this the institution has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate.

Accrued Interest has been accounted as per “Guideline on Recognition of Interest Income, 2019” issued by Nepal Rastra Bank, in July 2019. Interest from Loans where contractual payments of principal and/or interest are not more than 3 months are considered as Performing loans and Interest Income has been booked accordingly. Remaining Interest Income, in relation to-

- Non-Performing Loans (In case of Collateral free loan only), where contractual payments of principal and/or interest are in arrear for more than 3 months & no security is present to cover the payment of principal and/or interest;
- Non-Performing Loans (in case of collateral loan only), where contractual payments of principal and/or interest are in arrear for more than 12 months irrespective of the net realizable value of collateral has been treated as Interest Suspense and accounted accordingly.

3.11.2 Fee and Commission Income

Fees and commissions are generally recognized on an accrual basis when the service has been provided or significant act performed. Service Fee Income/Expenses are recognized on accrual basis.

3.11.3 Dividend Income

Dividend income is recognized when the Microfinance’s right to receive the payment is established, which is generally when the shareholders approve the dividend.

3.11.4 Net Trading Income

Net trading income includes all gains and losses from changes in fair value and the related interest income or expense and dividends, for financial assets and financial liabilities held for trading. No Net trading income is present.

3.11.5 Net income from other financial instrument at fair value through Profit or Loss

Gains and losses arising from changes in the fair value of financial instruments designated at fair value through profit or loss are included in the statement of profit or loss in the period in which they arise. Contractual interest income and expense on financial instruments held at fair value through profit or loss is recognized within net interest income.

3.12 Interest Expenses

For all financial instruments measured at amortized cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at FVTPL, interest expense is recorded using the EIR unless it is impracticable.

3.13 Employee Benefits

Employee benefits are all forms of consideration given by an entity in exchange for service rendered by employees. The remuneration package of Microfinance includes both Short term and long—term benefits and comprises of: salary, allowances, paid leave, accumulated leave, gratuity, provident fund and annual statutory bonus. The Financial Institution applies NAS 19 -”Employee Benefits” in accounting of all employee benefits and recognizes the followings in its financial statements:

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

3.13.1 Short Term Employee Benefits

Short term employee benefit obligations are employee benefits (other than termination benefits) that are expected to be settled wholly before twelve months after the end of annual reporting period in which the employees render the related service. This includes all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions;
- paid annual leave and paid sick leave;
- non-monetary benefits

The Financial Institution shall recognize the undiscounted amount of short-term employee benefits expected to be paid in exchange for that service.

A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act, pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Also, Provision for bonus has been made at 10% of net profit before such bonus computed as per Regulatory books.

3.13.2 Post-Employment Benefit Plan

Post-Employment benefit plan includes followings:

i. Defined Contribution Plan

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

Financial Institution provides "Employees Provident Fund" to the employees entitled to receive benefits under the provident fund act, a defined contribution plan in which both the employee and the Financial Institution contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grade). Financial Institution does not assume any future liability for provident fund benefits other than its annual contribution.

The Microfinance contributes total of 31% of the staff's Basic Salary plus Grade to Social Security Fund as per Employee Bylaws 2078. Of the 31%, 11% is deducted from the employee's salary and additional 20% is contributed by the Microfinance.

Gratuity

The Labor Act 2074 requires payment of minimum Gratuity of at least 8.33% of basic salary to all staff (equal to one-month salary per year) which is in the nature of a defined contribution plan. The Microfinance has been providing gratuity as per its employees' bye-laws and such gratuity amount is included in the amount contributed to Social Security Fund.

ii. Defined Benefit Plan

The Financial Institution do not provide Gratuity Plan as defined benefits plan to its employees.

3.13.3 Termination Benefits

Termination benefits are recognized as expense when the Financial Institution is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination

benefits are recognized if the Financial Institutions made an offer for voluntary redundancy. It is probable that the offer will be accepted and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their present value.

3.13.4 Other Long-Term Benefits

The net obligation of microfinance in respect of other long-term employee benefits, other than gratuity, is the amount of future benefits that employees have earned in return for their service in the current and prior periods. That benefit is discounted to determine its present value, and the fair value of any related assets is deducted. The microfinance has recognized accumulated leave liability other long term employee benefits.

Accumulated Leave

The Microfinance provides accumulated leave benefits under its staff byelaw. The Home Leave is accumulated up to 20 days and the sick leave is accumulated up to 45 days. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are estimated based on the last drawn salary of the employee. The Financial Institution accounts for the liability for accumulated leave.

3.14 Lease Liability

Lease Liability is the present value of the lease payments that are not paid at that date and has been created to comply with NFRS-16. It has been recognized and measured initially at the present value of the lease payments that are not paid at that date. Incremental borrowing rate used during the measurement of lease liability has been considered as per published NRB Rate (Refer Paragraph 2.8).

No lease liability has been calculated for

- Short-term lease
- Leases for which the underlying asset is of low value.

It has been shown as a separate account head under Other Liabilities as retrospectively to each prior reporting period presented applying NAS 8 Accounting Policies, Changes in Accounting Estimates and Errors.

Right-of-use assets is an asset that represents a lessee's right to use an underlying asset for the lease term and has been created to comply with NFRS-16. It has been recognized and measured initially at cost. The cost of ROUA comprises the initial measurement of lease liability, any lease payments made at or before the commencement date and initial direct costs incurred by the lessee.

Further, depreciation requirements in NAS 16 Property, Plant and Equipment have been used in depreciating the right-of-use asset. The lessee shall depreciate the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use assets at the end of the lease term.

No right-of-use of asset has been calculated for

- Short term lease
- Leases for which the underlying asset is of low value.

It has been shown in category Building of Property and equipment as retrospectively to each prior reporting period presented applying NAS 8 Accounting Policies, Changes in Accounting Estimates and Errors.

3.15 Share Capital and Reserves

3.15.1 Share Capital

Capital instruments issued are classified as equity instruments or financial liabilities in accordance with

the substance of the contractual terms of the instruments. Equity instrument is defined as the residual interest in total assets of the microfinance after deducting all its liabilities. Common shares are classified as equity of the microfinance and distributions thereon are presented in statement of changes in equity. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

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

3.15.2 Reserves

The reserves include retained earnings and other statutory reserves such as general reserve, Client Protection Fund, CSR reserve and training and development fund.

a) General Reserve

General reserve is the statutory reserve. In this reserve, 20% of the net profit computed as per regulatory books is set aside as per the Bank and Financial Institutions Act, 2073. The reserve is the accumulation of setting aside profits over the years. Further, if the dividend is declared for more than 15%, then 50% of the amount more than 15% is also added in the general reserve as per Clause 13 of NRB Directive No. 1/79.

No type of dividend (cash or bonus share) has been distributed from the amount in general reserve. Approval of NRB shall be required in order to use the amount in this reserve.

b) Fair Value Reserves

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

c) Revaluation Reserve

Any Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. Microfinance has followed the cost model therefore no assets revaluation reserve is created.

d) Corporate Social Responsibility Fund

The fund created as per NRB Directive for corporate social responsibility by allocating 1% of Net profit computed as per Regulatory books is presented under this account head. The movement of corporate social responsibility, its sources and utilization has been presented in the table:

Particulars	Amount in Rs
Balance as on 1 st Shrawan 2079	37,74,781
Payment from respective fund	17,000
Closing balance of corporate social responsibility fund as on Ashadh end 2080	37,57,781

e) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the institution to this reserve as per the Directive of NRB for the purpose of implementation of NFRSs and is not regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head.

The amount allocated to this reserve includes interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRSs (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRSs etc.

f) Client Protection Fund

Client protection fund is created at 1% of net profit as per Clause 1 (Ja) of NRB Directive No.4/79. In addition, if the Microfinance distribute dividend in excess of 15%, client protection has to be created at 35% of such excess dividend distributed amount. The movement of client protection fund, its sources and utilization has been presented in the table:

Particulars	Amount in Rs
Balance as on 1 st Shrawan 2079	4,52,57,045
Interest earned on CPF	40,84,725
Payment from respective fund	9,04,607
Closing balance of client protection fund as on Ashadh end 2080	4,84,37,162

Details of expenses made from client protection fund:

Particulars	Amount in Rs
Maternity Expenses	2,47,500
Funeral Expenses	1,32,000
Natural calamity	95,000
Financial Literacy	430,107
Total	904,607

g) Employee Training and Capacity Development Fund

This is a statutory reserve required as per Clause 5 of NRB directive no. 6/2079. Microfinance is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of total employee's salary and allowances incurred in the preceding year. If it fails to incur such expenses, additional fund has to be created for such shortfall amount.

h) Other reserves

Any reserve created with the specific or non-specific purpose (except stated above) is presented under this by disclosing accounting heads.

3.16 Earnings per share including diluted

The Microfinance measures earning per share based on the earnings attributable to the equity shareholders for the period. The number of shares is taken as the weighted average number of shares for the relevant period as required by NAS 33 - Earnings Per Share.

There are no instruments, such as convertibles, that would require dilution of EPS, therefore diluted EPS has not been computed and disclosed.

3.17 Segment Reporting

The Microfinance's segmental reporting is as per NFRS 8-Operating Segments. Operating segments are reported in a manner consistent with the internal reporting provided to the microfinance's management committee, which is responsible for allocating resources and assessing the performance of the operating segments. All transactions between business segments are conducted on an arm's length basis, with intra-segment revenue and costs being eliminated in Head Office. Income and expenses directly associated with each segment are included in determining business segment performance. Detailed information on the *Microfinance's* Operating segment is presented in 5.4.

4. SCHEDULES TO FINANCIAL STATEMENTS

As attached to Financial Statement.

Cash and Cash Equivalent

4.1

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Cash in Hand	17,34,291	79,29,672	32,18,520
Balances with B/FIs	19,16,40,545	2,56,61,479	22,59,37,032
Money at Call and Short Notice	11,77,05,871	22,26,80,225	12,14,02,539
Other	-	-	-
Placement less than 90 days	-	-	-
Total	31,10,80,707	25,62,71,375	35,05,58,091

Statutory Balances and Due from Nepal Rastra Bank

4.2

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Statutory balances with NRB	2,70,00,000	2,70,00,000	3,00,00,000
Statutory Balances with B/FIs	-	-	-
Securities purchased under Resale Agreement	-	-	-
Other Deposit and Receivable from NRB	-	-	-
Total	2,70,00,000	2,70,00,000	3,00,00,000

Placements with Financial Institutions

4.3

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Placement with Domestic FIs	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

Derivative Financial Instruments

4.4

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
<i>Held for Trading</i>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange Contracts	-	-	-
Others	-	-	-
<i>Held for Risk Management</i>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange Contracts.	-	-	-
Others	-	-	-
Total	-	-	-

Other Trading Assets

4.5

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
Total	-	-	-
Pledged	-	-	-
Non-Pledged	-	-	-

Loans and Advances to MFIs & Cooperative

4.6

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Loans to microfinance Institutions	-	-	-
Loan to FIs	-	-	-
Loan to Cooperative	-	-	-
Less: allowance for impairment	-	-	-
Other	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

4.6.1 Allowances for Impairment

Balance at Shrawan 01	-	-	-
Impairment Losss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/Reversal	-	-	-
Amount Written Off	-	-	-
Balance at Ashadh End	-	-	-



Loans and Advances to Customers

4.7

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Loans and Advances measured at Amortized Cost	5,09,20,84,577	5,96,34,04,830	5,21,05,24,532
Less: Impairment Allowances	-	-	-
Collective Impairment	(4,62,90,786)	(7,51,28,822)	(6,30,21,122)
Individual Impairment	(17,77,55,009)	(8,41,85,073)	(8,50,05,742)
Net Amount	4,86,80,38,781	5,80,40,90,935	5,06,24,97,667
Loans and Advances measured at FVTPL	-	-	-
Total	4,86,80,38,781	5,80,40,90,935	5,06,24,97,667

4.7.1: Analysis of Loans and Advances - By Product

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Product			
Term Loans	-	-	-
Short term, term loan	-	-	-
Long term, term loan	-	-	-
Hire Purchase loans	-	-	-
Personal Residential loans	-	-	-
Staff loans	42,34,750	29,46,207	35,12,385
Other	5,03,25,11,664	5,91,28,95,134	5,16,95,39,920
Sub-Total	5,03,67,46,415	5,91,58,41,341	5,17,30,52,305
Interest Receivable	5,53,38,162	4,75,63,489	3,74,72,227
Grand Total	5,09,20,84,577	5,96,34,04,830	5,21,05,24,532

4.7.2: Analysis of Loans and Advances - By Collateral

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Secured			
Immovable Assets	-	-	-
Government Guarantee	-	-	-
Collateral of Government securities	-	-	-
Collateral of Fixed Deposit Receipt	-	-	-
Group Guarantee	3,30,35,03,500	4,13,16,66,226	4,57,77,34,440
Personal Guarantee	-	-	-
Other Collateral	1,78,43,46,326	1,82,87,92,397	62,92,77,707
Subtotal	5,08,78,49,826	5,96,04,58,623	5,20,70,12,147
Unsecured	42,34,750	29,46,207	35,12,385
Grand Total	5,09,20,84,577	5,96,34,04,830	5,21,05,24,532

4.7.3: Allowance for Impairment

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Specific Allowances for Impairment			
Balance at Shrawan 01	-	-	-
Impairment Loss for the year	-	-	-
Charge for the year	-	-	-
Recoveries/Reversals during the year	-	-	-
Write-Offs	-	-	-
Other Movement	-	-	-
Balance at Ashadh End	-	-	-
Balance at Sharawan 01	-	-	-
Impairment Loss for the year	-	-	-
Charge/(Reversal) for the year	-	-	-
Other Movement	-	-	-
Balance at Ashadh End	-	-	-
Total Allowances for Impairment	-	-	-

Investment Securities

4.8

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Investment Securities measured at Amortized Cost	5,00,00,000	-	-
Investment in Equity measured at FVTOCI	20,00,000	20,00,000	20,00,000
Total	5,20,00,000	20,00,000	20,00,000

4.8.1: Investment Securities measured at Amortized Cost

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Debt Securities	-	-	-
Government Bonds	-	-	-
Government Treasury Bills	-	-	-
Nepal Rastra Bank Bonds	-	-	-
Nepal Rastra Bank Deposit Instruments	-	-	-
Other	-	-	-
Less: Specific Allowances for Impairment	-	-	-
Total	-	-	-

4.8.2: Investment in Equity measured at fair value through other comprehensive income



Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Equity Instruments	-	-	-
Quoted Equity Securities	-	-	-
Unquoted Equity Securities	20,00,000	20,00,000	20,00,000
Total	20,00,000	20,00,000	20,00,000

4.8.3: Information relating to Investment in Equities

Particulars	As at		As at	
	Ashadh End 2080		Ashadh End 2079	
	Cost	Fair Value	Cost	Fair Value
1. Investment in Quoted Equity	-	-	-	-
2. Investment in Unquoted Equity	-	-	-	-
Nepal Finsoft Company Limited	20,00,000	20,00,000	20,00,000	20,00,000
20,000 Shares of Rs 100 each	-	-	-	-
Total	20,00,000	20,00,000	20,00,000	20,00,000

Current Tax Assets

4.9

Particulars	Ashadh 32, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Current Tax Assets	24,68,869	-	-
Current year Income Tax Assets	24,68,869	-	-
Tax Assets of Prior Periods	-	-	-
Current Tax Liabilities	-	32,95,192	-
Current year Income Tax Liabilities	-	32,95,192	-
Tax Liabilities of Prior Periods	-	-	-
Total	24,68,869	(32,95,192)	-

Investment properties

4.10

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Investment properties measured at fair value	-	-	-
Balance as on Shrawan 1,	-	-	-
Addition/disposal during the year	-	-	-
Net changes in fair value during the year	-	-	-
Adjustment/transfer	-	-	-
Net Amount	-	-	-
Investment properties measured at fair value	-	-	-
Balance as on Shrawan 1	-	-	-
Addition/disposal during the year	-	-	-
Adjustment/transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
Net Amount	-	-	-



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

Property and Equipment

As on Ashadh 2080

Particulars	Land	Leasehold Improvements	Building	Computer & Accessories	Vehicles	Furniture & Fixtures	Others	Total Ashadh end 2080	Total Ashadh End 2079
Cost									
As on Shrawan 01 2078	-	8,18,88,697	-	2,15,49,201	87,42,275	1,53,97,989	9,18,541	13,50,84,478	10,38,23,546
Addition during the year	-	2,85,07,109	-	1,08,47,843	-	59,40,832	1,53,330	4,75,91,364	3,12,91,687
Acquisition	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	(8,466)	-	(82,687)	200	(23,440)	(98,674)	(2,59,634)	(30,755)
Adjustment/Revaluation	-	11,03,87,341	-	3,23,14,357	87,42,475	2,13,15,381	9,73,197	18,24,16,208	13,50,84,478
Balance as on Ashadh end 2079									
Addition during the Year	-	1,14,09,080.58	-	28,12,517	-	4,86,745	7,275	1,50,88,918	4,75,91,364
Acquisition	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	2,507	-	(64,344)	-	(40,364)	(700)	(1,62,461)	(2,59,634)
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashadh end 2080									
	-	12,17,98,928	-	3,50,62,530	87,42,475	2,17,61,762	9,79,772	19,73,42,665	18,24,16,208
Depreciation and Impairment									
As on Shrawan 01, 2078	-	3,17,85,450	-	1,20,73,326	54,69,353	92,39,229	4,29,917	6,21,79,917	4,58,20,360
Depreciation charge for the year	-	1,98,70,562	-	42,11,417	6,54,624	25,66,330	87,450	2,85,79,391	1,63,59,557
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Adjustments	-	(4,192)	-	8,644	-	14,874	(13,570)	(1,061)	-
Balance as on Ashadh end 2079									
Impairment for the year	-	5,16,51,819	-	1,62,93,387	61,23,977	1,18,20,433	5,03,797	9,07,58,247	6,21,79,917
Depreciation charge for the year	-	2,18,73,499	-	43,50,376	5,23,700	24,47,516	71,254	3,03,70,436	2,85,79,391
Disposals	-	(53,16,763)	-	-	-	-	-	(53,16,763)	-
Adjustments	-	-	-	-	-	-	-	-	(1,061)
Balance as on Ashadh end 2080									
	-	6,82,08,555	-	2,06,43,764	66,47,677	1,42,67,949	5,75,051	11,58,11,920	9,07,58,247
Capital Work in Progress									
Net Book Value	-	-	-	-	-	-	-	-	-
As on Ashadh end 2078	-	5,01,03,247	-	94,75,676	32,72,923	61,58,760	4,88,624	7,29,04,561	5,80,03,186
As on Ashadh 2079	-	5,87,35,521	-	1,60,20,970	26,18,498	94,94,948	4,69,400	9,16,57,960	7,29,04,561
As on Ashadh end 2080	-	5,35,90,374	-	1,44,18,766	20,94,798	74,93,813	4,04,721	8,15,30,743	9,16,57,960



Goodwill and Intangible Assets

4.12

Particulars	Goodwill	Software		Other	Current Year
		Purchased	Developed		
Cost					
As on Shrawan 01, 2078	-	48,79,454	-	-	48,79,454
Addition during the year	-	10,23,256	-	-	10,23,256
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	96,475	-	-	96,475
Balance as on Ashadh end 2079	-	59,99,185	-	-	59,99,185
Addition during the Year	-	11,75,200	-	-	11,75,200
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	(87,641)	-	-	(87,641)
Balance as on Ashadh end 2080	-	10,87,559	-	-	70,86,744
Amortisation and Impairment					
As on Shrawan 01, 2078	-	11,18,354	-	-	11,18,354
Amortisation charge for the year	-	6,71,959	-	-	6,71,959
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashadh end 2079	-	17,90,312	-	-	17,90,312
Amortization charge for the year	-	9,64,036	-	-	9,64,036
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	(2,537)	-	-	(2,537)
As on Ashadh end 2080	-	9,61,499	-	-	27,51,811
Capital Work in Progress					
Net Book Value	-	-	-	-	-
As on Ashadh end 2078	-	-	-	-	37,61,101
As on Ashadh end 2079	-	42,08,873	-	-	42,08,873
As on Ashadh end 2080	-	1,26,060	-	-	43,34,933

Deferred Tax

4.13

Particulars	Group		Ashadh End 2080	
	Current Year		Current Year	
	Net Deferred Tax Assets /(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items				
Fixed Assets	-	-	1,65,09,999.68	(1,65,09,999.68)
Deferred Share Issue Expense	-	-	1,14,948.99	(1,14,948.99)
Accrued Interest on Loans and Advances	-	-	1,66,01,448.56	(1,66,01,448.56)
Staff Loans and Advances	-	-	20,286.54	(20,286.54)
Gratuity Fund and Leave Encashment	1,00,38,902.32	-	-	1,00,38,902.32
Lease Liabilities	1,80,78,485.17	-	-	1,80,78,485.17
Deferred tax on temporary differences	2,81,17,387.49	2,81,17,387.49	3,32,46,683.77	(51,29,296.28)
Deferred tax on carry forward of unused tax losses	-	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2080	-	-	-	(51,29,296.28)
Deferred Tax Asset/ (Liabilities) as on Shrawan 01 2079	-	-	-	(65,71,146.24)
Origination/(Reversal) during the year	-	-	-	(14,41,849.95)
Deferred Tax expense/(income) recognized in profit or loss	-	-	-	-
Deferred Tax expense/(income) recognized in OCI	-	-	-	-
Deferred Tax expense/(income) recognized directly in Equity	-	-	-	-
Total DTA / (DTL)	-	-	-	(51,29,296.28)

Particulars	Group		Ashadh End 2079	
	Previous Year		Previous Year	
	Net Deferred Tax Assets /(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items				
Fixed Assets	-	-	1,81,59,135.73	(1,81,59,135.73)
Deferred Share Issue Expense	-	-	2,29,897.98	(2,29,897.98)
Accrued Interest on Loans and Advances	-	-	1,42,69,046.76	(1,42,69,046.76)
Staff Loans and Advances	-	-	4,798.70	(4,798.70)
Gratuity Fund and Leave Encashment	67,541,73.963	-	-	67,54,173.96
Lease Liabilities	1,933,7558.96	-	-	1,93,37,558.96
Deferred tax on temporary differences	2,60,91,732.93	2,60,91,732.93	3,26,62,879.16	(65,71,146.24)
Deferred tax on carry forward of unused tax losses	-	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2079	-	-	-	(65,71,146.24)
Deferred Tax Asset/ (Liabilities) as on Shrawan 01 2078	-	-	-	(45,34,743.03)
Origination/(Reversal) during the year	-	-	-	20,36,403.21
Deferred Tax expense (income) recognized in profit or loss	-	-	-	-
Deferred Tax expense (income) recognized in OCI	-	-	-	-
Deferred Tax expense (income) recognized directly in Equity	-	-	-	-
Total DTA / (DTL)	-	-	-	(65,71,146.24)

Particulars	Group		Fiscal Year 2077-78	
	Previous Year		Previous Year	
	Net Deferred Tax Assets /(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items				
Fixed Assets	-	-	15303357.47	(1,53,03,357.47)
Deferred Share Issue Expense	-	-	344846.9634	(3,44,846.96)
Accrued Interest on Loans and Advances	-	-	11241668.09	(1,12,41,668.09)
Staff Loans and Advances	-	-	17241.28993	(17,241.29)
Gratuity Fund and Leave Encashment	60,71,752.38	-	-	60,71,752.38
Lease Liabilities	1,63,00,618.40	-	-	1,63,00,618.40
Deferred tax on temporary differences	2,23,72,370.78	2,23,72,370.78	2,69,07,113.81	(45,34,743.03)
Deferred tax on carry forward of unused tax losses	-	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2078	-	-	-	(45,34,743.03)
Deferred Tax Asset/ (Liabilities) as on Shrawan 01 2077	-	-	-	-
Origination/(Reversal) during the year	-	-	-	45,34,743.03
Deferred Tax expense (income) recognized in profit or loss	-	-	-	-
Deferred Tax expense (income) recognized in OCI	-	-	-	-
Deferred Tax expense (income) recognized directly in Equity	-	-	-	-
Total Deferred Tax Asset/ (Liability)	-	-	-	(45,34,743.03)

Other Assets

4.14

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Assets held for Sale	-	-	-
Other Non-Banking Assets	-	-	-
Bills Receivable	-	-	-
Accounts Receivable	35,09,127	34,159	19,551
Accrued Income	-	-	-
Prepayments and Deposits	38,56,328	12,28,785	62,30,564
Income Tax Deposit	-	-	-
Deferred Employee Expenditure	10,24,055	10,59,732	11,98,953
Other Assets	4,68,98,665	97,60,893	54,34,545
Total	5,52,88,176	1,20,83,568	1,28,83,612

Due to Banks and Financial Institutions

4.15

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Borrowing from BFIs	-	-	-
Settlement and Clearing Accounts	-	-	-
Others.	-	-	-
Total	-	-	-

Due to Nepal Rastra Bank

4.16

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of Last Resort facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other Payable to NRB	-	-	-
Total	-	-	-



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

Derivative Financial Instruments

4.17

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
<i>Held for Trading</i>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange Contracts	-	-	-
Others	-	-	-
<i>Held for Risk Management</i>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange Contracts.	-	-	-
Others	-	-	-
Total	-	-	-

Deposits from Customers

4.18

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
<i>Institutional Customers:</i>			
Term Deposits.	-	-	-
Call Deposits	-	-	-
Others.	-	-	-
<i>Individual Customers:</i>			
Term Deposits	-	-	-
Saving Deposits	-	-	-
Saving from members	1,54,73,14,809	1,97,15,85,751	1,67,38,11,820
Others	-	-	-
Total	1,54,73,14,809	1,97,15,85,751	1,67,38,11,820

Borrowings

4.19

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
<i>Domestic Borrowings</i>			
Nepal Government	-	-	-
Other Licensed institutions	2,68,57,30,496	3,00,38,33,444	2,79,56,16,200
Other	-	-	-
Sub Total	2,68,57,30,496	3,00,38,33,444	2,79,56,16,200
<i>Foreign Borrowings</i>			
Foreign Banks and Financial Institutions	-	-	-
Multilateral Development Banks	-	-	-
Other Institutions	-	-	-
Sub Total	-	-	-
Total	2,68,57,30,496	3,00,38,33,444	2,79,56,16,200

Provisions

4.20

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Provisions for Redundancy	-	-	-
Provisions for Restructuring	-	-	-
Pending Legal Issues and Tax Litigation	-	-	-
Onerous Contracts	-	-	-
Other Provisions	16,99,054	16,00,016	18,42,481
Total	16,99,054	16,00,016	18,42,481

4.20.1: Movement in Provision

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Balance at Shrawan 01	16,00,016	18,42,481	22,64,968
Provisions made during the year	16,99,054	16,00,016	18,42,481
Provisions used during the year	16,00,016	18,42,481	22,64,968
Provisions reversed during the year	-	-	-
Unwind of Discount	-	-	-
Balance at Ashadh end	16,99,054	16,00,016	18,42,481

Other Liabilities

4.21

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Liabilities for employees defined benefit obligations	73,80,636	77,31,650	82,53,671
Liabilities for long service leave	2,61,12,248	1,49,23,261	1,23,01,109
Short term employee benefits	-	-	-
Bills payable	-	-	-
Creditors and accruals	1,66,36,020	2,19,67,881	71,30,572
Interest payable on deposits	-	-	-
Interest payable on borrowing	2,06,27,234	1,65,15,333	44,21,849
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	25,863	25,863	-
Liabilities under Finance Lease	6,02,61,617	6,44,58,530	5,43,35,395
Employee bonus payable	11,40,240	2,13,66,387	3,23,00,219
Other Liabilities	3,28,52,357	1,48,39,261	1,34,53,038
Total	16,50,36,215	16,18,28,165	13,21,95,852



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

4.21.1: Defined Benefit Obligation

The amounts recognised in the statements of financial positions are as follows :

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Present value of funded obligations	2,51,51,871	1,49,23,261	2,43,34,993
Total present value of obligations	2,51,51,871	1,49,23,261	2,43,34,993
Fair value of plan assets	-	-	-
Present value of net obligations	2,51,51,871	1,49,23,261	2,43,34,993
Recognised liability for defined benefit obligations	2,51,51,871	1,49,23,261	2,43,34,993

4.21.2: Plan Assets

Plan assets comprise

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	-	-	-
Total	-	-	-

Actual return on plan assets

4.21.3: Movement in the present value of defined benefit obligations

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Defined benefit obligations at Shrawan 1	1,49,23,261	1,23,01,109	1,87,96,887
Actuarial losses / (Gains)	1,02,28,610	9,31,959	11,97,703
Benefits paid by the plan	-	(32,50,102)	(36,29,982)
Current service costs and interest	-	49,40,295	79,70,385
Defined benefit obligations at Ashadh end	2,51,51,871	1,49,23,261	2,43,34,993

4.21.4: Movement in the fair value of plan assets

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Fair value of plan assets at Shrawan 1	-	-	-
Contributions paid into the plan	-	-	-
Benefits paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
Fair value of plan assets at Ashadh end	-	-	-

4.21.5: Amount recognised in profit or loss

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Current service costs	47,05,662	39,79,450	64,54,078
Interest on obligation	11,23,977	9,60,845	15,16,307
Expected return on plan assets	-	-	-
Net Actuarial Losses / (Gains)	1,02,28,610	9,31,959	19,23,901
Total	1,60,58,249	58,72,254	98,94,286

4.21.6: Amount recognised in other comprehensive income

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Actuarial (gain)/loss	-	-	(7,26,198)
Total	-	-	(7,26,198)

4.21.7: Actuarial assumptions

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Discount rate	10.00%	9.00%	9.00%
Expected return on plan asset	0.00%	0.00%	0.00%
Future salary increase	10.00%	10%	10%
Withdrawal rate	20.00%	20%	20%
Retirement Age	58 Years	58 Years	58 Years

Debt securities issued

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Debt securities issued designated as at fair value through profit or loss	-	-	-
Debt securities issued at amortised cost	-	-	-
Total	-	-	-

4.22



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

Subordinated Liabilities

4.23

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-
Others	-	-	-
Total	-	-	-

Share capital

4.24

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Shrawan 1, 2078
Ordinary shares	72,14,49,149	65,58,62,862	53,98,04,825
Convertible preference shares (equity component only)	-	-	-
Irredeemable preference shares (equity component only)	-	-	-
Perpetual debt (equity component only)	-	-	-
Total	72,14,49,149	65,58,62,862	53,98,04,825

4.24.1: Ordinary Shares

Particulars	Ashadh 31, 2080	Restated	
		Ashadh 32, 2079	Ashadh 31, 2078
Authorized Capital	80,00,00,000	80,00,00,000	80,00,00,000
8000000 Ordinary share of Rs. 100 each	80,00,00,000	80,00,00,000	80,00,00,000
..... Ordinary share of Rs. 100 each	-	-	-
..... Ordinary share of Rs. 100 each	-	-	-
Issued capital	72,14,49,149	65,58,62,862	53,98,04,825
7,214,491.49 Ordinary share of Rs. 100 each	72,14,49,149	65,58,62,862	53,98,04,825
..... Ordinary share of Rs. 100 each	-	-	-
..... Ordinary share of Rs. 100 each	-	-	-
Subscribed and paid up capital	72,14,49,149	65,58,62,862	53,98,04,825
7,214,491.49 Ordinary share of Rs. 100 each	72,14,49,149	65,58,62,862	53,98,04,825
..... Ordinary share of Rs. 100 each	-	-	-
..... Ordinary share of Rs. 100 each	-	-	-
Total	72,14,49,149	65,58,62,862	53,98,04,825

4.24.2: Ordinary share ownership

Particulars	Ashadh End 2080		Ashadh End 2079	
	Percent	Amount	Percent	Amount
Domestic ownership (Promoter)				
Nepal Government	-	-	-	-
"A" class licensed institutions	51.00%	36,79,39,066	51.00%	33,44,90,060
Other licensed intitutions	-	-	-	-
Other Institutions	-	-	-	-
Other	19%	13,70,75,338	19.00%	12,46,13,944
Domestic ownership (Public)				
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed intitutions	-	-	-	-
Other Institutions	-	-	-	-
Other	30%	21,64,34,744	30.00%	19,67,58,859
Foreign ownership Promoter	-	-	-	-
Foreign ownership Public	-	-	-	-
Total	100%	72,14,49,149	100%	65,58,62,862

Details of Shareholding holding more than 0.5%

Particulars	Ashadh End 2080		Ashadh End 2079	
	Percent	Amount	Percent	Amount
Domestic ownership(Promoter)				
"A" class licensed institutions				
NMB Bank Limited	51.00%	36,79,39,066	51.00%	33,44,90,174
Other licensed intitutions	-	-	-	-
Other Institutions	-	-	-	-
Other				
Uttam Bhlon	12.37%	8,92,79,312.00	12.38%	8,11,63,088
Sushila Joshi	3.68%	2,65,13,421.00	3.68%	2,41,03,112
Sete Bhlon	1.00%	72,14,527.00	1.00%	65,58,660
Dhan Kumar Joshi	0.86%	62,27,938.00	0.86%	56,61,891
Uddab K.C.	0.54%	38,64,851.00	0.54%	35,13,627
Total	69.45%	50,10,39,115	69.45%	45,54,90,552



Reserves	Restated			4.25
	Ashadh 31, 2080	Ashadh 32, 2079	Ashadh 31, 2078	
Statutory general reserve	11,87,91,685	11,97,75,176	9,45,60,798	
Capital reserve	-	-	-	
Exchange equalization reserve	-	-	-	
Investment adjustment reserve	-	-	-	
Corporate social responsibility reserve	37,57,781	38,23,956	25,63,237	
Client Protection Fund	4,84,37,161	4,53,06,219	4,46,66,196	
Capital redemption reserve	-	-	-	
Regulatory reserve	3,49,05,644	2,99,75,075	2,36,43,710	
Assets revaluation reserve	-	-	-	
Fair value reserve	-	-	-	
Dividend equalisation reserve	-	-	-	
Actuarial gain	-	-	-	
Special reserve	-	-	-	
Debenture redemption reserve	-	-	-	
Other reserve	-	-	-	
Training & Development fund	20,72,604	27,94,203	-	
Accumulated Other Comprehensive Income	-	-	-	
Total	20,79,64,875	20,16,74,630	16,54,33,941	

Contingent liabilities and commitments	Restated			4.26
	Ashadh 31, 2080	Ashadh 32, 2079	Ashadh 31, 2078	
Contingent liabilities	-	-	-	
Undrawn and undisbursed facilities	-	-	-	
Capital commitment	-	-	-	
Lease Commitment	-	-	-	
Litigation	-	-	-	
Others	-	-	-	
Total	-	-	-	

4.26.1: Capital commitments

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

Particulars	Restated		
	Ashadh 31, 2080	Ashadh 32, 2079	Ashadh 31, 2078
Capital commitments in relation to Property and Equipment	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub total	-	-	-
Capital commitments in relation to Intangible assets	-	-	-
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub total	-	-	-
Total	-	-	-

4.26.2: Lease commitments

Particulars	Restated		
	Ashadh 31, 2080	Ashadh 32, 2079	Ashadh 31, 2078
Operating lease commitments	-	-	-
Future minimum lease payments under non cancellable operating lease, where the institution is lessee	-	-	-
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Sub total	-	-	-
Finance lease commitments			
Future minimum lease payments under non cancellable operating lease, where the institution is lessee	-	-	-
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Sub total	-	-	-
Grand total	-	-	-

4.26.3: Litigation

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



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

Interest Income

4.27

Particulars	Current Year	Previous Year
Cash and cash equivalent	56,32,759	31,57,973
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to financial institutions	-	-
Loans and advances to customers	78,80,81,602	83,60,92,737
Investment securities	-	-
Loan and advances to staff	-	-
Other Interest Income	-	-
Total interest income	79,37,14,362	83,92,50,710

Income from Loan and Advances to customer includes cash interest income, accrued interest receivable from the customers whose overdue does not exceed 365 days.

Interest Expenses

4.28

Particulars	Current Year	Previous Year
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	11,46,62,204	12,33,60,942
Borrowing	35,08,09,554	26,42,95,596
Debt securities issued	-	-
Subordinated liabilities	-	-
Other Charges	-	-
Total Interest expense	46,54,71,758	38,76,56,538

Fees and Commission Income

4.29

Particulars	Current Year	Previous Year
Loan administration fees	-	-
Service fees	2,41,55,459	5,77,73,687
Commitment fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	16,75,056	19,65,493
Other fees and commission income	2,85,14,945	1,29,53,734
Total Fees and Commission Income	5,43,45,461	7,26,92,915

Fees and Commission Expense

4.30

Particulars	Current Year	Previous Year
Brokerage	-	-
ATM management fees	-	-
VISA Master card fees	-	-
Guarantee commission Fees	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	50,288	57,618
Other fees and commission expense	17,43,728	12,45,879
Total Fees and Commission Expense	17,94,016	13,03,497

Net Trading income

4.31

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	-	-
Gain/loss foreign exchange transaction	-	-
Other	-	-
Net trading income	-	-

Other Operating Income

4.32

Particulars	Current Year	Previous Year
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other Operating Income	-	-
Total	-	-

Impairment charge/(reversal) for loan and other losses

4.33

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	6,47,31,899	1,12,87,032
Impairment charge/(reversal) on financial investment	-	-
Impairment charge/(reversal) on placement with BFIs	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	6,47,31,899	1,12,87,032

Personnel Expenses

4.34

Particulars	Current Year	Previous Year
Salary	9,42,28,103	8,52,41,409
Allowances	9,02,97,523	8,39,74,002
Gratuity Expense	73,66,962	66,80,679
Provident Fund	88,42,352	81,16,490
Uniform	-	-
Training & development expense	50,76,462	42,38,779
Leave encashment	1,60,58,249	58,72,254
Medical	-	-
Insurance	36,79,138	31,53,586
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	1,28,879	1,39,221
Other expenses related to staff	78,53,839	27,944
Subtotal	23,35,31,508	19,74,44,364
Employees Bonus	-	2,02,26,147
Grand total	23,35,31,508	21,76,70,511



Other Operating Expense

4.35

Particulars	Current Year	Previous Year
Directors' fee	4,00,500	2,88,000
Directors' expense	4,53,444	4,12,240
Auditors' remuneration	7,34,500	1,80,800
Other audit related expense	22,54,477	9,01,262
Professional and legal expense	1,29,100	10,000
Office administration expense	3,71,65,723	2,68,81,538
Operating lease expense	(1)	(6,562)
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Other Expenses		
Repair & Maintenance-Others	55,970	76,761
Renewal Fee & Taxes	-	-
Share Related Expenses	5,83,288	5,33,163
Technical/Consultancy Services Fee	8,84,494	81,129
Written Off Expenses	2,16,33,226	2,37,62,270
Finance cost under lease	53,44,251	52,10,141
Other Expenses	2,28,93,464	2,42,12,708
Total	9,25,32,437	8,25,43,450

Office Administration Expense

Particulars	Current Year	Previous Year
Water & Electricity	16,16,766	14,15,429.5
Repair & Maintenance (Building)	-	-
Repair & Maintenance (Vehicle)	2,97,909	2,00,840.0
Repair & Maintenance (Office Equipments)	-	-
Repair & Maintenance (Others)	6,42,390	6,04,002.0
Insurance	1,51,424	1,21,314.8
Postage, telex, telephone, fax	28,21,147	35,81,129.5
Printing and stationery	31,81,038	30,28,741.6
News paper, books and journals	2,988	3,375.8
Advertisement	1,94,950	3,60,133.0
Donation	59,500	5,000.0
Security expense	3,18,660	3,18,659.0
Deposit and loan guarantee premium	-	-
Travelling Allowances & Expenses	2,75,31,567	1,68,55,536.0
Entertainment	-	-
Annual General Meeting Expenses	3,47,384	3,87,377.0
Other Expense	-	-
Maintenance Expenses-furnitures & Others	-	-
Total	3,71,65,723	2,68,81,538

Depreciation and Amortization

4.36

Particulars	Current Year	Previous Year
Depreciation on property and equipment	3,13,34,470	2,92,51,350
Depreciation on investment property	-	-
Amortisation of intangible assets	-	-
Total	3,13,34,470	2,92,51,350

Non Operating Income

4.37

Particulars	Current Year	Previous Year
Recovery of loan written off	-	-
Other income	6,26,220	-
Total	6,26,220	-

Non Operating Expense

4.38

Particulars	Current Year	Previous Year
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	1,95,927
Total	-	1,95,927

Income Tax Expenses

4.39

Particulars	Current Year	Previous Year
Current tax expense	68,52,779	5,39,27,026
Current year	(74,16,267)	5,39,27,026
Adjustments for prior years	1,42,69,047	-
Deferred tax expense	(14,41,850)	20,36,403
Origination and reversal of temporary differences	(14,41,850)	20,36,403
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	54,10,930	5,59,63,429

4.39.1: Reconciliation of tax expense and accounting profit

Particulars	Current Year	Previous Year
Profit before tax	(4,07,10,047)	18,20,35,320
Effect of NFRS Remeasurement	-	-
Profit before tax (After NFRS adjustment)	(4,07,10,047)	18,20,35,320
Tax amount at tax rate of 30%	(1,22,13,014)	5,46,10,596
Add: Tax effect of expenses that are not deductible for tax purpose	3,37,34,595	1,58,48,715
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	-
Less: Tax effect on expenses and payments deductible	(1,46,68,801)	(1,65,69,147)
Total income tax expense	68,52,779	5,38,90,164
Effective tax rate	-16.83%	29.60%



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

5. DISCLOSURES AND ADDITIONAL INFORMATION

5.1 Risk Management

This Institution is established in compliance with Nepal Rastra Bank Directive No.6 and remains in strict compliance with all the rules, regulations and directives issued the central bank along with other competent authorities. A board level sub-committee as mandated by the regulation remains in existence with following construct.

S.N.	Members of Risk Management Committee	Designation
1	Mr. Dinesh Dulal	Coordinator
2	Mr. Govind Ghimire	Ex Officio - Member
3	Mr. Prabin Prajapati	Member
4	Mr. Bakhat Bahadur Batala	Member Secretary

The committee meeting is held at least once every 3 months and also in quicker intervals as deemed necessary. The committee oversees entire issues relating to risk management, credit risk being one of the prominent ones to note, make remark, issues instructions and record progresses along with further appraising the committee of the Board of Directors on issues and affairs relating risk management situation within the organization.

5.1.1 Liquidity Risk

Liquidity risk management in this institution is managed by use of Routine reporting, Trend Analysis, Budget Variance Analysis and other appropriate financial tools and techniques to ensure meeting of financial obligations whenever they fall due. An ALCO committee review the liquidity situation of the institution on ever quarter which is further discussed in the Risk Management Committee as referred above under 5.1.

The institution along with other reporting statements used daily MIS, Liquidity Statement, CRR Report and Monthly Liquidity Gap Assessment Report in its regular monitoring and assessment task.

5.1.2 Market Risk

Risks arising out of adverse movements in interest rates and equity prices are covered under Market Risk Management. Market Risk is the potential loss of earnings or economic value due to adverse changes in financial market rates or prices. Institution exposure to market risk arises principally from customer-driven transactions.

Demand and supply situation in liquidity market has direct implication in the price at which the institution may borrow funds. Since, institutions like ours have significant reliance over borrowed fund and negative shift therein has adverse effect over the margins. This spectrum of risk is constantly reviewed through ALCO and Risk Committee. Likewise, the prevailing price of the crops those are under financing through loan may trigger as risk in the event that same close at significantly lower rate than initially anticipated. The risk thus arising is managed by creating adequate margins while taking up the financing decision and also reviewing the same under Credit Risk through Risk Management Committee.

In line with Risk Management Guidelines prescribed by NRB, the Microfinance focuses on risk management in addition to that Interest rate risk is assessed at a regular interval to strengthen market risk management. The market risk is managed within the risk tolerances and market risk limits set by ALCO. ALCO regularly meets, analyze and takes decisions over the Market Risk by analyzing the internal as well as external factors.

5.1.3 Interest Rate Risk

Interest Rate Risk includes risk arising due to adverse movements in the interest rates and equity price. The exposure to interest rate risk arises predominantly from customer driven transactions. The Financial Institution focuses on risk management in compliance with Risk Management Guidelines prescribed by NRB, also by addressing interest rate risk in regular intervals to strengthen the risk management. The interest rate risk is managed within the risk tolerance and market rate risk set by the ALCO.

5.1.4 Credit Risk

Credit Risk refers to the potential loss due to failure of counterparty to meet its obligations in accordance with the terms specified in the credit agreements. Credit Policy, Credit Risk Management Framework, Credit Process Manual, Product Papers and various other credit related documents in place provides the firm foundation for a strong credit risk management environment in the organization by defining clear roles and responsibilities of various functions and risk takers in Credit system. The organization's Credit Policy elaborates credit standards and guideline for effective risk management. The organization 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. The key independent units responsible for ensuring effective Credit Risk Management in the organization are Credit Risk Management Department, Credit Administration Department, Central Monitoring Department and Internal Audit.

A loan application form that has been used by Institution includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of borrower, credibility, sector-wise analysis, repayment capacity etc.

5.1.5 Operational Risk

Operational risk is the prospect of loss of resulting from inadequate or failed procedures, systems or policies, employee errors, system failures, fraud or other criminal activity, any event that disrupts business processes.

Operational risk exposures are managed through a consistent set of management processes that drive risk identification, assessment, control and monitoring. For the control of operational risk of institution, it has Financial Administration Policy, Employee Bylaws, operational manual which guides the day-to-day operation.

Operational risks can arise from all business lines and from all activities carried out by the Microfinance. Operational Risk management approach seeks to ensure management of operational risk by maintaining a complete process universe defined for all business segments, products and functions processes through various policies, manuals and documents.

Operational Risk related issues are also in purview of the Audit Sub-Committee along with Risk Management Sub-committee. Issues those surface out during the audit and inspection visits are taken up to both the sub-committees for further needful corrective measures in place.

Fair Value of Financials 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).

5.2 Capital Management

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

5.2.1 Qualitative Disclosure

Nepal Rastra Bank has directed the Microfinance to develop its 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, an efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. Microfinance has BODs approved risk management policies for proper governance.

5.2.2 Quantitative Disclosure

Tier 1 capital and breakdown of its components

Particulars	Amount (Rs.)
Paid-up Equity Share Capital	721,449,149
Proposed Bonus Equity shares	-
Share Premium	72,972,961
Irredeemable Preference Share	-
Statutory General Reserve	118,791,685
Retained Earnings	(5,554,647)
Capital Redemption Reserve	-
Capital Adjustment Fund	-
Calls in Advance	-
Other Free Reserves	-
Deductions	
a. Goodwill	-
b. Deferred Tax Assets	-
c. Investment on shares and securities in excess of limits	-
d. Investment to the company having financial interest	-
e. Fictitious assets	383,163
f. Investment on land and building for self-use not complying the Directive 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	907,275,984

Tier 2 capital and breakdown of its components

Particulars	Amount (Rs.)
Provisions of loan loss made for pass loan	18,388,159
Additional loan loss provision	46,290,786
Hybrid capital instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	-
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	-
Investment adjustment Fund	-
Total Tier 2 Capital	64,678,946

Detailed Information about Subordinated Term Debts

The Microfinance does not have any subordinated term debts.

Total Qualifying capital	Amounts
Total Tier 1 Capital	907,275,984
Total Tier 2 Capital	64,678,946
Total Qualifying Capital	971,954,930

Capital Adequacy Ratio

Minimum Capital Fund Required (8.0 % of RWA)	436,765,927
Minimum Core Capital Required (4.0 % of RWA)	218,382,963
Core Capital Ratio	16.62%
Capital Adequacy Ratio	17.80%

The microfinance has maintained the capital adequacy as required by Nepal Rastra Bank. Capital adequacy ratio as on Ashadh end 2080 is 16.62% and 17.80% on core capital and capital fund respectively.

5.2.3 Compliance with external requirements

The financial institution has complied with externally imposed capital requirements to which it is subject and there are no such consequences where the institution has not complied with those requirements.

5.3 Classification of Financial Assets and Financial Liabilities

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

As at 31st Ashadh, 2080				
Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	311,080,707	-	-	311,080,707
Statutory Balances & due from NRB	27,000,000	-	-	27,000,000
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	4,868,038,781	-	-	4,868,038,781
Investment Securities	50,000,000	-	2,000,000	52,000,000
Investment Property	-	-	-	-
Other Assets	55,288,176	-	-	55,288,176
Total Financial Assets	5,311,407,664	-	2,000,000	5,313,407,664
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,547,314,809	-	-	1,547,314,809
Borrowings	2,685,730,496	-	-	2,685,730,496
Other Liabilities	165,036,215	-	-	165,036,215
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	4,398,081,520	-	-	4,398,081,520

As at 32nd Ashadh, 2079

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	256,271,375	-	-	256,271,375
Statutory Balances & due from NRB	27,000,000	-	-	27,000,000
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	5,804,090,935	-	-	5,804,090,935

Investment Securities	-	-	2,000,000	2,000,000
Investment Property	-	-	-	-
Other Assets	12,083,568	-	-	12,083,568
Total Financial Assets	6,099,445,878	-	2,000,000	6,101,445,878
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,971,585,751	-	-	1,971,585,751
Borrowings	3,003,833,444	-	-	3,003,833,444
Other Liabilities	161,828,165	-	-	161,828,165
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	5,137,724,360	-	-	5,137,724,360

5.4 Operating Segment Information

5.4.1 General Information

A component of Microfinance that engages in business activities from which it may earn revenues and incur losses, including revenue and expenses that relate to transactions with any other components of the Laghubitta, whose operating results are reviewed regularly by the management to make decisions about resources allocation to each segment and assess its performance, and for which discrete financial information is available is termed as operating segment. Segment Reporting is the reporting of the operating segment of the entity. A segment is reportable if it has at least 10% of the revenues, or 10% of the profit or loss, or 10% of the combined assets of the entity. The microfinance has setup areas under regional operating structure for monitoring and supervision. Business segment can be identified on the basis of regional offices which is structured on the basis of provinces i.e. geographical segment. Based on the nature of the business, transactions, products and services, the management has identified five reporting segments of Microfinance for the purpose of financial reporting.

- Itahari RO
- Bardibas RO
- Dhulikhel RO
- Pokhara RO
- Siddharthanagar RO

5.4.2 Information about profit or loss, assets and liabilities

Particulars	Itahari RO	Bardibas RO	Dhulikhel RO	Pokhara RO	Siddharthanagar RO	All Other	Total
Revenue From External Customers	217,218,484	181,869,089	102,505,213	106,226,307	115,208,607	125,658,342	848,686,042
Intersegment Revenues							
Net Revenue	217,218,484	181,869,089	102,505,213	106,226,307	115,208,607	125,658,342	848,686,042
Interest Revenue	204,288,129	172,532,445	94,450,961	98,730,158	108,920,060	114,792,607	793,714,362
Interest Expense	127,974,038	110,009,778	55,578,638	55,727,119	74,171,045	42,011,139	465,471,758
Net Interest revenue	76,314,091	62,522,667	38,872,323	43,003,039	34,749,015	72,781,468	328,242,603
Depreciation & Amortization	6,618,900	3,393,115	4,236,133	4,194,039	4,589,535	9,161,345	32,193,067
Segment Profit	2,106,844	30,374,325	-7,946,153	-157,556	-24,540,100	-5,217,185	-5,379,824
Other material non-cash items							
Impairment of Assets							
Segment Assets	1,285,284,399	1,168,544,995	580,564,078	598,163,775	694,145,493	703,701,286	5,030,404,026
Segment Liabilities	1,271,153,882	1,157,603,918	573,986,252	593,464,968	687,807,197	697,538,065	4,981,554,283

5.4.3 Reconciliation of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities

(a) Revenue

Total revenues for reportable segments	723,027,700
Other revenues	125,658,342
Elimination of intersegment revenues	
Entity's revenues	848,686,042

(b) Profit or loss

Total profit or loss for reportable segments	(162,639)
Other profit or loss	(5,217,185)
Elimination of intersegment profits	
Unallocated amounts	(35,330,223)
Profit before income tax	(4,07,10,047)

(c) Assets

Total assets for reportable segments	4,326,702,741
Other Assets	703,701,286
Unallocated amounts	371,338,181
Entity's Assets	5,401,742,208

(d) Liabilities

Total Liabilities For reportable segments	4,284,016,217
Other Liabilities	697,538,065
Unallocated Liabilities	576,644,412
Entity's Liabilities	4,404,909,871

5.4.4 Information about Geographical Areas

Revenue from following geographical areas

a.	Domestic	Amount
	Koshi Province	21,72,18,484
	Madhesh Province	18,18,69,089
	Bagmati Province	10,25,05,213
	Gandaki Province	11,48,46,099
	Lumbini Province	11,52,08,607
	Karnali Province	3,42,63,956
	Sudur Paschim Province	8,27,74,595
b.	Foreign	-
	Total	84,86,86,042

5.5 Share Options and Share Based Payments

Share option is a contract that gives the holder the right, but not the obligation, to subscribe the Bank's shares at a fixed or determinable price for a specified period. A share-based payment is a transaction in which the bank 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.

The Microfinance has not entered into any share option or share based payment contract during the reporting period.

5.6 Contingent Liabilities and Commitment

Contingent Liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefits is not probable or cannot be reliably measured.

Details of the contingent liabilities and commitments if any, are made on Note 4.26.

5.7 Related Party Disclosures

In the ordinary course of its business operation, Microfinance has conducted commercial transactions with parties who are defined as related parties in NAS 24 “Related Party Disclosures”.

5.7.1 Key Management Personnel

Key Management Personnel of the Microfinance including members of the Board of Directors, Chief Executive Officer and other executive level staffs, as follow:

S.N.	Key Management Personnel	Relation
1	Mr. Madhusudhan Adhikari	Chairman (Public)
2	Mr. Romani Prasad Pathak	Director (Promoter)
3	Mr. Govind Ghimire	Director (Promoter)
4	Mr. Dinesh Dulal	Director (Promoter)
5	Mr. Jitendra Bahety	Director (Public)
6	Mrs. Sabita Sapkota	Director (Public)
7	Mr. Anand Pandey	CEO

5.7.2 Transaction During the Year with Board of Directors

S.N	Particulars	Amount
1	Director Meeting Fee	2,83,500
2	Communication Expenses	80,000
3	Daily/ Travelling/Training /Other Expenses	3,63,443
	Total	7,36,943

5.7.3 Compensation to Key Management Personnel

Total financial benefits provided to Chief Executive Officer/Senior Manager of the Microfinance during FY 2079/80 and 2078/79 are presented below:

Categories	2079/80	2078/79
Basic Salary and Grade	2,124,000	25,12,246
Leave Encashment	118,000	1,87,705
Allowance	1,416,000	16,51,304
Festival Allowance	245,833	3,93,277
Social Security Fund Contribution	424,800	5,02,449
Provident Fund Contribution		-
Communication Allowance	24,000	36,690
Staff Bonus	574,717	13,74,111
Total	4,927,350	66,57,782

5.7.4 Transaction During the Year with NMB Bank and NMB Capital

S.N	Particulars	Amount
1	NMB Bank's Investment in Share Capital	367,939,065
2	Borrowing From NMB Bank	1,119,098,069

3	Interest Paid to NMB Bank	142,732,738
4	Bank Balance in NMB Bank	7,982,147
5	Commission paid to NMB Capital	200,000

5.8 Merger and Acquisition

Microfinance has no any merger and acquisition activities in the reporting period.

5.9 Additional disclosures of non-consolidated entities

Microfinance does not have any non-consolidated entities to report for the reporting period.

5.10 Events After Reporting Period

Microfinance monitors and assesses events that may have potential impact to qualify as adjusting and/or non-adjusting events after the end of the reporting period. All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are discloses in the notes with possible financial impact, to the extent ascertainable.

There are no material events that have occurred subsequent to 31st Ashadh 2080 till the signing of this financial statement.

5.10.1 Declaration of Dividend

The board of Directors has not proposed a Dividend as on Ashadh end 2080.



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

5.11 Disclosure effect of transition from previous GAAP to NFRSs

5.11.1. Reconciliation of equity

Particulars	Explanatory Note	As on Shrawan 1, 2078	As on Ashadh 32, 2079
		(Date of Transition)	(End of last period presented under previous GAAP)
Total equity under Previous GAAP		89,80,22,371	1,01,77,56,385
Adjustments under NFRSs:			
Impairment on loan and advances		-	-
Fair value & employees benefit accounting of staff loan	i	57,471	15,996
Lease accounting	ii	(48,73,041)	(61,88,736)
Measurement of investment securities at fair value		-	-
Revaluation of property & equipment		-	-
Recognition of investment property		-	-
Amortization of debt securities issued		-	-
Deferred tax	iii	(96,31,392)	(1,20,90,119)
Defined benefit obligation of employees	iv	(5,52,017)	(10,90,353)
Goodwill/Bargain purchase gain		-	-
Interest income	v	3,74,72,227	4,75,63,489
Other		-	-
-Error on GAAP in booking deferred tax income		-	-
-Error on GAAP in booking increase/(decrease) in LLP		-	-
-Proposed dividend	vi	61,08,318	34,51,910
-Provision of Investment		-	-
Total Adjustment to equity		2,85,81,565	3,16,62,187
Total Equity under NFRSs		92,66,03,936	1,04,94,18,572

i. Following impact has been effected for staff loan accounting

Particulars	As on Shrawan 1, 2078	As on Ashadh 32, 2079
Decrease in Staff Loan and Advances	(11,41,482)	(10,43,736)
Increase in Prepaid Employee Benefit	11,98,953	10,59,732
Adjustment due to Staff Loan Accounting	57,471	15,996

ii.As per NFRS 16(appendix C, Paragraph C5(a)), follow impact has been effected for lease accounting

Particulars	As on Shrawan 1, 2078	As on Ashadh 32, 2079
Leasehold asset(Right of use of assets)	8,02,23,195	10,87,30,305
Depreciation on Leasehold Asset(Right of use of assets)	(3,07,60,842)	(5,04,60,510)
Lease Liability	(5,43,35,395)	(6,44,58,530)
Adjustment due to Lease Accounting	(48,73,041)	(61,88,736)

iii. Increase in Deferred Tax Assets/ (Liability) as mentioned in below table

Particulars	As on Shrawan 1, 2078	As on Ashadh 32, 2079
Increase in DTL due to increase in interest income as per NFRS	(1,12,41,668)	(1,42,69,047)
Increase in DTL due to increase in interest income for staff loan as per NFRS	(17,241)	(4,799)
Increase in DTL due to Property Plant and Equipment, Gratuity and Leave provision	(1,46,73,101)	(1,71,53,832)
Increase in DTL due to Actuarial Gain/Loss	-	-
Increase in DTA due to Leases	1,63,00,618	1,93,37,559
Increase in DTA due to Impairment	-	-
Increase in Deferred Tax Asset/ (Liability) due to restatement	(96,31,392)	(1,20,90,119)
Deferred Tax Assets/ (Liability) as per GAAP	50,96,649	55,18,973

Deferred Tax Assets/ (Liability) as per NFRS	(45,34,743)	(65,71,146)
--	-------------	-------------

iv. There is remeasurment of gratuity and leave encashment liability as per actuarial valuation report. The obligation differs in GAAP and actuarial valuation report. The changes are booked as per below mentioned table.

Particulars	As on Shrawan 1, 2078	As on Ashadh 32, 2079
Provision for Gratuity as per GAAP	79,38,066	75,90,652
Provision for Gratuity as per NFRS	79,38,066	75,90,652
Total Additional Gratuity Provision	-	-
Provision for Leave Encashment as per GAAP	1,17,49,092	1,38,32,908
Provision for Leave Encashment as per NFRS	1,23,01,109	1,49,23,261
Total Additional Leave Encashment Provision	(5,52,017)	(10,90,353)
Total Provision on Actuarial Valuation in NFRS Equity	(5,52,017)	(10,90,353)

v. Under previous GAAP, interest income on loan and advances were recognized on cash basis. Under NFRS, interest income is recognized on accrual basis to the extent that revenue are reliably measured.

Particulars	As on Shrawan 1, 2078	As on Ashadh 32, 2079
Accrued Interest as per GAAP	-	-
Accrued Interest as per NFRS	3,74,72,227	4,75,63,489
Interest Recognized as per NFRS	3,74,72,227	4,75,63,489

vi. Under previous GAAP, cash dividends for shareholders recommended by the board of directors after the end of reporting period but before the approval were recognized in the financial statements as liability. Under NFRS, such cash dividends are recognized when declared by the AGM.



5.11.2. Reconciliation of profit or loss

Particulars	Explanatory Note	For the year ended 32.03.2079
		(the latest period presented under previous GAAP)
		ProGit/(Loss) For the year
Previous GAAP		12,11,54,436
Adjustments under NFRSs:		
Interest income	i	1,01,89,008
Impairment of loan and advances		-
Employees benefit amortisation under staff loan	ii	(1,39,221)
Defined benefit obligation of employee	iii	(5,38,335)
Employee bonus		(8,19,576)
Lease expense	iv	(13,15,694)
Amortisation expense of debt securities		-
Other operating income		-
Interest expense		-
Depreciation & Amortisation		-
Others		-
Other		
-Provision of Investment Reversal/(Charged)		-
-Deferred tax expenses	v	(24,58,727)
-Current and prior year tax expense		-
-Error in booking deferred tax income in GAAP		-
-Error in booking increase/decrease in loan loss provision in GAAP		-
-Provision of Investment Properties/non Banking Assets Reversal		-
-Change in current tax liability		-
Total Adjustment to profit or loss		49,17,455
Profit or loss under NFRSs		12,60,71,890
Other Comprehensive Income		-
Total Comprehensive income under NFRSs		12,60,71,890

*Explanatory note

i. Interest Income recognized in accrual basis

Particulars	As at 32.03.2079
Closing Interest accrued	4,75,63,489
Opening Interest Accrued	3,74,72,227
Interest accrual on loan to customer during the year	1,00,91,262
Add: Interest of staff loan	97,745
Total increment in interest income as per NFRS	1,01,89,008

ii. AIR of Staff loan at amortized cost on fair value is recognized as Finance Cost of Staff loan of Rs.

iii. Decrease in expense in Gratuity and Leave Encashment as per Actuarial Valuation Report

Particulars	As at 32.03.2079
Increase in gratuity provision as per actuarial valuation report	-
Decrease in leave provision as per actuarial valuation report	(5,38,335)
Increase in expenses of defined benefit obligation of employee	(5,38,335)

iv. Following effect has been considered in lease expense:

Particulars	As at 32.03.2079
Lease Liability as separated from rent expenses	1,83,83,974
Depreciation charged on Leasehold expenses(Right of use of assets)	(1,96,99,669)
Increase in expenses related to Lease	(13,15,694)

v. Recognition of Deferred Tax Expenses due to increase in Profit. The profit has been increased due to AIR recognized in income, Lease liability ,finance expense and leasehold depreciation recognised in Income and accrued interest and prepaid expense amortised for Staff loan.

5.11.3. Effect of NFRSS adoption for the statement of financial position

As on Ashadh 31, 2078
(Date of Transition)

As on Ashadh 32, 2079
(End of last period presented under previous GAAP)

Particulars	Explanatory Note	Previous GAAP	Cumulative Effect of Transition to NFRSS	Amount as per NFRSS	Previous GAAP	Cumulative Effect of Transition to NFRSS	Amount as per NFRSS
Assets							
Cash and cash equivalent		35,05,58,091	-	35,05,58,091	25,62,71,375	-	25,62,71,375
Statutory Balances and due from Nepal Rastra Bank		3,00,00,000	-	3,00,00,000	2,70,00,000	-	2,70,00,000
Placement with Bank and Financial Institutions		-	-	-	-	-	-
Derivative financial instruments		-	-	-	-	-	-
Other trading assets		-	-	-	-	-	-
Loan and advances to MFIs & Cooperatives		-	-	-	-	-	-
Loans and advances to MFIs & Cooperatives	i	5,02,61,66,922	3,63,30,745	5,06,24,97,667	5,75,75,71,182	4,65,19,753	5,80,40,90,935
Investment securities		20,00,000	-	20,00,000	20,00,000	-	20,00,000
Current tax assets	ii	-	-	-	-	-	-
Investment property		-	-	-	-	-	-
Property and equipment		2,23,23,854	4,94,62,354	7,17,86,207	3,16,47,096	5,82,69,794	8,99,16,891
Goodwill and Intangible assets		48,79,454	-	48,79,454	59,49,941	-	59,49,941
Deferred tax assets	iii	50,96,649	(50,96,649)	-	55,18,973	(55,18,973)	-
Other assets	iv	1,16,84,660	11,98,953	1,28,83,612	1,10,23,836	10,59,732	1,20,83,568
Total Assets		5,45,27,09,629	8,18,95,402	5,53,46,05,032	6,09,69,82,404	10,03,30,306	6,19,73,12,710
Liabilities							
Due to Banks and Financial Institutions		-	-	-	-	-	-
Due to Nepal Rastra Bank		-	-	-	-	-	-
Derivative financial instruments		-	-	-	-	-	-
Deposits from customers		1,67,38,11,820	-	1,67,38,11,820	1,97,15,85,751	-	1,97,15,85,751
Borrowings		2,79,56,16,200	-	2,79,56,16,200	3,00,38,33,444	-	3,00,38,33,444
Current Tax Liabilities	ii	-	-	-	32,95,192	-	32,95,192
Provisions		18,42,481	-	18,42,481	16,00,016	-	16,00,016
Deferred tax liability	iii	-	45,34,743	45,34,743	-	65,71,146	65,71,146
Other liabilities	v	7,73,08,440	5,48,87,412	13,21,95,852	9,54,59,707	6,63,68,459	16,18,28,165
Debt securities issued		-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-
Total liabilities		4,54,85,78,941	5,94,22,155	4,60,80,01,096	5,07,57,74,110	7,29,39,605	5,14,87,13,714
Equity							
Share capital		53,98,04,825	-	53,98,04,825	65,58,62,862	-	65,58,62,862
Share premium		7,29,72,961	-	7,29,72,961	7,29,72,961	-	7,29,72,961
Retained earnings	vi	14,95,62,671	(11,70,462)	14,83,92,209	12,17,54,757	(36,66,214)	11,80,88,543
Reserves	vii	14,17,90,231	2,36,43,710	16,54,33,941	17,06,17,714	3,10,56,915	20,16,74,630
Total equity		90,41,30,688	2,24,73,248	92,66,03,936	1,02,12,08,295	2,73,90,701	1,04,85,98,996
Total liabilities and equity		5,45,27,09,629	8,18,95,403	5,53,46,05,032	6,09,69,82,404	10,03,30,306	6,19,73,12,710

* Explanatory note presented in separate sheet



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

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

For the year ended 32.03.2079
(the latest period presented under previous GAAP)

Particulars	Explanatory Note	Previous GAAP	Effect of Transition to NFRSs	Amount as per NFRSs
Interest income	i	82,90,61,702	1,01,89,008	83,92,50,710
Interest expenses		(38,76,56,538)	-	(38,76,56,538)
Net interest income		44,14,05,165	1,01,89,008	45,15,94,172
Fees and Commission Income		7,26,92,915	-	7,26,92,915
Fees and Commission Expense		(13,03,497)	-	(13,03,497)
Net fee and commission income		7,13,89,418	-	7,13,89,418
Net interest, fee and commission income		51,27,94,582	1,01,89,008	52,29,83,590
Net trading income		-	-	-
Other operating income		-	-	-
Total operating income		51,27,94,582	1,01,89,008	52,29,83,590
Impairment charge/(reversal) for loan and other losses	ii	(1,12,87,032)	-	(1,12,87,032)
Net operating income		50,15,07,550	1,01,89,008	51,16,96,558
Operating expense				
Personnel expenses	iii	(21,61,73,380)	(14,97,131)	(21,76,70,511)
Other Operating Expense	iv	(10,09,27,424)	1,83,83,974	(8,25,43,450)
Depreciation and Amortization	v	(95,51,681)	(1,96,99,669)	(2,92,51,350)
Operating Profit		17,48,55,065	73,76,182	18,22,31,247
Non operating income		-	-	-
Non operating expense		(1,95,927)	-	(1,95,927)
Profit before income tax		17,46,59,138	73,76,182	18,20,35,320
Income tax expense				
Current Tax		(5,39,27,026)	-	(5,39,27,026)
Deferred Tax	vi	4,22,324	(24,58,727)	(20,36,403)
Profit for the year		12,11,54,436	49,17,455	12,60,71,890
Other comprehensive income		-	-	-
Total Comprehensive Income		12,11,54,436	49,17,455	12,60,71,890

* Explanatory note is shown in separate sheet for each line item presented in adjustment on which transition effect has been arisen

5.11.5. Effect of NFRSs adoption for statement of cash flows

For the year ended 32.03.2079
(the latest period presented under previous GAAP)

Particulars	Explanatory Note*	Previous GAAP	Effect of Transition to NFRSs	Amount as per NFRSs
Net cash flows from operating activities	i.	(27,92,88,131)	20,82,17,244	(7,10,70,887)
Net cash flows from investing activities	ii.	(2,01,07,510)	-	(2,01,07,510)
Net cash flows from financing activities	iii.	20,21,08,925	(20,82,17,244)	(61,08,319)
Net increase/(decrease) in cash and cash equivalent		(9,72,86,716)	-	(9,72,86,716)
Cash and cash equivalent at the beginning of the period	iv.	38,05,58,091	-	38,05,58,091
Cash and cash equivalent at the end of the period		28,32,71,375	-	28,32,71,375

* Explanatory note is shown in separate sheet for each line item

5.11 Disclosure effect of transition from Previous GAAP to NFRS

5.11.3. Explanatory Note on Effect of NFRSs adoption for the statement of financial position

Particulars	As at 01.04.2078 (Date of Transition)	As at 32.03.2079 (End of last period presented under previous GAAP)
i. Loans and advances to customers		
Loans and advances as per GAAP	5,02,61,66,922	5,75,75,71,182
Accrued Interest	3,74,72,227	4,75,63,489.20
Remeasurement of Staff Loan	(11,41,482)	(10,43,736.16)
Changes in loan loss provision	-	-
Addition in NFRS	3,63,30,745	4,65,19,753
ii. Current Tax Assets		
As per previous GAAP, current tax liabilities was shown seperately, which is now reduced from current tax assets and shown as below as per NFRS.		
Current Tax Asset as per previous GAAP	-	-
Current Tax Liability as per previous GAAP	-	32,95,192
Current Tax Asset as per NFRS	-	32,95,192
iii. Deferred Tax		
As per previous GAAP, deferred tax assets were created, which was reversed and recalculated as per NFRS.		
Deferred Tax Asset as per previous GAAP	50,96,649	55,18,973
Additional Asset as per NFRS	(50,96,649)	(55,18,973)
Additional Liability as per NFRS	45,34,743	65,71,146
Deferred Tax Asset/(liability) as per NFRS	45,34,743	65,71,146
iv. Other assets		
Other Asset as per GAAP	1,16,84,660	1,10,23,836
Staff Loan - Prepaid Asset	11,98,953	10,59,732
Error in GAAP in booking deferred tax income	-	-
Total Other Assets as per NFRS	1,28,83,612	1,20,83,568
v. Other liabilities		
Other Liabilities as per GAAP	7,73,08,440	9,54,59,707
Lease Liability	5,43,35,395	6,44,58,530
Provision for Leave Encashment	5,52,017	10,90,353
Provision for Gratuity	-	-
Total liabilities as per NFRS	13,21,95,852	16,10,08,589
vi. Retained earnings		
Opening retained earning as per GAAP	14,95,62,671	12,17,54,757
Defined Benefit Obligation	(5,52,017)	(10,90,353)
AIR of Loan	1,38,64,724	1,75,98,491
Financial Lease Recognition	(48,73,041)	(61,88,736)
Provision as per NFRS	-	-
Staff Loan - AIR	21,264	5,918
Error in booking increase/(decrease) in loan loss provision in GAAP	-	-
Reversal of Provision on Investment	-	-
Transfer to deferred tax reserve	-	-

Deferred Tax	(96,31,392)	(1,20,90,119)
Total retained earning as per NFRS	14,83,92,209	11,99,89,959
vii. Reserve		
Opening Reserve as per GAAP	14,17,90,231	17,06,17,714
Regulatory Reserve	2,36,43,710	2,99,75,075
Accumulated OCI	-	-
Total Reserve as per NFRS	16,54,33,941	20,05,92,790

5.11.4. Reconciliation of Effect of NFRSs adoption for statement of profit or loss and other comprehensive income

Particulars	As at 32.03.2079 (End of last period presented under previous GAAP)
i Interest Income	
Interest Income as per GAAP	82,90,61,702
Accrued Interest On loans & Advances	1,00,91,262
Amortized interest in staff loan	97,745
Total as per NFRS	83,92,50,710
ii. Impairment charge/(reversal) for loans and other losses	
Impairment charges as per GAAP	(1,12,87,032)
Reversal of Provision on Investment	-
Reversal of Provision of NBA	-
Increase/(Decrease) in impairment charge	-
Impairment charge/(reversal) for loans and other losses as per NFRS	(1,12,87,032)
iii. Personnel expenses	
Personnel Expenses as per GAAP	(21,61,73,380)
Amortized interest in staff loan	(1,39,221)
Gratuity Expense	-
Leave Encashment Expense	(5,38,335)
Total Personnel Expenses as per NFRS	(21,68,50,935)
iv. Other Operating Expenses	
Other Operating Expenses as per GAAP	(10,09,27,424)
Transfer as a deduction to Lease Liability	1,83,83,974
Total Operating Expenses as per NFRS	(8,25,43,450)
v. Depreciation And Amortization	
Depreciation And Amortization as per GAAP	(95,51,681)
Depreciation charged on Leasehold Properties	(1,96,99,669)
Total Depreciation and Amortization as per NFRS	(2,92,51,350)
vi. Deferred Tax	
Deferred Tax Income/Expenses as per GAAP	4,22,324
Increase in deferred tax expenses as per NFRS	(24,58,727)
Deferred tax expenses as per NFRS	(20,36,403)



5.11.5. Reconciliation of Effect of NFRSs adoption for statement of Cash Flow

There is no any changes due to NFRS in Cash Flow. However, there are changes due to reclassification due to NFRS. Similarly, calculation method of cash flow for acquired entities has been changed.

Particulars	As at 32.03.2079 (End of last period presented under previous GAAP)
i. Net cash flows from operating activities	
Net Cash flow from Operating Activites as per GAAP	(27,92,88,131)
Due to reclassification of Borrowings into operating liabilites	20,82,17,244
Net Cash flow from Operating Activites as per NFRS	(7,10,70,887)
ii. Net cash flows from Investing Activities	
Net Cash flow from Investing Activites as per GAAP	(2,01,07,510)
Net Cash flow from Investing Activites as per NFRS	(2,01,07,510)
iii. Net cash flows from Financing Activities	
Net Cash flow from Financing Activites as per GAAP	20,21,08,925
Due to reclassification of Borrowings into operating liabilites	(20,82,17,244)
Net Cash flow from Financing Activites as per NFRS	(61,08,319)
iv. Cash and cash equivalent at the beginning of the period	
Cash and Cash Equivalent as per GAAP	38,05,58,091
Cash and Cash Equivalent as per NFRS	38,05,58,091



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)



एनएमबि लघुवित्त वित्तीय संस्था लि.
NMB Laghubitta Bittiya Sanstha Ltd.
 (National Level "D" Class Financial Institution Licensed by Nepal Rastra Bank)

Corporate Office: Pokhara 25, Kaski, Ph: 061-400427/400477, Fax: 061-400428
 Email : info@nmbmicrofinance.com, Website : www.nmbmicrofinance.com

Unaudited Financial Result (Quarterly)

As at the end of Third Quarter (2080/12/30) of the fiscal year 2080/081

Condensed Consolidated Statement of Financial Position
 As on Quarter Ended 30 Chaitra 2080

Statement Of Distributable Profit or loss
 for the Quarter Ended 30 Chaitra 2080

Particulars	Amount in NPR	
	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash equivalent	145,909,696	311,080,770
Statutory Balances and Due from Nepal Rastra Bank	23,000,000	27,000,000
Placement with Bank & Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loan and Advances to MFIs & Cooperatives	-	-
Loans and Advances to Customers	5,098,044,970	4,868,786,473
Investment Securities	2,000,000	52,000,000
Current Tax Assets	9,695,249	9,591,172
Investment Property	-	-
Property and Equipment	86,914,337	86,368,278
Goodwill and Intangible assets	3,448,806	4,334,932
Deferred Tax Assets	-	-
Other Assets	67,224,894	198,838,764
Total Assets	5,436,237,952	5,558,000,326
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	1,344,693,319	1,547,314,809
Borrowing	2,973,524,745	2,685,730,496
Current Tax Liabilities	-	-
Provisions	2,331,111	1,787,607
Deferred Tax Liabilities	10,502,497	10,502,497
Other Liabilities	194,725,531	305,272,438
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	4,525,777,203	4,550,607,847
Equity		
Share Capital	721,449,149	721,449,149
Share Premium	72,972,961	72,972,961
Retained Earnings	(77,276,222)	15,554,768
Reserves	193,314,861	197,415,602
Total Equity	910,460,749	1,007,392,479
Total Liabilities and Equity	5,436,237,952	5,558,000,326
Contingent Liabilities and Commitment	-	-
Net assets value per share	126.20	139.63

Particulars	Amount in NPR
	(74,935,828)
Net Profit for the Period Ended 3rd Quarter	(74,935,828)
1. Appropriations	-
1.1 Profit Required to be appropriated to:	-
a. General Reserve	-
b. Capital Redemption Reserve	-
c. Foreign Exchange Fluctuation Fund	-
d. Corporate Social Responsibility	-
e. Employee Efficiency Enhancement Fund	-
f. Client Protection Fund	-
g. Staff Welfare Fund	-
h. Others	-
1.2 Profit Required to be transferred to regulatory reserve:	2,166,622
a. Transfer to regulatory reserve	2,166,622
b. Transfer from regulatory reserve	-
Net Profit for the Period Ended 3rd Quarter available for distribution	(72,769,207)

Notes :

- The above financial statements have been prepared in accordance with Nepal Financial Reporting Standards(NFRS) issued by Institute of Chartered Accountants of Nepal (ICAN).
- The Loans and Advances include interest receivables and staff loans and are presented net of impairment loss.
- Adjustments of employee benefit shall be done after receiving the actuarial valuation report.
- Personnel Expenses include provision of staff bonus which is computed inline with the Bonus Act.
- Previous period figures are regrouped/reclassified/rearranged whenever necessary for consistent presentation and comparison.
- All lease contracts have been accounted for as per NFRS 16, accordingly right of use assets and lease liabilities have been recognised along with right of use assets being depreciated of straight line basis and interest calculated on lease liabilities.
- The above figures are subject to change as per the direction of regulators/supervisors and external auditors.
- Adjustment related to NFRS has been transferred to regulatory reserve.
- Income Tax Liability has been shown after netting off with advance tax amount.

धितोपन्न वरदा तथा निष्काशन नियमावली, २०७३ को अनुसूची १४ (नियम २६ को उपनियम (१) सँग सम्बन्धित) आ.व २०८०/८१ को तेश्रो त्रैमासिक वितरण

१. वित्तीय विवरण :

क) यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

क्र.सं.	विवरण	रकम (₹.)
१	एपएसबि बैँकको लगानी	३६,७९,३९,०६५.७७
२	एपएसबि बैँकबाट लिएको सापटी	१,४५,९६,९५,९९६.९९
३	एपएसबि बैँकलाई गरेको व्याज भुक्तानी	७,३२,०५,४००.९६
४	एपएसबि बैँकमा रहेको मौज्जदा	४९,०८,४३६.०६
५	एपएसबि वित्तीय संस्थाबाट गरेको भुक्तानी	२,३०,८३२.००

ख) प्रमुख वित्तीय अनुपातहरू :

प्रति शेयर आयदानी	मूल्य आयदानी अनुपात	प्रति शेयर नेटवर्थ	प्रति शेयर कुल सम्यतिको मूल्य	तरलता अनुपात
(₹३.८५)	(₹२.३८)	₹२६.३०	₹५३.५२	९.९५

Condensed Statement of Profit or Loss
 For the Quarter Ended 30 Chaitra 2080

Particulars	Amount in NPR			
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Interest Income	158,822,275	455,998,200	207,336,994	610,791,593
Interest Expense	(91,105,934)	(280,626,472)	(112,000,757)	(351,178,510)
Net Interest Income	67,716,341	175,371,728	95,336,238	259,613,083
Fee and Commission Income	11,413,848	31,014,970	11,346,418	40,836,745
Fee and Commission Expense	(13,060)	(55,663)	(117,600)	(921,875)
Net Fee and Commission Income	11,400,787	30,959,307	11,228,818	39,914,871
Net Interest, Fee and Commission Income	79,117,128	206,331,035	106,565,056	299,527,954
Net Trading Income				
Other Operating Income	-	-	-	-
Total Operating Income	79,117,128	206,331,035	106,565,056	299,527,954
Impairment charge/(reversal) for loans and other losses	3,893,437	(22,430,121)	26,210,122	(23,051,605)
Net Operating Income	83,010,565	183,900,914	132,775,178	276,476,349
Operating Expense	(64,193,492)	(176,781,767)	(80,527,520)	(171,485,235)
Personnel Expenses	(18,548,449)	(59,201,829)	(28,436,179)	(65,250,827)
Depreciation & Amortization	(7,672,867)	(22,930,408)	(9,183,639)	(23,609,307)
Operating Profit	(7,404,242)	(75,013,090)	14,627,839	16,130,981
Non Operating Income	31,497	77,262	28,049	298,024
Non Operating Expense	-	-	-	-
Profit before Income Tax	(7,372,745)	(74,935,828)	14,655,888	16,429,006
Income Tax Expense	-	-	-	-
Current Tax	-	-	(4,396,766)	(4,928,702)
Deferred Tax	-	-	-	-
Profit for the period	(7,372,745)	(74,935,828)	10,259,122	11,500,304

Other Comprehensive Income

Profit for the period	(7,372,745)	(74,935,828)	10,259,122	11,500,304
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	(7,372,745)	(74,935,828)	10,259,122	11,500,304
Basic Earning Per Share	(4.09)	(13.85)	1.56	1.75
Diluted Earning Per Share	(4.09)	(13.85)	1.56	1.75
Profit for the period	(7,372,745)	(74,935,828)	10,259,122	11,500,304
Total	(7,372,745)	(74,935,828)	10,259,122	11,500,304

Ratios as per NRB Directives

Particulars	Current Year		Previous Year	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Capital Fund to RWA	15.84%	18.23%		
Non Performing Loan (NPL) To Total Loan	8.29%	8.23%		
Total Loan Loss Provision to Total NPL	56.19%	38.20%		
Cost of Funds	9.75%	9.83%		
CD Ratio (Calculated as per NRB Direction)	393.35%	311.96%		
Base Rate	18.81%			
Interest Rate Spread	2.94%			

SN	Particulars	Rates
1	Deposits	7.50% to Max 8.50%
2	Loans and Advances	13.5% to 15%

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

क) **वित्तीय विवरण** : यस एपएसबि लघुवित्त वित्तीय संस्थाको तेश्रो त्रैमासिक वितरणको बारेमा जानकारी प्रदान गर्न निम्न जानकारीहरू प्रस्तुत गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरू** :

**एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको
प्रबन्धपत्रमा प्रस्तावित संशोधन सम्बन्धी तीन महले विवरण
(विशेष प्रस्तावहरूसँग सम्बन्धित)**

क्र. स.	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
१	दफा २. वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना (१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. २५, मिलनचोकमा रहने छ।	दफा २. वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना (१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८, न्यूरोड मा रहने छ।	यस वित्तीय संस्थाको हाल केन्द्रीय कार्यालय रहेको ठेगाना पोखरा महानगरपालिका वडा नं.-२५, मिलनचोक, कास्कीवाट सोहि जिल्लाको पोखरा म.न.पा. वडा नं. ८ मा स्थानान्तरण गर्न/सार्न नेपाल राष्ट्र बैंकबाट मिति २०८१/०२/०४ गते अन्तिम स्विकृति प्राप्त भएकोले
२	दफा ६ (ड) संस्थापक शेयरधनीहरुलाई समुह “क” मा वर्गीकरण गरिएको छ र सो समुहको शेयर स्वामित्व ७० प्रतिशत हुनेछ।	दफा ६ (ड) संस्थापक शेयरधनीहरुलाई समुह “क” मा वर्गीकरण गरिएको छ र सो समुहको शेयर स्वामित्व ६० प्रतिशत हुनेछ।	यस संस्थाको हाल कायम संस्थापकहरुले कायम गरेको जम्मा पुँजिको ७० प्रतिशत शेयर स्वामित्व र सर्वसाधारण तर्फ कायम ३० प्रतिशतको शेयर स्वामित्वको संरचनालाई परिवर्तन गरि संस्थापक शेयर ६० प्रतिशत र सर्वसाधारण शेयर ४० प्रतिशत कायम गर्नका लागि नेपाल राष्ट्र बैंकको मिति २०८१/०२/०२ को पत्र संख्या बै.वि.नि.वि/लघुवित्त नियमन १/एनएमबि/०८०/८१ अनुसार पूर्व स्विकृति प्राप्त भएकोले।
३	दफा ६ (च) सर्वसाधारणमा बिक्री गरिने शेयर खरीद गर्ने शेयरधनीलाई समूह “ख” मा वर्गीकरण गरिएको छ। यो समूहको शेयर स्वामित्व ३० प्रतिशत हुनेछ। यस समूहको कुल शेयर मध्येबाट बढीमा ५ प्रतिशतसम्म शेयर वित्तीय संस्थाका कर्मचारीलाई छुट्याई संचालक समितिको निर्णय बमोजिम बिक्री वितरण गर्न सकिनेछ।	दफा ६ (च) सर्वसाधारण शेयरधनीहरुलाई समुह “ख” मा वर्गीकरण गरिएको छ र सो समूहको शेयर स्वामित्व ४० प्रतिशत हुनेछ।	यस संस्थाको हाल कायम संस्थापकहरुले कायम गरेको जम्मा पुँजिको ७० प्रतिशत शेयर स्वामित्व र सर्वसाधारण तर्फ कायम ३० प्रतिशतको शेयर स्वामित्वको संरचनालाई परिवर्तन गरि संस्थापक शेयर ६० प्रतिशत र सर्वसाधारण शेयर ४० प्रतिशत कायम गर्नका लागि नेपाल राष्ट्र बैंकको मिति २०८१/०२/०२ को पत्र संख्या बै.वि.नि.वि/लघुवित्त नियमन १/एनएमबि/०८०/८१ अनुसार पूर्व स्विकृति प्राप्त भएकोले।



**एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको
नियमावलीमा प्रस्तावित संशोधन सम्बन्धी तीन महले विवरण
(विशेष प्रस्तावहरूसँग सम्बन्धित)**

क्र. स.	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
१	नियम २. वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना (१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. २५, मिलनचोकमा रहने छ ।	नियम २. वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना (१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८, न्यूरोड मा रहने छ ।	यस वित्तीय संस्थाको हाल केन्द्रीय कार्यालय रहेको ठेगाना पोखरा महानगरपालिका वडा नं.-२५, मिलनचोक, कास्कीवाट सोहि जिल्लाको पोखरा म.न.पा. वडा नं. ८ मा स्थानान्तरण गर्न/सार्न नेपाल राष्ट्र बैंकबाट ६ मिति दृण्डज/०२/०४ गते अन्तिम स्विकृति प्राप्त भएकोले ।
२	नियम २७ को उपनियम (२) सञ्चालक समितिको गठन, संख्या र कार्यकाल : यस वित्तीय संस्थामा एक जना महिला सञ्चालक सहित ७ जनाको सञ्चालक समिति हुनेछ जसमा एनएमबि बैंक लिमिटेडबाट ३ जना र अन्य संस्थापकहरुबाट १ जना गरी संस्थापक समूहबाट मनोनित/निर्वाचित ४ जना, सर्वसाधारण शेयरधनीहरुबाट निर्वाचित २ जना र १ जना स्वतन्त्र व्यवसायीक विशेषज्ञ सञ्चालक हुनेछन् ।	नियम २७ को उपनियम (२) सञ्चालक समितिको गठन, संख्या र कार्यकाल : यस वित्तीय संस्थामा एक जना महिला सञ्चालक सहित ७ जनाको सञ्चालक समिति हुनेछ जसमा संस्थापक समूहबाट मनोनित/निर्वाचित ४ जना, सर्वसाधारण शेयरधनीहरुबाट निर्वाचित २ जना र १ जना स्वतन्त्र व्यवसायीक विशेषज्ञ सञ्चालक हुनेछन् ।	सञ्चालक समितिबाट ११ औं वार्षिक साधारणसभामा स्वीकृतार्थ पेश भएकोले ।
३	नियम २७ को उपनियम (४) सञ्चालक समितिको गठन, संख्या र कार्यकाल : वार्षिक साधारण सभा हुनु अगावै कुनै कारणले कुनै सञ्चालकको पद रिक्त हुन आएमा बाँकि अवधिका लागि सञ्चालकको नियुक्ति जुन प्रकृयाबाट पहिले सञ्चालक नियुक्त भएको थियो सोहि प्रकृया र समूहबाट गरिने छ । कुनै सञ्चालकको कार्यकाल पुरा नहुँदै बीचमा पद रिक्त भई सो पदमा नियुक्त भएको सञ्चालकको कार्यकाल जुन सञ्चालकको पद रिक्त भई नियुक्त भएको हो सो सञ्चालकको बाँकि कार्यकालसम्मको लागि मात्र हुनेछ । तर वार्षिक साधारणसभाद्वारा नियुक्त गरिएको सञ्चालकको पद कुनै व्यहोराले रिक्त भएमा सो रिक्त स्थानमा अर्को साधारणसभा सम्मको लागि समितिले सोहि समूहबाट सञ्चालक नियुक्त गर्नेछ ।	नियम २७ को उपनियम (४) सञ्चालक समितिको गठन, संख्या र कार्यकाल : वार्षिक साधारण सभा हुनु अगावै कुनै कारणले कुनै सञ्चालकको पद रिक्त हुन आएमा बाँकि अवधिका लागि सञ्चालकको नियुक्ति जुन प्रकृयाबाट पहिले सञ्चालक नियुक्त भएको थियो सोहि प्रकृया र समूहबाट गरिने छ । कुनै सञ्चालकको कार्यकाल पुरा नहुँदै बीचमा पद रिक्त भई सो पदमा नियुक्त भएको सञ्चालकको कार्यकाल जुन सञ्चालकको पद रिक्त भई नियुक्त भएको हो सो सञ्चालकको बाँकि कार्यकालसम्मको लागि मात्र हुनेछ । तर वार्षिक साधारणसभाद्वारा नियुक्त गरिएको सञ्चालकको पद कुनै व्यहोराले रिक्त भएमा सो रिक्त स्थानमा अर्को साधारणसभा सम्मको लागि समितिले सोहि समूहबाट सञ्चालक नियुक्त गर्नेछ । साथै एनएमबि बैंक बाहेकका अन्य संस्थापकहरुबाट कुनै उमेद्वारी नपरेमा/मनोनयन नभएमा उक्त पदको सञ्चालकको नियुक्ति/मनोनयन एनएमबि बैंकको तर्फबाट गर्न सकिनेछ ।	सञ्चालक समितिबाट ११ औं वार्षिक साधारणसभामा स्वीकृतार्थ पेश भएकोले ।
४	३१ (क) संस्थापक समूह अन्तर्गत एनएमबि बैंक लिमिटेडबाट ३ जना र अन्य संस्थापकहरुबाट १ जना गरी संस्थापक समूहबाट ४ जना सञ्चालकहरु मनोनित वा निर्वाचित हुनेछन् ।	३१ (क) संस्थापक समूह अन्तर्गत ४ जना सञ्चालकहरु संस्थापक समूहबाट मनोनित वा निर्वाचित हुनेछन् ।	सञ्चालक समितिबाट ११ औं वार्षिक साधारणसभामा स्वीकृतार्थ पेश भएकोले ।



**एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको
प्रबन्धपत्र तर्फको संशोधन
(विशेष प्रस्तावहरूसँग सम्बन्धित)**

दफा २ : वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना :

- (१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८, न्यूरोडमा रहने छ ।
दफा ६ (ड) संस्थापक शेयरधनीहरूलाई समुह “क” मा वर्गीकरण गरिएको छ र सो समुहको शेयर स्वामित्व ६० प्रतिशत हुनेछ ।
दफा ६ (च) सर्वसाधारण शेयरधनीहरूलाई समुह “ख” मा वर्गीकरण गरिएको छ र सो समुहको शेयर स्वामित्व ४० प्रतिशत हुनेछ ।



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

**एनएमबि लघुवित्त वित्तीय संस्था लिमिटेडको
नियमावली तर्फको संशोधन
(विशेष प्रस्तावहरूसँग सम्बन्धित)**

नियम २ : वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय रहने ठेगाना :

(१) यस वित्तीय संस्थाको रजिष्टर्ड (केन्द्रिय) कार्यालय कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८, न्यूरोडमा रहने छ।
नियम २७ को उपनियम (२) सञ्चालक समितिको गठन, संख्या र कार्यकाल :

यस वित्तीय संस्थामा एक जना महिला सञ्चालक सहित ७ जनाको सञ्चालक समिति हुनेछ जसमा संस्थापक समूहबाट मनोनित/निर्वाचित ४ जना, सर्वसाधारण शेयरधनीहरूबाट निर्वाचित २ जना र १ जना स्वतन्त्र व्यवसायीक विशेषज्ञ सञ्चालक हुनेछन्।

नियम २७ को उपनियम (४) सञ्चालक समितिको गठन, संख्या र कार्यकाल :

वार्षिक साधारण सभा हुनु अगावै कुनै कारणले कुनै सञ्चालकको पद रिक्त हुन आएमा बाँकि अवधिका लागि सञ्चालकको नियुक्ति जुन प्रकृयाबाट पहिले सञ्चालक नियुक्त भएको थियो सोहि प्रकृया र समूहबाट गरिने छ। कुनै सञ्चालकको कार्यकाल पुरा नहुँदै बीचमा पद रिक्त भई सो पदमा नियुक्त भएको सञ्चालकको कार्यकाल जुन सञ्चालकको पद रिक्त भई नियुक्त भएको हो सो सञ्चालकको बाँकि कार्यकालसम्मको लागि मात्र हुनेछ। तर वार्षिक साधारणसभाद्वारा नियुक्त गरिएको सञ्चालकको पद कुनै व्यहोराले रिक्त भएमा सो रिक्त स्थानमा अर्को साधारणसभा सम्मको लागि समितिले सोहि समूहबाट सञ्चालक नियुक्त गर्नेछ। साथै एनएमबि बैंक बाहेकका अन्य संस्थापकहरूबाट कुनै उमेद्वारी नपरेमा/मनोनयन नभएमा उक्त पदको सञ्चालकको नियुक्ति/मनोनयन एनएमबि बैंकको तर्फबाट गर्न सकिनेछ।

नियम ३१ (क) संस्थापक समूह अन्तर्गत ४ जना सञ्चालकहरू संस्थापक समूहबाट मनोनित वा निर्वाचित हुनेछन्।



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४९२८२३
फ्याक्स नं.: ४४९२२२४
Web site: www.nrb.org.np
Email: nrbmfpsd@nrb.org.np
पोष्ट बक्स नं.: ७३
मिति: २०८१/१/२८

पत्र संख्या: ल.वि.सं.सु.वि./गैरस्थलगत/एनएमबि/०८०/८१/४६३

श्री एनएमबि लघुवित्त वित्तीय संस्था लिमिटेड,
हेम्जा, कास्की।

विषय: आर्थिक वर्ष २०७९/८० को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/नियमावली तथा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- (क) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०७९ को निर्देशन नं. १९/०७९ को वुंदा नं. २ मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नुहुन र निर्देशन विपरित लिएको सेवा शुल्क फिर्ता गरी यस विभागलाई जानकारी गराउनुहुन।
- (ख) संस्थाको कुल कर्जामा ३५.४६ प्रतिशत धितो कर्जा रहेको देखिएकोले नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०७९ को निर्देशन नं. ३/०७९ को वुंदा नं. २ (घ) मा तोकिएको सीमा भन्दा बढी प्रवाह भएको कर्जा रकममा वुंदा नं. ४ मा भएको व्यवस्था अनुरूप सत प्रतिशत कर्जा नोक्सानी व्यवस्था कायम गर्नुहुन। साथै, धितो कर्जालाई तोकिएको सीमाभित्र ल्याउन योजना बनाई कार्यान्वयन गर्नुहुन र सो को जानकारी यस विभागलाई गराउनुहुन।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०७९ को निर्देशन नं. २/०७९ को वुंदा नं. ७(ग) बमोजिम पुनरसंरचना/पुनरतालिकीकरण गरिएका कर्जाको विवरण अलगगै वर्गीकरण गर्ने र पेश गर्ने व्यवस्था मिलाउनुहुन।
- (घ) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन २०७९ को निर्देशन नं. ११/०७९ बमोजिम कर्जा सूचना सम्बन्धी विवरण समयमै अद्यावधिक गर्नुहुन।
- (ङ) संस्थाको खराब कर्जालाई विद्यमान ९.५४% को अवस्थाबाट ५% भन्दा कमको सीमामा ल्याउनको लागि कार्ययोजना बनाई कार्यान्वयन गर्नुहुन।
- (च) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरु पुनः नदोहोरिने गरी सुधार गर्नुहुन।

भवदीय,

(मिला देवी बाराही)
उप-निर्देशक

बोधार्थ :

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



एनएमबि लघुवित्त वित्तीय संस्था लि.
NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

नेपाल राष्ट्र बैंकको निर्देशन उपर व्यवस्थापनको जवाफ

क. प्रतिउत्तर

निर्देशन बमोजिम सेवा शुल्क फिर्ता गरिएको व्यहोरा जानकारीका लागि अनुरोध छ ।

ख. प्रतिउत्तर

निर्देशन बमोजिम हाल नेपाल राष्ट्र बैंकबाट इजाजतप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकिकृत निर्देशन २०७९ को निर्देशन नं ३ ०७९ को बुँदा न २ (घ) मा तोकिएको सीमा भित्र कायम गरिएको जानकारीका लागि अनुरोध छ ।

ग. प्रतिउत्तर

निर्देशन बमोजिम व्यवस्था मिलाइएको व्यहोरा जानकारीका लागि अनुरोध छ ।

घ. प्रतिउत्तर

निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।

ङ. प्रतिउत्तर

निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।

च. प्रतिउत्तर

निर्देशन बमोजिम गरिने व्यहोरा जानकारीका लागि अनुरोध छ ।

HEAD OFFICE

POKHARA- 25, HEMJA, KASKI
 TEL: 061-400427/477, FAX: 061-400428
 Email: info@nmbmicrofinance.com

BRANCHES

SN	Branch Name	Address	Mobile	Phone	Email
1	Hemja	Hemja -5, Kaski	9856009121	061-400467	hemja@nmbmicrofinance.com
2	Udipur	Udipur -4, Lamjung	9856009122	066-690537	udipur@nmbmicrofinance.com
3	Manakamana	Manakamana -1, Gorkha	9856009123	064-460227	manakamana@nmbmicrofinance.com
4	Galeshwor	Galeshwor -6, Myagdi	9856009124	069-680446	galeshwor@nmbmicrofinance.com
5	Mainapokhari	Mainapokhari -3, Dolakha	9856009125	049-400106	mainapokhari@nmbmicrofinance.com
6	Khadichaur	Khadichaur -1, Sindhupalchok	9856009126	011-495088	khadichaur@nmbmicrofinance.com
7	Betrawati	Betrawati -1, Rasuwa	9856009127	010-412003	betrawati@nmbmicrofinance.com
8	Dhunche	Dhunche -5, Rasuwa	9856009128	010-540038	dhunche@nmbmicrofinance.com
9	Jomsom	Jomsom -5, Mustang	9856009129	069-440369	jomsom@nmbmicrofinance.com
10	Chame	Chame -8, Manang	9856009130	066-440217	chame@nmbmicrofinance.com
11	Salleri	Salleri -5, Solukhumbu	9856009131	038-520468	salleri@nmbmicrofinance.com
12	Pumdibhumdi	Pumdibhumdi -1, Kaski	9856009132	061-464167	pumdibhumdi@nmbmicrofinance.com
13	Bharatpokhari	Bharatpokhari -3, Kaski	9856009133	061-696845	bharatpokhari@nmbmicrofinance.com
14	Taplejung	Taplejung -5, Taplejung	9856009134	024-461014	taplejung@nmbmicrofinance.com
15	Gyadi	Gyadi -8, Parbat	9856009135	067-690632	gyadi@nmbmicrofinance.com
16	Nayapool	Nayapool -8, Kaski	9856009136	061-502082	nayapool@nmbmicrofinance.com
17	Gangate	Gangate -3, Nuwakot	9856009137	01-6201427	gangate@nmbmicrofinance.com
18	Kharanitar	Kharanitar -2, Nuwakot	9856009138	01-6201429	kharanitar@nmbmicrofinance.com
19	Chhahare	Chhahare -1, Nuwakot	9856009139	01-6201428	chhahare@nmbmicrofinance.com
20	Melamchi	Melamchi -3, Sindhupalchok	9856009140	011-691244	melamchi@nmbmicrofinance.com
21	Singati	Singati -8, Dolakha	9856009141	049-412066	singati@nmbmicrofinance.com
22	Manthali	Manthali -2, Ramechhap	9856009142	048-540537	manthali@nmbmicrofinance.com
23	Kahun	Kahun -1, Kaski	9856009143	061-541282	kahun@nmbmicrofinance.com
24	Bhachek	Bhachek -8, Gorkha	9856009144	061-622450	bhachek@nmbmicrofinance.com
25	Chautara	Chautara -4, Sindhupalchok	9856009145	011-620254	chautara@nmbmicrofinance.com
26	Mamling	Mamling -5, Sankhuwasabha	9856009146	029-681021	mamling@nmbmicrofinance.com
27	Devitar	Devitar -1, Ramechhap	9856009147	048-410047	devitar@nmbmicrofinance.com
28	Tumlingtar	Tumlingtar -13, Sankhuwasabha	9856009148	029-575243	tumlingtar@nmbmicrofinance.com
29	Bhojpur	Bhojpur -7, Bhojpur	9856009149	029-420448	bhojpur@nmbmicrofinance.com
30	Diktel	Diktel -1, Diktel	9856009150	036-420746	diktel@nmbmicrofinance.com
31	Haleshi	Haleshi -4, Khotang	9856009151	036-410079	haleshi@nmbmicrofinance.com
32	Okhaldhunga	Okhaldhunga -4, Siddhicharan	9856009152	-	okhaldhunga@nmbmicrofinance.com
33	Musikot	Musikot -1, Musikot	9856009153	088-530353	musikot@nmbmicrofinance.com
34	Chaurjahari	Chaurjahari -2, Rukum	9856009154	088-401104	chaurjahari@nmbmicrofinance.com
35	Satrasaya	Satrasaya -1, Tanahun	9856009155	065-402099	satrasaya@nmbmicrofinance.com
36	Kumpur	Kumpur -3, Dhading	9856009156	016-923265	kumpur@nmbmicrofinance.com
37	Nalang	Nalang -7, Dhading	9856009157	-	nalang@nmbmicrofinance.com



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

SN	Branch Name	Address	Mobile	Phone	Email
38	Jirikhimti	Jirikhimti -10, Terhathum	9856009158	026-410095	jirikhimti@nmbmicrofinance.com
39	Danabari	Danabari -1, Ilam	9856009159	-	danabari@nmbmicrofinance.com
40	Ranke	Ranke -1, Ilam	9856009160	024-411081	ranke@nmbmicrofinance.com
41	Gopetar	Gopetar -1, Panchthar	9856009161	9742691322	gopetar@nmbmicrofinance.com
42	Aathrai	Aathrai -1, Terhathum	9856009162	9742691325	aathrai@nmbmicrofinance.com
43	Tinghare	Tinghare -2, Ilam	9856009163	027-555225	tinghare@nmbmicrofinance.com
44	Biblyate	Biblyate -1, Ilam	9856009164	027-691459	biblyate@nmbmicrofinance.com
45	Debrebas	Debrebas -4, Dhankuta	9856009165	026-521782	debrebas@nmbmicrofinance.com
46	Sidhuwa	Sidhuwa -1, Dhankuta	9856009166	026-404180	sidhuwa@nmbmicrofinance.com
47	Bhedetar	Bhedetar -1, Dhankuta	9856009167	025-400075	bhedetar@nmbmicrofinance.com
48	Khairenitar	Khairenitar -10, Tanahun	9856009168	065-412134	khairenitar@nmbmicrofinance.com
49	Taalghare	Taalghare -1, Byas	9856009169	-	taalghare@nmbmicrofinance.com
50	Rambazar	Rambazar -06, Lamjung	9856009170	066-410168	rambazar@nmbmicrofinance.com
51	Darbang	Darbang -6, Myagdi	9856009171	0	darbang@nmbmicrofinance.com
52	Ghara	Ghara -6, Myagdi	9856009172	0	ghara@nmbmicrofinance.com
53	Kholagaun	Kholagaun -11, Rukum	9856009173	0	kholagaun@nmbmicrofinance.com
54	Jhulneta	Jhula -04, Rukum	9856009174	0	jhulneta@nmbmicrofinance.com
55	Lalpur	Lalpur-7, Kanchanpur	9856009176	099-413060	lalpur@nmbmicrofinance.com
56	Sadepani	Sadepani-6, Kailali	9856009177	091-403159	sadepani@nmbmicrofinance.com
57	Kanchanpur	Kanchanpur-3, Bardiya	9856009178	0	kanchanpur@nmbmicrofinance.com
58	Bankatawa	Bankatawa-5, Banke	9856009179	081-694823	bankatawa@nmbmicrofinance.com
59	Jahare	Jahare-9, Surkhet	9856009180	083-413051	jahare@nmbmicrofinance.com
60	Arunkhola	Arunkhola-1, Nawalparasi	9856009186	082-410082	arunkhola@nmbmicrofinance.com
61	Gadhawa	Gadhawa-6, Dang	9856009181	076-410067	gadhawa@nmbmicrofinance.com
62	Odari	Odari-11, Kapilbastu	9856009182	063-440742	odari@nmbmicrofinance.com
63	Waling	Waling-1, Syangja	9856009183	0	waling@nmbmicrofinance.com
64	Sarai	Sarai-1, Palpa	9856009184	071-501069	sarai@nmbmicrofinance.com
65	Amuwa	Amuwa-1, Rupandehi	9856009185	0	amuwa@nmbmicrofinance.com
66	Kholesimal	Kholesimal-1, Chitawan	9856009187	0	kholesimal@nmbmicrofinance.com
67	Salakpur	Salakpur-7, Morang	9856009200	0	salakpur@nmbmicrofinance.com
68	Labipur	Labipur-3, Sunsari	9856009201	0	labipur@nmbmicrofinance.com
69	Motigadha	Motigadha-03, Udayapur	9856009202		motigadha@nmbmicrofinance.com
70	Padariya	Padariya-12, Siraha	9856009203		padariya@nmbmicrofinance.com
71	Bhiman	Bhiman-11, Sindhuli	9856009204		bhiman@nmbmicrofinance.com
72	Dhalkebar	Dhalkebar-5, Dhanusa	9856009205		dhalkebar@nmbmicrofinance.com
73	Gauridada	Gauridada-1, Mahottari	9856009206		gauridada@nmbmicrofinance.com
74	Kadmaha	Kadmaha-4, Saptari	9856009207		kadmaha@nmbmicrofinance.com
75	Shantibazar	Shantibazar-3, Bardiya	9856009212		shantibazar@nmbmicrofinance.com
76	Sattibazar	Sattibazar-7, Kailali	9856009213		sattibazar@nmbmicrofinance.com
77	Chandanidodhara	Chandanidodhara-6, Kanchanpur	9856009214		chandanidodhara@nmbmicrofinance.com
78	Gokuleshwor	Gokuleshwor-6, Baitadi	9856009215		gokuleshwor@nmbmicrofinance.com
79	Darchula	Darchula-5, Darchula	9856009216		darchula@nmbmicrofinance.com
80	Chainpur	Chainpur-9, Bajhang	9856009217		chainpur@nmbmicrofinance.com
81	Sinja	Sinja-3, Jumla	9856009218		sinja@nmbmicrofinance.com
82	Dullu	Dullu-4, Dailekh	9856009219		dullu@nmbmicrofinance.com



SN	Branch Name	Address	Mobile	Phone	Email
83	Samsorganj	Samsorganj-8, Banke	9856009220		samsorganj@nmbmicrofinance.com
84	Bahuni	Bahuni-8, Morang	9862394710		bahuni@nmbmicrofinance.com
85	Puspalal Chowk	Puspalal Chowk-01, Morang	9862394711		puspalal_chowk@nmbmicrofinance.com
86	Aurabani	Aurabani-02, Sunsari	9862394712		aurabani@nmbmicrofinance.com
87	Madhuban	Madhuban-02, Sunsari	9862394713		madhuban@nmbmicrofinance.com
88	Birendra Bazaar	Birendra Bazaar-06, Saptari	9862394701		birendra_bazaar@nmbmicrofinance.com
89	Bishnupura	Bishnupura-01, Siraha	9862394702		bishnupura@nmbmicrofinance.com
90	Tarapatti	Tarapatti-7, Dhanusa	9862394703		tarapatti@nmbmicrofinance.com
91	Loharpatti	Loharpatti-6, Mahottari	9862394704		loharpatti@nmbmicrofinance.com
92	Ishwarpur	Ishwarpur-6, Sarlahi	9862394705		ishwarpur@nmbmicrofinance.com
93	Birtachowk	Birtachowk-8, Rautahat	9862394706		birtachowk@nmbmicrofinance.com
94	Dumarbona	Dumarbona-15, Bara	9862394707		dumarbona@nmbmicrofinance.com
95	Bariyarpur	Bariyarpur-2, Bara	9862394708		bariyarpur@nmbmicrofinance.com
96	Manawa Bazaar	Manawa Bazaar-1, Parsa	9862394709		manawa_bazaar@nmbmicrofinance.com
97	Bijauri	Bijauri-19, Dang	9862394714		bijauri@nmbmicrofinance.com
98	Sotang	Sotang-5, Solukhumbu	9862394715		sotang@nmbmicrofinance.com
99	Suryapura	Suryapura-6, Rupandehi	9862394716		suryapura@nmbmicrofinance.com
100	Chandrauta	Shivraj Municipality-04, Chandrauta	9856007118		chandrauta@nmbmicrofinance.com
101	Lamahi	Lamahi Municipality-04, Dang	9856007119		lamahi@nmbmicrofinance.com
102	Khajura	Khajura Rural Municipality-05, Khajura Banke	9856007120		khajura@nmbmicrofinance.com
103	Gulariya	Gulariya Municipality-02, Bardiya	9856007121		gulariya@nmbmicrofinance.com
104	Pipira	Birendranagar Municipality-11, Pipira Surkhet			pipira@nmbmicrofinance.com
105	Joshiपुर	Joshiपुर Rural Municipality-03, Kailali	9856007123		joshiपुर@nmbmicrofinance.com
106	Godawari	Godawari Municipality-08, Godawari Kailali	9856007124		godawari@nmbmicrofinance.com
107	Punarbās	Punarbās Miunicipality-05, Punarbās Kanchanपुर	9856007125		punarbās@nmbmicrofinance.com
108	Nepalgunj	Nepalgunj Sub-metropolitan City-13, Banke	9856007126		nepalgunj@nmbmicrofinance.com
109	Dhangadhi	Dhangadhi Sub-metropolitan City-08	9856007127		dhangadhi@nmbmicrofinance.com
110	Ghorahi	Ghorahi Sub-metropolitan City-13	9856007128		ghorahi@nmbmicrofinance.com
111	Parawanipur	Parawanipur Rural Municipality-03, Bara	9856007129		parawanipur@nmbmicrofinance.com
112	Barahathwa	Barahathwa Municipality-09, Murtiya Sarlahi	9856007130		barahathwa@nmbmicrofinance.com
113	Chakraghatta	Chakraghatta Rural Municipality-06, Sarlahi	9856007131		chakraghatta@nmbmicrofinance.com
114	Dhankaul	Dhankaul Rural Municipality-02, Sarlahi	9856007132		dhankaul@nmbmicrofinance.com
115	Chakchaki	Barhadashi Rural Municipality-04, Chakchaki Jhapa	9856007133		chakchaki@nmbmicrofinance.com
116	Jhulnipur	Mayadevi VDC-04, Rupandehi	9856007134		jhulnipur@nmbmicrofinance.com
117	Birtamod	Birtamod-03, Jhapa			birtamod@nmbmicrofinance.com
118	Chandragadhi	Bhadrapur-09, Chandragadhi Jhapa			chandragadhi@nmbmicrofinance.com
119	Dhulabari	Mechinagar-10, Dhulabari Jhapa			dhulabari@nmbmicrofinance.com
120	Surunga	Kankai-03, Surunga Jhapa			surunga@nmbmicrofinance.com
121	Gauradaha	Gauradaha-02, Gauradaha Jhapa			gauradaha@nmbmicrofinance.com
122	Damak	Damak-08, Damak Jhapa	9856007620		damak@nmbmicrofinance.com
123	Urlabari	Urlabari-06, Urlabari Morang			urlabari@nmbmicrofinance.com
124	Rangeli	Rangeli-06, Rangeli Morang			rangeli@nmbmicrofinance.com
125	Letang	Letang-02, Budhbare Morang			letang@nmbmicrofinance.com
126	Ramgram	Ramgram-01, Ramgram Nawalparasi			ramgram@nmbmicrofinance.com
127	Bardaghat	Bardaghat-02, Bardaghat Nawalparasi			bardaghat@nmbmicrofinance.com



SN	Branch Name	Address	Mobile	Phone	Email
128	Rajahar	Devchuli-02, Rajahar Nawalpur			rajahar@nmbmicrofinance.com
129	Madi	Madi-07, Kirtanpur Chitwan			madi@nmbmicrofinance.com
130	Khairahani	Khairahani-06, Purano Parsa Chitwan			Khairahani@nmbmicrofinance.com
131	Shankarapur	Devdaha-12, Shankarapur Rupandehi			shankarapur@nmbmicrofinance.com
132	Hetauda	Hetauda-05, Piple Sanopokhara Hetauda			hetauda@nmbmicrofinance.com
133	Bhaktapur	Bhaktapur-04, Bhaktapur			bhaktapur@nmbmicrofinance.com
134	Dharmasthali	Tarakeshor-06, Kathmandu			dharmasthali@nmbmicrofinance.com
135	Dhulikhel	Dhulikhel-05, Kavrepalanchok			dhulikhel@nmbmicrofinance.com
136	Dipayal	Dipayal -03, SILGADHI			dipayal@nmbmicrofinance.com
137	Thakre	Thakre -07, RURAL			thakre@nmbmicrofinance.com
138	Gajura	Gajura -04, GUJARA			gajura@nmbmicrofinance.com
139	Baglung	Baglung -01, BAGLUNG			baglung@nmbmicrofinance.com
140	Dhorpatan	Dhorpatan -01, DHORPATAN			dhorpatan@nmbmicrofinance.com
141	Pyuthan	Pyuthan -07, PYUTHAN			pyuthan@nmbmicrofinance.com
142	Resunga	Resunga -01, RESUNGA			resunga@nmbmicrofinance.com
143	Rampur	Rampur -03, RAMPUR			rampur@nmbmicrofinance.com
144	Siddharthanagar	Siddharthanagar -08, SIDDHARTHANAGAR			siddharthanagar@nmbmicrofinance.com
145	Shantinagar	Shantinagar -05, RURAL			shantinagar@nmbmicrofinance.com
146	Sanphebagar	Sanphebagar -07, SANPHEBAGAR			sanphebagar@nmbmicrofinance.com
147	Amargadhi	Amargadhi -08, AMARGADHI			amargadhi@nmbmicrofinance.com
148	Kalaiya	Kalaiya- 25, Bara	9856007652		kalaiya@nmbmicrofinance.com



PHOTO GALLERY



दशौं वार्षिक साधारण सभा





Management Committee



Mr. Anand Pandey
CEO



Mr. Biru Ram Jaisi
DCEO



Mr. Bakhat Bahadur Batala
Chief Risk Officer
C.B.O



Mr. Dinesh Bhattarai
Head – Account, Finance &
Planning Department



Mr. Prabin Prajapati
Chief Operating Officer
(C.O.O.)



Mr. Bhubaneshor Fulara
Head – Branch Operation and
General Service Department



Mr. Prem Prasad Subedi
Head – Credit, Deposit & Center
Mgmt.



Mr. Puran Chandra Chapagain
Head – Recovery
Department



Mr. Shyam Thapa
Head – Audit &
Compliance Department



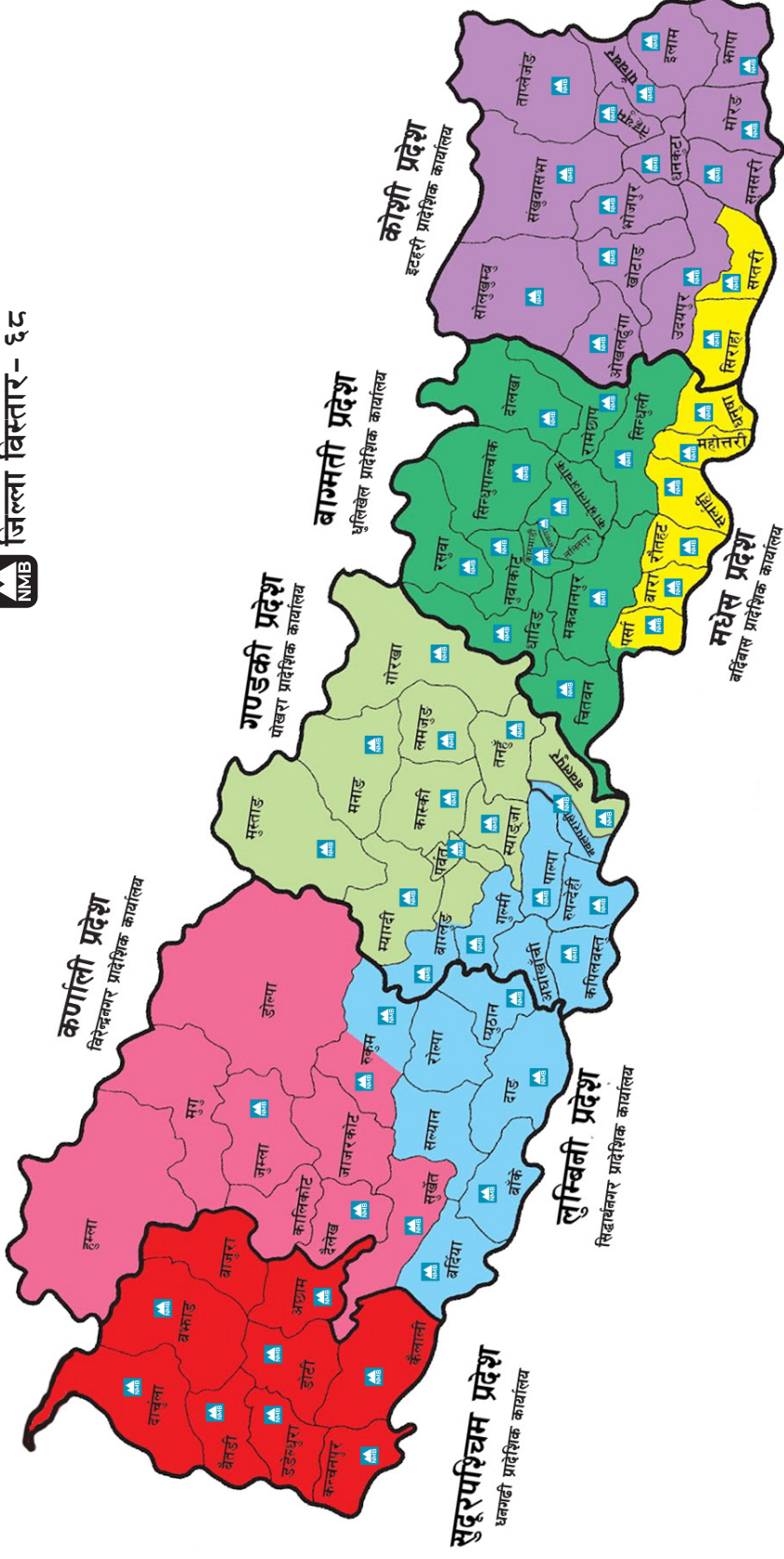
Mr. Surya Bahadur Thapa
Head – HRM & Legal
Department



Bishal Bastola
Incharge – IT Department

शाखा सञ्जाल

 जिल्ला विस्तार- ६८



एनएमबि लघुवित्त वित्तीय संस्था लि.

NMB Laghubitta Bittiya Sanstha Ltd.



नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

www.nmbmicrofinance.com

HEAD OFFICE

POKHARA- 25, MILANCHOWK, HEMJA, KASKI

TEL: 061-400427/477, FAX: 061-400428

Email: info@nmbmicrofinance.com