

२०७९/०८०




वार्षिक प्रतिवेदन



“समृद्धिका लागि सहकार्य”

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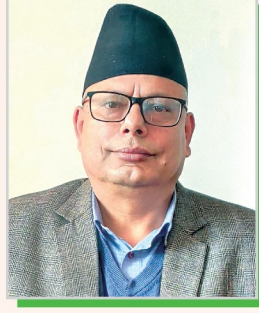
Partnership for Prosperity

समृद्धि फाइनान्स कम्पनी लिमिटेड

Samriddhi Finance Company Limited

नेपाल राष्ट्र बैकबाट 'ग' वर्गको इजाजत पत्र प्राप्त संस्था

सञ्चालक समिति



ठाकुरप्रसाद भट्टराई
अध्यक्ष



सुदिप घिमिरे
सञ्चालक (संस्थापक)



सुजन अधिकारी
सञ्चालक (संस्थापक)



विनोद कुमार सुवेदी
सञ्चालक (सर्वसाधारण)



दुर्गा थापा
सञ्चालक (सर्वसाधारण)



जंगबहादुर हमाल
सञ्चालक (स्वतन्त्र)

समृद्धि फाइनान्स कम्पनी लिमिटेड

प्रधान कार्यालय: हेटौंडा-१, मकवानपुर

११ औं वार्षिक साधारण सभाको

प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने निवेदनको फाराम

श्री सञ्चालक समिति,
समृद्धि फाइनान्स कम्पनी लिमिटेड
हेटौंडा, मकवानपुर

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... प्रदेश..... अञ्चल..... जिल्ला..... महा/उप-महानगर/नगरपालिका/गाउँपालिका
वडा नं. बस्ने म/हामी..... ले त्यस संस्थाको शेयरवालाको हैसियतले २०८०/०९/२८ गते
का दिन हुने बाइसौं वार्षिक साधारण-सभामा स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त
सभामा भाग लिन तथा मतदान गर्नका लागि..... प्रदेश..... अञ्चल..... जिल्ला.....
महा/उप-महानगर/नगरपालिका/गाउँपालिका वडा नं. बस्ने त्यस संस्थाका शेयरधनी सदस्य श्री
..... शेयरधनी नं./हितग्राही खाता नं. लाई मेरो/हाम्रो प्रतिनिधि
मनोनित गरी पठाएको छु/छौं ।

निवेदक,

दस्तखत

नाम:.....

ठेगाना:.....

शेयरधनी नं./हितग्राही खाता नं. शेयर कित्ता

मिति: २०८०/.../....

द्रष्टव्य: यो निवेदन साधारण-सभा हुनुभन्दा ४८ घण्टा अगावै यस संस्थाको प्रधान कार्यालय हेटौंडा वा शाखा कार्यालय
पुतलीसडक, काठमाण्डौमा पेश गरिसक्नु पर्नेछ । एकभन्दा बढी व्यक्तिलाई प्रतिनिधि मुकरर गरेमा संस्थाको कार्यालयमा
पहिलो दर्ता भएको प्रतिनिधिलाई मात्र मान्यता दिइने छ ।

प्रवेश-पत्र

शेयरधनीको नाम.....

शेयरधनी नं./हितग्राही खाता नं.....

शेयरधनी परिचय नं. कुल शेयर सङ्ख्या शेयरधनीको दस्तखत

द्रष्टव्य:

शेयरधनी आफैले खाली ठाउँ भर्नु होला ।

साधारण-सभा हलमा प्रवेश गर्न यो प्रवेश-पत्र प्रस्तुत गर्न अनिवार्य छ ।

.....
विनोद राज पौडेल
कम्पनी सचिव

विषय सूची

क्र.सं.	विषय	पृष्ठ नं.
१	प्रोक्सी फारम	१
२	बाईसौं वार्षिक साधारण-सभा सम्बन्धी सूचना	४
३	साधारण सभा सम्बन्धी अन्य सामान्य जानकारी	५
४	संचालक समितिका अध्यक्षको मन्तव्य	६
५	सञ्चालक समितिको प्रतिवेदन	८
६	धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ (२) सँग सम्बन्धित अन्य विवरणहरू	१४
७	कम्पनी ऐन, २०६३ को दफा ७८ बमोजिमको विवरण	१६
८	संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन	१८
९	लेखापरीक्षकको प्रतिवेदन	२५
१०	वित्तीय अवस्थाको विवरण (वासलात)	३०
११	नाफा नोक्सान विवरण	३२
१२	अन्य विस्तृत आम्दानीको विवरण	३३
१३	नगद प्रवाह विवरण	३४
१४	इक्विटीमा भएको परिवर्तनको विवरण	३६
१५	लेखा सम्बन्धी टिप्पणीहरू तथा प्रमुख लेखा नीतिहरू	३७
१६	आर्थिक वर्ष २०७९/८० मा अपलेखन गरिएका कर्जाहरू	९६
१७	नेपाल धितोपत्र बोर्डको निर्देशन बमोजिमको विवरण	९७
१८	नेपाल राष्ट्र बैंकको स्वीकृति	१०२
१९	नेपाल राष्ट्र बैंकको निर्देशनको कार्यान्वयन सम्बन्धमा	१०३
२०	टिपोट	१०५

समृद्धि फाइनान्स कम्पनी लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'ग' वर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)
रजिष्टर्ड (केन्द्रीय) कार्यालय, हेटौँडा, मकवानपुर

बाइसौं वार्षिक साधारण-सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८०/९/६ गते)

आदरणीय शेयरधनी महानुभावज्यूहरू,

यस समृद्धि फाइनान्स कम्पनी लिमिटेडको मिति २०८०/०९/०५ मा बसेको सञ्चालक समितिको ४८९ औं बैठकको निर्णयानुसार संस्थाको बाइसौं वार्षिक साधारण-सभा देहायको मिति, समय र स्थानमा तपशिल बमोजिमका विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ।

सभा हुने मिति, समय र स्थान:

मिति : २०८० पौष २८ गते, शनिबार (तदनुसार २०२४ जनवरी १३ तारिख)

समय : विहानको १०:०० बजे

स्थान : होटेल एभोकाडो "अर्किड रिसोर्ट" हेटौँडा मकवानपुर।

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू:-

१. सञ्चालक समितिको तर्फबाट सञ्चालक समितिका अध्यक्षले प्रस्तुत गर्नु हुने आर्थिक वर्ष २०७९/८० को वार्षिक प्रतिवेदन पारित गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०७९/८० को वासलात, नाफा नोक्सान हिसाब, वित्तीय विवरण तथा नगद प्रवाह विवरण लगायतका अनुसूचिहरू माथि छलफल गरि पारित गर्ने।
३. लेखापरीक्षण समितिको सिफारिश बमोजिम आर्थिक वर्ष २०८०/८१ को लागि बाह्य लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने। (हालका लेखापरीक्षक श्री एच.डि.एस.डि. एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स पुनः नियुक्तिको लागि योग्य हुनुहुन्छ।)
४. सञ्चालक समितिको लागि संस्थापक समूह तर्फबाट १ (एक) जना सञ्चालकको निर्वाचन गर्ने।
५. विविध।

(ख) विशेष प्रस्तावहरू:-

१. यस संस्थालाई अन्य कुनै बैंक, विकास बैंक तथा वित्तीय संस्थासँग एक आपसमा गाभ्ने र गाभ्ने (मर्जर) तथा प्राप्त (एक्वीजिसन) को लागि छलफल गर्ने, समझदारी पत्र (MOU) मा हस्ताक्षर गर्ने लगायत डिडिए (DDA) गर्न नियमनकारी निकायसँग सम्पर्क गर्न, स्वीकृति लिन वा अन्य कुनै पनि विषयमा संशोधन, परिमार्जन, थपघट वा परिवर्तन गर्ने लगायत सो सम्बन्धमा प्रचलित नियमानुसार जे जो गर्नु पर्ने हो सोको लागि चाहिने सम्पूर्ण अख्तियारी सञ्चालक समितिलाई प्रदान गर्ने।
२. प्रबन्ध-पत्र, नियमावली संशोधनको क्रममा नियमनकारी निकायहरू (नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड आदि) बाट कुनै कुराहरू फेरबदल/संशोधन/परिमार्जन गर्न वा मिलाउन वा कुनै थप कागजात तथा विवरणहरू तयार गरी पेश गर्न कुनै सुझाव वा निर्देशन भएमा सोही अनुरूप आवश्यक सम्पूर्ण कार्यहरू गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने।
३. विविध।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य सामान्य जानकारी

१. यस बाईसौं वार्षिक साधारणसभा प्रयोजनको लागि संस्थाको शेयरधनी दर्ता पुस्तिका मिति २०८०/०९/१३ गते एक दिन बन्द रहनेछ। शेयरधनी दर्ता पुस्तिका बन्द भएको मिति २०८०/०९/१३ भन्दा अघिल्लो दिनसम्म कारोबार भई प्रचलित नियमबमोजिम यस संस्थाको शेयर रजिष्ट्रार ग्लोबल आइएमई क्यापिटल लि. काठमाडौंमा प्राप्त शेयर नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र उक्त साधारणसभामा भाग लिन तथा मतदान गर्न पाउनेछन्।
२. संचालकको निर्वाचनमा मतदान गर्ने शेयरधनी वा निजको प्रतिनिधिले भौतिक रूपमा साधारण सभामा उपस्थित भई मतदान प्रक्रियामा सहभागी हुनु पर्नेछ।
३. वार्षिक साधारण सभामा भौतिक रूपमा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र/हितग्राही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने प्रमाण वा सोको प्रतिलिपि (जस्तै: नागरिकता प्रमाणपत्र वा अन्य कुनै फोटो सहितको परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ। हाजिरी पुस्तिका विहान ९ बजेदेखि सभा चालु रहनुजेलसम्म साधारण सभा हुने हलको बाहिर पट्टी खुल्ला रहनेछ।
४. साधारण सभामा भाग लिन प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले यस संस्थाकै अर्को शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नुहुनेछ। प्रचलित कम्पनी कानूनले तोकेको ढाँचामा वा यस कम्पनीको कार्यालयमा उपलब्ध वा वेबसाइटमा उपलब्ध प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै (२०८०/०९/२६ गते विहान १० बजेसम्म) कम्पनीको प्रधान कार्यालय हेटौंडा वा शाखा कार्यालय पुतलीसडक, काठमाडौंमा दर्ता गराई सक्नु पर्नेछ।
५. नाबालक वा असक्त शेयरधनीको तर्फबाट कम्पनीको शेयर लगत दर्ता किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्ति वा प्रतिनिधि (प्रोक्सी) ले सभामा भाग लिन र मतदान गर्न प्रतिनिधि तोक्न पाउनेछ।
६. संयुक्त रूपमा शेयर खरीद गरि लिएको अवस्थामा शेयर लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्ति वा सर्वसम्मतबाट नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन र मतदान गर्न पाउनेछ।
७. एकै शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि मुकरर गरेमा संस्थाको कार्यालयमा पहिलो दर्ता भएको प्रतिनिधिलाई मात्र मान्यता दिइनेछ।
८. संगठित संस्था शेयरधनी भएमा त्यस्ता संगठित संस्थाद्वारा मनोनित व्यक्तिले ल्याउने प्रोक्सी फाराममा संस्थाको छाप र संस्थाको आधिकारीक व्यक्तिको दस्तखत हुनु पर्नेछ।
९. प्रतिनिधि (प्रोक्सी) नियुक्त गरिसक्नु भएको शेयरधनी आफैं उपस्थित भएमा प्रोक्सी स्वतः बदर हुनेछ।
१०. सभामा आफ्नो प्रश्नहरू सोध्न इच्छुक शेयरधनीले अध्यक्षले तोकेको समयमा आफ्नो प्रश्न संक्षेपमा सोध्नु पर्नेछ। यस्तो प्रश्न साधारण सभा अगावै वा साधारण सभाको समयमा लिखित रूपमा पनि सोध्न सकिनेछ। साधारण सभा अगावै सोधिने यस्ता प्रश्न संस्थाको प्रधान कार्यालय वा पुतलीसडक शाखा कार्यालयमा दर्ता गराउने वा इमेल info@sfcl.com.np मा पठाउन सकिने छ।
११. शेयरधनी महानुभावहरूले सोधेका प्रश्नहरूका सम्बन्धमा अध्यक्षले वा निजले तोकेको व्यक्तिले बेग्लामेग्लै वा सामुहिक रूपमा उत्तर दिनु हुनेछ।
१२. सभाको दिन सभा सुरु हुने भनी तोकिएको समयमा उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ।
१३. संचालक समितिको निर्वाचनका लागि निर्वाचन अधिकृतले निर्वाचनको कार्यक्रम साधारण सभाको मितिभन्दा एक साता अगाडी नै प्रकाशन गरी निर्वाचन कार्यक्रम संचालन गर्नेछन्। संचालकको निर्वाचन सम्बन्धी कार्यक्रम संस्थाको प्रधान कार्यालय हेटौंडा तथा संस्थाको वेबसाइट www.sfcl.com.np मा प्रकाशन हुनेछ। निर्वाचन अधिकृतको कार्यालय संस्थाको प्रधान कार्यालय हेटौंडामा रहनेछ। पुतलीसडक स्थित शाखा कार्यालयमा पनि निर्वाचन कार्यक्रमका लागि सम्पर्क गर्न सकिनेछ।
१४. साधारण-सभामा प्रस्तुत हुने प्रतिवेदन साधारण-सभाभन्दा अघि नै प्राप्त गर्न इच्छुक शेयरधनी महानुभावहरूले कम्पनीको प्रधान कार्यालय हेटौंडा वा शाखा कार्यालय पुतलीसडक, काठमाडौंमा कार्यालय समयभित्र सम्पर्क राख्नु हुन अनुरोध छ। साथै यो सुचना र यस संस्थाको २०७९/८० को वार्षिक प्रतिवेदन तथा आर्थिक विवरण संस्थाको वेबसाइट www.sfcl.com.np मा हेर्न तथा डाउनलोड गर्न सक्नु हुनेछ।

संचालक समितिका अध्यक्षको मन्तव्य

समृद्धि फाइनान्स कम्पनी लिमिटेडको बाइसौं वार्षिक साधारण-सभा
 (आर्थिक वर्ष २०७९/८०)

आदरणीय शेयरधनी महानुभावहरू,

यस समृद्धि फाइनान्स कम्पनी लिमिटेडको बाइसौं वार्षिक साधारण सभामा भाग लिन पाल्नुभएका सञ्चालक समितिका सदस्यहरू, संस्थापक शेयरधनीहरू, पूर्व सञ्चालकहरू, साधारण शेयरधनीहरू, कर्मचारीहरू एवं समस्त अतिथि महानुभावहरूलाई यस संस्था र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु।

२०५८ सालमा नेपाल राष्ट्र बैंकबाट संचालनको स्विकृति प्राप्त भएको यो संस्था २२ वर्ष पुरा भैसकेको छ। २०७६/०४/१५ मा समस्याग्रस्त अवस्थाबाट मुक्त भए पश्चात् नाम परिवर्तन भई समृद्धि फाइनान्सको नाममा कारोबार सञ्चालन भैरहेको छ।

वितेका बाइस वर्षमा यो संस्थाले धेरै उतार चढाव व्यहोरेको छ। तथापि समृद्धि फाइनान्सको नाममा कार्य सञ्चालनमा आएपछि सञ्चालक समितिमा केहि परिवर्तन गरि, नयाँ व्यवस्थापन तथा नयाँ कर्मचारीहरूमाफत उत्साहका साथ संस्थाको कारोबार अगाडी वढाइएको छ। समस्याग्रस्त अवस्थाबाट मुक्त भएर कार्य प्रारम्भ गर्दा यस संस्थाको निष्कृत्य कर्जा अनुपात शत प्रतिशत रहेकोमा खराब कर्जाको असुली तथा अपलेखन पश्चात आर्थिक वर्ष २०७९/८० को अन्तमा केन्द्रीय बैंकले तोकेको सीमा ५% भित्र कायम भएको व्यहोरा जानकारी गराउँदछु। खराब कर्जा असुली तिब्र बनाइएको छ। शाखा संख्यामा तीनबाट विस्तार भई तेह्रवटा पुगेको छ। ग्राहक खाता संख्यामा वृद्धि भई छब्बीस हजार नाघेको छ। विगत चारवर्षको अवधिमा संस्थाको चुक्ता पुँजी १८ करोडबाट वृद्धि भै ८१ करोड पुगेको छ।

विगत चार वर्षमा संस्था सञ्चालनको लागि आवश्यक पर्ने नीति, नियम, विनियम, प्रोडक्ट पेपर, कार्यविधि तथा निर्देशिकाहरू निर्माण गरी सञ्चालक समितिबाट स्विकृत गरि लागु गरिएको छ। संस्थाको काम कारवाहीलाई बढी पारदर्शी र संस्थागत रूपमा सम्पन्न गर्न संचालक तहमा र व्यवस्थापन तहमा विभिन्न समितिहरू गठन गरी प्रचलनमा ल्याइएको छ। संस्थागत सुशासन र अनुपालनालाई पहिलो प्राथमिकतामा राख्दै व्यवसाय विस्तारमा सन्तुलन कायम गरिएको छ।

संस्थाले आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ राख्न गैर कार्यकारी संचालकहरूको संयोजकत्वमा आन्तरिक लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा निर्धारण समिति र सम्पत्ति शुद्धिकरण निवारण सम्बन्धि समिति गठन गरी कार्यान्वयनमा ल्याइएको छ। उक्त समितिको बैठकमा भए गरेका काम कारवाहीहरू त्रैमासिक रूपमा संचालक समितिको बैठकमा समेत जानकारी गराई छलफल गरी आवश्यक निर्देशन दिने गरिएको छ। संस्थाको आन्तरिक लेखापरीक्षण आउटसोर्स मार्फत चार्टर्ड एकाउन्टेन्ट फर्मबाट नियमित रूपमा भैरहेको छ। यसैगरी विशेषज्ञहरू मार्फत नियमित रूपमा सूचना प्रविधि प्रणालीको लेखापरीक्षण (System Audit) गरिएको छ। संस्थागत सुशासन र अनुपालनालाई अझ सवल र सुदृढ बनाउन छुट्टै अनुपालना तथा जोखिम विभाग गठन गरि सञ्चालनमा ल्याइएको छ।

शाखा सञ्जाल वृद्धि गर्ने योजनालाई मूर्तरूप दिँदै यस वर्षमा गैर, कसाहा, औरहि, मधुवन र खरेन्द्रपुर सहित पाँच ठाउँमा शाखा विस्तार गरि शाखाको संख्या तेह्र पुगेको छ। बैकिङ्ग सेवाको कम पहुँच भएका यि नयाँ क्षेत्रमा शाखा विस्तार गरिएकोले आगामी दिनमा व्यवसाय विस्तारमा सहयोग पुग्ने विश्वास लिएको छु। संस्थाको सांगठनिक संरचनालाई समय सापेक्ष रूपमा परिवर्तन गरी आवश्यक पर्ने दक्ष जनशक्ति नियुक्ति गरिएको छ।

संस्थाले संस्थागत उत्तरदायित्वलाई व्यवसायको अभिन्न अंगको रूपमा लिएको छ। संस्थाले सामाजिक उत्तरदायित्वको कार्यलाई प्रत्येक महिनामा पालैपालो तेह्रैओटा शाखाहरूबाट विभिन्न कार्यक्रमहरू गरेर आयोजना गर्ने गरिएको छ। यस्ता कार्यक्रमहरूले संस्थालाई स्थानीय समाजसँग घुलमिल हुने अवसर प्रदान गर्ने, संस्थाको छवि (Brand) लाई सम्मानजनक रूपमा स्थापित गर्न सकारात्मक प्रभाव पर्ने देखिन्छ। संस्थाले हरेक महिनामा वालवालिका, वातावरण, जेष्ठ नागरिक, महिला, वित्तिय साक्षरता लक्षित कार्यक्रमहरू गर्ने योजना रहेको छ। समिक्षा अवधिमा संस्थाले संस्थागत सामाजिक उत्तरदायित्वको जिम्मेवारी अन्तर्गत सरसफाइ कार्यक्रम, साईकल च्याली, कुर्सी वितरण, डस्वीन वितरण, वित्तिय साक्षरता, वृक्षारोपण, खानेपानी वितरण, रक्तदान कार्यक्रम, चेश प्रतियोगिता र सार्वजनिक स्कुलका विध्यार्थीहरूलाई स्टेसनरी वितरण लगायतका कार्यक्रमहरू आयोजना गरिएका छन्।

समृद्धिको लागि सहकार्य (Partnership for Prosperity) भन्ने मुल नारालाई आत्मसात गर्दै ग्राहकवर्ग र विभिन्न संस्थाहरूसँग समन्वय गरी कार्यलाई अगाडि बढाएका छौं। ग्राहकवर्गलाई बढिभन्दा बढि सुविधा प्रदान गर्न चेक क्लिएरिङ्ग, आरटिजिएस, कनेक्ट आईपिएस, रेमिट्यान्स, मोवाइल बैकिङ्ग, डेबिट कार्ड, क्युआर कोड र अनलाईन वाट खाता खोल्न मिल्ने जस्ता सेवाहरू सञ्चालनमा रहेका छन्। संस्थाले नेपाल क्लियरिङ्ग हाउस लिमिटेड र एफ वान सफ्टसँग सम्झौता गरी मोवाइल बैकिङ्ग मार्फत फोन पे र नेपाल पे सहित दुवै संस्थाको क्युआर कोड स्क्यान चल्ने गरि सेवा सञ्चालनमा ल्याएको छ। यसका साथै निक्षेप खातामा निशुल्क विमा सुविधाहरू समावेश गरी ग्राहकलाई थप सुविधा प्रदान गरेका छौं। बजारको माग अनुसारका निक्षेपका योजनाहरू सञ्चालनमा ल्याएका छौं। वैदेशिक रोजगारमा गएका नेपाली नागरिकहरूले कानुनी रूपमा विदेशबाट स्वदेशमा रेमिट्यान्स पठाउन सजिलो होस भनि वैदेशिक रोजगार बचत खाता सञ्चालनमा ल्याइएको छ। यस खातामा अन्य बचत खाताभन्दा बढि व्याजदर प्रदान गरिएको छ। विभिन्न संस्थाहरूसँग सम्झौता गरी निजहरूले प्रदान गर्ने सेवामा लाग्ने शुल्कहरू हाम्रा ग्राहकहरूलाई विशेष छुटमा उपलब्ध गराउने व्यवस्था गरेका छौं। संस्थाले बैकिङ्ग व्यवसायमा अन्य बैंक वित्तिय संस्थाबाट ग्राहकहरूले पाउने सबै जसो सुविधाहरू उपलब्ध गराएको छ।

यस संस्थाको योजनाबद्ध विकासको लागि आ.व. २०७७/७८ देखि लागू गरिएको पञ्चवर्षीय रणनीतिक योजना (Strategic Planning 2020-2025) को तेस्रो वर्ष पुरा भएको छ। यस अवधिमा योजनामा उल्लेख भएबमोजिम नै कार्यहरू सम्पन्न भएका छन्।

बैंकिङ व्यवसायमा सूचना प्रविधिको तिब्र विकास भैरहेको, यसको महत्व बढेर गएको र जोखिम पनि उच्च रहेको हुँदा संस्थाको सूचना प्रविधि प्रणालीलाई थप मजबुत बनाउन नयाँ टेक्नोलोजिको सर्वर तथा नेटवर्कका संरचना तथा पूर्वाधारहरूको स्तरोन्नति गरिएको छ। संस्थाको डाटाबेसलाई डि.आर साइटमा सुरक्षित राख्ने व्यवस्था गरिएको छ। चालु आर्थिक वर्षमा सूचना प्रविधि प्रणालीलाई थप मजबुत बनाउन नयाँ टेक्नोलोजिको सर्वर तथा नेटवर्कका संरचना तथा पूर्वाधारहरूमा थप लगानी गरिने छ। अब म विगत तिन वर्षमा भएका केहि महत्वपूर्ण उपलब्धीहरूलाई संक्षेपमा प्रस्तुत गर्दछु।

क्र.सं.	विवरण	आ.व. २०७७/७८	आ.व. २०७८/७९	आ.व. २०७९/८०
१	पूँजी (करोडमा)	४३	७४	८२
२	निक्षेप (करोडमा)	९५	१९२	१९७
३	कर्जा लगानी (करोडमा)	८८	१५९	१५७
४	खुदनाफा (करोडमा)	२.०९	०.०२	(७)
५	शाखा संख्या	५	८	१३
६	निष्कृत कर्जा अनुपात (प्रतिशतमा)	५.११	४.५८	४.५९

आ.व. २०७७/७८ मा खराब कर्जाको असुलि र गैर बैंकिङ सम्पत्तिको विक्रिको कारण नाफा २.०९ करोड देखिएको हो।

संस्थाको आ.व. २०७९/८० को लेखापरीक्षण गरिएको वित्तीय विवरण र यसका अनुसुचि तथा लेखापरीक्षकको प्रतिवेदन एवं नियमानुसार साधारण सभामा प्रस्तुत गर्नुपर्ने सबै विवरण, जानकारी तथा प्रस्तावहरू छलफल तथा निणायार्थ यसै प्रतिवेदनको अंशको रूपमा वार्षिक विवरणको पुस्तिका मार्फत यस साधारण सभामा प्रस्तुत गरेको छु। साधारण सभाले सम्पूर्ण एजेण्डा तथा विषय वस्तुमा गहन छलफल गरी सञ्चालक समिति तथा सिंगो संस्थालाई मार्गदर्शन गर्ने नै छ भन्ने विश्वास लिएको छु।

अब म चालु आर्थिक वर्ष २०८०/८१ को लक्षित कार्यक्रम संक्षेपमा प्रस्तुत गर्दछु।

१. चालु आ.व.मा काठमाडौं उपत्यकाभित्र दुई वटा शाखाहरू थप गरी सञ्चालनमा ल्याउने र शाखाको संख्या पन्ध्र पुर्याउने।
२. सञ्चालक समितिबाट पारित पञ्चवर्षीय रणनीतिक योजनालाई मुर्तरूप दिने।
३. निष्कृत कर्जा अनुपातलाई ३% भन्दा कममा राख्ने।
४. सम्पत्ति शुद्धिकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारणको लागि ग्राहक पहिचानलाई सशक्त गर्न कर्जा सुचना केन्द्रसँग समन्वय गरी Go AML Software मार्फत कालोसुचिमा रहेका व्यक्तिहरूको तथ्यांकलाई एकीकृत गर्ने।
५. वालेट सेवा थप गरी Digital Banking लाई अझै सर्वसुलभ रूपमा ग्राहकको पहुँचमा पुर्याउने।
६. ग्राहकहरूलाई अझ उत्कृष्ट वित्तीय सेवा उपलब्ध गराउने।
७. नयाँ सफ्टवेयर खरिद गरी कर्जाको प्रशोधन गर्ने प्रक्रियालाई म्यान्युयलबाट अटोमेटिकमा स्तरोन्नति गर्ने।
८. इमेल होस्टिङ र Active Directory प्रविधिलाई परिष्कृत गर्ने।
९. विभागहरूको गतिविधिलाई डिजिटलाईजेसन गर्ने।
१०. दक्ष जनशक्तिबाट मात्रै उच्च स्तरको बैंकिङ सेवा प्रदान गर्न सकिने भएकोले जनशक्तिलाई सक्षम बनाउन कर्मचारीहरूलाई उचित प्रशिक्षण एवं उच्च स्तरको तालिम प्रदान गरी दक्ष बनाउने।
११. संस्थाको केन्द्रीय कार्यालय काठमाडौंमा स्थानान्तरण गर्ने।
१२. संस्थाको छवी (Brand) लाई सम्मानजनक रूपमा स्थापित गर्न र विस्तार गर्न विज्ञापन प्रसारण, संस्थागत सामाजिक उत्तर दायित्वको कार्यलाई निरन्तरता दिने।
१३. संस्थाको विकास र विस्तार गरी राष्ट्रिय स्तरको विकास बैंक बनाउन क्षेत्रीय स्तरका विकास बैंक तथा राष्ट्रिय तथा क्षेत्रीय स्तरका फाइनान्स कम्पनीहरूसँग सम्भावनाहरूको विश्लेषण गरी अगाडी बढ्ने।

नेपाल राष्ट्र बैंकबाट “क”, “ख” र “ग” वर्गका इजाजतपत्रप्राप्त संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८० को इ.प्रा. निर्देशन नं. ६/०८० को बुँदा नं. १(१०) मा उल्लेख भए बमोजिम यस संस्थाका सञ्चालकहरूले उक्त निर्देशनमा तोकिएका आचरणहरू पालना गर्नु भएको व्यहोरा जानकारी गर्दछु।

अन्त्यमा, सञ्चालक समितिको तर्फबाट यस सभामा उपस्थित शेरधनी, साथै यस संस्थालाई यस अवस्थासम्म पुर्याउन सहयोग गर्नु हुने नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज तथा अन्य निकायहरू, निक्षेपकर्ता, ऋणी तथा ग्राहकहरू र सञ्चार जगत प्रति आभार व्यक्त गर्दछु। यस संस्थाको व्यवस्थापनमा मलाई सहयोग गर्नु हुने सञ्चालक समितिका सदस्यहरू, व्यवस्थापन समिति तथा सम्पूर्ण कर्मचारीहरूप्रति विशेष धन्यवाद ज्ञापन गर्दछु। संस्थाका बाह्य लेखापरीक्षकहरूले संस्थाको लेखापरीक्षण कार्य गरिदिनु भएको र उहाँहरूको सुभावको लागि हार्दिक धन्यवाद दिन चाहन्छु। यस संस्थाको उत्तरोत्तर प्रगति र समृद्धिका लागि यहाँहरू सबैको सहयोग तथा सदभावको अपेक्षा राखेको छु।

धन्यवाद !

ठाकुर प्रसाद भट्टराई
अध्यक्ष
मिति: २०८०/०९/२८

सञ्चालक समितिको प्रतिवेदन बाइसौं वार्षिक साधारण-सभा

(कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ अनुसार)

(क) विगत वर्षको कारोबारको सिंहावलोकन :

विगत केही वर्ष अघि यस वित्तीय संस्था पूर्ण रुपमा बैंकिङ्ग कार्यहरु गर्नबाट वञ्चित रहेको सन्दर्भमा यसका केही आर्थिक सूचाङ्कहरु समेत नकारात्मक रहेको यस संस्थाको, आ.व. २०७७/७८ देखि प्रमुख सुचाङ्कहरुमा सुधार भएको कुरा यहाँ समक्ष यसै साथ संलग्न सञ्चालक समितिबाट स्वीकृत भई नेपाल राष्ट्र बैंकबाट समेत स्वीकृत भएको र लेखापरीक्षण भएको आ.व. २०७९/८० को वासलात, नाफा/नोक्सान हिसाब, वित्तीय विवरण, नगद प्रवाह विवरण र उक्त विवरणहरूसँग सम्बन्धित अनुसूचिहरुको आधारमा संक्षिप्त विवरण छलफल तथा अनुमोदनको लागि पेश गरिएको छ।

आर्थिक वर्ष २०७९/८० को कारोबारको समिक्षा :

वित्तीय अवस्था सम्बन्धि विवरण :

विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९	(कमि)/बृद्धि प्रतिशतमा
चुक्ता पुँजी	८१,८९,११,४००	७४,२१,७४,८००	१०.३४
जगेडा कोषहरु	(१८,५०,५४,०४५)	(११,६४,३१,७५८)	५८.९४
कुल सम्पत्ती	२,७०,५१,०६,३१२	२,६७,१४,३५,२२३	१.२६
कुल निक्षेप	१,९६,५३,९९,०२६	१,९१,५५,९३,८८५	२.६०
कुल कर्जा सापट	१,५५,८८,६०,७८६	१,५८,७३,०६,८८३	(१.७९)
कुल लगानी	३१,५७,३७,६१२	३१,६१,०६,०६२	(०.१२)

आ.व. २०७८/७९ मा यस संस्थाको चुक्ता पुँजीमा १०.३४% ले बृद्धि भई ८१.८९ करोड पुगेको छ।

बैंकिङ्ग क्षेत्रमा भएको प्रतिस्पर्धा, तरलताको अभाव तथा कोभिड १९ को चुनौतीका कारण पनि यस आ.व. सम्ममा यस संस्थाले रु १९६.५३ करोड निक्षेप परिचालन गरी कुल निक्षेपमा आ.व. २०७८/७९ को तुलनामा २.०४ प्रतिशतले बृद्धि गरेको छ। यसको साथै कुल लगानी आ.व. २०७८/७९ को तुलनामा ०.१२ प्रतिशतले घटी यस आ.व.मा रु ३१.५७ करोड रहेको छ।

कर्जा लगानीको सम्बन्धमा संस्थामा पहिले देखि रहि आएको खराब कर्जाको व्यवस्थापन गरि निष्कृत कर्जाको अनुपातलाई ४.५९ प्रतिशतमा घटाई निष्कृत कर्जा असुली गरी कुल कर्जा सापट आ.व. २०७८/७९ को तुलनामा १.५९ प्रतिशतले कमी भएको छ। आ.व. २०७९/८० को अन्त्यमा कुल कर्जा सापट रु १५५.८८ करोड रहेको छ।

नाफा नोक्सानी सम्बन्धि विवरण :

विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९	(कमि)/बृद्धि प्रतिशतमा
व्याज आम्दानी	२५,७४,६०,६७३	१९,९७,०१,००७	२८.९२
व्याज खर्च	१८,६८,४५,२०८	१३,२०,०१,१८०	४१.५५
खुद व्याज आम्दानी	७,०६,१५,४६५	६,७६,९९,८२८	४.३१
कमिशन तथा डिस्काउण्ट	६१,०९,३३४	१,२३,१२,३१४	(५०.३८)
अन्य सञ्चालन आम्दानी	१०,६७,४२८	१,०१,८४,९७५	(८९.५२)
कुल सञ्चालन आम्दानी	७,७७,९२,२२७	९,०१,९७,११७	(१३.७५)
कर्मचारी खर्च	६,२८,८४,२७६	४,८९,११,७६६	२८.५७
अन्य सञ्चालन खर्च	५,२८,८९,८२०	३,७८,०४,४२९	३९.९०
सम्भावित नोक्सानी व्यवस्था अघिको सञ्चालन मुनाफा	(३,७९,८१,८६९)	३४,८०,९२१	(१,१९१.१४)
सम्भावित नोक्सानी व्यवस्थाहरु/(नोक्सानी व्यवस्था फिर्ता)	४,४१,५६,७३८	(२,२९,४७,५७९)	(२९२.४२)
सञ्चालन मुनाफा	(८,२१,३८,१३१)	२,६४,२८,५००	(४१०.८०)
गैह्र सञ्चालन आम्दानी/ (खर्च)	३२,२३,४३५	(२,३२,७३,६३२)	११३.८५
नियमित कारोबारहरुबाट भएको मुनाफा	(७,८९,१५,१७२)	३१,५४,८६८	(२६०१.३८)
असामान्य कारोबारहरुबाट भएको आम्दानी/(खर्च)	-	-	-
सम्पूर्ण कारोबार समावेशपछिको खुद मुनाफा	(७,००,६७,१२२)	२,२७,८४०	(३०,८५३)

गत आर्थिक वर्षको तुलनामा कर्जा तथा सापटबाट व्याज आम्दानी यस आर्थिक वर्षको अन्त्यमा २८.९२ प्रतिशतले वृद्धि भई रु २५.७४ करोड पुगेको छ। निक्षेप दायित्वमा कुल रु. १८.६८ करोड व्याज खर्च भएको र गत वर्षको तुलनामा सो रकम ४१.५५ प्रतिशतले वृद्धि भएको छ।

संस्थाले व्यवसायमा वृद्धि हासिल गर्न कर्मचारी तथा अन्य सञ्चालन खर्चमा वृद्धि भएको छ। यसरी गरिएको लगानीले आगामी दिनमा संस्थालाई टेवा पुग्ने अपेक्षा गरिएको छ।

प्रमुख अनुपातहरू :

विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९	(कमि)/वृद्धि प्रतिशतमा
पूँजी पर्याप्तता (प्रतिशत)	२२.२५	२८.०७	(२०.७३)
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशत)	४.५९	४.५८	०.२२
प्रतिशेयर आम्दानी (रु.)	(८.५६)	०.०३	(२८,६३३)
मुनाफा/कुल आम्दानी (प्रतिशत)	(२९.०७)	१.३५	(२२४८)

समीक्षा अवधिमा संस्थाको पूँजी पर्याप्तता अनुपात, निष्कृत्य कर्जा अनुपात सकारात्मक रहेका छन्। त्यस्तै प्रतिशेयर आम्दानी, मुनाफा/कुल आम्दानी (प्रतिशत) अनुपात लगायतका मापदण्डहरू नकारात्मक रहेका छन्। निष्कृत्य कर्जा २०७९ अघाढ मसान्तमा ४.५८ प्रतिशत रहेको छ भने सोहि अनुपात २०८० अघाढ मसान्तसम्म ४.५९ प्रतिशत रहेको छ।

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

आर्थिक वर्ष २०७९/८० मा नेपालको आर्थिक वृद्धिदर १.८६ प्रतिशत रहने केन्द्रीय तथ्याङ्क विभागको अनुमान रहेको छ। आर्थिक वृद्धिमा मुख्य रूपमा विद्युत उत्पादन, निर्माण गतिविधिमा भएको विस्तार र पर्यटन क्षेत्रको पुनरुत्थानले सहयोग पुऱ्याएको छ। आर्थिक वर्ष २०७८/७९ मा आर्थिक वृद्धिदर ५.८४ प्रतिशत अनुमान रहेको थियो।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.३ प्रतिशतले बढेको छ। अधिल्लो वर्ष यस्तो निक्षेप ९.०० प्रतिशतले बढेको थियो। २०८० असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मद्दती निक्षेपको अंश क्रमशः ७.७ प्रतिशत, २६.६ प्रतिशत र ५८.९ प्रतिशत रहेको छ। अधिल्लो वर्ष यस्तो अंश क्रमशः ८.९ प्रतिशत, २७.६ प्रतिशत र ५५.८ प्रतिशत रहेको थियो। २०८० असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.६ प्रतिशत रहेको छ। २०७९ असार मसान्तमा यस्तो निक्षेपको अंश ३८.३ प्रतिशत रहेको थियो।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ३.८ प्रतिशतले बढेको छ। अधिल्लो वर्ष यस्तो कर्जा १३.१ प्रतिशतले बढेको थियो। समीक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ३.५ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ७.६ प्रतिशतले र वित्त कम्पनीहरूको ०.६ प्रतिशतले बढेको छ।

आर्थिक वर्ष २०७९/८० मा रिपोमार्फत रु. ४१४ अर्ब ४७ करोड, सोभै खरिदमार्फत रु. ८९ अर्ब ७० करोड, स्थायी तरलता सुविधामार्फत रु. २७२७ अर्ब ११ करोड र ओभरनाइट तरलता सुविधामार्फत रु. २२८६ अर्ब ९० करोड गरी कुल रु. ५५१९८ अर्ब १९ करोड (कारोबारमा आधारित) तरलता प्रवाह भएको छ भने रिभर्स रिपोमार्फत रु. ८८ अर्ब २० करोड र निक्षेप संकलन बोलकबोलमार्फत रु. २० अर्ब गरी कुल रु. १०८ अर्ब २० करोड तरलता प्रशोचन गरिएको छ। अधिल्लो वर्षको सोही अवधिमा विभिन्न उपकरणहरूमार्फत पटकपटक गरी खुद रु. ९६४२ अर्ब ४१ करोड तरलता प्रवाह भएको थियो।

२०७९ असारमा ९१-दिने ट्रेजरी बिलको भारित औसत ब्याजदर १०.६६ प्रतिशत रहेकोमा २०८० असारमा ६.३५ प्रतिशत रहेको छ। वाणिज्य बैंकहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०७९ असारमा ६.९९ प्रतिशत रहेकोमा २०८० असारमा २.९८ प्रतिशत रहेको छ। मौद्रिक नीतिको सञ्चालन लक्ष्यको रूपमा लिइने औसत अन्तर-बैंक ब्याजदर २०८० असार मा ३.१४ प्रतिशत रहेको छ।

इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरूको संख्या २०८० असार मसान्तमा ११२ रहेको छ। यस मध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५७ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन्। बैंक तथा वित्तीय संस्थाहरूको शाखा संख्या २०७९ असार मसान्तमा १०,५२८ रहेकोमा २०८० असार मसान्तमा ११,५८९ पुगेको छ (तालिका ६)। २०७९ असार मसान्तमा प्रतिशाखा जनसंख्या २५३२ रहेकोमा २०८० असार मसान्तमा २५१७ कायम भएको छ।

२०७९ असार मसान्तमा २००९.५ रहेको नेप्से सूचकाङ्क २०८० असार मसान्तमा २०९७.१ कायम भएको छ। २०८० असार मसान्तमा धितोपत्र बजार पूँजीकरण रु. ३०८२ अर्ब ५२ करोड कायम भएको छ। २०७९ असार मसान्तमा बजार पूँजीकरण रु. २८६९ अर्ब ३४ करोड रहेको थियो। २०८० असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २५४ पुगेको छ। सूचीकृत कम्पनीहरूमध्ये १३६ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ७९ जलविद्युत कम्पनी, १९ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ६ लगानी कम्पनी, ४ व्यापारिक संस्था र ३ अन्य समूहका रहेका छन्। २०७९ असारमा सूचीकृत कम्पनीहरूको संख्या २३४ रहेको थियो।

(स्रोत: नेपाल राष्ट्र बैंक)

(ग) प्रतिवेदन तयार भएका मितिसम्म चालु वर्षको उपलब्धी र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :
कम्पनीको चालु आ.व. २०८०/८१ को असोज मसान्तसम्मको वित्तीय भ्रलक निम्न बमोजिम रहेको छ ।

विवरण	रकम
व्याज आम्दानी	६,०४,०८,२२१
व्याज खर्च	४,२१,९०,१३६
खुद व्याज आम्दानी	१,८२,१८,०८५
अन्य सञ्चालन आम्दानी	५४,३७,४९६
सम्भावित (नोक्सानी व्यवस्थाहरू)/नोक्सानी व्यवस्था फिर्ता	(५४,५६,००१)
कर्मचारी खर्च	(१,८१,५४,४६८)
अन्य सञ्चालन खर्च	(१,३७,३२,४८६)
गैर सञ्चालन आम्दानी (खर्च)	३८,००,०६१
कर्जामा गरिएको अपलेखन खर्च	-
खुद मुनाफा / (नोक्सान)	(९८,८७,३९३)

क	निक्षेप दायित्व	१,६१,६१,७८,४९७
ख	कर्जा मौज्जात	१,४१,३१,६५,५२५
ग	नगद तथा बैंक मौज्जात	१८,८९,७०,५४७

आगामी दिनहरूमा संस्थालाई प्रभावकारी रूपमा सञ्चालन गर्दै थप शाखा विस्तार गर्न व्यापार विस्तारको क्रियाकलाप संचालन गरिनेछ । प्रविधिको प्रयोगबाट अधिकतम ग्राहकलाई सेवा दिने प्रयासमा संस्थाको कार्यक्रम लक्षित हुनेछ । नेपाल राष्ट्र बैंकबाट जारी निर्देशिका बमोजिम गठन भएका विभिन्न समिति उप-समितिको कार्यक्षेत्र हरूलाई अझ प्रभावकारी बनाई जनशक्ति व्यवस्थापनलाई सुदृढ तथा संस्थालाई आर्थिक रूपमा सवल बनाइनेछ ।

हाल यस संस्थाको २०८० असोज मसान्त सम्म मा देशभर १३ वटा शाखा-सञ्जाल रहेका छन् ।

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :

कम्पनीले आफुसँग आवद्ध सबै सरोकारवाला पक्षहरूसँग सुमधुर व्यवसायिक सम्बन्ध कायम गर्दै आएको छ । विभिन्न अनुभव तथा योग्यता बोकेका सम्पूर्ण तहका कर्मचारी तथा ग्राहक वर्गहरूसँगको सम्बन्ध विस्तारको साथै, निक्षेपकर्ताहरू, विभिन्न बैंक तथा वित्तीय संस्थाहरूसँग प्रत्यक्ष र अप्रत्यक्ष रूपमा सम्बद्ध व्यक्ति तथा संघसंस्थाहरूसँग यस संस्थाको सौहार्दपूर्ण सम्बन्ध र हँदै आएको छ ।

आगामी दिनहरूमा पनि औद्योगिक तथा व्यवसायिक सम्बन्धलाई अझ विस्तार र व्यवहारिक रूपमा अगाडी बढाउँदै लगिने छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

आ.व. २०७९/८० को पौष मसान्तमा सम्पन्न भएको २१ औं वार्षिक साधारण सभा पश्चात देहाय बमोजिम सञ्चालक समिति कायम भयो ।

१.	श्री ठाकुर प्रसाद भट्टराई (प्रतिनिधि:-स्वावलम्बी इन्भेष्टमेन्ट प्रा.लि.)	अध्यक्ष
२.	श्री विनोद कुमार सुवेदी	सञ्चालक
३.	श्री दिपक अधिकारी	सञ्चालक
४.	श्री सुजन अधिकारी (प्रतिनिधि:- नेपा पेट्रोलियम ट्रेड लिंक्स प्रा.लि.)	सञ्चालक
५.	श्रीमती दुर्गा थापा	सञ्चालक
६.	श्री जंगबहादुर हमाल	सञ्चालक
७.	श्री सुदिप घिमिरे	सञ्चालक

समीक्षा अवधिमा सञ्चालक समितिमा भएको हेरफेर

सञ्चालक श्री दिपक अधिकारीले व्यक्तिगत कारणले सञ्चालक पदबाट दिनुभएको राजिनामा संचालक समितिको मिति २०७९/११/२८ गते बसेको ४७१ औं बैठकले स्विकृत गरेको छ ।

हाल ६ सदस्यीय संचालक समिति कार्यरत छ र यस समितिमा निम्नअनुसार सदस्यहरू रहेका छन् :

१.	श्री ठाकुर प्रसाद भट्टराई (प्रतिनिधि:-स्वावलम्बी इन्भेष्टमेन्ट प्रा.लि.)	अध्यक्ष
२.	श्री विनोद कुमार सुवेदी	सञ्चालक
३.	श्री सुदिप घिमिरे	सञ्चालक
४.	श्री सुजन अधिकारी (प्रतिनिधि:-नेपा पेट्रोलियम ट्रेड लिंक्स प्रा.लि.)	सञ्चालक
५.	श्रीमती दुर्गा थापा	सञ्चालक
६.	श्री जंगबहादुर हमाल	स्वतन्त्र सञ्चालक

नेपाल राष्ट्र बैंकबाट जारी निर्देशनमा तोकिएका आचरणहरू यस संस्थाका सञ्चालक सदस्यहरूद्वारा पालना गरिएको छ ।

(च) व्यवस्थापनमा भएको हेरफेर

हाल व्यवस्थापनमा निम्न पदाधिकारीहरूद्वारा संस्था सञ्चालन भइरहेको छ ।

क्र.स.	पद	नाम
१.	प्रमुख कार्यकारी अधिकृत	श्री टिका निधि लोहनी
२.	नायव प्रमुख कार्यकारी अधिकृत	गोकर्ण प्रसाद दुवाडी
३.	नायव महाप्रबन्धक	श्री विनोद राज पौडेल
४.	प्रबन्धक	श्री रमेश घिमिरे
५.	प्रबन्धक	श्री सुभास श्रेष्ठ
६.	प्रबन्धक	श्री चूडामणी खनाल

(छ) कारोवारलाई असर पार्ने मुख्य कुराहरू :

संस्थाको कारोवारलाई असर पार्ने प्रमुख जोखिमका तत्वहरू निम्नानुसार रहेका छन् :

आन्तरिक समस्या तथा चुनौती

भर्खरै पुर्नगठन भएको कारण संस्थाको सम्पूर्ण अवयवहरू पुर्ण रुपमा स्थापित अभै भईसकेको छैन । संस्थाको शाखा सञ्जाल सानो रहेको, ग्राहक आधार सांगुरो रहेको दक्ष कर्मचारीको अभाव रहेको लगायतका कारण व्यवसाय विस्तार आवश्यकता अनुसार हुन सकेको छैन । कतिपय प्रतिकूल वित्तिय परिसुचकहरूले गर्दा संस्थागत निक्षेप संकलनमा पनि चुनौतिहरू सिर्जना भएका छन् ।

बाह्य समस्या तथा चुनौती

इ.स.२०१९ को विश्वव्यापी रुपमा फैलिएको कोरोनाको महामारीका कारणले विश्व अर्थतन्त्रको कूल ग्राहस्थ उत्पादनमा नै गिरावट आएको हुँदा हालसम्म पनि मुलुकको समग्र अर्थतन्त्रमा नकारात्मक असर परिरहेको छ । देशमा लामो समय तरलता संकुचनको अवस्था कायम रहेको र व्याजदर बढ्ने अवस्था रहेको थियो । जसले गर्दा निक्षेप र कर्जाको विस्तारमा कमी हुन गएको छ । विद्यमान चुनौती तथा आई पर्ने समस्या समाधानका उपायहरूबारे व्यवस्थापन तथा संचालक समितिले समय समयमा समिक्षा गरी रणनिति बनाई सोको निराकरणको उपाय अवलम्बन गरी सोहिअनुसार गरिएको छ । घर जग्गा, व्यवसाय, सहकारी लगायतका क्षेत्रमा देखिएको प्रतिकूलताको दबाव समग्र वित्तिय क्षेत्रमा विस्तार भएको छ । व्यवसायिक गतिविधिहरू सुस्ताएको, अर्थतन्त्र चलाएमान् हुन नसकेको, वैदेशिक लगानी आउन नसकेको कारणले निक्षेप परिचालनमा कमी आएको छ ।

कोरोना पश्चात् अर्थतन्त्रमा परेको असर, लामो समयसम्म तरलताको समस्या र र शाखा संजाल पनि प्रक्षेपितअनुसार विस्तार गर्न नसकिएकोले गर्दा निक्षेपमा वृद्धि हुन नसकी कर्जा तथा सापटीमा प्रक्षेपणअनुसार विस्तार गर्न सकिएको छैन ।

(ज) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :

लेखापरीक्षण प्रतिवेदनमा नियमित कारोवारका क्रममा सुधारको लागि दिइएका सुझावहरू बाहेक अरु कुनै नकारात्मक कुरा देखिएको छैन । लेखापरीक्षकबाट प्राप्त सुझावहरू अनुरूप सुधार गर्न सञ्चालक समिति सदैव क्रियाशील रहेको छ । लेखापरीक्षण प्रतिवेदनमा उल्लेख भएका विषयहरूलाई क्रमशः सुधार गर्दै लगिने तथा प्राप्त सुझावहरू अनुरूप कार्य गरिने व्यहोरा शेयर धनी महानुभावहरूलाई जानकारी गराउन चाहन्छु ।

(झ) लाभांश बाँडफाँड गर्न सिफारीस गरिएको रकम : नभएको ।

(ञ) शेयर जफत भएको भए जफत भएको शेयर सङ्ख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनु भन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर रकम फिर्ता गरेको भए सो को विवरण :

संस्थाको कुनै शेयर जफत भएको छैन ।

(ट) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : संस्थाको कुनै सहायक कम्पनी नभएको ।

(ठ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरू र सो अवधिमा कम्पनीको कारोबार मा आएको कुनै महत्वपूर्ण परिवर्तन :

कम्पनीले अर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरू सो अवधिमा कम्पनीको कारोवारमा आएको महत्वपूर्ण परिवर्तनहरू वुँदा नं. (क) मा प्रस्तुत गरिएको छ । संस्थाको कुनै सहायक कम्पनी रहेको छैन ।

(ड) विगत आर्थिक वर्षमा कम्पनीका आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

त्यस प्रकारको कुनै जानकारी प्राप्त नभएको ।

(ढ) विगत आर्थिक वर्षमा कम्पनीको सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

विगत आर्थिक वर्षमा यस संस्थाका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको विवरण यस प्रकार रहेको छ ।

क्र.सं.	सञ्चालक तथा पदाधिकारीहरूको नाम	पद	शेयर सङ्ख्या
१	श्री ठाकुर प्रसाद भट्टराई (प्रतिनिधि:- स्वावलम्बी इन्भेष्टमेन्ट प्रा.लि.)	अध्यक्ष	१,०००
२	श्री विनोद कुमार सुवेदी	सञ्चालक	२,२५०
३	श्री सुदिप घिमिरे	सञ्चालक	७२,०५०
४	श्री सुजन अधिकारी (प्रतिनिधि:- नेपा पेट्रोलियम ट्रेड लिंक्स प्रा.लि.)	सञ्चालक	१२०,१४७
५	श्रीमति दुर्गा थापा	सञ्चालक	३००
६	श्री जंगबहादुर हमाल	स्वतन्त्र सञ्चालक	-
७	श्री टिका निधि लोहनी	प्रमुख कार्यकारी अधिकृत	३३,१९१

निजहरू यस संस्थाको शेयर कारोवारमा संलग्न रहनु भएको छैन ।

- (ण) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थका बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा : त्यस्तो जानकारी उपलब्ध भएको छैन ।
- (त) कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सङ्ख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :
हालसम्म संस्थाले आफ्नो शेयर आफैँले खरिद गरेको छैन ।
- (थ) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको, भए सोको विस्तृत विवरण :

नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनबमोजिम विनिमय तथा नीतिहरू तर्जुमा गरी सोको अधिनमा रही यस वित्तीय संस्थाले कार्य गर्दै आएको छ । संस्थामा विद्यमान कर्जा लगानी नीति, निक्षेप संकलन नीति, नगद परिचालन नीति, कर्मचारी विनियमावली, आर्थिक प्रसाशन विनियमावली तथा कर्जा अपलेखन नीतिबमोजिम कार्यहरू सञ्चालन भइरहेको छ । विद्यमान विनियमावलीहरूलाई समय सापेक्ष हुने गरी परिमार्जन, अध्यावधिक गर्ने प्रक्रिया भैरहेको छ । संस्थागत सुशासन कार्यान्वयन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीको समग्र व्यवस्थाका लागि सञ्चालक समितिका सदस्यहरूको नेतृत्वमा निम्नानुसारका समितिहरू गठन गरिएका छन् ।

१. लेखापरीक्षण समिति
२. कर्मचारी सेवा सुविधा समिति
३. जोखिम व्यवस्थापन समिति
४. सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

साथै, व्यवस्थापन तहमा पनि विभिन्न अन्य समिति तथा उप समितिहरू कार्यरत छन् । प्रत्येक त्रैमासमा आन्तरिक लेखापरीक्षण प्रतिवेदन लेखापरीक्षण समितिमा दफावार छलफल भई निर्देशन दिने काम भएको छ । लेखापरीक्षणबाट प्राप्त निर्देशन कार्यान्वयनको लागि संरचनागत प्रणाली स्थापित गरिएको छ । सूचना प्रतिवधिको वार्षिक लेखापरीक्षण गरिएको छ । अनुपालना र जोखिम व्यवस्थापन विभाग कार्यरत छ ।

- (द) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

विगत आर्थिक वर्षहरूमा यस संस्थाको कूल व्यवस्थापन खर्च देहायबमोजिम रहेको जानकारी गराउँदछौं ।

व्यवस्थापन खर्चको विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९
कर्मचारी खर्च	६,२८,८४,२७६	४,८९,११,७६६
कार्यालय सञ्चालन खर्च	५,२८,८९,८२०	३,७८,०४,४२९
कुल व्यवस्थापन खर्च	११,५७,७४,०९६	८,६७,१६,१९६

- (ध) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

सञ्चालक समितिले गैर कार्यकारी सञ्चालक श्री सुजन अधिकारीको संयोजकत्वमा गैर कार्यकारी सञ्चालक श्रीमती दुर्गा थापा सदस्य रहने र आन्तरिक लेखापरीक्षण विभागको प्रमुख श्री रोशन कुमार शर्मा सदस्य सचिव रहने गरी तीन सदस्यीय लेखापरीक्षण समिति गठन गरेको छ ।

लेखापरीक्षण समितिका संयोजक तथा सदस्यहरूलाई बैठक भत्ता बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन । हाल कर्मचारी सदस्य बाहेक संयोजक र सदस्यलाई प्रति बैठक भत्ता रु. ४,०००/- उपलब्ध गराइएको छ । आर्थिक वर्ष २०७९/८० मा लेखापरीक्षण समितिको बैठक १८ पटक बसेको छ र बैठक भत्ता बापत रु १४४,०००/- भुक्तानी गरिएको छ ।

यस वर्षमा उक्त समितिले निम्न बमोजिमका कार्यहरू सम्पादन गरेको छ ।

१. वित्तीय संस्थाको लेखा, बजेट तथा आन्तरिक लेखापरीक्षण कार्यविधि, आन्तरिक नियन्त्रण व्यवस्था पालना भए नभएको अनुगमन तथा सुपरिवेक्षण गरेको,

२. लेखा र बहीखाताको आन्तरिक लेखापरीक्षण त्रैमासिक रूपमा गराएको र त्यस्ता कागजात प्रचलित कानून, राष्ट्र बैंकको नियमन तथा निर्देशन बमोजिम ठीकसँग तयार भएको भनि यकीन गरेको,
 ३. वित्तीय संस्थामा लागू भएको प्रचलित कानून पूर्ण रूपमा पालना भएको छ भनी विश्वस्त हुन संस्थाको व्यवस्थापन र सञ्चालनको नियमित व्यवस्थापकीय तथा कार्य सम्पादनको परीक्षण गराएको,
 ४. वित्तीय संस्थामा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन र नियम बमोजिम काम कारवाही भए नभएको अनुगमन गरी सोको प्रतिवेदन सञ्चालक समिति समक्ष पेश गरेको,
 ५. २०७९/८० को बाह्य लेखापरिक्षकको नियुक्तिको लागि लेखापरीक्षकको नाम सिफारिस गरेको,
 ६. सञ्चालक समितिबाट माग गरिएको विषयमा राय दिएको,
 ७. आन्तरिक लेखापरीक्षण, बाह्य लेखापरीक्षण, नेपाल राष्ट्र बैंकको स्थलगत सुपरिवेक्षण र सूचना प्रविधि लेखापरीक्षणमा औल्याइएका विषयहरूमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिएको र सो सम्बन्धी सुझाव सञ्चालक समितिमा पेश गरेको,
 ८. बाह्य लेखापरीक्षण प्रतिवेदन सम्बन्धमा छलफल भएको,
 ९. त्रैमासिक वित्तीय अवस्थाको विश्लेषण गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गरेको,
 १०. संस्थाको वित्तीय स्थिति, आन्तरिक नियन्त्रण र जोखिम व्यवस्थापन र आन्तरिक लेखापरीक्षण कार्यक्रम आदि बारे नियमित समीक्षा गर्ने गरेको ।
- (न) सञ्चालक, प्रबन्ध सञ्चालक, कम्पनीको आधारभुत शेयरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म कम्पनी वा सङ्गठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : नभएको ।
- (प) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :
- यस संस्थाको सञ्चालक समितिको बैठकमा उपस्थित भएवापत प्रति बैठक भत्ता सञ्चालक समितिको अध्यक्षलाई रु. ५,०००/- र सञ्चालकहरूलाई रु. ४,०००/- एवम् मोवाइल सुविधा वापत मासिक रु. ३,०००/- र पत्रपत्रिका सुविधा वापत मासिक रु. १,०००/- सञ्चालक समितिको अध्यक्ष र सञ्चालकहरूलाई उपलब्ध गराइएको छ ।
- सञ्चालक समितिका सदस्यहरूलाई आ.व. २०७९/८० मा जम्मा रु १०,७९,०००/- भत्ता वापत र रु ३,१२,०००/- सुविधा वापत भुक्तानी गरिएको छ । उपरोक्त भत्ता तथा सुविधाहरूमा प्रचलित कानून अनुसार करकट्टी गरेर मात्र भुक्तानी गर्ने गरिएको छ ।
- प्रमुख कार्यकारी अधिकृत तथा पदाधिकारीहरूलाई नियुक्तिका शर्त तथा कर्मचारी विनियमावली अनुसारका पाउनु पर्ने सुविधाहरू प्रदान गरिएको छ:
- | विवरण | प्रमुख कार्यकारी अधिकृत | अन्य प्रमुख व्यवस्थापकहरू |
|-------------------------------|-------------------------|---------------------------|
| तलब, भत्ता तथा अन्य सुविधाहरू | ४७,६१,५२२ | ७९,०९,५५८ |
- (फ) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :
- यस संस्थाले घोषणा गरेको लाभांश मध्ये प्रतिवेदन तयार गर्दाको आ.व. २०७९/८० सम्ममा शेयरधनीहरूबाट लाभांशवापतको रकम रु. १,३७,०८२.०९ बुझिलिन बाँकी रहेको छ ।
- (ब) कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ती खरिद वा बिक्री गरेको कुराको विवरण :
- आ.व. २०७९/८० मा संस्थाले कुनै पनि घरजग्गा खरिद तथा बिक्री गरेको छैन ।
- (भ) कम्पनी ऐनको दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोवारको विवरण : नभएको ।
- (म) कम्पनी ऐन, २०६३ तथा प्रचलित कानूनबमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने कुराहरू : यसै प्रतिवेदनको सान्दर्भिक बुँदाहरूमा खुलाइएको ।

(धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ (२) सँग सम्बन्धित अन्य विवरणहरू)

१. संचालक समितिको प्रतिवेदन :
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन :
वार्षिक प्रतिवेदनमा सम्बद्ध शीर्षक अन्तर्गत राखिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण :
वार्षिक प्रतिवेदनमा सम्बद्ध शीर्षक अन्तर्गत राखिएको ।
४. कानुनी कारवाही सम्बन्धि विवरण :
 - (क) यस अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए :
ऋण असुली सँग सम्बन्धित मुद्दाहरू दायर भएको र विचाराधिन रहेको ।
 - (ख) संगठित संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौज्दारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :
यस सम्बन्धमा त्यस्तो मुद्दा दर्ता भएको वा गरेको जानकारी प्राप्त नभएको ।
 - (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :
यस सम्बन्धमा त्यस्तो मुद्दा दर्ता भएको वा गरेको जानकारी प्राप्त नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :
 - (क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :
यस कम्पनीको शेयर माग र आपूर्तिको आधारमा मूल्य निर्धारण हुने गरी नेपाल धितोपत्र विनियम बजारमा कारोबार भइरहेको छ । शेयर बजारमा आउने उतारचढाव सँगै यस कम्पनीको शेयर मूल्यमा पनि परिवर्तन हुने गरेको छ ।
 - (ख) आ.व. २०७९/०८० को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

क्र. सं.	त्रैमास	अधिकतम मूल्य रु	न्यूनतम मूल्य रु	अन्तिम मूल्य रु	कुल कारोबार शेयर संख्या	कारोबार दिन
१	प्रथम	३३९.००	२१७.००	२४६.००	२४,३५,८५९	६५
२	दोस्रो	३३३.००	२३६.००	३०७.००	१४,७६,१२०	५२
३	तेस्रो	३७४.००	२६५.००	२९१.००	२१,२६,५५५	५६
४	चौथो	३४९.००	२५५.००	३२३.००	१५,७५,६६४	६२

६. समस्या र चुनौती :
आन्तरिक समस्या तथा चुनौती :
 - बैंक तथा वित्तीय संस्थाहरू बीच हुने तीव्र प्रतिस्पर्धा
 - साँघुरो ग्राहक आधार र व्यवसाय विस्तारको चुनौती
 - संस्थाको सानो शाखा सञ्जाल तथा दक्ष्य जनशक्तिहरूको अभाव
 - सूचना प्रविधिका पुर्वाधारहरूमा बढ्दो लगानी

बाह्य समस्या तथा चुनौती

- (क) भिन्नभिन्न व्यवसायमा कोभिड-१९ को असर हालसम्म पनि देखिदै आएको विशेषगरि सहकारी क्षेत्र र लघुवित्तमा देखिएका आर्थिक असर र वित्तीय संस्थामा केन्द्रित समय समयमा भएका आन्दोलनका कारण समयमै कर्जा असुली तथा ब्याज भुक्तान हुन नसकी निष्कृत्य कर्जा बढ्न सक्ने चुनौती रहेको छ । पुँजी बजारमा आउने उतार चढावले समग्र अर्थतन्त्रको नगद प्रवाह तथा कर्जा भुक्तानीमा प्रभाव पारेको छ ।

(ख) समस्या समाधानका लागि व्यवस्थापनले अवलम्बन गरेको नीति : नेपाल राष्ट्र बैंकले निर्धारण गरे बमोजिम सिमाभित्र रहेर कारोवार गर्ने गरिएको छ । विविध आन्तरिक तथा बाह्य चुनौति एवं समस्या समाधान गर्न सञ्चालक समितिले समय समयमा समिक्षा गरी रणनीति बनाई उपाय अवलम्बन गर्ने गरेको छ ।

दिर्घकालिन र भरपर्दो व्यवसाय विस्तारका लागि Retail Business लाई प्राथमिकतामा राखी रणनीतिक योजना बनाई वर्षान्तको शुरुवातदेखि नै लागु गरिएको छ । दक्ष जनशक्ति विकासका निम्ति कर्मचारीहरूलाई समय सापेक्ष आन्तरिक तथा बाह्य तालिम प्रदान गरिने र उनीहरूलाई दिर्घकालिन रूपमा कायम राख्न समय सापेक्ष सुविधाहरू प्रदान गर्दै जाने नीति लिइएको छ । तरलताको जोखिमलाई न्यूनीकरण गर्न व्याजदरमा समसामयिक रूपमा समायोजन गरिएको छ । आधुनिक र नयाँ प्रविधिको प्रयोगमा प्राथमिकताका साथ लागिएको, कर्जामा विविधिकरणको योजना अपनाई, Retail banking मा केन्द्रित भई ब्याज आमदानीमा जोड दिइएको छ ।

७. संस्थागत सुशासन :

बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३, नेपाल राष्ट्र बैंकबाट जारी गरिएको एकीकृत निर्देशन, परिपत्रहरू, धितो पत्र ऐन र सो ऐन अनुसार जारी भएको नियमावली, विनियमावलीहरू तथा निर्देशनहरू, नेपाल स्टक एक्सचेञ्ज लिमिटेडबाट जारी गरिएको निर्देशनहरू तथा प्रचलित कानूनहरूको परिपालना गरिएको छ । कारोवारलाई चुस्त बनाउन व्यवस्थापन समिति (MANCO), जोखिम व्यवस्थापन समिती (Risk Management Committee), सम्पत्ति/दायित्व व्यवस्थापन समिति (ALCO) लगायतका विभिन्न समितिहरू क्रियाशिल रहेका छन् । संस्थाको लेखापरीक्षकबाट प्राप्त भएको सल्लाह सुझावलाई परिपालना गर्दै संस्थागत सुशासन कायम गर्न सञ्चालक समिति र व्यवस्थापन प्रतिबद्ध रहेको छ ।

समृद्धि फाइनान्स कम्पनी लिमिटेड, हेटौँडा, मकवानपुर

कम्पनी ऐन, २०६३ को दफा ७८ बमोजिमको विवरण

आ.व २०७९/८०

(क) बाँडफाँड भएको शेयर संख्या :

कम्पनीको रु ८१,८९,११,४००/- (एककासी करोड उनान्दबे लाख एघार हजार चार सय) को ८१,८९,११४ कित्ता शेयर बाँडफाँड भएको छ ।

(ख) बाँडफाँड भएको शेयर मध्ये चुक्ता भएको र नभएको शेयर संख्या :

बाँडफाँड भएको सम्पूर्ण शेयरको रकम चुक्ता भएको छ ।

(ग) कम्पनीको सञ्चालक, प्रबन्ध सञ्चालक, लेखापरीक्षक, कार्यकारी प्रमुख, प्रबन्धकको विवरण र निजहरुलाई भुक्तान गरिएको पारिश्रमिक, भत्ता तथा सुविधाहरुको रकम :

क्र.सं.	नाम, थर	पद	भत्ता	सुविधा
१.	ठाकुर प्रसाद भट्टराई	अध्यक्ष	१,३५,००० /-	४८,०००/-
२.	बिनोद कुमार सुवेदी	सञ्चालक	१,४४,०००/-	४८,०००/-
३.	दिपक अधिकारी (हाल निवृत्त)	सञ्चालक	९२,०००/-	३२,०००/-
४.	गुप्त ब. राना (हाल निवृत्त)	सञ्चालक	६४,०००/-	१६,०००/-
५.	सुजन अधिकारी	सञ्चालक	२,४४,०००/-	४८,०००/-
६.	दुर्गा थापा	सञ्चालक	१,९६,०००/-	४८,०००/-
७.	जंग बहादुर हमाल	स्वतन्त्र सञ्चालक	१,५६,०००/-	४८,०००/-
८.	सुदिप घिमिरे	सञ्चालक	४८,०००/-	२४,०००/-
९.	एच.डी.एस.डी. एसोसिएट्स	लेखा परीक्षक		२,६५,५५०/-
१०.	टिका निधि लोहनी	प्र.का.अ.		४७,६९,५२२/-
११.	गोकर्ण प्रसाद दुवाडी	ना.प्र.का.अ.		१८,५३,९९०/-
१२.	बिनोद राज पौडेल	ना.म.प्र.		२२,४७,२६९/-
१३.	रमेश घिमिरे	प्रबन्धक		१२,७७,५३०/-
१४.	सुवाष श्रेष्ठ	प्रबन्धक		१२,७७,५३०/-
१५.	चुडामणि खनाल	प्रबन्धक		१२,५३,२४०/-

(घ) कम्पनीको २०८० असार मसान्तसम्मको चुक्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर खरिद गरी लिनै व्यक्ति वा संगठित संस्थाको नाम र निजहरुको नाममा रहेको शेयर वा डिबेन्चरको विवरण :

क्र.सं.	शेयरवालाको नाम	शेयर संख्या	डिम्याट नं.
१	शिव प्रसाद घिमिरे	७,२०,८८२ कित्ता	१३०११२००००६५४४५८
२	इन्द्र बहादुर थापा	५,४९,०५५ कित्ता	१३०१२४००००००१३११
३	भेषराज लोहनी	४,७७,६५२ कित्ता	१३०१३९००००००८७५२
४	सुचित्रा सिजापती	४,१०,४४१ कित्ता	१३०१०९००००००८५५५८

(ङ) शेयर विक्रीबाट प्राप्त भएको जम्मा रकम र सम्बन्धित आर्थिक वर्षमा कम्पनीले खरिद गरेको तथा जारी गरेको नयाँ शेयर तथा डिबेन्चरको विवरण :

आ.व. २०७९/८० मा हकप्रद शेयर मार्फत ७,६७,३६६ कित्ता शेयर जारी गरिएको र रकम रु ७,६७,३६,६००/- प्राप्त भएको ।

(च) सञ्चालक वा आधारभूत शेयरधनी वा निजका नजिकका नातेदारले कम्पनीलाई बुझाउन बाँकी रहेको रकम :

सञ्चालक वा आधारभूत शेयरधनी वा निजका नजिकका नातेदारले कुनै पनि रकम बुझाउन बाँकी नरहेको ।

- (छ) शेयर विक्री वा अन्य कुनै काम गरे बापत दिएको वा दिनु पर्ने रकम :
शेयर बिक्री वा अन्य कुनै काम गरेबापत दिनु पर्ने रकम छैन ।
- (ज) बैंक तथा वित्तीय संस्थाहरुबाट लिएको ऋण तथा बुझाउन बाँकी रहेको साँवा तथा ब्याजको रकम :
बैंक तथा वित्तीय संस्थाहरुबाट लिएको ऋण तथा बुझाउन बाँकी रकम छैन ।
- (झ) कम्पनीले भुक्तानी लिनु पर्ने वा कम्पनीले अन्य व्यक्तिलाई भुक्तानी गर्नु पर्ने भनी दावी गरिएको रकम वा यस विषयमा मुद्दा मामिला चलिरहेको भए त्यसको विवरण :
नियमित ऋण असुलिको क्रममा भएका मुद्दा मामिला बाहेक कम्पनीले भुक्तानी लिनुपर्ने वा कम्पनीले अन्य व्यक्तिलाई भुक्तानी गर्नु पर्ने रकम वा मुद्दा मामिला नभएको ।
- (ञ) कम्पनीको व्यवस्थापनमा कार्यरत तथा अन्य स्तरका कर्मचारी वा कामदारको संख्या :
व्यवस्थापन, स्थायी, अस्थायी, करार र प्रशिक्षार्थी गरी जम्मा ९६ जना कर्मचारीहरु कार्यरत रहेका छन् ।
- (ट) कम्पनीको व्यवस्थापनमा कार्यरत तथा अन्य स्तरमा कार्यरत विदेशीहरुको संख्या तथा निजहरुलाई भुक्तान गरिएको पारिश्रमिक, भत्ता, तथा सुविधा :
कम्पनीको व्यवस्थापन तथा अन्य कुनै पनि स्तरमा विदेशीहरुलाई नियुक्त गरिएको छैन ।
- (ठ) कम्पनी र कुनै विदेशी निकाय वा व्यक्तिहरु बीच लगानी, व्यवस्थापन वा प्राविधिक सेवा वा अन्य विषयमा एक वर्ष भन्दा बढी अवधिको लागि कुनै सम्झौता गरिएको भए सो को विवरण र सम्बन्धीत आर्थिक वर्षमा त्यस्तो सम्झौता अनुसार भुक्तान गरिएको लाभांश, कमिशन, शुल्क दस्तुर र रोयल्टी आदिको विवरण : छैन ।
- (ड) कम्पनीको आ.व. २०७९/८० को व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	रकम (रु.)
१.	कर्मचारी खर्च	६,२८,८४,२७६/-
२.	अन्य व्यवस्थापन	५,२८,८९,८२०/-
जम्मा		११,५७,७४,०९६/-

(विस्तृत विवरण लेखापरीक्षण भएको वार्षिक वित्तीय विवरणमा उल्लेख गरिएको)

- (ढ) शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम :
शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांश रकम रु.१३७,०७८।०९ रहेको ।
- (ण) कम्पनीले यस ऐन तथा प्रचलित कानूनको पालना पूर्ण रुपमा गरेको छ भन्ने कुराको उद्घोषण:
कम्पनीले ऐन तथा प्रचलित कानूनको पालना पूर्ण रुपले गरेको छ ।
- (त) अन्य आवश्यक कुरा : केही नभएको ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(नेपाल धितोपत्र बोर्डबाट जारी सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धि निर्देशिका, २०७४ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	समृद्धि फाइनान्स कम्पनी लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	ठेगाना : रजिष्टर्ड कार्यालय हेटौँडा १, मकवानपुर Email : info@sfcl.com.np, Website : www.sfcl.com.np
फोन नं.	०५७-५२५१००, ०५७-५२३२२९
प्रतिवेदन पेश गरिएको आ.व.	आ.व. २०७९/०८०

१. सञ्चालक समिति सम्बन्धि विवरण:

(क) सञ्चालक समितिको अध्यक्षको नाम र नियुक्ति मिति :

नाम : श्री ठाकुर प्रसाद भट्टराई

नियुक्ती मिति : २०७८/९/३०

(ख) संस्थाको सेयर संरचना सम्बन्धी विवरण :

क्र.स.	शेयर संरचना	अनुपात
१.	संस्थापक समुह	५९.३७
२.	सर्वसाधारण समुह	४०.६३
जम्मा		१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

सि. नं.	नाम	पद	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरीका (विधि)
१.	श्री ठाकुर प्रसाद भट्टराई	अध्यक्ष	संस्थापक समुह स्वावलम्बी इन्भेष्टमेन्ट प्रा.लि. को प्रतिनिधि)	१,०००	२०७८/९/३०	२०७८/१०/११	साधारण सभाबाट निर्वाचित
२.	श्री विनोद कुमार सुवेदी	सञ्चालक	सर्वसाधारण समुह	२,२५०	२०७८/९/३०	२०७८/१०/२१	साधारण सभाबाट निर्वाचित
३.	श्री सुदिप घिमिरे	सञ्चालक	संस्थापक समुह	७२,०५०	२०७९/९/३०	२०७९/०९/३०	साधारण सभाबाट निर्वाचित
४.	श्री सुजन अधिकारी	सञ्चालक	संस्थापक समुह (नेपा पेट्रोलियम ट्रेड लिंक्स प्रा.लि. को प्रतिनिधि)	१२०,१४७	२०७८/९/३०	२०७८/१०/२१	साधारण सभाबाट निर्वाचित
५.	श्रीमती दुर्गा थापा	सञ्चालक	सर्वसाधारण समुह	३००	२०७९/०९/३०	२०७९/०९/३०	साधारण सभाबाट निर्वाचित
६.	श्री जंग बहादुर हमाल	सञ्चालक	स्वतन्त्र		२०७९/०१/२७	२०७९/०२/०४	सञ्चालक समितिबाट नियुक्त

(घ) सञ्चालक समितिको बैठक

१. सञ्चालक समितिको बैठक संचालन सम्बन्धी विवरण:

सञ्चालक समितिको बैठक आ.व. २०७९/८० मा जम्मा २५ पटक बसेको छ। जुन अधिल्लो आ.व. २०७८/७९ मा ३५ पटक बसेको थियो।

- कुनै संचालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण- नभएको
- संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

संचालक समितिको बैठकमा संचालक वा वैकल्पिक संचालक उपस्थित भए/नभएको -नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	भएको
संचालक समितिको बैठकमा उपस्थित संचालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्युट) को छुट्टै अभिलेख राखे नराखेको:	राखेको
संचालक समितिको दुई लगातार बसेको बैठको अधिकतम अन्तर (दिनमा) :	२०७९/१०/०८ देखि २०७९/११/०८ सम्म, ३० दिन
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७९/०९/३०
संचालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष, ५,००० र सदस्य ४,०००
यस आ.व. (२०७९/०८०) को संचालक समितिको कुल बैठक खर्च रु.	रु. १०,११,०००

२. संचालकको आचरण सम्बन्धी तथा अन्य विवरण

संचालकको आचरण सम्बन्धमा सम्बन्धित 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.स.	विषय	मिति	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान
१.	सञ्चालक शिक्षा अभिमुखिकरण कार्यक्रम	२०७९/१०/०९	७	समृद्धि फाइनान्स शाखा कार्यालय पुतलिसडक, काठमाडौं।

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

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

जोखिम व्यवस्थापनको लागि जोखिम व्यवस्थापन समिति गठन भएको।

ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

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

क्र.सं	जोखिम व्यवस्थापन समिति नाम र पद	समितिमा रहेको पद
१	श्री सुदिप घिमिरे, सञ्चालक	संयोजक
२	श्री सुजन अधिकारी, सञ्चालक, लेखापरीक्षण समिति संयोजक	सदस्य
३	श्री चुडामणि खनाल, संचालन विभाग प्रमुख	पदेन सदस्य
४	श्री सागर उप्रेती, प्रमुख अनुपालना तथा जोखिम अधिकृत	पदेन सदस्य सचिव

आ) समितिको बैठक संख्या : ११ पटक (आ.व.२०७९/८०)

(ग) आन्तरिक नियन्त्रण कार्यविधि भए /नभएको : भएको

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(अ) आन्तरिक समितिहरु

(१) लेखापरीक्षण समिति

क्र.सं	लेखा परीक्षण समिति नाम र पद	समितिमा रहेको पद
१	श्री सुजन अधिकारी, सञ्चालक	संयोजक
२	श्रीमति दुर्गा थापा, सञ्चालक	सदस्य
३	श्री रोशन शर्मा, प्रमुख आन्तरिक लेखापरीक्षण विभाग	सदस्य सचिव

समितिको बैठक संख्या : १८ पटक (आ.व. २०७९/८०)

(२) कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति

क्र.सं	कर्मचारी व्यवस्थापन तथा सेवा सुविधा नाम र पद	समितिमा रहेको पद
१	श्रीमती दुर्गा थापा, सञ्चालक	संयोजक
२	श्री जंग बहादुर हमाल, सञ्चालक	सदस्य
३	श्री टिका निधि लोहनी, प्रमुख कार्यकारी अधिकृत	पदेन सदस्य
४	श्री रमेश घिमिरे, प्रमुख वित्त अधिकृत	पदेन सदस्य
५	श्री विनोद पौडेल, मानव संसाधन विभाग प्रमुख	पदेन सदस्य सचिव

समितिको बैठक संख्या : १० पटक (आ.व. २०७९/८०)

(३) सम्पत्ति शुद्धिकरण निवारण समिति

क्र.सं	सम्पत्ति शुद्धिकरण समिति नाम र पद	समितिमा रहेको पद
१	श्री विनोद कुमार सुवेदी, सञ्चालक	संयोजक
२	श्री जंग बहादुर हमाल, सञ्चालक	सदस्य
३	श्री सागर उप्रेती, प्रमुख अनुपालना तथा जोखिम अधिकृत	पदेन सदस्य
४	श्री चुडामणि खनाल, कार्यान्वयन अधिकारी	पदेन सदस्य
५	श्री विनोद पौडेल, मानव संसाधन विभाग प्रमुख	पदेन सदस्य सचिव

समितिको बैठक संख्या : ५ पटक (आ.व. २०७९/८०)

(४) व्यवस्थापन समिति

क्र.सं.	नाम	पद
१.	श्री टिका निधि लोहनी, प्रमुख कार्यकारी अधिकृत	अध्यक्ष
२.	श्री विनोद राज पौडेल, नायव महाप्रबन्धक	सदस्य
३.	श्री शुभाष श्रेष्ठ, प्रमुख कर्जा अधिकृत	सदस्य
४.	श्री रमेश घिमिरे, प्रमुख वित्त अधिकृत	सदस्य
५.	श्री रोशन शर्मा, प्रमुख आन्तरिक लेखा परिक्षण विभाग	सदस्य
६.	श्री सागर उप्रेती, प्रमुख अनुपालना तथा जोखिम विभाग	सदस्य
७.	श्री राम पराजुली, प्रमुख सूचना प्रविधि विभाग	सदस्य
८.	श्री चुडामणी खनाल, प्रमुख संचालन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ६ पटक (आ.व. २०७९/८०)

(५) सम्पत्ति तथा दायित्व ब्यबस्थापन समिति

क्र.स.	नाम	पद
१.	श्री विनोद राज पौडेल, नायब महाप्रबन्धक	संयोजक
२.	श्री शुभाष श्रेष्ठ, प्रमुख व्यवसाय विकास विभाग	सदस्य
३.	श्री रमेश घिमिरे, प्रमुख वित्त अधिकृत	सदस्य
४.	श्री रुवेश मान पती, कर्जा अधिकृत	सदस्य
५.	श्री रमेश अधिकारी, वित्त अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : १३ पटक (आ.व.२०७९/०८०)

४. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति	
बार्षिक साधारण सभाको सुचना	पत्रिका	२०७९/०९/०९, अन्नपूर्ण पोष्ट २०७९/०९/२२, आर्थिक राष्ट्रिय दैनिक	
विशेष साधारण सभाको सुचना	विशेष साधारण सभा नभएको	-	
बार्षिक प्रतिवेदन	वेबसाइट	२०७९/०९/३०	
त्रैमासिक प्रतिवेदन	पत्रिका	विवरण	पत्रिकामा प्रकाशित मिति
		प्रथम त्रैमास	२०७९/०७/१६
		दोस्रो त्रैमास	२०७९/१०/०७
		तेस्रो त्रैमास	२०८०/०१/०७
चौथो त्रैमास	२०८०/०४/२१		
धितोपत्रको मुल्यमा प्रभाव पार्ने मुल्य संवेदनशील सुचना	पत्राचार तुरुन्तै		
अन्य		नभएको	

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

(ग) पछिल्लो बार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : २०७९/०९/३०

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

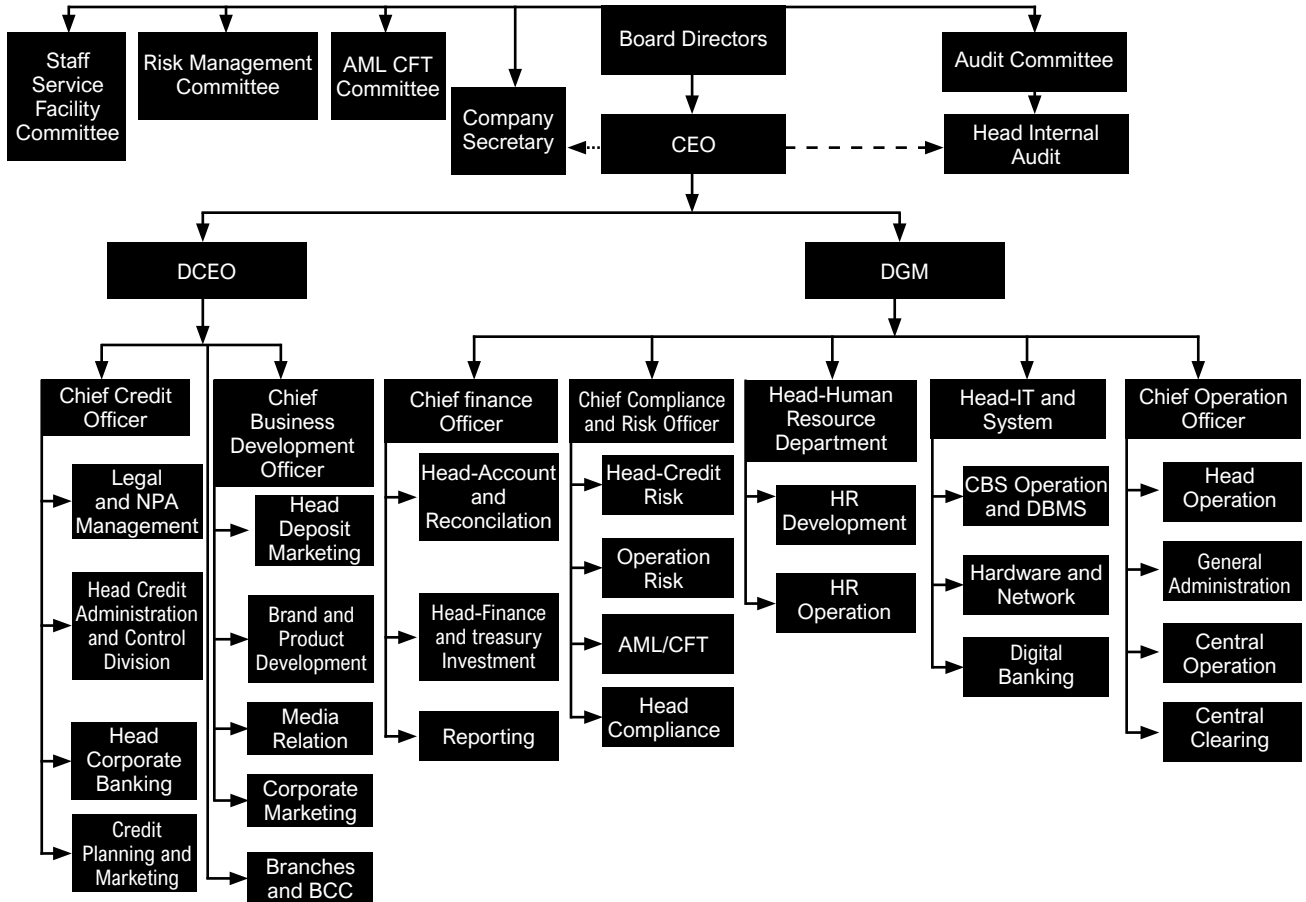
क) कर्मचारीहरूको संरचना, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र बिदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : भएको

ख) सांगठनिक संरचना :

मिति २०८०/०६/०२ गतेको सञ्चालक समितिको ४८३ औं बैठकबाट पास भएको

Approved by Board of Director's meeting number 483 as on

Organization Structure



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

क्र.सं.	कर्मचारीहरूको नाम	शैक्षिक योग्यता	अनुभव
१.	टिकानिधी लोहनी	स्नातकोत्तर	विगत १७ वर्षदेखि बैकिङ, व्यवस्थापन, अनुसन्धान, वाणिज्य र शैक्षिक क्षेत्रमा नेतृत्व तहमा काम गरेको
२.	गोकर्ण प्रसाद दुवाडी	स्नातकोत्तर	विगत २९ वर्षदेखि बैंक वित्तिय र विमा क्षेत्रमा व्यवस्थापकीय पदमा रही कार्य गरेको ।
३.	बिनोद राज पौडेल	स्नातक	विगत १६ वर्षदेखि वित्तीय संस्थामा उच्च व्यवस्थापकीय पदमा रही कार्य गरेको ।
४.	सुभाष श्रेष्ठ	स्नातक	विगत १८ वर्षदेखि बैंक वित्तीय संस्थामा व्यवस्थापकीय पदमा रही कार्य गरेको ।
५.	रमेश घिमिरे	स्नातकोत्तर	विगत १२ वर्षदेखि बैंक वित्तीय संस्थामा व्यवस्थापकीय पदमा रही कार्य गरेको ।
६.	चुडामणि खनाल	स्नातक	वित्तीय संस्थामा १३ वर्षको कार्यानुभव

घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	विज्ञापन, अन्तरवार्ता, लिखित परिक्षा
व्यवस्थापन स्तरका कर्मचारीको संख्या :	६
कुल कर्मचारीको संख्या :(२०८० साल असार मसान्तमा)	९६
कर्मचारीहरूको सक्सेसन प्लान भए/ नभएको :	भएको
आ.व.मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	तालिम संख्या : ४५ सहभागि संख्या : २३१
आ. व. को कर्मचारी तालिम खर्च रु :	रु. ६,९३, ३७५
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	५४.३२ %
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	०.९८ %

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८०/०८/२५
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	
प्रथम त्रैमास	२०७९/०७/१६
दोस्रो त्रैमास	२०७९/१०/०७
तेस्रो त्रैमास	२०८०/०१/०७
चौथो त्रैमास	२०८०/०४/२९
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८०/०८/२५
साधारण सभाबाट वित्तीय विवरण (आ.व २०७८/७९) स्वीकृत भएको मिति :	२०७९/०९/३०
संस्थाको आन्तरिक लेखा परिक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	वाह्य विज्ञ नियुक्त गरेको वि.आर.एस. न्यौपाने एण्ड कम्पनी, चार्टर्ड एकाउन्टेन्ट्स त्रैमासिक
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण :	
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	

लेखापरीक्षण समितिसम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :

क्र.सं.	नाम	पद	योग्यता
१.	श्री सुजन अधिकारी	संयोजक, सञ्चालक	एम.वि.एस., Chartered Accountancy Intermediate Level (semi-qualified CA)
२.	श्रीमती दुर्गा थापा	सदस्य, सञ्चालक	एम. ए. (अर्थशास्त्र)
३.	श्री रोशन कुमार शर्मा	सदस्य सचिव, प्रमुख आन्तरिक लेखापरीक्षण विभाग	चार्टर्ड एकाउन्टेन्ट्स

समितिको बैठक संख्या : १८ पटक (आ.व.२०७९/८०)

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :

प्रति बैठक भत्ता रु :	४,००० (सञ्चालकलाई मात्र)	
लेखापरीक्षण समितिले आफ्नो काम कारवाहिको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	विवरण	संचालक समितिमा पेश भएको मिति
	प्रथम त्रैमासको प्रतिवेदन	२०७९/०८/१३
	दोस्रो त्रैमासको प्रतिवेदन	२०७९/११/०८
	तेस्रो त्रैमासको प्रतिवेदन	२०८०/०३/१५
	चौथो त्रैमासको प्रतिवेदन	२०८०/०६/०२

७. अन्य विवरण

संस्थाले संचालक तथा निजको तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेकसुचिकृत संज्ञीत संस्थाको परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमनकारी निकायले संस्थाको नियमन इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमनकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण (क) संस्थाका सञ्चालक विरुद्ध कुनै मुद्दा चलिरहेको जानकारी नभएको (ख) कर्जा असुलि प्रक्रिया बाहेक अन्य मुद्दा नरहेको	

परिपालना अधिकृतको नाम : श्री सागर उप्रेती
पद : अनुपालन अधिकृत
संस्थाको छाप :
प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८०/०९/०४ (बैठक नं. ४८८)
लेखापरीक्षकबाट प्रमाणित मिति :

H.D.S.D. Associates
Chartered Accountants

Ward No-1 Junmarg, House No: 19
Bhagwatibahal, Naxal, Kathmandu, Nepal
Phone No: +977-01-4542700

Independent Auditor's Report

on the Audit of the Financial Statements of Fiscal Year 2079/80

To the Shareholders of Samridhhi Finance Company Limited

Opinion

We have audited the accompanying financial statements of **Samridhhi Finance Company Limited ("Finance")** which comprises Statement of Financial Position as at Ashad End, 2080 (July 16, 2023), Statement of Profit or Loss (including Statement of Comprehensive Income), Statement of Cash Flows and Statement of Changes in Equity for the year then ended on that date and a summary of significant accounting policies and other explanatory information (hereafter referred to as "financial statements").

In our opinion and to the best of our information and according to the explanation given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Finance as at Ashad End, 2080 (July 16, 2023), and its financial performance, cash flows and changes in equity for the year then ended and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards (NFRSs) with allowed Carveouts and compliance with Companies Act, 2063 and Bank and Financial Institutions Act, 2073.

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 Finance in accordance with the *Handbook of The Code of Ethics for Professional Accountants* with the ethical requirements that are relevant to our audit of the financial statements issued by The Institute of Chartered Accountants of Nepal (ICAN) and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Key Audit Matters: Our Assessment of Risks of Material Misstatement

Key Audit Matters (KAM) are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period and include the most significant assessed risks of material misstatement (whether or not due to fraud) identified. We summarize below the key audit matters, in decreasing order of audit significance, in arriving at our audit opinion above, together with key audit procedures to address those matters and, as required for public interest entities, our results from those procedures. These matters were addressed, and our results are based on procedures undertaken, in the context of, and solely for



the purpose of our audit of the financial statements as a whole, and in forming our opinion thereon, and consequently are incidental to that opinion, and we do not provide a separate opinion on these matters.

Key Audit Matter	The Risk	The Response
Impairment of Loans and Advances	<p>As per Nepal Rastra Bank (NRB)'s Unified Directives number 4, the Finance shall measure impairment in loans and advances at higher of:</p> <p>a. Amount derived as per norms prescribed by NRB for loan loss provisioning and</p> <p>b. Amount derived by adopting incurred loss model as per Carve out provided on NFRS 9 financial instrument impairment.</p> <p>Impairment of loan and advances under incurred loss model requires assessment of future cash flows as well as historical loss experiences of portfolio. On the other hand, impairment of loans and advances under NRB norms for loan loss provisioning require assessment of overdue status of loans and advances and proper utilization of loans for the intended purpose, significant estimates and assumptions used by management in such calculations.</p>	<p>Our procedure included:</p> <ul style="list-style-type: none"> Review individual loan files on sampling basis and also review overdue status of loans and advances by obtaining data from the Finance's software and matching the same with NRB 2.2 report. Review credit files of sampled borrowers for expected future cash flows from the perspective of utilization of loan and advances for the intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. <p>Our Result: Adequate Loan loss provision has been made for loans and advances by following the NRB Directives.</p>
Information Technology (IT) System	<p>The financial information of the Finance is generated through Finance IT system's which changes continuously to meet the operating needs of the Finance and to upgrade the systems of the Finance.</p> <p>The IT security of the Finance will have the direct impact on the financial statements and hence, considered as key audit matters for the audit.</p>	<p>We conducted the detail understanding and testing regarding the existing system via enquiry, reperformance and inspection to the extent of our knowledge.</p> <ul style="list-style-type: none"> Reviewed the reports generated by the systems on the sample basis. Verified interest income and expenses booking for loan and deposits using Finance's system on the test basis. <p>Our Result: We considered the information technology systems and their relevant controls to be adequate and not affecting adversely to the financial statements.</p>



Other than the Financial Statements and Auditor's Report Thereon

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work, we have performed, we conclude that there is a material statement of this other information, we are required to report that fact.

We have nothing to report in this regard as the annual report is expected to be made available to us after the date of the auditor's report.

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

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

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

Those charged with governance (Board of Directors) are responsible for overseeing the Finance's financial reporting process.

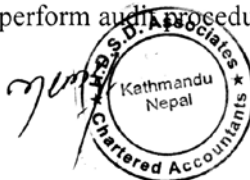
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgement and maintained 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 controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Finance's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Finance's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our Conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Finance to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Finance to express an opinion in the financial statements. We are responsible for the direction, supervision and performance of the finance audit. We remain solely responsible for our audit opinion.

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

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



Report on Other Legal and Regulatory Requirements

As required Companies Act, 2063 and Bank and Financial Institution Act (BAFIA) 2073, we also report:

- a) We have obtained all information and explanations, which to the best of our knowledge and belief, are necessary for the purpose of our audit.
- b) In our Opinion, proper books of account as required by prevailing law have been properly maintained by the Finance in a manner to reflect the real affairs of its business.



- c) The Statement of Financial Position, Statement of Profit or Loss dealt with by this report are in agreement with the books of account maintained by the Finance.
- d) Returns received from branch offices of the Finance were adequate for the purpose of our audit though the statements are independently not audited.
- e) The capital fund, risk bearing fund and provision for the possible impairment of assets of the Finance are adequate considering the Directives issued by Nepal Rastra Bank.
- f) In our opinion and to the best of our information and according to the explanations and from our examination of books of accounts, we have not come across any case where the Board of Directors or any office bearer have acted in contrary to the provision of law, or committed any misappropriation or caused any loss or damage to the Finance.
- g) The business of the Finance has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

CA. Hem Kumar Kafle

Partner

H.D.S.D. Associates, Chartered Accountants

Place: Kathmandu

Date: 2080/08/27 (13 December 2023)

UDIN: 231221CA00509ZHN3L

Statement of Financial Position

As on Ashad end 2080

Particulars	Note	Ashad End 2080	Ashad End 2079
Assets			
Cash and cash equivalent	4.1	409,276,934	518,124,082
Due from Nepal Rastra Bank	4.2	126,039,696	93,500,876
Placement with Bank and Financial Institutions	4.3	-	-
Derivative financial instruments	4.4	-	-
Other trading assets	4.5	-	-
Loans and advances to B/FIs	4.6	15,554,506	19,896,314
Loans and advances to customers	4.7	1,513,181,054	1,564,755,929
Investment securities	4.8	315,737,612	316,106,062
Current tax assets	4.9	5,676,865	5,428,552
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	113,576,768	49,633,027
Property Plant and Equipment	4.13	141,749,889	63,122,583
Goodwill and Intangible assets	4.14	2,717,783	2,550,553
Deferred tax assets	4.15	25,767,797	20,003,615
Other assets	4.16	35,827,406	18,313,629
Total Assets		2,705,106,312	2,671,435,223
Liabilities			
Due to Bank and Financial Institutions	4.17	354,755,041	481,481,127
Due to Nepal Rastra Bank	4.18	-	90,000,000
Derivative financial instruments	4.19	-	-
Deposits from customers	4.20	1,610,643,985	1,434,112,759
Borrowing	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	-	-
Deferred tax liabilities	4.15	-	-
Other liabilities	4.23	105,849,931	40,098,296
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total Liabilities		2,071,248,957	2,045,692,181

Particulars	Note	Ashad End 2080	Ashad End 2079
Equity			
Share Capital	4.26	818,911,400	742,174,800
Share premium		19,703,286	20,037,125
Retained Earnings		(439,269,534)	(315,892,265)
Reserves	4.27	234,512,204	179,423,382
Total Equity Attributable To Equity Holders		633,857,355	625,743,042
Non-Controlling Interest		-	-
Total Equity		633,857,355	625,743,042
Total Liabilities & Equity		2,705,106,312	2,671,435,223
Contingent liabilities and commitment	4.28	-	-
Net assets value per share		77.40	84.31

.....
 Ramesh Ghimire
 Chief Financial Officer

.....
 Tika Nidhi Lohani
 Chief Executive Officer

.....
 Thakur Prasad Bhattarai
 Chairman

.....
 Binod Kumar Subedi
 Director

.....
 Durga Thapa
 Director

.....
 Sudip Ghimire
 Director

.....
 Sujan Adhikari
 Director

As per our report of even date

Place: Kathmandu
 Date: 2080/08/25

.....
 CA. Hem Kumar Kafle
 Partner
 H.D.S.D. Associates
 Chartered Accountants

Statement of Profit or Loss For the year ended Ashad 2080

Particulars	Note	Ashad End 2080	Ashad End 2079
Interest income	4.29	257,460,673	199,701,007
Interest expense	4.30	186,845,208	132,001,180
Net interest income		70,615,465	67,699,828
Fee and commission income	4.31	6,109,334	12,312,314
Fee and commission expense	4.32	-	-
Net fee and commission income		6,109,334	12,312,314
Net interest, fee and commission income		76,724,799	80,012,142
Net trading income/(expenses)	4.33	-	-
Other operating income	4.34	1,067,428	10,184,975
Total operating income		77,792,227	90,197,117
Impairment charge/(reversal) for loans and other losses	4.35	44,156,738	(22,947,579)
Net operating income		33,635,489	113,144,696
Operating expense			
Personnel expenses	4.36	62,884,276	48,911,766
Other operating expenses	4.37	38,236,441	28,268,455
Depreciation & Amortization	4.38	14,653,379	9,535,974
Operating Profit		(82,138,607)	26,428,500
Non operating income	4.39	6,821,124	10,960,597
Non operating expense	4.40	3,597,689	34,234,229
Profit before income tax		(78,915,172)	3,154,868
Income tax expense	4.41		
Current Tax expenses		-	-
Deferred Tax Expenses/(Income)		(8,848,050)	2,927,028
Profit for the year		(70,067,122)	227,840
Profit attributable to:			
Equity holders of the Finance company		(70,067,122)	227,840
Non-controlling interest		-	-
Profit for the year		(70,067,122)	227,840
Earnings per share			
Basic earnings per share		(8.56)	0.03
Diluted earnings per share		(8.56)	0.03

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Ramesh Ghimire
Chief Financial Officer

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Tika Nidhi Lohani
Chief Executive Officer

.....
Thakur Prasad Bhattarai
Chairman

.....
Binod Kumar Subedi
Director

.....
Durga Thapa
Director

.....
Sudip Ghimire
Director

.....
Sujan Adhikari
Director

As per our report of even date

.....
CA. Hem Kumar Kafle
Partner
H.D.S.D. Associates
Chartered Accountants

Place: Kathmandu
Date: 2080/08/25

Statement of Comprehensive Income
For the year ended Ashad 2080

Particulars	Ashad End 2080	Ashad End 2079
Profit for the year	(70,067,122)	227,840
Other comprehensive income, net of income tax		
a) Items that will not be reclassified to profit or loss		
Gains/(Losses) from investments in equity instruments measured at fair value	10,279,560	(23,820,694)
Gains/(Losses) on revaluation	-	7,270,064
Actuarial gain/(loss) on defined benefit plans	-	-
Income tax relating to above terms	(3,083,868)	4,965,189
Net other comprehensive income that will not be reclassified to profit or loss	7,195,692	(11,585,441)
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 terms	-	-
Reclassify to profit or loss	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
c) Share of other comprehensive income of associate accounted as per equity method	-	-
Other comprehensive income for the year, net of income tax	7,195,692	(11,585,441)
Total comprehensive income for the year	(62,871,430)	(11,357,601)
Total comprehensive income attributable to:		
Equity holders of the Finance company	(62,871,430)	(11,357,601)
Non-controlling interest		
Total comprehensive income for the period	(62,871,430)	(11,357,601)

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 Ramesh Ghimire
 Chief Financial Officer

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 Tika Nidhi Lohani
 Chief Executive Officer

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 Thakur Prasad Bhattarai
 Chairman

.....
 Binod Kumar Subedi
 Director

.....
 Durga Thapa
 Director

.....
 Sudip Ghimire
 Director

.....
 Sujan Adhikari
 Director

As per our report of even date

.....
 CA. Hem Kumar Kafle
 Partner

H.D.S.D. Associates
 Chartered Accountants

Place: Kathmandu
 Date: 2080/08/25

Statement of Cash Flows

For the year ended Ashad 2080

Particulars	Ashad End 2080	Ashad End 2079
CASH FLOW FROM OPERATING ACTIVITIES		
Interest received	238,642,196	188,417,905
Fees and other income received	6,109,334	12,312,314
Dividend received	-	-
Receipts from other operating activities	1,747,875	3,438,944
Interest paid	(182,418,067)	(129,813,113)
Commission and fees paid	-	-
Cash payment to employees	(58,738,938)	(44,848,239)
Other expenses paid	(36,279,878)	(28,268,455)
Operating cash flows before changes in operating assets and liabilities	(30,937,478)	1,239,356
(Increase)/ Decrease in operating assets		
Due from Nepal Rastra Bank	(32,538,821)	(45,478,509)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	4,390,857	(1,912,859)
Loan and advances to customers	(44,312,211)	(746,922,895)
Other assets	(16,738,394)	(2,551,542)
(Increase)/ Decrease in operating liabilities		
Due to bank and financial institutions	(126,726,086)	238,635,905
Due to Nepal Rastra Bank	(90,000,000)	90,000,000
Deposits from Customers	176,531,227	725,905,103
Borrowings	-	-
Other Liabilities	5,177,730	(3,679,753)
Net Cash flow from operating activities before tax paid	(155,153,175)	255,234,806
Income taxes paid	(248,314)	(2,070,633)
Net Cash flow from operating activities	(155,401,489)	253,164,174
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(46,382,640)	(165,750,326)
Receipt from the sale of investment securities	51,523,454	(128,575)
Purchase of property and equipment	(34,264,620)	(5,277,066)
Receipt from the sale of property and equipment	-	-

Particulars	Ashad End 2080	Ashad End 2079
Purchase of intangible assets	(796,650)	(233,910)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	7,650,000	-
Interest received	-	-
Dividend received	1,102,774	10,313,551
Net cash used in investing activities	(21,167,683)	(161,076,327)
CASH FLOW FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares	76,402,761	324,166,473
Dividends paid	-	-
Principal Payment of Lease Liability	(4,217,582)	(3,941,063)
Interest payment of Lease Liability	(4,463,154)	(2,164,040)
Other receipt/ payment	-	738,971
Net cash from financing activities	67,722,024	318,800,342
Net increase/ (decrease) in cash and cash equivalents	(108,847,148)	410,888,188
Cash and cash equivalents at Shrawan 1, 2079	518,124,081	107,235,893
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at Ashad end, 2080	409,276,934	518,124,081

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 Ramesh Ghimire
 Chief Financial Officer

.....
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 Chairman

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 Durga Thapa
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 Sujan Adhikari
 Director

As per our report of even date

.....
 CA. Hem Kumar Kafle
 Partner
 H.D.S.D. Associates
 Chartered Accountants

Place: Kathmandu
 Date: 2080/08/25

Statement of Changes in Equity For the year ended Ashad 2080

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-Controlling Interest	Total Equity
Balance as at Shrawan 1, 2078	428,385,100	9,660,352	92,696,653	-	50,240,407	3,705,422	-	(290,385,757)	448,943	294,751,120	-	294,751,120
Adjustment/Restatement	-	-	4,422,400	-	(3,380,981)	-	-	17,522,773	-	18,564,192	-	18,564,192
Adjusted/Restated balance at 1 Shrawan 2078	428,385,100	9,660,352	97,119,053	-	46,859,426	3,705,422	-	(272,862,984)	448,943	313,315,312	-	313,315,312
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	227,840	-	227,840	-	227,840
Other Comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(16,674,487)	-	-	-	(16,674,487)	-	(16,674,487)
Gains/(losses) on revaluation	-	-	-	-	-	-	5,089,045	-	-	5,089,045	-	5,089,045
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) on Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	(16,674,487)	5,089,045	227,840	-	(11,357,602)	-	(11,357,602)
Transfer to reserve during the year	-	-	45,568	-	43,209,274	-	-	(13,016,911)	(378,865)	29,859,066	-	29,859,066
Transfer from reserve during the year	-	-	-	-	-	-	-	(30,240,210)	-	(30,240,210)	-	(30,240,210)
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Right share issued	313,789,700	10,376,773	-	-	-	-	-	-	-	324,166,473	-	324,166,473
Advance Share Capital Received from Promoter	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to equity shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	313,789,700	10,376,773	-	-	-	-	-	-	-	324,166,473	-	324,166,473
Balance as at Ashad end, 2079	742,174,800	20,037,125	97,164,622	-	90,068,701	(12,969,065)	5,089,045	(315,882,265)	70,079	625,743,042	-	625,743,042
Adjustment/Restatement	-	-	-	-	-	-	-	642,269	-	642,269	-	642,269
Adjusted/Restated balance at 1 Shrawan 2079	742,174,800	20,037,125	97,164,622	-	90,068,701	(12,969,065)	5,089,045	(315,249,996)	70,079	626,385,311	-	626,385,311
Comprehensive income for the year	-	-	-	-	-	-	-	(70,067,122)	-	(70,067,122)	-	(70,067,122)
Other Comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	7,195,692	-	-	-	7,195,692	-	7,195,692
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) on Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	7,195,692	-	(70,067,122)	-	(62,871,430)	-	(62,871,430)
Transfer to reserve during the year	-	-	-	-	(12,969,065)	-	-	(60,932,273)	(70,079)	(73,971,417)	-	(73,971,417)
Transfer from reserve during the year	-	-	-	-	60,491,956	-	-	6,979,857	440,316	67,912,130	-	67,912,130
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	76,736,600	(333,839)	-	-	-	-	-	-	-	76,402,761	-	76,402,761
Dividend to equity shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Gain on disposal of investments in equity instruments measured at fair value through OCI	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	76,736,600	(333,839)	-	-	-	-	-	-	-	76,402,761	-	76,402,761
Balance as at Ashad end, 2080	818,911,400	19,703,286	97,164,622	-	137,591,593	(5,773,373)	5,089,045	(439,269,534)	440,317	633,857,356	-	633,857,356

Notes to Financial Statements For the year ended Ashad 2080

1 Reporting entity

Samridhhi Finance Company Limited (hereinafter referred to as "Finance") is a public limited company, established under the Companies Act, 2063 (Registration No. 742/45/057 dated 2057/08/05). It has obtained license from Nepal Rastra Bank (NRB) as a "C" Class Financial institution (License No. "C"/49/062/63 dated 2063/01/13) and has been comprehensive banking services since 2063 BS.

Head office of the Institution is located at Hetauda sub-metropolitan, Makwanpur, Nepal. Its ordinary shares are listed with Nepal Stock Exchange Ltd. and its stock symbol is "SFCL".

Finance offers comprehensive banking services within the scope of provisions of Bank and Financial Institutions Act 2073 and its Memorandum and Articles of Association.

2 Basis of Preparation

The Financial statements of the Finance has been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRSs) 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 financial statements are in compliance with the requirements of format issued by Nepal Rastra Bank in Directive No. 4 of Unified Directives, 2079.

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

2.1 Statement of Compliance

The financial statements have been prepared and approved by Board of Directors in accordance with Nepal Financial Reporting Standards (NFRSs) as published by Accounting Standards Board (ASB) Nepal and pronounced by the Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of Unified Directives, 2079.

The significant accounting policies applied in the preparation of financial statements are set out in Note 3. These policies have been consistently applied to all the years presented except otherwise stated. The bank has opted for certain carve outs in application of NFRS which have been briefly described in the Notes to Accounts.

2.2 Reporting Period and Approval of Financial Statements

2.2.1 Reporting Period

The accompanying financial statements cover annual reporting period between 1st Shrawan 2079 and ending on 31 Ashad 2080 (the reporting period) and the status is reported as at the year-end date of 31 Ashad 2080 (the report date).

2.2.2 Approval of Financial Statements

The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its 487 Board meeting dated 25th Mangsir, 2080 and the Board acknowledges the responsibility of preparation of financial statements of the Bank. The approved financial statements have been recommended for approval by the shareholders in the 22nd Annual General Meeting of the Bank.

2.3 Functional and Presentation Currency

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

2.4 Use of Estimates, Assumptions and Judgments

Finance, under NFRSs, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, it is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements.

The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and nature of the changes, if any, have been disclosed.

The NFRSs require Finance to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements. The Institution applies estimates in preparing and presenting the financial statements and such estimates and underlying assumptions are reviewed periodically. The revision to accounting estimates are recognized in the period in which the estimates are revised, and are applied prospectively.

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

1. Classification of financial assets

Financial Assets or Liabilities are either measured at fair value or at amortized cost and can be presented under any of the following accounting classifications based on specific circumstances:

- Financial assets or financial liabilities subsequently measured at Amortized Cost; or
- Financial assets or financial liabilities recognised as at Fair Value Through Profit or Loss (FVTPL); or
- Financial assets or financial liabilities subsequently measured at Fair Value Through Profit or Loss (FVTPL); or
- Financial assets subsequently measured at Fair Value through Other Comprehensive Income (FVTOCI).

Presentation and / or measurement of the amounts recognized in financial statements could be different for a particular financial asset or financial liability under any two different accounting classifications. The Finance's management exercise judgment in the application of appropriate accounting policy to achieve correct accounting classifications for its financial assets and financial liabilities

2. Fair value of financial assets

Fair value of financial statements is determined on three levels on the basis of available market on reporting date and the measurement may change depending on available market circumstances. The fair value of financial instruments that are traded in an active market is the closing price on the reporting dates. Whenever the instruments are not actively traded in active market, they are determined using other techniques considering the observable market inputs to the extent possible.

The Bank measures fair values using the following fair value hierarchy as provided in NFRS 13.

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Bank can access at the measurement date.

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

Level 3 inputs are unobservable inputs for the asset or liability. Company has used its own data (accounting value) and considered if there exists factors that would otherwise result in changes to the book value of assets or liabilities.

3. Impairment loss on financial assets

Impairment loss on financial assets – loans and advances are determined at the higher of:

- Loan loss provision amount derived as prescribed in directive no. 02/79 of Nepal Rastra Bank; and
- Impairment loss amount determined as per Incurred Loss Model specified in para 5 of NFRS 9.

Particulars	Amount
Loan Loss Provision as per NRB Directive no. 02/79	87,484,215
Impairment loss amount determined as per Incurred Loss Model specified in para 5 of NFRS 9	29,535,589

4. Useful life and salvage value of property and equipment

Management judgment is exercised in the estimation of residual values, useful lives and methods of depreciation of property and equipment. Management uses its experienced judgment in determining the useful lives of property and equipment.

5. Impairment loss of non financial assets

At each reporting date, or more frequently if events or changes in circumstances necessitates, Finance assesses whether there are indicators of impairment for a non-financial asset. Where any indication of impairment exists, Finance makes an estimation of the asset's recoverable amount. The 'recoverable amount' of an asset is the greater of its 'Value in Use' and its 'Fair Value' less costs to sell. In determining the 'Value in use', future cash flow estimates are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining 'Fair Value' less cost to sell, an appropriate valuation model is used.

The whole impairment assessment exercise requires the management to make estimates of expected future cash flows, appropriate discount rates and also select appropriate valuation model.

6. Current Tax and Deferred tax

Finance is subject to income tax under Income Tax Act 2058 B.s. and amendments thereto, and due to the potential differences that may exist between the Finance and the Income Tax Authorities with regard to the interpretation of complex tax provisions, management judgment is required to determine the total provision for current tax and deferred tax amounts. Deferred tax assets are recognized in respect of tax losses to the extent that it is probable that future taxable profit will be available against which such losses can be utilized. Judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits, together with future tax planning strategies.

7. Employee benefit obligations

Finance recognizes following two types of employee liabilities as defined benefit obligations:

- a) Gratuity Liability
- b) Accumulated Leave Liability (Sick Leave and Home Leave)

The cost of the defined benefit obligations is determined using actuarial valuation from an independent actuary. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, attrition rate, future salary increases, mortality rates, future pension increases, etc. Finance reviews the actuarial assumptions at each reporting date.

8. Provision for liabilities, commitment and contingencies

Management has made judgments as to the likelihood of any claim succeeding in making provisions. The time of concluding legal claims is uncertain, as is the amount of possible outflow of economic benefits. Timing and cost ultimately depends on the due processes in respective legal jurisdictions. All discernible risks are accounted for in determining the amount of all known liabilities.

Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the statement of financial position but are disclosed unless they are remote.

2.5 Changes in Accounting Policies

The principal accounting policies adopted in the preparation of financial statements are set out in relevant notes for each item of the financial statements. Accounting policies have been consistently applied to all the years presented, unless otherwise stated. There are no changes in accounting policies in current fiscal year.

2.6 Reporting Pronouncements

The Finance has, for the preparation of financial statements, adopted the NFRS pronounced by ASB as effective on September 13, 2013. The NFRS confirm, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

The Institute of Chartered Accountants of Nepal has pronounced implementation of NFRS. Accordingly, the accompanying financial statements for the year ended July 16, 2023 are prepared in accordance with NFRS.

2.7 Provisions of Carve-out adapted by Finance

The Institute of Chartered Accountants of Nepal (ICAN) issued "Notice regarding Decision on Carve-outs in NFRS with Alternative Treatments" on Shrawan 2nd, 2079 and alternative treatments as per carve-outs has been adapted while preparing the financial statements. The details of carve-out provisions adapted by the Bank is given hereunder.

2.7.1 Incurred Loss Model to measure the Impairment Loss on Loan and Advances (NAS 39: Financial Instruments: Recognition and Measurement, Para 58)

As per carve out prescribed, An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply paragraph 63 of NAS 39 to determine the amount of any impairment loss unless the entity is bank or financial institutions registered as per Bank and Financial Institutions Act, 2073.

Such entities shall measure impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39 and shall apply paragraph 63 to measure the impairment loss on financial assets

other than loan and advances. The entity shall disclose the impairment loss as per this carve -out and the amount of impairment loss determined as per paragraph 63.

Further, Bank and Financial Institutions shall measure impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 to measure the impairment loss on financial assets and other assets other than loan and advances. The Bank and Financial Institutions shall disclose the impairment loss as per this carve-out and the amount of impairment loss determined as per paragraph 63.

2.7.2 Impracticability to determine transactions cost of all previous years which is the part of effective interest rate (NAS 39: Financial Instruments: Recognition and Measurement, Para 9)

As per carve out prescribed, The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, an entity shall estimate cash flows considering all contractual terms of the financial instruments (for example, prepayment call and similar options) but shall not consider future credit losses. The calculation includes all fees and points paid or received, unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate (see NAS 18 Revenue), transaction costs and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to estimate reliably the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments).

2.7.3 Impracticability to determine interest income on amortized cost (NAS 39: Financial Instruments: Recognition and Measurement, Para AG93)

As per carve-out prescribed, Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Interest income shall be calculated by applying the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.

2.8 Discounting

When the realization of asset and settlement of obligation is for more than one year, the financial institution considers discounting of such assets and liabilities where 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 entity.

2.9 Limitation of NFRS Implementation

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

2.10 Going Concern

The Board has made an assessment of the company's ability to continue as a going concern and satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon ability to continue as a going concern and they do not intend either to liquidate or to cease operations of it. Therefore, the Financial Statements continue to be prepared on the going concern basis.

2.11 Prior Period Errors

Prior Period Errors are omissions or misstatements in an entity's financial statements. Such omissions may relate to one or more prior periods. Correction of an error is done by calculating the cumulative effect of the change on the financial statements of the period as if new method or estimate had always been used for all the affected prior years' financial statements. Sometimes such changes may not be practicable. In such cases, it is applied to the latest period possible by making corresponding adjustment to the opening balance of the period.

3 Significant Accounting Policies

The bank has applied the accounting policies set out below consistently to all periods presented in the accompanying financial statements unless specifically stated otherwise.

3.1 Basis of Measurement

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

- Investment securities are measured at Fair value through Other Comprehensive Income (FVTOCI).
- Financial assets other than measured at amortized cost are measured at fair value.
- Derivative financial instruments are measured at fair value.
- Inventories are measured at cost or net realizable value whichever is lower.
- Net defined benefit liabilities are measured at Present Value of Defined Benefits Obligation less the Total Plan Assets
- Investment property is measured at fair value.

3.2 Basis of consolidation

Finance does not have subsidiary companies, accordingly, consolidation of financial statements is not a requirement.

3.3 Cash and cash equivalent

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

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

3.4 Financial assets and financial liabilities

The bank classifies its financial assets into the following measurement categories:

- financial assets held at fair value through profit or loss;
- financial assets held at fair value through other comprehensive income, and
- financial assets held at amortized cost.

Accordingly, financial liabilities are classified as either:

- held at fair value through profit or loss, or
- held at amortized cost.

3.4.1 Recognition

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

3.4.2 Classification

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

Financial assets are classified under three categories as required by NFRS9, namely:

- At Amortized Cost
 - At Fair Value through Profit or Loss (FVPL)
 - At Fair Value through Other Comprehensive Income (FVOCI)
- i) At amortized cost:** The Finance classifies a financial asset measured at amortized cost if both of the following conditions are met:
- The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
 - The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- ii) 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 that are directly attributable to the acquisition are recognized in statement of 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.
- iii) At fair value through other comprehensive income:** Investment in an equity instrument that is not held for trading and at the initial recognition, the Bank makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

Financial assets are classified under three categories as required by NFRS9, namely:

- At Fair Value through Profit or Loss (FVPL)

- ii) At Amortized Cost
- i) **At Fair Value through Profit or Loss (FVPL):** All financial liabilities other than measured at fair value though Statement of Profit or Loss are classified as subsequently measured at amortized cost using effective interest method.
- ii) **At amortized cost:** All financial liabilities other than measured at fair value though Statement of Profit or Loss are classified as subsequently measured at amortized cost using effective interest method.

3.4.3 Measurement

Initial Measurement

At initial recognition, the bank measures a financial assets or financial liability at its fair value plus or minus, in the case of financial asset or financial liability not at fair value through profit or loss, transaction cost that are incremental and directly attributable to the acquisition or issue of the financial assets or financial liability, such as commission and fees. The transaction cost of financial assets and financial liabilities carried at fair value through profit of loss are expensed in profit or loss. Allowance for impairment is recognized when the credit quality of the financial asset has deteriorated significantly since initial recognition.

Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability.

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

In case of Loans and Advances measured at amortized cost, the processing charge and documentation charges received from customers which are directly attributable to the acquisition or issue of such financial assets are booked as income in the Statement of Profit and Loss in the reporting period in which they are received. The effective interest rate method is not applied as it is impracticable to determine reliably.

Further, once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter calculated by applying effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully. Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

3.4.4 De-recognition

Financial Assets

Financial assets are partially or fully de-recognized in any of the following condition:

- Termination of contractual rights to cash flow
- Upon transfer of the contractual cash flows in a transaction in which substantially all of the risk and rewards of the ownership of the financial assets are transferred or in which the Finance neither transfer nor retains substantially all of the risk and rewards of the ownership and it does not retain control of the financial assets.

On derecognition of a financial assets, the difference between the carrying amount of the assets (or the carrying amount allocated to the portion of the assets derecognised) and the sum of (i) the consideration received (including any new assets obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognised in OCI is recognised in statement of profit or loss.

Financial Liabilities

Upon settlement or termination of any liability related to financial liability, financial liability is de-recognized. The difference between carrying amount and settlement amount is accounted through statement of profit or loss.

3.4.5 Determination of fair value

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

based on quoted rate where the assets or liabilities are principally transaction, in the absence of which the most advantageous market is the active market.

When available, the Finance measures the fair value of an instrument using the quoted price in an active market for that instrument. The market is regarded as active if transactions for the assets or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

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

Fair value of non-financial assets like property & equipment, investment property and intangible assets are considered the deemed cost of such assets in line with NFRS 1.

Fair Value Hierarchy

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.

Level 1: Fair value is determined based on quoted price of financial instruments in active market.

Level 2: Fair value is determined based on quoted price of similar financial instruments within consideration to significant observable inputs.

Level 3: Fair value is determined used using other method as the inputs for valuation are unobservable inputs for the asset or liability. Finance has used its own data (accounting value) and considered if there exists factors that would otherwise result in changes to the book value of assets or liabilities for this level of valuation.

3.4.6 Impairment

At each reporting date, the Finance assesses whether there is objective evidence that financial assets are impaired. The financial assets or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset and that the loss has an impact on the future cash flows of the asset that can be estimated reliably.

Objective evidence that financial assets are impaired includes:

- Significant financial difficulty of the borrower or issuer
- Default or delinquency by a borrower
- The restructuring of a loan or advance by the Finance on terms that the Finance would not consider otherwise;
- Indication that a borrower or issuer will enter bankruptcy
- The disappearance of an active market for a security; or
- Observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity security, a significant or prolonged decline in its net worth below its book value is objective evidence of impairment.

The Finance considers evidences of impairment for loans and advances and investment securities at both specific asset and at collective level. All individually significant loans and advances and investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities with similar risk characteristics.

In assessing the collective impairment, the Finance uses the statistical modelling of historic trends of the probability of default, the time of recoveries and the amount of loss incurred and makes an adjustment if the current economic and credit conditions are such that the actual losses are likely to be greater or lesser than is suggested by historic trends. Default rates, loss rates and expected timing of future recoveries are regularly benchmarked against the actual outcomes to ensure that they remain appropriate.

Impairment losses on assets measured at amortised cost are calculated as difference between the carrying amount and the present value of the estimated future cash flows discounted at the assets original effective interest rate.

Impairment losses are recognised in profit or loss and reflected in an allowance account against loans and receivables or investment securities. Interest on the impaired assets continues to be recognised through the unwinding of the discount. If an event occurring after the impairment was recognised causes the amount of impairment loss to decrease, then the decrease in impairment loss is reversed through

profit or loss (through OCI for such investments measured at fair value through OCI on which there exists fair value reserve).

The Finance writes off a loan or an investment security, either partially or in full and any related allowance for impairment losses, when the Finance determines that there is no realistic prospect of recovery.

Finance has individually assessed impairment of Loan and Advances and Impairment of Loan and Advances as per NFRS and NRB regulation.

3.4.6 Amortized cost measurement

The 'amortised cost' of a financial asset and financial liability is the amount at which the financial asset or financial liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortisation using the effective interest method of any difference between initial amount recognised and the maturity amount minus any reduction for impairment.

3.4.7 Effective Interest Method

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability (or group of financial assets or financial liabilities) and of allocating the interest income or interest expense over the relevant period.

3.5 Trading assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the bank enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss.

3.6 Derivatives assets and derivative liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently remeasured to fair value at each reporting date. The finance does not have any derivative instrument during the reporting period.

3.7 Property, Plant and Equipment

Non-financial tangible assets that are held for service providing to customers and for administrative use of the Finance are classified as Property and Equipment.

Recognition

Property and Equipment are recognized in books whenever it is probable that future economic benefits associated with such assets will flow to the entity and the amount of assets can be reliably measured.

Measurement

At initial recognition, items of property and equipment are measured at cost. Cost includes the purchase price and other directly attributable costs as well as the estimated present value of any future unavoidable costs of dismantling and removing items. The corresponding liability is recognized within provisions. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow in to the Finance. Ongoing repair and maintenance are expensed off as incurred.

Subsequent to the initial measurement, there is option to measure the assets either on cost or on revaluation. Finance has measured all items at cost on subsequent measurement. On transition to NFRS, the Finance has elected to continue with the carrying value of all of its property and equipment measured as per the previous NAS and use that carrying value as the deemed cost as fair value in line with provisions of NFRS 1.

Derecognition

An item of property, plant and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss when the asset is derecognized.

Assets not capitalized

Items of property and equipment with original cost up to Rs.5,000 are directly accounted as expenses.

Capital Work in Progress

Assets in the course of construction are capitalized in the assets under capital work in progress (CWIP).

At the point when an asset is operating at management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment and depreciation commences.

Salvage Value

Salvage value of assets has not been considered.

Depreciation

Depreciation is charged upon the assets is available for use and does not cease until the assets is disposed off, classified as held for sale or ceases to generate economic benefits.

Freehold land is not depreciated. Depreciation on assets under construction does not commence until they are complete and available for use. Depreciation is provided on all other items of property and equipment so as to write-off their carrying value over the expected useful economic lives.

Items of property, plant and equipment are depreciated on WDV method using the following rates.

Nature of Assets	Depreciation Rate
Office Equipments	25%
Computer Hardware	25%
Furniture & Fixtures	25%
Vehicles	20%
Leasehold Assets	10%

3.8 Goodwill and Intangible assets

Goodwill

Goodwill arises on the acquisition financial institutions when the aggregate of the fair value of the consideration transferred exceed the amount of the identifiable assets and liabilities acquired. If the amount of the identifiable assets and liabilities acquired is greater, the difference is recognised immediately in the Statement of profit or loss.

Goodwill is allocated to cash generating units (CGU) at the lowest level at which goodwill is monitored for internal management process. Impairment testing is performed annually, and whenever there is an indication that CGU may be impaired. If the present value of expected cash inflows is less than carrying amount, impairment loss is recognized and accounted through Statement of Profit or Loss. Goodwill is stated at cost less accumulated impairment losses.

Acquired Intangible Assets

Intangible assets are recognized whenever the cost of assets can be reliably measured, by the past experience it is demonstrated. Finance has control over such assets for the specified period and it is probable that future economic benefits could be derived from such assets. Finance has followed NAS 38 for accounting of intangible assets.

In the financial statements, softwares are presented as intangible assets.

Computer Software

Computer software are capitalised on the basis of the purchase cost of software or license and costs incurred to bring it to use. Cost of internally developed software includes directly attributable costs.

Intangible assets are amortized over the period of its estimated use, or incase of licenses, over the period of contractual right of use. Whenever there is no specific life or license period, such softwares are amortized over the period of five years.

At each reporting date, impairment test of intangible assets is done in order to oversee whether the carrying amount exceeds recoverable amount. Impairment loss is charged to Statement of Profit or Loss. On transition to NFRS, the Finance has elected to continue with the carrying value of all of its intangible assets measured as per the previous NAS and use that carrying value as the deemed cost as fair value in line with provisions of NFRS 1.

Intangible Assets, except for goodwill, are amortized on a straight-line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful economic life based on a pattern in which the asset's economic benefits are consumed by the Finance Company. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate.

Nature of Assets	Useful Life
Computer Software	5 Years
Licenses	5 Years

3.9 Investment Property

Investment property is property (land or a building or part of a building or both) held (by the owner or by the lessee under a finance lease) to earn rentals or for capital appreciation or both but not for sale in the ordinary course of business.

Measurement

Investment property is accounted for under Cost Model in the Financial Statements. Accordingly, after recognition as an asset, the property is carried at its cost, less impairment losses. If any property is reclassified to investment property due to changes in its use, fair value of such property at the date of reclassification becomes its cost for subsequent accounting.

De-recognition:

Investment properties are derecognized when they are disposed of or permanently withdrawn from use since no future economic benefits are expected. Transfers are made to and from investment property only when there is a change in use. When the use of a property changes such that it is reclassified as Property, Plant and Equipment, its fair value at the date of reclassification becomes its cost for subsequent accounting.

The finance holds investment property that has been acquired through enforcement of security over the loans and advances.

Details of Investment properties as on Ashad end 2080 are as follows:

S.No.	Particulars	Amount
1	Blue Moon Hardware & Sanitary Pvt. Ltd.	5,253,167
2	Anurag Pahari	9,756,470
3	Sudhir Basnet	4,861,390
4	Dipas Business Concern	22,112,000
5	Pratap Sign Muktan	2,293,263
6	Hotel North East	24,949,509
7	ACRES Agriculture	10,356,000
8	Perfect Traders	33,994,969
	Total	113,576,768

3.10 Income tax

Income tax expenses include current tax, deferred tax and any adjustments recognised in the period for current tax of prior periods.

Current Tax

Current tax is the amount of income tax payable in respect of taxable profit. This is calculated as per the provisions of Income Tax Act with the effective tax rate for current period. Taxable profit differs from the profit reported in the statement of profit or loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible. Income tax rate applicable for Finance is 30%.

Deferred Tax

Deferred tax is calculated using balance sheet approach on temporary differences between tax base of assets and liabilities and carrying amount in the financial statements. Deferred tax is calculated using known future tax rate on each reporting date.

Deferred tax is recognized when it is probable that future taxable profit will be available to adjust the impact of temporary differences. Changes in deferred tax over period is recognized as deferred tax income/expenses in Statement of Profit or Loss.

In line with NRB Directives, deferred tax reserve is created to the amount equal to deferred tax assets.

Income tax on items of OCI

Income tax arising on the items of other comprehensive income is charged to statement of OCI itself.

3.11 Deposits, debt securities issued and subordinated liabilities

Deposit are financial liabilities and are generally repayable on demand except fixed period deposit accepted by Finance from its customers.

The Finance borrows money by issuing debt securities and subordinated debt. The borrowing is acknowledged or evidenced by issue of a negotiable instrument. The negotiable instrument can be certificate of deposit, commercial paper or debt note. Subordinated debt is issued to meet the capital requirements at bank level and to supply the capital to various operations. This debt generally consists of negotiable instruments and is usually listed on exchanges providing an active secondary market for the debt.

3.12 Provisions

Provision is a liability with uncertain timing and event. Provision is recognised if as a result of a past event, the group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at the pre-tax rate that reflects current

market assessment of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as finance cost.

Contingent Liabilities: Contingent liabilities are i) possible obligations arising from past events whose existence will be confirmed on happening or not happening or uncertain future events not wholly within the control of Finance, or ii) a present obligation arising from past events but are not recognized because outflow of resources to settle may not be required or such amount can not be reliably estimated.

Contingent liabilities are separately disclosed in financial statements.

3.13 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Finance and the revenue can be measured reliably. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of income recognition are as below:

3.13.1 Interest income

Interest income include interest income on loan and advance, investment securities except on those investment securities measured at fair value through profit or loss, cash and cash equivalent, due from Nepal Rastra Bank, due from BFIs, loan and advances to staff etc.

Interest income on loans and advances is recognized on amortized principal which is nearer to the effective interest method suggested by NFRS. The adoption of effective interest method is not possible due to constraints of time, effort and cost in short term compared to the benefits it provides. Benefit of carve out has been applied to this effect. Interest of loans and advances which are significantly impaired are not recognized. Furthermore, the interest income has not been recognized where the loan's contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of net realizable value of collateral as guided by guidelines issued by NRB.

Out of the total interest receivable of Rs. 26,931,550 (PY 11,978,757), Rs. 14,952,793 interest accrued during the reporting period is recognised as interest income as per NFRS, out of which amount net of tax and employee bonus has been transferred to regulatory reserve after deducting amount of interest recovered upto Shrawn 15 2079. Amount transferred to regulatory reserve during the reporting period is Rs. 8,669,844.

3.13.2 Fee and commission income

Fees and commissions are generally recognised on an accrual basis when the service has been provided or significant act performed. The fees and commission income and expense that are integral to the effective interest rate on the financial assets and financial liability are included in the measurement of the effective interest rate. Finance has opted to use carve-out as mentioned in Note 2.1.1 (b) on this matter and accounted all realized fee and commission income upfront.

Commission on guarantees issued that are for less than one year are immediately accounted as income. If the period of guarantee is more than one year, then proportionate amount of fee is accounted as income.

3.13.3 Dividend income

Dividend income is recognized when the right to receive dividend is established i.e. dividend is approved by general meeting of companies.

Dividend income if related to period earlier than the date of acquisition of shares and it amount related to pre and post acquisition could be segregated, then the pre-acquisition period dividend is adjusted to cost of investment.

3.13.4 Net trading income

Income derived from buying/selling of assets and liabilities classified as for trading purpose are accounted as net trading income. Gain and loss on trading assets and liabilities are recognized on mark to market basis and not on realization basis.

3.13.5 Net income from other financial instrument at fair value through profit or loss

Gains and losses arising from changes in the fair value of other financial instruments held at fair value through profit or loss are included in Statement of Profit or Loss in the period in which they arise.

These includes the net gain/(loss) on translation or period end balances carried in foreign exchange to the Nepalese Rupees.

3.14 Interest expense

Interest expense on all financial liabilities including deposits is recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities is considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.15 Employees Benefits

Short Term Employee Benefits

Expenses in respect of short term benefits are recognised on the basis of amount paid or payable during which services are rendered by the employees. Liabilities for salary and allowances that are expected to be settled wholly within 12 months after the end of the financial year in which the employee render the related services are recognised in respect of employees services upto the end of the reporting period and are measured at the amounts expected to be paid when the liabilities are settled.

Post Employment Benefits

The Finance company operates post-retirement benefit scheme for its employee. Post employment benefit plan includes the following.

a. Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan under which the Finance pays fixed contributions into a separate entity and has no legal or constructive obligation to pay further amounts. These comprise contributions to the social security fund (SSF) on account of Provident Fund and Gratuity amount as per Labour Act, 2074.

Obligations for contributions to defined contribution plans are recognized as personnel expenses in profit or loss in the periods during which related services are rendered. The Finance does not assume any further liability other than its annual contribution.

b. Defined Benefit Plan

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The liability or asset recognised in the statement of financial position in respect of defined benefit plans is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligations are calculated annually by actuaries using the projected unit credit method. The Company recognizes all actuarial gains and losses net of deferred tax arising from defined benefit plans immediately in other comprehensive income and all expenses related to defined benefit plans in employee benefit expense in profit or loss.

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

The Company's defined benefit plan comprise gratuity as per company's bylaw. In accordance with the actuarial valuation for FY 2079-80, our total defined benefit obligation for gratuity is determined to be Rs. 1,841,958, however we have maintain a employee gratuity fund with a balance of Rs. 2,529,615 for the same period, which exceeds our calculated obligation. Therefore, we have chosen not to recognize actuarial obligation in our financial statement. This do not affect the gratuity obligation to our employees.

c. Other Long Term Employment Benefit

Long term employment benefits are recognized as an expense when the Company is demonstrably committed, without realistic possibility of withdrawal, to a formal detailed plan to either terminate employment before the normal retirement date, or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Termination benefits for voluntary redundancies are recognized as an expense if the Company has made an offer of voluntary redundancy, it is probable that the offer will be accepted, and the number of acceptances can be estimated reliably. If benefits are payable more than 12 months after the reporting date, then they are discounted to their present value.

3.16 Leases

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right of use asset, even if that right is not explicitly specified in an arrangement.

At lease commencement date, the Finance recognizes a right-of-use asset and a lease liability on the balance sheet. The right-of-use asset is measured at cost, which is made up of the initial measurement of the lease liability, any initial direct costs incurred by the Finance Company, an estimate of any costs to dismantle and remove the asset at the end of the lease, and any lease payments made in advance of the lease commencement date (net of any incentives received).

The Finance depreciates the right-of-use assets on a straight-line basis from the lease commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. The Finance Company also assesses the right-of-use asset for impairment when such indicators exist.

At the commencement date, the Finance measures the lease liability at the present value of the lease payments unpaid at that date, discounted using the interest rate implicit in the lease if that rate is readily available or the Finance Company's incremental borrowing rate.

Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest. It is remeasured to reflect any reassessment or modification, or if there are changes in in-substance fixed payments.

When the lease liability is remeasured, the corresponding adjustment is reflected in the right-of-use asset, or profit and loss if the right-of-use asset is already reduced to zero.

The finance elected not to recognize right-of-use asset and lease liabilities for short-term leases and leases of low value assets.

On the statement of financial position, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included in Other Liabilities.

Expenses recognized in Statement of Profit or Loss as per NFRS 16

Particulars	Amount
Finance Cost	4,463,154
Depreciation	7,549,252

Assets and Liabilities recognized in Statement of Financial Position as per NFRS 16

Particulars	Amount
Gross Right of Use Assets (ROU)	80,959,872
Accumulated Depreciation	11,645,270
Net Right of Use Assets (ROU)	69,314,602
Lease Liabilities	72,801,227

3.17 Foreign Currency Transaction

Transaction in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of transactions.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the rate of exchange prevailing on that date. The foreign currency gain or loss on monetary items is the difference between the amortised cost in the functional currency at the beginning of the year, adjusted for effective interest and payment during the year and the amortised cost in the foreign currency translated at the rate of exchange at the reporting date.

Non monetary assets and liabilities that measured at fair value in a foreign currency are translated into the functional currency at the rate of exchange prevailing at the date on which the fair value is determined. Non monetary items that are measured based on historical cost in the foreign currency are translated using the rate of exchange on the date of transactions. The resulting exchange gain or loss differences are generally recognised in Profit or Loss.

The finance is not involved in any kind of foreign currency transaction during the fiscal year.

3.18 Financial guarantee and loan commitment

Financial guarantees are contract that require the Fund to make specified payments to reimburse the holder for a loss that incurs because a specified debtors fails to make payment when it is due in accordance with the terms of a debt instrument. Loan commitments' are firm commitments to provide credit under pre-specified terms and conditions.

Liabilities arising from financial guarantees or commitments to provide a loan at a below -market interest rate are initially measured at fair value and the initial fair value is amortised over the life of the guarantee or the commitment. The liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment to settle the liability when a payment under the contract has become probable. Financial guarantees and commitments to provide a loan at a below market interest rate included within other liabilities.

3.19 Share Capital and Reserves

3.19.1 Share Capital

Equity share capital is financial instruments issued by the company only to the extent that they do not meet the definition of financial liabilities.

All the issued shares are paid up and are listed with Nepal Stock Exchange for the purpose of trading by shareholders. All shares have right to vote on the basis of no. of shares held. Finance does not have shares of other kind other than ordinary shares.

3.19.2 Reserves

Finance has created various types of reserves as part of regulatory requirement.

a) **General Reserve**

General reserve is the statutory reserve. In this reserve, the amount transformed from appropriation of net profit according to the Banks and Financial Institutions Act, 2073 shall be included. No type of dividend (cash or bonus share) shall be distributed from the amount in general/statutory reserve. Approval of NRB shall be required in order to use the amount in this reserve.

Particulars	Amount
Opening Reserve	97,164,622
Addition during the year	-
Closing Reserve	97,164,622

b) **Exchange Equalization Reserve**

Exchange equalization reserve is a statutory reserve. A bank which has earned foreign exchange revaluation gain on foreign currency other than Indian currency has to allocate 25 percent of such revaluation gain to this reserve as per provision of the Bank and Financial Institution Act. Any amount allocated to exchange equalization reserve as per the provision of the Bank and Financial Institutions Act, shall be presented under this heading. Since the finance has not involved in foreign exchange transaction and does not hold any foreign currencies, such reserve has not been created.

c) **Other Reserves**

The Other Reserves shown in the SOCE of the financial statement comprises of the following:

Corporate Social Responsibility (CSR) Reserve

In line with clause 16 of Directive 16/079, Finance is required to allocate 1% of its net profit for the year for CSR and is required to create CSR Reserve. The amount appropriated to this reserve is expensed off as prescribed in the same Directive in the next fiscal year. The Finance has not created such reserve in FY 2079-80.

Employees' Training Fund

As per NRB Directive 6(6), Finance should spend 3% of total personnel expense of previous year on training and personal development of its employees. Accordingly, the finance has spent during the FY 2079-80 on different Internal & External Trainings. Out of total employee training expenses of Rs. 681175, Rs. 613,375 is directly expensed in the Profit and Loss Account and Rs. 67,801 is expensed from the opening balance of the Employees' Training Fund specifically allocated for employee training related expenditures.

Particulars	Amount
Opening Reserve	67,801
Addition during the year	1,053,691
Utilization during the year	(681,175)
Closing Reserve	440,316

d) **Regulatory Reserve**

This is specific reserve created in line with NRB Directive 4. All the adjustments made in NFRS that are different from earlier NRB Directives are included in this fund. This fund is not available for distribution of dividend. The movement of Regulatory reserve is presented in Note 3.19.2 (d).

e) **Capital Reserve**

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc. should be presented under this heading.

f) **Fair Value Reserve**

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. Any realized fair value changes upon disposal of the re-valued asset are reclassified from this reserve heading to retained earnings. The fair value reserve shown in the SOCE of the financial statements comprises of followings:

Particulars	Amount
Opening Reserve	(12,969,065)
Addition during the year	7,195,692
Closing Reserve	(5,773,373)

g) Actuarial Gain Reserve

This reserve is for presenting the OCI component of defined benefit obligations. This is not an actual reserve.

h) Assets Revaluation Reserve

Any reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be presented under this heading. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation.

During the FY 2078-79, land having carrying value of Rs. 11,269,936/- has been revalued by independent valuator, S.N. Engineering Consultancy. As per the valuation report dated 21/06/2022, the fair value of the land is Rs. 18,540,000/-. The revaluation surplus of Rs. 7,270,064/- has been recognized as a separate revaluation reserve which is not included on the distributable earnings.

i) Capital Redemption Reserve

This head shall include the statutory reserve created for making payment towards Redeemable Non-Convertible Preference Shares.

j) Dividend Equalization Reserve

For the purpose of maintaining uniformity in dividend payment, certain amount of profit during the year of profit making may be transferred shall be presented under this account head. Dividend may be distributed by debiting this account with the approval of the Board of Directors and endorsed by the General meeting.

k) Investment Adjustment Reserve

It is a regulatory reserve created as a cushion for adverse price movements in bank's investments as directed by the Directives of Nepal Rastra Bank.

3.19.3 Share Premium

The amount of money collected on issue of shares in excess of its face value shall be presented under this heading. The outstanding amount in this account shall not be considered eligible for distribution of cash dividend.

Movement in Share Premium Account

Particulars	Amount
Balance as on Shrawn 2079	20,037,125
Add: Addition during FY 2079-80	22,454
Less: Cost incurred in issue of unsubscribed Right Share during FY 2079-80	(356,294)
Balance as on Ashad 2080	19,703,285

3.19.4 Retained Earning

The accumulated profits which has not been distributed to shareholders and has been ploughed back in the licensed institutions' operations and is free for distribution of dividend to the shareholders shall be presented under this heading

3.20 Earning per share including diluted

The Finance measures earning per share on the basis of the earning 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. EPS for prior year will be restated on the issue of bonus share during the year as per NAS 33.

3.21 Segment reporting

Segment has been segregated based on the management function of Finance and accordingly, the seven states of Nepal are considered as the segments. Income and expenses directly related to such segments are reported. Assets and liabilities specific to those are presented as segment assets and liabilities. Income tax is not segregated.

Note 3.19.2 (d)

Movement in Regulatory Reserve (From FY 2074/75 and onwards)

FY	Interest Receivable	Short loan loss provision	Short provision for possible losses on investment	Short Provision on NBA	Deferred Tax Assets	Goodwill	Gain on Bargain Purchase	Actuarial Loss Recognized	Fair Value Loss Recognized in OCI	Other	Total
2074/75				58,788,927							58,788,927
2075/76					3,606,791						3,606,791
2076/77				100,000	963,672						1,063,672
2077/78	210,602			(31,367,900)	13,394,990					1,162,344	(16,599,963)
2078/79	6,090,048			22,112,000	2,038,161				12,969,065		43,209,274
2079/80	8,669,844			40,284,557	5,764,182				(7,195,692)		47,522,891
Total	14,970,494	-	-	89,917,584	25,767,797	-	-	-	5,773,373	1,162,344	137,591,592

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Cash & Cash equivalent

Note 4.1

Particulars	Ashad End 2080	Ashad End 2079
Cash in hand	53,005,122	38,099,730
Balances with B/FIs	356,271,812	480,024,351
Money at call and short notice	-	-
Other	-	-
Total	409,276,934	518,124,082

Due from Nepal Rastra Bank

Note 4.2

Particulars	Ashad End 2080	Ashad End 2079
Statutory balances with NRB	126,039,696	93,500,876
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	126,039,696	93,500,876

Placements with Bank and Financial Institutions

Note 4.3

Particulars	Ashad End 2080	Ashad End 2079
Placement with domestic B/FIs	-	-
Placement with foreign B/FIs	-	-
Less: Allowances for impairment	-	-
Total	-	-

Derivative financial instruments

Note 4.4

Particulars	Ashad End 2080	Ashad End 2079
Held for Trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Other trading assets

Note 4.5

Particulars	Ashad End 2080	Ashad End 2079
Treasury bills	-	-
Government bonds	-	-
NRB bonds	-	-
Domestic corporate bonds	-	-
Equity securities	-	-
Other - Units of mutual funds	-	-
Total	-	-
Pledged		
Non-pledged		

Loan and advances to B/FIs

Note 4.6

Particulars	Ashad End 2080	Ashad End 2079
Loans to microfinance institutions	15,759,060	20,157,949
Other	-	-
Less: Allowances for impairment	(204,554)	(261,635)
Total	15,554,506	19,896,314

Loans to Microfinance institutions includes AIR of Rs. 24,167.98 in FY 2079-80

Allowances for impairment

Note 4.6.1

Particulars	Ashad End 2080	Ashad End 2079
Balance at Shrawan 1	261,635	236,768
Impairment loss for the year		
Charge for the year	(57,081)	24,867
Recoveries/reversal	-	-
Amount written off	-	-
Balance at Ashad end	204,554	261,635

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Loans and advances to customers

Note 4.7

Particulars	Ashad End 2080	Ashad End 2079
Loans and advances measured at amortized cost	1,600,460,715	1,608,932,717
Less: Impairment allowances		
Collective impairment	-	-
Individual Impairment	(87,279,661)	(44,176,788)
Net amount	1,513,181,054	1,564,755,929
Loan and advances measured at FVTPL	-	-
Total	1,513,181,054	1,564,755,929

Loans and advances includes staff loan at cost as well as net amount of accrued interest receivable and interest suspense on loan.

Loan classification and impairment allowance as per NRB Directive 2 is as follows:

Particulars	Ashad End 2080	Ashad End 2079
Performing loan	1,487,346,684	1,514,660,281
Good	1,043,943,085	1,419,189,941
Watchlist	443,403,599	95,470,341
Non-performing loan	71,514,102	72,646,601
Substandard	4,288,842	71,277,622
Doubtful	64,159,057	
Loss	3,066,203	1,368,979
Total	1,558,860,786	1,587,306,883
Add: loan to employees and Net AIR	41,599,930	33,090,690
Total loan	1,600,460,715	1,620,397,573

Impairment allowance

Particulars	Ashad End 2080	Ashad End 2079
Performing loan	56,363,663	25,250,037
Good	19,270,732	20,716,082
Watchlist	37,092,931	4,533,955
Non-performing loan	31,120,552	19,188,385
Substandard	342,860	17,819,406
Doubtful	30,011,141	
Loss	766,551	1,368,979
Additional		
Total	87,484,215	44,438,422

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Analysis of loan and advances - By Product

Note 4.7.1

Particulars	Ashad End 2080	Ashad End 2079
Product		
Term Loans	463,748,114	545,736,480
Overdraft	189,454,699	279,571,267
Cash Credit Loan	139,008,974	-
Short Term Working Capital/Demand Loan	564,003	3,267,320
Personal residential loans	183,446,022	163,192,692
Real estate loans	137,313,616	104,898,450
Margin lending loans	104,811,786	128,611,815
Hire purchase loans	162,433,581	101,218,033
Deprived sector loans	161,807,139	209,583,475
Bills purchased	-	-
Staff loans	30,427,439	28,598,041
Other	537,960	31,101,603
Sub Total	1,573,553,333	1,595,779,175
Interest receivable	26,907,382	13,153,542
Total	1,600,460,715	1,608,932,717

Analysis of loan and advances - By Currency

Note 4.7.2

Particulars	Ashad End 2080	Ashad End 2079
Nepalese rupee	1,600,460,715	1,608,932,717
Indian rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese Yuan	-	-
Other	-	-
Total	1,600,460,715	1,608,932,717

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Analysis of loan and advances - By Collateral

Note 4.7.3

Particulars	Ashad End 2080	Ashad End 2079
Secured		
Movable/immovable assets	1,197,676,813	1,197,450,892
Gold and silver	-	-
Guarantee of domestic B/FIs	-	-
Government guarantee	2,603,853	2,603,853
Guarantee of international rated bank	-	-
Collateral of export document	-	-
Collateral of fixed deposit receipt	79,487,207	29,762,425
Collateral of Government securities	-	-
Counter guarantee	-	-
Personal guarantee	148,340,922	179,048,780
Other collateral	172,351,920	200,066,768
Sub Total	1,600,460,715	1,608,932,717
Unsecured	-	-
Total	1,600,460,715	1,608,932,717

Allowances for Impairment

Note 4.7.4

Particulars	Ashad End 2080	Ashad End 2079
Specific allowances for impairment		
Balance at Shrawan 1	44,176,788	66,804,923
Impairment loss for the year:		
Charge for the year	43,102,874	-
Recoveries/reversal during the year	-	(22,628,136)
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashad end	87,279,661	44,176,788
Collective allowances for impairment		
Balance at Shrawan 1		-
Impairment loss for the year:		
Charge/(reversal) for the year	-	-
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashad end	-	-
Total allowances for impairment	87,279,661	44,176,788

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Investment Securities

Note 4.8

Particulars	Ashad End 2080	Ashad End 2079
Investment securities measured at amortized cost	222,291,681	259,975,957
Investment in equity measured at FVTOCI	93,445,931	56,130,105
Total	315,737,612	316,106,062

Investment securities measured at amortized cost

Note 4.8.1

Particulars	Ashad End 2080	Ashad End 2079
Debt securities	-	-
Government bonds	51,673,617	70,000,000
Government treasury bills	170,618,064	189,975,957
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	222,291,681	259,975,957

Investment in equity measured at fair value through other comprehensive income

Note 4.8.2

Particulars	Ashad End 2080	Ashad End 2079
Equity instruments		
Quoted equity securities	87,458,882	50,458,685
Unquoted equity securities	5,987,049	5,671,420
Total	93,445,931	56,130,105

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Information relating to investment in equities

Note 4.8.3

Particulars	Ashad End 2080		Ashad End 2079	
	Cost	Fair Value	Cost	Fair Value
Investment In Quoted Equity				
Measured at Fair Value through OCI				
Chhimek laghubitta Bittiya Sanstha Ltd	-	3,000	523,419	409,200
3 shares (Bonus Share)				
NERUDE Laghubitta Bittiya Sanstha Ltd	-	-	139,767	110,000
125 shares of Rs. 1,118.14 each				
Sana Kisan Laghubitta Bittiya Sanstha Ltd	-	-	100,185	76,680
72 shares of Rs. 1,391.46 each				
Swabalamban Laghubitta Bittiya Sanstha Ltd	-	6,304	67,898	52,605
7 shares (Bonus Share)				
Nirdhan Uthan Laghubitta Bittiya Sanstha Ltd Promotor Share	2,468,073	2,727,600	2,468,073	2,101,000
4,546 shares of Rs. 542.91 each				
Butwal Power Company Ltd	7,057,043	4,938,662	7,055,193	4,582,382
14,943 shares of Rs. 472.26 each				
Chilime Hydropower Company Ltd	704,727	740,646	4,721,160	3,508,800
1,380 shares of Rs. 510.67 each				
Rasuwadgaadhi Hydropower Company Ltd	1,001,020	706,500	1,001,020	642,915
2,355 shares of Rs. 425.06 each				
Sanjen Jalabidhyut Company Ltd	683,906	593,800	683,906	520,000
2,000 shares of Rs. 341.95 each				
NECO Insurance Company Ltd	1,714,388	1,432,889	1,714,388	970,212
1,608 shares of Rs. 1,066.16 each				
NLG Insurance Company Ltd	1,246,708	1,118,040	1,246,708	578,380
1,331 shares of Rs. 936.67 each				
Sagarmatha Lumbini Insurance Co. Limited	1,249,639	857,208	1,249,639	887,400
1,146 shares of Rs. 1,090.44 each				
Siddhartha Premier Insurance Limited	1,250,986	1,005,822	1,250,986	651,456
1,292 shares of Rs. 968.26 each				
Asian Life Insurance Company Ltd.	1,251,279	1,029,728	1,251,279	638,862
1,382 shares of Rs. 905.41 each				
SuryaJyoti Life Insurance Company Limited	1,248,752	875,960	1,248,752	555,732
1,436 shares of Rs. 869.6 each				
Himalayan Life Insurance	1,247,596	896,376	1,247,596	797,825
1,768 shares of Rs. 705.65 each				
National Life Insurance Company Ltd.	1,261,149	882,360	1,261,149	686,630
1,368 shares of Rs. 921.89 each				
Shivam Cements Limited	3,161,865	1,303,000	3,161,865	1,520,000
2,000 shares of Rs. 1,580.93 each				
NIC Asia Dynamic Debt Fund	20,499,999	21,225,266	500,000	535,500
1,910,465 units of Rs. 10.73 each				

Particulars	Ashad End 2080		Ashad End 2079	
	Cost	Fair Value	Cost	Fair Value
Citizen Mutual Fund-2	4,630,647	3,442,259	4,630,647	3,352,807
331,305 units of Rs. 13.98 each				
Citizen Mutual Fund-1	7,342,798	5,234,884	7,342,798	4,911,192
558,090 units of Rs. 13.16 each				
Prabhu Select Fund	3,000,000	2,655,000	3,000,000	2,883,000
300,000 units of Rs. 10 each				
NIC Asia Select 30	2,000,000	1,798,000	2,000,000	1,754,000
200,000 units of Rs. 10 each				
Sunrise First Mutual Fund	2,747,321	2,083,040	1,595,359	1,012,000
188,000 units of Rs. 14.61 each				
Global IME Samunnat Scheme 1	-	-	11,571,523	5,395,630
539,563 units of Rs. 21.45 each				
NIBL Pragati Fund	2,188,169	1,369,110	2,188,169	1,412,820
141,000 units of Rs. 15.52 each				
Sanima Equity Fund	2,135,359	1,770,000	833,680	637,500
150,000 units of Rs. 14.24 each				
RBB Mutual Fund 1	2,000,000	1,616,000	2,000,000	1,854,000
200,000 units of Rs. 10 each				
Mega Mutual Fund 1	3,000,000	2,397,000	3,000,000	2,397,000
300,000 units of Rs. 10 each				
Nabil Balance Fund 3	166,800	126,268	166,800	157,292
16,680 units of Rs. 10 each				
NIBL Sahabagita Fund	3,240,883	2,858,160	3,240,883	2,868,865
267,618 units of Rs. 12.11 each				
Kumari Dhanabridhhi Yojana	1,000,000	1,004,000	1,000,000	997,000
100,000 units of Rs. 10 each				
NIC Asia Flexi Cap Fund	1,000,000	1,017,000	1,000,000	1,000,000
100,000 units of Rs. 10 each				
Global IME Balanced Fund-I	20,000,000	18,680,000		
2,000,000 units of Rs. 10 each				
Kumari Sunaulo Lagani Yojana	1,000,000	1,065,000		
100,000 units of Rs. 10 each				
Total Investment In Quoted Equity	101,499,106	87,458,882	74,462,840	50,458,685
Investment In Unquoted Equity				
Measured at Fair Value through OCI				
Nepal Clearing House Ltd.	100,000	1,330,336	100,000	1,014,708
5,222 shares of Rs. 19.15 each				
Credit Information Bureau Ltd.	94,500	4,656,713	94,500	4,656,713
11,813 shares of Rs. 8 each				
Total Investment In Unquoted Equity	194,500	5,987,049	194,500	5,671,420
Total Investment In Equities	101,693,606	93,445,931	74,657,340	56,130,105

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Current tax assets

Note 4.9

Particulars	Ashad End 2080	Ashad End 2079
Current tax assets		
Current Year income tax assets	248,313.67	2,069,610
Tax assets of prior periods	5,428,552	3,358,942
Current tax liabilities		
Current year income tax liabilities	-	-
Tax liabilities of prior periods	-	-
Total	5,676,865	5,428,552

Investment in subsidiaries

Note 4.10

Particulars	Ashad End 2080	Ashad End 2079
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	-	-
Total investment	-	-
Less: Impairment allowances	-	-
Net Carrying Amount	-	-

Investment in associates

Note 4.11

Particulars	Ashad End 2080	Ashad End 2079
Investment in quoted associates	-	-
Investment in unquoted associates	-	-
Total investment	-	-
Less: Impairment allowances	-	-
Net Carrying Amount	-	-

Investment properties

Note 4.12

Particulars	Ashad End 2080	Ashad End 2079
Investment properties measured at fair value		
Balance as on Shrawan 1	-	-
Addition/disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
Net Amount	-	-
Investment properties measured at cost		
Balance as on Shrawan 1	49,633,027	27,521,027
Addition during the year	71,593,741	22,112,000
Disposal during the year	(7,650,000)	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net amount	113,576,768	49,633,027
Total	113,576,768	49,633,027

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Note 4.13

Property and Equipment

Particulars	Land	Building/ ROU Assets	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Ashad End 2080
Cost									
As on Shrawan 1, 2078	11,269,936	-	12,883,613	7,939,058	5,331,877	2,230,822	-	2,589,395	42,244,702
Addition during the Year									
Acquisition	-	22,527,482	-	1,664,280	-	406,457	-	462,153	25,060,372
Capitalization	-	-	2,744,176	-	-	-	-	-	2,744,176
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	7,270,064	-	-	-	-	-	-	-	7,270,064
Balance as on Ashad end 2079	18,540,000	22,527,482	15,627,789	9,603,338	5,331,877	2,637,279	-	3,051,548	77,319,314
Addition during the Year									
Acquisition	-	58,432,390	18,211,545	4,038,388	8,681,700	485,185	-	2,847,802	92,697,010
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	(110,740)	(110,740)
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2080	18,540,000	80,959,872	33,839,335	13,641,726	14,013,577	3,122,465	-	5,788,610	169,905,584
Depreciation and Impairment									
As on Shrawan 1, 2078	-	-	868,415	1,502,624	1,563,051	438,770	-	902,944	5,275,803
Impairment for the year	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	-	1,339,048	1,805,288	753,765	495,893	-	430,915	4,824,910
Disposals	-	-	-	-	-	-	-	-	-
Adjustment	-	4,096,018	-	-	-	-	-	-	4,096,018
As on Ashad end 2079	-	4,096,018	2,207,463	3,307,912	2,316,816	934,663	-	1,333,859	14,196,731
Impairment for the year	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	-	1,880,126	1,855,969	1,534,080	457,622	-	681,915	6,409,712
Disposals	-	-	-	-	-	-	-	-	-
Adjustment (ROU Assets)	-	7,549,252	-	-	-	-	-	-	7,549,252
As on Ashad end 2080	-	11,645,270	4,087,590	5,163,880	3,850,896	1,392,285	-	2,015,774	28,155,695
Capital Work in Progress Net Book Value									
As on Ashad end 2078	11,269,936	-	12,015,199	2,832,379	3,768,827	509,881	-	2,101,255	27,867,330
As on Ashad end 2079	18,540,000	18,431,464	13,420,326	6,295,426	3,015,061	1,702,616	-	1,717,689	63,122,583
As on Ashad end 2080	18,540,000	69,314,602	29,751,745	8,477,846	10,162,681	1,730,179	-	3,772,836	141,749,889

Notes Forming Part of Financial Statements
For the year ended Ashad 2080

Goodwill and Intangible Assets

Note 4.14

Particulars	Software				Ashad End 2080
	Goodwill	Purchased	Developed	Other	
Cost					
As on Shrawan 1, 2078	-	3,467,838	-	-	3,467,838
Addition during the Year					-
Acquisition	-	233,910	-	-	233,910
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2079	-	3,701,748	-	-	3,701,748
Addition during the Year					
Acquisition	-	796,650	-	-	796,650
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2080	-	4,498,398	-	-	4,498,398
Amortization and Impairment					
As on Shrawan 1, 2078	-	536,149	-	-	536,149
Amortization charge for the Year	-	615,046	-	-	615,046
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2079	-	1,151,195	-	-	1,151,195
Amortization charge for the Year	-	629,420	-	-	629,420
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2080	-	1,780,615	-	-	1,780,615
Capital Work in Progress Net Book Value					
As on Ashad end 2078	-	2,931,689	-	-	2,931,689
As on Ashad end 2079	-	2,550,553	-	-	2,550,553
As on Ashad end 2080	-	2,717,783	-	-	2,717,783

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Deferred Tax

Note 4.15

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/ (Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Interest Receivable on Loans and advances	-	-	-
Investment properties	-	-	-
Investment securities	2,474,302	-	2,474,302
Property & equipment	-	24,235,405	(24,235,405)
Employees' defined benefit plan	2,340,518	-	2,340,518
Lease liabilities	21,840,368	-	21,840,368
Provisions	-	-	-
Other temporary differences	-	2,181,019	(2,181,019)
Deferred tax on temporary differences	26,655,189	26,416,424	238,765
Deferred tax on carry forward of unused tax losses	25,529,033		25,529,033
Deferred tax due to changes in tax rate			-
Net Deferred tax asset/(liabilities) as on year end of 2080			25,767,797
Deferred tax asset/(liabilities) as on Shrawan 1, 2080			20,003,615
Origination/(Reversal) during the year			(5,764,182)
Deferred tax expense/(income) recognised in profit or loss			(8,848,050)
Deferred tax expense/(income) recognised in other comprehensive income			3,083,868
Deferred tax expense/ (income) recognised in directly in equity			-

Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/ (Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Interest Receivable on Loans and advances	-	-	-
Investment properties	-	-	-
Investment securities	5,558,171	-	5,558,171

Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/ (Liabilities)
Property & equipment	-	6,118,288	(6,118,288)
Employees' defined benefit plan	1,228,534	-	1,228,534
Lease liabilities	5,575,926	-	5,575,926
Provisions	-	-	-
Other temporary differences	-	2,181,019	(2,181,019)
Deferred tax on temporary differences	12,362,630	8,299,307	4,063,323
Deferred tax on carry forward of unused tax losses	15,940,292		15,940,292
Deferred tax due to changes in tax rate			-
Net Deferred tax asset/(liabilities) as on year end of 2079	28,302,922	8,299,307	20,003,615
Deferred tax asset/(liabilities) as on Shrawan 1, 2078 (Restated)			17,965,454
Origination/(Reversal) during the year			(2,038,161)
Deferred tax expense/(income) recognised in profit or loss			2,927,028
Deferred tax expense/(income) recognised in other comprehensive income			(4,965,189)
Deferred tax expense/(income) recognised in directly in equity			-

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Other assets

Note 4.16

Particulars	Ashad End 2080	Ashad End 2079
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accounts receivable	8,845,639	84,925
Accrued income	-	4,185,772
Prepayments and deposit	8,729,842	7,837,682
Income tax deposit	-	-
Deferred employee expenditure	5,268,032	4,492,649
Other	12,983,893	1,712,602
Total	35,827,406	18,313,629

Due to Bank and Financial Institutions

Note 4.17

Particulars	Ashad End 2080	Ashad End 2079
Money market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	-	-
Settlement and clearing accounts	-	-
Other deposits from BFIs	354,755,041	481,481,127
Total	354,755,041	481,481,127

Due to Nepal Rastra Bank

Note 4.18

Particulars	Ashad End 2080	Ashad End 2079
Refinance from NRB	-	-
Standing Liquidity Facility	-	90,000,000
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	-	90,000,000

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Derivative financial instruments

Note 4.19

Particulars	Ashad End 2080	Ashad End 2079
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Other	-	-
Total	-	-

Deposits from customers

Note 4.20

Particulars	Ashad End 2080	Ashad End 2079
Institutions customers:		
Term deposits	329,620,000	399,593,000
Call deposits	163,696,966	84,879,842
Current deposits	65,952,310	16,597,973
Other	-	10,161,161
Individual customers:		
Term deposits	683,849,356	650,799,777
Call deposits	-	-
Current deposits	55,452,705	1,616,011
Other	312,072,649	270,464,994
Total	1,610,643,985	1,434,112,759

Currency wise analysis of deposit from customers

Note 4.20.1

Particulars	Ashad End 2080	Ashad End 2079
Nepalese rupee	1,610,643,985	1,434,112,759
Indian rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	1,610,643,985	1,434,112,759

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Borrowing

Note 4.21

Particulars	Ashad End 2080	Ashad End 2079
Domestic Borrowing		
Nepal Government	-	-
Other Institutions	-	-
Other	-	-
Sub total	-	-
Foreign Borrowing		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub total	-	-
Total	-	-

Provisions

Note 4.22

Particulars	Ashad End 2080	Ashad End 2079
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
Total	-	-

Provisions

Note 4.22.1

Particulars	Ashad End 2080	Ashad End 2079
Balance at Shrawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Total	-	-

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Other liabilities

Note 4.23

Particulars	Ashad End 2080	Ashad End 2079
Employees defined benefit obligations/(assets)*	2,599,659	722,083
Liability for long-service leave**	5,202,069	4,025,068
Short-term employee benefits	158,364	204,129
Bills payable	-	-
Creditors and accruals	8,243,921	11,126,335
Interest payable on deposit	7,427	43,440
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	137,082	137,082
Liabilities under Finance Lease	-	-
Employee bonus payable	-	315,487
Other	16,700,183	4,938,252
Lease Liabilities	72,801,227	18,586,419
Total	105,849,931	40,098,296

* Liability for employees defined benefit obligation represents gratuity liability. Please refer Note 2.4.7 for measurement basis.

** Please refer Note 2.4.7 for measurement basis.

Defined benefit obligations

NOTE 4.23.1

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

Particulars	Ashad End 2080	Ashad End 2079
Present value of unfunded obligations	5,844,338	3,758,919
Present value of funded obligations	-	-
Total present value of obligations	5,844,338	3,758,919
Fair value of plan assets	-	-
Present value of net obligations	5,844,338	3,758,919
Recognised liability for defined benefit obligations	5,844,338	3,758,919

Plan assets

Note 4.23.2

Particulars	Ashad End 2080	Ashad End 2079
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other (in Gratuity Scheme with Citizen Investment Trust)	-	-

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Movement in the present value of defined benefit obligations

Note 4.23.3

Particulars	Ashad End 2080	Ashad End 2079
Defined benefit obligations at Shrawan 1	3,758,919	1,468,155
Actuarial losses/(gains)	313,571	753,127
Benefits paid by the plan	(72,808)	(78,367)
Current service costs and interest	1,844,656	1,616,004
Defined benefit obligations at Ashad end	5,844,338	3,758,919

Movement in the fair value of plan assets

Note 4.23.4

Particulars	Ashad End 2080	Ashad End 2079
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 Ashad end	-	-

Amount recognised in profit or loss

Note 4.23.5

Particulars	Ashad End 2080	Ashad End 2079
Current service costs	1,534,386	1,494,831
Interest on obligation	310,270	121,173
Remeasurement on Obligation and Plan Assets	313,571	753,127
Total	2,158,227	2,369,131

Amount recognised in other comprehensive income

Note 4.23.6

Particulars	Ashad End 2080	Ashad End 2079
Actuarial (gain)/loss	-	-
TOTAL	-	-

Actuarial assumptions

Note 4.23.7

Particulars	Ashad End 2080	Ashad End 2079
Discount rate	9%	9%
Expected return on plan asset	-	-
Future salary increase	8%	8%
Withdrawal rate	15%	15%

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Debt securities issued

Note 4.24

Particulars	Ashad End 2080	Ashad End 2079
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

Subordinated Liabilities

Note 4.25

Particulars	Ashad End 2080	Ashad End 2079
Redeemable preference shares	-	-
Irredeemable cumulative preference shares	-	-
Other	-	-
Total	-	-

Share capital

Note 4.26

Particulars	Ashad End 2080	Ashad End 2079
Ordinary shares	818,911,400	742,174,800
Convertible preference shares (equity component)	-	-
Irredeemable preference shares (equity component)	-	-
Perpetual debt (equity component only)	-	-
Total	818,911,400	742,174,800

Ordinary shares

Note 4.26.1

Particulars	Ashad End 2080	Ashad End 2079
Authorized Capital		
82,00,000 Ordinary share of Rs. 100 each	820,000,000	820,000,000
Issued capital		
81,89,114 Ordinary share of Rs. 100 each	818,911,400	818,911,400
Subscribed and paid up capital		
81,89,114 Ordinary share of Rs. 100 each	818,911,400	742,174,800
Total	818,911,400	742,174,800

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Ordinary share ownership

Note 4.26.2

Particulars	Ashad End 2080		Ashad End 2079	
	Percent	Amount	Percent	Amount
Domestic ownership				
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed institutions	-	-	-	-
Other Institutions	-	-	-	-
Public	40.63%	332,753,000	44.83%	332,753,000
Other (Promotor)	59.37%	486,158,400	55.17%	409,421,800
Foreign ownership				
Total	100.00%	818,911,400	100.00%	742,174,800

Shareholders holding 0.5% shares and above

S.N.	Name of Shareholder	No. of Shares	Holding %
1	Shiva Prasad Ghimire	720,882	8.80%
2	Indra Bahadur Thapa	549,055	6.70%
3	Bhesh Raj Lohani	477,652	5.83%
4	Suchitra Sijapati	410,441	5.01%
5	Gopini Sanjel	299,077	3.65%
6	Bidusha Ojha	153,340	1.87%
7	Diwakar Kucheria	153,000	1.87%
8	Phadendra Prasad Acharya	134,000	1.64%
9	Nepa Petroleum Trade Links Pvt Ltd	120,147	1.47%
10	Binod Pokhrel	120,147	1.47%
11	Uma Lamichhane	111,813	1.37%
12	Hema Kumari Lohani	91,119	1.11%
13	Sudip Ghimire	72,050	0.88%
14	Bhagwan Das Manandhar	67,731	0.83%
15	Rays Capital And Investment Company Ltd	60,000	0.73%
16	Dhan Kumari Prasai	54,000	0.66%
17	Nava Raj Raut	49,914	0.61%
18	Rajnish Kumar Singh	46,500	0.57%
19	Bhaskar Neuphane	46,180	0.56%
20	Dilip Poudyal	46,180	0.56%

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Reserves

Note 4.27

Particulars	Ashad End 2080	Ashad End 2079
Statutory general reserve	97,164,622	97,164,622
Exchange equalisation reserve	-	-
Corporate social responsibility reserve	-	2,278
Capital redemption reserve	-	-
Regulatory reserve	137,591,593	90,068,701
Investment adjustment reserve	-	-
Capital reserve	-	-
Assets revaluation reserve	5,089,045	5,089,045
Fair value reserve	(5,773,373)	(12,969,065)
Dividend equalisation reserve	-	-
Actuarial gain / (loss)	-	-
Special reserve	-	-
Other reserve	440,317	67,801
Total	234,512,204	179,423,382

Contingent liabilities and commitments

Note 4.28

Particulars	Ashad End 2080	Ashad End 2079
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	-	-

Contingent liabilities

Note 4.28.1

Particulars	Ashad End 2080	Ashad End 2079
Acceptance and documentary credit	-	-
Bills for collection	-	-
Forward exchange contracts	-	-
Guarantees	-	-
Underwriting commitment	-	-
Other commitments	-	-
Total	-	-

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Undrawn and undisbursed facilities

Note 4.28.2

Particulars	Ashad End 2080	Ashad End 2079
Undisbursed amount of loans	-	-
Undrawn limits of overdrafts	-	-
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	-	-
Undrawn limits of guarantee	-	-
Total	-	-

Capital commitments

Note 4.28.3

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

Particulars	Ashad End 2080	Ashad End 2079
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	-	-

Lease commitments

Note 4.28.4

Particulars	Ashad End 2080	Ashad End 2079
Operating lease commitments		
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Total	-	-

Litigation

Note 4.28.5

The finance company's litigations are generally related to its ordinary course of business pending on various jurisdictions. There is no legal claim with financial impact to the Company.

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Interest income

Note 4.29

Particulars	Ashad End 2080	Ashad End 2079
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	13,372,436	4,942,602
Loan and advances to bank and financial institutions	2,610,524	2,054,073
Loans and advances to customers	217,567,339	177,328,024
Investment securities	19,406,873	11,153,688
Loan and advances to staff	4,503,501	4,222,620
Other	-	-
Total interest income	257,460,673	199,701,007

Interest expense

Note 4.30

Particulars	Ashad End 2080	Ashad End 2079
Due to bank and financial institutions	17,639,735	5,683,619
Due to Nepal Rastra Bank	7,264,749	5,762,496
Deposits from customers	157,477,570	118,391,025
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other(Finance Cost on lease liability)	4,463,154	2,164,040
Total interest expense	186,845,208	132,001,180

Fees and Commission Income

Note 4.31

Particulars	Ashad End 2080	Ashad End 2079
Loan administration fees	4,686,098	11,179,469
Service fees	4,177	35,556
Consortium fees	-	-
Commitment fees	-	-
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	-	-
Prepayment and swap fees	172,433	573,512
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	38,643	56,706
Commission on letter of credit	-	-
Commission on guarantee contracts issued	-	-
Commission on share underwriting/issue	-	-
Locker rental	-	-
Other fees and commission income	1,207,983	467,071
Total fees and commission income	6,109,334	12,312,314

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Fees and commission expense

Note 4.32

Particulars	Ashad End 2080	Ashad End 2079
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	-	-
Total fees and commission expense	-	-

Net trading income

Note 4.33

Particulars	Ashad End 2080	Ashad End 2079
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

Note 4.34

Particulars	Ashad End 2080	Ashad End 2079
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	(128,575)
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	1,102,774	10,313,551
Gain/loss on sale of property and equipment	(35,345)	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Locker rent	-	-
Other	-	-
Total	1,067,428	10,184,975

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Impairment charge/(reversal) for loan and other losses

Note 4.35

Particulars	Ashad End 2080	Ashad End 2079
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	43,045,793	(22,366,501)
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on Other Assets	1,110,945	(581,078)
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	44,156,738	(22,947,579)

Personnel Expense

Note 4.36

Particulars	Ashad End 2080	Ashad End 2079
Salary	28,363,532	21,128,975
Allowances	18,747,913	13,994,063
Gratuity expense	-	-
Provident fund/SSF Contribution	5,272,006	4,176,368
Uniform	959,500	850,521
Training and development expense	613,375	616,263
Leave encashment	3,523,120	3,120,405
Medical	3,243,741	2,497,191
Insurance	-	-
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	1,452,013	1,888,277
Other expenses related to staff	709,077	324,217
Subtotal	62,884,276	48,596,280
Employees bonus	-	315,487
Total	62,884,276	48,911,766

Other operating expense

Note 4.37

Particulars	Ashad End 2080	Ashad End 2079
Directors' fee	1,079,000	969,000
Directors' expense	542,288	469,309
Auditors' remuneration	717,550	813,600
Other audit related expense	918,192	580,000
Professional and legal expense	1,351,962	1,020,015
Office administration expense (Refer 4.37.1)	30,405,756	24,317,523
Operating lease expense	2,940,000	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	281,693	99,008
Onerous lease provisions	-	-
Other	-	-
TOTAL	38,236,441	28,268,455

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Office administration expense

Note 4.37.1

Particulars	Ashad End 2080	Ashad End 2079
Water and electricity	2,714,953	1,757,845
Repair and maintenance		
(a) Building	-	-
(b) Vehicle	340,063	310,187
(c) Computer and accessories	241,744	249,422
(d) Office equipment and furniture	856,355	781,448
(e) Other	58,605	38,147
Insurance	1,515,287	1,019,094
Postage, telex, telephone, fax	2,357,430	1,832,092
Printing and stationery	1,599,137	1,147,684
News paper, books and journals	15,575	17,826
Advertisement	2,573,288	2,327,490
Donation	-	-
Security expense	5,424,376	3,269,947
Deposit and loan guarantee premium	-	-
Travel allowance and expense	2,102,182	1,476,312
Entertainment	17,720	92,912
Annual / Special general meeting expense	340,666	315,726
Other		
(a) Office expense	1,010,732	849,441
(b) Business Promotion expense	1,954,107	1,489,640
(c) Fuel expense	2,853,181	1,609,306
(d) Registration and Renewal expense	2,250,428	3,194,876
(e) Cleaning expense	103,985	73,741
(f) Bank charges	174,681	134,202
(g) Festival expense	203,283	58,505
(h) Incentives	171,900	1,304,675
(i) Other expenses	1,526,080	967,004
TOTAL	30,405,756	24,317,523

Depreciation & Amortization

Note 4.38

Particulars	Ashad End 2080	Ashad End 2079
Depreciation on property and equipment	14,023,959	8,920,928
Depreciation on investment property	-	-
Amortization of intangible assets	629,420	615,046
Total	14,653,379	9,535,974

Non operating income

Note 4.39

Particulars	Ashad End 2080	Ashad End 2079
Recovery of loan written off	5,037,903	7,521,653
Other income	1,783,220	3,438,944
Total	6,821,124	10,960,597

Notes Forming Part of Financial Statements For the year ended Ashad 2080

Non operating expense

Note 4.40

Particulars	Ashad End 2080	Ashad End 2079
Loan written off	3,597,689	34,234,229
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
Total	3,597,689	34,234,229

Income tax expense

Note 4.41

Particulars	Ashad End 2080	Ashad End 2079
Current tax expense		
Current year	-	-
Adjustment for previous years	-	-
Deferred tax expense		
Origination and reversal of temporary differences	(8,848,050)	2,927,028
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	(8,848,050)	2,927,028

Reconciliation of tax expense and accounting profit

Note 4.41.1

Particulars	Ashad End 2080	Ashad End 2079
Profit before tax	(78,915,172)	3,154,868
Tax amount at tax rate of 30%	-	946,460
Add: Tax effect of expense that are not deductible for tax purpose	-	-
Less: Tax effect on exempt income	-	-
Add/Less: Tax effect on other items	(8,848,050)	1,980,568
Total income tax expense	(8,848,050)	2,927,028
Effective tax rate	11.21%	92.78%

Statement of Distributable Profit or Loss
For the year ended Ashad 2080
(As per NRB Regulation)

Particulars	Ashad End 2080	Ashad End 2079
Net profit or (loss) as per statement of profit or loss	(70,067,122)	227,840
Appropriations:		
a. General reserve	-	(45,568)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	(2,278)
e. Employees' training fund	(440,316)	-
f. Other	(5,989,208)	-
Profit or (loss) before regulatory adjustment	(76,496,646)	179,994
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(8,669,844)	(6,090,048)
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 (+)	(40,284,557)	(22,112,000)
e. Deferred tax assets recognised (-)/ reversal (+)	(5,764,182)	(2,038,161)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	-	-
i. Other (+/-) (Fair Value gain/(Loss))	7,195,692	(12,969,065)
Net profit for the year end 31 Ashad 2080 available for distribution	(124,019,538)	(43,029,280)
Opening Retained Earning as on Shrawan 1 2079	(315,892,265)	(290,385,757)
Adjustment (+/-) (Prior Period)	642,269	17,522,773
Distributions:		
Bonus Shares issued	-	-
Cash Dividend Paid	-	-
Total Distributable profit or (Loss) as on 31 Ashad 2080	(439,269,534)	(315,892,265)
Annualised distributable Profit/Loss per Share	(53.64)	(42.56)

Notes to Financial Statements

5 Disclosure and Additional Information

5.1 Risk Management

The Finance's business activities expose to a variety of risks, namely primarily to fluctuations in foreign currency exchange rates, liquidity risk, operational risk and credit risk, which may adversely impact the value of its financial instruments and in overall, impact the financial performance and position of Finance. The Finance's Board and senior management has overall responsibility for the establishment and oversight of the Finance's risk management. The Finance's risk management policies are established to identify and analyse the risks faced by the Finance, to set appropriate risk limits (tolerance limit) and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.

Board Level Risk Management Committee

The Board is the one who set policy, strategy and objectives, and oversee the executive function. It sets risk appetite and ensures that it is reflected in business strategy and cascaded throughout the organization. For the effective risk management, Board has formed a board level committee called Risk Management Committee (RMC) which assists the board in setting risk strategy policies, including risk tolerance and appetite levels, as stipulated by Nepal Rastra Bank. It devises the risk management policy of the bank including credit, market and operational risk, risk integration, implementation of best risk management practices and setting up various risk limits of the bank. The Committee receives reports from management and after discussion and deliberations reaches in a conclusion that existing action taken by the management are appropriate or elevate the situations to the Board where further action is required with its recommendation.

Risk Governance

Bank has prepared and implemented policies and procedures to mitigate the risk at enterprises level arising to the bank and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. Through Risk Management Framework, the finance seeks to efficiently manage credit, market and liquidity risks which arise directly through the finance commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. The risk management committee is responsible for the establishment of, and compliance with, policies relating to management risk, supply risk, production risk, demand risk and collection risk. The finance risk governance structure is such that the responsibility for maintaining risk within the finance risk blanket is cascaded down from the Board to the appropriate functional, client business, senior management and committees. Information regarding material risk issues and compliance with policies and standards is communicated through the business, functional, senior management and committees.

Credit Risk

Credit risk refers to the probability of loss due to a borrower's failure to make payments on the loan provided by the Finance. This directly impacts the financial performance of Finance. Motive of credit risk management is to gain a complete understanding of a Finance's overall credit risk by viewing risk at the individual, customer and portfolio levels so that mitigating measures could be applied at desired levels. Credit policy, product papers are the primary documented matters that are directly linked to credit risk management. The policies and procedures to be followed are in documented form defining roles and responsibilities of the personnel involved that provides a degree to autonomy on the evaluation and analysis of individual borrower. Credit Administration Department, Risk Management Department function to supervise risk on overall level.

Each prospective borrower is thoroughly analysed on his/her past, current status and future endeavours in order to ensure that borrower has capacity of repayment, before a credit is approved. Sufficient adequate collateral is obtained for all approved credit. Depending on the risk assigned to borrower, subsequent monitoring is being done. For similar group of borrowers, credit portfolio is prepared based on sector of loan.

The tools being used by Finance to assess overall credit risk is the ratio of non-performing loan to total loan on each loan sector.

Market Risk

Market risk is the risk of happening of potential loss on assets of the Finance due to market factors. Market factors mainly comprise of interest rate, foreign exchange and collateral price. This risk is not

entirely manageable as it encompasses factors that are not wholly within the control of Finance and arises on transaction with customers. In general, management of this type of risk is by diversification. Finance has the objective of effective risk management by way of risk identification, measurement, monitoring, management and analysis.

Interest Rate Risk: Interest rate risk is the risk of increased volatility due to changes in interest rate. Our nation has seen frequent and high changes in interest rate on deposit in the recent years with interest rate skyrocketing on few months time. Managing this risk is itself a huge challenge because fund diversion from one to Finance to another Finance is of high probability. Finance has been focusing on raising fixed term deposits with fixed interest rate in order to lock the available liquidity/deposit for specified period.

Foreign Exchange Risk: Foreign exchange risk is the risk of changes in exchange rates of convertible foreign currencies. This risk mainly arises from changes in exchange rate of US Dollars. Finance does not have any transaction in foreign currency.

Equity Price Risk: Finance has secured its loan by way of obtaining lien over the collateral of borrower.

Liquidity Risk

Liquidity risk is the risk that either Finance does not have financial resource to meet its obligations when due or could access to those resources at excessively high cost. Liquidity risk is managed by complying with the Directives and circulars issued by regulatory authority on time to time basis. CRR and SLR are now maintained after release of the status of Problematic Financial Institution as per regulatory requirement and periodic status of liquidity profile are prepared to analyse liquidity status. Assets Liability Management Committee is formed at Finance

Operational Risk

Operational risk is potential for loss resulting from inadequate or failed internal processes, people and systems or external events. Risk Management Department is in place to monitor and mitigate operational risk. Standard operating procedures are prepared and implemented in order to define the process, people and system involved in each operational matters with existence of four eyes on each transaction (maker and cheker function). Finance has formed the Audit Committee for internal audit.

Information Technology Risk

Information technology risk refers to the risk arising from use of information technology. It includes hardware and software failure, human error on using IT, spam, virus, malicious attacks and also includes natural disaster. IT is integral part of operation of Finance and Finance has to rely heavily on IT. In order to minimize the risk related to IT, Finance has in place Business Continuity Plan.

Other Risk

The ever-changing environment gives rise to various new risks. Some of this include reputational risk, human resource risk, compliance risk etc. The risks are being evaluated and managed on daily/periodic basis by way of implementing mitigating measures. Nevertheless, the Risk Management Committee/ Compliance Department remains vigilant towards each risk.

Internal Control

The Board is responsible for ensuring the finance has appropriate internal framework in place that supports the achievement of the strategies and objectives. The various functions of the finance should be looked upon with a view to establish a proper control mechanism is in place during expansion and growth which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events.

The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring, in line with the NRB Directives and ensure that has been effectively implemented in the finance.

5.2 Capital Management

5.2.1 Capital Structure and Capital Adequacy

A. Capital Structure and Capital Adequacy of Finance is as follows

Core Capital

(Rs. in '000)

S.N.	Description	Current Year	Previous Year
1	Paid up Capital (ordinary shares)	818,911	742,175
2	Proposed bonus share	-	-
3	Share premium	19,703	20,037
4	Irredeemable preferential share	-	-

5	General Reserve Fund	97,165	97,165
6	Accumulated profit/loss (Retained earnings)	(439,270)	(315,892)
7	Profit & loss a/c as per balance-sheet		
8	Capital Redemption Reserve Fund	-	-
9	Capital Adjustment Fund	-	-
10	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 interests	-	-
e	Fictitious Asset	-	-
f	Investment on land and building for self use not complying the Directives of NRB	18540	-
g	Investment on land development and housing construction in excess of limits	-	-
h	Underwriting share not sold within the stipulated time	-	-
i	Credit and other facilities banned by the prevailing laws	-	-
Total Core Capital (i)		477,970	543,484

Supplementary capital

(Rs. in '000)

S.N.	Description	Current Year	Previous Year
1	Provisions of loan loss made for pass loan	36,692	25,250
2	Additional loan loss provision		
3	Hybrid capital instruments	-	
4	Unsecured Subordinated Term Debt	-	
5	Exchange Equalization Fund	-	
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	-	
7	Investment adjustment Fund	-	
Total Supplementary Capital (ii)		36,692	25,250
Total Capital Fund (i+ii)		514,662	568,734
Capital Adequacy Ratio			
1	Capital Fund maintained (in %)	22.25%	28.07%
2	Core Capital maintained (in %)	20.67%	26.82%

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

SFCL has adopted sound risk management framework taking into account of guidelines prescribed by Internal Capital Adequacy Assessment Process (ICAAP) and Risk Management Guidelines of SFCL ensuring soundness of capital position and sustainability of the business.

Considering the requirements to promulgate policies and procedures to safeguard the assets and liability of company, SFCL Board of Directors has approved different policies which provides guidance on independent identification, measurement and management of risks across various businesses. Finance's different committees like Audit Committee, Risk Management Committee review the business and risks periodically and take account of stress test results, scenario analysis so as to align risk, return and capital in sustainable manner. Basel II disclosures have been complied with, addressing the risks and adopting measures to minimize their impact. Increasing complexities in risks, vulnerabilities of businesses and fast changing world with intense competition pose a threat to sustainability. In order to address the varieties of risk that keeps coming out of business operations, company has identified different risks and adopted different measures to minimize them. Capital planning is an integral part of the finance's medium term strategic planning and annual budget formulation process. Total risk weighted exposures for the projected level of business operations is calculated, the required capital level is projected and a plan is formulated to retain the required capital. Ever since its establishment, the company has been able to generate and retain substantial earnings in order to ensure adequate capital formation, as required for its business growth. The company is well capitalized and able to maintain the required capital through internal generation, and equally through capital markets if needed.

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

Not Applicable

B Risk Exposure

Risk Weighted Exposure for Credit, Market and Operational Risk

(Rs. in '000)

S.N.	Description	Current Year	Previous Year
1	Risk Weighted Exposure for Credit Risk	2,138,944	1,948,450
2	Risk Weighted Exposure for Operational Risk	84,806	43,297
3	Risk Weighted Exposure for Market Risk	-	-
	Total Risk Weighted Exposure for Credit, Market and Operational Risk	2,223,750	1,991,747

Risk weighted Exposure under each categories of Credit Risk

(Rs. in '000)

S.N.	Description	Current Year	Previous Year
1	Claims on domestic banks that meet capital adequacy requirements	73,890	95,604
2	Claims on Domestic Corporates	392,675	129,552
3	Regulatory Retail Portfolio (Not Overdue)	42,338	479,490
4	Claims fulfilling all criterion of regularity retail except granularity	183,125	52,717
5	Claims secured by residential properties	95,589	63,105
6	Claims secured by residential properties (Overdue)	17,831	-
7	Past due claims (except for claims secured by residential properties)	268,833	-
8	High Risk claims	613,343	913,483
9	Lending Against Securities (Bonds & Shares)	32,400	-
10	Investments in equity and other capital instruments of institutions listed in stock exchange	89,065	75,708
11	Investments in equity and other capital instruments of institutions not listed in the stock exchange	8,507	6,364
12	Staff loan secured by residential property	9,157	5,247
13	Other Assets (as per attachment)	296,839	120,801
14	Off Balance sheet Exposure	15,351	6,378
	Total Risk Weight Exposure for Credit Risk	2,138,944	1,948,450

Risk weighted Exposure Calculation Table

(Rs. in '000)

S.N.	Description	Current Year	Previous Year
1	Risk Weighted Exposure for Credit Risk	2,138,944	1,948,450
2	Risk Weighted Exposure for Operational Risk	84,806	43,297
3	Risk Weighted Exposure for Market Risk	-	-
	Total Risk Weight Exposure (before adjustment of Pillar II)	2,223,750	1,991,747
	Adjustment under Pillar II		
1	SRP 6.4a (5) ALM policies & practices are not satisfactory, add ...% of net interest income to RWE	-	-
2	SRP 6.4a (6) Add ...% of the total deposit due to insufficient Liquid Assets	-	-
3	SRP 6.4a (7) Add RWE equivalent to reciprocal of capital charge of ...% of gross income.	-	14,477
4	SRP 6.4a (9) If overall risk management policies and precedures are not satisfactory. Add 4% of RWE	88,950	-
5	SRP 6.4a (10) Desired level of disclosure requirement has not been achieved. Add% of RWE	-	19,917
	Total Risk Weight Exposure (after adjustment of Pillar II)	2,312,700	2,026,142

Amount of NPA's (Both Gross and Net)

(Rs. in '000)

Category	Gross	Provision	Net
Substandard Loan	4,289	343	3,946
Doubtful Loan	64,159	30,011	34,148
Loss Loan	3,066	767	2,300
Total	71,514	31,121	40,394

NPA Ratios

Particulars	%
Gross NPA to Gross Loan and Advances	4.59%
Net NPA to Net Loan and Advances	2.75%

Movement of Non Performing Assets

(Rs. in '000)

Particulars	Current Year	Previous Year	Net
Substandard Loan	4,289	71,278	(66,989)
Doubtful Loan	64,159	-	64,159
Loss Loan	3,066	1,369	1,697
Total	71,514	72,647	(1,132)

5.3 Classification of financial assets and financial liabilities

The method of determination of f value of financial assets and financial liabilities of the Finance at three levels (level one, level two and level three) has been disclosed in Note 3.4.5. Classification of financial assets and financial liabilities is done as mentioned in Note 3.4.2.

F value measurement is done for investment in shares. F value hierarchy of financial assets and liabilities at each reporting dates for the financial instruments presented in statement of financial position is as follows:

As at 31 Ashad 2080

Particulars	Classification	Level 1	Level 2	Level 3
Financial Assets				
Cash and cash equivalent	AC			409,276,934
Due from Nepal Rastra Bank	AC			126,039,696
Loans and advances to customers	AC			15,554,506
Investment securities				
Quoted shares	FVOCI			87,458,882
Unquoted shares	FVOCI			5,987,049
Other Investment	AC			222,291,681
Other Assets- Account Receivable	AC			8,845,639
Total Financial Assets		-	-	875,454,387
Financial Liabilities				
Due to Bank and Financial Institutions	AC			354,755,041
Deposits from customers	AC			1,610,643,985
Other Liabilities	AC			105,849,931
Total Financial Liabilities		-	-	2,071,248,957

As at 32 Ashad 2079

Particulars	Classification	Level 1	Level 2	Level 3
Financial Assets				
Cash and cash equivalent	AC			518,124,082
Due from Nepal Rastra Bank	AC			93,500,876
Loans and advances to customers	AC			19,896,314
Investment securities				
Quoted shares	FVOCI	-		50,458,685
Unquoted shares	FVOCI			5,671,420
Other Investment	AC			259,975,957

Other Assets- Account Receivable				84,925
Total Financial Assets		-	-	947,712,259
Financial Liabilities				
Due to Bank and Financial Institutions	AC			481,481,127
Deposits from customers	AC			1,434,112,759
Other Liabilities	AC			40,098,296
Total Financial Liabilities		-	-	1,955,692,181

Note: AC = Amortized Cost, FVOCI = F Value Through OCI.

5.4 Operating Segment Information

5.4.1 General Information

Finance's management has identified its operating segments based on the management of its branches and offices. In line with this, 3 different segments are identified based on 7 Provinces of Nepal on geographical separation basis. The operation, risk, transactions, etc. are more inclined on similar manner on a particular state. All the related income and expenses of such segments are presented in the segment information. Equity, staff bonus, NFRS adjustments and income tax are not segregated and are included in central account. Intra-segment transactions are eliminated. Finance company has presence in five provinces namely; Province 1, Madhesh Province, Bagmati Province, Gandaki Province and Lumbini Province. The company has not carried out its operation in Province 1 and Madhesh Province in current fiscal year, thus is not included as reportable segment.

In general, the products that derive revenue is classified in the following manner.

- Consumer Financing:** Revenue generated by serving individual consumer is categorized under this product. This includes loans and deposit from individual customer.
- Corporate Financing:** Revenue generated from customer other than consumer is categorized under this product. This includes loan and deposit.
- Treasury:** Revenue generated by way of making investment in government securities, corporate bonds, mutual fund units, shares etc. are grouped under this product.
- Others:** Other revenue are included in this product and includes operational service fees, locker, guarantee commission, etc.

5.4.2 Segment result and segment position for the year ended on Ashad 2080

In '000'

Particulars	Koshi	Madesh	Bagmati	Gandaki	Lumbini	Unallocated	Total
Revenue from external customers	78	8	13,298	300	313	-	13,998
Intersegment revenues	-	-	-	-	-	-	-
Net revenue	78	8	13,298	300	313	-	13,998
Interest income	368	269	217,861	12,621	26,342	-	257,461
Interest expenses	1,049	6,233	142,750	11,877	24,936	-	186,845
Net interest revenue	(681)	(5,964)	75,111	744	1,405	-	70,615
Staff expenses	2,639	3,015	49,972	3,424	3,834	-	62,884
Operating expenses	2,646	3,304	27,801	1,846	2,640	-	38,236
Depreciation and amortization	401	413	13,101	441	297	-	14,653
Other expenses	84	36	45,152	346	2,135	-	47,754
Total segment expenses	5,771	6,769	136,026	6,057	8,906	-	163,529
Segment profit/(loss)	(6,374)	(12,725)	(47,616)	(5,013)	(7,187)	-	(78,915)
Entity's interest in the profit or loss of associate accounted for using equity method							
Other material non-cash items:							
Loans:							
Consumer							985,237
Corporate							573,624
Deposit							
Consumer							1,051,375
Corporate							914,024
Impairment of Assets							87,484
Segment Assets	45,301	34,441	2,174,398	119,164	236,721	95,082	2,705,106
Segment Liabilities	51,675	44,075	1,490,805	146,064	265,829	72,801	2,071,249

5.4.3 Measurement of operating segment profit or loss, assets and liabilities

i) Basis of accounting for any transactions between reportable segments:

All revenue generated including intra-segment revenue and expenses incurred in particular segment are presented under segment revenue and expenses. Intra-segment revenue/cost is netted off at Head Office.

ii) Nature of any differences between the measurements of the reportable segment's profits or losses and the entity's profit or loss before income tax

There does not exist such difference.

iii) Nature of any differences between the measurements of the reportable segment's assets and the entity's assets.

There does not exist such difference.

iv) Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any,

Previously, segment reporting was not done. In current scenario, segment reporting based on geographical segment is presented.

v) Nature and effect of any asymmetrical allocations to reportable segments

There is no such allocation.

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

a) Revenue		<i>In '000'</i>
Total revenue for reportable segments		271,459
Other revenue		-
Elimination of intersegment revenues		-
Entity's revenue		271,459
b) Profit or loss		<i>In '000'</i>
Total profit or loss for reportable segments		(78,915)
Other profit or loss		
Elimination of intersegment profit		
Unallocated amounts:		
Staff bonus		-
Income tax		-
NFRS adjustments		-
Profit before income tax		(78,915)
c) Assets		<i>In '000'</i>
Total assets for reportable segments		2,610,024
Other assets		
Unallocated assets		95,082
Entity's assets		2,705,106
d) Liabilities		<i>In '000'</i>
Total liabilities for reportable segments		1,998,448
Other liabilities		-
Unallocated liabilities		72,801
Entity's liabilities		2,071,249

5.4.5 Information about product and services

Particulars	Amount
Consumer banking	-
Corporate banking	-
Treasury	-
Others	-

5.4.6 Information about geographical areas

Revenue from geographical areas are as follows:

Domestic:	Amount
Koshi Province	446
Madesh Province	276
Bagmati Province	231,160

Domestic:	Amount
Gandaki Province	12,921
Lumbini Province	26,655
Foreign:	
Total	271,459

5.4.6 Information about major customers

None of the customer have contribution of 10% of more revenue on total revenue of Bank.

5.5 Share options and share based payment

Not applicable

5.6 Contingent liabilities and capital commitment

Contingent liabilities are:

- a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity or
- present obligation that arises from past events but is not recognised because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or the amount of the obligation cannot be measured with sufficient reliability.
- Capital commitment are projected capital expenditure a company commits to spend on long-term assets over a period of time.
- Quantitative information on contingent liabilities and capital commitments are presented in Note 4.28.

5.7 Related parties disclosure

The related parties of the Finance which meets the definition of related parties as defined in “NAS 24 Related Party Disclosures” are as follows

A. Board of Directors of the Financial Institution

B. Key Management Personnel

Board of Directors and Key Management Personnel of the Bank comprise the following:

SN	Name	Position
1	Thakur Prasad Bhattarai	Chairperson
2	Binod Kumar Subedi	Director
3	Sujan Adhikari	Director
4	Sudip Ghimire	Director
5	Durga Thapa	Director
6	Janga Bahadur Hamal	Independent Director
7	TikaNidhi Lohani	Chief Executive Officer
8	Gokarna Prasad Duwadi	Deputy Chief Executive Officer
9	Binod Raj Paudel	Deputy General Manager

Mr. Binod Raj Paudel serves as the company secretary.

5.7.1 Board Member Allowance and Facilities

All members of the Board of Directors are non-executive directors. The directors are paid Meeting Fees for their attendances in meeting of the Board of Directors and other Board Level Committees. The Chairman of the Board of Directors is paid NPR 5,000 per meeting attended while other members of the board receive NPR 4,000 per meeting attended.

In addition, all board members are provided Rs. 4,000 per month in order to cover expenses related to newspaper and telephone expenses.

Apart from the stated allowance and facilities, other allowance and facilities are not provided to board members and there has been no any commercial transaction of the Finance with the board member.

Details of compensation paid to the directors are:

Particulars	Amount (Rs)
Board Meeting Fees	699,000
Board Member Allowance	312,000
Risk Management Committee Fees	88,000
AML Committee Fees	28,000
Audit Committee Fees	144,000

Particulars	Amount (Rs)
Investigation Committee Fees	32,000
Employee Service Committee Fees	76,000
Budget Committee Fees	12,000
Other Board expenses (Board Training and Other Expenses)	230,288

5.7.2 Loans and Advances extended to Promoters:

The Company has not extended any loans to promoters during the year.

5.7.3 Key Management Personnel

Compensations paid to Key Management Personnel (which includes CEO and other executive officials) during the fiscal year is presented below. In addition, other non-monetary perquisites are provided to the Key Management Personnel as per the Company's Human Resource Policy and employment terms and conditions.

Particulars	Amount (Rs)
Salary and Allowances	
CEO	4,717,000
Other Key Management Personnel	4,082,011
Total	8,799,011
Other Benefits*	
CEO	39,522
Other Key Management Personnel	16,248
Total	55,770

*Other Benefits include Staff Bonus paid out of profit for previous year.

5.8 Merger and acquisition

During the current fiscal year, there has not been any completed merger or acquisition.

5.9 Events after reporting date

The events after reporting date are all those events, whether favourable or unfavourable, which occurs between the reporting date and the date approval of the financial statements by the board of directors. During this period, there are no such events that require adjustments or additional disclosures in the financial statement.

5.10 Proposed Distributions (Dividend or Bonus Shares)

The company is not in a position to declare dividend or bonus shares this year.

5.11 Departure from NFRS

The management of the finance company concluded that the financial statements fairly present the company's financial position, performance and cash flows. The Institute of Chartered Accountants of Nepal (ICAN) issued 'Notice regarding decision on Carve-outs in NFRS with alternative treatments' on 18 July 2022 and alternative treatments as per carve outs published on various dates has been adopted while preparing the financial statements.

5.12 Limitations of NFRS

During NFRS implementation, whenever the information is not adequately available and the cost to develop the same would exceed the benefit derived, if any, has been noted and disclosed in the respective sections.

5.13 Reclassifications, regrouping and rounding off

Previous year figure has been reclassified and regrouped wherever necessary to make the same comparable with the current year's figure. Figures in financial statements are rounded off to nearest rupee.

5.14 Refinance and Interest Subsidized Loan

Finance has provided facilities as per NRB Directive 2. Details are as follows:

Details of Refinance and Business Continuity Loan as on Ashadh 2080

Particulars	No. of Customers	Amount (NRs.)
Refinance Loan		
Business Continuity Loan		

Details of Subsidized Loan as on Ashadh 2080

Particulars	No. of Customers	Amount (NRs.)
Subsidized Loan	163	134,644,930

5.11 Major Financial Indicators of Last Five Years

S.N.	Particulars	Indicator	2079-80	2078-79	2077-78	2076-77	2075-76
1	Net profit/total income	%	(26.58)	0.11	30.22	82.34	57.78
2	Earning per share						
	Basic earning per share	Rs.	(8.56)	0.03	4.87	18.07	3.02
	Diluted earning per share	Rs.	(8.56)	0.03	4.87	18.07	3.02
3	Market price per share	Rs.	349.00	223.00	469.00	97.00	101.00
4	Price/earning ratio	Times	(40.79)	7,264.08	96.22	5.37	33.45
5	Dividend or bonus per share	Rs.	-	-	-	-	-
6	Cash dividend	Rs.	-	-	-	-	-
7	Interest income/loan and advances	%	16.84	12.60	7.41	33.19	5.41
8	Employee expenses/total operating expenses	%	54.32	56.40	54.54	61.66	36.77
9	Interest expenses/total deposit and borrowing	%	11.60	9.20	4.71	12.51	7.23
10	Exchange income/total income	%	-	-	-	-	-
11	Staff bonus/total employee expenses	%	-	0.65	1.10	12.05	6.42
12	Net profit/loans and advances	%	(4.58)	0.01	2.52	27.46	3.13
13	Net profit/total assets	%	(2.59)	0.01	1.65	8.97	2.60
14	Total loans and advances/total deposit	%	79.32	82.86	117.22	58.22	233.52
15	Total operating expenses/total assets	%	4.28	3.25	4.82	11.37	6.99
16	Capital adequacy ratio						
	a) Common Equity Tier 1 Capital	%	20.67	26.82	23.12	43.59	12.37
	b) Core Capital	%	20.67	26.82	23.12	43.59	12.37
	c) Supplementary Capital	%	1.59	1.25	1.20	0.12	-
	d) Total Capital Fund	%	22.25	28.07	24.32	43.72	12.37
17	Cash reserve ratio (CRR)	%	6.58	5.27	5.02	7.60	0.11
18	NPAs/total loan and advances	%	4.59	4.58	5.11	86.64	100.00
19	Base rate	%	15.16	13.84	13.78	20.84	17.60
20	Weighted average interest rate spread	%	4.41	5.62	3.81	10.52	3.90
21	Book net worth	Rs.	633,857,355	625,743,042	294,751,120	131,973,756	99,101,575
22	Total shares	No.	8,189,114	7,421,748	4,283,851	1,819,803	1,819,803
23	Total employees	No.	93.00	65.00	59.00	39.00	13.00
24	Others:						
	Per employee business (Rs. In lakh)		172.09	247.53	148.90	35.50	135.68
	Employee expenses/total income *	%	23.86	23.07	48.28	64.41	57.22

* Interest and other operational income has been considered as income while calculating this ratio

Comparison of Unaudited and Audited Financial Statements as of 2079-80

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			Amount	In %	
Statement of Financial Position					
Assets					
Cash and cash equivalent	409,032,638	409,276,934	244,296	0.06%	Adjustment on accrued interest on bank deposit
Due from Nepal Rastra Bank	126,039,706	126,039,696	(10)	-0.00%	Rescheduling of Bank balance to Due from NRB
Placement with bank and financial institutions	-	-	-	-	
Derivative financial instruments	-	-	-	-	
Other trading assets	-	-	-	-	
Loans and advances to B/FIs	15,554,506	15,554,506	-	-	
Loans and advances to customers	1,513,695,239	1,513,181,054	(514,184)	-0.03%	NFRS staff amortization and Loan Impairment adjustment
Investment securities	315,737,612	315,737,612	0.00	0.00	
Current tax assets	5,676,865	5,676,865	-	-	
Investment in subsidiaries	-	-	-	-	
Investment in associates	-	-	-	-	
Investment property	113,576,768	113,576,768	-	-	
Property, plant and equipment	141,749,889	141,749,889	-	-	
Goodwill and intangible assets	2,717,783	2,717,783	-	-	
Deferred tax assets	22,482,023	25,767,797	3,285,774	14.62%	Due to change in carry forward loss by tax audit and recomputation of deferred tax
Other assets	33,118,075	35,827,406	2,709,331	8.18%	Regrouping and due to audit adjustment of deferred employee expenditure and defined benefit obligation
Total assets	2,699,381,105	2,705,106,312	5,725,207	0.21%	
Capital and liabilities					
Share capital	818,911,400	818,911,400	-	-	
Share premium	19,703,286	19,703,286	-	-	
Retained earnings	(440,988,514)	(439,269,534)	1,718,980	-0.39%	Effect of change in profit
Reserves	231,796,872	234,512,204	2,715,332	1.17%	Effect of change in profit
Due to bank and financial institutions	354,755,041	354,755,041	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative financial instruments	-	-	-	-	
Deposits from customers	1,610,643,985	1,610,643,985	-	-	
Other liabilities	104,559,036	105,849,931	1,290,895	1.23%	Audit adjustment of NFRS 16- Lease liability and defined benefit obligation
Total capital and liabilities	2,699,381,105	2,705,106,312	5,725,207	0.21%	

Comparison of Unaudited and Audited Financial Statements as of 2079-80

Statement of profit or loss						
Interest income	257,138,415	257,460,673	322,258	0.13%	Adjustment on Interest income on staff loan	
Interest expense	186,845,208	186,845,208	-	-		
Net interest income	70,293,207	70,615,465	322,258	0.46%		
Fee and commission income	6,109,334	6,109,334	-	-		
Fee and commission expense	-	-	-	-		
Net fee and commission income	6,109,334	6,109,334	-	-		
Net interest, fee and commission income	76,402,541	76,724,799	322,258	0.42%		
Net trading income	-	-	-	-		
Other operating income	(5,111,495)	1,067,428	6,178,923	-120.88%	Audit adjustment for NFRS 9- Financial instrument on sale of investment securities	
Total operating income	71,291,046	77,792,227	6,501,181	9.12%		
Impairment charge/(reversal) for loans and other losses	44,156,738	44,156,738	-	0.00%		
Net operating income	27,134,308	33,635,489	6,501,181	23.96%		
Operating expense						
Personnel expenses	62,911,565	62,884,276	(27,289)	-0.04%	Adjustment on deferred employee expenditure	
Other operating expenses	38,203,448	38,236,441	32,994	0.09%	Audit adjustment	
Depreciation and amortization	14,653,379	14,653,379	-	-		
Operating Profit	(88,634,083)	(82,138,607)	6,495,477	-7.33%		
Non operating income	6,821,124	6,821,124	-	-		
Non operating expense	3,597,689	3,597,689	-	-		
Profit before income tax	(85,410,649)	(78,915,172)	6,495,477	-7.60%		
Income tax expense						
Current tax expenses	-	-	-	-		
Deferred tax expenses/(income)	(5,562,276)	(8,848,050)	(3,285,774)	59.07%	Due to change in carry forward loss by tax audit and recomputation of deferred tax	
Profit for the period	(79,848,373)	(70,067,122)	9,781,251			
Other comprehensive income	7,195,561	7,195,692	131			
Total comprehensive income	(72,652,812)	(62,871,430)	9,781,382			

Unaudited Financial Result (Quarterly)

4th Quarter End of Fiscal Year 2079/080

Condensed Statement of Financial Position

Fig in '000

Particulars	This Quarter Ending (Ashad 31, 2080)	Immediate Previous Year Ending
Assets		
Cash and cash equivalent	409,033	518,124
Due from Nepal Rastra Bank	126,040	93,501
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	15,555	19,896
Loans and advances to customers	1,513,695	1,564,756
Investment securities	315,738	316,106
Current tax assets	5,677	5,429
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	113,577	49,633
Property and equipment	141,750	63,123
Goodwill and Intangible assets	2,718	2,551
Deferred tax assets	22,482	20,004
Other assets	33,118	18,314
Total Assets	2,699,381	2,671,435
Liabilities		
Due to Bank and Financial Institutions	354,755	481,481
Due to Nepal Rastra Bank	-	90,000
Derivative financial instruments	-	-
Deposits from customers	1,610,644	1,434,113
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	104,559	40,098
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	2,069,958	2,045,692
Equity		
Share capital	818,911	742,175
Share premium	19,703	20,037
Retained earnings	(440,989)	(315,892)
Reserves	231,797	179,423
Total equity attributable to equity holders	629,423	625,743
Non-controlling interest	-	-
Total equity	629,423	625,743
Total Liabilities and equity	2,699,381	2,671,435

4th Quarter End of Fiscal Year 2079/080
 Condensed Statement of Financial Position

Fig in '000

Particulars	This year (Ashad 31, 2080)		Previous Year Corresponding (Ashad 31, 2079)	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest income	53,162	257,138	180,825	199,701
Interest expense	45,101	186,845	115,093	132,001
Net interest income	8,061	70,293	65,732	67,700
Fee and commission income	1,469	6,109	7,503	12,312
Fee and commission expense	-	-	-	-
Net fee and commission income	1,469	6,109	7,503	12,312
Net interest, fee and commission income	9,530	76,403	73,235	80,012
Net trading income	-	-	-	-
Other operating income	(6,116)	(5,111)	9,760	10,185
Total operating income	3,414	71,291	82,995	90,197
Impairment charge/(reversal) for loans and other losses	(82,090)	44,157	8,215	(22,948)
Net operating income	85,504	27,134	74,780	113,145
Operating expense				
Personnel expenses	17,922	62,912	26,342	48,912
Other operating expenses	13,425	38,203	11,763	28,268
Depreciation & Amortisation	4,271	14,653	7,223	9,536
Operating Profit	49,886	(88,634)	29,451	26,428
Non operating income	1,740	6,821	2,199	10,961
Non operating expense	3,598	3,598	33,897	34,234
Profit before income tax	48,029	(85,411)	(2,247)	3,155
Income tax expense				
Current Tax	-	-	-	-
Deferred Tax	(5,562)	(5,562)	2,927	2,927
Profit for the period	53,591	(79,848)	(5,174)	228
Condensed Statement of comprehensive income				
Profit for the year	53,591	(79,848)	(5,174)	228
Other comprehensive income	(12,594)	7,196	6,674	(11,585)
Fair value gain/(loss) on investment securities valued at FVOCI	(12,594)	7,196	6,674	(11,585)
Revaluation of Fixed Assets (land)	-	-		
Total comprehensive income for the period	40,997	(72,653)	1,500	(11,358)
Basic earnings per share	(9.95)	(9.95)	0.03	0.03
Annualized basic earnings per share	(9.95)	(9.95)	0.03	0.03
Profit attributable to:				
Equity-Holders of the Bank	40,997	(72,653)	1,500	(11,358)
Non-Controlling Interest	-	-	-	-
Total	40,997	(72,653)	1,500	(11,358)

Ratios as per NRB Directive				
Particulars	Current Year		Previous Year Corresponding	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Capital Fund to RWA		22.98		28.71
Non-Performing Loan(NPL) to Total Loan		4.59		4.58
Total Loan Loss Provision to Total NPL		122.33		132.21
Cost of Funds		9.04		9.08
Credit to Deposit Ratio		79.32		82.86
Average Credit to Deposit Ratio		84.24		
Base Rate		15.16		13.84
Interest Spread Rate		4.41		5.62

Statement of Distributable Profit or Loss	
Particulars	Current Year
Opening Retained Earning	(315,892)
Net profit or (loss) as per statement of profit or loss	(79,848)
Appropriations:	
a. General reserve	-
b. Foreign exchange fluctuation fund	-
c. Capital redemption reserve	-
d. Corporate social responsibility fund	-
e. Employee' training fund	(800)
Profit or (loss) before regulatory adjustment	(396,541)
Regulatory adjustment:	
Regulatory adjustment as per NRB Directive	(44,448)
Distributable profit or (loss)	(440,989)

1. This figures are subject to change as per the direction of the Regulator/External Auditor.
2. The above financial have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as issued by the Nepal Accounting Standard Board after carve out issued by ICAN.
3. Previous year figures have been regrouped, rearranged and reclassified wherever necessary for fair presentation.
4. Loans and advances are presented along with accrued interest and staff loans net of impairment charges.
5. Detailed Interim Report has been published in Company's website (www.sfcl.com.np)

आर्थिक वर्ष २०७८/८० मा अपलेखन गरिएका कर्जाहरू

क्र.सं	ऋणीको नाम	साँवा	अन्य	ब्याज तथा पे नल ब्याज	कर्जा प्रकार	धितो मूल्यांकनको आधार	कर्जा स्विकृत गर्ने अधिकारी/तह	ऋण असुलीको लागि गरिएको प्रयासहरू
१.	पर्फेक्ट ट्रेडर्स			१८,३९,९५१.६८	व्यवसाय	संस्थाको कर्जा निर्देशिका र ने.रा. बैंकको निर्देशन अनुसार	कर्जा समिति	खराब कर्जा भई शतप्रतिशत कर्जा नोक्सानी व्यवस्था भएका कर्जा, कर्जा चुक्ता गर्न सूचना प्रकाशित गरेको, कालो सूचिमा समावेश गरेको, सम्पत्ति संस्थाको नाममा गैर बैकिंग सम्पत्तिको रूपमा लिइसकेको, सम्पत्ति विक्रीको लागि प्रयास भैरहेको, अपलेखन गरिएको रकम असुलीको लागि ऋण असुली न्यायिकरणमा मुद्दा दर्ता गर्ने प्रकृत्यामा रहेको ।
२.	होटल नर्थ ईष्ट			४१,५९,५१८.९८	व्यवसाय	संस्थाको कर्जा निर्देशिका र ने.रा. बैंकको निर्देशन अनुसार	कर्जा समिति	खराब कर्जा भई शतप्रतिशत कर्जा नोक्सानी व्यवस्था भएका कर्जा, कर्जा चुक्ता गर्न सूचना प्रकाशित गरेको, कालो सूचिमा समावेश गरेको, सम्पत्ति संस्थाको नाममा गैर बैकिंग सम्पत्तिको रूपमा लिइ सकेको, सम्पत्ति विक्रीको लागि प्रयास भैरहेको, अपलेखन गरिएको रकम असुलीको लागि ऋण असुली न्यायिकरणमा मुद्दा दर्ता गर्ने प्रकृत्यामा रहेको ।
३.	एकर्स एग्रिकल्चर फार्म एण्ड पोल्ट्री	३५,९७,६८८.९१		२१,२५,६९४.९९	कृषि	संस्थाको कर्जा निर्देशिका र ने.रा. बैंकको निर्देशन अनुसार	प्रमुख कार्यकारी अधिकृत	खराब कर्जा भई शतप्रतिशत कर्जा नोक्सानी व्यवस्था भएका कर्जा, कर्जा चुक्ता गर्न सूचना प्रकाशित गरेको, कालो सूचिमा समावेश गरेको, सम्पत्ति संस्थाको नाममा गैर बैकिंग सम्पत्तिको रूपमा लिइ सकेको, अपलेखन गरिएको रकम असुलीको लागि ऋण असुली न्यायिकरणमा मुद्दा दर्ता गर्ने प्रकृत्यामा रहेको ।
जम्मा		३५,९७,६८८.९१		८१,२५,१६५.६५				
आर्थिक वर्ष २०७९/८० जम्मा साँवा तथा अन्य			१,१७,२२,८५४.५६					

आ. व. २०७८/८० को प्रक्षेपित तथा वास्तविक विवरणको तुलनात्मक स्थिति (नेपाल धितोपत्र बोर्डको निर्देशन बमोजिम)

वासलात

रु. हजारमा

विवरण	वास्तविक	प्रक्षेपित	फरक	कारण
सम्पत्ति				
नगद तथा नगद सामान	४,०९,२७७	७,४९,२५७	(३,३९,९८०)	अल्पकालीन निक्षेप दायित्वका लागि बैंक मैज्दात राख्नु परेकाले
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनुपर्ने	१,२६,०४०	२,१०,७३२	(८४,६९२)	निक्षेप संकलन प्रक्षेपितभन्दा कम भएकाले नेपाल राष्ट्र बैंकमा राख्नुपर्ने CRR अनुसारको मौज्दात राखिएको ।
बैंक/वित्तीय संस्थामा रहेको मौज्दात डेरिभेटिभ वित्तीय उपकरण				
अन्य व्यापारिक सम्पत्ति		२,१०,०००	२,१०,०००	व्यापारिक सम्पत्तिलाई दिर्घकालिन लगानी भएको हुँदा धितोपत्र लगानीमा प्रस्तुत गरिएको
कर्जा तथा सापटी बैंक तथा वित्तीय संस्थालाई	१५,५५५	२,९७,२४८	(२,८१,६९३)	वर्गीकरण प्रस्तुत गर्दा फरक पर्न गएको
कर्जा सापटी ग्राहकलाई	१५,१३,१८१	५९,४८,५३०	(४४,३५,३४९)	कोरोना र तरलताको समस्याले गर्दा कर्जा तथा सापटीमा प्रक्षेपण अनुसार विस्तार गर्न नसकिएको र शाखा संजाल पनि प्रक्षेपितअनुसार विस्तार गर्न नसकिएको
धितोपत्रमा लगानी	३,१५,७३८	१,२०,०००	१,९५,७३८	व्यापारिक सम्पत्तिलाई दिर्घकालिन लगानी भएको हुँदा धितोपत्र लगानीमा प्रस्तुत गरिएको
यस वर्षको आयकर सम्पत्ति	५,६७७		५,६७७	आयकर सम्पत्ति प्रक्षेपण नगरिएको
लगानी सम्पत्तिहरु	१,१३,५७७		१,१३,५७७	NBA Disposal प्रक्षेपण अनुसार हुन नसकेको
सम्पत्ति तथा उपकरण	१,४१,७५०	८७,०२१	५४,७२८	ख्याति तथा अमूर्त सम्पत्तिलाई प्रक्षेपित विवरण तयार गर्दा सम्पत्ति तथा उपकरणमा प्रस्तुत गरिएको
ख्याति तथा अमूर्त सम्पत्ति	२,७१८		२,७१८	
स्थगन कर सम्पत्ति	२५,७६८	४,५७०	२१,१९७	लगानीको FV loss मा सिर्जना भएको स्थगन करले गर्दा फरक पर्न गएको
अन्य सम्पत्ति	३५,८२७	२,६९,५९८	(२,३३,७७१)	अन्य सम्पत्तिमा NFRS बमोजिमको समायोजनले र शाखा संजाल प्रक्षेपित अनुसार विस्तार हुन नसकेकाले गर्दा अन्य सम्पत्तिमा फरक पर्न गएको
कुल सम्पत्ति	27,05,106	78,96,957	-51,91,851	

दायित्व				
बैंक/वित्तीय संस्थालाई तिर्न बाँकी	३,५४,७५५		(३,५४,७५५)	निकषेपलाई प्रक्षेपण गर्दा बैंक तथा वित्तीय संस्था र ग्राहकको निकषेपलाई एकै ठाँउमा प्रस्तुत गरीएको तर हाल छुट्टाएर प्रस्तुत गरिएको
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी				नेपाल राष्ट्र बैंकसँगको सापटी प्रक्षेपण नगरिएको
ग्राहकबाट निकषेप	१६,१०,६४४	६८,५७,७३४	५,२४,७०९०	कोरोना र तरलताको समस्याले गर्दा निकषेप प्रक्षेपण अनुसार संकलन गर्न नसकिएको र शाखा संजाल पनि प्रक्षेपित अनुसार विस्तार गर्न नसकिएको
तिर्न बाँकी कर्जा तथा सापटी	-			
यस वर्षको आयकर दायित्व	-	५६,२८३	५६,२८३	प्रक्षेपण गरे बमोजिम नाफा नभएकोले आयकर दायित्व सिर्जना नभएको
व्यवस्था	-			
स्थगन कर दायित्व	-			
अन्य दायित्व	१,०५,८५०	५१,७२९	(५४,१२१)	दायित्वमा NFRS को समायोजनको कारणले फरक पर्न गएको
कुल दायित्व	20,71,249	69,65,746	48,94,497	
इक्विटी				
शेयर पूँजी	८,१८,९११	८,१८,९११		
शेयर प्रिमियम	१९,७०३	९,६६०	(१०,०४३)	हकप्रद शेयर लिलाममा बिक्री गर्दा शेयर प्रिमियम प्राप्त भएको तर प्रक्षेपणमा प्रिमियम संकलन नगरिएको
सञ्चित मुनाफा	(४,३९,२७०)	(८२,०६७)	३,५७,२०३	प्रक्षेपण अनुसार व्यवसाय विस्तार गर्न नसकिएकाले नाफा आर्जन कम भएको र संचित मुनाफामा कमि आएको
जगेडाहरु	२,३४,५१२	१,८४,७०८	(४९,८०५)	
शेयरधनीहरुलाई बाँडफाँट योग्य कुल इक्विटी	६,३३,८५७	९,३१,२१२	२,९७,३५५	प्रक्षेपण अनुसार संचित मुनाफा बढ्न नसकेको
गैर नियन्त्रित स्वार्थ				
कुल इक्विटी	६,३३,८५७	९,३१,२१२	२,९७,३५५	
कुल दायित्व र इक्विटी	2,705,106	78,96,957	51,91,851	
प्रति शेयर खुद सम्पत्ति	७७.४०	११३.७१	(३६.३१)	प्रक्षेपण अनुसार संचित मुनाफा बढ्न नसकेको

आ. व. २०७८/८० को प्रक्षेपित तथा वास्तविक विवरणको तुलनात्मक स्थिति (नेपाल धितोपत्र बोर्डको निर्देशन बमोजिम)

नाफा नोक्सान विवरण

रु. हजारमा

विवरण	वास्तविक	प्रक्षेपित	फरक	कारण
व्याज आम्दानी	२,५७,४६१	६,२२,७८५	(३,६५,३२४)	प्रक्षेपणअनुसार कर्जा लगानी नभएको र बैंकले प्रदान गर्ने व्याज दर पनि प्रक्षेपण अनुसार नरहेको
व्याज खर्च	१,८६,८४५	३,४१,७५३	१,५४,९०७	प्रक्षेपण अनुसार निक्षेप संकलन नभएको, कर्जा लगानी नभएको, बैंकले प्रदान गर्ने व्याज दर पनि प्रक्षेपण अनुसार नरहेको र अन्य शुल्क तथा कमिशन आम्दानीमा पनि क्रमश असर परेको
खुद व्याज आम्दानी	70,615	2,81,032	-5,20,232	
शुल्क तथा कमिशन आम्दानी	६,१०९	४६,२३१	(४०,१२१)	
शुल्क तथा कमिशन खर्च	-			
खुद शुल्क तथा कमिशन आम्दानी	6,109	46,231	-40,121	
खुद व्याज, शुल्क तथा कमिशन आम्दानी	76,725	3,27,263	-5,60,353	
खुद व्यापारिक आम्दानी	-			
अन्य सञ्चालन आम्दानी	१,०६७	३६,०००	(३४,९३३)	
जम्मा सञ्चालन आम्दानी	77,792	3,63,263	-5,95,286	प्रक्षेपित शुल्क तथा आम्दानीमा को भिड र व्यवसाय विस्तारको कारणले कमी रहेको
कर्जाको जोखिम व्यवस्था (फिर्ता)	४४,१५७	२८,६७०	(१५,४८७)	प्रक्षेपित अनुसार कर्जाको जोखिम व्यवस्था फिर्ता नभएकाले
खुद सञ्चालन आम्दानी	33,635	3,34,593	-5,79,799	प्रक्षेपण अनुसार कर्जा लगानी नभएको र बैंकले प्रदान गर्ने व्याज दर पनि प्रक्षेपण अनुसार नरहेको
सञ्चालन खर्च				
कर्मचारी खर्च	६२,८८४	७०,७०८	७,८२४	प्रक्षेपण अनुसारको शाखा संजाल विस्तार हुन नसकेको, र प्रक्षेपण अनुसार मानव संसाधनमा नियुक्ती कम गरिएको
अन्य सञ्चालन खर्च	३८,२३६	४८,९६१	१०,७२५	प्रक्षेपणभन्दा कम सञ्चालन कार्य भएको, शाखा संजाल पनि कम रहेको
ह्रासकट्टी र परिषोधन	१४,६५३	८,५५२	(६,१०१)	शाखा संजाल प्रक्षेपणअनुसार नभएको कारण स्थिर सम्पत्ति खरिद गर्नु नपरेको
सञ्चालन नाफा	-82,139	2,06,371	-5,92,247	प्रक्षेपण अनुसार कर्जा लगानी नभएको, व्यवसाय विस्तार नभएको र बैंकले प्रदान गर्ने व्याज दर पनि प्रक्षेपण अनुसार नरहेको

गैर सञ्चालन आम्दानी	६,८२१		६,८२१	प्रक्षेपण गरिए अनुसार अपलेखन भएका कर्जाहरु असुली हुन नसकेको
गैर सञ्चालन खर्च	३,५९८		३,५९८	खराब कर्जा अपलेखन गरिएको र यो शिर्षक प्रक्षेपण नगरिएको
आयकर र बोनस अधिको नाफा	-78,915_	2,06,371	-5,89,023_	
कर्मचारी बोनस	०	१८,७६१	१८,७६१	प्रक्षेपित भन्दा वास्तविकमा नाफा कम भएकाले
आयकर अधिको नाफा	-78,915_	1,87,610	-2,66,525_	
आयकर खर्च				
चालु कर	-	५६,२८३	(५६,२८३)	प्रक्षेपित मुनाफामा कर लाग्ने तर वास्तविकमा विगत वर्षको नोक्सानी समाहित हुन गएको
स्थगन कर	(८,८४८)		(८,८४८)	
यस अवधिको नाफा	-70,067_	1,31,327	-2,01,394_	
नाफा बाँडफाँट				
बैंकको शेयरधनी	(७०,०६७)	१,३१,३२७	(२,०१,३९४)	
गैर नियन्त्रित स्वार्थ	-			
यस अवधिको नाफा	-70,067_	1,31,327	-13,04,707_	प्रक्षेपण अनुसार व्यवसाय विस्तार हुन नसकि नाफामा कमी भएको
प्रति शेयर आम्दानी				
आधारभूत प्रति शेयर आम्दानी	(८।५६)	१६।०४		वास्तविक आम्दानीमा कमी हुन गई क्रमिक रुपमा प्रति शेयर आम्दानीमा पनि असर पर्न गएको
डाइलुटेड प्रति शेयर आम्दानी	(८।५६)	१६।०४		

आ. व. २०७८/८० को प्रक्षेपित तथा वास्तविक विवरणको तुलनात्मक स्थिति (नेपाल धितोपत्र बोर्डको निर्देशन बमोजिम)

प्रमुख वित्तीय सुचांक

रु. हजारमा

विवरण	वास्तविक	प्रक्षेपित	फरक	कारण
चुक्ता पुँजी (रु.हजारमा)	८,१८,९११	८,१८,९११		
जगेडा तथा कोषहरू (रु.हजारमा)	(१,८५,०५४)	१,१२,३०१	(२,९७,३५५)	प्रक्षेपण अनुसार व्यवसाय विस्तार गर्न नसकिएकाले नाफा आर्जन कम भएको र संचित मुनाफामा कमी आएको
कुल नेटवर्थ	६,३३,८५७	९,३१,२१२	(२,९७,३५५)	प्रक्षेपण अनुसार संचित मुनाफा बढ्न नसकेको
शेयर संख्या (हजारमा)	८,१८९	८,१८९		
प्रति शेयर नेटवर्थ (रु)	७७	११४	(३६)	प्रक्षेपण अनुसार संचित मुनाफा बढ्न नसकेको
प्रति शेयर चुक्ता पुँजी (रु)	१००	१००		
नेटवर्थमा औषत प्रतिफल (प्रतिशत)	(११।०५%)	१४।१०%	(२५।१५%)	प्रक्षेपण अनुसार व्यवसाय विस्तार हुन नसकेकोले वास्तविक खुद सम्पत्तिमा कमी हुन गई क्रमिक रुपमा औसत प्रतिफलमा पनि असर पर्न गएको
प्रति शेयर आमदानी	(८।५६)	१६।०४	(२५)	प्रक्षेपण अनुसार व्यवसाय विस्तार हुन नसकेको र प्रक्षेपित आमदानीमा कम हुँदा प्रति शेयर आमदानीमा असर पर्न गएको



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ०१-४४१२३०७
Site: www.nrb.org.np
Email: nrbfsd@nrb.org.np
पोष्ट बक्स: ७३

पत्रसंख्या: वि.सं.सु.वि./गैरस्थलगत/समृद्धि /०८७/८१
च.नं.: १५

मिति : २०८०/०९/०४

श्री समृद्धि फाइनान्स कम्पनी लिमिटेड,
हेटौंडा, मकवानपुर।

विषय: वार्षिक वित्तीय विवरण प्रकाशन गर्ने सहमति सम्बन्धमा।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण, नाफा वा नोक्सानको विवरण, विस्तृत आयको विवरण (Statement of Comprehensive Income), नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तनको विवरण, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रतिवेदन लगायतका वार्षिक वित्तीय विवरणहरू साधारणसभा प्रयोजनको लागि प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु।

- (१) लामो समयदेखि विक्री नभएका गैर बैंकिङ्ग सम्पत्ति विक्री गर्नहुन।
- (२) यस बैंकको जारी एकीकृत निर्देशन नं. १५/०८० को बुँदा नं.४ को उपबुँदा २ बमोजिम संस्थाको औसत ब्याजदर अन्तर ५ प्रतिशत भन्दा बढी नहुने गरी कायम गर्न सञ्चालक समिति तथा प्रमुख कार्यकारी अधिकृत सजग रहनु हुन।
- (३) यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०८० बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- (४) कर्जा प्रवाह र व्यवस्थापन, ग्राहक पहिचान (KYC), संस्थागत सुशासन, अनुपालना, सूचना प्रविधि लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन।

भवदीय

(रञ्जना शर्मा)
उप-निर्देशक

बोधार्थ:

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई।
श्री IBS (Individual Bank Supervisor) Officer

नेपाल राष्ट्र बैंकद्वारा आ.व. २०७८/८० मा दिएको निर्देशन उपर जवाफ

(१) लामो समयदेखि बिक्री नभएका गैर बैकिङ्ग सम्पत्ति बिक्री गर्नु हुन ।

यस वित्तीय संस्थाको केहि गैर बैकिङ्ग सम्पत्तिहरु मुद्दा मामिलाका कारणले लामो समयदेखि बिक्री हुन नसकेको भए तापनि उक्त सम्पत्तिहरु छिटो बिक्री गर्नको लागि संस्था कटिबद्ध रहेको छ ।

(२) यस बैंकको जारी एकीकृत निर्देशन नं. १५/०८० को बुँदा नं. ४ को उपबुँदा २ बमोजिम संस्थाको औसत व्याजदर अन्तर ५ प्रतिशत भन्दा बढी नहुने गरी कायम गर्न सञ्चालक समिति तथा प्रमुख कार्यकारी अधिकृत सजक रहनु हुन ।

नेपाल राष्ट्र बैंकको निर्देशन अनुसार व्याजदर अन्तर (Interest Rate Spread) तोकिएको सिमा भित्र कायम गर्न संस्था कटिबद्ध रहेको छ । २०८० साल आश्विन महिनाको व्याजदर अन्तर (Interest Rate Spread) तोकिएको सिमाभित्र कायम गरी प्रकाशित गरिएको छ ।

(३) यस बैंकबाट जारी एकीकृत निर्देशन नं. १९/०८० बमोजिम सम्पत्ति शुद्धिकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्ण रुपमा पालना गर्नु हुन ।

एकीकृत निर्देशन नं १९/२०८० बमोजिम सम्पत्ति शुद्धिकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी निर्दिष्ट व्यवस्थाको पूर्ण पालनाप्रति संस्था कटिबद्ध रहेको छ । सो प्रयोजनको लागि संस्थाले नीतिगत तथा संरचनागत व्यवस्था गरेको छ । सोको नियमित कार्यान्वयन र अनुगमन भएको छ ।

(४) कर्जा प्रवाह र व्यवस्थापन, ग्राहक पहिचान (KYC), संस्थागत सुशासन, अनुपालना, सूचना प्रविधि लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरु पुनः नदोहोरिने व्यवस्था गर्नु हुन ।

यस वित्तीय संस्थाले कर्जा प्रवाह, ग्राहक पहिचान (KYC), संस्थागत सुशासन, अनुपालना, सूचना प्रविधि समेतमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा तहाँबाट औल्याएका कैफियतहरुको आधारमा आवश्यक सुधार गरिएको छ । त्यस्ता कैफियत नदोहोरिने वातावरण बनाउनका लागि संस्थागत प्रणालीलाई थप सुदृढ गरिएको छ । साथै, सो खाले कैफियत नदोहोरिने व्यवस्था गरिएको छ ।

टिपोट

Going Digital

सबै पेमेन्ट घरै बसी हुन्छ भने मिडमाड मा किन जाने ?

- Mobile banking service
- Debit card service
- QR code service

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Samridhhi HIRE PURCHASE LOAN

Samridhhi PERSONAL LOAN

Samridhhi HOME LOAN

Samridhhi PROFESSIONAL LOAN

समृद्धि फाइनान्स कम्पनी लिमिटेड
 Samridhhi Finance Company Limited

निःशुल्क सुविधा

केवलको जुनसुकै Union Pay network अन्तर्गत बैंकको ATM बाट Samridhhi Debit Card माफत निःशुल्क रकम किक्नुहोस् ।

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Special Features

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निःशुल्क चेकबुक सुविधा	निःशुल्क ABBS सुविधा
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Samridhhi Finance

उपलब्ध रेमिटेन्स सेवाहरू

वि सेवहरू हाम्रो सबै शाखा कार्यालयबाट उपलब्ध छन् ।

समृद्धि Salary Saving Account

Special Features

रु. १० लाख सम्मको बिमा गरिएको
मुन्य सौभद्रतामा खाता खोल्न
सर्वाधिक उच्चतम व्याजदर
रु. २ लाख सम्मको विशेषको बिमा गरिएको
निःशुल्क ABBS सुविधा
निःशुल्क Mobile Banking सुविधा
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अब बैंक खाउन नपर्ने जुलसुकै रफालबाट Online Account खोल्न सकिने।
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2. Select Online Services to Online Account Open
3. Enter Full Name, Mobile Number & Verification Code from Mobile
4. Type PIN Code and enter required information as shown on Screen

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Now Payment Made Easy

- Step 1: Scan QR code
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- Step 3: Enter the amount
- Step 4: Payment complete

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समृद्धि ईजी बचत खाता

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Register App	Withdrawal App	Transfer App	Pin Free Update	Forgot App	Auto Loan App
Send Money	Bill Pay	Account Status	Gift Card App	Mobile Loan App	Mobile Bill

SPECIAL FEATURES

- Minimum Balance NPR 100
- Attractive Interest Rate
- IPS & Connect IPS Facilities
- Debit Card Facilities
- Free Cheque Bbook
- Mobile Banking Facilities
- Free Issuance Samridhi Debit Card
- Free ABBS/SMS Alert
- Interest Calculation on Daily Basis and Payable Monthly

DOCUMENTS REQUIRED

- Citizenship/Passport
- Passport size photograph

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समृद्धि गृह लक्ष्मी बचत खाता

Minimum Balance NPR 100

SPECIAL FEATURES

- Minimum Balance NPR 100
- Attractive Interest Rate
- Free Issuance of Cheque Book
- Free Issuance Samridhi Debit Card
- Free ABBS/SMS Alert & Mobile Banking
- IPS and Connect IPS Facilities

DOCUMENTS & SERVICE

- Citizenship/Passport
- Passport size photograph
- Valid Document Identification card
- Daily fixed account opening form
- Location Map
- Signature Specimen
- KYC/AML Information

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समृद्धि बाल बचत खाता

Minimum Balance NPR 100

SPECIAL FEATURES

- Attractive interest rate without any minimum balance requirement
- Cheque Chequeing for the equivalent 100 Rupees for after account opening
- FREE Issuance Samridhi Debit Card (ABBS/SMS)
- FREE Issuance Debit Cardholder account statement

DOCUMENTS & SERVICE

- Graduation Certificate/Passport
- Passport size photograph
- Birth Certificate
- Daily fixed account opening form
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- Signature Specimen
- KYC/AML Information

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Minimum Balance NPR 100

SPECIAL FEATURES

- Attractive interest rate without any minimum balance requirement
- Cheque Chequeing for the equivalent 100 Rupees for after account opening
- FREE Issuance Samridhi Debit Card (ABBS/SMS)
- FREE Issuance Debit Cardholder account statement

DOCUMENTS & SERVICE

- Graduation Certificate/Passport
- Passport size photograph
- Birth Certificate
- Daily fixed account opening form
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₹ 10,000	समृद्धि सुरक्षित जीवन बचत खाता (सुरक्षित)	₹ 5 लाख सम्मको गृहमाथि ऋण	₹ 5 लाख सम्मको जमीनी ऋणमाथि ऋण

आवृत्त: १०, २०, ३०, ४०, ५०, ६०, ७०, ८०, ९०, १००, १२०, १५०, १८०, २००, २५०, ३००, ३६०, ४२०, ४८०, ५४०, ६००, ६६०, ७२०, ७८०, ८४०, ९००, ९६०, १०२०, १०८०, ११४०, १२००, १२६०, १३२०, १३८०, १४४०, १५००, १५६०, १६२०, १६८०, १७४०, १८००, १८६०, १९२०, १९८०, २०४०, २१००, २१६०, २२२०, २२८०, २३४०, २४००, २४६०, २५२०, २५८०, २६४०, २७००, २७६०, २८२०, २८८०, २९४०, ३०००

आवृत्त: १०, २०, ३०, ४०, ५०, ६०, ७०, ८०, ९०, १००, १२०, १५०, १८०, २००, २५०, ३००, ३६०, ४२०, ४८०, ५४०, ६००, ६६०, ७२०, ७८०, ८४०, ९००, ९६०, १०२०, १०८०, ११४०, १२००, १२६०, १३२०, १३८०, १४४०, १५००, १५६०, १६२०, १६८०, १७४०, १८००, १८६०, १९२०, १९८०, २०४०, २१००, २१६०, २२२०, २२८०, २३४०, २४००, २४६०, २५२०, २५८०, २६४०, २७००, २७६०, २८२०, २८८०, २९४०, ३०००

आवृत्त: १०, २०, ३०, ४०, ५०, ६०, ७०, ८०, ९०, १००, १२०, १५०, १८०, २००, २५०, ३००, ३६०, ४२०, ४८०, ५४०, ६००, ६६०, ७२०, ७८०, ८४०, ९००, ९६०, १०२०, १०८०, ११४०, १२००, १२६०, १३२०, १३८०, १४४०, १५००, १५६०, १६२०, १६८०, १७४०, १८००, १८६०, १९२०, १९८०, २०४०, २१००, २१६०, २२२०, २२८०, २३४०, २४००, २४६०, २५२०, २५८०, २६४०, २७००, २७६०, २८२०, २८८०, २९४०, ३०००

आवृत्त: १०, २०, ३०, ४०, ५०, ६०, ७०, ८०, ९०, १००, १२०, १५०, १८०, २००, २५०, ३००, ३६०, ४२०, ४८०, ५४०, ६००, ६६०, ७२०, ७८०, ८४०, ९००, ९६०, १०२०, १०८०, ११४०, १२००, १२६०, १३२०, १३८०, १४४०, १५००, १५६०, १६२०, १६८०, १७४०, १८००, १८६०, १९२०, १९८०, २०४०, २१००, २१६०, २२२०, २२८०, २३४०, २४००, २४६०, २५२०, २५८०, २६४०, २७००, २७६०, २८२०, २८८०, २९४०, ३०००

FIXED DEPOSIT

अब दुक्क हुनुहोस् थोटे-थोटे बचतमा

सुदानी ब्याज खाता पारदर्शित

सर्वाधिक ब्याज दर **९.००%**

आवृत्त: १०, २०, ३०, ४०, ५०, ६०, ७०, ८०, ९०, १००, १२०, १५०, १८०, २००, २५०, ३००, ३६०, ४२०, ४८०, ५४०, ६००, ६६०, ७२०, ७८०, ८४०, ९००, ९६०, १०२०, १०८०, ११४०, १२००, १२६०, १३२०, १३८०, १४४०, १५००, १५६०, १६२०, १६८०, १७४०, १८००, १८६०, १९२०, १९८०, २०४०, २१००, २१६०, २२२०, २२८०, २३४०, २४००, २४६०, २५२०, २५८०, २६४०, २७००, २७६०, २८२०, २८८०, २९४०, ३०००

सबैभन्दा छिटो QR CODE SCAN

सुदानी र सर्वोच्च ब्याज प्राप्त गर्न सकिने

फोनपे, नेपालपे

समृद्धि फाइनेन्स कम्पनी लिमिटेड
 Samridhi Finance Company Limited.
 नेपाल राष्ट्र बैंकबाट 'A' वर्गको इजाजत प्राप्त प्राप्त संस्था

संस्थाको गतिविधिका केही झलकहरू



Celebrating 22nd Anniversary at Kathmandu



21st AGM at Hetauda



Cycle Rally on the Occasion of 22nd Anniversary

Teej program with women by Hetauda branch



Wheelchair distribution program



Dustbin and Chair distribution by Pokhara branch



Water Distribution at Chandeshwori Jatra



Nyano Luga Bitaran at Itahari



Financial Literacy program at Banepa



Tree plantation by Kasaha branch



Gas Sangai Cash, Door to Door campaign at Butwal



Gas Sangai Cash Door to Door campaign at Itahari



QR in Auto rickshaw



SFCL QR in Fresh House



SFCL QR in Petrol Pump



Gas Sangai Cash promotion



Gair branch opening ceremony



Aurahi branch opening ceremony



Kasaha branch opening ceremony



Madhuban branch opening ceremony



Kharendrapur branch opening ceremony



Agreement with Himalayan Capital



Blood donation at Butwal



Blood donation at Kathmandu



Laxmipooja celebration in branches



Global Money Week Program at Hetauda



CSR program at Nagpokhari



Service Excellence and Marketing Skill Training



Credit Excel and Risk Management Training



Capacity development program



Agreement with Hotel Thamel Park



MOU with Gautambuddha Polyclinic-Kharendrapur



Agreement with Hamro Dudh Dairy -Kharendrapur

प्रमुख कार्यकारी समूह



टिका निधि लोहनी
प्रमुख कार्यकारी अधिकृत



गोकर्ण प्रसाद दुवाडी
नायब प्रमुख कार्यकारी अधिकृत



विनोद राज पौडेल
नायब महाप्रबन्धक

प्रमुख व्यवस्थापन समूह



शुभाष श्रेष्ठ
प्रमुख व्यवसाय विकास अधिकृत



रमेश घिमिरे
प्रमुख वित्त अधिकृत



चुडामणि खनाल
प्रमुख सञ्चालन अधिकृत

विभागीय तथा इकाई प्रमुखहरू



राम पराजुली
प्रमुख
सूचना प्रविधि विभाग



सागर उप्रेती
प्रमुख
अनुपालन विभाग



रोशन कुमार शर्मा
प्रमुख
लेखापरीक्षण विभाग



रूवेश मान पति
वरिष्ठ अधिकृत
कर्जा विभाग



रमेश अधिकारी
वरिष्ठ अधिकृत
लेखा विभाग

वार्षिक प्रतिवेदन



समृद्धि फाइनान्स कम्पनी लिमिटेड
Samriddhi Finance Company Limited

नेपाल राष्ट्र बैंकबाट 'ग' वर्गको इजाजत पत्र प्राप्त संस्था

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Narayangadh
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Pokhara
Ph: 061-590281, 590282

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Ph: 011-665569, 011-665571

Itahari
Ph: 025-590269, 590369

Janakpur
Ph: 041-591148, 591448

Gair
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Madhuban
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Aurahi
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Kasaha
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Kharendrapur
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