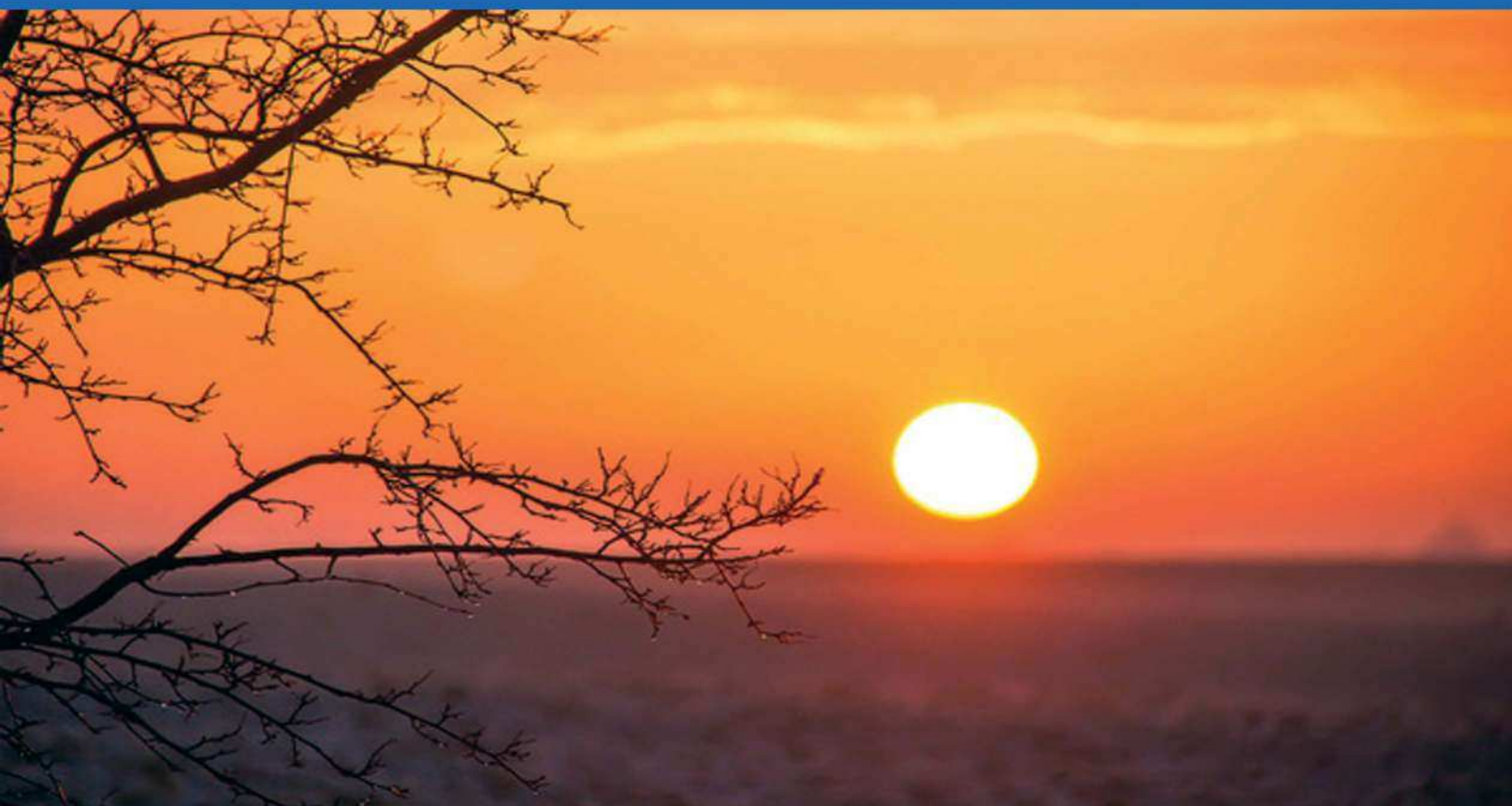


# नाडेप लघुवित्त वित्तीय संस्था लि.

## NADEP Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त राष्ट्रियस्तरको वित्तीय संस्था)



### छैटौँ वार्षिक प्रतिवेदन

आ.व. २०७६/७७



केन्द्रीय कार्यालय : गजुरी -१, धादिङ

फोन: ०१०-४०२१११, ४०२१२४

Email: [nadeplaghubitta@gmail.com](mailto:nadeplaghubitta@gmail.com)

Website: [www.nadeplaghubitta.com](http://www.nadeplaghubitta.com)

# नाडेप लघुवित्त वित्तीय संस्था लि.

## सुञ्चालक समिति



श्री पिताम्बर प्रसाद आचार्य  
अध्यक्ष  
प्रतिनिधि, विकास आयोजना सेवा केन्द्र (डिप्रोक्स-नेपाल)



श्री वेद प्रसाद सिवाकोटी  
सदस्य  
संस्थापक शेयर धनी



श्री हरिकृष्ण सुवेदी  
सदस्य  
प्रतिनिधि, लुम्बिनी विकास बैंक लि.



श्री विनोद कुमार शर्मा  
सदस्य  
प्रतिनिधि, नविल बैंक लि.



श्री सोफिया आचार्य (रिमाल)  
सदस्य  
सर्वसाधारण शेयरधनी



श्री विवेक कँडेल  
सदस्य  
सर्वसाधारण शेयरधनी



श्री उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत



श्री बाबुराम सुवेदी  
कम्पनी सचिव

# नाडेप लघुवित्त वित्तीय संस्था लि.

## केन्द्रीय कार्यालय उच्च व्यवस्थापन समूह



श्री उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत



श्री शिव प्रसाद आचार्य  
नायव प्रमुख कार्यकारी अधिकृत



श्री अनिस पनेरु  
प्रमुख  
वित्त विभाग



श्री बाबुराम सुवेदी  
प्रमुख  
प्रशासन विभाग



श्री भोजराज घिमिरे  
प्रमुख  
कार्यान्वयन/बीमा विभाग



श्री मनिश कुमार चालिसे  
प्रमुख  
आन्तरिक लेखापरीक्षण विभाग





# **नाडेप लघुवित्त वित्तीय संस्था लि.** **NADEP Laghubitta Bittiya Sanstha Ltd.**

केन्द्रीय कार्यालय : गजुरी - १, धादिङ्ग  
 फोन: ०१०-४०२१११, ४०२१२४

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## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी-१, धादिङ्ग

फोन नं. ०१०-४०२१११, ४०२१२४ फ्याक्स: ०१०-४०२१११

### छैटौं वार्षिक साधारण सभा सम्बन्धी सूचना

शेयरधनी महानुभावहरू,

यस वित्तीय संस्था लिमिटेडको मिति २०७८ वैशाख १३ गते सोमवार बसेको सञ्चालक समितिको १३५ औं बैठकको निर्णय अनुसार यस वित्तीय संस्था लिमिटेडको छैटौं वार्षिक साधारण सभा मिति २०७८ जेठ ७ गते गर्ने गरी सूचना प्रकाशन भएकोमा विशेष कारणवस सो सूचना रह भएकोले छैटौं वार्षिक साधारण सभा निम्न विषयहरूमा छलफल तथा निर्णय गर्न निम्न मिति, समय र स्थानमा बस्ने भएकाले शेयरधनी महानुभावहरूको उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

**सभा बस्ने मिति, समय र स्थान :**

**मिति:** २०७८ साल जेठ २३ गते, आइतवार

**स्थान:** रानीबन पार्टी प्यालेस एण्ड रेष्टुरेण्ट नागार्जुन-१, काठमाडौं ।  
भर्चुअल माध्यम ZOOM APP मार्फत एकसाथ सभा सञ्चालन हुनेछ ।

**समय:** विहान ११.०० बजेदेखि ।

साधारण सभामा भिडियो कन्फरेन्स (Zoom Meeting) मार्फत सहभागी हुन शेयरधनी महानुभावहरूलाई (Zoom ID passcode) उपलब्ध गराइने छ ।

**छलफलका विषयहरू :**

**क) साधारण प्रस्तावहरू :**

- १) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेश गर्नु हुने आ.व.२०७६।७७ को वार्षिक प्रतिवेदन उपर छलफल गरी प्रतिवेदन पारित गर्ने,
- २) लेखापरीक्षकको वार्षिक प्रतिवेदन सहितको आ.व. २०७६।७७ सम्मको वासलात तथा नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहित सम्बन्धित अनुसूचीहरू र नेपाल वित्तीय प्रतिवेदन मान (NFRS) बमोजिम तयार गरिएको वार्षिक वित्तीय प्रतिवेदन उपर छलफल गरी पारित गर्ने,
- ३) वित्तीय संस्थाको लेखापरीक्षण समितिको सिफारिस बमोजिम आ.व. २०७७।७८ को लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने, (वर्तमान लेखापरीक्षक श्री बि.आर.एस. न्यौपाने एण्ड कम्पनी योग्य हुनुहुन्छ) ।

**ख) विशेष प्रस्तावहरू :**

- १) डिप्रोक्स लघुवित्त वित्तीय संस्था लिमिटेडले नाडेप लघुवित्त वित्तीय संस्थालाई प्राप्ति (Acquisition) गर्ने सम्बन्धमा समझदारी पत्र (MOU) भई सकेकोले, भए गरेका सम्पूर्ण कार्यहरूको अनुमोदन गर्ने । साथै नियमनकारी निकायहरूको निर्देशन बमोजिम प्राप्ति (Acquisition) सम्बन्धी कार्यको लागि प्रवन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्नुपर्ने भएमा सो समेत गर्ने लगायतका सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

**ग) विविध :**

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव

**साधारण सभा सम्बन्धी जानकारी :**

- १) यस वित्तीय संस्थाको मर्जर/प्राप्ति प्रक्रियाको लागि मिति २०७७।०९।१६ गतेदेखि शेयर कारोवार रोक्का रहेकोले छैटौँ वार्षिक साधारण सभामा शेयर दाखिला खारेज बन्द यथावत रहनेछ ।
- २) संस्थाको वार्षिक प्रतिवेदन शेयरधनी महानुभावहरूको लागि संस्थाको वेब साईट [www.nadeplaghubitta.com](http://www.nadeplaghubitta.com) मा राखिएको छ सोबाट विस्तृत विवरणहरू हेर्न सकिनेछ ।
- ३) नाबालक तथा अशक्त शेयरधनी महानुभावहरूको तर्फबाट कम्पनीको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता रहेका व्यक्तिले मात्रै भाग लिन वा प्रतिनिधि तोक्न पाउने छ ।
- ४) हाल देशमा फैलिएको कोरोना भाईरस (Covid-19) का कारण प्रतिकूल अवस्थाले शेयरधनी महानुभावहरूको स्वास्थ्य तथा सुविधालाई ध्यानमा राखी भिडियो कन्फरेन्स् माध्यमबाट सभामा भाग लिने व्यवस्था मिलाइनेछ । भिडियो कन्फरेन्स् मार्फत भाग लिन र आफ्नो मन्तव्य राख्न चाहने शेयरधनी महानुभावहरूले [subedibaburam38@gmail.com](mailto:subedibaburam38@gmail.com) मा इमेल गरी वा फोन नं. ०१०-४०२१११, ४०२१२४ मा सम्पर्क गरी आफ्नो नाम, ठेगाना र DEMAT Number सहित साधारण सभा हुनुभन्दा २४ घन्टा अगाडि टिप्पाउनु पर्नेछ । प्राप्त सूचनाको आधारमा शेयरधनी महानुभावलाई ZOOM meeting ID passcode उपलब्ध गराई सहभागी हुने व्यवस्था मिलाइनेछ । सभा हुनुभन्दा ३० मिनेट अगाडिबाट भर्चुअल माध्यमबाट उपस्थिति हुने व्यवस्था गराइने छ ।
- ५) अन्य जानकारीको लागि यस संस्थाको केन्द्रीय कार्यालय गजुरी, धादिङ्गको फोन नं. ०१०-४०२१११, ४०२१२४ मा सम्पर्क गर्नुहुन अनुरोध छ ।



## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी-१, धादिङ  
फो.नं. ०१०-४०२१११, ४०२१२४ फ्याक्स: ०१०-४०२१११

### साधारण सभामा मतदान गर्न आ नो प्रतिनिधि नियुक्त गर्न निवेदनको ढाँचा (प्रोक्सी फारम)

कम्पनी ऐन, २०६३ को दफा ७१(३) बमोजिम

श्री सञ्चालक समिति  
नाडेप लघुवित्त वित्तीय संस्था लिमिटेड  
गजुरी-१, धादिङ ।

#### विषय: प्रतिनिधि नियुक्त गरेको बारे ।

..... जिल्ला ..... न.पा./गा.वि.स. वडा नं. .... बस्ने, म/हामी  
..... ले त्यस वित्तीय संस्थाको सेयरधनीको हैसियतले सम्बत्  
२०..... साल ..... महिना ..... गतेका दिन हुने साधारण सभा/विशेष साधारण सभामा म/हामी स्वयम्  
उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन  
तथा मतदान गर्नको लागि ..... जिल्ला ..... न.पा./गा.वि.स. वडा नं. ....  
बस्ने त्यस वित्तीय संस्थाको समूह "ख" को सेयरधनी श्री .....  
सेयरधनी परिचय नं ..... लाई मेरो/हाम्रो प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाएको छु/छौं ।

प्रोक्सी लिनेको हस्ताक्षर नमुना:

निवेदक

.....

प्रोक्सी दिनेको नाम :

सेयरधनी परिचय नं. :

ठेगाना :

सेयर समूह :

प्रोक्सी दिनेको सही :

सेयरधनी परिचय नं. :

सेयर संख्या :

मिति :

सेयर समूह :

(द्रष्टव्य: यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ।)





## नाडेप लघुवित्त वितीय संस्था लिमिटेडको छैटौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

नाडेप लघुवित्त वितीय संस्था लि.को छैटौं वार्षिक साधारण सभाको अवसरमा यहाँहरूलाई स्वागत गर्न पाउँदा खुसी अनुभव भइरहेको छ । म यहाँहरू सबैलाई सभामा मेरो व्यक्तिगत तथा सञ्चालक समितिको तर्फबाट हार्दिक स्वागत गर्दछु ।

बंगलादेशबाट शुरू भएको ग्रामीण बैंकिङ्ग प्रणालीको लघुवित्त कार्यक्रम नेपालमा पचासको दशकदेखि लोकप्रिय भएको हो । यसैलाई अनुसरण गरी नेपालको भौगोलिक विविधतालाई ध्यानमा राखी विकास आयोजना सेवा केन्द्र (डिप्रोक्स नेपाल) ले २०५२ सालबाट शुरू गरेको ग्रामीण बैंकिङ मोडल कार्यक्रम डिप्रोक्स लगायत नविल बैंक, लुम्बिनी विकास बैंक र व्यक्तिगत संस्थापकहरूको पहलबाट यस लघुवित्त वितीय संस्थाको स्थापना भएको र मिति २०७२।०२।०१ मा विकास आयोजना सेवा केन्द्रद्वारा सञ्चालित लघुवित्त कार्यक्रम यस नाडेप लघुवित्त वितीय संस्थालाई हस्तान्तरण गरे पश्चात यस वितीय संस्थाले प्रारम्भदेखि नै समाजमा रहेका विपन्न तथा गरिब वर्गको आर्थिक तथा सामाजिक जीवनस्तर माथि उठाउने उद्देश्य राखी नेपालमा लघुवित्त सेवा विस्तार गरी निरन्तर अगाडि बढिरहेको छ ।

सञ्चालक समितिको तर्फबाट यस वितीय संस्थाको छैटौं वार्षिक प्रतिवेदन, आर्थिक वर्ष २०७६/०७७ को वितीय विवरणहरू, सञ्चालनको कार्यप्रगति, लेखापरीक्षकको प्रतिवेदन, वासलात, नाफा नोक्सान हिसाव तथा सो को बाण्डफाँड सहितको यो प्रतिवेदन अध्यक्षको हैसियतले यहाँहरू समक्ष छलफल एवं अनुमोदनको लागि प्रस्तुत गरेको छु । यहाँहरूले गहन छलफल सहित पारित गर्नु हुनेछ भन्ने आशा लिएको छु ।

हालसम्मको प्रगतिको आधारमा भावी दिनहरूमा लिइने कार्यक्रम, योजना तथा रणनीतिको सम्बन्धमा समेत यहाँहरूलाई अद्यावधिक गराउने उद्देश्यले यो प्रतिवेदन तयार गरिएको छ। यस सभाले यी सम्पूर्ण विषयहरू माथि आवश्यक छलफल गरी भावी कार्यक्रम सञ्चालन गर्न हामीलाई मार्गनिर्देश गर्नेछ भन्ने मैले विश्वास लिएको छु ।

**लघुवित्तको पृष्ठभूमि तथा वर्तमान अवस्था :**

नेपालमा लघुवित्तलाई प्रवर्द्धन गर्ने प्रयास सन् १९७५ बाट भएको र यसलाई सरकारी तवरबाट छैटौं पञ्चवर्षीय योजना मार्फत गरिबी निवारणको साधनको रूपमा पहिचान गरिएको पाईएतापनि यसले आठौं पञ्चवर्षीय योजना पश्चात् मात्र गति लिएको देखिन्छ ।

नेपाल राष्ट्र बैंकबाट प्रकाशित २०७७ पौष मसान्तसम्म मुलुकमा “क” वर्गका २७ बाणिज्य बैंकहरू, “ख” वर्गका १९ विकास बैंकहरू, “ग” वर्गका २१ फाइनेन्स कम्पनीहरू “घ” वर्गका ७६ लघुवित्त वितीय संस्थाहरू, पूर्वधार विकास बैंक १ वटा र १५ अन्य संस्थाहरू गरी जम्मा १५९ वटा बैंक तथा वितीय संस्थाहरूले नेपाल राष्ट्र बैंकबाट स्वीकृति प्राप्त गरी बैंक तथा वितीय संस्थाबाट लघुवित्त क्षेत्रमा प्रत्यक्ष वा अप्रत्यक्ष रूपमा कार्यरत रहेका छन् जसमध्ये लघुवित्त वितीय संस्थाहरूले ४६ लाख ८६ हजार ६०९ घरपरिवारलाई लघुवित्त सेवा पुर्‍याई रहेकामा यस वितीय संस्थाले २०७७ असार मसान्त सम्ममा ८० हजार २२७ घर परिवारलाई सेवा पुर्‍याई रहेको छ ।

भावी दिनहरूमा यस वितीय संस्थाको विकासका लागि यहाँहरूको सुभाव र सहयोगको निरन्तर खाँचो देखिन्छ, जसले गर्दा प्रतिकूल परिस्थितिमा समेत योजनावद्ध कार्यक्रम र वातावरण अनुकूल रणनीति अवलम्बन गर्दै अपेक्षाकृत लक्ष्य हासिल गर्न वितीय संस्था सक्षम हुनेछ भन्ने मैले आशा लिएको छु ।

वितीय संस्थाको वार्षिक आर्थिक विवरणको अतिरिक्त कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा(४) बमोजिमको प्रतिवेदन देहाय बमोजिम रहेको ब्यहोरा जानकारीको लागि अनुरोध गर्दछु ।

**क. आ.व. २०७६।७७ को सिंहावलोकन :**

यस वित्तीय संस्थाले आ.व. २०७६।०७७ मा ४६ जिल्लामा ७८ शाखा कार्यालयहरू मार्फत ८०,२२७ परिवारलाई वित्तीय सेवा प्रदान गरेको जानकारी यस सभामा प्रस्तुत गर्दछु ।

**ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थिति र कम्पनीको कारोवारमा परेको असर :**

अन्तर्राष्ट्रिय परिस्थितिको कारणले वित्तीय संस्थाको कारोवारलाई खासै असर पुऱ्याएको छैन । तथापि कोषको लागत तथा सञ्चालन खर्चमा बृद्धि, कमजोर भौतिक पुर्वाधार, नवीनतम प्रविधीको अभाव, प्रभावकारी कर्जा सूचना केन्द्रको कमी, बजारमा तरलताको अभाव, संख्यात्मक रूपमा लघुवित्त वित्तीय संस्थाहरूको संख्या तथा शाखाहरूको बृद्धि, र ग्राहकमा देखिएको दोहोरोपना आदिले ग्रामीण क्षेत्र उन्मुख सेवाहरूको विस्तार कठिन र चुनौतीपूर्ण बन्दै गएको छ। यस प्रकारको अप्ठ्यारा परिस्थितिका बावजुद पनि बदलिदो वातावरण अनुसार शाखा व्यवस्थापन, स्रोत परिचालन, र जोखिम व्यवस्थापनमा लिएको उचित नीतिका कारण समीक्षा अवधिमा संस्थाको कारोवारमा तुलनात्मक रूपमा गुणस्तरीय प्रगतिका परिसूचकहरू हासिल गर्न सफल भएको र वित्तीय कारोवार सन्तोषप्रद ढंगले अघि बढेको जानकारी यस सभालाई गराउन पाउँदा मलाई खुसी लागेको छ ।

**ग. आ.व. ०७६।७७ को प्रतिवेदन तयार गर्दा सम्मको उपलब्धि र भविष्यमा गर्नु पर्ने कुराहरू:**

यो प्रतिवेदन तयार पार्दा सम्म वित्तीय संस्थाको कारोवारमा देहाय बमोजिम प्रगति भएको व्यहोरा जानकारी गराउँदछु ।

क्र.सं.	बिवरण	इकाई	२०७७ आषाढ मसान्त	२०७६ आषाढ मसान्त	२०७५ आषाढ मसान्त
१	सदस्य	संख्या	८०,२२७	७९,२९९	६२,४८०
२	बचत	हजार	१,३६,२०,२१	१,१३,२६,९८	८३,६९,३५
३	लगानीमा रहेको कर्जा	हजार	४,३५,३२,६३	३,९६,१८,९७	२,९३,२२,३०
४	व्याज आम्दानी	हजार	६३,९९,०२	५९,७१,८०	४४,७९,१४
५	अन्य आम्दानी	हजार	६,२१,४५	९,१८,९४	६,३५,१६
६	सञ्चालन खर्च	हजार	२४,१८,८८	२३,१७,७२	१९,२३,७९
७	सञ्चालन मुनाफा	हजार	८६,७१	४,००,०९	६,९२,४१

कार्यक्रममा दोहोरोपना निरुत्साहित गर्न तथा सेवा नपुगेका पहाडी तथा हिमाली दुर्गम क्षेत्रहरूमा कार्यक्रम विस्तारतर्फ प्राथमिकता दिईएको छ । स्रोत व्यवस्थापनमा स्थानीय स्रोत साधनलाई प्राथमिकता दिई काम गरिदै आएको छ ।

गत वर्ष लिईएका रणनीतिहरू मध्ये पूर्णरूपमा उपलब्धि हासिल हुन नसकेका क्षेत्रहरूलाई आगामी कार्यक्रममा समेत समावेश गरिएको व्यहोरा यस सभा समक्ष अनुरोध गर्दछु ।

लघुवित्तको सेवा पुऱ्याउने केन्द्रीय तथा क्षेत्रीयस्तरका थप लघुवित्त वित्तीय संस्थाहरूको स्थापना निरन्तर भैरहेको अवस्थामा सदस्यको दोहोरोपना नपर्ने गरी कार्यक्रम सञ्चालन गर्न दुर्गम क्षेत्रहरूमा जानुपर्ने अवस्था छ । न्यूनतम पुर्वाधार तयार नभएका क्षेत्रहरूमा शाखा स्थापना गर्न कठिन हुने र हालको विद्यमान व्यवस्था बमोजिम कार्यक्षेत्र विस्तार गर्दा धेरै लघुवित्त संस्थाहरूको एकै कार्यक्षेत्र पर्न गई सदस्यहरूको दोहोरोपनाको कारण कर्जा जोखिममा पर्न जाने देखिएको छ । हाल नेपाल लगायत विश्वमा फैलिएको कोरोना भाईरस यसको दोस्रो भेरियन्टले वित्तीय क्षेत्रमा संकुचन ल्याएको यस परिस्थितिमा चुनौतीहरूलाई अवसरमा रूपान्तरण गरी आगामी वर्षहरूमा नयाँ क्षेत्रहरूमा समय सापेक्षक लघुवित्त कार्यक्रमहरूलाई विस्तार गरिने व्यहोरा यहाँहरू समक्ष अनुरोध गर्दछु ।

वित्तीय संस्थाको कार्यक्रम विस्तारसँगै नयाँ चुनौतीहरू समेत आउने हुँदा दिगो तथा स्तरीय सेवा प्रदान गर्न र वित्तीय संस्थाको कार्यक्षमता बृद्धि गर्न चालु आ.व.मा निम्नानुसार रणनीति लिईएको व्यहोरा

शेयरधनी महानुभावहरूलाई अवगत गराउन चाहन्छु । यसबाट कार्यक्रम विस्तारसंगै स्तरीय सेवा दिन वित्तीय संस्था सक्षम हुने अपेक्षा राखेको छु ।

१. कार्यक्षेत्र विस्तार गर्दै ७८ शाखाहरू मार्फत ९२,५५५ विपन्न परिवारलाई लघुवित्त सेवा प्रदान गर्ने,
२. कर्मचारीहरूको दक्षता अभिवृद्धि तथा वृत्ति विकास गर्न आवश्यक तालिम, गोष्ठी, सेमिनार र अवलोकन भ्रमणहरूको आयोजना गरिने ।
३. कम्प्युटर सञ्चालन सम्बन्धी तालिम दिने र चालु आ.व. भित्र सबै शाखामा व्यवस्थापन सूचना प्रणालीलाई चुस्त दुरुस्त बनाउने,
४. ग्राहकको माग अनुसार प्रतिस्पर्धी वित्तीय सेवाहरू तर्जुमा गर्ने,
५. कर्जाको गुणस्तर कायम राख्न कार्य योजना बनाई कार्यान्वयनमा निरन्तरता दिने,
६. वित्तीय संस्था तथा सदस्यको भलाई हुने कार्यक्रम प्रवर्द्धनमा सहभागी हुने,
७. दिगो वित्तीय स्रोतको व्यवस्था गर्न सदस्यहरूमा दीर्घकालीन बचतका विभिन्न योजनाहरू सञ्चालन गर्ने,
८. स्थानीय मानव स्रोत तथा साधनलाई प्राथमिकता दिई समुदायसंग समन्वय र सहकार्य गरी कार्यक्रम सञ्चालन गर्ने,
९. कार्यक्रम तथा बजेटको लक्ष्य अनुसार प्रगतिको समीक्षा गर्न शाखा, ईलाका र केन्द्रीय स्तरमा आर्वाधिक गोष्ठीहरूको आयोजना गर्ने,
१०. वित्तीय अनुशासनमा शुन्य सहनशीलता नीतिलाई अङ्गीकार गर्ने ।

#### घ. कम्पनीको व्यावसायिक सम्बन्ध:

यस वित्तीय संस्थाको नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कम्पनी रजिष्ट्रारको कार्यालय रहेका छन भने बैंक तथा वित्तीय संस्था तर्फ नबिल बैंक लि., एभरेष्ट बैंक लि., बैंक अफ काठमाडौं लि., नेपाल बंगलादेश बैंक लि., सिद्धार्थ बैंक लि., ग्लोबल आइएमई बैंक लि., राष्ट्रिय बाणिज्य बैंक लि., माछापुच्छ्रे बैंक लि., एनसिसि बैंक लि., प्राइम कर्मासयल बैंक लि., लुम्बिनी विकास बैंक लि., सिभिल बैंक लि, आइ सि एफ सि वित्तीय संस्था लि., नेपाल इन्भेष्टमेण्ट बैंक लि., सिटिजन्स बैंक लि., जनता बैंक लि., कुमारी बैंक लि., युनाइटेड फाइनान्स लि., आरएमडीसी रहेका छन् साथै वित्तीय संस्थाले CMF, स्वावलम्बन विकास केन्द्र र नेपाल लघुवित्त बैंकर्स संघ लगायतका संस्थाहरूसंग सहकार्य गर्दै आएको व्यहोरा यस सभामा अनुरोध गर्दछु ।

#### ङ. सञ्चालक समितिमा भएको हेरफेर:

सञ्चालक समितिमा तपसिलमा उल्लिखित सञ्चालकहरूको हेरफेर भएको व्यहोरा यस सभा समक्ष जानकारी गराउँदछु ।

क्र. सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व	परिवर्तन भएको मिति	कारण
१	श्री पिताम्बर प्रसाद आचार्य	अध्यक्ष	विकास आयोजना सेवा केन्द्र		
२	श्री वेद प्रसाद सिवाकोटी	सञ्चालक	अन्य संस्थापक शेयरधनी		
३	श्री हरिकृष्ण सुवेदी	सञ्चालक	लुम्बिनी विकास बैंक लि.		
४	श्री बिनोद कुमार शर्मा	सञ्चालक	नबिल बैंक लि.		
५	श्री सोफिया आचार्य (रिमाल)	सञ्चालक	सर्वसाधारण शेयरधनी		
६	श्री विवेक कंडेल	सञ्चालक	सर्वसाधारण शेयरधनी		
७	श्री प्रवीण भट्टराई	सञ्चालक	स्वतन्त्र	२०७७।१२।३	राजिनामा

यस वित्तीय संस्थाको समिक्षा अर्वाधमा संचालक समितिमा कुनै फेरवदल नभएको जानकारी गर्दछु ।

#### च. कारोवारलाई असर गर्ने मुख्य कुराहरू:

लघुवित्तको कारोवार गर्ने यस वित्तीय संस्थालाई निम्न कुराहरूले असर पुर्याउँदछन्:

- १) लघुवित्तको कारोवार गर्ने बैंक, वित्तीय संस्था एकै स्थानमा स्थापना तथा बिस्तारबाट सृजना हुने प्रतिस्पर्धा,



- २) राष्ट्रिय तथा स्थानीयस्तरमा हुने प्रतिकूल अवस्था,
- ३) वित्तीय संस्थाहरूबाट लिईएको कर्जाको सापटको व्याजदर बृद्धि हुदै जाँदा कोषको लागत दर बढ्न गई मुनाफा रकममा ह्रास आउन सक्ने,
- ४) बढ्दो Employee Turn Over संगै अनुभवी कर्मचारीहरूको अभाव,
- ५) प्रभावकारी सूचना केन्द्रको कमी,
- ६) लघुवित्त वित्तीय संस्थाहरूको बृद्धि तथा अव्यवस्थित शाखा विस्तारले प्रतिस्पर्धा सहित कार्यक्रम विस्तारमा कमी,
- ७) नीतिगत परिवर्तनको कारणबाट सृजना हुने अवस्थाहरू,
- ८) प्राकृतिक प्रकोप लगायत अन्य राष्ट्रिय तथा अन्तर्राष्ट्रिय स्तरमा सिर्जित हुने प्रतिकूलता आदि ।
- ९) नेपाल लगायत विश्वमा फैलिएको कोविड १९ को कारण वित्तीय क्षेत्रमा भएको असर ।

उल्लेखित अवस्थामा वित्तीय संस्थालाई प्रभावकारी ढंगले सञ्चालन गर्न यहाँहरूबाट प्राप्त हुने अमूल्य सुझावको म हार्दिक स्वागत गर्दछु ।

#### छ. लेखापरीक्षण प्रतिवेदन उपर सञ्चालक समितिको प्रतिक्रिया:

यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ वित्तीय स्थितिको चित्रण गरेको छ । लेखापरीक्षण प्रतिवेदनमा कुनै नकारात्मक कुरा उल्लेख भएको छैन ।

#### ज. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

आर्थिक वर्ष २०७६/०७७ को कुल मुनाफा रु. ८६लाख ७१ हजार ०३१।१४ मध्ये नियमानुसार रु. ८ लाख ६७ हजार १०३।११ कर्मचारी बोनस तथा रु. ५९ लाख ५१ हजार २१४।१३ आयकरको लागि छुट्याइएको छ । सो पश्चात बाँडफाँडको लागि प्राप्त रु. १८ लाख ५२ हजार ७१३।९१ बाट कानुनी प्रावधान अनुसार रु. ३ लाख ७० हजार ५४२।७८ साधारण जगेडा कोष (General Reserve) मा राखिएको छ । ग्राहक संरक्षण कोषमा, १८ हजार ५२७।१४, संस्थागत सामाजिक उत्तरदायित्व कोषमा रु. १८ हजार ५२७।१४, र स्थगन कर जगेडा कोषमा रु. २६ लाख १७ हजार ८८४ छुट्याइएको छ । यस वर्षको विषम परिस्थितिले गर्दा शेयरधनीहरूलाई लाभांश छुट्याउन नसकिएको व्यहोरा जानकारी गराउँदछु ।

#### झ. शेयर जफत:

आ.व. २०७६।०७७ मा वित्तीय संस्थाले कुनै किसिमको शेयर जफत नगरेको व्यहोरा यहाँहरू समक्ष राख्न चाहन्छु ।

#### ञ. आ.व. २०७६।०७७ मा कम्पनीको प्रगति कारोवार विवरण :

वित्तीय संस्थाले सञ्चालन गरेको कार्यक्रमको सारांश तुलनात्मक रूपमा निम्न बमोजिम भएको व्यहोरा शेयरधनी महानुभावहरूलाई अवगत गराउन चाहन्छु ।

क्र.सं.	विवरण	आ.व.०७६।०७७	आ.व.०७५।०७६	आ.व.०७४।०७५
१	जम्मा कर्मचारी संख्या	३०६	३३५	२६०
२	सदस्य संख्या	८०,२२७	७९,२९९	६२,४८०
३	ग्राहक संख्या	५४०००	५३,९२३	४७,४८०
४	जोखिम कोषको रकम (रु.हजारमा)	२२,६६,४८	१६,१४,६८	१०,१६,७४

## स्रोतको व्यवस्थापन :

## पुँजी तर्फः

क्र.सं.	विवरण	इकाई	आ.व.०७६।७७	आ.व.०७५।७६	आ.व.०७४।७५
१	चुक्ता शेयर पुँजी	रु. हजारमा	४०४,८००	३६,८०,००	१६,००,००
२	साधारण जगेडा कोष	रु. हजारमा	३,६१,६१	३,५७,९१	३,०९,२५
३	प्रस्तावित बोनस शेयर	रु. हजारमा		३,६८,००	४,८०,००
४	प्रस्तावित नगद लाभांश	रु. हजारमा		१९,३७	२५,२६
५	संचित नाफा नोक्सान	रु. हजारमा	५६८,८८५	५,८०,५७	५,४५,९८
६	असल कर्जाको जोखिम कोष	रु. हजारमा	३३२०२	३,९२,४१	२,९३,०७
७	स्थगन कर जगेडा कोष	रु. हजारमा	३,५४,५७	३,२८,३९	२,७७,४४
८	ग्राहक संरक्षण कोष	रु. हजारमा	८,३०,८४	६३,४६	६१,०३
९	संस्थागत सामाजिक उत्तरदायित्व कोष	रु. हजारमा	१३४०	१३,७२	११,२९
१०	कर्मचारी दक्षता अभिवृद्धि कोष	रु. हजारमा	८६०९	८६,०९	५५,७९
११	जम्मा पुँजी	रु. हजारमा	११७१५३८	५८,८९,९३	३६,८८५९,११
१२	शेयर	संख्या	४०४८०००	३६,८०,०००	१६,००,००
१३	प्रति शेयर नेटवर्थ		२८९।४१	रु १६०।०५	रु २२८।६९

## वित्तीय संस्थाले स्वीकारेको निक्षेप तथा सापटी तर्फ :

जम्मा निक्षेप :

१३,६२,०२१ हजार

विभिन्न बैंकहरूसंग लिएको कर्जा :

२५,१४,१२६ हजार

जम्मा :

३८,७६,१४७ हजार

निक्षेप र सापटीमा पुँजीको अनुपात :

३.३१:१

यस वित्तीय संस्थाको यस आ.व.०७६।०७७ मा कर तथा बोनस अधिको मुनाफा रु. ८६ लाख ७१ हजार ०३१।१४ कायम भएकोमा कर तथा बोनस पछि रु. १८ लाख ५२ हजार ७१३।९१ कायम गर्न वित्तीय संस्था सफल भएको व्यहोरा जानकारी गराउँदछु ।

## ट. वित्तीय संस्थाले आ.व. २०७६।७७ मा सम्पन्न गरेको प्रमुख कारोवार तथा कारोवारमा आएको महत्वपूर्ण परिवर्तनः

समीक्षा आ.व.मा यस वित्तीय संस्थाले सम्पन्न गरेको तुलनात्मक कारोवारको सारांश निम्न बमोजिम रहेको व्यहोरा शेयरधनी महानुभावहरूलाई अवगत गराउन चाहन्छु।

(रु हजारमा)

क्र. सं.	विवरण	आ.व. २०७६।७७	आ.व. २०७५।७६	फरक
१	शुरू कर्जा मौज्दात	४,१२,३३,६४	३,०३,३९,०४	१,०८,९४,६०
२	यस आ.व.मा भएको कुल ऋण लगानी	३२५४३६८	५,१४,८७,२६	(१८९४३५८)
३	यस आ.व.मा भएको कुल ऋण असूली	३०२४४६९	४,०५,९३,०५	(१०३४८३६)
४	कुल कर्जा अपलेखन		१,६३,२४	(१६३२४)
५	लगानीमा रहिरहेको बाँकी कुल ऋण	४३,५३,२६३	४,१२,३३,६४	२२,९८,९९
६	यस आ.व.को व्याज तथा अन्य आम्दानी	७,०२,०४७	६८,९०,७४	१,२९,७३
७	कर्मचारी खर्च (उपदान र बिदा कोष समेत)	१,८०,७०५	१७,३७,७६	६९,२९
८	कार्यालय सञ्चालन खर्च	६१,१८३	५,७९,९६	३१,८७
९	यस आ.व.मा भएको व्याज खर्च	३,८६,२८८	३२,१४,५९	६,४८,२९
१०	यस आ.व.मा छुट्याइएको जोखिम व्यवस्था	६५,१८०	७,६१,१८	(१,५९,३८)
११	बोनस तथा कर अधिको सञ्चालन मुनाफा	८६७१	४,००,०९	(३१३३८)

**ठ. गत आ.व.मा आधारभुत शेयरधनीहरूले वित्तीय संस्थालाई उपलब्ध गराएको जानकारी :**

यस बैंकको ५ प्रतिशत वा सो भन्दा बढी शेयर ग्रहण गर्ने आधारभुत शेयरधनीहरूबाट छुट्टै जानकारी उपलब्ध भएको छैन ।

**ड. सञ्चालक तथा पदाधिकारीहरूले ग्रहण गरेको शेयर स्वामित्व र कारोवारमा संलग्नता :**

यस बैंकका सञ्चालक तथा पदाधिकारीहरूले धारण गरेको साधारण शेयर देहाय बमोजिम रहेको छ ( आ.व २०७५।०७६ को ३६८,००० कित्ता बोनस शेयर सहित)

क्र.सं	सञ्चालक तथा पदाधिकारीको नाम	पद	ग्रहण गरेको कुल शेयर
१	श्री पिताम्बर प्रसाद आचार्य प्रतिनिधि, विकास आयोजना सेवा केन्द्र	अध्यक्ष	संस्थागत १०,१२,००० कित्ता व्यक्तिगत २०,२४० कित्ता
२	श्री वेद प्रसाद शिवाकोटी अन्य संस्थापक शेयरधनी	सञ्चालक	व्यक्तिगत २०,२४० कित्ता
३	श्री हरिकृष्ण सुवेदी प्रतिनिधि, लुम्बिनी विकास बैंक लि.	सञ्चालक	संस्थागत ४०,४८०० कित्ता
४	श्री विनोद कुमार शर्मा प्रतिनिधि, नबिल बैंक लिमिटेड	सञ्चालक	संस्थागत १०,१२,००० कित्ता
५	श्री सोफिया आचार्य रिमाल सर्वसाधारण शेयरधनी	सञ्चालक	३७९ कित्ता
६	श्री बिबेक कँडेल सर्वसाधारण शेयरधनी	सञ्चालक	२०६ कित्ता
७	श्री प्रवीण भट्टराई स्वतन्त्र	सञ्चालक	छैन ।
८	श्री उपेन्द्र वहादुर कार्की	प्रमुख कार्यकारी अधिकृत	व्यक्तिगत २५,३०० कित्ता

वित्तीय संस्थाका सञ्चालक तथा पदाधिकारीहरू शेयर कारोवारमा संलग्न नरहेको व्यहोरा यस सभालाई जानकारी गराउन चाहन्छु ।

**ढ. गत आ.व.मा सञ्चालक तथा निजका नातेदारहरूको कम्पनीसंगको कारोवारमा संलग्नता:**

समीक्षा वर्षमा यस वित्तीय संस्थसंग सम्बन्धित सम्झौताहरूमा यस कम्पनीका कुनै सञ्चालक तथा निजका निजकका नातेदारहरूको कुनै संलग्नता नरहेको व्यहोरा यहाँहरू समक्ष राख्न चाहन्छु ।

**ण. कम्पनीले आफ्नो शेयर आफैँ खरिद गरे नगरेको :**

हालसम्म यस बैंकले आफ्नो शेयर आफैँ खरिद नगरेको व्यहोरा यस सभा समक्ष अनुरोध छ ।

**त. आन्तरिक नियन्त्रण प्रणाली:**

यस वित्तीय संस्थामा विभागीय जिम्मेवारी, प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, नियमित स्थलगत र गैरस्थलगत अनुगमन, आन्तरिक लेखापरीक्षण नियमित गर्ने गरिएको छ । सो कार्यहरूको लागि लेखा परीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति, सम्पतिशुद्धीकरण समितिहरू कार्यरत छन् । वित्तीय संस्थाको सञ्चालनको लागि आवश्यक विनियमहरू समयानुकूल संशोधन तथा परिमार्जन गर्ने गरिएको र सोही बमोजिम नियमित कार्य भई रहेको व्यहोरा अनुरोध गर्न चाहन्छु ।

**थ. यस आ. व. को कुल व्यवस्थापन खर्च :**

यस वित्तीय संस्थाको आ.व.२०७६।०७७ को व्यवस्थापन खर्च रु २४ करोड १८ लाख ८८ हजार १४९।९९ भएको व्यहोरा अनुरोध गर्दछु।



**द. लेखापरीक्षण समिति :**

सञ्चालक श्री प्रवीण भट्टराईको संयोजकत्वमा सञ्चालक श्री विवेक कँडेल र आन्तरिक लेखापरीक्षण विभागका श्री मनिश कुमार चालिसे सदस्य सचिव रहनु भएको ३ सदस्यीय लेखापरीक्षण समिति कार्यरत रहेको छ । यस समितिले नियमनकारी निकायहरूको निर्देशन तथा प्रचलित कानुनी व्यवस्था बमोजिम सुधारात्मक कारवाहीको लागि व्यवस्थापन तथा सञ्चालक समितिमा सुभाव दिने गरेको व्यहोरा अनुरोध गर्दछु ।

**ध. संयुक्त एक्विजिशन समिति :**

नेपाल राष्ट्र बैंकबाट ईजाजतपत्र प्राप्त गरी वित्तीय कारोबार गर्दै आएका लघुवित्त वित्तीय संस्थाहरूलाई एक आपसमा गाभ्ने/गाभिने र प्राप्ति नीतिलाई सहयोग पुर्याउने उद्देश्यले बैंक तथा वित्तीय संस्था एक आपसमा गाभ्ने/गाभिने र प्राप्ति सम्बन्धी नियमावली २०७३ चौथो संशोधन २०७५ सहित मिलाइएको रूपमा) बमोजिम डिप्रोक्स लघुवित्त वित्तीय संस्था लिमिटेडले प्राप्ति (Acquisition) गर्नको लागि २०७७।०९।१५ गते दुवै संस्था विच समझदारी (MOU) पत्रमा हस्ताक्षर भई सैद्धान्तिक सहमति (LOI) को लागि नेपाल राष्ट्र बैंक पठाएकोमा मिति २०७८।०१।२८ मा सैद्धान्तिक सहमति (LOI) प्राप्त भएको व्यहोरा शेयरधनी माहनुभावहरूलाई जानकारी गराउदछु । साथै संयुक्त प्राप्ति समितिमा नाडेप लघुवित्त वित्तीय संस्थाबाट सञ्चालक श्री हरिकृष्ण सुवेदी र बेद प्रसाद सिवाकोटी डिप्रोक्स लघुवित्त वित्तीय संस्थाबाट प्रतिनिधित्व गर्नुहुने संचालक श्री रमेश कुमार रघुवंशीको र नरेशमान प्रधान रहेको ४ सदस्यीय संयुक्त प्राप्ति समिति गठन गरिएको छ । उक्त प्राप्ति समितिले प्राप्ति सम्बन्धी कार्यहरू अगाडि बढाउने व्यहोरा यहाँहरू समक्ष जानकारी गराउँदछु ।

**न. सञ्चालक, प्रमुख कार्यकारी अधिकृत, आधारभुत शेयरधनी तथा निजका नजिकका नातेदार संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले बुझाउन पर्ने कुनै रकम बुझाउन बाँकी रहे नरहेको :**

संस्थागत आधारभुत शेयरधनीहरूसंगको संलग्न लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएको संस्थागत कर्जा सापट कारोबार बाहेक त्यस्तो कुनै कारोबार नरहेको तथा उल्लिखित पक्षहरूसंग संस्थाको लेना रकम बाँकी नभएको व्यहोरा अनुरोध गर्दछु ।

**प. सञ्चालक तथा कार्यकारी अधिकृत तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :**

यस बैंकका सञ्चालकहरूलाई आ.व. २०७६।०७७ मा सञ्चालन भएको समितिहरूको कुल बैठक भत्ता बापत प्रति बैठक प्रति व्यक्ति रु ४,०००/- का दरले ७ लाख १० हजार ८ सय प्रदान गरिएको छ साथै प्रमुख कार्यकारी अधिकृत श्री उपेन्द्र बहादुर कार्कीलाई समिक्षा वर्षमा तलब, भत्ता बिदा तथा बोनस, दशै खर्च औषधि उपचार देहाय बमोजिम जम्मा रु २७ लाख २३ हजार ७ सय मात्र प्रदान गरिएको व्यहोरा अनुरोध छ ।

नेपाल राष्ट्र बैंकबाट जारी बैंक तथा वित्तीय संस्थाका प्रमुख कार्यकारीको तलब भत्ता तथा अन्य सुविधा सम्बन्धी मार्ग दर्शन बमोजिम वार्षिक प्रतिवेदनमा खुलाउनु पर्ने विवरण देहाय बमोजिम रहेको व्यहोरा अनुरोध गर्दछु ।

क) प्रमुख कार्यकारी अधिकृतको कुल वार्षिक तलब भत्ता	रु १९,२०,०००.००
ख) प्रमुख कार्यकारीलाई यस आ.व. मा प्रदान गरिएको कार्यसम्पादनमा आधारित पारिश्रमिक	
१) कर्मचारी बोनस	रु ००.००
२) प्रचलित व्यवस्था अनुसारको सुविधा (एडजसमेन्ट भत्ता)	रु २,४०,०००.००
३) अन्य रकम (सञ्चार भत्ता)	रु ३६,०००.००
ग) अन्य सुविधाहरू	
१) पोषाक	रु ६,०००.००
२) बिदा	रु ९,७००.००
३) औषधि उपचार	रु १,६०,०००.००
४) कर्मचारी संचय कोष	रु १,९२,०००.००
५) दशै खर्च	रु १६०,०००.००
घ) यस आ.व को कुल कर्मचारी खर्च	रु १८,०७,०४,७८०.३९

**फ. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश रकम :**

यस वित्तीय संस्थाको शेयरधनीहरूलाई आ.व. २०७६।०७७ मा लाभांश वितरण नगरिएको व्यहोरा जानकारीको लागि हार्दिक अनुरोध गर्दछु ।

**ब. सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :**

वित्तीय संस्थाका शाखाहरूलाई साधन सम्पन्न गर्दै लैजाने क्रममा समीक्षा आ.व को अवधिभित्र विभिन्न शाखाहरूबाट पटक पटक गरी फर्निचर, कम्प्युटर तथा सफ्टवेयर सहित जम्मा रु. ७७ लाख ३१ हजार ७०२।७४ को सम्पत्तिहरू यस वित्तीय संस्थाको आर्थिक विनियमावलीको अधिनमा रही खरिद गरेको र रु. ४० हजार ६२०।- वरावरको पुरानो सम्पत्ति बिक्री गरेको व्यहोरा जानकारी गराउँदछु ।

**भ. सम्बद्ध कम्पनी बीचको कारोवार :**

कम्पनी ऐन २०६३ को दफा १७५ को उपदफा (१) तथा (२) आकर्षित हुने यस वित्तीय संस्थाको मुख्य तथा सहायक कम्पनीहरू नरहेको व्यहोरा सम्बन्धित पक्षहरू समक्ष राख्न चाहन्छु ।

**म. प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुरा :**

नभएको।

**य. अन्य आवश्यक कुराहरू:**

नभएको।

शेयरधनी महानुभावहरू,

अन्त्यमा, वित्तीय संस्थाको उन्नति र प्रगतिमा प्रत्यक्ष वा परोक्ष रूपमा सहयोग, सल्लाह र प्रोत्साहित गरी आ-आफ्नो क्षेत्रबाट पुर्‍याउनु भएको योगदानका लागि सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहकहरू, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सजेन्ज, लिमिटेड, सिडिएस एण्ड क्लियरिङ्ग लिमिटेड, बैंक तथा वित्तीय संस्थाहरू, लेखापरीक्षक, दातृ निकायहरू र यस वित्तीय संस्थाका कर्मचारीहरूलाई सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद दिदै आगामी दिनहरूमा समेत निरन्तर सहयोगको अपेक्षा गर्दछु ।

धन्यवाद ।

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

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## B.R.S. Neupane & Co.

### Independent Auditor's Report

#### To the Shareholders of Nadep Laghubitta Bittiya Sanstha Ltd.

#### Opinion

We have audited the financial statements of Nadep Laghubitta Bittiya Sanstha Ltd. which comprises the Statement of Financial Position as at Ashad 31, 2077 (July 15, 2020) and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows for the year ended and notes to the financial statements including a Summary of Significant Accounting Policies.

We do not express an opinion on the accompanying financial statements of the company whether the financial statements are presented fairly as per Nepal Financial Reporting Standards (NFRS). Because of the significance of matters described in the 'Basis of Disclaimer of Opinion' section of our report, we have not been able to obtain sufficient and appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

#### Basis of Disclaimer of Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with Code of Ethics issued by the Institute of Chartered Accountants of Nepal together with ethical requirements that are relevant to the audit of the company under the provisions of Companies Act, 2063 and the rules thereunder, and we have fulfilled our ethical responsibilities in accordance with these requirements and the Code of Ethics for Professional Accountants.

The Institute of Chartered Accountants of Nepal (ICAN) has changed the application reporting framework for the Microfinance Companies. However, the company has prepared its financial statements as per Nepal Accounting Standards (Previous GAAP). The cumulative effect of not preparing financial statements in compliance with Nepal Financial Reporting Standards (NFRS) is uncertain and could be material and pervasive.

#### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements for the financial year ended 31 Ashad 2077. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.





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

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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 going concern basis of accounting.
- 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.

### **Report on Other Legal and Regulatory Requirements**

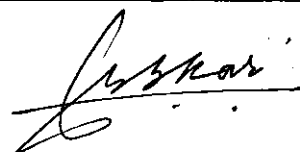
We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act 2063, BAFIA 2073 and other regulatory requirements.

- We have obtained all the information and the explanation which to the best of our knowledge and belief, where necessary for the purpose of our audit.
- Based on our audit, proper books of account as required by law have been kept by the microfinance.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement and the Statement of Changes in Equity dealt with this by this report are in agreement with the books of accounts maintained by the company.
- Returns received from the branch offices of the company were adequate for the purposes of our audit through the statements are independently not audited.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the company are adequate considering the Directives issued by Nepal Rastra Bank.



We have determined the matters described below to be the key audit matters to be communicated in our report. We have fulfilled the responsibilities described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the standalone financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying standalone financial statements.

Key Audit Matters	Auditor Response
<b>Interest Income</b> (Refer point no 8 of Schedule 4.26 i.e. notes to Significant Accounting Policies)	
The interest income of the company has been recognized on Cash basis and following directive issued by NRB, Interest income is principle revenue of the company. Thus, we have considered it as key audit matters	Our audit approach included clear understanding of the Core Banking Software of the company i.e., how the interest income is daily accrued regarding the loans and advances. Furthermore, we have test checked an interest income booking with manual computation and we did not find any deviation.  <b>Our Result:</b> We did not find any instances regarding incorrect booking of the interest income.
<b>Information Technology System &amp; Control Impacting Financial Reporting</b>	
Since most of the information of the company is carried out digitally/electronically in today's scenario we have considered information technology status of the company as our key audit areas.	Our audit approach regarding Information Technology of the company us based upon the Information Technology Guidelines 2012 issued by NRB. We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS of the company. We verified the provisioning of the loan and advances based on ageing.  <b>Our Result:</b> We considered the information technology systems and their relevant controls to be adequate.
<b>Loan Loss Provision</b> (Refer point no 3 of Schedule 4.27 i.e. notes to Financial Statements)	
During the year fraud of NPR 26,334,956 was identified by the management due to which all the loans related to the fraud were classified as bad and 100% provisioning was made for the outstanding balance. Loans amounting to NPR 133,209,131.13 has not been updated in Credit Information Bureau for which additional 2% provision amounting to NPR 26,664,182.62 has been made.	Our audit approaches included clear understanding of the practice of the loan loss provision. We verified the loan loss provision to ensure that, for all the loan classified as bad due to fraud 100% provisioning was made. Similarly, 2% additional provision has been made for the loans which has not been updated in Credit Information Bureau.  <b>Our Result:</b> We agreed with the calculation of the loan loss provision made by the management.



<b>Contingent Liabilities</b> (Refer point no 21 of Schedule 4.27 i.e. Notes to Financial Statements)	
Assessment of Contingent liabilities in respect of certain litigations including Direct and Indirect Taxes and various other claims filed by other parties upon the company not acknowledged as debts. The company's assessment is supported by the facts of matter, their own judgment, past experience, and advices from legal and independent tax consultants wherever considered necessary. Accordingly, unexpected adverse outcomes may significantly impact the company's reported profit and the Balance Sheet. We determined the above area as a Key Audit Matter in view of associated uncertainty relating to the outcome of litigations which requires application of judgment in interpretation of law.	Our audit procedures included: <ul style="list-style-type: none"> <li>• Understanding of current status of litigations/ tax assessments</li> <li>• Evaluating the merit of the subject matter under consideration with reference to grounds presented therein and available legal/ tax advice</li> <li>• Review and analysis of evaluation of the contentions of the microfinance through discussions, collections of details of the subject matter under consideration, the likely outcome and potential outflows on these issues.</li> </ul> <p><b>Our Result:</b> We agreed with the assessment of provisions in respect of litigations and provisions thereon provided by the company.</p>
<b>Merger &amp; Acquisition</b> (Refer point no 31 of Schedule 4.27 i.e. Notes to Financial Statements)	
NRB during their onsite supervision, has directed the company to undergo merger or acquisition with Deprosc Microfinance Ltd.	We evaluated the adequacy of the disclosure regarding the merger and acquisition in the financial statements.

## Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but does not include the consolidated 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.

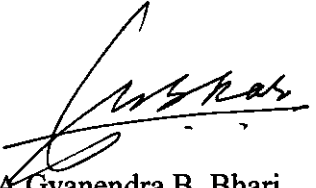
Our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed,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

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

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



- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the company we have not come across any case where the Board of Directors or any office bearer of the company have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the company and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the company, its shareholders and its depositors.
- The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



CA Gyanendra B. Bhari  
Partner

UDIN: 210427CA000700JEE7

Date: 27/04/2021

Place: Kathmandu, Nepal



## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

२०७७ साल आषाढ मसान्तको

वासलात

पुँजी तथा दायित्व	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पुँजी	४.१	४०४,८००,०००.००	४०४,८००,०००.००
२. जगेडा तथा कोषहरु	४.२	२२१,५३६,०१८.५०	१४३,०१४,३९०.५७
३. ऋणपत्र तथा बण्ड	४.३	-	-
४. तिर्न बाँकी कर्जा सापट	४.४	२,५१४,१२६,२१४.४६	२,३०२,६४९,८५२.५६
५. निक्षेप दायित्व	४.५	१,३६२,०२०,९११.००	१,१३२,६९७,९४६.००
६. प्रस्तावित नगद लाभांश		१,९३६,८४२.११	१,९३६,८४२.११
७. आयकर दायित्व		-	-
८. अन्य दायित्व	४.६	३४५,२३४,३७८.४८	३५९,७०४,०११.१६
<b>कुल पुँजी तथा दायित्व</b>		<b>४,८४९,६५४,३६४.५५</b>	<b>४,३४४,८०३,०४२.४०</b>
सम्पत्ति	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. नगद मौज्दात (सिक्का समेत)		५,१९७,७०८.२१	८०६,१७६.०१
२. नेपाल राष्ट्र बैंकमा रहेको मौज्दात		-	-
३. बैंक/वितीय संस्थामा रहेको मौज्दात	४.७	११५,९५५,६४०.८८	५३,०९७,१४९.७३
४. माग तथा अल्प सूचनामा प्राप्त हुने रकम		४४६,९१६,०४४.९६	१६३,६१५,६४४.०६
५. लगानी	४.८	२,०००,०००.००	२,०००,०००.००
६. कर्जा सापट	४.९	४,१२६,६१५,५२६.५७	३,९६१,८९६,८२०.८०
७. स्थिर सम्पत्ति	४.१०	१३,५६५,२०९.०९	१७,४१८,०५४.२८
८. गैर बैकिङ्ग सम्पत्ति	४.११	-	-
९. अन्य सम्पत्ति	४.१२	१३९,४०४,२३४.८४	१४५,९६९,१९७.५२
<b>कुल सम्पत्ति</b>		<b>४,८४९,६५४,३६४.५५</b>	<b>४,३४४,८०३,०४२.४०</b>
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पुँजीकोष तालिका	४.२४		
जोखिम भारित सम्पत्ति विवरण तालिका	४.२४ (क)		
प्रमुख सूचकाङ्कहरु	४.२५		
प्रमुख लेखा नीतिहरु	४.२६		
लेखा सम्बन्धी टिप्पणीहरु	४.२७		

४.१ देखि ४.२७ सम्मका अनुसूचीहरु वासलातका अभिन्न अंग हुन् ।

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु  
मुख्य व्यवस्थापक (वित्त)

उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत

प्रवीण भट्टराई  
सञ्चालक

विवेक कँडेल  
सञ्चालक

सोफिया आचार्य (रिमाल)  
सञ्चालक

विनोद कुमार शर्मा  
सञ्चालक

हरिकृष्ण सुवेदी  
सञ्चालक

वेद प्रसाद शिवाकोटी  
सञ्चालक

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

सि.ए. ज्ञानेन्द्र बहादुर भारी  
बि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

मिति : २०७८।०१।१३

स्थान : गजुरी, धादिङ

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म  
नाफा नोक्सान हिसाब

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. व्याज आम्दानी	४.१४	६३९,९०२,२०७.०१	५९७,१८०,००५.४३
२. व्याज खर्च	४.१५	३८६,२८७,७८०.२८	३२१,४५८,७५२.१३
<b>खुद व्याज आम्दानी</b>		<b>२५३,६१४,४२६.७३</b>	<b>२७५,७२१,२५३.३०</b>
३. कमिशन तथा अन्य सञ्चालन आम्दानी	४.१६	६२,१४५,०८०.७७	९१,८९३,७३१.१६
४. सटही घटबढ आम्दानी		-	-
<b>कुल सञ्चालन आम्दानी</b>		<b>३१५,७५९,५०७.५०</b>	<b>३६७,६१४,९८४.४६</b>
५. कर्मचारी खर्च	४.१७	१८०,७०४,७८०.३९	१७३,७७६,४५१.५०
६. अन्य सञ्चालन खर्च	४.१८	६१,१८३,३६९.६०	५७,९९५,९८६.१०
७. सटही घटबढ नोक्सान		-	-
<b>सम्भावित नोक्सानी व्यवस्था अधिको सञ्चालन मुनाफा</b>		<b>७३,८७१,३५७.५१</b>	<b>१३५,८४२,५४६.८६</b>
८. सम्भावित नोक्सानी व्यवस्थाहरु	४.१९	६५,१७९,८९२.५६	७६,११८,३४८.९७
<b>सञ्चालन मुनाफा</b>		<b>८,६९१,४६४.९५</b>	<b>५९,७२४,१९७.८९</b>
९. गैर संचालन आम्दानी /खर्च	४.२०	(६०,५४६.८१)	(४०,६२०.००)
१०. सम्भावित नोक्सानी व्यवस्थाबाट फिर्ता	४.२१	-	१६,३२४,५०२.००
<b>नियमित कारोवारबाट भएको मुनाफा</b>		<b>८,६३०,९१८.१४</b>	<b>७६,००८,०७९.८९</b>
११. असामान्य कारोवारबाट भएको आम्दानी /खर्च	४.२२	४०,११३.००	(३५,९९९,२१२.७९)
<b>सम्पूर्ण कारोवार समावेश पछिको खुद मुनाफा</b>		<b>८,६७१,०३१.१४</b>	<b>४०,००८,८६७.१०</b>
१२. कर्मचारी वोनस व्यवस्था		८६७,१०३.११	३,६३७,१६९.७४
१३. आयकर व्यवस्था		५,९५१,२१४.१३	१२,०४१,८८५.८३
यस वर्षको कर व्यवस्था		८,५६९,०९८.१२	१७,१३६,५९५.४०
विगत वर्षसम्मको कर व्यवस्था			
यस वर्षको स्थगन कर (आम्दानी)/खर्च		(२,६१७,८८४.००)	(५,०९४,७०९.५७)
<b>खुद नाफा/नोक्सान</b>		<b>१,८५२,७१३.९१</b>	<b>२४,३२९,८११.५३</b>

४.१४ देखि ४.२२ सम्मका अनुसूचीहरु नाफा नोक्सान हिसावका अभिन्न अंग हुन् ।

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु      उपेन्द्र बहादुर कार्की      प्रवीण भट्टराई      बिबेक कँडेल      सोफिया आचार्य (रिमाल)  
मुख्य व्यवस्थापक (वित्त)      प्रमुख कार्यकारी अधिकृत      सञ्चालक      सञ्चालक      सञ्चालक

बिनोद कुमार शर्मा      हरिकृष्ण सुवेदी      वेद प्रसाद शिवाकोटी      पिताम्बर प्रसाद आचार्य      सि.ए. ज्ञानेन्द्र बहादुर भारी  
सञ्चालक      सञ्चालक      सञ्चालक      अध्यक्ष      बि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

मिति : २०७८।०१।१३

स्थान : गजुरी, धादिङ

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

इक्वीटीमा भएको परिवर्तन सम्बन्धी विवरण आ.व. २०७६/०७७

विवरण	शेयर पुँजी	सञ्चित नाफा नोक्सान	साधारण जगेडा कोष	पूँजीगत जगेडा कोष	शेयर प्रिमियम	सटही घटबड कोष	स्थगन कर जगेडा	कर्मचारी दक्षता अभिवृद्धि कोष	संस्थागत सामाजिक उत्तरदायित्व कोष	ग्राहक संरक्षण कोष	कुल रकम
शुरु मौज्दात	४०४,८००,०००.००	५८,०१७,४११.१७	३५,७९१,०१२.८०	-	-	-	३२,८३८,८५३.५५	८,६०९,३१८.१५	१,३७१,८५९.८३	६,३४५,९३५.०८	५,४७,८१४,३९०.५८
गत वर्षको खर्च समायोजन	-	-	-	-	-	-	-	-	(५१,०००.००)	७६,६६८,९१४.०१	७६,६६८,९१४.०१
समायोजित शुरु मौज्दात	४०४,८००,०००.००	५८,०१७,४११.१७	३५,७९१,०१२.८०	-	-	-	३२,८३८,८५३.५५	८,६०९,३१८.१५	१,३२०,८५९.८३	८३,०६५,८४९.०९	६,२४,४८३,३०४.५९
समायोजन :	-	-	-	-	-	-	-	-	-	-	-
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शेयरपूँजी निष्कासन	-	१,८५२,७३३.९१	-	-	-	-	-	-	-	-	१,८५२,७३३.९१
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नगद लाभांश	-	-	-	-	-	-	-	-	-	-	-
प्रस्तावित बोनस शेयर	-	-	-	-	-	-	-	-	-	-	-
साधारण जगेडा कोष	-	(३७०,४४२.७८)	३७०,४४२.७८	-	-	-	-	-	-	-	-
पूँजी समायोजन कोष	-	-	-	-	-	-	-	-	-	-	-
सटही घाटा कोष	-	-	-	-	-	-	-	-	-	-	-
स्थगन कर जगेडा	-	(२,६१७,८८४.००)	-	-	-	-	२,६१७,८८४.००	-	-	-	-
ग्राहक संरक्षण कोष	-	(१८,५२७.१४)	-	-	-	-	-	-	-	१८,५२७.१४	-
कर्मचारी दक्षता अभिवृद्धि कोष	-	-	-	-	-	-	-	-	-	-	-
संस्थागत सामाजिक उत्तरदायित्व कोष	-	(१८,५२७.१४)	-	-	-	-	-	-	१८,५२७.१४	-	-
अन्तिम मौज्दात	४०४,८००,०००.००	५६,८८४,६४४.०२	३६,१६१,५५५.५८	-	-	-	३५,४५६,७३७.५५	८,६०९,३१८.१५	१,३३९,३८६.९७	८३,०८४,३७६.२३	६,२६,३३६,०१८.५०

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु  
मुख्य व्यवस्थापक (वित्त)

उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत

प्रवीण भट्टराई  
सञ्चालक

विवेक कँडेल  
सञ्चालक

सोफिया आचार्य (रिमाल)  
सञ्चालक

विनोद कुमार शर्मा  
सञ्चालक

हरिकृष्ण सुवेदी  
सञ्चालक

वेद प्रसाद शिवाकोटी  
सञ्चालक

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

सि.ए. ज्ञानेन्द्र बहादुर भारी  
वि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

मिति : २०७८।०१।१३

स्थान : गजुरी, धादिङ

# नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

नाफा नोक्सान बाँडफाँड हिसाब

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्तसम्म

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
<b>आम्दानी</b>			
१. गत वर्षसम्मको सञ्चित मुनाफा		५८,०५७,४११.१७	५४,५९७,७५२.११
२. यस वर्षको खुद मुनाफा		१,८५२,७१३.९१	२४,३२९,८११.५३
३. सटही घटवढ कोष		-	-
४. शेयर प्रिमियम			३१,३४४,३१०.७२
<b>जम्मा</b>		<b>५९,९१०,१२५.०८</b>	<b>११०,२७१,८७४.३६</b>
<b>खर्च</b>			
१. गत वर्ष सम्मको संचित नोक्सान		-	-
२. यस वर्षको नोक्सान		-	-
३. साधारण जगेडा कोष		३७०,५४२.७८	४,८६५,९६२.३१
४. भैपरी आउने जगेडा		-	-
५. संस्था विकास कोष		-	-
६. लाभांश समीकरण कोष		-	-
७. कर्मचारी सम्बन्धी जगेडाहरु		-	-
८. प्रस्तावित लाभांश		-	१,९३६,८४२.११
९. प्रस्तावित बोनस शेयर		-	३६,८००,०००.००
१०. विशेष जगेडा कोष		-	-
११. सटही घटवढ कोष		-	-
१२. पुँजी फिर्ता जगेडा कोष		-	-
१३. पुँजी समायोजन कोष		-	-
१४. ग्राहक संरक्षण कोष		१८,५२७.१४	२४३,२९८.१२
१५. कर्मचारी दक्षता अभिवृद्धि कोष		-	३,०३०,३५२.९९
१६. संस्थागत सामाजिक उत्तरदायित्व कोष		१८,५२७.१४	२४३,२९८.१२
१७. स्थगन कर जगेडा		२,६१७,८८४.००	५,०९४,७०९.५६
१८. गत वर्षको खर्च समायोजन		-	-
<b>जम्मा</b>		<b>३,०२५,४८१.०६</b>	<b>५२,२१४,४६३.१९</b>
<b>१९. सञ्चित मुनाफा (नोक्सान)</b>		<b>५६,८८४,६४४.०२</b>	<b>५८,०५७,४११.१७</b>

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु  
मुख्य व्यवस्थापक (वित्त)

उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत

प्रवीण भट्टराई  
सञ्चालक

बिबेक कँडेल  
सञ्चालक

सोफिया आचार्य (रिमाल)  
सञ्चालक

बिनोद कुमार शर्मा  
सञ्चालक

हरिकृष्ण सुवेदी  
सञ्चालक

वेद प्रसाद शिवाकोटी  
सञ्चालक

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

सि.ए. ज्ञानेन्द्र बहादुर भारी  
वि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

मिति : २०७८।०१।१३

स्थान : गजुरी, धादिङ



# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

नगद प्रवाह विवरण

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्तसम्म

	विवरण	यस वर्ष रु.	गत वर्ष रु.
(क)	कारोबार सञ्चालनबाट नगद प्रवाह	(१४३,७०२,०७६.७१)	(४६४,१५५,०५८.५४)
१	नगद प्राप्ती	७०२,०८७,४००.७८	७०५,३९८,२३८.५९
१.१	व्याज आम्दानी	६३९,९०२,२०७.०१	५९७,१८०,००५.४३
१.२	अपलेखित कर्जाको असुली	-	१६,३२४,५०२.००
१.३	कमिशन तथा अन्य आम्दानी	६२,१८५,१९३.७७	९१,८९३,७३१.१६
२	नगद भुक्तानी	६२९,८१०,५८४.१७	५९१,५७२,०८५.४७
२.१	व्याज खर्च	३८६,२८७,७८०.२८	३२१,४५८,७५२.१२
२.२	कर्मचारी खर्च	१८०,७०४,७८०.३९	१७३,७७६,४५१.५०
२.३	कार्यालय संचालन खर्च	५६,८६६,८०९.३७	५३,५३१,०८०.६६
२.४	आयकर भुक्तानी	५,९५१,२१४.१३	१७,१३६,५९५.४०
२.५	अन्य खर्च	-	२५,६६९,२०५.७९
	कार्यगत पुँजी गतिविधि अधिको नगद प्रवाह	७२,२७६,८१६.६१	११३,८२६,१५३.१२
	सञ्चालन सम्बन्धी चालु सम्पत्तिमा कमी/(वृद्धि)	(५०६,६३४,०३६.५५)	(९२६,७१९,७४८.४३)
१	माग तथा अल्प सूचनामा प्राप्त हुने रकममा कमी-(वृद्धि)	(२८३,३००,४००.९०)	१८५,४६९,७४६.६४
२	अन्य अल्पकालिन लगानीमा कमी-(वृद्धि)	-	-
३	कर्जामा कमी-(वृद्धि)	(२२९,८९८,५९८.३२)	(१,१२२,१०९,८३३.००)
४	अन्य सम्पत्तिमा कमी-(वृद्धि)	६,५६४,९६२.६८	९,९२०,३३७.९३
	सञ्चालन सम्बन्धि चालु दायित्वमा (कमी)-वृद्धि	२९०,६५५,१४३.२२	३४८,७३८,५३६.७७
१	निक्षेप दायित्वमा (कमी)-वृद्धि	२२९,३२२,९६५.००	२९५,७६३,०४१.९४
२	अल्पकालिन सापटीमा (कमी)-वृद्धि	-	-
३	अन्य दायित्वमा (कमी)-वृद्धि	६१,३३२,१७८.२२	५२,९७५,४९४.८३
(ख)	लगानी कारोबारमा नगद प्रवाह	(५२४,२६१.८५)	(७,६९१,०८६.१७)
१	दीर्घकालिन लगानीमा कमी-(वृद्धि)	-	-
२	स्थीर सम्पत्तिमा कमि-(वृद्धि)	(५२४,२६१.८५)	(७,६९१,०८६.१७)
३	दीर्घकालिन लगानीमा व्याज आम्दानी	-	-
४	लाभांश आम्दानी	-	-
५	अन्य	-	-
(ग)	वितीय श्रोत कारोबारबाट नगद प्रवाह	२११,४७६,३६१.९०	४५५,९७३,५३३.६२
१	दीर्घकालिन ऋण (वण्ड, डिबेन्चर आदि) मा वृद्धि/(कमी)	२११,४७६,३६१.९०	२६७,१५५,५३८.६९
२	शेयर पुँजीमा वृद्धि/(कमी)	-	१९१,३४४,३१०.७२
३	अन्य दायित्वमा वृद्धि/(कमी)	-	(२,५२६,३१५.७९)
४	नेपाल राष्ट्र बैंकबाट प्राप्त सहूलियत-पुनरकर्जामा वृद्धि/(कमी)	-	-
(घ)	नगद तथा बैंक मौज्दातको विनिमय दरमा भएको फरकबाट आम्दानी-खर्च	-	-
(ङ)	यस वर्षको सम्पूर्ण गतिविधिबाट नगद प्रवाह	६७,२५०,०२३.३४	(१५,८७२,६११.०९)
(च)	यस वर्षको बैंकमा रहेको शुरु मौज्दात	५३,९०३,३२५.७५	६९,७७५,९३६.८४
(छ)	नगद तथा बैंकमा रहेको अन्तिम मौज्दात	१२१,१५३,३४९.०९	५३,९०३,३२५.७५

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु  
मुख्य व्यवस्थापक (वित्त)

उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत

प्रवीण भट्टराई  
सञ्चालक

विवेक कँडेल  
सञ्चालक

सोफिया आचार्य (रिमाल)  
सञ्चालक

बिनोद कुमार शर्मा  
सञ्चालक  
मिति : २०७८।०१।१३  
स्थान : गजुरी, धादिङ

हरिकृष्ण सुवेदी  
सञ्चालक

वेद प्रसाद शिवाकोटी  
सञ्चालक

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

सि.ए. ज्ञानेन्द्र बहादुर भारी  
वि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

०.५% वा सो भन्दा बढी स्वामित्व भएका शेयरधनीको विवरण  
२०७७ साल आषाढ मसान्तको

सि.नं	शेयरधनीको नाम, थर	शेयर कित्ता	चुक्ता रकम	प्रतिशत
१	नबिल बैंक लिमिटेड	९२०,०००	९२,०००,०००	२५.००%
२	विकास आयोजना सेवा केन्द्र (डिप्रोक्स नेपाल)	९२०,०००	९२,०००,०००	२५.००%
३	लुम्बिनी विकास बैंक लिमिटेड	३६८,०००	३६,८००,०००	१०.००%
४	वातावरण तथा कृषि अनुसन्धान केन्द्र (सिप्रेड नेपाल)	४६,०००	४,६००,०००	१.२५%
५	जमुना कृष्ण ताम्राकार	२३,०००	२,३००,०००	०.६३%
६	उपेन्द्र बहादुर कार्की	२३,०००	२,३००,०००	०.६३%
७	देवेन्द्र प्रताप शाह	२३,०००	२,३००,०००	०.६३%
८	पिताम्बर प्रसाद आचार्य	१८,४००	१,८४०,०००	०.५०%
९	बेद प्रसाद सिवाकोटी	१८,४००	१,८४०,०००	०.५०%
जम्मा		२,३५९,८००	२३५,९८०,०००	६४.१३%

हाम्रो आजैका मितिमा संलग्न प्रतिवेदन अनुसार

अनिस पनेरु  
मुख्य व्यवस्थापक (वित्त)

उपेन्द्र बहादुर कार्की  
प्रमुख कार्यकारी अधिकृत

प्रवीण भट्टराई  
सञ्चालक

विवेक कँडेल  
सञ्चालक

सोफिया आचार्य (रिमाल)  
सञ्चालक

बिनोद कुमार शर्मा  
सञ्चालक

हरिकृष्ण सुवेदी  
सञ्चालक

बेद प्रसाद शिवाकोटी  
सञ्चालक

पिताम्बर प्रसाद आचार्य  
अध्यक्ष

सि.ए. ज्ञानेन्द्र बहादुर भारी  
बि.आर.एस.न्यौपाने एण्ड कं.  
चार्टर्ड एकाउन्टेन्ट्स

मिति : २०७८।०१।१३

स्थान : गजुरी, धादिङ

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

शेयर पुँजी तथा स्वामित्व  
(२०७७ साल आषाढ मसान्त)

अनुसूची ४.१

विवरण	यस वर्ष रु	गत वर्ष रु.
<b>१. शेयर पुँजी</b>		
<b>१.१ अधिकृत पुँजी</b>	६४०,०००,०००.००	६४०,०००,०००.००
क) ६४००,००० कित्ता साधारण शेयर प्रतिशेयर रु १०० ले	६४०,०००,०००.००	६४०,०००,०००.००
ख) नन-रिडिमेबल प्रिफरेन्स शेयर प्रतिशेयर रु.....ले		
ग) रिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
<b>१.२. जारी पुँजी</b>	३६८,०००,०००.००	३६८,०००,०००.००
क) ३६८०,००० कित्ता साधारण शेयर प्रतिशेयर रु. १०० ले	३६८,०००,०००.००	३६८,०००,०००.००
ख)..... नन-रिडिमेबल प्रिफरेन्स शेयर प्रतिशेयर रु.....ले		
ग) ..... रिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रु.....ले		
<b>१.३. चुक्ता पुँजी</b>	३६८,०००,०००.००	३६८,०००,०००.००
क) ३६,८०,००० कित्ता साधारण शेयर प्रतिशेयर रु. १०० ले	३६८,०००,०००.००	३६८,०००,०००.००
ख)..... नन -रिडिमेबल प्रिफरेन्स शेयर प्रतिशेयर रु ...ले		
ग)..... रिडिमेबल प्रिफरेन्स शेयर प्रतिशेयर रु ..... ले		
<b>१.४ प्रस्तावित बोनस शेयर</b>	३६,८००,०००.००	३६,८००,०००.००
<b>१.५ कल्स इन एडभान्स</b>	-	
<b>१.६ जम्मा रकम (१.३+१.४+१.५)</b>	४०४,८००,०००.००	४०४,८००,०००.००

### शेयर स्वामित्व विवरण २०७७ साल आषाढ मसान्त

विवरण	यस वर्ष रु		गत वर्ष रु.	
	प्रतिशत	शेयर पुँजी	प्रतिशत	शेयर पुँजी
<b>१. स्वदेशी स्वामित्व</b>	१००.००	३६८,०००,०००.००	१००.००	३६८,०००,०००.००
१.१ नेपाल सरकार				
१.२ “क” वर्गका इजाजतपत्र प्राप्त संस्थाहरू	२५.००	९२,०००,०००.००	२५.००	९२,०००,०००.००
१.३ अन्य इजाजतपत्र प्राप्त संस्थाहरू	१०.००	३६,८००,०००.००	१०.००	३६,८००,०००.००
१.४ अन्य संस्थाहरू	२६.२५	९६,६००,०००.००	२६.२५	९६,६००,०००.००
१.५ सर्वसाधारण	३०.००	११०,४००,०००.००	३०.००	११०,४००,०००.००
१.६ अन्य	८.७५	३२,२००,०००.००	८.७५	३२,२००,०००.००
<b>२. बैदेशिक स्वामित्व</b>				
<b>जम्मा</b>	१००.००	३६८,०००,०००.००	१००.००	३६८,०००,०००.००

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

जगेडा तथा कोषहरु  
२०७७ साल आषाढ मसान्त

अनुसूची ४.२

विवरण	यस वर्ष रु .	गत वर्ष रु .
१. साधारण/बैधानिक जगेडा कोष	३६,१६१,५५५.५८	३५,७९१,०१२.८०
२. पुँजीगत जगेडा कोष	-	-
३. पुँजी फिर्ता जगेडा कोष (Capital Redemption Reserve)	-	-
४. पुँजी समायोजन कोष	-	-
५. अन्य जगेडा तथा कोष	१२८,४८९,८१८.८९	४९,१६५,९६६.६१
५.१ भैपरी आउने जगेडा	-	-
५.२ संस्था विकास कोष	-	-
५.३ लाभांश समिकरण कोष	-	-
५.४ विशेष जगेडा कोष	-	-
५.५ सम्पत्ति पुनर्मूल्याङ्कन कोष	-	-
५.६ ग्राहक संरक्षण कोष	८३,०८४,३७६.२३	६,३४५,९३५.०८
५.७ कर्मचारी दक्षता अभिवृद्धि कोष	८,६०९,३१८.१५	८,६०९,३१८.१५
५.८ संस्थागत सामाजिक उत्तरदायित्व कोष	१,३३९,३८६.९७	१,३७१,८५९.८३
५.९ अन्य स्वतन्त्र कोष	-	-
५.१० अन्य जगेडा कोष	३५,४५६,७३७.५५	३२,८३८,८५३.५५
क. स्थगन कर जगेडा	३५,४५६,७३७.५५	३२,८३८,८५३.५५
६. सञ्चित नाफा/नोक्सान	५६,८८४,६४४.०२	५८,०५७,४११.१७
७. सटही घटबढ कोष	-	-
८. जम्मा	२२१,५३६,०१८.५०	१४३,०१४,३९०.५७

ऋणपत्र तथा वण्ड  
२०७७ साल आषाढ मसान्त

अनुसूची ४.३

विवरण	यस वर्ष रु .	गत वर्ष रु .
१.....प्रतिशत वण्ड / ऋणपत्र प्रति वण्ड / ऋण पत्र .....रु (ले मिति ..... मा जारी भएको र मिति .....मा चुक्ता हुने (हाल सम्मको Redemption Reserve रकम रु. ....))	-	-
२.....प्रतिशत वण्ड / ऋणपत्र प्रति वण्ड / ऋण पत्र .....रु (ले मिति ..... मा जारी भएको र मिति .....मा चुक्ता हुने (हाल सम्मको Redemption Reserve रकम रु. ....))	-	-
३.....	-	-
४.जम्मा (१+२+३)	-	-



## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

तिर्न बाँकी कर्जा (सापटी)

२०७७ साल आषाढ मसान्त

अनुसूची ४.४

विवरण	यस वर्ष रु .	गत वर्ष रु .
<b>क. स्वदेशी</b>		
१. नेपाल सरकार	-	-
२. नेपाल राष्ट्र बैंक	-	-
३. रिपो दायित्व	-	-
४. अन्तरबैंक तथा वित्तीय संस्था	२,५१४,१२६,२१४.४६	२,३०२,६४९,८५२.५६
५. अन्य संगठित संस्थाहरु	-	-
६. अन्य	-	-
<b>जम्मा</b>	<b>२,५१४,१२६,२१४.४६</b>	<b>२,३०२,६४९,८५२.५६</b>
<b>ख. विदेशी</b>		
१. बैंकहरु	-	-
२. अन्य	-	-
<b>जम्मा</b>	<b>-</b>	<b>-</b>
<b>जम्मा (क+ख)</b>	<b>२,५१४,१२६,२१४.४६</b>	<b>२,३०२,६४९,८५२.५६</b>

### निक्षेप हिसाब

२०७७ साल आषाढ मसान्तको

अनुसूची ४.५

विवरण	यस वर्ष रु .	गत वर्ष रु .
<b>१. व्याज तिर्नु नपर्ने खाताहरु</b>	<b>-</b>	<b>-</b>
१.१ अनिवार्य बचत निक्षेप	-	-
१.२ स्वेच्छिक बचत निक्षेप	-	-
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत	-	-
१.४ अन्य निक्षेप	-	-
<b>व्याज तिर्नु पर्ने खाताहरुको जम्मा</b>	<b>१,३६२,०२०,९११.००</b>	<b>१,१३२,६९७,९४६.००</b>
<b>२. व्याज तिर्नु पर्ने खाताहरु</b>	<b>१,३६२,०२०,९११.००</b>	<b>१,१३२,६९७,९४६.००</b>
१.१ अनिवार्य बचत निक्षेप	-	-
१.२ स्वेच्छिक बचत निक्षेप	-	-
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत	१,३६२,०२०,९११.००	१,१३२,६९७,९४६.००
१.४ अन्य निक्षेप	-	-
<b>जम्मा निक्षेप (१+२)</b>	<b>१,३६२,०२०,९११.००</b>	<b>१,१३२,६९७,९४६.००</b>

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केन्द्रीय कार्यालय, गजुरी, धादिङ

अन्य दायित्व

२०७७ साल आषाढ मसान्त

अनुसूची ४.६

विवरण	यस वर्ष रु .	गत वर्ष रु .
१. पेन्सन/उपदान कोष	१०६,३१५,६२६.००	९९,८७५,२५४.००
२. विदा वापतको व्यवस्था	३४,९५३,७८३.००	३१,४५८,९०१.००
३. कर्मचारी सञ्चय कोष	-	१०८.००
४. कर्मचारी कल्याण कोष	२,३६६,९९२.००	२,४५४,३९०.००
५. कर्मचारी बोनस व्यवस्था	४,५०४,२७३.५५	३,९३७,२६७.४४
६. निक्षेपमा भुक्तानी दिन बाँकी ब्याज	१८२,३०१,०१९.९६	१४१,११८,०४२.९३
७. सापटमा भुक्तानी दिन बाँकी ब्याज	-	-
८. सण्डी क्रेडिटर्स	७,१३३,८८८.४२	३,२२६,९३०.१२
९. शाखा मिलान हिसाब	-	(३६८,९३९.३३)
१०. स्थगन कर दायित्व	-	-
११. भुक्तानी दिनपर्ने विलहरू	-	-
१२. भुक्तानी दिन बाँकी लाभांश	-	-
१३. अन्य	७,६५८,७९५.५५	७८,००२,०५७.००
क. सदस्य बीमा रकम	-	१२,५८०,३८६.००
ख. सदस्य संरक्षण रकम	-	५७,७०७,३०३.००
ग. पशुजन्य बीमा रकम	-	४४५,७०३.००
घ. बीमा प्रिमियम कोष	-	-
ड. कर्मचारीको आयकर तथा अन्य टि.डि.एस दायित्व	२,९०४,१२८.५५	२,३०४,०४०.४०
च. समस्याग्रस्त सहकारी संस्थाको मौज्दातमा गरिएको व्यवस्था	२५४,६६७.००	३९१,६५९.६०
छ. सण्डी डेब्टर्समा गरिएको व्यवस्था	-	७२,९६५.००
ज. कर्मचारी आवास कोष	४,५००,०००.००	४,५००,०००.००
<b>जम्मा</b>	<b>३४५,२३४,३७८.४८</b>	<b>३५९,७०४,०११.१६</b>

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

बैंक तथा वित्तीय संस्थामा रहेको मौज्जात

२०७७ साल आषाढ मसान्त

अनुसूची ४.७

विवरण	स्वदेशी मुद्रा	विदेशी मुद्रा रु मा		कुल रु	गत वर्ष रु
		भा.रु.	परिवर्त्य वि.मु.		
१ स्वदेशी इजाजतप्राप्त संस्थाहरु	११५,९५५,६४०.८८	-	-	११५,९५५,६४०.८८	५३,०९७,१४९.७३
क. चल्ती खाता	११५,९५५,६४०.८८	-	-	११५,९५५,६४०.८८	५३,०९७,१४९.७३
ख. अन्य खाता		-	-	-	
जम्मा	११५,९५५,६४०.८८	-	-	११५,९५५,६४०.८८	५३,०९७,१४९.७३

नोट: सम्बन्धित इजाजतपत्रप्राप्त संस्थाहरु समर्थन पत्र अनुसारको कुल मौज्जात रु ११५,९५५,६४०.८८

### लगानी

२०७७ साल आषाढ मसान्त

अनुसूची ४.८

विवरण	प्रयोजन		यस वर्ष रु	गत वर्ष रु
	व्यापारिक	अन्य		
१. नेपाल सरकारको ट्रेजरी बिल	-	-	-	-
२. नेपाल सरकारको बचत पत्र	-	-	-	-
३. नेपाल सरकारको अन्य ऋणपत्र	-	-	-	-
४. नेपाल राष्ट्र बैंक ऋणपत्र	-	-	-	-
५. विदेशी ऋणपत्र	-	-	-	-
६. स्वदेशी इजाजतपत्र प्राप्त संस्था	-	-	-	-
७. विदेशी बैंक	२,०००,०००.००	-	२,०००,०००.००	२,०००,०००.००
८. संगठित संस्थाहरुको शेयर	-	-	-	-
९. संगठित संस्थाहरुको डिबेन्चर तथा बन्ड	-	-	-	-
१०. मुद्दती निक्षेपमा गरेको लगानी	-	-	-	-
१०. अन्य लगानी	-	-	-	-
कुल लगानी	२,०००,०००.००	-	२,०००,०००.००	२,०००,०००.००
व्यवस्था	-	-	-	-
खुद लगानी	२,०००,०००.००	-	२,०००,०००.००	२,०००,०००.००

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

२०७७ साल आषाढ मसान्तको  
शेयर, डिबेन्चर तथा बन्डमा लगानी

अनुसूची ४.८ (क)				
विवरण	परल मूल्य रु	बजार मूल्य	व्यवस्था रकम	यस वर्ष रु.
१. शेयर लगानी				
१.१ नेपाल फिनसफ्ट कम्पनी लिमिटेड	२,०००,०००	-	-	२,०००,०००.००
२००० किता संस्थापक शेयर, प्रति शेयर	२,०००,०००	-	-	२,०००,०००.००
रु.१०० ले चुक्ता				
१.२.....	-	-	-	-
२. डिबेन्चर तथा बन्ड लगानी				
२.१ .....	-	-	-	-
२.२ .....	-	-	-	-
कुल लगानी	२,०००,०००	-	-	२,०००,०००.००
३. जोखिम सम्बन्धी व्यवस्था				
३.१ गत वर्ष सम्मका व्यवस्था	-	-	-	-
३.२ यस वर्षको थप / घट	-	-	-	-
कुल व्यवस्था	-	-	-	-
खुद लगानी	२,०००,०००	-	-	२,०००,०००.००



# नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

कर्जा, सापट वर्गीकरण र सोको लागि व्यवस्था

२०७७ साल आषाढ मसान्त

अनुसूची ४.९

विवरण	कर्जा सापट विवरण			गत वर्षको जम्मा
	विमित	अविमित	यस वर्षको जम्मा	
१ सक्रिय कर्जा सापट (Performing)				
असल कर्जा	२,७८६,४८९,२७१.००	१,३५८,६८९,३२९.३२	४,१४५,१७८,६००.३२	३,९४३,७४२,५०८.५९
सुक्ष्म निगरानी	२,५७९,४०६,२०३.००	१,१२५,५३३,७०८.००	३,७०४,९३९,९११.००	३,९२४,१४४,४०३.५९
२ निष्क्रिय कर्जा सापट (Non Performing)	२०७,०८३,०६८.००	२३३,१५५,६२१.३२	४४०,२३८,६८९.३२	१९,५९८,१०५.००
२.१ कमसल	९,३५६,८३१.००	१९८,७२७,८०४.००	२०८,०८४,६३५.००	१७९,६२२,१२८.४१
२.२ शंकास्पद	५५८,५०८.००	१,१३७,१७८.००	१,६९५,६८६.००	२५,३६६,६७०.००
२.३ खराब	८,७३६,५६३.००	९२,९६३,८१३.००	१०१,७००,३७६.००	७८,७०१,३१८.००
३. कुल कर्जा सापट (१+२)	६१,७६०.००	१०४,६२६,८१३.००	१०४,६८८,५७३.००	७५,५५४,१४०.४१
४ कर्जा नोक्सानी व्यवस्था	२,७९५,८४६,१०२.००	१,५५७,४१७,१३३.३२	४,३५३,२६३,२३५.३२	४,१२३,३६४,६३७.००
४.१ असल	१०,५३०,३३५.९८	२१६,११७,३७२.७७	२२६,६४७,७०८.७५	१६१,४६७,८१६.२०
४.२ सुक्ष्म निगरानी	६,७९९,३८०.५१	२६,४०२,३६५.०८	३३,२०१,७७५.५९	३९,२४१,४४४.०४
४.३ सुक्ष्म निगरानी	२,५८८,५३८.३५	११,६५७,७८१.०७	१३,२४६,३१९.४२	९७९,९०५.२५
४.४ कमसल	३४,९०६.७५	२८४,२९४.५०	३१९,२०१.२५	६,३४१,६६७.५०
४.५ शंकास्पद	१,०९२,०७०.३८	४६,४८१,९०६.५०	४७,५७३,९७६.८८	३९,३५०,६५९.००
४.६ खराब	१५,४४०.००	१०४,६२६,८१३.००	१०४,६४२,२५३.००	७५,५५४,१४०.४१
४.७ अतिरिक्त	-	२६,६६४,१८२.६२	२६,६६४,१८२.६२	-
४.८ तेस्रो पक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
५ गत वर्षसम्मको कर्जा नोक्सानी व्यवस्था	-	१६१,४६७,८१६.२०	१६१,४६७,८१६.२०	१०१,६७३,९६९.२३
५.१ असल	-	३९,२४१,४४४.०४	३९,२४१,४४४.०४	२९,३०६,८१३.७३
५.२ सुक्ष्म निगरानी	-	९७९,९०५.२५	९७९,९०५.२५	-
५.३ कमसल	-	६,३४१,६६७.५०	६,३४१,६६७.५०	६,६५४,८५७.५०
५.४ शंकास्पद	-	३९,३५०,६५९.००	३९,३५०,६५९.००	१०,८९०,७०७.००
५.५ खराब	-	७५,५५४,१४०.४१	७५,५५४,१४०.४१	५४,८२१,५९१.००
५.६ अतिरिक्त	-	-	-	-
५.७ तेस्रो पक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
६. यस वर्षको नोक्सानी व्यवस्था फिर्ता	-	-	-	१६,३२४,५०२.००
७ यस वर्षको थप नोक्सानी व्यवस्था	१०,५३०,३३५.९८	५४,६४९,५५६.५७	६५,१७९,८९२.५६	७६,११८,३४८.९७
८. यस वर्षमा थप/फिर्ता	-	-	-	-
९. कुल कर्जा नोक्सानी व्यवस्था (५-६+७)	१०,५३०,३३५.९८	२१६,११७,३७२.७७	२२६,६४७,७०८.७५	१६१,४६७,८१६.२०
खुद कर्जा (३-४)	२,७९५,८४६,१०२.००	१,३४१,२९९,७६०.५५	४,१२६,६१५,५२६.५७	३,९६१,८९६,८२०.८०

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

स्थिर सम्पत्ति

२०७७ साल आषाढ मसान्त

अनुसूची ४.१०

विवरण	सम्पत्ति					यस वर्षको रु.	गत वर्ष रु.
	भवन	परिवहन साधन	मेशिनरी	कार्यालय सामान	लिजहोल्ड सम्पत्ति	अन्य	
<b>१. परलमोल</b>							
(क) गत वर्षको मौज्दात	-	५,४४५,५२२.१७	४६०,०००.००	३७,०५७,६४१.४५	६१३,४१२.२९	३,१२२,१५०.००	३९,००७,६४३.१६
(ख) यस वर्ष थप	-	-	-	५००,०६२.२४	-	८४,७५०.००	७,७३१,७०२.७४
(ग) यस वर्ष पुनर्मूल्याङ्कन - पूनर्लेखन	-	-	-	(४,६७७.०२)	४,६७७.०२	-	-
(घ) यस वर्षको बिक्री	-	-	-	६०,५५०.३९	-	-	४०,६२०.००
(ङ) यस वर्षको अपलेखन	-	-	-	-	-	-	-
<b>कुल (क+ख+ग+घ+ङ) परल मोल</b>	-	५,४४५,५२२.१७	४६०,०००.००	३७,४९२,४७६.२८	६१८,०८९.३१	३,२०६,९००.००	४६,६९८,७२५.९१
<b>२. हास कट्टी</b>							
(क) गत वर्ष सम्मको	-	३,९७९,७२३.२९	३०९,५७७.७४	२३,०१८,५३४.१५	२४५,३१२.०६	१,७२७,५२४.३९	२४,७७५,१४९.६२
(ख) यस वर्षको	-	३६३,२७२.८६	२२,५६३.००	३,५५०,७६४.१८	८७,१४१.००	३५३,३६६.००	४,५०५,५२२.०१
(ग) हास कट्टी पुनर्मूल्याङ्कन - पूनर्लेखन	-	-	-	-	-	-	-
हास कट्टी समायोजन फिर्ता	-	-	-	-	-	-	-
<b>कुल हास कट्टी</b>	-	४,३४२,९९६.१५	३३२,१४०.७४	२६,५६९,२९८.३३	३३२,४५३.०६	२,०८०,८९०.३९	२९,२८०,६७१.६३
<b>३. बुक भ्यालु (WDV) (१ - २)</b>	-	१,१०२,५२६.०२	१२७,८५९.२६	१०,९२३,१७७.९५	२८५,६३६.२४	१,१२६,००९.६१	१७,४१८,०५४.२८
४. जग्गा	-	-	-	-	-	-	-
५. पुँजीगत निर्माण (पुँजीकरण गरिनु पर्ने)	-	-	-	-	-	-	-
<b>जम्मा (३+४+५)</b>	-	१,१०२,५२६.०२	१२७,८५९.२६	१०,९२३,१७७.९५	२८५,६३६.२४	१,१२६,००९.६१	१७,४१८,०५४.२८

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

### नैर बैकिङ्ग सम्पत्ति

२०७७ साल आषाढ मसान्त

अनुसूची ४.११

ऋणी वा पार्टीको नाम ठेगाना	नैर बैकिङ्ग सम्पत्ति सकार गरेको मिति	कुल नैर बैकिङ्ग सम्पत्ति रकम रु.	नोक्सानी व्यवस्था		खुद नैर बैकिङ्ग सम्पत्ति रु.	गत वर्ष रु
			प्रतिशत	रकम रु.		
कुल जम्मा		-		-	-	-

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

अन्य सम्पत्ति (२०७७ साल आषाढ मसान्त)

अनुसूची ४.१२

विवरण	यस वर्ष र.	गत वर्ष र.
१. मसलन्द मौज्दात	१३३,६५७.८१	१३३,६५७.८१
२. लगानीमा असुल गर्न बाँकी आम्दानी	-	-
३. कर्जामा असुल गर्न बाँकी व्याज न्युनः व्याज मुलतवी रकम	-	-
४. असुल गर्न बाँकी कमिशन	-	-
५. सण्डी डेब्टर्स	६९९,२२८.३१	७४७,०४८.४२
६. कर्मचारी सापटी र पेशकी	७२,६२७,६५७.००	८३,६१४,११६.००
७. अग्रिम भुक्तानी	५९८,८७१.००	३०२,४०५.००
८. मार्गस्थ नगद	-	-
९. मार्गस्थ अन्य (चेक समेत)	-	-
१०. विना सूचना ड्राफ्टको भुक्तानी	-	-
११. अपलेखन हुन बाँकी खर्च	-	-
१२. शाखा मिलान हिसाब	-	-
१३ स्थगन कर सम्पत्ति	-	-
<b>१४ अन्य</b>		
क. टेलिफोन लाइन तथा अन्य धरौटी रकम	३५,४५६,७३७.५६	३२,८३८,८५३.५६
ख. कार्यालय पेशकी	२९,८८८,०८३.१७	२८,३३३,११६.७२
ग. नागरिक लगानी कोष	५१,६१०.००	१०,५००.००
घ. अग्रिम कर भुक्तानी	(२,४८०.००)	४०,७९४.००
क. कर भुक्तानी	२३,११६,४३२.३८	२१,६०४,१४२.४०
ख. यस वर्षको कर व्यवस्था	६,७२२,५२०.७९	६,६७७,६८०.३२
<b>जम्मा</b>	<b>१३९,४०४,२३४.८४</b>	<b>१४५,९६९,१९७.५२</b>

अन्य सम्पत्ति (थप विवरण) (२०७७ साल आषाढ मसान्त)

अनुसूची ४.१२ (क)

विवरण	यस वर्ष र.			गत वर्ष र.
	१ वर्ष सम्म	१ वर्षदेखि माथि ३ वर्षसम्म	३ वर्ष भन्दा माथि	जम्मा
१. कर्जामा असुल गर्न बाँकी व्याज	१७६,३४७,१५४.००	२६,३४१,९३४.००	५९६,१५९.००	२०३,२८५,२४७.००
२. शाखा मिलान हिसाब	-	-	-	-
३. एजेन्सी हिसाब	-	-	-	-

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

सम्भावित दायित्वहरू  
२०७७ साल आषाढ मसान्त

अनुसूची ४.१३

विवरण	यस वर्ष	गत वर्ष
जमानत	-	-
अपरिवर्त्य कर्जा प्रतिवद्धता (Irrevocable Loan Commitment)	-	-
आयकर वापत सम्भावित दायित्व	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	-	-
चुक्ता वा भुक्तान हुन बाँकी शेयर लगानी	-	-
भुक्तानीको लागि दावी परेको जमानत	-	-
संस्था उपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू	९,४९४,०८८.००	-
<b>जम्मा</b>	<b>९,४९४,०८८.००</b>	<b>-</b>

### ब्याज आम्दानी

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१४

विवरण	यस वर्ष रु.	गत वर्ष रु.
<b>क. कर्जा सापटमा</b>	६३९,५९९,२५३.००	५८८,८६२,५९५.००
<b>ख. लगानीमा</b>	-	-
१. नेपाल सरकारको सूरक्षणपत्र	-	-
३. नेपाल राष्ट्र बैंकको ऋण पत्र	-	-
४. डिभेन्चर तथा बण्ड	-	-
५. अन्तर बैंक लगानीमा ब्याज	-	-
<b>ग. एजेन्सी मौज्दातमा</b>	-	-
<b>घ. माग तथा अल्पसूचनामा प्राप्त हुने मौज्दातमा</b>	८,३८२,९५४.०९	८,३९७,४९०.४३
<b>ङ. अन्यमा</b>	-	-
१. बैंक ब्याज	-	-
२.	-	-
<b>जम्मा</b>	<b>६३९,९०२,२०७.०९</b>	<b>५९७,९८०,०८५.४३</b>

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

व्याज खर्च

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१५

विवरण	यस वर्ष रु.	गत वर्ष रु.
<b>क निक्षेप दायित्वमा</b>	<b>१०८,२५८,५०९.००</b>	<b>७६,३०८,४२७.४९</b>
१. सदस्यहरुको बचतमा	१०८,२५८,५०९.००	७६,३०८,४२७.४९
२. सर्वसाधारणको निक्षेपमा	-	-
<b>ख कर्जा सापटमा</b>	<b>२७८,०२९,२७९.२८</b>	<b>२४५,१५०,३२४.६४</b>
१. ऋणपत्र तथा बन्ड	-	-
२. नेपाल राष्ट्र बैंकबाट प्राप्त कर्जा	-	-
३. अन्तर बैंक/वितीय संस्था कर्जा	२७८,०२९,२७९.२८	२४५,१५०,३२४.६४
४. अन्य संगठित संस्था	-	-
५. अन्य कर्जा	-	-
<b>ग अन्यमा</b>	<b>-</b>	<b>-</b>
१. ....	-	-
२. ....	-	-
<b>जम्मा</b>	<b>३८६,२८७,७८०.२८</b>	<b>३२१,४५८,७५२.१३</b>

कमिशन तथा अन्य संचालन आम्दानी

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१६

विवरण	यस वर्ष रु.	गत वर्ष रु.
१ सेवा शुल्क	५३,२०४,८१५.००	७७,१४४,९६५.००
२ नवीकरण शुल्क	-	-
३ इ. प्रा. कमिशन वापत	-	-
४ बट्टा आम्दानी	-	-
५ अन्य	८,९४०,२६५.७७	१४,७४८,७६६.१६
क.कर्मचारी कर्जा वापत व्याज आम्दानी	४,२०३,६१३.००	४,८५५,९७३.००
ख.पास बुक बिक्री तथा विविध आम्दानी	४,६८५,६५२.७७	१,००४,९७९.१६
ग.बीमा प्रिमियम कोषबाट फिर्ता	-	८,८८७,८१४.००
घ.सामाजिक उत्तरदायित्व कोषबाट फिर्ता	५१,०००.००	-
<b>जम्मा</b>	<b>६२,१४५,०८०.७७</b>	<b>९१,८९३,७३९.१६</b>



## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

कर्मचारी खर्च

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१७

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. तलव	८४,५४०,८०८.५६	८८,८४३,०४८.००
२. भत्ता	४७,८८३,६४३.७९	३४,९४१,७००.००
३. सञ्चयकोष थप	८,०५१,१००.००	८,१०२,२०४.००
४. तालिम खर्च	४०,६८०.००	१,४८४,०७४.५०
५. पोशाक	१,९११,०००.००	१,८१९,०००.००
६. औषधोपचार	६,४६१,९४६.००	४,७८५,४५६.००
७. बीमा	१,४४७,७९६.२८	१,४१६,२०८.५०
८. विदा बापतको व्यवस्था	४,६८४,०५५.००	४,३७०,९७४.००
९. पेन्सन तथा उपदान व्यवस्था	१२,७२८,२६१.००	१५,२१०,१२८.५०
१०. अन्य		
क. सवारी साधन मर्मत तथा ईन्धन बापतको खर्च	१२,९५५,४८९.७६	१२,८०३,६५८.००
<b>जम्मा</b>	<b>१८०,७०४,७८०.३९</b>	<b>१७३,७७६,४५१.५०</b>

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

अन्य सञ्चालन खर्च

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१८

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. घरभाडा	१४,२२१,४६०.००	१२,९०९,३६०.००
२. बत्ती, विजुली र पानी	१,३३०,६१२.००	१,४०९,२६०.००
३. मर्मत तथा सम्भार		
क. भवन	-	-
ख. सवारी साधन	३९७,१३५.५९	२८४,८७४.१६
ग. अन्य	९५८,९६६.००	८५२,५०२.००
४. वीमा	३६,८१७.६६	१८,६७३.५१
५. पोष्टेज, टेलिफोन, फ्याक्स	२,४३७,६५९.२०	२,६५१,१९४.२०
६. कार्यालय उपकरण फर्निचर र सम्भार	१,११८,१८८.००	२,३०३,०७३.००
७. भ्रमण भत्ता र खर्च	१,५६०,२६८.००	४,७५५,७७३.००
८. मसलन्द र छपाई	२,८४१,७५०.३५	४,४००,७६१.८६
९. पत्रपत्रिका तथा पुस्तक	२९१,२८०.००	३०६,९९२.००
१०. विज्ञापन	२१०,२७३.००	६०८,८६२.००
११. कानूनी खर्च	३६४,९५०.००	७५,०००.००
१२. चन्दा	३१८,४१५.००	४२२,३५२.००
१३. सञ्चालक समिति सम्बन्धी खर्च	-	-
क. बैठक भत्ता	७१०,८००.००	६२८,०००.००
ख. अन्य खर्च	१०३,१७८.००	७७,८६९.००
१४. साधारण सभा सम्बन्धी खर्च	१०,०००.००	४९७,९१७.६७
१५. लेखापरीक्षण सम्बन्धी	-	-
क. लेखापरीक्षण शूलक (बाह्य)	३२३,१८०.००	३२३,१८०.००
ख. लेखापरीक्षण शूलक (आन्तरिक)	७०,६२५.००	-
ग. अन्य खर्च	५३६,६७०.८०	३६०,४७७.००
१६. रकम स्थानान्तरण कमिशन	३,३८६,१५३.७१	१,०९३,१५६.६९
१७. स्थिर सम्पत्तिमा हिस कट्टी	४,३७७,१०७.०४	४,५०५,५२५.४४
१८. पूर्व संचालन खर्च अपलेखन	-	-
१९. शेयर निष्काशन खर्च	६८०,६६०.००	२,४३७,३५३.६५
२०. प्राविधिक सेवा सोधभर्ना	-	-
२१. मनोरञ्जन खर्च	२,७९४,६५९.००	३,४२७,१२६.००
२२. अपलेखन खर्च	-	-
२३. सुरक्षा खर्च	९७८,४२६.५४	-
२४. कर्जा सुरक्षण प्रिमियम	६,३५०,२४६.७२	-
२५. कमिशन र डिस्काउन्ट	-	-
२६. अन्य	१४,७७३,८८७.९९	१३,६४६,७०२.९२
क. कार्यालय सहयोगी खर्च	८,६१८,२९१.००	६,३६७,४८४.००
ख. किचेन सामग्री तथा ग्यासको खर्च	१,२७४,११३.००	१,५६८,७४०.००
ग. सफ्टव्येर मर्मत खर्च	३,४६४,५८०.००	३,५३०,६८५.५०
घ. इन्धन खर्च	२४०,३३०.००	५०५,७८०.८०
ङ. दर्ता, नविकरण तथा अतिरिक्त कर	१५८,९४८.०२	३८१,५८८.६८
च. कार्यालय बैठक तथा समिक्षा	३४,१९८.७४	९७८,३९०.००
छ. ग्राहक संरक्षण खर्च	-	९६,०००.००
ज. सामाजिक उत्तरदायित्व खर्च	५१,०००.००	-
झ. यातायात खर्च	२५०,७०६.००	-
ञ. विविध खर्च	६८१,७२१.२३	२१८,०३३.९४
जम्मा	६१,१८३,३६९.६०	५७,९९५,९८६.१०

## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

सम्भावित नोक्सानी व्यवस्था

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.१९

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्थामा भएको बृद्धि	६५,१७९,८९२.५६	७६,११८,३४८.९७
२. लगानी नोक्सानी व्यवस्थामा भएको बृद्धि	-	-
३. गैर बैकिङ्ग सम्पत्ति नोक्सानी व्यवस्था	-	-
४ अन्य सम्पत्तिमा गरिएको व्यवस्था	-	-
<b>जम्मा</b>	<b>६५,१७९,८९२.५६</b>	<b>७६,११८,३४८.९७</b>

गैर-सञ्चालन आम्दानी/ नोक्सान

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.२०

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. लगानी बिक्रीमा आम्दानी/(नोक्सान)	-	-
२. सम्पत्ति बिक्रीबाट आम्दानी/(नोक्सान)	६०,५४६.८१	४०,६२०.००
३. लाभांश	-	-
४. अन्य	-	-
<b>खुद गैर संचालन आम्दानी/(नोक्सान)</b>	<b>६०,५४६.८१</b>	<b>४०,६२०.००</b>

सम्भावित नोक्सानी व्यवस्थाबाट फिर्ता

आ.व. २०७६/०७७

अनुसूची ४.२१

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्थाबाट फिर्ता	-	१६,३२४,५०२.००
२. गैर बैकिङ्ग सम्पत्ति नोक्सानी व्यवस्थाबाट फिर्ता	-	-
३. लगानी व्यवस्थाबाट फिर्ता	-	-
४. अन्य सम्पत्तिको व्यवस्थाबाट फिर्ता	-	-
<b>जम्मा</b>	<b>-</b>	<b>१६,३२४,५०२.००</b>

असामान्य कारोवारहरुबाट भएको आम्दानी/खर्च

मिति २०७६ साल श्रावण १ देखि २०७७ साल आषाढ मसान्त सम्म

अनुसूची ४.२२

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. अपलेखन भएको कर्जाको असुली	४०,११३.००	-
२. स्वेच्छिक अवकाश खर्च	-	-
३. असुली हुन नसक्ने कर्जाको अपलेखन ( ४.२२ क)	-	१६,३२४,५०२.००
४. अन्य खर्च / आम्दानी	-	१९,६७४,७१०.७९
५. ....	-	-
<b>जम्मा</b>	<b>४०,११३.००</b>	<b>३५,९९९,२१२.७९</b>

नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

अपलेखित कर्जाको विवरण

आ.व. २०७६/०७७

अनुसूची ४.२२ (क)							
क्र. स.	कर्जा प्रकार	अपलेखन गरिएको रकम	धितो/जमानीको प्रकार तथा रकम	धितो मूल्याङ्कनको आधार	कर्जा स्वीकृत गर्ने अधिकारी /तह	कर्जा असुलीका लागि भए गरेका प्रयास	कैफियत
१.		-	-	-	-	-	-
२.		-	-	-	-	-	-
३.		-	-	-	-	-	-
४.		-	-	-	-	-	-
५.		-	-	-	-	-	-
	कुल कर्जा	-	-	-	-	-	-

नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

संचालक, कार्यकारी प्रमुख, संस्थापक, कर्मचारी, शेयरहोल्डरहरुलाई गरेको कर्जा सापट विवरण

२०७६ आषाढ मसान्त

अनुसूची ४.२३

प्रवाहित कर्जा सापटको कुल रकम मध्ये सञ्चालक, कार्यकारी प्रमुख, संस्थापक, कर्मचारी, शेयरधनीहरु र निजहरुको परिवारका सदस्य वा त्यस्ता व्यक्ति जमानी बसेको वा म्यानेजिङ एजेण्ट भएको कम्पनीलाई नै संस्था वा कम्पनीलाई गरेको रकमको विवरण देहाय बमोजिम छ ।

संस्थापक/सञ्चालक/कार्यकारी प्रमुखको नाम	गत वर्षसम्मको बाँकी		यस वर्ष असुली		यस वर्ष थप कर्जा	आषाढ मसान्तसम्म बाँकी	
	साँवा	व्याज	साँवा	व्याज		साँवा	व्याज
(क) सञ्चालक							
१.							
२							
(ख) कार्यकारी प्रमुख							
१.							
२							
(ग) संस्थापक							
१.							
२							
(घ) कर्मचारी							
१.							
२							
(ङ) शेयरधनीहरु							
१.							
२							
जम्मा							

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

## पुँजीकोष तालिका

२०७७ साल आषाढ मसान्त

अनुसूची ४.२४

(रु. हजारमा)

विवरण	चालु वर्ष	गत वर्ष
<b>क) प्राथमिक पुँजी</b>	४९७,८४६.२०	४९८,६४८.४२
१. चुक्ता पुँजी (साधारण शेयर)	३६८,०००.००	३६८,०००.००
२. प्रस्तावित बोनस शेयर	३६,८००.००	३६,८००.००
३. शेयर प्रिमियम	-	-
४. फिर्ता नहुने अग्राधिकार शेयर	-	-
५. साधारण जगेडा कोष	३६,९६९.५६	३५,७९९.०९
६. सञ्चित नाफा/(नोक्सान)	५८,०५७.४९	५४,५९७.७५
७. वासलातमा देखाईएको चालु आ.व.को नाफा/नोक्सान हिसावको रकम	(९,९७२.७७)	३,४५९.६६
८. पुँजी फिर्ता जगेडा कोष	-	-
९. पुँजी समायोजन कोष	-	-
१०. कल्स इन एडभान्स	-	-
११. अन्य स्वतन्त्र कोषहरू	३५,४५६.७४	३२,८३८.८५
<b>घटाउने:</b>	-	-
- ख्याति (Goodwill) वापतको रकम	-	-
- स्थगन कर सम्पत्ति	३५,४५६.७४	३२,८३८.८५
- सीमाभन्दा बढी शेयर, सुरक्षणपत्रमा लगानी गरिएको रकम	-	-
- वितीय स्वार्थ रहेको कम्पनीको धितोपत्रमा लगानी गरेको रकम	-	-
- अवास्तविक सम्पत्ति (Fictitious Assets)	-	-
- यस बैंकको निर्देशन पालना नगरी स्वप्रयोजनको लागि घरजग्गा खरिद गरेको रकम	-	-
- प्रचलित ऐन तथा कानूनले प्रतिबन्ध गरेका व्यक्ति तथा समूहहरूलाई प्रदान गरेको कर्जा तथा सुविधाहरू	-	-
<b>ख) पुरक पुँजी</b>	५९,९८०.८९	४०,२२९.३५
१. सकृय कर्जाको लागि गरिएको कर्जा नोक्सानी व्यवस्था	४७,४४८.९०	४०,२२९.३५
२. अतिरिक्त कर्जा नोक्सानी व्यवस्था	९९,७३२.७९	-
३. हाइब्रिड पुँजी उपकरणहरू	-	-
४. सुरक्षण नराखिएको सहायक आवधिक ऋण	-	-
५. सम्पत्ति पुनर्मूल्याङ्कन कोष	-	-
६. लगानी समायोजन कोष	-	-
<b>ग) जम्मा पुँजीकोष (क र ख)</b>	५५७,०२७.०९	५३८,८६९.७७
<b>घ) जोखिम भारित सम्पत्तिको आधारमा कायम गर्नुपर्ने न्युनतम पुँजीकोष</b>		
पुँजीकोष (८ प्रतिशत)	९९.७७	९२.४६
प्राथमिक पुँजी (४ प्रतिशत)	९०.५२	९९.५३
पुँजीकोष (अधिक/न्यून) (३७७ प्रतिशतले अधिक)	३.७७	४.४६
प्राथमिक पुँजी (अधिक/न्यून) (६।५२ प्रतिशतले अधिक)	६.५२	७.५३



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केन्द्रीय कार्यालय, गजुरी, धादिङ

जोखिम भारित सम्पत्ति तालिका

२०७७ साल आषाढ मसान्त

अनुसूची ४.२४ (क)

(रु.हजारमा)

विवरण	भार	यस वर्ष		गत वर्ष	
		रकम	जोखिम भारित सम्पत्ति	रकम	जोखिम भारित सम्पत्ति
क. वासलात बमोजिमको सम्पत्ति (On-Balance-sheet Assets)					
नगद मौज्दात	०	५,१९८	-	८०६	-
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	०	-	-	-	-
नेपाल सरकारको सुरक्षणपत्रमा गरिएको लगानी	०	-	-	-	-
नेपाल राष्ट्र बैंकको ऋणपत्रमा गरिएका लगानी	०	-	-	-	-
आफ्नै मुद्दती रसीदको धितोमा पुर्ण सुरक्षित हुने गरी प्रदान गरिएको मुद्दती रसिद धितो कर्जा	०	-	-	-	-
सरकारी सुरक्षणपत्रमको धितोमा पुर्ण सुरक्षण हुने गरी प्रदान गरिएको कर्जा	०	-	-	-	-
सरकारी सुरक्षणपत्रमा पाउनु पर्ने व्याज (Accrued Interest)	०	-	-	-	-
बैंक/वित्तीय संस्थाहरूमा रहेको मौज्दात/ मुद्दती रसीदको दावी (Claims)	२०	११५,९५६	२३,१९११३	५३,०९७	१०,६१९१४३
मागेको बखत प्राप्त हुने रकम (Money at Call)	२०	४४६,९१६	८९,३८३२१	१६३,६१६	३२,७२३१३
अन्तर बैंक /संस्था सापटी	२०	-	-	-	-
शेयर, डिभेञ्चर एवं बण्डमा भएको लगानी	१००	-	-	-	-
अन्य लगानीहरू	१००	२,०००	२,०००	२,०००	२,०००१००
कर्जा, सापट (कल रकम)	१००	४,३५३,२६३	४,३५३,२६३	४,१२३,३६५	४,१२३,३६४६४
स्थीर सम्पत्तिहरू	१००	१३,५६५	१३,५६५	१७,४१८	१७,४१८१०५
पाउनुपर्ने अन्य खुद व्याज रकम (कुल पाउनुपर्ने व्याज - सरकारी ऋण पत्र तथा वचत पत्रको व्याज - व्याज मुलतवी)	१००	-	-	-	-
अन्य सबै सम्पत्तिहरू (खुद अग्रिम कर दाखिला बाहेक)	१००	१३२,६८२	१३२,६८२	१३९,२९२	१३९,२९११५२
कुल जम्मा		५,०६९,५८०	४,६१४,०८४	४,४९९,५९३	४,३२५,४१७
ख. वासलात बाहिरको कारोवार (Off-balance sheet Items)					
जमानत	१००	-	-	-	-
अपरिवर्त्य कर्जा प्रतिवद्धता	१००	-	-	-	-
आयकर वापत सम्भावित दायित्व	१००	-	-	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	१००	-	-	-	-
चुक्ता वा भुक्तान हुन बाांकी शेयर लगानी	१००	-	-	-	-
भुक्तानीको लागि दावी परेको जमानत	२००	-	-	-	-
संस्था उपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू	२००	९,४९४	१८,९८८	-	-
कुल जम्मा		९,४९४	१८,९८८	-	-
ग. सञ्चालन जोखिम(कुल सम्पत्तिको २ प्रतिशत)			१०१,३९२		
कुल जोखिम भारित सम्पत्ति जम्मा (क) र (ख) र (ग)		५,०७९,०७४	४,७३४,४६४	४,४९९,५९३	४,३२५,४१७

# नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

## प्रमुख सूचकाङ्क

### कम्तीमा विगत ५ वर्षको परिसूचकहरू

अनुसूची ४.२५

विवरण	सूचकाङ्क	आ.व. ०७२/०७३	आ.व. ०७३/०७४	आ.व. ०७४/०७५	आ.व. ०७५/०७६	आ.व. ०७६/०७७
१. खुद नाफा / कुल आम्दानी प्रतिशत	प्रतिशत	१८.०७	१८.०७	८.३२	३.५३	०.२६
२. प्रति शेयर आम्दानी	रु.	३०.७५	६२.७६	२०.४६	६.०१	०.४६
३. प्रति शेयर बजार मूल्य	रु.	-	-	-	४१२.००	६८६.००
४. मूल्य आम्दानी अनुपातमा (PE Ratio)	अनुपात	-	-	-	६८.५५	१,४९८.८४
५. शेयर पुँजीमा लाभान्श (बोनश सहित)	प्रतिशत	-	-	३०.००	१०.००	-
६. शेयर पुँजीमा नगद लाभान्श भूक्तानी	प्रतिशत	-	-	१.५७	०.५३	-
७. व्याज आम्दानी / कर्जा तथा सापट	प्रतिशत	१७.७०	१६.९५	१५.१२	१४.८६	१५.३०
८. कर्मचारी खर्च / कुल सञ्चालन खर्च	प्रतिशत	८०.४३	७८.८८	७८.२२	७४.९८	७४.७१
९. कुल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	५.६६	६.६८	९.७२	९.३६	१०.५७
१०. सटही घटवट आम्दानी / कुल आम्दानी	प्रतिशत	-	-	-	-	-
११. कर्मचारी बोनस / कुल कर्मचारी खर्च	प्रतिशत	४.६५	१०.१५	४.१८	२.०९	०.४८
१२. खुद नाफा / कर्जा सापट	प्रतिशत	२.३६	३.३९	१.४५	०.६१	०.०४
१३. खुद नाफा / कुल सम्पत्ति	अनुपात	०.०२	०.०३	०.०१	०.०१	०.००
१४. कुल कर्जा / निक्षेप	प्रतिशत	२६४.१४	३११.७७	३५०.३५	३४९.७८	३०२.९८
१५. कुल सञ्चालन खर्च / कुल सम्पत्ति	प्रतिशत	७.४७	५.९५	५.४७	५.३३	४.९९
१६. जोखिम भारित सम्पत्तिमा पुँजीकोषको पर्याप्तता						
(क) प्राथमिक पुँजी	प्रतिशत	९.५०	९.५०	८.९८	११.५३	१०.५२
(ख) पूरक पुँजी	प्रतिशत	०.९०	०.९७	१.०८	०.९३	१.२५
(ग) कुल पुँजी कोष	प्रतिशत	१०.४७	१०.४७	१०.०६	१२.४६	११.७७
१७. तरलता (CRR)	अनुपात	०.०१	०.०१	०.०१	०.०१	०.०१
१८. निष्कृत कर्जा / कुल कर्जा	प्रतिशत	२.९८	२.९८	३.४०	४.३६	४.७८
१९. व्याज दर अन्तर (Weighted Average Interest Rate Spread)		१२.०४	१०.२८	५.४०	५.५१	४.७३
२०. बुक नेटवर्थ	रु.	१५२,५८२,८८१.२६	२२३,०६२,४३३.४३	३३४,०७७,११०.४२	५४७,८१४,३९०.५७	६२६,३३६,०१८.५०
२१. कुल शेयर	संख्या	१,१२०,०००.००	१,१२०,०००.००	२,०८०,०००	४,०४८,०००	४,०४८,०००
२२. कुल कर्मचारी	संख्या	१६८.००	१८१.००	२६०	३३५	३०६
२३. अन्य		-	-	-	-	-

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

प्रमुख लेखा नीतिहरू

आ.व. २०७६/०७७

अनुसूची ४.२६

### (१) परिचय :

नाडेप लघुवित्त वित्तीय संस्था लिमिटेड नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था हो । यस संस्थाको रजिष्टर्ड (केन्द्रीय) कार्यालय गजुरी गाउँपालिका (साविक गजुरी गाविस) वडा नं. १, गजुरी बजार, धादिङमा रहेको छ । मिति २०७२।०१।०७ मा बैंकिङ कारोबार गर्ने अनुमति प्राप्त गरि २०७२।०२।०१ देखि वित्तीय कारोबार सञ्चालन गर्दै आईरहेको छ । यस संस्था २०७० माघ १५ मा कम्पनी रजिष्टारको कार्यालयमा दर्ता (दर्ता नं ११९११८/०७०/०७१) भएको छ ।

यस वित्तीय संस्थाको संलग्न वित्तीय विवरणहरू प्रकाशन/जारी गर्नका लागि मिति २०७७/ मा बसेको सञ्चालक समितिको बैठकबाट पारित गरिएको हो । नेपाल वित्तीय लेखामान अनुरूप यथार्थ र उचित चित्रण गर्ने वित्तीय विवरणहरू तयार एवम् प्रस्तुत गर्ने जिम्मेवारी व्यवस्थापनमा रहेको छ ।

### (२) मुख्य लेखा नीतिहरूको सारांश :

वित्तीय विवरणहरू तयार गर्दा अवलम्बन गरिएका मुख्य लेखा नीतिहरू तपशिल बमोजिम रहेको छ । उक्त नीतिहरू अन्यथा उल्लेख गरिएकोमा बाहेक निरन्तर रूपमा पालना गरिएको छ । यस वित्तीय विवरण नेपाल राष्ट्र बैंकको निर्देशन बमोजिम नेपाल राष्ट्र बैंकले निर्धारण गरेको ढाँचामा तयार गरिएको छ । यस लघुवित्त वित्तीय संस्थाले नेपाल वित्तीय प्रतिवेदनमान बमोजिम ढाँचामा तथा कम्पनी ऐन बमोजिमको छुट्टै वित्तीय विवरण तयार गरेको छ ।

### (३) वित्तीय विवरणहरू तयारको आधार :

संस्थाको वित्तीय विवरणहरू ऐतिहासिक मूल्य अवधारणाको आधारमा सर्वमान्य लेखा सिद्धान्त, बैंकिङ व्यवसायमा प्रचलित लेखा नीति लाई आधार लिई नेपाल राष्ट्र बैंकको निर्देशन “बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३” र कम्पनी ऐन २०६३ अनुसार तयार गरिएको छ ।

संस्थाले अपनाएका प्रमुख लेखा नीतिहरू देहाय बमोजिम छन् :

### (४) स्थिर सम्पत्ति तथा ह्रास कट्टी नीति :

(क) संस्थाको अचल सम्पत्तिलाई ऐतिहासिक लागत अवधारणाको आधारमा सम्पत्ति खरिदसँग सम्बद्ध अन्य खर्चहरू समेत सोही स्थिर सम्पत्तिमा समावेश गरि पुँजीकरण गर्ने गरिएको छ । तर संस्थाले रु. ३,०००। सम्म खरिद मूल्य भएका सामानहरूलाई पुँजीकरण नगरी सोभै सोही वर्ष खर्च लेख्ने नीति रहेको छ ।

(ख) अचल सम्पत्तिहरूको ह्रास कट्टीको दर “आयकर ऐन २०५८” बमोजिम घट्टो ह्रास प्रणाली (Diminishing Balance Method) को आधारमा लेखाङ्कन गर्ने नीति रहेको छ । सो प्रयोजनका लागि निम्नानुसारको दरको प्रयोग गरिएको छ ।

कार्यालय सञ्चालन उपकरण, कम्प्यूटर	२५ %
फर्निचर	२५ %
सवारी साधन	२० %
मेशिनरी (जेनेरेटर)	१५ %

(५) आयकर व्यवस्था :

(क) चालु आयकर व्यवस्था (Current Tax Provision):

संस्थाले “आयकर ऐन, २०५८” र सो मा समय समयमा आर्थिक ऐनले गरेको संशोधनको आधारमा आयकर व्यवस्था गरिने नीति अपनाएको छ । बढी तथा कम आयकर व्यवस्था भएमा अन्तिम कर निर्धारण गर्दा सोही बखत आवश्यक समायोजन गर्ने नीति अपनाएको छ ।

(ख) स्थगन कर व्यवस्था (Deferred Tax Provision):

स्थगन करको व्यवस्था नेपाल लेखामान १२ ले तोकेको प्रक्रिया तथा विधि अनुसार गर्ने नीति रहेको छ ।

(६) लगानी सम्बन्धी नीति :

संस्थाले नेपाल राष्ट्र बैंकको नीति निर्देशन बमोजिम लगानी गर्ने नीति रहेको छ ।

(७) कर्जा नोक्सानी व्यवस्था सम्बन्धी नीति :

नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रही आवश्यकता अनुसार कर्जा नोक्सानी व्यवस्था कायम गर्ने नीति लिएको छ । साथै यस आर्थिक वर्षमा कुनै पनि कर्जा अपलेखन गरिएको छैन । वासलातमा कर्जा नोक्सानी व्यवस्था रकम समायोजन पछि खुद कर्जा मौज्दात प्रस्तुत गरिएको छ ।

(८) नाफा/नोक्सान हिसाबमा आम्दानी र खर्च जनाउने नीति :

(क) आम्दानी जनाउने नीति :

(अ) ब्याज: कर्जा तथा सापटको ब्याज आम्दानी लाई नेपाल राष्ट्र बैंकको निर्देशिका अनुसार नगद प्राप्तिको आधार (Cash Basis) मा आम्दानी जनाउने नीति रहेको छ, जुन नेपाल लेखामान अनुरूप छैन, जसले आम्दानीलाई आर्जनको आधारमा लेखाङ्कन गर्ने गरि तोकेको छ । अन्य ब्याज तथा आम्दानीलाई आर्जनको आधारमा आम्दानी बाधिने नीति रहेको छ ।

(आ) कमिशन: कमिशन र सेवा शुल्कको आम्दानी नगद प्राप्तिको आधार (Cash Basis) मा आम्दानी जनाउने नीति रहेको छ ।

(ख) खर्च जनाउने नीति :

(अ) प्रोदभावी आधार (Accrual Basis) लेखा सिद्धान्तको आधारमा सम्पूर्ण नगद भुक्तान भएको र भुक्तानी हुनुपर्ने खर्चलाई लेखाङ्कन गर्ने नीति रहेको छ ।

(आ) सम्पूर्ण निक्षेप दायित्व तथा अन्य बैकबाट लिएको सापटीमा तिर्नुपर्ने ब्याजलाई पाकेको आधारमा लेखाडकन गर्ने नीति रहेको छ ।

**(९) सम्बन्धित व्यक्ति बीचको कारोबार :**

सम्बन्धित व्यक्ति बीचको कारोबार नेपाल लेखामान २४ अनुसार गर्ने नीति रहेको छ ।

**(१०) अवकाश कोष :**

संस्थाले स्थायी कर्मचारीहरूलाई निम्न लिखित अवकाश सुविधाको व्यवस्था गरेको छ ।

**(क) सञ्चयकोष :**

कर्मचारी सेवा विनियमावली २०७१ अनुसार सञ्चय कोषको व्यवस्था गरिएको छ ।  
कर्मचारी सञ्चय कोषमा योगदान गरिएको समयमा नै खर्च जनाउने नीति रहेको छ ।

**(ख) उपदानकोष :**

कर्मचारी सेवा विनियमावली २०७१ अनुसार उपदान कोषको व्यवस्था गरिएको छ ।  
कर्मचारीहरूको सेवा अवधिलाई आधार मानी प्रोदभावी आधारमा उपदान कोषमा व्यवस्था गरिएको छ ।

**(ग) सञ्चित विदा :**

वित्तीय संस्थाले कर्मचारीहरूको चैत्र मसान्तसम्मको सञ्चित ६० दिन भन्दा बढीको घर विदाको रकम भुक्तानी गरि आ.व. को अन्तिम सम्म सञ्चित रहेको विरामी विदा तथा घर विदाको रकमलाई यस वर्षमा खर्च लेखिएको छ ।

**(११) कर्मचारी सापटी :**

कर्मचारी सेवा विनियमावली २०७१ अनुरूप दिईएको सापटीलाई अन्य सम्पत्तिहरू अन्तर्गत कर्मचारी सापटी र पेशकी शीर्षकमा लेखाडकन गरिएको छ ।

**(१२) कर्मचारी बोनस :**

बोनस ऐन २०३० बमोजिम त्यस्तो बोनस पछिको खुद नाफाको १० प्रतिशतले हुन आउने रकम व्यवस्था गरिएको छ ।

**(१३) साधारण जगेडा कोष :**

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ बमोजिम संस्थाले साधारण जगेडा कोषमा प्रत्येक आ.व. को खुद नाफाबाट २० प्रतिशत रकम छुट्याउने गरिएको छ ।

**(१४) ग्राहक संरक्षण कोष :**

ग्राहक संरक्षण कोषमा प्रत्येक आ.व. को कर पछिको नाफाबाट १ प्रतिशत रकम छुट्याउने गरिएको छ ।

**(१५) मसलन्द मौज्दात :**

संस्थाले खरिद गरेको मसलन्द (छुपाई सामाग्रीहरू) मध्ये बाक्ती रहेको मौज्दातलाई FIFO METHOD बाट मूल्यांकन गरि अन्य सम्पत्तिमा लेखाडकन गरिएको छ ।

**(१६) स्थगन कर :**

स्थगन कर सम्पत्ति तथा दायित्वलाई वित्तीय विवरणमा लेखांकित रकम बीचको अस्थायी फरकमा लागु आयकर दरबाट हिसाब गरी खुद स्थगन कर गणना गर्ने गरिएको छ ।

अस्थायी फरक उपभोग गर्न सकिने गरी भविष्यमा उपलब्ध हुन सक्ने सम्भावनाको आधारमा स्थगन करलाई सम्पत्तिमा लेखा राख्ने गरेको छ ।

स्थगन कर सम्पत्ति हिसाबमा रहेको रकम बराबर स्थगन कर जगेडा कोष खडा गरिएको छ ।

**(१७) सम्भावित दायित्व :**

आकस्मिक प्रकृतिको कुनै दायित्वहरू प्रकट हुने निश्चय भएमा सो बापत नाफा नोक्सान हिसाब खातामा व्यवस्था गर्ने नीति रहेको छ । तर भविष्यमा दायित्व सिर्जना हुने सम्भावना कम रहेको अवस्थामा उक्त सम्भावित दायित्वहरू अनुसूची अन्तर्गत प्रस्तुत गरिएको छ ।

**(१८) लघुवित्तको वर्षान्तमा असुली नभएको ऋणहरूलाई त्यस्ता ऋणीहरूको बचत खातामा रहेको रकमबाट हिसाब मिलान गर्ने नीति रहेको छ ।**



## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

लेखा सम्बन्धी टिप्पणीहरू

अनुसूची ४.२७

- (१) आर्थिक वर्षमा प्रवाह, असुली र अपलेखन गरिएको सावाको विवरण यस प्रकार रहेको छ ।

विवरण	यस वर्ष रू.	गत वर्ष रू.
शुरू मौज्दात	४,१२,३३,६४,६३७	३,०३,३९,०३,८०८
कुल कर्जा प्रवाह	३,२५,४३,६७,९५०	५,१४,८७,६६,१६९
कुल कर्जा असुली	३,०२,४४,६९,३५२	४,०४,२९,८०,८३८
कुल कर्जा अपलेखन	-	१,६३,२४,५०२
अन्तिम मौज्दात	४,३५,३२,६३,२३५	४,१२,३३,६४,६३७

- (२) निक्षेप दायित्व अन्तर्गत प्रत्येक शीर्षकमा वर्षभरि परिवर्तन भएको रकमको संक्षिप्त विवरण:

क्र.सं.	निक्षेप विवरण	यस वर्ष रू.	गत वर्ष रू.	फरक %
१	समुह बचत	४७,०३,९०,८९०	४०,२९,५७,५३८	१६.७३
२	व्यक्तिगत बचत	२०,६६,२८,१८७	१७,७८,७३,१०६	१६.१७
३	कर्जा सुरक्षण बचत	६,८५,६०,५६२	४,६९,२१,९२२	४६.११
४	केन्द्र बचत	५,३३,६१,९३८	४,५९,५२,७३८	१६.१२
५	जीवन बचत	५६,२६,२४,३४४	४५,८७,०८,७५७	२२.६५
६	बाल/फरवार्ड बचत	४,५४,९९०	२,८३,८८५	६०.२७
जम्मा		१,३६,२०,२०,९११	१,१३,२६,९७,९४६	

- (३) २०७७ आषाढ मसान्तसम्म देहाय बमोजिमको कर्जा नोक्सानी व्यवस्था रहेको छ ।

कर्जाको वर्गीकरण	बिमित रकम	अबिमित रकम	कर्जा रकम	नोक्सानी व्यवस्था	
				प्रतिशत	रकम
असल कर्जा	२,५७,९४,०६,२०३।००	१,१२,५५,३३७०।००	३,७०,४९,३९,९११।००	१	३,३२,०१,७७५।५९
सुक्ष्म निगरानी कर्जा	२०,७०,८३,०६८।००	२३,३१,५५,६२१।३२	४४,०२,३८,६८९।३२	५	१,४२,४६,३१९।४२
कमसल कर्जा	५,५८,५०८।००	११,३७,१७८।००	१६,९५,६८६।००	२५	३,९९,२०१।२५
शंकास्पद कर्जा	८७,३६,५६३।००	९,२९,६३,८१३।००	१०,१७,००,३७६।००	५०	४,७५,७३,९७६।८८
खराब कर्जा	६१,७६०।००	१०,४६,२६,८१३।००	१०,४६,८८,५७३।००	१००	१०,४६,४२,२५३।००
अतिरिक्त	-	-	-		२,६६,६४,१८२।६२
जम्मा	२,७९,५८,४६,१०२।००	१,५५,७४,१७,१३३।३२	४,३५,३२,६३,२३५।३२		२२,६६,४७,७०८।७५

नेपाल राष्ट्र बैंकको निर्देशन २/२०७७ बमोजिम निम्न कर्जाहरूलाई असल कर्जा अन्तर्गत समायोजन गरिएको छ ।

कर्जाको वर्गीकरण	बिमित रकम	अबिमित रकम	कर्जा रकम	नोक्सानी व्यवस्था	
				प्रतिशत	रकम
कोभिड ५%	३,५०,८६,५००।००	३७,८६,७६,४५०।००	४१,३७,६२,९५०।००	५	१,९३,७२,४०३।७५

(बिमित कर्जामा कर्जा वर्गीकरणको २५ प्रतिशत मात्र कर्जा नोक्सानी व्यवस्था कायम गरिएको छ साथै नेपाल राष्ट्र बैंकको निर्देशन बमोजिम ८६,७६१ कर्जा मध्य कर्जा सुचना केन्द्रमा अध्यावधिक हुन बाक्की २६,५७१ कर्जाको थप २ प्रतिशतका दरले अतिरिक्त कर्जा नोक्सानी व्यवस्था कायम गरिएको छ ।)

- (४) वित्तीय संस्थाले चालु वर्षसम्म नेपाल फिनसफ्ट कम्पनी लि. मा रु. २०,००,०००। लगानी गरेको छ । नेपाल राष्ट्र बैंकको मिति २०७४।०७।२० को परिपत्र संख्या घा३।०७।७५ बमोजिम Nepal Finsoft Company Ltd. मा गरिएको लगानीको सम्बन्धमा भने लगानी समायोजन कोष खडा गर्न नपर्ने भएकोले सो व्यवस्था गरिएको छैन ।
- (५) वित्तीय संस्थाको कर्जातर्फ औषत भारित व्याजदर १४.९० प्रतिशत र निक्षेप र सापटीतर्फ औषत भारित व्याजदर १०.५७ प्रतिशत कायम भई व्याजदरको अन्तर ४.३३ प्रतिशत रहेको छ ।
- (६) वित्तीय संस्थाको सम्पत्ति र दायित्वसँग सम्बन्धित कारोबार र वासलात बाहिरको कारोबार कुनै एक व्यक्ति, फर्म, संघ संस्थामा अधिकेन्द्रित भएको छैन ।
- (७) कर्मचारी बोनस तर्फ त्यस्तो बोनस अधिको खुद नाफाको १० प्रतिशतले हुन आउने रकम रु. ८६७१०३।११ व्यवस्था गरिएको छ ।
- (८) गत वर्षान्तमा उपदान कोषमा रु. ९,९८,७५,२५। मौज्जात रहेकोमा यस वर्षमा रु. ६२,८७,८८९। भुक्तानी गरी थप रु.१,२७,२८,२६१। व्यवस्था गरी वर्षान्तमा कोषमा खुद मौज्जात रु. १०,६३,१५,६२६। लाई अन्य दायित्व हिसाबमा देखाईएको छ ।
- (९) गत वर्षान्तमा कर्मचारी बिदा वापतको व्यवस्थामा रु. ३,१४,५८,९०१। मौज्जात रहेकोमा यस वर्षमा रु. ११,८९,१७३। भुक्तानी गरि थप रु. ४६,८४,०५५। व्यवस्था गरि वर्षान्तमा सो व्यवस्थामा खुद मौज्जात रु. ३,४९,५३,७८३। लाई अन्य दायित्व हिसाबमा देखाईएको छ ।
- (१०) वित्तीय संस्थाले सुरक्षणका रुपमा सम्पत्ति धितो राखि कुनै कर्जा लिएको छैन ।
- (११) वित्तीय संस्थाको कुनै प्रकारको गैर बैकिङ सम्पत्ति रहेको छैन ।
- (१२) यस आ.व. मा कर व्यवस्था पश्चात बाडफाडको लागि प्राप्त मुनाफाबाट १ प्रतिशतले हुन आउने रु १८,५२७।१४ ग्राहक संरक्षण कोष व्यवस्था गरिएको छ ।
- (१३) यस आर्थिक वर्षमा नेपाल राष्ट्र बैंकले “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरेको निर्देशन २०७७ को बुद्धा ६.१४ अनुसार हरेक आर्थिक वर्षको खुद मुनाफाको कम्तीमा १ प्रतिशत रकम छुट्याई संस्थागत सामाजिक उत्तरदायित्व कोषमा जम्मा गर्नुपर्नेमा यस आ.व. को खुद मुनाफाको १ प्रतिशत रकम रु १८,५२७।१४ संस्थागत सामाजिक उत्तरदायित्व कोषमा व्यवस्था गरिएको छ ।
- (१४) स्थगन करको व्यवस्था नेपाल लेखामान १२ ले तोकेको प्रक्रिया तथा विधि अनुसार गरिएको छ । गत वर्षको स्थगन कर जगेडा यस वर्षमा यस प्रकारले समायोजन गरिएको छ ।

विवरण	रकम (रु)
स्थगन कर जगेडा (गत वर्ष)	३,२८,३८,८५३।५५
यस वर्षको थप	२६,१७,८८४।००
अन्तिम मौज्जात	३,५४,५६,७३७।५५

## यस वर्षको

विवरण	वासलातको रकम (रु)	कर आधार (रु)	अस्थायी फरक (रु)
स्थिर सम्पत्ति	१,३५,६५,२०९।०९	१,३६,०१,३५७।६६	३६,१४८।५७
पेन्सन/उपदान कोष	१०,६३,१५,६२६।००	२,३१,१६,४३२।३८	(८,३१,९९,१९३।६२)
विदा बापतको व्यवस्था	३,४९,५३,७८३।००		(३,४९,५३,७८३।००)
सम्पत्तिमा अस्थायी फरक			३६,१४८।५६
दायित्वमा अस्थायी फरक			११,८१,५२,९७६।६२
खुद अस्थायी फरक			११,८१,८९,१२५।१९
स्थगन कर सम्पत्ति ३० प्रतिशतको दरले			३,५४,५६,७३७।५५

(१५) ह्रास कट्टी नीति नेपाल लेखामान (Nepal Accounting Standard) सँग सामाञ्जस्यता छैन । अचल सम्पत्तिहरूको ह्रास कट्टीको दर “आयकर ऐन २०५८” बमोजिम घट्दो ह्रास प्रणाली (Diminishing Balance Method) को आधारमा लेखाडकन गर्ने नीति रहेको छ । तर केन्द्रीय कार्यालयमा आयकर ऐन, २०५८ अनुसूची २ मा उल्लेख गरे अनुसार ह्रास कट्टी गर्ने गरेता पनि शाखा कार्यालयमा चाहिँ प्रतिदिनको हिसाबले ह्रास कट्टी गर्ने गरिएको छ ।

(१६) यस बैंकका सञ्चालक लाई आ. व. २०७६/०७७ मा सञ्चालन भएका समितिहरूको कुल बैठक भत्ता बापत प्रति बैठक भत्ता रु ४,०००।०० का दरले जम्मा रु ७,१०,८००।०० प्रदान गरिएको थियो ।

क्र.सं	सञ्चालक	ईकाइ	रकम
१	श्री पिताम्बर प्रसाद आचार्य	रु	८०,०००।००
२	श्री वेद प्रसाद सिवाकोटी	रु	९२,०००।००
३	श्री हरिकृष्ण सुवेदी	रु	८४,०००।००
४	श्री विनोद कुमार शर्मा	रु	७२,०००।००
५	श्री सोफिया आचार्य (रिमाल)	रु	९२,०००।००
६	श्री विवेक कडेल	रु	१,५१,४००।००
७	श्री प्रवीण भट्टराई	रु	१,३९,४००।००
जम्मा			७,१०,८००।००

प्रमुख कार्यकारी अधिकृत श्री उपेन्द्र बहादुर कार्की लाई प्रदान गरिएको सेवा सुविधा रु २७,२३,७००। देहाय बमोजिम रहेको छ ।

क्र.सं	विवरण	ईकाइ	श्री उपेन्द्र बहादुर कार्की
१	कुल वार्षिक तलव	रु	१९,२०,०००।००
२	कुल वार्षिक भत्ता	रु	२,८२,०००।००
३	सडजय कोष थप	रु	१,९२,०००।००
४	दर्शन खर्च	रु	१,६०,०००।००
५	औषधी उपचार खर्च	रु	१,६०,०००।००
६	बोनस	रु	-
७	विदा बापतको रकम	रु	९,७००।००
जम्मा			२७,२३,७००।००

(१७) अनुसूची ४.१२ मा रहेको भुत्तानी लिन बाक्की रु ६,९९,२२८।३१ मध्ये रु २,०८,६५८।०० घर धनीलाई भाडा स्वरूप दिएको भुत्तानी र रु ४९,०५७०।३१ विविध व्यक्ति तथा संस्थाहरू सँग लिन बाक्की रहेको मौज्दात रहेको छ । साथै सोही अनुसूचीमा रहेका

अग्रिम भुक्तानी रू ५,९८,८७१।०० मध्ये रू १६,७७२।०० इन्टरनेट, रू ३,०२,४०५।०० बिमा प्रिमियम र रू २,७९,६९४।०० घर भाडा स्वरूप दिएको अग्रिम भुक्तानी रहेका छन् ।

- (१८) यस आर्थिक वर्षमा संस्थाले नेपाल राष्ट्र बैंक विशेष निरीक्षणमा देखाएको कैफियत बमोजिम संस्थाको ग्राहक सुरक्षण कोष र ग्राहक बिमा कोषको रकम रू ७,६७,१९,९१४।०१ लाई ग्राहक संरक्षण कोषमा स्थानान्तरण गरिएको छ । साथै संस्थाले सो निर्देशन पश्चात उक्त कोषमा ग्राहकसँग भुक्तानी लिन बन्द गरेको छ र यस आ.व. मा सो कोषबाट कुनै पनि खर्च गरिएको छैन ।
- (१९) अनुसूची ४.१६ को पासबुक बिक्री तथा विविध आम्दानी रू ४६,८५,६५२।७७ मा निम्न आम्दानीहरू समावेश गरिएको छ ।

विवरण	रकम
पासबुक बिक्री	४,३३०।००
नागरिक लगानी कोषमा रहेको निक्षेपमा प्राप्त ब्याज	१५,१२,२८९।९८
कोभिड १९ को कारणले बैंक तथा वित्तीय संस्थाहरूले प्रदान गरेको ब्याज छुट	८,७८,१२०।९४
कार्यलय बेरुजु खर्चबाट असुली	२,६६,३२८।
Sundry debtor र पशुपंक्षी विमाको कोष व्यवस्था बाट फिर्ता	५,१८,६६८।
अधिक ब्याज व्यवस्था बाट फिर्ता	४,७७,०३१।
अन्य विविध आम्दानी	१०,२८,८८४।८५
<b>जम्मा</b>	<b>४६,८५,६५२।७७</b>

- (२०) यस आर्थिक वर्षमा संस्थाले निक्षेप तथा कर्जा सुरक्षण कोषसँग २०७६/०४/०१ पश्चात लगानी भएका कर्जाहरू बिमा गर्न सहमति गरेको छ । सोही अनुसार यस आर्थिक वर्ष सम्ममा लगानी भएका कर्जा रकम मध्ये रू २,७९,५८,४६,१०२। रकम २०७७ असार मसान्तमा बिमित भएका छन् ।
- (२१) अनुसूची ४.१३ मा संस्था उपर दाबी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू रू ९४,९४,०८८। मध्ये रू ८६,१०,९११। यस आर्थिक वर्षमा नाडेप कर्मचारी संघले गरेको आन्दोलन उच्च अदालत पाटनले गैर कानुनी भनि फैसला गरेको हुदा उक्त गैर कानुनी आन्दोलनमा संलग्न ३२ जना कर्मचारीहरूको तलब रोक्का गरिएकोमा श्रम अदालतमा तलब भुक्तानि संबन्धि मुद्दा बिचाराधिन रहेकोमा सो अबधिको तलब, साथै रू ८,८३,१७७। तत्कालिन नायब प्रमुख कार्यकारी अधिकृतले नाडेप कर्मचारी सेवा विनियमावली २०७१ को विनियम ७८ र ८३(ग) ९ र १० समेत प्रतिकुल कार्य गरेको कसुरमा सोही विनियमावलीको विनियम ८३(ग) बमोजिम सुविधा सहित सेवाबाट मिति २०७६।०८।०८ देखि लागू हुनेगरि हटाईएको हुदा निजले पुनरवहालीको लागि उच्च अदालत पाटनमा संस्था विरुद्ध मुद्दा दायर गर्नु भएको छ । तत्कालिन नायब प्रमुख कार्यकारी अधिकृत पुनरवहाली भई आएमा निजलाई दिनुपर्ने तलब भत्ता उक्त रकम समेत संस्थाले अस्वीकार गरेको दायित्व अर्न्तगत रहेको छ ।
- (२२) अनुसूची ४.१८ अन्य सञ्चालन खर्चमा कार्यलय सहयोगी खर्च रू ८६,१८,२९१। संस्थामा सरसफाई गर्ने Part-Time helper लाई प्रदान गरिएको रकम रहेको छ ।
- (२३) अनुसूची ४.२० को गैरसञ्चालन आम्दानी/नोक्सानमा रहेको रू ६०,५४६।५१ संस्थामा प्रयोजनमा नरहेका स्थिर सम्पत्ति write off गरेबापतका रकम रहेका छन् ।

- (२४) अनुसूची ४.१८ विविध खर्च रू ६,८१,७२१।२३ मध्ये रू ४,०३,३५९।०२ अधिल्लो आ.व. हरूको भुक्तानीका काटीएको कर हाल सम्म प्राप्त देखिएकोले सो लाई कर प्रयोजन सग्रा हिसाब मिलान गरि अपलेखन गरिएको, रू १०,२५.८। कर्मचारी भाका नागेका कर्जा असुली गरी संस्थाको नियम बमोजिम प्रदान गरेको प्रोत्साहन भत्ता र बाक्की रू २,६८,१०४।२१ कार्यलय संचालनार्थ गरिएका विविध खर्च रहेका छन् ।
- (२५) अनुसूची ४.१७ कर्मचारी खर्च अन्तर्गत रहेको सवारी साधन मर्मत तथा इन्धन वापतको खर्च रू १,२९,५५,४८९।७६ कर्मचारीहरू लाई सवारी साधन मर्मत तथा इन्धन सुविधाको लागी प्रदान गरिएको रकम समावेश गरिएको छ।
- (२६) अनुसूची ४.६ मा समस्याग्रस्त सहकारी संस्थाको मौज्दातमा गरिएको व्यवस्था रू २५४,६६७।०० समस्याग्रस्त सहकारी श्री पालुवा बचत तथा ऋण सहकारी संस्थामा रहेको मौज्दातमा व्यवस्था रहेको छ।
- (२७) यस आय वर्षमा आयकर ऐन २०५८ बमोजिम निम्न जरिवानाहरू लगाइएका छन् :

क्र.सं.	विवरण	जरिवाना (रू)
१	दफा ९५ (१) र ९६ (१) बमोजिम आय विवरण दाखिला नगरेको खण्डमा दफा ११७ बमोजिम	७०,२०८।७४
२	किस्ताबन्दीमा दाखिला गर्नेले अनुमानित कर कम हुने गरी बुझाएमा दफा ११८ बमोजिम	
३	कर तिर्नुपर्ने तोकिएको मिति सम्म कर दाखिला नगरेको खण्डमा दफा ११९ बमोजिम	४,०९,५५०।९८
जम्मा		४,७९,७५९।७२

- (२८) नेपाल राष्ट्र बैंकबाट मिति २०७७/०४/१३ मा जारी भएको परिपत्र बमोजिम व्याजदर १५ प्रतिशत र सेवा शुल्क १।५० प्रतिशत मिति २०७७/०४/२४ देखि लागू गरिएको छ ।
- (२९) प्रस्तावित बोनस शेयर रू ३,६८,००,०००।०० गत वर्षको बोनस शेयर र प्रस्तावित नगद लाभांश रू १९,३६,८४२।११ गत वर्षको कर प्रयोजनार्थ नगद लाभांश रहेको र सो लाभांश २०७७ असार मसान्तसम्म साधारण सभाबाट अनुमोदित नभइ सकेकोले प्रस्तावित नगद लाभांशमा नै देखाइएको छ ।
- (३०) संस्थाको २०७७ आषाढ मसान्त सम्मको संरचनागत तरलता विवरण यस प्रकार छ ।

क्र. सं.	विवरण	१-९० दिन	९१-१८० दिन	१८१-२७० दिन	२७१-३६५ दिन	१ वर्ष भन्दा बढी	कुल रकम
	सम्पति						
१.	नगद मौज्दात	५,१९,७७१					५,१९,७७१
२.	बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	११५,९५५।६४					११५,९५५।६४
३.	मागेको वखत प्राप्त हुने रकम	४४६,९१६।०४					४४६,९१६।०४
४.	सरकारी सुरक्षण पत्र						
५.	ने.रा.बैंक ऋणपत्र						
६.	अन्तर बैंक तथा वित्तीय संस्था कर्जा						
७.	कर्जा सापट	३,७०४,९३९।९१	४४०,२३८।६९	१,६९५।६९	१०१,७००।३८	१०४,६८८।५७	४,३५३,२६३।२४
८.	पाउनु पर्ने व्याज	२०३,२८५।२५					२०३,२८५।२५

क्र. सं.	विवरण	१-१० दिन	११-१८० दिन	१८१-२७० दिन	२७१-३६५ दिन	१ वर्ष भन्दा बढी	कुल रकम
९.	प्रतिबद्धता अन्तर्गत अन्य संस्थाहरूबाट प्राप्त हुने						
१०.	क्र.स. १८ र १९ का सुविधाहरूको भुक्तानी						
११.	अन्य	१४१,४०४।२३					१४१,४०४।२३
	<b>कुल सम्पति</b>	<b>४,६१७,६९८।७९</b>	<b>४४०,२३८।६९</b>	<b>१,६९५।६९</b>	<b>१०१,७००।३८</b>	<b>१०४,६८८।५७</b>	<b>५,२६६,०२२।११</b>
	<b>दायित्व</b>						
१२.	सदस्यहरूबाट निक्षेप	१,३६२,०२०।९१					१,३६२,०२०।९१
१३.	सर्वसाधारणबाट वचत निक्षेप						
१४.	सर्वसाधारणबाट मुद्दति निक्षेप						
१५.	ऋणपत्रहरू						
१६.	सापटी :	२,५१४,१२६।२१					२,५१४,१२६।२१
	माग/अल्प सुचना						
	अन्तरबैंक वित्तीय संस्था	२,५१४,१२६।२१					२,५१४,१२६।२१
	पुनरर्जर्जा						
	अन्य						
१७.	अन्य दायित्व तथा व्यवस्थाहरू:	३४५,२३४।३८					३४५,२३४।३८
	सण्डी क्रेडिटर्स	७,१३३।८९					७,१३३।८९
	भुक्तानी दिनुपर्ने विल						
	भुक्तानी दिनुपर्ने ब्याज	१८२,३०१।०२					१८२,३०१।०२
	व्यवस्थाहरू	१४५,७७३।६८					१४५,७७३।६८
	अन्य	१०,०२५।७९					१०,०२५।७९
१८.	प्रतिबद्धता अन्तर्गत अन्य संस्थाहरूलाई दिनुपर्ने						
१९.	उपभोग भइनसकेको स्वीकृत सुविधाहरू						
२०.	क्र.स. ९ अन्तर्गतको सुविधाको भुक्तानी						
२१.	अन्य						
	<b>कुल दायित्व</b>	<b>४,२२१,३८१।५०</b>					<b>४,२२१,३८१।५०</b>
	खुद सम्पति	३९६,३१७।२८	४४०,२३८।६९	१,६९५।६९	१०१,७००।३८	१०४,६८८।५७	१,०४४,६४०।६१
	सञ्चित खुद सम्पति	३९६,३१७।२८	८३६,५५५।९७	८३८,२५१।६६	९३९,९५२।०३	१,०४४,६४०।६१	

- ३१) नेपाल राष्ट्र बैंकले सुपरीवेक्षण पश्चात दिएको निर्देशन अनुसार नाडेप लघुवित्त र डेप्रोक्स लघुवित्त बिच मर्जरको लागी MOU २०७७/०९/१५ गते भएको छ ।
- (३२) प्रस्तुत वर्षको अंकसंग भिडान हुने गरि गत वर्षको अंकहरू पुनर्गठन तथा पुन : वर्गीकरण गरिएको छ ।
- ३३) नेपाल राष्ट्र बैंक वाट मिति: २०७७/०९/१६ मा जारी गरीएको सुचना बमोजिम संस्थाले चैत्र २०७६ मसान्तमा कायम १८ प्रतिशत ब्याजदरमा बैशाख २०७७ देखि असार २०७७ सम्म ब्याज भुक्तानि गर्ने ऋणी सदस्यहरू लाई ३ प्रतिशतका दरले रू. १,९८,३८,४०२ ब्याज छुट दिइएको छ ।



## नाडेप लघुवित्त वितीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

संस्थापक/संस्थापक समूहका शेयर धनीले आफ्नो स्वामित्वमा रहेको शेयर अन्य बैंक तथा वितीय संस्थामा धितो राखी कर्जा लिएको विवरण

अनुसूची ४.२८

क.स	संस्थापक /संस्थापक समूह अन्तर्गत पर्ने शेयरधनीको नाम	संस्थापकको स्वामित्वमा कायम रहेको शेयर		कर्जा विवरण			कैफियत
		कुल किता संख्या	कुल चुक्ता पुँजीको प्रतिशत	कर्जा लिएको अन्य बैंक /वितीय संस्थाको नाम	कर्जा रकम	धितोमा रहेको शेयर किता संख्या	
१		-	-	-	-	-	
२		-	-	-	-	-	
३		-	-	-	-	-	
४		-	-	-	-	-	
५		-	-	-	-	-	
६		-	-	-	-	-	
७		-	-	-	-	-	
	कुल	-	-	-	-	-	

**NADEP LAGHUBITTA BITTIYA SANSTHA Ltd.**  
**Comparison of Unaudited and Audited Financial Statement as of FY 2076/077**

अनुसूची ४.२९  
Rs in '000

S.N.	Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
				In Amount	In %	
1	Total Capital & Liabilities (1.1 to 1.7)	4,873,854.43	4,849,654.36	(24,200.07)	0%	
1.1	Paid up Capital	368,000.00	404,800.00	36,800.00	10%	Bonus Share Adjustment
1.2	Reserves and Surplus	271,579.50	221,536.02	(50,043.48)	-18%	Audit Adjustment
1.3	Debtenture and Bond		-	-	-	
1.4	Borrowings	2,461,893.12	2,514,126.21	52,233.09	2%	Items Unrecociled on Unaudited Statements
1.5	Deposits (a+b)	1,362,020.91	1,362,020.91	0.00	0%	
	a. Members	1,362,020.91	1,362,020.91	0.00	0%	
	b. Public		-	-	-	
1.6	Income Tax Liabilities	5,639.72	1,936.84	(3,702.88)	-66%	Adjusted with Advance tax Paid during the year.
1.7	Other Liabilities	404,721.18	345,234.38	(59,486.80)	-15%	Impact of Audit Adjustment.
2	Total Assets (2.1 to 2.7)	4,873,854.43	4,849,654.36	(24,200.07)	0%	
2.1	Cash & Bank Balance	56,893.05	121,153.35	64,260.30	113%	Bank Balance rectified to money at call
2.2	Money at call and short Notice	497,054.47	446,916.04	(50,138.43)	-10%	Bank Balance rectified to money at call
2.3	Investments	2,000.00	2,000.00	-	0%	
2.4	Loans & Advances	4,137,465.12	4,126,615.53	(10,849.59)	0%	LLP calculated with NRB concessions on provisions
2.5	Fixed Assets	13,564.61	13,565.21	0.60	0%	Adjusted as per final sheet
2.6	Non Banking Assets		-	-	-	
2.7	Other Assets	166,877.18	139,404.23	(27,472.95)	-16%	Audit Adjustment
3	Profit and Loss Account			-	-	
3.1	Interest income	639,164.22	639,902.21	737.99	0%	Interest income on CIT investment
3.2	Interest Expense	385,872.70	386,287.78	415.08	0%	Items Unrecociled on Unaudited Statements
A	Net Interest Income (3.1-3.2)	253,291.52	253,614.43	322.91	0%	
3.3	Fees, Commission and Discount		-	-	-	
3.4	Other Operating Income	54,294.52	62,145.08	7,850.56	14%	Change in classification
3.5	Foreign Exchange Gain/Loss (Net)			-	-	
B	Total Operating Income (A+3.3+3.4+3.5)	307,586.04	315,759.51	8,173.47	3%	
3.6	Staff Expenses	176,923.59	180,704.78	3,781.19	2%	Adjustment
3.7	Other Operating Expenses	62,842.98	61,183.37	(1,659.61)	-3%	Unbooked expenses booked
C	Operating profit Before Provision (B-3.6-3.7)	67,819.47	73,871.36	6,051.89	9%	
3.8	Provision for Possible Losses	54,330.30	65,179.89	10,849.59	20%	LLP calculated with NRB concessions on provisions
D	Operating profit (C-3.8)	13,489.17	8,691.46	(4,797.71)	-36%	
3.9	Non Operating Income/Expenses (Net)	7,189.81	(60.55)	(7,250.36)	-101%	Audit adjustment, Change in classification
3.10	Write Back of Provision for Possible Loss	-	-	-	-	
E	Profit From Regular Activities (D+3.9+3.10)	20,678.98	8,630.92	(12,048.06)	-58%	
3.11	Extraordinary Income/Expenses (Net)	-	40.11	40.11	-	Audit Adjustment
F	Profit Before Bonus and Taxes (E+3.11)	20,678.98	8,671.03	(12,007.95)	-58%	
3.12	Provision For Staff Bonus	1,879.91	867.10	(1,012.81)	-54%	Changed due to change in profit.
3.13	Provision For Tax	5,639.72	5,951.21	311.49	6%	Computation made as per Income Tax Act.
G	Net Profit/Loss (F-3.12 -3.13)	13,159.35	1,852.71	(11,306.64)		



**नेपाल राष्ट्र बैंक**  
**लघुवित्त संस्था सुपरिवेक्षण विभाग**



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२८२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmfpsd@nrb.org.np](mailto:nrbmfpsd@nrb.org.np)  
पोष्ट बक्स नं.: ७३

पत्र संख्या: ल.वि.सं.सु.वि./गैरस्थलगत/नाडेप/०७७/७८/४२८

मिति: २०७८/०१/३०

श्री नाडेप लघुवित्त वित्तीय संस्था लिमिटेड,  
गजुरी, धादिङ्ग।

**विषय : आर्थिक वर्ष २०७६/७७ को वार्षिक वित्तीय विवरणहरू प्रकाशन गर्ने सम्बन्धमा ।**

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७६/७७ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७६/७७ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (क) यस बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७७ को निर्देशन नं. ४/०७७ को बुँदा नं. १ उपबुँदा नं. (ज)(आ) मा व्यवस्था भएबमोजिम ग्राहक संरक्षण कोषमा खर्च नभएको रकमलाई Earmark गरी छुट्टै लगानी गर्नु हुन । साथै, सोही निर्देशन बमोजिम ग्राहक संरक्षण कोषमा अघिल्लो आर्थिक वर्षको नाफाबाट जम्मा हुने रकमको न्यूनतम ५० प्रतिशत रकम खर्च नगर्नुको कारण १५ दिन भित्र स्पष्ट पार्नु हुन ।
- (ख) यस बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०७७, को निर्देशन नं. ११/०७७ को बुँदा नं. २ (२.२) बमोजिम इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाले कर्जा सूचना केन्द्रमा ऋणी (ग्राहक) सम्बन्धी विवरण केन्द्रको अनलाइन प्रणालीमा तोकिएको ढाँचामा कर्जा सम्बन्धी विवरण महिना भुक्तान भएको १५ दिनभित्र अद्यावधिक गर्ने तथा कर्जाको विवरण प्रत्येक त्रयमास समाप्त भएको मितिले १५ दिनभित्र ऋणीको कर्जा चुक्ता नभएसम्म कर्जा सूचना केन्द्रमा पठाउनु पर्ने व्यवस्था बमोजिम सबै कर्जाहरूको विवरण कर्जा सूचना केन्द्रमा पठाई अद्यावधिक गर्नु हुन । अद्यावधिक नभएजति रकमको नियमानुसार अतिरिक्त कर्जा नोक्सानी व्यवस्था कायम गर्नु हुन ।
- (ग) यस बैंकबाट मिति २०७७/०४/१३ मा जारी भएको परिपत्रमा उल्लेखित लघुवित्त वित्तीय संस्थाहरूले आफ्ना ग्राहकसँग लिने ब्याजदर अधिकतम १५ प्रतिशतसम्म निर्धारण गर्न सक्ने छन् र कर्जा प्रवाह गर्दा संस्थाले स्वीकृत कर्जामा १.५ प्रतिशत सम्म सेवा शुल्क लिन सक्नेछन् भन्ने व्यवस्था संस्थाले परिपत्र जारी भएको मिति २०७७/०४/१३ देखि नै लागु गर्नु हुन साथै सो मिति पश्चात् १५ प्रतिशत भन्दा धेरै लिएको ब्याज रकम र १.५ प्रतिशत भन्दा धेरै लिएको सेवा शुल्क रकम सम्बन्धित ऋणी सदस्यहरूलाई फिर्ता गरी सोको जानकारी १५ दिनभित्र पेश गर्नु हुन ।
- (घ) संस्थागत सामाजिक उत्तरदायित्व कोषमा २०७७ असार मसान्तसम्ममा बाँकी रहेको सम्पूर्ण रकम २०७७ साउन मसान्तभित्र जम्मा नगरी २०७७ भदौ १५ गते जम्मा गरेको सन्दर्भमा अब उपरान्त यस बैंकबाट जारी भएको निर्देशनमा तोकिएको समयवाधि भित्र सम्पन्न हुने गरी अक्षरशः पालना गर्नु हुन ।





**नेपाल राष्ट्र बैंक**  
**लघुवित्त संस्था सुपरिवेक्षण विभाग**



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ४४१२८२३  
फ्याक्स नं.: ४४१२२२४  
Web site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [nrbmfpsd@nrb.org.np](mailto:nrbmfpsd@nrb.org.np)  
पोष्ट बक्स नं.: ७३

- (ड) कोभिड-१९ को असर न्यूनीकरण गर्न यस बैंकबाट मिति २०७७/०१/१६ मा जारी सूचना बमोजिम संस्थाले कर्जामा ऋणीहरूलाई प्रदान गरेको ब्याज छुट रकम यकीन गरी छुट दिनु हुन र सो को व्यहोरा स्पष्ट रुपमा लेखा सम्बन्धी टिप्पणीमा खुलाई वित्तीय विवरण सुधार गरी प्रकाशित गर्नु हुन ।
- (च) संस्थाले जोखिम भारित सम्पत्ति गणना गर्दा यस बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७७ को निर्देशन नं. १/०७७ को बुँदा नं. ५ को उपबुँदा नं. (ग) बमोजिम सञ्चालन जोखिम वापत कुल सम्पत्तिको २ प्रतिशतले हुने रकम जोखिम भारित सम्पत्तिको रुपमा थप गर्नुपर्ने व्यवस्था अनुसार जोखिम भारित सम्पत्ति गणना गर्दाको वासलात भित्रका कुल सम्पत्तिको कुल रकमलाई आधार मानी २ प्रतिशतले सञ्चालन जोखिम कायम गरी पुनः जोखिम भारित सम्पत्ति गणना गर्नु हुन । साथै, पुँजीकोष गणना गर्दा एकीकृत निर्देशन २०७७ को निर्देशन नं. १/०७७ को बुँदा नं. ४ को उपबुँदा नं. (क) मा उल्लेख भए बमोजिम पुरक पुँजी अन्तर्गत सक्रिय कर्जा नोक्सानी व्यवस्था र अतिरिक्त कर्जा नोक्सानी व्यवस्था वापतको रकम जोखिम भारित सम्पत्तिको १.२५ प्रतिशत भन्दा बढी नहुने गरी समावेश गरी पुनः पुँजीकोष गणना गरी वित्तीय विवरणका सम्बन्धित अनुसूचीहरू सुधार गरी प्रकाशन गर्नु हुन ।
- (छ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याइएका कैफियतहरू पुनः नदोहोरिने गरी सुधार गर्नु हुन ।



भवदीय,

(यामलाल सुवेदी)  
उप-निर्देशक

**बोधार्थः**

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

## नाडेप लघुवित्त वित्तीय संस्था लि.

केन्द्रीय कार्यालय, गजुरी, धादिङ

**आ.व २०७६।७७ को वित्तीय विवरण प्रकाशन सम्बन्धमा नेपाल राष्ट्र बैंकले उल्लेख गरेका कैफियत उपर संचालक समितिको प्रतिउत्तर सम्बन्धमा**

नेपाल राष्ट्र बैंकले यस वित्तीय संस्थाको आ.व. २०७६/७७ को वार्षिक वित्तीय विवरण प्रकाशित गर्न स्वीकृति प्रदान गर्दा मिति २०७८।०१।३० पत्र संख्या ल.वि.स.सु.वि/गैरस्थलगत/नाडेप०७७/०७८/४२८ को पत्रबाट दिइएका निर्देशनहरू र सो को प्रतिउत्तर साधारण सभा प्रयोजनको लागि देहाय बमोजिम प्रकाशित गर्ने निर्णय गरियो ।

**निर्देशन नं. (क) जवाफ :** त्यस बैंकबाट इजाजतपत्र प्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन २०७७ को निर्देशन नं. ४/०७७ को उपबुंदा नं. (ज) (आ) मा व्यवस्था भए बमोजिम ग्राहक संरक्षण कोषको रकम नेपाल लगायत विश्वभर फैलिएको कोरोना भाईरसको प्रकोपका कारण खर्च गर्न नसकिएकोले सो रकमलाई Earmark गरि छुट्टै लगानी गर्ने व्यवस्था मिलाउन एवं आगामी दिनमा कोषको ५० प्रतिशत रकम ग्राहक संरक्षणका कार्यमा खर्च गर्न व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।

**निर्देशन नं. (ख) जवाफ :** निर्देशन बमोजिम कर्जा सूचना केन्द्रमा ऋणी (ग्राहक) सम्बन्धी विवरण केन्द्रको अनलाईन प्रणालीमा तोकिएको ढाचांमा कर्जा सम्बन्धी विवरण महिना भुक्तान भएको १५ दिनभित्र अद्यावधिक गर्ने तथा कर्जाको विवरण प्रत्येक त्रयमास समाप्त भएको मितिले १५ दिनभित्र ऋणीको कर्जा चुक्ता नभएसम्म कर्जा सूचना केन्द्रमा पठाईएको र अद्यावधिक नभएजति रकमको नियमानुसार अतिरिक्त कर्जा नोक्सानी व्यवस्था गरिएको व्यहोरा अनुरोध छ ।

**निर्देशन नं. (ग) जवाफ :** निर्देशन बमोजिम नेपाल राष्ट्र बैंकबाट मिति २०७७।०४।१३ मा बैंक तथा वित्तीय संस्थालाई जारी परिपत्र बमोजिम कर्जाको व्याजदर १५ प्रतिशत र सेवा शुल्क १.५ प्रतिशत परिपत्र जारी मिति २०७७।०४।१३ देखि नै कायम गरी कायम गरी बढी असुल भएको व्याज रु १६,३३,८५८।- र सेवा शुल्क रु ५९०,४०५।- गरी जम्मा रु २२,२४,२६३।- (अक्षरूपि बाईस लाख चौविस हजार दुई सय त्रिसठ्ठी मात्र) सम्बन्धित ऋणी सदस्यहरूको बचत खातामा जम्मा गरी सकिएको व्यवस्थापनबाट समितिमा जानकारी भयो । सो को जानकारी नेपाल राष्ट्र बैंकलाई गराउन व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।

**निर्देशन नं. (घ) जवाफ :** आगामी दिनमा निर्देशन बमोजिम गर्ने व्यहोरा अनुरोध छ ।

**निर्देशन नं. (ङ) जवाफ :** निर्देशन बमोजिम कोभिड-१९ को असर न्यूनीकरण गर्न नेपाल राष्ट्र बैंकबाट मिति २०७७।०१।१६ मा जारी सूचना बमोजिम संस्थाले कर्जामा ऋणीहरूलाई प्रदान गरेको व्याज छुट दिन र सो को व्यहोरा स्पष्ट रूपमा लेखा सम्बन्धी टिप्पणीमा खुलाई वित्तीय विवरण प्रकाशन गर्ने निर्णय गरियो ।

**निर्देशन नं. (च) जवाफ :** निर्देशन बमोजिम पुन पुंजीकोष गणना गरि वित्तीय विवरणका सम्बन्धित अनुसूचीहरू सुधार गरी प्रकाशन गर्ने व्यहोरा अनुरोध छ ।

**निर्देशन नं. (छ) जवाफ :** निर्देशन बमोजिम संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याइएका कैफियतहरू सुधार गर्न व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।



**Financial Statements as per  
Nepal Financial Reporting Standards  
of  
FY 2076/77**





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Kathmandu, Nepal

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**B.R.S. Neupane  
& Co.**

### **Independent Auditor's Report**

**To the Shareholders of Nadep Laghubitta Bittiya Sanstha Ltd.**

#### **Opinion**

We have audited the Financial Statements of Nadep Laghubitta Bittiya Sanstha Ltd. which comprises the Statement of Financial Position as at Ashad 31, 2077 (July 15, 2020) and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows for the year ended and Notes to the financial statements including a Summary of Significant Accounting Policies and Explanatory Notes.

In our opinion and to the best of our knowledge and according to the explanation given to us the aforesaid financial statements present fairly in all material respects, the financial position of company, as at Ashad 31, 2077 and its financial performance, changes in equity, cash flow for the year then ended and a summary of significant accounting policies and explanatory notes in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carve-outs and comply with Companies Act 2063 and Bank and Financial Institution Act 2073.

#### **Basis for Opinion**

We conducted our audit in accordance with Nepal Standards on Auditing (NSA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are independent of the company in accordance with Code of Ethics issued by Institute of Chartered Accountants of Nepal together with ethical requirements that are relevant to the audit of the company under the provisions of Companies Act, 2063 and the rules thereunder, and we have fulfilled our ethical responsibilities in accordance with these requirements and the Code of Ethics for Professional Accountants.

#### **Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements for the financial year ended 31 Ashad 2077. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have determined the matters described below to be the key audit matters to be communicated in our report. We have fulfilled the responsibilities described in the “Auditor’s Responsibilities for the Audit of the Financial Statements” section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risksof material misstatement of the standalone financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying standalone financial statements.

Key Audit Matters	Auditor Response
<b>First Time Adoption of NFRS</b>	
Financial statement has been prepared as per the Nepal Financial Reporting Standard (NFRS) as issued by the Institute of Chartered Accountants of Nepal – ICAN.	<p>Our audit approach included the review of the financial statements prepared under First Time Adoption of the NFRS. Following scope were reviewed:</p> <ul style="list-style-type: none"> <li>• Reviewed the compliance with the standards and explanation as mentioned by NFRS 1: First Time Adoption of NFRS,</li> <li>• Reviewed the exemptions and carve outs opted for the preparation of the financial statements,</li> <li>• Reviewed the impact of the change in the reporting framework at transition date i.e. difference as per NFRS and GAAP in the equity</li> <li>• Reviewed the adequacy of the disclosures and explanation for the restatement of the financial statements as per GAAP as on 1<sup>st</sup> Shrawan 2075 and 31<sup>st</sup> Ashad 2076.</li> </ul> <p><b>Our Result:</b> Financial statements have been prepared as per NFRS as issued by the Institute of Chartered Accountants of Nepal in compliance with NFRS 1: First Time Adoption of NFRS.</p>
<b>Information Technology System &amp; Control Impacting Financial Reporting</b>	
Since most of the information of the company is carried out digitally/electronically in today’s scenario we have considered information technology status of the company as our key audit areas.	<p>Our audit approach regarding Information Technology of the company based upon the Information Technology Guidelines 2012 issued by NRB.</p> <p>We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS of the company.</p> <p>We verified the provisioning of the loan and advances based on ageing.</p> <p><b>Our Result:</b> We considered the information technology systems and their relevant controls to be adequate.</p>



<b>Impairment of Loans and Advances</b>	
As per NAS 39 and carve-out for the respective standard, impairment for loans and advances has been measured as the higher amount derived as per norms prescribed by NRB for loan loss provision and amount derived as per para 63 i.e. Expected Loss Method.	Our audit approaches included clear understanding of the practice of calculation of impairment of Loans and Advances.  <b>Our Result:</b> We agreed with the calculation of the impairment of Loans and Advances made by the management.
<b>Contingent Liabilities</b>	
Assessment of contingent liabilities in respect of certain litigations including Direct and Indirect Taxes and various other claims filed by other parties upon the company not acknowledged as debts. The company's assessment is supported by the facts of matter, their own judgment, past experience, and advices from legal and independent tax consultants wherever considered necessary. Accordingly, unexpected adverse outcomes may significantly impact the company's reported profit and the Balance Sheet. We determined the above area as a Key Audit Matter in view of associated uncertainty relating to the outcome of litigations which requires application of judgment in interpretation of law.	Our audit procedures included: <ul style="list-style-type: none"> <li>• Understanding of current status of litigations/ tax assessments</li> <li>• Evaluating the merit of the subject matter under consideration with reference to grounds presented therein and available legal/ tax advice</li> <li>• Review and analysis of evaluation of the contentions of the company through discussions, collections of details of the subject matter under consideration, the likely outcome and potential outflows on these issues.</li> </ul> <b>Our Result:</b> We agreed with the assessment of provisions in respect of litigations and provisions thereon provided by the company.
<b>Merger &amp; Acquisition</b>	
NRB during their onsite supervision, has directed the company to undergo merger or acquisition with Deprosc Laghubitta Bittiya Sanstha Ltd.	We evaluated the adequacy of the disclosure regarding the merger and acquisition in the financial statements.

### Other Information

Management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but does not include the consolidated 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.

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



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

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

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

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

As part of an audit, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

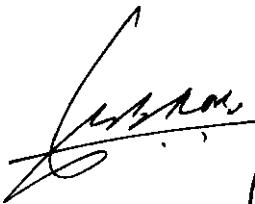
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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 going concern basis of accounting.
- 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.

### **Report on Other Legal and Regulatory Requirements**

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act 2063, BAFIA 2073 and other regulatory requirements.



- We have obtained all the information and the explanation which to the best of our knowledge and belief, where necessary for the purpose of our audit.
- Based on our audit, proper books of account as required by law have been kept by the company.
- Returns received from the branch offices of the company were adequate for the purposes of our audit through the statements are independently not audited.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the company are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the company we have not come across any case where the Board of Directors or any office bearer of the company have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the company and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the company, its shareholders and its depositors.
- The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

  
CA Gyanendra B. Bhar  
Partner



UDIN: 210524CA00070cU4sM

Date: 30/01/2078

Place: Kathmandu, Nepal

**NADEP Laghubitta Bittiya Sanstha Ltd.**  
Statement of Financial Position  
As on 31st Ashad 2077

NPR

Particulars	Notes	31 Ashad 2077	Restated 31 Ashad 2076	Restated 1st Shrawan 2075
<b>Assets</b>				
Cash and cash equivalent	4.1	568,069,394	217,518,970	418,861,328
Due from Nepal Rastra Bank	4.2	-	-	-
Placement with Bank and Financial Institutions	4.3	-	-	-
Derivative financial instruments	4.4	-	-	-
Other trading assets	4.5	-	-	-
Loan and Advances to B/FIs	4.6	-	-	-
Loans and advances to customers	4.7	4,363,417,280	4,080,389,883	3,013,211,592
Investment in securities	4.8	2,000,000	2,000,000	2,000,000
Current Tax Assets	4.9	-	-	-
Investment in subsidiaries	4.10	-	-	-
Investment in Associates	4.11	-	-	-
Investment property	4.12	-	-	-
Property and equipment	4.13	12,439,199	16,023,429	13,132,604
Goodwill and Intangible Assets	4.14	1,126,010	1,394,626	1,099,890
Deferred tax assets	4.15	34,689,061	23,671,343	24,655,376
Other assets	4.16	43,492,896	42,529,128	50,083,544
<b>Total Assets</b>		<b>5,025,233,840</b>	<b>4,383,527,378</b>	<b>3,523,044,333</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	4.17	-	-	-
Due to Nepal Rastra Bank	4.18	-	-	-
Derivative Financial instruments	4.19	-	-	-
Deposit from customers	4.20	1,362,020,911	1,132,697,946	836,934,904
Borrowings	4.21	2,514,126,214	2,302,649,853	2,035,494,314
Current Tax Liabilities	4.9	-	-	-
Provisions	4.22	-	-	-
Deferred tax liabilities	4.15	-	-	-
Other liabilities	4.23	342,675,454	355,433,346	306,804,564
Debt securities issued	4.24	-	-	-
Subordinated Liabilities	4.25	-	-	-
<b>Total liabilities</b>		<b>4,218,822,580</b>	<b>3,790,781,145</b>	<b>3,179,233,782</b>
<b>Equity</b>				
Share Capital	4.26	368,000,000	368,000,000	160,000,000
Share Premium		31,344,311	31,344,311	-
Retained Earning		131,316,868	78,505,512	107,281,985
Reserves	4.27	275,750,081	114,896,410	76,528,566
<b>Total equity attributable to equity holders</b>		<b>806,411,260</b>	<b>592,746,233</b>	<b>343,810,551</b>
<b>Non-controlling interests</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>		<b>806,411,260</b>	<b>592,746,233</b>	<b>343,810,551</b>
<b>Total liabilities and equity</b>		<b>5,025,233,840</b>	<b>4,383,527,378</b>	<b>3,523,044,333</b>
Contingent liabilities and commitment	4.28	9,494,088	-	-
Net assets value per share		219.13	161.07	214.88

Anish Paneru  
Chief Finance Officer

Upendra Bahadur Karki  
Chief Executive Officer

Pravin Bhattra  
Director

Bibek Kandel  
Director

Sofiya Acharya (Rimal)  
Director

Binod Kumar Sharma  
Director

Hari krishna Subedi  
Director

Bed Prasad Shiwakoti  
Director

Pitambar Prasad Acharya  
Chairman

C.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Date: 30-01-2078  
Place: Dhading, Gajuri

**NADEP Laghubitta Bittiya Sanstha Ltd.**Statement of Profit or Loss  
For the year ended 31 Ashad 2077

	Notes	2076-77 NPR	Restated 2075-76 NPR
Interest Income	4.29	770,820,376	638,907,218
Interest Expense	4.30	(392,701,057)	(327,054,654)
<b>Net interest income</b>		<b>378,119,319</b>	<b>311,852,564</b>
Fees and Commission Income	4.31	62,094,081	91,893,731
Fees and Commission Expense	4.32	3,386,154	1,093,157
<b>Net fee and Commission income</b>		<b>58,707,927</b>	<b>90,800,574</b>
<b>Net interest fee and commission income</b>		<b>436,827,246</b>	<b>402,653,139</b>
Net Trading Income	4.33	-	-
Other Operating Income	4.34	(9,547)	(40,620)
<b>Total operating income</b>		<b>436,817,699</b>	<b>402,612,519</b>
Impairment charge/(reversal) for loans and other losses	4.35	65,179,893	59,793,847
<b>Net Operating income</b>		<b>371,637,806</b>	<b>342,818,672</b>
<b>Operating expenses</b>			
Personal Expense	4.36	182,411,875	173,642,200
Other Operating Expenses	4.37	53,014,449	50,249,950
Depreciation and amortisation	4.38	4,377,107	4,505,525
<b>Operating Profit</b>		<b>131,834,376</b>	<b>114,420,996</b>
Non operating income	4.39	40,113	-
Non operating expense	4.40	-	(35,999,213)
<b>Profit before income tax</b>		<b>131,874,489</b>	<b>78,421,783</b>
Income tax expense	4.41	(3,250,521)	18,175,669
Current tax		8,690,796	17,780,801
Deferred tax income		(11,941,317)	394,867
<b>Profit for the period</b>		<b>135,125,010</b>	<b>60,246,114</b>
<b>Profit attributable to:</b>			
Equity holders of the bank		135,125,010	60,246,114
Non-controlling interest		-	-
<b>Profit for the period</b>		<b>135,125,010</b>	<b>60,246,114</b>
<b>Earnings per share:</b>			
Basic earnings per share		36.72	20.08
Diluted earnings per Share		36.72	20.08

Anish Paneru  
Chief Finance OfficerUpendra Bahadur Karki  
Chief Executive OfficerPravin Bhattra  
DirectorBibek Kandel  
DirectorSofiya Acharya (Rimal)  
DirectorBinod Kumar Sharma  
DirectorHari krishna Subedi  
DirectorBed Prasad Shiwakoti  
DirectorPitambar Prasad Acharya  
ChairmanC.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Date: 30-01-2078

Place: Dhading, Gajuri



**NADEP Laghubitta Bittiya Sanstha Ltd.**  
Statement of Cash Flows (As on 31st Ashad 2077)

	2076-77 NPR	Restated 2075-76 NPR
<b>Cash flows from operating activities</b>		
Interest Received	639,902,207	597,180,005
Fee and other income received	62,134,194	91,893,731
Dividend Received	-	-
Receipts from other operating activities	-	-
Interest paid	(351,518,080)	(300,703,082)
Commission and fee paid	(3,386,154)	(1,093,157)
Cash payments to employee	(167,822,517)	(157,696,442)
Other expense paid	(40,057,835)	(41,440,937)
<b>Operating cash flows before change in operating assets and liabilities</b>	<b>139,251,814</b>	<b>188,140,119</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(220,346,810)</b>	<b>(1,115,908,643)</b>
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Other Trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Loan and advances to customer	(219,383,042)	(1,123,463,059)
Other Assets	(963,768)	7,554,416
<b>Increase/(Decrease) in operating liabilities</b>	<b>440,799,327</b>	<b>562,476,473</b>
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	229,322,965	295,763,042
Borrowings	211,476,362	267,155,539
Other Liabilities	-	(442,107)
<b>Net Cash flow from operating activities before tax paid</b>	<b>359,704,331</b>	<b>(365,292,051)</b>
Income taxes paid	(8,569,098)	(17,136,595)
<b>Net Cash flow from operating activities</b>	<b>351,135,233</b>	<b>(382,428,646)</b>
<b>Cash flows from investing activities</b>		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of plant and equipment	(792,878)	(7,396,350)
Receipt from sale of property and equipment	(60,547)	(40,620)
Purchase of intangible assets	268,616	(294,736)
Receipt from sale of intangible assets		
Purchase of investment properties	-	-
Receipt from the sale of investment properties		
Interest received		
Dividend received		
<b>Net cash used in investing activities</b>	<b>(584,809)</b>	<b>(7,731,706)</b>
<b>Cash flows from financing activities</b>		
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	-	191,344,311
Dividend paid	-	(2,526,316)
Interest paid	-	-
Other receipt/payment	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>188,817,995</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>350,550,424</b>	<b>(201,342,358)</b>
Cash and Cash Equivalents at Shrawan 01 (Beginning of the Year)	217,518,970	418,861,328
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Closing Cash and Cash Equivalents</b>	<b>568,069,394</b>	<b>217,518,970</b>

Anish Paneru  
Chief Finance Officer

Upendra Bahadur Karki  
Chief Executive Officer

Pravin Bhattra  
Director

Bibek Kandel  
Director

Sofiya Acharya (Rimal)  
Director

Binod Kumar Sharma  
Director

Hari Krishna Subedi  
Director

Bed Prasad Shiwakoti  
Director

Pitambar Prasad Acharya  
Chairman

C.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Date: 30-01-2078

Place: Dhading, Gajuri

**NADEP Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Changes in Equity**  
**For the year ended 31 Ashad 2077**

Particulars	Attributable to Equity-Holders of the Bank										Non- Control- ling Interest	Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equali- sation Reserve	Regulatory Reserve	Fair Value Reserve	Client Protection Fund	Reva- luation Reserve	Retained Earning	Other Reserve	Total	
Balance at Shrawan 01, 2075	208,000,000	-	30,925,050	-	27,744,144	-	6,102,637	-	54,597,752	6,707,527	334,077,110	-
Adjustment/Restatement	(48,000,000)	-	-	-	28,388,911	-	-	-	52,684,233	(23,339,704)	9,733,440	-
Adjustment/Restated Balance as at Shrawan 01, 2075	160,000,000	-	30,925,050	-	56,133,055	-	6,102,637	-	107,281,985	(16,632,177)	343,810,551	-
<b>Comprehensive Income for the year</b>												
Profit for the year									60,246,114		60,246,114	-
<b>Other Comprehensive Income, Net of Tax</b>												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	1,374,720	1,374,720	-
Gains/(losses) on revaluation									-			-
Actuarial gain/(losses) on defined benefit plans									-			-
Gains/(losses) on cash flow hedge									-	1,374,720	1,374,720	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)									-			-
<b>Total Comprehensive Income for the year</b>	-	-	-	-	-	-	-	-	60,246,114	1,374,720	61,620,834	-
Transfer to General Reserves during the year			4,865,962						(4,865,962)			-
Transfer to Share Premium during the year		31,344,311									31,344,311	-
Adjustment of Investment Adjustment Reserve as per audited Investment Valuation transferred to OCI nullified												-
Creation of Training Fund												-
Utilization of Training Fund									(3,030,353)	3,030,353		-
Creation of CSR Fund												-
Utilization of CSR Fund									(243,298)	243,298		-
Creation of Deferred Tax Reserve					5,094,710				(5,094,710)			-
Transfer from Reserves during the year					24,890,224				(24,890,224)			-
Creation of client protection fund							243,298		(243,298)			-
Creation of Regulatory Reserve for Reduction in Investment												-
Creation of Regulatory Reserve for Actuarial Loss					(1,374,720)				1,374,720			-
<b>Transactions with Owners, directly recognized in Equity</b>												-
Amount transferred from premium to share capital	-	-										-
Share Issued	160,000,000										160,000,000	-
Share Based Payments												-
Dividend to Equity-Holders												-
Bonus Shares Issued	48,000,000								(48,000,000)			-
Cash Dividend Paid									(2,526,316)		(2,526,316)	-
Share issue expenses directly charged to equity									(2,147,354)		(2,147,354)	-
Share issue expenses directly charged to equity-Tax Impeac									644,206		644,206	-
Gain on Disposal of Share Classified into OCI												-
Current Tax on Gain on Disposal of Share Classified into OCI												-
Other												-
<b>Total Contributions by and Distributions</b>												-
<b>Balance at Asar 31, 2076</b>	368,000,000	31,344,311	35,791,013	-	84,743,268	-	6,345,935	-	78,505,512	(11,983,806)	592,746,233	-

Particulars	Attributable to Equity-Holders of the Bank										Non- Control- ling Interest	Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equali- sation Reserve	Regulatory Reserve	Fair Value Reserve	Client Protection Fund	Reva- luation Reserve	Retained Earning	Other Reserve	Total	
Balance at Shrawan 01, 2076	368,000,000	31,344,311	35,791,013	-	84,743,268	-	6,345,935	-	78,505,512	(11,983,806)	592,746,233	592,746,233
Adjustment/Restatement							76,719,914			-	76,719,914	76,719,914
Adjustment/Restated Balance as at Shrawan 01, 2076	368,000,000	31,344,311	35,791,013	-	84,743,268	-	83,065,849	-	78,505,512	(11,983,806)	669,466,147	669,466,147
<b>Comprehensive Income for the year</b>												
Profit for the year									135,125,010		135,125,010	135,125,010
<b>Other Comprehensive Income, Net of Tax</b>												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	2,155,066	2,155,066	2,155,066
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans										2,155,066	2,155,066	2,155,066
Gains/(losses) on cash flow hedge												
Exchange gains/(losses)(arising from translating financial assets of foreign operation)												
<b>Total Comprehensive Income for the year</b>	-	-	-	-	-	-	-	-	135,125,010	2,155,066	137,280,075	137,280,075
Transfer to General Reserves during the year			370,543						(370,543)			
Adjustment of Investment Adjustment Reserve no longer required												
Creation of Training Fund												
Utilization of Training Fund												
Creation of Client Protection Fund							18,527		(18,527)			
Utilization of Client Protection Fund												
Creation of CSR Fund									(18,527)	18,527		
Utilization of CSR Fund										(51,000)	(51,000)	(51,000)
Transfer to Reserves during the year		-	-		81,159,276				(81,159,276)			
Creation of client protection fund												
Creation of Derend Tax Reserve					2,617,884				(2,617,884)			
Creation of Regulatory Reserve for Reduction in Investment												
Creation of Regulatory Reserve for Actuarial Loss					(2,155,066)				2,155,066			
<b>Transactions with Owners, directly recognized in Equity</b>												
Share Issued												
Share Based Payments												
Dividend to Equity-Holders												
Bonus Shares Issued		-										
Cash Dividend Paid												
Share issue expenses directly charged to equity									(405,660)		(405,660)	(405,660)
Share issue expenses directly charged to equity-Tax Impeat									121,698		121,698	121,698
Gain on Disposal of Share Classified into OCI												
Current Tax on Gain on Disposal of Share Classified into OCI												
Other												
<b>Total Contributions by and Distributions</b>												
<b>Balance at Asar 31, 2077</b>	<b>368,000,000</b>	<b>31,344,311</b>	<b>36,161,556</b>	<b>-</b>	<b>166,365,363</b>	<b>-</b>	<b>83,084,376</b>	<b>-</b>	<b>131,316,868</b>	<b>(9,861,213)</b>	<b>806,411,260</b>	<b>806,411,260</b>

Anish Paneru  
Chief Finance Officer

Upendra Bahadur Karki  
Chief Executive Officer

Pravin Bhattarai  
Director

Bibek Kandel  
Director

Sofiya Acharya (Rimal)  
Director

Binod Kumar Sharma  
Director

C.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Bed Prasad Shiwakoti  
Director

Pitambar Prasad Acharya  
Chairman

Date: 30-01-2078  
Place: Dhading, Gajuri

**NADEP Laghubitta Bittiya Sanstha Ltd.**  
Statement of Other Comprehensive Income  
For the year ended 31 Ashad 2077

	Notes	2076-77 NPR	Restated 2075-76 NPR
<b>Profit for the period</b>		135,125,010	60,246,114
<b>Other comprehensive income, net of income tax</b>			
<b>a) Items that will not be reclassified to profit or loss</b>			
• Gains/(losses) from investment in equity instruments measured at fair value		-	-
• Gains/(losses) on revaluation			
• Actuarial gain/(losses) on defined benefit plans		3,078,665	1,963,886
• Income tax relating to above items		(923,600)	(589,166)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>		<b>2,155,066</b>	<b>1,374,720</b>
<b>b) Items that are or may be reclassified to profit or loss</b>			
• Gains/(losses) on cash flow hedge			
• Exchange gains/(losses)(arising from translating financial assets of foreign operation)			
• Income tax relating to above items			
• Reclassify to profit or loss			
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>		-	-
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>			
<b>Other comprehensive income for the period, net of Income Tax</b>		<b>2,155,066</b>	<b>1,374,720</b>
<b>Total comprehensive income for the period</b>		<b>137,280,075</b>	<b>61,620,834</b>
<b>Total comprehensive income attributable to:</b>		-	-
Equity holders of the Bank		137,280,075	61,620,834
Non-controlling interest		-	-
<b>Total Comprehensive income for the period</b>		<b>137,280,075</b>	<b>61,620,834</b>

Anish Paneru  
Chief Finance Officer

Upendra Bahadur Karki  
Chief Executive Officer

Pravin Bhattra  
Director

Bibek Kandel  
Director

Sofiya Acharya (Rimal)  
Director

Binod Kumar Sharma  
Director

Hari krishna Subedi  
Director

Bed Prasad Shiwakoti  
Director

Pitambar Prasad Acharya  
Chairman

C.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Date: 30-01-2078

Place: Dhading, Gajuri

**NADEP Laghubitta Bittiya Sanstha Ltd.**  
**Statement of Distributable Profit or Loss**  
 As on 31st Ashad 2077  
 (As per NRB Regulation)

Particulars	31 Ashadh 2077	Restated 32 Ashadh 2076
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>135,125,010</b>	<b>60,246,114</b>
<b><u>Appropriations:</u></b>		
a. General reserve	(370,543)	(4,865,962)
b. Foreign exchange fluctuation fund	-	
c. Capital redemption reserve	-	
d. Corporate social responsibility fund	(18,527)	(243,298)
e. Employees' training fund	-	(3,030,353)
f. Other	(18,527)	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>134,717,413</b>	<b>52,106,501</b>
<b><u>Regulatory adjustment :</u></b>		
a. Interest receivable (-)/previous accrued interest received (+)	(81,159,276)	(24,890,224)
b. Short loan loss provision in accounts (-)/reversal (+)	-	
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	
e. Deferred tax assets recognised (-)/ reversal (+)	-	(5,094,710)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	
g. Bargain purchase gain recognised (-)/resersal (+)	-	
h. Acturial loss recognised (-)/reversal (+)	2,155,066	1,374,720
i. Other (+/-)		
<b>Distributable profit or (loss)</b>	<b>55,713,202</b>	<b>23,496,288</b>

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Chairman

C.A. Gynandra Bahadur Bhari  
B.R.S. Neupane & Co.  
Chartered Accountants

Date: 30-01-2078  
Place: Dhading, Gajuri

**NADEP Laghubitta Bittiya Sanstha Limited**  
**Notes to the Financial Statements**  
**For the year ended 31<sup>st</sup> Ashad, 2077**

**1. General Information**

NADEP Laghubitta Bittiya Sanstha Limited (referred to as “the Bank” hereinafter) is a “D” class bank domiciled in Nepal, registered as a Public Limited Company under Companies Act 2063 & Banking and Financial Institution Act, 2073. The registered address of the Bank is located at Gajuri, Dhading, Nepal. Its financial transaction started from Jestha 1, 2072 after the approval from Nepal Rastra Bank as D class microfinance on Baisakh 7, 2072.

**2. Basis of Preparation**

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

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 in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board of Nepal on 13<sup>th</sup> September 2013.

NFRS conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

**2.2 Reporting Period and Approval of financial statement**

The Bank follows the Nepalese financial year based on the Nepalese calendar.

The accompanied financial statements have been approved by the Board of Directors on its meeting held on 2078/01/30 and have been recommended for adoption by shareholders in the Annual General Meeting.

**2.3 Functional and Presentation currency**

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

**2.4 Use of Estimates, assumption and judgments**

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

NFRS requires the Bank 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 Bank applies estimates in preparing and presenting the financial statements. The estimates and underlying assumptions are reviewed periodically. Revision to accounting estimates are recognised in the period in which the estimates is revised, and are applied prospectively.

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

#### **2.4.1 Going Concern**

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

#### **2.5 Changes in Accounting policies**

The Bank had adopted NFRS for the first time in current year. There has been no significant change in the accounting policies adopted by the bank except where required due to adoption of Nepal Financial Reporting Standards.

#### **2.6 Reporting Pronouncements**

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

Subsequently, ICAN vide its notice dated 10 November 2020 has resolved that Carve-outs in NFRS with Alternative Treatment and effective period shall be provided to the Banks and Financial Institutions regulated by NRB on the specific recommendation of ASB.

##### **2.6.1 NAS 17: Lease**

In para 33, lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

- a) Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or
- b) The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.

##### **Bank as a lessee**

Leases that do not transfer to the Bank substantially all of the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognized as an expense in the income statement on a straight-line basis over the lease term.

##### **Bank as a lessor**

Leases where the Bank does not transfer substantially all of the risk and benefits of ownership of the asset are classified as operating leases. Rental income is recorded as earned based on the contractual terms of the lease in other operating income.



## 2.6.2 NAS 39: Financial Instruments: Recognition and Measurement

### a) Impairment

In para 58, 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 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; 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.

### b) Impracticability to determine transaction cost of all previous years which is the part of effective interest rate

In para 9, 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 instrument (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).

The carve out has been provided for the FY 2018-19 and 2019-20. Accordingly, the Bank has opted the carve out.

### c) Impracticability to determine interest income on amortized cost

In para AG 93, 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 effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.

The carve out is optional and has been provided for the FY 2018-19 and 2019-20. Accordingly, the Bank has opted the carve out.

## 2.6.3 NAS 28: Investment in Associates and Joint Ventures

In Para 33, the most recent available financial statements of the associate or joint venture are used by the entity in applying the equity method.

In Para 35, the entity's financial statements shall be prepared using uniform accounting policies for like transactions and events in similar circumstances.

Bank doesn't have any associate and joint venture during the reporting period.

## 2.7 New Standards in Issue but not yet Effective

For the reporting of financial instruments, NAS 32 Financial Instruments, Presentation, NAS 39 Financial Instruments Recognition and Measurements and NFRS 7 Financial Instruments – Disclosures have been applied. NFRS 9 has been complied for the classification of Financial Instruments.

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. In this connection, ASB has issued Exposure Draft of Nepal Financial Reporting Standards (NFRSs) 2018. NFRSs 2018 is yet to be pronounced by the Institute of Chartered Accountants of Nepal.

NFRSs 2018 introduced following standards which is applicable to the Bank:

- NFRS 15 Revenue from Contracts with Customers: The standard shall supersede existing NAS 18 Revenue and NAS 11 Construction Contract.
- NFRS 16 Leases: It shall supersede NAS 17 Leases, IFRIC 4 Determining whether an Arrangement contains lease, SIC-15 Operating Lease – Incentives and SIC-27 Evaluating the Substance of Transactions Involving the Legal Form of a Lease

## 2.8 New Standards and Interpretation not Adapted

The following new standards are not mandatory and have not been early adopted by the Bank even the Bank is currently assessing the impact of these amendments in impairment of risk assets:

1. IFRS 9: Financial Instruments'-Impairment
2. IFRS 15: Revenue from contract with customer
3. IFRS 16: Leases

## 2.9 Discounting

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

## 2.10 Limitation of NFRS implementation

If the information is not available and the cost to develop would exceed the benefit derived, such exception to NFRS implementation has been noted and disclosed in respective section.

## 3. Significant Accounting Policies

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

### 3.1 Basis of Measurement

The financial statements have been prepared on a historical cost basis, except for available-for-sale investments, assets held for sale and discontinued operations, other financial assets and liabilities held for trading and financial assets and liabilities designated at fair value through profit or loss (FVTPL), all of which have been measured at fair value.

The financial statements have been prepared on a going concern basis where the accounting policies and judgements as required by the standards are consistently used and in case of deviations disclosed specifically.

### 3.2 Basis of Consolidation

The Bank does not have control over any other entity for consolidation of Financial Statements. Investments in Shares made by the Bank are financial investments and have been described under 4.8 in Notes.

### 3.3 Cash & Cash Equivalent

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

### 3.4 Financial Assets and Financial Liabilities

#### 3.4.1 Recognition

Financial assets and liabilities, with the exception of loans and advances to customers and balances due to customers, are initially recognised on the trade date i.e. the date that the Bank becomes a party to the contractual provisions of the instrument. This includes regular way trades: purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place. Loans and advances to customers are recognised when funds are transferred to the customers' account at fair value inclusive of transaction costs. The Bank recognises due to customer balances when funds reach the bank.

#### 3.4.2 Classification

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

✓ ***Financial assets and liabilities held for trading***

The Bank classifies financial assets or financial liabilities as held for trading when they have been purchased or issued primarily for short term profit making through trading activities or form part of a portfolio of financial instruments that are managed together for which there is evidence of a recent pattern of short-term profit taking. Included in this classification are Government bonds, NRB Bonds, Domestic Corporate bonds, Treasury bills, Equities etc. held primarily for the trading purpose.

✓ ***Financial assets and financial liabilities designated at fair value through profit or loss***

Financial assets and financial liabilities classified in this category are those that have been designated by management upon initial recognition. Management may only designate an instrument at FVTPL upon initial recognition when one of the following criteria are met, and designation is determined on an instrument-by-instrument basis:

- The designation eliminates, or significantly reduces, the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on them on a different basis  
Or
- The assets and liabilities are part of a group of financial assets, financial liabilities, or both, which are managed, and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy  
Or

- The financial instrument contains one or more embedded derivatives, unless they do not significantly modify the cash flows that would otherwise be required by the contract, or it is clear with little or no analysis when a similar instrument is first considered that separation of the embedded derivative(s) is prohibited.

✓ ***Loans and receivables to Customers***

After initial measurement, loans and advances to customers are subsequently measured at amortisation over the period of loan. This practice is almost nearer to the effective interest method prescribed by NFRS. The method has been adopted as the cost for computation for interest on effective interest method is huge in terms of benefits to be received from the computation in the short run.

✓ ***Held-to-maturity***

Held-to-maturity assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank's management has the intention and ability to hold to maturity.

✓ ***Available-for-sale.***

Available-for-sale assets are those non-derivative financial assets intended to be held for an indefinite period of time, which may be sold in response to liquidity requirements or changes in interest rates, exchange rates, commodity prices or equity prices.

✓ ***Financial liabilities held at amortised cost***

Financial liabilities not classified held at fair value through profit or loss includes borrowings which are classified as amortised cost instruments.

### 3.4.3 Measurement

✓ ***Initial measurement***

All financial instruments are initially recognised at fair value plus transaction cost except in the case of financial assets and financial liabilities recorded at fair value through profit or loss.

✓ ***Subsequent measurement***

Financial assets and liabilities designated at fair value through profit or loss are subsequently carried at fair value, with gains and losses arising from changes in fair value taken directly to the statement of profit or loss. Interest and dividend income or expense is recorded in revenue according to the terms of the contract, or when the right to payment has been established.

Available-for-sale financial assets are subsequently carried at fair value, with gains and losses arising from changes in fair value taken to Other Comprehensive Income. The Bank makes irrevocable election to route fair value changes through Other Comprehensive Income. Gain/Loss on equity instruments classified as fair value through other comprehensive income is charged directly to equity and impact of re-measurement is shown in OCI.

Loans and receivables and held-to-maturity financial assets are subsequently measured at amortised cost. Within this category loans and advances to the customers have been recognised at amortised cost using the method that very closely approximates effective interest rate method. The losses arising from impairment of such investments are recognised in the income statement within credit loss expense. If the Bank were to sell or reclassify more than an insignificant amount of held-to-maturity investments before

maturity (other than in certain specific circumstances), the entire category would be tainted and would have to be reclassified as available-for-sale.

Financial liabilities are subsequently measured at amortised cost, with any difference between proceeds net of directly attributable transaction costs and the redemption value recognised in the statement of profit or loss over the period of the borrowings using the effective interest method.

### 3.4.4 De-recognition

#### **De-recognition of Financial Assets**

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

#### **De-recognition of Financial Liabilities**

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

### 3.4.5 Determination of Fair Value

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

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

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

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

### 3.4.6 Impairment of Loans and Advances

At each reporting date the Bank assesses whether there is any indication that an asset may have been impaired. If such indication exists, the recoverable amount is determined. A financial asset or a group of financial assets is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events occurring after the initial recognition of the asset (a loss event), and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

The Bank considers the following factors in assessing objective evidence of impairment:



- Whether the counterparty is in default of principal or interest payments.
- When a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the Bank initiates legal recourse of recovery in respect of a credit obligation of the counterpart.
- Where the Bank consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.
- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

The Bank considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and collective level. All individually significant loans and advances and investment securities measured at amortized cost 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 measured at amortized cost that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities measured at amortized cost with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed.

In assessing collective impairment, the Bank uses statistical modelling of historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

#### **Impairment losses on assets measured at amortized cost as per NAS 39**

Financial assets carried at amortized cost (such as amounts due from Banks, loans and advances to customers as well as held-to-maturity investments are impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset's carrying amount and the deemed recoverable value of loan.

Loans and advances to customers has insignificant value. Therefore, all loans are subject to collective impairment. These loans that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the purpose of collective assessment of impairment Bank has categorized assets in two products as follows:

- a. Agriculture Loan
- b. Service Loan

<b>Provision as per NFRS</b>			
<b>Particulars</b>	<b>2075</b>	<b>2076</b>	<b>2077</b>
Individual			
Collective	99,846,732	161,269,648	166,081,069
<b>Total NFRS Provision</b>	<b>99,846,732</b>	<b>161,269,648</b>	<b>166,081,069</b>
<b>Provision as per NRB</b>			
<b>Particulars</b>	<b>2075</b>	<b>2076</b>	<b>2077</b>
Good	29,306,814	39,241,444	33,201,776
Watchlist	-	979,905	14,246,319
Re-structure	-	-	-
Sub-standards	6,654,858	6,341,668	319,201
Doubtful	10,890,707	39,350,659	47,573,977
Bad	54,821,591	75,554,140	104,642,253
Additional			26,664,183
<b>Total NRB Provision</b>	<b>101,673,969</b>	<b>161,467,816</b>	<b>226,647,709</b>
<b>Gap/(Excess)</b>	<b>1,827,237</b>	<b>198,168</b>	<b>60,566,639</b>

As stated in table above, the bank loans and advances are greater considering the NRB directive as compared to NFRS impairment provisioning. Therefore, provisioning as per NRB directive is applied.

### 3.4.7 Impairment of Equity Instruments

The Bank also records impairment charges on equity investments when there has been movement in the fair value.

Refer Note 4.8 for details.

### 3.4.8 Impairment of Non-Financial Assets

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

### 3.5 Derivatives Assets and Derivative Liabilities

Bank doesn't deal with any derivative financial instruments.

### 3.6 Property and Equipment

All property and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the assets.

Subsequent costs are included in the asset's carrying amount or are recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the statement of profit or loss during the financial period in which they are incurred.



Freehold land is not depreciated although it is subject to impairment testing. Depreciation on other assets is calculated using the written down value method to allocate their cost to their residual values over their estimated useful lives. Depreciation rate used for the calculation of depreciation are as follows:

➤ Computer and Accessories	25 %
➤ Furniture and Fixtures	25 %
➤ Machinery and Equipment	15 %
➤ Office Equipment	25 %
➤ Vehicles	25 %
➤ Leasehold	20 %
➤ Other Assets	25 %

The assets residual values and useful lives are reviewed, and adjusted if appropriate, at each statement of financial position date. The value of the assets fully depreciated but continued to be in use is considered not material. The bank has adopted WDV basis for the F/Y 2076/77

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

Assets with costs less than NPR 3,000 are charged off on purchase as revenue expenditure.

Gains and losses on disposals are included in the Statement of Profit or Loss.

### 3.7 Intangible assets

#### Acquired Intangible Assets

Intangible assets are initially measured at fair value, which reflects market expectations of the probability that the future economic benefits embodied in the asset will flow to the Bank and are amortised on the basis of their expected useful lives.

#### Computer software

Acquired computer software licences are capitalised on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalised where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortised over the period of 5 years in Straight Line method (SLM). Costs associated with maintaining software are recognised as an expense as incurred.

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

### 3.8 Investment Property

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

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

Investment property of the bank is presented under Schedule 4.12.

### **3.9 Income Tax**

#### **3.9.1 Current tax**

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

#### **3.9.2 Deferred Tax Liabilities**

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

Deferred tax assets are recognised where it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred tax relating to items which are charged or credited directly to equity, is credited or charged directly to equity and is subsequently recognised in the statement of profit or loss together with the deferred gain or loss.

### **3.10 Deposits, Debt securities issued and subordinate Liabilities**

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

#### **3.11 Provisions**

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

#### **3.12 Revenue Recognition**

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

##### **3.12.1 Interest Income**

Interest income on available-for-sale assets and financial assets held at amortized cost shall be recognized using the Bank's normal interest rate which is very close to effective interest rate using effective interest rate method.

For income from loans and advances to customers, initial charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have been derived under effective interest rate method. The difference is not considered material. The Bank considers that the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

The effective interest method is a method of calculating the amortized cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that 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, the Bank estimates cash flows considering all contractual terms of the financial instrument (for example, prepayment options) but does not consider future credit losses. As per the Carve-out Notice issued by ICAN, the calculation includes all fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

The Bank recognizes NPR 128,824,248 as the interest income on loans and advances during F/Y 2076/77 as per Guideline on Recognition of Interest Income, 2019.

### **3.12.2 Fees and commissions**

Fees and commissions are generally recognised on an accrual basis when the service has been provided or significant act performed. Service Fee Income/Expenses are recognized on accrual basis unless it is impracticable to recognize as allowed through carve-out on NFRS.

### **3.12.3 Dividend Income**

Dividend income is recognised when the Bank's right to receive the payment is established, which is generally when the shareholders approve the dividend.

### **3.12.4 Net Trading Income**

Net trading income includes all gains and losses from changes in fair value and the related interest income or expense and dividends, for financial assets and financial liabilities held for trading.

### **3.12.5 Net income from other financial instrument at fair value through Profit or Loss**

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

## **3.13 Interest Expense**

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

## **3.14 Employee Benefits**

### **3.14.1 Retirement Benefits**

The Bank has schemes of retirement benefits namely Gratuity, Provident Fund.

#### **Retirement benefit obligations**

The bank operates a defined contribution plans as provident fund contribution.

#### **Provident Fund**

For Provident Fund, the bank pays contributions to the publicly administered provident fund plans (named Employee Provident Fund) on a mandatory basis, and such amounts are charged to operating expenses. The bank has no further payment obligations once the contributions have been paid.

### **Gratuity**

The bank has been providing gratuity as per its employees' by-laws which is in the nature of defined benefit plan therefore actuarial valuation has been conducted and provided accordingly.

The new Labour Act 2074 is applicable from Bhadra 19, 2074 which requires payment of minimum Gratuity of at least 8.33% of basic salary to all staff (equal to one-month salary per year). The bank has not yet decided for the revision of its Employees Byelaws as per New Labour Act. Further, byelaws also need to be approved from the regulator. Gratuity benefit is provided as per actuarial valuation computed on the basis of employee byelaws.

### **Explanatory Notes**

Gratuity benefit obligations, plan assets, movement in gratuity liability & fair value of assets etc. related with long term employee benefits has been presented under schedule 4.23.1 A.

### **Accumulated Leave**

The Bank provides accumulated leave benefit under its staff byelaw. The Home Leave is accumulated up to 60 days and there is no limit for the accumulation of Sick Leave.

Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are estimated on the basis of actuarial Valuation. Long term benefit liability is not subject to same degree of uncertainty as defined benefit plan. Therefore, re-measurement gain/(loss) on accumulated leave is charged to Profit and Loss account as on Ashad end 2077.

The bank has no further payment obligations once the contributions have been paid.

### **3.14.2 Staff Bonus**

Provision for bonus has been made at 10% of profit before such bonus.

### **3.15 Leases**

Lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis.

### **3.16 Foreign Currency Translation**

Foreign currency transactions are translated into the NPR using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from translation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the profit or loss, except when recognised in other comprehensive income. Non-monetary assets that are measured at fair value are translated using exchange rate at the date that fair value was determined.

### **3.17 Financial Guarantee and Loan Commitment**

In the ordinary course of business, the Bank issues performance guarantees, bid bond guarantees and advance payment guarantee. These guarantees are initially disclosed in the financial statement (within 'contingent liabilities') at guaranteed value. The premium received is recognised in the statement of profit or loss in net fees and commission income on a straight-line basis over the life of the guarantee.

### 3.18 Share Capital and Reserves

#### 3.18.1 Share Capital

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

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

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

#### 3.18.2 Reserves

The reserves include regulatory and free reserves.

##### ✓ **General Reserve**

20% of the net profit is set aside to general reserve until the reserve is twice the paid of share capital as per Banking Financial Institutions Act. The reserve is the accumulation of setting aside profits over the years.

No Dividend (either cash dividend or bonus share) are distributed from the amount from General/ Statutory Reserve.

##### ✓ **Exchange Equalisation Reserve**

25% of the revaluation gain on foreign currency is set aside to exchange equalisation reserve as per Banking Financial Institutions Act.

The Reserve is cushion against adverse movement in foreign currency.

##### ✓ **Assets Revaluation Reserve**

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

##### ✓ **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 are presented under this heading.

##### ✓ **Special Reserve**

Any special reserve that is created as per the specific requirement of NRB directive or special instruction of NRB are represented as special reserve. The amount allocated to this reserve by debiting retained earning account are presented under this heading.

##### ✓ **Corporate Social Responsibility Fund**

The fund created for the purpose of corporate social responsibility by allocating 1% of Net profit as per NRB Directive is presented under this account head.

✓ **Client Protection Fund**

The fund created for the purpose of client protection by allocating 1% of Net profit as per NRB Directive is presented under this account head.

✓ **Employee Training Fund**

The fund created for the purpose of employee training by allocating 3% of employee expenses of previous year excluding staff bonus and winding up interest cost on staff loan. The fund is utilized for the training of employees.

✓ **Investment Adjustment Reserve**

It is a reserve created on investment such as investment in subsidiary or unlisted investment in equity for more than two years as per the investment directive of Nepal Rastra Bank.

✓ **Regulatory Reserve**

The amount that is allocated from profit or retained earnings of the Bank to this reserve as per the *Directive of NRB for the purpose of implementation of NFRS* and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The regulatory reserve of the bank includes the reserve net of tax created relating to Accrued Interest Receivable as on Ashad End 2077 not recovered till Shrawan End 2077, Reserve on Deferred Tax Assets, Non-Banking Assets, reduction in fair value of investment in equity below cost price, actuarial loss etc.

✓ **Fair Value Reserve**

The amount that is allocated from profit or retained earnings of the Bank to this reserve as per the *Directive of NRB for the purpose of implementation of NFRS* and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The fair value reserve of the bank includes the reserve net of tax created relating to Market Value of Share investment.

✓ **Actuarial Gain/(Loss) Reserve**

The amount that is allocated from profit or retained earnings of the Bank both positive or negative to this reserve as per the *Directive of NRB for the purpose of implementation of NFRS* and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. This reserve includes actuarial gain/(loss) net of tax on defined benefit plan and long-term employee benefits.

✓ **Other reserve**

Any reserve created with specific or non-specific purpose (except stated in above) are presented under thus by disclosing accounting heads.

### 3.19 Earnings per share

The Bank 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*.

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



### 3.20 Segmental Reporting

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

The Bank has determined segments based on the district of operation by the management for decision making purpose. Such segmental information has been provided under Disclosures & Additional Information (Point No. 5.3).

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the bank's total revenue in any of the periods reported.

### 3.21 Interim Financial Reporting

Interim reports corresponding to the financial statements had been reported in accordance with the regulatory reporting requirements. Those statements have been published quarterly in national level newspaper. The bank has utilized the benefits provided by Carve-out on NFRS for reinstatement of earlier year figures.

## Schedules to Financial Statement

### 4.1 Cash and cash equivalent

Particulars	31-03-2077	31-03-2076	01-04-2075
Cash in Hand	5,197,708	806,176	275,399
Balances with B/Fis	115,955,641	53,097,150	69,500,538
Money at call and short notice	446,916,045	163,615,644	349,085,391
Other	-	-	-
<b>Total</b>	<b>568,069,394</b>	<b>217,518,970</b>	<b>418,861,328</b>

### 4.2 Due from Nepal Rastra Bank

Particulars	31-03-2077	31-03-2076	01-04-2075
Statutory balances with NRB	-	-	-
Securities purchased under resale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

### 4.3 Placements with Bank and Financial Institutions

Particulars	31-03-2077	31-03-2076	01-04-2075
Placement with domestic B/FIs	-	-	-
Placement with Foreign B/FIs	-	-	-
Less: Allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>



#### 4.4 Derivative Financial Instruments

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Held for trading</b>			
Interest rate swap			
Currency Swap			
Forward exchange contract			
Others			
<b>Held for risk management</b>			
Interest rate swap			
Currency Swap			
Forward exchange contract			
Others			
<b>Total</b>	-	-	-

#### 4.5 Other Trading Assets

Particulars	31-03-2077	31-03-2076	01-04-2075
Treasury Bills	-	-	
Government bond	-	-	-
NRB bonds	-	-	-
Domestic Corporate bonds	-	-	-
Equities	-	-	-
Other	-	-	-
<b>Total</b>	-	-	-
Pledged	-	-	-
Non- Pledged	-	-	-

#### 4.6 Loans and advances to B/FIs

Particulars	31-03-2077	31-03-2076	01-04-2075
Loan to Microfinance Institutions	-	-	-
Other	-	-	-
Less: Allowances for Impairment	-	-	-
<b>Total</b>	-	-	-

##### 4.6.1 Allowances for Impairment

Particulars	2075-76	2074-75	2073-74
<b>Balance as at Shrawan 1</b>	-	-	-
<b>Impairment loss for the year:</b>			
Charge for the year	-	-	-
Recoveries/Reversal			
Amount written off			
<b>Balance as at Ashad end</b>	-	-	-

**4.7 Loans and advances to customers**

Particulars	31-03-2077	31-03-2076	01-04-2075
Loans and advances measured at amortized cost	4,590,064,988	4,241,857,699	3,114,885,561
Less: Impairment allowances			
Individual Impairment	-	-	-
Portfolio Impairment	(226,647,709)	(161,467,816)	(101,673,969)
<b>Net amount</b>	<b>4,363,417,280</b>	<b>4,080,389,883</b>	<b>3,013,211,592</b>
Loan and advances measured at FVTPL	-	-	-
<b>Total</b>	<b>4,363,417,280</b>	<b>4,080,389,883</b>	<b>3,013,211,592</b>

**4.7.1 Analysis of loan and advances - By product**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b><u>Product</u></b>			
Term Loans			
Overdraft			
Trust Receipt/Import Loans			
Demand and other Working Capital Loans			
Personal Residential Loans			
Real Estate Loans			
Margin Lending Loans			
Hire Purchase Loans			
Deprived Sector Loans			
Bills Purchased			
Staffs Loans			
Other			
<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>-</b>
Interest Receivable	176,347,154	47,522,906	8,014,615
<b>Grand Total</b>	<b>176,347,154</b>	<b>47,522,906</b>	<b>8,014,615</b>

**4.7.2 Analysis of loan and advances - By Currency**

Particulars	31-03-2077	31-03-2076	01-04-2075
Nepalese Rupee	176,347,154	47,522,906	8,014,615
Indian Rupee			
United States Dollar			
Great Britain Pound			
Euro			
Japanese Yen			
Chinese Yuan			
Other			
<b>Grand Total</b>	<b>176,347,154</b>	<b>47,522,906</b>	<b>8,014,615</b>

#### 4.7.3 Analysis of loan and advances - By Collateral

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Secured</b>			
Moveable/Immoveable Assets			
Gold and Silver			
Guarantee of Domestic BFIs			
Government Guarantee			
Guarantee of International Rated Bank			
Collateral of Export Document			
Collateral of Fixed Deposit Receipt			
Collateral of Government Securities			
Counter Guarantee			
Personal Guarantee			
Other Collateral			
<b>Sub Total</b>	-	-	-
Unsecured	-	-	-
<b>Grand Total</b>	-	-	-

#### 4.7.4 Allowances for Impairment

Particulars	31-03-2077	31-03-2076	01-04-2075
<b><u>Specific allowances for impairment</u></b>			
<b>Balance at Shrawan 1</b>	-	-	
Impairment loss for the year:	-	-	-
Charge for the year	-		
Recoveries/reversal during the year		-	-
Write- offs	-		-
Exchange rate variance on foreign currency			
Other movement			
<b>Balance at Ashad end</b>	-	-	-
<b><u>Collective allowances for impairment</u></b>			
<b>Balance at Shrawan 1</b>			
Impairment loss for the year:	-	-	-
Charge/(reversal) for the year			
Exchange rate variance on foreign currency	-	-	-
Other movement	-		-
<b>Balance at Ashad end</b>	-	-	-
<b>Total allowances for impairment</b>	-	-	-

#### 4.8 Investment in securities

Particulars	31-03-2077	31-03-2076	01-04-2075
Investment securities designated at FVTPL	-	-	-
Investment securities measured at amortized cost	-	-	-
Investment in equity measured at FVTOCI	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>

**4.8.1 Investment in securities measured at amortized cost**

Particulars	31-03-2077	31-03-2076	01-04-2075
Debt Securities	-		
Government Bond	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposit instruments	-	-	-
Other			
Less: Specific allowances for impairment	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.8.2 Investment in equity measured at fair value through other Other comprehensive income**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Equity Instrument</b>			
Quoted equity securities	-	-	-
Unquoted equity securities	2,000,000	2,000,000	2,000,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>

**4.8.3 Information relating to investment in equities**

	Particulars	31-03-2077		31-03-2076		01-04-2075	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
	<b>Investment in quoted equity</b>						
	<b>Subtotal</b>	-	-	-	-	-	-
	<b>Investment in Unquoted equity</b>						
<b>1</b>	<b>Nepal Finsoft Co.</b>						
	2,000 share of Rs. 100 each	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
	<b>Subtotal</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>
	<b>Grand Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>2,000,000</b>

**4.9 Current tax Assets/Liability**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Current tax assets</b>	<b>8,690,796</b>	<b>17,780,801</b>	<b>22,307,437</b>
Current year Income Tax Assets	8,690,796	17,780,801	22,307,437
Tax Assets of Prior Periods			
<b>Current tax liabilities</b>	<b>8,690,796</b>	<b>17,780,801</b>	<b>22,307,437</b>
Current year Income Tax Liabilities	8,690,796	17,780,801	21,078,000
Tax Liabilities of Prior Periods	-	-	1,229,437
	<b>8,690,796</b>	<b>17,780,801</b>	<b>22,307,437</b>
<b>Total of income tax assets/(liabilities)</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.10 Investment In subsidiaries

Particulars	31-03-2077	31-03-2076	01-04-2075
Investment in Quoted Subsidiaries	-	-	-
Investment in Unquoted Subsidiaries	-	-	-
<b>Total Investment</b>	-	-	-
Less: Impairment Allowances			
<b>Net Carrying Amount</b>	-	-	-

##### 4.10.1 Investment In quoted subsidiaries

Particulars	31-03-2077		31-03-2076		01-04-2075	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

##### 4.10.2 Investment In unquoted subsidiaries

Particulars	31-03-2077		31-03-2076		01-04-2075	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

##### 4.10.3 Information relating to subsidiaries of the bank

NPR

Particulars	Percentage of ownership		
	31-03-2077	31-03-2076	01-04-2075
.....Ltd			
.....Ltd			

##### 4.10.4: Non Controlling Interest of the Subsidiaries

	Group
	31-03-2077
	.....
Equity Interest held by NCI (%)	
Profit (Loss) allocated during the year	
Accumulated Balances of NCI as on Ashad End	
Dividend Paid to NCI	
	31-03-2076
	.....
Equity Interest held by NCI (%)	
Profit (Loss) allocated during the year	
Accumulated Balances of NCI as on Ashad End	
Dividend Paid to NCI	

#### 4.11 Investment In associates

Particulars	31-03-2077		31-03-2076		01-04-2075	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in Quoted associates	-	-	-	-	-	-
Investment in Unquoted associates	-	-	-	-	-	-
<b>Total Investment</b>	-	-	-	-	-	-
Less: Impairment Allowances				-		-
<b>Net Carrying Amount</b>	-	-	-	-	-	-

##### 4.11.1 Investment In quoted associates

Particulars	31-03-2077		31-03-2076		01-04-2075	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
.....Ltd						
.....shares of Rs.... Each	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

##### 4.11.2 Investment In unquoted associates

Particulars	31-03-2077		31-03-2076		01-04-2075	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
		-		-	-	-
<b>Total</b>	-	-	-	-	-	-

##### 4.11.3 Information relating to associates of the bank

Particulars	Percentage of ownership		
	31-03-2077	31-03-2076	01-04-2075

##### 4.11.4: Equity value of associates

	Group	
	31-03-2077	31-03-2076
		-
	-	-

#### 4.12 Investment Properties

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Investment Properties measured at Fair Value</b>			
Balance as on Shrwawan 01	-	-	-
Addition/(Disposal) during the year	-	-	-
Net Changes in fair value during the year			
Adjustment/Transfer			
<b>Net Amount</b>	-	-	-
<b>Investment Properties measured at Cost</b>			
Balance as on Shrwawan 01	-	-	
Addition/(Disposal) during the year			
Adjustment/Transfer			
Accumulated depreciation			
Accumulated impairment loss			
Net Amount	-	-	-
<b>Total</b>	-	-	-

#### 4.13 Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Ashad end 2076
<b>Cost</b>									
<b>As on Shrawan 2075</b>	-	-	530,442	17,835,006	5,412,797	12,268,748	460,000		36,506,993
Addition during the year	-	-	79,657	4,193,459	32,725	2,804,362	-	-	7,110,203
Acquisition	-	-	79,657	4,193,459	32,725	2,804,362	-	-	7,110,203
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	(40,620)	-	-	-	-	(40,620)
Adjustment/Revaluation	-	-	3,313	(3,313)	-	-	-	-	-
<b>Balance as on Ashad end 2076</b>	-	-	613,412	21,984,532	5,445,522	15,073,110	460,000	-	43,576,576
Addition during the Year	-	-	-	443,378	-	56,684	-	-	500,062
Acquisition	-	-	-	443,378	-	56,684	-	-	500,062
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	(60,550)	-	-	-	-	(60,550)
Adjustment/Revaluation	-	-	4,677	(4,677)	-	-	-	-	-
<b>Balance as on Ashad end 2077</b>	-	-	618,089	22,362,683	5,445,522	15,129,794	460,000	-	44,016,088
<b>Depreciation and Impairment</b>									
<b>As on Shrawan 2075</b>	-	-	155,144	17,256,713	3,499,816	2,179,683	283,033		23,374,389
Depreciation charge for the year	-	-	90,168	2,233,678	479,907	1,348,460	26,545	-	4,178,758
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
<b>As on Ashad end 2076</b>	-	-	245,312	19,490,391	3,979,723	3,528,143	309,578	-	27,553,147
Depreciation charge for the year	-	-	87,141	2,278,935	363,273	1,271,829	22,563	-	4,023,741
Impairment for the year	-	-	-	-	-	-	-	-	-
Disposals*	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
<b>As on Ashad end 2077</b>	-	-	332,453	21,769,326	4,342,996	4,799,972	332,141	-	31,576,888
<b>Capital Work in Progress 2075</b>									
<b>Capital Work in Progress 2076</b>									
<b>Capital Work in Progress 2077</b>									
<b>Net Book Value</b>									
<b>As on Ashad end 2075</b>	-	-	375,298	578,293	1,912,981	10,089,065	176,967	-	13,132,604
<b>As on Ashad end 2076</b>	-	-	368,100	2,494,141	1,465,799	11,544,966	150,422	-	16,023,429
<b>As on Ashad end 2077</b>	-	-	285,636	593,357	1,102,526	10,329,821	127,859	-	12,439,199



**4.14 Goodwill and Intangible Assets**

Particulars	Goodwill	Software		Other	Total Ashad end
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 01 2075	-	2,500,650	-	-	2,500,650
Addition during the year	-	621,500	-	-	621,500
Acquisition	-	621,500	-	-	621,500
Capitalization	-		-	-	-
Disposal during the year	-		-	-	-
Adjustment/Revaluation	-		-	-	-
<b>Balance as on Ashad end 2076</b>	-	3,122,150	-	-	3,122,150
Addition during the Year	-		-	-	-
Acquisition	-	84,750	-	-	84,750
Capitalization	-		-	-	-
Disposal during the year	-		-	-	-
Adjustment/Revaluation	-		-	-	-
<b>Balance as on Ashad end 2077</b>		3,206,900	-	-	3,206,900
<b>Amortisation and Impairment</b>					
As on Shrawan 01 2075	-	1,400,760	-	-	1,400,760
Amortisation charge for the year	-	326,764	-	-	326,764
Impairment for the year	-	-	-	-	-
Disposals	-		-	-	-
Adjustment	-		-	-	-
<b>As on Ashad end 2076</b>		1,727,524	-	-	1,727,524
Impairment for the year	-		-	-	-
Amortisation charge for the year	-	353,366	-	-	353,366
Disposals	-		-	-	-
Adjustment	-		-	-	-
<b>As on Ashad end 2077</b>	-	2,080,890	-	-	2,080,890
<b>Capital Work in Progress</b>					
<b>Net Book Value</b>					
<b>As on Ashad end 2075</b>	-	1,099,890	-	-	1,099,890
<b>As on Ashad end 2076</b>	-	1,394,626	-	-	1,394,626
<b>As on Ashad end 2077</b>	-	1,126,010	-	-	1,126,010

#### 4.15 Deferred Taxes Assets/(Liabilities)

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	01-04-2075
			Net Deferred Tax Assets /(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	(2,404,384)	(2,404,384)
Investment Properties	-	-	-
Investment Securities	-	-	-
Investment In Associates	-	-	-
Property and Equipment	21,648	-	21,648
Employees' Defined Benefit Plan	23,186,502	-	23,186,502
Employees' Leave Liability	3,959,988	-	3,959,988
Lease Liabilities	-	-	-
Provisions LLP	-	-	-
Other Temporary Differences	(108,378)	-	(108,378)
Deferred tax on temporary differences	27,059,761	(2,404,384)	24,655,376
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred Tax Asset (Liabilities) as on year end of 2074/75</b>			<b>24,655,376</b>
<b>Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2074</b>			<b>(27,744,144)</b>
Origination/(Reversal) during the year			52,399,520
Deferred Tax (expense)/income recognized in profit or loss			(13,091,498)
Deferred Tax (expense)/income recognized in Other Comprehensive Income			10,002,730
Deferred Tax (expense)/income recognized directly in equity			-

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	31-03-2076
			Net Deferred Tax Assets /(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	(14,256,872)	(14,256,872)
Investment Properties	-	-	-
Investment Securities	-	-	-
Investment In Associates	-	-	-
Property and Equipment	(80,150)	-	(80,150)
Employees' Defined Benefit Plan	33,145,077	-	33,145,077
Employees' Leave Liability	4,863,288	-	4,863,288
Lease Liabilities	-	-	-
Provisions LLP	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	37,928,215	(14,256,872)	23,671,343
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred Tax Asset (Liabilities) as on year end of 2075/76</b>			<b>23,671,343</b>
<b>Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2075</b>			<b>(24,655,376)</b>
Origination/(Reversal) during the year			(984,033)
Deferred Tax (expense)/income recognized in profit or loss			(394,867)
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(589,166)
Deferred Tax (expense)/income recognized directly in equity			-

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	31-03-2077
			Net Deferred Tax Assets /(Liabilities)
Deferred tax on temporary differences on following items	-	-	-
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Investment In Associates	-	-	-
Property and Equipment		10,845	10,845
Employees' Defined Benefit Plan	28,953,894		28,953,894
Employees' Leave Liability	5,724,323	-	5,724,323
Lease Liabilities	-	-	-
Provisions LLP	-	-	-
Other Temporary Differences			-
Deferred tax on temporary differences	34,678,216	10,845	34,689,061
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
<b>Net Deferred Tax Asset (Liabilities) as on year end of 2076/77</b>			<b>34,689,061</b>
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2076			(23,671,343)
Origination/(Reversal) during the year			11,017,718
Deferred Tax (expense)/income recognized in profit or loss			11,941,317
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(923,600)
Deferred Tax (expense)/income recognized directly in equity			-

#### 4.16 Other Assets

Particulars	31-03-2077	31-03-2076	01-04-2075
Assets held for Sale	-	-	-
Other Non-Banking Assets	-	-	-
Bills Receivable	-	-	-
Accounts Receivable	699,226	747,048	710,651
Accrued Income	-	-	-
Prepayments and Deposits	598,871	302,405	1,217,589
Income Tax Deposit	-	-	-
Deferred Employee Expenditure	7,967,530	9,946,217	10,443,557
Inter Branch Account		368,939	-
Staff Advance	4,205,528	2,697,743	2,618,777
Other	30,021,741	28,466,775	35,092,970
Stationery Stock	133,658	133,658	128,284
Deposit	51,610	10,500	18,500
Others	-	-	-
Office Advance	(2,480)	40,794	47,065
Citizens Investment Trust	23,116,432	21,604,142	20,000,000
Advance Tax	6,722,521	6,677,680	14,899,121
i. Tax paid	15,291,619	23,814,276	35,977,121
ii. Tax liability for the year	(8,569,098)	(17,136,595)	(21,078,000)
<b>Grand Total</b>	<b>43,492,896</b>	<b>42,529,128</b>	<b>50,083,544</b>

**4.17 Due to Bank and Financial Institutions**

Particulars	31-03-2077	31-03-2076	01-04-2075
Money Market Deposits	-	-	-
Interbank Borrowing	-	-	-
Other Deposits from BFIs	-	-	-
Settlement and Clearing Accounts	-	-	-
Other Deposits from BFIs	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.18 Due to Nepal Rastra Bank**

Particulars	31-03-2077	31-03-2076	01-04-2075
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of Last Resort facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other Payable to NRB	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.19 Derivative Financial instruments**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Held for Trading</b>			
Interest Rate Swap	-	-	-
Currency Swap	-	-	-
Forward Exchange Contracts			
Others			
<b>Held for Risk Management</b>			
Interest Rate Swap			
Currency Swap			
Forward Exchange Contracts.			
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.20 Deposits from customers**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Institutions Customers:</b>	<b>-</b>	<b>-</b>	<b>-</b>
Term deposits			
Call deposits			
Current deposits			
Other			-
<b>Individual Customers:</b>	<b>1,362,020,911</b>	<b>1,132,697,946</b>	<b>836,934,904</b>
Term deposits			
Saving deposits			
Current deposits			
Other	1,362,020,911	1,132,697,946	836,934,904
<b>Total</b>	<b>1,362,020,911</b>	<b>1,132,697,946</b>	<b>836,934,904</b>

**4.20.1 Currency wise analysis of deposit from customers**

Particulars	31-03-2077	31-03-2076	01-04-2075
Nepalese Rupee	1,362,020,911	1,132,697,946	836,934,904
Indian Rupee	-	-	-
United State dollar	-	-	-
Great Britain pound	-	-	-
Euro	-	-	-
Japenese yen	-	-	-
Chinese Yuan	-	-	-
Other	-	-	-
<b>Total</b>	<b>1,362,020,911</b>	<b>1,132,697,946</b>	<b>836,934,904</b>

**4.21 Borrowings**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Domestic Borrowing</b>			
Nepal Government			
Other Institutions	-	-	-
Other	2,514,126,214	2,302,649,853	2,035,494,314
Sub total	2,514,126,214	2,302,649,853	2,035,494,314
<b>Foreign Borrowing</b>			
Foreign Bank and Financial Institutions			
Multilateral Development Banks			
Other institutions			
Sub total	-	-	-
<b>Total</b>	<b>2,514,126,214</b>	<b>2,302,649,853</b>	<b>2,035,494,314</b>

**4.22 Provisions**

Particulars	31-03-2077	31-03-2076	01-04-2075
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contracts	-	-	-
Other	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.22.1 Movement in Provisions**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Balance at Sawan 1</b>	<b>-</b>	<b>-</b>	<b>-</b>
Provisions made during the year			
Provisions used during the year			
Provisions reversed during the year			
Unwind of discount			
<b>Balance at Ashad end</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 4.23 Other Liabilities

Particulars	31-03-2077	31-03-2076	01-04-2075
Liabilities for employees defined benefit obligations	119,629,412	110,483,591	97,288,340
Liabilities for leave	19,081,075	16,210,960	13,199,961
Provident fund	-	108	102,696
Short term employee benefits	2,366,992	2,454,390	2,473,890
Bills payable	-	-	-
Creditors and accruals	7,133,888	3,226,930	2,160,476
Interest payable on deposits	182,301,020	141,118,043	114,766,471
Interest payable on borrowing	-	-	-
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	-
Employee bonus payable	4,504,274	3,937,267	6,294,593
Inter branch account	-	-	442,107
Other Liabilities	7,658,794	78,002,057	70,076,030
Audit Fee Payable	-	-	-
TDS Payable	2,904,127	2,304,040	4,484,210
Liabilities under Operating Lease	-	-	-
Members Insurance	-	12,580,386	11,204,200
Members Protection	-	57,707,303	40,034,627
Insurance premium	-	-	8,887,815
Provision on cash balance with sick B/Fis	254,667	391,660	443,431
Provision on Debtors	-	72,965	72,965
Staff Residence fund	4,500,000	4,500,000	4,500,000
Cattle Insurance Amount	-	445,703	448,783
Others	-	-	-
<b>Total</b>	<b>342,675,454</b>	<b>355,433,346</b>	<b>306,804,564</b>

### 4.23.1. A Defined Benefit Obligation

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

Particulars	31-03-2077	31-03-2076	01-04-2075
Present value of unfunded obligations	131,187,628	121,285,662	107,288,340
Present value of funded obligations	-	-	-
Total present value of obligations	131,187,628	121,285,662	107,288,340
Fair value of plan assets	11,558,216	10,802,071	10,000,000
Present value of net obligations	119,629,412	110,483,591	97,288,340
Recognised liability for defined benefit obligations	119,629,412	110,483,591	97,288,340

### 4.23.2: Plan Assets

Plan assets comprise

Particulars	31-03-2077	31-03-2076	01-04-2075
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	11,558,216	10,802,071	10,000,000
<b>Total</b>	<b>11,558,216</b>	<b>10,802,071</b>	<b>10,000,000</b>

**4.23.3: Movement in the present value of defined benefit obligations**

Particulars	31-03-2077	31-03-2076	01-04-2075
Defined benefit obligations at Shrawan 1	121,285,662	107,288,340	63,911,025
Actuarial losses	(3,564,758)	(2,413,886)	33,342,434
Benefits paid by the plan	(6,287,889)	(665,183)	(2,003,900)
Current service costs; Past Service Cost and interest	19,754,613	17,076,391	12,038,781
Defined benefit obligations at Ashad end	<b>131,187,628</b>	<b>121,285,662</b>	<b>107,288,340</b>

**4.23.4: Movement in the fair value of plan assets**

Particulars	31-03-2077	31-03-2076	01-04-2075
Fair value of plan assets at Shrawan 1	10,802,071	10,000,000	-
Contributions paid into the plan	756,145	802,071	10,000,000
Benefits paid during the year	-	-	-
Actuarial (losses) gains	(486,093)	(450,000)	-
Expected return on plan assets	486,093	450,000	-
Fair value of plan assets at Ashad end	<b>11,558,216</b>	<b>10,802,071</b>	<b>10,000,000</b>

**4.23.5: Amount recognised in profit or loss**

Particulars	2076/77	2075/76	2074/75
Current service costs	14,060,945	12,047,975	8,961,159
Past service costs-(non Vested)			
Past service costs (Vested)			
Interest on obligation	5,693,668	5,028,416	3,077,622
Expected return on plan assets	(486,093)	(450,000)	
<b>Total</b>	<b>19,268,520</b>	<b>16,626,391</b>	<b>12,038,781</b>

**4.23.6: Amount recognised in other comprehensive income****Bank**

Particulars	2076/77	2075/76	2074/75
Acturial (gain)/loss	(3,078,665)	(1,963,886)	33,342,434
<b>Total</b>	<b>(3,078,665)</b>	<b>(1,963,886)</b>	<b>33,342,434</b>

**4.23.7: Actuarial assumptions**

Particulars	2076/77	2075/76	2074/75
Discount rate	4.5%	4.5%	4.5%
Expected return on plan asset	4.5%	4.5%	4.5%
Future salary increase	3%	3%	3%
Withdrawal rate	3.5%	3.5%	3.5%

**4.23.1. B Long Term Benefit Obligation**

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

Particulars	31-03-2077	31-03-2076	01-04-2075
Present value of unfunded obligations	30,639,291	27,013,031	23,199,961
Present value of funded obligations	-	-	-
Total present value of obligations	30,639,291	27,013,031	23,199,961
Fair value of plan assets	11,558,216	10,802,071	10,000,000
Present value of net obligations	19,081,075	16,210,960	13,199,961
Recognised liability for defined benefit obligations	19,081,075	16,210,960	13,199,961



#### 4.23.2: Plan Assets

##### Plan assets comprise

Particulars	31-03-2077	31-03-2076	01-04-2075
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposit	-	-	-
Other	11,558,216	10,802,071	10,000,000
<b>Total</b>	<b>11,558,216</b>	<b>10,802,071</b>	<b>10,000,000</b>

#### 4.23.3: Movement in the Long Term Benefit Plan

Particulars	31-03-2077	31-03-2076	01-04-2075
Defined benefit obligations at Shrawan 1	27,013,031	23,199,961	21,427,718
Actuarial losses	2,479,878	2,158,103	757,494
Benefits paid by the plan	(1,189,173)	(351,343)	(654,523)
Current service costs; Past Service Cost and interest	2,335,555	2,006,310	1,669,272
Defined benefit obligations at Ashad end	<b>30,639,291</b>	<b>27,013,031</b>	<b>23,199,961</b>

#### 4.23.4: Movement in the fair value of plan assets

Particulars	31-03-2077	31-03-2076	01-04-2075
Fair value of plan assets at Shrawan 1	10,802,071	10,000,000	-
Contributions paid into the plan	756,145	802,071	10,000,000
Benefits paid during the year			
Actuarial (losses) gains	(486,093)	(450,000)	-
Expected return on plan assets	486,093	450,000	-
Fair value of plan assets at Ashad end	<b>11,558,216</b>	<b>10,802,071</b>	<b>10,000,000</b>

#### 4.23.5: Amount recognised in profit or loss

Particulars	2076/77	2075/76	2074/75
Current service costs	1,129,853	988,824	689,511
Past service costs-(non Vested)			
Past service costs (Vested)			
Acturial (gain)/loss	2,965,971	2,608,103	757,494
Interest on obligation	1,205,702	1,017,486	979,761
Expected return on plan assets	(486,093)	(450,000)	-
<b>Total</b>	<b>4,815,433</b>	<b>4,164,413</b>	<b>2,426,766</b>

#### 4.23.6: Amount recognised in other comprehensive income

##### Bank

Particulars	2076/77	2075/76	2074/75
Acturial (gain)/loss	2,965,971	2,608,103	757,494
<b>Total</b>	<b>2,965,971</b>	<b>2,608,103</b>	<b>757,494</b>

#### 4.23.7: Actuarial assumptions

Particulars	2076/77	2075/76	2074/75
Discount rate	4.5%	4.5%	4.5%
Expected return on plan asset	4.5%	4.5%	4.5%
Future salary increase	3%	3%	3%
Withdrawal rate	3.5%	3.5%	3.5%

**4.24 Debt securities issued**

Particulars	31-03-2077	31-03-2076	01-04-2075
Debt securities issued designated as at fair value through profit or loss	-	-	-
Debt securities issued at amortised cost	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.25 Subordinate Liabilities**

Particulars	31-03-2077	31-03-2076	01-04-2075
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares (liabilities component)			
Other			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.26 Share Capital**

Particulars	31-03-2077	31-03-2076	01-04-2075
Ordinary Shares	368,000,000	368,000,000	160,000,000
Convertible Preference Shares (Equity component)	-	-	-
Irredeemable Preference Shares (Equity component)	-	-	-
Perpetual debt (Equity component only)	-	-	-
<b>Total</b>	<b>368,000,000</b>	<b>368,000,000</b>	<b>160,000,000</b>

**4.26.1 Share capital detail**

Particulars	31-03-2077	31-03-2076	01-04-2075
<b><u>Authorised capital</u></b>			
64,00,000 Ordinary Share of Rs. 100 each		640,000,000	320,000,000
<b><u>Issued Capital</u></b>			
160,00,000 Ordinary Share of Rs. 100 each (FY 2074-75)			160,000,000
368,00,000 Ordinary Share of Rs. 100 each (FY 2075-76)		368,000,000	
Ordinary Share of Rs. 100 each (FY 2076-77)	368,000,000		
<b><u>Suscribed and paid up capital</u></b>			
160,00,000 Ordinary Share of Rs. 100 each (FY 2074-75)			160,000,000
368,00,000 Ordinary Share of Rs. 100 each (FY 2075-76)		368,000,000	
Ordinary Share of Rs. 100 each (FY 2076-77)	368,000,000		
<b>Total</b>	<b>368,000,000</b>	<b>368,000,000</b>	<b>160,000,000</b>

**4.26.2 Ordinary Share Ownership**

Particulars	31-03-2077		31-03-2076		01-04-2075	
	% of holding	Amount	% of holding	Amount	% of holding	Amount
<b>Domestic ownership</b>	30.00%	368,000,000	30.00%	368,000,000	30.00%	160,000,000
Nepal Government						
"A" Class licenced institutions		92,000,000		92,000,000		40,000,000
Other Licenced institutions		36,800,000		36,800,000		16,000,000
Other institutions & individuals		128,800,000		128,800,000		56,000,000
Public	30.00%	110,400,000	30.00%	110,400,000	30.00%	48,000,000
Other	0.00%		0.00%		0.00%	
<b>Foreign Ownership</b>						
<b>Total</b>	<b>30%</b>	<b>368,000,000</b>	<b>30.00%</b>	<b>368,000,000</b>	<b>30.00%</b>	<b>160,000,000</b>

**List of Shareholders holding more than 0.5% shares**

Shareholder's Name	No. Share	Share Amounts Rs.	Percentage
Nabil Bank Limited	920,000.00	92,000,000.00	25.00
DEPROSC-Nepal	920,000.00	92,000,000.00	25.00
Lumbini Bikash Bank Limited	368,000.00	36,800,000.00	10.00
CEAPRED Nepal	46,000.00	4,600,000.00	1.25
Jamuna Krishna Tamrakar	23,000.00	2,300,000.00	0.63
Upendra Bahadur Karki	23,000.00	2,300,000.00	0.63
Devendra Pratap Shah	23,000.00	2,300,000.00	0.63
Pitambar Prasad Acharya	18,400.00	1,840,000.00	0.50
Bed Prasad Shiwakoti	18,400.00	1,840,000.00	0.50

Paid up share capital of the Bank has moved over the years as follows:

Financial Year	Cumulative Paid Up Capital	Remarks
72 Ashad	112,000,000	
73 Ashad	112,000,000	
Issue of Bonus Share	-	
74 Ashad	112,000,000	
Public Issue	48,000,000	
Issue of Bonus Share	-	
75 Ashad	160,000,000	
Issue of Right Share	160,000,000	
Issue of Bonus Share	48,000,000	
76 Ashad	368,000,000	
Issue of Bonus Share	36,800,000	
77 Ashad	404,800,000	

**4.27 Reserves**

Particulars	31-03-2077	31-03-2076	01-04-2075
Statutory general reserve	36,161,556	35,791,013	30,925,050
Exchange equilisation reserve	-	-	-
Corporate social responsibility reserve	1,339,387	1,371,860	1,128,562
Capital redemption reserve	-	-	-
Regulatory reserve	166,365,363	84,743,268	56,133,055
Investment adjustment reserve	-	-	-
Capital reserve	-	-	-
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	-
Dividend equalisation reserve	-	-	-
Actuarial gain	(19,809,918)	(21,964,984)	(23,339,704)
Special reserve	-	-	-
Staff Training Fund	8,609,318	8,609,318	5,578,965
Client protection fund	83,084,376	6,345,935	6,102,637
<b>Total</b>	<b>275,750,081</b>	<b>114,896,410</b>	<b>76,528,566</b>

## 4.28 Contingent liabilities and commitments

Particulars	31-03-2077	31-03-2076	01-04-2075
Contingent liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease Commitment	-	-	-
Litigation	9,494,088	-	-
<b>Total</b>	<b>9,494,088</b>	<b>-</b>	<b>-</b>

### 4.28.1: Contingent Liabilities

Particulars	31-03-2077	31-03-2076	01-04-2075
Acceptance and documentary credit			
Bills for collection			
Forward exchange contracts			
Guarantees			
Underwriting commitment			
Other commitments			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

### 4.28.2: Undrawn and undisbursed facilities

Particulars	31-03-2077	31-03-2076	01-04-2075
Undisbursed amount of loans			
Undrawn limits of overdrafts			
Undrawn limits of credit cards			
Undrawn limits of letter of credit			
Undrawn limits of guarantee			
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

### 4.28.3: Capital commitments

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

Particulars	31-03-2077	31-03-2076	01-04-2075
<b>Capital commitments in relation to Property and Equipment</b>			
Approved and contracted for			-
Approved but not contracted for		-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Capital commitments in relation to Intangible assets</b>			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.28.4: Lease commitments

Particulars	31-03-2077	31-03-2076	01-04-2075
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	-	-	-
<b>Sub total</b>	-	-	-
<b>Finance lease commitments</b>			
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	-	-	-
<b>Sub total</b>	-	-	-
<b>Grand total</b>	-	-	-

#### 4.28.5: Litigation

Particulars	31-03-2077	31-03-2076	01-04-2075
Litigation pending in court against the salary of the staff who have been on illegal strike.	9,494,088	-	-

#### 4.29 Interest Income

Particulars	2076-77	2075-76
Cash and cash equivalent	8,382,954	8,317,490
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to bank and financial institutions	24,895,269	13,692,398
Loans and advances to customers	735,448,231	614,678,408
Investment securities	-	-
Loan and advances to staff	2,093,921	2,218,921
Other Interest Income		
<b>Total interest income</b>	<b>770,820,376</b>	<b>638,907,218</b>

#### 4.30 Interest Expense

Particulars	2076-77	2075-76
Due to bank and financial institutions	25,374,246	11,395,242
Due to Nepal Rastra Bank	-	-
Deposits from customers	82,884,263	64,913,185
Borrowing	278,029,271	245,150,325
Debt securities issued	-	-
Subordinated liabilities	-	-
Other Charges	6,413,277	5,595,902
<b>Total Interest expense</b>	<b>392,701,057</b>	<b>327,054,654</b>

**4.31 Fees and commission income**

Particulars	2076-77	2075-76
Loan administration fees	-	-
Service fees	62,094,081	91,893,731
Consortium fees		
Commitment fees		
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	-	-
Renewal fees		
Prepayment and swap fees		
Investment banking fees		
Asset management fees		
Brokerage fees		
Remittance fees	-	-
Commission on letter of credit	-	-
Commission on guarantee contracts issued	-	-
Commission on share underwriting/issue		
Locker rental	-	-
Other fees and commission income	-	-
<b>Total Fees and Commission Income</b>	<b>62,094,081</b>	<b>91,893,731</b>

**4.32 Fees and commission Expense**

Particulars	2076-77	2075-76
ATM management fees		
VISA/Master card fees		
Guarantee commission		
Brokerage		
DD/TT/Swift fees.		
Remittance fees and commission	3,386,154	1,093,157
Other fees and commission expense	-	-
CIC Fees	-	-
Deposit Premium	-	-
Mobile Banking Expenses	-	-
ATM Card management and Disposal Charges	-	-
<b>Total Fees and Commission Expense</b>	<b>3,386,154</b>	<b>1,093,157</b>

**4.33 Net Trading Income**

Particulars	2076-77	2075-76
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	-	-
<b>Net Trading Income</b>	<b>-</b>	<b>-</b>

#### 4.34 Other Operating Income

Particulars	2076-77	2075-76
Foreign exchange revauation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties		
Dividend on equity instruments	-	-
Return from Corporate Social Responsibility Reserve	51,000	
Gain/loss on sale of property and equipment	(60,547)	(40,620)
Gain/loss on sale of investment property		
Operating lease income		
Gain/loss on sale of gold and silver		
Other Operating Income		
Share of Income of Associates	-	-
<b>Total</b>	<b>(9,547)</b>	<b>(40,620)</b>

#### 4.35 Impairment charge/(reversal) for loan and other losses

Particulars	2076-77	2075-76
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	65,179,893	59,793,847
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with BFIs		
Impairment charge/(reversal) on property and equipment		
Impairment charge/(reversal) on goodwill and intangible assets		
Impairment charge/(reversal) on investment properties	-	-
Impairment charge/(reversal) on Other Assets	-	-
<b>Total</b>	<b>65,179,893</b>	<b>59,793,847</b>

#### 4.36 Personal Expenses

Particulars	2076-77	2075-76
Salary	84,540,809	88,843,048
Allowances	47,883,644	34,941,700
Gratuity Expense	13,304,800	11,245,904
Provident Fund	8,051,100	8,102,204
Uniform	1,911,000	1,819,000
Training & development expense	40,680	1,484,075
Leave encashment	2,853,586	2,344,856
Medical	6,461,946	4,785,456
Insurance	1,447,796	1,416,209
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	2,093,921	2,218,921
Other expenses related to staff	-	-
Fuel & Maintenance Expense	12,955,490	12,803,658
<b>Subtotal</b>	<b>181,544,772</b>	<b>170,005,030</b>
Employees bonus	867,103	3,637,170
<b>Grand Total</b>	<b>182,411,875</b>	<b>173,642,200</b>



### 4.37 Other Operating Expenses

Particulars	2076-77	2075-76
Directors' fee	710,800	628,000
Directors' expense	103,178	77,869
Auditors' remuneration	398,305	323,180
Other audit related expense	532,171	360,477
Professional and legal expense	364,950	75,000
Office administration expense (4.37 A)	19,916,196	25,118,578
Operating Lease expense (4.37 B)	16,530,499	14,318,620
Operating expense of investment properties	-	-
Corporate social responsibility expense	51,000	-
Donations	318,415	422,352
Credit Guarantee Premium	6,350,247	-
Onerous lease provisions	-	-
Other Expenses	7,738,689	8,925,875
Repair & Maintenance Building	-	-
Repair & Maintenance Vehicle	397,136	284,874
Repair & Maintenance Others	958,966	852,502
Repair & Maint.. Office Equipment & Furniture	1,118,188	2,303,073
Share Issue Expenses	275,000	290,000
Kitchen Expenses	1,274,113	1,568,740
Software Maintenance Expense	3,464,580	3,530,686
Customer protection expenses	-	96,000
Local Transportation expenses	250,706	-
Technical Fees	-	-
<b>Total</b>	<b>53,014,449</b>	<b>50,249,950</b>

### 4.37 A Office Administration Expenses

Particulars	2076-77	2075-76
Insurance	36,818	18,674
Postage, Telephone,	2,437,659	2,651,194
Printing & Stationery	2,841,750	4,400,762
Newspaper & Periodicals	291,280	306,992
Advertisements	210,273	608,862
Travelling Expenses	1,560,268	4,755,773
Fuel Expenses	240,330	505,781
Entertainment	2,794,659	3,427,126
AGM Expenses	10,000	497,918
Annual Fee	-	-
Office Expenses	8,618,291	6,367,484
Annual Meeting Fee	34,199	978,390
Branch Opening Expenses	-	-
Local Tax and Rates	158,948	381,589
Business Promotion Expenses	-	-
Fund Transfer Expenses	-	-
Merger Expenses	-	-
Expense Not Capitalized	-	-
Other	681,721	218,034
<b>Total</b>	<b>19,916,196</b>	<b>25,118,578</b>

#### 4.37 B Operating Lease Expenses

Particulars	2076-77	2075-76
House Rent Expenses	14,221,460	12,909,360
Electricity Expenses	1,330,612	1,409,260
Security Expenses	978,427	-
<b>Total</b>	<b>16,530,499</b>	<b>14,318,620</b>

#### 4.38 Depreciation and Amortisation

Particulars	2076-77	2075-76
Depreciation on property and equipment*	4,377,107	4,505,525
Depreciation on investment property	-	-
Amortisation of intangible assets	-	-
<b>Total</b>	<b>4,377,107</b>	<b>4,505,525</b>

#### 4.39 Non Operating Income

Particulars	2076-77	2075-76
Recovery of Loan written off	40,113	-
Other Income	-	-
<b>Total</b>	<b>40,113</b>	<b>-</b>

#### 4.40 Non Operating expense

Particulars	2076-77	2075-76
Loan written off	-	16,324,502
Redundancy provision		
Expense of restructuring		
Other expense.		19,674,711
<b>Total</b>	<b>-</b>	<b>35,999,213</b>

#### 4.41 Income Tax Expenses

Particulars	2076-77	2075-76
<b>Current Tax Expenses</b>	<b>8,690,796</b>	<b>17,780,801</b>
Current Year	8,690,796	17,780,801
Adjustment for Prior Years	-	-
<b>Deferred tax Expenses</b>	<b>(11,941,317)</b>	<b>394,867</b>
Origination and Reversal of Temporary Differences	(11,941,317)	394,867
Change in tax Rate		
Recognition of Previously unrecognized Tax Losses	-	-
<b>Total Income tax expense</b>	<b>(3,250,521)</b>	<b>18,175,669</b>

#### 4.41.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	2076-77	2075-76
Profit Before Tax	131,874,489	78,421,783
Tax Amount at the Rate of 30%	39,562,347	23,526,535
Add: Tax Effect of the expenses that are not deductible for tax purpose	-	5,444,473
Less: Tax Effect on Exempt Income	-	(1,147,886)
Add/Less: Tax Effect on other Items	14,309,994	(11,970,820)
<b>Total Income Tax Expenses</b>	<b>53,872,341</b>	<b>15,852,303</b>
Effective Tax Rate	<b>40.85%</b>	<b>20.21%</b>

## 5. Disclosures & Additional Information

### 5.1 Risk Management

In compliance with Nepal Rastra Bank Directive on 6 "Corporate Governance", the Board of bank has established a Risk Management Committee with clear terms of reference. As at the date of this report, the Bank's Risk Management Committee comprised of the following:

S.N.	Members of Risk Management Committee	Designation
1	Hari Krishna Subedi	Chairperson
2	Binod Kumar Sharma	Member
3	Prabin Bhattra	Member
4	Shiva Prasad Acharya	Member secretary

The Committee meets at least four times annually. The committee oversees and reviews the fundamental prudential risks including operational, credit, market, reputational, capital and liquidity risk etc.

The responsibilities of Risk Management Committee are as follows:

- Formulate policies and guidelines for identification, measurement, monitoring and control all major risk categories.
- Ensuring the bank has clear, comprehensive and well documented policies and procedure.
- Defining the bank's overall risk tolerance in relation to credit risk.
- Ensuring that bank's significant risks exposure is maintained at prudent levels and consistent with the available capital.

Apart from Board Level Risk Management Committee the other committees and groups as mentioned below supports for Overall Risk Management.

#### i) Risk Governance

Risk management committee of the bank has formed to review the credit risk, market risk and liquidity risk of the bank. Apart from this the bank has formed the Assets Liability Management Committee to monitor Liquidity risk as well as market risk, AML CFT committee in order to monitor the operational risk. The committee and subcommittee have effectively discharged their duties & responsibility.

Risk Management Department conducts periodical financial surveillance and monitoring. In addition to this, the risk management committee analyse the Stress testing of the bank as required by Nepal Rastra Bank and its impact and corrective action to mitigate the risk.

Through its risk management framework, the Bank seeks to efficiently manage credit, market and liquidity risks which arise directly through the Bank's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. As part of this framework, the Bank uses a set of principles that describe its risk management culture. The bank has developed Risk Management Policy, Guideline & Framework 2071 to manage Credit risk, Market risk and liquidity risk.

The major risk areas and mitigation mechanism is as given below;

#### 1) Credit Risk

Credit risk is the potential for loss due to failure of counterparty to meet its obligations to pay the Bank in accordance with agreed terms.

The bank has Credit Policy Guidelines (CPG) that, inter alia, consist of areas of lending, eligibility of borrower, loan application format and requirement, necessary documents for processing loans, risk assessment areas, loan approval authority and other general credit principles. The CPG has been formulated by keeping in mind the prudential norms given by NRB.

A standardized loan application forms has been in use for facilitating collection and analysis of all the relevant data for evaluating credit worthiness and proper evaluation of the credit risk of the prospective borrower. The factors considered in evaluating loan applications normally included prospects of the business, management of the firm/company, financial analysis- income statement, balance sheet, cash flow statement, key financial indicators, key risk and mitigates. Further, inspection and supervision are also conducted before approval of the loan for pre-analysis and after the disbursement of loan as well for monitoring the utilization of loan.

## 2) **Operational Risk**

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

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

Each risk control owner is responsible for identifying risks that are material and for maintaining an effective control environment across the organization. Risk control owners have responsibility for the control of operational risk arising from the management of the following activities: External Rules & Regulations, Liability, Legal Enforceability, Damage or Loss of Physical Assets, Safety & Security, Internal Fraud or Dishonesty, External Fraud, Information Security, Processing Failure, and Model. Operational risks can arise from all business lines and from all activities carried out by the Bank. Operational Risk management approach seeks to ensure management of operational risk by maintaining a complete process universe defined for all business segments, products and functions processes.

## 3) **Market Risk**

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

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

**4) Liquidity Risk**

Liquidity risk is the potential that the Bank either does not have sufficient liquid financial resources available to meet all its obligations as they fall due, or can only access these financial resources at excessive cost. The Liquidity Risk is managed by ALCO.

**5) Reputational Risk**

Reputational risk is a risk of loss resulting from damages to reputation of institution, in lost revenue; increased operating, capital or regulatory costs; or destruction of shareholder value. Reputational risk is managed by the management committee which are responsible for protecting the institution's reputation locally and has the responsibility to ensure that the Bank does not undertake any activities that may cause material damage to the reputation of institution.

**6) Employee Benefit Risk**

Employee benefit risk is the potential risk of loss due to having to meet shortfall in the Bank's defined benefits gratuity and leave encashment schemes. The gross obligation for gratuity is calculated considering the salary at the time of retirement of the individual staff and number of years' service with the Bank. The home leave can be accumulated for maximum period of 60 days for total period served by individual staff. The gross obligation for leave encashment is calculated considering the last drawn salary multiplied by no of eligible days for leave encashment.

**7) Internal Control**

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

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

**8) Any Other Risk**

**Compliance Risk**

Compliance risk is the risk of legal or regulatory sanctions, material financial loss, or loss to reputation due to failure to comply with laws, rules and standards.

NADEP is committed to follow the best practices and market standards in the areas of accountability, transparency and business ethics. The Bank aims at a zero tolerance of misconduct and corruption.

### **Strategic Risk**

Strategic risk is the risk in achieving Bank's strategic objectives, both from internal and external events and scenarios which prevent from achieving strategic objectives.

Strategic Risk can be further defined as:

- Exposure to loss resulting from a strategy that runs out to be inappropriate.
- Risk associated with future plans and strategies, including plans for entering new services, expanding existing services through enhancements and merger, enhancing infrastructures etc.

Current and prospective impact of strategic decisions made by management arising from adverse business decisions, improper implementation of decisions or lack of responsiveness to industry change etc.

Periodic (yearly) review of the strategy is being done by Management Committee and reported to BOD regarding: status of the strategic objective's achievement as decided, execution status whether the right talent and infrastructures support the achievement of the objective or about unintended consequences of the strategy, if any for their timely corrections/updates if found to be necessary.

### **Interest Rate Risk**

Interest rate risk arises when there is a mismatch between positions, which are subject to interest rate adjustment within a specified period. Interest rate risk is usually assessed from two common perspectives. Earnings perspective, which focuses on the impact of variation in interest rate on accruals or reported earnings, and economic value perspective, which reflects the impact of fluctuation in the interest rates on economic value of a financial institution.

The Bank measures and manages interest rate risk by estimating the sensitivity of the economic value of its balance sheet to an interest rate shock. The sensitivity is measured by means of interest rates on the present value of interest-bearing assets and liabilities.

### **AML/CFT Risk**

AML/CFT risk is related with providing financial services to money launders and terrorists for channelling of money derived from crime or aimed at funding terrorism. The strictness of the provisions made in laws and directives reflect the seriousness of this issue; non-compliance of which may cause significant reputational risk as well as may result in adverse consequences. Bank have been closely monitoring the AML/CFT policies, procedures, guidelines and practices of Banks & Financial Institutions (BFIs).

Hierarchy of fair value measurement of financial assets at fair value

Particulars	2076-77			2075-2076			2074-75		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<b>Fair Value through profit or loss</b>									
<b>Fair Value through OCI</b>									
Equity investments	-		2,000,000	-		2,000,000	-		2,000,000
<b>Fair Value of Financial Assets – Held at Amortised Cost</b>									
Cash in hand	5,197,708			806,176			275,399		
Balances with B/FIs			115,955,641			53,097,150			69,500,538
Money at call and short notice			446,916,045			163,615,644			349,085,391
Interbank placement			-			-			-
Balance at NRB			-			-			-
Derivative financial instrument			-						
Loans & Advances			4,590,064,988			4,241,857,699			3,114,885,561
Government bonds			-			-			-
Government treasury bills			-			-			-
Equity investments			-						
Other assets			1,298,097			1,049,453			1,928,240
<b>Fair Value of Financial Liabilities – Held at Amortised Cost</b>									
Deposits from customers			1,362,020,911			1,132,697,946			836,934,904
Due to Banks			-			-			-
Debt Securities			-			-			-
Employee related liabilities			25,952,341			133,086,208			119,256,784
Bills payable			-			-			-
Creditors and accruals			7,133,888			3,226,930			2,160,476
Interest payable on deposit			182,301,020			141,118,043			114,766,471
Interest payable on borrowing			-			-			-
Unpaid Dividend			-			-			-
Other liabilities			7,658,794			78,002,057			70,076,026

## 5.2 Capital Management

### i. Qualitative disclosures

The bank has maintained the capital adequacy as per Capital adequacy framework, as required by Nepal Rastra Bank. The main objective of this framework is to develop a safe and sound financial system by way of sufficient amount of qualitative capital and risk management practices. The total equity of the bank comprises of paid up capital, statutory reserves and other reserves. The bank does not have any other complex or hybrid capital instruments. Capital adequacy ratio as on Ashad end 2077 is 11.77% and 10.52% on core capital and capital fund respectively.

Assessment of capital adequacy of bank is done on regular basis taking into considerations the exposure of bank. Also, the analysis of possible impact on capital adequacy is being done on regular basis taking into consideration the future impacts on assumptive basis. Capital adequacy of bank and impact in capital due to future change in nature and size of business is discussed in Risk Management Committee and is summarized in board. Regular monitoring of nature of business is being done so that unexpected negative impact could not take place in capital adequacy of bank. Reporting to regulatory body is being done as prescribed by compliance department.



The internal capital adequacy assessment process (ICAAP) is a comprehensive process which requires board and senior management oversight, monitoring, reporting and internal control reviews at regular intervals to ensure the alignment of regulatory capital requirement with the true risk profile of the bank and thus ensure long-term safety and soundness of the bank. The key components of an effective ICAAP are discussed below.

**a. *Board and senior management oversight***

Board and senior management oversight bank management is responsible for relates to adequate capital levels. It is also responsible for ensuring that the formality and sophistication of the risk management processes is commensurate with the complexity of its operations. A sound risk management process, thus, is the foundation for an effective assessment of the adequacy of a bank's capital position.

The board of directors of the bank are responsible for setting the bank's tolerance for risks. The board also ensures that management establishes a mechanism for assessing various risks; develops a system to relate these risks to the bank's capital level and sets up a method for monitoring compliance with internal policies. It is equally important that the board install's strong internal controls and thereby an effective control environment through adoption of written policies and procedures and ensures that the policies and procedures are effectively communicated throughout the bank.

**b. *Sound Capital Assessment***

Another crucial component of an effective ICAAP is the assessment of capital. In order to be able to make a sound capital assessment the bank should, at minimum, have the following:

- Policies and procedures designed to ensure that the bank identifies, measures, and reports all material risks;
- A process that relates capital to the level of risk;
- A process that states capital adequacy goals with respect to risk, taking account of the bank's strategic focus and business plan; and
- A process of internal control, reviews and audit to ensure the integrity of the overall management process.

**c. *Comprehensive assessment of risk***

All material risks faced by the bank should be addressed in the capital assessment process. Nepal Rastra Bank recognizes that not all risks can be measured precisely. However, bank should develop a process to estimate risks with reasonable certainties. In order to make a comprehensive assessment of risks, the process should, at minimum, address the following forms of risk.

1. Credit Risk
2. Credit Concentration Risk
3. Operational Risk
4. Market Risk
5. Liquidity Risk

**d. *Monitoring and reporting***

The bank has established an adequate system for monitoring and reporting risk exposures and assessing how the bank's changing risk profile affects the need for capital. The bank's senior management or board of directors, on a regular basis, receive reports on the bank's risk profile and capital needs. These reports allow senior management to:

- Evaluate the level and trend of material risks and their effect on capital levels;
- Evaluate the sensitivity and reasonableness of key assumptions used in the capital assessment measurement system;
- Determine that the bank holds sufficient capital against the various risks and is in compliance with established capital adequacy goals; and
- Assess its future capital requirements based on the bank's reported risk profile and make necessary adjustments to the bank's strategic plan accordingly.

**e. Internal Control Review**

The bank's internal control structure is essential to a sound capital assessment process. Effective control of the capital assessment process includes an independent review and, where appropriate, the involvement of internal or external audits. The bank's board of directors has a responsibility to ensure that management establishes a system for assessing the various risks, develops a system to relate risk to the bank's capital level, and establishes a method for monitoring compliance with internal policies. The board should regularly verify whether its system of internal controls is adequate to ensure well-ordered and prudent conduct of business. The bank should conduct periodic reviews of its risk management process to ensure its integrity, accuracy, and reasonableness. Key areas that should be reviewed include:

- Appropriateness of the bank's capital assessment process given the nature, scope and complexity of its activities;
- Identification of large exposures and risk concentrations;
- Accuracy and completeness of data inputs into the bank's assessment process;
- Reasonableness and validity of scenarios used in the assessment process; and
- Stress testing and analysis of assumptions and inputs.

S.N.	Description	Period	
		Current Year	Previous Year
<b>A.</b>	<b>Total Core Capital</b>		
1	Paid up Capital (ordinary shares)	368,000	368,000
2	Proposed bonus share	36,800	36,800
3	Share premium	0	0
4	Irredeemable preferential share	0	0
5	General Reserve Fund	36,162	35,791
6	Accumulated profit/loss (Retained earnings)	58,057	54,598
7	Profit & loss a/c as per balance-sheet	-1172.77	3459.66
8	Capital Redemption Reserve Fund	0	0
9	Capital Adjustment Fund	0	0
10	Calls in advance	0	0
11	Other Free Reserves	35456.74	32,838.85
<b>Deductions:</b>			
	a Goodwill	-	-
	b Deferred tax assets	35,457	32,839
	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		
	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		
<b>Total Core Capital (A)</b>		<b>497,846</b>	<b>498,648</b>

S.N.	Description	Period	
		Current Year	Previous Years
<b>B.</b>	<b>Supplementary capital</b>		
1	Provisions of loan loss made for pass loan	47,448.10	40,221
2	Additional loan loss provision	11732.71	0
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		
<b>Total Supplementary Capital (B)</b>		<b>59180.81</b>	<b>40,221</b>
<b>C.</b>	<b>Total Capital Fund (A+B)</b>	<b>557027.01</b>	<b>538869.77</b>
<b>D.</b>	<b>Minimum capital Fund to be maintained based on Risk Weighted Assets:</b>		
3	Capital Fund maintained (in %)	11.77	12.46
4	Core Capital maintained (in %)	10.52	11.53
5	Capital Fund surplus/(Deficit)	3.77	4.46
6	Core Capital surplus/ (Deficit)	6.52	7.53

### 5.3 Classification of Financial Assets & Financial Liabilities

Financial Assets	Amortized Cost	Fair value through other comprehensive income	Fair value through profit or loss	Total
Cash in hand	5,197,708			5,197,708
Balances with B/FIs	115,955,641			115,955,641
Money at call and short notice	446,916,045			446,916,045
Interbank placement	-			-
Balance at NRB	-			-
Derivative financial instrument				
Loans & Advances	4,590,064,988			4,590,064,988
Government bonds	-			-
Government treasury bills	-			-
Equity investments		2,000,000		2,000,000
Other assets	1,298,097			1,298,097
<b>Total Financial Assets</b>	<b>5,159,432,480</b>	<b>2,000,000</b>	<b>-</b>	<b>5,161,432,480</b>
Financial Liabilities	Amortized Cost	Fair value through profit or loss (FVTPL)		Total
		Held for trading	Designated at FVTPL	
Deposits from customers	1,362,020,911			1,362,020,911
Due to Banks & Financial Institutions	-			-
Due to Nepal Rastra Banks	-			-
Debt Securities	-			-
Employee related liabilities	25,952,341			25,952,341
Bills payable	-			-
Creditors and accruals	7,133,888			7,133,888
Interest payable on deposit	182,301,020			182,301,020
Interest payable on borrowing	-			-
Unpaid Dividend	-			-
Liabilities under Operating Lease	-			-
Other liabilities	7,658,794			7,658,794
<b>Total Financial Liabilities</b>	<b>1,585,066,953</b>	<b>-</b>	<b>-</b>	<b>1,585,066,953</b>

## 5.4 Operating Segment Information

### 5.4.1 General Information

An operating segment is a component of an entity that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity) whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and for which discrete financial information is available.

### 5.4.2 Information about Profit or Loss, Assets & Liabilities

	Particulars	Birtamode Area	Biratnagar Area	Hetauda Area	Satdobato Area	Total
a	Revenues from external customers	86,267,906	138,616,496	124,677,792	114,515,639	464,077,834
b	Intersegment revenues					-
c	Net Revenue	86,267,906	138,616,496	124,677,792	114,515,639	464,077,834
d	Interest revenue	85,264,604	138,064,715	123,859,026	113,192,743	460,381,088
e	Interest expense	16,939,740	26,712,417	15,720,603	27,609,049	86,981,809
f	Net interest revenue	68,324,864	111,352,298	108,138,423	85,583,694	373,399,279
g	Depreciation and amortisation					-
h	Segment profit/(loss)	68,324,864	111,352,298	108,138,423	85,583,694	373,399,279
i	Entity's interest in the profit or loss of associates accounted for using equity method					-
j	Other material non-cash items:					-
	Provision for loan loss					-
k	Impairment of assets					-
l	Segment assets	604,707,212	1,079,328,830	871,892,662	753,692,531	3,309,621,235
m	Segment liabilities	232,633,822	361,870,849	224,759,495	384,017,083	1,203,281,248

### 5.4.3 Measurement of Operating Segment Profit or Loss, Assets and Liabilities

The Bank has determined segments based on the geographical region i.e. Area wise.

### 5.4.4 Reconciliations of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities

<b>(a) Revenue</b>	
Total revenues for reportable segment	460,381,088
Other revenues	310,439,288
Elimination of intersegment revenues	-
<b>Entity's revenues</b>	<b>770,820,376</b>
<b>(b) Profit or loss</b>	
Total profit or loss for reportable segments	373,399,279
Other profit or loss	(241,524,790)
Elimination of intersegment profits	-
Unallocated amounts:	-
<b>Profit before income tax</b>	<b>131,874,489</b>
<b>(c) Assets</b>	
Total assets for reportable segments	3,309,621,235
Other assets	1,737,115,883
Unallocated amounts	
<b>Entity's assets</b>	<b>5,046,737,118</b>
<b>(d) Liabilities</b>	
Total liabilities for reportable segments	1,203,281,248
Other liabilities	3,843,455,869
Unallocated liabilities	
<b>Entity's liabilities</b>	<b>5,046,737,118</b>

#### 5.4.5 Information about Geographical Area

Revenue from following geographical areas:

<b>(a)</b>	<b>Domestic</b>	<b>464,077,834.23</b>
	Birtamode Area	86,267,906.48
	Biratnagar Area	138,616,496.47
	Hetauda Area	124,677,792.47
	Satdobato Area	114,515,638.81
<b>(b)</b>	<b>Foreign</b>	<b>-</b>
	<b>Total</b>	<b>464,077,834.23</b>

#### 5.4.6 Information about Major Customer

Revenue from single external customer is less than 10 percent of bank's total revenue.

#### 5.5 Share Options and Share based Payment

The Bank does not have any share options and share based payments.

#### 5.6 Contingent Liabilities and Commitment

##### Contingent Liabilities

Where the Bank undertakes to make a payment on behalf of its customers for guarantees issued for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities

##### Commitments

Where the Bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not and the Bank has not made payments at the reporting date, those instruments are included in these financial statement as commitments.

Particulars	2076-077	2075-076
Contingent liabilities		
Undrawn and undisbursed facilities		
Capital commitment		
Lease Commitment		
Litigation	9,494,088	
<b>Total</b>	<b>9,494,088</b>	

#### 5.7 Related Party Disclosures

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

- Directors
- Key Management Personnel of the Bank
- Relatives of Directors and Key Managerial Personnel

FY 2076-77	FY 2075-76	FY 2074-75
<b>Directors</b>		
Mr. Pitambar Prasad Acharya	Mr. Pitambar Prasad Acharya	Mr. Pitambar Prasad Acharya
Mr. Bed Prasad Shiwakoti	Mr. Bed Prasad Shiwakoti	Mr. Bed Prasad Shiwakoti
Mr. Dipak Shrestha	Mr. Dipak Shrestha	Mr. Dipak Shrestha
Mr. Hari Krishna Subedi	Mr. Hari Krishna Subedi	Mr. Hari Krishna Subedi
Mr. Pravin Bhattarai	Mr. Pravin Bhattarai	Mr. Pravin Bhattarai
Mr. Bibek Kandel		
Ms. Sofiya Acharya Rimal		
<b>Key Managerial Personnel</b>		
Mr. Upendra Bahadur Karki	Mr. Upendra Bahadur Karki	Mr. Sharada Prasad Kattel
Mr. Amrit Prasad Rupakheta	Mr. Sharada Prasad Kattel	Mr. Amrit Prasad Rupakheta
Mr. Shiva Prasad Acharya	Mr. Amrit Prasad Rupakheta	Mr. Shiva Prasad Acharya
Mr. Bisheswsor Pokhrel	Mr. Shiva Prasad Acharya	Mr. Bisheswsor Pokhrel
Mr. Anish Paneru	Mr. Bisheswsor Pokhrel	Mr. Sanjay Kumar Yadav
Mr. Baburam Subedi	Mr. Sanjay Kumar Yadav	Mr. Baburam Subedi
	Mr. Anish Paneru	
	Mr. Baburam Subedi	
	Mr. Ashok Subedi	

### Transaction during the Year

Particulars	2076-77	2075-76	2074-75
Directors			
Directors Sitting Fees	710,800	628,000	532,000
Interest Paid to directors on deposits			
Other directors' expenses (if any)	103,178	77,869	94,329
<b>Total</b>	<b>813,978</b>	<b>705,869</b>	<b>626,329</b>
Key Management Personnel			
Remuneration and Benefit Paid	8,481,105	8,310,578	6,865,601
Post-Retirement Benefits	10,392,003	8,806,050	8,364,521
Other Long-term Benefits			
Borrowing during the year	-	-	-
Interest on Borrowing	81,848	134,007	162,910
Interest on account balances			
Other transactions benefits if any			
<b>Total</b>	<b>18,954,956</b>	<b>17,250,635</b>	<b>15,393,032</b>

### Reporting Date Balance

Particulars	2076-77	2075-76	2074-75
Directors Deposits			
KMP Deposits			
Borrowings	1,714,979	2,144,236	2,503,237
Other Receivable payables if any			
<b>Total</b>	<b>1,714,979</b>	<b>2,144,236</b>	<b>2,503,237</b>

## 5.8 Merger and Acquisition

MOU Signed for being Acquired by Deprosc Laghubitta Bittiya Sanstha Limited on 2077/09/15

## 5.9 Additional Disclosure of Non-Consolidated Entities

Not Applicable.

## 5.10 Events After Reporting Date

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

There are no material events that have occurred subsequent to 31 Ashad 2077 till the signing of this financial statement."

## 5.11 Disclosure of effect of transition from previous GAAP to NFRSs

### 5.11.1. Reconciliation of equity

Particulars	Explanatory Note	As at 01.04.2075 (Date of Transition)	As at 31.03.2076 (End of last period presented under previous GAAP)	As at 31.03.2077
<b>Total equity under Previous GAAP</b>		<b>334,077,110</b>	<b>547,814,391</b>	<b>626,336,018</b>
<b>Adjustments under NFRSs:</b>				
Impairment on loan and advances		-	-	-
Fair value & employees benefit accounting of staff loan		-	-	
Lease accounting	1	-		-
Measurement of investment securities measured at fair value		-	-	
Measurement of investment securities measured at fair value in associates	2	-	-	-
Dividend Income from Associates				-
Revaluation of property & equipment		-		
Recognition of investment property		-		
Amortisation of debt securities issued		-		
Deferred tax	3	(3,088,768)	(9,167,510)	(767,677)
Defined benefit obligation of employees	4	2,281,278	4,639,604	2,558,922
Goodwill/Bargain purchase gain		-		
Interest income	5	8,014,615	47,522,906	176,347,154
Other				
Proposed Dividend	6	2,526,316	1,936,842	1,936,842
<b>Total Adjustment to equity</b>		<b>9,733,441</b>	<b>44,931,842</b>	<b>180,075,242</b>
<b>Total Equity under NFRSs</b>		<b>343,810,551</b>	<b>592,746,233</b>	<b>806,411,260</b>



**5.11.2. Reconciliation of profit or loss**

Particulars	Explanatory Note	As at 31.03.2076 (End of last period presented under previous GAAP)	As at 31.03.2077
<b>Previous GAAP</b>		<b>24,329,812</b>	<b>1,852,714</b>
<b>Adjustments under NFRSs:</b>			
Interest income	5	41,727,213	130,918,169
Impairment of loan and advances		-	-
Employees benefit amortisation under staff loan	7	(2,218,921)	(2,093,921)
Defined benefit obligation of employee	4	394,441	(5,159,347)
Operating lease expense	1	-	-
Provision for Investment	8	-	-
Income from Investment in Associates	2	-	-
Gain on Sales of Share Investment Classified to OCI	9	-	-
Current Tax on Gain on Sales of Share Investment Classified to OCI	10	-	-
Amortisation expense of debt securities		-	-
Other operating income		-	-
Share issue expenses directly charged to equity	11	2,147,354	405,660
Share issue expenses directly charged to equity-Tax Impcat	12	(644,206)	(121,698)
Interest expense		-	-
Depreciation & Amortisation		-	-
Others		-	-
Deferred Tax	3	(5,489,577)	9,323,433
<b>Total Adjustment to profit or loss</b>		<b>35,916,303</b>	<b>133,272,296</b>
<b>Profit or loss under NFRSs</b>		<b>60,246,114</b>	<b>135,125,010</b>
<b>Other Comprehensive Income</b>		<b>1,374,720</b>	<b>2,155,066</b>
<b>Total Comprehensive income under NFRSs</b>		<b>61,620,834</b>	<b>137,280,075</b>

**Note**

- 1) Rent Expenses booked over the rent period on equal amount on SLM Basis
- 3) Deferred Tax effect of all adjustment
- 4) Gratuity Expenses booked as per actuarial valuation
- 5) Accrued Interest Receivable booked on accrual basis which is approximate to Effective Interest Rate
- 6) Liability Created for Proposed Dividend Reversed
- 7) Interest on Staff loan charged to finance income and staff cost
- 8) Investment Provision made in P/L of local gaap reversed and charged to oci for investment classified as Fair value through OCI
- 9) Gain on Sell of share classified to OCI charged directly to equity
- 10) Tax effect of Gain on Sell of share classified to OCI charged directly to equity
- 11) Avoidable Share issue expenses directly charged to equity
- 12) Tax effect of Avoidable Share issue expenses directly charged to equity

### 5.11.3. Effect of NFRSs adoption for the statement of financial position

Assets	Explanatory Note	As at 01.04.2075 (Date of Transition)			As at 31.03.2076 (End of last period presented under previous GAAP)			As at 31.03.2077		
		Previous GAAP	Effect of Transition to NFRS	Opening NFRS SFP	Previous GAAP	Effect of Transition to NFRS	Amount as per NFRS	Previous GAAP	Effect of Transition to NFRS	Amount as per NFRS
Cash and Cash Equivalents		418,861,328	-	418,861,328	217,518,970	-	217,518,970	568,069,394	-	568,069,394
Due from Nepal Rastra Bank		-	-	-	-	-	-	-	-	-
Placement with Bank and Financial Institutions		-	-	-	-	-	-	-	-	-
Derivative Financial Instruments		-	-	-	-	-	-	-	-	-
Other Trading Assets		-	-	-	-	-	-	-	-	-
Loans and Advances to BFls		-	-	-	-	-	-	-	-	-
Loans and Advances to Customers		-	-	-	-	-	-	-	-	-
Investment Securities	1	2,932,229,839	80,981,753	3,013,211,592	3,961,896,821	118,493,062	4,080,389,883	4,126,615,527	236,801,753	4,363,417,280
Current Tax Assets	2	2,000,000	-	2,000,000	2,000,000	-	2,000,000	2,000,000	-	2,000,000
Investment in Subsidiaries		-	-	-	-	-	-	-	-	-
Investment in Associates		-	-	-	-	-	-	-	-	-
Investment Property		-	-	-	-	-	-	-	-	-
Property and Equipment		13,132,604	0	13,132,604	16,023,429	(0)	16,023,429	12,439,199	0	12,439,199
Goodwill and Intangible Assets		1,099,890	(0)	1,099,890	1,394,626	-	1,394,626	1,126,010	(0)	1,126,010
Deferred Tax Assets	3	27,744,144	(3,088,768)	24,655,376	32,838,854	(9,167,510)	23,671,343	35,456,738	(767,677)	34,689,061
Other Assets	4	123,050,682	(72,967,138)	50,083,544	113,130,344	(70,601,216)	42,529,128	103,947,497	(60,454,601)	43,492,896
<b>Total Assets</b>		<b>3,518,118,486</b>	<b>4,925,847</b>	<b>3,523,044,333</b>	<b>4,344,803,042</b>	<b>38,724,335</b>	<b>4,383,527,378</b>	<b>4,849,654,365</b>	<b>175,579,475</b>	<b>5,025,233,840</b>
Due to Bank and Financial Institutions		-	-	-	-	-	-	-	-	-
Due to Nepal Rastra Bank		-	-	-	-	-	-	-	-	-
Derivative Financial Instruments		-	-	-	-	-	-	-	-	-
Deposits from Customers		836,934,904	-	836,934,904	1,132,697,946	-	1,132,697,946	1,362,020,911	-	1,362,020,911
Borrowings		2,035,494,314	-	2,035,494,314	2,302,649,853	-	2,302,649,853	2,514,126,214	-	2,514,126,214
Current Tax Liabilities		-	-	-	-	-	-	-	-	-
Provisions		-	-	-	-	-	-	-	-	-
Deferred Tax Liabilities		-	-	-	-	-	-	-	-	-
Other Liabilities	5	311,612,157	(4,807,593)	306,804,564	361,640,853	(6,207,507)	355,433,346	347,171,221	(4,495,766)	342,675,454
Debt Securities Issued		-	-	-	-	-	-	-	-	-
Subordinated Liabilities		-	-	-	-	-	-	-	-	-
<b>Total Liabilities</b>		<b>3,184,041,375</b>	<b>(4,807,593)</b>	<b>3,179,233,782</b>	<b>3,796,988,652</b>	<b>(6,207,507)</b>	<b>3,790,781,145</b>	<b>4,223,318,346</b>	<b>(4,495,766)</b>	<b>4,218,822,580</b>
<b>Equity</b>										
Share Capital	6	208,000,000	(48,000,000)	160,000,000	404,800,000	(36,800,000)	368,000,000	404,800,000	(36,800,000)	368,000,000
Share Premium		-	-	-	-	-	-	-	-	-
Retained Earnings	7	54,597,752	52,684,233	107,281,985	58,057,411	20,448,100	78,505,512	56,884,644	74,432,224	131,316,868
Reserves	8	71,479,358	5,049,207	76,528,566	84,956,979	29,939,431	114,896,410	164,651,374	111,098,707	275,750,081
<b>Total Equity Attributable to Equity Holders</b>		<b>334,077,110</b>	<b>9,733,440</b>	<b>343,810,551</b>	<b>547,814,391</b>	<b>44,931,842</b>	<b>592,746,233</b>	<b>626,336,018</b>	<b>180,075,242</b>	<b>806,411,260</b>
Non Controlling Interest		-	-	-	-	-	-	-	-	-
<b>Total Equity</b>		<b>334,077,110</b>	<b>9,733,440</b>	<b>343,810,551</b>	<b>547,814,391</b>	<b>44,931,842</b>	<b>592,746,233</b>	<b>626,336,018</b>	<b>180,075,242</b>	<b>806,411,260</b>
<b>Total Liabilities and Equity</b>		<b>3,518,118,486</b>	<b>4,925,847</b>	<b>3,523,044,333</b>	<b>4,344,803,042</b>	<b>38,724,335</b>	<b>4,383,527,378</b>	<b>4,849,654,365</b>	<b>175,579,475</b>	<b>5,025,233,840</b>

**Note:**

- 1) Accrued interest on loans booked on accrual basis and present value of staff loan reclassified to loans and advances to customers.
- 2) Investment securities recognized at FV and accrued interest on bond reclassified as investment securities.
- 3) Deferred Tax effect of all adjustment
- 4) Effect of reclassification of staff loan, expenses not written off and accrued interest on loans and advances.
- 5) Rent Expenses booked over the rent period on equal amount on SLM Basis and gratuity liability booked as per actuarial valuation.
- 6) Effect of reversal of proposed bonus share and proposed dividend.
- 7) Effect on profit due to adjustments of NFRS.
- 8) Effect of proposed bonus share from share premium.

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

Particulars	Explanatory Note	As at 31.03.2076 (End of last period presented under previous GAAP)		
		Previous GAAP	Effect of Transition to NFRS	Amount as per NFRS
Interest Income	1	597,180,005	41,727,213	638,907,218
Interest Expense	2	(321,458,752)	(5,595,902)	(327,054,654)
<b>Net Interest Income</b>		<b>275,721,253</b>	<b>(36,131,311)</b>	<b>311,852,564</b>
Fee and Commission Income		91,893,731	-	91,893,731
Fee and Commission Expense		1,093,157	-	1,093,157
<b>Net Fee and Commission Income</b>		<b>90,800,574</b>	<b>-</b>	<b>90,800,574</b>
<b>Net Interest, Fee and Commission Income</b>		<b>366,521,828</b>	<b>(36,131,311)</b>	<b>402,653,139</b>
Net Trading Income		-	-	-
Other Operating Income		(40,620)	-	(40,620)
<b>Total Operating Income</b>		<b>366,481,208</b>	<b>(36,131,311)</b>	<b>402,612,519</b>
Impairment Charge/ (Reversal) for Loans and Other Losses	3	59,793,847	-	59,793,847
<b>Net Operating Income</b>		<b>306,687,361</b>	<b>(36,131,311)</b>	<b>342,818,672</b>
<b>Operating Expense</b>				
Personnel Expenses	4	177,413,621	(3,771,421)	173,642,200
Other Operating Expenses	5	52,397,304	(2,147,354)	50,249,950
Depreciation & Amortisation		4,505,525	-	4,505,525
<b>Operating Profit</b>		<b>72,370,910</b>	<b>(42,050,086)</b>	<b>114,420,996</b>
Non Operating Income		-	-	-
Non Operating Expense		(35,999,213)	-	(35,999,213)
<b>Profit Before Income Tax</b>		<b>36,371,697</b>	<b>(42,050,086)</b>	<b>78,421,783</b>
Income Tax Expense				
Current Tax	6	17,136,595	644,206	17,780,801
Deferred Tax	7	(5,094,710)	5,489,577	394,867
<b>Profit for the Period</b>		<b>24,329,812</b>	<b>(35,916,303)</b>	<b>60,246,114</b>
		-		0
<b>Other Comprehensive Income, Net of Income Tax</b>				
<b>a) Items that will not be reclassified to profit or loss</b>				
• Gains/(losses) from investment in equity instruments measured at fair value		-	-	-
• Gains/(losses) on revaluation		-	-	-
• Actuarial gain/(losses) on defined benefit plans	8	-	1,963,886	1,963,886
• Income tax relating to above items	9	-	(589,166)	(589,166)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>		-	1,374,720	1,374,720
<b>b) Items that are or may be reclassified to profit or loss</b>				
• Gains/(losses) on cash flow hedge		-	-	-
• Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-	-
• Income tax relating to above items		-	-	-
• Reclassify to profit or loss		-	-	-
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>		-	-	-
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>				
<b>Other Comprehensive Income for the Period, Net of Income Tax</b>		-	1,374,720	1,374,720
<b>Total Comprehensive Income for the Period</b>		<b>24,329,812</b>	<b>(34,541,583)</b>	<b>61,620,834</b>

#### Notes

- Interest Receivable on loan has been booked on accrual basis and interest difference in staff loan has also been charged.
- Interest expense on calculation of Gratuity expense
- Reversal of Loan loss provision
- Bonus has been charged as staff expense and finance cost of staff loan has also been charged.
- Rent expense has been charged on SLM basis
- Income tax related to share issue expense and gain on sale of investment reclassified through equity.
- Deferred Tax effect of all adjustment
- Actuarial Gain/ loss recognized in OCI of Gratuity Liability
- Deferred Tax Adjustment on item of OCI

### 5.11.5. Effect of NFRSs adoption for statement of cash flows

Particulars	Explanatory Note	As at 31.03.2076		
		Previous GAAP	Effect of Transition to NFRS	Amount as per NFRS
Net cash flows from operating activities	1	(464,155,059)	81,726,412	(382,428,646)
Net cash flows from investing activities	2	(7,691,086)	(40,620)	(7,731,706)
Net cash flows from financing activities	3	455,973,534	(267,155,539)	188,817,995
Net increase/(decrease) in cash and cash equivalent		(15,872,611)	(185,469,746)	(201,342,358)
Effect of exchange rate fluctuations on cash and cash equivalents held		-	-	-
Cash and cash equivalent at the beginning of the period	4	69,775,937	349,085,391	418,861,328
Cash and cash equivalent at the end of the period	5	53,903,326	163,615,644	217,518,970

Notes:

- 1) Money at call treated as cash and cash equivalents in NFRS, Investment securities classified as investment activity in NFRS
- 2) Investment securities classified as investment activity in NFRS
- 3) Money at Call treated as Cash and Cash Equivalents
- 4) Money at Call treated as Cash and Cash Equivalents
- 5) Money at Call treated as Cash and Cash Equivalents

### 5.12 Change in Estimate

There is no change in estimate during current year.

### 5.13 Proposed Dividend

The Bank has not proposed of Bonus share on Share capital as on Ashad end 2077.

### 5.14 Earnings per share

The Bank 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.

Particulars	2076-77	2075-76
Earning attributable to equity shareholders (NPR)	135,125,009.76	60,246,114.25
Weighted average number of shares for the period	3,680,000	3,000,547.95
Basic Earnings Per Share (NPR)	36.72	20.08

### 5.15 Loan Written off

During the FY 2076/77 bank has no written off loan and receivable.

### 5.16 Reserves

#### 5.16.1. General Reserve

The movement in general reserve during the year is as follows;

Opening Balance	35,791,013
Transfer as per BAFIA	370,543
Closing Balance	36,161,556

General Reserve maintained pertains to the regulatory requirement of the Bank and Financial Institutions Act, 2073. There is a regulatory requirement to set aside 20% of the net Profit to the general reserve until the reserve is twice the paid-up capital and thereafter minimum 10% of the net Profit.

20% of the current year's net profit amounting to NPR 370,543 has been transferred to General Reserve.

**5.16.2. Regulatory Reserve**

Regulatory reserves include any amount derived as result of NFRS conversion and adoption with effect in retained earnings and deferred tax reserves. As required by NRB Directive 4, the Bank has created Regulatory Reserve and movement of reserve during the year is as follows:

Particulars	Amounts
<b>Opening Balance</b>	<b>84,743,268</b>
Transfer from RE to Regulatory Reserve against NBA	-
Transfer from RE to Regulatory Reserve against Deferred Tax	2,617,884
Transfer from RE to Regulatory Reserve against Actuary Reserve	(2,155,066)
Transfer from RE to Regulatory Reserve against FV Reserve	
Transfer from RE to Regulatory Reserve against Interest Receivable	81,159,276
<b>Closing Balance</b>	<b>166,365,363</b>

**5.16.3. Corporate Social Responsibility**

Particulars	Amounts
<b>Opening Balance</b>	<b>1,371,860</b>
Transfer to CSR Fund	18,527
Transfer/Utilization from CSR Fund	51,000
<b>Closing Balance</b>	<b>1,339,387</b>

As per the NRB Directive 6.16 on the Corporate Social Responsibility, the Bank has allocated 1% of the net profit after tax of current fiscal year for CSR activities. The amount allocated for corporate social responsibility reserve is NPR 18527 for current year.

**5.17 Disclosure related to Training Expenses**

As per NRB Directive 6(6), Bank should spend 3% of total personnel expense of previous year on training and personal development of employees. Accordingly, the Bank has spent NPR 40,680 during the FY 2076/77 on development of human resources.

**5.18 Previous Year Figures are re-grouped and re-arranged wherever necessary as follows:**

Previous year figures are regrouped and rearranged wherever necessary for better presentation.

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