मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि.
MEROMICROFINANCE LAGHUBITTA BITTIYA SANSTHA LTD.

१२औं

वार्षिक प्रतिवेदन

आ. व. २०८०/०८१

सञ्चालक समिति

श्री कल्याण विक्रम पाँडे
अध्यक्ष
(प्रतिनिधि, ग्लोबल आईएमई बैंक लि.)

श्री नेपाल भुषण श्रेष्ठ
सञ्चालक
(प्रतिनिधि, प्राइम कमर्सियल बैंक लि.)

श्री सुमन मुलेपती
सञ्चालक
(प्रतिनिधि, सिटिजन्स बैंक इन्टरनेशनल लि.)

श्री सजना मानन्धर
सञ्चालक
(प्रतिनिधि, कुमारी बैंक लि.)

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
प्रतिनिधि, सर्वसाधारण

श्री ज्ञानु कृष्ण अधिकारी
सञ्चालक
प्रतिनिधि, सर्वसाधारण

श्री आयुष ओझा
स्वतन्त्र सञ्चालक

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

साधारण सभामा भाग लिन आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन

(प्रोक्सी फारम)

मिति : ....

श्री सञ्चालक समिति,
मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड
केन्द्रीय कार्यालय विदुर–४, बट्टार, नुवाकोट ।

विषय : प्रतिनिधि नियुक्त गरेको ।

महाशय,

.... जिल्ला .... म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं .... बस्ने म/हामी .... ले त्यस संस्थाको सेयरवालाको हैसियतले २०८१ साल माघ महिना ०४ गते शुक्रवारका दिन हुने बाह्रौँ वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि .... जिल्ला .... म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं. .... बस्ने त्यस वित्तीय संस्थाका सेयरवाला श्री .... सेयरधनी नं. ..../हितग्राही खाता नं.. लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौँ ।

निवेदक :

दस्तखत :

नाम : ठेगाना :

सेयरधनी नं. हितग्राही खाता नं.

जम्मा कित्ता :

द्रष्टव्य : यो निवेदन साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै यस संस्थाको केन्द्रीय कार्यालयमा प्रोक्सी फाराम दर्ता गरिसक्नु पर्नेछ।

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि.
MEROMICROFINANCE LAGHUBITTA BITTIYA SANSTHA LTD.
केन्द्रीय कार्यालयः विदुर–४, बट्टार, नुवाकोट
बाह्रौँ वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको

प्रवेशपत्र

सेयरधनीको नाम : .... हितग्राही खाता नं......................................

सेयरधनीको सहीः .... सेयर संख्या : .... सेयरधनी नं. ....

द्रष्टव्यः सेयरधनी आफैँले सम्पूर्ण खाली ठाउँहरू भर्नुहोला । सभा कक्षमा प्रवेश गर्न यो प्रवेशपत्र अनिवार्य हुनेछ ।

....
कम्पनी सचिव

धितोपत्र दर्ता निष्कासन नियमावली, २०७३ (नियम २६ को उप नियम (२) सँग सम्बन्धित)

वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण

१. सञ्चालक समितिको प्रतिवेदन

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ।

२. लेखापरीक्षकको प्रतिवेदन

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ।

३. लेखापरीक्षण भएको वित्तीय विवरण ।

यसै वार्षिक प्रतिवेदनमा समावेश गरिएको छ।

४. कानुनी कारबाही सम्बन्धी विवरण ।

(क) यो अवधिमा यस संस्थाले वा यस संस्थाको विरुद्ध कुनै मुद्दा दायर नभएको।

(ख) यो अवधिमा यस संस्थाको संस्थापक वा सञ्चालकले वा संस्थाको वा सञ्चालकको विरुद्ध प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै पनि मुद्दा दायर भएको जानकारी यस संस्थालाई नभएको।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै पनि मुद्दा दायर भएको यस संस्थालाई जानकारीमा नआएको।

५. संगठित संस्थाको सेयर कारोबार तथा प्रगतिको विश्लेषण ।

(क) धितोपत्र बजारमा भएको संगठित संस्थाको सेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : देशको धितोपत्र बजारमा संगठित संस्थाहरुको सेयर कारोबारमा हाल देखिएको उतार चढावको अवस्थामा पनि यस संस्थाको सेयर कारोबार सन्तोषजनक रहेको छ।

(ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको सेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार सेयर संख्या र कारोबार दिन सम्बन्धमा : यस अवधिको सेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको कुल दिन तथा कारोबार संख्याको विवरण देहायबमोजिम रहेको छ।

विवरण	२०८० आश्विन मसान्त	२०८० पौष मसान्त	२०८० चैत्र मसान्त	२०८१ असार मसान्त
अधिकतम मूल्य (रु.)	७००/-	६४२/-	६७१/-	७४८/-
न्यूनतम मूल्य (रु.)	५०३/२०	४६३/३०	५१२/-	६०२/-
अन्तिम मूल्य (रु.)	५११/५०	५९५/८०	६१७/-	७००/-
कुल कारोबार सेयर संख्या	१७७५५९	२४५८१८	४८५३५१	१९१७४४६
कुल कारोबार दिन	**६१**	**४९**	**५८**	**६१**

६. समस्या तथा चुनौती

अध्यक्षबाट प्रस्तुत प्रतिवेदनमा समावेश रहेको छ।

७. संस्थागत सुशासन

अध्यक्षबाट प्रस्तुत प्रतिवेदनमा समावेश रहेको छ।

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि.
MEROMICROFINANCE LAGHUBITTA BITTIYA SANSTHA LTD.
नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)
Head Office: Battar, Nuwakot, **Tel:** 977-10-561747
Liaison Office: Sitapaila, Kathmandu, **Tel:** 977-1-5315936/37
E-mail: meromicrofinance@gmail.com

बाह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०८१/०९/०८, कारोबार दैनिक)

सेयरधनी महानुभावहरू,

मिति २०८१ साल पौष ०७ गते बसेको सञ्चालक समितिको १६६ औं बैठकको निर्णय अनुसार यस मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं वार्षिक साधारण सभा देहायको मिति, स्थान र समयमा निम्न बिषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण सेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि कम्पनी ऐन, २०६३ संशोधन समेतको दफा ६७(२) बमोजिम यो सूचना प्रकाशित गरिएको छ।

सभा हुने मिति, स्थान र समय :

सभा हुने मिति : २०८१ साल माघ ४ गते, शुक्रवार।

स्थान : सिद्धार्थ होटल वाटर टावर, विदुर -४, बट्टार, नुवाकोटको सभाकक्ष।

समय : बिहान ११:३० बजे।

छलफलका विषयहरू :

(क) सामान्य प्रस्तावहरू

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले पेश गर्नुहुने आर्थिक वर्ष २०८०/८१ को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने।

२. लेखापरीक्षकको प्रतिवेदन सहितको २०८१ आषाढ मसान्तको वासलात तथा मिति २०८० श्रावण १ देखि २०८१ आषाढ मसान्तसम्मको नाफा/नोक्सान हिसाब र सोही अवधिको नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरू छलफल गरी पारित गर्ने।

३. लेखापरीक्षण समितिको सिफारिस बमोजिम आर्थिक वर्ष २०८१/८२ का लागि लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।

४. सञ्चालक समितिले प्रस्ताव गरेबमोजिम २०८१ आषाढ मसान्तमा कायम रहेको चुक्ता पूँजीको ०.३९४७ प्रतिशतले हुन आउने नगद लाभांश रू. ५२,१०,५२६/३२ (अक्षरेपी बाउन्न लाख दश हजार पाँच सय छब्बीस र पैसा बत्तिस मात्र), बोनस सेयरको कर प्रयोजनका लागि दिने प्रस्तावमाथि छलफल गरी पारित गर्ने।

५. सर्वसाधारण सेयरधनीहरूको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने २ जना सञ्चालकको निर्वाचन गर्ने।

(ख) विशेष प्रस्तावहरू

१. सञ्चालक समितिबाट पारित भएबमोजिम २०८१ आषाढ मसान्तमा कायम रहेको चुक्ता पूँजीको ७.५ प्रतिशतले हुन आउने रकम रू. ९,९०,००,०००/- (अक्षरेपी नौ करोड नब्बे लाख मात्र) बराबरको बोनस सेयर जारी गर्ने।

२. बोनश सेयर वितरणपश्चात कायम रहने पूँजी संरचना संस्थापक सेयरधनीकोतर्फबाट ५९.४० प्रतिशत र सर्वसाधारण सेयरधनीकोतर्फबाट ४०.६० प्रतिशत रहेकोमा सो सेयर स्वामित्व परिवर्तन गरी संस्थापक सेयरधनीकोतर्फबाट ५१ प्रतिशत र सर्वसाधारण सेयरधनीकोतर्फबाट ४९ प्रतिशत कायम गर्ने।

३. वित्तीय संस्थाको प्रबन्धपत्रको दफा ६ (ख), (ग), (ङ) र (च) मा र नियमावलीको दफा २७ (२) आवश्यक संशोधन गर्ने सम्बन्धी विशेष प्रस्तावमा छलफल गरी पारित गर्ने र प्रस्तावित संशोधनमा नियमनकारी निकायहरूबाट कुनै फेरबदल वा संशोधन वा परिमार्जनका लागि निर्देशन वा सुझाव आएमा सोहीबमोजिम गर्न/गराउन सञ्चालक समितिलाई अख्तियारी दिने सम्बन्धमा।

(ग) विविध ।

सञ्चालक समितिको आज्ञाले

(कम्पनी सचिव)

बाह्रौं वार्षिक साधारण सभा सम्बन्धी अन्य जानकारीः

१. वार्षिक साधारण सभालाई ध्यानमा राखी मिति २०८१ पौष १९ गतेका दिन यस संस्थाको सेयरधनी दर्ता किताब बन्द रहनेछ र नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८१ पौष १८ गतेसम्म कारोबार भई ५ कार्य दिनभित्र यस संस्थाको सेयर रजिष्ट्रार ग्लोबल आईएमई क्यापिटल लि., नक्साल, काठमाडौँमा प्राप्त सेयर नामसारीको लिखतका आधारमा सेयरधनी दर्ता किताबमा कायम सेयरधनीहरूले मात्र यस सभामा भाग लिन पाउनेछन् ।

२. यस वित्तीय संस्थाको सञ्चालकको पदमा नियुक्त हुनको लागि संस्थाको नियमावलीमा उल्लेख भएअनुसारको न्यूनतम १०० कित्ता सेयर धारण गरेको हुनुपर्नेछ। सर्वसाधारण सेयरधनीहरूको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने २ जना सञ्चालकको निर्वाचन सम्बन्धी कार्यक्रम निर्वाचन अधिकृतले सम्पर्क कार्यालयमा प्रकाशित गरेबमोजिम हुनेछ।

३. वार्षिक साधारण सभामा भाग लिन इच्छुक सेयरधनी महानुभावहरूले सेयर प्रमाणपत्र/हितग्राही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने प्रमाण वा सोको प्रतिलिपि (जस्तैः नागरिकता प्रमाणपत्र वा अन्य कुनै फोटो सहितको परिचयपत्र) अनिवार्य रुपमा साथमा लिई आउनुहुन अनुरोध छ। हाजिरी पुस्तिका बिहान ८:०० बजेदेखि सभा चालु रहुन्जेलसम्म खुल्ला रहनेछ।

४. वार्षिक साधारण सभाको सूचना, वार्षिक प्रतिवेदन सम्बन्धी विवरण, प्रोक्सी तथा कागजातहरू सबै सेयरधनी महानुभावहरूको लागि यस संस्थाको वेवसाइट www.meromicrofinance.com बाट हेर्न र प्राप्त गर्न सकिनेछ।

५. सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने सेयरधनी महानुभावहरूले सभा शुरु हुने समयभन्दा कम्तीमा ४८ घण्टा अगावै संस्थाको केन्द्रीय/सम्पर्क कार्यालयमा प्रोक्सी फाराम दर्ता गरिसक्नुपर्नेछ। सभामा भाग लिनका लागि प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्कै मुकर्रर गर्ने भएमा सोको लिखित सूचना सोही अवधिभित्र संस्थाको केन्द्रीय/सम्पर्क कार्यालयमा दर्ता गरिसक्नु पर्नेछ। प्रतिनिधि नियुक्त गरिने व्यक्ति पनि यस संस्थाको सेयरधनी हुनु आवश्यक छ, संगठित संस्थाको हकमा सो व्यवस्था लागू हुने छैन। प्रतिनिधि (प्रोक्सी) ले मतदान गर्न पाउने अधिकतम हद वा सीमा त्यस्तो सेयरधनीले लिन पाउने वित्तीय संस्थाको अधिकतम सेयर हिस्साको मतदान सीमाभन्दा बढी हुने छैन।

६. नाबालक सेयरधनीकोतर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न, र मतदान गर्न समेत सक्नेछन तर सेयरवालाको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ।

७. संयुक्त रूपमा सेयर खरीद गरिएको अवस्थामा सेयरधनीको लगत दर्ता किताबमा पहिले नाम उल्लेख भएको व्यक्ति अथवा सर्वसम्मतबाट प्रतिनिधि नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन वा मतदान गर्न पाउनेछन् ।

८. छलफलको विषयमध्ये विविध शीर्षक अन्तर्गत कुनै विषयमा साधारण सभामा छलफल गर्नुपर्ने भए इच्छुक सेयरधनीले सभा हुनुभन्दा ७ दिन अगावै सो विषय कम्पनी सचिवमार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुहुन अनुरोध छ।

९. अन्य जानकारीको लागि यस संस्थाको केन्द्रीय कार्यालय वा सम्पर्क कार्यालय, सीतापाईला, काठमाडौँमा सम्पर्क गर्नुहुन अनुरोध छ।

सम्पर्क नं.: ९७७-१०-५६१७४७, ९७७-०१-५३१५९३६/३७

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गरिब, विपन्न, पिछडिएका तथा राज्यको मूलधारमा नसमेटिएका समुदाय तथा परिवारको आर्थिक, सामाजिक तथा चेतनास्तर उकास्दै गरिबी न्यूनीकरण गर्ने लक्ष्य र उपलब्ध सीप, श्रम तथा पूँजीलाई उचित रुपमा परिचालन गरी ग्रामीण तथा शहरी/अर्धशहरी क्षेत्रमा सम्भाव्य उत्पादन एवं रोजगारीमूलक व्यवसायको स्थापना, सञ्चालन, विकास, बिस्तार एवं प्रवर्द्धन गर्ने कार्यका लागि सर्वसाधारणलाई गुणस्तरीय वित्तीय तथा भरपर्दो लघुवित्त सेवा उपलब्ध गराउनुका साथै आवश्यक पर्ने साधन, प्राविधिक तथा व्यवस्थापकीय परामर्श सेवा, तालिम तथा प्रविधि उपलब्ध गराई गरिबी निवारणको कार्यमा सहयोग पुऱ्याउने उद्देश्य लिएर मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि. को स्थापना वि.सं. २०६९ कार्तिक २६ गते भएको हो। यो संस्था नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको लघुवित्त वित्तीय संस्था हो। यसको अधिकृत पूँजी २ अर्व, जारी तथा चुक्ता पूँजी १ अर्ब ३२ करोड रहेको छ। यसको प्रवर्द्धक ७ वटा वाणिज्य बैंकहरु र १ विकास बैंक गरी ८ बैंक तथा वित्तीय संस्थाहरु रहेका छन्।

(क) कानुनी मान्यता

यस वित्तीय संस्था नेपाल सरकार, कम्पनी रजिष्ट्रारको कार्यालयमा मिति वि.सं. २०६९ कार्तिक २६ गते पब्लिक लिमिटेड कम्पनीको रुपमा दर्ता (दर्ता नं १०७२१४) भएको र नेपाल राष्ट्र बैंकबाट मिति २०७० आषाढ ३० गते वित्तीय कारोबार गर्ने स्वीकृति प्राप्त गरेपश्चात् नुवाकोट जिल्ला स्थित बट्टार शाखाबाट मिति २०७० श्रावण ३ गतेदेखि वित्तीय कारोबार प्रारम्भ गरेको हो।

(ख) बैंकको कार्यक्षेत्र

यस संस्थाको कार्यक्षेत्र नेपालको पूर्व मेचीदेखि पश्चिम महाकालीसम्म ७७ वटै जिल्ला रहेको छ। यस संस्थाको केन्द्रीय कार्यालय नुवाकोट जिल्लाको बट्टार बजारमा रहेको छ।

(ग) दूरदृष्टि, ध्येय, लक्ष्य, उद्देश्य र मूल्य एवं मान्यता

(अ) दूरदृष्टिः

सबैलाई गुणस्तरीय र भरपर्दो (दीगो) वित्तीय सेवा दिँदै नेपालको एक उत्कृष्ट लघुवित्त कम्पनी हुने दूरदृष्टि रहेको छ।

(आ) ध्येयः

ग्रामीण तथा शहरी विपन्न परिवारका लागि सहज तथा उत्तरदायी वित्तीय पहुँच सहितको वित्तीय सेवा प्रदान गर्दै उनीहरुको सामाजिक-आर्थिकस्तर उकास्नु नै मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको ध्येय रहेको छ।

(इ) उद्देश्यहरूः

ग्रामीण तथा शहरी निम्न आय भएका वर्गलाई विविध वित्तीय सेवाको माध्यमबाट उनीहरुको जीवनस्तर उकास्नु तथा गरिबी न्यूनीकरण गर्नु नै मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको उद्देश्य रहेको छ। समग्र उद्देश्यको यही सेरोफेरोमा यस वित्तीय संस्थाको निम्नलिखित उद्देश्यहरु निश्चित गरिएको छ।

- सदस्यहरुलाई आर्थिक गतिविधि सञ्चालन गर्न गुणस्तरीय र भरपर्दो वित्तीय सेवा प्रदान गर्ने,
- स्थानीय निकायहरुमा वित्तीय पहुँच पुऱ्याई क्रमशः कारोबार वृद्धि गर्दै जाने,
- स्थानीय आवश्यकताका आधारमा वित्तीय सुविधा प्रदान गरी रोजगारी सिर्जना गर्ने,
- स्रोत साधन संकलन तथा परिचालनका स्थानीय सम्भावनाहरु पहिचान गर्ने,

- गुणस्तर कायम गरी वित्तीय लाभसमेत हासिल गर्दै कार्यक्रमलाई दीगो बनाउने (आदि)।

(घ) कार्यपद्धति तथा ग्राहक सदस्यहरू:

कार्यक्षेत्रमा स्थायी बसोबास गरेका नेपाली नागरिकमध्ये विपन्न वर्गका व्यक्ति आयमूलक कार्यमा सक्रिय रुपले भाग लिन इच्छुक एक परिवारबाट एक जना महिला मुख्यतः यस वित्तीय संस्थाको सदस्य बन्न सक्दछन्। सदस्य बनाउनुअघि ३ देखि ५ दिनसम्मको अनिवार्य समूह तालिम दिइ संस्थाको नीति-नियम र कार्यविधि एवं प्रक्रियाबारे जानकारी गराइन्छ। दुई वा सोभन्दा बढी समूह गठन भएपश्चात् केन्द्र गठन गरी लघुवित्त कार्यक्रमको शुरुवात विधिवत रुपमा गरिन्छ। केन्द्र नै कार्यक्रम सञ्चालन गरिने थलो हो। केन्द्रको बैठक सामान्यतः मासिक रुपमा सञ्चालन गरिन्छ।

(ङ) प्रशासनिक व्यवस्थापन

सञ्चालक समितिले वित्तीय संस्थाका उच्च पदस्थ कर्मचारीहरूलाई वित्तीय संस्था सञ्चालनमा आवश्यक पर्ने नीति निर्माणमा सुझाव दिने कार्य गर्दछ। प्रमुख कार्यकारी अधिकृतले वित्तीय संस्थाको दैनिक कार्य सञ्चालनलाई चुस्त दुरुस्त बनाउने जिम्मेवारी बहन गर्ने व्यवस्था रहेको छ। प्रमुख कार्यकारी अधिकृतको मातहतमा नायव प्रमुख कार्यकारी अधिकृत र निम्न विभागहरु रहेका छन्:

(१) जनशक्ति तथा प्रशासन विभाग

(२) वित्त विभाग

(३) कर्जा विभाग

(४) सूचना तथा प्रविधि विभाग

(५) अनुगमन तथा सुपरिवेक्षण विभाग

(६) जोखिम तथा असुली विभाग

फिल्डस्तरको कार्य सञ्चालन, सुपरिवेक्षण तथा निरीक्षणको लागि शाखा कार्यालयको व्यवस्थापन गरिएको छ। आन्तरिक नियन्त्रण प्रणालीका लागि बाह्य स्रोतबाट आन्तरिक लेखापरीक्षण गराउने व्यवस्था रहेको, अनुगमन कार्यलाई अझ प्रभावकारी बनाउनका लागि प्रदेश कार्यालयको संरचना विकास गरी ४ जना उच्चतहका कर्मचारीहरुलाई कार्यक्रमको आकार हेरी ७ वटै प्रदेशको जिम्मेवारी दिइएको छ। प्रदेश कार्यालयहरु अन्तर्गत हाल १९ वटा अनुगमन स्टेशनहरुमा अनुगमन अधिकृतको व्यवस्था गरी नियमित तथा आकस्मिक साथै अन्य विभागहरुबाट पनि समय समयमा निरीक्षणको व्यवस्था गरिएको छ।

(च) लगानीका मुख्य स्रोतहरू:

- सेयर पूँजी र सञ्चित मुनाफा
- विभिन्न कुल तथा वित्तीय संस्थाबाट प्राप्त लघुवित्त थोक कर्जा
- सदस्यहरुबाट संकलित बचत रकम

पूँजीगत संरचना तथा संस्थापकहरू

यस वित्तीय संस्थामा संस्थागत संस्थापकहरु र सर्वसाधारण सेयरधनीहरु रहेका छन्। सेयर स्वामित्व संरचना निम्नबमोजिम रहेको छ।

क्र. सं.	नाम	सेयरधनी	सेयर स्वामित्व
१	ग्लोबल आइएमई बैंक लि.	संस्थापक	११.९८ प्रतिशत
२	लुम्बिनी विकास बैंक लि.	संस्थापक	७ प्रतिशत
३	कुमारी बैंक लि.	संस्थापक	७ प्रतिशत
४	प्राइम कमर्सियल बैंक लि.	संस्थापक	७ प्रतिशत

५	सिटिजन्स बैंक इन्टरनेसनल लि.	संस्थापक	६.९ प्रतिशत
६	प्रभु बैंक लि.	संस्थापक	५.९९ प्रतिशत
७	सिद्धार्थ बैंक लि.	संस्थापक	५.९ प्रतिशत
८	एनएमबि बैंक लि.	संस्थापक	४.१७ प्रतिशत
९	अन्य संस्थापक सेयरधनीहरु	संस्थापक	३.४६ प्रतिशत
१०	सर्वसाधारण सेयरधनीहरु	सर्वसाधारण	४०.६ प्रतिशत
कुल			१०० प्रतिशत

संस्थाबाट प्रदान गरिने सेवासम्बन्धी विवरण

१. बचतका किसिमहरु

क्र.सं.	बचतका किसिमहरु	मासिक न्यूनतम (रु.)	वार्षिक ब्याजदर
१	गृहणी पेवा बचत	१००/-	७.५%
२	मासिक क्रियाशील बचत	१००/-	७.५%
३	आपतकालिन बचत	-	७.५%
४	केन्द्र बचत	-	७.५%
५	सिर्जनशील बाल/युवा बचत	२०/-	७.५%
६	मेरो बचत	१०० दैनिक/मासिक	७.५%
७	व्यावसायिक बचत	१०० दैनिक/मासिक	७.५%

२. कर्जाका किसिमहरु

(क) विनाधितो कर्जाका किसिमहरु

क्र.सं.	कर्जाका किसिमहरु	अधिकतम कर्जा रकम	अधिकतम भुक्तानी अवधि	ब्याजदर
१	साधारण कर्जा	७ लाख	७ वर्ष	१५%
२	मौसमी कर्जा	५० हजार	१ वर्ष	१५%
३	वैकल्पिक कर्जा	१.५ लाख	३ वर्ष	१५%
४	विशेष कर्जा	३० हजार	१ वर्ष	१५%
५	सामाजिक /पारिवारिक जमानी कर्जा	२५ हजार	२ वर्ष	१५%
६	मेरो कर्जा	५ लाख	५ वर्ष	१५%
७	सहुलियत कर्जा	५० हजार	५ वर्ष	१५%

(ख) धितो कर्जाका किसिमहरु

क्र.सं.	कर्जाका किसिमहरु	अधिकतम कर्जा रकम	अधिकतम भुक्तानी अवधि	ब्याजदर
१	लघुउद्यम कर्जा	७ लाख	७ वर्ष	१५%
२	वैदेशिक रोजगारी कर्जा			
३	शैक्षिक कर्जा			
४	घर निर्माण कर्जा			
५	आय आर्जन तथा स्वरोजगारमूलक कर्जा			
६	व्यावसायिक धितो कर्जा			

३. संस्थाले प्रदान गर्दै आएको ग्राहक संरक्षण कोषको व्यवस्थाः

यस संस्थाले आफ्ना ग्राहकको सुरक्षणका लागि संस्थाको वार्षिक खुद मुनाफाको कम्तिमा १ प्रतिशत रकम छुट्याइ तपसिल बमोजिमका सेवा सुविधाहरु प्रदान गर्दै आइरहेको छ।

यस संस्थाले ग्राहक संरक्षण कोषबाट प्रदान गर्दै आइरहेका सेवा सुविधाहरु

- दैवी प्रकोपको कारणबाट सदस्यको परियोजना तथा आवासको पूर्ण क्षति भएमा सहयोग स्वरुप अधिकतम रु. ५,०००/-
- सुत्केरी हुँदा सुत्केरी तथा शिशु स्याहार खर्च रु. २,०००/-
- कम्तिमा १५ जना सक्रिय सदस्य रहेका केन्द्रको केन्द्र प्रमुखलाई सञ्चार खर्चवापत मासिक रु. ५०/-
- दुर्घटनामा परी सदस्य घाइते वा अङ्गभङ्ग भई अस्पताल भर्ना भएमा वा हातगोडा भाँचिएमा वास्तविक उपचार खर्च वा अधिकतम रु. २,०००/-
- केन्द्र प्रमुखहरुको गोष्ठी सञ्चालन
- सदस्य परिवारहरुका लागि सीपमूलक तालिम
- आय आर्जन र बजार व्यवस्थापन
- केन्द्र घर तथा सार्वजनिक महत्त्वका निर्माण कार्यहरु
- स्वास्थ्य शिविर तथा सामाजिक उत्तरदायित्वका कार्यहरु
- सदस्यको क्षमता अभिवृद्धि कार्यक्रम

४. विप्रेषण सेवा

संस्थाले आफ्ना सदस्यहरुका लागि आइएमई, वेस्टर्न युनियन, प्रभु मनी ट्रान्सफर, हिमाल रेमिट जस्ता विप्रेषण प्रदायक कम्पनीहरुसँगको सहकार्यमा विप्रेषण सेवा सञ्चालन गरेको छ। यस सेवाअन्तर्गत स्वदेश तथा विदेशबाट सजिलैसित पैसा पठाउन तथा प्राप्त गर्न सकिनेछ।

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको
बाह्रौं वार्षिक साधारण सभामा
सञ्चालक समितिका अध्यक्षको आ. व. २०८०/८१ को प्रतिवेदन

आदरणीय सेयरधनी महानुभावहरु,

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण सेयरधनीहरु र सेयरधनीका प्रतिनिधिहरुलाई सञ्चालक समिति तथा मेरो व्यक्तिगततर्फबाट हार्दिक स्वागत अभिवादन व्यक्त गर्दछु। आर्थिक रुपले पिछडिएका तथा विपन्न क्षेत्रमा लघुकर्जा प्रवाह गरी न्यून आय भएका तथा लक्षित वर्गमा लघुउद्यमशीलताको विकास गर्न, आय आर्जनका साथै रोजगारीका अवसरहरुको सिर्जना गर्न र जीवनस्तर उकास्न सहयोग पुऱ्याउने उद्देश्यले यस संस्था स्थापना भएको हो। लक्षित उद्देश्य प्राप्तितर्फ अग्रसर यस संस्थाको प्रगति एवं वृद्धिमा सेयरधनी महानुभावहरुले पुऱ्याउनु भएको निरन्तर सहयोग एवं योगदानप्रति हामी आभार प्रकट गर्दछौं।

मध्यपूर्व तथा रुस-युक्रेन युद्ध र त्यसबाट विश्व अर्थतन्त्रमा परेको प्रभावका साथै कोभिड-१९ का कारणबाट सुस्ताएको विश्वव्यापी अर्थतन्त्रको प्रभाव प्रत्यक्ष तथा अप्रत्यक्ष रुपमा नेपाली अर्थतन्त्रमा पनि परेको छ। नेपालको सन्दर्भमा पनि मूल्य एवं बाह्य क्षेत्र स्थायित्वमा देखिएको दबाब, आर्थिक गतिविधि तथा लघुवित्त र सहकारी क्षेत्रप्रति नकारात्मक प्रचार प्रसारले गर्दा आर्थिक वर्षको शुरुदेखि नै लघुवित्त वित्तीय संस्थाहरुको कर्जा प्रवाहमा संकुचन आएको अवस्था छ। बैंक तथा वित्तीय संस्थाहरु विरुद्धका संघर्ष लगायत गतिविधिका कारण विगत ४ वर्षदेखि समग्र वित्तीय क्षेत्रमा प्रभाव परेसँगै यस संस्थाको लघुवित्त कार्यक्रममा समेत प्रभाव परिरहेको छ। जसको परिणामस्वरुप वित्तीय संस्थाले लगानी गरेका कर्जाको किस्ता र ब्याज असुली समेत प्रभावित भई आम्दानीको ठूलो हिस्सा कर्जा नोक्सानी व्यवस्थामा खर्च लेख्नुपरेको अवस्था छ। व्यावसाय विस्तारमा कसिलो नियामकीय नीतिका कारण व्यवसाय वृद्धि नहुनु र वित्तीय संस्थाको स्थिर लागतको खर्च भइरहने हुँदा कुल आम्दानीमा प्रभाव परेको छ। संस्थाले लगानी गर्ने कर्जामा लिन पाउने अधिकतम ब्याजदरको सीमा र सदस्यको बचतमा दिनुपर्ने न्यूनतम ब्याजदरको सीमा नियमन निकायबाट निर्धारण गरिएकाले वित्तीय संस्थाको आधार दर नै कर्जामा लिन पाउने ब्याजदर सीमाकै हाराहारीमा रहेको अवस्था छ। यद्यपि गत वर्षको तुलनामा यस वर्षको खुद नाफामा बढोत्तरी आएको ब्यहोरा यहाँहरुलाई जानकारी गराउँदछु। यस्तो प्रतिकूल परिस्थितिमा समेत संस्थाले जोखिम व्यवस्थापनमा अधिक केन्द्रित रही व्यवसायमा संकुचन आउन नदिन यस संस्था प्रयासरत रहेको छ। जसको प्रतिफल यस आर्थिक वर्षको साथै आगामी आर्थिक वर्षहरुमा समेत देखिने यहाँहरुलाई विश्वास दिलाउन चाहन्छु।

समीक्षा आर्थिक वर्षमा व्यावसायिक तथा औद्योगिक क्षेत्रमा जस्तै विपन्न वर्ग कर्जाको मागमा पनि कमी आएको र जोखिम तीब्रतर रुपमा बढ्दो जोखिमका बाबजुद संस्थाले विगतका वर्षमा झैं संस्थागत दक्षता र क्षमताको उच्चतम उपयोग गरी विवेकशील ढंगबाट वित्तीय स्रोतको उपयोग तथा कर्जा लगानी गरेको कारण बजारमा साख कायम रहिरहेकोछ। हामीले संस्थालाई मुलुकको लघुवित्त क्षेत्रमा एक ब्राण्डको रुपमा सुरक्षित, भरपर्दो र प्रविधिमैत्री संस्थाको रुपमा स्थापित गराउन लागिपरेका छौं। स्थापनाको छोटो अवधिमा नै यस संस्थाले नेपालका ६४ जिल्लामा १४९ वटा शाखा कार्यालयहरु स्थापना गरी कार्यक्रम बिस्तार गरिरहेको छ। आ. व. २०८०/८१ को अन्त्यसम्ममा यस संस्थाले कुल १,५०,१६३ ग्राहक सदस्य एवं ७९,१८६ ऋणी सदस्य बनाउँदै रु. ३ अर्ब ४० करोड बचत संकलन गरी रु. १३ अर्ब ८९ करोड ऋण प्रवाह गरेको र रु. १४ करोड ५७ लाख खुद नाफा आर्जन गरेको छ।

२०८१ असार मसान्तसम्म कायम रहेको चुक्ता पूँजी रु. १ अर्ब ३२ करोडको ७.५ प्रतिशतका दरले बोनस सेयर र ०.३९ प्रतिशतका दरले नगद लाभांश (बोनस सेयरको कर प्रयोजनका लागि) गरी जम्मा ७.८९ प्रतिशत लाभांश वितरण गर्ने प्रस्ताव यस साधारण सभामा स्वीकृतिका लागि पेश गर्दछु। २०८१ असार मसान्तसम्ममा प्रस्तावित बोनस सेयर सहित संस्थाको चुक्ता पूँजी रु. १ अर्ब ४१ करोड ९० लाख पुग्न जाने ब्यहोरा जानकारी गराउँदा मलाई खुसी लागेको छ।

वित्तीय संस्थाले एघारौं वार्षिक साधारण सभाबाट संस्थापकतर्फको सेयर स्वमित्व ५९.४० प्रतिशत र सर्वसाधारणतर्फको सेयर स्वमित्व ४०.६० प्रतिशत कायम गरिसकेको र नेपाल राष्ट्र बैंकबाट लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधीनमा रही पुनः परिवर्तन गर्न पाइने भएकाले हाल कायम रहेको संस्थापक सेयर स्वामित्व ५९.४० प्रतिशतलाई परिवर्तन गरी संस्थापकतर्फको सेयर स्वमित्व ५१ प्रतिशत र सर्वसाधारणतर्फको सेयर स्वमित्व ४९ प्रतिशत कायम

गर्न नेपाल राष्ट्र बैंकबाट प्रारम्भिक स्वीकृति समेत प्राप्त भैसकेकाले सो प्रस्ताव पारित गर्न यस साधारण सभामा पेश गर्दछु।

संस्थामा कार्यरत कर्मचारीहरुको सीप एवं दक्षता अभिवृद्धिका लागि आन्तरिक र विभिन्न संघ/संस्थाद्वारा सञ्चालित ४६ वटा तालिममा ४८४ जना कर्मचारीहरुलाई सहभागी गराइएको व्यहोरा जानकारी गर्दछु। ग्राहक सेवालाई स्तरीय एवं भरपर्दो बनाई संस्थागत विकास गर्नमा कर्मचारीहरुको भूमिका अपरिहार्य हुन्छ भन्ने मान्यता प्रति हाम्रो विश्वास रहिआएको छ। त्यसैले कर्मचारीहरुको उत्पादकत्व अभिवृद्धि गरी उच्चतम बिन्दुसम्म पुर्‍याउने र उनीहरुको व्यावसायिक सीप एवं क्षमता विकाससँगसँगै अनुशासन, ईमान्दारिता, सृजनशीलता, आपसी सद्भाव र सामूहिक कार्य गर्ने भावना आदिको प्रवर्द्धन गर्दै जानेतर्फ संस्था सँधै प्रयत्नशील छ।

संस्थाले बैंकिङ्ग क्षेत्रमा विद्यमान रहेका विभिन्न जोखिमहरुलाई न्यूनीकरण गर्नका लागि आन्तरिक नियन्त्रण प्रणालीलाई चुस्त दुरुस्त बनाउँदै लगेको छ। नेपाल राष्ट्र बैंकको नियमन र निर्देशन साथै प्रचलित कानुनी प्रावधान अनुरुप सञ्चालक समितिबाट गैर कार्यकारी सञ्चालकको संयोजकत्वमा विभिन्न उप-समितिहरु गठन गरिएको छ। उप-समितिहरुबाट प्रचलित कानुन तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका नियमन व्यवस्थाहरु पालना गरे/नगरेको सम्बन्धमा निरन्तर समीक्षा गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्यहरु समेत भएको छ।

यस संस्थालाई प्रगतितर्फ उन्मुख एवं गतिशील बनाउन पुर्‍याइरहेको योगदानका लागि प्रमुख नियमनकारी निकाय नेपाल राष्ट्र बैंक, समयमै लेखापरीक्षण गर्ने बाह्य लेखापरीक्षक जोशी एण्ड भण्डारी चार्टड एकाउन्टेन्टस् र आन्तरिक लेखा परीक्षक एस एण्ड एस एसोसियट्स, कर्जा लगानीका लागि समयमा नै ऋण सापट उपलब्ध गराउने सबै बैंक तथा वित्तीय संस्थाहरुप्रति पनि आभार प्रकट गर्न चाहन्छु।

संस्थाको प्रगतिमा प्रत्यक्ष वा परोक्ष रुपले संलग्न सेयरधनी, निक्षेपकर्ता, वित्तीय कारोबार गर्ने ग्राहक/सदस्यहरु, नेपाल लघुवित्त बैंकर्स संघ, विभिन्न बैंक तथा वित्तीय संस्थाहरु, विभिन्न बीमा कम्पनीहरु, विभिन्न रेमिट्यान्स कम्पनीहरु एवं शुभेच्छुक महानुभावहरुबाट प्राप्त सहयोग, सुझाव र मार्गदर्शनका लागि हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छु।

संस्थाको सुव्यवस्थापन र उन्नति/प्रगतिप्रति ईमान्दार रही आफ्नो जिम्मेवारी पूरा गर्ने यस संस्थाका लगनशील, कर्तव्यनिष्ठ प्रमुख कार्यकारी अधिकृत, नायव प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण कर्मचारीहरुप्रति विशेष धन्यवाद ज्ञापन गर्दै आगामी दिनमा समेत कुशल कार्यबाट संस्थाको प्रगतिमा अझ बढी योगदान पुग्ने अपेक्षा राखेको छु।

अन्त्यमा,

विशेषतः ग्रामीण क्षेत्रमा अवस्थित विपन्न समुदायमा वित्तीय पहुँच पुर्‍याई आर्थिक-सामाजिक उत्थानमा सहयोग गर्ने प्रमुख उद्देश्य लिएर सञ्चालित यस संस्थालाई सम्बन्धित सबैको सद्भावपूर्ण सहयोग पाइरहने पूर्ण आशा गरेका छु। साथै यस बाह्रौं वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाइदिनुभएकोमा उपस्थित सबैप्रति हार्दिक कृतज्ञता व्यक्त गर्न चाहन्छु।

धन्यवाद !

मिति : २०८१/१०/०४

कल्याण बिक्रम पाँडे
अध्यक्ष
सञ्चालक समिति
मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको
बाह्रौं वार्षिक साधारण सभामा
प्रमुख कार्यकारी अधिकृतज्यूको मन्तव्य

आजभन्दा १२ वर्षअघि स्थापित यस मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्थाको स्थापनाको उद्देश्य देशका विपन्न घर-परिवारमा सहज वित्तीय पहुँच पुऱ्याई उनीहरुको व्यावसायिक क्षमता बढाउँदै आर्थिक-सामाजिकस्तर उकास्दै लैजानु रहेको थियो। देशका ग्रामीण तथा अर्धशहरी क्षेत्रका विपन्न समुदायमा वित्तीय साक्षरतासँगै लघुवित्तीय सेवामार्फत विपन्न परिवारका सामाजिक-आर्थिक रुपान्तरण, स्थानीय स्रोत-साधनको संकलन र उत्पादनशील क्षेत्रमा उपयोग, लघुव्यवसायको बिस्तार र स्वरोजगार सिर्जना साथै समग्र सशक्तिकरण गर्नमा यस संस्थाको उल्लेख्य योगदान रहेको छ। स्थापनाकालदेखि अहिलेसम्म ७१ अर्बभन्दा बढी कर्जा लगानी गरी लक्षित वर्गलाई लाभान्वित तुल्याएको र ५७ अर्ब बढी कर्जा असुली समेत भई करिब १४ अर्ब लगानीमा बाँकी रहिरहेको अवस्था छ। राष्ट्रियस्तरको यस वित्तीय संस्थाले आगामी ३ वर्षमा देशका सबै जिल्लामा आफ्नो कार्यक्रम बिस्तार गर्ने लक्ष्य राखेको छ।

वर्तमानमा देशको अर्थतन्त्रमा देखिएको शिथिलता, कर्जाको बढ्दो जोखिम, ऋणीहरुको कर्जा तिर्ने क्षमतामा आएको ह्रास, सहकारी तथा बैंकिङ्ग क्षेत्रमा थपिएका समस्या र सोसँगै बैंक/वित्तीय संस्थाप्रति जनस्तरबाट हुने टिकाटिप्पणी र विरोधका कार्यक्रमहरु जस्ता थुप्रै चुनौतीहरु थपिएका छन्। यद्यपि यी चुनौतीहरुलाई स्वीकार गर्दै व्यवस्थापनले भविष्यमा जोखिमको उचित व्यवस्थापन र स्रोतको समुचित उपयोग गर्दै नयाँ ढङ्गले अघि बढ्ने रणनीतिका साथ संस्थाले सोहीबमोजिम कार्ययोजना बनाएको छ।

आगामी दिनमा राष्ट्रिय तथा अन्तर्राष्ट्रिय आर्थिक परिस्थिति, तरलता तथा बजार ब्याजदर, राजनैतिक-सामाजिक परिघटनाहरु, नीति-नियममा हुने परिवर्तन, बढ्दो ऋण नतिर्ने प्रवृत्ति र लघुवित्त विरुद्धका गतिविधिहरु लगायतबाट भविष्यमा हुनसक्ने जोखिमको आंकलन गरी संस्थाको उद्देश्य र लक्ष्य प्राप्तितर्फ सुझबुझपूर्ण ढङ्गले थप रणनीति र कार्यनीतिहरु अवलम्बन गरिनेछ। यस संस्थाले आगामी वर्षका लागि निर्धारण गरेका रणनीतिहरुमा आवश्यक पुनरावलोकन तथा परिमार्जन गर्दै संस्थाको व्यावसायिक क्षमता र सेवाहरुको गुणस्तरमा स्तरोन्नति गर्दै अघि बढ्नेछ।

संस्थाले संस्थागत सुशासनतर्फ विभिन्न समिति तथा उपसमितिहरु मार्फत आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाएको छ। प्रभावकारी र दीगो लघुवित्त सेवा प्रदान गर्ने हेतुले कर्मचारीहरुको क्षमता अभिवृद्धि गर्दै अनुगमन तथा सुपरिवेक्षण, कर्जा सदुपयोगिता निरीक्षण, सेवाग्राही सदस्यहरुसँग सुमधुर सम्बन्ध, वित्तीय साक्षरता तथा जागरण आदि कार्यक्रमलाई सुदृढ पार्दै लगिएको छ र आगामी दिनमा समग्र सूचकहरु सुदृढ गर्दै लगिने छ। यस आर्थिक वर्षमा पनि विगतमा झैं सबैजसो कर्मचारीहरुलाई दक्षता अभिवृद्धि तालिम सञ्चालन गरिने र सेवाग्राही सदस्य तथा परिवारलाई वित्तीय शिक्षा तथा जागरणका कार्यक्रमहरु सञ्चालन गरिने छ।

आगामी दिनमा थप ग्राहकमैत्री वित्तीय तथा प्रविधिजन्य सेवा र सुविधाहरु विकास गरी लागू गर्ने, ग्राहक सदस्यहरुसँगको सम्बन्ध सुमधुर बनाउन छिटो एवं छरितो तवरले सेवा उपलब्ध गराउने, ग्राहक सदस्यहरुका समस्या र गुनासाहरु व्यवस्थापनसम्म आइपुग्ने व्यवस्था मिलाउने र सो सम्बन्धमा छिट्टै समाधान गर्ने, आन्तरिक स्रोत मजबुत पार्न बचत वृद्धितर्फ केन्द्रीत हुने, आन्तरिक नियन्त्रण प्रणाली चुस्त बनाई कार्यक्रम गुणस्तर कायम गर्ने र संस्थाको समग्र जोखिम व्यवस्थापनका आधारभूत पक्षहरुलाई मजबुत पार्दै उल्लेखित चुनौतीहरुको समाधान गर्ने अबको रणनीति हुनेछ।

अन्तमा, यस संस्थाको नेतृत्वको लागि मलाई जिम्मेवारी प्रदान गर्ने सञ्चालक समितिलाई र वर्षभरि भए गरेका काम कारबाहीमा सामूहिक रुपमा जिम्मेवारी लिई सहयोग गर्नुहुने र तोकिएको काम सम्पादन गर्ने कर्मचारी साथीहरु साथै सम्पूर्ण सरोकारवालाहरु प्रति हार्दिक कृतज्ञता तथा धन्यवाद प्रकट गर्दछु। संस्थालाई निरन्तर प्रगतिपथमा लैजानका लागि विभिन्न कोणबाट सहयोग, सुझाव र सल्लाह प्रदान गर्नुहुने नियामक निकायहरु, आन्तरिक तथा बाह्य लेखापरीक्षकहरु, कानुनविद, सेयरधनी महानुभावहरु, संस्थामा आवद्ध

सल्लाह प्रदान गर्नुहुने नियामक निकायहरु, आन्तरिक तथा बाह्य लेखापरीक्षकहरु, कानुनविद, सेयरधनी महानुभावहरु, संस्थामा आवद्ध सेवाग्राही सदस्यहरु, कर्जा तथा सापट प्रदान गर्नुहुने बैंक तथा वित्तीय संस्थाहरु, सेवा प्रदायक तथा आपूर्तिकर्ताहरु, नेपाल लघुवित्त बैंकर्स संघ, व्यावसायिक प्रतिष्ठानहरु लगायत सम्पूर्ण सरोकारवालाहरुमा मेरो व्यक्तिगत तथा संस्थाको तर्फबाट हार्दिक आभार व्यक्त गर्दछु।

धन्यवाद !

मिति : २०८१/१०/०४

रामहरि दाहाल
प्रमुख कार्यकारी अधिकृत
मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको
बाह्रौं वार्षिक साधारण सभामा
सञ्चालक समितिबाट प्रस्तुत आ. व. २०८०/८१ को प्रतिवेदन

आदरणीय सेयरधनी महानुभावहरु,

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेडको बाह्रौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण सेयरधनी महानुभावहरुलाई यस संस्थाको सञ्चालक समिति हार्दिक स्वागत तथा अभिवादन गर्दछ। यस संस्थाको आर्थिक वर्ष २०८०/८१ मा भएका कारोबारहरुको समीक्षा गरी भावी नीति तर्जुमा गर्न र योजना कार्यान्वयन गर्न यहाँहरुले सदा झैं मार्गदर्शन गर्नुहुनेछ भन्ने आशा एवं विश्वास संस्थाले लिएको छ।

यस संस्थाको लेखापरीक्षण भएको आर्थिक वर्ष २०८०/८१ को वासलाल, नाफा नोक्सान हिसाब लगायतका वार्षिक प्रतिवेदन र आर्थिक वर्ष २०८१/८२ को कार्यक्रम सहितको वार्षिक प्रतिवेदन यहाँहरु समक्ष पेश गरिएको छ।

यस मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि. ले आफ्ना स्रोत-साधनहरुको अधिकतम सदुपयोग गर्ने नीतिलाई उच्च प्राथमिकतामा राखी यथासम्भव दक्षतापूर्वक कारोबार सञ्चालन गरिरहेको व्यहोरा सहर्ष जानकारी गरिन्छ।

आ. व. २०८०/८१ मा संस्थाले गरेका प्रगतिहरु, उपलब्धिहरु, सञ्चालनमा देखिएका कमीकमजोरी एवं चुनौतीहरु भविष्यका अल्पकालीन तथा दीर्घकालीन योजनाहरु र समग्र बैंकिङ्ग कार्यको समीक्षा र पुनरावलोकन गर्न कम्पनी ऐन, २०७३ धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधीनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट संस्थाको बाह्रौं वार्षिक साधारण सभामा प्रस्तुत गरिएको छ।

१. कारोबारको सिंहावलोकन :

संस्थाको आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा १,५०,१६३ ग्राहक सदस्य, ७९,१८३ ऋणी सदस्य, रु. १३.८९ अर्ब ऋण प्रवाह तथा रु. ३.४० अर्ब बचत संकलन गरी रु. १४.५७ करोड खुद नाफा आर्जन गर्न सफल भएका छौं।

सेयर पूँजी :

नेपाल राष्ट्र बैंकले तोकेको न्यूनतम चुक्ता पूँजी रु. १० करोड रहेतापनि यस संस्थाको २०८१ आषाढ मसान्तसम्ममा संस्थापकको तर्फबाट चुक्ता पूँजी रु. ७८.४०८ करोड र सर्वसाधारणको तर्फबाट रु. ५३.५९२ करोड गरी जम्मा चुक्ता पूँजी रु. १ अर्ब ३२ करोड रहेको छ। जसमा प्रस्तावित बोनस सेयर रु. ९.९० करोड थप गर्दा यस संस्थाको चुक्ता पूँजी रु. १ अर्ब ४१ करोड ९० लाख पुग्न जानेछ।

कार्यक्षेत्र र कार्यालयहरु :

यस संस्थाको कार्यक्षेत्र राष्ट्रियस्तरको रहेको छ। तथापि आ. व. २०८०/८१ को अन्त्यसम्ममा ६४ जिल्लाहरुमा कार्यक्रम बिस्तार गरिएको छ, साथै यस संस्थाको केन्द्रीय कार्यालय १, सम्पर्क कार्यालय १ र शाखा कार्यालय १४९ गरी जम्मा १५१ वटा कार्यालय संख्या पुगेका छन्।

मानव संसाधनको विकास :

आर्थिक वर्ष २०८०/८१ मा कर्मचारीतर्फ संस्थाको आन्तरिक आयोजनामा सञ्चालित १८ वटा तालिममा ४४६ जनालाई सहभागी गराइएको थियो। यसबाट संस्थामा कार्यरत कर्मचारीहरुको उत्पादकत्व बढेको विश्वास गरिएको छ। साथै संस्थाका कर्मचारीहरुको सीप एवं दक्षता अभिवृद्धिका लागि विभिन्न संघ/संस्थाद्वारा सञ्चालित २८ वटा तालिममा ३८ जना कर्मचारीहरुलाई सहभागी गराइएको ब्यहोरा समेत जानकारी गरिन्छ।

वित्तीय विवरण :

यस संस्थाको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भैसकेको हुनाले आर्थिक वर्ष २०८०/८१ का वित्तीय विवरणहरु

सहितको प्रतिवेदन वार्षिक प्रतिवेदन पुस्तिकामा छुट्टै संलग्न गरिएको छ। वित्तीय विश्लेषणका विभिन्न परिसूचकहरु पनि उक्त प्रतिवेदनमा समावेश छन्।

२. वर्तमान अवस्था र भावी कार्यक्रम :

मिति २०८१ आषाढ मसान्तपछि संस्थाको हितलाई तात्विक असर पर्ने ठूला घटना केही नभएतापनि कोभिड-१९ ले विगतका वर्षहरुदेखि अर्थतन्त्रमा परेको प्रभावको असर, विद्यमान सुस्त आर्थिक गतिविधिको प्रभावले संस्थाका शाखा कार्यालयहरुमा लगानी तथा असुलीमा केही प्रभाव भने रहिरहेको छ। विभिन्न लघुवित्त विरोधी समूहहरुले सञ्चालन गरेका अवैध कार्यक्रमले समेत असुली प्रक्रियामा असर पारेको हुँदा चालु आर्थिक वर्षको ३ महिनाको अवस्था गत वर्षको सोही अवधिसँग तुलना गर्दा निम्नानुसार रहेको छ।

क्र. सं.	विवरण	इकाई	असोज मसान्त, २०८०	असोज मसान्त, २०८१	अन्तर	%
१	शाखा	संख्या	१४९	१४९	०	०
२	जिल्ला	संख्या	६४	६४	०	०
४	कर्मचारी	संख्या	६३१	६१०	२१)	(३.३२)
५	ग्राहक सदस्य	संख्या	१५९,४१६	१४९,८७३	(९,५४३)	(५.९८)
६	ऋणी सदस्य	संख्या	८८,९६४	७८,३१२	(१०,६५२)	(११.९७)
७	ऋणमा रहिरहेको रकम	रु. ०००	१३,८४४,१०६	१३,९२१,२९१	७७,१८५	०.५५८
८	बचत मौज्दात	रु. ०००	३,३७९,०९७	३,४३१,३३९	५२,२४२	१.५४६
९	खुद नाफा	रु. ०००	(६२,५४७)	३,६५०	६६,१९७	१०५.८३

साथै आर्थिक वर्ष २०८१/८२ मा निम्नलिखित कार्यक्रमहरु सञ्चालन गर्ने कार्य योजना रहेकोतर्फ ध्यान आकृष्ट गराउँछौं।

- **कार्यालय विस्तार :**

  हाल केन्द्रीय कार्यालय १, सम्पर्क कार्यालय १ र शाखास्तरका १४९ गरी ६४ जिल्लामा जम्मा १५१ कार्यालयहरु रहेकोमा हाल लघुवित्त वित्तीय संस्थाहरुमा देखिएको समस्याका कारणले कार्यालय विस्तार नगरी भएको कार्यक्रमको गुणस्तर सुधार गर्ने लक्ष्य लिइएको छ।

- **ग्राहक सदस्यहरुको वृद्धि :**

  आर्थिक वर्ष २०८०/८१ को अन्त्यमा कुल सदस्य संख्या १,५०,१६३ रहेकोमा नियमन निकायको निर्देशनबमोजिम ग्राहक सदस्य दुईभन्दा बढी लघुवित्त वित्तीय संस्थामा आबद्ध हुन नपाउने भएकाले सदस्य संख्या घटेर आर्थिक वर्ष २०८१/८२ को अन्तसम्ममा कुल १,३५,००० हुने अनुमान गरिएको छ। साथै हाल कायम रहेका ७९,१८६ ऋणी सदस्य समेत सोही अनुपातमा घट्न गई आर्थिक वर्ष २०८१/८२ को अन्तसम्ममा कुल ७१,९८५ ऋणी सदस्यहरु कायम रहने अनुमान गरिएको छ। लघुवित्त कार्यक्रमको पहुँच पुऱ्याउन नसकिएका स्थानीय निकायहरुमा पनि लघुवित्त कार्यक्रम बिस्तारका सम्भाव्यताहरु पहिल्याई ग्राहक सदस्यहरुको बिस्तारका लागि व्यवहारिक रणनीति अवलम्बन गरिनेछ।

- **कर्जा तथा सापटी :**

  ग्रामीण तथा शहरी क्षेत्रमा रहेका विपन्न वर्गका परिवारहरुको आर्थिक हितलाई ध्यानमा राखी साधारण कर्जा, मौसमी कर्जा, वैकल्पिक ऊर्जा कर्जा, अनुशासन/विशेष कर्जा, सामाजिक कर्जा, सहुलियत कर्जा, आपतकालीन घर मर्मत, पूनर्निर्माण तथा परियोजना सञ्चालन सहयोगी कर्जा, व्यावसायिक कर्जा, मेरो कर्जा र धितोकर्जा तथा आवश्यकताअनुसार अन्य लगानीका नयाँ-नयाँ सम्भाव्यता पहिल्याई आर्थिक वर्ष २०८०/८१ को अन्तसम्ममा लगानीमा बाँकी रहेको ऋण रकम रु. १३.८९ अर्बलाई वृद्धि गरी आर्थिक वर्ष २०८१/८२ को अन्तसम्ममा कुल लगानीमा रहिरहने बाँकी ऋण रु. १६.१५ अर्ब पुऱ्याउने लक्ष्य राखिएको छ।

- **निक्षेप परिचालन :**

  सदस्यहरुमा छरिएर रहेको स-साना रकमहरुलाई बचत गराउने अभिप्रायले नियामक निकायको निर्देशनभित्र रही गृहिणी पेवा बचत, मासिक क्रियाशील बचत, आपतकालीन बचत, सिर्जनशील बाल-युवा बचत, व्यावसायिक बचत र मेरो बचतका साथै आवश्यकता अनुसार बचतका नयाँ-नयाँ किसिमका सेवाहरुको विकास गरी आर्थिक वर्ष २०८१/८२ को अन्तसम्ममा बचत जम्मालाई रु. ३.४० अर्बबाट रु. ३.८६ अर्ब पुऱ्याउने लक्ष्य लिएका छौं ।

- **मानव संसाधनको विकास र विस्तार :**

  आर्थिक वर्ष २०८१/८२ को लक्ष्य हासिल गर्न आ. व. २०८०/८१ को अन्तसम्ममा रहेको कुल कर्मचारी संख्या ६१३ मा ४३ जना विभिन्न तहका कर्मचारीहरु थप गरी कुल कर्मचारी संख्या ६५६ पुऱ्याउने लक्ष्य राखिएको छ।

  ग्राहक सेवालाई स्तरीय एवं भरपर्दो बनाई संस्थागत विकास गर्नमा कर्मचारीहरुको भूमिका अपरिहार्य हुन्छ भन्ने मान्यता प्रति हाम्रो विश्वास रहिआएको छ। त्यसैले कर्मचारीहरुको उत्पादकत्व अभिवृद्धि गरी उच्चतम बिन्दुसम्म पुऱ्याउने र क्षमता विकास सहित उनीहरुको नैतिकस्तर, ईमान्दारी, व्यावसायिक सीप एवं दक्षता, आपसी सद्भाव, सृजनशीलता, सामूहिक कार्य गर्ने भावना जस्ता कुराहरुको प्रवर्द्धन गर्दै जानेतर्फ संस्था सँधै प्रयत्नशील छ।

  संस्थाको विकास र बिस्तारसँगै सबै कर्मचारीहरुको सेवा सुविधामा आवश्यकता र संस्थाको सक्षमता हेरेर वृद्धि गरिनेछ, साथै कर्मचारीहरुको मनोबल उच्च राख्नका लागि संस्था सदैव तयार रहेको विश्वास दिलाउन चाहन्छौं ।

  मानव संसाधनको दक्षतामा अभिवृद्धि गरी समय र परिवेश अनुसार कर्मचारीहरुलाई प्रतिस्पर्धी वातावरणमा क्षमतावान बनाउन आन्तरिक तथा बाह्य तालिम दिई उनीहरुको वृत्ति विकास गर्दै जाने नीति रहेको छ।

  आर्थिक वर्ष २०८१/८२ मा जनशक्ति विकासको लागि ग्राहक तथा कर्मचारीहरुको दक्षतामा अभिवृद्धि गर्ने हेतुले आवश्यक तालिमहरु प्रदान गर्दै जाने नीति लिइएको समेत जानकारी गराउन चाहन्छौं ।

- **मुनाफामा वृद्धि :**

  संस्थाको समग्र वित्तीय अवस्थाको अभिवृद्धि र कारोबारसँगसँगै आर्थिक वर्ष २०८१/८२ मा संस्थाले खुद मुनाफा रु. ३८.०८ करोड आर्जन गर्ने लक्ष्य लिएको छ।

- **कोषको व्यवस्थापन :**

  ऋण लगानी, निक्षेप भुक्तानी तथा प्रशासनिक खर्चका लागि आर्थिक वर्ष २०८१/८२ मा आवश्यक पर्ने कुल कोषमध्ये आन्तरिक स्रोतबाट पूर्ति भै अपुग हुने कोष संस्थापक/सेयरधनी बैंकहरु, अन्य वाणिज्य बैंक तथा वित्तीय संस्थाहरु तथा दातृ संस्थाहरुसँग आवश्यक परेको समयमा कर्जा सापट तथा अनुदान लिने नीति रहेको छ। कोष व्यवस्थापनका लागि तुलनात्मक (न्यूनतम) लागत तथा शर्तहरु हेरी विविधीकरण गर्दै लगिने नीति लिइएको छ।

  तरलता सहजसँगसँगै ब्याजदर घट्दै गएको अवस्था रहेकाले ऋण लिंदा लाग्ने ब्याज तथा अन्य शुल्कहरु जस्ता लागत र ऋणको सावाँ-ब्याज तिर्दाका शर्तहरुको मूल्याङ्कन तथा विश्लेषण गरी अझ कम लागतका स्रोतहरुबाट कोष व्यवस्था गर्ने नीति लिइएको छ। कोषको भरपर्दो स्रोतको रुपमा सदस्य बचत अभिवृद्धिलाई प्राथमिकतामा राखी अधिकभन्दा अधिक बचत संकलन गर्ने नीति लिइएको छ।

- **सूचना र प्रविधि :**

  कारोबारको लेखाङ्कन तथा अभिलेखलाई आधुनिकीकरण गर्न संस्थाले कारोबार शुरु गरेको आर्थिक वर्ष २०७०/७१ देखि नै सफ्टवेयर निर्माता "इन्फो डेभलपर" (हाल नेपाल फिनसफ्ट कम्पनी) बाट निर्मित ईम्पावर सफ्टवेयर खरीद गरी सम्पूर्ण कार्यालयहरुमा केन्द्रीकृत (Centralized) सर्भरमा आधारित अनलाईन प्रविधि प्रयोग गरिरहेको छ । सफ्टवेयर डाटालाई थप सुरक्षाका लागि दुई स्थानमा डाटा राखी सफ्टवेयर सञ्चालन गरिएको छ । सफ्ट्वेयरमार्फत प्रभावकारी कार्यसम्पादनका लागि सूचना प्रविधि विभागको स्थापना गरी दुई सिफ्टमार्फत कर्मचारीहरु परिचालन गरिएको छ । सोही अनुरुप सो सफ्ट्वेयरको अपग्रेड र कर्मचारीहरुको क्षमतामा अभिवृद्धि गर्दै लगिने नीति रहेको छ। साथै कर्मचारीहरुको हाजिरीलाई विद्युतीय बनाइएको

छ र सम्पूर्ण कर्मचारीहरुको तलब भत्ता केन्द्रीय कार्यालयबाट वितरण गरिने, सम्पत्तिको ह्रास खर्च समेत केन्द्रीय कार्यालयबाट सोझै सम्बन्धित शाखा कार्यालयमा खर्च लेखिने व्यवस्था मिलाइएको छ। कर्जा प्रवाह प्रणालीलाई चुस्त दुरुस्त राख्न र प्रभावकारी विश्लेषणका लागि Credit Automation प्रणाली सञ्चालनमा ल्याइएको छ। साथै आन्तरिक नियन्त्रणलाई प्रभावकारी बनाउनका लागि Performance Management System प्रयोगमा ल्याइएको छ। शाखा कार्यालयको सुरक्षाका लागि सम्पूर्ण शाखाहरुमा सिसि टिभि जडान भएको छ। कारोबारको पारदर्शिता तथा चुस्त दुरुस्त कार्यसम्पादनका लागि मोबाईल/एसएमएस बैंकिङ्ग र ट्याबलेट बैंकिङ्ग सुचारु गरिएको छ।

३. सञ्चालक समितिमा हेरफेर :

यस आ. व. मा स्वतन्त्र सञ्चालकको पदमा श्री आयुष ओझालाई नियुक्त गरिएको छ। साथै संस्थापक सेयरधनी प्राइम कर्मसियल बैंक लि. का प्रतिनिधि श्री सञ्जीब मानन्धर उक्त बैंकको प्रमुख कार्यकारी अधिकृतमा नियुक्त भएपश्चात बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा २९ को उपदफा ८ बमोजिम यस वित्तीय संस्थाको सञ्चालकमा प्रतिनिधित्व गर्न नमिल्ने भएकाले श्री सञ्जीब मानन्धरको स्थानमा सोही बैंकका सहायक महाप्रबन्धक श्री नेपाल भुषण श्रेष्ठलाई बैंककोतर्फबाट प्रतिनिधि तोकी पठाइएकाले निजलाई नियुक्त गरिएको छ।

४. आन्तरिक नियन्त्रण प्रणाली :

संस्थालाई समय सापेक्ष परिर्वतन गर्दै लैजान आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ गर्न आवश्यक हुन्छ। संस्थाका शाखाहरुको आन्तरिक नियन्त्रणका लागि केन्द्रीय कार्यालयमा २ जना Line Managers को मातहतमा ६ वटा विभागहरु र अनुगमन कार्यलाई अझ प्रभावकारी बनाउनका लागि प्रदेश कार्यालयको संरचना विकास गरी ४ जना उच्चतहका कर्मचारीहरुलाई कार्यक्रमको आकार हेरी ७ वटै प्रदेशको जिम्मेवारी दिइएको छ। हाल १९ वटा स्थानमा अनुगमन कार्यालयहरु खडा गरी अनुगमन अधिकृतको व्यवस्था गरिएको छ। साथै आन्तरिक लेखापरीक्षणका लागि बाह्य स्रोतबाट लेखापरीक्षण गराउने नीति लिएको छ। आन्तरिक नियन्त्रण प्रणालीलाई चुस्तदुरुस्त बनाई राख्न नेपाल राष्ट्र बैंकको निर्देशनबमोजिम NFRS (Nepal Financial Reporting Standard) अनुरुप लेखा अभिलेखन गर्ने, प्रतिवेदन तयार गर्ने, प्रकाशन गर्ने, नियामक निकायहरुमा पेश गर्ने/गराउने गरी दैनिक कार्यलाई नियमित तथा व्यवस्थित गरिएको छ।

अनुगमन तथा सुपरिवेक्षण, आन्तरिक लेखापरीक्षण, बाह्य लेखापरीक्षणबाट आएका सुझाव तथा कैफियतहरुको सुधार यथाशीघ्र गरी कारोबारलाई अद्यावधिक तथा नियमसंगत बनाउन MFIN- PMS Software सञ्चालनमा ल्याइएको छ। समग्र व्यवस्थापनको क्रियाकलापलाई निगरानी तथा व्यवस्थापनको समसामयिक सुधारका लागि लेखापरीक्षण उपसमिति सक्रिय रहेको छ। यसका लागि सञ्चालक समिति अन्तर्गत नै विभिन्न उपसमितिहरुको गठन गरिएको छ साथै विशेष क्षेत्रहरुको कार्य सम्पादन र चुस्त तथा प्रभावकारी नीति निर्माण तथा परिपालनको निम्ति विभिन्न उपसमितिहरु गठन गरी आवश्यक अधिकारहरु समेत प्रत्यायोजन गरेको छ। उपरोक्त उपसमितिहरुले आफ्ना कामकारबाही सम्पादन गरी आफ्नो प्रतिवेदन सञ्चालक समितिलाई पेश गर्ने गर्दछन्। उक्त उपसमितिहरुले सक्रिय रही आन्तरिक नियन्त्रण प्रणालीका लागि महत्वपूर्ण योगदान दिने गरेकाले आन्तरिक नियन्त्रण प्रणालीलाई चुस्त र प्रभावकारी बनाइएको छ।

५. अन्य :

- **लेखापरीक्षक :**

  गत वर्षको वार्षिक साधारण सभाबाट नियुक्त गरिएका बाह्य लेखापरीक्षक जोशी एण्ड भण्डारी चार्टर्ड एकाउन्टेन्टसद्वारा आर्थिक वर्ष २०८०/८१ को संस्थाको लेखापरीक्षण सफलतापूर्वक सम्पन्न गर्नु भएकोमा धन्यवाद व्यक्त गदर्छौं। लेखापरीक्षण समितिको सिफारिसबमोजिम आ. व. २०८१/८२ का लागि लेखापरीक्षक नियुक्ति गर्न तथा निजको पारिश्रमिक तोक्न यस साधारण सभामा प्रस्ताव पेश गरिएको छ।

- **संस्थागत सुशासन :**

  संस्थागत सुशासन कायम हुन सकेमा मात्र संस्थाको दीगो विकास र प्रगति हुने तथ्य प्रति हामी कटिबद्ध छौं। संस्थागत सुशासनको सन्दर्भमा निम्न बुँदाहरु पेश गर्नु सान्दर्भिक ठानेका छौं।

(१) यस संस्थाका नियमावली, प्रबन्धपत्र तथा विनियमावलीहरुलाई समसामयिक बनाउन परिमार्जन गर्दै लगिएको छ।

(२) कार्यान्वयनस्तरको कार्यसम्पादन जनशक्ति तथा खर्चको हिसाबले गुणस्तरीय र दक्षतायुक्त बनाउन केन्द्रीय कार्यालयबाट अनुगमन अधिकृतहरु नियुक्त गरी नियमित अनुगमनको व्यवस्था मिलाइएको छ।

(३) नेपाल राष्ट्र बैंकको निर्देशनको कडाइका साथ पालना गर्ने गराउने व्यवस्था गरिएको छ।

(४) यस संस्थाभित्र लेखापरीक्षण, जोखिम व्यवस्थापन, कर्मचारी सेवा सुविधा र सम्पत्ति शुद्धिकरण अनुगमन आदि जस्ता सञ्चालक स्तरीय उप-समितिहरु गठन गरी कार्यसम्पादन हुने गरेको छ।

(५) कम्पनी कानुन र नेपाल राष्ट्र बैंकको नियमन र कानुनी प्रावधानहरुको अक्षरशः पालना गर्ने कुरामा सञ्चालक समितिको प्रतिबद्धता रही आएको छ र भविष्यमा पनि रहिरहने कुरामा विश्वास दिलाउन चाहन्छौं।

- **संस्थागत सामाजिक उत्तरदायित्व :**

  नेपाल राष्ट्र बैंकको निर्देशिका बमोजिम संस्थागत सामाजिक उत्तरदायित्व शीर्षकमा गत वर्षसम्म व्यवस्था गरिएको रकम रु. १,६७६,८७५/- मध्ये चालु आर्थिक वर्षमा सम्बन्धित प्रयोजनमा रु. १,१३४,०८३/- खर्च भएकोले आ.व. २०८०/८१ को असारमसान्तमा उक्त कोषमा रु. ५४२,७९२/- रकम मौज्दात रहेको छ। उक्त कोषमा चालु आर्थिक वर्षको खुद नाफाको १ प्रतिशतले हुने रकम रु. १,४५७,१७६/- छुट्याउँदा यस शीर्षकमा बाँकी मौज्दात रकम रु. १,९९९,९६८/- रहेको छ।

- **ग्राहक संरक्षण :**

  नेपाल राष्ट्र बैंकको निर्देशिका बमोजिम ग्राहक संरक्षण कोष शीर्षकमा गत वर्षसम्म व्यवस्था गरिएको रकम रु. ४५,०९३,०४८/- Earmark गरी लगानी गरिएको छ। सो लगानी बापतको ब्याज आम्दानी रकम रु. ४,७२२,९३७/- र आ.व. २०८०/८१ को असार मसान्तमा उक्त कोषबाट खर्च भएको रकम रु. ६,५२०,४००/- मिलान गर्दा रु. ४३,२९५,५८५/- मौज्दात रहेको छ। उक्त कोषमा चालु आर्थिक वर्षको खुद नाफाको १ प्रतिशतले हुने रकम रु. १,४५७,१७६/- छुट्याउँदा यस शीर्षकमा बाँकी मौज्दात रकम रु. ४४,७५२,७६१/- रहेको छ।

- **सूचनाको व्यवस्था :**

  संस्थाले सेयरधनीहरुसँग सूचना आदान प्रदान गर्ने कार्यलाई उच्च प्राथमिकता दिएको छ। वार्षिक साधारण सभामा सेयरधनी महानुभावहरुसँगको प्रत्यक्ष संवादको माध्यमबाट संस्थाले मार्ग निर्देशन प्राप्त गर्ने गरेको छ। संस्थाको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य जानकारीहरु विभिन्न सञ्चार माध्यम, पत्रपत्रिका एवं संस्थाको वेब साइट www.meromicrofinance.com द्वारा उपलब्ध गराउने गरिएको छ। साथै सूचनाको हक सम्बन्धी ऐन, २०६४ दफा ५ को उपदफा ३ बमोजिमको विवरणहरु प्रत्येक त्रैमासको अन्त्यमा राष्ट्रिय दैनिक पत्रिकामार्फत सार्वजनिक गर्ने गरिएको छ।

६. कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरणहरुलाई यस प्रतिवेदनको अंगको रुपमा अनुसूची “क” मा राखिएको छ ।

७. अपेक्षा तथा आभार :

सर्वप्रथम यस संस्थालाई प्रगतितर्फ उन्मुख एवं गतिशील बनाउन पुऱ्याइरहेको योगदानको लागि प्रमुख नियमनकारी निकाय नेपाल राष्ट्र बैंकलाई सञ्चालक समितिको तर्फबाट कृतज्ञता ज्ञापन गर्न चाहन्छौं।

आफ्ना ग्राहक सदस्यहरुलाई ऋण लगानी गर्न संस्थालाई सयममा नै ऋण सापट उपलब्ध गराई सहयोग गर्नु हुने सबै बैंक तथा वित्तीय संस्थाहरु प्रति पनि आभार प्रकट गर्दै आगामी दिनहरुमा पनि सहुलियत दरमा आवश्यक ऋण रकम उपलब्ध हुँदै जाने कुरामा विश्वास लिएको छौं।

संस्थाको प्रगतिमा प्रत्यक्ष वा अप्रत्यक्ष रुपले संलग्न सेयरधनी, निक्षेपकर्ता, वित्तीय कारोबार गर्ने ग्राहकहरु, नेपाल लघुवित्त बैंकर्स संघ, विभिन्न बैंक तथा वित्तीय संस्थाहरु, विभिन्न बीमा कम्पनीहरु, विभिन्न रेमिट्यान्स कम्पनीहरु एवं समस्त शुभेच्छुक महानुभावहरुबाट प्राप्त सहयोग, सुझाव र मार्ग निर्देशनका लागि हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छौं।

संस्थाको सुव्यवस्थापन र उन्नति/प्रगतिप्रति इमान्दार रही आफ्नो जिम्मेवारी पूरा गर्ने यस संस्थाका लगनशील, कर्तव्यनिष्ठ प्रमुख

कार्यकारी अधिकृत, नायव प्रमुख कार्यकारी अधिकृत लगायत अन्य सम्पूर्ण कर्मचारीहरुप्रति विशेष धन्यवाद ज्ञापन गर्दै आगामी दिनमा समेत कुशल कार्यबाट संस्थाको प्रगतिमा अझ बढी योगदान पुग्ने अपेक्षा राखेका छौं ।

अन्त्यमा विशेषतः ग्रामीण क्षेत्रमा अवस्थित विपन्न समुदायको आर्थिक-सामाजिक उत्थानमा सहयोग गर्ने प्रमुख उद्देश्य लिएर सञ्चालित यस संस्थालाई सम्बन्धित सबैको सद्भावपूर्ण सहयोग पाइरहने पूर्ण आशा गरेका छौं । साथै यस बाह्रौं वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाइ दिनुभएकोमा उपस्थित सबैप्रति हार्दिक कृतज्ञता व्यक्त गर्न चाहन्छौं ।

धन्यवाद !

मिति : २०८१/१०/०४

सञ्चालक समिति
मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड

अनुसूची "क"

कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको।

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

आर्थिक वर्ष २०८०/८१ को समष्टिगत आर्थिक स्थितिलाई हेर्दा कोभिड-१९ को असर र नेपाली अर्थतन्त्रमा छाएको सुस्तीले (आर्थिक मन्दी) र लघुवित्त विरुद्धको संघर्ष समितिको प्रभावले संस्थाको कर्जा असुलीमा असर परेको छ।

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

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

संस्थाले आफ्नो व्यावसायिक दायरालाई फराकिलो पार्दै जानको लागि संस्थाको प्रगतिसँग सरोकार राख्ने बैंक, वित्त कम्पनी र संघ-संस्था तथा औद्योगिक व्यावसायिक प्रतिष्ठानहरुसँग सुमधुर सम्बन्ध स्थापित गरी सो सम्बन्धलाई अभिवृद्धि गर्दै लगेको र संस्थाले सो क्रमलाई भविष्यमा पनि निरन्तरता दिने योजना राखेको छ।

(ङ) यस ऐन तथा प्रचलित कानुनबमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुरा :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरु :

विद्यमान राजनीतिक तथा आर्थिक वातावरणमा संस्थाको कारोबारमा प्रत्यक्ष रुपमा असर पारिरहेका निम्न बुँदाहरु प्रस्तुत गर्न चाहन्छु। यस सम्बन्धमा सेयरधनी महानुभावहरुबाट सुझाव प्राप्त हुने नै छ।

(१) देशको तरल राजनैतिक अवस्था, नेपाल राष्ट्र बैंकले गर्ने नियमन-निर्देशन परिवर्तन आदिबाट हुनसक्ने सम्भावित जोखिमहरु।

(२) अर्थतन्त्रमा देखिएको सुस्ततासँगै लगानी र असुलीमा पारेका प्रभावहरु।

(३) विपन्न वर्गको उत्थानको लागि विनाधितो लगानी गरिएको कर्जा कुनै संगठित समूहको प्रभावमा परी ऋणीले समयमा चुक्ता नगरेको अवस्थामा उक्त कर्जा असुरक्षित हुन सक्ने सम्भावना।

(४) लघुवित्तको कारोबार गर्ने यस्ता बैंक तथा वित्तीय संस्थाहरुलाई आयकरमा छुट तथा प्रोत्साहन नदिई अन्य वाणिज्य बैंकहरु सरह करको दायरामा राख्दा विपन्न परिवारमा सस्तो लागतमा सेवा पुऱ्याउन कठिनाई।

(५) वित्तीय संस्थाहरुको संख्या बढी भएको र कार्यक्षेत्र लगभग उही रहेका हुँदा वर्तमान अवस्थामा समेत अस्वस्थ प्रतिस्पर्धात्मक बजारबाट यस संस्थाको सञ्चालनमा बढी सतर्कता अपनाई स्वस्थ प्रतिस्पर्धात्मक तरिकाले कार्यक्रमलाई अगाडि बढाउनुपर्ने स्थिति विद्यमान रहेको छ।

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

दैनिक कार्य सम्पादनको दौरानमा स-साना किसिमका कैफियतहरु देखिएता पनि सो कैफियत सुधार गर्न व्यवस्थापनलाई निर्देशन दिइरहेको छ। कारोबारलाई असर पार्ने साथै नियमन निकायसँग बाझिने प्रकारका ठूला प्रकृतिका यस्ता कुनै कैफियत लेखापरीक्षकको प्रतिवेदनमा उल्लेख भएको छैन।

(ज) लाभांश बाँडफाँट गर्न सिफारिस गरिएको रकम :

आर्थिक वर्ष २०८०/८१ मा संस्थाले ७.५ प्रतिशत बोनस सेयर र ०.३९ प्रतिशत नगद लाभांश (बोनस सेयरको कर प्रयोजनका लागि) गरी ७.८९ प्रतिशत बराबरको रु. १०.४२ करोड लाभांश बाँडफाँटका गर्न यस साधारण सभामा सिफारिस गरिएको छ।

(झ) सेयर जफत भएको भए जफत भएको सेयर संख्या, त्यस्तो सेयरको अङ्कित मूल्य, त्यस्तो सेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो सेयर जफत भएपछि सो सेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको सेयर बापत रकम फिर्ता गरेको भए सोको विवरण :

संस्थाले हालसम्म कुनै सेयर जफत गरेको छैन।

(ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :

संस्थाको कुनै सहायक कम्पनी छैन।

(ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्त्वपूर्ण परिवर्तन :

संस्थाको कुनै सहायक कम्पनी नभएको।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत सेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी :

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त भएको छैन।

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

विगत आर्थिक वर्षमा यस्तो जानकारी संस्थालाई प्राप्त भएको छैन।

(ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको ब्यहोरा :

विगत आर्थिक वर्षमा यस्तो कुनै जानकारी संस्थालाई प्राप्त भएको छैन।

(ण) कम्पनीले आफ्नो सेयर आफैँले खरीद गरेको भए त्यसरी आफ्नो सेयर खरीद गर्नुको कारण, त्यस्तो सेयरको संख्या र अङ्कित मूल्य तथा त्यसरी सेयर खरीद गरेबापत कम्पनीले भुक्तानी गरेको रकम :

संस्थाले हालसम्म आफ्नो सेयर आफैं खरीद गरेको छैन।

(त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ।

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८०/८१ को कर्मचारी खर्च रु. ४७.४१ करोड र कार्यालय सञ्चालन खर्च रु. १७.९७ करोड गरी कुल व्यवस्थापन खर्च रु. ६५.३८ करोड रहेको छ।

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

नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानुनी प्रावधान अनुरुप सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण उपसमिति गठन गरेको छ। यस उपसमितिले आन्तरिक लेखापरीक्षणसम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने गरेको र प्रचलित कानुन तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका नियमन व्यवस्थाहरु पालना गरे/नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ।

यस उप-समितिले संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औंल्याइएका विषयहरुमा आवधिक रुपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजगता तथा कदम बारे व्यवस्थापनलाई

आवश्यक निर्देशन दिने, आन्तरिक लेखापरीक्षणमा औंल्याइएका विषयहरु सम्बन्धी सुझाव पेश गर्ने कार्य गर्दछ। यस अतिरिक्त, उपसमितिले बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औंल्याइएका कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने लगायत नेपाल राष्ट्र बैंकबाट संस्थाको निरीक्षण तथा सुपरिवेक्षण गरी संस्थालाई पेश गरेको प्रतिवेदनमा औल्याइएका कैफियतहरुको कार्यान्वयन भए/नभएको सम्बन्धमा समीक्षा गरी ती विषयहरुको अभिलेख राखी सञ्चालक समितिलाई समेत जानकारी गराउने र संस्थाको काम कारबाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरु अवलम्वन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव पनि दिने गरेको छ।

आर्थिक वर्ष २०८०/८१ मा उपसमितिको जम्मा ८ वटा बैठक बसेको थियो, जसको विवरण निम्नानुसार रहेको छ।

क्र.सं.	सदस्यहरुको नामावली	बैठक संख्या	बैठक भत्ता
१	श्री नेपाल भुषण श्रेष्ठ, संयोजक	८	६४,०००/-
२	श्री आयुष ओझा, सदस्य	७	५६,०००/-
३	श्री माधव न्यौपाने, सदस्य सचिव	८	-

(ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :

यस सम्बन्धी कुनै रकम बुझाउन बाँकी छैन।

(न) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

बैंकका प्रमुख कार्यकारी अधिकृत श्री रामहरि दाहाललाई यस आर्थिक वर्षभित्र भुक्तान गरिएको रकमको विवरण निम्नानुसार रहेको छ :

- कुल वार्षिक तलब भत्ता — रु. ५,७१५,७००/-
- दशै भत्ता — रु. ४२९,०००/-
- कर्मचारी बोनस — रु. १,३४,००३/७८
- भ्रमण खर्च — रु. ८५,५६२/-

सो बाहेक प्रमुख कार्यकारी अधिकृतलाई संस्थाको नियमानुसार सवारी साधन र फोन सुविधा प्रदान गरिएको छ।

(प) सेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम :

हालसम्म यस संस्थाको सेयरधनीहरुले बुझिलिन बाँकी रहेको नगद लाभांशको रकम रु. २६,८७३,३४८/७८ रहेको छ।

(फ) दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरण :

यस आर्थिक वर्षमा संस्थाले कार्यसञ्चालन तथा कार्यक्रम विस्तार गर्दा आवश्यक पर्ने सम्पत्तिहरु खरीद गरेको भएपनि श्री नेपाल राष्ट्र बैंकको निर्देशन तथा दफा १४१ को प्रतिकुल हुने गरी सम्पत्ति खरीद गरिएको छैन।

(ब) दफा १७५ बमोजिम सम्बद्ध कम्पनीबिच भएको कारोबारको विवरण :

कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनीबिच कारोबार नभएको।

(भ) यस ऐन तथा प्रचलित कानुनबमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ।

(म) अन्य आवश्यक कुराहरु :

नभएको।

JOSHI & BHANDARY ▪ Chartered Accountants

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Kosi Compound, Dillibazar
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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF MEROMICROFINANCE LAGHUBITTA BITTIYA SANSTHA LIMITED

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Meromicrofinance Laghubitta Bittiya Sanstha Limited ("the Bittiya Sanstha"), which comprises the statement of financial position as at Ashad 31, 2081 (corresponding to July 15, 2024), the statement of profit or loss, the statement of other comprehensive income, the statement of changes in equity, the statement of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

In our opinion and to the best of our information and according to the explanations given to us, the financial statement of the Bittiya Sanstha present fairly, in all material respect, the financial position of the Bittiya Sanstha as at Ashad 31, 2081 (July 15, 2024) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards.

Basis for Opinion

We have conducted our audit in accordance with Nepal Standards on Auditing. 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 Bittiya Sanstha in accordance with the Institute of Chartered Accountant of Nepal's code of ethics for professional accountants (ICAN Code) together with the ethical requirements that are relevant to our audit of the financial statements in Nepal and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAN Code. We believe that the audit evidence, we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period and include most significant assessed risks of material misstatement (whether or not due to fraud) identified including those which has greatest effect on overall audit strategy, allocation of resources in the audit and directing effort of the engagement team. We have summarized below key audit matters, in descending order of audit significance, in arriving at our audit opinion above, together with our key audit procedures to address those matters and, as required for public interest entities, our results from those procedures. These matters were addressed in the context of our audit of the financial statements as whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matter	How the Key Audit Matter was Addressed
Impairment of Loans and Advances to Customers including Recognition of Interest income and collection Allowances for impairment of loans and advances to customers have been made based on incurred loss model pursuant to NFRS 09 and Nepal Rastra Bank (NRB) regulations, as applicable. The Bittiya Sanstha is required to apply its judgment and estimation to determine allowances for impairment. In addition, assessment of allowances for impairment is important as the regulatory requirement requires for higher of the incurred loss model (carve out) or NRB's directive (Interest Recognition Guidelines).	We planned and tested the operating effectiveness of key controls established by the Bittiya Sanstha to identify loss events and for determining the extent of provisioning required against non-performing loans and advances to customers. The testing of controls include testing of controls over correct identification and classification of non-performing loans and advances to customers on time-based criteria; control over statistical models used to calculate the incurred loss in accordance with incurred loss model; control over monitoring of loans and advances to customers with higher risk default; control over accurate computation and recording of provisions; and control over the governance and approval process related to provisions including continuous reassessment by the Bittiya Sanstha's Management.
The carrying value of the loans and advances to the customers can be materially misstating if the Bittiya Sanstha's judgment and estimation are inappropriate.	We selected sample of loans and advances to customers, checked installments of repayments and tested classification of non-performing loans and advances to customers based on the number of days overdue; evaluated the Bittiya Sanstha's

Joshi & Bhandary Kathmandu Chartered Accountants

The guidelines require suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loan and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited based on result of collateral testing as specified. Given the lack of system capability to suspend interest recognition based on overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, economic condition of the country, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidelines and determination of fair value of the collateral. This may, in turn, have effect on recognition of interest income of the Bittiya Sanstha. Considering the significance of the above matter to the financial statements, we have identified this as a key audit matter for the current year audit.	assessment for classification of loans and advances to customers as performing and non-performing based on repayment pattern, documentation, inspection and through discussion with the Bittiya Sanstha's Management; assessment of control over mortgage value of loans. We selected sample of loans and advances to customers and independently performed and reassessed whether there was a need to classify loans and advances to customers as non-performing and compared our outcome to that prepared by the Bittiya Sanstha and raised questions over various assumptions and judgments which were used by the Bittiya Sanstha's Management. We assessed the appropriateness and adequacy of disclosures against the relevant accounting standards and NRB requirements relating to allowances for impairment on loans and advances and interest recognition, and considered to be acceptable.
The entire preparation of financial statements is highly dependent on IT and other supporting software and hardware controls. Adequate and appropriate IT controls are required to ensure that IT application process data are as expected, appropriate user access and changes are made in an appropriate manner. Such controls ensure mitigating the expected risk of erroneous output data. Audit outcome is dependent on the extant IT controls and systems, and accordingly the above areas are determined to be as key audit matter.	We have carried out our audit procedures with Nepal Standards on Auditing guidelines towards implementation of IT policies and procedures followed by the Bittiya Sanstha in order to effectively monitor, control, and evaluate the IT applications and controls to ensure effective implementation of such policies and procedures. All the data in modified formats as required by various department for smooth operation and easy reporting could not be retrieved readily from the system and the vendor had to be contacted if such modified data was required by Bittiya Sanstha.

Information Other than the Financial Statement and Auditors' Report Thereon

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

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

In connection with our audit of the financial statements, our responsibility is to read other information and, in doing so, consider whether other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work, we have performed, we conclude that there is a material 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 Nepal Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

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

Joshi & Bhandary Kathmandu Accountants

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

Auditor's Responsibility for Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, 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 Nepal Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Nepal Standards on Auditing, we exercised professional judgment and maintained professional skepticism throughout the audit. We also:

- Identified and assessed the risk of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentations, or the override of internal control.
- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Bittiya Sanstha's internal control.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Concluded on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cause significant doubt on the Bittiya Sanstha's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bittiya Sanstha to cease to continue as a going concern.
- Evaluated the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provided those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicated with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit. In our opinion, statements of financial position, statement of profit or loss, statement of other comprehensive income, statements of changes in equity and statements of cash flows, have been prepared in accordance with the procedure and format prescribed by Nepal Rastra Bank and are in agreement with the books of account maintained by the Bittiya Sanstha. Proper books and records have been kept as per law, so far as it appears, from our examination of those books and records of the Bittiya Sanstha and from the reports of the other auditors.

In our opinion, so far as it appears from our examination of the books, the Bittiya Sanstha has maintained adequate capital funds and adequate provision for possible impairment of assets.

Joshi & Bhandary
Kathmandu
Chartered Accountants

To the best of our information and according to explanations given to us and so far as it appears from our examination of the books of account of the Bittiya Sanstha, we have not come across cases where Board of Directors or any employees of the Bittiya Sanstha have acted contrary to the provisions of law or committed any misappropriation relating to the accounts or caused loss or damage or acted in a manner to jeopardize the interest and security of the Bittiya Sanstha, its depositors and investors.

Manmohan Raj Kafle, FCA
Executive Partner

Joshi & Bhandary
Chartered Accountants

Place: Kathmandu
Date: December 16, 2024
UDIN No:241217CA00106Vdsdm

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Financial Position

As at 31st Ashadh 2081

(NPR)

Particulars	Note	As at 31st Ashadh 2081	As at 31nd Ashadh 2080
Assets			
Cash and Cash Equivalents	4.1	584,264,563	419,373,140
Statutory Balances and Due from Nepal Rastra Bank	4.2	60,357,490	63,557,490
Placement with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Cooperative	4.6	-	-
Loans and Advances to Customers	4.7	13,756,742,914	13,916,645,766
Investment Securities	4.8	2,000,000	2,000,000
Current Tax Assets	4.9	14,902,108	18,066,494
Investment Property	4.10	-	-
Property and Equipment	4.11	117,982,232	134,704,250
Goodwill and Intangible Assets	4.12	926,761	1,095,003
Deferred Tax Assets	4.13	36,637,459	32,672,164
Other Assets	4.14	108,574,195	107,466,302
Total Assets		**14,682,387,722**	**14,695,580,610**

Particulars	Note	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instruments	4.17	-	-
Deposits from Customers	4.18	3,407,984,072	3,424,775,873
Borrowings	4.19	8,368,320,721	8,605,107,399
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	862,144,119	763,412,426
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		**12,638,448,912**	**12,793,295,698**
Equity			
Share Capital	4.24	1,320,000,000	1,320,000,000
Share Premium		-	-
Retained Earnings		107,141,100	75,621,750
Reserves	4.25	616,797,710	506,663,162
Total Equity		**2,043,938,810**	**1,902,284,912**
Total Liabilities and Equity		**14,682,387,722**	**14,695,580,610**
Contingent Liabilities and Commitments	4.26	-	-
Net Assets Value per share		154.84	144.11

As per our Report of even date

Kalyan Bikram Pande
Chairman

Nepal Bhusan Shrestha
Director

Suman Mulepati
Director

Sajana Manandhar
Director

Badri Prasad Pudasaini
Director (Public)

Gyanu Krishna Adhikari
Director (Public)

Ayush Ojha
Director (Independent)

Ram Hari Dahal
Chief Executive Officer

Raju Prasad Pudasaini
Chief Finance Officer

CA. Manmohan Raj Kafle
Managing Partner
Joshi & Bhandari
Chartered Accountants

Date: 2081/09/01

Place: Sitapaila, Kathmandu

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Profit or Loss

For the year ended 31st Ashadh 2081

(NPR)

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	2,013,459,213	2,238,538,033
Interest Expense	4.28	(1,131,775,133)	(1,471,522,005)
Net Interest Income		**881,684,080**	**767,016,028**
Fee and Commission Income	4.29	99,531,374	90,073,610
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		**99,531,374**	**90,073,610**
Net Interest, Fee and Commisson Income		**981,215,454**	**857,089,638**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	170,120	68,811
Total Operating Income		**981,385,573**	**857,158,449**
Impairment (Charge)/ Reversal for Loans and Other Lossess	4.33	(112,887,463)	(125,420,327)
Net Operating Income		**868,498,110**	**731,738,122**
Operating Expense			
Personnel Expenses	4.34	(474,165,207)	(482,917,872)
Other Operating Expenses	4.35	(137,168,124)	(136,732,560)
Depreciation & Amortisation	4.36	(41,999,563)	(42,925,796)
Operating Profit		**215,165,216**	**69,161,894**
Non Operating Income	4.37	1,028,717	5,024,700
Non Operating Expense	4.38	(617,459)	-
Profit Before Income Tax		**215,576,474**	**74,186,594**
Income Tax Expense	4.39		
Current Tax		(73,317,698)	(33,239,926)
Deferred Tax		3,458,861	6,519,794
Profit for the Year		**145,717,638**	**47,466,462**
Profit Attributable to:			
Equity-holders of the Financial Institution		145,717,638	47,466,462
Profit for the Year		**145,717,638**	**47,466,462**
Earnings per Share			
Basic Earnings per Share		11.04%	3.60%
Diluted Earnings per Share		11.04%	3.60%

As per our Report of even date

Kalyan Bikram Pande Chairman	**Nepal Bhusan Shrestha** Director	**Suman Mulepati** Director	**Sajana Manandhar** Director	**Badri Prasad Pudasaini** Director (Public)
Gyanu Krishna Adhikari Director (Public)	**Ayush Ojha** Director (Independent)	**Ram Hari Dahal** Chief Executive Officer	**Raju Prasad Pudasaini** Chief Finance Officer	**CA. Manmohan Raj Kafle** **Managing Partner** Joshi & Bhandari Chartered Accountants

Date: 2081/09/01

Place: Sitapaila, Kathmandu

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Other Comprehensive Income

For the year ended 31st Ashadh 2080

(NPR)

Particulars	Note	Current Year	Previous Year
Profit for the year		**145,717,638**	**47,466,462**
Other Comprehensive Income, Net of Income Tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investment in equity instruments measured at fair value		-	-
Gains/(losses) on revaluation		-	-
Actuarial gains/(losses) on defined benefit plans		(1,688,112)	(3,639,321)
Income tax relating to above items		506,434	1,091,796
Net other comprehensive income that will not be reclassified to profit or loss		**(1,181,678)**	**(2,547,525)**
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge		-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-
Income tax relating to above item		-	-
Reclassify to profit or loss		-	-
Net other comprehensive income that are or may be reclassified to profit or loss		**-**	**-**
Other Comprehensive Income for the year, Net of Income Tax		**(1,181,678)**	**(2,547,525)**
Total Comprehensive Income for the Year		**144,535,959**	**44,918,937**
Total Comprehensive Income for the Period		**144,535,959**	**44,918,937**

As per our Report of even date

Kalyan Bikram Pande
Chairman

Nepal Bhusan Shrestha
Director

Suman Mulepati
Director

Sajana Manandhar
Director

Badri Prasad Pudasaini
Director (Public)

Gyanu Krishna Adhikari
Director (Public)

Ayush Ojha
Director (Independent)

Ram Hari Dahal
Chief Executive Officer

Raju Prasad Pudasaini
Chief Finance Officer

CA. Manmohan Raj Kafle
Managing Partner
Joshi & Bhandari
Chartered Accountants

Date: 2081/09/01
Place: Sitapaila, Kathmandu

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Cash Flows

For the year ended 31st Ashadh 2081

(NPR)

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	2,117,667,423	2,311,075,623
Fee and Other Income Received	99,531,374	90,073,610
Dividend Received	-	-
Receipts from Other Operating Activities	1,028,717	5,024,700
Interest Paid	(1,110,804,440)	(1,368,787,247)
Commissions and Fees Paid	-	-
Cash Payment to Employees	(440,279,838)	(510,851,079)
Other Expenses Paid	(137,168,124)	(136,732,560)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**529,975,113**	**389,803,047**
(Increase)/Decrease in Operating Assets	**(62,554,278)**	**2,238,856,627**
Due from Nepal Rastra Bank	3,200,000	8,998,910
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to Bank and Financial Institutions	-	-
Loans and Advances to Customers	(70,167,961)	2,236,463,546
Other Assets	4,413,682	(6,605,829)
Increase (Decrease) in Operating Liabilities	**(198,310,738)**	**(2,377,643,860)**
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank	-	(608,000,000)
Deposit from Customers	(16,791,801)	5,691,416
Borrowings	(236,786,678)	(1,786,424,385)
Other Liabilities	55,267,740	11,089,109
Net Cash Flow from Operating Activities before Tax Paid	**269,110,096**	**251,015,813**
Income Tax Paid	(70,153,312)	(46,418,745)
Net Cash Flow from Operating Activities	**198,956,785**	**204,597,069**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	-	(49,347,512)
Receipts from the Sale of Investment Securities	-	48,593,956
Purchase of Property and Equipment	(7,089,546)	(6,527,161)
Receipts from Sale of Property and Equipment	-	73,958
Purchase of Intangible Assets	(282,500)	-
Receipt from sale of intangible assets	-	-
Purchase of Investment Properties	-	-
Receipts from the Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	**(7,372,046)**	**(7,206,759)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayment of Debt Securities	-	-
Receipt from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-

Particulars	Current Year	Previous Year
Receipt from Issue of Shares	-	-
Dividends Paid	-	(104,880,000)
Interest Paid	-	-
Other Receipt/Payment	(26,693,316)	(24,781,034)
Net Cash from Financing Activities	**(26,693,316)**	**(129,661,034)**
Net Increase (Decrease) in Cash and Cash Equivalents	**164,891,422**	**67,729,272**
Cash and Cash Equivalents at Shrawan 01, 2078	419,373,140	351,643,868
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Ashadh 32, 2079	**584,264,563**	**419,373,140**

As per our Report of even date

Kalyan Bikram Pande
Chairman

Nepal Bhusan Shrestha
Director

Suman Mulepati
Director

Sajana Manandhar
Director

Badri Prasad Pudasaini
Director (Public)

Gyanu Krishna Adhikari
Director (Public)

Ayush Ojha
Director (Independent)

Ram Hari Dahal
Chief Executive Officer

Raju Prasad Pudasaini
Chief Finance Officer

CA. Manmohan Raj Kafle
Managing Partner
Joshi & Bhandari
Chartered Accountants

Date: 2081/09/01

Place: Sitapaila, Kathmandu

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Changes in Equity

For the year ended 31st Ashadh 2081

(NPR)

Particulars	Share Capital	Share Premium	General Reserve	Corporate social responsibility reserve	Client Protection Fund	Regulatory Reserve	Retained Earning	Actuarial Gain/(Loss) Reserve	Other Reserve	Total Equity
Balance at Shrawan 1, 2079	**1,200,000,000**	**-**	**296,966,456**	**3,703,079**	**49,347,511**	**123,591,562**	**317,789,541**	**(18,744,099)**	**10,053,712**	**1,982,707,763**
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-
Adjustment/Restated Balance at Shrawan 1, 2079	**1,200,000,000**	**-**	**296,966,456**	**3,703,079**	**49,347,511**	**123,591,562**	**317,789,541**	**(18,744,099)**	**10,053,712**	**1,982,707,763**
Comprehensive Income for the year										
Profit for the year							**47,466,462**	**-**		**47,466,462**
Other Comprehensive Income, Net of Tax										**-**
Gains/(losses) from investment in equity instruments measured at fair value										-
Gains/(losses) on revaluation										-
Actuarial gains/(losses) on defined benefit plans								(2,547,525)		(2,547,525)
Gains/(losses) on cash flow hedge										-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)										-
Total Comprehensive Income for the year	**-**	**-**	**-**	**-**	**-**	**-**	**47,466,462**	**(2,547,525)**	**-**	**44,918,937**
Transfer to Reserves during the year			9,493,292	474,665	474,665	40,478,987	(51,396,273)		474,665	-
Transfer from Reserves during the year				(2,500,869)	(4,729,129)		2,500,869		126,189	(4,602,940)
Transactions with Owners, directly recognized in Equity										**-**
Share Issued										-
Share Based Payments										-
Dividends to Equity holders										-
Bonus Shares Issued	120,000,000						(120,000,000)			-
Cash Dividend Paid							(120,000,000)			(120,000,000)
Other							(738,849)			(738,849)
Total Contributions by and Distributions	**120,000,000**	**-**	**9,493,292**	**(2,026,204)**	**(4,254,465)**	**40,478,987**	**(242,167,792)**	**(2,547,525)**	**600,854**	**(80,422,853)**
Balance at Ashadh end, 2080	**1,320,000,000**	**-**	**306,459,748**	**1,676,875**	**45,093,048**	**164,070,549**	**75,621,750**	**(21,291,624)**	**10,654,567**	**1,902,284,913**

Particulars	Share Capital	Share Premium	General Reserve	Corporate social responsibility reserve	Client Protection Fund	Regulatory Reserve	Retained Earning	Actuarial Gain/(Loss) Reserve	Other Reserve	Total Equity
Balance at Shrawan 1, 2080	**1,320,000,000**	**-**	**306,459,748**	**1,676,875**	**45,093,048**	**164,070,549**	**75,621,750**	**(21,291,624)**	**10,654,567**	**1,902,284,913**
Adjustment/Restatement							**-**			**-**
Adjustment/Restated Balance at Shrawan 1, 2080	**1,320,000,000**	**-**	**306,459,748**	**1,676,875**	**45,093,048**	**164,070,549**	**75,621,750**	**(21,291,624)**	**10,654,567**	**1,902,284,913**
Comprehensive Income for the year										
Profit for the year							**145,717,638**			**145,717,638**
Other Comprehensive Income, Net of Tax										**-**
Gains/(losses) from investment in equity instruments measured at fair value										-
Gains/(losses) on revaluation										-
Actuarial gains/(losses) on defined benefit plans								(1,181,678)		(1,181,678)
Gains/(losses) on cash flow hedge										-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)										-
Total Comprehensive Income for the year	**-**	**-**	**-**	**-**	**-**	**-**	**145,717,638**	**(1,181,678)**	**-**	**144,535,959**
Transfer to Reserves during the year			29,143,528	1,457,176	1,457,176	72,386,736	(114,198,288)		9,753,672	-
Transfer from Reserves during the year				(1,134,083)	(1,797,463)				49,485	(2,882,061)
Transactions with Owners, directly recognized in Equity										**-**
Share Issued										-
Share Based Payments										-
Dividends to Equity holders										-
Bonus Shares Issued										-
Cash Dividend Paid										-
Other										-
Total Contributions by and Distributions	**-**	**-**	**29,143,528**	**323,093**	**(340,287)**	**72,386,736**	**31,519,350**	**(1,181,678)**	**9,803,157**	**141,653,898**
Balance at Ashadh end, 2081	**1,320,000,000**	**-**	**335,603,276**	**1,999,968**	**44,752,761**	**236,457,285**	**107,141,100**	**(22,473,302)**	**20,457,723**	**2,043,938,810**

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Notes to the Financial Statements

For the year ended 31st Ashadh 2081

1. General Information of Reporting Entity

Meromicrofinance Laghubitta Bittiya Sanstha Limited is a National Level Microfinance Institution domiciled in Nepal, registered as a Public Limited Company under Companies Act 2063 and Banking and Financial Institution Act, 2063. The registered address of the microfinance or finance institution or bank is located at Battar, Nuwakot. Mero Microfinance Laghubitta Bittiya Sanstha Limited is listed on Nepal Stock Exchange and is trading under the code "MERO". Mero Microfinance is involved in deprived sector lending at national level and has a network of 149 branch offices spread over 64 districts of Nepal.

2. Basis of Preparation

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

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

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

2.1 Statement of Compliance

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

2.2 Reporting Period and Approval of financial statement

The Institution follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on or after 31st Ashadh 2081, together with the comparative period data as at and for the period ending 31st Ashadh 2080 as described in its accounting policies.

The accompanying Financial Statements have been adopted by the Board of Directors at its board meeting held on Poush 1, 2081 and have been recommended for approval by shareholders in the 12th Annual General Meeting.

2.3 Functional and Presentation currency

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

2.4 Use of Estimates, Assumptions and Judgements

The Institution is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Institution to exercise judgement in making choice of specific accounting policies and accounting estimates. The Institution, while complying with the reporting standards, makes critical accounting judgments as having potentially material impact on the financial statements.

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

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

2.5 Changes in Accounting Policies

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

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

2.6 New standards issued but not yet effective

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

2.7 New Standards and Interpretation not adopted

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

- **NFRS 9 – "Financial Instruments"**

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

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

- **NFRS 9 – "Financial Instruments"**

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

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

2.8 Discounting

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

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

3.2 Cash and Cash Equivalent

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

3.3 Financial Assets and Financial Liabilities

Financial Asset is any asset that is:

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

A financial liability is any liability that is:

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

3.3.1 Recognition

The Financial Institution initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes a party to the contractual provisions of the instrument. The Financial Institution initially recognizes loans and advances, deposits, and debt securities/subordinated liabilities issued on the date that they are originated, which is the date that the Financial Institution becomes a party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debentures, Government securities, NRB bond or deposit auctions, reverse repos, outright purchase are recognized on the trade date at which the Financial

Institution commits to purchase/acquire the financial assets. Regular purchase and sale of financial assets are recognized on trade dates. All financial assets and liabilities are initially recognized at their cost value and are subsequently presented as per NFRS based on the respective classification.

3.3.2 Classification

a) Financial Assets

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

Financial assets measured at fair value through amortised cost

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

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

Financial assets at fair value through profit or loss

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

Financial assets at fair value through other Comprehensive income

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

b) Financial Liabilities

The Financial Institution classifies the financial liabilities as follows:

Financial Liabilities at Fair value through Profit or Loss

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

Financial liabilities measured at Amortised cost

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

3.3.3 Measurement

a) Financial assets at FVTOCI

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

loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

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

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

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

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

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

c) Financial liabilities at FVTPL

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

However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other Comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in the Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of profit and Loss.

d) Financial liabilities subsequently measured at amortised cost

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

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

3.3.4 De-recognition

- **Derecognition of Financial Assets**

  The Financial Institution derecognizes a financial asset

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

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

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

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

- **Derecognition of Financial Liabilities**

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

3.3.5 Determination of fair value

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Microfinance recognizes transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques at the end of the reporting period.

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

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

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

3.3.6 Impairment

a) Impairment of Loans and Advances

The Microfinance assesses its loans and advances at each reporting date to determine whether an impairment loss should be provided in the Statement of Profit or loss as per Incurred Loss Model which is compared with the loss provision prescribed by NRB directive no. 2 amounting to Rs. 179,730,457.70

and Rs. 462,179,947.99 respectively, with the higher amount as per NRB being recognized as the impairment loss. Accrued Interest Receivable on loans has been considered under Loans and Advances measured at Amortised Cost.

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

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

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

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

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

The collective provision for groups of homogeneous loans is established using statistical methods based on historical loss rate experience, Loss Given Default (LGD) and Probability of Default (PD) computed using the statistical analysis of historical data on delinquency to estimate the amount of loss for each class of portfolio selected on the basis of its product, risk factor, collateral coverage, exposure group etc. Management applies judgement to ensure that the estimate of loss arrived at, on the basis of historical information, is appropriately adjusted to reflect the economic conditions and portfolio factors as at the reporting date. The loss rates are regularly reviewed against actual loss experience.

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

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

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

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

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

c) Impairment of Non-Financial Assets

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

3.4 Trading Assets

No trading assets were held by Microfinance during the year.

3.5 Property and Equipment

Recognition and Measurement

Property and Equipment are recognized if

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

The cost includes expenditures that are directly attributable to the acquisition of the assets.

Microfinance has elected to measure Property, plant and equipment at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset. Subsequent expenditure is capitalised if it is probable that the future economic benefits from the expenditure will flow to the Microfinance. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within other income in profit or loss.

Assets with costs less than NPR 2,000 are charged off on purchase as revenue expenditure.

Capital Work in Progress

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

Depreciation

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

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

Right of Use Assets have been depreciated over the lease period as explained in paragraph 3.14.

Derecognition

The residual values, useful lives & depreciation method are reviewed, and adjusted if appropriate, at each

reporting date. The value of the assets fully depreciated but continued to be in use is considered not material.

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

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

3.6 Goodwill and Intangible Assets

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

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

Acquired computer software 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 the 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.

3.7 Investment Property

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

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

3.8 Income Tax

Tax expenses comprises of Current Tax and Deferred Tax.

3.8.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities of Nepal in respect of the current year and any adjustment to tax payable in respect of prior years. 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.

3.8.2 Deferred Tax

Deferred tax is provided in full on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the statement of financial position. Deferred income tax is determined using the tax rate applicable to the Microfinance 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.

3.9 Deposits, Debt Securities issued and Subordinated Liabilities

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

3.10 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.

3.11 Revenue Recognition

Revenue of Microfinance includes the sum total of interest Income and other non-interest income. Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized:

3.11.1 Interest Income

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

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

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

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

- Non-Performing Loans (In case of Collateral free loan only), where contractual payments of principal and/or interest are in arrear for more than 3 months & no security is present to cover the payment of principal and/or interest;

- Non-Performing Loans (in case of collateral loan only), where contractual payments of principal and/or interest are in arrear for more than 12 months irrespective of the net realisable value of collateral has been treated as Interest Suspense and accounted accordingly.

3.11.2 Fee and Commission Income

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

3.11.3 Dividend Income

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

3.11.4 Net Trading Income

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

3.11.5 Net income from other financial instruments 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.

3.12 Interest Expenses

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.

3.13 Employee Benefits

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

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

3.13.1 Short Term Employee Benefits

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

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

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

A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act, pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits. Also, Provision for bonus has been made at 10% of net profit before such bonus is computed as per Regulatory books.

3.13.2 Post-Employment Benefit Plan

Post-Employment benefit plan includes the following:

a) Defined Contribution Plan

Under defined contribution plans the Financial Institution's legal or constructive obligation is limited to the amount that it agrees to contribute to the fund. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which

the related services are rendered by employees. Prepaid contributions are recognized as an asset to the extent that a cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee renders the service are discounted at present value.

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

Microfinance provides gratuity for the staff who have joined the bank on or after 1st Shrawan 2076 under defined contribution schemes at the rate of 8.33% of salary of individual on a monthly basis.

b) Defined Benefit Plan

Microfinance provides a Gratuity Plan as a defined benefit plan to its employees who joined before 1st Shrawan 2076. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the microfinance earmarks investment of these funds.

Gratuity

Microfinance has recognized gratuity obligations towards gratuity entitlement of individual employees and meets the funding requirements of the related DCP which is managed by Global IME Retirement Fund and Citizen Investment Trust.

An actuarial valuation is carried out using the projected unit credit method to ascertain the full liability under gratuity. The projected unit credit method involves estimating the amount of future benefit that employees have earned in return to their service in the current and prior periods and discounting the benefit amount to determine its present value.

The increase in gratuity liabilities attributable to the services provided by employees during the reporting period i.e. current service cost (gratuity expense), together with the related finance charge are recognized as personnel expenses in profit or loss. Actuarial gains or losses are recognized in other comprehensive income.

3.13.3 Termination Benefits

Termination benefits are recognized as an expense when the Financial Institution is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination benefits are recognized if the Financial Institutions made an offer for voluntary redundancy. It is probable that the offer will be accepted and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their present value.

3.13.4 Other Long-Term Benefits

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

a) Accumulated Leave

Microfinance provides accumulated leave benefits under its staff byelaw. The Home Leave is accumulated up to 90 days and there is no limit for the accumulation of Sick Leave but employees have the option to receive compensation against sick leave exceeding 45 days at any time. Accumulated leave benefits are treated as long-term benefit liability. Accumulated leave obligations are estimated based on the last drawn salary of the employee.

The Financial Institution accounts for the liability for accumulated leave as per the actuarial valuation.

b) Dividend based Welfare Benefit

Microfinance provides a dividend-based Welfare Fund to its staff subject to conditions under its byelaws. The payment of the fund to employees is to be done only in case of retirement or on resignation subject to employees being employed for 4 years continuously. This benefit is treated as long-term benefit liability and is based on dividend distribution rate to shareholders & last-drawn remuneration of the employee.

3.14 Leases and Right of Use Assets

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

No lease liability has been calculated for

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

It has been shown as a separate account head under Other Liabilities.

The undiscounted maturity analysis of lease liabilities at 31st Ashadh 2080 is as follows:

Particulars	Minimum Lease Payments Due					
	Within 1 year	1-2 Years	2-3 Years	3-4 Years	4-5 Years	More than 5 years
31st Ashadh 2081						
Lease Payments	34,320,654	29,417,941	16,430,029	10,546,769	4,757,292	4,797,800
Finance Charges	7,306,035	4,621,356	2,621,938	1,344,254	591,889	707,532
Liability Reduction	25,822,542	21,159,372	11,215,876	6,881,068	3,012,213	2,533,096
31st Ashadh 2080						
Lease Payments	33,826,134	30,242,173	25,177,040	11,642,215	4,677,353	5,443,800
Finance Charges	7,845,346	5,264,357	2,946,771	1,355,409	584,960	808,213
Liability Reduction	25,980,788	24,977,816	22,230,269	10,286,806	4,092,393	4,635,587

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

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

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

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

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

Additional information on the right-of-use assets by class of assets is as follows:

Particulars	Asset	Carrying Amount	Additions	Disposals	Depreciation
Land	-	-	-	-	-
Building	166,784,686	70,624,165	18,485,839	(2,721,871)	(27,482,300)
Leasehold Improvement	-	-	-	-	-
Computer & Accessories	-	-	-	-	-
Vehicles	-	-	-	-	-
Furniture & Fixtures	-	-	-	-	-
Machinery	-	-	-	-	-
Office Equipment & Other Assets	-	-	-	-	-
Total	**166,784,686**	**70,624,165**	**18,485,839**	**(2,721,871)**	**(27,482,300)**

3.15 Share Capital and Reserves

3.15.1 Share Capital

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

Dividends on ordinary shares classified as equity are recognised in equity in the period in which they are declared. Share issue expense was charged in the year of issue through statement of profit or loss before the NFRS implementation which has been rectified and disclosed in the statement of changes in equity. Tax impact is also disclosed.

3.15.2 Reserves

The reserves include retained earnings and other statutory reserves such as general reserve, regulatory reserve, investment adjustment reserve, Client Protection Fund, CSR reserve etc.

a) General Reserve

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

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

b) Corporate Social Responsibility Fund

The fund created as per NRB Directive for corporate social responsibility by allocating 1% of Net profit computed as per Regulatory books is presented under this account head. Details about the movement of fund is as below:

Particulars	Amount
Opening Balance as on Shrawan 1	**1,676,875**
Less: Expenses from fund during the year	(1,134,083)
Add: 1% Allocation of Net Profit	1,457,176
Closing Balance as on Ashad End	**1,999,968**

Expenses incurred through the fund are as follows:

Expenses Head	Amount
Financial Support	175,383
Program Related to Financial Literacy	412,800
Support towards Social Project	545,900
Total	**1,134,083**

c) Client Protection Fund

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

Particulars	Amount
Opening Balance as on Shrawan 1	**45,093,047**
Add: Interest from Earmarked Investment	4,722,937
Less: Expenses from fund during the year	6,520,400
Balance of Fund Before Profit Allocation	**43,295,584**
Add: 1% Allocation of Net Profit	1,457,176
Closing Balance as on Ashad End	**44,752,761**

Expenses incurred through the fund are as follows:

Expenses Head	Amount
Communication Expenses Paid to Centre Chief	253,200
Financial Literacy Program	5,406,406
Expenses Paid towards member welfare	860,794
Total	6,520,400

d) Fair Value Reserves

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

e) Revaluation Reserve

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

f) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the institution to this reserve as per the Directive of NRB for the purpose of implementation of NFRSs and is

not regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head.

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

Particulars	Amount	Amount
Opening Balance as on Shrawan 1		**164,070,549**
Interest Receivable Reserve	110,106,761	
Deferred Tax Reserve	32,672,164	
Actuarial Loss Reserve	21,291,624	
Add: Regulatory Reserve transferred during the Year		**72,386,736**
Interest Receivable Reserve	40,164,632	
Deferred Tax Reserve	3,965,294	
Actuarial Loss Reserve	1,181,678	
Restructure Reserve	27,075,131	
Closing Balance as on Ashadh End		**236,457,285**
Interest Receivable Reserve	150,271,394	
Deferred Tax Reserve	36,637,458	
Actuarial Loss Reserve	22,473,302	
Restructure Reserve	27,075,131	

g) Actuarial Gain/(Loss) Reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for employee benefits. NAS 19 requires that actuarial gain or loss resultant of the change in actuarial assumptions used to value defined benefit obligations be presented under this reserve heading.

Any change in this reserve heading is recognized through other comprehensive income and is not an appropriation of net profit. Microfinance has complied with this accounting policy application.

h) Other reserves

Any reserve created with the specific or non-specific purpose (except stated above) is presented under this by disclosing accounting heads. Staff Welfare Fund is created at 1% of net profit as per Internal Policy amounting to Rs. 1,457,176 and Employee Training and Capacity Development Fund amounting to Rs. 8,296,495 created have been classified under other reserves amounting to

Employee Training and Capacity Development Fund is a statutory reserve required as per Clause 5 of NRB directive no. 6/79. Microfinance is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of total employee's salary and allowances incurred in the preceding year. If it fails to incur such expenses, additional fund has to be created for such shortfall amount.

3.16 Earnings per share including diluted

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

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

3.17 Segment Reporting

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

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Notes to the Financial Statements

For the year ended 31st Ashadh 2081

4. Schedules to Financial Statement

Cash and Cash Equivalent **4.1**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Cash in Hand	14,901,406	11,603,849
Balances with BFIs	123,567,696	78,926,272
Money at Call and Short Notice	445,795,461	328,843,019
Other	-	-
Total	**584,264,563**	**419,373,140**

Statutory Balance and Due from Nepal Rastra Bank **4.2**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Statutory Balances with NRB	-	-
Statutory Balances with BFIs	60,357,490	63,557,490
Securities purchased under Resale Agreement	-	-
Other Deposit and Receivable from NRB	-	-
Total	**60,357,490**	**63,557,490**

Placements with Bank & Financial Instutions **4.3**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Placement with Domestic BFIs	-	-
Less: Allowances for Impairment	-	-
Total	**-**	**-**

Derivative Financial Instruments **4.4**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	**-**	**-**

Other Trading Assets **4.5**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-

Domestic Corporate Bonds	-	-
Equities	-	-
Other	-	-
Total	**-**	**-**
Pledged	-	-
Non-Pledged	-	-

Loans and Advances to MFIs & Cooperative **4.6**

Particulars	As at	As at
	31st Ashadh 2081	31st Ashadh 2080
Loans to Micro-Finance Institutions	-	-
Loan to FIs	-	-
Loan to Cooperatives	-	-
Less: allowance for impairment	-	-
Other	-	-
Less: Allowances for Impairment	-	-
Total	**-**	**-**

Allowances for Impairment **4.6.1**

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

Loans and Advances to Customers **4.7**

Particulars	As at	As at
	31st Ashadh 2081	31st Ashadh 2080
Loans and Advances measured at Amortized Cost	14,218,922,862	14,265,938,251
Less: Impairment Allowances		
Collective Impairment	(462,179,948)	(349,292,485)
Individual Impairment	-	
Net Amount	**13,756,742,914**	**13,916,645,766**
Loans and Advances measured at FVTPL	-	-
Total	**13,756,742,914**	**13,916,645,766**

Analysis of Loans and Advances - By Product **4.7.1**

Particulars	As at	As at
	31st Ashadh 2081	31st Ashadh 2080
Product		
Term Loans		
Short Term, term Loan	-	-
Long Term, term Loan	13,898,166,539	13,714,536,847
Hire Purchase Loan	-	-
Personal Residential Loan	-	-
Staff Loans	82,273,206	59,474,765
Other	-	-
Sub-Total	**13,980,439,744**	**13,774,011,612**
Interest Receivable	238,483,118	491,926,639
Grand Total	**14,218,922,862**	**14,265,938,251**

Analysis of Loans and Advances - By Collateral **4.7.2**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Secured		
Immovable Assets	4,233,992,810	4,905,907,553
Government Guarantee		-
Collateral of Fixed Deposit Receipt		-
Collatereal of Government Securities		-
Group Guarantee	9,984,930,052	9,360,030,698
Personal Guarantee		-
Other Collateral		-
Subtotal	**14,218,922,862**	**14,265,938,251**
Unsecured	**-**	**-**
Grand Total	**14,218,922,862**	**14,265,938,251**

Allowance for Impairment **4.7.3**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Specific Allowance for Impairment		
Balance at Shrawan 01		
Impairment Loss for the year		-
Charge for the year		-
Recoveries/Reversals during the year		-
Write-Offs		-
Other Movement		-
Balance at Ashadh End		
Balance at Shrawan 01	**349,292,485**	**223,872,159**
Impairment Loss for the year		
Charge/(Reversal) for the year	112,887,463	125,420,325
Other Movement		
Balance at Ashadh End		
Total Allowances for Impairment	**462,179,948**	**349,292,485**

Investment Securities **4.8**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Investment Securities measured at Amortized Cost	-	-
Investment in Equity measured at FVTOCI	2,000,000	2,000,000
Total	**2,000,000**	**2,000,000**

Investment Securities measured at Amortized Cost **4.8.1**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Debt Securities	-	-
Government Bonds	-	-
Government Treasury Bills	-	-
Nepal Rastra Bank Bonds	-	-
Nepal Rastra Bank Deposit Instruments	-	-
Other-FD	-	-
Less: Specific Allowances for Impairment		-
Total	**-**	**-**

Investment in Equity measured at Fair Value through other comprehensive income **4.8.2**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Equity Instruments		
Quoted Equity Securities	-	-
Unquoted Equity Securities	2,000,000	2,000,000
Total	**2,000,000**	**2,000,000**

Information relating to Investment in Equities **4.8.3**

Particulars	As at Ashadh End 2081	
	Cost	Fair Value
1. Investment in Quoted Equity		
2. Investment in Unquoted Equity Nepal Finsoft Company Limited 20,000 Shares of Rs 100 each	2,000,000	2,000,000
3. Investment in Mutual Funds		
Total	**2,000,000**	**2,000,000**

Current Tax Assets **4.9**

This will include any advance payment made by the Microfinance towards income tax liabilities or other tax liabilities to the tax authority.

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Current Tax Assets	**88,758,734**	**51,305,401**
Current year Income Tax Assets	88,758,734	51,305,401
Tax Assets of Prior Periods	-	-
Current Tax Liabilities	**73,856,626**	**33,238,907**
Current year Income Tax Liabilities	73,856,626	33,238,907
Tax Liabilities of Prior Periods	-	-
Total	**14,902,108**	**18,066,494**

Investment Properties **4.10**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Investment properties measured at fair value	-	-
Balance as on Shrawan 1,	-	-
Addition/disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
Net Amount	**-**	**-**
Investment properties measured at cost		
Balance as on Shrawan 1,	-	-
Addition/disposal during the year	-	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net amount	**-**	**-**
Total		

Property and Equipment **4.11**

Particulars	Land	Building	Leasehold Improvement	Computer & Accessories	Vehicles	Furniture & Fixtures	Office Equipments & Other Assets	Total
As on Shrawan 01 2079	-	**132,093,866**	**5,568,649**	**32,528,152**	**15,982,600**	**37,793,689**	**35,441,273**	**259,408,229**
Addition during the Year								
Acquisition		-	113,000	2,038,426	-	1,040,527	3,335,208	6,527,161
Capitalization		25,004,978	-	-	-	-	-	25,004,978
Disposal during the year		(6,078,126)	-	(86,500)	-	-	-	(6,164,626)
Adjustment/Revaluation		-	-	-	-	-	-	-
Balance as on Ashadh end 2080	-	**151,020,718**	**5,681,649**	**34,480,078**	**15,982,600**	**38,834,216**	**38,776,481**	**284,775,742**
Addition during the Year								
Acquisition		-	16,769	4,009,500	-	493,311	2,569,965	7,089,546
Capitalization		18,485,839	-	-	-	-	-	18,485,839
Disposal during the year		(2,721,871)	-	-	-	-	-	(2,721,871)
Adjustment/Revaluation		-	-	-	-	-	-	-
Balance as on Ashadh end 2081	-	**166,784,686**	**5,698,418**	**38,489,578**	**15,982,600**	**39,327,527**	**41,346,446**	**307,629,256**
Depreciation and Impairment								
Balance as on Ashadh end 2079	-	**(49,259,749)**	**(1,992,161)**	**(17,146,421)**	**(6,084,108)**	**(21,666,854)**	**(17,159,521)**	**(113,308,812)**
Impairment for the year		-	-	-	-	-	-	-
Depreciation charge for the year		(27,021,293)	(863,199)	(3,927,147)	(1,979,699)	(4,143,915)	(4,481,691)	(42,416,944)
Disposals		5,629,531	-	24,733	-	-	-	5,654,264
Adjustments								-
Balance as on Ashadh end 2080	-	**(70,651,511)**	**(2,855,360)**	**(21,048,835)**	**(8,063,807)**	**(25,810,769)**	**(21,641,212)**	**(150,071,492)**
Impairment for the year								
Depreciation charge for the year	-	(27,482,300)	(838,707)	(3,833,411)	(1,583,759)	(3,308,846)	(4,501,799)	(41,548,821)
Disposals		1,973,289	-	-	-	-	-	1,973,289
Adjustments		-	-	-	-	-	-	-
Balance as on Ashadh end 2081	-	**(96,160,521)**	**(3,694,067)**	**(24,882,246)**	**(9,647,565)**	**(29,119,614)**	**(26,143,010)**	**(189,647,024)**
Capital Work in Progress								
Net Book Value	-	70,624,165	2,004,351	13,607,333	6,335,035	10,207,913	15,203,436	117,982,232
As on Ashadh end 2079	-	**82,834,117**	**3,576,488**	**15,381,731**	**9,898,492**	**16,126,835**	**18,281,752**	**146,099,416**
As on Ashadh end 2080	-	**80,369,208**	**2,826,289**	**13,431,243**	**7,918,793**	**13,023,447**	**17,135,269**	**134,704,250**
As on Ashadh end 2081	-	**70,624,165**	**2,004,351**	**13,607,333**	**6,335,035**	**10,207,913**	**15,203,436**	**117,982,232**

Goodwill and Intangible Assets **4.12**

Particulars	Goodwill	Software		Other	Total
		Purchased	Developed		
As on Shrawan 01, 2079		3,354,539	-	-	3,354,539
Addition during the Year	-				-
Acquisition		-	-	-	-
Capitalization		-	-	-	-
Disposal during the year		-	-	-	-
Adjustment/Revaluation		-	-	-	-
Balance as on Ashadh end 2080		**3,354,539**	**-**	**-**	**3,354,539**
Addition during the Year	-				
Acquisition		282,500	-	-	282,500
Capitalization		-	-	-	-
Disposal during the year		-	-	-	-
Adjustment/Revaluation		-	-	-	-
Balance as on Ashadh end 2081		**3,637,039**	**-**	**-**	**3,637,039**
Amortisation and Impairment					
As on Ashadh end 2079		**(1,750,684)**	**-**	**-**	**(1,750,684)**
Amortisation charge for the year	-	(508,852)	-	-	(508,852)
Impairment for the year		-	-	-	-
Disposals		-	-	-	-
Adjustment		-	-	-	-
Balance as on Ashadh end 2080		**(2,259,536)**	**-**	**-**	**(2,259,536)**
Amortisation charge for the year	-	**(450,742)**	**-**	**-**	**(450,742)**
Impairment for the year		-	-	-	
Disposals		-	-	-	
Adjustment		-	-	-	
Balance as on Ashadh end 2081		**(2,710,278)**	**-**	**-**	**(2,710,278)**
Capital Work in Progress	-				
Net Book Value		**926,761**	**-**	**-**	**926,761**
As on Ashadh end 2079	-	**1,603,855**	**-**	**-**	**1,603,855**
As on Ashadh end 2080		**1,095,003**	**-**	**-**	**1,095,003**
As on Ashadh end 2081		**926,761**	**-**	**-**	**926,761**

Deferred Tax **4.13**

2079-80

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	-	-
Property and Equipment	-	20,186,753	(20,186,753)
Employees' Defined Benefit Plan	31,900,967	-	31,900,967
Lease Liabilities	24,923,244	-	24,923,244
Provisions	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	**56,824,212**	**20,186,753**	**36,637,459**
Deferred tax on carry forward of unused tax losses			-

Particulars	Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets
Deferred tax due to changes in tax rate			-
Net Deferred Tax Asset/(Liabilities) as on year end of Ashadh 2081			**36,637,459**
Deferred Tax (Asset)/ Liabilities as on Shrawan 1, 2080			(32,672,164)
Origination/(Reversal) during the year			**(3,965,294)**
Deferred Tax expense/ (income) recognized in profit or loss			(3,458,861)
Deferred Tax expense/ (income) recognized in Other Comprehensive Income			(506,434)
Deferred Tax expense/ (income) recognized directly in Equity			

2079-80

Particulars	Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	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	-	-	-
Property and Equipment	-	23,027,595	(23,027,595)
Employees' Defined Benefit Plan	28,038,661	-	28,038,661
Lease Liabilities	27,661,098	-	27,661,098
Provisions	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	**55,699,759**	**23,027,595**	**32,672,164**
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
Net Deferred Tax Asset/(Liabilities) as on year end of Ashadh 2080			**32,672,164**
Deferred Tax (Asset)/ Liabilities as on Shrawan 1, 2079			(25,060,574)
Origination/(Reversal) during the year			**(7,611,590)**
Deferred Tax expense/ (income) recognized in profit or loss			(6,519,794)
Deferred Tax expense/ (income) recognized in Other Comprehensive Income			(1,091,796)
Deferred Tax expense/ (income) recognized directly in Equity			

Other Assets **4.14**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts Receivable	9,697,378	8,861,265
Accrued Income	-	-
Prepayments and Deposits	2,442,212	1,258,176
Income Tax Deposit	-	-
Deferred Employee Expenditure	39,395,034	33,873,459
Other	-	
Stock of Stationary	5,388,491	5,262,761
Advances-Others	6,441,398	8,848,976
Other Asset	45,209,682	49,361,665
Total	**108,574,195**	**107,466,302**

Due to Banks and Financial Institutions **4.15**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Borrowing from BFIs	-	-
Settlement and Clearing Accounts	-	-
Others	-	-
Total	**-**	**-**

Due to Nepal Rastra Bank **4.16**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	**-**	**-**

Derivative Financial Instruments **4.17**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts	-	-
Others	-	-
Held for Risk Management		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward Exchange Contracts.	-	-
Others	-	-
Total	**-**	**-**

Deposits from Customers **4.18**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Institutions Customers:		
Term Deposits	-	-
Call Deposits	-	-
Others	-	-
Individual Customers:	-	
Term Deposits	1,015,450,362	1,133,200,425
Saving Deposits	-	-
Saving from members	2,392,533,711	2,291,575,448
Others	-	-
Total	**3,407,984,072**	**3,424,775,873**

Borrowing **4.19**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Domestic Borrowing		
Nepal Government	-	-
Other licensed Institutions	8,368,320,721	8,605,107,399
Other	-	-
Sub Total	**8,368,320,721**	**8,605,107,399**
Foreign Borrowings		
Foreign Banks and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub Total	**-**	**-**
Total	**8,368,320,721**	**8,605,107,399**

Provisions **4.20**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Provisions for Redundancy	-	-
Provisions for Restructuring	-	-
Pending Legal Issues and Tax Litigation	-	-
Onerous Contracts	-	-
Other	-	-
Total	**-**	**-**

Movement in Provision **4.20.1**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Balance at Shrawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of Discount	-	-
Balance at Ashadh end	-	-

Other Liabilities **4.21**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Liabilities for employees defined benefit obligations	20,575,353	16,860,474
Liabilities for long-service leave	85,761,205	76,601,730
Short-term employee benefits	2,991,471	2,838,436
Bills payable	-	-
Creditors and accruals	134,468,773	79,759,905
Interest payable on deposits	407,843,354	366,209,914
Interest payable on borrowing	21,019,382	41,682,129
Liabilities on defered grant income	-	-
Unpaid Dividend	15,120,000	15,120,000
Liabilities under Finance Lease	83,077,480	92,203,658
Employee bonus payable	23,952,942	8,242,955
Other Liabilities		
TDS Payable	10,230,604	11,375,402
Staff Loan Insurance Premium	3,580,770	2,944,619
Other Liability	53,522,784	49,573,204
Total	**862,144,119**	**763,412,426**

Defined Benefit Obligation **4.21.1**

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

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Present value of funded obligations	51,363,941	40,973,951
Present value of non-funded obligation	85,761,205	76,601,730
Total present value of obligations	**137,125,146**	**117,575,681**
Fair value of plan assets	30,788,588	24,113,477
Present value of net obligations	106,336,558	93,462,204
Recognised liability for defined benefit obligations	**106,336,558**	**93,462,204**

Plan Assets **4.21.2**

Plan assets comprise

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	30,788,588	24,113,477
Total	**30,788,588**	**24,113,477**
Actual return on plan assets	1,895,480	1,427,806

Movement in the present value of defined benefit obligations **4.21.3**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Defined benefit obligations at Shrawan 1	117,575,682	91,822,247
Actuarial losses	2,057,696	6,771,097
Benefits paid by the plan	(9,406,823)	(5,934,629)
Current service costs and interest	26,898,592	24,916,967
Defined benefit obligations at Ashadh end	**137,125,146**	**117,575,682**

Movement in the fair value of plan assets **4.21.4**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Fair value of plan assets at Shrawan 1	24,113,477	18,985,728
Contributions paid into the plan	5,698,129	4,633,461
Benefits paid during the year	(918,498)	(933,518)
Actuarial (losses) gains	-	-
Expected return on plan assets	1,895,480	1,427,806
Fair value of plan assets at Ashadh end	**30,788,588**	**24,113,477**

Amount recognised in profit or loss **4.21.5**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Current service costs	16,780,582	16,031,474
Interest on obligation	10,118,010	8,885,493
Actuarial Gain Loss	854,988	3,787,540
Expected return on plan assets	(2,380,884)	(2,083,570)
Total	**25,372,696**	**26,620,937**

Amount recognised in other comprehensive income **4.21.6**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Acturial (gain)/loss	1,688,112	3,639,321
Total	**1,688,112**	**3,639,321**

Actuarial assumptions **4.21.7**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Discount rate	9.00%	9.00%
Expected return on plan asset	9.00%	9.00%
Future salary increase	9.00%	9.00%
Withdrawal rate:		
For Ages:		
-Less than 35 years	8-10%	8-10%
-More than and equal to 35 years	2-6%	2-6%

Debt securities issued **4.22**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

Subordinated Liabilities **4.23**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Redeemable preference shares	-	-
Irredemable cumulative preference shares (liabilities component	-	-
Other	-	-
Total	-	-

Share capital **4.24**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Ordinary shares	1,320,000,000	1,320,000,000
Convertible preference shares (equity component only)	-	-
Irredemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	**1,320,000,000**	**1,320,000,000**

Ordinary Shares **4.24.1**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Authorized Capital		
17,5000,000 Ordinary share of Rs. 100 each	1,750,000,000	1,750,000,000
Issued capital		
13,200,000 Ordinary share of Rs. 100 each	1,320,000,000	1,320,000,000
Subscribed and paid up capital		
13,200,000 Ordinary share of Rs. 100 each	1,320,000,000	1,320,000,000
Total	**1,320,000,000**	**1,320,000,000**

Ordinary share ownership **4.24.2**

Particulars	As at Ashadh End 2081	
	Percent	Amount
Domestic ownership(Promoter)	**59.40%**	**784,080,000**
Nepal Government	-	-
"A" class licensed institutions	44.99%	593,923,400
Other licensed intitutions	5.99%	79,085,900
Other Institutions	3.33%	43,920,100
Other	5.09%	67,150,600
Domestic ownership(Public)	**40.60%**	**535,920,000**
Nepal Government	-	-
"A" class licensed institutions	-	-
Other licensed intitutions	-	-
Other Institutions	-	-
Other	40.60%	535,920,000
Foreign ownership(Promoter)	-	-
Foreign ownership(Public)	-	-
Total	**100%**	**1,320,000,000**

Details of Shareholder holding more than 0.5%

Particulars	As at Ashadh End 2081	
	Percent	Amount
Domestic ownership(Promoter)		
"A" class licensed institutions		
Global IME Bank Ltd.	11.98%	158,171,600
Citizens Bank International Limited	5.91%	77,956,000
Prabhu Bank Limited	5.99%	79,085,900
Siddhartha Bank Limited	5.56%	73,436,800
NMB Bank Limited	3.57%	47,101,300
Prime Commercial Bank Limited	5.99%	79,085,900
Kumari Bank Limited	5.99%	79,085,900
Other licensed intitutions		
Lumbini Bikas Bank Limited	5.99%	79,085,900
Other Institutions		
Surya Jyoti Life Insurance Co.Ltd	0.51%	6,778,800
NRN Infrastructure & Development Ltd.	0.64%	8,473,500
RMC Investment Pvt. Ltd.	0.86%	11,298,000
Sun Nepal Life Insurance Company Ltd.	0.64%	8,435,800
Other		
Alok Agarwal	0.74%	9,716,300
Total	**54.37%**	**717,711,700**

Reserves **4.25**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Statutory general reserve	335,603,276	306,459,748
Capital reserve	-	-
Exchange equalization reserve	-	-
Investment adjustment reserve	-	-
Corporate social responsibility reserve	1,999,968	1,676,875
Client Protection Fund	44,752,761	45,093,048
Capital redemption reserve	-	-
Regulatory reserve	236,457,285	164,070,549
Assets revaluation reserve	-	-
Fair value reserve	-	-
Dividend equalization reserve	-	-
Actuarial gain/(loss)	(22,473,302)	(21,291,624)
Special reserve	-	-
Debenture redemption reserve	-	-
Other reserves	12,161,228	10,654,567
Employee Training and Capacity Development Fund	8,296,495	-
Total	**616,797,710**	**506,663,162**

Contingent liabilities and commitments **4.26**

Particulars	As at 31st Ashadh 2081	As at 31st Ashadh 2080
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Others	-	-
Total	**-**	**-**

Interest Income **4.27**

Particulars	Current Year	Previous Year
Cash and cash equivalent	1,530,020	2,675,035
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to financial institutions	-	-
Loans and advances to customers	1,999,882,231	2,226,229,822
Investment securities	-	-
Loan and advances to staff	10,151,482	7,988,779
Other	1,895,480	1,644,397
Total interest income	**2,013,459,213**	**2,238,538,033**

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

Interest Expenses **4.28**

Particulars	Current Year	Previous Year
Due to bank and financial institutions	851,847,447	1,189,658,655
Due to Nepal Rastra Bank	-	-
Deposits from customers	279,927,687	281,863,350
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
Total Interest expense	**1,131,775,133**	**1,471,522,005**

Fees and Commission Income **4.29**

Particulars	Current Year	Previous Year
Loan administration fees	-	-
Service fees	85,332,178	79,689,855
Commitment fees	-	-
Card Issuance Fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fees	-	-
Other fees and commision income	14,199,196	10,383,755
Total Fees and Commission Income	**99,531,374**	**90,073,610**

Fees and Commission Expense **4.30**

Particulars	Current Year	Previous Year
Brokerage	-	-
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission Fees	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	-	-
Total Fees and Commission Expense	**-**	**-**

Net Trading income **4.31**

Particulars	Current Year	Previous Year
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transation	-	-
Other	-	-
Net trading income	**-**	**-**

Other Operating Income **4.32**

Particulars	Current Year	Previous Year
Foreign exchange revauation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	12,191
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other Operating Income	170,120	56,620
Total	**170,120**	**68,811**

Impairment charge/(reversal) for loan and other losses **4.33**

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customers	112,887,463	125,420,327
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with Bank and Financial Institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	**112,887,463**	**125,420,327**

Personnel Expenses **4.34**

Particulars	Current Year	Previous Year
Salary	211,787,533	206,907,076
Allowances	159,142,354	156,187,084
Gratuity Expense	18,783,568	17,068,829
Provident Fund	19,412,610	19,424,817
Uniform	5,780,000	5,190,000
Training & development expense	2,596,330	11,582,795
Leave encashment	20,290,624	20,648,992
Medical	-	-
Insurance	5,583,143	5,541,478
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	6,836,105	5,981,485
Other expenses related to staff	-	26,142,361
Subtotal	**450,212,266**	**474,674,917**
Employees Bonus	23,952,942	8,242,955
Grand total	**474,165,207**	**482,917,872**

Other Operating Expense **4.35**

Particulars	Current Year	Previous Year
Directors' fee	1,313,000	1,103,500
Directors' expense	737,792	493,038
Auditors' remuneration	1,000,000	1,000,000
Other audit related expense	3,425,006	2,932,739
Professional and legal expense	908,682	663,038
Office administration expense	68,070,524	50,828,414
Operating lease expense	-	40,561
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	2,500,869
Client Protection expenses	5,746	-
Onerous lease provisions	-	-
Other Expenses	-	-
Transportation Expenses	381,039	243,219
Business Promotion	32,072	248,970
Renewal Fee & Taxes	2,063,720	1,470,819
Fuel & Lubricant	3,487,287	1,091,801
AMC Expenses	145,233	1,591,646
Recruitment Expenses	230,445	311,347
Finance Cost under Lease	9,085,210	9,699,504
Other Expense	46,282,368	62,513,096
Total	**137,168,124**	**136,732,560**

Office Administration Expenses **4.35.1**

Particulars	Current Year	Previous Year
Water and Electricity	3,041,228	2,866,918
Repair and maintenance	-	-
a) Building	-	-
b) Vehicle	1,191,182	3,434,117
c) Computer and Accessories	-	-
d) Office Equipment and Furniture	2,157,293	2,466,086
e) Other	-	-
Insurances	757,472	1,595,812
Postage, telex, telephone, fax	6,888,205	7,235,501
Printing and Stationary	7,693,992	6,421,703
News paper, books and Journal	32,696	76,615
Advertisement	642,521	677,602
Donation	-	-
Security Expense	2,861,116	2,745,551
Deposit and loan guarantee premium	-	-
Travel allowance and expense	19,314,555	20,108,959
Entertainment	-	-
Annual/special general meeting expense	508,957	681,992
Other	-	-
Covid Related Expenses	5,000	192,428
Other	22,976,308	2,325,130
Total	**68,070,524**	**50,828,414**

Depreciation and Amortisation **4.36**

Particulars	Current Year	Previous Year
Depreciation on property and equipment	41,548,821	42,416,944
Depreciation on investment property	-	-
Amortisation of intangible assets	450,742	508,852
Total	**41,999,563**	**42,925,796**

Non Operating Income **4.37**

Particulars	Current Year	Previous Year
Recovery of loan written off	28,717	24,700
Other income	1,000,000	5,000,000
Total	**1,028,717**	**5,024,700**

Non Operating Expense **4.38**

Particulars	Current Year	Previous Year
Loan written off	617,459	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
Total	**617,459**	**-**

Income Tax Expenses **4.39**

Particulars	Current Year	Previous Year
Current tax expense	**73,317,698**	**33,239,926**
Current year	73,856,626	33,238,907
Adjustments for prior years	(538,928)	1,019
Deferred tax expense	**(3,458,861)**	**(6,519,794)**
Origination and reversal of temporary differences	(3,458,861)	(6,519,794)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	**69,858,837**	**26,720,132**

Reconciliation of tax expense and accounting profit **4.39.1**

Particulars	Micro Finance Institution	
	Current Year	Previous Year
Profit before tax	**215,576,474**	**74,186,594**
Effect of NFRS Remeasurement excluded in Current Tax	-	-
Share Issue expenses routed through Equity	-	-
Profit before tax (After NFRS adjustment)	215,576,474	74,186,594
Tax amount at tax rate of 30%	64,672,942	22,255,978
Add: Tax effect of expenses that are not deductible for tax purpose	**28,052,232**	**28,872,997**
Depreciation as per Book	41,548,821	42,416,944
Amortisation as per Book	450,742	508,852
Expenses for Capital Items	-	-
Repair & Maintenance as per Books	3,348,475	5,900,203
Loss on sale of asset	-	-
Provision for Loss on Investment	-	-
Donation	-	-
Finance Expenses under Lease	9,085,210	9,699,504
Disallowable expenses	-	-
CSR Expenses	-	-
Additional Provision on Gratuity	18,783,568	17,068,829
Additional provision of leave encashment	20,290,624	20,648,992
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	-	-
Less: Tax effect on Expenses and Payments Deductible	**(19,003,771)**	**(17,890,068)**
Depreciation as per the Act	(15,155,078)	(16,430,191)
Repair & Maintenance as per the Act	(2,986,229)	(3,514,862)
Profit on sale of Assets	-	(12,191)
Dividend Income	-	-
Profit on Disposal of lease liability	-	
Leave Encashment from leave provision during the year	(8,507,461)	(933,518)
Actual Gratuity Provided	(918,498)	(5,001,111)
Lease Payments	(35,778,638)	**(33,741,688)**
Add: Tax Adjustment of Prior Period	**(538,928)**	**1,019**
Add: Deferred Tax Expenses/(Income)	**(3,458,861)**	**(6,519,794)**
Total income tax expense	**54,568,536**	**26,720,132**
Effective tax rate	25%	36%

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Statement of Distributable Profit or Loss

For the year ended 31st Ashadh 2081

(As per NRB Regulation)

(NPR)

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	**145,717,638**	**47,466,462**
Appropriations:		
a. General reserve	(29,143,528)	(9,493,292)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(1,457,176)	(474,665)
e. Client Protection Fund	(1,457,176)	(474,665)
f. Employees' training fund	(8,296,495)	-
g. Other	-	-
Employee related fund	(1,457,176)	(474,665)
CSR Expenses Routed through SOPL	-	2,500,869
Retained Earning from Acquired entities	-	-
Profit or (loss) before regulatory adjustment	**103,906,086**	**39,050,044**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(40,164,632)	(30,319,872)
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 (-)/resersal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(3,965,294)	(7,611,590)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(1,181,678)	(2,547,525)
i. Other (+/-)		
Creation of Restructure Reserve for Provision Writeback	(27,075,131)	-
Net Profit for the year end available for distribution	**31,519,350**	**(1,428,942)**
Opening Retained Earnings	75,621,750	317,789,541
Adjustment (+/-)	-	(738,849)
Distribution:		
Bonus shares issued	-	(120,000,000)
Cash Dividend Paid	-	(120,000,000)
Total Distributable profit or (loss) as on year end 31st Ashadh 2081	**107,141,100**	**75,621,750**
Annualised Distributable Profit/loss per share	8.12	5.73

5. Disclosures and Additional Information

5.1 Risk Management

The Institution in compliance with Nepal Rastra Bank Directive No.6 "Corporate Governance" has established a Risk Management Committee. Such committee comprised of the following members as on date of the report:

S.N.	Members of Risk Management Committee	Designation
1	Mr. Suman Mulepati	Coordinator
2	Mr. Nepal Bhushan Shrestha	Member
3	Mr. Bhim Prasad Bhattarai	Member
4	Mr. Shekhar Neupane	Member Secretary

The committee shall meet at least once every 3 months and also as per necessity based on circumstances. The committees play the advisory roles in the issues of risk of the Institution after overseeing the various risks relating to liquidity, credit, operation, capital etc. The committee's major function is to identify and minimise the Liquidity Risk, Credit Risk, Interest Rate Risk, Operating Risk and Market Risk.

5.1.1 Liquidity Risk

Liquidity risk is the Microfinance's inability to meet its contractual and contingent financial obligations as they fall due, without incurring unacceptable losses. To limit this risk, ALCO has been actively monitoring the liquidity at an appropriate frequency. The ALCO uses tools such as routine reporting, trend analysis & forecasting, liquidity ratio analysis and Budget Variance Analysis in reviewing and mitigating the liquidity risk.

Daily MIS, Daily Liquidity Sheet, CRR Report and Monthly Liquidity Gap Report have been used for the insight of liquidity risk information to the management.

5.1.2 Market Risk

Risks arising out of adverse movements in interest rates and equity prices are covered under Market Risk Management. Market Risk is the potential 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 Microfinance focuses on risk management in addition to that Interest rate risk is assessed at a regular interval to strengthen market risk management. The market risk is managed within the risk tolerances and market risk limits set by ALCO. ALCO regularly meets, analyse and takes decisions over the Market Risk by analysing the internal as well as external factors.

5.1.3 Interest Rate Risk

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

5.1.4 Credit Risk

Credit Risk is the failure of customers to perform their obligation towards Microfinance. Credit risk is paramount that Microfinance is exposed to during the normal course of lending and credit underwriting. Mero Microfinance Credit Policy Guidelines is the highest-level policy document and it reflects long-term expectations and represents a key element of uniform, constructive and risk-aware culture throughout the Microfinance.

A loan application form that has been used by Institution includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of

borrower, credibility, sector-wise analysis etc.

5.1.5 Operational Risk

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

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

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

Fair Value of Financials Assets and Liabilities

Financial Instruments are recorded at fair value. The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the Financial Institution’s estimate of assumptions that a market participant would make when valuing the instruments.

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Financial Institution uses alternative market information to validate the financial instrument’s fair value, with greater weight given to the information that is considered to be more relevant and reliable.

5.2 Capital Management

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

5.2.1 Qualitative disclosures

Nepal Rastra Bank has directed the Microfinance to develop its own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, an efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. Microfinance has BODs approved risk management policies for proper governance.

Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance’s capital so as to ensure adequate capital. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analysed by Risk Management Committee and Board.

5.2.2 Quantitative disclosures

Capital structure and capital adequacy

- **Tier 1 capital and breakdown of its components;**

Particulars	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
Paid-up Equity Share Capital	1,320,000,000	1,320,000,000
Proposed Bonus Equity shares		
Share Premium		
Irredeemable Preference Share		
Statutory General Reserve	335,603,276	306,459,748
Retained Earnings	107,141,100	75,621,750
Capital Redemption Reserve		
Capital Adjustment Fund		
Calls in Advance		
Other Free Reserves	36,637,459	32,672,164
Deductions		
a. Goodwill		
b. Deferred Tax Assets	(36,637,459)	(32,672,164)
c. Investment on shares and securities in excess of limits	-	-
d. Investment to the company having financial interest	-	-
e. Fictitious assets	-	-
f. Investment on land and building for self-use not complying the Directive of NRB	-	-
g. Investment on land development and housing construction in excess of limits	-	-
h. Underwriting shares not sold within stipulated time	-	-
i. Credit and other facilities banned by the prevailing laws	-	-
Total Tier 1 Capital	**1,762,744,375**	**1,702,081,498**

- **Tier 2 capital and a breakdown of its components;**

Particulars	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
Provisions of loan loss made for pass loan	27,181,874	41,124,747
Additional loan loss provision	105,196,700	83,517,428
Hybrid capital instruments	-	-
Unsecured Subordinated Term Debt	-	-
Exchange Equalization Fund	-	-
Asset revaluation Fund (max. 2% of Supplementary capital is added automatically)	-	-
Investment adjustment Fund	-	-
Total Tier 2 Capital	132,378,574	124,642,175

- **Detailed Information about Subordinated Term debts.**

  Microfinance does not have any subordinated term debts.

- **Total Qualifying Capital;**

Total Qualifying capital	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
Total Tier 1 Capital	1,762,744,375	1,702,081,498
Total Tier 2 Capital	132,378,574	124,642,175
Total Qualifying Capital	**1,895,122,949**	**1,826,723,673**

- **Capital adequacy ratio;**

Minimum Core Capital Required (4% of RWA)	595,048,430	594,590,278
Minimum Capital Fund Required (8% of RWA)	1,190,096,859	1,189,180,555
Core Capital Ratio	**11.85%**	**11.45%**
Capital Adequacy Ratio	**12.74%**	**12.29%**

The microfinance has maintained the capital adequacy as required by Nepal Rastra Bank. Capital adequacy ratio as on Ashadh end 2081 is 11.85% and 12.74% on core capital and capital fund respectively.

5.2.3 Compliance with External Requirement

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

5.3 Classification of Financial Assets and Financial Liabilities

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

As at 31st Ashadh 2081 (NPR)

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	584,264,563	-	-	584,264,563
Statutory Balances & due from NRB	60,357,490	-	-	60,357,490
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	13,756,742,914	-	-	13,756,742,914
Investment Securities	2,000,000	-	2,000,000	4,000,000
Investment Property	-	-	-	-
Other Assets	108,574,195	-	-	108,574,195
Total Financial Assets	**14,511,939,162**	**-**	**2,000,000**	**14,513,939,162**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	3,407,984,072	-	-	3,407,984,072
Borrowings	8,368,320,721	-	-	8,368,320,721
Other Liabilities	862,144,119	-	-	862,144,119
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**12,638,448,912**	**-**	**-**	**12,638,448,912**

As at 31st Ashadh 2080 (NPR)

Particulars	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash and Cash Equivalents	419,373,140	-	-	419,373,140
Statutory Balances & due from NRB	63,557,490	-	-	63,557,490
Placement with Bank & Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Cooperative	-	-	-	-
Loans and Advances to Customers	13,916,645,766	-	-	13,916,645,766
Investment Securities	49,347,512	-	2,000,000	51,347,512
Investment Property	-	-	-	-
Other Assets	58,118,790	-	-	58,118,790
Total Financial Assets	**14,507,042,698**	**-**	**2,000,000**	**14,509,042,698**
Financial Liabilities				
Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	3,424,775,873	-	-	3,424,775,873

Borrowings	8,605,107,399	-	-	8,605,107,399
Other Liabilities	763,412,426	-	-	763,412,426
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Financial Liabilities	**12,793,295,698**	**-**	**-**	**12,793,295,698**

5.4 Operating Segment Information

5.4.1. General Information

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

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

a) Koshi Province

b) Madesh Province

c) Bagamati Province

d) Gandaki Province

e) Lumbini Province

f) Karnali Province

g) SudurPaschim Province

5.4.2 Information about profit or loss, assets and liabilities

S.N.	Particulars	Koshi Province	Madesh Province	Bagamati Province	Gandaki Province	Lumbini Province	Karnali Province	SudurPaschim Province	Unallocated amount	Total
1	Revenue from external customers	259,753,839	825,396,414	328,083,452	67,906,105	327,882,830	101,835,192	146,612,136	45,369,136	2,102,839,105
2	Intersegment revenue	-	-	-	-	-	-	-	-	-
3	Net Revenue	259,753,839	825,396,414	328,083,452	67,906,105	327,882,830	101,835,192	146,612,136	45,369,136	2,102,839,105
4	Interest revenue	246,105,133	789,354,272	293,885,345	63,883,570	312,041,759	95,883,410	138,400,859	73,904,866	2,013,459,213
5	Interest expense	(29,269,094)	(81,202,291)	(910,947,180)	(14,441,286)	(52,437,035)	(16,087,803)	(27,390,445)	-	(1,131,775,133)
6	Net interest revenue	216,836,039	708,151,982	(617,061,835)	49,442,284	259,604,723	79,795,606	111,010,413	73,904,866	881,684,080
7	Depreciation and amortisation	(1,668,265)	(2,648,711)	(6,573,958)	(442,104)	(1,736,880)	(497,460)	(949,885)	(27,482,300)	(41,999,563)
8	Segment profit/(loss)	(11,292,201)	47,157,387	274,096,713	(1,037,099)	(18,971,660)	2,375,572	(7,097,921)	(45,701,376)	239,529,416
9	Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-	-
10	Other material non-cash items	-	-	-	-	-	-	-	-	-
	Provision for Loan Loss	(12,429,858)	(38,939,962)	52,916,015	(1,705,728)	(14,085,631)	(2,131,541)	(3,093,167)	(93,417,590)	(112,887,463)
11	Impairment of assets	-	-	-	-	-	-	-	-	-
12	Segment assets	1,872,970,575	6,061,063,487	3,392,009,893	485,551,318	2,577,910,327	716,246,832	1,113,725,449	(1,537,090,160)	14,682,387,722
13	Segment liabilities	469,922,301	1,345,483,249	10,006,565,550	203,354,335	832,429,817	235,555,091	414,172,512	(869,033,942)	12,638,448,912

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

The Microfinance has determined segment based on the provinces.

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

a) Revenue

Total revenues from reportable segment	2,057,469,968
Other Revenues	-
Elimination of intersegment revenues	-
Unallocated amount	45,369,136
Entity's revenue	**2,102,839,105**

b) Profit or Loss

Total profit or loss for reportable segments	285,230,792
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts	(45,701,376)
Profit before bonus and income tax	**239,529,416**

c) Assets

Total assets for reportable segments	16,219,477,882
Other Assets	-
Unallocated amounts	(1,537,090,160)
Entity's assets	**14,682,387,722**

d) Liabilities

Total Liabilities for reportable segments	13,507,482,854
Other Liabilities	-
Unallocated Liabilities	(869,033,942)
Entity's Liabilities	**12,638,448,912**

5.4.5 Information about product and services

Revenue from each type of product and services	Amount
(a) Microfinance related Services	2,102,839,105
(b) Others	-
Total	**2,102,839,105**

5.4.6 Information about geographical areas

Revenue from following geographical areas	Amount
(A) Domestic	
(a) Koshi Province	259,753,839
(b) Madesh Province	825,396,414
(c) Bagamati Province	328,083,452

(d) Gandaki Province	67,906,105
(e) Lumbini Province	327,882,830
(f) Karnali Province	101,835,192
(g) Sudur Paschim Province	146,612,136
(h) Others	45,369,136
(B) Foreign	
Total	**2,102,839,105**

5.5 Share options and share based payment

The microfinance does not have any share option and share based payment.

5.6 Contingent Liabilities and commitment

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

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

5.7 Related Party Disclosures

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

5.7.1 Key Management Personnel

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

S.N.	Key Management Personnel	Relation
1	Mr. Kalyan Bikram Pande	Director
2	Mr. Nepal Bhushan Shrestha	Director
3	Mr. Suman Mulepati	Director
4	Mrs. Sajana Manandhar	Director
5	Mr. Badri Prasad Pudasaini	Director (Public)
6	Mr. Gyanu Krishana Adhikari	Director (Public)
7	Mr. Ayush Ojha	Director (Independent)
8	Mr. Ram Hari Dahal	CEO
9	Mr. Nabaraj Dahal	DCEO
10	Mr. Raju Prasad Pudasaini	Senior Manager
11	Mr. Shekhar Neupane	Senior Manager
12	Mr. Ser Bahadur Gurung	Deputy Manager
13	Mr. Umesh Man Dangol	Assistant manager
14	Mr. Bhim Prasad Bhattarai	Assistant manager
15	Mr. Rabi Prasad Acharya	Assistant manager
16	Mr. Ishor Acharya	Acting Assistant manager
17	Mr. Madhab Neupane	Acting Assistant manager
18	Mr. Krishna Prasad Gaihre	Acting Assistant manager

5.7.2 Transactions with Board of Directors

Particulars	Amount
Directors Sitting Fees	1,313,000
Other Director Fees	520,000
Total	**1,833,000**

5.7.3 Compensation to Key Management Personnel

Total financial benefits provided to Chief Executive Officer, Deputy-CEO and other Managerial level employees of the Microfinance during FY 2079/80 and 2078/79 are presented below:

Categories	2080/81	2079/80
Short-Term Employee Benefits	20,556,282	16,362,165
Gross Salary Payments	20,149,599	13,540,886
Bonus as per Bonus Act	403,664	2,405,509
Other Short-term Benefits	3,019	415,770
Post-Employment benefits	2,280,657	2,025,481
Total	**20,836,939**	**18,387,646**

Out of which the compensation provided specifically to Chief Executive Officer is presented below:

Categories	2080/81	2079/80
Short Term Employee Benefits	**5,935,504**	**6,793,645**
Gross Salary Payments	5,801,500	5,762,767
Bonus as per Bonus Act	134,004	1,030,878
Other Short-term benefits	-	-
Post-Employment benefits	**629,086**	**1,123,034**
Total	**6,564,590**	**7,916,679**

*Post-Employment benefit comprises defined contribution plan and defined benefit plan. Under the defined contribution plan, Provident fund is provided at 10% of basic salary. Defined benefit plan includes gratuity and accumulated leave encashment which is provisioned as per actuarial valuation. Gratuity fund is deposited in independent planned assets.

In addition to above, the Microfinance has also paid non-cash benefits such as fuel, repairs, telephone to KMPs who are employees of the microfinance in line with the approved benefit plans of the Microfinance.

5.8 Merger and Acquisition

Microfinance has not entered into any merger and acquisition activities in the reporting period.

5.9 Additional disclosures of non-consolidated entities

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

5.10 Events After Reporting Period

Microfinance monitors and assess 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 31st Ashad 2081 till the signing of this financial statement except the proposition of cash and bonus share by the board for approval from Annual General Meeting.

5.10 Declaration of Dividend

The BOD Meeting dated 2081/09/01 has proposed 7.5% Bonus Share and 0.3947% Cash Dividend (For Tax Purpose) on the Share Capital as on Ashadh End 2081.

Meromicrofinance Laghubitta Bittiya Sanstha Ltd.

Comparison of Unaudited and Audited Financial Statements as of FY 2080/81

Rs in '000'

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and Cash Equivalents	584,264,558	584,264,563	5	0.00%	Rounding Effect
Statutory Balances and Due from Nepal Rastra Bank	60,357,490	60,357,490	-	0.00%	
Placement with Bank & Financial Institutions	-	-	-		
Derivative Financial Instruments	-	-	-		
Other Trading Assets	-	-	-		
Loans and Advances to MFIs & Cooperative	-	-	-		
Loans and Advances to Customers	13,850,160,504	13,756,742,914	(93,417,590)	-0.67%	Additional Loan Loss Provision Booked
Investment Securities	47,093,048	2,000,000	(45,093,048)	-95.75%	Reclassification of FD investment of CPF
Current Tax Assets	-	14,902,108	14,902,108		Calculation of Final Tax at Year End
Investment Property	-	-	-		
Property and Equipment	117,982,240	117,982,232	(8)	0.00%	Rounding Effect
Goodwill and Intangible Assets	926,761	926,761	(0)	0.00%	
Deferred Tax Assets	32,775,150	36,637,459	3,862,308		Calculation of Deferred Tax At Year End
Other Assets	65,376,627	108,574,195	43,197,568	66.07%	Reclassification of FD investment of CPF
Total Assets	14,758,936,378	14,682,387,722	(76,548,656)	-0.52%	
Liabilities					
Due to Bank and Financial Institutions	-	-	-		
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative Financial Instruments	-	-	-		
Deposits from Customers	3,407,984,072	3,407,984,072	-	0.00%	
Borrowings	8,368,320,721	8,368,320,721	-	0.00%	
Current Tax Liabilities	5,299,900	-	(5,299,900)		Calculation of Final Tax at Year End
Provisions	2,083,610	-	(2,083,610)		Reclassification of Account Head
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	856,272,090	862,144,119	5,872,028	0.69%	Changes due to Provision as per Acturial Report & Reclassification of Account Head
Debt Securities Issued	-	-	-		

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Subordinated Liabilities	-	-	-		
Total Liabilities	12,639,960,394	12,638,448,912	(1,511,481)	-0.01%	
Equity					
Share Capital	1,320,000,000	1,320,000,000	-	0.00%	
Share Premium	-	-	-		
Retained Earnings	196,231,937	107,141,100	(89,090,837)	-45.40%	Necessary Adjustment in NFRS Transferred to Regulatory and Other Reserve
Reserves	602,744,048	616,797,710	14,053,662	2.33%	Adjustment in Regulatory Reserve
Total Equity	**2,118,975,985**	**2,043,938,810**	**(75,037,175)**	**-3.54%**	
Total Liabilities and Equity	**14,758,936,378**	**14,682,387,722**	**(76,548,656)**	**-0.52%**	

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest Income	2,006,623,108	2,013,459,213	6,836,105	0.34%	Amortization of Prepaid Employee Beneift and Booking of Interest Income
Interest Expense	(1,131,775,133)	(1,131,775,133)	-	0.00%	
Net Interest Income	**874,847,974**	**881,684,080**	**6,836,105**	**0.78%**	
Fee and Commission Income	117,886,905	99,531,374	(18,355,531)	-15.57%	Reversal of Service Charge Income & Reclassification of Account Head
Fee and Commission Expense	-	-	-		
Net Fee and Commission Income	**117,886,905**	**99,531,374**	**(18,355,531)**	**-15.57%**	
Net Interest, Fee and Commisson Income	**992,734,879**	**981,215,454**	**(11,519,426)**	**-1.16%**	
Net Trading Income	-	-	-		
Other Operating Income	170,006	170,120	114	0.07%	Calculation of Gain on Lease
Total Operating Income	**992,904,885**	**981,385,573**	**(11,519,312)**	**-1.16%**	
Impairment (Charge)/ Reversal for Loans and Other Lossess	(19,469,873)	(112,887,463)	(93,417,590)	479.81%	Additional Loan Loss Provision Boooked
Net Operating Income	**973,435,013**	**868,498,110**	**(104,936,902)**	**-10.78%**	
Operating Expense		-	-		
Personnel Expenses	(479,674,926)	(474,165,207)	5,509,719	-1.15%	Amortisation of Prepaid Employee Beneift and Booking of Interest Income & Staff Bonus Difference due to change in Profit
Other Operating Expenses	(138,643,002)	(137,168,124)	1,474,878	-1.06%	Reclassification of Account Head
Depreciation & Amortisation	(41,999,564)	(41,999,563)	0	0.00%	
Operating Profit	**313,117,521**	**215,165,216**	**(97,952,305)**	**-31.28%**	
Non Operating Income	1,028,717	1,028,717	-	0.00%	
Non Operating Expense	(617,459)	(617,459)	-		
Profit Before Income Tax	**313,528,779**	**215,576,474**	**(97,952,305)**	**-31.24%**	
Income Tax Expense					
Current Tax	(94,058,634)	(73,317,698)	20,740,936	-22.05%	Calculation of Final Tax at Year End
Deferred Tax	102,986	3,458,861	3,355,875	3258.57%	Calculation of Deferred Tax at Year end
Profit for the Period	**219,573,131**	**145,717,638**	**(73,855,494)**		

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि

MEROMICROFINANCE LAGHUBITTA BITTIYA SANSTHA LTD

Head office: Bidur-4 , Battar, Nuwakot. Ph: 010-561746,
Website: www.meromicrofinance.com, Email: corporate@meromicrofinance.com

Unaudited Condensed Statement of Financial Position (As per NFRS)

As on Quarter Ended 31st Ashad 2081

Amount (NPR)

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash & Cash Equivalents	584,264,558	419,373,140
Statutory Balances and Due from Nepal Rastra Bank	60,357,490	63,557,490
Placement with Banks & Financial Institutions	-	-
Derivative Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loan & Advances to Customers	13,850,160,504	13,916,645,766
Investment Securities	47,093,048	51,347,512
Current Tax Assets	-	18,066,494
Investment Property	-	-
Property and Equipment	117,982,240	134,704,250
Goodwill and Intangible Assets	926,761	1,095,003
Deferred Tax Assets	32,775,150	32,672,164
Other Assets	65,376,627	58,118,790
Total Assets	**14,758,936,378**	**14,695,580,610**
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	3,407,984,072	3,424,775,873
Borrowings	8,368,320,721	8,605,107,399
Current Tax Liabilities	5,299,900	-
Provisions	2,083,610	-
Deferred Tax Liabilities	-	-
Other Liabilities	856,272,093	763,412,426
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	**12,639,960,397**	**12,793,295,698**
Equity		
Share Capital	1,320,000,000	1,320,000,000
Share Premium	-	-
Retained Earnings	196,231,934	75,621,750
Reserves	602,744,048	506,663,162
Total Equity	**2,118,975,982**	**1,902,284,912**
Total Liabilities and Equity	**14,758,936,378**	**14,695,580,610**

Condensed Statement of Profit and Loss

For the Quarter Ended on 31st Ashad 2081

Amount (NPR)

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Interest Income	527,882,884	2,006,623,108	594,593,491	2,238,538,033
Interest Expense	262,292,991	1,131,775,133	354,860,187	1,471,522,005
Net Interest Income	**265,589,892**	**874,847,974**	**239,733,304**	**767,016,028**
Fee and Commission Income	27,838,410	117,886,905	12,670,727	90,073,610
Fee and Commission Expense	-	-	-	-
Net Fee and Commission Income	**27,838,410**	**117,886,905**	**12,670,727**	**90,073,610**
Net Interest, Fee and Commisson Income	**293,428,303**	**992,734,879**	**252,404,031**	**857,089,638**
Net Trading Income	-	-	-	-
Other Operating Income	7,303	170,006	-	68,811
Total Operating Income	**293,435,605**	**992,904,885**	**252,404,031**	**857,158,449**
Impairment Charge/ (Reversal) for Loans and Other Lossess	(19,337,482)	19,469,873	(9,560,200)	125,420,327
Net Operating Income	**312,773,087**	**973,435,013**	**261,964,231**	**731,738,122**
Operating Expense	**175,540,537**	**660,317,491**	**206,538,354**	**662,576,228**
Personnel Expenses	127,801,353	479,674,926	143,964,386	482,917,872
Other Operating Expenses	36,887,126	138,643,002	50,132,055	136,732,560
Depreciation & Amortisation	10,852,059	41,999,564	12,441,912	42,925,796
Operating Profit	**137,232,550**	**313,117,521**	**55,425,877**	**69,161,894**
Non Operating Income	(4,100)	1,028,717	(4,000)	5,024,700
Non Operating Expense	617,459	617,459	-	-
Profit Before Income Tax	**136,610,991**	**313,528,779**	**55,421,877**	**74,186,594**
Income Tax Expense				
Current Tax	40,983,297	94,058,634	27,631,154	33,239,926
Deferred Tax	(102,986)	(102,986)	-	(6,519,794)
Profit for the Period	**95,730,680**	**219,573,131**	**27,790,723**	**47,466,462**

Condensed Statement of Comprehensive Income

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Profit for the Period	95,730,680	219,573,131	27,790,723	47,466,462
Other Comprehensive Income				
Total Comprehensive Income	95,730,680	219,573,131	27,790,723	47,466,462
Basic Earning per share:				
Annualized Basic Earing Per Share		16.63		3.60
Diluted Earning per share		16.63		3.60

Ratios as per NRB Directives

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Capital Fund to RWA	-	13.31%	-	12.66%
Non-Performing Loan (NPL) to Total Loan	-	7.68%	-	5.84%

Total Loan Loss Provision to total NPL	-	34.56%	-	40.75%
Cost of Funds	-	7.94%	-	11.11%
Credit to Deposit and Borrowing Ratio	-	118.02%	-	115.68%
Base Rate	-	13.55%	-	16.72%
Interest Rate Spread	-	6.88%	-	4.18%

Details about the Distributable Profit for the Quarter

Particulars	Amount (NPR)
Net Profit for the period end 4th Quarter 2080/81	**219,573,131**
1. Appropriations	
1.1 Profit required to be appropriated to:	**58,798,315**
a. General Reserve	43,914,626
b. Capital Redemption Reserve	-
c. Foreign Exchange Fluctuation Fund	-
d. Corporate Social Responsibility	2,195,731
e. Employee Training Fund	8,296,495
f. Client Protection Fund	2,195,731
g. Other	2,195,731
1.2 Profit required to be transferred to Regulatory Reserve:	**40,164,632**
a. Transfer to Regulatory Reserve	40,164,632
b. Transfer from Regulatory Reserve	-
Net Profit for the period end 4th Quarter 2080/81 available for distribution	**120,610,184**
Opening Retained Earnings as on 1st Shrawan 2080	**75,621,750**
Adjustment (+/-)	-
Distribution:	
Bonus shares issued	-
Cash Dividend Paid	-
Total Distributable profit or (loss) as on Quarter Ended 31st Ashad 2081	**196,231,934**
Annualised Distributable Profit/loss per share	14.87

Notes:

1. The above Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and certain carve-outs issued by the Institute of Chartered Accountants of Nepal (ICAN).
2. The Loans and Advance includes interest receivable & Staff Loans and are presented net of impairment loss.
3. Actuarial Valuation has been done on annual basis for Employee Benefit.
4. Personnel Expenses also include provision for staff bonus which has been calculated in line with the provision in Bonus Act.
5. Previous period figures are regrouped/rearranged/restated wherever necessary for consistent presentation and comparison.
6. All Lease contracts have been accounted for as per NFRS 16. Accordingly, Right of Use Assets and Lease Liabilities have been recognised along with Right of Use Assets being depreciated on straight line basis and interest calculated on Lease Liabilities.
7. The above figures are subject to change as per the direction of Regulators and/or External Auditors.
8. Adjustment related to NFRS has been transferred to Regulatory Reserve.
9. The Detailed interim financial report has been published in our website.

Interest Rate

1. Deposit	7.5%-13.69%
2. Loan & Advance	9%-15%

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १४ (नियम २६ को उपनियम १ सँग सम्बन्धित)

आ. व. २०८०/८१ को चौथो त्रैमासिक अवधिको विवरण

१. वित्तीय विवरण :

(क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण:

[illegible] https://www.meromicrofinance.com [illegible]

(ख) प्रमुख वित्तीय अनुपातहरु :

प्रति शेयर आम्दानी	मूल्य आम्दानी अनुपात	प्रति शेयर नेटवर्थ	प्रति शेयर कुल सम्पत्तिको मूल्य	तरलता अनुपात
रु.१६.६६/-	रु.४२.७८/-	रु.१५०४३/-	रु.१,११८.१०/-	६.४७ प्रतिशत

२. व्यवस्थापकीय विश्लेषण :

(क) [illegible]

[illegible]

(ख) [illegible]

[illegible]

(ग) [illegible]

[illegible]

३. कानूनी कारवाही सम्बन्धी विवरण :

(क) [illegible]

(ख) [illegible]

(ग) [illegible]

४. वित्तीय संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण :

(क) [illegible]

(ख) [illegible] www.nepalstock.com.np [illegible]

अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोबार दिन	कारोबार संख्या
रु. ७२८/-	रु. ५०२/-	रु. ७००/-	६१ दिन	१९,१३,४४६ कित्ता

५. समस्या र चुनौती :

(क) [illegible]

(ख) [illegible]

(ग) [illegible]

(घ) [illegible]

(ङ) [illegible]

६. संस्थागत सुशासन :

[illegible]

(क) [illegible]

(ख) [illegible]

७. सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

[illegible]

विस्तारित कार्यालयहरू (२०८१ आषाढ मसान्तसम्म)

क्र.सं.	शाखाको नाम र ठेगाना	सम्पर्क नं.	क्र.सं.	शाखाको नाम र ठेगाना	सम्पर्क नं.
१	बट्टार शाखा, नुवाकोट	९८०१८४७००२	३७	साँफेबगर शाखा, अछाम	९८०१८४७०३८
२	रातमाटे शाखा, नुवाकोट	९८०१८४७००३	३८	समूहगाड शाखा, डोटी	९८०१८४७०३९
३	सातबिसे शाखा, नुवाकोट	९८०१८४७००४	३९	मेहलकुना शाखा, सुर्खेत	९८०१८४७०४०
४	रानीपौवा शाखा, नुवाकोट	९८०१८४७००५	४०	गाउँशहर शाखा, लमजुङ	९८०१८४७०४१
५	मुरलीभन्ज्याङ शाखा, धादिङ	९८०१८४७००६	४१	बयरघारी शाखा, स्याङ्जा	९८०१८४७०४२
६	भुमेस्थान शाखा, धादिङ	९८०१८४७००७	४२	तेल्घा शाखा, पाल्पा	९८०१८४७०४३
७	मंगलपुर शाखा, चितवन	९८०१८४७००८	४३	हर्दिनेटा शाखा, गुल्मी	९८०१८४७०४४
८	चैनपुर शाखा, चितवन	९८०१८४७००९	४४	बञ्जरिया शाखा, बारा	९८०१८४७०४५
९	बस्तीपुर शाखा, मकवानपुर	९८०१८४७०१०	४५	उत्तरपानी शाखा, धनकुटा	९८०१८४७०४६
१०	रामगढवा शाखा, पर्सा	९८०१८४७०११	४६	टंकिसिनुवारी शाखा, मोरङ	९८०१८४७०४७
११	चापागाऊँ शाखा, ललितपुर	९८०१८४७०१२	४७	लालगढ शाखा, धनुषा	९८०१८४७०४८
१२	कटुञ्जे शाखा, भक्तपुर	९८०१८४७०१३	४८	औरही शाखा, महोत्तरी	९८०१८४७०४९
१३	भकुण्डेबेसी शाखा, काभ्रे	९८०१८४७०१४	४९	सोल्टीबजार शाखा, सर्लाही	९८०१८४७०५०
१४	बाह्रबिसे शाखा, सिन्धुपाल्चोक	९८०१८४७०१५	५०	भानु शाखा, तनहुँ	९८०१८४७०५१
१५	किर्ने शाखा, दोलखा	९८०१८४७०१६	५१	खैरेनीटार शाखा, तनहुँ	९८०१८४७०५२
१६	बालग्राम शाखा, सुनसरी	९८०१८४७०१७	५२	गोग्ली शाखा, दाङ	९८०१८४७०५३
१७	जगतपुर शाखा, सप्तरी	९८०१८४७०१८	५३	कटहरिया शाखा, रौतहट	९८०१८४७०५४
१८	असनपुर शाखा, सिरहा	९८०१८४७०१९	५४	मनहर्वा शाखा, बारा	९८०१८४७०५५
१९	जब्दी शाखा, सर्लाही	९८०१८४७०२०	५५	जीतपुर शाखा, कपिलवस्तु	९८०१८४७०५६
२०	मनमैजु शाखा, काठमाडौं	९८०१८४७०२१	५६	हापुरे शाखा, दाङ	९८०१८४७०५७
२१	मधवलीया शाखा, रुपन्देही	९८०१८४७०२२	५७	भवानीपुर शाखा, बाँके	९८०१८४७०५८
२२	दुवागढी शाखा, झापा	९८०१८४७०२३	५८	मैनापोखर शाखा, बर्दिया	९८०१८४७०५९
२३	पथरी शाखा, मोरङ	९८०१८४७०२४	५९	बौनियाँ शाखा, कैलाली	९८०१८४७०६०
२४	बैजनाथपुर शाखा, मोरङ	९८०१८४७०२५	६०	सुडा शाखा, कञ्चनपुर	९८०१८४७०६१
२५	मधेसा शाखा, सुनसरी	९८०१८४७०२६	६१	झिलझिले शाखा, झापा	९८०१८४७०६२
२६	डुमरीया शाखा, रौतहट	९८०१८४७०२७	६२	गञ्जभवानीपुर शाखा, बारा	९८०१८४७०६३
२७	रामपुर्वा शाखा, बारा	९८०१८४७०२८	६३	सेढवा शाखा, पर्सा	९८०१८४७०६४
२८	छातापिपरा शाखा, बारा	९८०१८४७०२९	६४	खरेन्द्रपुर शाखा, कपिलवस्तु	९८०१८४७०६५
२९	अर्ग्यौली शाखा, नवलपुर	९८०१८४७०३०	६५	बनगाँउ शाखा, दाङ	९८०१८४७०६६
३०	तिलकपुर, नवलपरासी	९८०१८४७०३१	६६	खजुरा शाखा, बाँके	९८०१८४७०६७
३१	कालिकास्थान शाखा, रसुवा	९८०१८४७०३२	६७	राजापुर शाखा, बर्दिया	९८०१८४७०६८
३२	छोप्राक शाखा, गोरखा	९८०१८४७०३३	६८	मसुरीया शाखा, कैलाली	९८०१८४७०६९
३३	बिजयनगर शाखा, प्युठान	९८०१८४७०३४	६९	कृष्णपुर शाखा, कञ्चनपुर	९८०१८४७०७०
३४	लिवाङ शाखा, रोल्पा	९८०१८४७०३५	७०	अमरगढी शाखा, डडेलधुरा	९८०१८४७०७१
३५	धनवाङ शाखा, सल्यान	९८०१८४७०३६	७१	वीरेन्द्रनगर शाखा, सुर्खेत	९८०१८४७०७२
३६	मुसीकोट शाखा, पश्चिम रुकुम	९८०१८४७०३७	७२	बाबियाचौर शाखा, सुर्खेत	९८०१८४७०७३

७३	भुरीगाउँ शाखा, बर्दिया	९८०१८४७०७४	११२	मोहनचोक शाखा, पर्वत	९८०१८४७१५३
७४	नरपानी शाखा, अर्घाखाँची	९८०१८४७०७५	११३	हात्तीसुँडे शाखा, मकवानपुर	९८०१८४७१५४
७५	बोदेवर्साईं शाखा, सप्तरी	९८०१८४७०७६	११४	हरिपुर्वा शाखा, सर्लाही	९८०१८४७१५५
७६	कल्याणीदेवी शाखा, नुवाकोट	९८०१८४७०७७	११५	कौडेना शाखा, सर्लाही	९८०१८४७१५६
७७	पनौती शाखा, काभ्रे	९८०१८४७०७८	११६	यदुकुवा शाखा, धनुषा	९८०१८४७१५७
७८	कमलामाई शाखा, सिन्धुली	९८०१८४७०७९	११७	कद्‌माहा शाखा, सप्तरी	९८०१८४७१५८
७९	बाहुनी शाखा, मोरङ	९८०१८४७०८०	११८	नेपालटार शाखा, उदयपुर	९८०१८४७१५९
८०	धनुषाधाम शाखा, धनुषा	९८०१८४७०८१	११९	केराबारी शाखा, मोरङ	९८०१८४७१६०
८१	मलाही शाखा, रौतहट	९८०१८४७०८२	१२०	गौरादह शाखा, झापा	९८०१८४७१६१
८२	बंकुल शाखा, रौतहट	९८०१८४७०८३	१२१	बैकुण्ठपुर शाखा, रुपन्देही	९८०१८४७१६२
८३	पकाहामैनपुर शाखा, पर्सा	९८०१८४७०८४	१२२	माधवनारायण शाखा, रौतहट	९८०१८४७१६३
८४	बेल्टारी शाखा, नवलपरासी	९८०१८४७०८५	१२३	जावख शाखा, महोत्तरी	९८०१८४७१६४
८५	फर्साटिकार शाखा, रुपन्देही	९८०१८४७०८६	१२४	कविलासी शाखा, सर्लाही	९८०१८४७१६५
८६	बेलौरी शाखा, कञ्चनपुर	९८०१८४७०८७	१२५	दहीपौडी शाखा, सिरहा	९८०१८४७१६६
८७	भजनी शाखा, कैलाली	९८०१८४७०८८	१२६	विष्णुपुर शाखा, सप्तरी	९८०१८४७१६७
८८	मकरागढी शाखा, बर्दिया	९८०१८४७०८९	१२७	हरिनगर शाखा, सुनसरी	९८०१८४७१६८
८९	सिद्धार्थनगर शाखा, रुपन्देही	९८०१८४७०९०	१२८	डायनिया शाखा, मोरङ	९८०१८४७१६९
९०	घोडाबास शाखा, दैलेख	९८०१८४७०९१	१२९	खिजिफलाँटे शाखा, ओखलढुङ्गा	९८०१८४७१७०
९१	पिप्रा शाखा, महोत्तरी	९८०१८४७०९२	१३०	सीतापाइला शाखा, काठमाडौं	९८०१८४७१७१
९२	सीतापुर शाखा, सिरहा	९८०१८४७०९३	१३१	पिलुचौर शाखा, बाजुरा	९८०१८४७१७२
९३	जंग्रहवा शाखा, दाङ	९८०१८४७०९४	१३२	पुनर्वास शाखा, कञ्चनपुर	९८०१८४७१७३
९४	रास्कोट शाखा, कालिकोट	९८०१८४७०९५	१३३	भगतपुर शाखा, कैललाी	९८०१८४७१७४
९५	कुर्था शाखा, धनुषा	९८०१८४७०९६	१३४	मधुवन शाखा, बर्दिया	९८०१८४७१७५
९६	दोधारा चाँदनी शाखा, कञ्चनपुर	९८०१८४७०९७	१३५	कालीमाटी शाखा, जाजरकोट	९८०१८४७१७६
९७	सिम्रौनगढ शाखा, बारा	९८०१८४७०९८	१३६	बिनौना शाखा, बाँके	९८०१८४७१७७
९८	कल्याणपुर शाखा, सिरहा	९८०१८४७०९९	१३७	चौरी शाखा, कपिलवस्तु	९८०१८४७१७८
९९	कालाबञ्जर शाखा, सुनसरी	९८०१८४७१००	१३८	रम्भा शाखा, पाल्पा	९८०१८४७१७९
१००	झापाबजार शाखा, झापा	९८०१८४७१०१	१३९	धुर्कोट शाखा, गुल्मी	९८०१८४७१८०
१०१	भन्ज्याङपोखरी शाखा, धादिङ	९८०१८४७१०२	१४०	पदमपुर शाखा, चितवन	९८०१८४७१८१
१०२	पाँचखाल शाखा, काभ्रे	९८०१८४७१०३	१४१	सिसौट शाखा, सर्लाही	९८०१८४७१८२
१०३	मेलम्ची शाखा, सिन्धुपाल्चोक	९८०१८४७१०४	१४२	इमिली शाखा, महोत्तरी	९८०१८४७१८३
१०४	चरिकोट शाखा, दोलखा	९८०१८४७१०५	१४३	बरियारपट्टी शाखा, सिरहा	९८०१८४७१८४
१०५	मन्थली शाखा, रामेछाप	९८०१८४७१०६	१४४	लौकही शाखा, सुनसरी	९८०१८४७१८५
१०६	ढिकुरपोखरी शाखा, कास्की	९८०१८४७१०७	१४५	बेलेपुर शाखा, मोरङ	९८०१८४७१८६
१०७	राँके शाखा, ईलाम	९८०१८४७१०८	१४६	दुर्गापुरी शाखा, मोरङ	९८०१८४७१८७
१०८	गोपेटार शाखा, पाँचथर	९८०१८४७१०९	१४७	हल्दीबारी शाखा, झापा	९८०१८४७१८८
१०९	जयपृथ्वी शाखा, बझाङ	९८०१८४७११०	१४८	संक्रान्तिबजार शाखा, तेह्रथुम	९८०१८४७१८९
११०	दशरथचन्द शाखा, बैतडी	९८०१८४७१११	१४९	फेरीबजार शाखा, भोजपुर	९८०१८४७१९०
१११	अक्षते शाखा, बाग्लुङ	९८०१८४७१५२			

केही प्रेरणादायी सफलताका कथाहरु

लघुवित्तले खासगरी हाम्रो परम्परागत चुलोचौकोसको दायराबाट बाहिर ल्याई विपन्न वर्गका महिलाहरुको उद्यमशीलता विकास गरी उनीहरुलाई परिवारमा आयआर्जनको वैकल्पिक बाटोको रुपमा स्थापित गर्नेदेखि लिएर वित्तीय रुपमा साक्षर गराउने, सामूहिक भावनाको विकास गर्ने, सामुदायिक सरोकारको बिषयमा अन्तरक्रिया गराई विचारको आदानप्रदान गर्ने, नेतृत्व सीपको विकास गर्ने, बोल्ने बानीको विकास गर्ने, सशक्तिकरणको मार्गतर्फ डोऱ्याउने जस्ता कार्यहरु गरिरहेको छ। यसै सन्दर्भमा यस मेरोमाइक्रफाइनान्स लघुवित्त वित्तीय संस्थासँग सहकार्य गरी जीवनमा प्रगति गरेका केही महिलाहरुको सफलताको प्रेरणादायी कथाहरुलाई नमुनाका रुपमा प्रस्तुत गरिएको छ।

नामः सविता पुटुवार
स्थान : तारकेश्वर-४, लोलाङ, काठमाडौं
व्यवसाय : तरकारी फलफुल र किराना

गाउँकै अगुवा दिदी उमा देवी भण्डारीको उत्प्रेरणाले मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लि. को मनमैजु शाखा, काठमाडौंमा आवद्ध भएकी सविता पुटुवार लघुवित्तले दिएको वित्तीय साक्षरता तालिमले जीवनमा केही गर्नु पर्छ भन्ने सोच आएको बताउनु हुन्छ। श्रीमान गाउँकै खानेपानी अफिसमा जागिरे रहेता पनि तत्कालिन समयमा घर खर्च जुटाउन धौधौ रहेको बताउने सविता घर परिवारमा आफ्नो पनि योगदान गर्न पाए परिवार चलाउन सहज हुने अवसरको खोजीमा रहनुभएकी सविता लघुवित्तमा आवद्ध भएपश्चात व्यावसायिक बन्ने योजना बनाएको बताउनु हुन्छ।

साधारण लेखपढ गर्न सक्ने सविताले यस संस्थाबाट २०७१ सालमा पहिलो पटक रु. २०,०००/- कर्जा लिएर कुखुरापालन शुरु गर्नुभयो। त्यतिबेला उनलाई कुखुरापालन सम्बन्धी ज्ञान नभएतापनि अन्य छरछिमेकको व्यवसायमा गएर व्यवहारिक ज्ञान लिएपश्चात व्यवसाय गर्ने आत्मवल बढेको बताउनुहन्छ।

कुखुरापालनबाट पहिलो वर्ष राम्रो आम्दानी भएपनि व्यवसायस्थल र बस्तीसँगै भएकोले व्यवसाय विस्तार गर्दा समुदायमा नकारात्मक असर पर्छ कि भनेर श्रीमानसँग सल्लाह लिएकी सविताले तरकारी व्यापारको योजना बनाउनुहुन्छ। लघुवित्तमा असल छाप पारिसकेकी सविताले समूह बैठकमा आफ्नो नयाँ व्यवसायको योजना, सम्भावना, नाफाको हिसाब तयार पार्नुभयो। संस्थाले उहाँको योजना मन पराउँदै दोस्रो पटकको कर्जा रु. ८०,०००/- कर्जा स्वीकृत गर्‍यो। त्यसपछि तेस्रो, चौँथो कर्जाको रुपमा क्रमशः ९० हजार, ९५ हजार गर्दै २०८० सालमा दशौँ कर्जाको रुपमा ७ लाख कर्जा लिई कारोबार गरिरहनुभएको छ।

कुखुरापालनसँगै तरकारी व्यापारमा फड्को मार्नुभएकी सविताले लगानीमा विविधता भएमा नाफा घाटाको अवश्यकता पूर्ति हुने बुझ्न धेरै समय लागेन। क्रमशः मेरोमाइक्रोफाइनान्सबाट रु. ७,००,०००/- कर्जा लिएर कुखुरापालन, तरकारी व्यापार र किराना पसल बिस्तार गर्नुभएकी सविताले दुई छोरा छोरीको उज्ज्वल भविष्य मात्र कोरिदिनुभएकी छैनन्, परिवारमा आम्दानीको दीगो स्रोत कायम गर्नुभएकी छिन्। अझ पनि सवितालाई लगानीमा विविधता कायम गरी डेरी व्यवसाय थप्ने हुटहुटि कायम रहेको बताउनुहुन्छ।

इमान्दारीता र लगनशीलता कुनै पनि लक्ष्य प्राप्त गर्ने पहिलो कडी हो। व्यवसायमा धैर्यता सहनशीलता महत्वपूर्ण हुन्छ। कुनै पनि योजना बनाउँदा पारिवारिक सल्लाह र सहमती महत्वपुर्ण हुन्छ। व्यवसायमा विविधिकरण गर्दा व्यवसाय घाटामा जाने सम्भावना कम हुन्छ। ग्राहकहरुको सन्तुष्टी नै व्यवसायको सफलता हो।

सविताको कथा सवैको लागि प्रेरणादायी छ। सानोबाट शुरुवात गरी ठूलो सफलता हासिल गर्न खोजिरहेका मानिसहरुको लागि त उहाँको यो प्रगति अझै अनुकरणीय छ।

नामः अञ्जु देवकोटा

स्थानः चाँगुनारायण-७, खरीपाटी, भक्तपुर

व्यवसायः कृषि फर्म

अञ्जु देवकोटा एक साधारण परिवारका सदस्य थिए। गोरखाको आपपिपलमा बसोबास गर्दै आएकी अञ्जु देवकोटा घरको आर्थिक अवस्था कमजोर भएकोले कामसँगसँगै परिवारको उज्ज्वल भविष्यको सुनौलो सपना बोकी केही व्यवसाय गर्ने सोच लिएर आफ्नो परिवार सहित काठमाडौं आउनु भयो तर व्यवसाय शुरुवात गर्नको लागि परिवारसँग आवश्यक रकम थिएन। राजधानीको महंगीमा १ छोरा सहित अञ्जु देवकोटाको परिवार भक्तपुरमा रहेको चाँगुनारायणको भित्र रहेको खरीपाटी आसपास डेरा गरी बस्नुभएको थियो। श्रीमानको सामान्य निजी जागीरबाट घर परिवारको गुजारा चलाउँदै आउनु भएको अञ्जु देवकोटाले छोराको स्कुल जाने समयमा डेरा नजिकै तरकारी फर्ममा काम गर्ने गर्नुहुन्थ्यो केही समय काम गरेपश्चात उनले आफैंले सानोतिनो व्यवसाय शुरु गर्ने सपना देखिन्। भक्तपुर जस्तो बाक्लो बस्ती बिस्तार हुँदै गरेको ठाउँमा उनको योजना अनुसारको व्यवसाय सफल हुने विश्वास थियो। व्यवसाय शुरु गर्ने तर शुरुवात को लागि उहाँसँग आवश्यक पूँजी थिएन। भक्तपुर बस्न थालेको करिब १ वर्ष पुरा भइसकेको थियो र वरपर केही मात्रामा मान्छेहरुसँग घुलमिल हुन थालेपछि लघुवित्त सम्बन्धी जानकारी भएका र वित्तीय कारोबार राम्रो भएका टोल छरछिमेकका केही मान्छेहरुसँग मिली मेरोमाइक्रोफाइनान्सको शाखा कार्यालय कटुञ्जे, भक्तपुरद्वारा प्रवर्द्धित महिला केन्द्रको सदस्यता लिई बचत कर्जा कारोबारको शुरुवात गर्नुभयो।

केन्द्रमा आवद्ध भएको करिब १ महिनापछि घर परिवार सरसल्लाह गरी केही रकम कर्जा लिएर आफ्नो सानो व्यवसाय गर्ने योजना रहेको अन्जु देवकोटाको परिवारले व्यवसायमा लाग्ने अनुमानित खर्च र आम्दानीको मोटामोटी खाका तयार गरी सोबमोजिम आवश्यक पूँजी व्यवस्थापनका लागि मेरोमाइक्रोफाइनान्सबाट २०७१ सालमा पहिलो कर्जा स्वरुप रु. ६०,०००/- लिई तरकारी उत्पादन व्यवसाय शुरु गर्नुभयो । त्यसपछि दोस्रो, तेस्रो, चौँथो कर्जाको रुपमा क्रमशः ७० हजार, ९० हजार र १ लाख १० हजार गर्दै २०८१ सालमा दशौं कर्जाको रुपमा ६ लाख कर्जा लिई कारोबार गरिरहनुभएको छ।

व्यवसाय शुरुवात गर्न डेरा नजिकै रहेको १ रोपनी खेत वार्षिक तीस हजार तिर्ने सम्झौता गरी ५ वर्षको लागि भाडामा लिएपश्चात उक्त

जग्गामा टनेला बनाउनेदेखि आवश्यक पानी, मल तथा बिउबिजन साथै बाँस प्लास्टिक र कृषि औजार केही मात्रामा खरीद गरी परिवारको सदस्य मिलेर तरकारी खेती गर्न शुरु गर्नु भयो । शुरुमा थोरै मात्रामा साग र टमाटरबाट शुरु गरी आफैँले बजारमा लगेर बिक्री गर्न थाल्नु भयो । आफुले सोचे जस्तै आम्दानी भएपछि थप जग्गा भाडामा लिइ व्यवसाय बिस्तार गरी हाल धेरै ठूलो आकारमा तरकारी आवश्यक हुने ठाउँमा आफैले ठेक्का लिएर तरकारी उपलब्ध गराउँदै आउनु भएको छ । ताजा तरकारी पाइने भएकोले स्थानीयहरु समेत तरकारी आवश्यक हुँदा अन्जु देवकोटाको श्रीकृष्ण कृषि फर्मबाट तरकारी खरीद गरी उपभोग गर्दछन् ।

अन्ततः केही वर्षको मेहेनतपछि अन्जु देवकोटाको तरकारी उत्पादन तथा बिक्री व्यवसायले ठूलो रुप लियो । गोरखाबाट आफ्नो परिवारको सुनौलो भविष्यको सपना बोकेर भक्तपुर बसोबास गरी व्यवसाय शुरु गरेका देवकोटा परिवारले भक्तपुरमा नै जग्गा खरीद गरी ३ तलाको आफ्नो घर बनाउन सफल हुनु भयो । छोराको उच्च शिक्षाको पढाईसँगसगै विवाह र परिवारलाई आइपर्ने सम्पूर्ण समस्याहरुको समाधान गर्ने उपाय भनेको नै तरकारी व्यवसाय भयो । आफ्नो दैनिक खर्च टारेर बाँकी रहेको रकम जम्मा गर्दा हाल अन्जु देवकोटाको परिवारसँग ठूलो आकारमा बचत जम्मा भएको छ । ५ जना कृषकलाई रोजगारी दिएर सञ्चालनमा रहेको व्यवसायले थप अरु परिवारलाई समेत उद्यमी र लगनशील बनाएको छ ।

नामः फुलो देवी चौधरी
स्थानः गोलबजार, सिराहा
व्यवसायः जनरल एण्ड किराना पसल

फूलो देवी चौधरी, सिराहा जिल्लाको एक साधारण परिवारमा जन्मे हुर्केकी इमान्दार र असल स्वभावकी छिन् । सामान्य परिवारका सन्तान भएकोले यिनको विवाह पनि हिन्दु संस्कार र सामाजिक परम्परा अनुसार सामान्य परिवारमा नै भयो । परिवारको कुनै व्यापार व्यवसाय नगरेको र जीवनमा कहिल्यै व्यापार गर्ने सोच समेत नभएका फुलो देबीले जीवनको आर्थिक कठिनाइका कारण नयाँ बाटो रोज्नुपर्ने बाध्यता भयो ।

फुलो देवीले परिवारका साथ व्यवसाय गर्ने सोच बनाउनुभएपछि टोलका केही महिला दिदी बहिनीहरुसँग समेत छलफल गरेर केन्द्र बनाउनका लागि गोलबजारमा रहेको मेरोमाइक्रोफाइनान्सको असनपुर शाखामा पुग्नुभयो । उनीहरुको उद्यम गर्ने चाहनालाई मध्यनजर गर्दै संस्थागत प्रक्रिया पुरा गरी केन्द्र निर्माण गरियो । उहाँले आफुहरुसँग कुनै व्यापार व्यवसाय गरेको अनुभव नभएकोले सानोबाट शुरु गर्ने सोच सहित रु. ६०,०००/- विनाधितो कर्जा लिई श्रीमान्‌को साथमा सानो पान पसल शुरु गर्नुभयो ।

पान पसल शुरु गरेको पहिलो वर्षमा नै आशा गरेजस्तै व्यापार भएपछि थप उत्साहित भई व्यापारको आकार वृद्धिका लागि उनले मेरो माइक्रोफाइनान्सको असनपुर शाखाबाट दोस्रो पटकको कर्जा स्वरुप रु. २ लाख थप गरी पान पसलबाट जनरल तथा किरानाको सामान थप गर्नुभयो । किराना व्यापारबाट राम्रो आम्दानी हुन थालेपछि पुनः तेस्रो पटक रु. ३ लाख कर्जा लिई आफ्नो व्यवसायलाई विस्तार गर्ने क्रममा चिसो पेय पदार्थसमेत थप गरी व्यापार गर्न शुरु गर्नुभएको छ ।

आजकाल फुलो देवीको वार्षिक आम्दानी रु. ६ लाखभन्दा बढी रहेको छ । यही व्यापारको भरमा आफ्नो ३ जनाको परिवार चलाउन सहज भएको छ । भैपरी आउने कठिनाइको परिपूर्ति गर्नेदेखि छोराछोरीको राम्रो शिक्षा-दीक्षामा समेत लगानी गर्दै गाउँको सहकारी एवं लघुवित्त समेतमा गरी रु. ३ लाख जति बचत समेत जम्मा गर्न सफल हुनुभएको छ । साथै उहाँको गाउँ, समाज र परिवारमा समेत उद्यमीको प्रतिकको रुपमा चिनिन थाल्नु भएको छ । साथै एउटा सामान्य महिलाले पनि आवश्यकता महसुस गरेर उत्पादनशील कार्यमा निरन्तर रुपमा लगनशील भएर लाग्ने हो भने सफलता सम्भव भन्ने सन्देश समेत दिन सफल हुनु भएको छ ।

नाम : चन्द्रावती देवी

स्थान : करैयामाई गा.पा.-१, बारा

व्यवसाय : भेटनरी, राईस मिल र गल्ला व्यापार

बारा जिल्लाकी एक गृहिणीको श्रीमान् भेटेरिनरी सम्बन्धी तालिम लिएर पनि बेरोजगार हुनुहुन्थ्यो। गाउँ घरमा गएर भेटेरिनरी काम गर्दै परिवारको पालन पोषण गर्दै हुनुहुन्थ्यो। अब केही ऋण खोजेर भए पनि केही व्यवसाय गर्ने घर परिवारमा सल्लाह भयो।

चन्द्रावती देवीसँग पर्याप्त सम्पत्ति नभएकोले नत गाउँमा कसैले पत्यायो, नत कुनै बैंकले बिना धितो ऋण दिने भयो। त्यसपछि लघुवित्तले व्यवसाय शुरु गर्न बिना धितो ऋण दिँदो रहेछ भन्ने थाहा पाएर मेरोमाइक्रोफाइनान्सको मनहर्वा शाखामा पुग्नुभयो। चन्द्रावती देवीले २०७४ सालमा प्रथम कर्जा रु. १,००,०००/- रुपैयाँ ऋण लिएर भेटेरिनरी पसल थप्नु भयो र पसलबाट राम्रो आम्दानी गर्नुभयो। पहिलो कर्जा राम्रोसँग सदुपयोग गर्नु भएपछि दोस्रो कर्जाको रुपमा रु. १,५०,०००/- कर्जा लिएर व्यवसायको आकार वृद्धि गर्नुभयो। भेटेरिनरी पसलबाट राम्रो आम्दानी हुँदा व्यवसाय वृद्धिको लागि रु. ९,९०,०००/- ऋण लिएर राईस मिल र गल्ला व्यापार समेत शुरु गर्नुभयो।

शुरुमा व्यवसाय गर्नको लागि पूँजी उपलब्ध गराउने स्रोतको आभाव थियो भने व्यवसाय शुरु गरेपछि त्यसलाई सञ्चालन गर्ने र नाफामा ल्याउने चुनौती उत्तिकै थियो। तथापि परिवारको पूर्ण सहयोग पाएर निरन्तर रुपमा मेहेनत गर्दै जाँदा उहाँको व्यवसाय अगाडि बढ्दै गयो र अन्ततः केही समयको अन्तरालमा नाफामा ल्याउन समेत सफल हुनुभयो।

आज चन्द्रावती देवीको वार्षिक आम्दानी रु. २० लाखभन्दा बढी रहेको छ। दलित समुदायबाट भए पनि शुन्यबाट शुरु गरेको व्यवसाय आज लाखौंको बनाउन सफल हुनुभएको छ। उच्च शिक्षाको हासिल गर्नको लागि छोरालाई अष्ट्रेलिया पठाउन सफल हुनुभएको छ।

चन्द्रावती देवीले भन्नुहुन्छ -"व्यवसायबाट कमाएको पैसा ५ वर्षसम्म व्यवसायमा र मेरोमाइक्रोफाइनान्सको किस्ता तिर्नमा मात्र खर्च गर्नुपर्छ त्यसपछि व्यवसाय पनि ठूलो हुनेछ र परिवारको जीवनस्तर पनि उच्च हुन्छ।"

नाम : कोशिला कुमारी
स्थान : करैयामाई गा.पा.-६, बारा
व्यवसाय : पशु फार्म

कोशिला कुमारी, बारा जिल्लाकी एक साधारण गृहिणी, जसले कहिल्यै व्यापार गर्ने सोचेकै थिइनन् । तर उहाँ आफैँले परिवार जीवन निर्वाहको लागि व्यवसाय गर्न चाहनुहुन्थ्यो । आफु किसानको छोरी/बुहारी भएको हुनाले पशुपालन गर्नेतर्फ उहाँको बढी चासो थियो ।

कोशिला कुमारीले मेरोमाइक्रोफाइनान्स लघुवित वित्तीय संस्था लि., शाखा कार्यालय मनहर्वाको सदस्यता लिई संस्थाबाट पहिलो पटक रु. ७,००,०००/- कर्जा लिएर ४ वटा दुधालु गाई किन्नुभयो र गोठको निर्माण गर्नुभयो । त्यो गाईको दुध बिक्रीबाट मनग्य आम्दानी गरेर परिवारको जीवनस्तर उकास्न सफल हुनुभयो ।

दुग्ध व्यवसायबाट राम्रो आम्दानी भई राख्दा गाईले दुध दिन छोडेपछि आम्दानी कम हुन थालेको देखेपछि फेरी दोस्रो कर्जाको रुपमा रु. १५,००,०००/- रुपैयाँ लिई थप गाई खरीद गरी र ठूलो पशु फार्मको निर्माण गर्नुभयो ।

आज कोशिला कुमारीको वार्षिक आम्दानी १० लाखभन्दा बढी रहेको छ । उनको सम्पूर्ण परिवार र समुदायको लागि एक उदाहरणको रुपमा चिनिने हुनुभएको छ ।

कोशिला कुमारी भन्नुहुन्छ - "कुनै पनि काम ठूलो वा सानो हुँदैन व्यवसाय गर्न आँट राख्नु पर्छ र कर्जाको सहि सदुपयोग गर्‍यो भन्ने अवश्य व्यवसायबाट मनग्य आम्दानी गर्न सकिन्छ ।"

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड

विदुर न.पा.-४, बट्टार, नुवाकोट

मिति २०८१ माघ ०४ गतेको बाह्रौं वार्षिक साधारण सभामा प्रस्तुत

प्रबन्धपत्रमा संशोधन सम्बन्धी तीन महले विवरण

साविक	प्रस्तावित संशोधन	कारण
६. वित्तीय संस्थाको पूँजीको संरचना : यस वित्तीय संस्थाको पूँजीको संरचना देहायबमोजिम हुनेछ :–	६. वित्तीय संस्थाको पूँजीको संरचना : यस वित्तीय संस्थाको पूँजीको संरचना देहायबमोजिम हुनेछ :–	
(ख) वित्तीय संस्थाको जारी पूँजी रू. १,३२,००,००,०००/- (अक्षरेपी एक अर्ब बत्तीस करोड मात्र) हुनेछ। सो पूँजीलाई प्रति सेयर रू. १००/- दरका १,३२,००,००० (एक करोड बत्तीस लाख) थान साधारण सेयरमा विभाजन गरिएको छ।	(ख) वित्तीय संस्थाको जारी पूँजी रू. १,४१,९०,००,०००/- (अक्षरेपी एक अर्ब एकचालीस करोड नब्बे लाख मात्र) हुनेछ। सो पूँजीलाई प्रति सेयर रू. १००/- दरका १,४१,९०,००० (एक करोड एकचालीस लाख नब्बे हजार) थान साधारण सेयरमा विभाजन गरिएको छ।	संस्थाले ७.५ प्रतिशतले हुन आउने रू. ९,९०,००,०००/- (अक्षरेपी नौ करोड नब्बे लाख मात्र) बराबरको बोनस सेयर जारी गरी चुक्ता पूँजी वृद्धि गर्न प्रस्ताव गरिएकाले।
(ग) वित्तीय संस्थाको चुक्ता पूँजी रू. १,३२,००,००,०००/- (अक्षरेपी एक अर्ब बत्तीस करोड मात्र) हुनेछ।	(ग) वित्तीय संस्थाको चुक्ता पूँजी रू. १,४१,९०,००,०००/- (अक्षरेपी एक अर्ब एकचालीस करोड नब्बे लाख मात्र) हुनेछ।	
(ङ) संस्थापक सेयरधनीहरुलाई समूह "क" मा वर्गीकरण गरिएको छ र यो समूहको सेयर स्वामित्व ५९.४ प्रतिशत हुनेछ।	(ङ) संस्थापक सेयरधनीहरुलाई समूह "क" मा वर्गीकरण गरिएको छ र यो समूहको सेयर स्वामित्व ५१ प्रतिशत हुनेछ।	नेपाल राष्ट्र बैंकबाट स्वीकृति प्राप्त गरी अन्य कानुनी प्रक्रिया पुरा गरी सकेकाले।
(च) सर्वसाधारणमा बिक्री गरिने सेयर खरीद गर्ने सेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ। यो समूहको सेयर स्वामित्व ४०.६ प्रतिशत हुनेछ।	(च) सर्वसाधारणमा बिक्री गरिने सेयर खरीद गर्ने सेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ। यो समूहको सेयर स्वामित्व ४९ प्रतिशत हुनेछ।	

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श्री रामहरि दाहाल
कम्पनी सचिव

....
श्री कल्याण बिक्रम पाँडे
अध्यक्ष

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड

विदुर न.पा.-४, बट्टार, नुवाकोट

मिति २०८१ माघ ०४ गतेको बाह्रौँ वार्षिक साधारण सभामा प्रस्तुत

नियमावलीमा संशोधन सम्बन्धी तीन महले विवरण

साविक	प्रस्तावित संशोधन	कारण
२७. सञ्चालक समितिको गठन, संख्या र कार्यकाल ः (२) यस वित्तीय संस्थामा ७ जनाको सञ्चालक समिति हुनेछ जसमा “क” समूहमा रहेका संस्थापक समूहबाट मनोनित/निर्वाचित ४ जना, “ख” समूहका सर्वसाधारण सेयरधनीहरूबाट निर्वाचित २ जना र १ जना स्वतन्त्र सञ्चालक हुनेछन् । ७ जनाको सञ्चालक समितिमा १ जना महिला सदस्य अनिवार्य हुनेछ।	२७. सञ्चालक समितिको गठन, संख्या र कार्यकाल ः (२) यस वित्तीय संस्थामा ७ जनाको सञ्चालक समिति हुनेछ जसमा “क” समूहमा रहेका संस्थापक समूहबाट मनोनित/निर्वाचित ३ जना, “ख” समूहका सर्वसाधारण सेयरधनीहरूबाट निर्वाचित ३ जना र १ जना स्वतन्त्र सञ्चालक हुनेछन् । ७ जनाको सञ्चालक समितिमा १ जना महिला सदस्य अनिवार्य हुनेछ।	संस्थाको सेयर संरचना अनुरुप सञ्चालक समिति गठन गर्न ।

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श्री रामहरि दाहाल
कम्पनी सचिव

....
श्री कल्याण बिक्रम पाँडे
अध्यक्ष

नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ५७१८६४१
फ्याक्स नं.: ५७१९६०१
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पत्र संख्याः ल.वि.स.सु.वि./गैर-स्थलगत/मेरो/०८१/८२
च.नं.: १३५

मितिः २०८१ ९ ५

मेरोमाइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड,
बट्टार, नुवाकोट ।

विषयः आर्थिक वर्ष २०८०/८१ को वार्षिक वित्तीय विवरणहरु प्रकाशन गर्ने सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाव, सोसँग सम्वन्धित अनुसूचीहरु, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरुको आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरुका सम्बन्धमा आयकर ऐन/ नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरु शेयरधनीहरुको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८०/८१ सम्मको मुनाफाबाट २०८१ असार मसान्तमा कायम कुल चुक्ता पुँजी रु.१,३२,००,००,०००।- (अक्षरेपी एक अर्ब बत्तीस करोड मात्र) को **७.५ प्रतिशतले** हुन आउने शेयर लाभांश **रु.९,९०,००,०००।-**(अक्षरेपी नौ करोड नब्बे लाख मात्र) तथा **०.३९४७३६८४२१ प्रतिशतले** हुन आउने नगद लाभांश **रु.५२,१०,५२६।३२।-**(अक्षरेपी बाउन्न लाख दश हजार पाँच सय छब्बिस र पैसा बत्तिस मात्र) गरी जम्मा **७.८९४७३६८४२१ प्रतिशतले** हुने रकम **रु.१०,४२,१०,५२६।३२** (अक्षरेपी दश करोड बयालिस लाख दश हजार पाँच सय छब्बीस र बत्तीस पैसा मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृति तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

(क) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरुलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.१९/०७९ को बुंदा नं.२ (ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नु हुन ।

(ख) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १०/०७९ को बुँदा नं.६ बमोजिम यस बैंकबाट इजाजतपत्रप्राप्त कुनै एक "घ" वर्गको संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा २५ प्रतिशत र अन्य "घ" वर्गका संस्थाहरुमा चुक्ता पुँजीको १० प्रतिशत मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयरधारण गर्ने संस्थापक शेयरधनी रहे/नरहेको एकीन गरी सो सीमाभन्दा बढी भएमा उक्त शेयरधनीले आफ्नो शेयर उपरोक्त सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।

(ग) संस्थाको वित्तीय विवरणमा रहेको कर्जाको विवरण कर्जा सूचना केन्द्रको कर्जा विवरणसँग एकरुपता हुने गरी आवधिक रुपमा Reconcile गर्नु हुन ।

(घ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैर-स्थलगत सुपरिवेक्षणले औंल्याएका थप अन्य कैफियतहरु समेत पुनः नदोहोरिने गरी सुधार गर्नु हुन ।

भवदीय,

(मिला देवी बाराही)
उप-निर्देशक

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

यस वित्तीय संस्थाको आ.व. २०८०/८१ को वार्षिक हरहिसाब स्वीकृतिको क्रममा नेपाल राष्ट्र बैंकबाट दिइएको निर्देशन उपर व्यवस्थापनको जवाफ

निर्देशन नं. क : ब्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।

निर्देशन नं. ख : ब्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।

निर्देशन नं. ग : ब्यहोरा अवगत भयो । निर्देशनको परिपालना गरिने जानकारी गराउँदछौं ।

निर्देशन नं. घ : ब्यहोरा अवगत भयो । निर्देशनको परिपालना गरिएको जानकारी गराउँदछौं ।

महत्वपूर्ण टिपोट :

सञ्चालक समितिहरुको विवरण

प्रथम साधारण सभा

श्री रत्नराज बज्राचार्य
अध्यक्ष
(प्रतिनिधि,
ग्लोबल आइएमई बैंक लि.)

श्री राजन सिंह भण्डारी
सञ्चालक
(प्रतिनिधि)
(सिटिजन्स बैंक इन्टरनेशनल लि.)

डा. रमेश कुमार भट्टराई
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री उपेन्द्र पौडेल
सञ्चालक
(प्रतिनिधि)
(एन. एम. बि. बैंक लि.)

श्री जसोदा सैजु
सञ्चालक
(प्रतिनिधि)
(एच. एण्ड बि. डेभलपमेन्ट बैंक लि.)

श्री लक्ष्मण रिसाल
सञ्चालक
(प्रतिनिधि)
(एनआईसी एशिया बैंक लि.)

श्री सन्जिव मानन्धर
सञ्चालक
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

दोस्रो साधारण सभा

श्री रत्नराज बज्राचार्य
अध्यक्ष
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री राजन सिंह भण्डारी
सञ्चालक
(प्रतिनिधि)
(सिटिजन्स बैंक इन्टरनेशनल लि.)

डा. रमेश कुमार भट्टराई
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री उपेन्द्र पौडेल
सञ्चालक
(प्रतिनिधि)
(एन. एम. बि. बैंक लि.)

श्री ज्ञानुकृष्ण अधिकारी
सञ्चालक
(प्रतिनिधि)
(सोसाईटी डेभलपमेन्ट बैंक लि.)

श्री लक्ष्मण रिसाल
सञ्चालक
(प्रतिनिधि)
(एनआईसी एशिया बैंक लि.)

श्री सन्जिव मानन्धर
सञ्चालक
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

तेस्रो साधारण सभा

श्री राजन सिंह भण्डारी
अध्यक्ष
(प्रतिनिधि)
(सिटिजन्स बैंक इन्टरनेशनल लि.)

श्री उपेन्द्र पौडेल
सञ्चालक
(प्रतिनिधि)
(एन. एम. बि. बैंक लि.)

श्री ज्ञानुकृष्ण अधिकारी
सञ्चालक
(प्रतिनिधि)
(सोसाईटी डेभलपमेन्ट बैंक लि.)

श्री लक्ष्मण रिसाल
सञ्चालक
(प्रतिनिधि)
(एनआईसी एशिया बैंक लि.)

श्री सन्जिव मानन्धर
सञ्चालक
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री पृथ्वी नारायण श्रेष्ठ
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री आरती राज्यलक्ष्मी राणा
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

चौंथो साधारण सभा

श्री राजन सिंह भण्डारी
अध्यक्ष
(प्रतिनिधि)
(सिटिजन्स बैंक इन्टरनेशनल लि.)

श्री उपेन्द्र पौडेल
सञ्चालक
(प्रतिनिधि)
(एन. एम. बि. बैंक लि.)

श्री ज्ञानुकृष्ण अधिकारी
सञ्चालक
(प्रतिनिधि)
(सोसाईटी डेभलपमेन्ट बैंक लि.)

श्री सन्जिव मानन्धर
सञ्चालक
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री पृथ्वी नारायण श्रेष्ठ
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री आरती राज्यलक्ष्मी राणा
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिहरुको विवरण

पाँचौं साधारण सभा

श्री राजन सिंह भण्डारी
अध्यक्ष
(प्रतिनिधि)
(सिटिजन्स बैंक इन्टरनेशनल लि.)

श्री सन्जिव मानन्धर
सञ्चालक
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री झलक प्रसाद खनाल
सञ्चालक
(प्रतिनिधि)
(लुम्बिनी विकास बैंक लि.)

श्री पृथ्वी नारायण श्रेष्ठ
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री आरती राज्यलक्ष्मी राणा
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री कमल प्रसाद नेपाल
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

छैठौं साधारण सभा

श्री सन्जिव मानन्धर
अध्यक्ष
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री पृथ्वी नारायण श्रेष्ठ
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री राजा अर्याल
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री सजना मानन्धर
सञ्चालक
(प्रतिनिधि)
(देव: विकास बैंक लि.)

श्री सुमित बाबु खत्री
सञ्चालक

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री कमल प्रसाद नेपाल
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

सातौं साधारण सभा

श्री सन्जिव मानन्धर
अध्यक्ष
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री कल्याण विक्रम पाँडे
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री राजा अर्याल
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री सजना मानन्धर
सञ्चालक
(प्रतिनिधि)
(देव: विकास बैंक लि.)

श्री सुमित बाबु खत्री
सञ्चालक

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

आठौं साधारण सभा

श्री सन्जिव मानन्धर
अध्यक्ष
(प्रतिनिधि)
(प्राइम कमर्सियल बैंक लि.)

श्री कल्याण विक्रम पाँडे
सञ्चालक
(प्रतिनिधि)
(जनता बैंक नेपाल लि.)

श्री राजा अर्याल
सञ्चालक
(प्रतिनिधि)
(ग्लोबल आइएमई बैंक लि.)

श्री सजना मानन्धर
सञ्चालक
(प्रतिनिधि)
(कुमारी बैंक लि.)

श्री सुमित बाबु खत्री
सञ्चालक

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री ज्ञानकृष्ण अधिकारी
सञ्चालक
(प्रतिनिधि)
(सर्वसाधारण समूह)

श्री रामहरि दाहाल
कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिहरुको विवरण

नवौं साधारण सभा

श्री सञ्जिब मानन्धर
अध्यक्ष
(प्रतिनिधि, प्राइम कमर्सियल बैंक लि.)

श्री सुमित बाबु खत्री
सञ्चालक

श्री कल्याण विक्रम पाँडे
सञ्चालक
(प्रतिनिधि, ग्लोबल आईएमई बैंक लि.)

श्री सजना मानन्धर
सञ्चालक
(प्रतिनिधि, कुमारी बैंक लि.)

श्री बद्री प्रसाद पुडासैनी
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सञ्चालक

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कम्पनी सचिव
तथा
प्रमुख कार्यकारी अधिकृत

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श्री सञ्जिब मानन्धर
अध्यक्ष
(प्रतिनिधि, प्राइम कमर्सियल बैंक लि.)

श्री सुमित बाबु खत्री
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श्री कल्याण विक्रम पाँडे
सञ्चालक
(प्रतिनिधि, ग्लोबल आईएमई बैंक लि.)

श्री सजना मानन्धर
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(प्रतिनिधि, कुमारी बैंक लि.)

श्री बद्री प्रसाद पुडासैनी
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श्री सुमित बाबु खत्री
अध्यक्ष
(प्रतिनिधि, सिटिजन्स बैंक इन्टरनेसनल लि.)

श्री कल्याण विक्रम पाँडे
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श्री नेपाल भुषण श्रेष्ठ
सञ्चालक
(प्रतिनिधि, प्राइम कमर्सियल बैंक लि.)

श्री सजना मानन्धर
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(प्रतिनिधि, कुमारी बैंक लि.)

श्री बद्री प्रसाद पुडासैनी
सञ्चालक
प्रतिनिधि, सर्वसाधारण

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सञ्चालक
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श्री आयुष ओझा
स्वतन्त्र सञ्चालक

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सातबिसे, नुवाकोट

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श्री गोविन्द बुढाथोकी
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श्री सत्यम प्रसाद
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श्री सरोज लामा
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श्री अजय खड्का
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बालग्राम, सुनसरी

श्री नदाकत अली
जगतपुर, सप्तरी

श्री चितरञ्जन कामती
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श्री समिर घिमिरे
जब्दी, सर्लाही

श्री सुमन कुमार खड्का
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श्री दिलिप लम्साल
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श्री मोहन कुमार घमला
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श्री मोहम्मद महताब
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श्री विकेश पोदार
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श्री श्रीकिशोर प्रसाद
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श्री खगेन्द्र चौधरी
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श्री राजकिशोर प्रसाद यादव
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श्री ध्रुवराज तिवारी
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श्री सविना वस्ती
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श्री ज्योति घले
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श्री बुद्ध बहादुर थापा
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श्री मत्र राज कुँवर
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श्री केवल कुमार के. सी.
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श्री बसन्त राज पाठक
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बयरघारी, स्याङ्जा

श्री दिपक पुडासैनी
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श्री शुभनारायण साह
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श्री अभिषेक साह
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श्री प्रकाश मडै
कृष्णपुर, कञ्चनपुर

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श्री ज्योतिष कुमार झा
बोदेबर्साइ, सप्तरी

श्री तारा ब. थापा मगर
कल्याणदेवी, नुवाकोट

श्री अनिता श्रेष्ठ
पनौती, काभ्रे

श्री विवेक श्रेष्ठ
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श्री जयकिशन राजवंशी
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श्री सञ्जय चौधरी
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श्री राजन पटेल
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श्री इन्द्रजीत कुमार यावद
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पकाहामैनपुर, पर्सा

श्री कमलेश यादव
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श्री सुजन प्याकुरेल
फर्साटिकार, रुपन्देही

श्री जनक ब. ताम्राकार
बेलौरी, कञ्चनपुर

श्री रामफल चौधरी
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श्री केश बोहरा
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