



नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF NEPAL
(Established under the Nepal Chartered Accountants Act, 1997)

UDIN Document

Fiscal Year: 2078/79

Date / Time: 2023-01-25 13:45:50	UDIN Number: 230125CA01260G31yM
Member Name: SUMAN SHRESTHA	Date of Signing Document: 2023-01-25
Document Type: Audit	Audit Type: Statutory Audit
Office Type: Listed Public Company	Office Name: Sabaikio Lagubitta Bittiye Sanstha Ltd.
Type of Audit Opinion: Qualified Opinion	Quarter:
PAN No: 605953464	

Financial figures

S.N.	Heading	Amount
1	Total Asset/Liabilities	NRs.4757216755.66
2	Turnover	NRs.698081473.78
3	Interest Income	NRs.639955681.66

Status: Active Document

Document Description:

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

Qualified Opinion

We have audited the financial statements of **Sabaiko Laghubitta Bittiya Sanstha Ltd.** (referred to as the "Company"), which comprise the Statement of Financial Position as at Ashadh 32, 2079 (July 16, 2022), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Company as at Ashadh 32, 2079 (July 16, 2022), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS) with allowed carve-outs and comply with Companies Act, 2063 and Bank and Financial Institution Act, 2073.

Basis for Qualified Opinion

The company has the provision of accumulating staff leaves in excess of 90 days for each financial year according to its Employee Byelaws and the same is paid to the staff at the time of retirement or termination from service. The company has provisioned NPR 11,444,743.89 as Liability for Long-Service Leave as disclosed under Note 4.19. However, actuarial valuation for the same hasn't been done as per NAS 19. We couldn't quantify the current service cost to be charged in the Statement of Comprehensive Income and the amount to be presented in Statement of Financial Position due to the same.

We conducted our audit in accordance with Nepal Standards on Auditing [NSA]. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by Institute of Chartered Accountants of Nepal together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics for Professional Accountants. 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 financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in the context.

In addition to the matter described in the *Basis for Qualified Opinion* section, we have determined the matters described below to be the key audit matters to be communicated in our report.

UDIN Number: 230125CA01260G31yM



S. No.	Key Audit Matters	Auditor's Response
1.	<p>Interest Recognition:</p> <p>The interest income of the microfinance has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though accrual basis of income recognition is prescribed in general, the guidelines requires suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of guidelines and determination of the Fair Value of the collateral. This may, in turn, influence the recognition of interest income of the microfinance.</p> <p>Other Liabilities include excess interest payable to loan customers reversing the interest income which may vary when microfinance commences the refund. This may, in turn, have an effect on recognition of interest income of the microfinance. Thus, considered them to be as key matter.</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the microfinance. For fair valuation of collateral, we relied on the latest engineer's valuation and also test checked the change in the fair value of the collateral. Test Check of interest income booking with manual computation,
1.	<p>Investment in Loans & Advances:</p> <p>Investment in loans and advances comprises of loans and advances provided to the borrowers via various products of the company. The valuation of aforesaid securities has been done in compliance with NFRS 9, Carve-Out issued by the Accounting Standards Board Nepal and Directive No. 2 & 3 of NRB Unified Directive 2078. The investments are recognized at Amortized Cost in the financial statements less impairment losses. Further, the compulsory carve-out to provide for higher impairment of NFRS or NRB Directive makes the assessment of impairment important.</p>	<p>Our audit approach regarding assessment of investment in loans and advances was done on a risk-based sampling basis.</p> <p>We verified outstanding impairment status of loans & advances with reference to the NRB directives, NFRS and Carve-Out issued for current year which stated that impairment shall be done at higher for impairment provision as per NRB directives or NFRS.</p> <p>We verified provisioning of the loans and advances based on ageing on the test check basis as on 16.07.2022 and the provisions are adequately made.</p>

S. No.	Key Audit Matters	Auditor's Response
2.	<p>Information Technology:</p> <p>Since most of the information of the company is digitally stored and transaction are carried out digitally/electronically in today's scenario, we have considered the information technology status of the company as our Key Audit Matter.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to management, stakeholders and regulators.</p>	<p>Our audit approach regarding information technology of the company was based upon the Information Technology Guidelines, 2012 issued by NRB.</p> <ul style="list-style-type: none"> • We verified interest income and expense booking regarding loan and deposits on the test basis with the CBS of the company. • We verified provisioning of the loans and advances based on ageing on the test check basis as on 16.07.2022. •

Other Information

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

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

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

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

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

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

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



Auditor's Responsibilities for the Audit of Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on Other Legal and Regulatory Requirements

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

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

UDIN Number: 230125CA01260G31yM



- The business of the company has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



CA. Suman Shrestha
Partner
Shrestha & Neupane Associates
Chartered Accountants

Place: Kathmandu, Nepal

Date: January 25, 2023 (Magh 11, 2079)

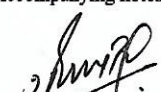
Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

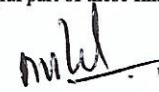
Statement of Financial Position
As on 32nd Ashad 2079

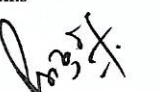
				Amount in NPR
Particular	Notes	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Assets				
Cash & Cash Equivalent	4.1	313,257,008.36	246,615,619.38	320,038,166.56
Statutory Balances and due from Nepal Rastra Bank	4.2	-	-	-
Placements with Bank & Financial Institutions	4.3	-	-	-
Derivate Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans & Advances to MFIs & Co-operatives	4.6	-	-	-
Loan & Advances to Customers	4.7	4,338,722,812.60	3,437,594,953.42	1,971,636,620.18
Current Tax Assets	4.8.1	10,370,421.45	-	-
Investment Properties	4.9	-	-	-
Property, Plant and Equipment	4.10	59,884,286.97	49,965,272.90	30,452,893.86
Intangible Assets	4.11	910,720.00	1,015,593.00	984,392.00
Deferred Tax Assets	4.8.2	3,125,039.75	3,212,090.89	1,503,763.65
Other Assets	4.12	30,946,466.53	20,103,325.01	5,155,966.96
Total Assets		4,757,216,755.66	3,758,506,854.61	2,329,771,803.22
Liabilities				
Due to Bank & Financial Institutions	4.13	2,939,854,993.34	2,410,863,254.36	1,460,455,620.59
Due to Nepal Rastra Bank	4.14	-	-	-
Derivative Financial Instrument	4.15	-	-	-
Deposits from Customers	4.16	1,314,232,819.17	904,544,405.52	603,272,229.91
Borrowings	4.17	-	-	-
Current Tax Liabilities	4.8.1	-	11,220,197.77	966,840.79
Provisions	4.18	-	-	-
Other Liabilities	4.19	95,831,964.62	93,446,771.22	44,746,045.06
Debt Securities Issued	4.20	-	-	-
Subordinated Liabilities	4.21	-	-	-
Total Liabilities		4,349,919,777.13	3,420,074,628.87	2,109,440,736.35
Equity				
Share Capital	4.22	270,000,000.00	270,000,000.00	206,027,250.00
Retained Earnings		55,860,706.22	3,371,519.76	-301,934.59
Reserves	4.23	81,436,272.31	65,060,705.98	14,605,751.45
Total Shareholders Equity		407,296,978.53	338,432,225.74	220,331,066.87
Non Controlling Interests		-	-	-
Total Equity		407,296,978.53	338,432,225.74	220,331,066.87
Total Liabilities & Equity		4,757,216,755.66	3,758,506,854.61	2,329,771,803.22
Contingent Liabilities and Commitment	4.24	-	-	-
Net assets value per share		150.85	125.35	106.94

Accompanying notes are integral part of these financial statements

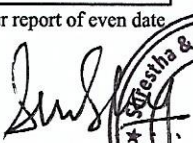
As per our report of even date


Gangopal Chaudhary
Chief Financial Officer



Keshab Kumar Paudel
Chief Executive Officer


Pradeep Sigdel (Sharma)
Director



Jiba Moorti Pant
Director



CA. Suman Shrestha
Partner
Shrestha & Neupane Associates
Chartered Accountants


Gopal Joshi
Director


Shyam Prasad Shrestha
Director


Bhavanath Ghimire
Director


Sushma Dwivedi Lohani
Director


Narayan Prasad Joshi
Chairman

Date: Jan 25, 2023
Place: Kathmandu

Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu







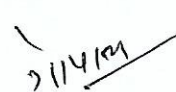



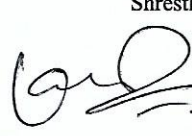
Statement of Profit or Loss
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Amount in NPR

Particular	Notes	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Interest Income	4.25	639,955,681.66	402,874,636.18
Interest Expense	4.26	342,419,462.28	154,501,721.06
Net Interest Income		297,536,219.38	248,372,915.12
Fees & Commission Income	4.27	56,421,574.61	68,776,963.10
Fees & Commission Expense	4.28	8,901,450.00	2,044,180.81
Net Fee & Commission Income		47,520,124.61	66,732,782.29
Net Interest, Fee & Commission Income		345,056,343.99	315,105,697.41
Other Operating Income	4.29	1,704,217.51	-
Total Operating Income		346,760,561.50	315,105,697.41
Impairment (Charge)/ reversal for loans & other losses	4.30	(9,463,953.82)	10,955,659.95
Net Operating Income		337,296,607.68	326,061,357.36
Personnel Expenses	4.31	168,958,664.89	121,530,409.54
Other Operating expenses	4.32	43,390,453.88	20,167,277.04
Depreciation & Amortization	4.33	16,295,186.14	9,756,691.60
Finance cost on Lease Liability	4.37	3,928,633.46	2,328,040.04
Operating Profit		104,723,669.30	172,278,939.15
Non Operating Income	4.34	-	-
Non Operating Expense	4.35	-	-
Profit before Income Tax		104,723,669.30	172,278,939.15
Income Tax Expense		32,185,993.45	50,217,398.69
Current tax	4.36	32,098,942.31	51,925,725.93
Deferred tax	4.36	87,051.14	(1,708,327.24)
Profit for the year		72,537,675.85	122,061,540.45
Profit attributable to:			
Equity holder of the Financial Institution		72,537,675.85	122,061,540.45
Non-Controlling Interest			
Profit for the year		72,537,675.85	122,061,540.45
Earnings per share			
Basis EPS		26.87	45.21
Diluted EPS		26.87	45.21

Accompanying notes are integral part of these financial statements

As per our report of even date

 Gangapal Chaudhary Chief Financial Officer	 Keshab Kumar Paudel Chief Executive Officer	 Pradeep Sigdel (Sharma) Director	 Jiba Moorti Pant Director	 CA. Suman Shrestha Partner	
 Gopal Joshi Director	 Shyam Prasad Shrestha Director	 Bhavanath Ghimire Director	 Sushma Diwedi Lohani Director	 Narayan Prasad Joshi Chairman	Shrestha & Neupane Associates Chartered Accountants

Date: Jan 25, 2023
Place: Kathmandu

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu


Statement of Comprehensive Income

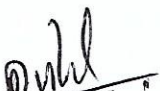
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

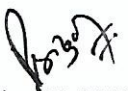
Particular	Notes	Amount in NPR	
		Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Net profit for the year		72,537,675.85	122,061,540.45
Other comprehensive income			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investments in equity instruments measured at fair value			
Gains/(losses) on Revaluation			
Actuarial gains/(losses) on defined benefit plans			
Income tax relating to above items			
Net other comprehensive income that will not be reclassified to profit or loss		-	-
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge			
Exchange gains/(losses) (arising from translating financial assets of foreign operation)			
Income tax relating to above items			
Reclassify to profit or loss			
Net other comprehensive income that are or may be reclassified to profit or loss		-	-
Other Comprehensive Income For The Year, Net Of Income Tax		-	-
Total Comprehensive income for the year		72,537,675.85	122,061,540.45
Total Comprehensive Income attributable to:			
Equity Holders of Financial Institution		72,537,675.85	122,061,540.45
Non-Controlling Interest		-	-
Total Comprehensive Income For The Period		72,537,675.85	122,061,540.45

Accompanying notes are integral part of these financial statements


As per our report of even date


Gangopal Chaudhary
Chief Financial Officer



Keshab Kumar Paudel
Chief Executive Officer


Pradeep Sigdel (Sharma)
Director


Jiba Moorti Pant
Director



CA. Suman Shrestha
Partner





Gopal Joshi
Director

Shyam Prasad Shrestha
Director


Bhavanath Ghimire
Director


Sushma Diwedi Lohani
Director


Narayan Prasad Joshi
Chairman

Shrestha & Neupane Associates
Chartered Accountants

Date: Jan 25, 2023
Place: Kathmandu

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

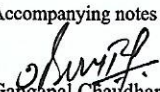
Statement of Cash Flows
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

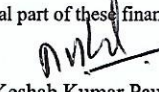
Amount in NPR

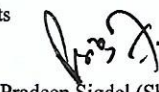
Particulars	Note	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)
Cash Flow From Operating Activities			
Interest received		630,891,574.80	394,062,202.51
Fees and other income received		56,421,574.61	68,776,963.10
Receipts from other operating activities		1,704,217.51	
Interest paid		(342,419,462.28)	(154,501,721.06)
Commission and fees paid		(8,901,450.00)	(2,044,180.81)
Cash payment to employees		(168,793,677.83)	(103,091,563.78)
Other expense paid		(43,390,453.88)	(20,167,277.04)
Operating Cash Flows Before Changes In Operating Assets And Liabilities		125,512,322.93	183,034,422.92
(Increase)/Decrease In Operating Assets		(912,535,834.73)	(1,461,244,763.43)
Loans and advances to customers		(910,591,813.00)	(1,455,002,673.29)
Other assets		(1,944,021.73)	(6,242,090.14)
Increase/(Decrease) In Operating Liabilities		403,986,062.03	315,493,941.98
Due to bank and financial institutions			
Due to Nepal Rastra Bank			
Deposit from customers		409,688,413.65	301,272,175.61
Borrowings		-	
Other liabilities		(5,702,351.62)	14,221,766.37
Net Cash Flow From Operating Activities Before Tax Paid		(383,037,449.77)	(962,716,398.53)
Income taxes paid		(53,689,561.53)	(41,672,368.95)
Net Cash Flow From Operating Activities		(436,727,011.30)	(1,004,388,767.48)
Cash Flow From Investing Activities			
Purchase of property and equipment		(5,161,478.00)	(10,737,660.15)
Purchase of intangible assets		(330,525.00)	
Net Cash Flow From Investing Activities		(5,492,003.00)	(10,737,660.15)
Cash Flow From Financing Activities			
Receipt from Borrowing from Other BFIs		528,991,738.98	950,407,633.77
Payment for Finance Lease		(13,091,425.80)	(7,079,977.00)
Dividends paid		(3,366,986.84)	
Other receipt/(payment)		(3,672,923.06)	(1,623,776.32)
Net Cash Flow From Financing Activities		508,860,403.28	941,703,880.45
Net Increase (Decrease) In Cash And Cash Equivalents		66,641,388.98	(73,422,547.18)
Cash and cash equivalents at Shrawan 1, 2078		246,615,619.38	320,038,166.56
Effect of exchange rate fluctuations on cash and cash equivalents held		-	-
Cash And Cash Equivalents At Ashad End 2079		313,257,008.36	246,615,619.38

Accompanying notes are integral part of these financial statements

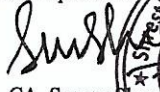
As per our report of even date


Gangapal Chaudhary
Chief Financial Officer

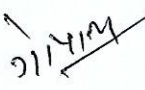

Keshab Kumar Paudel
Chief Executive Officer



Pradeep Sigdel (Sharma)
Director


Jiba Moorti Pant
Director


CA. Suman Shrestha
Partner


Shrestha & Neupane Associates
Chartered Accountants


Gopal Joshi
Director


Shyam Prasad Shrestha
Director


Bhavanath Ghimire
Director


Sushma Diwedi Lohani
Director


Narayan Prasad Joshi
Chairman

Date: Jan 25, 2023
Place: Kathmandu

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Changes in Equity
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Particulars	Share Capital	General Reserve	Regulatory Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 1, 2077	206,027,250.00	11,570,808.87		1,939,573.82	771,388.88	220,309,021.57
Adjustment/Restatement						
Adjustment due to change in estimates				810,948.56		810,948.56
Adjustment for right to use assets and lease liability				(1,153,921.11)		(1,153,921.11)
Adjustment for DTA for FY 2076/77				398,209.35		398,209.35
Adjustment on Social Loan 2076/77				(33,191.51)		(33,191.51)
Transfer To regulatory Reserve			2,263,553.70	(2,263,553.70)		
Adjusted/Restated balance at Shrawan 1, 2077	206,027,250.00	11,570,808.87	2,263,553.70	(301,934.59)	771,388.88	220,331,066.87
Comprehensive income for the year						
Profit for the year				122,061,540.45		122,061,540.45
Total comprehensive income for the year				122,061,540.45		122,061,540.45
Transfer From CSR Fund						
Fixed Assets received on grant during the year (net of depreciation charge)						
Transfer to General reserve during the year		35,995,065.00		(35,995,065.00)		
Client Protection Fund				(7,679,968.00)	7,401,968.00	(278,000.00)
CSR Fund				(1,146,396.00)	831,001.26	(315,394.74)
Transfer To Regulatory Reserve				(6,226,920.27)		
Transactions with owners, directly recognised in equity						
Bonus shares issued				(63,972,750.00)		
Cash dividend paid	63,972,750.00			(3,366,986.84)		(3,366,986.84)
Total contributions by and distributions						
Balance at Ashad end 2078	270,000,000.00	47,565,873.87	8,490,473.97	3,371,519.76	9,004,358.14	338,432,225.74

Accompanying notes are integral part of these financial statements

Gangadhar Chaudhary
Gangadhar Chaudhary
Chief Financial Officer

Keshab Kumar Paudel
Keshab Kumar Paudel
Chief Executive Officer

Shyam Prasad Shrestha
Shyam Prasad Shrestha
Director

Bhavanath Ghimire
Bhavanath Ghimire
Director

Pradeep Sigdel (Sharma)
Pradeep Sigdel (Sharma)
Director

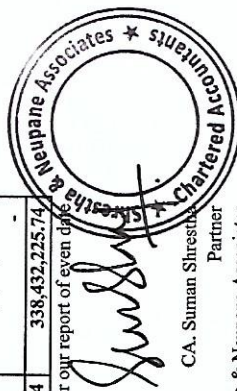
Jiba Moorti Pantia
Jiba Moorti Pantia
Director

Narayan Prasad Joshi
Narayan Prasad Joshi
Chairman

Shrestha & Neupane Associates
Shrestha & Neupane Associates
Chartered Accountants

C.A. Suman Shrestha
C.A. Suman Shrestha
Partner

Date: Jan 25, 2023
Place: Kathmandu





Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Statement of Changes in Equity
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Particulars	Share Capital	General Reserve	Regulatory Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 1, 2078	270,000,000.00	47,565,873.87	8,490,473.97	3,371,519.76	9,004,358.14	338,432,225.74
Comprehensive income for the year						
Profit for the year				72,537,675.85		72,537,675.85
Other comprehensive income, net of tax						
Gains/(losses) from investments in equity instruments measured at fair value						
Gains/(losses) on revaluation						
Actuarial gains/(losses) on defined benefit plans						
Total comprehensive income for the year				72,537,675.85		72,537,675.85
Fixed Assets received on grant during the year (net of depreciation charge)						
Transfer to General reserve during the year		14,507,535.00		(14,507,535.00)		
Client Protection Fund				(725,376.76)	725,376.76	
Institutional Strengthen Fund				(725,376.76)	725,376.76	
Transfer To Regulatory Reserve			4,090,200.88	(4,090,200.88)		
Expenditure from Client Protection Fund						
Expenditure from CSR Fund						
Transactions with owners, directly recognised in equity						
Bonus shares issued					(3,278,374.46)	(3,278,374.46)
Cash dividend paid					(394,548.60)	
Total contributions by and distributions						
Balance at Ashad end 2079	270,000,000.00	62,073,408.87	12,580,674.85	55,860,706.22	6,782,188.60	407,296,978.53

Accompanying notes are integral part of these financial statements



Gangadhar Chaudhary
Chief Financial Officer


Keshab Kumar Paudel
Chief Executive Officer


Gopal Joshi
Director

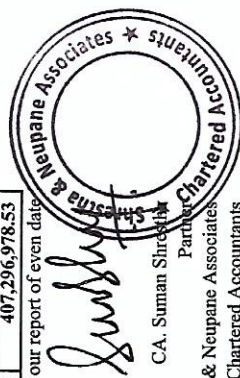

Shyam Prasad Shrestha
Director

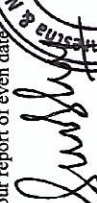

Pradeep Sigdel (Sharma)
Director


Jiba Moorti Panta
Director


Sushma Diwedi Lohani
Director


Narayan Prasad Joshi
Chairman




CA. Suman Shrestha
Partner
Shrestha & Neupane Associates
Chartered Accountants

Date: Jan 25, 2023
Place: Kathmandu

As per our report of even date

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu


Statement of Distributable Profit or Loss
For the year ended 32 Ashadh 2079
(As Per NRB Regulation)

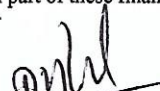
Amount in NPR


Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)
Net Profit or (loss) as per Statement of Profit or Loss	72,537,675.85	122,061,540.45
Appropriations:		
a. General Reserve	14,507,535.00	35,995,065.00
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate Social Responsibility fund	725,376.76	1,146,396.00
e. Employees Training Fund	-	-
f. Client Protection fund	725,376.76	7,679,968.00
g. Other	-	-
Profit or (loss) before regulatory adjustment	56,579,387.33	77,240,111.45
Regulatory Adjustment		
a. Interest receivable (-)/previous accrued interest received (+)	(4,177,252.02)	(8,797,305.13)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	87,051.14	(1,708,327.24)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Distributable Profit or Loss	52,489,186.46	66,734,479.09

Accompanying notes are integral part of these financial statements


As per our report of even date


Gangopal Chaudhary
Chief Financial Officer



Keshab Kumar Paudel
Chief Executive Officer



Pradeep Sigdel (Sharma)
Director


Jiba Moorti Pant
Director



CA. Suman Shrestha
Partner





Gopal Joshi
Director


Shyam Prasad Shrestha
Director


Bhavanath Ghimire
Director


Sushma Diwedi Lohani
Director


Narayan Prasad Joshi
Chairman

Date: Jan 25, 2023
Place: Kathmandu

Shrestha & Neupane Associates
Chartered Accountants

Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As at 32 Ashad 2079

Note

4.1

Cash & Cash Equivalent

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

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Cash in hand	6,798,549.88	5,864,022.50	3,448,794.80
Balances with B/FIs	62,179,610.20	63,727,157.74	111,599,116.10
Money at call and short notice	244,278,848.28	177,024,439.14	204,990,255.66
Other	-	-	-
Total	313,257,008.36	246,615,619.38	320,038,166.56

Other cash and cash equivalent includes term deposit with maturity period less than 3 month from the date of acquisition.

Note

4.2

Statutory Balances and due from Nepal Rastra Bank

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Statutory Balances with NRB	-	-	-
Statutory Balances with BFIs	-	-	-
Securities Purchased under Resale Agreement	-	-	-
Other Deposit and Receivable from NRB	-	-	-
Total	-	-	-

Note

4.3

Placements with Bank & Financial Institutions

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Placement with Domestic FIs	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

There are no domestic placements with maturities more than three months from acquisition date.

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As at 32 Ashad 2079

Note

4.4

Derivate Financial Instruments

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
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	-	-	-

Note

4.5

Other Trading Assets

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Others	-	-	-
Total	-	-	-
Pledged	-	-	-
Non-Pledged	-	-	-

Note

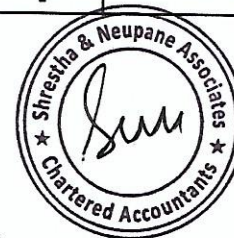
4.6

Loans & Advances to MFIs & Co-operatives

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Loans to Micro-Finance Institutions	-	-	-
Loans to BFIs	-	-	-
Loans to Co-operatives	-	-	-
Less: Allowance for Impairment	-	-	-
Others	-	-	-
Less: Allowance for Impairment	-	-	-
Total	-	-	-

Handwritten signatures and dates:
21/4/79
2079

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2079



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

Note

Allowance for Impairment

4.6.1

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Balance at Shrawan 01	-	-	-
Impairment Loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/Reversal	-	-	-
Amount Written Off	-	-	-
Balance at Ashad End	-	-	-

Note

4.7

Loan & advances to customers

Loan and advances given to Customers is shown at amortized cost and discounted using effective interest rate less the amount of impairment allowances.

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Loan and advances measured at amortized cost	4,405,937,920.40	3,495,346,107.40	2,037,491,722.00
Less: Impairment allowances	(67,215,107.80)	(57,751,153.98)	(65,855,101.82)
Collective impairment			
Individual impairment			
Net Amount	4,338,722,812.60	3,437,594,953.42	1,971,636,620.18
Loan and advances measured at FVTPL	-	-	-
Total	4,338,722,812.60	3,437,594,953.42	1,971,636,620.18

Analysis of loan and advances - By Product

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Product			
Term Loan	-	-	-
Sadharan Karja	3,218,131,494.82	2,333,319,750.40	1,525,246,349.00
Mausami Karja	33,920,745.00	52,200,270.00	62,138,773.00
Laghu-Uddhyam Karja	1,087,535,560.91	902,539,387.00	449,902,288.00
Grahak Punarutthan Loan	41,373,181.67	207,011,820.00	-
Yuwa Swarojgar Karja	24,927,775.00	-	-
Aakasmik Karja	49,163.00	29,054.00	-
Aawas Karja	-	245,826.00	204,312.00
Other	-	-	-
Sub Total	4,405,937,920.40	3,495,346,107.40	2,037,491,722.00
Interest receivable			
Total	4,405,937,920.40	3,495,346,107.40	2,037,491,722.00





Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As at 32 Ashad 2079

Analysis of Loan and Advances - By Collateral

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Secured	-	-	-
Immovable Assets	1,087,535,560.91	902,539,387.00	449,902,288.00
Government Guarantee	-	-	-
Collateral Of Government Securities	-	-	-
Collateral Of Fixed Deposit Receipt	-	-	-
Group Guarantee	3,318,402,359.49	2,592,806,720.40	1,587,589,434.00
Personal Guarantee	-	-	-
Other Collateral	-	-	-
Sub Total	4,405,937,920.40	3,495,346,107.40	2,037,491,722.00
Unsecured	-	-	-
Total	4,405,937,920.40	3,495,346,107.40	2,037,491,722.00

Allowances for impairment

At each reporting date, the Microfinance has assessed whether there exists objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply NFRS 9 : Financial Instrument, to determine the amount of any impairment loss. ICAN has issued carve out on incurred loss model to measure the impairment loss on loan and advances that the bank and financial instructions shall measure impairment loss on loan and advances as the higher of amount derived as per Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9. The provision as per Nepal Rastra Bank for loan loss provision is higher than the amount determined as per NFRS 9. So, Impairment loss on Loan and Advances has been determined based on current period's loan disbursement using direction issued by the NRB.

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
<u>Specific allowances for impairment</u>			
Balance at Shrawan 1	-	-	-
Impairment loss for the year:	-	-	-
Charge for the year	-	-	-
Recoveries/reversal during the year	-	-	-
Write-offs	-	-	-
Other movement	-	-	-
Balance at Asar end	-	-	-
<u>Collective allowances for impairment</u>			
Balance at Shrawan 1	34,727,348.56	5,355,223.74	167,075.39
Impairment loss for the year:	-	-	-
Charge/(reversal) for the year	(12,592,584.43)	29,372,124.82	5,188,148.35
Other movement	-	-	-
Balance at Asar end	22,134,764.13	34,727,348.56	5,355,223.74
Total allowances for impairment	22,134,764.13	34,727,348.56	5,355,223.74

Handwritten signatures and initials:
 - Top left: "Shrawan" (signature)
 - Middle left: "M" (initials)
 - Middle right: "Jm bank" (signature)
 - Bottom right: "C" (initials)



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position
As at 32 Ashad 2079

Loan Loss Provision as Per NRB:

	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Opening Loan Impairment	57,751,153.98	65,855,101.82	18,674,150.06
Charge/(reversal) for the year	9,463,953.82	(8,103,947.84)	47,180,951.76
Other movement			
Balance at Ashad end	67,215,107.80	57,751,153.98	65,855,101.82
Total allowances for impairment	67,215,107.80	57,751,153.98	65,855,101.82

Note 4.8

Income Tax

Current Tax Assets 4.8.1

This includes advance payment made by SLBSL towards income tax liabilities or other tax liabilities to the taxing authorities.

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Current Tax Assets	42,469,363.76	40,705,528.16	-
Current Year Income Tax Assets	42,469,363.76	40,705,528.16	
Tax assets of prior periods			
Current Tax Liabilities	32,098,942.31	51,925,725.93	966,840.79
Current Year Income Tax Liabilities	32,098,942.31	51,925,725.93	966,840.79
Tax liabilities of prior periods			
Net current Assets/ (Liabilities)	10,370,421.45	(11,220,197.77)	(966,840.79)

Deferred Tax Asset/ Liabilities 4.8.2

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Deferred Tax Assets	15,658,124.56	12,725,077.48	6,591,092.97
Current Year Deferred Tax Assets	15,658,124.56	12,725,077.48	6,591,092.97
Deferred Tax Liabilities	12,533,084.81	9,512,986.58	5,087,329.31
Current Year Deferred Tax Liabilities	12,533,084.81	9,512,986.58	5,087,329.31
Tax liabilities of prior periods			
Total	3,125,039.75	3,212,090.89	1,503,763.65

Note 4.9

Investment Properties

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Investment Properties measured at Fair Value			
Balance as on Shrawan 01	-	-	-
Addition/(Disposal) during the year	-	-	-
Net Changes in fair value during the year	-	-	-
Net Amount	-	-	-
Investment Properties measured at Cost			
Balance as on Shrawan 01	-	-	-
Addition/(Disposal) during the year	-	-	-
Net Changes in fair value during the year	-	-	-
Net Amount	-	-	-
Total	-	-	-

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31/10/19
31/10/19

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Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

Note

4.11

Intangible Assets

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Cost:			
At start of year	2,011,306.00	1,624,375.00	1,217,575.00
Additions	330,525.00	386,931.00	406,800.00
Disposals	-	-	-
At end of year	2,341,831.00	2,011,306.00	1,624,375.00
Accumulated Amortization			
At start of year	995,713.00	639,983.00	342,129.00
Charge for the year	435,398.00	355,730.00	297,854.00
Disposals	-	-	-
At end of year	1,431,111.00	995,713.00	639,983.00
Carrying amounts as on Ashadh End	910,720.00	1,015,593.00	984,392.00

Note

4.12

Other assets

The other assets that fall under the classification of financial instruments are carried at amortized costs and those other assets that do not fall within the definition are carried at cost. These instruments are regularly monitored for impairment

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Staff Social Loan	11,214,790.12	8,562,960.81	2,052,115.15
Employee Benefit Prepayments	733,534.17	579,021.47	42,730.34
Other staff advance	-	14,600.00	2,521.00
Advance Insurance Premium	430,309.64		
Security Deposit	29,460.00		
Bills receivable			7,045.53
Accounts receivable	386,972.63		12,995.52
Accrued income	15,759,391.83	8,797,305.13	1,266,316.75
Prepayments	176,860.97	283,242.26	24,210.00
Consumable Inventories	2,215,147.18	1,858,039.73	1,514,375.33
Other institution advance	-	8,155.62	233,657.34
Total	30,946,466.53	20,103,325.01	5,155,966.96

Note

4.13

Due to Bank & Financial Institutions

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Borrowing from BFIs	2,939,854,993.34	2,410,863,254.36	1,460,455,620.59
Settlement and clearing Accounts			
Other			
Total	2,939,854,993.34	2,410,863,254.36	1,460,455,620.59

Handwritten signatures and initials:
 - Top left: "Sabaiko" (signature)
 - Middle left: "audited" (signature)
 - Middle: "B. B. B." (signature)
 - Right: "J. B. B." (signature)
 - Bottom right: "C. B. B." (signature)



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

Note

4.14

Due to Nepal Rastra Bank

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Refinance from NRB	-	-	-
Standing Liquidity Facility	-	-	-
Lender of Last Resort facility from NRB	-	-	-
Securities sold under repurchase agreements	-	-	-
Other Payable to NRB	-	-	-
Total	-	-	-

Note

4.15

Derivate Financial Instruments

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
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	-	-	-

Note

4.16

Deposits from Customers

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Institutional Customers:			
Term deposits	-	-	-
Call deposits	-	-	-
Other	-	-	-
Individual Customers:			
Term deposits	362,779,730.10	284,844,567.11	213,417,836.11
Saving deposits	599,838,377.89	379,164,560.96	213,200,133.80
Savings from Members	351,614,711.18	240,535,277.45	176,654,260.00
Other			
Total	1,314,232,819.17	904,544,405.52	603,272,229.91

Handwritten signatures and initials:
 - Top left: "Sabaiko" (signature)
 - Middle left: "only" (signature)
 - Middle: "K. K. K." (signature)
 - Right: "J. K. K." (signature)
 - Bottom right: "V. K. K." (signature)



Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

**Note
Borrowings**

4.17

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Domestic Borrowings			
Nepal Government	-	-	-
Other Licensed Institutions	-	-	-
Others	-	-	-
Sub-Total	-	-	-
Foreign Borrowings			
Foreign Banks and Financial Institutions	-	-	-
Other Institutions	-	-	-
Sub-Total	-	-	-
Total	-	-	-

**Note
Provisions**

4.18

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Provisions for Restructuring	-	-	-
Pending Legal Issues and Tax Litigation	-	-	-
Onerous Contracts	-	-	-
Total	-	-	-

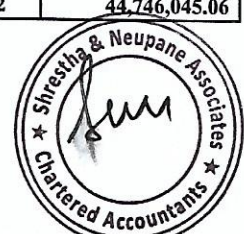
**Note
Other Liabilities**

4.19

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Employee Benefits Liabilities			
Liability for employees defined benefit obligations	-	6,491,609.00	2,582,127.00
Liability for long-service leave	11,444,743.89	6,630,843.14	3,904,384.65
Employee bonus payable	11,635,963.26	18,331,680.00	4,135,758.00
Staff payables	-	6,430.10	-
Short-term employee benefits	-	93,829.00	-
Lease Liability			
Current Lease Liability	10,957,537.36	6,934,291.03	3,305,579.96
Non-current Lease Liability	29,791,467.29	22,360,181.75	12,178,218.29
Other Payables:			
TDS Payables	932,294.08	810,477.36	372,309.00
Bills payable	959,469.00	-	60,873.40
Creditors and accruals	-	-	156,831.10
Interest payable on deposit	172,010.82	23,724,865.00	12,509,949.00
Interest payable on borrowing	6,312,282.40	4,029,451.42	4,386,293.08
DCGF Claim Payable	295,272.03	-	-
Dividend Payable	-	3,366,986.84	1,030,381.58
Audit Fee Payable	148,009.00	138,141.00	123,340.00
PRSM Associates	167,250.00	-	-
Service Charge Payable	23,015,665.50	-	-
Insurance Premium Payable	-	527,985.58	-
Total	95,831,964.62	93,446,771.22	44,746,045.06

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Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

Note

4.20

Debt Securities Issued

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Debt Securities issued designated at fair value through profit or loss	-	-	-
Debt Securities issued at Amortized Cost	-	-	-
Total	-	-	-

Note

4.21

Subordinated Liabilities

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Redeemable Preference Shares	-	-	-
Irredeemable Cumulative Preference Share (Liability Component)	-	-	-
Other	-	-	-
Total	-	-	-

Note

4.22

Share Capital

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Authorized Share Capital (3,000,000 @ Face Value Rs.100)	300,000,000.00	300,000,000.00	200,000,000.00
Issued Share Capital (2,700,000 @ Face Value Rs.100)	270,000,000.00	270,000,000.00	206,027,250.00
Subscribed and Paid-up Capital (2,700,000 @ Face Value Rs.100)	270,000,000.00	270,000,000.00	206,027,250.00
Total	270,000,000.00	270,000,000.00	206,027,250.00

Note

4.22.1

Ordinary Share Ownership

Particulars	FY 2078.79		FY 2077.78	
	%	Amount	%	Amount
Domestic Ownership	100.00%	270,000,000.00	100.00%	270,000,000.00
Nepal Government				
"A" Class Licensed Institution				
Other Licensed Institution				
Other Institutions	0.30%	818,181.82	0.30%	818,181.82
General Public	67.58%	86,727,272.73	67.58%	86,727,272.73
Promoters	32.12%	182,454,545.45	32.12%	182,454,545.45
Foreign Ownership	0.00%	-	0.00%	-
Total	100.00%	270,000,000.00	100.00%	270,000,000.00

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Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

**Note
Reserves**

4.23

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
General Reserve	62,073,408.87	47,565,873.87	11,570,808.87
Regulatory Reserve	12,580,674.85	8,490,473.97	2,263,553.70
Customer Protection Fund	5,251,511.44	7,804,509.14	402,541.14
Corporate Social Responsibility Fund	1,530,677.16	1,199,849.00	368,847.74
Total	81,436,272.31	65,060,705.98	14,605,751.45

Note

4.24

Contingent Liabilities and Commitments

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Contingent Liabilities			
Undrawn and Undisbursed Facilities			
Capital Commitment			
Lease Commitment			
Litigation			
Others			
Total	-	-	-

The microfinance does not have any contingent liabilities and commitments till date.

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Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

Notes to Statement of Financial Position

As at 32 Ashad 2079

Note**4.24.1****Capital Commitments**

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

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Capital commitments in relation to Property and Equipment			
Approved and contracted for			
Approved but not contracted for			
Sub-Total	-	-	-
Capital commitments in relation to Intangible assets			
Approved and contracted for			
Approved but not contracted for			
Sub-Total	-	-	-
Total	-	-	-

Note**4.24.2****Lease Commitments**

Particular	As at 32 Ashad 2079	As at 31 Ashad 2078 (Restated)	As at 31 Ashad 2077 (Restated)
Operating Lease Commitments			
Future minimum lease payments under non-cancellable operating lease, where the Institution is lessee	-	-	-
Not later than 1 Year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 Years	-	-	-
Sub-Total	-	-	-
Finance Lease Commitments			
Future minimum lease payments under non-cancellable operating lease, where the Institution is lessee	-	-	-
Not later than 1 Year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 Years	-	-	-
Sub-Total	-	-	-
Total	-	-	-

Note**4.24.3****Lease Commitments**

The Microfinance's litigations are generally related to its ordinary course of business pending on various jurisdiction. During the reporting period, the company doesn't have any pending litigations.

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Sabaiko Laghubitta Bittiya Sanstha Ltd.

Bandipur-1, Dumre, Tanahu

**Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079**

Note 4.25
Interest income

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Placement with bank and financial institutions	1,180,740.71	5,466,651.59
Loans and advances to customers	637,659,202.22	396,918,568.05
Loan and advances to staff	1,115,738.73	489,416.54
Total interest income	639,955,681.66	402,874,636.18

Note 4.26
Interest Expenses

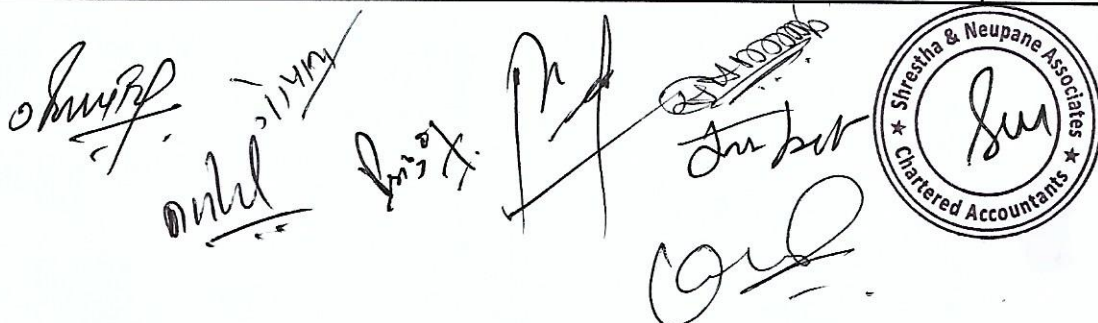
Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Due to bank and financial institutions	291,332,417.13	120,693,633.24
Deposits from customers	51,087,045.15	33,808,087.82
Other		
Total	342,419,462.28	154,501,721.06

Note 4.27
Fees & Commission Income

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Service fees	52,424,378.50	64,626,149.50
Remittance fees	688.90	1,034.70
Other fees and commission income	3,996,507.21	4,149,778.90
Total fees and Commission Income	56,421,574.61	68,776,963.10

Note 4.28
Fees & Commission Expense

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
ATM Management Fees	-	-
Visa/Master Card Fees	-	-
Remittance fees and commission	-	-
Service Charge on Borrowings	8,901,450.00	2,044,180.81
Total fees and Commission Expense	8,901,450.00	2,044,180.81



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Note

4.29

Other Operating income

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Other Income	1,704,217.51	-
Gain/loss on sale of Property, Plant & Equipment	-	-
Gain/loss on sale of investment property	-	-
Total	1,704,217.51	-

Note

4.30

Impairment (Charge)/ reversal for loans & other losses

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Impairment charge/(reversal) on loan and advances to BFIs	-	-
Impairment charge/(reversal) on loan and advances to customer	9,463,953.82	(10,955,659.95)
Impairment charge/(reversal) on placement with BFIs	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Total	9,463,953.82	(10,955,659.95)

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Note

4.31

Personnel Expenses

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Salary	66,272,102.95	45,338,988.16
Allowances	59,514,499.51	46,005,524.69
Gratuity expense	4,011,086.60	4,040,727.64
Provident fund	4,813,406.50	3,424,237.30
Gratuity Payment	816,369.25	-
Uniform	1,746,950.00	-
Training & development expense	4,027,726.04	1,327,827.50
Leave encashment	5,379,477.75	2,954,258.49
Medical	1,421,266.00	-
Pension expense	981,841.22	-
Dashain expenses	7,815,882.00	-
Support Staff Wages	357,106.75	-
Subsidised Loan Cost (NAS-19)	164,987.06	107,165.76
Sub Total	157,322,701.63	103,198,729.54
Employees bonus	11,635,963.26	18,331,680.00
Grand Total	168,958,664.89	121,530,409.54

Note

4.32

Other Operating expenses

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Audit Fee	150,000.00	140,000.00
NFRS Implementation Fee	169,500.00	
Other audit related expense	508,384.00	132,151.00
Office administration expense	40,795,953.68	16,431,621.04
Operating lease expense	1,715,701.20	3,012,830.00
Branch Acquisition Expenses	-	300,000.00
Anniversary Expenses	50,915.00	150,675.00
Total	43,390,453.88	20,167,277.04

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Note

4.32.1

Office Administration Expense

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Water and electricity	1,147,080.50	763,836.18
Repair & Maintenance- Vehicle	366,326.50	232,698.21
Repair & Maintenance- Computer Accessories	337,121.00	-
Repair & Maintenance- Office Equipment & Furniture	255,182.00	254,885.00
Insurance	1,237,708.74	585,087.38
Insurance for loan	14,882,388.04	3,271,637.59
Postage, telex, telephone, fax, internet	2,009,552.13	2,117,897.27
Printing and stationery	4,137,534.53	2,576,602.55
News paper, books and journals	27,435.00	26,860.00
Advertisement	187,413.00	181,254.00
Travel allowance and expense	3,065,283.00	1,503,614.00
Entertainment	201,590.00	97,500.00
Meeting Fees	870,000.00	862,000.00
Annual/special general meeting expense	1,007,747.00	753,080.00
Software Maintenance Expenses	1,199,822.00	742,562.00
Other Expenses	-	-
(a) Fuel expenses	303,936.00	190,374.00
(b) Recruitment expenses	-	67,650.00
(c) Business promotion	29,400.00	-
(d) Loan Renewal and Bank Charges	195,419.00	148,639.55
(e) Miscellaneous	12,230.00	311,348.46
(f) Furnishing Expenses	112,323.75	81,623.85
(g) Membership Closing Expenses	177,290.00	224,675.00
(h) Membership Fee	-	65,000.00
(i) Puja Expenses	83,670.00	29,212.00
(j) Levies, Fees & Registration Expenses	1,599,584.51	461,800.00
(k) Reward & Prize	-	43,000.00
(l) Consumable goods	1,115,932.37	838,784.00
(m) Labour Charges	900.00	-
(n) Office Cleaning expenses	6,233,084.61	-
Total	40,795,953.68	16,431,621.04

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Note
Depreciation & Amortization

4.33

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Depreciation of Property, plant & equipment	15,859,788.14	9,400,961.60
Depreciation on investment property		
Amortization of Intangible assets	435,398.00	355,730.00
Total	16,295,186.14	9,756,691.60

Note
Non Operating Income

4.34

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Recovery of loan written off	-	-
Other Non Operating Income	-	-
(a) Gain From Sale of Fixed assets	-	-
(b) Donation Assets Depreciation Reverse	-	-
(c) Other Rental Income	-	-
Total	-	-

Note
Non Operating Expense

4.35

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Loan Written Off	-	-
Expenses of Restructuring	-	-
Total	-	-

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu

Notes to Statement of Profit or loss and Other Comprehensive Income
For the period from 1st Shrawan 2078 to 32nd Ashad 2079

Note

4.36

Income Tax Expense

The Microfinance current tax liabilities are calculated using the Income Tax Act, 2058 as applicable in Nepal. Current tax payable (or recoverable) is based on the taxable profit for the year. Taxable profit differs from the profit reported in the statement of profit or loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible.

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Current Year Tax Expense	32,098,942.31	51,925,725.93
Current Year	32,098,942.31	51,925,725.93
Adjustment for Prior Years		
Deferred tax expense	87,051.14	(3,212,090.89)
Origination and (reversal) of temporary differences	87,051.14	(3,212,090.89)
Changes in tax rate	-	-
Recognition of previously unrecognized tax los ses	-	-
Total	32,011,891.17	48,713,635.04

Note

4.36.1

Reconciliation Of Tax Expense And Accounting Profit

Particular	Year Ended 32-03-2079	'Restated' Year Ended 31-03-2078
Profit before tax	104,723,669.30	172,278,939.15
Tax amount at tax rate of 30%	31,417,100.79	51,683,681.74
Add: Tax effect of expenses that are not deductible for tax purpose	4,295,839.13	5,756,035.12
Less: Tax effect on exempt income		
Add/less: Tax effect on other items	3,613,997.61	7,109,680.93
Total income tax expense	32,098,942.31	50,330,035.93
Effective tax rate	30.65%	29.21%



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Notes to Financial Statements for year ending 32 Ashadh 2079

Note

4.37

Leases

A. Leases as lessee

The Company leases building for its operation. The leases typically run for a period of varying from 2-5 years, with an option to renew the lease after that date. Lease payments have escalation clause for increment after every 2 years.

Information about leases for which the Company is a lessee is presented below.

A.1 Right-of-use Assets

Right-of-Use Assets related to leased properties that donot meet the definition of investment property are presented as Property, Plant & Equipment.

Particulars	Year Ended 31-03-2079	Year Ended 31-03-2078	Year Ended 31-03-2077
Balance as on 1st Shrawan	27,022,734.03	14,329,877.14	7,577,417.30
Depreciation for the year	(10,700,010.14)	(5,869,754.60)	(3,250,767.96)
Addition to Right-of-use Assets	20,617,324.21	18,562,611.49	10,003,227.80
Derecognition of Right-of-use Assets		-	-
Balance as an Ashad End	36,940,048.10	27,022,734.03	14,329,877.14

A.2 Amounts Recognised in Profit or Loss Account

Particulars	Year Ended 31-03-2079	Year Ended 31-03-2078	Year Ended 31-03-2077
Interest on lease liabilities	3,928,633.46	2,328,040.04	1,405,808.46
Expenses relating to short-term leases	1,715,701.20	3,012,830.00	3,923,202.00
Total	5,644,334.66	5,340,870.04	5,329,010.46

A.3 Amounts recognized in Statement of Cashflows

Total Cash outflow as per the lease agreement for the fiscal years is as folloing:

Particulars	Year Ended 31-03-2079	Year Ended 31-03-2078	Year Ended 31-03-2077
Total Cash flow for the year (as per Agreement)	13,091,425.80	7,079,977.00	3,903,758.00
Total	13,091,425.80	7,079,977.00	3,903,758.00

A.4 Lease Liability

Detail about the liability under lease agreements for right to use assets with breakdown of curent and long term portion of liability is as below:

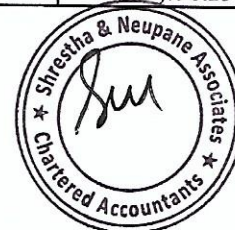
Particulars	Year Ended 31-03-2079	Year Ended 31-03-2078	Year Ended 31-03-2077
Opening Liability	29,294,472.78	15,483,798.25	7,978,519.99
Additional Liability during the year	20,617,324.21	18,562,611.49	10,003,227.80
Finance Cost	3,928,633.46	2,328,040.04	1,405,808.46
Cash Payment	13,091,425.80	7,079,977.00	3,903,758.00
Net Total Lease liability as on Ashad End	40,749,004.64	29,294,472.78	15,483,798.25

Breakdown:

Current Portion of Lease Liability	10,957,537.36	6,934,291.03	3,305,579.96
Non Current Portion of Lease Liability	29,791,467.29	22,360,181.75	12,178,218.29
Total Lease Liability as on Ashad End	40,749,004.64	29,294,472.78	15,483,798.25

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SABAIKO LAGHUBITTA BITTYA SANSTHA
Bandipur-1, Dumre, Tanahu

Notes Forming Part Of Financial Statements



4.10 Property, Plant & Equipments (PPE)

For the Year 2078-79		Right-to-use Assets	Partitions & Paintings	Computer & Equipments	Furnitures & Fixtures	Other Assets- Lockers	Inverters & Fans	Vehicles	Total
Cost:									
At start of year		32,892,488.63	319,364.00	10,817,207.65	11,312,024.72	1,547,920.00	1,979,348.50	5,813,900.00	64,682,253.50
Additions		20,617,324.21	273,841.00	688,650.00	3,093,657.00	854,000.00	251,330.00	-	25,778,802.21
Disposals									
At end of year		53,509,812.84	593,205.00	11,505,857.65	14,405,681.72	2,401,920.00	2,230,678.50	5,813,900.00	90,461,055.71
Accumulated depreciation									
At start of year		5,869,754.60	169,112.00	3,450,577.00	2,722,016.00	178,493.00	756,196.00	1,570,832.00	14,716,980.60
Charge for the year		10,700,010.14	109,765.00	2,221,562.00	1,734,955.00	100,895.00	411,211.00	581,390.00	15,859,788.14
Disposals									
At end of year		16,569,764.74	278,877.00	5,672,139.00	4,456,971.00	279,388.00	1,167,407.00	2,152,222.00	30,576,768.74
Carrying amounts as on Ashadh 32, 2079		36,940,048.10	314,328.00	5,833,718.65	9,948,710.72	2,122,532.00	1,063,271.50	3,661,678.00	59,884,286.97

For the Year 2077-78		Right-to-use Assets	Partitions & Paintings	Computer & Equipments	Furnitures & Fixtures	Other Assets- Lockers	Inverters & Fans	Vehicles	Total
Cost:									
At start of year		14,329,877.14	236,208.00	5,728,496.00	7,920,128.72	1,059,361.00	1,387,842.00	5,107,000.00	35,768,912.86
Additions		18,562,611.49	83,156.00	5,088,711.65	3,391,896.00	488,559.00	591,506.50	706,900.00	28,913,340.64
Disposals									
At end of year		32,892,488.63	319,364.00	10,817,207.65	11,312,024.72	1,547,920.00	1,979,348.50	5,813,900.00	64,682,253.50
Accumulated depreciation									
At start of year		-	108,313.00	2,065,948.00	1,566,459.00	117,659.00	427,495.00	1,030,145.00	5,316,019.00
Charge for the year		5,869,754.60	60,799.00	1,384,629.00	1,155,557.00	60,834.00	328,701.00	540,687.00	9,400,961.60
Disposals									
At end of year		5,869,754.60	169,112.00	3,450,577.00	2,722,016.00	178,493.00	756,196.00	1,570,832.00	14,716,980.60
Carrying amounts as on Ashadh 31, 2078		27,022,734.03	150,252.00	7,366,630.65	8,590,008.72	1,369,427.00	1,223,152.50	4,243,068.00	49,965,272.90



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S.11.2: Effect of NRS Adoption on Statement of Profit or Loss and Other Comprehensive Income For the Year Ended 2078-03-31 (the latest period presented under previous GAAP)

**5.11.3: Effect of NFRS Adoption on Statement of Cash flows
For the Year Ended 2078-03-31 (the latest period presented under previous GAAP)**

Particular	GAAP Figures	Remeasurement/Reclassification	NFRS Figures	Reason for Remeasurement or Reclassification	Amount in NPR
Net Cashflow from Operating Activities	(983,302,927.96)	(20,885,839.52)	(1,004,388,767.48)	Lease Liability as per NFRS 16 and other changes due to application of NFRS 1c	
Net Cashflow from Investing Activities	(10,737,660.15)	0.00	(10,737,660.15)		
Net Cashflow from Financing Activities	948,783,857.45	(7,079,977.00)	941,703,880.45	Payment for Lease as per NFRS 1c	
Net increase/(decrease) in cash and cash equivalent	-45,456,730.66	-27,965,816.52	-73,422,547.18		
Cash and Cash Equivalent at the beginning of the period	115,047,910.90	204,990,255.66	320,038,166.56	Balance with BFIs and Money at call and short notice classified separately under GAA	
Cash and Cash Equivalent at the end of the period	69,591,180.24	177,024,439.14	246,615,619.38		



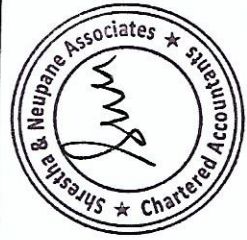





5.11.4: Reconciliation of Assets, Liabilities and Equity as on 2079-03-32

Particular	GAAP Figures	Remeasurement/ Reclassification	NFRS Figures	Remarks	Amount in NPR
Assets					
Cash & Cash Equivalent	6,798,549.88	306,458,458.48	313,257,008.36	Accumulation of Balance in Bank accounts and other cash equivalents.	
Balances with B/FIs	62,179,610.20	(62,179,610.20)	-	Transferred and accumulated in Cash & Cash Equivalent.	
Money at call and short notice	244,278,848.28	(244,278,848.28)	-	Transferred and accumulated in Cash & Cash Equivalent.	
Loan & advances to customers	4,338,722,812.60	-	4,338,722,812.60		
Current Tax Assets	11,164,557.64	(794,136.19)	10,370,421.45		
Property and Equipment					
Goodwill and Intangible assets	23,073,252.02	36,811,034.95	59,884,286.97	Change in Method of Depreciation from WDV to SLM and ROU Assets classified under PPE	
Deferred tax assets	909,605.29	1,114.71	910,720.00	Application of SLM Method from date of purchase.	
Other assets	1,943,983.26	1,181,056.49	3,125,039.75	Impact of Application of new NFRS.	
Total Assets	15,210,488.77	15,735,977.76	30,946,466.53	Recognition of Employee Benefit Prepayment as per IAS 19 for subsidized loan.	
Liabilities	4,704,281,707.94	52,935,047.72	4,757,216,755.66		
Due to Bank & Financial Institutions	-	2,939,854,993.34	2,939,854,993.34	Reclassification into borrowings.	
Deposits from Customers	1,314,232,819.17	-	1,314,232,819.17		
Borrowing	2,939,854,993.34	(2,939,854,993.34)	-	Reclassification From Due to Bank & Financial Institutions.	
Current Tax Liabilities	-	-	-		
Other liabilities					
Total Liabilities	54,594,812.72	41,237,151.90	95,831,964.62	Reclassification of Proposed dividend into Other Liabilities & Recognition of Lease Liability under NFRS 16.	
Equity	4,308,682,625.23	41,237,151.90	4,349,919,777.13		
Share Capital	318,600,000.00	(48,600,000.00)	270,000,000.00	Proposed Dividend not presented in SFP but disclosed in Notes	
Retained Earnings	-	55,860,706.22	55,860,706.22	Presentation of Retained Earnings Separately and Impact of application of NFRS.	
Reserves	74,441,187.97	6,993,084.34	81,436,272.31	Presentation of Retained Earnings Separately	
Proposed Dividend	2,557,894.74	(2,557,894.74)	-	Proposed Dividend not presented in SFP but disclosed in Notes	
Total Shareholders Equity	395,599,082.71	11,697,895.82	407,296,978.53		
Non Controlling Interests	-	-	-		
Total Equity	395,599,082.71	11,697,895.82	407,296,978.53		
Total Liabilities & Equity	4,704,281,707.94	52,935,047.72	4,757,216,755.66		
Contingent Liabilities and Commitment	-	-	-		
Net assets value per share	124.17	(17.23)	106.94		

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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Notes to Financial Statements for FY 2078-79

5.11.5: Reconciliation of Income and Expenses for the year ended on 2079-03-32

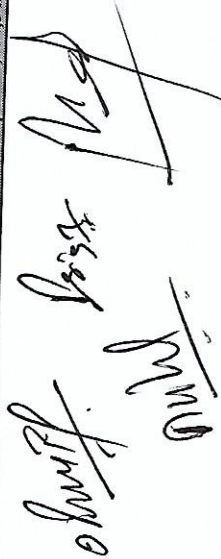
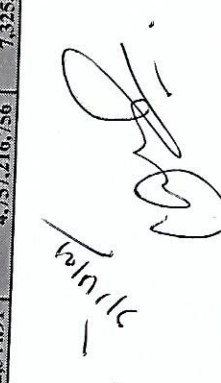



Particular	GAAP Figures	Remeasurement/ Reclassification	NFRS Figures	Reason for Remeasurement or Reclassification	Amount in NPR
Interest Income	631,877,856.23	8,077,825.43	639,955,681.66	Interest Income from Employee Loan Recognition as per NAS 15	
Interest Expense	342,420,710.28	3,927,385.46	346,348,095.74	Interest Income Recognised on Accrual Basis.	
Net Interest Income	289,457,145.95	4,150,439.97	293,607,585.92	Finance cost on Lease Liability as per NFRS 16.	
Fees & Commission Income	58,975,977.12	(2,554,402.51)	56,421,574.61	Staff Loan Interest reclassified into interest income.	
Fees & Commission Expense	-	8,901,450.00	8,901,450.00	Fees & Commission Income presented separately.	
Net Fee & Commission Income	58,975,977.12	(11,455,852.51)	47,520,124.61		
Net Interest, Fee & Commission Income	348,433,123.07	(7,305,412.54)	341,127,710.53		
Other Operating Income	-	1,704,217.51	1,704,217.51		
Total Operating Income	348,433,123.07	(5,601,195.03)	342,831,928.04		
Impairment (Charge)/ reversal for loans & other losses	-9,463,953.82	0.00	-9,463,953.82		
Net Operating Income	338,969,169.25	(5,601,195.03)	333,367,974.22		
Personnel Expenses	157,157,714.57	164,987.06	157,322,701.63	Measurement of Employee compensation for subsidised loan. Accumulation of Employee benefit expenses,	
Other Operating expenses	65,898,543.68	(22,508,089.80)	43,390,453.88	Lease measured and presented as per NFRS 16.	
Depreciation & Amortization	4,434,751.00	11,860,435.14	16,295,186.14	Change in Method of Depreciation from WDV to SLM.	
Operating Profit	111,478,160.00	4,881,472.56	116,359,632.56		
Non Operating Income	-	-	-		
Non Operating Expense	-	-	-		
Profit before Income Tax	111,478,160.00	4,881,472.56	116,359,632.56		
Bonus	11,147,816.00	488,147.26	11,635,963.26		
Income Tax Expense	32,046,585.90	139,407.55	32,185,993.45		
Current tax	31,304,806.12	794,136.19	32,098,942.31		
Deferred tax	741,779.78	-654,728.64	87,051.14	Creation of temporary differences due to NFRS Implementation.	
Profit for the year	68,283,758.10	4,253,917.75	72,537,675.85		







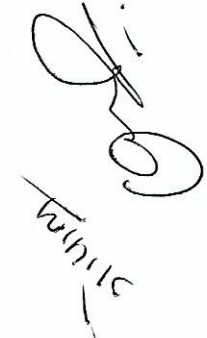
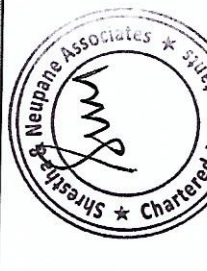
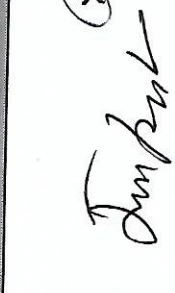


Sabaiko Laghubitta Bittiya Sanstha Ltd.
Comparison of Unaudited Interim Statement of Financial Position and Audited Statement of Financial Position
For the year ended 31 Ashad 2079

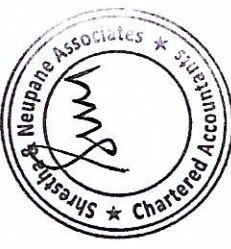
Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance	Amount in NPR
			In Amount (NPR)	In %		
Assets						
Cash & Cash Equivalent	313,257,008.36	313,257,008	-	0%		
Statutory Balances and due from Nepal Rastra Bank	-	-	-	0%		
Placements with Bank & Financial Institutions	-	-	-	0%		
Derivate Financial Instruments	-	-	-	0%		
Other Trading Assets	-	-	-	0%		
Loans & Advances to MFIs & Co-operatives	-	-	-	0%		
Loan & Advances to Customers	4,368,761,147.25	4,338,722,813	30,038,335	1%		
Current Tax Assets	-	10,370,421	(10,370,421)	0%		
Investment Properties	-	-	-	0%		
Property, Plant and Equipment	23,982,857.31	59,884,287	(35,901,430)	-150%	Change of Depreciation Method from WDV to SLM, ROU Asset as per NFRS and Intangible Assets Clubbed under PPE in Unaudited FS.	
Intangible Assets	-	910,720	(910,720)	0%	Transfer of Intangible Assets from Property, Plant & Equipment	
Deferred Tax Assets	-	3,125,040	(3,125,040)	0%	Deferred Tax Assets transferred from Other Assets and change of DTA after application of NFRS	
Other Assets	58,541,331.99	30,946,467	27,594,865	47%	Deferred Tax Assets transferred from Other Assets, Staff Loan Balance and Accrued Interest after the application of NFRS	
Total Assets	4,764,542,344.91	4,757,216,756	7,325,589			
Liabilities						
Due to Bank & Financial Institutions	2,944,389,658.45	2,939,854,993	4,534,665	0%		
Due to Nepal Rastra Bank	-	-	-	0%		
Derivative Financial Instrument	-	-	-	0%		
Deposits from Customers	1,314,232,819.17	1,314,232,819	-	0%		
Borrowings	-	-	-	0%		
Current Tax Liabilities	42,752,532.09	-	42,752,532	100%	Change due to Application of NFRS	
Provisions	-	-	-	0%		
Other Liabilities	36,096,102.37	95,831,965	(59,735,862)	-165%	Lease Liability Due to Application of NFRS	
Debt Securities Issued	-	-	-	0%		
Subordinated Liabilities	-	-	-	0%		
Total Liabilities	4,337,471,112.08	4,349,919,777	(12,448,665)			
Equity						
Share Capital	270,000,000.00	270,000,000	-	0%		
Retained Earnings	104,173,923.88	55,860,706	48,313,218	46%	Change in Profit or Loss due to Application of NFRS	
Reserves	52,897,308.95	81,436,272	(28,538,963)	-54%	Change in Profit or Loss due to Application of NFRS	
Total Equity	427,071,232.83	407,296,979	19,774,254			
Total Equity & Liabilities	4,764,542,344.91	4,757,216,756	7,325,589			

Sabaiko Laghubitta Bittiya Sansha Ltd.
Comparison of Unaudited Interim Statement of Profit or Loss and Audited Statement of Profit or Loss
For the year ended 31 Ashad 2079

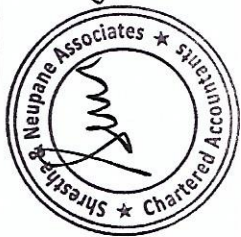
Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance	Amount in NPR
			In Amount (NPR)	In %		
Interest Income	631,877,607.54	639,955,682	(8,078,074)	-1%	Interest Income from Employee Loan Recognition as per NAS 19	
Interest Expense	346,955,875.39	342,419,462	4,536,413	1%	Interest Income Recognised on Accrual Basis.	
Net Interest Income	284,921,732.15	297,536,219	(12,614,487)	-4%	Interest Expense on Deposit from Customer	
Fees & Commission Income	80,172,131.64	56,421,575	23,750,557	30%	Staff Loan Interest reclassified into interest income.	
Fees & Commission Expense	-	8,901,450	(8,901,450)	0%	Reclassified from Other Operating Expenses	
Net Interest, Fee & Commission Income	365,093,863.79	345,056,344	20,037,520	5%		
Other Operating Income	-	1,704,218	(1,704,218)	0%	Fees & Commission Income presented separately.	
Total Operating Income	365,093,863.79	346,760,561	18,333,302	5%		
Impairment (Charge)/ reversal for loans & other losses	20,574,380.83	-9,463,954	30,038,335	146%		
Net Operating Income	385,668,244.62	337,296,608	48,371,637	13%		
Personnel Expenses	172,991,985.72	168,958,665	4,033,321	2%	Measurement of Employee compensation for subsidised loan.	
Other Operating expenses	65,733,567.59	43,390,454	22,343,114	34%	Accumulation of Employee benefit expenses	
Depreciation & Amortization	4,434,751.00	16,295,186	(11,860,435)	-267%	Lease measured and presented as per NFRS 16.	
Finance cost on Lease Liability	-	3,928,633	(3,928,633)	0%	Change in Method of Depreciation from WDV to SLM.	
Operating Profit	142,507,940.31	104,723,669	37,784,271	27%	Lease measured and presented as per NFRS 16.	
Non Operating Income	-	-	-	0%		
Non Operating Expense	-	-	-	0%		
Profit before Income Tax	142,507,940.31	104,723,669	37,784,271	27%		
Income Tax Expense	42,752,532.09	32,185,993	10,566,539	25%		
Current tax	42,086,608.22	32,098,942	9,987,666	24%	Necessary adjustments in income and expenses as per NFRS & audited FS figure includes only current year computed tax liability	
Deferred tax	665,923.87	87,051	578,873	87%	Adjustment of temporary differences on necessary items	
Profit for the year	99,755,408.22	72,537,676	27,217,732	27%		
Profit attributable to:						
Equity holder of the Financial Institution	99,755,408	72,537,676	27,217,732	27%		
Non-Controlling Interest	-	-	-	0%		
Profit for the year	99,755,408	72,537,676	27,217,732	27%		



Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu
Last Five Years Financial Highlights

Particulars	Financial Year					Amount in NPR
	2074/75	2075/76	2076/77	2077/78	2078/79	
Assets						
Cash & Cash Equivalent	22,829,925.04	86,392,946.81	320,038,166.56	246,615,619.38	313,257,008.36	
Statutory Balances and due from Nepal Rastra Bank	-	-	-	-	-	
Placements with Bank & Financial Institutions	-	-	-	-	-	
Derivate Financial Instruments	-	-	-	-	-	
Other Trading Assets	-	-	-	-	-	
Loans & Advances to MFIs & Co-operatives	-	-	-	-	-	
Loan & Advances to Customers	650,474,410.17	1,592,319,242.94	1,971,636,620.18	3,437,594,953.42	4,338,722,812.60	
Current Tax Assets	-	-	-	-	10,370,421.45	
Investment Properties	-	-	-	-	-	
Property, Plant and Equipment	9,931,376.90	13,166,433.87	30,452,893.86	49,965,272.90	59,884,286.97	
Intangible Assets	657,118.29	874,331.29	984,392.00	1,015,593.00	910,720.00	
Deferred Tax Assets	-	423,393.99	1,208,446.06	3,212,090.89	3,125,039.75	
Other Assets	1,064,952.14	15,053,812.96	5,155,966.96	20,103,325.01	30,946,466.53	
Total Assets	684,957,782.54	1,708,230,161.86	2,329,476,485.63	3,758,506,854.61	4,757,216,755.66	
Liabilities						
Due to Bank & Financial Institutions	452,438,229.93	1,108,042,995.60	1,460,455,620.59	2,410,863,254.36	2,939,854,993.34	
Due to Nepal Rastra Bank	-	-	-	-	-	
Derivative Financial Instrument	-	-	-	-	-	
Deposits from Customers	116,454,510.50	427,565,567.31	603,272,229.91	904,544,405.52	1,314,232,819.17	
Borrowings	-	-	-	-	-	
Current Tax Liabilities	100,623.57	13,960,191.36	966,840.79	11,220,197.77	-	
Provisions	-	-	-	-	-	
Other Liabilities	2,977,704.15	14,913,038.60	44,746,045.06	93,446,771.22	95,831,964.62	
Debt Securities Issued	-	-	-	-	-	
Subordinated Liabilities	-	-	-	-	-	
Total Liabilities	571,971,068.15	1,564,481,792.87	2,109,440,736.35	3,420,074,628.87	4,349,919,777.13	
Equity						
Share Capital	112,000,000.00	133,450,000.00	206,027,250.00	270,000,000.00	270,000,000.00	
Retained Earnings	769,637.23	2,184,779.47	1,666,301.53	3,371,519.76	55,860,706.22	
Reserves	217,077.16	8,113,589.52	12,342,197.75	65,060,705.98	81,436,272.31	
Total Shareholders Equity	112,986,714.39	143,748,368.99	220,035,749.28	338,432,225.74	407,296,978.53	
Non Controlling Interests	-	-	-	-	-	
Total Equity	112,986,714.39	143,748,368.99	220,035,749.28	338,432,225.74	407,296,978.53	
Total Liabilities & Equity	684,957,782.54	1,708,230,161.86	2,329,476,485.63	3,758,506,854.61	4,757,216,755.66	
Contingent Liabilities and Commitment	-	-	-	-	-	
Net assets value per share	100.88	107.72	106.94	125.35	150.85	



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Sabaiko Laghubitta Bittiya Sanstha Ltd.
Bandipur-1, Dumre, Tanahu
Last Five Years Financial Highlights

Particular	2074/75	2075/76	2076/77	2077/78	2078/79
Interest Income	47,278,106.83	200,513,418.59	343,081,273.72	402,874,636.18	639,955,681.66
Interest Expense	27,974,281.33	122,403,783.00	195,033,506.00	154,501,721.06	342,419,462.28
Net Interest Income	19,303,825.50	78,109,635.59	148,047,767.72	248,372,915.12	297,536,219.38
Fees & Commission Income	19,607,042.39	54,753,133.58	47,858,034.62	68,776,963.10	56,421,574.61
Fees & Commission Expense	-	-	-	2,044,180.81	8,901,450.00
Net Fee & Commission Income	19,607,042.39	54,753,133.58	47,858,034.62	66,732,782.29	47,520,124.61
Net Interest, Fee & Commission Income	38,910,867.89	132,862,769.17	195,905,802.34	315,105,697.41	345,056,343.99
Other Operating Income	-	-	-	-	1,704,217.51
Total Operating Income	38,910,867.89	132,862,769.17	195,905,802.34	315,105,697.41	346,760,561.50
Impairment (Charge)/ reversal for loans & other losses	(6,589,022.16)	(12,084,927.90)	(47,180,951.76)	10,955,659.95	(9,463,953.82)
Net Operating Income	32,321,845.73	120,777,841.27	148,724,850.58	326,061,357.36	337,296,607.68
Personnel Expenses	20,218,792.34	54,031,011.97	82,433,336.61	121,530,409.54	168,958,664.89
Other Operating expenses	9,990,793.61	20,286,594.48	26,274,232.79	20,167,277.04	43,390,453.88
Depreciation & Amortization	1,044,003.53	2,294,558.81	2,795,459.00	9,756,691.60	16,295,186.14
Finance cost on Lease Liability	-	-	-	2,328,040.04	3,928,633.46
Operating Profit	1,068,256.25	44,165,676.01	37,221,822.18	172,278,939.15	104,723,669.30
Non Operating Income	-	-	-	-	-
Non Operating Expense	-	-	-	-	-
Profit before Income Tax	1,068,256.25	44,165,676.01	37,221,822.18	172,278,939.15	104,723,669.30
Income Tax Expense	198,735.14	13,404,021.40	11,116,147.25	50,217,398.69	32,185,993.45
Current tax	100,623.57	13,960,191.36	11,798,307.56	51,925,725.93	32,098,942.31
Deferred tax	98,111.57	(556,169.96)	(682,160.31)	(1,708,327.24)	87,051.14
Profit for the year	869,521.12	30,761,654.61	26,105,674.93	122,061,540.45	72,537,675.85
Profit attributable to:					
Equity holder of the Financial Institution	869,521.12	30,761,654.61	26,105,674.93	122,061,540.45	72,537,675.85
Non-Controlling Interest	-	-	-	-	-
Profit for the year	869,521.12	30,761,654.61	26,105,674.93	122,061,540.45	72,537,675.85

Earnings per share					
Basis EPS	0.78	23.05	12.67	45.21	26.87
Diluted EPS	0.78	23.05	12.67	45.21	26.87






Sabaiko Laghubitta Bittiya Sanstha Ltd.

Notes to the Financial Statements

For the year ended 32nd Ashadh 2079

1. Reporting Entity

Sabaiko Laghubitta Bittiya Sanstha Ltd is a national level microfinance Institution licensed by Nepal Rastra Bank, the central bank of Nepal. Sabaiko Laghubitta Bittiya Sanstha Limited (SABSL / Microfinance/ the Company) was registered at Office of Company Registrar as Public Limited Company on 8th May, 2017 with registration number of 168213/073/074. Sabaiko Laghubitta Bittiya Sanstha Limited (SABSL) or "the Microfinance" or "the Company") obtained license from Nepal Rastra Bank as 'D' class national level financial institution for working as to provide banking services to the rural unbanked population and contribute to the overall poverty reduction program through increment of production and productivity of rural Nepal. It started formal microfinance operation on July 14, 2017, from its first branch office located in Bandipur - 1, Dumre, Tanahu. It has over 92 Branches in Nepal. Registered under PAN 605953464.

2. Basis of Preparation

2.1. Statement of Compliance

The financial statements of the Microfinance have been prepared in accordance with Nepal Financial Reporting Standard (NFRS) issued by Accounting Standard Board (ASB) of Institute of Chartered Accountants of Nepal. The financial statements are based on the formats mandated by the Directive No. 4 of The Unified Directives, 2078 as made applicable by the Nepal Rastra Bank.

These financial statements for the year ended 32nd Ashadh, 2079 are the first financial statements of the microfinance prepared in accordance with NFRS. Reconciliations and description of the effect of the transition to NFRS from previous GAAP is given in Note 5.11 of this financial statement.

Previous year's figures have been regrouped/reclassified wherever necessary to conform with the current year's classification / disclosures.

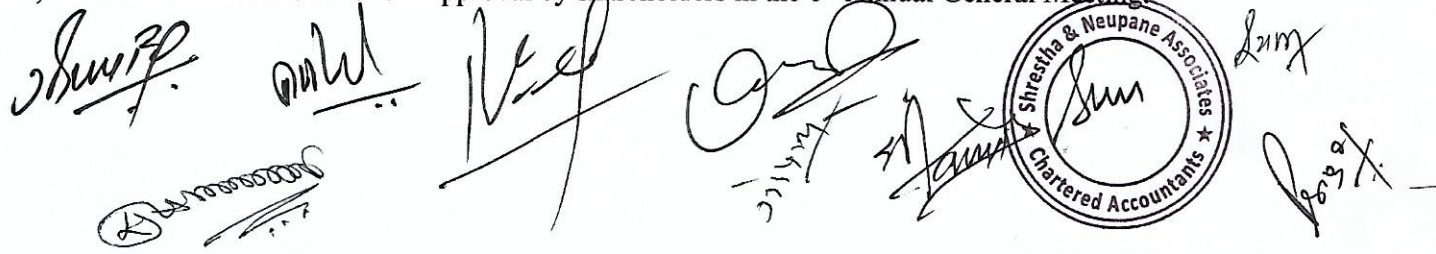
2.2. Reporting Period and Approval of Financial Statements

The microfinance follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh.

These financial statements consist three Statement of Financial Position as of 32nd Ashadh 2079, 31st Ashadh 2078 and 31st Ashadh 2077 as required by NFRS-1, First-Time Adoption of NFRS. The microfinance has also presented two Statement of Profit or Loss and Statement of Other Comprehensive Income, two statements of Changes in Equity and two Statements of Cash Flows for the year ended as of 31st Ashadh 2078 and 31st Ashadh 2077 along with the necessary and related notes.

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements as per the provision of The Companies Act, 2063.

These financial statements were authorized for issue by the Board of Directors on its 120th meeting held on Jan 25, 2023 and recommended for the approval by shareholders in the 6th Annual General Meeting.

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2.3. Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the currency of the primary economic environment in which the Microfinance operates. The financial information presented has been rounded off to nearest rupee except where otherwise stated.

2.4. Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively in current and future periods.

2.5. Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2078 being the date of transition to NFRS.

2.6. New Standards Issued but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of IFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. NFRS 9 is applicable from annual period beginning on or after July 16, 2020. The Bank is following all the provisions of NFRS 9 except impairment requirements of the standard, for which the carveout pronounced by ICAN till FY 2080-81 is being adhered to.

2.7. New Standards and Interpretation not adopted

All accounting standards along with carve-outs, developed by Nepal Accounting Standards Board, Nepal (ASB Nepal) and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) where applicable, have been incorporated.

2.8. Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

3. Significant Accounting Policies

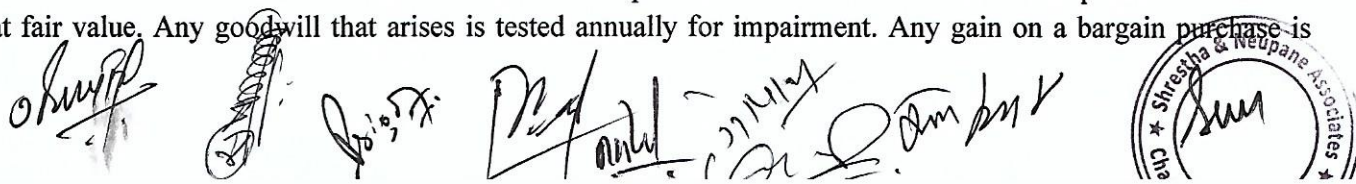
3.1. Basis of Measurement

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

Items	Basis of Measurement
Retirement Benefit	Present value of defined benefit
Obligation	Obligation less the fair value of the plan assets

3.2. Basis of Consolidation

Business combinations are accounted for using the acquisition method in line with the NFRS 03 "Business Combination". The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is tested annually for impairment. Any gain on a bargain purchase is



recognized in profit or loss immediately. Transaction costs are expensed as incurred, except if they are related to the issue of debt or equity securities.

The microfinance doesn't have any other entity for consolidation of financial statements.

3.3. Cash & Cash Equivalent

The cash and cash equivalents for the purpose of cashflow statement include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the microfinance in the management of its short-term commitments.

Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less. Details of Cash and Cash Equivalents are presented under **Note 4.1**.

3.4. Financial Assets and Financial Liabilities

3.4.1. Recognition

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

3.4.2. Classification and Measurement

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

3.4.2.1. Financial Assets

Financial assets are classified under three categories as required by NFRS 9, namely:

a. Measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.

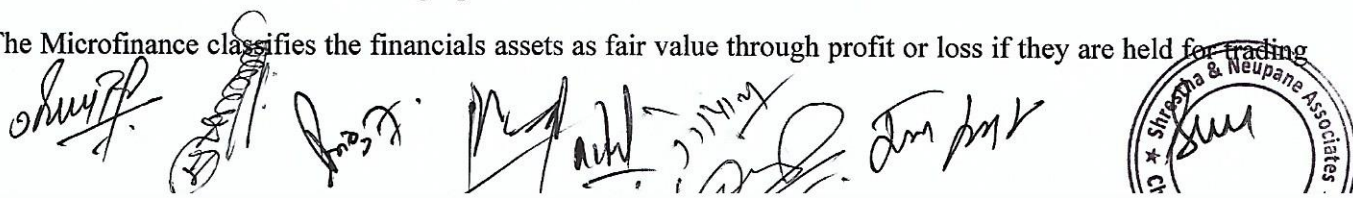
b. Measured at fair value through OCI:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are not held for trading and initially recognized as held for trading for which the Microfinance makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income.

c. Measured at fair value through profit or loss:

The Microfinance classifies the financial assets as fair value through profit or loss if they are held for trading

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or designated at fair value through profit or loss.

Any other financial asset not classified as either amortized cost or FVOCI, is classified as FVTPL.

3.4.2.2. Financial Liabilities

Financial liabilities are classified under three categories as required by NFRS 9, namely:

a. Financial liabilities at fair value through profit or loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized at profit or loss.

b. Financial liabilities measured at amortized cost:

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

3.4.3. De-recognition

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual rights to receive the cash flows from the asset.

A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.

3.4.4. Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Microfinance follows three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

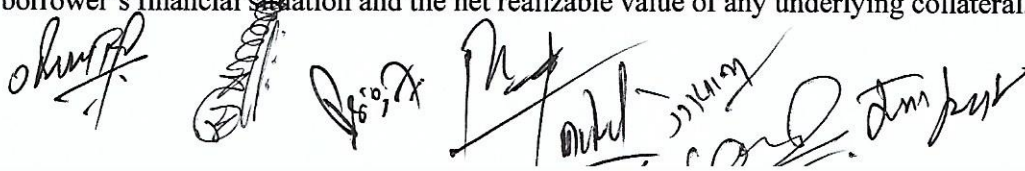
Level 3: Significant inputs to the fair value measurement are unobservable.

Investment in Unquoted Equity Instrument are carried at cost as the market price of such shares could not be ascertained with certainty at the reporting date.

3.4.5. Impairment

The Microfinance reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgement is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of 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 judgements about the number of factors including a borrower's financial situation and the net realizable value of any underlying collateral. Each impaired asset is

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assessed on its merits to estimate the recoverable amount of cash flows. A collective impairment provision is established for:

- groups of homogeneous loans and advances and investment securities which are held-to-maturity, 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 impairment is carried using the statistical modelling such as historical trends of probability of defaults, timings of recoveries, and current economic and market conditions which may warrant for the loss being greater than the suggested by the historical trends.

For the purpose of collective assessment of impairment Microfinance has categorized assets into following broad products as follows:

- Sadharan Karja
- Mausami Karja
- Laghu-Uddhyam Karja
- Grahak Punarutthan Loan
- Yuwa Swarojgar Karja
- Aakasmik Karja
- Aawas Karja

Carveout adopted for assessment of impairment charge

The Microfinance has opted to apply carveout on impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB directive no. 2, higher of the amount derived from these measures is taken as impairment loss for loans and receivables.

Comparison of Impairment as per NFRS and NRB:

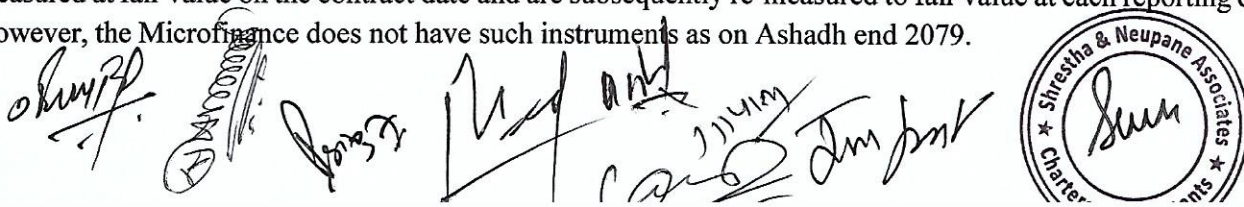
Particulars	F/Y 2077-78	F/Y 2076-77	Restated
LLP as per NRB Directives	37,176,773.15	57,751,153.98	65,855,101.82
Impairment as per NFRS	22,134,764.13	34,727,348.56	5,355,223.74

3.5.Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short- term profit taking. They are recognized on a trade date, when the Microfinance enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income'. However, the Microfinance does not have such assets to be recognized as trading assets as on Ashadh end 2079.

3.6.Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Microfinance does not have such instruments as on Ashadh end 2079.



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3.7. Property, Plant and Equipment

Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.

Depreciation: The Microfinance depreciates property, plant and equipment following Straight Line Method based on the useful life of the assets. The useful life of the asset differs from the useful life as prescribed under Appendix – I of Application Guidance Note on NAS 16 as the company believes that the useful life depicts the best use of the asset. The useful life of the assets used for depreciation purpose as per the management estimates are as follows:

Type of Asset	Useful Life
Partitions & Paintings	5 Years
Computer & Equipments	5 Years
Furnitures & Fixtures	8 Years
Other Assets-Lockers	20 Years
Inverters & Fans	5 Years
Vehicles	10 Years

The Microfinance adopts cost model for entire class of Property, Plant and Equipment. It has not measured any Property Plant and Equipment at revaluation model and at fair value. The items of Property, Plant and Equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of newly acquired assets is charged based upon the date of invoice and assets having acquisition cost less than NPR. 2,500 has been written down as an expense for the period in the Statement of Profit and Loss.

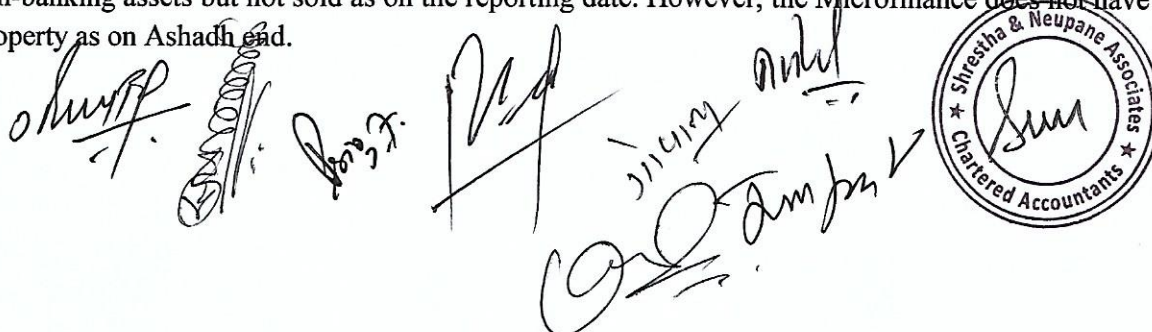
3.8. Goodwill/Intangible Assets

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired.

Intangible assets are recognized separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognized at historical cost less impairment / amortization over their estimated useful life. The microfinance amortizes the intangible assets over its useful life of 5 years.

3.9. Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. It includes assets which are held for capital appreciation or for rental to others or held for undetermined future use. It also includes land, land and building acquired by Microfinance as non-banking assets but not sold as on the reporting date. However, the Microfinance does not have Investment Property as on Ashadh end.



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3.10. Income Tax

Tax expenses comprises of current tax and deferred tax.

3.10.1. Current Tax

Current tax is the income tax expense recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or OCI in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

Current Tax Calculation as per Income Tax Act, 2058

3.10.2. Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

During this Fiscal Year Net Deferred Tax Asset is NPR 3,125,039.75 calculation of which is shown in Note 4.8.2.

3.11. Deposit, debt securities issued and subordinated liabilities

3.11.1. Deposits

Deposits by members and public depositors are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

3.11.2. Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss. However, the Microfinance does not have such Debt Securities as on Ashadh end 2079.

3.11.3. Subordinate Liabilities

These are the liabilities subordinated, at the event of winding up, to claims of depositors, debt securities issued and other creditors. It shall include redeemable preference shares, subordinated notes issued, borrowings etc. During the reporting period the Microfinance does not have any such liabilities.

3.12. Provisions, other Liabilities Contingent Liabilities

A provision is recognized, if as a result of a past event, the Microfinance has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and



are reversed if there is no probability of outflow of resources.

The contingent liabilities are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

A provision for onerous contracts is recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The Microfinance does not have such contingent liabilities and onerous contracts as on Ashadh end 2079.

3.13. Revenue Recognition

3.13.1. Interest Income and Expenses

The Microfinance recognizes interest income and expenses for financial instruments measured at amortized cost and interest-bearing financial instruments measured at fair value through other comprehensive income using the effective interest rate (EIR), which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

The EIR (and therefore, the amortised cost of the financial asset) is calculated by taking into account transaction costs and any discount or premium on the acquisition of the financial asset, as well as fees and costs that are an integral part of the EIR. The Microfinance recognises interest income using a rate of return that represents the best estimate of a constant rate of return over the expected life of the loan. Hence, the EIR calculation also takes into account the effect of potentially different interest rates that may be charged at various stages of the financial asset's expected life, and other characteristics of the product life cycle (including prepayments, penalty interest and charges).

The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

If expectations of fixed rate financial assets or liabilities' cash flows are revised for reasons other than credit risk, then changes to future contractual cash flows are discounted at the original EIR with a consequential adjustment to the carrying amount. The difference from the previous carrying amount is booked as a positive or negative adjustment to the carrying amount of the financial asset or liability on the balance sheet with a corresponding increase or decrease in Interest revenue/expense calculated using the effective interest method.

NFRS 9 requires that interest income for financial assets classified as Stage 3 be calculated on the net carrying amount (after deducting credit impairments), which will result in a portion of contractual interest being suspended. NFRS 9 requires that this suspended contractual interest be presented as part of the financial assets' gross carrying amount.

3.13.2. Fee and Commission Income

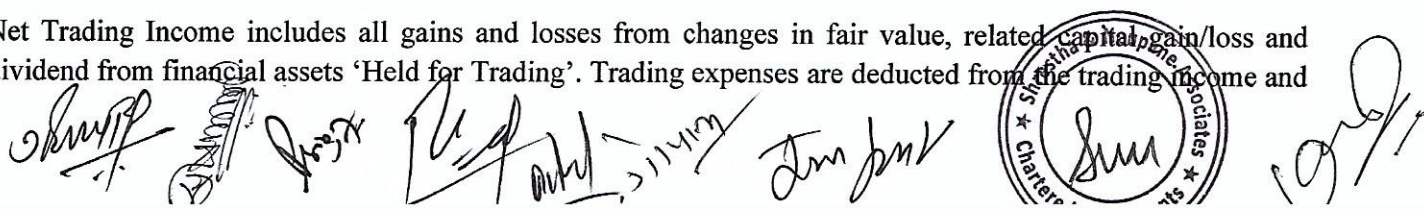
Fees and commissions are recognized on an accrual basis when the service has been provided.

3.13.3. Dividend Income

Dividend income received from equity shares is recognized in the books when the right to receive the dividend is established.

3.13.4. Net Trading Income

Net Trading Income includes all gains and losses from changes in fair value, related capital gain/loss and dividend from financial assets 'Held for Trading'. Trading expenses are deducted from the trading income and



the amount net of trading expenses are disclosed in statement of profit and loss.

3.13.5 Net Income from Other Financial Instrument at Fair Value Through Profit and Loss

Net income from other financial instrument measured at fair value through Profit or Loss includes all gains/(losses) raised from the revaluation of financial instrument at fair value.

3.14. Employee Benefits

3.14.1. Short term Employee Benefits

The Microfinance's short term employee benefits mainly include wages, salaries, allowances, social security expenses, bonuses as provided in the law and other employee related expenses. Short term employee benefits are measured on an undiscounted basis and are charged to statement of profit and loss as and when the related service is provided.

3.14.2. Post-Employment employee benefits

3.14.2.1. Defined Contribution Plans

Post-Employment benefits plan under which the microfinance pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Social Security Fund

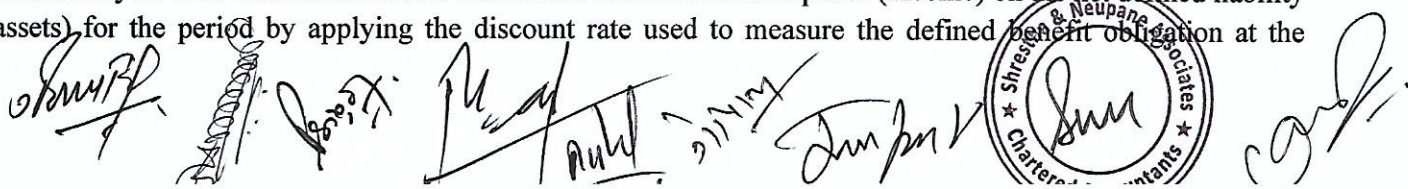
As per the Contribution Based Social Security Act, 2074 every entity shall contribute a total amount of 31% of basic salary of the employee as social security contributions. The company has enrolled under Social Security Fund on 2078.02.19. Microfinance has adhered to the same and the microfinance doesn't have any future liability arising from such contributions.

Any unpaid contribution is recorded as a liability under 'Other Liabilities' in Note 4.21.

3.14.2.2. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Microfinance's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the Microfinance's obligation and that are denominated in the currency in which the benefit is expected to be paid. The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The Microfinance recognizes all actuarial gains and losses arising from defined benefit plans immediately in OCI and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential asset for the company, the recognized assets are limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The Microfinance determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the



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beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personal expenses in Statement of profit and Loss.

3.14.2.3. Other Long-Term Benefits

Leave

Other long-term benefits include those payments which are not due within 12 months after the end of the reporting period.

Microfinance provides accumulated leave benefits under its Employees Byelaw. Home leave is accumulated up to 90 days and there is no limit to the accumulation of sick leave. Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are calculated based on actuarial valuations.

However, during the financial year, the microfinance has not carried out actuarial valuation for Long Service Leave.

3.15. Leases

At inception of a contract, the Microfinance assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

i. As as Lessee

At commencement or on modification of a contract that contains a lease component, the microfinance allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices. However, for the leases of property the microfinance has elected not to separate non-lease components and account for the lease and non-lease components as a single lease component.

The Microfinance recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

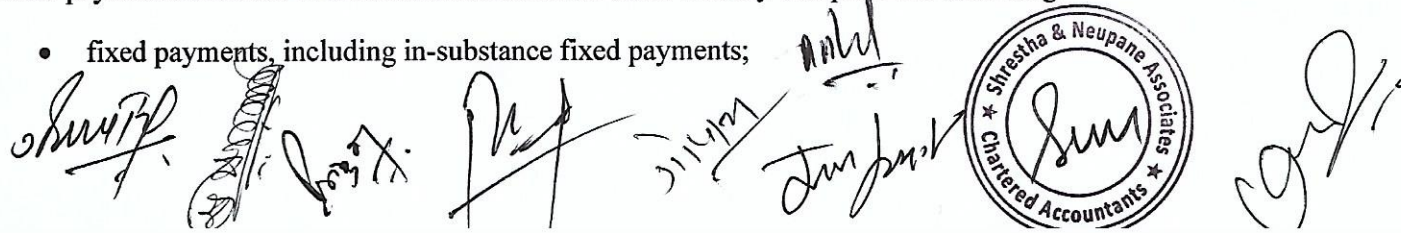
The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Microfinance by the end of the lease term or the cost of the right-of-use asset reflects that the Microfinance will exercise a purchase option. In that case the right-of-use asset will be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the microfinance's incremental borrowing rate. Generally, the Microfinance uses its incremental borrowing rate as the discount rate.

The Microfinance has determined its' incremental borrowing rate as per the interest rate charged by Nepal Rastra Bank on its lending which is 10% for the financial year.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;



- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee; and
- the exercise price under a purchase option that the Microfinance is reasonably certain to exercise, lease payments in an optional renewal period if the Microfinance is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Microfinance is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Microfinance's estimate of the amount expected to be payable under a residual value guarantee, if the Microfinance changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Microfinance presents right-of-use assets that do not meet the definition of investment property in 'property, plant and equipment' and lease liabilities in 'Other Liabilities' in the statement of financial position.

Short-term leases and leases of low-value assets

The Microfinance has elected not to recognise right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Microfinance recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

ii. As as Lessor

At inception or on modification of a contract that contains a lease component, the Microfinance allocates the consideration in the contract to each lease component on the basis of their relative standalone prices.

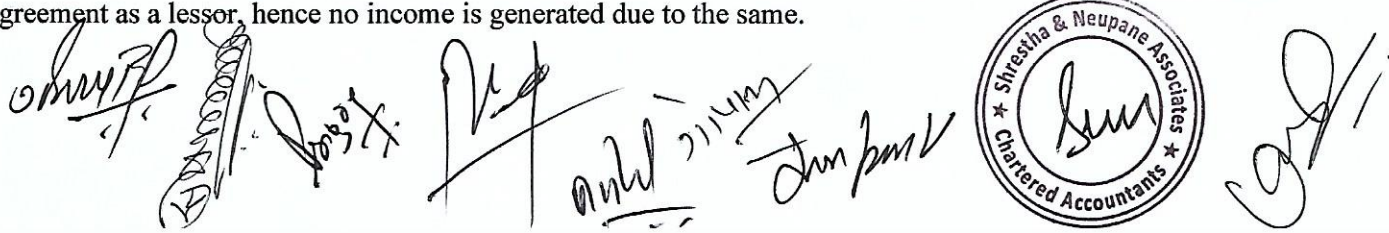
When the Microfinance acts as a lessor, it determines at lease inception whether each lease is a finance lease or an operating lease.

To classify each lease, the Microfinance makes an overall assessment of whether the lease transfers substantially all of the risks and rewards incidental to ownership of the underlying asset. If this is the case, then the lease is a finance lease; if not, then it is an operating lease. As part of this assessment, the Microfinance considers certain indicators such as whether the lease is for the major part of the economic life of the asset.

When the Microfinance is an intermediate lessor, it accounts for its interests in the head lease and the sub-lease separately. It assesses the lease classification of a sub-lease with reference to the right-of-use asset arising from the head lease, not with reference to the underlying asset. If a head lease is a short-term lease to which the Microfinance applies the exemption described above, then it classifies the sub-lease as an operating lease.

If an arrangement contains lease and non-lease components, then the Microfinance applies NFRS 15 to allocate the consideration in the contract.

The Microfinance recognises lease payments received under operating leases as income on a straightline basis over the lease term as part of 'other revenue'. During the financial year, the company has not entered into any agreement as a lessor, hence no income is generated due to the same.



3.16. Share Capital and Reserves

3.16.1. Share Capital

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

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

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

3.16.2. Reserves

The reserve includes regulatory and free reserves.

a) Statutory General Reserves

20% of the net profit as stated in Bank and financial Institution Act, 2073 and 50% of additional amount of Cash Dividend and Bonus Shares if declared and distributed in excess of 20% as provisioned in Circular GHA/1/078/79 of NRB Dated 2078/04/11 is set aside to the general reserve.

b) Exchange Equalization Reserve

This is statutory reserve created in compliance with BAFIA. 25% of the revaluation on the foreign currency computed as per regulatory books is set aside to Exchange Equalization Reserve.

c) Assets Revaluation Reserve

This is a non-statutory reserve and is the requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following revaluation model. Revaluation reserve often serve as a cushion against unexpected loss but may not be fully available to absorb unexpected losses due to the subsequent deterioration in the market values and tax consequences of revaluation. The microfinance hasn't followed revaluation model and hence no revaluation reserve has been created during the financial year.

d) Capital Reserve

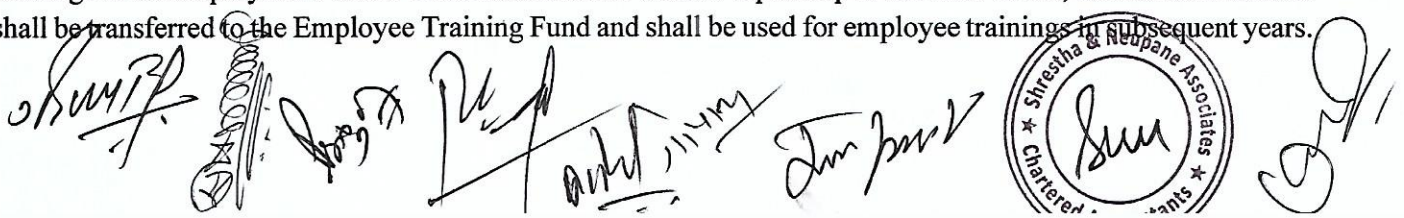
This is a non-statutory reserve and represents the amount of all the capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.

e) Corporate Social Responsibility Fund

1% of net profit is set aside in the fund as per the NRB Directives for the purpose of corporate social responsibility. The same has been disclosed as "Other Reserve" under Statement of Changes in Equity.

f) Employee Training Fund

The fund is created for the purpose of employee training. As per the directives to microfinance by NRB, the microfinance needs to spend at least 3% of last fiscal year's total personnel expenses for the development and trainings of the employees. Further if the microfinance couldn't spend up to the limit of 3%, the shortfall amount shall be transferred to the Employee Training Fund and shall be used for employee trainings in subsequent years.



g) Investment Adjustment Fund

It is a reserve created on investment in equity instrument if the equity doesn't get listed in Security Market within 2 years as per the directives issued by NRB. The doesn't have any investment in equity instrument and hence no reserve has been created on the same.

h) Actuarial Gain/Loss Reserve

The amount that is allocated from profit or retained earnings of the microfinance both positive or negative to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free reserve for distribution of dividend are recorded in this reserve. The reserve includes actuarial gain/(loss) net of tax on defined benefit plan.

i) Client Protection Fund

Client protection fund is created at 1% of net profit. In addition to this, 25% of dividend in excess of 20% is also allocated to this fund as per NRB Directives. The same has been disclosed as "Other Reserve" under Statement of Changes in Equity.

As per the directives 4(1)(Ja)(aa) of NRB issued for microfinance, the microfinance shall earmark and invest separately the portion of residual amount of the fund. In compliance with this provision the management has invested NPR. 7,000,000 in Fixed Deposit with Mega Bank Limited and residual amount has been kept in bank account for future expenditure purpose. Further, the microfinance has also approved the Client Protection Fund Operation Procedure, 2078 through Board Meeting held on 2078/12/25.

j) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the microfinance to this reserve as per the directives of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend shall be presented under this reserve. The regulatory reserve of the microfinance includes the reserve net of tax and employee bonus created relating to accrued interest receivable as on Ashadh end 2079 not recovered. Reserve on deferred tax assets, non-banking assets, reduction in fair value of investment in equity below cost price, actuarial loss etc.

k) Other Reserves

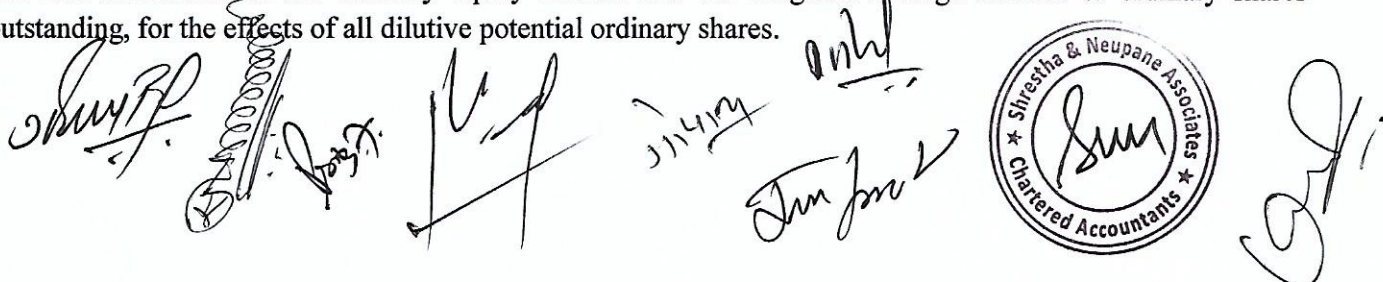
Any other reserve created with specific or non-specific purpose are presented under this by disclosing account heads.

l) Proposed Bonus Distribution

The board of the microfinance has recommended 0.95% cash dividend and 18% bonus shares for the reported year 2078-79. This proposal is subject to the ratification by the Annual General Meeting of the shareholders. The proposed distributions shall be recognized in equity in the period in which they are paid.

3.17. Earnings Per Share (EPS) including Diluted EPS

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



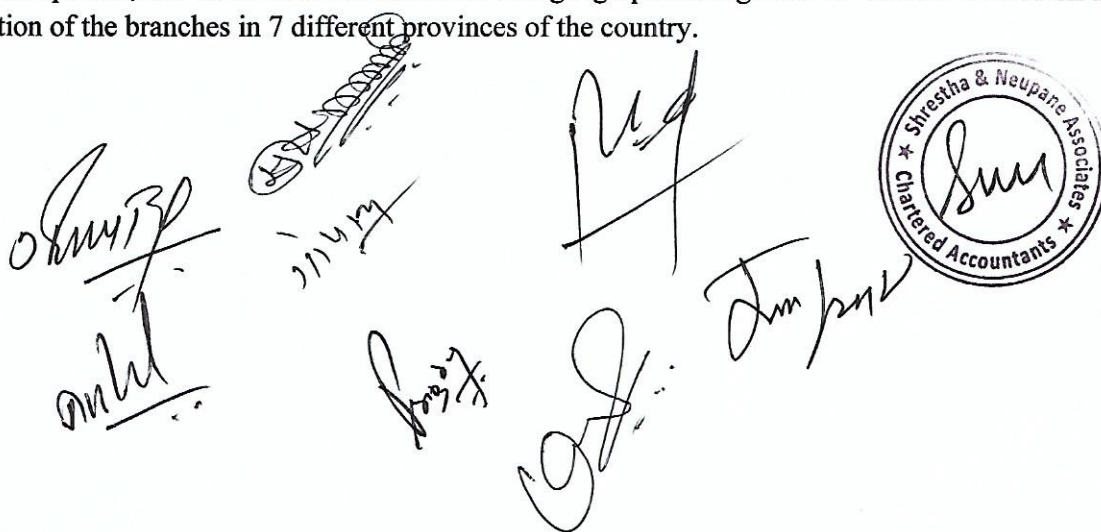
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3.18. Segment Reporting

The Microfinance's operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. These business units are reviewed by Chief Executive Officer of the Microfinance.

The Microfinance has identified seven segments namely: Province 1, Madhesh Province, Bagmati Province, Gandaki Province, Lumbini Province, Karnali Province and Far West Province as the seven operating segment and the segment report is set out in Notes 5.4.

Segment reports include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities. The geographical segment has been identified on the basis of the location of the branches in 7 different provinces of the country.



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5. Disclosure and Additional Information

5.1. Risk Management

In particular, the microfinance program provides financial services to the needy and poor households. Since people in such households lack awareness and business skills, one has been very careful while doing financial transactions with such people. This type of financial service is also more prone to risk as financial services have to be provided by making the person aware and capable of such services. Therefore, identification of risk has been carried out and adequate control system has been adopted in order to mitigate such current and possible future risks in the Microfinance. The robust risk management capabilities are imperative in order to achieve an effective risk management framework and contain the risks associated with the business, a fully functional Risk Management Committee is responsible for identifying reporting, controlling and managing credit risk, operational risk, market risk & liquidity risk. The Risk Management Committee oversees global, macro, micro and departmental level risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Senior Management, Risk Management Committee and the Board committee to discuss the reports thereon and issue instructions as appropriate.

Risk Management Committee:

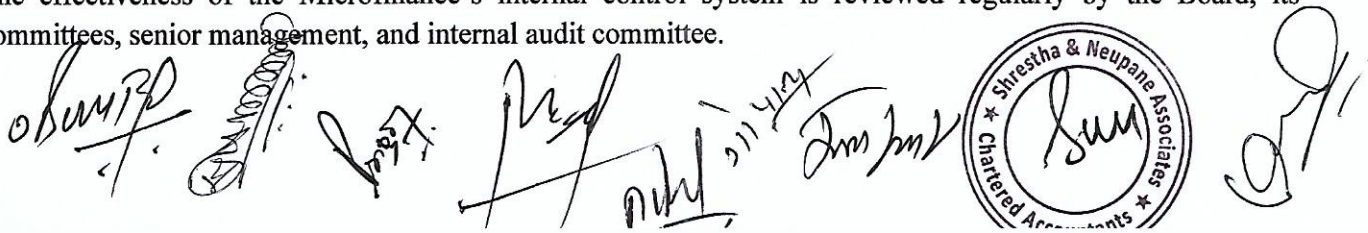
The Risk Management Committee is an independent committee of the Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Microfinance and oversight of implementation of risk management framework of Microfinance. The committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to risk appetite that the Microfinance is able and willing to assume in its exposures and business activities, risk management, compliance framework, and governance structure that supports it. It periodically reviews the risk management process to ensure its integrity, accuracy, and reasonableness. It also reviews whether the internal control and risk management system is adequate or not to ensure well-ordered and prudent conduct of business. The committee is to review the overall risk management structure and monitor the effectiveness of the risk management system. The Risk Management Committee comprises of following Members:

S.N.	Name	Designation
1	Mr. Narayan Prasad Joshi	Coordinator
2	Mr. Jiba Moorti Pant	Member
3	Mr. Pradeep Sigdel (Sharma)	Member
4	Mr. Pawan Kumar Shrestha	Member
5	Mr. Santosh Kumar Dutta	Member-Secretary

Risk Governance

Microfinance implemented policies and procedures to mitigate the risk at enterprises level arising to the microfinance and has trained risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to Operation risk & Credit risk.

The Microfinance's risk governance structure is such that the responsibility for maintaining risk within the Microfinance's risk blanket is dropped down from the Board to the appropriate functional, client business, senior management and committees. The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation, and control/ monitoring in line with NRB directives, and has effectively implemented the same. The effectiveness of the Microfinance's internal control system is reviewed regularly by the Board, its committees, senior management, and internal audit committee.



5.1.1. Liquidity Risk

Liquidity risk is the risk to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Microfinance might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Microfinance on acceptable terms. Due to lack of liquidity, entities are not able to invest as per the demand of the customer, they are not able to repay the savings and other legal obligations on time. Therefore, the microfinance has managed the liquidity as per its requirement in time to prevent such a situation.

5.1.2. Interest Rate Risk

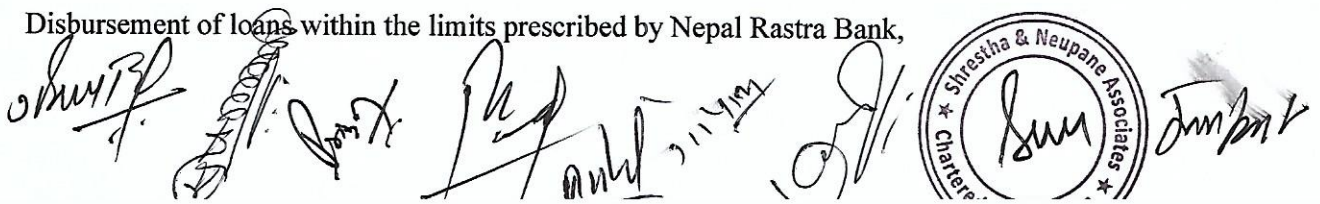
Interest rate risk is the potential that a change in overall interest rates will reduce the value of a bond or other fixed- rate investment. The Microfinance will take the following measures to minimize the risk arising from interest rates:

- a. Only assets and liabilities affected by changes in interest rates has been included in the assets and liabilities.
- b. When analyzing the difference in the situation where the payment term of assets and liabilities does not match, the amount of cash balance and non-payment of interest has been included.
- c. In order to manage and minimize the interest rate risk, the Microfinance has prepared quarterly (October, December, March and mid-July) details and submitted them to the Supervision Department of Nepal Rastra Bank within fifteen days after the end of the quarter.

5.1.3. Credit Risk

Credit risk is the probability that any creditor will not be able to repay the loan as per the condition accepted by the borrower. Credit is the main wealth or sources of income of any financial institution. The future of the financial institution is at stake when the borrower is unable to repay the loan borrower had agreed at the time of taking the loan. Therefore, it is necessary to study the impacting indicators to get information about the condition of the loan at risk. In order to prevent the loss of the loan invested and to minimize the risks related to it, Standard loan disbursement procedure is followed to reduce the risk accordingly. Since every employee involved in the process of approving the loan and investing will be assigned a certain responsibility, the concerned employee will have to invest the loan realizing their responsibility. The following procedures/practices have been followed:

- Analyze the Requirement and Repayment Capacity for the demanded loan,
- Invest in loans based on disciplinary records of the borrower,
- Monitor utility of the borrowed fund in the following months of borrowing and ensuring the fund is utilized for income generating activities/businesses,
- Motivated members to increase savings,
- Taking details of the borrower's business and income and expenditure at the time of loan application, for business loans,
- Taking necessary documents of secured property, if collateral loan,
- Classify the loans and arrange the loss provision as per the directives of Nepal Rastra Bank,
- Disbursement of loans within the limits prescribed by Nepal Rastra Bank,



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- Continuously monitor and inspect the loan from the unit manager, branch manager and monitoring level. If the interest is not paid on time or with delay, the branch should report to the monitoring, the monitoring to the regional manager and the regional manager to the chief executive officer within 24 hours with detailed details.
- In the monthly performance appraisal of the staffs, a definite score will be given in this title including the title of loan recovery of the branch to be monitored.
- Each branch will be audited twice a year. While conducting such audit, it is compulsory for Internal Auditors to inspect the monthly meetings of few of the units and submit the details observed in meetings through Audit report, either observed compliance and other discrepancies or not.

5.1.4. Operational Risk


The risk that arises during the day-to-day operations of an entity is called operating risk. In this program, small but large number of transactions has been done, decentralized working method has been adopted, more focus has been given on area expansion, priority has been given to cost reduction, Due to lack of integrated information system, expansion of programs in rural areas with lack of infrastructure and lack of appropriate technology to provide services as per the needs of the customers, there is always a possibility of operational risk in this program. The entity has arranged the necessary staff to carry out various responsibilities for daily operations. All the employees have to carry out their post responsibilities in the working process within the policy rules specified by the entity. But sometimes due to the negligence of the employees and personal interests, the organization is at risk when it goes beyond the policy rules. This type of risk is likely to reduce the entity's income, the increase entity's credit risk (Reputation Risk). Since the operational risk is due to internal factors, this risk can be reduced only if the internal control system is strengthened.

5.1.5. Market Risk

The Microfinance recognizes market risk as the possibility for loss of earnings or economic value to the Microfinance caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and volatilities of those prices. Microfinance has an Asset Liability Management Committee (ALCO) which meets periodically to discuss product pricing for deposits and advances and maturity profiles of assets and liabilities, articulating interest rate, view of Microfinance, funding policy and balance sheet management. After Understanding the market conditions and demands, the Board and the management bring programs to suit the potentials and conditions of the market, and reduce the risk by providing appropriate responsibilities to the employees from the top to the bottom based on their capabilities. For this, the internal control system has been strengthened.

The following has been considered in market analysis:

- Information about competitors' services (programs) and interest rates
- Attitude of the members towards the organization
- Perception of other banks and financial institutions towards this microfinance
- Cost of service
- Fluctuations from changes in policy rules
- Strategies adopted by other organizations to attract their customers
- Customer dropout/retention rate



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5.1.6. Institutional or Strategic Risk

Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. Due to this and its influence on compliance risk, it is a leading factor in modern risk management. In order to manage this risk, the following things has been considered:

- Strategies has been decided or modified according to the overall economic and social environment of the country,
- Keeping abreast of the services provided by their competitors and their status,
- Providing service facilities as much as possible without giving in to the expectations and desires of our customers
- Adopting appropriate strategies in resource mobilization,

5.1.7. Internal Control Risk

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

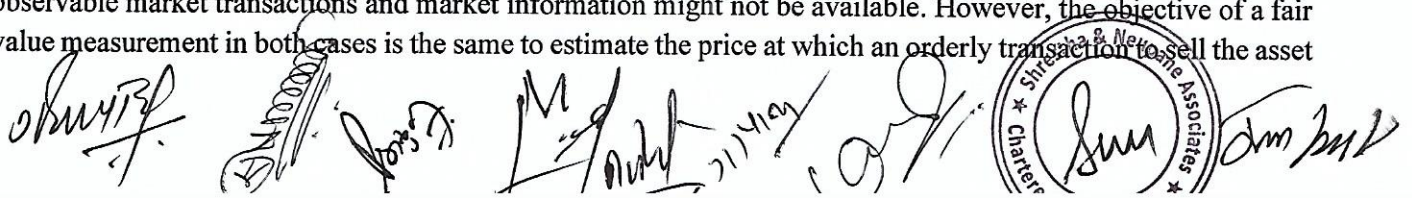
The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the entity's system of internal control during the year and provided feedback to the Board as appropriate.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

5.1.8. Compliance Risk

The Microfinance is committed to follow best practices and market standards in the areas of accountability, transparency and business ethics. It aims for zero tolerance of misconduct. In the day-to-day operations the three lines of defense model defines the roles and responsibilities for compliance and integrity risk in the Microfinance. The first line of defense lies with the respective Microfinance departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the management and to Compliance Officer. The second line of defense lies with Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit. The Chief Compliance Officer reports to the CEO. Internal Audit Department is the third line of defense. The Compliance function assists the Microfinance in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members.

5.1.9. Fair value of financial assets and Liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market transactions and market information might not be available. However, the objective of a fair value measurement in both cases is the same to estimate the price at which an orderly transaction to sell the asset



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or to transfer the liability would take place between market participants at the measurement date under current market conditions (i.e., an exit price at the measurement date from the perspective of a market participant that holds the asset or owes the liability).

Fair values are determined according to the following hierarchy:

Level 1-

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

Level 2-

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

Level 3-

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

The company has not made any investment in quoted or unquoted equity shares as at the reporting date.

5.2. Capital Management

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

(i) Qualitative Disclosures

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

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(ii) Quantitative Disclosures

Capital Structure and Capital Adequacy

• **Tier 1 Capital and a breakdown of its components:**

Particulars	Amount (NPR.)
Paid Up Equity Share Capital	270,000,000.00
Irredeemable Non-Cumulative Preference Shares	
Share Premium	
Proposed Bonus Equity Shares	
Statutory General Reserves	62,073,408.87
Retained Earnings	55,860,706.22
Un-Audited Current Year Cumulative Profit	
Special Reserve Fund	
Capital Adjustment Reserves	
Dividend Equalization Reserves	
Capital Redemption Reserves Fund	
Deferred Tax Reserve	
Less: Goodwill	
Less: Intangible Assets	
Less: Fictitious Assets	
Less: Deferred Tax Assets	3,125,039.75
Less: Investment in Equity of Licensed Financial Institutions	
Less: Investment in Equity of Institutions with Financial Interests	
Less: Investment in Equity of Institutions in Excess of Limits	
Less: Investments Arising Out of Underwriting Commitments	
Less: Purchase of Land & Building in Excess of Limit & Utilized	
Less: Reciprocal Crossholdings	
Less: Other Deductions	
Total Tier 1 Capital	384,809,075.34

• **Tier 2 Capital and a breakdown of its components:**

Particulars	Amount (NPR.)
Cumulative And/Or Redeemable Preference Share	-
Subordinated Term Debt	-
Hybrid Capital Instruments	-
General Loan Loss Provision	16,610,154.62
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital	16,610,154.62

• **Total Qualifying Capital**

Particulars	Amount (NPR.)
Core Capital (Tier 1)	384,809,075.34
Supplementary Capital (Tier 2)	16,610,154.62
Total Capital Fund	401,419,229.96

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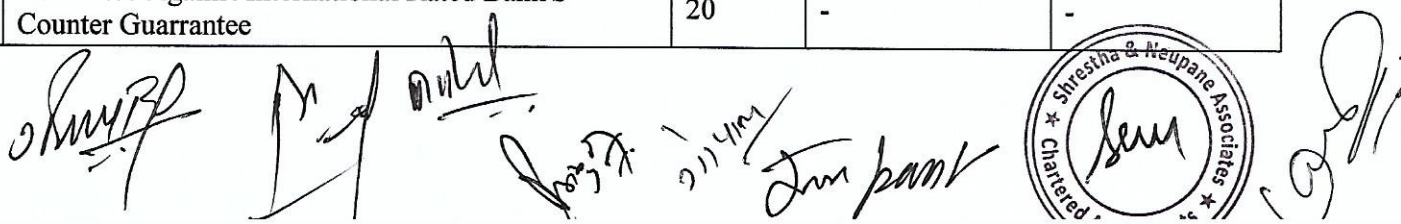
Statement of Risk Weighted Assets (RWA)
At the month end of Ashadh, 2079

A. On-Balance Sheet Items

S.N.	Description	Weight (%)	Current Period	RWA
			Amount (NPR.)	
1	Cash Balance	0	6,798,549.88	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	-	-
4	Investment To Govt. Bond	0	-	-
5	Investment To NRB Bond	0	-	-
6	Loan Against Own Fd	0	-	-
7	Loan Against Govt. Bond	0	-	-
8	Accrued Interests on Govt. Bond	0	-	-
9	Investment To Youth and Small Entrepreneurs Self-Employment Fund	0	-	-
10	Balance On Domestic Banks and Financial Institutions	20	62,179,610.20	12,435,922.04
11	Loan Against Other Banks' and Financial Institutions' FD	20	-	-
12	Foreign Bank Balance	20	-	-
13	Money At Call	20	244,278,848.28	48,855,769.66
14	Loan Against Internationally Rated Bank Guarantee	20	-	-
15	Investment To Internationally Rated Banks	20	-	-
16	Inter-Bank Lending	20	-	-
17	Investment On Shares/Debentures/Bonds	100	-	-
18	Other Investments	100	-	-
19	Loans & Advances, Bills Purchase/Discount	100	4,338,722,812.60	4,338,722,812.60
20	Fixed Assets	100	60,795,006.97	60,795,006.97
21	Net Interest Receivables (Toral IR - 8 - Interest Supsense)	100	-	-
22	Net Non-Banking Asset	100	-	-
23	Other Assets (Except Advance Tax Payment)	100	34,071,506.28	34,071,506.28
24	Real Estate/Residential Housing Loans Exceeding The Limits	150	-	-
	Total On-Balance-sheet Items (A)		4,746,846,334.21	4,494,881,017.55

B. Off-Balance Sheet Items

S.N.	Description	Weight (%)	Current period	
			Amount (NPR.)	RWA
1	Bills Collection	0	-	-
2	Forward Foreign Exchange Contract	10	-	-
3	L/C With Maturity Less Than Six Months (Outstanding Value)	20	-	-
4	Guarantee Against International Rated Bank'S Counter Guarrantee	20	-	-



5	L/C With Maturity More Than Six Months (Outstanding Value)	50	-	-
6	Bid Bond, Performance Bond And Underwriting	50	-	-
7	Loan Sale With Repurchase Agreement	50	-	-
8	Advance Payment Guarantee	100	-	-
9	Financial And Other Guarantee	100	-	-
10	Irrevocable Loan Commitment	100	-	-
11	Possible Liabilities For Income Tax	100	-	-
12	All Types Of Possible Liabilities Including Acceptance	100	-	-
13	Rediscounted Bills	100	-	-
14	Unpaid Portion Of Partly Paid Share Investment	100	-	-
15	Unpaid Guarantee Claims	200	-	-
16	Amount To Be Maintained For Operational Risk (2% Of Total Assets)	100	95,144,335.11	95,144,335.11
	Total Off-Balance-sheet Items (B)		95,144,335.11	95,144,335.11
	Total Risk Weighted Assets (A) + (B)			4,590,025,352.66

A. Minimum Capital Fund to be maintained based on Risk Weighted Assets:	
Minimum Capital Fund Required (8.0 % of RWA)	367,202,028.21
Minimum Core Capital Required (4.0 % of RWA)	183,601,014.11
Capital Fund maintained (in %)	8.75%
Core Capital maintained (in %)	8.38%

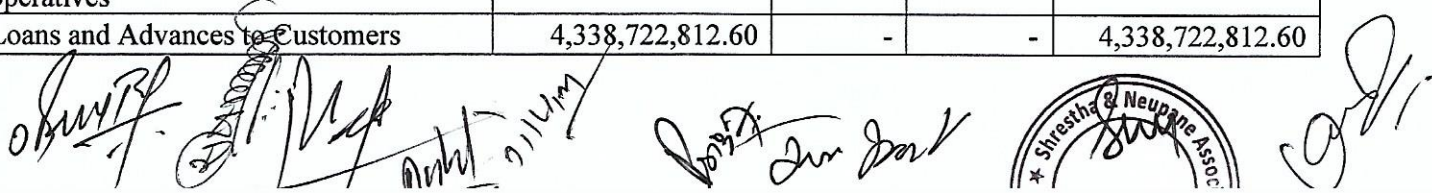
Amount of Non-Performing Assets (both Gross and Net):

Particulars	Gross NPL	Loan Loss Provision	Net NPL
Sub- Standard	40,870,061.00	2,600,263.82	38,269,797.18
Doubtful	11,119,947.36	1,612,773.11	9,507,174.25
Loss	22,632,076.00	21,391,916.25	1,240,159.75
Total	74,622,084.36	25,604,953.18	49,017,131.18

5.3. Classification of Financial Assets and Financial Liabilities


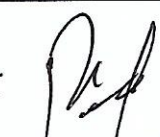
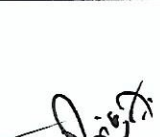





The financial assets and liabilities are classified in Amortized Cost, fair value through profit and loss and fair value through other comprehensive income. The following table exhibit the classification of financial assets and liabilities:

Particulars	As on Ashadh End 2079			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	313,257,008.36	-	-	313,257,008.36
Statutory Balances & due from NRB	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	4,338,722,812.60	-	-	4,338,722,812.60



Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	30,946,466.53	-	-	30,946,466.53
Total Financial Assets	4,682,926,287.49	-	-	4,682,926,287.49
Financial Liabilities				
Due to Bank and Financial Institutions	2,939,854,993.34	-	-	2,939,854,993.34
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	1,314,232,819.17	-	-	1,314,232,819.17
Borrowings	-	-	-	-
Other Liabilities	95,831,964.62	-	-	95,831,964.62
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	4,349,919,777.13	-	-	4,349,919,777.13

Particulars	As on Ashadh End 2078			
	Amortized Cost (NPR.)	FVTPL	FVTOCI	Total (NPR.)
Financial Assets				
Cash and Cash Equivalents	246,615,619.38	-	-	246,615,619.38
Statutory Balances & due from NRB	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to MFIs & Co-operatives	-	-	-	-
Loans and Advances to Customers	3,437,594,953.42	-	-	4,368,761,147.25
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Other Assets	20,103,325.01	-	-	30,941,942.63
Total Financial Assets	3,704,313,897.81	-	-	4,646,318,709.26
Financial Liabilities				
Due to Bank and Financial Institutions	2,410,863,254.36	-	-	2,410,863,254.36
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from Customers	904,544,405.52	-	-	904,544,405.52
Borrowings	-	-	-	-
Other Liabilities	93,446,771.22	-	-	93,446,771.22
Debt Securities Issued	-	-	-	-
Total Financial Liabilities	3,408,854,431.10	-	-	3,408,854,431.10

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:

- Province 1
- Madhesh Pradesh
- Bagmati Province
- Gandaki Province
- Lumbini Province
- Karnali Province
- Far West Province

5.4.2. Information about profit or loss, assets and liabilities

Particulars	Bagmati Province	Gandaki Province	Karnali Province	Lumbini Province	Madhesh Province	Province 1	Far west Province	Total
Revenue from External Customers	56,638,043.17	54,908,559.84	18,684,863.99	142,907,582.64	359,434,978.04	36,280,055.35	43,379,643.22	712,233,726.25
Inter Segment Expense/Revenue								-
Net Revenue	56,638,043.17	54,908,559.84	18,684,863.99	142,907,582.64	359,434,978.04	36,280,055.35	43,379,643.22	712,233,726.25
Interest Revenue	49,992,428.67	45,309,745.13	15,959,851.49	126,423,497.14	325,793,303.54	30,602,840.35	38,644,878.22	632,726,544.54
Interest Expense	6,085,209.31	296,592,006.36	1,096,578.02	13,142,852.62	21,338,807.59	1,817,633.91	2,373,358.97	342,446,446.78
Net Interest Expense/Revenue	43,907,219.36	-251,282,261.23	14,863,273.47	113,280,644.52	304,454,495.95	28,785,206.44	36,271,519.25	290,280,097.76
Depreciation and Amortisation	510,848.00	1,661,905.00	166,202.00	917,682.00	1,128,419.00	398,326.00	166,583.00	4,949,965.00
Segment Profit/ (loss)	35,847,653.42	-343,050,964.48	10,661,929.42	92,382,458.98	303,008,778.45	20,736,260.30	33,272,532.65	152,858,648.74
Impairment of Assets								-
Segment Assets	366,709,540.01	3,748,139,399.16	119,852,820.49	947,034,952.14	2,219,183,822.21	259,236,506.10	285,238,880.01	7,945,395,920.12
Segment Liabilities	144,925,883.95	3,092,039,594.26	32,219,752.44	354,238,873.48	528,084,109.84	64,281,750.53	58,129,369.59	4,273,919,334.09



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

a) Revenue

Total Revenues for Reportable Segments	712,233,726.25
Other Revenues	7,228,888.43
Elimination Of Intersegment Revenues	-
Entity's Revenues	719,462,614.68

b) Profit Or Loss

Total Profit or Loss for Reportable Segments	152,858,648.74
Other Profit or Loss	-
Elimination Of Intersegment Profits	-
Unallocated Amounts	(14,830,244.70)
Profit Before Income Tax	167,688,893.44

c) Assets

Total Assets for Reportable Segments	7,945,395,920.12
Intersegment Assets	-
Unallocated Amounts	3,169,208,139.96
Entity's Assets	4,776,187,780.16

d) Liabilities

Total Liabilities for Reportable Segments	4,273,919,334.09
Intersegment Liabilities	(502,268,446.07)
Unallocated Amounts	-
Entity'S Liabilities	4,776,187,780.16

5.4.4. Information about geographical areas

Revenue from following geographical areas:

(a)	Domestic	712,233,726.25
	Bagmati	56,638,043.17
	Gandaki	54,908,559.84
	Karnali	18,684,863.99
	Lumbini	142,907,582.64
	Madesh	359,434,978.04
	Province 1	36,280,055.35
	Far west Province	43,379,643.22
(b)	Foreign	-
	Total	712,233,726.25

5.4.5. Information about major customers

The Microfinance does not have any customer, which generate more than 10% of the entity's revenue.



5.5. Share options and share based payment

The Microfinance does not extend the share options and share based payment to any of its employees. Thus, during the reporting period the Microfinance does not have any the transactions that are to be accounted as per NFRS 2 "Share based payments".

5.6. Contingent liabilities and commitment

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.24.

5.7. Related Party Disclosures

5.7.1.1. List of Directors and Key Managerial Personnel

The following parties have been identified as the related party transaction as per NAS 24:

5.7.1.2. Transactions with and Payments to Directors & Key Managerial Personnel

Board of Directors Allowances and Facilities

S.N.	Particulars	No of Meetings	Sitting Fees (NPR.)
1	Board Meeting	16	567,000.00
2	Audit Committee Meeting	9	99,000.00
3	Risk Management Committee	3	50,500.00
4	Assets Money Laundering Prevention Committee	4	68,000.00
5	Others (Employee Pay Committee)	4	68,000.00
6	Merger/Acquisition Committee	1	17,500.00
Total			870,000.00

Chief Executive Officer's Emoluments and Facilities

S.N.	Particulars	Amount (NPR.)
1	Short Term Employee Benefits	4,130,315.00
2	Retirement Benefits	351,936.00
3	Others	92,000.00
Total		4,574,251.00

In addition to above, the Microfinance also provide other facilities like telephone, Medical Insurance, Accidental Insurance, Travelling Allowance and Rent Reimbursed as per the approved employee facilities of the Microfinance.

5.8. Merger and Acquisition

Microfinance has neither entered into any merger or acquisition discussions with any other Microfinance institutions.

5.9. Additional disclosure of non-consolidated entities

The microfinance doesn't have any subsidiaries & associates. So, additional disclosure is not required.

5.10. Events after Reporting Date

As per the instruction of NRB to reimburse the excess service charge as charged by the microfinance, the microfinance has made a provision for service charge payable of NPR 23,015,665.50. As it is an adjusting event, the same has been adjusted in the financial statement.





नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF NEPAL
(Established under the Nepal Chartered Accountants Act, 1997)

UDIN Document

Fiscal Year: 2078/79

Date / Time: 2023-01-25 16:46:58	UDIN Number: 230125CA01260IJpE
Member Name: SUMAN SHRESTHA	Date of Signing Document: 2023-01-25
Document Type: Audit	Audit Type: Special Purpose Audit
Office Type: Listed Public Company	Office Name: Sabaikio Lagubitta Bittiye Sanstha Ltd.
Type of Audit Opinion: Not Included	Quarter:
PAN No: 605953464	

Financial figures

S.N.	Heading	Amount
1	Total Asset/Liabilities	NRs.4704281707.94
2	Turnover	NRs.69085833.35
3	Interest Income	NRs.631877856.23

Status: Active Document

Document Description:

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सबैको लघुवित्त वित्तीय संस्था लिमिटेडको लागि

स्वतन्त्र लेखापरीक्षकको प्रतिवेदन

१. लेखापरीक्षकको राय

हामीले श्री सबैको लघुवित्त वित्तीय संस्था लिमिटेड (माइक्रोफाइनेन्स) को यसै साथ संलग्न विवरणहरूको लेखापरीक्षण कार्य सम्पन्न गरेका छौं जसमा २०७९ असार मसान्तको वासलात, र सोही मितिमा समाप्त वर्षका नाफा नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन र प्रमुख लेखा नीतिहरू तथा लेखा सम्बन्धी टिप्पणीहरू समावेश रहेका छन् ।

लेखापरीक्षणको सिलसिलामा उपलब्ध गराइएका स्पष्टीकरण तथा सूचनाहरूको आधारमा, संलग्न वित्तीय विवरण तथा बैंकको लेखा नीति र लेखासम्बन्धी टिप्पणी अध्ययन गर्दा, संलग्न वासलातले श्री सबैको लघुवित्त वित्तीय संस्था लिमिटेडको २०७९ असार ३२ को वित्तीय स्थिति, तथा सोही मितिमा समाप्त भएको अवधिको नाफा नोक्सान हिसाब, नगद प्रवाह र इक्विटीमा भएको परिवर्तन सम्बन्धी विवरणले क्रमशः संस्थाको नाफा नोक्सान, नगद प्रवाह र इक्विटीमा भएको परिवर्तन नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सही र यथार्थ चित्रण गर्दछ ।

२. लेखापरीक्षकको रायको आधार

हामीले नेपाल लेखापरीक्षणमानको आधारमा लेखापरीक्षण सम्पन्न गरेका छौं । हाम्रो जिम्मेवारी सम्बन्धी विवरणहरू यस प्रतिवेदनको (“लेखापरीक्षकको जिम्मेवारी”) खण्डमा उल्लेख गरिएको छ । लघुवित्तको लेखापरीक्षणको सिलसिलामा सान्दर्भिक नैतिक आवश्यकता र नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थाबाट जारी “Handbook of the Code of Professional Ethics for Professional Accountants” अनुरूप हामी स्वतन्त्र रहनुका साथै लेखापरीक्षणको सिलसिलामा आवश्यक अन्य नैतिक जिम्मेवारीहरू पूरा गरेका छौं । हामी विश्वस्त छौं कि हामीले प्राप्त गरेका लेखापरीक्षण प्रमाणहरूले हाम्रो राय व्यक्त गर्नको लागि पर्याप्त र उपयुक्त आधार प्रदान गरेका छन् ।

३. अन्य मामिला

सबैको लघुवित्त वित्तीय संस्था लिमिटेडले नेपाल वित्तीय प्रतिवेदन मापदण्ड (NFRS), कम्पनी ऐन २०६३ र नेपाल राष्ट्र बैंक बाट जारी निर्देशन बमोजिम २०७९ असार ३२ सम्मको अर्को समानान्तर वित्तीय विवरण तयार गरेको छ जसमा हामीले मिति २०७९ माघ ११ गते भिन्नै राय पेश गरेका छौं ।

४. वित्तीय विवरण उपर व्यवस्थापनको जिम्मेवारी

नेपाल राष्ट्र बैंकको निर्देशन, सम्बन्धित ऐन र अन्य नियम, कानून, अभ्यास अनुरूप वित्तीय विवरण तयार पार्ने तथा यथोचित प्रस्तुतिकरण गर्ने जिम्मेवारी संस्थाको व्यवस्थापनमा रहेको छ । उक्त जिम्मेवारीमा वित्तीय विवरणहरू तयार पार्ने तथा वित्तीय विवरणहरूको प्रस्तुतीकरणसँग सम्बन्धित आन्तरिक नियन्त्रण प्रणालीको खाका तयार गर्ने, कार्यान्वयन गर्ने तथा त्यसको प्रभावकारिता कायम राख्ने कार्यहरू पर्दछन् र जसमा वित्तीय विवरणहरू त्रुटी तथा जालसाजीको कारणले सारभूत रूपमा गलत

UDIN Number:230125CA01260IJIpE



आँकडासहित छैनन् भन्ने कुरामा विश्वस्त हुने, उपयुक्त लेखा नितिहरूको छनौट र कार्यान्वयन गर्ने, आवश्यकतानुसार लेखा अनुमानहरू गर्ने कार्यहरू समेत पर्दछन् ।

५. वित्तीय विवरणमा लेखापरीक्षकको दायित्व

हाम्रो जिम्मेवारी प्रस्तुत वित्तीय विवरण उपर लेखापरीक्षणको आधारमा राय व्यक्त गर्नु हो । लेखापरीक्षण नेपाल लेखामान तथा सामान्य लेखापरीक्षण अभ्यासको आधारमा सम्पन्न गरिएको छ । ती लेखापरीक्षणमान तथा अभ्यास अनुसार व्यवसायिक आचार संहिताको पालना गर्ने र वित्तीय विवरणहरू सारभूत रूपमा गलत आँकडासहित प्रस्तुति गर्ने कुरामा यथोचित आश्वासन प्रदान गर्न लेखापरीक्षण योजना तर्जुमा गरी तदनुसार लेखापरीक्षण सम्पन्न गर्ने कार्यहरू पर्दछन् ।

वित्तीय विवरणमा उल्लिखित रकम र खुलासा गरिएका सूचना लगायत अन्य विवरण बारेमा पुष्ट्याई गर्ने यथेष्ट प्रमाण संकलन गर्ने, प्रमाणको पूर्ण वा आंशिक वा छड्के परीक्षण गर्ने कार्यविधि लेखापरीक्षणमा समावेश हुन्छ । यसरी अवलम्बन गरिएका लेखापरीक्षण कार्यविधिमा वित्तीय विवरण जालसाजी वा त्रुटीको कारण सारभूत रूपमा गलत आँकडासहित प्रस्तुत हुनसक्ने कुरामा अवलम्बन गरिने लेखापरीक्षणको जोखिम मूल्याङ्कनसहितको व्यवसायिक विवेकमा निर्भर हुन्छ । लेखापरीक्षणबाट जोखिम मूल्याङ्कन गर्ने क्रममा निकायको वित्तीय विवरण तयारी यथार्थ प्रस्तुतीकरणको लागि आवश्यक पर्ने आन्तरिक नियन्त्रण प्रणालीको उपयुक्तताबारे परीक्षण गरिएको छ, तापनि त्यस्तो आन्तरिक नियन्त्रण प्रणालीको प्रभावकारिताबारे लेखापरीक्षणबाट राय व्यक्त गर्ने उद्देश्य राखिएको छैन । व्यवस्थापनले वित्तीय विवरण तयार गर्दा प्रयोग गरेको लेखा नीतिको सान्दर्भिकता, विश्लेषण र लेखा अनुमानको उपयुक्तता साथै वित्तीय विवरणको समग्र स्थितिको मूल्याङ्कन गर्ने कार्य समेत लेखापरीक्षणको जिम्मेवारी अन्तर्गत पर्दछ ।

हामीले प्राप्त गरेका प्रमाणहरूले लेखापरीक्षणको राय व्यक्त गर्ने सन्दर्भमा पर्याप्त र उपयुक्त आधार प्रदान गर्दछ भन्ने कुरामा हामी विश्वस्त छौं ।

६. कम्पनी ऐन २०६३ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ सम्बन्धी थप विवरण

क. हामीले लेखापरीक्षण सम्पन्न गर्न आवश्यक सूचना र स्पष्टिकरण प्राप्त गर्छौं ।

ख. संस्थाले कम्पनी ऐन २०६३ अनुरूप कारोबारको यथार्थ स्थिति स्पष्ट हुने गरी लेखा राखेको छ ।

ग. संलग्न वासलात, नाफा नोक्सान हिसाब र नगद प्रवाह विवरण सारभूत रूपमा नेपाल राष्ट्र बैंकले तोकेको निर्देशन अनुरूप तयार भएको छ र वित्तीय विवरण राष्ट्र बैंकले तोकेको ढाँचा र तरिका अनुसार तयार भएको र त्यस्ता विवरणहरू सारभूत रूपमा संस्थाले राखेको हिसाब किताब, बही खाता, श्रेस्ता र लेखासँग दुरुस्त रहेको छ ।

घ. लेखापरीक्षणको सिलसिलामा उपलब्ध गराइएका स्पष्टिकरण र सूचनाहरूको आधारमा, सञ्चालक समिति वा प्रतिनिधि वा कुनै कर्मचारीले कानूनविरुद्ध लेखासँग सम्बन्धित कुनै कामकाज गरेको तथा संस्थाको सम्पत्ति हिनामिना गरेको वा संस्थालाई जानाजान हानी नोक्सानी गराएको वा निक्षेपकर्ताहरूको हित विपरित हुने काम गरेको व्यहोरा हाम्रो जानकारीमा आएन ।

ड. लेखापरीक्षणको सिलसिलामा उपलब्ध गराइएका स्पष्टिकरण तथा सूचनाहरूको आधारमा, संस्थाको सञ्चालक समिति वा प्रतिनिधि वा कुनै कर्मचारीले संस्थामा लेखा सम्बन्धि कुनै जालसाजी गरेको व्यहोरा हाम्रो जानकारीमा आएन ।

च. संस्थाको कारोबार नेपाल राष्ट्र बैंकले तोकेबमोजिम सन्तोषजनक रूपमा तयार भएको छ ।

UDIN Number:230125CA01260IJP



छ. कम्पनीको शाखा कार्यालयबाट प्राप्त विवरणहरू हाम्रो लेखापरीक्षणको उद्देश्यका लागि पर्याप्त थिए । यद्यपि विवरणहरू स्वतन्त्र रूपमा लेखा परीक्षित छैनन् ।




सिए. सुमन श्रेष्ठ

साभेदार

श्रेष्ठ एण्ड न्यौपाने एसोसिएट्स,
चार्टर्ड एकाउन्टेन्ट्सका तर्फबाट

स्थान : काठमाडौं

मिति : २०७९।१०।११

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर-१, डुम्रे, तनहुँ
२०७९ साल असार मसान्तको
वासलात

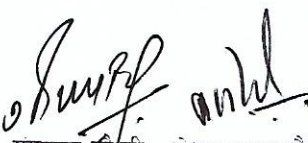
पूँजी तथा दायित्व	अनसूची	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पूँजी	४.१	३१८,६००,०००.००	२७०,०००,०००.००
२. जगेडा तथा कोषहरु	४.२	७४,४४१,१८७.९७	६०,९८८,२४७.६७
३. ऋणपत्र तथा बन्ड	४.३	-	-
४. तिर्न बाँकी कर्जा सापट	४.४	२,९३९,८५४,९९३.३४	२,४१०,८६३,२५४.३६
५. निक्षेप दायित्व	४.५	१,३१४,२३२,८१९.१७	९०४,५४४,४०५.५२
६. प्रस्तावित लाभांश		२,५५७,८९४.७४	३,३६६,९८६.८४
७. आयकर दायित्व		-	११,२२०,१९७.७७
८. अन्य दायित्व	४.६	५४,५९४,८१२.७२	६०,७८५,३११.६०
कूल पूँजी तथा दायित्व		४,७०४,२८१,७०७.९४	३,७२१,७६८,४०३.७६

सम्पत्ति	अनसूची	यस वर्ष रु.	गत वर्ष रु.
१. नगद मौज्दात (मिक्का समेत)		६,७९८,५४९.८८	५,८६४,०२२.५०
२. नेपाल राष्ट्र बैंकमा रहेको मौज्दात		-	-
३. बैंक/वित्तीय संस्थामा रहेको मौज्दात	४.७	६२,१७९,६१०.२०	६३,७२७,१५७.७४
४. माग तथा अल्प सूचनामा प्राप्त हुने रकम		२३७,२७८,८४८.२८	१७७,०२४,४३९.१४
५. लगानी	४.८	७,०००,०००.००	-
६. कर्जा तथा सापट	४.९	४,३३८,७२२,८१२.६०	३,४३७,५९४,९५३.४२
७. स्थिर सम्पत्ति	४.१०	२३,९८२,८५७.३१	२३,४४०,८१९.३१
८. गैर बैकिङ सम्पत्ति	४.११	-	-
९. अन्य सम्पत्ति	४.१२	२८,३१९,०२९.६७	१४,११७,०११.६५
कूल सम्पत्ति		४,७०४,२८१,७०७.९४	३,७२१,७६८,४०३.७६

सम्भावित दायित्व	अनसूची ४.१३
सञ्चालकहरुको घोषणा	अनसूची ४.२३
पूँजीकोष तालिका	अनसूची ४.२४
जोखिम भरित सम्पत्ति विवरण तालिका	अनसूची ४.२४(क)
प्रमुख सूचकाङ्कहरु	अनसूची ४.२५
प्रमुख लेखा नीतिहरु	अनसूची ४.२६
लेखा सम्वन्धी टिप्पणीहरु	अनसूची ४.२७

४.१ देखि ४.१३ सम्मका अनुसूचीहरु वासलातका अभिन्न अङ्ग हुन् ।

हाम्रो आजको मितिको संलग्न प्रतिवेदनको आधारमा


रामेश्वर कुमार
वित्त प्रमुख

केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत

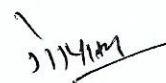

प्रदीप सिग्देल (शर्मा)
सञ्चालक

जीवमूर्ति पन्त
सञ्चालक

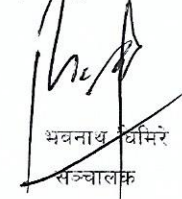

नारायण प्रसाद जोशी
अध्यक्ष

सुषमा द्विवेदी
सञ्चालक


सि. श्रेष्ठ र न्यौपान
श्रेष्ठ एण्ड न्यौपान एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स


गोपाल जोशी
सञ्चालक

श्याम प्रसाद श्रेष्ठ
सञ्चालक


भुवनाथ चमिरे
सञ्चालक


सुषमा द्विवेदी
सञ्चालक

मिति: २०७९/१०/११
स्थान: बन्दीपुर १, डुम्रे, तनहुँ

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर-१, डुम्रे, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म
नाफा नोक्सान हिसाब

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
१. व्याज आम्दानी	४.१४	६३१,८७७,८५६.२३	३९३,५८७,९१४.५१
२. व्याज खर्च	४.१५	३४२,४२०,७१०.२८	१५४,५०१,७२१.०६
खुद व्याज आम्दानी		२८९,४५७,१४५.९५	२३९,०८६,१९३.४५
३. कमिशन तथा अन्य सञ्चालन आम्दानी	४.१६	५८,९७५,९७७.१२	६९,२५१,२५१.१०
४. सटही घटबढ आम्दानी		-	-
कुल सञ्चालन आम्दानी		३४८,४३३,१२३.०७	३०८,३३७,४४४.५५
५. कर्मचारी खर्च	४.१७	१५७,१५७,७१४.५७	१०३,०९१,५६३.७८
६. अन्य सञ्चालन खर्च	४.१८	७०,३३३,२९४.६८	३२,८८४,७३३.८५
७. सटही घटबढ नोक्सान		-	-
सम्भावित नोक्सानी व्यवस्था अधिको सञ्चालन मुनाफा		१२०,९४२,११३.८२	१७२,३६१,१४४.९२
८. सम्भावित नोक्सानी व्यवस्थाहरु	४.१९	९,४६३,९५३.८२	-
सञ्चालन मुनाफा		१११,४७८,१६०.००	१७२,३६१,१४४.९२
९. गैर सञ्चालन आम्दानी खर्च	४.२०	-	-
१०. सम्भावित नोक्सानी व्यवस्था बाट फिर्ता	४.२१	-	१०,९५५,६५९.९५
नियमित कारोबारबाट भएको मुनाफा		१११,४७८,१६०.००	१८३,३१६,८०४.८७
११. असामान्य कारोबारबाट भएको आम्दानी/खर्च	४.२२	-	-
सम्पूर्ण कारोबार समावेश प्रक्रिको खुद मुनाफा (नोक्सान)		१११,४७८,१६०.००	१८३,३१६,८०४.८७
१२. कर्मचारी बोनस व्यवस्था		११,१४७,८१६.००	१८,३३१,६८०.००
१३. आयकर व्यवस्था		३२,०४६,५८५.९०	५०,३४५,५१७.१९
यस वर्षको कर व्यवस्था		३१,३०४,८०६.१२	५१,९२५,७२५.९३
यस वर्षको स्थगन कर (आम्दानी)/खर्च		७४१,७७९.७८	-१,५८०,२०८.७४
खुद नाफा/नोक्सान		६८,२८६,७५८.१०	११४,६३९,६०७.६८

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

हाम्रो आजको मितिको संलग्न प्रतिवेदनको आधारमा ।

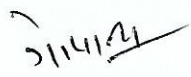

गोपाल चौधरी

केशव कुमार पौडेल
वित्त प्रमुख प्रमुख कार्यकारी अधिकृत

 
प्रदीप सिग्देल (शर्मा) जीवमूर्ति पन्त नारायण प्रसाद जोशी

सञ्चालक सञ्चालक अध्यक्ष


सि. श्रेष्ठ
श्रेष्ठ एण्ड न्युपाने एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स


गोपाल जोशी

सञ्चालक

श्याम प्रसाद श्रेष्ठ
सञ्चालक


भवनाथ घिमिरे

सञ्चालक


सुपमा द्विवेदी

सञ्चालक

मिति: २०७९/१०/११

स्थान: बन्दीपुर १, डुम्रे, तनहुँ

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर-१, डुम्रे, तनहुँ
नाफा नोक्सान बाँडफाँड हिसाब
२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
आम्दानी			
१. गत वर्षसम्मको संचित मुनाफा		४,४१८,०१५.६६	१,९३९,५७३.८२
२. यस वर्षको मुनाफा		६८,२८३,७५८.१०	११४,६३९,६०७.६८
३. सटही घटवढ कोष		-	-
जम्मा		७२,७०१,७७३.७६	११६,५७९,१८१.५०
खर्च			
१. गत वर्षसम्मको संचित नोक्सान		-	-
२. यस वर्षको नोक्सान		-	-
३. साधारण जगेडाकोष		१३,६५६,७५२.००	३५,९९५,०६५.००
४. भैपरी आउने जगेडा		-	-
५. संस्था विकास कोष		-	-
६. लाभांश समीकरण कोष		-	-
७. कर्मचारी सम्बन्धी जगेडाहरु		-	-
८. प्रस्तावित लाभांश		२,५५७,८९४.७४	३,३६६,९८६.८४
९. प्रस्तावित बोनस शेयर		४८,६००,०००.००	६३,९७२,७५०.००
१०. विशेष जगेडा कोष		-	-
११. सटही घटवढ कोष		-	-
१२. पूँजी फिर्ता जगेडा कोष		-	-
१३. पूँजी समायोजन कोष		-	-
१४. ग्राहक संरक्षण कोष		६८२,८३८.००	७,६७९,९६८.००
१५. कर्मचारी दक्षता अभिवृद्धि कोष		-	-
१६. संस्थागत सामाजिक उत्तरदायित्व कोष		६८२,८३८.००	१,१४६,३९६.००
जम्मा		६६,१८०,३२२.७४	११२,१६९,१६५.८४
सञ्चयन मुनाफा (नोक्सान)		६,५२१,४५१.०२	४,४१८,०१५.६६

हाम्रो आजको मितिको संलग्न प्रतिवेदनको अंग्रेजीमा


गंगापाल चौधरी

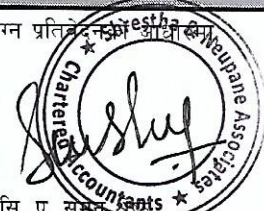
केशव कुमार पौडेल
वित्त प्रमुख प्रमुख कार्यकारी अधिकृत


प्रदीप सिग्देल (शर्मा)

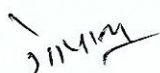
जीवमूर्ति पन्त
सञ्चालक


नारायण प्रसाद जोशी

अध्यक्ष
सञ्चालक

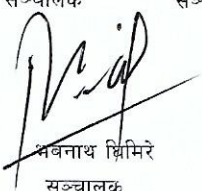

सि. ए. श्रेष्ठ

श्रेष्ठ एण्ड न्यौपाने एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स


गोपाल जोशी

श्याम प्रसाद श्रेष्ठ
सञ्चालक

सञ्चालक


सुब्रताथ मिश्र

सञ्चालक


सुषमा द्विवेदी

सञ्चालक

मिति: २०७९/१०/११

स्थान: बन्दीपुर १, डुम्रे, तनहुँ

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

इकिबिटीमा भएको परिवर्तन सम्बन्धी विवरण

आ.व. २०७८/७९

(रु.)

विवरण	शेयर पूँजी	संश्लिष्ट ना.नो.	साधारण जगेडा कोष	पूँजीगत जगेडा कोष	शेयर डिभिडन्ड	ग्राहनी घटबढ कोष	स्थान भर जगेडा	अन्य जगेडा तथा कोष	कुल रकम
शुरु मौज्दात	२७०,०००,०००.००	४,४१८,०१५.६६	४७,५२५,८७३.८७	-	-	-	-	९,००४,३५८.१४	३३०,९८८,२४७.६७
स्थान कर	-	-	-	-	-	-	-	-	-
ग्राहक संरक्षण कोष	-	-	-	-	-	-	-	-३,२७८,३७४.४६	-३,२७८,३७४.४६
कर्मचारी दक्षता अभिवृद्धि कोष	-	-	-	-	-	-	-	-	-
सामाजिक उत्तरदायित्व कोषको आम्दानी खर्च	-	-	-	-	-	-	-	-३९,४५४.६०	-३९,४५४.६०
समाबोजित शुरु मौज्दात	२७०,०००,०००.००	४,४१८,०१५.६६	४७,५२५,८७३.८७	-	-	-	-	९,३३१,४३९.०८	३२७,३५६,३२४.६९
यस वर्षको थपघट	-	-	-	-	-	-	-	-	-
शेयर रकम	-	-	-	-	-	-	-	-	-
समाबोजन	-	-	-	-	-	-	-	-	-
यस आ व को खुद नाफा	-	६८,२८३,७५८.१०	-	-	-	-	-	-	६८,२८३,७५८.१०
साधारण जगेडा कोष	-	-१३,६५६,७५२.००	१३,६५६,७५२.००	-	-	-	-	-	-
प्रत्यावित्त नामांश	-	-२,५५७,८९४.७४	-	-	-	-	-	-	-२,५५७,८९४.७४
प्रस्तावित वित्तस शेयर	४८,६००,०००.००	-४८,६००,०००.००	-	-	-	-	-	-	-
ग्राहनी घटबढ कोष	-	-	-	-	-	-	-	-	-
ग्राहक संरक्षण कोष	-	-६८२,८३८.००	-	-	-	-	-	-	-
कर्मचारी दक्षता अभिवृद्धि कोष	-	-	-	-	-	-	-	६८२,८३८.००	-
संस्थागत सामाजिक उत्तरदायित्व कोष	-	-६८२,८३८.००	-	-	-	-	-	६८२,८३८.००	-
बन्निमः मौज्दात	३१८,६००,०००.००	६,५५९,४५९.०५	६१,३२९,६२५.८७	-	-	-	-	६,६९७,११९.०८	३९३,७५९,१८७.९७



मि. ए. सुमन श्रेष्ठ
श्रेष्ठ एण्ड न्यौपाने एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स

नारायण प्रसाद जोशी
अध्यक्ष

जीवमूर्ति पन्त
सञ्चालक

प्रदीप सिग्देल (शर्मा)
सञ्चालक

केशव कुमार पौडेल
प्रमुख कार्यकारी अधिकृत

गोपाल चौधरी
वित्तीय प्रमुख

सुपमा द्विवेदी
सञ्चालक

भुवनाथ धिमिरे
सञ्चालक

श्याम प्रसाद श्रेष्ठ
सञ्चालक

मिति: २०७९/१०/११

स्थान: बन्दीपुर १, डुम्रे, तनहुँ

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर-१, डुम्रे, तनहुँ
नगद प्रवाह विवरण
२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

क्र.सं.	विवरण	यस वर्ष रु.	गत वर्ष रु.
(क)	कारोबार संचालनबाट नगद प्रवाह	(५१०,०७२,८४६)	(९८३,५०२,९२८)
१	नगद प्राप्त	६९०,८५३,८३३	४६२,८३९,१६६
१.१	व्याज आम्दानी	६३१,८७७,८५६	३९३,५८७,९१५
१.२	अपलेखित कर्जाको असुली	-	-
१.३	कमिशन तथा अन्य आम्दानी	५८,९७५,९७७	६९,२५१,२५१
२	नगद भुक्तानी	६०७,४८६,७५८	३२८,५५७,०८९
२.१	व्याज खर्च	३४२,४२०,७१०	१५४,५०१,७२१
२.२	कर्मचारी खर्च	१५७,१५७,७१५	१०३,०९१,५६४
२.३	कार्यालय संचालन खर्च	६५,३८३,३३०	२९,२९१,४३५
२.४	आयकर भुक्तानी	४२,५२५,००४	४१,६७२,३६९
२.५	अन्य खर्च	-	-
	कार्यगत पूँजी गतिविधि अधिको नगद प्रवाह	८३,३६७,०७५	१३४,२८२,०७७
	सञ्चालन सम्बन्धी चालू सम्पत्तिमा कमी/(वृद्धि)	(९८५,७९०,०२०)	(१,४३३,२७८,९४७)
१.	माग तथा अल्प सूचनामा प्राप्त हुने रकममा कमी/(वृद्धि)	(६०,२५४,४०९)	२७,९६५,८१७
२.	अन्य अल्पकालीन लगानीमा कमी/(वृद्धि)	-	-
३.	कर्जामा कमी/(वृद्धि)	(९१०,५९१,८१३)	(१,४५५,००२,६७३)
४.	अन्य सम्पत्तिमा कमी (वृद्धि)	(१४,९४३,७९८)	(६,२४२,०९०)
	सञ्चालन सम्बन्धी चालू दायित्वमा (कमी)/वृद्धि	३९२,३५०,०९९	३१५,४९३,९४२
१.	निक्षेप दायित्वमा (कमी)/वृद्धि	४०९,६८८,४१४	३०१,२७२,१७६
३.	अल्पकालीन सापटीमा (कमी) /वृद्धि	-	-
४.	अन्य दायित्वमा (कमी) / वृद्धि	(१७,३३८,३१५)	१४,२२१,७६६
(ख)	लगानी कारोबारमा नगद प्रवाह	(१२,४९२,००३)	(१०,७३७,६६०)
१	दीर्घकालीन लगानीमा कमी/(वृद्धि)	-	-
२	स्थिर सम्पत्तिमा कमी/(वृद्धि)	(५,४९२,००३)	(१०,७३७,६६०)
३	दीर्घकालीन लगानीमा व्याज आम्दानी	-	-
४	लाभांश आम्दानी	-	-
५	अन्य	(७,०००,०००)	-
(ग)	वित्तीय स्रोत कारोबारबाट नगद प्रवाह	५२१,९५१,८२९	९४८,७८३,८५७
१.	दीर्घकालीन ऋण (बण्ड, डिबेन्चर आदि) मा वृद्धि/(कमी)	५२८,९९१,७३९	९५०,४०७,६३४
२	गेयर पूँजीमा वृद्धि/(कमी)	-	-
३	अन्य दायित्वमा वृद्धि/(कमी)	(७,०३९,९१०)	(१,६२३,७७६)
४	नेपाल राष्ट्र बैंकबाट प्राप्त सहूलियत पुनर्कर्जामा वृद्धि (कमी)	-	-
(घ)	नगद तथा बैंक मौज्जातको विनिमय दरमा भएको फरकबाट आम्दानी/खर्च	-	-
(ङ)	यस वर्षको सम्पूर्ण गतिविधिबाट नगद प्रवाह	(६१३,०२०)	(४५,४५६,७३१)
(च)	नगद तथा बैंकमा रहेको शुरु मौज्जात	६९,५९१,१८०	११५,०४७,९११
(छ)	नगद तथा बैंकमा रहेको अन्तिम मौज्जात	६८,९७८,१६०	६९,५९१,१८०

[Signature]
गोपाल चौधरी केशव कुमार पौडेल
वित्त प्रमुख प्रमुख कार्यकारी अधिकृत
११/५/१९
गोपाल जोशी श्याम प्रसाद श्रेष्ठ
सञ्चालक सञ्चालक

[Signature]
प्रदीप लिम्बु (शर्मा) जीवमूर्ति पन्त नारायण प्रसाद जोशी
सञ्चालक सञ्चालक अध्यक्ष
[Signature]
मबनाथ घिमिरे सुषमा द्विवेदी
सञ्चालक सञ्चालक

[Signature]
सि. ए. सुमन श्रेष्ठ
श्रेष्ठ एण्ड न्यौपाने एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
मिति: २०७९/१०/११
स्थान: बन्दीपुर १, डुम्रे, तनहुँ



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

शेयर पूँजी तथा स्वामित्व
(२०७९ साल आषाढ मसान्त)

अनुसूची घ ४.१

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. शेयर पूँजी		
१.१ अधिकृत पूँजी	३००,०००,०००.००	३००,०००,०००.००
क) ३०,००,००० साधारण शेयर प्रति रु. १०० ले	३००,०००,०००.००	३००,०००,०००.००
ख)ननुरिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रुले	-	-
ग)रिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रुले	-	-
१.२ जारी पूँजी	२७०,०००,०००.००	२०६,०२७,२५०.००
क) २७,००,००० साधारण शेयर प्रति रु. १०० ले	२७०,०००,०००.००	२०६,०२७,२५०.००
ख) ... ननुरिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रु ...ले	-	-
ग) रिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रुले	-	-
१.३ चुक्ता पूँजी	२७०,०००,०००.००	२०६,०२७,२५०.००
क) २७,००,००० साधारण शेयर प्रति रु. १०० ले	२७०,०००,०००.००	२०६,०२७,२५०.००
ख)ननुरिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रुले	-	-
ग) रिडिमेबल प्रिफरेन्स शेयर प्रति शेयर रुले	-	-
१.४ प्रस्तावित बोनस शेयर	४८,६००,०००.००	६३,९७२,७५०.००
१.५ कल्स इन एडभान्स	-	-
१.६ जम्मा रकम (१.३+१.४+१.५)	३१८,६००,०००.००	२७०,०००,०००.००

शेयर स्वामित्व विवरण	यस वर्ष रु.		गत वर्ष रु.	
	प्रतिशत	शेयर पूँजी	शेयर पूँजी	प्रतिशत
१. स्वदेशी स्वामित्व	१००.००	२७०,०००,०००.००	२०६,०२७,२५०.००	१००.००
१.१ नेपाल सरकार	-	-	-	-
१.२ क वर्गका इजाजतपत्रप्राप्त संस्थाहरु	-	-	-	-
१.३ अन्य इजाजतपत्रप्राप्त संस्थाहरु	-	-	-	-
१.४ अन्य संस्थाहरु	०.३०	८१८,१८१.८२	६२४,३२५.००	०.३०
१.५ सर्वसाधारण	३२.१२	८६,७२७,२७२.७३	६६,१७८,४५०.००	३२.१२
१.६ अन्य (व्यक्तिगत संस्थापक)	६७.५८	१८२,४५४,५४५.४५	१३९,२२४,४७५.००	६७.५८
२. वैदेशिक स्वामित्व	-	-	-	-
जम्मा	१००.००	२७०,०००,०००.००	२०६,०२७,२५०.००	१००.००




सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर १, डुम्रे, तनहुँ

२०७९ आषाढ मसान्तमा ०.५ प्रतिशत भन्दा बढी शेयर धारण गर्ने शेयरधनीहरूको नामावली

अनुसूची घ ४.१ (क)

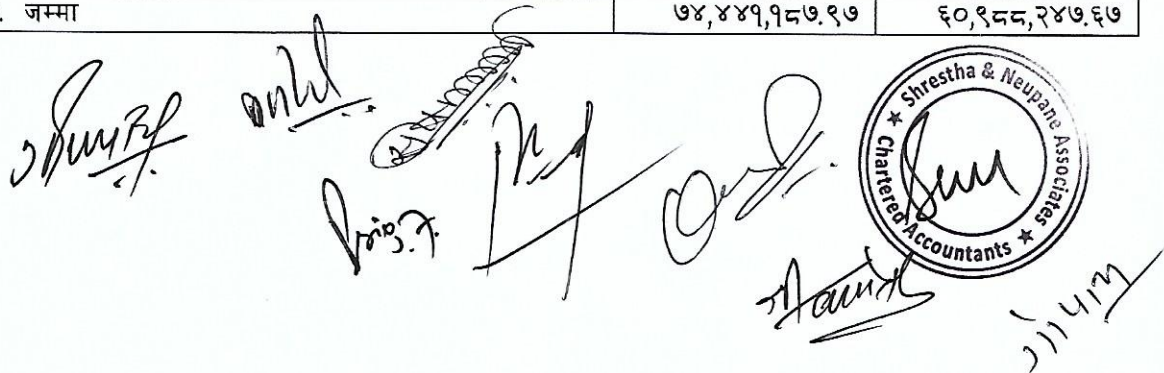
क्र.सं.	नाम	ठेगाना	शेयर संख्या	शेयर रकम	प्रतिशत
१	हेमराज ढकाल	अमलाचौर ४, बाग्लुङ	१०४,७२७	१०,४७२,७२७	३.८८%
२	चन्द्र प्रसाद ढकाल	अमलाचौर ४, बाग्लुङ	१०४,७२७	१०,४७२,७२७	३.८८%
३	रेखा धिमिरे	चुनदेवी ४, काठमाडौं	१०४,७२७	१०,४७२,७२७	३.८८%
४	पृथी तिवारी लोहनी	मोरङ, विराटनगर १०	१०४,७२७	१०,४७२,७२७	३.८८%
५	शशि कान्त अग्रवाल	बत्तीसपुतली ९, काठमाडौं	९३,८२४	९,३८२,३८६	३.४७%
६	प्रेम बाबु विष्ट क्षेत्री	बुढानिलकण्ठ ११, काठमाडौं	६९,७०५	६,९७०,४९९	२.५८%
७	मिना तिवारी	चिति ९, लमजुङ	६५,४५५	६,५४५,४५५	२.४२%
८	नारायण बाबु लोहनी	उदिपुर ४, लमजुङ	५४,०००	५,४००,०००	२.००%
९	रमा जोशी	सामाखुसी २३, काठमाडौं	४७,४५५	४,७४५,४५५	१.७६%
१०	विजय राज जोशी	चिति ९, लमजुङ	४५,८१८	४,५८१,८१८	१.७०%
११	नारायण प्रसाद जोशी	चिति ९, लमजुङ	४५,८१८	४,५८१,८१८	१.७०%
१२	रवीन्द्र नाथ खनाल	तनहुँसुर १, तनहुँ	४५,८१८	४,५८१,८१८	१.७०%
१३	सुशील कुमार पन्त	नक्साल १, काठमाडौं	४०,९०९	४,०९०,९०९	१.५२%
१४	उत्तम प्रसाद पन्त	काठमाडौं ३२	३२,७२७	३,२७२,७२७	१.२९%
१५	उदय नेपाली श्रेष्ठ	जितपुर ३, धनकुटा	३२,७२७	३,२७२,७२७	१.२९%
१६	चीरन्जीवी दा	कास्की ३	३२,७२७	३,२७२,७२७	१.२९%
१७	केशव बहादुर रायमाझी	धनकुटा	३२,७२७	३,२७२,७२७	१.२९%
१८	सुजना जोशी	उदिपुर ४, लमजुङ	३१,०९१	३,१०९,०९१	१.१५%
१९	प्रबिनमान श्रेष्ठ	तेसापाटि ३, पोखरा	२९,४५५	२,९४५,४५५	१.०९%
२०	राधेश्याम अग्रवाल	भरतपुर ६, चितवन	२९,४५५	२,९४५,४५५	१.०९%
२१	आशिष पौड्याल	कपन ७, काठमाडौं	२६,१८२	२,६१८,१८२	०.९७%
२२	दिपेश बाबु तिवारी	चिसापानी ६, तनहुँ	२४,५४५	२,४५४,५४५	०.९९%
२३	हरिभक्त शर्मा	का.म.न.पा ३, बाँसबारी	२४,५४५	२,४५४,५४५	०.९९%
२४	शिखा जोशी	काठमाडौं २७	२४,५४५	२,४५४,५४५	०.९९%
२५	बाल दिवस पण्डित	तारकेश्वर, काठमाडौं	१८,०००	१,८००,०००	०.६७%
२६	प्रिती पाण्डे	शर्करनगर ५, रुपन्देही	१६,३८०	१,६३८,०००	०.६९%
२७	दुर्गा पाण्डे	कठार ४, चितवन	१६,३६४	१,६३६,३६४	०.६९%
२८	जीवमूर्ति पन्त	चिति २, लमजुङ	१६,३६४	१,६३६,३६४	०.६९%
२९	निरज श्रेष्ठ	बानेश्वर १०, काठमाडौं	१६,३६४	१,६३६,३६४	०.६९%
३०	दिलिप कुमार ढुङ्गाना	जनकपुर २, धनुषा	१६,३६४	१,६३६,३६४	०.६९%
३१	दिपक खड्का	संखुवासभा ६	१६,३६४	१,६३६,३६४	०.६९%
३२	पुकार राज लामिछाने	पोखरा ८, कास्की	१६,३६४	१,६३६,३६४	०.६९%
३३	सुन्दर प्रसाद कडेल	चिसापानी ७, रामेछाप	१६,३६४	१,६३६,३६४	०.६९%
३४	राजेन्द्र पोखरेल	निलकण्ठ ७, धादिङ	१६,३६४	१,६३६,३६४	०.६९%
३५	रमेश कुमार निरौला	बत्तीसपुतली ९, काठमाडौं	१६,३६४	१,६३६,३६४	०.६९%
३६	प्रदिप कुमार अग्रवाल	मखन टोल काठमाडौं	१६,३६४	१,६३६,३६४	०.६९%
३७	दिपेन्द्र कडरिया	सुन्दर बजार ५, लमजुङ	१६,३६४	१,६३६,३६४	०.६९%
३८	विजय नेपाल	बानेश्वर १०, काठमाडौं	१३,८३९	१,३८३,८७७	०.५१%
जम्मा			१,४७६,६५७	१४७,६६५,६७१	५४.६९%

[Handwritten signatures and stamps are present at the bottom of the page, including a circular stamp for Shrestha & Neupane Associates Chartered Accountants.]

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर १, डुम्रे, तनहुँ
जगेडा तथा कोषहरु
(२०७९ साल आषाढ मसान्त)

अनुसूची घ ४.२

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. साधारण/वैधानिक जगेडा कोष	६१,२२२,६२५.८७	४७,५६५,८७३.८७
२. पूँजीगत जगेडा कोष	-	-
३. पूँजी फिर्ता जगेडा कोष (Capital Redemption Reserve)	-	-
४. पूँजी समायोजन कोष	-	-
५. अन्य जगेडा तथा कोष	६,६९७,१११.०८	९,००४,३५८.१४
५.१. भैपरी आउने जगेडा	-	-
५.२. संस्था विकास कोष	-	-
५.३. लाभांश समीकरण कोष	-	-
५.४. विशेष जगेडा कोष	-	-
५.५. सम्पत्ति पुनर्मूल्याङ्कन कोष	-	-
५.६. ग्राहक संरक्षण कोष	४,२०८,९७२.६८	७,८०४,५०९.१४
५.७. कर्मचारी दक्षता अभिवृद्धि कोष	-	-
५.८. संस्थागत सामाजिक उत्तरदायित्व कोष	१,४८८,१३८.४०	१,१९९,८४९.००
५.९. अन्य स्वतन्त्र कोष	-	-
५.१०. अन्य जगेडा कोष	-	-
६. सञ्चित नाफा/नोक्सान	६,५२१,४५१.०२	४,४१८,०१५.६६
७. सटही घटबढ कोष	-	-
८. जम्मा	७४,४४१,१८७.९७	६०,९८८,२४७.६७



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

ऋणपत्र तथा वण्ड

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१प्रतिशत वण्ड/ऋणपत्र प्रति वण्ड/ऋणपत्र.....रु. ले.मितिमा जारी भएको र मितिमा चुक्ता हुने (हालसम्मको Redemption Reserve रकम रु.)	-	-
२प्रतिशत वण्ड/ऋणपत्र प्रति वण्ड/ऋणपत्र.....रु. ले.मितिमा जारी भएको र मितिमा चुक्ता हुने (हालसम्मको Redemption Reserve रकम रु.)		
३	-	-
४. जम्मा १+२+३	-	-

अनुसूची घ ४.४

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

तिर्न बाँकी कर्जा (सापटी)

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. स्वदेशी		
१. नेपाल सरकार		
२. नेपाल राष्ट्र बैंक		
३. रिपो दायित्व		
४. बैंक तथा वित्तीय संस्था	२,९३९,८५४,९९३.३४	२,४१०,८६३,२५४.३६
५. अन्य संगठित संस्थाहरु		
६. अन्य		
जम्मा	२,९३९,८५४,९९३.३४	२,४१०,८६३,२५४.३६
ख. विदेशी		
१. बैंकहरु		
२. अन्य		
जम्मा	-	-
ग. जम्मा (क + ख)	२,९३९,८५४,९९३.३४	२,४१०,८६३,२५४.३६

अनुसूची घ ४.५

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

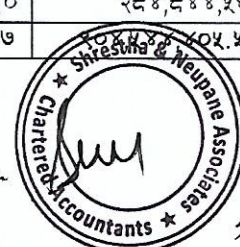
निक्षेप हिसाब

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. व्याज तिर्नु नपर्ने खाताहरु	३७१,९५८.००	-
१.१ अनिवार्य बचत निक्षेप		
१.२ स्वेच्छिक बचत निक्षेप	३७१,९५८.००	
१.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत		
१.४ अन्य निक्षेप		
व्याज तिर्नु नपर्ने खाताहरुको जम्मा	३७१,९५८.००	-
२. व्याज तिर्नु पर्ने खाताहरु	१,३१३,८६०,८६१.१७	९०४,५४४,४०५.५२
२.१ अनिवार्य बचत निक्षेप	३५१,६३८,९८२.९६	२४०,५३५,२७७.४५
२.२ स्वेच्छिक बचत निक्षेप	५९९,४४२,१४८.११	३७९,१६४,५६०.९६
२.३ सर्वसाधारणबाट संकलन गरेको निक्षेप बचत		
४.४ अन्य निक्षेप	३६२,७७९,७३०.१०	२८४,८४४,५६७
(१+२) जम्मा निक्षेप	१,३१४,२३२,८१९.१७	१,१०९,९४४,४०५.५२

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सबैको लघुवित्त वित्तीय संस्था लिमिटेड

अन्य दायित्व

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. पेन्सन उपदान कोष	-	६,४९९,६०९.००
२. विदा वापतको व्यवस्था	११,४४४,७४३.८९	६,६३०,८४३.९४
३. कर्मचारी सञ्चय कोष	-	-
४. कर्मचारी कल्याण कोष	-	-
५. कर्मचारी बोनस व्यवस्था	११,१४७,८१६.००	१८,३३९,६८०.००
६. निक्षेपमा भुक्तानी दिन बाँकी ब्याज	१७२,०१०.८२	२३,७२४,८६५.००
७. सापटीमा भुक्तानी दिन बाँकी ब्याज	६,३९२,२८२.४०	४,०२९,४५१.४२
८. सण्डी क्रेडिटर्स	२९५,२७२.०३	६२८,२४४.६८
९. शाखा मिलान हिसाब	-	-
१०. स्थगन कर दायित्व	-	-
११. भुक्तानी दिनुपर्ने बिलहरू	१,१२८,९६९.००	-
१२. भुक्तानी दिन बाँकी लाभान्श	-	-
१३. अन्य	२४,०९३,७८८.५८	९४८,६१८.३६
१३.१ भुक्तानी दिन बाँकी लेखा परिक्षण शुल्क	१४८,००९.००	१३८,१४१.००
१३.२ तिर्न बाँकी अग्रिम कर कट्टि रकम	९३०,०४४.०८	८१०,४७७.३६
१३.३ फिर्ता गर्न बाँकी सेवा शुल्क	२३,०१५,६६५.५०	-
जम्मा	५४,५९४,८१२.७२	६०,७८५,३९१.६०

अनुसूची घ ४.७

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

वैक तथा वित्तीय संस्थामा रहेको मौज्दात

(२०७९ साल आषाढ मसान्त)

विवरण	स्वदेशी मुद्रा	विदेशी मुद्रा रु.मा		कुल रु. जम्मा	गत वर्ष रु.
		भा.रु.	परिवर्त्य वि.मु.		
१. स्वदेशी इजाजतपत्रप्राप्त संस्थाहरू	-	-	-	६२,१७९,६१०.२०	६३,७२७,१५७.७४
क. चल्ती खाता	६२,१७९,६१०.२०	-	-	६२,१७९,६१०.२०	६३,७२७,१५७.७४
ख. अन्य खाता	-	-	-	-	-
जम्मा	६२,१७९,६१०.२०	-	-	६२,१७९,६१०.२०	६३,७२७,१५७.७४

नोट : सम्बन्धित इजाजतपत्रप्राप्त संस्थाहरू समवेत पत्र अनुसारको कुल मौज्दात रु.६,२१,७९,६१०.२०

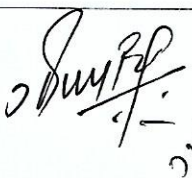
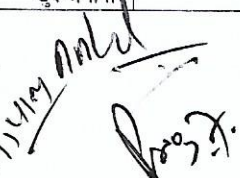
अनुसूची घ ४.८

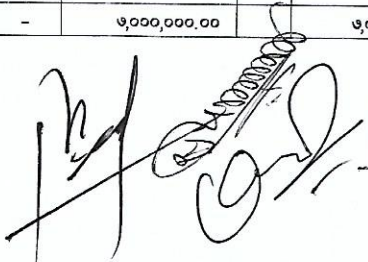
सबैको लघुवित्त वित्तीय संस्था लिमिटेड

लगानी

(२०७९ साल आषाढ मसान्त)

विवरण	प्रयोजन		यस वर्ष रु.	गत वर्ष रु.
	व्यापारिक	अन्य		
१. नेपाल सरकारको ट्रेजरी बिल	-	-	-	-
१. नेपाल सरकारको वचत पत्र	-	-	-	-
३. नेपाल सरकारको अन्य ऋणपत्र	-	-	-	-
४. नेपाल राष्ट्र बैंक ऋण पत्र	-	-	-	-
५. विदेशी ऋण पत्र	-	-	-	-
६. स्वदेशी इजाजतपत्रप्राप्त संस्था	-	-	-	-
७. विदेशी बैंक	-	-	-	-
८. संगठित संस्थाहरूको शेयर	-	-	-	-
९. संगठित संस्थाहरूको डिबेन्चर तथा बन्ड	-	-	-	-
१०. मुद्दति निक्षेपमा गरेको लगानी	-	७,०००,०००.००	७,०००,०००.००	-
११. अन्य लगानी	-	-	-	-
कुल लगानी	-	७,०००,०००.००	७,०००,०००.००	-
व्यवस्था	-	-	-	-
खुद लगानी	-	७,०००,०००.००	७,०००,०००.००	-







सबैको लघुवित्त वित्तीय संस्था लिमिटेड
(२०७९ साल आषाढ मसान्त)

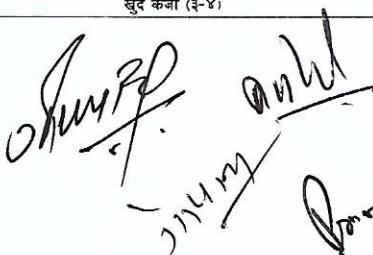

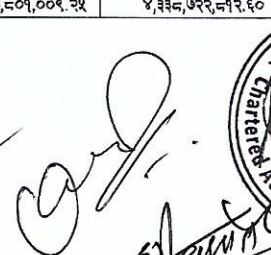

शेयर, डिबेन्चर तथा बण्डमा लगानी

विवरण	परत मोल रु.	बजार मुल्य अनुसार रु.	व्यवस्था रकम रु.	यस वर्ष रु.	गत वर्ष रु.
१. शेयर लगानी	-	-	-	-	-
१.१ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
..... साधारण शेयर, प्रति शेयर ... ले चुक्ता	-	-	-	-	-
१.२ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
..... साधारण शेयर (मध्ये ... जोतस समेत) प्रति शेयर ... ले चुक्ता	-	-	-	-	-
१.३ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
..... प्रतिशत ... प्रिफरन्स शेयर प्रति शेयर रु. ले चुक्ता	-	-	-	-	-
२. डिबेन्चर तथा बण्ड लगानी	-	-	-	-	-
२.१ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
..... प्रतिशत डिबेन्चर बण्ड प्रति डिबेन्चर बण्ड ... रु. ले चुक्ता	-	-	-	-	-
२.२ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
२.३ कम्पनी (प्रा.लि./लि.)	-	-	-	-	-
कुल लगानी	-	-	-	-	-
३. जोडिम सम्बन्धी व्यवस्था	-	-	-	-	-
३.१ गत वर्षसम्मको व्यवस्था	-	-	-	-	-
३.२ यस वर्षको थप घट	-	-	-	-	-
कुल व्यवस्था	-	-	-	-	-
खुद लगानी	-	-	-	-	-

अनुसूची घ ४.९

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
कर्जा सापट वर्गीकरण र सोको लागि व्यवस्था
(२०७९ साल आषाढ मसान्त)

विवरण	कर्जा सापट विवरण			गत वर्षको जम्मा
	विभित	अविभित	यस वर्षको जम्मा	
१. सक्रिय कर्जा सापट	४,०७२,१५५,१०७.१७	६४,५१८,३८४.२८	६,३१०,८८७,२४४.०४	३,४१६,७५५,०३०.००
१.१ असल कर्जा	४,०७२,१५५,१०७.१७	५४,८०९,९०९.२८	४,१२६,९६४,०१६.४५	२,६५५,९०१,१८०.००
१.२ सुक्ष्म निगरानी	१७४,२१३,७५२.५९	९,७०८,४७५.००	१८३,९२२,२२७.५९	७८०,८१३,८५०.००
२. निष्क्रिय कर्जा सापट	८०,०४२,८८१.१०	१४,००७,७९५.२६	९४,०५०,६७६.३६	७८,६३१,०७७.४०
२.१ कमसल	४०,६८५,३४३.००	२४४,७१८.००	४०,८७०,०६१.००	३६,८६४,४१२.००
२.२ शंकास्पद	१०,४२५,८६९.१०	५९४,०७८.२६	११,०१९,९४७.३६	११,७८८,६०१.००
२.३ खराब	२८,९३१,६६९.००	१४,१६८,९९९.००	४३,०९०,६६८.००	२३,९९७,०६४.४०
३. कुल कर्जा सापट (१ + २)	४,१५२,१९७,९८८.२७	७८,५२६,१७९.५४	४,४०५,७२४,९२०.४०	३,४९५,३८६,१०७.४०
४. कर्जा नोक्सानी व्यवस्था	५१,४८९,९३७.५१	१४,७२५,१७०.२९	६६,२१५,१०७.८०	५७,७५१,१५३.९८
४.१ असल	१३,२३४,५०७.८७	७२,५२८.९१	१३,२४७,०३६.७८	९,९४८,७४३.११
४.२ सुक्ष्म निगरानी	२,१७७,६७७.०९	४८४,४२३.७५	२,६६२,०९७.८४	१२,६८६,४१४.६५
४.३ कमसल	२,५३९,०८४.३२	६१,१७९.५०	२,६००,२६३.८२	६,०९६,९६१.००
४.४ शंकास्पद	१,३१५,७३३.९८	२९७,०३९.१३	१,६१२,७७३.११	७,८३१,८४९.५७
४.५ खराब	७,२२२,९१७.२५	१४,१६८,९९९.००	२१,३९१,९१६.२५	२१,५३२,०१०.३५
४.६ अनिश्चित	२४,०००,०००.००	-	२४,०००,०००.००	१,६५०,१७४.००
४.७ तैय्य पक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
५. गत वर्षसम्मको कर्जा नोक्सानी व्यवस्था	२१,१७१,५७६.४०	३६,५७९,५७७.५८	५७,७५१,१५३.९८	६५,८५५,१०१.८२
५.१ असल	८,१९२,६६४.३३	१,७५६,०७७.७८	९,९४८,७४३.११	४३,७८८,८१०.०७
५.२ सुक्ष्म निगरानी	८,४५१,४३६.७५	४,२३४,९७७.९०	१२,६८६,४१४.६५	-
५.३ कमसल	१,७०७,१३१.००	२,८८७,८३०.००	४,०९४,९६१.००	५,६६७,७५५.७५
५.४ शंकास्पद	३५०,८१७.०७	७,४८१,०३२.५०	७,८३१,८४९.५७	१२,३६२,९०७.००
५.५ खराब	८१९,३५१.२५	२०,७१९,६४९.४०	२१,५३९,०१०.६५	७,८०२,५०९.००
५.६ अनिश्चित	१,६५०,१७४.००	-	१,६५०,१७४.००	१,९०४,१२१.००
५.७ तैय्य पक्षको धितोमा प्रवाह भएको कर्जाको लागि थप	-	-	-	-
६. यस वर्षको नोक्सानी व्यवस्था फिर्ता	-	२०,८५४,४०७.२९	२०,८५४,४०७.२९	२९,९७४,२२४.२४
७. (क) यस वर्षको थप कर्जा नोक्सानी व्यवस्था	३०,३१८,३६१.११	-	३०,३१८,३६१.११	२१,१७५,५७६.४०
७. (ख) अन्य संस्थाको शाखा प्राप्तबाट थप कर्जा नोक्सानी व्यवस्था	-	-	-	२,८५१,७२२.११
८. यस वर्षमा थप/फिर्ता	३०,३१८,३६१.११	-२०,८५४,४०७.२९	९,४६३,९५४.८२	-१०,९५५,६५९.९५
९. कुल कर्जा नोक्सानी व्यवस्था (५ - ६ + ७)	५१,४८९,९३७.५१	१४,७२५,१७०.२९	६६,२१५,१०७.८०	५७,७५१,१५३.९८
खुद कर्जा (३-४)	४,१००,७०८,०४७.६६	६३,८०१,००९.२५	४,३३८,७२९,८१६.६०	३,४७३,५३७,९५३.४२

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
स्थिर सम्पत्ति
(२०७९ साल आषाढ मसान्त)

विवरण	सम्पत्ति					यस वर्ष रु.	गत वर्ष रु.
	भवन	परिवहन साधन	मेसिनरी	कार्यालय सामान	लीज होल्ड सम्पत्ति	अन्य	
१. परलमोल							
(क) गत वर्षको मौज्दात	-	५,८१३,९००.००	-	२५,६५६,५००.८७	१२०,३२२.००	१,०१४,४७८.२९	२२,२५४,१२०.०१
(ख) यस वर्ष थप	-	-	-	४,८८८,६३७.००	२७३,८४१.००	३३०,५२५.००	१०,७३७,६६०.१५
(ग) यस वर्ष पुनर्मूल्याङ्कन पुनर्लेखन	-	-	-	-	-	-	-
(घ) यस वर्षको विक्री	-	-	-	-	-	-	-
(ङ) यस वर्षको अपलेखन	-	-	-	-	-७९,८१६.००	-४३५,३९८.००	-३८६,५७९.००
कुल (क+ख+ग+घ+ङ) परलमोल	-	५,८१३,९००.००	-	३०,५४४,१३७.८७	३१४,३४७.००	९०९,६०५.२९	३२,६०५,२०१.१६
२. हासकट्टी							
(क) गत वर्षसम्मको	-	२,५४०,९२३.१४	-	६,६२४,१५८.७१	-	-	५,९५७,६५१.८५
(ख) यस वर्षको	-	६५४,७३८.००	-	३,७८०,०१३.००	-	-	४,४३४,७५१.००
(ग) हासकट्टी पुनर्मूल्याङ्कन पुनर्लेखन	-	-	-	-	-	-	-
(घ) हासकट्टी रकम समायोजना फिर्ता	-	-	-	-	-	-	-
कुल हासकट्टी	-	३,१९५,६६१.१४	-	१०,४०४,१७१.७१	-	-	९,३९२,४०२.८५
३. बुक भ्यालु (WDV*) (१-२)	-	२,६१८,९३८.८६	-	२०,१३९,९६६.१६	३१४,३४७.००	९०९,६०५.२९	२३,४४०,८१९.३१
४. जग्गा	-	-	-	-	-	-	-
५. पूँजीगत निर्माण पूँजीकरण गरिनु पर्ने	-	-	-	-	-	-	-
जम्मा (३+४+५)	-	२,६१८,९३८.८६	-	२०,१३९,९६६.१६	३१४,३४७.००	९०९,६०५.२९	२३,४४०,८१९.३१

* Written Down Value

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
नैर बैकिङ्ग सम्पत्ति
(२०७९ साल आषाढ मसान्त)

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







अनुसूची घ ४.११

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सम्पत्ति

(२०७९ साल आषाढ मसान्त)

विवरण		यस वर्ष रु.	गत वर्ष रु.
१. मसलन्द मौज्दात		२,२१५,१४७.१८	१,८५८,०३९.७३
२. लगानीमा असुल गर्न बाँकी आम्दानी			
३. कर्जा मा असुल गर्न बाँकी व्याज	२२,३६७,२६९.९६	-	-
न्यून: व्याज मुलतवी रकम	-२२,३६७,२६९.९६	-	-
४. असुल गर्न बाँकी कमिशन		३५३,४८२.१०	-
५. सन्डी डेपुस		४६३,८००.१७	८,१५५.६२
६. कर्मचारी सापटी र पेशकी		११,९७१,७३८.३५	९,२८१,८११.००
७. अग्रिम भुक्तानी		१७६,८६०.९७	२५८,२८२.२६
८. मार्गस्थ नगद			
९. मार्गस्थ अन्य (चेक समेत)			
१०. विना मूचना डाफ्टको भुक्तानी			
११. अपलेखन हुन बाँकी खर्च			
१२. शाखा मिलान हिसाव			
१३. स्थगन कर सम्पत्ति		१,९४३,९८३.२६	२,६८५,७६३.०४
१४. अन्य		११,१९४,०१७.६४	२४,९६०.००
क) प्राप्त हुनुपर्ने व्याज		-	-
ख) अग्रिम आयकर		११,१६४,५५७.६४	-
ग) टेलिफोन धरोटी		२९,४६०.००	२४,९६०.००
जम्मा		२८,३१९,०२९.६७	१४,११७,०११.६५

अनुसूची घ ४.१२ (क)

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

अन्य सम्पत्ति (थप विवरण)

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.				गत वर्ष रु.
	१ वर्षसम्म	१ वर्षदेखि माथि ३ वर्षसम्म	३ वर्ष भन्दा माथि	जम्मा	
१. कर्जा मा असुल गर्न बाँकी व्याज	१७,०२५,७०८.५८	४,०४६,०४६.२८	१,२९५,५१५.१०	२२,३६७,२६९.९६	१५,९१५,५९२.३४
२. शाखा मिलान हिसाव	-	-	-	-	-
३. एजेन्सी हिसाव	-	-	-	-	-

अनुसूची घ ४.१३

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित दायित्वहरु

(२०७९ साल आषाढ मसान्त)

विवरण	यस वर्ष रु.	गत वर्ष रु.
जमानत		
अपरिवर्त्य कर्जा प्रतिबद्धता (Irrevocable Loan Commitment)	-	-
आयकर वापत सम्भावित दायित्व (Contingent Liabilities On Income Tax)		
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरु		
चुक्ता वा भुक्तान हुन बाँकी शेयर लगानी	-	-
भुक्तानीको लागि दावी परेको जमानत		
संस्थाउपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरु		

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सबैको लघुवित्त वित्तीय संस्था लिमिटेड

व्याज आम्दानी

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. कर्जा सापटमा	६३०,६९७,९१५.५२	३८८,९२९,२६२.९२
ख. लगानीमा	-	-
१. नेपाल सरकारको सुरक्षणपत्र		
२. नेपाल राष्ट्र बैंकको ऋणपत्र		
३. डिबेन्चर तथा बण्ड		
४. अन्तर बैंक लगानीमा व्याज		-
ग. एजेन्सी मौज्दातमा		
घ. मांग तथा अन्य सूचनामा प्राप्त हुने मौज्दातमा	१,१८०,७४०.७१	१,५०७,८८३.८७
ङ. अन्यमा	-	३,९५८,७६७.७२
१. सर्टिफिकेट अफ डिपोजिटस्	-	३,९५८,७६७.७२
२.		
जम्मा	६३१,८७८,६५६.२३	३९३,५८७,९१४.५१

अनुसूची घ ४.१५

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

व्याज खर्च

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
क. निक्षेप दायित्वमा	५१,०८८,२९३.१५	३३,८०८,०८७.८२
१. सदस्यहरुको बचतमा	५१,०८८,२९३.१५	३३,८०८,०८७.८२
२. सर्वसाधारणको निक्षेपमा		
ख. कर्जा सापटमा	२९१,३३२,४१७.१३	१२०,६९३,६३३.२४
१. ऋणपत्र तथा बण्ड		
२. नेपाल राष्ट्र बैंकबाट प्राप्त कर्जा		
३. अन्तर बैंक/वित्तीय संस्था कर्जा	२९१,३३२,४१७.१३	१२०,६९३,६३३.२४
४. अन्य संगठित संस्था		
५. अन्य कर्जा		
ग. अन्यमा		
१.		
२.		
जम्मा	३४२,४२०,७१०.२८	१५४,५०१,७२१.०६

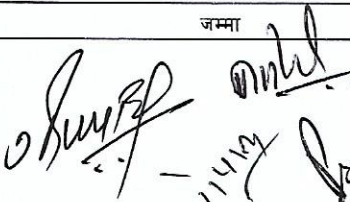
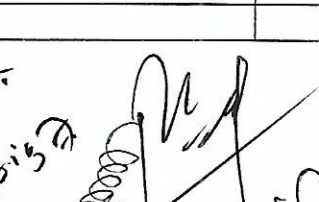
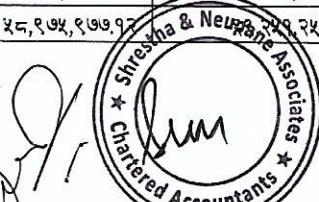

अनुसूची घ ४.१६

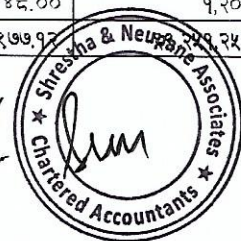
सबैको लघुवित्त वित्तीय संस्था लिमिटेड

कमिशन तथा अन्य सञ्चालन आम्दानी

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. सेवा शुल्क	५२,४२४,३७८.५०	६४,६२६,९४९.५०
२. नवीकरण शुल्क	-	-
३. इ.प्रा. कमिशन वापत	३,९९६,५०७.२१	४,९४८,५७२.९०
४. बट्टा आम्दानी	-	-
५. अन्य	२,५५५,०९१.४१	४७६,५२८.७०
(क) सदस्यता शुल्क	-	-
(ख) कर्मचारी कर्जा सापट व्याज	८४८,९३७.००	४७४,२८८.००
(ग) रेमिटेन्स कमिशन	६८८.९०	१,०३४.७०
(घ) गत आ.व.को बढी आयकर	१,६६०,०१७.५१	
(ङ) अन्य	४५,४४८.००	१,२०६.००
जम्मा	५८,९७५,९७७.९२	७१,२५९.१०



सबैको लघुवित्त वित्तीय संस्था लिमिटेड
कर्मचारी खर्च

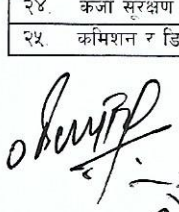
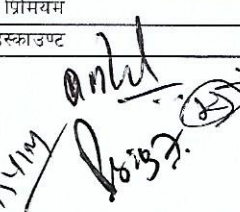

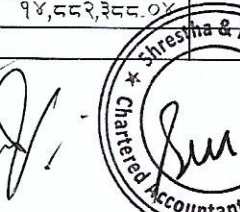
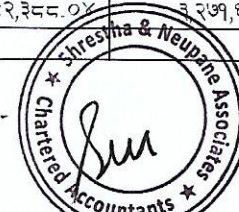
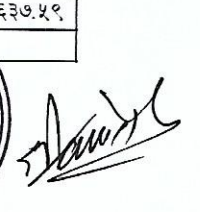
२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. तलब	६६,६२९,२०९.७०	४५,३३८,९८८.१६
२. भत्ता	६७,३३०,३८१.५१	४६,००५,५२४.६९
३. सञ्चयकोषमा थप	५,७९५,२४७.७२	३,४२४,२३७.३०
४. तालिम खर्च	४,०२७,७२६.०४	१,३२७,८२७.५०
५. पोशाक	१,७४६,९५०.००	-
६. औषधोपचार	१,४२१,२६६.००	-
७. बीमा	-	-
८. विदा बापतको व्यवस्था	४,८१३,९००.७५	२,४५२,२९२.४९
९. पेन्सन तथा उपदान व्यवस्था	-	४,०४०,७२७.६४
१०. अन्य	५,३९३,०३२.८५	५०१,९६६.००
क. चिया तथा खाजा खर्च	-	-
ख. विदा बापतको भुक्तानी	५६५,५७७.००	५०१,९६६.००
ग. उपदान बापतको भुक्तानी	४,८२७,४५५.८५	-
जम्मा	१५७,१५७,७१४.५७	१०३,०९१,५६३.७८


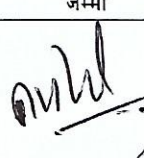




सबैको लघुवित्त वित्तीय संस्था लिमिटेड
अन्य सञ्चालन खर्च

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. घरभाडा	१४,८०७,१२७.००	१०,०९२,८०७.००
२. वस्ती विजुली र पानी	१,१४७,०८०.५०	७६३,८३६.१८
३. मर्मत तथा सम्भार	-	-
(क) भवन	-	-
(ख) सवारी साधन	३६६,३२६.५०	२३२,६९९.२१
(ग) अन्य	-	-
४. बीमा	१,२३७,७०८.७४	५८५,०८७.३८
५. पोष्टेज, टेलिफोन, टेलिफोन फ्याक्स तथा इन्टरनेट	२,००९,५५२.१३	२,११७,८९७.२७
६. कार्यालय उपकरण फर्निचर र सम्भार	५९२,३०३.००	२५४,८८५.००
७. भ्रमण भत्ता र खर्च	३,०६६,१८३.००	१,५०३,६१४.००
८. मसलन्द र छपाई	४,१३७,५३४.५३	२,५७६,६०२.५५
९. पत्रपत्रिका तथा पुस्तक	२७,४३५.००	२६,८६०.००
१०. विज्ञापन	१८७,४१३.००	१८१,२५४.००
११. कानुनी खर्च	-	-
१२. चन्दा	-	-
१३. सञ्चालक समिति सम्बन्धी खर्च	-	-
(क) बैठक भत्ता	६२३,०००.००	८६२,०००.००
(क) अन्य खर्च	५७२,१७६.००	४८१,५६८.००
१४. साधारण सभा सम्बन्धी खर्च	४३५,५७१.००	२७१,५१२.००
१५. लेखापरीक्षण सम्बन्धी	-	-
(क) लेखापरीक्षण शुल्क.....	१५०,०००.००	१४०,०००.००
(ख) अन्य खर्च	५०८,३८४.००	१३२,१५१.००
१६. रकम स्थानान्तरण कमिशन	१९५,४१९.००	१४८,६३९.५५
१७. स्थिर सम्पत्तिमा हासकट्टी	४,४३४,७५१.००	३,०७८,०८७.००
१८. पूर्व सञ्चालन खर्च अपलेखन	-	-
१९. शेयर निष्काशन खर्च	-	-
२०. प्राविधिक सेवा सोधभर्ना	१,१९९,८२२.००	७४२,५६२.००
२१. मनोरञ्जन खर्च	-	-
२२. अपलेखन खर्च	५१५,२१४.००	५१५,२१४.००
२३. सुरक्षा खर्च	-	-
२४. कर्जा सुरक्षण प्रिमियम	१४,८८२,३८८.०४	३,२७९,६३७.५९
२५. कामिशन र डिस्काउण्ट	-	-

२६. अन्य		
ईन्दन खर्च	३०३,९३६.००	१९०,३७४.००
अन्य खर्च	१२,२३०.००	३११,३४८.४६
अतिथि सत्कार खर्च	२०१,५९०.००	९७,५००.००
पूजा खर्च	८३,६७०.००	२९,२१२.००
अन्य कार्यालय सामान खरिद	१,११५,९३२.३७	८३८,७८४.००
खाताबन्दी खर्च	१७७,२९०.००	२२४,६७५.००
कर्जा सापटमा सेवाशुल्क	८,९०१,४५०.००	२,०४४,१८०.८१
पर्दा कार्पेट खर्च	११२,३२३.७५	८१,६२३.८५
पदपूर्ति खर्च	-	६७,६५०.००
सदस्यता शुल्क	-	६५,०००.००
व्यवसाय प्रवर्द्धन खर्च	२९,४००.००	-
वार्षिक उत्सव खर्च	५०,९१५.००	१५०,६७५.००
कर, दस्तुर खर्च	१,७६९,०८४.५१	४६१,८००.००
अन्य बैठक भत्ता	२४७,०००.००	-
कार्यालय सरसफाई खर्च	६,२३३,०८४.६१	-
पुरस्कार	-	४३,०००.००
गुडाविल अपलेखन	-	३००,०००.००
जम्मा	७०,३३३,२९४.६८	३२,८८४,७३५.८५

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्था

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्थामा भएको वृद्धि	९,४६३,९५३.८२	-
२. लगानी नोक्सानी व्यवस्था भएको वृद्धि		
३. गैर बैकिग सम्पत्ति नोक्सानी व्यवस्था		
४. अन्य सम्पत्तिमा गरिएको व्यवस्था		
जम्मा	९,४६३,९५३.८२	-

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

गैर संचालन आम्दानी/(नोक्सान)

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. लगानी बिक्रीबाट आम्दानी/(नोक्सान)	-	-
२. सम्पत्ति बिक्रीबाट आम्दानी/(नोक्सान)	-	-
३. लाभांश	-	-
४. अन्य	-	-
खुद गैर संचालन आम्दानी/(नोक्सान)	-	-

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

सम्भावित नोक्सानी व्यवस्थाबाट फिर्ता

(आर्थिक वर्ष २०७८/७९)

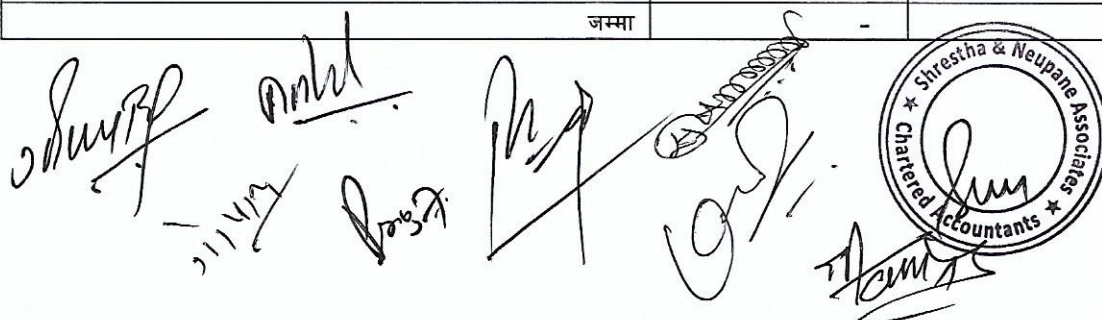
विवरण	यस वर्ष रु.	गत वर्ष रु.
१. कर्जा नोक्सानी व्यवस्थाबाट फिर्ता	-	१०,९५५,६५९.९५
२. गैर बैकिग सम्पत्ति नोक्सानी व्यवस्थाबाट फिर्ता	-	-
३. लगानी व्यवस्थाबाट फिर्ता	-	-
४. अन्य सम्पत्तिको व्यवस्थाबाट फिर्ता	-	-
जम्मा	-	१०,९५५,६५९.९५

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

असामान्य कारोवारहरुबाट भएको आम्दानी/खर्च

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्म

विवरण	यस वर्ष रु.	गत वर्ष रु.
१. अपलेखन भएको कर्जाको असुली	-	-
२. स्वेच्छिक अवकाश खर्च	-	-
३. असुली हुन नसक्ने कर्जाको अपलेखन (४.२२क)	-	-
४. अन्य खर्च/आम्दानी	-	-
जम्मा	-	-



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

अपलेखित कर्जाको विवरण

(आर्थिक वर्ष २०७८/७९)

क्र. सं.	कर्जा प्रकार	अपलेखन गरिएको रकम	धितो/जमानीको प्रकार तथा रकम	धितो मूल्यांकनको आधार	कर्जा स्वीकृत गर्ने अधिकारी/तह	कर्जा असुलीको लागि भए, गरेका प्रयास	कैफियत
१		-	-	-	-	-	-
२		-	-	-	-	-	-
३		-	-	-	-	-	-
४		-	-	-	-	-	-
५		-	-	-	-	-	-
	कूल कर्जा	-	-	-	-	-	-

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

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

(२०७९ साल आषाढ मसान्त)

प्रवाहित कर्जा सापटको कूल रकममध्ये सञ्चालक, कार्यकारी प्रमुख, संस्थापक, कर्मचारी, शेयरधनीहरु र निजहरुको परिवारका सदस्य वा त्यस्ता व्यक्ति जमानी बसेको वा म्यानेजिङ एजेन्ट भएको कुनै संस्था वा कम्पनीलाई गएको रकमको विवरण देहाय बमोजिम छ।

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



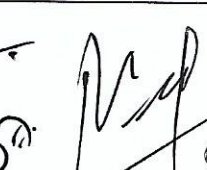




नोट: कर्मचारीहरुलाई कर्मचारी नियमावली बमोजिम दिइएको कर्जा सापटी बाहेक अरु कर्जा दिइएको छैन।

[Handwritten signatures and stamps]

[Circular stamp: Shrestha & Neupane Associates Chartered Accountants]

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
पूँजीकोष तालिका
२०७९ साल आषाढ मसान्त

विवरण	यस वर्ष	गत वर्ष
(क) प्राथमिक पूँजी	३८४,४००,०९३.६३	३९९,२९८,९२६.४९
१. चुक्ता पूँजी (साधारण शेयर)	२७०,०००,०००.००	२०६,०२७,२५०.००
२. प्रस्तावित बोनस शेयर	४८,६००,०००.००	६३,९७२,७५०.००
३. शेयर प्रिमियम	-	-
४. फिर्ता नहुने अग्राधिकार शेयर	-	-
५. साधारण जगेडा कोष	६९,२२२,६२५.८७	४७,५६५,८७३.८७
६. सञ्चित नाफा/(नोक्सान)	६,५२९,४५९.०२	९,९३९,५७३.८२
७. वासलातमा देखाईएको चालु आ.व.को नाफा नोक्सान हिसाबको रकम	-	२,४७८,४४९.८४
८. पूँजी फिर्ता जगेडा कोष	-	-
९. पूँजी समायोजन कोष	-	-
१०. कलस इन एडभान्स	-	-
११. अन्य स्वतन्त्र कोषहरू	-	-
घटाउने:		
- ख्याति (Goodwill) वापतको रकम	-	-
- स्थगन कर सम्पत्ति	-१,९४३,९८३.२६	-२,६८५,७६३.०४
- सीमाभन्दा बढी शेयर, सुरक्षणपत्रमा लगानी गरिएको रकम	-	-
- वित्तीय स्वार्थ रहेको कम्पनीको धितोपत्रमा लगानी गरेको रकम	-	-
- अवास्तविक सम्पत्ति	-	-
- यस बैंकको निर्देशन पालना नगरी स्वप्रयोजनका लागि घरजग्गा खरिद गरेको रकम	-	-
- प्रचलित ऐन तथा कानूनले प्रतिबन्ध गरेको व्यक्ति तथा समूहहरूलाई प्रदान गरेको कर्जा तथा सुविधाहरू	-	-
(ख) पुरक पूँजी	४९,६९०,९५४.६२	२२,६३५,९५७.७६
१. सकृय कर्जाको लागि गरेको कर्जा नोक्सानी व्यवस्था	९६,६९०,९५४.६२	२२,६३५,९५७.७६
२. अतिरिक्त कर्जा नोक्सानी व्यवस्था	२५,०००,०००.००	-
३. हाइड्रिड पूँजी उपकरणहरू	-	-
४. सुरक्षण नराखेको सहायक आवधिक ऋण	-	-
५. सम्पत्ति पुर्नमूल्याङ्कन कोष	-	-
६. लगानी समायोजन कोष	-	-
(ग) जम्मा पूँजीकोष (क+ख)	४२६,०९०,२४८.२५	३४९,९३३,२८४.२५
(घ) जोखिम भारित सम्पत्तिको आधारमा कायम गर्नुपर्ने न्यूनतम पूँजीकोष		
पूँजीकोष (८ प्रतिशत)	३६८,२८५,८८६.९३	२९२,५३९,५७९.९९
प्राथमिक पूँजी (४ प्रतिशत)	९८४,९४२,९४३.४६	९४६,२६५,७८५.९६
पूँजीकोष (अधिक/(न्यून)) (१।२५ प्रतिशतले)	५७,७२४,३६९.३२	४९,४०९,७९२.३४
प्राथमिक पूँजी (अधिक/(न्यून)) (४।३५ प्रतिशतले)	२००,२५,७९५०.९७	१७३,०३२,३४०.५३

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(क) वासलात भित्रका सम्पत्तिहरू (On- Balance Sheet Assets)	भार	यस वर्ष		गत वर्ष	
		रकम	जोखिम भारित सम्पत्ति	रकम	जोखिम भारित सम्पत्ति
नगद मौज्दात	-	६,७९,८५५	-	५,८६४.०२	-
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	-	-	-	-	-
नेपाल सरकारको सुरक्षणपत्रमा गरिएको लगानी	-	-	-	-	-
नेपाल राष्ट्र बैंकको ऋणपत्रमा गरेको लगानी	-	-	-	-	-
आफ्नै मुद्दनी रसीदको धितोमा पूर्ण सुरक्षित हुने गरी प्रदान गरेको	-	-	-	-	-
मुद्दनी रसीद धितो कर्जा	-	-	-	-	-
सरकारी सुरक्षणपत्रको धितोमा पूर्ण सुरक्षित हुने गरी प्रदान गरेको कर्जा	-	-	-	-	-
सरकारी सुरक्षणपत्रको पाउनु पर्ने व्याज रकम (Accrued Interest)	-	-	-	-	-
वैक वित्तीय संस्थाहरूमा रहेको मौज्जात मुद्दति रसिदको दाबी (Claims)	२०	६९,१७९.६१	१३,८३५.९२	६३,७२७.१६	१२,७४५.४३
मागोको वकत प्राप्त हुने रकम (Money at Call)	२०	२३७,२७८.८५	४७,४५५.७७	१७७,०२४.४४	३५,४०४.८९
अन्तर बैंक संस्था सापटी	२०	-	-	-	-
शेयर, डिबेन्चर एवं वण्डमा भएको लगानी	१००	-	-	-	-
अन्य लगानीहरू	१००	-	-	-	-
कर्जा सापटी (कुल रकम)	१००	४,४०५,९३७.९२	४,४०५,९३७.९२	३,४९५,३४६.११	३,४९५,३४६.११
स्थिर सम्पत्तिहरू	१००	२३९,८२२.८६	२३९,८२२.८६	२३९,४४०.८२	२३९,४४०.८२
पाउनु पर्ने अन्य खुद व्याज रकम (कुल पाउनु पर्ने व्याज - सरकारी ऋणपत्र तथा वचन पत्रको व्याज - व्याज मुलवी)	१००	-	-	-	-
गैर-वैयक्तिक सम्पत्ति	१००	-	-	-	-
अन्य सबै सम्पत्तिहरू (खुद अग्रिम कर दाखिला बाहेक)	१००	१७,१५४.४७	१७,१५४.४७	१४,११७.०१	१४,११७.०१
(क) जम्मा		४,७६०,३३२.२६	४,५०८,३६६.९४	३,७७९,५१९.५६	३,५८१,०५४.२६
(ख) वासलात बाहिरका कारोबारहरू (Off-balance sheet items)		-	-	-	-
जमानत	१००	-	-	-	-
अपरिवर्त्य कर्जा प्रतिवद्धता (Irrevocable Loan Commitment)	१००	-	-	-	-
आयकर वापत सम्भावित दायित्व	१००	-	-	-	-
Acceptance सहित अन्य सबै प्रकारका सम्भावित दायित्वहरू	१००	-	-	-	-
नुस्ता वा भुत्तान हुन बाँकी शेयर लगानी	१००	-	-	-	-
भुत्तानिको लागि दावी परेको जमानत	२००	-	-	-	-
संस्थाउपर दावी परेको तर संस्थाले दायित्व स्वीकार नगरेको दायित्वहरू	२००	-	-	-	-
(ख) जम्मा		-	-	-	-
(ग) संचालन जोखिम वापतको रकम (कुल सम्पत्तिको २ %)		९५,२०६.६५	९५,२०६.६५	९५,२०६.६५	९५,२०६.६५
कुल जोखिम भारित सम्पत्ति जम्मा (क) + (ख) + (ग)		४,८५५,५३८.९०	४,६०३,५७३.५९	३,८७५,७३९.९५	३,६७६,६४४.५५

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

प्रमुख सूचकाङ्क

विराट ५ वर्षको परिसूचकहरू

विवरण	सूचकाङ्क	आ.व. २०७४/७५	आ.व. २०७५/७६	आ.व. २०७६/७७	आ.व. २०७७/७८	आ.व. २०७८/७९
१. खुद नाफा/कूल आम्दानी प्रतिशत	प्रतिशत	१.३०%	१२.०५%	६.६८%	२४.७७%	९.८८%
२. प्रति शेयर आम्दानी	रु.	०.७८	२७.४७	१४.००	५५.६४	२५.२९
३. प्रति शेयर बजार मूल्य	रु.	N/A	N/A	८३२.००	१,८१५.००	१,०७४.९०
४. मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात	N/A	N/A	५९.४२	३२.६२	४२.५०
५. शेयर पूँजीमा लाभोस (बोनस सहित)	प्रतिशत	N/A	१३.६८%	११.०५%	३२.६८%	१८.९५%
६. शेयर पूँजीमा नगद लाभांश भुक्तानी	प्रतिशत	N/A	०.६८%	०.५५%	१.६३%	०.९५%
७. व्याज आम्दानी/कर्जा तथा सापट	प्रतिशत	६.०१%	१२.०८%	१६.०१%	११.१०%	१४.३१%
८. कर्मचारी खर्च/कूल सञ्चालन खर्च	प्रतिशत	६४.५७%	६८.५१%	७२.९२%	७५.८२%	६९.०८%
९. कूल निक्षेप तथा सापटीमा व्याज खर्च	प्रतिशत	२.४१%	११.१४%	१०.०८%	५.९०%	८.५८%
१०. सटही घटवढ आम्दानी/कूल आम्दानी	प्रतिशत	N/A	N/A	N/A	N/A	N/A
११. कर्मचारी बोनस/कूल कर्मचारी खर्च	प्रतिशत	०.५३%	९.९९%	५.२८%	१७.७८%	७.०९%
१२. खुद नाफा/कर्जा सापट	प्रतिशत	०.१३%	२.७०%	१.४०%	४.३८%	१.६१%
१३. खुद नाफा/कूल सम्पति	अनुपात	०.१३%	२.५७%	१.३०%	३.८०%	१.६२%
१४. कूल कर्जा/निक्षेप	प्रतिशत	५५.८५.७%	३७.७%	३३.८%	३८.६%	३३.५%
१५. कूल सञ्चालन खर्च/कूल सम्पति	प्रतिशत	१.६१%	५.९९%	५.३६%	४.५१%	५.४०%
१६. जोखिम भरित सम्पतिमा पूँजीकोषको पर्याप्तता						
(क) प्राथमिक पूँजी	प्रतिशत	१६.७८%	८.६१%	१०.०६%	८.९२%	८.३५%
(ख) पुरक पूँजी	प्रतिशत	०.९८%	०.९९%	१.२२%	०.६३%	०.९०%
(ग) कूल पूँजी कोष	प्रतिशत	१७.७६%	९.६०%	११.२८%	९.५५%	९.२५%
१७. तरलता (CRR)	अनुपात	०.५८%	०.५९%	०.५९%	०.५५%	०.५३%
१८. निष्कृत्य कर्जा/कूल कर्जा	प्रतिशत	०.०१%	०.४५%	१.६१%	२.२५%	२.१६%
१९. व्याज दर अन्तर (Weighted Average Interest Rate Spread)		७.२१%	६.७७%	७.२७%	९.०६%	६.३८%
२०. बुक नेटवर्थ	रु.	११२,९८६,७४४	१४२,६१९,४२२	२२०,३०९,०२२	३३०,९८८,२४८	३९३,०४१,१८८
२१. कूल शेयर	संख्या	१,१२०,०००	१,१२०,०००	१,८६४,५००	२,०६०,२७३	२,७००,०००
२२. कूल कर्मचारी	संख्या	८०	१६६	२१७	२९४	३४६
२३. अन्य						



Signature

Signature

Signature

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७९ साल आषाढ ३२ गतेको वासलात तथा सोही मितिमा समाप्त अवधीको नाफा नोक्सान हिसाबसंग सम्बन्धित
प्रमुख लेखा नीतिहरू

अनुसूची घ ४.२६

प्रमुख लेखा नीतिहरू

१. सामान्य जानकारी

सबैको लघुवित्त वित्तीय संस्था लिमिटेड नेपालमा स्थापित सीमित दायित्व भएको कम्पनी हो । यसको रजिष्टर्ड कार्यालय बन्दीपुर-१, डुम्रे, तनहुँमा रहेको छ । यस संस्थालाई नेपाल राष्ट्र बैंकले राष्ट्रियस्तर कार्यक्षेत्र भएको “घ” वर्गको वित्तीय संस्थाको रूपमा इजाजत प्रदान गरेको छ ।
संलग्न वित्तीय विवरणहरू संस्थाको सञ्चालक समितिले पारित गरेको छ ।

२. प्रमुख लेखा नीतिहरूको सारांश

वित्तीय विवरणहरू तयार पार्दा आधार मानिएका सर्वमान्य लेखा नीतिहरू तल उल्लेख गरिएका छन् । अन्यथा लेखिएकोमा बाहेक यी नीतिहरूको पालना निरन्तर रूपमा गरिएको छ ।

३. लेखा सम्बन्धी अवधारणा

संलग्न वित्तीय विवरणहरूमा अन्यथा उल्लेख भएका अवस्थाहरूमा बाहेक नेपाल लेखापरीक्षण बोर्डद्वारा जारी गरिएका मापदण्डहरू, लेखाका सर्वमान्य सिद्धान्तहरू, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३, नेपाल राष्ट्र बैंकद्वारा जारी गरिएका निर्देशनहरू तथा कम्पनी ऐन, २०६३ को अधिनमा रही तयार गरिएको छ ।

४. लेखाङ्कनको आधार

वित्तीय विवरणहरू ऐतिहासिक लागतको आधारमा तयार गरिएको छ र नेपाली रुपैयाँ (ने.रु.)मा देखाइएको छ । नेपाल लेखा मापदण्डहरू तथा लेखाका सर्वमान्य सिद्धान्तहरू अनुरूप वित्तीय विवरणहरू तयार गर्दा केही आवश्यक लेखा अनुमानहरू गरिन्छन् । साथै विभिन्न लेखा नीतिहरूको पालना गर्ने क्रममा व्यवस्थापनद्वारा विवेक पनि प्रयोग गर्नु पर्ने आवश्यकता पर्दछ ।

५. व्याज आम्दानी

कर्जा तथा सापटीमा प्राप्त हुने व्याज नेपाल राष्ट्र बैंकको निर्देशिका अनुसार नगद प्राप्तिको आधारमा लेखाङ्कन गरिएको छ । यसरी व्याज आयलाई नगद प्राप्तिको आधारमा लेखाङ्कन गर्नु नेपाल लेखापरीक्षण बोर्ड (आय)को “आयलाई पाकेको आधारमा लेखाङ्कन गर्नुपर्ने” सिद्धान्त अनुरूप छैन । लगानीबाट आर्जित व्याज आम्दानीलाई भने पाकेको आधारमा लेखाङ्कन गरिएको छ ।

६. कमिशन आय

सबै कमिशन आयलाई नगद प्राप्तिको आधारमा लेखाङ्कन गरिएको छ ।

७. लाभांश आय

शेयर लगानीबाट प्राप्त हुने लाभांश आयलाई प्राप्तिको हक (Right to receive) कायम भएको आधारमा लेखाङ्कन गर्ने नीति लिइएको छ ।

८. विदेशी विनिमय कारोबारहरू

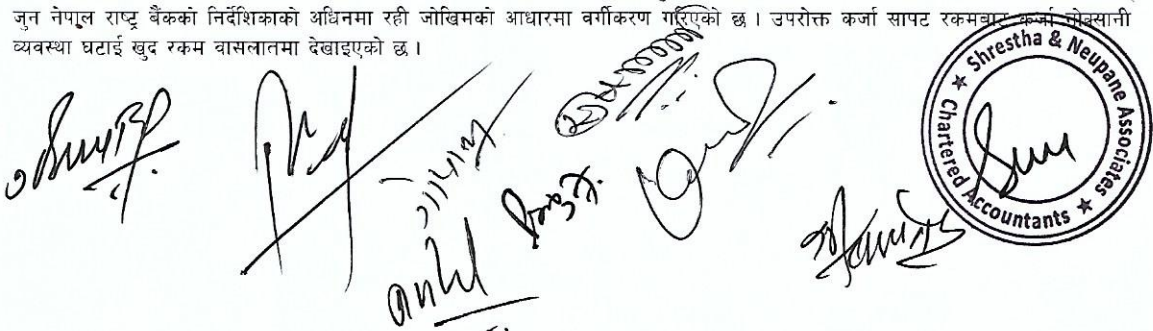
यस संस्थाको नाममा विदेशी मुद्रामा खोलिएको खातामा भएको मौज्जातलाई तत्काल प्रचलित विनिमय दर बमोजिम नेपाली रुपैयाँमा नै अभिलेख राखिनेछ । यसरी नेपाली रुपैयाँमा अभिलेख गर्दा सटही घटवढ भएमा सोही बमोजिम सो खातामा कारोबार भएको मितिमा तथा वर्षान्तमा आम्दानी वा खर्च बाँधिने छ ।

९. व्याज खर्च

निक्षेप दायित्व तथा संस्थाले लिएको सापटीमा भुक्तानी गर्नु पर्ने व्याजलाई पाकेको आधारमा लेखाङ्कन गरिएको छ ।

१०. कर्जा

यस शीर्षकमा ग्राहकलाई प्रदान गरिएका प्रत्यक्ष कर्जाहरू पर्दछन् । यस अन्तर्गत लघुवित्तको सीमा अन्तर्गत रहेर प्रदान गरिने कर्जाहरू रहेका छन् जुन नेपाल राष्ट्र बैंकको निर्देशिकाको अधिनमा रही जोखिमको आधारमा वर्गीकरण गरिएको छ । उपरोक्त कर्जा सापट रकमबाट कर्जा लेखापरीक्षण व्यवस्था घटाई खुद रकम वासलातमा देखाइएको छ ।



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, बुधे, तनहुँ

२०७९ साल आषाढ ३२ गतेको बासलात तथा सोही मितिमा समाप्त अवधीको नाफा नोक्सान हिसाबसंग सम्बन्धित प्रमुख लेखा नीतिहरु

११. कर्जा नोक्सानी व्यवस्था

नेपाल राष्ट्र बैंकको विद्यमान निर्देशन अनुसार आर्थिक वर्षको आषाढ मसान्तमा बाँकी रहेको कर्जा, सापट, विल्स खरिद समेतलाई देहाय बमोजिम वर्गीकरण गरी १.३० देखि १०० प्रतिशतसम्म कर्जा जोखिम वेहोर्ने कोषमा आवश्यक रकम व्यवस्था गरिने छ ।

कर्जा किसिम	जोखिम व्यहोर्ने कोष
असल	१.३० प्रतिशत
सूक्ष्म निगरानी	५ प्रतिशत
कमसल	२५ प्रतिशत
शंकास्पद	५० प्रतिशत
खराब	१०० प्रतिशत

निक्षेप तथा कर्जा सुरक्षण कोषमा सुरक्षण गरिएका कर्जाको हकमा माथि उल्लेखित व्यवस्थाको २५ प्रतिशतले हुने रकम, पुनर्तालिकिकरण र पुनर्संरचना १२.५ प्रतिशत ।

१२. अपलेखन

नेपाल राष्ट्र बैंकको निर्देशिका अनुसार खराब श्रेणीमा वर्गीकृत कर्जालाई नेपाल राष्ट्र बैंकबाट स्वीकृत संस्थाको कर्जा अपलेखन विनियमावली, २०७४ को अधिनमा रही सो ऋण उपर बैंकको दावी अविच्छिन्न राखी किताबी अपलेखन गर्ने नीति लिइएको छ ।

संस्थाको स्वीकृत कर्जा अपलेखन विनियमावलीको प्रावधान अनुरूप कुनै कर्जाको भाखा नाघेको अवधि पाँच वर्ष पूरा भएको र/वा शत प्रतिशत नोक्सानी व्यवस्था गरी सकेको अवस्थामा निर्देशिकाको व्यवस्था बमोजिम संचालक समितिले कर्जा अपलेखन गर्न सक्नेछ । यसरी अपलेखन भएको कर्जाको असुलीको लागि निरन्तर प्रयास गरिनेछ । त्यसरी अपलेखन भएको कर्जा असुली भएको अवस्थामा सो कर्जालाई आम्दानी हिसाबमा लेखाइने गरिने छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम असुल हुन नसक्ने खराब कर्जाको अपलेखन गर्दा नाफा नोक्सान हिसाबमा खर्च लेखी सो वापत गरिएको व्यवस्था रकम कर्जा नोक्सानी व्यवस्थाबाट फिर्ता शीर्षकमा आम्दानी देखाउने नीति अपनाइएको छ ।

१३. लगानी

लगानीलाई लागत मूल्य र बजार मूल्यमध्ये जुन कम छ त्यसमा लेखाइने गर्ने नीति लिइएको छ । संस्थाले हाल कुनै पनि लगानी गरेको छैन । संस्थाको लगानीलाई देहाय अनुसार वर्गीकरण गरी लेखाइने गर्ने नीति लिइएको छ ।

(क) व्यापारिक लगानी

अल्पकालमा मूल्यमा हुने परिवर्तनबाट नाफा आर्जन गर्ने उद्देश्यले गरिएको लगानी तथा लगानी पोर्टफोलियोमा रहेका एकै प्रकृतिका सम्पत्तिमा भएको लगानी यस वर्गमा लेखाइने गर्ने नीति रहेको छ ।

(ख) भुक्तानी मितिसम्म धारण गर्ने लगानी

भुक्तानी मितिसम्म धारण गर्ने सकारात्मक मनसाय र भुक्तानी मितिसम्म धारण गर्न सक्ने क्षमता भई गरिएको लगानी यस वर्गमा लेखाइने गर्ने नीति रहेको छ ।

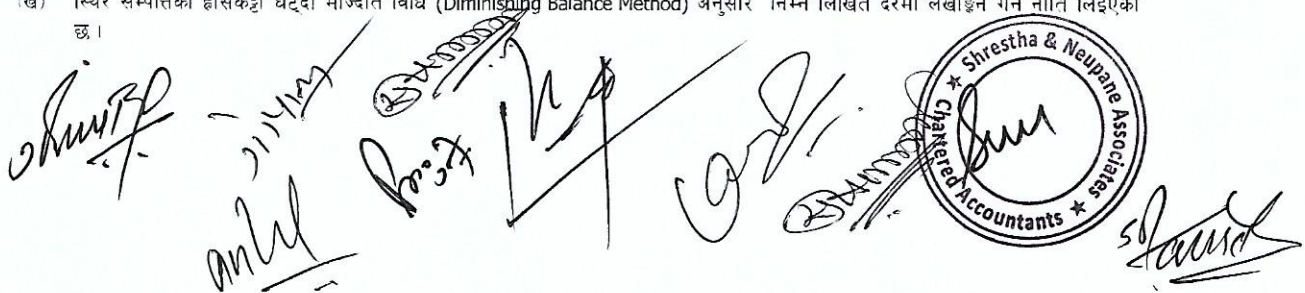
(ग) विक्रीको लागि उपलब्ध लगानी

व्यापारिक लगानी र भुक्तानी मितिसम्म धारण गर्ने लगानी अन्तर्गत नपर्ने सम्पूर्ण लगानीलाई यस वर्गमा राख्ने नीति रहेको छ ।

१४. स्थिर सम्पत्ति तथा हासकट्टी

(क) स्थिर सम्पत्तिलाई खरिद सगै पहिलो पटक प्रयोग गर्दा सम्बद्ध अन्य खर्च समेत सोही स्थिर सम्पत्तिमा समावेश गरी पूँजीकरण गरिएको छ ।

(ख) स्थिर सम्पत्तिको हासकट्टी घट्दो मौज्दात विधि (Diminishing Balance Method) अनुसार निम्न लिखित दरमा लेखाइने गर्ने नीति लिइएको छ ।



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७९ साल आषाढ ३२ गतेको वासलात तथा सोही मितिमा समाप्त अवधीको नाफा नोक्सान हिसाबसंग सम्बन्धित प्रमुख लेखा नीतिहरु

सम्पत्तिको वर्ग	हासकद्वी दर
भवन	५ प्रतिशत
फर्निचर फिक्सचर (काठको फर्निचर)	१५ प्रतिशत
फर्निचर फिक्सचर (स्टिल फर्निचर)	१५ प्रतिशत
फर्निचर फिक्सचर (कार्यालय उपकरण)	१५ प्रतिशत
कम्प्युटर उपकरण	२० प्रतिशत
सवारी साधन	२० प्रतिशत
कार्यालय सामग्री	१५ प्रतिशत
अन्य सम्पत्ति	२० प्रतिशत

(ग) रु. २,५००/०० सम्म मोल पर्ने वा एक वर्षभन्दा कम आयु हुने प्रकृतिका सामानहरु खरिद गर्दा खर्च भएको रकम खरिद भएकै वर्षमा उपयुक्त शीर्षकमा खर्च लेखांकन गरिएको छ । त्यस्तै ग्यास सहितको सिलिण्डर खरिद गर्दा ग्यासको आयु कम हुने र सिलिण्डरको खरिद मूल्य रु. २,५००/०० भन्दा कम पर्ने भएकोले उक्त सामान खरिद भएकै वर्षमा खर्च गरिएको छ । रु. २,५०१/०० वा सो भन्दा माथि मोल पर्ने प्रकृतिका सामानहरु खरिद गर्दा स्थिर सम्पत्तिमा पूँजीकृत गरिएको छ ।

(घ) लिज होल्ड सम्पत्तिको हकमा लिजमा लिएको सम्पत्तिको सम्भौताको अवधि भित्र समाप्त हुने गरी अपलेखन गरिने छ ।

(ङ) कम्प्युटर सफ्टवेयर सम्पत्तिको हकमा पाँच वर्ष भित्र समाप्त हुने गरी अपलेखन गरिने छ ।

१५. स्टेशनरी मौज्दात

संस्थालाई आवश्यक पर्ने छपाई सामग्रीहरु संस्थाले आफैँ छपाई गराएको छ । खरीद गरेको सबै किसिमको स्टेशनरी तथा छपाई सामग्रीहरु स्टोर राखिला गरी उपभोग भएको आधारमा ति सामग्रीहरुको खर्च लेख्ने नीति रहेको छ ।

१६. गैर बैकिङ्ग सम्पत्तिको लेखाङ्कन

धितो लिई वितरण गरिएको कर्जा असुल उपर गर्ने सिलसिलामा धितो विक्री गर्दा लिलाम विक्री नभई संस्था आफैँले सकार गर्नु परेमा त्यस्तो सम्पत्तिलाई गैर बैकिङ्ग हिसाबमा अभिलेख गरिनेछ । त्यसरी अभिलेख राख्दा असुल उपर गर्नु पर्ने रकम वा धितोको बजार मूल्य मध्ये जुन कम हुन्छ सोही मूल्यमा लेखांकन गरिनेछ । असुल उपर गर्नु पर्ने रकम भन्दा धितोको मूल्य कमी भएमा उक्त रकमलाई नाफा नोक्सान हिसाबमा खर्च लेखिनेछ ।

१७. अनुदान आम्दानी

(क) संस्थाको नियमित कार्य वा कुनै विशेष कार्यको लागि कुनै दानु निकाय वा संस्थाबाट अनुदान प्राप्त हुने गरी सम्भौता गरेको अवस्थामा भए गरेका खर्चहरु नियमित खर्च शीर्षकमा खर्च गरिनेछ । त्यस्तो खर्च वापत प्राप्त सहयोग रकमलाई अनुदान आम्दानी बाँधिने छ ।

(ख) खर्च भई सकेपछि सोधभर्ना मांग गरेपछि मात्र अनुदान निकास हुने गरी दानु संस्थासँग सम्भौता भएको अवस्थामा पहिला भए गरेको खर्चलाई नियमित खर्च शीर्षकमा नै खर्च गरी सोधभर्ना रकम निकास भई आएपछि नगद प्राप्तिको आधारमा अनुदान आम्दानी बाँधिने छ ।

(ग) दानु संस्थाबाट अनुदान सहयोग दिने प्रतिवद्धता भएको अवस्थामा सालतमामी गर्दा आषाढ महिनाको मात्र खर्च सोधभर्ना अनुदान नगदमा प्राप्त नभएको अवस्थामा Accrual आधारमा अनुदान आम्दानी बाँधिने छ ।

१८. संचित बिदा वापतको तलब:

कर्मचारीहरुको बिदा वापतको भुक्तानीलाई प्रोदभावी आधार (Accrual Basis) मा कर्मचारी सेवा विनियमावली, २०७७ अनुसार निश्चित गरी लेखांकन गरिएको छ ।

१९. उपदान सम्बन्धी व्यवस्था

उपदान वापतको भुक्तानीलाई श्रम ऐन, २०७४ अनुसार लिखांकन गरि सामाजिक सुरक्षा कोषमा कर्मचारीको नाममा जम्मा गरिएको छ ।



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७९ साल आषाढ ३२ गतेको बासलात तथा सोही मितिमा समाप्त अवधीको नाफा नोक्सान हिसाबसंग सम्बन्धित
प्रमुख लेखा नीतिहरू

२०. आयकर व्यवस्था

(क) आयकर व्यवस्थाको लागि संस्थाको खुद मुनाफामा आयकर ऐन, २०५८ र सो ऐन अन्तर्गत बनेको नियमावली बमोजिम खर्च, आम्दानीमा आवश्यक थपघट गरी आय निर्धारण गरी आयकर व्यवस्था गरिएको छ। व्यवस्था गरिएको रकम बढी वा घटी हुन गएमा कर निर्धारण भएको वर्षमा नै नाफा/नोक्सान हिसाबमा समायोजन गरिनेछ।

(ख) स्थगन कर (Deferred Tax)

लेखाइन गरिएको (Accounting Base) रकम र आयकर ऐन २०५८ अनुसार गणना गरिएको कर आधार (Tax Base) रकममा हुने अस्थायी फरक तथा दावी योग्य कर सम्बन्धी नोक्सानीलाई नेपाल लेखामान १२ (NAS 12) अनुसार "स्थगन गरिएको कर खर्च/आम्दानी" (Deferred Tax Expenses/Income), "स्थगन गरिएको कर सम्पत्ति" (Deferred Tax Assets) तथा "स्थगन गरिएको कर दायित्व" (Deferred Tax liability) को व्यवस्था गर्ने नीति रहेको छ।

२१. व्याज गणना गर्ने विधि

निक्षेप तथा सापटीमा व्याज खर्च, कर्जा तथा लगानीमा हुने व्याज आम्दानीलाई वर्षको ३६५ दिनको आधारमा गणना गरिएको छ।



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, बुध्ने, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्मको

लेखा सम्बन्धी टिप्पणीहरू

१. कर्जा, सापट विवरण:

विवरण	रकम रु.
२०७८ ०३/३१ को बाँकी साँवा	रु. ३,४९५,३४६.१०७.४०
आ.व. २०७८/७९ मा लगानी	रु. ५,०५५,१९९,१६५.००
कूल	रु. ८,५५०,५४५,२७२.४०
आ.व. २०७८/७९ मा असुली	रु. ४,१४४,६०७,३५२.००
आ.व. २०७८/७९ को अपलेखन	रु. -
२०७९/०३.३२ को मौज्दात	रु. ४,४०५,९३७,९२०.४०

२. निक्षेप दायित्वमा भएको परिवर्तनको विवरण:

विवरण	आषाढ मसान्तको मौज्दात		आ.व. २०७८/७९ मा भएको वृद्धि (कमी)
	२०७८	२०७९	रकम
ब्याज तिर्नु नपर्ने खाता	-	३७१,९५८.००	३७१,९५८.००
ब्याज तिर्नुपर्ने खाता (वचत खाता)	९०४,५४४,४०५.५२	१,३१३,८६०,८६१.१७	४०९,३१६,४५५.६५
क. स्वेच्छिक वचत	३७९,१६४,५६०.९६	५९९,४४२,१४८.११	२२०,२७७,५८७.१५
ख. भविष्य सहारा वचत	२८४,८४४,५६७.११	३६२,७७९,७३०.१०	७७,९३५,१६२.९९
ग. अनिवार्य वचत	२२६,९४७,०७७.५०	३०९,६८४,३१९.४४	१०२,७३७,२४१.९४
घ. समूहकोष वचत	१३,५७८,१९९.९५	२१,९४४,६६३.५२	८,३६६,४६३.५७
कूल	९०४,५४४,४०५.५२	१,३१३,८६०,८६१.१७	४०९,३१६,४५५.६५

युवा तथा साना व्यवसायी स्वरोजगार कोषबाट प्राप्त सहूलियत कर्जा लगानी गरेका सदस्यहरूको सो कोषको निति अनुसार नामिनी खाता खोल्नु पर्ने भएकोले उक्त खातालाई ब्याज तिर्नु नपर्ने खाता अन्तरगत राखिएको छ।

३. निक्षेप, वचत तथा सापटी र कर्जा लगानीको भारित औषत ब्याज दरको अन्तर (Weighted Average Interest Rate Spread):

कर्जासापट तथा लगानीमा प्राप्त ब्याज दर -	१४.९६%
वचत तथा सापटीमा भुक्तानी ब्याज दर -	८.५८%
औषत ब्याज दरको अन्तर -	६.३८%

४. संस्थाको सम्पत्ति र दायित्वसँग सम्बन्धित कारोबार र बासलात बाहिरको कारोबार कुनै एक व्यक्ति, फर्म कम्पनी वा संगठित संस्था तथा कुनै एक क्षेत्रमा अधिकेन्द्रीत (कम्पनीको मञ्चालक समितिले लोकेको सीमा भन्दा बढी) नभएको।

(Handwritten signatures and stamps)

(Circular stamp: Shrestha & Neupane Associates Chartered Accountants)

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, हुम्रे, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्मको

लेखा सम्बन्धी टिप्पणीहरू

५. संस्थाको भुक्तानी हुन बाँकी र जफत गरिएका तर पुनः निष्काशन नगरिसकेका शेयरहरू छैनन् ।

६. चालु आयकर तथा स्थगन कर

वित्तीय संस्थाको मुनाफामा आयकर ऐन, २०५८ (संशोधन सहित) तथा आयकर नियमावली अनुसार आर्थिक वर्ष २०७८/७९ को लागि आयकरको व्यवस्था रु. ३१,३०४,८०६.१२ गरी सो रकमलाई अग्रिम आयकर वापत बूझाईएको रकममा हिसाब मिलान गरी वासलातमा देखाइएको छ ।

साथै नेपाल लेखामान १२ (NAS 12) अनुसारको देहाय बमोजिम प्रचलित आयकरको दर (३०%) अनुसार पर सारिएको कर सम्पत्ति (Deferred Tax Assets) गणना गरी नाफा नोक्सान हिसाबमा रु. ७,४१,७७९.७८ खर्च लेखिएको छ ।

स्थगन करको विवरण

क्र.सं.	विवरण	वित्तीय विवरण अनुसार	आयकर प्रयोजनको लागि	फरक
१	स्थिर सम्पत्ति	२३,९८२,८५७.३१	१२,०१८,०५७.६०	११,९६४,७९९.७१
२	विदा वापतको व्यवस्था	११,४४४,७४३.८९	-	-११,४४४,७४३.८९
३	कर्मचारी उपदान व्यवस्था	-	-	-
जम्मा				-६,४७९,९४४.१८
स्थगन कर सम्पत्ति ३० प्रतिशतका दरले				-१,९४३,९८३.२६
गत आ. व. २०७७/७८ सम्मको व्यवस्था				-२,६८५,७६३.०४
यस आ. व. को थप व्यवस्था (आम्दानी)				७४१,७७९.७८

७. लिजहोल्ड सम्पत्ति र सफ्टवेयरको अपलेखन (Amortization)

यस आ. व. मा लिजहोल्ड सम्पत्तिमा जम्मा रु. ७९,८१६,००० र सफ्टवेयरमा रु. ४,३५,३९८,००० बराबरको रकम अपलेखन (Amortization) गरिएको छ ।

८. सम्भावित कर्जा नोक्सानी व्यवस्था तथा कर्जा अपलेखन :

नोक्सानी व्यवस्थाको विवरण :

क्र.सं.	विवरण	नोक्सानी व्यवस्था रकम		आ.व. २०७८/७९ मा भएको वृद्धि (कमी)
		आ.व. २०७७/७८ सम्मको	आ.व. २०७८/७९ सम्मको	
१	असल	९,९४८,७४३.११	१३,९४७,०५६.७८	३,९९८,३१३.६७
२	मुकम निगरानी	१२,६८६,४१४.६५	२,६६३,०९७.८४	-१०,०२३,३१६.८१
३	कमसल	४,०९४,९६९.००	२,६००,२६३.८२	-१,४९४,६९५.१८
४	शंकास्पद	७,८३१,८४९.५७	१,६१२,७७३.११	-६,२१९,०७६.४६
५	खराब	२१,५३९,०१०.६५	२१,३९१,९१६.२५	-१४७,०९४.४०
६	अतिरिक्त	१,६५०,१७५.००	२५,०००,०००.००	२३,३४९,८२५.००
कुल		५७,७५१,१५३.९८	६७,२१५,१०७.८०	९,४६३,९५३.८२

क) नेपाल राष्ट्र बैकमा वार्षिक वित्तीय विवरण स्वीकृतीको लागि पेश गरिएको विवरणमा नोक्सानी व्यवस्था थप गर्ने निर्देशन भए अनुसार रु. ५१,०७,१४८,००० बराबरको रकम खराब वर्गमा थप नोक्सानी व्यवस्था गरिएको छ ।

ख) संस्थाले यस आ.व.को मसान्तमा कर्जा सूचना, कर्जा सदुपयोगिता तथा अन्य कागजातहरू अपुरोको आधारमा वार्षिक लेखापरिक्षकको सुझाव अनुसार थप रु. २,५०,००,०००,००० बराबरको रकम अतिरिक्त नोक्सानी व्यवस्था गरेको छ ।

ग) संस्थाले यस आ.व.मा कुनै पनि कर्जा अपलेखन गरेको छैन ।

(Signatures and Stamp)

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सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्मको

लेखा सम्बन्धी टिप्पणीहरु

९. कर्मचारी विदा बापतको व्यवस्था:

गत आर्थिक वर्षको अन्तसम्म कर्मचारीको विदा बापत रु.६६,३०,८४३.१४ मौज्जात रहेकोमा यस आर्थिक वर्षमा कर्मचारीको संचित विदा बापत रु.४८,१३,९००.७५ छुट्याइएको छ, तथा वर्षान्तमा रु.१,१४,४४,७४३.८९ मात्र मौज्जात रहेको छ ।

१०. कर्मचारी उपदान कोष:

कर्मचारी उपदान कोष बापतको रकम सामाजिक सुरक्षा कोषमा जम्मा गरिएको छ ।

११. संस्थाका प्रमुख कार्यकारी अधिकृत र सञ्चालकहरुलाई प्रदान गरिएको पारिश्रमिक तथा अन्य सुविधाहरु:

प्रमुख कार्यकारी अधिकृतको तलब भत्ता विवरण :

तलब तथा भत्ता	४,४८२,२५१.००
वैठक भत्ता	९२,०००.००
कुल रकम	४,५७४,२५१.००

सञ्चालकहरुलाई प्रदान गरिएको पारिश्रमिक तथा अन्य सुविधाहरु :

सञ्चालक	समितिको वैठक भत्ता	पत्रपत्रिका खर्च	अन्य वैठक भत्ता	जम्मा
सृजना जोशी	८०,०००.००	३६,०००.००	-	११६,०००.००
नारायण प्रसाद जोशी	८५,५००.००	३६,०००.००	३६,०००.००	१५७,५००.००
जीवमूर्ति पन्त	८१,०००.००	३६,०००.००	५४,०००.००	१७१,०००.००
प्रदीप सिग्देल	२७,५००.००	३६,०००.००	१८,०००.००	८१,५००.००
भवनाथ धिमीरे	३६,५००.००	३६,०००.००	१३,५००.००	८६,०००.००
गोपाल जोशी	७६,५००.००	३६,०००.००	१३,५००.००	१२६,०००.००
श्याम प्रसाद श्रेष्ठ	७२,०००.००	३६,०००.००	३५,०००.००	१४३,०००.००
कुल रकम	५३९,०००.००	२५२,०००.००	१७०,०००.००	९६१,०००.००

१२. साधारण जगेडा कोष:

संस्थाले यस वर्षको खुद नाफाबाट २० प्रतिशत रकम रु.१३,६५६,७५२.०० साधारण जगेडा कोषमा लेखाकन गरेको छ, तथा वर्षान्तमा साधारण जगेडा कोषमा रु.६१,२५२,६२५.८७ बाँकी मौज्जात रहेको छ ।

१३. कर्मचारी बोनस:

संस्थाको बोनस अधिको खुद नाफाको १० प्रतिशतले हुने रकम रु.११,१४७,८१६.०० कर्मचारी बोनसको लागि व्यवस्था गरिएको छ ।

१४. सण्डी क्रेडिटर्स र भुक्तानी दिनु पर्ने रकमको विवरण:

क्र.सं.	विवरण	रकम
१	निक्षेप तथा कर्जा सुरक्षण कोषबाट विमा दाबी बापत प्राप्त रकम	२९५,२७२.०३
२	विरगंज प्लाष्टिक उद्योग विपल खरीद बापत	९५९,४६८.००
३	NFRS Consultancy शुल्क बापत	१६९,५००.००
४	लेखा परिक्षण शुल्क	१४८,००९.००
५	सदस्यहरुलाई फिर्ता गर्नु पर्ने सेवा शुल्क	२३,०१४,६६५.१०
	जम्मा	२४,५८७,९१४.१३

१५. ग्राहक सुरक्षण कोष:

विवरण	रकम
गत आ.व.को अन्तिम मौज्जात	७,८०४,५०९.१४
यस आर्थिक वर्षमा सदस्यहरुलाई दिएको शुल्कको खर्च (जनही १,०००.०० का दरले)	२७४,०००.००
वित्तीय साधनता तालिम सम्बन्धी भएको खर्च	२,४५१,०३३.००
ग्राहक सदस्यहरुलाई विपल वितरण बापतको खर्च	९७२,३७६.००
इथरमाक लगायतीबाट प्राप्त व्याज आम्दानी	२९९,०३६.१४
यस आ.व.को नाफाबाट एक प्रतिशतले छुट्याइएको रकम	९८२,८३८.००
यस आ.व.मा को अन्तिम मौज्जात	४,२७८,९७२.२८

गत आ.व.को अन्तिम मौज्जात ४,७८,०४५.०९.१४ रहेकोमा सो को इथरमाक लगायती बापत रु.७० लाख मुद्दती बाँकी लागेको छ । उक्त खाताबाट प्राप्त व्याज ग्राहक सुरक्षण कोषमा जम्मा गरिएको छ ।

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सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्मको

लेखा सम्बन्धी टिप्पणीहरु

१६. चुक्ता पूँजी:

संस्थाको आर्थिक वर्ष २०७८/७९ को अन्तमा चुक्ता पूँजी गत आर्थिक वर्ष २०७७/७८ को प्रस्तावित ३९।०५ प्रतिशत बराबर बोनस रकम रु. ६,३९,७२,७५०।०० सहित रु. २७०,०००,०००।०० रहेको छ ।

१७. प्रस्तावित बोनस तथा नगद लाभान्श:

संस्थाले यस वर्षको खुद नाफाबाट कायम रहेको चुक्ता शेयर पूँजी रु. २७०,०००,०००।०० को १८।०० प्रतिशत बराबर हुने रकम रु. ४८,६००,०००।०० तथा कर प्रयोजनको लागि ०।९५ प्रतिशत बराबर हुने रकम रु. २,५५,७८,९४।७४ नगद लाभान्शको रूपमा प्रस्ताव गरेको छ ।

१८. संस्थागत सामाजिक उत्तरदायित्व कोष:

ने. रा. बैकले जारी गरेको निर्देशन २०७८ को निर्देशन नं. ६.१४ मा लघुवित्त वित्तीय संस्थाले संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यमा थप क्रियाशील हुन हरेक आ.व.को खुद नाफाबाट १ प्रतिशत रकम संस्थागत सामाजिक उत्तरदायित्व कोष खडा गर्ने निर्देशन गरे बमोजिम यस संस्थाले देहाय बमोजिम कोष खडा गरि बाँकी मौज्जात रहेको छ ।

विवरण	रकम रु.	कैफियत
आ.व. २०७७/७८ सम्मको बाँकी मौज्जात	१,१९९,८४९.००	
आ.व. २०७८/७९ मा भएको खर्च	३९,४५,४८.६०	मुमहर वस्ती सदस्यलाई कम्बल वितरण, कोरोना भाइरसबाट संक्रमितलाई राहत वितरण, वित्तीय जागरण अभियान सम्बन्धी खर्च, मन्दिरमा प्रतिशालय निर्माण तथा वृक्षरोपण कार्यक्रममा सम्बन्धी भएको खर्च ।
आ.व. २०७८/७९ मा भएको थप	६८२,८३८.००	यस आ.व.को नाफाबाट एक प्रतिशतले छुट्याइएको रकम
आ.व. २०७८/७९ को वर्षान्तमा रहेको मौज्जात	१,४८८,१३८.४०	

१९. सन्डी डेब्टर्स:

संस्थाले विपन्न वर्ग अन्तर्गत फर्स्ट माइक्रोफाइनेन्स लघु वित्त वित्तीय संस्था लिमिटेड, आरएमडिसी लघुवित्त वित्तीय संस्था लिमिटेड र आरएसडिसी लघुवित्त वित्तीय संस्था लि. बाट कर्जा उपभोग गरेकोमा सम्बन्धित संस्थाहरूलाई ब्याज वापत तिन पठाईएको रकम मध्ये फर्स्ट माइक्रोफाइनेन्स लघु वित्त वित्तीय संस्था लिमिटेड तर्फ रु.९७३८, आरएमडिसी लघुवित्त वित्तीय संस्था लि. तर्फ रु.३,४६०।९९ र आरएसडिसी लघुवित्त वित्तीय संस्था लि. तर्फ रु. २९,९३२।९६ बढी पठाईएको रकम र रिलायबल नेपाल लाईफ इन्स्योरेन्स कम्पनी लि. मा सदस्य र सदस्यको पति/पत्नीको बीमा शुल्क वापत बढी भुक्तानी भएको रकम रु.४,३०,३०९।६४ गरी कूल बाँकी हुन आउने रकम रु.४,६३,८००।९७ सन्डी डेब्टर्स हिसाबमा रहेको छ ।

२०. अग्रिम भुक्तानी:

संस्थाले भुक्तानी दिएको कर्मचारी, कार्यालय उपकरण तथा कार्यालय सवारी साधनहरूको बीमा वापत रु.१,७६,८६०।९७ अग्रिम भुक्तानी हिसाबमा रहेको छ ।

२१. सेवा शुल्क:

संस्थाले यस चालु आ.व. २०७८/७९ मा ग्राहक सदस्यहरूलाई कर्जा लगानी गर्दा रु.७,५४,४०,०४४।०० सेवा शुल्क लिईएकोमा ने.रा.बैकमा वार्षिक वित्तीय विवरण स्वीकृतीको लागि पेश गरिएको विवरणमा रु.२,३०,१५,६६५।५० सदस्यहरूलाई फिर्ता गर्न निर्देशन भएकोमा उक्त रकम सेवा शुल्क आम्दानी शिर्षकमा घटाई सम्बन्धित सदस्यहरूलाई भुक्तानी दिनु पर्ने सेवा शुल्क शिर्षकमा वासलातमा देखाईएको छ ।

२२. सदस्यता शुल्क:

संस्थाले यस चालु आ. व. २०७८/७९ मा नयाँ ग्राहकहरूबाट सदस्यता शुल्क वापत कुनै रकम लिएको छैन ।

२३. अन्य खर्च:

शीर्षक	रकम	विवरण
कर्जा सुरक्षण प्रिमियम	१४,८८२,३८८.०४	संस्थाले लगानी गरेको कर्जाहरूको निक्षेप तथा कर्जा सुरक्षण कोषमा बीमा वापतको शुल्क ।
अन्य खर्च	१२,२३०.००	मैनिटेन्टेन्स, ईन्ड्यास, मायुन र माल्य वापतको खर्च ।
अन्य कार्यालय सामान खरिद	१,११५,९३२.३७	कार्यालय प्रयोजनार्थ भाडाकुँडा, लोजिया, हारपिक, फिनायल, पंखा खरिद, विजुली सामग्री खर्च ।
खाताबन्दी खर्च	१७७,२९०.००	अर्धवार्षिक तथा वार्षिक शाखागत खाता बन्दी खर्च ।
कर, इस्तर खर्च	१,७६९,०८४.५१	केन्द्रीय शाखा कार्यालयहरू म्यानिङ कार्यक्षेत्रमा दना नविकरण तथा सवारी साधन नविकरण सम्बन्धी खर्च ।

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सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ

२०७८ श्रावण १ देखि २०७९ असार ३२ सम्मको

लेखा सम्बन्धी टिप्पणीहरू

२४ कमिशन तथा अन्य सञ्चालन आम्दानी:

क्र.सं.	विवरण	रकम
१	सेवा शुल्क	५२,४२४,३७८।४०
२	विमा शुल्कमा कमिशन	३,९९६,५०७।२१
३	कर्मचारी कर्जा सापटमा ब्याज	८४८,९३७।००
४	रेमिटन्स सेवाबाट कमिशन	६८८।९०
५	गत आ.व मा वढी भुक्तानी भएको आयकर मिलान	१,६६०,०१७।५१
६	कर्मचारी तथा संचालकहरूको आवेदन दस्तुर	४५,४८८।००
	जम्मा	५८,९७५,९७७।१२

२५ कर्मचारी तालिम खर्च:

ने. रा. बैकको निर्देशन अनुसार गत आ.व. को तलब भत्ता खर्च रु.१,१३,४४,५१२।८२ को ३% ले हुने रकम रु.२७,४०,३३५।०० मात्र तालिम खर्च शिर्षकमा खर्च गर्नु पर्नेमा संस्थामा कार्यरत सबै तहका कर्मचारीहरूको क्षमता अभिवृद्धि गर्ने सन्दर्भमा संस्थाले आन्तरिक तथा बाह्य रुपमा तालिम दिए वापत आ. व. २०७८।७९ मा रु.४,०२७,७२६।०४ खर्च गरेको छ ।

२६ स्थिर सम्पति:

संस्थामा भएको जीप र मोटरसाइकलको परल मूल्य रु. ५,८१३,९००।०० परिवहन साधनमा, काठ, स्टिल र कार्यालय उपकरणको परल मूल्य रु. ३०,५४४,१३७।८७ कार्यालय सामानमा, भाडामा लिएको घरको रंग रोगन, पार्टिसन तथा डेकोरेसन आदि सम्बन्धि भएको खर्च रु.३१४,३४७।०० लीज होल्ड सम्पत्तिमा र संस्थामा प्रयोग भैरहेको कम्प्युटर सफ्टवेयर प्रणाली थुरानसको जडान सम्बन्धिको लागत रकम रु.९०९,६०५।२९ अन्य सम्पत्तिमा रहेको छ ।

२७ तरलता सम्बन्धी जोखिम न्यूनीकरण गर्न लघुवित्त वित्तीय संस्थाले आफ्नो दायित्व तथा सम्पत्तिलाई भुक्तानी अवधि (Maturity Period) को आधारमा विभिन्न समय अन्तरालमा वर्गीकरण गर्नु पर्ने सम्बन्धमा नेपाल राष्ट्र बैकले दिएको निर्देशन अनुरूप सम्पत्ति र दायित्वको वर्गीकरण गरिएको छ ।

(Signatures and Stamp)

Shrestha & Neupane Associates
Chartered Accountants

अनुसूची घ ४.२८

सबैको लघुवित्त वित्तीय संस्था लिमिटेड

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

क्र.सं.	संस्थापक/ संस्थापक समूह अन्तर्गत पर्ने शेयरधनीको नाम	संस्थापकको स्वामित्वमा कायम रहेको शेयर		कर्जा विवरण			कैफियत
		कुल कित्ता संख्या	कुल चुक्ता पुजीको प्रतिशत	कर्जा लिएको अन्य बैंक वित्तीय संस्थाको नाम	कर्जा रकम	धितोमा रहेको शेयर कित्ता संख्या	
१.							
२.							

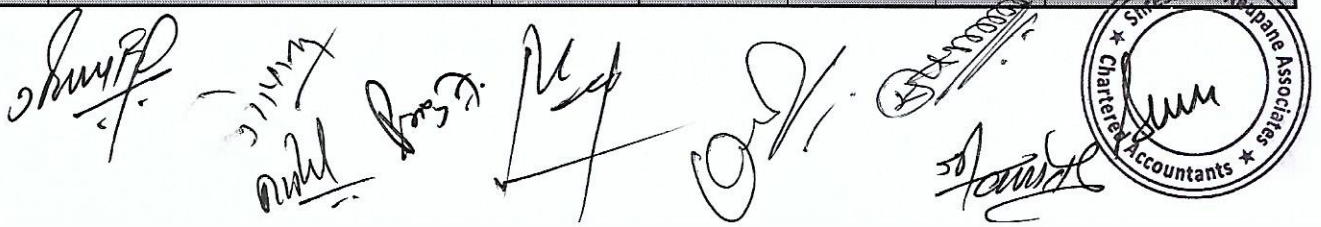
[Handwritten signatures and stamps]

[Circular stamp: Shrestha & Neupane Associates Chartered Accountants]

सबैको लघुवित्त वित्तीय संस्था लिमिटेड
बन्दीपुर १, डुम्रे, तनहुँ

आ.व.२०७६।७९ को लेखापरीक्षण भएको र लेखापरीक्षण नभएको वित्तीय विवरणको तुलनात्मक विवरण
(रु.००० मा)

क.सं.	विवरण	लेखापरीक्षण नभएको	लेखापरीक्षण भएको	फरक		फरक पर्नाको कारण
				रकममा	प्रतिशतमा	
१.	पूँजी तथा दायित्वहरू	४,७६४,७०९	४,७०४,२८२	६०,४२७		
१.१	शेयर पूँजी	२७०,०००	३१८,६००	(४८,६००)	-१८%	प्रस्तावित बोनस शेयर
१.२	जगेडा तथा बचतहरू (Reserve and Surplus)	१६०,०२८	७४,४४९	८५,५८७	५३%	प्रस्तावित लाभांश तथा पछिको समायोजन
१.३	ऋणपत्र तथा वण्ड	-	-	-	-	
१.४	सापटी	२,९३९,८५५	२,९३९,८५५	(०)	०%	
१.५	निक्षेप	१,३१४,२३३	१,३१४,२३३	(०)	०%	
	क) सदस्य	१,३१४,२३३	१,३१४,२३३	(०)	०%	
	ख) सर्वसाधारण	-	-	-	-	
१.६	प्रस्तावित लाभांश	-	२,५५८	(२,५५८)		प्रस्तावित लाभांश
१.७	आयकर दायित्व	४४,०२०	-	४४,०२०	१००%	
१.८	अन्य दायित्वहरू	३६,५६५	५४,५९५	(१८,०३०)	-४९%	प्रस्तावित लाभांश तथा पछिको समायोजन
२.	जम्मा सम्पत्ति (२.१ देखि २.७ सम्म)	४,७६४,७०९	४,७०४,२८२	६०,४२७		
२.१	नगद तथा बैंक मौज्जात	७५,९७८	६८,९७८	७,०००	९%	लगानीमा सारिएको
२.२	मांग तथा अल्प सूचनामा प्राप्त हुने रकम	२३७,२७९	२३७,२७९	(०)	०%	
२.३	लगानी	-	७,०००	(७,०००)		नगद तथा बैंक मौज्जातबाट सारिएको
२.४	कर्जा तथा सापटी	४,३६८,७६१	४,३३८,७२३	३०,०३८	१%	थप कर्जा जोखिम व्यवस्था
२.५	स्थिर सम्पत्ति	२३,९८३	२३,९८३	(०)	०%	
२.६	गैड बैकिङ्ग सम्पत्ति	-	-	-	-	
२.७	अन्य सम्पत्ति	५८,७००	२८,३९९	३०,३०१	५२%	स्थगन कर र व्याज मुलतावि
३.	नाफा नोक्सान हिसाब					
३.१	व्याज आम्दानी	६३९,८७८	६३९,८७८	(०)	०%	
३.२	व्याज खर्च	३४२,४२९	३४२,४२९	-	०%	
क.	खुद व्याज आम्दानी (३.१-३.२)	२९७,४४७	२९७,४४७	(०)		
३.३	शुल्क कमिशन तथा छुट	३,९९६	३,९९७	(१)	०%	
३.४	अन्य सञ्चालन आम्दानी	७६,३३४	५४,९७९	२१,३५५	२८%	सेवा शुल्क फिर्ता
३.५	वैदेशिक विनिमय फाईदा र नोक्सान	-	-	-	-	
ख.	जम्मा सञ्चालन आम्दानी (क+३.३+३.४+३.५)	३६९,७८७	३६८,४२३	१,३६४		
३.६	कर्मचारी खर्च	१५७,१५८	१५७,१५८	-	०%	
३.७	अन्य सञ्चालन खर्च	७०,१६८	७०,३३३	(१६५)	०%	अग्रिम बीमा खर्च मिलान
ग.	सम्भावित नोक्सानी व्यवस्था आधेको सञ्चालन मुनाफा (ख-३.६-३.७)	१४२,४६१	१४०,९४२	१,५१९		
३.८	सम्भावित नोक्सानी व्यवस्था	४,०६४	९,४६४	(५,४००)	-१३३%	व्यवस्था फिर्ता खुद खर्चमा सारिएको र थप व्यवस्था
घ.	सञ्चालन मुनाफा (ग-३.८)	१३८,३९७	१३१,४७८	६,९१९		
३.९	गैड सञ्चालन आम्दानी/खर्च (खुद)	-	-	-	-	जोखिम व्यवस्था फिर्ता खुद खर्चमा सारिएको
३.१०	सम्भावित नोक्सानी व्यवस्थाबाट फिर्ता	२४,६३८	-	२४,६३८	१००%	
ङ.	निर्भाषित कारोबारबाट भएको मुनाफा (घ+३.९+३.१०)	१६३,०३५	१५६,४७८	६,५५७		
३.११	असामान्य कारोबारबाट भएको आम्दानी/खर्च (खुद)	-	-	-	-	
च.	कर्मचारी बोनस र कर अगाडीको मुनाफा (ङ+३.११)	१६३,०३५	१५६,४७८	६,५५७		
३.१२	कर्मचारी बोनस व्यवस्था	१६,३०४	११,१४८	५,१५६	३२%	सञ्चालन आम्दानीबाट पन गएको फरक
३.१३	आयकर दायित्व व्यवस्था	४४,०२०	३२,०४७	११,९७३	२७%	सञ्चालन आम्दानीबाट पन गएको फरक
छ.	खुद नाफा/नोक्सान (च-३.१२-३.१३)	१०२,७११	६८,२८४	३४,४२७		



सबैको लघुवित्त वित्तीय संस्था लिमिटेड

बन्दीपुर-१, डुम्रे, तनहुँ
२०७९ साल असार मसान्तको

संरचनागत तरलता (Structural Liquidity) विवरण तालिका

(Rs. in '000)

S.N	Particulars	1-90 Days	91-180 Days	181-270 Days	271-365 Days	Over 1 Year	Total Amount
Assets							
1	Cash Balance	6,798.55					6,798.55
2	Balance with Banks & FIs	62,179.61					62,179.61
3	Investment in Foreign Banks						-
4	Call Money	237,278.85					237,278.85
5	Government Securities						-
6	Nepal Rastra Bank Bonds						-
7	Inter Bank & FI Lending						-
8	Loans & Advances	176,237.52	220,296.90	308,415.65	1,542,078.27	2,158,909.58	4,405,937.92
9	Interest Receivable	-					-
10	Reverse Repo						-
11	Receivables from other Institutions under Commitment						-
12	Payment to be made for facilities under s.no 20,21 & 22						-
13	Others	989.62			40,649.60	38,669.82	80,309.04
	Total Assets (A)	483,484.15	220,296.90	308,415.65	1,582,727.88	2,197,579.40	4,792,503.97
Liabilities							
14	Current Deposits						-
15	Saving Deposits	99,248.10	99,248.10	148,872.15	99,248.10	867,616.36	1,314,232.82
16	Fixed Deposits		-		-	-	-
17	Debentures						-
18	Borrowings:	-	-	-	588,877.93	2,355,511.73	2,944,389.66
	(a) Call/Short Notice						-
	(b) Inter-bank/Financial Institutions				588,877.93	2,355,511.73	2,944,389.66
	(c) Refinance						-
	(d) Others						-
19	Other Liabilities and Provisions	-	-	-	-	-	-
	(a) Sundry Creditors						-
	(b) Bills Payable						-
	(c) Interest Payable						-
	(d) Provisions						-
	(e) Others						-
20	Payable to other institutions under Commitment						-
21	Unutilized Approved Facilities						-
22	Letter of Credit/Guarantee (Net of Margin)						-
23	Repo						-
24	Payment to be made for facilities under S.No 11						-
25	Others	8,521.82				11,740.02	20,261.83
	Total Liabilities (B)	107,769.92	99,248.10	148,872.15	688,126.03	3,234,868.10	4,278,884.31
	Net Financial Assets (A-B)	375,714.23	121,048.79	159,543.50	894,601.84	-1,037,288.70	513,619.66
	Cumulative Net Financial Assets	-	-	-	-	-	-

Signature
21/11/2079

Signature
21/11/2079

Signature

