



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लि.

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd.

“आर्थिक समृद्धिको आधार, आरम्भ चौतारीको उपहार”

द्वारा

वार्षिक प्रतिवेदन

आ.व. २०८१/०८२

सञ्चालक समिति



श्री बिनोद रावाली
अध्यक्ष



श्री सन्तोष पोखरेल
सञ्चालक



श्री पुष्पराज ढकाल
सञ्चालक



श्री गोपाल प्रसाद बस्याल
सञ्चालक



श्री बिमल आचार्य
सञ्चालक (सर्वसाधारण)



श्री तिर्थ सागर अर्याल
सञ्चालक (सर्वसाधारण)



श्री शिव प्रसाद रावाली
कर्त्रपनी सचिव

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आरम्भ चौतारी लघुवित वित्तीय संस्था लिमिटेड दशौं वार्षिक साधारण सभा सम्बन्धी

साधारण सभामा भाग लिन तथा मतदान गर्ने आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)
(कम्पनी ऐन २०८३ को दफा ७१ को उपदफा ३ सँग संबन्धित)

श्री सञ्चालक समिति,
आरम्भ चौतारी लघुवित वित्तीय संस्था लिमिटेड
बनेपा-१०, काम्पेपलाञ्चोक।

विषय: प्रतिनिधि नियुक्त गरेको बारे।

महोदय,

..... प्रदेश जिल्ला म.न.पा/उ.म.न.पा. /न.पा. /गा.पा. वडा नं.
..... बस्ने म/हामी ले त्यस वित्तीय संस्थाको
शेयरधनीको हैसियतले २०८२ साल पौष महिना २९ गते मंगलवारका दिन हुने दशौं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई
छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि मेरो/हाम्रो तर्फबाट
प्रदेश जिल्ला म.न.पा/उ.म.न.पा./न.पा./गा.पा. वडा नं..... बस्ने त्यस
वित्तीय संस्थाका शेयरधनी श्री शेयरधनी नं. लाई मेरो/हाम्रो
प्रतिनिधि मनोनित गरि पठाएको छु/छौं

प्रतिनिधि नियुक्त भएको व्यक्तिको

नाम:

दस्तखत:

शेयरधनी नं.:

हितग्राही (डिम्याट) खाता नं:

मिति:

निवेदक :

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं.:

हितग्राही (डिम्याट) खाता नं:

शेयर सङ्ख्या:

(द्रष्टव्य: यो निवेदन साधारण सभा शुरु हुनु भन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको रजिस्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ)



आरम्भ चौतारी लघुवित वित्तीय संस्था लि.

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था)

क. द. नं. १३३७८५/०७१/०७२
वे. रा. बै. इ. पा. नं. घ ४५/०७२/०७३
पान नं. ६०२४८८८८२८

को

दशौं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको

प्रवेश पत्र

शेयर धनीको नाम शेयरधनी नं.
शेयर प्रमाण पत्र नं. शेयर सङ्ख्या

द्रष्टव्य:

- शेयरधनीहरूले माथि उल्लेखित सम्पूर्ण विवरणहरू अनिवार्य रूपमा भर्नु होला।
- सभा कक्षमा प्रवेश गर्ने यो प्रवेश पत्र प्रस्तुत गर्न अनिवार्य छ।

.....
शेयरधनीको दस्तखत

.....
कम्पनी सचिव



आरम्भ चौतारी लघुवित वितीय संस्था लिमिटेड

दशौं वार्षिक साधारण सभासर्वबन्धी सूचना

श्री शेयरधनी महानुभावहरू,

मिति २०८२/०९/०७ गते बसेको सञ्चालक समितिको १७० औ बैठकको निर्णयानुसार यस संस्थाको दशौं वार्षिक साधारण सभा निम्न लिखित मिति, स्थान र समयमा निम्न वमोजिमका प्रस्तावहरू माथि छलफल गरी निर्णय गर्न बस्ते भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको ब्यहोरा अनुरोध गर्दछौं।

सभा हुने मिति, स्थान र समय

मिति : २०८२ पौष २९ गते मंगलबार (तदनुसार १३ जनवरी, २०२६)

स्थान : वनेपा पार्टी भेन्यु वनेपा-८, काग्नेपलाञ्चोक

समय : विहान ०९:०० बजे

छलफल तथा निर्णयका लागि निर्धारित विषयसूची

क) सामान्य प्रस्तावहरू

(क) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नुहुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन माथि छलफल गरी पारीत गर्ने।

(ख) आर्थिक वर्ष २०८१/०८२ को वार्षिक लेखापरीक्षण प्रतिवेदन तथा सोका आधारमा तयार पारिएको वित्तीय विवरणहरू (वासताल, नाफा नोकसान, नगद प्रवाह विवरण सहितको लेखा विवरण, निर्देशन अनुसारका अन्य अनुसूचीहरू तथा कर्जा नोकसानी व्यवस्थाको विवरण समेत) छलफल गरी पारीत गर्ने।

(ग) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन २०६३ को दफा १११ अनुसार यस वित्तीय संस्थाको आर्थिक वर्ष २०८२/०८३ को लेखापरीक्षण कार्यको लागि सोही ऐन को दफा १६५(घ) वमोजिम लेखापरीक्षण समितिबाट सिफारिश भए वमोजिम लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक तोक्मे। (बहालवाला लेखापरीक्षक सि.ए.दुर्गा प्रसाद ज्ञावाली, एफ.सि.ए.एन.वि.एस.एम एण्ड एसोसियट्स चार्टर्ड एकाउन्टेन्ट्स) पुनःनियुक्त हुन योग्य हुनुहुन्छ।)

(घ) सञ्चालक समितिको मिति २०८२/०४/०९ गते अपराह्न ५:०० बजे बसेको १६५ औ बैठकको निर्णयानुसार स्थाई ठेगाना का.म.न.पा-२८, प्रदर्शनी मार्ग, काठमाण्डौ निवासी श्री सम्भना श्रेष्ठलाई यस वित्तीय संस्थाको स्वतन्त्र सञ्चालकमा मिति २०८२/०४/११ गते देखि लागु हुने गरी नियूक्त गरिएकोमा सो नियूक्ती अनुमोदन गर्ने।

ख) विशेष प्रस्तावहरू

(क) भविष्यमा अन्य कुनै वित्तीय संस्था एक आपसमा गाभ्ने/गाभिन (Merger) तथा प्राप्ति/समाहित (Acquisition) हुने प्रयोजनका लागि आवश्यक कार्यहरूगर्नका लागि सञ्चालक समितिलाई अछित्यारी प्रदान गर्ने।

(ख) हाल कायम रहेको पूँजी संरचना संस्थापक सेयरधनीको तर्फबाट ६६.०४ प्रतिशत र सर्वसाधारण सेयरधनीको तर्फबाट ३३.९६ प्रतिशत सेयर स्वामित्व रहेकोमा सो सेयर स्वामित्वमा परिवर्तन गर्ने सम्बन्धमा नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १०.१३(च) मा उल्लेखित व्यवस्था, संस्थापक समुहको स्वामित्वमा रहेको सेयर सर्वसाधारण सेयरमा परिणत गर्ने कार्य पुँजीबजार, बैंकिङ लगायत समग्र वित्तीय क्षे त्रमा पर्ने प्रभाव समेतलाई विचार गरी एकपटकमा बढीमा १० प्रतिशत बिन्दुसम्म गर्न सकिने रहेकोमा प्रचलित ऐन, कानूनको दायरा भित्र रहेर सो सेयर स्वामित्वमा परिवर्तन गर्ने।

(ग) प्रवन्ध पत्र र नियमावली संशोधन स्विकृतीको ऋममा नियमनकारी निकायबाट कुनै फेरवदल, थपघट गर्न निर्देशन वा सुभाव भएमा सोही वमोजिम गर्न सञ्चालक समितिलाई वा समितिले तोकेको पदाधिकारीलाई अछित्यारी प्रत्यायोजन गर्ने।

(ग) विविध।

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव

आरञ्जभ चौतारी लघुवित वित्तीय संस्था लिमिटेड

साधारण सभासंबन्धी थप जानकारी

- दशौँ बार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२/०९/१८ गते १ दिनका लागि वित्तीय संस्थाको शेयरधनी दर्ता किताब बन्द रहनेछ । साथै, नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१७ गते सम्म कारोबार भई प्रचलित कानून बमोजिम यस वित्तीय संस्थाको शेयर रजिस्ट्रार मुक्तिनाथ क्यापिटल लिमिटेड, नक्साल, काठमाण्डौमा प्राप्त शेयर नामसारी लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र उक्त सभामा भाग लिन पाउने छन् ।
- शेयरधनीहरूको हाजिरीको लागि सभा स्थलमा बिहान ०८.०० बजेबाट नै हाजिरी पुस्तिका खुल्ला रहनेछ
- शेयरधनी महानुभावहरूले आफ्नो परिचय दिने आधिकारिक परिचयपत्र तथा साधारणसभा प्रयोजनार्थ जारी प्रवेश पत्र वा नागरिकताको प्रमाणपत्रको प्रतिलिपि वा शेयर प्रमाणपत्रको प्रतिलिपि/हितग्राही खाता नम्बर लिई आउनु हुन अनुरोध गरिन्छ । सभा शुरु हुनु भन्दा एक घण्टा अगावै सभाकक्षमा उपस्थित भै दिनुहुन समेत शेयरधनी महानुभावहरूलाई अनुरोध गरिन्छ ।
- नाबालक शेयरधनीहरूको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन समेत सक्नेछन् । शेयरधनीको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
- संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयरधनीहरूको किताबमा जसको नाम पहिले उल्लेख भएको छ सो व्यक्ति वा संयुक्त शेयरधनीहरूको सर्वसम्मतिबाट आफूहरू मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन सक्नेछन् ।
- कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा त्यस्तो संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भाग लिन पाउनेछ ।
- सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावले वित्तीय संस्थाको सोही समूहको अर्को शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नु हुनेछ र सो सम्बन्धी प्रोक्सी फारम सभा शुरु हुनु भन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय, बनेपा १०, काभ्रेपलाञ्चोकमा बुझाई सक्नु पर्नेछ । प्रोक्सी फारम यस वित्तीय संस्थाको Website बाट Download गर्न सकिने छ ।
- सभामा भाग लिन प्रतिनिधि नियुक्त गरी प्रोक्सी वित्तीय संस्थामा बुझाई सकेपछि सो प्रोक्सी बदर गरी अर्को दिन चाहेमा सोको सूचना सभा शुरु हुनुभन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पुग्नु पर्नेछ र नयाँ प्रोक्सीको हकमा नियम (५) मा लेखिए बमोजिम हुनेछ ।
- शेयरधनीले एक भन्दा बढी प्रतिनिधि नियुक्त गरेको अवस्थामा जसको नियुक्त सबैभन्दा पहिले प्राप्त भएको हो माथि (६) मा लेखिए बमोजिम बदर गरिएमा बाहेक उसैलाई प्रतिनिधि मानिनेछ र सभामा सम्बन्धित शेयरधनी आफै उपस्थित हुन आएमा शेयरधनीले गरिदिएको प्रोक्सी स्वतः बदर हुनेछ ।
- छलफलको बिषय अन्तरगत बिबिध शिर्षकको सम्बन्धमा शेयरधनी महानुभावहरूले कुनै बिषय उपर छलफल गर्न चाहेमा सो बिषय वारे सभा हुनु भन्दा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा लिखित जानकारी दिनु पर्नेछ । सो जानकारी नदिएको बिषय उपर प्रश्न गर्न पाइनेछैन ।
- साधारण सभा सम्बन्धमा केहि थप जानकारी आबश्यक परेमा वा बार्षिक प्रतिबेदन प्राप्त नभएमा कार्यालय समय भित्र कार्यालयको फोन नं. ०११६६४५७९, ६६१००८ मा सम्पर्क गर्नुहुन वा स्वयं उपस्थित भै जानकारी लिन सकिने छ ।

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव



आरम्भ चौतारी लघुवित वित्तीय संस्था लिमिटेडको दशौं वार्षिक साधारण सभामा अध्यक्षज्यूबाट प्रस्तुत सञ्चालक समितिको प्रतिवेदन (२०८१/०८२)

आदरणीय शेयरधनी तथा आमन्त्रीत महानुभावहरु,

आरम्भ चौतारी लघुवित वित्तीय संस्था लिमिटेडको दशौं वार्षिक साधारण सभामा उपस्थित यहाँहरु सबैलाई यस संस्थाको सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट अभिवादन सहित हार्दिक स्वागत गर्दछु । आर्थिक वर्ष २०८१/०८२ मा संस्थाले हाँसिल गरेका प्रगती, प्राप्त गरेका उपलब्धिहरु, संस्था संचालनमा भोग्नुपरेका चुनौतीहरु एवं आगामी अल्पकालीन एवं दिघकालिन योजनाहरु र समग्र वित्तीय संस्थाको वार्षिक समिक्षा तथा पुनरावलोकन गर्न कम्पनी ऐन २०६३, धितोपत्र दर्ता तथा निष्कासन नियमावली २०७३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को अधिनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट संस्थाको दशौं साधारण सभामा यहाँहरुसमक्ष पेश गर्न अनुमती चाहन्छु ।

१. आर्थिक वर्ष २०८१/०८२ मा संस्थाको कारोबारको सिंहावलोकन :

(क) प्रमुख सूचकाङ्क: आर्थिक वर्ष २०८१/०८२ को संस्थाको आर्थिक विवरण र प्रमुख सूचकांकहरु देहाय बमोजिम रहेका छन् ।

शीर्षक	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	वृद्धि प्रतिशत
शाखा संख्या	१ सय ३५	१ सय ३५	०%
जम्मा कर्मचारी	४ सय ५८	४ सय ५९	१.५५%
सदस्य संख्या	१ लाख २ हजार ८५	९९ हजार ७७	३.०३%
ऋणी संख्या	३२ हजार ३ सय ५०	३२ हजार ५ सय ८८	-०.७३%
चुक्ता पूँजी	३६ करोड ७१ लाख ४३ हजार ४ सय ९	३६ करोड ७१ लाख ४३ हजार ४ सय ९	०%
नेट वर्थ	५६ करोड ७३ लाख १ हजार	४८ करोड ५३ लाख ९८ हजार	१६.९%
कर्जा सापट (खुद)	३ अर्ब ३५ करोड ९२ लाख ७७ हजार	२ अर्ब ७७ करोड ६८ लाख ९१ हजार	२१.०%
बचत निक्षेप	१ अर्ब ८९ करोड ४९ लाख	१ अर्ब ५८ करोड २० लाख ६४ हजार	१९.८%
लगानीमा रहेको कर्जा	५ अर्ब २६ करोड ६५ लाख ७१ हजार	४ अर्ब २४ करोड २६ लाख ३५ हजार	२४.१%
सञ्चालन मुनाफा	७ करोड ७० लाख ११ हजार	१ करोड ३० लाख १८ हजार	५९१.७९%
कर पछिको खुद मुनाफा	८ करोड ८० लाख ४९ हजार	६ लाख ८० हजार	१२८३०.०%

(ख) शाखा विस्तार:

संस्थाले आ.व. २०८१/०८२ को अन्त्यसम्मा ५३ जिल्लाहरुमा कार्यक्रम विस्तार गरेको छ । हालको अवस्थामा संचालन लागत, कर्जाको गुणस्तर र जोखिमलाई न्यूनिकरण साथै सदस्यको दोहोरोपनालाई मध्यनजर गरि भौगोलिक रूपमा नजिक भएका शाखाहरूलाई एक आपसमा मर्जर गरी हाल १३५ शाखा कार्यालयबाट सेवा प्रदान गर्दै आइरहेको छ ।

(ग) ग्राहक सदस्य संख्या थप :

आ.व. २०८०/०८१ सम्ममा यस संस्थामा ९९,०७७ ग्राहक सदस्यहरु आबद्ध भएकोमा आ.व २०८१/०८२ मा ३००८ जना सदस्यहरु बढेर सदस्यको संख्या १०२,०८५ पुगेको छ । यी ग्राहक सदस्यहरु ८,५०७ केन्द्रमा आबद्ध भएका छन् ।

(घ) बचत तथा कर्जाको कारोबार :

आ.व २०८०/०८१ असार मसान्तमा लगानीमा रहिरहेको कुल कर्जा (Net Loan Outstanding) रु. ४ अर्ब २४ करोड २६ लाख ३५ हजार ३ सय ७६ भएकोमा आ.व. २०८१/०८२ मा सो रकममा १ अर्ब २ करोड ३९ लाख ५ हजार ७ सय १५ ले बढेर २०८२ असार मसान्तमा ५ अर्ब २६ करोड ६५ लाख ७१ हजार ९१ पुगेको छ । आ.व. २०८०/८१ मा सदस्यहरुको बचत निक्षेप रु. १ अर्ब ५८ करोड २० लाख ६४ हजार १ सय ८० रहेकोमा समिक्षा अवधिमा रु. ३१ करोड २८ लाख ३६ हजार १ सय २ ले बढेर बर्षान्तमा १ अर्ब ८९ करोड ४९ लाख २ सय ८१ पुगेको छ ।

(८) मानव संसाधन तालिम तथा वृत्ति विकास :

संस्थाको दीर्घकालीन सफलताको लागि संस्थामा कार्यरत कर्मचारीहरूको दक्षता, मनोवल तथा उत्प्रेरणाको मूल्य भुमिका हुने कुरालाई आत्मसात गरी कर्मचारीहरूको छनौट, सरुवा, वढुवा, तालिम तथा वृत्ति विकास सम्बन्धी उपयुक्त नीति बनाई कार्यान्वयन गर्दै आएको छ । मानव संसाधनको दक्षतामा अधिकृद्ध गरी समय र परिवेश अनुसार कर्मचारीहरूलाई प्रतिस्पर्धी वातावरणमा क्षमतावान बनाउन आन्तरिक तथा बाह्य तालिम दिई उनीहरूको वृत्ति विकास गर्दै जाने नीति रहेको छ ।

(९) लगानी:

संस्थाले नेपाल फिनसप्ट कम्पनी लिमिटेडको संस्थापक शेयरमा रु. १० लाख लगानी गरेको छ ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारमा परेको असर:

बैंकिङ क्षेत्रमा देखापरेको नकारात्मक प्रभाव साथै ऋण लिएर ऋण तिर्न पर्दैन भन्ने मनसायबाट शृङ्खलाबद्ध रूपमा अस्थिर राजनीतिको फाइदा उठाउँदै लघुवित्त संस्था विरुद्ध भइरहेको आन्दोलनले कर्जा असुलीमा समस्या शृजना गरी कर्जाको गुणस्तरमा समेत प्रभाव पारेको छ । जसबाट इमान्दार र सकारात्मक इच्छाशक्ति भएका ग्राहक सदस्यलाई समेत कर्जा तथा बचत कारोबारमा समेत ढिक्किविधा उत्पन्न भएको र कर्मचारीको मनोवलमा समेत नकारात्मक प्रभाव पारिरहेकोले वित्तीय संस्थाले आर्थिक वर्ष भित्र हासिल गर्न सक्ने उपलब्धिलाई समेत संकुचित बनाएको छ ।

३. वर्तमान अवस्था र भावी कार्यक्रम :

(क) चालु आर्थिक वर्षमा संस्थाको कारोबार:

लक्षित वर्ग पहिचान गरि वित्तीय पहुँच विस्तार गर्ने क्रममा मिति २०८२ आषाढ मसान्तपछि हाल सम्म ग्रामिण क्षेत्रमा रहेर पनि उत्पादनमूलक कार्य र त्यस संग सम्बन्धित सीप तथा नगद आम्दानीका श्रोतहरूबाट उद्यमसीलता विकासमा जोड दिन सर्वप्रथम केन्द्र बैठक सुधार तथा व्यवस्थापन र समूहमा आवद्ध सदस्यहरूलाई सीपमूलक तालिम संगै वित्तीय साक्षरताका कार्यक्रमहरूलाई चालु आर्थिक वर्षको सुरुदेखि नै प्रभावकारी रूपमा कार्यान्वयन गरिएको व्यहोरा सभा समक्ष राख्न चाहन्छु ।

संस्थाको शाखा सञ्जाल, सम्भावित जोखिम र लागत खर्च न्यूनिकरणमा जोड दिँदै भौगोलिक रूपमा नजिक रहेका शाखा कार्यालयहरु एक आपसमा मर्ज गर्ने उद्देश्य वमोजिम विभिन्न १४ वटा शाखा कार्यालयहरु मर्ज गर्नका लागि नेपाल राष्ट्र बैंक समक्ष आवश्यक कागजात पेश गरिएको छ । साथै नयाँ सम्भावना भएका स्थानिय निकायमा लघुवित्त संस्थाको उपस्थिति नभएको सुदूर पश्चिम प्रदेशका डोटी, डेल्खुरा, कन्चनपुर र कैलाली जिल्लाहरूमा चालु आर्थिक वर्षको भदौ १५ गते देखि ५ वटा नयाँ शाखा सञ्चालनमा आएको जानकारी समेत गराउन चाहन्छु ।

सम्भावनाको पहिचान गरी अवसरमा वदल्ने र सञ्चालन जोखिम न्यूनिकरणका लागि व्यवस्थापनलाई पुर्ण रूपमा सहयोग गर्दै संस्था अगाडी बढाउन सञ्चालक समिति प्रतिवद्ध रहेको जानकारी गराउन चाहन्छु ।

गत आर्थिक वर्षको अन्त्य सम्म विगतमा कर्मचारीहरूबाट भएका आर्थिक अपचलन सम्बन्ध मुद्दाहरु किनारा लगाइ संस्थाले माग दावी गरेको विगोवापतको रकम असुल गर्न कानूनी प्रक्रियाहरूलाई पछ्याउँदै बहस पैरवी लाई उच्च प्राथमिकतामा राख्नु समेत सम्बन्धित कर्मचारीलाई अदालतले कसुर ठहर गरेको तर विगो कायम नगरेको अवस्था छ यस्तो अवस्थाले गर्दा आगामी दिनमा विगो वापतको रकम सम्बन्धित पक्षबाट असुल गर्न सञ्चालक समिति र उच्च व्यवस्थापन विभिन्न निकाय संग निरन्तर छलफल तथा समन्वय गर्दै अगाडि वढीरहेको जानकारी गराउन चाहन्छु ।



चालु आर्थिक वर्षको कार्तिक महिना सम्मको वित्तीय विवरण निम्न अनुसार रहेको छ ।

विवरण	एकाई	कार्तिक मसान्त २०८२
जिल्ला	संख्या	५७
शाखा कार्यालय	संख्या	१४०
कर्मचारी	संख्या	४६७
ग्राहक सदस्य	संख्या	१०४,५०८
ऋणी सदस्य	संख्या	३२,६६८
लगानीमा रहेको कर्जा	रु.	५ अर्ब ७२ करोड १२ लाख २२ हजार
बचत मौज्दात	रु.	१ अर्ब ९२ करोड ४१ लाख ८५ हजार
खुद नाफा	रु.	९७ लाख ९ हजार

(ख) संस्थाको उन्नतिको लागि भविष्यमा गर्नुपर्ने कुराको योजनाको सम्बन्धमा सञ्चालक समितिको धारणा देहाय बमोजिम रहेको छः नेपाल राष्ट्र बैंक बाट इजाजतपत्र प्राप्त घ वर्गका लघुवित वित्तीय संस्थाको हितमा जारी भएको एकिकृत निर्देशनको अधिनमा रही यस वित्तीय संस्थाको हितको लागि सञ्चालक समितिको धारणा निम्नबमोजिम रहेको छ :

- संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने र संस्थाको दिर्घकालीन श्रोत व्यवस्थापनका लागि सदस्यमैत्री बचत बृद्धिका लागि जोड दिने ।
- सम्भावनाको पहिचान गर्दै वित्तीय पहुँच विस्तारमा गुणस्तरीय कर्जा लगानी र कर्जा सदुपयोगीता सम्बन्धमा वित्तीय साक्षरता अभिबृद्धि गर्न कर्मचारीको क्षमता अभिबृद्धि, जोखिम व्यवस्थापन र संस्थागत सुशासनका लागि आवश्यक रणनीति तर्जुमा गरी लागु गर्दै लैजाने ।
- प्रतिस्पर्धात्मक ग्राहकमुखी सेवा र सुविधाहरु प्रदान गर्नुपर्ने तथा सूचना प्रविधिको उच्चतम प्रयोग गर्नुपर्ने आबश्यकता अनुरुप प्रविधि मैत्रि सेवा मा जोड दिइनेछ ।
- ग्राहकको माग र आवश्यकता अनुसार कर्जा, बचत तथा अन्य लघुवित सेवाहरूमा नियमन निकायको निर्देशन अनुसार परिमार्जन तथा थप सेवाहरूको विस्तार गर्दै लैजाने ।

(४) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :

यस वित्तीय संस्थाको नियमनकारी संस्थाहरु नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ्ज लि. लगायत अन्य निकायहरूसँग सुमधुर सम्बन्ध रहेको छ । संस्थाले राष्ट्रिय तथा अन्तर्राष्ट्रिय संघ संस्था, कम्पनी, व्यक्ति तथा अन्य स्रोकार वालाहरूसँग सुमधुर व्यवसायिक सम्बन्ध कायम रहेको छ र यस सम्बन्धलाई निरन्तरता दिईने छ ।

(५) संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कोषः

(क) संस्थागत सामाजिक उत्तरदायित्वः

संस्थाले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न सामाजिक कार्यहरूको लागि सहयोग गर्दै आएको छ । यस कोषमा उपलब्ध रकम मध्येवाट आ.व. २०८१/०८२ मा वित्तीय साक्षरता कार्यक्रम सञ्चालन गर्न र समाजमा योगदान पुने हिसावले विभिन्न सामाजिक संघ संस्थाहरूलाई विभिन्न सामाजिक तथा सामुदायिक कार्यको लागि रु.५ लाख ९९ हजार ४ सय ५५ सहयोग प्रदान गरिएको थियो ।

(ख) ग्राहक संरक्षण कोषः

संस्थाले ग्राहक सदस्यहरूको हित तथा संस्थागत विकासमा योगदान पुराउनको लागि प्रत्येक वर्षको नाफाबाट निश्चित प्रतिशत रकम छुट्याई ग्राहक संरक्षण कोष खडा गरेको छ । यसको सञ्चालनको लागि एउटा अलगै ग्राहक संरक्षण कोष सञ्चालन कार्यविधि तयार गरी लागु गरेको छ ।

बाढी पहिरो, आगलागी जस्ता दैवी प्रकोप तथा विपत्तीबाट पिंडित ग्राहक सदस्यहरु तथा निजहरुको परिवारको स्वास्थ्य उपचार, निज वा निजको परिवारको सदस्यको मृत्यु, महिला सदस्यहरु सुत्केरी हुँदा आर्थिक सहयोग प्रदान गर्न ग्राहक संरक्षण कोष प्रयोग गरिन्छ त्यस्तै ग्राहक सदस्यहरुको लागि तालिम गोष्ठी सञ्चालन आदी कार्य गर्न पनि यस कोषको प्रयोग गर्ने गरिएको छ ।

आ.व. २०८१/०८२ मा यस कोषबाट रु. १५ लाख ७१ हजार ४ सय ५३ उपरोक्त कार्यमा सहयोग गरिएको छ ।

(६) कारोबारलाई असर पार्ने मुख्य कुराहरु :

संस्थाको कारोबारलाई असर पार्ने मुख्य कुराहरु देहाय बमोजिम रहेको छ ।

- (क) लघुवित संस्थाहरु लक्षित नकारात्मक सामाजिक टिप्पणीहरु,
- (ख) बैंक तथा वित्तीय संस्थाहरुको तरलतामा संकुचन आउँदा वित्तीय श्रोतमा हुन सक्ने प्रभाव
- (ग) नेपाल सरकार तथा नियमनकारी निकायहरुबाट समय समयमा परिवर्तन हुने नीति नियम एवं देशको आर्थिक, मौद्रिक, तथा वित्तीय नीति लगायत नेपाल राष्ट्र बैंकबाट प्राप्त नियमन निर्देशनको अप्रत्याशित प्रभावबाट सम्भावित जोखिम,
- (घ) दुर्गम स्थानमा कार्यक्रम सञ्चालन गर्न आवश्यक भरपर्दो पूर्वाधार जस्तै विजुली, इन्टरनेट, बाटोघाटो, सुरक्षा तथा दक्ष जनशक्ति आदीको कमिले सृजना हुने कठिनाइहरु,
- (इ) प्राकृतिक प्रकोपको कारणले बेला बेलामा आईपर्ने समस्याहरु ।
- (च) पूँजी बजारमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिमहरु, उपरोक्त कुराहरुलाई सञ्चालक समितिले मनन गरी त्यसको प्रभावलाई कम गर्न सदैव प्रतिबद्ध रहने छ ।

७. लेखापरिक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया :

यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरूले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । संस्थाको नियमित कारोबारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

८. लाभांश बाँडफाँड सम्बन्धमा :

सञ्चालक समितिले आ.व. २०८१/०८२ मा कुनै पनि लाभांश वितरण गर्न प्रस्ताव गरेको छैन ।

९. आन्तरिक नियन्त्रण प्रणाली :

आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतीहरुको विकास गरेको छ । संस्थाले जोखिमलाई न्युनिकरण गर्नका लागि प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, अनलाईन कम्प्यूटरकृत अभिलेख प्रणाली, नियमित अनुगमन, आन्तरिक लेखापरिक्षण जस्ता कार्यहरु चुस्त रुपमा गरिएको छ । कम्पनीलाई सु-व्यवस्थित रुपमा सञ्चालन गर्नका लागि आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, कर्जा नीति, सूचना प्रबिधि नीति, सम्पत्ति दायित्व व्यबस्थापन नीति, लगानी नीति, लेखापरीक्षण नीति, जोखिम व्यवस्थापन नीति वित्तीय जोखिम व्यवस्थापन समिक्षा कार्यावधि, सम्पत्ति गुणस्तर समिक्षा कार्यावधि, तथ्यांक विश्वसनीयता जाँच कार्यावधि लगायतका विनियमावली, कार्यावधि तथा नीति निर्देशिकाहरु आदि तयार गरी लागू गरिएको छ । त्यसैरी नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरुको अनुपालना हुने गरि सञ्चालक समितिका सदस्य संयोजक रहने गरि विभिन्न समितिहरु गठन गरी आन्तरीक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाइएको छ ।

(क) लेखापरीक्षण समिति :

संस्थाका सञ्चालक श्री तिर्थ सागर अर्यालको संयोजकत्वमा प्रमुख आन्तरिक लेखापरीक्षण विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ५ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम रहेको छ ।



(ख) जोखिम व्यवस्थापन समिति :

सञ्चालक श्री विमल आचार्य संयोजक रहेको यस समितिमा लेखापरीक्षण समितिका संयोजक पदेन सदस्य, प्रमुख कर्जा विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ४ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन वमोजिम रहेको छ ।

(ग) कर्मचारी सेवा सुविधा समिति :

सञ्चालक श्री सन्तोष पोखरेलको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति रहेको छ । यस समितिमा सञ्चालक प्रमुख कार्यकारी अधिकृत पदेन सदस्य, प्रमुख वित्त विभाग सदस्य र प्रमुख मानव संसाधन व्यवस्थापन विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा २ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन वमोजिम रहेको छ ।

(घ) सम्पत्ति शुद्धिकरण अनुगमन समिति:

सञ्चालक श्री पुष्पराज ढकालको संयोजक रहेको यस समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, प्रमुख कर्जा विभाग सदस्य र प्रमुख सञ्चालन विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ४ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन वमोजिम रहेको छ ।

१०. सूचनाको व्यवस्था :

संस्थाले शेयरधनीहरूसँग सूचना आदान प्रदान गर्ने कार्यलाई उच्च प्राथमिकता दिएको छ । वार्षिक साधारण सभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष संवादको माध्यमबाट संस्थाले मार्ग निर्देशन प्राप्त गर्ने गरेको छ । संस्थाको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य जानकारीहरू विभिन्न सञ्चार माध्यम, पत्रपत्रिका एवं संस्थाको वेभसाइट www.aarambhachautari.com द्वारा उपलब्ध गराउने गरिएको छ । साथै सूचनाको हक सम्बन्धी ऐन, २०६४ दफा ६ को उपदफा “घ” बमोजिमको विवरणहरू प्रत्येक त्रैयमासको अन्त्यमा राष्ट्रिय दैनिक पत्रिका मार्फत सार्वजनिक गर्ने गरिएको छ ।

अन्त्यमा,

आदरणीय शेयरधनी महानुभावहरूबाट प्राप्त रचनात्मक सल्लाह सुभाव, मार्गदर्शन र विश्वासको कारण संचालक समिति साथै व्यवस्थापनका कर्मचारीहरूको उच्च मनोवलले संस्थागत सुदृढीकरणमा टेवा मिलेको छ । यसरी प्राप्त प्रत्यक्ष अप्रत्यक्ष सहयोग एवं विश्वासका लागि सञ्चालक समितिको तर्फबाट शेयरधनी महानुभावहरूप्रति हार्दिक कृतज्ञता व्यक्त गर्दछौं । यस संस्थाको निरन्तर मार्ग दर्शनका साथ प्रोत्साहन गर्ने श्री नेपाल राष्ट्र बैंक, श्री कम्पनी रजिस्ट्रारको कार्यालय, श्री नेपाल धितोपत्र बोर्ड, श्री नेपाल स्टक एक्सचेन्ज, श्री सिडिएस एण्ड क्लियरिङ्ग लि., नेपाल सरकार र स्थानीय निकायहरू, संस्थाका ग्राहक सदस्यहरू, विभिन्न बैंक तथा वित्तीय संस्थाहरू, शेयर रजिस्ट्रार मुक्तिनाथ क्यापिटल लि., विभिन्न संघ संस्था लगायत अन्य विभिन्न निकायका पदाधिकारीहरू, पत्रकारहरू, एवं अन्य सम्पूर्ण शुभेच्छुकहरू प्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार एवं कृतज्ञता व्यक्त गर्दछौं । संस्थाले आजको दिनसम्म हासिल गरेको उपलब्धिको लागि उल्लेखित संस्थाहरूको सहयोग सद्भावको साथसाथै संस्थाको व्यवस्थापन र कर्मचारीहरूको मिहिने तबाट सम्भव भएकोले यस अवसरमा व्यवस्थापन समुह लगायत सम्पूर्ण कर्मचारीहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । साथै आगामी दिनहरूमा पनि निरन्तर सहयोग प्राप्त भईरहनेमा विश्वस्त छौं । यस दशौं वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाइ दिनुभएकोमा उपस्थित सबैप्रति हार्दिक कृतज्ञता व्यक्त गर्दछु ।

धन्यवाद !

बिनोद ज्ञवली

अध्यक्ष

२०८२ पौष २९ गते

आररभ चौतारी लघुवित वितीय संस्था लिमिटेडको

कर्तपनी ऐन, २०६३ को दफा १०९ को उपदफा ४ बमोजिम खुलाउनुपर्ने विवरणहरूः

(क) विगत वर्षको कारोबारको सिंहावलोकन :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।

(ख) राष्ट्रिय अन्तर्राष्ट्रिय परिस्थितिबाट वितीय संस्थाको कारोबारलाई कुनै असर परेको भए सो असर :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्धः
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारणः
समिक्षा अवधिमा सञ्चालक समितिमा मिति २०८१/१०/१४ गते चुनाव भई नयाँ सञ्चालक नियुक्त गरियो र सञ्चालक समितिका सदस्य श्री विनोद ज्ञानलीलाई सञ्चालक समितिका अध्यक्षमा मनोनित गरिएको ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरूः
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।

(छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको धारणा :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकमः
यस वितीय संस्थाले आ.व. २०८१/०८२ मा कुनैपनि लाभांश वितरण गर्ने प्रस्ताव नगरेको ।

(झ) शेयर जफत भएको भए जफत भएको शेयर सदृश्या, त्यस्तो शेयरको अद्वितीय मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सोबापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरबापत रकम फिर्ता गरेको भए सोको विवरणः
आ.व. २०८१/०८२ मा वितीय संस्थाले कुनै शेयर जफत गरेको छैन ।

(झ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकनः
आ.व. २०८१/०८२ मा संस्थाको प्रगतिको सम्बन्धमा मूल प्रतिवेदनमा उल्लेख भइसकेको छ । संस्थाको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउँदछौ ।

(ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबार मा आएको कुनै महत्त्वपूर्ण परिवर्तनः
संस्थाको कुनै सहायक कम्पनी नभएको साथै विगत आर्थिक वर्षमा संस्थाले लघुवित कारोबार गरेको र यसै अवधिमा कुनै महत्त्वपूर्ण परिवर्तन नभएको ।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारीः
विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त नभएको ।



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

आर्थिक वर्ष २०८१/०८२ आषाढ मसान्तमा यस संस्थाका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण निम्नानुसार रहेको छ :

१) सञ्चालक समितिका पदाधिकारी:

क्र.सं	नाम	पद	ग्रहण गरेको शेयर सङ्ख्या
१	श्री बिनोद ज्ञवाली	अध्यक्ष	१६,३९७ कित्ता
२	श्री सन्तोष पोखरेल	सञ्चालक	८,८०८ कित्ता
३	श्री पुष्पराज ढकाल	सञ्चालक	८,३५९ कित्ता
४	श्री गोपाल वस्याल	सञ्चालक	८,३५९ कित्ता
५	श्री बिमल आचार्य	सञ्चालक	१३१ कित्ता
६	श्री तिर्थ सागर अर्याल	सञ्चालक	२०० कित्ता

२) व्यवस्थापन पदाधिकारी

क्र.सं	नाम	पद	ग्रहण गरेको शेयर सङ्ख्या
१	श्री शिव प्रसाद ज्ञवाली	प्रमुख कार्यकारी अधिकृत	५,०२४ कित्ता

सञ्चालकहरू यस संस्थाको शेयर कारोबारमा संलग्न रहेको जानकारी प्राप्त भएको छैन । व्यवस्थापनमा संलग्न पदाधिकारीहरूले संस्थाबाट शुरू निष्कासनमा गरिएको शेयर खरिद गर्ने बाहेक संस्थाको शेयर कारोबारमा संलग्न भएको जानकारी प्राप्त भएको छैन ।

(३) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा:

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त भएको छैन ।

(४) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सङ्ख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम:

संस्थाले हालसम्म आफ्नो शेयर आफै खरिद गरेको छैन ।

(५) वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए त्यसको विस्तृत विवरण :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।

(६) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८१/०८२ को कुल व्यवस्थापन खर्च निम्न वर्णनमा रहेको छ ।

रकम रु. मा

कर्मचारी खर्च	२३१,६६५,९४९/-
अन्य संचालन खर्च	७०,४९८,७९६/-
कुल व्यवस्थापन खर्च	३०२,१६४,७४५/-

(७) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुभाव दिएको भए सोको विवरण :

श्री नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानूनी प्रावधान अनुसुप्त सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति गठन गरेको छ । यस समितिले आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने गरेको र प्रचलित कानून तथा श्री नेपाल राष्ट्र बैंकबाट जारी गरिएका

नियमन व्यवस्थाहरु पालना गरे/नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ । यस समितिले संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरुमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजगता तथा कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दछ ।

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

आर्थिक वर्ष २०८१/०८२ मा लेखापरीक्षण समितिको जम्मा ५ वटा बैठक बसेको थियो जसको विवरण निम्न अनुसार रहेको छ :

सदस्यहरुको नामावली	बैठक सङ्ख्या	बैठक भत्ता
१. श्री दिपक तिवारी	१	५,०००/-
२. श्री केशवराज पन्थी	४	२०,०००/-
३. श्री पुष्पराज ढकाल	३	१५,०००/-
४. श्री तिर्थ सागर अर्याल	१	५,०००/-

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

यस संस्थाका सञ्चालक कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म कम्पनी वा सँगठित संस्थाले यस कम्पनीलाई कुनै रकम बुझाउन बाँकी नभएको ।

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

- सञ्चालकहरूलाई पारिश्रमिकको व्यवस्था गरिएको छैन । सञ्चालक समितिको वा अन्य उपसमितिको वैठकमा उपस्थित भए बापत अध्यक्षलाई प्रति वैठक रु. ६,०००/ र अन्य सञ्चालकलाई प्रति वैठक रु. ५,०००/- का दरले बैठक भत्ता प्रदान गर्ने बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन ।
- प्रमुख कार्यकारी अधिकृतलाई भुक्तान गरिएको रकम:
आ.व. २०८१/०८२ मा प्रमुख कार्यकारी अधिकृतलाई रु. ४,०८२,८००/- (अक्षरेपी रु. चालिस लाख बयासी हजार आठ सय मात्र) भुक्तानी गरिएको छ ।

(प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

नगद लाभांश रु. १५,४९,५५०.९५ रहेको ।

(फ) कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरण :

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

(ब) कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण :

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

(भ) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :

प्रतिवेदनमा खुलाउनुपर्ने विवरण खुलाइएको छ । खुलाउनुपर्ने अन्य कुनै विवरण छैन ।

(म) अन्य आवश्यक कुराहरु :

बैंकको सञ्चालक, प्रमुख कार्यकारी अधिकृत, कम्पनी सचिवको दाजु, भाई, पति, पत्नि, छोरा, छोरी वा नजिकका नातेदार नियमनकारी निकाय वा कम्पनी रजिस्ट्रारको कार्यालयमा अधिकृतस्तर वा सो भन्दा माथिको पदमा कार्यरत नभएको ।



आरम्भ चौतारी लघुवित वित्तीय संस्था लिमिटेडको

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को

नियम २६ को उपनियम (२) सँग सम्बद्ध अनुसूची १५ बमोजिमको वार्षिक विवरण :

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखा परीक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - (क) वित्तीय संस्थाको आफ्नो दैनिक व्यवसायिक कारोबारको सिलसिलासँग सम्बन्धित मुद्दा मामिलाहरू वाहेक वित्तीय संस्थालाई अतिरिक्त वित्तीय व्ययभार हुने किसिमका मुद्दा मामिलाहरू नभएको ।
 - (ख) समीक्षा अवधिमा वित्तीय संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
 - (ग) समीक्षा अवधिमा कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
५. सँगठित संस्थाको शेयर कारोबार तथा प्रगति विश्लेषण :
 - (क) धितोपत्र बजारमा भएको वित्तीय संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : संस्थाको शेयरको बजार मूल्य र कारोबारको निर्धारण नेपाल नेपाल स्टक एक्सचेन्जको खुला बजार प्रक्रियामा निर्भर हुने भएकोले व्यवस्थापनको छुट्टै धारणा छैन ।
 - (ख) यस अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको कूल दिन तथा कारोबार सद्ख्या :

विवरण	२०८१ असोज मसान्त	२०८१ पौष मसान्त	२०८१ चैत्र मसान्त	२०८२ असार मसान्त
अधिकतम मुल्य (रु.)	१४४२	११८५	१,२८४.९	११५२
न्यूनतम मुल्य (रु.)	९८२	९८६	१०००	१०००
अन्तिम मुल्य (रु.)	१०८०	१०२१.२	१०६७.०३	१०८७.४१
कारोबार शेयर कित्ता	६१२,०३५	१,८२,५९१	४०५,९९७	१३७,८१६
कारोबार संख्या	११६००	३६२३	६५४४	३१२४
कुल कारोबार दिन	५७	५५	५६	६३

६. समस्या तथा चुनौती :

(क) आन्तरिक

- वृद्धि भईरहेको सञ्चालन खर्च
- ग्रामीण क्षेत्रमा काम गर्ने फिल्ड स्टरका जनशक्तिको अभाव
- वद्दो निष्क्रिय कर्जाको अंश

(ख) बाह्य

- लघुवित संस्था विरुद्धको अराजक तथा गैरकानुनी गरितिविधि
- अस्वस्थ प्रतिश्पर्धा
- कर्जाको दोहरोपना
- अस्थिर सामाजिक र राजनैतिक स्थिति
- विश्व अर्थतन्त्रमा आएको संकुचन

७. रणनीति

- कार्य क्षमता अभिवृद्धि गरी प्रशासनिक कुशलतामा सुधारार्ने,
- कर्जाको गुणस्तर र जोखिम व्यवस्थापनको सुदृढीकरणमा जोड दिने,
- ग्राहक तथा अधिभावकहरूमा वित्तीय सचेतना जगाई नगद असुलीमा जोड दिने,
- स्थानीय निकाय तथा सरोकारबालाहरूसँगको समन्वयलाई थप प्रभावकारी बनाउने,
- कर्मचारीहरूको क्षमता तथा दक्षता अभिवृद्धिका कार्यक्रमहरूलाई जोड दिने,
- दीर्घकालीन वित्तीय स्रोतलाई ध्यानमा राखी संस्थामा आवद्ध सदस्यहरूबाट वचत वृद्धिलाई जोड दिने ।

८. संस्थागत सुशासन :

संस्थाले संस्थागत सुशासनलाई उच्च महत्त्व दिई नेपाल राष्ट्र वैकको निर्देशन तथा अन्य सम्बन्धित ऐन नियमहरूको पूर्ण पालना गरिरहेको छ ।

आरर्भ चौतारी लघुवित वितीय संस्था लिमिटेडको

संस्थागत सुशासनसर्वानन्दी वार्षिक अनुपालना प्रतिवेदन

सूचीकृत संगठित संस्थाको नाम	आरर्भ चौतारी लघुवित वितीय संस्था लिमिटेड
ठेगाना, ईमेल र वेबसाइट सहित	बनेपा-१०, काम्प्रेपलाज्चोक, aarambhachautari@gmail.com, www.aarambhachautari.com
फोन नं.	०११-६६४५७९, ०११६६१००८
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

श्री बिनोद ज्वाली २०८१/१०/१४

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

क्र.सं.	स्वामित्व विवरण	कुल शेयर रकम	प्रतिशत
१	संस्थापक	२४२,४४४,४६८-	६६.०४
२	सर्वसाधारण	१२४,६९८,९४१-	३३.९६
	जम्मा	३६७,१४३,४०९-	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं	सञ्चालकहरूको नाम	ठेगाना	प्रतिनिधित्व भएको समूह	शेयर सङ्ख्या	सञ्चालक नियुक्त भएको मिति	सञ्चालक नियुक्तिको तिरिका
१.	श्री बिनोद ज्वाली	कुमुमखोला -०३, पाल्पा	संस्थापक	१६,३९७	२०८१/१०/१४	निर्वाचन
२	श्री सन्तोष पोखरेल	सुन्दरपुर -०१, मोरड	संस्थापक	८,८०८	२०८१/१०/१४	निर्वाचन
३.	श्री पुष्पराज ढकाल	साखर - ०९, स्याङ्गजा	संस्थापक	८,३५९	२०८१/१०/१४	निर्वाचन
४.	श्री गोपाल वस्याल	दोभान -०१, पाल्पा	संस्थापक	८,३५९	२०८१/१०/१४	निर्वाचन
५.	श्री विमल आचार्य	चन्द्रगढी -०६, भापा	सर्वसाधारण	१३१	२०८१/१०/१४	निर्वाचन
६.	श्री तिर्थ सागर अर्याल	अर्जुन चौपानी -४, स्याङ्गजा	सर्वसाधारण	२००	२०८१/१०/१४	निर्वाचन

(घ) सञ्चालक समितिको बैठक :

क्र.सं.	बैठकको मिति	उपस्थित सञ्चालक संख्या	बैठक नं.	बैठकको निर्णयमा भिन्न मत राख्ने सञ्चालक संख्या	कैफियत
१	२०८१/०४/०७	५ जना	१५१	३४१	३४१।
२	२०८१/०५/०४	५ जना	१५२	३४१	३४१।
३	२०८१/०५/०५	५ जना	१५३	३४१	३४१।
४	२०८१/०६/२९	६ जना	१५४	३४१	३४१।
५	२०८१/०७/११	६ जना	१५५	३४१	३४१।
६	२०८१/०८/२६	६ जना	१५६	३४१	३४१।
७	२०८१/०९/२१	५ जना	१५७	३४१	३४१।



८	२०८१/१०/१२	६ जना	१५८	छैन।
९	२०८१/१०/१४	६ जना	१५९	छैन।
१०	२०८१/११/१३	६ जना	१६०	छैन।
११	२०८१/१२/१५	६ जना	१६१	छैन।
१२	२०८२/०१/२८	६ जना	१६२	छैन।
१३	२०८२/०२/२०	५ जना	१६३	छैन।
१४	२०८२/०३/१६	६ जना	१६४	छैन।

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक सङ्ख्या नपुगी स्थगित भएको भए सोको विवरण नरहेको।

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक भएको

सञ्चालक उपस्थित भए – नभएको (नभएको अवस्थामा

बैठकको मिति सहित कारण खुलाउन)

सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, अभिलेख राख्ने गरिएको।

छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको

विवरण (माईन्यूट) को छुट्टै अभिलेख राख्ने नाराखेको

सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको २०७८/१२/२७ (छैटौं वार्षिक साधारण सभाबाट)

वार्षिक साधारण सभाको मिति

सञ्चालक समितिको प्रति बैठक भत्ता

अध्यक्ष रु.: ६,०००/-

सञ्चालक रु : ५,०००/-

आ.व. २०८१०८२ को सञ्चालक समितिको कूल बैठक चालु आ.व. मा सञ्चालक समिति र अन्य सञ्चालक स्तरीय समितिको बैठक भत्ता वापत रु. ५,०४,०००।- (अक्षरपी रु. पाँच लाख चार हजार रुपैया मात्र) खर्च भएको।

(2) सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	भएको ।
एकाघर परिवारको एकभन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको ।
सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनरताजगी कार्यक्रम सम्बन्धी विवरण :	मिति २०८१ फागुन १४ गते सञ्चालन गरेको १ दिने सञ्चालक शिक्षा कार्यक्रममा ६ जना सञ्चालक सहभागी भएको ।

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्थ दिनभित्र गराएको
देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :

- संस्थासँग निज वा निजको एकाघर परिवारको कुनै किसीमको करार गरेको वा गर्न लागेको भए सो को विवरण:
- निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिवेन्चरको विवरण:
- निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए सो को विवरण:
- निजको एकाघर परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण :
- सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:
- सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:

नरहेको ।

नरहेको ।

नभएको ।

नरहेको ।

नभएको ।

हाल सम्म जानकारी नभएको ।

३. संस्थाको आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापनसम्बन्धी विवरण :

(क) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : आन्तरिक नियन्त्रण पद्धतिलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधिहरू बनाई लागू गरिएको छ ।

(ख) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए / नभएको : आन्तरिक नियन्त्रण पद्धतिलाई सुदृढ गर्न सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन गरिएको छ ।

(ग) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(ग) लेखापरीक्षण समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री तिर्थ सागर अर्याल, सञ्चालक आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ५ वटा बैठक बसेको थियो ।

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

क्र.सं.	पद	नाम तथा पद	कैफियत
१.	संयोजक	श्री तिर्थ सागर अर्याल, सञ्चालक	
२	सदस्य	श्री कमल प्रसाद तिमिल्सना, आन्तरिक लेखापरीक्षण विभाग	
३	सदस्य सचिव	श्री देवचन्द्र राय, आन्तरिक लेखापरीक्षण विभाग, प्रमुख	

(आ) आन्तरिक लेखापरीक्षण समितिको बैठक

क्र.सं.	मिति	उपस्थित संख्या	बैठक नं.
१	२०८१/०४/२४	३	५७
२	२०८१/०७/२६	३	५८
३	२०८१/०९/१९	३	५९
४	२०८१/१०/१२	३	६०
५	२०८२/०१/२६	३	६१



(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षण प्रतिवेदनमा औल्याइएका विषयहरूमा आवधिक रूपमा समीक्षा गरी आवश्यक सुधारको लागि व्यवस्थापनलाई निर्देशन दिने गरेको । बाह्य लेखापरीक्षकले पेशगरेको वार्षिक लेखापरीक्षणप्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरू उपर समीक्षागरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने गरिएको । नेपाल राष्ट्र बैंकबाट समय समयमा हुने गरेको निरीक्षण तथा सुपरीवेक्षणका क्रममा औल्याइएका कैफियतहरूको कार्यान्वयनको अवस्थाको समीक्षा गर्ने गरिएको तथा समग्रमा सञ्चालक समितिलाई आवश्यक जानकारी तथा सुभाव उपलब्ध गराउने गरिएको ।

(२) (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको: गठन भएको

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

गैरकार्यकारी सञ्चालक श्री विमल आचार्यज्यूको संयोजकत्वमा संस्थामा देहायको जोखिम व्यवस्थापन समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ४ वटा बैठक बसेको थियो ।

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

क्र.सं.	पद	नाम तथा पद	कैफियत
१.	संयोजक	श्री विमल आचार्य, सञ्चालक	
२	पदेन सदस्य	श्री तिर्थ सागर अर्याल, सञ्चालक	
३	सदस्य सचिव	श्री चन्दन कुमार सरदार, कर्जा अमुली तथा जोखिम व्यवस्थापन विभाग प्रमुख	

(आ) जोखिम व्यवस्थापन समितिको बैठक

क्र.सं.	मिति	उपस्थित संख्या	बैठक नं.
१	२०८१/०४/२१	४	३५
२	२०८१/०७/२०	३	३६
३	२०८१/१०/१३	३	३७
४	२०८२/०१/२८	३	३८

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

विद्यमान जोखिमको परिचान गरि सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुभाव दिने उद्देश्यले जोखिम व्यवस्थापन समिति गठन गरिएको छ । समितिले व्यवसायिक गतिविधिमा निहित जोखिम स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन तथा पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुभाव पेश गर्ने गरेको छ । वस्थापनबाट प्राप्त हुने जोखिम व्यवस्थापन प्रतिवेदनको विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुभाव पेश गर्ने गरिएको छ । त्यस्तै, देशको विद्यमान अर्थतन्त्रको अवस्थाको कारणले संस्थामा पर्न सक्ने असरको सम्बन्धमा सञ्चालक समितिमा राय सुभाव पेश गर्ने गरिएको छ ।

(३) कर्मचारी सेवा सुविधा समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री सन्तोष पोखरेलज्यूको संयोजकत्वमा संस्थामा देहायको कर्मचारी सेवा सुविधा समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको २ वटा बैठक बसेको थियो ।

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

क्र.सं.	पद	नाम तथा पद	कैफियत
१.	संयोजक	श्री सन्तोष पोखरेल, सञ्चालक	
२	सदस्य	श्री मनसुपा पौडेल, वित्तीय व्यवस्थापन विभाग, प्रमुख	
३	सदस्य सचिव	श्री चन्दन कुमार सरदार, जनशक्ति व्यवस्थापन विभाग, प्रमुख	

(आ) कर्मचारी सेवा सुविधा समितिको बैठक

क्र.सं.	मिति	उपस्थित संख्या	बैठक नं.
१	२०८१/०७/०८	३	१
२	२०८१/१०/१०	३	२

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारीहरुको पारिश्रमिक संरचनाको अध्ययन र विश्लेषण गरी बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले संस्थामा पार्ने प्रभावका सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको । संस्थाको पारिश्रमिक निर्धारण नीति बमोजिम सम्पूर्ण कर्मचारीहरुको पारिश्रमिक वृद्धि गर्न सञ्चालक समितिमा सिफारिस गर्ने गरिएको, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरु भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बदुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय जस्ता नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको ।

(४) सम्पत्ति शुद्धीकरण अनुगमन समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री पुष्पराज ढकालज्यूको संयोजकत्वमा संस्थामा देहायको सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ४ वटा बैठक बसेको थियो ।

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

क्र.सं.	पद	नाम तथा पद	कैफियत
१.	संयोजक	श्री पुष्पराज ढकाल, सञ्चालक	
२	सदस्य	श्री शिव प्रसाद ज्वाली, प्रमुख कार्यकारी अधिकृत	
३	सदस्य	श्री टोप बहादुर रास्कोटी, कर्जा विभाग, प्रमुख	
४	सदस्य सचिव	श्री चन्दन कुमार सरदार, अनुपालना अधिकृत	

(आ) सम्पत्ति शुद्धीकरण अनुगमन समितिको बैठक

क्र.सं.	मिति	उपस्थित संख्या	बैठक नं.
१	२०८१/०४/०८	४	२५
२	२०८१/०७/०८	३	२६
३	२०८१/१०/०७	३	२७
४	२०८२/०१/२८	४	२८

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी विद्यमान कानून अनुसार संस्थामा भए गरेका काम कारबाहीहरुको सम्बन्धमा व्यवस्थापनबाट प्राप्त प्रतिवेदन उपर छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको तथा तत्सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको ।

(५) पदपूर्ति समिति :

वित्तीय संस्थाको वरिष्ठतम् अधिकारीको अध्यक्षतामा पदपूर्ति समिति गठन गरिएको छ ।

समितिको कार्य सम्बन्धी छोटो विवरण:

कर्मचारी दरबन्दी अनुसार रिक्त पदहरूमा भर्ना योजना विकास गर्ने, उम्मेदवारहरूको छनौट गर्ने, अन्तरवार्ता/ लिखित परीक्षा सञ्चालन गर्ने, योग्य कर्मचारी छनौट गर्ने, कर्मचारी भर्ना तथा कर्मचारीहरुको कार्यसम्पादन मूल्याङ्कन सम्बन्धी व्यवस्थापन लगायतको कार्यहरु यस समितिले गर्दै आएको ।

(६) आर्थिक निर्देशन समिति :

संस्थाका प्रमुख कार्यकारी अधिकृत ज्यूको संयोजकत्वमा आर्थिक निर्देशन समिति गठन गरिएको छ ।



समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सामान्य सेवा विभागले पहिचान गरेको विभिन्न आपूर्तिकर्ता वा सेवा प्रदायकको वस्तु वा सेवाको गुणस्तर, लागत प्रभावकारिता, दक्षता, जोखिमस्तर, तथा विश्वसनियताको मुल्यांकन गरी सबैभन्दा उपयुक्त आपूर्तिकर्ता वा प्रदायकको नाम सिफारिस गर्ने गरेको । वस्तु वा सेवाहरूको प्रभावकारिता, दक्षता, र अर्थ व्यवस्था सम्बन्धी मापदण्ड पूरा गरी खरिद भएको सुनिश्चितता गर्ने गरेको ।

(७) खरिद समिति :

संस्थाका वरिष्ठतम् अधिकारीको संयोजकत्वमा खरिद समिति गठन गरिएको छ ।

समितिको कार्य सम्बन्धी छोटो विवरण : यस समितिले सम्पत्तिको गुणस्तर, मूल्य, संस्थाको आर्थिक प्रशासन विनियमावलीमा भएको व्यवस्था बमोजिम संस्थामा खरिद सम्बन्धी आवश्यक कार्यहरू गर्ने गरेको ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय स्तरको पत्रिका तथा संस्थाको वेभसाइटमा प्रकाशित गरिएको र संस्थाको सूचना पाठीमा टाँस गरिएको ।	साधारण सभा हुन भन्दा २१ दिन
विशेष साधारण सभाको सूचना	राष्ट्रिय स्तरको पत्रिका तथा संस्थाको वेभसाइटमा प्रकाशित गरिएको र संस्थाको सूचना पाठीमा टाँस गरिएको ।	२०७५ साल कार्तिक १२ गते १ पटक विशेष साधारण सभा भएको ।
वार्षिक प्रतिवेदन	किताब छपाई सम्बन्धित शेयरधनी, नियमनकारी निकायलाई प्रदान गर्ने र शेयर रजिस्ट्रर कारोबार गर्ने संस्था मार्फत वितरण गर्ने ।	साधारण सभा सूचना प्रकाशित सम्बन्धित शेयरधनीलाई वितरण गर्ने ।
त्रैमासिक प्रतिवेदन	राष्ट्रिय स्तरको पत्रिकामा प्रकाशित गरी सूचना प्रवाह गर्ने ।	प्रत्येक त्रैमासिक अवधि सकिएको ३५ दिन भित्र ।
धितोपत्रको मूल्यमा प्रभावित संवेदनशील सूचनाहरू प्रकाशित नगरिएको पार्ने संवेदनशील सूचना	धितोपत्रको मूल्यमा प्रभावित संवेदनशील सूचनाहरू प्रकाशित नगरिएको ।	नगरिएको ।

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी :

कारवाहीमा नपरेको ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :

वार्षिक साधारण सभा सम्पन्न मिति २०८१/१०/१४ गते

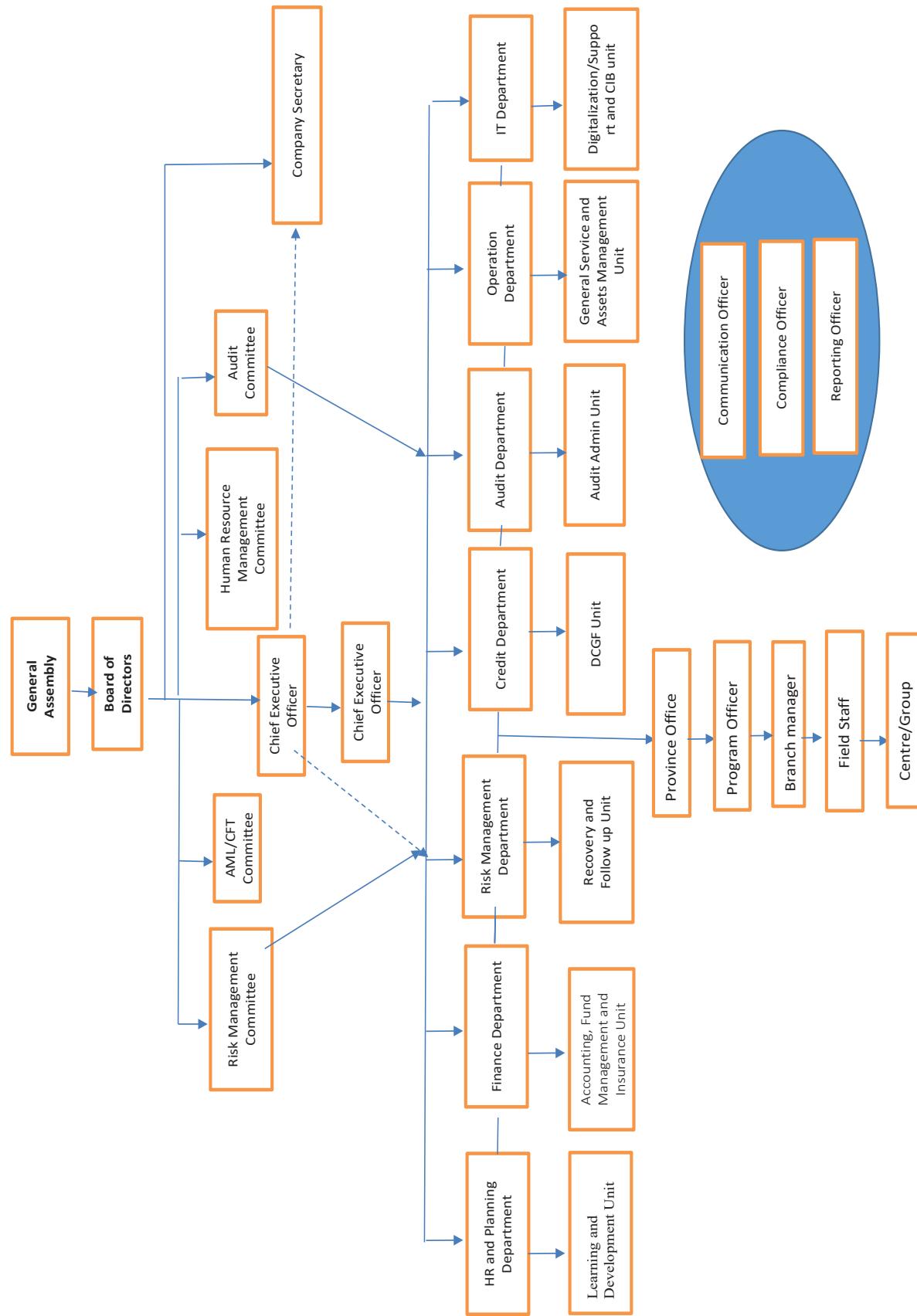
५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

क) कर्मचारीहरूको संरचना, पदपर्ति, वृति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली व्यवस्था भए नभएको : भएको ।

(ख) सांगठनिक संरचना संलग्न गर्ने : यसै प्रतिवेदन साथ संलग्न रहेको ।



संस्थाको संरचनाले टाँचा





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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	ठेगाना	अनुभव
१	श्री शिव प्रसाद ज्वाली	प्रमुख कार्यकारी अधिकृत (कम्पनी सचिव)	स्नातकोत्तर	रैनादेवी छहरा गाउँपालिका १, सिद्धेश्वर, पाल्पा	बैक तथा बित्तीय क्षेत्रमा १५ वर्ष कार्यानुभव
२	श्री मनरुपा पौडेल	सहायक महाप्रबन्धक	स्नातकोत्तर	गोला ०२, बर्दिया	बैक तथा बित्तीय क्षेत्रमा १० वर्ष कार्यानुभव
३	श्री चन्दन कुमार सरदार	प्रवन्धक	स्नातक	तेतरीया-०४, मोरड	बैक तथा बित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव
४	श्री विराटपाति नाथ गच्छादार	प्रवन्धक	स्नातक	भलुवा ०८, सुनसरी	बैक तथा बित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव
५	श्री देवचन्द्र राय	नायव प्रबन्धक	स्नातक	दुहवी १२, सुनसरी	बैक तथा बित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव
६	श्री टोप बहादुर रास्कोटी	सहायक प्रबन्धक	स्नातक	पाणिनी ०६, अर्घाखाँची	बैक तथा बित्तीय क्षेत्रमा २४ वर्ष कार्यानुभव

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	संस्थाको कर्मचारी सेवा विनियमावलीमा भएकोव्यवस्था बमाजिमको प्रक्रिया अपनाई विज्ञापन प्रकाशन छनौट सूचीमा परेका आवेदकलाई फिल्ड अवधारणा, अन्तरवार्ता गरी मार्फत पदपूर्ति गर्ने गरिएको ।
कुल कर्मचारीको सझूया :	४५८ जना
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	कर्मचारीहरूको सक्सेसन प्लान रहेको
२०८१/०८२ कर्मचारीहरूलाई दिइएको तालिम सझूया तथा सम्मिलित कर्मचारी	सबै प्रदेश अन्तर्गतमा सम्पूर्ण शाखाका कर्मचारीहरूलाई AML/CFT तथा जेखिम व्यवस्थापन तालिम दिइएको साथै बाह्य तालिममा समेत पठाउने गरिएको तालिम सझूया: ४८ (आन्तरीक तथा बाह्य) सहभागी कर्मचारी: फिल्ड सहायक, शाखा प्रबन्धक, प्रदेश तथा विभागमा कार्यरत कर्मचारी
आ.व. २०८१/०८२ को कर्मचारी तालिम खर्च :	७८,३०,४७३/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	३३.१९
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	३.३८

६. संस्थाको लेखा तथा लेखापरीक्षक सम्बन्धी विवरण :

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे नगरेको, नगरेको भए सोको कारण :	NFRS अनुसार तयार गरेको												
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८२/०८/२५												
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८१/०७/२६ (प्रथम त्रैमासिक) २०८१/१०/१३ (दोस्रो त्रैमासिक) २०८२/०१/२८ (तेस्रो त्रैमासिक) २०८२/०४/१४ (चौथो त्रैमासिक)												
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति:	आ.व. २०८०/८१ को वित्तीय विवरण मिति २०८१/१०/१४ गतेको नवौ वार्षिक साधारण सभाबाट स्वीकृत भएको आ.व. २०८१/८२ को वित्तीय विवरण आगामी साधारण सभाबाट पारित हुने।												
(अ) आन्तरिक लेखापरीक्षण सम्बन्धी विवरण (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कर्ति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	संस्थाको आपै आन्तरिक लेखा परीक्षण विभाग रहेकामा आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको। नरहेको।												
संयोजक तथा सदस्यहरूको नाम, पद, तथा योग्यता	<table border="1"> <thead> <tr> <th>क्र.सं.</th> <th>पद</th> <th>नाम तथा पद</th> </tr> </thead> <tbody> <tr> <td>१.</td> <td>संयोजक</td> <td>श्री तिर्थ सागर अर्याल, सञ्चालक</td> </tr> <tr> <td>२</td> <td>सदस्य</td> <td>श्री कमल प्रसाद तिमिल्सना, आन्तरिक लेखापरीक्षण विभाग</td> </tr> <tr> <td>३</td> <td>सदस्य सचिव</td> <td>श्री देवचन्द्र राय, आन्तरिक लेखापरीक्षण विभाग, प्रमुख</td> </tr> </tbody> </table>	क्र.सं.	पद	नाम तथा पद	१.	संयोजक	श्री तिर्थ सागर अर्याल, सञ्चालक	२	सदस्य	श्री कमल प्रसाद तिमिल्सना, आन्तरिक लेखापरीक्षण विभाग	३	सदस्य सचिव	श्री देवचन्द्र राय, आन्तरिक लेखापरीक्षण विभाग, प्रमुख
क्र.सं.	पद	नाम तथा पद											
१.	संयोजक	श्री तिर्थ सागर अर्याल, सञ्चालक											
२	सदस्य	श्री कमल प्रसाद तिमिल्सना, आन्तरिक लेखापरीक्षण विभाग											
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प्रति बैठक भत्ता	सञ्चालकहरूलाई सञ्चालक समितिको बैठक भत्ता बमोजिम प्रदान गर्ने गरिएको र सदस्य सचिवलाई भत्ता उपलब्ध नगराइएको।												

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति बैङ्ग तथा बित्तीय संस्थाबाट त्रह्ण वा सापट वा अन्य कुनै रकम लिए नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहाकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहाकार वा परामर्श दाताले संस्थाको कुनै सम्पति कुनै किसिमले भोगचलन गरे/नगरेको	सम्पति भोगचलन नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	पालना भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएका	पालना भएको जानकारी
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिसहेको सोको विवरण परिपालना अधिकृतको नाम : चन्दन कुमार सरदार, प्रवन्धक	नभएको



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INDEPENDENT AUDITOR'S REPORT
To The Shareholders of M/s Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of M/s Aarambha Chautari Laghubitta Bittiya Sanstha Limited, Banepa, Nepal (hereinafter referred as "the Microfinance") which comprise the statement of financial position as at Ashad 32, 2082 (July 16, 2025), the statement of profit or loss, statement of other comprehensive income, statement of changes in equity & statement of cash flows for the year then ended and notes to the financial statements including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the Microfinance as at Ashad 32, 2082 (July 16, 2025) and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards(NFRS) with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act, 2073.

Basis of Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the financial institution in accordance with the Institute of Chartered Accountant of Nepal's code of ethics for professional accountants 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 those requirements. We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

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



S.N	Key Audit Matters	Our Audit Approach and Response
1.	<p>Interest Income:</p> <p>The Microfinance has implemented NRB's Guidance Note on Interest Income Recognition, 2025 effective from Shrawan 2081. The guidelines require staging of loans (Stage 1, 2, 3) with different recognition methods - accrual basis for Stage 1 & 2 based on coupon interest rate and cash basis (incremental) for Stage 3 assets. The transitional arrangement involves complex quarterly tracking at account level and reconciliation between interest suspense, accrued interest, and actual collections. Given the significant system changes, manual interventions during transition, and risk of misstatement in interest income, we considered this as a key audit matter.</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtained understanding of the MFI's implementation framework and tested quarterly interest computation processes at account level Verified staging classification (Stage 1, 2, 3) for sample loans based on ECL guidelines and tested stage migration reports. For Stage 3 assets, tested cash basis approach by tracing collections to bank statements, recalculating interest suspense movements, and verifying that suspense doesn't exceed accrued interest. Performed reconciliation between CBS interest calculations and GL entries and verified quarterly interest income aggregation.
2.	<p>Impairment of Loans and Advances</p> <p>Requirement under NFRS 9 read with (carve-out on NFRS-9 issued by ICAN dated 2082/05/09 and opted by Microfinance), Microfinance shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> ▪ Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and ▪ Amount determined as per para 5.5 of NFRS 9 adopting the expected credit loss model. <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of





As per NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant. Collective impairment, loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is likely to be greater or less than that suggested by historical experience.

Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.

collateral securities based on management estimate.

- d. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.

Information other than the Financial Statements and Auditor's Report thereon

Management is responsible for the other information. The other information comprises the information included in the annual report, including the report of the board of directors, but doesn't include the financial statements and our auditor's Report thereon. The annual report including the report of the Board of directors is expected to be made available to us after the date of this auditor's Report.

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

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements for our knowledge obtained in the audit, or otherwise appears to be materially misstated.



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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidences that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidences obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidences obtained up to the date of our auditor's report. However, future events or conditions may cause the institution to cease to continue as a going concern.





- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements, including the disclosures, represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements.

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

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

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

Report on Other Legal and Regulatory Requirements

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

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Microfinance.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the 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 Microfinance.
- Returns received from the branch offices of the Microfinance were adequate for the purpose of our audit though the statements are independently not audited.
- The risk bearing fund and the provisions for possible impairment of assets of the Microfinance are adequate however, the MFI has failed to maintain adequate capital funds 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 Microfinance, we have not come across any case where the Board of Directors or any office bearer of the Microfinance have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Microfinance and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Microfinance, its shareholders and its depositors.
- The business of the Microfinance has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

For N. B. S. M. & Associates
Chartered Accountants



CA. Durga Prasad Gnawali, FCA
Senior Partner
Place: Naxal, Kathmandu, Nepal
Date: 25/08/2082
UDIN: 251211CA00461dU4Sg



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF FINANCIAL POSITION

As on 32nd Ashad 2082

Particulars	Note	Ashad end 2082	Ashad end 2081 (Restated)
Cash and Cash equivalent	4.1	458,809,245	563,705,735
Statutory Balances and Due from Nepal Rastra Bank	4.2	30,194,331	26,194,331
Placement with Bank & Financial Institutions	4.3	20,000,000	20,000,000
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	5,266,571,091	4,242,635,376
Investment Securities	4.8	597,846	1,000,000
Current Tax Assets	4.9	31,215,288	28,350,027
Investment Property	4.10	4,077,000	4,077,000
Property and Equipment	4.11	5,544,255	7,096,706
Goodwill and Intangible assets	4.12	24,171,487	24,711,431
Deferred Tax Assets	4.13	59,732,888	19,405,229
Other Assets	4.14	44,719,199	56,661,457
Total Assets		5,945,632,630	4,993,837,293
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	1,894,900,281	1,582,064,180
Borrowing	4.19	3,359,277,082	2,776,891,693
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	124,153,883	149,483,024
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		5,378,331,246	4,508,438,896
Equity			
Share Capital	4.24	367,143,409	367,143,409
Share Premium		-	-
Retained Earnings		3,657,283	(49,155,337)
Reserves	4.25	196,500,692	167,410,324
Total Equity		567,301,384	485,398,396
Total Liabilities and Equity		5,945,632,630	4,993,837,293
Contingent Liabilities and Commitment	4.26	56,239,975	67,182,364
Net assets value per share		155	132

As per our report of even date attached

Manarupa Poudel Finance Head	Shiva Prasad Gyawali CEO	Tirth Sagar Aryal Director	CA. Durga Prasad Gnawali, FCA Senior Partner
Bimal Acharya Director	Gopal Prasad Basyal Director	Pusparaj Dhakal Director	N.B.S.M. & Associates Chartered Accountants
Santosh Pokharel Director	Binod Gyawali Chairman		Place: Kathmandu, Nepal Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF PROFIT OR LOSS

For the year ended 32nd Ashad 2082

Particulars	Note	Ashad end 2082	Ashad end 2081
Interest Income	4.27	722,719,320	699,497,902
Interest Expense	4.28	350,076,033	418,759,890
Net Interest Income		372,643,288	280,738,012
Fee and Commission Income	4.29	59,485,731	48,155,531
Fee and Commission Expense	4.30	1,412,091	2,968,600
Net Fee and Commission Income		58,073,640	45,186,931
Net Interest, Fee and Commission Income		430,716,928	325,924,943
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		430,716,928	325,924,943
Impairment charge/(reversal) for loans and other losses	4.33	28,869,458	(398,552)
Net Operating Income		401,847,470	326,323,495
Operating Expense		324,806,283	313,305,190
Personnel Expenses	4.34	231,665,949	230,762,822
Other Operating Expenses	4.35	70,498,796	59,487,032
Depreciation & Amortization	4.36	22,641,538	23,055,336
Operating Profit		77,041,187	13,018,305
Non Operating Income	4.37	-	225,000
Non Operating Expense	4.38	1,264,174	2,094,000
Profit before Income Tax Income		75,777,013	11,149,305
Tax Expense	4.39	(12,272,880)	10,468,334
Current Tax		28,172,944	10,814,777
Deferred Tax		(40,445,824)	(346,443)
Profit for the year		88,049,893	680,971
Profit attributable to:			
Equity holders of the Financial Institution		88,049,893	680,971
Profit for the year		88,049,893	680,971
Earnings per share			
Basic earnings per share		23.98	0.19
Diluted earnings per share		23.98	0.19

The accompanying notes are integral part of these financial statements.

For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel
Finance Head

Shiva Prasad Gyawali
CEO

Tirth Sagar Aryal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

Bimal Acharya
Director

Gopal Prasad Basyal
Director

Pusparaj Dhakal
Director

N.B.S.M. & Associates
Chartered Accountants

Santosh Pokharel
Director

Binod Gyawali
Chairman

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF CHANGES IN EQUITY

Attributable to equity holders of the Institution

Particular	Share Capital	Share premium	General Reserve	Capital Reserve	Regulatory reserve	Retained earning	Other reserve	Total	Total equity
Balance at Shrawan 1, 2080	367,143,409	-	46,533,034	3,840,000	142,889,754	(106,412,994)	28,798,844	115,648,638	482,792,047
Adjustment(+/-)						(428,590)		(428,590)	
Adjusted Balance at Shrawan 1,2080	367,143,409	-	46,533,034	3,840,000	142,889,754	(106,841,584)	28,798,844	115,220,048	482,363,457
Comprehensive income for the year	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	680,971	-	680,971	680,971
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	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)	-	-	-	-	-	680,971	-	680,971	680,971
Total comprehensive income for the year	-	-	-	-	-	1,946,744	59,953,971	8,039,441	70,076,351
Transfer to reserve during the year	-	136,194	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	59,953,971	2,948,695	-	4,819,717	67,722,383	67,722,383
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	136,194	-	(58,007,227)	57,005,276	3,219,724	2,353,968	2,353,968	2,353,968
Balance at Ashad end 2081	367,143,409	-	46,669,228	3,840,000	84,882,527	(49,155,337)	32,018,569	118,254,987	485,398,396



Balance at Shrawan 1, 2081	367,143,409	-	46,669,228	3,840,000	84,882,527	(49,155,337)	32,018,569	118,254,987	485,398,396
Comprehensive income for the year	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	88,049,893	-	88,049,893	88,049,893
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	(281,508) (281,508)
Gains/(losses) on Revaluation	-	-	-	-	-	-	-	-	0
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	557,225	557,225	557,225	557,225
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	88,049,893	275,717	88,325,610	88,325,610
Transfer to reserve during the year	-	-	17,609,979	-	(15,426,047)	19,811,226	4,127,458	6,311,389	6,311,389
Transfer from reserve during the year	-	-	-	-	-	8,348,832	12,734,011	12,734,011	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	17,609,979	3,840,000	15,426,047	(35,237,273)	(4,221,374)	(6,422,622)	(6,422,622)
Balance as at Ashad end 2082	367,143,409	-	64,279,207	3,840,000	100,308,574	3,657,283	28,072,911	200,157,975	567,301,384

As per our report of even date attached

CA. Durga Prasad Gnawali, FCA

Senior Partner

N.B.S.M. & Associates
Chartered Accountants

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082

Tirth Sagar Aryal

Director

Pusparaj Dhakal

Director

Shiva Prasad Gyawali

CEO

Gopal Prasad Basyal

Director

Binod Gyawali

Chairman

Manarupa Poudel

Finance Head
Director

Bimal Acharya

Director

Santosh Pokharel

Director



Aarambha Chautari Laghubitta Bittiya Sanstha Limited STATEMENT OF CASH FLOWS

For the Year ended 32nd Ashadh, 2082

Particulars	Ashad end 2082	Ashad end 2081
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	722,719,320	699,497,902
Fees and other income received	59,485,731	48,155,531
Divided received	-	-
Receipts from other operating activities	-	-
Interest paid	(350,076,033)	(418,759,890)
Commission and fees paid	(1,412,091)	(2,968,600)
Cash payment to employees	(241,842,852)	(230,762,822)
Other expense paid	(66,570,468)	(75,702,439)
Operating cash flows before changes in operating assets and liabilities	122,303,608	19,459,682
(Increase)/Decrease in operating assets	(1,063,800,607)	475,254,961
Due from Nepal Rastra Bank	(4,000,000)	-
Placement with bank and financial institutions	-	161,652,799
Other trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Loans and advances to customers	(1,052,805,173)	361,596,757
Other assets	(6,995,434)	(47,994,595)
Increase/(Decrease) in operating liabilities	870,514,339	95,285,411
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	312,836,102	100,294,974
Borrowings	582,385,389	(33,066,260)
Other liabilities	(24,707,153)	28,056,698
Net cash flow from operating activities before tax paid	(70,982,661)	590,000,054
Income taxes paid	(31,038,205)	(29,686,061)
Net cash flow from operating activities	(102,020,865)	560,313,993
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(2,875,625)	(2,370,714)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	-	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
Net cash used in investing activities	(2,875,625)	(2,370,714)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of sub-ordinated liabilities	-	-
Repayment of subordinated liabilities	-	-



Receipt from issue of shares	-	-
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	-	16,736
Net cash from financing activities	-	16,736
Net increase (decrease) in cash and cash equivalents	(104,896,490)	557,960,016
Cash and cash equivalents at Shrawan 1, 2081	563,705,735	5,745,720
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at Ashad end 2082	458,809,245	563,705,735

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel Finance Head	Shiva Prasad Gyawali CEO	Tirth Sagar Aryal Director	CA. Durga Prasad Gnawali, FCA Senior Partner N.B.S.M. & Associates Chartered Accountants
Bimal Acharya Director	Gopal Prasad Basyal Director	Pusparaj Dhakal Director	Place: Kathmandu, Nepal Date: 25 Mangsir, 2082
Santosh Pokharel Director	Binod Gyawali Chairman		



Aarambha Chautari Laghubitta Bittiya Sanstha Limited STATEMENT OF COMPREHENSIVE INCOME

For the Year ended 32nd Ashadh, 2082

Particulars	Note	Ashad end 2082	Ashad end 2081
Profit for the year		88,049,893	680,971
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investments in equity instruments measured at fair value		(402,154)	-
Gains/(losses) on Revaluation		-	-
Actuarial gains/(losses) on defined benefit plans		796,036	5,207,609
Income tax relating to above items		(118,164)	(1,562,283)
Net other comprehensive income that will not be reclassified to profit or loss		275,717	3,645,326
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		275,717	3,645,326
Total comprehensive income for the year		88,325,610	4,326,297
Total comprehensive income for the period			

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel Finance Head	Shiva Prasad Gyawali CEO	Tirth Sagar Aryal Director	CA. Durga Prasad Gnawali, FCA Senior Partner
Bimal Acharya Director	Gopal Prasad Basyal Director	Pusparaj Dhakal Director	N.B.S.M. & Associates Chartered Accountants
Santosh Pokharel Director	Binod Gyawali Chairman		Place: Kathmandu, Nepal Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the Year ended 32nd Ashadh, 2082

Particulars	Ashad end 2082	Ashad end 2081
Net profit or (loss) as per statement of profit or loss	88,049,893	680,971
Appropriations:		
a. General reserve	17,609,979	136,194
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	880,499	6,810
e. Employees' training fund	-	852,137
f. Client Protection Fund	1,320,748	6,810
g. Other	-	-
Profit or (loss) before regulatory adjustment	68,238,667	(320,979)
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	14,774,265	55,092,805
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 (+)	(40,327,659)	1,215,840
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	557,225	3,645,326
i. Other (+/-)	9,570,122	(1,946,744)
Total Regulatory Adjustments	(15,426,047)	58,007,227
Net Profit for the year end 2082 available for distribution	52,812,620	57,686,247
Opening Retained Earning	(49,155,337)	(106,412,994)
Adjustments (+/-)	(428,590)	
Distribution		
Bonus Share Issued	-	
Cash Dividend Issued	-	
Total Distributable Profit or (Loss) as on End Date	3,657,283	(49,155,337)
Annualised Distributable Profit/Loss per Share	1.00	(13.39)

The accompanying notes are integral part of these financial statements.

For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel
Finance Head

Bimal Acharya
Director

Santosh Pokharel
Director

Shiva Prasad Gyawali
CEO

Gopal Prasad Basyal
Director

Binod Gyawali
Chairman

Tirth Sagar Aryal
Director

Pusparaj Dhakal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

N.B.S.M. & Associates
Chartered Accountants

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Significant Accounting Policies and Explanatory Notes

Fiscal Year 2081/82

1. General Information of Reporting Entity

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd. is the leading National level micro finance of Nepal and operates in 53 districts. As Per Nepal Rastra Bank Merger policy ACLBSL is the result of merger of Chautari Laghubitta Bittiya Sanstha Limited, Aarambha Laghubitta Bittiya Sanstha Limited and Deurali Laghubitta Bittiya Sanstha Limited. ACLBSL believes that access to basic financial services can significantly augment economic opportunities for poor families and in turn help improve their lives. ACLBSL is committed to creating a distribution network across underserved sections of society in order to provide easy access to the full portfolio of microfinance products and services.

2. Basis of Preparation

The Financial Statements for the year ended 16th July, 2025 comprise the Statement of Financial Position, Statement of Profit and Loss, Statement of Other Comprehensive Income, the Statement of change of Equity, the Statement of Cash Flows and the Notes to Financial Statements.

2.1 Statement of Compliance

The Financial Statement has been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal. NFRSs conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

2.2 Reporting Period and approval of Financial Statements

The Micro Finance follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on 32nd Ashad 2082, together with the comparative period data as at and for the period ending 31st Ashad 2081 as described in its accounting policies.

The accompanied Financial Statements have been adopted by the Board of Directors on its board meeting held on 2082/08/25 and have been recommended for approval by shareholders in the 10th Annual General Meeting.

2.3 Functional and Presentation Currency

Financial Statements are denominated in Nepalese Rupees, which is the functional and presentation currency of the Micro Finance.

2.4 Accounting Convention, Estimates, assumptions and judgements

The Financial Statements of the Micro Finance have been prepared on accrual basis of accounting except the cash flow information which is prepared, on a cash basis, using direct method. The Financial Statements have been prepared on a going concern basis. The Micro Finance is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Micro Finance to exercise judgement in making choice of specific accounting policies and accounting estimates. The Micro Finance, while complying with the reporting standards, makes critical accounting judgment as having potentially material impact on the financial statements. Description of such estimates and significant accounting policies has been given in the relevant sections wherever they have been applied. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically. The underlying assumption made while making accounting estimates are periodically reviewed and such revision are recognized in the period in which the estimates is revised and are applied prospectively. Disclosures of the accounting estimate have been included in the relevant section of the notes whenever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any."

2.5 Change in accounting Policies

The same accounting policies are normally adopted in each period and from one period to the next to maintain the compatibility of the Financial Statements of the entity over time to identify trends in the financial position, performance and cash flows however the changes when required by NFRS or due the requirement that results in the financial statements providing more reliable and more relevant information about the effects of transaction, other events or conditions on the entity's financial position, financial performance or cash flows are made and the changes are applied retrospectively. An entity has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except those specifically stated under relevant notes below.

2.6 New Standard and Interpretation not adopted

For the reporting of financial instruments, NAS 32 Financial Instruments, Presentation, NFRS 9 Financial Instruments with carve-outs and NFRS 7 Financial Instruments – Disclosures have been applied. A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. NFRSs 2018 has been pronounced by the Institute of Chartered Accountants of Nepal.

2.7 Discounting

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

2.8 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the Statement of Financial Position, only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously. Income and expenses are not offset in the Statement of Profit or Loss, unless required or permitted by Nepalese Financial Reporting Standards or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC)) and as specifically disclosed in the Significant Accounting Policies of the Microfinance

2.9 Materiality and Aggregation

Each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standard – NAS 1 on 'Presentation of Financial Statements'. Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the Microfinance. Understandability of the Financial Statements is not compromised by obscuring material information with immaterial information or by aggregating material items that have different natures or functions

2.10 Limitation of NFRS Implementation

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

3. Significant accounting Policies

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

3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the following material items in the statement of financial position:

- Investment property is measured initially at cost and subsequently at Fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Impairment of financial asset is measured at fair value and related disposal cost.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. The estimates and judgements used in the preparation of the financial statements are continuously evaluated by the Microfinance. Any revisions to accounting estimates are recognized prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in notes.

Materiality and Aggregation

In compliance with NAS 1 - Presentation of Financial Statements, each material class of similar items is presented separately in the financial Statements. Items of dissimilar nature or functions are presented separately unless they are material. Such presentation of line items is consistent with the format issued by NRB.

3.2 Cash and cash equivalent

Cash and cash equivalents include cash at vault and money at call and short notice which are subject to an insignificant risk of changes in value including interest receivable on investment with maturity up to 3 month or less. Cash and Cash equivalent are measured at amortized cost in the statement of financial position. Statement of Cash Flows has been prepared by using the 'Direct Method' in accordance with NAS 07- Statement of Cash Flows.



3.3 Financial assets and financial liabilities"

Recognition

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

Classification

i. Financial Assets

The Microfinance classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Microfinance's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

1. Financial assets measured at amortized cost

The Microfinance classifies a financial asset measured at amortized cost if both of the following conditions are met:

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

2. Financial asset measured at fair value

Financial assets other than those measured at amortized cost are measured at fair value
Financial assets measured at fair value are further classified into two categories as below:

a) Financial assets at fair value through profit or loss

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

b) Financial assets at fair value through other comprehensive income

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

ii. Financial Liabilities

The Microfinance classifies the financial liabilities as follows:

a) Financial liabilities at fair value through profit or loss

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

b) Financial liabilities measured at amortized cost

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

Measurement

Financial assets at FVTOCI

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

A financial asset is held for trading if:

- It has been acquired principally for the purpose of selling it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- It is a derivative that is not designated and effective as a hedging instrument or a financial guarantee. Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Microfinance's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably.

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

Investments in equity instruments are classified as at FVTPL, unless the Microfinance irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria (see above) are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

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

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

Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL. A financial liability is classified as held for trading if:

- it has been incurred principally for the purpose of repurchasing it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:

- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9

Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognized in Statement of Profit and Loss. The net gain or loss recognized in Statement of Profit and Loss incorporates any interest paid on the financial liability and is included in the 'Other income' line item. However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of Profit and Loss.

Financial liabilities subsequently measured at amortized cost

Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortized cost at the end of subsequent accounting periods. The carrying amounts of financial liabilities that are subsequently measured at amortized cost are determined based on the effective interest method. Interest



expense that is not capitalized as part of costs of an asset is included in the 'Finance Expenses' line item. The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

De-recognition

i. De-recognition of financial assets

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Microfinance neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset. Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Microfinance is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of

- (i) The consideration received and
- (ii) Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

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

i. De-recognition of financial liabilities

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

Determination of fair value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk. When available, the Microfinance measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market, then the Microfinance uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The fair value measurement hierarchy is as follows:

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

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

Level 3 portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Microfinance determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation) nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair

value is evidenced by a quoted price in an active market for an identical asset or liability (Level 01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately

Impairment

At each reporting date, the Microfinance assesses whether there is 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. Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Microfinance considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the EIR method and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

Impairment of financial assets measured at amortized cost

The Microfinance consider evidence of impairment for loans and advances measured at amortized cost at both specific asset and collective level. The Microfinance first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and that are not individually significant are assessed on collectively. If there is objective evidence on that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behaviour. In assessing collective impairment, the Microfinance uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate. Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Microfinance. If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'non-operating income'.

3.4 Trading Assets

Trading assets and liabilities are those assets and liabilities that the Laghubitta acquires or incurs principally for the purpose of selling or repurchasing in the near term or holds as part of a portfolio that is managed together for short-term profit or position taking. There were no Trading Assets held by Laghubitta during F.Y. 2081-82.

3.5 Property and Equipment

a) Recognition and Measurement

Property and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Microfinance and the cost of the asset can be reliably measured. The cost includes expenditures that are directly attributable to the acquisition of the assets. Cost of self-constructed assets includes followings:

- Cost of materials and direct labour;
- Any other cost directly attributable to bringing the assets to the working condition for their intended use; and
- Capitalized borrowing cost"

Property and equipment are measured at cost (for land using deemed cost at on the transition date) less accumulated depreciation and accumulated impairment loss if any. Neither class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow



to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss."

b) Grant Assets

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written down Value of the Grant Assets.

c) Depreciation

Property and equipment's are depreciated from the date they are available for use on property on Straight Line method over estimated useful lives as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized. The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

Categories	Useful life (Years)
Lease hold Assets	5
Computer & Accessories	4
Office Equipment	4
Furniture & fixture	4
Vehicle	5
Software	5

3.6 Intangible Assets/ Goodwill

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.

3.7 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. Generally, it includes land, land and building acquired by the Laghubitta as non-banking assets but not sold as on the reporting date.

3.8 Income tax

The Company is subject to tax laws of Nepal. Income Taxes have been calculated as per the provisions of the Income Tax Act, 2058. Deferred tax is recorded on temporary differences between the tax bases of assets and liabilities and their carrying amounts, at the rates that have been enacted or substantively enacted at the reporting date. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable profits during the periods in which those temporary differences and tax law carry-forwards become deductible. The Microfinance considers the expected reversal of deferred tax liabilities and projected future taxable income making this assessment. The amount of the deferred tax assets considered realizable, however, could be reduced in the near term if estimates of future taxable income during the carry-forward period are reduced. Income tax comprises current and deferred tax. Income tax expense is recognized in the statement of profit and loss except to the extent it relates to items directly recognized in equity or in other comprehensive income."

Current Tax

Current tax is the amount of tax payable based on the taxable profit for the year. Taxable profit differs from 'profit before tax' as reported in the statement of profit and loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible. Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Microfinance operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods."

Deferred Tax

Deferred tax is recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.



Deferred tax is determined using tax rates (and laws) enacted or substantively enacted at the reporting date and that are expected to apply when the related deferred tax asset is realized or the deferred tax liability is settled. Deferred tax assets are reviewed at each reporting date and reversed if it is no longer probable that the related tax benefits will be realized. The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Microfinance expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities. Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized except:

- i. Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized. Deferred tax relating to items recognized in OCI is recognized in OCI. Deferred tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

3.9 Deposits, debt securities issued and subordinated liabilities

Microfinance deposits consist of money placed into the Microfinance by its customers. These deposits are made to deposit accounts such as fixed deposit accounts, savings accounts, margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in note that follows.

3.10 Provisions

Provisions are recognized when the Company has a present legal or constructive obligation as a result of a past event, when it is probable that an outflow of resources will be required to settle the obligation and when the amount can be reliably estimated.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of money is material).

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

A disclosure for contingent liabilities is made where there is

- a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- present obligation that arises from past events but is not recognized because:
 - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - The amount of the obligation cannot be measured with sufficient reliability.

2.11. B B W

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

Interest income

Interest income
Interest income is recognized in profit or loss for all interest-bearing instruments on an accrual basis using the method which is approximately the same with effective interest method as allowed by carve-out on NFRS. The effective interest rate is the rate that exactly discounts the expected estimated future cash payments and receipts through the expected life of the financial asset or liability. Where financial assets have been impaired, interest income continues to be recognized on the impaired value, based on the original effective interest rate.



NFRS Requirement

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Direct incremental transaction costs related to the acquisition, issue or disposal of financial instruments is also taken into account in the calculation. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Carve-out for Effective Interest Rate (EIR) method

The Microfinance has availed the carve-out for interest income recognition by applying the rate implicit on individual products. Considering the amount of renewal and initial service fees that the bank charges on the loans and advances (which is in negligible figure), applying EIR method would not be practical and cost effective. Hence, initial service fees and renewal charges have been recognized during the period when such income accrue rather than being included within the component of interest income under EIR method.

Fee and commission income

Fees and commission income that are integral to the effective interest rate on a financial asset are included in measurement of effective interest rate. Other fees and commission income including management fee, service charges, syndication fee, forex transaction commission, commission of issue of letter of credit and guarantee are recognized as the related services are performed.

Dividend income

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

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

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

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis.
- The assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.
- The financial instrument contains one or more embedded derivatives, which significantly modify the cash flows that would otherwise be required by the contract.

Financial assets and financial liabilities at fair value through profit or loss are recorded in the statement of financial position at fair value. Changes in fair value are recorded in Net gain or loss on financial assets and liabilities designated at fair value through profit or loss is recognized in statement of Profit or Loss. Interest earned or incurred is accrued in Interest income or Interest expense, respectively, using the effective interest rate (EIR), while dividend income is recorded in other operating income when the right to the payment has been established."

3.12 Interest expense

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

3. 13 Employees Benefits

a) Short Term Employee Benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits. Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

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

b) Post-Employment Benefit Plan

Post-employment benefit plan includes followings

i. Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value. The following are the defined contribution plan provided by the Microfinance to its employees:

a) Employees Provident Fund

In accordance with law, all employees of the Microfinance are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Microfinance contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Microfinance does not assume any future liability for provident fund benefits other than its annual contribution.

ii. Defined Benefit Plan

The Microfinance provides Gratuity Plan and Leave Encashment Plan (in terms of Annual Leave and Sick Leave) as defined benefits to its employees. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the Microfinance makes earmark investment of these funds. The gratuity plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed year of service. Further, employees of the Microfinance are entitled to avail Annual Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. The obligation under these plans is calculated by a qualified actuary every year using projected unit credit method. The following are the defined benefit plans provided by the Microfinance to its employees:

a) Gratuity

Microfinance provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaws of the Microfinance. The plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed years of service. The Microfinance accounts for the liability for gratuity as per the Actuarial valuation.

b) Leave Salary

The employees of the Microfinance are entitled to carry forward a part of their unavailed / unutilized leave subject to a maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Byelaws of the Microfinance. The Microfinance accounts for the liability for accumulated leave as per the actuarial valuation.

c) Termination Benefits

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



3.14 Leases

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

The Microfinance as a Lessee:

Finance leases that transfer to the Microfinance substantially all of the risks and benefits incidental to ownership of the leased item, are capitalized at the commencement of the lease at the fair value of the leased property or, if lower, at the present value of the minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognized in Finance cost in the income statement. Leased assets are depreciated over the useful life of the asset. However, if there is no reasonable certainty that the Microfinance will obtain ownership by the end of the lease term, the asset is depreciated over the shorter of the estimated useful life of the asset and the lease term.

Leases that do not transfer to the Microfinance substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognized as an expense in the income statement on a straight-line basis over the lease term. Where the rentals are structured solely to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases, such increases are recognized in the year in which such benefits accrue. Contingent rentals are recognized as an expense in the period in which they are incurred. The Microfinance has initially recognized Lease in balance sheet as Right of use of assets (ROU) and Lease Liability. ROU has been recognized at sum of the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease. At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.

A lessee may elect not to apply accounting treatment as per NFRS 16 in following cases:

- (a) short-term leases; and
- (b) leases for which the underlying asset is of low value

If a lessee elects not to apply the accounting treatment as per NFRS 16 due to either short-term leases or leases for which the underlying asset is of low value, the lessee shall recognize the lease payments associated with those leases as an expense on either a straight-line basis over the lease term or another systematic basis. The lessee shall apply another systematic basis if that basis is more representative of the pattern of the lessee's benefit. The lease payment has been discounted at the incremental borrowing rate in lease which is 10%. The lease assets having the lease liability of equal to or less than 30 lacs present value at inception has been considered as low value and for those lease the expenses has been recognized under straight line basis."

The Microfinance as a lessor

Leases in which the Microfinance does not transfer substantially all of the risks and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same bases as rental income. Contingent rents are recognized as revenue in the period in which they are earned. In para 33, lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

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

Microfinance operates its branches and ATMs in number of leased facilities under operating lease agreements. Operating lease rentals payable are charged to the profit and loss on a straight-line basis over the period of the lease. For the reporting period the Microfinance did not have a finance lease in the capacity of the lessor or in the capacity of a lessee and it also did not have an operating lease in the capacity of the lessor."

3.15 Share capital and reserves

The Microfinance classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are classified as equity of the Microfinance and distributions thereon are presented in statement of changes in equity. Incremental costs directly attributable to issue of an equity instruments are deducted from the equity. The reserves include retained earnings and other statutory reserves such as general reserve, exchange equalization reserve, regulatory reserve, fair value reserve, revaluation reserve and other reserves. Regulatory reserve includes any amount derived as result of NFRS convergence with effect in retained earning computed as per NRB Directive No. 4.

3.16 Earnings per share including diluted

Basic earnings per share is computed by dividing the profit/ (loss) for the year by the weighted average number of equity shares outstanding during the year.

Diluted earnings per share is computed by dividing the profit/ (loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date. There have been no transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of the completion of these financial statements which would require the restatement of earnings per share."

3.17 Segment reporting

An operating segment is a component of the Microfinance that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relating to transactions with any of the Microfinance's other components, whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance

3.18 Regrouping and Reclassification

3.18.1 Reclassification of Placement with BFIs to Cash and Cash equivalent

In the current year, certain balances previously shown under Placements in BFIs have been reclassified to Balance with BFIs within Cash and Cash Equivalents, in line with the definition under NAS 7. This change improves the presentation of the financial statements without impacting total assets, liabilities, equity, or profit. Prior year figures have been regrouped accordingly for comparability.

Particulars	Current year balance (2081.82)	Reclassification of Previous year balance (2080.81)	As previously reported (2080.81)
Placements with Financial Institutions			
Placement with domestic Fis	20,000,000.00	20,000,000.00	567,725,312.17
Cash and Cash Equivalent			
Balances with B/Fis	453,183,313.91	547,725,312.17	-

3.18.2 Reclassification of Provision made against Other Financial Assets to Impairment Charge.

In the current year, previously made provision against Other Financial Assets has been reclassified and presented as impairment charge to Other Assets.



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The explanatory notes and significant disclosure relating to the financial statements are as follows:

Cash and cash equivalents consist of the total amount of cash in hand, balances with other banks and financial institutions, money at call and short notice.

Cash and Cash Equivalent

Note-4.1

Particulars	Ashad end 2082	Ashad end 2081
Cash in hand	5,625,931	15,980,423
Balances with B/FIs	453,183,314	547,725,312
Money at call and short notice	-	-
Other	-	-
Total	458,809,245	563,705,735

Statutory Balances and Due from Nepal Rastra Bank

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement, other deposits with and receivables from Nepal Rastra Bank has been presented under this account head.

Note-4.2

Particulars	Ashad end 2082	Ashad end 2081
Statutory balances with NRB	30,194,331	26,194,331
Statutory balances with B/FIs	-	-
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	30,194,331	26,194,331

Placements with Financial Institutions

Placement with domestic as well as foreign bank and financial institutions are presented under this account head.

Note-4.3

Particulars	Ashad end 2082	Ashad end 2081
Placement with domestic FIs	20,000,000	20,000,000
Less: Allowances for impairment	-	-
Total	20,000,000	20,000,000

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Derivative financial instruments

There were no derivative financial instruments held by the Microfinance during the year.

Particulars	Ashad end 2082	Ashad end 2081
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-

Other trading assets

There were no trading assets held by the Microfinance during the year.

Note-4.4

Particulars	Ashad end 2082	Ashad end 2081
Treasury bills	-	-
Government bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-pledged	-	-

Loan and advances to MFIs & Cooperatives

There were no Loans and Advances provided to MFIs and Financial Institutions during the year.

Note-4.6

Particulars	Ashad end 2082	Ashad end 2081
Loans to microfinance institutions	-	-
Loans to FIs	-	-
Loans to cooperative	-	-
Less: allowance for impairment	-	-
Other	-	-
Less: Allowances for impairment	-	-
Total	-	-



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Allowances for Impairment

Note-4.6.1

Particulars	Ashad end 2082	Ashad end 2081
Balance at Shrawan 1	-	-
Impairment loss for the year:	-	-
Charge for the year	-	-
Recoveries/reversal	-	-
Amount written off	-	-
Balance at Ashad end	-	-

Loans and Advances to Customers

Outstanding amount of all loans and advances extended to the customers other than BFIs as well as Bills Purchased and discounted less the amount of impairment allowances has been presented. Loan to employees provided according to employee bye-laws of the Microfinance has also been presented under this head.

Note-4.7

Particulars	Ashad end 2082	Ashad end 2081
Loan and advances measured at amortized cost	5,350,766,500	4,297,961,327
Less: Impairment allowances	84,195,408	55,325,950
Collective impairment	12,359,734	11,537,796
Individual impairment	71,835,675	43,788,154
Net amount	5,266,571,091	4,242,635,376
Loan and advances measured at FVTPL	-	-
Total	5,266,571,091	4,242,635,376

Analysis of loan and advances - By Product

Note-4.7.1

Particulars	Ashad end 2082	Ashad end 2081
Product		
Term loans	5,274,662,845	4,178,072,535
Short term, term loan	-	-
Long term, term loan	5,274,662,845	4,178,072,535
Hire purchase loans	-	-
Personal Residential Loans	-	-
Staff loans	-	-
Other	54,344,680	72,994,817
Sub total	5,329,007,525	4,251,067,352
Interest receivable	21,758,975	46,893,975
Grand Total	5,350,766,500	4,297,961,327



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Analysis of Loan and Advances - By Collateral

Note-4.7.2

Particulars	Ashad end 2082	Ashad end 2081
Secured		
Immovable assets	-	-
Government guarantee	-	-
Collateral of Government securities	-	-
Collateral of Fixed Deposit Receipt	-	-
Group guarantee Personal guarantee	-	-
Other collateral	509,099,963	622,905,587
Subtotal	509,099,963	622,905,587
Unsecured	4,841,666,537	3,675,055,740
Grand Total	5,350,766,500	4,297,961,327

Allowances for impairment

Note-4.7.3

Particulars	Ashad end 2082	Ashad end 2081
Specific allowances for impairment		
Balance at Shrawan 1	55,325,950	55,724,502
Impairment loss for the year:		
Charge for the year	28,869,458	-
Recoveries/reversal during the year	-	(398,552)
Write-offs	-	-
Other movement	-	-
Balance at Ashad end	84,195,408	55,325,950
Total allowances for impairment	84,195,408	55,325,950

Investment Securities

Note-4.8

Particulars	Ashad end 2082	Ashad end 2081
Investment securities measured at amortized cost	-	-
Investment in equity measured at FVTOCI	597,846	1,000,000
Total	597,846	1,000,000



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Investment Securities measured at Amortized Cost

Note-4.8.1

Particulars	Ashad end 2082	Ashad end 2081
Debt securities	-	-
Government bonds	-	-
Government treasury bills	-	-
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	-	-

Investment in equity measured at fair value through other comprehensive income

Note-4.8.2

Particulars	Ashad end 2082	Ashad end 2081
Equity instruments	-	-
Quoted equity securities	-	-
Unquoted equity securities	597,846	1,000,000
Total	597,846	1,000,000

Current tax assets

Note-4.9

Particulars	Ashad end 2082	Ashad end 2081
Current tax assets	59,388,232	39,164,805
Current year income tax assets	56,616,058	35,477,371
Tax assets of prior periods	2,772,174	3,687,434
Current tax liabilities	28,172,944	10,814,777
Current year income tax liabilities	25,400,770	7,127,343
Tax liabilities of prior periods	2,772,174	3,687,434
Total	31,215,288	28,350,027

Investment Property

This also includes land, land and building acquired as non-banking assets by the Microfinance but not sold. After The Microfinance has measured Investment properties are measured at cost, however no depreciation has been charged as no such properties has been used by the Microfinance.

Note-4.10

Particulars	Ashad end 2082	Ashad end 2081
Investment properties measured at fair value	-	-
Balance as on Shrawan 1, 2081	-	-
Addition/disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
Net amount	-	-
Investment properties measured at cost	-	-

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Balance as on Shrawan 1, 2081	4,077,000	-
Addition/disposal during the year	-	4,077,000
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net amount	4,077,000	4,077,000
Total	4,077,000	4,077,000

Other assets

Note-4.14

Particulars	Ashad end 2082	Ashad end 2081
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accrued income	-	-
Prepayments and deposit	472,677	423,141
Income tax deposit	-	-
Deferred employee expenditure	140,447	57,222
Other	44,106,075	54,916,670
Other Financial Assets		
Accounts receivable	851,124	851,374
Cash in transit theft	118,425	118,425
Receivable on Surpal branch misappropriation	4,619,916	4,619,916
Receivable on Okhaldhunga branch misappropriation	35,583,016	35,583,016
Receivable on Khairanitar branch misappropriation	84,904,152	84,904,152
Receivable on Kisanpur branch misappropriation	942,000	942,000
Impairment Charge	(127,018,633)	(125,754,459)
Total	44,719,199	56,661,457

Due to Bank and Financial Institutions

There was no due to Bank and financial institution by the Microfinance during the year.

Note-4.15

Particulars	Ashad end 2082	Ashad end 2081
Borrowing from BFIs	-	-
Settlement and clearing accounts	-	-
Other	-	-
Total	-	-

Due to Nepal Rastra Bank

There was no due to Nepal Rastra Bank by the Microfinance during the year.

Note-4.16

Particulars	Ashad end 2082	Ashad end 2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	-	-



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Derivative financial instruments

There were no Derivative financial instruments held by the Microfinance during the year.

Note-4.17

Particulars	Ashad end 2082	Ashad end 2081
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	-	-

Deposits from customers

Note-4.18

Particulars	Ashad end 2082	Ashad end 2081
Institutions customers:	-	-
Term deposits	-	-
Call deposits	-	-
Other	-	-
Individual customers:	1,894,900,281	1,582,064,180
Term deposits	-	-
Saving deposits	-	-
Savings from Members	1,894,900,281	1,582,064,180
Other	-	-
Total	1,894,900,281	1,582,064,180

Borrowing

Note-4.19

Particulars	Ashad end 2082	Ashad end 2081
Domestic Borrowing		
Nepal Government	-	-
Other licensed Institutions	3,359,277,082	2,776,891,693
Other	-	-
Sub total	3,359,277,082	2,776,891,693
Foreign Borrowing		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub total	-	-
Total	3,359,277,082	2,776,891,693



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Provisions

There was no provision made by the Microfinance during the year.

Note-4.20

Particulars	Ashad end 2082	Ashad end 2081
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
Total	-	-

Movement in provision

Note-4.20.1

Particulars	Ashad end 2082	Ashad end 2081
Balance at Shrawan 1	125,754,459	125,037,459
Provisions made during the year	1,264,174	942,000
Provisions used during the year	-	-
Provisions reversed during the year	-	(225,000)
Unwind of discount	-	-
Balance at Ashad end	127,018,633	125,754,459

Other liabilities

Note-4.21

Particulars	Ashad end 2082	Ashad end 2081
Liability for employees defined benefit obligations	26,950,758	27,670,499
Liability for long-service leave	28,835,435	23,585,995
Short-term employee benefits	1,119,589	2,638,663
Bills payable	-	-
Creditors and accruals	6,401,501	12,517,449
Interest payable on deposit	380,781	509,336
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Liabilities under Finance Lease	47,456,101	54,526,336
Employee bonus payable	9,187,535	2,492,278
Other	3,822,182	25,542,468
Total	124,153,883	149,483,024

Defined benefit obligations

Note-4.21.1

Particulars	Ashad end 2082	Ashad end 2081
Present value of funded obligations	26,950,758	27,721,629
Total present value of obligations	26,950,758	27,721,629
Fair value of plan assets	-	-
Present value of net obligations	26,950,758	27,721,629
Recognized liability for defined benefit obligations	26,950,758	27,721,629



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Plan assets

Note-4.21.2

Particulars	Ashad end 2082	Ashad end 2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	-	-
Total	-	-

Movement in the present value of defined benefit obligations

Note-4.21.3

Particulars	Ashad end 2082	Ashad end 2081
Defined benefit obligations at Shrawan 1	27,670,499	25,306,109
Actuarial losses/(gain)	(796,036)	(5,207,609)
Benefits paid by the plan	1,632,019	1554336
Current service costs and interest	1,708,314	9126335
Defined benefit obligations at Ashad end	26,950,758	27,670,499

Movement in the fair value of plan assets

Note-4.21.4

Particulars	Ashad end 2082	Ashad end 2081
Fair value of plan assets at Shrawan 1	-	-
Contributions paid into the plan	-	-
Benefits paid during the year	-	-
Actuarial (losses) gains	-	-
Expected return on plan assets	-	-
Fair value of plan assets at Ashad end	-	-

Amount recognized in profit or loss

Note-4.21.5

Particulars	Ashad end 2082	Ashad end 2081
Current service costs	2,477,281.00	6,871,559
Interest on obligation	6,960,454.00	2,254,776
Past Service Cost	(7,729,421.00)	-
Expected return on plan assets	-	-
Total	1,708,314	9,126,335

Amount recognized in other comprehensive income

Note-4.21.6

Particulars	Ashad end 2082	Ashad end 2081
Actuarial (gain)/loss	(796,036)	(5,207,609)
Total	(796,036)	(5,207,609)

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Actuarial assumptions

Particulars	Ashad end 2082	Ashad end 2081	Note-4.21.7
Discount rate	7%	10%	
Expected return on plan asset	0%	0%	
Future salary increase	5%	5%	
Withdrawal rate	"Up to 35 years: 20% & above 35 years: 10%"		

Liability for long-service leave

Particulars	Ashad end 2082	Ashad end 2081	Note-4.21.8
Present value of long-service leave	28,835,435	23,585,995	
Total present value of long-service leave	28,835,435	23,585,995	
Fair value of plan assets	-	-	
Present value of net long-service leave	28,835,435	23,585,995	
Recognized liability for long-service leave	28,835,435	23,585,995	

Plan assets

Particulars	Ashad end 2082	Ashad end 2081	Note-4.21.9
Equity securities	-	-	
Government bonds	-	-	
Bank deposit	-	-	
Other	-	-	
Total	-	-	

Movement in the present value of Liability for Long service leave

Particulars	Ashad end 2082	Ashad end 2081	Note-4.21.10
Long service leave at Shrawan 1	23,585,995	25,540,367	
Actuarial losses/(gain)	4,467,852	(3,689,385)	
Benefits paid by the plan	6,856,629	7,336,659	
Current service costs and interest	7,638,217	9,071,672	
Long service leave at Ashad end	28,835,435	23,585,995	

Movement in the fair value of plan assets

Particulars	Ashad end 2082	Ashad end 2081	Note-4.21.11
Fair value of plan assets at Shrawan 1	-	-	
Contributions paid into the plan	-	-	
Benefits paid during the year	-	-	
Actuarial (losses) gains	-	-	
Expected return on plan assets	-	-	
Fair value of plan assets at Ashad end	-	-	



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Amount recognized in profit or loss

Note-4.21.12

Particulars	Ashad end 2082	Ashad end 2081
Current service costs	5,622,449	6,884,468
Interest on obligation	2,015,768	2,187,204
Actuarial (gain)/loss	4,467,852	(3,689,385)
Expected return on plan assets	-	-
Total	12,106,069	5,382,287

Amount recognized in other comprehensive income

Note-4.21.13

Particulars	Ashad end 2082	Ashad end 2081
Actuarial (gain)/loss	-	-
Total	-	-

Actuarial assumptions

Note-4.21.14

Particulars	Ashad end 2082	Ashad end 2081
Discount rate	7%	10%
Expected return on plan asset	0%	0%
Future salary increase	5%	5%
Withdrawal rate	"Up to 35 years: 20%	

Debt securities issued

No debt securities have been issued by the Microfinance

Note-4.22

Particulars	Ashad end 2082	Ashad end 2081
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortized cost	-	-
Total	-	-

Subordinated Liabilities

No Subordinated Liabilities has been issued by the Microfinance.

Note-4.23

Particulars	Ashad end 2082	Ashad end 2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Share capital

Note-4.24

Particulars	Ashad end 2082	Ashad end 2081
Ordinary shares	367,143,409	367,143,409
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	367,143,409	367,143,409

Ordinary shares

Note-4.24.1

Particulars	Ashad end 2082	Ashad end 2081
Authorized Capital		
75,00,000 Ordinary share of Rs. 100 each	750,000,000	750,000,000
Issued capital		
36,71,434 Ordinary share of Rs. 100 each	367,143,409	367,143,409
Subscribed and paid up capital		
36,71,434 Ordinary share of Rs. 100 each	367,143,409	367,143,409
Total	367,143,409	367,143,409

Ordinary share ownership

Note-4.24.2

Particulars	Ashad end 2082	%	Amount
Domestic ownership			
Nepal Government	0.00%	-	-
"A" class licensed institutions	5.88%	21,594,600	
Other licensed institutions	9.87%	36,223,400	
Other Institutions	0.00%	-	-
Other	50.29%	184,626,468	
Public Shareholders	33.96%	124,698,941	
Foreign Ownership	0.00%	-	-
Total	100.00%		367,143,409

Particulars	Ashad end 2081	%	Amount
Domestic ownership			
Nepal Government	0.00%	-	-
"A" class licensed institutions	5.88%	21,594,600	
Other licensed institutions	9.87%	36,223,400	
Other Institutions	0.00%	-	-
Other	50.29%	184,626,468	
Public Shareholders	33.96%	124,698,941	
Total			
Total	100.00%		367,143,409



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Reserves

Particulars	Ashad end 2082	Ashad end 2081	Note-4.25
Statutory general reserve	64,279,207	46,669,229	
Capital reserve	3,840,000	3,840,000	
Exchange equalization reserve	-	-	
Investment adjustment reserve	-	-	
Corporate social responsibility reserve	1,171,886	882,842	
Client Protection Fund	28,854,001	29,104,706	
Capital redemption reserve	-	-	
Regulatory reserve	100,308,574	84,882,527	
Assets revaluation reserve	-	-	
Fair value reserve	(281,508)	-	
Dividend equalization reserve	-	-	
Actuarial gain	(1,671,468)	(2,228,693)	
Special reserve	-	-	
Debenture redemption reserve	-	-	
Other reserve	-	4,259,713	
Total	196,500,692	167,410,324	

General Reserve

4.25.1

General Reserve is created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 20% of the net profit earned during the year until the reserve is twice the paid-up share capital of the Microfinance after which 10% of the net profit earned during the year shall be set aside as General Reserve.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank.

Client Protection Fund

4.25.2

As per Clause 4.1Ja of Microfinance Directive, 2081 issued by NRB, every microfinance must allocate 1.5% of its profit to Client Protection Fund.

Corporate Social Responsibility Fund

4.25.3

The fund created for the purpose of corporate social responsibility by allocating profit of 1% has been presented under this account head.

Exchange Equalization Reserve

4.25.4

Exchange Fluctuation Reserve is the reserve created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 25% of the foreign exchange gain realized on the translation of foreign currency to the reporting currency during the year other than Indian Rupees.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank other than to set off revaluation loss incurred, if any during the year.

Capital Reserve

4.25.5

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written down Value of the Grant Assets.

Fair Value Reserve

4.25.6

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



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Contingent liabilities and commitments

Note-4.26

Particulars	Ashad end 2082	Ashad end 2081
Contingent liabilities	-	-
Undrawn and undisbursed facilities	-	-
Capital commitment	-	-
Lease Commitment	56,239,975	67,182,364
Litigation	-	-
Others	-	-
Total	56,239,975	67,182,364

Capital commitments

Note-4.26.1

Particulars	Ashad end 2082	Ashad end 2081
Capital commitments in relation to Property and Equipment	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub total	-	-
Capital commitments in relation to Intangible assets	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub total	-	-
Total	-	-

Lease commitments

Note-4.26.2

Particulars	Ashad end 2082	Ashad end 2081
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	-	-
Sub total	-	-
Sub total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable finance lease, where institution is lessee		
Not later than 1 year	18,499,218	19,612,104
Later than 1 year but not later than 5 years	35,830,590	44,272,093
Later than 5 years	1,910,167	3,298,167
Sub total	56,239,975	67,182,364
Grand total	56,239,975	67,182,364



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Litigation

Note-4.26.3

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

Interest Income

Note-4.27

Particulars	Ashad end 2082	Ashad end 2081
Cash and cash equivalent	-	-
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	3,140,307	3,716,380
Loan and advances to financial institutions	-	-
Loans and advances to customers	719,141,466	695,730,610
Investment securities	-	-
Loan and advances to staff	179,320	50,912
Other	258,227	-
Total interest income	722,719,320	699,497,902

Interest Expense

Note-4.28

Particulars	Ashad end 2082	Ashad end 2081
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	120,293,090	104,521,117
Borrowing	229,782,942	314,238,773
Other	-	-
Total interest expense	350,076,033	418,759,890

Fees and Commission Income

Note-4.29

Particulars	Ashad end 2082	Ashad end 2081
Loan administration fees	50,662,704	39,384,864
Service fees	2,834,477	7,770,272
Remittance fees	-	-
Other fees and commission income	6,488,550	1,000,396
Total fees and Commission Income	59,485,731	48,155,531

Fees and Commission Expense

Note-4.30

Particulars	Ashad end 2082	Ashad end 2081
Remittance fees and commission	-	-
Other fees and commission expense	1,412,091	2,968,600
Total Fees and Commission Expense	1,412,091	2,968,600

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Net Trading Income

There was no trading income earned by the Microfinance during the year.

Note-4.31

Particulars	Ashad end 2082	Ashad end 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	-	-
Other Net trading income	-	-
Other	-	-
Total Net Trading Income	-	-
Other	-	-

Operating Income

Note-4.32

Particulars	Ashad end 2082	Ashad end 2081
Foreign exchange revaluation gain	-	-
Gain/loss on sale of investment securities	-	-
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	-	-
Gain/loss on sale of property and equipment	-	-
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
Total Operating Income	-	-

Impairment charge/(reversal) for loan and other losses

Note-4.33

Particulars	Ashad end 2082	Ashad end 2081
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	28,869,458	(398,552)
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	28,869,458	(398,552)



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Personnel Expense

Particulars	Ashad end 2082	Ashad end 2081
Salary Allowances	192,119,973	201,209,402
Gratuity expense	1,708,314	9,126,335
Provident fund	8,122,697	7,852,424
Uniform	-	-
Training & development expense	7,830,473	5,196,555
Leave encashment	12,106,069	5,382,287
Medical Insurance	665,941	714,734
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRSs	692,814	50,912
Other expenses related to staff	-	-
Sub Total	223,246,281	229,532,648
Employees bonus	8,419,668	1,230,173
Grand Total	231,665,949	230,762,822

Other operating expense

Particulars	Ashad end 2082	Ashad end 2081
Directors' fee	504,000	600,000
Directors' expense	813,156	424,688
Auditors' remuneration	452,000	452,000
Other audit related expense	113,396	253,927
Professional and legal expense	724,768	836,764
Office administration expense	62,306,944	50,523,610
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Client Protection expenses	-	-
Onerous lease provisions	-	-
Finance expense -Right of use of assets	5,499,782	6,246,043
NFRS Consultancy Fee	84,750	150,000
Other	-	-
Total	70,498,796	59,487,032

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Office Administration Expense

Note-4.35.1

Particulars	Ashad end 2082	Ashad end 2081
Water and electricity	1,556,362	1,524,449
Repair and maintenance	-	-
(a) Building	-	-
(b) Vehicle	466,187	603,546
(c) Computer and accessories	-	-
(d) Office equipment and furniture	1,339,165	941,175
(e) Other	-	-
Insurance	19,174,794	9,733,416
Postage, telex, telephone, fax	3,957,880	2,184,432
Printing and stationery	4,196,610	4,865,585
News paper, books and journals	-	1,800
Advertisement	470,725	441,014
Donation	-	-
Security expense	-	-
Deposit and loan guarantee premium	-	-
Travel allowance and expense	13,631,917	11,101,176
Entertainment	620,870	612,736
Annual/special general meeting expense	906,244	386,505
Other	-	-
(a) Registration and renewals	1,076,352	1,276,039
(b) Office Furniture and Fixtures	1,010,714	2,113,289
(c) Fuel Expense	9,368,639	11,467,375
(d) Software annual fees	3,533,177	2,662,845
(e) Other	997,310	608,228
Total	62,306,944	50,523,610

The microfinance institution has various lease agreements with durations ranging from 2 to 10 years. These leases are subject to renewal based on mutual agreement and include escalation clauses. In accordance with NFRS 16, the right-of-use assets and lease liabilities have been determined.

Depreciation & Amortization

Note-4.36

Particulars	Ashad end 2082	Ashad end 2081
Depreciation on property and equipment	4,428,076	6,986,052
Depreciation of Right of use of assets	17,673,518	15,245,450
Depreciation on investment property	-	-
Amortization of intangible assets	539,944	823,834
Total	22,641,538	23,055,336



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Non Operating Income

Note-4.37

Particulars	Ashad end 2082	Ashad end 2081
Recovery of loan written off	-	-
Other income	-	225,000
Total	-	225,000

Non operating expense

Note-4.38

Particulars	Ashad end 2082	Ashad end 2081
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Provision on other assets	1,264,174	942,000
Other expense	-	1,152,000
Total	1,264,174	2,094,000

Income tax expense

Note-4.39

Particulars	Ashad end 2082	Ashad end 2081
Current tax expense	28,172,944	10,814,777
Current year	25,400,770	7,127,343
Adjustments for prior years	2,772,174	3,687,434
Deferred tax expense	(40,445,824)	346,443
Origination and reversal of temporary differences	(40,445,824)	346,443
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expense	(12,272,880)	11,161,220

Reconciliation of tax expense and accounting profit

Note-4.39.1

Particulars	Ashad end 2082	Ashad end 2081
Profit before tax	75,777,013	11,149,305
Tax amount at tax rate of 30%	22,733,104	3,344,792
Add: Tax effect of expenses that are not deductible for tax purpose	13,220,595	13,724,410
Less: Tax effect on exempt income	0	-
Add/less: Tax effect on other items	(10,552,929)	(9,941,859)
Total income tax expense	25,400,770	7,127,343
Effective tax rate	33.52%	63.93%



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

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Deferred Tax

Note-4.13
(Amount in NPR)

Particulars	Ashad end 2082		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Investment properties	-	-	-
Investment securities	-	-	-
Property & equipment	3,085,244	-	3,085,244
Employees' defined benefit plan	16,735,858	-	16,735,858
Right of use of assets	-	12,430,634	-12,430,634
Lease liabilities	14,236,830	-	14,236,830
Actuarial Gain/Loss	-	-	-
Fair Value reserve(Investment in shares)	-	-	-
Provision for other asset	38,105,590		38,105,590
Other temporary differences			
Deferred tax on temporary differences			59,732,888
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
Net Deferred tax asset/(liabilities) as on year end of 2081/82			59,732,888
Deferred tax asset/(liabilities) as on Shrawan 1, 2081			19,405,229
Origination/(Reversal) during the year			40,327,659
Deferred tax expense/(income) recognized in profit or loss			(40,445,824)
Deferred tax expense/(income) recognized in other comprehensive income			118,164
Deferred tax expense/(income) recognized in directly in equity			

4.8.3: Information relating to investment in equities

Particulars	Ashad end 2082	
	Cost	Fair Value
Investment in quoted equity		
Investment in unquoted equity	1,000,000	597,846
Nepal Finserv Company Ltd.10,000 shares of Rs.100 each		
Total	1,000,000	597,846



5. Disclosures and Additional Information

5.1 Risk Management

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

S.N.	Members of Risk Management Committee	Designation
1	Bimal Acharya	Coordinator
2	Tirtha Sagar Aryal	Member
3	Chandan Kumar Sardar	Member-Secretary

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

Management Committee

The Management Committee comprises of following subcommittees which represents by all key Business and Function Heads of Micro Finance that manages Micro Finance's operation on day-to-day basis:

a. Procurement Committee

S.N.	Members	Designation
1	Shiva Prasad Gyawali	Coordinator
2	Manarupa Paudel	Member
3	Hom Prasad Adhikari	Member-Secretary

b. Human Resource Committee

S.N.	Members	Designation
1	Santosh Pokharel	Coordinator
2	Manarupa Paudel	Member
3	Ram Paudyal	Member-Secretary

c. Finance Committee

S.N.	Members	Designation
1	Shiva Prasad Gyawali	Coordinator
2	Manarupa Paudel	Member
3	Chandan Kumar Sardar	Member
4	Hom Prasad Adhikari	Member-Secretary

d. Audit Committee

S.N.	Members	Designation
1	Tirtha Sagar Aryal	Coordinator
2	Kamal Prasad Timalsina	Member
3	Dev Chandra Ray	Member-Secretary

e. AML/CFT

S.N.	Members	Designation
1	Puspa Raj Dhakal	Coordinator
2	Shiva Prasad Gyawali	Member
3	Top Bahadur Raskoti	Member
4	Chandan Kumar Sardar	Member-Secretary

f. Credit Committee

S.N.	Members	Designation
1	Top Bahadur Raskoti	Coordinator
2	Manrupa Poudel	Member
3	Ram Paudel	Member
4	Kalpana Bista	Member-Secretary

Aforementioned sub-committee meets as and when required. The strategies of Micro Finance are decided and monitored on regular basis and decision are taken collectively by this committee.

5.1.1 Liquidity Risk

Liquidity has been actively monitored at an appropriate frequency. Routine reporting, Trend Analysis and Budget Variance Analysis was in place to BOD and through the ALCO and Risk Management Committee.

5.1.2 Interest Rate Risk

Interest rate risk is the potential that a change in overall interest rates will increase the cost of funds. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and has implemented a policy of managing assets with interest rates in mind, monitoring interest rates on a regular basis, and making repayment accordingly.

5.1.3 Credit Risk

The risk of potential loss because of counterparty failure to meet its obligations to pay the credit obtained from Micro Finance as per the agreed terms is known as credit risk.

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

The credit policy of Micro Finance has been guided by NRB Directives, Sector wise/ Product wise reporting of risk assets on monthly basis, reporting of top borrowers and their analysis"

5.1.4 Operational Risk

Operational Risk is defined as the risk of potential loss resulting from inadequate or failed internal processes, people and systems or from the impact of external events, including legal risks for the Laghubitta. Operational Risk is pervasive across all the functions of the Laghubitta and is influenced by all resources, including human resource, systems and procedural designs, deployed by the Laghubitta to carry out those functions. Operational Risk can be caused by both internal and external sources such as fraud, business interruptions, system failures, damage to physical infrastructure, failure in execution and service delivery, inherent risks in products, customers, inadequacy in procedures or flawed process designs, and business practices. The risk can occur in any business function or the business supporting functions.

5.2 Capital Management

The Laghubitta'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 has BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. 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.



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:

As on Ashad End 2082

Particulars	Amortized Cost (NPR.)	FVTOCI	Total (NPR.)
Financial Assets			
Cash and Cash equivalent	458,809,245	-	458,809,245
Statutory Balances and Due from Nepal Rastra Bank	30,194,331	-	30,194,331
Placement with Bank & Financial Institutions	20,000,000	-	20,000,000
Derivative Financial Instruments	-	-	-
Other Trading Assets	-	-	-
Loan and Advances to MFIs & Cooperatives	-	-	-
Loans and Advances to Customers	5,266,571,091	-	5,266,571,091
Investment Securities	-	597,846	597,846
Current Tax Assets	-	-	-
Investment Property	-	-	-
Property and Equipment	-	-	-
Goodwill and Intangible assets	-	-	-
Deferred Tax Assets	-	-	-
Other Assets	-	-	-
Total Financial Assets	5,775,574,668	597,846	5,776,172,513
Financial Liabilities			
Due to Bank and Financial Institutions	-	-	-
Due to Nepal Rastra	-	-	-
Derivative Financial Instrument	-	-	-
Deposits from Customers	1,894,900,281	-	1,894,900,281
Borrowing	3,359,277,082	-	3,359,277,082
Current Tax Liabilities	-	-	-
Provisions	-	-	-
Deferred Tax Liabilities	-	-	-
Other Liabilities	-	-	-
Debt Securities Issued	-	-	-
Subordinated Liabilities	-	-	-
Total Financial Liabilities	5,254,177,363	-	5,254,177,363

5.4 Segment Analysis

The Microfinance's operation is managed centrally through Head Office. All strategic, financial and operational policies and operations are controlled and directed from the head office. The Microfinance operates in seven provinces though has single jurisdiction details are mentioned below:

Particulars	Province 1	Province 2	Province 3	Province 4	Province 5	Province 6	Total
Interest Income	95,212,982	86,793,215	91,532,747	56,010,335	314,517,920	78,652,122	722,719,320
Commission Income	-	-	-	-	-	-	-
Other Operating Income	6,371,326	6,623,769	12,301,999	4,014,755	22,963,403	7,210,477	59,485,731
Total Income	101,584,309	93,416,984	103,834,746	60,025,090	337,481,323	85,862,599	782,205,051
Interest Expenses	6,417,776	7,522,817	242,804,207	9,907,939	70,939,811	12,483,482	350,076,033
Staff Expenses	22,804,245	19,480,140	70,281,476	16,500,985	81,959,096	20,766,425	231,792,366
Other operating Expenses	4,528,994	3,889,345	41,684,552	3,008,566	14,061,467	3,325,871	70,498,796
Total Expenses	27,333,239	23,369,486	111,966,028	19,509,551	96,020,563	24,092,296	302,291,163
Loan and Advances	718,459,498	679,488,165	633,927,968	422,896,032	2,273,347,386	622,647,450	5,350,766,500
Deposit	105,417,081	122,505,078	207,711,800	158,421,743	1,100,475,284	200,369,296	1,894,900,281
Total Member	10,149	9,009	12,682	7,809	52,268	10,472	102,389
Segment Assets	721,050,960	678,671,132	1,211,492,105	424,344,796	2,285,228,800	624,882,762	5,945,670,555
Segment Liability	721,050,960	678,671,132	1,211,492,105	424,344,796	2,285,228,800	624,882,762	5,945,670,555

The following Head-office figures has been included in province 3 figures:

Particulars	Amount
Interest income	2,383,253
Commission income	6,475,624
Other operating income	157,535
Interest expense	229,782,942
Staff expense	31,890,870
Other operating expense	50,486,492



5.5 Share options and share based payment

There is no share-based payment made by the Microfinance.

5.6 Contingent liabilities and commitment

The Microfinance discloses amount as contingent liabilities when it undertakes to make a payment on behalf of its customers for guarantee issued as part of its transactions for which no obligation will arise at the end of the reporting period. Other contingent liability can arise in respect of taxes and other regulatory liabilities. Though Micro Finance has been complying with applicable laws and regulation it may be subject to regulatory action which may result in material financial liability to the Micro Finance and are difficult to predict. None of such material claim exist at the end of reporting date.

When the Micro Finance has confirmed its intention to provide funds to a customer or on behalf of a customers in the form of loans and advances, future guarantee and the Micro Finance has not made the payment at the end of reporting period, those instruments are included in the financial statements as commitment.

Contingent liabilities and commitments have been disclosed in Note 4.26.

5.7 Related Parties Disclosures

Followings are the related parties to the Micro Finance as per NAS 24" Related Parties Disclosures":

i. Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Microfinance includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Microfinance. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2082) were as follows:

Name of Key Management Personnel	Designation
Shiva Prasad Gyawali	CEO
Manarupa Paudel	Assistant General Manager
Chandan Kumar Sardar	Manager
Dev Chandra Roy	Deputy Manager
Top Bahadur Raskoti	Assistant Manager

5.7.1 Compensation to Key Management Personnel

The members of Board of Directors are entitled for meeting allowances. Salary and allowances are provided to Chief Executive Officer and other member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Microfinance with him whereas compensation paid to other member of KMP are governed by Employees Byelaws and decisions made by management time to time in this regard. In addition to salaries and allowances, non- cash benefits like vehicle facility, subsidized rate employees' loan, and termination benefits are also provided to KMP.

The details relating to compensation paid to key management personnel (Director's only) were as follows:

Particulars	FY 2081.82	FY 2080.81
Director's Fee (including all BoD level committee)	504,000	600,000
Other Expenses	813,156	424,688
Total	1,317,156	1,024,688

The details relating to compensation paid to key management personnel other than directors were as follows:

Name	Position	Remuneration
Shiva Prasad Gyawali	CEO	4,082,800
Manarupa Paudel	Assistant General Manager	1,675,278
Chandan Kumar Sardar	Manager	448,208
Biratpati Nath Gachhadar	Manager	839,370
Devchandra Roy	Deputy Manager	1,029,976
Top Bahadur Raskoti	Assistant manager	974,885

Besides above remuneration, vehicle facilities were provided to key management personnel. Above amount also includes the retirement facilities.

5.8 Goodwill on Business Combination

During the fiscal year 2076/77, the Microfinance had merged with erstwhile Aarambha Laghubitta Bittiya Sanstha Limited (AMFI) and commenced joint operations from 22 Ashad 2077. The Microfinance has issued 644,280 units of shares to shareholders of AMFI as purchase consideration on the basis of swap ratio of 1 shares of ACLBSL for each share of AMFI recommended by an independent valuator in accordance with Merger and Acquisition Bylaw 2073 issued by the Central Bank. Similarly, during the fiscal year 2078/79, the Microfinance had acquired Deurali Laghubitta Bittiya Sanstha Ltd and commenced joint operations from 30 Kartik 2078. Post-acquisition, Deurali shareholders had received 0.84 shares of ACLBSL for each share of Deurali (swap ratio of 84%). The Microfinance had adopted conventional way of booking swap gain from merger and acquisition as per point 9(Kha) of NRB Merger and Acquisition Bylaws, 2073 then. However, after the issuance of this Explanatory Note, the Carve-out no. 3 and 4 on NFRS 3: Business Combination issued by ICAN on 2077.07.25 stands withdrawn and revised treatment is applicable for Goodwill computation. Para 32 of NFRS 3 states that "The acquirer shall recognize goodwill as of the acquisition date measured as the excess of (a) over (b) below:

- (a) The consideration transferred measured in accordance with this NFRS, which generally requires acquisition date fair value
- (b) The net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed measured in accordance with this NFRS.

As per Explanatory Note on Accounting for Business Combination dated 31 July 2022, Goodwill may be measured in a business combination effected through exchange of equity interest of the acquirer by considering the business valuation of acquiree computed based on the similar terms as for the purpose of computing swap ratio which is agreed by the parties involved and approved by regulator and AGM of the company and hence is reflective of fair value. The excess of consideration paid by the acquirer over the business value of the acquiree is only considered as goodwill because it represents the expected synergies and other benefits arising from combining the businesses.

The calculation of Goodwill as per explanatory note is given below:

a) Arambha Microfinance

Particulars	Amount (NPR)
No. of shares	600,000
Additional shares from DDA date to Joint transaction date	44,280
Total share at the time of joint transaction	644,280
SWAP ratio	100%
No. of shares issued	644,280
Net worth per share of CHLBS as per DDA	129.28
Purchase consideration	83,292,518
Business Value acquired	69,724,859
Goodwill	13,567,660.00

b) Deurali Microfinance

Particulars	Amount (NPR)
No. of shares	240,000
Additional shares from DDA date to Joint transaction date	-
Total share at the time of joint transaction	240,000
SWAP ratio	84%
No. of shares issued	201,600
Net worth per share of ACLBSL as per DDA	118.67
Purchase consideration	23,924,598
Business Value acquired	14,122,040
Goodwill	9,802,558



The Microfinance has recognized NPR. 13,567,660 and NPR. 9,802,558 as Goodwill of Arambha Microfinance and Deurali Microfinance respectively and apportioned under other Reserve of equity. Since the recoverable amount is higher than carrying amount of the Cash Generating Unit (CGU) (value in use), goodwill allocated is not impaired.

5.9 Additional disclosures of non-consolidated entities

There are no further disclosures to be made as per NFRS requirements.

5.10 Events after reporting date.

There are no other events after Reporting Date affecting financial status as on Ashad end, 2082.

5.11 Valuation Hierarchy

Following tables demonstrates the valuation hierarchy of Microfinance's Assets and Liabilities. This fair value may differ from the actual amount that may be received or paid on settlement, realization or maturity of those Financial Assets and Liabilities.

Fair Value of Financial Assets and Liabilities Measured at Fair Value

The fair value measurement hierarchy is as follows:

- Level 1** fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.
- Level 2** valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.
- Level 3** portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

Unquoted equity	As on	Amount
Level 1	2080.03.31	-
	2081.03.31	-
	2082.03.32	-
Level 2	2080.03.31	-
	2081.03.31	-
	2082.03.32	-
Level 2	2080.03.31	1,000,000
	2081.03.31	1,000,000
	2082.03.32	597,846

5.12 Impairment of financial assets

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.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Microfinance considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan

conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

5.12.1 Use of Carve Outs for Financial Assets

a. Regulatory Compliance in Provisioning

The Microfinance applies the expected credit loss (ECL) model under Nepal Financial Reporting Standard (NFRS) 9 for recognizing impairment loss on financial assets. As per the non-optional carve-out provided by the Institute of Chartered Accountants of Nepal (ICAN) until FY 2082/83, the Bank measures impairment loss on loans and advances as the higher of:

- i. The amount determined under the Expected loss model as per ECL guideline issued by Nepal, and
- ii. The amount of loan loss provision required as per the unified directives issued by Nepal Rastra Bank (NRB)."

Particulars	2081/82
Total Loan loss provision as per norms prescribed by Nepal Rastra Bank (NRB Directive No. 2) and circular issued.	84,195,408
Total Impairment as per Expected Credit Loss NFRS 9	26,553,302

"As, Loan loss provision as per norms prescribed by Nepal Rastra Bank is higher, impairment loss on loans and advances is made accordingly.

The Microfinance has classified total loan loss provision mentioned above is on the basis of Collective Impairment.

The final provision recorded in the financial statements for each year represents the higher of the two calculated amounts, ensuring full compliance with both accounting and regulatory requirements.

Implementation of Expected Credit Loss (ECL) Framework

During the year, the Microfinance fully implemented the Expected Credit Loss (ECL) model as mandated by Nepal Financial Reporting Standard (NFRS) 9 and guided by the detailed NFRS 9- Expected Credit Loss Related Guidelines, 2024 and First Amendment to ECL Guideline, 2024 issued by Nepal Rastra Bank (NRB). This forward-looking model replaces the previous incurred loss approach and requires the Microfinance to recognize expected credit losses based on past events, current conditions, and reasonable and supportable forecasts of future economic conditions.

The implementation involved the development of robust models for estimating Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).



5.13 Disclosures of Gross Amount of Loan and Advances as per Regulatory Classification

5.13.1 Disclosures of Gross Amount of Loan and Advances and Provision as per Regulatory Classification

Particulars	2082 Ashad		2081 Ashad		Change in	
	Loan Amount	%	Loan Amount	%	Loan Amount	%
Pass	4,943,893,407	93%	3,554,331,281	83%	1,389,562,126	10%
Watchlist	87,816,899	2%	116,390,017	3%	(28,573,118)	-1%
Restructured	-	0.00%	446,354,678	10%	(446,354,678)	-10%
Performing Loan	5,031,710,306	94%	4,117,075,976	96%	1,360,989,008	-1%
Substandard	41,557,997	1%	39,276,987	1%	2,281,010	0%
Doubtful	59,834,182	1%	31,321,671	1%	28,512,511	0%
Loss	195,905,040	4%	110,286,693	3%	85,618,347	1%
Non-Performing Loan	297,297,218	6%	180,885,351	4%	116,411,868	1%
Total Loan	5,329,007,525	100.00%	4,297,961,327	100.00%	1,477,400,876	(0)

5.13.2 Disclosures of Loan Loss Provision as per Regulatory Classification

Particulars	2082 Ashad		2081 Ashad		Change in	
	LLP Amount	%	LLP Amount	%	LLP Amount	%
Pass	12,359,734	15%	11,537,796	21%	821,937	-6%
Watchlist	1,097,711	1%	1,447,561	3%	(349,850)	-1%
Performing Loan	13,457,445	16%	12,985,357	23%	472,087	-7%
Restructured	-	0.00%	5,389,466	10%	(5,389,466)	-10%
Substandard	2,597,375	3.08%	2,074,032	4%	523,343	-1%
Doubtful	7,479,273	8.88%	3,125,317	6%	4,353,955	3%
Loss	59,906,354	71.15%	31,524,069	57%	28,382,285	14%
Additonal Provision by Auditor	754,962	0.90%	227,708	0%	527,254	0%
Non-Performing Loan	70,737,964	84.02%	42,340,593	77%	28,397,371	7%
Total Loan	84,195,408	100.00%	55,325,950	100.00%	28,869,458	0

5.14 Other Legal and Regulatory Requirements

Misappropriation of fund amounting Rs. 126,049,084.3 done by staff of the bank till date. For which legal action has already been taken by Microfinance and respective staff is still in police custody, for these events necessary adjustment has been made in books of accounts and adjusted balances are presented in financial statements.

Among which, fund amounting to Rs. 942,000 has been misappropriated by the staff of Kisanpur Branch in the fiscal year 2080/81. For which legal action has been taken as the respective staff is out of contact.

5.15 Detailed Disclosures of Regulatory Reserve

Particulars	Interest Receivable	Deferred Tax Assets	Goodwill	Loss on NBA	Actuarial Loss/Gain Recognized	Other	Regulatory Reserve
Balance at Ashad End, 2077	51,702,528	6,425,830	13,567,660		1,732,154		73,428,172
Changes in FY 2077/78	2,965,389	5,090,642	-		1,083,401	-	9,139,432
Balance at Ashad End, 2078	54,667,917	11,516,472	13,567,660		2,815,555		82,567,604
Changes in FY 2078/79	14,961,697	10,209,815	9,802,558	-	4,490,797	-	39,464,867
Balance at Ashad End, 2079	69,629,614	21,726,287	23,370,218		7,306,352		122,032,471
Changes in FY 2079/80	12,274,145	(1,105,219)	-	3,497,310	(1,432,332)	7,623,379	20,857,282
Balance at Ashad End, 2080	81,903,759	20,621,068	23,370,218	3,497,310	5,874,019	7,623,379	142,889,753
Changes in FY 2080/81	(55,092,805)	(1,215,840)	-	-	(3,645,326)	1,946,744	(58,007,227)
Balance at Ashad End, 2081	26,810,954	19,405,229	23,370,218	3,497,310	2,228,693	9,570,123	84,882,526
Changes in FY 2081/82	(14,774,265)	40,327,659	-	-	(557,225)	-	24,996,170
Balance at Ashad End, 2082	12,036,689	59,732,888	23,370,218	3,497,310	1,671,468	-	100,308,573

Note: regarding changes in Interest Receivable :

An amount of Rs. 2,965,389, representing changes in Interest Receivable during the year 2077/78, was previously added in regulatory reserve instead of being deducted. As on Ashad end 2081, regulatory reserve to be created from interest receivable is Rs. 26,810,954 and the adjustment of Rs. 2,965,389 has been adjusted in the changes during the year i.e. in (55,092,805).



Aarambha Chautari Laghubitta Bittiya Sanstha Limited PRINCIPAL INDICATOR

For the year ended 32nd Ashadh 2082 (16 July 2025)

Particulars	Indicators	FY 2081/82	FY 2080/81
Net Profit/ Gross Income	Percent	11.26%	0.09%
Earnings Per Share	NPR	23.98	0.19
Market Value Per Share	NPR	1087.41	1230.00
Price Earning Ratio	Ratio	45.34	6631.505202
Dividend (including bonus) on Share Capital	Percent	0.00	0.00
Cash Dividend on Share Capital	Percent	0.00	0.00
Interest Income/ Loans and Advances and Investments	Percent	13.51%	16.28%
Staff Expenses/ Total Operating Expenses	Percent	71.32%	73.65%
Interest Expenses/ Total Deposits & Borrowings	Percent	7.28%	9.68%
Exchange Gain/ Total Income	Percent	0.00%	0.00%
Staff Bonus/ Total Staff Expenses	Percent	3.63%	0.53%
Net Profit/Total Loans & Advances	Percent	1.65%	0.02%
Net Profit/ Total Assets	Percent	1.48%	0.01%
Total Loans & Advances/ Total Deposits	Percent	282.38%	271.67%
Total Operating Expenses/ Total Assets	Percent	5.46%	6.12%
Capital Adequacy (On Risk Weighted Assets)			
a. Core Capital	Percent	7.52%	7.75%
b. Supplementary Capital	Percent	0.24%	0.28%
c. Total Capital Fund	Percent	7.77%	8.03%
Non-Performing Loan/ Total Loans & Advances	Percent	5.58%	4.21%
Weighted Average Interest Rate Spread	Percent	8.06%	8.71%
Book Net Worth (Per Share)	NPR	155	132
Number of Shares	Nos.	3671434	3671434
No. of Staff	Nos.	458	451



Aarambha Chautari Laghubitta Bittiya Sanshtha Limited

NOTES TO FINANCIAL STATEMENTS

As on 32nd Ashad 2082

6.9 Comparison Unaudited and Audited Financial Statements as of 2081/82

Statement of Financial Position	As per Audited Financial Statement	As per Unaudited Financial Statement	Variance		Reasons for Variance
			Amount	%	
Assets					
Cash and Cash Equivalent	458,809,245	5,625,931	453,183,314	98.77%	Due to reclassification of Placement with Bank and Financial Institutions
Due from Nepal Rastra Bank	30,194,331	30,194,331	-	0.00%	
Placement with Bank and Financial Institutions	20,000,000	475,522,152	(455,522,152)	-2277.61%	Due to reclassification of Cash and Cash Equivalent
Derivative Financials Instrument	-	-	-	0.00%	
Other Trading Assets	-	-	-	0.00%	
Loans and Advances to Microfinance & Cooperatives	-	-	-	0.00%	
Loans and Advances to Customers	5,266,571,091	5,315,265,492	(48,694,401)	-0.92%	Due to additional loan loss provision.
Investment Securities	597,846	1,000,000	(402,154)	-67.27%	Due impairment on investment on securities.
Current Tax Assets	31,215,288	56,357,831	(25,142,543)	-80.55%	Due to Adjustment of Tax liability.
Investment in Subsidiaries	-	-	-	-	
Investment in Associates	-	-	-	-	
Investment Property	4,077,000	4,077,000	-	0.00%	
Property and Equipment	5,544,255	4,252,727	1,291,527	23.29%	Due to addition of Fixed assets
Goodwill and Intangible Assets	24,171,487	23,370,218	801,269	3.31%	Due to Adjustment of Intangible Assets
Deferred Tax Assets	59,732,888	19,405,229	40,327,659	67.51%	Due to adjustment of Deferred Tax Assets.
Other Assets	44,719,199	210,182,378	(165,463,179)	-370.00%	Due to Calculation of ROU and Other Adjustment.
Total Assets	5,945,632,630	6,145,253,289	(199,620,659)	-3.36%	
Liabilities					



Due to Bank and Financial Institutions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instrument	-	-	-	-
Deposits from Customers	1,894,900,281	1,894,900,281	-	0.00%
Borrowings	3,359,277,082	3,359,277,082	-	0.00%
Current Tax Liabilities	-	40,465,117	(40,465,117)	100.00%
Provisions	-	125,754,459	(125,754,459)	100.00%
Deferred Tax Liabilities	-	-	-	0.00%
Other Liabilities	124,153,883	151,462,020	(27,308,137)	-22.00%
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Liabilities	5,378,331,246	5,571,858,960	(193,527,714)	-3.60%
Equity				
Share Capital	367,143,409	367,143,409	-	-
Share Premium	-	-	-	-
Retained Earnings	3,657,283	52,120,307	(48,463,024)	-1325.11%
Reserves	196,500,692	154,130,614	42,370,079	21.56%
Total Equity Attributable to Equity Shareholders	567,301,384	573,394,329	(6,092,945)	(0)
Non Controlling interest	-	-	-	-
Total Equity	567,301,384	573,394,329	(6,092,945)	(0)
Total Equity and Liabilities	5,945,632,630	6,145,253,289	(199,620,659)	(0)

Statement of Profit and Loss		As per Audited Financial Statement	As per Unaudited Financial Statement	Variance	%	Reasons for Variance
Interest Income		722,719,320	717,998,027	4,721,294	0.65%	Revised calculation of interest on staff loan and AIR Impact and audit adjustment
Interest Expenses	(350,076,033)	(347,732,414)	(2,343,619)	0.67%	As previously interest expense on borrowing was not recognized	
Net Interest Income	372,643,288	370,265,613	(2,377,675)	-0.64%		
Fee and Commission Income	59,485,731	58,412,362	1,073,369	1.80%	Service Charge Refunded as per NRB	
Fee and Commission Expenses	(1,412,091)	(1,141,334)	(270,757)	19.17%	Heading Mistach and correct as per Audit	
Net Fee and Commission Income	58,073,640	57,271,028	802,612	1.38%		
Net Interest, Fee and Commission Income	430,716,928	427,536,641	(3,180,287)	-0.74%		
Net Trading Income	-	-	-	0.00%		
Other Operating Income	-	2,432,595	(2,432,595)	0.00%		
Total Operating Income	430,716,928	429,969,236	(747,692)	-0.17%		
Impairment Charge/(reversal) for loans and other losses	28,869,458	(23,876,763)	52,746,220	182.71%	Audit adjustment for addition of provision	
Net Operating Income	401,847,470	453,845,998	51,998,528	12.94%		
Operating Expenses	(231,665,949)	(223,060,224)	(8,605,725)	3.71%	Adjustment of Leave encashment as per Actuary Report	
Personnel Expenses	(70,498,796)	(88,853,255)	18,354,459	-26.04%	Finance charge of ROU and other audit adjustment	
Other Operating Expenses	(22,641,538)	(7,048,795)	(15,592,743)	68.87%	Reclassification and audit adjustments; and Posting of Depreciation and Amortization of ROU	
Operating Profit	77,041,187	134,883,724	57,842,537	75.08%		
Non Operating Income	-	-	-	-		
Non Operating Expenses	(1,264,174)	(1,264,174)	100.00%	Heading Mistach and correct as per Audit		
Profit before Income Tax	75,777,013	134,883,724	59,106,711	78.00%	-	
Income Tax Expenses	(12,272,880)	40,465,117	(52,737,997)	429.71%		
Current Tax	28,172,944	40,465,117	(12,292,173)	-43.63%	Calculation of tax	
Deferred Tax	(40,445,824)	(40,445,824)	(40,445,824)	100.00%	Deferred tax calculation not made in quarterly FS	
Profit for the Period	88,049,893	94,418,607	6,368,714	7.23%		
Consolidated Statement of Comprehensive Income		As per Audited Financial Statement	As per Unaudited Financial Statement	Variance	%	Reasons for Variance
Profit/(Loss) for the period	88,049,893	94,418,607	(6,368,714)	-7.23%	-	Change in Actuary Valuation
Other Comprehensive Income	275,717	-	275,717	-	-	Consequential effect of above items.
Total Comprehensive Income	88,325,610	94,418,607	(6,092,997)	-6.90%	-	



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Quantitative Disclosures

Capital Structure and Capital Adequacy

A. Tier 1 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
Paid up Equity Share Capital	367,143,409
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	64,279,207
Retained Earnings	3,657,283
Un-audited current year cumulative profit/(loss)	-
Capital Redemption Reserve	-
Capital Adjustment Reserves	3,840,000
Dividend Equalization Reserves	-
Bargain Purchase Gain	-
Deferred Tax Reserve	-
Other Free Reserve	-
Less: Goodwill	-
Less: Intangible Asset	-
Less: Fictitious Asset	-
Less: Deferred Tax Asset	-
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 & unutilized	-
Less: Reciprocal crossholdings	-
Less: Other Deductions	-
Total Tier 1 Capital (Core Capital)	438,919,899

B. 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	13,457,445
Additional Loan Loss Provision	754,962
Exchange Equalization Reserves	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Special Reserve Fund	-
Total Tier 2 Capital (Supplementary Capital)	14,212,407

(iii) Compliance with external requirement

The Laghubitta has compiled with externally imposed capital requirements to which it is subject and there is no such consequence where the institutions has not compiled with those requirements.



Aarambha Chautari Laghubitta Bittiya Sanstha Limited STATEMENT OF RISK WEIGHTED ASSETS (RWA)

At the month end of Ashad, 2082

I. On- Balance-Sheet Items

S.No.	Description	Weight (%)	Current period Amount (NPR.)	RWA
1	Cash Balance	0	5,625,931	-
2	Gold (Tradable)	0	-	-
3	NRB Balance	0	30,194,331	-
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	0	-	-
10	Balance/Fixed deposit on domestic banks and financial institutions	20	473,183,314	94,636,663
11	Loan against other banks' and financial institutions' FD	20	-	-
12	Foreign bank balance	20	-	-
13	Money at call	20	-	-
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	597,846	597,846
18	Investment on shares/debentures/bonds	100	-	-
19	Loans & advances, bills purchase/discount	100	5,350,766,500	5,350,766,500
20	Fixed assets	100	5,544,255	5,544,255
21	Net interest receivables (Toral IR - 8 - Interest suspense)	100	-	-
22	Other assets (Except advance tax payment)	100	259,719,208	259,719,208
23	Net Non-Banking Asset	100	-	-
24	Real estate/residential housing loans exceeding the limit	150	-	-
Total On-Balance-sheet Items (A)			6,125,631,384	5,711,264,470



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF RISK WEIGHTED ASSETS (RWA)

At the month end of Ashad, 2082

II. Off- Balance-Sheet Items

S.No.	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)	20	-	-
4	Guarantee against International rated bank's counter	20	-	-
5	L/C with maturity more than six months (Outstanding)	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%)	100	122,512,628	122,512,628
Total Off-Balance-sheet Items (B)			122,512,628	122,512,628
Total Risk Weighted Assets (A) + (B)			6,248,144,012	5,833,777,098

III. Total Qualifying Capital

Particulars	Amount (NPR.)
Core Capital (Tier 1)	438,919,899
Supplementary Capital (Tier 2)	14,212,407
Total Capital Fund	453,132,305
Risk Weighted Exposures	5,833,777,098

IV. Capital Adequacy Ratio

Minimum capital Fund to be maintained based on Risk Weighted Assets:

Particulars	Amount (NPR.)
Minimum Capital Fund Required (8.0 % of RWA)	466,702,168
Minimum Core Capital Required (4.0 % of RWA)	233,351,084
Capital Fund maintained (in %)	7.77%
Core Capital maintained (in %)	7.52%



Aarambha Chautari Laghubitta Bittiya Sanstha Limited PROMOTER SHAREHOLDER ABOVE 0.5% AS ON ASHAD END 2082

S.N	Name	Share Quantity	Percentage	Remarks
1	Central Finance Limited	167,185	4.55%	
2	Kamana Sewa Bikas Bank Limited	125,389	3.42%	
3	Global Ime Bank	83,592	2.28%	
4	Prabhu Bank Limited	83,592	2.28%	
5	Shine Resunga Development Bank Ltd	69,660	1.90%	
6	Dipak Tiwari	62,917	1.71%	
7	Dipesh Uperti	53,318	1.45%	
8	Citizens Bank International Limited	48,762	1.33%	
9	Shobha Uperti	40,546	1.10%	
10	Anita Pandit	27,823	0.76%	
11	Usha Ghimire	23,767	0.65%	
12	Dhruba Lal Pandey	22,300	0.61%	



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ४४९२८२३
फ्याक्स नं.: ४४९२२२४
Web site: www.nrb.org.np
Email: mfd@nrb.org.np

पत्र संख्या: ल.वि.सं.सु.वि./गैरस्थलगत/आरम्भ/०८२
टी.नं. १६९
श्री आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड
बनेपा-१४, काभ्रेपलाञ्चोक।

मिति: २०८२/०९/०७



विषय : आर्थिक वर्ष २०८१/८२ को वार्षिक वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा प्रचलित आयकर ऐन/नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय वमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छूटै पानामा प्रकाशित गरी कार्यान्वयन गर्ने तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछ ।

(क) संस्थाको २०८२ असार मसान्तमा कुल जोखिम भारित सम्पत्तिको आधारमा कुल पुँजीकोषको अनुपात न्यून रहेकोले पुँजीकोष सुधार गर्न आवश्यक पुँजी योजना पेश गर्नुहुन ।

(ख) निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरू नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन ।

(ग) यस बैंकवाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) मा भएको व्यवस्था पूर्णरूपमा पालना गर्नुहुन ।

(घ) यस बैंकवाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशनको निर्देशन २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा भएको व्यवस्था वमोजिम मात्र सेवा शुल्क लिनुहुन ।

(ङ) यस बैंकवाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. ११/०८१ को बुँदा नं. ४.४ मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।

(च) यस बैंकवाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. ६ मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।

(छ) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले ओल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय,

(सुवोधमान श्रेष्ठ)
उप-निर्देशक

बोधार्थ :

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

यस संस्थाको दशौं वार्षिक साधारण सभा प्रयोजनका लागि आ.व. २०८१/०८२ को वित्तीय विवरणहरू प्रकाशन गर्न सहमति प्रदान गर्ने ऋममा नेपाल राष्ट्र बैंकबाट दिइएको निर्देशन उपर संस्थाको प्रतिउत्तर देहाय बमोजिम रहेको व्यहोरा सादर अनुरोध गर्दछौं ।

- (क) संस्थाको २०८२ असार महिनामा कुल जोखिम भागित सम्पत्तिको आधारमा कुल पूँजीकोषको अनुपात न्यून रहेकोले पूँजीकोष सुधार गर्ने पूँजी योजना पेश गर्ने निर्देशन भएकोमा पूँजीकोष सुधार योजना पेश गरिएको व्यहोरा सादर अनुरोध गर्दछौं ।
- (ख) केहि ऋणी सदस्यहरूको व्यवसायमा समस्या सिर्जना भई कर्जाको किस्ता भुक्तानीमा समस्या परेको र सो किस्ता रकम सानो बनाइदिंदा किस्ता भुक्तानीमा सहजता हुने भन्दै सदस्यहरूद्वारा निवेदन पेश गरेको अवस्थामा मात्र केहि सदस्यहरूलाई भुक्तानी व्यवस्था सञ्जिलो बनाइदिने तथा निजहरूले संचालन गरेको व्यवसायको सुनिष्चितताको आधारमा किस्ता सानो बनाई भुक्तानी प्रक्रियालाई सरलीकृत गरिएको व्यहोरा जानकारीका लागि सादर अनुरोध गर्दछौं ।
- (ग) निर्देशन बमोजिम पूर्णरूपमा कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (घ) कर्जा लगानी गर्दा नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा रहेका व्यवस्था बमोजिम नै कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (ङ) निर्देशन बमोजिम कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (च) निर्देशन बमोजिम पूर्णरूपमा कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (छ) यस वित्तीय संस्थाको आन्तरिक र बाह्य लेखापरीक्षण तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू पुन नदाहोरिने गरी कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।



आररभ चौतारी लघुवित वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालयमा कार्यरत कर्मचारीहरूको विवरण

व्यवस्थापन समूह

नाम	पद	कार्यरत विभाग
श्री शिव प्रसाद ज्ञावाली	प्रमुख कार्यकारी अधिकृत	प्रमुख कार्यकारी अधिकृत
श्री मनरुपा पौडेल	सहायक महाप्रबन्धक	वित्तीय व्यवस्थापन विभाग प्रमुख
श्री चन्दन कुमार सरदार	प्रबन्धक	मुख्य व्यवसाय अधिकृत/ जनशक्ति व्यवस्थापन विभाग प्रमुख
श्री देवचन्द्र राय	नायव प्रबन्धक	कर्जा विभाग प्रमुख
श्री टोप बहादुर रास्कोटी	सहायक प्रबन्धक	कर्जा असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख
श्री अनिल विश्वकर्मा	का.मु.बरिष्ठ अधिकृत	आन्तरिक लेखापरीक्षण विभाग प्रमुख
श्री होम प्रसाद अधिकारी	अधिकृत	सञ्चालन विभाग प्रमुख

तिलातीय सहायताहरु :

क्र. स.	नाम	पद	कार्यरत विभाग
१	श्री महेन्द्र प्रसाद आचार्य	सहायक प्रबन्धक	कर्जा असुली तथा जोखिम व्यवस्थापन विभाग
२	श्री समीर तिवारी	अधिकृत	वित्तीय व्यवस्थापन विभाग
३	श्री सुमित पन्थी	अधिकृत	सूचना प्रविधि विभाग
४	श्री श्याम कृष्ण महर्जन	अधिकृत	आन्तरिक लेखा परीक्षण विभाग
५	श्री कविता खत्री	अधिकृत	वित्तीय व्यवस्थापन विभाग
६	श्री कमल प्रसाद तिमल्सना	का.मु. अधिकृत	आन्तरिक लेखा परीक्षण विभाग
७	श्री नविन बोगटी	का.मु. अधिकृत	आन्तरिक लेखा परीक्षण विभाग
८	श्री राम प्रसाद पौड्याल	का.मु. अधिकृत	सूचना प्रविधि विभाग
९	श्री सुजन दाहाल	सहायक अधिकृत	आन्तरिक लेखा परीक्षण विभाग
१०	श्री राम पौड्याल	सहायक अधिकृत	कर्जा असुली तथा जोखिम व्यवस्थापन विभाग
११	श्री उमेश दाहाल	सहायक अधिकृत	कर्जा विभाग
१२	श्री सुदीप लुइंटेल	सहायक अधिकृत	आन्तरिक लेखा परीक्षण विभाग
१३	श्री शिव पौडेल	सहायक अधिकृत	आन्तरिक लेखा परीक्षण विभाग
१४	श्री सुरेश परियार	सहायक अधिकृत	वित्तीय व्यवस्थापन विभाग
१५	श्री स्वेता यादव	का.मु. सुपरभाईजर	सूचना प्रविधि विभाग
१६	श्री दिपा थपलिया	वरिष्ठ सहायक	जनशक्ति व्यवस्थापन विभाग
१७	श्री रमिता के.सी.	वरिष्ठ सहायक	वित्तीय व्यवस्थापन विभाग
१८	श्री लक्ष्मी थापा मार	वरिष्ठ सहायक	कर्जा विभाग
१९	श्री सृजना के.सी.	सहायक	जनशक्ति व्यवस्थापन विभाग
२०	श्री सिर्जना खतिवडा	सहायक	कर्जा विभाग
२१	श्री प्रदीप मगर	चालक	वरिष्ठ सवारी चालक
२२	श्री सोम बहादुर लामा	सुरक्षा गार्ड	सुरक्षा गार्ड
२३	श्री भवानी अधिकारी	सहयोगी	कार्यालय सहयोगी
२४	श्री सरिता गुरुड	सहयोगी	कार्यालय सहयोगी

आरम्भ वौतारी लघुवित वित्तीय संस्था लिमिटेड

सम्पूर्ण प्रदेश मातृतमा रहेका अनुगमन अधिकृतहरूको विवरणः

क्र. स.	नाम	पद	अनुगमन कार्यालय
१	श्री बालकृष्ण कार्की	बरिष्ठ अधिकृत	अनुगमन अधिकृत, सिन्धुली
२	श्री सन्तोष चन्द	बरिष्ठ अधिकृत	अनुगमन अधिकृत, बुटवल
३	श्री विजय कुमार पासमान	अधिकृत	अनुगमन अधिकृत, वागमती
४	श्री जय कृष्ण यादव	अधिकृत	अनुगमन अधिकृत, दुटिपिल
५	श्री भगवती खरेल	अधिकृत	अनुगमन अधिकृत, सम्भनाचौक
६	श्री देवेन्द्र खडका के.सी	अधिकृत	अनुगमन अधिकृत, बलकोट
७	श्री गीता राउत	अधिकृत	अनुगमन अधिकृत, हेकुली
८	श्री दिपा ज्ञवाली	का.मु. अधिकृत	अनुगमन अधिकृत, शिवराज
९	श्री नितेश कुमार चौधरी	सहायक अधिकृत	अनुगमन अधिकृत, कुशमाहार
१०	श्री कल्पना बिष्ट	सहायक अधिकृत	अनुगमन अधिकृत, पाँचखाल
११	श्री सन्तोष रायमाझी	सहायक अधिकृत	अनुगमन अधिकृत, गल्छी
१२	श्री रमेश वि.क.	सहायक अधिकृत	अनुगमन अधिकृत, जामुने
१३	श्री बेद बहादुर हायु	सहायक अधिकृत	अनुगमन अधिकृत, अर्जुनधारा
१४	श्री चन्द्र प्रसाद आचार्य	सहायक अधिकृत	अनुगमन अधिकृत, दुल्लु
१५	श्री दिपक बहादुर वोहोरा	सहायक अधिकृत	अनुगमन अधिकृत, जोशिपुर
१६	श्री राम प्रवेश यादव	सहायक अधिकृत	अनुगमन अधिकृत, मिथिला
१७	श्री रिषिराम सापकोटा	सहायक अधिकृत	अनुगमन अधिकृत, अर्गली
१८	श्री राजु कुरं	सहायक अधिकृत	अनुगमन अधिकृत, सुलिचौर
१९	श्री नारायण वि.क.	सुपरभाइजर	अनुगमन अधिकृत, राडखोला
२०	श्री बसन्त सोडारी	सुपरभाइजर	अनुगमन अधिकृत, देउराली



आरम्भ चौतारी लघुवित वितीय संस्था लिमिटेड

प्रदेश अनुसार शाखा प्रबन्धकहरूको विवरण

१. कोसी प्रदेश- शाखा कार्यालय संख्या: १९ (उन्नाईस)

क्र.सं.	शाखा कार्यालय	शाखा प्रबन्धकको नाम	शाखा कार्यालयको ठेगाना
१	शाखा कार्यालय धनकुटा, धनकुटा	श्री राकेश ब्लोन	धनकुटा न.पा.-४, धनकुटा
२	शाखा कार्यालय भेडेटार, धनकुटा	श्री सुजता दनुवार	साँगुरीगढी गा.पा.-६, धनकुटा
३	शाखा कार्यालय ओखलदुंगा, ओखलदुंगा	श्री सुजन राई	सिद्धिचरण न.पा.-५, ओखलदुंगा
४	शाखा कार्यालय दिक्तेल, खोटाड	श्री पुष्पाज्जली पुलामी मगर	दिक्तेल रूपाकोट मधुवागढी न.पा.-१, खोटाड
५	शाखा कार्यालय बसन्तपुर, तेहथुम	श्री नेत्र प्रसाद दाहाल	लालीगुराँस न.पा.-२, तेहथुम
६	शाखा कार्यालय भोजपुर, भोजपुर	श्री सुरेन्द्र खड्का	भोजपुर न.पा.-७, भोजपुर
७	शाखा कार्यालय गोठगाउँ, मोरड	श्री राज नारायण माझी	सुन्दर हैरैचा न.पा.-७, मोरड
८	शाखा कार्यालय शनिश्चरे, मोरड	श्री संगिता कार्की	पथरी शनिश्चरे न.पा.-४, मोरड
९	शाखा कार्यालय हल्दिबारी, भापा	श्री विमला खड्का	हल्दिबारी गा.पा.-२, भापा
१०	शाखा कार्यालय अर्जुनधारा, भापा	श्री हेमन्ता राई	अर्जुनधारा न.पा.-८, भापा
११	शाखा कार्यालय ईदूभट्टा, भापा	श्री तोयानाथ बास्तोला	मेचिनगर न.पा.-८, भापा
१२	शाखा कार्यालय शान्तिचोक, इलाम	श्री कुमार बस्नेत	सूर्योदय न.पा.-८, इलाम
१३	शाखा कार्यालय बिविया, सुनसरी	श्री रविन खतिवडा	इनर्वा न.पा.-९, सुनसरी
१४	शाखा कार्यालय क्याम्पाबजार, भापा	श्री चन्द्र कुमार विश्वकर्मा	कमल गा.पा.-२, भापा
१५	शाखा कार्यालय शुक्रबारे, सुनसरी	श्री नारायण कुमार खड	बर्जु गा.पा.-१, सुनसरी
१६	शाखा कार्यालय जितपुर, इलाम	श्री दिपक श्रेष्ठ	देउमाई न.पा.-८, इलाम
१७	शाखा कार्यालय निमुवा, मोरड	श्री रोशन विश्वास	बुढिगंगा न.पा.-३, मोरड
१८	शाखा कार्यालय नडाहा, सुनसरी	श्री भिम बहादुर खत्री	बराहाक्षेत्र न.पा.-३, सुनसरी
१९	शाखा कार्यालय चुहाडे, उदयपुर	श्री सुरेन्द्र श्रेष्ठ	त्रियुगा न.पा.-७, उदयपुर

२. मध्ये प्रदेश- शाखा कार्यालय संख्या: १८ (अठार)

१	शाखा कार्यालय रामजानकीचोक, बारा	श्री अन्जु कुमारी चौधरी	निजगढ न.पा.-६, बारा
२	शाखा कार्यालय सपही, बारा	श्री मनिष हलुवाई	कोल्हवी न.पा.-४, बारा
३	शाखा कार्यालय देवाही गोनाही, रौतहट	श्री जितु कुमार साह	देवाही गोनाही न.पा.-८ रौतहट
४	शाखा कार्यालय माधवनारायण, रौतहट	श्री रुपेश कुमार यादव	माधवनारायण न.पा.-६ रौतहट
५	शाखा कार्यालय लहान, सिराहा	श्री पुपु कुमार यादव	लहान न.पा.-११, सिराहा
६	शाखा कार्यालय कुश्माहर, सप्तरी	श्री रमानन्द मण्डल	बोडेवर्साही न.पा.-३, सप्तरी
७	शाखा कार्यालय मिथिला, धनुषा	श्री रामदेव महतो	मिथिला न.पा.-२, धनुषा
८	शाखा कार्यालय कुथ्थार, महोत्तरी	श्री राधेश्याम यादव	औरही न.पा.-४, महोत्तरी
९	शाखा कार्यालय पर्डिया, महोत्तरी	श्री आकाश चौधरी	भँगाहा न.पा.-८ महोत्तरी
१०	शाखा कार्यालय भर्तिपुर, सर्लाही	श्री सन्जय कुमार चौधरी	ईश्वरपुर न.पा.-३, सर्लाही
११	शाखा कार्यालय हिरापुर, सर्लाही	श्री रोशन कुमार राम	वरहथवा न.पा.-११, सर्लाही
१२	शाखा कार्यालय बाग्मती, सर्लाही	श्री कविता चौधरी	बाग्मती न.पा.-१२, सर्लाही
१३	शाखा कार्यालय हनुमाननगर, सप्तरी	श्री इन्द्रजित कुमार यादव	हनुमाननगर कंकालिनी न.पा.-५, सप्तरी
१४	शाखा कार्यालय छिनमस्ता, सप्तरी	श्री पुरुषतोम खाँ	छिनमस्ता गा.पा.-४, सप्तरी
१५	शाखा कार्यालय तेनुवापट्टी, सिराहा	श्री राज कुमार मेहेता	बरियारपट्टी गा.पा.-४, सिराहा

१६	शाखा कार्यालय नरहा, सिराहा	श्री अमरेन्द्र कुमार सिंह	नरहा गा.पा.-५, सिराहा
१७	शाखा कार्यालय किसानपुर, धनुषा	श्री सञ्जय कुमार यादव	धनुषाधाम न.पा.-७, धनुषा
१८	शाखा कार्यालय लक्ष्मीनिया, धनुषा	श्री सुवीप कुमार सिंह	लक्ष्मीनिया गा.पा.-६, धनुषा

३. वागमती प्रदेश- शाखा कार्यालय सद्व्याय: १८ (अठार)

१	शाखा कार्यालय खुर्कोट, सिन्धुली	श्री तारा कुमारी थापा	गोलन्जोर गा.पा.-७, सिन्धुली
२	शाखा कार्यालय सुकुटे, सिन्धुपाल्चोक	श्री संगिता गिरी पाठक	चौतारा साँगाचोकगढी न.पा.-१, सिन्धुपाल्चोक
३	शाखा कार्यालय बनेपा, काभ्रेपलाञ्चोक	श्री भक्तनाथ योगी	बनेपा- न.पा. १०, काभ्रेपलाञ्चोक
४	शाखा कार्यालय सिन्धुली, सिन्धुली	श्री धन बहादुर धिमिरे	कमलामाई न.पा.-६, सिन्धुली
५	शाखा कार्यालय बढ्दुर, नुवाकोट	श्री सुजन राउत	विदुर न.पा.-४, नुवाकोट
६	शाखा कार्यालय गल्छी, धादिङ	श्री प्रल्हाद धिमिरे	गल्छी गा.पा.-७, धादिङ
७	शाखा कार्यालय पाँचखाल, काभ्रेपलाञ्चोक	श्री कार्मिरा अधिकारी	पाँचखाल न.पा.-२, काभ्रेपलाञ्चोक
८	शाखा कार्यालय चरिकोट, दोलखा	श्री शर्मिला बुढाथोकी	भीमेश्वर न.पा.-६, दोलखा
९	शाखा कार्यालय मन्थली, रामेछाप	श्री दिपेश दर्लामी	मन्थली न.पा.-२ रामेछाप
१०	शाखा कार्यालय बाहुनीपाटी, सिन्धुपाल्चोक	श्री रिपेन्द्र दाहाल	मेलम्ची न.पा.-१२, सिन्धुपाल्चोक
११	शाखा कार्यालय दुधोली, सिन्धुली	श्री विनोद कुमार चौधरी	दुधोली न.पा.-५, सिन्धुली
१२	शाखा कार्यालय खरानीटार, नुवाकोट	श्री अर्जुन भट्टराई	तादी गा.पा.-३, नुवाकोट
१३	शाखा कार्यालय कल्याणपुर, चितवन	श्री शान्ति कुमारी सारु	माडि न.पा.६, चितवन
१४	शाखा कार्यालय पिप्ले, चितवन	श्री शिव बहादुर कार्की	राप्ती न.पा.-१, चितवन
१५	शाखा कार्यालय पालुङ्ग, मकवानपुर	श्री महेन्द्र प्रसाद शर्मा	थाहा न.पा.-२, मकवानपुर
१६	शाखा कार्यालय जुरेली, मकवानपुर	श्री रसना कुमारी तामाङ	बकैया गा.पा.-४, मकवानपुर
१७	शाखा कार्यालय शक्तिखोर, चितवन	श्री राम कुमार चौधरी	कालिका न.पा.-८, चितवन
१८	शाखा कार्यालय डाँछी, काठमाण्डौ	श्री मन्दिरा आचार्य	कागेश्वरी मनोहरा न.पा.-४, काठमाण्डौ

४. गण्डकी प्रदेश- शाखा कार्यालय सद्व्याय: १४ (चौथ)

१	शाखा कार्यालय गोछाडा, नवलपुर	श्री बुद्धिराज बस्नेत	कावासोती न.पा. -१७, नवलपुर
२	शाखा कार्यालय सर्दि, नवलपुर	श्री निरज पन्त	बिनयी त्रिवेणी गा.पा.-३, नवलपरासी
३	शाखा कार्यालय चापाकोट, स्याङ्गजा	श्री तुल्सिराम पंगेनी	चापाकोट न.पा. -१०, स्याङ्गजा
४	शाखा कार्यालय मिर्मि, स्याङ्गजा	श्री अञ्जली श्रेष्ठ	कालीगण्डकी गा.पा. -७, स्याङ्गजा
५	शाखा कार्यालय देउराली, गोरखा	श्री रामकृष्ण श्रेष्ठ	गोरखा न.पा.-१३, गोरखा
६	शाखा कार्यालय देवघाट, तनहुँ	श्री मधुमाया गुरुङ	देवघाट गा.पा.-५, तनहुँ
७	शाखा कार्यालय रुपा, कास्की	श्री हेमन्ता बुढामगर	रुपा गा.पा.-५, कास्की
८	शाखा कार्यालय घाचोक, कास्की	श्री यानुमाया मगर	माछापुच्छे गा.पा.-३, कास्की
९	शाखा कार्यालय राडखोला, स्याङ्गजा	श्री किशोर पौडेल	पुतलीबजार न.पा. -१०, स्याङ्गजा
१०	शाखा कार्यालय डिहिगाउँ, तनहुँ	श्री कृष्ण प्रसाद अर्याल	व्यास न.पा. -१०, तनहुँ
११	शाखा कार्यालय ढोरफिर्दी, तनहुँ	श्री ठाकुर प्रसाद सुनार	शुक्लागण्डकी न.पा. -०८, तनहुँ
१२	शाखा कार्यालय कुँडुले, बाग्लुङ	श्री बुद्धिमाया दमाई	बाग्लुङ न.पा. -०८, बाग्लुङ
१३	शाखा कार्यालय बेउलीबास, पर्वत	श्री टिकाराम पोख्रेल	पैयुँ, गा.पा. -०८, पर्वत
१४	शाखा कार्यालय दुहोपसल, तनहुँ	श्री लक्ष्मी पाण्डे ढकाल	भानु न.पा. -०६, तनहुँ



५. लुम्बिनी प्रदेश- शाखा कार्यालय संख्या: ५३ (त्रिपन्न)

१	शाखा कार्यालय शिवपुर, रुपन्देही	श्री रमेश पौडेल	तिलोत्तमा न.पा.-८, रुपन्देही
२	शाखा कार्यालय दोभान, पाल्पा	श्री रमेश भाँत्री	तिनाउ गा.पा.-२, पाल्पा
३	शाखा कार्यालय मानपकडी, रुपन्देही	श्री अजय यादव	शुद्धोधन गा.पा.-५, रुपन्देही
४	शाखा कार्यालय बुड्ढी, कपिलवस्तु	श्री महेन्द्र यादव	बुद्धभूमि न.पा.-४, कपिलवस्तु
५	शाखा कार्यालय बतासे, पाल्पा	श्री सिता थापा	रिब्दीकोट गा.पा.-७, पाल्पा
६	शाखा कार्यालय सुलिचौर, रोल्पा	श्री लाल बहादुर घर्ति	सुनिल स्मृति गा.पा.-४, रोल्पा
७	शाखा कार्यालय खनदह, अर्धाखाँची	श्री सरस्वती गौतम	मालारानी गा.पा.-३, अर्धाखाँची
८	शाखा कार्यालय बल्कोट, अर्धाखाँची	श्री सुनिल कुमार परियार	छत्रदेव गा.पा.-२, अर्धाखाँची
९	शाखा कार्यालय गोगली, दाड	श्री ज्योति पौडेल	घोराही उ.म.न.पा -४, दाड
१०	शाखा कार्यालय सिमलटारी, गुल्मी	श्री कमला घर्तिमगर	मालिका गा.पा.-८, गुल्मी
११	शाखा कार्यालय लालमटिया, दाड	श्री तिलन कुमारी पर्छाई	राप्ती गा.पा.-२, दाड
१२	शाखा कार्यालय दूलावेशी, प्यूठान	श्री पुर्ण बहादुर रोकाया	गौमुखी गा.पा.-५, प्यूठान
१३	शाखा कार्यालय टुटिपिल, रुपन्देही	श्री अन्नत न्यौपाने	ओमसर्तिया गा.पा.-१, रुपन्देही
१४	शाखा कार्यालय शंकरपुर, रुपन्देही	श्री मज्जु देवी बस्याल	देवदह न.पा.-११, रुपन्देही
१५	शाखा कार्यालय कोपवा, कपिलवस्तु	श्री माधव पन्थी	वाणगंगा न.पा. -५, कपिलवस्तु
१६	शाखा कार्यालय रुद्रपुर, रुपन्देही	श्री खुम बहादुर रेशमी	कन्चन गा.पा.-४, रुपन्देही
१७	शाखा कार्यालय शिवराज, कपिलवस्तु	श्री श्रवण कुमार आर्चाय	शिवराज न.पा -१, कपिलवस्तु
१८	शाखा कार्यालय बेथरी, रुपन्देही	श्री संदिप कुमार यादव	मायादेवी गा.पा.-६, रुपन्देही
१९	शाखा कार्यालय गढवा, दाड	श्री रमिता कुमारी पुन	गढवा गा.पा.-६, दाड
२०	शाखा कार्यालय अर्गली, पाल्पा	श्री गिता अधिकारी	तानसेन न.पा.-१४, पाल्पा
२१	शाखा कार्यालय बांगुला, प्यूठान	श्री प्रतिक्षा महरा	प्यूठान न.पा.-७, प्यूठान
२२	शाखा कार्यालय लामाचौर, प्यूठान	श्री तिलक खत्री	स्वर्गद्वारी न.पा.-९, रोल्पा
२३	शाखा कार्यालय शान्तिनगर, दाड	श्री दुर्गाराज ओली	शान्तिनगर गा.पा.-३, दाड
२४	शाखा कार्यालय माडीचौर, रोल्पा	श्री शालिक राम पुन	रोल्पा न.पा.-७, रोल्पा
२५	शाखा कार्यालय घर्तिगाउँ, रोल्पा	श्री प्रेम बुढाथोकी	माडी गा.पा.-२, रोल्पा
२६	शाखा कार्यालय मजुवा, गुल्मी	श्री पशुपती शर्मा	चन्द्रकोट-८, गुल्मी
२७	शाखा कार्यालय रामपुर, पाल्पा	श्री रन्जना पोखरेल	रामपुर न.पा. -६, पाल्पा
२८	शाखा कार्यालय भलवाड, कपिलवस्तु	श्री प्रतिक्षा परियार	वाणगंगा न.पा.-९, कपिलवस्तु
२९	शाखा कार्यालय भूमही, नवलपरासी	श्री केशव सारु	सुनवल न.पा. -१२, नवलपरासी
३०	शाखा कार्यालय लुम्बिनी, रुपन्देही	श्री आकाश गौतम	लुम्बिनी सांस्कृतिक न.पा.-६, रुपन्देही
३१	शाखा कार्यालय फेनहरा, नवलपरासी	श्री गहेन्द्र धावल	सुस्ता गा.पा.-१, नवलपरासी
३२	शाखा कार्यालय दुर्गाफाँट, अर्धाखाँची	श्री कल्पना अधिकारी	पाणीनी गा.पा.-३, अर्धाखाँची
३३	शाखा कार्यालय राजपुर, दाड	श्री राकेश कुमार चौधरी	राजपुर गा.पा.-५, दाड
३४	शाखा कार्यालय हापुरे, दाड	श्री बाबुराम के.सी.	बर्बई गा.पा. -४, दाड
३५	शाखा कार्यालय हेकुली, दाड	श्री रमा पाठक	दद्धीशरण गा.पा.-४, दाड
३६	शाखा कार्यालय रुकुमकोट, रुकुम पूर्व	श्री हरिशचन्द्र बुढामगर	सिस्ने गा.पा.-५, रुकुमपूर्व
३७	शाखा कार्यालय कर्मिरेचौर, दाड	श्री गोपाल वि.क.	बंगलाचुली गा.पा.-३, दाड

३८	शाखा कार्यालय मझगावाँ, रुपन्देही	श्री बाबुराम पाल	कोटहीमाई गा.पा.-५, रुपन्देही
३९	शाखा कार्यालय ठाडा, अर्धाखाँची	श्री अभिशेक पौडेल	सितगंगा न.पा.-४, अर्धाखाँची
४०	शाखा कार्यालय खिल्जी, अर्धाखाँची	श्री सिर्जना खनाल	भूमिकास्थान न.पा.-६, अर्धाखाँची
४१	शाखा कार्यालय बुटवल, रुपन्देही	श्री पवि पाण्डे	तिलोत्तमा न.पा.-३, रुपन्देही
४२	शाखा कार्यालय भटेवा, पाल्पा	श्री तुल्सीराम वोहोरा	तानसेन न.पा.-७, पाल्पा
४३	शाखा कार्यालय सुरपाल, रोल्पा	श्री तिलक पुन	रुन्टीगढी गा.पा.-८, रोल्पा
४४	शाखा कार्यालय अगैया, बाँके	श्री तारा खनाल पौडेल	राप्ती सुनारी गा.पा.-२, बाँके
४५	शाखा कार्यालय पशुपतिनगर, बर्दिया	श्री ओम प्रकाश पासी	गेस्वा गा.पा.-५, बर्दिया
४६	शाखा कार्यालय मिलनचोक, बाँके	श्री सुरत बहादुर भुल	डडुवा गा.पा.-४, बाँके
४७	शाखा कार्यालय बुडिया, बाँके	श्री आशा भद्राई	जानकी गा.पा. -५, बाँके
४८	शाखा कार्यालय भुरीगाउँ, बर्दिया	श्री उमेशराज कपाडी	ठाकुरबाबा गा.पा.-२, बर्दिया
४९	शाखा कार्यालय छत्रकोट, गुल्मी	श्री कृष्ण प्रसाद बेलवासे	छत्रकोट गा.पा.-२, गुल्मी
५०	शाखा कार्यालय सम्भनाचोक, बाँके	श्री तुल्छी कुमारी पातली वोहरा	बैजनाथ गा.पा.-६, बाँके
५१	शाखा कार्यालय सानोश्री, बर्दिया	श्री दिपक विष्ट	मधुवन न.पा.-८, बर्दिया
५२	शाखा कार्यालय नयाँ मिल, रुपन्देही	श्री रविना परियार	तिलोत्तमा न.पा.-५, रुपन्देही
५३	शाखा कार्यालय सैना मैना, रुपन्देही	श्री कल्पना बन्जाडे सुवेदी	सैनामैना न.पा.-३, रुपन्देही

६. कर्णाली प्रदेश- शाखा कार्यालय सदर्ख्या: १२ (बाह)

१	शाखा कार्यालय श्रीनगर, सल्यान	श्री डण्ड बहादुर खड्का	शारदा न.पा.-१, सल्यान
२	शाखा कार्यालय थारमारे, सल्यान	श्री ललित गुरुड	बागचौर न.पा.-२, सल्यान
३	शाखा कार्यालय चौरजहारी, रुकुम पश्चिम	श्री टेकराज डाँगी	चौरजहारी न.पा.-१, रुकुम पश्चिम
४	शाखा कार्यालय खलंगा, जाजरकोट	श्री किशोर कुमार सिंह	भेरी न.पा.-४, जाजरकोट
५	शाखा कार्यालय जामुने, सुखेत	श्री रमेश के.सी.	सिम्ता गा.पा.-६, सुखेत
६	शाखा कार्यालय मेहलकुना, सुखेत	श्री निर्मला खड्का के.सी.	गुर्भाकोट न.पा.-८, सुखेत
७	शाखा कार्यालय बाबियाचौर, सुखेत	श्री शान्ति कुमारी धामी	पञ्चपुरी न.पा.-६, सुखेत
८	शाखा कार्यालय देउती, सुखेत	श्री समिक्षा परियार	बिरेन्द्रनगर न.पा.-११, सुखेत
९	शाखा कार्यालय बाङ्गेसिमल, सुखेत	श्री सन्देश बोहरा	बिरेन्द्रनगर न.पा.-२, सुखेत
१०	शाखा कार्यालय मटेला, सुखेत	श्री नवराज स्वर्णकार	चिङ्गाड न.पा.-३, सुखेत
११	शाखा कार्यालय मेहलमुडी, कालीकोट	श्री हिक्मत दर्जी	सन्नि त्रिवेणी गा.पा.-६, कालीकोट
१२	शाखा कार्यालय दुल्लु, दैलेख	श्री नरेन्द्र शाही	दुल्लु न.पा.-५, दैलेख

७. सुदूर पश्चिम प्रदेश- शाखा कार्यालय सदर्ख्या: ६ (छ)

१	शाखा कार्यालय बिनायक बजार, अछाम	श्री मनोज दर्जी	पञ्चदेवल बिनायक न.पा.-३, अछाम
२	शाखा कार्यालय बेलापुर, डडेल्धुरा	श्री खगेन्द्र प्रकाश ओली	नवदुर्गा गा.पा.-४, डडेल्धुरा
३	शाखा कार्यालय मौवा, डोटी	श्री नरेन्द्र बहादुर बम	आदर्श गा..पा.-१, डोटी
४	शाखा कार्यालय लालभाडी, कञ्चनपुर	श्री यसोदा सिंह थापा	लालभाडी.पा.-१, कञ्चनपुर
५	शाखा कार्यालय जोशिपुर, कैलाली	श्री संगिता कुमारी थापा	जोशिपुर गा.पा.-४, कैलाली
६	शाखा कार्यालय जानकी, कैलाली	श्री दिपा सुवेदी	जानकी गा.पा.-३, कैलाली

सदस्यको जीवन परिवर्तनमा आरम्भ चौतारीको साथ

समय परिवर्तनशील छ, यसरी नै समय संगै मानिसको जिवनका विभिन्न मोड, भोगाइमा कति सफल त कति असफल भइन्छ, ति भोगाइहरु सम्भना योग्य र अध्ययन, यो ज्य वन्न सक्छ । यसरी नै सम्भना योग्य सफलताको कथा बनेको छ । लुम्बिनी प्रदेस रोल्पा जिल्ला रोल्पा न.पा, गा.पा वडा न. ७ वस्ने विपल परिवारमा जन्म लिएर कक्षा १० सम्म मात्र अध्ययन गरेकी मिना कुमारी ओली ले हाल आरम्भ चौतारी लघुवित वित्तीय संस्था शाखा कार्यालय माडिचौर द्वारा गठीत केन्द्र नं ००२ की लघुउद्यमी महिला सदस्यको रूपमा आम्नो परिचय बनाउनु भएको छ ।



उहाँको जिवनमा धेरै परिवर्तन आएका छन, मानिस भएपछि भनिन्छ दुखमा नआत्तिने सुखमा नमात्तिने हुनु पर्दछ । यस्तै २३ वर्षको उमेरमा उहाँले लिल वहादुर डाँगी संग विवाह गनुभयो । उनका श्रीमान वैदेशिक रोजगारीमा हुनुहुन्थ्यो । ७ वर्षको अन्तराल पछि उहाँले २०६७ सालवाट गर्दै आएको कुखुरा पालनमा सहयोगी भुमिकामा श्रीमानले थप किराना पसल समेत सुरु गरी विस्तारै २ वटा व्यवसाय चलाउन सफल हुनु भयो ।

उहाले गर्दै आएको व्यवसाय वाट मनग्य आम्दानी भएपछि व्यवसायलाई थप विस्तार गर्ने हेतुले निजले २०७४/०५/०३ गते गाँउमै आरम्भ चौतारीको समुहमा आवद्ध भइ सदस्यता लिई वचत गर्दै पहिलो पटक रु १,००,०००/- कर्जा लिएर व्यवसाय बढाउनु भयो । जसवाट व्यवसायमा दिन प्रतिदिन ग्राहको विश्वास मायाले गर्दा निजले हाल सम्म आरम्भ चौतारी लघुवित वाट दोश्रो, तेश्रो, पटक क्रमशः १,३०,०००/-, ६,००,०००/- धितोमा कर्जा चलाई विचमा आएको कोभिड माहामारी को समयमा कुनै विचलित नभइ हाल आरम्भ चौतारी वाट विना धितो रु ५,००,०००/- कर्जा चलाई रहनु भएको छ । जस वाट मासिक आम्दानी समग्रमा १,००,०००/- सम्म गर्दै आइरहनु भएको समेत छ । जुन प्रगती मा ओली दम्पति दहुँ हुनुहुन्छ । हाल व्यवसाय संचालन मा सहयोगार्थ १ जना महिला लाई रोजगारी समेत दिन सफल रहनु भएको छ । व्यवसायमा वृद्धि संगै अहिले साना ठुला गरी ३००० वटा कुखुरा खोरमा रहेका छन । साथै १ वटा वोलेरो गाडी समेत रहेको छ, जसवाट दाना, कुखुरा खरीद विक्री गर्दै आउनु भएको छ । ओली मिति २०८२/०८/१२ गते शाखामा आयोजित वित्तीय साक्षरता तालिमको दिन उत्कृष्ट सदस्यको रूपमा सम्मानित समेत हुनु भएको थियो ।

यसरी पैसा नभएर गाउमै केहि गर्दू भन्ने महिला दिदि वहिनिहरुलाई आरम्भ चौतारी लघुवितले विना धितो कर्जा दिई हौसाला दिएको कारणले सानो किराना पसल व्यवसाय तथा कुखुरा पालन वाट राम्रो आम्दानी गर्दै लघुवितको किस्ता समयमै तिरी इमान्दारपुर्वक आज यहाँ सम्म आइपुगेको र उहाँ अन्य सदस्य दिदिवहिनीहरुलाई आफु जस्तै व्यवसायी वन्न समेत उत्प्रेरित गनुहुन्छ ।

सपनादेखि सफलता सम्म...

म शिला बि.क ३३ बर्षकी भए मेरो घर लुम्बनी प्रदेश बर्दिया जिल्ला बासगाढी नगरपालीका २ चमकपुरमा पर्छ । पाच बर्ष पहिला म आरम्भ चौतारी लघुवित बित्तीय संस्थाको समझनाचोक शाखाको केन्द्र नं ०२७ को मिति २०७७।०६।२२ जातेका दिन सदस्य बनेकी हुं । त्यति बेला सरम मेरो घरको आर्थिक अबस्था कमजोर रहेको थियो । सानो तिनो आईसश्रीम ठेलामा खोलेका थियौ । श्रीमान, श्रीमति छोरा छोरी गरि जर्मा ४ जानाको परिवार अष्टपनि आईस श्रीम पसलको आमदानी ले घर परिवार पालन पोषण गर्नका लागी निकै कठिन थियो ।

समुहमा बसे पछि कर्जा पाईन्छ, भन्ने गाउँ घरमा सुनेकीत थिए, आबस्यकताले भनौ या भागेले डोर्याउदै लगेर आरम्भ चौतारीको ढोका सरम पुर्याएको थियो । परिवारको सरसल्लाहले मैले पहिलो पठकमा रु १०,००० । कर्जा लिएको थिए, उक्त कर्जा लिए चल्दै आएको आईसश्रीमको व्यवसायमा लगानी गरेको थिए । ग्राहक हरुको आवस्यकता पुरा गर्दै जादा दैनिक ग्राहक पनि बढ्दै गए, सोभाबिक रूपमा मासिक आमदानी पनि बढ्दै गयो ।

आमदानी बढ्दै गएपछि हिरमत पनि बढ्दो रहेछ, त्यस पछि रु १५,००० । कर्जा लिएर व्यवसायमा लगानी गरेर थप व्यवसाय बढाए र नियमित कर्जा भुक्तान गरि सकेपछि यसै संस्था बाट रु १,००,००० । कर्जा लिएर समय अनुसार तैले पनि पसल परिवर्तन गरे ग्राहकको आबस्यकता पुरा गर्नका लागी तरकारी पसल सुरु गरेकी थिइन् त्यापार संग संगै संस्थाको कारोबार पनि बढाउदै लिएन । अहिले शिलाले यसै संस्था बाट रु.३००,००० । कर्जा लिएर आफु संगै श्रीम(निलाई समेत स्वरोजगार बनाउन आईसश्रीम पसल दर्त गरी श्रीमानले आईसश्रीम बनाउने गरेका छन भने शिला बि.क अहिले तरकारी फलफुल तथा आईस श्रीम पसल चलाउदै आएकी छीन्

हामी जस्ता गरिव बिपन्न वर्गका लागी साथी भनेकै आरम्भ चौतारी लघुवित नै रहेको छ । आफुलाई आबस्यकता परेको बेलामा बिना धितो कर्जा दिएकै कारण यति प्रगति गर्ने अबसर मिल्यो । कर्जा कारोबार गर्दा सल्लाह नगारी गर्ने, एउठा व्यबसाय गर्नु भन्ने तर अन्यत्र खर्च गर्ने, उझान नगर्ने अनि अनाबश्यक कुरामा खर्च गर्ने हो भने मात्र मान्छे बिग्रने हो नत्र सहि सोच लगान र परिश्रम गर्ने हो भने लघुवित संस्थाको सानो सहयोगले जिवननै परिवर्तन हुन सक्छ, हामी भिनेन र लगानसिल प्रगति देखेर सामाजिक प्रसंसा मानेका छन् ।



जहाँ मेहनत र विश्वास त्यहाँ सफलता

दाढको गोङ्गली, घोराही उपमहानगरपालिका-४ मा रहेको आररभ चौतारी लघुबित वित्तीय संस्था लिमिटेडको शाखा कार्यालयले २०७३ साल आरिवन २८ जातेदेखि वित्तीय सेवा प्रदान गर्दै आएको छ। एक हजार चार सय सदस्यहरूमध्ये ३५० जनाले कर्जा सुविधा प्राप्त गरेका छन्। तीमध्ये एक प्रेरणादायी नाम हो – तुलसा पी.एम. गुरुङ।

२०७३ सालमा तुलसा गुरुङले पहिलोपटक संस्थाबाट २०,००० रुपैयाँ कर्जा लिएर सानो बहुगुर पालन व्यवसाय सुरु गरिन। सुरुवाती दिनहरू सजिला थिएनन्। बहुगुर पालनमा श्रम, समय र धैर्य चाहिनेथ्यो। तर तुलसाले हार मानिनन्। उनको दृढता र मेहनतले व्यवसाय विस्तार हुँदै गयो।

कर्जाको सदुपयोग गर्दै तुलसाले व्यवसायलाई निरन्तरता दिई गरिन। सातौं पटकसरम संस्थाबाट कर्जा लिँदा रकम ७ लाख रुपैयाँ पुगेको छ। तर यो रकम केवल ऋण होइन, उनको परिश्रम र विश्वासको प्रतीक रहेको छ।

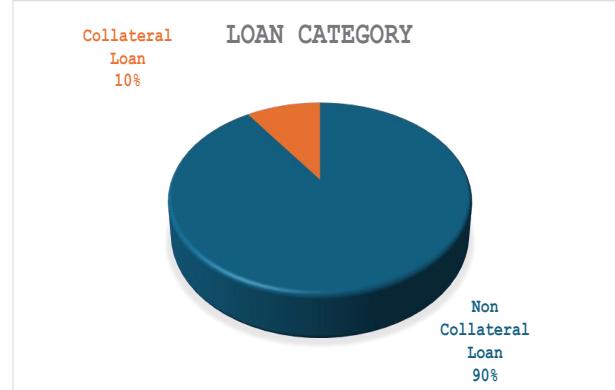
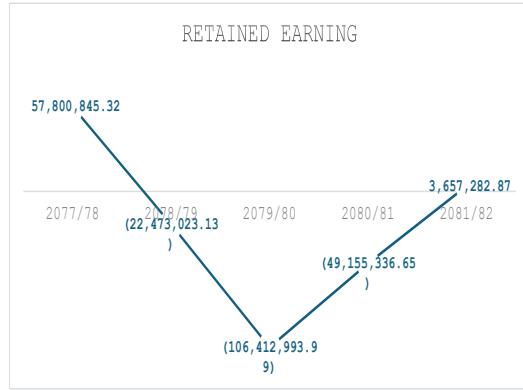
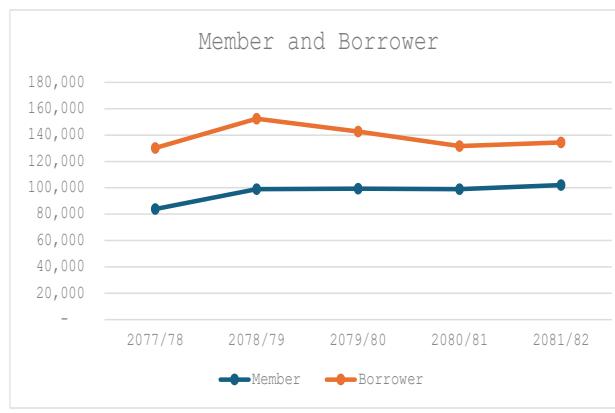
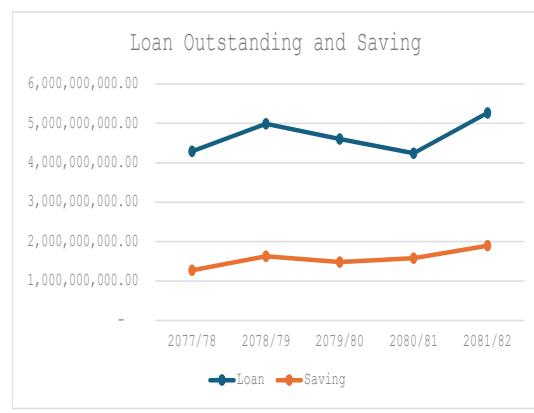
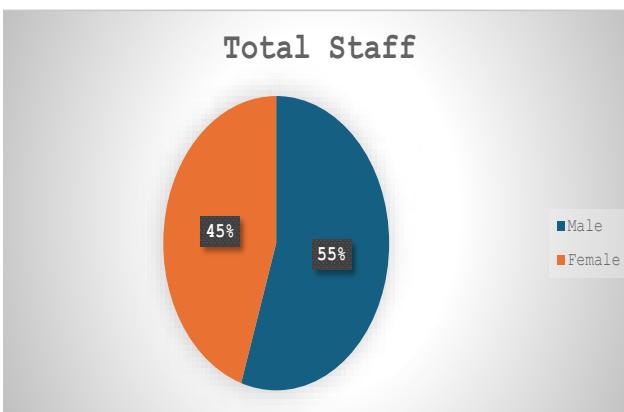
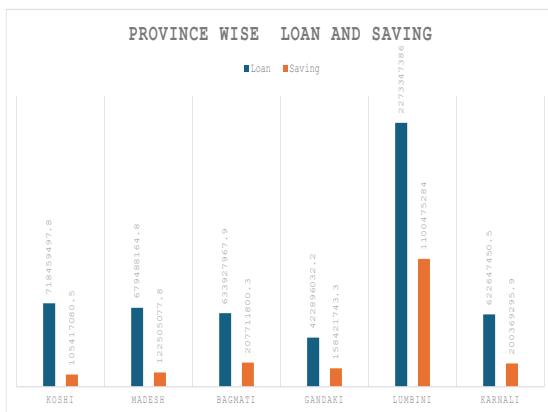
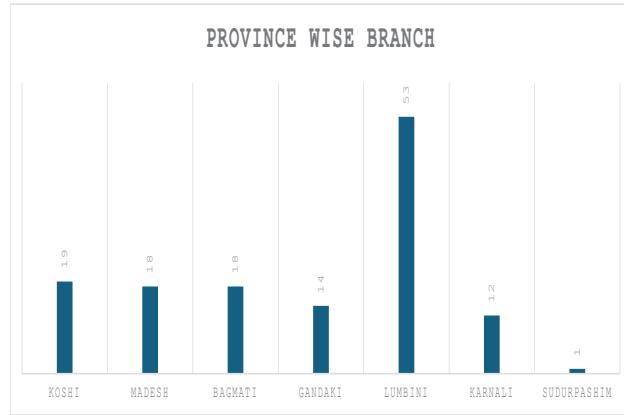
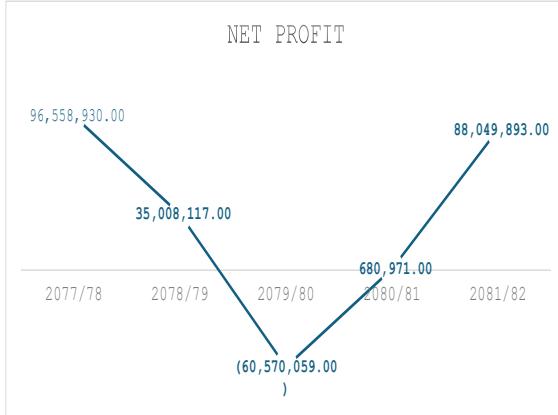
आज तुलसाको बहुगुर पालन व्यवसायले परिवारलाई आर्थिक रूपमा सबल बनाएको छ। एउटा बहुगुर बाट सुरु गरेको उक्त व्यबसाय हाल ठूलो बहुगुर फर्नीबाट परिचीत छ। जसले गर्दा तुलसाको घरमा खुशी छ, परिवार सुखी छ।

उत्कृष्ट उद्यमी तुलसा गुरुङ अब केवल एक सदस्य मात्र होइनन संस्थाको उत्कृष्ट सफल व्यवसायी हुन्। उनले कर्जाको सही सदुपयोग गरेर देखाएको उदाहरणले अन्य सदस्यलाई पनि प्रेरणा दिएको छ।

संस्थाले उनलाई सरमान गर्दै वित्तीय कार्यक्रम आयो जना गन्यो। यो सरमान केवल तुलसाको लागि मात्र थिएन, सम्पूर्ण सदस्यहरूको लागि प्रेरणादायी सन्देश थियो। “सही सदुपयोगले कर्जा बोझ होइन, अवसर हुन्छ।” भन्ने उदाहरण बनेकी छन् तुलसा। आररभ चौतारी लघुबित वित्तीय संस्था लिमिटेडले देखाएको मार्ज स्पष्ट छ। सानो रकमले पनि ठूलो सपना पूरा गर्न सकिन्छ। संस्थाले दिएको सहयोगलाई मेहनत र इमानदारीले प्रयोग गर्दा जीवनमा परिवर्तन सर्वभव छ। सदस्यहरूको सफलता जै संस्थाको सफलता हो। तुलसा गुरुङको कथा केवल व्यक्तिगत उपलब्धि मात्र होइन, सामूहिक प्रेरणा हो। यसले देखाउँछ कि लघुबित संस्था केवल ऋण दिने निकाय होइन, जीवन परिवर्तन गर्ने साथी पनि हो।



वित्तीय संस्थाका केही सूचकांकहरू



वित्तीय संस्थाका गतिविधिहरू



शिवराज स्टेसन अन्तर्गत शाखा कार्यालय गढवा र राजपुरका सदस्यहरूलाई कुसन तथा डल बनाउने ३ दिने सीपमूलक तालिम



शाखा कार्यालय हेकुलीद्वारा एक दिने व्यावसायिक तरकारी खेती तालिम तथा वित्तीय साक्षरता तालिम सम्पन्न



जोम्सिपुर स्टेसन अन्तर्गत शाखा कार्यालय जोम्सिपुरका सदस्य लाई व्यावसायिक च्याउ खेती तालिम



शाखा कार्यालय बुटवलद्वारा वित्तीय साक्षरता तालिम सम्पन्न



शाखा कार्यालय धुटीपिलद्वारा एक दिने बटारेको धूप बत्ति बनाउने तालिम सम्पन्न



शाखा कार्यालय हेकुलीद्वारा सञ्चालित केन्द्र प्रमुख गोष्ठी

वित्तीय संस्थाका गतिविधिहरू



संस्थाका सञ्चालकहरू सञ्चालक शिक्षा तालीममा सहभागी हुँदै



संस्थाका सहायक महाप्रवन्धकद्वारा व्यवसाय प्रवर्द्धनमा शाखा प्रवन्धकहरूलाई उत्तरणा जगाउदै



शाखामा कार्यरत सम्पूर्ण कर्मचारीहरूलाई मार्गदर्शन गर्दै संस्थाका प्रमुख कार्यकारी अधिकृत



जोखिम पहिचान र न्यन्तीकरण तालीममा सहभागी शाखा प्रवन्धकहरू



शाखा प्रवन्धकहरूलाई ग्राहक पहिचान सम्बन्धी तालीम प्रदान गर्दै



गोट

व्यवस्थापन समूह



श्री शिव प्रसाद जावाली
प्रमुख कार्यकारी अधिकृत



श्री मनिषा पौडेल
सहायक महाप्रवन्धक
(प्रमुख, वित्तीय व्यवस्थापन विभाग)



श्री चन्दन कुमार सरदार
प्रमुख, जनशक्ति व्यवस्थापन विभाग



श्री देवचन्द्र राय
प्रमुख, कर्जा विभाग



श्री टोप बहादुर रास्कोटी
प्रमुख, जोखिम व्यवस्थापन विभाग



श्री अनिल विश्वकर्मा
प्रमुख, आन्तरिक लेखा परीक्षण विभाग



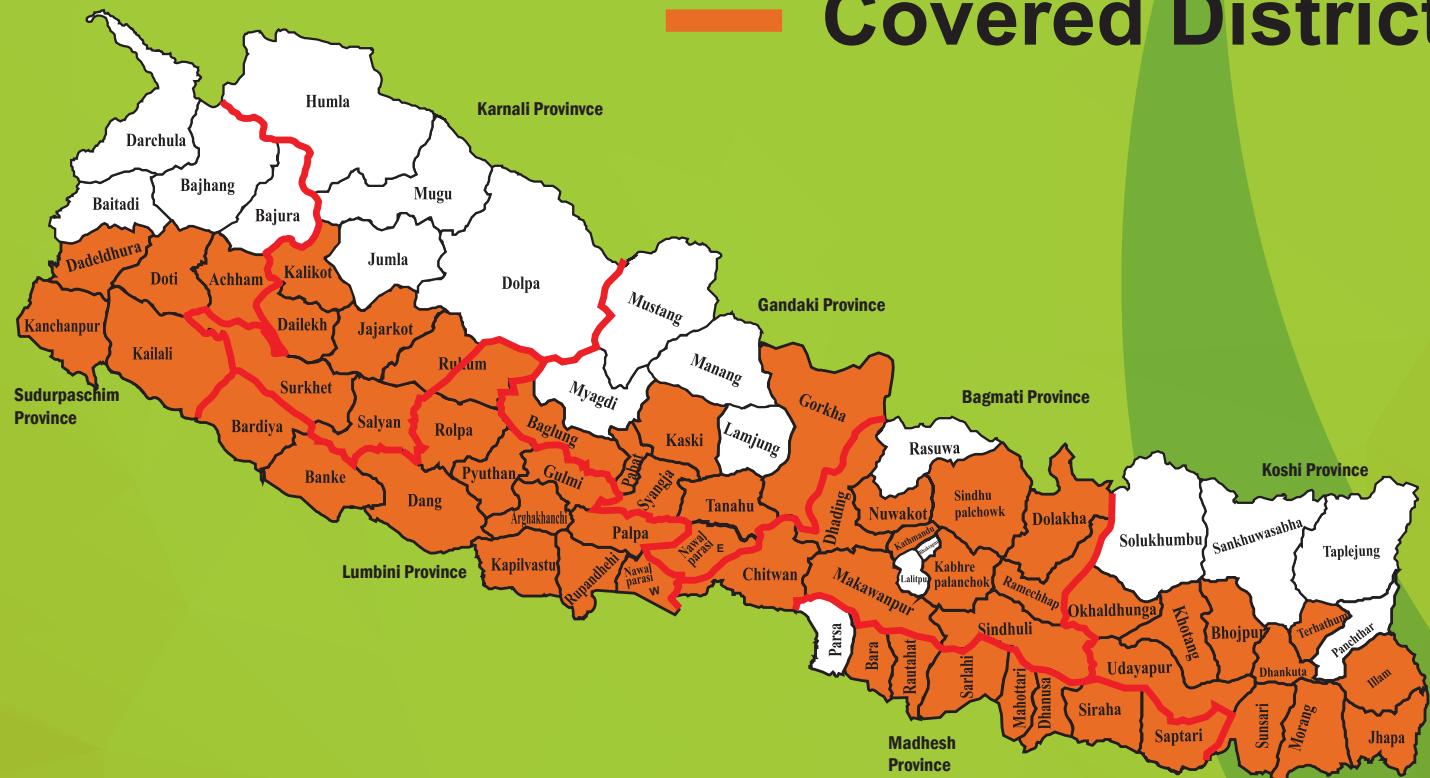
श्री होम प्रसाद अधिकारी
प्रमुख, सामाजिक सेवा विभाग



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