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वार्षिक प्रतिवेदन
आ.व. २०७८/०८०



ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि.

Global IME Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तर कार्यक्षेत्र भएको)

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सञ्चालक समिति



बुद्धि अकेला
अध्यक्ष



रुपेन्द्र वाग्ले
सञ्चालक



सुशोभन देवकोटा
सञ्चालक



अनामिका कुँवर
सञ्चालक



मीनप्रसाद झवाली
सञ्चालक



पिताम्बर सापकोटा
सञ्चालक



सजनी नेपाल
सञ्चालक



हरिकृष्ण जोशी
कम्पनी सचिव

एघारौं वार्षिक साधारण सभा सम्बन्धी सूचना

आदरणीय शेयरधनी महानुभावहरु,

यस ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०८०/०९/०६ गते बसेको सञ्चालक समितिको १७९ औं बैठकको निर्णयानुसार वित्तीय संस्थाको एघारौं वार्षिक साधारण सभा निम्न लिखित मिति, समय र स्थानमा तपसिलका विषयहरुमा छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ (२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरुलाई जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ।

सभा हुने मिति, समय र स्थान

मिति : २०८० साल पौष २९ गते आइतवार (तदनुसार १४ जनवरी, २०२४)

समय : बिहानको ९:०० बजे

स्थान : वेस्ट रिसेट नेपाल प्रा.लि (The Lakeside Retreat), लेकसाइड पोखरा, कास्की।

वार्षिक साधारण सभाको छलफलका विषयहरु :

(क) सामान्य प्रस्तावहरु

१. आर्थिक वर्ष २०७९/०८० को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहितको आ.व. २०७९/०८० को आषाढ मसान्तसम्मको वासलात, नाफा/नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, इक्विटीमा भएको परिवर्तन तथा सोही अवधिको नगद प्रवाह विवरण र लेखा सम्बन्धी नीतिहरु तत्सम्बन्धी अनुसूचीहरु उपर छलफल गरी पारित गर्ने।
३. कम्पनीको आ.व. २०८०/०८१ को लागि लेखापरीक्षण कार्य गर्नका लागि लेखापरीक्षण समितिले सिफारिस गरे बमोजिम लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने। (हाल बहालवाला लेखापरीक्षक पुनः नियुक्तिको लागि योग्य हुनुहुन्छ)
४. नगद लाभांश र सो बापत लाग्ने कर प्रयोजन सहित हाल कायम चुक्ता पूँजीको १० प्रतिशतले हुन आउने रु.६,१८,९०,००४।५० (अक्षरेपि: छ करोड अठार लाख नब्बे हजार चार रुपैयाँ र पैसा पाँच शून्य मात्र) नगद लाभांश स्वीकृत गर्ने सम्बन्धमा।

(ख) विशेष प्रस्तावहरु

१. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम यस वित्तीय संस्थाको संस्थापक शेयरलाई सर्वसाधारण शेयरमा परिणत गर्ने।
२. वित्तीय संस्थाको नियमावलीमा भएको नियम ३२ को उपनियम १ को खण्ड (ख) को (क) मा भएको सञ्चालकहरुको भत्ता तथा सुविधामा वृद्धि गर्ने।
३. संस्थाले एक वा एकभन्दा बढी उपयुक्त लघुवित्त संस्थाहरु गाभ्ने/गाभिने तथा प्राप्त गर्ने प्रयोजनका लागि उपयुक्त लघुवित्त संस्थाहरु पहिचान गर्ने, समझदारीपत्रमा हस्ताक्षर गर्ने र सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वहरुको मूल्याङ्कन गर्न परामर्शदाता तथा मूल्याङ्कनकर्ता नियुक्ति गर्ने लगायतका आवश्यक कार्यहरु गर्न/गराउन सञ्चालक समितिलाई सम्पूर्ण अख्तियारी प्रदान गर्ने।
४. वित्तीय संस्थाको प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्ने वा परिमार्जन गर्ने वा फेरबदल गर्ने वा थप गर्ने क्रममा कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल राष्ट्र बैंक लगायतका नियामक निकायहरुबाट कुनै विषयमा थप संशोधन गर्न वा भाषिक संशोधन गर्न वा फेरबदल गर्न कुनै निर्देशन वा सुझाव प्राप्त भएमा सो सम्बन्धी संशोधन कार्य गर्न सञ्चालक समितिलाई सम्पूर्ण अख्तियारी प्रदान गर्ने।

(ग) विविध।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

साधारण सभा सम्बन्धी थप जानकारी

१. एघारौं वार्षिक साधारण सभालाई ध्यानमा राखी मिति २०८० पौष १९ गतेका दिन यस वित्तीय संस्थाको सेयरधनी दर्ता किताब बन्द (Book Closed) रहने छ। नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८० पौष १८ गतेसम्म कारोबार भई प्रचलित कानून बमोजिम यस वित्तीय संस्थाको सेयर रजिष्ट्रार ग्लोबल आइएमई क्यापिटल लि. नक्साल, काठमाण्डौमा प्राप्त सेयर नामसारीको विवरणको आधारमा सेयरधनी दर्ता किताबमा कायम सेयरधनीहरु सो सभामा भाग लिन, मतदान गर्न तथा लाभांश लिनको लागि योग्य रहनेछन्।
२. वार्षिक साधारण सभाको सूचना, प्रोक्सी फारम तथा कागजातहरू सबै सेयरधनी महानुभावहरूको लागि यस संस्थाको वेबसाइट <http://www.gilb.com.np> बाट पनि हेर्न र प्राप्त गर्न सकिनेछ। साधारण सभामा भाग लिन आउँदा सेयर प्रमाणपत्र/हितग्राही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने सक्कल परिचय-पत्र साथमा लिई सभामा आउनुहुन अनुरोध छ।
३. सभामा भाग लिन प्रत्येक सेयरधनी महानुभावले सभाको दिन सभा हुने स्थानमा उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ। हाजिरी पुस्तिका साधारण सभा हुने दिनको बिहान ८:०० बजेदेखि खुल्ला रहनेछ।
४. कुनै सेयरधनी सभामा स्वयं उपस्थित हुन नसक्ने भएमा सभामा भाग लिन वा मतदान गर्नको लागि प्रतिनिधि (प्रोक्सी फाराम) भरी संस्थाको रजिष्ट्रार कार्यालय पोखरा-२६, विजयपुर कास्कीमा सभा शुरु हुनुभन्दा कम्तिमा ४८ घण्टा अगाडि निवेदन दर्ता गरिसक्नु पर्नेछ। यसरी प्रतिनिधि (प्रोक्सी) नियुक्ति गरिएको व्यक्ति यस संस्थाको सेयरधनी हुनु आवश्यक छ। प्रतिनिधि (प्रोक्सी) नियुक्त गरिसक्नु भएका सेयरधनी आफैँ सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नुभएमा अगाडि दिइएको प्रोक्सी बदर हुनेछ।
५. प्रतिनिधि मुकरर गर्दा सम्पूर्ण सेयरको प्रतिनिधि एकै व्यक्तिलाई गर्नु पर्दछ। एकै सेयरधनीले एक भन्दा बढी प्रतिनिधि मुकरर गरेमा जुन प्रोक्सी लघुवित्त वित्तीय संस्थाको रजिष्टर्ड कार्यालयमा पहिला प्राप्त भई दर्ता हुन्छ, सो मात्र मान्य हुनेछ।
६. प्रतिनिधि मुकरर गरिएको सेयरको प्रोक्सी बदर गरीपाउँ भनी सेयरधनीले निवेदन पेश गरेको अवस्थामा उक्त मुकरर गरिएको प्रतिनिधि स्वतः बदर हुनेछ साथै अर्को प्रतिनिधि मुकरर गरिएको अवस्थामा पछिल्लो मुकरर प्रतिनिधि कायम हुनेछ।
७. नाबालक सेयरधनीको तर्फबाट लघुवित्त वित्तीय संस्थाको सेयर लगत किताबमा संरक्षकको रूपमा दर्ता भएको व्यक्तिले भाग लिन वा प्रतिनिधि तोक्न सक्नुहुनेछ।
८. कम्पनी ऐन २०६३ को दफा ८४ अनुसारको वार्षिक प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन सहितको वासलात, नाफा नोक्सान हिसाब र सोसँग सम्बन्धित अनुसूचीहरु समेतको पुस्तिका यस वित्तीय संस्थाको केन्द्रीय कार्यालय पोखरा महानगरपालिका वडा नं.-२६, विजयपुर, कास्कीको साधारण सभाको सचिवालयबाट तथा साधारण सभा स्थलबाट समेत प्राप्त गर्न सक्नुहुनेछ साथै उक्त प्रतिवेदन यस संस्थाको वेब साईट <http://www.gilb.com.np> बाट समेत हेर्न सक्ने व्यवस्था मिलाइनेछ।
९. छलफलको विषय अन्तर्गत विविध शीर्षक सम्बन्धमा सेयरवाला महानुभावहरुले छलफल गर्न चाहनुभएको विषयको बारेमा साधारण सभा हुनु भन्दा कम्तिमा ७ दिन अगाडि लघुवित्त वित्तीय संस्थाको रजिष्टर्ड कार्यालय मार्फत लघुवित्त वित्तीय संस्थाको अध्यक्षलाई लिखित रूपमा जानकारी दिनु पर्नेछ तर यसलाई छलफल र पारित हुने प्रस्तावको रूपमा समावेश गरिने छैन।
१०. सेयरधनीबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरुको सम्बन्धमा सञ्चालक समितिको तर्फबाट अध्यक्ष वा अध्यक्षबाट अनुमति प्राप्त व्यक्तिले व्यक्तिगत वा सामूहिक रूपमा उत्तर दिन सक्नेछन्।
११. माथि उल्लेखित दफाहरुमा तोकिएको दिनमा कुनैपनि सार्वजनिक बिदा पर्न गएमा सो दफाहरुमा उल्लेखित प्रयोजनको निमित्त तोकिएको समय सीमासम्म कार्यालय खुल्ला रहनेछ।
१२. थप जानकारीका लागि संस्थाको केन्द्रीय कार्यालय पोखरा-२६ विजयपुर, कास्कीमा कार्यालय समयभित्र सम्पर्क राख्नुहुन अनुरोध छ।

प्रोक्सी फाराम (प्रतिनिधि पत्र)

श्री सञ्चालक समिति,
ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि.
विजयपुर, कास्की ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला,गा.पा./न.पा./उ.म.न.पा./म.न.पा. वडा नं.बस्ने म/हामी ..
.....ले त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०८० साल पौष २९ गते
आइतबारका दिन हुने एघारौं वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त
सभामा भाग लिन तथा मतदान गर्नका लागिजिल्ला,गा.पा./न.पा./उ.म.न.पा./म.न.पा.
वडा नं.बस्ने त्यस कम्पनीका शेयरवाला श्रीलाई मेरो
/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको :-

प्रतिनिधि नियुक्त गर्नेको :-

नाम :	नाम :
हस्ताक्षरको नमूना :	हस्ताक्षरको नमूना :
ठेगाना :	ठेगाना :
शेयरधनी नं. :	शेयरधनी नं. :
हितग्राही खाता नं. :	हितग्राही खाता नं. :
मिति :	मिति :
	शेयर संख्या :

(द्रष्टव्य : यो निवेदन साधारण सभा हुन भन्दा कम्तिमा ४८ घण्टा अगावै कम्पनीको रजिष्टर्डको कार्यालयमा पेश गरिसक्नु पर्नेछ । एक भन्दा बढी प्रतिनिधि (प्रोक्सी) को नाम उल्लेख गरेमा प्रतिनिधि फारम रद्द गरिनेछ ।)



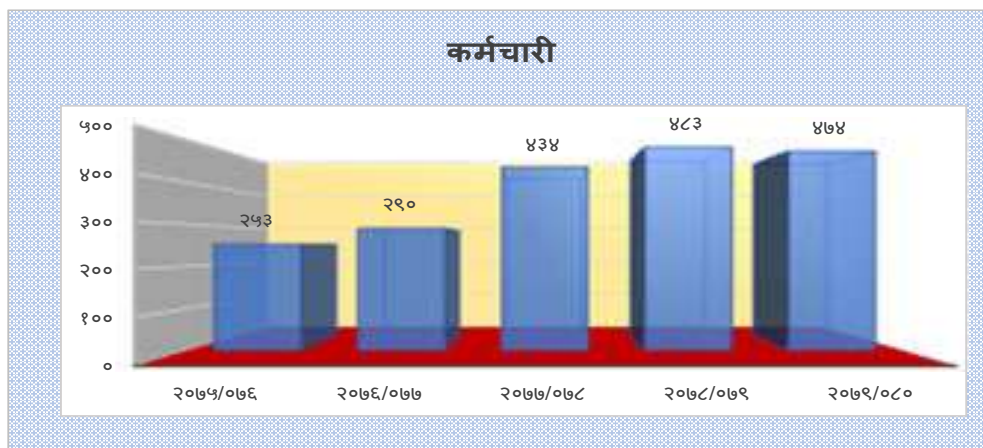
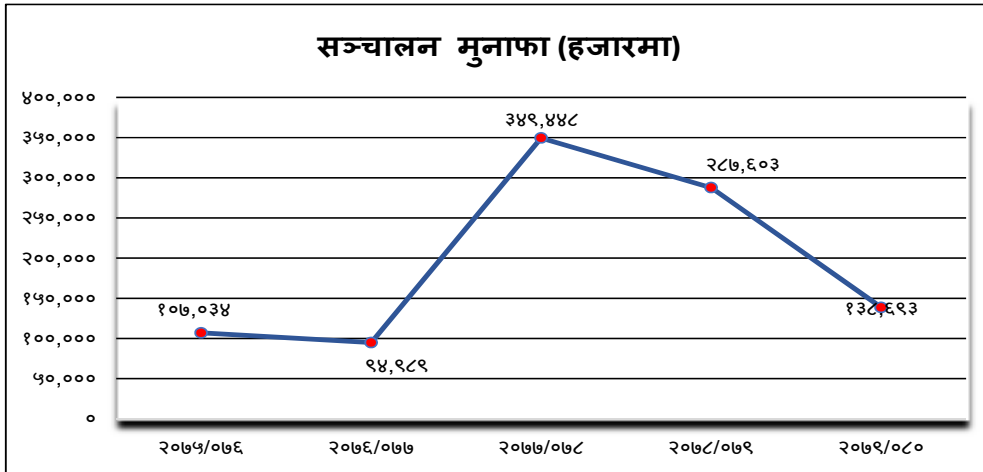
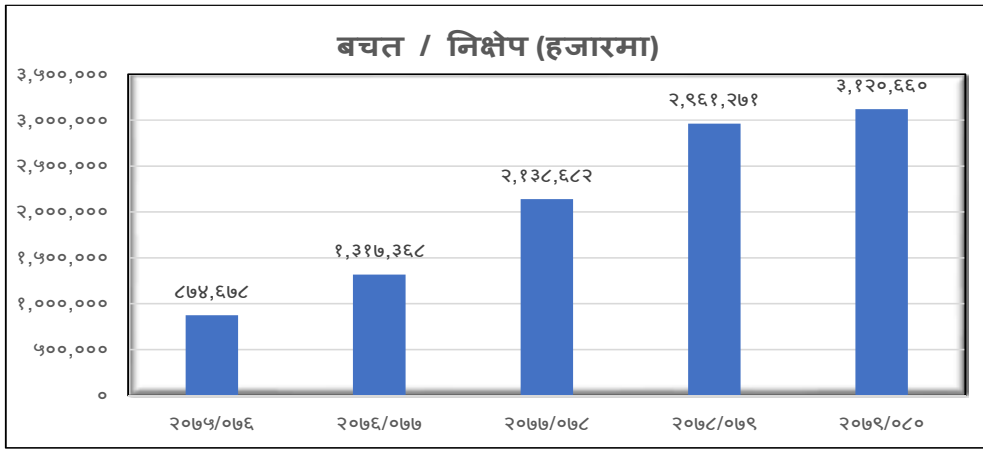
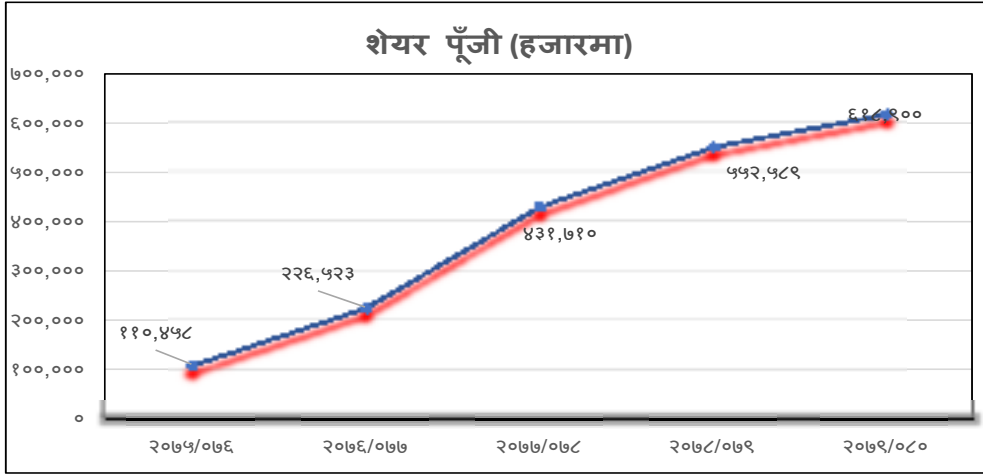
ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेडको एघारौं वार्षिक साधारण सभामा उपस्थितिको लागि प्रवेश-पत्र

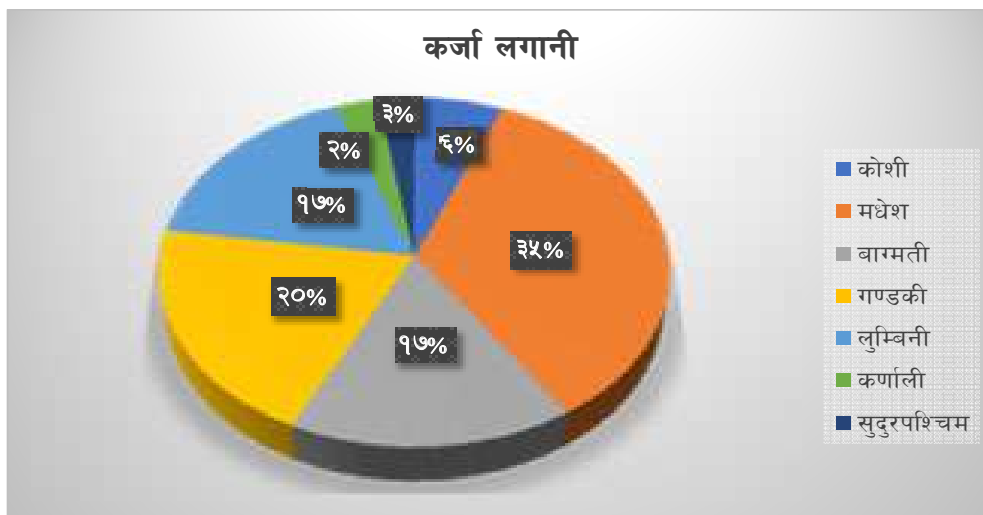
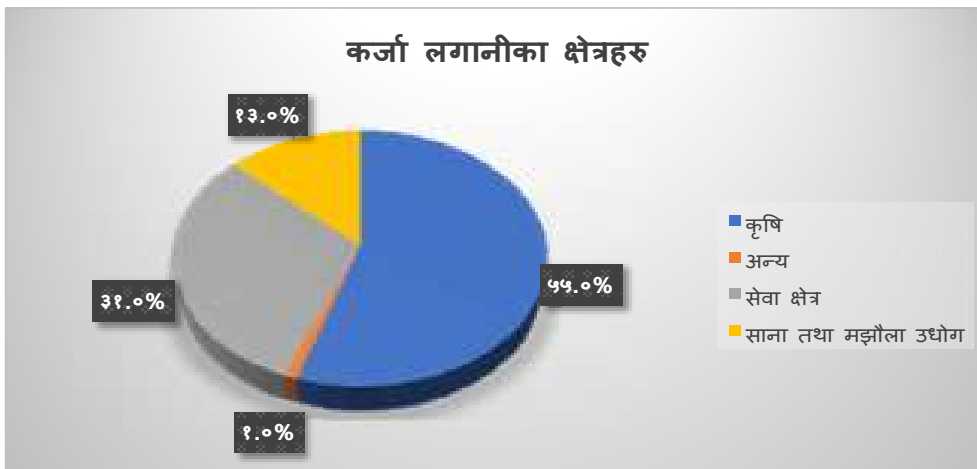
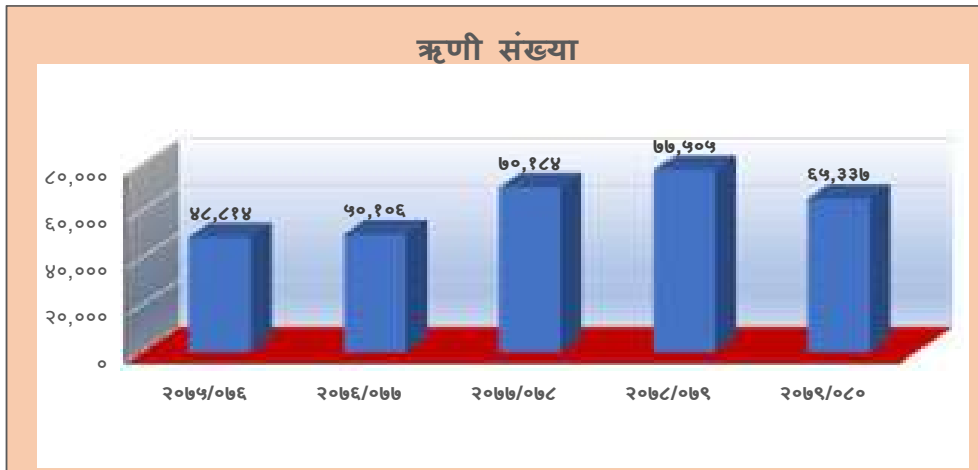
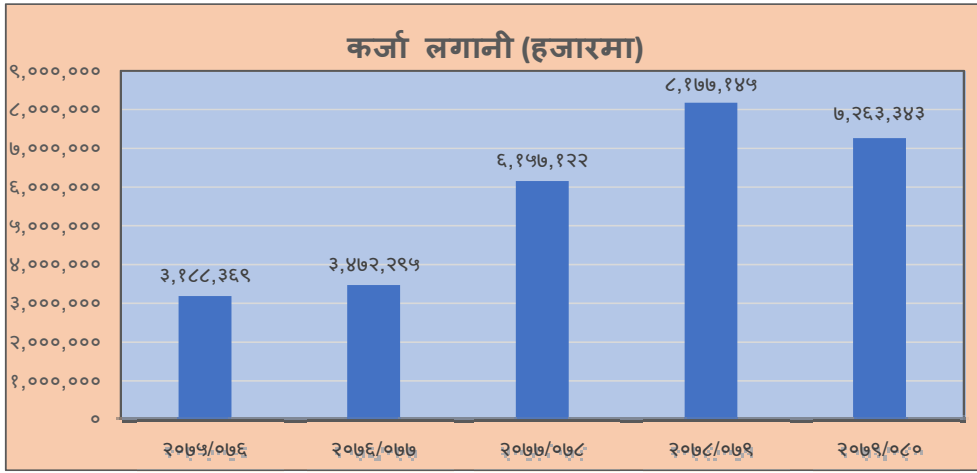
- १) शेयरधनीको नाम :
- २) ठेगाना :
- ३) शेयरधनी नं./हितग्राही खाता नं.:
- ४) लिएको शेयर संख्या :
- ५) शेयरधनीको दस्तखत :

यो प्रवेश पत्र साधारण सभामा भाग लिन आउँदा पेश गर्नु पर्नेछ ।

कम्पनी सचिव

वित्तीय फलकहरू

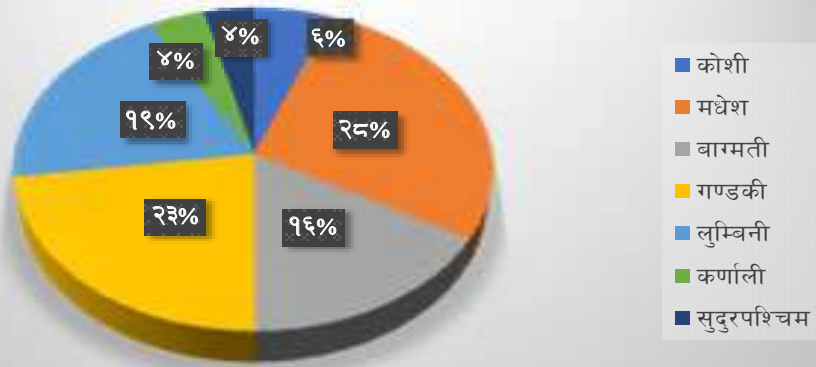




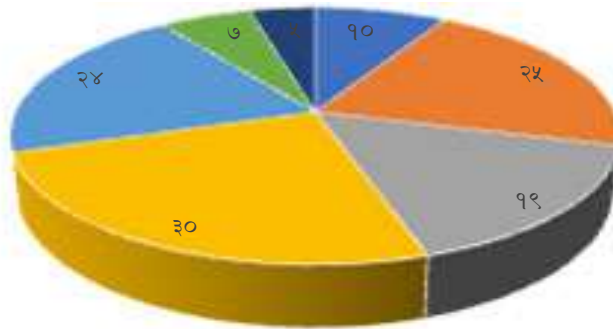
सदस्य संख्या



सदस्य संख्या

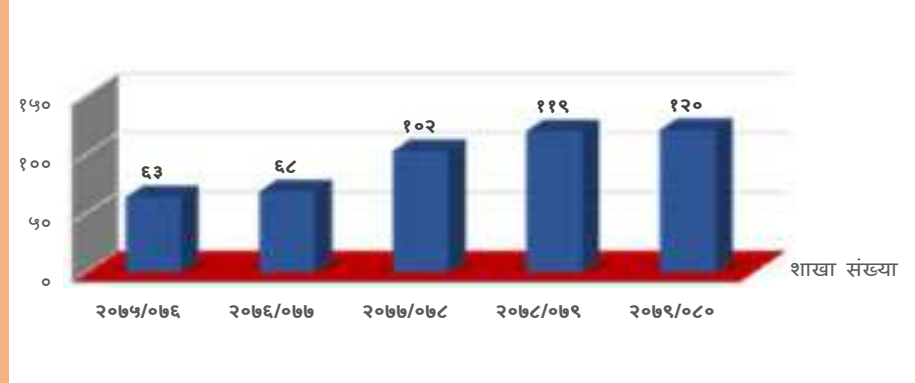


शाखा संख्या



- कोशी
- मधेश
- बागमती
- गण्डकी
- लुम्बिनी
- कर्णाली
- सुदुरपश्चिम

शाखा संख्या



विषयसूची

क्र.स	विवरण	पेज नं
१	पृष्ठभूमि, पूँजीगत/शेयर संरचना, परिकल्पना, ध्येय, मूल्य तथा मान्यता र लक्ष्यहरु	१
२	सञ्चालक समितिको वार्षिक प्रतिवेदन	२
३	कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित थप विवरण	१३
४	धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ को अनुसूची १५ बमोजिमको प्रतिवेदन	१७
५	सूचनाको हक सम्बन्धी ऐन, २०६४ दफा ५ को उपदफा ३ बमोजिमको विवरण	१९
६	संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन	२१
७	नेपाल वित्तीय प्रतिवेदनमान (NFRS) बमोजिमको वार्षिक एकीकृत वित्तीय विवरण	२९
८	धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ को अनुसूची १४ बमोजिमको विवरण	१०९
९	नेपाल राष्ट्र बैंकको निर्देशन	११२
१०	ने.रा. बैंकको निर्देशन उपर व्यवस्थापनको प्रतिउत्तर	११४
११	प्रबन्धपत्र/नियमावली संशोधन सम्बन्धी तीन महले विवरण	११५
१२	सफलताको कथा	११६
१३	कर्मचारीहरुको विवरण	१२०
१४	संस्थाको गतिविधि सम्बन्धी तस्वीरहरु	१२६



१. पृष्ठभूमि

ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड कम्पनी ऐन, २०६३ बमोजिम मिति २०६९/११/२४ मा नेपाल सरकार, कम्पनी रजिष्ट्रारको कार्यालयमा पब्लिक लिमिटेड कम्पनीको रूपमा दर्ता भएको हो। बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ अनुसार मिति २०७०/०२/०१ मा नेपाल राष्ट्र बैंकबाट १० जिल्ला कार्यक्षेत्र भएको “घ” वर्गको लघुवित्त वित्तीय संस्थाको रूपमा कारोबार गर्न स्वीकृत प्राप्त गरी मिति २०७०/०२/०५ गतेदेखि लघुवित्त कारोबार सञ्चालन गर्दै आइरहेको छ।

यस वित्तीय संस्थाको कार्यक्षेत्र शुरुवातमा १० जिल्लाबाट शुरु गरिएता पनि कार्यक्षेत्र विस्तार गर्दै क्रमशः १५ जिल्ला, ४५ जिल्ला हुँदै नेपाल राष्ट्र बैंकले मिति २०७५/१०/१७ मा राष्ट्रियस्तर कार्यक्षेत्रको स्वीकृति प्रदान गरे पश्चात् देशव्यापी रूपमा शाखाहरु सञ्चालनमा ल्याई कार्य गर्दै आएको छ। यो वित्तीय संस्था ग्लोबल आइएमई बैंक लि. (संस्थापक शेयरधनी) को सहायक कम्पनीको रूपमा रहेको छ।

२. पूँजीगत संरचना

१. अधिकृत पूँजी	: १ अरब
२. जारी पूँजी	: ६१ करोड ८९ लाख ४५ रुपैयाँ मात्र।
३. चुक्ता पूँजी	: ६१ करोड ८९ लाख ४५ रुपैयाँ मात्र।

३. शेयर संरचना विवरण

क्र.सं.	समूह	कायम रहेको शेयर कित्ता	शेयर प्रतिशत
१.	संस्थापक (समूह क)	४२,९६,४०४।१२	६९.४२%
२.	सर्वसाधारण (समूह ख)	१८,९२,५९६।३३	३०.५८%
जम्मा		६१,८९,०००।४५	१००%

४. परिकल्पना, ध्येय, मूल्य तथा मान्यता र लक्ष्यहरु

परिकल्पना

ग्रामीण समुदायमा न्यून आय भएका विपन्न वर्गको आयस्तर बृद्धि गरी उनीहरुलाई आत्मनिर्भर गराई गरिबी न्यूनीकरण गरी देशको अर्थतन्त्रलाई सबल तथा सुदृढ बनाउन सहयोग पुऱ्याउने।

ध्येय

विपन्न वर्गको आवश्यकतामा आधारित गुणस्तरीय तथा भरपर्दो लघुवित्त सेवा प्रदान गरी उनीहरुको आर्थिक तथा सामाजिक विकासको माध्यमबाट आर्थिक रूपमा समृद्ध सदस्य निर्माण एवम् विस्तार गर्ने।

आधारभूत मान्यताहरु

विपन्न वर्गले पनि अनुशासित वित्तीय कारोबार गर्न सक्छन्। बचत भविष्यको आधार हो। सदस्यको वर्तमान वित्तीय आवश्यकता पूरा गर्न तथा आयआर्जन बृद्धिको लागि कर्जा मेरुदण्डको रूपमा सावित हुन्छ। वित्तीय पहुँच सबै वर्गको अधिकार हो। लघुवित्त सेवाले सदस्यहरुलाई सहभागितामूलक एवं एकताको माध्यमबाट व्यवसायिक बनाई उनीहरुको दीगो आर्थिक विकास मार्फत समुन्नत भविष्य निर्माण गर्दछ। ग्राहक सदस्य र वित्तीय संस्था बिचको विश्वास, सद्भाव एवम् सहयोगले मात्र संस्था र सदस्य दुवै पक्षको सामाजिक तथा आर्थिक विकास सम्भव हुन्छ।

लक्ष्य

- सदस्यहरुको आर्थिक समृद्धिका लागि कार्य गर्ने।
- सदस्यहरुमा बचत गर्ने बानी बसाल्ने।
- सदस्यहरुलाई उद्यमी बन्न प्रेरणा दिने।
- सदस्यहरुको आर्थिक जीवनस्तर उकास्न आवश्यक सीप र प्रविधि एवम् परामर्श उपलब्ध गराउने।
- समूहका सदस्यहरुलाई व्यवसायिक कृषि गर्न सीप प्रदान गरी आयस्तर बृद्धि गराउने।
- वित्तीय साक्षरताको माध्यमबाट ग्राहक सदस्यहरुमा वित्तीय चेतनाको अभिवृद्धि गर्ने।
- स्थानीय स्तरमा सीप विकास तथा तालिम प्रदान गर्ने।

ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड

सञ्चालक समितिको तर्फबाट अध्यक्षज्यूको वार्षिक प्रतिवेदन

श्री शेयरधनी एवम् उपस्थित महानुभावहरु,

ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेडको यस गरिमामय एघारौं वार्षिक साधारण सभामा आफ्नो अमूल्य समय दिई उपस्थित हुनुभएका सम्पूर्ण शेयरधनी एवम् उपस्थित सम्पूर्ण महानुभावहरुमा सञ्चालक समितिको साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

विश्वव्यापी रुपमा रहेको आर्थिक मन्दी, रुस-युक्रेन युद्ध र त्यसबाट सिर्जित परिस्थिति, वस्तु तथा सेवाहरुको आकासिंदो मूल्य वृद्धि, बैंकिङ क्षेत्रमा बढ्दो व्याजदर, आर्थिक वृद्धिदरमा कमी भई जनताको दैनिक जिवनस्तरमा परेको असर, बैंक तथा वित्तीय संस्था विरुद्ध गतिविधिहरुका कारण बैंक तथा वित्तीय संस्थाहरुले सामना गर्नुपरेको परिस्थिति हाम्रा सामू रहेका छन् । विगतका वर्षहरुमा विश्वव्यापी रुपमा फैलिएको महामारी कोरोना भाइरस (कोभिड-१९) ले समग्र अर्थतन्त्रलाई प्रतिकूल असर पारेको थियो भने सोको प्रभाव कम हुँदै गर्दा पुनः विश्वव्यापी रुपमा आर्थिक मन्दीका कारण लगानी योग्य पूँजीको अभाव सृजना भई व्याजदरमा भएको वृद्धिले समग्र बैंकिङ क्षेत्रको नाफा तथा उत्पादकत्वमा नकारात्मक प्रभाव पारेको हामी सबैलाई विद्वितै छ । यस वित्तीय संस्थाको व्यवसायलाई पनि गत आ.व. मा कोषको लागतमा भएको वृद्धिले नाफा, कर्जा लगानी, ग्राहक संख्या जस्ता महत्वपूर्ण सूचकाङ्कहरुमा लक्ष्य अनुसार उपलब्धी हासिल गर्न प्रतिकूल अवस्थाको सामना गर्नु पर्यो, तथापि यस वित्तीय संस्थाले विभिन्न नियमन निकायबाट प्राप्त सल्लाह सुभावाहरु तथा मार्गनिर्देशनको पालना गर्दै उल्लेखनीय प्रगति हासिल गर्न सफल भएको र संस्थागत उद्देश्य पूरा गर्नको लागि गरिएको प्रयासको फलस्वरूप हामीले प्रस्तुत गर्न लागेको वित्तीय विवरण सन्तोषजनक रहेको व्यहोरा जानकारी गराउन चाहन्छु ।

यस वित्तीय संस्थाले सफलतापूर्वक एघारौं आर्थिक वर्ष पूरा गरेको छ । यसै सन्दर्भमा हामीले यहाँहरु समक्ष आर्थिक वर्ष २०७९/०८० मा सम्पन्न भएका विभिन्न गतिविधि तथा उपलब्धीहरुलाई समावेश गरी वार्षिक प्रतिवेदन पेश गर्न पाउँदा धेरै खुशीको अनुभव गरेका छौं । आर्थिक वर्ष २०७९/०८० को वासलात, नाफा-नोक्सान हिसाब, नाफा-नोक्सान बाँडफाँड विवरण, नगद प्रवाह विवरण तथा अनुसूचीहरु यस गरिमामय साधारण सभा समक्ष स्वीकृतिको लागि पेश गर्दछौं । यस साधारण सभामा वित्तीय संस्थाले गरेको उपलब्धी र गरेका कामहरु समीक्षा गरी संस्थाको आगामी कार्यक्रमहरुमा सुधार गर्नका लागि तपाईं शेयरधनी महानुभावहरुको सल्लाह सुभावाले सहयोग एवम् दिशानिर्देश हुने अपेक्षा राखेका छौं ।

१. विगत वर्षको कारोवारको सिंहावलोकन :

क. विगत ३ आर्थिक वर्षको संक्षिप्त वित्तीय स्थिति र उपलब्धीहरुको समीक्षात्मक विवरण यसप्रकार रहेको छ ।

क्र. सं.	विवरण	२०७८ आषाढ मसान्त (रु.)	२०७९ आषाढ मसान्त (रु.)	२०८० आषाढ मसान्त (रु.)	परिवर्तन बृद्धि प्रतिशत
१	कूल चुक्ता शेयर पूँजी	५५२,५८९,३२६।-	६९८,९००,०४५।-	६९८,९००,०४५।-	०.००%
१.१	चुक्ता पूँजी	४३,१७,१०,४११।-	५५२,५८९,३२६।-	६९८,९००,०४५।-	१२.००%
१.२	प्रस्तावित वोनस शेयर	१२०,८७८,९१५।-	६६,३१०,७१९।-	०।-	०.००%
१.३	अग्रिम रुपमा शेयर लगानी	०।-	०।-	०।-	०.००%
२	साधारण जगेडा तथा कोषहरु	२२२,८६२,९०१।-	२८७,०७५,९४०।-	३७२,७३९,७४३।-	२९.८०%
४	बचत/निक्षेप	२,१३८,६८१,७८९।-	२,९६१,२७०,६०७।-	३,१२०,६५९,८२६।-	५.४०%
५	लगानीमा रहिरहेको कर्जा	६,१५७,१२२,००९।-	८,१७७,१४५,७३८।-	७,२६३,३४३,४२३।-	(११.२०%)
६	बैंकहरुबाट कर्जा सापटी	३,४३६,३२४,६५९।-	४,६३४,१३८,८९२।-	४,१२३,६५१,१३६।-	(११.००%)



क्र. सं.	विवरण	२०७८ आषाढ मसान्त (रु.)	२०७९ आषाढ मसान्त (रु.)	२०८० आषाढ मसान्त (रु.)	परिवर्तन बृद्धि प्रतिशत
७	कूल सम्पत्ति	६,६५६,०५८,२४०।-	८,८४२,७०९,६४७।-	८,५६५,३८७,९४४।-	(३.९०%)
८	कूल आमदानी	८२४,९०२,३९९।-	९,२६९,०५९,४०४।-	९,२७२,९४६,९९८।-	०.९०%
८.१	व्याज आमदानी	७०९,९४८,२४९।-	९,९९७,४५२,८७७।-	९,९९६,४९९,०६२।-	७.९०%
८.२	अन्य सञ्चालन आमदानी	९९७,८०६,९२०।-	९४३,५९८,५२७।-	७५,६५५,८५६।-	(४७.३०%)
९	कूल खर्च	४७४,६५४,३०३।-	८५३,२९९,५०६।-	९,९३३,४५३,५३९।-	३२.८०%
९.१	व्याज खर्च	२४९,०८९,७८७।-	५४९,५८८,७३५।-	७३०,२४६,४२९।-	३२.९०%
९.२	कर्मचारी खर्च	९३९,४३९,७९४।-	२२९,५२२,६०४।-	२५६,६८९,४५०।-	९५.९०%
९.३	सञ्चालन खर्च	५५,३९३,९८५।-	८४,८६८,०९२।-	७०,७२८,३५६।-	(९६.६७%)
९.४	सम्भावित नोक्सानी व्यवस्था	२३६,८९५,५९९।-	९८०,२२०,५९९।-	३५८,२७०,९३२।-	९८.८०%
१०	सञ्चालन मुनाफा	३४९,४४८,०९६।-	२८७,६०३,४७७।-	९३८,६९३,३७९।-	(५९.८०%)
११	खूद मुनाफा	२९८,३७६,२९२।-	९८०,२९८,४३४।-	९६,५९३,६५८।-	(४६.५०%)

ख. सेवाको पहुँच :

क्र. सं.	विवरण	इकाई	२०७८ आषाढ मसान्त	२०७९ आषाढ मसान्त	२०८० आषाढ मसान्त (रु.)	परिवर्तन/बृद्धि प्रतिशत
१	जिल्ला	संख्या	५९	५४	५४	०.००%
२	शाखा	संख्या	९०२	९९९	९२०	०.८४%
३	गा.पा/न.पा/ उप.म.न.पा/म.न.पा.	संख्या	४०६	४६७	४७४	९.५०%
४	केन्द्र	संख्या	९,२०९	९९,०९३	९९,३८६	३.३९%
५	समूह	संख्या	३९,२४७	४०,९७९	४३,३३३	५.७४%
६	समूह सदस्य	संख्या	९,२६,०२५	९,४५,४४९	९४८,७५४	२.२८%
७	ऋणी सदस्य	संख्या	७०,९८४	७७,५०५	६५,३३७	(९५.७०%)
८	कर्मचारी	संख्या	४३४	४८३	४७४	(९.८६%)

प्रस्तुत आर्थिक वर्ष २०७९/०८० मा वित्तीय बजारमा विश्वव्यापी आर्थिक मन्दी तथा तरलता अभावको कारणले लगानीमा रहेको रकमबाट हुने व्याज आमदानीमा अनपेक्षित असर पर्न गएको पनि वित्तीय सूचकाङ्कहरु सकारात्मक रहेको यहाँहरुलाई जानकारी गराउँदछु। यस वित्तीय संस्थाको आर्थिक वर्ष २०७९/०८० मा चुक्ता पूँजी रु.६९ करोड ८९ लाख ४५ रुपैयाँ रहेको छ। वित्तीय संस्थाको साधारण जगेडा तथा कोषहरुमा २९.८० प्रतिशतले बृद्धि भएर रु.३७ करोड २७ लाख ३९ हजार ७ सय ४३ रुपैयाँ पुगेको छ भने कर्जा लगानीमा आएको संकुचनका कारण कुल सम्पत्तिमा ३.९० प्रतिशतले गिरावट आएको छ। प्रस्तुत आर्थिक वर्षमा बचतमा ५.४० प्रतिशतले बृद्धि भई रु. ३ अरब ९२ करोड ६ लाख ५९ हजार ८ सय २६ रुपैयाँ पुगेको छ। वित्तीय संस्थाको खूद मुनाफा रु ९ करोड ६५ लाख ९३ हजार ६ सय ५८ रुपैयाँ आर्जन भएको छ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर :

- ने.रा.बैंकबाट लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशनमा एउटा ऋणीलाई एउटा मात्र लघुवित्त वित्तीय संस्थाले कर्जा प्रवाह गर्नु पर्नेछ, भनी निर्देशन दिएका कारण कर्जा लगानीमा सडकुचन देखापरेको छ।
- बैंक तथा वित्तीय संस्थाको विरुद्धमा लागेका विभिन्न समूहको गतिविधिका कारण ऋणी सदस्यहरुले कर्जाको साँवा र व्याज

नियमित रूपमा भुक्तानी नगर्दा कर्जा असुलीमा समस्या परेको छ ।

- लघुवित्त वित्तीय संस्थाहरूलाई थोक कर्जा लगानी गर्ने बैंक तथा वित्तीय संस्थाहरूले सहज रूपमा कर्जा सापट दिने अवस्था नहुनु र ती संस्थाहरूबाट प्राप्त कर्जाको लागत बढी हुँदा संस्थाका लागि लगानी योग्य रकम सुलभ दरमा प्राप्त गर्न नसकिएको ।
- हाल देखिएको आर्थिक मन्दीले सम्पूर्ण आर्थिक क्षेत्रमा पारेको असरको परिणाम स्वरूप लघुवित्त वित्तीय संस्थाहरूबाट कर्जा कारोबार गरिरहेका ग्राहकहरूको नगद प्रवाह चक्रमा नकरात्मक असर परी किस्ता असुलीमा समस्या देखापरेको छ ।
- लघुवित्त वित्तीय संस्थाहरूको लगानीमा देखिएको दोहोरोपनाका कारण हाल संस्थालाई कर्जा असुलीमा समस्या परिरहेको हुँदा भविष्यमा दोहोरोपनाबाट हुने असरका बारेमा समयमै सचेत हुनुपर्ने देखिएको छ ।
- लघुवित्त संस्थाहरूका कर्मचारीहरूले छिटो छिटो संस्था परिवर्तन गर्ने प्रवृत्तिले समेत संस्थामा धेरथोर असर पर्ने देखिएको ।

३. चालू आर्थिक वर्षका उपलब्धीहरु र भविष्यको योजना :

यस लघुवित्त वित्तीय संस्थाले लघुवित्त सेवालाई संख्यात्मक तथा गुणात्मक रूपमा विस्तार गर्ने नीति लिए बमोजिम ५४ जिल्लाहरूमा १२० वटा शाखाहरूबाट कार्यक्रम सञ्चालन गरिरहेको छ । लघुवित्त कार्यक्रममा वित्तीय संस्था सदस्यको घरदैलोमा जाने भएकाले अधिकतम समयको कार्य फिल्ड व्यवस्थापनमा खर्च हुने गर्दछ । सदस्यहरूलाई सर्वप्रथम तालिम दिने र त्यसपछि मात्र लगानी गर्ने लघुवित्त कार्यक्रमको प्रमुख आधार भएकाले सदस्यको माग बमोजिमका विभिन्न आयमूलक तालिमहरु तथा आगामी दिनहरूमा विभिन्न संघ संस्थाहरूसँग समन्वय गरी तालिमहरु सञ्चालन गर्ने योजना रहेको छ । त्यस्तै समीक्षा अवधिमा कर्मचारीहरूलाई पनि संस्थाको व्यवसाय प्रवर्द्धन गर्ने तथा सीप विकास गर्ने प्रकृतिका तालिमहरु आवश्यकता भए बमोजिम प्रत्यक्ष रूपमा आन्तरिक तथा बाह्य तालिमहरूमा सहभागिता गराइएको र भविष्यमा थप कार्यक्रमहरु सञ्चालन गर्ने योजना रहेको छ ।

संस्थाको सफलताको मेरुदण्ड भनेको मानव संसाधन हो । संस्थामा कार्यरत कर्मचारीहरु उत्पादनशील र सक्रिय साधन भएकोले दीगो सम्पत्तिका रूपमा हेर्नुपर्ने सोचको विकास भएको छ । कर्मचारीहरूलाई समय सापेक्ष प्रतिस्पर्धी बनाउनका लागि ज्ञान र सीप विकासमा अभिवृद्धि गराउन विभिन्न राष्ट्रिय तथा अन्तर्राष्ट्रिय तालिम तथा अवलोकन भ्रमणहरूमा पठाई त्यहाँ सिकेका ज्ञान तथा अनुभवलाई आफ्नो संस्थामा लागू गर्ने उद्देश्यका साथ वित्तीय संस्था अगाडि बढेको छ ।

यस संस्थाले यसै आर्थिक वर्षदेखि निम्न किसिमका रणनीतिहरु अबलम्बन गरेको छ ।

- नवीनतम् प्रविधिलाई आत्मसात गर्दै कार्यसञ्चालन खर्चमा मितव्ययीता हासिल गर्ने ।
- कर्मचारीहरूको सीप तथा क्षमता विकासका तालिमहरु थप गर्दै कार्यसम्पादनलाई गुणस्तरयुक्त बनाउने ।
- जोखिम नियन्त्रण तथा अनुपालनालाई विशेष प्राथमिकता दिने ।
- डिजिटल कारोबारमा प्राथमिकता दिने र प्रविधियुक्त सेवा सुविधा सञ्चालनमा ल्याउने ।
- कर्मचारीहरूको वृत्ति विकासमा बृद्धि गर्ने ।
- संस्थाको प्रतिष्ठालाई उच्च बनाउने ।
- लक्षित प्रतिफल हासिल गर्ने ।

क. आ.व २०७९/०८० को उपलब्धी

वित्तीय संस्थाले आ.व. २०७९/०८० मा लिएको लक्ष्य तथा प्रगति निम्न बमोजिम रहेको छ ।

क्र. सं.	विवरण	२०८० आषाढ मसान्तको लक्ष्य	२०८० आषाढ मसान्तको यथार्थ
१	वचत/निक्षेप रु.	४,०४७,२०२,२०७।-	३,१२०,६५९,८२६।-
२	कर्जा लगानी रु.	१२,०६२,६४४,३९३।-	७,२६३,३४३,४२३।-
३	कूल सम्पत्ति रु.	१२,७६५,२७९,६२९।-	८,५६५,३८७,९४८।-
४	सञ्चालन मुनाफा रु.	४६३,४७४,६३९।-	१३८,६९३,३७९।-



क्र. सं.	विवरण	२०८० आषाढ मसान्तको लक्ष्य	२०८० आषाढ मसान्तको यथार्थ
५	जिल्ला संख्या	६०	५४
६	शाखा संख्या	१३९	१२०
७	कर्मचारी संख्या	५७७	४७४
८	केन्द्र संख्या	१३,८४०	११,३८६
९	समूह संख्या	४५,३५२	४३,३३३
१०	सदस्य संख्या	१७३,०९९	१४८,७५४
११	ऋणी सदस्य संख्या	९५,२६४	६५,३३७

ख. आ.व. २०८०/०८१ को असोज मसान्तसम्मको उपलब्धी :

आर्थिक वर्ष २०८०/०८१ मा लघुवित्त क्षेत्रमा प्रमुख चुनौतिका रूपमा रहेको एक सदस्य एक लघुवित्त, सञ्चालन खर्च र कोषको लागतमा भएको वृद्धिका कारण तोकिएका लक्ष्यहरु शतप्रतिशत हासिल गर्न सकिएको छैन। आर्थिक वर्ष २०७९/०८० आषाढ मसान्तसम्मको यथार्थ विवरण, आर्थिक वर्ष २०८०/०८१ को असोज मसान्तसम्मको अपरिष्कृत वित्तीय विवरण निम्न बमोजिम रहेको व्यहोरा यस गरिमामय साधारण सभाका शेयरधनी महानुभावहरुलाई जानकारी गराउँदछु।

१. प्रमुख सूचकहरु :

क्र. सं.	विवरण	इकाई	२०८० असार मसान्तसम्म	२०८० असोज मसान्तसम्म
१	शाखा	संख्या	१२०	१२०
२	कर्मचारी	संख्या	४७४	४८५
३	जिल्ला	संख्या	५४	५४
४	गा.पा./न.पा./ उ.म.न.पा./म.न.पा	संख्या	४७४	४६९
५	केन्द्र	संख्या	११,३८६	११,५५९
६	समूह	संख्या	४३,३३३	४४,५३४
७	सदस्य	संख्या	१४८,७५४	१४९,३७८
८	ऋणी	संख्या	६५,३३७	६१,८६१
९	शेयर पूँजी	रु.	६१८,९००,०४५।-	६१८,९००,०४५।-
१०	बचत/निक्षेप	रु.	३,१२०,६५९,८२६।-	३,२३१,२३९,५९५।-
११	सापटी (DSL)	रु.	४,१२३,६५१,१३६।-	४,३३८,६०२,८९९।-
१२	कर्जा सापट	रु.	७,२६३,३४३,४२३।-	७,६२८,२९४,४३०।-
१३	सञ्चालन मुनाफा	रु.	१३८,६९३,३७९।-	३८,३४७,७७२।-
१४	कूल सम्पत्ति	रु.	८,५६५,३८७,१४४।-	९,१००,०००,४९१।-

२. कार्यक्षेत्र

यस वित्तीय संस्थाले आर्थिक वर्ष २०७९/०८० मा ६० जिल्लामा सेवा विस्तार गरी १३९ वटा शाखा कार्यालयहरु सञ्चालन गरिने लक्ष्य लिएकोमा २०८० आषाढ मसान्तसम्म ५४ जिल्लामा १२० शाखामार्फत कार्यक्रम विस्तार गरिरहेको थियो। समीक्षा अवधिमा वित्तीय क्षेत्रमा देखिएको आर्थिक मन्दी तथा एक संस्था एक ऋणी भन्ने निर्देशनको कारण यस आ.व.मा खोल्ने भनिएका शाखाहरु खोल्न सकिएको छैन। वर्तमान प्रतिस्पर्धात्मक वित्तीय बजारमा लघुवित्त कार्यक्रम



मार्फत आफ्नो भिन्न पहिचान बनाउने सोचका साथ सदस्यहरूको आवश्यकता बमोजिमको सेवा प्रदान गरी सदस्यहरूलाई सहज र सरल तरिकाबाट ग्रामीण क्षेत्रका दूरदराजसम्म वित्तीय सेवाहरू सञ्चालन गर्ने लक्ष्य बमोजिम सेवाहरू दिइरहेको जानकारी गराउन चाहन्छु।

३. सेवा तथा अन्य कार्यक्रमहरू

(क) बचत योजना :

आन्तरिक वित्तीय स्रोतको बलियो र भरपर्दो आधार सदस्यबाट संकलित बचत मानिन्छ। सदस्यहरूलाई बचत गर्ने बानीको विकास गराउने तथा कार्यक्षेत्रभित्रका सदस्यहरूलाई बचत गर्ने अवसर सिर्जना गर्ने संस्थाको नीति रहेको छ। सदस्यहरूलाई मासिक बचतको अतिरिक्त सदस्यहरूको माग बमोजिम विभिन्न बचतका सेवाहरू प्रदान गरिएको छ। बचत संकलन कार्य सदस्यहरूले केन्द्र बैठकका दिन तथा सोको अतिरिक्त शाखा कार्यालयहरूमा समेत दैनिक तथा मासिक रूपमा बचत गर्न सकिने व्यवस्था रहेको छ।

(ख) कर्जा लगानी :

संस्थाले आवश्यक वित्तीय स्रोतहरू जुटाई त्यसको पूर्ण उपयोग गरिरहेको छ, भने विपन्न वर्ग लगानी क्षेत्र अन्तर्गत वाणिज्य बैंक, विकास बैंक, फाइनान्स कम्पनी तथा थोक कर्जा प्रदायक लघुवित्त वित्तीय संस्थाबाट ऋण सापटी लिई वित्तीय संस्थामा आबद्ध ग्राहकहरूलाई विभिन्न आय आर्जन गर्नसक्ने क्षेत्रहरूमा विना धितो र लघुउद्यम तथा मभौला उद्यम व्यवसायको लागि स्वीकार योग्य धितो लिई धितो कर्जा सेवा उपलब्ध गराउँदै आएको छ। समूह जमानी र धितो अन्तर्गत विभिन्न कर्जा सेवाहरू दिइएका छन्। साधारण कर्जा, मौसमी कर्जा, कृषि कर्जा, लघुउद्यम कर्जा, लघु व्यवसायिक कर्जा, शैक्षिक कर्जा, आकस्मिक कर्जा लगायतका कर्जाहरू प्रदान गरी सदस्यहरूको जीवनस्तर उकास्ने लक्ष्यका साथ कार्यक्रम सञ्चालन गरिएको छ। आगामी दिनमा कर्जाको गुणस्तर सुधार गर्दै लघुउद्यम तथा व्यापार एवम् कृषि क्षेत्रमा लगानी नीतिलाई प्रोत्साहन दिई सेवाहरू विस्तार गरिनेछ।

(ग) विप्रेषण सेवा :

वित्तीय संस्थाले आइएमई रेमिट कम्पनी मार्फत रेमिटान्स सुविधा दिने व्यवस्था गरेको छ। यसका साथै सबै शाखा कार्यालयहरूमा सदस्यहरूको वैदेशिक आम्दानी सरल माध्यमबाट सदस्यको बचत खातामा जम्मा गर्न सकिने सेवा प्रदान गरिएको छ, भने नेपालका विभिन्न ठाउँहरूमा रकम पठाउने तथा भुक्तानी दिने सेवा प्रदान गरिएको छ।

(घ) तालिम तथा सचेतना कार्यक्रम :

वित्तीय संस्थाले ग्राहक संरक्षण कोषको रकमबाट आफ्ना ग्राहक सदस्यहरूको आयआर्जन क्षमता बृद्धि गर्न उनीहरूको माग बमोजिम तालिम तथा कार्यक्रमहरू नियमित सञ्चालन गरिएको र सो कार्यलाई निरन्तरता दिइनेछ। केन्द्र प्रमुख, उपप्रमुख तथा प्रतिनिधि सदस्यहरूलाई वित्तीय साक्षरता कार्यक्रम सञ्चालन गरी बचत बृद्धि गर्ने तथा कर्जाको सदुपयोग गर्न प्रेरणा दिने जस्ता वित्तीय सचेतना दिने कार्यलाई निरन्तरता दिइनेछ, साथै साथै विद्यार्थी अभिभावकहरूलाई आवश्यकता बमोजिम वित्तीय तथा व्यवसायिक साक्षरता प्रदान गर्ने कार्यक्रम सञ्चालन गरिनेछ।

(ङ) सूचना प्रविधि तथा सफ्टवेयर :

२१औं शताब्दी सूचना, प्रविधि तथा विश्वव्यापीकरणको युग भए बमोजिम सूचना प्रविधिको वर्तमान विकासलाई उपयोग गर्दै जाने संस्थाको योजना रहेको छ। संस्थाले सिनर्जी टेक सफ्टवेयर प्रा.लि.बाट Develop गरिएको MFin Plus Core Banking Software प्रयोगमा ल्याई कारोबारलाई अनलाइन प्रणाली अन्तर्गत सञ्चालन गरिरहेको छ। विगतमा संस्थाको सम्पूर्ण Data हरु Data Hub मा सुरक्षित र व्यवस्थित गरिएको थियो भने हाल Cloud Server मा व्यवस्थित रूपमा राखिएको छ। त्यस्तै, बैकिङ्ग कारोबारको डाटाहरूमा हुनसक्ने जोखिमबाट सुरक्षित रहनको लागि जिमाल्टो सफ्टवेयर (Gemalto Software) प्रयोग गरी विशेष सुरक्षा नीति अपनाइएको छ। कर्मचारीहरूसँग सम्बन्धित हाजिरी, विदा, स्थिर सम्पत्ति तथा मसलन्द मौज्जात लगाएत अन्य अभिलेखहरू रहने गरी Nimble Infosys Pvt. Ltd. द्वारा प्रवर्द्धन गरिएको Nimble software सञ्चालनमा ल्याइएको छ। यसका साथै, IMEpay, E-Sewa जस्ता भुक्तानी प्रदायक संस्थाहरूसँगको



सहकार्य गरी सदस्यहरुको किस्ता तथा बचत सङ्कलन गरिएको छ । सदस्यहरुको सेवालार्ई मध्यनजर गरी दुर्गम ग्रामीण क्षेत्रमा पनि मोबाईल तथा ट्याबलेट बैकिङ सञ्चालन गरी सदस्यहरुलाई सेवा दिने तथा सूचना प्रविधिको बारेमा सचेतना दिई समय सापेक्ष कार्यक्रमहरुमा गुणस्तरीयता वृद्धि गर्दै अधि बढ्न सुरुवात गरिएको जानकारी गराउँदछौं ।

(च) थप भावी योजनाहरु :

१. हालसम्म लघुवित्त वित्तीय संस्थाको शाखा सञ्जाल नपुगेका पालिकाहरुमा ग्रामीण वित्तीय सेवा प्रदान गर्नका लागि आवश्यक पहल गरिनेछ ।
२. वित्तीय/व्यवसायिक साक्षरता कार्यक्रमहरु सञ्चालन गर्ने कार्यलाई निरन्तरता दिइनेछ ।
३. आन्तरिक नियन्त्रण प्रणालीलाई थप व्यवस्थित बनाइनेछ ।
४. मानव संसाधनको दक्षता तथा अभिवृद्धि गर्नका लागि समयानुकूल तालिममा सहभागी गरिनेछ ।
५. ग्राहकहरुका माग र आवश्यकता अनुसार कर्जा, बचत तथा अन्य लघुवित्त सेवाहरुमा आवश्यक परिमार्जन तथा थप विस्तार गरिनेछ ।
६. उत्कृष्ट केन्द्र तथा समूह पुरस्कार कार्यक्रम, उत्कृष्ट कर्मचारी र शाखा पुरस्कार कार्यक्रमको माध्यमबाट उत्प्रेरणा वृद्धि गरी संस्थाका कार्यक्रमहरुमा आकर्षण गरिनेछ ।
७. सामाजिक उत्तरदायित्व कोषबाट वार्षिक रुपमा सामाजिक उत्तरदायित्वका कार्यक्रमहरु सञ्चालन गरिनेछ ।
८. ट्याबलेट बैकिङ प्रणालीको शुरुवात गरिएकोमा सो कार्यलाई क्रमशः सबै शाखाहरुमा कार्यान्वयनमा ल्याइने योजना रहेको छ ।
९. ग्राहक संरक्षण कोषबाट सदस्यहरुको विकास तथा क्षमता अभिवृद्धि कार्यक्रम सञ्चालन गरी कल्याणकारी कार्यहरुमा जोड दिइनेछ ।

४. सञ्चालक समितिमा भएको हेरफेर र यसको कारण,

यस वित्तीय संस्थाको आ.व.२०७९/०८० मा सञ्चालक समितिमा हेरफेर भएको छ, साथै गत आ.व. मा सञ्चालक श्री अनिमेश हलवाईको पदावधि समाप्त भई निजको स्थानमा मिति २०७९/११/२४ गतेदेखि श्री सजनी नेपाल निर्वाचित हुनुभएको छ, साथै श्री मीनप्रसाद ज्ञवाली पुनः सञ्चालक समितिको सदस्यमा निर्वाचित हुनुभएको छ । वित्तीय संस्थाको वर्तमान सञ्चालक समितिमा निम्नानुसार सदस्यहरु रहनुभएको छ ।

क्र.स.	नाम	पद	ठेगाना	कैफियत
१	श्री बुद्धि अकेला	अध्यक्ष	गुलरिया-७, बर्दिया	प्रबर्द्धक ग्लोबल आइएमई बैंक लि.को प्रतिनिधि
२	श्री रुपेन्द्र वाग्ले	सञ्चालक	सूर्यविनायक न.पा.-९, भक्तपुर	प्रबर्द्धक ग्लोबल आइएमई बैंक लि.को प्रतिनिधि
३.	श्री सुशोभन देवकोटा	सञ्चालक	ललितपुर-३, पुल्चोक	प्रबर्द्धक ग्लोबल आइएमई बैंक लि.को प्रतिनिधि
४.	श्री अनामिका कुँवर	सञ्चालक	काठमाण्डौ-७, काठमाण्डौ	प्रबर्द्धक ग्लोबल आइएमई बैंक लि.को प्रतिनिधि
५.	श्री मीनप्रसाद ज्ञवाली	सञ्चालक	थानापती-९, गुल्मी	सर्वसाधारण शेयरधनीको प्रतिनिधि
६.	श्री पिताम्बर सापकोटा	स्वतन्त्र सञ्चालक	आँधिखोला-२, स्याङ्जा	स्वतन्त्र सञ्चालकको रुपमा नियुक्त
७.	श्री सजनी नेपाल	सञ्चालक	ललितपुर-३, ललितपुर	सर्वसाधारण शेयरधनीको प्रतिनिधि

५. आन्तरिक नियन्त्रण प्रणालीको विकास :

वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई अझ थप चुस्त दुरुस्त राख्न लेखापरीक्षण समिति, जोखिम व्यवस्थापन



समिति, सम्पत्ति शुद्धीकरण अनुगमन समिति, कर्मचारी सेवा सुविधा समिति जस्ता गैर कार्यकारी समितिहरू क्रियाशील रहेका छन् भने व्यवस्थापन स्तरीय समितिहरूमा व्यवस्थापन समिति, पदपूर्ति समिति, आर्थिक निर्देशन समिति, खरिद समिति आदि क्रियाशील रहेका छन् ।

(क) लेखापरीक्षण समिति : संस्थाका सञ्चालक श्री रुपेन्द्र वाग्ले संयोजक, सञ्चालक श्री सजनी नेपाल सदस्य र आन्तरिक लेखापरीक्षण विभागका प्रमुख सदस्य सचिव रहने गरी ३ सदस्यीय लेखापरीक्षण समिति रहेको छ । सो समितिले संस्थाको आर्थिक अवस्थाको समीक्षा, आन्तरीक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणको परिणाम सम्बन्धमा विस्तृत छलफल गरी वित्तीय संस्थाको व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दै आएको छ । आ.व २०७९/०८० मा लेखापरीक्षण समितिको बैठक छ (६) पटक बसेको थियो ।

(ख) जोखिम व्यवस्थापन समिति : संस्थाका सञ्चालक श्री पिताम्बर सापकोटा संयोजक रहनुभएको यस समितिमा लेखापरीक्षण समितिका संयोजक पदेन सदस्य, कार्यसञ्चालन विभाग प्रमुख सदस्य र जोखिम व्यवस्थापन विभागका प्रमुख सदस्य सचिव रहनुभएको छ । सो समितिले संस्थाको विद्यमान जोखिम पहिचान, व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तता, व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम बहनको लागि विकास गरेको रणनीति, नीतिगत व्यवस्था आदि सम्बन्धमा विस्तृत छलफल गरी सञ्चालक समितिलाई आवश्यक राय सहितको प्रतिवेदन पेश गर्दै आएको छ । आ.व २०७९/०८० मा जोखिम व्यवस्थापन समितिको बैठक पाँच (५) पटक बसेको थियो ।

(ग) कर्मचारी सेवा सुविधा समिति : संस्थाका सञ्चालक श्री सुशोभन देवकोटा संयोजक रहनुभएको यस समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, वित्त विभाग प्रमुख सदस्य र जनशक्ति व्यवस्थापन विभागका प्रमुख सदस्य सचिव रहनुभएको छ । सो समितिले कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गरी राय सहित समयानुकूल पारिश्रमिक निर्धारण गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, संस्थालाई आवश्यक जनशक्ति व्यवस्थापन गर्नका लागि पद संख्याको निर्धारण गर्ने, आवश्यकता अनुसार कर्मचारी सेवा विनियमावली संशोधनको लागि सिफारिस गर्ने गरेको छ । आ.व २०७९/०८० मा कर्मचारी सेवा सुविधा समितिको बैठक तीन (३) पटक बसेको थियो ।

(घ) सम्पत्ति शुद्धीकरण अनुगमन समिति : संस्थाका सञ्चालक श्री अनामिका कुँवर संयोजक रहनुभएको यस समितिमा सञ्चालक श्री मीन प्रसाद ज्ञवाली सदस्य, प्रमुख कार्यकारी अधिकृत पदेन सदस्य, कर्जा विभाग प्रमुख सदस्य र कार्यसञ्चालन विभागका प्रमुख सदस्य सचिव रहनुभएको छ । सो समितिले सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिम संस्थामा भए गरेका कामहरूको अनुगमन गर्ने प्रणालीको विकास गरिएको छ । आ.व २०७९/०८० मा सम्पत्ति शुद्धीकरण अनुगमन समितिको बैठक चार (४) पटक बसेको थियो ।

६. कारोबारलाई असर पार्ने मुख्य कुराहरू :

- बैंक तथा वित्तीय संस्थाहरूमा हुने तरलतामा संकुचन तथा देशमा विद्यमान रहेको आर्थिक अवस्था,
- बैंक तथा वित्तीय संस्थाको विरुद्धमा लागेका विभिन्न समूहका क्रियाकलापबाट सिर्जित समस्या,
- सरकारी तथा नियमनकारी निकायहरूबाट हुने नीतिगत परिवर्तनको कारणबाट पर्ने प्रभाव,
- वित्तीय संस्थाहरूका बिचमा अस्वस्थ प्रतिस्पर्धा तथा कर्मचारीहरूमा छोटो समयमा नै संस्था बदल्ने प्रवृत्ति,
- कोषको लागतमा भएको वृद्धि,
- वित्तीय स्रोत प्राप्त गर्ने कठिनाई तथा गैर सदस्य बचत संकलनमा प्रतिबन्ध,
- रिसिया र युक्रेन बीचको युद्ध र त्यसबाट विश्व अर्थतन्त्रमा परेको असर ।
- प्राकृतिक विपत्ति तथा गैर राजनैतिक परिघटनाहरू,
- कर्मचारीहरूको असुरक्षा तथा संकलित बचत रकमको ट्रान्जिटमा असुरक्षा,
- समूह छोड्ने दरमा वृद्धि,
- दक्ष जनशक्तिको अभाव,
- दुर्गम स्थानमा कार्यक्रम सञ्चालन गर्न आवश्यक भरपर्दो पूर्वाधार नहुनु,



७. लेखापरीक्षण प्रतिवेदनको मुख्य टिप्पणी र सञ्चालक समितिको प्रतिक्रिया :

यस वित्तीय संस्थाको नियमित कारोबारमा देखिएको सामान्य कैफियतहरु बाहेक लेखापरीक्षण प्रतिवेदनमा कुनै खास उल्लेखनीय कैफियतहरु रहेका छैनन् । लेखापरीक्षकले औल्याएका अधिकांश कैफियतहरु सुधार गरिसकिएको र आगामी दिनमा त्यस्ता किसिमका कैफियतहरु पुनः नदोहोर्‍याउने प्रतिबद्धता व्यक्त गरिसकिएको छ ।

८. प्रस्तावित लाभांश बाँडफाँड रकम :

यस वित्तीय संस्थाको मिति २०८०/०८/२४ गते बसेको सञ्चालक समितिको बैठक नं. १७८ बाट सिफारिस गरे बमोजिम वित्तीय संस्थाको आ.व. २०७९/०८० आषाढ मसान्तसम्मको वितरण योग्य मुनाफावाट कूल चुक्ता पूँजी रु.६९,८९,००,०४५।- (अक्षरेपी : एकसठ्ठी करोड उनानब्बे लाख पैतालिस रुपैयाँ मात्र) को तपसिल बमोजिमको लाभांश वितरण गर्ने निर्णय गरिएको ।

तपसिल :

नगद लाभांश (कर प्रयोजन सहित) : १० प्रतिशतले हुने रकम रु.६,९८,९०,००४।५०(अक्षरेपि : छ करोड अठार लाख नब्बे हजार चार र पैसा पाँच शून्य मात्र) ।

९. लेखापरीक्षक :

(१) आन्तरिक लेखापरीक्षण

आ.व. २०७९/०८० मा आन्तरिक लेखापरीक्षण कार्य संस्थाको आन्तरिक लेखापरीक्षण विभागबाट सम्पन्न भएको थियो ।

(२) बाह्य लेखापरीक्षण

संस्थाको आ.व. २०७९/०८० को वैधानिक लेखापरीक्षण एन.ए.आर.एस. एसोसिएट्सका सि.ए.श्री राजन अधिकारीबाट सम्पन्न भएको थियो ।

१०. कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको संक्षिप्त प्रतिवेदन :

यसै प्रतिवेदनको अनुसूची १ मा प्रस्तुत गरिएको छ ।

११. अन्य आवश्यक कुराहरु :

(क) मानव संसाधनको विकास :

कार्यक्षेत्र विस्तार सँगसँगै शाखा सञ्जाल मार्फत कार्यक्रमहरु विस्तार गर्नको लागि कर्मचारीहरुको संख्यामा दिनानुदिन बृद्धि हुँदै गइरहेको परिप्रेक्ष्यमा मानव संसाधनको व्यवस्थापन तथा विकास गर्न अत्यन्त आवश्यक रहेको छ । संस्थामा जनशक्ति व्यवस्थापन चुनौतिपूर्ण रहेको हुनाले जनशक्ति आफै तयार गर्दै जानुपर्ने भएकाले कर्मचारी भर्ना/छनौट कार्य नियमित सञ्चालन भइरहेको छ । नयाँ कर्मचारी काम सिक्न प्रवेश हुने र काम सिकेर अन्य संस्थामा जाने प्रवृत्ति अधिक रहेकोले वित्तीय संस्थामा यो एउटा प्रमुख समस्या रहेका कारण उनीहरुलाई रोक्नका लागि सेवा सुविधाको आवश्यकता रहन्छ, संस्थामा विद्यमान कर्मचारीहरुलाई संस्थाप्रति अपनत्व विकास गर्न र संस्थामा रहिरहने वातावरण सिर्जना गर्नका लागि समय सापेक्ष तालिम तथा वृत्ति विकासका कार्यक्रमहरु सञ्चालन भइरहेका छन्, भने कर्मचारीहरुलाई थप सुविधाको आवश्यकता महशुस गरी सवारी साधन कर्जा, सामाजिक कर्जा र आवास कर्जाको व्यवस्था गर्न कर्मचारी कर्जा निर्देशिका जारी गरिएको छ । कूल कर्मचारी खर्चको कम्तिमा ३ प्रतिशत कर्मचारीहरुको सीप विकासमा खर्च गर्नुपर्ने नेपाल राष्ट्र बैंकको निर्देशनमा भएको व्यवस्था परिपालना गर्दै जनशक्ति उत्पादन गर्न आवश्यक तालिम तथा भ्रमणका कार्यक्रमहरु समय समयमा सञ्चालन भइरहेका र भविष्यमा यस कार्यलाई अझ सशक्त रुपमा अगाडि बढाउने योजना राखिएको छ ।

(ख) संस्थागत सुशासन :

संस्थागत सुशासन कायम राख्न सकेमा मात्र संस्थाको दीगो विकास हुन्छ । यसैले संस्थागत सुशासनलाई बोलीमा मात्र सीमित नभई व्यवहार र दैनिक क्रियाकलापमा लागू गर्नुपर्छ भन्नेमा हामी स्पष्ट छौं । संस्थाले सञ्चालन गरेका क्रियाकलापहरु पारदर्शी एवम् नियमसंगत रहेका छन् । लेखा सम्बन्धी विवरणहरुले संस्थाको वित्तीय



स्थिति र कारोबारको यथार्थ विवरण चित्रण गर्दछ। आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न गैर कार्यकारी सञ्चालक श्री रुपेन्द्र वाग्ले संयोजक रहेको लेखापरीक्षण समितिले त्रैमासिक रूपमा वित्तीय संस्थाको यथार्थ अवस्थाको बारेमा विश्लेषण गरी व्यवस्थापनलाई सुझाव/निर्देशन दिने गरेको छ। वित्तीय संस्थाले संस्थागत सुशासनका तीन अभिन्न अङ्ग Integrity, Transparency, Fairness लाई सदैव आत्मसात गर्दै आएको छ र वित्तीय संस्थाले आफ्नो शेयरधनीहरु, सरोकारवाला तथा आफ्ना सेवाग्राहीहरुको हित चिताई सेवाग्राहीलाई दिइने सेवाको गुणस्तर बृद्धि गर्न संस्थागत सुशासनलाई आफ्ना नीति तथा नियमहरुको अभिन्न अङ्गको रूपमा अपनाएको छ। ऐन अनुसार नियमित सञ्चालक समितिको बैठकहरु बसिएका छन्। संस्थाले दीगो विकासको लागि आफ्नो संस्थामा संस्थागत सुशासन उच्चस्तरमा कायम राख्न प्रतिबद्ध भएर निरन्तर रूपमा लागिपरेको छ।

(ग) ग्राहक संरक्षण नीति तथा अन्य गतिविधिहरु

वित्तीय संस्थाले संस्थामा आवद्ध भएका ग्राहक सदस्यहरुलाई ग्राहक संरक्षण कोषको रकमबाट भुक्तान, आगलागी तथा बाढी पहिरोबाट क्षति भएका सदस्यहरुलाई राहत वितरण, सदस्यहरुलाई वित्तीय/व्यवसायिक साक्षरता कार्यक्रम, प्रसुति भएका सदस्यलाई पोषण खर्च, संस्थामा आवद्ध सदस्यहरुको व्यवसायमा नोक्सान भई पुर्नउत्थान गर्नका लागि व्यवसाय तथा परियोजना प्रबर्द्धन खर्च आदि शीर्षकहरुमा निम्न बमोजिम राहत वितरण एवम् सहयोग गरिएको छ।

ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि.			
ग्राहक संरक्षण कोषको विवरण आ.व २०७९/०८०			
क्र.सं.	विवरण	रकम (रु)	कैफियत
१	गत आ.व २०७८/०७९ को बाँकी मौज्जात	३१,७७३,२१९	
२	गत वर्षको थप	१,८०२,९८४	
३	थप ब्याज आम्दानी	३८३,५७९	
जम्मा कोष (क)		३३,९५९,७८२	
आ.व २०७९/०८० को ग्राहक कोषको रकमको विवरण			
क्र.सं.	विवरण	रकम (रु)	कैफियत
१	सदस्यहरुलाई प्रसुति खर्च	३८४,०००.००	
२	सदस्यहरुलाई उद्यमशिलता तालिम	८८५,३१३.००	
३	सदस्यको मृत्यूमा किरिया खर्च	१४२,०००.००	
४	वित्तीय साक्षरता कार्यक्रम	२,१२८,०१८.००	
५	शैक्षिक छात्रवृत्ति वितरण	१,५००,०००.००	
६	दैवी प्रकोप राहत प्रदान	६४९,०००.००	
७	केन्द्र बैठक घर निर्माण	७०,०००.००	
जम्मा खर्च (ख)		५,७५८,३३१.००	
चालू आ.व २०७९/०८० को १ प्रतिशतले विनियोजित रकम		९६५,१३७.००	
बाँकी कोष रकम (क-ख)		२९,१६६,५८८	

हालै पश्चिम नेपालको जाजरकोटमा गएको भूकम्पमा परी क्षति पुगेका सदस्यहरुको घर-घरमा गई रु ११,७७,०००/- (एघार लाख सतहत्तर हजार) नगद सहयोग गरिएको।



(घ) सामाजिक उत्तरदायित्व कोष :

सामाजिक उत्तरदायित्व कोषबाट सामाजिक क्रियाकलापहरु अर्न्तगत प्राकृतिक प्रकोपमा राहत वितरण तथा विभिन्न स्थानमा स्वास्थ्य शिविर सञ्चालन गरियो । आगामी वर्षमा पनि कल्याणकारी सामाजिक क्रियाकलापहरुमा सक्रिय सहभागिता हुने र सोको निरन्तरताबाट सदस्यहरूसँग अझ दीगो एवम् घनिष्ठ सम्बन्ध कायम हुन जाने अपेक्षा गरिएको छ । सामाजिक उत्तरदायित्व उन्मुख क्रियाकलापबाट संस्थाको प्रतिष्ठा बढ्दै जाने तथा संस्थाका आगामी कार्यक्रमहरु सञ्चालनमा सकारात्मक सहयोग पुग्ने अपेक्षा गरिएको छ ।

ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि.			
संस्थागत सामाजिक उत्तरदायित्व कोषको विवरण आ.व २०७९/०८०			
क्र.सं.	विवरण	रकम रु.	कैफियत
	आ.व २०७९/०८० को सुरुको मौज्जात (क)	२,१८६,५६३.००	
१	स्वास्थ्य सामग्री वितरण	७४,८२५.००	
२	सडक बत्ती निर्माणमा सहयोग	२५,०००.००	
३	डस्टवीन वितरण (टोलविकास संस्थालाई)	११३,२३४.००	
४	बाढीपहिरो प्रभावितलाई सहयोग	७५,०००.००	
५	आगलागी पीडितलाई सहयोग	४०,०००.००	
६	कोभिड रोकथाम तथा नियन्त्रण	१९,२५१.००	
७	किटनासक भुल वितरण	३५६,४४६.००	
८	वृद्धआश्रममा आवश्यक सामग्री सहयोग	१०८,३१७.००	
९	प्रतीक्षालय निर्माणमा सहयोग	२०६,५६८.००	
१०	प्रहरी चौकीलाई टेलिभिजन वितरण	२४,४००.००	
११	प्रहरी चौकीलाई पंखा वितरण	२,७००.००	
१२	प्रहरी चौकीलाई सोलर प्यानल वितरण	४०,२०१.००	
१३	सदस्यहरुलाई फलफुलको विरुवा वितरण	१६४,२९०.००	
१४	प्लास्टिकको कुर्सी वितरण (आमा समूहलाई)	२७,७९७.००	
१५	गुम्बालाई आर्थिक सहयोग	४०,०००.००	
१६	खानेपानी निर्माणमा सहयोग	१४९,०२०.००	
१७	हावाहुरी प्रभावित क्षेत्रमा सहयोग	५,०००.००	
१८	शैक्षिक सामग्री वितरण / वित्तीय साक्षरता कार्यक्रम	३३०,९३५.००	
	कूल खर्च रकम (ख)	१,८०२,९८४.००	
	चालू आ.व २०७९/०८० को १ प्रतिशतले विनियोजित रकम	९६५,१३७.००	
	आ.व २०७९/०८० को अन्तिम सम्मको मौज्जात	१,३४८,७९६.००	

(ङ) सम्बन्धित पक्ष विवरण : वित्तीय संस्थाले आफ्नो सञ्चालक समितिको वित्तीय स्वार्थ भएको कुनै पनि पक्षसँग वित्तीय कारोबार गरेको छैन । सञ्चालक तथा कार्यकारी प्रमुखको विवरण र निजहरुलाई उपलब्ध गराईएको सुविधा यसै प्रतिवेदनको अनुसूची १ मा उल्लेख गरिएको छ ।



(च) मर्जर तथा प्राप्ति :

यस वित्तीय संस्थाले गत आ.व. २०७९/०८० मा कुनै मर्जर तथा प्राप्ति कार्य नगरेको र नेपाल राष्ट्र बैंकको पछिल्लो नीति तथा वित्तीय संस्थाको आवश्यकता अनुसार आगामी दिनमा मर्जर तथा प्राप्ति कार्यलाई अगाडि बढाउँदै देशको अग्रणी लघुवित्त वित्तीय संस्था बन्ने लक्ष्य लिएको छ ।

१२. धन्यवाद

अन्त्यमा, यस संस्थाको उद्देश्य प्राप्तिको लागि प्रत्यक्ष एवं परोक्ष रूपमा सहयोग पुऱ्याई संस्था प्रति विश्वास र सद्भाव राख्नुहुने, मार्गदर्शन तथा प्रोत्साहन दिनुहुने सबै ग्राहक वर्गहरु, शेयरधनी महानुभावहरु, नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग एवम् लघुवित्त संस्था सुपरीवेक्षण विभाग, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज, सि.डि.एस. एण्ड क्लियरिङ लि., शेयर रजिष्ट्रार ग्लोबल आइएमई क्यापिटल लि., मध्यमस्तरीय करदाता कार्यालय बबरमहल, विपन्न वर्ग लगानी क्षेत्रका लागि सापटी प्रदान गर्नुहुने सबै बैंक तथा वित्तीय संस्थाहरु र प्रबर्द्धक कम्पनी श्री ग्लोबल आइएमई बैंक लि., नेपाल लघुवित्त बैंकर्स एसोसिएसन तथा पत्रकार एवं अन्य सम्पूर्ण शुभेच्छुकहरुमा हार्दिक आभार एवम् कृतज्ञता प्रकट गर्दछु, साथै यस संस्थाको अग्रगति र व्यवसायिक विकासको लागि प्रमुख कार्यकारी अधिकृत लगायत व्यवस्थापन समूह एवम् सम्पूर्ण कर्मचारीहरुको कर्तव्यनिष्ठता, लगनशीलता एवम् कठिन परिश्रमको सराहना गर्दै सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद व्यक्त गर्दछु ।

बुद्धि अकेला

अध्यक्ष



कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित थप विवरण :

(क) विगत वर्षको कारोबारको सिंहावलोकन

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

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

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

(ग) प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा,

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

(घ) कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध,

यस वित्तीय संस्थाले नेपाल राष्ट्र बैंक, स्थानीय सरकारी कार्यालयहरु, बैंक तथा अन्य वित्तीय संस्थाहरूसँग सुमधुर, सौहार्द र व्यवसायिक सम्बन्ध स्थापित गरेको छ । सोही बमोजिम संस्थाले आन्तरिक स्रोतबाट संकलित रकम अपुग भएको वित्तीय स्रोतलाई विभिन्न बैंक तथा वित्तीय संस्थाहरुबाट परिपूर्ति गरिएको छ । वित्तीय श्रोत उपलब्ध गराउने सबै बैंकहरूसँग सुमधुर व्यवसायिक सम्बन्ध कायम गरी सकेसम्म कम लागतमा थोक कर्जा तथा सापट लिने प्रयास गरिएको छ । वित्तीय संस्थाले नेपाल लघुवित्त बैंकर्स एसोसिएसनबाट उपलब्ध तालिम तथा सेमिनारमा सहभागिता गराई सञ्चालक तथा कर्मचारीको क्षमता अभिवृद्धि गर्न संस्थालाई राम्रो सहयोग पुगेको छ र भविष्यमा पनि थप सहयोग पाउने अपेक्षा गरेका छौं । ग्राहक संरक्षण कोष तथा सामाजिक उत्तरदायित्व कोषबाट सदस्यहरु तथा समाजको कल्याण तथा सुरक्षणका लागि खर्च गर्ने गरिएको छ जसबाट सदस्यहरु बीच घनिष्ठ सम्बन्ध कायम हुँदै गइरहेको छ भने सामाजिक उत्तरदायित्व कार्यहरुबाट संस्थाको प्रतिष्ठा बढ्दै गएकोले संस्थाका आगामी कार्यक्रमहरु सञ्चालनमा अझ सकारात्मक सहयोग पुग्ने अपेक्षा गरिएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण,

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरु,

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

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

बाह्य लेखापरीक्षण कार्य एन.ए.आर.एस एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट श्री राजन अधिकारीज्यूबाट सम्पन्न भएको छ । नेपाल राष्ट्र बैंकबाट वार्षिक रुपमा गरिने निरीक्षण तथा सो क्रममा भए गरेका निर्देशन एवम् कैफियतहरु समेतलाई क्रमशः सुधार गर्दै लगेएको छ । संस्थाले व्यवसायमा निहित जोखिमहरुलाई न्यूनीकरण गर्ने तथा आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउन नेपाल राष्ट्र बैंकको सबै निर्देशनहरुको कार्यान्वयनमा जोड दिइएको छ ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम,

वित्तीय संस्थाको सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको छ ।

(झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण,

हालसम्म कुनै शेयर जफत गरिएको छैन ।

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

वित्तीय संस्थाको कुनै सहायक कम्पनी छैन ।

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

वित्तीय संस्थाको कुनै सहायक कम्पनी छैन ।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी,

वित्तीय संस्थाको आधारभूत शेयरधनीहरुबाट हालसम्म वित्तीय संस्थालाई त्यस्तो कुनै लिखित जानकारी प्राप्त भएको छैन ।

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

क्र.सं.	नाम थर	पद	धारण गरेको शेयर संख्या	कैफियत
१.	श्री बुद्धि अकेला	अध्यक्ष	-	
२.	श्री रुपेन्द्र वाग्ले	सदस्य	-	
३.	श्री सुशोभन देवकोटा	सदस्य	-	
४.	श्री अनामिका कुँवर	सदस्य	-	
५.	श्री मिनप्रसाद ज्ञवाली	सदस्य	३,६६९	
६.	श्री सजनी नेपाल	सदस्य	११२	
७.	श्री पिताम्बर सापकोटा	सदस्य	-	
८.	श्री हरिकृष्ण जोशी	प्रमुख कार्यकारी अधिकृत/कम्पनी सचिव	१७	

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

हालसम्म त्यस्तो कुनै जानकारी नआएको ।

(ण) कम्पनीले आफ्नो शेयर आँफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरेको रकम,

कम्पनीले आफ्नो शेयर आँफै खरिद नगरेको ।

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

लघुवित्त संस्थामा आन्तरिक नियन्त्रण प्रणाली व्यवस्थित र सुदृढ रहन आवश्यक छ । तसर्थ असुली तथा अनुगमन विभाग मार्फत सबै शाखा कार्यालयहरुको मासिक रुपमा नै अनुगमन तथा निरीक्षण गर्ने एवम् कार्यसम्पादन मूल्याङ्कन गर्ने व्यवस्था गरिएको छ । संस्थाको नियमित तथा दैनिक कार्यहरु विभागीय प्रमुखहरुबाट समेत रेखदेख गर्ने तथा अनुगमन अधिकृतहरुबाट शाखाहरुको सुपरीवेक्षण गर्ने व्यवस्था मिलाइएको छ । आन्तरिक लेखापरीक्षण कार्यको लागि आन्तरिक लेखापरीक्षण विभाग गठन गरी सोही विभागबाट आन्तरिक लेखापरीक्षण कार्य सम्पन्न गरिएको छ । आन्तरिक नियन्त्रण प्रणाली कमजोर भएमा जोखिम बृद्धि हुने भएकाले संस्थाको जोखिम व्यवस्थापन समिति रहेको र सो समितिको नियमित त्रैमासिक बैठक बसी जोखिम न्यूनीकरण गर्नका लागि निर्देशन गर्ने व्यवस्था रहेको छ । जोखिम व्यवस्थापन समितिमा निम्न सदस्यहरु रहनुभएको छ ।



क्र.स.	नाम	पद
१	सञ्चालक श्री पिताम्बर सापकोटा	संयोजक
२	सञ्चालक तथा लेखापरीक्षण समितिका संयोजक श्री रुपेन्द्र वाग्ले	पदेन सदस्य
३	कार्य सञ्चालन विभागका प्रमुख, श्री सुदिप आचार्य	सदस्य
४	जोखिम व्यवस्थापन विभागका प्रमुख, श्री दिवस राज ओली	सदस्य-सचिव

जोखिम व्यवस्थापन समितिमा आवश्यकता अनुसार प्रमुख कार्यकारी अधिकृत लगायत अन्य विभागीय प्रमुख समेतलाई आमन्त्रण गर्ने नीति रहेको छ । जोखिम व्यवस्थापन समितिले वित्तीय संस्थाको समग्र कारोवारमा निहित जोखिमहरूको मुल्याङ्कन गरी जोखिम न्यूनीकरण गर्नका लागि वित्तीय संस्थाले अवलम्बन गरेका उपायहरूको समीक्षा गरी सो सम्बन्धमा व्यवस्थापनलाई आवश्यक निर्देशन दिनुका साथै सञ्चालक समितिलाई समेत सो सम्बन्धमा आवश्यक सल्लाह/सुझाव दिने कार्य गर्दछ । समितिको यस अवधिमा ४ वटा बैठक बसेको र कूल खर्च रु.५२,०००।०० रहेको छ । त्यसै गरी वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई अभि थप चुस्त दुरुस्त राख्न लेखा समिति, सम्पत्ति शुद्धीकरण समिति, कर्मचारी सेवा सुविधा समिति जस्ता गैर कार्यकारी समितिहरू क्रियाशील रहेका छन् भने व्यवस्थापन स्तरीय समितिहरूमा पदपूर्ति समिति, व्यवस्थापन समिति, आर्थिक निर्देशन समिति, खरिद समिति आदि क्रियाशील रहेका छन् ।

(थ) विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरण,

विवरण	यस आ.व. ०७९/०८०	गत आ.व. ०७८/०७९
कर्मचारी खर्च	२५६,६८९,४५०.००	२२९,५२२,६०४.००
अन्य सञ्चालन खर्च	७०,७२८,३५५.६०	८४,८६८,०९२.००
कूल व्यवस्थापन खर्च	३२७,४१७,८०५.६०	३०६,३९०,६९६.००

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

लेखापरीक्षण समितिका सदस्यहरू निम्न छन् ।

क्र.स.	नाम	पद
१.	सञ्चालक श्री रुपेन्द्र वाग्ले	संयोजक
२.	सञ्चालक श्री सजनी नेपाल	सदस्य
३.	आ.ले.प. विभाग प्रमुख श्री ऋषभ सुवेदी	सदस्य-सचिव

लेखापरीक्षण समितिमा आवश्यकता अनुसार प्रमुख कार्यकारी अधिकृत, लेखापरीक्षक तथा अन्य विभागीय प्रमुख समेतलाई आमन्त्रण गर्ने नीति रहेको छ । लेखापरीक्षण समितिको सुझावहरू सञ्चालक समितिको बैठकमा छलफल गरी लागू गर्ने गरिएको छ । समितिको यस अवधिमा ६ वटा बैठक बसेको र कूल खर्च रु.७८,०००।- रहेको छ ।

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

यस प्रकारको कुनै रकम यस वित्तीय संस्थालाई बुझाउन बाँकी छैन ।

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



क्र. स.	नाम	पद	भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधा	उपस्थित बैठक संख्या	कैफियत
१.	श्री बुद्धि अकेला	अध्यक्ष	रु.१,२३,०००।-	१५ वटा	श्रावणदेखि आषाढसम्म
२.	श्री रुपेन्द्र वाग्ले	सदस्य	रु.१,८७,०००।-	१५ वटा	श्रावणदेखि आषाढसम्म
३.	श्री सुशोभन देवकोटा	सदस्य	रु.१,४१,५००।-	१५ वटा	श्रावणदेखि आषाढसम्म
४.	श्री अनामिका कुँवर	सदस्य	रु.१,३५,०००।-	१४ वटा	श्रावणदेखि आषाढसम्म
५.	श्री मिन प्रसाद ज्ञवाली	सदस्य	रु.१,४८,०००।-	१५ वटा	श्रावणदेखि आषाढसम्म
६.	श्री सजनी नेपाल	सदस्य	रु.६४,५००।-	६ वटा	फागुनदेखि आषाढसम्म
७.	श्री पिताम्बर सापकोटा	सदस्य	रु.१४१,५००।-	१५ वटा	श्रावणदेखि आषाढसम्म
लेखापरीक्षक					
१	श्री राजन अधिकारी	लेखा परीक्षक, चाटर्ट एकाउन्टेन्ट	रु.१,८०,०००।- (मु. अ. क. बाहेक)	एन.ए.आर.एस एण्ड एसोसिएट्स (वैधानिक लेखापरीक्षक)	
प्रमुख कार्यकारी अधिकृत					
१	श्री हरिकृष्ण जोशी	प्रमुख कार्यकारी अधिकृत		तलब तथा भत्ता रु. ४२,२३,०७८.००	आयकर दाखिला रु.१०,३९,३०८.००

नोट :

- सञ्चालक समिति अध्यक्ष र सदस्यहरूलाई प्रति महिना टेलिफोन तथा पत्रपत्रिका खर्च बापत कर समेत रु.१,५००/- (अक्षरेपि एक हजार पाँच सय) मात्र भुक्तानी गरिएको छ ।
- सञ्चालक समिति अध्यक्षलाई प्रति बैठक कर समेत रु.७,०००/- (अक्षरेपि सात हजार) मात्र र सदस्यहरूलाई प्रति बैठक कर समेत रु.६,५००/- (अक्षरेपि छ हजार पाँच सय रुपैया) मात्र भत्ता उपलब्ध गराईएको छ ।
- गैर कार्यकारी सञ्चालक संयोजक तथा सदस्यलाई उपसमिति बैठकमा प्रति बैठक भत्ता कर समेत रु.६,५००/- (अक्षरेपि छ हजार पाँच सय रुपैया) मात्र उपलब्ध गराईएको छ ।

(प) शेयरधनिहरूले बुझिलिन बाँकी रहेको लाभांशको रकम,

रु.२४,८८,९७१.४६ रहेको छ ।

(फ) दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण,

यस किसिमको कुनै सम्पत्ति खरिद गरिएको छैन ।

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

यस किसिमको कारोबारको गरिएको छैन ।

(भ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुरा,

सबै कुरा माथि प्रतिवेदनमा खुलाइएको छ ।

(म) अन्य आवश्यक कुराहरु : सो नभएको ।

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम २ सँग सम्बन्धित अनुसूची १५ बमोजिमको वार्षिक विवरण

१. सञ्चालक समितिको प्रतिवेदन : सम्बन्धित शीर्षक अन्तर्गत राखिएको छ ।
२. लेखापरीक्षकको प्रतिवेदन : सम्बन्धित शीर्षक अन्तर्गत राखिएको छ ।
३. लेखापरीक्षण भएको वित्तीय विवरण : सम्बन्धित शीर्षक अन्तर्गत राखिएको छ ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - (क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : सो नभएको ।
 - (ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : सो नभएको ।
 - (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : सो नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : शेयरको मूल्य तथा कारोबार संख्या खुल्ला बजारबाट तय हुने भएकोले यसमा वित्तीय संस्था तटस्थ छ । शेयर मूल्यमा प्रभाव पार्न सक्ने कुनै पनि सूचना प्रचलित ऐन कानूनको अधीनमा रही प्रवाहित गर्ने गरेको छ । शेयर कारोबारलाई नियमन तथा सुपरिवेक्षण गर्ने नियामक निकाय नेपाल स्टक एक्सचेन्ज लिमिटेड तथा धितोपत्र बोर्डको प्रत्यक्ष सुपरीवेक्षणमा रही कारोबार भइरहेको छ ।

(ख) आ.व २०७९/०८० को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कूल कारोबार शेयर संख्या र कारोबार दिन : आ.व. २०७९/०८० को प्रत्येक त्रैमासिक अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको कूल दिन तथा कारोबार संख्या नेपाल स्टक एक्सचेन्ज लि.को वेबसाइट अनुसार यस प्रकार रहेको छ ।

त्रैमास	अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोबारको कूल दिन	कूल कारोबार शेयर संख्या
प्रथम	१,४७५	१,११८.२०	१,१६५	६५	३,००२
दोस्रो	१,३९२	१,१०५	१,२३०	५२	२,३५५
तेस्रो	१३५९	६६५.१०	८१०	५६	४,०८९
चौथो	१,०८१	७०१	१,०६१	६२	४,६२३

(श्रोत : नेपाल स्टक एक्सचेन्ज)

६. समस्या, चुनौती तथा रणनीति :

बजारमा देखिएको तरलता अभावको कारणले यस वित्तीय संस्थालाई पनि प्रत्यक्ष रुपमा असर गरेको छ । संस्थाको कोषको लागतमा निरन्तर वृद्धि हुँदै गएका कारण व्यावसाय निरन्तरतालाई कायम राख्न थप चुनौति रहेको छ । लघुवित्त विरुद्ध लागेका केही व्यक्तिहरुको समूहले नारा, जुलुस, तालाबन्दी र केन्द्र बैठक सञ्चालनमा अवरोध तथा गलत प्रचारबाजीका कारण नियमित किस्ता असुलीमा समस्या देखिएको छ । कर्जा सापटको ब्याजदर निरन्तर रुपमा वृद्धि हुँदै जानु, तरलता अभाव, नियामक निकायहरुबाट समय-समयमा हुने नीतिगत परिवर्तनको असर, कर्जाको साँवा र ब्याज असुलीमा समस्या, वित्तीय संस्थाहरुका विच अस्वस्थ प्रतिस्पर्धा, कर्जाको दोहोरोपना कारणले यस वित्तीय संस्थालाई पनि प्रत्यक्ष रुपमा असर पारेको छ ।



व्यवस्थापनको रणनीति : उल्लेखित चुनौतीहरूको सामना गर्दै प्रभावकारी जनशक्ति व्यवस्थापन गर्ने, कर्जा लगानी सम्बन्धी रणनीति परिवर्तन गर्ने, व्यावसायिक दिगोपना सुधार गर्ने, लगानीका क्षेत्रहरू पहिचान गर्ने, खर्चमा मितव्ययीता अपनाउने, प्रतिस्पर्धी क्षमताको विकास गर्दै जाने, आधुनिक प्रविधिको प्रयोग गरी डिजिटल प्रविधिमा जोड दिने, वित्तीय सेवा पहुँच नपुगेको क्षेत्रको पहिचान गरी सेवा प्रदान गर्ने तथा उपयुक्त व्यावसायिक रणनीतिको तर्जुमा गरी कार्यसञ्चालन गर्ने व्यवस्थापनको रणनीति रहेको छ ।

७. संस्थागत सुशासन :

वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट जारी संस्थागत सुशासन लगायतका निर्देशनहरू पालना गर्नुका साथै प्रचलित ऐन, कम्पनी ऐन २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, नेपाल राष्ट्र बैंक ऐन २०५८, धितोपत्र ऐन २०६३ तथा आयकर ऐन २०५८ पालना गरेको छ । साथै वित्तीय संस्थाले कारोबार व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम, विनियम, निर्देशिका, कार्यविधि आदि तर्जुमा गरी लागू गरेको छ । साथै, आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले स्थलगत तथा गैर स्थलगत निरीक्षणबाट दिइएका सल्लाह सुझावहरूको पालना गर्न सञ्चालक तथा व्यवस्थापन क्रियाशील रहेको छ ।

८. सत्य तथ्य सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु, साथै मैले जानेबुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्तालाई सु-सूचित निर्णय लिन आवश्यक कुनै विवरण सूचना तथा जानकारीहरू लुकाइएको छैन ।



ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय, विजयपुर, पोखरा-२६, कास्की

फोन नं. ०६९- ४९९४३८/३९

सूचनाको हक सम्बन्धी ऐन, २०६४ दफा (५) को उपदफा (३) बमोजिमको आ.व. २०७९/८० मा सार्वजनिक गरेको विवरण

- निकायको स्वरूप र प्रकृति :** कम्पनी ऐन, २०६३ बमोजिम स्थापना भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम सञ्चालित राष्ट्रियस्तरको लघुवित्त वित्तीय संस्था हो ।
- निकायको काम, कर्तव्य र अधिकार :** बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ” वर्गको वित्तीय संस्थाले गर्नुपर्ने काम, कर्तव्य र अधिकार रहेको छ ।
- निकायमा रहने कर्मचारी संख्या र कार्य विवरण :** यस वित्तीय संस्थामा २०८० आषाढ मसान्तमा कार्यरत कर्मचारी संख्या ४७४ रहेको छ । वित्तीय संस्थाले तोकेको कार्य विभिन्न पदमा कार्यरत कर्मचारीहरू मार्फत भइरहेको छ । व्यवस्थापन समूहका सदस्यहरूको नाम यस वित्तीय संस्थाको वेबसाइट www.gilb.com.np मा राखिएको छ ।
- निकायबाट प्राप्त गरिने सेवा :** बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ” वर्गको वित्तीय संस्थाले प्रदान गर्नुपर्ने सम्पूर्ण सेवाहरू ।
- सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी :** सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारीको विवरण यस वित्तीय संस्थाको वेबसाइट www.gilb.com.np को ABOUT US अन्तर्गत Our Branches खण्डमा प्रकाशित गरिएको छ ।
- सेवा प्राप्त गर्न लाग्ने दस्तुर र अवधि :** यस वित्तीय संस्थाले प्रदान गर्ने विभिन्न सेवाको शुल्क तथा अवधि यस वित्तीय संस्थाको वेबसाइट www.gilb.com.np अन्तर्गत SERVICES मा प्रकाशित गरिएको छ ।
- निर्णय गर्ने प्रक्रिया र अधिकारी :** वित्तीय कारोबारका सम्बन्धमा विभिन्न तहका अधिकारीहरूले विभिन्न प्रकारका निर्णय गर्नसक्ने प्रक्रिया मिलाइएको छ । यस वित्तीय संस्थाका प्रमुख कार्यकारी अधिकृत तथा सञ्चालक समिति अन्तिम निर्णयकर्ताका रूपमा रहेका छन् ।
- निर्णय उपर उजुरी सुन्ने अधिकारी :** समूह सदस्यहरूको गुनासो तथा उजुरी व्यवस्थापन गर्नका लागि हाल केन्द्रीय स्तरमा जनशक्ति व्यवस्थापन विभाग प्रमुखलाई गुनासो सुन्ने अधिकारीको रूपमा रहने व्यवस्था गरिएको छ । निजको ठेगाना यस प्रकार रहेको छ ।
श्री किशोर जंग ठकुरी (जनशक्ति व्यवस्थापन विभाग प्रमुख)
ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड, केन्द्रीय कार्यालय, विजयपुर, पोखरा-२६, कास्की, फोन नं. ०६९-४९९४३८/३९ एक्सटेन्सन नं. २९०
- सम्पादन गरेको कामको विवरण :** बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा व्यवस्था भए बमोजिम “घ” वर्गको वित्तीय संस्थाले गर्नसक्ने सम्पूर्ण कारोबारहरू सम्पादन भइरहेका छन् ।
- सूचना अधिकारीको नाम र पद :** सदस्यहरूलाई आवश्यक सूचना प्रदान गर्न तपसिल बमोजिमको अधिकारीलाई तोकिएको छ ।
श्री पदम बहादुर घिमिरे (वरिष्ठ प्रबन्धक)
ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड, केन्द्रीय कार्यालय, विजयपुर, पोखरा-२६, कास्की, फोन नं. ०६९-४९९४३८/३९ एक्सटेन्सन नं. २०३
- ऐन, नियम र विनियम तथा निर्देशिकाको सूची :** प्रचलित सम्पूर्ण ऐन, नियम, विनियम र निर्देशिकाहरू वित्तीय संस्थाले पालना गर्नुपर्ने हुन्छ भने देहाय बमोजिमका ऐन, नियम, विनियम र निर्देशिकाहरू बैंकिङ कार्यका लागि प्रमुख रूपमा रहेका छन् ।
 - बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३,



२. नेपाल राष्ट्र बैंक ऐन, २०५८,
 ३. कम्पनी ऐन, २०६३,
 ४. बैंकिङ कसुर तथा सजाय ऐन, २०६४,
 ५. सम्पत्ति शुद्धीकरण (मनिलाउण्डरिङ) निवारण ऐन, २०६४,
 ६. धितोपत्र सम्बन्धी ऐन, २०६३,
 ७. सुरक्षित कारोबार ऐन, २०६३,
 ८. करार ऐन, २०५६,
 ९. धितोपत्र नियमावली, २०७३,
 १०. श्रम ऐन, २०७४,
 ११. उपरोक्त ऐन बमोजिमका सम्पूर्ण नियम तथा विनियमहरू,
 १२. नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशन तथा निर्देशिकाहरू,
 १३. वित्तीय संस्थाले कारोबार सञ्चालनका लागि बनाएको सम्पूर्ण नियम, विनियम, कार्यविधि तथा निर्देशिकाहरू
 १२. आमदानी, खर्च तथा आर्थिक कारोबार सम्बन्धी अद्यावधिक विवरण : यस वित्तीय संस्थाको आमदानी, खर्च तथा आर्थिक कारोबार सम्बन्धी त्रैमासिक अद्यावधिक विवरणहरू राष्ट्रियस्तरको पत्र-पत्रिकामा प्रकाशित हुँदै आएका छन् भने वित्तीय संस्थाको वेबसाइट www.gilb.com.np मा समेत प्रकाशित गरिएको छ ।
- १३. वित्तीय संस्थाको प्रमुख कार्यकारी अधिकृतको नाम र ठेगाना :**
श्री हरिकृष्ण जोशी (प्रमुख कार्यकारी अधिकृत)
ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड, केन्द्रीय कार्यालय पोखरा-२६ विजयपुर कास्की, फोन नं. ०६९-४९९४३८/३९
- १४. अधिल्लो आर्थिक वर्षमा सार्वजनिक निकायले कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको भए सो को विवरण :** यस वित्तीय संस्थाले लघुवित्त सम्बन्धी कार्य गर्दै आइरहेको छ तर विशेष प्रकारको कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको छैन ।
- १५. सार्वजनिक निकायको वेबसाइट भए सोको विवरण :** यस वित्तीय संस्थाको वेबसाइट www.gilb.com.np रहेको छ ।
- १६. सार्वजनिक निकायले प्राप्त गरेको वैदेशिक सहायता, ऋण, अनुदान एवं प्राविधिक सहयोग सम्बन्धी विवरण :** हालसम्म यस वित्तीय संस्थाले कुनै वैदेशिक सहायता, ऋण, अनुदान एवं प्राविधिक सहयोग लिएको छैन ।
- १७. सार्वजनिक निकायले सञ्चालन गरेको कार्यक्रम र सोको प्रगति प्रतिवेदन :** यस वित्तीय संस्थाले सञ्चालन गरेको कार्यक्रम र सोको प्रगति प्रतिवेदन राष्ट्रियस्तरको पत्रपत्रिकामा प्रकाशित हुँदै आइरहेको छ भने संस्थाको वेबसाइट www.gilb.com.np मा समेत रहेको छ ।
- १८. सार्वजनिक निकायले वर्गीकरण तथा संरक्षण गरेको सूचनाको नामसारी र त्यस्तो सूचना संरक्षण गर्न तोकिएको समयावधि :** हालसम्म सूचना वर्गीकरण गरिएको छैन ।
- १९. सार्वजनिक निकायमा परेका सूचनामा माग सम्बन्धी निवेदन र सो उपर सूचना दिएको विषय :** यस वित्तीय संस्थामा कुनै निवेदन प्राप्त भएको छैन ।
- २०. सार्वजनिक निकायमा सूचनाहरू अन्यत्र प्रकाशन भएमा वा हुने भएको भए सोको विवरण :** यस वित्तीय संस्थाको वार्षिक आर्थिक प्रतिवेदनहरू पुस्तकको रूपमा प्रकाशित भई संस्थाको वेबसाइटमा समेत प्रकाशन गरिएको छ, साथै वित्तीय संस्थाको त्रैमासिक (आर्थिक) विवरण विभिन्न राष्ट्रियस्तरको पत्रपत्रिकामा प्रकाशित गरी संस्थाको वेबसाइट www.gilb.com.np मा समेत प्रकाशित गरिँदै आएको छ ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन ढाँचा

(सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिक, २०७४ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	info@gilb.com.np, www.gilb.com.np
फोन न :	०६१-४११४३८ / ४११४३९
प्रतिवेदन पेश गरिएको आ.व.	२०७९/०८०

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति

नाम	नियुक्ति मिति
बुद्धि अकेला	२०७८/०८/२८

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

क्र.स	शेयरधनी संस्था	शेयर संख्या	शेयर रकम	प्रतिशत
१.	ग्लोबल आइएमई बैंक लिमिटेड (संस्थापक)	३५,५७,४३७।४६	३५,५७,४३,७४६	५७।४८
२.	नेपाल इन्भेष्टमेन्ट मेगा बैंक लिमिटेड (संस्थापक)	२,३७,०३८।७२	२,३७,०३,८७२	३।८३
३.	संस्थापक शेयरधनी (अन्य)	५,०१,९२७।९३	५,०१,९२,७९३	८।११
४.	सर्वसाधारण शेयर	१,८९,२५९६।३३	१८,९२,५९,६३३	३०।५८
जम्मा		६१,८९,०००।४५	६१,८९,००,०४५	१००

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	बुद्धि अकेला	ग्लोबल आइएमई बैंक लिमिटेड	छैन	२०७८/०८/२८	२०७८/०९/०७	प्रवर्द्धक समूहबाट
२.	रुपेन्द्र वाग्ले	ग्लोबल आइएमई बैंक लिमिटेड	छैन	२०७८/०८/२८	२०७८/०९/०७	प्रवर्द्धक समूहबाट
३.	सुशोभन देवकोटा	ग्लोबल आइएमई बैंक लिमिटेड	छैन	२०७८/०८/२८	२०७८/०९/०७	प्रवर्द्धक समूहबाट
४.	अनामिका कुँवर	ग्लोबल आइएमई बैंक लिमिटेड	छैन	२०७८/०८/२८	२०७८/०९/०७	प्रवर्द्धक समूहबाट
५.	श्री पिताम्बर सापकोटा	स्वतन्त्र सञ्चालक	छैन	२०७९/०२/२७	२०७९/०२/२७	स्वतन्त्र सञ्चालक
६.	मीन प्रसाद ज्ञावली	सर्वसाधारण समूह	३,२७६	२०७९/११/२४	२०७९/१२/०६	वार्षिक साधारण सभाबाट
७.	सजनी नेपाल	सर्वसाधारण समूह	१००	२०७९/११/२४	२०७९/१२/०६	वार्षिक साधारण सभाबाट

पछिल्लो साधारण सभापछि सञ्चालकहरु नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नुपर्ने ।

नोट : सञ्चालक श्री अनिमेश हलवाई र श्री मीन प्रसाद ज्ञवालीको कार्यकाल मिति २०७९/११/२४ गते समाप्त भएकोले वित्तीय संस्थाको १० औं वार्षिक साधारण सभामा सर्वसाधारण शेरधनीको तर्फबाट श्री मीन प्रसाद ज्ञवाली तथा श्री सजनी नेपाल निर्वाचित हुनुभएको सो सम्बन्धमा मिति २०७९/१२/०७ गते बोर्डलाई जानकारी गराइएको ।

(घ) सञ्चालक समितिको बैठक ।

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण ।

क्र. स.	यस आ.व. २०७९/०८० मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठक नं.	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. २०७८/०७९ मा बसेको बैठकको मिति
१	२०७९/०४/११	७	१५९	छैन	२०७८/०४/१२
२	२०७९/०५/१५	७	१६०	छैन	२०७८/०४/२१
३	२०७९/०६/१२	७	१६१	छैन	२०७८/०५/२९
४	२०७९/०७/१५	७	१६२	छैन	२०७८/०६/१९
५	२०७९/०८/१५	७	१६३	छैन	२०७८/०७/१५
६	२०७९/०९/२६	७	१६४	छैन	२०७८/०७/२३
७	२०७९/१०/०४	७	१६५	छैन	२०७८/०७/२५
८	२०७९/११/०२	७	१६६	छैन	२०७८/०८/०३
९	२०७९/११/१६	७	१६७	छैन	२०७८/०८/१५
१०	२०७९/१२/०६	७	१६८	छैन	२०७८/०९/०६
११	२०७९/१२/२६	७	१६९	छैन	२०७८/०९/०७
१२	२०८०/०१/१४	७	१७०	छैन	२०७८/१०/१७
१३	२०८०/०२/२३	६	१७१	छैन	२०७८/१०/२८
१४	२०८०/०३/१७	७	१७२	छैन	२०७८/११/१६
१५	२०८०/०३/२५	७	१७३	छैन	२०७८/१२/१४
१६					२०७९/०१/०८
१७					२०७९/०२/१०
१८					२०७९/०२/२७
१९					२०७९/०३/१४
२०					२०७९/०३/३१

कुनै सञ्चालक समितिको बैठक आवश्यक गणपूरक संख्या नपुगी स्थगित भएको भए सोको विवरण : छैन

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :	सञ्चालक उपस्थित भएको
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको :	राखेको



सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	४०
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	२०८०/०९/०६
सञ्चालक समितिको प्रतिवैठक भत्ता रु.(हालको)	(अध्यक्षलाई रु.७,०००/- र सञ्चालकलाई रु.६,५००/ मात्र)
आ.व.२०७९/०८० को सञ्चालक समितिको कूल बैठक खर्च रु.	१०,२४,०००/-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	भएको										
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको										
सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :											
<table border="1"> <thead> <tr> <th>क्र.स.</th> <th>विषय</th> <th>मिति</th> <th>सहभागी सञ्चालकको सङ्ख्या</th> <th>तालिम सञ्चालन भएको स्थान</th> </tr> </thead> <tbody> <tr> <td>१</td> <td>“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली”</td> <td>२०७९/०९/१४</td> <td>२</td> <td>Best Resort Nepal Pvt Ltd, Pokhara</td> </tr> </tbody> </table>	क्र.स.	विषय	मिति	सहभागी सञ्चालकको सङ्ख्या	तालिम सञ्चालन भएको स्थान	१	“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली”	२०७९/०९/१४	२	Best Resort Nepal Pvt Ltd, Pokhara	
क्र.स.	विषय	मिति	सहभागी सञ्चालकको सङ्ख्या	तालिम सञ्चालन भएको स्थान							
१	“संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली”	२०७९/०९/१४	२	Best Resort Nepal Pvt Ltd, Pokhara							
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण: संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण, निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिभेन्चरको विवरण,	गराएको										
निज अन्य कुनै सङ्गठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।	नभएको ।										
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	ग्लोबल आइएमई बैंकको ५७.४८ प्रतिशत प्रबर्द्धक शेयर भएकोले ग्लोबल आइएमई बैंकको कर्मचारी यस संस्थाको अध्यक्ष लगायत सञ्चालक रहेको ।										
सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण:	नगरेको ।										

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

- (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण : गठन भएको
(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :
(अ) समितिको संरचना (हाल)



श्री पिताम्बर सापकोटा	संयोजक
श्री रुपेन्द्र वाग्ले	पदेन सदस्य, लेखापरीक्षण समिति
श्री सुदिप आचार्य	सदस्य (कार्यसञ्चालन विभाग प्रमुख)
श्री दिवस राज ओली	सदस्य सचिव (जोखिम व्यवस्थापन विभाग प्रमुख)

(आ) समितिको बैठक संख्या :

आ.व. २०७९/०८० मा समितिको ५ पटक बैठक वसेको ।

(इ) समितिको कार्यसम्बन्धी छोटो विवरण :

जोखिम व्यवस्थापन समितिले संस्थाको सूचना प्रविधि सम्बन्धित जोखिम, सञ्चालन सम्बन्धित जोखिम, कर्जा तथा लगानी सम्बन्धित जोखिम तरलता सम्बन्धी जोखिम, व्याजदर सम्बन्धी जोखिम, पूँजीकोष पर्याप्तता भाखा नाघेको कर्जा, संस्थागत सुशासन, जोखिम व्यवस्थापन नीति पुनरावलोकन लगायत विषयमा छलफल गरी व्यवस्थापन लाई सुझाव प्रदान गरेको ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको: भएको ।

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(क) लेखापरीक्षण समिति

श्री रुपेन्द्र वाग्ले	संयोजक
श्री सजनी नेपाल	सदस्य
श्री ऋषभ सुबेदी	सदस्य सचिव

(ख) जोखिम व्यवस्थापन समिति

श्री पिताम्बर सापकोटा	संयोजक
श्री रुपेन्द्र वाग्ले	पदेन सदस्य,
श्री सुदिप आचार्य	सदस्य
श्री दिवस राज ओली	सदस्य सचिव

(ग) कर्मचारी सेवा सुविधा समिति

श्री सुशोभन देवकोटा	संयोजक
श्री हरिकृष्ण जोशी	पदेन सदस्य
श्री खेमराज लम्साल	सदस्य
श्री किशोर जंग ठकुरी	सदस्य सचिव

(घ) सम्पत्ति शुद्धीकरण तथा अनुगमन समिति

श्री अनामिका कुँवर	संयोजक
श्री मीन प्रसाद ज्ञवाली	सदस्य
श्री हरिकृष्ण जोशी	पदेन सदस्य
श्री पदम बहादुर घिमिरे	सदस्य
श्री सुदिप आचार्य	सदस्य सचिव

(ङ) अर्थिक निर्देशन समिति

श्री हरिकृष्ण जोशी	संयोजक
श्री दिवस राज ओली	सदस्य
श्री सुदिप आचार्य	सदस्य
श्री खेमराज लम्साल	सदस्य
श्री जयनारायण शर्मा	सदस्य सचिव



(च) पदपूर्ति समिति

श्री पदम बहादुर घिमिरे	संयोजक
श्री दिवस राज ओली	सदस्य
श्री किशोर जंग ठकुरी	सदस्य सचिव

(छ) खरिद समिति

श्री पदम बहादुर घिमिरे	संयोजक
श्री खेमराज लम्साल	सदस्य
श्री जयनारायण शर्मा	सदस्य सचिव

(ज) ग्राहक संरक्षण कोष व्यवस्थापन समिति

श्री हरिकृष्ण जोशी	संयोजक
श्री जयनारायण शर्मा	सदस्य
श्री पदम बहादुर घिमिरे	सदस्य सचिव

(झ) कर्जा समिति

श्री पदम बहादुर घिमिरे	संयोजक
श्री श्रीभद्र पौडेल	सदस्य
श्री यतिराज पौडेल	सदस्य सचिव

(ञ) अनुशासन समिति

श्री पदम बहादुर घिमिरे	संयोजक
श्री दिवस राज ओली	सदस्य
श्री किशोर जंग ठकुरी	सदस्य सचिव

(ट) लगानी समिति

श्री हरिकृष्ण जोशी	संयोजक
श्री खेमराज लम्साल	सदस्य
श्री पदम बहादुर घिमिरे	सदस्य सचिव

(ठ) सामाजिक उत्तरदायित्व कोष सञ्चालन समिति

श्री हरिकृष्ण जोशी	संयोजक
श्री यतिराज पौडेल	सदस्य
श्री शम्सेर बहादुर नेपाली	सदस्य सचिव

(ड) कर्मचारी कर्जा उपसमिति

श्री पदम बहादुर घिमिरे	संयोजक
श्री यतिराज पौडेल	सदस्य
श्री किशोर जंग ठकुरी	सदस्य सचिव

(अ) समितिको संरचना ११ औं साधारण सभा पश्चात (संयोजक तथा सदस्यहरुको नाम तथा पद)

क्र. सं.	सञ्चालकको नाम	प्रतिनिधित्व भएको समूह	पद
१.	बुद्धि अकेला	ग्लोबल आइएमई बैंक लिमिटेड	अध्यक्ष
२.	रुपेन्द्र वाग्ले	ग्लोबल आइएमई बैंक लिमिटेड	सदस्य
३.	सुशोभन देवकोटा	ग्लोबल आइएमई बैंक लिमिटेड	सदस्य
४.	अनामिका कुँवर	ग्लोबल आइएमई बैंक लिमिटेड	सदस्य
५.	मीन प्रसाद ज्ञावली	सर्वसाधारण समूह	सदस्य



क्र. सं.	सञ्चालकको नाम	प्रतिनिधित्व भएको समूह	पद
६.	सजनी नेपाल	सर्वसाधारण समूह	सदस्य
७.	श्री पिताम्बर सापकोटा	स्वतन्त्र सञ्चालक	सदस्य

(आ) समितिको बैठक संख्या : आ.व. २०७९/०८० मा समितिको १५ पटक बैठक बसेको

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : समितिले संस्थाको नीति नियम, विनियमावली निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, आयकर ऐन २०५८, कम्पनी ऐन २०६३, धितोपत्र विनियम, श्रम ऐन २०७४, संस्थागत सुशासन सम्बन्धी निर्देशिका २०७४ बमोजिम रहेर कार्य गरिरहेको छ ।

(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	राष्ट्रियस्तर पत्रिका	२०८०/०९/०७ र १३ गते
विशेष साधारण सभाको सूचना	-	-
वार्षिक प्रतिवेदन	पुस्तिका छपाई	२०८०/०९/०८
त्रैमासिक प्रतिवेदन	राजधानी राष्ट्रिय दैनिक	२०८०/०७/१५
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नगद लाभांश घोषणा	२०८०/०८/२४
अन्य	-	-

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति: २०७९/११/२४

५. संस्थागत संरचना र कर्मचारी, सम्बन्धी विवरण

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

(ख) सांगठनिक संरचना संलग्न गर्ने : संलग्न

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

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गरे/नगरेको:	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया:	खुल्ला प्रतिस्पर्धा
व्यवस्थापन स्तरका कर्मचारीको संख्या :	१०
कूल कर्मचारीको संख्या :	४७४
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ.व. २०७९/०८० मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	४०७



आ.व. २०७९/०८० को कर्मचारी तालिम खर्च रु:	६,११२,८३८.७३
कूल खर्चमा कर्मचारी खर्चको प्रतिशत:	२२।६५
कूल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत:	३।००

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०८०/०८/२४
चौथो त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८०/०४/२६
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८०/०८/१७
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	२०८०/०९/२९
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक, वा अर्धवार्षिक)	आन्तरिक लेखापरीक्षण विभाग स्थापना गरी आन्तरिक रुपमा लेखापरीक्षण गर्ने गरेको त्रैमासिक रुपमा लेखापरीक्षण गर्ने गरेको

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता: श्री रुपेन्द्र वाग्ले संयोजक (सञ्चालक) श्री सजनी नेपाल सदस्य (सञ्चालक) श्री ऋषभ सुवेदी सदस्य सचिव (आ.ले.प. विभाग प्रमुख)															
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या : ६ पटक	<table border="1"> <thead> <tr> <th>बैठक बसेको मिति</th> <th>उपस्थित सदस्य</th> </tr> </thead> <tbody> <tr> <td>२०७९/०६/२७</td> <td>३</td> </tr> <tr> <td>२०७९/०८/१४</td> <td>३</td> </tr> <tr> <td>२०७९/१०/०३</td> <td>३</td> </tr> <tr> <td>२०७९/१२/२२</td> <td>३</td> </tr> <tr> <td>२०८०/०३/०४</td> <td>३</td> </tr> <tr> <td>२०८०/०३/१९</td> <td>३</td> </tr> </tbody> </table>	बैठक बसेको मिति	उपस्थित सदस्य	२०७९/०६/२७	३	२०७९/०८/१४	३	२०७९/१०/०३	३	२०७९/१२/२२	३	२०८०/०३/०४	३	२०८०/०३/१९	३
बैठक बसेको मिति	उपस्थित सदस्य														
२०७९/०६/२७	३														
२०७९/०८/१४	३														
२०७९/१०/०३	३														
२०७९/१२/२२	३														
२०८०/०३/०४	३														
२०८०/०३/१९	३														
प्रतिबैठक भत्ता रु :	समिति संयोजक र अन्य सदस्यलाई प्रतिबैठक भत्ता रु.६,५००/-मात्र)														
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	प्रत्येक त्रैमास समाप्तपछि बसेको सञ्चालक समितिको बैठकमा मिति २०८०/०५/१५ गते पेश भएको ।														



७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघर परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचीकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	नभएको

परिपालना अधिकृतको नाम : पदम बहादुर घिमिरे

पद : वरिष्ठ प्रबन्धक

मिति :

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत : २०८०/०९/०६

N.A.R.S. Associates

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To the Shareholders,

Global IME Laghubitta Bittiya Sanstha Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Global IME Laghubitta Bittiya Sanstha Limited** ("Microfinance" or "GILB"), which comprise the Statement of Financial Position as Aashadh 31, 2080 (corresponding to July 16, 2023), the statement of Profit or Loss (including Other Comprehensive Income), the statement of Changes in Equity and the Statement of Cash flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereinafter referred as "the financial statements").

In our opinion, and to the best of our information and according to the explanation given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of GILB as at Aashadh 31, 2080 (July 16, 2023), and its financial performance, changes in equity, cash flows for the year then ended, and the summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards with allowed carveouts, comply with companies Act 2063 and Bank and Financial Institutions Act, 2073.

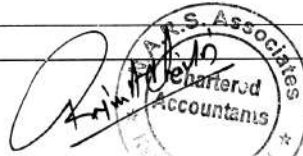
Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the ICAN's *Handbook of 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 these requirements and the ICAN's *Handbook of The Code of Ethics For Professional Accountants*. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key – Audit Matter : Our Assessment of risks of Material Misstatements

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements and include the most significant assessed risks of material misstatements (whether or not due to fraud) identified, including those which had the greatest effect on: the overall audit strategy, the allocation of resources in the audit, and directing the efforts of the engagement team. We summarize below the key audit matters together with our key audit procedures to address those matters and, as required for public interest entities.

Key Audit Matters	How our Audit addressed the matter
Information Technology (IT)	Our procedure included:



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E-mail: info@narsassociates.com | Web: www.narsassociates.com

<p>The GILB's key financial accounting and reporting processes are highly dependent on the automated control over the GILB's IT system. There is a risk that gaps in the change management, segregation of duties or users access management controls (in relation to key financial accounting and reporting systems) may undermine our ability to place some reliance thereon in our audit.</p>	<p>a) We tested the design, operation and effectiveness of control over granting, removal and appropriateness of access rights on the accounting and reporting system of GILB.</p> <p>b) We obtained and inspected the change management process and, for a sample of changes in inputs and control functions on the systems, has been reviewed to confirm that changes had been performed in line with approved decisions.</p> <p>c) We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculation</p> <p>We considered the change management, segregation of duties controls and outputs in relation to financial accounting and reporting systems to be acceptable.</p>
<p>Loan Loss Provision</p> <p>As per NRB Unified Directives for Microfinance, the company shall measure impairment loss on loans and advances at the higher of :</p> <p>a) Amount derived as per norms prescribed by Nepal Rashtra Bank for loan loss provisioning; and</p> <p>b) Amount determined as per para 63 of NAS 39 adopting incurred loss model.</p> <p>As per norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status on loans and advances as well as utilization of loan, status of collateral and status of borrower, etc.</p> <p>As per NAS 39 read with 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 homogenous groups of loans that are not considered individually significant. The impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experience of portfolios.</p> <p>The calculation of loan loss provision is regarded as Key Audit Matter</p>	<p>Our procedures regarding verification of impairment of loans and advances included:</p> <p>a. Reviewed the NRB 2.2 report and tallied with the overdue status of report.</p> <p>b. Reviewed sample credit files for loan utilization, borrower credit history and physical verification of collateral (if applicable) of the loan.</p> <p>c. Grouping of homogenous group of loans were assessed on the basis of nature and purposes of loans and data of historical loss experience in portfolios in portfolios are assessed on the basis of past due data from the System software as well as data of loan loss provisions of the defined group in the past.</p>

Information Other than the Financial Statements and Auditor's Report Thereon

The directors are responsible for the other information such as "Report of Board of Directors/ Chairman's statements" to be presented in the "Global IME Laghubitta Bittiya Sanstha Limited" Annual






concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit,
- The accounts and records of the Microfinance has been maintained as required by law,
- Financial statements are in agreement with the books of account maintained by the Microfinance,
- The capital fund, risk bearing fund and the provision for probable impairment of asset of the Microfinance are adequate as per the directives issued by Nepal Rashtra Bank.
- In our opinion and to the best of our information and according to the explanation given to us, the Board of Directors, the representative or any employee of the GILB has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Microfinance deliberately or acted in a manner that would jeopardize the interest and security of the Microfinance.
- The operations of the Microfinance were within its jurisdiction,
- The Microfinance has not acted in a manner to jeopardize the interest and security of the depositors and investors
- The Microfinance has a centralized core accounting system and details received from branches of the Microfinance though the statements are independently not audited, were adequate for the purpose of our audit, and
- We have not come across any fraudulence in the accounts, so far as it appeared from our examination of books of accounts.

N.A.R.S. Associates
Chartered Accountants

Rajan Adhikari, FCA
Managing Partner
Membership No. 817 'A'
UDIN- 231212CA00817yVkid



Date: 25 /08/ 2080
Place: Kathmandu, Nepal



Report and Accounts for FY 2079/80 (2022-23). Our opinion on the Financial Statements does not cover those other information and, accordingly, we do not express any form of assurance or conclusion thereon.

In Connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the management has provided written representations that final version of the documents will be provided when available.

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 Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

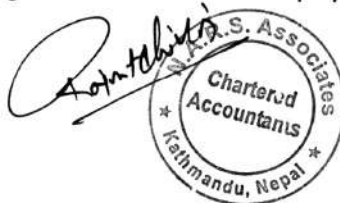
Auditor's Responsibilities for the Audit of the Financial Statements

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

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 evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal 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 Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going





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

UDIN Document

Fiscal Year: 2079/80

Date / Time: 2023-12-12 10:25:09	UDIN Number: 231212CA00817yVkid
Member Name: RAJAN ADHIKARI	Date of Signing Document: 2023-12-11
Document Type: Audit	Audit Type: Statutory Audit
Office Type: Listed Public Company	Office Name: Global I.M.E. Laghubitta Bittiya Sanstha Ltd.
Type of Audit Opinion: Unqualified Opinion	Period (AD): 2022-07-17 to 2023-07-16
PAN No: 601104080	

Financial figures

S.N.	Heading	Amount
1	Total Asset/Liabilities	NRs. 8565387144
2	Gross Revenue/Turnover	NRs. 1196491062
3	Gross Expenses	NRs. 730246421
4	Net Profit Or Loss	NRs. 96513658

Status: Active Document

Document Description:

The UDIN System has been developed by the Institute of Chartered Accountants of Nepal (ICAN) to facilitate its members for verification and certification of the documents and for securing documents and authenticity thereof by Authorities, Regulators and Stakeholders. However, ICAN assumes no responsibility of verification and certification of document(s) carried out by the Members and the concerned member(s) shall alone be responsible therefore.

To verify UDIN, please go to www.udin.ican.org.np

Global IME Laghubitta Bittiya Sanstha Ltd
Statement of Financial Position
As at 31st Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	Note	As at 31st Ashad 2080	Restated* As at 32nd Ashad 2079	Restated* As at 31st Ashad 2078
Assets				
Cash and Cash equivalent	4.1	1,130,483,010	459,405,435	339,576,511
Statutory Balances and Due from Nepal Rastra Bank	4.2	-	-	-
Placement with Bank and Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans & Advances to MFIs & Cooperatives	4.6	-	-	-
Loans and Advances to Customers	4.7	7,263,343,423	8,288,597,388	6,227,428,073
Investment securities	4.8	1,000,000	1,000,000	2,255,026
Current tax assets	4.9	55,624,068	46,502,507	-
Investment property	4.10	11,445,644	11,445,644	11,445,644
Property and Equipment	4.11	82,762,440	88,119,900	18,530,501
Goodwill and Intangible assets	4.12	957,560	1,588,925	1,691,545
Deferred Tax Assets	4.13	13,350,026	9,388,616	-
Other Assets	4.14	6,420,974	4,681,095	5,810,664
Total Assets		8,565,387,144	8,910,729,511	6,606,737,965
Liabilities				
Due to Bank and Financial Institutions	4.15	4,123,651,136	4,634,138,892	3,436,324,659
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from customers	4.18	3,120,659,826	2,961,270,607	2,138,681,789
Borrowing	4.19	-	-	-
Current Tax Liabilities	4.9	-	-	8,954,477
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	13,687,828
Other Liabilities	4.21	248,160,683	288,927,845	195,943,056
Debt securities issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total liabilities		7,492,471,645	7,884,337,344	5,793,591,809
Equity				
Share Capital	4.24	618,900,045	552,589,326	431,710,411
Share Premium		-	-	-
Retained Earnings		81,275,710	200,934,014	180,058,887
Reserves	4.25	372,739,743	272,868,825	201,376,858
Total equity attributable to equity holders		1,072,915,499	1,026,392,166	813,146,156
Non-controlling interest		-	-	-
Total Equity		1,072,915,499	1,026,392,166	813,146,156
Total Liabilities and Equity		8,565,387,144	8,910,729,511	6,606,737,965
Contingent Liabilities and commitment	4.26	-	-	-
Net Assets Value Per share		173	186	188

The accompanying notes are integral part of these financial statements.

As per our report of even date

Sushovan Devkota
Director

Anamika Kunwar
Director

Rupendra Wagle
Director

Buddhi Akela
Chairman

Rajan Adhikari, FCA
NARS Associates

Min Prasad Gyawali
Director

Pitambar Sapkota
Director

Sajani Nepal
Director

Hari Krishna Joshi
CEO

Khem Raj Lamsal
Account Head



Global IME Laghubitta Bittiya Sanstha Ltd
Statement of Comprehensive Income
For the year ended 31th Ashadh 2080 (16th July 2023)

Figures in NPR

Particulars	Note	Year ended 31th Ashad 2080	Restated* Year ended 32nd Ashad 2079
Profit for the year		96,513,658	218,656,321
Other Comprehensive Income, net of income tax			
a			
Items that will not be reclassified to Profit or Loss			
Gains / (Losses) from investment in equity instruments measured at fair value		-	(685,093)
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(24,848)	909,690
Income tax relating to above items		7,454	(67,379)
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(17,393.60)	157,217.73
b			
Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translationg 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		(17,394)	157,218
Total Comprehensive income for the year		96,496,265	218,813,538
Total Comprehensive income for the period		96,496,265	218,813,538

The accompanying notes are integral part of these financial statements.

As per our report of even date

Sushovan Devkota
Director

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Director

Rupendra Wagle
Director

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Chairman

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NARS Associates

Min Prasad Gyawali
Director

Pitambar Sapkota
Director

Sajani Nepal
Director

Hari Krishna Joshi
CEO

Khem Raj Lamsal
Account Head



Global IME Laghubitta Bittiya Sanstha Ltd
Statement of Profit or Loss
For the year ended 31th Ashadh 2080 (16th July 2023)

Particulars	Note	<i>Figures in NPR</i>	
		Year ended 31th Ashad 2080	Restated* Year ended 32nd Ashad 2079
Interest income	4.27	1,196,491,062	1,152,527,088
Interest expense	4.28	730,246,421	551,075,211
Net interest income		466,244,641	601,451,877
Fees and commission income	4.29	75,655,856	109,102,078
Fees and commission expense	4.30	3,643,100	7,953,370
Net fee and commission income		72,012,756	101,148,708
Net interest and commission income		538,257,397	702,600,585
Net trading income	4.31	-	-
Other operating income	4.32	-	-
Total operating income		538,257,397	702,600,585
Impairment charge/(reversal) for loans and other losses	4.33	72,146,213	81,734,878
Net operating income		466,111,185	620,865,707
Operating expense			
Personnel expense	4.34	256,689,450	267,105,004
Other Operating expense	4.35	44,543,890	41,953,361
Depreciation and Amortisation	4.36	26,184,466	25,362,830
Operating Profit		138,693,379	286,444,512
Non operating Income	4.37	-	-
Non operating Expense	4.38	-	-
Profit before income tax		138,693,379	286,444,512
Income tax expense	4.39		
Current Tax		46,141,130	90,932,014
Deferred Tax		(3,961,409)	(23,143,823)
Profit for the period		96,513,658	218,656,321
Profit attributable to:			
Equity holders		96,513,658	218,656,321
Non-controlling interests		-	-
Profit for the period		96,513,658	218,656,321
Earnings Per Share (EPS)			
Basic EPS		15.59	39.57
Diluted EPS		15.59	39.57
The accompanying notes are integral part of these financial statements.		As per our report of even date	

Sushovan Devkota
Director

Anamika Kunwar
Director

Rupendra Wagle
Director

Buddhi Akela
Chairman

Rajan Adhikari, FCA
NARS Associates

Min Prasad Gyawali
Director

Pitambar Sapkota
Director

Sajani Nepal
Director

Hari Krishna Joshi
CEO

Khem Raj Lamsal
Account Head



Global IME Laghubitta Bittiya Sanstha Ltd
Attributable to equity holders of the Micro Finance Company

Figures in NPR

Particulars	Share premium	Share Capital	Share premium	General reserve	Regulatory Reserve	Fair Value Reserve	Retained earning	Other reserves	Client Protection Fund	CSR Reserve	Actuary Reserve	Restructured Reserve and Rescheduled Reserve	Deferred Tax Reserve	Total	Non-controlling interest	Total equity
Balance at 1 Shrawan 2078	-	431,710,411	-	112,350,450	37,272,406	654,081	55,148,995	11,246,209	37,340,748	2,512,965	-	-	4,306,935	654,016,612	-	654,016,612
Adjustment/Restatement	-	-	-	-	-	-	124,909,993	-	-	-	-	-	(4,306,935)	-	-	-
Adjusted/Retained balance at 1 Shrawan 2078	-	431,710,411	-	112,350,450	37,272,406	654,081	180,058,988	11,246,209	37,340,748	2,512,965	-	-	-	813,146,156	-	813,146,156
Adjustment from Siprasha Laghubitta	-	-	-	-	-	-	218,656,321	-	-	-	-	-	-	-	-	-
Comprehensive income for the year	-	-	-	-	-	-	(752,472)	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	909,690	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Remeasurement of defined benefit liability (asset)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fair Value reserve (Investment in equity instrument)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net amount transferred to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net gain (loss) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effective portion of changes in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effective portion of changes in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net amount reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive income for the year	-	-	-	-	-	-	218,813,538	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	-	-	-	-	(80,226,542)	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	636,783	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	2,186,563	-	-	-	-	-	-	-	-	-
Deferred tax impact of respective reserve	-	-	-	-	-	-	(5,367,529)	-	-	-	-	-	-	-	-	-
Right share issued	-	-	-	-	-	-	3,167,046	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	(120,878,915)	-	-	-	-	-	-	-	-	-
Total contributions by and distributions to owners	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31 Asadh 2079	-	552,889,326	-	156,081,714	59,369,159	-	208,934,014	11,246,209	33,959,782	2,186,563	636,783	-	9,388,616	1,026,392,165	-	1,026,392,165
Balance at 1 Shrawan 2079	-	552,889,326	-	156,081,714	59,369,159	-	208,934,014	11,246,209	33,959,782	2,186,563	636,783	-	9,388,616	1,026,392,165	-	1,026,392,165
Comprehensive income for the year	-	-	-	-	-	-	96,513,658	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investment in equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive income for the year	-	-	-	-	-	-	96,488,810	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	-	-	-	-	4,802,984	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	(173,742,952)	-	-	-	-	-	-	-	-	-
Deferred tax impact of respective reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	(44,207,146)	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31 Asadh 2080	-	618,900,045	-	175,384,446	74,951,413	-	81,275,710	11,246,209	291,666,588	1,348,716	619,389	66,672,957	13,350,025	1,072,915,499	-	1,072,915,499

The accompanying notes are integral part of these financial statements.



Global IME Laghubitta Bittiya Sanstha Ltd
Statement of Cash Flows
For the year ended 31st Ashadh 2080 (16th July 2023)

Particulars	Year ended 31st Ashad 2080	Figures in NPR
		Restated* Year ended 32nd Ashad 2079
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	1,171,757,325	1,117,443,292
Fees and other income received	75,655,856	109,102,078
Dividend received		
Receipts from other operating activities		
Interest paid	(218,779,362)	(158,251,604)
Commission and fees paid	(3,643,100)	
Cash payment to employees	(225,764,469)	(221,591,104)
Other expense paid	(57,178,392)	(116,958,267)
Operating cash flows before changes in operating assets and liabilities	742,047,858	729,744,396
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank		
Placement with Bank and Financial Institutions		
Other trading assets		
Loans and advances to bank and financial institutions		
Loans and advances to customers	977,883,362	(2,101,758,608)
Other assets	(1,739,878)	(39,362,611)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(510,487,756)	1,197,814,233
Due to Nepal Rastra Bank		
Deposit from customers	159,389,219	822,588,818
Borrowings		
Other liabilities	(75,095,110)	23,918,863
Net cash flow from operating activities before tax paid		
Income taxes paid	(55,262,691)	(108,637,011)
Net cash flow from operating activities	1,236,735,004	524,308,081
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities		
Receipts from sale of investment securities	-	249,308
Purchase of property and equipment	(3,759,862)	(12,235,068)
Receipt from the sale of property and equipment		
Short term investments	-	320,626
Acquisition of intangible assets		
Receipt from the sale of intangible assets		
Purchase of investment properties		
Receipt from the sale of investment properties		
Interest received	-	9,585
Dividend received		
Net cash used in investing activities	(3,759,862)	(11,655,549)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities		
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares		
Dividends paid	(44,207,146)	
Interest paid	(517,690,422)	(392,823,607)
Other receipt/payment		
Net cash from financing activities	(561,897,568)	(392,823,607)
Net increase (decrease) in cash and cash equivalents	671,077,574	119,828,925
Cash and cash equivalents at beginning of the period	459,405,435	339,576,511
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	1,130,483,010	459,405,435

The accompanying notes are integral part of these financial statements.

As per our report of even date

Sushovan Devkota
Director

Anamika Kunwar
Director

Rupendra Wagle
Director

Buddhi Akela
Chairman

Rajan Adhikari, FCA
NARS Associates

Min Prasad Gyawali
Director

Pitambar Sapkota
Director

Sajani Nepal
Director

Hari Krishna Joshi
CEO

Khem Raj Lamsal
Account Head



Statement of Distributable profit or loss
For the year ended 31th Ashadh 2080
As per NRB Regulation

Particulars	Year ended 31st Ashad 2080	Restated* Year ended 32nd Ashad 2079
Retained Earning as at 1st Shrawan, 2079	200,934,014	180,058,887
Cash dividend paid	(44,207,146)	-
Fair value reserve transfer/reversal	-	(98,392)
Corporate social responsibility tf from fund to Retained Earning	1,802,984	2,512,965
Retained Earning before appropriation and regulatory adjustments	158,529,852	182,473,461
Net Profit or (loss) as per Statement of Profit or Loss	96,513,658	218,656,321
Appropriation		
a. General Reserve	(19,302,732)	(43,731,264)
b. Foreign Exchange Fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(965,137)	(2,186,563)
e. Employees training fund		
f. Client Protection Fund	(965,137)	(2,186,563)
g. Other	-	-
Adjusted Profit or (loss) before regulatory adjustment	233,810,504	353,025,391
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(15,582,254)	(22,096,753)
b. Short loan loss provision in accounts(-)/reversal(+)	-	-
c. Short provision for possible losses on investment(-)/reversal(+)	-	-
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)	-	-
e. Deferred Tax Assets recognized(-)/reversal(+)	(3,961,409)	(9,388,616)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(24,848)	909,690
i. Bonus share issued (-)/proposed bonus share (+)	(66,310,719)	(120,878,915)
j. Cash dividend proposed (+)/ paid (-)	-	-
k. Other (+/-)	17,394	(636,783)
l. Restructured and Rescheduled Reserve	(66,672,957)	
Distributable Profit or (Loss)	81,275,710	200,934,014

Sushovan Devkota
Director

Anamika Kunwar
Director

Rupendra Wagle
Director

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Chairman

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Director

Pitambar Sapkota
Director

Sajani Nepal
Director

Hari Krishna Joshi
CEO

Khem Raj Lamsal
Account Head



Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.1

Cash and Cash equivalent

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Cash in hand	23,565	476,405	3,479,031
Balance with B/FIs	1,090,479,111	418,929,030	34,400,000
Money at call and short notice	39,980,334	40,000,000	301,697,480
Others	-	-	-
Total	1,130,483,010	459,405,435	339,576,511

Note No. 4.2

Statutory Balances and Due from Nepal Rastra Bank

(Figures in NPR)

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Statutory Balances with NRB	-	-	-
Statutory Balance with BFIs	-	-	-
Securities Purchased under re-sale agreement	-	-	-
Other deposit and receivable from NRB	-	-	-
Total	-	-	-

Note No. 4.3

Placement with Bank and Financial Institutions

(Figures in NPR)

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Placements with domestic B/FIs	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

Note No. 4.4

Derivative Financial Instruments

(Figures in NPR)

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
<i>Held for Trading</i>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
<i>Held for Risk Management</i>			
Interest rate swap	-	-	-
Currency swap	-	-	-
Forward exchange contract	-	-	-
Others	-	-	-
Total	-	-	-



Note No. 4.5

Other Trading Assets

(Figures in NPR)

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Treasury Bills	-	-	-
Government Bonds	-	-	-
NRB Bonds	-	-	-
Domestic Corporate Bonds	-	-	-
Equities	-	-	-
Other	-	-	-
Total	-	-	-
Pledged			
Non-pledged			

Note No. 4.6

Loans & Advances to MFIs & Cooperatives

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Loans to Microfinance Institutions	-	-	-
Loans to FIs	-	-	-
Loans to Cooperatives	-	-	-
Less: Allowances for Impairment	-	-	-
Other	-	-	-
Less: Allowances for Impairment	-	-	-
Total	-	-	-

Note No. 4.6.1

Allowances for Impairment

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Balance at 1 Shrawan	-	-	-
Impairment loss for the year:			
Charge for the year	-	-	-
Recoveries/reversals	-	-	-
Amount written off	-	-	-
Balance at Asadh end	-	-	-



Note No. 4.7

Loans and advances to customers

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Loan and Advances measured at amortized cost	7,621,614,355	8,574,763,981	6,431,859,787
Less Impairment allowances	(358,270,932)	(286,166,592)	(204,431,714)
Collective Allowances	(358,270,932)	(286,166,592)	(204,431,714)
Individual Allowances	-	-	-
Net amount	7,263,343,423	8,288,597,388	6,227,428,073
Loans and advances measured at FVTPL	-	-	-
Total	7,263,343,423	8,288,597,388	6,227,428,073

Note No. 4.7.1

Analysis of Loans and advances- By Product

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Product			
General Loan Types	1,946,329,382	2,256,006,104	1,355,625,047
Discipline Loan Types	2,681,608	6,826,610	214,396,626
Agricultural Loan Types	3,470,195,172	4,167,465,116	2,826,949,795
Collateral Loan Types	1,984,676,476	1,849,313,128	1,507,206,965
Micro Entrepreneurship Loan Types	71,450,106	179,723,157	450,753,884
Staff Loans	23,123,679	17,214,890	11,143,516
Home loan	4,184,663	3,970,217	1,666,594
Others	2,773	7,999	4,954,811
Sub Total	7,502,643,858	8,480,527,221	6,372,697,238
Interest receivable	118,970,497	94,236,760	59,162,549
Grand Total	7,621,614,355	8,574,763,981	6,431,859,787

Note No. 4.7.2

Analysis of Loans and advances- By Collateral

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Secured			
Movable/immovable assets	1,849,313,128	1,849,313,128	1,507,206,965
Gold and silver	-	-	-
Guarantee of domestic B/Fis	-	-	-
Government Guarantee	-	-	-
Guarantee of International Rated bank	-	-	-
Collateral of export document	-	-	-
Collateral of fixed deposit receipt	-	-	-
Collateral of Government securities	-	-	-
Counter Guarantee	-	-	-
Personal Guarantee	-	-	-
Other collateral	-	-	-
Subtotal	1,849,313,128	1,849,313,128	1,507,206,965
Unsecured	6,631,214,093	6,631,214,093	4,865,490,273
Grand Total	8,480,527,221	8,480,527,221	6,372,697,238



Note No. 4.7.3

Allowances for Impairment

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Specific allowance for impairment			
Balance at Shrawan 1			
Impairment loss for the year			
Charge for the year			
Recoveries/reversal during the year			
Write-offs			
Other Movement			
Balance at Asadh end	-	-	-
Collective allowance for Impairment			
Balance at Shrawan 1	204,431,714	204,431,714	151,820,420
Impairment loss for the year	180,220,591	180,220,591	236,815,599
Charge/(reversal) for the year	(98,485,713)	(98,485,713)	(206,004,862)
Other movement	-	-	21,800,557
Balance at Asadh end	286,166,592	286,166,592	204,431,714
Total Allowance for impairment	286,166,592	286,166,592	204,431,714

Note No. 4.8

Investment securities

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Investment securities designated as at FVTPL	-	-	-
Investment securities measured at amortised cost	-	-	-
Investment in equity measured at FVTOCI	1,000,000	1,000,000	2,255,026
Total	1,000,000	1,000,000	2,255,026

Note No. 4.8.1

Investment securities measured at amortized cost

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Debt securities	-	-	-
Government bonds	-	-	-
Government treasury bills	-	-	-
Nepal Rastra Bank bonds	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-
Other	-	-	-
Less: specific allowances for impairment	-	-	-
Total	-	-	-

Note No. 4.8.2

Investment in equity measured at FVTOCI

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Equity Instrument			
Quoted Equity Securities	-	-	1,255,026
Unquoted Equity Securities	1,000,000	1,000,000	1,000,000
Total	1,000,000	1,000,000	2,255,026

Note No. 4.8.3

Information relating to investment in equities

(Figures in NPR)

Particulars	As at 31th Ashad 2080		As at 32nd Ashad 2079		As at 31st Ashad 2078	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in Quoted equity						
Nepal Life Insurance Ltd.						
..... Shares of Rs. Each	-	-	-	-	320,625	1,255,026
Investment in Unquoted equity						
Nepal Finsoft Company Limited	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Total	1,000,000	1,000,000	1,000,000	1,000,000	1,320,625	2,255,026

Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.9

(Figures in NPR)

Current tax assets

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Current tax assets			
Current year income tax assets	111,367,416	137,434,521	103,260,675
Tax assets of prior periods		-	-
Total	111,367,416	137,434,521	103,260,675
Current tax Liabilities			
Current year income tax liabilities	55,743,348	90,932,014	112,215,152
Tax Liabilities of prior periods			-
Total	55,743,348	90,932,014	112,215,152
Total	55,624,068	46,502,507	(8,954,477)

Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.10

Investment Property

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Investment Properties measured at fair value			
Balance as on Shrawan 1			
Addition/Disposal during the year		-	-
Net changes in fair value during the year		-	-
Adjustment/Transfer		-	-
Net Amount	-	-	-
Investment Properties measured at cost	11,445,644	11,445,644	11,445,644.00
Balance as on Shrawan 1	11,445,644	11,445,644	11,445,644
Addition/Disposal during the year	-	-	-
Adjustment/Transfer	-	-	-
Accumulated depreciation	-	-	-
Accumulated impairment loss	-	-	-
Net Amount	11,445,644	11,445,644	11,445,644
Total	11,445,644	11,445,644	11,445,644



Property and Equipment	Particulars	ROU	Land & Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Other Assets	Total		(Figures in NPR)
										As at 31st Ashad 2080	As at 31st Ashad 2079	
	Cost											
	Balance as on 1st Shrawan 2078			1,981,097	11,431,594	7,995,016	12,129,948		10,592,726			44,030,371
	Addition during the Year			710,630	3,730,238	-	2,757,222		4,192,574			93,551,326
	Acquisition			710,630	3,719,259		2,757,222		4,420,575			11,607,686
	Capitalization	81,902,642			10,999				29,999			81,943,640
	Disposal during the year								(258,000)			-
	Adjustment/Revaluation											-
	Balance as on 32nd Asadh 2079	81,902,642		2,591,727	15,161,842	7,995,016	14,887,170		14,785,300			137,323,697
	Addition during the Year											
	Acquisition			13,000	1,868,300		545,495		1,333,067			3,759,862
	Capitalization	15,695,629										15,695,629
	Disposal during the year											-
	Adjustment/Revaluation											-
	Balance as on 31st Asadh 80	97,598,271		2,604,727	17,030,142	7,995,016	15,432,665		16,118,367			156,779,188
	Depreciation and Impairment											
	Balance as on 1st Shrawan 2078			915,796	6,126,019	5,508,985	6,851,843		6,097,227			25,499,870
	Depreciation charge for the Year	15,331,685		430,554	2,382,129	1,321,523	2,391,224		2,024,496			23,881,611
	Impairment for the year											-
	Disposal								(177,684)			-
	Adjustment											-
	As on 31st Asadh 2079	15,331,685		1,346,350	8,508,148	6,830,508	9,243,067		7,944,039			49,203,797
	Impairment for the year											-
	Depreciation charge for the Year	16,496,293		352,889	2,408,902	1,028,731	2,076,506		2,449,631			24,812,951
	Disposals											-
	Adjustment											-
	As on Asadh end 2080	31,827,978		1,699,239	10,917,050	7,859,239	11,319,573		10,393,670			74,016,748
	Capital Work in Progress 2078.03.31											-
	Capital Work in Progress 2079.03.31											-
	Capital Work in Progress 2080.03.31											-
	Net Book Value as on 31st Asadh 2078	66,570,957		965,301	5,305,565	2,486,031	5,278,105		4,495,499			18,530,501
	Net Book Value as on 31st Asadh 2079	65,770,293		905,488	6,653,694	1,164,508	5,644,103		6,841,261			88,119,900
	Net Book Value as on 31st Asadh 2080				6,113,092	1,357,777	4,113,092		5,724,697			82,762,440



Particulars	Goodwill	Software		Other	Total Ashad 2019	Total As at 31st Ashad 2018	Total As at 31st Ashad 2017
		Purchased	Developed				
Cost							
Balance as on 1st Shrawan 2018	43,300		4,945,370				4,988,670
Addition during the Year			666,700				
Acquisition							
Capitalization							
Disposal during the year							
Adjustment/Revaluation							
Balance as on 32nd Asadh 2019	43,300		5,612,070			5,655,370	
Addition during the Year							
Acquisition			28,250				
Capitalization							
Disposal during the year							
Adjustment/Revaluation							
Balance as on 31st Asadh 80	43,300		5,640,320		5,683,620		
Amortization and Impairment							
Balance as on 1st Shrawan 2018			3,297,125				3,297,125
Amortization charge for the Year			769,320				
Impairment for the year							
Disposals							
Adjustment							
Balance as on 32nd Asadh 2019			4,066,445			4,066,445	
Amortization charge for the Year			659,615				
Impairment for the year							
Disposals							
Adjustment							
Balance as on 31st Asadh 80			4,726,060		4,726,060		
Capital Work in Progress							
Net Book Value as on 31st Asadh 2018							1,691,545
Net Book Value as on 31st Asadh 2019						1,588,925	
Net Book Value as on 32nd Asadh 2019					957,560		



Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.13 Deferred Tax	(Figures in NPR)		
Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Current Year Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers			-
Investment Properties			-
Investment Securities			-
Investment in Associates			-
Property and equipment		18,613,577	18,613,577
Employees' defined benefit plan	3,840,685		(3,840,685)
Lease liabilities	21,994,161		(21,994,161)
Provisions			-
Other temporary differences	6,128,757		(6,128,757)
Deferred Tax on Temporary differences	31,963,602	18,613,577	(13,350,026)
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 2079/80			(13,350,026)
Deferred tax(asset)/liabilities as on shrawan 1, 2079			(9,388,616)
Origination/ (Reversal) during the year			(3,961,409)
Deferred tax expense/(income) recognised in profit or loss			(3,961,409)
Deferred tax expense/(income) recognised in other comprehensive income			(7,454)
Deferred tax expense/(income) recognised directly in equity			-
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers		-	-
Investment Properties			-
Investment Securities		-	-
Investment in Associates			-
Property and equipment		19,669,900	19,669,900
Employees' defined benefit plan	7,982,694		(7,982,694)
Lease Liability	21,075,822		(21,075,822)
Other temporary differences			-
Deferred Tax on Temporary differences	29,058,516	19,669,900	(9,388,616)
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 2078/79			(9,388,616)
Deferred tax(asset)/liabilities as on shrawan 1, 2078			13,687,828
Origination/ (Reversal) during the year			(23,076,444)
Deferred tax expense/(income) recognised in profit or loss			(23,143,823)
Deferred tax expense/(income) recognised in other comprehensive income			67,379
Deferred tax expense/(income) recognised directly in equity			-
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs			-
Loans and Advances to customers		17,748,765	17,748,765
Investment Properties			-
Investment Securities		280,320	280,320
Investment in Associates			-
Property and equipment		1,999,443	1,999,443
Employees' defined benefit plan	6,340,700.10		(6,340,700)
Provisions			-
Other temporary differences			-
Deferred Tax on Temporary differences	6,340,700	20,028,528	13,687,828
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 2077/78			13,687,828
Deferred tax(asset)/liabilities as on shrawan 1, 2077			(3,058,160)
Origination/(Reversal) during the year			16,745,988
Deferred tax expense/(income) recognised in profit or loss			(1,248,775)
Deferred tax expense/(income) recognised in other comprehensive income			280,320
Deferred tax expense/(income) recognised directly in equity			17,714,443

Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.14

Other Assets

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Assets held for sale	-	-	-
Other Non-Banking Assets	-	-	-
Bills Receivable	-	-	-
Accounts receivable	987,668	45,680	750,785
Accrued income	-	-	-
Prepayments and deposits	2,686,594	1,851,272	1,604,970
Income tax deposit	-	-	-
Deferred Employee Expenditure	-	-	-
Other	2,746,712	2,784,144	-
Stationery Stock	2,200,544	1,691,810	1,816,410
Other	546,168	1,092,334	1,638,500
Total	6,420,974	4,681,095	5,810,664



Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note:4.15

Due to Bank and financial institution

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Borrowing from BFI	4,123,651,136	4,634,138,892	3,436,324,659
Settlement and clearing accounts	-	-	-
Other	-	-	-
Total	4,123,651,136	4,634,138,892	3,436,324,659

Note:4.16

Due to Nepal Rastra Bank

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Refinance from NRB	-	-	-
Standing liquidity facility	-	-	-
Lender of last report facility from NRB	-	-	-
Securities sold under repurchase agreement	-	-	-
Other payable to NRB	-	-	-
Total	-	-	-

Note:4.17

Derivative financial instruments

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
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	-	-	-

Note:4.18

Deposits from Customers

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Institution Customers:			
Term deposits	-	-	-
Call Deposits	-	-	-
Other	-	-	-
Individual Customers:	3,120,659,826	2,961,270,607	2,138,681,789
Term deposits	-	-	-
Saving Deposits	-	-	-
Saving from members	-	-	-
Other	-	-	-
Total	3,120,659,826	2,961,270,607	2,138,681,789



Note:4.19

Borrowings

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Domestic Borrowing:			
Nepal Government	-	-	-
Other Licensed Institutions	-	-	-
Other	-	-	-
Sub total	-	-	-
Foreign Borrowing:			
Foreign Bank and Financial Institutions	-	-	-
Multilateral Development Bank	-	-	-
Other institutions	-	-	-
Sub total	-	-	-
Total	-	-	-

Note:4.20

Provisions

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Provisions for redundancy	-	-	-
Provision for restructuring	-	-	-
Pending legal issues and tax litigation	-	-	-
Onerous contract	-	-	-
Other	-	-	-
Total	-	-	-

Note:4.20.1

Movement in provision

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Balance at shrawan 1st			
Provisions made during the year	-	-	-
Provisions used during the year	-	-	-
Provisions reversed during the year	-	-	-
Unwind of discount	-	-	-
Balance at Ashad End	-	-	-

Note:4.21

Other liabilities

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Liability for employees defined benefit obligations	20,429,191	13,236,295	8,279,584
Liability for long-service leave	12,802,282	13,372,684	12,856,083
Short-term employee benefits	-	-	-
Bills payable	-	-	-
Creditors and Accruals	612,730	460,725	208,344
Interest Payable on Deposit	101,902,027	101,899,854	119,904,998
Interest payable on borrowing	2,078,162	8,303,698	3,613,260
Liabilities on deferred grant income	-	-	-
Unpaid Dividend	-	-	790,424
Liabilities under finance lease	73,313,868	70,252,741	-
Refundable to Customers	17,076,714	40,785,704	-
Employee bonus payable	9,325,167	32,204,425	39,686,535
Other	10,620,542	8,411,719	10,603,828
Total	248,160,683	288,927,845	195,943,056



Note:4.21.1

Defined benefit obligation

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Present value of unfunded obligations	20,429,191	13,236,295	-
Present value of funded obligations	-	-	-
Total present value of obligations	20,429,191	13,236,295	-
Fair value of plan assets	-	-	-
Present value of net obligations	-	-	-
Recognised liability for defined benefit obligation	20,429,191	13,236,295	-

Note:4.21.2

Plan Assets

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Equity securities	-	-	-
Government bonds	-	-	-
Bank deposits	-	-	-
Other	-	-	-
Total	-	-	-

Actual return on plan assets

Note:4.21.3

Movement in the present value of defined benefit obligations

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Defined benefit obligation at shrawan 1st	13,236,295	8,279,584	-
Actuarial losses	24,848	(909,690)	-
Benefit paid by the plan	(272,151)	-	-
Current service cost and interest	7,440,199	5,866,401	-
Defined benefit obligation at Ashad end	20,429,191	13,236,295	-

Note:4.21.4

Movement in the fair value of plan assets

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Fair value of plan assets at shrawan 1st	-	-	-
Contributions paid into the plan	-	-	-
Benefit paid during the year	-	-	-
Actuarial (losses) gains	-	-	-
Expected return on plan assets	-	-	-
Fair value of plan assets at Ashad end	-	-	-

Note:4.21.5

Amount recognised in profit or loss

Particulars	(Figures in NPR)		
	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Current service cost	5,825,304	4,900,707	-
Interest on obligation	1,614,895	965,694	-
Expected return on plan assets	-	-	-
Total	7,440,199	5,866,401	-

Note:4.21.6

Amount recognised in other comprehensive income

Particulars	(Figures in NPR)		
	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Actuarial (gain)/loss	24,848.00	-	-
Total	24,848.00	-	-

Note:4.21.7

Actuarial assumptions

Particulars	(Figures in NPR)		
	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Discount rate	10%	9%	-
Expected return on plan assets	-	-	-
Future salary increase	-	-	-
Withdrawal rate	-	-	-
Total	10%	9%	-

Note:4.22

Debt securities issued

Particulars	(Figures in NPR)		
	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Debt securities issued designated at fair value through profit or loss	-	-	-
Debt securities issued at amortised cost	-	-	-
Total	-	-	-

Note:4.23

Subordinated liabilities

Particulars	(Figures in NPR)		
	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Redeemable preference shares	-	-	-
Irredeemable cumulative preference shares	-	-	-
Other	-	-	-
Total	-	-	-



Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31st Ashadh 2080

Note:4.24

Share capital

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Ordinary shares	618,900,045	552,589,326	431,710,411
Convertible preference share (Equity component only)	-	-	-
Irredeemable preference share (Equity component only)	-	-	-
Perpetual debt (Equity component only)	-	-	-
Total	618,900,045	552,589,326	431,710,411

Note:4.24.1

Ordinary shares

	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Authorized Capital			
10000000 ordinary share of Rs. 100 each <i>(Previous Year 10000000 Ordinary Shares of Rs. 100 Each)</i> <i>(Transistion period -50000000 ordinary share of Rs 100 each)</i>	1,000,000,000	1,000,000,000	500,000,000
Issued capital:			
6189000.45 ordinary share of Rs. 100 each <i>(Previous Year 5525893.26 Ordinary Shares of Rs. 100 Each)</i> <i>(Transistion of earliest period - 4317104.11 ordinary share of Rs 100 each)</i>	618,900,045	552,589,326	431,710,411
Subscribed and paid up capital:			
6189000.45 ordinary share of Rs. 100 each <i>(Previous Year 5525893.26 Ordinary Shares of Rs. 100 Each)</i> <i>(Transistion of earliest period - 4317104.11 ordinary share of Rs 100 each)</i>	618,900,045	552,589,326	431,710,411
Total	618,900,045	552,589,326	431,710,411



Note:4.24.2

Ordinary share ownership

Particulars	As at 31st Ashad 2080		As at 32nd Ashad 2079		As at 31st Ashad 2077	
	Percent	Amount	Percent	Amount	Percent	Amount
Domestic ownership (Promoter)						
Nepal Government						
"A" class licensed institutions						
Other licensed institutions						
Other institutions						
Other						
Domestic ownership (Public)						
Nepal Government						
"A" class licensed institutions	61.31%	379,447,618	61.31%	338,792,516	70.00%	302,197,288
Other licensed institutions						
Other institutions						
Other	38.69%	239,452,427.44	38.69%	213,796,810	30.00%	129,513,123
Foreign ownership Promoter						
Foreign ownership Public						
Total	100.00%	618,900,045	100.00%	552,589,326	100.00%	431,710,411



Note:4.24.3

Details of Shareholders holding 0.5% or more of share capital		As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Name	% of holding		% of holding	% of holding
1. Global Ime Bank Ltd.	57.48%		57.48%	70.00%
2. Nepal Investment Mega Bank Ltd	3.83%		3.83%	1.13%
3. Sujan Sakya	0.58%		0.00%	0.00%

Note:4.25

Reserves

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Statutory General Reserve	175,384,446	156,081,714	112,350,450
Capital reserve	-	-	-
Exchange equilisation reserve	-	-	-
Investment adjustment reserve	-	-	-
Corporate social responsibility reserve	1,348,715.84	2,186,563	2,512,965
Client Protection Fund	29,166,588	33,959,782	37,340,748
Capital redemption reserve	-	-	-
Regulatory reserve	74,951,413	59,369,159	37,272,406
Assets revaluation reserve	-	-	-
Fair value reserve	-	-	654,081
Dividend equalisation reserve	-	-	-
Actuarial gain	619,389	636,783	-
Restructured and Rescheduled Reserve	66,672,957	-	-
Other reserve	-	-	-
Deferred Tax Reserve	13,350,025	9,388,616	-
Other Reserve	11,246,209	11,246,209	11,246,209
Total	372,739,743	272,868,825	201,376,858



Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note No. 4.26

Contingent Liabilities and Commitment

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Contingent Liabilities	-	-	-
Undrawn and undisbursed facilities	-	-	-
Capital commitment	-	-	-
Lease commitment	-	-	-
Litigation	-	-	-
Total	-	-	-

Note No. 4.26.1

Capital commitments

(Figures in NPR)

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

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Capital commitments in relation to Property and Equipment			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub Total	-	-	-
Capital commitments in relation to Intangible assets			
Approved and contracted for	-	-	-
Approved but not contracted for	-	-	-
Sub Total	-	-	-
Total	-	-	-

Note No. 4.26.2

Lease Commitments

(Figures in NPR)

Particulars	As at 31th Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Operating lease commitments			
Future minimum lease payment under non cancellable operating lease, where the institution is lessee			
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Sub Total	-	-	-
Finance lease commitments			
Future minimum lease payment under non cancellable operating lease, where the institution is lessee			
Not later than 1 year	-	-	-
Later than 1 year but not later than 5 years	-	-	-
Later than 5 years	-	-	-
Sub Total	-	-	-
Grand Total	-	-	-

Note No. 4.26.3

Litigation

No such litigation entered by the institution.

Total	-	-	-
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Global IME Laghubitta Bittiya Sanstha Ltd
Notes to the Financial Statements for the year ended 31th Ashadh 2080

Note: 4.27

Interest income

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	5,733,687	7,816,933
Loans and Advances to Bank and Financial Institutions	-	-
Loans and advances to customers	1,190,757,375	1,144,710,155
Investment securities	-	-
Loans and advances to staff	-	-
Other	-	-
Total interest income	1,196,491,062	1,152,527,088

Note: 4.28

Interest expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposits from customers	218,781,535	158,251,604
Borrowing	511,464,885	392,823,607
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
Total interest expense	730,246,421	551,075,211

Note: 4.29

Fees and Commission Income

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Loan Administration fees	-	-
Service fees	70,118,642	102,046,320
Commitment fees	-	-
Card issuance fees	-	-
Prepayment and swap fees	-	-
Remittance fees	-	-
Brokerage Fee	-	-
Other Fees and Commission Income	5,537,214	7,055,758
Total Fees and Commission Income	75,655,856	109,102,078

Note: 4.30

Fees and commission expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Brokerage		
ATM management fees	-	-
VISA Master card fees	-	-
Guarantee commission Fees	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other Fees and Commission Expense	3,643,100	7,953,370
Total Fees and Commission Expense	3,643,100	7,953,370



Note: 4.31

Net trading income

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
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	-	-
Total Net trading income	-	-

Note: 4.32

Other operating income

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Foreign Exchange Revaluation Gain	-	-
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
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 other operating income	-	-

Note: 4.33

Impairment charge/(reversal) for loan and other losses

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Impairment charge/(reversal) on loan and advances to B/FIs	-	-
Impairment charge/(reversal) on loan and advances to customer	72,146,213	81,734,878
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with BFIs	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment property	-	-
Total impairment charge/(reversal) for loan and other losses	72,146,213	81,734,878



Note: 4.34

Personnel Expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Salary	110,075,504	107,851,258
Allowances	93,796,624	86,776,938
Gratuity expenses	7,440,199	5,866,401
Provident fund	10,528,088	9,833,095
Uniform	-	-
Training & Development Expense	6,112,839	4,424,289
Leave encashment	5,501,354	3,892,889
Medical	-	-
Insurance	1,781,449	1,126,346
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expense	-	-
Finance expenses under NFRS	-	-
Other Expenses Related to Staff	16,626,027	15,506,620
Sub-Total	251,862,083	235,277,836
Employees Bonus	4,827,366	31,827,168
Total personnel expenses	256,689,450	267,105,004

Note: 4.35

Other operating expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Directors' fee	1,024,000	-
Directors' expense	-	-
Auditors' remuneration	203,400	186,450
Other audit related expense	528,450	300,364
Professional and legal expense	58,823	58,823
Office administration expense	33,144,847	31,821,721
Operating lease expense	7,781,386	6,882,854
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	1,802,984	2,512,965
Client Protection expenses	-	-
Onerous lease provision	-	-
Others	-	190,183
Interest Expense	-	-
Total other operating expense	44,543,890	41,953,361



Note: 4.35.1

Office administration expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Water and electricity	1,138,625	607,257
Repair and Maintenance		-
(a) Building		-
(b) Vehicle	769,115	668,951
(c) Computer and accessories		-
(d) Office equipments and furniture		-
(e) Other	892,023	1,145,515
Insurance	412,133	346,290
Postage, Telex, Telephone, Fax	2,600,795	2,470,991
Printing and stationery	4,759,149	4,282,480
News paper, books and journals	5,875	6,680
Advertisement	505,993	285,167
Donations		
Security expense		
Deposit and loan guarantee premium		
Travel Allowances and Expenses	5,759,551	2,492,928
AMC expenses	1,379,074	
Entertainment	162,502	
Annual/ Special general Meeting Expenses	695,259	1,181,296
Others		
Share Registration and Related Expenses	814,305	527,225
Fuel	6,474,963	2,153,108
Hospitality Expenses		10,950
Business Promotion Expenses		
Computer Software Expenses		
Professional Fees		
Tax and Duties	1,893,039	
Auction Related Expenses		
Registration Fee and Charges		
Office Expenses	832,085	1,085,301
Other operating expenses	4,050,361	4,753,900
Total	33,144,847	22,018,038

Note: 4.36

Depreciation & Amortisation

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Depreciation on Property and Equipment	24,812,951	23,881,611
Depreciation on investment property	-	-
Amortisation of intangible assets	1,371,514	1,481,219
Total depreciation and amortisation	26,184,466	25,362,830



Note: 4.37

Non operating income

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Recovery of loan written off	-	-
Other Income	-	-
Total non operating income	-	-

Note: 4.38

Non Operating Expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non operating Expenses	-	-

Note: 4.39

Income tax expense

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Current tax expense		
Current year	46,141,130	90,932,014
Adjustment for prior years		
Deferred tax expense		
Origination and reversal of temporary differences	(3,961,409)	(23,143,823)
Changes in tax rate		
Recognition of previously unrecognised tax losses		
Total income tax expense	42,179,721	67,788,191

4.39.1

Reconciliation of tax expense and accounting profit

(Figures in NPR)

Particulars	Year Ended 2080 Ashad	Year Ended 2079 Ashad
Profit before tax	138,693,379	286,444,512
Tax amount at tax rate of 30%	41,608,014	85,933,354
Add: Tax effect of expenses that are not deductible for tax purpose	4,533,117	4,998,660
Less: Tax effect on exempt income	-	-
Add/less: Tax effect on other items	(3,961,409)	(23,143,823)
Total income tax expense	42,179,721	67,788,190
Effective tax rate	30.41%	23.67%

Global IME Laghubitta Bittiya Sanstha Ltd.

Notes to the Financial Statements

For the Year Ended 31st Ashadh 2080 (16th July, 2023)

1. Reporting Entity

Global Ime Laghu Bitta Bittiya Sanstha Limited '*herein referred as Microfinance*' was registered at Office of Company Registrar as Public Limited Company on 2069/11/24 with an authorized capital of NPR 1,000,000,000 and paid up capital of NPR 618,900,045. The Micro Finance is operating its business from its corporate office at Pokhara-26, Kaski.

It had obtained license to carry on business of wholesale lending of micro credit in Nepal on 2069/12/12 from Nepal Rastra Bank as Class 'D' Licensed Institution and it commenced its transactions since 2070/02/01. The main objective of Microfinance is to provide lending to its members to promote the life style of deprived people as described by Nepal Rastra Bank.

The Microfinance is listed on Nepal Stock Exchange and is trading under the code "GILB".

2. Basis of Preparation

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

The financial statements of the Microfinance have been prepared on accrual basis of accounting except the cash flow information which is prepared, on a cash basis, using the direct method.

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts of the Microfinance. The significant accounting policies applied in the preparation of financial statements are set out below in point number 3. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically.

2.1 Statement of Compliance

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as adopted by the Accounting Standards Board (ASB) – Nepal. The financial statements have been prepared on the going concern basis.

The Microfinance has adopted relevant NFRS and descriptions of the effect of the transition have been summarized in the Notes that follow. The Microfinance presents its statement of financial position broadly in order of liquidity, an analysis regarding recovery or settlement within twelve months after the reporting date (current) and more than twelve months after the reporting date (non-current) is presented in the respective notes.

2.2 Reporting Period

Reporting Period is a period from the first day of Shrawan (mid-July) of any year to the last day of Ashadh (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan 2079 to 31st Asadh 2080 as per Nepalese Calendar corresponding to 17th July 2022 to 16th July 2023 as per English Calendar and corresponding previous year period is 1st Shrawan 2078 to 32nd Asadh 2079 as per Nepalese Calendar corresponding to

16th July 2021 to 16th July 2022 as per English Calendar. The date of transition is

	Nepali Calendar	English Calendar
Current Year Period (2079/80)	1 st Shrawan 2079 to	17th July 2022 to
	31 nd Asadh 2080	16th July 2023
Previous Year Period (2078/79)	1 st Shrawan 2078 to	16th July 2021 to
	32 nd Asadh 2079	16th July 2022
Transition Date	1 st Shrawan 2078	16 th July 2021

Accompanied financial statements have been adopted by the Board of Directors on its meeting held on 24th of Mangsir 2080 Physical board meeting number 178 and have been recommended for approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

The Financial Statements of the Microfinance are presented in Nepalese Currency i.e. Nepalese Rupee (NPR), which is the currency of the primary economic environment in which the Microfinance operates. There was no change in the Microfinance's presentation and functional currency during the period under review. The figures are rounded to nearest integer, except otherwise indicated.

2.4 Use of Estimates, assumptions and judgements

The preparation of financial statements requires the management to make estimates and assumptions that are considered while reporting amounts of assets and liabilities (including contingent assets and liabilities) as of the date of the financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Any revision to accounting estimates is recognized prospectively in current and future periods.

Information about assumptions and estimation that have a significant risk of resulting in a material adjustment within the next financial year are:

- Key assumptions used in discounted cash flow projections.
- Measurement of defined benefit obligations.
- Provisions, commitments and contingencies.
- Determination of net realizable value.
- Determination of useful life of the property, plants and equipment.
- Assessment of the Microfinance's ability to continue as going concern.
- Determination of fair value of financial instruments; and property and equipment.
- Impairment of financial and non-financial assets.
- Assessment of current as well as deferred tax.

2.5 Changes in Accounting policies

The Microfinance has applied its accounting policies consistently from year to year except for some comparatives have been grouped or regrouped to facilitate comparison, corrections of errors and any changes in accounting policy have been separately disclosed with detail explanation.

2.6 New standards issued but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been

issued by IASB- after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the Microfinance financial statements are disclosed below. The Microfinance intends to adopt these standards, if applicable, when they become effective.

NFRS 14 Regulatory Deferral Accounts has been issued but is not effective until current period.

2.7 New standards and interpretation not adopted

All Nepal Accounting Standards and Nepal Financial Reporting Standards and other interpretation issued by ASB of Nepal have been adapted while preparing financial statements except NFRS 9 in respect of Expected Credit Loss Model.

2.8 Discounting

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

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. 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.

3. Significant Accounting Policies

The accounting policies applied and method of computation followed in the preparation of the financial statement is consistent with the accounting policies applied and method of computation followed in preparation of the annual financial statement unless stated otherwise.

3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the required material items in the statement of financial position where it has been disclosed as measured at fair value or otherwise.

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 revision 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 that follow.

3.2 Cash and Cash Equivalents

The fair value of cash and cash equivalent is the carrying amount. Cash and cash equivalent represent the amount of cash in hand, balances with other bank and financial institutions, money at

short notice and highly liquid with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by the Microfinance in the management of short term commitment.

3.3 Financial Assets and Financial Liabilities

3.3.1 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 recognizes 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.

3.3.2 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:

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

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 purpose or are designated at fair value through profit or loss. Upon initial recognition, transaction cost is 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 are 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 through profit or loss are classified as subsequently measured at amortized cost using effective interest method.

3.3.3 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. Dividends recognized in Statement of Profit and Loss are included in the 'Other income' line item.

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 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
- 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.

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.

3.3.4 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 is recognized in Statement of Profit or Loss.

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, then the transferred assets are not derecognized.

ii. 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 derecognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

3.3.5 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 Microfinance 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 market for identical assets or liabilities.

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

3.3.6 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 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.

Impairment of financial assets measured at amortized cost

The Microfinance considers evidence of impairment for loans and advances and investment securities 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 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.

All individually significant loans and advances and investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities with similar risk characteristics.

Impairment of loans and advances portfolios is based on the judgments in past experience of portfolio behavior. 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.

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

In case of impairment of financial assets being loans and advances, the impairment loss amount is taken as higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39 as mentioned above as per alternative given in carve out on NAS 39 Para 58.

However, as per carve out on NAS 39 Para 58, the Microfinance has assessed and measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

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'.

Impairment of investment in equity instrument classified as fair value through other comprehensive income

Objective evidence of impairment of investment in an equity instrument is a significant or prolonged decline in its fair value below its cost. Impairment losses are recognized by reclassifying the losses accumulated in the fair value reserve in equity to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and the current fair value, less any impairment loss recognized previously in profit or loss.

Impairment of non-financial assets

The Microfinance assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Microfinance estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's fair value of the Cash Generating Unit's (CGU) less costs to sell and its value in use. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset, in determining fair value less costs to sell, an appropriate valuation model is used.

3.4 Trading Assets

Trading assets are those assets that are acquired principally for the purpose of selling in the near term, or held as part of a portfolio that is managed together for short-term profit. It includes non-derivative financial assets such as government bonds, NRB bonds, domestic corporate bonds, treasury bills, equities etc. held primarily for the trading purpose. If a trading asset is a debt instrument, it is subject to the same accounting policy applied to financial assets measured at amortized cost. If a trading asset is an equity instrument, it is subject to the same accounting policy applied to financial assets measured at Fair Value through Profit or Loss.

3.5 Property and Equipment

Recognition and Measurement

Property and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the 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 labor;
- Any other cost directly attributable to bringing the assets to the working condition for their intended use; and
- Capitalized borrowing cost

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.

On revaluation of an asset, any increase in the carrying amount is recognized in 'Other comprehensive income' and accumulated in equity, under revaluation reserve or used to reverse a previous revaluation decrease relating to the same asset, which was charged to the Statement of Profit or Loss. In this circumstance, the increase is recognized as income to the extent of previous write down. Any decrease in the carrying amount is recognized as an expense in the Statement of Profit or Loss or debited to the Other Comprehensive income to the extent of any credit balance existing in the capital reserve in respect of that asset.

The decrease recognized in other comprehensive income reduces the amount accumulated in equity under capital reserves. Any balance remaining in the revaluation reserve in respect of an asset is transferred directly to retained earnings on retirement or disposal of the asset.

Depreciation

The microfinance had the policy of depreciating Property and equipment on Diminishing value method (WDV). The microfinance has opted to adopt SLM method of depreciation. Such change in method of depreciation has been accounted for retrospectively in accordance to "NAS 8, Accounting policies, change in accounting estimates & Error". Depreciation up to the date of transition period i.e. 2078.04.01 has been adjusted through Retained Earnings. Furthermore, Assets arising from the merger activities as on 2078.01.08 has been similar effect & the changes in Book values of the Assets has been adjusted through the Retained Earnings of Sparsha Laghubitta Bittiya Sanstha.

Depreciation is charged from the date when the asset is put to use, and such amount is recognized in profit or loss. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

Depreciation has been charged to SOPL on Right-of-use asset recognized in the FY 2079/80 on SLM basis. The asset will be fully depreciated over the lease term of the asset.

The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

Class of Assets	Useful Life	Rate of Depreciation
Office Equipment	5 years	20%
Vehicles	5 years	20%
Computer (including Printer)	5 years	20%
Furniture and fixtures	5 years	20%
Leasehold Improvements	5 years	20%
Building	40 years	2.5%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each statement of financial position date.

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

De-recognition

The carrying amount of an item of property and equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property and equipment is included in the Statement of Profit or Loss when the item is derecognized. When replacement costs are recognized in the carrying amount of an item of property and equipment, the remaining carrying amount of the replaced part is derecognized.

Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

3.6 Goodwill Intangible assets

Recognition

An intangible asset is an identifiable non-monetary asset without physical substance, held for use in the production or supply of goods or services, for rental to others or for administrative purposes. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the asset can be measured reliably. An intangible asset is initially measured at cost. Expenditure incurred on an intangible item that was initially recognized as an expense by the Microfinance in previous annual Financial Statements or interim Financial Statements are not recognized as part of the cost of an intangible asset at a later date.

Computer Software & Licenses

Intangible assets with finite useful lives that are acquired separately are carried at cost less accumulated amortization and accumulated impairment losses.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level. Such intangibles are not amortized. The useful life of an intangible asset with an indefinite life is reviewed annually to determine whether indefinite life assessment continues to be supportable. If not, the change in the useful life assessment from indefinite to finite is made on a prospective basis.

The intangible asset with finite useful lives are amortized over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and are treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is recognized in the statement of profit or loss.

Gains or losses arising from de-recognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the statement of profit or loss when the asset is derecognized.

Certain computer software costs are capitalized and recognized as intangible assets based on materiality, accounting prudence and significant benefits expected to flow therefrom for a period longer than one year.

The estimated useful lives of significant items of intangible assets for current year and comparative periods are as follows:

Class of Assets	Useful Life	Rate of Depreciation
Computer software	5 years	20%

3.7 Investment Property

Investment property is the land or building or both held either for rental income or for capital appreciation or for both, but not for sale in ordinary course of business and owner occupied property other than those classified as property and equipment under NAS 16 – "Property, Plant and Equipment"; and assets classified as non-current assets held for sale under NFRS 5 – "Non-Current Assets Held for Sale and Discontinued Operations". Land and Building acquired as non-banking

assets are recognized as investment property.

Investment properties are initially measured at cost, including transaction costs. The microfinance has opted to account for its Investment property by using Cost model.

No depreciation is charged in investment property as they are not intended for the owner-occupied use.

3.8 Income Tax

The Microfinance is subject to tax laws of Nepal. Income taxes have been calculated as per the provisions of the Income Tax Act, 2058.

Income Tax expense comprises current tax and deferred tax. Current tax and deferred tax are recognized in profit or loss except to the extent they relate to the items recognized directly in equity or in other comprehensive income.

Current Tax

Current tax is the tax payable or receivable on the taxable income or loss for the year using tax rates that are enacted or substantially enacted at the reporting date, and any adjustment to tax payable in respect of previous years.

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 Company 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 in respect of temporary differences between the carrying amount and tax base of assets and liabilities; and carry forward of unused tax losses. Deferred tax is measured at the tax rate that is expected to be applied to temporary differences when they reverse, using tax rate enacted or substantially enacted at the reporting date. Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which it can be utilized

Deferred tax assets are reviewed at each reporting date and appropriately adjusted to reflect the amount that is reasonably/ virtually certain to be realized.

Deferred tax asset and deferred tax liabilities are offset if all of the following conditions met:

- if there is a legally enforceable right to offset the current tax liabilities and assets;
- the taxes are levied by the same authority on the same tax entity;
- and the entity intends to settle the current tax liabilities and assets on net basis or the tax assets and liabilities will be realized simultaneously.

3.9 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits comprises of deposit amount held of the customers and other Financial Institutions. Deposits are classified as financial liabilities measured at amortized cost.

Debt securities issued are financial liabilities other than measured at fair value though profit or loss and are measured at amortized cost using effective interest method.

Subordinated Liabilities are also measured at amortized cost using effective interest method.

The Microfinance doesn't hold debt securities and subordinated liabilities.

3.10 Provisions

Provisions are recognized when the Microfinance 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.

A contingent asset is a possible asset 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.

Provisions, contingent liabilities, contingent assets and commitments are reviewed at each reporting period.

Provisions for onerous contracts are recognized when the expected benefits to be derived by the Microfinance from a contract are lower than the unavoidable costs of meeting the future obligations under the contract.

3.11 Revenue Recognition

Revenue comprises of interest income, fees and commission, disposal income, etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Microfinance and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of incomes recognition are as below:

Interest income

Interest income is recognized in profit or loss using effective interest method. Effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of financial asset or liability to the carrying amount of the asset or liability. The calculation of effective interest rate includes all transactions cost and fee and points paid or received that are integral part of the effective interest. The transactions cost and fees and points that are not material have been recognized directly in Statement of Profit or Loss and not considered in the calculation of effective interest rate. The transaction costs include incremental costs that are directly attributable to the acquisition or issue of financial assets.

Interest income presented in statement of profit or loss includes:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method except for impaired loans and advances. These financial assets include loans and advances including staff loans.
- Interest on investment securities measured at fair value is calculated on effective interest rate.

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the entity. In some cases, this may not be probable until the consideration is received or until an uncertainty is removed.

Here, accrued interest receivable amount has been recognized as interest income except for the bad loan's accrued interest receivable and such recognized amount has been transferred to regulatory reserve.

Fees and Commission

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, prepayment Charge, penal Charges etc.

Dividend Income

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income are presented in other operating Income.

Net Trading Income

Trading income/ loss is recognized for all realized interest, dividend and foreign exchange differences including any unrealized changes in fair value of trading assets and liabilities. The trading income and loss are netted off and disclosed separately in Statement of Profit or Loss. The microfinance does not have such income.

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 including all other fees and service charge on all financial liabilities are recognized in profit or loss. The interest expenses so recognized closely approximates the interest expenses that would have been derived under effective interest rate method. The difference is not considered material. The Microfinance considers the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

3.13 Employee Benefits

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 Bonus Act to 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;
- profit-sharing and bonuses; and
- non-monetary benefits

Employee bonus is provided as per the Bonus Act, 2030 amounting to 10% of the net profit before tax of regulatory profit.

Post-Employment Benefit Plan

Post-employment benefit plan includes followings:

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 services are rendered by employees. Prepaid 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:

- 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.

Defined Benefit Plan

Following are the defined benefit plans provided by the Microfinance to its employees:

- Gratuity

For defined benefit plans, the liability to be recognized in the Statement of Financial Position is the present value of the defined benefit obligation less the fair value of plan assets. The Microfinance accounts for the liability for the gratuity as per the management calculation. Actuarial Valuation has not been carried out for the reporting period.

Likewise, the company has contributed @ 8.33% of the basic salary as per the provisions of Labour Act, 2074 for the staffs appointed after the commencement of the act and gratuity as per the existing bylaws has been provided to the existing employees as at the date of new Labour Act, 2074.

- Long Service Leave Benefit

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 Bye laws of the Microfinance. The Microfinance accounts for the liability for entire accumulated outstanding leave balance as per the management calculation. Actuarial Valuation has been carried out for the reporting period.

Other Long-Term Employee Benefits

Other long-term employee benefits include benefits that are not expected to be settled wholly before twelve months after end of the fiscal year in which employees render the related service.

- Staff-loans

The Microfinance provides staff loan to its staffs as per the provisions of its employee's bylaws. The interest rate considered in such loans approximates to the prevailing market rate, therefore the fair value of such loans generally approximates to the carrying amount.

3.14 Leases

The Microfinance has applied NFRS 16 Leases for all the right to use identifiable assets effective from 1st Shrawan 2078.

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement and requires an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset or whether the arrangement conveys a right to control the use of an identified asset for a period of time in exchange for consideration.

To assess whether a contract conveys the right to control the use of an identified asset, the Microfinance considers whether:

- The contract involves the use of an identified asset. This may be specified explicitly or implicitly and should be physically distinct or represent substantially all of the capacity of a physically distinct asset. If the supplier has a substantive substitution right, then the asset is not identified;
- The Microfinance has right to obtain substantially all of the economic benefits from the use of the asset throughout the period of use; and
- The Microfinance has right to direct the use of the asset. The Microfinance has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used. In rare cases where the decision about how and for what purpose the asset is used is predetermined, the Microfinance has the right to direct the use of the asset if either;
- The Microfinance has the right to operate the asset; or
- The Microfinance designed the asset in a way that predetermines how and for what purpose it will be used.

The Microfinance recognizes a right of use asset and a lease liability at the lease commencement date. The right to use of assets is the present value of the total lease payments up to the contract date from the start of contract inclusive of any increments on the payment of the rent. The present value has been derived using the discount rate equal to the Microfinance's incremental borrowing rate. The Microfinance has applied cost model after initial recognition on commencement date and subsequent measurement. The Microfinance has measured the right-of-use asset at cost: Microfinance provides

depreciation over the lease term on a straight-line basis.

a. Less accumulated depreciation and accumulated impairment and

b. Adjusted for any re-measurement of lease liabilities if any.

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

The Microfinance presents right of use assets under Note 4.11 to the financial statements while the corresponding lease liability is presented in Note 4.21, 'Other Liabilities'.

The microfinance does not have any finance leases as lessor.

3.15 Share Capital and Reserves

Share Capital

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 initial measurement of the equity instruments.

The reserves include regulatory and other reserves excluding retained earnings.

Reserves

Licensed institution shall include the amounts received from allocation of profits or retained Earnings in connection with maintaining reserves or created from any other process. Normally, Amount shall be credited to this heading having debited the accumulated profit and while using these reserves, the concerned reserve account shall have to be debited. Followings are the additional clarification of account head under reserve.

(a) General Reserve:

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

(b) Exchange Equalization Reserve

Exchange equalization reserve is a statutory reserve. An institution which has earned foreign exchange revaluation gain on foreign currency other than India currency has to allocate 25 percent of such revaluation gain to this reserve as per provision of the Bank and Financial Institution Act. Any amount allocated to exchange equalization reserve as per the provision of the Bank and Financial Institutions Act, shall be presented under this heading.

(c) Fair Value Reserves

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

financial assets shall be presented under this account head.

(d) Assets Revaluation Reserve

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

(e) Capital Reserve

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

(f) Special Reserve

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

(g) Capital Redemption Reserve

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

(h) Dividend Equalization Fund

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

(i) Capital Adjustment/Equalization Fund

Any amount that is allocated from the amount retained profit to a reserve that is created for the raising capital of the Bank as well as calls is advance amount to make up minimum paid up capital amount shall be presented under this account head.

(j) Corporate Social Responsibility Fund

The fund created for the purpose of corporate social responsibility by allocating profit shall be presented under this account head. Nepal Rastra Bank (NRB), the country's central bank, recently announced that it is requiring microfinance institutions (MFIs) in the country to establish a "Corporate Social Responsibility Fund" to which they must deposit 1 percent of their annual net profit. In cases in which the annual dividend payout of an MFI reaches above 15 percent of the organization's annual net profit, it also will be required to deposit 10 percent of the dividend into the Corporate Social Responsibility Fund.

The following table presents the Microfinance's Corporate Social Responsibility Fund details.

S.N	Particulars	Amt (Rs.)
	Opening Restated Balance of CPF for the fiscal year 2078/79 (A)	2,186,563.00
1	Distribution of health materials	74,825.00
2	Assistance in construction of street lights	25,000.00
3	Dustbin distribution	113,234.00
4	Assistance to flood victims	75,000.00

S.N	Particulars	Amt (Rs.)
5	Assistance to fire victims	40,000.00
6	Prevention and control of covid-19	19,251.00
7	Distribution of pesticide sprays	356,446.00
8	Necessary material support in old age homes	108,317.00
9	Assistance in construction of waiting room	206,568.00
10	Distribution of Televisions to Police Stations	24,400.00
11	Distribution of fan to police post	2,700.00
12	Distribution of Solar Panels to Police Stations	40,201.00
13	Fruit seedling distribution	164,290.00
14	Distribution of plastic chairs	27,797.00
15	Financial support to monasteries	40,000.00
16	Help in the production of drinking water	149,020.00
17	Assistance in hurricane-affected areas	5,000.00
18	Distribution of Educational Materials/Financial Literacy Program	330,935.00
Total Expenses of CSR Fund (B)		1,802,984.00
Amount allocated by 1 percent of the current year and 2079/080 (C)		965,137.00
Total Remaining Balance CSR End of 2079/080 (A-B+C)		1,348,716.00

(k) Investment Adjustment Reserve

It is a regulatory reserve created as a cushion for adverse price movements in banks Investments as directed by the Directives of Nepal Rastra Bank.

(l) Actuarial Gain/Loss Reserve

Actuarial gain or loss that represents change in actuarial assumptions used to value employee obligations shall be presented under this account head.

(m) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the institution to this reserve as per the Directive of NRB for the purpose of implementation of NFRSs and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The amount allocated to this reserve shall include interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRSs (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized Under NFRSs etc.

Fiscal Year	FY 2077/78	FY 2078/79	FY 2079/80	Total
Interest Receivable	37,272,406.00	22,096,753.00	15,582,254.00	74,951,413.00
Short loan loss provision	-	-	-	-
Short provision for possible losses on investment	-	-	-	-
Short Provision on NBA	-	-	-	-
Deferred Tax Assets	-	-	-	-
Goodwill	-	-	-	-
Gain on Bargain Purchase	-	-	-	-

Fiscal Year	FY 2077/78	FY 2078/79	FY 2079/80	Total
Actuarial Loss Recognized	-	-	-	-
Fair Value Loss Recognized in OCI	-	-	-	-
Other	-	-	-	-
Total	37,272,406.00	22,096,753.00	15,582,254.00	74,951,413.00

(n) Client Protection Fund

This fund constitutes amount allocated from profit as per NRB directives for the purpose of the welfare of the customers. Nepal Rastra Bank (NRB), the country's central bank, recently announced that it is requiring microfinance institutions (MFIs) in the country to establish a "Client Protection Fund" to which they must deposit 1 percent of their annual net profit. In cases in which the annual dividend payout of an MFI reaches above 15 percent of the organization's annual net profit, it also will be required to deposit 35 percent of the dividend into the Client Protection fund.

The following table presents the Microfinance's Client Protection Fund details.

S.N	Particulars	Amt (Rs.)
1	Opening Restated Balance of CPF (2078/79)	32,156,798
2	Allocation from the profit of FY 2078/79	1,802,984
Source of Client Protection Fund (A)		33,959,782
1	Maternity expenses to members	384,000.00
2	Entrepreneurship training to members	885,313.00
3	Expenditure on death of member	142,000.00
4	Financial Literacy Program	2,128,018.00
5	Distribution of academic scholarships	1,500,000.00
6	Provide disaster relief	649,000.00
7	Construction of a centre meeting house	70,000.00
Total Expenses of Client Protection Fund (B)		5,758,331.00
Amount allocated by 1 percent of the current year and 2079/080 (C)		965,137.00
Total Remaining Balance CPF End of 2079/080 (A-B+C)		29,166,588
50% of the amount accumulated from the profit of the previous FY 2078/79		901,492.00

At least 50 percent of the amount collected from the profit of the previous financial year in the customer protection fund should be spent in the last financial year. So, the MFI has been spent NRs. 5,758,331 for the fiscal year 2079/080. The above mentioned amount is within the directions of Nepal Rastra Bank.

(o) Other Reserve Fund

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

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 are no instruments, such as convertibles, that would require dilution of EPS.

3.17 Segment Reporting

The Microfinance is organized for management and reporting purposes into segments based on the provinces. The microfinance earns majority of its revenue from loans and advances to its members.

4. Schedules to the Financial Statements

Schedules to financial statements are attached as notes to the financial statements and are integral part of the financial statements.

5. Disclosures and Additional Information

5.1 Risk Management

The Microfinance is exposed to various types of risks including credit, market, liquidity, operational, legal, compliance and reputation risks. The objective of the risk management framework at the Microfinance is to ensure that various risks are understood, measured and monitored and that the policies and procedures established to address these risks are strictly adhered to.

Microfinance recognizes the importance of Risk Management and has accordingly invested in processes, people and a management structure. Overall risk management function of the Microfinance is supervised by Risk Management Committee and Internal Audit Committee represented by BOD members and Senior Executives. Risk Management Committee reviews the asset quality at frequent intervals and Internal Audit Committee provides assurance that the internal control systems of the Micro Finance are in place. The human capital is also managed by Employee Service Facility Committee represented by BOD members and Senior Executives.

Risk Governance

Trained supervisors and analysts in the Microfinance examine and monitor the performance and activities of partner MFIs. In addition to monitoring the financial condition of the MFIs, supervisors also review compliance with terms and conditions of loan agreements and regulations and seek corrective action as and when necessary.

Risk Management Department conducts periodical financial surveillance and monitoring and provides pre-examination analysis and other analytical support to onsite supervisors and management.

Through its risk management framework, the Microfinance seeks to efficiently manage credit, market and liquidity risks which arise directly through the Microfinance's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking. As part of this framework, the Microfinance uses a set of principles that describe its risk management culture. The principles of risk management followed by the Microfinance include:

- Prepare quarterly report of financial position and performance for individual MFIs and to conclude the trends and indicators on these.
- Analyze the financial position and performance indicators on quarterly basis.

- Provide all statistical data required for onsite supervision.
- Provide Offsite Warning Signal (OWS) by SCOR rating table and other reports for each MFI.
- Taking risk with appropriate authorities and where there is appropriate infrastructure and resource to manage them.
- Anticipating future risks and ensuring awareness of all risks.
- Efficient and effective risk management and control to gain competitive advantage.

In order to enhance governance/oversight and to enable earlier detection and mitigation of critical risks, Supervision System (SS) has been implemented in Microfinance the Supervision System provides a set of guiding principles for analysing and monitoring the financial position and performance of each Individual partner to more proactively identify, assess and mitigate potential control failures.

The major risk faced by the microfinance and the mitigating measures followed by it are as follows:

5.1.1 Liquidity Risk

Liquidity risk is the risk that the Microfinance may encounter difficulties in meeting its financial commitments that are settled by delivering cash or another financial asset. Hence, the Microfinance may be unable to meet its payment obligations when they fall due under both normal and stress circumstances. With the objective of limiting this risk, the management has arranged for diversified funding sources in addition to its core deposit base. The Microfinance has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and ensuring availability of high grade collateral which could be used to secure additional funding at any given time.

5.1.2 Credit risk

Credit risk is the risk of financial loss to the Microfinance if a borrower or counterparty to a financial instrument fails to meet its contractual obligations and arises principally from the Microfinance's loans and advances to customers and investment in debt securities.

Credit Risk is being managed through implementation of Credit Policy Guidelines and specific product documents developed for each product. These policies, manual & product documents lay down the basic framework for credit appraisal and authority for approval. A comprehensive credit risk assessment process has been defined which involves individual appraisal of all borrowers including corporate, institutional & SME borrowers against stipulated criteria and also encompasses assignment of systematic credit ratings. Further, Risk Management Committee reviews the overall credit and other risk in the light of current market conditions and management analysis and issues necessary instructions including amendments to policies in order to strengthen the Microfinance's credit policy.

5.1.3 Operation Risk

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

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

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

5.1.4 Market Risk

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

Overview of current interest rate environment and monitoring of the movement of key interest rate indices. Periodic evaluation of net interest position and maturity gap analysis is prepared considering interest rate sensitive assets and liabilities. Interest rate risk indicators are periodically reviewed. The institution's rate indices are compared in line with market average of industry expert's rate indices of similar instruments with similar characteristics.

Interest rates are altered in line with key policy rates of the Central Bank and interest rate spread is maintained according to the Central Bank's direction. Lending policy rates are adjusted according to changes in market rates in order to mitigate risk of falling interest rate margins.

5.1.5 Fair value of financial assets and liabilities

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

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

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

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

Hierarchy of Fair Value Measurement

The following table presents the Microfinance's financial instruments, which are held at the fair value.

31-3-2080	Level 1	Level 2	Level 3	Total
Assets				
	-	-	-	-

31-3-2080	Level 1	Level 2	Level 3	Total
Nepal Finsoft Company Ltd.	-	-	1,000,000	1,000,000
Less: Impairment	-	-	-	-
Total		-	1,000,000	1,000,000

The table also presents the valuation techniques to be used to measure the fair value of those financial instruments when the company comes into operation.

Instrument	Principal valuation technique	Significant unobservable inputs
Corporate Securities		
Nepal Finsoft Company Ltd.	Internal pricing model	EV/EBITDA multiples, P/E multiples, Liquidity discount

The following section describes the significant unobservable inputs identified in the valuation technique table.

Proxy Pricing

Proxy pricing refers to the method where valuation is done by calculating an implied yield from the price of a similar comparable observable instrument. The comparable instrument for a private equity investment is a comparable listed company. The comparable instrument in case of bonds is a similar comparable but observable bond.

This may involve adjusting the yield to derive a value for the unobservable instrument.

EV/EBITDA ratio multiples

This is the ratio of EV to EBITDA, EV is the aggregate market capitalization and debt minus the cash and cash equivalents. An increase in EV/EBITDA multiple in isolation will result in a favourable movement in the fair value of the unlisted firm.

P/E and price to book (P/B) multiples

P/E multiple is the ratio of the market capitalization to the net income after tax. P/B multiple is the ratio of the market capitalization to the book value. The multiples are determined from multiples of listed comparable, which are observable. An increase in P/E multiple or P/B multiple will result in a favourable movement in the fair value of the unlisted firm.

Yield

Yield is the interest rate that is used to discount the future cash flows in a discounted cash flow model.

Liquidity discounts in the valuation of unlisted investments.

A liquidity discount is primarily applied to the valuation of unlisted investments to reflect the fact that these stocks are not actively traded. An increase in liquidity discount in isolation will result in favourable movement in the fair value of the unlisted firm.

5.1.6 Capital management

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

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. The microfinance prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analyzed by Risk Management Committee and Board.

Qualitative disclosures

- Capital Structure and Capital Adequacy
- Tier 1 Capital and a breakdown of its components:

Global IME Laghubitta Bittiya Sanstha Limited			
Statement of Capital Fund			
At the month end of Ashadh, 2080			
A.	Core Capital	(Rs. in '000)	
S.N.	Description	Period	
	Current		
	Previous		
1	Paid up Capital (ordinary shares)	618,900.05	552,589.00
2	Proposed bonus share	-	66,311.00
3	Share premium	-	-
4	Irredeemable preferential share	-	-
5	General Reserve Fund	175,384.45	148,410.00
6	Accumulated profit/(loss)	81,275.71	84,992.00
7	Profit & loss a/c as per balance-sheet	-	-
8	Capital Redemption Reserve Fund	-	-
9	Capital Adjustment Fund	-	11,203.00
10	Calls in advance	-	-
11	Other Free Reserves	-	7,092.00
Deductions:		11,445.64	19,630.00
a	Goodwill	-	-
b	Deferred tax assets	-	7,092.00
b	Investment on shares and securities in excess of limits	-	-
c	Investment to the company having financial interests	-	-
d	Fictitious Asset	-	1,092.00
e	Investment on land and building for self-use not complying the Directives of NRB	11,445.64	11,446.00
f	Investment on land development and housing construction in excess of limits	-	-
g	Underwriting share not sold within the stipulated time	-	-
h	Credit and other facilities banned by the prevailing laws	-	-
Total Core Capital (A)		864,114.56	850,967.00



B.	Supplementary capital				
S.N.	Description	Current	Previous	Period	
1	Provisions of loan loss made for pass loan			72,522.34	103,789.00
2	Additional loan loss provision			-	-
3	Hybrid capital instruments				-
4	Unsecured Subordinated Term Debt				-
5	Exchange Equalization Fund				
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)			-	-
7	Investment adjustment Fund			-	-
Total Supplementary Capital (B)				72,522.34	103,789.00
C.	Total Capital Fund (A+B)			936,636.90	954,756.00
D.	Minimum capital Fund to be maintained based on Risk Weighted Assets:				
1	Minimum Capital Fund Required (8.0 % of RWA)			639,548.97	703,651.00
2	Minimum Core Capital Required (4.0 % of RWA)			319,774.48	351,826.00
3	Capital Fund maintained (in %)			11.72%	10.85%
4	Core Capital maintained (in %)			10.81%	9.67%

Global IME Laghubitta Bittiya Sanstha Limited Statement of Risk Weighted Assets (RWA) At the month end of Ashadh, 2080						
A.	On-Balance-sheet Items				(Rs. in '000)	
S.N.	Description	Weight (%)	Current period		Previous period	
			Amount	RWA	Amount	RWA
1	Cash Balance	0	23.57	-	476.00	-
2	Gold (Tradable)	0	-	-		-
3	NRB Balance	0	-	-	40,000.00	-
4	Investment to Govt. Bond	0	-	-		-
5	Investment to NRB Bond	0	-	-		-
6	Loan against Own FD	0	-	-		-
7	Loan against Govt. Bond	0	-	-		-
8	Accrued interests on Govt. bond	0	-	-		-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-		-
10	Balance on domestic banks and financial institutions	20%	1,090,479.11	218,095.82		-
11	Loan against other banks' and financial institutions' FD	20%	-	-		-
12	Foreign bank balance	20%	-	-		-
13	Money at call	20%	39,980.33	7,996.07	418,929.00	83,786
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%	1,000.00	1,000.00	1,000.00	1,000.00
18	Other investments	100%	-	-		-
19	Loans & advances, bills purchase/ discount	100%	7,502,643.86	7,502,643.86	8,463,312.00	8,463,312.00
20	Fixed assets	100%	83,720.00	83,720.00	38,728.00	38,728.00
21	Net interest receivables (Toral IR - 8 - Interest supsense)	100%	-	-		-
22	Net Non-Banking Asset	100%	-	-		-
23	Other assets (Except advance tax payment)	100%	6,420.97	6,420.97	28,988.00	28,988.00
24	Real estate/residential housing loans exceeding the limits	150%	0.00	0.00	0.00	0.00
	Total On-Balance-sheet Items (A)		8,724,267.84	7,819,876.72	8,991,433.00	8,615,814
B.	Off-Balance-sheet Items					
1	Bills collection	0		-		-
2	Forward foreign exchange contract	10%		-		-
3	L/C with maturity less than six months (Outstanding value)	20%		-		-
4	Guarantee against International rated bank's counter guarantee	20%		-		-
5	L/C with maturity more than six months (Outstanding value)	50%		-		-
6	Bid bond, performance bond and underwriting	50%		-		-
7	Loan sale with repurchase agreement	50%		-		-
8	Advance payment guarantee	100%		-		-
9	Financial and other guarantee	100%		-		-
10	Irrevocable loan commitment	100%		-		-
11	Possible liabilities for income tax	100%		-		-
12	All types of possible liabilities including acceptance	100%		-		-
13	Rediscounted bills	100%		-		-
14	Unpaid portion of partly paid share investment	100%		-		-
15	Unpaid guarantee claims	200%		-		-
16	Amount to be maintained for operational risk (2% of Total Assets)	100%	174,485.36	174,485.36	179,829.00	179,829.00
	Total Off-Balance-sheet Items (B)		174,485.36	174,485.36	179,829.00	179,829.00
	Total Risk Weighted Assets (A) + (B)			7,994,362.08		8,795,643

5.2 Classification of Financial Assets and Liabilities

Fair value of Financial Instruments held at Amortized Costs on recurring basis

The following table shows the carrying amounts and incorporates the Microfinance's estimate of fair value of those financial assets and liabilities not presented on the Microfinance's statement of financial position at fair value. These fair values may be different from the actual amount that will be received or paid on the settlement or maturity of the financial instruments. For certain instruments,

fair value may be determined using assumptions for which no observable prices are available.

Fair Value of Financial Assets held at amortized cost

(Amount in NPR)

31-3-2080	Level 1	Level 2	Level 3
Loan and advance to customer			7,263,343,423
Total			7,263,343,423

32-3-2079	Level 1	Level 2	Level 3
Loan and advance to customer			8,288,597,388
Total			8,288,597,388

Fair Value of Financial Liabilities held at amortized cost

(Amount in NPR)

31-3-2080	Level 1	Level 2	Level 3
Borrowings			4,123,651,136
Other Financial Liabilities			3,370,487,411
Total			7,494,138,547

32-3-2079	Level 1	Level 2	Level 3
Borrowings			4,634,138,892
Other Financial Liabilities			3,250,198,452
Total			7,884,337,344

Fair value Level 3 disclosures

The following sets out the basis of establishing fair values of amortised cost financial instruments. These are not generally traded and there is a significant level of management judgement involved in calculating the fair values.

Cash and balances at central banks

The fair value of cash and balances at central banks is their carrying amounts.

5.3 Operating Segment Information

General Information

The Microfinance has identified the reportable segment as the class of loans disbursed from which it earns Revenue and incurs expenses whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance. The Microfinance provides disburse loan to its individual members.

Segment revenues are aggregate of net income reported by the Micro Finance under various heads. Segment results are determined after considering the following:

- Interest Cost: Interest costs are allocated on the basis of interest income recognized on each type of loan.
- Impairment charge/(reversal) for loans and other losses are allocated to the Province 4 i.e. Head Office.
- Operating Costs are allocated to 'each segment on the basis of Segment Revenue.
- Assets: Segment assets consists of gross value of loan which have been determined based on actual loan outstanding for respective segment heads.
- Liabilities: Segment liabilities consists of borrowings made by the Micro Finance. The borrowings are allocated based on actual loan outstanding.



Measurement of Operating segment profit or loss, asset and liabilities

Revenues from customer of gross interest revenue, gross fee and commission revenue, net trading revenue, other operating incomes and intersegment revenue.

There is no intersegment revenue.

Particulars	Koshi	Madhes	Bagmati	Gandaki	Lumbini	Karnali	Sudurpaschim	Total
Revenue from external customers	3,782,793	26,479,550	12,861,496	15,131,171	13,618,054	2,269,676	1,513,117	75,655,856
Intersegment Expenses/Revenues	182,155	1,275,085	619,327	728,620	655,758	109,293	72,862	3,643,100
Net Revenue	3,600,638	25,204,465	12,242,169	14,402,551	12,962,296	2,160,383	1,440,255	72,012,756
Interest Revenue	59,824,553	418,771,872	203,403,481	239,298,212	215,368,391	35,894,732	23,929,821	1,196,491,062
Interest Expenses	36,512,321	255,586,247	124,141,892	146,049,284	131,444,356	21,907,393	14,604,928	730,246,421
Net Interest Expenses/revenue	23,312,232	163,185,624	79,261,589	93,248,928	83,924,035	13,987,339	9,324,893	466,244,641
Depreciation and Amortisation	1,309,223	9,164,563	4,451,359	5,236,893	4,713,204	785,534	523,689	26,184,466
Segment Profit/(loss)	6,934,669	48,542,683	23,577,874	27,738,676	24,964,808	4,160,801	2,773,868	138,693,379
Other material non-cash items	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	428,269,357	2,997,885,500	1,456,115,814	1,713,077,429	1,541,769,686	256,961,614	171,307,743	8,565,387,144
Segment Liabilities	428,269,357	2,997,885,500	1,456,115,814	1,713,077,429	1,541,769,686	256,961,614	171,307,743	8,565,387,144

Reconciliation of Reportable segment revenue, profit or loss, asset and liabilities

a) Revenue

Particular	Amount in NPR
Total revenue for reportable segment	1,272,146,918
Other revenue	-
Elimination of intersegment revenue	-
Entity's Revenue	1,272,146,918

b) Profit or loss

Particular	Amount in NPR
Other Profit or loss	138,693,379
Elimination of intersegment profits	-
Unallocated amount	-
Profit before income tax	138,693,379

c) Asset

Particular	Amount in NPR
Total asset for reportable segments	8,565,387,144
Other Asset	-
Unallocated amount	-
Entity's Asset	8,565,387,144

d) Liabilities

Particular	Amount in NPR
Total Liabilities for reportable segments	8,565,387,144
Other Liabilities	-
Unallocated amount	-
Entity's Liabilities	8,565,387,144

Information about major customers

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

6. Share options and share based payment

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

6.1 Contingent liabilities and commitment

There is no contingent liabilities and commitment made by the microfinance, Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.26

6.2 Related party disclosures

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

- Shareholders having shareholding of 0.5% or more during the year,
- Subsidiary of Major Shareholder,
- Directors of the Microfinance and their close family members, if any

- Key Managerial Personnel and their close family members, if any

The related parties of the Microfinance which meets the definition of related parties as defined in "NAS 24 - Related Party Disclosures" are as follows:

Shareholder having shareholding 0.5% of more during the year

Details of Shareholders holding 0.5% or more of share capital	As at 31st Ashad 2080	As at 32nd Ashad 2079	As at 31st Ashad 2078
Name	% of holding	% of holding	% of holding
1. Global Ime Bank Ltd.	57.48%	57.48%	70.00%
2. Nepal Investment Mega Bank Limited	3.83%	3.83%	1.13%
3. Sujan Sakya	0.58%	0.00%	0%

Transaction with Subsidiary of Major Shareholder

Transaction during the year	Global IME Bank Ltd.
Borrowings	2,658,802,770
Interest on Borrowings	225,245,300
Other transactions (Balance)	113,810,920

Compensation to Directors of the Microfinance

The members of Board of Directors are entitled for meeting allowances. The details relating to compensation paid and expenses incurred to key management personnel (directors only) were as follows:

Particulars	Current Year (NPR)
Meeting Fee	1,024,000
Other Expenses	0.00

Details of the board of directors and their composition, and changes if any during the period, are disclosed in the director's report.

There have been no payment or transactions with the close family member of the directors.

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 and Chief Executive Officer of the Microfinance. The name of the key management personnel who were holding various positions in the office during the year were as follows:

Key Management Personnel	Post
Hari Krishna Joshi	CEO
Padam Bahadur Ghimire	Sr.Manager
Divas Raj Oli	Manager
Sudeep Acharya	Deputy Manager
Yatiraj Paudel	Ass. Manager

Salary and allowances are provided to Chief Executive Officer and other Management Personnel. Benefits are paid to CEO as per the contractual terms.

The details relating to compensation paid to Chief Executive Officer (CEO) and Other Management Personnel of the Microfinance were as follows:

Key Management Personnel	Basic salary	Allowances	Bonus & other Benefits	Total
Hari Krishna Joshi	1,800,000.00	1,630,000.00	793,078.00	4,223,078.00
Sajal Khadka	548,621.00	599,229.00	214,335.00	1,362,185.00
Padam Bahadur Ghimire	558,000.00	601,320.00	224,037.00	1,383,357.00
Divas Raj Oli	510,000.00	569,863.00	179,881.00	1,259,744.00
Sudeep Acharya	492,000.00	524,218.00	175,280.00	1,191,498.00
Yatiraj Paudel	444,000.00	448,000.00	158,787.00	1,050,787.00

6.3 Merger and acquisition

The acquirer shall measure the identifiable assets acquired and the liabilities assumed at their acquisition date fair values. The acquirer shall recognize goodwill as of the acquisition date measured as the excess of (a) over (b) below:

(a) The aggregate of:

- The consideration transferred measured in accordance with this NFRS, which generally requires acquisition-date fair value (see paragraph 37)
- The amount of any non-controlling interest in the acquire measured in accordance with this NFRS; and
- In a business combination achieved in stages (see paragraphs 41 and 42), the acquisition-date fair value of the acquirer's previously held equity interest in the acquire.

(b) The net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed measured in accordance with this NFRS.

The consideration transferred in a business combination shall be measured at fair value, which shall be calculated as the sum of the acquisition date fair values of the assets transferred by the acquirer, the liabilities incurred by the acquirer to former owners of the acquire and the equity interests issued by the acquirer.

The microfinance acquired Sparsha Laghubitta Bittiya Sanstha in the FY 77/78. The assets and liabilities were acquired and the goodwill on such merger and acquisition has been recognized in the restated Financials of the FY 77/78.

6.4 Additional disclosures of non-consolidated entities

Dividends

Distribution of profit to the shareholders is done by way of payment of cash dividend and /or issue of bonus shares. Applicable withholding taxes are deducted from such distribution. The distributions are proposed by the board and approved by the general meeting. The proposed dividend and bonus shares are not adjusted in the books instead disclosed by way of notes.

Proposed Distributions (Dividends and Bonus Shares)

The Board has proposed 10% Cash dividend (including applicable tax) for the current year physical board meeting number 178 dated 24th of Mangsir 2080.

6.5 Reclassification of financial assets

Financial assets and liabilities have been classified in accordance with the requirements of NFRS. These have been presented consistently, however, the fixed deposit with banks and financial institutions have been reclassified with under heading Placement with Banks and Financial Institutions.

6.6 Events after reporting date

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

There are no material events that has occurred subsequent to 31st Ashadh 2080 till the signing of this financial statement on 2080/08/25

6.7 Disclosure effect of transition from previous GAAP to NFRSs

Reconciliation of Equity

Particulars	Explanatory Notes	As at 31.03.2080	As at 32.03.2079	As at 31.03.2078
		(End of current period presented under previous GAAP)	(End of last period presented under previous GAAP)	(Date of Transition)
Total Equity under Previous GAAP		985,168,817	950,183,132	775,452,227
Adjustments under NFRSs				
Impairment on loan and advances		-	-	-
Fair value & employees benefit accounting of staff loan				
Lease Accounting	1	(7,543,576)	(3,681,784)	-
Measurement of investment securities at fair value	2	-	-	654,081
Revaluation of property & equipment				
Recognition of investment property				
Amortization of debt securities issued				
Deferred Tax	3	4,569,454	2,644,279	(17,714,443)
Defined benefit obligation of employees	4	(1,401,346)	(738,755)	-
Goodwill/Bargain purchase gain	5	43,300	43,300	43,300
Interest income	6	118,970,497	94,236,760	59,162,549
Other				
Decrease in Liability for Long Service Leave	7		-	(2,558,643)
Fair value for investment sold reversed	8	654,081	654,081	-
Proposed Dividend Transferred to Retained Earning	9	-	-	-
Depreciation under SLM	10	(6,055,739)	(4,187,718)	(1,892,914)
Changes in RE under GAAP	11	(92,090)	(92,090)	-
Provision for tax on Accrued Interest	12	(16,472,098)	(9,602,217)	-
Employee bonus adjustment under NFRS	13	(4,900,954)	(3,066,820)	-
Actuarial Gain reversed	14	(24,848)		
Total Adjustments to equity		87,746,682	76,209,035	37,693,930
Total Equity Under NFRS		1,072,915,498	1,026,392,167	813,146,157

Explanatory Notes:

1. Lease has been accounted for in accordance with NFRS 16, prospectively from the FY 78/79.
2. Investment securities has been measured at fair value in accordance with NFRS 9.
3. Deferred tax arising out of the temporary differences due to NFRS adjustments have been booked.
4. Defined benefit obligations liability under NAS 19 has been booked.
5. Goodwill on merger as per NFRS 3.
6. Interest receivable for which income was not recognized in previous GAAP, has been recognized as income in NFRS Financial Statement.
7. Liability for long service leave adjustments as per the NAS 19.
8. Fair value reserve booked under NFRS 9 has been reversed upon sale.
9. Proposed cash dividend not recognized under NFRS until right to receive is established.
10. Depreciation expenses arising due to change in method of depreciation from WDV to SLM method.
11. Changes in RE under GAAP.
12. Additional provision for tax on accrued interest after bonus adjustment.
13. Employee Bonus additional computed as per NFRS profit.
14. Reversal of actuarial gain

Reconciliation of Profit or loss

Particulars	Explanatory Notes	For the year ended 2079.03.31	For the year ended 2080.03.31
Total Profit under Previous GAAP		180,298,434	84,951,163
Adjustments under NFRS			
Interest Receivable recognized as per NFRS	1	35,074,211	24,733,737
Deferred Tax adjustments as per NFRS	2	20,358,722.03	1,925,175
Employee expense on DBO	3	(2,667,018)	(4,493,817.00)
leave encashment	4	4,486,906.00	3,831,226.00
Income from sale of share	5	(249,307.75)	-
Depreciation under SLM	6	(2,294,803.31)	(1,868,021.81)
Interest expenses under NFRS 16	7	11,649,900.58	12,634,501.77
Depreciation expenses under NFRS 16	8	(15,331,685.06)	(16,496,292.82)
Provision for tax	9	(9,602,217.217)	(6,869,880.48)
Employee Bonus under NFRS	10	(3,066,820.275)	(1,834,133.34)
Total Adjustments		38,357,888	11,562,495
Profit after tax as per NFRS		218,656,322	96,513,658
Other Comprehensive Income		157,218	(17,394)
Profit after tax as per NFRS		218,813,539	96,496,264



Explanatory Notes:

1. Changes in interest income is a result of recognition of interest as per accrual basis in contrast to the recognition as per cash basis in previous GAAP.
2. Deferred tax adjustments under NFRS.
3. Employee expense booked as per NAS 19.
4. Employee expense booked as per NAS 19.
5. Income from sale of shares routed through SOCI as per NFRS.
6. Additional Depreciation booked as per SLM method.
7. Interest expense is recognized under NFRS 16 considering the time pattern of the user's benefit although the payments are not on that basis.
8. Depreciation expense is recognized under NFRS 16.
9. Additional provision for tax on accrued interest after bonus adjustment.
10. Employee Bonus additional computed as per NFRS profit.
11. Effects of NFRS adoption for the statement of financial position



Particulars	Explanatory Notes	As per GAAP As at 1st Shrawan 2078	Adjustments for NFRS	Restated* As at 1st Shrawan 2078	As per GAAP As at 32nd Ashadh 2079	Adjustments for NFRS	Restated* As at 31st Ashadh 2079	As per GAAP As at 31st Ashadh 2080	Adjustments for NFRS	As at 32nd Ashadh 2080
ASSETS										
Cash and Cash equivalent	1	3,479,031	336,097,480	339,576,511	476,405	458,929,030	459,405,435	23,565	1,130,459,445	1,130,483,010
Due from Nepal Rastra Bank		34,400,000	(34,400,000)	-	40,000,000	(40,000,000)	-	39,980,334	(39,980,334)	-
Placement with Bank and Financial Institutions	2	301,697,480	(301,697,480)	-	418,929,030	(418,929,030)	-	1,090,479,111	(1,090,479,111)	-
Derivative Financial Instruments			-			-				
Other Trading Assets			-			-				
Loans and advances to B/FIs			-			-				
Loans and advances to customers	3	6,157,122,009	70,306,065	6,227,428,073	8,177,145,738	111,451,650	8,288,597,388	7,121,249,247	142,094,176	7,263,343,423
Investment securities	4	1,320,625	934,401	2,255,026	1,000,000	-	1,000,000	1,000,000	-	1,000,000
Current tax assets	5		-	-		46,502,507	46,502,507		55,624,068	55,624,068
Investment in subsidiaries			-			-				
Investment in associates			-			-				
Investment property	6		11,445,644	11,445,644		11,445,644	11,445,644		11,445,644	11,445,644
Property and Equipment	7	33,517,305	(14,986,804)	18,530,501	38,727,930	49,391,970	88,119,900	35,407,790	47,354,650	82,762,440
Goodwill and Intangible assets			1,691,545	1,691,545		1,588,925	1,588,925		957,560	957,560
Deferred Tax Assets	8		-	-		9,388,616	9,388,616		13,350,026	13,350,026
Other assets	9	124,521,790	(118,711,126)	5,810,664	166,422,543	(161,741,448)	4,681,095	150,040,339	(143,619,366)	6,420,974
Total Assets		6,656,058,240	(49,320,275)	6,606,737,965	8,842,701,646	68,027,866	8,910,729,512	8,438,180,386	127,206,758	8,565,387,144
Liabilities										
Due to Bank and Financial Institutions	10		3,436,324,659	3,436,324,659		4,634,138,892	4,634,138,892		4,123,651,136	4,123,651,136
Due to Nepal Rastra Bank			-	-		-	-		-	-
Derivative Financial Instrument			-	-		-	-		-	-
Deposits from customers		2,138,681,789	-	2,138,681,789	2,961,270,607	-	2,961,270,607	3,120,659,826	-	3,120,659,826
Borrowings	11	3,436,324,659	(3,436,324,659)	-	4,634,138,892	(4,634,138,892)	-	4,123,651,136	4,123,651,136	-
Current Tax Liabilities		112,215,152	(103,260,675)	8,954,477	81,329,797	(81,329,797)	-	39,271,250	(39,271,250)	-
Provisions			-	-		-	-		-	-
Deferred Tax Liabilities	12		13,687,828	13,687,828		-	-		-	-
Other liabilities	13	193,384,413	2,558,643	195,943,056	215,779,219	73,148,626	288,927,845	169,429,357	78,731,326	248,160,683



Particulars	Explanatory Notes	As per GAAP As at 1st Shrawan 2078	Adjustments for NFRS	Restated* As at 1st Shrawan 2078	As per GAAP As at 32nd Ashadh 2079	Adjustments for NFRS	Restated* As at 31st Ashadh 2079	As per GAAP As at 31st Ashadh 2080	Adjustments for NFRS	As at 32nd Ashadh 2080
Debt securities issued			-	-		-	-		-	-
Subordinated Liabilities			-	-		-	-		-	-
Total liabilities		5,880,606,013	(87,014,204)	5,793,591,809	7,892,518,515	(8,181,171)	7,884,337,344	7,453,011,569	39,460,076	7,492,471,645
Equity										
Share Capital	14	552,589,326	(120,878,915)	431,710,411	552,589,326	-	552,589,326	618,900,045	-	618,900,045
Share Premium			-	-		-	-		-	-
Retained Earnings	15		180,058,887	180,058,887		200,934,014	200,934,014		81,275,710	81,275,710
Reserves	16	222,862,901	(21,486,043)	201,376,858	397,593,806	(124,724,981)	272,868,825	366,268,772	6,470,972	372,739,743
Total equity attributable to equity holders		775,452,227	37,693,929	813,146,156	950,183,132	76,209,033	1,026,392,166	985,168,817	87,746,682	1,072,915,499
Non-controlling interest			-	-		-	-		-	-
Total Equity		775,452,227	37,693,929	813,146,156	950,183,132	76,209,033	1,026,392,166	985,168,817	87,746,682	1,072,915,499
Total Liabilities and Equity		6,656,058,240	(49,320,275)	6,606,737,965	8,842,701,646	68,027,866	8,910,729,512	8,438,180,386	127,206,758	8,565,387,144

Explanatory Notes:

1. Reclassification of Cash & cash equivalents.
2. Reclassification of Cash & cash equivalents.
3. Interest Receivable included under NFRS.
4. Re-measurement at Fair value.
5. Reclassification of Advance tax to current tax assets.
6. Reclassification of land from PPE to Investment property.
7. Reclassification of land from PPE to Investment property, Goodwill & Intangible shown as separate line item under NFRS, ROU asset recognized under NFRS 16.
8. Deferred tax adjustments under NFRS.
9. Reclassification of Goodwill & Intangible assets shown under fixed assets under previous GAAP.
10. Reclassification from borrowings to Due to bank & Financial Institutions.
11. Reclassification from borrowings to Due to bank & financial institution.
12. Deferred tax adjustments under NFRS.
13. Adjustment to other liabilities is as a result of adjustment in lease expenses.
14. Proposed dividend excluded from share capital under NFRS.
15. Adjustments made to retained earnings as result of transfer of proposed dividend to retained earnings in NFRS and as a result of movement in Reserves from the transition period upon the implementation of NFRS.
16. Adjustments made to reserves is as are result of creation of Deferred Tax Reserve and Regulatory Reserve.



Effects of NFRS adoption for the statement of Profit & loss

Particulars	As per GAAP as at 31st Ashadh 2079	Adjustments for NFRS	*Restated As at 31st Ashadh 2079	As per GAAP as at 32nd Ashadh 2080	Adjustments for NFRS	*Restated As at 32nd Ashadh 2080
Interest income	1,117,452,877	35,074,211	1,152,527,088	1,171,757,325	24,733,737	1,196,491,062
Interest expense	551,075,211	(0)	551,075,211	730,246,421	-	730,246,421
Net interest income	566,377,666	35,074,211	601,451,877	441,510,904	24,733,737	466,244,641
Fees and commission income	102,812,823	6,289,255	109,102,078	71,043,344	4,612,512	75,655,856
Fees and commission expense		7,953,370	7,953,370		3,643,100	3,643,100
Net fee and commission income	102,812,823	(1,664,115)	101,148,708	71,043,344	969,412	72,012,756
Net interest and commission income	669,190,489	33,410,096	702,600,585	512,554,248	25,703,149	538,257,397
Net trading income		-	-		-	-
Other operating income		-	-		-	-
Total operating income	669,190,489	33,410,096	702,600,585	512,554,248	25,703,149	538,257,397
Impairment charge/(reversal) for loan and other losses	81,734,878	-	81,734,878	72,146,213	(0)	72,146,213
Net operating income	587,455,610	33,410,096	620,865,707	440,408,035	25,703,149	466,111,185
Operating expense						
Personnel Expense	250,282,951	16,822,053	267,105,004	237,566,698	19,122,751	256,689,450
Other Operating expense	84,868,092	(42,914,732)	41,953,361	85,267,670	(40,723,780)	44,543,890
Depreciation & Amortization		25,362,830	25,362,830		26,184,466	26,184,466
Operating Profit	252,304,567	34,139,945	286,444,512	117,573,667	21,119,712	138,693,379
Non-operating Income	6,538,563			4,612,512	(4,612,512)	
Non-operating expense						
Profit before income tax	258,843,130	34,139,945	286,444,512	122,186,179	16,507,200	138,693,379
Income tax expense	78,544,696	(10,756,505)	67,788,191	37,235,016	4,944,705	42,179,721
Current Year Income Tax	81,329,797	9,602,217	90,932,014	39,271,250	6,869,880	46,141,130
Deferred Tax income	(2,785,101)	(20,358,722)	(23,143,823)	(2,036,234)	(1,925,175)	(3,961,409)
Profit for the period	180,298,434	44,896,450	218,656,321	84,951,163	11,562,495	96,513,658
Other Comprehensive Income		157,218	157,218		(17,394)	(17,394)
Total Comprehensive Income	180,298,434	45,053,668	218,813,538	84,951,163	11,545,101	96,496,265

Effect of NFRSs adoption for Statement of Cash Flows

Particulars	Explanatory Notes	For the year ended 31st Asadh 2080			For the year ended 31st Ashadh 2079		
		As per GAAP	Effect of transition to NFRS	As per NFRS	As per GAAP	Effect of transition to NFRS	As per NFRS
Net cash flows from operating activities		724,831,165	511,903,839.35	1,236,735,004	137,310,896	386,997,184.52	524,308,081
Net cash flows from investing activities		(3,788,112)	28,250.00	(3,759,862)	(11,914,442)	258,893.18	(11,655,549)
Net cash flows from financing activities		(49,965,478)	(511,932,089.72)	(561,897,568)	(5,567,530)	(387,256,077.82)	(392,823,607)
Net increase/ (decrease) in cash and cash equivalent		671,077,574	(0)	671,077,574	119,828,924	(0)	119,828,925
Cash and cash equivalent at the beginning of the period		459,405,435	-	459,405,435	339,576,511	-	339,576,511
Cash and cash equivalent at the end of the period		1,130,483,009	0	1,130,483,009	459,405,435	(0.00)	459,405,435

Explanatory Notes:

There is no any cash inflow due to NFRS. However, major adjustments are observed due to Re-classification.

Statement of Distributable profit for year ended 31st Asadh, 2080 (As per NRB Regulation)

Particulars	Year ended 31st Ashad 2080	Restated* Year ended 31st Ashad 2079
Retained Earnings as at 1st Shrawan, 2079	200,934,014	180,058,887
Cash dividend paid	(44,207,146)	-
Fair value reserve transfer/reversal	-	(98,392)
Corporate social responsibility tf from fund to Retained Earning	1,802,984	2,512,965
Retained Earnings before appropriation and regulatory adjustments	158,529,852	182,473,461
Net Profit or (loss) as per Statement of Profit or Loss	96,513,658	218,656,321
Appropriation		
a. General Reserve	(19,302,732)	(43,731,264)
b. Foreign Exchange Fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(965,137)	(2,186,563)
e. Employees training fund		
f. Client Protection Fund	(965,137)	(2,186,563)
g. Other	-	-
Adjusted Profit or (loss) before regulatory adjustment	233,810,504	353,025,391
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(15,582,254)	(22,096,753)
b. Short loan loss provision in accounts(-)/reversal(+)	-	



Particulars	Year ended 31st Ashad 2080	Restated* Year ended 31st Ashad 2079
c. Short provision for possible losses on investment(-)/reversal(+)	-	
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)	-	
e. Deferred Tax Assets recognized(-)/reversal(+)	(3,961,409)	(9,388,616)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(24,848)	909,690
i. Bonus share issued (-)/proposed bonus share (+)	(66,310,719)	(120,878,915)
j. Cash dividend proposed (+)/ paid (-)	-	-
k. Other (+/-)	17,394	(636,783)
l. Restructure and Reschedule Reserve	(66,672,957)	
Distributable Profit or (Loss)	81,275,710	200,934,014

Comparison of Unaudited and Audited Financial Statements as of FY 2079.80

Statement of Financial position

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In amount	In %	
Assets					
Cash and cash equivalents	1,130,483,010	1,130,483,010	-	0.00%	
Loans and Advances	7,286,797,041	7,263,343,423	23,453,617.66	0.32%	Due to additional provision created
Investment Securities	1,000,000	1,000,000	-	0.00%	
Current tax assets	111,367,416	55,624,068	55,743,347.69	50.05%	Due to calculation of tax liability
Investment property	11,445,644	11,445,644	-	0.00%	
Property and Equipment	74,216,253	82,762,440	(8,546,186.35)	-11.52%	Due to reclassification of land under PPE to Investment property & Right-of-use asset booked under NFRS 16 & Goodwill & Intangible asset shown in separate heading.
Goodwill and Intangible assets	946,835	957,560	(10,724.71)	-1.13%	Goodwill & Intangible Asset reclassified.
Deferred tax assets	7,092,036	13,350,026	(6,257,989.77)	-88.24%	Deferred tax liabilities computation as per NFRS.
Other assets	6,420,975	6,420,975	(0.00)	0.00%	
Total Assets	8,629,769,209	8,565,387,145	64,382,065		
Capital & Liabilities					
Liabilities					
Due to Bank and Financial Institutions	4,123,651,136.31	4,123,651,136.31	-	0.00%	
Due to Nepal Ratsra Bank		-	-		



Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In amount	In %	
Derivative Financial Instrument		-	-		
Deposits from customers	3,120,659,826.37	3,120,659,826.37	-	0.00%	
Borrowings		-	-		
Current Tax Liabilities	-	-	-		
Provisions		-	-		
Deferred Tax Liabilities		-	-		
Other liabilities	237,848,608.32	248,160,682.58	(10,312,074.27)	-4.34%	Lease liability as per NFRS 16, defined benefit obligations & Liability for long service leave under NAS 19.
Debt securities issued		-	-		
Subordinated Liabilities		-	-		
Total liabilities	7482159571	7492471645	-10312074		
Equity					
Share Capital	618,900,045	618,900,045	-	0.00%	
Share Premium	0	0	-		
Retained Earnings	0		-	0.00%	
Reserves	528,709,593	454,015,454	74,694,139.61	14.13%	Due restatement of carried forward from retained earnings as per NFRS and inclusion of Retained earnings under this heading
Total Liabilities and Equity	8,629,769,209	8,565,387,144	64,382,065		
Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	In amount	In %	Reason for Variance
Interest income	1,232,316,127	1,196,491,062	35,825,065	2.91%	Due to interest suspense on bad loan is not considered
Interest expense	730,246,421	730,246,421	0	0.00%	
Net interest income	502,069,705	466,244,641	35,825,064		
Fees and commission income	92,137,852	75,655,856	16,481,996	17.89%	Due to reclassification of fees & commission income from other operating income. and NRB Adjustment
Fees and commission expense	3,643,100	3,643,100	0	0.00%	
Net fee and commission income	88,494,752	72,012,756	16,481,996		
Net interest and commission income	590,564,457	538,257,397	52,307,060		
Net trading income			0		
Other operating income	-	0	0		
Total operating income	590,564,457	538,257,397.20	52,307,060		
Impairment charge/(reversal) for loans and other losses	84,517,660	72,146,213	12,371,448	14.64%	Due to additional LLP on loans and advances.
Net operating income	506,046,797	466111184.6	39,935,613		



Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In amount	In %	
Operating expense					
Personnel expense	257,240,072.55	256,689,450	550,623	0.21%	Due to change in gratuity and leave expenses as per actuary report.
Other Operating expense	39,750,593.01	44,543,890	-4,793,297	-12.06%	Due to reclassification of depreciation from operating expenses to separate heading
Depreciation and Amortization	23,193,399	26,184,466	-2,991,066	100.00%	Due to reclassification from other operating expenses under previous GAAP to separate line item in NFRS. Depreciation on Right-of-use Asset booked
Operating Profit	185,862,732.42	138,693,379	47,169,353		
Non-operating Income		0	0		
Non-operating expense	0	0	0		
Profit before income tax	185,862,732	138,693,379	47,169,353		
Income tax expense					
Current Tax	55,190,908	46,141,130	9,049,778	16.40%	Due to additional Income tax on Accrued interest income
Deferred Tax	0	(3,961,409.43)	3,961,409	100.00%	Due to deferred tax adjustments under NFRS.
Profit for the period	130,671,824	96,513,658	34,158,166		
Other Comprehensive Income	0	-17,394	17,394	100.00%	Due to actuarial gain and Fair value reserve recognized in SOCI
Total Comprehensive Income	130,671,824	96,496,265	34,175,560		

Statement of Profit or loss

Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	In amount	In %	Reason for Variance
Interest income	1,232,316,127	1,196,491,062	35,825,065	2.91%	Due to interest suspense on bad loan is not considered
Interest expense	730,246,421	730,246,421	0	0.00%	
Net interest income	502,069,705	466,244,641	35,825,064		
Fees and commission income	92,137,852	75,655,856	16,481,996	17.89%	Due to reclassification of fees & commission income from other operating income. and NRB Adjustment
Fees and commission expense	3,643,100	3,643,100	0	0.00%	

Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	In amount	In %	Reason for Variance
Net fee and commission income	88,494,752	72,012,756	16,481,996		
Net interest and commission income	590,564,457	538,257,397	52,307,060		
Net trading income			0		
Other operating income	-	0	0		
Total operating income	590,564,457	538,257,397.20	52,307,060		
Impairment charge/(reversal) for loans and other losses	84,517,660	72,146,213	12,371,448	14.64%	Due to additional LLP on loans and advances.
Net operating income	506,046,797	466111184.6	39,935,613		
Operating expense					
Personnel expense	257,240,072.55	256,689,450	550,623	0.21%	Due to change in gratuity and leave expenses as per actuary report.
Other Operating expense	39,750,593.01	44,543,890	-4,793,297	-12.06%	Due to reclassification of depreciation from operating expenses to separate heading
Depreciation and Amortization	23,193,399	26,184,466	-2,991,066	100.00%	Due to reclassification from other operating expenses under previous GAAP to separate line item in NFRS. Depreciation on Right-of-use Asset booked
Operating Profit	185,862,732.42	138,693,379	47,169,353		
Non-operating Income		0	0		
Non-operating expense	0	0	0		
Profit before income tax	185,862,732	138,693,379	47,169,353		
Income tax expense					
Current Tax	55,190,908	46,141,130	9,049,778	16.40%	Due to additional Income tax on Accrued interest income
Deferred Tax	0	(3,961,409.43)	3,961,409	100.00%	Due to deferred tax adjustments under NFRS.
Profit for the period	130,671,824	96,513,658	34,158,166		
Other Comprehensive Income	0	-17,394	17,394	100.00%	Due to actuarial gain and Fair value reserve recognized in SOCI
Total Comprehensive Income	130,671,824	96,496,265	34,175,560		

Ratios

Particulars	This Quarter (Ashad End 2080)		Previous Year corresponding (Ashad End 2079)	
	This Quarter Ending	Up to this Quarter (YTD)	This Quarter	Up to this Quarter (YTD)
Capital Fund to RWA	12.48%	12.48%	11.43%	11.43%
Non-Performing Loan (NPL) to Total Loan	4.46%	4.46%	1.64%	1.64%
Total Loan Loss Provision to total NPL	107.33%	107.33%	205.76%	205.76%
Cost of Funds	9.72%	9.72%	9.36%	9.36%
Credit to Deposit and borrowing ratio	240.42%	240.42%	276.14%	276.14%
Base Rate	15.20%	15.20%	13.96%	13.96%
Interest Rate Spread	4.28%	4.28%	5.96%	5.96%

Changes in Regulatory Reserves (Disclosure as per Directive No.4.3 (gha) of Unified Directives, 2078)

Particulars	Amount
Opening Amount 2078.04.01	-
Accrued Interest income after Employee bonus & tax adjustments.	37,272,405.87
Adjusted Regulatory reserve as on 2078.04.01	37,272,405.87
Accrued interest income after employee bonus & tax adjustments	22,096,752.93
Closing Regulatory Reserve as on 2079.03.32	59,369,159
Accrued interest income after employee bonus & tax adjustments	15,582,254
Closing Regulatory Reserve as on 2080.03.31	74,951,413

NFRS Carve-outs Adjustments

During the reporting period, the Microfinance has applied NFRS carve-out adjustments. As a consequence, the net profit and retained earnings have been impacted.

The impacts of each carve- out adjustment done have been summarized as follows:

For Impairment Calculation

NAS 39 Para 58 requires an entity to assess at the end of each reporting period whether there is any objective evidence that a financial asset or microfinance of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply paragraph 63 to determine the amount of any impairment loss.

However, as per carve out on NAS 39 Para 58, the Microfinance has assessed and measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

Particulars	2079/80	2078/79	2077/78
Gross Loans and Advances	7,479,520,179	8,480,527,221	6,372,697,238
Impairment Loss as per NFRS	144,791,621	121,668,569	155,302,658
Loan Loss Provision as per NRB	358,270,932	286,166,592	204,431,714

The higher of two above (as per NFRS and as per NRB) i.e. NPR 377,426,975 has been taken into account for impairment loss on loans and advances in Financial Statement for Fiscal Year 2079/80. Likewise, for

Fiscal Year 2078/79 and 2077/78, Loan Loss Provision as per NRB has been taken into account.

For Using Effective Interest Rate

During the reporting period Microfinance has used the alternative set out by Carve-out no. 2 issued by The Institute of Chartered Accountants of Nepal for not calculating Interest Income and interest expenses using Effective Interest Rate (EIR) as Financial has considered such calculation to be impracticable. Accordingly, Microfinance has used Normal interest rate to charge interest income.

Interest Calculation on Impaired Loan and Advances

As per the "Guidelines on Interest Income Recognition" issued by Nepal Rastra Bank, the Microfinance has not considered interest accrued on bad loans for interest income calculation.



Global IME Laghubitta Bittiya Sanstha Limited		
Condensed Consolidated Statement of Financial Position		
As on Quarter ended 30th Ashwin, 2080		
	Amount	
Assets	This Quarter Ending	Immediate Previous Year Quarter Ending
Cash and Cash Equivalents	315,635,062	481,924,995
Placements with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	-	-
Loans and Advances to Customers	7,628,294,430	8,481,082,633
Investment Securities	1,000,000	1,000,000
Current Tax Assets	34,327,814	26,129,178
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	11,445,644	11,445,644
Property and Equipment	85,034,321	82,302,993
Goodwill and Intangible Assets	946,835	1,502,532
Deferred Tax Assets	13,350,026	9,388,616
Other Assets	18,783,419	5223899
Total Assets	8,108,817,551	9,100,000,491
Liabilities		
Due to Bank and Financial Institutions	3,605,171,393	4,338,602,899
Due to Nepal Rastra Bank	-	341,600,000
Derivative Financial Instruments	-	-
Deposit from Customers	3,231,239,595	3,058,255,882
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax Liabilities	-	-
Other Liabilities	149,106,966	260,665,942
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	6,985,517,954	7,999,124,723
Equity		
Share Capital	618,900,045	552,589,326
Share Premium	-	-
Retained Earnings & Reserves	504,399,552	548,286,442
Total Equity attributable to equity holders	1,123,299,597	1,100,875,768
Non Controlling Interest		
Total Equity		
Total Liabilities and Equity	8,108,817,551	9,100,000,491



Global IME Laghubitta Bittiya Sanstha Limited

Condensed Statement of Profit or Loss
For the Quarter ended 30th Ashwin 2080

Particulars	GILB			
	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	427,043,388	427,043,388	493,704,583	493,704,583
Interest Expenses	271,284,579	271,284,579	356,897,678	356,897,678
Net interest income	155,758,809	155,758,809	136,806,905	136,806,905
Fee and commission income	28,744,449	28,744,449	29,261,257	29,261,257
Fee and commission expenses	800,550	800,550	2,364,600	2,364,600
Net fee and commission income	27,943,899	27,943,899	26,896,657	26,896,657
Net interest, fee and commission income	183,702,708	183,702,708	163,703,562	163,703,562
Net Trading Income	-	-	-	-
Other Operating Income	-	-	-	-
Total operating income	183,702,708	183,702,708	163,703,562	163,703,562
Impairment charge/(reversal) for loans and other losses	46,945,868	46,945,868	38,475,987	38,475,987
Net Operating Income	136,756,840	136,756,840	125,227,575	125,227,575
Operating Expenses				
Personnel Expenses	74,177,517	74,177,517	73,965,673	73,965,673
Other Operating Expenses	8,581,339	8,581,339	6,728,225	6,728,225
Depreciation and Amortization	5,395,614	5,395,614	6,185,906	6,185,906
Operating profit	48,602,370	48,602,370	38,347,772	38,347,772
Non operating income	-	-	-	-
Non operating expense	20,000	20,000	138,162	138,162
Profit before income tax	48,582,370	48,582,370	38,209,610	38,209,610
Income Tax Expense				
Current tax	14,574,711	14,574,711	11,462,883	11,462,883
Deferred tax	-	-	-	-
Profit for the period	34,007,659	34,007,659	26,746,727	26,746,727

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसूची १४

(नियम २६ को उपनियम (१) सँग सम्बन्धित)

आ.व. २०८०/०८१ को प्रथम त्रैमासिक विवरण

१. वित्तीय विवरण :

(क) वित्तीय संस्थाको प्रथम त्रैमासिक अवधिसम्मको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण :

यसै साथ प्रकाशित गरिएको छ । साथै, जसलाई संस्थाको वेबसाईट :<https://gilb.com.np> मा पनि राखिएको छ ।

(ख) ग्लोबल आइएमई बैंक लिमिटेडको सहायक कम्पनीको रूपमा रहेको यस वित्तीय संस्थाको कूल शेयर मध्ये ५७.४८% शेयर स्वामित्व ग्लोबल आइएमई बैंक लिमिटेडको रहेको छ । यस वित्तीय संस्थाको सम्बन्धित पक्ष कारोबार निम्नानुसार रहेको छ ।

क्र.सं.	विवरण	रकम रु.(हजारमा)
१.	ग्लोबल आइएमई बैंक लिमिटेडबाट शेयरमा लगानी	३५५,७४३.७५
२.	ग्लोबल आइएमई बैंक लिमिटेडबाट लिएको कर्जा सापटी	२,६९९,६६२.२९
३.	ग्लोबल आइएमई बैंक लिमिटेडलाई ब्याज भुक्तानी	७२,८७१.८१
४.	ग्लोबल आइएमई बैंक लिमिटेडको खातामा रहेको रकम	२५,११९.०६

(ग) प्रमुख वित्तीय अनुपातहरु :

प्रतिशेयर आम्दानी (वार्षिकीकरण)	मूल्य आम्दानी अनुपात	प्रतिशेयर नेटवर्थ	प्रतिशेयर कूल सम्पत्तिको मूल्य	तरलता अनुपात
रु. २१.९८	३९.७६ गुणा	रु. १८१.५०	रु. १,३१०.२०	४.६२ प्रतिशत

२. व्यवस्थापकीय विश्लेषण :

(क) प्रथम त्रैमासिक अवधिमा संस्थाको मौज्दात, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए सोको प्रमुख कारण सम्बन्धी विवरण :

समीक्षा अवधिमा वित्तीय संस्थाको सदस्य संख्या, ऋणी संख्या, लगानीमा रहेको कर्जा, बचत रकम, संस्थाको मौज्दात, तरलता र आम्दानीमा परिवर्तन भएको छ । बजारमा लगानी योग्य रकमको अभाव तथा कर्जा सापटीको ब्याजदर र सञ्चालन खर्चमा वृद्धि भएको छ भने कर्जा प्रवाह र ब्याज आम्दानीमा कमी आएको छ । तसर्थ गत आ.व.को सोही अवधिको तुलनामा समीक्षा अवधिमा वितरणयोग्य मुनाफामा ह्रास आएको छ । यस अवधिमा वित्तीय संस्थाको समग्र वित्तीय स्थिति, मौज्दात तथा तरलता सन्तोषजनक रहेको छ ।

(ख) आगामी अवधिको व्यवसायिक योजना सम्बन्धमा व्यवस्थापनको विश्लेषणात्मक विवरण :

राष्ट्रियस्तर कार्यक्षेत्र भएको यस लघुवित्त वित्तीय संस्थाले स्थापनाकालदेखि नै वित्तीय पहुँच अभिवृद्धि गरी डिजिटल वित्तीय साक्षरता मार्फत लघुवित्त सेवाको पहुँच नपुगेका ग्रामीण क्षेत्रमा लघुवित्तीय सेवा प्रदान गर्दैआएको छ । हाल देशका ५४ जिल्लामा १२० वटा शाखा कार्यालय मार्फत सेवा प्रदान गर्दै आईरहेको यस वित्तीय संस्थाले आधुनिक तथा नवीनतम प्रविधिलाई जोड दिँदै सदस्यहरुको आवश्यकता अनुरूप समय सापेक्ष उद्यमशीलता तथा व्यवसायिक सिप विकासमा जोड दिँदै आएको छ ।

(ग) विगतको अनुभवबाट संगठित संस्थाको मौज्जात, नाफा वा नगद प्रवाहमा तात्त्विक असर पार्नसक्ने घटना, अवस्था आदि भएमा सो सम्बन्धी विश्लेषणत्मक विवरण :

हाल बजारमा देखिएको तरलता अभावका कारण समीक्षा अवधिमा वित्तीय संस्थाको कोषको लागत बढ्न गई नाफा र वित्तीय स्रोत परिचालनमा प्रत्यक्ष प्रभाव पार्ने देखिएको छ । वित्तीय संस्थाले उचित तथा प्रभावकारी रूपमा कर्जा असुली तथा कर्जाको गुणस्तर कायम राख्न सफल भएकोमा त्यसलाई निरन्तरता दिँदै सोबाट सिकेको ज्ञान तथा क्षमतालाई प्रभावकारी रूपमा लागू गर्दै लगिने छ । कर्जाको दोहोरोपनालाई निरुत्साहित गरी कर्जाको गुणस्तरमा अभिवृद्धि गर्न सम्पूर्ण सरोकारवाला पक्षसँग सहकार्य गरी कर्जाको गुणस्तर कायम राख्नेमा व्यवस्थापन विश्वस्त छ ।

कानूनी कारबाही सम्बन्धी विवरण :

- (क) यस अवधिमा वित्तीय संस्थाले वा वित्तीय संस्था विरुद्ध कुनै मुद्दा दायर भएको छैन ।
- (ख) वित्तीय संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी सम्बन्धी कुनै मुद्दा दायर गरेको वा भएको जानकारी प्राप्त भएको छैन ।
- (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको जानकारी प्राप्त भएको छैन ।

वित्तीय संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण :

- (क) धितोपत्र बजारमा भएको वित्तीय संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : दोस्रो बजारमा हुने शेयर कारोबारको मूल्य खुल्ला बजारले निर्धारण भए अनुरूप हुने व्यवस्थापनको धारणा रहेको छ ।
- (ख) नेपाल स्टक एक्सचेन्ज लिमिटेडको वेबसाईट www.nepalstock.com का अनुसार प्रथम त्रैमासिक अवधिमा यस वित्तीय संस्थाको शेयर सम्बन्धी कारोबार निम्नानुसार भएको छ ।

अधिकतम मूल्य	न्यूनतम मूल्य	अन्तिम मूल्य	कारोबार भएको कूल दिन	कारोबार संख्या	शेयर कारोबार (कित्ता)
१,११०.७०	८०३.७०	८७४	६१	४,११६	१,५३,९२१

३. समस्या तथा चुनौती :

विश्व शक्ति राष्ट्रहरूको युद्धबाट सिर्जित मुद्रास्फिति र अस्थिरताले आर्थिक मन्दी तथा तरलता अभाव देखिएको छ । जसका कारण ग्राहक सदस्यहरूको व्यापार/व्यावसायमा आएको सङ्कुचनले गर्दा यस वित्तीय संस्थालाई पनि प्रत्यक्ष रूपमा प्रभाव पारेको छ । कर्जाको साँवा र ब्याज असुली दरमा निरन्तर गिरावट हुँदै जाँदा व्यावसाय निरन्तरतालाई कायम राख्न थप चुनौती रहेको छ । कर्जा सापटको ब्याजदर निरन्तर रूपमा बृद्धि हुँदै जानु, तरलता अभाव, नियामक निकायहरूबाट समय-समयमा हुने नीतिगत परिवर्तनको असर, उपभोग्य वस्तु तथा सेवाहरूको मूल्यवृद्धि, कर्जाको दोहोरोपना कारणले यस वित्तीय संस्थालाई पनि प्रत्यक्ष रूपमा असर पारेको छ ।

व्यवस्थापनको रणनीति : उल्लेखित चुनौतीहरूको सामना गर्दै कारोवारहरूलाई डिजिटलाइजेसनको माध्यमबाट सञ्चालन गर्ने, प्रभावकारी जनशक्ति व्यवस्थापन गर्ने, कर्जा लगानी सम्बन्धी रणनीति परिवर्तन गर्ने, व्यावसायिक दिगोपना सुधार गर्ने, लगानीका क्षेत्रहरू पहिचान गर्ने, खर्चमा मितव्ययीता अपनाउने, प्रतिस्पर्धी क्षमताको विकास गर्दै जाने, वित्तीय सेवा पहुँच नपुगेको क्षेत्रको पहिचान गरी सेवा प्रदान गर्ने तथा उपयुक्त व्यवसायिक रणनीतिको तर्जुमा गरी कार्यसञ्चालन गर्ने व्यवस्थापनको रणनीति रहेको छ ।

४. संस्थागत सुशासन:

वित्तीय संस्थाले नेपाल राष्ट्र बैंकबाट जारी संस्थागत सुशासन लगायतका निर्देशनहरू पालना गर्नुका साथै प्रचलित ऐन, कम्पनी ऐन २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, नेपाल राष्ट्र बैंक ऐन २०५८, धितोपत्र ऐन २०६३ तथा आयकर ऐन २०५८ पालना गरेको छ, साथै वित्तीय संस्थाले कारोबार व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम, विनियम, निर्देशिका



कार्यविधि आदि तर्जुमा गरी लागू गरेको छ। आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक र नेपाल राष्ट्र बैंकले स्थलगत तथा गैर स्थलगत निरीक्षणबाट दिइएका सल्लाह एवं सुझावहरूको पालना गर्न सञ्चालक तथा व्यवस्थापन क्रियाशील रहेको छ।

सत्य तथ्य सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु, साथै, म यो उद्घोष गर्दछु की, मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सु-सूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन।



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पत्र संख्या: ल.वि.सं.सु.वि./गैर-स्थलगत/ग्लोबल/०८०/८१/२३१

मिति: २०८०/०९/०६

श्री ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लिमिटेड,
पोखरा, कास्की ।

विषय: आर्थिक वर्ष २०७९/८० को वार्षिक वित्तीय विवरणहरू प्रकाशन गर्ने सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० 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 गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा आयकर ऐन/नियमावली तथा अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित तथा कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार २०८० असार मसान्तमा कायम कुल चुक्ता पुँजी रु.६९,८९,००,०४५।- (अक्षरेपी एकसठ्ठी करोड उनाननब्बे लाख पैतालीस मात्र) को १० प्रतिशतले हुने नगद लाभांश रकम रु. ६,९८,९०,००४।५० (अक्षरेपी छ करोड अठार लाख नब्बे हजार चार पैसा पचास मात्र) (कर प्रयोजनार्थ समेत) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी साधारण सभाबाट स्वीकृत गरे पश्चात वितरण गर्न स्वीकृती तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०७९/८० को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको ब्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (क) यस बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गको वित्तीय संस्थाहरूलाई जारी भएको एकीकृत निर्देशन, २०७९ को निर्देशन नं.१९/०७९ को बुँदा नं.२(ख) मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिने गर्नु हुन ।
- (ख) यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन ३/०७९ को बुँदा नं. २ (ग) अनुसार समूहमा आवद्ध भएको सदस्यलाई एकै अवधिमा समूह कर्जा वा धितो कर्जामध्ये कुनै एक कर्जा मात्र प्रवाह गर्नुपर्ने व्यवस्थाको पूर्ण रुपमा पालना गर्नुहुन ।
- (ग) नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन नं. १०/०७९ को बुँदा नं.६ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा २५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको १० प्रतिशत मात्र संस्थापक शेयरमा लगानी गर्न सकिने व्यवस्था रहेकोमा उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनी रहे/नरहेको यकीन गरी सो सीमाभन्दा बढी भएमा उक्त शेयरधनीले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।
- (घ) संस्थाको वित्तीय विवरणमा रहेको कर्जाको विवरण कर्जा सूचना केन्द्रको कर्जा विवरणसँग एकरूपता हुने गरी आवधिक रुपमा Reconcile गर्नु हुन ।



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Email: nrblmfpd@nrb.org.np
पोष्ट बक्स नं.: ७३

- (ड) यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, २०७९ को निर्देशन ३/०७९ को बुँदा नं. २(ज) मा भएको व्यवस्था ब्रमोजिम सीमा भन्दा बढी प्रवाह भएको कर्जा पहिचान गरी सीमा भित्र कायम गराउनुहुन ।
- (च) संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण तथा गैर-स्थलगत सुपरिवेक्षणले औल्याएका थप अन्य कैफियतहरू समेत पुनः नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय

(राजकुमार खत्री)
उप-निर्देशक

बोधार्थ :

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



ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि. Global IME Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रियस्तर कार्यक्षेत्र भएको)

5771

च.नं.: २६२.../२०८०/०८१

मिति : २०८०/०९/०८

श्री नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग
केन्द्रीय कार्यालय बालुवाटार, काठमाण्डौं ।

**विषय : आ.व २०७९/०८० को वार्षिक वित्तीय विवरण स्वीकृतिको क्रममा दिइएका निर्देशन उपर व्यवस्थापनको
बुँदागत प्रतिउत्तर सम्बन्धमा ।**

महोदय,

उपरोक्त सम्बन्धमा यस वित्तीय संस्थाको आ.व २०७९/०८० को वार्षिक वित्तीय विवरण स्वीकृतिका क्रममा तहाँको बैंकको मिति २०८०/०९/०६ गतेको पत्र संख्या ल.वि.स.सु.वि/गैर-स्थलगत/ ग्लोबल/०८०/८१/२३२ मार्फत प्राप्त निर्देशनहरू उपर व्यवस्थापनको बुँदागत प्रतिउत्तर निम्नानुसार रहेको व्यहोरा तहाँको जानकारीका लागि सविनय अनुरोध छ ।

निर्देशन नं.(क)

प्रतिउत्तर : तहाँको निर्देशन अनुसार नै कार्यान्वयन भइरहेको व्यहोरा जानकारी गराउँदछौं ।

निर्देशन नं.(ख)

प्रतिउत्तर : तहाँको निर्देशन अनुसार नै कार्यान्वयन भइरहेको व्यहोरा जानकारी गराउँदछौं ।

निर्देशन नं.(ग)

प्रतिउत्तर : तहाँको निर्देशन अनुसार कार्यान्वयन गर्न व्यवस्था मिलाइने व्यहोरा जानकारीका लागि अनुरोध छ ।

निर्देशन नं.(घ)

प्रतिउत्तर : तहाँको निर्देशन अनुसार कार्यान्वयन गर्न व्यवस्था मिलाइने व्यहोरा जानकारीका लागि अनुरोध छ ।

निर्देशन नं.(ङ)

प्रतिउत्तर : तहाँको निर्देशन अनुसार कार्यान्वयन गर्न व्यवस्था मिलाइने व्यहोरा जानकारीका लागि अनुरोध छ ।

निर्देशन नं.(च)

प्रतिउत्तर : तहाँको निर्देशन बमोजिम कैफियत सुधार गरिएको र आगामी दिनमा दोहोरिन नदिने व्यवस्था मिलाउने व्यहोरा जानकारीका लागि अनुरोध गर्दछौं ।

भवदीय,

(हरिकृष्ण जोशी)

प्रमुख कार्यकारी अधिकृत/कम्पनी सचिव



बोधार्थ:

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।



एघारौं वार्षिक साधारण सभाको विशेष प्रस्ताव नं १ सँग सम्बन्धित प्रबन्धपत्रमा प्रस्तावित संशोधनको तीन महले विवरण

यस वित्तीय संस्थाको प्रबन्धपत्रको निम्न लिखित दफा संशोधन गर्नुपर्ने कारण सहित देहायमा उल्लेखित दफा संशोधनको लागि पेश गरिएको छ ।

दफा	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
छ (ड)	संस्थापक शेयरधनीहरूलाई समूह "क" मा वर्गीकरण गरिएको छ र सो समूहको शेयर स्वामित्व ६९.४२ प्रतिशत रहेको छ ।	संस्थापक शेयरधनीहरूलाई समूह "क" मा वर्गीकरण गरिएको छ र सो समूहको शेयर स्वामित्व ५९.४२ प्रतिशत हुनेछ ।	संस्थापक शेयरलाई सर्वसाधारण शेयरमा परिणत गर्दा प्रथम पटक १० प्रतिशत बिन्दुले शेयर संरचनामा परिवर्तन आउने हुँदा आवश्यक संशोधन गर्न ।
	सर्वसाधारणका लागि बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ । यो समूहको शेयर स्वामित्व ३०.५८ प्रतिशत रहेको छ ।	सर्वसाधारणका लागि बिक्री गरिने शेयर खरिद गर्ने शेयरधनीलाई समूह "ख" मा वर्गीकरण गरिएको छ । यो समूहको शेयर स्वामित्व ४०.५८ प्रतिशत हुनेछ ।	

एघारौं वार्षिक साधारण सभाको विशेष प्रस्ताव नं २ सँग सम्बन्धित नियमावलीमा प्रस्तावित संशोधनको तीन महले विवरण

यस वित्तीय संस्थाको नियमावलीको निम्न लिखित नियम संशोधन गर्नुपर्ने कारण सहित देहायमा उल्लेखित नियम संशोधनको लागि पेश गरिएको छ ।

नियम	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण
३२ को (१) खण्ड (ख) को (क)	सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य सञ्चालकले पाउने भत्ता तपसिल बमोजिम हुनेछ । प्रतिबैठक भत्ता : अध्यक्ष रु.७,०००/- सञ्चालक रु.६,५००/-	सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र अन्य सञ्चालकले पाउने भत्ता तपसिल बमोजिम हुनेछ । प्रतिबैठक भत्ता : अध्यक्ष रु.१०,०००/- सञ्चालक रु.९,०००/-	समय सापेक्ष हुने गरी संशोधन गर्नुपर्ने भएकोले ।



सफलताको कथा

ग्लोबलको साथमा लघुउद्यमी बन्न सफल पुष्पा दुराको सफलताको कथा



पर्यटकीय स्थल लमजुङको सुन्दरबजार नगरपालिका वडा नं ११ स्थित तुर्लङकोटमा चिटिक्क परेको बारदली सहितको एउटा घर र घरको अगाडि धान कुट्ने मेशिन छ । यो घर अरु कसैको नभई पुष्पा दुराको हो । उहाँ अहिले आफ्नो परिवार सहित व्यवसायिक रूपमा बंगुरपालन र धान कुट्ने मेशिन सञ्चालन गरेर बस्नुभएको छ । उहाँले मासिक रूपमा मनग्य आम्दानी पनि गर्नुहुन्छ तर हिजोका दिन सम्भेर उहाँ आँखाभरी आँशु देखाउँदै भन्नुहुन्छ, मलाई हिजोको कष्टपूर्ण अवस्थाबाट आज यो अवस्थामा आउनमा ग्लोबल आइएमई लघुवित्त र यसमा कार्यरत कर्मचारीको ठूलो हात छ ।

मिति २०५० साल असोज महिनाको ७ गते मध्यनेपाल ९ लमजुङमा पिता श्री रामसुब्बा दुरा र आमा श्रीमती सुनमाया दुराको कोखबाट तेस्रो सन्तानको रूपमा जन्म भएकी पुष्पाले कक्षा ६ सम्म मात्र औपचारिक शिक्षा पाएकी छिन् । सानै उमेरमा विवाह बन्धनमा बाँधनु भएकी पुष्पा दुराको सुरुवातमा पारिवारिक आर्थिक अवस्था एकदमै कमजोर थियो, जसोतसो गुजारा त चल्थ्यो तर उनलाई भविष्यको चिन्ताले सताउन थाल्यो । भविष्यलाई उज्यालो बनाउन यसै हात बाँधेर त हुँदैन भनेर उहाँको परिवारमा छलफल चल्थो । हातमा सीप अनि शिक्षा नभएकाले सजिलै काम पाउने कुरै थिएन । वरिपरी छर-छिमेक साथीभाई र आफन्तबाट सहयोग माग्दा नपाएको कुरा भावुक हुँदै सम्भन्नुहुन्छ । धन सम्पत्ति बिना यो संसारमा बाँच्न कति गाह्रो छ । पैसा नहुँदा नातागोता, साथीसङ्गी कोही काम नलाग्ने रहेछ, भनी मनमा चिन्तासँगै केही गरौं भन्ने इच्छा उहाँको मनमा रहिरहेको थियो ।

"चोखो मनले चिताएको कुरा भगवानले पुऱ्याउँछन्" भनेझैं भयो पुष्पाको जीवनमा सार्थक देखियो । मिति २०७१ साल चैत महिनाको एक दिन छिमेकी दिदीले ग्लोबल आइएमई लघुवित्त वित्तीय संस्थाको बारेमा सुनाउनुभयो । व्यवसाय गर्न कर्जा पाउने र किस्ता किस्तामा तिर्न मिल्ने कुरा सुनेपछि पुष्पा निकै खुशी हुनुभयो र नजिकैका दिदीबहिनी मिलेर संस्थाको चन्द्रेश्वर शाखाको सदस्य हुने निर्णय गर्नुभयो र केही दिनको समूह पूर्व तालिम पश्चात् सदस्यता लिएर पहिलो पटक रु ४०,०००/- कर्जा लिई बंगुरपालन व्यवसाय सुरु गर्नुभयो । बंगुरपालनबाट आम्दानी राम्रो भएपछि काममा हौसला बढ्यो र पुनः दोस्रो पटक ५०,०००/- कर्जा लिएर सोही व्यवसायमा लगाउनु भयो दुवै पटकको कर्जाबाट राम्रो आम्दानी भएपछि भन्नु व्यवसायप्रतिको जाँगर भन्नु बढ्यो । त्यसपछि व्यवसाय विविधीकरण गर्ने उद्देश्यले तेस्रो पटकमा रु २,००,०००/- कर्जा लिएर धान कुट्ने मेशिन लिई श्रीमानलाई सोही व्यवसायमा लगाएको देखिन्छ । दुवै व्यवसायबाट फाइदा भएपछि चौथो पटक कर्जा रु.७,००,०००/-



लिएर बंगुरपालन व्यवसायलाई अझ बढाउँदै लैजानुभयो । हाल उहाँको घर नजिकै ५ रोपनी जग्गामा साना ठूला गरी ३५ वटा बंगुर छन् विगत ७ वर्षदेखि पटक पटक गरी ८ पटक कर्जा लिएर व्यवसायमा कर्जाको सदुपयोग गरी अहिले यो अवस्थासम्म ल्याउन सफल हुनुभएको छ । मेरो परिश्रम देखेर मलाई आवश्यक परेको बखत कर्जा दिएर ग्लोबल आइएमईले यो व्यवसायको मालिक बनाउन ठूलो सहयोग गरेको छ भनी उहाँ खुसी सधैं व्यक्त गर्नुहुन्छ भने छोरालाई समेत काठमाण्डौंको राम्रो विद्यालयमा पढाउन पाएकाले वित्तीय संस्थाले लगाएको गुन म कहिल्यै बिर्सने छैन भन्नुहुन्छ ।

उहाँ आफूमात्र उद्यमी हुनुभएको छैन श्रीमानलाई समेत स्वरोजगार बनाउन धान कुट्ने मेसिन राख्न पाएकोमा अहिले मुहारमा खुशी छाएको छ । हामीलाई ग्लोबल आइएमई लघुवित्त वित्तीय संस्थाले विपन्नबाट सम्पन्न बनाउन ठूलो सहयोग गरेको छ भनी उहाँको श्रीमान समेत दङ्गा पर्नुहुन्छ । हाल परिवारका सबै सदस्य मिलेर व्यवसाय गरिरहेको र मासिक आम्दानी रु.६०,०००/- देखि ७०,०००/- हुने गरेको जानकारी गराउँदै भर्खरै घर नजिकै एउटा फर्निचर पनि खोलेको र त्यसमा करिब ४, ५ जनालाई रोजगारी समेत दिइएको कुरा समेत उहाँले बताउनु भयो । साथै, यो सफलतामा ग्लोबल आइएमई लघुवित्त वित्तीय संस्थाले ठूलो सहयोग गरेकोले हृदयदेखि नै ग्लोबल आइएमई लघुवित्त वित्तीय संस्था र त्यसमा कार्यरत कर्मचारीहरूलाई धन्यवाद दिदै संस्थालाई कहिल्यै नबिर्सने प्रतिबद्धता गर्नुहुन्छ ।



सफलताको कथा

धितो नहुनेको साहारा बन्यो, ग्लोबल आइएमई लघुवित्त



स्वामी विवेकानन्दको भनाई अनुसार “शैक्षिक बेरोजगारीहरूलाई काम नै छैन भने सीप भएकाहरूलाई फुर्सद नै छैन” यस्तै इच्छाशक्ति भएकी राधा जोशीको परिवारको आफ्नो कथा छ । राधा जोशीको परिवार वि.स. २०६६ सालमा बैतडी जिल्लाबाट कञ्चनपुर जिल्लामा सम्पत्तिको नाममा केही पनि साथमा नलिई एउटा छोरीलाई काखमा च्यापी बसाई सरी आएका थिए । लगभग २ वर्ष माईती घरमा शरण लिएर बसेकी राधा जोशीले माईतीमै कान्छी छोरीलाई जन्म दिइन् । उनको श्रीमानले साइकलमा कुखुरा बेचबिखन गर्ने त कहिले कपडाको कारोबार गर्ने गर्दथे । ऐलानी जग्गामा ओत लाग्ने सानो टहरो बनाई बसेको देखेर मानिसहरूले मन्दिरमा त एउटा पुजारी अट्छ तर त्यहाँ भन्दा पनि सानो घर बनाएको भनी कुरा काट्ने गर्दथे । उनका श्रीमानको भनाई अनुसार “बर्षातमा त हामी कुनै रात सुतेनौं सबै पानी घरभित्र छिर्थ्यो, घरभित्र हामी उभिन पनि पाएनौं किनकी घर साहै सानो र होचो थियो केवल खाली घाम छेक्ने मात्र” । जेनतेन जोहो गरी भाडामा जग्गा लिएर कुखुरा फर्म सञ्चालन गरेकी जोशीले पहिलोपटक नै कुखुरामा आएको रोगको कारणले तिनलाख जति नोकसानी बेहोर्नु पर्‍यो तर पनि उनी र उनका श्रीमानले हिम्मत हारेनन् । पुरानै साइकलको व्यापार गर्नेबारे घर परिवारमा सल्लाह गरी फेरी साइकलमा व्यापार सुरु गरे उनका श्रीमानले, यही क्रममा उनले ग्लोबल आइएमई लघुवित्त वित्तीय संस्था आइबिआरडी शाखाबाट समूह निर्माणको क्रममा सञ्चालन गरेकी तालिममा भाग लिइरहेकी थिइन् । तालिम पश्चात् केन्द्र नं. ०२९ को सदस्य बनेकी राधाले २०७५/१०/०९ गते विना धितो कर्जा रु ६०,०००/- लिई आफ्नो व्यवसायलाई निरन्तरता दिइन् भने सोबाट आएको आम्दानीले पुरानो मोटरसाइकल खरिद गरी सहज रूपले व्यापार व्यवसाय गर्न थाले । मोटरसाइकलबाट उनका श्रीमानले अत्तरिया, धनगढी, बेलौरी चौवन्नी बजार त कहिले



महेन्द्रनगरसम्म पनि कुखुरा तथा कपडाहरु बेचेको अनुभव सुनाउँछन् । राधाले माइती घरबाट आफ्नो घरमा आउँदासँगै आमाले दाइजो दिएको एउटा बाखाबाट ८/१० वटा सम्म बाखा बनाउन सफल भइन् अहिले पनि उनको घरमा जादा भन्छिन्, उ त्यही बाखा हो आमाले दाइजो दिएको, सम्भना तथा आफ्नो प्रगतिको सुरुवाती बाखाँ बाचुञ्जेलसम्म पाली राख्ने अठोट समेत गर्दछिन् । बाखाको संख्या बढी हुँदै गर्दा अब उन्नत जातका बाखा पाल्नु पर्छ भन्ने सोच बनाएका उनका श्रीमानले उन्नत जातको बाखा पाल्ने संकल्प गरे ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि. बाट २०७७/०६/०९ गते रु. ३००,०००/- विना धितो कर्जा लिई आफूसँग



भएको पैसा थप गरी उनले भारतको महाराष्ट्रबाट ३ वटा बोयर जातका बाखाको पाठा रु. ३,३०,०००/- मा ल्याई उन्नत जातको बाखापालन सञ्चालन गरेका छन् । श्रीमानले बाइकमा गर्ने व्यापार र श्रीमतीले बाखा पालन गरी कमाएको पैसा तथा सानो बाखाको खोरबाट अहिले आधुनिक खोर समेत निर्माण गरी व्यवसाय सञ्चालन गरेका छन् । खोर निर्माण गर्दा सोचेभन्दा बढी खर्च लागेको अनुभव सुनाउँदै आएका राधा जोशीले तत् पश्चात २०७८/०४/०७ गते ग्लोबल आइएमई लघुवित्त वित्तीय संस्थाबाट विना धितो रु ५००,०००/- कर्जा कर्जा लिएर खोर निर्माणमा लागेको ऋण तिरेको बताउँछिन् । आफ्नो परिवार गरीब तथा आफूसँग धितो राख्ने जमिन नभएकाले यस लघुवित्तले विनाधितो कर्जा दिई व्यवसायमा टेवा पुऱ्याएको कुराको स्मरण जीवन रहनुजेलसम्म रहने बताउँछिन् । भैसी विना घरको आगन अध्यारो देख्ने उनले भैसी पालनलाई पनि निरन्तरता दिइरहेकी छिन् । हाल उनीसँग ४० वटा बाखा छन् जसमध्ये दश वटा बाखा फागुनमा र ७ वटा बाखाले वैशाखमा ब्याउने कुरामा खुसी भएकी छिन् राधा जोशी । राधाको श्रीमानले बाखापालनबाट वार्षिक ५/६ लाख खूद नाफा आर्जन गरेको बताउँछन् । उनीहरूले बाखाहरुका लागि आवश्यक घाँसको लागि जग्गा भाडामा लिई विभिन्न किसिमका घाँसहरु लगाएका छन् भने दाना दाड तथा चितवनबाट ल्याउने गरेको उनको श्रीमानले बताउँछन् । पुनर्वास न.पा. ३ आइबिआरडीमा कपडा पसलसमेत सञ्चालनमा ल्याएका उनले २ जना कामदारहरु राखी सिलाइ कटाई सञ्चालन समेत गर्दछन् कृषिमा निकै चासो राख्ने उनको परिवारले राष्ट्रिय आवास कम्पनीको नाममा रहेको ६५ विगाहा जमिन मध्ये १२ विगाहा भाडामा लिई ६ विगाहामा उखु, ३ विगाहामा तोरी तथा ३ विगाहामा गहुँ खेती समेत गरिरहेका छन् । आफैले सापटी दिएको रकम नै फिर्ता पाउन कठिन हुने समयमा संस्थाले विना धितो ५ लाख कर्जा दिन्छ होला भन्नेसम्म नपत्याएकी उनी ग्लोबल आइएमई लघुवित्तको सफल सदस्य हुन । अहिले उनले आफ्नो छोरा छोरीहरुलाई शिक्षा स्वास्थ्य तथा अन्य आवश्यकता परिपूर्ति गर्न सकेकोमा ग्लोबल आइएमई लघुवित्त वित्तीय संस्थाले गर्दा सम्भव भएको कुरामा गर्व गर्छिन् ।



केन्द्रीय कार्यालयमा कार्यरत कर्मचारीहरु

क्र.सं.	नाम	विभाग
१	श्रीभद्र पौडेल	कर्जा विभाग
२	लक्ष्मण यादव	
३	श्याम कुमार चौधरी	
४	प्रकाश लामिछाने	अनुगमन विभाग
५	दिवाकर पन्त	
६	नेत्र प्रसाद गौतम	
७	शशिकान्त न्यौपाने	
८	भुपेन्द्र बहादुर खड्का	
९	अरविन्द मल्ल	
१०	सुदिप ढकाल	
११	महेश निरौला	
१२	हेमलाल पौडेल	
१३	सजन कुमार थारु	
१४	अम्बिका दंगाल	
१५	लोकनाथ कुमार योगी	
१६	राज बहादुर भण्डारी	
१७	अशोक कुमार बोगटी	
१८	विमल खनाल	

क्र.सं.	नाम	विभाग
१९	प्रमिश लोहनी	लेखा विभाग
२०	कुशल ढकाल	
२१	अर्जुन गौतम	आन्तरिक लेखापरीक्षण विभाग
२२	रमेश भुषाल	
२३	मदन भण्डारी	
२४	सुफल चिमरिया	
२५	राजेश लोहनी	जनशक्ति व्यवस्थापन विभाग
२६	सुमन हड्डखले	आई.टी विभाग
२७	रोशन न्यौपाने	
२८	एलिश निरौला	
२९	सुदिप पनेरु	सामान्य सेवा विभाग
३०	वसन्त पुरी	
३१	प्रतिमा कोइराला	सवारी चालक
३२	रुद्र बहादुर गुरुङ	

शाखा तथा शाखा प्रबन्धकहरु

क्र.सं.	शाखा कार्यालयको नाम	ठेगाना	टेलिफोन नं.	शाखा प्रबन्धकको नाम
१	बेशीसहर	बेशीसहर नगरपालिका-८, लमजुङ	०६६-५२१२९५१९८०२३३४६११	यु बहादुर मगर
२	चरौँदी	बेनीघाट रोराङ-७, धादिङ	०१०-४२०००११९८०२३३४६२७	बसन्त गौतम
३	आदमघाट	गजुरी-६, धादिङ	०१०-४०४०६२१९८०२३३४६२६	रामेश्वर अधिकारी
४	त्रिशुली	विदुर-१, नुवाकोट	०१०-५६०८२६१९८०२३३४६१७	पुरुषोत्तम पन्त
५	धारापानी	धारापानी-५, मनाङ	९८४६१२१६५४	विष्णु बहादुर सिंजाली
६	घुम्टिबजार	कालिका-२, रसुवा	०१०-५४२०८११९८०२३३४६१९	जीवन रिजाल
७	चौतारा	चौतारासाँगाचोकगढी-५, सिन्धुपाल्चोक	०११-६२०४६२१९८०२३३४६२१	नेत्रबहादुर भुजेल
८	रामेछाप	रामेछाप-८, रामेछाप	०४८-४००१०८१९८०२३३४६२३	बद्री सुवेदी
९	चक्रतिर्थ	चक्रतिर्थ-५, लमजुङ	०६६-६९०५५११९८०२३३४६२५	यशोदा देवकोटा
१०	गोरखा	सतीपीपल-४, गोरखा	०६४-४२१२६५१९८०२३३४६३५	हरिबहादुर कार्की
११	चन्द्रेश्वर	चन्द्रेश्वर-५, लमजुङ	०६६-६९०६०९१९८०२३३४६१२	किरण कुमार श्रेष्ठ
१२	सोतिपसल	मध्यनेपाल-३, लमजुङ	०६६-६९०५९११९८०२३३४६३२	सरोज थापा
१३	जोमसोम	मार्फा-५, मुस्ताङ	०६९-४४०४१०१९८०२३३४७७३	शिव भट्टराई
१४	दुनै	दुनही-१, डोल्पा	०८७-५५०१६४१९८०२३३४७०९	वसन्त बहादुर बोगटी
१५	बुङ्कोट	बुङ्कोट-५, गोरखा	०६४-६९११४५१९८०२३३४६३६	रिता पनेरु
१६	चौघडा	लिखु-४, नुवाकोट	०७९-६९२२६६१९८०२३३४६१६	लक्ष्मी न्यौपाने
१७	सामरी	म्यागङ-५, नुवाकोट	०६९-६९००८८१९८०२३३४६१८	कुमारी तामाङ
१८	रातमाटे	बेलकोटगढी-७, नुवाकोट	०७९-६९२२६५१९८०२३३४६१५	सुमन रिमाल



क्र.स.	शाखा कार्यालयको नाम	ठेगाना	टेलिफोन नं.	शाखा प्रबन्धकको नाम
१९	धार्के	धुनिवेशी-६, धादिङ	०१०-४१४११२१९८०२३३४६१४	विमल अधिकारी
२०	रुम्जाटार	सिद्धिचरण-११, ओखलढुङ्गा	०३७-५४००१८१९८०२३३४६२२	दिपक नेपाली साकी
२१	कुन्तावेशी	मन्दनदेउपुर-७, काभ्रेपलाञ्चोक	०११-४१२०९६१९८०२३३४६२०	रेशम घले
२२	चापाघाट	व्यास-८, तनहुँ	०६५-५६२७०२१९८०२३३४६३३	सुशिला बि.क.
२३	बेगनास	पोखरा महानगरपालिका-३१, कास्की	०६१-६२०८५३१९८०२३३४६३४	सरस्वती लामिछाने
२४	तानसेन	तानसेन-१, पाल्पा	०६९-६९००८७१९८०२३३४६७९	चिन्तामणि ज्ञवाली
२५	मनकामना	मनकामना-३, गोरखा	०६४-४६०२५२१९८०२३३४६३७	निर्मला के.सी. खनाल
२६	मानपुर	घिरिङ-३, तनहुँ	०६५-६९३६९६१९८०२३३४६३१	सुदीप रेग्मी
२७	नयाँपुल	अन्नपुर्ण-५, कास्की	९८०२३३४६२९	केश कुमारी सारु
२८	पोखरिया	पोखरिया-४, पर्सा	०५१-५६००१३१९८०२३३४६४३	राकेश कुमार साह
२९	रंगपुर टाँडी	पटेर्वा सुगौली-२, पर्सा	९८०२३३४६४४	शत्रुधन महतो
३०	दहियार	महागढीमाई-४, बारा	०५३-४०१०९३१९८०२३३४६४५	नितेश कुमार साह
३१	सेढवा	जिराभवानी-२, पर्सा	९८०२३३४६४२	रोहन चौधरी
३२	सिम्रोनगढ	सिम्रोनगढ-६, बारा	०५३-४११०४६१९८०२३३४६४६	शम्भु यादव
३३	सबैला	सबैला-३, धनुषा	०४१-४०१०९७१९८०२३३४६६३	रमेश कुमार यादव
३४	बरथहवा	बरथहवा-४, सर्लाही	९८०२३३४६६५	जज्ञानन्द यादव
३५	जिरोमाईल	गौशाला-६, महोत्तरी	०४४-५५६२२५१९८०२३३४६६४	रोशन थपलिया
३६	राजापुर	राजापुर-६, बर्दिया	९८०२३३४६५६	प्रमोद चौधरी
३७	आइविआरडी	पुर्नरवास-३, कञ्चनपुर	०९९-४२००२११९८०२३३४६५८	पदम बहादुर शाही
३८	सम्झनाबजार	बैजनाथ-६, बाँके	०८१-४१३१०७१९८०२३३४६५५	आशिष झ्यारी
३९	सिमरा भवानीपुर	गुजरा-९, रौतहट	९८०२३३४६४७	मो. अमानुल्लाह सिद्दिकी
४०	पतारी	लक्ष्मीपुर पतारी-४, सिराहा	९८०२३३४६६६	योगेन्द्र प्रसाद यादव
४१	हसौरा	कावासती-४, नवलपुर	९८०२३३४६७८	भागीरथी भुजेल
४२	धौलागिरी	कन्चन-५, रुपन्देही	९८०२३३४६८१	गौतम प्रसाद बस्याल
४३	गजेडाबजार	वाणगंगा-४, कपिलवस्तु	९८०२३३४६८२	शोभा पचभैया
४४	बाबियाचौर	पंचपुरी-५, सुर्खेत	०८३-४१६०७११९८०२३३४६५३	सुरेन्द्र शाह
४५	मसुरिया	गौरी गंगा-९, कैलाली	०९१-४०२०१११९८०२३३४६५७	झक प्रसाद पोखरेल
४६	दुल्लु	दुल्लु-८, दैलेख	०८९-४११०३२१९८०२३३४६५९	सीताराम चौधरी
४७	यदुकुवा	सहिदनगर-३, धनुषा	९८०२३३४६६७	सरोजकुमार महतो
४८	बलुवा सरपल्लो	बलुवा-६, महोत्तरी	९८०२३३४६६८	सुनिल कुमार चौधरी
४९	डकैला	बहुदरमाई-४, पर्सा	९८०२३३४६४८	रामप्रवेश यादव
५०	रंगेली	रंगेली-७, मोरङ	०२१-५८०२६६१९८०२३३४६७३	चण्डेश्वर मेहता
५१	देवानगंज	देवानगंज-२, सुनसरी	९८०२३३४६७२	गणपत कुमार चौधरी
५२	रामपुर	वेलका-९, उदयपुर	९८०२३३४६७४	पशुपति चौधरी
५३	खोलेसिमल	कालिका-७, चितवन	९८०२३३४६८३	बिनोद खतिवडा
५४	बलेवा	बाग्लुङ-१४, बाग्लुङ	०६८-४१३१४०१९८०२३३४६२८	मञ्जु पुर्जा पुन
५५	राडीबजार	आठवीसकोट-९, रुकुम	९८०२३३४६५२	तपेन्द्र बहादुर थापा



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५६	रागेचौर	कुमाख-३, सल्यान	९८०२३३४६५१	सुनिल शाह
५७	माडिचौर	रोल्पा-७, रोल्पा	९८०२३३४६८४	दिपक कुमार चौधरी
५८	देविस्थान	माण्डवी-१, प्यूठान	९८०२३३४६८५	दिनेश भट्ट
५९	छत्रदेव	छत्रदेव-५, अर्घाखाँची	९८०२३३४६८६	दिनेश बहादुर चन्द
६०	बलेटकसार	रुरु-४, गुल्मी	९८०२३३४६८७	सिर्जना कुँवर मगर
६१	हंसपुर	बबई-३, दाङ	९८०२३३४६५४	निरज वि. सि.
६२	राङ्गाउँ	बाग्मती-२, मकवानपुर	९८०२३३४६७५	अर्पण श्रेष्ठ
६३	गोल्टार	गोलबन्जोर-३, सिन्धुली	९८०२३३४६२४	रामजी सिलवाल
६४	बोदेबसाईन	बोदे बसाईन-३, सप्तरी	९८०२३३४६६९	अनिल कुमार साह
६५	कल्याणपुर	कल्याणपुर-११, सिराहा	९८०२३३४६७६	कृष्ण कुमार यादव
६६	नगराईन	नगराईन-२, धनुषा	९८०२३३४६७१	सन्जिव कुमार यादव
६७	समनपुर	गढीमाई-१, रौतहट	९८०२३३४६४९	किरण कुमारी कुशवाहा
६८	महेन्द्रनगर	छिरेश्वर-५, धनुषा	९८०२३३४६७०	मुन्ना कुमार साह
६९	मैनापोखरी	वैतेश्वर-४, दोलखा	९८०२३३४६९०	दिर्घ थापा मगर
७०	मिर्दि	वालिङ-६, स्याङ्जा	०६३-४४०१९९१९८०२३३४७०४	ईश्वरी राना
७१	नरैनापुर	नरैनापुर-४, बाँके	९८०२३३४७०७	दिनेश चौधरी
७२	जुडाडाँडा	तिलोत्तमा-१६, रुपन्देही	९८०२३३४७०५	मन कुमारी खत्री
७३	तिनकौरिया	बहेडाबेला -३, धनुषा	९८०२३३४७४१	महेश कुमार यादव
७४	बैदौली	वाणगंगा-६, कपिलबस्तु	९८०२३३४७०६	सन्तोष चौधरी
७५	टरीगाँउ	तुलसीपुर-१२, दाङ	९८०२३३४७०८	चेतना के.सी
७६	भजनी	भजनी नगरपालिका-३, कैलाली	९८०२३३४७१०	सुनिल जोशी
७७	शान्तिनगर	बर्दगोरिया गाउँपालिका-५, कैलाली	९८०२३३४७११	नरेश ठकुल्ला
७८	माडी	माडी नगरपालिका-७, चितवन	९८०२३३४७४२	अनिश पोखरेल
७९	पोखरिया 'ख'	पोखरिया नगरपालिका-३, बसन्तपुर पर्सा	९८०२३३४७४३	राजन खत्री
८०	विजयपुर	पोखरा महानगरपालिका-२६, कास्की	०६१-४११४४०१९८०२३३४७२१	रामशरण इटानी
८१	लाहाचोक	माछापुच्छे गाउँपालिका-४, कास्की	९८०२३३४७१९	लेखनाथ अधिकारी
८२	नौडाँडा	अन्नपूर्ण गाउँपालिका-१, कास्की	०६१-४१४०६९१९८०२३३४७२२	विष्णु पन्त
८३	गलेश्वर	बेनी नगरपालिका-९, म्याग्दी	०६९-४११०४६१९८०२३३४७२७	अमृत सुर्खाली
८४	थर्पु	म्याग्दे गाउँपालिका-४, तनहुँ	९८०२३३४७२०	रीता कुँवर
८५	तार्कुघाट	राइनास नगरपालिका-८, लमजुङ	९८०२३३४७२३	यादव पन्त
८६	चैरुङ्गा	शहिद लखन गाउँपालिका-६, गोरखा	९८०२३३४७२८	डोरमणि पराजुली
८७	सुक्रौली	रामग्राम नगरपालिका-१०, परासी	९८०२३३४७२९	बालकृष्ण बस्याल
८८	दिव्यपुरी	देवचुली नगरपालिका-१, नवलपुर	९८०२३३४७३०	लुद्र बहादुर दर्लमी थापा मगर
८९	सेमरी	प्रतापपुर गाउँपालिका-१, परासी	०७८-४००१८७१९८०२३३४७३१	सुमन उपाध्याय
९०	चोरमारा	मध्यबिन्दु नगरपालिका-८, नवलपुर	०७८-४१०१४२१९८०२३३४७३२	विनिता के.सी.
९१	हटिया	गल्कोट नगरपालिका-४, बाग्लुङ	९८०२३३४७३३	सीता आचार्य
९२	फलेवास	फलेवकस नगरपालिका-६, पर्वत	९८०२३३४७३४	सुशील गुरुङ



क्र.स.	शाखा कार्यालयको नाम	ठेगाना	टेलिफोन नं.	शाखा प्रबन्धकको नाम
९३	अमराई	शितगंगा नगरपालिका-४, अर्घाखाँची	०७७-६९०४२५१९८०२३३४७२४	अर्जुन बि.क.
९४	गौँडाकोट	गुल्मी दरबार गाउँपालिका-३, गुल्मी	०७९-६२००७७१९८०२३३४७२५	जीवन बस्याल
९५	घ्याम्पेशाल	भिमसेन थापा गाउँपालिका-१, गोरखा	९८०२३३४७३५	प्रकाश अधिकारी बाराकोटी
९६	भुताहा	बर्दघाट नगरपालिका-१०, परासी	९८०२३३४७३६	रामहरि पौडेल
९७	डेढगाउँ	बौदीकाली गाउँपालिका-१, नवलपुर	९८०२३३४७३७	अयोध्या चापागाईं
९८	खर्ज्याङ	छत्रकोट गाउँपालिका-५, गुल्मी	९८०२३३४७२६	रामु रिजाल
९९	मिथिलेश्वर	मिथिला बिहारी नगरपालिका-३, धनुषा	९८०२३३४७३८	युगल किशोर यादव
१००	खैरहनी	खैरहनी नगरपालिका-५, चितवन	९८०२३३४७३९	टिका रिमाल
१०१	थुम्सीकोट	मादी गाउँपालिका-१०, कास्की	९८०२३३४७४०	सुदीपना पन्त
१०२	लिखु	लिखु गाउँपालिका-४, ओखलढुङ्गा		राजकुमार शाही
१०३	चुहाडे	त्रियुगा नगरपालिका-७, उदयपुर	९८०२३३४७४५	शान्ति पन्थ
१०४	त्रिवेणी	त्रिवेणी गाउँपालिका-३, रोल्पा	९८०२३३४७४६	विष्णु चौधरी
१०५	ढक्रेरी	राप्ती सोनारी गाउँपालिका-९, बाँके	९८०२३३४७४७	स्वामेन्द्र बुढा क्षेत्री
१०६	छिन्नमस्ता	छिन्नमस्ता गाउँपालिका-२, सप्तरी	९८०२३३४७५२	मुकेश चौधरी
१०७	बनगाई	मायादेवी गाउँपालिका-७, रुपन्देही	९८०२३३४७४९	अस्लम दर्जी
१०८	धुलावारी	मेचीनगर नगरपालिका-९, झापा	९८०२३३४७५३	गोपाल प्रसाद बराल
१०९	लालपुर	रामधुनी भासी नगरपालिका-४, सुनसरी	९८०२३३४७५४	विवेकराज कार्की
११०	कंकालिनी	हनुमाननगर कंकालिनी-१२, सप्तरी	९८०२३३४७५५	सन्तोष कुमार यादव
१११	ग्रामस्थान	ग्रामस्थान गाउँपालिका-३, मोरङ	९८०२३३४७५६	नारायण लम्साल
११२	उर्लावारी	उर्लावारी नगरपालिका-६, मोरङ	९८०२३३४७५७	विनय दाहाल
११३	बलरा	बलरा नगरपालिका-८, सर्लाही	९८०२३३४७५८	संजय कुमार कलवार
११४	ताथली	चाँगुनारायण नगरपालिका-९, भक्तपुर	९८०२३३४७५९	रमेश ढकाल
११५	बरौला	ऐरावती गाउँपालिका-५, प्युठान	९८०२३३४७५९	सिर्जना खड्का
११६	शिवालय	शिवालय गाउँपालिका-३, जाजरकोट		हरिस के.सी.
११७	ढोरचौर	सिद्ध कुमाख गाउँपालिका-३, सल्यान	९८०२३३४७४८	भीमबहादुर बोहरा
११८	खैरीघाट	बेलडाँडी गाउँपालिका-३, कञ्चनपुर	९८०२३३४७६१	श्रवणकुमार थारु
११९	पौडेश्वर	औरही नगरपालिका-१, धनुषा	९८०२३३४७४४	रोशन कुमार यादव
१२०	स्याफ्रुबेसी	गोसाइकुण्ड गाउँपालिका-०५, रसुवा	९८०२३३४६८९	दिनेश चेपाङ

संस्थाको गतिविधि सम्बन्धी तस्वीरहरू



केन्द्र बैठक तथा वित्तीय साक्षरता कार्यक्रम, राडीबजार शाखा



प्राथमिक स्वास्थ्य सामग्री वितरण कार्यक्रम, नरैनापुर शाखा



भूकम्प पीडितलाई राहत वितरण कार्यक्रम, राडीबजार शाखा



वित्तीय साक्षरता तथा शैक्षिक सामग्री वितरण कार्यक्रम, खोलेसिमल शाखा



वैदिक आश्रममा खाद्यान्न वितरण कार्यक्रम, दुल्लु शाखा



धारा उद्घाटन तथा हस्तान्तरण कार्यक्रम, आदमघाट शाखा



फलफूलका विरुवा वितरण कार्यक्रम, ढोरचौर शाखा



कितनाशक भुल वितरण कार्यक्रम, सुकौली शाखा

संस्थाको गतिविधि सम्बन्धी तस्वीरहरु



खोलेसिमल शाखाकी सदस्य भ्रमना थिङ तामाङको भैसीपालन व्यवसाय



चापाघाट शाखाकी सदस्य एन्जला खतिवडा रसाइलीको च्याउ खेती



Global Money Week 2023 मा सञ्चालित संस्थाको वित्तीय साक्षरता अभियान



डल कुशन बनाउने तालिम, थुम्सीकोट शाखा



लम्की स्किन रोग सम्बन्धी जनचेतनामूलक कार्यक्रम, बाबियाचौर शाखा



वित्तीय साक्षरता तथा शैक्षिक सामग्री वितरण कार्यक्रम, खैरीघाट शाखा



यात्रु प्रतीक्षालय हस्तान्तरण कार्यक्रम, टरिगाउँ शाखा



डस्टवीन हस्तान्तरण कार्यक्रम, बुङ्कोट शाखा



अनुगमन स्टेशन प्रमुखहरू



अरविन्द मल्ल
स्टेशन प्रमुख, मसुरिया



नेत्र प्रसाद गौतम
स्टेशन प्रमुख, सेढवा



प्रकाश लामिछाने
स्टेशन प्रमुख, चन्द्रेश्वर



दिवाकर पन्त
स्टेशन प्रमुख, नौडाँडा



शशिकान्त न्यौपाने
स्टेशन प्रमुख, बेगनास



सुदिप ढकाल
स्टेशन प्रमुख, रङ्गेली



लोकनाथ कुँवर योगी
स्टेशन प्रमुख, सुक्रौली



हेमलाल पौडेल
स्टेशन प्रमुख, सवैला



महेश निरौला
स्टेशन प्रमुख, जिरोमाइल



भुपेन्द्र बहादुर खड्का
स्टेशन प्रमुख, दहियार



विमल खनाल
स्टेशन प्रमुख, धार्के



अम्बिका दंगाल
स्टेशन प्रमुख, कुन्तावेसी



सज्जन कुमार थारु
स्टेशन प्रमुख, गजेहडा



अशोक कुमार बोगटी
स्टेशन प्रमुख, टरीगाउँ



राज बहादुर भण्डारी
स्टेशन प्रमुख, दिव्यपुरी

व्यवस्थापन समूह



हरिकृष्ण जोशी
प्रमुख कार्यकारी अधिकृत



पदम बहादुर घिमिरे
प्रमुख, कर्जा विभाग



सुदिप आचार्य
प्रमुख, कार्यसञ्चालन विभाग



यतिराज पौडेल
प्रमुख, अनुगमन विभाग



ऋषभ सुवेदी
प्रमुख, आन्तरिक लेखापरीक्षण विभाग



किशोर जंग ठकुरी
प्रमुख, जनशक्ति व्यवस्थापन विभाग



खेमराज लम्साल
प्रमुख, लेखा विभाग



शमशेर बहादुर नेपाली
प्रमुख, कर्जा असुली विभाग



जयनारायण शर्मा
प्रमुख, सामान्य सेवा विभाग



विनोद पराजुली
प्रदेश प्रमुख
विजयपुर प्रादेशिक कार्यालय



कृष्ण प्रसाद ढुंगाना
प्रदेश प्रमुख
महेन्द्रनगर प्रादेशिक कार्यालय



बसन्त सुवेदी
प्रदेश प्रमुख
सम्भ्रनाबजार प्रादेशिक कार्यालय



ग्लोबल आइएमई लघुवित्त वित्तीय संस्था लि.

Global IME Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तर कार्यक्षेत्र भएको)

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