

महुली लघुवित्त वित्तिय संस्था लिमिटेड MAHULI LAGHUBITTA BITTIYA SANSTHA LIMITED

रजिष्टर्ड कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली, सप्तरी Email: info@mslbsl.com.np, Web: www.mslbsl.com.np

एघारौं वार्षिक साधारणसभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति २०८०/१२/०४ गते

आदरणिय शेयरधनी महानुभावहरू यस वित्तीय संस्थाको मिति २०५०/१२/०३ गते बसेको सञ्चालक समितिको १४८ औं बैठकको निर्णय बमोजिम यस वित्तीय संस्थाको एघारौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा तपिसलका विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितीको लागि यो सुचना प्रकाशित गरिएको छ ।

सभा बस्ने मिति, समय र स्थान **मिति** : २०८० साल चैत्र २६ गते सोमबार तदनुसार ०८ अप्रिल २०२४

समय : विहान १९:०० बजे देखी

स्थान : महुली लघुवित्त वित्तीय संस्था लिमिटेड केन्द्रिय कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली सप्तरी

छलफलका विषयहरू

- साधारण प्रस्ताव सञ्चालक समितिको तर्फबाट अध्यक्षज्युले प्रस्तृत गर्न् हुने आ.व. २०७९ ∕०८० को वार्षिक प्रतिवेदन उपर छलफल
- गरी पारित गर्ने । लेखापरीक्षकको प्रतिवेदन सहित आ.व. २०७९/०५० आषाढ मसान्तसम्मको वासलात, २०७९ श्रावण १ गते देखी २०८० आषाढ मसान्त सम्मको नाफा-नोक्सान हिसाब र सोहि अवधिको नगद प्रवाह विवरण तथा सम्बन्धित
- अनुसुचीहरु उपर छलफल गरी स्वीकृत गर्ने सम्बन्धमा। कम्पनी ऐन, २०६३ को दफा १९१ अनुसार आर्थिक वर्ष २०८०/०८१ को लागी लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षण गर्न लेखापरीक्षक नियक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने (वर्तमान लेखा परीक्षक श्री
- पि.एल.आर.जि. एण्ड एसोसियदस चार्टर्ड एकाउन्टेन्टस प्नःनियुक्तिका लागी योग्य हन्हन्छ। वित्तीय संस्थाको संस्थापक तर्फको रिक्त रहेको सञ्चालक पदमा सञ्चालक समितिबाट भएको मनोनयन

नुमोदन गर्ने। विशेष प्रस्तावहरु

- वैक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम यस वित्तीय संस्थाको संस्थापक शेयरलाई सर्वसाधारण शेयर समूहमा परिणत गर्ने तथा सो सम्बन्धमा कार्य गर्न गराउन सम्बन्धीत निकायबाट स्वीकृती लिई पूँजी संरचना परिवर्तन गर्न वित्तीय संस्थाको प्रवन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्ने र सो सम्बन्धमा नियमनकारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रिजष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृती लिने, अभिलेख गर्ने क्रममा क्नै विषयमा संशोधन / परिवर्तन गर्न निर्देशन भएमा वा भाषिक फेरवदल गर्न पर्ने भएमा सो समेत मिलाई संशोधन एवं परिवर्तन लगायत अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अख्तियारी
- संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरु गाभ्ने/गाभिने(मर्जर) तथा प्राप्ति गर्ने वा प्राप्ति हुन जाने प्रयोजनका लागि उपयक्त वित्तीय संस्थाहरू पहिचान गर्ने सम्भवारीपत्रमा हस्ताक्षर गर्ने सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पत्ति तथा दायित्वहरुको मुल्यांकन गर्न परामर्शदाता, मूर्व्यांकनकर्ता तथा लेखापरीक्षंक वा लेखापरीक्षकहरु नियुक्त गर्ने तथा गाभ्ने गाभिने तथा प्राप्तिसँग सम्बन्धित प्रचिलित कानुन तथा निर्देशनहरु बमोजिम अपनाउनुपर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य, प्रिक्रयाहरु पुरा गरी अन्तिम स्वीकृती लिने तथा सो सन्दर्भमा नियमक निकायहरुबाट निर्देशन गरे बमोजिमका विबरण उपलब्ध गराउने लगायतका सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई सम्पूर्ण अख्तियारी दिने ।

सञ्चालक समितिको आज्ञाले कम्पनी सचिब

एघारौँ वार्षिक साधारणसभा सम्बन्धी अन्य जानकारी

- वार्षिक साधारणसभा प्रयोजनको लागि मिति २०५० चैत्र १४ गते बधबारका दिन एक दिन यस वित्तीय संस्थाको शेयर दाखिल खारेज दर्ता बन्द (Book Close) रहने छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८०/१२/१३ गते सम्म कारोबार भई नियमानुसार शेयर नामसारी भई कायम शेयरधनीहरुले मात्र ११ औं वार्षिक साधारण सभामा भाग लिन, मतदान गर्न सक्ने छन्।
- वार्षिक साधारण सभामा भाग लिन दच्छक शेयरधनी महानभावहरूले शेयर प्रमाणपत्र (हितगाही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने प्रमाण वा सोको प्रतिलिपि (जस्तै नागरिकता प्रमाणपत्र वा अन्य क्नै फोटो सहितको परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ । हाजिरी पुस्तिका बिहान ९ बजेदेखि सभा चालु रहुन्जेलसम्म खुल्ला रहनेछ ।
- बार्षिक साधारण सभाको सूचना, वार्षिक प्रतिवेदन सम्बन्धी विवरण, प्रोक्सी तथा कागजातहरू सबै शेयरधनी महानुभावहरूको लागि यस संस्थाको वेवसाइट www.mslbsl.com.np वाट हेर्न र प्राप्त गर्न सिक्नेछ ।
- सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महान्भावहरूले सभा शुरु हुने समयभन्दा कम्तीमा ४८ घण्टा अगावै संस्थाको केन्द्रिय कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली, सप्तरीमा प्रोक्सी फाराम दर्ता गरिसक्नु पर्नेछ। सभामा भाग लिनका लागि प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्कै मुकरर गर्ने भएमा सोको लिखित सुचना सोही अवधिभित्र संस्थाको केन्द्रिय कार्यालयमा दर्ता गरिसक्न् पर्नेछ । प्रतिनिधि नियुक्त गरिने व्यक्ति पनि यस संस्थाको शेयरधनी हुनु आवश्यक छ, संगठित संस्थाको हकमा सौ व्यवस्था लागू हुने छेन । प्रतिनिधि (प्रोक्सी) ले मतदान गर्न पाउने अधिकतम हद वा सीमा त्यस्तो शेयरधनीले लिन् पाउने वित्तीय संस्थाको अधिकतम शेयर हिस्साको मतदान सीमा भन्दा बढी हुने छैन । प्रोक्सी फाराम दर्ताको लागी वित्तीय संस्थाको ईमेल mahuli.slbsltd@gmail.com ढारा समेत गर्न सिकने छ । प्रतिनिधी नियुक्त गरिसक्नु भएको शेयरधनी आफै उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु भएमा प्रोक्सी दिई सकेको भएपिन त्यस्तो प्रोक्सी बदर हुनेछ ।
- नाबालक शेयरधनीको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न, मतदान गर्न समेत सक्नेछन तर शेयरवालाको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ। संयुक्त रूपमा शेयर खरीद गरिएको अवस्थामा शेयरधनीको लगत दर्ता किताबमा पहिले नाम उल्लेख भएको व्यक्ति
- अथवा सर्वसम्मतबाट प्रतिनिधि नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन वा मतदान गर्न पाउनुहुनेछ । छलफलको विषयमध्ये विविध शीर्षक अन्तर्गत कुनै विषयमा साधारण सभामा छलफल गर्नुपर्ने भए इच्छुक शेयरधनीले सभा हनुभन्दा ७ दिन अगावै सो विषय कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिन्हन अन्रोध छ । उक्त लिखित जानकारीलाई औचित्यता हेरी छलफलमा समावेश गर्न सक्ने भएता पनि पारित हुने प्रस्तावको रुपमा भने समावेश गरिने छैन।
- साधारणसभा सम्बन्धी थप जानकारीको लागि यस वित्तीय संस्थाको वेभसाइट www.mslbsl.com.np मा हेर्न वा यस वित्तीय संस्थाको केन्द्रीय कार्यालय महली. सप्तरीमा सम्पर्क गर्नहन अनरोध छ ।

कम्पनी ऐन, १०६३ को दफा ८८ बमोजिम शेयरधनीहरूको जानकारीको लागि प्रकाशित संक्षिप्त वार्षिक आर्थिक विवरण १०७५/०८०

यस वित्तीय संस्थाको एघारौँ वार्षिक साधारणसभाको प्रयोजनार्थ २०८० आषाढ मसान्तको वासलात, आ.बा. २०७९/०८० को नाफा नोक्सान हिसाब लगायत वित्तीय संस्थाको कारोवारको संक्षिप्त वार्षिक आर्थिक कारोवारको विवरण देहाय अनुसार रहेको जानकारी गराउदछौं।

STATEMENT OF FINANCIAL POSITION	
As on 31 Asar 2080	

			Amount in NPR
Particulars	Note	Current Year	Previous Year
Assets			
Cash and Cash Equivalents	4.1	296,766,729.35	186,014,321.76
Statutory Balances and due from Nepal Rastra Bank	4.2	22,505,000.00	20,504,500.00
Placement with Bank and Financial Institutions	4.3	160,000,000.00	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loans and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	3,914,693,960.46	4,458,736,911.13
Investment Securities	4.8	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	-	17,660,833.01
Investment Property	4.10	-	-
Property and Equipment	4.11	28,988,244.02	28,138,019.13
Goodwill and Intangible Assets	4.12	938,862.34	1,168,176.90
Deferred Tax Assets	4.13	20,869,842.83	13,654,774.52
Other Assets	4.14	26,676,747.86	27,973,847.24
Total Assets		4,472,439,386.87	4,754,851,383.69
Particulars	Note	Current Year	Previous Year
Liabilities			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-

Derivative Financial Instruments	4.17	-	-
Deposits from Customers	4.18	1,601,801,312.29	1,640,584,368.68
Borrowings	4.19	1,986,801,446.33	2,261,619,852.88
Current Tax Liabilities	4.9	578,333.84	-
Provisions	4.20	17,679,311.60	1,275,784.00
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	260,327,265.95	269,153,893.11
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		3,867,187,670.01	4,172,633,898.67
Equity			
Share Capital	4.24	322,378,585.20	282,169,440.00
Share Premium		-	-
Retained Earnings		16,420,026.70	133,013,222.00
Reserves	4.25	266,453,104.95	167,034,823.01
Total Equity Attributable to Equity Holders		605,251,716.85	582,217,485.01
Non Controlling Interest			
Total Equity		605,251,716.85	582,217,485.01
Total Liabilities and Equity		4,472,439,386.87	4,754,851,383.69
Contingent Liabilities and Commitments	4.26		
Net Assets Value per share		187.75	206.34

STATEMENT OF PROFIT OR LOSSFor the year ended 31 Asar 2080

Amount						
Particulars	Note	Current Year	Previous Year			
Interest Income	4.27	689,453,161.27	603,859,972.62			
Interest Expense	4.28	429,589,487.76	310,755,525.79			
Net Interest Income		259,863,673.52	293,104,446.83			
Fee and Commission Income	4.29	69,396,714.98	76,919,264.92			
Fee and Commission Expense	4.30	-	-			
Net Fee and Commission Income		69,396,714.98	76,919,264.92			
Net Interest, Fee and Commisson Income		329,260,388.50	370,023,711.75			
Net Trading Income	4.31	-	-			
Other Operating Income	4.32	-	-			
Total Operating Income		329,260,388.50	370,023,711.75			
Impairment Charge/ (Reversal) for Loans and Other Lossess	4.33	46,782,246.02	56,856,714.92			
Net Operating Income		282,478,142.48	313,166,996.83			
Operating Expense						
Personnel Expenses	4.34	177,936,809.84	160,657,649.74			
Other Operating Expenses	4.35	33,392,352.04	31,077,202.75			
Depreciation & Amortisation	4.36	13,460,676.82	15,563,226.13			
Operating Profit		57,688,303.78	105,868,918.21			
Non Operating Income	4.37	-	-			
Non Operating Expense	4.38	-	-			
Profit Before Income Tax		57,688,303.78	105,868,918.21			
Income Tax Expense	4.39					
Current Tax		18,385,359.78	30,131,678.09			
Deferred Tax		(4,879,604.92)	(4,291,467.46)			
Profit for the Year		44,182,548.92	80,028,707.58			
Profit Attributable to:						
Equity-holders of the Financial Institution		44,182,548.92	80,028,707.58			
Non-Controlling Interest						
Profit for the year		44,182,548.92	80,028,707.58			
Earnings per Share						
Basic Earnings per Share		13.71	28.36			
Diluted Earnings per Share		13.71	28.36			

STATEMENT OF COMPREHENSIVE INCOME For the year ended 31 Asar 2080

Other Comprehensive Income, Net of Income Tax a) Items that will not be reclassified to profit or loss Gains/(losses) from investment in equity instruments measured at fair value Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to roloss Income tax relating to roloss Income tax relating to roloss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Income tax relating to abo				Amount in NPR
Other Comprehensive Income, Net of Income Tax a) Items that will not be reclassified to profit or loss Gains/(losses) from investment in equity instruments measured at fair value Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to above items Qains/(losses) on defined benefit plans Income tax relating to roloss Income tax relating to roloss Income tax relating to roloss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Reclassify to profit or loss Income tax relating to above items Income tax relating to abo	Particulars	Note	Current Year	Previous Year
a) Items that will not be reclassified to profit or loss Gains/(losses) from investment in equity instruments measured at fair value Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss C) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	Profit for the year		44,182,548.92	80,028,707.58
Gains/(losses) from investment in equity instruments measured at fair value Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	Other Comprehensive Income, Net of Income Tax			
instruments measured at fair value Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss C) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	a) Items that will not be reclassified to profit or loss			
Gains/(losses) on revaluation Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	Gains/(losses) from investment in equity		-	-
Actuarial gains/(losses) on defined benefit plans Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses) (arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest (5,744,414.60) (1,784,878.00) (2,718,150.00 (815,449,414.60) (5,449,414.60) (1,902,705.00 (815,449,414.60) (1,902,705.00 (815,449,414.60) (1,902,705.00 (815,449,414.60) (1,902,705.00 (1,902,705.0				
Income tax relating to above items Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest (5,449,414.60) (815,449,414.60) (5,449,414.60) (1,902,705.00) (815,449,414.60) (5,449,414.60) (815,449,414.60) (1,902,705.00) (815,449,414.60) (1,902,705.00) (815,449,414.60) (1,902,705.00) (1,902	Gains/(losses) on revaluation		-	-
Net other comprehensive income that will not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Cains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest 1,902,705.00 1,902,705.0	Actuarial gains/(losses) on defined benefit plans		(7,784,878.00)	2,718,150.00
not be reclassified to profit or loss b) Items that are or may be reclassified to profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest			2,335,463.40	(815,445.00)
profit or loss Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	not be reclassified to profit or loss		(5,449,414.60)	1,902,705.00
Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest	b) Items that are or may be reclassified to profit or loss			
translating financial assets of foreign operation) Income tax relating to above items Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Sequence of foreign operations (5,449,414.60) 1,902,705.00 1,902	Gains/(losses) on cash flow hedge			
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 c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Sequence of the service of the	Exchange gains/(losses)(arising from		-	-
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 c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Non-Controlling Interest				
Reclassify to profit or loss Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Non-Controlling Interest				
Net other comprehensive income that are or may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Solution - 1.902,705.00 1,902,705.00 2,902,705.00 2,902,705.00 3,902,705.				
may be reclassified to profit or loss c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest 1,902,705.00				
c) Share of other comprehensive income of associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest A prescription of the service of the			-	-
associate accounted as per equity method Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest State Accounted as per equity method (5,449,414.60) 1,902,705.00 38,733,134.32 81,931,412.58 81,931,412.58				
Other Comprehensive Income for the year, Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest (5,449,414.60) 1,902,705.00 38,733,134.32 81,931,412.58			-	-
Net of Income Tax Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest Sa,733,134.32 Sa,733,134.32 Sa,733,134.32 Sa,733,134.32 Sa,733,134.32			/F 440 444 CO\	4 000 705 00
Total Comprehensive Income for the year Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest 38,733,134.32 81,931,412.58			(5,449,414.60)	1,902,705.00
Total Comprehensive Income attributable to: Equity-Holders of the Bank Non-Controlling Interest 38,733,134.32 81,931,412.58			20 722 124 22	01 021 /12 EQ
Equity-Holders of the Bank 38,733,134.32 81,931,412.58 Non-Controlling Interest			30,733,134.32	01,331,412.30
Non-Controlling Interest			38 733 134 32	81 931 <i>4</i> 12 58
			30,733,134.32	01,001,412.00
	Total Comprehensive Income for the Period		38,733,134.32	81,931,412.58

STATEMENT OF CASH FLOWS For the year ended 31 Asar 2080

Amount in NPR Particulars
CASH FLOWS FROM OPERA TING ACTIVITIES Current Year Previous Year 603,859,972.62 689,453,161.27 Interest Received Fee and Other Income Received 69,396,714.98 76,919,264.92 Dividend Received Receipts from Other Operating Activities (429,589,487.76) (310,755,525.79) Commissions and Fees Paid Cash Payment to Employees (177,936,809.84)

Due from Nepal Rastra Bank (2,000,500.00) (4,099,500.00) Placement with Banks and Financial Institutions (160,000,000.00) (160,000,000.00) Other Trading Assets (2,008,500.00) (160,000,000.00) Other Trading Assets (2,159,174,816.60) Placement with Banks and Financial Institutions (1,259,174,816.60) (1,259,174,816.60) Other Assets (1,742,864.08) (1,592,750.5) Increase (Decrease) in Operating Liabilities (1,742,864.08) Due to Napal Rastra Bank (2,000,500.00) Due to Napal Rastra Bank (2,138,066.39) Due to Napal Rastra Bank (2,138,066.39) Due to Napal Rastra Bank (2,138,066.39) Due to Napal Rastra Bank (2,138,066.68) Due to Napal Rastra Bank R	(Increase) Decrease in Operating Assets		
Placement with Banks and Financial Institutions Other Trading Assets Loans and Advances to MFIs & Cooperatives Loans and Advances to Customers Other Assets Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Other Liabilities Borrowings Other Liabilities Other Rom Operating Activities before Interest Paid Other Receipts from Operating Activities Other Cash Flow from Operating Activities Other Cash Flow from Operating Activities Other Receipts from Sale of Investment Securities Other Securities Other Securities Other Securities Other Securities Other Securities Other Receipts Investing Activities Other Rece	(Increase) Decrease in Operating Assets	(2,000,500,00)	/4 000 E00 00
Other Trading Assets Loans and Advances to MFIs & Cooperatives Loans and Advances to MFIs & Cooperatives Loans and Advances to MFIs & Cooperatives Loans and Advances to Customers Other Assets 11,742,864.08 (41,592,750.5 Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers (38,783,056.39) Borrowings (274,818,406.55) Other Liabilities Rorowings (274,818,406.55) Other Liabilities Rorowings (13,505,754.28) Ret Cash Flow from Operating Activities before Tax Paid Income Tax Paid Income Tax Paid Income Tax Paid Income Tax Poid Investment Securities Receipts from Sale of Investment Securities Receipts from Sale of Investment Securities Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Dividend Received Dividend Received Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid Other Received/Payments Interest Paid Other Receipts/Payments Increase (Decrease) in Cash and Cash Equivalents Cash And Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held			(4,099,300.00
Loans and Advances to MFIs & Cooperatives Loans and Advances to Customers Loans and Advances to Customers Other Assets Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Borrowings Other Liabilities Net Cash Flow from Operating Activities before Tax Paid Income Tax Paid Income Tax Paid Net Cash Flow from Operating Activities Purchase of Investment Securities Purchase of Investment Securities Purchase of Investment Properties Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Issue of Debt Securities Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Subordinated Liabilitie		(100,000,000.00)	
Loans and Advances to Customers Other Assets Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Borrowings Other Liabilities Other Receipts From Issue of Debt Securities Other Receipts From Issue of Shares Other Cash Used In Investing Activities Other Receipts Payments Other Receipt			
Other Assets Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Other Liabilities Other Liabilities Net Cash Flow from Operating Activities before Tax Paid Income Tax Paid Net Cash Flow from Operating Activities Other Liabilities Other Cash Flow from Operating Activities Other Liabilities Other Receipts (Pom Issue of Subordinated Liabilities Other Receipts (Pom Issue of Shares Olividends Paid Other Receipts/Payments Other Receipts/Paym		407 260 704 6E	/1 250 174 916 69
Increase (Decrease) in Operating Liabilities Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Borrowings Other Liabilities Net Cash Flow from Operating Activities before Tax Paid Income Tax Paid I			
Due to Banks and Financials Institutions Due to Nepal Rastra Bank Deposit from Customers Borrowings Other Liabilities Recaipts From Operating Activities before Tax Paid Income Tax Paid Inco		11,742,004.00	(41,392,730.3)
Due to Nepal Rastra Bank Deposit from Customers Borrowings (274,818,406.55) Other Liabilities Recapt Paid Net Cash Flow from Operating Activities before Tax Paid Net Cash Flow from Operating Activities Receipts from Sale of Investment Securities Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Dividend Received Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid Net Cash Flow FROM Flayments Receipts from Sale of Investment Securities Receipts from Sale of Investment Properties Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Receipts from Issue of Subordinated Liabilities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipts Receipts Payments Receipts Paid Other Receipts/Payments Net Cash from Financing Activities (19,032,046.28) (4,030,555.3) Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Due to Danks and Financials Institutions		
Deposit from Customers Borrowings Other Liabilities Net Cash Flow from Operating Activities before Tax Paid Income Tax Paid In		-	
Borrowings Other Liabilities Net Cash Flow from Operating Activities before Tax Paid Income Ta		/20 702 NEG 20\	250 200 000 3
Other Liabilities 8,155,234.28 83,531,436 Net Cash Flow from Operating Activities before Tax Paid (13,505,754.86) (25,840,210.6) Net Cash Flow from Operating Activities 145,982,311.82 (13,703,272.8) CASH FLOWS FROM INVESTING ACTIVITIES Purchase of Investment Securities Receipts from Sale of Investment Securities Purchase of Property and Equipment (14,081,587.15) (20,729,049.1) Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities (14,081,587.15) (21,534,739.1) CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid (2,116,270.80) Interest Paid (19,032,046.28) (4,030,555.3) Net Cash from Financing Activities (21,148,317.08) (4,030,555.3) Net Increase (Decrease) in Cash and Cash Equivalents Held (25,282,889) Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (25,282,889)			
Net Cash Flow from Operating Activities before Tax Paid (13,505,754.86) (25,840,210.6 (25,840,20.6 (25,840,210.6 (
Tax Paid Income Tax Paid Incom		8,155,234.28	83,531,436.2
Net Cash Flow from Operating Activities CASH FLOWS FROM INVESTING ACTIVITIES Purchase of Investment Securities Receipts from Sale of Investment Securities Purchase of Property and Equipment Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Property and Equipment Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Ret Cash from Financing Activities Recaind (19,032,046.28) Net Increase (Decrease) in Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held Interest Paid Cash Equivalents Held Interest Paid Cash Equivalents at Shrawan 01, 2079 Receipts from Financing Activities Repayments (21,148,317.08) Receipts from Financing Activities Repayments (225,282,889.)	Tax Paid	159,488,066.68	12,136,937.7
CASH FLOWS FROM INVESTING ACTIVITIES Purchase of Investment Securities Receipts from Sale of Property and Equipment Receipts from Sale of Property and Equipment Purchase of Intangible Assets Purchase of Intangible Assets Purchase of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipted from Merger Receipted from Merger Receipted from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities (19,032,046.28) Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Income Tax Paid	(13,505,754.86)	(25,840,210.6
Purchase of Investment Securities Receipts from Sale of Investment Securities Purchase of Property and Equipment Receipts from Sale of Property and Equipment Purchase of Intangible Assets Purchase of Intangible Assets Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Receipt from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held Interest Paid Interest	Net Cash Flow from Operating Activities	145,982,311.82	(13,703,272.8
Receipts from Sale of Investment Securities Purchase of Property and Equipment Receipts from Sale of Property and Equipment Purchase of Intangible Assets Purchase of Intangible Assets Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipt from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities (21,148,317.08) Net Increase (Decrease) in Cash and Cash Equivalents Held Fifect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (20,729,049.1 (14,081,587.15) (21,534,739.1 (21,	CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Property and Equipment Receipts from Sale of Property and Equipment Purchase of Intangible Assets Purchase of Investment Properties Receipts from Sale of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities (19,032,046.28) Net Cash from Financing Activities (21,148,317.08) Ret Cash from Financing Activities (21,148,317.08) Ret Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Reffect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Purchase of Investment Securities		
Receipts from Sale of Property and Equipment Purchase of Intangible Assets Purchase of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Dividend Received Dividend Received Dividend Received Dividend Received Net Cash Used in Investing Activities Receipts from Issue of Debt Securities Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Merger Receipt from Merger Receipt from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held Receipts from Financing Receipts (225,282,889).	Receipts from Sale of Investment Securities		
Purchase of Intangible Assets - (805,690.0 Purchase of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Merger Receipts from Merger Receipt from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Purchase of Property and Equipment	(14,081,587.15)	(20,729,049.1
Purchase of Investment Properties Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipt from Merger Receipt from Sue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Receipts from Sale of Property and Equipment		
Receipts from Sale of Investment Properties Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Recach Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Purchase of Intangible Assets	-	(805,690.0
Interest Received Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipted from Merger Receipted from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Receipts from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Receipts from Issue of Shares Interest Paid Other Receipts/Payments Receipts from Issue of Shares Interest Paid Interest Pai	Purchase of Investment Properties		
Dividend Received Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipts from Merger Receipt from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (21,148,317.08) (4,030,555.3) (4,030,555.3) (39,268,567.4)	Receipts from Sale of Investment Properties		
Net Cash Used in Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Receipts from Issue of Subordinated Liabilities Receipt from Merger Receipt from Merger Receipt from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (21,534,739.1 (21,534,	Interest Received		
CASH FLOWS FROM FINANCING ACTIVITIES Receipts from Issue of Debt Securities Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Receipt from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held Cash Equivalents Held Receipts from Issue of Shares (2,116,270.80) (4,030,555.3 (4	Dividend Received		
Receipts from Issue of Debt Securities Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipted from Merger Receipt from Issue of Shares Dividends Paid Interest Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Net Cash Used in Investing Activities	(14,081,587.15)	(21,534,739.1
Repayments of Debt Securities Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Receieved from Merger Receipt from Issue of Shares Dividends Paid (2,116,270.80) Interest Paid (19,032,046.28) (4,030,555.3) Net Cash from Financing Activities (21,148,317.08) (4,030,555.3) Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 (25,282,889.) Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Subordinated Liabilities Repayments of Subordinated Liabilities Repayments of Subordinated Liabilities Receipt from Merger Receipt from Issue of Shares (2,116,270.80) Dividends Paid (19,032,046.28) (4,030,555.3) Other Receipts/Payments (19,032,046.28) (4,030,555.3) Net Cash from Financing Activities (21,148,317.08) (4,030,555.3) Net Increase (Decrease) in Cash and Cash Equivalents 110,752,407.59 (39,268,567.4) Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889. Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Receipts from Issue of Debt Securities		
Repayments of Subordinated Liabilities Rececieved from Merger Receipt from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held Receipts/Payments (19,032,046.28) (4,030,555.3 (4,030,555.3 (4,030,555.3 (10,752,407.59 (19,032,046.28) (19,032	Repayments of Debt Securities		
Rececieved from Merger Receipt from Issue of Shares Dividends Paid Other Receipts/Payments Net Cash from Financing Activities Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (2,116,270.80) (4,030,555.3 (4,0	Receipts from Issue of Subordinated Liabilities		
Receipt from Issue of Shares (2,116,270.80) Dividends Paid (2,116,270.80) Interest Paid (19,032,046.28) (4,030,555.3) Other Receipts/Payments (19,032,046.28) (4,030,555.3) Net Cash from Financing Activities (21,148,317.08) (4,030,555.3) Net Increase (Decrease) in Cash and Cash 110,752,407.59 (39,268,567.4) Equivalents 186,014,321.76 225,282,889. Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held - -	Repayments of Subordinated Liabilities		
Dividends Paid (2,116,270.80) Interest Paid (19,032,046.28) (4,030,555.3 Other Receipts/Payments (19,032,046.28) (4,030,555.3 Net Cash from Financing Activities (21,148,317.08) (4,030,555.3 Net Increase (Decrease) in Cash and Cash Equivalents 110,752,407.59 (39,268,567.4 Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889. Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held - -	Rececieved from Merger		
Interest Paid	Receipt from Issue of Shares		
Other Receipts/Payments (19,032,046.28) (4,030,555.3 Net Cash from Financing Activities (21,148,317.08) (4,030,555.3 Net Increase (Decrease) in Cash and Cash Equivalents (10,752,407.59 (39,268,567.4 Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889.25 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Dividends Paid	(2,116,270.80)	
Net Cash from Financing Activities (21,148,317.08) (4,030,555.3 Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889.3 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Interest Paid		
Net Cash from Financing Activities (21,148,317.08) (4,030,555.3 Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889.3 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Other Receipts/Payments		(4,030,555.3
Net Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Shrawan 01, 2079 Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held (39,268,567.4 225,282,889.:	Net Cash from Financing Activities	(21,148,317.08)	(4,030,555.3
Cash and Cash Equivalents at Shrawan 01, 2079 186,014,321.76 225,282,889.: Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	Net Increase (Decrease) in Cash and Cash	110,752,407.59	(39,268,567.4
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held		186.014.321.76	225.282.889.1
	Effect of Exchange Rate fluctuations on Cash	-	223,202,003.1
	Cash and Cash Equivalents at Asar 31, 2080	296,766,729.35	186,014,321.7

STATEMENT OF CAPITAL FUND

Particulars		Current Year
A.Core Capital	480,031,055	0
1.Paidup capital (Ordinary share		322,378,585
2.Proposed Bonus share		-
3. Share premium		
4. Non refundable preferance share		
5.Statutory general reserve		92,449,965
6. Retained earning		16,420,027
7. CY retained earning as per B/S		
8. Capital redemption reserve		
9. Share adjustment reserve		
10. Calls in advances		
11. Other free reserves		69,652,322
Goodwill		
Deffered tax assets		(20,869,843)
fiticious assets		
Limit exceeded investment in shares		
Purchase of Land & Building in excess of limit & utilized		
B.Supplementary Capital	44,618,954	_
Provisions of loan loss made for pass loan	44,010,554	44,618,954
Additional loan loss provision		44,018,334
Hybrid capital instruments		
Unsecured Subordinated Term Debt		
Assets revaluation Fund (max. 2% of Supplementary		
capital is added automatically)		
Investment adjustment Fund		
Total Capital Fund		524,650,010
Minimum capital Fund to be maintained based on Risk		32-1,030,010
Weighted Assets:		
Minimum Capital Fund Required (8.0 % of RWA)		346,526,178
Minimum Core Capital Required (4.0 % of RWA)		173,263,089
Capital Fund maintained (in %)		12%
		11%
Core Capital maintained (in %)		
Core Capital maintained (in %) Capital Fund surplus by		4%

STATEMENT OF RISK WEIGHTED ASSETS (RWA)

Particulars	Weight (%)	Previou	us Year
		Amount	RWA
A.On Balance Sheet Itmes			
Cash Balance	0%	3,226,902	-
NRB Balance	0%	5,000	-
Loan against Own FD	0%		-
Loan against Govt. Bond	0%		-
Balance on domestic banks and financial institutions	20%	293,539,827	58,707,965
Loan against other banks' and financial institutions' FD	20%		-
Money at call	20%		-
Investment on shares/debentures/bonds	100%	1,000,000	1,000,000
Other investments	100%	22,500,000	22,500,000
Loans & advances, bills purchase/discount	100%	4,103,164,601	4,103,164,601
Fixed assets	100%	29,927,106	29,927,106
Net interest receivables (Toral IR - 8 - Interest supsense)	100%	-	-
Net Non-Banking Asset	100%	-	-
Other assets (Except advance tax payment)	100%	26,676,748	26,676,748
Real estate/residential housing loans exceeding the limits	150%	-	-
Total On-Balance-sheet Items (A)		4,480,040,184	4,241,976,420

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STATEMENT OF CHANGES IN EQUITY For the year ended 31 Ashadh 2080

(33,392,352.04)

117.931.226.62

(31,077,202.75)

178.288.859.26

A	ttributable to	Equity-Holders	of the	Institut	ion

Other Expenses Paid

Operating Cash Flows before Changes in

Operating Assets and Liabilities

	A	ttributable to	Equity-Holder	s of the institut	ion						
Particulars	Share Capital	General Reserve	Regulatory Reserve	Restructured and Rescheduled Reserve	Retained Earning	Client Protection Fund	CSR Reserve	Deferred Tax reserve	Capital Reserve	Other Reserve	Total
Balance at Shrawan 01, 2078	282,169,440.00	69,791,350.34			61,010,071.29	42,012,011.12	982,168.86	13,237,411.42	3,406,258.47	55,809.44	472,664,520.94
Adjustment/Restatement	(58,225,440.00)		31,846,771.76		73,170,891.50			(13,237,411.42)			33,554,811.85
Adjustment/Restated Balance as at Shrawan 01, 2078	223,944,000.00	69,791,350.34	31,846,771.76	-	134,180,962.79	42,012,011.12	982,168.86	-	3,406,258.47	55,809.44	506,219,332.78
Profit for the year					80,028,707.58						80,028,707.58
Other Comprehensive Income, Net of Tax											-
Gains/(losses) from investment in equity instruments measured at fair value											-
Gains/(losses) on revaluation											-
Actuarial gains/(losses) on defined benefit plans										1,902,705.00	1,902,705.00
Gains/(losses) on cash flow hedge											-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)											-
Total Comprehensive Income for the year				-	80,028,707.58					1,902,705.00	81,931,412.58
Transfer to Reserves during the year		13,822,104.45	8,573,842.91		(23,953,994.93)	691,105.22	691,105.22			175,837.13	0.00
Transfer from Reserves during the year		, ,	-		982,986.56	(5,933,260.27)	(927,177.20)			(55,809.44)	(5,933,260.35)
Transactions with Owners, directly recognized in Equity					Í	,				` ′ ′	-
Share Issued											-
Share Based Payments											-
Dividend to Equity-Holders											-
Bonus Shares Issued	58,225,440.00				(58,225,440.00)						-
Cash Dividend Paid	, , ,				-						-
Others-Addition From Merger	-	-			-					-	-
Total Contributions by and Distributions	58,225,440.00	-	-	-	(58,225,440.00)	-	-	-	-	-	-
Balance at Asar 32, 2079	282,169,440.00	83.613.454.79	40,420,614.67	-	133,013,222.00	36.769.856.07	746,096.88	-	3,406,258.47	2.078.542.13	582,217,485.01
Balance at Shrawan 01, 2079	282,169,440.00		40.420.614.67	_	133,013,222.00	36.769.856.07	746,096.88	-	3.406.258.47	2.078.542.13	582,217,485.01
Comprehensive Income for the year	, , , , , , , , , , , , , , , , , , , ,		-, -, -				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			77-	-
Profit for the year					44,182,548.92						44,182,548.92
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										(5,449,414.60)	(5,449,414.60)
Gains/(losses) on cash flow hedge										(-, -,	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)											-
Total Comprehensive Income for the year				-	44,182,548.92					(5.449.414.60)	38,733,134.32
Transfer to Reserves during the year		8,836,509.78	28,498,043.42	69,652,321.71		441,825.49	441,825.49			-	745,340.00
Transfer from Reserves during the year		, ,	, ,	<u> </u>	, , , ,	(2,081,652.22)	(745.340.00)			(175.837.13)	(3,002,829.35)
Transactions with Owners, directly recognized in Equity						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				,	-
Share Issued											-
Share Based Payments											-
Dividend to Equity-Holders											-
Bonus Shares Issued	40.209.145.20				(40,209,145.20)						-
Cash Dividend Paid	-				(2,116,270.80)						(2,116,270.80)
Other					(11,325,142.41)						(11,325,142.41)
Total Contributions by and Distributions	40.209.145.20	-	-	_	(53.650.558.41)	_	_	_	_		(13,441,413.21)
Balance at Asar 31, 2080	322,378,585.20	92 449 964 57	68,918,658.09	69,652,321.71	(,,,	35 130 029 34	442 582 37	_	3 406 258 47	(3,546,709.60)	

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