महुली लघुवित्त वित्तिय संस्था लिमिटेड
MAHULI LAGHUBITTA BITTIYA SANSTHA LIMITED

रजिष्टर्ड कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली, सप्तरी
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तेह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति २०८२/०९/०९ गते

आदरणीय शेयरधनी महानुभावहरु,
यस वित्तीय संस्थाको मिति २०८२/०९/०८ गते बसेको सञ्चालक समितिको १७३ औं बैठकको निर्णय बमोजिम यस वित्तीय संस्थाको तेह्रौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा उपस्थित विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितीको लागि यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, समय र स्थान:
मितिः २०८२ साल पौष ३० गते बुधबार तदनुसार १४ जनवरी २०२६
समयः बिहान ११:०० बजेदेखि
स्थानः महुली लघुवित्त वित्तीय संस्था लिमिटेड केन्द्रीय कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली सप्तरी

छलफलका विषयहरु:

क) साधारण प्रस्ताव

१. सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नु हुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहित आ.व. २०८१/०८२ असार मसान्तसम्मको वासलात, २०८१ श्रावण १ गते देखि २०८२ असार मसान्त सम्मको नाफा-नोक्सान हिसाब र सोहि अवधिको नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरु उपर छलफल गरी स्वीकृत गर्ने सम्बन्धमा ।
३. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०८२/०८३ को लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षण गर्न लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।
४. सञ्चालक समितिले प्रस्ताव गरे बमोजिम बोनस शेयर वितरण गर्दा लाग्ने कर प्रयोजनको लागि २०८२ असार मसान्तमा कायम रहेको कूल चुक्ता पूँजी रु. ३६,९९,२३,५००।२० को ४.७५ प्रतिशतले हुने रु. १,७५,७१,३२६।२६ (अक्षरेपी एक करोड पचहत्तर लाख एकहत्तर हजार तिन सय छैसट्ठी रुपैया छब्बिस पैसा मात्र) बोनस शेयर वितरण गर्न स्वीकृती प्रदान गर्ने तथा बोनस शेयरलाई जारी पूँजी तथा चुक्ता पूँजी वृद्धि गरी प्रवन्धपत्रको दफा ५(ख) र (ग) मा आवश्यक संशोधन गर्ने विशेष प्रस्ताव स्वीकृत गर्ने ।
५. वित्तीय संस्थाको नियमावलीको नियम ३२ को उपनियम १ (ख) मा संशोधन गर्ने विशेष प्रस्ताव पेश गर्ने ।
६. वित्तीय संस्थाको प्रवन्धपत्र तथा नियमावलीमा उपरोक्त बमोजिमका विशेष प्रस्तावहरुमा नियामकबारी निकायहरु नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतबाट स्वीकृती लिने, अभिलेख गर्ने क्रममा कुनै विषयमा संशोधन परिवर्तन गर्न निर्देशन भएमा वा भाषिक फेरबदल गर्नु पर्ने भएमा सो समेत मिलाई संशोधन एवं परिवर्तन लगायत अन्य सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई पूर्ण अधिकारी प्रदान गर्ने ।
७. संस्थाले एक वा एक भन्दा बढी उपयुक्त वित्तीय संस्थाहरु गाभ्ने/गाभिने (मर्जर) तथा प्राप्ति गर्ने र प्राप्ति हुन जाने प्रयोजनका लागि उपयुक्त वित्तीय संस्थाहरु पहिचान गर्ने, सम्भदारीपत्रमा हस्ताक्षर गर्ने सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंक समक्ष निवेदन दिने, सम्पति तथा दायित्वहरुको मूल्यांकन गर्ने परामर्शदाता, मूल्याङ्कनकर्ता तथा लेखापरीक्षक वा लेखापरीक्षकहरु नियुक्ति गर्ने तथा गाभ्ने/गाभिने तथा प्राप्तिसंग सम्बन्धित प्रचलित कानून तथा निर्देशनहरु बमोजिम अघनाउनुपर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य, प्रक्रियाहरु पूरा गरी अन्तिम स्वीकृती लिने तथा सो सम्बन्धमा नियामक निकायहरुबाट निर्देशन गरे बमोजिमका विवरण उपलब्ध गराउने लगायतका सम्पूर्ण कार्य गर्न गराउन सञ्चालक समितिलाई सम्पूर्ण अधिकारी दिने ।

ग) विविध प्रस्तावहरु:

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

तेह्रौं वार्षिक साधारण सभा सम्बन्धी अत्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२ पौष १७ गते विहिवारका दिन एक दिन यस वित्तिय संस्थाको शेयर दाखिल खारेज दर्ता बन्द (Book Close) रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१९ गते सम्म कारोबार भई नियमानुसार शेयर नामसारी भई कायम शेयरधनीहरुले मात्र १२ औं वार्षिक साधारण सभामा भाग लिन, मतदान गर्न तथा लाभांश लिन योग्य रहनेछन् ।
२. वार्षिक साधारण सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र/हितग्राही (DEMAT) खाता खोलिएको प्रमाण र आफ्नो परिचय खुल्ने प्रमाण वा सोको प्रतिलिपि (अघ्ते नागरिकता प्रमाणपत्र वा अन्य कुनै फोटो सहितको परिचयपत्र) अनिवार्य रुपमा साथमा लिई आउनुहुन अनुरोध छ । हाजिरी पुस्तिका बिहान ९ बजेदेखि सभा चालु रहुञ्जेलसम्म खुल्ला रहनेछ ।
३. वार्षिक साधारण सभाको सूचना, वार्षिक प्रतिवेदन सम्बन्धी विवरण, प्रोक्सी तथा कागजातहरू सबै शेयरधनी महानुभावहरूको लागि यस संस्थाको वेवसाइट www.mslbsl.com.np बाट हेर्न र प्राप्त गर्न सकिनेछ ।
४. सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावहरूले सभा शुरु हुने समयभन्दा कम्तीमा ४८ घण्टा अगावै संस्थाको केन्द्रिय कार्यालय अग्नीसाइर कृष्णासवरण-६, महुली, सप्तरीमा प्रोक्सी फारम दर्ता गरिसक्नु पर्नेछ । सभामा भाग लिनका लागि प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्कै मुकर गर्ने भएमा सोको लिखित सूचना सोही अवधिभित्र संस्थाको केन्द्रिय कार्यालयमा दर्ता गरिसक्नु पर्नेछ । प्रतिनिधि नियुक्त गरिने व्यक्ति पनि यस संस्थाको शेयरधनी हुनु आवश्यक छ, संगठित संस्थाको हकमा सो व्यवस्था लागू हुने छैन । प्रतिनिधि (प्रोक्सी) ले मतदान गर्न पाउने अधिकतम हद वा सीमा त्यस्तो शेयरधनीले लिन पाउने वित्तीय संस्थाको अधिकतम शेयर हिस्साको मतदान सीमा भन्दा बढी हुने छैन । प्रोक्सी फारम दर्ताको लागी वित्तीय संस्थाको ईमेल mahuli.slbsltd@gmail.com द्वारा समेत गर्न सकिने छ । प्रतिनिधी नियुक्त गरिसक्नु भएको शेयरधनी आफै उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु भएमा प्रोक्सी दिई सकेको भएपनि त्यस्तो प्रोक्सी बदर हुनेछ ।
५. नाबालक शेयरधनीको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न, र मतदान गर्न समेत सक्नेछन तर शेयरवालाको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
६. 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 ।
७. छलफलको विषयमध्ये विविध शीर्षक अन्तर्गत कुनै विषयमा साधारण सभामा छलफल गर्नुपर्ने भए इच्छुक शेयरधनीले सभा हुनुभन्दा ७ दिन अगावै सो विषय कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुहुन अनुरोध छ । उक्त लिखित जानकारीलाई औचित्यता हेरी छलफलमा समावेश गर्न सकने भएता पनि पारित हुने प्रस्तावको रूपमा भने समावेश गरिने छैन ।
८. साधारण सभा सम्बन्धी थप जानकारीको लागि यस वित्तीय संस्थाको वेवसाइट www.mslbsl.com.np मा हेर्न वा यस वित्तीय संस्थाको केन्द्रीय कार्यालय महुली, सप्तरीमा सम्पर्क गर्नुहुन अनुरोध छ ।

सम्पर्क नं. ०३१-४११००५/४११००९, ०३१-५९७००१ फ्याक्स नं.: ०३१-४११००८

कम्पनी ऐन, २०६३ को दफा ८४ बमोजिम शेयरधनीहरुको जानकारीको लागि प्रकाशित संक्षिप्त वार्षिक आर्थिक विवरण २०८१/०८२

शेयरधनी महानुभावहरु,
यस वित्तीय संस्थाको तेह्रौं वार्षिक साधारण सभाको प्रयोजनार्थ २०८२ असार मसान्तको वासलात, आ.वा. २०८१/०८२ को नाफा नोक्सान हिसाब लगायत वित्तीय संस्थाको कारोवारको संक्षिप्त वार्षिक आर्थिक कारोवारको विवरण देहाय अनुसार रहेको जानकारी गराउदौं ।

Statement of Financial Position
As on 32 Asar 2082

Particulars	Note	Current Year	Previous Year
Assets			
Cash and Cash Equivalents	4.1	418,979,195.17	252,379,584.41
Statutory Balances and due from Nepal Rastra Bank	4.2	24,004,500.00	22,505,000.00
Placement with Bank and Financial Institutions	4.3	-	-
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	5,116,991,113.98	4,582,448,791.87
Investment Securities	4.8	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	5,864,875.27	15,679,220.93
Investment Property	4.10	-	-
Property and Equipment	4.11	30,077,963.22	29,696,059.29
Goodwill and Intangible Assets	4.12	733,117.57	840,941.92
Deferred Tax Assets	4.13	54,351,401.65	22,166,947.68
Other Assets	**4.14**	**38,034,179.86**	**28,352,790.32**
Total Assets		**5,690,036,346.72**	**4,955,069,336.42**
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	1,830,212,896.45	1,645,473,375.53
Borrowings	4.19	2,910,111,160.98	2,420,086,036.55
Current Tax Liabilities	4.9	-	-
Provisions	4.20	8,898,630.03	8,178,064.88
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	242,735,200.40	246,642,938.71
Debt Securities Issued		-	-
Subordinated Liabilities	4.23	-	-
Total Liabilities		**4,991,957,887.86**	**4,320,380,415.67**
Equity			
Share Capital	4.24	369,923,500.20	322,378,585.20
Share Premium			
Retained Earnings		**47,712,380.35**	**26,466,702.56**
Reserves	4.25	280,442,578.31	285,843,633.00
Total Equity Attributable to Equity Holders		**698,078,458.86**	**634,688,920.76**
Non Controlling Interest			
Total Equity		**698,078,458.86**	**634,688,920.76**
Total Liabilities and Equity		**5,690,036,346.71**	**4,955,069,336.43**
Contingent Liabilities and Commitments	**4.26**	**0**	**0**
Net Assets Value per share		**188.71**	**196.88**

Statement of Profit or Loss
For the year ended 32 Asar 2082

Particulars	Note	Current Year	Previous Year
Interest Income	4.27	709,787,753.99	631,694,981.71
Interest Expense	4.28	353,824,194.35	374,896,634.05
Net Interest Income		**355,963,559.64**	**256,798,347.66**
Fee and Commission Income	4.29	54,357,466.43	54,165,330.68
Fee and Commission Expense	4.30	15,150,096.02	3,059,600.00
Net Fee and Commission Income		**39,207,370.41**	**51,105,730.68**
Net Interest, Fee and Commisson Income		**395,170,930.05**	**307,904,078.34**
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		**395,170,930.05**	**307,904,078.34**
Impairment Charge/ (Reversal) for Loans and Other Lossess	4.33	131,360,655.56	37,705,127.35
Net Operating Income		**263,810,274.49**	**270,198,950.99**
Operating Expense			
Personnel Expenses	4.34	177,902,139.31	176,703,040.99
Other Operating Expenses	4.35	43,967,678.47	32,967,186.71
Depreciation & Amortisation	4.36	19,583,311.25	11,295,557.48
Operating Profit		**22,357,145.47**	**49,233,165.80**
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit Before Income Tax		**22,357,145.47**	**49,233,165.80**
Income Tax Expense	4.39		
Current Tax		38,712,939.38	18,092,665.64
Deferred Tax		(33,363,758.28)	(1,048,798.74)
Profit for the Year		**17,007,964.36**	**32,189,298.90**
Profit Attributable to:			
Equity-holders of the Financial Institution		17,007,964.36	32,189,298.90
Non-Controlling Interest			
Profit for the year		**17,007,964.36**	**32,189,298.90**
Earnings per Share			
Basic Earnings per Share		4.60	9.98
Diluted Earnings per Share		4.60	9.98

Statement of Comprehensive Income
For the year ended 32 Asar 2082

Particulars	Note	Current Year	Previous Year
Profit for the year		**17,007,964.36**	**32,189,298.90**
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		3,931,015.00	(827,687.00)
Income tax relating to above items		(1,179,304.50)	248,306.10
Net other comprehensive income that will not be reclassified to profit or loss		(5,449,414.60)	1,902,705.00
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		2,751,710.50	(579,380.90)
Total Comprehensive Income for the year		**19,759,674.86**	**31,609,918.00**
Total Comprehensive Income attributable to:			
Equity-Holders of the Bank		19,759,674.86	31,609,918.00
Non-Controlling Interest			
Total Comprehensive Income for the Period		**19,759,674.86**	**31,609,918.00**

Statement of Cash Flows
For the year ended 32 Asar 2082

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	709,787,753.99	631,694,981.71
Fee and Other Income Received	54,357,466.43	54,165,330.68
Dividend Received		
Receipts from Other Operating Activities	-	-
Interest Paid	(353,824,194.35)	(374,896,634.05)
Commissions and Fees Paid	(15,150,096.02)	(3,059,600.00)
Cash Payment to Employees	(177,902,139.31)	(176,703,040.99)
Other Expenses Paid	(43,967,678.48)	(32,967,186.72)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**173,301,112.27**	**98,233,850.63**
(Increase) Decrease in Operating Assets		
Due from Nepal Rastra Bank	(1,499,500.00)	22,500,000.00
Placement with Banks and Financial Institutions	-	160,000,000.00
Other Trading Assets	-	
Loans and Advances to MFIs & Cooperatives		
Loans and Advances to Customers	(665,902,977.67)	(705,459,958.76)
Other Assets	(32,051,497.85)	(18,652,368.24)
Increase (Decrease) in Operating Liabilities		
Due to Banks and Financials Institutions	-	-
Due to Nepal Rastra Bank		
Deposit from Customers	184,739,520.92	(38,783,056.39)
Borrowings	490,025,124.43	(274,818,406.55)
Other Liabilities	(3,187,173.16)	8,155,234.28
Net Cash Flow from Operating Activities before Tax Paid	**145,424,608.94**	**159,488,066.68**
Income Tax Paid	(5,349,181.11)	(13,505,754.86)
Net Cash Flow from Operating Activities	**140,075,427.83**	**145,982,311.82**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities		
Receipts from Sale of Investment Securities		
Purchase of Property and Equipment		(14,081,587.15)
Receipts from Sale of Property and Equipment		
Purchase of Intangible Assets	(19,553,420.73)	(11,679,452.33)
Purchase of Investment Properties		
Receipts from Sale of Investment Properties	(303,970.10)	(226,000.00)
Interest Received		
Dividend Received		
Net Cash Used in Investing Activities	**(19,857,390.83)**	**(11,905,452.33)**
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		
Rececieved from Merger		
Receipt from Issue of Shares	47,544,915.00	
Dividends Paid		
Interest Paid		
Other Receipts/Payments	(1,163,341.26)	(2,752,095.00)
Net Cash from Financing Activities	**46,381,573.74**	**(2,752,095.00)**
Net Increase (Decrease) in Cash and Cash Equivalents	166,599,610.74	(21,887,144.94)
Cash and Cash Equivalents at Shrawan 01, 2079	252,379,584.41	296,766,729.35
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Asar 31, 2080	**418,979,195.15**	**252,379,584.42**

Statement of Capital Fund
As on 32 Asar 2082

Particulars	Current Year
A.Core Capital	**511,350,922.77**
1.Paidup capital (Ordinary share	369,923,500.20
2.Proposed Bonus share	-
3. Share premium	
4. Non refundable preferance share	
5.Statutory general reserve	102,289,417.22
6. Retained earning	47,712,380.35
7. CY retained earning as per B/S	
8. Capital redemption reserve	
9. Share adjustment reserve	
10. Calls in advances	
11. Other free reserves	54,351,401.65
Goodwill	
Deffered tax assets	(54,351,401.65)
fiticious assets	
Limit exceeded investment in shares	
Purchase of Land & Building in excess of limit & utilized	(8,574,375.00)
B.Supplementary Capital	**29,723,653.49**
Provisions of loan loss made for pass loan	24,917,707.25
Additional loan loss provision	4,805,946.24
Hybrid capital instruments	
Unsecured Subordinated Term Debt	
Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	
Investment adjustment Fund	
Total Capital Fund	**541,074,576.26**
Minimum capital Fund to be maintained based on Risk Weighted Assets:	
Minimum Capital Fund Required (8.0 % of RWA)	461,507,585.93
Minimum Core Capital Required (4.0 % of RWA)	230,753,792.96
Capital Fund maintained (in %)	9.38%
Core Capital maintained (in %)	8.86%
Capital Fund surplus by	1.38%
Core Capital surplus by	4.86%

Statement of Risk Weighted Assets (RWA)
As on 32 Asar 2082

Particulars	Weight (%) Amount	Previous Year	
		RWA	
A.On Balance Sheet Itmes			
Cash Balance	0%	3,012,203	-
NRB Balance	0%	5,000	-
Loan against Own FD	0%		-
Loan against Govt. Bond	0%		-
Balance on domestic banks and financial institutions	20%	439,966,492	87,993,298
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%	-	-
Loans & advances, bills purchase/discount	100%	5,490,931,065	5,490,931,065
Fixed assets	100%	30,811,081	30,811,081
Net interest receivables (Toral IR - 8 - Interest supsense)	100%	-	-
Net Non-Banking Asset	100%	-	-
Other assets (Except advance tax payment)	100%	38,034,180	38,034,180
Real estate/residential housing loans exceeding the limits	150%	-	-
Total On-Balance-sheet Items (A)		**6,003,760,020**	**5,648,769,624**
B. Off Balance sheet Items			
Bills collection	0%		
Forward foreign exchange contract	10%		-
L/C with maturity less than six months (Outstanding value)	20%		-
Guarantee against International rated bank's counter guarantee	20%		-
L/C with maturity more than six months (Outstanding value)	50%		-
Bid bond, performance bond and underwriting	50%		-
Unpaid guarantee claims	50%		-
Amount to be maintained for operational risk (2% of Total Assets)	100%	**120,075,200**	**120,075,200**
Total Off-Balance-sheet Items (B)		**120,075,200**	**120,075,200**
Total Risk Weighted Assets (A) + (B)		**6,123,835,221**	**5,768,844,824**

Statement of Changes in Equity
For the year ended 32 Asar 2082

Particulars	Attributable to Equity-Holders of the Institution											
	Share Capital	General Reserve	Regulatory Reserve	Restructured and Rescheduled Reserve	Retained Earning	Client Protection Fund	CSR Reserve	Capital Reserve	Actuarial Reserve	Other Reserve	Total	Total Equity
Balance at Shrawan 01, 2080	322,378,585.20	92,449,964.57	69,301,344.69	69,652,321.71	16,037,340.10	35,130,029.34	442,582.37	3,406,258.47	(3,546,709.60)	-	605,251,716.85	605,251,716.85
Comprehensive Income for the year												
Profit for the year					32,189,298.90						32,189,298.90	32,189,298.90
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									(579,380.90)		(579,380.90)	
Gains/(losses) on cash flow hedge											-	
Exchange gains/(losses)(arising from translating financial assets of foreign operation)											-	
Total Comprehensive Income for the year	-	-	-	-	**32,189,298.90**	-	-	-	**(579,380.90)**	-	**31,609,918.00**	
Transfer to Reserves during the year		6,437,859.78	7,084,264.35	7,751,656.61	(21,759,936.44)	321,892.99	321,892.99			212,407.38	370,037.66	
Transfer from Reserves during the year						(2,172,714.10)	(370,037.66)				(2,542,751.76)	
Transactions with Owners, directly recognized in Equity											-	
Share Issued											-	
Share Based Payments											-	
Dividend to Equity-Holders											-	
Bonus Shares Issued											-	
Cash Dividend Paid											-	
Other											-	
Total Contributions by and Distributions	-	-	-	-	-	-	-	-	-	-	-	
Balance at Asar 31, 2081	**322,378,585.20**	**98,887,824.35**	**76,385,609.04**	**77,403,978.33**	**26,466,702.56**	**33,279,208.23**	**394,437.70**	**3,406,258.47**	**(4,126,090.50)**	**212,407.38**	**634,688,920.76**	
	Attributable to Equity-Holders of the Institution											
Particulars	**Share Capital**	**General Reserve**	**Regulatory Reserve**	**Restructured and Rescheduled Reserve**	**Retained Earning**	**Client Protection Fund**	**CSR Reserve**	**Capital Reserve**	**Actuarial Reserve**	**Other Reserve**	**Total**	**Total Equity**
Balance at Shrawan 01, 2081	322,378,585.20	98,887,824.35	76,385,609.04	77,403,978.33	26,466,702.56	33,279,208.23	394,437.70	3,406,258.47	(4,126,090.50)	212,407.38	634,688,920.76	634,688,920.76
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2081	**322,378,585.20**	**98,887,824.35**	**76,385,609.04**	**77,403,978.33**	**26,466,702.56**	**33,279,208.23**	**394,437.70**	**3,406,258.47**	**(4,126,090.50)**	**212,407.38**	**634,688,920.76**	
Comprehensive Income for the year											-	
Profit for the year					17,007,964.36						**17,007,964.36**	**17,007,964.36**
Other Comprehensive Income, Net of Tax											-	
Gains/(losses) from investment in equity instruments measured at fair value											-	
Gains/(losses) on revaluation											-	
Actuarial gains/(losses) on defined benefit plans									2,751,710.50		**2,751,710.50**	**2,751,710.50**
Gains/(losses) on cash flow hedge											-	
Exchange gains/(losses)(arising from translating financial assets of foreign operation)											-	
Total Comprehensive Income for the year				-	**17,007,964.36**	-	-	-	**2,751,710.50**	-	**19,759,674.86**	**19,759,674.86**
Transfer to Reserves during the year		3,401,592.87	40,507,457.90	(48,178,618.31)	3,844,368.43	255,119.47	170,079.64				**0.00**	**0.00**
Transfer from Reserves during the year					393,345.00	(3,702,644.38)	(393,345.00)			(212,407.38)	**(3,915,051.76)**	**(3,915,051.76)**
Transactions with Owners, directly recognized in Equity											-	
Share Issued	47,544,915.00										**47,544,915.00**	**47,544,915.00**
Share Based Payments											-	-
Dividend to Equity-Holders											-	-
Bonus Shares Issued					-						-	-
Cash Dividend Paid	-										-	-
Other											-	-
Total Contributions by and Distributions	**47,544,915.00**	-	-	-	-	-	-	-	-	-	**47,544,915.00**	**47,544,915.00**
Balance at Asar 32, 2082	**369,923,500.20**	**102,289,417.23**	**116,893,066.94**	**29,225,360.02**	**47,712,380.35**	**29,831,683.31**	**171,172.34**	**3,406,258.47**	**(1,374,380.00)**	-	**698,078,458.86**	**698,078,458.86**