Deprose Laghubitta Bittiya Sanstha Limited Bharatpur, Chitwan

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ५८ को उपद्रफा (२) र नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन नं. १८०८१ को बुँदा नं. १ को उपबुँदा नं. घ (अ,१) मा भएको व्यवस्था बमोजिम सर्वसाधारणहरूको जानकारीको लागि आर्थिक वर्ष २०८०/०८१ को वित्तीय अवस्थाको विवरण (Statement of Financial Position), नाफा-नोक्सानको विवरण (Statement of Profit or Loss), विस्तृत आयको विवरण (Statement of Comprehensive Income), नगद प्रवाह विवरण (Statement of Cash Flows), इक्वीटिमा भएको परिवर्तनको विवरण (Statement of Changes in Equity) र निर्देशन नं १ बमोजिमको पूँजीकोष तालिका (Statement of Capital Fund) (निर्देशन फा. नं. घ १.१ र निर्देशन फा. नं. घ १.२) मिति २०८१/०६/२६ गते सम्पन्न तेइसौँ वार्षिक साधारण सभावाट पारित विवरणहरू सम्पूर्णको जानकारीको लागि प्रकाशित गरिएको हो ।

Notes to the Financial Statements For the Year Ended 31 Ashad, 2081

Statement of Other Comprehensive Income For the year ended 31 Ashad 2081

Statement of Financial Position As on 31 Ashad 2081

Company Comp	As on 31 Ashad 20 Particulars		In NPR 31 Ashad 2080	rarticulars		For the year en	ded 31 Ashad 2081	31 Ashad 2081 159,878,896	In NPR 31 Ashad 2080 134,671,786	S.N.	Particulars			For the Year End	ed 31 Ashad, 2081		Current Year 1,706,196,983	Previous Year
## Company of the Com	Cash and Cash Equivalent 997,248,811 766,283,166 Statutory Balances and Due from Nepal Rastra Bank - along the statutory Balances and Due from Nepal Rastra Bank - along the statutory Balances and Due from Nepal Rastra Bank		a) Items that will not be reclassified to profit or loss						3 Share Premium						-	1,551,088,166		
The content is a content of the co	Derivative Financial Instruments Other Trading Assets			Gains/(losses) on revaluation Acturial gain/(losses) on defined benefit plans				(34,193,413)	2,692,401	3	3 Statutory Reserve Fund 4 Retained Earning					663,713,598 393,185,832		
Column C	Loans and Advances to Customers Investment Securities	1,365,704	1,156,600	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						6 7	6 Capital Redemption Reserve 7 Capital Adjustment Reserve						-	-
## 1995 Section 199	Investment Property	63,606,236	65,172,717	Exchange gains/(losses)(arising from translating financial assets of foreign operation) Income tax relating to above items				-	-	8	Calls in Adva	nce		-	-			
March Marc	Goodwill and Intangible Assets Deferred Tax Assets	and Intangible Assets 27,029,258 27,547,147 1				Net other comprehensive income that are or may be reclassified to profit or loss Other comprehensive income for the year, net of Income Tax					Goodwill	Assets						
Second Column Second Colum	Total Assets Liabilities	Total Comprehensive income for the year				136,082,880 136,082,880	136,556,467 136,556,467		Investment i	n shares and securiti n securities of the co	es in excess of lim rporate bodies ha	iits ving own financial int	erests		-	-		
Second S	Due to Nepal Rastra Bank Derivative Financial Instrument					31 Ashad 2081			Purchase of I Credit and fa	land & building in ex Icilities made availab	cess of limit and u le to persons and	ınutilized groups prohibited by t	he prevailing laws		-	-		
Part	Deposits from Customers 9,600,064,316 9,045,565,096			Interest received				3,108,955,995	2,740,281,246	Total Core Capital (A) B. Supplementary Capital								
Column	Provisions Deferred Tax Liabilities	431,299,899	257,556,302	Dividend received Receipts from other ope				7,244,310	32,634,871	General loan loss provision Additional loan loss provision								98,997,791 -
Mary 1968	Debt Securities Issued Subordinated Liabilities		-	Commission and fee pai Cash payments to emplo				(543,767,489)	(556,183,909)	4 Unsecured Subordinated term loan 5 Asset Revaluation Reserve							-	-
Column	Equity Share Capital			Operating cash flows (Increase)/Decrease in	n operating asse		and liabilities	694,656,795	619,157,474	6 Investment Adjustment Reserve Total Supplementary Capital (B)								
Company Comp	Retained Earnings Reserves	1,215,402,172	1,180,766,357	Placement with bank an Other Trading assets		tions		(10,000,000)	(20,000,000)	D. Minimum Capital to be maintained based on Risk Weighted Assets Capital Fund maintained (in %)							11.11%	12.63%
Margin M	Total Liabilities and Equity	Total Equity 3,242,868,299 3,125,040,356 Lo Total Liabilities and Equity 24,742,179,788 21,287,513,463 Lo			Loan and advances to bank and financial institutions Loan and advances to customer				(1,696,682,240) (5,968,251)	Capita	Capital Fund surplus/deficit by 8%						3.11%	4.63%
March Marc	Net assets value per share Statement of Profit	or Loss	201.47	Increase/(Decrease) in Due to bank and financi	Increase/(Decrease) in operating liabilities Due to bank and financial institutions				1,583,607,568	For the Year Ended 31 Ashad, 2081								
March Marc	Particulars	31 Ashad 2081	31 Ashad 2080	Deposits from customer Borrowings				2,608,595,565	803,899,854	A. On-Balance-sheet Items S. N. Description Risk Weight Current Year								
March Marc	Interest Expense Net Interest Income	(1,789,993,990) 1,365,437,055	(1,555,326,235) 1,184,955,010	Net Cash flow from op Income taxes paid	Net Cash flow from operating activities before tax paid Income taxes paid			446,338,463 (190,331,317)	480,114,551 (275,701,118)	1 Cash Balance 0 3,210,707 2 Gold (Tradable) 0 3.210,707								RWA
MARIAN 1000	Fee and Commission Expense	-	-	Cash flows from invest Purchase of investment	Cash flows from investing activities Purchase of investment securities			230,007,140	-	4 Investment to Govt. Bond 0 5 Investment to NRB Bond 0						-	-	
March Marc	Net Trading Income		-	Purchase of plant and ed Receipt from sale of pro	Receipts from sale of investment securities Purchase of plant and equipment			(17,580,679) 1,200,000	(9,933,070)	7	Loan against	Govt. Bond		0 0			-	-
Company Comp	Total Operating Income Impairment (charge)/reversal for loans and other losses	1,518,610,457 (345,326,822)	1,383,572,618 (297,972,926)	Receipt from sale of inta	Purchase of intangible assets Receipt from sale of intangible assets			(497,200)	-	9 Balance on domestic banks and financial institutions 20 383,578,319 10 Money at call 20 770,459,785 15								
Second Column Second Colum	Operating Expense Personnel Expenses	(573,223,530)	(581,752,327)	Receipt from the sale of Interest received	investment prope	erties				13 Other investments 100 -						-	- 1-	-
March Marc	Depreciation and Amortization Operating Profit	(20,141,906) 358,695,932	(210,834,469) (21,466,565)	Net cash used in investing activities Cash flows from financing activities				(16,877,879)	(9,933,070)	15	15 PPE 100 90,635,494 16 Other assets 100 114,153,846 1						92,719,864 346 186,081,956	92,719,864 186,081,956
March Marc	Non Operating Income Non Operating Expense	599,173 (26,711,166) 332,583,939	15,698 (2,878) 271,559,153	Repayment of debt secu Receipt from issue of sul Repayment of subordina	rities oordinated liabiliti	ies		-	-	В.	Off-Balance	-sheet Items	neet Items (A)	Walnut	Curr	ent period	Previou	is period
March Marc	Income Tax Expense Current tax	172,705,043 183,810,905	136,887,367 140,103,764	Receipt from issue of shares Dividend paid				(8,163,622)	(153,355,085)	1	Financial and	other guarantee		100	Amou	nt R	WA Amount	RWA
Process Proc	Profit for the Year Profit attributable to:	159,878,896	134,671,786	Other receipt/payment Net cash from financi						3	3 Possible liabilities for income tax 100 - 4 All types of possible liabilities including acceptance 100 -						- 29,415,089 -	29,415,089
Part	Profit for the Year Earnings per share:	159,878,896	134,671,786	Cash and Cash Equivaler Effect of exchange rate f	Net increase/(decrease) in cash and cash equivalents Cash and Cash Equivalents at Shrawan 01				703,936,385		6 Claimed but not accepted liabilities 200 - Total Off-Balance-sheet Items (B) -							
Part		Basic earnings per share 9.37 8.68 Transfer from Acquisition							766,283,166	<u> </u>	C. Amount relating to Operating Risk (2% of Total Assets) 51 Total Risk Weighted Assets (A+B+C) 24,88							
Process Proc							For the y	rear ended 31 Asha	ad 2081									
White March Services Servic	Particular	rs			Share Premium		Equalisation Reserve	Reserve	Reserve		Fund			Retained Earning			Interest	Total Equity
	Prior Period Adjustment/Restatement								(590,380)			-		(47,175,842				
Second compression for North	Adjustment/Restated Balance as at Shrawan 01, 2079 Comprehensive Income for the year	Adjustment/Restated Balance as at Shrawan 01, 2079 Comprehensive Income for the year				636,779,24	í -	219,647,404	(590,380)		162,863,472			664,738,20	43,472,287	3,139,248,561		3,139,248,561
State of the content of the conten	Other Comprehensive Income, Net of Tax Gains/(losses) from investment in equity instruments measured at fair value													134,071,70				
Second Company Second Prince	Acturial gain/(losses) on defined benefit plans Gains/(losses) on cash flow hedge	Acturial gain/(losses) on defined benefit plans													1,884,681	1,884,681		1,884,681
Control principal	Total Comprehensive Income for the year					26,934,357	7								1,884,681	136,556,467		136,556,467
State Stat	Utilization of Training Fund													10,216,25	(10,216,257)			-
Control to the State Control State Contr	Utilization of CSR Fund Creation of Client Protection Fund	Utilization of CSR Fund Creation of Client Protection Fund												3,232,61	(3,232,613)	2 590 413		2 500 413
Table	Transfer from Loanee Welfare Fund Transfer From Micro Protection Fund	Transfer from Loanee Welfare Fund Transfer From Micro Protection Fund									2,370,413					2,570,413		2,330,413
Link	Transfer to Regulatory Reserves due to AIR																	-
State of planting and plantin	Transfer to Fair Value Reserves due to Investment																	-
Transfer	Transfer of Deferred Tax Reserve in Regulatory Reserve n	Transfer of Deferred Tax Reserve in Regulatory Reserve no loger required as per NFRS						25.861.898							45,972,504			-
Section Sect	Transactions with Owners, directly recognized in Equity Amount transferred from premium to share capital												(==,==,,==		,		-	
Call Debugs of 19th Country State Call Debugs of 19th Country	Share Based Payments Dividend to Equity-Holders			120 740 022										(120.740.022	-			-
Gian de Longe d'Anne Clandrelle na Cl contra tra de fairn l'Appel d'Anne L'Anne d'Anne d'Ann	Cash Dividend Paid Share issue expenes directly charged to equity-Tax Impact			158,/49,833												(153,355,085		(153,355,085)
	Gain on Disposal of Share Classified into OCI	OCI																-
Particulars Particulars Particulars Particular				1,551,088,166		- 663,713,598								. 393,185,83	95,541,648	3,125,040,356		3,125,040,356
Comprehensive Income for the year 159,873,886 159,87		rs		15.	Share Premium		Equalisation Reserve	Reserve	Reserve		Fund						Interest	
Sample S	Comprehensive Income for the year Profit for the year			1,551,000,100		503,713,398		233,300,008	(370,300)						5	159,878,896		159,878,896
Simple S	Gains/(losses) from investment in equity instruments m Gains/(losses) on revaluation	easured at fair value							139,373							139,373		139,373
Tissafe to freeze greatery designed by ear 31,975,779 15,943,507 135,943,507	Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financi	Gains/(losses) on cash flow hedge Exchange gains/(losses)(arising from translating financial assets of foreign operation)																
Ithlization of Taining Fund	Total Comprehensive Income for the year Transfer to General Reserves during the year					31,975,779	9							(31,975,779	17,452,570	135,943,507		135,943,507
Creation of Client Protection Fund 1,598,789 1,5	Utilization of Training Fund Creation of CSR Fund													11,085,08	(11,085,087) 1,598,789	(5 047 704)		(5.947.794)
Employee Welfare Fund	Creation of Client Protection Fund Utilization of Client Protection Fund													(1,598,789				-
Transfer to Requilatory Reserves due to Acturial loss 2,395,389	Employee Welfare Fund Transfer to Regulatory Reserves due to AIR							(63,566,853)						63,566,85	3			-
Greation of Deferred Tax Reserve as per Regulatory Books 21,304,155	Transfer to Regulatory Reserves due to Acturial Loss Transfer to Fair Value Reserves due to Investment							(139,373)	139,373					139,37	B	139,373		139,373
Tansfer to Investment Adjustment Reserve	Transfer to Reserves for Restructure/Reschedule Loan Transfer of Deferred Tax Reserve in Regulatory Reserve n		er NFRS												47,235,702			-
Amount transferred from premium to share capital Share Issued Share Issued Dividend to Equity-Holders Bonus Shares Issued Share Sased Share Sased Share Sased Share Sased Share Sased Share Sased Share Classified into OCI Share issue expenses directly charged to equity-Tax Impact San on Dividend Paid Share issue expenses directly charged to equity-Tax Impact Share issue expense directly charged to equity-Tax Impact Share issue expenses directly charge	Transfer to Investment Adjustment Reserve Prior Period Adjustment													1,786,71				10,000 1,786,715
Dividend to Equity-Holders	Amount transferred from premium to share capital Share Issued	-1····Y																-
Share issue expense directly charged to equity-Tax Impact	Dividend to Equity-Holders Bonus Shares Issued			155,108,817											-			-
Gain on Disposal of Share Classified into OCI Current Tax on Gain of Carrent Tax o	Share issue expenes directly charged to equity-Tax Impa Tax effect of share issue expenses	oct												(8,163,622	1	(8,163,622)		(8,163,622)
Total Contributions by and Distributions	Gain on Disposal of Share Classified into OCI Current Tax on Gain on Disposal of Share Classified into C Other	OCI																-
	Total Contributions by and Distributions	_																117,827,943 3,242,868,299