

कम्पनी दर्ता: १९२७८३/०७४/०७५

ने.रा.बैंक/इ.प्रा./"घ"/८५/०७५/०७६



धौलागिरी लघुवित्त वित्तीय संस्था लिमिटेड

DHAULAGIRI LAGHUBITTA BITTIYA SANSTHA LIMITED

"नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था राष्ट्रियस्तर कार्यक्षेत्र भएको"

केन्द्रिय कार्यालय: बागलुङ नगरपालिका -२, श्रीनगरटोल, बागलुङ

फोन : ०६८-५२०९०५/५२०९५१

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नेपाल राष्ट्र बैंकबाट घ वर्गका इजाजत पत्र प्राप्त लघुवित्त वित्तीय संस्थाहरुलाई जारी गरीएको एकिकृत निर्देशन नं. ४ (घ) (अ) (१) बमोजिम सर्वसाधारणको जानकारीको लागि आर्थिक वर्ष २०८१/०८२ को वित्तीय अवस्थाको विवरण, नाफा वा नोक्सानको विवरण, विस्तृत आयको विवरण (statement of Comprehensive income), नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तनको विवरण र निर्देशन नं. १ बमोजिमको पूजोकोष तालिका (निर्देशन फा.न. घ १.१ र निर्देशन फा.न. १.२) राष्ट्रियस्तरको पत्रिकामा आर्थिक वर्ष समाप्त भएको नौ महिना भित्र प्रकाशन गर्नुपर्ने व्यवस्था अनुसार निम्नानुसार प्रकाशित गरिएका छ।

Statement of Financial Position
As at 2082 Ashadh 32

Amount in NPR

PARTICULARS	Notes	Current Year	Previous Year
ASSETS			
Cash and Cash equivalent	4.1	180,401,499	155,820,117
Statutory Balances and Due from Nepal Rastra Bank	4.2	63,633,374	12,133,404
Placement with Bank & Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-
Loans and Advances to Customers	4.7	2,108,877,082	2,162,045,026
Investment Securities	4.8	-	-
Current Tax Assets	4.9	7,126,531	6,878,169
Investment Property	4.10	-	-
Property and Equipment	4.11	34,523,698	43,176,760
Goodwill and Intangible assets	4.12	651,882	814,852
Deferred Tax Assets	4.13	10,234,477	7,031,627
Other Assets	4.14	3,801,443	4,068,290
TOTAL ASSETS		2,409,249,985	2,391,968,244
LIABILITIES			
Due to Bank and Financial Institutions	4.15	-	-
Due to Nepal Rastra Bank	4.16	-	-
Derivative Financial Instrument	4.17	-	-
Deposits from Customers	4.18	856,429,784	780,742,851
Borrowing	4.19	1,233,799,864	1,262,118,240
Current Tax Liabilities	4.9	-	-
Provisions	4.20	-	-
Deferred Tax Liabilities	4.13	-	-
Other Liabilities	4.21	138,522,464	138,999,139
Debt Securities Issued	4.22	-	-
Subordinated Liabilities	4.23	-	-
TOTAL LIABILITIES		2,228,752,112	2,181,860,229
EQUITY			
Share Capital	4.24	133,100,000	133,100,000
Share Premium	-	-	-
Retained Earnings	-	(50,015,231)	(14,352,796)
Reserves	4.25	97,413,104	91,360,811
TOTAL EQUITY		180,497,873	210,108,015
TOTAL LIABILITIES & EQUITY		2,409,249,985	2,391,968,244

Statement of Profit or Loss
For the year ended 32nd Ashadh 2082

Amount in NPR

Particulars	Notes	Current Year	Previous Year
Interest Income	4.27	333,568,331	262,933,149
Interest Expense	4.28	179,450,795	188,469,624
Net Interest Income		154,117,535	74,463,525
Fee and Commission Income	4.29	36,189,821	42,016,411
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		36,189,821	42,016,411
Net Interest, Fee and Commission Income		190,307,357	116,479,935
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		190,307,357	116,479,935
Impairment charge/(reversal) for loans and other losses	4.33	84,543,140	(6,959,758)
Net Operating Income		105,764,217	123,439,693
Operating Expense			
Personnel Expenses	4.34	95,041,200	95,974,150
Other Operating Expenses	4.35	32,065,144	30,165,604
Depreciation & Amortization	4.36	11,799,332	11,997,332
Operating Profit	-	(33,141,459)	(14,697,394)
Non-Operating Income	4.37	-	-
Non-Operating Expense	4.38	-	-
Profit before Income Tax		(33,141,459)	(14,697,394)
Income Tax Expense	-	-	-
Current Tax	4.39	57,820	1,250,779
Deferred Tax (Income)/Expense	4.13	(3,202,851)	(1,511,554)
Profit for the year		(29,996,429)	(14,436,619)
Profit Attributable To:			
Equity Holders Of The Financial Institution		(29,996,429)	(14,436,619)
Profit For The Year		(29,996,429)	(14,436,619)

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

Particulars	Amount (NPR.)
Tier 1 Capital	32,03,2082
Paid Up Equity Share Capital	133,100,000
Irredeemable Non-Cumulative Preference Shares	-
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	11,541,228
Retained Earnings	(50,015,231)
Capital Redemption Reserves Fund	-
Capital Reserves	10,000,000
Calls in Advance	-
Deferred Tax Reserve	10,234,477
Other Free Reserve	38,987,534
Less: Goodwill	-
Less: Deferred Tax Assets	(10,234,477)
Less: Fictitious Assets	-
Less: Investment In Equity Of Licensed Financial Institutions	-
Less: Investment In Equity Of Institutions With Financial Interests	-
Less: Investment In Equity Of Institutions In Excess Of Limits	-
Less: Loans and Benefits to the person or group restricted by law	-
Less: Purchase Of Land & Building In Excess Of Limit & Utilized	-
Total Tier 1 Capital	143,613,531

Tier 2 Capital and a breakdown of its components:

Particulars	Amount (NPR.)
General Loan Loss Provision	5,742,846
Additional Loan Loss Provision	1,702,043
Hybrid Capital Instruments	-
Unsecured Subordinated Term Debt	-
Exchange Equalization Fund	-
Investments Adjustment Reserves	-
Assets Revaluation Reserves	-
Total Tier 2 Capital	7,444,890
Total Qualifying Capital	151,058,421
Particulars	31.03.2081
Core Capital (Tier 1)	194,543,142
Supplementary Capital (Tier 2)	7,444,890
Total Capital Fund	201,988,032

Minimum Capital Fund to be Maintained based on the Risk Weighted Assets	%
Minimum Capital Fund to be Maintained based on Risk Weighted Assets:	
Minimum Capital Fund Required (8.0 % of RWA)	8.00%
Minimum Core Capital Required (4.0 % of RWA)	4.00%
Capital Fund maintained (in %)	6.38%
Core Capital maintained (in %)	6.07%

Statement of Changes in Equity
For the year ended 32nd Ashadh 2082

Amount in NPR

Particulars	Share Capital	General Reserve	Regulatory Reserve	Capital Reserve	Retained Earning	Deferred Tax Reserve	Client Protection Fund	Corporate Social Responsibility	Other Free Reserve-Loan Security Fund	Total Equity
Balance At Shrawan 1, 2080	133,100,000	11,541,228	9,375,127	10,000,000	5,779,647	5,520,073	48,252,930	531,088	-	224,100,093
Adjustment/ Restatement	-	-	(2,404,138)	-	-	-	-	-	-	-
Adjusted/ Restated balance at shrawan 1, 2080	133,100,000	11,541,228	6,970,989	10,000,000	5,779,647	5,520,073	48,252,930	531,088	-	221,695,955
Comprehensive Income For The Year										
Profit For The Year	-	-	-	-	-	-	-	-	-	-
Other Comprehensive Income, Net of Tax	-	-	-	-	(14,436,619)	-	-	-	-	(14,436,619)
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) On Revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial Gains/(Losses) On Defined Benefit Plans	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) On Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-
Exchange Gains/(Losses) (Arising From Translating Financial Assets Of Foreign Operation)	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income For The Year	-	-	-	-	(14,436,619)	-	-	-	-	(14,436,619)
Transfer To Reserve During The Year	-	-	(4,184,270)	-	-	1,511,554	-	-	-	1,511,554
Transfer From Reserve During The Year	-	-	-	-	(5,695,824)	-	-	-	-	(5,695,824)
Other	-	-	-	-	-	-	(35,531,774)	(138,000)	38,518,453	2,848,679
Balance At Asar End 2081	133,100,000	11,541,228	11,155,259	10,000,000	(14,352,796)	7,031,627	12,721,156	393,088	38,518,453	151,443,691
Adjustment/ Restatement	-	-	-	-	-	-	-	-	-	-
Adjusted/ Restated balance at shrawan 1, 2081	133,100,000	11,541,228	11,155,259	10,000,000	(14,352,796)	7,031,627	12,721,156	393,088	38,518,453	210,108,015
Comprehensive Income For The Year										
Profit For The Year	-	-	-	-	(29,996,429)	-	-	-	-	(29,996,429)
Other Comprehensive Income, Net Of Tax	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) From Investments In Equity Instruments Measured At Fair Value	-	-	-	-	-	-	-	-	-	-
Gains/(Losses) On Revaluation	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income For The Year	-	-	-	-	(29,996,429)	-	-	-	-	(29,996,429)
Transfer To Reserve During The Year	-	-	(2,420,519)	-	-	-	-	-	-	(2,420,519)
Transfer From Reserve During The Year	-	-	4,883,675	-	(8,086,525)	3,202,850	-	-	-	(8,086,525)
Other	-	-	-	-	-	-	1,684,623	-	469,081	2,153,704
Interest, Net of Tax on Client Protection Fund & Other Free Reserve-Loan Security Fund	-	-	-	-	-	-	(1,708,817)	(58,600)	-	(1,767,417)
Expenses from Client Protection Fund & Corporate Social Responsibility Reserve	-	-	-	-	-	-	-	-	-	-
Transfer from Retained Earning to Regulatory Reserve on Account of Cumulative Actuarial Loss	-	-	-	-	-	-	-	-	-	-
Transfer from Retained Earning to Regulatory Reserve on Account of Write Back from Restructure Loans & Advances as per NRB Directives	-	-	-	-	-	-	-	-	-	-
Transfer from Retained Earning to Regulatory Reserve on Account of NFRS Adjustments	-	-	-	-	-	-	-	-	-	-
Transactions With Owners, Directly Recognized In Equity	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-
Dividends To Equity Holders	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total Contributions By And Distributions	-	-	-	-	-	-	-	-	-	-
Balance At Asar End 2082	133,100,000	11,541,228	13,618,414	10,000,000	(50,015,231)	10,234,477	12,696,962	334,488	38,987,534	180,497,873

Statement of Risk Weighted Assets (RWA) At the month end of Ashadh, 2082

A. On-Balance-Sheet Items	Description	Weight (%)	2082.03.32	RWA
Cash Balance	-	-	3,482,515	-
Gold (Tradable)	-	-	-	-
NRB Balance	-	-	52,050,000	-
Investment To Govt. Bond	-	-	-	-
Investment To Nrb Bond	-	-	-	-
Loan Against Own Fd	-	-	-	-
Loan Against Govt. Bond	-	-	-	-
Accrued Interests on Govt. Bond	-	-	-	-
Balance On Domestic Banks and Financial Institutions	20	188,502,358	37,700,472	
Money At Call	20	-	-	
Inter-Bank Lending	20	-	-	
Investment On Shares/Debentures/Bonds	100	-	-	
Other Investments	100	-	-	
Loans & Advances, Bills Purchase/Discount	100	2,239,502,458	2,239,502,458	
Fixed Assets	100	35,175,580	35,175,580	
Net Interest Receivables (Total Ir - 8 - Interest Suspense)	100	-	-	
Net Non-Banking Asset	100	-	-	
Other Assets (Except Advance Tax Payment)	100	3,801,443	3,801,443	
Total On-Balance-sheet Items (A)			2,522,514,354	2,316,179,953
B. Off-Balance-Sheet Items	Description	Weight (%)	31.03.2081	RWA
Bills Collection	-	-	-	-
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	-	-	
Loan Sale with Repurchase Agreement	50	-	-	
Advance Payment Guarantee	100	-	-	
Financial And Other Guarantee	100	-	-	
Irrevocable Loan Commitment	100	-	-	
Possible Liabilities for Income Tax	100	-	-	
All Types of Possible Liabilities Including Acceptance	100	-	-	
Rediscounted Bills	100	-	-	