

आइ.सि.एफ.सि. फाइनान्स लिमिटेडको २२औं वार्षिक साधारण सभा सम्बन्धी सूचना



श्री शेखरजी महात्माबाहरु,

यस वितीय संस्थाको मिति २०८२/०८/०८ गते आइतवारका दिन बसेको सम्जालक समितिको २५६औं बैठकको निर्णयानुसार यस कम्पनीको बाहरी वार्षिक साधारणसभा निम्न मिति, समय र स्थानमा देशकाल विषयहरूमा छलफल तथा निर्णय गर्ने बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महात्माबाहरुको जानकारी तथा उपस्थितिका लागि हार्दिक अनुरोध गर्दछु ।

१) तिथि, स्थान र समय

मिति : २०८२ मंसिर २९ गते सोमवार (मङ्सिरमा डिसेम्बर १५, २०२५)

समय : विहान १०:०० बजे।

स्थान : बी.इ. होटेज, बी.इ. पिपलवोड, काठमाण्डौ ।

२) सभाका प्रस्तुत छलफलका विषयहरू

क. सानालय प्रस्तावहरू

१. आर्थिक वर्ष २०८१/८२ को संचालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सलिको २०८२ आषाढ मसान्तसम्मको वासलात तथा सीरी मिशिनमा समाप्त भएको आर्थिक वर्ष २०८१/८२ को नामा नोक्सान हिसाब तथा नागद प्रवाह विवरण उपर छलफल गरी स्वीकृत गरी ।
३. संचालक समितिलाइ प्रस्ताव गरे बमोजिम कम्पनीको चुक्ता पूँजीको १५.७८१५ प्रतिशतका दले हुने नागद लाभोश र. १८,६८,६४,१७०/२३ (अक्षरणी अठार करोड अठसठ्ठी लाख चौसठ्ठी हजार एक सय सयचालीस र दुई तीन पैसा मात्र ।) (नागद लाभोशको कः प्रयोजनको लागि सोत) विवरण गर्ने स्वीकृत गर्ने ।
४. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०८२/८३ को लागि बाह्य लेखा परीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने । (बैक तथा वितीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३(२) को प्रातिबन्धान्मत्त वाच्यता अनुसार बाँचमान लेखापरीक्षक श्री ए.अमात्य ए.इ.क. चार्टेड एकाउन्टेन्ट्स पुनःनियुक्ति हुन ससुहुने छैन ।)

ख. विरोध प्रस्ताव

१. सम्जालकको सेवा सुविधा थप गर्ने र सो अनुसूच संस्थाको नियमावलीको दफा २४(ब) र २९(ग) मा संशोधन गर्ने बारे ।
२. कम्पनीको नियमावलीको प्रस्तावित संशोधनमा निष्कायबाट कुनै फेरबदल सुझब भएमा सो अनुसार आवश्यक फेरबदल गर्न सम्जालक समितिलाई अधिकारपरी दिन स्वीकृत गर्ने ।

ज. विविध

सम्जालक समितिको आगाले

कठपथी खण्डित

बाह्रौंठी साधारणसभा सम्बन्धी सानालय जानकारीहरू :

१. साधारणसभा प्रयोजनका लागि मिति २०८२ साल मंसिर १९ गते एक दिन फाइनल्सको शेयरधनी दर्ता कितान बन्द रहने छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा शेयरधनी दर्ता कितान बन्द हुनुभन्दा अघिल्लो दिनसम्म कारोबार भई निवसनुसार नामसारी भई आएका शेयरधनीहरूले सो सभामा भाग लिनु आ.व. २०८१/८२ को नागद लाभोश प्राप्त गर्न योग्य हुनेछन् ।
२. शेयरधनी महात्माबाहरुलाई शेयरधनीको दर्ता कितानमा कायम रहेको ठेगानामा वार्षिक प्रतिवेदन पठाउनेछ । कुनै कारणबस उक्त पुर्तिका नपाउनु भएमा वितीय संस्थाको प्रधान कार्यालय, भाटपटेनी, काठमाण्डौ तथा स्वीकृत आइएसई क्यापिटल लिमिटेड, नक्साल काठमाण्डौबाट समेत शेयरधनी प्रमाण पत्र / लिहासी (DEMAT) छाता कोलेको प्रमाणपत्र प्रस्तुत गरी सो प्राप्त गर्न ससु हुनेछ सो वितीय संस्थाको Website: <https://www.icfc.com.np>बाट हेर्न सकिनेछ ।
३. सभामा भाग लिन आउने शेयरधनी महात्माबाहरुले आफ्नो फोटो भएको कुनै परिचय पत्र, शेयर प्रमाणपत्र/निषेध सदस्यको वि.ओ.आई.डि. नम्बर वा कुनै एक सम्बन्धक शेयर प्रमाणपत्र साधामा लिई आउनु हुन अनुरोध छ ।
४. प्रतिनिधि (प्रोसी) नियुक्त गर्ने चाहने शेयरधनीहरूले सम्पूर्ण शेयरको प्रतिनिधिपत्र (प्रोसी फारम) भरी वितीय संस्थाको सभा शुु हुनु भन्दा कमिमा ४८ घण्टा अगाडी वितीय संस्थाको प्रधान कार्यालय भाटपटेनी, काठमाण्डौमा दर्ता गरी ससु पर्नेछ । यस्तो प्रतिनिधि (प्रोसी) नियुक्त गरिएको ब्दिक वितीय संस्थाको शेयरधनी हुनु अनिवार्य छ ।
५. सभामा भाग लिन प्रतिनिधि (प्रोसी) नियुक्त गरिसकेपछि सम्वन्धित शेयरधनी स्वय सभामा उपस्थित भई मतदान गर्न चाहनेमा शेयरधनिले गरिदिएको प्रोसी स्वतःबन्द हुनेछ ।
६. शेयरधनी महात्माबाहरुको सुविधाको लागि सभा हुने दिन अर्थात मिति २०८२ साल मंसिर २९ गते बिहानको ९.०० बजे सभा स्थलमा उपस्थित जनाउने कार्यको लागि उपस्थित प्रत्येक दर्ताकृत नामले व्यवस्था मिलाइएको छ ।
७. सर्वसम्मतबाट प्रतिनिधि चयन गरिएको अवस्थामा बाहेक एक भन्दा बढी व्यक्तिहरूको संयुक्त नाममा (सभा गरी) शेयर लिइएको रहेछ भन्ने शेयर धनीको दर्ता कितानमा दर्ता अभावानुसार पछिलो नाम उल्लेख भएको व्यक्ति एक जनले मात्र सभामा भाग लिन सक्ने छ ।
८. नागलक वा निश्चित शेयरधनीको रकमबाट वितीय संस्थाको शेयरधनी दर्ता कितानमा संरक्षकको रकमा नाम दर्ता भइरहेको व्यक्तिले मात्र सभामा भाग लिन वा प्रतिनिधि (प्रोसी) तोक्नसक्नु हुनेछ । तर नागलक संरक्षकले संचालक पदमा उमेदवार हुन अरु शेयरधनीहरूको प्रोसी ल्याउन ससुहुने छैन ।
९. कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हरेकमा त्यस्ता संगठित संस्था वा कम्पनीले भनोतगरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भागलिन ससु हुनेछ ।
१०. प्रतिनिधि मुकुर गरि आफ्नो नाममा रहेको सम्पूर्ण शेयरको प्रतिनिधि एक व्यक्तिलाई गर्नु पर्दछ । एक भन्दा बढी व्यक्तिलाई आधा/आधा वा अरु कुनै किसिमबाट छुट्टिए दिनुमा बन्द हुनेछ ।
११. छलफलका विषयवर्ती मध्ये विविध विषयक अनर्गत छलफल गर्न ईच्छुक शेयरधनीले सभा हुनु भन्दा ७ (सात) दिन अगावै छलफलको विषय कम्पनी सचिव मार्फत संचालक समितिको अध्यक्षलाई लिखित रूपमा पत्रिनु पर्छ । तर त्यस्ता सचिवालाई छलफल र पारित हुने प्रस्तावको रूपमा समवेतग गरीने छैन ।
१२. वितीय संस्थाको कम्पनी ऐन २०६३ अनुसारको वार्षिक आर्थिक विवरण, सम्जालक समितिको प्रतिवेदन र लेखा परीक्षकको प्रतिवेदन शेयरधनी महात्माबाहरुले संस्थाको मुख्य कार्यालय भाटपटेनी तथा यस संस्थाको शेयर रिकप्टर स्वीकृत आइएसई क्यापिटल लिमिटेडमा आई निरीक्षण गर्न र प्राप्त गर्न सक्ने व्यक्तीा समेत जानकारीका लागि सूचित गरिन्छ । संस्थाको साधारण सभासंग सम्बन्धित विस्तृत जानकारीहरू संस्थाको Website: <https://www.icfc.com.np> मा उपलब्ध हुनेछ ।
१३. अन्य विस्तृत जानकारीको लागि वितीय संस्थाको प्रधान कार्यालयको फोन नं. ०१-४५२५१९२२ मा सम्पर्क राख्नुहुन वा संस्थाको वेबसाइट <https://www.icfc.com.np> मा हेर्नुहुन वा प्रधान कार्यालयमा सम्पर्क राख्नुहुन अनुरोध छ ।

आर्थिक वर्ष २०८१/०८२ को संक्षिप्त आर्थिक विवरण कठपथी ऐन २०६३ को दफा ८४ उप दफा ४ को प्रयोजनाअर् प्राकशित संक्षिप्त वार्षिक आर्थिक विवरण

बाहरीय शेयरधनी महात्माबाहरु,
आइ.सि.एफ.सि.फाइनान्स लिमिटेडको बाह्रौंठी वार्षिक साधारणसभामा यहीहरूलाई स्वागत गर्न पाउने हामी सम्जालक समितिका यस सदस्यहरू हर्सित छौं । कम्पनी ऐन, २०६३ को दफा १०१(४) मा व्यवस्था भए अनुसार यसै साथ संलग्न सम्जालक समितिलाइ स्वीकृत भे नेपाल राष्ट्र बैकबाट समेत स्वीकृत भएको र लेखापरीक्षमा भएको २०८२ आषाढ मसान्तको वासलात, सीरी मिशिनमा समाप्त आर्थिक वर्ष २०८१/८२ को नामा-नोक्सान हिसाब तथा नागद प्रवाह विवरण र उक्त वितीय विवरणहरूसंग सम्बन्धित अनुसूचहरू तथा उक्त रकममा उल्लेख भएको निम्नानुसारको सम्जालक समितिको प्रतिवेदन प्रस्तुत गर्दछु ।

आम्हो बैकिङ यात्राको एकाइसी बर्ष पारि गरी हाम्रो संस्था बाह्रौंथा वर्षमा संचालनमा रहेको छ । आइ.सि.एफ.सि. फाइनन्स लिमिटेडको कार्यालयमा सही डिगनाइज तथा रणनीतिको साथ अगाडी बढिरहेको हुँदा संस्थाले वितीय परिपुक्कहरूमा आम्हो स्थान निम्नतर सभामा सुदृढ एवं अग्रणीई एउटा सफल एवं विश्वामनीय फाइनन्सको रूपमा उभ्याउन सफल रहे आएको छ । हाम्रो यस्ताई अफ सुदृढ व्यवसायिक रणनीति एवं नवी कार्य योजनाहरू कार्यान्वयन गर्दै आम्हसि निर लेजान प्रचलत छौं । स्वायत्ताकाल देखि नै भुमनामा गर्न सफल रहेको संस्थाले बैकिङ सेवाहरू लेखा विविध प्रविधिरहाका वागवतु पनि आम्हो व्यवसाय सुदृढ तथा बृद्धिर्नाई निरलत्ता दिदै आएको छ । विगतमा विच भ महामारीको रूपमा फैलिएको कोभिड-१९ र हुनैगलाका केही राष्ट्रहरू बीचको बृद्धले बैकिङ सेवामा सोत दुरो अवर गरेको छ । तथानी विच परिस्थितिका वागवतु पनि संस्थाले व्यवसायमा बृद्धि एवं नियमित रूपमा सेवाग्राहीहरूलाई सजिलो ङाँबाट सेवा पुर्‍याउँदै आएको छ ।

आर्थिक वर्ष २०८१/८२ को कारोबारको संहारकतकन

(रकम रु. १० लाखमा)

विवरण	आषाढ नसातल		बृद्धि	
	२०८१/८२	२०८०/८१	रकम	प्रतिशत
कुल सम्पति	२३,३२९	२१,१८२	२,१४७	११.५९
कुल निशेध	२०,६६१	१८,७६६	१,८९५	९.२२
कुल कर्जा	१७,५५१	१४,८५८	२,६९३	१८.१२
कुल लगानी	३,०११	३,९४५	(८३४)	(२१.६४)

(रकम रु. १० लाखमा)

विवरण	आषाढ नसातल		बृद्धि	
	२०८१/८२	२०८०/८१	रकम	प्रतिशत
व्याज आम्दानी	१,९१६	२,३६५	(४४९,९३)	(१८.९८)
व्याज खर्च	१,३३२	१,८२०	(४८८)	(२७.३७)
खुद व्याज आम्दानी	५९४	५४५	४९	९.०१
अन्य संचालन आम्दानी (कमिशन तथा डिस्काउन्ट आम्दानी समेत)	२१७	१७३	४४	११०.८१
कर्मचारी खर्च	२६३	२२६	४७	२१.८७
अन्य संचालन खर्च	१३०	१३३	(३)	(१.९३)
संचालन मुनाफा (कर्जा जोरिम व्यवस्था अगाडी)	४१८	३००	११८	३९.५९
कर्जा जोरिम व्यवस्था/फिर्ता	(५६)	१३८	(१९४)	(११३.०३)
संचालन मुनाफा	४७५	११२	३६३	३२३.१३
आयकर	१४२	४९	९३	१९०.४९
खुद मुनाफा	३३३	११३	२२०	१९४.१३

नामाश बर्हिफाई गर्न सिफारिस गरिएको रकम :

यस संस्थाले आफ्नो स्वायत्ताकाल देखि आर्थिक वर्ष २०८१/८२ सम्म आईगुण शेयरधनीहरूलाई निम्नतर दाद लाभोश तथा बोनाश शेयर उल्लभ गराई लगानीको २१८.७९ प्रतिशत रकम शेरिफल दिई सकेको सहर्ष जानकारी गराउँछौं । यसै रकमा यस आर्थिक वर्ष २०८१/८२ सम्मको मुनाफाबाट २०८२ आषाढ मसान्तसम्म कायम रहेको चुक्ता पूँजी रु. १,१८,३४,००९६०/- (अक्षेणी एक अर् अठार करोड चौतिस लाख ससती हजार नौ सय साठो मात्र) को १५.७८१४ प्रतिशत ले हुने रु. १८,८८,६४,१४७२३ (अक्षरणी अठार करोड अठसठ्ठी लाख चौसठ्ठी हजार एक सय सयचालीस र दुई तीन पैसा मात्र) बाबकोका नागद लाभोश शेयरधनीहरूलाई विवरण गराउन सिफारिस गरिएको हुँदा उक्त सिफारिसलाई पारित गरि दिनुहुनेछ भन्ने विश्वास लिएका छौं ।

लेखापरीक्षकको मनस्यः

लेखापरीक्षकले संस्थाको वार्षिक साधारण सभामा शेयरधनी महात्माबाहरु समक्ष पेश गर्नु भएको प्रतिवेदन देखाय बमोजिम रहेको छ ।

No. Amalgam & Co. Amalgam & Co. Chartered Accountants, Kathmandu, Nepal. We have examined the financial statements of Amalgam & Co. Chartered Accountants, Kathmandu, Nepal, for the year ended 30th September 2022, in accordance with the provisions of the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). The financial statements consist of the Balance Sheet, Profit and Loss Statement, Cash Flow Statement, and Statement of Financial Position, as required by the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). In our opinion, the financial statements give a true and fair view of the financial position, financial performance, and cash flows of Amalgam & Co. Chartered Accountants, Kathmandu, Nepal, for the year ended 30th September 2022, in accordance with the provisions of the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). We have also examined the financial statements of Amalgam & Co. Chartered Accountants, Kathmandu, Nepal, for the year ended 30th September 2022, in accordance with the provisions of the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). In our opinion, the financial statements give a true and fair view of the financial position, financial performance, and cash flows of Amalgam & Co. Chartered Accountants, Kathmandu, Nepal, for the year ended 30th September 2022, in accordance with the provisions of the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). We have also examined the financial statements of Amalgam & Co. Chartered Accountants, Kathmandu, Nepal, for the year ended 30th September 2022, in accordance with the provisions of the Companies Act, 2063 (1998) and the Companies (Financial Statements) Regulations, 2073 (2018). 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