

दोश्रो
वार्षिक प्रतिवेदन

२०७५/०७६

2nd Annual Report 2018/019



सानिमा जनरल इन्स्योरेन्स लि.
Sanima General Insurance Ltd.

“निरन्तर सेवा, निर्धक्क साथ”

Board of Directors



Khem Raj Lamichhane
Chairman



Dr. Hemant Kumar Dabadi
Director



Dilip Shrestha
Director



Sonam Gyatso
Director



Damodar Prasad Acharya
Independent Director

Management



Subodh Lal Shrestha
Deputy General Manager



Prabin Kumar Koirala
Deputy General Manager



Anil Guragain
Company Secretary



विषय सूची

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सानिमा जनरल इन्स्योरेन्स लि. को दोस्रो वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरू

यस सानिमा जनरल इन्स्योरेन्स लि. को संचालक समितिको मिति २०७६ पौष २२ गते बसेको ७३ औं बैठकको निर्णय अनुसार कम्पनीको दोस्रो वार्षिक साधारण सभा निम्न मिति, स्थान र समयमा देहाय बमोजिमका विषयहरू उपर छलफल गरी निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, स्थान र समय :

मिति : २०७६ साल माघ २४ गते, तदनुसार (७ फेब्रुअरी, २०२०), शुक्रवार।

स्थान : होटल एलो पेगोडा, कान्तिपथ, काठमाण्डौं।

समय : विहान ११:३० बजे

छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

१. संचालक समितिको तर्फबाट अध्यक्षजूबाट प्रस्तुत गर्ने आ.व.२०७५।०७६ को वार्षिक प्रतिवेदन पारित गर्ने बारे।
२. लेखापरीक्षण प्रतिवेदन सहित आ. व.२०७५।०७६ को वासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहित अनुसूचिहरू पारित गर्ने बारे।
३. आर्थिक वर्ष २०७६।०७७ का लागि बाह्य लेखा परीक्षक नियुक्ति गर्ने तथा निजको पारिश्रमिक तोक्ने बारे।
४. स्वतन्त्र संचालकको नियुक्ति अनुमोदन गर्ने बारे।

ख. विशेष प्रस्तावहरू :

१. सर्वसाधारणका लागि साधारण शेयर निष्काशन (IPO) गर्ने र सो सम्बन्धि कार्य गर्नका लागि संचालक समितिलाई अख्तियारी प्रदान गर्ने बारे।

ग. विविध।

संचालक समितिको आज्ञाले

कम्पनी सचिव



साधारण सभा सम्बन्धी सामान्य जानकारी

- १) सभामा भाग लिन आउनु हुने शेयरधनी महानुभावहरूले आफ्नो परिचय खुल्ने प्रमाणपत्र वा शेयर प्रमाण पत्र साथमा लिई आउनु हुन अनुरोध छ ।
- २) सभामा भाग लिनका लागि प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावहरूले प्रतिनिधि (प्रोक्सी) फारम सभा शुरु हुनु भन्दा ४८ घण्टा अगावै अर्थात् २०७६ साल माघ २२ गते दिनको ११:३० बजे भित्र कम्पनीको प्रधान कार्यालयमा दर्ता गराई सक्नु पर्नेछ । सभामा भाग लिन र मतदान गर्नका लागि प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्कै मुकरर गर्ने भएमा सो को लिखित सूचना सोही अवधि भित्र कम्पनीको प्रधान कार्यालयमा दर्ता गराई सक्नु पर्नेछ । यसरी प्रतिनिधि प्रोक्सी नियुक्त गरिएको व्यक्ति समेत कम्पनीको शेयरधनी हुनु पर्नेछ ।
- ३) कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा त्यस्ता संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरधनीको हैसियतले सभामा भाग लिन सक्नु हुनेछ ।
- ४) शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा सभा हुने दिन बिहान ११:०० बजे देखि सभा समाप्त नहुन्जेल सम्म खुल्ला रहनेछ ।
- ५) सभा सम्बन्धि अन्य विस्तृत जानकारीको लागि कम्पनीको केन्द्रिय कार्यालय, सिटि एक्सप्रेस कम्प्लेक्स, कमलादी, काठमाडौंमा कार्यालय समय भित्र कम्पनी सचिवसंग सम्पर्क राख्न अनुरोध गरिन्छ ।
- ६) सभाको दिन सभा शुरु हुनु भन्दा अगावै सभा कक्षमा उपस्थित भई दिन हुन सम्पूर्ण शेयरधनी महानुभावहरूलाई अनुरोध गरिन्छ ।



अध्यक्षज्यूको मन्तव्य

श्री आदरणीय शेयरधनी महानुभावहरू :

यस सानिमा जनरल इन्स्योरेन्स लि. को दोस्रो वार्षिक साधारण सभामा भाग लिन पाल्नु भएका संस्थापक शेयरधनी महानुभावहरू तथा आमन्त्रित अतिथि गणमा यस कम्पनीको संचालक समिति तथा मेरो आफ्नै तर्फबाट हार्दिक स्वागत अभिवादन टक्काउँछु ।

यहाँहरूको यस कम्पनीले नियामक निकायहरूबाट संचालन अनुमति प्राप्त गरे पछि गत २०७५ साल आषाढ २७ गते बाट बिधिवत् कारोवार शुरु गरेको स्मरण गराउँदछौं ।

बीमा आधुनिक अर्थतन्त्रको मेरुदण्ड तथा जनताको आधारभुत आवश्यकता भईसकेको छ । प्राकृतिक प्रकोप लगायत विभिन्न प्रकारका दुर्घटनाहरूका कारण व्यक्ति तथा कम्पनीहरूमा हुन सक्ने क्षतिको प्रभावलाई कम गर्न पनि बीमाको आवश्यकतालाई अझ प्रष्ट पारेको छ । हाल हाम्रो मुलुकको १८ प्रतिशत जनता मात्र बीमा सेवाको दायरामा आएको सन्दर्भमा हामीले यस दायरालाई बढाउन जरुरी छ । बीमा सेवालालाई बढि भन्दा बढि जनतामाझ पुऱ्याउन समयानुकूल नवीन बीमा प्रडक्टहरू समेत ल्याउने प्रक्रियामा छौं ।

यस कम्पनीको कारोवारको सुरुवातसंगै पूर्वाधार र संरचनाको विकासलाई प्राथमिकताका दिएका छौं । मुलुक भरका जनताहरूमा बीमा सेवालालाई सर्व शुलभ बनाउनका लागि हामीले प्रधान कार्यालय लगायत काठमाण्डौं उपत्यका भित्र ४ र उपत्यका बाहिर १४ स्थानहरूमा शाखा कार्यालय स्थापना गरेका छौं । मोटर बीमा अन्तर्गत तेश्रो पक्ष बीमाका लागि उपत्यका भित्र ४ तथा बाहिर ६ स्थानका यातायात व्यवस्था कार्यालयहरूमा उपशाखा खोली बीमा सेवा उपलब्ध गराउँदै आएका छौं ।

हाम्रो मुलुकमा बाली बीमा, पुश तथा पंक्षी बीमा केही वर्ष देखि मात्र शुरु भएको हो । कृषि बीमा सेवालालाई कृषकहरू माझ पुऱ्याउन नियामक निकायबाट प्राप्त निर्देशन अनुसार हामीले तराई तथा भित्री मधेशका ३ जिल्लाहरूमा शाखा कार्यालय स्थापना गरि सेवा उपलब्ध गराईरहेका छौं ।

कारोवार शुरु भएको यस छोटो अवधिमा बीमा बजारमा देखिएको कडा प्रतिस्पर्धाका विच यो कम्पनी आफ्नो छुट्टै छवि कायम राख्न प्रयासरत छ । नयाँ बीमा कम्पनीहरूको आगमन पछि बीमा व्यवसायमा थप प्रतिस्पर्धा श्रृजना भएकोले कारोवारमा अझ बढि असर पर्नु स्वभाविक हो । यसका साथै मुलुकको आर्थिक गतिविधिमा आएको उतार चढावले पनि बीमा व्यवसायमा प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव परेको छ । तथापि यस कम्पनीले चालु आ.व.२०७६/७७ को पौष १५ गते सम्म आफ्ना ग्राहकहरूबाट रु १६ करोड ६४ लाख बीमा शुल्क संकलन गर्न सकेको छ ।

कम्पनीले स्वीकार गरेका जोखिमहरूको पूनर्बीमा व्यवस्थाका लागि जर्मनीको विश्व विख्यात पूनर्बीमक कम्पनी Hannover Re को मलेशिया स्थित शाखा कम्पनीको अगुवाईमा भएको पूनर्बीमा सम्झौतालालाई चालु आ. व. का लागि नवीकरण गरिएको छ ।

कम्पनी ऐन २०६३ को दफा १०९ बमोजिम यस कम्पनीले तयार गरेको आर्थिक वर्ष २०७५/७६ को बासलात नाफा नोक्सान हिसाब, आय व्यय हिसाबहरू, नगद प्रवाह विवरण तथा सो संग सम्बन्धित अनुसूचीहरू तथा बीमा समितिको निर्देशन बमोजिम यस कम्पनीले नेपाल वित्तीय प्रतिवेदन मान (Nepal Financial Reporting Standard) बमोजिम तयार गरेको आर्थिक वर्ष २०७५/७६ को वित्तीय विवरणहरू सहितको वार्षिक प्रतिवेदन शेयरधनी महानुभावहरूलाई साधारण सभाको सूचना साथ उपलब्ध गराएका थियौं । उक्त प्रतिवेदनहरू अनुमोदनका लागि यहाँहरू समक्ष प्रस्तुत गरेका छौं ।

धितोपत्र निष्काशन ऐन २०६३ तथा नियमावली बमोजिम पब्लिक लिमिटेड कम्पनीले संचालनमा आएको १ वर्ष पछि सर्व-साधारणमा शेयर जारी गर्नु पर्ने भएकोले हामीले यस साधारण सभामा सर्व-साधारणका लागि चुक्ता पूँजीको ३० प्रतिशत अर्थात ३० लाख कित्ता साधारण शेयरको प्राथमिक निष्काशन (IPO) को स्वीकृतिका लागि प्रस्ताव पेश गरेका छौं । यस सभाबाट स्वीकार भएमा उक्त प्रकृया चाँडो अधि बढाईने छ ।

प्रथम वार्षिक साधारण सभा सम्म कायम संचालक समितिका अध्यक्ष डा. जुगल भुर्तेल, श्री सानिमा प्रा.लि. का तर्फबाट प्रतिनिधित्व गर्नु भएका संचालक श्री अरुण कुमार ओझा, बैकल्पिक संचालक डा. माणीक लाल श्रेष्ठ तथा संचालक श्री खेमराज लामिछानेलाई उहाँहरूले कम्पनी स्थापना काल देखि पुऱ्याउनु भएको योगदानका लागि संचालक समिति तथा मेरो आफ्नै तर्फबाट हार्दिक धन्यवाद ज्ञापन गर्दछु ।

अन्त्यमा, यस कम्पनीको स्थापना काल देखि नै सहयोग गर्नु हुने नियामक निकाय बीमा समिति, कम्पनी रजिष्ट्रारको कार्यालय, उद्योग विभाग, विभिन्न वाणिज्य बैंक तथा वित्तीय संस्थाहरू, स्वदेशी र विदेशी बीमा तथा पूनर्बीमा कम्पनीहरू, लेखा परीक्षकहरू, बीमा अभिकर्ताहरू लगायत अन्य सघ संस्था तथा ग्राहकवर्गहरू प्रति आभार तथा धन्यवाद ज्ञापन गर्दछु ।

कम्पनीको व्यवसाय प्रवर्द्धनमा इमान्दारी र लगनशीलताका साथ योगदान दिनु हुने यस कम्पनीका सम्पूर्ण कर्मचारीहरूलाई पनि यस अवसरमा संचालक समितिको तर्फबाट विशेष धन्यवाद दिन चाहन्छु । यस साधारण सभामा सहभागी हुन पाल्नु भएका सम्पूर्ण शेयरधनी महानुभावहरू लगायत सबै अतिथिहरूलाई यहाँहरूको गरिमामय उपस्थितिका लागि धन्यवाद ज्ञापन गर्दै अमूल्य सुभावाको अपेक्षा राखेका छौं ।

धन्यवाद ।

अध्यक्ष

मिति : २०७६ साल माघ २४ गते, शुक्रबार ।



**दोश्रो वार्षिक साधारण सभामा संचालक समितिको तर्फबाट
अध्यक्ष श्री खेम राज लामिछानेबाट प्रस्तुत
आ.व.२०७५/०७६ को वार्षिक प्रतिवेदन**

आदरणीय शेयरधनी महानुभावहरु,

यस कम्पनीको दोश्रो वार्षिक साधारण सभामा भाग लिन पाल्नु भएका शेयरधनी महानुभावहरुमा यस कम्पनीको संचालक समिति तथा मेरो आफ्नै तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

नियमक निकाय बीमा समितिबाट संचालन अनुमति प्राप्त भए पछि, २०७५ साल आषाढ २७ गतेबाट यस कम्पनीले बीमा कारोवार सुरु गरेको छ ।

कम्पनी ऐन २०६३ को दफा १०९ बमोजिम तयार गरिएको आर्थिक वर्ष २०७५/०७६ को बासलात, नाफा नोक्सान हिसाब, आय व्यय हिसाब, नगद प्रवाह विवरण र अनुसूचीहरु तथा बीमा समितिको निर्देशन बमोजिम यस कम्पनीले कम्पनीले तयार पारेको नेपाल वित्तीय प्रतिवेदन मान (NFRS) बमोजिम आर्थिक वर्ष २०७५/०७६ को वित्तीय विवरणहरु सहितको वार्षिक प्रतिवेदन अनुमोदनका लागि यहाँहरु समक्ष प्रस्तुत गरेका छौ ।

१) क) विगत वर्षको कारोवारको सिंहावलोकन:

कम्पनीको विगत वर्ष तथा समीक्षा वर्ष आ. व. २०७५/०७६ को कारोवारको मुख्य सूचकाङ्कहरु यहाँहरु समक्ष पेश गर्न चाहन्छु ।

(रकम रु)

बिवरण	विगत वर्ष २०७४/०७५	समीक्षा वर्ष २०७५/०७६
कुल बीमा शुल्क	२,५५,४४२	१९,६२,३५,९६७
पुनर्बीमा शुल्क भुक्तानी	(१४३०२९)	(१२,१४,७६,५०४)
खुद बीमा शुल्क	१,१२,४२९	७,४७,५५,४६३
अन्य		
पुनर्बीमा कमिशन आय	५६०	१,८०,६६,६५९
लगानी तथा अन्य प्रत्यक्ष आय	४०,८५,७३४	७,१०,४५,४३५
अन्य आम्दानी	२,६०,८४०	३,२४,१६३
जम्मा आम्दानी	४,१२,३९,६५५	१६,४१,९५,७९२
खुद दाबी भुक्तानी		३५,८९,७३३
बीमा दायित्वमा भएको परिवर्तन	१,१०,५४४	७,९३,१६,३३६
व्यवस्थापन तथा अन्य खर्च	८५,२८,३९२	७,३९,१७,५८२
आय कर अधि मुनाफा	३,२६,००,७५५	७३,७२,०६९
आयकर व्यवस्था	९७,५५,१३६	२२,१५,१०६
खुद नाफा	२,२८,४५,६१९	५१,५६,९६३

ख) चुक्ता पूँजी :

यस कम्पनीको हाल चुक्ता पूँजी रु. ७० करोड रहेको छ । बीमा समितिबाट जारी निर्देशिका बमोजिम निर्जीवन बीमा कम्पनीको चुक्ता पूँजी रु. १ अर्ब हुनु पर्नेमा संस्थापक शेयरधनीहरुका तर्फबाट रु. ७० करोड लगानी भएको छ । बाँकी रु. ३० करोड चालु आर्थिक वर्ष भित्र सर्वसाधारणमा शेयर जारी गरि चुक्ता पूँजी रु. १ अर्ब पुऱ्याइने छ ।



२) राष्ट्रिय तथा अन्तर्राष्ट्रिय स्थितिबाट कम्पनीको कारोवारमा परेको असर :

बीमा बजारमा पहिले देखिनै बीमा व्यवसाय गरिरहेका र नयाँ निर्जीवन बीमा कम्पनीहरूको आगमन पछि थप प्रतिस्पर्धा श्रृजना भएको छ। यसका साथै मुलुकको आर्थिक गतिविधिको सुस्तताले पनि बीमा व्यवसायमा प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव परेको छ। यसका साथै देशमा पूँजीगत खर्चको न्यूनताले पनि बीमा व्यवसायमा प्रत्यक्ष असर पारेको देखिन्छ।

बीमा समितिले मुलुकका सम्पूर्ण जनताहरूको सम्पत्तिलाई सुरक्षित गर्न सर्व सुलभ तरिकाले बीमा गरौस भन्ने हेतुले सम्पत्ति बीमा लागु गरेपछि जनमानसमा बीमा प्रति सकारात्मक प्रभाव देखिएको छ।

३) प्रतिवेदनको मिति सम्म चालु वर्षको उपलब्धि र भविष्यको सम्बन्धमा संचालक समितिको धारणा :

क) चालु वर्षको उपलब्धि :

चालु आ.व. २०७६/०७७ को पौष १५ गते भित्र सम्म रु १६ करोड ६४ लाख बीमा शुल्क संकलन भएको छ। जुन निम्नानुसार रहेको जानकारी गराउँछौं।

(रकम रु.)

विवरण	रकम	प्रतिशत
अग्नि	३,५८,४०,३७२	२१.५३
सामुद्रिक	९९,८५,४११	६.००
मोटर	८,४२,०८,४२१	५०.५९
ठेकेदार र इन्जीनियरिङ	६२,५२,४१९	३.७६
विविध	१,७०,०२,२०४	१०.२१
कृषि तथा पशु पंक्षी	१,३१,७०,६६६	७.९१
लघु बीमा	-	-

ख) शाखा कार्यालय बिस्तार :

समीक्षा वर्षमा प्रधान कार्यालय लगायत १६ वटा शाखा कार्यालयहरू तथा १० वटा तेश्रो पक्ष बीमा सेवा काउण्टरबाट बीमा सेवा उपलब्ध गराउँदै आएकोमा बीमा सेवालाई विस्तार गर्ने क्रममा चालु आ.व. को हालसम्म नयाँ बानेश्वर, काठमाडौं तथा दमौली तनहुँमा शाखा विस्तार गरी सेवा शुरुवात गरिसकेका छौं र मुलुकको अन्य स्थानहरूमा थप ८ वटा शाखाहरू विस्तारको योजना रहेको जानकारी गराउँदछौं।

नियामक निकाय बीमा समितिबाट यस कम्पनीलाई मोरङ्ग, नवलपुर तथा कपिलवस्तु जिल्लाहरूमा शाखा कार्यालय स्थापना गरी बाली तथा पशुपंक्षी बीमा सेवा प्रदान गर्न निर्देशन प्राप्त भएकोमा उक्त तीनवटै जिल्लाहरूबाट बाली तथा पशुपंक्षी बीमा सेवा उपलब्ध गराईरहेका छौं।

ग) पूनर्बीमा व्यवस्था :

पूनर्बीमा बीमा व्यवसायको मेरुदण्ड भएकोले पूनर्बीमाको राम्रो र यथेष्ट व्यवस्था हुनुपर्छ। यसर्थ हामीले जर्मनीको विश्व विख्यात पूनर्बीमक कम्पनी Hannover Ruckversicherung AG, को मलेशिया शाखाको अगुवाईमा पूनर्बीमा सम्झौता गरेकोमा चालु आर्थिक वर्ष २०७६/०७७ को लागि पनि सोहि पूनर्बीमाको अगुवाईमा निम्न पूनर्बीमकहरूसंग पूनर्बीमा सम्झौता नविकरण गरेका छौं।

- General Insurance Corporation of India, Mumbai, India
- Kenya Reinsurance Corporation Ltd; Nairobi, Kenya
- East Africa Reinsurance Co.Ltd; Nairobi, Kenya
- Oman Reinsurance Company, "SAOC" Oman
- GIC- Bhutan Re Ltd; Bhutan
- Asian Reinsurane Corporation, Bangkok, Thailand
- The New India Assurance Co.Ltd; Mumbai, India
- Tunis Re, Tunisia



घ) मानव संशाधन विकास तथा बृत्ति विकास:

यस कम्पनीले कार्यरत कर्मचारीहरूको कार्य क्षमता तथा दक्षता अभिवृद्धि गर्न समय सापेक्ष आन्तरिक तथा वाह्य तालिम प्रदान गर्ने नीति लिएको छ। यस अन्तर्गत कर्मचारीहरूलाई बजार व्यवस्थापन, जोखिम व्यवस्थापन तथा पूनर्बीमा सम्बन्धमा स्वदेश तथा विदेशमा तालिममा पठाई दक्षता अभिवृद्धि गराईने छ। यस कम्पनी लगायत अन्य बीमा कम्पनीहरू तथा नियमायक निकाय बीमा समितिको संयुक्त लगानीमा स्थापित Insurance Institute Nepal Ltd. बाट समय समयमा प्रदान गरिने तालिममा पनि सहभागी गराउँदै आएका छौं।

४) औद्योगिक वा व्यवसायिक सम्बन्ध:

बीमा व्यवसायको प्रत्यक्ष सम्बन्ध उद्योग तथा व्यवसायसँग हुने भएकोले त्यस्ता औद्योगिक तथा व्यवसायिक संस्थाहरूलाई बीमा सेवा उपलब्ध गराई सुमधुर सम्बन्ध कायम राख्दै आएका छौं।

बीमा कारोवारमा बैंक तथा वित्तीय संस्थाहरूको पनि उत्तिकै महत्वपूर्ण योगदान हुने भएकोले हामीले ती बैंक तथा वित्तीय संस्थाहरू तथा ग्राहकहरूलाई सहज रूपमा बीमा सेवा उपलब्ध गराईरहेका छौं। यस प्रकार औद्योगिक तथा व्यवसायिक संस्थाहरूसँग कायम सुमधुर सम्बन्ध विस्तार गर्दै लगिनेछ।

५) संचालक समितिमा हेरफेर:

मिति २०७५ साल चैत्र ३ गते सम्पन्न प्रथम वार्षिक साधारण सभाबाट संस्थापकहरू श्री खेमराज लामिछाने, श्री सानिमा प्रा. लि. का तर्फबाट डा. हेमन्त कुमार दवाडी, श्री दिलीप श्रेष्ठ तथा श्री सोनाम ग्याङ्गो संचालकमा निविरोध निर्वाचित हुन भएको छ। सोहि मितिमा सम्पन्न संचालक समितिको बैठकबाट संचालक श्री खेमराज लामिछानेलाई सर्व सम्मतिमा अध्यक्ष चयन गरिएको छ।

प्रथम वार्षिक साधारण सभासम्म कायम संचालक समितिका अध्यक्ष डा. जुगल भुर्तेल, श्री सानिमा प्रा.लि. का तर्फबाट प्रतिनिधित्व गर्नु भएका संचालक श्री अरुण कुमार ओझा, बैकल्पिक संचालक डा. माणीक लाल श्रेष्ठ तथा संचालक श्री खेमराज लामिछानेलाई उहाँहरूले कम्पनी स्थापना काल देखि पुऱ्याउनु भएको योगदानका लागि संचालक समिति तथा मेरो आफ्नै तर्फबाट हार्दिक धन्यवाद ज्ञापन गर्दछु।

कम्पनी ऐन २०६३ को दफा ८६ उपदफा ३ तथा बीमको संस्थागत सुशासनको दफा ३ को (१) बमोजिम एक स्वतन्त्र संचालक नियुक्त गर्नुपर्नेमा श्री दामोदर प्रसाद आचार्यलाई स्वतन्त्र संचालकमा नियुक्ति गरिएको छ। सो नियुक्ति समर्थनका लागि यस सभामा पेश गरेका छौं।

६) कारोवारलाई असर पार्ने मुख्य कुराहरू :

बैंक तथा वित्तीय क्षेत्रमा भएको कर्जामूलक वित्तीय श्रोतको अभावका कारण आर्थिक गतिविधिमा परेको नकारात्मक प्रभाव, बीमा कम्पनीहरू बिचको तिव्र प्रतिष्पर्धा, योजना अनुसार सरकारी पूँजीगत खर्च नहुनु, उत्पादनमुलक क्षेत्रमा लगानीको अवसरमा कमी आदि कारणले बीमा कारोवारमा असर परेको छ।

७) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर संचालक समितिको प्रतिक्रिया :

लेखापरीक्षण प्रतिवेदनमा सामान्य सुझावहरू बाहेक अन्य कुनै कैफियत छैन।

८) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

समीक्षा वर्षको मुनाफाबाट लाभांश वितरणको प्रस्ताव गरिएको छैन।

९) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मुल्य, त्यस्तो शेयर जफत हुनु भन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण :

समीक्षा वर्षमा कुनै शेयर जफत गरेको छैन।



- १०) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन:
यस कम्पनीको कुनै सहायक कम्पनी नरहेको व्यहोरा जानकारी गराउँदछु।
- ११) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :
यस कम्पनीको हालसम्मको कारोवार निर्जीवन बीमा व्यवसाय मात्र भएको र कम्पनीको कारोवारमा कुनै महत्वपूर्ण परिवर्तन नभएको जानकारी गराउँदछु।
- १२) विगत आर्थिक वर्षमा कम्पनीको आधारभुत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :
शेयरधनीहरूबाट कुनै विशेष जानकारी प्राप्त नभएको जानकारी गराउँदछु।
- १३) विगत आर्थिक वर्षमा कम्पनीका संचालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :
कम्पनीको शेयर कारोबारमा कुनै संचालक संलग्न नरहेको जानकारी गराउँदछु।
- १४) विगत आर्थिक वर्षमा कम्पनीसंग सम्बन्धित सम्भौताहरूमा कुनै संचालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :
कम्पनीसंग सम्बन्धित सम्भौताहरूमा कुनै संचालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको जानकारी गराउँदछु।
- १५) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरेको रकम :
कम्पनीले आफ्नो शेयर आफैले खरिद नगरेको जानकारी गराउँदछु।
- १६) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण:
कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई दरिलो बनाउन महत्व दिईएको छ। कम्पनीले आन्तरिक नियन्त्रणलाई व्यवस्थित गर्न विभिन्न विनियमावलीहरू र कार्यविधिहरू बनाइ आवश्यकता अनुसार लागु गरेको छ। यसको प्रभावकारिता मापनको लागि स्वतन्त्र चार्टर्ड एकाउण्टेण्टबाट आन्तरिक लेखा परीक्षण गराउने गरेको छ। साथै श्रम नियमावली २०७५ बमोजिम यस कम्पनीको श्रम अडिट गराई सम्बन्धित निकायमा प्रतिवेदन पेश गर्ने गरिएको छ।
- बीमा समितिबाट मिति २०७५ साल भाद्र १ गते देखि लागु हुने गरी जारी “बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७५” बमोजिम संचालक समितिका सदस्यहरूको संयोजकत्वमा निम्न समितिहरू गठन गरिएको जानकारी गराउँदछु।
- क) दावी भुक्तानी तथा पूनर्बीमा समिति :
- | | |
|---|------------|
| ● सञ्चालक श्री दिलिप श्रेष्ठ | संयोजक |
| ● सञ्चालक डा. हेमन्त कुमार दवाडी | सदस्य |
| ● श्री प्रविण कुमार कोईराला (नायब महा प्रबन्धक) | सदस्य सचिव |
- ख) लगानी, जोखिम व्यवस्थापन तथा वित्तीय स्वस्थता (सोलभेन्सी) समिति :
- | | |
|---|------------|
| ● सञ्चालक डा. हेमन्त कुमार दवाडी | संयोजक |
| ● स्वतन्त्र विशेषज्ञ सञ्चालक श्री दामोदरप्रसाद आचार्य | सदस्य |
| ● श्री गणेश कडाल (विभागीय प्रमुख, लेखा तथा वित्त) | सदस्य सचिव |
- ग) मानव संसाधन समिति :
- | | |
|---|------------|
| ● अध्यक्ष श्री खेमराज लामिछाने | संयोजक |
| ● सञ्चालक डा. हेमन्त कुमार दवाडी | सदस्य |
| ● श्री प्रविण कुमार कोईराला (नायब महा प्रबन्धक) | सदस्य सचिव |



घ) सम्पत्ति शुद्धीकरण निवारण समिति :

- | | |
|---|------------|
| ● सञ्चालक श्री सोनाम ग्याछो | संयोजक |
| ● स्वतन्त्र विशेषज्ञ सञ्चालक श्री दामोदरप्रसाद आचार्य | सदस्य |
| ● श्री अनिल गुरागाई (विभागीय प्रमुख, कानून तथा परिपालन) | सदस्य सचिव |

ङ) लेखा परिक्षण समिति :

- | | |
|---|--------|
| ● स्वतन्त्र विशेषज्ञ सञ्चालक श्री दामोदरप्रसाद आचार्य | संयोजक |
| ● सञ्चालक श्री दिलिप श्रेष्ठ | सदस्य |
| ● सञ्चालक डा. हेमन्त कुमार दवाडी | सदस्य |

१७) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

यस कम्पनीको आर्थिक वर्ष २०७५/०७६ को कुल व्यवस्थापन खर्चको विवरण वित्तीय विवरणमा उल्लेख गरिएको छ ।

१८) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण:

लेखा परिक्षण समिति :

- | | |
|---|--------|
| क) स्वतन्त्र विशेषज्ञ संचालक श्री दामोदरप्रसाद आचार्य | संयोजक |
| ख) संचालक श्री दिलिप श्रेष्ठ | सदस्य |
| ग) संचालक डा. हेमन्त कुमार दवाडी | सदस्य |

समीक्षा वर्षमा उक्त समितिका पदाधिकारीहरूलाई जम्मा रु १८,०००/- भत्ता प्रदान गरिएको जानकारी गराउँदछौं ।

१९) संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख, कम्पनीका आधारभुत श्रेयस्थानी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :

कम्पनीलाई कुनै रकम बुझाउन बाँकी छैन ।

२०) संचालक, प्रबन्ध संचालक, कार्यकारी प्रमुख तथा पदाधिकारीलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाहरूको रकम:
समीक्षा वर्षमा संचालक समितिका अध्यक्षलाई रु ८,००० तथा संचालकहरूलाई रु ६,००० प्रति बैठक, बैठक भत्ता वापत प्रदान गरिएको छ । यस बाहेक अन्य कुनै सुविधा प्रदान गरिएको छैन ।

नायब महा प्रबन्धक देखि प्रबन्धक तह सम्मका पदाधिकारीहरूलाई पारिश्रमिक, भत्ता तथा अन्य सुविधा वापत रु.१,०२,९८,८४१/- भुक्तानी गरिएको छ ।

२१) श्रेयस्थानीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

कम्पनीले हालसम्म लाभांश वितरण गरेको छैन ।

२२) दफा १४१ वमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :

वासलातको आर्थिक प्रतिवेदनमा उल्लेख छ ।

२३) दफा १७५ वमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरण :

यस कम्पनीको कुनै सम्बद्ध कम्पनीहरू नरहेको जानकारी गराउन चाहन्छौं ।

२४) यस ऐन तथा प्रचलित कानून बमोजिम संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा:

केही नभएको ।

२५) कम्पनीको दैनिक कार्यमा संस्थागत सुशासनको महत्वपूर्ण भूमिका रहन्छ । बीमा ऐन २०४९, बीमा नियमावली २०४९ बीमकको संस्थागत सुशासन सम्बन्धि निर्देशिका २०७५, बीमा समितिबाट जारी निर्देशनहरू, कम्पनी ऐन २०६३ मा भएका कानूनी व्यवस्थाहरूको पालन भएको छ । यसमा कम्पनी सदा सजक र सचेत छ ।



२६) अन्य आवश्यक कुराहरु :

क) लेखापरीक्षक नियुक्ती सिफारिस :

कम्पनी ऐन २०६३ को दफा १११(घ) बमोजिम यस कम्पनीको चालु आ.ब. २०७६/०७७ को वाह्य लेखा परीक्षण, कर लेखा परीक्षण, विस्तृत लेखा परीक्षण प्रतिवेदन (LFAR), नेपाल वित्तीय प्रतिवेदन मान (NFRS) बमोजिमको वित्तीय विवरण परीक्षण तथा कम्पनी ऐन २०६३ को दफा ७८ बमोजिमको विवरण प्रमाणीकरणका लागि संचालक समितिको सिफारिसमा श्री सुजन काफ्ले एल. आर. एशोसियेट्स, चार्टर्ड एकाउण्टेण्टस्लाई पारिश्रमिक रु.१,००,०००।- (मुल्य अभिवृद्धि कर बाहेक) प्रदान गर्ने गरी लेखा परीक्षक नियुक्ती गर्न अनुमोदनका लागि यहाँहरु समक्ष पेश गरेका छौं ।

धन्यवाद ज्ञापन:

अन्त्यमा, यस कम्पनीको स्थापनाकाल देखि सहयोग गर्नुहुने नियामक निकाय बीमा समिति, कम्पनी रजिष्ट्रारको कार्यालय, उद्योग विभाग, वाणिज्य बैंक तथा वित्तीय संस्थाहरु, स्वदेशी र विदेशी बीमा तथा पूनर्बीमा कम्पनीहरु, लेखा परीक्षकहरु, बीमा अभिकर्ताहरु लगायत अन्य संघ संस्था तथा ग्राहकवर्गहरुप्रति आभार तथा धन्यवाद ज्ञापन गर्दछु ।

कम्पनीको व्यवसाय प्रवर्द्धनमा ईमानदारी र लगनशीलताका साथ योगदान दिनुहुने यस कम्पनीका सम्पूर्ण कर्मचारीहरुलाई पनि यस अवसरमा हार्दिक धन्यवाद दिन चाहन्छौं ।

यस साधारण सभामा सहभागी हुन पाल्नुभएका सम्पूर्ण शेयरधनी महानुभावहरुलाई धन्यवाद ज्ञापन गर्दै यहाँहरुको अमुल्य सुभावाको अपेक्षा गरेकाछौं ।

धन्यवाद ।

खेम राज लामिछाने

अध्यक्ष

मिति : २०७६ साल माघ २४ गते, शुक्रवार ।



PKF T. R. Upadhy & Co.

PKF

**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF SANIMA GENERAL INSURANCE LIMITED**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Sanima General Insurance Limited (the "Company"), which comprise the statement of financial position as at 31 Ashad 2076 (16 July 2019), the statement of profit or loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 Ashad 2076 (16 July 2019), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAN's Handbook of Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with NFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



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- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

- a) We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the audit.
- b) The Statement of Financial position, Statement of Profit or Loss, Statement of Other Comprehensive Income, statement of Cash Flows and the Statement of Changes in Equity referred to in this report have been prepared in all material respect in accordance with Nepal Financial Reporting Standards. In our opinion, proper books of accounts as required by law have been kept by the Company so far as appears from our examination of those books of accounts. However, additional adjustments made in order to prepare financial statements as per Nepal Financial Reporting Standards are yet to be incorporated in the books of accounts.
- c) To the best of our information and according to the explanations, given to us and from our examination of the books of accounts of the Company, we have not come across any cases where the Board of Directors or representative or any employee of the Company has acted contrary to the provisions of law or misappropriated the assets or caused loss or damage to the Company.
- d) To the best of our information and according to the explanations given to us and from our examination of the books of accounts we have not come across any cases where accounting fraud has been committed in the Company.
- e) The Company has maintained reserve for unexpired risk as per Insurance Act 2049 and Insurance Rules, 2049. The Insurance Fund, Compulsory Reserve Fund and other funds of similar nature have been maintained as prescribed by Beema Samiti.
- f) To the best of our information and according to the explanations given to us and from our examination of the books of accounts, we have not come across any cases where the company is involved in any business other than those licensed by Beema samiti or has issued any policies other than those approved by Beema samiti.
- g) To the best of our information and according to the explanations given to us and from our examination of the books of accounts, we have not come across any cases where the company has acted against the interest of insured.
- h) To the best of our information and according to the explanations given to us, the Company has in general complied with the Directives issued by Beema Samiti.
- i) Financial and other relevant information has been provided to the shareholders of the Company.
- j) The Company is capable to bear all its accepted long term liabilities in proportion to the assets held by it.
- k) As far as effectiveness of internal control system tested for audit purpose as per Nepal Standards on Auditing, internal control system of the Company seems to be operating effectively.

Sanjeev Kumar Mishra
Partner



PKF T R Upadhyaya & Co.
Chartered Accountants

124 Lal Colony Marg, Lal Durbar, Kathmandu, Nepal

Date: 2076.08.09

UDIN: 191211CA001606Frjt



Sanima General Insurance Ltd.

Kamaladi, Kathmandu

Statement of Financial Position As at 31 Ashadh 2076

	Note	FY 2075-76	FY 2074-75
		Rs.	Rs.
Assets			
Property Plant and Equipment	1	38,125,094	8,554,176
Intangible assets	2	1,280,000	-
Deferred Tax Assets	3	13,294,550	-
Financial assets			
Financial assets at amortized cost	4	700,856,922	656,954,062
Financial asset at fair value through other comprehensive income	5	200,000	-
Financial assets at fair value through profit or loss	6	-	-
Other Financial Assets	7	12,364,561	12,000
Reinsurance Asset	8	91,476,367	140,884
Insurance receivables	9	24,084,376	-
Other Assets	10	11,722,373	8,672,343
Current tax assets	11	-	1,067,802
Cash and cash equivalent	12	88,093,145	51,410,461
Total Assets		981,497,388	726,811,728
Equity			
Share capital	13	700,000,000	700,000,000
Share premium	14	-	-
Catastrophic reserves	15.1	2,956,033	1,138,939
Insurance Fund	15.2	29,633,408	11,544,066
Retained Earnings	15.3	(19,740,287)	8,303,744
Other Reserves	15.4	13,294,550	-
Total Equity		726,143,704	720,986,749
Insurance contract liabilities	16	170,903,247	251,428
Deferred Tax Liabilities	3	-	141,170
Other Financial Liabilities	17	6,589,430	1,878,275
Insurance Payables	18	47,357,099	111,865
Other Liabilities	19	23,563,926	3,307,846
Current tax Liabilities	11	1,534,196	-
Trade and other payables	20	5,405,786	134,395
Total Liabilities		255,353,684	5,824,979
Total Liabilities and Equity		981,497,388	726,811,728

The notes to the financial statements as set out on schedules 01 to 43 form an integral part of these financial statements.

As per our report of even date

Subodh Lal Shrestha
Deputy General Manager

Khem Raj Lamichhane
Chairman

Dr. Hemanta Kumar Dabadi
Director

Sanjeev Kumar Mishra
Partner
TR Upadhy & Co.
Chartered Accountants

Ganesh Kadal
Chief Finance Officer

Dilip Shrestha
Director

Sonam Gyatso
Director

Damodar Prasad Acharya
Director

Date: 2076.08.09
Place: Kathmandu



Sanima General Insurance Ltd.
Kamaladi, Kathmandu

Statement of Profit or Loss
Year ended 31 Ashad 2076

	Note	FY 2075-76	FY 2074-75
		Rs.	Rs.
Gross earned premium	21	196,235,967	255,442
Premiums ceded to reinsurers	21	(121,476,504)	(143,021)
Net earned premiums		74,759,463	112,421
Fees and commission income	22	18,066,651	560
Investment income	23	71,045,435	40,865,734
Net realised gains and losses	24	-	-
Fair value gains and losses	25	-	-
Other income	26	324,163	260,940
Other revenue		89,436,249	41,127,234
Total Revenue		164,195,712	41,239,655
Gross benefits and claims paid	27	(7,346,382)	-
Claims ceded to reinsurers	27	3,756,649	-
Change in insurance contract liabilities	28	(79,316,336)	(110,544)
Net benefits and claims		(82,906,069)	(110,544)
Finance costs	29	-	-
Other operating and administrative expenses	30	(73,917,582)	(8,528,312)
Other expenses		(73,917,582)	(8,528,312)
Total benefits, claims and other expenses		(156,823,651)	(8,638,856)
Profit before tax		7,372,061	32,600,799
Income Tax Expense	31	(2,215,106)	(9,755,136)
Profit For the Year		5,156,955	22,845,663
Basic earnings per share	32	0.74	5.59
Restated earnings per share	32	0.74	5.59

The notes to the financial statements as set out on schedules 01 to 43 form an integral part of these financial statements.

As per our report of even date

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Director

Date: 2076.08.09
Place: Kathmandu



Sanima General Insurance Ltd.
Kamaladi, Kathmandu

Statement of other Comprehensive Income
Year ended 31 Ashad 2076

	FY 2075-76 Rs	FY 2075-74 Rs
Profit for the year	5,156,955	22,845,663
Gains /(losses) on re-measuring financial assets at fair value through other comprehensive income	-	-
Gain/(loss) on Actuarial valuation of defined benefit liability	-	-
Total other comprehensive income	-	-
Deferred tax income /(expense) relating to components of other comprehensive income	-	-
Other comprehensive income for the year, net of tax	-	-
Total comprehensive income for the year, net of tax	5,156,955	22,845,663

The notes to the financial statements as set out on schedules 01 to 43 form an integral part of these financial statements.

As per our report of even date

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Date: 2076.08.09
Place: Kathmandu



Sanima General Insurance Ltd.
Kamaladi, Kathmandu

Statement of Cash Flows
For the Year Ended 31st Ashad 2076

	FY 2075-76	FY 2074-75
	Rs.	Rs.
Cash flow from operating activities		
Cash Received	115,939,360	411,557
Net premium income	74,759,463	112,421
Fee and Commission Income	40,855,734	38,196
Net realised gains and losses	-	-
Fair value gains and losses	-	-
Other Income	324,163	260,940
Cash Paid	(169,471,104)	(18,393,992)
Net Claim Paid	(3,589,733)	-
Staff Expense	(38,584,347)	(5,088,400)
Agent commission expense	(4,332,890)	-
Reinsurance commission expense	(7,689,022)	-
Service Charge	-	-
Other Expenses	(113,060,006)	(3,550,456)
Income Tax	(2,215,106)	(9,755,136)
Adjustment	(90,395,463)	(179,641)
Deferred Reinsurance commission income	(22,789,083)	(37,636)
Deferred Reinsurance commission Expense	7,497,648	-
Deferred Agent Commission	2,934,699	-
Depreciation	(5,197,945)	(31,461)
Unexpired risk reserve provision	(54,407,808)	(110,544)
Income Receivable on investments	-	-
Change in insurance contract outstanding claims provision	(18,432,973)	-
(Increase)/ Decrease of Current Assets	(124,616,225)	(10,001,361)
(Increase)/ Decrease in Financial Assets	(30,230,712)	(1,079,802)
(Increase)/ Decrease in Reinsurance Asset	(91,335,483)	(140,884)
(Increase)/ Decrease in Other Assets	(3,050,030)	(8,780,676)
Increase/ (Decrease) of Current Liabilities	303,936,513	5,935,523
Increase/ (Decrease) in other Liabilities	303,936,513	5,935,523
Net cash flow from operating activities (A)	35,393,081	(22,227,915)
Cash flow from investing activities		
(Increase) / Decrease in Fixed Assets	(24,372,973)	(8,522,715)
(Increase) / Decrease in Intangible Assets	(1,280,000)	-
(Increase) / Decrease in Investment in Govt. & Govt. Guaranteed Securities	-	-
(Increase) / Decrease in Investment in Fixed Deposit of Banks & Financial Institutions	(41,290,992)	(656,954,062)
(Increase) / Decrease in Investment in Other Deposit of Banks & Financial Institutions	-	-
(Increase) / Decrease in Investment in Equity Share	(200,000)	-
(Increase) / Decrease in Investment in Preference Share / Debenture	(2,611,868)	-
(Increase) / Decrease in Other Investment	-	-

Continue...

	FY 2075-76	FY 2074-75
	Rs.	Rs.
(Increase) / Decrease in Loans and Advances		
Interest Income Received on Investment	71,045,435	40,865,734
Dividend Received	-	-
Rent Income	-	-
Interest Income Received on Loan		
Net cash flow from investing activities (B)	1,289,602	(624,611,043)
Cash flow on financing activities	-	698,141,085
Interest Expence	-	-
Dividend Paid	-	-
(Increase) / Decrease in Equity	-	698,141,085
Net cash flow from financing activities (C)	-	698,141,085
Change in Exchange rate in Cash and Bank Balances (D)	-	-
Net increase/(decrease) in cash and cash equivalents (E)	36,682,684	51,302,127
Cash and cash equivalents at the beginning of the year	51,410,461	108,334
Cash and cash equivalents at the end of the year	88,093,145	51,410,461

The notes to the financial statements as set out on schedules 01 to 43 form an integral part of these financial statements.

As per our report of even date

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Director

Damodar Prasad Acharya
Director

Date: 2076.08.09
Place: Kathmandu



Sanima General Insurance Ltd.
Kamaladi, Kathmandu

Statement of Changes in Equity
Year ended 31 Ashad 2076

	Share Capital	Share Premium	Insurance Reserves	Retained Earnings	Other Reserves	Deferred Tax Reserve	Regulatory Reserve	Catastrophic Reserves	Insurance Fund	Fair Value Reserve	Actuarial Reserve	Total Shareholders' Funds
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 31 Ashad 2074	1,000,000	-	-	(1,858,914)	-	-	-	-	-	-	-	(858,914)
Net profit for the year	-	-	-	22,845,663	-	-	-	-	-	-	-	22,845,663
Issue of new shares	699,000,000	-	-	-	-	-	-	-	-	-	-	699,000,000
Calls in advance	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Right Shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Addition from Acquisition	-	-	-	-	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for Prior Period Issue	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to insurance fund	-	-	-	(11,544,066)	-	-	-	-	11,544,066	-	-	-
Transfer to catastrophic reserve	-	-	-	(1,138,939)	-	-	-	1,138,939	-	-	-	-
Transfer from Deferred tax Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Expenses Related to Previous Year	-	-	-	-	-	-	-	-	-	-	-	-
Proposed Dividend	-	-	-	-	-	-	-	-	-	-	-	-
Proposed Dividend Reversal due to NFRS	-	-	-	-	-	-	-	-	-	-	-	-
Proposed bonus share	-	-	-	-	-	-	-	-	-	-	-	-
Proposed bonus share Reversal due to NFRS	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial Gain/loss	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment of calls in advance received last year	-	-	-	-	-	-	-	-	-	-	-	-
Fair value change	-	-	-	-	-	-	-	-	-	-	-	-
NFRS Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at 32 Ashad 2075	700,000,000	-	-	8,303,744	-	-	-	1,138,939	11,544,066	-	-	720,986,749
Net profit for the year	-	-	-	5,156,955	-	-	-	-	-	-	-	5,156,955
Issue of new shares	-	-	-	-	-	-	-	-	-	-	-	-
Calls in advance	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Right Shares issued	-	-	-	-	-	-	-	-	-	-	-	-

Continue...



	Share Capital	Share Premium	Insurance Reserves	Retained Earnings	Other Reserves	Deferred Tax Reserve	Regulatory Reserve	Catastrophic Reserves	Insurance Fund	Fair Value Reserve	Actuarial Reserve	Total Shareholders' Funds
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Proposed bonus shares	-	-	-	-	-	-	-	-	-	-	-	-
Addition from Acquisition	-	-	-	-	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for Prior Period Issue	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to insurance fund	-	-	(18,089,342)	-	-	-	-	-	18,089,342	-	-	-
Transfer to catastrophic reserve	-	-	(1,817,094)	-	-	-	-	1,817,094	-	-	-	-
Transfer to Deferred tax Reserve	-	-	(13,294,550)	-	-	13,294,550	-	-	-	-	-	-
Transfer from other Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from catastrophic reserve	-	-	-	-	-	-	-	-	-	-	-	-
Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Expenses Related to Previous Year	-	-	-	-	-	-	-	-	-	-	-	-
Proposed Dividend	-	-	-	-	-	-	-	-	-	-	-	-
Proposed Dividend Reversal due to NFRS	-	-	-	-	-	-	-	-	-	-	-	-
Proposed bonus share	-	-	-	-	-	-	-	-	-	-	-	-
Proposed bonus share Reversal due to NFRS	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment of calls in advance received last year	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial Gain/loss	-	-	-	-	-	-	-	-	-	-	-	-
Fair value change	-	-	-	-	-	-	-	-	-	-	-	-
Advance Tax Adjustment as per GAAP	-	-	-	-	-	-	-	-	-	-	-	-
NFRS Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at 31 Ashad 2076	700,000,000	-	-	(19,740,287)	-	13,294,550	-	2,956,033	29,633,408	-	-	726,143,704

The notes to the financial statements as set out on schedules 01 to 43 form an integral part of these financial statements.

As per our report of even date

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Director

Date: 2076.08.09
Place: Kathmandu



Sanima General Insurance Ltd. Kamaladi, Kathmandu

Significant Accounting Policy For the year ended 31 Ashad 2076

1. Insurance

1.1 General

Sanima General Insurance Limited (hereinafter referred to as “SGIL”) is a public limited company, established on 2064.03.07 from company registrar office, Kathmandu. The company obtained the license (18/074/075) from Beema Samiti on 2074.10.24 and finally got approval from Beema Samiti to carry on business from 2075.03.14 and company finally started its commercial operation from 2075.03.27.

1.2 Financial Statements

The Financial Statement of the SGIL for the year ended 31 Ashad 2076 comprises Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Notes to the Financial Statements, Significant Accounting Policies of the Company and reconciliations Statement of Financial Position, Equity and Profit or Loss.

1.3 Principal Activities and Operations

Insurance

The principal activities of the Insurance is to issue Non - Life Insurance contract to the general public and entities.

Ownership of Subsidiary and Associates as at 31 Ashad 2076 is given below:

There are no subsidiary and associates.

2. Basis of Preparation of Financial Statement and other Significant Accounting Policies

2.1. Basis of Preparation

2.1.1. Statement of Compliance

The Financial Statement of SGIL which comprises components mentioned above have been prepared in accordance with Nepal Financial Reporting Standards comprising of Nepal Financial Reporting Standards and Nepal Accounting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of the Companies Act, 2063.

For all periods up to 31 Ashad 2076 the SGIL prepared the financial statements in accordance with the Nepal Accounting Standards which were effective till that period. These financial statements for the year ended 31 Ashad 2076 are the set of statements SGIL has prepared in accordance with NFRSs.

2.1.2. Responsibility for Financial Statements

The Board of Directors is responsible for the preparation and presentation of Financial Statements of SGIL as per the provisions of the Companies Act, 2063.

2.1.3. Approval of Financial Statements by Directors

The accompanied Financial Statements have been authorized by the Board of Directors vide its resolution and recommended for its approval by the Annual General Meeting of the shareholders.

2.1.4. Basis of Measurement

The Financial Statements of Insurance have been prepared on the historical cost basis, except for the following material items in the Statement of Financial Position:

- Financial assets at fair value through other comprehensive income (quoted) are measured at fair value.
- Employee defined benefit obligations are measured in accordance with provision contained in NAS 19 based on report of the Actuary.
- Insurance contract liabilities are determined in accordance with provision contained in NFRS 4 & actuarial report for Liability Adequacy Test (LAT), however, insurance contract liabilities are also determined in accordance contained in Insurance Act 1992 and Final Liability is taken as higher of two in compliance with Insurance Board Circular dated 28th September 2018.

2.1.5. Functional and Presentation Currency

The Financial Statements of SGIL are presented in Nepalese Rupees (Rs), which is the currency of the primary economic environment in which the Insurance operates. Financial information presented in Nepalese Rupees. There was no change in SGIL's presentation and functional currency during the year under review.

2.1.6. Presentation of Financial Statements

The assets and liabilities of SGIL presented in the Statement of Financial Position are grouped in an order of liquidity.

2.1.7. Materiality and Aggregation

In compliance with Nepal Accounting Standard - NAS 01 (Presentation of Financial Statements), each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or functions too are presented separately unless they are immaterial. Financial Assets and Financial Liabilities are offset and the net amount reported in the Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously. Income and expenses are not offset in the Statement of Profit or Loss unless required or permitted by an Accounting Standard.

2.1.8. Comparative Information

The accounting policies have been consistently applied by Insurance Company with those of the previous financial year in accordance with NAS 01 Presentation of Financial Statements, except those which had to be changed as a result of application of the new NFRS. Further, comparative information is reclassified wherever necessary to comply with the current NFRS presentation.

2.1.9. Going Concern

The Directors have made an assessment of Insurance's ability to continue as a going concern and satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon Insurance's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of it. Therefore, the Financial Statements continue to be prepared on the going concern basis.

2.1.10. Standards neither issued nor made effective

Standards neither issued nor made effective up to the date of issuance of the financial statements are set out as below.

These standards will be applied by the insurance company when issued and made effective making a reasonable difference in Financials. Pending a detailed review, the financial impact is not reasonably estimable as at the date of publication of these financial statements.

- i. IFRS 17- Insurance Contract



IFRS 17, if issued would be an updated version of NFRS 4, Insurance Contracts. IFRS 17 requires entities to reflect the time value of money in estimated payments to settle the incurred claims, which is not provisioned by NFRS 4. IFRS 17 requires a company to recognize profits as it delivers insurance services (rather than when it receives premiums) and to provide information about insurance contract profits the company expects to recognize in the future.

2.2. Property, Plant and Equipment

A. Recognition of Property, Plant and Equipment

The cost of an item of property, plant and equipment shall be recognized as an asset if, and only if:

- (a) It is probable that future economic benefits associated with the item will flow to the entity; and
- (b) The cost of the item can be measured reliably.

a) Initial Cost

Items of property, plant and equipment may be acquired for safety or environmental reasons. The acquisition of such property, plant and equipment, although not directly increasing the future economic benefits of any particular existing item of property, plant and equipment, may be necessary for an entity to obtain the future economic benefits from its other assets. Such items of property, plant and equipment qualify for recognition as assets because they enable an entity to derive future economic benefits from related assets in excess of what could be derived had those items not been acquired.

b) Subsequent Cost

An entity does not recognize in the carrying amount of an item of property, plant and equipment the costs of the day-to-day servicing of the item. Rather, these costs are recognized in profit or loss as incurred. Costs of day-to-day servicing are primarily the costs of labor and consumables, and may include the cost of small parts. The purpose of these expenditures is often described as for the 'repairs and maintenance' of the item of property, plant and equipment.

Parts of some items of property, plant and equipment may require replacement at regular intervals. An entity recognizes in the carrying amount of an item of property, plant and equipment the cost of replacing part of such an item when that cost is incurred if the recognition criteria are met. The carrying amount of those parts that are replaced is derecognized in accordance with the derecognition provisions of this Standard

B. Measurement of property, plant and equipment

An item of property, plant and equipment that qualifies for recognition as an asset shall be measured at its cost.

The cost of an item of property, plant and equipment comprises:

- (a) Its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates.
- (b) Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.
- (c) The initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as a consequence of having used the item during a particular period for purposes other than to produce inventories during that period.

C. Measurement after recognition

An entity shall choose either the cost model or the revaluation model as its accounting policy and shall apply that policy to an entire class of property, plant and equipment.

Cost model

Property and equipment is stated at cost less accumulated depreciation less accumulated impairment losses.

Revaluation model

The Insurance Company has not applied the revaluation model to the any class of freehold land and buildings or other assets. Such properties are carried at a previously recognized GAAP Amount.

Depreciation

The company applies Straight line methods of depreciation calculation.

Depreciation of these assets commences when the assets are ready for their intended use which is generally on commissioning and not when it starts to be used. Items of Property, Plant and Equipment are depreciated in a manner that amortizes the cost (or other amount substituted for cost) of the assets after commissioning, less its residual value, over their useful lives on a Written down value basis. Land is not depreciated.

Each part of an item of property, plant and equipment with a cost that is significant in relation to the total cost of the item shall be depreciated separately.

A significant part of an item of property, plant and equipment may have a useful life and a depreciation method that are the same as the useful life and the depreciation method of another significant part of that same item. Such parts may be grouped in determining the depreciation charge.

The depreciation charge for each period shall be recognized in profit or loss unless it is included in the carrying amount of another asset.

Estimated rate of Depreciation

The estimated rate of Depreciation of property, plant and equipment of the Company are as follows:

Asset Class	Useful life of assets
Building	50 Years
Furniture & Fixture	3-5 Years
Computer & Accessories	3-5 Years
Office equipment	3-5 Years
Motor Vehicle	5-8 Years
Other Assets	5 Years
Lease Hold	5-10 Years

Property, plant and equipment's residual values and useful lives are reviewed at each Statement of Financial Position date and changes, if any, are treated as changes in accounting estimate.

D. Impairment of property, plant and equipment

To determine whether an item of property, plant and equipment is impaired, an entity applies NAS 36 Impairment of Assets. That Standard explains how an entity reviews the carrying amount of its assets, how it determines the recoverable amount of an asset, and when it recognizes, or reverses the recognition of, an impairment loss.

Compensation from third parties for items of property, plant and equipment that were impaired, lost or given up shall be included in profit or loss when the compensation becomes receivable.

There is no any condition to the company to impair its property plant and equipment as on 31st Ashad 2076.



Impairment of non-financial assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or cash-generating units (CGU) fair value less costs to sell and its value in use. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs to sell, an appropriate valuation model is used.

An assessment is made at each reporting date as to whether there is any indication that previously recognized impairment losses may no longer exist or may have decreased.

If such indication exists, the Company estimates the asset's or CGU's recoverable amount. A previously recognized impairment loss is reversed, only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited so that the carrying amount of the asset does not exceed its recoverable amount, nor exceeds the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of income.

E. Derecognition of property, plant and equipment

The carrying amount of an item of property, plant and equipment shall be derecognized:

- (a) On disposal; or
- (b) When no future economic benefits are expected from its use or disposal.

The gain or loss arising from derecognition of an item of property, plant and equipment shall be included in profit or loss when the item is derecognized (unless NAS 17 requires otherwise on a sale and leaseback). Gains shall not be classified as revenue.

2.3. Intangible assets

Basis of recognition

An intangible asset is recognized if it is probable that future economic benefits that are attributable to the asset will flow to the Company and the cost of the asset can be measured reliably.

The company has software as intangible assets as on 31st Ashad 2076.

The useful life of software estimated by management is five years.

Subsequent expenditure

Subsequent to initial recognition, the intangible asset is carried at cost less accumulated amortization and accumulated impairment losses.

Subsequent expenditure on software assets is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is expensed as incurred.

Amortization of Intangible assets

Intangible assets are amortized on a straight-line basis over the period of services to be rendered. Amortization is recorded in the statement of profit or loss.

Intangible assets with finite lives are amortized over the useful economic life. Amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and they are treated as changes in accounting estimates.

Amortization expense on intangible assets with finite lives is recognized in the statement of profit or loss in the expense category consistent with the function of the intangible asset.

Amortization is calculated using the straight-line method to write down the cost of intangible assets to their residual values over their estimated useful lives as follows;

De-recognition of Intangible assets

An intangible asset is de-recognized on disposal or when no future economic benefits are expected from it. The gain or loss arising from de-recognition of such intangible assets is included in the statement of profit or loss when the item is de-recognized.

Impairment of Intangible assets

An impairment review is performed whenever there is an indication of impairment. When the recoverable amount is less than the carrying value, an impairment loss is recognized in the statement of profit or loss.

Assessment of impairment of intangible assets

The Board of Directors has assessed the potential impairment indicators of Intangible assets as at 31st Ashad 2076. Based on the assessment, no impairment indicators were identified.

Capital Work in Progress

These are expenses of capital nature directly incurred in the construction of buildings, major plant and machinery and system development, awaiting capitalization. Capital work-in-progress would be transferred to the relevant asset when it is available for use, i.e. when it is in the location and condition necessary for it to be capable of operating in the manner intended by management. Capital work-in-progress is stated at cost less any accumulated impairment losses.

There is no any capital work in progress as on 31stAshad 2076.

2.4. Deferred Tax

Deferred tax is provided using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences, except;

- a) When the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- b) In respect of taxable temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred Tax Assets and Deferred Tax liabilities

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized except where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.



Carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax relating to items recognized outside the statement of profit or loss is recognized outside statement of profit or loss. Deferred tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set-off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

2.5. Financial Assets

As per NFRS 9 Financial instrument are classified into following types;

- a) Financial instrument measured at amortized cost
- b) Financial instrument at fair value through profit and loss
- c) Financial instrument at fair value through other comprehensive income

A. Financial instrument measured at amortized cost

Financial assets at amortized cost includes those financial assets that are held by the entity for long term purpose and intend to hold till maturity.

The asset is measured at the amount recognized at initial recognition minus principal repayments, plus or minus the cumulative amortization of any difference between that initial amount and the maturity amount, and any loss allowance. Interest income is calculated using the effective interest method and is recognized in "Investment income" in statement of profit or loss.

Impairment of financial assets carried at amortized cost

If there is objective evidence that an impairment loss on assets carried at amortized cost has been incurred, the amount of the impairment loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced and the loss is recorded in the statement of income.

The Company first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, and individually or collectively for financial assets that are not individually significant. If it is determined that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, the asset is included in a group of financial assets with similar credit risk characteristics and that group of financial assets is collectively assessed for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be, recognized are not included in a collective assessment of impairment. The impairment assessment is performed at each reporting date.

If, in a subsequent period, the amount of the impairment loss decreases and that decrease can be related objectively to an event occurring after the impairment was recognized, the previously recognized impairment loss is reversed. Any subsequent reversal of an impairment loss is recognized in the statement of income, to the extent that the carrying value of the asset does not exceed its amortized cost at the reversal date.

B. Financial instrument at fair value through profit and loss

Recognition of financial instrument at fair value through profit and loss

Financial assets at fair value through profit or loss include financial assets held for trading and those designated upon initial recognition at fair value through profit or loss. Investments typically bought with the intention to sell in the near future are classified as held for trading. Attributable transaction costs are recognized in the statement of profit or loss as incurred. These investments are initially recorded at fair value. Subsequent to initial recognition, they are remeasured at fair value.

Changes in fair value are recorded in 'fair value gains and losses' in the statement of profit or loss. Interest is accrued and presented in 'investment income' using the Effective Interest rate (EIR). Dividend income is recorded in the 'investment income' when the right to the payment has been established. The Company will evaluate its financial assets at fair value through profit or loss (held for trading) by considering whether the intent to sell them in the near term is still appropriate.

For investments to be designated as at Fair Value through Profit or Loss, the following criteria must be met;

The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on a different basis.

C. Financial instrument at fair value through other comprehensive income

Recognition of Financial assets at fair value through other comprehensive income

Fair value through other comprehensive income (FVTOCI) financial investments include equity shares. Equity investments classified as fair value through OCI are those that are neither classified as held for trading nor designated at fair value through profit or loss.

After the initial measurement, FVTOCI are subsequently measured at fair value, with unrealized gains or losses recognized in the statement of comprehensive income in the available-for-sale reserve. Dividends earned whilst FVTOCI are recognized in the statement of profit or loss as 'Investment income' when the right of the payment has been established. When the asset is de-recognized, cumulative gain or loss is in the statement of profit or loss and other comprehensive income is transferred to the statement of profit or loss. If the asset is determined to be impaired, the cumulative loss is recognized in the statement of profit or loss and removed from the available-for-sale reserve.

Impairment of financial assets at fair value through OCI

If a fair value through OCI financial asset is impaired, an amount comprising the difference between its costs (net of any principal repayment and amortization) and its current fair value, less any impairment loss previously recognized in other comprehensive income, is transferred from equity to the statement of profit or loss. Reversals in respect of equity instruments classified as fair value through OCI are not recognized in the statement of profit or loss.

Reversals of impairment losses on debt instruments classified at fair value through OCI are reversed through the statement of profit or loss, if the increase in the fair value of the instruments can be objectively related to an event occurring after the impairment losses were recognized in the statement of income.

Fair Value of Financial Instruments

Where the fair values of financial assets and financial liabilities recorded in the statement of financial position can be derived from active markets, they are derived from observable market data. However, if this is not available, judgment is required to establish fair values.



The financial assets and financial liabilities of the company are recognized at fair value. Fair value of the financial assets are determined on the basis of fair value hierarchy.

Determination of fair values of financial assets and financial liabilities recorded on the statement of financial position for which there is no observable market price are determined using a variety of valuation techniques that include the use of mathematical techniques. The inputs to these models are derived from observable market data where possible, but if this is not available, judgment is required to establish their fair values.

The Company uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

- **Level 1:** Listed/quoted (adjusted) prices in active markets for identical instruments are available. The Company measures the fair value of a financial instrument using active listed/quoted prices or dealer price quotations and managers buying price. A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency and those prices represent actual and regularly occurring market transactions on an arm's length basis.
- **Level 2:** Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly. This category includes instruments valued using; quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques in which all significant inputs are directly or indirectly observable from market data.
- **Level 3:** Techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data. Non-market observable input means that fair values are determined, in whole or in part, using a valuation technique (model) based on assumptions that are neither supported by prices from observable current market transactions in the same instrument, nor are they based on available market data.

Derecognition of financial assets

Derecognition is the removal of a previously recognized financial asset (or financial liability) from an entity's statement of financial position. In general, NFRS 9 criteria for derecognition of a financial asset aim to answer the question whether an asset has been sold and should be derecognized or whether an entity obtained a kind of financing against this asset and simply a financial liability should be recognized.

Derecognition criteria in NFRS 9 should be applied to a part of an asset if, and only if, the part being considered for derecognition meets one of the following three conditions:

1. The part comprises only specifically identified cash flows from a financial asset or a group of similar financial assets.
2. The part comprises only a fully proportionate (pro rata) share of the cash flows from a financial asset or a group of similar financial assets.
3. The part comprises only a fully proportionate (pro rata) share of specifically identified cash flows from a financial.

2.6. Reinsurance Assets

Reinsurance assets are those assets that are created as a part of reinsurance ceded out of the gross amount.

Reinsurance Assets is created on the premium ceded to the reinsurer. Reinsurance part is provided by LAT report. Further part of claim ceded to reinsurer is also reclassified as reinsurance Assets which is as per NFRS 4. Reinsurance assets are not set off with the gross insurance contract liabilities as it is not provided by NFRS

Reinsurance Assets is created on following items:

- a) Premium ceded to reinsurer
- b) Outstanding claim ceded to reinsurer

Reinsurance assets are derecognized when the contractual rights are extinguished or expire or when the contract is transferred to another party.

Reinsurance assets are reviewed for impairment at each reporting date or more frequently when an indication of impairment arises during the reporting year. Impairment occurs when there is objective evidence as a result of an event that occurred after initial recognition of the reinsurance asset that the Company may not receive all outstanding amounts due under the terms of the contract and the event has a reliably measurable impact on the amounts that the Company will receive from the reinsurer. The impairment loss is recorded in the statement of profit or loss.

2.7. Current tax assets and current tax liabilities

Current tax assets of the company includes the amount of advance income tax paid to the Inland Revenue department and tax deducted at source (TDS). Similar current tax liabilities includes the tax provision made for the year.

Current tax assets and liabilities consist of amounts expected to be recovered from or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

Current tax assets and current tax liabilities are shown in net in statement of financial position of the company as there exist condition to setoff both of the assets and liabilities as permitted by NFRS 4.

2.8. Cash and Cash Equivalent

Cash and cash equivalent in the statement of financial position comprise cash at banks and on hand and short-term deposits with a maturity of three months or less from the date of acquisition, which are subject to an insignificant risk of changes in value net of any provision.

2.9. Insurance Contract Liabilities

Provision for unexpired risk reserve provision

As per regulatory requirement the insurance company needs to create 50% of net earned premium as liabilities for provision for unexpired risk reserve. However NFRS 4 requires valuation of liabilities of the company as per actuaries and create liabilities higher among the regulatory liabilities or the liabilities as per NFRS 4.

As per the requirement of NFRS 4 UPR is calculated by actuaries by applying following assumption:

- a) For all one-year policies, except for Marine Cargo Open Cover Policies, the UPR is determined on 1/365th basis, assuming the risk is uniform over the policy year.
- b) For shorter than one year Marine Cargo policies, UPR is determined: i) Using straight-line method over the policy term as in (a) above; or ii) In the absence of data required for (i) above, using the last three months' premium for the relevant period as per Article 69 (2) of Implementing Regulations, but company is not able to provide date of Voyage/ date of Expiry of Risk, we have assumed as 50% of Gross Premium.



Unearned premium reserve is calculated by actuaries on gross premium income and as per actuarial valuation unearned premium reserve is equal to the unexpired risk reserve.

Provision for unexpired risk represents premiums received for risks that have not yet expired. Generally, the reserve is released over the term of the contract and is recognized as premium income.

As required by NFRS 4 - Insurance Contracts, the Company performs a Liability Adequacy Test (LAT) in respect of non-life contract liabilities with the assistance of an external actuary.

Provision for outstanding claims

As per regulatory requirement the insurance company needs to create 115% of opening outstanding claim as liabilities for provision for outstanding claims. Gross provision for outstanding claim is separated from the hundred and fifteen percentage. Actuarial valuation is required for the calculation of liabilities for gross outstanding claim provision.

Non-life insurance contract liabilities are recognized when contracts are entered into and premiums are charged. These liabilities are known as the outstanding claims provision, which are based on the estimated ultimate cost of all claims incurred but not settled at the reporting date, whether reported or not, together with related claims handling costs and reduction for the expected value of salvage and other recoveries.

The liability is not discounted for the time value of money. The liabilities are de-recognized when the contract expires, is discharged or is cancelled.

Liability adequacy test

NFRS 4 requires the insurance company to determine their business liabilities using the actuaries.

A Liability Adequacy Test (LAT) was performed by Trans Value consultants, a firm of professional actuaries as at 31 Ashad 2076 as required by NFRS 4 - Insurance Contracts in order to assess the adequacy of the carrying amount of the provision for unexpired risk. The valuation is based on internationally accepted actuarial methods. According to the report issued by Trans Value consultants, the liability carried forward by the Company was not adequate.

At each reporting date, the Company reviews its unexpired risk and a liability adequacy test is performed to determine whether there is any overall excess of expected claims and deferred acquisition costs over unearned premiums. This calculation uses current estimates of future contractual cash flows after taking account of the investment return expected to arise on assets relating to the relevant non-life insurance technical provisions. If these estimates show that the carrying amount of the unearned premiums is inadequate, the deficiency is recognized in the statement of profit or loss by setting up a provision for liability adequacy.

Following are the assumption used by actuaries for the calculation of liabilities of the Company as required by NFRS 4;

1. Accounting Policy:

NFRS 4 Accounting Policy document is a policy framework which specifies the fundamental approach of the Company to implementation of the NFRS 4 in the background of regulatory specifications (of Beema Samiti) for estimation of various liability provisions.

2. Cash Flow:

Cash Flows considered and estimation are as follows:

Income side;

- Premium
- Reinsurance claims
- Reinsurance commission

- Outflow side;
- Claims
 - Reinsurance premium
 - Commission for intermediation
 - Expenses

The current liability estimates are not based on present value of future cash flows, the portfolio size being very small. Alternative methods have been applied.

3. Valuation Methods and Assumptions

Based on the Ultimate Loss Ratio Method Ultimate losses for each line of businesses are estimated. Paid claims and outstanding claims as on 16 July 2019 are then subtracted from the ultimate losses to arrive at the IBN(E)R as on 16 July 2019. These IBN(E)Rs are then compared with the 15% of the outstanding claims (set aside akin to the IBN(E)R as per the regulations) to test for adequacy.

4. Discounting Policy:

No discounting has been used. The estimates of liability amounts for non-life insurance contracts are always carried out on non-discount basis for 1) liability terms being short and 11) the Pricing (determination of premium) is on non-discount basis.

5. Aggregation practices

Aggregation of paid claims data was considered based on accident year cohort. The accident year grouping is annual ending on 16th July.

2.10. Provisions

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Where the Company expects some or all of a provision to be reimbursed, the reimbursement is recognized as a separate asset but only when the reimbursement is virtually certain. Expense relating to any provision is presented in the statement of income net of any reimbursement.

If the effect of the time value of money is material, provisions are discounting using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. Where discounting is used, the increase in the provision due to the passage of time is recognized as a finance cost.

2.11. Revenue Recognition Policy of company

The company applies accrual basis of accounting for the recognition of revenue which includes the premium income, fees and commission income and other income of insurance company as per the requirement of the NAS 18.

2.12. Gross premiums on insurance contracts

NFRS 4 - Insurance Contracts, requires contracts written by insurer to be classified as either 'Insurance contracts' or 'Investment contracts' depending in the level of insurance risk transferred.

Insurance contracts are those contracts when the Company (the insurer) has accepted significant insurance risk from another party (the policyholders) by agreeing to compensate the policyholders, if a specified uncertain future event (the insured event) adversely affects the policyholders.

As a general guideline, the Company determines whether it has significant insurance risk, by comparing benefits paid with benefits payable, if the insured event did not occur. Insurance contracts can also transfer financial risk.



Investment contracts are those contracts that transfer significant financial risk and no significant insurance risk. Financial risk is the risk of a possible future change in one or more of a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of price or rates, credit rating or credit index or other variables, provided in the case of a non-financial variable that the variable is not specific to a party to the contract.

Once a contract has been classified as an insurance contract, it remains an insurance contract for the remainder of its lifetime, even if the insurance risk reduces significantly during this period, unless all rights and obligations are extinguished or expire. Investment contracts can, however, be reclassified as insurance contracts after inception if insurance risk becomes significant.

All the products sold by the Company are insurance contracts. Therefore, classified as insurance contracts under the NFRS 4 - Insurance Contracts. Thus, the Company does not have any investment contracts within its product portfolio as at the reporting date.

Revenue recognition of gross written premium

Gross premium (GP) represents the premium charged by the Company to underwrite risks. GP is accounted on an accrual basis.

Non-life insurance gross premium comprises the total premiums received/receivable for the whole period of cover provided by contracts entered into during the accounting period and are recognized on the date on which the policy commences.

2.13. Premiums ceded to reinsurers on insurance contracts

Recognition of premium ceded to reinsurers

Non-life gross reinsurance premium comprises the total premium payable for the whole cover provided by contracts entered into the period and is recognized on the date on which the policy incepts. Premium includes any adjustments arising in the accounting period in respect of reinsurance contracts incepting in prior accounting periods.

2.14. Fee and Commission Income

As per Nepal financial reporting standards the insurance company shall recognize its income in accrual basis so the fee and commission of the company total received is not totally recognized as income in the year of collection of cash. However NFRS required to defer the fee and commission income not related to the current year. Hence the fee and commission income is deferred by ratio using the gross unearned premium reserve to gross premium written for each portfolio.

2.15. Interest income

Revenue recognition of interest income

Interest income is recognized in the statement of profit or loss as it accrues and is calculated by using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash receipts or payments through the expected life of the financial asset or liabilities (or, where appropriate, a shorter period) to the carrying amount of the financial asset or liabilities. When calculating the effective interest rate, the Company estimates future cash flows considering all contractual terms of the financial instrument, but not future credit losses. The calculation of the effective interest rate includes all transaction costs and fees and points paid or received that are an integral part of the effective interest rate. Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset or liability.

2.16. Dividend Recognition policy

As per NAS dividend income or expense shall be recognized when right to receive dividend is established or dividend is declared by the company.

2.17. Staff expenses

Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

2.18. Retirement Benefits Obligations

A. Defined Contribution Plans

A Defined Contribution Plan includes post-employment benefit plan under which an Insurance pays fixed contribution into a separate Institution (or own fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods, as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

Employer & Employee both, contributes 10% of the basic salary in provident fund.

A rate of 8.33% is contributed in Gratuity for the year ended 31st Ashad 2076.

B. Defined Benefit Plans

Provision for Defined Benefit Plan are provided as per NAS 19 based on Actuarial Valuation Report.

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. Accordingly, leave encashment has been considered as defined benefit plans as per Nepal Accounting Standards – NAS 19 (Employee Benefits).

a. Leave Encashment

NAS 19 requires actuarial valuations for Leave encashment. Actuarial valuations has been carried out and liability toward leave encashment is taken as calculated by actuary.

2.19. Leases

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset (or assets) and the arrangement conveys a right to use the asset (or assets), even if that asset is (or those assets are) not explicitly specified in an arrangement.

Insurance company as a lessee

A lease is classified at the inception date as a finance lease or an operating lease. Leases that do not transfer substantially all of the risks and rewards of ownership of an asset to the Insurance Company are classified as operating leases.

Operating lease payments are recognized as an expense in the statement of profit or loss on a straight line basis over the lease term.

Insurance company as a lessor

Leases in which the Insurance Company does not transfer substantially all of the risks and rewards of ownership of an asset are classified as operating leases. Rental income is recognized as revenue in the statement of profit or loss on a straight line basis over the lease term.



Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same bases as rental income. Contingent rents are recognized as revenue in the period in which they are earned.

2.20. Capital commitments and contingencies

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the statement of financial position but are disclosed unless they are remote.

The company does not have any Capital commitments and Contingencies as on Reporting date.

2.21. Deferred Acquisition Cost

As per NFSR 4 deferred acquisition cost describes the practice of the cost of acquiring a new customer over the duration of the insurance contract. face large upfront costs incurred in issuing new business.

The insurance company has incurred agent commission and reinsurance commission expense as deferred acquisition cost which are deferred for the next period.

2.22. Segment Reporting

The company has determine following business as separate segment;

1. Motor
2. Agricultural
3. Engineering
4. Fire
5. Marine
6. Miscellaneous
7. Micro

Segment Reporting includes the total profit distribution of the company to all its line of business. The premium income, reinsurance premium expense, gross claim and claim ceded to reinsurer, outstanding claim, other direct expenses and income, fee and commission income, investment income, other operating and administrative expenses are allocated to each line of business as per revenue account as prepared in existing GAAP policy however any amount increase or decrease in such item are separately kept as an unallocated amount.

2.23. Events occurring after the reporting date

Events after the reporting period are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue.

All material post reporting date events have been considered and where appropriate, adjustments or disclosures have been made in the respective notes to the financial statements.

2.24. Significant Accounting Judgments, Estimates and Assumptions

The preparation of Financial Statements in conformity with Nepal Accounting Standards requires the management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Sanima General Insurance Ltd.
Kamaladi, Kathmandu



Notes to the Financial Statements
As at 31 Ashad 2076

1. Property, Plant and Equipment

	Land Rs	Buildings Rs	Furniture and Fixtures Rs	Computer & Accessories Rs	Motor Vehicles Rs	Office Equipment Rs	Miscellaneous Assets Rs	Leasehold Improvement Rs	Capital WIP Rs	Total Rs
Cost:										
At 31 Ashad 2074	-	-	-	25,000	-	-	-	-	-	25,000
Additions	-	-	-	1,093,111	5,815,798	1,653,811	-	-	-	8,562,720
Additions from Acquired Entity	-	-	-	-	-	-	-	-	-	-
This Year adjustment/written off	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
At 32 Ashad 2075	-	-	-	1,118,111	5,815,798	1,653,811	-	-	-	8,587,720
Additions	-	-	6,173,740	6,482,489	11,687,785	2,480,208	3,137,083	4,807,558	-	34,768,863
Additions from Acquired Entity	-	-	-	-	-	-	-	-	-	-
This Year adjustment/written off	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
At 31 Ashad 2076	-	-	6,173,740	7,600,600	17,503,583	4,134,019	3,137,083	4,807,558	-	43,356,583
Accumulated Depreciation										
At 31 Ashad 2074	-	-	-	2,083	-	-	-	-	-	2,083
Depreciation charge for the year	-	-	-	16,012	15,264	185	-	-	-	31,461
Depreciation from acquired entity	-	-	-	-	-	-	-	-	-	-
This Year Depreciation adjustment/written off	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
At 32 Ashad 2075	-	-	-	18,095	15,264	185	-	-	-	33,544
Depreciation charge for the year	-	-	665,317	1,213,763	1,959,409	639,767	318,848	400,841	-	5,197,945
Depreciation from acquired entity	-	-	-	-	-	-	-	-	-	-
This Year Depreciation adjustment/written off	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
At 31 Ashad 2076	-	-	665,317	1,231,858	1,974,673	639,952	318,848	400,841	-	5,231,489
Net book value:	-	-	-	-	-	-	-	-	-	-
At 32 Ashad 2075	-	-	-	1,100,016	5,800,534	1,653,626	-	-	-	8,554,176
At 31 Ashad 2076	-	-	5,508,423	6,368,742	15,528,910	3,494,067	2,818,235	4,406,717	-	38,125,094



Sanima General Insurance Ltd.
Kamaladi, Kathmandu

Notes to the Financial Statements
As at 31 Ashad 2076

2. Intangible Assets

	Amounts Rs
Cost:	
At 31 Ashad 2074	-
Additions	-
Disposals	-
At 32 Ashad 2075	-
Additions	1,600,000
Disposals	-
At 31 Ashad 2076	1,600,000
Accumulated Amortization	
At 31 Ashad 2074	-
Additions	-
Disposals	-
At 32 Ashad 2075	-
Additions	320,000
Disposals	-
At 31 Ashad 2076	320,000
Net book value:	
At 32 Ashad 2075	-
At 31 Ashad 2076	1,280,000

3 Deferred Tax Assets/ Liabilities

Valuation of deferred tax assets and liabilities

	FY 2075-76 Rs	FY 2074-75 Rs
Deferred tax assets	13,294,550	-
Deferred tax liabilities	-	141,170
	13,294,550	141,170

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Notes to the Financial Statements As at 31 Ashad 2076

3.1 Deferred tax Assets/(Liability)

	FY 2075-76		FY 2074-75	
	Temporary Difference Rs.	Tax Effect Rs.	Temporary Difference Rs.	Tax Effect Rs.
Leave Encashment	1,689,016	506,705	-	-
Gratuity	1,315,809	394,743	78,952	23,686
Property, plant and equipment	(3,248,408)	(974,522)	(594,524)	(178,357)
Incurred but not reported as per LAT report	15,159,240	4,547,772	-	-
Unexpired Risk Reserve	98,526,173	29,557,852	185,887	55,766.00
Reinsurance Assets Recognized as per NFRS 4	(81,521,037)	(24,456,311)	(140,883)	(42,265.00)
Deferred Agent Commission expense	(2,934,700)	(880,410)	-	-
Deferred Reinsurance Commission expense	(7,497,647)	(2,249,294)	-	-
Deferred Reinsurance Commission income	22,826,720	6,848,016	-	-
	44,315,166	13,294,551	(470,569)	(141,170)

4 Financial assets at amortized cost

	FY 2075-76 Rs	FY 2074-75 Rs
Government Securities	-	-
Commercial Banks Fixed Deposits	601,837,264	656,954,062
Development Banks Fixed Deposits	78,706,131	-
Finance Companies Fixed Deposits	17,701,659	-
Foreign Bonds	-	-
Debenture/Bond of Financial Institutions	2,611,868	-
	700,856,922	656,954,062

The amount of fixed deposit lien in the name of Insurance Board amounts to Rs. 47.96 crore.

4.1 Investment in Debenture as on 31st Ashad 2076

Name of Debenture	Rate of Interest	Maturity period	Time of Payment of interest	Amount
10.5% SBL Debenture 2082	10.50%	2082	Half Yearly	25,00,000

5 Financial assets at fair value through other comprehensive income

	FY 2075-76 Rs	FY 2074-75 Rs
Quoted Equities	-	-
Unquoted Equities	200,000	-
Mutual Funds	-	-
Citizen Investment Trust Units	-	-
Less: Impairment	-	-
	200,000	-



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5.1 Quoted Equity Shares

	FY 2075-76		FY 2074-75	
	Carrying value Rs.	Fair value Rs.	Carrying value Rs.	Fair value Rs.
	-	-	-	-
	-	-	-	-

5.2 Unquoted Equity Shares

	FY 2075-76		FY 2074-75	
	Carrying value Rs.	Fair value Rs.	Carrying value Rs.	Fair value Rs.
Insurance Training institute of Nepal	200,000	200,000	-	-
	200,000	200,000	-	-

5.3 Quoted Mutual Fund Shares

	FY 2075-76		FY 2074-75	
	Carrying value Rs.	Fair value Rs.	Carrying value Rs.	Fair value Rs.
	-	-	-	-
	-	-	-	-

6 Financial assets at fair value through profit or loss

	FY 2075-76	FY 2074-75
	Rs	Rs
Quoted Equities	-	-
	-	-

6.1 Quoted Equities

	FY 2075-76		FY 2074-75	
	Carrying value Rs.	Fair value Rs.	Carrying value Rs.	Fair value Rs.
	-	-	-	-
	-	-	-	-

Sanima General Insurance Ltd.

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Notes to the Financial Statements As at 31 Ashad 2076

7 Other Financial Assets

Other financial assets includes financial assets other than the above normal classification of financial assets measured at amortized cost, fair value through profit or loss and fair value through other comprehensive income. This is stated at net of any impairment recognized.

	FY 2075-76 Rs	FY 2074-75 Rs
Security Deposit	54,289	12,000
Staff Advances	10,000	-
Government Grant Receivable	8,100,272	-
Claim Advance	1,000,000	-
Other Advance	3,200,000	-
Less: Impairment Provisions	-	-
	12,364,561	12,000

8 Reinsurance Asset

Reinsurance Asset is recognised from the portion of reinsurance amount paid to Reinsurer. Premium being paid in cash basis and not accrued is parked in Reinsurance Asset.

	FY 2075-76 Rs	FY 2074-75 Rs
Reinsurance Asset	91,476,367	140,884
	91,476,367	140,884

8.1 Reinsurance Assets calculation

Total Reinsurance Assets is the sum of the Reinsurance Assets Created on reinsurance ceded on outstanding claim and Reinsurance Assets Created on reinsurance ceded on deferred premium.

	FY 2075-76 Rs	FY 2074-75 Rs
Reinsurance Assets Created on reinsurance ceded on outstanding claim	9,955,330	
Reinsurance Assets Created on reinsurance ceded on deferred premium	81,521,037	
Total Reinsurance Assets	91,476,367	-

9 Insurance receivables

Insurance receivables includes amount receivable related to insurance businesses such as due from other insurance companies, due from reinsurers and any due premium receivable.

Reinsurance receivables are recognised when due and measured on initial recognition at the fair value of the consideration received or receivable.

	FY 2075-76 Rs	FY 2074-75 Rs
Outstanding from Other Insurance Companies	24,084,376	-
Sundry Debtors	-	-
Outstanding from Reinsurers	-	-
Less: Impairment provisions	-	-
	24,084,376	-



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Notes to the Financial Statements As at 31 Ashad 2076

9.1 Assessment of impairment of insurance receivables

The management has assessed potential impairment loss of insurance receivables as at 32 Ashad 2075 and 31 Asadh 2076. Based on the assessment, it was concluded that there is no requirement for an additional impairment loss provision other than amounts provided.

9.2 Fair value of insurance receivables

The carrying amount disclosed above approximates the fair value at the reporting date.

10 Other Assets

	FY 2075-76 Rs	FY 2074-75 Rs
Stock of tickets	12,310	1,420
Deferred Reinsurance Commission Expense	7,497,648	-
Deferred Agent Commission Expense	2,934,699	-
Prepayments	586,288	7,841,839
Prepaid expenses	691,428	-
Seed Money to Insurance Promotion Board	-	200,000
VAT Receivable	-	629,084
	11,722,373	8,672,343

11 Current Tax Assets/ (Liabilities)

Current income tax liabilities for the current period are measured at the amount expected to be paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted at the reporting date in the countries where the Company operates and generates taxable income.

	FY 2075-76 Rs	FY 2074-75 Rs
Income Tax Liabilities	15,650,826	9,613,966
TDS Receivables	-	-
Advance Tax Payment	14,116,630	10,681,768
	(1,534,196)	1,067,802

12 Cash and cash Equivalent

Cash and cash Equivalent in the statement of financial position comprise cash at bank and on hand, call deposits and fixed deposits with a maturity of three months or less, which are subject to an insignificant risk of changes in value, net of any provisions.

	FY 2075-76 Rs	FY 2074-75 Rs
Cash Balance	-	1,596
Bank Balance	30,413,035	8,867,718
Commercial Banks Fixed Deposits	10,013,274	-
Development Banks Fixed Deposits	-	-
Finance Companies Fixed Deposits	-	-
Commercial Banks Call Deposits	40,347,428	42,541,147
Development Banks Call Deposits	3,279,746	-
Finance Companies Call Deposits	4,039,662	-
Less: Impairment Provisions	-	-
	88,093,145	51,410,461

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Notes to the Financial Statements As at 31 Ashad 2076

13 Share Capital

The Company has issued ordinary shares that are classified as equity. Incremental external costs that are directly attributable to the issue of these shares are recognised in equity, net of tax.

	FY 2075-76 Rs	FY 2074-75 Rs
Shares as at 1st Shrawan	700,000,000	1,000,000
Add: Bonus Shared Issued	-	-
Add: Right Shared Issued	-	600,000,000
Add: Addition this year	-	99,000,000
Add: Calls in Advance	-	-
Shares as at 31st Ashad	700,000,000	700,000,000

13.1 Reconciliation of No. of Shares

	FY 2075-76 Rs	FY 2074-75 Rs
Ordinary Shares as at 1st Shrawan	7,000,000	10,000
Add: Bonus Shared Issued	-	-
Add: Right Shared Issued	-	6,000,000
Add: Addition this year	-	990,000
Add: Calls in Advance	-	-
Ordinary Shares as at 31st Ashad	7,000,000	7,000,000

13.2 Rights of ordinary shareholders

All issued shares are fully paid and shares of the Company are not yet listed on the Nepal stock exchange. The holders of ordinary shares are promotor only.

13.3 Company's Shareholding Structure

Shareholder	FY 2075-76		FY 2074-75	
	No of Equity Share	% of Share	No of Equity Share	% of Share
A. Promoter Group				
Individuals	4,900,000	70	4,900,000	70
Institution	2,100,000	30	2,100,000	30
Promoter Group Total	7,000,000	100	7,000,000	100
B. Public Group				
Individuals	-	-	-	-
Institution	-	-	-	-
Public Group Total	-	-	-	-
Grand Total	7,000,000	100	7,000,000	100



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Notes to the Financial Statements
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13.4 Shareholder holding 1% or more Share

Particulars	FY 2075-76		FY 2074-75	
	No of Equity Share	% of Share	No of Equity Share	% of Share
Sanima Pvt. Ltd.	1,100,000	11.00	1,100,000	11.00
Sanima Bank Ltd.	1,000,000	10.00	1,000,000	10.00
Jibanath Lamichhane	950,000	9.50	950,000	9.50
Binay Kumar Shrestha	820,000	8.20	820,000	8.20
Moti Lal Dugar	700,000	7.00	700,000	7.00
Khem Raj Lamichhane	465,000	4.65	465,000	4.65
Sampa Lama	400,000	4.00	400,000	4.00
Sonam Gyatso	300,000	3.00	300,000	3.00
Ghanshyam Thapa	300,000	3.00	300,000	3.00
Bibek Dugar	300,000	3.00	300,000	3.00
Tenjing Yongdup Nepali	200,000	2.00	200,000	2.00
Mal Chanda Dugar	150,000	1.50	150,000	1.50
Namkhang Lama	100,000	1.00	100,000	1.00
Bhuwan Kumar Dahal	100,000	1.00	100,000	1.00

14 Share premium

	FY 2075-76 Rs	FY 2074-75 Rs
Share premium	-	-
	-	-

15 Reserves & Surplus

	FY 2075-76 Rs	FY 2074-75 Rs
	-	-
	-	-

15.1 Catastrophic reserves

	FY 2075-76 Rs	FY 2074-75 Rs
Catastrophic reserves	2,956,033	1,138,939
Total	2,956,033	1,138,939

15.2 Insurance Fund

	FY 2075-76 Rs	FY 2074-75 Rs
Insurance Fund	29,633,408	11,544,066
Total	29,633,408	11,544,066

15.3 Retained Earnings

	FY 2075-76 Rs	FY 2074-75 Rs
Retained Earnings	(19,740,287)	8,303,744
Total	(19,740,287)	8,303,744

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Notes to the Financial Statements As at 31 Ashad 2076

15.4 Other Reserves

	FY 2075-76 Rs	FY 2074-75 Rs
Insurance Reserve	-	-
Regulatory Reserve	-	-
Deferred Tax Reserve	13,294,550	-
Other Free reserve	-	-
Fair value reserve	-	-
Actuarial reserve	-	-
Total	13,294,550	-

15.4.1 Fair value reserve

Fair value reserves comprise the cumulative net change in the fair value of financial assets at fair value through other comprehensive income and is carried forward until the respective assets are derecognised.

	FY 2075-76 Rs	FY 2074-75 Rs
Balance as at 1 Shrawan	-	-
Other comprehensive income	-	-
Balance as at 31 Ashad	-	-

15.4.2 Actuarial Reserve

Actuarial reserve include the actuarial gains/(losses) arising from valuation of gratuity and leave encashment liability as required by NAS 19 - Employee Benefits.

	FY 2075-76 Rs	FY 2074-75 Rs
Balance as at 1 Shrawan	-	-
Other comprehensive income	-	-
Balance as at 31 Ashad	-	-

16 Insurance contract liabilities

		FY 2075-76 Rs	FY 2074-75 Rs
Outstanding claims provision		18,432,973	-
Incurred But not Reported Claims	16.1	16,430,885	-
Unexpired risk reserve provision	16.2	136,039,389	251,428
Excess URR required to be provided for shortfall as per GAAP		-	-
Total gross Insurance contract liability		170,903,247	251,428
Change in gross insurance contract liability (A)		170,651,819	251,428
Reinsurance asset on outstanding claims provision		9,955,330	-
Reinsurance asset on unexpired risk reserve provision	16.2	81,521,037	140,884
Total reinsurance assets created		91,476,367	140,884
Change in reinsurance assets (B)		91,335,484	140,884
Net Change in Insurance contract liabilities (B-A)		(79,316,335)	(110,544)



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16.1 Incurred But not Reported (IBNR)

Company has recognized IBNR higher of actuary assessed IBNR reserve and IBNR equivalent to 15% of net outstanding claim as per regulatory provision on portfolio basis.

	FY 2075-76 Rs	FY 2074-75 Rs
Incurred but not reported (IBNR) as per LAT		
Fire	863,230	-
Engineering	1,075,310	-
Agriculture	636,334	-
Marine	324,014	-
Miscellaneous	997,603	-
Motor	12,534,394	-
Total as per LAT Report	16,430,885	-
Incurred but not reported as per GAAP		
Fire	108,367	-
Engineering	3,483	-
Agriculture	16,845	-
Marine	8,553	-
Miscellaneous	31,224	-
Motor	1,103,174	-
Total as per GAAP	1,271,646	-
Higher of above		
Fire	863,230	-
Engineering	1,075,310	-
Agriculture	636,334	-
Marine	324,014	-
Miscellaneous	997,603	-
Motor	12,534,394	-
Total	16,430,885	-

16.2 Unexpired risk reserve provision (UPR/URR)

Unexpired risk reserve (URR) is the liabilities related with the gross premium income that is not related with the current year and is deferred for next period. URR will be the higher among the URR as per regulatory requirement and URR as per Liability adequacy test (LAT) report on portfolio basis.

	FY 2075-76 Rs	FY 2074-75 Rs
Net Unexpired Risk Reserve (URR) as per GAAP [A]	37,513,217	65,541
Net Unexpired Risk Reserve (URR) as per LAT [B]	54,518,352	110,544
Total Net URR for the Year (Higher of A and B)	54,518,352	110,544



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Notes to the Financial Statements As at 31 Ashad 2076

17 Other Financial Liabilities

Other financial liabilities include financial liabilities other than the normal classification of financial liabilities measured at amortized cost.

	FY 2075-76 Rs	FY 2074-75 Rs
Sundry Creditor	858,766	1,403,439
Gratuity/Pension Fund	1,315,809	78,952
Employees Leave Fund	1,689,016	-
Deposit Premium	384,144	19,273
Refund Premium Payable	44,508	-
Bonus Payable	2,289,147	-
PF Payable	8,040	376,611
	6,589,430	1,878,275

18 Insurance payables

Insurance payables includes amount payable related to insurance businesses such as due to agents, due to other insurance companies, due to reinsurers.

Insurance payables are recognised when due and measured on initial recognition at the fair value of the consideration paid or payable.

Insurance payables are derecognised when the contractual obligations are extinguished or expire or when the contract is transferred to another party.

	FY 2075-76 Rs	FY 2074-75 Rs
Outstanding payable to Agents	1,043,999	-
Due to Other insurance Company	19,159,202	109,124
Insurance Levy Payable to Beema Samiti	1,962,175	2,741
Payable to Reinsurers	25,191,723	-
	47,357,099	111,865

19 Other Liabilities

Other liabilities includes the amount of provisions made for staff bonus and any other provisions determined in accordance with the requirements of NAS 37.

	FY 2075-76 Rs	FY 2074-75 Rs
Provision for staff bonus	737,207	3,270,210
Deferred Reinsurance Commission Income	22,826,719	37,636
	23,563,926	3,307,846



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20 Trade and other payables

Trade and other payables includes the payable to trade suppliers and any other payables other than the financial liabilities and other liabilities. These payables are recorded at the amount expected to be payable as at the reporting date.

	FY 2075-76 Rs	FY 2074-75 Rs
TDS payable	2,052,048	134,395
VAT Payable	2,872,356	-
Payable to employee	450,042	-
Payable Survey Fee	31,340	-
	5,405,786	134,395

21 Net Premiums

	FY 2075-76 Rs	FY 2074-75 Rs
Gross earned premium	196,235,967	255,442
Premiums ceded to reinsurers	(121,476,504)	(143,021)
Net Earned Premium	74,759,463	112,421

21.1 Gross premiums on insurance contracts

For the year ended

	FY 2075-76 Rs	FY 2074-75 Rs
Class-wise		
Motor	98,290,476	71,986
Agricultural	11,694,757	-
Aviation	-	-
Engineering	10,204,398	-
Fire	42,463,283	53,893
Marine	10,401,959	4,395
Miscellaneous	22,800,258	143,826
Micro	362,178	-
	196,217,309	274,100
Transfer to/(from) deposit premium	18,658	(18,658)
Total	196,235,967	255,442

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21.2 Premiums ceded to reinsurers on insurance contracts

For the year ended

	FY 2075-76 Rs	FY 2074-75 Rs
Class-wise		
Motor	36,873,854	28,725
Agricultural	9,355,806	-
Aviation	-	-
Engineering	10,486,580	-
Fire	36,686,410	28,330
Marine	9,122,046	952
Miscellaneous	18,951,808	85,014
Micro	-	-
	121,476,504	143,021
Payee-wise		
Nepal reinsurance company	52,095,574	143,021
Foreign reinsurers	69,380,930	-
	121,476,504	143,021

22 Fees and Commission Income

	FY 2075-76 Rs	FY 2074-75 Rs
Reinsurance commission income	40,855,734	38,196
Deferred Reinsurance commission income	(22,789,083)	(37,636)
	18,066,651	560

23 Investment income

	FY 2075-76 Rs	FY 2074-75 Rs
Interest income	71,045,435	40,865,734
Dividend income	-	-
Income from revenue stamps	-	-
	71,045,435	40,865,734

23.1 Interest income

	FY 2075-76 Rs	FY 2074-75 Rs
Government securities	-	-
Commercial Banks Fixed Deposits	61,461,212	36,539,556
Development Banks Fixed Deposits	6,526,474	-
Finance Companies Fixed Deposits	684,363	-
Debenture of Commercial Banks and Finance Companies	137,842	-
Income from Other (Other than Fixed Deposits)	2,235,544	4,326,178
	71,045,435	40,865,734



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23.2 Dividend income

Revenue recognition of dividend income

Dividend income is recognised when the right to receive the dividend is established.

	FY 2075-76 Rs	FY 2074-75 Rs
Dividend from Ordinary Shares of Public Limited Company	-	-
Dividend form Mutual Fund	-	-
Dividend from Preference Shares	-	-
	-	-

24 Net realised gains and losses

Net realised gains and losses recorded in the statement of profit or loss on investments include gains and losses on financial assets. Gains and losses on the sale of investments are calculated as the difference between net sales proceeds and the original or amortised cost and are recorded on occurrence of the sale transaction.

	FY 2075-76 Rs	FY 2074-75 Rs
Gain/(Loss) on sale of Mutual Fund	-	-
Profit from Sale of Investment	-	-
Loss on Sale of Investment	-	-
	-	-

25 Fair value gains and losses

This includes the gains and losses arising from changes in fair value on financial instruments classified as financial asset at fair value through profit or loss, if any.

	FY 2075-76 Rs	FY 2074-75 Rs
Fair value gains and losses	-	-
	-	-

26 Other income

Other income includes disposal gains/ lossess on property, plant and equipment and miscellaneous income. Profit or loss on sale of property, plant and equipment is recognised in the period in which the sale occurs and is classified under other income.

	FY 2075-76 Rs	FY 2074-75 Rs
Foreign Exchange Income/(Loss)	11,860	-
Others Income	46,853	-
Other Direct Income	265,450	240
Written back liabilities	-	260,700
Gain/(Loss) on Sale of Fixed Assets	-	-
	324,163	260,940

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27 Net benefits and claims paid

	FY 2075-76 Rs	FY 2074-75 Rs
Gross benefits and claims paid	(7,346,382)	-
Claims ceded to reinsurers	3,756,649	-
	(3,589,733)	-

28 Change in Insurance contract liabilities

	FY 2075-76 Rs	FY 2074-75 Rs
Change in Gross insurance contract liabilities		
Change in insurance contract outstanding claims provision	18,432,973	
Change in charged for Incurred But not Reported	16,430,885	-
Change in unexpired risk reserve provision	135,787,961	110,544
	170,651,819	110,544
Change in Reinsurance Assets		
Change in reinsurance asset created on outstanding claim provision	(9,955,330)	
Change in Reinsurance Asset created on unexpired risk reserve	(81,380,153)	
	(91,335,483)	-
Net change in Insurance contract liabilities	79,316,336	110,544

29 Finance costs

Finance costs include the finance charges in respect of Bank loan, other Financial liabilities at amortized cost and in respect of finance leases as per NAS 17 Leases.

	FY 2075-76 Rs	FY 2074-75 Rs
Interest Expense	-	-
	-	-

30 Other operating and administrative expenses

Recognition of other operating and administrative expenses

Other operating and administrative expenses are recognised on accrual basis. All expenditure incurred in the running of the business and in maintaining the property, plant and equipment are charged to the statement of profit or loss.

	FY 2075-76 Rs	FY 2074-75 Rs
Staff expenses	38,584,347	5,088,400
Administrative expenses	26,267,665	3,406,900
Depreciation	5,197,945	31,461
Amortization	320,000	-
Agent Commission	1,398,191	-
Reinsurance Commission expenses	191,374	-
Insurance Levy-Net	1,064,010	1,311
Other Direct expenses	894,050	240
	73,917,582	8,528,312



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30.1 Staff expenses

For the year ended

	FY 2075-76	FY 2074-75
	Rs	Rs
Provision for Staff Bonus	737,207	3,270,210
Contributions made to the Employees' Provident Fund (EPF)	1,570,807	94,780
Salary	18,503,718	947,797
Allowance	12,124,611	696,661
Dashain Allowance	1,759,630	-
Staff Welfare Expenses	175,094	-
Provision for Gratuity / Pension	1,308,482	78,952
Provision for Encashment of Leave	1,775,328	-
Wages	158,276	-
Employee insurance premium	327,381	-
Employee other expense	143,813	-
Total employee benefit expenses	38,584,347	5,088,400

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30.2 Administrative expenses

	FY 2075-76 Rs	FY 2074-75 Rs
Rent	8,667,551	1,750,000
Water & Electricity	747,707	70,195
Repair & Maintenance	238,600	4,000
Communication Expenses	1,602,321	78,282
Fuel expenses	1,869,368	84,636
Printing & Stationery	1,963,628	123,970
Miscellaneous Office & Materials Expenses	483,430	50,984
Travelling Expenses	672,340	245,010
Agent Training Expense	34,362	25,770
Insurance Premium	244,011	29,821
Security Expense	295,000	17,500
Legal and Consultancy Fee	430,911	64,522
News Papers, Books & Periodical	31,930	4,170
Publicity and Advertisement	1,140,223	102,576
Business Promotion Expense	318,795	-
Guest Entertainment Expenses	1,642,825	26,030
Gift & Donation	35,000	-
Expense Related to Board Meeting	253,493	-
Expense Related to Committee/Sub-Committee	78,000	-
Annual General Meeting Expense	135,129	-
Expense Related to Audit	296,145	35,000
Bank Charges	48,376	3,410
Rates and Taxes	986,891	-
Revenue Stamp	180,580	-
Branch opening expenses	228,085	355,699
Website and app development expenses	309,012	-
Postage and courier	144,449	-
Miscellaneous Expense	129,678	174,437
Cleaning Expenses	443,389	12,000
Server Management Fees	1,460,899	131,160
Transportation and Freight Charges	30,920	-
Training and Seminar Expenses	558,299	-
Office Tea & Coffee Expenses	477,255	17,728
Overtime Expenses	89,063	-
Total	26,267,665	3,406,900



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31 Income tax expense

Recognition of income tax expense

Income tax expense comprises current and deferred tax. Current and deferred taxes are recognised in the statement of profit or loss except to the extent that it relates to items recognised directly in equity, when it is recognised in equity.

	FY 2075-76 Rs	FY 2074-75 Rs
Income tax paid	-	-
Income Tax	(15,650,826)	(9,613,966)
Deferred Tax (Expenses)/Income	13,435,720	(141,170)
	(2,215,106)	(9,755,136)

31.1 Deferred Tax Expenses/(Income)

	FY 2075-76 Rs	FY 2074-75 Rs
GAAP Deferred tax expenses/(Income)	81,597	(154,671)
NFRS Adjustment Deferred tax effect	13,354,123	13,501
	13,435,720	(141,170)

32 Basic Earnings Per Share (EPS)

Company presents basic and restated Earnings Per Share (EPS) for its ordinary shares.

Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period.

Earning per share have been calculated on weighted average no of share outstanding.

Restated EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding with the effect of bonus share and right share, if any issued in current year, in previous year.

	FY 2075-76 Rs	FY 2074-75 Rs
For the year ended		
Profit for the year (Rs.)	5,156,955	22,845,663
Weighted average number of shares	7,000,000	4,087,500
Basic earnings per share (Rs.)	0.74	5.59
Weighted average number of shares		
Issued ordinary shares as at 1 Shrawan	7,000,000	10,000
Shares issued during the year	-	4,077,500
	7,000,000	4,087,500
Restated earnings per share		
	FY 2075-76	FY 2074-75
Bonus share to be issued cost [A]	-	-
Number of bonus share at current share price [B]	-	-
Restated share (weighted average no of share o/s +[B])	7,000,000	4,087,500
Profit for the year	5,156,955	22,845,663
Restated Earning Per Share	0.74	5.59

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33 Dividends

Dividends on ordinary shares are recognised as a liability and deducted from equity when they are approved by the Company's shareholders. Interim dividends are deducted from equity when they are paid.

Dividends proposed by the Board of Directors after the reporting date is not recognised as a liability and is only disclosed as a note to the financial statements.

	FY 2075-76 Rs	FY 2074-75 Rs
Final dividend		
Final dividend proposed (Rs.)	-	-
Number of ordinary shares	-	-
Final dividend per share (Rs.)	-	-

34 Related Party Transactions

The Company carries out transactions in the ordinary course of business with parties who are defined as related parties in NAS 24 - Related Party Disclosures.

Details of the related party transactions are reported below.

34.1 Identifiacion of Related Party

A related party is a person or entity that is related to the entity that is preparing its financial statements

a. A person or a close member of that person's family is related to a reporting entity if that person:

- has control or joint control of the reporting entity
- has significant influence over the reporting entity or
- is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b. An entity is related to a reporting entity if any of the following conditions applies:

- The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
- One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
- Both entities are joint ventures of the same third party.
- One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.
- The entity is controlled or jointly controlled by a person identified in (a).
- A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).



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34.2 Transactions and outstanding balances with the key management personnel

According to the NAS 24 - Related Party Disclosures, key management personnel are those having authority and responsibility for planning, directing and controlling the activities of the entity.

Sanima general Insurance company considers its Board of Directors and their immediate family members as key management personnel of the Company.

KMPs of the Sanima General Insurance Company Ltd. includes members of Board of Directors and Deputy General Manager namely:

Name of key management personnel	Position	Remarks
Mr. Khem Raj Lammichhane	Chairman	From 2075.12.03
Dr. Hemanta Kumar Dabadi	Director	From 2075.12.03
Mr. Dilip Shrestha	Director	From 2075.12.03
Mr. Sonam Gyatso	Director	From 2075.12.03
Mr. Damodar Prasad Acharya	Independent Director	From 2075.12.25
Mr. Arun Kumar Ojha	Director	Upto 2075.12.03
Dr. Manik lal Shrestha	Alternate Director	Upto 2075.12.03
Dr. Jugal Bhurtel	Chairman	Upto 2075.12.03
Mr. Subodh Lal Shrestha	Deputy General Manager (DGM)	-

a) Key management personnel compensation

Transactions for the Year ended 31st Ashad 2076	Board of Director	DGM
Salary, Allowance and other facilities	-	2,147,964
Board meeting Allowance	230,000	-
Other Committee meeting fee	78,000	-
Total	308,000	2,147,964

35 Accounting Clasification and Fair Value

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either;

In the principal market for the asset or liability or ;

In the absence of the principal market, in the most advantageous market for the asset or liability.

Fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest. When available, the Company measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis. For units in unit trusts, fair value is determined by reference to published bid-values. If a market for a financial instrument is not active, then the Company establishes fair value using a valuation technique.

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Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses and option pricing models. The chosen valuation technique makes maximum use of market inputs, relies as little as possible on estimates specific to the Company, incorporates all factors that market participants would consider in setting a price, and is consistent with accepted economic methodologies for pricing financial instruments. Inputs to valuation techniques reasonably represent market expectations and measures of the risk-return factors inherent in the financial instrument. The Company calibrates valuation techniques and tests them for validity using prices from observable current market transactions in the same instrument or based on other available observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, i.e. the fair value of the consideration given or received, unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument, i.e. without modification or repackaging, or based on a valuation technique whose variables include only data from observable markets.

When transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and any difference between this price and the value initially obtained from a valuation model is subsequently recognised in the statement of profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is supported wholly by observable market data or the transaction is closed out.

Any difference between the fair value at initial recognition and the amount that would be determined at that date using a valuation technique in a situation in which the valuation is dependent on unobservable is not recognised in the statement of profit or loss immediately, but is recognised over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable. Assets and long positions are measured at a bid price; liabilities and short positions are measured at an asking price. Fair values reflect the credit risk of the instrument and include adjustments to take account of the credit risk of the Company and the counter party where appropriate. Fair value estimates obtained from models are adjusted for any other factors, such as liquidity risk or model uncertainties; to the extent that the Company believes a third-party market participant would take them into accounting pricing a transaction.

Financial assets and liabilities based on the accounting classification with their carrying values and fair values are tabulated below.

As at 31 Ashad 2076

	Fair value through profit or loss Rs.	Fair value through other comprehensive income Rs.	Amortized cost Rs.	Total carrying amount Rs.	Differenc Rs.
Financial assets					
Measured at fair value through PL	-	-	-	-	-
Measured at fair value through OCI	-	200,000	-	200,000	-
Measured at amortised cost	-	-	700,856,922	700,856,922	-
Reinsurance receivables	-	-	-	-	-
Other Insurance receivables	-	-	-	-	-
Total	-	200,000	700,856,922	701,056,922	-
Financial liabilities					
Reinsurance payables	-	-	-	-	-
Other financial liabilities	-	-	-	-	-
	-	-	-	-	-

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As at 32 Ashad 2075

	Fair value through profit or loss Rs.	Fair value through other comprehensive income Rs.	Amortized cost Rs.	Total carrying amount Rs.	Differenc Rs.
Financial assets					
Measured at fair value through PL	-	-	-	-	-
Measured at fair value through OCI	-	-	-	-	-
Measured at amortised cost	-	-	656,954,062	656,954,062	-
Reinsurance receivables	-	-	-	-	-
Other Insurance receivables	-	-	-	-	-
Total	-	-	656,954,062	656,954,062	-
Financial liabilities					
Reinsurance payables	-	-	-	-	-
Other financial liabilities	-	-	-	-	-
	-	-	-	-	-

35.1 Determination of fair value of Financial Insurment

Fair value measurement

The following table analyses financial assets measured at fair value at the reporting date, by the level in the fair value hierarchy into which the fair value measurement is categorised.

	As at 31 Ashad 2076				32 Ashad 2075			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets at fair value through OCI								
Quoted equities	-	-	-	-	-	-	-	-
Unquoted equities	-	-	200,000	200,000	-	-	-	-
Quoted mutual funds	-	-	-	-	-	-	-	-
Financial assets at fair value through PL								
Quoted equities	-	-	-	-	-	-	-	-
Unquoted equities	-	-	-	-	-	-	-	-
Quoted mutual funds	-	-	-	-	-	-	-	-
Total	-	-	200,000	200,000	-	-	-	-

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36 Employee Defined Benefit Obligations

	FY 2075-76 Rs	FY 2074-75 Rs
Defined contribution plans		
Employees' Provident Fund	8,040	376,611
Contribution to Citizen Investment Trust Fund	-	-
	8,040	376,611

Recognition and measurement of employee defined benefit obligations

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The liability recognised in the financial statements in respect of defined benefit plans is the present value of the defined benefit obligation as at the reporting date. The value of defined benefit obligation is calculated by a qualified Actuary as at the reporting date, using the Projected Unit Credit (PUC) method as recommended by NAS 19 - Employee Benefits. The Actuarial valuation involves making assumptions about discount rate, salary increment rate and balance service period of employees. Due to the long-term nature of the plans, such estimates are subject to significant uncertainty.

The re-measurement of the net defined benefit liability which comprises actuarial gains and losses are charged or credited to the statement of other comprehensive income in the period in which they arise. The assumptions based on which the results of the actuarial valuation was determined, are included in Note below.

Due to the complexity of the valuation, the underlying assumptions and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed at each reporting date.

36.1 Defined benefit plans - Provision for employee benefits

As at	FY 2075-76 Rs	FY 2074-75 Rs
Present value of unfunded obligation (Leave encashment)	1,689,016	-
	1,689,016	-

36.2 Movement in the present value of the employee benefits

	FY 2075-76 Rs	FY 2074-75 Rs
As at 1 Shrawan	-	-
Expenses recognised in statement of profit or loss	1,689,016	-
Payments during the year	-	-
Actuarial loss recognised in statement of comprehensive income	-	-
As at 31 Ashad	1,689,016	-

36.2.1 Expenses recognised in statement of profit or loss

For the year ended	FY 2075-76 Rs	FY 2074-75 Rs
Interest cost	-	-
Current service cost	1,689,016	-
	1,689,016	-



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36.2.2 Expenses recognised in statement of comprehensive income

For the year ended	FY 2075-76 Rs	FY 2074-75 Rs
Actuarial loss	-	-

36.2.3 Valuation of employee benefit obligations

As at FY 2075-76 liability for leave encashment is valued under the Projected Unit Credit method by Trans Value consultants, a firm with actuarial expertise as required by NAS 19 - Employee Benefits.

36.2.4 Principal actuarial assumptions used

Actuarial information	FY 2075-76	FY 2074-75
Discount rate	6.50%	N/A
Salary increase	3.33%	N/A
Mortality rates	Nepali Assured Lives Mortality 2009	N/A
Withdrawal Rate	11%	N/A
Retirement age	58 years	N/A

37 Risk Management Framework

(a) Insurance and financial risk

(i) Insurance risks

The Company principally issues the following types of general insurance contracts : motor, Fire and engineering, marine, Micro, Laghu and miscellaneous. Risks under non-life insurance policies usually cover twelve months duration.

For general insurance contracts, the most significant risks arise from natural disasters, climate changes and terrorist activities. For longer tail claims that take some years to settle, there is also inflation risk.

The above risk exposure is mitigated by diversification across a large portfolio of insurance contracts and geographical areas. This is largely achieved through diversification across industry sectors and geography. Furthermore, strict claim review policies to assess all new and ongoing claims, regular detailed review of claims handling procedures and frequent investigation of possible fraudulent claims are established to reduce the risk exposure of the Company. The Company further enforces a policy of actively managing an promptly pursuing claims, in order to reduce its exposure to unpredictable future developments that can negatively impact the business. inflation risk is mitigated by taking expected inflation in to account when estimating insurance contract liabilities. The Company identifies and categorises risks in terms of their source, their impact on the Company and preferred strategies for dealing with them.

The Company has also limited its exposure by imposing maximum claim amounts on certain contracts as well as the use of reinsurance arrangements in order to limit exposure to catastrophic events (e.g. flood damage).

The Company considers insurance risk to be a combination of the following components.

- Product design risk
- Underwriting risk
- Reinsurance risk
- Claims risk

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Operational risk	Mitigation strategies
<p>Product design risk The Company issues non-life insurance contracts such as motor, fire and engineering, marine and miscellaneous. Product designs of the portfolio may be outdated due to changes in the climate leading to natural disasters, behavioral trends of people due to changing life styles and steady escalation of costs in respect of spare parts in the industry.</p>	<p>Diversification of insurance contracts across a large geographical areas.</p> <p>Variability of risk is improved by careful selection and implementation of underwriting strategies, which are designed to ensure that risks are diversified in terms of type of risk.</p> <p>Strategies are periodically reviewed and suitable action taken. Constant watch on internal and external factors that may impede planned objectives.</p>
<p>Underwriting risk Underwriting risk generally refers to the risk of loss on underwriting activity in the insurance. In insurance, underwriting risk may either arise from an inaccurate assessment of the risks entailed in writing an insurance policy, or from factors wholly out of the underwriter's control.</p>	<p>Improve knowledge and skills of the underwriting staff.</p> <p>Statistical databases are maintained on loss making clients to ensure such clients are strategically declined.</p> <p>Review profitability, pricing, terms and conditions of various products. Financial authority limits are in place for underwriting clearly prescribing the limits to underwrite based on the sum assured and risk.</p>

37.1 Risk Management Framework (Continued)

<p>Reinsurance risk Reinsurance risk refers to the inability of the ceding company or the primary insurer to obtain insurance from a reinsurer at the right time and at an appropriate cost.</p>	<p>Global trusted and stable portfolio of reinsurance companies which are rated highly used for reinsurance placements.</p> <p>Very close and professional relationship is maintained with all reinsurers.</p> <p>Provisions are made for long outstanding reinsurance receivables.</p> <p>Outstanding reinsurance receivables are reviewed on a monthly basis to ensure that all dues are collected or set-off against payables on time.</p>
<p>Claims risk The risk of actual claims or the timing thereof, may differ from expectations.</p>	<p>Claim intimation is done through the call centre which works on 24x7 basis. Customers are advised of consequence of inadequate sum insured and excesses.</p> <p>Cross check information from various issues and segregation of approval and payment duties.</p> <p>Qualified independent actuary carries out independent valuation on a quarterly basis in order to assess adequacy of reserves.</p> <p>Significant outstanding claims are subjected to periodic reviews by the management and the Board of Directors.</p>

Concentration risk

Fiscal Year ending 31st Ashad 2076

Portfolio	Gross premium	Premium Ceded	Net Premium
Aviation	-	-	-
Agriculture	11,694,757	9,355,806	2,338,951
Engeneering	10,204,398	10,486,580	(282,182)
Fire	42,463,283	36,686,410	5,776,873
Marine	10,401,959	9,122,046	1,279,913
Micro	362,178	-	362,178
Miscellaneous	22,800,258	18,951,808	3,848,450
Motor	98,290,476	36,873,854	61,416,622
Total	196,217,309	121,476,504	74,740,805



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37.2 Risk Management Framework (Continued)

The Board of Directors of the Company has the overall responsibility for the establishment and oversight of the Company's risk management framework.

The Company's risk management policies are established to identify and analyse the risks faced by the Company to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Company, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.

The Board is ultimately responsible for monitoring compliance with the Company's risk management policies and procedures. The Board is assisted in these functions by internal audit department and the Audit Committee. The internal audit department undertakes both regular and ad-hoc reviews of risk management controls and procedures, the results of which are reported to the audit committee.

Regulators are primarily interested in protecting the rights of policyholders and monitor them closely to ensure that the Company is satisfactorily managing affairs for policyholders' benefit. At the same time, regulators are also interested in ensuring that the Company maintains an appropriate solvency position to meet unforeseen liabilities arising from economic shocks or natural disasters.

As an insurer, the operations of the Company are subject to regulatory supervision of the Insurance Board of Nepal. The Company has taken necessary action to comply with and complied with applicable regulations throughout the year.

Nature and extent of risk arising from financial instruments

The Company has exposure to the following risks from financial instruments.

- Credit risk
- Liquidity risk
- Market risk

This note presents information about the Company's exposure to each of the above risks and the Company's objectives, policies and processes for measuring and managing risks.



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37.3 Risk Management Framework (Continued)

- **Credit risk/loan risk**

Credit risk is the risk of financial loss to the Company, if a customer or counter-party to a financial instrument fails to meet its contractual obligations in accordance with agreed terms and arises principally from the Company's premium receivables, reinsurance receivables, investments in debt securities and deposits with financial institutions such as time deposits, demand deposits, etc.

Management of credit risk - Insurance receivables

The company has no any policy for providing Credit facility against issued policy document as per regulatory restriction. As a result of rigorous follow up of outstanding premiums, the policies which are not settled within the approved credit periods are cancelled on a regular basis. The Company checks the status of the outstanding premium before settling claims to reduce the credit risk. The Company has implemented an impairment review for premium receivables periodically and provide for the same based on the results of the review.

Management of credit risk - Reinsurance receivables

Credit risk with regard to reinsurance receivables is mitigated by selecting the reinsurers with higher credit ratings and reviewing their ratings periodically. The following table depicts the reinsurers of the Company with their ratings.

Reinsurer	Rating	Issuing agency
HANNOVER RE	A+	AM Best
GIC Re	A-	AM Best
KENYA RE	BB+	AM Best
GIC BHUTAN RE	NA	NA
ASIAN RE	BBB-	AM Best
EAST AFRICA RE	BB+	AM Best
OMAN RE	BBB-	Fitch
SIRIUS INTERNATIONAL	BBB	S & P Global Ratings
TUNIS RE	BBB-	AM Best
NEW INDIA ASSURANCE	A-	AM Best
NEPAL REINSURANCE CO LTD.	NA	NA

Management of credit risk - Financial investments (Except listed equity securities)

The Company evaluates the credit ratings of the respective investee and/or respective issue prior to the investment decision are made. In addition, the Company focuses on tolerable levels concentration risk and portfolio monitoring in line with the Company's risk appetite.

Management of credit risk - Cash at bank

The Company's exposure to credit risk with relevant to cash and cash equivalents is minimal since these balances are maintained at banks and finance companies with high credit ratings.



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37.4 Risk Management Framework (Continued)

• Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. In respect of catastrophic events, there is also a liquidity risk associated with timing differences between gross cash out-flows and expected reinsurance recoveries.

Management of liquidity risk

The following controls are in place to mitigate liquidity risk which is faced by the Company.

- i. The Company's approach to managing liquidity is to ensure that funds available are adequate to meet claim payments to its policyholders and to ensure operational expenses are paid when they are due.
- ii. Main sources of the Company's funding are capital and gross written premium. The Company also maintains a portfolio of readily marketable securities to strengthen its liquidity position. Investment durations are diversified, depending on the cash flow needs of the Company and maturity periods are regularly reviewed. Cash flow analysis is done prior to investments are made.
- iii. The Company's treaty agreements with reinsurers contain clauses permitting the immediate draw down of funds to meet claim payments should claim events exceed a certain agreed size.
- iv. Availability of a stand-by overdraft facility to be used only in the event of an emergency.
- v. Determining the maturity profiles of insurance contract liabilities and reinsurance assets based on the estimated timing of net cash outflows from recognised insurance liabilities.
- vi. Planning for all large cash outflows in advance and making necessary arrangements to ensure the availability of funds to meet such outflows.

Exposure to liquidity risk

The Company monitors the liquidity position of the Company to assess funding requirements. Liquid assets include cash and short term investments and bills purchased. The Company also monitors maturity profile of its assets and liabilities.

Maturity profiles

The following table summarises the maturity profile of the financial assets, financial liabilities and insurance contract liabilities. Unearned premiums have been excluded from the analysis as they are not contractual obligations. The Company maintains a portfolio of highly marketable and diverse assets that can be easily liquidated in the event of an unforeseeable interruption of cash flow. The Company also has committed lines of credit that it can access to meet liquidity needs.

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37.5 Risk Management Framework (Continued)

Contractual maturities of undiscounted cash flows of financial assets and financial liabilities are provided below.

As at 31 Ashad 2076

Financial assets/liabilities	0-3 Months	3-12 Months	1-2 Years	Over 2 Years	No Stated Maturity	Total
Financial assets						
Fair value through profit or loss	-	-	-	-	-	-
Listed equity securities	-	-	-	-	-	-
Fair value through other comprehensive income	-	-	-	-	200,000.00	200,000
Amortized cost	-	-	-	2,611,868	-	2,611,868
Fixed deposit	10,013,274	698,245,054	-	-	-	708,258,328
Government bond	-	-	-	-	-	-
Reinsurance receivables	9,955,330	-	-	-	-	9,955,330
Other Insurance receivables (gross)	24,084,376	-	-	-	-	24,084,376
Cash and short term deposits	78,079,871	-	-	-	-	78,079,871
Total	122,132,851	698,245,054	-	2,611,868	200,000	823,189,773
Financial liabilities						
Reinsurance payable	-	25,191,723	-	-	-	25,191,723
Other financial liabilities	-	6,589,430	-	-	-	6,589,430
Total	-	31,781,153	-	-	-	31,781,153

37.6 Risk Management Framework (Continued)

As at 32 Ashad 2075

Financial assets/liabilities	0-3 Months	3-12 Months	1-2 Years	Over 2 Years	No Stated Maturity	Total
Financial assets						
Fair value through profit or loss	-	-	-	-	-	-
Listed equity securities	-	-	-	-	-	-
Fair value through other comprehensive income	-	-	-	-	-	-
Amortized cost	-	-	-	-	-	-
Fixed deposit	-	656,954,062	-	-	-	656,954,062
Government bond	-	-	-	-	-	-
Reinsurance receivables	-	140,884	-	-	-	140,884
Other Insurance receivables (gross)	-	-	-	-	-	-
Cash and short term deposits	51,410,461	-	-	-	-	51,410,461
Total	51,410,461	657,094,946	-	-	-	708,505,407
Financial liabilities						
Reinsurance payable	-	-	-	-	-	-
Other financial liabilities	-	1,878,275	-	-	-	1,878,275
Total	-	1,878,275	-	-	-	1,878,275



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37.7 Risk Management Framework (Continued)

● Market risk

Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market variables such as interest rates, foreign exchange rates and equity prices. Market risk is an aggregation of,

- a) Interest rate risk
- b) Currency risk
- d) Equity price risk

a) Interest rate risk

Interest rate risk is the risk that fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. Floating rate instruments typically expose the Company to cash flow interest risk, whereas fixed interest rate instruments expose the Company to fair value interest rate risk.

Management of interest rate risk

In order to mitigate the interest rate risk faced by the Company, the management follows the guidelines set out in the investment policy which is regularly reviewed by the Investment Committee. Among such guidelines, following guidelines included to mitigate the interest rate risk faced by the Company.

- ii. Forecasting and monitoring future cash inflows and outflows when formulating investment strategies.
- iii. Relative amounts of the each portfolio will be determined by the Company's liquidity position, availability of market values, individual securities' risk/return profiles.

Sensitivity analysis - Interest rate risk

Sensitivity analysis for interest rate risk reflects the changes in the fair value or future cash flows of a financial instrument at the reporting date in response to assumed movements in market interest rates. The sensitivity of reported fair value of financial instruments is monitored by assessing the projected changes in the fair value of financial instruments held by the portfolios in response to assumed parallel shift in the yield curve by +/- 100 basis points and +/- 200 basis points.

PBT* - Profit before tax

b) Currency risk

Currency risk is the risk that the value of a financial instrument will fluctuate due to the changes in foreign exchange rates. The Company's principal transactions are carried out in Nepalese Rupees (Rs.) and hence, its exposure to foreign exchange risk arises primarily with respect to reinsurance recoveries and US Dollars denominated assets developed out of aforementioned recoveries.

Management of currency risk

The currency risk faced by the Company is minimal since no material liabilities or assets were recorded on foreign currency denominated as at the reporting date.

Sensitivity analysis - Currency risk

The sensitivity analysis of currency risk indicate the currencies to which the Company had significant exposures as at 31 Ashad 2076 and the effect to the gains/(losses) in case of a market exchange rates up/drop by 1%.

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Notes to the Financial Statements As at 31 Ashad 2076

c) Equity price risk

The risk of fluctuation in fair values or future cash flows of a financial instrument due to a change in market prices, other than those occurring due to interest rate risk or currency risk, is referred to as equity price risk. Accordingly, the equity price risk affects the Company's investments in equity instruments.

Management of equity price risk

In order to mitigate the equity price risk faced by the Company, the management follows the guidelines set out in the investment policy. The Company's investment policy guides the management to set/monitor objectives and constraints on investments, diversification plans as well as limits on equity exposure. Compliance with the policy is monitored and the exposure and instances of non-compliance are reported to the Board of Directors. The policy is reviewed regularly for pertinence and for changes in the risk environment. The Company manages its equity price risk by investing in relatively less volatile sectors and in different sectors.

Sensitivity analysis - Equity price risk

Sensitivity analysis for equity risk reflects how changes in the fair value of equity securities at the reporting date will fluctuate in response to assumed changes in equity market prices.

37.8 Operational Risks

Operational risk is the risk of loss arising from system failure, human error, fraud or external events. When controls fail to perform, operational risks can cause damage to reputation, have legal or regulatory implications or can lead to financial loss. The Company cannot expect to eliminate all operational risks, but by initiating a rigorous control framework and by monitoring and responding to potential risks, the Company is able to manage the risks. Controls include effective segregation of duties, access controls, authorisation and reconciliation procedures, staff education and assessment processes, including the use of internal audit. Business risks such as changes in environment, technology and the industry are monitored through the Company's strategic planning and budgeting process.

	FY 2075-76 Rs	FY 2074-75 Rs
Net change in operational assets and liabilities		
Net change in reinsurance receivables	91,335,483	140,884
Net change in receivables and other assets	39,486,967	7,840,923
Net change in insurance liabilities	170,651,819	251,428
Net change in other liabilities	77,483,860	5,432,381
	378,958,129	13,665,616

38 Events After the Reporting Date

38.1 Dividends

The company has not proposed any dividend during the year ended 31st Ashad 2076.

39 Capital Commitments and Contingencies

39.1 Capital commitments

The company does not have any Capital Commitments as on 31st Ashad, 2076.

39.2 Contingencies

In the opinion of the Directors and the Company's lawyers, pending litigation against the Company will not have a material impact on the reported financial results or future operations of the Company.

All pending litigation for claims have been evaluated and adequate provisions have been made in the financial statements.

The Company does not have contingencies other than related with insurance policy as on 31st Ashad 2076.



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40 Acturial Data for Gratuity and Leave Encashment

The Nepal Accounting Standard 19 on “Employee Benefits” issued by the Institute of chartered Accountants of Nepal has been adopted by the Company as under:

Defined Benefit plans in respect of Leave Encashment will be as per actuarial valuation.

Brief calculation pattern of Acturial Valuation Working as disclosed hereunder:

S.N.	Particulars	2075-76	2074-75
		Annual Leave Encashment and Sick leave (Non Funded)	Annual Leave Encashment and Sick leave (Non Funded)
1	(Income)/ Expenses Recognized In Income Statement		
	Interest Cost	-	-
	Current Service Cost	1,689,016	-
	Net Acturial Losses/(Gains)	-	-
	Interest Income on Plan Assets	-	-
2	(Income)/Expenses Recognized In Other Comprehensive Income		
	Actuarial (Gain)/ Loss	-	-
	Return on Plan Assets (Greater)/Lesser than discount rate	-	-
	Expenses recognized in the Profit & Loss A/c	-	-
3	Change in Present Value Obligations		
	PV of Obligation at beginning of the year	-	-
	Interest Cost	-	-
	Current Service Cost	1,689,016	-
	Acquisitions (credit)/ cost	-	-
	Benefit paid	-	-
	Actuarial (Gain)/ Loss	-	-
	Liability at the end of the year	1,689,016	-
	As per GAAP		
4	Change in Fair Value of Plan Assets		
	Fair Value of Plan Asset at Beginning of the Year	-	-
	Acquisition Adjustment	-	-
	Interest Income on Plan Assets	-	-
	Return on Plan Assets Greater/ (Lesser) than discount rate	-	-
	Contribution by Employer	-	-
	Benefit paid	-	-
	Actuarial (Gain)/ Loss on Plan Assets	-	-
	Fair Value of Plan Asset at End of the Year	-	-
5	Amount Recognized in Statement of Financial Position		
	Present Value of Obligations at Year End	1,689,016	-
	Fair Value of Plan Assets at Year End	-	-
	Funded Status Surplus/(Deficit)	(1,689,016)	-
	Unrecognised Acturial (Gain)/Loss at Year End		
	Unrecognised Past Service Cost		
	Net Asset/(Liability) Recognised in Balance Sheet	(1,689,016)	-

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As at 31 Ashad 2076

S.N.	Particulars	2075-76	2074-75
		Annual Leave Encashment and Sick leave (Non Funded)	Annual Leave Encashment and Sick leave (Non Funded)
6	Actuarial Assumptions		
	Discount rate	6.50%	-
	Salary escalation rate	3.33%	-
	Retirement age	58 years	-
	Remaining Working Life	-	-
	Mortality	Nepali Assured Lives Mortality 2009	-
	Wuthdrawal Rate	11.00%	-
7	Employee information		
	Average Attained Age (Years)	31.97	-
	Total Monthly Salary	2,663,890	-
	Average Monthly Salary	34,596	-
	Total Monthly Salary eligible for Compensated Absences	2,835,750	-
	Average Monthly Salary eligible for Compensated Absences	36,828	-
	No of Members	77	-
	Total Leave Balance (Days) = Annual + Sick Leave	1,592	-
	Average Leave Balancen (days)	20.68	-



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Notes to the Financial Statements
As at 31 Ashad 2076

41 Segment Reporting

For the FY ending 31st Ashad 2076

Particular	Line of Business (LOB)							Unallocated Amount	Total
	Agricultural	Engineering	Fire	Marine	Micro	Miscellaneous	Motor		
Gross Earned Premium	11,694,757	10,204,398	42,463,283	10,401,959	362,178	22,800,258	98,290,476	18,658	196,235,967
Premium ceded to reinsurer	9,355,806	10,486,580	36,686,410	9,122,046	-	18,951,808	36,873,854	-	121,476,504
Net Earned Premium	2,338,951	(282,182)	5,776,873	1,279,913	362,178	3,848,450	61,416,622	18,658	74,759,463
Fees and commission income	1,590,487	3,182,500	14,027,804	3,772,697	-	7,354,332	10,927,914	(22,789,083)	18,066,651
Investment income	172,115	199,539	1,609,254	418,069	7,041	869,127	5,389,279	62,381,011	71,045,435
Net realised gains and losses	-	-	-	-	-	-	-	-	-
Fair value gains and losses	-	-	-	-	-	-	-	-	-
Other income	24,090	4,180	46,700	14,410	-	20,120	155,950	-	324,163
Other revenue	1,786,692	3,386,219	15,683,758	4,205,176	7,041	8,243,579	16,473,143	39,650,641	89,436,249
Total Revenue	4,125,643	3,104,037	21,460,631	5,485,089	369,219	12,092,029	77,889,765	39,669,299	164,195,712
Gross benefits and claims paid	(1,080,918)	(19,350)	(33,660)	(44,217)	(226,541)	(2,089,016)	(3,852,680)	-	(7,346,382)
Claims ceded to reinsurers	864,734	18,470	28,288	33,605	-	1,628,328	1,183,224	-	3,756,649
Change in insurance contract liabilities	(1,298,621)	(26,705)	(3,706,471)	(705,527)	(181,089)	(2,134,202)	(39,144,350)	(32,119,371)	(79,316,336)
Net benefits and claims	(1,514,805)	(27,585)	(3,711,843)	(716,139)	(407,630)	(2,594,890)	(41,813,806)	(32,119,371)	(82,906,069)
Finance costs	-	-	-	-	-	-	-	-	-
Other operating and administrative expenses	(5,910,341)	(3,701,324)	(14,061,702)	(2,849,591)	(166,603)	(7,636,251)	(36,099,411)	(3,492,359)	(73,917,582)
Other expenses	(5,910,341)	(3,701,324)	(14,061,702)	(2,849,591)	(166,603)	(7,636,251)	(36,099,411)	(3,492,359)	(73,917,582)
Total benefits, claims and other expenses	(7,425,146)	(3,728,909)	(17,773,545)	(3,565,730)	(574,233)	(10,231,141)	(77,913,217)	(35,611,730)	(156,823,651)
Profit before tax	(3,299,503)	(624,872)	3,687,086	1,919,359	(205,014)	1,860,888	(23,452)	4,057,569	7,372,061
Income Tax Expense	-	-	-	-	-	-	-	(2,215,106)	(2,215,106)
Profit For the Year	(3,299,503)	(624,872)	3,687,086	1,919,359	(205,014)	1,860,888	(23,452)	1,842,463	5,156,955

Continue...



For the FY ending 32nd Ashad 2075

Particular	Line of Business (LOB)							Unallocated Amount	Total
	Agricultural	Engineering	Fire	Marine	Micro	Miscellaneous	Motor		
Gross Earned Premium	-	-	53,893	4,395	-	143,826	71,986	(18,658)	255,442
Premium ceded to reinsurer	-	-	28,330	952	-	85,014	28,725	-	143,021
Net Earned Premium	-	-	25,563	3,443	-	58,812	43,261	(18,658)	112,421
Fees and commission income	-	-	8,712	280	-	21,856	7,349	(37,637)	560
Investment income	-	-	8,327,279	904,521	-	19,598,686	12,295,948	(260,700)	40,865,734
Net realised gains and losses	-	-	-	-	-	-	-	-	-
Fair value gains and losses	-	-	-	-	-	-	-	-	-
Other income	-	-	80	20	-	40	100	-	260,940
Other revenue	-	-	8,336,071	904,821	-	19,620,582	12,303,397	(37,637)	41,127,234
Total Revenue	-	-	8,361,634	908,264	-	19,679,394	12,346,658	(56,295)	41,239,655
Gross benefits and claims paid	-	-	-	-	-	-	-	-	-
Claims ceded to reinsurers	-	-	-	-	-	-	-	-	-
Change in insurance contract liabilities	-	-	(12,782)	(1,722)	-	(29,406.00)	(21,631)	(45,003)	(110,544)
Net benefits and claims	-	-	(12,782)	(1,722)	-	(29,406)	(21,631)	(45,003)	(110,544)
Finance costs	-	-	-	-	-	-	-	-	-
Other operating and administrative expenses	-	-	(930,515)	(75,911)	-	(2,483,028)	(1,242,993)	(3,795,865)	(8,528,312)
Other expenses	-	-	(930,515)	(75,911)	-	(2,483,028)	(1,242,993)	(3,795,865)	(8,528,312)
Total benefits, claims and other expenses	-	-	(943,297)	(77,633)	-	(2,512,434)	(1,264,624)	(3,840,868)	(8,638,856)
Profit before tax	-	-	7,418,337	830,631	-	17,166,960	11,082,034	(3,897,164)	32,600,798
Income Tax Expense	-	-	-	-	-	-	-	(9,755,135)	(9,755,135)
Profit For the Year	-	-	7,418,337	830,631	-	17,166,960	11,082,034	(13,652,299)	22,845,663



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Notes to the Financial Statements
As at 31 Ashad 2076

42 Reconciliation Statements

42.1 Reconciliation of Profit or loss

Particulars	Year Ended 32nd Ashad 2075	Year Ended 31st Ashad 2076
Profit/Loss as per GAAP (A)	22,933,459	36,260,281
Adjustments due to NFRS Implementation		
1. Unearned Premium	(185,887)	(98,340,285)
2. Premium ceded to reinsurers (un-accrued)	140,884	81,380,153
3. Un-accrued Fee and Commission income net of tax	(37,636)	(15,941,067)
4. Increase (Decrease) in Investment Income (Government Bond)	-	-
5. Increase (Decrease) in Other operating and administrative expenses	-	7,302,642
a. Reinsurance Commission Expense net of tax	-	5,248,354
b. Agency Commission expense net of tax	-	2,054,289
c. Leave Encashment Expenses	-	-
d. Reversal of Provision for other losses	-	-
e. Net Increase/Decrease in Staff Bonus	-	(0)
6. Increase (Decrease) in income tax expense due to NFRS implementation	13,501	5,088,040
a. Deferred tax income/(expense) on URR	55,766	29,502,086
b. Deferred tax income/(expense) on Reinsurance Assets	(42,265)	(24,414,046)
c. Deferred tax income/(expense) on Leave encashment	-	-
8. Change in reversal of provision for loss on investment	-	-
9. Change in Incurred but not reported	-	(10,611,467)
10. Deposit Premium	(18,658)	18,658
Total Adjustment (B)	(87,795)	(31,103,326)
Profit/(Loss) as per NFRS [A+B]	22,845,663	5,156,955

NFRS Profit amount differ from GAAP is due to remeasurement of following items namely deferred gross premium income, deferred premium ceded to reinsurer, deferred fee and commission income, deferred Reinsurance commission expense, deferred agent commission expense, Change in staff bonus as per NFRS profit, change in outstanding claim, change in incurred but not reported and deposit premium.



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Notes to the Financial Statements As at 31 Ashad 2076

42.2 Reconciliation of Equity

Particulars	Year Ended 32nd Ashad 2075	Year Ended 31st Ashad 2076
Total Equity as per GAAP(A)	721,074,545	757,334,826
Adjustments due to NFRS Implementation		
1. Fair Value Reserve on Investment Available for Sale	-	-
2. Actuarial Reserve on Gratuity	-	-
3. Net Increase/(Decrease) in Retained Earning	(69,138)	(20,579,655)
a. Premium amortization	-	-
b. Gratuity	-	-
c. Leave Encashment	-	-
d. Unearned Premium Reserve	(130,121)	(68,968,320)
e. Reinsurance Asset	98,619	57,064,726
f. Employee Bonus provision	-	(0)
g. Reversal of other Provision	-	-
h. Unearned Commission income	(37,636)	(15,978,703)
i. Reversal of provision for loss on investment	-	-
j. Agent commission expense	-	2,054,289
k. Reinsurance commission expense	-	5,248,354
4. Outstanding claim	-	-
5. Incurred but not reported	-	(10,611,467)
6. Deposit Premium	(18,658)	-
Total Adjustment (B)	(87,796)	(31,191,123)
Total Equity as per NFRS [A+B]	720,986,749	726,143,703

NFRS balance of equity differ from the GAAP balance is due to remeasurement of following items namely: unearned premium reserve created as per LAT report, Reinsurance Assets created on premium ceded to reinsurer, deferred commission income and expense recognized as liability and assets and Deposit premium.



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Notes to the Financial Statements
As at 31 Ashad 2076

42.3 Reconciliation of Statement of financial position

	Year ended 32nd Ashad 2075				Year ended 31st Ashad 2076			
	As per Gaap	NFRS Reclass	NFRS Remeasurement	NFRS Balance	As per Gaap	NFRS Reclass	NFRS Remeasurement	NFRS Balance
Assets								
Property Plant and Equipment	8,554,176	-	-	8,554,176	38,125,094	-	-	38,125,094
Intangible assets	-	-	-	-	1,280,000	-	-	1,280,000
Deferred Tax Assets	-	-	-	-	-	(73,074)	13,367,624	13,294,550
Financial assets								
Financial assets at amortized cost	-	656,954,062	-	656,954,062	2,500,000	-	-	700,856,922
Financial asset at fair value through other comprehensive income	-	-	-	-	200,000	-	-	200,000
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-
Other Financial Assets	12,000	-	-	12,000	12,364,561	-	-	12,364,561
Reinsurance Asset	-	-	140,884	140,884	-	9,955,330	81,521,037	91,476,367
Insurance receivables	-	-	-	-	24,084,376	-	-	24,084,376
Other Assets	15,626,405	(6,954,062)	-	8,672,343	4,060,222	(2,770,196)	10,432,346	11,722,372
Current tax assets	10,681,768	(9,613,966)	-	1,067,802	14,116,630	(14,116,630)	-	-
Cash and cash equivalent	701,410,461	(650,000,000)	-	51,410,461	783,679,871	(695,586,726)	-	88,093,145
Total Assets	736,284,810	(9,613,966)	140,884	726,811,728	880,410,754	(4,234,374)	105,321,007	981,497,388
Equity								
Share capital	700,000,000	-	-	700,000,000	700,000,000	-	-	700,000,000
Share premium	-	-	-	-	-	-	-	-
Insurance Fund	11,544,066	-	-	11,544,066	29,633,408	-	-	29,633,408
Catastrophic reserves	1,138,939	-	-	1,138,939	2,956,033	-	-	2,956,033
Retained Earnings	8,391,540	-	(87,796)	8,303,744	24,745,385	-	(44,485,672)	(19,740,287)
Other Reserves	-	-	-	-	-	-	13,294,550	13,294,550
Total Equity	721,074,545	-	(87,796)	720,986,749	757,334,826	-	(31,191,123)	726,143,703

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	Year ended 32nd Ashad 2075				Year ended 31st Ashad 2076			
	As per Gaap	NFRS Reiclass	NFRS Remeasurement	NFRS Balance	As per Gaap	NFRS Reiclass	NFRS Remeasurement	NFRS Balance
Liabilities								
Insurance contract liabilities	65,541	-	185,887	251,428	47,262,506	9,955,330	113,685,411	170,903,247
Deferred Tax Liabilities	154,671	-	(13,501)	141,170	73,074	(73,074)	-	-
Other Financial Liabilities	1,859,617	-	18,658	1,878,275	6,589,430	-	-	6,589,430
Insurance Payables	111,865	-	-	111,865	47,357,099	-	-	47,357,099
Other Liabilities	3,270,210	-	37,636	3,307,846	737,207	-	22,826,719	23,563,926
Current tax Liabilities	9,613,966	(9,613,966)	-	-	15,650,826	(14,116,630)	-	1,534,196
Trade and other payables	134,395	-	-	134,395	5,405,786	-	-	5,405,786
Total Liabilities	15,210,265	(9,613,966)	228,680	5,824,979	123,075,928	(4,234,374)	136,512,130	255,353,684
Total Liabilities and Equity	736,284,810	(9,613,966)	140,884	726,811,728	880,410,754	(4,234,374)	105,321,007	981,497,388

The NFRS balance of assets differ from GAAP balance is due to remeasurement of following items deferred tax assets recognized as per NFRS on remeasured items, Deferred reinsurance and agent commission expense and reinsurance assets recognized as per NFRS 4.

The NFRS balance of liability differ from GAAP balance is due to remeasurement of following items Incurred but not reported and unearned premium recognized as per NFRS 4, and deferred reinsurance commission income.

NFRS balance of equity differ from the GAAP balance is due to remeasurement of following items namely: unearned permium reserve created as per LAT report, Reinsurance Assets created on premium ceded to reinsurer, deferred commission income and expense recognized as liability and assets and Deposit premium.



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Notes to the Financial Statements
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43 Reconciliation of Cash flow statement

For the year ending 31st Ashad 2076			
Particular	As per GAAP	As per NFRS	Difference
Cash flow from Operating Activities	46,050,260	35,393,081	(10,657,179)
Cash flow from Investing Activities	(24,506,539)	1,289,602	25,796,141
Cash flow from financing Activities	-	(0.00)	(0)
Net change in cash and cash equivalent	21,543,721	36,682,683	15,138,962
Opening cash and cash equivalent	8,869,314	51,410,461	42,541,147
Closing cash and cash equivalent	30,413,035	88,093,144	57,680,109

The change in cash flow from operating activiteis as per GAAP and as per NFRS is due to following reason:

1. Change in current Assets as per NFRS
2. Change in current liabilities as per NFRS
3. Deferred gross premium income
4. Deferred premium ceded to reinsurer
5. Deferred reinsurance commission income
6. Deferred Agent commission expense
7. Deferred Reinsurance commission expense
8. Change in income tax income/expense as per NFRS
9. Change in IBNR

The change in cash flow from Investing activiteis as per GAAP and as per NFRS is due to following reason:

1. Reclassification of fixed deposit having more than 3 month as financial assets at amortized cost

The change in cash flow from financing activiteis as per GAAP and as per NFRS is due to following reason:

1. Change in Retained earning due to NFRS
2. Change in reserves due to NFRS



PKF T. R. Upadhy & Co.



बीमा समितिद्वारा जारी निर्देशन बमोजिम तयार भएको वित्तीय विवरण उपर स्वतन्त्र लेखापरीक्षकको प्रतिवेदन

श्री सञ्चालक समिति
सानिमा जनरल इन्स्योरेन्स लिमिटेड,
काठमाडौं, नेपाल ।

हामीले सानिमा जनरल इन्स्योरेन्स लिमिटेड (यसपछि "कम्पनी" भनिएको) को यसैसाथ संलग्न वित्तीय विवरणहरूको लेखापरीक्षण सम्पन्न गरेको छौं, जसमा २०७६ आषाढ ३१ (१६ जुलाई २०१९) को वासलात, सोही मितिमा समाप्त भएको आर्थिक वर्षको नाफा नोक्सान हिसाब, नगद प्रवाह विवरण, ईक्वीटीमा भएको परिवर्तन र प्रमुख लेखा नीति तथा लेखा सम्बन्धी टिप्पणीहरू समावेश रहेका छन्। यी वित्तीय विवरणहरू बीमा समितिले जारी गरेको "निर्जीवन बीमा व्यवसाय गर्ने बीमकको वित्तीय विवरण सम्बन्धी निर्देशन" बमोजिम कम्पनीको व्यवस्थापनले तयार गरेको हो।

वित्तीय विवरणहरू उपर व्यवस्थापनको उत्तरदायित्व

बीमा समितिले जारी गरेको "निर्जीवन बीमा व्यवसाय गर्ने बीमकको वित्तीय विवरण सम्बन्धी निर्देशन" अनुरूप वित्तीय विवरणहरू तयार एवं उचित प्रस्तुती गर्ने उत्तरदायित्व व्यवस्थापनमा रहेको छ। जालसाजी वा त्रुटीका कारणले हुने सारभूत त्रुटीरहित वित्तीय विवरणहरूको तयारी एवं उचित प्रस्तुतीका निमित्त व्यवस्थापनले आवश्यक ठाने अनुरूपको आन्तरिक नियन्त्रण प्रणालीको तर्जुमा, कार्यान्वयन र संचालन गर्ने दायीत्व पनि व्यवस्थापनको हो।

लेखापरीक्षकको उत्तरदायित्व

वित्तीय विवरणहरू उपर लेखापरीक्षणको आधारमा राय व्यक्त गर्नु हाम्रो उत्तरदायित्व हो। हामीले नेपाल लेखापरीक्षणमान ८०० (NSA 800 Special Considerations -Audit of financial statements prepared in accordance with special purpose frameworks) बमोजिम लेखापरीक्षण सम्पन्न गरेको छौं। ती लेखापरीक्षणमानले हामीलाई व्यवसायीक नैतिकताको पालना गर्ने तथा वित्तीय विवरणहरू सारभूत रूपमा त्रुटीरहित भएको बारेमा मनासीव आश्वासन प्राप्त गर्न लेखापरीक्षणको योजना तयार गर्न र सो अनुसार लेखापरीक्षण सम्पन्न गर्न अनिवार्य गराउँछन्।

लेखापरीक्षण अर्न्तगत वित्तीय विवरणहरूमा उल्लेखित रकम र खुलासालाई पुष्टि गर्ने प्रमाण प्राप्त गर्ने सम्बन्धी कार्यविधि संलग्न हुन्छ। यसरी छनौट गरिएको कार्यविधि हाम्रो व्यवसायीक विवेक, तथा जालसाजी वा त्रुटीका कारणले वित्तीय विवरणहरूमा हुने सारभूत त्रुटीको जोखिमको आँकलनमा भर पर्दछ। त्यसरी जोखिमको आँकलन गर्दा हामीले कम्पनीको वित्तीय विवरणहरूको तयारी एवं उचित प्रस्तुती सम्बद्ध आन्तरिक नियन्त्रण विश्लेषण गरी परिस्थितिजन्य लेखापरीक्षणका कार्यविधिहरू तर्जुमा गर्दछौं। यी लेखापरीक्षणका कार्यविधिहरू कम्पनीको आन्तरिक नियन्त्रणको प्रभावकारीतामा राय प्रकट गर्ने प्रयोजनका लागि भने होइनन्। व्यवस्थापनद्वारा अबलम्बन गरिएका लेखा सिद्धान्त तथा गरिएका महत्वपूर्ण अनुमानहरू एवं वित्तीय विवरणहरू प्रस्तुतीको समग्र स्थितिको मूल्याङ्कन गर्नु पनि लेखापरीक्षण अर्न्तगत पर्दछ।

हाम्रो लेखापरीक्षणले हाम्रो रायलाई पर्याप्त आधार प्रदान गर्ने कुरामा हामी विश्वस्त छौं।

राय (Opinion)

हाम्रो रायमा संलग्न वित्तीय विवरणहरूले सानिमा जनरल इन्स्योरेन्स लिमिटेडको २०७६ आषाढ ३१ गतेको वित्तीय स्थिति, सो मितिमा समाप्त भएको आर्थिक वर्षको संचालन नतिजा, नगद प्रवाह तथा इक्वीटीमा भएका परिवर्तनको बीमा समितिले जारी गरेको "निर्जीवन बीमा व्यवसाय गर्ने बीमकको वित्तीय विवरण सम्बन्धी निर्देशन" बमोजिम उचित तथा यथार्थ चित्रण गर्दछ।



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लेखाङ्कनको आधारहरू

हामीले दिएको रायमा कुनै परिवर्तन नगरी वित्तीय विवरणको अनुसूची २५ (ख) तर्फ ध्यानकृष्ट गराउन चाहन्छौं । जसले लेखाङ्कनका आधारहरूको बारेमा खुलासा गरेको छ । प्रस्तुत वित्तीय विवरणहरू बीमा समितिले जारी गरेको "निर्जीवन बीमा व्यवसाय गर्ने बीमकको वित्तीय विवरण सम्बन्धी निर्देशन" पालना गर्ने उद्देश्यले तयार भएका हुन । तसर्थ यी वित्तीय विवरणहरू अन्य प्रयोजनका लागि उपयुक्त नहुन सक्दछन् ।

अन्य कुराहरू (Other Matters)

यस कम्पनीले नेपाल वित्तीय प्रतिवेदनमान (Nepal Financial Reporting Standards - NFRS) अनुसार आ.व. २०७५/७६ देखि छुट्टै वित्तीय विवरण तयार गरेको र सो वित्तीय विवरण (including report on other legal and reporting requirements) उपर हामीले मिति २०७६/०८/०९ मा कम्पनीका शेयरधनीहरूलाई छुट्टै लेखापरीक्षण प्रतिवेदन जारी गरेका छौं ।



संजिव कुमार मिश्र,
साभेदार

टि आर उपाध्याय एण्ड कं.
चार्टर्ड एकाउन्टेन्टस्

मिति : २०७६।०८।०९
स्थान : काठमाण्डौं



सानिमा जनरल इन्स्योरेन्स लि.

२०७६ आषाढ मसान्तको वासलात

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	श्रोत			
१	चुक्ता पूँजी	१३	७००,०००,०००	७००,०००,०००
२	जगोडा तथा कोष	१४	२४,७४५,३८५	८,३९१,५४०
३	बीमा कोष	१२	२९,६३३,४०८	११,५४४,०६६
४	महा-विपत्ती जगोडा	१५	२,९५६,०३३	१,१३८,९३९
५	तिर्न बाँकी दीर्घकालीन ऋण तथा सापटी	१६	-	-
	कूल श्रोत		७५७,३३४,८२६	७२१,०७४,५४५
	उपयोग			
६	स्थिर सम्पत्ती (खूद)	१७	३९,४०५,०९४	८,५५४,१७६
७	दीर्घकालीन लगानी	१८	२,७००,०००	-
८	दीर्घकालीन कर्जा	२०	-	-
			४२,१०५,०९४	८,५५४,१७६
	चालु सम्पत्ती कर्जा तथा पेशकीहरू :			
९	नगद तथा बैंक मौज्दात	१९	३०,४१३,०३५	८,८६९,३१४
१०	अल्पकालीन लगानी	१८	७५३,२६६,८३६	६९२,५४१,१४७
११	अल्पकालीन कर्जा	२०	-	-
१२	अन्य सम्पत्ती	२१	५४,६२५,७८९	२६,३२०,१७३
	जम्मा (क) (९+१०+११+१२)		८३८,३०५,६६०	७२७,७३०,६३४
	चालु दायित्व तथा व्यवस्थाहरू :			
१३	चालु दायित्व	२२	५६,४२०,५६४	२,१८१,५९६
१४	असमाप्त जोखिम बापत व्यवस्था	२३	३७,५१३,२१७	६५,५४१
१५	भुक्तानी हुन बाँकी दावी बापत व्यवस्था	६	९,७४९,२८९	-
१६	अन्य व्यवस्था	२३ क	१९,३९२,८५८	१२,९६३,१२८
	जम्मा (ख) (१३+१४+१५+१६)		१२३,०७५,९२८	१५,२१०,२६५
१७	खूद चालु सम्पत्ती (ग) = (क) - (ख)		७१५,२२९,७३२	७१२,५२०,३६९
१८	अपलेखन वा समायोजन हुन बाँकी विविध खर्चहरू	२४	-	-
१९	नाफा नोक्सान हिसाबबाट सारेको नोक्सान		-	-
२०	कूल उपयोग (६+७+८+१७+१८+१९)		७५७,३३४,८२६	७२१,०७४,५४५

संभावित दायित्वहरू र अनुसूची ६ तथा १२ देखि २६ सम्म यसका अभिन्न अंग हुन् ।

संभावित दायित्वहरू

विवरण	यस वर्ष	गत वर्ष
चुक्ता वा भुक्तानी हुन बाँकी लगानी	-	-
प्रत्याभूति प्रतिवद्धता	-	-
बीमालेख अन्तर्गत भन्दा बाहेकबाट बीमक उपर दावी परेको तर बीमकले दायित्व स्वीकार नगरेको	-	-
बीमकले वा बीमकको तर्फबाट दिइएको ग्यारेण्टी	-	-
अन्य (विवरण खुलाउने)	-	-
जम्मा	-	-

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
साभेदार

गणेश कडाल
लेखा विभाग प्रमुख

दिलीप श्रेष्ठ
संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५

स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.
आर्थिक बर्ष २०७५/०७६ को नाफा नोक्सान हिसाब

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आम्दानी			
१	आय व्यय हिसाबबाट सारेको नाफा/(नोक्सान)	७	३,३१३,७९३	३६,४९७,९६२
२	लगानी कर्जा तथा अन्यबाट आय	२	६२,४४०,४२२	-
३	व्यवस्था फिर्ता	८	-	-
४	अन्य आम्दानी		-	-
	जम्मा आम्दानी (क)		६५,७५४,२१५	३६,४९७,९६२
	खर्च			
५	व्यवस्थापन खर्च	५	१३,१८७,४९८	५२५,६५५
६	अपलेखन खर्च	९	-	-
७	शेयर सम्बन्धी खर्च	९ क	-	-
८	अन्य खर्चहरू	१०	-	-
९	नोक्सानीको लागि व्यवस्था	११	-	-
१०	कर्मचारी आवास व्यवस्था		-	-
११	कर्मचारी बोनस व्यवस्था		७३७,२०७	३,२७०,२१०
१२	समायोजित आयकर (अ) = (आ) - (इ)		१५,५६९,२२९	९,७६८,६३७
	आ) आयकर		१५,६५०,८२६	९,६९३,९६६
	इ) स्थगन कर (सम्पत्ति)/दायित्व		(८१,५९७)	१५४,६७१
	जम्मा खर्च (ख)		२८,४८३,८३४	१३,५६४,५०२
	खुद नाफा/(नोक्सान) (ग) = (क) - (ख)		३७,२७०,३८१	२२,९३३,४६०
१३	बीमा कोषमा सारेको	१२	१८,०८९,३४२	११,५४४,०६६
	बीमा जगेडामा सारेको		-	-
१४	अघिल्लो बर्षसंग सम्बन्धित खर्च		-	-
१५	अघिल्लो बर्षबाट सारिएको नाफा/(नोक्सान)		८,३९१,५४०	(१,८५८,९१५)
	बाँडफाँडको लागि उपलब्ध रकम		२६,५६२,४७५	१९,६७५,५४५
१६	(क) स्थगन कर जगेडा	१४	-	-
	(ख) पूँजीगत जगेडा	१४	-	-
	(ग) विशेष जगेडा		-	-
	(घ) अन्य जगेडा	१४	-	-
	(ङ) प्रस्तावित लाभांश	१४	-	-
	(अ) बोनस शेयर		-	-
	(आ) नगद लाभांश		-	-
	(च) महा-विपत्ती जगेडा	१५	(१,८१७,०९४)	(१,९३८,९३९)
१६	वासलातमा सारेको नाफा/(नोक्सान)		२४,७४५,३८१	८,७३६,६०६

अनुसूची २, ५ तथा ७ देखि १२, १४ र १५ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

गणेश कडाल
लेखा विभाग प्रमुख

दिलीप श्रेष्ठ
संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

संजिव कुमार मिश्र
सार्फेदार

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.
आर्थिक बर्ष २०७५/०७६ को नगद प्रवाह विवरण

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
(क)	कारोबार सञ्चालनबाट नगद प्रवाह :		
	बीमा शुल्क आम्दानी	१६४,५५७,११४	२७४,१००
	पुनर्बीमा शुल्क आम्दानी	३१,६६०,१९५	-
	पुनर्बीमा कमिशन आम्दानी	४०,८५५,७३४	३८,१९७
	अन्य प्रत्यक्ष आम्दानी	२६५,४५०	२४०
	पुनर्बीमकबाट प्राप्त दावी रिक्भरी	(२०,३२७,७२७)	-
	पुनर्बीमा शुल्क भुक्तानी	(७६,३३६,५३८)	(३२,४६७)
	पुनर्बीमा कमिशन भुक्तानी	(७,६८९,०२२)	-
	अभिकर्ता कमिशन भुक्तानी	(३,२८८,८९१)	-
	दावी भुक्तानी	(८,३४६,३८२)	-
	सेवा शुल्क भुक्तानी	(२,७४९)	-
	अन्य प्रत्यक्ष खर्च	(८९४,०५०)	(२४०)
	व्यवस्थापन खर्च भुक्तानी	(६१,१८८,९३१)	(५,०५८,७७२)
	कर्मचारी बोनस भुक्तानी	(३,२७०,२१०)	-
	आयकर भुक्तानी	(१३,०४८,८२८)	(१०,६३५,५९०)
	चालु सम्पत्तिमा (वृद्धि)/ कमी	(३,९७०,२४४)	(७,९३२,३४४)
	चालु दायित्वमा वृद्धि/(कमी)	७,०७५,३३१	३००,०५०
	कारोबार सञ्चालनबाट खूद नगद प्रवाह (क)	४६,०५०,२६०	(२३,०४६,८२५)
(ख)	लगानी गतिविधिबाट नगद प्रवाह		
	स्थिर सम्पत्तिमा (वृद्धि)/कमी	(३६,३६८,८६३)	(८,५६२,७२०)
	सरकारी र सरकारको जमानत प्राप्त सेक्युरिटीमा लगानीमा (वृद्धि)/कमी	-	-
	बैंक तथा वित्तीय संस्थाको मुद्दती निक्षेपमा लगानीमा (वृद्धि)/कमी	(५५,६००,०००)	(६५०,०००,०००)
	बैंक तथा वित्तीय संस्थाको अन्य निक्षेपमा लगानीमा (वृद्धि)/कमी	(५,१२५,६८९)	(४२,५४९,१४६)
	इक्यूटी शेयर लगानीमा (वृद्धि)/कमी	(२००,०००)	-
	अग्राधिकार शेयर/डिबेन्चरमा लगानीमा (वृद्धि)/कमी	(२,५००,०००)	-
	अन्य लगानी (वृद्धि)/कमी	-	-
	पेशकी तथा कर्जामा (वृद्धि)/ कमी	-	-
	भुक्तानी प्राप्त ब्याज आम्दानी (लगानीमा)	७५,२२९,३०९	३३,९१९,६७१
	भुक्तानी प्राप्त डिभिडेन्ड	-	-
	भाडा आम्दानी	-	-
	भुक्तानी प्राप्त ब्याज आम्दानी (कर्जामा)	-	-
	अन्य आम्दानी	५८,७९२	-
	लगानी गतिविधिबाट खूद नगद प्रवाह (ख)	(२४,५०६,५३५)	(६६७,९५२,९५५)
(ग)	वित्तीय श्रोत कारोवारबाट नगद प्रवाह		
	शेयरबाट प्राप्त रकम	-	६९९,०००,०००
	तिर्न बाँकी सापटीमा (वृद्धि)/कमी	-	-
	अल्पकालीन ऋणमा (वृद्धि)/कमी	-	-
	ऋण सापटीमा ब्याज भुक्तानी	-	-
	लाभांश भुक्तानी	-	-
	वित्तीय श्रोत कारोवारबाट खूद नगद प्रवाह (ग)	-	६९९,०००,०००
	यस बर्षको सम्पूर्ण गतिविधिबाट खूद नगद प्रवाह = (क)+(ख)+(ग)	२१,५४३,७२९	८,७६०,६८०
	नगद तथा बैंकमा रहेको शुरू मौज्जात	८,८६५,३९४	१०८,३३४
	नगद तथा बैंकमा रहेको अन्तिम मौज्जात	३०,४९३,०३५	८,८६५,३९४

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

गणेश कडाल
लेखा विभाग प्रमुख

दिलीप श्रेष्ठ
संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

संजिव कुमार मिश्र
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मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.
आर्थिक बर्ष २०७५/०७६ मा इक्युटीमा भएको परिवर्तन सम्बन्धी विवरण

विवरण	शेयर पूँजी	संचित नाफा/नोक्सान	प्रस्तावित बोनस शेयर	बीमा जगेडा	साधारण जगेडा	पूँजीगत जगेडा कोष	शेयर प्रिमियम	विशेष जगेडा कोष	अन्य जगेडा तथा कोष	बीमाकोष	महा-विपत्ति जगेडा	कुल रकम
शुरु मौज्जात	७००,०००,०००	८,३९१,५४०	-	-	-	-	-	-	-	११,५४४,०६६	१,१३८,९३९	७२१,०७४,५४५
लेखा नीतिमा परिवर्तन (स्थगन कर) अधिल्लो आ.व.संग सम्बन्धित	-	-	-	-	-	-	-	-	-	-	-	-
पूँज्यात	७००,०००,०००	८,३९१,५४०	-	-	-	-	-	-	-	११,५४४,०६६	१,१३८,९३९	७२१,०७४,५४५
यस बर्षको समायोजन												
बोनस शेयर जारी	-	-	-	-	-	-	-	-	-	-	-	-
शेयर कल	-	-	-	-	-	-	-	-	-	-	-	-
हकप्रद शेयर	-	-	-	-	-	-	-	-	-	-	-	-
यस बर्षको खूद नाफा	-	३६,२६०,२८१	-	-	-	-	-	-	-	-	-	३६,२६०,२८१
शेयर प्रिमियम प्राप्त	-	-	-	-	-	-	-	-	-	-	-	-
स्थगन कर जगेडामा सारेको	-	-	-	-	-	-	-	-	-	-	-	-
बीमाकोषमा सारेको	-	(१८,०८९,३४२)	-	-	-	-	-	-	-	१८,०८९,३४२	-	-
महा- विपत्ती जगेडामा सारेको	-	(१,८१७,०९४)	-	-	-	-	-	-	-	-	१,८१७,०९४	-
प्रस्तावित बोनस शेयर	-	-	-	-	-	-	-	-	-	-	-	-
प्रस्तावित लाभांश	-	-	-	-	-	-	-	-	-	-	-	-
अन्तिम मौज्जात	७००,०००,०००	२४,७४५,३८५	-	-	-	-	-	-	-	२५,६३३,४०८	२,९५६,०३३	७५७,३३४,८२६

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
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डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

गणेश कडाल
लेखा विभाग प्रमुख

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

संजिव कुमार मिश्र
साभंदाय

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चाटर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक वर्ष २०७५/०७६ को एकीकृत बीमा आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	७४,७४०,८०५	१३१,०७९
२	पुनर्बीमा कमिशन आय		४०,८५५,७३४	३८,१९७
३	लगानी, कर्जा तथा अन्यबाट आय	२	८,६६३,७२५	४१,१२६,४३४
४	अन्य प्रत्यक्ष आय		२६५,४५०	२४०
५	आर्थिक वर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक वर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		६३,८१९	-
	जम्मा आय (क)		१२४,५८८,५३३	४१,२५५,५५०
	व्यय			
७	दावी भूक्तानी (खुद)	३	३,५८९,७३३	-
८	अभिकर्ता कमिशन		४,३३२,८९०	-
९	पुनर्बीमा कमिशन खर्च		७,६८९,०२२	-
१०	सेवा शुल्क (खूद)	४	१,०६४,०१०	१,३११
११	अन्य प्रत्यक्ष खर्च		८९४,०५०	२४०
१२	व्यवस्थापन खर्च	५	५६,४४५,२५१	४,७३०,८९६
१३	आर्थिक वर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	९,७४९,२८९	-
१४	आर्थिक वर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		३७,५११,४९५	६५,५४१
	जम्मा व्यय (ख)		१२१,२७५,७४०	४,७६७,५८८
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		३,३१३,७९३	३६,४८७,९६२

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
साम्भेदार

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दिलीप श्रेष्ठ
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सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.
आर्थिक बर्ष २०७५/०७६ को अग्नी बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	५,७७६,८७३	२५,५६३
२	पुनर्बीमा कमिशन आय		१४,०२७,८०४	८,७१२
३	लगानी, कर्जा तथा अन्यबाट आय	२	१,६०९,२५४	८,३२७,२७९
४	अन्य प्रत्यक्ष आय		४६,७००	८०
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		१२,७८२	-
	जम्मा आय (क)		२१,४७३,४१३	८,३६९,६३४
	व्यय			
७	दावी भूक्तानी (खुद)	३	५,३७२	-
८	अभिकर्ता कमिशन		६९६,५४९	-
९	पुनर्बीमा कमिशन खर्च		५३१,५४८	-
१०	सेवा शुल्क (खूद)	४	४७,९२०	२५६
११	अन्य प्रत्यक्ष खर्च		४६,७००	८०
१२	व्यवस्थापन खर्च	५	१२,७३८,९८५	९३०,१७९
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	८३०,८१६	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		२,८८८,४३७	१२,७८२
	जम्मा व्यय (ख)		१७,७८६,३२७	९४३,२५७
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		३,६८७,०८६	७,४१८,३७७

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
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सोनाम ग्याछो
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दामोदरप्रसाद आचार्य
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मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को सामुद्रिक बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	१,२७९,९१३	३,४४३
२	पुनर्बीमा कमिशन आय		३,७७२,६९७	२८०
३	लगानी, कर्जा तथा अन्यबाट आय	२	४१८,०२७	९०४,५२१
४	अन्य प्रत्यक्ष खर्च		१४,४१०	२०
५	आर्थिक वर्षको शुरुको भुक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक वर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		-	-
	जम्मा आय (क)		५,४८५,०४७	५०८,२६४
	व्यय			
७	दावी भुक्तानी (खूद)	३	१०,६१२	-
८	अभिकर्ता कमिशन		११८,७०१	-
९	पुनर्बीमा कमिशन खर्च		९७,५५७	-
१०	सेवा शुल्क (खूद)	४	१८,४३३	३४
११	अन्य प्रत्यक्ष खर्च		१४,४१०	२०
१२	व्यवस्थापन खर्च	५	२,६००,४९०	७५,८५७
१३	आर्थिक वर्षको अन्त्यमा भुक्तानी हुन बाँकी दावी बापत व्यवस्था	६	६५,५७०	-
१४	आर्थिक वर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		६३९,९५७	१,७२२
	जम्मा व्यय (ख)		३,५६५,७३०	७७,६३३
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		१,९१९,३१७	८३०,६३१

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
साभ्केदार

गणेश कडाल
लेखा विभाग प्रमुख

दिलीप श्रेष्ठ
संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को मोटर बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	६१,४१६,६२२	४३,२६१
२	पुनर्बीमा कमिशन आय		१०,९२७,९१४	७,३४९
३	लगानी, कर्जा तथा अन्यबाट आय	२	५,३८८,७४५	१२,२९५,९४८
४	अन्य प्रत्यक्ष आय		१५५,९५०	१००
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		२१,६३१	-
	जम्मा आय (क)		७७,८१०,८६२	१२,३४६,६५८
	व्यय			
७	दावी भूक्तानी (खुद)	३	२,६६९,४५६	-
८	अभिकर्ता कमिशन		७३३,०९९	-
९	पुनर्बीमा कमिशन खर्च		६,७३३,२९८	-
१०	सेवा शुल्क (खूद)	४	८८९,७६५	४३३
११	अन्य प्रत्यक्ष खर्च		१५५,९५०	१००
१२	व्यवस्थापन खर्च	५	२७,५८७,२९९	१,२४२,४६०
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	८,४५७,६७०	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		३०,७०८,३११	२१,६३१
	जम्मा व्यय (ख)		७७,८३४,८४८	१,२६४,६२४
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		(२३,६८६)	११,०८२,०३४

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
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संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
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दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्ट्स

मिति : २०७६/०८/०५

स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को ठेकेदार तथा इन्जिनियरिङ्ग आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	(२८२,१८२)	-
२	पुनर्बीमा कमिशन आय		३,१८२,५००	-
३	लगानी, कर्जा तथा अन्यबाट आय	२	१९९,५९९	-
४	अन्य प्रत्यक्ष आय		४,१८०	-
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		-	-
	जम्मा आय (क)		३,१०८,०१७	-
	व्यय			
७	दावी भूक्तानी (खुद)	३	८८०	-
८	अभिकर्ता कमिशन		२९०,७९४	-
९	पुनर्बीमा कमिशन खर्च		३०४,५६०	-
१०	सेवा शुल्क (खूद)	४	४०,४७१	-
११	अन्य प्रत्यक्ष खर्च		४,१८०	-
१२	व्यवस्थापन खर्च	५	३,०६१,३९९	-
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	२६,७०५	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		-	-
	जम्मा व्यय (ख)		३,७२८,५०९	-
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		(६२०,४९२)	-

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

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साभेदार

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संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५

स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को विविध बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	३,८४८,४५०	५८,८१२
२	पुनर्बीमा कमिशन आय		७,३५४,३३२	२१,८५६
३	लगानी, कर्जा तथा अन्यबाट आय	२	८६९,०४१	१९,५९८,६८६
४	अन्य प्रत्यक्ष आय		२०,१२०	४०
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		२९,४०६	-
	जम्मा आय (क)		१२,१२१,३४९	१९,६७६,३६४
	व्यय			
७	दावी भूक्तानी (खुद)	३	४६०,६८८	-
८	अभिकर्ता कमिशन		७१३,५८६	-
९	पुनर्बीमा कमिशन खर्च		२२,०५९	-
१०	सेवा शुल्क (खूद)	४	४०,४०९	५८८
११	अन्य प्रत्यक्ष खर्च		२०,१२०	४०
१२	व्यवस्थापन खर्च	५	६,८४०,०७७	२,४८२,४००
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	२३९,३८३	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		१,९२४,२२५	२९,४०६
	जम्मा व्यय (ख)		१०,२६०,५४७	२,५१२,४३४
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		१,८६०,८०२	१७,१६६,९३०

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
साम्भेदार

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संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५

स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को पशु तथा बाली बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	२,३३८,९५१	-
२	पुनर्बीमा कमिशन आय		१,५९०,४८७	-
३	लगानी, कर्जा तथा अन्यबाट आय	२	१७२,०९८	-
४	अन्य प्रत्यक्ष आय		२४,०९०	-
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दाबी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		-	-
	जम्मा आय (क)		४,१२५,६२६	-
	व्यय			
७	दाबी भूक्तानी (खुद)	३	२१६,१८४	-
८	अभिकर्ता कमिशन		१,७२५,८३४	-
९	पुनर्बीमा कमिशन खर्च		-	-
१०	सेवा शुल्क (खूद)	४	२३,३९०	-
११	अन्य प्रत्यक्ष खर्च		६५२,६९०	-
१२	व्यवस्थापन खर्च	५	३,५०८,४२७	-
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दाबी बापत व्यवस्था	६	१२९,१४५	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		१,१६९,४७६	-
	जम्मा व्यय (ख)		७,४२५,१४६	-
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		(३,२९९,५२०)	-

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
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दिलीप श्रेष्ठ
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सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५

स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

आर्थिक बर्ष २०७५/०७६ को लघु बीमाको आय-व्यय हिसाब बीमाको आय व्यय हिसाब

रकम (रु.)

क्र.सं.	विवरण	अनुसूची	यस वर्ष	गत वर्ष
	आय			
१	बीमाशुल्क (खूद)	१	३६२,१७८	-
२	पुनर्बीमा कमिशन आय		-	-
३	लगानी, कर्जा तथा अन्यबाट आय	२	७,०४१	-
४	अन्य प्रत्यक्ष आय		-	-
५	आर्थिक बर्षको शुरुको भूक्तानी हुन बाँकी दावी बापत व्यवस्था		-	-
६	आर्थिक बर्षको शुरुको असमाप्त जोखिम बापत व्यवस्था		-	-
	जम्मा आय (क)		३६९,२१९	-
	व्यय			
७	दावी भूक्तानी (खुद)	३	२२६,५४१	-
८	अभिकर्ता कमिशन		५४,३२७	-
९	पुनर्बीमा कमिशन खर्च		-	-
१०	सेवा शुल्क (खूद)	४	३,६२२	-
११	अन्य प्रत्यक्ष खर्च		-	-
१२	व्यवस्थापन खर्च	५	१०८,६५४	-
१३	आर्थिक बर्षको अन्त्यमा भूक्तानी हुन बाँकी दावी बापत व्यवस्था	६	-	-
१४	आर्थिक बर्षको अन्त्यमा असमाप्त जोखिम बापत व्यवस्था		१८१,०८९	-
	जम्मा व्यय (ख)		५७४,२३३	-
१५	नाफा नोक्सान हिसाबमा सारेको बचत/(नोक्सान) = (क) - (ख)		(२०५,०१४)	-

अनुसूची १ देखि ६ सम्म यसका अभिन्न अंग हुन् ।

सुबोधलाल श्रेष्ठ
नायब महा प्रबन्धक

खेमराज लामिछाने
अध्यक्ष

डा. हेमन्त कुमार दबाडी
संचालक

संलग्न प्रतिवेदनको आधारमा

संजिव कुमार मिश्र
सार्कदार

गणेश कडाल
लेखा विभाग प्रमुख

दिलीप श्रेष्ठ
संचालक

सोनाम ग्याछो
संचालक

दामोदरप्रसाद आचार्य
संचालक

टी.आर. उपाध्याय एण्ड कं.
चार्टर्ड एकाउण्टेण्टस्

मिति : २०७६/०८/०५
स्थान: काठमाडौं



सानिमा जनरल इन्स्योरेन्स लि.

वित्तीय विवरणको अभिन्न अंगको रूपमा रहने अनुसूचीहरू

अनुसूची- १

(क) बीमाशुल्क (खुद)

रकम (रु.)

क्र.सं.	बीमाको किसिम	कुल बीमाशुल्क		पूनीमा शुल्क भुक्तानी (Ceded)		बीमाशुल्क (खुद)	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	अग्नि	४२,४६३,२८३	५३,८९३	३६,६८६,४१०	२८,३३०	५,७७६,८७३	२५,५६३
२	सामुद्रिक	१०,४०१,९५९	४,३९५	९,१२२,०४६	९५२	१,२७९,९१३	३,४४३
३	मोटर	९८,२९०,४७६	७१,९८६	३६,८७३,८५४	२८,७२५	६१,४१६,६२२	४३,२६१
४	ईन्जिनियरिङ्ग	१०,२०४,३९८	-	१०,४८६,५८०	-	(२८२,१८२)	-
५	विविध	२२,८००,२५८	१४३,८२६	१८,९५१,८०८	८५,०१४	३,८४८,४५०	५८,८१२
६	वाली तथा पशुपंछी	११,६९४,७५७	-	९,३५५,८०६	-	२,३३८,९५१	-
७	लघु बिमा	३६२,१७८	-	-	-	३६२,१७८	-
	जम्मा	१९६,२१७,३०५	२७४,१००	१२१,४७६,५०४	१४३,०२१	७४,७४०,८०५	१३१,०७५

(ख) कुल बीमाशुल्क

क्र.सं.	बीमाको किसिम	प्रत्यक्ष बीमाशुल्क		प्राप्त पूनीमा शुल्क (Accepted)		कुल बीमाशुल्क	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	अग्नि	४०,१०३,९१४	५३,८९३	२,३५९,३६९	-	४२,४६३,२८३	५३,८९३
२	सामुद्रिक	९,९१४,१७५	४,३९५	४८७,७८४	-	१०,४०१,९५९	४,३९५
३	मोटर	७१,२६४,३०६	७१,९८६	२७,०२६,१७०	-	९८,२९०,४७६	७१,९८६
४	ठेकेदार र इन्जिनियरिङ्ग	८,५३४,३८३	-	१,६७०,०१५	-	१०,२०४,३९८	-
५	विविध	२२,६८३,४०१	१४३,८२६	११६,८५७	-	२२,८००,२५८	१४३,८२६
६	वाली तथा पशुपंछी	११,६९४,७५७	-	-	-	११,६९४,७५७	-
७	लघु बिमा	३६२,१७८	-	-	-	३६२,१७८	-
	जम्मा	१६४,५५७,११४	२७४,१००	३१,६६०,१६५	-	१९६,२१७,३०५	२७४,१००



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- २

लगानी, कर्जा तथा अन्यबाट आय

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	सरकारी र सरकारको जमानत प्राप्त सेक्युरिटीबाट आय	-	-
२	वाणिज्य बैंकको मुद्दती निक्षेपबाट आय	६१,४६१,२१२	३६,५३९,५५६
३	विकास बैंकको मुद्दती निक्षेपबाट आय	६,५२६,४७४	-
४	नागरिक लगानी योजनाबाट आय	-	-
५	वित्तीय संस्थाको मुद्दती निक्षेपबाट आय	६८४,३६३	-
६	पब्लिक कम्पनीको साधारण शेयरबाट लाभांश	-	-
७	अग्राधिकार शेयरबाट लाभांश	-	-
८	बैंक तथा वित्तीय संस्थाको डिभेन्चरबाट आय	१३७,८४२	-
९	अन्यबाट आय	-	-
१०	कर्जाबाट आय	-	-
११	अन्य निक्षेपबाट (मुद्दती बाहेक) आय	२,२३५,५४४	४,३२६,१७८
१२	लगानी बिक्रीमा नाफा न्यून लगानी बिक्रीमा नोक्सान	-	-
१३	लगानी (खरीद) मा नाफा न्यून लगानी (खरीद) मा नोक्सान	-	-
१४	स्थिर सम्पत्ती बिक्रीबाट नाफा न्यून स्थिर सम्पत्ती बिक्रीबाट नोक्सान	-	-
१५	खाता अपलेखन	-	२६०,७००
१६	अघिल्ला वर्षसंग सम्बन्धित आय	-	-
१७	अन्य आय	-	-
	(क) विदेशी मुद्रा बिक्रीबाट नाफा	११,८६०	-
	(ख) लगानीको परिपक्वतामा आम्दानी	-	-
	(ग) अन्य आय	४६,८५३	-
	जम्मा	७१,१०४,१४८	४१,१२६,४३४

लगानी, कर्जा तथा अन्यबाट आयको बाँडफाँड

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	नाफा नोक्सान हिसाबमा सारेको	६२,४४०,४२२	-
२	अग्नि बीमाको आय व्यय हिसाबमा सारेको	१,६०९,२५४	८,३२७,२७९
३	सामुद्रिक बीमाको आय व्यय हिसाबमा सारेको	४१८,०२७	९०४,५२१
४	मोटर बीमाको आय व्यय हिसाबमा सारेको	५,३८८,७४५	१२,२९५,९४८
५	ठेकेदार तथा ईन्जीरियरिङ बीमाको आय व्यय हिसाबमा सारेको	१९९,५१९	-
६	विविध बीमाको आय व्यय हिसाबमा सारेको	८६९,०४१	१९,५९८,६८६
७	बाली तथा पशुपंछी बीमाको आय व्यय हिसाबमा सारेको	१७२,०९९	-
८	लघु विमा बीमाको आय व्यय हिसाबमा सारेको	७,०४१	-
	जम्मा	७१,१०४,१४८	४१,१२६,४३४

सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- ३

दावी भुक्तानी

क्र.सं.	बीमाको किसिम	चालु आ.व.मा परेको दावी भुक्तानी		एक आ.व. अघि परेको दावी भुक्तानी		दुई आ.व. अघि परेको दावी भुक्तानी		तीन आ.व. अघि परेको दावी भुक्तानी		चार आ.व. वा सो भन्दा अघि परेको दावी भुक्तानी		कुल दावी भुक्तानी		कुल दावी भुक्तानीमा पूर्वबीमकको हिस्सा		दावी भुक्तानी (खुद)		
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष
१	अग्नि	३३,६६०	-	-	-	-	-	-	-	-	-	३३,६६०	-	२८,२८८	-	५,३७२	-	-
२	सामुद्रिक	४४,२१७	-	-	-	-	-	-	-	-	-	४४,२१७	-	३३,६०५	-	१०,६१२	-	-
३	मोटर	३,८५२,६८०	-	-	-	-	-	-	-	-	-	३,८५२,६८०	-	१,८३२,२२४	-	२,०२०,४५६	-	-
४	टेकेदार र इन्जीनियरिङ	१९,३५०	-	-	-	-	-	-	-	-	-	१९,३५०	-	१८,४७०	-	८८०	-	-
५	विविध	२,०८९,०१६	-	-	-	-	-	-	-	-	-	२,०८९,०१६	-	१,६२८,३२८	-	४६०,६८८	-	-
६	कृषी तथा पशु पक्षी	१,०८०,९१८	-	-	-	-	-	-	-	-	-	१,०८०,९१८	-	८६४,७३४	-	२१६,१८४	-	-
७	लघु बिमा	२२६,५४१	-	-	-	-	-	-	-	-	-	२२६,५४१	-	-	-	२२६,५४१	-	-
	जम्मा	७,३४६,३८२	-	-	-	-	-	-	-	-	-	७,३४६,३८२	-	३,७५६,६४६	-	३,५८९,७३६	-	-

अनुसूची- ४

सेवा शुल्क (खुद)

क्र.सं.	बीमाको किसिम	कुल सेवा शुल्क		कुल सेवा शुल्कमा पूर्वबीमकको हिस्सा		सेवा शुल्क (खुद)	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	अग्नि	४२४,६३३	५३९	३७६,७१३	२८३	४७,९२०	२५६
२	सामुद्रिक	१०४,०२०	४४	८५,५८७	१०	१८,४३३	३४
३	मोटर	९८२,९०५	७२०	९३,१४०	२८७	८८९,७६५	४३३
४	टेकेदार र इन्जीनियरिङ	१०२,०४४	-	६१,५७३	-	४०,४७१	-
५	विविध	२२८,००३	१,४३८	१८७,५९४	८५०	४०,४०९	५८८
६	कृषी तथा पशु पक्षी	११६,९४८	-	९३,५५८	-	२३,३९०	-
७	लघु बिमा	३,६२२	-	-	-	३,६२२	-
	जम्मा	१,८६२,१७५	२,७४१	८५८,९६५	१,४३०	१,०६४,०१०	१,३११





सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- ५

व्यवस्थापन खर्च

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	कर्मचारी खर्च (अनुसूची ५.१ बमोजिम)	३७,७७७,९२७	१,८१८,१९०
२	घर भाडा	८,६६७,५५१	१,७५०,०००
३	विजुली तथा पानी	७४७,७०७	७०,१९५
४	मर्मत तथा सम्भार		
	(क) भवन	-	-
	(ख) सवारी साधन	१५९,८९४	४,०००
	(ग) कार्यालय उपकरण	६,९००	-
	(घ) अन्य	७१,८०६	-
५	संचार	१,६०२,३२१	७८,२८२
६	छपाई तथा मसलन्द	१,९६३,६२८	१२३,९७०
७	खर्च हुने कार्यालय सामान	४८३,४३०	५०,९८४
८	परिवहन/इन्धन	१,८६९,३६८	८४,६३६
९	भ्रमण खर्च (भत्ता समेत)		
	(क) आन्तरिक	६७२,३४०	-
	(ख) वैदेशिक	-	२४५,०१०
१०	अभिकर्ता तालिम	३४,३६२	२५,७७०
११	अभिकर्ता अन्य	-	-
१२	बीमाशुल्क	२४४,०११	२९,८२१
१३	सुरक्षा खर्च	२९५,०००	१७,५००
१४	कानूनी तथा परामर्श शुल्क	४३०,९११	६४,५२२
१५	पत्र पत्रिका तथा पुस्तक	३१,९३०	४,१७०
१६	विज्ञापन तथा प्रचार प्रसार	१,१४०,२२३	१०२,५७६
१७	व्यापार प्रवर्द्धन	३१८,७९५	-
१८	अतिथी सत्कार	१,६४२,८२५	२६,०३०
१९	चन्दा तथा उपहार	३५,०००	-
२०	संचालक समिति सम्बन्धी खर्च		
	(क) बैठक भत्ता	२३०,०००	-
	(ख) अन्य	२३,४९३	-
२१	अन्य समिति/उप-समिति सम्बन्धी खर्च		
	(क) बैठक भत्ता	७८,०००	-
	(ख) अन्य	-	-
२२	साधारण सभा सम्बन्धी खर्च	१३५,१२९	-
२३	लेखा परीक्षण सम्बन्धी खर्च		
	(क) लेखा परीक्षण शुल्क	७०,०००	३५,०००
	(ख) कर लेखा परीक्षण शुल्क	-	-
	(ग) विस्तृत लेखा परीक्षण प्रतिवेदन शुल्क	-	-
	(घ) अन्य शुल्क	४९,२४८	-
	(ङ) आन्तरिक लेखा परीक्षण खर्च	१४५,०००	-
	(च) अन्य खर्च	३१,८९७	-

क्रमशः..



सानिमा जनरल इन्स्योरेन्स लि.

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
२४	व्याज	-	-
२५	बैंक चार्ज	४८,३७६	३,४१०
२६	शुल्क तथा दस्तुर	९८६,८९१	-
२७	ज्ञास कट्टी	५,५१७,९४५	३१,४६१
२८	हुलाक टिकट	१४४,४४९	-
२९	अन्य		
	(क) कार्यालय उद्घाटन खर्च	२२८,०८५	३५५,६९९
	(ख) अफिस सरसफाई खर्च	४४३,३८९	१२,०००
	(ग) सर्भर व्यवस्थापन खर्च	१,४६०,८९९	१३१,१६०
	(घ) अन्य ज्याला खर्च	१५८,२७६	-
	(ङ) वेभ व्यवस्थापन खर्च	३०९,०१२	-
	(च) परिवहन खर्च	३०,९२०	-
	(छ) तालिम र गोष्ठी सम्बन्धि खर्च	५५८,२९९	-
	(ज) टिकट खर्च	१८०,५८०	-
	(झ) विविध खर्च	१२९,६७७	१७४,४३७
	(ञ) अफिस संचालन खर्च	४७७,२५५	१७,७२८
	(ट) विदेशी मुद्रा सटहीमा भएको नोक्सान	-	-
	बाँडफाँडको लागि जम्मा	६५,६३२,७४५	५,२५६,५५१
१	नाफा नोक्सान हिसाव	१३,१८७,४९८	५२५,६५५
२	अग्नि बीमाको आय व्यय हिसाव	१२,७३८,९८५	९३०,१७९
३	सामुद्रिक बीमाको आय व्यय हिसाव	२,६००,४९०	७५,८५७
४	मोटर बीमाको आय व्यय हिसाव	२७,५८७,२९९	१,२४२,४६०
५	ठेकेदार तथा ईन्जीनियरिङ बीमाको आय व्यय हिसाव	३,०६१,३१९	-
६	विविध बीमाको आय व्यय हिसाव	६,८४०,०७७	२,४८२,४००
७	कृषी तथा पशु पंक्षी बीमाको आय व्यय हिसाव	३,५०८,४२७	-
८	लघु बीमाको आय व्यय हिसाव	१०८,६५४	-
	जम्मा	६५,६३२,७४५	५,२५६,५५१

अनुसूची- ५.१

कर्मचारी खर्च

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	तलब	१८,५०३,७१८	९४७,७९७
२	भत्ता	१२,१२४,६११	६९६,६६१
३	दशै खर्च	१,७५९,६३०	-
४	सञ्चयकोषमा थप	१,५७०,८०७	९४,७८०
५	तालिम खर्च	१४३,८१३	-
६	पोशाक	-	-
७	औषधोपचार	-	-
८	बीमा	३२७,३८१	-
९	पेन्सन तथा उपदान खर्च तथा व्यवस्था	१,३०८,४८२	७८,९५२
१०	विदा बापतको खर्च तथा व्यवस्था	१,७७५,३२८	-
११	अन्य सुविधा बापत खर्च तथा व्यवस्था	-	-
१२	कर्मचारी कल्याणकारी खर्च	१७५,०९४	-
१३	अधिक समय कार्य खर्च	८९,०६३	-
	जम्मा	३७,७७७,५२७	१,८१८,१५०



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अनुसूची- ६

आर्थिक वर्षको अन्त्यमा भुक्तानी हुन बाँकी दावी वापत व्यवस्था

क्र.सं.	बीमाको किसिम	चालु आ.व.मा परेको भुक्तानी हुन बाँकी दावी	एक आ.व. अघि परेको भुक्तानी हुन बाँकी दावी	दुई आ.व. अघि परेको भुक्तानी हुन बाँकी दावी	तीन आ.व. वा सो भन्दा अघि परेको भुक्तानी हुन बाँकी दावी	सृजना भएको तर जानकारीमा नआएको दावी (अनुमानित)	भुक्तानी हुन बाँकी जम्मा दावी	भुक्तानी हुन बाँकी जम्मा दावीमा पुनर्बीमकको हिस्सा	भुक्तानी हुन बाँकी दावी वापत व्यवस्था सम्बन्धित बीमाको आय व्यय हिस्सासमा साटिएको
१	अग्नि	१,८८४,९१०	-	-	-	-	१,८८४,९१०	१,१६२,४६१	८२०,८१६
२	सामुद्रिक	३६५,०००	-	-	-	-	३६५,०००	३०७,९८३	६५,५७०
३	मोटर	११,२४८,८०६	-	-	-	-	११,२४८,८०६	३,८९४,३१०	८,४५७,६७०
४	ठेकेदार र इन्जीनियरिङ	१,०२०,०००	-	-	-	-	१,०२०,०००	९९६,७७८	२६,७०५
५	विविध	३,३५२,७५७	-	-	-	-	३,३५२,७५७	३,१४४,५९८	२३९,३८३
६	वाली तथा पशुपंछी	५६१,५००	-	-	-	-	५६१,५००	४४९,२००	१२९,१४५
७	लघु बीमा	-	-	-	-	-	-	-	-
	जम्मा	१८,४३२,५७३	-	-	-	-	१८,४३२,५७३	८,५५५,३३०	८,७४५,२८५



सानिमा जनरल इन्स्योरेन्स लि.

आय-व्यय हिसाबहरूबाट नाफा-नोक्सान हिसाबमा सारेको रकम

अनुसूची- ७

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	अग्नि बीमाको आय व्यय हिसाबबाट सारेको	३,६८७,०८६	७,४१८,३३७
२	सामुद्रिक बीमाको आय व्यय हिसाबबाट सारेको	१,९१९,३१७	८३०,६३१
३	मोटर बीमाको आय व्यय हिसाबबाट सारेको	(२३,९८६)	११,०८२,०३४
४	ईन्जिनियरिङ्ग बीमाको आय व्यय हिसाबबाट सारेको	(६२४,८९२)	-
५	विविध बीमाको आय व्यय हिसाबबाट सारेको	१,८६०,८०२	१७,१६६,९६०
६	पशु तथा बाली बीमाको आय व्यय हिसाबबाट सारेको	(३,२९९,५२०)	-
७	लघु बीमाको आय व्यय हिसाबबाट सारेको	(२०५,०१४)	-
	जम्मा	३,३१३,७५३	३६,४५७,९६२

व्यवस्था फिर्ता

अनुसूची- ८

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	लगानीमा नोक्सानीको लागि व्यवस्था फिर्ता	-	-
२.	कर्जामा नोक्सानीको लागि व्यवस्था फिर्ता	-	-
३.	शंकास्पद आसामी व्यवस्था फिर्ता	-	-
४.	अन्य व्यवस्था फिर्ता	-	-
	जम्मा	-	-

अपलेखन खर्चहरू

अनुसूची- ९

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	प्रारम्भिक खर्चहरू	-	-
२.	पूर्व संचालन खर्चहरू	-	-
३.	पर सारिएका खर्चहरू	-	-
४.	अपलेखन गरिएको लगानी	-	-
५.	अपलेखन गरिएको कर्जा	-	-
६.	अपलेखन गरिएको आसामी	-	-
७.	अन्य अपलेखन	-	-
	(क) सम्पत्ती अपलेखन	-	-
	(ख) सरकारी ऋणपत्र खरिदमा प्रिमियम	-	-
	जम्मा	-	-

शेयर सम्बन्धी खर्च

अनुसूची- ९ क

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	शेयर निष्काशन खर्च	-	-
२.	शेयर रजिष्ट्रेशन खर्च	-	-
३.	शेयर सूचीकरण खर्च	-	-
४.	लाभांश वितरण खर्च	-	-
५.	शेयर सम्बन्धी अन्य खर्च	-	-
	जम्मा	-	-



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- १०

अन्य खर्चहरू

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	दण्ड जरिवाना	-	-
२.	विलम्ब शुल्क जरिवाना	-	-
३.	अन्य	-	-
	जम्मा	-	-

अनुसूची- ११

नोक्सानीको लागि व्यवस्था

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	लगानीमा नोक्सानीको लागि व्यवस्था	-	-
२.	कर्जामा नोक्सानीको लागि व्यवस्था	-	-
३.	शंकास्पद आसामी व्यवस्था	-	-
४.	अन्य व्यवस्था	-	-
	जम्मा	-	-

अनुसूची- १२

बीमा कोष

क्र.सं.	बीमाको किसिम	वर्षको शुरूमा बीमाकोष		नाफा-नोक्सान हिसाबबाट सारेको		वर्षको अन्त्यमा बीमाकोष	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	अग्नि	२,३४६,३७१	-	८,९३१,९८५	२,३४६,३७१	११,२७८,३५६	२,३४६,३७१
२	सामुद्रिक	२६२,७२३	-	४,६४९,५५५	२६२,७२३	४,९१२,२७८	२६२,७२३
३	मोटर	३,५०५,१७५	-	-	३,५०५,१७५	३,५०५,१७५	३,५०५,१७५
४	ईन्जिनियरिङ्ग	-	-	-	-	-	-
५	विविध	५,४२९,७९७	-	४,५०७,८०२	५,४२९,७९७	९,९३७,५९९	५,४२९,७९७
६	कृषी तथा पशुपंक्षी	-	-	-	-	-	-
७	लघु बीमा	-	-	-	-	-	-
	जम्मा	११,५४४,०६६	-	१८,०८८,३४२	११,५४४,०६६	२८,६३३,४०८	११,५४४,०६६



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- १३

(क) शेयर पूँजी

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	अधिकृत पूँजी		
	क) रु. १००१- दरको १५,०००,००० थान साधारण शेयर	१,५००,०००,०००	१,५००,०००,०००
	ख) रु. दरको थान अपरिवर्तनीय अग्राधिकार शेयर	-	-
	ग) रु. दरको थान परिवर्तनीय अग्राधिकार शेयर	-	-
२.	जारी पूँजी		
	क) रु. १००१- दरको १०,०००,००० थान साधारण शेयर	१,०००,०००,०००	१,०००,०००,०००
	ख) रु. दरको थान अपरिवर्तनीय अग्राधिकार शेयर	-	-
	ग) रु. दरको थान परिवर्तनीय अग्राधिकार शेयर	-	-
३.	चुक्ता पूँजी		
	क) रु. १००१- दरको ७,०००,००० थान साधारण शेयर	७००,०००,०००	७००,०००,०००
	ख) रु. दरको थान अपरिवर्तनीय अग्राधिकार शेयर	-	-
	ग) रु. दरको थान परिवर्तनीय अग्राधिकार शेयर	-	-
	जम्मा	७००,०००,०००	७००,०००,०००

(ख) शेयर स्वामित्वको संरचना

शेयरधनी	यस वर्ष		गत वर्ष		
	साधारण शेयर संख्या	स्वामित्वको %	साधारण शेयर संख्या	स्वामित्वको %	
संस्थापक	नेपाली संगठित संस्थाहरु	२,१००,०००	३०	२,१००,०००	३०
	नेपाली नागरिक	४,९००,०००	७०	४,९००,०००	७०
	विदेशी	-	-	-	-
	जम्मा	७,०००,०००	१००	७,०००,०००	१००
सर्व साधारण	-	-	-	-	
अन्य	-	-	-	-	
कूल	७,०००,०००	१००	७,०००,०००	१००	

क्रमशः...



सानिमा जनरल इन्स्योरेन्स लि.

(ग) एक प्रतिशत वा बढी शेयर स्वामित्व भएका शेयरधनीहरूको विवरण

क्र.सं.	विवरण	यस वर्ष		गत वर्ष	
		स्वामित्वको %	रकम (रु.)	स्वामित्वको %	रकम (रु.)
१	सानिमा प्रा. लि.	११.००	११०,०००,०००	११.००	११०,०००,०००
२	सानिमा बैंक लि.	१०.००	१००,०००,०००	१०.००	१००,०००,०००
३	जीवनाथ लामिछाने	९.५०	९५,०००,०००	९.५०	९५,०००,०००
४	विनयकुमार श्रेष्ठ	८.२०	८२,०००,०००	८.२०	८२,०००,०००
५	मोतिलाल दुगड	७.००	७०,०००,०००	७.००	७०,०००,०००
६	खेमराज लामिछाने	४.६५	४६,५००,०००	४.६५	४६,५००,०००
७	शाम्बा लामा	४.००	४०,०००,०००	४.००	४०,०००,०००
८	बिबेक दुगड	३.००	३०,०००,०००	३.००	३०,०००,०००
९	घनश्याम थापा	३.००	३०,०००,०००	३.००	३०,०००,०००
१०	सोनाम ग्याछो	३.००	३०,०००,०००	३.००	३०,०००,०००
११	तेन्जिग दौडु नेपाली	२.००	२०,०००,०००	२.००	२०,०००,०००
१२	मालचन्द दुगड	१.५०	१५,०००,०००	१.५०	१५,०००,०००
१३	भुवनकुमार दाहाल	१.००	१०,०००,०००	१.००	१०,०००,०००

अनुसूची- १४

जगेडा तथा कोष:

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	स्थगन कर जगेडा	-	-
२	बीमा जगेडा	-	-
३	पूँजीगत जगेडा	-	-
४	विशेष जगेडा	-	-
५	अन्य जगेडा	-	-
६	शेयर प्रिमियम	-	-
७	प्रस्तावित बोनस शेयर	-	-
८	पूँजीकृत हुन बाँकी बोनस शेयर	-	-
९	नाफा नोक्सान हिसाबबाट सारेको नाफा	२४,७४५,३८५	८,३९१,५४०
	जम्मा	२४,७४५,३८५	८,३९१,५४०



सानिमा जनरल इन्स्योरेन्स लि.

महा-विपत्ति जगेडा:

अनुसूची- १५

क्र.सं.	शुरुमा महा-विपत्ति जगेडा		नाफा-नोक्सान हिसाबबाट सारेको		वर्षको अन्त्यमा महा-विपत्ति जगेडा	
	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	१,१३८,९३९	-	१,८१७,०९४	१,१३८,९३९	२,९५६,०३३	१,१३८,९३९
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	१,१३८,९३९	-	१,८१७,०९४	१,१३८,९३९	२,९५६,०३३	१,१३८,९३९

तिर्न बाँकी दीर्घकालीन ऋण तथा सापटी:

अनुसूची- १६

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	डिबेन्चर / बण्ड	-	-
२.	बैंक	-	-
३.	वित्तीय संस्था	-	-
४.	अन्य (विवरण खुलाउने)	-	-
	जम्मा	-	-



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- १७

स्थिर सम्पत्ति	परल मोल				न्हास कट्टी				खुद मोल	
	शुरु मौज्दात	यस वर्ष थपेको	यस वर्ष घटेको	जम्मा	गत वर्षसम्म	यस वर्ष	बिक्री/समायोजन	जम्मा	यस वर्षसम्मको	गत वर्षसम्मको
फ्रि होल्ड जमिन	-	-	-	-	-	-	-	-	-	-
भवन	-	-	-	-	-	-	-	-	-	-
फर्निचर तथा फिक्स्चर्स	-	६,१७३,७४०	-	६,१७३,७४०	-	६६५,३१७	-	६६५,३१७	५,५०८,४२३	-
कार्यालय सामान	१,६५३,८११	१,५३०,४९८	-	३,१८४,३०९	१८५	५६८,८९०	-	५६९,०७५	२,६१५,२३४	१,६५३,६२६
कम्प्युटर तथा सूचना प्रविधी उपकरण	१,११८,१११	६,४८२,४८९	-	७,६००,६००	१८,०९५	१,२१३,७६३	-	१,२३१,८५८	६,३६८,७४२	१,१००,०१६
इलेक्ट्रिकल एन्ड नेटवर्किङ् इकुइप्मेन्ट	-	९४९,७१०	-	९४९,७१०	-	७०,८७७	-	७०,८७७	८७८,८३३	-
सवारी साधन	५,८१५,७९८	११,६८७,७८५	-	१७,५०३,५८३	१५,२६४	१,९५९,४०९	-	१,९७४,६७३	१५,५२८,९१०	५,८००,५३४
अन्य	-	३,१३७,०८३	-	३,१३७,०८३	-	३१८,८४८	-	३१८,८४८	२,८१८,२३५	-
अदृश्य सम्पत्ति	-	१,६००,०००	-	१,६००,०००	-	३२०,०००	-	३२०,०००	१,२८०,०००	-
लिजहोल्ड सम्पत्ति	-	४,८०७,५५८	-	४,८०७,५५८	-	४००,८४१	-	४००,८४१	४,४०६,७१७	-
जम्मा	८,५८७,७२०	३६,३६८,८३३	-	४४,९५६,५५३	३३,५४४	५,५१७,५४५	-	५,५१७,५४५	३९,४३९,००८	८,५४४,१७६
निर्माणार्थिन पूजीगत खर्च	-	-	-	-	-	-	-	-	-	-
कूल	८,५८७,७२०	३६,३६८,८३३	-	४४,९५६,५५३	३३,५४४	५,५१७,५४५	-	५,५१७,५४५	३९,४३९,००८	८,५४४,१७६
गत वर्ष	२५,०००	८,५६२,७२०	-	८,५८७,७२०	२,०८३	३१,४६१	-	३३,५४४	८,५४४,१७६	-



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- १८

लगानी

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
(क)	दीर्घकालीन लगानी:		
१	सरकारी र सरकारको जमानत प्राप्त सेक्युरिटी	-	-
२	वाणिज्य बैंकको मुद्दती निक्षेप	-	-
३	विकास बैंकको मुद्दती निक्षेप	-	-
४	नागरिक लगानी योजना	-	-
५	वित्तीय संस्थाको मुद्दती निक्षेप	-	-
६	पब्लिक कम्पनीको साधारण शेयर (अनुसूची १८.१ बमोजिम)	२००,०००	-
७	बैंक तथा वित्तीय संस्थाको अग्राधिकार शेयर/डिभेन्चर	२,५००,०००	-
८	अन्य	-	-
	जम्मा	२,७००,०००	-
(ख)	अल्पकालीन लगानी:		
१	सरकारी र सरकारको जमानत प्राप्त सेक्युरिटी	-	-
२	वाणिज्य बैंकको मुद्दती निक्षेप	६०९,८००,०००	६५०,०००,०००
३	विकास बैंकको मुद्दती निक्षेप	७८,३००,०००	-
४	नागरिक लगानी योजना	-	-
५	वित्तीय संस्थाको मुद्दती निक्षेप	१७,५००,०००	-
६	बैंक तथा वित्तीय संस्थाको अग्राधिकार शेयर/डिभेन्चर	-	-
७	वाणिज्य बैंकको ब्याज प्राप्त हुने अन्य निक्षेप	४०,३४७,४२८	४२,५४९,९४७
८	विकास बैंकको ब्याज प्राप्त हुने अन्य निक्षेप	३,२७९,७४६	-
९	वित्तीय संस्थाको ब्याज प्राप्त हुने अन्य निक्षेप	४,०३९,६६२	-
१०	अन्य ब्याज प्राप्त हुने लगानी	-	-
	जम्मा	७५३,२६६,८३६	६९२,५४९,९४७

अनुसूची- १८.१

शेयरमा लगानी

क्र.सं.	कम्पनी	खुद रकम	अंकित मूल्य	परल मूल्य	बजार मूल्य
१	इन्सोरेन्स इन्स्टिच्युट नेपाल लिमिटेड	२००,०००	२००,०००	२००,०००	-
	जम्मा	२००,०००	२००,०००	२००,०००	-



सानिमा जनरल इन्स्योरेन्स लि.

नगद तथा बैंक मौज्जात

अनुसूची- १५

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	नगद मौज्जात	-	१,५९६
	जम्मा	-	१,५९६
२	बैंक मौज्जात		
	(क) वाणिज्य बैंकहरुको मौज्जात	२७,३१२,८४५	८,८६७,७१८
	(ख) विकास बैंकहरुको मौज्जात	३,१००,१९०	-
	(ग) वित्तीय संस्थाहरुको मौज्जात	-	-
	(घ) अन्य	-	-
	जम्मा	३०,४१३,०३५	८,८६७,७१८
	कूल	३०,४१३,०३५	८,८६५,३१४

अन्य कर्जा

अनुसूची- २०

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
(क)	दीर्घकालीन		
	१. अभिकर्तालाई कर्जा	-	-
	२. कर्मचारीलाई कर्जा	-	-
	३. अन्य	-	-
	जम्मा	-	-
(ख)	अल्पकालीन		
	१. अभिकर्तालाई कर्जा	-	-
	२. कर्मचारीलाई कर्जा	-	-
	३. अन्य	-	-
	जम्मा	-	-

अन्य सम्पत्ति

अनुसूची- २१

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	लगानीबाट प्राप्त हुन बाँकी आय	२,७७०,१९६	६,९५४,०६२
२	कर्जाबाट प्राप्त हुन बाँकी ब्याज	-	-
३	अन्य बीमकबाट प्राप्त हुन बाँकी	२४,०८४,३७६	-
४	पुनर्बीमकबाट प्राप्त हुन बाँकी	-	-
५	विविध आसामी	-	-
६	अग्रिम भुक्तानी	५८६,२८८	७,४७२,४४०
७	कर्मचारी पेशकी	१०,०००	-
८	अन्य पेशकी	३,२००,०००	-
९	धरौटी-	-	-
१०	असुल हुन बाँकी बीमाशुल्क न्यून: असुल हुन बाँकी बीमाशुल्क मुलतवी (suspense)	-	-
११	अन्य		
	(क) अग्रिम आयकर	१४,११६,६३०	१०,६८१,७६८
	(ख) अग्रिम दावी भुक्तानी	१,०००,०००	-
	(ग) उपदान कोष लगानी (ना. ल. कोष)	-	-
	(घ) अग्रिम भुक्तानी	६९१,४२८	३६९,३९९
	(ङ) डिपोजिट	५४,२८९	१२,०००
	(च) बीमा लेखको लागि टिकट मौज्जात	१२,३१०	१,४२०
	(छ) असुल गर्नु पर्ने मुल्य अभिवृद्धि कर	-	६२९,०८४
	(ज) बीमा प्रवर्द्धन कोष	-	२००,०००
	(झ) बीमा समितिबाट प्राप्त हुन बाँकी अनुदान	८,०९५,२५६	-
	(ञ) नेपाल राष्ट्रबैंकबाट प्राप्त हुन बाँकी अनुदान	५,०१६	-
	(ट) स्थगन कर सम्पत्ति	-	-
	(ठ) प्राप्त चेक कलेक्सनको लागि	-	-
	जम्मा	५४,६२५,७८५	२६,३२०,१७३



सानिमा जनरल इन्स्योरेन्स लि.

चालु दायित्व

अनुसूची- २२

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	अभिकर्तालाई दिन बाँकी	१,०४३,९९९	-
२	अन्य बीमकलाई दिन बाँकी	१९,१५९,२०२	-
३	पुनर्बीमकलाई दिन बाँकी	२५,१९१,७२३	१०९,१२४
४	अल्पकालिन कर्जा	-	-
५	बीमाशुल्क धरौटी	३८४,१४४	६१५
६	पूर्ण विवरण नखुलेको बीमाशुल्क	-	-
७	विविध साहु	८५८,७६६	१,४०३,४३९
८	सहायक/होल्डिङ कम्पनीलाई दिन बाँकी	-	-
९	श्रोतमा कट्टा गरिएको कर तिर्न बाँकी	२,०५२,०४८	१३४,३९५
१०	मूल्य अभिवृद्धि कर तिर्न बाँकी	२,८७२,३५६	-
११	आयकर तिर्न बाँकी	-	-
	सेवा शुल्क तिर्न बाँकी	१,९६२,१७५	२,७४१
१३	कर्मचारीलाई दिन बाँकी	४५०,०४२	-
१४	संचालकलाई दिन बाँकी	-	-
१५	भुक्तानी दिन बाँकी लाभांश (डिभिडेण्ड)	-	-
१६	भुक्तानी दिन बाँकी दावी	-	-
१७	अन्य		
	१६.१ सञ्चयकोष तथा नागरिक लगानी कोषमा जम्मा गर्न बाँकी	८,०४०	३७६,६११
	१६.२ विमाशुल्क फिर्ता तिर्न बाँकी	४४,५०८	-
	१६.३ भुक्तानी दिन बाँकी सर्भेयर फि	३१,३४०	-
	१६.४ भुक्तानी दिन बाँकी बोनस	२,२८९,१४७	-
	१६.५ स्थगन कर दायित्व	७३,०७४	१५४,६७१
	जम्मा	५६,४२०,५६४	२,१८१,५५६

असमाप्त जोखिम व्यवस्था

अनुसूची- २३

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१	अग्नि बीमाको असमाप्त जोखिम जगेडा	२,८८८,४३७	१२,७८२
२	सामुद्रिक बीमाको असमाप्त जोखिम जगेडा		
	चालू आ.व. को	६३९,९५७	१,७२२
	एक आ. व. अधिको	१,७२२	-
	दुई आ.व. अधिको	-	-
	जम्मा	६४१,६७६	१,७२२
४	मोटर बीमाको असमाप्त जोखिम जगेडा	३०,७०८,३११	२१,६३१
५	इन्जिनियरिङ तथा ठेकेदार बीमाको असमाप्त जोखिम जगेडा	-	-
६	विविध बीमाको असमाप्त जोखिम जगेडा	१,९२४,२२५	२९,४०६
७	पशु तथा बाली बीमाको असमाप्त जोखिम जगेडा	१,१६९,४७६	-
८	लघु बीमा बीमाको असमाप्त जोखिम जगेडा	१८१,०८९	-
	कुल	३७,५१३,२१७	६५,५४१



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- २३ (क)

अन्य व्यवस्था

क्र.सं.	विवरण	वर्षको शुरुमा व्यवस्था		चालु आ.व.मा थप गरिएको व्यवस्था		चालु आ.व.मा अपलेखन/भुक्तानी गरिएको व्यवस्था		चालु आ.व.मा फिर्ता गरिएको व्यवस्था		वर्षको अन्तमा कायम रहेको व्यवस्था	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	लाभांश (डिभिडेण्ड) को लागि व्यवस्था	-	-	-	-	-	-	-	-	-	-
२	आयकर व्यवस्था	९,६९३,९६६	-	१५,६५०,८२६	९,६९३,९६६	-	-	-	-	१५,६५०,८२६	९,६९३,९६६
३	लगानीमा नोक्सानीको लागि व्यवस्था	-	-	-	-	-	-	-	-	-	-
४	कर्जामा नोक्सानीको लागि व्यवस्था	-	-	-	-	-	-	-	-	-	-
५	शंकास्पद आसामीको लागि व्यवस्था	-	-	-	-	-	-	-	-	-	-
६	अन्य नोक्सानीको लागि व्यवस्था	-	-	-	-	-	-	-	-	-	-
७	कर्मचारी सम्बन्धी व्यवस्था										
	(क) पेंसन तथा उपदान व्यवस्था	७८,९५२	-	१,३०८,४८२	७८,९५२	-	-	-	-	१,३९५,८०९	७८,९५२
	(ख) विदा वापत व्यवस्था	-	-	१,७७५,३२८	-	-	-	-	-	१,६८९,०९६	-
	(ग) आवास तथा अन्य सुविधा व्यवस्था	-	-	-	-	-	-	-	-	-	-
	(घ) कर्मचारी बोनस व्यवस्था	३,२७०,२९०	-	७३७,२०७	३,२७०,२९०	३,२७०,२९०	-	-	-	७३७,२०७	३,२७०,२९०
	(ङ) अन्य	-	-	-	-	-	-	-	-	-	-
८	अन्य व्यवस्था										
	जम्मा	१२,६६३,९२८	-	१५,६७९,८४३	१२,६६३,९२८	१३,०४२,९९३	-	-	-	१५,३५२,८५८	१२,६६३,९२८



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- २४

अपलेखन/समायोजन हुन बाँकी विविध खर्चहरू

क्र.सं.	विवरण	यस वर्ष	गत वर्ष
१.	अपलेखन गर्न बाँकी प्रारम्भिक खर्च	-	-
२.	अपलेखन गर्न बाँकी पूर्व संचालन खर्च	-	-
३.	अपलेखन गर्न बाँकी स्थगन गरिएका अन्य खर्च	-	-
४.	अन्य	-	-
	जम्मा	-	-



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची २५

बितीय विवरणसंग सम्बन्धित प्रमुख लेखा नीतिहरू

(क) परिचय

सानिमा जनरल इन्स्योरेन्स लिमिटेड (यस पछि “कम्पनी” भनिएको) नेपालमा स्थापित सीमित दायित्व भएको कम्पनी हो। यस कम्पनीको रजिष्टर्ड कार्यालय काठमाण्डौमा रहेको छ। यो कम्पनी नेपालमा निर्जिवन वीमकको रूपमा कार्यरत छ।

आर्थिक वर्ष २०७५ साल श्रावण १ गते देखि २०७६ साल आषाढ ३१ गतेसम्मको संलग्न वितीय विवरणहरू यस कम्पनीको संचालक समितिको मिति २०७६ साल मंसिर ०९ गतेको बैठकबाट पारित गरिएको छ।

(ख) वितीय विवरणहरू तयार गर्दा आधार मानिएका लेखा नीतिहरू तल उल्लेख गरिएका छन्। अन्यथा लेखिएकोमा बाहेक यी नीतिहरूको पालना निरन्तर रूपमा गरिएको छ।

१. बितीय विवरण तयारीका आधारहरू

सानिमा जनरल इन्स्योरेन्स लिमिटेडको वितीय विवरणहरू नेपाली रुपैयाँमा प्रस्तुत गरिएको छ। यी विवरणहरू ऐतिहासिक मूल्य अवधारणाको आधारमा स्पष्ट रूपमा अन्यथा उल्लेख गरेकोमा बाहेक प्रोदभावी (Accrual) आधारमा लेखाङ्कन गरी वीमा ऐन एवं नियमावली २०४९, वीमा समितिको निर्देशन, कम्पनी ऐन २०६३, नेपाल लेखामान तथा अन्य प्रचलित लेखामान, तथा सामान्यतः मान्य लेखाका सिद्धान्तहरूको अधिनमा रहि तयार गरिएका छन्।

२. स्थिर सम्पत्ति लेखाङ्कन नीति

स्थिर सम्पत्तिलाई सो को परल मूल्यमा संचित ह्रास कट्टा गरी देखाइएको छ। परल मूल्य निर्धारण गर्दा खरिद मूल्य तथा सो खरिदसँग लागेका सम्बन्धित प्रत्यक्ष खर्चहरू जोडि गरिएको छ।

३. ह्रास कट्टी नीति

स्थिर सम्पत्तिहरूको ह्रास कट्टी (Staright Line Method) मा स्थिर सम्पत्तिहरूको उपयोग्य आयु (Useful Life) को आधारमा गर्ने नीति लिएको छ।

उपरोक्त बमोजिम विभिन्न प्रकारका स्थिर सम्पत्तिहरूको निज बमोजिम उपयोग्य आयु कायम गरिएको छ।

सि.नं	स्थिर सम्पत्तिको प्रकार	उपयोग्य आयु (Useful Life) वर्षमा
१	भवन	५०
२	फर्निचर तथा फिक्सचर्स	३ देखि ५
३	कार्यालय सामान	३ देखि ५
४	कम्प्युटर तथा सूचना प्रविधी उपकरण	३ देखि ५
५	सवारी साधन	५ देखि ८
६	अन्य सम्पत्ति	५

४. पूँजीकृत नगरिने सम्पत्तिहरू सम्बन्धी लेखाङ्कन नीति

रु. ५,००० सम्मका सामानहरूलाई पूँजीकृत नगरि खर्च लेख्ने गरिएको छ।

५. आयकर व्यवस्था नीति

आयकर ऐन, २०५८ को अधिनमा रहि आयकर व्यवस्था गरिएको छ।



कर योग्य आय तथा लेखामा देखिने आयको समय अन्तरालबाट हुने भिन्नतालाई स्थगन कर (Deferred Tax) मानी सोको व्यवस्था गरिएको छ । स्थगन कर सम्पत्ति (Deferred Tax Assets) पछि आर्जन हुने कर योग्य आयबाट उठ्न सक्ने प्रबल सम्भावना तथा एकिन नभएसम्म यस्ता सम्पत्तिलाई सम्पत्तिको रूपमा लेखाङ्कन गर्ने गरिएको छैन ।

६. लगानी लेखाङ्कन नीति

लगानी लेखाङ्कनको सम्बन्धमा कम्पनीले वीमा समितिको निर्देशनको परिधि भित्ररहि देहाय बमोजिमको नीति अवलम्बन गरेको छ ।

- (क) नेपाल सरकारको वचतपत्र वा ऋणपत्र वा नेपाल सरकारको जमानत प्राप्त ऋणपत्रमा वा पब्लिक लिमिटेड कम्पनीको वचतपत्र/ऋणपत्रमा गरिएको लगानीलाई अङ्कित मूल्य (Face Value) वा परल मूल्य मध्ये जुन घटी छ सोही मूल्यमा मूल्याङ्कन गरिएको छ ।
- (ख) खण्ड (क) बमोजिम गरिएको लगानीको अङ्कित मूल्यभन्दा परल मूल्य बढि भएमा त्यस्तो बढि रकमलाई स्थगन गरिएको खर्च (Deferred Expenditure) को रूपमा लेखाङ्कन गरी सो खर्चलाई त्यस्तो लगानीको अवधि भित्र समानुपातिक आधारमा (Prorata Basis) अपलेखन गर्ने गरिएको छ ।
- (ग) खण्ड (क) बमोजिम गरिएको लगानीको अङ्कित मूल्य भन्दा परल मूल्य कम भएमा त्यस्तो फरक रकमलाई लगानी अवधि भित्र समानुपातिक आधारमा लगानीबाट आयको रूपमा लेखाङ्कन गर्ने गरिएको छ ।
- (घ) खण्ड (क) बमोजिमको वचत पत्र वा ऋणपत्रको लेखाङ्कन गरिएको मूल्य भन्दा बजार मूल्य कम हुन गएमा त्यस्तो फरक रकम बराबरको व्यवस्था (Provision) गर्ने गरिएको छ ।
- (ङ) बैंक/वित्तीय संस्थाको मुद्दती निक्षेप वा नागरिक लगानी कोषको लगानी योजनाहरुमा गरिएको लगानीलाई साँवा रकममा लेखाङ्कन गरिएको छ ।

तर त्यस्तो लगानीको म्याद समाप्ती पछि कुनै कारणवश तत्काल फिर्ता हुन नसक्ने अवस्था श्रृजना भएमा त्यस्तो लगानीलाई शत प्रतिशत व्यवस्था (Provision) गरिएको छ ।

- (च) पब्लिक लिमिटेड कम्पनीको सूचिकृत शेयरमा गरिएको लगानीलाई परल मूल्यमा देखाउने र शेयरमा गरिएको लगानीको लेखाङ्कन गरिएको मूल्य भन्दा बजार मूल्य कम हुन गएमा त्यस्तो फरक रकम बराबर व्यवस्था (Provision) गर्ने नीति अवलम्बन गरिएको छ ।
- (छ) पब्लिक लिमिटेड कम्पनीको संस्थापक शेयरमा लगानी गरिएको शेयर प्रचलित कानून बमोजिम धितोपत्र बजारमा सूचिकृत नभएमा देहाय बमोजिम गरिने नीति अवलम्बन गरिएको छ ।
 - (अ) शेयरमा लगानी गरेको पब्लिक लिमिटेड कम्पनीले कारोबार गर्ने इजाजतपत्र पाएको मितिले तीन वर्षसम्म त्यस्तो लगानीलाई परल मूल्यमा मूल्याङ्कन गर्ने गरिएको छ ।
 - (आ) शेयरमा लगानी गरेको पब्लिक लिमिटेड कम्पनीले कारोबार गर्ने इजाजतपत्र पाएको मितिले तीन वर्षपछि त्यस्तो लगानीलाई परल मूल्यमा देखाई सो लगानी बराबरको व्यवस्था गर्ने गरिएको छ ।
- (झ) खण्ड (च) बमोजिम लगानी गरिएको शेयर प्रचलित कानून बमोजिम धितोपत्र बजारको सूचीबाट हटेमा (Delisted) सो लगानी बराबरको व्यवस्था गर्ने गरिएको छ ।
- (ञ) प्रचलित कानून बमोजिम कम्पनीको स्वामित्वमा नआएको वा नरहेको शेयर, वचतपत्र, ऋणपत्र वा अन्य सम्पत्तिलाई लगानीमा समावेश गरिएको छैन ।

७. सटही घटबढ समायोजन नीति

विदेशी मुद्रामा रहेको सम्पत्ति तथा दायित्वलाई वर्षान्तको विनिमय दरले रुपान्तर गरिएको छ । विदेशी मुद्रामा भएका कारोवारहरुको लेखाङ्कन कारोवार मितिको विनिमय दरमा गरिएको छ । विनिमय दरबाट उत्पन्न फरकलाई नाफा नोक्सान हिसाब तथा आय व्यय हिसाबमा व्यवस्थापन खर्चको रूपमा लेखाङ्कन गर्ने गरिएको छ ।



८. बीमाशुल्क आम्दानी लेखाङ्कन नीति

बीमाशुल्क नगद प्राप्तीको (Cash Basis) आधारमा लेखाङ्कन गरिएको छ। तर नगद प्राप्ति मितिभन्दा बीमाशुल्क भुक्तानी गर्नुपर्ने मिति पछि भएमा पछिल्लो मितिमा शुल्क आम्दानी जनाइएको छ। पुनर्बीमा स्वीकार गरिएको बीमाशुल्क आम्दानीलाई प्रोदभावी (Accrual) आधारमा लेखाङ्कन गरिएको छ।

९. पूनर्बीमा कमिशन आम्दानी लेखाङ्कन नीति

पूनर्बीमा कम्पनीबाट प्राप्त कमिशनलाई नगद प्राप्ती वा पुनर्बीमा कम्पनीबाट समर्थन प्राप्तीको आधारमा आम्दानी लेखाङ्कन गरिएको छ।

१०. अन्य आय लेखाङ्कन तथा बाँडफाँड नीति

बीमा समितिको निर्देशनको अधिनमा रहि लगानी, कर्जा तथा अन्यवाट भएको आयलाई सम्बन्धित बीमा व्यवसायको चालु आर्थिक वर्षमा सो बीमा कारोवारवाट भएको खुद वचतलाई त्यस बीमा व्यवसायको भार तथा कम्पनीको गत आषाढ मसान्तको नेट वर्थ (Net Worth) मा अपलेखन गर्न बाँकि लगानी प्रिमियमलाई घटाई नाफा नोक्सान हिसावको भार मानी सबै बीमा व्यवसायको आयव्यय हिसावमा बाँडफाँड गर्ने गरिएको छ।

११. कर्जा लेखाङ्कन नीति

कम्पनीले प्रदान गरेको कर्जालाई असुली हुने पर्याप्त आधार सहित साँवा रकममा लेखाङ्कन गर्ने गरिएको छ।

१२. व्यवस्थापन खर्च बाँटफाँड नीति

बीमा समितिको निर्देशनको आधारमा व्यवस्थापन खर्चको १० प्रतिशत रकम नाफा नोक्सान हिसावमा खर्च देखाई बाँकि ९० प्रतिशत रकमलाई सम्बन्धित बीमा व्यवसायको प्रत्यक्ष बीमाशुल्कमा अभिकर्ता कमिशन कट्टि गरी हुन आउने रकमलाई त्यस बीमा व्यवसायको भार मानी सबै बीमा व्यवसायको आय व्यय हिसावमा बाँडफाँड गर्ने गरिएको छ।

१३. बीमा दावी भुक्तानी खर्च लेखाङ्कन नीति

कम्पनीले दावीको लागत गणना गर्दा बीमालेख बमोजिम भुक्तानी गर्नुपर्ने रकम तथा सो दावी फछ्यौटको लागि आवश्यक परामर्श तथा अनुसन्धान खर्च समावेश गरी लेखाङ्कन गरिएको छ। तर बीमकको पदाधिकारी वा कर्मचारीले गरेको कामको पारिश्रमिक र अन्य खर्च बापतको रकम समावेश गरिएको छैन।

१४. बीमा दावी बापत दायित्व व्यवस्था लेखाङ्कन नीति

बीमा नियमावली, २०४९ को नियम १५(घ) अनुसार सूचित दावीको अनुमानित दायित्वमा कम्पनीको अंश तथा श्रृजना भएको तर जानकारीमा नआएको (IBNR) व्यवस्था रकमको ११५ प्रतिशतले हुन आउने रकम व्यवस्था गर्ने गरिएको छ।

१५. खुद नाफा बाँडफाँड नीति

बीमा समितिको निर्देशन अनुरूप नाफा नोक्सान हिसाववाट देखिएको खुद नाफाको ५० प्रतिशत रकमलाई सम्बन्धित बीमा व्यवसायको आय व्यय हिसावमा देखिएको वचत रकमलाई सो बीमा सम्बन्धी भार मानी सबै बीमा व्यवसायको बीमाकोषमा बाँडफाँड गर्ने गरिएको छ। साथै नोक्सान भएको बीमा व्यवसायको हकमा सोको भार सून्य मानि नाफा भएको बीमा व्यवसायमा मात्र नाफा बाँडफाँड गर्ने गरिएको छ।

१६. कर्मचारी उपदान तथा विदा बापत व्यवस्था नीति :

कम्पनिको कर्मचारी विनियमावली अनुसार कर्मचारी उपदान, संचयकोष, विदा तथा अन्य सुविधा बापत व्यवस्था गर्ने नीति लिइएको छ।

(क) उपदान

कम्पनिको कर्मचारी विनियमावली अनुसार कर्मचारीले अविछिन्न सेवा गरेको वर्षको आधारमा उपदान खर्चको व्यवस्था गरी व्यवस्थापन खर्चमा खर्च लेखि सो बराबरको रकम स्वीकृत प्राप्त उपदान कोषमा जम्मा गर्ने नीति लिइएको छ।



(ख) विदा वापत व्यवस्था

कम्पनिको कर्मचारी विनियमावली अनुसार स्थायी कर्मचारीहरुको संचित घर विदा वापतको रकमको व्यवस्था गर्ने नीति लिएको छ ।

१७. शंकास्पद आसामी व्यवस्था नीति

शंकास्पद आसामीको लागि व्यवस्थापनले निर्धारण गरेको अनुमान अनुसार व्यवस्था गर्ने नीति रहेको छ ।

१८. अपलेखन खर्च लेखाङ्कन नीति

प्रारम्भिक तथा पूर्व सञ्चालन खर्चहरुलाई कम्पनी संचालन भएकै वर्षमा खर्च लेख्ने गरिएको छ ।

१९. विगत वर्ष सम्बन्धी खर्चहरु

विगत वर्ष सम्बन्धी खर्चहरु नाफा नोक्सान बाँडफाँड हिसावमा देखाउने गरिएको छ ।



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची २६

वित्तीय विवरणसँग सम्बन्धित लेखा सम्बन्धी टिप्पणीहरू

१. सम्भावित दायित्वहरू

- अ) चुक्ता वा भुक्तानी हुन बाँकी लगानी -छैन ।
- आ) प्रत्याभूति प्रतिबद्धता (Underwriting Commitments) -छैन ।
- इ) बीमालेख अन्तर्गत भन्दा बाहेकबाट बीमक उपर दावी परेको तर बीमकले दायित्व स्वीकार नगरेको -छैन ।
- ई) बीमकले वा बीमकको तर्फबाट दिइएको ग्यारेण्टी -छैन ।
- उ) अन्य दायित्व -छैन ।

२. भुक्तानी गर्न बाँकी दावी बापत दायित्व मूल्याङ्कन गर्दा अवलम्बन गरेको आधारहरू

भुक्तानी गर्न बाँकी दावी बापत दायित्वको मूल्याङ्कन बिगत वर्षको अनुभव र सर्भेयरसंग गरिएको परामर्श अनुसार गरिएको छ । बीमा नियमावली, २०४९ को नियम १५(घ) को व्यवस्था अनुरूप सूचित गरिएको दावीको अनुमानित दायित्वमा कम्पनीको अंशको ११५ प्रतिशतले हुन आउने रकम दावी बापत व्यवस्था गरिएको छ ।

३. बीमकको सम्पत्तिमा आएको सीमितता तथा विवादहरू

कम्पनीले खरिद गरेको सम्पत्तिहरूमा हालसम्म कुनै विवादहरू नभएको ।

४. कर्जा, लगानी तथा स्थिर सम्पत्तिको लागि गरिएको प्रतिबद्धता

कम्पनीले कर्जा, लगानी तथा स्थिर सम्पत्तिको लागि कुनै प्रतिबद्धता गरेको छैन ।

५. लगानीसंग सम्बन्धित देहायका खरिद बिक्री सम्भौताहरूको मूल्य

- अ) खरिद गरिएको सम्पत्तिको स्वामित्व प्राप्त नभएको - छैन ।
- आ) बिक्री गरिएको सम्पत्तिको भुक्तानी प्राप्त नभएको - छैन ।

६. यस आर्थिक वर्षभरी गरिएको लगानी तथा बिक्री फिर्ता लिएको विवरण यसप्रकार छन् ।

(क) यस वर्षभरिको थप लगानीयसप्रकार छन् ।

	यस वर्ष	गत वर्ष
वाणिज्य बैंकहरूको मुद्दती निक्षेप	-	६५०,०००,०००
विकास बैंकहरूको मुद्दती निक्षेप	७८,३००,०००	-
वित्त कम्पनीहरूको मुद्दती निक्षेप	१७,५००,०००	-
पब्लिक लिमिटेड कं. को शेयर	२००,०००	-
बैंक तथा वित्तीय संस्थाको अग्राधिकार शेयर/डिभेन्चर	२,५००,०००	-
जम्मा	९८,५००,०००	६५०,०००,०००

(ख) बिक्री/फिर्ता लिएको लगानीको विवरण यसप्रकार छन्:

	यस वर्ष	गत वर्ष
राष्ट्रिय वचत पत्रमा लगानी	-	-
वाणिज्य बैंकहरूको मुद्दती निक्षेप	४०,२००,०००	-
विकास बैंकहरूको मुद्दती निक्षेप	-	-
वित्त कम्पनीहरूको मुद्दती निक्षेप	-	-
जम्मा	४०,२००,०००	-



७. बैंक मौज्जात हिसाब सम्बन्धमा सम्बन्धित बैंक/वित्तीय संस्थाको हिसाब मिलान स्टेटमेन्ट सहितको व्यहोरा सम्बन्धित बैंक र वित्तीय संस्थासंग हिसाब मिलान गरिएको छ ।
८. **संकास्पद आसामी व्यवस्था**
(क) बीमक/पुनर्बीमकसंग लिनु दिनु बाँकी हिसाब सम्बन्धमा सम्बन्धित बीमक/पुनर्बीमकको समर्थन सहितको हिसाब मिलान प्राप्त छ ।
९. **कम्पनीको संचालक वा संचालकसंग सम्बन्धित व्यक्ति वा संस्थासंग भएको कारोबार**
कम्पनीको संचालक वा संचालकसंग सम्बन्धित व्यक्ति वा संस्थासंग कुनै कारोबार गरिएको छैन ।
११. **कम्पनीले आफ्नो सम्पत्तिको सुरक्षणमा लिएको ऋणको धितो, शर्त तथा औचित्य**
यस वर्षको अन्त्यमा कुनै तिर्न बाँकि ऋण नरहेको ।
१२. **कम्पनीले कर चुक्ता प्रमाणपत्र प्राप्त गरेको आ.व. तथा त्यस्तो चुक्ता प्रमाणपत्र प्राप्त हुन बाँकी आ.व. र सो सम्बन्धी विवरणका साथै अधिल्लो आ.व. हरूको कर जरिवाना ब्याज बापत दावीपरेको र यस आ.व. मा भुक्तानी भएको रकम आ. वा. २०७४/०७५ सम्मको कर चुक्ता प्रमाण पत्र प्राप्त भैसकेको छ ।**
१३. **फिर्ता गरेको बीमाशुल्कको परिमाण र कारण**
यस वर्षमा रु. ६,९०४,२५३ बराबरको कूल विमाशुल्क फिर्ता गरिएको छ । विमाशुल्क फिर्ता गरेको कारणहरु यसप्रकार छन् ।
(क) विमितको अनुरोधमा विमाङ्क रकम घटाएको ।
(ख) विमालेखमा वहन गरेको जोखिम हटाएको ।
(ग) बिषा नपाएको कारणले ट्राभल मेडिकल ईन्स्योरेन्सको विमालेख रद्द गरेको ।
(घ) सहबीमकको हिस्सा सम्बन्धित बीमकलाई फिर्ता गरिएको छ ।
१४. **अपलेखन गर्न बाँकी खर्च नरहेको ।**
१५. चुक्ता पूँजीमध्ये अग्रिम भुक्तानी प्राप्त (Paid in advance), भुक्तानी प्राप्त हुन बाँकी (Call in arrears) र जफत गरिएका तर पुनः निष्काशन नगरिएका शेयरको विवरण - छैन ।
१६. लिज होल्ड सम्पत्तिमा गत आर्थिक वर्षसम्म (रु.) र यस आर्थिक वर्ष (रु. ४,००,८४९) खर्च (Amortization) लेखिएको छ ।
१७. वर्षभरिमा भएको वासलात बाहिरको कारोबारको विवरण - छैन ।
१८. **असमाप्त जोखिम व्यवस्था**
निर्जीवन बीमा व्यवसायको खुद बीमा शुल्कको ५० प्रतिशत रकम असमाप्त जोखिम व्यवस्थामा सारिएको छ । गत वर्षको यस्तो व्यवस्थाको रकम यस वर्ष आम्दानी जनाइएको छ । तर सामुद्रिक बीमा तर्फ तीन वर्ष नाघेको रकममात्र आम्दानी जनाउने गरिएको छ ।
१९. **सम्बन्धित पक्षहरु सँगको कारोबार (Related Party Transactions)**
यस कम्पनीको उच्च व्यवस्थापनमा कार्यरत अध्यक्ष, संचालकहरु र प्रमुख कार्यकारी अधिकृत यस प्रकार छन् :

श्री डा. जुगल भुर्तेल	अध्यक्ष	मिति २०७५/१२/०३ सम्म
श्री अरुण कुमार ओझा	संचालक	मिति २०७५/१२/०३ सम्म
श्री खेम राज लामिछाने	संचालक	मिति २०७५/१२/०३ सम्म
श्री डा. माणिक लाल श्रेष्ठ	वैकल्पिक संचालक	मिति २०७५/१२/०३ सम्म
श्री खेम राज लामिछाने	अध्यक्ष	मिति २०७५/१२/०३ देखि
श्री डा. हेमन्त कुमार दवाडी	संचालक	मिति २०७५/१२/०३ देखि
श्री दिलिप श्रेष्ठ	संचालक	मिति २०७५/१२/०३ देखि
श्री सोनम ग्याछो	संचालक	मिति २०७५/१२/०३ देखि
श्री दामोदरप्रसाद आचार्य	स्वतन्त्र संचालक	मिति २०७५/१२/२५ देखि



मुख्य व्यवस्थापन पदाधिकारीहरूलाई प्रदान गरिएको पारिश्रमिक तथा सुविधाहरू:

यस कम्पनीका सहायक प्रबन्धकदेखि नायब महा प्रबन्धक तहसम्मका कर्मचारीहरूलाई पारिश्रमिक र भत्ता बापत रु. १३,९९३,०१० प्रदान गरिएको छ ।

मुख्य व्यवस्थापनका पदाधिकारीसंग भएको कारोबार

कम्पनी तथा मुख्य व्यवस्थापनका पदाधिकारीहरू बीच भएको कारोबारको निमित्त यस वर्ष निम्न खर्चहरू भुक्तानी गरिएको छ ।
रकम रु. मा

कारोवारको किसिम	यस वर्ष	गत वर्ष
संचालक समिति बैठक भत्ताको भुक्तानी	२३०,०००	-
अन्य समिति/उपसमिति बैठक भत्ताको भुक्तानी	७८,०००	-

मुख्य व्यवस्थापनका पदाधिकारीहरू संग अन्य कुनै प्रकारको कारोबार नभएको ।

२०. बीमा सेवा शुल्क

कुल बीमा शुल्कको १ प्रतिशत सेवा शुल्क बापत बीमा समितिलाई भुक्तानी गर्ने गरी लेखाङ्कन गरिएको छ । सो शुल्क बापत पुनर्बीमकबाट अशुली भएको कट्टा गरी बाँकी प्रत्येक बीमाको आय व्यय हिसाबमा खर्च लेखाङ्कन गरिएको छ ।

२१. कर्मचारी वोनस व्यवस्था

यस आर्थिक वर्ष कर अधिको खुद नाफाबाट १० प्रतिशतले हुने रकम रु. ७३७,२०७ कर्मचारी वोनस व्यवस्था गरिएको छ ।

२२. Profit Commission

पूनुर्विमकबाट नगद वा कनफर्मेसन प्राप्त भएपछि Profit Commission आम्दानी बाँड्ने गरिएको छ । यस आर्थिक वर्ष Profit Commission बापत रु. ५,७२२,२१२ आम्दानी बाँधिएको छ ।

२३. स्थगन कर (Deferred Tax)

स्थगन कर सम्पत्ति र दायित्वको गणना आषाढ ३१,२०७६ को विवरण निम्नानुसार रहेको छ :

विवरण	यस वर्ष	गत वर्ष
स्थगन कर सम्पत्ति (Deferred Tax Assets)		
स्थिर सम्पत्ति	-	-
उपदान व्यवस्था	३९४,७४३	२३,६८६
विदा बापत व्यवस्था	५०६,७०५	-
जम्मा स्थगन कर सम्पत्ति (Deferred Tax Assets)	९०१,४४८	२३,६८६
स्थगन कर दायित्व (Deferred Tax Liabilities)		
स्थिर सम्पत्तिमा	९७४,५२२	१७८,३५७
जम्मा स्थगन कर दायित्व (Deferred Tax Liabilities)	९७४,५२२	१७८,३५७
खुद स्थगन कर दायित्व	७३,०७४	१५४,६७१

२४. महाविपत्ती जगेडा कोष

यस वर्षको नाफाबाट बाँडफाँड हिसावमा सारेको रकमबाट १० प्रतिशत हुनआउने रकम रु. १,८१७,०९४ सारिएको छ ।

२५. उपदान कोष

कर्मचारीको उपदान तथा विदा बापत व्यवस्था प्रोदभाविको (Accrual) आधारमा लेखाङ्कन गरी देखाईको छ ।

२६. वासलातमा वर्षान्तको एक वर्ष भित्रमा म्याद सकिने लगानीलाई अल्पकालीन र सो अवधी पछि म्याद सकिने लगानीलाई दीर्घकालीन लगानीमा देखाईएको छ ।

२७. पैसालाई निकट्टम रुपैयाँमा परिणत गरी देखाइएको छ ।



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अनुसूची- २७

प्रमुख सूचकाङ्कहरू

क्र.सं.	विवरण	सूचकाङ्क	आ.व.	
			२०७५/०७६	२०७४/०७५
१.	नेट वर्थ	रु.	७५७,३३४,८२६	७२१,०७४,५४५
२.	शेयर संख्या	संख्या	७,०००,०००	७,०००,०००
३.	प्रति शेयर किताबी मूल्य	रु.	१०८	१०३.०१
४.	खूद नाफा	रु.	३६,२६०,२८१	२२,९३३,४६०
५.	प्रति शेयर आय (EPS)	रु.	५	३.२८
६.	प्रति शेयर लाभांश (DPS)	रु.	-	-
७.	प्रति शेयर बजार मूल्य (MPPS)	रु.	-	-
८.	मूल्य आम्दानी अनुपात (PE Ratio)	अनुपात	-	-
९.	खूद बीमाशुल्क/कुल बीमाशुल्क	प्रतिशत	३८	४७.८२
१०.	खूद नाफा/कुल बीमाशुल्क	प्रतिशत	१८	८,३६६.८२
११.	कुल बीमाशुल्क/कुल सम्पत्ति	प्रतिशत	२२	०.०४
१२.	लगानी र कर्जाबाट आय/कुल लगानी र कर्जा	प्रतिशत	९	५.९४
१३.	पुनर्विमर्क कमिशन आय/कुल पुनर्विमर्क	प्रतिशत	३४	२६.७१
१४.	व्यवस्थापन खर्च/कुल बीमाशुल्क	प्रतिशत	३५	१,९१७.७५
१५.	बीमा अभिकर्ता सम्बन्धि खर्च/कुल बीमाशुल्क	प्रतिशत	२	-
१६.	बीमा अभिकर्ता संख्या	संख्या	११४	-
१७.	कर्मचारी संख्या	संख्या	९२	१५.००
१८.	कार्यालयको संख्या	संख्या	१६	१.००
१९.	कर्मचारी खर्च/व्यवस्थापन खर्च	प्रतिशत	५५	३४.५९
२०.	कर्मचारी खर्च/कर्मचारी संख्या	रु.	४१८,६४३	१२१,२१३.००
२१.	भुक्तानी हुन बाँकी दावी रकम/भुक्तानी भएको दावी रकम	प्रतिशत	२७२	-
२२.	भुक्तानी हुन बाँकी दावीको संख्या/यस वर्ष भुक्तानी भएको दावीको संख्या	प्रतिशत	४९	-
२३.	कुल कायम रहेको बीमालेखको संख्या	संख्यामा	१७,८११	१५.००
२४.	यस वर्ष नवीकरण भएको बीमालेखको संख्या/गत वर्ष कायम रहेको बीमालेखको संख्या	प्रतिशत	४०	-
२५.	दावी परेको बीमालेखको संख्या/कुल कायम रहेको बीमालेखको संख्या	प्रतिशत	१	-
२६.	सोलभेन्सी मार्जिन	प्रतिशत	१.१३	१.०५
२७.	कुल बीमाशुल्कमा वृद्धि	प्रतिशत	७१,४८६.०३	-
२८.	खुद विमा शुल्कमा वृद्धि	प्रतिशत	५६,९१९.६६	-
२९.	लगानीमा वृद्धि	प्रतिशत	९.१६	-
३०.	पूँजी र खूद जम्मा सम्पत्तिको अनुपात	प्रतिशत	८२.६५	९४.८०
३१.	खूद विमाशुल्क र पूँजी अनुपात	प्रतिशत	१०.२७	०.०२
३२.	(सूचिकृत नभएको शेयरमा लगानी तथा आसामी) र खुद जम्मा सम्पत्ति	प्रतिशत	२.७४	-
३३.	शेयरमा भएको लगानी र खुद जम्मा सम्पत्ति	प्रतिशत	०.०२	-
३४.	पुनर्विमर्कले भुक्तानी गर्न बाँकी रकम र पुनर्विमर्कलाई जारी गरेको विजकको रकम	प्रतिशत	-	-
३५.	खुद टेक्निकल रिजर्भ र गत तीन वर्षको खुद दावी भुक्तानीको औषत	प्रतिशत	२७१.५९	-
३६.	दावी अनुपात	प्रतिशत	३५.७७	-
३७.	प्रत्यक्ष खर्च अनुपात	प्रतिशत	५६.०१	३,९८२.०८
३८.	कमिशनको अनुपात	प्रतिशत	(३८.५८)	(२९.१४)
३९.	जम्मा खर्च अनुपात	प्रतिशत	९१.७८	३,९८२.०८
४०.	लगानीबाट आय र खूद बीमाशुल्क	प्रतिशत	९५.०६	३१,१७६.४२
४१.	पूँजीमा प्रतिफल	प्रतिशत	३.४४	२.४१



सानिमा जनरल इन्स्योरेन्स लि.

अनुसूची- २८

बीमाङ्कको विवरण

क्र.सं.	बीमाको किसिम	कायम रहेको बीमालेखको संख्या		कायम रहेको बीमालेख अन्तर्गत जम्मा बीमाङ्क		पुनर्बीमकलाई जोखिम हस्तान्तरण गरिएको बीमाङ्क		बीमकले खुद जोखिम धारण गरेको बीमाङ्क	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
१	अग्नि	२,३५१	४	२५,१११,५५५,११२	३२,०००,०००	१९,७४५,०८९,३०२	१५,०००,०००	५,३६६,४६८,८१०	१७,०००,०००
२	सामुद्रिक	७४३	१	६,८२४,५५८,३६०	१,९१४,९८३	६,९८५,८८५,६६७	४१४,९८३	६३८,६७२,६९३	१,५००,०००
३	मोटर	११,९०२	८	४,१००,५३२,२५९	३,८८०,०००	१,४११,२५९,८६९	१,८८०,०००	२,६८९,२७२,३८९	२,०००,०००
४	इन्जिनियरिङ्ग	२२७	-	४,४११,४३७,७३१	-	३,७३३,७६६,३६२	-	६७७,६७१,३६८	-
५	विविध	१,०३६	२	२६,५४५,६२२,५१२	८४,३००,०००	२०,८६६,१५९,२९०	४८,३००,०००	५,६७९,४६३,२२२	३६,०००,०००
६	कृषी तथा पशु पंक्षी	१,५५२	-	५,२४,१०७,१४०	-	४१९,२८५,७१२	-	१०४,८२१,४२८	-
७	लघु बीमा	-	-	-	-	-	-	-	-
	जम्मा	१७,८११	१५	६७,५१७,८१६,११३	१२२,०५४,५८३	५२,३६१,४४६,२०२	६५,५५४,५८३	१५,१५६,३६८,५११	५६,५००,०००



बीमा समिति BEEMA SAMITI

नेपालको बीमा नियमनकारी निकाय
Insurance Regulatory Authority of Nepal
गैरस्थलगत सुपरीवेक्षण २५७ (२०७६/०७७) च.नं. २७१९

सानिमा जनरल इन्स्योरेन्स लि.
कमलादी, काठमाडौं ।



मिति: २०७६/०९/१८



विषय: आ.व. २०७५/७६ को वित्तीय विवरण स-शर्त स्वीकृति बारे ।

यस समितिमा प्राप्त तहाँको मिति २०७६/०८/२० (च.नं. ५८०/२०७६/७७) को पत्र सम्बन्धमा लेखिदैछ ।

बीमकको वित्तीय विवरण प्रतिको उत्तरदायित्व बीमकमा रहेको सर्वविदितै छ । लेखापरीक्षण भई समितिको स्वीकृतिको लागि पेश हुन आएको तहाँको आ.व.२०७५/७६ को समितिबाट जारी निर्देशन बमोजिमको वित्तीय विवरण सम्बन्धमा देहाय बमोजिमका शर्तहरू सहित स्वीकृत गरिएको व्यहोरा निर्णयानुसार जानकारी गराईन्छ ।

१. बीमकको अण्डराइटिङ्ग तथा दावी भुक्तानी प्रकृया प्रभावकारी बनाउनु हुन ।
२. बीमकको पुनर्बीमा प्रक्रिया प्रभावकारी बनाउनु हुन ।
३. बीमकको सोल्भेन्सी मार्जिन अनुपात न्यून रहेको प्रति सचेत रहनु हुन ।
४. बीमकको व्यवस्थापन खर्च उच्च रहेको प्रति सचेत रहनु हुन ।
५. बीमकको लेखा परिक्षण समितिलाई प्रभावकारी बनाई आन्तरिक नियन्त्रण प्रणाली सुदृढ बनाउनु हुन ।
६. बीमकले समितिबाट जारी भएको बीमकको लगानी निर्देशिका, २०७५ बमोजिम लगानी गर्नु हुन ।
७. बीमकले समितिबाट जारी स्थिर सम्पत्ति खरिद/विक्री सम्बन्धी निर्देशन बमोजिम स्थिर सम्पत्ति खरिद गर्नु हुन ।
८. बीमकले कर्मचारी उपदान तथा विदा वापत व्यवस्था गरेको रकम छुट्टै कोषमा दाखिला गर्नु हुन ।
९. बीमकको आन्तरिक तथा बाह्य लेखा परीक्षकले औल्याएका कैफियतहरू सुधार गर्नु हुन ।
१०. बीमकले समितिबाट वित्तीय विवरण स्वीकृत भएको मितिले ६० (साठी) दिन भित्र साधारण सभा गर्नु हुन ।

(सन्तोष कार्की)

प्रमुख, गैरस्थलगत सुपरीवेक्षण शाखा



आ. वा. २०७५/०७६ को बित्तिय बिवरण स-शर्तहरू स्विकृति बारे बीमकको संचालक समितिबाट पारित प्रत्युत्तर

१. बीमकको वर्तमान अण्डरराइटिङ तथा दावी भुक्तानी प्रक्रिया अझ प्रभावकारी बनाउनु हुन ।
प्रत्युत्तर: कम्पनीको वर्तमान अण्डरराइटिङ तथा दावी भुक्तानी प्रक्रियालाई अझ बढी प्रभावकारी बनाउँदै लगिने जानकारी गराउँदछौं ।
२. बीमकको पूनर्बीमा प्रक्रिया प्रभावकारी बनाउनु हुन ।
प्रत्युत्तर: कम्पनीको पूनर्बीमा प्रक्रिया प्रभावकारी बनाइ सकिएको जानकारी गराउँदछौं ।
३. बीमकको सोल्भेन्सी मार्जिन अनुपात न्यून रहेको प्रति सचेत रहनु हुन ।
प्रत्युत्तर: कम्पनी संचालनमा आएको कम समय भएकोले सोल्भेन्सी मार्जिन न्यून देखिएको हो । आगामी वर्षहरूमा कम्पनीको कारोबार वृद्धिसँगै सोल्भेन्सि मार्जिन क्रमशः बढ्दै जानेछ ।
४. बीमकको व्यवस्थापन खर्च उच्च रहेको प्रति सचेत रहनु हुन ।
प्रत्युत्तर: कम्पनीको प्रारम्भिक चरणमा शाखा कार्यालयहरू साथै मानवसंसाधनको व्यवस्थापन समेतका कारण व्यवस्थापन खर्च बढी हुन गएको हो । आगामी दिनहरूमा कुल बीमाशुल्क आम्दानी वृद्धिसँगै व्यवस्थापन खर्च कम हुने जानकारी गराउँदछौं ।
५. बीमकको लेखा परिक्षण समितिलाई प्रभावकारी बनाई आन्तरिक नियन्त्रण प्रणाली सुदृढ बनाउनु हुन ।
प्रत्युत्तर: कम्पनीको लेखा परिक्षण समितिलाई प्रभावकारी बनाउन निरन्तर प्रक्रिया चलि रहेको जानकारी गराउँदछौं ।
६. बीमकले समितिबाट जारी भएको बीमकको लगानी निर्देशिका, २०७५ बमोजिम लगानी गर्नु हुन ।
प्रत्युत्तर: लगानी निर्देशिका, २०७५ बमोजिम लगानीलाई अध्याबधिक गरिदै लगिने जानकारी गराउँदछौं ।
७. बीमकले समितिबाट जारी स्थिर सम्पत्ति खरिद/विक्री सम्वन्धी निर्देशिन बमोजिम स्थिर सम्पत्ति खरिद गर्नु हुन ।
प्रत्युत्तर: कम्पनीले समितिबाट जारी स्थिर सम्पत्ति खरिद निर्देशिका बमोजिम खरिद गरिनेछ ।
८. बीमकले कर्मचारी उपदान तथा विदा वापत व्यवस्था गरेको रकम छुट्टै कोषमा दाखिला गर्नु हुन ।
प्रत्युत्तर: कम्पनीले कर्मचारीको उपदान तथा विदा वापत व्यवस्था गरेको रकम छुट्टै कोषमा दाखिला गरिने जानकारी गराउँदछौं ।
९. बीमकको आन्तरिक तथा बाह्य लेखा परीक्षकले औल्याएका कैफियतहरू सुधार गर्नु हुन ।
प्रत्युत्तर: आन्तरिक तथा बाह्य लेखा परीक्षकले औल्याएका कैफियतहरूको क्रमिक रूपमा सुधार भइरहेको जानकारी गराउँदछौं ।



अनुसूची -२७
(कम्पनी ऐन, २०६३ को दफा ७१ (३) सँग सम्बन्धित)

प्रतिनिधि नियुक्त गर्ने फाराम (प्रोक्सी)

श्री संचालक समिति
सानिमा जनरल इन्स्योरेन्स लि.
कमलादी, काठमाडौं ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

जिल्ला.....म.न.पा./न.पा./गा.पा. वडा नं.बस्ने म/हामीले
त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०७६ साल गतेका दिन हुने दोश्रो वार्षिक
साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट
भाग लिन तथा मतदान गर्नका लागि जिल्ला म.न.पा./न.पा./गा.पा. वडा नं.
बस्ने श्री.....लाई मेरो/हाम्रो प्रतिनिधि मनोनयन गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

हस्ताक्षरको नमूना:

शेयरधनी भए शेयर प्रमाणपत्र नं.:

शेयरधनी नभए नागरिकताको प्रमाण-पत्र नं.:

मिति:

निवेदक,

दस्तखत:

नाम:

ठेगाना:

शेयर प्रमाणपत्र नं.:

शेयर संख्या:

द्रष्टव्य: यो प्रोक्सी फाराम साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको केन्द्रीय कार्यालय, कमलादीमा पेश गरी सक्नु पर्नेछ ।

सानिमा जनरल इन्स्योरेन्स लि.
कमलादी, काठमाडौं

प्रवेश-पत्र

शेयरधनीको नाम शेयरधनीको दस्तखत

शेयर प्रमाण पत्र नं. शेयर संख्या

सानिमा जनरल इन्स्योरेन्स लिमिटेडको मिति गतेका दिन हुने दोश्रो वार्षिक साधारण सभामा उपस्थित
हुन जारी गरिएको प्रवेश पत्र ।

शेयरधनीको दस्तखत

कम्पनी सचिव

(सभा कक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य रूपमा लिई आउनु हुन अनुरोध छ ।)

Branch Offices

Province 1

Biratnagar Branch

Bargachhi-5, Biratnagar
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Email: brt@sanimageneral.com

Birtamode Branch

Bhadrapur Road, Birtamode, Jhapa
Tel: 023-545010/544514
Email: btm@sanimageneral.com

Itahari Branch

Itahari-6, Sunsari
Tel: 025-580411
Email: itr@sanimageneral.com

Province 2

Birgunj Branch

Linkroad, Ghantaghar, Birgunj
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Janakpur Branch

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Email: jnk@sanimageneral.com

Province 3

Sundhara Branch

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Lalitpur Branch

Lagankhel, Lalitpur
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Email: bkt@sanimageneral.com

New Baneshwor Branch

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Email: newbaneshwor@sanimageneral.com

Narayanghat Branch

Pulchowk, Bharatpur-1, Narayanghat
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Province 4

Kawasoti Branch

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Pokhara Branch

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Email: pkr@sanimageneral.com

Damauli Branch

Byas-3, Damauli
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Province 5

Butwal Branch

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Email: btlw@sanimageneral.com

Nepalgunj Branch

Puspapal Chowk, Nepalgunj
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Email: npj@sanimageneral.com

Jeetpur Branch

Jeetpur-4, Kapilbastu
Tel: 076-550441
Email: jtp@sanimageneral.com

Province 7

Dhangadi Branch

Bhansar Road, Dhangadi
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Email: dhn@sanimageneral.com



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