

18th ANNUAL REPORT

2081/82



SuryaJyoti

जीवनको लागि



SuryaJyoti
जीवनको लागि

TABLE OF CONTENTS

कम्पनीको परिचय.....	1
Vision Mission and Core Values.....	3
Awards And Recognition	4
१८ औं वार्षिक साधारण सभाको सूचना.....	7
साधारण सभा सम्बन्धी सामान्य जानकारी.....	8
प्रोक्सी फारम	9
अध्यक्षज्यूको मन्तव्य	10
प्रमुख कार्यकारी अधिकृतज्यूको मन्तव्य	12
संचालक समितिको परिचय	14
Board of Directors	16
Executive Committee	17
Management Team.....	18
Province Head.....	19
संचालक समितिको वार्षिक प्रतिवेदन	20
संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन.....	30
Human Resource Activities.....	38
Organizational Structure	40
Business Model	41
Risk Management Framework	43
Communication Channels.....	45
IT Systems	51
Grievance Handling Mechanism	54
Disclosure on Reinsurance Arrangements.....	55
Corporate Social Responsibility (CSR).....	57
Major Events	77
Financial Highlights.....	91
बीमा योजनाहरू.....	205
शाखा सञ्जाल	217

COMPANY **PROFILE**

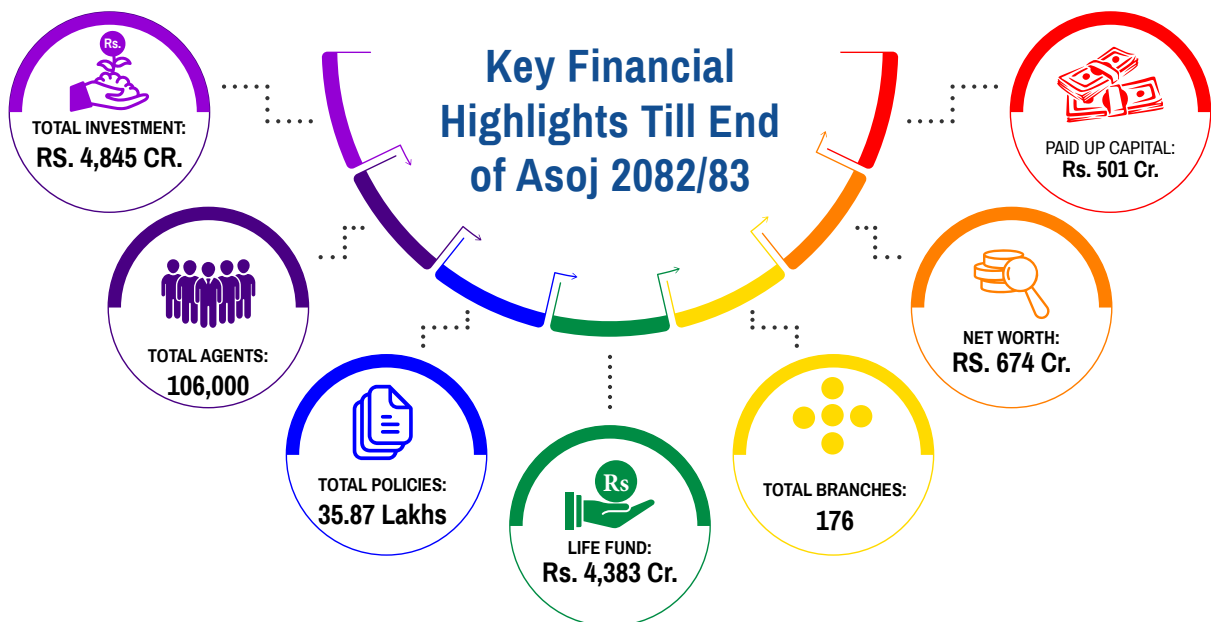




SuryaJyoti Life Insurance Co. Ltd. Life emerged through Nepal's first and historic merger between two successful life insurers, Surya Life Insurance Co. Ltd. and Jyoti Life Insurance Co. Ltd, and commenced joint operations from 22nd December, 2022. The synergy generated and capitalized through the amalgamation has transformed SuryaJyoti Insurance Life Co. Ltd. into one of the largest life insurers in terms of Capital Base, Total Investments, Life Fund, Branch Outlets, Agency Network, and Policyholders.

SuryaJyoti has established itself as one of the fastest-growing life insurers with unique product offerings and created a robust operational foundation capable of processing higher business volumes while minimizing risks.

SuryaJyoti now has 176 full-fledged branches capable of rendering a complete plethora of services to its policyholders and agents. The company is also ISO 9001:2015 certified, thus adhering to international best practices for prudent management. SuryaJyoti also has some of the most unique product offerings in the Nepali life insurance industry and provides the most extensive Critical Illness Coverage to date, covering 35 various critical illnesses for a coverage of up to Rs. 5 Million.



VISION

Establish the standard of excellence in the life insurance industry.

MISSION

- To exceed customer expectations by providing innovative products and services
- To develop agents into knowledgeable financial advisors
- To be the best employer fostering a highly professional and meritocratic environment.
- To be an entrusted brand with the highest standard of integrity
- To be financially robust and maximize value for all stakeholders
- To contribute towards the betterment of the society
- To be a good corporate citizen actively participating in the economic development of the nation

CORE VALUE



AWARDS AND RECOGNITION



Honored at the 5th Emerging Asia Insurance Awards 2024

SuryaJyoti Life Insurance Company has been awarded the prestigious fifth 'Emerging Insurance Award' for its outstanding achievements in the insurance sector. The award was presented during the 5th Emerging Asia Insurance Conclave & Awards 2024, organized by the Indian Chamber of Commerce at the Rembrandt Hotel in Bangkok, Thailand, on 7th February 2025. The event brought together insurance stakeholders from across Asia to discuss policies and strategies aimed at making the sector more innovative, affordable, and sustainable. SuryaJyoti Life received the award under the category '**Best Innovations Led by Technology and Insurtech – Nepal**,' highlighting its commitment to leveraging digital technology and innovative solutions to enhance insurance services in Nepal. The evaluation was conducted by esteemed organizations, including PwC India, the Insurance Institute of India, and international insurance experts. The award was received by Chairman Keshav Prasad Bhattarai, with employees Niranjan Regmi and Geeta Basnet also present.

At the event's International Forum on Life Insurance, Director Hemant Nahata elaborated on the company's digital technology strategy, sharing insights on the challenges and opportunities in Nepal's insurance sector. This recognition reinforces SuryaJyoti Life Insurance's position as a leader in innovation and technology-driven solutions, setting new benchmarks for the Nepali insurance industry while contributing to the growth and modernization of the insurance sector across Asia.





सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड

रजिष्टर्ड कार्यालय, विराटनगर - ७, मोरङ

कर्पोरेट कार्यालय: शान्ता प्लाजा, ज्ञानेश्वर, काठमाण्डौ Email: info@suryajyotilife.com

अठारौं वार्षिक साधारण सभा सम्बन्धी सूचना

प्रथम पटक प्रकाशित मिति: २०८२/०९/०७

आदरणीय शेयरधनी महानुभावहरू,

यस कम्पनीको मिति २०८२/०९/०६ गते आइतबार (तदनुसार २१ डिसेम्बर २०२५) का दिन बसेको सञ्चालक समितिको ४१२ औं बैठकको निर्णय बमोजिम कम्पनीको अठारौं वार्षिक साधारण सभा निम्न विषयहरूमा छलफल तथा निर्णय गर्नका लागि देहाय बमोजिमको मिति, स्थान र समयमा बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ।

मिति : २०८२ साल पौष महिना ३० गते (तदनुसार १४ जनवरी २०२६) बुधवार

स्थान : होटल हैरिसन प्यालेस, विराटनगर।

समय : बिहान १०:३० बजे

छलफलका विषयहरू:

क) सामान्य प्रस्ताव

- कम्पनीको अठारौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यूबाट प्रस्तुत हुने आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- कम्पनीको लेखा परीक्षकको प्रतिवेदन सहितको २०८२ साल आषाढ मसान्तको वासलात, सोही मितिमा समाप्त भएको आर्थिक वर्ष २०८१/८२ को नाफा/नोक्सान हिसाव, नगद प्रवाह विवरण एवं तत्सम्बन्धी अनुसूचीहरू सहितको वित्तिय विवरण छलफल गरी पारित गर्ने।
- लेखापरीक्षण समितिको सिफारिस अनुसार कम्पनी ऐन, २०६३ को दफा १११ बमोजिम आर्थिक वर्ष २०८२/८३ को लागि लेखा परीक्षक नियुक्ति गर्ने तथा निजको पारिश्रमिक निर्धारण गर्ने।
- सञ्चालक समितिले प्रस्ताव गरे बमोजिम चुक्ता पूँजी रु. ५,०१,१९,४७,७९७।४६ को १३ (तेह्र) प्रतिशतका दरले हुने रकम रु ६५,१५,५३,२१३/६७ नगद लाभांश (कर प्रयोजन समेतको लागि) वितरण गर्ने प्रस्ताव पारित गर्ने।

ख) विशेष प्रस्ताव

- कम्पनी ऐनको दफा १०५ (१) (ग) बमोजिम आ.व. २०८१/८२ मा कम्पनीबाट सँस्थागत सामाजिक उत्तरदायित्व अन्तर्गत भएका खर्चको अनुमोदन गर्ने।

ग) विविध

संचालक समितिको आज्ञाले
कम्पनी सचिव



साधारण सभा सम्बन्धी जानकारी

- १) सभामा उपस्थित हुने शेयरधनी महानुभावहरूले सभा हलमा प्रवेशको लागि सक्कल शेयर प्रमाणपत्र वा हितग्राही खाता खोलिएको कागजात, जारी प्रवेशपत्र अथवा आफ्नो कुनै आधिकारिक परिचयपत्र साथमा लिई आउनु हुन अनुरोध छ।
- २) सभामा भाग लिन प्रत्येक शेयरधनी महानुभावले सभा हुने स्थानमा उपस्थित भई सभास्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। हाजिरी पुस्तिका बिहान ९:०० बजेदेखि खुला रहनेछ।
- ३) सभा हुने दिन सभामा सहभागीताका लागि सभा संचालन अवधि सम्मको लागि खुल्ला रहने छ।
- ४) कम्पनीको शेयर दाखिल खारेज/शेयर कारोवार मिति २०८२/०९/१८ गते एक दिन बन्द गरिने छ। शेयर दाखिला खारेज बन्द हुने अघिल्लो दिन अर्थात मिति २०८२/०९/१७ गते सम्म नेपाल स्टक एक्सचेन्ज लि. मा कारोवार भई सो को ७ दिन भित्र दाखिल खारेजको लागि शेयर रजिष्ट्रार एन.आई.सी. एशिया क्यापिटल लिमिटेड, थापाथलीबाट प्राप्त विवरणको आधारमा शेयरधनीको रेकर्ड कायम गरिने छ। सोही बमोजिम कायम शेयरधनीहरूले मात्र सो सभामा भाग लिन सक्नेछन्।
- ५) सभामा भाग लिनको लागि प्रतिनिधी (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीले सम्पूर्ण शेयरको प्रतिनिधी एउटै व्यक्ति हुने गरी (विभाजन नहुने गरी) प्रतिनिधी-पत्र (प्रोक्सी फारम) भरी मिति २०८२/०९/२८ गते बिहान १०:३० बजे भित्र कम्पनीको कर्पोरेट कार्यालयमा दर्ता गराई सक्नु पर्नेछ। यसरी प्रतिनिधी (प्रोक्सी) नियुक्त गरिएको व्यक्ति कम्पनीको शेयरधनी हुनु अनिवार्य छ।
- ६) नाबालक वा अशक्त वा मानसिक सन्तुलन नभएका शेयरधनीहरूको तर्फबाट कम्पनीको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन वा प्रतिनिधी तोक्न पाउनेछन्।
- ७) कुनै एक शेयरधनीले एक भन्दा बढी व्यक्तिलाई प्रतिनिधी (प्रोक्सी) नियुक्त गरेको अवस्थामा पहिलो दर्ता प्रोक्सी मान्य हुनेछ र निजलाई मात्र प्रतिनिधिको हैसियतले सभामा भाग लिने र मतदान गर्ने अधिकार हुनेछ।
- ८) संयुक्त रूपमा शेयर खरिद गरिएको अवस्थामा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति अथवा सर्वसम्मतबाट प्रतिनिधी नियुक्त गरिएको एक व्यक्तिले मात्र सभामा भाग लिन र मतदान गर्न पाउनेछन्।
- ९) सभामा भाग लिन प्रतिनिधी (प्रोक्सी) नियुक्त गरि सकेपछि सम्बन्धित शेयरधनी स्वयं सभामा सहभागी हुन आएमा शेयरधनीले गरि दिएको प्रतिनिधी (प्रोक्सी) स्वतः बदर हुनेछ।
- १०) सभामा भाग लिन प्रतिनिधी नियुक्त गरिसकेपछि शेयरधनीहरूले प्रतिनिधी फेरबदल गर्न चाहेमा सोको सुचना मिति २०८२/०९/२८ गते बिहान १०:३० बजे भित्र कम्पनीको कर्पोरेट कार्यालय, काठमाण्डौंमा दर्ता गराई सक्नु पर्नेछ।
- ११) कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा कार्यकारी प्रमुखले दस्तखत गरी मनोनित गरेको प्रतिनिधीले शेयरवालाको हैसियतले सभामा भाग लिन सक्नु हुनेछ।
- १२) छलफलका विषय मध्ये विविध शीर्षक अन्तर्गत छलफल गर्न इच्छुक शेयरधनीले सभा हुनुभन्दा ७ (सात) दिन अगावै कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई छलफलको विषय लिखित रूपमा पेश गर्नु पर्नेछ।
- १३) साधारण सभा सम्बन्धी थप जानकारीका लागि कम्पनीको कर्पोरेट कार्यालयमा सम्पर्क राख्नु हुन अनुरोध गर्दछौं।

पुनश्च: वार्षिक प्रतिवेदन लगायतका सूचनाहरू कम्पनीको वेबसाईट www.suryajyotilife.com मा समेत हेर्न तथा डाउनलोड गर्न सकिनेछ। साथै कम्पनीको कर्पोरेट कार्यालयबाट तथा एन.आई.सी. एशिया क्यापिटल लिमिटेड, थापाथलीबाट समेत प्राप्त गर्न सकिने छ।



सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड

प्रोक्सी फारम

श्री सञ्चालक समिति
सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड
रजिष्टर्ड कार्यालय, बिराटनगर ।

बिषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला न.पा./गा.पा. वडा नं. बस्ने म/हामी
..... ले त्यस कम्पनीको शेयरधनीको हैसियतले मिति २०८२/०९/३० गते बुधबारका दिन हुने १८ औं वार्षिक साधारण
सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट
भाग लिन तथा मतदान गर्नका लागि जिल्ला न.पा./गा.पा. वडा नं. बस्ने त्यस
कम्पनीका शेयरधनी श्री लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरि पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको:

निवेदक

नाम :

दस्तखत

हस्ताक्षरको नमूना :

नाम :

शेयरधनी नं.

ठेगाना:

हितग्राही खाता नं.

शेयरधनी नं.

मिति:

हितग्राही खाता नं.

शेयर संख्या

द्रष्टव्य: यो निवेदन सभा हुनु अन्दा कम्पनीमा ४८ घण्टा अगावै कम्पनीको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ ।

सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड

प्रवेश पत्र

शेयरधनीको नाम:

शेयरधनीको परिचय नं./हितग्राही खाता नं. शेयर संख्या

सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको मिति २०८२/०९/३० गते बुधबारका दिन हुने १८ औं वार्षिक साधारण
सभामा उपस्थित हुन जारी गरिएको प्रवेश पत्र ।

शेयरधनीको दस्तखत :

द्रष्टव्य:

१. शेयरधनी आफैले खाली कोष्ठहरू मर्नुहोला ।

२. सभा कक्षमा प्रवेश गर्न यो प्रवेश पत्र प्रस्तुत गर्नु अनिवार्य छ ।

.....
कम्पनी सचिव



अध्यक्षज्यूको मन्तव्य



केशव प्रसाद भट्टराई
अध्यक्ष

आदरणीय शेयरधनी महानुभावहरू, सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको यस अठारौं वार्षिक साधारण सभामा उपस्थित हुनु भएका शेयरधनी महानुभावहरू, पर्यवेक्षक प्रतिनिधिहरू, कम्पनीका पदाधिकारी, कर्मचारी र पत्रकार मित्रहरूलाई म हार्दिक स्वागत र अभिवादन गर्दछु। आजको यो सभा हाम्रो कम्पनीको लागि एक महत्वपूर्ण अवसर हो, जहाँ हामी हाम्रो विगतको प्रदर्शन, विद्यमान चुनौतीहरू तथा भविष्यका योजनाहरूको बारेमा छलफल गर्ने मौका पाउँछौं।

यहाँहरूलाई अवगत नै छ साविकका दुई कम्पनी गाभिई बनेको सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनीको गाभिए पश्चातको यो तेश्रो वार्षिक साधारण सभा हो र पछिल्ला तीनै वर्षहरूमा हामीले राम्रो प्रगति हासिल गरेका छौं। मर्जर गर्ने रणनीतिक निर्णय कार्यान्वयन पश्चात हामी दिनानुदिन सबल र सुदृढ बन्दै गएको कुरा कम्पनीका वित्तिय परिसूचकहरूले पुष्टि गरिरहेका छन्।

आजको यस सभामा, हामी आर्थिक वर्ष २०८१/२०८२ का वित्तिय विवरणहरू प्रस्तुत गरी छलफल पश्चात पारित गर्नेछौं। यस अवधिमा सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनीले राम्रा वित्तिय उपलब्धिहरू हासिल गरेको छ भन्न पाउँदा म अत्यन्त हर्षित छु। यस आर्थिक वर्षमा हामीले प्रथम बीमाशुल्क रु.३,३४,२५,४४,२७०/- (तीन अर्ब चौतीस करोड पच्चीस लाख चवालीस हजार दुई सय सत्तरी) र नवीकरणीय बीमाशुल्क रु.८,०१,२५,२१,५५९/- (आठ अर्ब एक करोड पच्चीस लाख एक्काईस हजार पाँच सय उनन्साठी) आर्जन गरेका छौं। यसरी हाम्रो कुल बीमा शुल्क संकलन रु.११,३५,५०,६५,८२९/- (एघार अर्ब पैतीस करोड पचास लाख पैसठ्ठी हजार आठ सय उनन्तीस) पुग्न गएको छ, जुन अधिल्लो वर्षको तुलनामा १९.५३ प्रतिशतको बृद्धि हो।

आर्थिक वर्ष २०८१/२०८२ को अन्त सम्ममा कम्पनीको जीवन बीमा कोषमा रु.४१,६०,५०,९९,५३५/- (एकचालीस अर्ब साठी करोड पचास लाख उनान्सय हजार पाँच सय पैतीस) जम्मा रहेको छ भने कम्पनीको कुल लगानी रु.४१,६६,२४,०१,५५५/- (एकचालीस अर्ब छैसठ्ठी करोड चौबीस लाख एक हजार पाँच सय पचपन्न) रहेको छ। यस आर्थिक वर्षमा कर बाहेक कुल रु.१,१०,४७,२९,२७४/- (एक अर्ब

दश करोड सैंतालीस लाख उनन्तीस हजार दुई सय चौहत्तर) मुनाफा आर्जन गरेको कुरा उल्लेख गर्न पाउँदा अत्यन्त हर्षित छु। फलतः यस आर्थिक वर्षमा यस कम्पनीले गरेको व्यवसायबाट आर्जित सो मुनाफाबाट शेयरधनी महानुभावहरूलाई हाल कायम चुक्ता पूँजीको १३ (तेह्र) प्रतिशतका दरले हुने रकम रु. ६५,१५,५३,२१३/६७ (पैंसठ्ठी करोड पन्ध्र लाख त्रिपन्न हजार दुई सय तेह्र र पैसा सतसठ्ठी) नगद लाभांश (कर प्रयोजन समेतको लागि) प्रदान गर्ने प्रस्ताव यस गरिमामय सभा समक्ष पेश गरेका छौं।

नियामक निकाय नेपाल बीमा प्राधिकरणको जीवन बीमा कम्पनीहरूका लागि निर्धारित रु. ५ अर्ब पूँजी पुऱ्याउनु पर्ने प्रावधान कम्पनीले पुरा गरि सकेको र हाल कम्पनीको अधिकृत पूँजी रु. ६ अर्ब एवं चुक्ता पूँजी रु. ५.०१ अर्ब कायम रहेको र कम्पनी सबल बन्न गएको अवस्था छ। नेपाल बीमा प्राधिकरणबाट जारी भएको Risk Based Capital & Solvency Directives, 2022 अनुसार कम्पनीले निर्धारित अवधि भित्रै Risk Based Capital (RBC) लागु गरीसकेको छ। यस कम्पनीले बीमा प्राधिकरणको निर्देशन अनुसार NFRS लेखा पद्धति अवलम्बन गरी वित्तीय विवरण तयार गर्ने गरेको कुरा यहाँहरूलाई थाहा नै छ। जीवन बीमा पेशा प्राविधिक रहेको र हाल Risk Based Capital (RBC), Own Risk and Solvency Assessment (ORSA), Quarterly Risk Reporting Template (QRRT) लागु भईसकेको एवं International Financial Reporting Standard 17 (IFRS-17) चालु आर्थिक वर्ष देखि लागु हुने र उल्लेखित बिषयमा देशमा दक्ष जनशक्तिको कमी रहेकोले यी प्राविधिक बिषयहरूमा थप जनशक्ति उत्पादनको आवश्यकता रहेको छ।

कम्पनीले बजारका आवश्यकताहरू र जनअपेक्षाहरूलाई ध्यानमा राख्दै समय समयमा नवीन र प्रभावकारी जीवन बीमा योजनाहरू प्रस्तुत गर्दै आएको छ। आईएसओ ९००१:२०१५ प्रमाणित (ISO 9001:2015 certified) यो कम्पनी जीवन बीमासंग सम्बन्धित अन्तर्राष्ट्रिय उत्कृष्ट अभ्यासहरूको पालना गर्ने दिशामा सदैव प्रयत्नशील रहेको व्यहोरा समेत अनुरोध गर्न चाहन्छु। हाम्रो प्रतिबद्धता केवल वित्तीय प्रदर्शनमा सीमित छैन। हामी विभिन्न क्षेत्रहरूमा लगानीलाई विविधीकरण गरेर उच्च प्रतिफल सुनिश्चित गर्ने तर्फ निरन्तर सक्रिय छौं।

कम्पनी संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यमा समेत क्रियाशील रहेको छ। संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विगत देखि नै शिक्षा, स्वास्थ्य, दैविप्रकोप व्यवस्थापन, सामाजिक

रूपमा पिछडिएका वर्गको आय आर्जन क्षमता अभिवृद्धि, आदि क्षेत्रहरूमा विविध प्रकारको सहयोग गर्दै आइरहेका छौं। नेपालमा हालसालै भएको जेन-जी आन्दोलनको क्रममा नीजि, सार्वजनिक तथा सरकारी भौतिक संरचनामा आगजनी र तोडफोड भई ठूलो क्षति भएको हुँदा नेपाल सरकारले स्थापना गरेको 'भौतिक पूर्वाधार पुनर्निर्माण कोष' मा संस्थागत सामाजिक उत्तरदायित्व (CSR) अन्तर्गत रु.१,५०,००,०००/- (एक करोड पचास लाख मात्र) आर्थिक सहयोग गरेका छौं।

नेपालको जीवन बीमा व्यवसाय चुनौती विहीन अवस्थामा छैन। बजारमा जीवन बीमकको ठूलो संख्या, लघुबीमा कम्पनीहरूको उपस्थिति, सानो बजार, आम जनतामा बीमा साक्षरताको कमी, देशमा न्यून आर्थिक बृद्धिको अवस्था, जस्ता कुराहरूले जीवन बीमा बजारलाई प्रभावित पारेका छन्। यस्ता चुनौतीहरूबाट श्रृजित जटिलताहरू चिर्दै कम्पनीले पोलिसी होल्डरलाई छिटो, सक्षम र प्रभावकारी बीमा सेवा प्रदान गर्ने, बीमा बजारको अध्ययन गरी आवश्यकता अनुसार नविन जीवन बीमा योजनाहरू ल्याउने, Artificial Intelligence (AI) को प्रयोगको साथै उदियमान आधुनिक डिजिटल र सूचना प्रविधिको प्रयोगमा व्यापकता ल्याउने एवं कर्मचारी, बीमा अभिकर्ताहरूको सीप र दक्षता बढाउने, लगायतका व्यवसाय बृद्धिमा सहयोगी क्रियाकलापमा जोड दिने नीति कम्पनीले लिएको छ।

अन्त्यमा, कम्पनीको सुसंचालनमा प्राप्त भइरहेको निरन्तर सहयोग र मार्ग निर्देशनका लागि म नेपाल सरकार, नेपाल बीमा प्राधिकरण, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड तथा अन्य सरोकारवाला निकायहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्न चाहन्छु। सदैव सुभावा, सरसल्लाह तथा मार्गनिर्देशन गरी सहयोग पुऱ्याउने शेयरधनी महानुभावहरूलाई म विशेषत धन्यवाद दिन चाहन्छु र भविष्यमा पनि यसै प्रकारको सहयोगको अपेक्षा गर्दछु।

आजको यस सभामा यहाँहरूले दिनुभएको बहुमूल्य समय र सहभागिताका लागि उपस्थित सबैलाई पुनः धन्यवाद भन्न चाहन्छु।

धन्यवाद!

केशव प्रसाद भट्टराई
अध्यक्ष



प्रमुख कार्यकारी अधिकृतज्यूको मन्तव्य

यस सभाका सभापतित्व ग्रहण गरिरहनु भएका सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको सञ्चालक समितिका आदरणीय अध्यक्षज्यु, सञ्चालकज्युहरू, शेयरधनी महानुभावहरू, यस सभाको गरिमा बढाउन हाम्रो निमन्त्रणा स्वीकार गरी पाल्नु भएका विभिन्न नियमनकारी निकायका प्रतिनिधिज्युहरू, कम्पनीको बाह्य लेखापरिक्षकज्यु, तथा समस्त सूर्यज्योति लाइफ परिवार,

नेपालको जीवन बीमा क्षेत्रमा सेवा प्रदान गरिरहेका दुई सफल जीवन बीमा कम्पनीहरू सूर्या लाइफ तथा ज्योति लाइफ बिचको पहिलो र ऐतिहासिक मर्जर पश्चात् सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड कायम भई 'जीवनको लागि' भन्ने मुल नाराका साथ नेपालको जीवन बीमा क्षेत्रमा उभिएको र कम्पनीको चुक्ता पूँजी, कुल लगानी, जीवन बीमा कोष, शाखा सञ्जाल, एजेन्सी नेटवर्क, बीमितको संख्या आदि समेतको आधारमा नेपालको जीवन बीमा क्षेत्र कै एक सबल, उत्कृष्ट तथा अग्रणी कम्पनीको रूपमा सेवा प्रदान गर्न सफल भएको तथ्य यहाँहरूमा राख्न चाहन्छु।

कम्पनीको आर्थिक वर्ष २०८१/८२ को वित्तिय विवरण पारित गर्नको लागि यस साधारण सभाको आयोजना गरिएको ब्यहोरा सभा समक्ष जानकारी गराउन चाहन्छु।

आर्थिक वर्ष २०८१/८२ मा सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनीले पहिलोपल्ट रु.१००० करोड भन्दा बढी कुल रु.११,३५,५०,६५,८२९/- (एघार अर्ब पैतीस करोड पचास लाख पैसठ्ठी हजार आठ सय उनन्तीस) बीमाशुल्क आर्जन गर्नुका साथै यस कम्पनीले रु.४१,६०,५०,९९,५३५/- (एकचालीस अर्ब साठी करोड पचास लाख उनान्सय हजार पाँच सय पैतीस) को जीवनबीमा कोष खडा गर्न सफल भएको छ। आर्थिक वर्ष २०८१/८२ मा कम्पनीको कुल लगानी रु.४१,६६,२४,०१,५५५/- (एकचालीस अर्ब छैसठ्ठी करोड चौबीस लाख एक हजार पाँच सय पचपन्न) रहेको छ। यसै आर्थिक वर्षमा कम्पनीले कर बाहेक रु.१,१०,४७,२९,२७४/- (एक अर्ब दश करोड सैंतालीस लाख उनन्तीस हजार दुई सय चौहत्तर) मुनाफा आर्जन गरेको ब्यहोरा जानकारी गराउँदछु। साथै कम्पनीले यसै गरिमामय सभा समक्ष हाल कायम रहेको चुक्ता पूँजीको १३ (तेह्र) प्रतिशत नगद लाभांश (कर समेत) प्रस्ताव गरिएको ब्यहोरा जानकारी गराउन पाउँदा मलाई खुशी लागेको छ।

कम्पनीको उल्लेखित सफलता अनुभवी सञ्चालक समितिको मार्गदर्शन र दुरदर्शी नीति, व्यवस्थापनको उत्कृष्ट जोरिखम व्यवस्थापनको अभ्यास, सक्षम आन्तरिक नियन्त्रण प्रणाली, संस्थागत सुशासन, नैतिक मुल्य र मान्यतालाई आत्मसाथ गर्नुका साथै प्रचलित नीति नियम, नियामनकारी निकायहरूको निर्देशनहरूको प्रभावकारी कार्यान्वयन तथा कम्पनीका सम्पूर्ण कर्मचारीहरू



प्रकाश विक्रम खत्री
प्रमुख कार्यकारी अधिकृत

तथा अभिकर्ताहरूको अहोरात्र अथक परिश्रमको फल नै हो। तसर्थ सञ्चालक समिति लगायत व्यवस्थापन तथा सम्पूर्ण कर्मचारीहरू प्रति हार्दिक आभार व्यक्त गर्दै आगामी दिनहरूमा समेत दिशानिर्देश, साथ र सहयोगको अपेक्षा गर्दछु।

बीमा बजारमा अवसरका साथै चुनौतिहरू पनि रहेका छन्। अन्तर्राष्ट्रिय स्तरमा विभिन्न राष्ट्रहरू बीच चलिरहेको द्वन्द्व विशेष गरी रसिया तथा युक्रेन एवं इजरायल तथा हमास बिचको युद्ध, मध्यपूर्वका मुलुकका साथै विश्वका अन्य केही मुलुकहरू बिचको द्वन्द्व, केही ठूला अर्थतन्त्र बिचको व्यापार तनाव आदिको कारणले विश्व अर्थतन्त्रमा प्रभाव पुर्‍योको साथै विश्वव्यापीरूपमा आर्थिक गतिविधिहरू प्रभावित भएका छन्। यसको प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव नेपालमा समेत पर्न गयो। नेपालमा विगत केही वर्ष देखि अत्यधिक वर्षा तथा बाढी पहिरोको कारण सडक तथा उर्जा पूर्वाधारमा ठूलो धनजनको क्षति तथा हालसालै भएको जेन-जी आन्दोलनको क्रममा नीजि, सार्वजनिक तथा सरकारी भौतिक संरचनामा आगजनी र तोडफोड भई ठूलो क्षति भएको हुँदा आर्थिक क्षेत्र थप प्रभावित भएको छ। नेपालको बैकिङ्ग क्षेत्रमा अधिक तरलता रहेतापनि कर्जा विस्तार अपेक्षित रूपमा हुन नसक्नु, लगानीको सिमित क्षेत्र, घट्टो ब्याजदर, न्यून आर्थिक गतिविधि, अपेक्षाकृत रूपमा विकास बजेट खर्च हुन नसक्नु, बैदेशिक लगानीमा कमी आउनु, उत्पादनशील क्षेत्रमा लगानी संकुचन, जनचेतनाको अभाव, जनशक्तिको विदेश पलायन, राजनितिक अस्थिरता जस्ता कारणहरूले देशको सम्पूर्ण आर्थिक क्षेत्र, पूँजी बजार लगायत बीमा बजारमा समेत सोको असर, उतार चढाव तथा प्रतिकूल स्थिति देखियो। यी प्रतिकूलताहरू एवं जीवन बीमा कम्पनीहरू बिच व्यवसायमा बढेको प्रतिस्पर्धाका बाबजूद पनि कम्पनी आफ्नो उद्देश्य प्राप्तिका लागि निरन्तर प्रयत्नशील रहँदै आएको छ। यस्ता चुनौतिहरूलाई न्युनिकरण गर्न प्रविधिको उच्चतम प्रयोगका साथै थप उपाय तथा रणनीतिहरू अवलम्बन गर्दै संस्थागत सुशासनमा शुन्य सहनसिलता अपनाई पारदर्शिता, जवाफदेहिता तथा जिम्मेवारीपन लगायत सुशासनका सिद्धान्तहरू तथा नीति नियमहरूको प्रभावकारी कार्यान्वयन गरि अगाडी बढिरहेका छौं।

कम्पनीको हालसम्मको प्राप्त उपलब्धिलाई समिक्षा गर्दा कम्पनीको व्यवसाय बृद्धि हुँदै आएको छ। कम्पनीले चालु आर्थिक वर्षको लागि 'We can.' नारा लिई कम्पनीले लिएको हरेक रणनीति यसैमा केन्द्रित रहेर अगाडी बढेको, सबै Core Business Process लाई Digitalize गरी बीमित तथा सेवाग्राहीहरूलाई छिटो छरितो तथा उत्कृष्ट सेवा उपलब्ध गराउने कार्यको लागि कम्पनी प्रतिबद्ध रहेको, जनशक्तिको आन्तरिक तथा बाह्य तालिम तथा प्रशिक्षणमा समेत विशेष जोड दिई दक्ष गराउनुको साथै बीमित तथा अभिकर्ताहरूलाई उत्कृष्ट सेवा प्रदान गरिआएको छ। जीवन बीमा व्यवसाय मुख्यतः एजेन्सी आधारित व्यवसाय भएकोले बीमा अभिकर्ताहरूको महत्वपूर्ण भूमिका रहने हुँदा कम्पनीले अभिकर्ता उत्पादन तथा विकासमा विशेष ध्यान दिईएको, अभिकर्ताको विश्वास र उनीहरूको दक्षता अभिवृद्धि गरी व्यवसाय प्रवर्धन गर्नको लागि देशव्यापी रूपमा अभिकर्ता तालिमको साथै पुनर्ताजगीकरण कार्यक्रमहरू संचालन गर्ने गरिएको छ। बीमालेख जाति भए पश्चात् बीमितहरूलाई सहजताका

साथ विभिन्न सेवाहरू सजिलै उपलब्ध गराउन After Sales Service मा पनि विशेष ध्यान दिनुको साथै सेवाको गुणस्तरमा सुधार गरिएको एवं Customer feedback लिने अभ्यास शुरु गरेका छौं। त्यसै गरी कम्पनीको सेवा प्रवाह, विश्वसनियता तथा ग्राहक सन्तुष्टि मापन गरी ग्राहक सेवा छिटो छरितो तथा भरपर्दो बनाउनको लागि Turn Around Time (TAT) लागु गरिएको छ। बीमालेखको धितोमा प्रवाह हुने कर्जा (Policy Loan) प्रक्रियालाई सरल, सहज र छिटो छरितो गराउनका लागि कम्पनीले बीमा क्षेत्रमा नै पहिलो पटक डिजिटल माध्यमबाट eKarja सेवा प्रदान गरिआएको छ। साथै Artificial Intelligence (AI) को प्रयोगबाट सेवाग्राहीहरूलाई सहज, छिटो-छरितो तथा प्रभावकारी सेवा प्रदान गर्ने कार्यमा कम्पनी अगाडि बढिरहेको छ।

नेपाल बीमा प्राधिकरणबाट जारी भएको लगानी निर्देशिकामा उल्लेखित व्यवस्थाहरूको अधिनमा रही कम्पनीले विभिन्न क्षेत्रमा लगानी गर्दै आएको र कम्पनीको लगानीको ठुलो हिस्सा बैंक तथा वित्तिय संस्थाहरूको मुद्दती निक्षेपमा रहेकोमा हाल बैंक तथा वित्तिय संस्थाहरूको मुद्दती निक्षेपको ब्याजदर घट्न गई अत्यन्त न्यून ब्याजदर कायम रहेको विद्यमान अवस्थामा अन्य लगानीका क्षेत्रहरू पहिचान गरी लगानीलाई विविधिकरण गरी बढी भन्दा बढी प्रतिफल प्राप्त हुन सक्ने क्षेत्रमा लगानी विस्तार गर्ने कार्यलाई निरन्तरता दिईएको छ। उदाहरणको लागि, सुदुर पश्चिम प्रदेशको धनगढी स्थित पाँच तारे होटलमा गरिएको लगानीलाई लिन सकिन्छ। त्यसैगरी लगानी विविधिकरण तथा विस्तार गर्ने उद्देश्यले यस कम्पनीको सहायक कम्पनीको रूपमा लगानी कम्पनी स्थापना गर्ने निर्णय भई दर्ता प्रक्रियामा रहेको छ। लगानीकर्ताको अपेक्षा अनुरूप दिगोरूपमा कम्पनीको व्यवसाय बृद्धि गरी बीमित तथा लगानीकर्ताहरूलाई उच्च प्रतिफल दिन कम्पनी प्रयासरत रहेको र हाल यस कम्पनीको सल्वेन्सी रेशियो (Solvency Ratio) १.६५ प्रतिशत रहेको हुँदा कम्पनी आफ्नो दायित्व बहन गर्न सक्षम रहेको व्यहोरा समेत गरिमामय सभा समक्ष व्यक्त गर्न चाहन्छु।

अन्त्यमा, कम्पनीको संचालनमा अभिभावकको भूमिका निर्वाह गरि दिशानिर्देश गर्ने सञ्चालक समिति, नेपाल बीमा प्राधिकरण, नेपाल धितोपत्र बोर्ड लगायत नियामक निकायहरू, सम्पूर्ण शेयरधनी महानुभावहरूलाई यहाँहरूले निरन्तर रूपमा पुऱ्याउनु भएको सहयोग र विश्वासका लागि हार्दिक धन्यवाद तथा कृतज्ञता ज्ञापन गर्दछु।

साथै विभिन्न प्रतिकूल परिस्थितिका बावजूद व्यवसायमा अनवरत खटिई कम्पनीको सफलतालाई सर्वोपरि ठानी मन, वचन र कर्मले अतुलनिय रूपमा उत्कृष्ट योगदान पुऱ्याउनु हुने सहकर्मी साथीहरूको योगदानको उच्च कदर गर्दै, कम्पनीको मेरुदण्डको रूपमा रहेका अभिकर्ताहरू तथा यस कम्पनीमा बीमा गर्नुहुने सम्पूर्ण बीमित महानुभावहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दै भविष्यमा पनि यहाँहरूको साथ र सहयोगको अपेक्षा गर्दछु।

धन्यवाद !

प्रकाश विक्रम खत्री
प्रमुख कार्यकारी अधिकृत



संचालक समिति

श्री केशव प्रसाद भट्टराई (अध्यक्ष)

अध्यक्ष श्री केशव प्रसाद भट्टराईज्यू संस्थापक शेयरधनी श्री विशाल भिनल्स एण्ड माईन्स प्रा.लि. को तर्फबाट संस्थापक समुह अन्तर्गत यस कम्पनीको संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। अर्थशास्त्रमा स्नातकोत्तर र कानूनमा स्नातक उपाधि प्राप्त उहाँ निजामती सेवामा लामो समय कार्यरत रही नेपाल सरकारको सचिव पदबाट सेवा निवृत्त व्यक्तित्व हुनुहुन्छ। नेपाल सरकारको सेवामा लामो अनुभव हासिल गर्नु भएका उहाँ हाल व्यावसायिक कार्य लगायत सामाजिक सेवामा समेत क्रियाशिल रहँदै आउनु भएको छ।



श्री हेमन्त नाहटा (संचालक)

संचालक श्री हेमन्त नाहटाज्यू कम्पनीको सर्वसाधारण शेयरधनी समुहबाट संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। एक्जेक्युटिभ एम.वि.ए. उपाधि प्राप्त उहाँ व्यापार व्यवसायको क्षेत्रमा सक्रिय व्यक्तित्व हुनुहुन्छ। हनि इन्टरप्राइजेज प्रा.लि. तथा विजि सि प्रा.लि. कम्पनीका संचालक रहनु भएका उहाँ बीमा तथा बैकिङ्ग क्षेत्रमा संचालक भई लामो कार्यानुभव प्राप्त व्यक्तित्व हुनुहुन्छ। तत्कालिन बैक अफ एशिया नेपाल लि. एवं कैलाश विकास बैंकमा संचालक पदमा रहि कार्य गरिसक्नु भएका उहाँ हाल व्यापार व्यवसायको क्षेत्रमा क्रियाशिल हुनुहुन्छ।



श्री आकाश जोलछा (संचालक)

संचालक श्री आकाश जोलछाज्यू कम्पनीको सर्वसाधारण शेयरधनी समुहबाट संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। वाणिज्य शास्त्रमा स्नातक उपाधि प्राप्त उहाँ जोलछा अर्गनाइजेसनको Director हुनुहुन्छ। उहाँ साविक ज्योति लाइफ इन्स्योरेन्स कम्पनीको संचालक रही लामो कार्यानुभव प्राप्त व्यक्तित्व हुनुहुन्छ। हाल The American Chamber of Commerce in Nepal (AmCham Nepal) को Board Member/Founding Member का साथै Nepal Foreign Trade Association को Executive Committee Member समेत रहनु भएको छ।

श्री चूडामणि देवकोटा (संचालक)

संचालक श्री चूडामणि देवकोटाज्यू कम्पनीको संचालक समितिमा स्वतन्त्र संचालकको भूमिकामा रहनु भएको छ। जन प्रशासनमा स्नातकोत्तर उपाधि प्राप्त उहाँ नेपाल सरकार, अर्थ मन्त्रालय अन्तर्गतको राजश्व समुह अन्तर्गतका विभिन्न जिम्मेवारीमा रही तीन दशक भन्दा बढीको कार्य अनुभव प्राप्त व्यक्तित्व हुनुहुन्छ। उहाँ कर विशेषज्ञ तथा बैकिङ्ग क्षेत्रको समेत अनुभवी एवं कुशल गीतकार पनि हुनुहुन्छ। उहाँ हाल व्यावसायिक कार्य तथा सामाजिक सेवा लगायत सांगीतिक क्षेत्रमा समेत क्रियाशिल हुनुहुन्छ।



श्री प्रिया तायल (संचालक)

संचालक श्री प्रिया तायलज्यू कम्पनीको सर्वसाधारण शेयरधनी समुहबाट संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। एम.वि.ए. उपाधि प्राप्त उहाँ साविक ज्योति लाइफ इन्स्योरेन्स कम्पनीको संचालक रही लामो कार्यानुभव प्राप्त व्यक्तित्व हुनुहुन्छ। उहाँले निलसेन, काठमाण्डौमा आर एम एस क्लाइट सर्भिस एक्जिक्युटिभको रूपमा कार्य गर्नुका साथै FACTS नेपाल, काठमाण्डौमा वरिष्ठ क्लाइट सर्भिस अधिकृतको रूपमा कार्य अनुभव समेत रहेको छ। बार्फि रिक्टरको संचालक समेत रहनु भएका उहाँ हाल व्यापार व्यवसायको क्षेत्रमा क्रियाशिल हुनुहुन्छ।

श्री नमिता शर्मा (संचालक)

संचालक श्री नमिता शर्माज्यू संस्थापक शेयरधनी श्री पुजा कन्स्ट्रक्सन नेपाल प्रा.लि. को तर्फबाट संस्थापक समुह अन्तर्गत संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। एम.वि.एस. उपाधि प्राप्त उहाँले आईसिएफसि फाईनान्स लि. मा कार्य गर्नुका साथै प्रुडेन्सियल इन्स्योरेन्स कम्पनी लि. एवं फेडरल रिइन्स्योरेन्स ब्रोकर्स लि. को संचालक पदमा रहि कार्य अनुभव हाँसिल गरी सक्नु भएको छ। उहाँ हाल व्यापार व्यवसायको क्षेत्रमा क्रियाशिल हुनुहुन्छ।



श्री आशिष कुमार अग्रवाल (संचालक)

संचालक श्री आशिष कुमार अग्रवालज्यू संस्थापक शेयरधनी श्री पुजा इन्टरनेशनल नेपाल प्रा.लि. को तर्फबाट संस्थापक समुह अन्तर्गत संचालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। इन्टरनेशनल विजिनेश एडमिनिष्ट्रेसनमा स्नातकोत्तर उपाधि प्राप्त उहाँ साविक सूर्या लाइफ इन्स्योरेन्स कम्पनी लि. मा ६ वर्ष भन्दा बढी अवधिम्म संचालक पदमा रहि कार्य अनुभव हाँसिल गरी सक्नु भएको व्यक्तित्व हुनुहुन्छ। उहाँ हाल ग्लोबल ट्रेडिङ कन्सर्न प्रा.लि., एशियन डिस्ट्रिब्युटर्स प्रा.लि. तथा साउथ एशियन वेभरेजेज प्रा.लि. को प्रबन्ध संचालक हुनुहुन्छ।



श्री भरत केसी
कम्पनी सचिव

सूर्यज्योति लाइफको मोबाइल एपमा सम्पूर्ण सुविधाहरु उपलब्ध छन् ।
आजै डाउनलोड गरी जानकारी लिऔं र ढुक्क होऔं



For Registration:

AgentCode वा Policy No., Mobile No., Email र आफूले चाहेको Password प्रयोग गरी Mobile App Register गर्नुहोस् ।

For Login:

आफ्नो Mobile No. र Password प्रयोग गरी लगइन गर्नुहोस् ।

सूर्यज्योति लाइफको नवीकरण शुल्क अब सजिलै अनलाइनबाट तिरौं ।

Scan & Download Mobile AP



Board of Directors

From left to right

Chudamani Devkota

Director

Hemant Nahata

Director

Akash Golchha

Director

Keshab Prasad Bhattarai

Chairman

Priya Tayal

Director

Namita Sharma

Director

Ashish Kumar Agarwal

Director



Executive Committee

From left to right

Umesh Prasad Mainali

Chief Support Services

Pharshu Ram Marasini

Deputy Chief Executive
Officer

Prakash Bikram Khatri

Chief Executive Officer

Rajiv Gurbacharya

Chief Business Operations





MANAGEMENT TEAM



Meghendra Prakash Giri
Chief Branding &
Communications



Suresh Raj Joshi
Chief Technology Officer



Uttam Acharya
Head - Agency Training &
Development



Ashish Gyawali
Head - Finance



Ram Prasad Thapaliya
Head - Legal and Claim



Yagya Bahadur Raut
Head - Agency Service



Nirnjan Regmi
Head - Information Technology



Jayandra Dongol
Head – Internal Audit &
Compliance



Bibek Gautam
Head - Human Resource



Ashusen Tamang
Head – Re-Insurance &
Analytics



Geeta Basnet
Head - Underwriting and Policy
Servicing



Ashish Shrestha
Head - Risk Management



Bishal Bikram Shah
Head - Customer Service



Ramesh Kumar KC
Head - Admin

PROVINCE HEAD



Mr. Madan Kumar Gautam
Province Head - Koshi



Mr. Tara Bahadur Dahal
Province Head - Madhesh



Mr. Charan Das Timalsena
Province Head - Bagmati



Mr. Ramji Prasad Baral
Province Head - Gandaki



Mr. Prem Prasad Aryal
Province Head - Lumbini



Mr. Prem Prasad Timilsena
Province Head - Karnali



Mr. Mohan Puri
Province Head - Sudurpaschim

सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको अठारौं वार्षिक साधारण सभामा कम्पनी ऐन, २०६३ (पहिलो संशोधन) को दफा १०८ (४) अनुसार सञ्चालक समितिले तयार गरी समितिको तर्फबाट अध्यक्ष श्री केशव प्रसाद भट्टराईज्यूबाट प्रस्तुत प्रतिवेदनः

आदरणीय शेयरधनी महानुभावहरू,

सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको १८ औं वार्षिक साधारण सभामा सहभागी हुन पाल्नु भएका उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू तथा आमन्त्रित सम्पूर्ण महानुभावहरूलाई कम्पनीको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन व्यक्त गर्दछु।

आजको यस १८ औं वार्षिक साधारण सभामा सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको आर्थिक वर्ष २०८१/८२ को लेखा परीक्षण भएको वित्तीय विवरणहरू र सोही अवधिको वार्षिक प्रतिवेदन प्रस्तुत गर्न पाउँदा मलाई खुशी लागेको छ। यस साधारण सभा समक्ष कम्पनी ऐन, २०६३ (पहिलो संशोधन) को दफा १०९ बमोजिम कम्पनीको आर्थिक वर्ष २०८१/८२ को आर्थिक विवरणहरू सहितको वार्षिक प्रतिवेदन छलफल एवं अनुमोदनको लागि प्रस्तुत गरेको छु।

१. विगत वर्षको कारोवारको सिंहावलोकन :

कम्पनीले गर्दै आएको जीवन बीमा व्यवसाय अधिल्लो वर्षहरूको तुलनामा क्रमशः बृद्धि हुँदै गएको छ। देशमा विद्यमान अस्थिर राजनैतिक तथा वित्तीय अवस्थाका बाबजुद व्यवसाय विस्तार एवं प्रवर्धन गर्न कम्पनीले अख्तियार गरेका रणनीतिक योजनाहरूको परिणाम स्वरूप कम्पनीको कारोवारमा बृद्धि हुँदै आएको छ। वित्तीय विवरण Nepal Financial Reporting Standard (NFRS) बमोजिमको सर्वमान्य लेखाको सिद्धान्तका आधारमा तयार गर्ने गरिएको छ। कम्पनीले विगत पाँच आर्थिक वर्षहरूमा गरेको जीवन बीमा व्यवसायको कारोवार तथा प्राप्त उपलब्धिका मुख्य सूचकहरू शेयरधनी महानुभावहरू समक्ष निम्न तालिकामा प्रस्तुत गरेको छु।

विवरण	आ.व २०८१/८२	आ.व २०८०/८१	आ.व २०७९/८०	आ.व २०७८/७९	आ.व २०७७/७८
प्रथम बीमाशुल्क	३,३४२,५४४,२७०	२,५१५,८२५,२७२	२,१९८,३७०,२६९	२,०१७,८८५,०४०	१,९७२,७४८,८९८
नविकरण बीमाशुल्क	८,०१२,५२१,५५९	६,९८३,६४१,१४७	५,१४१,९५९,७६०	३,०१३,५९७,७४४	२,२६०,८३२,९८२
कुल बीमाशुल्क	११,३५५,०६५,८२९	९,४९९,४६६,४१९	७,३४०,३३०,०२९	५,०३१,४८२,७८५	४,२३३,५८१,८७९
जीवन बीमा कोष	४१,६०५,०९९,५३५	३३,७१२,०६४,८३९	२७,२९९,३१७,१८६	१४,०६६,५९९,७४३	१०,७०१,४८८,४३३
कुल लगानी (मुद्दती निक्षेप, शेयर तथा अन्य क्षेत्रमा गरेको लगानी)	४१,६६२,४०१,५५५	३४,९५९,९८६,७३९	२८,९३२,७१९,४५५	१४,८१३,६५६,१००	११,७३५,७००,९३९
खुद मुनाफा (कर बाहेक)	१,१०४,७२९,२७४	१,१९४,३६९,७९७	४४४,१८२,८३९	१६३,३०६,३५४	२८३,४६२,८४९
नेटवर्थ	६,६७४,१०३,९२०	७,००८,५१४,९४२	७,२६५,९६७,६२५	३,१७६,३००,७४८	३,०१२,९९४,३९१
अधिकर्ता संख्या	१०१,९६२	९३,१३४	८८,६२२	५३,३३१	४६,६८०
शाखा कार्यालय	१७३	१७७	१८२	१५०	१११
दाबी भुक्तानी	३,७५९,९८१,२११	३,२६५,७७३,८१४	२,०५६,७४१,८८९	१,२६६,१००,३३१	९५८,०७८,२९६

नोटः साविक सूर्य लाइफ इन्स्योरेन्स कम्पनी लिमिटेडमा साविक ज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड गाभिई मिति २०७९/०९/०७ देखि सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड कायम भएको हुँदा उपरोक्त तालिकामा उल्लेखित आर्थिक वर्ष २०७९/८० अगाडीका विवरणहरू साविक सूर्य लाइफ इन्स्योरेन्स कम्पनी लिमिटेडको उल्लेख गरिएको।

बीमा कोषको मुल्याङ्कन

नेपालको बीमा नियमनकारी निकाय श्री नेपाल बीमा प्राधिकरणको निर्देशानुसार जीवन बीमा कम्पनीले प्रत्येक वर्ष बीमाङ्कीबाट जीवन बीमा कोषको मुल्याङ्कन गराउनु पर्ने व्यवस्था रहेकोमा सो अनुसार नै कम्पनीले आर्थिक वर्ष २०८१/८२ सम्मको जीवन बीमा कोषको मुल्याङ्कन गराई नयाँ बोनस दर समेत कायम गरिएको छ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर:

विश्व अर्थतन्त्रको अवस्था

विश्वव्यापी आर्थिक, सामाजिक, राजनीतिक एवं विविध घटना तथा गतिविधिहरूको कारणले विश्वका अधिकांश मुलुकहरूमा त्यस्ता घटनाक्रमको प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव परेको छ। कोभिड महामारीको प्रभाव कम भएसँगै आर्थिक-सामाजिक गतिविधिहरू सामान्य बन्दै गएको र विश्व अर्थतन्त्रमा सुधारका संकेत देखिएता पनि भू-राजनीतिक तनाव एवं रिसिया-युक्रेन, इजरायल-हमास बिचको युद्ध लगायत मध्यपूर्वका साथै अन्य केही मुलुकहरू बिचको द्वन्द, केही ठूला अर्थतन्त्र बिचको व्यापार तनाव एवं कठोर व्यापारिक नीति आदिको कारणले विश्वव्यापीरूपमा आर्थिक गतिविधिहरू प्रभावित भएका छन्।

अन्तर्राष्ट्रिय मुद्रा कोष (IMF) द्वारा २०२५ अक्टुबरमा प्रकाशित World Economic Outlook अनुसार सन् २०२४ मा ३.३ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्र सन् २०२५ मा ३.२ प्रतिशत तथा सन् २०२६ मा ३.१ प्रतिशतले मात्र विस्तार हुने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण रहेको छ। विकसित देशहरूको अर्थतन्त्र सन् २०२४ मा १.८ प्रतिशतले बृद्धि भएकोमा सन् २०२५ मा १.६ तथा सन् २०२६ मा समेत १.६ प्रतिशतले बृद्धि हुने प्रक्षेपण छ। त्यसैगरी उदियमान तथा विकासोन्मुख देशहरूको अर्थतन्त्र सन् २०२४ मा ४.३ प्रतिशतले बृद्धि भएकोमा सन् २०२५ मा ४.२ तथा सन् २०२६ मा ४.० प्रतिशतले बृद्धि हुने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण रहेको छ। सन् २०२४ मा भारतको अर्थतन्त्र ६.५ प्रतिशत र चिनको अर्थतन्त्र ५.० प्रतिशतले विस्तार भएकोमा सन् २०२५ मा भारतको अर्थतन्त्र ६.६ प्रतिशत र चिनको अर्थतन्त्र ४.८ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ।

विगत तीन वर्ष देखि विश्व मुद्रास्फीति घट्दै गएको छ। सन् २०२४ मा ५.८ प्रतिशत रहेको विश्वको उपभोक्ता मुद्रास्फीति सन् २०२५ मा ४.२ प्रतिशत रहने र सन् २०२६ मा ३.७ प्रतिशत रहने कोषको प्रक्षेपण रहेको छ। विकसित अर्थतन्त्रको उपभोक्ता मुद्रास्फीति सन् २०२४ मा २.६ प्रतिशत रहेकोमा सन् २०२५ मा २.५ प्रतिशत र सन् २०२६ मा २.२ प्रतिशत रहने प्रक्षेपण छ। साथै, उदियमान तथा विकासोन्मुख अर्थतन्त्रको मुद्रास्फीति सन् २०२४ मा ७.९ प्रतिशत रहेकोमा सन् २०२५ मा ५.३ प्रतिशत र सन् २०२६ मा ४.७ प्रतिशत रहने कोषको अनुमान छ। विश्व मुद्रास्फीति घट्ने क्रममा रहेता पनि भू-राजनीतिक तनाव र केही मुलुकहरूको कठोर व्यापार नीतिले मूल्यमा चाप पर्न सक्ने जोखिम कायमै रहेको अन्तर्राष्ट्रिय मुद्रा कोषको विश्लेषण रहेको छ।

नेपालको अर्थतन्त्रको अवस्था

विश्व व्यापार र आर्थिक गतिविधिमा आएको शिथिलताको असरबाट नेपाल पनि अछुतो रहन सकेन र नेपालमा समेत त्यसको प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव पर्न गयो। फलस्वरूप बैकिङ्ग क्षेत्रमा अधिक तरलता रहेको तथापी कर्जा विस्तार अपेक्षित रूपमा हुन नसकेकोले कर्जा प्रवाहमा संकुचनको स्थिति, न्यून आर्थिक गतिविधि, अपेक्षाकृत रूपमा विकास बजेट खर्च हुन नसक्नु, बैदेशिक लगानीमा कमी आउनुका साथै उत्पादनशील क्षेत्रमा लगानी संकुचन समेत हुन पुग्यो। उल्लेखित कारणहरूले देशको सम्पूर्ण आर्थिक क्षेत्र, पूँजी बजार लगायत बीमा बजारमा समेत सोको असर, उतार चढाव तथा प्रतिकूल स्थिति देखियो। यी प्रतिकूलताहरूका बाबजूद पनि कम्पनी आफ्नो उद्देश्य प्राप्तिका लागि निरन्तर प्रयत्नशील रहँदै आएको छ।

नेपालमा विगत केही वर्ष देखि अत्यधिक वर्षा तथा बाढी पहिरोको कारण सडक तथा उर्जा पूर्वाधारमा ठूलो धनजनको क्षति तथा हालसालै भएको जेन-जी आन्दोलनको क्रममा नीजि, सार्वजनिक तथा सरकारी भौतिक संरचनामा आगजनी र तोडफोड भई ठूलो क्षति भएको हुँदा ति भौतिक संरचनाहरूको पुनर्निर्माण गर्नुपर्ने एवं सरकारले मिति २०८२ फाल्गुण २१ गते निर्वाचन घोषणा गरेको हुँदा यस अवस्थामा आर्थिक क्षेत्रलाई केही प्रभाव पर्ने देखिन्छ।

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८०/८१ मा नेपालको आर्थिक बृद्धिदर ३.६७ प्रतिशत रहेकोमा आर्थिक वर्ष २०८१/८२ मा ४.६१ प्रतिशत रहेको अनुमान छ। समिक्षा वर्षमा कृषि क्षेत्रको बृद्धि ३.२८ प्रतिशत, उद्योग क्षेत्रको ४.५३ प्रतिशत र सेवा क्षेत्रको बृद्धि ४.२१ प्रतिशत रहेको कार्यालयको अनुमान छ। अधिल्लो आर्थिक वर्ष २०८०/८१ मा कृषि क्षेत्रको ३.३५ प्रतिशत, उद्योग क्षेत्रको ०.११ प्रतिशत र सेवा क्षेत्रको ४.३५ प्रतिशतले बृद्धि भएको थियो। समिक्षा वर्षमा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको योगदान क्रमशः २५.१६ प्रतिशत, १२.८३ प्रतिशत र ६२.०१ प्रतिशत रहेको छ। अधिल्लो आर्थिक वर्षमा ५.४४ प्रतिशत रहेको उपभोक्ता मुद्रास्फीति आर्थिक वर्ष २०८१/८२ मा वार्षिक औसत ४.०६ प्रतिशत रहेको छ। अन्तर्राष्ट्रिय मुद्रा कोषद्वारा २०२५ अक्टुबरमा प्रकाशित World Economic Outlook का अनुसार सन् २०२५ मा नेपालको आर्थिक बृद्धिदर ४.३ प्रतिशत तथा सन् २०२६ मा ५.२ प्रतिशतले विस्तार हुने प्रक्षेपण गरेको छ।

नेपालको समग्र बीमा क्षेत्रको अवस्था



नेपाल बीमा प्राधिकरणबाट बीमा कम्पनीहरूको चुक्ता पूँजी बृद्धि गर्ने नीति लिए पश्चात् केही जीवन तथा निर्जीवन बीमा कम्पनीहरू एक आपसमा गाभिसकेको अवस्था रहेकोले विगतको तुलनामा जीवन तथा निर्जीवन बीमा कम्पनीहरूको संख्या घटन गएको र हाल नेपालमा जीवन बीमा कम्पनी १४, निर्जीवन बीमा कम्पनी १४, लघुबीमा कम्पनी ७ तथा पुनर्बीमा कम्पनी २ गरी बीमा कम्पनीहरूको संख्या ३७ रहेको छ। २०८१ आषाढसम्म म्यादि, लघुम्यादि र बैदेशिक रोजगार जीवन बीमा समेत गरी नेपालमा जीवन बीमाको दायरामा आएको जनसंख्या ४३.२७ प्रतिशत रहेकोमा २०८२ आषाढसम्ममा कुल जनसंख्याको ४८.३३ प्रतिशत जनता बीमाको दायरामा आएका छन्। २०८१ आषाढ मसान्तमा बीमा क्षेत्रमा ११,९५१ जनाले प्रत्यक्ष रूपमा रोजगारी प्राप्त गरेकोमा २०८२ आषाढ मसान्तमा १२,३३६ जनाले प्रत्यक्ष रूपमा रोजगारी प्राप्त गरेका छन्। २०८१ आषाढ मसान्तमा ३,२९,५७२ जना बीमा अभिकर्ताहरू रहेकोमा २०८२ आषाढ मसान्तमा करीव ४,००,००० जना बीमा अभिकर्ताहरू अप्रत्यक्ष रूपमा रोजगारीमा संलग्न रहेका छन्। २०८२ आषाढ मसान्तमा निर्जीवन बीमा व्यवसायको क्षति मुल्याङ्कन गर्ने १४१५ जना सर्वेयर इजाजत प्राप्त गरी रोजगारीमा संलग्न रहनुको साथै १४ वटा ब्रोकर (पुनर्बीमा दलाल) इजाजतपत्र प्राप्त गरी कार्यरत रहेका छन्। साथै १ वटा बीमा प्रतिष्ठान समेत संचालनमा रहेको छ। नेपालको कुल गार्हस्थ्य उत्पादनमा २०८१ आषाढमा बीमा क्षेत्रको योगदान ३.४७ प्रतिशत रहेकोमा २०८२ आषाढमा ३.७२ प्रतिशत रहेको छ।

हाल कायम तथा प्रचलनमा रहेका बीमासंग सम्बन्धित नीति, नियम तथा कानुनी व्यवस्थाहरू जीवन बीमा व्यवसायको कारोवारलाई ब्यवस्थित तथा प्रभावकारी बनाउनका लागि उत्साहजनक रहेता पनि थप प्रभावकारी तथा समय सापेक्ष हुने गरी सरलीकृत र ब्यावहारिक बनाउनु पर्ने देखिन्छ। मिति २०७९/०७/२२ देखि बीमा ऐन, २०७९ तथा मिति २०८१/११/१२ देखि बीमा नियमावली, २०८१ जारी भई कार्यान्वयनमा आएको साथै राष्ट्रिय बीमा नीति, २०८० समेत जारी भईसकेको हुँदा समग्र बीमा क्षेत्र अझ ब्यवस्थित तथा सकारात्मक दिशामा अगाडि बढ्ने, बीमा व्यवसायमा देखिएका समस्या तथा चुनौतिको यथोचित सम्बोधन हुने तथा बीमा क्षेत्रको विकास, विस्तार र विविधिकरणका साथै बीमा सेवालाई छरितो, गुणस्तरिय र प्रभावकारी बनाउन मद्दत पुग्ने अपेक्षा गरिएको छ।

३. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

चालु आर्थिक वर्ष २०८२/८३ को प्रथम त्रैमास (२०८२ आश्विन मसान्त) सम्मको कम्पनीको कारोवारको संक्षिप्त विवरण :

कुल बीमालेख संख्या	: ७,५८,७६९
कुल प्रथम बीमाशुल्क	: रु. ६८,१६,७७,५९५/-
कुल नविकरण बीमाशुल्क	: रु. २,२७,१०,२८,४५६/-
कुल लगानी रकम	: रु. ४३,४१,९०,८४,३८१/-
कुल दावी भुक्तानी	: रु. ७०,५६,४१,१३२/-
कुल जीवन बीमा कोष	: रु. ४३,८३,४६,९१,२२४/-
जीवन बीमा अभिकर्ताहरूको संख्या	: १,०१,९६२
जीवन बीमा योजनाहरू	: १८
शाखाहरू	: १७३

भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

कम्पनीको हालसम्मको प्राप्त उपलब्धिलाई समिक्षा गर्दा कम्पनीको व्यवसाय बृद्धि हुँदै आएको छ। तापनि, राष्ट्रिय तथा विश्व अर्थतन्त्रमा आएको संकुचन, बैंक व्याज दरमा आएको कमी, लगानीको सिमित क्षेत्र, जीवन बीमा कम्पनीहरू बिच व्यवसायमा बढेको प्रतिस्पर्धा आदि कारणहरूले कम्पनीका लागि आगामी दिनहरू चुनौतीपूर्ण रहेका छन्। यस्ता चुनौतिहरूलाई न्युनिकरण गर्न थप उपाय तथा रणनीतिहरू अवलम्बन गर्दै कम्पनीले संस्थागत सुशासन, व्यावसायिक कुशलता र अब्बल जनशक्तिको आधारमा सक्षमता प्रमाणित गर्दै अग्रगति लिने विषयमा म यहाँ सबैलाई आश्वस्त बनाउन चाहन्छु।

कम्पनीले व्यावसायिक रणनीतिक योजनाहरूको प्रभावकारी कार्यान्वयन, बीमा बजारको आवश्यकता अनुसारका नविन जीवन बीमा योजनाहरू, जनशक्तिको तालिम तथा प्रशिक्षण, बीमा अभिकर्ताको विश्वास र उनीहरूको दक्षता अभिवृद्धि गरी व्यवसाय प्रवर्धनमा निरन्तरता दिइने छ। अभिकर्ता उत्पादन तथा विकासमा विशेष जोड दिइएको छ। बीमा अभिकर्ताको विश्वास र उनीहरूको दक्षता अभिवृद्धि गरी व्यवसाय प्रवर्धन गर्नको लागि देशव्यापी रूपमा अभिकर्ता तालिमको साथै पुनर्ताजगीकरण कार्यक्रमहरू संचालन गर्ने गरिएको छ। अभिकर्ताहरूको क्रियाशिलताका लागि बजार विभाग सम्बद्ध शाखा तथा कर्मचारीहरूलाई परिचालन गर्ने कार्यलाई थप प्रभावकारी बनाइने छ।

कम्पनीको व्यवसाय थप विस्तार गर्नुका साथै जीवन बीमामा आम नेपाली जनताको पहुँच बृद्धि गर्ने, नवीन तथा आधुनिक सूचना प्रविधिको प्रयोग तथा डिजिटलाईजेशन गर्ने कार्यलाई निरन्तरता दिदै आफ्ना बीमित/सेवाग्राहीहरूलाई कम्पनीबाट प्रवाह हुने सेवा अझ उत्कृष्ट, छिटो छरितो र मितव्ययी बनाउने एवं बीमा व्यवसायबाट बीमित तथा लगानीकर्ता शेरधनीहरूलाई उच्च प्रतिफल दिन कम्पनी प्रयासरत रहने छ।

४. कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

कम्पनीले आफ्नो व्यवसाय प्रवर्धन तथा व्यावसायिक लक्ष्य हासिल गर्नका लागि औद्योगिक एवं व्यावसायिक क्षेत्रसंगको सम्बन्धलाई सौहार्दपूर्ण तथा प्रभावकारी बनाउनुको साथै कम्पनीको कारोबारको दायरालाई फराकिलो पार्दै गईरहेको परिप्रेक्षमा नियमन निकाय नेपाल बीमा प्राधिकरण, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेडका साथै सरोकारवाला स्वदेशी तथा विदेशी निकायहरू, औद्योगिक प्रतिष्ठानहरू, बैङ्क तथा वित्तीय संस्थाहरू, सहकारी संस्थाहरू, सङ्गठित संस्थाहरू, सरकारी एवं गैरसरकारी निकायहरू लगायत सबै तहमा आफ्ना व्यावसायिक सम्बन्धहरूलाई पारदर्शिता र व्यावसायिकतालाई प्राथमिकतामा राखि अत्यन्त सौहार्दपूर्ण तरिकाबाट सम्बन्ध अगाडि बढाईरहेको छ। औद्योगिक एवं वित्तीय क्षेत्रमा हुने पहुँचले कम्पनीको व्यवसाय प्रवर्धनमा उल्लेख्य योगदानका लागि सुमधुर सम्बन्ध विस्तार गर्न योजनाबद्ध रूपमा कार्यक्रमहरू सञ्चालन गरिरहेको र सो कार्यलाई आगामी दिनमा समेत निरन्तरता दिईनेछ।

५. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

कम्पनीको सञ्चालक समितिमा संस्थापक शेरधनी भि.जे. इन्भेष्टमेण्ट कम्पनी प्रा.लि. को प्रतिनिधिको रूपमा संस्थापक शेरधनीको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने सञ्चालक श्री विवेक भ्राज्युले आफ्नो पदबाट दिनुभएको राजिनामा सञ्चालक समितिको मिति २०८१/०४/०८ को ३७७ औं बैठकबाट सोही मिति देखि लागु हुने गरी स्विकृत भएको र रिक्त रहेको सो सञ्चालक पदमा सञ्चालक समितिको मिति २०८१/०७/२७ को ३८३ औं बैठकबाट कम्पनीका संस्थापक शेरधनी पुजा इन्टरनेशनल नेपाल प्रा.लि. का प्रतिनिधी काठमाण्डौं म.न.पा. २८, कमलादी निवासी श्री आशिष कुमार अग्रवालज्यूलाई मिति २०८१/०७/२७ देखि लागु हुने गरी सञ्चालक नियुक्त गर्ने निर्णय भई कम्पनीको मिति २०८१/०९/०६ मा सम्पन्न १७ औं वार्षिक साधारण सभाबाट सञ्चालक समितिबाट भएको सो निर्णयको अनुमोदन भईसकेको छ।

६. कारोबारलाई असर पार्ने मुख्य कुराहरू :

बीमा व्यवसायलाई असर गर्ने प्रमुख तत्वहरू निम्नानुसार बुँदागत रूपमा पेश गरिएको छ।

- १) देश तथा विदेशमा देखिएको मुद्रास्फीति दरमा अस्वभाविक परिवर्तन,
- २) राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीतिहरू परिवर्तनबाट हुन सक्ने सम्भावित जोखिमहरू,
- ३) लगानीका विकल्पहरू तथा सो मा प्राप्त हुने प्रतिफलको अवस्था,
- ४) बजारमा देखिने तरलताको अवस्था र सोबाट ब्याजदरमा पर्ने असर,
- ५) बीमा बजारमा हुने प्रतिस्पर्धात्मक चुनौती र सोबाट उत्पन्न हुन सक्ने जोखिम,
- ६) प्राकृतिक विपदबाट उत्पन्न हुने विपत्तिको अवस्था,
- ७) बीमासँग सम्बन्धित दक्ष जनशक्तिको उपलब्धता,
- ८) आन्तरिक वा बाह्य राजनीतिक परिवर्तन, आदि।

बीमा बजारलाई असर पार्ने विभिन्न तत्वहरूको अध्ययन गर्दै ती तत्वबाट कम्पनीको बीमा व्यवसायमा उत्पन्न हुन सक्ने सम्भावित जोखिम एवं परिस्थितीहरूलाई मुल्याङ्कन गर्दै व्यवसाय बृद्धि तथा जोखिम न्यूनीकरणका उपायहरू अवलम्बन गरिएको तथा जुनसुकै चुनौतिपूर्ण परिस्थितीलाई आत्मसाथ गरी उपयुक्त रणनीति अपनाई व्यवसाय विस्तार तथा प्रवर्धनमा कम्पनी निरन्तर सक्रिय भईरहेको छ।

७. लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :

नेपाल वित्तीय प्रतिवेदनमान (NFRS) बमोजिमको सर्वमान्य लेखाको सिद्धान्त एवं नियामक निकाय श्री नेपाल बीमा प्राधिकरणले तोकेको ढाँचा एवं नीतिहरूको पूर्ण पालना सहित कम्पनीका वित्तीय विवरणहरू तयार गरिएका छन्। आर्थिक वर्ष २०८१/८२ को कम्पनीको लेखापरीक्षण प्रतिवेदनमा विशेष कैफियतहरू उल्लेख नभएको र आन्तरिक लेखापरीक्षकको प्रतिवेदन एवं बाह्य लेखापरीक्षकको प्रारम्भिक प्रतिवेदनमा उल्लेख भएका सुभाव बमोजिम कम्पनीको आन्तरिक नियन्त्रण प्रणाली थप मजबुत बनाउँदै आवश्यक सुधार गरिएको छ।



द. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

यस कम्पनीको मिति २०८२/०९/०४ गतेका दिन बसेको सञ्चालक समितिको ४११ औँ बैठकको निर्णय बमोजिम शेयरधनी महानुभावहरूलाई हाल कायम चुक्ता पूँजी रु. ५,०१,१९,४७,७९७/४६ को १३.०० (तेह्र दशमलब शुन्य शुन्य) प्रतिशतका दरले हुने रकम रु. ६५,१५,५३,२१३/६७ नगद लाभांश (कर प्रयोजन समेतको लागि) प्रस्ताव गरेको र उक्त प्रस्ताव सहितको वित्तीय विवरण यसै साधारण सभामा स्वीकृतिका लागि पेश गरिएको छ।

९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा 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 वापत रकम फिर्ता गरेको भए सोको विवरण :

समिक्षा वर्षमा कम्पनीले कुनै शेयर जफत नगरेको।

१०. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :

समिक्षा वर्षमा कम्पनीको कुनै सहायक कम्पनी नरहेको।

११. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :

कम्पनीको कुनै सहायक कम्पनी नरहेको र यस अवधिमा कम्पनीको कारोबारमा कुनै महत्वपूर्ण परिवर्तन आएको छैन।

१२. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

समिक्षा वर्षमा कम्पनीका आधारभूत शेयरधनीहरूबाट कम्पनीलाई कुनै जानकारी प्राप्त भएको छैन।

१३. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

कम्पनीका सञ्चालक तथा पदाधिकारीहरूको मिति २०८२ आषाढ मसान्तमा रहेको शेयर स्वामित्वको विवरण निम्न बमोजिम छ।

क.सं.	संचालक तथा पदाधिकारीको नाम	पद	कित्ता
१	श्री केशव प्रसाद भट्टराई (प्रतिनिधि: विशाल मिनरल्स एण्ड माइन्स प्रा.लि.)	अध्यक्ष	७८२
२	श्री हेमन्त नाहटा	सञ्चालक	१७०,२९९
३	श्री आकाश गोल्लछा	सञ्चालक	३६०,०००
४	श्री चुडामणि देवकोटा	स्वतन्त्र सञ्चालक	-
५	श्रीमती प्रिया तायल	संचालक	१,०१०
६	श्रीमती नमिता शर्मा (प्रतिनिधि: पुजा कन्स्ट्रक्सन नेपाल प्रा.लि.)	संचालक	३,०९१
७	श्री आशिष कुमार अग्रवाल (प्रतिनिधि: पुजा इन्टरनेशनल नेपाल प्रा.लि.)	सञ्चालक	३,४९५

कम्पनीको शेयर कारोबार सम्बन्धमा, कम्पनीका सञ्चालक तथा पदाधिकारीहरूको कारोबार नभएको र यस सम्बन्धमा कम्पनीलाई कुनै जानकारी प्राप्त भएको छैन।

१४. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

कम्पनीका सञ्चालक तथा निजहरूको नजिकको नातेदारको व्यक्तिगत स्वार्थ नरहेको र कम्पनीलाई त्यस्तो कुनै जानकारी प्राप्त भएको छैन।

१५. कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मुल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकम :
समिक्षा वर्षमा कम्पनीले आफ्नो शेयर आफैले खरिद गरेको छैन ।

१६. आन्तरिक नियन्त्रण प्रणाली भए नभएको र भएको भए सो को विस्तृत विवरण :

बीमा ऐन २०७९, बीमा नियमावली २०८१, श्री नेपाल बीमा प्राधिकरणबाट जारी भएको बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका २०८०, कम्पनी ऐन २०६३ लगायत अन्य प्रचलित नीति नियम तथा निर्देशिकामा उल्लेखित प्रावधान अनुरूप कम्पनीको सञ्चालक समितिको मातहतमा रहेका विभिन्न समिति/उप-समितिहरूले जोखिम न्यूनीकरण लगायत कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई चुस्त र प्रभावकारी बनाउन दिशानिर्देश गरि रहेका छन् । यसरी कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन कम्पनीका सञ्चालक सदस्यको संयोजकत्वमा गठित समितिहरूको हाल कायम संरचना देहाय बमोजिम रहेको छ ।

क) लेखापरीक्षण समिति :

क्र.सं.	नाम	पद
१	श्रीमती प्रिया तायल	संयोजक/सञ्चालक
२	श्री हेमन्त नाहटा	सदस्य/सञ्चालक
३	श्री चुडामणि देवकोटा	सदस्य/सञ्चालक
४	श्री जयन्द्र डंगोल, प्रमुख-आन्तरिक लेखापरीक्षण तथा परिपालन विभाग	सदस्य सचिव

ख) जोखिम व्यवस्थापन तथा वित्तीय स्वस्थता (सोल्भेन्सी) समिति :

क्र.सं.	नाम	पद
१	श्री आशिष कुमार अग्रवाल	संयोजक/सञ्चालक
२	श्री हेमन्त नाहटा	सदस्य/सञ्चालक
३	श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
४	श्री राजीव गुरुवाचार्य, प्रमुख - बिजनेस अपरेसन्स	सदस्य सचिव

ग) लगानी समिति :

क्र.सं.	नाम	पद
१	श्री हेमन्त नाहटा	संयोजक/सञ्चालक
२	श्री आशिष कुमार अग्रवाल	सदस्य/सञ्चालक
३	श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
४	श्री आशिष ज्ञवाली, प्रमुख - वित्त विभाग	सदस्य सचिव

घ) मानव संसाधन समिति :

क्र.सं.	नाम	पद
१	श्री केशव प्रसाद भट्टराई	संयोजक/अध्यक्ष
२	श्रीमती नमिता शर्मा	सदस्य/सञ्चालक
३	श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
४	श्री उमेश प्रसाद मैनाली, प्रमुख - सपोर्ट सर्भिसेज	सदस्य सचिव



ड) दाबी भूक्तानी तथा पूनर्बीमा समिति :

क्र.सं.	नाम	पद
१	श्री आकाश गोल्छा	संयोजक/सञ्चालक
२	श्रीमती प्रिया तायल	सदस्य/सञ्चालक
३	श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
४	श्री राम प्रसाद थपलिया, प्रमुख - दाबी भूक्तानी विभाग	सदस्य सचिव

च) सम्पत्ति शुद्धीकरण निवारण समिति :

क्र.सं.	नाम	पद
१	श्री चुडामणि देवकोटा	संयोजक/सञ्चालक
२	श्री आकाश गोल्छा	सदस्य/सञ्चालक
३	श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
४	श्री जयन्द्र डंगोल, परिपालन अधिकृत	सदस्य सचिव

आन्तरिक एवं बाह्य नीति नियम तथा विनियमावलीको पालनाको सुनिश्चितताको लागि परिपालना अधिकृतको प्रतिवेदन, स्वतन्त्र चार्टर्ड एकाउण्टेन्टबाट त्रैमासिक रूपमा भएको आन्तरिक लेखापरीक्षणका साथै कम्पनी आफै भित्र अभिन्न विभागको रूपमा रहेको आन्तरिक लेखापरीक्षण तथा परिपालन विभागद्वारा दैनिक रूपमा गरिएका सुपरिवेक्षण, जोखिम व्यवस्थापनका लागि प्रयोग भएका नविनतम प्रविधि, विद्यमान रहेका जोखिमहरू र सो को नियन्त्रणका लागि लिईएका रणनीतिहरूको पर्याप्तता एवं सहजीकरणका लागि गठन गरिएको सञ्चालक स्तरीय जोखिम व्यवस्थापन तथा सोल्भेन्सी समितिले गरेका नियमित समिक्षा लगायतका कार्यहरूले कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई थप चुस्त एवं प्रभावकारी राख्न महत्वपूर्ण योगदान पुऱ्याउन मद्दत गरेको छ। कम्पनीमा सक्षम र सबल आन्तरिक नियन्त्रण प्रणाली रहेको र जोखिमलाई नियन्त्रण गर्नका लागि अण्डरराइटिङ्ग सम्बन्धी निर्देशिका, आर्थिक प्रशासन सम्बन्धी विनियमावली, कर्मचारी प्रशासन सम्बन्धी विनियमावली, सूचना प्रविधि नीति, जोखिम व्यवस्थापन नीति, पूनर्बीमा नीति, आन्तरिक लेखापरीक्षण नीति, दाबी भूक्तानी निर्देशिका, सम्पत्ति शुद्धीकरण निवारण सम्बन्धी निर्देशिका तथा कार्यविधि, जालवायु सम्बन्धी जोखिम व्यवस्थापन नीति, उत्तराधिकार योजना नीति लगायत आवश्यकता अनुरूप विभिन्न नीति, नियम तथा कार्यविधि बनाई कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाईएको छ।

१७. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८१/८२ मा कम्पनीको कुल व्यवस्थापन खर्च रु.१,६०,१६,१७,८१३/- रहेको छ। कम्पनीको बीमा व्यवसाय बिस्तार तथा शाखाहरूको सवलीकरण गर्ने कार्य तथा स्वेच्छिक अवकाश योजना ल्याईएको कारणले अधिल्लो वर्षको तुलनामा व्यवस्थापन खर्चमा केही वृद्धि हुन गए पनि आउँदा वर्षहरूमा व्यवस्थापन खर्च कम गर्दै लैजानका लागि योजनाबद्ध रूपमा कार्य गरिनेछ। साथै सञ्चालक समितिको तर्फबाट कम्पनीको व्यवस्थापन खर्च घटाउन व्यवस्थापनलाई निर्देशन दिएकाले आगामी वर्षमा क्रमिक रूपमा सुधार हुँदै जाने विश्वास दिलाउन चाहन्छु। वित्तीय विवरणमा व्यवस्थापन खर्चको विस्तृत विवरण उल्लेख गरिएको छ।

१८. लेखा परीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधाहरू, सो समितिले गरेको कामकावाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सो को विवरण :

आर्थिक वर्ष २०८१/८२ मा मुलतः आन्तरिक तथा बाह्य लेखापरीक्षकले कम्पनीको आन्तरिक काम कारवाहीको सम्बन्धमा औल्याएका कैफियतहरू एवं कम्पनीले सम्पादन गरेका कार्यहरूको आधारमा कम्पनीको व्यवस्थापनलाई मार्ग निर्देशन गर्ने कार्य गरेको छ। यसका साथै आर्थिक वर्ष २०८१/८२ मा कम्पनीमा आन्तरिक तथा बाह्य लेखा परीक्षकहरूको नियुक्ति, व्यवस्थापनलाई विविध बिषयमा निर्देशन, कम्पनीबाट जारी भएका नीति, नियम तथा निर्देशिकाहरूमा आवश्यक पर्ने संशोधन, ऋण असुलीका लागि उपयुक्त प्रकृया तथा संयन्त्रको प्रयोगमा लेखा परीक्षण समितिको अहम भूमिका रहेको कुरा अवगत गराउन चाहन्छौं।

कम्पनीको लेखापरीक्षण समितिमा देहाय बमोजिमको सदस्यहरू रहनु भएको व्यहोरा निवेदन गर्दछौं ।

१. श्रीमती प्रिया तायल	संयोजक
२. श्री हेमन्त नाहटा	सदस्य
३. श्री चुडामणि देवकोटा	सदस्य

लेखापरीक्षण समितिको भत्ताको रूपमा आर्थिक वर्ष २०८१/८२ मा रु.६,४८,०००/- खर्च भएको व्यहोरा अवगत गराउन चाहन्छौं ।

१९. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : नरहेको ।

२०. सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूको पारिश्रमिक भत्ता तथा सुविधा :

कम्पनीका सञ्चालकहरूको सञ्चालक समितिको बैठक भत्ता रु.२९,४८,०००/- तथा मासिक भत्ता वापत रु.२४,६१,९२९/६२ र लेखापरीक्षण तथा अन्य समितिलाई बैठक भत्ता वापत रु.२७,०६,०००/- भुक्तानी भएको छ ।

प्रबन्धक र सो भन्दा माथिका अन्य पदाधिकारीहरूलाई पारिश्रमिक, भत्ता तथा अन्य सुविधा वापत रु.७,६०,२५,९३३/५६ भुक्तानी गरिएको छ ।

प्रमुख कार्यकारी अधिकृतको तलब भत्ता तथा अन्य सेवा सुविधा निम्नानुसार रहेको छ ।

बीमकको कार्यकारी प्रमुखको तलब भत्ता तथा अन्य सुविधा	आ.व. २०८१/८२	आ.व. २०८०/८१
(क) निश्चित वार्षिक तलब तथा भत्ताहरू	रु.१,१२,४९,०५०/-	रु.१,१०,२८,९२५/-
(ख) कार्य सम्पादनमा आधारित पारिश्रमिक		
१. कर्मचारी बोनस	रु.२५,८३,४१९/४०	रु.१०,२४,८३६/-
२. प्रचलित ब्यवस्था अनुसारको सुविधा	-	-
३. प्रोत्साहन सुविधा (इन्सेन्टिभ)	-	-
(ग) बीमा सम्बन्धी सुविधाहरू		
१. कार्यकारी प्रमुखको सावधिक जीवन बीमा र दुर्घटना बीमा	रु.८,५१६/-	-
२. कार्यकारी प्रमुखको दुर्घटना बीमा	रु.९,४५४/५०	रु.९,४५५/-
३. कार्यकारी प्रमुख र निजको परिवारको स्वास्थ्य बीमा	रु.४,७००/-	रु.५,०००/-
(घ) अन्य सुविधाहरू		
१. अनिवार्य बिदा वापतको भत्ता	रु.४,२५,१७४/४९	रु.३,९३,७५०/-
२. अन्य	रु. ४,३४,४५१/६१	-
बीमकको कार्यकारी प्रमुखको कुल तलब, भत्ता तथा अन्य सुविधा (कुल जम्मा)	रु.१,४७,१४,७६६/-	रु.१,२४,६९,९६६/-

२१. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :
कम्पनीका शेयरधनीले लाभांश वापतको रकम बुझिलिन बाँकी नरहेको ।

२२. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :
कम्पनीमा यस दफा अन्तर्गत उल्लेख गर्नु पर्ने त्यस्तो कुनै सम्पत्ति चालु वर्ष खरिद बिक्री भएको छैन ।

२३. दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण :
नरहेको ।

२४. कम्पनी ऐन २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :

(अ) सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा :

कम्पनीले सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण ऐन २०६४, सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण नियमावली, २०८१ तथा सम्पत्ति शुद्धीकरण, आतङ्ककारी कार्य तथा आम विनाशकारी हातहतियार निर्माण वा विस्तारमा हुने वित्तीय लगानी निवारण सम्बन्धी निर्देशन, २०८२ र नेपाल राष्ट्र बैंक, वित्तीय जानकारी इकाइको नीति, नियम तथा निर्देशनलाई निरन्तर परिपालना गर्दै आइरहेको छ। कम्पनीले सम्पत्ति शुद्धीकरण सम्बन्धी उपलब्ध गराउनु पर्ने सूचना एवं जानकारी समेत सम्बन्धित निकायमा निरन्तर उपलब्ध गराइरहेको छ। यस तर्फ कम्पनी सदा सजग तथा सचेत रहने प्रतिवद्धता व्यक्त गर्दछौं।

(आ) नेपाल बीमा प्राधिकरणबाट जारी भएको संस्थागत सुशासन सम्बन्धी निर्देशिका कार्यान्वयनका साथै सो को पूर्णरूपमा परिपालना गर्दै आएको व्यहोरा जानकारी गराउँदछौं।

(इ) धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ (२) संग सम्बद्ध थप विवरणहरू :

कानूनी कारबाही सम्बन्धी विवरण: देहाय अनुसारको मुद्दा दायर भएको भए, मुद्दा दायर भएको मिति, विषय, मुद्दा दायर भएको संस्थापक वा संचालकको नाम र सम्भाव्य कानूनी उपचार सम्बन्धी विवरण समावेश गरिनुपर्ने:

(क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए, नभएको।

(ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए, त्यस्तो कुनै जानकारी प्राप्त नभएको।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए, त्यस्तो कुनै जानकारी प्राप्त नभएको।

संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :

कम्पनीको शेयर सम्बन्धी सम्पूर्ण कार्य शेयर रजिष्ट्रार श्री एनआईसी एशिया क्यापिटल लि., थापाथलीबाट भईरहेको छ। कम्पनीको शेयरको मूल्य र कारोबार खुला शेयर बजार सञ्चालनले विधिवत स्थापित स्टक एक्सचेन्ज मार्फत निर्धारण गर्दै आएको छ। यस प्रति व्यवस्थापनको धारणा तटस्थ रहेको छ।

(ख) आ.व. २०८१/८२ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन।

त्रैमासिक अवधि	अधिकतम शेयर मूल्य	न्यूनतम शेयर मूल्य	अन्तिम शेयर मूल्य	कुल कारोबार शेयर संख्या	कुल कारोबार भएको दिन
आश्विन	६४४	६२५	५०४	६९,५८,९५९	५७
पौष	५२१	४३७	४४४	२५,७६,२५१	५५
चैत्र	५०४	४३३	४३९.८१	२२,१५,५००	५६
आषाढ	४६०	४२०	४४६.६९	१६,६६,३२०	६३

सञ्चालक समिति यस कम्पनीलाई निरन्तर सहयोग र मार्ग निर्देशन गर्ने नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, नेपाल बीमा प्राधिकरण, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ्ग लि. र अन्य सम्बन्धित निकायहरूलाई हार्दिक आभार व्यक्त गर्न चाहन्छौं। हामी सम्पूर्ण शेयरधनी र बीमित महानुभावहरूबाट कम्पनीलाई निरन्तर प्राप्त सहयोग, सदिच्छा र आत्मविश्वासका लागि पनि आभार व्यक्त गर्न चाहन्छौं। यस कम्पनीलाई नयाँ उचाईको सफलतामा पुऱ्याउन अविच्छिन्न लगनशिलता र मेहनत गर्नुहुने सम्पूर्ण बजार प्रतिनिधिहरू तथा कर्मचारीहरूलाई सञ्चालक समिति धन्यवाद दिन चाहन्छ। कम्पनीको लेखा प्रणालीलाई उत्कृष्ट स्तरमा कायम राख्न सहयोग र मार्ग निर्देशन गर्नु हुने बीमाङ्गी, चार्टर्ड एकाउन्टेण्ट एवं लेखापरीक्षक महोदयहरूमा पनि हामी कृतज्ञता व्यक्त गर्न चाहन्छौं। हामी, सञ्चालक समिति आम नेपाली जनसमुदायबाट भविष्यमा यस्तै प्रकारको निरन्तर सहयोग र सदिच्छाको अपेक्षा गर्दछौं।

धन्यवाद!

अध्यक्ष

सञ्चालक समितिको तर्फबाट

अनुसूची - १५ (नियम २६ को उपनियम (२) संग सम्बन्धित)

आ.व. २०८१/८२ को वार्षिक प्रतिवेदनमा समावेश गर्नुपर्ने विवरण
सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड

१) संचालक समितिको प्रतिवेदन

यसै पत्रसाथ संलग्न गरिएको ।

२) लेखापरीक्षकको प्रतिवेदन

यसै पत्रसाथ संलग्न गरिएको ।

३) लेखापरीक्षण भएको वित्तीय विवरण

यसै पत्रसाथ संलग्न गरिएको ।

४) कानुनी कारवाही सम्बन्धी विवरण

क) यस अवाधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : नभएको ।

ख) संगठित संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : उल्लेखित प्रकृतिको कुनै मुद्दा नरहेको ।

ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : उल्लेखित प्रकृतिको कुनै मुद्दा नरहेको ।

५) संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : संस्थाको शेयरको कारोबार बजार सिद्धान्त अनुसार निर्दिष्ट हुने गरेको ।

ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

त्रैमास	शेयरको अधिकतम मूल्य रु	शेयरको न्यूनतम मूल्य रु	शेयरको अन्तिम मूल्य रु	कुल कारोबार शेयर संख्या	कुल कारोबार दिन
प्रथम	६४४	६२५	५०४	६९,५८,९५९	५७
दोस्रो	५२१	४३७	४४४	२५,७६,२५१	५५
तेश्रो	५०४	४३३	४३९.८१	२२,१५,५००	५६
चौथो	४६०	४२०	४४६.६९	१६,६६,३२०	६३

६) समस्या तथा चुनौती

- नेपालको पूँजि बजारमा करिब ६० प्रतिशत हिस्सा बैंक तथा वित्तिय क्षेत्रको रहेको र यहि क्षेत्र नै बीमा कम्पनीहरूको मुख्य लगानीको क्षेत्र भएको अवस्थामा यस क्षेत्रका लागि सरकारले लिने नीति तथा कार्यक्रमहरू, नेपाल राष्ट्र बैंकले जारी गर्ने मौद्रिक नीति तथा निर्देशन र घट्टो ब्याजदर आदि लगायतका कारणहरूबाट बैंक तथा वित्तिय क्षेत्रको मुनाफा अनपेक्षित नहुने देखिन्छ जसको प्रत्यक्ष असर बीमा कम्पनीहरूको मुनाफामा पनि पर्ने सम्भावना देखिन्छ ।
- पछिल्ला वर्षहरूमा शिथिल बनेको अर्थतन्त्रमा केही सुधारका संकेत देखिएको भएतापनि चरम बेरोजगारी, मूल्य बृद्धि आदी कारणले नेपालीको क्रय क्षमतामा समेत उल्लेख्य सुधार हुने सम्भावना थोरै मात्र रहेकोले त्यसको प्रत्यक्ष असर बीमा व्यवसायमा पनि परेको देखिन्छ ।

७) संस्थागत सुशासन

संस्थागत सुशासन अभिवृद्धिका लागि कम्पनीको व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण :

- कम्पनीमा सञ्चालक समिति तथा सो अन्तर्गत लेखापरीक्षण समिति, दाबी भुक्तानी तथा पुनर्बीमा समिति, लगानी समिति, जोखिम व्यवस्थापन तथा वित्तिय स्वस्थता (सोल्भेन्सि) समिति, मानव संशाधन समिति तथा सम्पत्ति शुद्धीकरण निवारण समितिहरू क्रियाशिल रहेका छन् ।
- आन्तरिक नियन्त्रण प्रणालिलाई व्यवस्थित गर्न आन्तरिक लेखापरीक्षकबाट नियमित रूपमा लेखापरीक्षण गराई प्रतिवेदनमा दिईएका सुझावहरू कार्यान्वयन गराउन तथा समीक्षा गर्न लेखापरीक्षण समितिका बैठकहरू नियमित रूपमा बस्ने गरेका छन् ।
- सञ्चालन जोखिम कम गर्न तथा कारोबारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम तथा निर्देशिकाहरूको तर्जुमा गरी लागु गरिएको छ ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(श्री नेपाल धित्तोपत्र बोर्डबाट जारी सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेड
ठेगाना	शान्ता प्लाजा, ज्ञानेश्वर, काठमाण्डौ, नेपाल (कपरेट कार्यालय)
इमेल	info@suryajyotilife.com
वेबसाइट	www.suryajyotilife.com
फोन नं.	०१-४५४५९४१
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

१. संचालक समिति सम्बन्धी विवरण

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री केशव प्रसाद भट्टराई (नियुक्ति मिति : जेष्ठ ०४, २०८०)

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) :

क्र.सं.	शेयरधनी	यस वर्ष		गत वर्ष	
		साधारण शेयर संख्या	स्वामित्वको %	साधारण शेयर संख्या	स्वामित्वको %
१	संस्थापक				
क)	नेपाली सङ्गठित संस्थाहरू	८,५७६,७२५	१७.११	८,५७६,७२५	१७.११
ख)	नेपाली नागरिक	१६,९८४,२०८.७७	३३.८९	१६,९८४,२०८.७७	३३.८९
ग)	विदेशी	-	-	-	-
	जम्मा	२५,५६०,९३३.७७	५१.००	२५,५६०,९३३.७७	५१.००
२	सर्वसाधारण	२४,५५८,५४४.२०	४९.००	२४,५५८,५४४.२०	४९.००
३	अन्य (विवरण खुलाउने)	-	-	-	-
	कुल जम्मा	५०,११९,४७७.९७	१००	५०,११९,४७७.९७	१००

(ग) संचालक समिति सम्बन्धी विवरण :

क्र.सं.	संचालकहरूको नाम	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिको तरीका (विधि)
१	श्री केशव प्रसाद भट्टराई (प्रतिनिधि : विशाल भिनरल्स एण्ड माइन्स प्रा.लि.)	संस्थापक	७८२	जेष्ठ ०४, २०८०	जेष्ठ १०, २०८०	साधारण सभा
२	श्री हेमन्त नाहटा	सर्वसाधारणबाट प्रतिनिधित्व	१७०,२९९	जेष्ठ ०४, २०८०	जेष्ठ १४, २०८०	साधारण सभा
३	श्री आकाश गोल्ला	सर्वसाधारणबाट प्रतिनिधित्व	३६०,०००	जेष्ठ ०४, २०८०	जेष्ठ १४, २०८०	साधारण सभा
४	श्री चुडामणि देवकोटा	स्वतन्त्र	-	बैशाख ११, २०८०	बैशाख ११, २०८०	संचालक समिति
५	श्री प्रिया तायल	सर्वसाधारणबाट प्रतिनिधित्व	१०१०	जेष्ठ ०४, २०८०	जेष्ठ १४, २०८०	साधारण सभा
६	श्री नमिता शर्मा (प्रतिनिधि : पूजा कन्स्ट्रक्सन नेपाल प्रा.लि.)	संस्थापक	३०९१	पौष २२, २०८०	पौष २२, २०८०	संचालक समिति
७	श्री आशिष कुमार अग्रवाल (प्रतिनिधि : पूजा इन्टरनेशनल नेपाल प्रा.लि.)	संस्थापक	३४९५	कार्तिक २७, २०८१	कार्तिक २७, २०८१	संचालक समिति

घ) संचालक समितिको बैठक :

- संचालक समितिको बैठक संचालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. मा बसेको संचालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	वैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.व. मा बसेको बैठकको मिति
१	२०८१/०४/०८	४	—	२०८०/०४/०४
२	२०८१/०४/२३	६	—	२०८०/०४/१६
३	२०८१/०४/२५	६	—	२०८०/०४/१७
४	२०८१/०५/१९	६	—	२०८०/०४/२८
५	२०८१/०६/११	६	—	२०८०/०५/१०
६	२०८१/०६/१८	६	—	२०८०/०५/२४
७	२०८१/०७/२७	६	—	२०८०/०६/०२
८	२०८१/०८/०७	७	—	२०८०/०६/१०
९	२०८१/०८/१०	७	—	२०८०/०६/१९
१०	२०८१/०८/१४	७	—	२०८०/०६/२४
११	२०८१/०८/१४	७	—	२०८०/०७/२४
१२	२०८१/०९/०१	७	—	२०८०/०८/२५
१३	२०८१/०९/०५	७	—	२०८०/०८/२७
१४	२०८१/०९/२२	७	—	२०८०/०९/२२
१५	२०८१/१०/१३	७	—	२०८०/१०/०९
१६	२०८१/१०/२१	७	—	२०८०/१०/२१
१७	२०८१/११/०८	७	—	२०८०/११/१०
१८	२०८१/११/१५	७	—	२०८०/११/२३
१९	२०८१/१२/११	५	—	२०८०/१२/२०
२०	२०८२/०१/११	५	—	२०८०/१२/२३
२१	२०८२/०१/३१	६	—	२०८१/०१/१२
२२	२०८२/०२/१९	७	—	२०८१/०१/२०
२३	२०८२/०३/०३	७	—	२०८१/०२/१३
२४	२०८२/०३/१२	७	—	२०८१/०३/१२
२५	२०८२/०३/३०	७	—	—

- कुनै संचालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको
- संचालक समितिको बैठक सम्बन्धी अन्य विवरण :



संचालक समितिको बैठकमा संचालक वा वैकल्पिक संचालक उपस्थित भए- नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	उपस्थित भएको
संचालक समितिको बैठकमा उपस्थित संचालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखिएको
संचालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३९ दिन
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	जेष्ठ ०४, २०८० को १५ औं साधारण सभाबाट
संचालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष रु २० हजार मात्र र अन्य संचालक रु १८ हजार मात्र
आ.व.को संचालक समितिको कुल बैठक खर्च रु.	रु २९,४८,००० /-

२. संचालकको आचरण सम्बन्धी तथा अन्य विवरण :

- संचालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचारसंहिता भए/नभएको : प्रक्रियामा रहेको
- एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण : नभएको
- संचालकहरूको वार्षिक रूपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण : भएको । मिति २०८२/०३/३० मा होटल माया मनोर, हात्तिसारमा AML/CFT सम्बन्धी अभिमुखिकरण कार्यक्रम सम्पन्न गरिएको ।
- प्रत्येक संचालकले आफू संचालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :

संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण	लिखित जानकारी गराइएको
निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण	
निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा संचालक रहेको भए त्यसको विवरण	
निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण	
संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको संचालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण	
संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण	

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :

- (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण: जोखिम व्यवस्थापन समिति गठन भएको ।
- (ख) जोखिम व्यवस्थापन तथा वित्तीय स्वस्थता (सोल्भेन्सी) समिति सम्बन्धी जानकारी :
- (अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

नाम	पद
श्री आशिष कुमार अग्रवाल	संयोजक/संचालक
श्री हेमन्त नाहटा	सदस्य/संचालक
श्री प्रकाश विक्रम खत्री	सदस्य/प्रमुख कार्यकारी अधिकृत
श्री राजीव गुरुवाचार्य	सदस्य सचिव

(आ) समितिको बैठक संख्या : २ वटा बैठक बसिएको

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा संचालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने ।
- व्यावसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सो को पर्याप्तता सम्बन्धमा संचालक समितिमा सुझाव पेश गर्ने ।
- व्यवस्थापनबाट नियमित रूपमा जोखिम व्यवस्थापन प्रतिवेदन लिई जोखिमको आंकलन, मुल्याङ्कन, नियन्त्रण तथा अनुगमन के कसरी भई रहेको छ सो सम्बन्धमा छलफल गर्ने र संचालक समितिमा आवश्यक सुझाव पेश गर्ने ।
- जोखिम समायोजित सम्पत्ति अनुसार पुँजीको पर्याप्तता, आन्तरिक पुँजी विश्लेषण पद्धति, व्यावसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी संचालक समितिलाई आवश्यक राय सुझाव दिने ।
- जोखिम व्यवस्थापनका लागि श्री बीमा प्राधिकरणबाट जारी गरिएको निर्देशन/मार्गनिर्देशन, संस्थाले निर्धारण गरेका आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवं संरचना विकास गर्नका लागि संचालक समितिलाई सुझाव दिने ।
- नियमित रूपमा दवाव परीक्षण (Stress Testing) गरी सो को परिणाम उपर छलफल गरी सोको आधारमा भविष्यमा अपनाउनुपर्ने आवश्यक नीति निर्माण वा निर्णय प्रक्रियाका लागि संचालक समितिमा सुझाव पेश गर्ने ।
- अर्थतन्त्रको कुनै क्षेत्रमा उत्पन्न हुने समस्या वा परिवर्तनले संस्थाको वित्तीय अवस्थामा पार्न सक्ने असरको सम्बन्धमा अध्ययन गरी सो को निराकरणका लागि के कस्तो नीति अवलम्बन गर्नुपर्ने हो आवश्यक सुझाव सहित संचालक समितिमा प्रतिवेदन पेश गर्ने ।
- बीमकको निमित्त उपयुक्त जोखिम व्यवस्थापन प्रणाली तथा पद्धतिको लागि संचालक समिति समक्ष प्रस्ताव पेश गर्ने तथा सोको कार्यान्वयनको लागि संचालक समितिको स्वीकृति लिने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण :

कम्पनिमा संचालक समिति तथा सो अन्तर्गत लेखापरीक्षण समिति, लगानी समिति, जोखिम व्यवस्थापन तथा सोल्भेन्सि समिति, मानव संसाधन समिति, दाबी तथा पुनर्बीमा समिति र सम्पत्ति शुद्धीकरण निवारण समिति रहेको छ ।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

क्र.सं.	समितिको नाम	संयोजक	सदस्य
१	लगानी समिति	श्री हेमन्त नाहटा	१. श्री आशिष कुमार अग्रवाल २. श्री प्रकाश विक्रम खत्री ३. श्री आशिष ज्ञवाली
२	जोखिम व्यवस्थापन तथा वित्तीय स्वस्थता (सोल्भेन्सी) समिति	श्री आशिष कुमार अग्रवाल	१. श्री हेमन्त नाहटा २. श्री प्रकाश विक्रम खत्री ३. श्री राजीव गुरुवाचार्य
३	मानव संसाधन समिति	श्री केशव प्रसाद भट्टराई	१. श्री नमिता शर्मा २. श्री प्रकाश विक्रम खत्री ३. श्री उमेश प्रसाद मैनाली
४	लेखापरीक्षण समिति	श्री प्रिया तायल	१. श्री चूडामणि देवकोटा २. श्री हेमन्त नाहटा ३. श्री जयन्द्र डंगोल
५	दाबी भुक्तानी तथा पुनर्बीमा समिति	श्री आकाश गोल्छा	१. श्री प्रिया तायल २. श्री प्रकाश विक्रम खत्री ३. श्री राजीव गुरुवाचार्य
६	सम्पत्ति शुद्धीकरण निवारण समिति	श्री चूडामणि देवकोटा	१. श्री आकाश गोल्छा २. श्री प्रकाश विक्रम खत्री ३. श्री जयन्द्र डंगोल



(आ) समितिको बैठक संख्या

क्र.सं.	समितिको नाम	बैठक संख्या
१	लगानी, समिति	२६
२	जोखिम व्यवस्थापन तथा वित्तीय स्वस्थता (सोलभेन्सी) समिति	२
३	मानव संसाधन समिति	१२
४	लेखापरीक्षण समिति	१२
५	दाबी भुक्तानी तथा पुनर्बीमा समिति	५
६	सम्पत्ति शुद्धीकरण निवारण समिति	२

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

कम्पनीको आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा गर्ने जिम्मेवारी संचालक समितिमा रहन्छ। लेखापरीक्षण समितिले नियमित रूपमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक र सुपरिवेक्षकिय लेखापरीक्षकका लेखापरीक्षण प्रतिवेदनहरूको समीक्षा गरी संचालक समितिलाई कम्पनीको आन्तरिक नियन्त्रण प्रणालीको प्रभावकारीताका विषयमा स्वतन्त्र राय प्रदान गर्दछ। वित्तीय उद्देश्य प्राप्तिका लागि जोखिम बहन गर्नु पर्ने आवश्यकतालाई मनन गर्दै जोखिमका दुःप्रभावहरूलाई न्यूनीकरण गर्ने तर्फ कम्पनी सदैव अग्रसर रहेको छ। यसका लागि आवश्यक प्रभावकारी आन्तरिक नियन्त्रण प्रणाली स्थापनार्थ चाहिने कार्यविधिहरू तयार गरी कार्यान्वयन समेत गर्दै आएको छ। यस्ता कार्यविधिहरूले निरन्तर रूपमा जोखिमको पहिचान, विश्लेषण, मुल्याङ्कन तथा व्यवस्थापनमा महत्वपूर्ण योगदान पुऱ्याउँदै आएका छन्। संचालन जोखिमहरू कम गर्न तथा कारोबारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम तथा निर्देशिकाहरूको तर्जुमा गरी लागु गरिएको छ। संस्थागत सुशासन कायम गर्न कर्मचारी आचारसंहिता जारी गरी सो को अनुगमन समेतको व्यवस्था गरिएको छ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण :

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय स्तरको दैनिक पत्रिका	१७ औं वार्षिक साधारण सभा मंसिर १५, २०८१, कान्तिपुर दैनिक पुष ०२, २०८१, अभियान दैनिक
वार्षिक प्रतिवेदन	वेबसाइट	२०८१/०८/२८, आ.व २०८०/८१ को लागि
त्रैमासिक प्रतिवेदन	राष्ट्रिय स्तरको दैनिक पत्रिका	पहिलो त्रैमास : २०८१/०७/२८ दोस्रो त्रैमास : २०८१/१०/२२ तेस्रो त्रैमास : २०८२/०१/२१ चौथो त्रैमास : २०८२/०४/२९
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	NEPSE मा त्यस्तो सूचना नभएको	-

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहिमा परेको भए सो सम्बन्धी जानकारी : नपरेको

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :

- २०८१/०९/०६ गतेको दिन आ.व २०८०/८१ को १७ औं साधारण सभा सम्पन्न भएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

- (क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : भएको
- (ख) संगठनिक संरचना संलग्न गर्ने :
- (ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

क्र.सं	कर्मचारीको नाम	पद	शैक्षिक योग्यता	अनुभव
१	श्री प्रकाश विक्रम खत्री	प्रमुख कार्यकारी अधिकृत	Masters of Science in Distributed Systems & Network (University of Kent)	१९ वर्ष
२	श्री फर्शुराम मरासीनि	नायब प्रमुख कार्यकारी अधिकृत	Master's in Humanities (TU)	३२ वर्ष
३	श्री राजिव गुरुवाचार्य	नायब महाप्रबन्धक	Master's in Business Studies (TU)	२२ वर्ष
४	श्री उमेश प्रसाद मैनाली	सहायक महाप्रबन्धक	Master's in Business Studies (TU)	२१ वर्ष

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	विभिन्न संचार माध्यमबाट विज्ञापन जारी गरि, आवश्यकता अनुसार लिखित तथा अन्तर्वार्ता परिक्षा लिई अथवा Head Hunting मार्फत कम्पनीको विनियमावली अनुसार पदपूर्ति गर्ने गरको
व्यवस्थापन स्तरका कर्मचारीको संख्या:	१८
कुल कर्मचारीको संख्या:	५८७
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ. व. मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	तालिम संख्या: ५०, सम्मिलित कर्मचारीको संख्या: ५०५
आ. व. को कर्मचारी तालिम खर्च रु :	१,७१,०९,०२६/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	४१.२० प्रतिशत
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२.६० प्रतिशत

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	तयार पारेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	आ.व. २०८१/८२ को २०८२ पौष ६ गते
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	पहिलो त्रैमास : २०८१/०७/२८ दोस्रो त्रैमास : २०८१/१०/२२ तेस्रो त्रैमास : २०८२/०१/२१ चौथो त्रैमास : २०८२/०४/२९
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	आ.व. २०८१/८२ को २०८२ पौष ६ गते
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	आ.व. २०८०/८१ को मिति २०८१/०९/०६ को १७ औं साधारण सभाबाट
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	वाह्य विज्ञ नियुक्त गरिएको
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	K.J. & Associates, Kupandole, Lalitpur, Nepal
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक



(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	तालिका नं १ बमोजिम
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	तालिका नं २ बमोजिम
प्रति बैठक भत्ता रु. :	तालिका नं १ बमोजिम
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	२०८२/०४/२८ को ४०२ औं बैठकमा पेश गरिएको

तालिका नं. १

नाम	पद	शैक्षिक योग्यता	प्रति बैठक भत्ता (कर सहित)
श्री प्रिया तायल	संयोजक	एम.बि.ए (MBA)	रु १८,०००
श्री चूडामणि देवकोटा	सदस्य	एम.पि.ए (MPA)	रु १८,०००
श्री हेमन्त नाहटा	सदस्य	ई.एम.बि.ए (E-MBA)	रु १८,०००
श्री जयन्द्र डंगोल	सदस्य - सचिव	एम.बि.ए (MBA)	-

तालिका नं. २

लेखापरीक्षण समितिको बैठक बसेको मिति	उपस्थिति संख्या
२०८१/०४/२३	३
२०८१/०५/२७	३
२०८१/०७/२५	३
२०८१/०८/०९	३
२०८१/०८/१०	३
२०८१/०८/२७	३
२०८१/०९/२६	३
२०८१/१०/२०	३
२०८१/११/२७	३
२०८२/०१/१०	३
२०८२/०२/२९	३
२०८२/०३/२७	३

अन्य विवरण

लेखापरीक्षण समितिको बैठक बसेको मिति	उपस्थिति संख्या
संस्थाले संचालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्क तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/ नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सञ्जित संस्थाको वित्तीय स्वार्थ भएको कनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको

नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सो को विवरण	नभएको

परिपालन अधिकृतको नाम : जयन्द्र डंगोल
 पद : परिपालन अधिकृत
 मिति : पौष ६, २०८२
 संस्थाको छाप :

लेखापरीक्षकको नाम : सी.ए - प्रविन सुवेदी
 पद : पार्टनर, सुजन काफ्ले एण्ड एसोसिएट्स
 लेखापरीक्षक संस्थाको छाप :

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : पौष ९, २०८२



HUMAN RESOURCE ACTIVITIES

SuryaJyoti Life Insurance Company Limited continues to place strong emphasis on the growth and development of its people. We remain committed to fostering an inclusive and equitable workplace where every individual is given the opportunity to advance and succeed. Our practices are guided by meritocracy, with reward and recognition processes aligned closely with organizational performance standards and HR Bylaws. As part of our commitment to maintaining a safe and respectful work environment, we approach all concerns related to discrimination or harassment with the highest level of sensitivity, confidentiality, and integrity.

To build a capable and future-ready workforce, we have expanded our focus on holistic employee development. Beyond technical capability-building, our training initiatives this year emphasized soft skills, leadership readiness, and personal effectiveness while also encouraging a healthy work-life balance. During fiscal year 2081/82, a total of 505 employees took part in various internal and external training programs.

Recognizing the need for operational excellence across all branch networks, we placed strong emphasis on structured department-level training for both sales and operations teams nationwide. This included comprehensive sessions on “Role of Sales Team for Business Development & Branch Management in the Life Insurance Industry” for our sales personnel, and “Operational Efficiency & Service Excellence” for branch operations



teams—aimed at fostering synergy and delivering consistent service standards across all locations. Further, a series of targeted training programs were organized—both province-wise and centrally—to strengthen the capabilities of our sales teams, including motivational seminars designed to enhance performance and drive engagement. During the annual sales convention, we also invited Mr. Anil Jha, an Indian trainer with decades of experience in the life insurance industry, to conduct an impactful session on “Sales Enhancement” for sales personnel across all branches.

To further advance managerial competencies within the sales force, we collaborated with the Centre for Innovative Governance Practices (CIGP) to deliver the training titled “Contemporary Management Skills in Insurance Business.” This program focused on key dimensions such as leadership, teamwork, effective communication, maturity and emotional intelligence, the importance and implementation of policy, procedure and guideline, professional culture, and resource optimization. The module encompasses key competencies that are anticipated to enhance individual growth, development, and long-term career advancement.

In addition to these major initiatives, departments



continued to actively support branches through regular virtual training via Zoom. These spanned all relevant departments, including Underwriting sessions focused on updated guidelines and revised policies, IT-led training to familiarize employees with new technologies and applications, Finance department sessions on financial standards, Agency Service updates on the latest agency guidelines, and department-led briefings to ensure timely awareness of newly issued directives from the Nepal Insurance Authority (NIA). Furthermore, newly hired employees were systematically inducted through periodic virtual orientation programs, introducing them to departmental functions, processes, and organizational procedures.

Additionally, several online training sessions were conducted with professional actuaries for key personnel involved in actuarial roles, aimed at enhancing their skills and knowledge with the long-term objective of developing in-house actuarial expertise. In line with our focus on staying up-to-date with current economic trends, we actively participated in various conferences and seminars, including the “Global Microfinance Environment and its Challenges” and “International Conference on Inclusive Insurance” organized by NIA, as well as the “5th ICC Emerging Asia Insurance Conclave 2024” held in Mumbai, India.

Technical enhancement remained a parallel focus throughout the year, with sessions covering Excel proficiency, cybersecurity in the digital economy, youth and women leadership programs, and other skill-based areas. To strengthen regulatory awareness, comprehensive anti-money laundering (AML) training was delivered not only to branch-level teams but also to members of the executive, management, and Board of Directors. Employee safety and well-being continued to be an integral part of our training portfolio. A First Aid Awareness session was conducted at the Head Office in collaboration with “Contribution

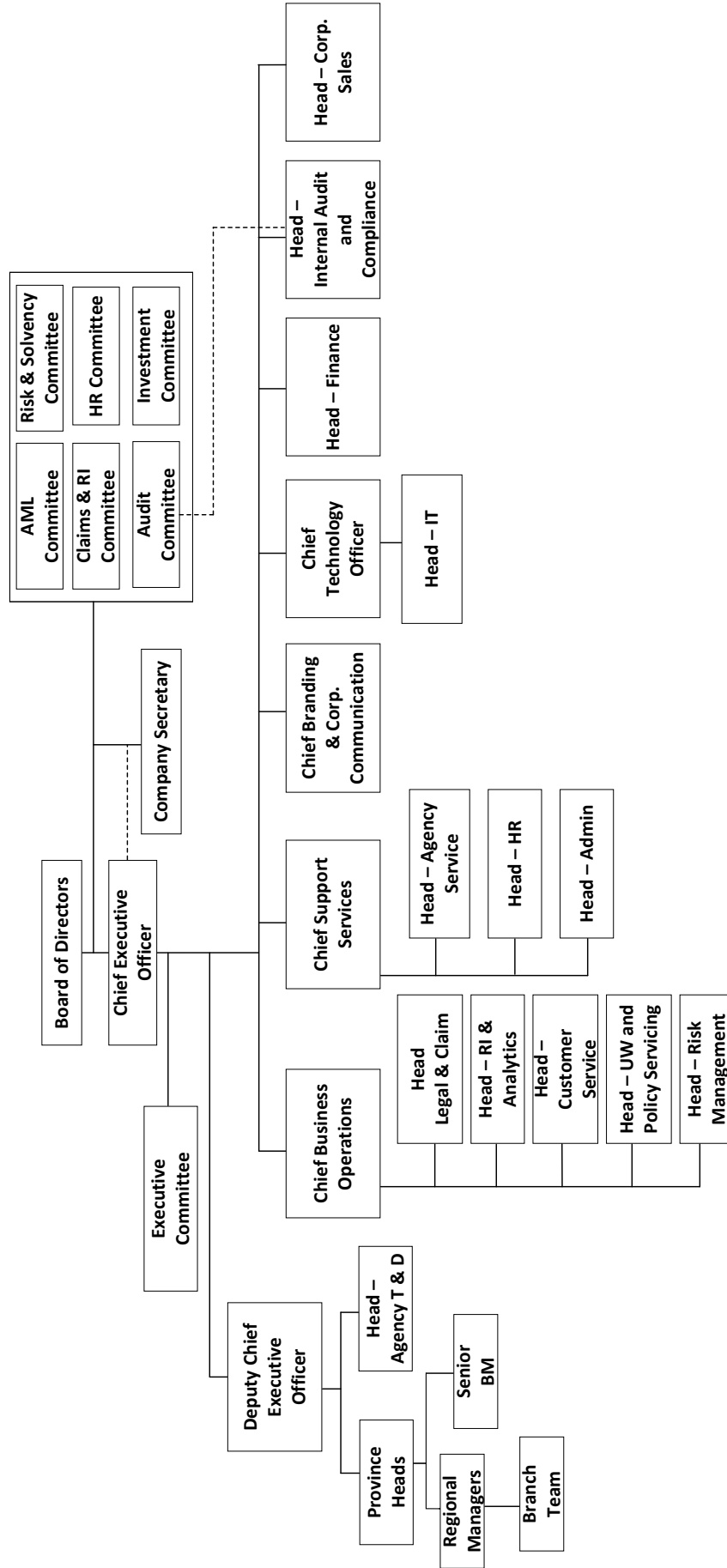
to Nation,” covering essential first aid practices and CPR procedures. Employees were also oriented on sustainable waste management practices, promoting responsible and environmentally conscious behavior. Enhancing our exposure to global learning platforms, selected employees from key departments were nominated to participate in a certification course in Life Insurance at the Birla Institute of Management Technology (BIMTECH), India.

Beyond capability-building initiatives, SuryaJyoti also remained highly active in corporate sports and community engagement events. Our participation spanned the Insurance Futsal Cup, NIA-organized futsal events, Corporate Indoor Cricket tournaments, and, notably, our first-ever representation in a Beach Women's Cricket Tournament at Kwaliti Beach Resort—where our women's team participated with enthusiasm and pride, participation in the annual NIA rally, and awareness programs that promote employee engagement and community involvement. Our annual Corporate Meet and Sales Convention always remain flagship events, where outstanding performance is recognized and rewarded across both corporate and branch teams.

Throughout fiscal year 2081/82, SuryaJyoti Life Insurance Company Limited strengthened its commitment to employee development, operational capability, regulatory compliance, and workplace well-being. By expanding our training portfolio, promoting inclusive engagement activities, and fostering a culture of merit, integrity, and continuous learning, we ensured meaningful professional growth for our workforce. Additionally, we effectively utilized the optimum training budget, maximizing the impact of our learning and development initiatives. With these efforts, we remain dedicated to building a motivated, skilled, and high-performing team that contributes to the long-term success and sustainable growth of the organization.



ORGANIZATIONAL STRUCTURE



SuryaJyoti Life Insurance Company

BUSINESS MODEL

SuryaJyoti Life Insurance Company is a leading player in the insurance sector, formed through the historic merger of Surya Life Insurance Co. Ltd. and Jyoti Life Insurance. The company is ISO-certified, ensuring high standards of service excellence and customer satisfaction. With 173 branches and 101,962 agents, it offers 18 diverse insurance plans, including the pioneering Critical Illness (CI) benefits, which set a new standard for health coverage in the industry.

Numerous awards have recognized SuryaJyoti Life Insurance's commitment to innovation and quality service. The company aims to provide comprehensive support to clients during challenging times. This focus on excellence enhances client trust and positions the company as a forward-thinking leader in the insurance market, dedicated to creating lasting value for its customers and communities.

Value Proposition

We have been offering Life Insurance Products a range of life insurance policies (Endowment, Child Endowment, Endowment cum Whole Life, Anticipated Endowment Life, and Term Life along with attractive Micro Life and Group Term Life) tailored to different customer needs that bring peace of mind and financial protection for families in the event of unforeseen circumstances.

Customer Segments

Our customer base is diverse, including families wanting to protect their loved ones, young adults planning for the future, and retirees seeking stability. We also serve businesses looking to improve employee benefits or safeguard against losing key team members, helping both employees and employers succeed. Additionally, we offer various rider benefits tailored to meet specific needs.

Revenue Streams

Our financial health relies on two main revenue streams: premium income and investment returns. By collecting premiums from our insured

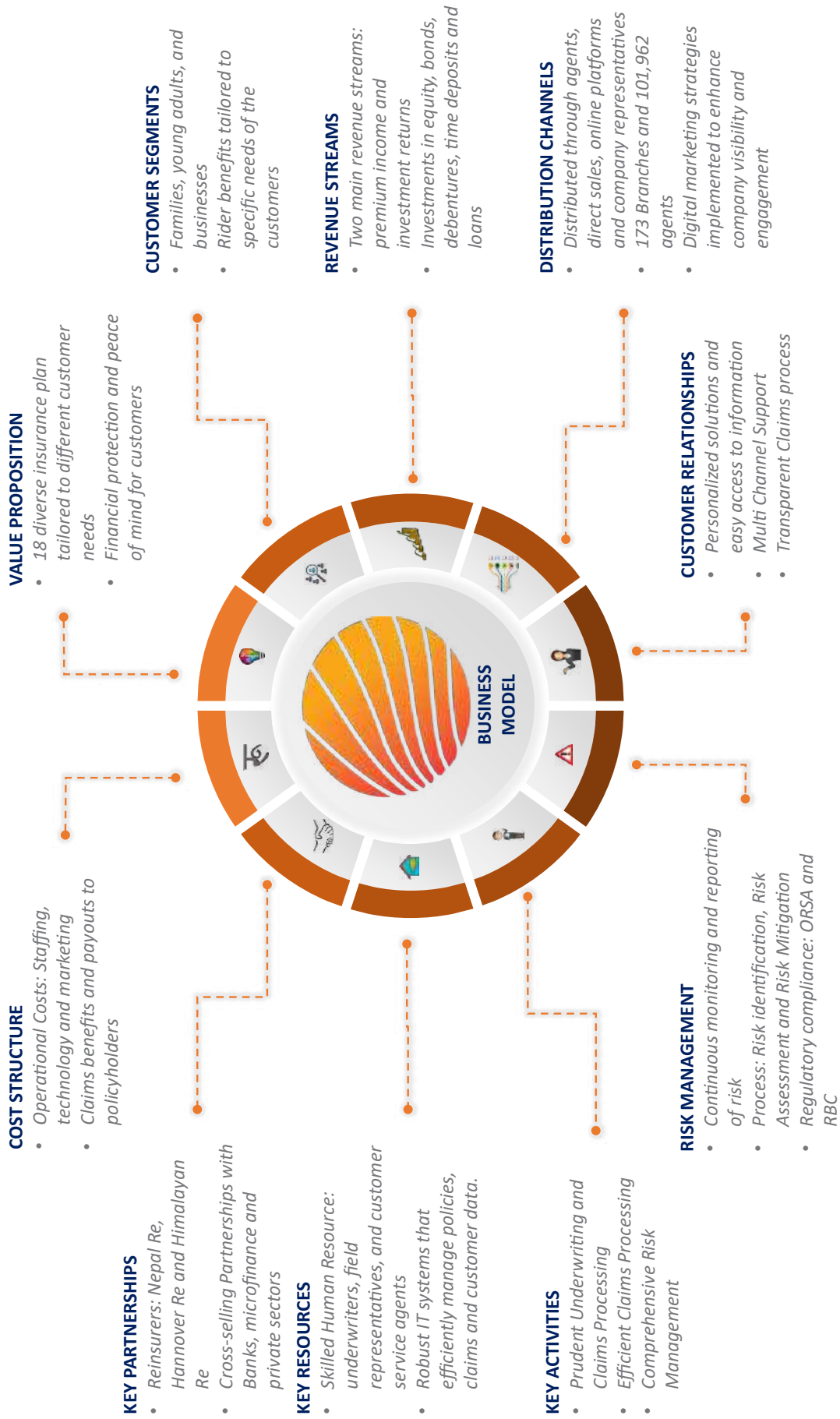
clients, we create a steady cash flow essential for daily operations and meeting our obligations. We also invest these premiums in a diversified portfolio, including equity, bonds, debentures, time deposits, and loans, to generate additional income. This strategy enhances our revenue and financial resilience, providing a buffer that allows us to efficiently pay benefits and maintain liquidity. By balancing premium income with smart investment practices, we ensure a strong financial foundation to fulfill our commitments to policyholders while pursuing growth opportunities.

Distribution Channels

We form partnerships with independent well-trained agents through branches to expand our reach and connect with a broader audience. Additionally, our company branches are strategically allocated agents who enhance local engagement and support. We also utilize a multi-faceted approach to sales that includes direct sales through online platforms and company representatives, allowing us to engage with customers efficiently. To enhance our visibility and engagement, we implement digital marketing strategies, including social media, which enable us to promote our products and services online and foster relationships with potential customers more interactively.

Customer Relationships

We provide personalized insurance solutions and maintain proactive relationships with our clients. Our user-friendly mobile app and website simplify access to overall policy information and company details. We offer multi-channel support via phone, email, chat, and social media, with well-trained customer service representatives available to resolve issues efficiently. We ensure a transparent claims process supported by knowledgeable representatives. By partnering with local and corporate agents and being culturally sensitive, SuryaJyoti Life Insurance aims to build strong, trust-based relationships that foster loyalty and drive sustainable growth.



RISK MANAGEMENT FRAMEWORK

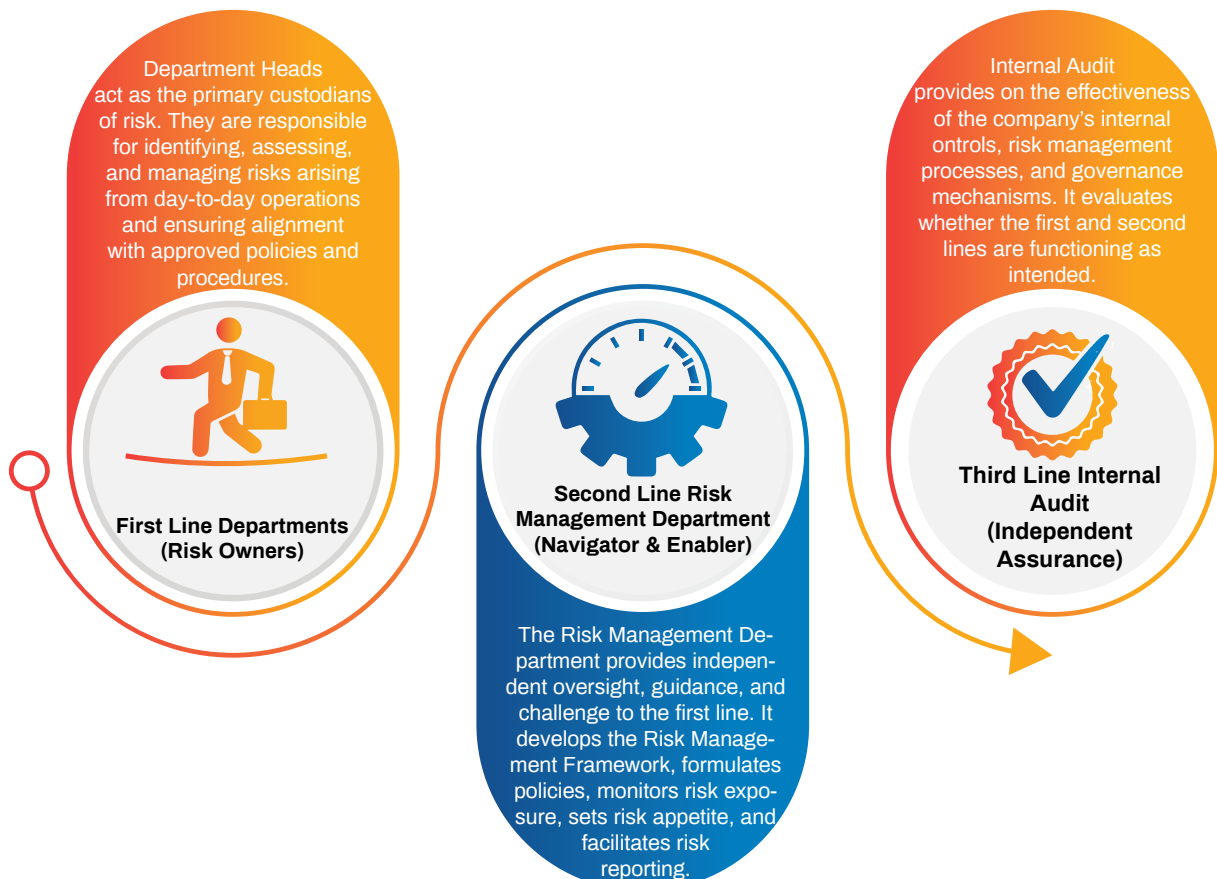
SuryaJyoti Life Insurance Company Limited (SuryaJyoti Life Insurance Company Limited) operates in a dynamic insurance landscape shaped by evolving regulatory requirements, changing customer expectations, fluctuating financial markets, and rapid technological advancements. As a life insurer entrusted with long-term obligations, the company places strong emphasis on maintaining a resilient, forward-looking, and well-governed approach to risk management.

To uphold this commitment, SuryaJyoti Life Insurance Company Limited has adopted a comprehensive Risk Management Framework aligned with the Nepal Insurance Authority (NIA) guidelines, the Risk-Based Capital - Solvency (RBCs) Regime, and internationally recognized Enterprise Risk Management (ERM) practices. This framework enables the company to proactively identify, assess, manage, and monitor risks across all functions, ensuring sound decision-making, protection of policyholders' interests, and long-term financial stability.



Our Risk Governance Structure: Three Lines of Defense

SuryaJyoti Life Insurance Company Limited follows the globally accepted Three Lines of Defense model to ensure robust governance and accountability:



Risk Management Process

SuryaJyoti Life Insurance Company Limited has established an integrated and technology-enabled risk management process centered around its Risk Register Portal. The process follows a systematic cycle:



- Risk Identification**
 Each department reports identified risks into the Risk Register with descriptions, likelihood of occurrence, impact assessment, current risk status, respective risk owners, mitigation actions and other relevant details.
- Risk Analysis & Prioritization**
 Risks are assessed based on likelihood and impact, and are categorized into low, medium, and high. This classification supports risk prioritization which leads to effective allocation of resources to mitigate impactful risks and informed decision-making.
- Risk Treatment**
 Appropriate strategies such as risk avoidance, risk reduction, risk acceptance, risk sharing, or risk transfer are applied depending on the company's risk appetite and the nature of each risk. Department heads and assigned risk owners are responsible for reporting and implementing the mitigation measures.
- Monitoring & Review**
 All risks, including their mitigation actions, are continually monitored by the Risk Management Department. Further oversight is conducted by the Risk Management & Financial Soundness (Solvency) Committee, ensuring timely responses to emerging risks and enhancing overall risk governance.

Our Commitment to Growth and Stakeholders

SuryaJyoti Life Insurance Company Limited's Risk Management Framework demonstrates the company's strong dedication to protecting the interests of all stakeholders while supporting long-term sustainable growth. By integrating risk awareness into our organizational culture and embedding it within strategic and operational decision-making, we not only reduce potential vulnerabilities but also identify new avenues for value creation. This disciplined approach strengthens confidence, enhances resilience, and ensures that SuryaJyoti Life Insurance Company Limited continues to serve as a dependable and forward-looking institution for its stakeholders.

Integration of Climate-Related Risks

Recognizing the rising significant threats of climate-related risks, SuryaJyoti Life Insurance Company Limited is in the process of formulating and putting into practice a climate risk management policy that guides the company toward sustainable progress. The policy serves as a guiding framework for integrating climate change considerations into our risk management practices, investment decisions and product development processes. The policy outlines the key components of the risk management framework, focusing on identifying, analyzing, evaluating, mitigating and monitoring climate-related risks that could impact the company's operations and financial stability.

Company is in the process of taking some of the proactive measures for Climate Change risk:

1. Designing and developing climate-supportive new products and services.
2. Building climate-related risk measures into investment strategy such as investing in Green Financing.
3. Conducting climate risk awareness programs and campaigns among the customers, staffs and communities.

COMMUNICATION CHANNELS



Effective and transparent communication remains a cornerstone of SuryaJyoti Life Insurance Company Ltd.'s commitment to service excellence and stakeholder trust. As a leading life insurer, we recognize that clear, timely, and responsible communication is essential in strengthening our relationships with customers, policyholders, employees, partners, regulatory bodies, and the wider community. SuryaJyoti Life consistently places the utmost care on the needs and expectations of all stakeholders. Upholding our responsibility to inform and engage with integrity, we utilize a comprehensive mix of modern communication tools and platforms. These channels ensure seamless information flow, reinforce our brand visibility, facilitate effective grievance resolution, and enable meaningful dialogue across every touchpoint.

By integrating innovative communication practices with our core values, SuryaJyoti Life continues to foster transparency, enhance customer experience, and support informed decision-making at all levels—reflecting our long-term commitment to responsible and customer-centric corporate communication.



The key channels of communication of SuryaJyoti Life Insurance Company Ltd. are as follows:

1. Digital & Social Media Platforms

In today's digital-driven world, information exchange and engagement have become faster and more dynamic. Recognizing this shift, SuryaJyoti Life continuously upgrades its digital platforms to communicate efficiently and serve customers with convenience, speed, and clarity.

Key Digital Channels:

- **Facebook, Instagram, TikTok & LinkedIn:**
Brand campaigns, engagement posts, awareness videos, CSR updates, and milestone announcements.
- **YouTube:**
TVCs, product awareness content, event highlights, and financial literacy videos.
- **Official Website, Mobile App & Customer Portal:**
Company information, financial statements, promoters and management details, product brochures, service procedures, online premium payment, and service updates.
- **Viber Community, WhatsApp & Chatbot Services:**
Instant updates and quick digital interactions.

Digital communication significantly enhances customer reach, especially among younger demographics and remote communities.

2. Mainstream Media Relations

SuryaJyoti Life Insurance Company Ltd. maintains strong and effective relationships with national media houses, leveraging the most powerful communication channels—television, radio, print, and online platforms.

Television and radio remain highly influential in reaching a wide audience across Nepal, delivering the company's messages with impact and clarity. Print media strengthens brand credibility, while online platforms ensure real-time engagement and broader digital visibility. By strategically utilizing these mainstream media channels, SuryaJyoti Life reinforces its commitment to transparency, service excellence, and trusted communication with all stakeholders.

Primary Media Vehicles:

Television, Radio, Print, and Online News Portals

Key Activities:

- Press releases on new products, achievements, CSR initiatives, and corporate milestones
- TVCs, newspaper advertisements, and radio jingles for brand visibility
- Interviews, expert opinions, and insurance-focused media features to strengthen industry leadership

3. Internal Communication

SuryaJyoti Life Insurance fosters a strong organizational culture through structured and confidential internal communication channels. Using emails, circulars, memos, internal branding, town halls, and HR tools, the company ensures seamless coordination across its branch and agency network. These platforms help align teams with company goals, achieve sales targets, address challenges, support employee welfare and development, and celebrate achievements—reinforcing a cohesive, motivated, and high-performing workforce.

To ensure effective coordination and a strong organizational culture, SuryaJyoti Life implements structured internal communication channels, including:

- **Emails, circulars, and memos** for official updates and directives.
- **Internal branding** through posters, screens, and notice boards.
- **WhatsApp, Viber Community, SMS**
- Town halls, meetings, and corporate events to align teams with company goals and celebrate achievements.
- **Web Application** knowledge about process automation
- **HR communication tools** for employee welfare, training, and development.

These platforms help resolve operational challenges, support sales teams, and enhance overall efficiency.

4. Corporate Events & Stakeholder Engagement

SuryaJyoti Life actively communicates and connects with its stakeholders through various corporate programs and events. Annual meets, partners' gatherings, and agent training sessions—such as Agency Awards Night, Sales Conventions, MDRT Meets, Corporate Meets, AGMs, and province- and district-level seminars—serve as key platforms for motivation, collaboration, and knowledge sharing.;

Major Engagement Categories:

A. Sales & Agency Network Events

- Agency Awards Night
- Sales Conventions
- MDRT Meets
- Corporate Meets
- AGM
- District and Province-Level Seminars & Training

B. Customer & Community Engagement Events

- Financial literacy and insurance awareness programs
- Health and wellness camps
- CSR events such as blood donation drives and heritage conservation activities

C. Product Launch & Promotional Events

- Insurance product launches
- Campaign kickoffs
- Customer appreciation events

D. Leadership & Employee Development

- Leadership forums and management retreats
- Team-building workshops
- Employee recognition programs

E. Digital & Hybrid Events

- Webinars and virtual conferences
- Online training sessions for staff and agents

F. Stakeholder & Partner Engagement

- Partner/broker meets
- Reinsurance partner conferences
- Participation in industry forums and national expos

5. Customer Service Channels

SuryaJyoti Life Insurance Company Ltd. is committed to providing easy, accessible, and reliable service through a wide network of customer touchpoints. The company operates a dedicated Call Center/Helpline to support policy-related inquiries, while its nationwide branch offices ensure personalized, face-to-face assistance for customers across the country.

Through these integrated service platforms, SuryaJyoti Life reinforces its promise of customer-centric, responsive, and trustworthy service delivery.

SuryaJyoti Life Insurance Company Ltd. ensures easy and accessible service through multiple customer touchpoints:

Key Touchpoints:

- **Call Center/Helpline** for policy inquiries and service support
- **Nationwide Branch Offices** for personalized, face-to-face assistance
- **Digital grievance handling** via email, online forms, and portal submissions
- **Website & Mobile App** for product information, policy services, and renewal facilities
- **SMS and Voice Notifications** for premium reminders, maturity alerts, and service updates
- **What's App, Viber Community, Facebook, Messenger, Chat Bot, Mobile app**
- **AI Based Personalized Voice Message.**

These channels ensure customers receive timely, accurate, and transparent service throughout their policy lifecycle.

6. Outdoor and OOH Branding Platforms

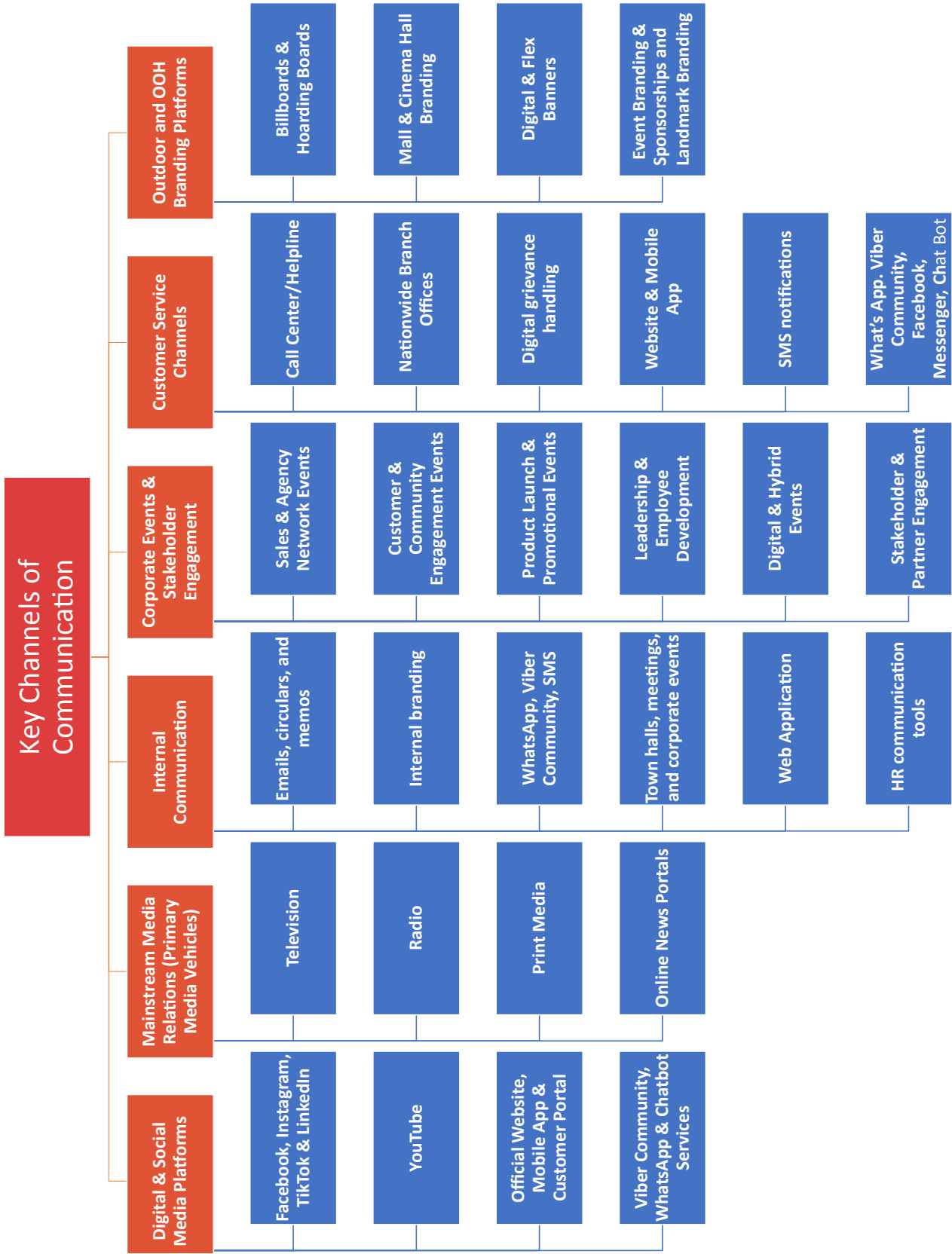
SuryaJyoti Life Insurance strategically leverages outdoor and out-of-home (OOH) branding to enhance visibility and strengthen top-of-mind recall across Nepal. By maintaining a consistent and nationwide presence, the company communicates reliability, trust, and its unwavering commitment to serving people in every region of the country.

These OOH platforms play a vital role in positioning SuryaJyoti Life as a highly recognizable and dependable life insurance provider. Key channels include prominent billboards, hoarding boards, flex banners, event branding, and sponsorship visibility in major national events.

Key OOH Channels Include:

- **Billboards & Hoarding Boards** in high-traffic urban and semi-urban areas
- **Mall & Cinema Hall Branding** to engage diverse audiences in high-footfall zones
- **Digital Screen & Flex Banners** near markets, offices, and community spaces
- **Event Branding & Sponsorships and Landmark Branding** in national/international sports tournaments, cultural festivals, and public events

These platforms collectively position the company as a reliable and widely recognized life insurer in Nepal.



सही Plan

सही सोचौं, सही रोजौं।

*T & C Applied

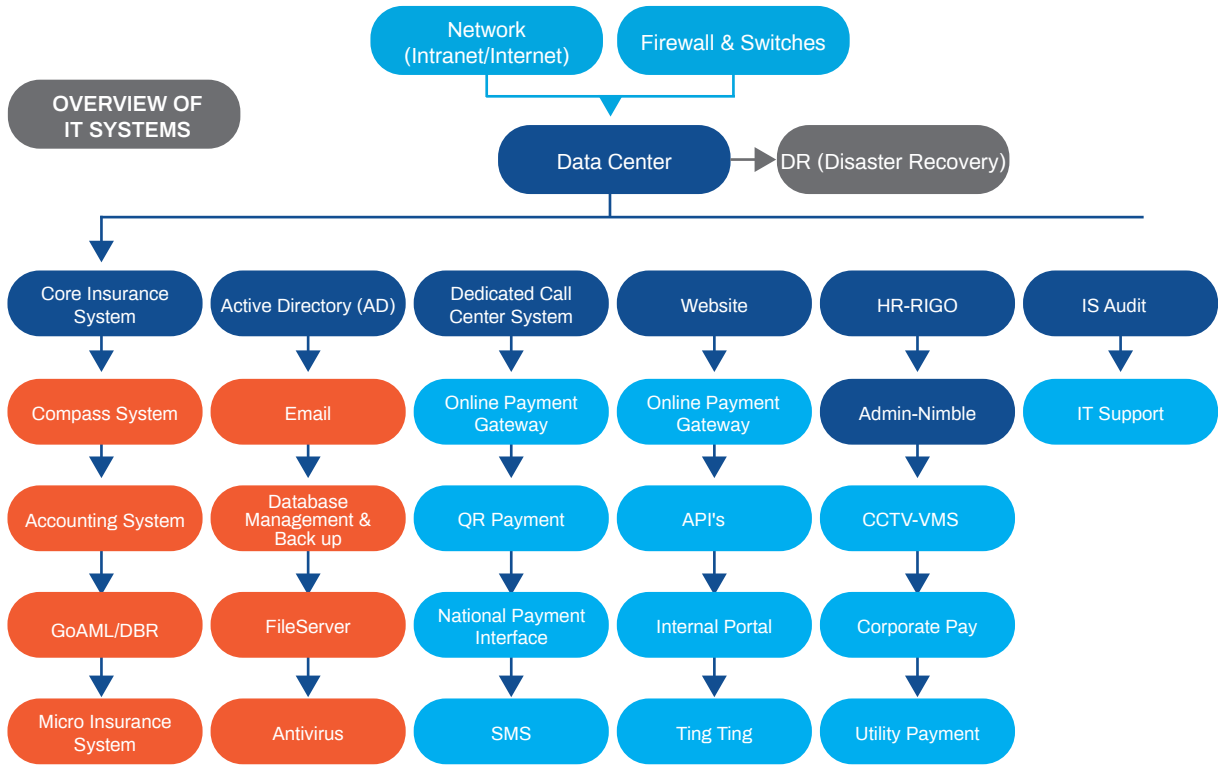


बुढेसकालमा
मुस्कानको
अभाव नहोस्

दैनिक रु. १९७ मा ५० लाख को बिमा गरौं
समृद्धि र खुसियालीको यात्रा आजै सुरु गरौं।



IT SYSTEMS



Compass:

COMPASS is an all-in-one Enterprise Management System transforming operations with automation, tracking, and real-time reporting and payment functionally with NPI. It streamlines underwriting, claims, loans, servicing, and branch activities, cutting hours of work to minutes. With paperless processes and dynamic dashboards, COMPASS boosts efficiency, accuracy, and decision-making across the organization.



Dynamic Mobile App :

Our mobile app is the key tool for agents, policyholders, and staff, offering biometric login, multiple-policy access, transactions, dues, loans, incentives, income statements, a dynamic premium calculator, agent tree, commissions, renewals, SuryaJyoti Cares Card, and eKarja. These features boost efficiency and help agents track renewals, performance, and clients. Strategic outreach has driven strong adoption with over 60,000 downloads and 34,000 registered users.





Call Center:

Our dedicated CRM supports inbound and outbound calls with features like Campaign Builder, Voice Blast, analytical dashboards, and core system integration. Voice Blast delivers prerecorded messages to large audiences at SIP call rates, proving more effective than SMS. The platform enables seamless call tracking, status updates, renewals and loan follow-ups, direct calling, and complete call recordings—enhancing customer interaction and operational efficiency.



Dynamic QR Payments System:

Dynamic QR Payment marks a major shift in digital payments, boosting efficiency and customer experience. Unlike static codes, dynamic QR codes are generated per transaction, removing manual steps and reducing staff workload. Payments update in real time, allowing clients to pay instantly from branches or anywhere. This improves convenience, speeds service, and sets a new standard for fast, secure, and reliable payment processing in the insurance industry.



Ting Ting:

Ting Ting is an AI-powered voice messaging platform with advanced TTS that lets us upload customer details, type a message, choose a voice, and send campaigns instantly in English or Nepali. Integrated with our core systems, it automates notices, due reminders, welcome calls, campaigns, and loan updates for policyholders and agents. It boosts premium collection, reduces staff workload, and delivers personalized voice updates at scale.



eKarja : SuryaJyoti's Innovative Online Loan Disbursement (e-karja) via Khalti

SuryaJyoti Life Insurance is proud to introduce the Online Policy Loan Disbursement Service (eKarja)—a pioneering digital breakthrough and the first of its kind in Nepal's life insurance sector. This innovative service has transformed the traditional loan disbursement mechanism by allowing eligible policyholders to receive their policy loan amount instantly through the Khalti Payment Gateway, without visiting a branch, filling forms, or waiting for manual approval.

SuryaJyoti Cares SuryaJyoti Cares Digital Card

SuryaJyoti Cares Card is a groundbreaking digital privilege card introduced for the first time in the life insurance sector of Nepal by SuryaJyoti Life Insurance Co. Ltd. This innovative service enhancement marks a major step in redefining customer engagement and value delivery beyond traditional insurance benefits. Designed exclusively for eligible policyholders and agents which is integrated in Mobile App, the SuryaJyoti Cares Card provides privileged access to a diverse network of partner institutions, offering meaningful discounts and benefits across essential lifestyle categories.



National Payment Interface

We have successfully integrated the National Payment Interface (NPI) API module for real-time payment disbursement of various claim types, including Partial Maturity, Full Maturity, Surrender, Loan, Death Claims, and other benefit payouts with 2FA enabled with Google Authenticator and other security implementation along with the Bank Account Validation in real time.



Online Policy Selling:

This digital form is used for clients interested in buying a policy, helping branches save time by avoiding manual entry. Our Online Policy Issuing Module, integrated into the website, lets users enter personal details, product choices, and policy requirements easily. The system validates data, processes requests instantly, and enables quick, accurate, paperless policy issuance for a smooth and efficient experience.



Online Payments:

We offer a fully integrated digital payment system for Foreign Employment, First Premium, Renewal Premium, Loan Repayment, and other collections through multiple payment gateways: Khalti, eSewa, FonePay, Connect IPS, Nic Aisa MoBank and Cell-Pay. Customers can pay instantly from anywhere. The system ensures secure, seamless transactions with real-time updates.



Micro System and Daily Business Reconciliation system:

We have in-house Micro Insurance and DBR Systems to boost efficiency in managing premiums and claims. The Micro Insurance System enables seamless policy management, premium collection, claims, and reporting. The DBR System automates reconciliation of premium vouchers for accuracy and accountability. Additionally, the Foreign Employment Claim Module streamlines overseas insurance claims, ensuring faster processing and improved customer satisfaction.



Email Systems:

SuryaJyoti Life uses The MDAemon Email Server which is easy-to-use, reliable, and secure mail server. MDAemon simplifies messaging and collaboration with a focus on security and privacy, an intuitive, user-friendly web mail design and offers administrators Mobile Device Management, Business Instant Messaging, Document Sharing, and other enterprise-class features that can be managed with minimal support.



Active Directory (AD):

We have an Active Directory (AD) system that allows us to efficiently manage and organize users, computers, and other network resources within the organization. It serves as a centralized directory, enabling administrators to control authentication, authorization, and access across the network. The system also enforces organizational policies and restrictions, ensuring that users follow security protocols, access rights are properly assigned, and sensitive data is protected, thereby maintaining a secure and well-structured IT environment.



Eset- End Point Security:

We have successfully deployed the ESET Endpoint Security System across all PCs in our network to enhance cybersecurity and protect against potential threats. This robust solution provides comprehensive protection, including real-time malware detection, advanced threat prevention, and proactive monitoring.



Khalti Enterprise Solutions

We have implemented Khalti Utility System for ticketing and various utility payments. This system enables quick and seamless processing of tickets and utility transactions, significantly reducing manual effort and lengthy turnaround times. By automating these processes, it ensures faster service delivery, improved tracking, and simplified reconciliation. Overall, it enhances operational efficiency and provides a smooth, hassle-free experience.



HR System- RIGO

We use the cloud-hosted Rigo system, accessible via web and mobile app, to streamline HR operations across the organization. It covers recruitment, onboarding, performance management, and payroll processing. The platform provides user-friendly solutions that enhance productivity, simplify HR processes, and improve employee engagement, making it a valuable tool for organizational efficiency.



In house Data Centre

SuryaJyoti Life have an in-house Data Center where all the Servers, Firewalls and QNAP Backup server are attached in the Smart modular rack (Smart Cabinet) integrated with a high precision AC, internal & external power back up upto 18 hrs, temperature & humidity sensor (TH), alarm, sensors, water leakage detector which can be accessed externally from the web portal.



Disaster Recovery:

SuryaJyoti Life has a fully equipped Disaster Recovery (DR) site in Bhairahawa, managed and maintained by Silver Lining. This DR site ensures business continuity with full backup and can be accessed securely from anywhere in the event of a disaster, system failure, or unexpected disruption, allowing critical operations to continue without downtime and safeguarding data, systems, and services for uninterrupted support to clients, agents, and staff.

GRIEVANCE HANDLING MECHANISM

SuryaJyoti Life Insurance Company Ltd. has appointed a dedicated Nodal Officer to lead, supervise, and ensure the effective functioning of the company's grievance redressal system. The Nodal Officer serves as the central authority for oversight, ensuring that all customer complaints and stakeholder concerns are handled with professionalism, fairness, and timely resolution. Their name, designation, and contact details are prominently published on the company's official website, reinforcing transparency and accessibility.

To further strengthen this framework, SuryaJyoti Life has established a Special Customer Service Department responsible for receiving, managing, and resolving grievances with efficiency and care. This specialized unit operates as the frontline support system, ensuring that customers receive prompt responses, clear communication, and service excellence throughout the grievance handling process.

SuryaJyoti Life has adopted a structured, and customer-centric grievance management mechanism through which Customers and stakeholders can submit grievances through a wide range of accessible platforms, including:

- Written applications
- Toll-free contact number
- Email, SMS
- Viber and WhatsApp community
- Official Facebook page and Website
- Online grievance registration portal on the company website
- QR codes displayed at all branch offices for instant mobile-based submissions

All grievances received through these channels are systematically logged into the company's centralized system, documenting key details such as the complainant's information, nature of the complaint, and description of the issue.

Once recorded, each grievance is promptly routed to the relevant department or responsible officer for investigation and resolution. The Special Customer Service Department collaborates closely with internal teams to ensure clarity, swift action, and appropriate corrective measures. Management is kept informed throughout the process to maintain high service standards and organizational accountability.

The Nodal Officer closely monitors all registered and escalated cases, ensuring timely follow-up, transparent communication with customers, and adherence to established service timelines. This centralized leadership strengthens the reliability and efficiency of the entire grievance handling system.

Disclosure on Reinsurance Arrangements:

To efficiently manage risk exposure and guarantee sufficient coverage for its obligations, Suryajyoti Life Insurance Company Limited keeps an extensive reinsurance policy. Both standard and catastrophic reinsurance are included in this policy, and the adequacy of its coverage is evaluated using both qualitative and quantitative metrics. The business has reinsurance agreements with regional reinsurers Nepal Re and Himalayan Re as well as international reinsurer Hannover Re. The following are their individual ratings:

Reinsurer	Rating	Rating Agency
Himalayan Re	B+	AM BEST
Hannover Re	A+	AM BEST
Nepal Re	AA-	ICRA Nepal

the company's reinsurance structure for fiscal year 2081/82 in compliance with the reinsurance directive issued by the Nepal Insurance Authority (NIA):

- **Direct Cession:** Nepal Re and Himalayan Re split 6% each of the total risk equally.
- **Company Retention:** The company keeps Rs. 750,000 for each policy after direct cession.
- **New Business:** Himalayan Re receives 60% of the surplus risk (after direct cession and retention) for policies issued on or after July 16, 2023, while the remaining 40% is cede to Nepal Re.
- **Renewal Business:** Reinsurance under the terms of the current treaties with Hannover Re, Nepal Re, and Himalayan Re continues for policies issued prior to July 16, 2023.
- **Catastrophic Reinsurance:** Himalayan Reinsurance Co. Ltd. provided the company with catastrophic coverage for the fiscal year 2081/82, guaranteeing Rs. 900 million per event with an annual aggregate limit of Rs. 1,800 million—sufficient to cover expected catastrophe risk.
- **Direct Cession:** Six percent of total risk is allocated equally between Nepal Re and Himalayan Re.

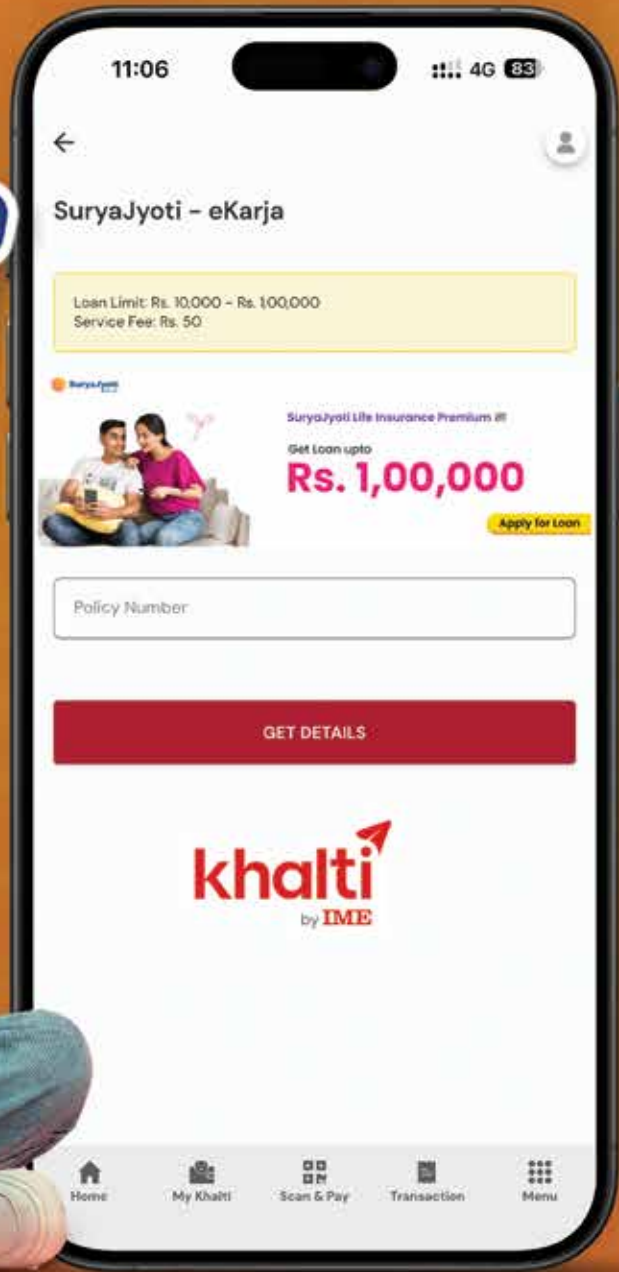
To reduce unanticipated catastrophic losses, the company transfers 10% of its yearly net profit into a catastrophe reserve in addition to the Catastrophe XOL arrangement and in accordance with the Insurer Financial Directive 2080.

These reinsurance plans, which include catastrophic protection, are designed to guarantee the business's continuous financial stability and its capacity to pay policyholder claims even in dire or unforeseen situations.

Legally binding contracts that specify the terms, conditions, and obligations of each party are used to formally execute the reinsurance agreements with all participating reinsurers. Important components like coverage limitations, premium rates, claim processes, reporting specifications, dispute resolution procedures, and renewal or termination clauses are all defined in these agreements. The treaties guarantee the company's continuous reinsurance protection because they automatically renew every year.



एक **CLICK** में
रु 1 लाख



*T & C Applied.

नोट: लिएको कर्जाको सावौं र ब्याज समयमै भुक्तानी गर्नुहोस्।





**CORPORATE
SOCIAL
RESPONSIBILITY**



SuryaJyoti

CSR INITIATIVES

SuryaJyoti Life remains committed to enhancing the wellbeing of individuals, communities, and society through purposeful and people-centric Corporate Social Responsibility (CSR) initiatives. Guided by our core values of care, integrity, and social upliftment, our CSR approach focuses on creating sustainable impact in health, education, community welfare, and humanitarian support. We strongly believe that a responsible corporate contributes not only to economic progress but also to the social development of the nation.

In alignment with our longterm vision, we continue to invest in programs that bring meaningful change at the grassroots level. Our flagship initiatives - "Jiwanko Lagi Nayanosath", "Shikshya Ko Lagi SuryaJyoti", and several community-focused welfare activities are designed to empower vulnerable groups, nurture young minds, and respond to the needs of communities in times of distress. These efforts reflect our commitment to fostering a healthier, more resilient, and educated society.

Through "Jiwanko Lagi Nayanosath", we extend support to individuals and families facing health-related challenges by providing essential medical assistance, screening opportunities, and awareness campaigns. This initiative emphasizes preventive healthcare and timely intervention as pathways toward improved quality of life.

Our education-focused program, "Shikshya Ko Lagi SuryaJyoti", aims to strengthen the learning environment of public schools and students from marginalized backgrounds. By providing essential educational materials, infrastructure support, and other activities, we help children access quality learning opportunities and confidently move toward a brighter future.

Beyond these targeted programs, SuryaJyoti Life continues to undertake various community welfare and humanitarian activities, including environmental care, disaster response, distribution of essential supplies, and support for animal welfare, such as the humanitarian support extended to cattle at Sisau Bagar, Lamahi. Each effort reflects our deep understanding of social responsibility and our commitment to the communities we serve.

SuryaJyoti Life has also demonstrated strong national solidarity during times of need. Following the extensive damages to public infrastructure during the recent national crisis, the company contributed to the Government of Nepal's Physical Infrastructure Reconstruction Fund, supporting national reconstruction, economic revival, and relief efforts. This reflects our resolve to stand with the nation in its most challenging moments.

As we move forward, SuryaJyoti Life aspires to expand the scale and reach of our CSR initiatives, ensuring inclusive, sustainable, and measurable impact across the nation. We remain dedicated to building a compassionate society where every individual is empowered to lead a dignified and secure life.



जीवनको लागि न्यायो साथ

Under the campaign “**Jiwanko Lagi Nayanosath,**” SuryaJyoti Life Insurance focused on promoting dignity, comfort, and wellbeing among communities experiencing vulnerability. The initiative prioritized distribution of warm clothing, including down jackets, fleece double sided jackets, and fiber blankets to individuals, children, and marginalized groups across several provinces. These efforts were aimed at helping families cope with harsh winter conditions, particularly in communities where access to warm clothing is limited. Through collaborations with local organizations, shelters, and schools, the campaign ensured that essential winter support reached elderly residents, children in orphanages, and underprivileged students in remote rural areas.

In addition to winter support, the campaign supported individuals with disabilities and rehabilitation centers by offering warmth, care, and encouragement. By directly engaging with beneficiaries and adapting support to the needs of each institution, SuryaJyoti strengthened its commitment to compassionate outreach. The initiative not only provided material assistance but also reinforced the organization’s belief that every individual deserves safety, warmth, and the opportunity to thrive, regardless of their circumstances.

Shodasha Devi Madhyamik School Achham

SuryaJyoti Life supported students of Shree Shodasha Devi Madhyamik School, Mangalsen, Achham, through the successful distribution of tracksuits and essential stationery materials. This initiative aimed to encourage students' regular attendance, boost their confidence, and create a more supportive learning environment. The activity was completed in coordination with the local school community, reinforcing our commitment to education and student welfare in remote regions.



SuryaJyoti Ko Nyanopan



As part of the CSR campaign "SuryaJyoti Ko Nyanopan," warm clothing and blankets were distributed across various regions to support children and vulnerable communities during the cold season. Fleece double sided jackets were provided to children at Amrita Anath Aasram in Suwarn Rural Municipality, ensuring warmth and comfort for those under institutional care. Similarly, students of Narayan Baba Dalit Janjati School in Dhanusha and Balgram Adharbhat Bidhyalaya in Baglung received warm jackets to help them stay protected during winter. In addition, warm fiber blankets were distributed to marginalized Dalit families in the Hadauna area of Kapilvastu, extending essential winter relief to those most in need. These initiatives reflect the company's continued dedication to community welfare and compassionate support.



SuryaJyoti, in partnership with Fulbari Community Library & Resource Center which is located at Madhyabindu Municipality Nawalparasi, Nawalpur District, organized a skill based income generating abilities through a tailoring training program for underprivileged women. To support their families and themselves on journey towards self reliance, SuryaJyoti provided financial aid, sewing machines, and essential materials.

This initiative equipped participants with valuable skills, empowering them to earn a sustainable livelihood and improve their quality of life. It is a testament to the impact of collective efforts in creating opportunities and fostering independence.

 **SuryaJyoti**
शिक्षाको लागि
सूर्यज्योति

The “**Shikshya Ko Lagi SuryaJyoti**” campaign focused on expanding equal access to education, improving learning environments, and empowering students across Nepal. The initiative supported government schools through the distribution of educational materials, sports equipment, stationery, computers, and digital learning tools. Special attention was given to visually impaired students, with Braille education materials, computers, and accessibility software distributed across multiple districts. These efforts significantly strengthened inclusive education opportunities for blind students, allowing them to engage with learning more effectively and independently.

The campaign’s reach extended to remote schools where resources are scarce, ensuring students received the educational tools necessary for academic growth. By promoting digital literacy and supporting infrastructure development, SuryaJyoti contributed to enhancing the long-term quality of education. Eye checkup camps and corrective glasses distribution were also planned to promote the academic well-being of thousands of students, recognizing that good vision is essential for student success. Together, these efforts reflect the company’s strong commitment to nurturing Nepal’s future through accessible, inclusive, and student-centered interventions.



BRaille EDUCATION MATERIAL DISTRIBUTION

Shree Guru Jajur School



As part of the company's commitment to inclusive education, Braille learning materials, along with a computer and JAWS software, were provided to visually impaired students of Shree Guru Jajur Ma. Bi., Tulsipur, Dang. This initiative, conducted in collaboration with Fellowship Society Nepal, aims to enhance accessible learning and empower students with the tools needed for quality education. By supporting adaptive technology and specialized materials, the company continues to promote equal learning opportunities for all learners, ensuring that no student is left behind.



Shree Shivajan Secondary School



In partnership with Fellowship Society Nepal, Braille education materials, along with a computer and JAWS software, were provided to visually impaired students of Shivajan Ma. Bi., Shitalpati, Salyan. This initiative supports accessible learning by equipping students with essential educational resources and assistive technology. Through this effort, the company continues its commitment to promoting inclusive education and empowering visually impaired learners to pursue their studies with confidence and independence.

Shree Janata Secondary School



Braille education materials, along with a computer and JAWS software, were distributed to visually impaired students of Shree Janajagriti Ma. Bi., Mahadevbesi, Dhading, in collaboration with Fellowship Society Nepal. This initiative aims to enhance accessibility in learning by providing essential tools that support independent study and digital literacy for blind students. Through such efforts, the company reinforces its commitment to inclusive education and the empowerment of students with visual impairments.



Shree Janata Secondary School



Braille education materials, along with a computer and JAWS software, were distributed to visually impaired students of Shree Janata Ma. Bi., Gauri Dada, Mahottari, in collaboration with Fellowship Society Nepal. This initiative aims to enhance learning accessibility and digital empowerment for blind students, supporting their educational growth and fostering greater inclusion in academic environments.



FREE EYE CAMP AND SPECTACLES DISTRIBUTION

Changu Narayan Madhyamik Vidyalaya



A free eye checkup camp was conducted for students of government schools across Bagmati Province in collaboration with Nepal Eye Hospital. Spectacles were also distributed to students of Changu Narayan Madhyamik Vidyalaya, supporting their vision health and learning needs.



Bishow Niketan Madhyamik Vidyalaya



SuryaJyoti Life Insurance conducted a comprehensive eye care program for the students of Bishow Niketan Madhyamik Vidyalaya. The initiative included free eye checkups and the distribution of spectacles, aiming to enhance the students' vision and ensure better focus in their studies.



Mahendragram Madhyamik Vidyalaya



An eye health awareness and support camp was organized at Mahendragram Madhyamik Vidyalaya, where students received professional eye examinations and free spectacles. The program sought to promote healthy eyesight and improve the overall learning experience for the students.



Janata Madhyamik Bidhyalaya



Students of Janata Madhyamik Bidhyalaya benefited from a dedicated eye care initiative, providing free vision screenings and spectacles. The effort focused on early detection of eye issues and enabling students to perform better academically with clear vision.



SPORTS MATERIAL DISTRIBUTION



Various educational and sports materials were distributed to the students of Shree Dalit Prathamik Bidhyalaya, supporting their learning and physical development.



EDUCATIONAL MATERIAL DISTRIBUTION IN JUMLA



Educational materials were distributed to students at Shree Kalika Aadharbhut School, Dewar Gaun, Jumla, supporting dedicated, Dalit, and underprivileged students in their academic pursuits.

OTHER COMMUNITY WELFARE ACTIVITIES

SuryaJyoti Life continued to extend its support across diverse social needs through a range of community welfare and humanitarian activities. These initiatives were designed to uplift vulnerable groups, promote dignity, and strengthen local communities. Through partnerships with community based organizations, the company supported programs focused on skill building, leadership development, and empowerment of single women and conflict affected individuals. Additional support was also provided to senior citizens through welfare and capacity-enhancing services, reinforcing our belief in inclusive community development.

A significant humanitarian effort during the year involved the rescue and care of over 150 cattle confined within barbed-wire fencing at Sisau Bagar, Lamahi. Recognizing the severity of the situation, SuryaJyoti Life arranged food, hay, and clean water to prevent further casualties and ensure timely relief. This initiative reflects our broader understanding of community wellbeing acknowledging that animal welfare is an important component of rural livelihood sustainability.

In line with our commitment to national responsibility, the company also contributed to the Government of Nepal's Physical Infrastructure Reconstruction Fund to support the rebuilding of public infrastructure damaged during recent unrest. This contribution symbolizes our continued dedication to standing with the nation in times of crisis and helping restore stability and resilience. Through these combined efforts, SuryaJyoti Life reaffirms its mission to foster compassionate, empowered, and thriving communities across Nepal.



Contribution to the Physical Infrastructure Reconstruction Fund

SuryaJyoti Life Insurance has continued to play a positive and responsible role during times of national need by actively contributing through various Corporate Social Responsibility initiatives. In response to the extensive damage caused to public and government infrastructures across the country during the recent Gen-Z movement, the company supported national reconstruction efforts by contributing NPR 1.5 crores to the Government of Nepal's Physical Infrastructure Reconstruction Fund. With a longstanding commitment to supporting education, health, and social welfare, SuryaJyoti Life believes that this contribution will meaningfully assist in rebuilding damaged structures, supporting economic recovery, and facilitating relief efforts. The company has reaffirmed its dedication to standing with the nation during critical moments and supporting impactful reconstruction initiatives.



SuryaJyoti Life Insurance Co. Ltd. organized Life Insurance Awareness Programs across multiple regions throughout the year via its branch network. These initiatives aimed to educate the public on the importance of life insurance, enabling individuals to make informed decisions about their coverage. By increasing awareness and understanding, the programs effectively reached diverse communities, fostering financial security and promoting responsible planning among the general population.

Life Insurance Awareness Program



Online मार्फत

सजिलो प्रक्रिया

र पूर्ण विश्वासका साथ



समयमै
Insurance
Premium
तिर्नुहोस्

24x7
SERVICE
Pay Online

khalti

eSewa

fone pay

connect IPS
Pay Directly with Bank

NIC ASIA
we are in office 24x7

CELLPAY
सके, जसै

www.suryajyotilife.com



SuryaJyoti

जीवनको लागि



MAJOR EVENTS



17TH ANNUAL GENERAL MEETING



SuryaJyoti Life Insurance became the first company in the life insurance sector to hold its annual general meeting within the stipulated timeframe. In line with the requirement to conduct the previous year's AGM within six months of the new fiscal year, the company successfully held its 17th AGM on Poush 6 at Big Hotel, Biratnagar. During the meeting, the Chairman highlighted the company's upcoming plans and longterm strategies, emphasizing the commitment to expanding enhanced services and ensuring the security and wellbeing of all policyholders. The continued trust of shareholders, the unwavering support of customers, and the dedication of employees have been instrumental in driving SuryaJyoti Life Insurance forward on its path of sustained growth.



AGENCY AWARD NIGHT 2082



SuryaJyoti Life Insurance successfully organized the grand “Agency Award Night 2082” at Hotel Pokhara Grande, Pokhara, with the participation of nearly 200 Chief Agency Managers, Star Agency Managers, Insurance Advisors, and Agents from across the country. The event celebrated outstanding performers from various insurance plans, honoring them with trophies, certificates, and cash prizes.

Special recognitions were awarded to top achievers in the team business, individual code, and collective business categories, acknowledging those who achieved the highest business volumes nationwide. The ceremony highlighted excellence, dedication, and the significant contributions made by agency professionals across Nepal, reinforcing SuryaJyoti Life’s commitment to recognizing and motivating its valued workforce.



SALES CONVENTION 2082



SuryaJyoti Sales Convention 2082 was successfully held at Pokhara Grande, celebrating achievement, dedication, and teamwork. The event recognized top performers across the organization, honoring exceptional leadership and performance in key roles. Awards were presented to Province Heads, Regional Managers, Branch Managers, Sales Executives, and Operations Incharges, reflecting SuryaJyoti Life's commitment to excellence and the collective effort of its dynamic team. Beyond recognizing individual accomplishments, the convention inspired all participants to aim higher, fostering unity and the enduring spirit of "We Can" as the company moves forward together.





CORPORATE MEET 2082



SuryaJyoti Life Insurance successfully conducted its “Corporate Meet–2082” at Lemon Tree Premier Hotel, Kathmandu, focusing on employee personality development, motivation, and fostering a transformative organizational culture. The program highlighted the company's key strategy of the year, “We Can,” emphasizing the need for employees to enhance their mindset, work approach, service behavior, and governance practices. Interactive sessions on professional culture, emotional intelligence, and communication were conducted to strengthen skills and engagement. The event also recognized outstanding employees through awards for excellence, creativity, and impactful contributions.



MDRT MEET 2025



SuryaJyoti Life successfully hosted the MDRT Meet 2025 at Chandragiri Hills Resort, celebrating the achievements of its top advisors. Those who met the annual business targets set by the Million Dollar Round Table (MDRT) for Nepal in 2024 were recognized, earning the opportunity to represent both their homeland and SuryaJyoti Life on an international platform. The company honored these outstanding MDRT 2025 advisors for their exceptional performance and contribution to the organization's global recognition.



EMPLOYEE FELICITATION PROGRAM



On the occasion of our 17th Anniversary, SuryaJyoti Life Insurance Co. Ltd. proudly honors our esteemed team members who have devoted over 15 years of service with exceptional dedication and loyalty. Your commitment and hard work inspire us all. Thank you for being the foundation of our success! Your perseverance and passion have significantly contributed to the growth and excellence of the company. We celebrate your remarkable journey and look forward to achieving greater milestones together.



LAUNCH OF e-karja AND SURYAJYOTI CARES



SuryaJyoti Cares Digital card and SuryaJyoti e-Karja launch program at Hotel Himalaya, Kupondole, Lalitpur. The SuryaJyoti Cares Digital Card offers policyholders exclusive discounts and benefits at partner hospitals, hotels, and clinics, enhancing the value of their insurance. Meanwhile, SuryaJyoti e-Karja enables customers to apply for policy loans online from anywhere, with funds credited directly to their Khalti Wallet in real-time. This initiative marks a significant step in making insurance services more accessible, convenient, and efficient for policyholders.





STAR AGENCY MEET



The SuryaJyoti Star Agency Meet 2082 was organized at Mystic Mountain, Nagarkot to recognize Agency Managers who achieved over Rs. 10 Million in First Premium through their teams during the fiscal year. The program provided a valuable platform for Agency Managers to enhance their team building and leadership development skills through dedicated workshops.

The meet also served as a celebration of achievements, offering opportunities for networking, sharing insights, and fostering collaboration within the organization. Additionally, participants benefited from underwriting and policy servicing training sessions, further strengthening their professional knowledge and capabilities.



DINNER WITH CEO & SALES ENHANCEMENT TRAINING



SuryaJyoti Dinner with CEO and Sales Enhancement Training program was organized for the qualifiers of sales promotional plan to insurance advisors and agency managers for the celebration of their achievements, business review, networking, sharing insights, sales skills enhancement and fostering collaboration within the organization. Executive Members and Sales Support Team members from Province, Region and Branches also join the session as per their contribution during the scheme period and business development activities. Training from International Trainer was organized during the day time and CEO of the company addressed the participants with financial highlights and strategic insights at the evening.

CEO CLUB MEETING



SuryaJyoti Agency Club Meetings were organized across various regions and provinces to recognize CEO Club members who have made outstanding contributions individually and through their teams throughout the fiscal year. The program provided club members with a valuable platform to learn about the life insurance business process and enhance their sales skills through dedicated training sessions.

The meetings also served as a celebration of members' achievements, offering opportunities for networking, sharing insights, and fostering collaboration within the organization. As part of the program, CEO Club members had the unique chance to interact directly with the CEO, gaining first hand guidance and inspiration to further excel in their roles.



AGENCY REFRESHMENT TRAINING



The Agency Refreshment Training is designed to sharpen agents' skills, elevate their performance, and renew their core knowledge. By fostering continuous learning and development, this program empowers agents to achieve excellence and contribute more meaningfully to the company's long-term success.



ACHIEVER'S MEET



The SuryaJyoti Achievers Meet is a valuable program that brings together Quarterly FPI Target achieving sales team members, including Province Heads, Regional Managers, Branch Managers, and Sales Executives, at a predefined destination. The program serves as a platform to celebrate achievements, review business performance, network, share insights, and foster collaboration within the organization.

The sessions are often attended by Executive Members and Board of Directors, who provide feedback and suggestions to the achievers regarding business activities and strategic plans for the future. This interactive and motivational program strengthens teamwork, encourages knowledge sharing, and inspires continued excellence across all levels of the organization.



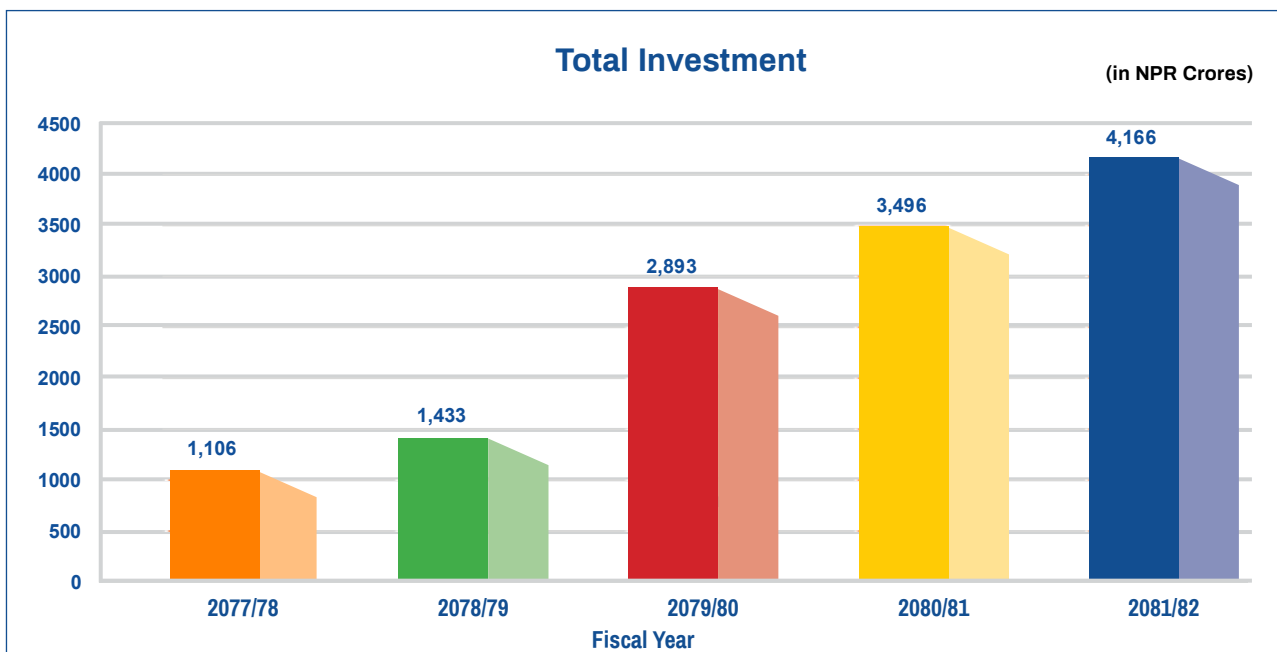
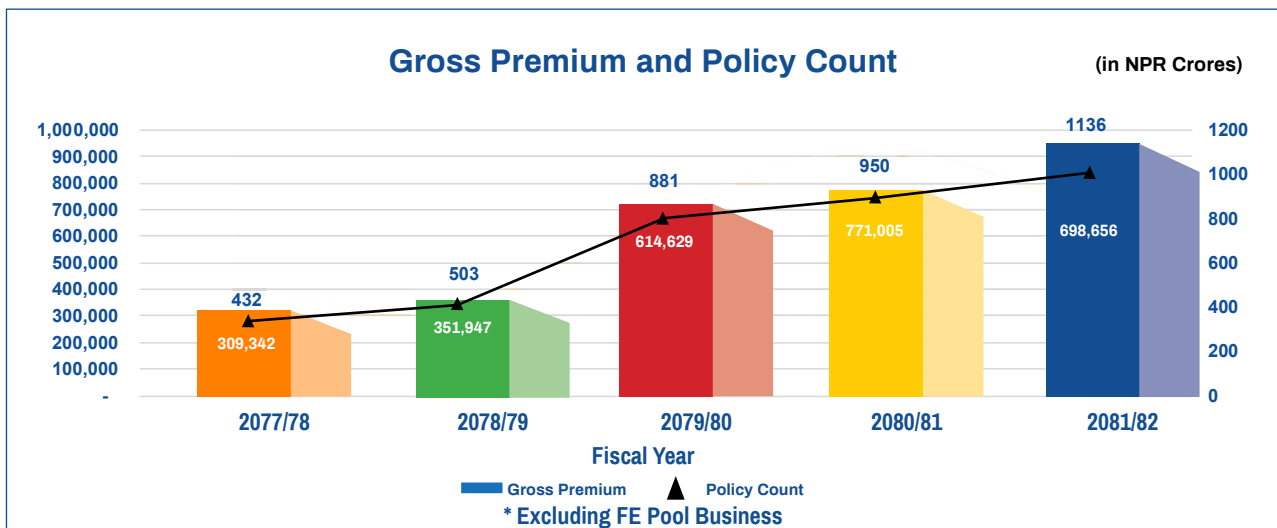
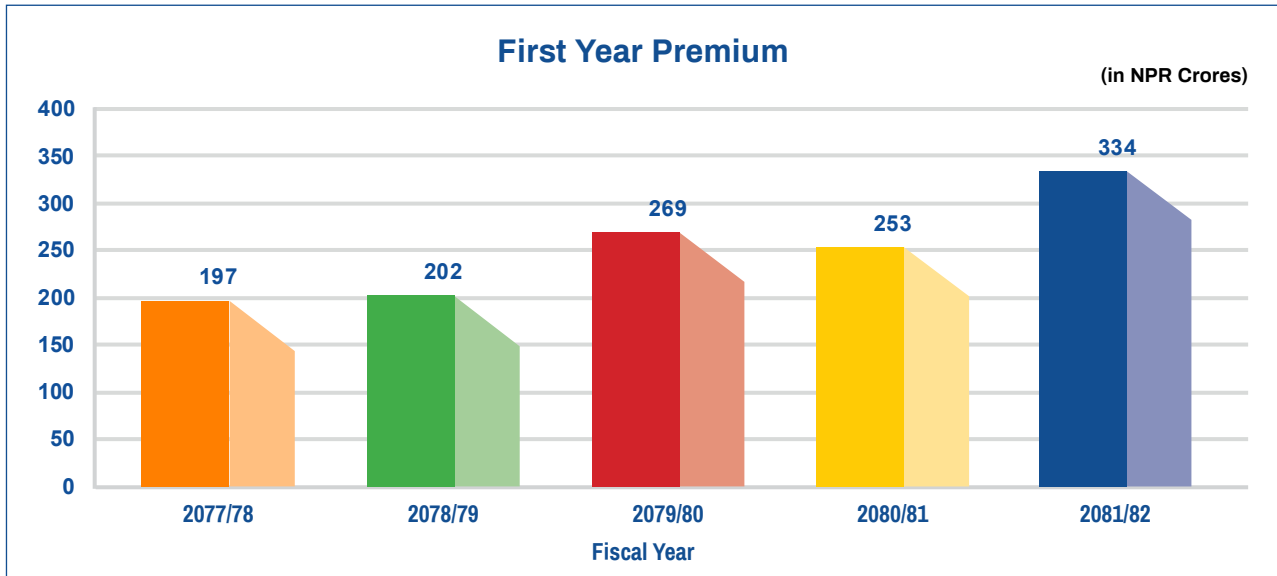
AGENT BASIC TRAINING

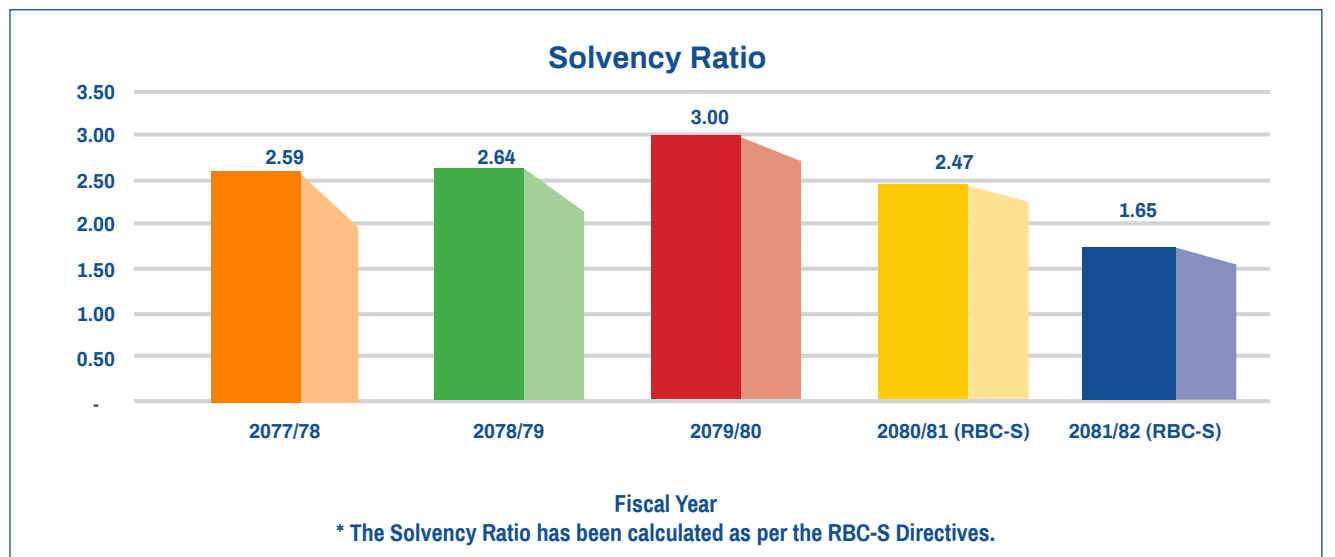
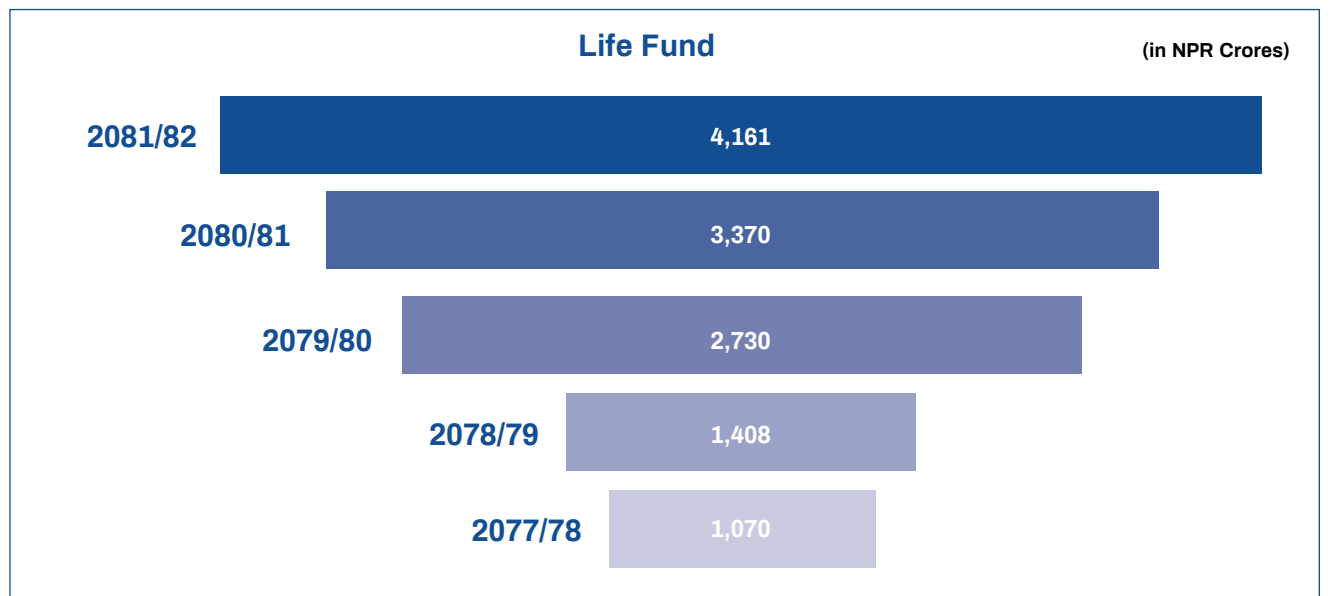
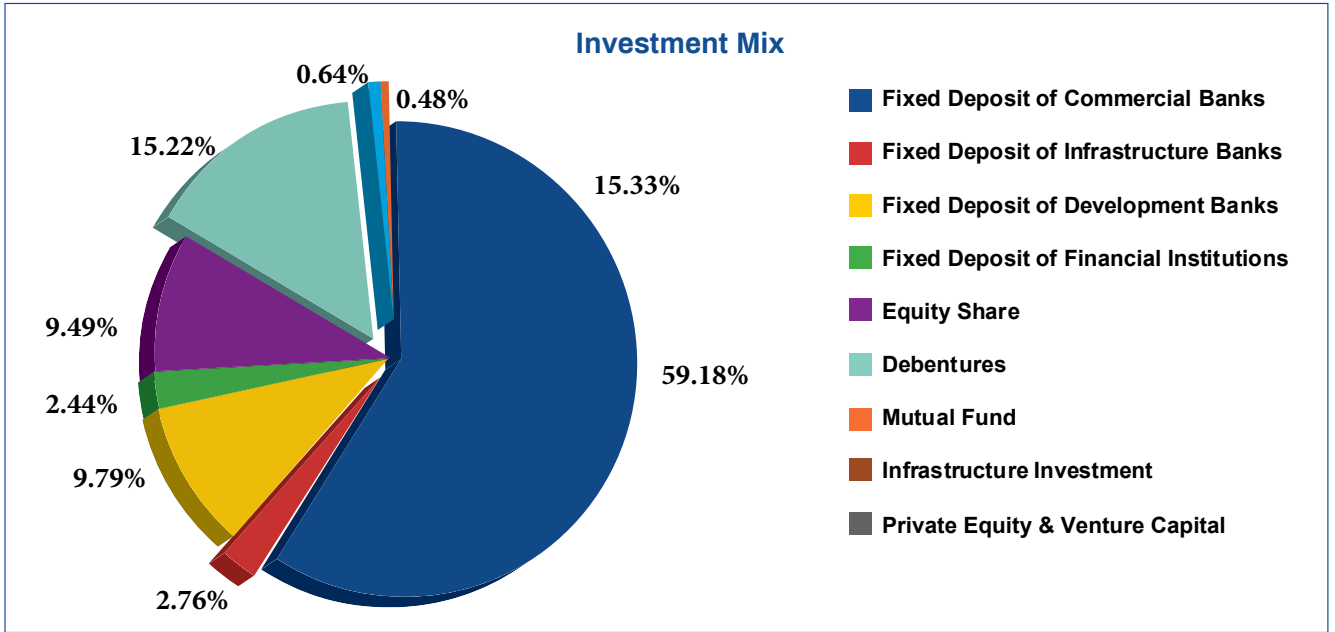


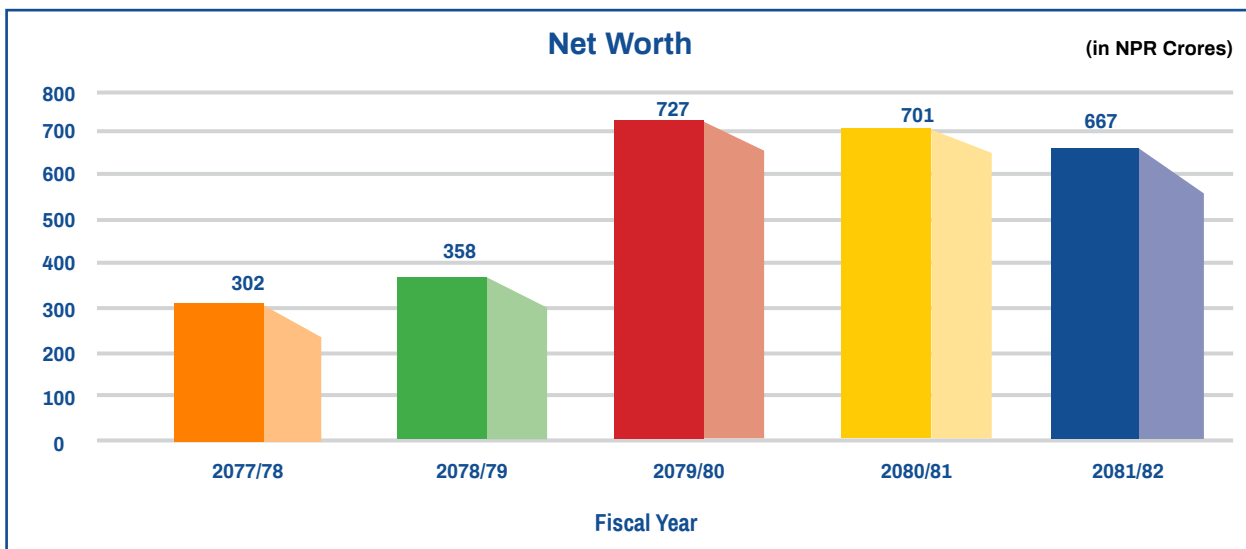
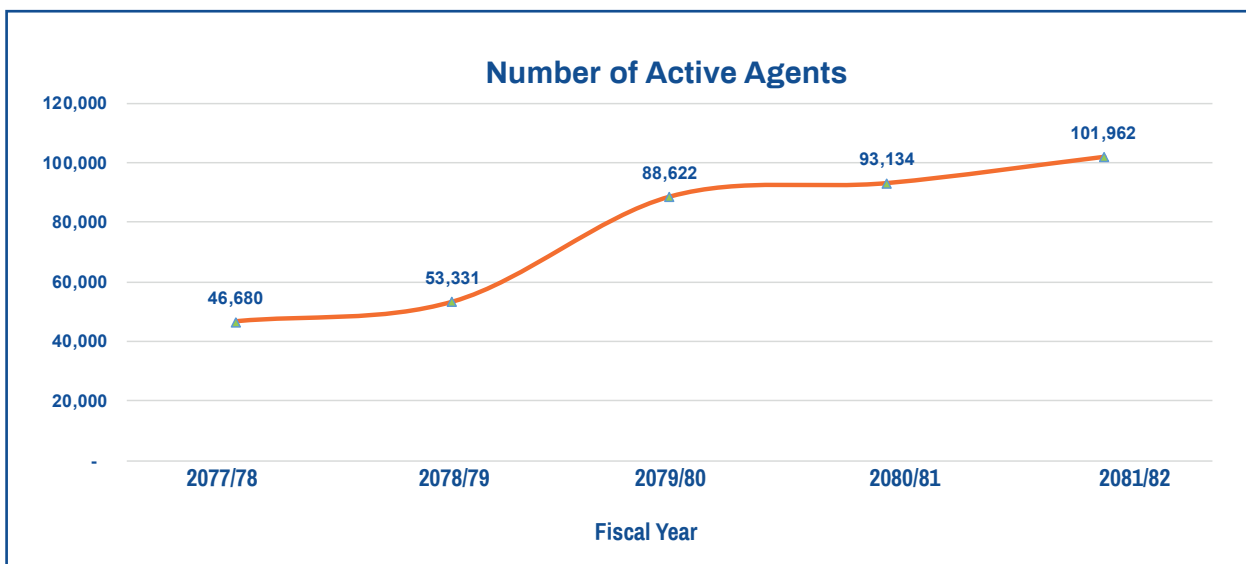
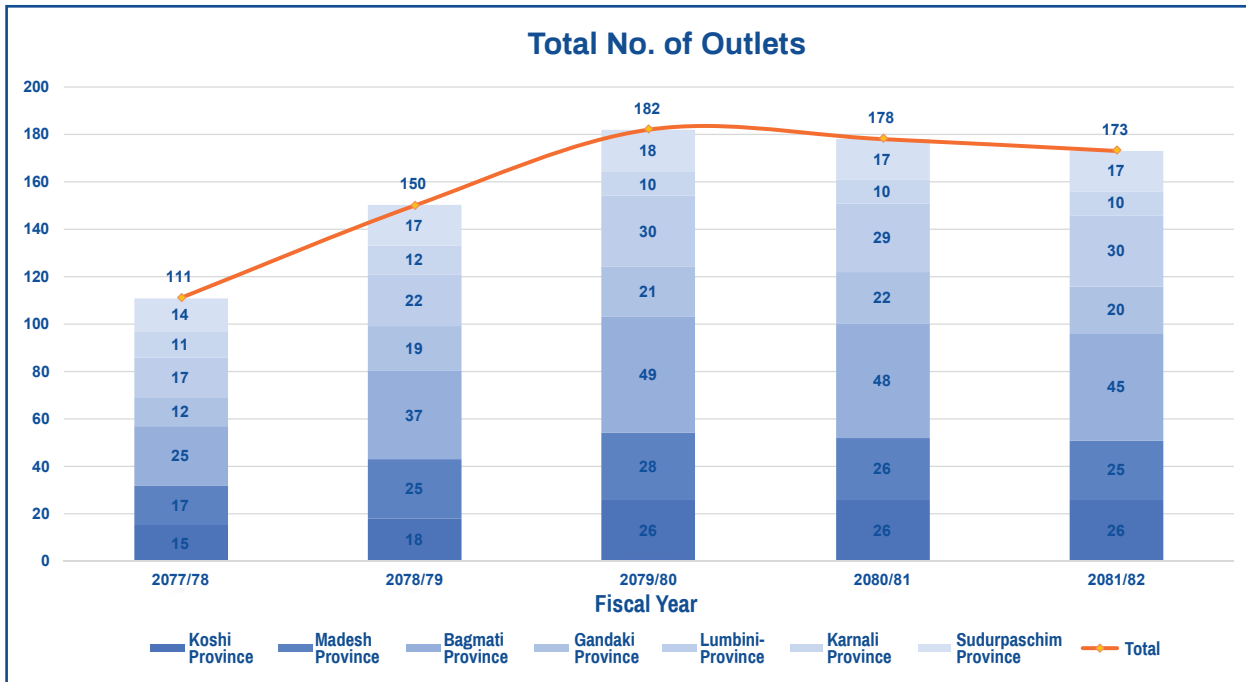
Throughout the year, a dedicated team of internal trainers conducted comprehensive Agent Basic Training across all 175 company branches. This program was designed to equip agents with essential skills, knowledge, and practical insights, enabling them to perform effectively, enhance customer service, and achieve excellence in their roles.

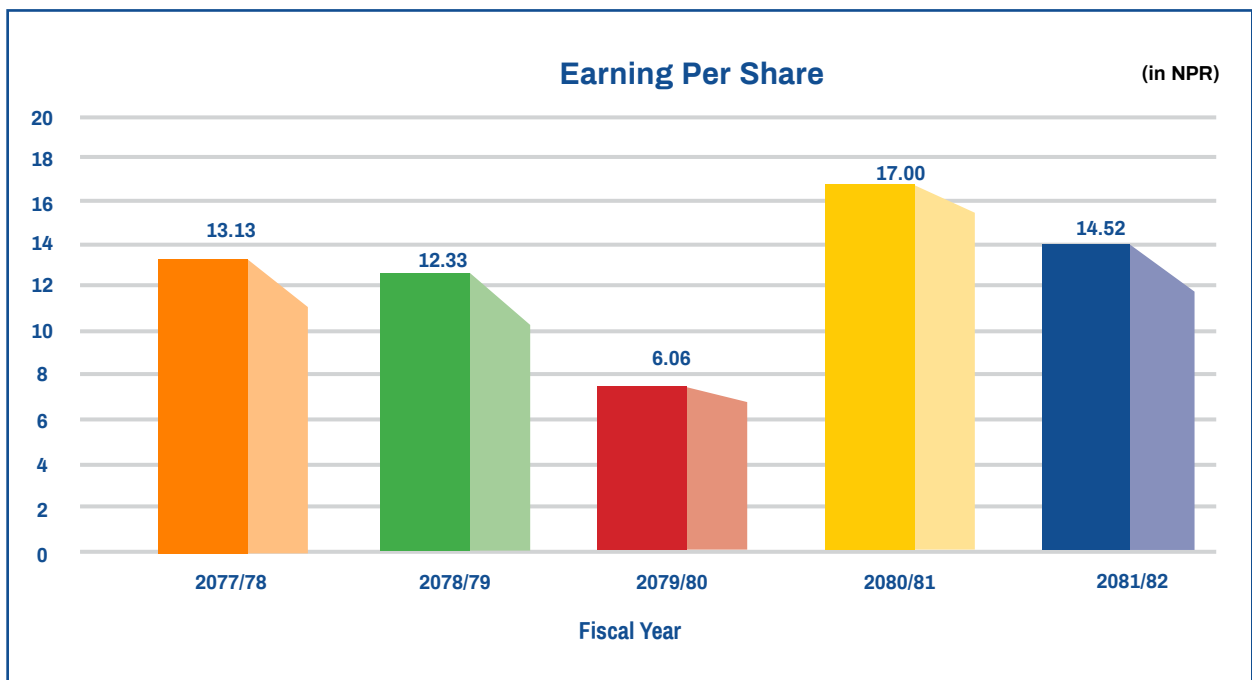
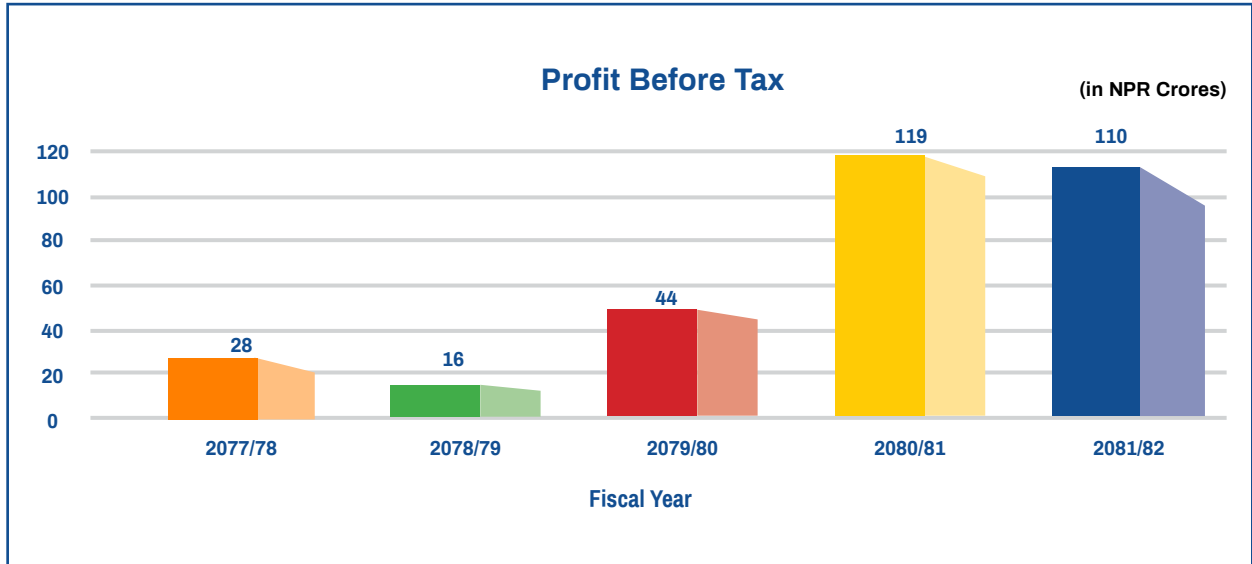


FINANCIAL HIGHLIGHTS









Independent Auditor's Report To The Shareholders of SuryaJyoti Life Insurance Company Limited

Report on the Audit of the Financial Statement

Opinion

We have audited the accompanying financial statement of the SuryaJyoti Life Insurance Company Limited ("The Company") which comprises the statement of financial position as at 32nd Ashadh, 2082 (July 16, 2025), and the statement of profit or loss, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, and a summary of Significant Accounting Policies and other explanatory notes.

In our Opinion, the accompanying financial statements presents fairly, in all material respects, the financial position of the Company as at 32nd Ashadh, 2082 (July 16, 2025), and of the financial performance, and of its cash flow, Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory information accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

We conducted our audit of the Financial Statements 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 the financial statement 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 on the Financial Statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to communicate in this report.

S.N.	Key Audit Matters	Auditor's Response
1.	<p>Investment Valuation, Identification, and Impairment <i>(Refer Note No. 10 and 3(e) to the Financial Statements)</i></p> <p>The Company has total investment of NRs. 41,662.40 million as at 32nd Ashad 2082 classified in different categories, which aggregate represents 82.62% of total assets of the company. The investments are classified as "Investment at Amortized Cost", "Investment measured at FVTOCI" warrant and "Investment measures at FVTPL"</p>	<p>We performed audit procedures in respect of investment valuation:</p> <ul style="list-style-type: none"> ▪ Reviewed accounting policies adopted by the Company based on Nepal Financial Reporting Standards along with compliance with the Investment Directive issued by Nepal Insurance Authority. ▪ Evaluated management's assessment of investment classified into different



	<p>management judgement and its impact on valuation of investment securities and impairment allowance.</p> <p>Due to percentage of volume over total assets and the requirement of management judgement for measurement of impairment allowance, considered this as key audit matter.</p>	<p>categories as “Investment measured at Amortized Cost”, “Investment measures at FVTOCI” and “Investment measures at FVTPL”.</p> <ul style="list-style-type: none"> Verification of valuation of investments on a sampling basis with reference to cost and quoted market price as the case may be.
2.	<p>Insurance Contract Liabilities (Ref: Note No. 19 and 3(m) to the financial statements)</p> <p>An Actuarial valuation of insurance contract liabilities is significant component of the financial statement. It involves significant judgement for future events considering past events of different factors. Minor changes can result in material impact on valuation of Insurance Contract Liability. Since, Insurance contract liability constitutes major liability of company, we consider this as key audit matter.</p>	<p>We applied following audit procedures in respect of Insurance Contract Liability Verification:</p> <ul style="list-style-type: none"> Review of data sent by company for actuarial valuation purpose It includes data processing and controls relevant to actuarial valuation report performed by valuation expert appointed by the company. Assessment and valuation methodology and assumptions for compliance with the actuarial guidelines, legislation, and company’s policy and also the approval from Nepal Insurance Authority.
3.	<p>Goodwill on Merger and Acquisition (Ref: Note No.4 and 3(a) to the Financial Statements)</p> <p>SuryaJyoti Life Insurance Ltd., during the previous fiscal year, recognized goodwill of NRs. 61.51 million as of July 15, 2024 and carried the balance as on July 16, 2025 as well.</p> <p>The Company is required to test the goodwill for impairment annually or more frequently if there are indicators of impairment.</p> <p>The impairment test involves significant judgments and estimates by the Company, such as the future cash flows, the discount rate, and the growth rate.</p> <p>Thus, we identified the goodwill on acquisition as a key audit matter because of its magnitude and the significant estimation uncertainty involved in the impairment test.</p>	<p>Our audit approach regarding recognition of goodwill on business combinations:</p> <ul style="list-style-type: none"> Evaluated management’s goodwill impairment assessment performed with the assistance of an independent valuator. Assessed the competence, objectivity, and independence of the valuator. Reviewed the valuation methodology and key assumptions, including projected cash flows, discount rate, and growth rate, against approved business plans, historical results, and market data. Checked the mathematical accuracy of the impairment model. Evaluated the adequacy of related disclosures in the financial statements.
4.	<p>Premium Income (Ref: Note No. 25 to the Financial Statements)</p> <p>The Company reported gross premium income of NRs. 11,355,065,828.53 for the year ended 2081/82, which represents a significant balance in the statement of revenue account. Premium income comprises receipts from individual and group life policies and is recognized only upon actual receipt from policyholders. Due to the volume of transactions, significance of the balance, and the risk of inappropriate</p>	<p>Our audit approach regarding Premium Income:</p> <ul style="list-style-type: none"> Obtained an understanding of the Company’s processes and controls over premium income recognition and tested the design and implementation of relevant controls. Tested premium income on a sample basis by agreeing first-year and renewal premiums to policy records




	revenue recognition, we considered premium income recognition to be a key audit matter.	<p>and bank receipts to verify recognition upon actual receipt.</p> <ul style="list-style-type: none"> ▪ Assessed compliance of premium income recognition with applicable accounting standards and regulatory requirements. ▪ Performed analytical procedures to evaluate consistency of premium income with prior periods, policy data, and business volumes. ▪ Evaluated the adequacy of related disclosures in the financial statements.
5.	<p>Information Technology Controls IT controls with respect to recording of transactions, generating various reports in compliance with Nepal Insurance Authority (NIA) guidelines and other compliances to regulators is important part of the process. Such reporting is highly dependent on effective working of Software and other allied systems. We have considered this as a key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators.</p>	<p>Our audit approach regarding Information technology of company is based upon Information Technology Guidelines 2076 issued by Nepal Insurance Authority and it includes:</p> <ul style="list-style-type: none"> ▪ Understanding the coding system adopted by the company for various categories of products. ▪ Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in company. ▪ Checking of the user requirements for any changes in the regulations/policy of the company. ▪ Reviewed the reports generated by the system on a sample basis.

Other Information

Management is responsible for the other information. The other information comprises information included in the Annual Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether it is materially inconsistent with the financial statements or our knowledge obtained during the audit, or otherwise appears to be materially misstated.

Responsibility 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 Nepal Financial Reporting Standards 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 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 risk of material misstatement of the financial statements, whether due to fraud or error, and 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 purposes 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 the management.
- Conclude on the appropriateness of the 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company, expressing an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.



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.


We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the requirements of Companies Act 2063, Insurance Act 2079 and Directives

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the company, though the statements are independently not audited, were adequate for the purpose of the audit; the financial statements have been prepared in accordance with the provisions of the Companies Act 2063 and they are in agreement with the books of accounts of the company, and the accounts and records of the company are properly maintained in accordance with the prevailing laws.

To the best of our information and according to the explanations given to us, in the course of our audit, we observed that adequate amount has been set aside for insurance fund and other statutory reserves as per Beema Pradikaran's Directives; the company has not conducted any business other than insurance business and has not used any unauthorized policies and transactions were found to be within the authority. We did not come across any situation whereby it has acted against the interest of insured and investors. Further, company's internal control system is reasonably adequate, and we did not come across cases of accounting related fraud and the cases where the board of directors or any office bearer of the Company is charged or suspected to be guilty of fraud, misuse or damage to the company, or committed any misappropriation of the funds of company. Also, the company has provided required financial and other information to its shareholders and company appears to be able to meet its long-term liabilities out of its assets.



CA Prabin Subedi
Partner



Date: Sunday, December 21, 2025
Place: Kathmandu
UDIN: 251219CA01940P9HTL

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Statement of Financial Position
As At 16th Jul, 2025 (Ashad 32, 2082)

Fig. in NPR

Particulars	Notes	Current Year	Previous Year
Assets			
Goodwill & Intangible Assets	4	66,064,099	65,406,270
Property and Equipment	5	314,503,194	309,229,852
Investment Properties	6	-	-
Deferred Tax Assets	7	208,594,780	394,597,123
Investment in Subsidiaries	8	-	-
Investment in Associates	9	-	-
Investments	10	41,662,401,555	34,959,986,739
Loans	11	4,859,602,479	4,178,944,904
Reinsurance Assets	12	64,097,828	21,424,347
Current Tax Assets	21	1,025,130,470	1,027,696,996
Insurance Receivables	13	223,025,162	160,562,040
Other Assets	14	118,724,379	145,263,587
Other Financial Assets	15	1,064,970,255	242,050,215
Cash and Cash Equivalent	16	819,623,974	717,408,474
Total Assets		50,426,738,175	42,222,570,548
Equity & Liabilities			
Equity			
Share Capital	17 (a)	5,011,947,797	5,011,947,797
Share Application Money Pending Allotment	17 (b)	-	-
Share Premium	17 (c)	-	-
Catastrophe Reserves	17 (d)	420,022,951	377,143,461
Retained Earnings	17 (e)	923,655,057	1,150,565,318
Other Equity	17 (f)	318,478,115	468,858,365
Total Equity		6,674,103,920	7,008,514,942
Liabilities			
Provisions	18	112,237,014	14,149,332
Gross Insurance Contract Liabilities	19	41,605,099,535	33,712,064,839
Deferred Tax Liabilities	7	-	-
Insurance Payable	20	25,469,079	85,050,890
Current Tax Liabilities	21	-	-
Borrowings	22	350,000,000	-
Other Liabilities	23	921,428,417	769,343,859
Other Financial Liabilities	24	738,400,210	633,446,685
Total Liabilities		43,752,634,255	35,214,055,605
Total Equity and Liabilities		50,426,738,175	42,222,570,548

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner
Sujan Kafle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Profit or Loss

For Period 16th July, 2024 - 16th July, 2025

(For the Year Ended Ashad 32, 2082)

Fig. in NPR

Particulars	Notes	Current Year	Previous Year
Income:			
Gross Earned Premiums	25	11,355,065,829	9,499,466,419
Premiums Ceded	26	228,901,574	298,232,394
Net Earned Premiums		11,126,164,254	9,201,234,025
Commission Income	27	-	-
Other Direct Income	28	85,628,461	73,588,857
Interest Income on Loan to Policyholders	11	416,147,180	369,863,237
Income from Investments and Loans	29	3,463,079,528	3,159,202,239
Net Gain/(Loss) on Fair Value Changes	30	-	-
Net Realised Gains/(Losses)	31	-	-
Other Income	32	2,549,435	317,319
Total Income		15,093,568,858	12,804,205,677
Expenses:			
Gross Benefits and Claims Paid	33	3,759,981,211	3,265,773,814
Claims Ceded	33	205,920,024	373,518,599
Gross Change in Contract Liabilities	34	7,775,019,690	6,324,396,453
Change in Contract Liabilities Ceded to Reinsurers	34	(42,673,481)	16,884,359
Net Benefits and Claims Paid		11,286,407,396	9,233,536,028
Commission Expenses	35	1,022,897,971	870,304,650
Service Fees	36	83,446,232	69,009,255
Other Direct expenses	37	-	-
Employee Benefits Expenses	38	757,579,312	724,969,499
Depreciation and Amortization Expenses	39	78,742,169	74,901,374
Impairment Losses	40	(5,529,828)	47,924
Other Operating Expenses	41	726,159,625	585,384,720
Finance Cost	42	39,136,707	51,682,429
Total Expenses		13,988,839,584	11,609,835,880
Net Profit/(Loss) For The Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax		1,104,729,274	1,194,369,797
Share of Net Profit of Associates accounted using Equity Method	9	-	-
Profit Before Tax		1,104,729,274	1,194,369,797
Income Tax Expense	43	377,000,848	342,584,608
Net Profit/(Loss) For The Year		727,728,427	851,785,189
Earning Per Share	51		
Basic EPS		14.52	17.00
Diluted EPS		14.52	17.00

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner
Sujan Kafle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Other Comprehensive Income

For Period 16th July, 2024 - 16th July, 2025

(For the Year Ended Ashad 32, 2082)

Fig. in NPR

Particulars	Notes	Current Year	Previous Year
Net Profit/(Loss) For the Year		727,728,427	851,785,189
Other Comprehensive Income			
a) Items that are or may be Reclassified to Profit or Loss			
Changes in Fair Value of FVOCI Debt Instruments			
Cash Flow Hedge - Effective Portion of Changes in Fair Value			
Exchange differences on translation of Foreign Operation			
Share of other comprehensive income of associates accounted for using the equity method	9	-	-
Income Tax Relating to Above Items			
Reclassified to Profit or Loss			
b) Items that will not be Reclassified to Profit or Loss			
Changes in fair value of FVOCI Equity Instruments		174,837,046	123,234,830
Revaluation of Property and Equipment/ Goodwill & Intangible Assets			
Remeasurement of Post-Employment Benefit Obligations		(49,726,827)	7,881,072
Share of other comprehensive income of associates accounted for using the equity method	9	-	-
Income Tax Relating to Above Items		(31,277,555)	(32,778,976)
Total Other Comprehensive Income For the Year, Net of Tax		93,832,664	98,336,927
Total Comprehensive Income For the Year, Net of Tax		821,561,091	950,122,116

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner
Sujan Kafle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Cash Flows

For Period 16th July, 2024 - 16th July, 2025

(For the Year Ended Ashad 32, 2082)

Fig. in NPR

Particulars	Current Year	Previous Year
Cash Flow From Operating Activities:		
Cash Received		
Gross Premium Received	11,355,065,829	9,499,466,419
Commission Received	-	-
Claim Recovery Received from Reinsurers	143,456,902	353,922,337
Realised Foreign Exchange Income other than on Cash and Cash Equivalents	-	-
Other Direct Income	85,628,461	73,588,857
Others (Other Income)	2,549,435	317,319
Cash Paid		
Gross Benefits and Claims Paid	(3,759,981,211)	(3,265,773,814)
Reinsurance Premium Paid	(288,483,386)	(328,916,503)
Commission Paid	(924,876,100)	(882,741,100)
Service Fees Paid	(126,728,352)	(69,954,330)
Employee Benefits Expenses Paid	(776,444,213)	(665,723,509)
Other Expenses Paid	(742,451,331)	(630,113,424)
Others (to be specified)	(360,883,226)	332,490,715
Income Tax Paid	(2,566,526)	(41,227,164)
Net Cash Flow From Operating Activities [1]	4,604,286,282	4,375,335,803
Cash Flow From Investing Activities		
Acquisitions of Intangible Assets	(1,243,000)	(506,240)
Proceeds From Sale of Intangible Assets	-	-
Acquisitions of Investment Properties	-	-
Proceeds From Sale of Investment Properties	-	-
Rental Income Received	-	-
Acquisitions of Property and Equipment	(33,961,869)	(16,316,533)
Proceeds From Sale of Property and Equipment	-	-
Investment in Subsidiaries	-	-
Receipts from Sale of Investments in Subsidiaries	-	-
Investment in Associates	-	-
Receipts from Sale of Investments in Associates	-	-
Purchase of Equity Instruments	(1,874,766,845)	(779,941,789)
Proceeds from Sale of Equity Instruments	-	-
Purchase of Mutual Funds	(138,014,015)	(59,707,363)
Proceeds from Sale of Mutual Funds	-	-
Purchase of Preference Shares	-	-
Proceeds from Sale of Preference Shares	-	-
Purchase of Debentures	(40,733,956)	(1,161,518,132)
Proceeds from Sale of Debentures	-	-
Purchase of Bonds	-	-

Particulars	Current Year	Previous Year
Proceeds from Sale of Bonds	-	-
Investments in Deposits	(4,436,400,000)	(3,926,100,000)
Maturity of Deposits	-	-
Loans Paid	(675,127,747)	(310,156,205)
Proceeds from Loans	-	-
Rental Income Received	-	-
Proceeds from Finance Lease	-	-
Interest Income Received	3,431,574,946	3,162,147,008
Dividend Received	22,983,086	12,039,147
Investment on Venture Capital	(100,000,000)	(100,000,000)
Total Cash Flow From Investing Activities [2]	(3,845,689,400)	(3,180,060,107)
Cash Flow From Financing Activities		
Interest Paid	(2,791,311)	(21,484,417)
Proceeds From Borrowings	1,230,000,000	-
Repayment of Borrowings	(880,000,000)	(64,000,000)
Payment of Finance Lease	-	-
Proceeds From Issue of Share Capital	-	-
Share Issuance Cost Paid	(1,200,511)	(3,925,324)
Dividend Paid	(1,002,389,559)	(1,124,574,538)
Dividend Distribution Tax Paid	-	-
Others (to be specified)	-	-
Total Cash Flow From Financing Activities [3]	(656,381,381)	(1,213,984,278)
Net Increase/(Decrease) In Cash & Cash Equivalents [1+2+3]	102,215,500	(18,708,583)
Cash & Cash Equivalents At Beginning of The Year/Period	717,408,474	736,117,057
Effect of Exchange Rate Changes on Cash and Cash Equivalents	-	-
Cash & Cash Equivalents At End of The Year/Period	819,623,974	717,408,474
Components of Cash & Cash Equivalents		
Cash In Hand	-	-
Cheque in Hand	-	-
Term Deposit with Banks (with initial maturity upto 3 months)	-	-
Balance With Banks	819,623,974	717,408,474

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner
Sujan Kifle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR PERIOD 16TH JULY, 2024 - 16TH JULY, 2025
(FOR THE YEAR ENDED ASHAD 32, 2082)

Fig. in NPR

	Ordinary Share Capital	Preference Shares	Share Application Money Pending Allotment	Share Premium	Retained Earnings	Revaluation Reserves	Capital Adjustment Reserves	Catastrophe Reserve	Corporate Social Responsibility (CSR) Reserves	Insurance Fund	Fair Value Reserves	Actuarial Reserves	Deferred Tax Reserve	Employee Training Fund	Total
Restated Balance as at Shrawan 1, 2080	4,545,572,100	-	-	37,201,855	1,329,786,416	-	486,222,299	326,889,612	11,407,428	-	1,128,707	(52,412,560)	580,071,766	(0)	7,285,967,624
Prior Period Adjustment					4,793,685						122,966				4,916,651
Transfer from acquisition															
Profit/(Loss) For the Year					851,785,189										851,785,189
Other Comprehensive Income for the Year, Net of Tax															
i) Changes in Fair Value of FVOCI Debt Instruments															
ii) Gains/ (Losses) on Cash Flow Hedge															
iii) Exchange differences on translation of Foreign Operation															
iv) Changes in fair value of FVOCI Equity Instruments											92,426,123				92,426,123
v) Revaluation of Property and Equipments/ Goodwill & Intangible Assets												5,910,804			5,910,804
vi) Remeasurement of Post-Employment Benefit Obligations					(64,451,164)			50,153,848	10,030,770					4,266,546	
Transfer to Reserves/ Funds															
Transfer of OCI Reserve															
Transfer of Regulatory Reserve															
Transfer to Deferred Tax Reserves					161,614,896								(161,614,896)		
Transfer of Depreciation on Revaluation of Property and Equipment															
Transfer on Disposal of Revalued Property and Equipment															
Transfer on Disposal of Equity Instruments Measured at FVTOCI															
Transfer to Insurance Contract Liabilities											(83,183,510)				(83,183,510)
Goodwill Created in merger									(808,077)						
CSR Expenses made during the Year					(3,925,324)										(3,925,324)
Share Issuance Costs															
-Prior period depreciation adjustment															
Contribution by/ Distribution to the owners of the Company															
i) Bonus Share issued	466,375,697			(37,201,855)	(4,463,843)		(424,709,999)								
ii) Share Issue															
iii) Cash Dividend															
iv) Dividend Distribution Tax					(1,124,574,538)										(1,124,574,538)
v) Others (To be specified)															
Balance as on Ashadh end, 2081	5,011,947,797	-	-	-	1,150,565,317	-	61,512,300	377,143,461	20,630,120	-	10,494,285	(46,501,756)	418,456,870	4,266,546	7,008,514,940

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR PERIOD 16TH JULY, 2024 - 16TH JULY, 2025
(FOR THE YEAR ENDED ASHAD 32, 2082)

	Ordinary Share Capital	Preference Shares	Share Application Money Pending Allotment	Share Premium	Retained Earnings	Revaluation Reserves	Capital Adjustment Reserves	Catastrophe Reserve	Corporate Social Responsibility (CSR) Reserves	Insurance Fund	Fair Value Reserves	Actuarial Reserves	Deferred Tax Reserve	Employee Training Fund	Total
Restated Balance as at Shrawan 1, 2081	5,011,947,797	-	-	-	1,150,565,317	-	61,512,300	377,443,461	20,630,120	-	10,494,285	(46,501,756)	418,456,870	4,286,546	7,008,514,940
Prior Period Adjustment					(27,943,119)										
Transfer from acquisition					727,728,427										727,728,427
Profit/(Loss) For the Year															
Other Comprehensive Income for the Year, Net of Tax															
i) Changes in Fair Value of FVOCI Debt Instruments															
ii) Gains/ (Losses) on Cash Flow Hedge															
iii) Exchange differences on translation of Foreign Operation															
iv) Changes in fair value of FVOCI Equity Instruments											131,127,785				131,127,785
v) Revaluation of Property and Equipments/ Goodwill & Intangible Assets												(37,295,120)			(37,295,120)
vi) Remeasurement of Post-Employment Benefit Obligations														1,511,485	
Transfer to Reserves/ Funds					(62,966,874)			42,879,490	8,575,898						
Transfer of OCI Reserve															
Transfer of Regulatory Reserve													(129,861,375)		
Transfer to Deferred Tax Reserves					129,861,375										
Transfer of Depreciation on Revaluation of Property and Equipment															
Transfer on Disposal of Revalued Property and Equipment															
Transfer on Disposal of Equity Instruments Measured at FVOCI															
Transfer to Insurance Contract Liabilities											(118,015,006)				(118,015,006)
Goodwill Created in merger															
CSR Expenses made during the Year									(2,157,371)					(4,266,546)	
Share Issuance Costs					(1,200,511)										(1,200,511)
-Prior period adjustment															
Contribution by/ Distribution to the owners of the Company															
i) Bonus Share Issued															
ii) Share Issue															
iii) Cash Dividend					(1,002,389,559)										(1,002,389,559)
iv) Dividend Distribution Tax															
v) Others (To be specified)															
Balance as on Asadh end, 2082	5,011,947,797	-	-	-	923,655,067	-	61,512,300	420,022,951	27,048,648	-	23,607,063	(83,796,876)	288,595,495	1,511,485	6,674,103,920

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director

Sujan Kafle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Statement of Distributable Profit or Loss
For Period 16th July, 2024 - 16th July, 2025
(For the Year Ended Ashad 32, 2082)

Fig. in NPR

Particulars	Current Year	Previous Year
Opening Balance in Retained Earnings	1,150,565,317	1,334,580,101
Transfer from Jyoti Life on Merger	-	-
Transfer from OCI reserves to retained earning in current year	-	-
Net profit or (loss) as per statement of profit or loss	727,728,427	851,785,189
Appropriations:		
i) Transfer to Insurance Fund	-	-
ii) Transfer to Catastrophe Reserve	(42,879,490)	(50,153,848)
iii) Transfer to Capital Reserve	-	-
iv) Transfer to CSR reserve	(8,575,898)	(10,030,770)
v) Transfer to/from Regulatory Reserve	-	-
vi) Transfer to Fair Value Reserve	-	-
vii) Transfer of Deferred Tax Reserve	129,861,375	161,614,896
viii) Transfer to OCI reserves due to change in classification	-	-
ix) Others (to be Specified)	-	-
Share Issuance Costs	(1,200,511)	(3,925,324)
Transferred to Employee Training Fund	(1,511,485)	-
Prior Period Adjustment	(27,943,119)	-
Deductions:		
i) Accumulated Fair Value Gain on each Financial Assets Measured at FVTPL		
a) Equity Instruments	-	-
b) Mutual Fund	-	-
c) Others (if any)	-	-
ii) Accumulated Fair Value gain on Investment Properties	-	-
iii) Accumulated Fair Value gain on Hedged Items in Fair Value Hedges	-	-
iv) Accumulated Fair Value gain on Hedging Instruments in Fair Value Hedges	-	-
v) Accumulated Fair value gain of Ineffective Portion on Cash Flow Hedges	-	-
vi) Goodwill Recognised	-	-
vii) Unrealised Gain on fluctuation of Foreign Exchange Currency	-	-
viii) Accumulated Share of Net Profit of Associates accounted using Equity Method included in Investment Account	-	-
ix) Overdue loans	-	-
x) Fair value gain recognised in Statement of Profit or Loss	-	-
xi) Investment in unlisted shares as per sec 16 of Financial Directive	-	-
xii) Delisted share investment or mutual fund investment	-	-
xiii) Bonus share/dividend paid	(1,002,389,559)	(1,129,038,381)
xiv) Deduction as per Sec 17 of Financial directive	-	-
xiv) Deduction as per Sec 18 of Financial directive	-	-
xv) Others (to be specified)	-	-
Adjusted Retained Earning	923,655,057	1,154,831,863
Add: Transfer from Share Premium Account	-	-
Add: Transfer from Capital Adjustment Reserve	-	-
Less: Amount apportioned for Assigned capital	-	-
Less: Deduction as per sec 15(1) Of Financial directive	(60,189,813)	(36,007,471)
Less: Goodwil Recognised	-	-
Add/Less: Others (Due to zeroization impact in valuation)	(203,375,968)	-
Total Distributable Profit/(loss)	660,089,276	1,118,824,392

The accompanying notes form an integral part of these Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head - Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

CA Prabin Subedi
Partner
Sujan Kafle & Associates
Chartered Accountants
Date :
Kathmandu, Nepal

Priya Tayal
Director

Akash Golchha
Director

Chudamani Devkota
Director

Namita Sharma
Director

Ashish Kumar Agarwal
Director

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Notes to the financial statements for the year ended

Asadh 32, 2082 (July 16, 2025)

1. General Information

"SuryaJyoti Life Insurance Limited (herein after referred to as the 'Company') was incorporated on 02/July/2007 and operated as life insurance company after obtaining license on 25/March/2008 under the Insurance Act 2049. The registered office of the Company is located at Biratnagar 07, Morang. The Company's shares were listed on 11/Feb/2010 on Nepal Stock Exchange Limited. The principal activities of the Company are to provide various life insurance products including participating and non-participating products through its province offices, branches, sub-branches, and network of agents. In order to raise the company's capital (as instructed by Nepal Insurance Authority), Surya Life opted to merge with Jyoti Life Insurance and signed an initial MOU (memorandum of understanding) on 26th June, 2022. After the finalization of DDA audit conducted by Bidur Associates Chartered Accountants, Surya Life and Jyoti Life mutually agreed to merge at swap ratio of 1:0.8245 respectively and started its joint operation as SuryaJyoti Life Insurance Company Ltd. from 22nd Dec, 2022."

2. Basis of Preparation

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

(a) Statement of Compliance

"The Financial Statements of the Company comprises of Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income shown as two separate statements, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statements which have been prepared in accordance with the Nepal Financial Reporting Standards (NFRS) issued by the Nepal Accounting Standards Board (ASB) and in compliance with the requirements of the Companies Act, 2006, directives issued by Nepal Insurance Authority and required disclosures as per Securities Board of Nepal. The format used in the preparation and presentation of the Financial Statements and disclosures made therein also complies with the specified formats prescribed in the directives of Nepal Insurance Authority. The Financial Statements have been prepared on a going concern basis. The term NFRS, includes all the standards and the related interpretations which are consistently used.

The financial statements are approved for issue by the Company's Board of Directors on 4th Poush 2082 (19th Dec 2025)."

(b) Reporting Period and approval of financial statements

The Company reporting period is from 1st Shrawan 2081 to 32nd Ashad 2082 with the corresponding previous year from 1st Shrawan 2080 to 31st Ashadh 2081. These financial statements have been approved by the Board of Directors on 4th Poush 2082 (19th Dec 2025).

(c) Basis of Measurement

"The Financial Statements have been prepared on the historical cost basis except for following Assets & Liabilities which have been measured at Fair Value amount:

- Certain Financial Assets & Liabilities which are required to be measured at fair value
- Defined Employee Benefits
- Insurance Contract Liabilities which are required to be determined using actuarial valuation for Liability Adequacy Test (LAT).

Historical cost is generally Fair Value of the consideration given in exchange for goods & services. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique."

"In addition, for Financial Reporting purposes, Fair Value measurements are categorized into Level 1, or 2, or 3 based on the degree to which the inputs to the Fair Value measurements are observable & the significance of the inputs to the Fair Value measurement in its entirety, which are described as follows:

- Level 1** : Inputs are quoted prices (unadjusted) in active markets for identical Assets or Liabilities that the entity can access at the measurement date;
- Level 2** : Inputs are inputs, other than quoted prices included within Level 1, that are observable for the Asset or Liability, either directly or indirectly; and
- Level 3** : Inputs are unobservable inputs for the Asset or Liability."

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

(d) Use of Estimates

The preparation of these Financial Statements in conformity with NFRS requires management to make estimates, judgements and assumptions. These estimates, judgments and assumptions affect the reported balances of Assets & Liabilities, disclosures relating to Contingent Liabilities as at the date of the Financial Statements and the reported amounts of Income & Expenses for the years presented. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Changes in estimates are reflected in the Financial Statements in the period in which changes are made and, if material, their effects are disclosed in the Notes to the financial statements.

(e) Functional and Presentation Currency

These Financial Statements are presented in Nepalese Rupees (NPR) which is the Company's functional currency. All financial information presented in NPR has been rounded to the nearest rupee except where indicated otherwise.

(f) Going Concern

The financial statements are prepared on a going concern basis. The Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources while assessing the going concern basis. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon Company's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of it.

(g) Changes in Accounting Policies

Accounting policies are the specific principles, bases, conventions, rules and practices applied by the Company in preparing and presenting financial statements. The Company is permitted to change an accounting policy only if the change is required by a standard or interpretation; or results in the financial statements providing reliable and more relevant information about the effects of transactions, other events or conditions on the entity's financial position, financial performance, or cash flows.

(h) Recent Accounting Pronouncements

Accounting Standards Issued and Effective: Issued June 25, 2020 and Effective from July 16, 2020.

(i) Carve-outs

The Company has not applied any carve outs provided by the ASB.

(j) Presentation of financial statements

The assets and liabilities of the Company presented in the Statement of Financial Position are grouped by the nature and listed in an order that reflects their relative liquidity and maturity pattern.

(k) Offsetting

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 liabilities simultaneously. Income and expenses are not offset in the Statement of Profit or Loss unless required or permitted by Nepalese Financial Reporting Standards or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC) and as specifically disclosed in the Significant Accounting Policies of the Company.

(l) Materiality and Aggregation

"Each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standard-NAS 1 on 'Presentation of Financial Statements'. Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the Company. Understandability of the Financial Statements is not compromised by obscuring material information with immaterial information or by aggregating material items that have different natures or functions."

3. Significant Accounting Policies

This note provides a list of the significant policies adopted in the preparation of these Financial Statements.

(a) Goodwill and Intangible Assets

Goodwill on business combination

i) Initial recognition

Goodwill on business combination is measured as the excess of the sum of the consideration transferred over the net of the acquisition date amounts of the identifiable assets acquired and the liabilities assumed. If after reassessment, the net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed exceeds the sum of the consideration transferred, access is recognised immediately in the statement of profit or loss as a bargain purchase gain

ii) Amortisation and impairment

Goodwill is not amortised but is reviewed for impairment

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

at least annually. For the purpose of impairment testing goodwill is allocated to each of the company's cash generating units expected to benefit from the synergies of the combination. If the recoverable amount of the cash generating unit is less than the carrying amount of the unit the impairment loss is allocated to reduce the carrying amount of any goodwill allocated to the unit. An impairment loss recognised for goodwill is not reversed in a subsequent period. Impairment testing was conducted by an expert based on Ashad end 2082 and has provided conclusion as the recoverable amount of assets is higher than the carrying amount of the assets as on 16th July 2025, so goodwill value recognised during business combination is intact.

Other intangible assets

i) Recognition

"Intangible assets acquired separately are measured on initial recognition at cost. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses. Internally generated intangibles, excluding capitalized development costs, are not capitalized and the related expenditure is reflected in Statement of profit or loss in the year in which the expenditure is incurred. However, Company has not internally generated any assets. Subsequent expenditure on intangible 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."

ii) Amortization

"The useful lives of intangible assets are assessed to be either finite or indefinite. An intangible asset shall be regarded as having an indefinite useful life when, based on an analysis of all of the relevant factors, there is no foreseeable limit to the period over which the asset is expected generate net cash inflow for the entity.

Amortisation is recognised in statement of profit or loss on straight line method (SLM) over the estimated useful life of the intangible assets/ diminishing balance method (DBM), from the date that it is available for use since this most closely reflects the expected pattern of consumption of the future economic benefits embodied in the asset. The amortisation period and the amortisation 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 considered to modify the amortisation period or method, as appropriate, and are treated as changes

in accounting estimates. The amortisation expense on intangible assets with finite lives is recognised in the statement of profit or loss."

List of Asset Categories	"Useful Life (In Years) for SLM"
Softwares	3
Licenses	License Period
Others (to be Specified)	Not Any

However, Company has not acquired any license till end of reporting period.

iii) Derecognition

An Intangible Asset is derecognised when no Future Economic Benefits are expected to arise from the continued use of the Asset. Any Gain or Loss arising on the derecognition is determined as the difference between the sales proceeds and the carrying amount of the Asset and is recognized in the Statement of Profit or Loss. However, Company has not derecognised any intangible asset till end of reporting period.

iv) Impairment of Assets

The Company assesses at each reporting date as to whether there is any indication that Intangible Assets may be impaired. If any such indication exists, the recoverable amount of an asset is estimated to determine the extent of impairment, if any. An impairment loss is recognised in the Statement of Profit or Loss to the extent, asset's carrying amount exceeds its recoverable amount. The recoverable amount is higher of an asset's fair value less cost of disposal and value in use. Value in use is based on the estimated future cash flows, discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and risk specific to the assets.

Property and Equipment (P&E)

i) Recognition

"Freehold land is carried at historical cost and other items of property and equipment are stated at cost of acquisition or construction less accumulated depreciation when, it is probable that future economic benefits associated with the item will flow to the Company and it can be used for more than one year and the cost can be measured reliably. Company does not have freehold land as on reporting date.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it meets the recognition criteria as mentioned above. The carrying amount of any component accounted

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to profit or loss during the reporting period in which they are incurred."

ii) Revaluation

After recognition as an asset, lands and buildings whose fair value can be measured reliably, have been carried at revalued amount at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Valuations are being performed to ensure that the fair value of a revalued asset does not materially differ from its carrying amount as at the reporting date. Valuation of the land and buildings are undertaken by professionally qualified valuers.

An increase in the carrying amount as a result of revaluation, is recognised in other comprehensive income and accumulated in equity under the heading of revaluation reserve. However, the increase is recognised in profit or loss to the extent that it reverses a revaluation decrease of the same asset previously recognised in profit and loss. A decrease in the carrying amount as a result of revaluation, is recognised in profit or loss. However, the decrease is recognised in other comprehensive income to the extent of any credit balance existing in the revaluation surplus in respect of that asset.

"Additionally, accumulated depreciation as at the revaluation date is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset. Upon disposal, any revaluation reserve relating to the particular asset being sold is transferred directly to retained earnings. Alternatively, accumulated depreciation can be increased proportionately as allowed by NAS 16"

Difference between depreciation on the revalued carrying amount of the asset and depreciation based on the asset's original cost is transferred to retained earnings. Company however does not own any land and buildings as on reporting date, so has not revalued its assets.

iii) Depreciation

Depreciation on Property and Equipment other than Freehold Land i.e. the Company's Freehold Building, Plant & Machinery, Vehicles & Other Assets is provided on "Straight Line Method (SLM)" based on Useful Life estimated by technical expert of the management.

The Assets Useful Life and Residual Values are reviewed at the Reporting date and the effect of any changes in estimates are accounted for on a prospective basis.

List of Asset Categories	Useful life (in Years) for SLM
Land	Not Applicable
Buildings	Not Applicable
Leasehold Assets	Lower of 5 years or Lease Period
Furniture & Fixtures	10
Computers and IT Equipments	5
Office Equipment	5
Vehicles	10
Other Assets	5

Company however does not have any building as on reporting date.

iv) Derecognition

An item of Property and Equipment is derecognized upon disposal or when no Future Economic Benefits are expected to arise from the continued use of the Asset. Any Gain or Loss arising on the disposal or retirement of an item of Property and Equipment is determined as the difference between the sales proceeds and the carrying amount of the Asset and is recognized in the Statement of Profit or Loss. However, Company has not sold any assets in the reporting period.

v) Impairment of Assets

Assets are tested for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the Asset's carrying amount exceeds its recoverable amount. The recoverable amount is higher of an asset's fair value less cost of disposal and value in use. Value in use is based on the estimated future cash flows, discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and risk specific to the assets. Assets that suffer an impairment are reviewed for possible reversal of the impairment at the end of each reporting period. In case of such reversal, the carrying amount of the asset is increased so as not to exceed the carrying amount that would have been determined had there been no impairment loss.

vi) Capital Work-In-Progress

These are expenses of capital nature directly incurred in the construction of buildings, major plant and machinery and system development which are to be capitalized. Capital Work in Progress would be transferred to the relevant asset when it is available for use. Capital Work in Progress is stated at cost less any accumulated

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

impairment losses. However, Company has no capital work-in-progress in the reporting period.

Investment Properties

"Cost Model:

Property that is held for rental income or for capital appreciation or both, is classified as investment property. Investment properties are measured initially at cost, including related transaction cost. It is subsequently carried at cost less accumulated depreciation. Subsequent expenditure is capitalised to the asset's carrying amount only when it is probable that future economic benefits associated with the expenditure will flow to the Company and the cost can be measured reliably. All other repairs and maintenance costs are expensed when incurred.

Land is carried at historical cost, however, buildings are depreciated over their estimated useful lives as mentioned above."

Investment properties are derecognised either when they have been disposed of, or when the investment property is permanently withdrawn from use and no future economic benefit is expected from its disposal. Any gains or losses on the retirement or disposal of an investment property are recognised in the statement of profit or loss in the year of retirement or disposal.

Transfers are made to (or from) investment property only when there is a change in use. For a transfer from investment property to PPE, the deemed cost for subsequent accounting is the fair value at the date of change in use. If PPE becomes an investment property, the Company accounts for such property in accordance with the policy stated under PPE up to the date of change in use.

However, Company has no investment properties at end of reporting period.

(e) Financial Assets

i) Initial Recognition & Measurement

"Financial Assets are recognized when, and only when, the Company becomes a party to the contractual provisions of the Financial Instrument. The Company determines the classification of its Financial Assets at initial recognition. When Financial Assets are recognized initially, they are measured at Fair Value, plus, in the case of Financial Assets not at fair value through profit or loss, transaction costs that are attributable to the acquisition of the

Financial Asset. Transaction costs of Financial Assets carried at Fair Value through Profit or Loss are expensed in the Statement of Profit or Loss."

ii) Subsequent Measurement

"a) Financial Assets carried at Amortized Cost (AC)

A Financial Asset is measured at amortized cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Interest income in these financial assets is measured using effective interest rate method.

b) Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)

A Financial Asset is measured at FVTOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling Financial Assets and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. These financial assets are measured at fair value and changes are taken to statement of other comprehensive income.

c) Financial Assets at Fair Value through Profit or Loss (FVTPL)

A Financial Asset which is not classified in any of the above categories are measured at FVTPL.

These financial assets are measured at fair value and changes are taken to statement of profit or loss."

A Financial Asset is measured at amortized cost if it is held within a business model whose objective is achieved is to hold the asset in order to collect contractual cash flows and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Interest income in these financial assets is measured using effective interest rate method.

iii) De-Recognition

A Financial Asset is derecognized only when the Company has transferred the rights to receive cash flows from the Financial Asset. Where the Company has transferred an Asset, the Company evaluates whether it has transferred

substantially all risks and rewards of ownership of the Financial Asset. In such cases, the Financial Asset is derecognized. Where the Company has not transferred substantially all risks and rewards of ownership of the Financial Asset, the Financial Asset is not derecognized. Where the Company retains control of the Financial Asset, the Asset is continued to be recognized to the extent of continuing involvement in the Financial Asset.

iv) Impairment of Financial Assets

The Company assesses at each reporting date whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, there is objective evidence of impairment as a result of one or more events that has occurred since the initial recognition of the asset (an incurred 'loss event') and that loss event has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated. Evidence of impairment may include indications that a financial asset or a group of financial assets is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and observable data indicating that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

v) Investment in Associates

The company has made investment in shares of Club Chaulani Ltd. As the Club Chaulani has not commenced business operation in this financial year we have recognised the investment value at cost.

(f) Reinsurance Assets

"Reinsurance assets are the assets which are created against insurance contract liabilities of the amount which are recoverable from the reinsurer. These assets are created for the reinsurer's share of insurance contract liabilities.

A reinsurance asset is impaired if there is objective evidence, as a result of an event that occurred after the initial recognition of the reinsurance asset, that the Company may not receive all amounts due to it under the terms of the contract, and the event has a reliably measurable impact on the amount that the company will receive from the re-insurer. If a reinsurance asset is impaired, the company reduces the carrying amount accordingly and is recognized in statement of profit or loss."

(g) "Current Tax Assets"

(h) Cash & Cash Equivalent

Cash & Cash Equivalents includes Cash In Hand, Cheques in Hand, Bank Balances and short term deposits with a maturity of three months or less. There are however no short term deposits at the end of reporting period.

(i) Financial Liabilities

i) Initial Recognition & Measurement

"Financial Liabilities are recognized when, and only when, the Company becomes a party to the contractual provisions of the Financial Instrument. The Company determines the classification of its Financial Liabilities at initial recognition. All Financial Liabilities are recognized initially at Fair Value, plus, in the case of Financial Liabilities not at fair value through profit or loss, transaction costs that are attributable to the issue of the Financial Liability."

ii) Subsequent Measurement

"After initial recognition, Financial Liabilities are subsequently measured at amortized cost using the Effective Interest Method. For trade and other payables maturing within one year from the date of Statement of Financial Position, the carrying amounts approximate Fair value due to short maturity of these instruments."

iii) De-Recognition

A Financial Liability is de-recognized when the obligation under the liability is discharged or cancelled or expires. When an existing Financial Liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de-recognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the Statement of Profit or Loss.

(j) Offsetting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the Statement of Financial Position where there is legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Company or the counterparty.

(k) Equity

Financial Instruments issued by the Company are classified as Equity only to the extent that they do not meet the definition of a Financial Liability or Financial Asset.

(l) Reserves and Funds

i) Share Premium: If the Company issues share capital at premium it receives extra amount other than share capital such amount is transferred to share premium. The amount in share premium is allowed for distribution subject to provisions of company act & regulatory requirement.

ii) Catastrophe Reserves: The Company has allocated catastrophe reserve for the amount which is as per regulator's required rate for the year as per Regulator's Directive.

iii) Fair Value Reserves: The Company has policy of creating fair value reserve equal to the amount of Fair Value Gain recognized in statement of other comprehensive income as per regulator's directive.

iv) Regulatory Reserves: Reserve created out of net profit in line with different circulars issued by Insurance Board.

v) Actuarial Reserves: Reseserve against actuarial gain or loss on present value of defined benefit obligation resulting from, experience adjustments (the effects of differences between the previous actuarial assumptions and what has actually occurred); and the effects of changes in actuarial assumptions.

vi) Revaluation Reserves: Reserve created against revaluation gain on property & equipment & intangible assets, other than the reversal or earlier revaluation losses charged to profit or loss.

vii) Corporate Social Responsibility Reserves: The Company has allocated corporate social responsibility reserve for the amount which is 1% of the net profit for the year as per Regulator's Directive.

viii) Deferred Tax Reserves: The Company has created deferred tax reserve equal to the defreed tax assets as per Regulator's Directive.

(m) Gross Insurance Contract Liabilities

"Liability adequacy

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. The 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 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."

(n) Employee Benefits

i) Short Term Obligations

Liabilities for wages and salaries, including non-monetary benefits that are expected to be settled wholly within 12 months after the end of the period in which the employees render the related service are recognized in respect of employees' services up to the end of the reporting period and are measured at the amounts expected to be paid when the liabilities are settled. The liabilities are presented as current employee benefit obligations in the Statement of Financial Position.

ii) Post - Employment Benefits

- Defined Contribution Plan

The Company pays Provident Fund contributions to

publicly administered Provident Funds as per local regulations. The Company has no further payment obligations once the contributions have been paid. The contributions are accounted for as defined contribution plans and the contribution are recognized as Employee Benefit Expense when they are due.

- Defined Benefit Plan

For Defined Benefit Plan , the cost of providing benefits is determined using the Projected Unit Credit Method, with Actuarial Valuations being carried out at each Statement of Financial Position. Actuarial Gains & Losses are recognized in the Other Comprehensive Income in the period in which they occur. Past service cost is recognized immediately to the extent that the benefits are already vested and otherwise is amortized on a Straight Line Basis over the average period until the benefits become vested. The retirement benefit obligation recognized in the Statement of Financial Position represents the present value of the defined benefit obligation as adjusted for unrecognized past service cost, as reduced by the Fair Value of plan Assets (If Any). Any Asset resulting from this calculation is limited to past service cost, plus the present value of available refunds and reductions in future contributions to the plan.

iii) Long Term Employee Benefits

The liabilities for un-availed earned leaves are not expected to be settled wholly within 12 months after the end of the period in which the employees render the related service. Leave Encashment has been computed using Actuarial Assumptions and these are measured at the present value of expected future payments to be made in respect of services provided by employees up to the end of the year using the Projected Unit Credit Method. The benefits are discounted using the market yields at the end of the year that have terms approximating to the terms of assumptions.

iv) Termination

"Termination benefits are payable when employment is terminated by the Company before the normal retirement date, or when an employee accepts voluntary retirement in exchange of these benefits. The Company recognises termination benefits at the earlier of the following dates:

- a) when the Company can no longer withdraw the offer of those benefits; and
- b) when the entity recognises costs for a restructuring that is within the scope of NAS 37 and involves the payment of termination benefits. The termination benefits are measured based on the number of employees expected to accept the offer in case of voluntary retirement scheme."

(o) Revenue Recognition

i) Gross Premium

Gross premiums are recognised as soon as the amount of the premiums can be reliably measured. First premium is

recognised from inception date. At the end of the financial year, all due premiums are accounted for to the extent that they can be reliably measured.

ii) Unearned Premium Reserves

Unearned premiums are those proportions of premiums written in a year that relate to periods of risk after the reporting date. Unearned premiums are calculated on a pro rata basis. The proportion attributable to subsequent periods is deferred as a provision for unearned premiums.

iii) Premiums on Reinsurance Accepted

"Premium on reinsurance accepted comprise the total premiums payable for the whole cover provided by contracts entered into the period and are recognized on the date on which the policy incepts. Premiums include any adjustments arising in the accounting period in respect of reinsurance contracts incepting in prior accounting periods. Unearned reinsurance premiums are those proportions of premiums written in a year that relate to periods of risk after the reporting date.

Reinsurance premiums and claims on the face of the statement of profit or loss have been presented as negative items within premiums and net benefits and claims, respectively, because this is consistent with how the business is managed."

iv) Commission Income

Commission Income is recognised on accrual basis. If the income is for future periods, then they are deferred and recognised over those future periods.

v) Investment income

"Interest income is recognised in the statement of profit or loss as it accrues and is calculated by using the EIR method. Fees and commissions that are an integral part of the effective yield of the financial asset are recognised as an adjustment to the EIR of the instrument. Investment income also includes dividends when the right to receive payment is established."

vi) Net realised gains and losses

Net realised gains and losses recorded in the statement of profit or loss include gains and losses on financial assets and properties. 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.

(p) Benefit, Claims and Expenses

i) Gross Benefits and Claims

Benefits and claims includes the cost of all claims arising during the year, including external claims handling costs that are directly related to processing and settlements of claims. Benefits and claims that are incurred during the financial year are recognised when a claimable event occurs and/or the insurer is notified. Death, surrender and other benefits without due dates are treated as claims payable, on the date of receipt of intimation of death of the assured or occurrence of contingency covered.

ii) Reinsurance Claims

Reinsurance claims are recognised when the related gross insurance claim is recognised according to the terms of the relevant contracts.

"iii) Commission Expenses"

Commission expenses are recognized on accrual basis. If the expenses is for future periods, then they are deferred and recognized over those future periods.

"iv) Service Fees"

"Service fees are recognized on accrual basis as per the rates mentioned in Insurance act, 2079."

"v) Finance Cost"

Finance costs are recognized for the period relating to unwinding of discount and interest expenses due to re-measurement of liabilities.

(q) Product Classification

"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. The Company has following portfolios under which it operates its business:"

i) Endowment - This is a with profit plan that makes provisions for the family of the Life Assured in event of his early death and also assures a lump sum at a desired age on maturity. It costs moderate premiums, has high liquidity and in savings oriented. This plan is apt for people of all ages and social groups who wish to protect their families from a financial setback that may occur owing to their demise.

ii) Anticipated - This scheme provides for specific periodic payments of partial survival benefits during the term of the policy itself so long as the policy holder is alive. It is therefore suitable to meet specified financial requirements needed for occasions like Brata bandha, Academic Graduations etc. An important feature of plan is that in the event of death at any time within the policy term, the death claim comprises full sum assured without deducting any of the survival benefit amounts, which have already been paid. It is also with profit plan.

iii) Endowment Cum Whole Life - This plan is a combination of Endowment Assurance and Whole Life with profit plan. It provides financial protection against death throughout the lifetime of the life assured with the provision of payment of a lump sum at the maturity of the policy to the assured in case of his survival.

iv) Whole Life - Whole life is a type of life insurance contract that provides insurance coverage of the contract holder for his or her entire life. Upon the inevitable death of the contract holder, the insurance payout is made to the contract's beneficiaries. These policies also include a savings component, which accumulates a cash value. This cash value is one of the key elements of whole life insurance.

iv) Foreign Employment Term - The main objective of foreign employment term is providing insurance for financial assistance if there is death or elimination of any insured due to work or staying abroad.

iv) Other Term - Term life insurance, also known as pure life insurance, is life insurance that guarantees payment of a stated death benefit during a specified term. Once the term expires, the policyholder can renew it for another term, convert the policy to permanent coverage, or allow the policy to terminate.

v) Special Term - Special Term insurance is a modified version of term insurance with added benefits.

vi) Others to be Specified- Life insurance policies other than above mentioned products are classified as others.

(r) Borrowing Costs

"Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Interest income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization. All other borrowing costs are recognized in statement of profit or loss in the period in which they are incurred."

(s) Cash Flow Statement

Cash Flows are reported using the direct method, whereby major classes of cash receipts and cash payments are disclosed as cash flows.

(t) Leases

At inception of a contract, the company assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the company assesses whether:

- the contract involves the use of an identified asset

- this may be specified explicitly or implicitly, and should be physically distinct or represent substantially all of the capacity of a physically distinct asset. If the supplier has a substantive substitution right, then the assets is not identified;
- the Company has the right to obtain substantially all of the economic benefits from the use of the asset throughout the period of use; and
- the company has the right to direct the use of the asset. The company has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used. In rare cases where the decision about how and for what purpose the asset is used is predetermined, the company has the right to direct the use of the asset if either: the company has the right to operate the asset; or the company designated the asset in a way that predetermines how and for what purpose it will be used.

As a Lessee

"The lease liability has been accounted for under NFRS 16 "Leases". For all the significant lease, the Right-of-Use assets has been recognized at its initial recognition under cash model. The Lease liability has been recognized at the present value of the lease payments that are not paid at that date. The lease payment has been discounted at the incremental borrowing rate in lease which is 10%.

Company recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received. The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. The estimated useful lives of the right-of-use assets are determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability."

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using 10% interest rate. The company presents right-of-use asset in 'Property and Equipment' and lease liabilities in 'Other liabilities' in the statement of financial position. Short-term leases and leases of low-value assets: The company has elected to recognize right-of-use assets and liabilities for short-term leases as well that have a lease term of 12 months or less and leases of low-value assets.

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

4. Goodwill & Intangible Assets

Fig. in NPR

Particulars	Softwares	Goodwill	" Others (to be specified) "	Total
Gross carrying amount				-
As at Shrawan 1, 2080	12,633,968	61,512,300	-	74,146,268
Additions during the year				-
Acquisition	506,240			506,240
Internal Development	-			-
Business Combination(to be Specified)	-	-		-
Disposals during the year				-
Revaluation/Adjustment	-			-
Balance as at Ashadh 31, 2081	13,140,208	61,512,300	-	74,652,508
Additions during the year				
Acquisition	1,243,000			1,243,000
Internal Development	-			-
Business Combination	-	-		-
Disposals during the year				
Revaluation/Adjustment	-			-
Balance as at Ashad 32, 2082	14,383,208	61,512,300	-	75,895,508
Accumulated amortization and impairment				
As at Shrawan 1, 2080	6,810,549	-	-	6,810,549
Additions during the year	2,435,689			2,435,689
Additions during the year through business combination	-			-
Disposals during the year	-			-
Impairment during the year	-			-
Adjustment during the year	-			-
Balance as at Ashadh 31, 2081	9,246,238	-	-	9,246,238
Additions during the year	585,170			585,170
Additions during the year through business combination	-			-
Disposals during the year				
Impairment during the year				
Adjustment during the year	-			-
Balance as at Ashadh 32, 2082	9,831,409	-	-	9,831,409
Capital Work-In-Progress				
As on Shrawan 1, 2080	-			
Additions during the year	-			
Capitalisation during the year				
Disposals during the year				
Impairment during the year				
Balance as on Ashadh 31, 2081	-	-	-	-
Additions during the year	-			
Capitalisation during the year				
Disposals during the year				
Impairment during the year				
Balance as on Ashadh 32, 2082	-	-	-	-
Net Carrying Amount				
As on Ashadh 31, 2081	3,893,970	61,512,300	-	65,406,270
As on Ashadh 32, 2082	4,551,799	61,512,300	-	66,064,099



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

5. Property and Equipment

Fig. in NPR

Particulars	Land	Buildings	Leasehold Improvement	Furniture & Fixtures	Computers and IT Equipments	Office Equipment	Vehicles	Other Assets	Total
Gross carrying amount									
As on Shrawan 1, 2080	-	-	62,095,814	60,581,715	60,001,045	41,355,851	61,292,925	4,042,226	289,369,575
Additions during the year									
Acquisition	-	-	3,669,895	1,193,134	563,737	1,736,523	9,153,245	-	16,316,533
Capitalization			-	-	-	-	-	-	-
Business Combination(to be Specified)			(132,627)	926,068	(193,494)	(689,946)	(18,071,445)	-	(18,161,444)
Disposals during the year	-	-	-	-	-	-	-	(62,829)	(62,829)
Write-offs during the year	-	-	-	-	-	-	-	-	-
Revaluation during the year	-	-	-	-	-	-	-	-	-
Transfer/adjustments	-	-	-	-	-	-	-	-	-
Balance as on Ashadh 31, 2081	-	-	65,633,081	62,700,916	60,371,288	42,402,428	52,374,725	3,979,397	287,461,835
Additions during the year									
Acquisition	-	-	3,955,844	2,508,324	1,840,167	2,417,564	23,239,969	-	33,961,869
Capitalization	-	-	-	-	-	-	-	-	-
Business Combination(to be Specified)	-	-	-	-	-	-	-	-	-
Disposals during the year	-	-	-	-	-	-	-	-	-
Write-offs during the year	-	-	-	-	-	-	-	-	-
Revaluation during the year	-	-	-	-	-	-	-	-	-
Transfer/ adjustments	-	-	-	-	-	-	-	(137,962)	(137,962)
Balance as on Ashadh 32, 2082	-	-	69,588,925	65,209,241	62,211,455	44,819,992	75,614,694	3,841,435	321,285,741
Accumulated depreciation and impairment									
As on Shrawan 1, 2080	-	-	28,909,424	31,874,063	44,262,701	30,613,298	37,163,084	3,166,288	175,990,858

Particulars	Land	Buildings	Leasehold Improvement	Furniture & Fixtures	Computers and IT Equipments	Office Equipment	Vehicles	Other Assets	Total
Addition during the year through business combination	-	-	-	-	-	-	-	-	-
Addition during the year	-	-	8,740,990	5,645,231	6,130,689	3,654,822	4,743,945	333,063	29,248,740
Disposals during the year	-	-	-	-	-	-	-	-	-
Write-offs during the year	-	-	-	-	-	-	-	-	-
Impairment during the year	-	-	-	-	-	-	-	-	-
Transfer/ adjustments	-	-	(146,798)	(299,377)	(1,739,639)	(2,792,078)	(19,732,092)	(149,875)	(24,859,859)
Balance as on Ashadh 31, 2081	-	-	37,503,615	37,219,917	48,653,751	31,476,042	22,174,937	3,351,476	180,379,738
Addition during the year through business combination	-	-	-	-	-	-	-	-	-
Addition during the year	-	-	8,730,580	5,196,073	5,018,408	3,723,765	5,920,776	220,395	28,809,997
Disposals during the year	-	-	(287,343)	(441,295)	-	(1,094,413)	(6,597,555)	(122,465)	(8,543,072)
Write-offs during the year	-	-	-	-	-	-	-	-	-
Impairment during the year	-	-	-	-	-	-	-	-	-
Transfer/ adjustments	-	-	-	-	-	-	-	-	-
Balance as on Ashadh 32, 2082	-	-	45,946,851	41,974,696	53,672,159	34,105,394	21,498,158	3,449,406	200,646,664
Capital Work-In-Progress									
As on Shrawan 1, 2080	-	-	-	-	-	-	-	-	-
Additions during the year									
Capitalisation during the year									
Disposals during the year									
Impairment during the year									
Balance as on Ashadh 31, 2081	-	-	-	-	-	-	-	-	-
Additions during the year									
Capitalisation during the year									
Disposals during the year									
Impairment during the year									
Balance as on Ashadh 32, 2082	-	-	-	-	-	-	-	-	-



Particulars	Land	Buildings	Leasehold Improvement	Furniture & Fixtures	Computers and IT Equipments	Office Equipment	Vehicles	Other Assets	Total
Net Carrying Amount									
As on Ashadh 31, 2081	-	-	28,129,466	25,480,999	11,717,537	10,926,386	30,199,788	627,921	107,082,097
As on Ashadh 32, 2082	-	-	23,642,074	23,234,545	8,539,296	10,714,598	54,116,535	392,029	120,639,077
Right-of-Use Assets (After Implementation of NFRS 16)									
Gross carrying amount									
As on Shrawan 1, 2080								322,406,037	322,406,037
Additions during the year								-	-
Additions through acquisition								-	-
Disposals during the year								-	-
Write-offs during the year								-	-
Revaluation during the year								-	-
Transfer/Adjustment								-	-
Balance as on Ashadh 31, 2081	-	-	-	-	-	-	-	322,406,037	322,406,037
Additions during the year								41,047,924	41,047,924
Additions through acquisition								-	-
Disposals during the year								-	-
Write-offs during the year								-	-
Revaluation during the year								-	-
Transfer/Adjustment								-	-
Balance as on Ashadh 32, 2082	-	-	-	-	-	-	-	363,453,961	363,453,961
Accumulated depreciation									
As on Shrawan 1, 2080								77,041,336	77,041,336
Additions through acquisition								-	-
Depreciation								43,216,946	43,216,946
Disposals during the year								-	-



Particulars	Land	Buildings	Leasehold Improvement	Furniture & Fixtures	Computers and IT Equipments	Office Equipment	Vehicles	Other Assets	Total
Write-offs during the year									
Impairment during the year									
Transfer/adjustments									
Balance as on Ashadh 31, 2081	-	-	-	-	-	-	-	120,258,282	120,258,282
Additions through acquisition									
Depreciation								49,331,563	49,331,563
Disposals during the year									
Write-offs during the year									
Impairment during the year									
Transfer/adjustments									
Balance as on Ashadh 32, 2082	-	-	-	-	-	-	-	169,589,844	169,589,844
Net Carrying Amount									
As on Ashadh 31, 2081	-	-	-	-	-	-	-	202,147,755	202,147,755
As on Ashadh 32, 2082	-	-	-	-	-	-	-	193,864,116	193,864,116
Grand Total									
As on Ashadh 31, 2081	-	-	28,129,466	25,480,999	11,717,537	10,926,386	30,199,788	202,775,677	309,229,852
As on Ashadh 32, 2082	-	-	23,642,074	23,234,545	8,539,296	10,714,598	54,116,535	194,256,145	314,503,194

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

6. Investment Properties
Investment Properties at Cost

Fig. in NPR

Particulars	Land	Building	Total
Gross carrying amount			
As at Shrawan 1, 2080			-
Additions during the year			-
Acquisition			-
Subsequent Expenditure			-
Assets classified as held for sales			-
Disposals during the year			-
Transfer/Adjustments			-
Balance as at Ashadh 31, 2081	-	-	-
Additions during the year			-
Acquisition			-
Subsequent Expenditure			-
Assets classified as held for sales			-
Disposals during the year			-
Transfer/Adjustments			-
Balance as at Ashadh 32, 2082	-	-	-
Accumulated depreciation and impairment			
As at Shrawan 1, 2080			-
Addition during the year			-
Disposals during the year			-
Impairment during the year			-
Transfer/Adjustments			-
Balance as at Ashadh 31, 2081	-	-	-
Addition during the year			-
Disposals during the year			-
Impairment during the year			-
Transfer/Adjustments			-
Balance as at Ashadh 32, 2082	-	-	-
Capital Work-In-Progress			
As on Shrawan 1, 2080			
Additions during the year			
Capitalisation during the year			
Disposals during the year			
Impairment during the year			
Balance as on Ashadh 31, 2081	-	-	-
Additions during the year			
Capitalisation during the year			
Disposals during the year			
Impairment during the year			
Balance as on Ashadh 32, 2082	-	-	-
Net Carrying Amount			
Net Balance As At Ashad 31, 2081	-	-	-
Net Balance As At Ashadh 32, 2082	-	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

(i) Amounts recognised in statement of profit or loss

Particulars	Current Year	Previous Year
Rental income		
Direct operating expenses from property that generated rental income		
Direct operating expenses from property that didn't generated rental income		
Profit from investment properties before depreciation	-	-
Depreciation charge		
Profit from investment properties	-	-

(ii) Fair value of investment properties:

Particulars	Current Year	Previous Year
Particulars	Current Year	Previous Year
Land		
Building		
Total	-	-

Notes on Fair Value :

The Company obtains independent valuations for its investment properties. The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available, the Company consider information from a variety of sources including :

- current prices in an active market for properties of different nature or recent prices of similar properties in less active markets, adjusted to reflect those differences,
- discounted cash flow projections based on reliable estimates of future cash flows,
- capitalised income projections based upon a property's estimated net market income, and a capitalization rate derived from an analysis of market evidence.

The fair values of investment properties have been deteremined byThe main inputs used are the rental growth rates, expected vacancy rates, terminal yields and discount rates based on comparable transctions and industry data.

(iii) Disclosure on restriction on the realisability of investment properties:

(iv) Contractual obligations:

OR

Investment Properties at Fair Value

Particulars	Land	Building	Total
Gross carrying amount			-
As at Shrawan 1, 2080			-
Additions during the year			-
Disposals during the year			-
Net changes in Fair Value			-
Revaluation/Adjustment			-
Balance as at Ashadh 31, 2081	-	-	-
Additions during the year			-
Disposals during the year			-
Net changes in Fair Value			-
Revaluation/Adjustment			-
Balance as at Ashadh 32, 2082	-	-	-
Capital Work-In-Progress			
As on Shrawan 1, 2080			

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Additions during the year				-
Capitalisation during the year				-
Disposals during the year				-
Impairment during the year				-
Balance as on Ashadh 31, 2081		-	-	-
Additions during the year				-
Capitalisation during the year				-
Disposals during the year				-
Impairment during the year				-
Balance as on Ashadh 32, 2082		-	-	-
Net Carrying Amount				
Net Balance As At Ashad 31, 2081		-	-	-
Net Balance As At Ashadh 32, 2082		-	-	-

Notes on Fair Value :

The Company obtains independent valuations for its investment properties. The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available, the Company consider information from a variety of sources including :

- i) current prices in an active market for properties of different nature or recent prices of similar properties in less active markets, adjusted to reflect those differences,
- ii) discounted cash flow projections based on reliable estimates of future cash flows,
- iii) capitalised income projections based upon a property's estimated net market income, and a capitalization rate derived from an analysis of market evidence.

The fair values of investment properties have been determined byThe main inputs used are the rental growth rates, expected vacancy rates, terminal yields and discount rates based on comparable transactions and industry data.

(iii) Disclosure on restriction on the realisability of investment properties:

(iv) Contractual obligations:

7. Deferred Tax Assets/(Liabilities)

Particulars	Current Year			Previous Year		
	" Through SOPL "	" Through SOCI "	Total	" Through SOPL "	" Through SOCI "	Total
Deferred Tax on Temporary Difference						
Goodwill & Intangible Assets			-			-
Property and Equipment	(18,781,068)		(18,781,068)	(4,588,490)		(4,588,490)
Financial Assets at FVPTL	-		-	-		-
Financial Assets at FVTOCI		(78,690,210)	(78,690,210)		(34,980,948)	(34,980,948)
Provision for Leave	23,660,812		23,660,812	3,537,333		3,537,333
Provision for Gratuity	-		-	(3,577,499)		(3,577,499)
Impairment Loss on Financial Assets	7,741,117	-	7,741,117	9,123,574	-	9,123,574
Impairment Loss on Other Assets			-			-
Carry forward of unused tax losses	275,974,634		275,974,634	413,961,952		413,961,952
Changes in tax rate	-	-	-	-	-	-
Others (specify if any)	-	-	-	-	-	-
- Lease Equalisation Reserve	-		-	-		-
- Actuarial Gain / Loss		(1,310,505)	(1,310,505)		11,121,202	11,121,202
Total	288,595,495	(80,000,715)	208,594,780	418,456,870	(23,859,747)	394,597,123
Deferred Tax Asstes			208,594,780			394,597,123
Deferred Tax Liabilities			-			-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Movements in deferred tax assets/ (liabilities)

Fig. in NPR

Particulars	Current Year			Previous Year		
	SOPL	SOCI	Total	SOPL	SOCI	Total
As at Shrawan 1, 2081	418,456,869	(23,859,746)	394,597,123	580,071,765	(1,403,891)	578,667,874
Transfer from acquisition of Jyoti Life	-	-	-	-	-	-
Adjustment of Prior Prior period				(10,323,120)	10,323,120	
Charged/(Credited) to Statement of Profit or Loss	(129,861,375)	-	129,861,375	(151,291,776)	-	(151,291,776)
Charged/(Credited) to Other Comprehensive Income		(56,140,968)	(56,140,968)	(32,778,976)	(32,778,976)	
As at Ashadh 32, 2082	288,595,494	(80,000,715)	208,594,779	418,456,869	(23,859,746)	394,597,123

8. Investment in Subsidiaries

Particulars	Current Year	Previous Year
Investment in Quoted Subsidiaries		-
Investment in Unquoted Subsidiaries		-
Less: Impairment Losses		
Total		-

Investment in Quoted Subsidiaries

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
..... Shares of Rs. Each of Ltd.				
..... Shares of Rs. Each of Ltd.				
Total	-	-	-	-

Investment in Quoted Subsidiaries

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
..... Shares of Rs. Each of Ltd.				
..... Shares of Rs. Each of Ltd.				
Total	-	-	-	-

Investment in Quoted Subsidiaries

Particulars	Percentage of Ownership	
	Current Year	Previous Year
..... Shares of Rs. Each of Ltd.		
..... Shares of Rs. Each of Ltd.		
..... Shares of Rs. Each of Ltd.		
..... Shares of Rs. Each of Ltd.		

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

9. Investment in Associates

Fig. in NPR

Particulars	Current Year	Previous Year
Investment in Quoted Associates		
Investment in Unquoted Associates		
Less: Impairment Losses		
Total	-	-

Investment in Quoted Associates

Particulars	Current Year			Previous Year		
	Cost	Fair Value	(or) Equit Method	Cost	Fair Value	(or) Equit Method
..... Shares of Rs. Each of Ltd.						
..... Shares of Rs. Each of Ltd.						
Add: Share of Profit or Loss for Earlier Years						
Add: Share of Profit or Loss for Current Year						
Total	-	-	-	-	-	-

Investment in Unquoted Associates

Particulars	Current Year			Previous Year		
	Cost	Fair Value	(or) Equit Method	Cost	Fair Value	(or) Equit Method
..... Shares of Rs. Each of Ltd.						
..... Shares of Rs. Each of Ltd.						
Add: Share of Profit or Loss for Earlier Years						
Add: Share of Profit or Loss for Current Year						
Total	-	-	-	-	-	-

Information Relating to Associates

Particulars	Current Year	Previous Year
Name		
Place of Business		
Accounting Method		
% of Ownership		
Current Assets		
Non-Current Assets		
Current Liabilities		
Non-Current Liabilities		
Income		
Net Profit or Loss		
Other Comprehensive Income		
Total Comprehensive Income		
Company's share of profits		
Net Profit or Loss		
Other Comprehensive Income		

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

10. Investments

Fig. in NPR

Particulars	Current Year	Previous Year
Investments measured at Amortised Cost	37,441,403,881	32,864,269,925
i) Investment in Preference Shares of Bank and Financial Institutions	-	-
ii) Investment in Debentures	6,340,403,881	6,299,669,925
iii) Investment in Bonds (Nepal Government/ NRB/ Guaranteed by Nepal Government)	-	-
iv) Fixed Deposits in "A" Class Financial Institutions	24,657,000,000	22,283,100,000
v) Fixed Deposits in Infrastructure Banks	1,150,000,000	150,000,000
vi) Fixed Deposits in "B" Class Financial Institutions	4,079,000,000	3,415,500,000
vii) Fixed Deposits in "C" Class Financial Institutions	1,015,000,000	616,000,000
viii) Investment Private Equity	200,000,000	100,000,000
Less: Impairment Losses	-	-
Investments at FVTOCI	4,220,997,673	2,095,716,813
i) Investment in Equity Instruments (Quoted)	3,832,354,066	1,957,587,221
ii) Investment in Equity Instruments (Unquoted)	9,560,000	9,560,000
iii) Investment in Mutual Funds	266,583,607	128,569,592
iv) Investment in Debentures	-	-
v) Others (to be Specified)	112,500,000	-
Investments at FVTPL	-	-
i) Investment in Equity Instruments (Quoted)	-	-
ii) Investment in Equity Instruments (Unquoted)	-	-
iii) Investment in Mutual Funds	-	-
iv) Investment in Debentures	-	-
v) Others (to be Specified)	-	-
Total	41,662,401,555	34,959,986,739

a) Details of Impairment Losses

Particulars	Current Year	Previous Year
Investment in Preference Shares of Bank and Financial Institutions		
Investment in Debentures		
Investment in Bonds (Nepal Government/NRB/Guaranteed by Nepal Government)		
Fixed Deposit with "A" Class Financial Institutions		
Fixed Deposit with Infrastructure Banks		
Fixed Deposit with "B" Class Financial Institutions		
Fixed Deposit with "C" Class Financial Institutions		
Others (to be Specified)		
Total	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

b) Investments having expected maturities less than 12 months:

Fig. in NPR

Particulars	Current Year	Previous Year
Investment in Equity Instruments (Quoted)		
Investment in Equity Instruments (Unquoted)		
Investment in Mutual Funds		
Investment in Preference Shares of Bank and Financial Institutions		
Investment in Debentures		
Investment in Bonds (Nepal Government/NRB/Guaranteed by Nepal Government)		
Fixed Deposit with "A" Class Financial Institutions	4,437,000,000	2,219,500,000
Fixed Deposit with Infrastructure Banks		-
Fixed Deposit with "B" Class Financial Institutions	785,000,000	202,500,000
Fixed Deposit with "C" Class Financial Institutions	200,000,000	296,000,000
Others (to be Specified)	-	-
Total	5,422,000,000	2,718,000,000

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

c) Information relating to investment in equity

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Investment in Equity Instruments (Quoted)				
Kumari Bank Limited Promoter Share 269140 Shares of Rs. 64.08 each	17,245,473.88	29,874,540.00	17,245,474	27,990,560
Nepal Investment Bank Ltd. Promoter Share 17719 Shares of Rs. 188.54 each	3,340,683.98	2,976,792.00	3,340,684	2,461,169
Nepal Insurance Co. Ltd Promoter Share 189083 Shares of Rs. 125.28 each	23,688,117.14	56,724,900.00	17,753,988	42,986,100
Nepal Reinsurance Company Limited Promoter Share 964989 Shares of Rs. 74.50 each	71,895,100.00	271,161,909.00	71,895,100	258,865,911
Citizen Investment Trust Promoter Share 142318 Shares of Rs. 613.40 each	87,298,143.00	102,042,006.00	87,298,143	83,655,975
Mero Micro Finance Bittiya Sanstha Ltd. Promoter Share 62567 Shares of Rs. 362.05 each	22,652,079.06	14,140,142.00	26,712,926	15,320,088
Forward Community Micro Finance Bittiya Sanstha Ltd. Promoter Share 95596 Shares of Rs. 446.90 each	42,721,435.00	28,678,800.00	42,721,435	25,312,500
Prabhu Bank Ltd Promoter Share 59640 Shares of Rs. 177.38 each	10,578,668.30	6,560,400.00	10,578,668	5,964,000
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited Promoter Share 71566 Shares of Rs. 332.81 each	23,817,713.00	7,156,600.00	23,817,713	6,157,200
Prime Commercial Bank Ltd. Promoter Share 12064 Shares of Rs. 174.24 each	2,102,002.65	1,242,592.00	2,102,003	1,508,000
Swabalamban Laghubitta Bittiya Sanstha Limited Promoter Share 75289 Shares of Rs. 405.88 each	30,558,294.39	58,875,998.00	30,558,294	51,533,018
Mahuli Laghubitta Bittiya Sanstha Ltd. Promoter Share 67759 Shares of Rs. 526.03 each	35,643,527.49	44,585,422.00	35,643,527	51,361,322
Samriddhi Finance Laghubitta Bittiya Sanstha Ltd. Promoter Share 30067 Shares of Rs. 160 each	4,810,880.00	4,930,988.00	5,600,000	5,740,000

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Nepal Infrastructure Bank Limited Promoter Share 1674000 Shares of Rs. 92.59 each	155,000,000.00	185,814,000.00	155,000,000	185,814,000
Hydroelectricity Investment and Development Company Limited 282029 Shares of Rs. 202.85 each	57,210,769.42	59,384,026.24	-	-
Agricultural Development Bank Limited 124976 Shares of Rs. 273.19 each	44,889,512.08	40,883,398.88	10,088,487	10,857,126
Api Power Company Ltd. 146256 shares of Rs.297.24 each	43,473,092.48	43,280,075.52	-	-
CEDB Holdings Limited 14152 shares of Rs.2512.51 each	35,557,005.34	37,389,442.48	-	-
Citizen Investment Trust 8108 shares of Rs.1744.87 each	14,147,434.20	16,019,137.76	14,147,434	12,930,360
Citizens Bank International Limited 143843 shares of Rs.217.14 each	31,234,219.94	32,836,480.04	26,648,450	24,819,278
Chilime Hydropower Company Limited 20612 Shares of Rs. 494.92 each			10,201,307	9,584,580
Deprosc Laghubitta Bittiya Sanstha Limited 975 Shares of Rs. 822.69 each			802,123	819,975
Everest Bank Limited 81537 shares of Rs.613.85 each	50,051,382.39	57,203,097.72	54,919,895	57,163,120
Garima Bikas Bank Limited 1000 shares of Rs.478.57 each	478,570.31	428,360.00	9,045,110	8,741,385
Ghalemdi Hydro Limited 21761 shares of Rs.255.69 each	5,564,010.20	5,414,354.41		
Global IME Bank Limited 933595 shares of Rs.228.99 each	213,787,245.58	242,333,254.15	21,883,216	18,968,097
Green Ventures Limited 79967 shares of Rs.461.76 each	36,925,765.41	38,568,084.10	-	-
Gurkhas Finance Ltd. 6412 shares of Rs.792.74 each	5,083,037.25	3,742,235.56		
Hathway Investment Nepal Limited 2 shares of Rs.873.06 each	1,746.12	2,440.28	2,640,736	3,039,000
Himalayan Bank Limited 33707 shares of Rs.235.08 each	7,923,948.98	7,998,671.10	14,660,912	14,108,995
Himalayan Distillery Limited 6996 shares of Rs.2116.32 each	14,805,801.02	8,650,833.84	16,271,701	10,827,032
Himalayan Reinsurance Limited 60514 shares of Rs.1028.19 each	62,219,864.65	55,841,108.92	818,861	792,280
Himal Dolakha Hydropower Company Limited 8248 shares of Rs.314.16 each	2,591,219.00	1,631,124.48	2,591,219	1,228,952
Himalayan Power Partner Ltd.	-	-	7,102,642	3,060,000
Hydroelectricity Investment and Development Company Limited 12877 shares of Rs.302.08 each	3,889,898.79	3,767,938.97	-	-
ICFC Finance Limited 6103 Shares of Rs. 674.31 each			4,115,313	3,777,757
Janautthan Samudayic Laghubitta Bittiya Sanstha Limited 545 shares of Rs.2546.17 each	1,387,660.00	754,438.05	1,387,660	776,680
Kalika Laghubitta Bittiya Sanstha Ltd 4 shares of Rs.1053.75 each	4,215.00	4,238.00	4,215	4,800
Kamana Sewa Bikas Bank Limited 13739 shares of Rs.448.89 each	6,167,316.79	6,878,979.91	1,675,647	1,604,928

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Kumari Bank Limited 656022 shares of Rs.215.33 each	141,262,505.06	144,173,954.94	145,953,535	125,356,644
Laxmi Laghubitta Bittiya Sanstha Ltd. 8544 shares of Rs.1314.89 each	11,234,396.16	9,579,105.60	-	-
Laxmi Sunrise Bank Limited 91983 shares of Rs.187.63 each	17,258,409.66	21,960,021.42	49,837,386	44,737,175
Mero Micro Finance Bittiya Sanstha Ltd. 10305 shares of Rs.394.07 each	4,060,847.10	8,723,491.65	4,497,127	7,988,400
Machhapuchhre Bank Limited 391779 shares of Rs.262.48 each	102,832,797.26	101,631,390.39	1,785,839	2,000,000
Mahalaxmi Bikas Bank Ltd. 139802 shares of Rs.416.72 each	58,257,685.34	57,552,289.34	-	-
Miteri Development Bank Ltd. 86996 shares of Rs.729.43 each	63,457,793.11	59,868,037.32	-	-
Mountain Energy Nepal Ltd. 3000 shares of Rs.594.91 each	1,784,731.43	1,917,570.00	-	-
Muktinath Bikas Bank Ltd. 60842 shares of Rs.458.56 each	27,899,510.04	24,696,984.64	30,151,110	24,997,838
Nabil Bank Limited 133560 shares of Rs.568.9 each	75,981,772.95	72,305,377.20	72,763,694	75,136,360
Nepal Investment Mega Bank Limited 124638 shares of Rs.235.86 each	29,397,283.47	28,793,870.76	52,734,605	42,886,192
Nepal Bank Limited 384710 shares of Rs.296.24 each	113,966,092.37	112,119,882.40	13,019,952	13,184,546
Nepal Reinsurance Company Limited 1 shares of Rs.0 each		1,260.11	51,233,867	26,985,378
Nepal Doorsanchar Company Limited 8602 shares of Rs.957.81 each	8,239,057.87	7,546,276.54	2,265,141	2,028,000
Nepal Infrastructure Bank Limited 450320 shares of Rs.286.39 each	128,966,889.48	126,823,621.60	1,797,508	1,986,792
Nepal SBI Bank Limited 67882 shares of Rs.422.25 each	28,663,279.82	29,866,722.36	4,708,034	4,597,904
Neco Insurance Limited 32 shares of Rs.892.33 each	28,554.51	22,731.52	27,855	20,900
Nepal Warehousing Company Limited 19363 shares of Rs.1169.64 each	22,647,746.15	17,860,237.57	-	-
NIC Asia Bank Ltd. 40361 shares of Rs.712.55 each	28,759,071.77	16,953,638.05	28,759,072	17,887,995
NMB Bank Limited 605865 shares of Rs.254.39 each	154,124,833.53	163,413,907.80	94,324,557	87,548,800
Ngadi Group Power Ltd. 243709 shares of Rs.381.22 each	92,907,693.75	97,159,467.03	-	-
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited 4623 shares of Rs.1025.04 each	4,738,771.37	3,553,746.33	4,738,771	3,291,114
NMB Microfinance Bittiya Sanstha Ltd. 2673 Shares of Rs. 1118.11 each	2,988,714.00	1,991,732.49	2,988,714	2,031,480
Nerude Mirmire Laghubitta Bittiya Sanstha Limited 1 shares of Rs.0 each	-	700.35	-	595
Prime Commercial Bank Ltd. 437521 shares of Rs.261.85 each	114,563,891.33	120,891,427.51	45,148,457	44,861,712
Prabhu Bank Limited 306961 shares of Rs.234.01 each	71,833,454.86	68,111,576.29	9,849,970	9,222,203
Reliance Finance Ltd. 155862 shares of Rs.591.17 each	92,141,601.46	78,596,530.74	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Ridi Power Company Limited 92 shares of Rs.0 each	-	23,737.84	-	-
Sahas Urja Ltd. 20000 shares of Rs.594.42 each	11,888,401.31	12,800,800.00	-	-
Samriddhi Finance Company Limited 4933 shares of Rs.159.97 each	789,120.00	2,661,205.51	-	-
Sanima Bank Limited 683263 shares of Rs.325.62 each	222,486,757.43	256,066,474.51	87,252,793	90,741,681
Sanima Mai Hydropower Ltd. 56249 shares of Rs.624.36 each	35,119,746.25	35,263,060.59	-	-
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited 7799 shares of Rs.999.8 each	7,797,420.79	6,897,513.59	7,895,521	6,713,497
Shangrila Development Bank Ltd.	-	-	1,755,786	1,745,349
Shree Investment Finance Co. Ltd.	-	-	21,545,619	21,131,740
Siddhartha Bank Limited 593908 shares of Rs.310.05 each	184,139,321.96	227,924,073.16	115,200,490	118,226,080
Singati Hydro Energy Limited 137910 shares of Rs.298.68 each	41,191,078.19	39,769,106.70	13,284,244	15,290,254
Standard Chartered Bank Limited 48748 shares of Rs.580.07 each	28,277,486.30	31,983,562.80	60,541,225	63,216,622
Salt Trading Corporation 407 shares of Rs.5836.74 each	2,375,551.80	2,153,030.00	10,086,678	8,294,355
Samata Gharelu Laghubitta Bittiya Sanstha Limited 3055 shares of Rs.1061.4 each	3,242,584.00	2,889,357.90	3,242,584	2,853,729
Shine Resunga Development Bank Ltd.	-	-	7,948,974	8,161,955
Shikhar Insurance Co. Ltd. 1085 shares of Rs.1414.79 each	1,535,043.50	839,280.05	1,535,044	712,878
SHIVAM CEMENTS LTD	-	-	14,340,337	12,779,014
Swabalamban Laghubitta Bittiya Sanstha Limited 1 shares of Rs.0 each	-	881.44	15,052,716	18,699,420
Swarojgar Laghubitta Bittiya Sanstha Ltd. 9252 shares of Rs.1274 each	11,787,089.20	9,446,569.56	11,830,489	8,242,786
United IDI Mardi RB Hydropower Limited. 433926 shares of Rs.680.21 each	295,159,229.20	265,428,194.94	-	-
UNIVERSAL POWER COMPANY LTD 94 shares of Rs.413.2 each	38,841.01	37,963.78	-	-
Upper Tamakoshi Hydropower Ltd 5000 shares of Rs.202.66 each	1,013,283.74	992,800.00	23,615,874	25,758,796
Vijaya laghubitta Bittiya Sanstha Ltd. 1500 shares of Rs.1175.7 each	1,763,554.61	1,329,285.00	1,763,555	1,560,000
Total A	3,415,347,725.97	3,750,399,258.73	1,742,750,005.74	1,888,652,369.50
Investment in Equity Instruments (Unquoted)				
Insurance Institute of Nepal 95600 Shares of Rs. 100 Each	9,560,000.00	9,560,000.00	9,560,000	9,560,000
Club Chaulani Limited 1125000 Shares of Rs. 100 Each	112,500,000.00	112,500,000.00	-	-
Total B	122,060,000.00	122,060,000.00	9,560,000.00	9,560,000.00
Grand	3,537,407,725.97	3,872,459,258.73	1,752,310,005.74	1,898,212,369.50

d) The company has earmarked investments amounting to NPR. 30,901,000,000 To Nepal Insurance Authority.

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

11. Loans

Fig. in NPR

Particulars	Current Year	Previous Year
Loans measured at Amortised Cost		
Loan to Employees	152,880,855	123,431,707
Loan to Agents	58,726,816	79,506,499
Loan to Policyholders	4,678,959,275	4,012,500,993
Others (to be Specified)	-	-
Less: Impairment Losses	30,964,466	36,494,295
Total	4,859,602,479	4,178,944,904

a) Loans to Policyholders

Particulars	Loan amount		Interest Income	
	Current Year	Previous Year	Current Year	Previous Year
Endowment	3,313,414,440.95	2,861,151,066	292,386,935	261,528,659
Anticipated Endowment	720,425,552.20	604,643,845	64,784,716	58,359,414
Endowment cum Whole Life	645,119,282.02	546,706,083	59,081,979	49,975,163
Whole Life	-	-	-	-
Foreign Employment Term	-	-	-	-
Other Term	-	-	(106,450)	-
Special Term	-	-	-	-
Others (to be Specified)	-	-	-	-
Total	4,678,959,275	4,012,500,993	416,147,180	369,863,237

b) Expected repayment of loan within 12 months:

Particulars	Current Year	Previous Year
Loan to Employees	63,090,459	50,554,047
Loan to Agents	73,412,782	56,833,420
Loan to Policyholders	-	-
Others (to be Specified)	-	-
Total	136,503,240	107,387,466

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

12. Reinsurance Assets

Description	Policy liabilities and provisions		Claim Payment Reserve		Impairment Losses		Net Reinsurance Assets	
	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
Endowment	-	-	5,356,968	5,462,939	-	-	5,356,968	5,462,939
Anticipated Endowment	-	-		9,107,408	-	-		9,107,408
			54,176,220				54,176,220	
Endowment cum Whole Life	-	-	640,000	460,000	-	-	640,000	460,000
Whole Life	-	-	-	-	-	-	-	-
Foreign Employment Term	-	-	2,680,000	2,430,000	-	-	2,680,000	2,430,000
Other Term	-	-	1,244,640	3,964,000	-	-	1,244,640	3,964,000
Special Term	-	-	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-	-	-
Total	-	-	64,097,828	21,424,347	-	-	64,097,828	21,424,347

13. Insurance Receivables

Particulars	Current Year	Previous Year
Receivable from Reinsurer	223,025,162	160,562,040
Receivable from other Insurance Companies	-	-
Others(to be Specified)	-	-
Less: Impairment Losses	-	-
Total	223,025,162	160,562,040

a) Expected receivable within 12 months:

Particulars	Current Year	Previous Year
Receivable from Reinsurer	223,025,162	160,562,040
Receivable from Other Insurance Companies	-	-
Others(to be Specified)	-	-
Total	223,025,162	160,562,040

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

14. Other Assets

Fig. in NPR

Particulars	Current Year	Previous Year
Capital Advances	-	-
Prepaid Expenses	1,259,610	1,179,736
Claim Advances	-	-
Advance To Suppliers	-	-
Staff Advances	1,203,169	3,640,733
Printing and Stationary Stocks	4,760,194	5,530,349
Stamp Stocks	116,950	116,950
Deferred Expenses	111,384,455	120,485,825
Deferred Reinsurance Commission Expenses	-	-
Deferred Agent Commission Expenses	-	-
Lease Receivables	-	-
Others (to be specified)	-	-
Plan Assets for Gratuity (Net)	-	14,309,995
Plan Assets for Leave (Net)	-	-
Less: Impairment Losses	-	-
Total	118,724,379	145,263,587

a) Expected to be recovered/ settled within 12 months:

Particulars	Current Year	Previous Year
Capital Advances	-	-
Prepaid Expenses	1,259,610	1,179,736
Claim Advances	-	-
Advance To Suppliers	-	-
Staff Advances	1,203,169	3,640,733
Printing and Stationary Stocks	4,760,194	5,530,349
Stamp Stocks	116,950	116,950
Deferred Expenses	6,416,348	5,617,446
Deferred Reinsurance Commission Expenses	-	-
Deferred Agent Commission Expenses	-	-
Lease Receivables	-	-
Others (to be specified)	-	-
Total	12,957,370	16,085,214

15. Other Financial Assets

Particulars	Current Year	Previous Year
Security Deposits	1,997,410	1,997,410
Accrued Interest	248,274,191	239,752,694
Interest Receivable from Loan to Policyholders	-	-
Other Receivables	31,248,127	-
Other Deposits	783,310,907	300,111
Sundry Debtors	-	-
Others (to be Specified)	139,620	-
Less: Impairment Losses	-	-
Total	1,064,970,255	242,050,215

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

a) Expected maturities within 12 months:

Fig. in NPR

Particulars	Current Year	Previous Year
Security Deposits	-	-
Accrued Interest	248,274,191	239,752,694
Interest Receivable from Loan to Policyholders	(0)	(0)
Other Receivables	31,248,127	-
Other Deposits	783,310,907	300,111
Sundry Debtors	-	-
Other (to be Specified)	139,620	-
Total	1,062,972,845	240,052,805

16. Cash and Cash Equivalent

Particulars	Current Year	Previous Year
Cash in Hand	-	-
Cheque in Hand	-	-
Bank Balances		
i) Balance With "A" Class Financial Institutions	694,427,348	608,426,690
ii) Balance With Infrastructure Banks	-	-
iii) Balance With "B" Class Financial Institutions	100,552,543	84,203,811
iv) Balance With "C" Class Financial Institutions	24,644,083	24,777,973
Less: Impairment Losses	-	-
Deposit with initial maturity upto 3 months	-	-
Others (to be Specified)	-	-
Less: Impairment Losses	-	-
Total	819,623,974	717,408,474

17 (a) Share Capital

Particulars	Current Year	Previous Year
Ordinary Shares		
As at Shrawan 1, 2081	5,011,947,797	4,545,572,100
Additions during the year		
i) Bonus Share Issue	-	466,375,697
As at Ashadh 32, 2082	5,011,947,797	5,011,947,797
Convertible Preference Shares (Equity Component only)		
As at Shrawan 1, 2081	-	-
Additions during the year	-	-
As at Ashadh 32, 2082	-	-
Irredeemable Preference Shares (Equity Component only)		
As at Shrawan 1, 2081	-	-
Additions during the year	-	-
As at Ashadh 32, 2082	-	-
Total	5,011,947,797	5,011,947,797

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

(i) Ordinary Shares

Fig. in NPR

Particulars	Current Year	Previous Year
Authorised Capital:		
6,00,00,000 Ordinary Shares of Rs. 100 each	6,000,000,000	6,000,000,000
Issued Capital:		
50,119,477 Ordinary Shares of Rs. 100 each	5,011,947,797	5,011,947,797
Subscribed and Paid Up Capital:		
50,119,477 Ordinary Shares of Rs. 100 each	5,011,947,797	5,011,947,797
Total	5,011,947,797	5,011,947,797

(ii) Preference Share Capital

Particulars	Current Year	Previous Year
Authorised Capital:		
..... Convertible Preference Shares of Rs. XXX Each	-	-
.....Irredeemable Preference Shares of Rs. XXX Each	-	-
Issued Capital:		
..... Convertible Preference Shares of Rs. XXX Each	-	-
.....Irredeemable Preference Shares of Rs. XXX Each	-	-
Subscribed and Paid Up Capital:		
..... Convertible Preference Shares of Rs. XXX Each	-	-
.....Irredeemable Preference Shares of Rs. XXX Each	-	-
Total	-	-

Shareholding Structure of Share Capital

Particulars	Number of Shares		Percentage	
	Current Year	Previous Year	Current Year	Previous Year
Promoters				
Government of Nepal	-	-	-	-
Nepali Organized Institutions	8,576,730	8,576,730	17.11%	17.11%
Nepali Citizens	16,984,204	16,984,204	33.89%	33.89%
Foreigners	-	-		
Others (to be Specified)	-	-		
Total (A)	25,560,934	25,560,934	51.00%	51.00%
Other than Promoters				
General Public	24,509,057	24,509,057	48.90%	48.90%
Others (to be Specified)	-	-	-	-
- Fraction Share	40,686	40,686	0.08%	0.08%
- Others	8,801	8,801	0.02%	0.02%
Total (B)	24,558,544	24,558,544	49.00%	49.00%
Total (A+B)	50,119,478	50,119,478	100.00%	100.00%

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Details of shareholders holding 1% or more than 1% of the aggregate shares in the Company:

Particulars	Number of Shares		Percentage	
	Current Year	Previous Year	Current Year	Previous Year
Arpit Agrawal	2,301,137	2,068,873	4.59%	4.13%
Ashok Kumar Agrawal	984,919	893,271	1.97%	1.78%
Bodh Prasad Tripathi	540,400	680,232	1.08%	1.36%
City Express Investment Fund Pvt.ltd	513,095	544,169	1.02%	1.09%
Nic Asia Bank Ltd.	893,825	1,371,153	1.78%	2.74%
Nikunj Agrawal	1,818,627	1,632,622	3.63%	3.26%
Nitesh Agrawal	2,800,010	2,539,460	5.59%	5.07%
Shree Ganesh Properties And Investments Pvt.ltd	1,649,445	1,821,161	3.29%	3.63%
Sirish Kumar Murarka	527,524	634,873	1.05%	1.27%
Trilok Chand Agrawal	1,830,022	1,659,734	3.65%	3.31%
Unitech Investment Private Limited	1,906,697	1,895,928	3.80%	3.78%
Usha Agrawal	2,514,297	2,539,459	5.02%	5.07%
Usha Investment	1,277,653	1,158,763	2.55%	2.31%
V.j.investment Company Pvt.ltd.	917,866	832,457	1.83%	1.66%

17 (b) Share Application Money Pending Allotment

Particulars	Current Year	Previous Year
Share Application Money Pending Allotment	-	-
Total	-	-

17 (c) Share Premium

Particulars	Current Year	Previous Year
As on Shrawan 1, 2081	-	37,201,855
Additions on acquisition of Jyoti Life	-	-
Increase due to issue of shares at premium	-	-
Decrease due to issue of bonus shares	-	(37,201,855)
Transaction costs on issue of share	-	-
Others (to be Specified)	-	-
As on Ashadh 32, 2082	-	-

17 (d) Catastrophe

Particulars	Current Year	Previous Year
As on Shrawan 1, 2081	377,143,461	326,989,612
Additions	42,879,490	50,153,848
Utilizations	-	-
As on Ashadh 32, 2082	420,022,951	377,143,461

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

17 (e) Retained Earnings

Fig. in NPR

Particulars	Current Year	Previous Year
As on Shrawan 1, 2081	1,150,565,318	1,329,786,417
Net Profit or Loss	727,728,427	851,785,189
Items of OCI recognised directly in retained earnings		
Remeasurement of Post-Employment Benefit Obligations	-	-
Transfer to retained earnings on disposal of FVTOCI		
Transfer to reserves		
Revaluation Reserves	-	-
Capital Reserves	-	-
Catastrophe Reserves	(42,879,490)	(50,153,848)
Corporate Social Responsibility (CSR) Reserves	(8,575,898)	(10,030,770)
Insurance Fund	-	-
Fair Value Reserves	-	-
Actuarial Reserves	-	-
Deferred Tax Reserve	129,861,375	161,614,896
Regulatory Reserve	-	-
Other Reserve(Employee Training Fund)	(1,511,485)	(4,266,546)
Transfer of Depreciation on Revaluation of Property and Equipment	-	-
Transfer of Disposal of Revalued Property and Equipment	-	-
Transfer of Disposal of Equity Instruments Measured at FVTOCI	-	-
CSR Expenses made during the Year	-	-
Issue of Bonus Shares	-	(4,463,843)
Transaction costs on issue of Shares	(1,200,511)	(3,925,324)
Dividend Paid	(1,002,389,559)	(1,124,574,538)
Dividend Distribution Tax	-	-
Transfer to Insurance Contract Liability	-	-
Others (to be Specified)		
-Prior period adjustment	(27,943,119)	4,793,685
As on Ashadh 32, 2082	923,655,057	1,150,565,318

17 (f) Other Equity

Particulars	Current Year	Previous Year
Revaluation Reserves	-	-
Capital Adjustment Reserves	61,512,300	61,512,300
Corporate Social Responsibility (CSR) Reserves	27,048,648	20,630,120
Insurance Fund	-	-
Fair Value Reserves	23,607,063	10,494,285
Actuarial Reserves	(83,796,876)	(46,501,756)
Deferred Tax Reserve	288,595,495	418,456,870
Other Reserve(to be specified)		
Employee Training Reserve	1,511,485	4,266,546
Total	318,478,115	468,858,365

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

18. Provisions

Fig. in NPR

Particulars	Current Year	Previous Year
Provision for employee benefits		
i) Provision for Leave	94,643,249	14,149,332
ii) Provision for Gratuity	17,593,765	-
iii) Termination Benefits	-	-
iv) Other Employee Benefit obligations (to be Specified)	-	-
Provision for tax related legal cases	-	-
Provision for non-tax related legal cases	-	-
Others (to be Specified)	-	-
Total	112,237,014	14,149,332

(a) Movement of Provisions, Contingent Liabilities and Contingent Assets

Description	Opening Balance	" Additions During the Year "	" Utilised During the Year "	Deposited at CIT Fund	Unwinding of Discount	Closing Balance
Provision for employee benefits						
i) Provision for Leave	14,149,332	80,493,917	-	-	-	94,643,249
ii) Provision for Gratuity	-	17,593,765		-		17,593,765
iii) Termination Benefits						
iv) Other Employee Benefit obligations (to be Specified)						
Provision for tax related legal cases						
Provision for non-tax related legal cases						
Others (to be Specified)						

(b) Provision with expected payouts within 12 months

Particulars	Current Year	Previous Year
Provision for employee benefits		
i) Provision for Leave	27,311,946	6,335,000
ii) Provision for Gratuity	-	-
iii) Termination Benefits		
iv) Other employee benefit obligations (to be Specified)		
Provision for tax related legal cases		
Provision for non-tax related legal cases		
Others (to be Specified)		

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

19. Gross Insurance Contract Liabilities

Particulars	Current Year	Previous Year
Life Insurance Fund as per Actuary Report (19.1)	41,505,634,889	33,670,106,571
Claim Payment Reserve including IBNR (19.2)	99,464,646	41,958,268
Transfer from:		
Fair Value Reserve	-	-
Actuarial Reserve	-	-
Revaluation Reserve	-	-
Other Reserve	-	-
Net gain on fair value changes on FVTPL instruments	-	-
Fair Value Gain on Investment Properties	-	-
Share of Profit of Associates accounted as per Equity Method	-	-
Share of Other Comprehensive Income of Associates Accounted for using the Equity Method	-	-
Total	41,605,099,535	33,712,064,839

i) Notes on the cash-flows considered for valuation of liabilities

"Gross Premium Method has been used in calculation of Mathematical Reserve as prescribed in Risk-Based Capital Directive, 2025. The present value of all cash flows of Benefits, Premium, Commissions, Expenses & Reinsurance, under each policy contract have been projected as on date of valuation.

All the product related benefits (Death Benefit, Survival Benefit, Surrender Benefit & Maturity Benefit) cash flows have been projected as per product specifications.

For participating policies bonuses, once declared, form a part of guaranteed benefits under the policy and have been considered accordingly in policy liability calculation. The future bonus payable in the policy have been considered in line with expected performance, previous profit allocation rates and policyholders' reasonable expectations.

Premium receivables under each policy is assumed to be paid on their respective due dates. The commissions payable to agents have been projected as per the Beema Samiti guidelines.

The maintenance expenses have been separated as per policy and percentage of premium expense. The per policy expense has been increased in future years for inflation.

Reinsurance cash-flows have been considered in calculation of Mathematical Reserves. Recovery from reinsurers on expected claims have been considered as inflows and reinsurance premium has been considered as outflows in

calculation of Mathematical Reserves."

ii) Notes on valuation methods and assumptions

"Gross Premium Method has been used in calculation of Mathematical Reserves for all individual life insurance policies as prescribed in Risk-Based Capital Directive, 2025. For group and credit plans, a reserve equal to the higher of Unexpired Risks and the Unearned Premium Reserve was held on a 1/365th methodology.

For all riders attached to base plans, a reserve was held equal to the Unearned Premium Reserve on a 1/365th methodology except for long term riders, where the reserve is based on Gross Premium Valuation.

The assumptions used are as under: Mortality Rates: 72% of Nepal Assured Lives Mortality, 2009 Interest Rate: As per Risk-free rates provide by NIA Commission: Scales of commission / remuneration payable to agents' / insurance intermediaries as per the Annexure 11 of the Insurance Regulation 2049

Maintenance Expenses

- For Participating Policies: 469 per policy & 3.56% of premium.
- For Non-Participating Policies: 239 per policy & 3.56% of premium

Inflation: 5.63% per annum

Future Bonus: The estimated future bonus rates are taken as 50% for all the plans except Annual Money Back plan where it is taken as 45% as per the Nepal Insurance Authority Circular 2081."

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

iii) Notes on the discounting policy

All the future cash flows have been discounted to arrive at the present value of all the cash-flow components under each of the insurance contracts. As per Risk-Based Capital Directive 2025, valuation rates of interest shall be the risk-free rates provide by NIA. Therefore, the discount rate provided by NIA has been used and seems quite prudent compared to actual return earned by the Company.

iv) Notes on aggregation practises

"Following aggregation practice has been followed:

- i. Mathematical Reserve has been determined separately for each contract and the result was then aggregated on the basis of policy type - Endowment plan, Endowment cum Whole Life plan, Money Back Plan, Term Plan & Foreign Employment.
- ii. A reserve equal to one year's extra premium has been held for sub-standard lives or occupation.

- iii. An additional provision for IBNR, Expense Overruns and Future Bonus has been held.

Following aggregation practice has been followed:

- i. Mathematical Reserve has been determined separately for each contract and the result was then aggregated on the basis of policy type - Endowment plan, Endowment cum Whole Life plan, Money Back Plan, Term Plan & Foreign Employment.
- ii. A reserve equal to one year's extra premium has been held for sub-standard lives or occupation.
- iii. An additional provision for IBNR, Expense Overruns and Future Bonus has been held.

v) Any other disclosures as required



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Annexure 19.1: Life Insurance Fund

Particulars	Endowment	Anticipated Endowment	Endowment cum Whole Life	Whole Life	Foreign Employment Term	Other Term	Special Term	Others (to be specified)	Total
Opening Life Insurance Fund	24,185,528,554	5,265,481,404	3,653,236,744	-	412,198,437	153,661,432	-	-	33,670,106,571
Allocation of Fair Value Reserve	-	-	-	-	-	-	-	-	-
Life Insurance Fund Transferred from Jyoti Life on Merger	-	-	-	-	-	-	-	-	-
Adjusted Opening Life Insurance Fund	24,185,528,554	5,265,481,404	3,653,236,744	-	412,198,437	153,661,432	-	-	33,670,106,571
Surplus transfer to Life Insurance fund as per Sec 21 of the directive	6,449,384,422	1,163,080,882	747,396,122	-	(20,318,198)	106,006,954	-	-	8,445,550,182
Gross Life Insurance Fund for valuation (A)	30,634,912,976	6,428,562,286	4,400,632,866	-	391,880,239	259,668,386	-	-	42,115,656,753
Net policyholder's liability	30,385,454,988	6,364,413,464	4,375,962,730	-	318,304,778	61,153,929	-	-	41,505,289,889
Surplus/(Deficit) before shareholder transfer	249,457,988	64,148,822	24,670,136	-	73,575,461	198,514,457	-	-	610,366,864
Transfer to shareholder fund (B)	249,457,988.00	63,803,822.00	24,670,136.00	-	73,575,461	198,514,457	-	-	610,021,864
Transfer from shareholder fund to cover deficit as per actuary report (C)	-	-	-	-	-	-	-	-	-
Closing life insurance Fund as per actuarial valuation (D=A-B+C)	30,385,454,988	6,364,758,464	4,375,962,730	-	318,304,778	61,153,929	-	-	41,505,634,889
i) Best Estimate Liabilities excluding FDB	18,102,363,612	3,641,674,353	2,379,702,007	-	307,584,399	10,734,365	-	-	24,442,058,736
ii) Future Discretionary Benefits (FDB)	9,423,070,461	1,934,069,943	1,656,196,582	-	-	-	-	-	13,013,336,986
iii) Margin Over Best Estimate	614,899,027	214,434,772	118,032,919	-	10,720,378	50,419,565	-	-	1,008,506,661
ii) Cost of Bonus	2,245,121,888	574,234,396	222,031,221	-	-	-	-	-	3,041,387,505
ii) Other Liabilities (if any)	-	-	-	-	-	-	-	-	-
iv) Unallocated surplus	-	345,000	-	-	-	-	-	-	345,000



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

19.2 Gross claim payment Reserve including IBNR/IBNER

Description	Outstanding "Death Claim"		Outstanding "Maturity Claim"		Outstanding "Partial Maturity Claim"		Outstanding "Surrender Claim"		Outstanding "Other Claim"		IBNR/IBNER Claim		Gross outstanding claim reserve	
	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
Endowment	8,393,280	4,746,987	-	-	-	-	-	-	15,040,576	8,050,000	-	-	26,145,389	13,897,094
Anticipated Endowment	50,091,667	8,372,750	-	-	-	-	-	-	10,392,460	4,592,460	-	-	61,430,313	13,543,881
Endowment cum Whole Life	-	127,533	-	-	-	-	-	-	2,000,000	1,800,000	-	-	2,204,000	2,147,663
Whole Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Employment Term	1,300,000	1,300,000	-	-	-	-	-	-	2,700,000	3,800,000	-	-	4,198,000	5,500,500
Other Term	2,033,600	4,761,200	-	-	-	-	-	-	2,900,000	1,729,000	-	-	5,486,944	6,869,130
Special Term	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	61,818,547	19,308,470	-	-	-	-	-	-	33,033,036	19,971,460	-	-	99,464,646	41,958,268

Description	Gross outstanding claim reserve		Claim outstanding upto one year		Unclaimed fund as per sec 12(3)(2) of Insurance Act		Transfer to Policyholders' protection fund		Gross claim payment reserve	
	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
Endowment	26,145,389.04	13,897,093.79	23,698,989.04	5,670,319.74	2,446,400.00	8,226,774.05	-	-	26,145,389.04	13,897,093.79
Anticipated Endowment	61,430,313.13	13,543,880.76	60,237,852.73	13,031,106.36	1,192,460.40	512,774.40	-	-	61,430,313.13	13,543,880.76
Endowment cum Whole Life	2,204,000.00	2,147,663.33	2,204,000.00	(335,255.93)	-	2,482,919.27	-	-	2,204,000.00	2,147,663.33
Whole Life	-	-	-	-	-	-	-	-	-	-
Foreign Employment Term	4,198,000.00	5,500,500.00	4,198,000.00	5,500,500.00	-	-	-	-	4,198,000.00	5,500,500.00
Other Term	5,486,944.00	6,869,130.00	5,486,944.00	2,406,092.99	-	4,463,037.01	-	-	5,486,944.00	6,869,130.00
Special Term	-	-	-	-	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-	-	-	-	-
Total	99,464,646.17	41,958,267.88	95,825,785.77	26,272,763.16	3,638,860.40	15,685,504.72	-	-	99,464,646.17	41,958,267.88

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

20. Insurance Payable

Particulars	Current Year	Previous Year
Payable to Reinsurer	25,469,079	85,050,890
Payable to other Insurance Companies	-	-
Others (to be Specified)	-	-
Total	25,469,079	85,050,890

Payable within 12 months:

Particulars	Current Year	Previous Year
Payable to Reinsurer	25,469,079	85,050,890
Payable to other Insurance Companies	-	-
Others (to be Specified)	-	-
Total	25,469,079	85,050,890

21. Current Tax Assets/(Liabilities) (Net)

Particulars	Current Year	Previous Year
Income Tax Liabilities	(439,464,882)	(205,986,565)
Income Tax Assets	1,464,595,352	1,233,683,561
Total	1,025,130,470	1,027,696,996

22. Borrowings

Particulars	Current Year	Previous Year
Bonds	-	-
Debentures	-	-
Term Loans-Bank and Financial Institution	350,000,000	-
Bank Overdrafts	-	-
Others (to be Specified)	-	-
Total	350,000,000	-

Payable within 12 months:

Particulars	Current Year	Previous Year
Bonds	-	-
Debentures	-	-
Term Loans-Bank and Financial Institution	350,000,000	-
Bank Overdrafts	-	-
Others (to be Specified)	-	-
Total	350,000,000	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

23. Other Liabilities

Fig. in NPR

Particulars	Current Year	Previous Year
TDS Payable	97,061,986	65,355,633
Unidentified deposits	7,930,305	1,386,275
Advance Premiums	26,377,260	75,994,385
Insurance Service Fee Payable	27,991,538	71,273,659
Lease Liability	241,076,712	229,717,124
Deferred Reinsurance Commission Income	-	-
Deferred Income	-	-
Others(to be specified)	-	-
- Claims Payable	520,990,617	325,616,783
- Cheque issued but not presented for payment	-	-
- VAT Payable	-	-0.00
Total	921,428,417	769,343,859.10

Payable within 12 months

Particulars	Current Year	Previous Year
TDS Payable	97,061,986	65,355,633
Unidentified deposits	7,930,305	6,002,428
Advance Premiums	26,377,260	75,994,385
Insurance Service Fee Payable	27,991,538	71,273,659
Lease Liability	51,624,314	62,506,912
Deferred Reinsurance Commission Income	-	-
Deferred Income	-	-
Others(to be specified)	-	-
- Claims Payable	520,990,617	325,616,783
- Cheque issued but not presented for payment	-	-
- VAT Payable	-	-
Total	731,976,019	606,749,800

24. Other Financial Liabilities

Particulars	Current Year	Previous Year
Redeemable Preference Shares	-	-
Irredeemable Cumulative Preference Shares	-	-
Refundable Share Application Money	-	-
Payable to Agents	380,695,302	282,673,431
Sundry Creditors	38,800,339	54,708,218
Retention and deposits	-	-
Short-term employee benefits payable	-	-
i) Salary Payables	1,025,500	1,057,458
ii) Bonus Payables	100,585,116	117,476,761
iii) Other employee benefit payable (to be Specified)	-	-
Dashain Allowance Payable	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year	Previous Year
Fuel Reimbursement Payable	2,430,456	2,409,591
Staff Incentive Payable	6,283,098	3,405,306
Providend Fund Payable	3,254	3,118
Employee CIT Payable	-	-
Employee Leave Payable	266,088	5,106,178
Payable to retired employee	-	-
Other Payable	4,019,024	2,669,054
Audit Fees Payable	111,500	111,502
Actuarial Fees Payable	0	1,713,010
Dividend Payable	-	-
Others (to be specified)	-	-
Rent Expense Payable	381,675	402,459
Agent License Fee Payable	384,600	384,600
Meeting Fee and Allowances Payable to BOD	-	-
Group Business Payable	203,414,259	161,325,998
Total	738,400,210	633,446,685

Payable within 12 months

Particulars	Current Year	Previous Year
Redeemable Preference Shares	-	-
Irredeemable Cumulative Preference Shares	-	-
Refundable Share Application Money	-	-
Payable to Agents	380,695,302	282,673,431
Sundry Creditors	38,800,339	54,708,218
Retention and deposits	-	-
Short-term employee benefits payable	-	-
i) Salary Payables	1,025,500	1,057,458
ii) Bonus Payables	100,585,116	111,118,303
iii) Other employee benefit payable (to be Specified)	-	-
Dashain Allowance Payable	-	-
Fuel Reimbursement Payable	2,430,456	2,409,591
Staff Incentive Payable	6,283,098	3,405,306
Providend Fund Payable	3,254	3,118
Employee CIT Payable	-	-
Employee Leave Payable	266,088	5,106,178
Payable to retired employee	-	-
Other Payable	4,019,024	2,669,054
Audit Fees Payable	111,500	111,500
Actuarial Fees Payable	0	1,713,010

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year	Previous Year
Dividend Payable	-	-
Others (to be specified)		
Rent Expense Payable	381,675	402,459
Agent License Fee Payable	384,600	384,600
Meeting Fee and Allowances Payable to BOD	-	-
Group Business Payable	203,414,259	164,098,425
Total	738,400,210	464,975,167

25. Gross Earned Premiums

Particulars	Direct Premium		Premium on Reinsurance Accepted		Gross Change in Unearned Premium		Gross Earned Premium	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	7,637,651,067	6,038,013,638	-	-			7,637,651,067	6,038,013,638
Anticipated Endowment	2,213,886,851	2,055,902,198	-	-			2,213,886,851	2,055,902,198
Endowment Cum Whole Life	693,445,346	687,555,541	-	-			693,445,346	687,555,541
Whole Life	-	-	-	-			-	-
Foreign Employment Term	286,231,993	249,874,702	-	-			286,231,993	249,874,702
Other Term	523,850,571	468,120,340	-	-			523,850,571	468,120,340
Special Term	-	-	-	-			-	-
Othes(to be Specified)	-	-	-	-			-	-
Total	11,355,065,829	9,499,466,419	-	-	-	-	11,355,065,829	9,499,466,419

25.1 Gross Written Premiums

Particulars	First Year Premium		Renewal Premium		Single Premium		Total Direct Premium	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	1,650,225,268	1,249,939,048	5,360,339,359	4,480,060,040	627,086,440	308,014,550	7,637,651,067	6,038,013,638
Anticipated Endowment	210,936,991	190,125,990	1,913,177,491	1,821,829,216	89,772,369	43,946,992	2,213,886,851	2,055,902,198
Endowment Cum Whole Life	60,132,562	84,629,960	633,312,784	602,925,581	-	-	693,445,346	687,555,541
Whole Life	-	-	-	-	-	-	-	-
Foreign Employment Term	-	-	-	-	286,231,993	249,874,702	286,231,993	249,874,702
Other Term	401,900,909	366,293,397	105,691,925	78,826,310	16,257,738	23,000,633	523,850,571	468,120,340
Special Term	-	-	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-	-	-
Total	2,323,195,730	1,890,988,395	8,012,521,559	6,983,641,147	1,019,348,540	624,836,877	11,355,065,829	9,499,466,419

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

26. Premiums Ceded

Fig. in NPR

Particulars	Premium Ceded To Reinsurers		Reinsurer's Share of Change in Unearned Premium		Premium Ceded	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	78,184,419	97,270,181	-	-	78,184,419	97,270,181
Anticipated Endowment	35,212,426	50,370,286	-	-	35,212,426	50,370,286
Endowment cum Whole Life	7,922,596	12,776,835	-	-	7,922,596	12,776,835
Whole Life	-	-	-	-	-	-
Foreign Employment Term	79,345,460	89,657,318	-	-	79,345,460	89,657,318
Other Term	28,236,674	48,157,773	-	-	28,236,674	48,157,773
Special Term	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-
Total	228,901,574	298,232,394	-	-	228,901,574	298,232,394

26.1 Portfolio-wise detail of Net Earned Premium

Particulars	Gross Earned Premium		Premium Ceded		Net Earned Premium	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	7,637,651,067	6,038,013,638	78,184,419	97,270,181	7,559,466,648	5,940,743,457
Anticipated Endowment	2,213,886,851	2,055,902,198	35,212,426	50,370,286	2,178,674,425	2,005,531,912
Endowment cum Whole Life	693,445,346	687,555,541	7,922,596	12,776,835	685,522,750	674,778,706
Whole Life	-	-	-	-	-	-
Foreign Employment Term	286,231,993	249,874,702	79,345,460	89,657,318	206,886,533	160,217,384
Other Term	523,850,571	468,120,340	28,236,674	48,157,773	495,613,898	419,962,567
Special Term	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-
Total	11,355,065,829	9,499,466,419	228,901,574	298,232,394	11,126,164,254	9,201,234,025

27. Commission Income

Particulars	Reinsurance Commission		Profit Commission		Total Commission Income	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	-	-	-	-	-	-
Anticipated Endowment	-	-	-	-	-	-
Endowment Cum Whole Life	-	-	-	-	-	-
Whole Life	-	-	-	-	-	-
Foreign Employment Term	-	-	-	-	-	-
Other Term	-	-	-	-	-	-
Special Term	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-
Total	-	-	-	-	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

28. Other Direct Income

Fig. in NPR

Particulars	Other Direct Income		Late Fee		Total Other Direct Income	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	-	-	53,846,386	43,737,115	53,846,386	43,737,115
Anticipated Endowment	-	-	23,206,902	21,208,479	23,206,902	21,208,479
Endowment Cum Whole Life	-	-	7,875,673	8,184,450	7,875,673	8,184,450
Whole Life	-	-	-	-	-	-
Foreign Employment Term	-	-	-	-	-	-
Other Term	-	-	699,500	458,813	699,500	458,813
Special Term	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-
Total	-	-	85,628,461	73,588,857	85,628,461	73,588,857

29. Income from Investments and Loans

Particulars	Current Year	Previous Year
Interest Income from Financial Assets Designated at Amortised Costs		
i) Fixed Deposit with "A" Class Financial Institutions	2,118,803,690	2,013,967,132
ii) Fixed Deposit with Infrastructure Bank	61,983,288	17,978,769
iii) Fixed Deposit with "B" Class Financial Institutions	334,637,736	390,272,389
iv) Fixed Deposit with "C" Class Financial Institutions	64,031,072	96,595,433
v) Debentures	616,836,882	577,325,986
vi) Bonds (Nepal Government/ NRB/ Guaranteed by Nepal Government)	-	-
vii) Bank Deposits other than Fixed Deposit	1,798,144	6,900,414
viii) Agent Loans	220,462	11,099,937
ix) Employee Loans	20,152,694	20,635,117
x) Other Interest Income (to be Specified)	-	-
Financial Assets Measured at FVTOCI		
i) Interest Income on Debentures	-	-
ii) Dividend Income	22,983,085.65	12,039,147
iii) Other Interest Income (to be specified)	-	-
-Realised Gains/ (Losses) on Derecognition	221,632,475	12,387,916
Financial Assets Measured at FVTPL		
i) Interest Income on Debentures	-	-
ii) Dividend Income	-	-
iii) Other Interest Income (to be specified)	-	-
Rental Income	-	-
Others (to be Specified)	-	-
Total	3,463,079,528	3,159,202,239

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

30. Net Gain/(Loss) on Fair Value Changes

Fig. in NPR

Particulars	Current Year	Previous Year
Changes in Fair Value of Financial Assets Measured at FVTPL		
i) Equity Instruments	-	-
ii) Mutual Fund	-	-
iii) Others (to be specified)	-	-
Changes in Fair Value on Investment Properties	-	-
Changes in Fair Value on Hedged Items in Fair Value Hedges	-	-
Changes in Fair Value on Hedging Instruments in Fair Value Hedges	-	-
Other (to be Specified)	-	-
Total	-	-

31. Net Realised Gains/(Losses)

Particulars	Current Year	Previous Year
Realised Gain/(Losses) on Derecognition of Financial Assets Measured at FVTPL		
i) Equity Instruments	-	-
ii) Mutual Fund	-	-
iii) Debentures	-	-
iv) Others (to be specified)	-	-
Realised Gain/(Losses) on Derecognition of Financial Assets at Amortised Costs		
i) Debentures	-	-
ii) Bonds	-	-
iii) Others (to be specified)	-	-
Total	-	-

32. Other Income

Particulars	Current Year	Previous Year
Unwinding of discount on Financial Assets at Amortised Cost		
i) Employee Loan	-	-
ii) Bonds	-	-
iii) Others (to be Specified)	-	-
Foreign Exchange Income	-	-
Interest Income from Finance Lease	-	-
Amortization of Deferred Income	-	-
Profit from disposal of Property and Equipment	-	-
Stamp Income	-	-
Others (to be specified)	-	-
-Miscellaneous Income	2,549,435	317,319
Total	2,549,435	317,319

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

33. Gross Benefits, Claims Paid and Claims Ceded

Fig. in NPR

	Gross Benefits and Claims Paid		Claims Ceded		Net Claims Paid	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	1,780,788,609	1,414,250,823	54,379,978	83,843,889	1,726,408,631	1,330,406,934
Anticipated Endowment	1,159,121,693	1,231,404,858	34,722,918	56,030,329	1,124,398,775	1,175,374,529
Endowment cum Whole Life	166,623,566	185,117,351	7,010,442	14,067,819	159,613,124	171,049,532
Whole Life	-	-	-	-	-	-
Foreign Employment Term	305,399,575	211,175,958	71,286,682	155,362,814	234,112,893	55,813,144
Other Term	348,047,768	223,824,826	38,520,005	64,213,749	309,527,763	159,611,077
Special Term	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-
Total	3,759,981,211	3,265,773,814	205,920,024	373,518,599	3,554,061,187	2,892,255,216



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

33.1 Details of Gross Benefits and Claim Paid

Fig. in NPR

Particulars	Death Claims		Maturity Benefits		Partial Maturity Benefits		Surrender Claim		Other Claims and Benefits		Total Gross Benefits and Claims	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	109,594,257	79,468,125	638,295,491	386,382,702	40,000	11,426,250	871,568,585	875,805,949	161,290,275	61,167,797	1,780,788,609	1,414,250,823
Anticipated Endowment	59,146,473	52,301,799	23,173,892	27,524,025	893,034,230	988,525,025	162,778,664	142,508,248	20,988,434	20,545,761	1,159,121,693	1,231,404,858
Endowment Cum Whole Life	18,611,886	17,584,422	56,598,544	38,814,365	-	-	86,557,752	115,903,563	4,855,384	12,815,000	166,623,566	185,117,351
Whole Life	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Employment Term	286,069,766	172,296,719	-	-	-	-	-	-	19,329,809	38,879,239	305,399,575	211,175,958
Other Term	332,647,584	215,655,404	-	-	-	-	-	25,515	15,400,184	8,143,907	348,047,768	223,824,826
Special Term	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	806,069,966	537,306,468	718,067,927	452,721,092	893,074,230	999,951,275	1,120,905,001	1,134,243,275	221,864,086	141,551,704	3,759,981,211	3,265,773,814

34. Change in Insurance Contract Liabilities

Particulars	Gross Change in Insurance Contract Liabilities		Change in Reinsurance Assets		Net Change in Insurance Contract Liabilities	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	6,124,634,863	5,011,564,243	(105,971)	(13,035,455)	6,124,740,834	5,024,599,699
Anticipated Endowment	1,128,630,249	816,491,189	45,068,812	(4,999,346)	1,083,561,437	821,490,535
Endowment cum Whole Life	710,840,427	646,781,850	180,000	(1,059,958)	710,660,427	647,841,788
Whole Life	-	-	-	-	-	-
Foreign Employment Term	(95,196,159)	(28,091,120)	250,000	1,710,000	(95,446,159)	(29,801,120)
Other Term	(93,889,689)	(122,349,690)	(2,719,360)	500,400	(91,170,329)	(122,850,090)
Special Term	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-
Total	7,775,019,690	6,324,396,453	42,673,461	(16,884,359)	7,732,346,209	6,341,280,812

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

35. Commission Expenses

Fig. in NPR

Particulars	Commission Expenses on First Year Premium		Commission Expenses on Renewal Premium		Commission Expenses on Single Premium		Total Commission Expenses	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	349,116,619	269,746,711	358,375,452	303,266,378	37,568,802	17,908,384	745,060,874	590,921,473
Anticipated Endowment	50,272,818	46,404,190	117,890,895	131,930,294	5,386,342	2,636,820	173,550,055	180,971,303
Endowment Cum Whole Life	13,876,130	20,277,074	39,353,547	37,652,440	-	-	53,229,677	57,929,514
Whole Life	-	-	-	-	-	-	-	-
Foreign Employment Term	-	-	-	-	-	-	-	-
Other Term	42,899,551	35,647,082	7,205,211	3,526,666	952,604	1,308,612	51,057,366	40,482,359
Special Term	-	-	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-	-	-
Total	456,165,118	372,075,057	522,825,106	476,375,778	43,907,748	21,853,815	1,022,897,971	870,304,650

36. Service Fees

Particulars	Service Fees		Reinsurer's Share of Service Fees		Net Service Fees	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	57,282,383	45,285,102	586,383	729,526	56,696,000	44,555,576
Anticipated Endowment	16,604,151	15,419,266	264,093	377,777	16,340,058	15,041,489
Endowment Cum Whole Life	5,200,840	5,156,667	59,419	95,826	5,141,421	5,060,840
Whole Life	-	-	-	-	-	-
Foreign Employment Term	2,146,740	1,874,060	595,091	672,430	1,551,649	1,201,630
Other Term	3,928,879	3,510,903	211,775	361,183	3,717,104	3,149,719
Special Term	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-
Total	85,162,994	71,245,998	1,716,762	2,236,743	83,446,232	69,009,255

Note: Service fees shall be calculated on the basis of Gross Written Premiums as Per Note 25.1.

37. Other Direct Expenses

Particulars	Reinsurance Commission Expenses		Other Direct Expenses		Total Other Direct Expenses	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Endowment	-	-	-	-	-	-
Anticipated Endowment	-	-	-	-	-	-
Endowment Cum Whole Life	-	-	-	-	-	-
Whole Life	-	-	-	-	-	-
Foreign Employment Term	-	-	-	-	-	-
Other Term	-	-	-	-	-	-
Special Term	-	-	-	-	-	-
Othes(to be Specified)	-	-	-	-	-	-
Total	-	-	-	-	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

38. Employee Benefits Expenses

Fig. in NPR

Particulars	Current Year	Previous Year
Salaries	243,613,903	222,888,346
Allowances	188,380,741	182,878,107
Festival Allowances	32,133,435	29,395,088
Defined Benefit Plans	-	-
i) Gratuity	19,255,314	3,811,843
ii) Leave	43,415,536	29,154,014
Defined Contribution Plans	-	-
i) Provident Fund/ Social Security Fund	28,363,743	26,389,153
ii) Gratuity Expenses	11,225,697	9,739,498
Leave Encashments	6,093,494	10,298,550
Termination Benefits	2,328,066	23,789,336
Training Expenses	12,842,481	7,271,201
Uniform Expenses	3,040,866	2,799,886
Staff Medical Expenses	-	-
Staff Insurance Expenses	10,506,785	13,991,434
Staff Welfare	1,326,437	1,606,392
Others(to be Specified)	-	-
- Staff Incentive	22,348,033	8,758,159
- Other Facilities	2,569,344	1,883,697
- Outsourced Staff Expenses	21,096,160	19,719,897
- Staff Refreshment	-	-
- Amortization of prepaid staff benefits	9,101,369	13,566,899
Sub-Total	657,641,402	607,941,499
Employees Bonus	99,937,910	117,028,000
Total	757,579,312	724,969,499

39. Depreciation and Amortization Expenses

Particulars	Current Year	Previous Year
Amortization of Goodwill & Intangible Assets (Refer Note. 4)	585,170	2,435,689
Depreciation on Property and Equipment (Refer Note.5)	28,825,436	29,248,740
Depreciation on Right of Use (Refer Note.5)	49,331,563	43,216,946
Depreciation on Investment Properties (Refer Note. 6)		
Total	78,742,169	74,901,374

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

40. Impairment Losses

Particulars	Current Year	Previous Year
Impairment Losses on Property and Equipment, Investment Properties, Goodwill & Intangible Assets		
i) Property and Equipment	-	-
ii) Investment properties	-	-
iii) Goodwill & Intangible Assets	-	-
Impairment Losses on Financial Assets		
i) Investments	-	-
ii) Loans	(5,529,828)	47,924
iii) Other Financial Assets	-	-
iv) Cash and Cash Equivalents	-	-
v) Others (to be Specified)		
Impairment Losses on Other Assets		
i) Reinsurance Assets	-	-
ii) Insurance Receivables	-	-
iii) Lease Receivables	-	-
iv) Others (to be Specified)	-	-
Total	(5,529,828)	47,924

41. Other Operating Expenses

Particulars	Current Year	Previous Year
Rent Expenses	-	-
Electricity and Water	6,080,369	5,713,936
Repair & Maintenance	-	-
i) Building	-	-
ii) Vehicle	264,780	328,772
iii) Office Equipments	184,317	200,751
iv) Others(to be Specified)	4,465,843	3,828,845
Telephone & Communication	15,208,805	16,401,665
Printing & Stationary	10,801,248	11,568,170
Office Consumable Expenses	904,444	861,004
Travelling Expenses	-	-
i) Domestic	7,098,029	6,334,210
ii) Foreign	523,142	95,968
Transportation Expenses	28,373,214	30,776,875
Agents Training	8,790,491	2,794,653
Agents Others	472,296,481	375,099,510
Insurance Premium	1,107,513	635,442
Security and Outsourcing Expenses	1,384,822	1,487,121
Legal and Consulting Expenses	755,519	584,376
Newspapers, Books and Periodicals	34,191	62,299
Advertisement & Promotion Expenses	32,475,324	66,557,425
Business Promotion	114,257	3,706,188

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year	Previous Year
Guest Entertainment	82,490	50,389
Gift and Donations	896,470	1,166,364
Board Meeting Fees and Expenses	-	-
i) Meeting Allowances	2,948,000	2,838,000
ii) Other Allowances	2,916,340	2,632,196
Other Committee/ Sub-committee Expenses		
i) Meeting Allowances	2,706,000	3,058,000
ii) Other Allowances	28,055	19,296
General Meeting Expenses	410,083	644,395
Actuarial Service Fee	2,752,537	4,849,800
Other Actuarial Expenses	24,233	103,416
Audit Related Expenses	-	-
i) Statutory Audit	650,000	-
ii) Tax Audit	-	-
iii) Long Form Audit Report	-	-
iv) Other Fees	338,750	85,880
v) Internal Audit	423,750	678,000
vi) Others (to be Specified)	2,168,452	2,115,707
Bank Charges	374,639	778,927
Fee and Charges	1,333,062	913,286
Postage Charges	2,601,680	2,348,654
Foreign Exchange Losses	88,791	9,205
Others (to be Specified)	-	-
- Anniversary Expenses	713,844	532,338
- Other Office Expenses	70,852,400	11,658,505
- Other Service Fees	10,071,062	-
- Miscellaneous Expense	25,228,458	17,503,444
- FE Pool Expenses	1,859,771	-
Sub-Total	720,331,657	579,023,013
Medical examination fee	5,808,124	6,339,107
Fines, interest, Late Fees and Penalties	19,845	22,600
Total	726,159,625	585,384,720

41.1. Medical Examination Fee

Particulars	Current Year	Previous Year
Endowment	4,519,247	4,344,231
Anticipated Endowment	676,668	632,395
Endowment Cum Whole Life	187,355	380,532
Whole Life	-	-
Foreign Employment Term	-	-
Other Term	424,854	981,949
Special Term	-	-
Othes (to be Specified)	-	-
Total	5,808,124	6,339,107

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

42. Finance Cost

Fig. in NPR

Particulars	Current Year	Previous Year
Unwinding of discount on Provisions	-	-
Unwinding of discount on Financial Liabilities at Amortised Costs	-	-
Interest Expenses - Bonds	-	-
Interest Expenses - Debentures	-	-
Interest Expenses - Term Loans	2,791,311	21,484,417
Interest Expenses - Leases	36,345,396	30,198,012
Interest Expenses - Overdraft Loans	-	-
Others (to be Specified)	-	-
Total	39,136,707	51,682,429

43. Income Tax Expense

a) Income Tax Expense

Particulars	Current Year	Previous Year
Current Tax		
i) Income Tax Expenses for the Year	247,139,472	191,292,832
ii) Income Tax Relating to Prior Periods	-	-
Deferred Tax For The Year		
i) Originating and reversal of temporary differences	129,861,375	151,291,776
ii) Changes in tax rate		
iii) Recognition of previously unrecognised tax losses		
iv) Write-down or reversal		
v) Others (to be Specified)		
Income Tax Expense	377,000,848	342,584,608

(b) Reconciliation of Taxable Profit & the Accounting Profit

Particulars	Current Year	Previous Year
Accounting Profit Before Tax	1,104,729,274	444,182,839
Applicable Tax Rate	25%	25%
Tax at the applicable rate on Accounting Profit	276,182,319	111,045,710
Add: Tax effect of expenses that are not deductible for tax purpose		
i) Depreciation as per books	19,685,542	13,545,186
ii) Provision for Leave	-	7,313,633
iii) Provision for Gratuity	-	1,102,207
iv) Net Benefits and Claims Paid	2,821,601,849	1,803,482,166
v) Fine & Penalty	4,961	898,879
vi) Finance cost of lease	9,086,349	6,546,037
vii) Impairment Cost	(1,382,457)	464,969
vii) Donation	224,117	200,000
Less: Tax effect on exempt income and additional deduction		
i) Depreciation as per Act	(4,592,988)	(7,877,813)
ii) Net Earned Premium	(2,781,541,064)	(1,785,941,971)
iii) Dividend Income	(5,745,771)	(2,408,633)
iv) Gratuity Paid	-	(3,550,048)

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year	Previous Year
v) Leave Paid	-	(7,263,293)
vi) Share Issue Cost	(300,128)	(513,609)
Less: Adjustments to Current Tax for Prior Periods		
Add/ (Less): Others(to be Specified)		
i) Less : Adjustment as per NAS Tax computation	-	(412,984)
ii) Less : Adjustment with carried forward loss	(333,222,730)	(136,630,437)
Income Tax Expense	-	-
Effective Tax Rate	0.00%	0.00%

OR

Particulars	Current Year	Previous Year
Accounting Profit Before Tax		
Income Tax Expense		
Average Effective Tax Rate		
Less: Tax effect of expenses that are not deductible for tax purpose		
Add: Tax effect on exempt income and additional deduction		
Add: Adjustments to Current Tax for Prior Periods		
Add/ (Less): Others(to be Specified)		
Applicable Tax Rate	-	-

44. Employee Retirement Benefits

a) Post Employment Benefit - Defined Contribution Plans

For the period ended Ashad end , 2082 (July 16, 2025) the company has recognised an amount of NPR 5,333,762 as Gratuity expense and NPR 44,485,703 as Leave expense under the defined contribution plans in the Statement of Profit or Loss.

b) Post Employment Benefit - Defined Benefit Plans

For Defined Benefit Plans, the cost of providing benefits is determined using the Projected Unit Credit Method, with Actuarial Valuations being carried out.

c) Total Expenses Recognised in the Statement of Profit or Loss

Particulars	Gratuity	Gratuity	Leave Encash- ment Plan	Leave Encash- ment Plan
	Current Year	Previous Year	Current Year	Previous Year
Current service cost	5,377,532	4,444,580	34092551	27,308,428
Past service cost	-	82,201	8450870	1,952,623
Net interest cost (a-b)	(43,770)	(714,938)	1,942,282	9,911,604
a. Interest expense on defined benefit obligation (DBO)	3,738,146	3,660,879	12682400	12,450,270
b. Interest (income) on plan assets	(3,781,916)	(4,375,817)	(10740118)	(2,538,666)
Defined benefit cost included in Statement of Profit or Loss	5,333,762	3,811,843	44,485,703	39,172,655

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

d) Remeasurement effects recognised in Statement of Other Comprehensive Income (OCI) Fig. in NPR

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
a. Actuarial (gain)/ loss due to financial assumption changes in DBO	7470416	(3,073,631)	21949634	(7,251,616)
b. Actuarial (gain)/ loss due to experience on DBO	3256911	3,864,433	9524199	(2,654,087)
c. Return on plan assets (greater)/ less than discount rate	1921119	1,088,348	5604548	145,481
Total actuarial (gain)/ loss included in OCI	12,648,446	1,879,150	37,078,381	(9,760,222)

e) Total cost recognised in Comprehensive Income

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Cost recognised in Statement of Profit or Loss	5,333,762	3,811,843	44,485,703	39,172,655
Remeasurements effects recognised in OCI	12,648,446	1,879,150	37,078,381	(9,760,222)
Total cost recognised in Comprehensive Income	17,982,208	5,690,993	81,564,084	29,412,433

f) Change in Defined Benefit Obligation

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Defined benefit obligation as at the beginning of the year	43,622,560	38,491,288	146,503,856	132,354,524
Service cost	5,377,532	4,444,580	42,543,421	29,261,051
Interest cost	3,738,146	3,660,879	12,682,400	12,450,270
Benefit payments from plan assets	(4175211)	(3,764,989)	(11,176,602)	(15,703,662)
Actuarial (gain)/ loss - financial assumptions	7,470,416	(3,073,631)	23022962	(11,858,327)
Actuarial (gain)/ Loss - experience	3,256,911	3,864,433	-	-
Defined Benefit Obligation as at Year End	59,290,354	43,622,560	213,576,037	146,503,856

g) Change in Fair Value Of Plan Assets

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Fair value of plan assets at end of prior year	44,206,794	41,842,548	124,872,067	19,529,135
Interest Income	3,781,916	4,375,817	10,740,118	2,538,666
Expected return on plan assets				
Employer contributions	-	2,908,017	-	114,664,791
Participant contributions				
Benefit payments from plan assets	(4,371,002)	(3,831,240)	(11,074,849)	(11,715,044)
Transfer in/ transfer out				
Actuarial gain/ (loss) on plan assets	(1,921,119)	(1,088,348)	(5,604,548)	(145,481)
Fair value of Plan Assets as at Year End	41,696,589	44,206,794	118,932,788	124,872,067

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

h) Net Defined Benefit Asset/(Liability)

Fig. in NPR

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Defined Benefit Obligation	59,290,354	43,622,560	213,576,037	146,503,856
Fair Value of Plan Assets	(41,696,589)	(44,206,794)	(118,932,788)	(124,872,067)
Liability/ (Asset) Recognised in Statement of Financial Position	17,593,765	(584,234)	94,643,249	21,631,789

i) Expected Company Contributions for the Next Year

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Expected company contributions for the next year	10,069,212	4,608,259	61,014,527	27,311,946

j) Reconciliation of amounts in Statement of Financial Position

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Net defined benefit liability/(asset) at prior year end	(584,234)	(3,351,260)	21,631,789	113,012,515
Defined benefit cost included in Statement of Profit or Loss	5,333,762	3,729,642	44,485,703	39,172,655
Total remeasurements included in OCI	12,648,446	1,879,150	37,078,381	(9,760,222)
Acquisition/ divestment	195,791	66,251	(30,836,569)	(17,843,412)
Employer contributions	-	(2,908,017)	11,074,849	(102,949,747)
Net defined benefit liability/(asset)	17,593,765	(584,234)	83,434,153	21,631,789

k) Reconciliation of Statement of Other Comprehensive Income

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Cumulative OCI - (Income)/Loss, beginning of period	(61,557,036)	(63,436,186)	40,248,095	50,008,317
Total remeasurements included in OCI	12,648,446	1,879,150	37,078,381	(9,760,222)
Cumulative OCI - (Income)/Loss	(48,908,590)	(61,557,036)	77,326,476	40,248,095

l) Current/Non Current-Liabilities

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Current Liability	5,443,605	4,413,911	29,542,037	26,160,100
Non - Current Liability	53,846,749	39,208,649	184,034,000	120,343,756
Total	59,290,354	43,622,560	213,576,037	146,503,856

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

m) Expected Future Benefit Payments

Fig. in NPR

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Within 1 year	5,630,909	4,608,259	30,558,520	27,311,946
Between 1-2 years	5,481,381	4,652,548	28,403,985	24,403,476
Between 2-5 years	17,870,532	14,740,912	75,031,483	57,930,953
From 6 to 10	79,125,619	69,442,783	213,761,534	145,774,357
Total	108,108,441	93,444,502	347,755,522	255,420,732

n) Plan assets

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
	(% Invested)	(% Invested)	(% Invested)	(% Invested)
Government Securities (Central and State)	-	-	-	-
Corporate Bonds (including Public Sector bonds)	-	-	-	-
Mutual Funds	-	-	-	-
Deposits (CIT)	100%	100%	100%	100%
Cash and bank balances	-	-	-	-
Others (to be Specified)	-	-	-	-
Total	100%	100%	100%	100%

o) Sensitivity Analysis

Particulars	Gratuity	Gratuity	Leave Encashment Plan	Leave Encashment Plan
	Current Year	Previous Year	Current Year	Previous Year
Effect in Defined Benefit Obligation Due to 1% Increase in Discount Rate	55,334,670	40,904,458	202,015,173	139,935,536
Effect in Defined Benefit Obligation Due to 1% Decrease in Discount Rate	63,761,682	46,677,755	226,498,484	153,765,457
Effect in Defined Benefit Obligation Due to 1% Increase in Salary Escalation Rate	63,686,448	46,686,524	226,182,019	153,758,749
Effect in Defined Benefit Obligation Due to 1% Decrease in Salary Escalation Rate	55,325,370	40,849,678	202,068,470	139,823,246
Effect in Defined Benefit Obligation Due to 1% Increase in Attrition Rate	58,648,482	43,781,839	213,106,797	146,999,661
Effect in Defined Benefit Obligation Due to 1% Decrease in Attrition Rate	59,983,219	41,241,699	214,100,921	145,958,450

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

p) Assumptions

Fig. in NPR

Particulars	Gratuity	Leave
Discount Rate	7.00%	7.00%
Escalation Rate (Rate of Increase in Compensation Levels)	8.00%	8.00%
Attrition Rate (Employee Turnover)	11.00%	11.00%
Mortality Rate During Employment	NALM 2009	NALM 2009

45. Fair Value Measurements

(i) Financial Instruments by Category & Hierarchy

"This section explains the judgements and estimates made in determining the Fair Values of the Financial Instruments that are (a) recognised and measured at fair value and (b) measured at Amortised Cost and for which Fair Values are disclosed in the Financial Statements.

To provide an indication about the reliability of the inputs used in determining Fair Value, the Company has classified its financial instruments into Three Levels prescribed as per applicable NFRS."

Particulars	Level	Current Year			Previous Year		
		FVTPL	FVOCI	Amortised Cost	FVTPL	FVOCI	Amortised Cost
Investments							
i) Investment in Equity Instruments					-		
Investment in Equity (Quoted)	1	-	3,832,354,066	-	-	1,957,587,221	-
Investment in Equity (Unquoted)	3	-	9,560,000	-	-	9,560,000	-
ii) Investment in Mutual Funds	1	-	266,583,607	-	-	128,569,592	-
iii) Investment in Preference Shares of Bank and Financial Institutions		-	-	-	-	-	-
iv) Investment in Debentures	3	-	-	6,340,403,881	-	-	6,299,669,925
v) Investment in Bonds (Nepal Government/ NRB/ Guaranteed by Nepal Government)	3	-	-	-	-	-	-
vi) Fixed Deposits	3	-	-	0,901,000,000	-	-	26,464,600,000
vii) Others (to be specified)			-				
Loans	3	-	-	4,828,638,013	-	-	4,142,450,609
Other Financial Assets	3	-	-	1,064,970,255	-	-	242,050,215
Cash and Cash Equivalents	3	-	-	819,623,974	-	-	717,408,474
Total Financial Assets		-	4,108,497,673	43,954,636,123	-	2,095,716,813	37,866,179,224
Borrowings		-	-	350,000,000			-
Other Financial Liabilities	3	-	-	738,400,210			633,446,685
Total Financial Liabilities		-	-	1,088,400,210	-	-	633,446,685



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

- Level 1 : Level 1 Hierarchy includes Financial Instruments measured using Quoted Prices.
Level 2 : Fair Value of Financial Instruments that are not traded in an active market is determined using valuation techniques which maximises the use of observable market data and rely as little as possible on entity-specific estimates. If all significant inputs required to determine Fair Value of an instrument are observable, the instrument is included in Level 2.
Level 3 : If one or more of the significant inputs is not based on observable market data, the instrument is included in Level 3. There is no transfer of Financial Instruments between different levels as mentioned above during the year.

(ii) Valuation Technique Used to Determine Fair Value

- a) Use of quoted market prices or dealer quotes for similar instruments
b) Fair Value of remaining financial instruments is determined using discounted cash flow analysis

(iii) Valuation Process

The finance and accounts department of the Company performs the valuation of financial assets and liabilities required for financial reporting purposes. Discussion on valuation processes and results are held at least once in a year.

The main level 3 inputs are derived and evaluated as follows:

- a) Discount rate is arrived at considering the internal and external factors.
b) Discounting has been applied where assets and liabilities are non-current, and the impact of the discounting is material

(iv) Fair Value of Financial Assets and Liabilities Measured at Amortised Cost

Particulars	Current Year		Previous Year	
	"Carrying Amount"	"Fair Value"	"Carrying Amount"	"Fair Value"
Investments				
i) Investment in Preference Shares of Bank and Financial Institutions				
ii) Investment in Debentures	6,340,403,881	6,340,403,881	6,299,669,925	6,299,669,925
iii) Investment in Bonds (Nepal Government/ NRB/ Guaranteed by Nepal Government)	-	-	-	-
iv) Fixed Deposit	30,901,000,000	30,901,000,000	26,464,600,000	26,464,600,000
v) Others (to be Specified)	-	-	-	-
Loans				
i) Loan to Associates	-	-	-	-
ii) Loan to Employees	152,880,855	152,880,855	123,431,707	123,431,707
iii) Loan to Agent	58,726,816	58,726,816	79,506,499	79,506,499
iv) Loan to Policyholders	4,678,959,275	4,678,959,275	4,012,500,993	4,012,500,993
v) Others (to be Specified)	-	-	-	-
Other Financial Assets	1,064,970,255	1,064,970,255	242,050,215	242,050,215
Total Financial Assets at Amortised Cost	43,196,941,082	43,196,941,082	37,221,759,339	37,221,759,339
Borrowings				
i) Bonds	-	-	-	-
ii) Debentures	-	-	-	-
iii) Term Loans - Bank and Financial Institution	350,000,000	350,000,000	-	-
iv) Bank Overdrafts	-	-	-	-
v) Others (to be Specified)	-	-	-	-
Other Financial Liabilities	738,400,210	738,400,210	633,446,685	633,446,685
Total Financial Liabilities at Amortised Cost	1,088,400,210	1,088,400,210	633,446,685	633,446,685

The fair values of the above financial instruments measured at amortised cost are calculated based on cash flows discounted using current discount rate.

The carrying amounts of cash and cash equivalents are considered to be the same as their fair values due to their short-term nature.

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

46. Insurance Risk

Insurance risk includes the risk of incurring higher claims costs than expected owing to the random nature of claims, frequency and severity and the risk of change in the legal or economic conditions of insurance or reinsurance cover. This may result in the insurer having either received too little premium for the risks it has agreed to underwrite and hence has not enough funds to invest and pay claims, or that claims are in excess of those expected.

The Company seeks to minimise insurance risk through a formalised reinsurance arrangement with an appropriate mix and spread of business between classes of business based on its overall strategy. This is complemented by observing formalised risk management policies.

"The Company considers insurance risk to be a combination of the following components of risks:

- a) Product development
- b) Pricing
- c) Underwriting and
- d) Claims Handling
- e) Reinsurance
- f) Reserving"

a) Product development:

The Company principally issues the following types of Life Insurance contracts:

- Endowment
- Anticipated Endowment
- Endowment Cum Whole Life
- Whole Life
- Foreign Employment Term
- Other Term
- Special Term
- Others (to be Specified)"

"The above risk exposure is mitigated by the diversification across a large portfolio of insurance contracts and geographical areas. The variability of risks 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 and level of insured benefits.

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 put in place to reduce the risk exposure of the Company. The Company further enforces a policy of actively managing and promptly pursuing claims, in order to reduce its exposure to unpredictable future developments that can negatively impact the business."

b) Pricing:

The pricing of an insurance product involves the estimation of claims, operational and financing costs and the income arising from investing the premium received. The pricing process typically comprises collecting data on the underlying risks to be covered, determining the pricing assumptions and the base rate, setting the final premium rate, and monitoring the review of the appropriateness of pricing.

The Company collects adequate data to validate the reasonableness of the underlying assumptions used for pricing. The base rate represents the amount required to meet the value of anticipated benefits, expenses, and margins for risks and profit. Data primarily relates to the company's own historical experience and that of the industry where relevant. These may be supplemented by other internal and external data, and could include trends observed in claims costs and expenses.

Pricing is done by modelling all identified risks, using appropriate methodologies depending on the complexity of the risks and available data. Adequate buffers are kept in the premiums to cushion against the risk that actual experience may turn out to be worse than expected.

c) Underwriting:

The Company's underwriting process is governed by the by the internal underwriting procedures. Some of the actions undertaken to mitigate underwriting risks are detailed below:

- i) Investments are made on the training and development of underwriting and claims management staff, including those attached to the distribution network.
- ii) Application of Four-Eye principle on underwriting process.
- iii) Pre-underwriting inspections are made on new business over a predetermined threshold to evaluate risk prior to acceptance.
- iv) Post-underwriting reviews are conducted to ensure that set guidelines have been observed.
- v) Adequate reinsurance arrangements are in place and reviews are undertaken to ensure the adequacy of these covers."

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

d) Claims handling:

The Company considers insurance claim risk to be a combination of the following components of risks:

- Mortality Risk – risk of loss arising due to policyholder death experience being different than expected
- Longevity Risk – risk of loss arising due to the annuitant living longer than expected
- Investment Return Risk – risk of loss arising from actual returns being different than expected
- Expense Risk – risk of loss arising from expense experience being different than expected
- Policyholder Decision Risk – risk of loss arising due to policyholder experiences (lapses and surrenders) being different than expected"

Assumptions

The assumptions that have the greatest effect on the statement of financial position and statement of profit or loss of the Company are listed below:

Particulars	Current Year				Previous Year			
	Mortality Rates	Investment Return	Lapse and Surrender Rate	Discount Rate	Mortality Rates	Investment Return	Lapse and Surrender Rate	Discount Rate
Life Insurance	80% of NALM 2009 (With MOBE)	8.24%	24% to 6% depending upon policy years	RFR Rate Published by NIA	92% of NALM 2009 (With MOBE)	9.08%	13.75%	RFR Rate Published by NIA

Sensitivities

"The life insurance claim liabilities are sensitive to the key assumptions as mentioned in the table below.

The following analysis is performed for reasonably possible movements in key assumptions with all other assumptions held constant, showing the impact on gross and net liabilities, profit before tax and profit after tax. The correlation of assumptions will have a significant effect in determining the ultimate claims liabilities, but to demonstrate the impact due to changes in assumptions, assumptions had to be changed on an individual basis."

Life Stressed Scenarios based on RBC Directive 2082			
Current Year 2081/82			
Particulars	Changes in Best Estimate Assumptions	Increase / (Decrease) on Gross Liabilities	Increase / (Decrease) on Net Liabilities
Mortality Rate	+20%		250,514,078.58
Longevity	-28%		8.58
Morbidity	+22.5%		-0.42
Lapse	±50%		756,793,731.58
Expense	+11%		449,705,045.58
Cat risk	0.15%		1,110,554,043.58
Discount Rate	-1.3%		3,146,681,970.58
Discount Rate	+1.3%		(2,803,550,212.42)

Life Stressed Scenarios based on RBC Directive 2082			
Previous Year 2080/81			
Particulars	Changes in Best Estimate Assumptions	Increase / (Decrease) on Gross Liabilities	Increase / (Decrease) on Net Liabilities
Mortality Rate	40%		405,897,744.00
Longevity	45%		-1,841,542.00
Morbidity	25%		55,201,410.00
Lapse	±50%		481,981,095.00
Expense	20%		196,848,395.00
Cat risk	0.15%		1,501,253,863.00

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

e) Reinsurance

The Company purchases reinsurance as part of its risks mitigation programme. Premium ceded to the reinsurers is in accordance with the terms of the programmes already agreed based on the risks written by the insurance companies. Recoveries from reinsurers on claims are based on the cession made in respect of each risk and is estimated in a manner consistent with the outstanding claims provisions made for the loss. Although we mitigate our exposures through prudent reinsurance arrangements, the obligation to meet claims emanating from policy holders rests with the Company. Default of reinsurers does not negate this obligation and in that respect the Company carries a credit risk up to the extent ceded to each reinsurer.

f) Reserving

Insurance Contract Liabilities are created to cover this risk based on the actuarial valuation report.

The table below sets out the concentration of risk associated with above mentioned products. Risk as at year end has been measured as insurance contract liabilities and disclosed as below:

Particulars	Current Year			Previous Year		
	Gross Insurance Liabilities	Reinsurance Assets	Net Liabilities	Gross Insurance Liabilities	Reinsurance Assets	Net Liabilities
Endowment	30,411,600,377	5,356,968	30,406,243,409	24,199,425,648	5,462,939	24,193,962,709
Anticipated Endowment	6,426,188,777	54,176,220	6,372,012,557	5,279,025,285	9,107,408	5,269,917,877
Endowment Cum Whole Life	4,378,166,730	640,000	4,377,526,730	3,655,384,407	460,000	3,654,924,407
Whole Life	-	-	-	-	-	-
Foreign Employment Term	322,502,778	2,680,000	319,822,778	417,698,937	2,430,000	415,268,937
Other Term	66,640,873	1,244,640	65,396,233	160,530,562	3,964,000	156,566,562
Special Term	-	-	-	-	-	-
Others (to be Specified)	-	-	-	-	-	-
Total	41,605,099,535	64,097,828	41,541,001,707	33,712,064,839	21,424,347	33,690,640,492

47. Financial Risk

The Company's activities expose it to Credit Risk, Liquidity Risk & Market Risk.

i) Credit Risk

Credit risk is the risk of financial loss as a result of the default or failure of third parties to meet their payment obligations to the Company. Thus, for an insurance contract, credit risk includes the risk that an insurer incurs a financial loss because a reinsurer defaults on its obligations under the reinsurance contract.

The following policies and procedures are in place to mitigate the Company's exposure to credit risk:

- Company has credit risk policy which sets out the assessment and determination of what constitutes credit risk for the Company. Compliance with the policy is monitored and exposures and breaches are reported to the Company's risk committee. The policy is regularly reviewed for pertinence and for changes in the risk environment.
- Reinsurance is placed with counterparties that have a good credit rating and concentration of risk is avoided by entering into agreement with more than one party. At each reporting date, management performs an assessment of creditworthiness of reinsurers and updates the reinsurance purchase strategy, ascertaining suitable allowance for impairment.
- The company deals with only creditworthy counterparties and obtains sufficient collateral where appropriate, as a means of mitigating the risk of financial loss from defaults.

Expected Credit Losses for Financial Assets at Amortised Costs as at Ashad end , 2082

Particulars	Asset Group	Gross Carrying Amount	Expected probability of Default	Expected Credit Losses	Carrying Amount After Provision
Credit Risk has not significantly increased since initial recognition	Loan to Employees	152,880,855	-	-	152,880,855
	Loan to Agent	58,726,816	(52.73%)	(30,964,466)	89,691,282
	Loan to Policyholders	4,678,959,275	-	-	4,678,959,275
Credit Risk has significantly increased and not credit impaired	-	-	-	-	-
Credit Risk has significantly increased and credit impaired	-	-	-	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Expected Credit Losses for Financial Assets at Amortised Costs as at Ashadh end, 2081

Fig. in NPR

Particulars		Asset Group	Gross Carrying Amount	Expected probability of Default	Expected Credit Losses	Carrying Amount After Provision
Credit Risk has not significantly increased since initial recognition	Loss allowance measured at 12 months expected credit losses	Loan to Employees	123,431,707	-	-	123,431,707
		Loan to Agent	79,506,499	-45.90%	(36,494,295)	116,000,793
		Loan to Policyholders	4,012,500,993	-	-	4,012,500,993
Credit Risk has significantly increased and not credit impaired	Loss allowance measured at life-time expected credit losses	-	-	-	-	-
Credit Risk has significantly increased and credit impaired		-	-	-	-	-

Expected Credit Losses for Financial Assets at Amortised Costs as at Ashadh end, 2082

Particulars	Measured at 12 months expected credit losses	Measured at life-time expected credit losses	
		Credit Risk has significantly increased and not credit impaired	Credit Risk has significantly increased and credit impaired
Loss Allowance on Ashadh 31, 2081	(36,494,295)	-	-
Changes in loss allowances	5,529,828	-	-
Write-offs	-	-	-
Recoveries	-	-	-
Loss Allowance on Ashad end, 2082	(30,964,466)	-	-

ii) Liquidity Risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with 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 the timing differences between gross cash out-flows and expected reinsurance recoveries.

Maturity of Financial Liabilities:

The table below summarises the Company's Financial Liabilities into Relevant Maturity Groupings based on their Contractual Maturities for all Financial Liabilities.

Particulars	Current Year			Previous Year		
	Upto 1 Year	1 Year to 5 Year	More than 5 Year	Upto 1 Year	1 Year to 5 Year	More than 5 Year
Borrowings	350,000,000	-	-	-	-	-
Other Financial Liabilities	738,400,210	-	-	633,446,685	-	-
Total Financial Liabilities	1,088,400,210	-	-	633,446,685	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

iii) Market Risk

Fig. in NPR

a1) Foreign Currency Risk Exposure

"Foreign exchange risk is the potential for the Company to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses as a result of changes in value between the currencies of its assets and liabilities and its reporting currency. The Company does not maintain foreign currency denominated assets in its investment portfolios and as such is not exposed to foreign exchange risk related to investments.

The Company has no significant concentration of currency risk. The amount with reinsurer is settled in Nepali Rupee. "

Alternative note for Foreign Currency Risk Exposure (where there is Foreign Currency Risk)

Operation of the Company has exposed it to foreign exchange risk arising from foreign currency transactions, with respect to the USD and NPR. The risk is measured through a forecast of highly probable foreign currency cash flows. The objective of the hedges is to minimise the volatility of the NPR cash flows of highly probable forecast transactions.

The Company's exposure to foreign currency risk at the end of the reporting period expressed in NPR, are as follows:

Fig. in NPR

Particulars	Current Year		Previous Year	
	USD	NPR	USD	NPR
Investments				
Loans				
Insurance Receivables				
Other Financial Assets				
Less: Derivative Assets				
i) Foreign exchange forward contracts - Sell Foreign Currency				
ii) Foreign exchange option contracts - Sell Foreign Currency				
Net Exposure to Foreign Currency Risk/ (Assets)	-	-	-	-
Insurance Payables				
Other Financial Liabilities				
i) Actuarial Fee	21,000	25,000	-	-
Less: Derivative Liabilities				
i) Foreign exchange forward contracts - Buy Foreign Currency				
ii) Foreign exchange option contracts - Buy Foreign Currency				
Net Exposure to Foreign Currency Risk/ (Liabilities)	21,000	25,000	-	-

a2) Foreign Currency Risk - Sensitivity

The sensitivity of profit or loss to changes in the exchange rates arises mainly from foreign currency denominated financial instruments and the impact on the other components of equity arising from foreign forward exchange contracts, foreign exchange option contracts designated as cash flow hedges

Particulars	Impact on profit after tax		Impact on other component of equity	
	Current Year	Previous Year	Current Year	Previous Year
USD sensitivity				
NPR/ USD - Increases by 10% *	2,100	2,500	-	-
NPR/ USD - Decreases by 10% *	(2,100)	(2,500)	-	-
NPR sensitivity				
NPR/ USD - Increases by 10% *	-	-	-	-
NPR/ USD - Decreases by 10% *	-	-	-	-

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

b1) Interest Rate Risk

"Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The major interest rate risk that the Company is exposed to is the discount rate for determining insurance liabilities."

b2) Interest Rate Sensitivity

Profit or Loss is sensitive to changes in Interest Rate for Borrowings. A change in Market Interest Level by 1% which is reasonably possible based on Management's Assessment would have the following effect on the Profit After Tax.

Particulars	Current Year	Previous Year
Interest Rate - Increase By 1%*	350,028,369	302,204,609
Interest Rate - Decrease By 1%*	(350,028,369)	(302,204,609)

* Holding all other Variable Constant

c1) Equity Price Risk

"Equity price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in equity prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or by factors affecting all similar financial instruments traded in the market.

The Company has invested in equity securities and the exposure is equity securities price risk from investments held by the Company and classified in the statement of financial position as fair value through OCI."

c2) Sensitivity

The table below summarises the impact of increase/decrease of the index in the Company's equity and impact on OCI for the period. The analysis is based on the assumption that the equity index had increased/ decreased by 1% with all other variables held constant, and that all the Company's equity instruments moved in line with the index.

Particulars	Current Year	Previous Year
Nepse Index - Increase By 1%*	40,989,377	20,861,568
Nepse Index - Decrease By 1%*	(40,989,377)	(20,861,568)

* Other components of equity would increase/decrease as a result of gains/ (losses) on equity securities classified as fair value through other comprehensive income.

48. Operational Risk

Operational Risk is the risk of direct or indirect loss, or damaged reputation resulting from inadequate or failed internal processes, people and systems 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.

49. Climate Risk

The company looks after the climate risk for assets it has invested on. The Company looks after the sustainability and the possible impact on climates before investing on any project.

50. Capital Management

The Company's objectives when managing Capital are to:

- Safeguard their ability to continue as a going concern so that they can continue to provide returns for shareholders and benefits for other stakeholders, and
- Maintain an optimal capital structure to reduce the cost of capital.

In order to maintain or adjust the capital structure, the Company may adjust the amount of dividends paid to shareholders, return capital to shareholders or issue new shares.

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Regulatory minimum paid up capital

Life insurance companies were required by the Directive of Insurance Board to attain a stipulated minimum paid up capital of NPR 5 billion by mid-July 2023. As on the reporting date, the company's paid up capital is NPR 5.01 billion.

Dividend

Fig. in NPR

Particulars	Current Year	Previous Year
(i) Dividends recognised		
	-	-
(ii) Dividends not recognised at the end of the reporting period		
The Board of Directors have proposed Cash dividend of 13.00% on share capital of Rs. 5,011,947,797.46. This proposed dividend is subject to the approval of shareholder in the ensuing Annual General Meeting	651,553,214	1,002,389,559
	651,553,214	1,002,389,559

51. Earnings Per Share

Particulars	Current Year	Previous Year
Profit For the Year used for Calculating Basic Earning per Share	727,728,427	851,785,189
Less: Dividend on Preference Share	-	-
Add: Interest saving on Convertible Bonds	-	-
Profit For the Year used for Calculating Diluted Earning per Share	727,728,427	851,785,189
Weighted Average Number of Equity Shares Outstanding During the Year For Basic Earning per Share	50,119,478	50,119,478
Adjustments for calculation of Diluted Earning per Share:		
i) Dilutive Shares	-	-
ii) Options	-	-
iii) Convertible Bonds	-	-
Weighted Average Number of Equity Shares Outstanding During the Year for Diluted Earning Per Share	50,119,478	50,119,478
Nominal Value of Equity Shares	100	100
Basic Earnings Per Share	14.52	17.00
Diluted Earnings Per Share	14.52	17.00
Proposed Bonus Share	-	-
Weighted Average Number of Equity Shares Outstanding During the Year for Restated Earning Per Share	50,119,478	50,119,478
Restated Basic Earning Per Share	14.52	17.00
Restated Diluted Earning Per Share	14.52	17.00

52. Operating Segment

Segment information is presented in respect of the Company's business segments. Management of the Company has identified portfolio as business segment and the Company's internal reporting structure is also based on portfolio. Performance is measured based on segment profit as management believes that it is most relevant in evaluating the results of segment relative to other entities that operate within these industries.

Segment asset is disclosed below based on total of all asset for each business segment.

"The Company operates predominantly in Nepal and accordingly, the Management of the Company is of the view that the financial information by geographical segments of the Company's operation is not necessary to be presented."

Business Segments of the Company's are:

Others	Number of Agents
Declared Bonus Rate	Number of Employees
Interim Bonus Rate	Employee expenses/ Number of Employees
Number of Offices	173



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

a) Segmental Information for the year ended Ashad end, 2082 (July 16, 2025)

Fig. in NPR

Particulars	Others:	Anticipated Endowment	Endowment Cum Whole Life	Whole Life	Foreign Employment Term	Number of Employees	Special Term	"Others (to be Specified)"	Inter Segment Elimination	Total
Income:										
Gross Earned Premiums	7,637,651,067	2,213,886,851	693,445,346	-	286,231,993	523,850,571	-	-	-	11,355,065,829
Premiums Ceded	(78,184,419)	(35,212,426)	(7,922,596)	-	(79,345,460)	(28,236,674)	-	-	-	(228,901,574)
Inter-Segment Revenue	-	-	-	-	-	-	-	-	-	-
Net Earned Premiums	7,559,466,648	2,178,674,425	685,522,750	-	206,886,533	495,613,898	-	-	-	11,126,164,254
Commission Income	-	-	-	-	-	-	-	-	-	-
Other Direct Income	53,846,386	23,206,902	7,875,673	-	-	699,500	-	-	-	85,628,461
Interest Income on Loan to Policyholders	292,386,935	64,784,716	59,081,979	-	-	(106,450)	-	-	-	416,147,180
Income from Investments and Loans	2,520,307,952	533,579,548	343,811,987	-	37,358,258	28,021,783	-	-	-	3,463,079,528
Net Gain/(Loss) on Fair Value Changes	-	-	-	-	-	-	-	-	-	-
Net Realised Gains/(Losses)	-	-	-	-	-	-	-	-	-	-
Other Income	1,855,389	392,808	253,106	-	27,502	20,629	-	-	-	2,549,435
Total Segmental Income	10,427,863,311	2,800,638,400	1,096,545,495	-	244,272,293	524,249,359	-	-	-	15,093,568,858
Expenses:										
Gross Benefits and Claims Paid	1,780,788,609	1,159,121,693	166,623,566	-	305,399,575	348,047,768	-	-	-	3,759,981,211
Claims Ceded	(54,379,978)	(34,722,918)	(7,010,442)	-	(71,286,682)	(38,520,005)	-	-	-	(205,920,024)
Gross Change in Contract Liabilities	6,124,634,863	1,128,630,249	710,840,427	-	(95,196,159)	(93,889,689)	-	-	-	7,775,019,690
Change in Contract Liabilities Ceded to Reinsurers	105,971	(45,068,812)	(180,000)	-	(250,000)	2,719,360	-	-	-	(42,673,481)
Net Benefits and Claims Paid	7,851,149,465	2,207,960,211	870,273,551	-	138,666,734	218,357,434	-	-	-	11,286,407,396
Commission Expenses	745,060,874	173,550,055	53,229,677	-	-	51,057,366	-	-	-	1,022,897,971
Service Fees	56,696,000	16,340,058	5,141,421	-	1,551,649	3,717,104	-	-	-	83,446,232

Fig. in NPR

Particulars	Others:	Anticipated Endowment	Endowment Cum Whole Life	Whole Life	Foreign Employment Term	Number of Employees	Special Term	" Others (to be Specified) "	Inter Segment Elimination	Total
Other Direct expenses	-	-	-	-	-	-	-	-	-	-
Employee Benefits Expenses	505,333,940	149,636,886	46,954,805	-	20,999,020	34,654,660	-	-	-	757,579,312
Depreciation and Amortization Expenses	52,523,993	15,553,135	4,880,444	-	2,182,621	3,601,977	-	-	-	78,742,169
Impairment Losses	(3,688,604)	(1,092,250)	(342,739)	-	(153,279)	(252,956)	-	-	-	(5,529,828)
Other Operating Expenses	484,375,825	143,430,877	45,007,411	-	20,128,111	33,217,400	-	-	-	726,159,625
Finance Cost	26,105,658	7,730,273	2,425,695	-	1,084,814	1,790,267	-	-	-	39,136,707
Total Segmental Expenses	9,717,557,150	2,713,109,245	1,027,570,265	-	184,459,670	346,143,253	-	-	-	13,988,839,584
Total Segmental Results	710,306,160	87,529,155	68,975,230	-	59,812,623	178,106,106	-	-	-	1,104,729,274
Segment Assets	155,368,284	97,659,233	14,259,979	-	8,301,891	11,533,604	-	-	-	287,122,991
Segment Liabilities	30,428,731,404	6,431,154,460	4,379,722,108	-	323,144,788	67,815,854	-	-	-	41,630,568,614

b) Segmental Information for the year ended Ashadh 31, 2081 (July 15, 2024)

Particulars	Others:	Anticipated Endowment	Endowment Cum Whole Life	Whole Life	Foreign Employment Term	Number of Employees	Special Term	" Others (to be Specified) "	Inter Segment Elimination	Total
Income:										
Gross Earned Premiums	6,038,013,638	2,055,902,198	687,555,541	-	249,874,702	468,120,340	-	-	-	9,499,466,419
Premiums Ceded	(97,270,181)	(50,370,286)	(12,776,835)	-	(89,657,318)	(48,157,773)	-	-	-	(288,232,394)
Inter-Segment Revenue	-	-	-	-	-	-	-	-	-	-
Net Earned Premiums	5,940,743,457	2,005,531,912	674,778,706	-	160,217,384	419,962,567	-	-	-	9,201,234,025
Commission Income	-	-	-	-	-	-	-	-	-	-
Other Direct Income	43,737,115	21,208,479	8,184,450	-	-	458,813	-	-	-	73,588,857
Interest Income on Loan to Policyholders	261,528,659	58,359,414	49,975,163	-	-	-	-	-	-	369,863,237
Income from Investments and Loans	1,913,734,575	588,224,584	436,670,165	-	111,635,298	108,937,616	-	-	-	3,159,202,239
Net Gain/(Loss) on Fair Value Changes	-	-	-	-	-	-	-	-	-	-
Net Realised Gains/(Losses)	-	-	-	-	-	-	-	-	-	-
Other Income	192,221	59,083	43,860	-	11,213	10,942	-	-	-	317,319



Fig. in NPR

Particulars	Others:	Anticipated Endowment	Endowment Cum Whole Life	Whole Life	Foreign Employment Term	Number of Employees	Special Term	"Others (to be Specified)"	Inter Segment Elimination	Total
Total Segmental Income	8,159,936,027	2,673,383,472	1,169,652,344	-	271,863,896	529,369,938	-	-	-	12,804,205,677
Expenses:										
Gross Benefits and Claims Paid	1,414,250,823	1,231,404,858	185,117,351	-	211,175,958	223,824,826	-	-	-	3,265,773,814
Claims Ceded	(83,843,889)	(56,030,329)	(14,067,819)	-	(155,362,814)	(64,213,749)	-	-	-	(373,518,599)
Gross Change in Contract Liabilities	5,011,564,243	816,491,189	646,781,850	-	(28,091,120)	(122,349,690)	-	-	-	6,324,396,453
Change in Contract Liabilities Ceded to Reinsurers	13,035,455	4,999,346	1,059,958	-	(1,710,000)	(500,400)	-	-	-	16,884,359
Net Benefits and Claims Paid	6,355,006,633	1,996,865,064	818,891,321	-	26,012,024	36,760,987	-	-	-	9,233,536,028
Commission Expenses	590,921,473	180,971,303	57,929,514	-	-	40,482,359	-	-	-	870,304,650
Service Fees	44,555,576	15,041,489	5,060,840	-	1,201,630	3,149,719	-	-	-	69,009,255
Other Direct expenses	-	-	-	-	-	-	-	-	-	-
Employee Benefits Expenses	431,643,784	151,935,768	82,806,505	-	46,692,056	11,891,387	-	-	-	724,969,499
Depreciation and Amortization Expenses	44,595,963	15,697,485	8,555,286	-	4,824,064	1,228,577	-	-	-	74,901,374
Impairment Losses	28,534	10,044	5,474	-	3,087	786	-	-	-	47,924
Other Operating Expenses	348,535,595	122,682,233	66,863,038	-	37,702,022	9,601,833	-	-	-	585,384,720
Finance Cost	30,771,500	10,831,365	5,903,202	-	3,328,635	847,726	-	-	-	51,682,429
Total Segmental Expenses	7,846,059,057	2,494,034,751	1,046,015,179	-	119,763,518	103,963,374	-	-	-	11,609,835,880
Total Segmental Results	313,876,969	179,348,721	123,637,165	-	152,100,378	425,406,564	-	-	-	1,194,369,797
Segment Assets	107,518,754	43,856,713	12,081,213	-	6,653,436	11,876,271	-	-	-	181,986,388
Segment Liabilities	24,253,485,362	5,297,432,246	3,661,540,249	-	419,936,122	164,721,750	-	-	-	33,797,115,729

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

Fig. in NPR

c) Reconciliation of Segmental Profit with Statement of Profit or Loss

Particulars	Current Year	Previous Year
Segmental Profit	1,104,729,274	1,194,369,797
Less: Employee Benefits expenses		
Less: Depreciation and Amortization		
Less: Other operating expenses		
Less: Impairment losses		
Less: Finance Cost		
Add: Unallocable Other Income		
Profit Before Tax	1,104,729,274	1,194,369,797

d) Reconciliation of Assets

Particulars	Current Year	Previous Year
Segment Assets	287,122,991	181,986,388
Goodwill & Intangible Assets	66,064,099	65,406,267
Property and Equipment	314,503,194	309,229,852
Investment Properties	-	-
Deferred Tax Assets	208,594,780	394,597,123
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investments	41,662,401,555	34,959,986,739
Loans	4,859,602,479	4,178,944,904
Current Tax Assets	1,025,130,470	1,027,696,996
Other Assets	118,724,379	145,263,587
Other Financial Assets	1,064,970,255	242,050,215
Cash and Cash Equivalents	819,623,974	717,408,474
Total Assets	50,426,738,175	42,222,570,545

e) Reconciliation of Liabilities

Particulars	Current Year	Previous Year
Segment Liabilities	41,630,568,614	33,797,115,729
Provisions	112,237,014	14,149,332
Deferred Tax Liabilities	-	-
Current Tax Liabilities	-	-
Borrowings	350,000,000	-
Other Liabilities	921,428,417	769,343,859
Other Financial Liabilities	738,400,210	633,446,685
Total Liabilities	43,752,634,255	35,214,055,605

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

53. Related Party Disclosure

(a) Identify Related Parties

Holding Company: N/A

Subsidiaries: N/A

Associates: N/A

Fellow Subsidiaries: N/A

Key Management Personnel:	Designation
1. Keshab Prasad Bhattarai	Chairman
2. Hemanta Nahata	Director
3. Priya Tayal	Director
4. Akash Golcha	Director
5. Chudamani Devkota	Independent Director
6. Ashish Kumar Agrawal	Director
7. Namita Sharma	Director
8. Prakash Bikram Khatri	Chief Executive Officer

(b) Key Management Personnel Compensation:

Fig. in NPR

Particulars	Current Year	Previous Year
Short-term employee benefits	22,164,172	20,128,911
Post-employment benefits	956,001	866,093
Other long-term benefits	-	-
Termination benefits	-	-
Total	23,120,173	20,995,004

Payment to Chief Executive Officer (CEO)

Particulars	Current Year	Previous Year
Annual salary and allowances	11,696,176	11,028,925
Performance based allowances		
i) Employee Bonus	2,583,419	1,024,836
ii) Benefits as per prevailing provisions	412,500	393,750
iii) Incentives	-	-
Insurance related benefits		
i) Life Insurance	8,516	-
ii) Accident Insurance	9,455	9,455
iii) Health Insurance (including family members)	4,700	5,000
Total	14,714,766	12,461,966

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

(c) Related Party Transactions:

Fig. in NPR

Particulars	"Holding Company"	Subsidiaries	Associates	"Fellow Subsidiaries"	Key Managerial Personnel	Total
Premium Earned						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Commission Income						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Rental Income						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Interest Income						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Sale of Property & Equipment						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Purchase of Property & Equipment						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Premium Paid						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Particulars	"Holding Company"	Subsidiaries	Associates	"Fellow Subsidiaries"	Key Managerial Personnel	Total
Commission Expenses						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Dividend						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Meeting Fees						
Current Year	NA	NA	NA	NA	5,654,000	5,654,000
Previous Year	NA	NA	NA	NA	5,896,000	5,896,000
Allowances to Directors						
Current Year	NA	NA	NA	NA	2,944,395	2,944,395
Previous Year	NA	NA	NA	NA	2,651,491	2,651,491
Others (to be specified)						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

(d) Related Party Balances:

Fig. in NPR

Particulars	"Holding Company"	Subsidiar-ies	Associates	"Fellow Subsidiar-ies"	Key Managerial Personnel	Total
Receivables including Reinsurance Receivables						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Other Receivables (to be Specified)						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Payables including Reinsurance Payables						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-
Other Payables (to be Specified)						
Current Year	NA	NA	NA	NA	-	-
Previous Year	NA	NA	NA	NA	-	-

54. Leases

(a) Leases as Lessee

(i) Operating Leases:

The Company has various operating leases ranging from years to years for and Non-cancellable periods range from months to months. The leases are renewable by mutual consent and contain escalation clause. Rental expenses for operating leases recognised in the Statement of Profit and Loss for the year is NPR (Ashadh ..., 20X1/ July ..., 20X1: NPR).

Disclosure in respect of Non-cancellable lease is as given below

Future Minimum Lease Payments	Current Year	Previous Year
i) Not Later than 1 year		
ii) Later than 1 year and not later than 5 years		
iii) Later than 5 years		

(ii) Finance Lease:

The Company holds assets under finance leases. Future minimum lease payments and lease liability at the end of the year is given below:

Future Minimum Lease Payments	Current Year	Previous Year
i) Not Later than 1 year	62,506,912	61,281,466
ii) Later than 1 year and not later than 5 years	268,234,040	247,618,749
iii) Later than 5 years	124,671,566	84,005,390
Total Future Minimum Lease Payments	455,412,518	392,905,605
Less: Effect of Discounting	214,335,806	163,188,481
Finance lease liability recognised	241,076,712	229,717,124

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Notes to the Financial Statements

(b) Leases as Lessor

(i) Operating Lease:

The Company has leased out certain office spaces that are renewable on a periodic basis. Rental income received during the year in respect of operating lease is NPR (Ashadh ..., 20X1/ July ..., 20X1: NPR). Details of assets given on operating lease as at year end are as below.

Disclosure in respect of Non-cancellable lease is as given below

Fig. in NPR

Future Minimum Lease Payments	Current Year	Previous Year
i) Not Later than 1 year		
ii) Later than 1 year and not later than 5 years		
iii) Later than 5 years		

(ii) Finance Lease:

The Company has given assets under finance leases. At the year end receivables under finance lease agreements fall due as follows:

Particulars	Current Year			Previous Year		
	Gross Investment	Unearned Finance Income	Net Investment	Gross Investment	Unearned Finance Income	Net Investment
i) Not Later than 1 year						
ii) Later than 1 year and not later than 5 years						
iii) Later than 5 years						
Total	-	-	-	-	-	-

55. Capital Commitments

Estimated amount of contracts remaining to be executed in capital accounts and not provided for

Particulars	Current Year	Previous Year
Property and Equipment		
Investment Properties		
Goodwill & Intangible Assets		
Total	-	-

56. Contingent Liabilities

Estimated amount of contracts remaining to be executed in capital accounts and not provided for (net of advances)

Particulars	Current Year	Previous Year
Claims against Company not acknowledged as debts		
a) Income Tax		
b) Indirect Taxes		
c) Others (to be Specified)		
Total	-	-

57. Events occurring after Balance Sheet

58. Assets Pledged as Security (only if pledged)

The carrying amount of assets pledged as security are:

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
 Notes to the Financial Statements

Fig. in NPR

Particulars	Current Year	Previous Year
Reinsurance Receivables		
Investments in equity		
Fixed Deposits	350,000,000	
Property and Equipment		
Others (to be Specified)		
Total	350,000,000	-

59. Corporate Social Responsibility

1% of Profit has been transferred to CSR reserve

60. Miscellaneous

- (i) All amounts are in Nepalese Rupees unless otherwise stated.
- (ii) All figures are in the Nearest Rupee & Rounded off.

61. Others (to be Specified)

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Major Financial Indicators

Fig. in NPR

S.N	Particular	Indicators	Fiscal Year				
			2081/82	2080/81	2079/80	2078/79	2077/78
A. Equity:							
1	Net worth	NPR	6,674,103,920	7,008,514,941	7,265,967,625	3,581,961,276	3,020,180,158
2	Number of Shares	No.s	50,119,478	50,119,478	45,455,721	25,502,821	22,628,945
3	Book value per shares	NPR	133.16	139.84	159.85	140.45	133.47
4	Net Profit	NPR	727,728,427	851,785,189	275,286,315	314,488,531	284,191,136
5	Earning per Shares (EPS)	NPR	14.52	17.00	6.06	12.33	13.13
6	Dividend per Shares (DPS)	NPR	13.00	20.00	35.00	-	-
7	Market Price per Shares (MPPS)	NPR	446.69	500.00	610.00	387.00	922
8	Price Earning Ratio (PE Ratio)	Ratio	30.76	29.42	100.72	31.38	70.20
9	Change in Equity	%	-4.77%	-3.54%	102.85%	9.11%	5.67%
10	Return on Equity	%	10.90%	12.15%	3.79%	8.78%	8.66%
12	Market Share	%	6.32%	6.08%	5.16%	9.29%	9.17%
13	Net Earning Ratio	%	6.54%	9.26%	3.85%	6.38%	6.70%
14	Solvency Margin	%	165%	247%	300%	264%	259%
B. Income							
15	Gross Earned Premium Growth Rate	%	19.53%	29.41%	44.66%	17.23%	46.13%
16	First Year Premium Growth Rate	%	32.86%	14.44%	8.94%	2.29%	38.34%
	Endowment	%	46.17%	22.46%	20.94%	-24.14%	73.07%
	Anticipated Endowment	%	28.47%	-32.59%	-46.74%	64.04%	41.38%
	Endowment Cum Whole Life	%	-28.95%	14.24%	46.23%	30.64%	-21.10%
	Foreign Employment Term	%	14.55%	-2.02%	86.84%	203.72%	-76.52%
	Other Term	%	7.41%	55.86%	96.92%	21.00%	75.71%
17	Renewal Premium Growth Rate	%	14.73%	35.82%	68.24%	29.75%	53.35%
	Endowment	%	19.65%	39.67%	67.43%	35.38%	40.77%
	Anticipated Endowment	%	5.01%	26.30%	71.97%	36.99%	74.83%
	Endowment Cum Whole Life	%	5.04%	36.49%	77.92%	10.25%	25.94%
	Foreign Employment Term	%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other Term	%	34.08%	57.53%	370.10%	30.43%	369.77%
18	Single Premium Growth Rate	%	63.14%	31.65%	40.41%	-54.21%	38.72%
	Endowment	%	103.59%	59.29%	7.55%	-73.55%	99.53%
	Anticipated Endowment	%	104.27%	67.61%	23.75%	57.68%	100.00%
	Endowment Cum Whole Life	%	0.00%	0.00%	0.00%	0.00%	0.00%
	Foreign Employment Term	%	14.55%	-2.02%	86.84%	203.72%	-76.52%
	Other Term	%	-29.32%	100.00%	-100.00%	100.00%	0.00%
19	Reinsurance Ratio	%	2.02%	3.14%	2.68%	2.85%	2.02%
20	Retention Ratio	%	97.98%	96.86%	97.32%	97.15%	97.98%

S.N	Particular	Indicators	Fiscal Year				
			2081/82	2080/81	2079/80	2078/79	2077/78
21	Net Reinsurance inflow/ (outflow)	Amt in Cr.	-2.30	7.53	-13.21	-3.38	0.38
22	RI Commission income / Premium Ceded	%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Gross Earned Premium to Equity	%	170.14%	135.54%	101.02%	141.66%	143.31%
24	Net earned Premium to Equity	%	166.71%	131.29%	98.32%	136.43%	187.42%
25	Gross Insurance Premium to Total Assets	%	22.52%	22.50%	20.35%	27.68%	29.85%
26	Return on Investments and Loan	%	7.44%	8.07%	6.71%	7.50%	8.39%
Expenses:							
27	Regulatory expenses Ratio	%	17.93%	19.52%	19.12%	16.41%	16.38%
28	Management expenses/ Direct Insurance Premium	%	14.10%	15.13%	17.01%	16.03%	16.42%
29	Commission Ratio		9.01%	9.16%	10.38%	11.85%	11.17%
30	Direct Business Acquisition Ratio	%	16.61%	19.86%	20.25%	16.89%	25.92%
31	Agent Related Expenses/ Direct Insurance Premium	%	4.35%	4.13%	5.25%	6.31%	18.45%
32	Agent Related Expenses/ Total Management expenses	%	30.04%	26.56%	29.77%	38.28%	44.33%
33	Employee expenses/ Management expenses	%	47.30%	50.45%	50.17%	43.44%	41.87%
Assets:							
34	Increment in Investment held	%	19.17%	20.83%	101.89%	49.52%	8.61%
35	Increment in Loan	%	16.61%	8.02%	80.07%	53.57%	56.96%
36	Liquidity Ratio	%	162.90%	155.55%	162.43%	318.82%	797.27%
37	Return on Assets	%	1.44%	2.02%	0.76%	1.73%	1.96%
38	Long term Investments/Total Investments	%	13.01%	88.51%	86.12%	76.97%	71.40%
39	Short term Investments/Total Investments	%	13.01%	11.49%	13.88%	23.03%	28.60%
40	Total Investment & Loan/ Gross Insurance Contract Liabilities	%	111.82%	116.10%	120.16%	117.07%	102.57%
41	Investment in Unlisted Shares and Debtors/ Total Net Assets	%	0.14%	0.14%	0.13%	0.95%	2.71%
42	Investment in Shares/ Total Net Assets	%	57.56%	28.07%	16.34%	22.81%	15.91%
43	Agent loan / Number of Agents	Per agent	575.97	892.09	1,270.56	2,535.85	3,215.67
Liabilities:							
44	Solvency Margin	%	165.40%	247%	300%	264%	259%
45	Increment in Gross Insurance Contract Liabilities	%	23.41%	23.49%	93.98%	31.46%	38.23%

S.N	Particular	Indicators	Fiscal Year				
			2081/82	2080/81	2079/80	2078/79	2077/78
46	Increment in Life Insurance Fund	%	23.27%	23.67%	93.55%	31.45%	38.56%
47	Increment in Claim payment Reserve includig IBNR	%	137.06%	-37.76%	1730.16%	115.76%	-20.46%
48	Gross Technical Provision to Gross earned premium	%	365.53%	354.44%	370.91%	277.22%	247.24%
49	Gross Technical Provision to Total Equity	%	621.89%	481.02%	375.63%	392.81%	354.39%
50	Insurance Debt to Total Equity	%	5.24%	0%	1%	0.00%	0.00%
51	Loss Ratio	%	7.64%	6%	5%	8%	8%
52	Persistency Ratio	%	90.95%	86.25%	93.03%	95.83%	87.99%
53	Lapse Ratio	%	9.05%	13.75%	6.97%	4.17%	12.01%
54	No. of Outstanding Claim/ No. of Intimated Claims	%	0.55%	4.33%	0.46%	0.30%	0.55%
55	Total Number of Inforce Policies	No.s	792,252	924,952	709,570	352,231	355,114
56	Number of Renewed Policy/ Last Year's Total Number of In Force Policies	%	24%	58.29%	62.29%	90.44%	80.39%
	Others:						
57	Declared Bonus Rate	Per'000	40-90	40-90	40-90	40-90	40-90
58	Interim Bonus Rate	Per'000	40-90	40-90	40-90	40-90	40-90
59	Number of Offices	No.s	173	173	182	150	111
60	Number of Agents	No.s	101,962	89,124	88,622	46,680	41,932
61	Number of Employees	No.s	509	517	544	377	279
62	Employee expenses/ Number of Employees	Amt.	1,488,368	1,402,262	1,151,178	929,260	1,029,418

***Note: indicator from F.Y 2077/78 to F.Y 2078.79 is of only former Surya Life Insurance company**



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Annexure IV
Statement of Sum Assured

S.N.	Insurance Types	In Force Number of Policies		Sum Assured of In Force Policies		Sum at Risk		Sum at Risk Transferred to Reinsurer		Net Sum at Risk	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	Endowment	231,228	213,310	103,398,882	88,837,881	485,485,389	364,598,439	136,524,697	119,098,770	348,960,692	245,499,669
2	Anticipated Endowment	29,536	29,661	9,020,946	24,259,191	124,085,959	123,580,164	51,669,523	66,219,395	72,416,435	57,360,769
3	Endowment Cum Whole Life	21,918	22,331	24,280,831	9,055,059	39,048,643	36,879,711	10,229,459	12,219,067	28,819,184	24,660,644
4	Whole Life	-	-	-	-	-	-	-	-	-	-
5	Foreign Employment Term	72,870	153,947	72,870,000	153,947,000	72,870,000	153,534,872	29,148,000	61,578,800	43,722,000	91,956,072
6	Other Term	343,104	505,703	71,189,000	81,612,516	95,395,868	114,463,630	17,713,740	22,680,158	77,682,128	91,783,472
7	Special Term	-	-	-	-	-	-	-	-	-	-
8	Others (to be Specified)	-	-	-	-	-	-	-	-	-	-
	Total	698,656	924,952	280,759,659	357,711,647	816,885,859	793,056,816	245,285,419	281,796,190	571,600,440	511,260,626

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Annexure I - Board of Director's Report

A. Information related to Life Insurer

1. **Date of establishment** : SuryaJyoti Life Insurance Company Ltd. is incorporated as a Public Limited Company on 2064/03/18 under Company Act, 2053.
2. **Insurer licence date** : The company has obtained license on 2064 Chaitra 06 under section 10(3) of Insurance Act 2049 and Rule 8 (2) of Insurance Regulations,2049 in order to carry out insurance business.
3. **Insurance business type, nature** : The company issues Life Insurance contracts.
4. **Date of commencement of business** : The date of commencement of business is Baishakh 11, 2065
5. **Other matters which insurer wish to include** : None

B. Declaration of Board of Directors

1. All tax, service charge, fine and penalties to be paid under laws & regulation are paid.
2. The share structure of the Company is as follows and it is in line with prevailing laws & regulation

S.No.	Shareholder	Current Year	
		No. of Equity Share	% Of Ownership
1.	Promoters		
a.	Nepali Organized Institutions	8,576,730	17.11
b.	Nepalese Citizen	16,984,204	33.89
c.	Foreigner	–	–
	Total	25,560,934	51.00
2.	General Public	24,558,544	49.00
3.	Other	–	–
	Total	50,119,478	100.00

3. The Solvency ratio is 1.65 and is maintained as prescribed by Nepal Insurance Authority.
 - 4a) The financial amount of the assets contained in SOFP are stated as per their fair value and are not overstated.
 - b) The financial statements have been prepared on historical cost basis except for the following material items in the statement of financial position:
 - Financial Instruments at fair value through profit or loss are measured at fair value.
 - Investment property is measured at fair value..
 - Liability for defined benefit obligations is recognized as the present value of the defined benefit obligation less net total of the plan assets, plus unrecognized actuarial gains, less unrecognized past service cost and unrecognized actuarial losses.
5. All the investments made by the company are in line with prevailing laws and as per Nepal Insurance Authority's directive.
6. Total number of claim settled within the year is 11404 . Total outstanding claim number is 63 and all the claims are estimated to be settled within fiscal year 2025/26.
7. All the provision of Insurance Act 2079, Insurance Regulation 2049, Company Act 2063, NFRSs and other prevailing laws & regulation has been adhered to except provision regarding the Annual General Meeting.
8. The appropriate accounting policy has been consistently adopted that provides reliable and relevant information about the effects of transaction, events or conditions on the entity's financial position, financial performance and cash flows.
9. The Financial Statement prepared and presented truly and fairly present the financial position and financial performance in accordance with the prescribed financial reporting standards.
10. The Board of Directors have implemented adequate and appropriate provision to safeguard the assets and for identification and mitigation against losses due to fraud, embezzlement and irregularities.
11. The Financial Statements have been prepared based on going concern basis.
12. The internal control system is commensurate with the size, nature & volume of the insurer's business.
13. The Company has not conducted any transactions contrary to Insurance Act, 2079, Insurance Regulation, Companies Act, 2063, related regulations and directions with any person, firm, company and insurer's director or with any entity in which insurer's director has interest.
14. No any penalties was levied by Nepal Insurance Authority for the reported financial year.
15. No other disclosure deemed appropriate by the Board of Directors or management.



SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Variance Report on Statement of Financial Position
As At 16th July, 2025 (Ashadh 32, 2082)

Fig. in NPR

0	Notes	Audited	Unaudited	Variance	Remarks
Assets					
Goodwill & Intangible Assets	4	66,064,099	62,933,706	-4.74%	Due to adjustment of Depreciation booking
Property and Equipment	5	314,503,194	323,105,913	2.74%	Due to depreciation on Right to use assets booked in Audited financial
Investment Properties	6	-	-	0.00%	
Deferred Tax Assets	7	208,594,780	356,488,111	70.90%	due to calculation of Deferred Tax in Audited Financial
Investment in Subsidiaries	8	-	-	0.00%	
Investment in Associates	9	-	-	0.00%	
Investments	10	41,662,401,555	41,662,769,624	0.00%	
Loans	11	4,859,602,479	4,841,819,687	-0.37%	
Reinsurance Assets	12	64,097,828	63,797,828	-0.47%	
Current Tax Assets	21	1,025,130,470	1,013,575,408	-1.13%	Due to tax liabilities calculated in audited financial
Insurance Receivables	13	223,025,162	354,795,945	59.08%	due to effect of netting of of receivable and payable in unaudited financial
Other Assets	14	118,724,379	148,181,542	24.81%	due to deffered expenditue on employee loan and other audit adjustment
Other Financial Assets	15	1,064,970,255	1,062,173,324	-0.26%	
Cash and Cash Equivalent	16	819,623,974	775,482,715	-5.39%	
Total Assets		50,426,738,175	50,665,123,805	0.47%	
Equity & Liabilities					
Equity					
Share Capital	17 (a)	5,011,947,797	5,011,947,797	0.00%	
Share Application Money Pending Allotment	17 (b)	-	-	0.00%	
Share Premium	17 (c)	-	-	0.00%	
Cataspophe Reserves	17 (d)	420,022,951	394,657,781	-6.04%	

0	Notes	Audited	Unaudited	Variance	Remarks
Retained Earnings	17 (e)	925,166,542	472,060,959	-48.98%	Due to valuation profit recognised and other audit adjustment
Other Equity	17 (f)	316,966,630	479,050,091	51.14%	Due to valuation profit recognised and other audit adjustment
Total Equity		6,674,103,921	6,357,716,628	-4.74%	
Liabilities					
Provisions	18	112,237,014	46,218,747	-58.82%	Due to valuation of gratuity and leave
Gross Insurance Contract Liabilities	19	41,605,099,535	42,341,525,599	1.77%	Due to Valuation of Liabilities
Deferred Tax Liabilities	7	-	-	0.00%	
Insurance Payable	20	25,469,079	4,572,252	-82.05%	due to effect of netting of of receivable and payable in unaudited financial
Current Tax Liabilities	21	-	-	0.00%	
Borrowings	22	350,000,000	350,000,000	0.00%	
Other Liabilities	23	921,428,417	963,547,457	4.57%	due to accounting of lease liabilities and other audit adjustment
Other Financial Liabilities	24	738,400,209	601,543,121	-18.53%	due to audit adjustment
Total Liabilities		43,752,634,254	44,307,407,176	1.27%	
Total Equity and Liabilities		50,426,738,175	50,665,123,805	0.47%	

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Variance Report on Statement of Profit or Loss
For Period 16th July, 2024 - 16th July, 2025
(For the Year Ended Ashadh 32, 2082)

Fig. in NPR

0	Notes	Audited	Unaudited	Variance	Remarks
Income:					
Gross Earned Premiums	25	11,355,065,829	11,355,142,357	0.00%	
Premiums Ceded	26	228,901,574	169,931,559	-25.76%	due to delay in receiving Debit note from reinsurar
Net Earned Premiums		11,126,164,254	11,185,210,797	0.53%	
Commission Income	27	-	-	0.00%	
Other Direct Income	28	85,628,461	85,628,461	0.00%	
Interest Income on Loan to Policyholders	11	416,147,180	416,259,673	0.03%	
Income from Investments and Loans	29	3,463,079,528	3,445,240,236	-0.52%	
Net Gain/(Loss) on Fair Value Changes	30	-	-	0.00%	
Net Realised Gains/(Losses)	31	-	-	0.00%	
Other Income	32	2,549,435	2,437,663	-4.38%	
Total Income		15,093,568,858	15,134,776,831	0.27%	
Expenses:					
Gross Benefits and Claims Paid	33	3,759,981,211	3,696,711,445	-1.68%	
Claims Ceded	33	205,920,024	201,419,722	-2.19%	due to delay in receiving Debit note from reinsurar
Gross Change in Contract Liabilities	34	7,775,019,690	8,511,445,754	9.47%	Due to valuation of Liabilities as per NIA regulation
Change in Contract Liabilities Ceded to Reinsurers	34	(42,673,481)	(42,373,481)	-0.70%	
Net Benefits and Claims Paid		11,286,407,396	11,964,363,996	6.01%	
Commission Expenses	35	1,022,897,971	1,022,894,219	0.00%	
Service Fees	36	83,446,232	83,889,081	0.53%	
Other Direct expenses	37	-	-	0.00%	
Employee Benefits Expenses	38	757,579,312	657,137,146	-13.26%	due to change in profit staff bonus has been changed
Depreciation and Amortization Expenses	39	78,742,169	31,102,276	-60.50%	due to depreciation on right to use assets
Impairment Losses	40	(5,529,828)	-	-100.00%	Calculation of Impairment
Other Operating Expenses	41	726,159,625	764,100,560	5.22%	Due to lease accounting Rental expenses has been adjusted

0	Notes	Audited	Unaudited	Variance	Remarks
Finance Cost	42	39,136,707	2,791,311	-92.87%	Due to interest expenses in right to use assets
Total Expenses		13,988,839,584	14,526,278,589	3.84%	
Net Profit/(Loss) For The Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax		1,104,729,274	608,498,242	-44.92%	Due to valuation of Liabilities as per NIA regulation and tax computation
Share of Net Profit of Associates accounted using Equity Method	9	-	-	0.00%	
Profit Before Tax		1,104,729,274	608,498,242	-44.92%	Due to valuation of Liabilities as per NIA regulation and tax computation
Income Tax Expense	43	377,000,848	258,211,841	-31.51%	Computation of income tax liabilities and deferred tax
Net Profit/(Loss) For The Year		727,728,427	350,286,400	-51.87%	Due to valuation of Liabilities as per NIA regulation and tax computation
Earning Per Share	51				
Basic EPS		14.52	6.99		Due to change in profit
Diluted EPS		14.52	6.99		Due to change in profit

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Variance Report on Statement of Other Comprehensive Income
For Period 16th July, 2024 - 16th July, 2025
(For the Year Ended Ashadh 32, 2082)

Particulars	Notes	Audited	Unaudited	Variance	Remarks
Net Profit/(Loss) For the Year		727,728,427	350,286,400	-52%	Due to valuation of Liabilities as per NIA regulation and tax computation
Other Comprehensive Income		98,336,927	96,111,212	-2%	
Total Comprehensive Income For the Year, Net of Tax		826,065,353	446,397,612	-46%	Due to valuation of Liabilities as per NIA regulation and tax computation

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
02.01_BS - Balance Sheet

Amount in NPR units (no decimals)

ASSETS		Final Statement	Solvency balance sheet
Goodwill	R0010	61,512,300	
Deferred acquisition costs	R0020	-	
Intangible assets	R0030	4,551,799	
Deferred tax assets	R0040	208,594,780	
Pension benefit surplus	R0050	-	-
Property, plant & equipment held for own use	R0060	314,503,194	267,626,575
Investments (other than replicating unit portion index/unit-linked contracts)	R0070	46,552,968,501	50,825,703,418
Investments in properties (other than for own use)	R0080	-	-
Investment in subsidiaries	R0090	-	-
Investment in associates	R0100	-	-
Equities	R0110	4,154,414,066	4,154,414,066
Equities - listed in stock exchange licensed by SEBON	R0120	3,832,354,066	3,832,354,066
Equities - listed in stock exchange other than licensed by SEBON	R0130	-	-
Equities - unlisted	R0140	322,060,000	322,060,000
Bonds	R0150	6,340,403,881	7,175,960,104
Government Bonds	R0160	-	-
Corporate Bonds	R0170	6,340,403,881	7,175,960,104
Fixed-income bonds with no option	R0180	6,340,403,881	7,175,960,104
Floating rate notes	R0190	-	-
Other bonds with embedded interest rate derivatives	R0200	-	-
Structured notes	R0210	-	-
Collateralised securities	R0220	-	-
Collective Investments Undertakings	R0230	266,583,607	266,583,607
Derivatives	R0240	-	-
Deposits other than cash equivalents	R0250	30,901,000,000	33,278,626,701
Other investments	R0260		
Loans and mortgages	R0270	4,890,566,947	5,950,118,940
Loans on policies	R0280	4,678,959,276	5,768,382,014
Other loans with collateral or guarantees	R0290	211,607,671	181,736,926
Other loans without collateral or guarantees	R0300	-	-
Assets replicating the unit portion of index/unit-linked contracts	R0310	-	-
Reinsurance recoverables from:	R0320	287,122,990	302,728,158
Non-life technical reserves (after risk correction)	R0330	-	-
Life excluding index-linked and unit-linked technical reserves (after risk correction)	R0340	64,097,828	79,902,717
Life index-linked and unit-linked technical reserves (after risk correction)	R0350	-	-
Deposits to cedants (related to accepted reinsurance)	R0360	-	-
Reinsurance receivables	R0370	223,025,162	222,825,441

ASSETS		Final Statement	Solvency balance sheet
Current tax assets (net)	R0380	1,025,136,832	1,025,136,832
Insurance, coinsurance and intermediaries receivables	R0390	-	-
Receivables from insurers other than coinsurance	R0400	-	-
Receivables from coinsurance/pools	R0410	-	-
Receivables from intermediaries	R0420	-	-
Own shares (held directly)	R0430	-	-
Amounts due in respect own equity items called up but not yet paid in	R0440	-	-
Cash and cash equivalents	R0450	819,623,974	819,623,974
Any other assets, not elsewhere shown	R0460	1,183,694,634	1,072,310,179
Total assets	R0470	50,457,709,004	54,313,129,136

Amount in NPR units (no decimals)

LIABILITIES (WITHOUT transitionals)		Financial statement	Solvency balance sheet
Technical provisions - non-life	R0480		
Best Estimate Direct Insurance (excluding Earthquake reserves)	R0490	-	-
Best estimate Direct Insurance Earthquake reserves	R0500	-	-
Margin over best estimate Direct insurance	R0510	-	-
Best estimate Accepted reinsurance (excluding Earthquake reserves)	R0520	-	-
Best estimate Accepted Earthquake reserves	R0530	-	-
Margin over best estimate Accepted reinsurance	R0540	-	-
Technical provisions - life (excluding index-linked and unit-linked)	R0550	41,505,289,889	44,405,343,056
Best Estimate Direct insurance participating life insurance	R0560	40,100,716,858	43,000,770,025
Best Estimate Direct insurance non-participating life insurance	R0570	355,876,601	355,876,601
Margin over best estimate Direct insurance	R0580	1,048,696,430	1,048,696,430
Best estimate Accepted reinsurance	R0590	-	-
Margin over best estimate Accepted reinsurance	R0600	-	-
Technical provisions - index-linked and unit-linked life insurance contracts	R0610	-	-
Technical provisions calculated as a whole (unit reserves)	R0620	-	-
Best Estimate (non unit reserves)	R0630	-	-
Margin over best estimate	R0640	-	-
Other technical provisions	R0650	-	-
Reinsurance deposits and payables	R0660	25,469,079	25,469,079
Deposits from reinsurers	R0670	-	-
Reinsurance payables	R0680	25,469,079	25,469,079
Insurance, coinsurance and intermediaries payables	R0690	1,653,754,780	1,653,754,780
Payables to insurers other than coinsurance	R0700	-	-
Payables to coinsurance/pools	R0710	-	-
Payables to intermediaries	R0720	1,653,754,780	1,653,754,780
Other payables (not related to insurance or reinsurance)	R0730	-	-
Debts owed to credit institutions	R0740	-	-
Other financing debts	R0750	-	-
Qualified as Tier 1 Available Capital Resources	R0760	-	-

LIABILITIES (WITHOUT transitionals)		Financial statement	Solvency balance sheet
Qualified as Tier 2 Available Capital Resources	R0770	-	-
Not qualified as Available Capital Resources	R0780	-	-
Derivatives	R0790	-	-
Current tax liabilities	R0800	-	-
Provisions other than technical provisions	R0810	99,464,646	99,464,646
Contingent liabilities	R0820	-	-
Pension benefit obligations	R0830	112,237,014	112,237,014
Deferred tax liabilities	R0840	-	86,384,931
Any other liabilities, not elsewhere shown	R0850	387,065,354	387,065,354
Total liabilities	R0860	43,783,280,763	46,769,718,860
Excess of assets over liabilities	R0870		7,543,410,276

EQUITY		
Share capital	R0890	5,011,947,797
Share application money pending allotment	R0900	-
Share premium	R0910	-
Special reserves	R0920	-
Catastrophe reserves	R0930	420,039,167
Retained earnings	R0940	925,471,404
Other equity	R0950	316,969,873
Revaluation reserves	R0960	-
Capital reserves	R0970	61,512,300
Corporate Social Responsibility Reserves (CSR)	R0980	27,051,891
Insurance Fund	R0990	-
Fair Value Reserves	R1000	23,607,063
Actuarial reserves	R1010	-83,796,876
Deferred Tax Reserves	R1020	288,595,495
Other reserves	R1030	-
Total Equity	R1040	6,674,428,241

02.02_RBC - Risk-Based Capital requirement - Calculation
Ashad-End 2082



0. TOTAL RBC

Market risk	Counterparty default risk	Life insurance risk	Non-life insurance risk	Sum of capital charges	Aggregation with correlations	Diversification benefits	Operational risk before floor/cap	Operational risk after floor/cap	Total Risk-Based Capital
2,998,779,610.01	169,504,762.44	1,614,197,991.41	-	4,782,482,363.87	3,799,778,811.62	982,703,552.25	454,202,633.16	379,977,881.16	4,179,756,692.78

1. Market risk

Interest rates risk	Spread risk	Equity risk	Property risk	Currency risk	Concentration risk	Sum of capital charges	Aggregation with correlations	Diversification benefits
394,104,435.94	2,014,700,216.59	972,496,075.73	21,410,125.96	-	486,205,688.22	3,888,916,542.44	2,998,779,610.01	890,136,932.43

1.0 Spread risk

Asset Class	Total assets											
	Total capital requirement including concentration risk					Total capital requirement including concentration risk					"Assets Unit portion unit-linked contracts"	
	Valuation solvency BS	RBC before risk mitigation	Reduction RBC due mitigation	RBC net risk mitigation	Valuation solvency BS	RBC before risk mitigation	Reduction RBC due mitigation	RBC before risk mitigation	Valuation solvency BS	RBC before risk mitigation		
Class 1	4,873,491,585.27	145,073,542.48	(132,610,578.89)	12,462,963.59	205,490,756.89	4,930,572.89	-	-	-	-	-	-
Class 2	1,145,187,181.24	19,007,842.31	-	19,007,842.31	433,854,963.45	7,090,756.22	-	-	-	-	-	-
Class 3	13,878,957,321.35	470,279,134.72	-	470,279,134.72	1,895,797,576.58	92,491,499.84	-	-	374,471,885.99	14,074,832.22	-	-
Class 4	17,696,737,819.09	1,107,174,473.18	-	1,107,174,473.18	2,794,279,518.18	183,120,337.89	-	-	753,022,741.34	35,006,217.70	-	-
Class 5 (subclass 5)	8,533,931,823.23	987,697,229.77	(172,986,905.01)	814,710,324.76	1,846,537,289.19	283,991,727.91	-	-	677,521,223.49	68,021,665.95	-	-
Class 5 (subclass 6)	276,400,015.06	21,780,640.39	-	21,780,640.39	-	-	-	-	-	-	-	-
Class 5 (subclass 7)	-	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 8)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	46,404,705,745.25	2,751,012,862.84	(305,597,483.90)	2,445,415,378.94	7,175,960,104.28	571,624,894.73	-	-	1,805,015,850.82	117,102,715.86	-	-
	Concentration risk	RBC										
		430,715,162.35										



Continue...

Asset Class	Term deposits										Loans				
	Total capital requirement including concentration risk				Part corresponding concentration risk				"Assets Unit portion unit-linked contracts"		Part corresponding concentration risk				
	Valuation solvency BS	RBC before risk mitigation	Reduction RBC due mitigation	Valuation solvency BS	RBC before risk mitigation	Reduction RBC due mitigation	Valuation solvency BS	RBC before risk mitigation	Valuation solvency BS	RBC before risk mitigation	Reduction RBC due mitigation	Valuation solvency BS	RBC before risk mitigation	Valuation solvency BS	RBC before risk mitigation
Class 1	463,127,334.70	7,532,390.71	-	-	-	-	4,234,873,493.68	132,610,578.89	(132,610,578.89)	-	-	-	-	-	-
Class 2	711,332,217.79	11,917,066.09	-	-	-	-	-	-	-	-	-	-	-	-	-
Class 3	11,983,159,744.77	377,787,634.88	-	2,427,676,317.05	41,978,262.30	-	-	-	-	-	-	-	-	-	-
Class 4	14,902,468,300.91	924,064,135.29	-	4,088,675,008.48	177,960,995.33	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 5)	4,972,149,087.76	469,948,130.21	-	1,254,829,167.80	93,683,188.86	-	1,715,245,446.29	233,757,371.66	(172,986,905.01)	-	-	-	-	-	-
Class 5 (subclass 6)	276,400,015.06	21,780,640.39	-	-	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 7)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	33,276,626,701.00	1,813,020,017.56	-	7,771,182,493.32	313,612,446.49	-	5,950,118,939.97	366,367,950.55	(305,587,483.90)	-	-	-	-	-	-

1.1. Equity risk

	Valuation solvency balance sheet									
	Total capital requirement including concentration risk				Part corresponding concentration risk				Corresponding unit portion of unit/index-linked	
	Market licensed by SEBON	Non traded in licensed market	Market licensed others	Non traded in licensed market	Market licensed by SEBON	Market licensed others	Non traded in licensed market	Market licensed by SEBON	Market licensed others	Non traded in licensed market
Valuation	3,832,354,066.41	-	588,643,607.00	-	222,844,519.70	-	59,183,050.48	-	-	-
Capital charge before risk mitigation	804,354,381.63	-	223,632,219.97	-	37,883,588.35	-	17,606,957.52	-	-	-
Reduction due to risk mitigation	-	-	-	-	-	-	-	-	-	-
Capital charge net mitigation	804,354,381.63	-	223,632,219.97	1,027,986,601.60	<--- Final capital requirement equity risk (including concentration capital charge)	55,490,525.87	<-- Capital requirement concentration risk	-	-	-



1.2. Interest rate risk

	"Baseline (solvency balance sheet)"		"Stress: Increase interest rates (para (44a) Annexure III RBC Directive)"			"Stress: Decrease interest rates (para (44a) Annexure III RBC Directive)"			Capital charge	Hitting scenario
	Assets	Liabilities	Assets	Liabilities	Impact stress	Assets	Liabilities	Impact stress		
	54,313,129,136.36	46,769,718,860.42	51,115,474,488.00	43,966,168,648.00	(394,104,435.94)	57,904,176,169.00	49,916,400,831.00	444,367,062.06	394,104,435.94	Increase scenario

1.3. Currency risk

	US Dollar	Indian Rupies	Chinese Yuan	Euros	Other with net short position	Other with net long position
Assets expressed in	-	-	-	-	-	-
Liabilities expressed in	-	-	-	-	-	-
Equity items expressed in	-	-	-	-	-	RBC currency
Net position	-	-	-	-	-	-

1.4. Property risk

	Valuation	Capital charge before mitigation	Reduction due to mitigation	Capital charge net mitigation	Hitting scenario
Total properties	267,626,574.50	21,410,125.96	-	21,410,125.96	(including concentration capital charge)
Properties Own use	267,626,574.50	21,410,125.96	-	21,410,125.96	
Properties not own use	-	-	-	-	
Part with SCR concentration	-	-	-	-	<-- Capital requirement concentration risk
Unit portion of unit/index linked	-	-	-	-	



2. Credit risk

2.1 Other assets (non-investments)

	Assets non-reinsurance non bank balances		Bank balances	
	Valuation	Capital charge	Valuation	Capital charge
Class 1	1,052,147,227.36	16,834,355.64	9,160,976.89	64,126.84
Class 2	361,250.00	9,031.25	4,122,996.03	28,860.97
Class 3	57,591,887.39	2,303,675.50	208,864,512.06	3,038,566.55
Class 4	105,998,901.92	8,479,912.15	479,054,910.57	19,167,810.15
Class 5 (subclass 5)	56,650,546.30	6,798,065.56	92,098,598.86	7,457,355.71
Class 5 (subclass 6)	824,697,198.12	98,963,663.77	26,321,979.71	1,868,860.56
Class 5 (subclass 7)	-	-	-	-
Class 5 (subclass 8)	-	-	-	-
TOTAL	2,097,447,011.08	133,388,703.87	819,623,974.12	31,625,580.79

2.2 Reinsurance assets

	Unearned Premium Reserves	Outstanding claims provision	Total Technical Provisions Reinsurance (after credit risk reduction)	Net exposures derived from other balances	"Reporting entity. Total exposure before risk mitigation and AFTER risk correction"	Capital requirement as per paragraph (40)	Exposure with increased capital charge as per paragraph (40a)	Increase of the capital charge as per paragraph (40a)	Capital requirement as per paragraph (40) + (40a)	"Exposure covered with collateral/guarantor (credit risk adjusted)"	Total capital requirement net of risk mitigation
Class 1	-	300,000.00	374,685.10	-	-	-	-	-	-	-	-
Class 2	-	28,432,824.14	35,482,718.00	123,164,737.62	158,647,455.62	1,903,769.47	-	-	1,903,769.47	-	1,903,769.47
Class 3	-	35,365,004.26	44,045,314.30	99,660,703.66	143,706,017.96	2,586,708.32	-	-	2,586,708.32	-	2,586,708.32
Class 4	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 5)	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 6)	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 7)	-	-	-	-	-	-	-	-	-	-	-
Class 5 (subclass 8)	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	64,097,828.40	79,902,717.40	222,825,441.28	302,353,473.58	4,490,477.79	-	-	4,490,477.79	-	4,490,477.79

2.3 Off-balance sheet assets

Valuation	Capital charge
-	-
1%	-

3. Life insurance risk

	Assets	Liabilities	"Net Asset Value (NAV)"	Impact stresses
Baseline	54,313,129,136.36	46,769,718,860.42	7,543,410,275.94	-
Mortality stress	54,338,892,955.00	47,020,232,939.00	7,318,660,016.00	(224,750,259.94)
Longevity stress	54,313,129,136.00	46,769,718,869.00	7,543,410,267.00	(8.94)
Disability risk	54,313,129,136.00	46,769,718,860.00	7,543,410,276.00	-
Lapse risk	54,319,749,260.00	47,526,512,592.00	6,793,236,668.00	(750,173,607.94)
Expenses risk	54,313,129,136.00	47,219,423,906.00	7,093,705,230.00	(449,705,045.94)
Catastrophe risk (CAT risk)	54,543,279,511.00	47,880,272,904.00	6,663,006,607.00	(880,403,668.94)

4. Operational risk

Gross policy provisions	Gross written premiums over last 12 months (FY 2081-2082)	Gross written premiums over the previous financial year	"Charge on gross policy provisions (percentage)"	Charge on gross written premiums last 12 months	Charge on increase gross written pre-iums	Threshold to trigger charge on increase gross written premiums	"Charge on gross policy provisions (in NPR units)"	"Charge on gross written premiums (in NPR units)"	"Charge on increase gross written pre-iums (in NPR units)"	Operational risk charge before caps and floor RBC
44,405,343,056.00	11,355,065,829.00	9,489,466,419.00	0.5%	4.0%	0.4%	20.0%	222,026,715.28	454,202,633.16	-	454,202,633.16

Specific treatment spread risk

	Spread risk factor 0%	
	Solvency valuation	Other assets
NRB Bonds	Nepal Government Bonds	Concentration risk factor 0%
Bonds government entities		Unit portion u/i linked
Bonds guaranteed Government		Solvency valuation
Cash	-	-
Bank balances	819,623,974.12	-
		267,626,574.50

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED
Financial Statement
02.03_ACR - Available Capital Resource (ACR), Solvency Position and MCR
Ashad-End 2082

	Solvency Balance Sheet (Amount in NPR units)	
"TIER 1 CAPITAL. List of items (capital resources that absorb losses on a going-concern basis and in winding-up basis)"		
Excess of assets over liability as per Solvency Balance Sheet	7,543,410,275.94	
Add: Paid-in (paid-up) subordinated debts qualified as tier 1 Available Capital Resources	-	
Less: Revaluation reserve	-	
Less: CSR Reserve	(27,051,890.92)	
Less: Fair value reserve	(23,607,062.99)	
Less: Actuarial reserve	-	
Less: Excess of deferred tax reserve shown in equity of 02.01 BS over deferred tax assets as per Financial Statement	(80,000,715.29)	
Less: Assets pledged by the insurer when the facility guaranteed is not in the liability side of the solvency balance sheet	-	
Less: Credit Facilities granted by the insurer and secured by its own shares when the facility is not in the liability side	-	
Less: Direct and indirect investments, reciprocal cross holdings, arranged either directly or indirectly between financial institutions	-	
Less: Assets not valued at nil whose valuation in the solvency balance sheet should not increase the Available Capital Resources	(501,194,780.00)	
Less: Deduction as per para 66(6) of Risk-Based Capital and Solvency Directive if not valued at nil in solvency balance sheet	-	
Less: Deduction as per para 66(7) of Risk-Based Capital and Solvency Directive if not valued at nil in solvency balance sheet	-	
Less: Embedded profit if already included in surplus i.e. excess of assets over liability as per 02.01 BS	-	
TIER 1 - TOTAL BEFORE LIMITS	6,911,555,826.73	
"TIER 2 CAPITAL. List of items (capital resources that absorb losses only in winding-up basis)"		
Cumulative irredeemable preference shares qualified as tier 2 Available Capital Resources	-	
Irredeemable subordinated debts qualified as tier 2 Available Capital Resources	-	
Other capital resources qualified as Tier 2, including unpaid preference shares, unpaid subordinated debt, letters of credit, guarantees and mutual member calls	-	
Future profits embedded in the valuation of technical provisions (reserves)	-	
TIER 2 - TOTAL BEFORE LIMITS	-	
Dividend during financial year 2079 - 2080	-	
Dividend during financial year 2080 - 2081	1,129,038,380.00	
Dividend during financial year 2081 - 2082	1,004,338,429.00	
Dividend expected during financial year 2082 - 2083	501,194,779.75	
Maximum Distributable Profit 2081 - 2082	947,333,078.00	

SOLVENCY SITUATION		
Risk-Based Capital Requirement	4,179,756,692.78	4,179,756,692.78
Reduction of life technical reserves due to transitional provisions Annexure VII of RBC Directive	xxx	1
Reduction of non-life technical reserves due to transitional provisions Annexure VII of RBC Directive	xxx	0
	Calculations without transitional	Calculations with transitionals
Tier 1 items before limits	6,911,555,826.73	6,911,555,827.73
Tier 1 Paid-in subordinated debt before limit	-	-
Reduction to limit up to 30% Tier 1	-	-
Tier 1 Paid-in subordinated debt after deduction of the limit	-	-
Exceptional increase para (65)(6) Annexure V of RBC Directive - only previous NIA approval	-	-
Tier 1 items after limits	6,911,555,826.73	6,911,555,827.73
Tier 2 before limits	-	-
Before limits - Future profits embedded in technical reserves	-	-
After limits - Future profits embedded in technical reserves	-	-
Recalculated Tier 2 after limits to Future profits embedded in technical reserves	-	-
Tier 2 after limit 40% RBC	-	-
Total Solvency Available Capital Resources	6,911,555,826.73	6,911,555,827.73
Solvency surplus/deficit	2,731,799,133.95	2,731,799,134.95
Solvency ratio	165.4%	165.4%
Supervisory Target Capital Level (paragraph (85) Annexure VI of RBC Directive (%))	130%	
	Calculations without transitional	Calculations with transitionals
MINIMUM CAPITAL REQUIREMENT	1,393,252,230.93	1,393,252,230.93
Tier 1 covering MCR	6,911,555,826.73	6,911,555,827.73
Tier 2 covering MCR	-	-
MCR surplus/deficit	5,518,303,595.81	5,518,303,596.81
MCR ratio	496.07%	496.07%



Actuarial Partners Consulting Sdn Bhd
formerly known as Mercer Zainal Consulting Sdn Bhd
Suite 17.02 CIMB Hub
Jalan Sultan Ismail
50250 Kuala Lumpur, Malaysia
603 2161 0433 Fax 603 2161 3595

19 October 2025

To the Shareholders of SuryaJyoti Life Insurance Company Limited.

ACTUARIAL VALUATION OF THE LONG TERM INSURANCE BUSINESS AS AT 16 JULY 2025

We have carried out an actuarial valuation of the Long Term Insurance Business as at 16 July 2025. We hereby certify that, in our opinion,

- 1) Proper records have been kept by the Company, which are appropriate for the purpose of the actuarial valuation of the liabilities of the Long Term Insurance Fund;
- 2) Adequate and proper reserves have been provided as at 16 July 2025, for all liabilities in respect of the Long Term Insurance Fund, taking into account all current and contingent liabilities as at that date;
- 3) As at 16 July 2025, the Company maintained a Solvency Ratio of 165.4% calculated as required under the RBC Directive 2025 issued by Nepal Insurance Authority (NIA). This is well above the minimum Solvency Ratio of 130% as per the same regulations;

A handwritten signature in black ink, appearing to read "H. Scott Odierno".

Hassan Scott Odierno
Actuary

Statement of Responsibility

As the Head- Finance of SuryaJyoti Life Insurance Company Limited, I am responsible for the preparation and presentation of the financial statements for the year ended **Ashad End 2082**. These financial statements have been prepared in accordance with applicable accounting standards (Nepal Financial Reporting Standards) and regulatory requirements, and they provide a true and fair view of the financial position and performance of the company.

Responsibilities

Financial Reporting:

- Ensure that the financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS).
- Confirm that the financial statements reflect the company's operations, cash flows, and financial position accurately.

Internal Controls:

- Establish and maintain adequate internal controls to ensure the integrity of financial reporting and compliance with laws and regulations.
- Regularly assess the effectiveness of these internal controls and make improvements as necessary.

Compliance:

- Ensure compliance with all relevant regulatory requirements applicable to the life insurance industry, including those set by the Nepal Insurance Authority.
- Maintain transparency in financial reporting and disclose all material information in accordance with regulatory guidelines.

Conclusion

I hereby confirm that, to the best of my knowledge and belief, the financial statements for the year ended **Ashad End 2082** present a true and fair view of the financial position of **SuryaJyoti Life Insurance Company Limited** and have been prepared in compliance with the relevant accounting standards and regulatory requirements.

Ashish Gyawali
Head- Finance

Prakash Bikram Khatri
Chief Executive Officer



नेपाल बीमा प्राधिकरण NEPAL INSURANCE AUTHORITY

मिति: २०८२।०९।०६

वि. वि. शा. : ११६ (२०८२/०८३) च.नं. ३५४८
श्री सुर्यज्योति लाईफ इन्स्योरेन्स कम्पनी लिमिटेड,
ज्ञानेश्वर, काठमाण्डौं।



विषय: आ.व. २०८१।८२ का वित्तीय विवरणका स-शत स्वाकृत बार।

तहाँको मिति २०८२/०९/०४ (च.नं.६९८/२०८२-०८३)को पत्र साथ प्राधिकरणमा पेश भएको आ.व. २०८१।८२ को वित्तीय विवरण सम्बन्धमा लेखिदैछ।

उपरोक्त सम्बन्धमा बीमक श्री सुर्यज्योति लाईफ इन्स्योरेन्स कम्पनी लिमिटेडबाट पेश भएको आ.व. २०८१।८२ को वित्तीय विवरण तथा अन्य कागजातहरू अध्ययन गर्दा बीमा ऐन, २०७९ को दफा ३८, ३९, ४० र ४१ तथा बीमकको वित्तीय विवरण सम्बन्धी निर्देशन, २०८० को दफा ११ बमोजिम बीमा कोष, अनिवार्य जगेडा कोष, महाविपत्ति कोष र दाबी भुक्तानी कोष तथा जगेडा कोष कायम गरेको देखिएकोले तहाँको आ.व. २०८१।८२ को वार्षिक वित्तीय विवरणलाई बीमा ऐन, २०७९ को दफा ८७ को उपदफा (८) तथा बीमकको वित्तीय विवरण सम्बन्धी निर्देशन, २०८० को दफा ७.८ र ९ बमोजिम वार्षिक प्रतिवेदनमा समावेश गर्न, साधारण सभामा पेश गर्न तथा प्रकाशित गर्न देहायको निर्देशन, शर्त तथा आदेश सहित स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउदछौं।

शर्तहरू:

१. बीमकले पूनर्बीमा सँग सम्बन्धित लेनादेना हिसाब राफसाफ गर्ने।
२. बीमकको वित्तीय विवरणमा देखिएको Unidentified Deposit रकमलाई पहिचान गरी लेखाङ्कन गर्ने संयन्त्र तयार गर्ने।
३. बीमकले NFRS-17 Insurance Contracts लागु गर्न आवश्यक तयारी गर्ने।
४. बीमकको जोखिमाङ्कन तथा दाबी भुक्तानी प्रक्रियालाई थप प्रभावकारी गराउने।
५. बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०८० को दफा ४५ बमोजिम बीमकले संस्थागत सामाजिक उत्तरदायित्व शिर्षकमा पर्याप्त खर्च गर्ने।
६. बीमकको आर्थिक वर्षको चौथो त्रैमासिक अवधिको त्रैमासिक वित्तीय विवरण र वार्षिक वित्तीय विवरणको Statement of Financial Position, Statement of Profit or loss तथा Statement of Other Comprehensive Income विवरणको विभिन्न शिर्षकहरूमा दश प्रतिशत भन्दा बढी रकमले फरक भएको देखिएकोले आगामी दिनमा सो कैफियतलाई सुधार गर्ने।
७. बीमकले जोखिम व्यवस्थापनलाई थप प्रभावकारी बनाउने।
८. बीमकले वार्षिक प्रतिवेदन तयार गर्दा मिति २०८१/०७/१३ गते प्राधिकरणबाट जारी परिपत्र (ने.बी.प्रा. ९५ (२०८१/०८२) च.नं. २०४०- वि.वि.शा. १) बमोजिमका बुँदाहरू समावेश गर्ने।
९. बीमकको लेखापरीक्षकहरूले औँल्याएका कैफियतहरू सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिन आवश्यक व्यवस्था गर्ने।
१०. बीमकले प्राधिकरणबाट वित्तीय विवरण स्वीकृत भएको मितिले ६०(साठी) दिन भित्र साधारण सभा गर्ने।

(ध्रुव तिमिल्सिना)

निर्देशक



श्री नेपाल बीमा प्राधिकरणको मिति २०८२/०८/०६ को पत्र अनुसार कम्पनीको आ.व. २०८१/८२ को वित्तीय विवरण स्वीकृत गर्दाको शर्तहरू सम्बन्धमा कम्पनीको जवाफ

१. यस कम्पनीले पुनर्बीमकसँगको २०८२ असार ३२ गते सम्मको लेनादेना हिसाब राफसाफ गर्नका लागि पत्राचार गरि यथासीघ्र लेनादेना हिसाब राफसाफ गर्न अनुरोध गरिएको ब्यहोरा अनुरोध गर्दछौं ।
२. कम्पनीको २०८२ असार ३२ गते सम्म Unidentified Deposit रकम रु. ७,९३०,३०५ रहेको र यो रकम क्रमिक रूपमा घट्दो क्रममा रहेको छ । कम्पनीले यस्ता Unidentified Deposits लाई पहिचान गर्न कम्पनीको Customer Support शाखाले आवधिक रूपमा बीमितलाई फोन, ईमेल मार्फत सम्पर्क गरी रकमलाई पहिचान गर्ने र लेखाइकन गर्न आवश्यक प्रक्रिया गर्ने ब्यहोरा अनुरोध गर्दछौं ।
३. कम्पनीले NFRS-17 Insurance Contracts लागु गर्नको लागि आवश्यक तयारी स्वरूप कम्पनीका कर्मचारीहरूलाई NFRS-17 सम्बन्धी आवश्यक तालिम तथा अन्तक्रियाहरूमा भाग लिने व्यवस्था मिलाउनुका साथै NFRS-17 Insurance Contracts लागु गर्नको लागि १५ दिने सूचना Request For Proposal (RFP) मिति २०८२/०६/१२ मा प्रकाशन गरि Consultant Selection का लागि आवश्यक प्रक्रिया अगाडी बढाइएको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
४. कम्पनीको जोखिमाङ्कन तथा दाबी भुक्तानी प्रक्रियालाई आगामी दिनहरूमा अझै बढी प्रभावकारी बनाउन कम्पनी प्रतिबद्ध रहेको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
५. नेपाल बीमा प्राधिकरणबाट जारी बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०८० को दफा ४५ बमोजिम संस्थागत सामाजिक उत्तरदायित्व शिर्षकमा खर्च गर्न कम्पनी प्रतिबद्ध रहेको ब्यहोरा अनुरोध गर्दछौं । साथै कम्पनीले चालु आ.व. को मंसिर महिना सम्म मात्रै रु. १७,२५१,००० खर्च गरिसकेको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
६. बीमा प्राधिकरणको निर्देशन बमोजिम त्रैमासिक वित्तीय विवरण तयार गरिने ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
७. प्राधिकरणको निर्देशानुसार कम्पनीको जोखिम व्यवस्थापन प्रणालीलाई प्रभावकारी बनाउन कम्पनीले जोखिम व्यवस्थापन विभागको स्थापना गरेको र आगामी आ.व. हरूमा प्राधिकरणको निर्देशानुसार कार्य गर्न कम्पनी प्रतिबद्ध रहेको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
८. कम्पनीले वार्षिक प्रतिवेदन तयार गर्दा मिति २०८१/०७/१३ गते प्राधिकरणबाट जारी परिपत्र (ने.बी.प्रा. १५(२०८१/०८२) च.नं २०४० वि.वि.शा.१) बमोजिमका बुँदाहरू समावेश गरि तयार गर्ने ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
९. कम्पनीको लेखा परिक्षकले औँल्याएका कैफियतहरू क्रमिक रूपले सुधार गरिदै लगिएको र ती कैफियतहरू पुन दोहोरिन नदिन सम्बन्धित सबै विभागहरूलाई आवश्यक प्रक्रिया यथासिघ्र अवलम्बन गर्न व्यवस्था गरिएको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।
१०. कम्पनीको आ.व २०८१/८२ को साधारण सभा मिति २०८२ पौष ३० गते हुन गईरहेको ब्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।

नेपालको पहिलो र सर्वाधिक घातक रोगहरु विरुद्ध आर्थिक सुरक्षा दिने जीवन बीमा कम्पनी

३५ वटा घातक रोगहरु विरुद्ध

रु. ५०
लाख सम्मको आर्थिक सुरक्षा सहितका योजना

क्यान्सर जस्ता घातक रोगको विरुद्ध लड्न

३ अस्त्र:

इच्छा शक्ति

अर्थिक तयारी

उत्कृष्ट उपचार

“उज्ज्वल भविष्यको लागि आजैदेखि
सँगसँगै यात्रा आरम्भ गरौं।”



SuryaJyoti



३५ वटा घातक रोगहरू विरुद्ध

५० लाख सम्मको आर्थिक सुरक्षा सहितका योजना

पछिल्लो समयमा हामी नेपालीहरू बदलिँदो जीवनशैली, अस्वस्थ खानपान, वातावरणीय प्रदूषण र तनावपूर्ण कार्य व्यस्तताले गर्दा क्यान्सर, हृदयघात लगायत विभिन्न घातक रोगहरूको शिकार बन्दै आएका छौं । यस्ता घातक रोग लाग्दा आफु र परिवारले सामना गर्नुपर्ने समस्या र त्यसमाथि उपचारको लागि लाग्ने खर्चले नै निराशजनक परिस्थिति सिर्जना गर्छ ।

यस्ता घातक रोगको विरुद्ध लहन तीनवटा अस्त्रको आवश्यकता पर्न जान्छ । यस्तो प्राण घातक रोगको उपचार गर्न सूर्यज्योति लाइफ इन्स्योरेन्सले न्यूनतम बीमाशुल्कमा नै ३५ प्रकारका घातक रोगहरू मध्ये कुनै रोग निरुपण (Diagnosed) भएको अवस्थामा अधिकतम रु. ५० लाख सम्मको जोसिम बहन गर्ने गरी जीवन बीमा योजनाहरू ल्याएको छ ।

बीमाको शर्तहरू :



विशेषताहरू:

यो सुविधा अन्तर्गत यदि बीमित परिभाषित गरिएका ३५ मध्ये कुनै प्रकारको घातक रोगबाट पिडित भएको (Diagnosed) निरुपण भएमा रक्षावरण गरिएको बीमाङ्क रकम बीमितलाई बिना कुनै बिल भर्पाई एकमुष्ट प्रदान गरिने छ ।

यस योजनामा बीमितको ईच्छा अनुसार निम्न बमोजिमको ३५ अथवा १८ किसिमको घातक रोग विरुद्धको सुरक्षा रोज्न सकिने छ ।

१ Critical Illness Silver
(१८ किसिमको घातक रोग विरुद्ध आर्थिक सुरक्षा)

२ Critical Illness Gold
(३५ किसिमको घातक रोग विरुद्ध आर्थिक सुरक्षा)

Critical Illness (३५ किसिमको घातक रोग विरुद्ध आर्थिक सुरक्षा)

<p>Critical Illness Gold</p> <p>Critical Illness Silver</p> <ol style="list-style-type: none"> 1. Major Cancer 2. Both Kidneys Failure 3. Primary Pulmonary Arterial Hypertension 4. Multiple Sclerosis 5. Major Organ Transplant 6. Coronary Artery By-pass Graft (CABG) 7. Surgery to Aorta 8. Heart Valve Surgery 9. Stroke 10. Myocardial Infraction - First Heart Attack 11. Coma 12. Paralysis 13. Parkinson's Disease 14. End-Stage Lung Disease 15. End-Stage Liver Failure 16. Blindness - Permanent and Irreversible 17. Third Degree Burns 18. Alzheimer's Disease/Severe Dementia 	<ol style="list-style-type: none"> 19. Benign Brain Tumor - of specified severity 20. Chronic Aplastic Anemia (Resulting in permanent Bone Marrow Failure) 21. Deafness - Permanent and Irreversible 22. Loss of Speech 23. Bacterial Meningitis - resulting in permanent inability to perform activities of Daily Living 24. Motor Neuron Disease - permanent neurological deficit with persisting clinical 25. Fulminant Viral Hepatitis 26. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living 27. Terminal Illness 28. Muscular Dystrophy 29. Encephalitis - resulting in permanent inability to perform Activities of Daily Living 30. Brain Surgery 31. Cardiomyopathy - of specified severity 32. Serious Coronary Artery Disease 33. Loss of Independent Existence 34. Medullary Cystic Disease 35. Systemic Lupus Erythematosus with Severe Kidney Complication
---	---

यस बीमा योजना अन्तर्गतको रक्षावरण तथा सुविधाहरू कम्पनीले जारी गरिने बीमालेस, छेचिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा नियमहरूका साथै बीमा समितिबाट जारी निर्देशनहरू बमोजिम हुने छ । विस्तृत जानकारीको लागि नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ ।





सही Plan

सही सोचो, सही रोजी।



प्रावधानहरू:

- न्यूनतम बीमाङ्क रकम: रु. ५००,०००/-
- बीमित(बच्चा)को न्यूनतम प्रवेश उमेर: १८ वर्ष
- बीमित(बच्चा)को अधिकतम प्रवेश उमेर: ६० वर्ष
- बीमित(बच्चा)को अधिकतम बीमा समाप्ती उमेर: ६५ वर्ष
- न्यूनतम मुक्तानी अवधि : ५ वर्ष
- बीमाशुल्क मुक्तानी तरिका : एकल/वार्षिक/अर्धवार्षिक/त्रैमासिक

नेपालकै पहिलो आजीवन म्यादी जीवन बीमा जसले कम Premium मा आजीवन सुरक्षा दिन्छ।

कम प्रिमियममा, ठूलो Plan

• तिरेको प्रिमियमको ६ गुणा सम्मको Coverage



यस बीमा योजनाका लाभहरू:

- दुर्घटनाको कारण मृत्यु भएमा दोहोरो बीमा लाभ (Accidental Death Benefit) (अधिकतम रु १ करोड सम्म)
- दुर्घटनाबाट पूर्ण अशक्त भएमा (अधिकतम रु १ करोड सम्म)
- बाँकी अवधिको बीमाशुल्क छुट (Premium Waiver Benefit)
- बीमाङ्कको आधारमा कठिना १० वर्षसम्म मासिक अशक्त सुविधा (Total Permanent Disability Benefit)
- ३५ घातक रोगहरू विरुद्ध रु.५० लाख सम्मका उपचार खर्चका सुविधा (Critical Illness Benefit)
- सहूलिखत दरमा नियमानुसार ऋण लिन पाईने

७० वर्षको उमेरमा प्रिमियम Refund

• बीमा अवधि भर तिरेको सम्पूर्ण रकम ७० वर्षको उमेरमा फि



सीमित मुक्तानी, असीमित Coverage

• बीमा अवधि समाप्त पछि पनि Whole Life Coverage



- यस बीमा योजना अन्तर्गतको रक्षावण तथा सुविधाहरू कम्पनीले जारी गरिने बीमालेख, एच्छिक सुविधा तथा सम्पुष्टिकारणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ।
- एच्छिक सुविधाहरू बीमाशुल्क भुक्तानी अवधिसम्म (एकल भुक्तानीको हकमा २० वर्ष सम्म) मात्र लागु हुनेछ।
- ७० वर्षमा फिर्ता हुने रकममा एच्छिक / अतिरिक्त सुविधाहरूको प्रिमियम समावेश हुनेछैन।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।



सूर्यज्योति घन लाम

जीवन बीमालेख



नियमित अन्तरालमा बीमाइको निश्चित रकम अग्रिम भुक्तानी दिने यो बीमाले बीमितका नियमित आवश्यकता पुरा गर्न सहयोग गर्ने मात्र हैन राम्रो प्रतिफल सहितको पूर्ण सुरक्षा प्रदान गर्छ। दुर्घटना मृत्यु, स्थायी अपाङ्गता तथा घातक रोगको उपचार खर्च सुविधा समेतको सूर्यज्योति घन लाम जीवन बीमाले बीमितलाई पूर्ण सुरक्षाको अनुभूति दिने छ।

प्रावधानहरू:

न्यूनतम बीमाइ: रु. ५०,०००/-

अधिकतम बीमाइ: असीमित (बीमितको आय अनुसार)

न्यूनतम प्रवेश उमेर: १८ वर्ष

बीमा अवधि: १२ वर्ष/१५ वर्ष/२० वर्ष

अधिकतम प्रवेश उमेर:

- १२ वर्ष बीमाको लागि : ५८ वर्ष
- १५ वर्ष बीमाको लागि: ५५ वर्ष
- २० वर्ष बीमाको लागि: ५० वर्ष

अधिकतम बीमा समाप्ती उमेर: ७० वर्ष

बीमा भुक्तानी: वार्षिक/अर्धवार्षिक/त्रैमासिक

उदाहरण:

उमेर: २५ वर्ष

बीमाइ रकम: रु. २०,००,०००/-

बीमा अवधि: २० वर्ष

दुर्घटना मृत्यु लाम: रु. २०,००,०००/-

अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-

३५ घातक रोगको सुविधा: रु. २०,००,०००/-

वार्षिक बीमाशुल्क: रु. १,५२,२४० /-

उदाहरण अनुसारको बीमामा पाइने सुविधाहरू:

- ५ औं वार्षिकोत्सवमा रु. ५००,०००/- भुक्तानी पाइने।
- १० औं वार्षिकोत्सवमा रु. ५००,०००/- भुक्तानी पाइने।
- १५ औं वार्षिकोत्सवमा रु. ५,००,०००/- भुक्तानी पाइने।
- २० औं वार्षिकोत्सवमा (बीमा समाप्ती मिति) रु. ८,००,०००/- र नियमानुसार बोनस रकम एकमुष्ट भुक्तानी पाइने।
- कुनै पनि कारण बीमितको मृत्यु भएमा रु. २०,००,०००/- र नियमानुसार बोनस रकम एकमुष्ट भुक्तानी पाइने।
- दुर्घटनाको कारण मृत्यु भएमा रु. ४०,००,०००/- र नियमानुसार बोनस रकम भुक्तानी पाइने।
- दुर्घटनाको कारण पूर्ण अशक्त भएमा १० वर्षसम्म मासिक रु. १६,६६६/- को दरले अशक्तता सुविधा प्राप्त हुने र बीकी अवधिको बीमाशुल्क छुट हुने।
- बीमा अवधिसर ३५ घातक रोगसमेतको कुनै एक निरूपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार खर्च पाइने।
- सहूलिचत दरमा नियमानुसार श्रम लिन पाइने।

यस बीमा योजनाका लाभहरू:

- १२ र १५ वर्ष बीमा योजनामा बीमाइ रकमको २५%, २५% र ५०% जारी बीमा अवधि भित्र ३ पटक भुक्तानी दिइने।
- २० वर्ष बीमा योजनामा बीमाइ रकमको २५%, २५%, २५%, र ४०% जारी बीमा अवधि भित्र ४ पटक भुक्तानी दिइने।
- बीमा अवधि समाप्त हुने मितिमा नियमानुसार बोनस रकम भुक्तानी दिइने।
- कुनै पनि कारण मृत्यु भएमा पुरा बीमाइ रकम र नियमानुसार बोनस रकम एकमुष्ट भुक्तानी दिइने।
- दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमा सुविधा भुक्तानी दिइने।
- दुर्घटनाको कारण पूर्ण अशक्त भएमा बीमाइको आधारमा कम्तिमा १० वर्षसम्म मासिक अशक्तता सुविधा प्राप्त हुने र बीकी अवधिको बीमाशुल्क छुट दिइने।
- १८ वा ३५ घातक रोग विरुद्ध रु. ५० लाखसम्म उपचार खर्चको सुविधा दिइने।
- सहूलिचत दरमा नियमानुसार श्रम लिन पाइने।

*यस बीमा योजना अन्तर्गतको रक्षावण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू:कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमाइ अधिकतम रु ५०,००,००० सम्म मात्र हुनेछ र दुर्घटना मृत्यु लाम, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाइ अधिकतम रकम रु १,००,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।

सूर्यज्योति सजिलो मुक्तानी जीवन बीमा



प्रत्येक वर्ष समान बीमाशुल्क तिर्नुपर्ने अवस्थालाई अन्त्य गर्दै प्रथम बीमाशुल्क पछि कम मात्र बीमाशुल्कमा पूर्ण जोसिम बहन सहित राम्रो प्रतिफल प्रदान गर्ने यो बीमा योजना बीमितको लागि अत्यन्तै लाभदायी र सहज रहेको छ। यस बीमा योजनाले वार्षिक रुपमा बीमाइ रकमको निश्चित प्रतिशत रकम बीमितलाई मुक्तानी गर्दछ वा सो रकम नवीकरण बीमाशुल्कमा समाचोजन गरि सहज र सरल तरिकाले नवीकरण बीमाशुल्कको भारलाई व्यवस्थापन गर्न सकिने छ। बीमा अवधिभर बीमितलाई केही भएमा मुक्तानी भइसकेको रकम कट्टा नगरी पुरै बीमाइ रकम आभितलाई वा स्वयं बीमितलाई मुक्तानी हुने भएकोले यस बीमाले अझ बढी आर्थिक सुरक्षा प्रदान गर्दछ।

प्रावधानहरू:

न्यूनतम बीमाइ: रु. ५००,०००/-
अधिकतम बीमाइ: असीमित (बीमितको आय अनुसार)
न्यूनतम प्रवेश उमेर: १८ वर्ष
अधिकतम प्रवेश उमेर: ५० वर्ष
न्यूनतम बीमा अवधि: १० वर्ष
अधिकतम बीमा अवधि: २० वर्ष
अधिकतम बीमा समाप्ती उमेर: ६० वर्ष
बीमाशुल्क मुक्तानी तरिका: वार्षिक

उदाहरण:

उमेर: २५ वर्ष
बीमाइ रकम: रु. २०,००,०००/-
बीमा अवधि: १५ वर्ष
३५ घातक रोगको सुविधा: रु. २०,००,०००/-
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
वार्षिकोत्सवमा मुक्तानी हुने बीमाइको प्रतिशत: ५%
बीमाशुल्क मुक्तानी तरिका: वार्षिक
पहिलो वर्षको बीमाशुल्क: रु. १८४,८३६ /-
दोस्रो वर्ष देखि वार्षिक बीमाशुल्क: रु. ८८,८३६ /-

यस बीमा योजनाका लाभहरू:

- प्रत्येक वार्षिकोत्सवमा मुक्तानी हुने बीमाइको ४% वा ४.५% वा ५% वा ६% (बीमा अवधिको आधारमा मुक्तानी प्रतिशत रकम रोजन मिल्ने) रकम दोस्रो वर्ष देखिको नवीकरण बीमाशुल्कमा मिलाउन गरि कम बीमाशुल्कमा बीमालेस जारी राख्न सकिने।
- बीमा अवधि समाप्त हुने मितिमा बाँकी बीमाइ रकम र निचमानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि भित्र बीमितको कुनै पनि कारणले मृत्यु भएमा पुरा बीमाइ रकम र निचमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- मृत्यु दावीमा मुक्तानी भइसकेको रकम कट्टा नगरिने भएकोले अधिकतम बीमा सुरक्षा हुने।
- दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमा लाभ हुने।
- दुर्घटनाबाट पूर्ण अशक्त भएमा बाँकी अवधिको बीमाशुल्क छुट हुने।
- दुर्घटनाको कारण पूर्ण अशक्त भएमा बीमाइको आधारमा कठितमा १० वर्षसम्म मासिक अशक्त सुविधा प्राप्त हुने।
- ३५ घातक रोग विरुद्ध रु. ५० लाख सम्मको उपचार सर्चको सुविधा।

उदाहरण अनुसारको बीमामा पाइने सुविधाहरू:

- प्रत्येक वार्षिकोत्सवमा मुक्तानी हुने रु. १,००,०००/- रकम दोस्रो वर्षदेखिको नवीकरण बीमाशुल्कमा मिलाउन जारी नवीकरण बीमाशुल्क रु. ८४,८३६/- मात्र मुक्तानी जारी बीमालेस जारी राख्न सकिने।
- बीमा अवधि समाप्त हुने मितिमा रु. ६,००,०००/- र निचमानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि भित्र कुनै पनि कारण बीमितको मृत्यु भएमा रु. २०,००,०००/- र निचमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि भित्र बीमितको दुर्घटनाको कारण मृत्यु भएमा रु. ४०,००,०००/- र निचमानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि भित्र बीमित दुर्घटनाबाट पूर्ण अशक्त भएमा १० वर्षसम्म मासिक रु. १६,६६६ /- को दरले अशक्तता सुविधा प्राप्त हुने र बाँकी अवधिको बीमाशुल्क छुट हुने।
- बीमा अवधिभर ३५ घातक रोग मध्ये कुनै एक निरुपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार सर्च पाइने।

*यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्युष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमाइ अधिकतम रु ५०,००,००० सम्म मात्र हुनेछ र दुर्घटना मृत्यु लाभ अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाइ अधिकतम रकम रु १,००,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।



सूर्यज्योति धनवृद्धि जीवन बीमालेख



सूर्यज्योति धनवृद्धि जीवन बीमालेख (अग्रिम भुक्तानी) योजना मौलौ प्रकारको धन फिर्ता जीवन बीमा योजना हो, जस अन्तर्गत एकमुष्ट वा सीमित अवधिसम्म बीमाशुल्क भुक्तानी गरि बीमा अवधि मित्त निरिपत समय परघात बीमाइको केही प्रतिशत रकम बीमितलाई फिर्ता हुने भएकोले जीवनको विभिन्न समयमा आइपर्ने आर्थिक सौचोलाई सघाउन यस बीमाले महत् गर्दछ। साथै प्रकल भुक्तानी गर्दा बीमाइको २५० प्रतिशत र निचामित भुक्तानी गर्दा १०० प्रतिशत जोसिम बहन हुने र दुर्घटना, स्थायी पूर्ण अपाङ्गता तथा घातक रोगहरुको जोसिमलाई पनि आर्थिक रुपले समाधान गर्न यस बीमाले महत् पुर्‍याउने छ।

प्रावधानहरू:	
सञ्चालन बीमाइ: रु. १००,०००/-	
अधिकतम बीमाइ: असीमित (बीमितको आयको अनुसार)	
सञ्चालन प्रवेश उमेर: १८ वर्ष	
अधिकतम प्रवेश उमेर: ५५ वर्ष	
अधिकतम बीमा समाप्ती उमेर: ७० वर्ष	
बीमा अवधि	बीमाशुल्क भुक्तानी अवधि
१५	१ वर्ष (प्रकल) वा १२ वर्ष
२०	१ वर्ष (प्रकल) वा १५ वर्ष
२५	१ वर्ष (प्रकल) वा १८ वर्ष

उदाहरण	
उमेर: २५ वर्ष	
बीमाइ रकम: रु. २०,००,०००/-	
बीमा अवधि: १५ वर्ष	
बीमाशुल्क भुक्तानी अवधि: १२ वर्ष	
३५ घातक रोगको सुविधा*: रु. २०,००,०००/-	
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-	
अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-	
वार्षिक बीमाशुल्क: रु. २२८,३२८/-	

- ### यस बीमा योजनाका लाभहरू:
- प्रकल वा सीमित अवधिसम्म मात्र बीमाशुल्क भुक्तानी निरिपत समय परघात बीमाइको अतिरिक्त रकम फिर्ता हुने र बीमा अवधि मित्त जोसिम बहन हुने।
 - कल बीमाशुल्कमा अधिकतम जोसिम बहन र अधिकतम प्रतिफल।
 - १५ वर्ष बीमा योजनामा: बीमा सूचु निर्दिष्ट ८ वर्ष परघात बीमाइ रकमको ३०%, ८ वर्ष परघात ३०%, र १२ वर्ष परघात बीमाइ ६०% भुक्तानी दिइने।
 - २० वर्ष बीमा योजनामा: बीमा सूचु निर्दिष्ट ८ वर्ष परघात बीमाइ रकमको २५%, ८ वर्ष परघात २५%, १२ वर्ष परघात २५% र १५ वर्ष परघात बीमाइ २५% भुक्तानी दिइने।
 - २५ वर्ष बीमा योजनामा: बीमा सूचु निर्दिष्ट ८ वर्ष परघात बीमाइ रकमको २०%, ८ वर्ष परघात २०%, १२ वर्ष परघात २०%, १५ वर्ष परघात २०% र १८ वर्ष परघात बीमाइ २०% भुक्तानी दिइने।
 - बीमालेसको अवधि समाप्ती हुने शित्तमा निचामितनुसार बेजस रकम भुक्तानी दिइने।
 - बीमा अवधि मित्त बीमितको कुनै पनि कारण मृत्यु भएमा, प्रकल बीमाशुल्क भुक्तानी तरिकामा बीमाइ रकमको २५०% र निचामितनुसार बेजस रकम एकमुष्ट भुक्तानी दिइने वा प्रकल नभई अन्य बीमाशुल्क भुक्तानी तरिकामा बीमाइ रकमको १००% र निचामितनुसार बेजस रकम एकमुष्ट भुक्तानी दिइने।
 - मृत्यु टाढीमा भुक्तानी भइसकेको रकम कट्टा मज्जारेने भएकोले अधिकतम बीमा सुरक्षा हुने।
 - दुर्घटनाको कारण मृत्यु भएमा टाढीको बीमा लाभ हुने।
 - दुर्घटनाको कारण पूर्ण अशक्त भएमा बीमाइको आधारमा कटितमा १० वर्षसम्म मासिक अशक्त सुविधा प्राप्त हुने र बीमा अवधिको बीमाशुल्क सूट हुने।
 - ३५ घातक रोग किट्ट ५० लाखसम्मको आधार सरकिने सुविधा।*
 - सहुलियत दरमा श्रम दिन पाइने।

- ### उदाहरण अनुसारको बीमामा पाइने सुविधाहरू:
- १५ वर्ष बीमा अवधिको लागि १२ वर्षसम्म मात्र बीमाशुल्क भुक्तानी गरे पाइने।
 - ८ औं वार्षिकोत्सवमा रु. ६००,०००/- भुक्तानी पाइने।
 - ८ औं वार्षिकोत्सवमा रु. ६००,०००/- भुक्तानी पाइने।
 - १२ औं वार्षिकोत्सवमा रु. ८,००,०००/- भुक्तानी पाइने।
 - १५ औं वार्षिकोत्सवमा (बीमा समाप्ती शित्त) निचामितनुसार बेजस रकम एकमुष्ट भुक्तानी पाइने।
 - कुनै पनि कारण बीमितको मृत्यु भएमा भुक्तानी भइसकेको रकम जकटाइ पूरा बीमाइ रकम रु. २०,००,०००/- र निचामितनुसार बेजस रकम एकमुष्ट भुक्तानी पाइने।
 - दुर्घटनाको कारण मृत्यु भएमा रु. ८०,००,०००/- र निचामितनुसार बेजस रकम भुक्तानी पाइने।
 - दुर्घटनाको कारण पूर्ण अशक्त भएमा १० वर्षसम्म मासिक रु. ५६६६/- को दरले अशक्तता सुविधा प्राप्त हुने र बीमा अवधिको बीमाशुल्क सूट हुने।
 - बीमा अवधिसर ३५ घातक रोगसम्मको कुनै धक निरुपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार सरुवा पाइने।*
 - सहुलियत दरमा निचामितनुसार श्रम दिन पाइने।

* एकल भुक्तानी तरिका बाहेक अन्य भुक्तानी तरिकामा घातक रोग सुविधाको रक्षावरण बीमाशुल्क भुक्तानी अवधिसम्म मात्र हुने र भुक्तानी अवधि समाप्ती मिति पछि घातक रोगको सुविधा रद्द हुनेछ। यस बीमा योजना अन्तर्गत रक्षावरण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमाइ अधिकतम रु ५०,००,००० सम्म मात्र हुनेछ र दुर्घटना मृत्यु लाभ, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाइ अधिकतम रकम रु १,००,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।



कमाई गर्ने उमेरले सीमित अवधिसम्म मात्र केही बचत गरी दीर्घकालीन आच श्रोतको भरपर्दो माध्यम बनाउन साथै आफ्नो वृद्धावस्थाका पनि आर्थिक रुपमा सबल मइरहने चाहना सबैको हुन्छ । यसलाई मध्यनजर गरी सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडले आदरणीय ग्राहकहरु समक्ष नेपालले पहिलो पटक नवीनतम बीमा योजना "सूर्यज्योति चौरासी पूजा" राखी प्रतिफल र जोसिमको रक्षावरण विशेषता सहितको यो योजना ल्याएको छ । यस बीमा अन्तर्गत आफ्नो चाहैको अवधिसम्म बीमाशुल्क मुक्तानी गरी दीर्घकालीनसम्म अधिकतम जोसिम बहन हुने, निश्चित उमेरसम्म बीमाबाट नियमित आच मइरहनुका साथै निश्चित उमेर पुग्दा एकमुष्ट रकम प्राप्त हुनेछ ।

प्रावधानहरु:

- न्यूनतम बीमाइ: रु. १००,०००/-
- अधिकतम बीमाइ: अनसीमित (बीमितको आच अनुसार)
- न्यूनतम प्रवेश उमेर: १६ वर्ष
- अधिकतम प्रवेश उमेर: ६० वर्ष
- बीमाशुल्क मुक्तानी अवधि: १० वर्षदेखि ५० वर्षसम्म
- अन्तिम बीमाशुल्क मुक्तानी गर्नुपर्ने मितिअघि अधिकतम उमेर: ६० वर्ष
- बीमा समाप्ती मिति: बीमितको उमेर ८२ वर्ष पुग्न अघिको मिति
- बीमाशुल्क मुक्तानी तरिका: वार्षिक/अर्धवार्षिक/ त्रैमासिक वा एकल

उदाहरण:

- उमेर: २५ वर्ष
- बीमाइ रकम: रु. २०,००,०००/-
- बीमाशुल्क मुक्तानी अवधि: १५ वर्ष
- दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
- अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
- वार्षिक बीमाशुल्क: रु. १,७४,९२६/-

यस बीमा योजनाका लाभहरु:

- आफ्नो अवधि (न्यूनतम १० वर्षदेखि अधिकतम ५० वर्ष) सम्म बीमाशुल्क मुक्तानी गरी बीमितको उमेर ८२ वर्षसम्म जोसिम बहन मइरहने ।
- बीमाशुल्क मुक्तानी अवधि समाप्त भएकै मिति पछिको पहिलो बीमा वार्षिकोत्सवमा निश्चयनुसार आर्जित बोनस रकम एकमुष्ट मुक्तानी दिइने ।
- बीमाशुल्क मुक्तानी अवधि समाप्त भएकै मिति पछिको दोस्रो बीमा वार्षिकोत्सव मितिदेखि बीमा समाप्त हुने मितिको बीमामा पर्ने प्रत्येक बीमा वार्षिकोत्सवमा बीमाइ रकमको ६% निश्चित मुक्तानी दिइने ।
- बीमा समाप्ती मिति (बीमितको उमेर ८२ वर्ष पुग्न अघिको मिति) मा बीमाइ रकमको १५०% मुक्तानी दिइने ।
- बीमितको मृत्यु भएमा निश्चय अनुसार मुक्तानी दिइने छ ।
 - बीमाशुल्क मुक्तानी अवधि शिर मृत्यु भएमा: बीमाइ रकमको २५०% र निश्चयनुसार बोनस ।
 - बीमाशुल्क मुक्तानी अवधि पछि बीमितको उमेर ६० वर्ष पुग्नुअघि अर्थात् मृत्यु भएमा: बीमाइ रकमको २००% ।
 - बीमितको उमेर ६० वर्ष वा सोभन्दा पछि मृत्यु भएमा: बीमाइ रकमको १५०% ।
- बीमितको उमेर ६० वर्ष शिर दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमाइ रकम बराबर छुट सुविधा प्राप्त हुने ।
- बीमाशुल्क मुक्तानी अवधि शिर दुर्घटनाबाट पूर्ण अशक्त भएमा बीमितको बीमाशुल्क छुट हुने ।
- बीमितको उमेर ६० वर्ष शिर दुर्घटनाको कारण पूर्ण अशक्त भएमा १० वर्षसम्म वा बीमाशुल्क मुक्तानी अवधिसम्म (जुन पहिलो छट्ट) तारिक अशक्त सुविधा प्राप्त हुने ।
- एकल मुक्तानी अन्तर्गत पनि यो बीमा योजना लिन सकिने । एकल बीमाशुल्कको हकमा स्वतंत्र अवधि (deferment period) बराबर बीमाशुल्क मुक्तानी अवधि हुने ।
- स्तुतिरक्त दरमा निश्चयनुसार श्रम लिन पाइने ।

उदाहरण अनुसारको बीमामा पाइने सुविधाहरु:

- १५ वर्षसम्मको बीमाशुल्क मुक्तानी अवधि समाप्ती मिति पछि (बीमितको उमेर ६० वर्ष पुग्दा) निश्चयनुसार आर्जित बोनस रकम एकमुष्ट मुक्तानी दिइने ।
- आर्जित बोनस रकम प्राप्त गरे पछिको वार्षिकोत्सव देखि बीमा समाप्त मिति (बीमितको उमेर ८२ पुग्न अघिको मिति) को बीमामा पर्ने प्रत्येक बीमा वार्षिकोत्सवमा रु. १००,०००/- निश्चित मुक्तानी पाइने ।
- बीमा समाप्ती मितिमा (बीमितको उमेर ८२ पुग्न अघिको मितिमा) रु.३०,००,०००/- मुक्तानी पाइने ।
- बीमितको मृत्यु भएमा निश्चय अनुसार मुक्तानी दिइने छ ।
 - बीमाशुल्क मुक्तानी अवधि शिर: रु. ५०,००,०००/- र निश्चयनुसार बोनस ।
 - बीमाशुल्क मुक्तानी अवधि पछि बीमितको उमेर ६० वर्ष पुग्नु अघि अर्थात्: रु. ४०,००,०००/- ।
 - बीमितको उमेर ६० वर्ष पुगे पछि र बीमा समाप्ती हुने मिति अघि अर्थात्: रु. ३०,००,०००/- ।
- दुर्घटनाको कारण मृत्यु भएमा निश्चय अनुसार मुक्तानी दिइने छ:
 - बीमाशुल्क मुक्तानी अवधि शिर बीमितको उमेर ६० वर्ष पुग्नुअघि अर्थात्: रु. ५०,००,०००/- र निश्चयनुसार बोनस ।
 - बीमाशुल्क मुक्तानी अवधि पछि बीमितको उमेर ६० वर्ष पुग्नुअघि अर्थात्: रु. ४०,००,०००/- ।
 - बीमितको उमेर ६० वर्ष वा सोभन्दा पछि मृत्यु भएमा रु. ३०,००,०००/- ।
- बीमितको उमेर ६० वर्ष वा सोभन्दा अर्थात् दुर्घटनाको कारण अशक्त भएमा १० वर्षसम्म वा बीमाशुल्क मुक्तानी अवधिसम्म (जुन पहिलो छट्ट) तारिक रु. १६,६६६/- को दरले अशक्त सुविधा प्राप्त हुने र बीमितको अशक्तता बीमाशुल्क छुट हुने ।
- स्तुतिरक्त दरमा निश्चयनुसार श्रम लिन पाइने ।

* यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरु, जोखिम बहन नहुने अवस्थाहरु: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरुका साथै नियामक निकायबाट जारी निर्देशनहरु बमोजिम हुनेछ । दुर्घटना मृत्यु लाभ, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाइ रकम अधिकतम रु १,००,००,०००/- सम्म मात्र हुनेछ ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ ।



जीवन बीमा आर्थिक सुरक्षाको लक्ष्यको साथै दीर्घकालीन बचत पनि हो। जति उत्कृष्ट विशेषताका कारण बीमाले हामीलाई हाम्रो पारिवारिक दायित्व पूरा गर्न मद्दत गर्दछ। यिनै विशेषता सहित यस कम्पनीले "सूर्यज्योति थ्री ट्वेन्टी (THREE-20) धन बहार जीवन बीमा योजना" प्रस्तुत गरेको छ। यस बीमा योजना अन्तर्गत बीमितले बीमा अवधि मित्र लागू गरेर बीमा अवधि परेपछि आब बोनसको लक्ष्य प्राप्त गर्न सक्नेछन्। बीमा अवधिमा मात्र नभई, बीमा अवधि परेपछि पनि बीमितको आर्थिक सुरक्षा गर्ने यो योजना सहित जसले बीमितले बीमा अवधि मित्र 3 पटक मुक्तानी प्राप्त गर्नुका साथै बीमा अवधि परेपछि २० वर्षसम्म वार्षिक रुपमा मुक्तानी प्राप्त गर्न सक्नेछन्।

प्रावधानहरू:

न्यूनतम बीमाङ्क: रु. ५००,०००/-
अधिकतम बीमाङ्क: अनसीमित (बीमितको आय अनुसार)
न्यूनतम प्रवेश उमेर: ११ वर्ष
अधिकतम प्रवेश उमेर:
१२ वर्ष बीमाको लागि : ५८ वर्ष
१५ वर्ष बीमाको लागि : ५५ वर्ष
१८ वर्ष बीमाको लागि : ५२ वर्ष
२१ वर्ष बीमाको लागि : ४९ वर्ष
अधिकतम बीमा समाप्ती उमेर: ६० वर्ष
बीमा अवधि: १२ वर्ष/१५ वर्ष/१८ वर्ष/२१ वर्ष
बीमा मुक्तानी: एकल/वार्षिक/अर्धवार्षिक/त्रैमासिक

उदाहरण:

उमेर: २५ वर्ष
बीमाङ्क रकम: २०,००,०००/-
बीमा अवधि: १५ वर्ष
३५ घातक रोगको सुविधा: रु. २०,००,०००/-
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
बीमाशुल्क मुक्तानी तरिका: वार्षिक
वार्षिक बीमाशुल्क: रु. २३४,०००/-

यस बीमा योजनाका लाभहरू:

- बीमाङ्क रकमको ३३%, ३३% र ३४% गरी बीमा अवधि मित्र ३ पटक मुक्तानी हुने।
- बीमा अवधि समाप्त हुने मितिमा निश्चानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि मित्र बीमितको कुनै पनि कारण मृत्यु भएमा पूरा बीमाङ्क रकम र निश्चानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
(१८ वर्ष मुनिको बीमितको हकमा, मृत्यु हुँदा बीमाङ्कको २५% रकम मुक्तानी दिइने र बाँकी ७५% रकम तथा मृत्यु हुँदासम्मको अर्जित बोनस बीमा अवधि समाप्ती मितिमा एकमुष्ट मुक्तानी दिइनेछ।)
- बीमा अवधि परेपछि २० वर्षसम्म बीमाङ्क रकमको ५% हरेक वार्षिकोत्सवमा थप मुक्तानी हुने र सो अवधिमा बीमितको मृत्यु भएमा बाँकी बीमाङ्क रकम एकमुष्ट मुक्तानी दिइने।
- दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमा लाभ प्राप्त हुने।
- दुर्घटनाबाट पूर्ण अशक्त भएमा बाँकी अवधिको बीमा शुल्क छुट हुने।
- दुर्घटनाबाट पूर्ण अशक्त भएमा बीमाङ्कको आधारमा कमिमा १० वर्षसम्म मासिक अशक्तता सुविधा प्राप्त हुने।
- १८ वा ३५ घातक रोग विरुद्ध ५० लाखसम्मको उपचार सर्चको सुविधा।
- सहूलिचत दरमा ऋण लिन पाइने।

उदाहरण अनुसारको बीमामा पाइने सुविधाहरू:

- बीमाको ५ औं वार्षिकोत्सवमा रु. ६६०,०००/-, १० औं वार्षिकोत्सवमा रु. ६६०,०००/-, १५ औं वार्षिकोत्सवमा रु. ६६०,०००/- र निश्चानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि मित्र कुनै पनि कारण बीमितको मृत्यु भएमा रु. २०,००,०००/- र निश्चानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि समाप्त भएपछि मिति परेपछि २० वर्षसम्म हरेक वार्षिकोत्सवमा बीमाङ्क रकमको ५% को दरले रु. १००,०००/- मुक्तानी दिइने र सो अवधिमा बीमितको मृत्यु भएमा बाँकी बीमाङ्क रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि मित्र बीमितको दुर्घटनाको कारण मृत्यु भएमा रु. ४०,००,०००/- र निश्चानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि मित्र बीमित दुर्घटनाबाट पूर्णअशक्त भएमा १० वर्षसम्म मासिक रु. १६,६६६/- को दरले अशक्तता सुविधा प्राप्त हुने र बाँकी अवधिको बीमा शुल्क छुट हुने।
- बीमा अवधिमा ३५ घातक रोगसम्वन्धे कुनै एक निरुपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार सर्च पाइने।
- सहूलिचत दरमा ऋण लिन सकिने।

*यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्युष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमा रकम अधिकतम रु ५०,००,०००/- सम्म मात्र हुनेछ, दुर्घटना मृत्यु लाभ, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाङ्क रकम अधिकतम रु १,००,००,०००/- सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोबाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।

सूर्यज्योति एकल तथा सीमित अवधि मुक्तानी जीवन बीमा



सामान्य व्यक्तिको जीवनमा उसले कमाउने आय समय अनुसार उतार घटाव हुने र मौलिको दिनमा आय आर्जन गर्ने बाटो बन्द हुने वा कम हुनसक्ने कुरालाई नकार्न सकिदैन। सो अवस्थामा आफूले मविष्यको सुरक्षाको लागि गरिएको बीमाको बीमाशुल्क बुझाउन समेत जान्नु हुने अवस्था सृजना हुन सक्दछ। सो अवस्थालाई मध्यनजर गरी यस बीमा कम्पनीले "सूर्यज्योति सीमित अवधि मुक्तानी जीवन बीमा (सावधिक) जीवन बीमा" प्रस्तुत गरेको छ। जस अन्तर्गत लामो समयसम्म बीमा शुल्क तिर्नुपर्ने भन्दाकटबाट नुक्त मई एकैपटक वा केही वर्षसम्म मात्र बीमाशुल्क तिरेर बाँकी समय बचकसँग बीमाको सुविधा उपभोग गर्न सकिन्छ।

प्रधानहरू

न्यूनतम बीमाइ: रु. ५०,०००/-	
अधिकतम बीमाइ: असीमित (बीमितको आखको अनुसार)	
न्यूनतम प्रवेश उमेर: १८ वर्ष	
अधिकतम प्रवेश उमेर: ६० वर्ष	
अधिकतम बीमा समाप्ती उमेर: ७० वर्ष	
बीमा अवधि	बीमाशुल्क मुक्तानी
१० वर्ष	एकल / ५ वर्ष
१५ वर्ष	एकल / ५ वर्ष / १० वर्ष
२० वर्ष	एकल / ५ वर्ष / १० वर्ष / १५ वर्ष
२५ वर्ष	एकल / ५ वर्ष / १० वर्ष / १५ वर्ष / २० वर्ष

उदाहरण

उमेर: २५ वर्ष
बीमाइ रकम: रु. २०,००,०००/-
बीमा अवधि: १५ वर्ष
बीमाशुल्क मुक्तानी अवधि: १ वर्ष (एकल)
३५ घातक रोगको सुविधा: रु. २०,००,०००/-
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
एकल बीमाशुल्क: विकल्प १ : रु. १६,०६,७४०/-
विकल्प २ : रु. १६,२६,७००/-

यस बीमा योजनाका लाभहरू:

- एकल वा सीमित अवधिसम्म मात्र बीमाशुल्क बुझाउनु पर्ने।
- बीमा अवधि समाप्त हुने मितिमा बीमाइ र निश्चमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि भित्र बीमितको कुनै पनि कारण मृत्यु भएमा: विकल्प १: बीमाइ रकम र निश्चमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने। विकल्प २: बीमाइ रकम र निश्चमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइनुका साथै बीमा अवधि समाप्त हुने मितिमा थप बीमाइ रकम दिइने।
- दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमा सुविधा मुक्तानी दिइने।
- दुर्घटनाको कारण पूर्ण अशक्त भएमा बीमाइको आधारमा कठितमा १० वर्षसम्म मासिक अशक्तता सुविधा प्राप्त हुने।
- १८ वा ३५ घातक रोग विरुद्ध रु. ५० लाखसम्म उपचार खर्चको सुविधा दिइने।
- सहूलिचत दरमा ऋण लिन पाइने।

उदाहरण अनुसारको बीमामा पाईने सुविधाहरू:

- बीमा अवधि भित्र बीमितको कुनै पनि कारण मृत्यु भएमा: विकल्प १ : रु. २०,००,०००/- र निश्चमानुसार बोनस रकम एकमुष्ट मुक्तानी पाइने। विकल्प २ : रु. २०,००,०००/- र निश्चमानुसार बोनस रकम एकमुष्ट मुक्तानी पाइनुका साथै बीमा अवधि समाप्त हुने मितिमा थप रु. २०,००,०००/- मुक्तानी पाइने।
- बीमा अवधि भित्र दुर्घटनाको कारण मृत्यु भएमा: विकल्प १ : रु. ४०,००,०००/- र निश्चमानुसार बोनस रकम मुक्तानी पाइने। विकल्प २ : रु. ४०,००,०००/- र निश्चमानुसार बोनस रकम मुक्तानी पाइनुका साथै बीमा अवधि समाप्त हुने मितिमा थप रु. २०,००,०००/- मुक्तानी पाइने।
- बीमा अवधि भित्र दुर्घटनाबाट पूर्ण अशक्त भएमा १० वर्षसम्म मासिक रु. १६,६६६/- को दरले अशक्तता सुविधा पाइने।
- बीमा अवधिभर ३५ घातक रोग मध्ये कुनै एक निरुपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार खर्च पाइने।
- सहूलिचत दरमा ऋण लिन पाइने।

*यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमाइ अधिकतम रु ५०,००,००० सम्म मात्र हुनेछ र दुर्घटना मृत्यु लाभ, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाइ अधिकतम रकम रु १००,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नहुन अनुरोध गरिन्छ।



आजको व्यस्त जीवनमा मानिस विभिन्न प्रकारका जोसिमहरु बीच बाँचिरहेको हुन्छ। त्यस्ता जोसिमहरु कहाँ, कसरी र कहिले आउँछन् भन्ने थाहा हुँदैन, न त त्यसको पूर्वानुमान नै गर्न सकिन्छ। सूर्यज्योति म्यादी जीवन बीमाले न्यूनतम बीमाशुल्कमा आश्रितहरुलाई अधिकतम आर्थिक सुरक्षा प्रदान गर्दछ।

प्रावधानहरु:

न्यूनतम बीमाङ्क: रु. १०,०००/-
अधिकतम बीमाङ्क: असीमित (बीमितको आय अनुसार)
न्यूनतम प्रवेश उमेर: १८ वर्ष
अधिकतम प्रवेश उमेर: ६५ वर्ष
न्यूनतम बीमा अवधि: १ वर्ष
अधिकतम बीमा अवधि: ३० वर्ष
अधिकतम बीमा समाप्ती उमेर: ७० वर्ष
बीमा श्रुतानी: वार्षिक

उदाहरण:

उमेर: ३० वर्ष
बीमाङ्क रकम: रु. २०,००,०००/-
बीमा अवधि: १५ वर्ष
दुर्घटना मृत्यु लाभ: रु. ५,००,०००/-
वार्षिक बीमाशुल्क : रु. ५,९९७ /-

यस बीमा योजनाका लाभहरु:

- बीमा अवधि भित्र बीमितको कुनै पनि कारण मृत्यु भएमा बीमाङ्क रकम र काजाक्रिया स्वर्च बापत बीमाङ्कको थप २०% (अधिकतम रु. ५०,००० /-) एकमुष्ट श्रुतानी दिइने।
- बीमा अवधि भित्र बीमितको दुर्घटनाको कारण मृत्यु भएमा थप बीमाङ्क रकम (अधिकतम रु. ५,००,०००/- सरम मात्र) र काजाक्रिया स्वर्च बापत बीमाङ्कको थप २०% (अधिकतम रु. ५०,००० /- सरम मात्र) एकमुष्ट श्रुतानी दिइने।

उदाहरण अनुसारको बीमामा पाईने सुविधाहरु:

- बीमा अवधि भित्र बीमितको कुनै पनि कारण मृत्यु भएमा रु. २०,००,०००/- र काजाक्रिया स्वर्च बापत थप रु. ५०,०००/- एकमुष्ट पाइने।
- बीमा अवधि भित्र बीमितको दुर्घटनाको कारण मृत्यु भएमा रु. २५,००,०००/- र काजाक्रिया स्वर्च बापत थप रु. ५०,०००/- एकमुष्ट पाइने।

*यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरु, जोखिम बहन नहुने अवस्थाहरु: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरुका साथै नियामक निकायबाट जारी निर्देशनहरु बमोजिम हुनेछ। दुर्घटना मृत्यु लाभको अधिकतम बीमाङ्क रकम रु ५,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नहुन अनुरोध गरिन्छ।

सूर्यज्योति नौलो

बाल जीवन बीमा



हामी आफ्ना छोराछोरीको सम्पन्न तथा सुरक्षित आर्थिक अविष्य निर्माणको लागि सदैव चिन्तित र प्रयत्नशील रहने गर्दछौं । हाम्रो यो प्रयत्नलाई साकार बनाउन र बालबच्चाको उचित शिक्षा र विभिन्न सामाजिक कार्य सफलतापूर्वक सम्पन्न गर्न सूर्यज्योति नौलो बाल जीवन बीमाले तपाईंलाई सहयोग गर्नेछ ।

प्रावधानहरू

न्यूनतम बीमा रकम: रु. ५०,०००/-
अधिकतम बीमा रकम: प्रस्तावकको आम्दानीको आधारमा
न्यूनतम/अधिकतम बीमा अवधि: १० वर्ष देखि २५ वर्ष सम्म
बीमित(बच्चा)को न्यूनतम/अधिकतम प्रवेश उमेर: ० वर्ष देखि १७ वर्ष सम्म
प्रस्तावकको न्यूनतम/अधिकतम प्रवेश उमेर: १८ वर्ष देखि ६० वर्ष
बीमित(बच्चा)को अधिकतम बीमा समाप्ति उमेर: २७ वर्ष
प्रस्तावकको अधिकतम बीमा समाप्ति उमेर: ७० वर्ष
बीमाशुल्क भुक्तानी तरिका: एकल / वार्षिक / अर्धवार्षिक / त्रैमासिक
बीमित(बच्चा)/प्रस्तावकको जोखिम प्रारम्भ मिति: बीमा प्रारम्भ मिति देखि

उदाहरण

बीमित (बच्चा)को उमेर: ५ वर्ष
प्रस्तावकको उमेर: ३० वर्ष
बीमा रकम: रु. २०,००,०००/-
बीमा अवधि: २० वर्ष
अतिरिक्त सुविधाहरू (प्रस्तावकको):
सुरक्षा कवज रियादी बीमा जीवन बीमा: रु. २०,००,०००/-
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
अशक्तताको कारण बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
३५ घातक रोगको सुविधा: रु. २०,००,०००/-
वार्षिक बीमाशुल्क: रु. १,९२,९३६/-

यस बीमा योजनाका लाभहरू:

- बच्चा र प्रस्तावक दुबैको जोखिम बहन हुने ।
- बीमा समाप्ति मितिसम्म बीमित जीवित रहेमा बीमा अवधि समाप्तिमा बीमा रकम र निचमानुसार बोनस प्रदान गरिने ।
- बीमा अवधि भित्र बीमित (बच्चा) को मृत्यु भएमा बीमा रकमको २५% र निचमानुसारको बोनस वा भुक्तानी गरिपछि बीमाशुल्क (पूरक करारहरू बापतको बीमाशुल्क बाहेक) मध्ये बढी हुने रकम प्रदान गरिने ।
- बीमालेस चालु रहेको अवस्थामा प्रस्तावकको मृत्यु भएमा :
 - बीमा अवधिभर बच्चाले आफ्नो शिक्षाको लागि बीमा रकमको १% रकम मासिक रूपमा पाउने ।
 - बाँकी अवधिको बीमाशुल्क छुट हुने ।
 - बीमा अवधि समाप्तिमा बीमित (बच्चालाई) बीमा रकम र बोनस प्रदान गरिने ।
- बीमित (बच्चा) तथा प्रस्तावकको एकै साथ (एकै दिन) मृत्यु भएमा बीमा रकम र निचमानुसारको बोनस रकम प्रस्तावकको मृत्यु बापत भुक्तानी दिइनेछ साथै बीमा रकमको २५% (पाँचस प्रतिशत) रकम बीमित बच्चाको मृत्यु बापत थप भुक्तानी दिइने ।

अतिरिक्त सुविधाहरू

- सुरक्षा कवज रियादी बीमा अन्तर्गत प्रस्तावकको मृत्यु भएमा बीमा रकम र काजक्रिया खर्च बापत बीमा रकमको थप २०% (अधिकतम रु. ५०,०००/-) एकमुष्ठ प्रदान गरिने ।
- प्रस्तावकको दुर्घटनाबाट मृत्यु भएमा बीमा रकम एकमुष्ठ प्रदान गरिने ।
- प्रस्तावक दुर्घटनाबाट पूर्णअशक्त भएमा बाँकी अवधिको बीमाशुल्क छुट हुने र बीमा रकमको आधारमा कठितमा १० वर्षसम्म मासिक अशक्त सुविधा प्राप्त हुने । प्रस्तावकलाई ३५ घातक रोग विरुद्ध रु. ५०,००,०००/- सम्मको उपचार सुविधा दिइने ।

यस बीमा योजनाका लाभहरू:

- बीमा समाप्ति मितिसम्म बीमित (बच्चा) जीवित रहेमा बीमा अवधि समाप्तिमा रु. २०,००,०००/- र बोनस प्रदान गरिने ।
- बीमा अवधि भित्र बीमित (बच्चा)को मृत्यु भएमा रु. ५,००,०००/- र निचमानुसारको बोनस वा भुक्तानी गरिपछि बीमाशुल्क (पूरक करारहरू बापतको बीमाशुल्क बाहेक) मध्ये बढी हुने रकम प्रदान गरिने ।
- बीमालेस चालु रहेको अवस्थामा प्रस्तावकको मृत्यु भएमा :
 - बीमित (बच्चा) को शिक्षाको लागि प्रत्येक महिना रु. २०,०००/- प्रदान गरिने ।
 - बाँकी अवधिको बीमाशुल्क छुट हुने ।
 - बीमा अवधि समाप्तिमा बीमित (बच्चालाई) रु. २०,००,०००/- र बोनस प्रदान गरिने ।
- बीमित (बच्चा) तथा प्रस्तावकको एकै साथ (एकै दिन) मृत्यु भएमा रु. २०,००,०००/- र निचमानुसारको बोनस रकम प्रस्तावकको मृत्यु बापत भुक्तानी दिइनेछ । साथै रु. ५,००,०००/- बीमित बालबालिकाको मृत्यु बापत थप भुक्तानी दिइने ।
- अतिरिक्त सुविधाहरू बापत पाउने थप सुविधाहरू :
 - सुरक्षा कवज रियादी बीमाको सुविधा अन्तर्गत प्रस्तावकको मृत्यु भएमा रु. २०,००,०००/- र काजक्रिया खर्च बापत रु. ५०,०००/- एकमुष्ठ प्रदान गरिने ।
 - प्रस्तावकको दुर्घटनाबाट मृत्यु भएमा रु. २०,००,०००/- एकमुष्ठ प्रदान गरिने ।
 - प्रस्तावक दुर्घटनाबाट पूर्णअशक्त भएमा अशक्तता सुविधा अन्तर्गत १० वर्ष सम्म मासिक रु. १६,६६६/- प्रदान गरिने र बाँकी अवधिको बीमाशुल्क छुट हुने ।
 - प्रस्तावकलाई ३५ घातक रोग मध्ये कुनै एक रोग निरूपण भएमा रु. २०,००,०००/- उपचारको लागि एकमुष्ठ प्रदान गरिने ।

* यस बीमा योजना अन्तर्गतको रक्षावण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा समुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ ।



सूर्यज्योति
सुरक्षित
भविष्य
जीवन बीमालेख



सूर्यज्योति सुरक्षित भविष्य जीवन बीमाले बीमा अवधि समाप्तीमा बीमित स्वचम्लाई तथा जीवन पर्यन्त आश्रित परिवारलाई पनि आर्थिक रूपले सबल र सुरक्षित बनाउने छ। साथै यो बीमाले दुर्घटना मृत्यु, स्थायी पूर्ण अपाङ्गता तथा घातक रोगद्वारा हुन सक्ने जोखिमहरूलाई समेत वहन गर्दछ।

प्रारम्भिकतम:

न्यूनतम बीमाङ्क: रु. १००,०००/-
अधिकतम बीमाङ्क: असीमित (बीमितको आय अनुसार)
न्यूनतम प्रवेश उमेर: १८ वर्ष
अधिकतम प्रवेश उमेर: ६५ वर्ष
न्यूनतम बीमा अवधि: ५ वर्ष
अधिकतम बीमा अवधि: ५२ वर्ष
अधिकतम बीमा समाप्ती उमेर: ७० वर्ष
बीमा मुक्तानी: वार्षिक/अर्धवार्षिक/त्रैमासिक

उदाहरण:

उमेर: २५ वर्ष
बीमाङ्क रकम: रु. २०,००,०००/-
बीमा अवधि: १५ वर्ष
दुर्घटना मृत्यु लाभ: रु. २०,००,०००/-
अशक्त तथा बीमाशुल्क छुट सुविधा: रु. २०,००,०००/-
३५ घातक रोगको सुविधा: रु. २०,००,०००/-
वार्षिक बीमाशुल्क: रु. १,६२,९६० /-

यस बीमा योजनाका लाभहरू:

- बीमा अवधि समाप्त हुने मितिमा बीमाङ्क तथा निचमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि मित्त बीमितको कुनै पनि कारण मृत्यु भएमा पुरा बीमाङ्क रकम र निचमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि पश्चात बीमितको कुनै पनि कारण मृत्यु भएमा थप बीमाङ्क रकम एकमुष्ट मुक्तानी दिइने।
- दुर्घटनाको कारण मृत्यु भएमा दोस्रो बीमा लाभ हुने।
- दुर्घटनाबाट पूर्ण अशक्त भएमा बाँकी अवधिको बीमाशुल्क छुट हुने।
- दुर्घटनाबाट पूर्ण अशक्त भएमा बीमाङ्कको आधारमा कमिमा १० वर्षसम्म मासिक अशक्त सुविधा प्राप्त हुने।
- ३५ घातक रोग विरुद्ध ५० लाखसम्मको उपचार सर्चको सुविधा।
- सहूलिखत दरमा निचमानुसार त्रण लिन पाइने।

उदाहरण अनुसारको बीमामा पाईने सुविधाहरू:

- बीमा अवधि समाप्ती मितिमा रु. २०,००,०००/- तथा निचमानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि मित्त कुनै पनि कारण बीमितको मृत्यु भएमा रु. २०,००,०००/- र निचमानुसार बोनस रकम एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि पश्चात बीमितको कुनै पनि कारण मृत्यु भएमा थप रु. २०,००,०००/- एकमुष्ट मुक्तानी दिइने।
- बीमा अवधि मित्त दुर्घटनाको कारण मृत्यु भएमा रु. ४०,००,०००/- र निचमानुसार बोनस रकम मुक्तानी दिइने।
- बीमा अवधि मित्त दुर्घटनाबाट पूर्ण अशक्त भएमा १० वर्षसम्म मासिक रु. १६,६६६/- को दरले अशक्तता सुविधा प्राप्त हुने र बाँकी अवधिको बीमा शुल्क छुट हुने।
- बीमा अवधिभर ३५ घातक रोग मध्ये कुनै एक निरुपण भएमा रु. २०,००,०००/- एकमुष्ट उपचार सर्च पाइने।
- सहूलिखत दरमा निचमानुसार त्रण लिन पाइने।

* यस बीमा योजना अन्तर्गतको रक्षावरण, सुविधाहरू, जोखिम बहन नहुने अवस्थाहरू: कम्पनीद्वारा जारी गरिने बीमालेख, ऐच्छिक सुविधा तथा सम्पुष्टिकरणमा उल्लेख गरिएका शर्त तथा कम्पनीको नियमहरूका साथै नियामक निकायबाट जारी निर्देशनहरू बमोजिम हुनेछ। घातक रोग सुविधाको बीमाङ्क अधिकतम रु. ५०,००,००० सम्म मात्र हुनेछ र दुर्घटना मृत्यु लाभ, अशक्त तथा बीमाशुल्क छुट सुविधाको बीमाङ्क अधिकतम रकम रु. १,००,००,००० सम्म मात्र हुनेछ।

विस्तृत जानकारीको लागि सूर्यज्योति मोवाइल एप डाउनलोड गर्नुहोस् वा नजिकको शाखा कार्यालय अथवा प्रधान कार्यालयमा सम्पर्क गर्नुहुन अनुरोध गरिन्छ।

BRANCH CONTACT DETAILS

Koshi Province				
S.N.	Branch	Land Line Number	Contact No	
1	Bhadrapur	023-452575	9801238480	Koshi
2	Bhojpur	029-594094	9801902659	Koshi
3	Biratchowk	021-547700	9820106116	Koshi
4	Biratnagar-Dharan Road	021-503078	9820106120	Koshi
5	Biratnagar-Golchha Chowk	021-514655	9802333247	Koshi
6	Birtamode	023-534122	9820106118	Koshi
7	Damak	023-572804/ 23-575423	9820107609	Koshi
8	Dhankuta	026-522548	9801238429	Koshi
9	Dharan-Bhotepul	025-538935	9820106121	Koshi
10	Dharan-College Road	025-535666	9801238517	Koshi
11	Diktel	036-590608	9820106213	Koshi
12	Gaighat	035-423291	9801238478	Koshi
13	Gauradaha	023-480115	9820106122	Koshi
14	Ilam	027-521728	9820106125	Koshi
15	Inaruwa	025-566943	9820106124	Koshi
16	Itahari	025-587339/588607	9801238419	Koshi
17	Itahari-BP Chowk	025-584415	9802332990	Koshi
18	Kakarbhitta	023-590100	9820106126	Koshi
19	Katari	035-450354	9802303455	Koshi
20	Khandbari	029-562023	9801902585	Koshi
21	Okhaldhunga	037-590123	9801904743	Koshi
22	Phidim	024-522421	9820106128	Koshi
23	Solukhumbu	038-520077	9801238559	Koshi
24	Surunga	023-552081	9802321982	Koshi
25	Taplejung	024-461019	9820106254	Koshi
26	Terhathum	026-460708	9820106127	Koshi

Madhesh Province				
S.N.	Branch	Land Line Number	Contact No	
1	Bara-Jeetpur	053-412284	9820107698	Madhesh
2	Barahathawa	0	9820106152	Madhesh
3	Bardibas	044-550500	9802321983	Madhesh
4	Birgunj-Ghantaghar	051-520052	9820106134	Madhesh
5	Birgunj-Link Road	051-534495	9801238408	Madhesh
6	Chapur	055-540709	9802365633	Madhesh
7	Dhanusadham	041-414059	9820106136	Madhesh

8	Gaur	055-521192	9801238485	Madhesh
9	Harion	046-530609	9801238484	Madhesh
10	Jaleswor	044-590058	9801238551	Madhesh
11	Janakpur-Bhanu Chowk	041-590577	9820106133	Madhesh
12	Janakpur-Mills Area	041-590338	9820106141	Madhesh
13	Kalaiya	053-550298	9820106132	Madhesh
14	Kanchanrup	031-560377	9802321984	Madhesh
15	Lahan	033-563822	9801238530	Madhesh
16	Lalbandi	046-501569	9820107697	Madhesh
17	Malangwa	046-521690	9820107604	Madhesh
18	Mirchaiya	033-550675	9820106147	Madhesh
19	Nijgadh	053-540497	9802322484	Madhesh
20	Parawanipur	051-410120	9820106148	Madhesh
21	Phattepur	031-550023	9820106107	Madhesh
22	Pokhariya	051-560142	9801238449	Madhesh
23	Rajbiraj	031-531077	9820106151	Madhesh
24	Siraha	033-521208	9820106156	Madhesh
25	Yadukuha	041-410074	9820106154	Madhesh

Bagmati Province

S.N.	Branch	Land Line Number	Contact No	
1	Anamnagar	01-5705074	9801904742	Bagmati
2	Balaju	01-4977977	9802322959	Bagmati
3	Banepa	011-660122	9820106175	Bagmati
4	Battar	010-560132	9801238292	Bagmati
5	Bhaisepati	01-5910260	9820106257	Bagmati
6	Budhanilkantha	01-4377886	9820107608	Bagmati
7	Chabahil	01-4580175	9802332900	Bagmati
8	Chapagaun Dobato	01-5265346	9802321987	Bagmati
9	Charikot	049-421501	9801238495	Bagmati
10	Chautara	011-620331	9802332961	Bagmati
11	Chitwan-Parsa	056-582239	9820106260	Bagmati
12	Daman	0	9802332968	Bagmati
13	Dhading	010-520635	9802322871	Bagmati
14	Gairidhara	01-4004673/01-4004716	9820106170	Bagmati
15	Gajuri	010-402499	9802332964	Bagmati
16	Gongabu	01-4964309/4951927	9801238415	Bagmati
17	Gwarko	01-5201526	9820106250	Bagmati
18	Gyaneshwor	01-4545941	9801238412	Bagmati
19	Hetauda	057-524102	9802332970	Bagmati
20	Jarankhu	01-4025658	9820106261	Bagmati

21	Jawalakhel	01-5423525	9801238414	Bagmati
22	Boudha	01-4595676	9820106168	Bagmati
23	Kirtipur	01-5908103	9801905947	Bagmati
24	Lubhu	01-5580217	9820107603	Bagmati
25	Maharajgunj	01-4017535	9820106176	Bagmati
26	Manbhawan	01-5409005	9801238529	Bagmati
27	Manthali	048-540514	9820106138	Bagmati
28	Narayanghat	056-596607	9802303493	Bagmati
29	New Baneshwor	01-4621486	9820106172	Bagmati
30	Newroad	01-5364995	9802332006	Bagmati
31	Panauti	011-440095	9802322482	Bagmati
32	Panchkhal	011-499432	9801238491	Bagmati
33	Pepsicola	01-5910884	9802322713	Bagmati
34	Rasuwa	0	9801238294	Bagmati
35	Ravi Bhawan	01-5374624	9802332936	Bagmati
36	Satdobato	01-5914098	9801238518	Bagmati
37	Sindhuli	047-521071	9820106180	Bagmati
38	Sitapaila	01-5315169	9820106161	Bagmati
39	Sorakhutte	01-4987508	9820106179	Bagmati
40	Suryavinayak	01-6620360	9820106159	Bagmati
41	Tandi	056-562109	9802335090	Bagmati
42	Thali	01-4451341	9801238309	Bagmati
43	Thimi	01-5900515	9801238406	Bagmati
44	Tinkune	01-5199701, 01-5199670	9801904748	Bagmati
45	Tokha	01-5901768	9802322873	Bagmati

Gandaki Province

S.N.	Branch	Land Line Number	Contact No	
1	Amarapuri	078-417060	9802365632	Gandaki
2	Baglung	068-521606	9801904749	Gandaki
3	Beni	069-521364	9820106186	Gandaki
4	Besisahar	066-521350	9802365630	Gandaki
5	Bhimad	065-572488	9820106188	Gandaki
6	Bhorletar	066-410132	9820106337	Gandaki
7	Bhotewodar	066-400188	9820106190	Gandaki
8	Birauta	061-590996	9801238496	Gandaki
9	Burtibang	0	9801905259	Gandaki
10	Damauli	065-565731	9820106192	Gandaki
11	Gorkha	064-420890	9802341425	Gandaki
12	Hatiya	0	9820106269	Gandaki
13	Kawasoti	078-541016	9820106195	Gandaki

14	Khairenitar	065-412188	9820106197	Gandaki
15	Kushma	067-420239	9820106198	Gandaki
16	Lekhnath	061-565600	9820106225	Gandaki
17	Pokhara-Nayabazar	061-552201	9801238407	Gandaki
18	Pokhara-Sabhagriha Chowk	061-588472	9801238407	Gandaki
19	Putalibazar	063-424269	9802322087	Gandaki
20	Waling	063-441691	9801238487	Gandaki

Lumbini Province				
S.N.	Branch	Land Line Number	Contact No	
1	Arghakhanchi	077-420952	9802332937	Lumbini
2	Bansagadhi	0	9820106237	Lumbini
3	Bardaghat	078-580496	9820106203	Lumbini
4	Bhairahawa	071-576980/071-576077	9820106212	Lumbini
5	Butwal-Chauraha	071-547786/ 071-551445	9801238584	Lumbini
6	Butwal-Palpa Road	071-531704	9802365623	Lumbini
7	Chandrauta	076-540727	9802320392	Lumbini
8	Ghorahi	082-563136	9801238497	Lumbini
9	Gulariya	084-420466	9820106226	Lumbini
10	Gulmi	079-520842	9801238552	Lumbini
11	Kapilvastu-Jeetpur	076-550426	9820106208	Lumbini
12	Khajura	0	9820106303	Lumbini
13	Kohalpur	081-541195	9802303473	Lumbini
14	Kotihawa	0	9820107695	Lumbini
15	Lamahi	082-540958	9820106210	Lumbini
16	Manigram	071-562392	9802345155	Lumbini
17	Marchbar	071-401080	9820106352	Lumbini
18	Murgiya	071-440313	9801238526	Lumbini
19	Nepalgunj	081-530286	9820107696	Lumbini
20	Palpa	075-522769/522144	9801238520	Lumbini
21	Parasi	078-520272	9820106216	Lumbini
22	Pyuthan	086-410144	9802332996	Lumbini
23	Rajapur	0	9820106246	Lumbini
24	Rampur	075-400453	9820106218	Lumbini
25	Ridi	079-400020	9820106230	Lumbini
26	Rolpa	086-440276	9820106229	Lumbini
27	Rukum Purba	0	9820106146	Lumbini

28	Sunwal	078-570528	9820106219	Lumbini
29	Taulihawa	076-560477	9820106214	Lumbini
30	Tulsipur-Amilia Road	082-523015	9820106221	Lumbini
31	Tulsipur-Jaycees Chowk	082-523434	9820106304	Lumbini

Karnali Province

S.N.	Branch	Land Line Number	Contact No	
1	Botechaur	083-415007	9802333249	Karnali
2	Chhinchu	0	9802332946	Karnali
3	Dailekh	089-410249	9801238531	Karnali
4	Humla	0	9802303487	Karnali
5	Jajarkot	089-430308	9820106100	Karnali
6	Jumla	087-520260	9820107699	Karnali
7	Kalikot	087-440345	9802322997	Karnali
8	Mugu	0	9802341426	Karnali
9	Rukum	088-530329	9801238335	Karnali
10	Salyan	088-400009	9801238524	Karnali
11	Surkhet	083-522547	9801238488	Karnali

Sudurpaschim Province

S.N.	Branch	Land Line Number	Contact No	
1	Attariya	091-550237/091-551372	9801238424	Sudurpaschim
2	Baitadi	095-520544	9820106234	Sudurpaschim
3	Bajhang	092-421420	9801902589	Sudurpaschim
4	Bajura	097-541329	9820106274	Sudurpaschim
5	Bauniya	091-404167	9802322848	Sudurpaschim
6	Dadeldhura	096-420971	9820106238	Sudurpaschim
7	Darchula	093-420440	9820106239	Sudurpaschim
8	Dhangadhi	091-417253	9820106224	Sudurpaschim
9	Doti	094-412018	9820106235	Sudurpaschim
10	Jhalari	099-540289	9820106242	Sudurpaschim
11	Jogbuda	0	9802303467	Sudurpaschim
12	Lamki	091-540482	9820106236	Sudurpaschim
13	Mahendranagar	099-520410	9820106244	Sudurpaschim
14	Mangalsen	097-620336	9801902586	Sudurpaschim
15	Punarbasa	099-420172	9820106245	Sudurpaschim
16	Sukhad	091-403222/ 91-403157	9820107606	Sudurpaschim
17	Tikapur	091-561405	9820106243	Sudurpaschim

SuryaJyoti Cares



हाम्रा आदरणीय बीमित र अभिकर्ताको लागि
विशेष सुविधाका साथ

SURYAJYOTI CARES CARD





SuryaJyoti

जीवनको लागि

Shanta Plaza, Gyaneshwor, Kathmandu

Tel.: +977-1-4545941 / 4545942

Email: info@suryajyotilife.com

Web: www.suryajyotilife.com