गार्डियन माइक्रो लाइफ इन्स्योरेन्स लि. को सूचनाको हक सम्बन्धी ऐन, २०६४ को दफा ५ (३) र सूचनाको हक सम्बन्धी नियमावली, २०६५ को नियम ३ बमोजिम सार्वजनिक गरिएको विवरण :

विवरण सार्वजनिक गरेको अवधि : २०८३/०१/०१ देखि २०८३/०३/३२ सम्म

१. निकायको स्वरुप र प्रकृति : कम्पनी ऐन, २०६३, बमोजिम स्थापना भई बीमा ऐन, २०७९ बमोजिम इजाजतपत्र प्राप्त लघु जीवन बीमा कम्पनी हो ।

२. निकायको काम कर्तव्य र अधिकार : बीमा ऐन २०७९, कम्पनी ऐन २०६३, लघु बीमा निर्देशिका २०७९, कम्पनीको प्रवन्धपत्र तथा नियमावली, प्रचलित कानुन, नियम तथा निर्देशिकाहरुको अधिनमा रहि लघु जीवन बीमा व्यवसाय गर्ने ।

३. निकायमा रहने कर्मचारी संख्या र कार्य विवरण : आ.व. २०८२/०८३ को आषाढ मसान्त सम्ममा यस कम्पनीमा कार्यरत कर्मचारीहरुको संख्या ७१ जना रहेको छ । विभिन्न विभागहरु गठन गरी कम्पनीले तोकेको कार्य विभिन्न पदमा कार्यरत कर्मचारी मार्फत भई रहेको छ । व्यवस्थापन तह तथा विभागीय प्रमुखहरुको नामावली कम्पनीको वेवसाइट www. gmli.com.np मा उपलब्ध छ ।

४. निकायबाट प्रदान गरिने सेवा : बीमा ऐन २०७९ बमोजिम लघु जीवन बीमा कम्पनीले प्रदान गर्न सक्ने सम्पुर्ण बीमा सेवाहरु ।

५. सेवा प्रदान गर्ने निकायको शाखा र जिम्मेवार अधिकारी : मिति २०८२ आषाढ मसान्त सम्म यस कम्पनीको प्रधान कार्यालय बिराटनगर-७ मोरङ्ग, बाग्मती प्रदेश कार्यालय का.म.न.पा. वडा नं. ३० सानो गौचरणमा र देशभर विभिन्न स्थानमा शाखा कार्यालय, उप-शाखा कार्यालय र एक्सटेन्सन काउण्टर गरी जम्मा २७ स्थानबाट लघु जीवन बीमा सेवा प्रदान गरिएको छ । सेवा प्रदान गर्ने शाखा, उप-शाखा तथा जिम्मेवार अधिकारीहरुको विवरण कम्पनीको वेवसाईट www. gmli.com.np मा रहेको छ ।

६. सेवा प्रदान गर्न लाग्ने दस्तुर र अवधि : नेपाल बीमा प्राधिकरणबाट स्वीकृत बीमालेखमा तोकिएको बीमादर बमोजिम जोखिम बिश्लेषणको आधारमा बीमाशुल्क लिने गरिएको छ । दावी भुक्तानीको हकमा बीमितबाट यथाशिघ्र आवश्यक सम्पुर्ण कागजात प्राप्त भएको मितिले २१ दिन भित्र भुक्तानी गरिन्छ ।

७. निर्णय गर्ने प्रकृया र अधिकारी : विषय वस्तुको प्रकृति हेरी प्रबन्धक, विभागीय प्रमुख, विभिन्न समिति, प्रमुख कार्यकारी अधिकृत र सञ्चालक समितिले निर्णय गर्नेछ ।

८. निर्णय उपर उजुरी सुन्ने अधिकारी : ग्राहकको गुनासो सुन्न तथा उजुरी गर्नको लागि विषय वस्तुको प्रकृतिको आधारमा कम्पनीका विभागीय प्रमुख तथा प्रमुख कार्यकारी अधिकृतलाई उजुरी सुन्ने अधिकारीको रुपमा तोकिएको छ ।

९. सम्पादन गरेको कामको विवरण : हाल नेपाल बीमा प्राधिकरणबाट स्वीकृत लघु म्यादी तथा लघु सावधिक जीवन बीमालेख र सो सँग सम्वन्धित पुरक करार सहितको लघु जीवन बीमालेखहरु बिक्री वितरण भइरहेको छ ।

१०. सूचना अधिकारी र प्रमुखको नाम र पद : कार्यालय प्रमुखको नाम : श्री चिरायु भण्डारी, प्रमुख कार्यकारी अधिकृत र सूचना अधिकारीको नाम : श्री ज्योति प्रकाश पाण्डे, नायव प्रमुख कार्यकारी अधिकृत । हाल दुबै जना निलम्बनमा रहेको ।

११. ऐन, नियम, विनियम वा निर्देशिकाको सूची : बीमा ऐन २०७९, कम्पनी ऐन २०६३, नेपाल धितोपत्र ऐन २०६३ तथा सो ऐन अन्तर्गत बनेका नियम, विनियम र नेपाल धितोपत्र बोर्डबाट जारी निर्देशिका, सम्पत्ति शुद्धीकरण (मनि लाउण्डरिङ्ग) निवारण ऐन २०६४, आयकर ऐन २०५८, श्रम ऐन २०६४, बोनस ऐन २०३०, मुल्य अभिबृद्धि कर ऐन २०५२, सो ऐन अन्तर्गत बनेका नियम, विनियम, बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका २०८०, सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धी निर्देशिका २०७५, लघु बीमा निर्देशिका २०७९ तथा नेपाल बीमा प्राधिकरणबाट जारी गरिएका निर्देशिका, परिपत्रहरु ।

१२. आम्दानी खर्च तथा आर्थिक कारोवार सम्बन्धी अद्यावधिक विवरण : कम्पनीको आम्दानी, खर्च तथा आर्थिक कारोवार सम्बन्धी त्रैमासिक अद्यावधिक विवरणहरु राष्ट्रिय स्तरको पत्रपत्रिकामा प्रकाशित गरिएको छ र यस कम्पनीको वेभसाईट www.gmli.com.np मा समेत रहेको छ ।

१३ तोकिए बमोजिमका अन्य विवरण : नभएको

१४. अघिल्लो आर्थिक वर्षमा सार्वजनिक निकायले कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको भएमा सो को विवरण : कर्मचारीहरुको तालिम, अभिकर्ताहरुको तालिम ।

१५. नकायको वेभसाइट भए सो को विवरण : www. gmli.com.np

१६. निकायले प्राप्त गरेको वैदेशिक सहयोग, ऋण, अनुदान, प्राविधिक सहयोग र सम्झौता सम्बन्धी विवरण : नभएको

१७. सार्वजनिक निकायले सञ्चालन गरेको कार्यक्रम र सो को प्रतिवेदन : त्रैमासिक आर्थिक विवरणहरु राष्ट्रिय स्तरको पत्रपत्रिकामा प्रकाशित गरिएको तथा कम्पनीको वेवसाइटमा समेत राखिएको छ ।

गार्डियन माइक्रो लाइफ इन्स्योरेन्स लिमिटेड

Guardian Micro Life Insurance Ltd

विराटनगर-०७, मोरङ्ग, फोन नं. : ०२१-५१०१०२, ०१-५११८०१७
इमेल : info@gmli.com.np, वेबसाईट : www.gmli.com.np

Quarterly Financial Results for 4th Quarter, Fiscal Year 2082/083 B.S.

CONDENSED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended 16th July, 2026 (Ashad End, 2083)

Fig in NPR.

Particulars	Unaudited At the End of this Quarter	Audited At the End of Immediate Previous Year
Assets:		
Goodwill & Intangible Assets	1,177,448	1,271,114
Property and Equipment	16,017,815	17,159,905
Investment Properties	-	-
Deferred Tax Assets	20,074,848	20,074,848
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investments	971,903,077	894,751,295
Loans	-	-
Reinsurance Assets	-	-
Current Tax Assets	15,037,132	8,421,822
Insurance Receivables	50,949,112	108,364,689
Other Assets	615,110	664,105
Other Financial Assets	7,960,482	7,421,931
Cash and Cash Equivalent	237,764,801	18,661,475
Total Assets	**1,321,499,825**	**1,076,791,184**
Equity:		
Share Capital	750,000,000	750,000,000
Share Application Money Pending Allotment	-	-
Share Premium	-	-
Catastrophe Reserves	4,191,896	2,585,041
Retained Earnings	30,187,501	15,886,490
Other Equity	20,235,533	20,074,848
Total Equity	**804,614,930**	**788,546,379**
Liabilities:		
Provisions	6,687,829	4,445,627
Gross Insurance Contract Liabilities	449,180,282	263,586,769
Deferred Tax Liabilities	-	-
Insurance Payable	14,928,694	-
Current Tax Liabilities	-	-
Borrowings	-	-
Other Liabilities	30,116,438	12,360,443
Other Financial Liabilities	15,971,652	7,851,966
Total Liabilities	**516,884,895**	**288,244,805**
Total Equity and Liabilities	**1,321,499,825**	**1,076,791,184**

CONDENSED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended 16th July, 2026 (Ashad End, 2083)

Fig in NPR.

Particulars	Unaudited		Audited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Income:				
Gross Earned Premiums	163,149,696	584,361,911	251,384,685	458,183,965
Premiums Ceded	25,793,369	90,928,660	46,514,569	58,495,746
Net Earned Premiums	**137,356,327**	**493,433,251**	**204,870,116**	**399,688,219**
Commission Income	-	-	-	-
Other Direct Income	70,472	161,115	21,662	30,691
Interest Income on Loan to Policyholders	-	-	-	-
Income from Investments and Loans	14,187,089	66,787,928	14,996,082	54,971,175
Net Gain/(Loss) on Fair Value Changes	(8,179,500)	(17,910,529)	(4,221,037)	(9,718,762)
Net Realised Gains/(Losses)	-	32,242,329	-	25,882,912
Other Income	-	-	-	-
Total Income	**143,434,388**	**574,714,094**	**215,666,823**	**470,854,235**
Expenses:				
Gross Benefits and Claims Paid	93,875,557	314,312,377	53,974,382	102,770,375
Claims Ceded	32,538,811	100,387,683	17,979,732	34,518,948
Gross Change in Contract Liabilities	33,844,656	185,593,513	137,062,709	240,180,783
Change in Contract Liabilities Ceded to Reinsurers	-	-	-	-
Net Benefits and Claims Paid	**95,181,402**	**399,518,207**	**173,057,359**	**308,432,210**
Commission Expenses	12,565,099	44,048,139	11,515,238	32,597,139
Service Fees	686,885	2,467,166	1,024,350	1,998,451
Other Direct expenses	23,178	85,959	20,817	65,209
Employee Benefits Expenses	13,012,037	54,548,973	13,605,819	50,613,781
Depreciation and Amortization Expenses	1,853,117	6,976,062	1,833,138	8,189,055
Impairment Losses	-	-	-	-
Other Operating Expenses	18,361,018	48,703,413	17,958,724	43,853,750
Finance Cost	266,998	2,297,623	157,818	1,181,505
Total Expenses	**141,949,734**	**558,645,542**	**219,173,263**	**446,931,100**
Net Profit/(Loss) For The Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax	1,484,654	16,068,552	(3,506,440)	23,923,135
Share of Net Profit of Associates accounted using Equity Method	-	-	-	-
Profit Before Tax	**1,484,654**	**16,068,552**	**(3,506,440)**	**23,923,135**
Income Tax Expense	-	-	-	-
Net Profit/(Loss) For The Year	**1,484,654**	**16,068,552**	**(3,506,440)**	**23,923,135**
Earning Per Share				
Basic EPS		2.14		3.19
Diluted EPS		2.14	-	3.19

CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended 16th July, 2026 (Ashad End, 2083)

Fig in NPR.

Particulars	Unaudited		Audited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) For The Year	1,484,654	16,068,552	(3,506,440)	23,923,135
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	1,484,654	16,068,552	(3,506,440)	23,923,135

Other Details

Fig in NPR.

Particulars	Current Year Upto this Quarter (YTD)	Previous Year Upto this Quarter (YTD)
1. Total Inforce Policy count (excluding FE)	1,511,325	932,132
2. Total Number of Policy issued during the Period (excluding FE)	1,463,464	601,106
3. First Year Premium (including Single & FE Pool Premium)	557,905,168	450,798,508
4. Single Premium (excluding FE)	216,581,352	191,068,757
5. Renewal Premium	26,456,743	7,385,457
6. Total Benefits and Claims Paid in Count (excluding FE)	2,973	1,099
7. Outstanding Benefits and Claims in Count	-	-
8. Gross Claim Outstanding (Amount)	-	-
9. Declared Bonus Rate (Guaranteed Addition)	25-50	25-50
10. Interim bonus Rate	-	-
11. Long Term Investments (Amount)	320,893,077	167,088,000
12. Short Term Investments (Amount)	651,010,000	727,663,295
13. Policyholders Loan	-	-
14. Investment in Cost Value	990,048,606	904,470,057
15. Life Insurance Fund (Amount)	449,180,282	214,917,681
16. Unearned Premium Reserve for Term Policies (Amount)	231,835,799	114,423,859
17. Solvency Margin Ratio (Based on Valuation of FY 2081/082)	2.06	2.06

Notes:
1. The Figures presented above are subject to change as a result of Audit Findings & Actuarial Valuation Report, as well as instructions from NIA. Further, the impact of Deferred Tax Calculation has not been incorporated.
2. The above Interim Financial Statements comply with the Nepal Financial Reporting Standard (NFRS) and adhere to the reporting format specified by the NIA.
3. The Company recognized it's allocated share of FE Insurance Business, as calculated & provided by FE Pool Manager of FY 2082/083.
4. The Interim Financial Report and Right to Information pertaining to this Quarter is also published in Company's website **(www.gmli.com.np)**

DISCLOSURE AS PER SECTION 84(3) OF INSURANCE ACT, 2079

1. **Solvency Ratio Related Disclosures:** Based on latest Actuarial Valuation Report of Fiscal Year 2081/082, the company's Solvency Ratio is 2.06
2. **Reinsurance Related Disclosures:** Pursuant to Reinsurance Directives 2080, all reinsurance arrangements are placed solely with the both local reinsurers: Himalayan Reinsurance Ltd. and Nepal Reinsurance Co. Ltd.
3. **Details Related To Legal Proceeding:** There is no any legal proceedings by or against the company.
4. **Corporate Governance:** The Company maintains a dedicated Legal/Compliance Department to ensure ongoing oversight of governance matters. The Board of Directors (BOD), Audit Committee, and Management are firmly committed to upholding strong corporate governance practices. Furthermore, the Company has complied with Corporate Governance Directives, 2080.
5. **Regulatory Limit on Expenses Ratio:** The Expenses ratio of Company is within the Regulatory Limit of NIA.
6. **Any other Disclosure:** The Company complies with all applicable laws and regulatory directives. The Share issued to the general public were listed & began trading on NEPSE from 27th Magh, 2081 (FY 2081/082).

PUBLISHED AS PER ANNEXURE 14 OF RULE 26 OF SUB RULE (1), OF SECURITIES REGISTRATION AND ISSUE REGULATION, 2073

1. **Financial Statement:** The Financial Statement of 4th Quarter, FY 2082/083 has been prepared & published in compliance with NFRS standards, and adhere to the reporting format specified by the NIA.
2. **Major Financial Indicators:**

Earnings per Share (Annualised)	2.14	Net Worth Per Share	104.61
Price Earning (PE Ratio)	546.05	Assets Per Share	176.20

3. **Management Analysis:** The summary of the Management Performance and Key Insights is detailed as below:

Particulars	Q4 - FY 2082/083	Q4 - FY 2081/082
Total Premium (Rs)	584,361,911	458,183,965
Life Insurance Fund (Rs)	449,180,282	263,586,769
Net Profit (Rs)	16,068,552	23,923,135
Total Investments (Rs)	971,903,077	894,751,295

4. **Legal Proceedings:** As of the current reporting period, the Company is not engaged in any legal proceedings, whether as a defendant or a plaintiff. Nonetheless, there is an ongoing case filed in the Kathmandu District Court concerning a SEBON offence involving a Board Member of the Company, the CEO, and two other management officials.
5. **Details Related To Share Transaction:** The Company's shares are listed & actively traded on the Nepal Stock Exchange Limited (NEPSE). A summary of the reporting date is detailed as below:

Maximum Price	1549.50	Total Transaction Days	64 Days
Minimum Price	1146.80	Total No. of Transactions	4,637
Closing Price	1169.90		

6. **Problems & Challenges:** The Global Economic Crisis has slowed national economic activity, resulting low growth within the micro life insurance sector. This includes a shortage of skilled human resources, increasing market competition, and limited investment opportunities. Furthermore, additional challenges comprise low public awareness of insurance, elevated inflation rates, and persistent economic uncertainties e.t.c.
7. **Corporate Good Governance:** The Company upholds Strong Corporate Governance through a robust Internal Control System, overseen by dedicated committees & sub-committees. It ensures full compliance with all the regulatory circulars and directives issued by governing authorities.
8. **Declaration by Company:** We hereby declare that the data & information presented in the report are accurate, complete and fairly presented to the best of our knowledge. No any information has been omitted or misrepresented in a manner that could influence the investors decision.