गार्डियन माइक्रो लाइफ इन्स्योरेन्स लि.

विराटनगर-०७, मोरङ्ग, फोन नं. ०२१-५९०९०२, ०१-५९१८०१७
इमेल info@gmli.com.np, वेवसाईट www.gmli.com.np

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 : २०८३/०४/०१ देखि २०८३/०६/३१ 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 आश्विन मसान्त सम्ममा यस कम्पनीमा कार्यरत कर्मचारीहरुको संख्या ५५ 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 आश्विन 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 विश्लेषणको 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 प्रवन्धक, 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 (हाल निलम्बनमा रहेको) र सूचना अधिकारीको नाम : श्री ज्योति प्रकाश पाण्डे, नायव प्रमुख कार्यकारी अधिकृत ।

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 अभिवृद्धि कर ऐन २०५२, सो ऐन अन्तर्गत बनेका नियम, विनियम, बीमकको संस्थागत सुशासन सम्वन्धी निर्देशिका २०८०, सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्वन्धी 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 सम्वन्धी 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. **अधिल्लो आर्थिक वर्षमा सार्वजनिक निकायले कुनै कार्यक्रम वा आयोजना सञ्चालन गरेको भएमा सो को विवरण :** कर्मचारीहरुको तालिम, अभिकर्ताहरुको तालिम ।

१५. **निकायको 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. : ०२१-५९०९०२, ०१-५९१८०१७
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Quarterly Financial Results for 1st Quarter, Fiscal Year 2083/084 B.S.

CONDENSED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended 17th October, 2026 (Ashwin End, 2083)

Fig in NPR.

Particulars	Unaudited At the End of this Quarter	Unaudited At the End of Immediate Previous Year
Assets:		
Goodwill & Intangible Assets	1,061,340	1,177,448
Property and Equipment	14,270,775	16,017,815
Investment Properties	-	-
Deferred Tax Assets	20,074,848	20,074,848
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investments	1,011,495,577	971,903,077
Loans	-	-
Reinsurance Assets	-	-
Current Tax Assets	15,651,948	15,037,132
Insurance Receivables	70,451,095	50,973,632
Other Assets	2,437,486	615,110
Other Financial Assets	16,324,870	7,960,482
Cash and Cash Equivalent	195,443,381	237,764,801
Total Assets	**1,347,211,320**	**1,321,524,345**
Equity:		
Share Capital	750,000,000	750,000,000
Share Application Money Pending Allotment	-	-
Share Premium	-	-
Catastrophe Reserves	4,193,234	4,193,234
Retained Earnings	5,052,059	30,199,405
Other Equity	20,235,667	20,235,667
Total Equity	**779,480,960**	**804,628,306**
Liabilities:		
Provisions	6,687,829	6,687,829
Gross Insurance Contract Liabilities	517,684,025	449,180,078
Deferred Tax Liabilities	-	-
Insurance Payable	22,175,872	14,928,694
Current Tax Liabilities	-	-
Borrowings	-	-
Other Liabilities	13,953,974	30,116,438
Other Financial Liabilities	7,228,660	15,983,000
Total Liabilities	**567,730,360**	**516,896,039**
Total Equity and Liabilities	**1,347,211,320**	**1,321,524,345**

CONDENSED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended 17th October, 2026 (Ashwin End, 2083)

Fig in NPR.

Particulars	Unaudited Current Year		Unaudited Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Income:				
Gross Earned Premiums	172,990,633	172,990,633	130,962,213	130,962,213
Premiums Ceded	36,193,455	36,193,455	18,202,053	18,202,053
Net Earned Premiums	**136,797,178**	**136,797,178**	**112,760,160**	**112,760,160**
Commission Income	-	-	-	-
Other Direct Income	64,376	64,376	18,143	18,143
Interest Income on Loan to Policyholders	-	-	-	-
Income from Investments and Loans	14,588,563	14,588,563	15,422,550	15,422,550
Net Gain/(Loss) on Fair Value Changes	(5,407,500)	(5,407,500)	(52,500)	(52,500)
Net Realised Gains/(Losses)	-	-	32,242,329	32,242,329
Other Income	-	-	-	-
Total Income	**146,042,617**	**146,042,617**	**160,390,682**	**160,390,682**
Expenses:				
Gross Benefits and Claims Paid	107,957,831	107,957,831	51,234,663	51,234,663
Claims Ceded	38,049,761	38,049,761	16,320,856	16,320,856
Gross Change in Contract Liabilities	68,503,947	68,503,947	82,871,527	82,871,527
Change in Contract Liabilities Ceded to Reinsurers	-	-	-	-
Net Benefits and Claims Paid	**138,412,017**	**138,412,017**	**117,785,334**	**117,785,334**
Commission Expenses	11,546,698	11,546,698	9,318,259	9,318,259
Service Fees	682,563	682,563	563,792	563,792
Other Direct expenses	22,932	22,932	18,520	18,520
Employee Benefits Expenses	10,607,818	10,607,818	14,429,685	14,429,685
Depreciation and Amortization Expenses	1,863,148	1,863,148	1,859,365	1,859,365
Impairment Losses	-	-	-	-
Other Operating Expenses	7,797,700	7,797,700	9,184,809	9,184,809
Finance Cost	257,088	257,088	146,297	146,297
Total Expenses	**171,189,964**	**171,189,964**	**153,306,061**	**153,306,061**
Net Profit/(Loss) For The Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax	**(25,147,347)**	**(25,147,347)**	**7,084,621**	**7,084,621**
Share of Net Profit of Associates accounted using Equity Method	-	-	-	-
Profit Before Tax	**(25,147,347)**	**(25,147,347)**	**7,084,621**	**7,084,621**
Income Tax Expense	-	-	-	-
Net Profit/(Loss) For The Year	**(25,147,347)**	**(25,147,347)**	**7,084,621**	**7,084,621**
Earning Per Share				
Basic EPS		(13.41)		3.78
Diluted EPS		(13.41)	-	3.78

CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended 17th October, 2026 (Ashwin End, 2083)

Fig in NPR.

Particulars	Unaudited Current Year		Unaudited Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) For The Year	(25,147,347)	(25,147,347)	7,084,621	7,084,621
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	**(25,147,347)**	**(25,147,347)**	**7,084,621**	**7,084,621**

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)	1,724,213	1,339,718
2. Total Number of Policy issued during the Period (excluding FE)	636,373	440,641
3. First Year Premium (including Single & FE Pool Premium)	163,019,721	126,700,287
4. Single Premium (excluding FE)	53,913,709	41,130,561
5. Renewal Premium	9,970,912	4,261,926
6. Total Benefits and Claims Paid in Count (excluding FE)	945	612
7. Outstanding Benefits and Claims in Count	**70**	-
8. Gross Claim Outstanding (Amount)	**5,742,428**	-
9. Declared Bonus Rate (Guaranteed Addition)	25-50	25-50
10. Interim bonus Rate	**-**	-
11. Long Term Investments (Amount)	370,188,077	226,393,000
12. Short Term Investments (Amount)	641,307,500	590,500,000
13. Policyholders Loan	**-**	-
14. Investment in Cost Value	1,035,048,606	816,893,000
15. Life Insurance Fund (Amount)	517,684,025	346,458,296
16. Unearned Premium Reserve for Term Policies (Amount)	196,032,833	194,411,913
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 has recognized it's allocated share of FE Insurance Business received from Pool Manager.
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 1st Quarter, FY 2083/084 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)	(13.41)	Net Worth Per Share	101.25
Price Earning (PE Ratio)	(68.98)	Assets Per Share	179.63

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

Particulars	Q1 - FY 2083/084	Q1 - FY 2082/083
Total Premium (Rs)	172,990,633	130,962,213
Life Insurance Fund (Rs)	517,684,025	346,458,296
Net Profit (Rs)	(25,147,347)	7,084,621
Total Investments (Rs)	1,011,495,577	816,605,500

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 on 2083/02/28 concerning a SEBON Offence involving previous Board Members, CEO, and two other management officials.

5. Details Related To Share Transaction: The Shares of the company are listed & actively traded in Nepal Stock Exchange Limited, the summary of the reporting date is detailed as below:

Maximum Price	1253.90	Total No. of Transactions	2,761
Minimum Price	917.30	Total Transaction Days	61 Days
Closing Price	925.20		

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.