



د افغانستان بانک

آمریت عمومی نظارت از مؤسسات مالی غیر بانکی

معاونیت نظارت عمومی و مقررات

مدیریت ارشد نظارت خارج ساحه

۵۱۰۵

شماره: ۴۹۱۶ / ۴۹۲۲

تاریخ: ۱۴۴۷/ ۴ / ۹

۱۴۰۴

بسم الله الرحمن الرحيم

به مؤسسات محترم تمويلات مالی خُرد (مجوز)!

السلام عليكم ورحمة الله وبركاته!

ماهيت: متحدالمال

موضوع: رهنمود و فورم های گزارش دهی

با تقدیم احترامات فایقه؛

مؤسسات تمويلات خُرد حسب فقره ۲ ماده چهل و ششم مقررہ مربوطه مکلف گردیده اند که گزارش های مالی و غیر مالی را بشکل ماهوار بطور فزیکي (هارد) و الکترونیکی (سافت) به این اداره الی ۵ یوم کاری ماه بعدی میلادی ارسال نمایند. در ضمن مطابق به فقره ۴ ماده بیست و هفتم مقررہ متذکره، گزارشات تفتیش داخلی و خارجی بطور فزیکي (هارد) و الکترونیکی (سافت) که از طرف هیئت نظار شرکت نهایی و تأیید گردیده باشند پس از ختم سال مالی، حد اکثر الی سه ماه بعدی (تا پایان ماه مارچ) سال بعدی با این اداره شریک گردد. در زمینه فارمت های مشخص ذیل از جانب این اداره تدوین گردیده و در قید (۹) ورق ضم مکتوب هذا ارسال است و قابل ذکر است که کاپی (سافت) آن ذریعه ایمیل جهت اجراءات بعدی به مؤسسات محترم ارسال میگردد.

1. صورت حساب مالی (بیالانس شیت)
2. صورت حساب مفاد یا ضرر
3. صورت حساب جریان نقده
4. گزارش دشورد معاملات
5. یادداشت های صورت حسابات مالی
6. صورت حساب تغییرات سهم سهامداران
7. گزارش معلومات مشتریان
8. یادداشت های توضیحی عمومی
9. ساحات تحت پوشش

مؤسسات تمويلات مالی خُرد مکلف اند تا مطابق فارمت های فوق الذکر، گزارش های دوره ای خویش را در میعاد معینه به این اداره ارسال نمایند.

د افغانستان بانک با اغتنام از فرصت موفقیت های مزید شما را در امور محوله خواهان است. والسلام

۱۴۴۷ / ۴ / ۸

صدیق الله خالد

معاون اول د افغانستان بانک

فوزیہ رحمانی / مدیر امور مالی خُرد
کاپی: - الحاکمیه محترم مؤسسات تمويلات مالی خُرد

د وړو مالي تمويلاتو د مؤسسو معلومات						
شماره	د مؤسسې نوم	د نماينده نوم	د نماينده شمېره	آدرس		
1	مومن افغان	محمد ابراهيم وزيری	744903618	بلاک شماره (۱۲) کوچه ۶، ناحیه ۱۲، ارزان قيمت		
2	آکسس افغانستان	هارون احمد	791031414	شماره دفتر (۴۰۰)، سرک ۶ قلعه فتح الله، ناحیه ۱۰، ولايت کابل		
3	لمن	عادل مومند	784128784	دفتر شماره (۶)، کوچه ۲، ناحیه ۴، پروژه تايمني ولايت کابل		
4	آورم افغانستان	حامد همت	705766325	دفتر شماره (۷۵)، سرک ۶ قلعه فتح الله، ناحیه ۱۰، ولايت کابل		
5	حاصل	احمد مېثم ثبات	783801516	خانه نمبر ۶، کوچه ۳، سرک تخنيک، کارته چهار، کابل		
6	متحد	کاوش سعادت	749957164	دفتر شماره (۴۲) نوابي وات، جاده قلعه موسی، شهر نو، ناحیه ۱۰، ولايت کابل		
7	شاهی حزانه	سید ذوهيب سعادت	708796631	دفتر شماره (۲۸) سرک ۷، قلعه فتح الله، ناحیه ۱۰، ولايت کابل		



Da Afghanistan Bank

Non-Banking Financial Institutions Supervision Directorate General
Follow-up and Offsite Supervision Section

Statement of Financial Position

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

Line Code	Items	Restricted	Unrestricted	Amounts	
				Total	
1	Assets				
1.1	Current Assets				
1.1.1	Cash and Cash Equivalents			-	Note 1
1.1.2	Current Portion of Finance Receivables			-	Note 2
1.1.3	Prepaid Expenses			-	Note 3
1.1.4	Receivables			-	
1.1.5	Inventory			-	
1.1.6	Total Current Assets			-	
1.2	Non-Current Assets				
1.2.1	Property, Vehicles, and Office Equipment			-	Note 4
1.2.2	Intangible Assets			-	Note 5
1.2.3	Long-Term Portion of Finance Receivables			-	Note 6
1.2.4	Deferred Tax Asset			-	
1.2.5	Total Non-Current Assets			-	
2	Total Current and Non-Current Assets			-	
3	Equity and Liabilities				
3.1	Equity				
3.1.1	Share Capital			-	
3.1.2	Retained Earnings			-	Note 7
3.1.3	Revaluation Reserve			-	
3.1.4	Total Equity			-	
3.2	Liabilities				
3.2.1	Current Liabilities				
3.2.1.1	Payables			-	Note 8
3.2.1.2	Current Portion of Finance Payables			-	
3.2.1.3	Total Current Liabilities			-	
3.2.2	Non-Current Liabilities				
3.2.2.1	Non-Current Liabilities			-	Note 9
3.2.2.2	Non-Current Portion of Finance Payables			-	
3.2.2.3	Total Non-Current Liabilities			-	
4	Total Liabilities			-	
5	Total Equity and Liabilities			-	

Head of Finance

Name
Signature and Date

Head of Compliance

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Da Afghanistan Bank
Non-Banking Financial Institutions Supervision Directorate General
Follow up and Offsite Supervision Section

Statement of Profit or Loss and Other Comprehensive Income

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

Line Code	Items	Amount
1	Revenue	
1.1	Revenue from Murabaha Financing	
1.2	Revenue from Mudaraba Financing	
1.3	Revenue from Musharaka Financing	
1.4	Other Revenue	
1.5	Total Revenue	-
2	Cost of Services/Goods	
2.1	Murabaha Product Cost	
2.2	Fee Expense on Borrowings	
2.3	Provision for ECL (Expected Credit Loss)	
2.4	Credit Officer Salaries	
2.5	Other Cost of Services/Goods	
2.6	Total Cost Of Services/Goods	-
3	Gross Profit	-
4	Other Income	
5	Operating Expenses	
5.1	Other Staff Salaries	
5.2	Depreciation and Amortization	
5.3	Technology and MIS Maintenance	
5.4	Marketing and Outreach	
5.5	Administrative Expenses	
5.6	Legal Expenses	
5.7	Other Operating Expenses	
5.8	Total Operating Expenses	-
6	Profit Before Tax (PBT)	-
7	Income Tax	-
8	Net Profit (PAT)	-
9	Other Comprehensive Income	
9.1	Revaluation Surplus on Property, Vehicles, and Equipment	
9.2	Tax on Revaluation Surplus	
9.3	Total Other Comprehensive Income	-
10	Total Comprehensive Income (Net Profit + OCI Adjustment)	-

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Statement of Cash Flow

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

Line Code	Items	Amounts
1	Cash Flow from Operating Activities	
1.1	Profit Before Tax (PBT)	
-	Adjustment for Cash Flow	
1.2	Depreciation and Amortization	
1.3	Impairment Expense	
1.4	Gain/Loss on Disposal	
1.5	Foreign Exchange Gain/Loss	
1.6	Increase/Decrease in Provision	
-	Changes in Working Capital	
1.7	Receivables and Prepayments	
1.8	Payables and Accruals	
1.9	Finance to Customers	
1.10	Inventory	
1.11	Tax Paid	
1.12	Net Cash Flow from Operating Activities	-
2	Cash Flow from Financing Activities	
2.1	Capital Introduced by Partners	
2.2	Funds Raised through Shariah-compliant Instruments	
2.3	Repayment of Shariah-compliant financing	
2.4	Dividend Paid	
2.5	Net Cash Flow from Financing Activities	-
3	Cash Flow From Investing Activities	
3.1	Purchase of Property, Vehicles, and Equipments	
3.2	Acquisition of Intangible Assets	
3.3	Proceeds from Disposal of Assets	
3.4	Net Cash Flow from Investing Activities	-
4	Cash Variation in the Month	-
5	Cash and Cash Equivalents at the Beginning of the Month	
6	Cash and Cash Equivalents at the End of the Month	-

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Statement of Changes in Equity

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

Line Code	Particulars	Share Capital	Retained Earnings	Revaluation Reserve	Total Equity
1	Opening Balance				-
2	Adjustment for Prior Periods Errors				-
3	Net Profit / Loss for the Month				-
4	Dividends Paid				-
5	Revaluation Gain on PPE (Net of Tax)				-
6	Transfer of Revaluation Surplus to Retained Earnings (Depreciation Adjustment)				-
7	Closing Balance	-	-	-	-

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Follow up and Offsite Supervision Section

Dashboard Report

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

No	Items	Unit of Measures Number	Unit of Measures Amount
1	Clients		
1.1	Clients (Individuals)	0	
1.1.1	Male (Islamic)		
1.1.2	Female (Islamic)		
1.1.3	Male (Conventional)		
1.1.4	Female (Conventional)		
1.2	Clients (Licenses)		
1.3	Total Clients	0	
2	Service Area (Provinces)		
3	Service Area (Districts/Cities)		
4	Branches		
5	Finance Disbursement		
5.1	Murabaha Disbursement		
5.2	Musharaka Disbursement		
5.3	Mudarabha Disbursement		
5.4	Other Disbursement		
5.5	Total Finance Disbursement	0	0
6	Finance Disbursement Category		
6.1	Finance Ranging from 5,000 - 200,000		
6.2	Finance Ranging from 200,001 - 500,000		
6.3	Finance Ranging from 500,001 - 750,000		
6.4	Finance Ranging from 750,001 - 1,000,000		
6.5	Finance Ranging from 1,000,000 - 1,500,000		
6.6	Other Category		
6.7	Total Finance Disbursement Category	0	0
7	Funds from Donors		
7.1	Misfa		
7.2	ADF		
7.3	World Bank		
7.4	Other		
7.5	Total Funds From Donors	0	0
8	Loan Officers		
9	Collateral Deposits		
11	Loan Defaulters		
		Percentage	Amount
12	Write-Off Recievables		
13	PAR (Portfolio at Risk) > 30 Days		
14	PAR (Portfolio at Risk) > 60 Days		
15	PAR (Portfolio at Risk) > 90 Days		

Responsible Person

Name
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Head of Compliance

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Da Afghanistan Bank
Non-Banking Financial Institutions Supervision Directorate General
Follow up and Offsite Supervision Section

Notes to the Financial Statements

		MFI Name	
		License Number	
		Date/Period	
		Currency	Afghani
		Frequency	Monthly
Line Code	Items	Amount	
1	Note 1 – Cash and Cash Equivalents		
1.1	Cash at Hand		
1.2	Cash at Bank		
1.3	Total Cash and Cash Equivalents		
2	Note 2 – Current Portion of Finance Receivables		
2.1	Current Portion of Finance Receivables		
2.2	Allowance		
2.3	Net Current Portion of Finance Receivables		
3	Note 3 – Prepaid Expenses		
3.1	Prepaid Rent Expense		
3.2	Prepaid Licence Fee		
3.3	Other Prepaid Expenses		
3.4	Total Prepaid Expenses		
4	Note 4 – Property, Vehicles, and Office Equipment		
4.1	Property, Vehicles, and Office Equipment		
4.2	Accumulated Depreciation		
4.3	Total Tangible Fixed Assets		
4.4	Annual Impairment Review		
4.5	Net Tangible Fixed Assets		
5	Note 5 – Intangible Assets		
5.1	Software (Developed or Purchased)		
5.2	Intellectual Property (Trademarks, Patents and etc)		
5.3	Accumulated Amortization		
5.4	Total Intangible Fixed Assets		
5.5	Annual Impairment Review		
5.6	Net Intangible Assets		
6	Note 6 – Long-Term Portion of Finance Receivables		
6.1	Long term Portion of Finance Receivables		
6.2	Allowance		
6.3	Net Long-Term Portion of Finance Receivables		
7	Note 7 – Retained Earnings		
7.1	Accumulated Profits or Losses from Prior Periods		
7.2	Adjustments for Prior Period Errors		
7.3	Profit or (Loss) for Current month		
7.4	Dividend Paid		
7.5	Net Retained Earnings		
8	Note 8 – Payables		
8.1	Trade Payables		
8.2	Tax Payables		
8.3	Accrued Salaries and Wages		
8.4	Other Current Liabilities		
8.5	Total Payables		
9	Note 9 – Non-Current Liabilities		
9.1	Deferred Tax Liabilities		
9.2	Pension liabilities		
9.3	Long-Term Provisions (for regulatory or legal matters)		
9.4	Other Non-Current liabilities		
9.5	Total Non-Current Liabilities		

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Disclosure Notes

MFI Name	
License Number	
Date/Period	
Currency	Afghani
Frequency	Monthly

Line Code

1 Note 1 :

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2 Note 2 :

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3 Note 3 :

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4 Note 4 :

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5 Note 5 :

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Responsible Person

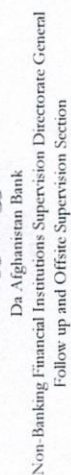
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Customers Information Sheet

No	Branch	Customer Name	Financing Cycle	Start Date	MFI Name					Sector		
					Financing Duration	Profit Rate/	Annual	Financing Amount	Principal Repaid			
											Outstanding Portfolio	Total Profit Paid
License Number												
Date/Period												
Currency												
Frequency												
Monthly												





Da Afghanistan Bank
Non-Banking Financial Institutions Supervision Directorate General
Follow up and Offsite Supervision Section

Coverage Wise Report

MFI Name

License Number

Date/Period

Currency Afghani

Frequency Monthly

No	Zones	Povinces	Clients		Branches	Cities/Districts	Employees		Finance Disbursement Number	Finance Disbursement Amount
			Male	Female			Male	Female		
1	Central Zone Kabul	Kabul								
2		Parwan								
3		Kapisa								
4		Panjshir								
5		Maidan Wardak								
6		Logar								
7		Bamyan								
8	North Zone Balkh	Balkh								
9		Samangan								
10		Jowzjan								
11		Sarepol								
12	Faryab									
13	West Zone Herat	Herat								
14		Ghor								
15		Farah								
16		Badghis								
17	Nimroz									
18	North East Zone Kunduz	Kunduz								
19		Badakhshan								
20		Takhar								
21		Baghlan								
22	East Zone Nangarhar	Nangarhar								
23		kunar								
24		Nuristan								
25		Laghman								
26	South East Zone Paktia	Paktia								
27		Paktika								
28		Khost								
29		Ghazni								
30	South West Zone Kandahar	Kandahar								
31		Helmand								
32		Zabul								
33		Oruzgan								
34		Daikundi								
Total			0	0	0	0	0	0	0	0

Responsible Person

Head of Compliance

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