

# 16

## सोह्रौं वार्षिकोत्सव



**सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.**  
**City Express Saving & Credit Co-operative Ltd.**

का.म.न.पा.-१, कमलादी, काठमाडौं । फोन नं. ०१७७-१-५३५४९९२  
Email: [info@ctcooperative.com](mailto:info@ctcooperative.com), Web: [www.ctcooperative.com](http://www.ctcooperative.com)

# संचालक समिति



कृष्ण राज पौडेल  
अध्यक्ष



थान प्रसाद शर्मा  
उपाध्यक्ष



राजेन्द्र प्रसाद शर्मा  
सचिव



हरि प्रसाद शर्मा वाग्ले  
कोषाध्यक्ष



राधा जवाली  
सदस्य



नरेश शर्मा  
सदस्य



कमल कुमार टण्डन  
सदस्य



निर्मल टण्डन  
सदस्य



बन्दिना श्रेष्ठ  
सदस्य

## लेखा सुपरिवेक्षण समिति



अशोक टण्डन  
संयोजक



गिता पाण्डे क्षेत्री  
सदस्य



सरस्वती पन्थी जि.सी  
सदस्य

**श्री सम्पूर्ण शेयर सदस्य महानुभावहरु,  
सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.**

**विषय: सोह्रौं वार्षिक साधारण सभामा उपस्थित हुने सम्बन्धमा ।**

यस संस्थाको मिति २०८२/०६/२८ गतेको दिन बसेको सञ्चालक समितिको बैठकको निर्णय बमोजिम यस संस्थाको सोह्रौं वार्षिक साधारण सभाको बैठक सदस्यहरुलाई पायक पर्ने सेवा केन्द्रहरुमा इकाइगतरुपमा निम्न तालिकामा उल्लेख भए बमोजिमको मिति,स्थान र समयमा निम्न विषयहरु उपर छलफल तथा निर्णय गर्नका लागि बस्ने भएको हुँदा यस संस्थाका सम्बन्धित सेवाकेन्द्रका सम्पूर्ण शेयर सदस्य महानुभावहरुलाई अनिवार्य रुपमा तल उल्लेखित तालिका बमोजिमको मिति, स्थान र समयमा उपस्थितिका लागि हार्दिक अनुरोध गर्दछौं ।

**१. सभा हुने मिति, स्थान र समय :**

क्र.स.	सेवाकेन्द्र	मिति	स्थान	समय
१	गल्कोट ,बागलुङ्ग	२०८२।०७।२९	होटल मनसुन , गौदीखोला पुलचोक, गलकोट	विहान ८ बजे
२	वामीटक्सार , गुल्मी	२०८२।०७।२९	दरवार रिसोर्ट एण्ड पार्टी प्यालेस मुसिकोट	दिनको २ बजे
३	सन्धिखर्क , अर्घाखाँची	२०८२।०८।०१	होटल साथी , सन्धिखर्क	विहान ८ बजे
४	बुटवल , रुपन्देही	२०८२।०८।०२	एसियन पार्टी प्यालेस, इटाभट्टी, बुटवल	विहान ८ बजे
५	मुख्य कार्यालय काठमाण्डौ	२०८२।०८।०५	हिमालयन रेष्टो एण्ड इभेन्ट्स ,हात्तिसार काठमाण्डौ	दिनको २ बजे
६	माइन्ट प्रमाणित	२०८२।०८।०६	मुख्य कार्यालयमा	विहान ११ बजे

**२. साधारण सभामा छलफल गर्ने विषयहरु :**

१. अध्यक्षको मन्तव्य सहित सञ्चालक समितिको तर्फबाट प्रस्तुत गरिने वार्षिक प्रतिवेदन सम्बन्धमा ।
२. आ.व.२०८१/८२ को लेखापरीक्षण प्रतिवेदनमाथि छलफल सम्बन्धमा ।
३. लेखा सुपरिवेक्षण समितिको प्रतिवेदन माथि छलफल गरी पारित गर्ने सम्बन्धमा ।
४. आ.व. २०८२/०८३ को संस्थाको अनुमानित वार्षिक बजेट माथि छलफल गरी पारित गर्ने सम्बन्धमा ।
५. आ.व. २०८२/०८३ को लागि लेखापरीक्षकको नियुक्ति तथा निजको पारिश्रमिक तोक्ने सम्बन्धमा ।
६. निर्णय पुस्तिकामा हस्ताक्षर गर्न साधारण शेयर सदस्यहरु मध्येबाट प्रतिनिधि तोक्ने सम्बन्धमा ।
७. सञ्चालक समितिले प्रस्ताव गरेको लाभांश पारित गर्ने सम्बन्धमा ।
८. सञ्चालक समितिबाट भए गरेका काम कारवाही तथा छुट अनुमोदन गर्ने सम्बन्धमा ।
९. संस्थाको नाममा घरजग्गा वा जग्गा खरिद गर्ने सम्बन्धमा ।
१०. विनियम संशोधन, कार्यविधि बनाउने तथा संशोधन गर्ने सम्बन्धमा ।
११. निष्कृत सदस्यहरुको सम्बन्धमा ।
१२. विविध

सञ्चालक समितिको आज्ञाले,  
राजेन्द्र प्रसाद शर्मा  
सचिव

**पुनश्च :**

१. साधारण सभामा छलफल गरिने प्रतिवेदनहरु कथम कदाचित प्राप्त नभएमा संस्थाको केन्द्रीय कार्यालय तथा सबै सेवा केन्द्र कार्यालयहरुबाट वा संस्थाको WebSite: [www.ctcooperative.com](http://www.ctcooperative.com) बाट डाउनलोड गरि लिनुहुन अनुरोध गर्दछौं ।
२. संस्थामा आफ्नो कारोवारलाई नियमित नगरेका सम्पूर्ण सदस्यहरुलाई मिति २०८१।०७।२९ गते सम्म नियमित गर्न अनुरोध गरिन्छ नियमित न गरेमा निष्कृत सदस्य सम्बन्धि २०८१ कार्यविधि बमोजिम हुने छ साथै सबै सदस्यहरुलाई आफ्नो प्यान कार्ड र राष्ट्रिय परिचय पत्र संस्थामा उपलब्ध गराउन, KYM update गर्न, सम्बन्धित निकायबाट भए गरेका निर्देशनहरुको पालना गर्न विनम्र अनुरोध गर्दछौं ।

## सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

सोह्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट

अध्यक्ष श्री कृष्ण राज पौडेलज्यूले प्रस्तुत गर्नु भएको

### वार्षिक प्रतिवेदन

यस सिटी एक्सप्रेस साकोसको सोह्रौं वार्षिक साधारण सभामा उपस्थित हुनु भएका आदरणीय प्रमुख अतिथिज्यू, अतिथिज्यूहरु, सहकारीकर्मी मित्रहरु तथा सम्पूर्ण शेयर सदस्य महानुभावहरु सबैमा यस संस्थाको सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

#### आदरणीय शेयर सदस्य महानुभावहरु,

हामी आज यस संस्थाको सोह्रौं वार्षिक साधारण सभामा आ.व.२०८१/०८२ मा भए गरेका काम कारवाही र आगामी आ.व.मा गरिने कार्य योजना तथा बजेट माथि छलफल गर्नको लागि उपस्थित भएका छौं त्यसकारण सम्पूर्ण सदस्य महानुभावहरुले यस वार्षिक साधारण सभामा प्रस्तुत विषय वस्तु उपर गहन छलफल गरी आफ्नो राय सुभावा राख्न र यहाँहरु समक्ष प्रस्तुत भएका प्रस्तावहरु माथि आवश्यक छलफल पश्चात पारित गर्नको लागि विनम्र अनुरोध गर्दछु । विगत आ.व २०८०/०८१ को साधारण सभाबाट पारित भएका निर्णयहरु कार्यान्वयन भएको र कतिपय निर्णयहरु कार्यान्वयन हुने प्रक्रियामा रहेको जानकारी गराउँदछौं । यस आ.व २०८१/०८२ मा सञ्चालक समितिबाट कार्य सम्पादन गरी पारित गरिएका निर्णयहरु अनुमोदनको लागि पनि विनम्र अनुरोध गर्दछौं ।

यस सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्थाले समय सापेक्ष मुख्य कार्यालय तथा विभिन्न ठाउँमा स्थापित सेवाकेन्द्र कार्यालयबाट सेवामूलक कार्य सम्पादन गर्दै आएको र सदस्यहरुलाई सरल, सहज र सुविधायुक्त सेवा उपलब्ध गराउँदै आएको यहाँ समक्ष जानकारी गराउन चाहन्छौं । हामीले सदस्यहरुको सेवा सुविधालाई मध्येनजर गरी सहकारी विभागबाट स्वीकृति लिई विभिन्न स्थानमा सेवा केन्द्र कार्यालय खोली यहाँहरुलाई सेवा उपलब्ध गराउँदै आएकोमा चितवन सेवा केन्द्रलाई २०८०/०८१ को साधारण सभाको निर्णय बमोजिम प्रकृया पुरा गरी हाल बन्द गरिएको छ । हाल मुख्य कार्यालय सहित अन्य सेवा केन्द्रहरु बाट सेवा सुविधा उपलब्ध गराउँदै आएका छौं त्यसकारण देशको विभिन्न ठाउँमा छरिएर रहनु भएका सदस्यज्यूहरुलाई आफूलाई पायक पर्ने सेवा केन्द्रहरुबाट सेवा सुविधा लिनको लागि अनुरोध गर्दछौं ।

हाल हाम्रो देशमा सहकारी संस्थाहरुमा देखिएको समस्या तथा देशमा आर्थिक मन्दीका वावजूद पनि यस संस्थाले सदस्यहरुलाई आफ्नो सेवाहरु उपलब्ध गराई रहेको छ आगामी दिनहरुमा पनि यसलाई निरन्तरता दिई लैजाने हाम्रो लक्ष रहेको छ । संस्था हामी सबैको हो हामी सबैले यसको मलजल गर्नु पर्ने दायित्व छ त्यसकारण सम्पूर्ण सदस्यज्यूहरुले आफ्नो संस्थाको बारेमा जानकारी राख्नु अनिवार्य हुन्छ । यस संस्थाको कुशल व्यवस्थापनले तथा सदस्यज्यूहरुको अटल विश्वास र संस्थाप्रतिको माया सद्भावले कुनै किसिमको समस्या नरहेको व्यहोरा जानकारी गराउन चाहन्छु । सम्पूर्ण शेयर सदस्य तथा शुभ-चिन्तकहरुको सद्भाव र सहयोगले यस संस्थाले आफ्नो काम कारवाही चुस्त रुपमा अगाडी बढाई राखेको छ । आ.व. २०८१/०८२ मा पनि तरलता अधिक भई सदस्यहरुमा कर्जालगानी कम भएकोले संस्थाको व्यवसाय पनि कम भएकोछ । व्यवसाय वृद्धि गर्नको लागि लगानी र बचतमा वृद्धि गर्नुपर्ने हुन्छ यसको लागि सम्पूर्ण सदस्यज्यूहरुको निरन्तर सहयोग र समर्थनको अपेक्षा राख्दछौं साथै संस्थाले प्राप्त गरेको आजको सफलता सम्पूर्ण सदस्यज्यूहरुको अथाह सहयोग सद्भाव र मायाले नै प्राप्त भएको हो फलस्वरुप यस वर्ष संस्थाले आर्जन गरेको नाफाबाट सदस्यहरुलाई १०.५२७ प्रतिशत लाभांश वितरण गर्न प्रस्ताव राखिएकोले यस गरिमामय वार्षिक साधारण सभाबाट पारित गरिदिनुहुन विनम्र अनुरोध गर्दछौं ।

#### वार्षिक तथा मध्येकालीन कार्ययोजना :

यस संस्थाले आ.व. २०८०/८१ मा विभिन्न कार्ययोजना तर्जुमा गरी संस्थाको विकास तथा सदस्यहरुको हितलाई ध्यानमा राखी तयार पारिएका कार्ययोजनाहरु, सहकारी क्षेत्रमा देखिएका विषम परिस्थितिलाई समेत सम्बोधन गरी लागु गरिएता पनि विभिन्न समस्याका कारण परिणाममूलक नभएकाले आगामी आ.व.हरुमा यसलाई कडाईका साथ लागु गरी उपलब्धिमूलक बनाइने छ यसका लागि सम्पूर्ण सदस्यज्यूहरुको विश्वास र सहयोगको आवश्यकता महसुस गरिएको छ साथै विगत २-३ वर्ष देखि सहकारी क्षेत्रमा देखिएको समस्या तथा हाल नेपाल लगायत विभिन्न देशहरुमा भएका आन्दोलन

र आगामी दिनमा हुन सक्ने आनदोलनहरूको कारण हामीले बनाएको योजना तथा बजेट कार्यान्वयनमा केही असहज हुने अवस्था हुन सक्ने भएका कारण आगामी वर्षको बजेट तथा योजना कार्यान्वयनमा सम्पूर्ण सदस्यहरूको सक्रिय सहभागिता हुन जरुरी छ त्यसैले बजेट तथा योजनाहरू कार्यान्वयनमा यहाँहरूको सक्रिय सहभागिताका लागि अपिल गर्दछौं ।

**१. नियमित मासिक बचत :**

सहकारी संस्थाको मेरुदण्डनै नियमित बचत रहेकाले यसको अनिवार्यता संस्थामा रहेको हुँदा र संस्थामा नियमित बचतको वृद्धिका लागि सदस्यज्यूहरूलाई विभिन्न माध्यमबाट सम्पर्क गरी विगत आ.व. भन्दा बचतलाई दोब्बर पुर्याइने लक्ष्य लिइएकोमा सहकारी क्षेत्रमा देखिएको विभिन्न खालका परिस्थितिले उल्लेखित लक्ष्य हासिल गर्न नसकेता पनि उपलब्धिमुलक रहेको र यसलाई आगामी वर्षमा अझ राम्रो गर्नका निमित्त नियमित बचत परिचालन कार्यविधि बनाइएको छ यसलाई प्रभावकारीरूपमा सदस्यहरू माझ कार्यान्वयन गरिने छ । यसका लागि सदस्यहरूको सहयोगको अपेक्षा गर्दछौं ।

**२. शेयर रकम वृद्धि :**

समय र परिस्थिति अनुसार सदस्यहरूको संख्यामा वृद्धि गरी सदस्यहरूको कारोबार र शेयर रकम मिलान गर्नु परेमा तथा संस्थाले घरजग्गा वा जग्गा खरिद गर्नका लागि पूँजीकोष वृद्धि गर्नु पर्ने अवस्था आएमा आगामी दिनमा समय तोकी साविक शेयरधनीबाट थप तथा नयाँ सदस्यहरू बनाई शेयर रकम वृद्धि गर्ने निर्णय भएकोमा आ.व. २०८१/०८२ मा पनि घरजग्गाको कारोबार सुस्त भएको, सहकारी विभाग तथा राष्ट्रिय सहकारी नियमन प्राधिकरणको निर्देशन तथा घर जग्गा कारोबारमा कारोबारमा सुस्तता रहेकाले सञ्चालक समितिबाट केही समय पर्खने निर्णय भए बमोजिम खरिद न गरिएकोले आगामी आ. व. मा बजारको परिस्थिति मध्येनजर गरी खरिद गरिने छ भने पूँजी वृद्धिलाई पनि सोही बमोजिम कार्यान्वयन गरिनेछ ।

**३) सहकारी सम्बन्धी जानकारी तथा तालिम सम्बन्धमा :**

संस्थामा विगत दिनहरूमा पनि सम्पूर्ण सेवा केन्द्रहरूमा विस्तारित मञ्चको बैठक राखि संस्थाको सहकारी सम्बन्धी तालिम दिँदै आएकोमा यसलाई निरन्तरता दिन र अझ परिस्कृत गर्न साथै यस संस्थामा आवद्ध सदस्यहरूलाई सहकारी सम्बन्धी जानकारी गराउन “सदस्य संग सिटी एक्सप्रेस कार्यक्रम” अन्तर्गत सदस्य अभिमुखिकरण कक्षाको व्यवस्था गरी सञ्चालन गरिएको छ । हरेक शुक्रवार सदस्यहरूले सेवा केन्द्र प्रमुखसँग भेटघाट गरि हाम्रो संस्था तथा सहकारी सम्बन्धी जानकारी लिन सक्नु हुनेछ यसले गर्दा सदस्यहरूमा सहकारीको बारेमा जानकारी हुने छ । हामीले आ.व. २०८१/०८२ मा सञ्चालक तथा लेखा समिति र विभिन्न उपसमितिका पदाधिकारी र कर्मचारीहरूको क्षमता विकासको लागि विभिन्न संस्था वा निकायले गर्ने तालिम समिति तथा उप समितिका सदस्यहरूलाई सहभागी गराउँदै आएका छौं भने यस वर्ष विभिन्न मितिमा संस्थाले कर्जा व्यवस्थापन सम्बन्धी तालिम सञ्चालन गरिएकोमा यसलाई आगामी वर्षमा पनि निरन्तरता दिइने लक्ष्य रहेको छ ।

**४) सामाजिक उत्तरदायित्वका कार्यक्रम**

हामीले आफ्नो स्थापनाकाल देखि नै संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न संघ संस्थासँग आवद्ध भई सिटी एक्सप्रेस मनि ट्रान्सफरसंगको हातेमालोमा विभिन्न किसिमका सामाजिक कार्य गर्दै आएको यहाँहरू सबैलाई जानकारी नै छ । यी लगायत रक्तदान कार्यक्रम जस्ता सामाजिक कार्य पनि हामीले स्थापना काल देखि नै गर्दै आएकाछौं । संस्थाले यस कार्यक्रम अन्तर्गत विभिन्न कार्यहरू जस्तै औषधि उपचारमा सहयोग, विभिन्न संघ संस्था (मानव सेवा आश्रम,आमाको घर मार्फत) यस संस्थाले विगतमा सहयोग पुर्याउँदै आएको छ भने गत वर्ष सिटी एक्सप्रेस मनिट्रान्सर संगको हातेमालोमा मिलेर गल्कोट सेवा केन्द्र अन्तर्गत गल्कोट बहुमुखी क्याम्पसलाई त्यस्तै वामीटक्सर सेवा केन्द्र अन्तर्गत श्री महेन्द्र आदर्श माध्यमिक विद्यालयलाई केही रकम हस्तान्तरण गरिएकोमा अर्घाखाँची जिल्लाको श्री जनता आधारभूत विद्यालयको नाउँमा “सिटी प्रतिभा पुरस्कार अक्षय कोष खडा गरिएको छ यसै गरी यस्ता कार्यक्रमलाई निरन्तरता दिँदै आगामी दिनमा पनि आफ्ना सेवाकेन्द्र सञ्चालनमा भएका स्थानमा सानो भएपनि सामाजिक उत्तरदायित्वका लागि स्थानीय निकायको समन्वयमा सामाजिक कार्यमा सहभागी हुने योजना बनाइएको छ ।

## ५) विस्तारित मञ्चको बैठक सम्पन्न गर्ने

हामीले संस्थाको बारेमा सदस्यहरूलाई अवगत गराउनका निमित्त र सदस्यहरूबाट आएका सुझावहरूलाई लिई कार्य गर्न संस्थाले कार्य सम्पादन गर्ने प्रत्येक आ.व.मा कम्तीमा एकपल्ट विस्तारित मञ्चको बैठकको आयोजना सबै सेवा केन्द्रमा गर्दै आएका छौं भने आगामी वर्षपनि यस कार्यलाई निरन्तरता दिइने लक्ष्य राखेका छौं यस माध्यम बाट संस्थाले प्रदान गर्ने सेवा सुविधा लगायत संस्थाको बारेमा सदस्यहरूलाई जानकारी उपलब्ध हुने र यहाँहरूको सुझावलाई कति सम्म कार्यान्वयन भएको छ सोको जानकारी हुन विश्वास लिएकाछौं ।

## ६) अनुगमन, मुल्यांकन र नियन्त्रण

संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई मजबुत गराउनको लागि लेखा समितिबाट लेखा समितिको संयोजक श्री अशोक कुमार टण्डन ज्यू र कार्यकारी प्रमुख श्री नारायण बहादुर बस्नेत ज्यूले गत आ.व.मा सबै सेवा केन्द्र अनुगमन गर्नु भएको थियो भने संस्थाको सञ्चालक समिति सचिव श्री राजेन्द्र प्रसाद शर्मा, सञ्चालक समिति सदस्य श्री निर्मल टण्डन बुटवल सेवाकेन्द्रमा सेवा प्रमुखहरू सहितको तालिम तथा सेवा केन्द्र बुटवलको निरीक्षण गर्नु भएको थियो । यसै गरी विगत आ.व.मा जस्तै यस वर्ष पनि बाह्य लेखा परिक्षणको लागि लेखा परिक्षकलाई सेवाकेन्द्रमा नै पठाई लेखा परीक्षण गराउने गराई विस्तृत विवरण लिने गरिएको छ आगामी दिनहरूमा पनि यसलाई निरन्तरता दिने लक्ष रहेको छ ।

## ७) विभिन्न निकायबाट प्राप्त निर्देशनको पालना:

यस संस्थाबाट सहकारी विभाग, नेपाल राष्ट्र बैंक र राष्ट्रिय सहकारी नियमन प्राधिकरणले दिएका निर्देशनहरूको परिपालन गर्ने गरिएको छ साथै संस्थामा भए गरेका कार्यहरूको अनुगमन गरिएको तथा संस्थालाई दिइएका निर्देशनहरूको पनि पीरपालना गरिएको छ । विभागमा मासिक प्रतिवेदन copomis मार्फत प्रतिवेदन पठाउने र संस्थामा देखिएका कैफियतलाई सुधार गर्ने गरिएको जानकारी गराउँदछौं साथै आगामी दिनमा दिइने सबै किसिमको सम्बन्धित निकायले दिएका निर्देशनहरूको पालनाकालागि संस्था प्रतिवद्ध भएको जानकारी गराउन चाहन्छौं ।

## ८) सदस्यहरूलाई व्यावसायिक बनाउने तथा सेवा सुविधाको सम्बन्धमा

गत वर्षमा हामीले सञ्चालक समितिको निर्णयबाट सदस्यहरूलाई केही सहूलियत दरमा कर्जा प्रवाह गर्नको लागि कृषि कर्जा र विभिन्न व्यवसायमा कर्जा प्रवाह गर्ने योजना ल्याइएकोमा यहाँहरूको दैनिक जीवनमा र सदस्यहरूको आर्थिक तथा व्यावसायिक जीवनमा केही सहजता होस भनि परिचालन गरिएकोमा केही राम्रो प्रतिफल प्राप्त गरेको हामीले महसूस गरिएको तर पछि कर्जाको दरमा बैंकहरूले धेरै कम गरेको र हामीलाई पनि कर्जाको दरमा कमी गर्नु पर्ने समय आएकाले नयाँ कर्जाको दरमा कम गराई साथै उक्त योजना अन्तर्गत कर्जाहरूलाई पनि सो भन्दा कम गरी कर्जा प्रवाह गर्ने निर्णय भए बमोजिम सदस्यहरूलाई व्यावसायिक बनाउन अन्य दर भन्दा कम दरमा कर्जा प्रवाह गर्ने लक्ष रहेको छ साथै यस्ता योजनाहरूलाई आगामी दिनमा सञ्चालन गर्दै लाने र सदस्यहरूलाई व्यावसायिक, आत्म निर्भर बनाउन संस्थाले आवश्यक कदम अगाडी बढाउनेछ । यस सम्बन्धमा यहाँहरूसँग यस बारेमा केही सल्लाह सुझाव भएमा सम्बन्धित सेवा केन्द्र मार्फत उपलब्ध गराउनको लागि विनम्र अनुरोध गर्दछौं ।

## दिर्घकालीन कार्ययोजना :

### १) नयाँ प्राविधिक कार्यहरू:

हालको परिस्थितिलाई मध्येनजर गर्दा विश्वनै Digital माध्यममा गई सकेकोले हाम्रो संस्थाले सञ्चालनमा ल्याएको आधुनिक प्राविधिकहरू ATM, Mobile Banking, Internet Banking सेवाहरू संस्थाका सदस्यज्यूहरूले प्रयोग गर्दै आउनु भएको छ भने प्रयोग नगरेका सदस्यहरूलाई पनि जोडिनकालागि अनुरोध गर्दछौं । गत वर्ष देखिनै मोबाईल एप (Mobile App) मार्फत रकम स्थानान्तरणको व्यवस्था भएकोमा यसको प्रयोगको माध्यमबाट बैंकबाट संस्थामा र संस्थाबाट बैंकमा संस्थाको नियमानुसार रकम स्थानान्तरण हुने व्यवस्था रहेको छ साथै सदस्यता पहिचान (KYM) अनलाईन मार्फत गर्न सक्ने व्यवस्था मिलाइएकोमा यहाँहरूको बढी भन्दा बढी सहभागिताभै सदस्यता पहिचान फारम भर्नु हुन हार्दिक अनुरोध गर्दछौं । आगामी दिनमा आउने नयाँ प्राविधिकलाई संस्थाले अनुसरण गर्दै आफूले प्रदान गर्ने सेवा सुविधालाई सहज सरल, सुरक्षित र प्राविधि मैत्री बनाउन संस्था प्रतिवद्ध रहेको छ ।

## २) भवन निर्माण तथा खरिद :

विगत वर्षको साधारण सभाबाट पारित भए बमोजिम संस्थाको मुख्य कार्यालय आफ्नै भवनबाट सञ्चालन गर्ने योजना अनुरूप यस संस्थाले भवन निर्माण गर्ने कार्य अगाडी बढाउने योजना बनाएको थियो । सोही बमोजिम आ.व. २०८१/०८२ मा संस्थाको नाउँमा घर जग्गा खरिद गर्ने निर्णय भएकोमा घर जग्गाको मूल्य घट्दो अवस्थामा रहेकोले खरिद गर्न अहिलेको अवस्थामा अनुचित हुने हुनाले आगामी वर्ष संस्थाको आर्थिक अवस्था, देशमा भएका विभिन्न खालका आन्दोलन र विषम परिस्थितिहरूको अध्ययन गरी योजना बढ्दरूपमा कार्यको थालनी गरिने छ । यस योजनालाई आगामी आ.व. २०८२/८३ मा निरन्तरता दिदै संस्थालाई पायक पर्ने ठाउँमा केही वर्ष भित्र संस्थाको नाउँमा जग्गा खरिद गरी भवन निर्माण गर्ने वा घर खरिद गरी मुख्य कार्यालय आफ्नै भवनबाट कारोबार सञ्चालन गर्ने लक्ष्य लिएकोमा यसलाई समय सापेक्ष अध्ययन गरी अगाडी बढाइने छ ।

## सञ्चालनको सोह्रौं बर्ष सम्ममा भएका कारोबारको विवरण:

यस सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लिमिटेडको शुरुको आ.व. देखि नै नाफा आर्जन गरी शेयर सदस्यहरूलाई लाभांश उपलब्ध गराउँदै आएको कुरा सम्पूर्ण सदस्य महानुभावहरूलाई विदितै छ । आज हामी सोह्रौं वार्षिक साधारण सभा सम्पन्न गर्दैछौं, यसै सिलसिलामा हामी सम्पूर्ण शेयर सदस्य महानुभावहरूलाई यस आ. व. सम्म भए गरेका हाम्रा वित्तीय तथा अन्य विवरणको संक्षिप्त जानकारी गराउन चाहन्छौं ।

क्र.स.	शीर्षक	आ.व. २०८१/२०८२ सम्म
१.	कुल सम्पति	८४,४७,०९,३९६.७३
२.	कुल निक्षेप	५९,६४,१०७४८.१०
३.	कुल कर्जा	४६,३८,६९,४९२.७८
५.	कुल आम्दानी	८,५५,२५,८०२.९३
६.	कुल खर्च	७,९९,३४,६९२.९५
७	यस वर्षको कर अधिको नाफा	९,३५,९९,१०९.१८
<b>अन्य विवरण</b>		
१	मुख्य कार्यालय सहित सेवा केन्द्र संख्या	६
२.	कर्जा उपभोग गर्ने सदस्य संख्या	३८०
३.	सञ्चालक समितिको सम्पन्न बैठक	१८
४	लेखा समितिको सम्पन्न बैठक	५
५.	ऋण उपसमितिको सम्पन्न बैठक	१५
६	हाल सक्रिय सदस्य संख्या	१०९०

यहाँहरू समक्ष हामीले यस सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि. को सोह्रौं वार्षिक साधारण सभामा आ.व. २०८१/०८२ को प्रतिवेदन प्रस्तुत गर्न पाउँदा आफैलाई गौरवान्वित भएको ठान्दछौं । आ.व. २०८१/०८२ मा भए गरेका वित्तीय कारोबारको लेखापरीक्षकको प्रतिवेदन, लेखा सुपरीवेक्षण समितिले गरेको आन्तरिक लेखापरीक्षण प्रतिवेदन, संस्थाका कोषाध्यक्षज्यू द्वारा प्रस्तुत हुने संस्थाको वार्षिक बजेट सहितको पुस्तिका यहाँहरू समक्ष हामीले उपलब्ध गराई सकेको हुँदा यहाँहरूबाट यस प्रतिवेदन माथि विस्तृत छलफल गरी रायसुभावहरू उपलब्ध हुनेछन् भन्ने विश्वास लिएका छौं । यहाँहरूले दिएका सल्लाह सुझावहरू एकिकरण गरी त्यसै अनुरूप कार्य गर्ने गराउने जानकारी गराउनुका साथै यस साधारण सभामा उपस्थित अतिथि तथा शेयर सदस्यहरूबाट प्राप्त हुने महत्वपूर्ण रायसुभावहरू संस्थाले सम्पत्तिको रूपमा लिनेछ भन्ने विश्वास लिएका छौं ।

अन्तमा आफ्नो अमूल्य समय, सुझाव, सद्भाव तथा सहयोग उपलब्ध गराई यस सोह्रौं वार्षिक साधारण सभालाई सफल तुल्याउन आउनु भएका प्रमुख अतिथिज्यू, अतिथिज्यूहरू, सल्लाहकारज्यूहरू, कर्मचारीहरू, प्रतिनिधि तथा यस गरिमामय सभामा भौतिकरूपमा उपस्थित हुनु भएका तथा विभिन्न माध्यमबाट संस्थालाई लिखित तथा मौखिक रूपमा आफ्ना राय सुझाव दिनु भएका सम्पूर्ण शेयर सदस्यहरू र साधारण सभाको लागि स्थान उपलब्ध गराउने विभिन्न होटल तथा संस्थाहरूका व्यवस्थापक तथा कर्मचारीहरूलाई संस्थाको तथा मेरो व्यक्तिगत तर्फबाट विशेष धन्यवाद दिदै पुनः हार्दिक कृतज्ञता प्रकट गर्दै सबैलाई धन्यवाद दिन चाहन्छौं ।

जय सहकारी, जय सिटी एक्सप्रेस ।

**कृष्ण राज पौडेल**

अध्यक्ष

## सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

सोह्रौं वार्षिक साधारण सभा समक्ष लेखा सुपरीवेक्षण समितिको तर्फबाट प्रस्तुत

### आ.व. २०८१/०८२ को प्रतिवेदन

आदरणीय शेयर सदस्य महानुभावहरु,

यस सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि. को सोह्रौं वार्षिक साधारण सभामा उपस्थित प्रमुख अतिथि, अतिथिहरु, सञ्चालक समितिका पदाधिकारीहरु, पत्रकार मित्रहरु र यस संस्थाका विभिन्न क्षेत्रमा छरिएर रहनु भएका सदस्य महानुभावहरु संस्थाको निमन्त्रणालाई स्वीकार गरी उपस्थित हुनु भएका सबैमा संस्थाको तर्फबाट शुभकामना व्यक्त गर्न चाहन्छु ।

आ.व. २०८१/०८२ अवधिमा लेखा समितिले आवश्यकता अनुसार संस्थामा भए गरेका कार्यहरुको अनुगमन गरी विभिन्न मितिमा बैठक बसी संस्थाको आम्दानी, खर्च, सम्पत्ति दायित्व तथा बजेट व्यवस्था, संस्थाको कारोबारमा सन्तोषजनक प्रगति भए नभएको, संस्थाको कारोबार सहकारी ऐन नियम, संस्थाको विनियम, साधारण सभाको निर्देशन बमोजिम भए नभएको, प्रचलित कानून बमोजिम विभिन्न निकायमा पठाउनु पर्ने विवरण, कर कट्टी तथा दाखिला गरे नगरेको आदिको निरीक्षण अनुगमन र लेखापरीक्षण गरी सहकारी मापदण्डको (दफा ११को उपदफा (४) बमोजिम अनुसूची २ अनुसार यस संस्थाको आ.व. २०८१/०८२को लेखा समितिको वार्षिक प्रतिवेदन निम्न प्रकार रहेको जानकारी गराउन चाहन्छौं ।

**१. अधिल्लो साधारण सभाको निर्णयहरुको कार्यान्वयनको अवस्था:**

आ.व. २०८०/०८१ मा साधारण सभाले गरेका निर्णयहरु कार्यान्वयन भै आएको ।

**२. आ.व २०८१/०८२ मा बसेको बैठक संख्या निर्णयहरु र निर्णयहरुको कार्यान्वयनको अवस्था:**

आ.व. २०८१/०८२ मा बसेको संचालक समितिको बैठकको संख्या १८ रहेको र सो बैठकहरुमा भएका निर्णयहरु कार्यान्वयन भएको ।

**३. ऋण लगानी गर्ने प्रक्रिया, ऋण वापतको सुरक्षण वा धितो सम्बन्धी व्यवस्था:**

यस संस्थाको ऋण लगानीको प्रक्रिया सहकारी ऐन नियमावली तथा सहकारी मापदण्ड, विनियम, विभाग, नेपाल राष्ट्र बैंक राष्ट्रिय सहकारी नियमन प्राधिकरणका निर्देशनहरु र ऋण नीति बमोजिम कर्जा शाखाबाट कागजातहरु तयार पारी ऋण उपसमितिको कम्तीमा एकजना सदस्य र कर्जा शाखाका कर्मचारीबाट फिल्ड भिजिट गरी कर्जा नितीको सिमा अनुसार कर्जा उप समितिको निर्णयबाट र सञ्चालक समितिको निर्णय बाट कर्जा सम्पूर्ण कागजातहरु हेरी, धितो मूल्यांकन गरी सबै कुराहरुको विश्लेषण गरी लगानी गरिएको छ भने सेवा केन्द्रहरुको हकमा सेवाकेन्द्रबाट धितोको मूल्यांकन गराई सिमा अनुसार सेवा केन्द्र, मुख्य कार्यालय, ऋण उपसमिति र सञ्चालक समिति बाट निर्णय गरी कर्जा प्रवाह गरिएको छ । धितोमा कर्जा प्रवाह गर्दा उक्त धितोलाई सम्बन्धित मालपोत कार्यालयबाट दृष्टिबन्धक रोक्का राखी कर्जा प्रवाह गर्ने गरेको पाइयो ।

**४. विभिन्न निकायबाट जारी गरिएका निर्देशन तथा मापदण्डहरुको पालना सम्बन्धी संक्षिप्त विवरण:**

विभिन्न निकायबाट जारी गरिएका मापदण्डहरु, नेपाल राष्ट्र बैंक, राष्ट्रिय सहकारी नियमन प्राधिकरणका निर्देशनहरु बमोजिम संस्थाको तरलता, स्पीड दर, लाभांश लगायत सबै पालना भएको पाइयो ।

**५. सहकारी कार्यालय, विभाग वा सम्बन्धित संघले अनुगमन गरी दिएको प्रतिवेदन अनुसारका निर्देशन /सुझावहरु कार्यान्वयन सम्बन्धी विवरणहरु:**

सहकारी विभागबाट अनुगमन गरी प्रतिवेदन अनुसारको निर्देशन र सुझावहरु कार्यान्वयन भै आएको र ती सुझावहरु र निर्देशन पालना गर्ने गरिएको र निर्णय पनि पालना गरिएको पाइयो । साथै त्यसको प्रतिवेदन मासिक विभागमा पठाउने गरेको पाइयो ।

**६. पदाधिकारीहरुको पारिश्रमिक, भत्ता र अन्य सुविधाहरुको विवरण:**

**६:१ पारिश्रमिक:**

यस संस्थाका कार्यकारी प्रमुखको २०८१/२०८२ साल सम्म रु २,५०,०००/- मासिक पारिश्रमिक तथा नियम अनुसार सेवा सुविधा दिएको पाइयो ।

**६:२ भत्ता:**

सम्पूर्ण समितिका सदस्यहरूलाई प्रत्येक बैठकमा रु २,०००/- उप-समिति सदस्यहरू लाई रु १,५००/- बैठक भत्ता दिएको पाइयो ।

**६:३ अन्य सुविधाहरू:**

संस्थाका सबै समिति तथा उप-समितिका पदाधिकारीहरूलाई बैठकमा आउन जान रु १०००/-यातायात खर्च दिएको पाइयो ।

**७. कर्मचारी प्रशासन सम्बन्धी व्यवस्थाहरू**

७:१ साधारण सभाबाट पारित कर्मचारी प्रशासन सम्बन्धी नियमावली भए / नभएको: भएको ।

७:२ कर्मचारी प्रशासन नियमावली प्रयोगमा ल्याईएको / नल्याईएको:ल्याईएको ।

७:३ भर्ना प्रकृया पारदर्शिता र प्रतिस्पर्धी भएको / नभएको: भएको ।

७:४ कार्यरत कर्मचारीहरू र कार्यबोझ बीच तादम्यता रहेको / नरहेको: रहेको ।

७:५ व्यवस्थापन प्रमुखको योग्यता र क्षमता सम्बन्धी विवरण: व्यवस्थापन प्रमुखको योग्यता व्यवस्थापन विषयमा स्नाकोत्तर भइ यस सहकारी संस्थामा कार्यरत साथै सहकारी सम्बन्धी तालिम लिई विशेष ज्ञान हासिल गर्नु भएकाले संस्था सुचारु रूपले चलेको पाइयो ।

७:६ कर्मचारीहरूको भर्ना प्रक्रिया

७:६:१ करार :२ जना ।

७:६:२ अस्थायी : न भएको ।

७:६:३ स्थायी : २१ जना भएको । छ महिना परीक्षणकाल पूरा गरेपछि मात्र स्थायी गरेको पाइयो ।

**८. लेखा समितिले यस अघि दिइएका प्रतिवेदन बमोजिमका सुझावहरूको कार्यान्वयनको अवस्था:**

लेखा समितिले दिएका सुझावहरूको पालना गरेको पाइयो ।

**९. लेखा समितिले उल्लेख गर्न चाहेका अन्य विवरणहरू:**

क) आ.व. २०८१/०८२ को आन्तरिक सुपरिवेक्षणका लागि सेवा केन्द्रहरूमा लेखा समिति संयोजकनै गई स्थलगत अनुगमन गरिएको थियो भने बाह्य लेखा परिक्षकबाट पनि सेवा केन्द्रहरूमा स्थलगत अनुगमन गरी लेखा परिक्षण प्रतिवेदन तयार गरिएको छ ।

ख) हाल देशमा देखिएको परिस्थितिका कारण प्रशासनिक खर्च, व्याज खर्चलाई उचित व्यवस्थापन गरी काम गर्नु पर्ने । यसकालागि संस्थामा तरलता बढी रहेकोले सदस्य माझ लगानी बढाउन पर्ने देखिन्छ ।

ग) कर्जाको साँवा व्याज उठाउन पहल गर्ने ।

**१०. लेखा समितिको सुझाव :**

१०.१ ऋण नियमावली, आर्थिक प्रशासन नियमावली लगायत अन्य नियमावली अनुसार अधिनमा रही कार्यगर्ने गराउने ।

१०.२ सदस्यहरू माझ कर्जा लगानी वृद्धि गर्नुपर्ने देखिन्छ ।

१०.३ सहकारी विभाग, नेपाल राष्ट्र बैंक, राष्ट्रिया सहकारी नियमन प्राधिकरणको सुझाव र निर्देशन अनुसार सुधार गर्दै लगनुपर्ने ।

१०.४ समय सापेक्ष भाका नाघेको कर्जामा वृद्धि भएकोले यसलाई कम गर्नको लागि कर्जा असूलीमा बढी ध्यान दिनुपर्ने देखिन्छ ।

अन्त्यमा आ.व. २०८१/८२ सम्मको संस्थाको कारोबार सन्तोषजनक र प्रचलित कानूनको अधिनमा रही भए गरेको पाइएको छ । यस संस्थाको आन्तरिक लेखा परीक्षण कार्यमा सहयोग पुऱ्याउनु हुने संस्थाका सञ्चालक समिति, ऋण उप-समिति, व्यवस्थापन र कर्मचारीहरू समेतलाई धन्यवाद दिदै आफ्ना शेयर सदस्यहरूलाई बढी भन्दा बढी सेवा सुविधा प्रदान गर्न अमूल्य सुझावका लागि यस समिति मार्फत हार्दिक अनुरोध गर्दछौं ।

अशोक टण्डन  
संयोजक

गिता पाण्डे क्षेत्री  
सदस्य

सरस्वती पन्थी जि.सी  
सदस्य

## सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

सोह्रौं वार्षिक साधारण सभा समक्ष

श्री हरि प्रसाद्र शर्मा वाग्लेले प्रस्तुत गर्नुभएको कोषाध्यक्षको प्रतिवेदन

### आ.व. २०८२/०८३ को बजेट तथा कार्यक्रम

#### आदरणीय शेयर सदस्य महानुभावहरु,

यस सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को सोह्रौं वार्षिक साधारण सभाका सभापतिज्यू, प्रमुख अतिथिज्यू, अतिथिज्यूहरु, सञ्चालक समिति, लेखा समितिका पदाधिकारीहरु, पत्रकार मित्रहरु तथा उपस्थित शेयर सदस्य महानुभावहरुमा यस संस्थाको तर्फ बाट यहाँहरुमा जय सहकारी भन्न चाहन्छु। यस संस्थाको सोह्रौं वार्षिक साधारण सभामा हामी यहाँ उपस्थित शेयर सदस्यहरुले सहभागी भई संस्थाको गत आ.व.मा भए गरेका कारोवार तथा आगामी आ.व.को लागि प्रस्तुत गरिएका बजेट कार्यक्रम तथा आ.व. २०८१/०८२ को यथार्थ विवरण सहित वासलातको पूर्ण विवरण संस्थाबाट नियुक्त लेखापरीक्षकको प्रतिवेदन सहितको वार्षिक साधारण सभाको प्रतिवेदन यहाँहरुले प्राप्त गर्नुभएको हुँदा व्यापक छलफल तथा अन्तरक्रियाको लागि अब म यहाँहरु समक्ष आ.व. २०८१/०८२ को यथार्थ विवरण र आ.व. २०८२/०८३ को लागि अनुमानित वार्षिक बजेट प्रस्तुत गर्ने अनुमति चाहन्छु साथै हाल देशमा देखिएका विभिन्नखालका आन्दोलनहरुले हामीले प्रस्तुत गरेको बजेट कार्यान्वयनमा केही असर गर्न सक्ने हुनाले सम्पूर्ण सदस्यज्यूहरुलाई बजेट कार्यान्वयनमा प्रत्यक्ष सहभागिता जानाई सहयोग गर्नु हुन पनि विनम्र अनुरोध गर्दछु।

हरि प्रसाद्र शर्मा वाग्ले

कोषाध्यक्ष

## सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

### २०८२।०८३ को अनुमानित वित्तीय स्थिति विवरण

विवरण	०८१।०८२ अनुमानित	०८१।०८२ वास्तविक	०८२।०८३ अनुमानित
<b>पूँजी तथा दायित्व</b>			
शेयर पूँजी	५९,०९३,२००।००	५०,१९४,३००।००	५२,७०४,०१५।००
कोष हिसाब	१७६,४३४,९३२।८५	१६४,०१०,०२६।१३	१८०,४११,०२८।७४
निक्षेप संकलन	५९७,१९३,२८१।६८	५९६,४१०,७४८।१०	६१८,३३२,६३५।६३
चालु दायित्व तथा व्यवस्था	४०,२०५,३८८।४७	२८,०९०,८८३।३४	२९,४९५,४२७।५१
सम्पत्ति दायित्व (लिज )	६,१५९,०१३।६२	५,९५८,४९२।०२	६,२५६,४९६।६२
कर दायित्व	२३७,३८४।२१	२,९६४,१९७।१४	-
<b>जम्मा</b>	८७९,३२३,२००।८३	८४७,६२८,६४६।७३	८८७,१९९,५२३।५१
<b>सम्पत्ति तथा जायजेथा</b>			
नगद मौज्जात	२,३५१,२४६।४०	१,९६५,००५।०७	१,७६८,५०४।५६
बैंक मौज्जात	२६२,०६७,८५०।४७	३६५,१८९,१२९।८३	३२५,१११,३००।३१
लगानी हिसाब (शेयर खरिद)	२,०२७,४००।००	२,०२७,४००।००	२,०२७,४००।००
कर्जा तथा सापटी लगानी	५९१,८५५,४८०।९५	४६३,८६१,४९२।७८	५४२,२४८,१३७।६८
चालु सम्पत्ति	२,४३४,२३५।०५	१,८३४,३०४।८४	२,०१७,७३५।३२
स्थिर सम्पत्ति	१८,३००,८१९।८०	८,४३१,०७६।३३	९,२७४,१८३।९६
स्थगन कर सम्पत्ति	२८६,१६८।१५	४,३२०,२३७।८८	४,७५२,२६१।६७
<b>जम्मा</b>	८७९,३२३,२००।८२	८४७,६२८,६४६।७३	८८७,१९९,५२३।५१

### २०८२।०८३को अनुमानित बचत विवरण

विवरण	०८१।०८२ अनुमानित	०८१।०८२ वास्तविक	०८२।०८३ अनुमानित
मातृभूमि बचत खाता	५१,८२०,३१३।४६	५२,०९८,०२३।५२	५१,६७६,४७४।८२
नियमित बचत	१४,५४७,९७०।३८	१५,४८३,८२०।३८	१७,०३२,२०२।४२
साधारण बचत खाता	१९,९७०,६४७।४१	२६,६६२,१९५।७८	२७,९९५,३०५।५७
क्रमिक बचत खाता	५,१६४,०३२।०५	३,५८०,०८०।८४	३,७५९,०८४।८८
सिटी एक्सप्रेस बचत	९४,३२२,५२६।२९	९५,८३९,२३४।७६	९७,७५६,०१९।४६
वाल बचत	३,०७३,७३५।४६	३,१६८,८६६।३४	३,४८५,७५२।९७
शेयरधनी बचत	४८,८३५,६०७।५९	७५,५७९,२०४।८७	७९,३५८,१६५।११
रेमिट बचत	२,६२८,१५६।७७	४९०,५६९।४२	५१५,०९७।८९
सिटी एक्सप्रेस स्वर्णिम बचत	२२,३०२,३११।४२	२४,४१०,२५१।५४	२६,८५१,२७६।६९
अन्य बचत	१९०,१०१।७९	-	-
नोमिनी बचत	१,४४२,९९४।९६	१,१२०,९८४।१८	१,१७७,०३३।३९
रेमिट आवधिक बचत	१०,३२१,५००।००	६,८३५,०००।००	७,१७६,७५०।००
६ महिने बचत	२९,१६४,९१०।५०	६०,५०८,०००।००	६१,७१८,१६०।००
१ वर्षे बचत	२७६,२७५,८६१।४०	२२३,६०२,०००।००	२३२,५४६,०८०।००
२ वर्षे बचत	१४,७१८,०००।००	६,४३६,२२४।१०	६,६२९,३१०।८२
३ वर्षे बचत	२,४१४,६१२।२०	५९६,२९२।३७	६५५,९२१।६१
<b>जम्मा</b>	५९७,१९३,२८१।६८	५९६,४१०,७४८।१०	६१८,३३२,६३५।६३

**२०८२।०८३ को अनुमानित कर्जा लगानी विवरण**

विवरण	०८१।०८२ अनुमानित	०८१।०८२ वास्तविक	०८२।०८३ अनुमानित
धितो जमानी कर्जा	३५८,७०९,४६२।८९	१०१,७८३,३६६।५९	१२२,१४०,०३९।९१
सामुहिक जमानी कर्जा	१०,६००,४१६।७६	१९,२२९,४६३।७९	९,६१४,७३१।९०
व्यापारीक कर्जा	१७४,३११,३५९।४४	२९८,७१६,७४४।३५	३५८,४६०,०९३।२२
सवारी साधन कर्जा	३,७१०,८१४।९४	३,५८४,०९६।७१	३,९४२,५०६।३८
कर्मचारी कर्जा	१,४९५,६२०।३४	१,१६६,१९३।७०	१,२८२,८१३।०७
आवधिक बचत जमानत कर्जा	२६,२२२,२४०।००	२९,८४०,३७८।२३	३५,८०८,४५३।८७
सजिलो कर्जा	४,९५०,०००।००	४,४९९,९९९।५८	४,९४९,९९९।५४
कृषि कर्जा	२,५०५,५६६।५८	१,२२१,२४९।८३	१,४६५,४९९।८०
शैक्षिक कर्जा	९,३५०,०००।००	३,८२०,०००।००	४,५८४,०००।००
<b>जम्मा</b>	<b>५९१,८५५,४८०।९५</b>	<b>४६३,८६१,४९२।७८</b>	<b>५४२,२४८,१३७।६८</b>

**२०८२।०८३ को अनुमानित आय व्यय विवरण**

विवरण	०८१।०८२ अनुमानित	०८१।०८२ वास्तविक	०८२।०८३ अनुमानित
<b>आय</b>			
व्याज आमदानी	८८,७७८,३२२।१४	७०,४४७,५७१।९४	६१०८८१४।४९
बैंक व्याज आमदानी	१९,१०६,९३१।३६	९,७३९,६१६।४०	१०,३१५,१४५।०५
लिज समायोजन	-	२,०६५,२३१।३६	२१,९७,८४७।०४
प्रशासनिक शुल्क	२,२४९,९१९।९५	२,००७,४६०।५२	१७,०८,२०६।५७
मोवाइल बैंकिंग शुल्क	१०४,६२१।२५	११५,६९०।००	१३३,०४३।५०
सिटी वालेट कमिसन (रेमिट)	१५,६९५।२०	१४२,६८५।००	१६४,०८७।७५
रेमिट कमिसन	१३,५४५।७०	४,७६५।४७	५,४८०।२९
सिटी रेमिट कमिसन (वालेट)	२२१,८९०।२०	१०,४५५।००	१२,०२३।२५
विविध आमदानी	४४६,१२२।९३	८२,२८८।१७	९८,७४५।८०
अन्य शुल्क	११,१५०।२८	१५,४००।००	१८,४८०।००
एटि एम शुल्क	१५,२४०।००	९,०४१।००	-
सम्पत्ति प्रयोगवाट आमदानी	५३,७८३।९८	९१,१५१।७९	-
सम्पत्ति विक्रीवाट आमदानी	७५,९२५।३३	१६१,७३०।८३	-
निवेदन दस्तुर	१६,५६०।००	३२,७००।००	३९,२४०।००
जम्मा आमदानी	१११,१०९,७०८।३२	८४,९२५,७८७।४७	७५,७८०,४४७।७५
<b>व्यय</b>			
व्याज खर्च	५३,७४७,३९५।३५	३६,३७५,२४७।८७	३०,९१६,६३१।७८
टेलिफोन	१६८,५२०।००	११६,८४०।००	१२८,५२४।००
तलब	१४,५७५,७४३।६७	१३,३९९,१४२।००	१३,७५७,७०६।२०
अफिस भाडा	१,३७२,८२२।९३	१९,५२,२३१।३६	२,१६८,४९२।९३
छोटो समयको लिज	२५५,५५६।०२	-	-
एन एफ आर एस परामर्श	८७,०१०।००	-	-

छपाई तथा प्रचार खर्च	६२४,१३०।१४	४४५,३१३।७५	४८९,८४५।१३
यातायात तथा परिवहन	५६,५५१।००	२७,८३०।००	२५,०४७।००
यातायात तथा परिवहन भत्ता	१९०,८५०।००	२२९,०४०।००	
मर्मत तथा संभार (वर्ग क)	४०,५००।००	-	-
मर्मत तथा संभार (वर्ग ख)	१४७,९५१।८१	१७४,५४३।६२	१९१,९९७।९८
मर्मत तथा संभार (वर्ग ग)	४८,९७०।१४	५५,२२२।३०	६०,७४४।५३
मर्मत तथा संभार (वर्ग घ)	३,०५९।००	-	-
एम सी तथा सफ्टवेयर खर्च	५९३,९५१।१६	-	-
एटि एम डेबिट कार्ड	२७९,२०५।९१	-	-
कर तथा शुल्क	९९,४७५।००	६९,८०७।४४	-
चन्दा खर्च	३३०।००	-	-
भान्सा खर्च	६८९,६६४।६५	५९८,२७२।४६	६८८,०१३।३३
पानी बिजुली	५१४,०८४।५०	३३८,४५०।४८	३८९,२१८।०५
सदस्यता शुल्क	३,७५२।१०	१,२६४।००	१,३९०।४०
हुलाक खर्च	३,५४०।००	-	-
संचार (इन्टरनेट इमेल ) खर्च	६९५,८८८।००	५७५,७२९।००	६३३,३०१।९०
सवारी साधन दर्ता	१२,७७६।५०	-	-
मनोरञ्जन तथा अतिथी सत्कार	२५,८५०।००	२२,०७०।००	२४,२७७।००
वीमा प्रिमियम (डिपोजिट/नगद काउन्टर , गाडी)	२६७,८५८।९१	१४२,१८६।१७	१५६,४०४।७९
कार्यालय खर्च	३४,७४६।८०	२११,९७६।६७	२३३,१७४।३३
सुचना प्रकाशन खर्च	३४७,२६०।२१	५५९,६२७।३०	६१५,५९०।०३
सभा तथा बैठक खर्च	९,४५९।९९	३८,९४९।९७	४२,८४४।९७
बैठक भत्ता	४४५,६२५।००	४०१,०००।००	४४१,१००।००
प्रशिक्षण खर्च	२०,८००।००	-	४५,२००।००
साधारण सभा खर्च	५३६,३१९।७५	५०४,४८४।००	५५४,९३२।४०
बजार विस्तार तथा प्रवर्द्धन खर्च	११,७७०।००	११,४००।००	१२,५४०।००
लेखापरिक्षण शुल्क	१४१,२५०।००	२५४,२५०।००	२५४,२५०।००
लेखापरिक्षण खर्च	१६,२३६।००	१३,६५५।००	१५,०२०।५०
पार्किङ्ग	७०,०८७।५०	४२,७१०।००	३८,४३९।००
नविकरण शुल्क	४७,३००।७३	५६,२००।००	६१,८२०।००
इन्धन खर्च	४१४,६९०।७३	४३०,९६६।५१	४७४,०६३।१६
अनवाइन्डिंग लिज दायित्व	-	९१०,७२४।५२	७,३९,८११।४३
एम् बैंक शुल्क	४४,७४८।००	६६,१०५।००	७२,७१५।५०
विविध खर्च	२०८,७२५।०१	५०१,३२५।०२	५५१,४५७।५२

वित्तीय खर्च	६,८७५।८५	५,९९७।३९	६,५९७।९३
दर्शै भत्ता	६,०५०।००	४,५००।००	४,९५०।००
अनुगमन खर्च	२२,२६४।००	८,०००।००	८,८००।००
खर्च अपलेखन	-	४६,५९३।२३	५९,२५२।५५
औषधि उपचार खर्च	९०९।८९	-	-
जरीवाना	८५,३२९।७३	५,७०५।८८	६,२७६।४७
धितो लिलामी	३९,७६९।७०	५५,०९९।००	-
सम्पति निसर्गबाट नोक्सानी	-	६९,७२६।३९	७६,६९९।०३
कर्जा जोखिम व्यवस्था	३,२०९,६३७।००	६,५०६,२८२।५२	९३,५४,२००।००
ह्वासकट्टी	४,५७५,२०४।९५	२,४५९,६४२।०९	९,८५४,८३६।७९
<b>जम्मा खर्च</b>	<b>८४,७९९,६८९।५५</b>	<b>६७,६८८,०३०।९३</b>	<b>५६,९९६,५९५।८३</b>
<b>आयकर तथा बोनस अगाडीको नाफा/(नोक्सान)</b>	<b>२६,३९०,०२६।७७</b>	<b>९७,२३७,७५६।५४</b>	<b>९८,८६३,९३९।९२</b>
कर्मचारी बोनस	२,३९९,८२०।६२	९,५६७,०६८।७८	९,७९४,९०२।९०
<b>आयकर अगाडीको खुद नाफा/(नोक्सान)</b>	<b>२३,९९०,२०६।१५</b>	<b>९५,६७०,६८७।७७</b>	<b>९७,९४९,०२९।०२</b>
आयकर व्यवस्था	४,७८३,६४९।२३	४,७४४,८२४।५९	३,४२९,८०५।८०
स्थगन कर आम्दानी/खर्च	२९६२५।०२	(२६६५२४६।००)	(४२५५६०)
<b>आयकर पछिको खुद नाफा</b>	<b>९८,२०६,५८१।१४</b>	<b>९३,५९९,९०९।१८</b>	<b>९४,५२३,२२३।२२</b>

**सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लिमिटेडका**

**शेयरधनी महानुभावहरू समक्ष स्वतन्त्र लेखापरीक्षकको प्रतिवेदन**

**कैफियत सहितको राय (Qualified Opinion)**

हामीले सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लिमिटेड (यसपछि "संस्था वा सहकारी संस्था" भनिएको) को संलग्न वित्तीय विवरणहरूको लेखापरीक्षण गरेका छौं, जसमा २०८२ आषाढ ३२ गतेको वित्तीय स्थितिको विवरण तथा सो वर्षको अन्त्यसम्मको नाफा नोक्सान विवरण, वृहत आय विवरण, इन्विटि र नगद प्रवाह विवरण, तथा महत्वपूर्ण लेखा नीतिहरूको सारांश तथा वित्तीय विवरणहरूमा टिप्पणीहरू समावेश गरिएको छ।

हाम्रो विचारमा, प्रतिवेदनको "कैफियत सहितको रायको आधार" शीर्षकमा उल्लेखित विषयवाहेक, संलग्न वित्तीय विवरणहरूले सहकारीको वित्तीय स्थिति, सो अवधिको वित्तीय प्रदर्शन तथा नगद प्रवाहलाई नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसार सत्य र निष्पक्ष रूपमा यथाथ चित्रण गर्दछ।

**कैफियत सहितको रायका आधारहरू (Basis for Qualified Opinion)**

सहकारीले NFRS 9 को प्रावधानअनुसार नभई, नेपाल राष्ट्र बैंक द्वारा जारी बचत तथा ऋणको कारोबार गर्ने सहकारी संस्थाको लागि निर्देशन तथा मापदण्ड, २०८१ तथा सहकारी ऐन, २०७४ अन्तर्गतको जारी गरिएको विशेष प्रावधानअनुसार व्याज आम्दानी र वित्तीय सम्पत्तिको क्षयीकरणको (Impairment) लेखा प्रस्तुत गरेको छ। यी कारणले सहकारीको वित्तीय स्थिति फरक देखिन सक्ने सम्भावना रहन्छ।

हामीले हाम्रो लेखापरीक्षण नेपाल लेखापरीक्षण मानहरू (NSAs) अनुसार गरेका छौं। ती मापदण्ड अन्तर्गत हाम्रो जिम्मेवारीहरू हाम्रो प्रतिवेदनको वित्तीय विवरणको लेखापरीक्षणको लागि लेखापरीक्षकको जिम्मेवारीमा थप वर्णन गरिएको छ। हामी सहकारीसँग स्वतन्त्र छौं र हामीले नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थाद्वारा जारी गरिएको व्यवसायिक आचार संहिता पालना गरेका छौं। हामीले प्राप्त गरेका लेखापरीक्षण प्रमाणहरू हाम्रो रायको लागि आधार प्रदान गर्न पर्याप्त र उपयुक्त छन् भन्नेमा हामी विश्वास गर्दछौं।

**महत्वपूर्ण विषयमा ध्यानाकर्षण (Emphasis of matter)**

हामी संस्थाको वित्तीय विवरणको नोट १८.२ र २३ को गैर बैंकिङ सम्पत्तिको १००% नोक्सानी व्यवस्था सम्बन्धमा गरिएको लेखांकन र खुलाशा बारेमा ध्यानाकर्षण गर्न चाहन्छौं। यस विषयले हाम्रो रायमा कुनै परिमार्जन (Modification) गरेको छैन।

**लेखापरीक्षणका मुख्य विषयहरू (Key Audit Matters)**

लेखापरीक्षणका मुख्य विषयहरू ती विषयहरू हुन् जुन हाम्रो व्यावसायिक निर्णयानुसार वर्तमान अवधिको वित्तीय विवरणको लेखापरीक्षणमा सबैभन्दा महत्वपूर्ण हुन्। यी विषयहरू वित्तीय विवरणको समग्र लेखापरीक्षणको सन्दर्भमा सम्बन्धन गरिएका हुन् र त्यसै आधारमा हाम्रो मत तयार गरिएको हो। हामीले यी विषयहरूमा छुट्टै राय व्यक्त गरेका छैनौं र यस सन्दर्भमा उल्लेख गर्नुपर्ने कुनै विषय देखिएको छैन।

**वित्तीय विवरण र त्यस सम्बन्धी लेखापरीक्षकको प्रतिवेदन बाहेकका अन्य सूचनाहरू**

सहकारीको व्यवस्थापन वित्तीय विवरणवाहेकका अन्य जानकारीहरूको लागि पनि जिम्मेवार हुन्छ। अन्य जानकारी भन्नाले वार्षिक प्रतिवेदनमा समावेश गरिएका विवरणहरू बुझिन्छन्, तर यसमा वित्तीय विवरणहरू र हाम्रो लेखापरीक्षण प्रतिवेदन समावेश हुँदैनन्।

हाम्रो विचार वित्तीय विवरणहरूमा मात्र आधारित छ र अन्य जानकारीहरूको सम्बन्धमा हामी कुनै प्रकारको निष्कर्ष व्यक्त गर्दैनौं।

यद्यपि, वित्तीय विवरणको लेखापरीक्षणको सन्दर्भमा हाम्रो जिम्मेवारी यस्तो अन्य जानकारी उपलब्ध भएमा त्यसलाई पढ्नु हो र मूल्याङ्कन गर्नु हो र ती जानकारी वित्तीय विवरण वा हाम्रो लेखापरीक्षण अवधिमा प्राप्त ज्ञानसँग कुनै सारभूत असंगत छन् वा छैनन् विचार गर्नु हो। यदि हामीले त्यहाँ कुनै सारभूत त्रुटि पाएका भए, त्यसबारे रिपोर्ट गर्नुपर्ने हुन्छ। यस सन्दर्भमा रिपोर्ट गर्नुपर्ने कुनै विषय पाइएन।



वित्तीय विवरण उपर व्यवस्थापन तथा शासकीय भूमिका बहन गर्नेहरुको जिम्मेवारी

नेपाल वित्तीय प्रतिवेदन मान अनुरूप वित्तीय विवरण तयार गर्ने तथा उचित प्रस्तुति गर्ने जिम्मेवारी व्यवस्थापनमा रहेको छ । उक्त जिम्मेवारी अन्तर्गत वित्तीय विवरण तयारी र प्रस्तुतीकरणसँग सम्बन्धित आन्तरिक नियन्त्रण प्रणाली तयार गर्ने, त्यसलाई कायम राख्ने र कार्यान्वयन गर्ने कार्यहरु पर्दछन् । जसमा वित्तीय विवरणहरु त्रुटि तथा जालसाजीको कारणले सारभूत रूपमा गलत आकडासहित छैनन् भन्ने कुरामा विश्वस्त हुने, उपयुक्त लेखानीतिहरुको छनोट र कार्यान्वयन गर्ने, आवश्यकता अनुसार लेखामान गर्ने कार्यहरु पर्दछन् ।

संस्था सञ्चालन सामर्थ्यको व्यवस्थापकीय मूल्यांकन र निकायलाई खारेज (Liquidate) गर्ने मनसाय नभएसम्म सामान्यतया: वित्तीय विवरणहरु अविच्छिन्नताको मान्यतामानै तयार गर्ने र सोको उपयुक्त खुलासा गर्ने कार्यको जिम्मेवारी व्यवस्थापनमा रहेको छ । शासकीय भूमिकामा रहेकाहरुको जिम्मेवारी संस्थाको वित्तीय प्रतिवेदन प्रक्रियाको रेखदेख गर्ने रहेको छ ।

वित्तीय विवरणहरुको लेखापरीक्षणको लागि लेखापरीक्षकको जिम्मेवारी

हाम्रो उद्देश्य भनेको समग्रमा वित्तीय विवरणहरु त्रुटीबाट मुक्त छन् कि छैनन्, जालसाजी वा त्रुटिको कारणले विवरणहरु सारभूत रूपमा गलत छैन भन्ने बारे आश्वासन प्राप्त गर्नु र हाम्रो राय संलग्न गरी लेखापरीक्षण प्रतिवेदन जारी गर्नु हो । उचित आश्वासन भनेको निश्चित स्तरको आश्वासन हो तर लेखापरीक्षण मापदण्ड अनुसार गरिएको लेखापरीक्षणले सधैँ मौजुदा कुनै वस्तुगत गलत विवरण पत्ता लगाउनेछ भन्ने ग्यारेन्टी होइन किनकि गलत विवरणहरु जालसाजी वा त्रुटियुत उत्पन्न हुन सक्छ जुन व्यक्तिगत रूपमा या समग्रमा गरिए पनि महत्वपूर्ण मानिन्छ र तिनीहरूले यी वित्तीय विवरणहरुको आधारमा गरिने प्रयोगकर्ताहरुको आर्थिक निर्णयहरुलाई प्रभाव पार्ने सम्भावना रहन्छ ।

नेपाल लेखापरीक्षण मान (NSAs) अनुसार लेखापरीक्षणको क्रममा हामीले पेशागत निर्णय प्रयोग गर्दछौँ र लेखापरीक्षणको सम्पूर्ण अवधिभर आलोचनात्मक मूल्याङ्कनलाई कायम राख्छौँ । साथै हामीले तलका कार्यहरु गर्दछौँ ।

- जालसाजी वा त्रुटिको कारणले गर्दा वित्तीय विवरणहरुको त्रुटिको जोखिमहरु पहिचान र मूल्याङ्कन गर्ने, ती जोखिमहरुको लागि उत्तरदायी लेखापरीक्षण प्रक्रियाहरुको योजना बनाउने र कार्य सम्पादन गर्ने र हाम्रो रायको लागि आधार प्रदान गर्न पर्याप्त र उपयुक्त लेखा परीक्षण प्रमाणहरु प्राप्त गर्ने । जालसाजीको परिणामस्वरूप त्रुटीपूर्ण विवरण पत्ता लगाउन नसक्ने जोखिम त्रुटिको परिणामको तुलनामा बढी हुन्छ किनकि जालसाजीमा मिलीभगत, धोकाधडी, उद्देश्यपूर्ण भ्रष्ट आचरण लगायतका आन्तरिक नियन्त्रणको अवहेलना संलग्न हुन सक्छ ।
- परिस्थितिहरु अनुकूल लेखापरीक्षण प्रक्रियाहरुको योजना बनाउनको लागि लेखापरीक्षणसँग सम्बन्धित आन्तरिक नियन्त्रणको बुझाइ प्राप्त गर्ने तर संस्थाको आन्तरिक नियन्त्रणको प्रभावकारिता बारे विचार व्यक्त गर्ने उद्देश्यको लागि होइन ।
- प्रयोग गरिएको लेखा नीतिहरुको उपयुक्तता र लेखा अनुमानको औचित्य र व्यवस्थापनद्वारा गरिएको सम्बन्धित खुलासाहरुको मूल्यांकन गर्ने ।
- लेखाको आधारमा आर्थिक स्थिरताको (Going concern) लागि व्यवस्थापनको प्रवन्धको औचित्य तथा संस्थाको आर्थिक स्थिरता कायम राख्ने क्षमतामा शंका उत्पन्न गर्न सक्ने घटना वा अवस्थाहरुसँग सम्बन्धमा अनिश्चितता कायम छ वा छैन भनेर लेखापरीक्षण प्रमाणका आधारमा निष्कर्षमा पुग्ने । यदि अस्थिरता अवस्थित छ भन्ने लागेमा हामीले हाम्रो लेखा परीक्षकको प्रतिवेदनमा वित्तीय विवरणहरुमा भएका सम्बन्धित खुलासाहरु वा त्यस्ता खुलासाहरु हाम्रो राय परिमार्जन गर्न अपर्याप्त भएमा ध्यानाकर्षण गर्ने । हाम्रा निष्कर्षहरु हाम्रो लेखापरीक्षकको प्रतिवेदनको मितिसम्म प्राप्त लेखापरीक्षण प्रमाणहरुमा आधारित छन् । यद्यपि भविष्यका घटना वा अवस्थाहरुले संस्थालाई आर्थिक स्थिरता कायम राख्न रोक्न सक्छन् ।

हामीले अन्य विषयहरु, लेखापरीक्षणको योजनाबद्ध दायरा, समय र लेखापरीक्षणको क्रममा हामीले पहिचान गर्ने आन्तरिक नियन्त्रणमा भएका महत्वपूर्ण कमजोरीहरु लगायत महत्वपूर्ण लेखापरीक्षण निष्कर्षहरुका सम्बन्धमा सुशासनको जिम्मा व्यक्तिहरुसँग हामीले छलफल गरौँ ।



अन्य कानूनी तथा नियमनकारी आवश्यकता उपरको प्रतिवेदन:

हाम्रो लेखापरीक्षणको तथा हामीले पाएसम्मको सूचना एवम् हामीलाई दिईएको जानकारी र स्पष्टिकरणको आधारमा

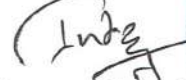
१. हामीले चित्तबुझ्दो जानकारी र स्पष्टीकरणहरू प्राप्त गरेका छौं जुन हाम्रो लेखापरीक्षणको उद्देश्यका लागि हाम्रो जानकारी र विश्वासको लागि आवश्यक थियो ।
२. हामीले लेखापरीक्षण गरेका अभिलेखहरूका आधारमा सहकारीको हिसाब किताब कैफियत सहितको रायको आधारहरूको शिर्षकमा उल्लेख गरेको बाहेक प्रचलित कानून बमोजिम ठिकसँग राखिएको छन् ।
३. यस प्रतिवेदन साथ संलग्न २०८२ आषाढ ३२ सम्मको वित्तीय स्थितिको विवरण, नाफा वा नोक्सान विवरण, इन्विटी र नगद प्रवाह विवरण, तथा महत्वपूर्ण लेखा नीतिहरूको सारांश तथा वित्तीय विवरणहरूमा टिप्पणीहरू संस्थाद्वारा राखिएको खाताको किताबहरूसँग मिल्दो छन् ।
४. यस सहकारी संस्थाले दुई जना सदस्यको ऋण एकभन्दा बढी शीर्षकमा राखेको छ ।
५. सहकारीको लेखा पुस्तकहरूको परीक्षण गर्ने क्रममा हामीले व्यवस्थापकीय समितिका सदस्य वा त्यसका प्रतिनिधि वा कुनै पदाधिकारी वा सहकारीका कुनै कर्मचारीले माथि अन्यथा उल्लेख गरेको बाहेक कुनै घटना जानकारीमा पाएका छैनौं ।

स्थान: काठमाडौं

मिति: २०८२-०५-१८

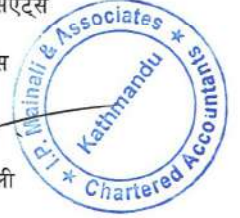
आइ.पी. मैनाली एण्ड एसोसिएट्स

चार्टर्ड एकाउन्टेन्ट्स



सी.ए. इन्द्र प्रसाद मैनाली

प्रोपाइटर



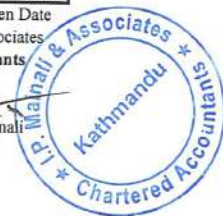
**City Express Saving and Credit Co-operative Limited**  
**Statement of Financial Position as at Ashad 32, 2082 (July 16, 2025)**  
 All amounts are in Rs unless otherwise stated

	Notes	As at Ashad 32, 2082	As at Ashad 31, 2081
<b>ASSETS</b>			
<b>Non-current Assets</b>			
<b>Property, Plant &amp; Equipment</b>			
(a) General Assets (Gross)	3	16,211,120.41	15,654,959.30
Less: Accumulated Depreciation		12,671,015.99	12,212,448.62
<b>General Assets (Net)</b>		<b>3,540,104.42</b>	<b>3,442,510.68</b>
(b) Intangible Assets (Net)	4	118,650.00	266,962.50
(c) Right of use Assets (Net)	5	4,772,321.91	5,953,440.73
(d) Deferred Tax Assets	6	4,320,237.88	1,654,991.87
<b>Total Non-current Assets</b>		<b>12,751,314.21</b>	<b>11,317,905.78</b>
<b>Investment Property</b>	7	<b>20,397,942.40</b>	-
<b>Non-Current Assets held for sale</b>	7A	-	<b>6,974,195.00</b>
<b>Current Assets</b>			
<b>(a) Financial Assets</b>			
(i) Cash and Cash Equivalents	8	217,153,534.83	95,745,355.47
(ii) Placements with Financial Institutions	9	150,000,000.00	210,000,000.00
(iii) Loans and Advances to Member	10	439,797,644.22	453,954,589.71
(iv) Loans and Advances to Staff	11	1,154,531.76	1,346,058.30
(v) Investment Securities	12	2,027,400.00	2,027,400.00
(vi) Other Financial Assets	13	1,067,526.79	1,526,335.26
(c) Inventory	14	-	241,093.75
(d) Current Tax Assets	15	-	-
(f) Other Current Assets	16	359,502.52	445,511.94
<b>Total Current Assets</b>		<b>811,560,140.12</b>	<b>765,286,344.43</b>
<b>Total Assets</b>		<b>844,709,396.73</b>	<b>783,578,445.21</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Equity</b>			
(a) Equity Share Capital	17	53,735,600.00	53,721,100.00
(b) General Reserve	18	142,313,283.38	136,211,224.76
(c) Other Statutory Reserve	19	19,119,681.61	18,604,812.73
<b>Total Equity</b>		<b>215,168,565.00</b>	<b>208,537,137.49</b>
<b>Liabilities</b>			
<b>Non-current Liabilities</b>			
(a) Financial Liabilities		-	-
(b) Deferred Tax Liabilities	6	-	-
(c) Lease Liabilities	5	5,185,912.67	5,599,103.29
<b>Total Non-current Liabilities</b>		<b>5,185,912.67</b>	<b>5,599,103.29</b>
<b>Current liabilities</b>			
<b>(a) Financial liabilities</b>			
(i) Deposits from Members	20	596,410,748.10	555,528,634.12
(ii) Other Financial Liabilities	21	1,832,675.75	1,789,474.65
(iii) Lease Liabilities	5	772,579.35	1,514,324.45
(b) Current Tax Liabilities	17	2,325,715.15	215,803.83
(c) Other Liabilities	22	2,615,258.31	3,419,772.37
(d) Provisions	23	20,397,942.40	6,974,195.01
<b>Total Current Liabilities</b>		<b>624,354,919.06</b>	<b>569,442,204.43</b>
<b>Total Liabilities</b>		<b>629,540,831.73</b>	<b>575,041,307.72</b>
<b>Total Equity and Liabilities</b>		<b>844,709,396.73</b>	<b>783,578,445.21</b>

The accompanying notes are integral parts of the financial statements  
 Date: 2082-15-18  
 Kathmandu, Nepal

On Behalf of the Board of Directors

As per Our Report of Even Date  
 For: I.P. Mainali & Associates  
 Chartered Accountants  
 CA Indra Prasad Mainali  
 Proprietor



Krishna Raj Paudel  
 Chairperson  
 Than Prasad Sharma  
 Vice- chairperson  
 Hari Prasad Sharma Wagle  
 Treasurer  
 Radha Gyawali  
 Member  
 Naresh Sharma  
 Member  
 Kamal Kumar Tandan  
 Member  
 Nirmal Tandon  
 Member  
 Bandana Shrestha  
 Member  
 Ashok Tandan  
 ASC Co-ordinator  
 Gita Pandey Chhetri  
 ASC Member  
 Saraswati Panthee G C  
 ASC Member

**City Express Saving and Credit Co-operative Limited**  
**Statement of profit or loss and Other Comprehensive Income for the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

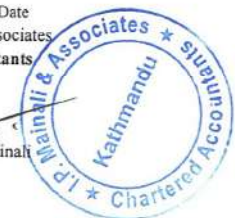
	Notes	Year ended Ashad 32, 2082	Year ended Ashad 31, 2081
Interest Income	24	70,447,571.94	77,083,869.56
Interest Expenses	25	36,375,247.87	52,343,067.48
<b>Net Interest Income</b>		<b>34,072,324.07</b>	<b>24,740,802.08</b>
Other Operating Income	26	2,673,367.77	2,870,383.74
<b>Net Interest and Other Operating Income</b>		<b>36,745,691.84</b>	<b>27,611,185.82</b>
(Impairment)/ Reversal for loans and Others Losses		(6,506,282.52)	(10,067,229.79)
<b>Net Operating Income</b>		<b>30,239,409.32</b>	<b>17,543,956.02</b>
Operating Expenses			
Administrative Expenses	27	6,882,485.10	7,601,494.30
Employee Benefits Expense	28	13,399,142.00	13,250,676.06
Depreciation and Amortisation Expense	29	2,459,642.09	2,912,339.30
<b>Total Expenses</b>		<b>22,741,269.19</b>	<b>23,764,509.65</b>
<b>Operating Profit</b>		<b>7,498,140.14</b>	<b>(6,220,553.64)</b>
Non-operating Income	30	9,739,616.40	20,466,092.42
<b>Profit Before Income Tax and Bonus</b>		<b>17,237,756.54</b>	<b>14,245,538.79</b>
Provision For Staff Bonus		1,567,068.78	1,929,066.71
<b>Profit Before Tax</b>		<b>15,670,687.76</b>	<b>12,316,472.08</b>
Less: Tax Expense			
(1) Current Tax			
(2) Deferred Tax expenses/(Income)	31	4,744,824.59	5,065,780.00
<b>Profit/(Loss) for the Period</b>		<b>(2,665,246.01)</b>	<b>(1,592,785.66)</b>
Other Comprehensive Income			
(A) Items That Will Not be Reclassified to Profit or Loss:			
(i) Equity Instruments Through Other Comprehensive Income			
<b>Total Other Comprehensive Income</b>			
<b>Total Comprehensive Income For The Period</b>		<b>13,591,109.18</b>	<b>8,843,477.74</b>
<b>Profit from disposal of Non Current Assets held for sale (Net of Tax)</b>	32		
<b>Total Profit</b>		<b>13,591,109.18</b>	<b>8,843,477.74</b>
Earnings Per Equity Share (For Continuing Operation):	33		
(1) Basic (in Rs.)		25.29	16.46
(2) Diluted (in Rs.)		25.29	16.46

The accompanying notes are integral parts of the financial statements

Date: 2082-05-18  
Kathmandu, Nepal

As per Our Report of Even Date  
For: I.P. Mainali & Associates  
Chartered Accountants

CA Indra Prasad Mainali  
Proprietor



On Behalf of the Board of Directors

Krishna Raj Paudel  
Chairperson

Thakur Prasad Sharma  
Vice-chairperson

Rajendra Prasad Sharma  
Secretary

Hari Prasad Sharma Wagle  
Treasurer

Radha Gyawali  
Member

Naresh Sharma  
Member

Kamal Kumar Tandan  
Member

Nirmal Tandon  
Member

Bandana Shrestha  
Member

Ashok Tandan  
ASC Co-ordinator

Gita Pandey Chhetri  
ASC Member

Saraswati Panthee G C  
ASC Member

**City Express Saving and Credit Co-operative Limited**  
**Statement of Cash Flow for the year ended Ashad 32, 2082 (July 16, 2025)**  
 All amounts are in Rs unless otherwise stated

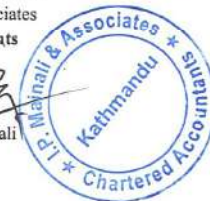
Particulars	Year ended Ashad 32, 2082	Year ended Ashad 31, 2081
<b>A. Cash Flow From Operating Activities</b>		
Net Profit after Tax	13,591,109.18	8,843,477.74
Add: Deferred Tax (Income)/Expenses	(2,665,246.01)	(1,592,785.66)
Add: Depreciation and Amortization Expenses	2,459,642.09	2,912,339.30
Add: Unwinding of lease expenses	990,296.60	1,144,019.11
Less: Non-Operating Income	(9,739,616.40)	(20,466,092.42)
Less: Lease payments made	(2,065,231.36)	(2,478,701.24)
Add: (Profit)/Loss on modification of ROU assets	(91,151.79)	(44,819.98)
Add: (Profit)/Loss on Termination of ROU assets	(161,730.83)	-
Add: Loss on sale of Property, Plant and equipment	69,726.39	-
Less: Profit on sale of Property, Plant and equipment	-	(63,271.11)
Add: Impairment loss / (reversal)	(6,917,464.87)	10,067,229.79
Add: Expenses transferred to Reserve	-	-
Less: Expenses made out of Reserves	(527,175.00)	(789,020.71)
<b>Net Cash Flow Before Changes in Working Capital</b>	<b>(5,056,842.00)</b>	<b>(2,467,625.18)</b>
(Increase)/ Decrease in Other Financial Assets	458,808.46	(75,817.01)
(Increase)/ Decrease in Investment Property	(20,397,942.40)	-
(Increase)/ Decrease in NCA held for sale	6,974,195.00	(6,974,195.00)
(Increase)/ Decrease in Inventory	241,093.75	241,133.75
(Increase)/ Decrease in Current Tax Assets	-	1,825,213.59
(Increase)/ Decrease in Other Current Assets	86,009.42	238,508.87
Increase/(Decrease) in Deposit from Members	40,882,113.98	(30,094,119.52)
(Increase)/Decrease in Loans to Members	21,072,475.76	56,824,683.47
(Increase)/Decrease in Loans to Staffs	193,461.15	452,792.31
Increase/ (Decrease) in Current Financial Liabilities	43,201.10	35,889.73
Increase/ (Decrease) in Current Tax Liabilities	2,109,911.31	215,803.83
Increase/ (Decrease) in Other Liabilities	(804,514.07)	(353,275.55)
Increase/ (Decrease) in Other Provisions	13,423,747.40	6,974,195.00
<b>Net Cash Flow From Operating Activities</b>	<b>59,225,718.86</b>	<b>19,868,993.28</b>
<b>B. Cash Flow From Investing Activities</b>		
(Increase)/Decrease in Investment	60,000,000.00	23,500,000.00
(Increase)/Decrease in Investment Securities	-	(1,400.00)
Add: Non-Operating Income	9,739,616.40	20,466,092.42
Acquisition of Property Plant and Equipment	(1,282,149.22)	(46,330.00)
Receipt from Sale of Property, Plant and Equipment	157,500.00	401,700.00
Acquisition / Development of Intangible Assets	-	-
<b>Net Cash Flow From Investing Activities</b>	<b>68,614,967.18</b>	<b>44,320,062.42</b>
<b>C. Cash Flow From Financing Activities</b>		
Payment made to Equity holders	(6,447,006.68)	(8,004,915.00)
Increase/(Decrease) in Share Capital	14,500.00	355,000.00
<b>Net Cash Flow From Financing Activities</b>	<b>(6,432,506.68)</b>	<b>(7,649,915.00)</b>
<b>Net Cash Flow</b>	<b>121,408,179.36</b>	<b>56,539,140.71</b>
Add: Opening Cash & Bank Balance	95,745,355.47	39,206,214.76
<b>Closing Cash &amp; Bank Balance</b>	<b>217,153,534.83</b>	<b>95,745,355.47</b>

Date: 2082-05-18  
 Kathmandu, Nepal

As per Our Report of Even Date  
 For: I.P. Mainali & Associates  
 Chartered Accountants

On Behalf of the Board of Directors

CA Indra Prasad Mainali  
 Proprietor



*[Signature]*  
 Krishna Raj Paudel  
 Chairperson

*[Signature]*  
 Thari Prasad Sharma  
 Vice-chairperson

*[Signature]*  
 Rajendra Prasad Sharma  
 Secretary

*[Signature]*  
 Hari Prasad Sharma Wagle  
 Treasurer

*[Signature]*  
 Radha Gyawali  
 Member

*[Signature]*  
 Naresh Sharma  
 Member

*[Signature]*  
 Kamal Kumar Tandan  
 Member

*[Signature]*  
 Nirmal Tandon  
 Member

*[Signature]*  
 Bandana Shrestha  
 Member





*[Signature]*  
 Ashok Tandan  
 ASC Co-ordinator

*[Signature]*  
 Gita Pandey Chhetri  
 ASC Member

*[Signature]*  
 Saraswati Panthee G C  
 ASC Member

**City Express Saving and Credit Co-operative Limited**  
**Statement of Changes in Equity**  
**For the year ended Ashad 32, 2082 (July 16, 2025)**  
All amounts are in Rs unless otherwise stated

Particulars	Share Capital	General Reserve	Patronage Reserve	Share Dividend Fund	Other Statutory Reserves*	Total
Balance as at Asadh 31, 2080	53,366,100.00	134,354,040.90	3,513,029.13	8,322,717.31	8,576,708.14	208,132,595.48
Comprehensive Income for the year	-	3,605,708.44	2,704,281.33	6,447,006.69	1,665,837.30	14,422,833.75
Profit for the year	-	(5,579,356.01)	-	-	-	(5,579,356.02)
Regulatory Requirement Restatement	-	-	-	-	-	-
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-
Gain/(losses) on equity instruments measured at FVTOCI	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-
<b>Total Comprehensive Income for the year</b>	-	<b>(1,973,647.57)</b>	<b>2,704,281.33</b>	<b>6,447,006.69</b>	<b>1,665,837.30</b>	<b>8,843,477.73</b>
Transfer to Reserves during the year	-	-	(3,513,029.13)	(317,802.31)	-	(3,830,831.44)
Transfer from reserves during the year	-	3,830,831.44	-	-	-	3,830,831.44
Expenses from the Fund	-	-	-	(8,004,915.00)	(789,020.71)	(8,793,935.71)
<b>Transactions with Owners, directly recognized to Equity</b>	-	-	-	-	-	-
Share Issued	750,500.00	-	-	-	-	750,500.00
Share redemption	(395,500.00)	-	-	-	-	(395,500.00)
Dividend to Equity - Holders	-	-	-	-	-	-
- Patronage Fund	-	-	-	-	-	-
- Cash Dividend Paid	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>Balance as at Ashad 31, 2081</b>	<b>53,721,100.00</b>	<b>136,211,224.77</b>	<b>2,704,281.33</b>	<b>6,447,006.69</b>	<b>9,453,524.73</b>	<b>208,537,137.49</b>



**City Express Saving and Credit Co-operative Limited**  
**Statement of Changes in Equity**  
**For the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

Particulars	Share Capital	General Reserve	Patronage Reserve	Share Dividend Fund	Other Statutory Reserves*	Total
Balance as at Ashad 31, 2081	53,721,100.00	136,211,224.77	2,704,281.33	6,447,006.69	9,453,524.73	208,537,137.49
Comprehensive Income for the year	-	3,397,777.29	2,548,332.97	5,657,554.03	1,987,444.88	13,591,109.18
Profit for the year	-	-	-	-	-	-
Regulatory Requirement Restatement	-	-	-	-	-	-
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-
Gain/(losses) on equity instruments measured at FVTOCI	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-
Total Comprehensive Income for the year	-	3,397,777.29	2,548,332.97	5,657,554.03	1,987,444.88	13,591,109.17
Transfer to Reserves during the year	-	-	(2,704,281.33)	-	-	(2,704,281.33)
Transfer from reserves during the year	-	2,704,281.33	-	-	-	2,704,281.33
Expenses from the Fund	-	-	-	(6,447,006.69)	(527,175.00)	(6,974,181.69)
Transactions with Owners, directly recognized to Equity	-	-	-	-	-	-
Share Issued	504,500.00	-	-	-	-	504,500.00
Share redemption	(490,000.00)	-	-	-	-	(490,000.00)
Dividend to Equity - Holders	-	-	-	-	-	-
- Patronage Fund	-	-	-	-	-	-
- Cash Dividend Paid	-	-	-	-	-	-
Other	-	-	-	-	-	-
Balance as at Ashad 32, 2082	53,735,600.00	142,313,283.39	2,548,332.97	5,657,554.03	10,913,794.61	215,168,565.00

For: I.P. Mainali & Associates

Chartered Accountants



*[Signature]*  
 CA Indra Prasad Mainali  
 Proprietor

On Behalf of the Board of Directors

*[Signature]* Krishna Raj Paudel  
 Chairperson

*[Signature]* Hari Prasad Sharma  
 Treasurer

*[Signature]* Thari Prasad Sharma  
 Vice-chairperson

*[Signature]* Radha Gyawali  
 Member

*[Signature]* Narain Sharma  
 Member

*[Signature]* Kamal Kumar Tandani  
 Member

*[Signature]* Bandana Shrestha  
 Member

*[Signature]* Ashok Tandani  
 ASC Co-ordinator

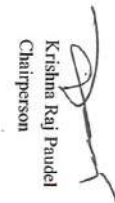


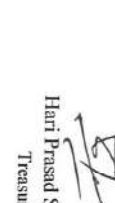







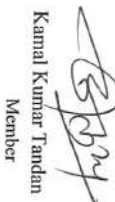
*[Signature]* Gita Pandey Chhetri  
 ASC Member

*[Signature]* Saraswati Panthee G C  
 ASC Member

**City Express Saving and Credit Co-operative Limited.**  
**Statement of Changes in Equity**  
**For the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**  
**\* Other Statutory Reserves**

Particulars	Cooperative Promotion Fund	Losses Recovery Fund	Co-operative Education Fund	Co-operative Development Fund	Community Development Fund	Stabilization Fund	Other Risk Management Fund	Total
Balance as at Shrawan 1, 2080	376,857.93	3,735,161.59	885,118.11	1,503,006.64	933,429.59	246,557.00	896,577.27	8,576,708.14
Appropriation	54,085.63	402,937.92	402,937.92	402,937.92	201,468.96	40,293.79	161,175.17	1,665,837.30
Transfer to General Reserve	-	-	-	-	-	-	-	-
Transfer from General Reserve	-	-	-	-	-	-	-	-
Expenses	-	-	(648,464.71)	-	(140,556.00)	-	-	(789,020.71)
Balance as at Ashad 31, 2081	430,943.56	4,138,099.51	639,591.32	1,905,944.56	994,342.55	286,850.79	1,057,752.44	9,453,524.73
Balance as at Shrawan 1, 2081	430,943.56	4,138,099.51	639,591.32	1,905,944.56	994,342.55	286,850.79	1,057,752.44	9,453,524.74
Appropriation	50,966.66	379,701.61	379,701.61	379,701.61	379,701.61	37,970.16	379,701.61	1,987,444.88
Transfer to General Reserve	-	-	-	-	-	-	-	-
Transfer from General Reserve	-	-	-	-	-	-	-	-
Expenses	-	-	(467,175.00)	-	(60,000.00)	-	-	(527,175.00)
Balance as at Ashad 32, 2082	481,910.22	4,517,801.12	552,117.93	2,285,646.17	1,314,044.16	324,820.95	1,437,454.05	10,913,794.62

On Behalf of the Board of Directors

 Krishna Raj Paudel Chairperson	 Than Prasad Sharma Vice-chairperson	 Rajendra Prasad Sharma Secretary
 Hari Prasad Sharma Wagle Treasurer	 Radha Gyawali Member	 Naresht Sharma Member
 Nirimal Tandon Member	 Bandana Shrestha Member	 Ashok Tandan ASC Co-ordinator
	 Gita Pandey Chhetri ASC Member	 Saraswati Panthee G C ASC Member
	 Kamal Kumar Tandan Member	

For: I.P. Mahali & Associates  
Chartered Accountants

  
CA Indra Prasad Mahali  
Proprietor



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**1) REPORTING ENTITY**

City Express Saving and Credit Co-operative Ltd (hereafter "the co-operative") is a member based co-operative. The co-operative is operated under the Co-operative Act, 2074. It received registration no: 2454/066/67 (dated: 2066/04/27) from Division Co-operative Office Kathmandu and has been registered with the Inland Revenue Department with Permanent Account Number (PAN) 303762463. Its registered office is at the Kamaladi, Kathmandu. The jurisdiction of operation is limited within the director, shareholders, advisors, employee, agents of City Express Money Transfer Pvt. Ltd including all the persons within whole Nepal having the transactions with City Express Money Transfer Pvt. Ltd (Reg no: 46765/63/064). City Express Savings and Credit Co-operative Ltd has its Central Office in Kamaladi, Kathmandu and an extension counter at Kamaladi (Kathmandu) & 4 Service Centers on Kamaladi (Kathmandu), Butwal (Rupandehi), Galkot (Baglung), Wami taksar (Gulmi), Argakhanchi.

**2) BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES**

**2.1. BASIS OF PREPARATION**

**a) Statement of Compliance**

The financial statements have been prepared in accordance with the applicable Nepal Financial Reporting Standards (NFRS) as issued by the Accounting Standard Board (ASB), Nepal. The financial statements have also been prepared in accordance with the relevant presentational requirements of the Co-operative Act, 2074 of Nepal.

**b) Reporting Period and Approval of Financial Statements**

The co-operative follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh. The reporting period of these financial statements is 1<sup>st</sup> Shrawan 2081 (16 July, 2024) to 32<sup>nd</sup> Ashad 2082 (16 July, 2025). And corresponding reporting period of these financial statements is 1<sup>st</sup> Shrawan 2080 (16 July, 2023) to 31<sup>st</sup> Ashad 2081 (15 July, 2024).

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements.

These financial statements were authorized for issue by the Board of Directors as on 2082/05/18 and recommended for the approval by shareholders in the 16<sup>th</sup> Annual General Meeting of the co-operative.

**c) Functional and Presentation Currency**

The financial statements are presented in Nepalese Rupees (Rs.) which is the currency of the primary economic environment in which the Co-operative operates.

**d) Use of Estimates, Assumptions and Judgments**

In application of the Co-operative's accounting policies, the directors of the Co-operative are required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**e) Going Concern**

The financial statements are prepared on a going concern basis, as the board of the co-operative is satisfied that the co-operative has the resources to continue in business for the foreseeable future. In making this assessment, 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.

**f) Changes in Accounting Policies**

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements.

**g) Basis of measurement**

The financial statements of the co-operative have been prepared in historical cost basis except explicitly mentioned otherwise.

**h) Discounting**

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

**2.2. SIGNIFICANT ACCOUNTING POLICIES**

**a) Property, Plant and Equipment**

- i. Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.
- ii. Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Co-operative and the cost of the item can be measured reliably.
- iii. The residual values, useful lives and methods of depreciation of property, plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.
- iv. An item of property, plant and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal, any gain or loss arising on De-recognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss when the asset is derecognized.
- v. The Co-operative adopts cost model for all classes of Property, Plant and Equipment.

*[Handwritten signatures and initials]*



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**Depreciation of Property Plant and Equipment**

- i. Depreciation is recognized so as to write off the cost of assets less their residual values over their useful lives, using the diminishing balance method.
- ii. The estimated useful life and depreciation method are reviewed at the end of each reporting period, with any changes in estimates being applied prospectively. For assets acquired during the fiscal year, full value is used for depreciation calculations for those added up to the end of Poush, two-thirds of the value is applied to assets added from the beginning of Magh through the end of Chaitra, and one-third of the value is considered for assets acquired from the beginning of Baishakha through the end of Ashad, due to the practical difficulty of calculating depreciation on a day-to-day basis.

iii. The depreciation rates at which the assets are depreciated are as follows:-

Category of Assets	Depreciation Rate
Plant & Machinery	15%
Office Equipment	25%
Furniture & Fixtures	25%
Computer & Accessories	25%
Automobiles	20%

**b) Non-Current assets classified as held for sale**

In general, the following conditions must be met for an asset (or 'disposal group') to be classified as held for sale.

- Management is committed to a plan to sell the asset
- Asset is available for immediate sale.
- An active programme to locate a buyer is initiated.
- the sale is highly probable, within 12 months of classification as held for sale (subject to limited exceptions)
- The asset is being actively marketed for sale at a sales price reasonable in relation to its fair value.
- Actions required to complete the plan indicate that it is unlikely that plan will be significantly changed or withdrawn.

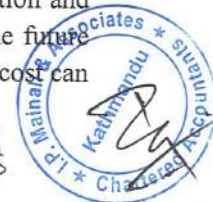
The co-operative had classified assets acquired from liquidation of financial assets as held for sale in current fiscal year 2080/81. These assets are not depreciated instead these are measured at the carrying amount, and shown separately in the financial statements. These are transferred to Investment Property in current fiscal year as the assets failed to meet criteria.

Hence, in current fiscal year no any assets are classified as non-current assets held for sale.

**c) Intangible Assets**

Intangible assets are stated at their cost of acquisition, less accumulated amortization and impairment losses. An intangible asset is recognized, where it is probable that the future economic benefits attributable to the asset will flow to the enterprise and where its cost can

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

be reliably measured. The amortizable amount of intangible assets is allocated over the best estimate of its useful life on a straight-line basis.

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from de-recognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, and are recognized in profit or loss when the asset is derecognized.

***Amortization of Intangible Assets***

The Intangible assets are amortized on straight line method on remaining useful lives. The remaining useful lives of intangible assets of the co-operative as at 32 Ashah 2082 are as follows:

Intangible Assets	Remaining Useful lives
Server	2 years

**d) Investment Property**

Investment Properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by the Co-operative as non-banking assets but not sold as on the reporting date.

The entity has recognized such land or land and building acquired by the entity as non-banking assets in course of recovery of loans and advances from borrowers that have turned into chronic defaulters) as investment property.

The initial cost of investment is lower of receivable amount from borrowing or fair value of property. The Co-operative has used the cost model to recognize investment property subsequently, and such investment property has given 100% non-banking assets provision prescribed by directives of Department of Cooperatives.

**e) Impairment of Tangible and Intangible Assets**

Property, plant and equipment and intangible 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 the higher of an asset's fair value less costs of disposal and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows which are largely independent of the cash inflows from other assets or groups of assets (cash-generating units). Non-financial assets that suffered impairment are reviewed for possible reversal of the impairment at the end of each reporting period.

When an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognized immediately in profit or loss.

*[Handwritten signatures and a blue circular stamp of 'L. J. Mainali & Associates \* Chartered Accountants \* Kathmandu' are present here.]*

**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**f) Classification of Current and Non-current of Assets and Liabilities.**

All assets and liabilities have been classified as current or non-current as per the Co-operative's normal operating cycle and other criteria set out in NAS 1 - Presentation of Financial Statements based on the nature and the time between the acquisition of assets for processing and their realization in cash and cash equivalents.

The Co-operative has classified the assets as current when:

- Expected to be realized or intended to be sold or consumed in normal operating cycle.
- Expected to be realized within twelve Month.
- Cash and cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period;
- Held primarily for the purpose of the trading.

All other assets are classified as non-current.

The company has classified the liability as current when:

- It expects to be settled in normal operating cycle;
- It is due to be settled within twelve months after the reporting period;
- There is no unconditional right to defer the settlement of the liability for at least twelve months after reporting period;
- Held primarily for the purpose of the trading.

The company has classified all other liabilities as non-current.

Deferred tax assets/ liabilities are classified as non- current.

**g) Financial Instruments**

Financial assets and financial liabilities are recognized when the Co-operative becomes a party to the contractual provisions of the instruments.

All Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL) are added to or deducted from the fair value as appropriate, on initial recognition. Transaction costs in relation to financial assets or financial liabilities which are carried at fair value through profit or loss (FVTPL) are charged to the statement of profit and loss as and when incurred.

**1. Financial Assets**

All regular way purchases or sales of financial assets are recognized and derecognized on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

All recognized financial assets are subsequently measured in their entirety at either amortized cost or fair value, depending on the classification of the financial assets.

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**Classification of Financial Assets**

Financial assets are classified under three categories as required by NFRS 9, namely:

**i. Measured at amortized cost**

The Financial assets that meet following conditions are recognized are measured at amortized cost:

- the assets held within a business model whose objective is to hold assets in to collect contractual cash flows and
- The Contractual term of the instrument gives rise to interest specified dates to cash flows that are solely payments of principal and interest on the principle outstanding.

Which are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit or Loss.

**ii. Measured at fair value through OCI**

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are held as long-term strategic investments and not for trading for which the co-operative makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through Other Comprehensive Income (OCI).

**iii. Financial assets at Fair Value Through Profit or Loss (FVTPL)**

The co-operative classifies the financial assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either financial assets at amortized cost or financial assets at FVTOCI, is classified as financial assets at FVTPL.

**2. Financial Liabilities and Equity Instruments**

**Financial Liabilities**

Financial Liabilities are classified under two categories as follows:

**i. Financial Liabilities at Fair value through profit or loss (FVTPL)**

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition at fair value through profit or loss. Upon initial recognition, transaction cost incurred is directly attributable to the acquisition are recognized in Statement of Profit or Loss. Subsequent changes in fair value are recognized at profit or loss.

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**ii. Financial Liabilities measured at amortized cost**

All financial liabilities other than measured at fair value profit or loss are classified as subsequently measured at amortized cost using effective interest method.

**Equity Instruments**

An equity instrument is any contract that evidences a residual interest in the assets of an entity, after deducting all of its liabilities. Equity instruments issued by the co-operative are recognized at the proceeds received, net of direct issue costs.

**De-recognition of Financial Instruments**

The Co-operative derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual right to receive the cash flows from the asset.

A financial liability (or a part of a financial liability) is derecognized when the obligation specified in the contract is discharged or cancelled or expires.

**3. Trading Assets**

Financial assets are classified as trading assets ( held for trading ) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short term profit making. They are recognized on trade date, when the Co-operative enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income.'

However, the Co-operative does not have such assets to be recognized as trading assets as on Ashadh 32 2082.

**4. Derivative Assets and Derivative Liabilities**

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. However, the Co-operative does not such instruments as on Ashadh end 2082.

**5. Impairment and un collectability of financial assets measured at amortized costs**

According to the carve out issued by ICAN date 2082/05/09, the co-operative has access at the end of reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired, If any such evidence exists, the entity shall apply paragraph 5.5. Entities such as banks or other financial institutions established /licensed by appropriate government bodies shall measure impairment loss on loan and advances as the higher or amount derived as per the norms prescribed by Co-operative Act, 2074 for loan loss provision and amount determined as per paragraph 5. However, Cooperative has provided the loss allowance according to the Directive and

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

Standards for Cooperative Institutions Engaged in Savings and Credit Transactions, 2081 issued by the Nepal Rasta Bank.

**Determination of Fair Value**

The fair value of a financial instrument 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.

The co-operative follows three levels of the fair value hierarchy as described below:

- Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets.
- Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and
- Level 3: Significant inputs to the fair value measurement are unobservable

**h) Income Tax**

Tax expenses comprises of current tax and deferred tax.

**Current tax**

The tax currently payable is based on taxable profit for the year. Taxable profit differs from 'profit before tax' as reported in the Statement of Profit and Loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

**Deferred tax**

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilized.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

The measurement of deferred tax liabilities and assets reflects the tax consequences that would follow from the manner in which the Co-operative expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

**Current and Deferred Tax for the Year**

Current and deferred tax are recognized in profit or loss, except when they relate to items that are recognized in other comprehensive income or directly in equity, in which case, the current and deferred tax are also recognized in other comprehensive income or directly in equity respectively.



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**i) Deposits**

Deposits by members are initially recognized at fair value, net of transaction costs for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

**j) Provisions and Contingencies**

Provisions are recognized when the Co-operative has a present obligation (legal or constructive) as a result of a past event, it is probable that the Co-operative will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

A contingent liability is a possible obligations that arises from past event whose existence will be confirmed by the occurrence of one or more uncertain future events beyond the control of the Co-operative or present obligation that arises from past events but is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligations or a reliable estimate of the amount of obligation cannot be made.

A contingent asset is neither recognized nor disclosed in the financial statements.

**k) Revenue Recognition**

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Co-operative and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

**1. Interest Income**

For all financial instruments measured at amortized cost, interest bearing financial assets classified as available for sale and financial instruments designated at fair value through profit or loss, interest income or expenses is recorded using the Effective Interest Rate (EIR). EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss.

Interest Income on financial assets measured at amortized cost shall be recognized using the co-operative's normal interest rate which is very close to effective interest rate using effective interest rate method.

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

As per carve out on NFRS 9: Financial Instruments, the co-operative has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and recognized it directly as revenue in the Statement of Profit or loss. Further, Interest income is recognized in cash basis.

**2. Fees and Commission Income**

Fees and Commissions are generally recognized on an accrual basis when the service has been provided.

**3. Dividend Income**

Dividend Income received from equity shares is recognized in the books when the right to receive the dividend is established.

**l) Interest Expenses**

Interest Expense on all financial liabilities measured at amortized cost including deposits are recognized in the Statement of Profit or Loss using EIR method. The co-operative uses treats coupon rate as effective interest rate as the management believes coupon rate is closely approximated the effective interest rate.

**m) Employee Benefits**

Compensation to employees for services rendered is measured and accounted for in accordance with NAS 19 on Employee Benefits.

**Short Term-Employee Benefits**

Employee Benefits such as salaries, allowances, and non-monetary benefits which fall due for payment within a period of twelve months after rendering service, are charged as expense to profit or loss in the period in which the service is rendered.

**Short Term paid leaves**

Co-operative provides 8 days of contingent leave, 15 days of casual leave every year. These leaves are non-accumulating and non- vesting. In addition, the Co-operative provides 12 days of sick leave, 45 days of maternal leave, 15 days of mourning leave as per its bye laws.

**Post- Employment employee benefits**

**Defined Contribution Plans**

Post-Employment benefits plan under which the Co-operative pays a fixed contribution to a separate entity and retains no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

**Social Security Fund Contribution**

Social Security fund is the defined contribution plan opted by the Co-operative. In compliance with the Labor Act 2074.the co-operative contributes 20% of the basic salary and grade amount of all the employees to the Fund and 11% is deducted from employees pay; totaling 31%. The social security fund is a government- operated fund. The Co-operative has no further obligations under these plans beyond its obligation for periodic contributions.

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**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**Defined Benefit Plan**

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Co-operative do not have any defined benefit plan.

**Other Long Term Employee Benefits**

Other Long term Employee Benefits are those employee benefits other than those classified as either short-term, post-retirement or termination benefits.

**n) Share Capital**

The Co-operative has a puttable instrument which meets the criteria as specified by para 16A and 16B of NAS 32: Financial instruments- Presentation that are also classified as equity.

Dividends on ordinary shares classified as equity are recognized in equity in the period in which they are declared.

The shares issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in the statement of changes in equity.

**o) Statutory Reserves**

The Co-operative maintained following reserves as per the requirement of Co-operative Act, 2074:

**General Reserve Fund**

As per Section 68 of the Co-operative Act, 2074; the co-operative has maintain the General Reserve Fund.

The co-operative has transferred following amounts to the fund till the previous year.

- i. 25% of net profit,
- ii. Profits on sale of fixed assets,
- iii. Grant income related to assets,
- iv. Other sources of the fund.

**Patronage Fund**

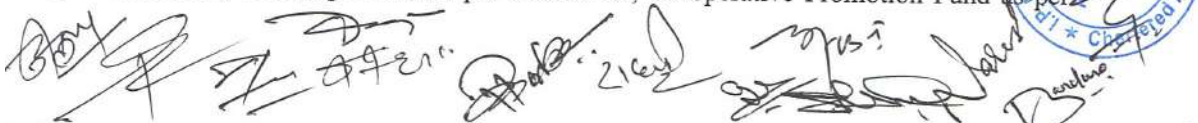
As per Section 69 of the Co-operative Act, 2074; the co-operative has transferred 25% of net profit for the year remaining after allocation to the general reserve fund to the patronage fund.

**Co-operative Promotion Fund**

As per Section 70 of the Co-operative Act, 2074; the co-operative has transferred 0.5% of net profit for the year remaining after allocation to the general reserve fund to Co-operative Promotion Fund. The amount later has been transferred to the Ministry of Land and Management, Co-operatives and Poverty Alleviation. The fund is managed by Ministry of Land Management, Co-operatives and Poverty Alleviation.

**Other Funds**

As per Section 71 of the Co-operative Act, 2074 and Rule 27 of Co-operative Rules 2075; balance of net profits for the year remaining after allocation to the General Reserve Fund as per Section 68, Patronage Fund as per Section 69, Co-operative Promotion Fund as per



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

Section 70 has to be allocated as follows pursuant to the decision by the Board of Directors in accordance with laws, regulations and bylaws of the organization.

Particulars	Allocation (%) as per Act	Allocation (%) by decision of board
Loss Recovery Fund	5%	5%
Co-operative Education Fund	5%	5%
Co-operative Development Fund	5%	5%
Community Development Fund	5%	5%
Stabilization Fund	0.5%	0.5%
Other Risks Management Fund	5%	5%
Share Dividend Fund	75%	75%
<b>Total</b>	<b>100%</b>	<b>100%</b>

The co-operative has not transferred the amount in staff Bonus fund according to the provision of Rule 27 of Co-operative Rule, 2075 because the co-operative provisioned the staff bonus at 10% as per the Bonus Act, 2030.

**p) Earnings Per Share**

The Co-operative presents basic and diluted Earnings per Share (EPS) in accordance with NAS 33 Earnings Per Share. Basic EPS is computed by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year.

**q) Leases**

The Co-operative, as a lessee, recognizes a right of use asset and a lease liability for its leasing arrangements, as the contract conveys the right to control the use of an identified asset. The contract conveys the right to control the use of an identified asset, as it involves the use of an identified asset and the Co-operative has substantially all of the economic benefits from use of the asset and has right to direct the use of the identified asset. The cost of the right of use asset shall comprise of the amount of the initial measurement of the lease liability adjusted for any lease payments made at or before the commencement date plus any initial direct costs incurred. The right-of-use assets is subsequently measured at cost less any accumulated depreciation, accumulated impairment losses, if any and adjusted for any re measurement of the lease liability. The right-of-use assets are depreciated using the straight-line method from the commencement date over the shorter of lease term or useful life of right-of-use asset. The Co-operative measures the lease liability at the present value of the lease payments that are not paid at the commencement date of the lease. The lease payments are discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the Co-operative uses incremental borrowing rate. For short-term and low value leases, the Co-operative recognizes the lease payments as an operating expense on a straight-line basis over the lease term. Co-operative has not elected not to apply measurements requirement of leases for short term lease and leases for which the underlying assets is of low value.

**r) Cash Flow Statement**

The Cash Flow Statement is prepared by the indirect method set out in NAS 7 on Cash Flow Statements and presents the cash flows by operating, investing and financing activities of the Co-operative.

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**City Express Saving and Credit Co-operative Limited**  
Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)  
All amounts are in Rs unless otherwise stated

**3 Property, Plant and Equipment**

Particulars	Land	Compound wall	Office Equipments, Computers and Furnitures	Vehicles	ATM Machine	Kitchen Materials	Total
Cost							
Balance as at Ashad 31, 2080	-	-	11,341,334.92	4,761,264.00	732,531.44	130,273.00	16,965,503.36
Addition during the year	-	-	27,000.00	-	-	19,330.00	46,330.00
Acquisition	-	-	-	-	-	-	-
Capitalization	-	-	(624,342.62)	-	(732,531.44)	-	(1,356,874.06)
Disposal during the year	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-
Balance as at Ashad 31, 2081	-	-	10,743,992.30	4,761,264.00	-	149,703.00	15,654,959.30
Addition during the year	-	-	1,279,849.22	-	-	2,300.00	1,282,149.22
Acquisition	-	-	(485,524.11)	(240,464.00)	-	-	(725,988.11)
Adjustment/Revaluation	-	-	-	-	-	-	-
Balance as at Ashad 32, 2082	-	-	11,538,317.41	4,520,800.00	-	152,003.00	16,211,120.41
Depreciation and Impairment	-	-	8,556,962.33	3,164,053.55	423,754.56	70,129.47	12,214,899.91
Balance as at Ashad 31, 2080	-	-	665,426.27	318,583.17	21,228.41	10,756.03	1,015,993.88
Depreciation charge for the year	-	-	(573,462.20)	-	(444,982.97)	-	(1,018,445.17)
Disposals	-	-	-	-	-	-	-
Impairment for the year	-	-	-	-	-	-	-
Balance as at Ashad 31, 2081	-	-	8,648,926.40	3,482,636.71	-	80,885.50	12,212,448.62
Depreciation charge for the year	-	-	691,461.03	235,200.44	-	10,667.63	957,329.10
Disposals	-	-	(299,165.90)	(199,595.82)	-	-	(498,761.72)
Impairment for the year	-	-	-	-	-	-	-
Balance as at Ashad end 2082	-	-	9,041,221.53	3,538,241.34	-	91,553.13	12,671,015.99
Capital Work in Progress	-	-	-	-	-	-	-
Net Book Value	-	-	2,095,065.90	1,278,627.29	-	68,817.50	3,442,510.68
Balance as at Ashad end 2081	-	-	2,497,095.88	982,558.66	-	60,449.88	3,540,104.42

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 - Middle left: *Pradyumna*  
 - Middle right: *Pradyumna*  
 - Bottom right: *Pradyumna*



City Express Saving and Credit Co-operative Limited  
Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)  
All amounts are in Rs unless otherwise stated

4 Intangible Assets

Particulars	ATM Purnori Data		DMS STEM		Accounting Software		Dell Server		Total
	Purchased	Developed	Purchased	Developed	Purchased	Developed	Purchased	Developed	
<b>Cost</b>									
Balance as on Ashad 31, 2080	395,500.00	-	95,948.00	-	169,500.00	-	593,250.00	-	1,254,198.00
Addition during the year	-	-	-	-	-	-	-	-	-
Acquisition	-	-	-	-	-	-	-	-	-
Additions from Internal development	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashad 31, 2081	395,500.00	-	95,948.00	-	169,500.00	-	593,250.00	-	1,254,198.00
Addition during the year	-	-	-	-	-	-	-	-	-
Acquisition	-	-	-	-	-	-	-	-	-
Additions from Internal development	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashad 32, 2082	395,500.00	-	95,948.00	-	169,500.00	-	593,250.00	-	1,254,198.00
Amortization and Impairment	-	-	-	-	-	-	-	-	-
As on Ashad 31, 2080	395,500.00	-	95,948.00	-	169,500.00	-	177,975.00	-	838,923.00
Amortization charge for the year	-	-	-	-	-	-	148,312.50	-	148,312.50
Impairment for the year	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
As on Ashad 31, 2081	395,500.00	-	95,948.00	-	169,500.00	-	326,287.50	-	987,235.50
Amortization charge for the year	-	-	-	-	-	-	148,312.50	-	148,312.50
Impairment for the year	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
As on Ashad 32, 2082	395,500.00	-	95,948.00	-	169,500.00	-	474,600.00	-	1,135,548.00
<b>Intangible Assets work in progress</b>									
Net Book Value									
Balance as at Ashad 31, 2081	-	-	-	-	-	-	266,962.50	-	266,962.50
Balance as at Ashad 32, 2082	-	-	-	-	-	-	118,650.00	-	118,650.00

Signature of the Officer in Charge  
 Signature of the Auditor  
 Signature of the Chairman



City Express Saving and Credit Co-operative Limited  
Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)  
All amounts are in Rs unless otherwise stated

5 Right of Use Assets and Lease Liabilities

Right of Use Assets

Particulars	Building	Total
<b>Cost</b>		
Balance as on Ashad end 2080	9,781,245.21	9,781,245.21
Addition during the Year	1,598,179.75	1,598,179.75
Modification during the year	(62,566.20)	(62,566.20)
<b>Balance as on Ashad end 2081</b>	<b>11,316,858.75</b>	<b>11,316,858.75</b>
Balance as on Shrawan 01 2081	11,316,858.75	11,316,858.75
Addition during the Year	1,332,538.69	1,332,538.69
Termination of Lease Assets	(2,379,492.17)	(2,379,492.17)
Modification during the year	(126,277.15)	(126,277.15)
<b>Balance as on Ashad end 2082</b>	<b>10,143,628.12</b>	<b>10,143,628.12</b>
<b>Depreciation and Impairment</b>		
Balance as on Ashad end 2080	3,615,385.11	3,615,385.11
Balance as on Shrawan 01 2081	3,615,385.11	3,615,385.11
Depreciation charge for the year	1,748,032.92	1,748,032.92
Impairment for the year	-	-
<b>Balance as on Ashadh end 2081</b>	<b>5,363,418.03</b>	<b>5,363,418.03</b>
Balance as on Shrawan 01 2081	5,363,418.03	5,363,418.03
Depreciation charge for the year	1,354,000.49	1,354,000.49
Accumulated depreciation of disposed assets	(1,346,112.31)	(1,346,112.31)
Impairment for the year	-	-
<b>Balance as on Ashad end 2082</b>	<b>5,371,306.21</b>	<b>5,371,306.21</b>
<b>Net Book Value</b>		
As on Ashadh end 2081	5,953,440.73	5,953,440.73
As on Ashadh end 2082	4,772,321.91	4,772,321.91

Lease Liabilities

Particulars	As at Ashad 31, 2082	As at Ashad 31, 2081
Current Lease Liabilities	772,579.35	1,514,324.45
Non-Current Lease Liabilities	5,185,912.67	5,599,103.29
<b>Total</b>	<b>5,958,492.02</b>	<b>7,113,427.74</b>

Amounts recognized in Profit or Loss

Particulars	Included within	As at Ashad 32, 2082	As at Ashad 31, 2081
Depreciation on right of use assets	Note 29	1,354,000.49	1,748,032.92
Interest expense on unwinding of lease liabilities	Note 27	990,296.60	1,144,019.11
Expense relating to short-term leases	Note 27	-	222,222.63
Expense relating to leases of low value assets			-
Expense relating to variable lease payments not included in the measurement of the lease liability		-	-
Income from subleasing right-of-use assets		-	-

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*[Circular Stamp: I.P. Mainali & Associates \* Chartered Accountants \* Kashmiriandu]*

City Express Saving and Credit Co-operative Limited  
Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)  
All amounts are in Rs unless otherwise stated

6 Deferred Tax (Assets) / Liabilities

Deferred tax is calculated on temporary differences using a tax rate of 20% (FY 2081/82: 20%). Deferred tax assets have been recognize in respect of all tax losses and other temporary differences giving rise to deferred tax assets where the management believe it is probable that these assets will be recovered.

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Deferred tax Assets (Net)		
Deferred tax liabilities		
On Property, Plant and Equipment	(27,145.38)	43,574.52
On Intangible Assets	23,730.00	7,415.64
On Right of use Assets	954,464.38	1,807,274.15
Deferred Tax (Asset)	951,049.01	1,858,264.31
On Lease liabilities	(1,191,698.40)	(2,118,417.18)
	(1,191,698.40)	(2,118,417.18)
Total	(240,649.40)	(260,152.87)

Movement in deferred tax liabilities/assets balances

a) For the year ended Asad 32, 2082

Particulars	As at Ashad 31, 2081	Recognized in profit or loss	Recognized in OCI	As at Ashad 32, 2082
Deferred tax liabilities				
On Property, Plant and Equipment	43,574.52	(70,719.90)	-	(27,145.38)
On Right to use Assets	1,807,274.15	(852,809.77)	-	954,464.38
On Investment Property	-	-	-	-
Total Deferred tax liabilities	1,850,848.67	(923,529.66)	-	927,319.01
Deferred tax (Assets)				
On Intangible Assets	7,415.64	16,314.36	-	23,730.00
On Lease liabilities	(2,118,417.18)	926,718.78	-	(1,191,698.40)
On Provision for Loss on Non Banking Assets	(1,394,839.00)	(2,684,749.48)	-	(4,079,588.48)
Total Deferred tax (Assets)	(3,505,840.54)	(1,741,716.34)	-	(5,247,556.88)
Deferred tax Assets - Net	1,654,991.87	2,665,246.01	-	4,320,237.88

b) For the year ended Asad 31, 2081

Particulars	As at Ashad 31, 2080	Recognized in profit or loss	Recognized in OCI	As at Ashad 31, 2081
Deferred tax liabilities				
On Property, Plant and Equipment	19,905.65	23,668.87	-	43,574.52
On Right of use Assets	616,586.01	1,190,688.15	-	1,807,274.15
Total Deferred tax liabilities	636,491.66	1,214,357.02	-	1,850,848.67
Deferred tax (Assets)				
On Intangible Assets	(2,966.23)	10,381.87	-	7,415.64
On Lease liabilities	(695,731.63)	(1,422,685.55)	-	(2,118,417.18)
On Provision for Loss on Non Banking Assets		(1,394,839.00)	-	(1,394,839.00)
Total Deferred tax (Assets)	(698,697.86)	(2,807,142.68)	-	(3,505,840.54)
Deferred tax (Assets) - Net	62,206.20	1,592,785.66	-	1,654,991.87

*[Handwritten signatures and initials]*



**City Express Saving and Credit Co-operative Limited**  
**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

**7 Investment Property**

Particulars	As on 32 Ashadh, 2082	As on 31 Ashadh, 2081
Balance as on Shrawan 01	-	-
Addition/(Disposal) During the Year	13,423,747.40	-
Transfer from NCA held for Sale	6,974,195.00	-
Adjustment/Transfer	-	-
Net Amount	20,397,942.40	-

**7.1 Detail of Investment Property**

Name of Borrower	Date of NBA Classification	Total Non-Banking Assets
Nawalparasi (Plot no 442, 457, 147, 537)	3/12/2081	6,974,195.00
Dillibazar, Kathmandu (Plot no 235)	3/32/2082	8,550,991.00
Nawalparasi (Plot no 4478)	3/32/2082	3,168,943.40
Rupandehi, Lumbini (Plot no 1120, 959)	3/32/2082	970,643.00
Kapilbastu, Lumbini (Plot no 2512)	3/32/2082	733,170.00
<b>Total</b>		<b>20,397,942.40</b>

Non-Banking Assets are the assets which were taken during loan disbursement and subsequently transferred to the co-operative in the course of loan recovery. Such assets are booked under investment property at fair market value or total amount due from the borrower, whichever is lower.

The valuation of NBA (plot no 235,4478) is inclusive of building as well which has not been depreciated for this fiscal year since it has been classified as investment property at year end date.

**7A Non-Current Assets held for sale**

Particulars	As on 32 Ashadh, 2082	As on 31 Ashadh, 2081
Balance as on Shrawan 01	6,974,195.00	-
Assets Fair Value	-	-
Assets Carrying Amount	-	6,974,195.00
Adjustment/Transfer to Investment Property	(6,974,195.00)	-
Net Amount	-	6,974,195.00

The cooperative generally provides loans and advances to its members against collateral of land and/or building. Such properties are put up for sale through auction for recovery of loans in case of default. Sometimes, the properties may not be so realized; in which case the cooperatives assumes ownership of the properties according to the Section 79(5) & Section 79(6) of cooperatives act, 2074. Such properties are generally held for sale and not for use and are classified as Non Current Assets held for sale.

In previous fiscal year cooperative had owned the property of Rs. 6,974,195 through recovery process since the land couldnot be sold through auction. The management classified such property as non current assets held for sale. However, such property has not been sold by the entity till this fiscal year. Further, management doesnot have expectation to sell this property within next 12 months. Hence, the property acquired fails to meet criteria to be classified as Non Current Assets held for sale & it has been transferred to Investment Property

*[Handwritten signatures and a blue circular stamp of I.P. Mainali & Associates, Chartered Accountants, Kathmandu are present at the bottom of the page.]*

City Express Saving and Credit Co-operative Limited

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

8 Cash and Cash Equivalents

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Cash in hand	1,965,005.00	2,612,496.00
Balances with Banks	215,188,529.83	93,132,859.47
Agriculture Development Bank Ltd	1,339,869.73	3,576,617.60
Citizen International Bank Ltd	400,192.78	154,770.42
Everest Bank Ltd	5,000.00	5,000.00
Global IME Bank Ltd	7,341,781.87	9,310,427.19
Himalayan Bank Ltd	858,271.63	789,505.27
Laxmi Sunrise Bank Ltd	-	117,285.71
Mahalaxmi Bikash Bank Ltd	135,254.51	324,687.55
Muktinath Bikash Bank Ltd	7,553,833.82	2,598,951.76
National Co-operative Bank Ltd	331,186.33	1,640,608.36
Nepal Federation of Saving and Credit Union Ltd (NEFSCUN)	426,010.17	725,397.46
Nepal Investment Mega Bank Ltd	5,030,748.87	3,447,286.59
NMB Bank Ltd	144,324.48	8,332.25
Prabhu Bank Ltd	6,455,556.50	7,350,690.03
Prime Commercial Bank Ltd	1,317,767.81	982,313.68
Shine Resunga Development Bank Ltd	183,784,465.44	61,509,730.27
Siddhartha Bank Ltd	64,265.89	591,255.33
Term deposit with banks (original maturity upto 3 months)	-	-
<b>Total</b>	<b>217,153,534.83</b>	<b>95,745,355.47</b>

Cash and Cash Equivalents as Per Statement of Cash Flows	217,153,534.83	95,745,355.47
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9 Placements with Financial Institutions

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Term Deposit Placements with Banks and Financial Institutions	150,000,000.00	210,000,000.00
Shine Resunga Development Bank Ltd	150,000,000.00	210,000,000.00
Less: Allowance for Impairment	-	-
<b>Total</b>	<b>150,000,000.00</b>	<b>210,000,000.00</b>

10 Loans and Advances to Member

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Collateral Loans	301,783,366.59	326,099,511.72
Social Loan	12,460,442.25	13,250,520.95
Business Loans	98,716,744.35	101,767,444.90
Hire Purchase Loans	3,584,096.71	3,534,109.47
Share Collateral Loan	-	-
Term Deposit Loans	36,609,399.77	23,838,400.00
Easy Loan	4,499,999.58	4,500,000.00
Agriculture Loans	1,221,249.83	2,277,787.80
Educational Loans	3,820,000.00	8,500,000.00
<b>Total</b>	<b>462,695,299.08</b>	<b>483,767,774.84</b>
Interest Receivable	-	-
<b>Gross Loans and Advances</b>	<b>462,695,299.08</b>	<b>483,767,774.84</b>
Less: Allowances for Impairment	22,897,654.87	29,813,185.13
<b>Total</b>	<b>439,797,644.22</b>	<b>453,954,589.71</b>

Handwritten signatures and a circular stamp of I.P. Maini & Associates Chartered Accountants, Kathmandu, Nepal.

**City Express Saving and Credit Co-operative Limited**  
**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

**10.1 Allowances for Impairment**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Balance at Shrawan 01	29,840,378.23	26,733,746.88
Impairment loss for the year		3,093,034.79
Recoveries/ Reversal	6,931,061.42	-
<b>Balance at Ashadh End</b>	<b>22,909,316.80</b>	<b>29,826,781.68</b>

**10.2 Allowances for Impairment by Loan Ageing**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
<b>Loan Category by Ageing</b>		
Good loans (not delinquent and delinquent for not more than 3 months)	440,332,237.16	457,704,200.27
Sub-Standard Loans ( delinquent from 3 months not more than 6 months)	-	10,436,310.14
Doubtful Loans ( delinquent from 6 months not more than 12 months)	7,737,444.01	
Bad Loans (delinquent for more than 12 months)	14,625,617.91	15,627,278.19
<b>Total</b>	<b>462,695,299.08</b>	<b>483,767,788.60</b>
<b>Impairment Allowance</b>		
Good loans (not delinquent and delinquent for not more than 3 months)	4,403,322.68	4,577,042.00
Sub-Standard Loans ( delinquent from 3 months not more than 6 months)	-	-
Doubtful Loans ( delinquent from 6 months not more than 12 months)	3,868,714.28	3,652,708.55
Bad Loans (delinquent for more than 12 months)	14,625,617.91	15,627,278.19
Additional Impairment of the Financial Assets	-	5,956,156.39
<b>Total</b>	<b>22,897,654.87</b>	<b>29,813,185.13</b>

The management of the co-operative has estimated loan loss provision as per the co-operative act-2074 which is higher than the loan loss provision as per impairment of financial assets NFRS-9 to meet the future uncertainties.  
The management of the co-operative had provisioned extra impairment allowance of Rs. 5,956,156.39 in last fiscal year which are categorized as good loan in present fiscal year.

**10.3 Interest Receivables and Interest Suspense**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Interest Receivables	24,646,951.46	30,410,895.39
Less: Interest Suspendes	(24,646,951.46)	(30,410,895.39)
<b>Total</b>	<b>-</b>	<b>-</b>

**11 Loans and Advances to Staff**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Loans to staff (Gross Outstanding)	1,166,193.70	1,359,654.85
Fair value adjustment (related to concessional rate of interest)		
<b>Amortized cost of loans and advances to staff</b>	<b>1,166,193.70</b>	<b>1,359,654.85</b>
Less: Allowances for Impairment	11,661.94	13,596.55
<b>Total</b>	<b>1,154,531.76</b>	<b>1,346,058.30</b>

*(Handwritten signatures and a blue circular stamp of P. Mainali & Associates Chartered Accountants are present here.)*



**City Express Saving and Credit Co-operative Limited**  
**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

**12 Investment Securities**

The Co-operative has made investment in equity instruments of certain entities which are held as long-term strategic investments and not for trading. The Co-operative has made an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income (FVTOCI).

Particulars	As at Ashad 32,2082	As at Ashad 31,2081
Investment in Equity measured at FVTOCI	2,027,400.00	2,027,400.00
<b>Total</b>	<b>2,027,400.00</b>	<b>2,027,400.00</b>

**12.1**

**Investment in Equity measured at FVTOCI**

Particulars	As at Ashad 32,2082	As at Ashad 31,2081
<b>Equity Instruments</b>		
Quoted Equity Securities	-	-
Unquoted Equity Securities	2,027,400.00	2,027,400.00

**12.2 Information relating to Investment in Equities**

Particulars	As at Ashad 32,2082		As at Ashad 31,2081	
	Cost	Fair value	Cost	Fair value
Investment in Unquoted Equity				
National Cooperative Bank Limited	1,010,000.00	1,010,000.00	1,010,000.00	1,010,000.00
District Co-operative Society Limited	5,000.00	5,000.00	5,000.00	5,000.00
National Federation of Savings and Credit Co-operative Union Ltd	1,012,400.00	1,012,400.00	1,012,400.00	1,012,400.00

Value of Investment in Equity as at Ashad 32, 2082 is Rs. 2,027,400.00

Value of Investment in Equity as at Ashad 31, 2081 is Rs. 2,027,400.00

**City Express Saving and Credit Co-operative Limited**

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

**13 Other Financial Assets - Current**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Other Deposit	-	1,750.00
Other Receivables	217,118.25	463,065.06
Receivable from Maya Remit	-	97.53
Receivable from Mobile banking	356,305.42	343,743.54
Receivable from Sajilo Pay Payment Services Pvt. Ltd.	494,103.13	494,103.13
Rent Deposit	-	211,526.00
Security Deposit	-	12,050.00
<b>Total</b>	<b>1,067,526.79</b>	<b>1,526,335.26</b>

**14 Inventory**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
STC Debit Card Inventory	-	241,093.75
<b>Total</b>	<b>-</b>	<b>241,093.75</b>

**15 Current Tax Assets/ (Liabilities)**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
<b>Current tax assets</b>		
Current year Income Tax Assets	2,419,109.44	4,849,976.17
Tax assets of Prior Periods	-	-
<b>Less:</b>		
<b>Current Tax Liabilities</b>		
Current year Income Tax Liabilities	(4,744,824.59)	(5,065,780.00)
Tax Liabilities of Prior Periods	-	-
<b>Net Current Tax Assets/ (Liabilities)</b>	<b>(2,325,715.15)</b>	<b>(215,803.83)</b>

**16 Other Assets - Current**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Other Advances	-	-
Pre-Paid Insurance	95,867.38	115,550.03
Other Pre-Paid Expenses	1,617.25	29,254.57
Staff Advance	262,017.89	300,707.34
<b>Total</b>	<b>359,502.52</b>	<b>445,511.94</b>

Handwritten signatures and a blue circular stamp of P. Mainali & Associates Chartered Accountants are present at the bottom of the page.

City Express Saving and Credit Co-operative Limited

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

17 Equity Share Capital

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Opening Share Capital	53,721,100.00	53,366,100.00
Addition During the year	504,500.00	750,500.00
Redemption/(transfer ) during the year	(490,000.00)	(395,500.00)
<b>Total</b>	<b>53,735,600.00</b>	<b>53,721,100.00</b>

Reconciliation of number of share outstanding

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Balance at the beginning of the year	537,211	533,661
Share addition during the year	5,045	7,505
Redemption/(transfer ) during the year	(4,900)	(3,955)
<b>Balance at the end of the year</b>	<b>537,356</b>	<b>537,211</b>

The face value of co-operative share is Rs. 100. Each member of co-operative has one voting right in Annual General Meeting. Dividend will be distributed on the basis of Share Capital held by the members.

18 General Reserve

18.1 Fund form/for PPE (Land & Building)

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Opening Balance	75,853,313.77	75,853,313.77
Transfer from gain on sale	-	-
Transfer to Other Reserves and Funds	-	-
<b>Closing Balance</b>	<b>75,853,313.77</b>	<b>75,853,313.77</b>

18.2 Reserve from Other Sources

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Opening Balance	60,357,910.99	58,500,727.12
Appropriation from net profits for the year	3,397,777.29	3,605,708.44
Regulatory Requirement adjustments (net of tax)	-	(5,579,356.01)
NFRS Adjustments	-	-
Amortization of grant related to assets	-	-
Transfer from Patronage Refund Fund	2,704,281.33	3,513,029.13
Transfer from Other Reserves and Funds	-	317,802.31
Transfer to Other Reserves and Funds	-	-
<b>Total</b>	<b>66,459,969.61</b>	<b>60,357,910.99</b>

The Co-operative has booked 100% loss provision on Non-Banking Assets as per guidelines of directives issued by Department of cooperatives on 2082/3/32. The loss provision for Non banking assets of FY: 80/81 Rs.5,579,356.01 (net of tax) has been adjusted retrospectively.

18.3 Total General Reserve

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Fund form/for PPE (Land & Building)	75,853,313.77	75,853,313.77
Reserve from Profit of the co-operative including other sources	66,459,969.61	60,357,910.99
<b>Total</b>	<b>142,313,283.38</b>	<b>136,211,224.76</b>

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**City Express Saving and Credit Co-operative Limited**

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

**19 Other Statutory Reserve**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Cooperative Patronage Fund	2,548,332.97	2,704,281.33
Share Dividend Fund	5,657,554.03	6,447,006.69
Community Development Fund	1,314,044.16	994,342.55
Co-operative Development Fund	2,285,646.17	1,905,944.56
Co-operative Education Fund	552,117.93	639,591.32
Cooperative Promotion Fund	481,910.22	430,943.56
Losses Recovery Fund	4,517,801.12	4,138,099.51
Other Risk Management Fund	1,437,454.05	1,057,752.44
Stabilization Fund	324,820.95	286,850.79
<b>Total</b>	<b>19,119,681.61</b>	<b>18,604,812.73</b>

**20 Deposits from Member**

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Matribhumi Savings	52,098,023.52	49,352,679.49
Nominee Savings	1,120,984.18	1,374,280.91
General Savings	26,662,195.78	18,155,134.01
Recurring Savings	3,580,080.84	4,490,462.65
City Express Savings	95,839,234.76	82,019,588.08
Children savings	3,168,866.34	2,794,304.96
Shareholder Savings	75,579,204.87	46,385,514.45
Remit Savings	490,569.42	2,389,233.43
Remit Term Deposit	6,835,000.00	9,830,000.00
City Express Swornim Savings	24,410,251.54	21,240,296.59
Other Savings	-	165,305.90
Regular Savings	15,483,820.38	12,123,308.65
3 Month Fixed Deposit	-	-
6 Months Fixed Deposit	60,508,000.00	26,513,555.00
1 Year Fixed Deposit	223,602,000.00	263,119,868.00
2 Years Fixed Deposit	6,436,224.10	13,380,000.00
3 Years Fixed Deposit	596,292.37	2,195,102.00
<b>Total</b>	<b>596,410,748.10</b>	<b>555,528,634.12</b>

Handwritten signatures and a blue circular stamp of the auditor, K. Mainali & Associates Chartered Accountants, Kathmandu, Nepal.

City Express Saving and Credit Co-operative Limited

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

21 Other Financial liabilities - Current

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
ATM Payable	10,000.00	-
Audit Fee Payable	250,875.00	139,375.00
Consultancy Fee Payable	-	78,050.00
Interest Payable	146,832.61	146,832.61
Payable to Members	1,237,444.34	924,484.84
Payable to Jaya Wagle	-	16,633.33
Meeting Fees & Allowances Payables	-	56,100.00
Payable to Sandesh Dugdha Padartha Udhyog	17,970.00	13,885.00
Payable to Om Ganesh	18,925.00	17,175.00
Payable to House owner	12,000.00	-
Salary Payable	-	-
Other Payables	138,628.80	396,938.87
<b>Total</b>	<b>1,832,675.75</b>	<b>1,789,474.65</b>

22 Other Liabilities

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
TDS Payable	883,231.33	1,078,705.15
House rent Tax (Local Municipal Tax)	38,478.21	126,119.51
Citizen Investment Fund	-	113,175.00
Staff Bonus Payable	1,567,068.78	1,929,066.71
Social Security Fund Payable	126,480.00	144,460.00
Gratuity Payable	-	28,246.00
<b>Total</b>	<b>2,615,258.31</b>	<b>3,419,772.37</b>

23 Provisions

Particulars	As at Ashad 32, 2082	As at Ashad 31, 2081
Provision for Loss on Non Banking Assets	20,397,942.40	6,974,195.00
<b>Total</b>	<b>20,397,942.40</b>	<b>6,974,195.00</b>

The Cooperative has booked a 100% loss provision on Non-Banking Assets as per the directives issued by the Department of Cooperatives on 2082/03/32. The loss provision for Non-Banking Assets for FY 80/81 amounting to Rs. 6,974,195 has been retrospectively adjusted. Further, the corresponding retrospective deferred tax adjustment has also been recognized.

Handwritten signatures and a circular stamp of the cooperative are present. The stamp reads: "L.P. Mainali & Associates \* Chartered Accountants \* Kathmandu".

**City Express Saving and Credit Co-operative Limited**

**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**

**All amounts are in Rs unless otherwise stated**

**24 Interest Income**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Interest from loan investment	65,934,455.94	77,083,869.56
Interest Portion of NBA	4,513,116.00	-
<b>Total</b>	<b>70,447,571.94</b>	<b>77,083,869.56</b>

**25 Interest Expenses**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Interest expenses for deposits	36,375,247.87	52,343,067.48
<b>Total</b>	<b>36,375,247.87</b>	<b>52,343,067.48</b>

**26 Other Operating Income**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Management Fee	2,007,460.52	2,045,381.77
Remittance Commission	64.71	-
Commission On City Wallet	142,685.00	13,648.00
Commission On W/U Payment	4,700.76	11,778.87
City Remit Commission	10,455.00	192,948.00
Miscellaneous Income	82,288.17	371,769.11
Other Fees	15,400.00	9,291.90
Profit on sale of assets	-	63,271.11
Profit on modification of ROU	91,151.79	44,819.98
Profit on termination of ROU assets	161,730.83	-
ATM Charges	9,041.00	12,700.00
Application fees	32,700.00	13,800.00
Mbank Income	115,690.00	90,975.00
<b>Total</b>	<b>2,673,367.77</b>	<b>2,870,383.74</b>

Handwritten signatures and a blue circular stamp of P. Mainali & Associates, Chartered Accountants, Kathmandu.

**City Express Saving and Credit Co-operative Limited**

**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**

**All amounts are in Rs unless otherwise stated**

**27 Administrative Expenses**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Amc and Software Expenses	547,744.30	516,479.27
ATM Debit Card	-	242,787.75
Audit Fee	254,250.00	141,250.00
Audit Expenses	13,655.00	14,760.00
Bank Charges	5,997.39	6,250.77
Consultancy Fees	-	79,100.00
Cleanliness & Hyigene Expenses	13,655.00	
Dashain Allowance for Jame Masjid	4,500.00	5,500.00
Donations	-	300.00
Festival Expenses	15,770.00	
Field Visit Expenses	8,000.00	20,240.00
Fines and Penalties	5,705.88	77,565.21
Fuel Expenses	430,966.51	376,991.57
Annual General Meeting Expenses	504,484.00	487,563.41
Guest Entertainment	22,070.00	23,500.00
Insurance Expenses	142,186.17	228,551.74
Internet Expenses	575,729.00	605,120.00
Kitchen Expenses	598,272.46	599,708.39
Loss on Sale of Fixed Assets	69,726.39	-
Marketing Expenses	11,400.00	10,700.00
Mbank Fees	66,105.00	40,680.00
Medical expenses	-	99.00
Meeting expenses	38,949.97	8,599.99
Meeting Allowances	401,000.00	387,500.00
Membership Expenses	1,264.00	3,411.00
Miscalleneous Expenses	279,327.95	189,750.85
Notice Publication Expenses	11,883.00	315,691.10
Office expenses	211,976.67	31,588.00
Parking Expensees	42,710.00	77,875.00
Printing and Stationery	445,313.75	567,391.04
Rates and taxes	69,807.44	86,500.00
Repair and Maintainances (Class A)		-
Repair and Maintainances (Class B)	174,543.62	128,653.75
Repair and Maintainances (Class C)	55,222.30	42,582.73
Repair and Maintainances (Class D)		2,660.00
Renewal Charges	34,700.00	43,000.00
Short term Lease Expenses	-	222,222.63
Telephone Expenses	116,840.00	153,200.00
Transportation Allowance	229,040.00	173,500.00
Travelling Expenses/Local Conveyance	27,830.00	51,410.00
Unwinding of Lease Liabilities	990,296.60	1,144,019.11
Vehicle Renewal and Registration Expenses	21,500.00	11,615.00
Auction Charges	55,019.00	36,147.00
Write off Expenses (Net)	46,593.23	-
Water and Electricity Expenses	338,450.48	447,030.00
<b>Total</b>	<b>6,882,485.10</b>	<b>7,601,494.30</b>

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**City Express Saving and Credit Co-operative Limited**  
**Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)**  
**All amounts are in Rs unless otherwise stated**

**28 Employment Benefit expenses**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Salary and Allowance	13,399,142.00	13,250,676.06
Amortization of Prepaid staff expenses related to loans at concessional rates	-	-
<b>Sub total</b>	<b>13,399,142.00</b>	<b>13,250,676.06</b>
Employee Bonus Expenses	1,567,068.78	1,929,066.71
<b>Total</b>	<b>14,966,210.78</b>	<b>15,179,742.77</b>

**29 Depreciation and Amortization**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Depreciation of Property Plant and Equipment	957,329.10	1,015,993.88
Depreciation of Right to Use Assets	1,354,000.49	1,748,032.92
Amortization Expenses of Intangible Assets	148,312.50	148,312.50
<b>Total Depreciation And Amortisation Pertaining To Continuing Operations</b>	<b>2,459,642.09</b>	<b>2,912,339.30</b>

**30 Non-Operating Income**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Interest Income	9,739,616.40	20,449,844.57
Dividend Income	-	16,247.85
Patronage Income	-	-
<b>Total</b>	<b>9,739,616.40</b>	<b>20,466,092.42</b>

Non-Operating Interest Income is received from Savings & Fixed Deposits in Bank & Financial Institutions.

**31 Income Taxes Relating to Continuing Operations**

**31.1 Income Tax Recognised in Profit or Loss**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
<b>Current tax</b>		
In respect of the current year	4,744,824.59	5,065,780.00
Income tax In respect of prior years	4,744,824.59	5,065,780.00
<b>Deferred tax</b>		
Deferred tax (Income)/Expenses for the year	(2,665,246.01)	1,592,785.66
	(2,665,246.01)	1,592,785.66
<b>Total income tax</b>	<b>2,079,578.58</b>	<b>6,658,565.66</b>

**32 Profit from disposal of Non Current Assets held for sale (Net of Tax)**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Receipt froms Disposal of		
Land	-	-
Furniture	-	-
Less: Cost/ WDV of		
Land	-	-
Compound Wall	-	-
Furniture	-	-
<b>Profit/(Loss) from disposal of non-current assets</b>	<b>-</b>	<b>-</b>
Less: Tax expenses for disposal of non-current assets		
<b>Profit from disposal of Non Current Assets held for sale (Net of Tax)</b>	<b>-</b>	<b>-</b>

*Handwritten signatures and stamps:*  
 - A blue circular stamp: "P. P. Marjali & Associates Chartered Accountants" with "Kalyanpur" in the center.  
 - Multiple handwritten signatures in black ink, including one that appears to say "D. P. Marjali".

**City Express Saving and Credit Co-operative Limited**

Notes to the financial statements for the year ended Ashad 32, 2082 (July 16, 2025)

All amounts are in Rs unless otherwise stated

**33 Earnings Per Share**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
<b>From Continuing Operations</b>		
Basic Earnings Per Share	13,591,109.18	8,843,477.74
Diluted Earnings Per Share	25.29	16.46
	25.29	16.46

a) There are no potential dilutive instruments.

**33.1 Basic Earnings per share**

Particulars	Year ended Ashad 32,2082	Year ended Ashad 31,2081
Profit for the year attributable to owners of the Co-operative (A)	13,591,109.18	8,843,477.74
Weighted average number of equity shares for the purposes of basic earnings per share (B)	537,356	537,211
<b>Basic Earnings per share (A/B)</b>	<b>25.29</b>	<b>16.46</b>

The Co-operative has received and redeemed the share capital on daily basis. Due to such practical difficulty in the calculation of weighted average number of shares, the co-operative has taken the Ashad end number of shares held by members for the calculation of weighted average number of shares.

**34 Capital Commitments and Contingent liabilities**

The co-operative do not have any capital commitments that warrant disclosures.

The co-operative do not have any material contingent liabilities that warrant disclosures.



**Auditor's Notes on Certification of Income Tax Return of  
City Express Saving and Credit Co-operative Ltd  
For the FY 2081/82**

We have examined the books of accounts maintained by the company as per Section 81 of Income Tax Act 2058. We certify that the transactions of the company is true and fair on the basis of books of accounts and other related documents provided to us. Our notes regarding the certification is as follows:

**Details of Expenses Deductible as per Income Tax Act 2058**

Account Head	Total Expenses	Expenses Deductible	Expenses not Deductible	Expenses Deductible under separate Section	Annex	Remarks
Interest Expenses	36,375,247.87	36,375,247.87				
<b>Total</b>	<b>36,375,247.87</b>	<b>36,375,247.87</b>				
<b>Administrative Expenses</b>						
Amc and Software Expenses	547,744.30	547,744.30				
Audit Fee	254,250.00	254,250.00				
Audit Expenses	13,655.00	13,655.00				
Bank Charges	5,997.39	5,997.39				
Cleanliness & Hygiene Expenses	13,655.00	13,655.00				
Dashain Allowance for Jame Masjid	4,500.00	4,500.00				
Festival Expenses	15,770.00	15,770.00				
Field Visit Expenses	8,000.00	8,000.00				
Fines and Penalties	5,705.88	-	5,705.88			
Fuel Expenses	430,966.51	430,966.51				U/S 21
Annual General Meeting Expenses	504,484.00	504,484.00				U/S 21
Guest Entertainment	22,070.00	22,070.00				
Insurance Expenses	142,186.17	142,186.17				
Internet Expenses	575,729.00	575,729.00				
Kitchen Expenses	598,272.46	598,272.46				
Loss on Sale of Fixed Assets	69,726.39	69,726.39				
Marketing Expenses	11,400.00	11,400.00				
Mbank Fees	66,105.00	66,105.00				
Meeting expenses	38,949.97	38,949.97				
Meeting Allowances	401,000.00	401,000.00				
Membership Expenses	1,264.00	1,264.00				
Miscellaneous Expenses	279,327.95	279,327.95				
Notice Publication Expenses	11,883.00	11,883.00				
Office expenses	211,976.67	211,976.67				
Parking Expenses	42,710.00	42,710.00				
Printing and Stationery	445,313.75	445,313.75				
Rates and taxes	69,807.44	69,807.44				
Repair and Maintainances (Class D)	174,543.62	-		174,543.62		
Repair and Maintainances (Class C)	55,222.30	-		55,222.30		
Renewal Charges	34,700.00	34,700.00				
Telephone Expenses	116,840.00	116,840.00				
Transportation Allowance	229,040.00	229,040.00				
Travelling Expenses/Local Conveyance	27,830.00	27,830.00				
Unwinding of Lease Liabilities	990,296.60	-		990,296.60		
Vehicle Renewal and Registration Expenses	21,500.00	21,500.00				
Auction Charges	55,019.00	55,019.00				
Write off Expenses (Net)	46,593.23	46,593.23				
Water and Electricity Expenses	338,450.48	338,450.48				U/S 21
<b>Total</b>	<b>6,882,485.10</b>	<b>5,656,716.70</b>	<b>5,705.88</b>	<b>1,220,062.51</b>		
<b>Employee Benefits Expense</b>						
Salary and Allowance	13,399,142.00	13,399,142.00				
Staff Bonus	1,567,068.78	1,567,068.78				
<b>Total</b>	<b>14,966,210.78</b>	<b>14,966,210.78</b>				
<b>Depreciation and Amortisation Expense</b>	<b>2,459,642.09</b>			<b>2,459,642.09</b>		
<b>Grand Total</b>	<b>60,683,585.83</b>	<b>56,998,175.35</b>	<b>5,705.88</b>	<b>3,679,704.60</b>		

*[Handwritten signatures and notes in blue ink, including names like 'Ajay Nair' and 'Ajay Nair' with a signature]*




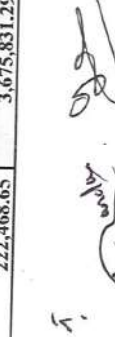


City Express Saving and Credit Co-operative Ltd

F.Y. 2081/82

Calculation of Allowable Depreciation as per Income Tax Act, 2058

PARTICULARS	Pool A (Non Depreciable Assets)	POOL 'A'	POOL 'B'	POOL 'C'	POOL 'D'	Pool 'E'	TOTAL
Opening Balance							
Addition upto Poush			2,057,149.74	1,108,623.36	58,865.00	333,702.97	3,558,341.07
Allowable Portion			12,800.00	-	2,300.00	-	15,100.00
Addition from Magh to Chaitra			12,800.00	-	2,300.00	-	15,100.00
Allowable Portion			951,301.80	-	-	-	951,301.80
Addition from Baishak to Ashad			634,201.00	-	-	-	634,201.00
Allowable Portion			315,747.42	-	-	-	315,747.42
Sale During the Year			105,249.00	-	-	-	105,249.00
Depreciation Base for Repair & maint.			116,500.00	41,000.00	-	-	157,500.00
Depreciation Base for Depreciation			2,692,899.74	1,067,623.36	61,165.00	333,702.97	4,155,391.07
Rate of Depreciation			2,692,899.74	1,067,623.36	61,165.00	333,702.97	4,155,391.07
DEPRECIATION FOR THE YEAR		5%	25%	20%	15%	-	-
Terminal Depreciation			673,225.00	213,524.67	9,175.00	111,234.32	1,007,159.00
Balancing Figure			-	-	-	-	-
Unabsorbed			527,599.22	-	-	-	527,599.22
Unabsorbed Repair and Maintenance			-	-	-	-	-
Opening Depreciation Base for Next Year			2,547,273.96	854,098.69	51,990.00	222,468.65	3,675,831.29



**City Express Saving and Credit Co-operative Ltd**  
**For the FY 2081/82**  
**Calculation of Taxable Income**

Particulars	Details	Amount
Net Profit or (Loss) As per books of account		15,670,687.76
Add: Loss on Sale of fixed assets	69,726.39	
Less: Profit on Modification of ROU	(91,151.79)	
Less: Profit on Disposal of ROU	(161,730.83)	
Less: Dividend Income	-	
Add: Non Deductable Expenses	5,705.88	
Add: Depreciation as per Books of Account	2,459,642.09	
Less: Dep as per Tax	(1,007,159.00)	
Add: Unwinding of Lease Interest expenses	990,296.60	
Add: Short term Lease Expenses	-	
Add: Repairs as per Books	229,765.92	
Less: Repairs as per Tax	(229,765.92)	
Less: Rent Expenses	(2,065,231.36)	
Less: LLP Income In books	(6,917,464.87)	
Add: Allowable LLP Reversal as per tax base	1,347,054.68	
Add: Disallowed Provision on NBA	13,423,747.40	
<b>Total</b>		<b>8,053,435.19</b>
Carry Forward loss from Previous Year		-
<b>Taxable Profit or (Loss)</b>		<b>23,724,122.95</b>

**Tax Calculation**

Particulars	Amount(Rs.)
Taxable Profit	23,724,122.95
Rate of Tax	20%
<b>Tax Liability</b>	<b>4,744,824.59</b>

**Calculation of Deductible Loan Loss Provision**

Particulars	As per Books	As per Tax
Closing Loan Assets (inc of Staff Loan)	463,861,492.78	463,861,492.78
Allowable 5% deduction	23,193,074.64	23,193,074.64
Closing Loan Loss Provision for the Year	22,909,316.80	22,909,316.80
Opening LLP Allowed	29,826,781.68	24,256,371.48
Gain/(Loss) recognized in Income Statement	6,917,464.87	1,347,054.68

Note: F.Y. 2080/81 LLP of Rs.5,570,410.19 was disallowed for income tax purpose. Hence, for this fiscal year the previously disallowed amount has not been considered as income.

**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**35. Related Party Disclosures**

**Names of Related party and description of relationship**

**i. Key Management Personnel**

S.N.	Name	Relationship	Date of Appointment	Date of Retirement
1	Krishna Raj Paudel	Chairman / Secretary	079/09/09	083/09/08
2	Than Prasad Sharma	Vice Chairman	079/09/09	083/09/08
3	Rajendra Prasad Sharma	Secretary/ member	079/09/09	083/09/08
4	Hari Prasad Sharma Wagle	Treasurer / member	079/09/09	083/09/08
5	Radha Gawanli	Board Member	079/09/09	083/09/08
6	Naresh Sharma	Board Member	079/09/09	083/09/08
7	Kamal Kumar Tandan	Board Member	079/09/09	083/09/08
8	Nirmal Tandan	Board Member	079/09/09	083/09/08
9	Bandana Shrestha	Board Member	079/09/09	083/09/08
10	Gita Pandey Chhetri	ASC Member	079/09/09	083/09/08
11	Sarasowti Panthee G C	ASC Member	079/09/09	083/09/08
12	Ashok Tandan	ASC Member/ Coordinator	079/09/09	083/09/08
13	Bed Prasad Upadhya	Loan Committee Member	079/09/09	083/09/08
14	Dev Bahadur Thapa	Loan Committee Member	079/09/09	083/09/08
15	Narayan Bdr Basnet	Chief Executive Officer	075/07/16	

Handwritten signatures and a blue circular stamp of 'I.P. Mainali & Associates \* Chartered Accountants \* Kathmandu' are present below the table.

**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 32nd Ashad 2082 (July 16, 2025)**

**Summary of Transactions outstanding with related parties**

Name	Meeting Allowances .		Other facilities		Loans disbursed		Loans outstanding		Interest Received	
	For the Year 2081/82	For the Year 2080/81	For the Year 2081/82	For the Year 2080/81	For the Year 2081/82	2080/081	As on 2082/3/32	As on 2081/3/31	As on 2082/3/32	As on 2081/3/31
Krishna Raj Paudel	34,000.00	26,000.00	17,000.00	13,000.00	30,000,000.00	1,000,000.00	15,000,000.00	700,000.00	96,575.23	100,512.24
Than Prasad Sharma	16,000.00	20,000.00	8,000.00	10,000.00	-	-	-	-	-	-
Rajendra Prasad Sharma	34,000.00	28,000.00	17,000.00	14,000.00	-	-	-	-	-	-
Hari Prasad Sharma	32,000.00	26,000.00	16,000.00	13,000.00	-	-	-	-	-	-
Radha Gyanwali	34,000.00	30,000.00	17,000.00	15,000.00	-	-	4,900,000.00	4,900,000.00	512,291.85	591,683.88
Naresh Sharma	36,000.00	28,000.00	18,000.00	14,000.00	-	-	-	-	-	-
Kamal Kumar Tandon	34,000.00	28,000.00	17,000.00	14,000.00	-	-	1,300,000.00	1,300,000.00	177,898.00	182,903.89
Nirmal Tandon	36,000.00	30,000.00	18,000.00	15,000.00	-	-	-	-	-	-
Bandana Shrestha	26,000.00	30,000.00	18,000.00	15,000.00	-	-	-	-	-	-
Ashok Tandon	10,000.00	10,000.00	5,000.00	5,000.00	2,800,000.00	-	2,518,186.92	1,862,516.88	163,043.14	267,901.03
Gita Pandey Chhetri	10,000.00	10,000.00	5,000.00	5,000.00	-	-	-	-	-	-
Saraswati Panthec G C	8,000.00	10,000.00	4,000.00	10,000.00	-	-	-	-	-	-
Nirmal Tandan	22,500.00	22,500.00	4,500.00	-	-	-	-	-	-	-
Bed Prasad Upadhyaya	13,500.00	22,500.00	2,700.00	4,000.00	-	-	-	-	-	-
Dev Bahadur Thapa	21,000.00	22,500.00	4,200.00	4,500.00	-	-	-	-	-	-
<b>Total</b>	<b>367,000.00</b>	<b>343,500.00</b>	<b>171,400.00</b>	<b>151,500.00</b>	<b>32,800,000.00</b>	<b>1,000,000.00</b>	<b>23,718,186.92</b>	<b>8,762,516.88</b>	<b>949,808.22</b>	<b>1,143,001.04</b>

*[Handwritten signatures and initials]*



**CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
 For the year ended 32nd Ashad 2082 (July 16, 2025)

**Summary of Benefits provided to Chief Executive Officer**

Particulars	Current Year	Previous Year
Basic Salary	1,430,000.00	1,320,000.00
Grade	184,493.14	170,301.39
Allowance	1,788,793.74	1,744,201.90
SSF Contribution	283,830.00	283,830.00
<b>Total</b>	<b>3,687,116.88</b>	<b>3,518,333.29</b>

Handwritten signatures and notes in Nepali script, including the name 'Narendra' and a signature 'Narendra'.



## सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लिमिटेड

**आ व २०८१।०८२**

Indicator	Particulars	Goal	Numerator	Denominator	FY 2081/82
<b>Protection (P)</b>					
<b>सुरक्षण</b>					
P1	Allowance for Loan Losses/ Delinquency > 12 months १२ महिना भन्दा बढी भाखा नाघेको ऋणको लागि कोषको व्यावस्था	१००%	१४,६२५,६१७.९१	१४,६२५,६१७.९१	१००.००%
P2	Net Allowance for Loan Losses/ Delinquency 6-12 months महिना देखि १२ महिना सम्म भाखा नाघेको ऋणको लागि कोषको व्यवस्था	५०%	३,८६८,७१४.२८	७,७३७,४२८.५५	५०.००%
P2x	Net Allowance for Loan Losses/ Delinquency 3-6 months १ महिना देखि १२ महिना सम्म भाखा नाघेको ऋणको लागि कोषको व्यवस्था	२५%	-	-	
P2Y	Net Allowance for Good Loan/ Performing Loan असल ऋणको लागि गरिएको ऋण सुरक्षण कोषको अवस्था	१%	४,४१४,९८४.६२	४४१,४९८,४६१.७८	१.००%
<b>Effective financial structure (E) प्रभावकारी बित्तिय संरचना</b>					
E1	Net Loans / Total Assets कुल सम्पतिमा कुल ऋणको अनुपात	७०%-८०%	४४०,९५२,१७५.९८	८४४,७०९,३९६.७३	५२.२०%
E5	Net Savings / Total Assets कुल सम्पतिमा बचतको अनुपात	७०%-८०%	५९६,४१०,७४८.१०	८४४,७०९,३९६.७३	७०.६१%
E6	External Credit / Total Assets कुल सम्पतिमा बाह्य ऋणको अनुपात	५% भन्दा कम	-	८४४,७०९,३९६.७३	०.००%
E7	Member Share Capital / Total Assets कुल सम्पतिमा शेयरपुँजीको अनुपात	बढीमा २०%	५३,७३५,६००.००	८४४,७०९,३९६.७३	६.३६%
E9	Net Institutional Capacity / Total Assets कुल सम्पतिमा खुद संस्थागत पुँजीको अनुपात	कम्तीमा १०%	२१५,१५९,२४६.३५	८४४,७०९,३९६.७३	२५.४७%
<b>Assets quality (A) सम्पतिको गुणस्तर</b>					
A1	Total Delinquency loan / Gross Loan Portfolio कुल ऋणको अनुपातमा भाखा नाघेको ऋण	५% भन्दा कम	२२,९०९,३९६.८०	४६३,८६१,४९२.७८	४.९४%
A2	Non Earning Assets / Total Assets कुल सम्पतिमा नकमाउने सम्पतिको अनुपात	५% भन्दा कम	२२,९०९,३९६.८०	८४४,७०९,३९६.७३	२.७१%
A3	Non Earning Liquid Assets / Free Reserves शुद्ध लागतहित कोषमा आय आर्जन नगर्ने सम्पतिको अनुपात	200% भन्दा बढी	२१८,२२१,०६१.६२	१३,४५९,०१७.६६	१६२१.३७%
<b>Rate of return (आम्दानी र खर्चको प्रतिफल )</b>					

R9	Total Operating Expenses / Average Total Assets औषत सम्पतिमा संचालन खर्चको अनुपात	५% भन्दा कम	२२,७४१,२६९.१९	८१४,१४३,९२०.९७	२.७९%
R12	Total Operating Income / Average Total Assets औषत सम्पतिमा खुद आय अनुपात	कम्तीमा १०%	७३,१२०,९३९.७१	८१४,१४३,९२०.९७	८.९८%
<b>Liquidity (L) तरलता</b>					
L1	S.T Investments + Liquid Assets - ST :Payments / Saving Deposits कुल निक्षेपमा तरलता	१६%	२१५,६०५,८०३.३१	५९६,४१०,७४८.१०	३६.१५%
L2	Liquid Reserves / Saving Deposits कुल निक्षेपमा लागतहित कोष	१०%	१६१,४२३,६४६.३७	५९६,४१०,७४८.१०	२७.०७%
L3	Non Earning Liquid Assets / Total Assets कुल सम्पतिमा आय आर्जन नगर्ने तरल सम्पतिको अनुपात	१% भन्दा कम	१,९६५,००५.००	८४४,७०९,३९६.७३	०.२३%
<b>Sign of growth (S) वृद्धिका संकेतहरू</b>					
S10	Growth in Membership सदस्य वृद्धिदर	१५% भन्दा बढी	४७.००	१,२४२.००	३.७८%
S11	Growth in Total Assets कुल सम्पति वृद्धिदर	मुद्रा स्फिति भन्दा बढी	६१,१३०,९५१.५२	७८३,५७८,४४५.२१	७.८०%





# सल्लाहकार समिति



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निवर्तमान अध्यक्ष



चन्द्र टण्डन  
संस्थापक अध्यक्ष



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सदस्य



जिव नाथ लामिछाने  
सदस्य



महेश कुमार श्रेष्ठ  
सदस्य



माधव प्रसाद भुसाल  
सदस्य



अर्जुन अधिकारी  
सदस्य

## सामाजिक कार्य तथा साधारण सभाका केही भलकहरू



# सिटी एक्सप्रेस

विदेशबाट सजिलै पैसा पठाउने  
र स्वदेशमा सुरक्षित पाउने रेमिट



#Cityपठाऔं

- देशभर २५,००० भन्दा बढी भुक्तानी केन्द्रहरू
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- सिटी पे वालेटमा सजिलै पैसा जम्मा गर्न सकिने
- परिवारले बिना कुनै भन्बन्ट पैसा निकाल्न सक्ने



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## City Express Saving & Credit Co-operative Ltd.

Kamaladi, Kathmandu, Nepal

Tel.: 01-5354192 | E-mail: [info@ctcooperative.com](mailto:info@ctcooperative.com)

### Our Service Center

#### Arghakhanchi Service Centre

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E-mail: [Sandhikharka@ctcooperative.com](mailto:Sandhikharka@ctcooperative.com)

#### Butwal Service Centre

Butwal-06, Traffic Chowk  
Contact No: 071-530999  
E-mail: [butwal@ctcooperative.com](mailto:butwal@ctcooperative.com)

#### Galkot Service Center

Galkot-03, Hattiya, Baglung  
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E-mail: [galkot@ctcooperative.com](mailto:galkot@ctcooperative.com)

#### Wamitaksar Service Center

Musikot -07, Wamitaksar, Gulmi  
Contact No: 079-412054  
E-mail: [wamitaksar@ctcooperative.com](mailto:wamitaksar@ctcooperative.com)

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