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सत्रौं वार्षिकोत्सव

CITY EXPRESS
SAVING & CREDIT CO-OPERATIVE LTD.

सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.

City Express Saving & Credit Co-operative Ltd.

का.म.न.पा.–१, कमलादी, काठमाडौं । फोन नं. ०९७७–१–५३५४१९२
Email: info@ctcooperative.com, Web: www.ctcooperative.com

संचालक समिति

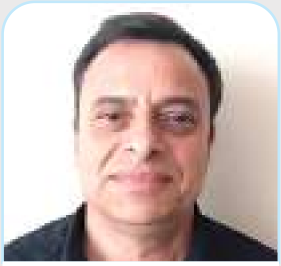
कृष्ण राज पौडेल
अध्यक्ष

थान प्रसाद शर्मा
उपाध्यक्ष

राजेन्द्र प्रसाद शर्मा
सचिव

हरि प्रसाद शर्मा वाग्ले
कोषाध्यक्ष

राधा ज्ञावली
सदस्य



नरेश शर्मा
सदस्य

कमल कुमार टण्डन
सदस्य

निर्मल टण्डन
सदस्य

बन्दना श्रेष्ठ
सदस्य

लेखा सुपरिवेक्षण समिति

अशोक टण्डन
संयोजक

गिता पाण्डे क्षेत्री
सदस्य

सरस्वती पन्थी जि.सी
सदस्य

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

विषयः १७ औं वार्षिक साधारण सभामा उपस्थित हुने सम्बन्धमा ।

यस संस्थाको मिति २०८३/०४/२७ गतेको दिन बसेको सञ्चालक समितिको बैठकको निर्णय बमोजिम यस संस्थाको **१७ औं** वार्षिक साधारण सभाको बैठक सदस्यहरुलाई पायक पर्ने सेवा केन्द्रहरुमा एकाइगतरुपमा 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 ।

क) सभा हुने मिति, स्थान र समय

क्र.स	सेवाकेन्द्र	एकाइ	मिति	स्थान	समय
१	गल्कोट ,बागलुङ्ग	१	२०८३।०६।०१	होटल गलकोट स्कवायर, गलकोट–३, हटिया	विहान ८ बजे
२	वामीटक्सार, गुल्मी	२	२०८३।०६।०१	दरवार रिसोर्ट एण्ड पार्टी प्यालेस मुसिकोट–७ वामी	दिनको २ बजे
३	सन्धिखर्क, अर्घाखाँची	३	२०८३।०६।०१	होटल डायमण्ड , सन्धिखर्क न पा –२	विहान ८ बजे
४	बुटवल, रुपन्देही	४	२०८३।०५।३१	एसियन पार्टी प्यालेस, इटाभट्टी, बुटवल	विहान ९ बजे
५	मुख्यकार्यालय काठमाण्डौं	५	२०८३।०६।०४	हिमालयन रेष्ट्रो एण्ड इभेन्ट्स ,हात्तिसार काठमाण्डौ	विहान १० बजे
६	एकाइ प्रतिनिधि भेला(निर्णय प्रमाणित)		२०८३।०६।०४	हिमालयन रेष्ट्रो एण्ड इभेन्ट्स ,हात्तिसार काठमाण्डौ	दिनको४ बजे

ख) साधारण सभामा छलफल गर्ने विषयहरु

१. अध्यक्षको मन्तव्य सहित सञ्चालक समितिको तर्फबाट प्रस्तुत गरिने वार्षिक प्रतिवेदन सम्बन्धमा ।
२. आ.व.२०८२/८३ को लेखापरीक्षण प्रतिवेदनमाथि छलफल सम्बन्धमा ।
३. लेखा सुपरिवेक्षण समितिको प्रतिवेदन माथि छलफल गरी पारित गर्ने सम्बन्धमा ।
४. आ.व. २०८३/०८४ को संस्थाको अनुमानित वार्षिक बजेट माथि छलफल गरी पारित गर्ने सम्बन्धमा ।
५. आ.व. २०८३/०८४ को लागि लेखापरीक्षकको नियुक्ति तथा निजको पारिश्रमिक तोक्ने सम्बन्धमा ।
६. सञ्चालक समिति तथा लेखा सुपरिवेक्षण समितिको निर्वाचन सम्बन्धमा ।
७. सञ्चालक समितिले प्रस्ताव गरेको लाभांश पारित गर्ने सम्बन्धमा ।
८. सञ्चालक समितिबाट भए गरेका काम कारवाही तथा छुट अनुमोदन गर्ने सम्बन्धमा ।
९ कार्यविधि बनाउने ,संशोधन तथा अनुमोदन गर्ने सम्बन्धमा ।
१०. कर्मचारीको दरवन्दी, सेवा सुविधा तथा अन्य व्यवस्थाको अनुमोदन सम्बन्धमा ।
११. निर्णय पुस्तिकामा हस्ताक्षर गर्न साधारण शेयर सदस्यहरु मध्येबाट प्रतिनिधि तोक्ने सम्बन्धमा ।
१२. निष्क्रिय सदस्यहरुको सम्बन्धमा ।
१३. विविध ।

ग) थप जानकारी

१. साधारण सभामा छलफल गरिने प्रतिवेदनहरु कथम कदाचित प्राप्त नभएमा संस्थाको केन्द्रीय कार्यालय तथा सबै सेवा केन्द्र कार्यालयहरुबाट वा संस्थाको WebSite: www.ctcooperative.com बाट डाउनलोड गरि लिनु हुन अनुरोध गर्दछौं ।
२. संस्थामा आफ्नो कारोवारलाई नियमित नगरेका सम्पूर्ण सदस्यहरुलाई मिति २०८३।०५।१५ गते सम्म नियमित गर्न अनुरोध गरिन्छ नियमित न गरेमा निष्क्रय सदस्य सम्बन्धि कार्यविधि, २०८१ बमोजिम हुने छ साथै सबै सदस्यहरुलाई आफ्नो प्यान कार्ड र राष्ट्रिय परिचय पत्र संस्थामा उपलब्ध गराउन, KYM update गर्न र सम्बन्धित निकायबाट भए गरेका निर्देशनहरुको पालना गर्न विनम्र अनुरोध गर्दछौं ।
३. निर्वाचन कार्यक्रमको तालिका संस्थाको WebSite: www.ctcooperative.com मा राखिने छ भने संस्थाका सेवा केन्द्रहरुको सूचना पाटीमा पनि टाँस गरिने छ ।

सञ्चालक समितिको आज्ञाले,
राजेन्द्र प्रसाद शर्मा
सचिव

सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

सत्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट
अध्यक्ष श्री कृष्ण राज पौडेलज्यूले प्रस्तुत गर्नु भएको

वार्षिक प्रतिवेदन

यस संस्थाको १७ औं गरिमामय वार्षिक साधारण सभालाई सफल बनाउनको लागि उपस्थित हुनु भएका आदरणीय प्रमुख अतिथिज्यू, अतिथिज्यूहरु, सल्लाहकारज्यूहरु, पुर्व सञ्चालक समितिका सदस्यज्यूहरु र विभिन्न उप समितिको संयोजक तथा सदस्यज्यूहरु सहकारीकर्मी मित्रहरु तथा सम्पूर्ण शेयर सदस्य महानुभावहरु सबैमा यस संस्थाको सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा न्यानो अभिवादन गर्दछु ।

आदरणीय शेयर सदस्य महानुभावहरु,

हामी आज संस्थाको १७ औं वार्षिक साधारण सभामा आ.व.२०८२/०८३ मा भए गरेका काम कारवाही र आगामी आ.व.२०८३/०८४ मा गरिने कार्य योजना, बजेट तथा १६ औं वार्षिक साधारण सभाबाट भएका निर्णयहरुको कार्यान्वयन भए नभएको बिषयहरु माथि छलफल गर्नको लागि उपस्थित भएका छौं त्यसकारण सम्पूर्ण सदस्य महानुभावहरुले यस वार्षिक साधारण सभामा प्रस्तुत विषय वस्तु उपर गहन अध्ययन तथा छलफल गरी आफ्नो राय सुझाव राख्नु हुनेछ भन्ने विस्वास लिएका छु साथै यहाँहरु समक्ष प्रस्तुत भएका प्रस्तावहरु माथि आवश्यक छलफल पश्चात पारित गर्नको लागि विनम्र अनुरोध गर्दछु ।

हाल देशमा सहकारी क्षेत्रमा देखिएका समस्याहरुका वावजूद पनि यस संस्थाले सदस्यहरुलाई पाएक पर्ने स्थानबाट आफ्नो सेवाहरु उपलब्ध गराई रहेको छ । यसलाई आगामी दिनहरुमा पनि निरन्तरता दिने लक्ष रहेको छ । संस्था हामी सबैको हो यस संस्थालाई राम्रो संग सञ्चालन गर्ने दायित्व पनि हामी सबैको हो त्यसकारण सम्पूर्ण सदस्यज्यूहरुले आफ्नो संस्थाको बारेमा जानकारी राख्नु अनिवार्य हुन्छ । सञ्चालक समिति, लेखा सुपरिवेक्षण समिति, विभिन्न उप समितिहरु तथा कर्मचारीहरुको कुशल व्यवस्थापनले तथा सदस्यज्यूहरुको अटल बिश्वास र संस्थाप्रतिको माया सद्भावले संस्थाको आर्थिक सूचकहरु पनि राम्रो रहेको जानकारी गराउन चाहन्छु । सम्पूर्ण शेयर सदस्य तथा शुभ-चिन्तकहरुको सद्भाव र सहयोगले यस संस्थाले आफ्नो काम कारवाही चुस्त रुपमा अगाडी बढाइ राखेको जानकारी गराउन चाहन्छु । 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 १२ प्रतिशत लाभांश वितरण गर्न प्रस्ताव राखिएकोले यस गरिमामय सभाबाट पारित गरिदिनु हुन विनम्र अनुरोध गर्दछौं ।

विगत आ.व २०८१/०८२ को साधारण सभाबाट पारित भएका निर्णयहरु कार्यान्वयन भएको र कतिपय निर्णयहरु कार्यान्वयन हुने प्रक्रियामा रहेको जानकारी गराउनुका साथै यस आ.व २०८२/०८३ मा सञ्चालक समितिबाट कार्य सम्पादनका लागि गरिएका निर्णयहरु तथा सम्पूर्ण कार्यहरु अनुमोदनको लागि पनि विनम्र अनुरोध गर्दछौं साथै संस्थाको नियमित बचतले नै सदस्यहरुको भविष्यको लागि आवश्यक पूँजी निर्माण गर्न ठुलो मद्दत पुग्ने हुनाले आजको सानो बचत आर्थिक उपार्जनको लागि भविष्यको ठुलो खम्बा बन्ने हुदाँ यसमा सहभागी हुनका लागि सम्पूर्ण सदस्यहरुलाई हार्दिक अपिल गर्दछौं ।

सञ्चालनका १७ औं बर्ष सम्ममा संस्थाको आर्थिक विवरणः

देशमा सहकारी संस्थाहरु तथा वित्तीय क्षेत्रमा देखिएको समस्या र आर्थिक मन्दीका कारण यस वर्ष कर्जा लगानीको कमीले गर्दा संस्थाको कारोवार यस वर्ष जुन अनुपातमा बढनु पर्ने थियो सो अनुपातमा नभएको जानकारी गराउँदछौं यसको

लागि आगामी दिनमा संस्थाको लगानीलाई विशेष ग्राहयता दिई अगाडी बढाउनु पर्ने हुन्छ । यो संस्था यहाँहरुको अटल बिश्वास र मायाले गर्दा सञ्चालनको वर्ष देखिनै नाफामा रहेको र सोही अनुरुप संस्थाले सदस्यहरुलाई प्रत्येक वर्ष लाभांश उपलब्ध गराउँदै आएको जानकारी गराउँदछौं । आज हामी **१७ औं** बार्षिक साधारण सभा सम्पन्न गर्दै गर्दा यस आ व सम्म भए गरेका हाम्रा वित्तीय विवरणहरु निम्न अनुसार रहेको व्यहोरा जानकारी गराउन चाहन्छौं ।

क्र.स	शिर्षक	आ.व. २०८२/२०८३ सम्म
१.	कुल सम्पति	७७,९६,५२,५७०।५९
२.	कुल निक्षेप	५२,६६,८७,२१५।८१
३.	कुल कर्जा	४५,७४,६९,९१४।११
४.	कुल आम्दानी	६,६२,५८,७१२।४५
५.	कुल खर्च	४,५४,२७,६७२।५८
६.	यस वर्षको कर अघिको नाफा	२,०८,३१,०३९।८७
	अन्य विवरण	
१	मुख्य कार्यालय सहित सेवा केन्द्र संख्या	५
२.	कर्जा उपभोग गर्ने सदस्य संख्या	३४५
३.	सञ्चालक समितिको सम्पन्न बैठक	१२
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५.	ऋण उपसमितिको सम्पन्न बैठक	१५
६	हाल सदस्य संख्या	२०१८

यसै गरी यस संस्थाको गत आ.व.मा व्यवसाय बृद्धिको लागि गरिएका कार्यहरु बमोजिम सदस्यहरुबाट बचत रु.६१,८३,३२,६३५।६३ संकलन गरिने अनुमान गरिएकोमा रु.५२,६६,८७,२१५।८१ भएको र रु.५४,२२,४८,१३७।६८ कर्जा लगानी गरिने अनुमान गरिएकोमा यस वर्ष रु.४५,८७,४५,७४१।५४ कर्जा लगानी भएको जानकारी गराउन चाहान्छु । संस्थामा अधिक तरलता भएका कारण बचत बृद्धिलाई कम गरिएको छ भने सदस्यहरुमा कर्जा लगानीको लागि पहल गर्दा पनि लगानी बृद्धि गर्न नसकिएको व्यहोरा यहाँहरु समक्ष जानकारी गराउन चाहान्छौं । आफ्नो व्यवसाय बृद्धि, घर जग्गा खरिद लगायत विभिन्न प्रयोजनको लागि चाहिने कर्जा संस्थाबाट नै लिनको लागि सञ्चालक समितिका तर्फबाट सबै सदस्य ज्यूहरुलाई बिशेष अनुरोध गर्दछु ।

वार्षिक तथा मध्यकालीन कार्ययोजना :

यस संस्थाले आ.व. २०८१/०८२ मा विभिन्न कार्ययोजना तर्जुमा गरी संस्थाको विकास तथा सदस्यहरुको हितलाई ध्यानमा राखी तयार पारिएका कार्ययोजनाहरु, सहकारी क्षेत्रमा देखिएका बिषम 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 देशमा भएका बिभिन्न आनदोलनका कारण हामीले बनाएको योजना तथा बजेट कार्यान्वयनमा केही ढिला भएका कारण आगामी वर्षको बजेट तथा योजना कार्यान्वयनमा सम्पूर्ण सदस्यहरुको सक्रिय सहभागिता हुन जरुरी छ त्यसैले बजेट तथा योजनाहरु कार्यान्वयनमा यहाँहरुको सक्रिय सहभागिताका लागि अपिल गर्दछौं ।

१. नियमित मासिक बचत :

सहकारी संस्थाको मेरुदण्डनै नियमित बचत रहेकाले यसको अनिवार्यता संस्थामा रहेको हुँदा र संस्थामा नियमित बचतको बृद्धिका लागि सदस्यज्यूहरुलाईविभिन्न माध्यमबाट सम्पर्क गरी विगत आ.व. भन्दा बचतलाई दोब्बर पुऱ्याइने लक्ष्य लिइएकोमा आ.व. २०८१/०८२ सम्मको नियमित बचत १,५४,८३,८२०।३८ रहेकोमा आ.व. २०८२/०८३ मा

रु.१,७८,०७,६०४।३७ पुगेको छ सहकारी क्षेत्रमा देखिएको विभिन्न खालका परिस्थितिले उल्लेखित लक्ष्य हासिल गर्न नसकेता पनि उपलब्धिमुलक रहेको र यसलाई आगामी बर्षमा अझ बृद्धि गर्ने लक्ष रहेको छ ।

२. शेयर रकम वृद्धि :

समय र परिस्थिति अनुसार सदस्यहरुको संख्यामा वृद्धि गरी सदस्यहरुको कारोबार र शेयर रकम मिलान गर्नु परेमा तथा संस्थाले घरजग्गा वा जग्गा खारिद गर्नका लागि पूँजीकोष वृद्धि गर्नु पर्ने अवस्था आएमा आगामी दिनमा समय तोकी साविक शेयरधनीबाट थप तथा नयाँ सदस्यहरु बनाई शेयर रकम वृद्धि गर्ने निर्णय भएकोमा आ.व २०८२/०८३ मा पनि घरजग्गाको कारोबार सुस्त भएको, सहकारी विभाग तथा राष्ट्रिय सहकारी नियमन प्राधिकरणको निर्देशन तथा घर जग्गाा कारोवारमा सुस्तता रहेकाले सञ्चालक समितिबाट केही समय पर्खने छलफल 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 सम्वन्धी जानकारी तथा तालिम सम्बन्धमा :

संस्थामा विगत दिनहरुमा पनि सम्पूर्ण सेवा केन्द्रहरुमा विस्तारित मञ्चको बैठक राखि संस्थाले सहकारी सम्बन्धी तालिम तथा संस्थाको बारेमा सम्पूर्ण जानकारी दिंदै आएकोमा यसलाई निरन्तरता दिन र अझ परिस्कृत गर्न साथै यस संस्थामा आवद्ध सदस्यहरुलाई सहकारी सम्बन्धी जानकारी गराउन "सदस्य संग सिटी एक्सप्रेस कार्यक्रम" लाई निरन्तर दिएको छ । सदस्यज्यूहरुले सबै सेवा केन्द्रबाट सहकारी सम्बन्धी जानकारी लिन सक्नु हुनेछ हामीले आ.व. २०८२/०८३ मा सञ्चालक तथा लेखा समिति र विभिन्न उपसमितिका पदाधिकारी र कर्मचारीहरुको क्षमता बिकासको लागि विभिन्न संस्था वा निकायले गर्ने तालिममा समिति तथा उप समितिका सदस्यहरुलाई सहभागी गराउँदै आएका छौं भने संस्थाको तर्फबाट पनि सहकारी ऐन र सम्पति शुद्धिकरण सम्बन्धि तालिम सञ्चालन गरिएकोमा आगामी आ.व.मा पनि यसलाई निरन्तरता दिइने लक्ष्य रहेको छ ।

४) सामाजिक उत्तरदायित्वका कार्यकम

हामीले आफ्नो स्थापनाकाल देखि नै संस्थागत सामाजिक उत्तरदायित्व अन्तरगत विभिन्न किसिमका सामाजिक कार्य गर्दै आएको यहाँहरु सबैलाई जानकारी नै छ । यी लगायत रक्तदान कार्यक्रम औषधि उपचारमा सहयोग, विभिन्न संघ संस्था (मानव सेवा आश्रम, आमाको घर) मार्फत यस संस्थाले विगतमा सहयोग पुऱ्याउँदै आएको छ । सिटि एक्सप्रेस मनिट्रान्सर सँगको हातेमालोमा गल्कोट सेवा केन्द्र अन्तर्गत गलकोट बहुमुखी क्याम्पसलाई त्यस्तै वामीटक्सार 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 कार्यकमलाई निरन्तरता दिंदै यस बर्ष स्याङ्जा जिल्लाको अर्जुन चौपारी गाउँपालिका वडा नं. ५ स्थीत श्री बुद्ध आधारभूत विद्यालयलाई रु ५०,०००।- सहयोग गरिएको जानकारी गराउँदछौं र आगामी दिनमा पनि आफ्ना सेवाकेन्द्र सञ्चालन भएका स्थानमा सानो भएपनि सामाजिक उत्तरदायित्वका लागि स्थानीय निकायको समन्वयमा सामाजिक कार्यमा सहभागी हुने योजना बनाइएको छ ।

५) विस्तारित मञ्चको बैठक सम्बन्धमा

हामीले संस्थाको बारेमा सदस्यहरुलाई अवगत गराउनका निमित्त र सदस्यहरुबाट आएका सुझावहरुलाई लिई कार्य सम्पादन गर्ने उद्देश्य अनुरुप यस वर्ष ३ वटा विस्तारितका मञ्चका बैठक सम्पन्न गरि सदस्य ज्यूहरुबाट राय सुझाव लिने र संस्थाका बारेमा बिस्तृत जानकारी दिएका छौं भने आगामी बर्षपनि यस कार्यलाई निरन्तरता दिइनेछ । यस माध्यमबाट संस्थाले प्रदान गर्ने सेवा सुविधा लगायत संस्थाको बारेमा सदस्यहरुलाई जानकारी उपलब्ध हुनेछ भने सदस्यहरुबाट आएका राय सुझावको कार्यन्वयनको अवस्था पनि जानकारी हुने बिश्वास लिएका छौं ।

६) अनुगमन, मुल्यांकन र नियन्त्रण

संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई मजबुत गराउनको लागि लेखा समिति,सञ्चालक समिति तथा व्यवस्थापन बाट समय-समयमा सेवा केन्द्रहरुको अनुगमन गर्नु भएको थियो भने यसै गरी विगत आ. व. मा जस्तै यस वर्ष पनि बाह्य लेखा परिक्षणको लागि लेखा परिक्षकलाई सेवाकेन्द्रमा नै पठाई लेखा परीक्षण गराई विस्तृत विवरण लिने गरिएको छ आगामी दिनहरुमा पनि यसलाई निरन्तरता दिनेछ ।

७) विभिन्न निकायबाट प्राप्त निर्देशनको पालनाः

यस संस्थाबाट सहकारी रजिष्ट्रारको कार्यलय, नेपाल राष्ट्र बैक र राष्टिय सहकारी नियमन प्राधिकरणले दिएका निर्देशनहरुको परिपालन गर्ने गरिएको छ साथै संस्थामा भए गरेका कार्यहरुको अनुगमन गरिएको तथा संस्थालाई दिइएका निर्देशनहरुको पनि पारिपालना गरिएको छ । सहकारी विभाग, नेपाल राष्ट्र बैक राष्टिय सहकारी नियमन प्राधिकरणमा पठाउनु पर्ने प्रतिवेदनहरु समयमा पठाउने गरिएकोछ भने सम्बन्धित निकायबाट दिइएका सुझाव निर्देशनहरु पालना गरिएकोछ आगामी दिनमा पनि सम्बन्धित निकायले दिएका निर्देशनहरुको परिपालना गरि संस्थालाई बलियो बनाइने छ ।

८) सदस्यहरुलाई व्यावसायिक बनाउने तथा सेवा सुविधाको सम्बन्धमा

गत वर्षमा हामीले सञ्चालक समितिको निर्णयबाट सदस्यहरुलाई केही सहुलियत दरमा कर्जा प्रवाह गर्नको लागि कृषि कर्जा र विभिन्न व्यावसायमा कर्जा प्रवाह गर्ने योजना ल्याएका थियौं यसले सदस्यहरुको आर्थिक तथा व्यावसायिक जीवनमा सहजता ल्याई सदस्यहरुलाई आर्थिक तथा व्यावसायिक रुपमा सवल बनाउन मद्दत पुगेको हामीले अनुभूति गरेका छौ त्यसकारण सदस्यहरु संग हातेमालो गर्दै संस्था सधै सहयोगी बन्न तयार रहेको जानकारी गराउँदछौं । सदस्यहरुको सेवा सुविधालाई मध्येनजर गर्दै सहज रुपमा आर्थिक कारोवार गर्न सकियोस् भनेर मोवाइल बैकिङ्ग सेवा सञ्चालनमा रहेको जानकारी गराउँदछौं । यस्ता योजनाहरुलाई आगामी दिनमा वृद्धि गर्दै लाने र सदस्यहरुलाई व्यावसायिक, आत्म निर्भर बनाउन संस्थाले पहल गर्नेछ । यस सम्बन्धमा यहाँहरुसँग यस बारेमा केही राय सल्लाह सुझाव भएमा सम्बन्धित सेवा केन्द्र मार्फत उपलब्ध गराउनको लागि विनम्र अनुरोध गर्दछौं । जसले गर्दा सेवा प्रवाहलाई अझै सरल र विश्वासिलो बनाउन सकिने छ ।

दिर्घकालीन कार्ययोजना :

१) नयाँ प्राविधिक कार्यहरुः

हालको परिस्थितिलाई मध्येनजर गर्दा बिश्वनै Digital माध्यममा गई सकेकोले हाम्रो संस्थाले सञ्चालनमा ल्याएको आधुनिक प्रविधिहरु Mobile Banking, Internet Banking सेवाहरु संस्थाका सदस्यज्यूहरुले प्रयोग गर्दै आउनु भएको छ भने हाल प्रयोग नगरेका सदस्यहरुलाई 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 भर्न सक्ने व्यवस्था मिलाइएकोले सदस्यता पहिचान फारम अनलाईन भर्नु हुन हार्दिक अनुरोध गर्दछौं । आगामी दिनमा आउने नयाँ प्रविधिलाई संस्थाले अनुसरण गर्दे आफूले प्रदान गर्ने सेवा सुविधालाई सहज सरल, सुरक्षित र प्रविधिमैत्री बनाउदै लगिने छ ।

२) भवन निर्माण तथा खरिद :

विगत वर्षको साधारण सभाबाट पारित भए बमोजिम संस्थाको मुख्य कार्यालय आफ्नै भवनबाट सञ्चालन गर्ने योजना अनुरुप यस संस्थाले भवन निर्माण गर्ने कार्य अगाडी बढाउने योजना बनाएको थियो । सोही बमोजिम

आ.व. २०८२/०८३ मा संस्थाको नाउँमा घर जग्गा खरिद गर्ने निर्णय भएकोमा घर जग्गाको मूल्य घट्दो अवस्थामा रहेको र सम्बन्धित निकाय बाट जारी गरिएका निर्देशन अनुसार खरिद गर्न अहिलेको परिस्थिति लाई मध्येनजर गर्दै आगामी वर्ष संस्थाको आर्थिक अवस्था, देशमा भएका विभिन्न खालका आन्दोलन र विषम परिस्थितिहरुको अध्ययन गरी योजना वद्धरुपमा कार्यको थालनी गरिने छ। यस योजनालाई आगामी आ.व. २०८३/०८४ 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 योजना रहेको छ।

अतः संस्था को १७औं वार्षिक साधारण सभामा यहाँहरु समक्ष आ.व. २०८२/०८३ को प्रतिवेदन प्रस्तुत गर्न पाउँदा हामीले गौरावान्वित महसुस गरेका छौँ। सहकारी क्षेत्रमा देखिएका विभिन्न समस्याका बावजुद पनि हामीले संस्थालाई राम्रो सँग सञ्चालन गरेका छौँ भने संस्थाका आर्थिक सुचक पनि राम्रो भएको जानकारी गराउन चाहान्छौँ। आ.व. २०८२/०८३मा भए गरेका वित्तीय कारोबारको लेखापरीक्षकको प्रतिवेदन, लेखा सुपरीवेक्षण समितिले गरेको आन्तरिक लेखापरीक्षण प्रतिवेदन, संस्थाका कोषाध्यक्षज्यू द्वारा प्रस्तुत हुने संस्थाको वार्षिक बजेट सहितको पुस्तिका यहाँहरु समक्ष हामीले उपलब्ध गराई सकेको हुँदा यहाँहरुबाट यस प्रतिवेदन माथि विस्तृत छलफल गरी रायसुझावहरु उपलब्ध हुनेछन् भन्ने विश्वास लिएका छौं। यहाँहरुले दिएका सल्लाह सुझावहरुलाई एकिकरण गरी त्यसै अनुरुप कार्य गर्ने गराउने जानकारी गराउनुका साथै यस साधारण सभामा उपस्थित अतिथि तथा शेयर सदस्यहरुबाट प्राप्त हुने महत्वपूर्ण रायसुझावहरु संस्थाले सम्पत्तिको रुपमा लिनेछ भन्ने विश्वास लिएका छौं।

अन्तमा आफ्नो अमूल्य समय, सुझाव, सद्भाव तथा सहयोग उपलब्ध गराई यस १७औं वार्षिक साधारण सभालाई सफल तुल्याउन आउनु भएका प्रमुख अतिथिज्यू, अतिथिज्यूहरु, सल्लाहकारज्यूहरु, कर्मचारीहरु, पत्रकार प्रतिनिधि तथा यस गरिमामय सभामा भौतिकरुपमा उपस्थित हुनु भएका तथा विभिन्न माध्यमबाट संस्थालाई लिखित तथा मौखिक रुपमा आफ्ना राय सुझाव दिनु भएका सम्पूर्ण शेयर सदस्यहरु र साधारण सभाकोलागि स्थान उपलब्ध गराउने होटल तथा संस्थाहरुका व्यवस्थापक तथा कर्मचारीहरुलाई संस्थाको तथा मेरो व्यक्तिगत तर्फबाट विशेष धन्यवाद दिदै पुनः हार्दिक कृतज्ञता प्रकट गर्दै सबैलाई धन्यवाद दिन चाहन्छौं।

कृष्ण राज पौडेल
अध्यक्ष
मितिः २०८३/०५/३१

जय सहकारी, जय सिटी एक्सप्रेस।

सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

सत्रौं वार्षिक साधारण सभा समक्ष लेखा सुपरीवेक्षण समितिको तर्फबाट प्रस्तुत

आ.व. २०८२/०८३ को प्रतिवेदन

आदरणीय शेयर सदस्य महानुभावहरु,

यस संस्थाको १७ औं वार्षिक साधारण सभामा उपस्थित प्रमुख अतिथि, अतिथिहरु, सञ्चालक समितिका पदाधिकारीहरु, पत्रकार मित्रहरु र यस संस्थाका विभिन्न क्षेत्रमा छरिएर रहनु भएका सम्पूर्ण सदस्य महानुभावहरु संस्थाको निमन्त्रणालाई स्वीकार गरी उपस्थित हुनु भएका सबैमा संस्थाको तर्फबाट शुभकामना व्यक्त गर्न चाहन्छु ।

आ.व. २०८२/०८३अवधिमा लेखा समितिले सस्थामा भएगरेका कार्यहरुको अनुगमन गरि 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 गरि सहकारी मापदण्ड को (दफा ११को उपदफा (४) बमोजिम अनुसूची २ अनुसार यस संस्थाको आ.व. २०८२/०८३को लेखा समितिको बार्षिक प्रतिवेदन निम्न प्रकार रहेको जानकारी गराउन चाहन्छौं ।

१. **अघिल्लो साधारण सभाको निर्णयहरुको कार्यान्वयनको अवस्थाः**
आ.व. २०८१/०८२ मा साधारण सभाले गरेका निर्णयहरु कार्यान्वयन भै आएको ।

२. **आ.व २०८२/०८३मा बसेको बैठक संख्या निर्णयहरु र निर्णयहरुको कार्यान्वयनको अवस्थाः**
आ.व. २०८२/०८३मा बसेको संचालक समितिको बैठकको संख्या १२ रहेको र सो बैठकहरुमा भएका निर्णयहरु कार्यान्वयन भएको ।

३. **ऋण लगानी गर्ने प्रक्रिया, ऋण वापतको सुरक्षण वा धितो सम्बन्धी व्यवस्थाः**
यस संस्थाको ऋण लगानीको प्रक्रिया सहकारी ऐन नियमावली तथा सहकारी मापदण्ड, विनियम, सहकारी रजिष्ट्रारको कार्यालय, 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 १० लाख भन्दा माथि कर्जा लगानी गर्दा सेवाकेन्द्रबाट धितो को मुल्यांकन गराई सिमा अनुसार सेवा केन्द्र, मुख्य कार्यालय, ऋण उपसमिति र सञ्चालक समिति बाट निर्णय गरि कर्जा प्रवाह गरिएको छ । धितोमा कर्जा प्रवाह गर्दा उक्त धितोलाई सम्बन्धित मालपोतबाट दृष्टिबन्धक रोक्का राखी कर्जा प्रबाह गर्ने गरेको पाइयो ।

४. **विभिन्न निकाय बाट जारी गरिएका मापदण्डहरुको पालना सम्वन्धी संक्षिप्त बिवरणः**
सहकारी रजिष्ट्रारको कार्यालयबाट जारी गरिएका मापदण्डहरु, नेपाल राष्ट्र बैंक, राष्टिय सहकारी नियमन प्राधिकरणका निर्देशनहरु बमोजिम संस्थाको तरलता, स्प्रीड दर, लाभांश लगायत सबै पालना भएको पाइयो ।

५. **सम्बन्धित निकाय बाट अनुगमन गरी दिएको प्रतिवेदन अनुसारका निर्देशन /सुझावहरु कार्यान्वयन सम्वन्धी विवरणहरुः**
सहकारी विभागबाट अनुगमन गरी प्रतिवेदन अनुसारको निर्देशन र सुझावहरु कार्यान्वयन भै आएको र ती सुझावहरुर 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 विवरणः**

६.१ पारिश्रमिकः
यस संस्थाका कार्यकारी प्रमुखको २०८२/२०८३ साल सम्म रु २,५०,०००/– मासिक पारिश्रमिक तथा नियम अनुसार सेवा सुविधा दिएको पाइयो ।

६:२ भत्ताः

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

६:३ अन्य सुविधाहरुः

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

७. कर्मचारी प्रशासन सम्वन्धी व्यवस्थाहरु

७:१ साधारण सभावाट पारित कर्मचारी प्रशासन सम्वन्धी नियमावली भए / नभएकोः भएको ।

७:२ कर्मचारी प्रशासन नियमावली प्रयोगमा ल्याईएको / नल्याईएकोः

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

७:४ कार्यरत कर्मचारीहरु र कार्यबोझ बीच तादम्यता रहेको / नरहेकोः रहेको ।

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

७:६ कर्मचारीहरुको 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 सुझावहरुको कार्यान्वयनको अवस्थाः

लेखा समितिले दिएका सुझावहरुको पालना गरेको पाइयो ।

९. लेखा समितिले उल्लेख गर्न चाहेका अन्य विवरणहरुः

क) आ.व. २०८२/०८३को आन्तरिक सुपरिवेक्षणका लागि सेवा केन्द्रहरुमा लेखा समितिबाट स्थलगत अनुगमन गरिएको थियो भने बाह्य लेखा परिक्षकबाट पनि सेवा केन्द्रहरुमा स्थलगत अनुगमन गरी लेखा परिक्षण प्रतिवेदन तयार गरिएको छ ।

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

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 सदस्यहरु माझ कर्जा लगानी वृद्धि गर्नुपर्ने देखिन्छ ।

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

१०.४ समय सापेक्ष भाका नाघेको कर्जाहरुको असूलीमा बढी ध्यान दिनुपर्ने देखिन्छ ।

अन्त्यमा आ.व. २०८२/०८३ सम्मको संस्थाको कारोबार सन्तोषजनक र प्रचलित कानुनको अधिनमा रही भए गरेको पाइएको छ । यस संस्थाको आन्तरिक लेखा परीक्षण कार्यमा सहयोग पुऱ्याउनु हुने संस्थाका सञ्चालक समिति, ऋण उप-समिति, व्यवस्थापन र कर्मचारीहरु समेतलाई धन्यवाद दिंदै आफ्ना शेयर सदस्यहरुलाई बढी भन्दा बढी सेवा सुविधा प्रदान गर्न 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

सत्रौं वार्षिक साधारण सभा समक्ष

श्री हरि प्रसाद्र शर्मा वाग्लेले प्रस्तुत गर्नुभएको कोषाध्यक्षको प्रतिवेदन

आ.व. २०८३/०८४को बजेट तथा कार्यक्रम

आदरणीय शेयर सदस्य महानुभावहरु,

यस संस्थाको १७ औं वार्षिक साधारण सभाका सभापतिज्यू, प्रमुख अतिथिज्यू, अतिथिज्यूहरु, सञ्चालक समिति, लेखा समितिका पदाधिकारीहरु, पत्रकार मित्रहरु तथा उपस्थित शेयर सदस्य महानुभावहरुमा यस संस्थाको तर्फ बाट शुभकामना व्यक्त गर्न चाहान्छु। यस १७ औं वार्षिक साधारण सभामा उपस्थित सदस्यहरुले संस्थाको गत आ.व.मा भए गरेका कारोवार तथा आगामी आ.व.को लागि प्रस्तुत गरिएका बजेट कार्यक्रम तथा आ.व. २०८२/०८३को 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. २०८२/०८३ को यथार्थ विवरण र आ.व. २०८३/०८४को लागि अनुमानित वार्षिक बजेट प्रस्तुत गर्ने अनुमति चाहन्छु साथै हाल देशमा देखिएका विभिन्नखालका आन्दोलनहरुले हामीले गत वर्ष प्रस्तुत गरेको बजेट लक्ष्य हासिल गर्न सकेनौ त्यसकारण यस वर्ष समपूर्ण सदस्यज्यूहरुलाई बजेट कार्यान्वयनमा प्रत्यक्ष सहभागिता जानाई सहयोग गर्नु हुन पनि विनम्र अनुरोध गर्द छु।

हरि प्रसाद्र शर्मा वाग्ले
कोषाध्यक्ष

सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लि.को

२०८३।०८४ को अनुमानित वित्तीय स्थिति विवरण

विवरण	०८२।०८३ अनुमानित	०८२।०८३ वास्तविक	०८३।०८४ अनुमानित
पूँजी तथा दायित्व			
शेयर पूँजी	५,२७,०४,०१५।००	५,२२,८७,७००।००	५,४३,७९,२०८।००
कोष हिसाव	१८,०४,११,०२८।७४	१६,९२,१९,४२३।८८	१८,६६,३२,७२२।२८
निक्षेप संकलन	६१,८३,३२,६३५।६३	५२,६६,८७,२१५।८१	५५,१६,५२,५१२।७३
चालु दायित्व तथा व्यवस्था	२,९४,९५,४२७।५१	२,९१,२५,५४०।१०	२,९७,०८,०५०।९०
सम्पति दायित्व (लिज)	६२,५६,४१६।६२	३७,८७,५५२।०३	३९,७६,९२९।६३
कर दायित्व	-	५,११,९२१।४३	५,११,९२१।४३
जम्मा	८८,७१,९९,५२३।५१	७८,१६,१९,३५३।२५	८२,६८,६१,३४४।९७
सम्पत्ति तथा जायजेथा			
नगद मौज्दात	१७,६८,५०४।५६	१५,६९,५६०।७४	१४,१२,६०४।६७
बैंक मौज्दात	३२,५१,११,३००।३१	३०,७७,९९,४४६।५१	२६,७८,२५,०५१।१७
लगानी हिसाव (शेयर खरिद)	२०,२७,४००।००	२०,२७,४००।००	२०,२७,४००।००
कर्जा तथा सापटी लगानी	५४,२२,४८,१३७।६८	४५,८७,४५,७४१।५४	५४,२६,०८,२८५।१६
चालु सम्पति	२०,१७,७३५।३२	१४,५२,०४७।६६	१६,६९,८५४।८१
सिथ्र सम्पति	९२,७४,१८३।९६	५८,०९,५३३।६७	६६,८०,९६३।७२
स्थगन कर सम्पत्ति	४७,५२,२६१।६७	४२,१५,६२३।१३	४६,३७,१८५।४५
जम्मा	८८,७१,९९,५२३।५१	७८,१६,१९,३५३।२५	८२,६८,६१,३४४।९७

२०८३।०८४को अनुमानित बचत विवरण

विवरण	०८२।०८३ अनुमानित	०८२।०८३ वास्तविक	०८३।०८४ अनुमानित
मातृभूमी बचत खाता	५,१६,७६,४७४।८२	४,०५,२०,५८२।४८	४,१७,३६,१९९।९५
नियमित बचत	१,७०,३२,२०२।४२	१,७८,०७,६०४।३७	२,६७,११,४०६।५६
साधारण बचत खाता	२,७९,९५,३०५।५७	२,७८,०५,१५८।४०	२,९१,९५,४१६।३२
क्रमिक बचत खाता	३७,५९,०८४।८८	३९,८९,४४२।७०	४१,८८,९१४।८४
सिटी एक्स्प्रेस बचत	९,७७,५६,०१९।४६	११,६०,०६,६९६।८७	११,८३,२६,८३०।८१
वाल बचत	३४,८५,७५२।९७	३३,८०,५८०।९५	५०,७०,८७१।४३
शेयरधनी बचत	७,९३,५८,१६५।११	४,८१,३६,७०५।७४	५,००,६२,१७३।९७
रेमिट बचत	५,१५,०९७।८९	३,७३,२९६।०९	३,९१,९६०।८९
सिटी एक्स्प्रेस स्वर्णिम बचत	२,६८,५१,२७६।६९	२,९५,७३,९९०।८४	३,०१,६५,४७०।६६
अन्य बचत	-	-	-
नोमिनी बचत	११,७७,०३३।३९	१५,९३,९८७।८३	१६,७३,६८७।२२
रेमिट आवधिक बचत	७१,७६,७५०।००	३,७०,०००।००	३,८८,५००।००
६ महिने बचत	६,१७,१८,१६०।००	३,१४,४५,०००।००	३,१७,५९,४५०।००
१ वर्षे बचत	२३,२५,४६,०८०।००	१९,३१,११,०१५।००	१९,८९,०४,३४५।४५०
२ वर्षे बचत	६६,२९,३१०।८२	१,०७,५९,७९०।७८	१,१०,८२,५८४।५०
३ वर्षे बचत	६,५५,९२१।६१	१८,१३,३६३।७६	१९,९४,७००।१४
जम्मा	६१,८३,३२,६३५।६३	५२,६६,८७,२१५।८१	५५,१६,५२,५१२।७३

२०८३।०८४को अनुमानित कर्जा लगानी विवरण

विवरण	०८२।०८३ अनुमानित	०८२।०८३ वास्तविक	०८३।०८४ अनुमानित
धितो जमानी कर्जा	१२,२१,४०,०३९।९१	२६,७३,७०,०८४।२२	३०,७४,७५,५९६।८५

सामुहिक जमानी कर्जा	९६,१४,७३१।९०	७९,८१,८५४।८५	३९,९०,९२७।४३
व्यापारीक कर्जा	३५,८४,६०,०९३।२२	१४,३९,५८,९६८।२२	१८,७१,४६,६५८।६९
सवारी साधन कर्जा	३९,४२,५०६।३८	२२,२७,६९५।१६	२४,५०,४६४।६८
कर्मचारी कर्जा	१२,८२,८१३।०७	१२,७५,८२७।४३	१४,०३,४१०।१७
आवधिक बचतजमानत कर्जा	३,५८,०८,४५३।८७	२,७१,०३,९६५।६४	२,९८,१४,३६२।२०
सजिलो कर्जा	४९,४९,९९९।५४	३६,९६,८४६।८६	४४,३६,२१६।२३
कृषि कर्जा	१४,६५,४९९।८०	१२,३५,४९९।१६	१६,०६,१४८।९१
शैक्षिक कर्जा	४५,८४,०००।००	३८,९५,०००।००	४२,८४,५००।००
जम्मा	५४,२२,४८,१३७।६८	४५,८७,४५,७४१।५४	५४,२६,०८,२८५।१६

२०८३।०८४ को अनुमानित आय व्यय विवरण

विवरण	०८२।०८३ अनुमानित	०८२।०८३ वास्तविक	०८३।०८४ अनुमानित
आय			
ब्याज आम्दानी	६,१०,८८,१४८।४९	५,६२,२०,७२६।३६	५,८७,७३,८६९।९४
बैक ब्याज आमदानी	१,०३,१५,१४५।०५	४५,०२,७०२।३५	४५,९२,७५६।४०
लिज समायोजन	२१,९७,८४७।०४	२०,१३,७६५।४५	२१,२०,६४८।१८
व्यवस्थापन शुल्क	१७,०८,२०६।५७	२५,४१,३६५।९७	२९,२२,५७०।८७
मोवाइल बैंकिंग शुल्क	१,३३,०४३।५०	१,५१,३६५।००	१,७४,०६९।७५
सिटी कमिसन (रेमिट)	१,६४,०८७।७५	१,०२,२८०।००	१,३२,९६४।००
रेमिट कमिसन	५,४८०।२९	१,९२२।८८	२,२११।३१
सिटी रेमिट कमिसन (वालेट)	१२,०२३।२५	४,३८०।००	५,०३७।००
विवध आम्दानी	९८,७४५।८०	१,०६,३२०।४८	१,२७,५८४।५८
अन्य शुल्क	१८,४८०।००	३०,३२२।८३	३६,३८७।४०
कर्जा नोक्सानी वाट प्राप्त	-	५,४४,५९२।४८	-
सम्पत्ति बिक्रीबाट आमदानी	-	२,६६७।६५	-
निवेदन दस्तुर	३९,२४०।००	३६,३०१।००	४३,५६१।२०
जम्मा आम्दानी	७,५७,८०,४४७।७५	६,६२,५८,७१२।४५	६,८९,३१,६६०।६१

व्यय			
ब्याज खर्च	३,०९,१६,६३१।७८	२,३६,७९,४३८।७६	२,३४,४५,२३१।७९
टेलिफोन	१,२८,५२४।००	१,१४,०००।००	१,२५,४००।००
तलब	१,३७,५७,७०६।२०	१,२९,९५,१३९।००	१,४२,९४,६५२।९०
अफिस भाडा	२०,४९,८४२।९३	१४,३१,४४८।०४	१५,०३,०२०।४४
छोटो समयको लिज	-		-
एन एफ आर एस परामर्श	-		-
छपाई तथा प्रचार खर्च	४,८९,८४५।१३	४,८५,२५४।१९	५,३३,७७९।६१
यातायात तथा परिवहन	२५,०४७।००	९२,१२२।००	८२,९०९।८०
यातायात तथा परिवहन भत्ता		१,५०,९००।००	१,३५,८१०।००
मर्मत तथा संभार (वर्ग क)	-		-
मर्मत तथा संभार (वर्ग ख)	१,९१,९९७।९८	१,१०,४४९।३५	१,२१,४९४।२९
मर्मत तथा संभार (वर्ग ग)	६०,७४४।५३	६,८००।००	७,४८०।००
मर्मत तथा संभार (वर्ग घ)	-	१,५००।००	-
एम सी तथा सफ्टवेयर खर्च	-	५,०२,९६६।३९	५,०२,९६६।३९
कर तथा शुल्क	-	३३,५३४।९८	-
भान्सा खर्च	६,८८,०१३।३३	३,३४,६१६।९९	३,८४,८०९।५४

पानी बिजूली	३,८९,२१८।०५	३,२८,६४१।०४	३,७७,९३७।२०
सदस्यता शुल्क	१,३९०।४०		-
हुलाक खर्च	-		-
संचार (इन्टरनेट इमेल) खर्च	६,३३,३०१।९०	४,३२,५९९।२५	४,७५,८५९।१८
सवारी साधन दर्ता	-		-
मनोरञ्जन तथा अतिथी सत्कार	२४,२७७।००	१९,०७०।००	२०,९७७।००
वीमा प्रिमियम (डिपोजिट/नगद काउन्टर , गाडी)	१,५६,४०४।७९	१,२३,७६७।५३	१,३६,१४४।२८
कार्यालय खर्च	२,३३,१७४।३३	२७,०४०।००	२९,७४४।००
सुचना प्रकाशन खर्च	६,१५,५९०।०३	३०,६४५।५०	३३,७१०।०५
सभा तथा बैठक खर्च	४२,८४४।९७	३४,१९६।००	३७,६१५।६०
बैठक भत्ता	४,४१,१००।००	३,५८,५००।००	३,९४,३५०।००
प्रशिक्षण खर्च	४५,२००।००		४५,२००।००
साधारण सभा खर्च	५,५४,९३२।४०	४,५६,९४७।३२	५,०२,६४२।०५
बजार बिस्तार तथा प्रर्वद्धन खर्च	१२,५४०।००		-
लेखापरिक्षण शुल्क	२,५४,२५०।००	२,५४,२५०।००	२,५४,२५०।००
लेखापरिक्षण खर्च	१५,०२०।५०	३६,५३३।००	४०,१८६।३०
पार्किङ्ग	३८,४३९।००		-
नविकरण शुल्क	६१,८२०।००	६१,१५०।००	६७,२६५।००
इन्धन खर्च	४,७४,०६३।१६	३,९४,४९३।६९	४,३३,९४३।०६
अनवाइन्डिंग लिज दायित्व	७,३९,८११।४३	७,३३,४०९।७९	७,३९,८११।४३
एम् बैंक शुल्क	७२,७१५।५०	५७,६३०।००	६३,३९३।००
विविध खर्च	४,३८,४५७।५२	९२,७९४।२०	१,०२,०७३।६२
वित्तीय खर्च	६,५९७।१३	५,५०९।००	६,०५९।९०
दशैं भत्ता	४,९५०।००	५,०००।००	५,५००।००
अनुगमन खर्च	८,८००।००	२१,०००।००	२३,१००।००
खर्च अपलेखन	५१,२५२।५५		-
औषधि उपचार खर्च	-	२,००९।००	-
जरीवाना	६,२७६।४७	१,१६,७०२।५८	२३३४०।५२
कानूनी खर्च		८४,७५०।००	
धितो लिलामी	-	४,६००।००	-
सम्पति निसर्गबाट नोक्सानी	७६,६९९।०३	-	-
कर्जा जोखिम व्यवस्था	१३,५४,२००।००	-	८,१२,५२०।००
ह्रासकट्टी	१८,५४,८३६।७९	१८,०८,२६४।९९	१३,३६,१९२।७४
जम्मा खर्च	५,६९,१६,५१५।८३	४,५४,२७,६७२।५८	४,७०,९९,३६९।६७
आयकर तथा बोनस अगाडीको नाफा/(नोक्सान)	१,८८,६३,९३१।९२	२,०८,३१,०३९।८७	२,१८,३२,२९०।९४
कर्मचारी बोनस	१७,१४,९०२।९०	१८,९३,७३०।९०	१९,८४,७५३।७२
आयकर अगाडीको खुद नाफा/(नोक्सान)	१,७१,४९,०२९।०२	१,८९,३७,३०८।९८	१,९८,४७,५३७।२२
आयकर व्यवस्था	३४,२९,८०५।८०	३७,०६,१८७।५७	३९,६९,५०७।४४
स्थगन कर आम्दानी/खर्च	(४२५५६०	१,०४,६१४।७४	(८२५००।४५
आयकर पछिको खुद नाफा	१,४१,४४,७८३।२२	१,५१,२६,५०६।६६	१,५९,६०,५३०।२३

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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 लेखापरिक्षण गरेका छौं, जसमा २०८३ आषाढ ३२ गतेको वित्तीय स्थितिको विवरण तथा सो वर्षको अन्त्यसम्मको नाफा नोक्सान विवरण, वृहत आय विवरण, इक्विटि र नगद प्रवाह विवरण, तथा महत्वपूर्ण लेखा नीतिहरूको सारांश तथा वित्तीय विवरणहरुमा टिप्पणीहरू समावेश गरिएको छ ।

हाम्रो विचारमा, प्रतिवेदनको "कैफियत सहितको रायको आधार" शीर्षकमा उल्लेखित विषयबाहेक, संलग्न वित्तीय विवरणहरूले सहकारीको वित्तीय स्थिति, सो अवधिको वित्तीय प्रदर्शन तथा नगद प्रवाहलाई नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसार सत्य र निष्पक्ष रूपमा यथार्थ 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 ब्याज आम्दानी र वित्तीय सम्पत्तिको क्षयीकरणको (Impairment) लेखा प्रस्तुत गरेको छ । यी कारणले सहकारीको वित्तीय स्थिति फरक देखिन सक्ने सम्भावना रहन्छ ।

हामीले हाम्रो लेखापरीक्षण नेपाल लेखापरिक्षण मानहरु (NSAs) अनुसार गरेका छौं । ती मापदण्ड अन्तर्गत हाम्रा जिम्मेवारीहरु हाम्रो प्रतिवेदनको वित्तीय विवरणको लेखापरीक्षणको लागी 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 प्रमाणहरु हाम्रा रायको लागी आधार प्रदान गर्न पर्याप्त र उपयुक्त छन् भन्नेमा हामी विश्वास गर्दछौं ।

लेखापरीक्षणका मुख्य विषयहरू (Key Audit Matters)

लेखापरीक्षणका मुख्य विषयहरू ती विषयहरू हुन् जुन हाम्रो व्यावसायिक निर्णयानुसार वर्तमान अवधिको वित्तीय विवरणको लेखापरीक्षणमा सबैभन्दा महत्वपूर्ण हुन । यी विषयहरू वित्तीय विवरणको समग्र लेखापरीक्षणको सन्दर्भमा सम्बोधन 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 विवरणबाहेकका 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 जानकारीहरुको 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 वहन गर्नेहरुको जिम्मेवारी

नेपाल वित्तीय प्रतिवेदन मान अनुरुप 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 रुपमा गलत आकडासहित छैनन् भन्ने कुरामा विश्वस्त हुने, उपयुक्त लेखानीतिहरुको छनोट र कार्यान्वयन गर्ने, आवश्यकता अनुसार लेखामान गर्ने कार्यहरु पर्दछन् ।

संस्था सन्चालन 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 वित्तिय प्रतिवेदन प्रक्रियाको रेखदेख गर्ने रहेको छ ।

वित्तीय विवरणहरूको लेखापरीक्षणको लागि लेखापरीक्षकको जिम्मेवारी

हाम्रो उद्देश्य भनेको समग्रमा वित्तीय विवरणहरू त्रुटीबाट मुक्त छन् कि छैनन्, जालसाजी या त्रुटिको कारणले विवरणहरू सारभुत 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 सधै मौजुदा कुनै वस्तुगत गलत विवरण पत्ता लगाउनेछ भन्ने ग्यारेन्टी होइन किनकि गलत विवरणहरू जालसाजी वा त्रुटियुत उत्पन्न हुन सक्छ जुन व्यक्तिगत रूपमा या समग्रमा गरिए पनि महत्वपूर्ण मानिन्छ र तिनीहरूले यी वित्तीय विवरणहरूको आधारमा गरिने प्रयोगकर्ताहरूको आर्थिक निर्णयहरूलाई प्रभाव पार्ने सम्भावना रहन्छ ।

नेपाल लेखापरिक्षण मान (NSAs) अनुसार लेखापरिक्षणको क्रममा हामीले पेशागत निर्णय प्रयोग गर्दछौ र लेखापरिक्षणको सम्पूर्ण अवधिभर आलोचनात्मक मूल्याङ्कनलाई कायम राख्छौ । साथै हामीले तलका कार्यहरु गर्दछौ ।

- जालसाजी वा त्रुटिको कारणले गर्दा वित्तीय विवरणहरूको त्रुटीको जोखिमहरू पहिचान र मूल्याङ्कन गर्ने, ती जोखिमहरूको लागि उत्तरदायी लेखापरीक्षण प्रक्रियाहरूको योजना बनाउने र कार्य सम्पादन गर्ने र हाम्रो रायको लागि आधार प्रदान गर्न पर्याप्त र उपयुक्त लेखा परीक्षण प्रमाणहरू प्राप्त गर्ने । जालसाजीको परिणामस्वरूप त्रुटीपूर्ण विवरण पत्ता लगाउन नसक्ने जोखिम त्रुटीको 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 नीतिहरूको उपयुक्तता र लेखा अनुमानको औचित्य र व्यवस्थापनद्वारा गरिएको सम्बन्धित खुलासाहरुको मूल्याकन 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 विवरणहरूमा भएका सम्बन्धित खुलासाहरू वा त्यस्ता खुलासाहरू हाम्रो राय परिमार्जन गर्न अपर्याप्त भएमा ध्यानाकर्षण गर्ने । हाम्रा निष्कर्षहरू हाम्रो लेखापरीक्षकको प्रतिवेदनको मितिसम्म प्राप्त लेखापरीक्षण प्रमाणहरूमा आधारित छन् । यद्यपि भविष्यका घटना वा अवस्थाहरूले संस्थालाई आर्थिक स्थिरता कायम राख्न रोक्न सक्छन ।

हामीले अन्य विषयहरू, लेखापरीक्षणको योजनाबद्ध दायरा, समय र लेखापरीक्षणको क्रममा हामीले पहिचान गर्ने आन्तरिक नियन्त्रणमा भएका महत्वपूर्ण कमजोरीहरू लगायत महत्वपूर्ण लेखापरीक्षण निष्कर्षहरूका सम्बन्धमा सुशासनको जिम्मा व्यक्तिहरूसँग हामीले छलफल गर्यौ ।

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 अभिलेखहरुका आधारमा सहकारीको हिसाब किताब कैफियत सहितको रायको आधारहरुको शिर्षकमा उल्लेख गरेको बाहेक प्रचलित कानुन बमोजिम ठिकसँग राखिएको छन् ।

३. यस प्रतिवेदन साथ संलग्न २०८३ आषाढ ३२ सम्मको वित्तीय स्थितिको विवरण, नाफा वा नोक्सान विवरण, इक्विटी र नगद प्रवाह विवरण, तथा महत्वपूर्ण लेखा नीतिहरूको सारांश तथा वित्तीय विवरणहरुमा टिप्पणीहरू संस्थाद्वारा राखिएको खाताको किताबहरूसँग मिल्दो छन् ।

४. सहकारीको लेखा पुस्तकहरुको 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 छैनौ ।

स्थान: काठमाडौं

मिति: 02-05-2083

आइ.पी. मैनाली एण्डएसोसिएट्स

चार्टर्ड एकाउन्टेन्टस

सी.ए इन्द्र प्रसाद मैनाली

साझेदार

I.P. Mainali & Associates
Kathmandu
Chartered Accountants

City Express Saving and Credit Co-operative Limited
Statement of Financial Position as at Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

	Notes	As at Ashad 32, 2083	As at Ashad 32, 2082
ASSETS			
Non-current Assets			
Property, Plant & Equipment			
(a) General Assets (Gross)	3	16,280,759.41	16,211,120.41
Less: Accumulated Depreciation		12,504,338.99	12,671,015.99
General Assets (Net)		**3,776,420.42**	**3,540,104.42**
(b) Intangible Assets (Net)	4	-	118,650.00
(c) Right of use Assets (Net)	5	3,033,113.25	4,772,321.91
(d) Deferred Tax Assets	6	4,215,623.13	4,320,237.88
Total Non-current Assets		**10,025,156.80**	**12,751,314.21**
Investment Property	7	**20,397,942.40**	**20,397,942.40**
Non-Current Assets held for sale	7A	-	-
Current Assets			
(a) Financial Assets			
(i) Cash and Cash Equivalents	8	239,369,006.51	217,153,534.83
(ii) Placements with Financial Institutions	9	70,000,000.00	150,000,000.00
(iii)Loans and Advances to Member	10	435,117,948.07	439,797,644.22
(iv) Loans and Advances to Staff	11	1,263,069.16	1,154,531.76
(v) Investment Securities	12	2,027,400.00	2,027,400.00
(vi) Other Financial Assets	13	1,133,784.76	1,067,526.79
(b) Current Tax Assets	14	-	-
(c) Other Current Assets	15	318,262.90	359,502.52
Total Current Assets		**749,229,471.38**	**811,560,140.12**
Total Assets		**779,652,570.59**	**844,709,396.73**
EQUITY AND LIABILITIES			
Equity			
(a) Equity Share Capital	16	52,287,700.00	53,735,600.00
(b) General Reserve	17	147,197,446.27	142,313,283.38
(c) Other Statutory Reserve	18	22,021,977.61	19,119,681.61
Total Equity		**221,507,123.88**	**215,168,565.00**
Liabilities			
Non-current Liabilities			
(a) Financial Liabilities		-	-
(b) Deferred Tax Liabilities	6	-	-
(c) Lease Liabilities	5	3,055,174.09	5,185,912.67
Total Non-current Liabilities		**3,055,174.09**	**5,185,912.67**
Current liabilities			
(a) Financial liabilities			
(i) Deposits from Members	19	526,687,215.81	596,410,748.10
(ii) Other Financial Liabilities	20	4,103,935.38	1,832,675.75
(iii) Lease Liabilities	5	732,377.94	772,579.35
(b) Current Tax Liabilities	14	511,921.43	2,325,715.15
(c) Other Liabilities	21	2,656,879.66	2,615,258.31
(d) Provisions	22	20,397,942.40	20,397,942.40
Total Current Liabilities		**555,090,272.62**	**624,354,919.06**
Total Liabilities		**558,145,446.71**	**629,540,831.73**
Total Equity and Liabilities		**779,652,570.59**	**844,709,396.73**

The accompanying notes are integral parts of the financial statements
Date: 02-05-2083
Kathmandu, Nepal

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

CA Indra Prasad Mainali
Partner

On Behalf of the Board of Directors

Krishna Raj Paudel
Chairperson

Tara Prasad Sharma
Vice- chairperson

Rajendra Prasad Sharma
Secretary

Hari Prasad Sharma Wagle
Treasurer

Radha Gyawali
Member

Narak Sharma
Member

Kamal Kumar Tandan
Member

Nirmal Tandon
Member

Bandana Sapkota
Member

Ashok Tandan
ASC Co-ordinator

Gita Pandey Chhetri
ASC Member

Saraswoti 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, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

	Notes	Year ended Ashad 32, 2083	Year ended Ashad 32, 2082
Interest Income	23	56,220,726.36	70,447,571.94
Interest Expenses	24	23,679,438.76	36,375,247.87
Net Interest Income		32,541,287.60	34,072,324.07
Other Operating Income	25	3,559,243.23	2,673,367.77
Net Interest and Other Operating Income		36,100,530.83	36,745,691.84
(Impairment)/ Reversal for loans and Others Losses		544,592.48	(6,506,282.52)
Net Operating Income		36,645,123.31	30,239,409.32
Operating Expenses			
Administrative Expenses	26	5,513,381.79	6,882,485.10
Employee Benefits Expense	27	12,995,139.00	13,399,142.00
Depreciation and Amortisation Expense	28	1,808,264.99	2,459,642.09
Total Expenses		20,316,785.79	22,741,269.19
Operating Profit		16,328,337.52	7,498,140.14
Non-operating Income	29	4,502,702.35	9,739,616.40
Profit Before Income Tax and Bonus		20,831,039.87	17,237,756.54
Provision For Staff Bonus		1,893,730.90	1,567,068.78
Profit Before Tax		18,937,308.98	15,670,687.76
Less: Tax Expense			
(1) Current Tax	30	3,706,187.57	4,744,824.59
(2) Deferred Tax expenses/(Income)		104,614.74	(2,665,246.01)
Profit/(Loss) for the Period		15,126,506.66	13,591,109.18
Other Comprehensive Income			
(A) Items That Will Not be Reclassified to Profit or Loss:			
(i) Equity Instruments Through Other Comprehensive Income		-	-
Total Other Comprehensive Income		-	-
Total Comprehensive Income For The Period		15,126,506.66	13,591,109.18
Profit from disposal of Non Current Assets held for sale (Net of Tax)	31	-	-
Total Profit		15,126,506.66	13,591,109.18
Earnings Per Equity Share (For Continuing Operation):	32		
(1) Basic (in Rs.)		28.93	25.29
(2) Diluted (in Rs.)		28.93	25.29

The accompanying notes are integral parts of the financial statements
Date: 02-05-2083
Kathmandu, Nepal

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

On Behalf of the Board of Directors

Krishna Raj Paudel
Chairperson

Than Prasad Sharma
Vice- chairperson

Rajendra Prasad Sharma
Secretary

CA Indra Prasad Mainali
Partner

Hari Prasad Sharma Wagle
Treasurer

Radha Gyawali
Member

Narad Sharma
Member

Kamal Kumar Tandan
Member

Nirmal Tandon
Member

Ba[illegible] Shrestha
Member

Ashok Tandan
ASC Co-ordinator

Gita Pandey Chhetri
ASC Member

Saraswoti Panthee G C
ASC Member

City Express Saving and Credit Co-operative Limited
Statement of Cash Flow for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

Particulars	Year ended Ashad 32, 2083	Year ended Ashad 32, 2082
A.Cash Flow From Operating Activities		
Net Profit after Tax	15,126,506.66	13,591,109.18
Add: Deferred Tax (Income)/Expenses	104,614.74	(2,665,246.01)
Add: Depreciation and Amortization Expenses	1,808,264.99	2,459,642.09
Add: Unwinding of lease expenses	733,409.79	990,296.60
Less: Non-Operating Income	(4,502,702.35)	(9,739,616.40)
Less: Lease payments made	(1,431,448.04)	(2,065,231.36)
Add: (Profit)/Loss on modification of ROU assets	(153,647.79)	(91,151.79)
Add: (Profit)/Loss on Termination of ROU assets	(428,669.63)	(161,730.83)
Add: Loss on sale of Property, Plant and equipment	-	69,726.39
Less: Profit on sale of Property, Plant and equipment	(2,667.65)	-
Add: Impairment loss /(reversal)	(544,592.48)	(6,917,464.87)
Add: Expenses transferred to Reserve	-	-
Less: Expenses made out of Reserves	(236,097.00)	(527,175.00)
Net Cash Flow Before Changes in Working Capital	**10,472,371.25**	**(5,056,842.00)**
(Increase)/ Decrease in Other Financial Assets	(66,257.97)	458,808.46
(Increase)/ Decrease in Investment Property	-	(20,397,942.40)
(Increase)/ Decrease in NCA held for sale	-	6,974,195.00
(Increase)/ Decrease in Inventory	-	241,093.75
(Increase)/ Decrease in Current Tax Assets	-	-
(Increase)/ Decrease in Other Current Assets	41,239.63	86,009.42
Increase/(Decrease) in Deposit from Members	(69,723,532.29)	40,882,113.98
(Increase)/Decrease in Loans to Members	5,225,384.97	21,072,475.76
(Increase)/Decrease in Loans to Staffs	(109,633.73)	193,461.15
Increase/ (Decrease) in Current Financial Liabilities	2,271,259.63	43,201.10
Increase/ (Decrease) in Current Tax Liabilities	(1,813,793.71)	2,109,911.31
Increase/ (Decrease) in Other Liabilities	41,621.35	(804,514.07)
Increase/ (Decrease) in Other Provisions	-	13,423,747.40
Net Cash Flow From Operating Activities	**(53,661,340.89)**	**59,225,718.86**
B.Cash Flow From Investing Activities		
(Increase)/Decrease in Investment	80,000,000.00	60,000,000.00
(Increase)/Decrease in Investment Securities	-	-
Add: Non-Operating Income	4,502,702.35	9,739,616.40
Acquisition of Property Plant and Equipment	(77,639.00)	(1,282,149.22)
Receipt from Sale of Property, Plant and Equipment	3,000.00	157,500.00
Acquisition / Development of Intangible Assets	-	-
Net Cash Flow From Investing Activities	**84,428,063.35**	**68,614,967.18**
C. Cash Flow From Financing Activities		
Payment made to Equity holders	(7,103,350.78)	(6,447,006.68)
Increase/(Decrease) in Share Capital	(1,447,900.00)	14,500.00
Net Cash Flow From Financing Activities	**(8,551,250.78)**	**(6,432,506.68)**
Net Cash Flow	**22,215,471.68**	**121,408,179.36**
Add: Opening Cash & Bank Balance	217,153,534.83	95,745,355.47
Closing Cash & Bank Balance	**239,369,006.51**	**217,153,534.83**

Date: 02-05-2083
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
Partner

Krishna Raj Paudel
Chairperson

Than Prasad Sharma
Vice- chairperson

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Secretary

Hari Prasad Sharma Wagle
Treasurer

Radha Gyawali
Member

Naresh Sharma
Member

Kamal Kumar Tandan
Member

Nirmal Tandan
Member

Bandana Shrestha
Member

Ashok Tandan
ASC Co-ordinator

Gita Pandey Chhetri
ASC Member

Saraswoti Panthee G C
ASC Member

City Express Saving and Credit Co-operative Limited
Statement of Changes in Equity
For the year ended Ashad 32, 2083 (July 16, 2026)
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						-
Profit for the year	-	3,397,777.29	2,548,332.97	5,657,554.03	1,987,444.88	13,591,109.16
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**

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City Express Saving and Credit Co-operative Limited
Statement of Changes in Equity
For the year ended Ashad 32, 2083 (July 16, 2026)
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 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**
Comprehensive Income for the year						-
Profit for the year	-	3,781,626.67	2,836,220.00	6,296,692.02	2,211,967.98	15,126,506.66
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	-	**3,781,626.67**	**2,836,220.00**	**6,296,692.02**	**2,211,967.98**	**15,126,506.65**
Transfer to Reserves during the year	-		(1,102,536.22)	-	-	(1,102,536.22)
Transfer from reserves during the year	-	1,102,536.22		-	-	1,102,536.22
Expenses from the Fund	-	-	(1,445,796.75)	(5,657,554.03)	(236,697.00)	(7,340,047.78)
Transactions with Owners, directly recognized to Equity						-
Share Issued	907,800.00	-	-	-	-	907,800.00
Share redemption	(2,355,700.00)	-	-	-	-	(2,355,700.00)
Dividend to Equity - Holders	-	-	-	-	-	-
- Patronage Fund	-	-	-	-	-	-
- Cash Dividend Paid	-	-	-	-	-	-
Other	-	-	-	-	-	-
Balance as at Ashad 32, 2083	**52,287,700.00**	**147,197,446.28**	**2,836,220.00**	**6,296,692.02**	**12,889,065.59**	**221,507,123.87**

For: I.P. Mainali & Associates
Chartered Accountants

On Behalf of the Board of Directors

Krishna Raj Paudel
Chairperson

Than Prasad Sharma
Vice- chairperson

Rajendra Prasad Sharma
Secretary

CA Indra Prasad Mainali
Partner

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

Sarasowti Panthee G C
ASC Member

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City Express Saving and Credit Co-operative Limited

Statement of Changes in Equity

For the year ended Ashad 32, 2083 (July 16, 2026)

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, 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 31, 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**
Balance as at Shrawan 1, 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
Appropriation	56,724.40	422,596.78	422,596.78	422,596.78	422,596.78	42,259.68	422,596.78	2,211,967.98
Transfer to General Reserve	-	-	-	-	-	-	-	-
Transfer from General Reserve	-	-	-	-	-	-	-	-
Expenses	(50,967.00)	-	(135,730.00)	-	(50,000.00)	-	-	(236,697.00)
Balance as at Ashad 32, 2083	**487,667.62**	**4,940,397.90**	**838,984.71**	**2,708,242.95**	**1,686,640.94**	**367,080.63**	**1,860,050.83**	**12,889,065.60**

For: I.P. Maisali & Associates
Chartered Accountants

On Behalf of the Board of Directors

Krishna Raj Paudel
Chairperson

Than Prasad Sharma
Vice- chairperson

Rajendra Prasad Sharma
Secretary

CA Indra Prasad Maisali
Partner

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

Saraswoti Panthee G C
ASC Member

City Express Saving & Credit Co-operative Kathmandu, Nepal CESCC

Chartered Accountants Kathmandu

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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 4 Service Centers on 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 1st Shrawan 2082 (17 July, 2025) to 32nd Ashad 2083 (16 July, 2026). And corresponding reporting period of these financial statements is 1st Shrawan 2081 (17 July, 2024) to 31st Ashad 2082 (16 July, 2025).

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 2083/04/27 and recommended for the approval by shareholders in the 17th 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 2083 (July 16, 2026)

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.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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 2083 are as follows:

Intangible Assets	Remaining Useful lives
Server	0 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. After initial recognition, the Co-operative tests for impairment loss if any, if the fair value of the property is less than initial recognition, it shall charge fair vale loss to SoPL. In case fair value is higher adjustment shall not be booked because any higher sum has to be refunded to the loan defaulter. 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.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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 2083.

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 2083.

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 Directives and

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

Standards for Cooperative Institutions Engaged in Savings and Credit Transactions, 2081issued 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 2083 (July 16, 2026)

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.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

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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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

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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%
Total	**100%**	**100%**

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 equity shares outstanding at end of 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.

s) **Cash and Cash Equivalents**

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The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks and financial institutions, money at call and short notice and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the Co-operative in the management of its short-term commitments. Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less.

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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, 2081	-	-	10,743,992.30	4,761,264.00	-	149,703.00	15,654,959.30
Addition during the year	-	-	-	-	-	-	
Acquisition	-	-	1,279,849.22	-	-	2,300.00	1,282,149.22
Disposal during the year	-	-	(485,524.11)	(240,464.00)	-	-	(725,988.11)
Adjustment/Revaluation	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	
Balance as at Ashadh end 2082	-	-	11,538,317.41	4,520,800.00	-	152,003.00	16,211,120.41
Addition during the year	-	-	-	-	-	-	
Acquisition	-	-	77,639.00	-	-	-	77,639.00
Disposal during the year	-	-	(8,000.00)				(8,000.00)
Adjustment/Revaluation	-	-					
Balance as at Ashad 32, 2083	-	-	11,607,956.41	4,520,800.00	-	152,003.00	16,280,759.41
Depreciation and Impairment							
Balance as at Ashadh end 2081		-	8,648,926.40	3,482,636.71	-	80,885.50	12,212,448.62
Depreciation charge for the year			691,461.03	255,200.44	-	10,667.63	957,329.10
Disposals	-	-	(299,165.90)	(199,595.82)	-	-	(498,761.72)
Impairment for the year							-
Impairment for the year	-	-		-			
Balance as at Ashadh end 2082	-	-	9,041,221.53	3,538,241.34	-	91,553.13	12,671,015.99
Depreciation charge for the year			635,411.43	196,511.73	-	9,067.48	840,990.65
Disposals	-	-	(7,667.65)		-	-	(7,667.65)
Impairment for the year							
Balance as at Ashad 32, 2083	-	-	9,668,965.32	3,734,753.07	-	100,620.61	13,504,338.99
Capital Work in Progess							
Net Book Value							
Balance as at Ashadh end 2082	-	-	2,497,095.88	982,558.66	-	60,449.88	3,540,104.42
Balance as at Ashadh end 2083	-	-	1,938,991.09	786,046.93	-	51,382.39	2,776,420.42

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4 Intangible Assets

Particulars	ATM Puhoi Data		DMS STEM		Accounting Software		Dell Server		Total
	Purchased	Developed	Purchased	Developed	Purchased	Developed	Purchased	Developed	
Cost									
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
Addition during the year									
Acquisition	-	-	-	-	-	-	-	-	-
Additions from Internal development	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-
Balance as on Ashad 32, 2083	395,500.00	-	95,948.00	-	169,500.00	-	593,250.00	-	1,254,198.00
Amortization and Impairment									
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 31, 2082	395,500.00	-	95,948.00	-	169,500.00	-	474,600.00	-	1,135,548.00
Amortization charge for the year	-	-	-	-	-	-	118,650.00	-	118,650.00
Impairment for the year	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-
As on Ashad 32, 2083	395,500.00	-	95,948.00	-	169,500.00	-	593,250.00	-	1,254,198.00
Intangible Assets work in progress									
Net Book Value									
Balance as at Ashadh end 2082	-	-	-	-	-	-	118,650.00	-	118,650.00
Balance as at Ashadh end 2083	-	-	-	-	-	-	-	-	-

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5 Right of Use Assets and Lease Liabilities

Right of Use Assets

Particulars	Building	Total
Cost		
Balance as on Ashad end 2081	**11,316,858.75**	**11,316,858.75**
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)
Balance as on Ashad end 2082	**10,143,628.12**	**10,143,628.12**
Balance as on Shrawan 01 2082	10,143,628.12	10,143,628.12
Addition during the Year	-	-
Termination of Lease Assets	(1,693,779.26)	(1,693,779.26)
Modification during the year	(111,445.86)	(111,445.86)
Balance as on Ashad end 2083	**8,338,403.00**	**8,338,403.00**
Depreciation and Impairment		
Balance as on Ashadh end 2081	**5,363,418.03**	**5,363,418.03**
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	-	-
Balance as on Ashad end 2082	**5,371,306.21**	**5,371,306.21**
Balance as on Shrawan 01 2082	5,371,306.21	5,371,306.21
Depreciation charge for the year	848,624.34	848,624.34
Accumulated depreciation of disposed assets	(914,640.80)	(914,640.80)
Impairment for the year	-	-
Balance as on Ashad end 2083	**5,305,289.75**	**5,305,289.75**
Net Book Value		
As on Ashadh end 2082	**4,772,321.91**	**4,772,321.91**
As on Ashadh end 2083	**3,033,113.25**	**3,033,113.25**

Lease Liabilities

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Current Lease Liabilities	732,377.94	772,579.35
Non-Current Lease Liabilities	3,055,174.09	5,185,912.67
Total	**3,787,552.03**	**5,958,492.02**

Amounts recognized in Profit or Loss

Particulars	Included within	As at Ashad 32, 2083	As at Ashad 32, 2082
Depreciation on right of use assets	Note 28	848,624.34	1,354,000.49
Interest expense on unwinding of lease liabilities	Note 26	733,409.79	990,296.60
Expense relating to short-term leases	Note 26	-	-
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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6 Deferred Tax (Assets)/ Liabilities

Deferred tax is calculated on temporary differences using a tax rate of 20% (FY 2082/83: 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, 2083	As at Ashad 32, 2082
Deferred tax Assets (Net)		
Deferred tax liabilities		
On Property, Plant and Equipment	14,853.10	(27,145.38)
On Intangible Assets	-	23,730.00
On Right of use Assets	606,622.65	954,464.38
	621,475.75	**951,049.00**
Deferred Tax (Asset)		
On Lease liabilities	(757,510.41)	(1,191,698.40)
On Provision for Loss on Non Banking Assets	(4,079,588.48)	(4,079,588.48)
	(4,837,098.89)	**(5,271,286.88)**
Total	**(4,215,623.13)**	**(4,320,237.88)**

Movement in deferred tax liabilities/assets balances

a) **For the year ended Asad 32, 2083**

Particulars	As at Ashad 32, 2082	Recognized in profit or loss	Recognized in OCI	As at Ashad 32, 2083
Deferred tax liabilities				
On Property, Plant and Equipment	(27,145.38)	41,998.48	-	14,853.10
On Right to use Assets	954,464.38	(347,841.73)	-	606,622.65
On Investment Property	-	-		
Total Deferred tax liabilities	**927,319.00**	**(305,843.25)**	-	**621,475.75**
Deferred tax (Assets)				
On Intangible Assets	23,730.00	(23,730.00)	-	-
On Lease liabilities	(1,191,698.40)	434,187.99	-	(757,510.41)
On Provision for Loss on Non Banking Assets	(4,079,588.48)	-		(4,079,588.48)
Total Deferred tax (Assets)	**(5,247,556.88)**	**410,457.99**	-	**(4,837,098.89)**
Deferred tax Assets - Net	4,320,237.88	(104,614.74)	-	4,215,623.13

b) **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**	**(923,529.67)**	-	**927,319.00**
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

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7 Investment Property

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Balance as on Shrwawan 01	20,397,942.40	-
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**	**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
Total		**20,397,942.40**

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 .

7A Non-Current Assets held for sale

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Balance as on Shrwawan 01	-	**6,974,195.00**
Assets Fair Value	-	-
Assets Carrying Amount		
Adjustment/Transfer to Investment Property	-	(6,974,195.00)
Net Amount	-	-

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 classfied as Non Current Assets held for sale.
In previous fiscal year the property acquied failed to meet criteria to be classified as Non Current Assets held for sale & it has been transferred to Investment Property

City Express Saving & Credit Co. CESCC Kathmandu, Nepal

Chartered Accountants

City Express Saving and Credit Co-operative Limited
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8 Cash and Cash Equivalents

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Cash in hand	**1,569,560.00**	**1,965,005.00**
Balances with Banks	**237,799,446.51**	**215,188,529.83**
Agriculture Development Bank Ltd	3,030,272.64	1,339,869.73
Citizen International Bank Ltd	21,854.51	400,192.78
Everest Bank Ltd	5,000.00	5,000.00
Global IME Bank Ltd	3,248,537.76	7,341,781.87
Himalayan Bank Ltd	864,087.63	858,271.63
Mahalaxmi Bikash Bank Ltd	136,065.68	135,254.51
Muktinath Bikash Bank Ltd	15,989,089.31	7,553,833.82
National Co-operative Bank Ltd	732,885.80	331,186.33
Nepal Federation of Saving and Credit Union Ltd (NEFSCUN)	333,343.04	426,010.17
Nepal Investment Mega Bank Ltd	3,887,426.10	5,030,748.87
NMB Bank Ltd	171,528.16	144,324.48
Prabhu Bank Ltd	1,563,460.58	6,455,556.50
Prime Commercial Bank Ltd	879,298.59	1,317,767.81
Shine Resunga Development Bank Ltd	206,897,786.52	183,784,465.44
Siddhartha Bank Ltd	38,810.19	64,265.89
Term deposit with banks (original maturity upto 3 months)	-	-
Total	**239,369,006.51**	**217,153,534.83**

Cash and Cash Equivalents as Per Statement of Cash Flows	**239,369,006.51**	**217,153,534.83**

9 Placements with Financial Institutions

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Term Deposit Placements with Banks and Financial Institutions	**70,000,000.00**	**150,000,000.00**
Shine Resunga Development Bank Ltd	70,000,000.00	150,000,000.00
Less: Allowance for Impairment	-	-
Total	**70,000,000.00**	**150,000,000.00**

10 Loans and Advances to Member

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Collateral Loans	267,370,084.22	301,783,366.59
Social Loan	7,981,854.85	12,460,442.25
Business Loans	143,958,968.22	98,716,744.35
Hire Purchase Loans	2,227,695.16	3,584,096.71
Term Deposit Loans	27,103,965.64	36,609,399.77
Easy Loan	3,696,846.86	4,499,999.58
Agriculture Loans	1,235,499.16	1,221,249.83
Educational Loans	3,895,000.00	3,820,000.00
Total	**457,469,914.11**	**462,695,299.08**
Interest Receivable		
Gross Loans and Advances	**457,469,914.11**	**462,695,299.08**
Less: Allowances for Impairment	22,351,966.05	22,897,654.87
Total	**435,117,948.07**	**439,797,644.22**

City Express Saving and Credit Co-operative Limited
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All amounts are in Rs unless otherwise stated

10.1 Allowances for Impairment

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Balance at Shrawan 01	**22,909,316.80**	**29,840,378.23**
Impairment loss for the year		
Recoveries/ Reversal	544,592.48	6,931,061.42
Balance at Ashadh End	**22,364,724.32**	**22,909,316.80**

10.2 Allowances for Impairment by Loan Ageing

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Loan Category by Ageing		
Good loans (not delinquent and delinquent for not more than 3 months)	438,061,738.22	440,332,237.16
Sub-Standard Loans (delinquent from 3 months not more than 6 months)	298,600.00	-
Doubtful Loans (delinquent from 6 months not more than 12 months)	2,425,755.52	7,737,444.01
Bad Loans (delinquent for more than 12 months)	16,683,820.36	14,625,617.91
Total	**457,469,914.11**	**462,695,299.08**
Impairment Allowance		
Good loans (not delinquent and delinquent for not more than 3 months)	4,380,617.93	4,403,322.68
Sub-Standard Loans (delinquent from 3 months not more than 6 months)	74,650.00	-
Doubtful Loans (delinquent from 6 months not more than 12 months)	1,212,877.76	3,868,714.28
Bad Loans (delinquent for more than 12 months)	16,683,820.36	14,625,617.91
Additional Impairment of the Financial Assets	-	-
Total	**22,351,966.05**	**22,897,654.87**

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.

10.3 Interest Receivables and Interest Suspense

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Interest Receivables	26,581,967.07	24,646,951.46
Less: Interest Suspenses	(26,581,967.07)	(24,646,951.46)
Total	-	-

11 Loans and Advances to Staff

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Loans to staff (Gross Outstanding)	1,275,827.43	1,166,193.70
Fair value adjustment (related to concessional rate of interest)		
Amortized cost of loans and advances to staff	**1,275,827.43**	**1,166,193.70**
Less: Allowances for Impairment	12,758.27	11,661.94
Total	**1,263,069.16**	**1,154,531.76**

City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
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 32,2083	As at Ashad 32,2082
Investment in Equity measured at FVTOCI	2,027,400.00	2,027,400.00
Total	**2,027,400.00**	**2,027,400.00**

12.1 Investment in Equity measured at FVTOCI

Particulars	As at Ashad 32,2083	As at Ashad 32,2082
Equity Instruments		
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 32,2083		As at Ashad 32,2082	
	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 Copeerative Union Ltd	1,012,400.00	1,012,400.00	1,012,400.00	1,012,400.00

City Express Saving and Credit Co-operative Limited

Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)

All amounts are in Rs unless otherwise stated

13 Other Financial Assets - Current

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Other Deposit	-	-
Other Receivables	340,372.43	217,118.25
Receivable from Operator Account	1,500.00	-
Receivable from Mobile banking	297,809.20	356,305.42
Receivable from Sajilo Pay Payment Services Pvt. Ltd.	494,103.13	494,103.13
Total	**1,133,784.76**	**1,067,526.79**

14 Current Tax Assets/ (Liabilities)

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Current tax assets		
Current year Income Tax Assets	3,194,266.13	2,419,109.44
Tax assets of Prior Periods	-	-
Less:		
Current Tax Liabilities		
Current year Income Tax Liabilities	(3,706,187.57)	(4,744,824.59)
Tax Liabilities of Prior Periods	-	-
Net Current Tax Assets/ (Liabilities)	**(511,921.43)**	**(2,325,715.15)**

15 Other Assets - Current

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Other Advances	37,156.00	-
Pre-Paid Insurance	88,830.75	95,867.38
Other Pre-Paid Expenses	-	1,617.25
Staff Advance	192,276.15	262,017.89
Total	**318,262.90**	**359,502.52**

City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

16 Equity Share Capital

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Opening Share Capital	53,735,600.00	53,721,100.00
Addition During the year	907,800.00	504,500.00
Redemption/(transfer) during the year	(2,355,700.00)	(490,000.00)
Total	**52,287,700.00**	**53,735,600.00**

Reconciliation of number of share outstanding

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Balance at the beginning of the year	537,356	537,211
Share addition during the year	9,078	5,045
Redemption/(transfer) during the year	(23,557)	(4,900)
Balance at the end of the year	**522,877**	**537,356**

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.

17 General Reserve

17.1 Fund from/for PPE (Land & Building)

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Opening Balance	75,853,313.77	75,853,313.77
Transfer from gain on sale	-	-
Transfer to Other Reserves and Funds	-	-
Closing Balance	**75,853,313.77**	**75,853,313.77**

17.2 Reserve from Other Sources

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Opening Balance	66,459,969.61	60,357,910.99
Appropriation from net profits for the year	3,781,626.67	3,397,777.29
Regulatory Requirement adjustments (net of tax)	-	-
NFRS Adjustments	-	-
Transfer from Patronage Refund Fund	1,102,536.22	2,704,281.33
Transfer from Other Reserves and Funds	-	-
Transfer to Other Reserves and Funds	-	-
Total	**71,344,132.50**	**66,459,969.61**

The Cooperative has booked 100% loss provision on Non-Banking Assets as per guidelines of directives issued by Department of cooperatives on 2082/3/32.

17.3 Total General Reserve

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Fund from/for PPE (Land & Building)	75,853,313.77	75,853,313.77
Reserve from Profit of the co-operative including other sources	71,344,132.50	66,459,969.61
Total	**147,197,446.27**	**142,313,283.38**

City Express Saving and Credit Co-operative Limited

Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)

All amounts are in Rs unless otherwise stated

18 Other Statutory Reserve

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Cooperative Patronage Fund	2,836,220.00	2,548,332.97
Share Dividend Fund	6,296,692.02	5,657,554.03
Community Development Fund	1,686,640.94	1,314,044.16
Co-operative Development Fund	2,708,242.95	2,285,646.17
Co-operative Education Fund	838,984.71	552,117.93
Cooperative Promotion Fund	487,667.62	481,910.22
Losses Recovery Fund	4,940,397.90	4,517,801.12
Other Risk Management Fund	1,860,050.83	1,437,454.05
Stabilization Fund	367,080.63	324,820.95
Total	**22,021,977.61**	**19,119,681.61**

19 Deposits from Member

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Matribhumi Savings	40,520,582.48	52,098,023.52
Nominee Savings	1,593,987.83	1,120,984.18
General Savings	27,805,158.40	26,662,195.78
Recurring Savings	3,989,442.70	3,580,080.84
City Express Savings	116,006,696.87	95,839,234.76
Children savings	3,380,580.95	3,168,866.34
Shareholder Savings	48,136,705.74	75,579,204.87
Remit Savings	373,296.09	490,569.42
Remit Term Deposit	370,000.00	6,835,000.00
City Express Swornim Savings	29,573,990.84	24,410,251.54
Regular Savings	17,807,604.37	15,483,820.38
6 Months Fixed Deposit	31,445,000.00	60,508,000.00
1 Year Fixed Deposit	193,111,015.00	223,602,000.00
2 Years Fixed Deposit	10,759,790.78	6,436,224.10
3 Years Fixed Deposit	1,813,363.76	596,292.37
Total	**526,687,215.81**	**596,410,748.10**

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City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

20 Other Financial liabilities - Current

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
ATM Payable	-	10,000.00
Audit Fee Payable	250,875.00	250,875.00
Interest Payable	148,742.38	146,832.61
Payable to Members	3,359,729.13	1,237,444.34
Payable to Hamro Technology Pvt Ltd	50,175.00	-
Payable to Sandesh Dugdha Padartha Udhyog	19,590.00	17,970.00
Payable to Om Ganesh	19,495.00	18,925.00
Payable to House owner	-	12,000.00
Salary Payable	-	-
Other Payables	255,328.87	138,628.80
Total	**4,103,935.38**	**1,832,675.75**

21 Other Liabilities

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
TDS Payable	574,072.76	883,231.33
House rent Tax (Local Municipal Tax)	-	38,478.20
Citizen Investment Fund	-	-
Staff Bonus Payable	1,893,730.90	1,567,068.78
Social Security Fund Payable	189,076.00	126,480.00
Total	**2,656,879.66**	**2,615,258.31**

22 Provisions

Particulars	As at Ashad 32, 2083	As at Ashad 32, 2082
Provision for Loss on Non Banking Assets	20,397,942.40	20,397,942.40
Total	**20,397,942.40**	**20,397,942.40**

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.

City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

23 Interest Income

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Interest from loan investment	56,220,726.36	65,934,455.94
Interest Portion of NBA	-	4,513,116.00
Total	**56,220,726.36**	**70,447,571.94**

24 Interest Expenses

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Interest expenses for deposits	23,679,438.76	36,375,247.87
Total	**23,679,438.76**	**36,375,247.87**

25 Other Operating Income

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Management Fee	2,541,365.97	2,007,460.52
Remittance Commission	-	64.71
City Remit Commission	102,280.00	142,685.00
Commission On W/U Payment	1,922.88	4,700.76
Commission On City Wallet	4,380.00	10,455.00
Miscellaneous Income	106,320.48	82,288.17
Other Fees	30,322.83	15,400.00
Profit on sale of assets	2,667.65	-
Profit on modification of ROU	153,647.79	91,151.79
Profit on termination of ROU assets	428,669.63	161,730.83
ATM Charges	-	9,041.00
Application fees	36,301.00	32,700.00
Mbank Income	151,365.00	115,690.00
Total	**3,559,243.23**	**2,673,367.77**

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City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

26 Administrative Expenses

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Amc and Software Expenses	502,966.39	547,744.30
Audit Fee	254,250.00	254,250.00
Audit Expenses	36,533.00	13,655.00
Bank Charges	5,509.00	5,997.39
Cleanliness & Hygiene Expenses	13,680.00	13,655.00
Dashain Allowance for Jame Masjid	-	4,500.00
Festival Expenses	5,000.00	15,770.00
Field Visit Expenses	21,000.00	8,000.00
Fines and Penalties	116,702.58	5,705.88
Fuel Expenses	394,493.69	430,966.51
Annual General Meeting Expenses	456,947.32	504,484.00
Guest Entertainment	19,070.00	22,070.00
Insurance Expenses	123,767.53	142,186.17
Internet Expenses	432,599.25	575,729.00
Kitchen Expenses	334,816.99	598,272.46
Loss on Sale of Fixed Assets	-	69,726.39
Legal Expenses	84,750.00	-
Marketing Expenses	-	11,400.00
Mbank Fees	57,630.00	66,105.00
Medical expenses	2,009.00	-
Meeting expenses	34,196.00	38,949.97
Meeting Allowances	358,500.00	401,000.00
Membership Expenses	-	1,264.00
Miscellaneous Expenses	79,114.20	279,327.95
Notice Publication Expenses	30,645.50	11,883.00
Office expenses	27,040.00	211,976.67
Parking Expenses	-	42,710.00
Printing and Stationery	485,254.19	445,313.75
Rates and taxes	33,534.98	69,807.44
Repair and Maintenances (Class A)	-	-
Repair and Maintenances (Class B)	110,449.35	174,543.62
Repair and Maintenances (Class C)	6,800.00	55,222.30
Repair and Maintenances (Class D)	1,500.00	-
Renewal Charges	44,550.00	34,700.00
Telephone Expenses	114,000.00	116,840.00
Transportation Allowance	150,900.00	229,040.00
Travelling Expenses/Local Conveyance	92,122.00	27,830.00
Unwinding of Lease Liabilities	733,409.79	990,296.60
Vehicle Renewal and Registration Expenses	16,600.00	21,500.00
Auction Charges	4,600.00	55,019.00
Write off Expenses (Net)	-	46,593.23
Water and Electricity Expenses	328,641.04	338,450.48
Total	**5,513,381.79**	**6,882,485.10**

City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

27 Employment Benefit expenses

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Salary and Allowance	12,995,139.00	13,399,142.00
Amortization of Prepaid staff expenses related to loans at concessional rates	-	-
Sub total	**12,995,139.00**	**13,399,142.00**
Employee Bonus Expenses	1,893,730.90	1,567,068.78
Total	**14,888,869.90**	**14,966,210.78**

28 Depreciation and Amortization

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Depreciation of Property Plant and Equipment	840,990.65	957,329.10
Depreciation of Right to Use Assets	848,624.34	1,354,000.49
Amortization Expenses of Intangible Assets	118,650.00	148,312.50
Total Depreciation And Amortisation Pertaining To Continuing Operations	**1,808,264.99**	**2,459,642.09**

29 Non-Operating Income

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Interest Income	4,502,702.35	9,739,616.40
Dividend Income	-	-
Patronage Income	-	-
Total	**4,502,702.35**	**9,739,616.40**

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

30 Income Taxes Relating to Continuing Operations

30.1 Income Tax Recognised in Profit or Loss

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Current tax		
In respect of the current year	3,706,187.57	4,744,824.59
Income tax In respect of prior years		
	3,706,187.57	**4,744,824.59**
Deferred tax		
Deferred tax (Income)/Expenses for the year		(2,665,246.01)
	-	**(2,665,246.01)**
Total income tax	**3,706,187.57**	**2,079,578.58**

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

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Receipt froms Disposal of	-	-
Land	-	-
Furniture	-	-
Less: Cost/ WDV of		
Land	-	-
Compound Wall	-	-
Furniture		
Profit/(Loss) from disposal of non-current assets	-	-
Less: Tax expenses for disposal of non-current assets		
Profit from disposal of Non Current Assets held for sale (Net of Tax)		-

City Express Saving and Credit Co-operative Limited
Notes to the financial statements for the year ended Ashad 32, 2083 (July 16, 2026)
All amounts are in Rs unless otherwise stated

32 Earnings Per Share

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
From Continuing Operations	**15,126,506.66**	**13,591,109.18**
Basic Earnings Per Share	28.93	25.29
Diluted Earnings Per Share	28.93	25.29

a)There are no potential dilutive instruments.

32.1 Basic Earnings per share

Particulars	Year ended Ashad 32,2083	Year ended Ashad 32,2082
Profit for the year attributable to owners of the Co-operative (A)	15,126,506.66	13,591,109.18
Weighted average number of equity shares for the purposes of basic earnings per share (B)	522,877	537,356
Basic Earnings per share (A/B)	**28.93**	**25.29**

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.

33 Capital Commitments and Contingent liabilities

The Co-operative has a legal case on the Kathmandu district court against investment property (Plot no 235, Amount Rs. 8,550,991.00)
The co-operative do not have any capital commitments that warrant disclosures.

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

34. 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	

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CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

Summary of Transactions outstanding with related parties

	For the Year 2082/83	For the Year 2081/82	For the Year 2082/83	For the Year 2081/82	For the Year 2082/83	For the Year 2081/82	As on 2083/3/32	As on 2082/3/32	As on 2083/3/32	As on 2082/3/32
Krishna Raj Paudel	24,000.00	34,000.00	12,000.00	17,000.00	12,000,000.00	30,000,000.00	5,789,910.00	15,000,000.00	98,216.38	96,575.23
Than Prasad Sharma	24,000.00	16,000.00	12,000.00	8,000.00	-	-	-	-	-	-
Rajendra Prasad Sharma	24,000.00	34,000.00	12,000.00	17,000.00	-	-	-	-	-	-
Hari Prasad Sharma Wagle	24,000.00	32,000.00	12,000.00	16,000.00	-	-	-	-	-	-
Radha Gyanwali	24,000.00	34,000.00	12,000.00	17,000.00	-	-	4,900,000.00	4,900,000.00	221,238.75	512,291.85
Naresh Sharma	24,000.00	36,000.00	12,000.00	18,000.00	-	-	-	-	-	-
Kamal Kumar Tandon	24,000.00	34,000.00	12,000.00	17,000.00			1,000,000.00	1,300,000.00	80,068.40	177,898.00
Nirmal Tandan	24,000.00	36,000.00	12,000.00	18,000.00	300,000.00		300,000.00		31,137.81	
Bandana Sherestha	22,000.00	26,000.00	11,000.00	18,000.00	-	-	-	-	-	-
Ashok Tandon	8,000.00	10,000.00	4,000.00	5,000.00	-	2,800,000.00	1,902,503.83	2,518,186.92	270,354.95	163,043.14
Gita Pandey Chhetri	8,000.00	10,000.00	4,000.00	5,000.00	-	-	-	-	-	-
Sarasowti Panthee G C	8,000.00	8,000.00	4,000.00	4,000.00	-	-	-	-	-	-
Nirmal Tandan	22,500.00	22,500.00	4,500.00	4,500.00	-	-	-	-	-	-
Bed Prasad Upadhya	22,500.00	13,500.00	4,500.00	2,700.00	-	-	-	-	-	-
Dev Bahadur Thapa	22,500.00	21,000.00	4,500.00	4,200.00	2,200,000.00	-	2,200,000.00	-	1,084.92	-
Total	**305,500.00**	**367,000.00**	**132,500.00**	**171,400.00**	**14,500,000.00**	**32,800,000.00**	**16,092,413.83**	**23,718,186.92**	**702,101.21**	**949,808.22**

CITY EXPRESS SAVING AND CREDIT CO-OPERATIVE LTD
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 32nd Ashad 2083 (July 16, 2026)

Summary of Benefits provided to Chief Executive Officer

Particulars	Current Year	Previous Year
Basic Salary	1,430,000.00	1,430,000.00
Grade	184,493.14	184,493.14
Allowance	1,722,256.86	1,788,793.74
SSF Contribution	283,830.00	283,830.00
Total	**3,620,580.00**	**3,687,116.88**

Auditor's Notes on Certification of Income Tax Return of
City Express Saving and Credit Co-operative Ltd
For the FY 2082/83

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	23,679,438.76	23,679,438.76				
Total	**23,679,438.76**	**23,679,438.76**	-	-		
Administrative Expenses						
Amc and Software Expenses	502,966.39	502,966.39				
Audit Fee	254,250.00	254,250.00				
Audit Expenses	36,533.00	36,533.00				
Bank Charges	5,509.00	5,509.00				
Cleanliness & Hygiene Expenses	13,680.00	13,680.00				
Festival Expenses	5,000.00	5,000.00				
Field Visit Expenses	21,000.00	21,000.00				
Fines and Penalties	116,702.58	-	116,702.58		U/S 21	
Fuel Expenses	394,493.69	394,493.69				
Annual General Meeting Expenses	456,947.32	456,947.32				
Guest Entertainment	19,070.00	19,070.00				
Insurance Expenses	121,767.53	121,767.53				
Internet Expenses	432,599.25	432,599.25				
Kitchen Expenses	334,616.99	334,616.99				
Legal Expenses	84,750.00	84,750.00				
Mbank Fees	57,630.00	57,630.00				
Medical expenses	2,009.00	2,009.00				
Meeting expenses	34,196.00	34,196.00				
Meeting Allowances	358,500.00	358,500.00				
Miscellaneous Expenses	79,114.20	79,114.20				
Notice Publication Expenses	30,645.50	30,645.50				
Office expenses	27,040.00	27,040.00				
Printing and Stationery	485,254.19	485,254.19				
Rates and taxes	33,534.98	33,534.98				
Repair and Maintenances (Class B)	110,449.35	-		110,449.35		
Repair and Maintenances (Class C)	6,800.00	-		6,800.00		
Repair and Maintenances (Class D)	1,500.00	-		1,500.00		
Renewal Charges	44,550.00	44,550.00				
Telephone Expenses	114,000.00	114,000.00				
Transportation Allowance	150,900.00	150,900.00				
Travelling Expenses/Local Conveyance	92,122.00	92,122.00				
Unwinding of Lease Liabilities	733,409.79	733,409.79				
Vehicle Renewal and Registration Expenses	16,600.00	16,600.00				
Auction Charges	4,600.00	4,600.00				
Water and Electricity Expenses	328,641.04	328,641.04				
Total	**5,513,381.79**	**5,277,929.86**	**116,702.58**	**118,749.35**		
Employee Benefits Expense			-	-		
Salary and Allowance	12,995,139.00	12,995,139.00				
Staff Bonus	1,893,730.90	1,893,730.90				
Total	**14,888,869.90**	**14,888,869.90**	-	-		
Depreciation and Amortization Expense	**1,808,264.99**			**1,808,264.99**		
Grand Total	**45,889,955.44**	**43,846,238.52**	**116,702.58**	**1,927,014.34**		

City Express Saving and Credit Co-operative Ltd

F.Y. 2082/83

Calculation of Allowable Depreciation as per Income Tax Act, 2058

PARTICULARS	Pool A (Non Depreciable Asset	POOL 'A'	POOL 'B'	POOL 'C'	POOL 'D'	Pool 'E'	TOTAL
		.					
Opening Balance			2,547,273.96	854,098.69	51,990.00	222,468.65	3,675,831.30
Addition upto Poush		-	11,140.00				11,140.00
Allowable Portion		-	*11,140.00*	-	-	-	11,140.00
Addition from Magh to Chaitra		-	34,000.00				34,000.00
Allowable Portion		-	*22,667.00*	-	-	-	22,667.00
Addition from Baishak to Ashad			32,499.00				32,499.00
Allowable Portion		-	*10,833.00*	-	-	-	10,833.00
Sale During theYear		-	3,000.00				3,000.00
Depreciation Base for Repair & maint.	-	-	2,588,913.96	854,098.69	51,990.00	222,468.65	3,717,471.30
Depreciation Base for Depreciation	-	-	2,588,913.96	854,098.69	51,990.00	222,468.65	3,717,471.30
Rate of Depreciation	-	5%	25%	20%	15%		-
DEPRECIATION FOR THE YEAR	-	-	647,228.00	170,819.74	7,799.00	222,468.65	1,048,315.39
Terminal Depreciation		.					-
Balancing Figure							-
Unabsorbed	-	-	*32,999.00*	-	-	-	*32,999.00*
Unabsorbed Repair and Maintenance	-		-	-	-		-
Opening Depreciation Base for Next Year	-	-	1,974,684.96	683,278.95	44,191.00	-	2,702,154.91

City Express Saving and Credit Co-operative Ltd
For the FY 2082/83
Calculation of Taxable Income

Particulars	Details	Amount
Net Profit or (Loss) As per books of account		18,937,308.98
Less: Profit on Sale of fixed assets	*(2,667.65)*	
Less: Profit on Modification of ROU	*(153,647.79)*	
Less: Profit on Disposal of ROU	*(428,669.63)*	
Less: Dividend Income	-	
Add: Non Deductable Expenses	*116,702.58*	
Add: Depreciation as per Books of Account	*1,808,264.99*	
Less: Dep as per Tax	*(1,048,315.39)*	
Add: Unwinding of Lease Intereset expenses	*733,409.79*	
Add: Short term Lease Expenses	-	
Add: Repairs as per Books	*118,749.35*	
Less: Repairs as per Tax	*(118,749.35)*	
Less: Rent Expenses	*(1,431,448.04)*	
Less: LLP Income In books	*(544,592.48)*	
Add: Allowable LLP Reversal as per tax base	*544,592.48*	
		(406,371.14)
Total		**18,530,937.84**
Carry Forward loss from Previous Year		-
Taxable Profit or (Loss)		**18,530,937.84**

Tax Calculation

Particulars	**Amount(Rs.)**
Taxable Profit	18,530,937.84
Rate of Tax	20%
Tax Liability	**3,706,187.57**

Calculation of Deductible Loan Loss Provision

Particulars	**As per Books**	**As per Tax**
Closing Loan Assets (inc of Staff Loan)	458,745,741.54	458,745,741.54
Allowable 5% deduction	22,937,287.08	22,937,287.08
Closing Loan Loss Provision for the Year	22,364,724.32	22,364,724.32
Opening LLP Allowed	22,909,316.80	22,909,316.80
Gain/(Loss) recognized in Income Statement	544,592.48	544,592.48

सिटी एक्सप्रेस बचत तथा ऋण सहकारी संस्था लिमिटेड

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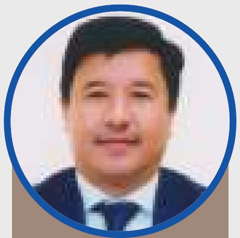
Indicator	Particulars	Goal	Numerator	Denominator	FY 2082/83	FY 2081/82
	Protection (P) सुरक्षण					
P1	Allowance for Loan Losses/ Deliquency>12 months १२ महिना भन्दा बढी भाखा नाघेको ऋणको लागि कोषको ब्यावस्था	१००%	१६,६८३,८२०.३६	१६,६८३,८२०.३६	१००.००%	१००.००%
P2	Net Allowance for Loan Losses/ Deliquency 6-12 months १ महिना देखि १२ महिना सम्म भाखा नाघेको ऋणको लागि कोषको ब्यवस्था	५० %	१,२१२,८७७.७६	२,४२५,७५५.५२	५०.००%	३५.००%
P2x	Net Allowance for Loan Losses/ Deliquency 3-6 months १ महिना देखि १२ महिना सम्म भाखा नाघेको ऋणको लागि कोषको ब्यवस्था	२५%	७४,६५०.००	२९८,६००.००		
P2Y	Net Allowance for Good Loan/ Performing Loan असल ऋणको लागि गरिएको ऋण सुरक्षण कोषको अवस्था	१%	४,३९३,३७६.२०	४३९,३३७,६२०.०५	१.००%	१.००%
	Effective financial structure (E) प्रभावकारी बित्तिय संरचना					
E1	Net Loans / Total Assets कुल सम्पतिमा कुल ऋणको अनुपात	७०%–८०%	४३६,३०६,०१७.२२	७७९,५७७,५७०.५९	५५.९७%	५२.२०%
E5	Net Savings / Total Assets कुल सम्पतिमा बचतको अनुपात	७०%–८०%	५२६,६८७,२१५.८१	७७९,५७७,५७०.५९	६७.५६%	७०.६१%
E6	External Credit / Total Assets कुल सम्पतिमा बाह्य ऋणको अनुपात	५% भदा कम	–	७७९,५७७,५७०.५९	०.००%	०.००%
E7	Member Share Capital / Total Assets कुल सम्पतिमा शेयरपुँजीको अनुपात	बढीमा २०%	५२,२८७,७००.००	७७९,५७७,५७०.५९	६.७१%	६.३६%
E9	Net Institutional Capacity / Total Assets कुल सम्पतिमा खुद संस्थागत पुँजीको अनुपात	कम्तीमा १०%	२२१,५०७,१२३.८८	७७९,५७७,५७०.५९	२८.४१%	२५.४७%
	Assets quality (A) सम्पतिको गुणस्तर					
A1	Total Deliquency loan / Gross Loan Portfolio कुल ऋणको अनुपातमा भाखा नाघेको ऋण	५% भन्दा कम	२२,२९०,०७४.३२	४५८,६७०,७४१.५४	४.८६%	४.९४%
A2	Non Earning Assets / Total Assets कुल सम्पतिमा नकमाउने सम्पतिको अनुपात	५% भन्दा कम	२२,२९०,०७४.३२	७७९,५७७,५७०.५९	२.८६%	२.७१%
A3	Non Earning Liquid Assets / Free Reserves शुद्ध लागतरहित कोषमा आय आर्जन नगर्ने सम्पतीको अनुपात	२०० % भन्दा बढी	२४०,५०२,७९१.२७	१५,७२५,२८५.५९	१५२९.४० %	१६२१.००%
	Rate of return (R) आम्दानी र खर्चको प्रतिफल दर					
R9	Total Operating Expenses / Average Total Assets औषत सम्पतिमा संचालन खर्चको अनुपात	५% भन्दा कम	२०,३१६,७८५.७९	८१२,१४३,४८३.६६	२.५०%	२.७९%
R12	Total Operating Income / Average Total Assets औषत सम्पतिमा खुद आय अनुपात	कम्तीमा १०%	५९,७७९,९६९.५९	८१२,१४३,४८३.६६	७.३६%	८.९८%

Liquidity (L) तरलता						
L1	S.T Investments + Liquid Assets - ST :Payments / Saving Deposits कुल निक्षेपमा तलरता	१६%	२३७,८४५,९११.६१	५२६,६८७,२१५.८१	४५.१६%	३६.१५%
L2	Liquid Reserves / Saving Deposits कुल निक्षेपमा लागतरहित कोष	१०%	१६९,२१९,४२३.९०	५२६,६८७,२१५.८१	३२.१३%	२७.०७%
L3	Non Earning Liquid Assets / Total Assets कुल सम्पतिमा आय आर्जन नगर्ने तरल सम्पतिको अनुपात	१% भन्दा कम	१,५६९,५६०.००	७७९,५७७,५७०.५९	०.२०%	०.२३%
Sign of growth (S) वृद्धिका संकेतहरु						
S10	Growth in Membership सदस्य बृद्धिदर	१५% भन्दा बढी	४७.००	२,००९.००	२.३४%	३.७८%
S11	Growth in Total Assets कुल सम्पति बृद्धिदर	मुद्रा स्फिति भन्दा बढी	(६५,१३१,८२६.१५)	८४४,७०९,३९६.७३	-७.७१%	७.८०%

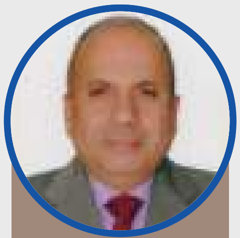
Note :

सल्लाहकार समिति



हेम बहादुर गुरुङ्ग
निवर्तमान अध्यक्ष

चन्द्र टण्डन
संस्थापक अध्यक्ष

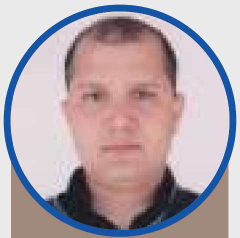


डोल राज शर्मा
सदस्य

जिव नाथ लामिछाने
सदस्य

महेश कुमार श्रेष्ठ
सदस्य

माधव प्रसाद भुसाल
सदस्य



अर्जुन अधिकारी
सदस्य

सामाजिक कार्य तथा साधारण सभाका केही झलकहरू

CITY EXPRESS
SAVING & CREDIT CO-OPERATIVE LTD.

City Express Saving & Credit Co-operative Ltd.

Kamaladi, Kathmandu, Nepal

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