केन्द्रिय कार्यालय नारायणहिटी पथ, काठमाडौं नेपाल, www.ctznbank.com

CITIZENS NEWS BULLETIN

Year 7 | Issue 26 | May 2026

CEO'S MESSAGE



Ganesh Raj Pokharel

My Dear Colleagues,

As I complete seven years as the Chief Executive Officer of this remarkable institution, I do so with a deep sense of responsibility and appreciation. This journey is not defined by these seven years alone; rather, it reflects nearly two decades of togetherness with Citizens Bank from its formative days to the strong, progressive, and respected institution we proudly stand as today.

Also I am delighted to share that Citizens Bank has once again been honored with the prestigious "Bank of the Year 2025" award by The Banker Magazine, making us a proud back-to-back on year 2024 and 2025 winner of this globally respected recognition. This extraordinary achievement places Citizens Bank among the most consistent, resilient, and high-performing financial institutions in the region as enduring my 2nd tenure in 7 years this accomplishment has provided us that prestigious platform with immense pride, gratitude, and humility that I address today on two very special milestones in the journey of Citizens Bank International Limited.

The "Bank of the Year 2025" recognition is not merely an award for our past performance; it is a powerful affirmation of who we are and what we are capable of achieving together. It reflects our unwavering commitment to excellence, innovation, customer trust, and operational strength. Most importantly, this recognition belongs to each one of you. Over the years, together we have built a resilient and future-ready institution anchored on our core pillars of People, Process, and Performance, with the motto: "System Inside, Image Outside." We have turned challenges into opportunities, expanded our footprint, embraced digital transformation, strengthened governance, and earned the trust of millions of customers. As we celebrate this proud moment, we must also look ahead with even greater ambition and responsibility. Consecutive global recognition comes with the challenge of continuously raising our standards, outperforming our past achievements, and accelerating our journey toward achieving our "Mission Top 10" target making Citizens Bank one of the top 10 banks in the banking industry. With one year remaining in my tenure as CEO, my commitment is clear and unwavering: to hand over a stronger, more sustainable, efficient, and future-ready Citizens Bank to the next generation of leaders. Our vision must go beyond short-term success. To achieve this vision, we must continue strengthening what truly matters:

- Robust systems and processes for consistency and scalability
- A performance-driven culture that rewards merit and accountability
- Customer-centric thinking that builds lasting relationships
- Digital advancement to remain competitive and future-ready
- Strong governance that protects the foundation of our Bank
- And above all, our unique Citizens Culture "Namaskar" - delivering service with a smile, humility in approach, and warmth in every customer interaction. As I enter the final year of my tenure, I remain fully committed to giving my very best to further strengthen our foundation, accelerate our progress, and leave behind a legacy we can all take pride in. Together, we have shown what is possible. And together, we will continue to set new benchmarks for the banking industry of Nepal. Congratulations to all of you once again on this historic achievement.

Jay Citizens Bank

Financial Highlights

As on Chaitra End, 2082 (As per Unaudited Financial Report)

EARNINGS PER SHARE

NPR 11.23

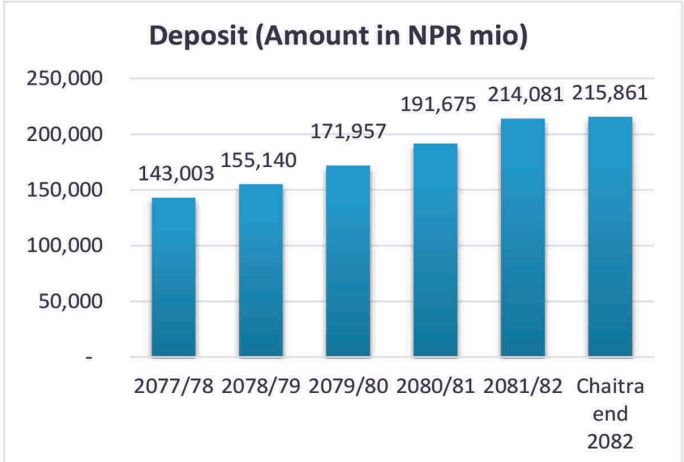
MARKET PRICE PER SHARE

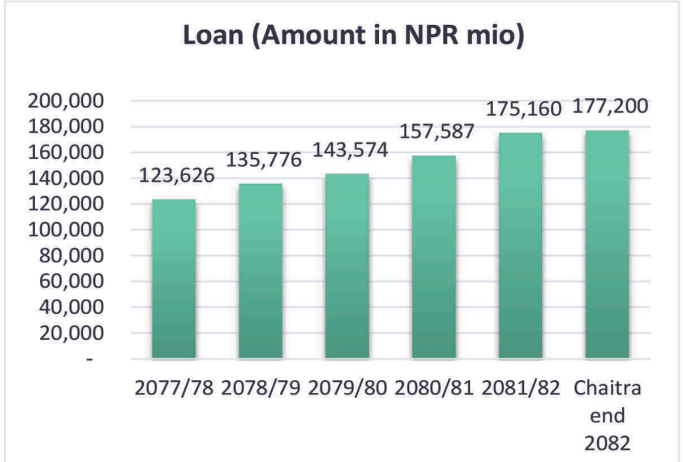
NPR 210.20

Amount in NPR

PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
1,306,461,348	1,868,832,569	6,159,261,135	248,586,906,430

As on Chaitra End 2082, FY 2082/83





Number of Deposit Accounts
2,011,844

Number of Loan Accounts
45,703

ELECTRONIC BANKING USERS

Active Mobile Banking Users: 710,909	Active Internet Banking Users: 94,841	Active QR Merchants: 34,527
Active Card Users: 462,758	Active e-Com Card Users: 7,042	Active POS Merchants: 543
Active Remittance Users: 93,783	Active Demat Users: 249,747	Active Mero Share Users: 219,074

CITIZENS BANK'S REACH



	BRANCHES	ATMs	BLBs
Koshi	28	17	5
Madhesh	29	25	6
Bagmati	56	65	15
Gandaki	15	15	3
Lumbini	51	32	10
Karnali	11	7	2
Sudur Paschim	10	7	1
Total	200	168	42

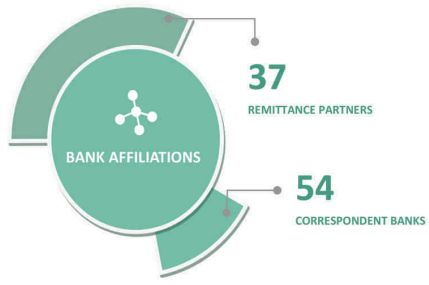
EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS



Number of Trainings: 226

Number of Employees' Participation: 1772

Training Expenses: NPR 32372662.52



Training and Development



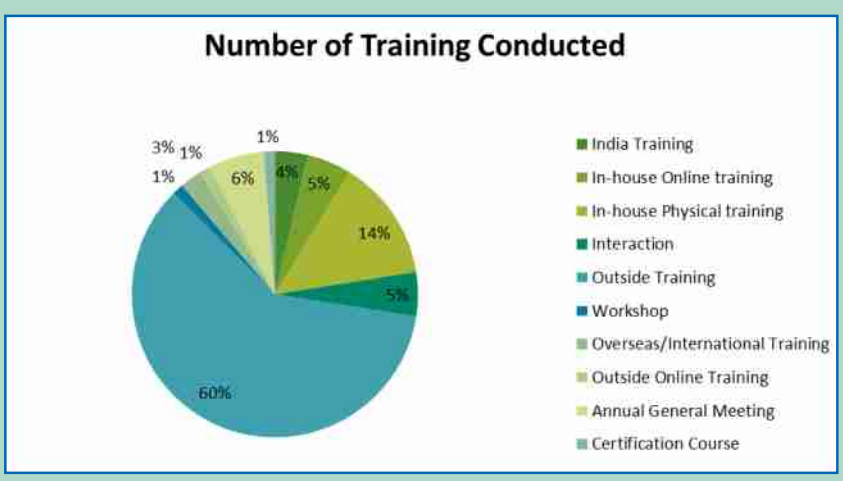
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic and challenging training plans have enabled the Bank to extract maximum benefits from the available employees with maximum utilization of human resources with minimum diversions. The employees are further encouraged to share their knowledge with fellow colleagues to strengthen the technical expertise at hand. Furthermore, employees in specific departments are provided with precise technical knowledge to help them nurture in the specific field of knowledge.

The Bank opted in both physical as well as offline training modules during the third quarter of the Fiscal Year 2082/83.We believe that employees are the core strength of the Bank in the current time and they play a very significant role in the success of the Bank. Complying with our Human Resource Core Value which is to nurture, empower human capital and achieve their full potential; the Bank has been providing online as well as physical trainings.

In the third quarter of FY 2082/83 the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

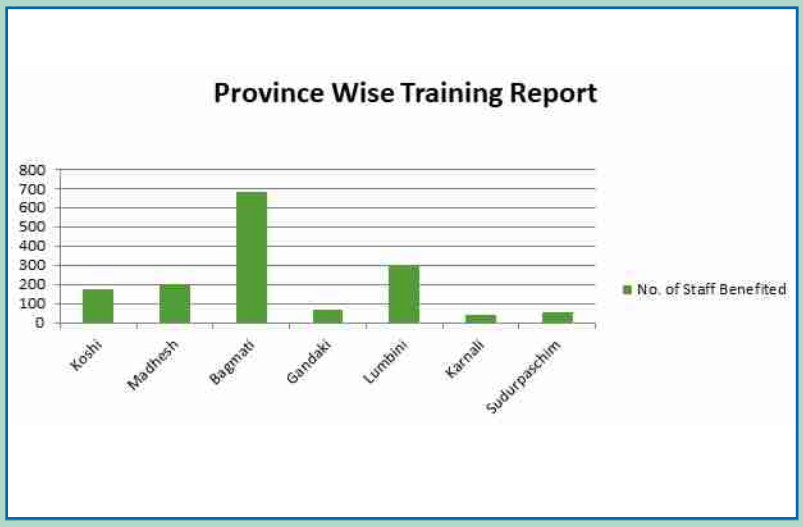
Training Provided in Third Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	India Trainings	3	30
2	In House Online Training	4	842
3	In House Physical Training	11	398
4	Interaction	4	5
5	Outside Trainings	48	155
6	Workshop	1	1
7	Overseas/International Training	2	3
8	Outside Online Training	1	2
9	Annual General Meeting	5	5
10	Certification Course	1	75
	TOTAL	**80**	**1058**



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Bagmati Province	684
2	Gandaki Province	69
3	Karnali Province	43
4	Koshi Province	173
5	Lumbini Province	298
6	Madhesh Province	198
7	Sudur Paschim Province	51
	Total	**1516**





The Prophecy Effect: Becoming What You Believe

Smarica Tiwari
Corporate Communication Department



There's a quiet force shaping our lives every day one so subtle we often miss it. It's called the prophecy effect, more commonly known as the self-fulfilling prophecy: the idea that what we believe about ourselves can directly influence what we become.

At its core, this concept is simple. When you expect something to happen success, failure, growth, limitation you unconsciously adjust your behavior to align with that expectation. Over time, your actions bring that belief to life.

Few people embodied this principle as powerfully as Bruce Lee.

Bruce Lee: A Living Example of Belief in Action

Long before he became a global icon, Bruce Lee wrote a striking note to himself. It wasn't just a goal it was a declaration. He stated that he would become the highest-paid Oriental superstar in the United States, and in return, he would give the most exciting performances ever seen.

At the time, this vision seemed wildly ambitious. Hollywood had limited roles for Asian actors, and systemic barriers were very real. Yet Bruce Lee didn't frame his dream as a possibility he treated it as an inevitability.

And that's where the prophecy effect comes in.

Because he believed so deeply in his future:

- He trained relentlessly, refining his martial arts into a philosophy and art form.
- He developed unmatched discipline, both physically and mentally.
- He rejected roles that didn't align with his vision, even when it meant financial struggle.
- He built his own path when traditional systems didn't open doors.

His belief shaped his decisions. His decisions shaped his actions. And his actions ultimately shaped reality. Bruce Lee didn't just predict his future he constructed it.

How the Prophecy Effect Works?

The prophecy effect operates in three quiet steps:

1. **Belief** - You form an expectation about yourself.
2. **Behavior** - You act (consciously or unconsciously) in ways that support that belief.
3. **Outcome** - Your actions produce results that reinforce the original belief.

If you believe you're not capable, you hesitate, avoid risks, and underperform proving yourself right.

If you believe you're capable of growth, you take action, persist through failure, and improve also proving yourself right. In both cases, the belief becomes reality.

Writing Your Own Prophecy

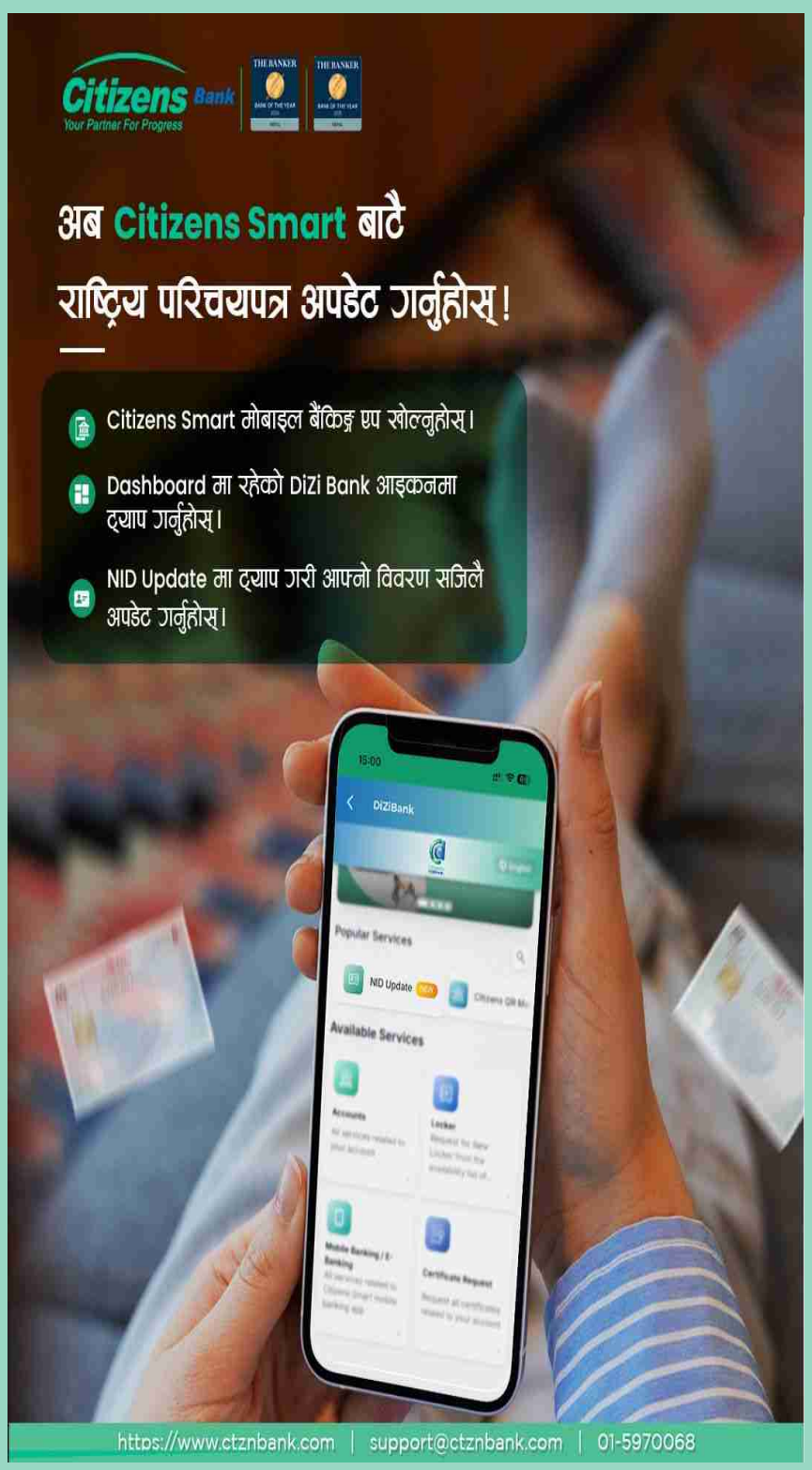
Bruce Lee didn't wait for validation. He didn't wait for proof. He started with belief and backed it with action. Try this:

- Write a clear statement about who you intend to become.
- Make it bold, but specific.
- Read it daily.
- Most importantly, act in alignment with it.

Because belief alone isn't magic- belief plus consistent action is.

The prophecy effect reminds us of something powerful: the future isn't just something that happens to us. It's something we participate in shaping.

Is it a prophecy worth fulfilling?



Privilege Banking: Strengthening Relationships, Driving Growth



Bibek Shrestha
Privilege Banking Unit

In today's banking environment, customers no longer evaluate us only on products or interest rates, they evaluate us on experience, responsiveness, and relationship. This is where Privilege Banking plays a vital role in shaping how our Bank is perceived by its most valuable customers.

Citizens Privilege Banking Services, launched in May 2019, was designed with a clear objective, to provide prioritized, relationship driven banking services while ensuring strong customer retention. Starting from the Privilege Lounge at Durbarmarg Branch, the service has now expanded across the network with 15 dedicated privilege counters and service availability in all branches through our frontline teams.

This growth is not just an expansion of service points, it reflects the increasing importance of customer-centric banking.

Why Privilege Banking Matters to Us

Privilege customers are not only high-value depositors, they are long-term partners of the Bank. Their expectations, if met consistently, lead to:

- Stronger customer loyalty and retention
- Increased cross-selling opportunities
- Positive word-of-mouth and brand value
- Stability in deposit base and business growth

However, these outcomes depend on how effectively we serve them at the branch/ ground level.

Understanding Privilege Customer Expectations

Privilege customers expect more than standard service. They expect:

- Priority handling without unnecessary delays
- Accuracy and efficiency in every transaction
- Personalized attention and recognition
- Confidentiality and professionalism
- Guidance, not just service

For them, every interaction with the Bank should feel seamless, respectful, and value-driven.

Our Role as a Team

Delivering Privilege Banking is not limited to designated counters or specific roles, it is a shared responsibility across all branches. Whether it is a Relationship Manager, Deposit Relation Officer, Assistant Branch Manager, or Branch Manager, each interaction contributes to the overall customer experience.

We must ensure:

- Ownership of customer requests without unnecessary handovers
- Prompt resolution of queries and service requests
- Consistent communication and follow-up
- A proactive approach to identifying customer needs

Every Privilege customer interaction is an opportunity to build trust and deepen relationships.

The Way Forward

As we move ahead, Privilege Banking will focus on going beyond priority service to delivering meaningful financial engagement. Our aim is to provide customers with not just solutions, but insights and guidance that support their financial decisions.

Our guiding principle is:

"Strategic Solutions, Professional Guidance."

This reflects our commitment to positioning ourselves not just as service providers, but as trusted advisors to our valued customers.

Conclusion

Privilege Banking is not just a service offering, it is a strategic approach to customer relationship management. Its success depends on how consistently and effectively we deliver the experience at every touchpoint.

By understanding our customers, meeting their expectations, and taking ownership of their needs, we strengthen not only relationships but also the long-term growth of our Bank



Learning Customer-Centric Leadership: Key Takeaways from a Training Program

Anil Singh Karki
Bhaisepati Branch



Recently, I had the privilege of attending a training session titled "Elevating Banking Excellence: An India-Nepal Knowledge Exchange" in New Delhi, India. Among the many insightful topics covered, I would like to highlight "Customer-Centric Leadership: From Transaction to Relationship," a compelling session led by Utpal Mukherjee and Varun Bhatia.

The session focused on a very important shift happening in modern banking: moving from a volume-based sales mindset to relationship-based banking, where customer loyalty and long-term engagement are given priority. The training session provided deep and valuable insights into the growing importance of customer-centric leadership in modern banking. Although the program covered a wide range of topics in detail, I have summarized and highlighted the key takeaways below.

Why Customer-Centric Leadership Matters

Banking today is no longer limited to products and transactions. Customers now expect personalized services, quick responses, and transparent communication.
The session highlighted that this shift is driven by:

- Rising demand for hyper-personalized banking experiences
- Changing customer demographics
- Increasing importance of trust and ethical leadership

As a result, customers want to feel valued, heard, and understood-making it essential for banks to continuously adapt.

Understanding Customer-Centric Leadership

Customer-centric leadership goes beyond service-it means placing the customer at the center of every decision and action. In practice, this involves:

- A strategic focus on customer needs
- A proactive approach to service delivery
- Aligning organizational culture with customer satisfaction

When truly implemented, customer focus becomes part of the organization's DNA rather than just a guiding principle.

Five Pillars of Customer-Centric Leadership

A key highlight of the session was the framework of five pillars that support customer-centric leadership:

- **Empathy-Led Culture**: Understanding customer emotions and expectations builds trust and deeper connections
- **Simplicity and Convenience**: Services should be easy, accessible, and user-friendly
- **Personalization at Scale**: Leveraging data and technology to deliver tailored solutions
- **Trust and Transparency**: Open communication strengthens long-term relationships
- **Empowered Teams**: Employees should be enabled to resolve customer issues efficiently

Together, these pillars create a strong foundation for sustainable customer relationships.

Embedding Customer Focus in Everyday Work

One important takeaway was that customer-centricity must be embedded in everyday work culture. Every employee contributes to the overall customer experience.
Simple actions-such as active listening, polite communication, and timely follow-ups-can significantly enhance satisfaction. Additionally, offering relevant financial solutions helps deepen long-term relationships.

Customer Handling Skills in Banking

The session also covered practical aspects of customer handling. Effective service requires the ability to:

- Understand and analyze customer needs
- Identify common sources of complaints
- Maintain professionalism during challenges
- Build long-term relationships

Equally important is the ability to adapt communication styles based on different customer types.

The Customer Service Cycle

Another key concept discussed was the customer service cycle, which includes:

- Understanding customer needs
- Delivering appropriate solutions
- Maintaining regular engagement
- Exceeding expectations

This principle was effectively summarized as:
"Promise less, but deliver more."

Importance of Effective Customer Handling
Strong customer handling practices directly contribute to a bank's success by:

- Improving customer retention
- Enhancing loyalty
- Increasing repeat business
- Generating positive word-of-mouth
- Strengthening brand value

These outcomes ultimately improve the bank's market position and reputation.

Service Quality and Employee Attitude

Service quality in banking depends on key factors such as reliability, responsiveness, efficiency, and consistency. However, the attitude of employees plays an equally important role. A positive mindset, fairness, and a genuine willingness to help customers can significantly elevate the overall experience.

Handling Difficult Customers

Another practical learning was about managing challenging situations with customers. Instead of reacting defensively, employees should:

- Stay calm and focused
- Allow customers to express their concerns
- Listen actively
- Acknowledge the problem
- Work toward a practical solution

Such an approach often transforms a difficult situation into an opportunity to build trust.

Conclusion

The core message was clear: banks must move beyond transactional interactions and focus on building meaningful, long-term relationships with customers. By embracing empathy, delivering consistent service, and maintaining transparency, banking professionals can strengthen trust and contribute to the sustainable growth of their institutions.

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा "MAN-Citizens Aspiring Manager Award" पुरस्कार वितरण



सिटिजन्स बैंक NCHL को EFT member (Electronic Fund Transfer) अन्तर्गत NepalPay Card जारी गर्ने पहिलो बैंक बन्यो ।



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र मेदान्त द मेडिसिटि हस्पिटल, भारत बीच थप सम्झौता अब मेदान्त हस्पिटल गुडगावामा साथै मेदान्ताका नोएडा, लखनउ, पटना, इन्दौर, राची लगायत थप ६ बटा अस्पतालमा समेत छुटको सुविधा थप ।

सिटिजन्स बैंकको वार्षिकोत्सवको अवसरमा नवौं सिटिजन्स इन्ट्रा बैंक इन्डोर क्रिकेट प्रतियोगिता २०२६ सम्पन्न ।





सिटिजन्स बैंकको 'डिजिटल मन्थ उत्सव' बैशाख महिनाभर छुटै छुटको योजना



सिटिजन्सरूरू मेडिसिटी अस्पताल, गुडगांव भारत सागको सहकार्यमा स्तन क्यान्सर तथा प्रोस्टेट क्यान्सरबारे सचेतना वेबिनार आयोजना



बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा ग्लोबल मनि विक (Global Money Week-2026) को अवसरमा सातवटै प्रदेशमा विभिन्न वित्तीय साक्षरताका कार्यक्रमहरू सम्पन्न



सिटिजन्स बैंकद्वारा कर्मचारी दिवश (दीर्घ सेवा सम्मान) आयोजित ।





सिटिजन्स बैंकद्वारा श्री छत्रपाल आधारभूत विद्यालयका छात्रालाई ट्र्याकसुटहरू वितरण







Gold Medal Distribution Program
(15 years Service Completion)



Angish Shrestha
(Treasury Front Office)



Bhupendra Bista
(Digital Banking Unit)



Nabin Karki
(Maitidevi Branch)



Shikha Chipalu
Credit Risk (CCBU/SME)



Ashim Upadhaya
(Katahari Branch)



Iswory Prasad Poudel
(Damak Branch)



Lok Nath Niroula
(Koshi Province Office)



Nirajan Bhandari
Credit Risk (SME Unit)



Pragya Rajbahak
(Treasury Back Office)



Radbindra Paudel
(Tandi Branch)



Rojena Tiwari
(DeMAT/ ASBA Department)



Udaya Raj Keshari
(Card Department)



Gyanu Manandhar
(Credit Administration Department)

Gold Medal Distribution Program
(10 years Service Completion)



Pradeep Sedai
(Operations Department)



Prajwal Lal Shrestha
(Sahidbhumi Branch)



Subhadra Pathak
(Krishna Pranami Chowk Branch)



Kabindra Thapa
(Compliance Department)



Anil Singh Karki
(Bhaisepati Branch)



Bibek Shrestha
(Privilege Banking)



Niranjan Adhikari
(Bhaktapur Branch)



Shishir Kumar Shrestha
(Province Support Unit)



Rajju Shrestha
(Compliance Department)



Sujata Malakar
(Kumaripati Branch)



Sujata Bajracharya
(Treasury Front Office)



Sunil Kisi
(Consumer Banking Unit)



Suraj Parajuli
(SME Banking Unit)



Anil Shrestha
(Samakhusi Branch)



Kunju Khadgi
(Kupondole Branch)

Gold Medal Distribution Program
(10 years Service Completion)



Angel Shrestha
(Teku Branch)



Subarna Pandey
(Thulobharyang Branch)



Bibek Sharma
(Deposit Marketing)



Deepak Khatri
(Kawasoti Branch)



Umesh Yadav
(Bhumahi Branch)



Mukesh Prasad Badu
(Dhangadhi Branch)



Dipesh Shrestha
(Kanchanbari 2 Branch)



Yogesh Prasad Mandal
(Harinagara Branch)



Mukesh Yadav
(Bidhyapati Chowk)



Ram Sagar Yadav
(Samsi Branch)



Ramesh Manandhar
(Charikot Branch)



Rumi Manandhar
(Maitidevi Branch)



Abhilasha Karki
(Nayabazar Branch)



Ajaya Phuyal
(Compliance Department)



Ashmita Shrestha
(Kadaghari Branch)

Gold Medal Distribution Program
(10 years Service Completion)



Amrita Tuladhar
(Kirtipur Branch)



Shailina Shakya
(Finance Department)



Shraddha Pokhrel
(Kapan Branch)



Alisha Tuladhar
(Teku Branch)



Dipa Acharya
(Tokha Branch)



Neeta Nepali
(Kumaripati Branch)



Rekha Mudbari
(Lambagar Branch)



Rojina Prajapati
(Thimi Branch)



Sangita Maharjan
(Treasury Middle Office)



Anju Adhikari
(Internal Audit Department)



Pratikshya Pokharel
(Banepa Branch)



Sujita Timilsina
(Chabahil Branch)

CEO‘s visit to Sudurpaschim Province

















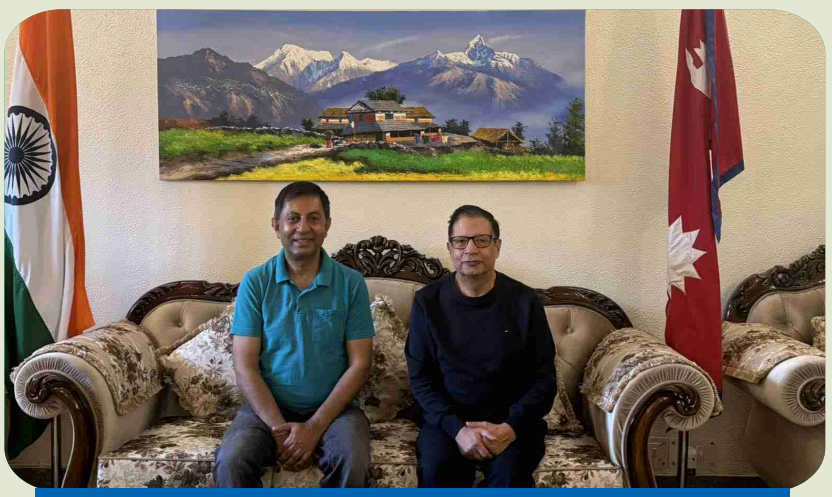
CEO's visit to Sudurpaschim Province







CEO with NRB Team



CEO visit with Dr. Shankar Prasad Sharma, Ambassador of Nepal to India (Ex- Chairman of Citizens Bank)



Calendar Launch 2083