Citizens Bank
केन्द्रिय कार्यालय नारायणहिटी पथ, काठमाडौं नेपाल, फोन नं : ०१-४४२७८४२/४३/२४

CITIZENS NEWS BULLETIN

Year 2 | Issue 2 | April 2020

CHAIRMAN'S MESSAGE



Mr. Rajan Singh Bhandari
Tenure: 2076/06/10 till Present

Citizens Bank had commenced its operation on this date, thirteen years ago, and has been serving the esteemed Citizens of the country - the valued customers of Bank. The Bank brought promise of quality service to banking in Nepal with a dedication and specialization in personal banking service to the business and professional community. On this special occasion I would like to congratulate and thank all the stakeholders of the Bank for working hard and enabling the Bank to reach a height which it has attained today. I would also like to thank Nepal Government, Nepal Rastra Bank and other regulators for their continued support. For me, being associated with the Bank as CEO for 12 years and about a year in the board, has been rewarding in terms of experiencing both the execution function and strategic function.

As a nation, we are going through an unprecedented difficult time. COVID 19 has brought us and the whole world under its devastating grip. We can only assess the impact of COVID 19 when the economy returns to the normalcy. Dealing with the financial impact across the world will be a tremendous challenge and will need the commitment of all like never before. We, at Citizens Bank, will not leave any stone unturned to become the best even during these troubled times. I believe that with the trust and support of our shareholders, customers and regulators - we will succeed.

PREVIOUS CHAIRMANS' MESSAGE



Dr. Shankar Prasad Sharma
Tenure: 2063/04/03 to 2067/01/16 & 2072/06/28 to 2076/06/10

I have fond memories of being associated with the Bank as its founder Chairman and once again serving the Bank in the same position till last year! With a firm financial position, strong corporate governance and robust risk management frameworks, together with the class of dedicated management team, the Bank is on the path of sustainable long term profitability and growth. I wish the Bank to reach even greater heights in coming days.



Mr. Bal Krishna Prasai
Tenure: 2071/11/30 to 2072/06/27

Since last 13 years of its operation, Citizens Bank, has contributing to a greater extent to the economic development of the country, as a leading private commercial bank in the country, providing quality banking services to its customers with fullest satisfaction and handsome profits to its esteemed shareholders and providing employment to over thousand people demonstrating exemplary corporate governance and sound financial health through its highly competent, experienced and dedicated workforce, effective management and well-experienced Board of Directors and through its well thought and charted vision, mission, goals, strategies and business plans. I wish the Bank gain further height in the future preserving its values.



Mr. Kul Chandra Gautam
Tenure: 2067/01/17 to 2068/06/28

Being associated with Citizens Bank was a totally new experience for me, which I found very rewarding to better understand the Nepali economy, finance, and the banking sector. I am glad to be associated with the Bank with its strong commitment to comply with all laws and regulations, adhering to the highest standards of corporate governance, transparency, disclosure, and ethical conduct. I wish the Bank the very best in the days ahead.



Mr. Pradeep Jung Pandey
Tenure: 2068/06/29 - 2071/11/29

Citizens Bank has been one of the best performing banks since its inception and has been able to establish it unique presence in the industry. The Bank is always focused on service excellence, customer related and business-related products and services, whilst looking forward to achieving the goal: "Your Partner for Progress". The potential it carries to grow further is immense and I congratulate the Bank for successful 13 years of operation and wish for many more.

CEO'S MESSAGE



Ganesh Raj Pokharel
(CEO)

Dear All,

I am extremely proud to be marking our bank's 13th anniversary. Future of Citizens Bank looks really bright in the days ahead and I am confident that in coming days we can deliver excellent results through outstanding teamwork, exceptional customer service, digitization and our positive attitude to do business at all times. To all our employees, customers, stakeholders and friends – I thank you for your continued commitment to the bank.

Happy Anniversary !

"Jai Citizens Bank !"

Financial Highlights

FY 2075/76

CASH DIVIDEND 12%

BONUS SHARE 3%

EARNINGS PER SHARE NPR 17.49

MARKET PRICE PER SHARE NPR 224

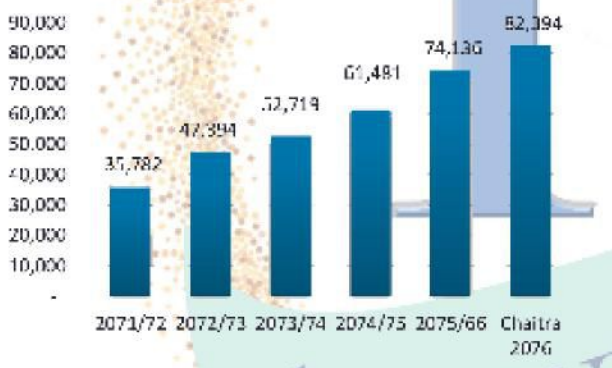
Amount in NPR

PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
1,463,218,780.00	2,177,613,835.00	3,497,429,914.00	90,121,363,554.00

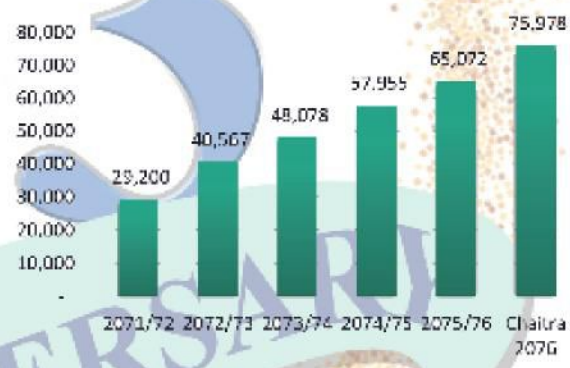
13th ANNIVERSARY

Up to 3rd Quarter 2076/77

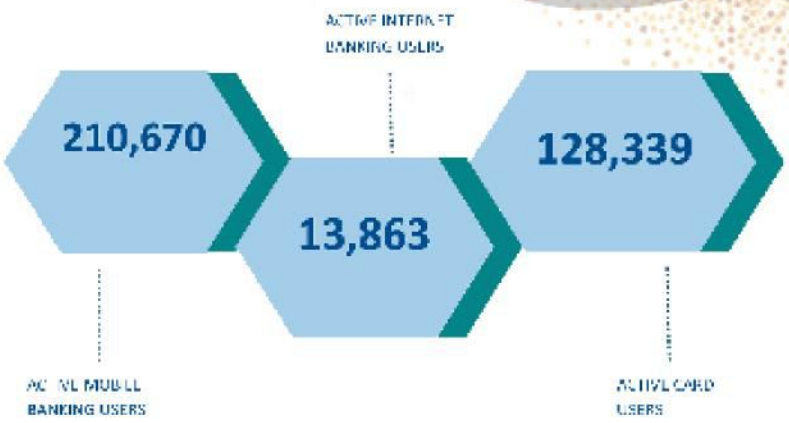
Deposit (Amount in NPR mio)



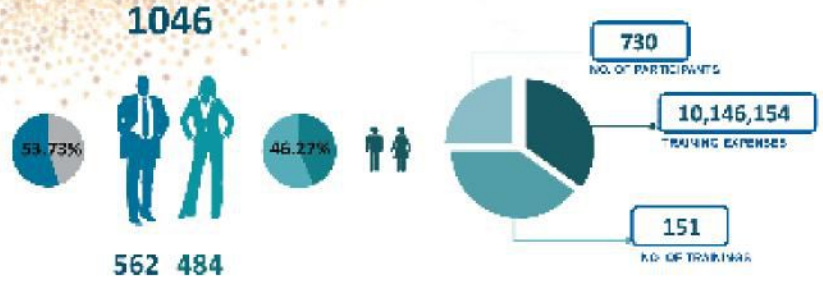
Loan (Amount in NPR mio)



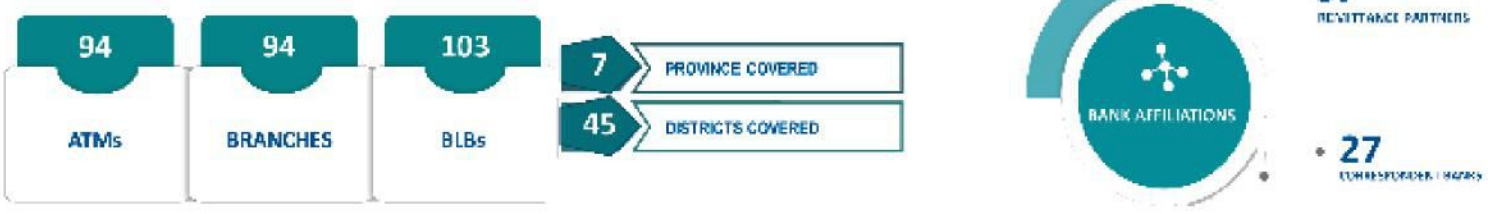
ELECTRONIC BANKING USERS



EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS



CITIZENS BANK'S REACH



Training and Development

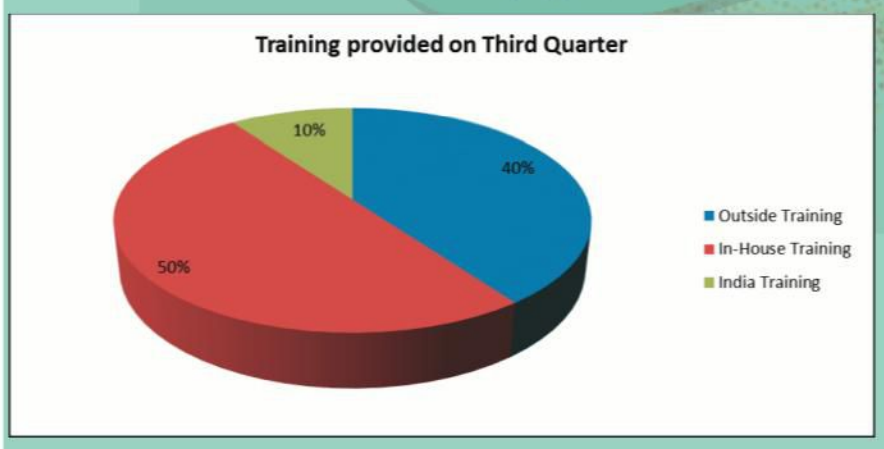


The Bank is providing adequate training and development program to its employees. It believes that employees are the core strength of the Bank, where they play a very significant role in the success of the Bank. It is also focused in providing training to staff in remote branches, so that they can cope up with challenges and mitigate the risk related to overall banking operation. Complying with our Human Resource Core Value which is to nurture, empower human capital and achieve their full potential; the Bank has been providing different types of training on the basis of organizational activities performed by them.

In third quarter the training details i.e the kind of training and the number of staff benefitted from the training is mentioned below.

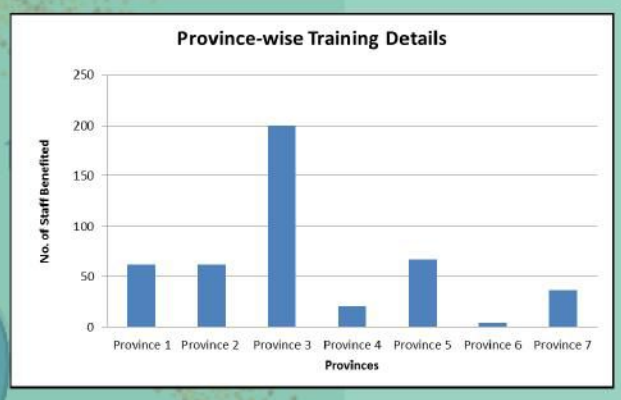
Training Provided on Third Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants benefited
1	Outside Training	16	25
2	In-House Training	20	530
3	India Training	4	7
	TOTAL	**40**	**562**



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Province 1	62
2	Province 2	62
3	Province 3	200
4	Province 4	21
5	Province 5	67
6	Province 6	4
7	Province 7	37
	Total	**453**



Level-wise Staff Training Details

S.No	Level	No. of Staff Benefited
1	Trainee Assistant	109
2	Junior Assistant	124
3	Assistant	80
4	Management Trainee	14
5	Supervisor	56
6	Junior Officer	32
7	Officer	13
8	Senior Officer	12
9	Assistant Manager	6
10	Deputy Manager	4
11	Senior Manager	1
12	Contract Staff	2
	Total	**453**



Therefore, 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, thus, providing 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. Moreover, on the job training at relevant positions across the branches and departments are a significant portion of the Bank's training plans. Furthermore, employees in specific departments are provided with precise technical knowledge to help them nurture in the specific field of knowledge

आरआइएसके रिस्क अर्थात बैंकिङ्ग जोखिमको श्रोत



नारायण राज अधिकारी

हालसालै छिमेकी मुलुक भारतमा एक नाम चलेको बाणिज्य बैंक समस्याग्रस्त भएको समाचारले बैंकिङ्गमा चासो राख्ने हर एक व्यक्ति विशेषको ध्यान आकर्षित गरेको छ । नेपालमा पनि विगतमा केही नाम चलेका बैक तथा वित्तीय संस्थाहरू यसैगरि समस्यामा परिसकेका प्रशस्त उदाहरणहरू छन् । कतिपय बैक तथा वित्तीय संस्थाहरू समस्यामा परेर बन्द भै सकेका छन भने कतिपय बैंकहरू आजको दिनमा नामोनिसान नै मेटाएर अरूमा विलय भएका पनि पाइन्छन् । संसारभर विभिन्न समयमा भएका अध्ययन अनुसन्धानहरूले बैक तथा वित्तीय संस्थाहरू समस्यामा आउनुको मूल कारण जोखिमको उचित व्यवस्थापन नहुनुलाई देखाएको छ । मुख्य रूपमा कमजोर संस्थागत शुसाशन र कमजोर अनुगमन एवं नियन्त्रण प्रणाली भएका बैंक वित्तीय संस्थाहरूमा यस्ता समस्याहरू आएको देखिन्छ । समस्याग्रस्त बैंक वित्तीय संस्थाहरूको अध्ययनबाट पाइएका मूल कारणहरूलाई के कसरी सहज रूपमा बुझन सकिन्छ त भनेर यहाँ अंग्रेजी शव्द रिस्कलाई नै जोखिमको श्रोतको आधार तय गर्न खोजिएको छ । अंग्रेजी शव्द आरआइएसके रिस्क अर्थात नेपालीमा यसको अर्थ जोखिम हुन्छ । यसमा जम्मा चारवटा अक्षरहरू समावेश छन् । यीनै चारवटा अक्षरहरूलाई महत्वपूर्ण तत्वको रूपमा स्वीकार गर्दै जोखिमको मूल कारणको विश्लेषण गर्ने कोशिस गरिएको छ । रिस्कमा समावेश भएको पहिलो अक्षर आरबाट रेगुलेटोरी कम्पलायन्स, जसको अर्थ हुन्छ नियमाकीय निकायबाट निर्देशित मार्गदशर्नहरूको अनुपालना । अर्थात नेपालको सन्दर्भमा नेपाल राष्ट्र बैंकबाट जारी मार्गनिर्देशनहरूको अक्षरशः पालना गर्नुपर्ने दायित्व बैक वित्तीय संस्थाहरूको हुन्छ । यदि पालनामा उदाशिनता देखाइन्छ भने जोखिमको मुख्य कारण यहिँबाट शुरू हुन्छ । दोश्रो अक्षर आईबाट इन्फ्लुएन्स बाई बोर्ड, अर्थात सञ्चालक समितिको हस्तक्षेप । बैक वित्तीय संस्था सञ्चालनका क्रममा दैनिक कार्य सम्पादनमा हस्तछेप हुने गरि बढि भन्दा बढि नाफा कमाउनको लागि संञ्चालक समितिबाट उच्च व्यवस्थापनका कर्मचारीलाई दवाव दिने गरिएको छ भने त्यहाँ उच्च जोखिम हुने गर्छ । तेश्रो अक्षर एसबाट सिस्टम प्रोशेस एण्ड प्रोसिडर, याने कि बैंक सञ्चालनमा गर्नुपर्ने विभिन्न क्रियाकलापहरूको लागि आश्यक संयन्त्र र प्रणालीको विकाश गरि प्रक्रियागत मार्गनिर्देशनको निर्माण गरिएको छ कि छैन यसैबाट जोखिमको मूल्याँकन गर्ने हो । संस्थाको काम कारवाहीको तौरतरिका व्यक्तिवादी छ कि प्रणालीवादी छ यदि व्यक्तिवादी छ भने उच्च जोखिमको श्रोत हुन सक्ने कुरालाई समावेश गरिएको छ । चौंथो अक्षर केबाट नलेज अफ इम्पोई वर्किङ्ग इन बैंक, अर्थात बैक वित्तीय संस्थामा कार्यरत कर्मचारीको सम्बन्धित क्षेत्रको ज्ञान अनुभवको स्तर के कस्तो छ । बैक वित्तीय संस्थामा कार्यरत उच्च र मध्यम व्यवस्थापनका कर्मचारी लगायत शाखा व्यवस्थापनमा कार्यरत कर्मचारीहरूको सम्बन्धित क्षेत्रको ज्ञान अनुभवको अवस्था के कस्तो छ यसका आधारमा उनिहरूले गर्ने कार्य सम्पादनको जोखिमको स्तर तय गर्न सकिन्छ ।



रिस्कको चारवटा अलग अलग अक्षरहरूले बैंकिङ्गमा उत्पन्न जोखिमको मूल कारणहरूको प्रतिनिधित्व गर्दछ । निममाकीय निकायले बैक वित्तीय संस्थाहरूमा हुन सक्ने विभिन्न जोखिमरू जस्तै कर्जा जोखिम, सञ्चालन जोखिम, बजार जोखिम, व्याजदर जोखिम लगायत अन्य जोखिमहरू न्यूनिकरणको लागि आवश्यक मार्गनिर्देशनहरू दिएको हुन्छ । उक्त निर्देशनहरूको मर्मलाई आत्मसाथ गरेर आवश्यक संयन्त्र प्रणालीको विकास गरि अक्षरशः पालना गर्ने हो भने धेरै हदसम्म जोखिमको व्यवस्थापन हुने कुरामा दुई मत हुन सक्दैन । विगतमा जुन जुन संस्थाहरू समस्यामा परे तिनिहरूले निर्देशन पालनाको अवज्ञा गर्दा संस्था नै बन्द गर्ने अवस्थामा पुगे ।

RISK
R - Regulatory compliance
I - Influence by Board
S - System process & procedure
K- Knowledge of employee working in Bank

हालै भारतमा भएको समस्याग्रत बैंकको परिस्थिति पनि उस्तै सुनिएको छ । नेपालको सन्दर्भमा कुरा गर्ने हो भने निममाकीय निकायले यति धेरै मेहनत गरेर जोखिम व्यवस्थापनको सुक्ष्म मार्गनिर्देशनहरू जारी गरेको छ कि जसको पालना गरेमात्र पनि काफि छ । संस्थागत शुसाशनको पालना कसरी गर्ने, सञ्चालन जोखिम न्यूनिकरणको लागि के गर्ने, कर्जा जोखिम न्यूनिकरणको लागि के गर्ने जस्ता कैयौ मार्गनिर्देशनहरू जारी गरिसकेको छ जुन अर्न्तराष्टिय अभ्यासहरूभन्दा धेरै माथि छ । बैक वित्तीय संस्थाहरूले यदि नियमाकीय निकायले दिएको निर्देशनहरूको गलत अर्थ लगाई काम गरिरेका छन भने ढिलो चाँडो मात्र हो समस्याग्रस्त हुने कुरामा कुनै शंकै हुन सक्दैन । तसर्थ जोखिम न्यूनिकरण गर्ने हो भने मर्म अनुसार पालना गर्नु नै श्रेयस्कर हुन्छ ।

केही बैक वित्तीय संस्थाहरूमा सञ्चालक समितिबाट दैनिक क्रियाकलापहरू जस्तै कर्जा लगानी, कर्मचारी भर्ना अनि सरूवा बढुवा जस्ता विषयमा हस्तक्षेप रहेको कुरा यदाकदा सुनिने गर्छ । बास्तवमा कुनै पनि संस्थाको सञ्चालक समितिको गठन गर्ने भनेको नै उक्त संस्थाको रेखदेख गर्नको लागि हो । उनिहरूको मुख्य काम भनेको संस्था सञ्चालनको लागि आवश्यक निति नियम बनाउने र सो निति नियम कार्यान्वयन गर्नको लागि उच्च व्यवस्थापनलाई खटाउने र सो अनुसार भए नभएको हेर्ने हो । तर निति नियम नबनाउने यो गर त्यो गर भनेर दैनिक क्रियाकलापमा उच्च व्यवस्थापानलाई मौखिक आदेश दिने अनि बढि भन्दा बढि नाफा कमाउनको लागि अनैतिक दवाव दिने काम गरिएमा त्यस्ता संस्थामा संस्थागत शुसाशनको चरम दुरूपयोग भई अधिक जोखिम हुने कुरामा दुईमत हुन सक्दैन । बैक वित्तीय संस्थाहरूलाई दीर्घकालिन रूपमा जोखिम रहित तरिकाबाट चलाउने हो भने संस्थागत शुसाशन पालनाको कुनै विकल्प हुन सक्दैन । संस्था सञ्चालनको लागि सञ्चालक समितिबाट प्राप्त निति निर्देशनहरूको कार्यान्वयनको लागि आवश्यक संयन्त्र र प्रणालीको विकास गर्नु पर्छ । उचित प्रक्रियाको अभ्यास गरिनु पर्छ तवमात्र जोखिमको न्यूनिकरण गर्न सकिन्छ । सञ्चालक समितिबाट मौखिक आदेश लिने अनि कामकारवाही पनि कुनै प्रक्रिया विनै हचुवाको भरमा गर्ने हो भने संस्थामा व्यक्ति हावी हुने खतरा रहन्छ । व्यक्ति हावि भएको संस्थामा सञ्चालन जोखिम अधिक रहन्छ । कुनै प्रणाली प्रक्रियाको अभ्यास नभएको संस्थाको कार्य सम्पादनमा एकरूपता हुँदैन । त्यस्ता किसिमका संस्थामा काम गर्ने कर्मचारीहरू सँधै के गर्ने के नगर्ने भन्ने बारेमा निश्चित हुन सक्दैनन जसकारण विभिन्न किसिमका जोखिमहरू उत्पन्न हुन्छन र दीर्घकालमा संस्था नै बन्द पनि हुन सक्छ । तसर्थ के काम कसरी कसले गर्ने भन्ने प्रणाली र प्रक्रियाको विकास गर्नुपर्ने कुरालाई यसले जोड दिएको छ ।

कुनैपनि संस्थामा जतिसुकै राम्रो प्रणाली र प्रक्रिया बनाइएको भएपनि त्यसलाई कार्यान्वयन गर्ने भनेको दक्ष एवं अनुभवि कर्मचारीले हो । यदि कर्मचारीको दक्षता पुगेन भने जोखिम न्यूनिकरण हुन सक्दैन । किनभने प्रणाली र प्रक्रियको मर्म बुझेर त्यसलाई कार्यान्वयन गर्ने भनेको कर्मचारीले नै हो त्यसले आफ से आफ काम गर्न सक्दैन । वर्तमान परिपेक्षमा बैंकिङ्गमा खास गरि मध्यम तह र शाखा व्यवस्थापन तहमा अनुभवि एवं दक्ष कर्मचारीहरूको अभाव चुलिँदै गएको सुन्न पाइन्छ । कर्मचारीलाई दक्ष एवं अनुभवि बनाउनको लागि बजारमा विभिन्न किसिमका तालिमहरू उपलब्ध छन् त्यसमा लगानी गर्न कुनै कन्जुस्याँइ गर्नु हुँदैन । दक्ष कर्मचारीको अभावमा जोखिम न्यूनिकरण हुन सक्दैन । भनिन्छ रिस्क अर्थात जोखिम यत्र तत्र सर्वत्र छ चाहे व्यक्तिगत जीवनमा होस या व्यवसायीक कार्यक्षेत्रमा । व्यवसायीक जोखिमको उचित व्यवस्थापन गर्न सकिएन भने यसले संस्थालाई तहस नहस पारेर छोड्छ । तसर्थ आरआइएसके रिस्कको सहि अर्थ बुझेर यसको पालना गर्न सकिएको खण्डमा जोखिमलाई निमिट्यान्न नै त होइन कम गरि संस्थाको भविश्य उज्वल बनाउन सहज पुऱ्याउने देखिन्छ ।

पृथ्वी आज शान्त छ

- पारस कुमार काफ्ले



सूर्य र चन्द्र आफ्नै गतिमा समान छ,
प्रकृति शीतल शौम्य र उदयीमान छ,
आफ्नै कुकर्मले मानव जाती आक्रान्त छ,
शताब्दीपछि पृथ्वी आज शान्त छ ।

अदृश्य कोरोनाको विश्वमै प्रभाव छ,
सुई र ओखतीको ठूलै अभाव छ,
यसले नछोएको न कुनै देश न प्रान्त छ,
शताब्दीपछि पृथ्वी आज शान्त छ ।

कहाँ किन र कसरी ठूलै खोज छ,
धनी राष्ट्रहरूको खस्कदो ओज छ,
सकुशल छन् पशुपंछी मानिसको मात्र देहान्त छ,
शताब्दीपछि पृथ्वी आज शान्त छ ।

शक्तिशाली भन्नेहरूलाई घुँडा टेकाउँदै छ,
मै हुँ भन्नेहरूको अहम मेटाउँदै छ,
भौतिक वस्तुहरूको बीच मान्छे एकान्त छ,
शताब्दीपछि पृथ्वी आज शान्त छ ।

गोली र बन्दुक बिनाको विश्वयुद्ध छ,
छोड्दैन यसले देश कमजोर कि समृद्ध छ,
देखिदैन यसको कहिले र कहाँ अन्त छ,
शताब्दीपछि पृथ्वी आज शान्त छ ।

जिन्दगी आफैमा एउटा ठूलो संघर्ष

- सुयोज्ञ मानन्धर



जताततै कुहिरो देख्छु म, घामको झुल्को हेर्न आँखाहरू तर्सिरहेका छन्
परिश्रमको बहुमुल्य चाहना राख्दैछु म, कठिनाईको सामना
गर्न हौसलाहरू तयार हुँदैछन्
यी भावनाहरूलाई के नाम दिउँ म, अझै पनि मनमा
शंकाहरू जाग्दैछन्
जुन डर, कमजोरी र अबुझपन अंगालिरहेको थिएँ, अहिले
तिनीहरू नै मबाट कोसौ टाढा भाग्दैछन्

हृदयभित्रको खुशी व्यक्त गर्न अनुहारमा हाँसो ल्याउन इच्छा लाग्दैन
आफ्नो चाहना पुरा गर्न कसैको मद्धत पाइएला कि भन्ने भावना कहिल्यै जाग्दैन
बादल गर्जियोस्, धर्ती चिरियोस् अघि सारेको पाइला कहिल्यै पछाडी फर्किदैन
एक लक्ष्य लिई, हिम्मत राखि अगाडी बढेको छु म, मेरो निश्चय पनि हार हुँदैन

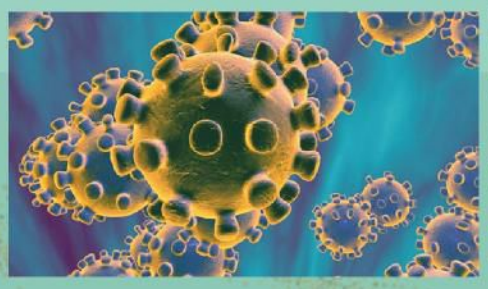
मानवता अझै जीवित नै छ यो संसारमा, मात्र हेर्ने दृष्टिकोण बदिलएको छ
मायाको भावना आत्मसाथ गरि मेरो सेवादायी हात अगाडी बढ्दै छ
जीवन्त र अमर भईदियोस् मेरो आत्मा भित्र रहेका यी बहुमुल्य भावनाहरू
धन्य छौ हे जननी जस्ले मलाई आफ्नो आमाको कोखमा भरिदियौ
कति आउँछन् सुख र दुख, कति चोटी भईन्छ चोटग्रस्त
नदग्मगाई सामना गर्ने छु म, किनकि म मा एउटा प्रतिभा छ
हौसलाका साथ परिस्थितिको सामना गर्नु नै जीवनको एउटा परामर्श हो
अझै अगाडी बढ्दै जानु छ मलाई, किनकि जीवन आफैमा एउटा ठुलो संघर्ष हो ।

Covid-19: A wound or scar, which would heal or last foreever



Dasrath Shah

Before COVID-19, the banking industry was experiencing an unprecedented period of growth and prosperity. Now, there is a global scare. It is not just about Nepal. We are beginning to see the early economic impact of the Coronavirus outbreak. The novel coronavirus (COVID-19) outbreak is breaking all the records day by day as the virus continues to spread. It is creating waves around the world's every sectors. Most of the nations across the world are governing quarantine measures restricting the open human physical movement, shutdown of almost every industries and business activity resulting to which supply chains around the globe have been interrupted. However, the full impact of such interruptions is yet to be felt more. In this pandemic time, even as a layman observer, it looks world will never be the same again and it would take much time to get back into normal stage.



As all of us continue to be locked down in our homes, the million dollar question that keeps ticking in our mind is "WHAT LIES AHEAD OF US?" Every day we watch-read-listen several news from various news platforms on how behaviors are likely to change and consequently business models, financial system, global markets at current Covid and post Covid phase. Touchwood in Nepal, the Covid pandemic scenario has been entered into second stage and just pray that the third stage won't proceed by the grace of "PASHUPATINATH".

Even in Nepal, although the large number of players would be injured due to this pandemic, the expectation is that this stage will pass over in coming 2-3 months' timeframe and the whole nation would be back to normal business progressively after this difficult phase. The Nepalese economy is heavily relying on remittance, aid, and tourism and which is bound to suffer no doubt. Due to a nationwide lockdown to respond to the pandemic, domestic economic activity has been severely affected and is in a state of deadlock. Besides, we are more helpless to debt stomachache. To temper its impact, the Government of Nepal and central banks have already started seeking help from international financial institutions like IMF and the World Bank whose bilateral and multilateral surveillance could possibly fit our interest towards the best possible financial solutions.

Our country is a capital starved economy, both debt and equity. Financing our Nepalese future growth through equity is not a practicable outline where leverage could play very important role in making sure of potential growth as expected somehow. With the global economic downturn, there is a substantial risk of ripples of bankruptcies and lay-offs of the employees and daily wage workers. And Nepal is no exception to that- these happenings can not only threaten the recovery of the national economy but also likely threaten the fabric of society as well. To mitigate such bearings, it's time to think "outside the box'. NRB should take extensive measures to address this crisis by applying new policies & strategies and providing subsidies to loan portfolio for those borrowers and sectors that have been hard hit by the severe, but temporary, shock. It is important to recognize this and have institutions and policies in place to provide this leverage and not treat debt as evil, especially in the current pandemic time.

In these testing times, it is important for Government, NRB and policy makers to take steps to underwrite risk when the existing financial intermediaries balk at doing them. In my personal opinion as "JAAN HAI TOH JAHAN HAI" NRB along with Nepal GOVn should designate and select existing financial intermediaries as 'COVID-CARE' institutions & Pump in capital into these institutions and give them a specific mandate to address issues the system is grappling with. There could be one such institution for each customer-business segments Corporate, SME & retail. NRB could govern and compliance them via hosting new specific policy, dispensations and exceptions for this specific portfolio of assets viz Corporate, SME & retail. These institutions should be able to provide 'RE-START' capital and additional leverage to enable customers-business to revert to pre-Covid state.

Alongside, some consumer relief strategies can be offered unilaterally (such as reductions in lending rates or elimination of penalty fees), that could be considered on a case-to-case basis. There could be defer in mortgage and other loan repayments for extended periods of time, discount facility in early payments of EMI, EQI & Installments, access to cash from fixed-term savings accounts without early termination fees, temporary increase in credit card borrowing limit , elimination of cash advance fees, simplified digital personal loan application process, increase in cash withdrawal limits and so on.

All types of financial intermediaries have been performing a specific function as guided and it is important that any policy dispensation is applicable in the same manner for all to ensure that any disruption does not fuel contagion in the business eco-system that we're dreaming off. All of this assumes that economic activity could restart later this year, but we have to also consider more adverse scenarios. Under more severely strained circumstances, we will have to rethink our playbook substantially. Some banking systems might have to be recapitalized or even restructured. That might be the effective way forward to heal the wound somehow that has been rotting these days and now in a breathless state on a ventilator.

Importance of Deposit to Banks and the entire Banking Industry



Roshan Manandhar

Needless to say, the banking system in an economy is analogous to the heart in the human body structure and the finance/capital it provides can be associated to blood that circulates in it. As long as blood remains in circulation, all the organs in the body will remain sound and healthy. If blood is not adequately supplied to any organ or part of the body, then that part will be starved of nutrients and oxygen and will become useless.

Similarly, if finance is not provided to any economic sector, it will suffer and that sector will eventually fail. However, the ability to provide the relevant financing is dependent on the ability of the banks to mobilise adequate amount of deposits in the economy from local sources as well as other foreign sources of funding viz. remittance, exports etc.

Financial institutions provide the system through which savers deposit their money and borrowers can access those resources. The process by which deposits are transformed by the banking sector into real productive activity is the core of financial intermediation. Banks ensure that the efficient mobilised deposit funds are efficiently transformed into productive capital.

Deposit mobilisation is therefore a key first step in the financial intermediation process. Banks simply cannot function without deposits from savers in the economy. Domestic deposits traditionally provide a cheap and reliable source of funds for development, which is of great value in developing countries like us. Domestic deposits are of even greater importance in our economy which has difficulty raising capital in international markets.

When banks rely less on deposit funding and rely more on open market funding, this is widely seen as negative for financial stability. Open market funding requires that the bank continually rolls over treasury bills issued by Central Banks; bond issues and renews its borrowings from other financial institutions continuously. In general, these bond issues have proved to be less stable than customer deposits, and reliance on open market funding makes the banks' liquidity position more vulnerable to external shocks.

In an effort to mobilise deposits in an economy, banks develop various forms of products that can be enjoyed by the clients. The most important deposit products are those that make it easier for clients to turn small amounts of money into "useful lump sums" enabling them to smooth consumption and mitigate the effects of economic shocks. These are typically provided by banks in the form of Fixed Deposits and Savings Accounts.



Any decline in amount of deposits at the banks, raises important questions about whether the banks will be able to remain successful and meet the credit needs of the economy in future. Banks will experience a temporary liquidity dips due to a decline in the amount of deposits. The most important step for banks in addressing this problem would be to develop strategies that are consistent with the needs of the savers in the economy. When the deposit base in the economy shrinks, banks will respond in a variety of ways:

- Banks will become more aggressive in maintaining their local base of depositors and focus more on better customer relationships and service.
- Banks will offer incentives to depositors in the form of higher interest rates and other attractive conditions in order to retain depositors on their books.
- Banks will look for other funding sources and will compete more directly for market based funds. In this respect, call deposits of other FIs and Interbank Lending/Borrowing becomes more important.
- The banks also look at ways of creating new funding sources and better ways to manage banking assets.

Hence, it is important to always keep in mind that every time one makes a deposit with the bank, he is providing part of the lifeblood for the economy. Putting the little resources that people have under the pillow in their homes implies that they are depriving a struggling household or a firm somewhere in the economy of a vital lifeline.

गजल

- शिब राज दाहाल



कसिङ्गरको नाता बनाइ चटै छोडी गयौ तिमी
दोबाटोमा भेट्दा पनि मुन्टो मोडिगयौ तिमी ।

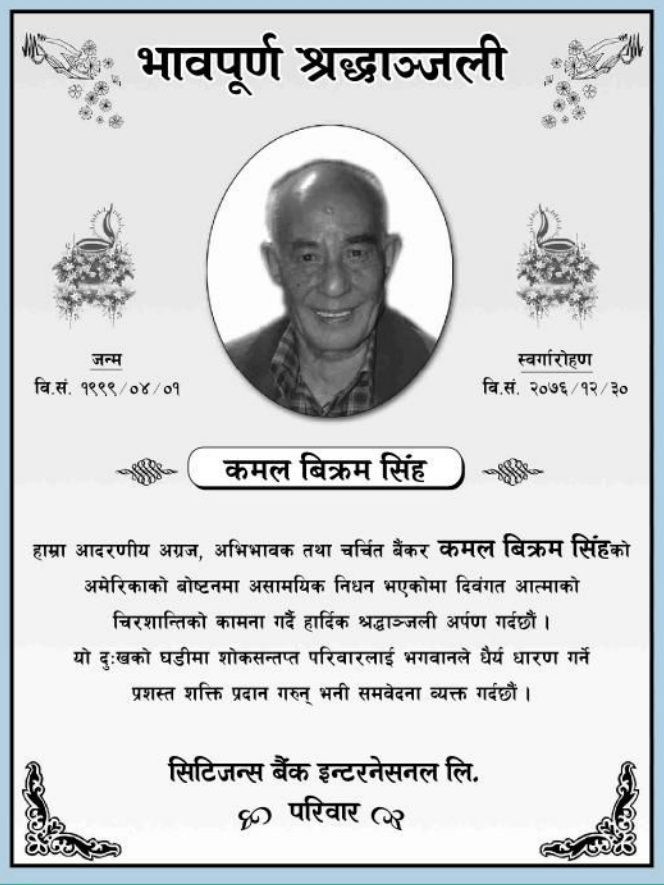
जीवनको चौतारिमा एक छिन भारी बिसाउन
घङ्गारूकोटे कान बनाइ लत्याइ छोडी गयौ तिमी ।

याद आउथ्यो पलपलमा तिम्रै नाम पुकार गर्थे
बदलामा आँखा भरि आसु दिलाइ गयौ तिमी ।

आशा थियो नशा थियो तिम्रै हुन्छु भन्ने लाग्थ्यो
कल्पनाको सन्सारमा घुमाइ छोडी गयौ तिमि ।

बिर्सनलाई गारो हुन्छ अतितका ती क्षणहरू
पलपल बिझाउने ऐझेरूको काडा छोडि गयौ तिमी ।

खोज्छु फेर्न रूनेयो मन र तिम्रा सारा यादहरू
घरिघरी देखापर्ने औंशीको रातसरि भयौ तिमी ।



भावपूर्ण श्रद्धाञ्जली

जन्म
वि.सं. १९९९/०४/०१

स्वर्गारोहण
वि.सं. २०७६/१२/३०

कमल बिक्रम सिंह

हाम्रा आदरणीय अग्रज, अभिभावक तथा चर्चित बैंकर **कमल बिक्रम सिंह**को अमेरिकाको बोष्टनमा असामयिक निधन भएकोमा दिवंगत आत्माको चिरशान्तिको कामना गर्दै हार्दिक श्रद्धाञ्जली अर्पण गर्दछौं ।
यो दुःखको घडीमा शोकसन्तप्त परिवारलाई भगवानले धैर्य धारण गर्ने प्रशस्त शक्ति प्रदान गरुन् भनी समवेदना व्यक्त गर्दछौं ।

सिटिजन्स बैंक इन्टरनेसनल लि.
परिवार

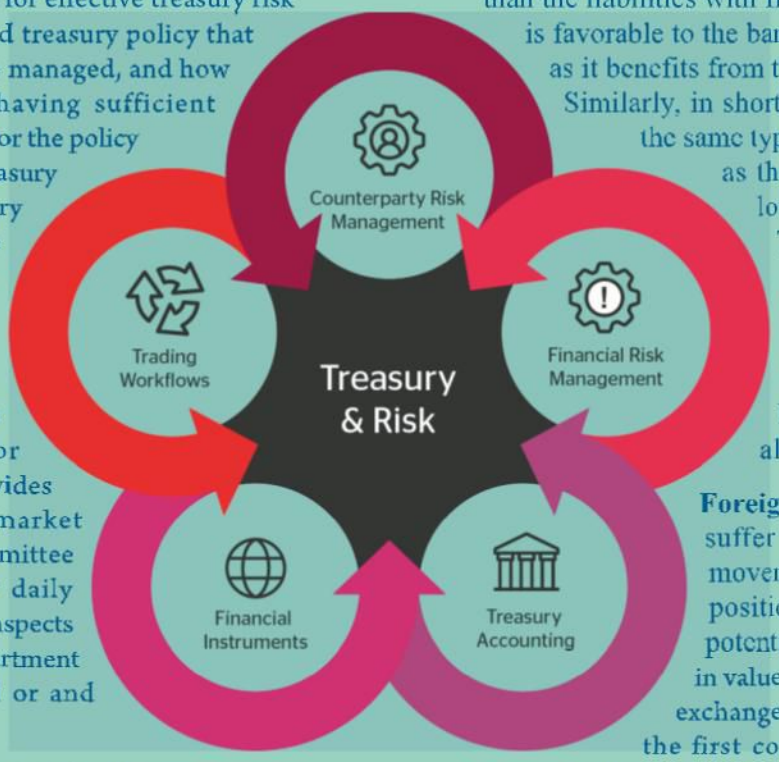
Treasury Risk Management



Suzata Bajracharya

"Treasury Risk Management assumes to be important as the nature of treasury activity is such that profits are generated out of market opportunities and market risk is present at every step."

There are two crucial requirements for effective treasury risk management; having a documented treasury policy that clearly defines which risks are to be managed, and how they are to be managed; and having sufficient mechanism to implement and monitor the policy in daily treasury operations. The treasury department is manned by the Treasury Front Office, Treasury Middle Office and Treasury Back Office. A treasury middle office set up, independent of the treasury unit, responsible for risk monitoring, measurement, analysis and reports directly to the top management for controlling purpose. The unit provides risk assessment and essential market information to Asset Liability Committee (ALCO) and is responsible for daily tracking of risk exposures as well as inspects daily operations in the treasury department to ensure compliance of internal or and regulatory policies.



Today, treasury risk management activity has become increasingly important as volatility in financial markets increases. Effective risk management requires systematic and reasonable identification, measuring, monitoring, controlling and evaluation of risks inherent within the treasury. The risk is usually associated with losses but risk does not necessarily imply losses. Hence identification of risk and prioritize these risks based on various criteria like the probability and severity of the risks is the first step of management of Treasury risk. Treasury Risk Management relates to the management of risks arising from liquidity, foreign exchange, interest rate and Equity prices.

Liquidity Risk

Liquidity risk is the risk of not having sufficient funds to meet its financial commitments in a timely manner. The two key elements of liquidity risks are short term cash flow risk and long-term funding risk. The short-term cash flow risk includes the risk of failure to manage fund for daily operations. The long-term funding risk includes the risk that loans may not be available when the business requires them.

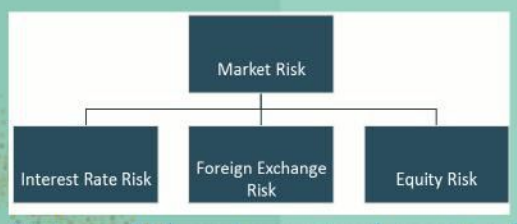
Liquidity is dynamic according to business as well as market conditions and can be expected or unexpected. It arises the need of maintaining adequate liquidity to cover all liabilities. Hence the first step is to ensure the information on the amount of liquidity available and forecast of how much will be available in the future. This information can then be used for minimizing risks through maintaining sufficient liquidity buffer, monitoring maturity mismatch of assets and liabilities (Gap Analysis) in different time bucket and applying corrective action to fix any mismatch. Effective liquidity risk management helps in minimizing borrowings by funding shortfalls in one place with any available surpluses in others, through inter-bank lending operations.

Market Risk

Market Risk is the risk of loss resulting from changes in market variables such as interest rates, foreign exchange rates and Equity prices. Market risk is unavoidable but not unmanageable. Market risk covers a number of exposures. The assessment of exposure to market risks must include all bank activities that are sensitive to changes in market conditions. The Basel Committee on Banking Supervision defines banks' market risk as "the risk of losses in on- and off-balance sheet risk positions arising from movements in market prices."

Interest rate risk: The potential loss due to movements in interest rates is known as Interest rate risk. The risk factors that are in the direct relation with the interest rate for which the bank has positions that are sensitive to the interest rate, within the balance sheet and also outside. It is known that the bank has a long position when the assets are bigger than the liabilities with fixed interest rate (same type). This position is favorable to the bank in the periods of interest rate decreasing, as it benefits from the fixed level of interest rate for the assets. Similarly, in short position (assets smaller than liabilities of the same type) increase in interest rate benefits the bank as the level of the interest rate stays fixed at a lower level compared with the market trend. There is risk that value of Assets and Liabilities as also Net Interest income get affected due to movements in interest rates. The mismatch in cash flows or repricing dates of assets and liabilities expose bank's NII. The management of interest rate risk is also called asset liability management.

Foreign Exchange Risk: The risk that bank may suffer loss as a result of adverse exchange rate movements during the period in which it has open position is known as Foreign currency risk. The potential loss due to changes in value of a bank's assets or liabilities resulting from exchange rate fluctuations. It has three components; the first component is the exposure due to banking transactions developed with assets and liabilities that are sensitive to risk. The second is the exposure associated to the operations of conversion from one foreign currency to another and the last one is the exposure that undertakes the influence of the foreign currency rates fluctuations upon the bank's value. Exchange Risk can be measured, monitored and reviewed with the help of historical value at risk calculation and stress testing. Foreign Exchange Risk can be managed by setting appropriate limit for open positions, using hedging tools like forwards, futures and options.



Equity Risk:

The risk of potential loss to the . bank due to changes in equity prices of bank holding equity portfolio is called Equity risk. The share price are the equilibrium prices that settle the market based on the rate between the demand and supply. When the rate for demand and supply is unbalanced, the prices register variations that express the volatility of the price. Any negative changes in stock price either leads to a loss or reduction in investment's value. Equity risk can be measured, monitored and reviewed with the help of historical value at risk calculation and stress testing. Equity Risk management can be done by setting prudential exposure limits and frequently revision of investment portfolio. "What gets measured gets managed." Risk that can be quantified should be measured to determine their potential impact to the bank. An internal model for measuring market risk, based on statistical techniques are value at risk and stress testing. Effective risk management is much more than just applying financial models; it requires the application of judgment and experience not only to know how to use the models appropriately but also to appreciate the strengths and limitations of the models and to know when to substitute one model with another model. Value at Risk (VaR) is a statistic that measures and quantifies the level of financial risk within a bank, portfolio over a specific time frame.

This metric is most commonly used by commercial banks to measure, monitor and review the extent and occurrence ratio of potential losses in their institutional portfolios. It determines maximum probability of loss occurrence with certain confidence level. The data that are the input in VAR based model comprise information about the bank's positions and the prices, the volatility and their risk factors. It is a simple concept, easy to understand and communicate. Historical method of Value at risk assumes that history will repeat itself, from a risk perspective. Historical simulation involves constructing a distribution of hypothetical daily changes in the value of portfolios based on two sets of inputs; Historical observation of daily changes in rate and Portfolio values. The model considers trust level of 99% for determining the maximum probability of loss occurrence in the portfolio.
Formulas for calculation of Value at Risk based on Historical method

1 Day V@R at 99% Confidence Level = PERCENTILE (rang of return in %, 1%)
Maximum V@R for next 10 days = 1Day V@R x 10

Stress testing is a key risk management technique which evaluates the potential effects of extreme market events. Market Risk Management performs several types of stress testing to capture the variety of risks. This enables the bank to simulate market movement scenarios in order to analyze the impact of abnormal market conditions on its profit and loss. Risk factors including interest rate, exchange rate and equity price can be evaluated using stress testing. There are two steps in stress testing; developing scenarios involving probable market events and evaluating the portfolio under these scenarios. Stress testing has ability to assess subjectively extreme events, could give this information. If we consider an extreme enough scenario, then it is possible to predict the loss for any portfolio.
After we have identified and measured the risks inherent within the treasury, we need to consider an appropriate course of action to be taken. Should we hedge the risk? How much of the risk should we hedge? How should we hedge the risk? What is our risk appetite? These are some important questionnaires considered in the process of controlling the risk. Risk management should be carried out with policies and procedures that are approved by risk management committee. The treasurer may use different tools and market products to hedge different risks. For example, foreign exchange forwards and swap deals for foreign exchange risk. Different tools might be better for different market environments.
The effectiveness of the hedging tools and strategies need to be tested and evaluated over time. The internal controls should be reviewed regularly to ensure the compliance of internal and regulatory policies.
In conclusion, Treasury Risk management remains at the heart of most treasury operation, and it is helpful to place the treasury risks within the overall risk chart of the bank. Since, bank is prepared to meet the known events, such as due date for a money market loan, or for a deposit, however there are numerous unforeseen market events which translates the treasury risk into balance sheet risk of the bank.

COVID-19 and Aftermath



Suraj Kumar Neupane

The world including our country is witnessing a very severe shock with the rise of Corona Virus 2019. As this is continuing with growing numbers, it is very difficult to predict the date when the containment will take place and incalculable are the affects accordingly. However, it is certain to exert negative influence in various spheres of the economy and the psychology of people all over the world.

Since, Nepal being a developing country, will be much affected in remittance sector as the country receives most of the foreign currency from employment in middle east, Europe ,etc. due to layoffs and delayed salary payments. All the nations providing employment have been locked down due the pandemic and the on-going projects and industries have also slowed down or closed due to the world wise supply chain disturbance. There are more than 5.5 million national working in foreign countries. One cannot imagine the consequence if only half on the people are returned: will our country be able to provide them with minimum employment while neglecting so many already unemployed human resources in the country?

Being a tourist destination where maximum investment in the field of tourism, have been made in recent years, with the prioritization of this sector by the government. This pandemic has locked the entire tourist, domestic and international, in their homes and they cannot be imagined to come for refreshment for a long time. During the period, the business people may not be able to tolerate the financial loss and certainly seek help from the government.

With the slacking of income inflow through remittance, the consumption pattern will also be harmfully hit, ultimately reducing transaction in the economy. This will slow down the demand in the market and the production will decrease reducing the Gross Domestic Product index. Since, the factories many not run in full capacity, the fixed cost will increase per unit product cost of the goods and the factories will be closed for not enduing competition, in turn, the imports will rise, however in high cost, as there are also likely to be disruptions due to shortages of imported raw materials and spare parts. The BOP and trade deficit will push the economy back to many more years.
Borrowers and businesses face job losses, slowed sales, and declining profits as the virus continues to spread around the world. Non repayment or delay in repayment due to the slowdown in business, decreasing demands of loan will be in the rise. It can be predicted that investors will hold and review long planned projects. Their priority, psychologically, will be making money in the short run rather than funding in the long term and high net-worth projects like tourism, aviation, entertainment, etc. On one hand, there will be lessening credit supply in the economy and the other hand, continuous operational cost will decrease profitability of the financial sector.
Apart from the economic aspects, the psychology of the people will also be impacted. It is unknown when Corona virus will come in control and when will the lockdown be withdrawn. Even if the lockdown is loosen or withdrawn, fear in the minds of the people for possible transmission will restrict them come closer in the society. The parties, social and religious functions, various events, etc. all will be hampered causing social and physical distance further. Even worse will be the impact in the mental education and mental health of the students who have been distant from school/colleges for a long time and still counting.

With growing decline in business and profitability of the going concerns, falling revenue collection by the government, and the rising fear of contamination with the virus amongst the citizens, the priority of the government may shift to short term programs rather than long term: the government will focus in increasing budget in the sectors of health, education, SMEs, agriculture, etc, by reducing budget in infrastructural project. There may be continuity in the existing projects, but no fund will be laid for new planned projects like before. Thus, the country will take much time in reshaping its current economic status.

बैंकका गतिविधिहरू

सिटिजन्स बैंक र भारतको मेदान्त मेडिसिटी हस्पिटल बीच सहकार्य

सिटिजन्स बैंकका कार्डवाहक ग्राहक महानूभावहरूलाई अस्पतालको सेवा शुल्कमा १५% सम्म छुट दिने सम्बन्धी समझदारीपत्रमा हस्ताक्षर भएको छ । उक्त समझदारी पत्रमा बैंकका तर्फबाट प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेल तथा मेदान्त अस्पतालका तर्फबाट सेल्स एण्ड मार्केटिङ्गका उपाध्यक्ष श्री सुकेश थरेजाले हस्ताक्षर गर्नु भएको हो । यस सहकार्यबाट भारतमा स्वास्थ्य उपचार गराउन जाने बैंकका ग्राहकहरूलाई उपचारका क्रममा सहज सेवा प्राप्त हुने विश्वास बैंकले लिएको छ । यो सुविधा सिटिजन्स बैंकका कार्डबाहक ग्राहकहरूले भारतको गुरगाउँ, लखनउ, राँची, इन्दौर लगायतका मेदान्त अस्पतालका सबै शाखाहरूबाट पाउनेछन् ।



सिटिजन्स बैंक र म्याक्स मनि ट्रान्सफर बीच रेमिटेन्स सम्झौता



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र म्याक्स मनि ट्रान्सफर प्रा. लि का बीच मलेसिया लगायत अन्य मुलुकबाट नेपालमा रहेका आफन्तहरू वा अन्य व्यक्तिहरूले भुक्तानी पाउने गरी बैंकिङ्ग प्रणालि मार्फत पठाएको विप्रेषण रकम भुक्तानी दिने कार्यका लागि सम्झौता भएको छ । यस सम्झौता बमोजिम अब म्याक्स मनि ट्रान्सफर मार्फत विदेशबाट नेपालमा पठाएको विप्रेषण रकम सिटिजन्स बैंकको नेपालभर रहेको ९४ वटा शाखाहरूबाट सहजरूपमा भुक्तानी पाउन सकिने छ ।

सिटिजन्स बैंक र हेरिटेज होटेल स्विट एण्ड स्पा बीच सहकार्य



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र हेरिटेज होटेलस्विट एण्ड स्पा पोखरा, बीच बैंकका ग्राहक महानुभावहरूलाई होटेलको सेवा शुल्कमा विशेष छुट दिने सम्बन्धी समझदारी पत्रमा हस्ताक्षर भएको छ । यस सम्झौता पश्चात् सिटिजन्स बैंकका डेबिट/क्रेडिट /प्रिमिलेज कार्डबाहक महानुभावहरूले हेरिटेज होटेल स्विट एण्ड स्पा पोखराबाट प्राप्त गर्ने सेवामा विशेष छुट पाउँनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंक र एल्लो प्यागोडा होटेल बीच सहकार्य



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र एल्लो प्यागोडा होटेल प्रा. लि. बीच बैंकका ग्राहक महानूभावहरूलाई होटेलको सेवा शुल्कमा विशेष छुट दिने सम्बन्धी समझदारीपत्रमा हस्ताक्षर भएको छ । यस सम्झौता पश्चात् सिटिजन्स बैंकका डेबिट/क्रेडिट /प्रिमिलेज कार्डबाहक महानुभावहरूले एल्लो प्यागोडा होटेलको काठमाडौं तथा पोखरा स्थित शाखाहरूमा सेवा लिंदा विशेष छुट पाउँनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंक र सिद्धार्थ बिजनेस ग्रुप एण्ड हस्पिटालिटी बीच सहकार्य



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र सिद्धार्थ बिजनेस ग्रुप एण्ड हस्पिटालिटी बिच बैंकका ग्राहक महानुभावहरूलाई बिभिन्न सेवा शुल्कमा विशेष छुट दिने सम्बन्धी समझदारीपत्रमा हस्ताक्षर भएको छ । यस सम्झौता पश्चात् सिटिजन्स बैंकका डेबिट/क्रेडिट/ प्रिमिलेज कार्डवाहक महानूभावहरूले सिद्धार्थ बिजनेस ग्रुप एण्ड हसपिटालिटीको देशैभरी रहेका होटेल, क्याफे तथा रिसोर्टहरूमा सेवा लिंदा विशेष छुट पाउँनेछन् ।

सिटिजन्स बैंकद्वारा 'सिटिजन्स संरक्षित बचत खाता' तथा 'सिटिजन्स तलब बचत खाता' सञ्चालनमा

यस सिटिजन्स बैंक ईन्टरनेसनल लिमिटेडले सर्वसाधारणलाई लक्षित सिटिजन्स संरक्षित बचत खाता तथा पेशाकर्मीलाई लक्षित सिटिजन्स तलब बचत खाता उच्चतम ब्याज तथा सम्पूर्ण सुविधाका साथ २ नयाँ खाता को शुभारम्भ गरेको छ । रू ५,०००/- मा खाता खोल्न मिल्ने सिटिजन्स संरक्षित बचत खातामा दैनिक मौज्दातमा वार्षिक ६.५०% को उच्च ब्याजदर प्रदान गर्नुका साथै स्वास्थ्य र दुर्घटना मृत्यु बीमाको लाभ समेत प्राप्त गर्न सक्ने जानकारी गराईन्छ । यो योजनामा संलग्न हुने ग्राहकहरुका निम्ति रु ५० हजारको स्वास्थ्य बीमा (अस्पताल भर्ना खर्च) र रु ५ लाख सम्मको दुर्घटना मृत्यु बीमा गरिएको छ सो बराबरको दाबी भुक्तानी गर्ने सुविधा यस खाताबाहकलाई उपलब्ध हुनेछ । साथै, रू शून्यमा नै खाता खोल्न मिल्ने तथा दैनिक मौज्दातमा वार्षिक ६.५०% ब्याजदर प्रदान गरिने सिटिजन्स तलब बचत खाता कर्मचारीहरुको तलब व्यवस्थापन (Payroll Account Management) को लागि अत्यन्तै फलदायी हुने विश्वास बैंकले लिएको छ । यो योजनामा संलग्न हुने सम्पूर्ण कर्मचारीको निम्ति रु २५ हजारको स्वास्थ्य बीमा (अस्पताल भर्ना खर्च) र रु ३ लाख सम्मको दुर्घटना मृत्यु बीमा गरिएको छ सो बराबरको दाबी भुक्तानी गर्ने सुविधा यस खाताबाहकलाई उपलब्ध गराईने छ । उत्कृष्ट सेवा प्रदान गर्ने हेतुले बैंकले यी दुबै योजना अन्तर्गत सहभागी भएका ग्राहकहरूका लागी विभिन्न प्रकारका सहुलियतहरु उपलब्ध गराएको छ । यी दुबै योजनामा निःशुल्क VISA Debit Card, निःशुल्क अन्तर शाखा कारोबार (ABBS), निःशुल्क आस्वा सेवा, निःशुल्क सिटिजन्स स्मार्ट बैंकिंग सुविधा (मोबाईल), अनलाइन कारोवार गर्न सुरक्षित 3D Secure प्रविधिमा निःशुल्क दर्ता, Locker को वार्षिक शुल्कमा ५०% छुट, विदेशी मुद्रामा ड्राफ्ट/स्विफ्ट जारी गर्दा ५०% छुट, नेपाल भरीका जुन सुकै ATM बाट पैसा निकाल्दा शुल्क नलाग्ने जस्ता अनेकन आकर्षक सहुलियतहरू उपलब्ध छन् ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा महोत्तरीको श्री जनता आधारभूत विद्यालयलाई आर्थिक सहयोग प्रदान

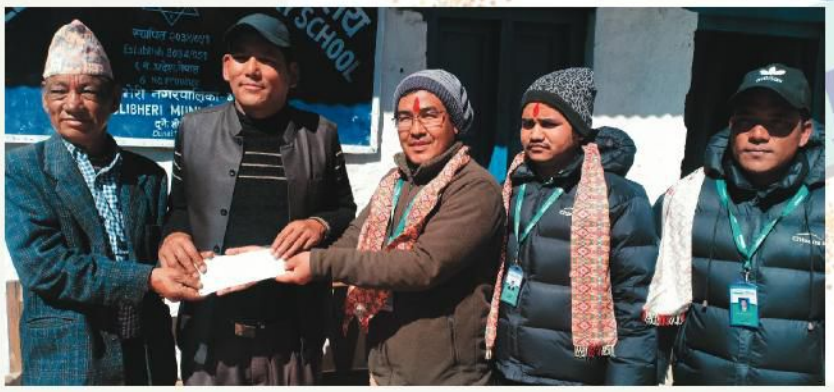
सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले महोत्तरी जिल्लाको औरही नगरपालिका -१ स्थित श्री जनता आधारभूत विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू ७०,०००/- को आर्थिक सहयोग प्रदान गरेको छ । सामाजिक, आर्थिक स्पले विपन्न गरिब तथा दलित बालबालिकाहरूको पठन पाठनमा सहज होस् भन्ने उद्देश्यका साथ विद्यालयले उक्त सहयोग रकमबाट विद्यार्थीहरूलाई आवश्यक शैक्षिक सामग्रीको खरिद गरि वितरण गरिएको छ ।

सिटिजन्स बैंकद्वारा उदयपुरको तपेस्वरी आधारभूत विद्यालय गल्फडियालाई आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले उदयपुर जिल्लाको वेलका नगरपालिका स्थित श्री तपेस्वरी आधारभूत विद्यालय गल्फडियालाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू. साठी हजारको आर्थिक सहयोग प्रदान गरेको छ । उक्त सहयोग रकमबाट विद्यार्थीहरूको शैक्षिक गुणस्तर अभिवृद्धि गर्नका निम्ति शैक्षिक सामाग्री तथा कार्यालय प्रयोजनका लागि आवश्यक सामाग्रीहरूको खरिद गर्ने कुरा विद्यालय प्रसाशनले जनाएको छ। यस किसिमको सहयोगले शैक्षिक सामाग्रीको अभावमा पठन पाठनमा भई रहेको कठिनाई अन्त्य गर्न टेवा पुग्ने विश्वास बैंकले लिएको छ।अब आउने निकट भविष्यमा बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने कुरा जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा डोल्पाको मुकुटेश्वर अपाङ्ग सेवा समितिलाई आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले डोल्पा जिल्लाको दुनै अवस्थित श्री मुकुटेश्वर अपाङ्ग सेवा समितिलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू पचास हजारको आर्थिक सहयोग प्रदान गरेको छ । आज विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । यस समितिले १२ जना छात्र र ८ जना छात्रा गरी कुल २० जना अपाङ्ग छात्रछात्राहरूलाई गुणस्तरीय शिक्षा प्रदान गर्दै आईरहेको छ । उक्त सहयोग रकमबाट विद्यार्थीहरूलाई ओढ्ने तथा ओछयाउने लुगाहरूको खरिद गर्ने कुरा समितिले जनाएको छ । यस किसिमको सहयोगबाट त्यहाँ अध्ययन गर्दै आएका विद्यार्थीहरूको जिवनस्तरमा सुधार आउने विश्वास बैंकले व्यक्त गरेको छ । यस सहयोगलेसामाजिक अपहेलना र तिरस्कार भोगेर जीवनयापन गरिरहेका निमुखा, गरीब र दयनीय आर्थिक अवस्था भएका अपाङ्ग बालबालिकाहरूको मनोवल थप उच्च हुने कुरा समितिले जनाएको छ ।

सिटिजन्स बैंकद्वारा जाजरकोटको त्रिभुवन माध्यमिक विद्यालयलाई एक लाखको आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले नलगाड न. पा. ७, जाजरकोट अवस्थित श्री त्रिभुवन माध्यमिक विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गतरू एक लाखको आर्थिक सहयोग प्रदान गरेको छ । आज विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । यस विद्यालयमा अध्ययन र अध्यापन गर्दै आएका करिव ११५० जनालाई शुद्ध खानेपानीको व्यवस्था गर्न उक्त सहयोग रकम प्रदान गरिएको हो । उक्त रकमबाट शुद्ध खानेपानीको लागि आवश्यक पुर्वाधार निर्माण गरिने कुरा विद्यालय प्रशासनले जनाएको छ । शुद्ध खानेपानीको अभावमा पठन पाठनमा भई रहेको अवरोधलाई अन्त्य गर्न यस किसिमको सहयोगले टेवा पुग्ने विश्वास बैंकले लिएको छ । शुद्ध खानेपानीको पहुँचबाट निमुखा, गरीब र दयनीय आर्थिक अवस्था भएका बालबालिकाहरूको स्वास्थ्य अवस्थामा सुधार आउने कुरा बैंकले व्यक्त गरेको छ ।

सिटिजन्स बैंक र ईसेवा मनि ट्रान्सफर बीच रेमिटेन्स सम्झौता



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र ईसेवा मनि ट्रान्सफर प्रा. लि का बीच विप्रेषण रकम भुक्तानी दिने कार्यका लागि सम्झौता भएको छ । यस सम्झौता बमोजिम अब ईसेवा मनि ट्रान्सफर मार्फत विदेशबाट नेपालमा पठाएको विप्रेषण रकम सिटिजन्स बैंकको नेपालभर रहेको ९४ वटा शाखाहरूबाट सहज रूपमा भुक्तानी पाउन सकिने छ । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा माया घर नेपाललाई आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले इटहरी स्थित माया घर नेपाललाईरु ८०,०००/- को आर्थिक सहयोग उपलब्ध गराएको छ । मानसिक स्वास्थ्यमा समस्या भएको तथा सडकमा बेवारिसे भई जिवन र मृत्युको दोसाधमा जिवन विताईरहेका मानवहरूलाई पुर्नस्थापना गरी सिपमुलक तालिम संचालन गर्दै माया दिने छहारीमा राख्ने तथा पुर्नमिलन गराई जिवन दर्शन तथा आध्यात्मिक ज्ञानको मध्यमबाट समाजलाई सुसंस्कार तर्फ डोऱ्याँउने उद्देश्यले संचालित मायाघर नेपालको प्रांगणमा आयोजित एक समारोहका बीच उक्त सहयोग रकम प्रदान गरिएको छ । हाल मायाघर नेपालमा विभिन्न उमेर समुहका असमर्थ असक्त, अपाङ्ग र मानसिक सन्तुलन गुमेर सडकमा आएका ५४ जनालाई उद्धार गरी मायाघर नेपालमा ल्याई औषधी उपचार सहितको गाँस, बाँसको व्यवस्था गर्दै आई रहेको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा पाल्पाको भैरव नवदीप माध्यमिक विद्यालयलाई दश थान कम्प्युटर प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले पाल्पा जिल्लाको रैनादेवी छहरा -४ स्थित श्री भैरव नवदीप माध्यमिक विद्यालयलाई दश थान कम्प्युटर प्रदान गरेको छ । बैंकको केन्द्रिय कार्यालय नारायणहिटी पथमा आयोजित एक कार्यक्रमका बीच उक्त कम्प्युटरहरू हस्तान्तरण गरियो । निमुखा, गरीब र दयनीय आर्थिक अवस्था भएका बालबालिकाहरूलाई आजको बदलिदो प्रतिस्प्रधात्मक प्राविधिक शिक्षण सिकाई गर्नका लागि बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत उक्त सहयोग प्रदान गरेको हो । सूचना प्रविधिमा आएको आमुल परिवर्तन र भूमण्डलीकरणको बढ्दो आकर्षणले संसारलाई साँघुरो बनाउदै गर्दा सूचना प्रविधिको विकाशक्रम संग यस पुस्तालाई साक्षातकार गराउन यो कदम फलदायी हुने कुरा विद्यालय प्रशासनले जनाएको छ । यस किसिमको सहयोगले विद्यालयमा अध्ययन गर्दै आएका बालबालिकाहरूको प्राविधिक सिकाई थप प्रभावकारी हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारासडक आश्रित मानव मुक्त (सम्मान) अभियान नेपाललाई सहयोग प्रदान



सामान्य जीवनयापनको लागि पनि दैनिक मागेर हिंड्नु अवस्था पिडादायक हुन्छ । बिकल्पहरूको अन्त्य भएपछि मानिसहरू विपक्षता तथा अति गरिव, कमजोर आर्थिक अवस्थाले गर्दा मानिसहरू सडक पेटि मन्दिर मस्जिद तथा गुम्बामा आश्रित हुन पुग्दछन् । यहि कुरालाई ध्यानमा राखी सम्मान नेपालले सडक आश्रित मानव मुक्त अभियान नेपाल सञ्चालन गरेको छ । सो कार्यलाई सफल पार्नको लागि सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले सामाजिक उत्तरदायित्व अन्तर्गत रू. १००,०००/- (एक लाख) सहयोग उपलब्ध गराएको छ । यस पवित्र कार्य र यस्ता कार्यहरूलाई बैंकले भविष्यमा पनि बैंकको संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालनगर्ने कुरा जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा धनगढीको श्री शारदा माद्यामिक विद्यालयलाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडल धनगढी जिल्लाको श्री शारदा माद्यामिक विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गतरू १००,०००/- (एक लाख) को आर्थिक सहयोग प्रदान गरेको छ । विद्यालय प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । बैंकले विद्यार्थीलाई प्राविधिक शिक्षा (Technical education) प्रदान गर्नका लागि आवश्यक पर्ने कम्प्यूटर ल्याबका सामग्रीहरू खरिद गर्नका निम्ति उक्त सहयोग रकम उपलब्ध गराएको छ । विद्यालयले विद्यार्थीको चौतर्फी विकासको निम्ति विभिन्न कार्यक्रमहरूलाई पाठ्यक्रममा समावेश गरी गुणस्तरीय शिक्षा प्रदान गर्दै आई रहेको छ । नेपाल सरकारले अवलम्बन गरेको 'सुखी नेपाली सम्बृद्ध नेपाल' को अवधारणालाई साकार पार्न यस किसिमको सहयोग फलदायी हुने विश्वास बैंकले व्यक्त गरेको छ । भविष्यमा पनि बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने कुरा जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा म्याग्दीको श्री गलेश्वर माध्यमिक विद्यालयलाई आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले म्याग्दी जिल्लाको बेनी नगरपालिका -९ तोरीपानी स्थित श्री गलेश्वर माध्यमिक विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू ५०,०००/- को आर्थिक सहयोग प्रदान गरेको छ । विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । विद्यालयले विद्यार्थीको चौतर्फी विकाशको निम्ति विभिन्न कार्यक्रमहरूलाई पाठ्यक्रममा समावेश गरी गुणस्तरीय शिक्षा प्रदान गर्दै आई रहेको छ । विद्यार्थीहरूको मानसिक, शारीरिक, बौद्धिक तथा सामाजिक विकाश हुन सकेमा मात्रै उनीहरू पूर्ण मानव बन्न सक्छन भन्ने कुरालाई शिरोधार्य गर्दै विद्यालयले आफूलाई शैक्षिक तथा भौतिक स्थमा सबल बनाउन विभिन्न कामहरू गर्दै आएको छ । यस विद्यालयमा अध्ययन र अध्यापन गर्दै आएका करिव २५० जनालाई शुद्ध खानेपानीको व्यवस्था गर्न उक्त सहयोग रकम प्रदान गरिएको हो । उक्त रकमबाट शुद्ध खानेपानीको लागि आवश्यक पूर्वाधार निर्माण गरिने कुरा विद्यालय प्रशासनले जनाएको छ । शुद्ध खानेपानीको अभावमा पठन पाठनमा भई रहेको अवरोधलाई अन्त्य गर्न यस किसिमको सहयोगले टेवा पुग्ने विश्वास बैंकले लिएको छ । लामो समयदेखि दिर्घकालीन रूपमा खानेपानीको व्यवस्था नहुदा शुद्ध पिउने पानी पिउनबाट बञ्चित रहेका विद्यार्थीहरू यस किसिमको सहयोगबाट शारिरिक र मानसिक स्थमा स्वस्थ भई पठनपाठनमा समेत सक्रिय रहने अवस्थाको सृजना हुने कुरा बैंकले जनाएको छ ।

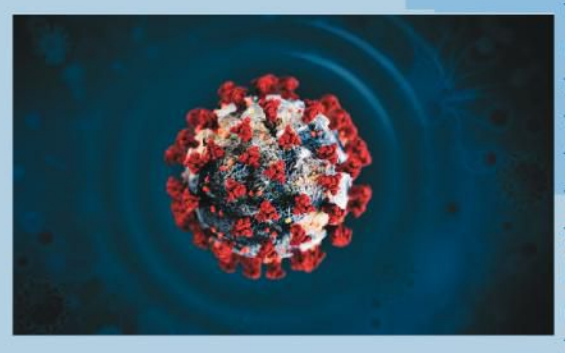
डिजिटल बैंकिङ्ग अवसर र चुनौती - सन्दर्भ कोभिड १९



सुयस कुमार पौडेल

अहिले विश्व कोभिड १९ को महामारीले ग्रस्त छ । यसका कारण लाखौं मानिसहरूले ज्यान गुमाउनुपरेको छ भने करोडौं मानिसहरू प्रत्यक्ष वा अप्रत्यक्ष रूपमा प्रभावित भएका छन् । यसले निम्त्याउने आर्थिक प्रभाव अहिलेनै यकिन गर्न नसकिए पनि विश्वव्यापी रूपमा ठूलै असर पार्नुका साथै थुप्रै रोजगारीहरू गुम्ने निश्चित छ । संयुक्त राष्ट्र संघले सन् २०२० को आर्थिक बृद्धिदर पहिले प्रक्षेपण गरिएको २.५% बाट घटेर १.२% मा झर्ने अनुमान गरेको छ । अझै खराब परिस्थितिमा यो ०.९% सम्म हुन सक्नेछ । त्यस्तै अन्तराष्ट्रिय श्रम संगठनको अनुमान अनुसार विश्वव्यापी रूपमा १.२ अर्ब मानिसहरू बेरोजगारी को उच्च जोखिम मा छन् भने १९ करोड ५० लाख मनिसहरूको आउने त्रैमास भित्रमा रोजगारी गुम्ने खतरा छ । रेमिटेन्समा आश्रित नेपाल जस्तो देशले यसका कारण ठूलै मूल्य चुकाउनुपर्ने देखिन्छ । बैंकिङ्ग क्षेत्रको व्यापार एवं नाफालाई पनि यसले प्रभाव पार्नेछ । कोरोनाका कारण बिशेष गरी पर्यटन, होटेल, खाद्यान्न तथा अन्य साना उद्योगहरू बढी प्रभावित हुनेछन् । अन्य थुप्रै उद्योग एवं कलकारखाना समेत कुनै न कुनै रूपमा प्रभावित हुने छन् । बैंकका ऋणिहरूको यस्ता खालका व्यापारमा समस्या उत्पन्न हुन जाँदा उनीहरू समयमै ऋण तिर्न असमर्थ हुनेछन् । यस्तो अवस्था लामो समय रहिरहे एवं राज्यबाट सही समयमा सम्बोधन हुन नसके समग्र बैंकिङ्ग प्रणाली लाई नै असर गर्न सक्नेछ । बैंकहरूले आर्थिक प्रभावलाई व्यवस्थापन गर्नुका साथै कर्मचारी र ग्राहकको सुरक्षालाई पनि उत्तिकै ध्यान दिनुपर्नेछ । यसले हाम्रो काम गर्ने शैलीलाई पनि परिवर्तन गर्न सक्दछ । विदेशमा कतिपय बैंकहरूले घरबाटै गरिने काम (Work from Home) लागु गरेको सन्दर्भमा नेपालमा पनि ग्राहकहरूसँग प्रत्यक्ष सम्पर्क गर्नु नपर्ने केही निश्चित कार्यहरूमा यसलाई अवलम्बन गर्न सकिन्छ ।

कोरोना भाइरसको प्रभावसंगै पारम्पारिक बैंकिङ्ग प्रणालीको बिकल्प खोजिने पक्का छ । बिश्व स्वास्थ्य संगठनले Contactless Payment प्रयोग गर्न र सकेसम्म कागजी नोट प्रयोग नगर्न सल्लाह दिएको परिप्रेक्ष्यमा मोबाइल बैंकिङ्ग (Mobile Baking), ईन्टरनेट बैंकिङ्ग (Internet banking), क्यू आर कोड (QR Code), अनलाईन कार्ड कारोबार (Online Card Transactions) आदिको प्रयोग बढ्ने निश्चित छ ।



हालैको लकडाउन (Lockdown) मा बैंकहरूले एक अर्काको बिचमा ATM कारोबार गर्दा शुल्क मिनाहा गर्नुका साथै मोबाइल बैंकिङ्गको कारोबारमा पनि कुनै शुल्क लिएनन् जसले गर्दा डिजिटल कारोबार गर्न ग्राहकहरू अझै प्रेरित भए । यसले गर्दा ग्राहकहरूलाई आफ्नै बैंक सम्म पुग्नुपर्ने बाध्यता रहेन । यो समयमा डिजिटल कारोबारमा निस्क्रिय थुप्रै ग्राहकहरू समेत सक्रिय भई कारोबार गर्न पुगे । बिशेष गरि मोबाइलमा टपअप (Top UP) गर्ने, ईन्टरनेटको शुल्क भुक्तानी गर्ने र एक अर्काका खातामा रकमान्तर (Fund Transfer) गर्ने कार्यमा उल्लेख्य बृद्धि भयो । त्यसैले यस्ता सुबिधा लिने ग्राहकहरू भबिष्यमा अझै बढ्ने नै छन् ।

यसले गर्दा बैंकहरूलाई Digitization तर्फ अघि बढ्न दबाब पर्नेछ । हाल कायम परम्परागत बैंकिङ्ग मोडेललाई प्रविधिको प्रयोग गरी आधुनिकिकरण गर्नुपर्ने छ । यस्ता प्रक्रिया र प्रबिधिको बिकास गर्नुपर्नेछ जसले बैंकको संचालन खर्च (Operating Income) मा कमी ल्याउनुका साथै बैंकिङ्ग सुरक्षा (Banking Security) बढाउने, त्रुटीहरू घटाउने (Reduction of Error), ग्राहक आधार (Customer Base) बढाउने र ग्राहकहरू लाई बैंकिङ्गमा सहज पहुच पुऱ्याउने कार्य गर्नेछ । तसर्थ हाल प्रयोगमा रहेको Utility payment , Fund Transfer आदि जस्ता सेवा मात्रै होइन, कर्जा (Loan), निक्षेप (Deposit), जोखिम ब्यवस्थापन (Risk Management), बजार ब्यवस्थापन (Marketing) आदि जस्ता कार्यहरूलाई पनि Digitize गर्नुपर्ने आवश्यकता देखिन्छ । यसका लागि बैंकहरूले सूचना प्रबिधि (Information Technology) मा लगानी बढाउनुपर्ने छ भने आन्तरिक प्रक्रियाहरू (Internal Processes) को पुर्नसंरचना गर्नुपर्नेछ । ग्राहकहरूको संलग्नता बढाई उनीहरूलाई Digital Banking तर्फ आकर्षित गर्नुपर्नेछ ।

Leadership in Times of Crisis



Subarna Budhathoki

In the time of crisis, it is very difficult for business leaders to know exactly where to begin with. In the last few weeks, individuals and businesses have shifted their attention to protection mode, and focus have drastically shifted from global marketplace to their nationalities, their communities, families, employees and other major stakeholders. With social distancing models and state imposed lockdowns imposed worldwide, we are seeing radical and drastic changes in behavioral patterns of various stakeholders of business. With so many changes in a short span of time, what can business leaders do to serve and grow their business, mitigate the inherent risk and at the same time take care of their workforce?

1. Keep yourself open for all the options

When we face with uncertainty, we as leaders might be so focused on present situation that we might even overlook the broader possibilities facing us. We might be so much caught in status quo, it's more likely that we make rash decisions and let go productive opportunities. A relevant example could be the increased digital service offerings provided by Chinese Banks have driven customers to digital channels and have protected the welfare of both customers and their employees. Major automobile companies throughout the world are producing ventilators and other medical equipments necessary to cope with the crisis.

2. Present with empathy and be transparent

Everyone is vulnerable right now. Hence, empathy is must. While the business is dealing with the outbreak, it's equally important to understand that every stakeholder is also affected in many ways. A business leader's response to such situations defines who they are as a leader. Nepali Banks, for example had decided to waive the fees charged while transacting in ATMs of all Banks. Such actions would have long lasting influence in the eyes of customers. The alleged black-marketing of thermal guns and other medical accessories (face masks, gloves, sanitizers etc.) by leading businesses might be adversely impacting their long term business.

3. Service adaptation

Since we are facing a prolonged lockdown for maybe weeks to come, with general public being told to stay at home; it becomes more difficult for Companies. Most of the businesses in Nepal across all industries have long adopted a B2C model with face to face interaction being its major part, we are facing added difficulty. Thus, business leaders today need to adapt to the changing business reality. Bhatbhateni Superstore, for example has started home delivery of groceries. Big mart has collaborated with Daraz for free home delivery of grocery items above NPR 1,500 with Kathmandu valley.

4. Associate your Company with good

People do remember the generosity shown by Companies during bad times. It could be providing food to needy people, waiving charges and penalties, free services, paying salaries to staff members even when the Company's revenues are minimal. Few beverage companies worldwide are now manufacturing hand sanitizers. People do recognize the contributions made by businesses in the long run.

5. There always are possibilities

New business avenues and possibilities do always exist and leaders are judged on their ability to take the company forward in uncertain times. They also need to plan for life beyond these uncertain circumstances. Leaders need to lead in new ways with confidence of taking the business forward.

The brutal humanitarian effects COVID 19 brought itself with are surely going to be accompanied by the long term business and economic consequences. All the businesses seem to be focusing on how to remain afloat now and after it passes away. It seems tempting to think about present business survival; however business leaders need to think about future and be prepared for the economic fallout in days to come.

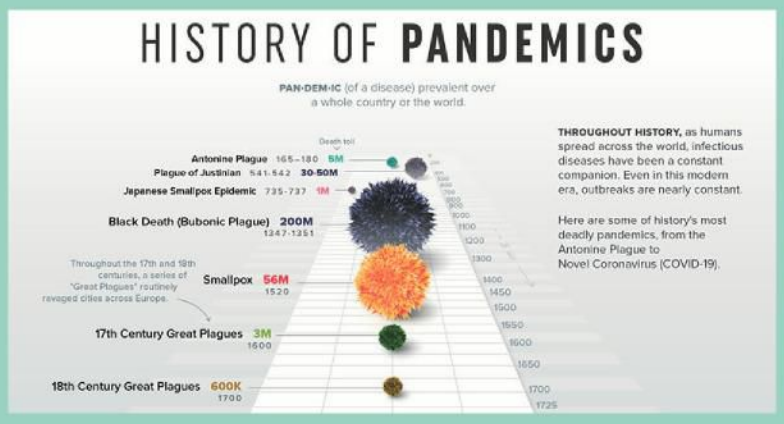
TESTING THE MANKIND - PANDEMICS

Neetika Ghimire



Scientists and medical researchers have for years have differed over the exact definition of a pandemic (is it a pandemic, or an epidemic), but one thing everyone agrees on is that the word describes the widespread occurrence of disease, in excess of what might normally be expected in a geographical region. Cholera, bubonic plague, smallpox, and influenza are some of the most brutal killers in human history. And outbreaks of these diseases across international borders, are properly defined as pandemic, especially smallpox, which throughout history, has killed between 300-500 million (30 to 50 Crore) people in its 12,000 year existence.

Beginning in December 2019, in the region of Wuhan, China, a new ("novel") corona virus began appearing in human beings. It has been named Covid-19, a shortened form of "corona virus disease of 2019." This new virus spreads incredibly quickly between people, due to its newness - no one on earth has an immunity to Covid-19, because no one had Covid-19 until 2019. While it was initially seen to be an epidemic in China, the virus spread worldwide within months. The WHO declared Covid-19 a pandemic in March, and by the end of that month, the world saw more than a half-million people infected and nearly 30,000 deaths. The infection rate in the US and other nations was still spiking.



Some of prominent Pandemics of the past are given below:

HIV/AIDS PANDEMIC (AT ITS PEAK, 2005-2012)
Death Toll: 36 million (3.6 Cror)
Cause: HIV/AIDS

FLU PANDEMIC (1968)
Death Toll: 1 million (10 Lac)
Cause: Influenza

ASIAN FLU (1956-1958)
Death Toll: 2 million (20 Lac)
Cause: Influenza

FLU PANDEMIC KNOWN AS SPANISH FLUE- (1918)
Death Toll: 20 -50 million (2 - 5 Cror)
Cause: Influenza

SIXTH CHOLERA PANDEMIC (1910-1911)
Death Toll: 800,000+ (8 Lac)
Cause: Cholera

FLU PANDEMIC: ASIATIC FLUE OR RUSSIAN FLUE (1889-1890)
Death Toll: 1 million (10 Lac)
Cause: Influenza

THIRD CHOLERA PANDEMIC (1852-1860)
Death Toll: 1 million (10 Lac)
Cause: Cholera

THE BLACK DEATH: BUBONIC PLAGUE (1346-1353)
Death Toll: 75 - 200 million (7.5 - 20 Cror)
Cause: Bubonic Plague

PLAGUE OF JUSTINIAN (541-542)
Death Toll: 25 million (2.5 Cror)
Cause: Bubonic Plague

ANTONINE PLAGUE (165 AD)
Death Toll: 5 million
Cause: Unknown

So, we can say that Pandemics have always been occurring around the globe, since unfathomable times, in the recorder history of mankind. But what should be our approach and reaction at a tome when we are living in the midst of a real-time Pandemic?

Well, first of all we mentally accept the reality that we are living within a real time CRISIS. Once we start accepting the reality, we can keep our mind cool, and we do not panic. Next, we should strictly adhere to the advices given to us by the State authorities, because these advices are actually suggested by the appropriate authorities (Like WHO guidelines, Health and Pandemic experts etc). These advices should be followed religiously. And last, but not the least, remain OPTIMISTIC, and never loose HOPE. I would like to quote Maxwell Maltz who says "Close scrutiny will show that most 'crisis situations' are opportunities to either advance, or stay where you are." world is filled up with stories of tremendous resilience and courage where people and nations rose up victoriously from a situation of hopelessness. Here are a few true happenings that happened around us on this globe. What goes behind these stories is an innate desire to be victorious by using Motivation and Determined Efforts.

"We all know that American Allied Forces bombed Nagasaki and Hiroshima of Japan on 6th & 9th August 1945. If experts were to be believed, after the total destruction in 2nd World War, Japan had NO future. BUT the same Japan in just 3 decades or so, made US cry at the market place.

Judaism diffused mainly through relocation diffusion during the Jewish Diaspora. In 722 BCE, Israel was conquered by the Babylonians and the Jewish people moved out of Israel and into Egypt and Babylon and over a period of centuries they migrated to several countries around the globe. Thrown out of their own land, they never lost their hope and ultimately in 1947, they regained their land back, known to us as modern day Israel. Today, although they are surrounded by Arabs (staunch enemy of the Judaism) in every direction, they have become a matchless world power. If the experts were to be believed, Israel should have been wiped out from the world map by the Arabs, but the fact is different.

The Corona Crisis is no different. This pandemic situation is just a phase which will be over after sometime. I do not have any doubt that we will defeat the Corona with utmost resilience, positivity, and complete determination. NEPAL'S Economy will bounce back with a greater impetus. The past few weeks have been unlike anything we have ever seen, and we are all adjusting to a new reality that seems anything but normal. But to get into a normal situation we should all support the government, stay home and stay safe. Together we can stand again and together we can work hard to raise the economy.

Need of Digital Human Resource Management



Sanjeev Jha

It is said that the dimension of doing business is changing day by day and one of the important landscape seen in recent times is the growth of technology and digitization in working procedures. The business implementing digitization is leading the world today while those involved in traditional way are finding hard to sustain.

The current situation of COVID-19 as pandemic there by leading to the lockdown situation has also proved digitization as an important tool for current crisis management for both doing business and HR management. Therefore, I believe digitization is no longer a choice but it has become necessity in doing business particularly in Banking where the concept of cashless and paperless has emerged more in developing countries and Nepal is not far from it. In course of going cashless, facilities like internet banking, mobile banking with multiple facilities like interbank fund transfer, merchant payment, utility bill payment and many more and online facilities like online account opening facilities has emerged. Those days are not far when people won't have to visit banks for doing transaction. It has been observed that the organization which is strongly equipped with technological tools are managing their HR and business efficiently and the same scenario is seen during the present crisis created due to pandemic COVID19. The current crisis has also taught the importance of digitization in Human Resource Management. **"we had already implemented few concept of digitization in employee management functions like payroll processing, leave and attendance management, compensation management, performance management etc. Apart from that we had also implemented digitization and technology use (to possible extent) in recruitment process like conducting interview, organizing monthly meeting with Staff of the Bank"** but the current crisis has made us aware that the time has come for implementing digitization in overall Human Resource Management. It includes managing digital workforce that consists major percentage of employee, digitization of regular manual work and making employee digitally literate. The digitization in working procedures can make organization easily implement the concept of **"work from home"** which has become necessity in current crisis situation as well as in the days to come. Organizations like Google and many more are more concerned on output rather than the way the task is accomplished i.e whether employee works from home or from office is not the matter of concern and the same concept can be implemented for certain department wherever possible. Some organization believes that to implement digitization involves huge cost but I believe its just myth; digitization may include significant cost in short run but it helps to reduce cost greatly in long run like space management (required for filing and record keeping), safety of records, cost reduction by going paperless and performing departmental function with less manpower thereby decreasing personnel cost as well, reduction in cost involved in hiring due to less manpower requirement which ultimately also reduce the challenge of high turnover that is prevalent in banking industry. With integration of technology, I believe it's the time for implementing digitization in human resource management system not only to have impact on revenue generation but to have experience creation with digital human resource and most importantly managing the crisis situation like current pandemic in an efficient manner. However organization should not blindly invest in digitization just for digitization but it should be inline to the need of the Banks too. I think even after the current lockdown situation is over, we can implement **work from home** for staff twice or thrice a month on rotation basis so that staff shall be mentally prepared for such situation if required and can implement it during the crisis like we are facing today. The concept of work from home can be applied by organizations in systematic way i.e providing certain sessions for login from home to the staff where they can work and HRD can track record of projects completed by the concerned staff from home.



Protein Supplements:



Garima Acharya

This morning I had constructive argument with my friend about the "protein supplements" that he takes every day after following fitness schedule. As I was concerned about the downside of the supplements whereas he sees the sunny side of it. I was informed by my networks that taking supplements is not good for our health because it contains harmful chemicals which create health risks in human body so I shared my talks with him and tried to convince him taking natural protein contained foods instead of taking supplements dose every day. Actually he denied me; asked me to share researched materials as a proof. He had a point as I shared rumored things said by my associations. But then, I thought of doing some sort of research in the topic "Protein supplements" so as to find safe side as wells as downside that can help both of us to reach to an agreement. Protein is a vital dietary component containing amino acids that acts as a source of energy for the regulation of the body's cells, tissues and organs and it play's major functions in the growth and repair of tissues as it can be obtained from foods such as meat, fish, eggs, milk and legumes. Although we consume proteins in our regular diets, many athletes takes their diet with protein containing supplements such as protein powders, sports bars and meal replacements drinks. It has been found that protein supplements provides benefits, such as a longer shelf life than whole food sources and cost effective as well. Different types of protein contains varying amount of amino acids; there are total twenty amino acid to make proteins and are categorized as essential and non-essentials. Essential amino acids must be obtained from the diet as body cannot synthesize the amino acid. Non-essential amino acids are easily synthesized so they are categorized as non-essentials. Moreover, not all protein sources contains same amount of amino acids; animal sources of protein contains all essential amino acids and are complete source of protein whereas plants protein miss essential amino acid. Protein sources containing large amount of essential amino acids generally have higher protein quality. Mostly players, fitness followers' takes protein supplements such as whey, casein, soy and egg proteins that contains all high quality proteins and are easily available in market.



Every one of us are aware of necessity of proteins in our daily lives. However, do we know the right amount of protein to take per day? As per the research done by World Food Organization; The Dietary Reference Intake is 0.8 grams of protein per kg of body weight or 0.36 grams per pound which is amount to 56 grams per day for the average sedentary man and 46 grams per day for the average sedentary woman. Generally, sedentary man/woman eats natural foods containing protein whereas athletes and gym enthusiast's people takes protein supplements such as protein shake or powder for maintaining muscles and body structures. Do you think it's good for health to take protein powder/shakes? It is said that people who works out or are engaged in massive physical exercises need to exceed the protein quantity and they generally takes supplements to see the quick consequences in the proper functioning of their body. According to the research done by Medical News Today, it shows that people engaged in excessive training must exceed the protein intake recommendation i.e. Ranging from 1.4 to 2.0 g per kg of body weight. Moreover, 2013 research reviews shows that taking excessive consumption of protein may damage the kidneys and liver and as well as affect the body's bone and calcium. Therefore it is recommended to measure the nutritional needs before using protein powders and as well as people who finds challenging to get enough protein from their regular diets could consider taking protein supplements.

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा भोजपुरको श्री बिद्योदय माध्यमिक विद्यालयलाई सहयोग प्रदान

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले भोजपुर जिल्लाको श्री बिद्योदय माध्यमिक विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत भौतिक सामग्रीहरू सहयोग प्रदान गरेको छ । विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग हस्तान्तरण गरियो । विद्यार्थी दिवा खाजाको तयारीका लागि आवश्यक पर्ने भाँडाकुडा तथा अन्य सामग्रीहरू उपलब्ध गराएको छ । विद्यालयले विद्यार्थीको चौतर्फी विकाशको निम्ति विभिन्न कार्यक्रमहरूलाई पाठ्यक्रममा समावेश गरी गुणस्तरीय शिक्षा प्रदान गर्दै आई रहेको छ । विद्यार्थीहरूको मानसिक, शारीरिक, बौद्धिक तथा सामाजिक विकाश हुन सकेमा मात्रै उनीहरू पूर्ण मानव बन्न सक्छन भन्ने कुरालाई शिरोधार्य गर्दै विद्यालयले आफूलाई शैक्षिक तथा भौतिक रुपमा सबल बनाउन विभिन्न कामहरू गर्दै आएको छ ।

सिटिजन्स बैंकद्वारा श्री महेन्द्र माध्यामिक विद्यालयलाई सहयोग प्रदान



शिक्षामा महिलाको पहुँच तथा महिलाको स्वास्थ्यलाई ध्यानमा राखी यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले काठमाडौंको ज्ञानेश्वर स्थित महेन्द्र भवन माध्यामिक आवाशिय बिद्यालयलाई संस्थागत सामाजिक उतर दायित्व कार्यक्रम अन्तर्गत बिद्यालयको शौचालय निर्माणको लागि रू ५००,०००/- (पाँच लाख) आर्थिक सहयोग प्रदान गरेको छ । बैंकमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । बिद्यार्थीको मानसिक बिकासमा स्वास्थ्यले ठूलो भुमिका खेल्ने भएकोले गर्दा बिद्यार्थीको स्वास्थ्यलाई ध्यानमा राखी यस बैंकले यो सहयोग गरेको छ ।

सिटिजन्स बैंकद्वारा कोरोना रोकथामका लागि बढैयाताल गाउँपालिकालाई रू १ लाखको सहयोग प्रदान



कोरोना भाइरसको रोकथामका लागि बढैयाताल गाउँपालिकाले घोषणा गरेको 'कोरोना संक्रमण रोकथाम तथा नियन्त्रण कोष' मासिटिजन्स बैंक इन्टरनेसनल लिमिटेडले रू १ लाख सहयोग गरेको छ । कोरोना भाइरस (कोभिड-१९) ले विश्व नै आक्रान्त बनेको बेला बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत बैंकले कोरोना संक्रमण रोकथाम तथा नियन्त्रण कोषमा सो सहयोग गरेको हो ।

सिटिजन्स बैंकद्वारा घरानको पूर्वाञ्चल ज्ञानचक्षु विद्यालयलाई आर्थिक सहयोग प्रदान



सर्वसाधारणलाई गुणस्तरिय सेवा तथा सुविधा दिदै आएको सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले धरान उप महानगर पालिकाको वार्ड नं १५ ज्ञानचक्षु मार्ग स्थित श्री पूर्वाञ्चल ज्ञानचक्षु विद्यालयलाइ 'संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू ८०,०००/- को आर्थिक सहयोग प्रदान गरेको छ ।यस विद्यालयको छात्रवासमा विद्यार्थीहरू भुईमा बसेर पढ्न जाडोको समयमा कस्टप्रद हुने भएकोले उक्त सहयोग रकमबाट छात्रवासमा न्यानो कार्पेट राख्नुका साथसाथै शारिरिक रूपमा अशक्त विद्यार्थीहरुको लागि पानी फिल्टर गर्ने यन्त्रको खरिद गर्ने कुरा विद्यालय प्रशासनले जनाएको छ। शुद्ध खानेपानीको अभावमा पठन पाठनमा भई रहेको अवरोधलाई अन्त्य गर्न यस किसिमको सहयोगले टेवा पुग्ने विश्वास बैंकले लिएको छ । यस किसिमको सहयोगबाट त्यहाँ अध्ययन गर्दै आएका विद्यार्थीहरूको जिवनस्तरमा सुधार आउने तथा चिसोबाट जोगिन मद्दत हुनेछ ।

सिटिजन्स बैंकका थप ४ नयाा शाखा संचालनमा

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आज मिति २०७६ साल माघ ५ गते बाट थप चार वटा नयाँ शाखाहरू संचालनमा ल्याएको छ । पूजा पाठ गरीबैंकले चितवनको टाँडी, लमजुंगको भोटेओडार, कपिलवस्तुको जितपुर तथा नुवाकोटको देवीघाट शाखाहरू संचालनमा ल्याएको छ ।

सिटिजन्स बैंकद्वारा कोरोना रोकथामका लागि ७ वटै प्रदेशलाई रू ७(७ लाखको सहयोग प्रदान



कोरोना भाइरसको रोकथामका लागि सरकारले घोषणा गरेको 'कोरोना संक्रमण रोकथाम तथा नियन्त्रण कोष' मा सिटिजन्स बैंक इन्टरनेसनल लिमिटेडलेरू रू ४९ लाख सहयोग गरेको छ । कोरोना भाइरस (कोभिड-१९) ले विश्व नै आक्रान्त बनेको बेला बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत प्रत्येक प्रदेश सरकार अर्न्तगतको कोषमा रू ७ लाखका दरले ७ वटै प्रदेश सरकारको कोरोना संक्रमण रोकथाम तथा नियन्त्रण कोषमा सो सहयोग गरेको हो । यस विपतको घडीमा बैंकले गरेको सहयोगबाट कोरोना भाइरसको रोकथामका साथसाथै सिमान्तकृत तथा निम्न आय भएका नेपालीहरूको दैनिक अत्यावस्यक सामाग्रीहरू प्रदान गर्नटेवा पुग्ने विश्वास बैंकले लिएको छ । महामारी नियन्त्रण गर्न बैंक हरेक प्रकारको सहयोग गर्न तयार रहेको कुरा बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलले बताउनु भएको छ । यस किसिमको सहयोगले कोरोना भाइरसबाट प्रभावितहरूको दुःखको घाउमा मलम लगाउन टेवा पुग्ने विश्वास बैंकले लिएको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा बर्दिवासको श्री राष्ट्रिय आधारभूत विद्यालय भब्सीलाई आर्थिक सहयोग प्रदान

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडलेबर्दिवास नगरपालिकाको वार्ड नं ३, भब्सी, महोत्तरी स्थितश्री राष्ट्रिय आधारभूत विद्यालय भब्सीलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गतरू ८०,०००। को आर्थिक सहयोग प्रदान गरेको छ ।आज विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । पुर्वपश्चिम राजमार्ग अन्तर्गत बर्दिवास चोकबाट करिव ५ कि.मि. उत्तरतप[illegible] अवस्थित यस विद्यालयले स्थापनाकाल देखिनै त्यस क्षेत्रभित्रका विशेषत जनजाती, दलित बाहुल्यता रहेको समुदायका बालबालिकाहरूलाइ ज्ञानको ज्योति छर्दै आएको छ । सामजिक, आर्थिक रूपले विपन्न गरिब तथा दलित बालबालिकाहरूको पठन पाठनमा सहज होस भन्ने उद्देश्यका साथ विद्यालयले उक्त सहयोग रकमबाट विद्यार्थीहरूलाई आवश्यक शैक्षिक सामग्रीको खरिद गरि वितरण गर्ने कुरा जनाएको छ । नेपाल सरकारले अवलम्बन गरेको' सुखी नेपाली र सम्बृद्ध नेपाल' को अवधारणालाई साकार पार्न यस किसिमको सहयोग फलदायी हुने विश्वास बैंकले व्यक्त गरेको छ । यस सहयोगलेसामाजिक अपहेलना र तिरस्कार भोगेर जीवनयापन गरिरहेका जनजाती, दलित र दयनीय आर्थिक अवस्था भएका बालबालिकाहरूको मनोवल थप उच्च हुने कुरा विद्यालयले जनाएको छ । अब आउने निकट भविष्यमा बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने कुरा जानकारी गराएको छ ।



'१०.२५% सिटिजन्स बैंक ऋणपत्र २०८६' को बाँडफाँट

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले निष्काशन गरेको रू.२ अर्ब ५० करोड बराबरको ऋणपत्र "१०.२५% सिटिजन्स बैंक ऋणपत्र २०८६"को बाँडफाँट गरेको छ। यस बैंकले रू. २ अर्ब ५० करोड बराबरको प्रति डिबेन्चर रू १,०००/- अंकित मूल्यका २५,००,००० कित्ता डिबेन्चर मध्ये सामूहिक लगानी कोषका लागि संरक्षण गरिएको ५०,००० कित्ता मध्ये ३०,००० कित्ता डिबेन्चर बाँडफाँट भई बाँकी २४,७०,००० कित्ता डिबेन्चर व्यक्तिगत तवर (Private Placement) तथा सर्वसाधारणको लागि मिति २०७६/११/२० गतेदेखि मिति २०७६/१२/०४ गतेसम्म निष्काशन तथा बिक्री खुल्ला गरिएकोमा रितपूर्वक आवेदन दिनु हुने ३१७ जना आवेदकहरू मध्ये सर्वसाधरण समूहका आवेदकहरू सम्पूर्णलाई निजहरूले आवेदन गरे बमोजिम डिबेन्चर बाँडफाँट गरिएको छ । साथै व्यक्तिगत तवर मार्फत आवेदन गर्नेको हकमा आंशिक बाँडफाँटमा नपरेका डिबेन्चर वापत बाँकि रकम आवेदकहरूले आफ्नो आवेदनमा उल्लेख गरेको बैंक खातामा मिति २०७६/१२/३० गते आइतबार देखि IPS मार्फत सिधै बैंक खातामा रकमान्तर गरिने व्यहोरा जानकारी गराउँदछौं ।

सिटिजन्स बैंकद्वारा डोल्पाको श्री सरस्वती माध्यमिक विद्यालयलाई आर्थिक सहयोग प्रदान

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले डोल्पा जिल्लाको ठूलीभेरी नगरपालिका दुनैमा अवस्थित श्री सरस्वति माध्यमिक विद्यालयलाईसंस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत रू पचास हजारको आर्थिक सहयोग प्रदान गरेको छ । विद्यालयको प्रांगणमा आयोजित एक कार्यक्रमका बीच उक्त सहयोग रकम हस्तान्तरण गरियो । गुणस्तरीय शिक्षा प्रदान गर्दै आईरहेकोयसविद्यालयले उक्त सहयोग रकमबाट हिमाली छात्रवासमा रही अध्ययन गरिरहेका २५ जना छात्र/छात्राहरु र महिला फिडर छात्रवासमा आवासिय रूपमा अध्ययन गरिरहेका २० जना छात्राहरूको लागि आवश्यक खाद्यान्न तथा न्यानो ओढ्ने र ओछ्याउने लुगाहरु खरिद गर्ने कुरा जनाएको छ । यस किसिमको सहयोगबाट त्यहाँ अध्ययन गर्दे आएका विद्यार्थीहरूको जिवनस्तरमा सुधार आउने तथा चिसोबाट जोगिन मद्दत पुग्ने विश्वास बैंकले व्यक्त गरेको छ । यस सहयोगलेसामाजिक अपहेलना र तिरस्कार भोगेर जीवनयापन गरिरहेका निमुखा, गरीब र दयनीय आर्थिक अवस्था भएका बालबालिकाहरूको मनोवल थप उच्च हुने कुरा विद्यालयले जनाएको छ । नेपाल सरकारले अवलम्बन गरेको'सुखी नेपाली र सम्बृद्ध नेपाल' को अवधारणालाई साकार पार्न यस किसिमको सहयोग फलदायी हुने विश्वास बैंकले व्यक्त गरेको छ । अब आउने निकट भविष्यमा बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने कुरा जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा श्री भृकुटी माध्यमिक विद्यालयलाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले मोहन्याल शाखाद्वारा मोहन्याल गाउँपालिका वडा नं ४ खिमडी स्थित श्री भृकुटी माध्यमिक विद्यालयलाई संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत विद्यालयका छात्र छात्राहरूको पठनपाठनमा मदत हुने हिसाबले रू १,००,०००/- (अक्षरेपी रू. एक लाख मात्र) आर्थिक सहयोग प्रदान गरेको छ । एक कार्यक्रम गरीसिटिजन्स बैंक इन्टरनेसनल लिमिटेड मोहन्याल शाखाका कर्मचारीहरू तथा विद्यालयका व्यवस्थापन समितिका अध्यक्ष, प्रधानाध्यापक, विद्यार्थी, अभिभावकको उपस्थितिमा उक्त सहयोग रकम हस्तान्तरण गरियो । बिद्यार्थीको सर्वागिंण बिकासमा शिक्षाले ठूलो भुमिका खेल्ने भएकोले गर्दा सो कुरालाई ध्यानमा राखी यस बैंकले यो सहयोग गरेको छ । नेपाल सरकारले अवलम्बन गरेको 'सुखी नेपाली सम्बृद्ध नेपाल' को अवधारणालाई साकार पार्न यस किसिमको सहयोग फलदायी हुने विश्वास बैंकले लिएको छ । भविष्यमा पनि बैंकले संस्थागत सामाजिकउतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालनगर्ने कुरा जानकारी गराएको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडको ९४ औं शाखा डोल्पाको जुफालमा



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आज मिति २०७६ सालफाल्गुण २२ गतेबाट डोल्पाको जुफाल शाखा संचालनमा ल्याएको छ । सरकारले वित्तीय पहुँच तथा समावेशिता वृद्धि र औपचारिक अर्थतन्त्रको प्रवर्धनका लागि सबै नेपालीको बैंक खाता भन्ने नीति अवलम्बन गर्दै डोल्पा शाखा संचालनमा ल्याएको हो । नेपाली जन माझमा आ ंनो उपस्थितिलाई दरो बनाउन तथा आम नागरिकलाई अत्यावश्यक वित्तीय सेवाको पहुँच प्रदान गर्ने उद्देश्यका साथ बैंकलेशाखा विस्तार गरेको हो । नेपाल सरकारले अवलम्बन गरेको वित्तीय समावेशिताको अवधारणालाई कार्यान्वयन गर्न शाखा संजालको विस्तारले टेवा पुग्ने विश्वास बैंकले लिएको छ । दुर्गम क्षेत्रका सर्वसाधारणले बैंकिंग सेवा लिन जिल्ला सदरमुकाम वा शहर बजारमै पुग्नु पर्ने बाध्यात्मक परिस्थितिको अन्त्य गर्ने उद्देश्यका साथ डोल्पाको जुफाल शाखा विस्तार गरेको कुरा बैंकले जानकारी प्रदान गरेको छ ।

सिटिजन्स बैंकका थप ४ नयाँ शाखा संचालनमा

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आज मिति २०७६ साल फाल्गुण ८ गते बाट थप चार वटा नयाँ शाखाहरू संचालनमा ल्याएको छ । पूजा पाठ गरीबैंकले मोरंगको कन्चनबारी (राजवंशी चोक), कास्कीको हस्पिटल चोक (पोखरा) र कैलालीको अत्तरिया तथा सुखड शाखाहरू संचालनमा ल्याएको छ । उक्त शाखाहरूको शुभारम्भ समारोहमा स्थानिय निकायका प्रतिनिधिहरु, उद्योगी, व्यापारी, विभिन्न संघ संस्थाका प्रमुख तथा नागरिक समाजका अगुवाहरूको बाक्लो उपस्थिति रहेको थियो । नेपाली जन माझमा आ ंनो उपस्थितिलाई दरो बनाउन तथा आम नागरिकलाई अत्यावश्यक वित्तीय सेवाको पहुँच प्रदान गर्ने उद्देश्यका साथ बैंकले शाखाहरू विस्तार गरेको हो ।नेपाल सरकारले अवलम्बन गरेको वित्तीय समावेशिताको अवधारणालाई कार्यान्वयन गर्न शाखा संजालको विस्तारले टेवा पुग्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा वातावरणमैत्री 'सिटिजन्स स्मार्ट बचतखाता' सञ्चालनमा

यस सिटिजन्स बैंकईन्टरनेसनल लिमिटेडले युवावर्ग तथाप्रविधिमैत्री व्यक्तिहरुलाई लक्षितगर्ने अभिप्रायका साथुसिटिजन्स स्मार्ट बचत खातु को शुभारम्भ गरेको छ । यस निक्षेप योजना अन्तर्गत व्यक्तिगत ग्राहक महानुभावहरूले यो खाता बैंकको कुनैपनि शाखा मार्फत शुन्य मौज्दातमा खोल्न पाउने छन् । यस खाता अन्तर्गत ग्राहक महानुभावहरूले निःशुल्क अन्तर शाखा कारोबार (ABBS), अनलाइन कारोवार गर्न सुरक्षित घम् क्भअगचभ प्रविधिमा निःशुल्क दर्ता तथा निःशुल्क डिम्याट खाता खोल्न पाउने जस्ता अनेकन आकर्षक सुविधाहरू उपलब्ध छन् । यस योजना अन्तर्गत ग्राहकहरुले डेबिट कार्ड,ई-बैकिङ्ग र मोबाइल बैकिङ्गमा प्रत्येक बर्षको बार्षिक शुल्कमा ५०% छुट पाउनेछन् । यस खाताबाहकहरूले जुनसुकै ए.टि.एम बाट पैसा निकाल्दा शुल्क लाग्ने छैन । यो खाता पूर्ण रूपमा डिजिटल प्रविधि तथा कागज रहित (वातावरणमैत्री) हुने भएकोले यस खातामा बैकले चेक बुक तथा बैक स्टेटमेन्ट भने उपलब्ध गराउने छैन । यस निक्षेप योजनाबाट बैंकका ग्राहक महानुभावहरू लाभान्वित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा सुर्खेतमा आंनै सुविधा सम्पन्न भवनबाट बैंकिंग सेवा संचालन

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले मिति २०७६ साल चैत्र ९गते देखि हाल रहेको सुर्खेत शाखा कार्यालय भन्दा करिव ५०० मिटर दक्षिण पश्चिममा रहेको जुम्ला रोड, विरेन्द्र नगरपालिका वार्ड न ६, सुर्खेत स्थित आ ंनै सुविधा सम्पन्न भवनमास्थानान्तरण गरि बैंकिंग कारोबार संचालन गरेको छ ।उक्त भवनबाटै कर्णाली प्रदेश अन्तर्गत बैंकका ७ वटा शाखाहरू (डोल्पा, जाजरकोट, जुम्ला, हुम्लाको नाम्खा, सर्केगार्ड र सिमिकोट तथा सुर्खेत) बाट व्यापार बिस्तारका साथ साथै शाखाहरूसँगको समन्वय, निगरानी, संस्थागत सुशासन, जोखिम व्यवस्थापन एवम गुनासो सुनुवाई जस्ता कार्यहरुछिटो, छरितो, चुस्त र दुरूस्त रूपमा सम्पादन गर्नेउद्देश्यका साथ प्रादेशिक कार्यालय स्थापना गरिएको छ।पूजा पाठ गरी बैंकले सुर्खेत शाखा र कर्णाली प्रदेशको प्रादेशिक कार्यालयसंचालनमा ल्याएको हो ।

आफ्नै सुविधा सम्पन्न भवनबाट थप छिटो, छरितो, चुस्त र दुरूस्त रूपमा ग्राहकहरूलाई बैंकिंग सेवा प्रदान गर्ने प्रतिबद्धता बैंकले जनाएको छ । सुर्खेतलाई केन्□विन्दु बनाएर क्रियाशील रहेका गैर सरकारी संस्थाहरूको आर्थिक कारोवारलाई सहजिकरण गर्न यस शाखाले विभिन्न योजनाहरू संचालन गर्दै आएकोमा त्यसलाई थप प्रभावकारी र परिस्कृत गर्न विभिन्न आकर्षक योजनाहरू आ ंनै सुविधा सम्पन्न भवनबाट संचालन गर्ने कुरा बैंकले जनाएको छ। आयात, निर्यात, व्यापार तथा अन्य व्यवसायिक क्षेत्रमा प्रचुर सम्भावना रहेको र यसलाईटेवा पुर्‍याँउने हेतुले विभिन्न नयाँ योजनाहरू प्रभावकारी ढंगले संचालन गर्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा सिरहामा कम्बल वितरण



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले चिसोका कारण जनजिवन प्रभावित हुदै गएपछी सिरहा जिल्लाको भवानीपुर गाउँपालिकाको ठाडी टोल र नहरा टोल र लक्ष्मीपुर पटारी गाउँपालिकाका विप्पन निःसहाय व्यक्तिहरूलाई कम्बलवितरण गरेको छ । न्यानो कपडाको अभावमा कष्टकर जिवनयापन गरिरहेका गरिब, सिमान्तकृत तथा निःसहाय व्यक्तिहरूलाई सानो पाईला नामक गैर सहकारी संस्थासँगको सहकार्यमा बैंकलेसामाजिक उतरदायित्व कार्यक्रम अन्तर्गत १५० थान कम्बल वितरण गरेको छ ।

सिटिजन्स बैंकद्वारा पोखरामा सि.सि.टि.भी. जडान गर्न रू ७५,000/- को आर्थिक सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले पोखरामासि.सि.टि.भी. जडान गर्नउपभोक्ता समितिलाई रु ७५,०००। को आर्थिक सहयोग उपलब्ध गराएको छ ।बैंक तथा वित्तीय संस्था, सुनचादी पसल र आर्थिक कारोबार हुने व्यबसायिहरूको सुरक्षाको हेतुले पोखरा महानगर पालिकाको पालीका चोक देखि राष्टूबैंक चोक सम्म समितिले सि.सि.टि.भी. जडान गर्ने योजना अगाडी सारेको छ । यस कार्यले उक्त क्षेत्रमा हुने क्रियाकलापको निगरानीमा सहयोग पुग्ने विश्वास बैंकले लिएको छ । सि.सि.टि.भी. जडान पछि आपराधिक क्रियाकलापको अनुसन्धान गर्न नेपाल प्रहरीलाई सहज हुने कुरा समितिले जनाएको छ। शान्ति सुरक्षा कायम गरी अपराध मुक्त समाजको निर्माणगर्नुका साथसाथै अपराध अनुसन्धानमा संलग्ननेपाल प्रहरीका अधिकृत तथा जवानहरूलाई थप हौसला प्रदान गर्ने विश्वास बैंकले लिएको छ ।

EMPLOYEE RECEIVING "DIRGA SEWA PADAK"



With the blessing of my parents, trust & support of my colleagues and staffs, I have completed 10 years in this organization. I have gained experience in various sector of the bank in past 10 years. I started my banking career as Trainee Assistant on 19th dec 2009 from Birgunj Branch. I had an opportunity to work in various division of branch such as Teller, remittance, operations(as Operations in-charge). Further i also had an opportunity to lead the branch when i was promoted as ABM and as Acting Branch manager of Pathlaiya branch. Currently i am posted in Operational Risk Management department as an Junior officer where i am given an opportunity to look out all the risks related to operation of bank and identity the measures to mitigate such risks. These past years has been of great support from the organization and I had earned a lots of good experience which can help in my leadership and good working environment.

Manita Thickey



An employee's hard work is the fuel to great company cuture. Wuth the decade expernce of great Citizens Bank culture, I can proudly run every mile for the success.

Rupak Shrestha



Ten years in this esteemed organization!!!
I started my banking career from here. It has always been a learning center for me and helped to broaden my banking knowledge. I express my gratitude to management team for providing me this opportunity.
Proud to be a part of this organization.
Jay Citizens Bank !!!

Dhurba Subedi



I am truly glad and honor to receive the medal for decade long service at Citizens Bank International Ltd. I would like to thank my senior colleagues for continuous support and believing me in my work. Thank you once again everyone.

Sadanan Gupta



"The journey with Citizens Bank International Ltd. for over a period of 10 years has encountered a lot of hard work and obstacles but with the mentoring of seniors and belief in the organisation, never abandoned my hope. I am fortunate to be a part of institution with the people who have inspired me, who have helped shape my thinking and who have made me realise my potential in this profession. Working here has been a major influence in my personal as well professional life. Though the period of over a decade may seem to be a life time ago, but somehow it has passed so quickly. It's a journey I have relished every minute of. It's a major milestone, a big achievement and above all, it's one of the most important relationship I have had since July, 2009."

Binay Gautam



I started my banking career from this esteemed bank ten years ago and has been great working place for me. I am proud to say I work for Citizens Bank International Ltd. and am honored to still be a part of the family. I am surrounded by a lot of successful, highly driven and wonderful people who genuinely care about those they work with and that keeps me motivated to work hard. It has provided me lots of opportunities for my professional growth. Thank you for allowing the wonderful work environment to learn, expand my skills and gain exposure. One of the best part of this organization is to treat the customers with respect and courtesy.

Rama Maharjan



It's been 10 years, but there is still a lot to learn. I consider myself really lucky to have got an opportunity to work in this esteem organization. I want to thank for all my respected seniors and colleagues who supports me, teach me that have helped brighten my career and professional life.

Pushpa Raj Dawadi



Hard work always pays off and for me it paid off in such way of achievement that a decade in this organization seems to be like few days. During these years, opportunities provided by the organization has certainly boosted my career and skills. I am really grateful to the management team and my colleagues for trust and support, also hope for more in coming days.
Proud to be a part of this organization.
Jai Citizens Bank....!!!

Niresh dhungel



I feel proud to be the part of Citizens Bank International Ltd. I have the greatest time working within the organization for more than a decade. My sincere thanks goes to the management team for providing such a pleasant work environment so that i feel happy and motivated to come to work every morning .

Susma Subedi



Wow! Ten years! Truthfully, I never thought I would be here ten years. It seems like a lifetime ago but somehow it has passed so quickly. It has been an incredible journey of immense learning. I would like to thank all my colleagues, seniors and juniors for their support for a decade. A decade is long time and I am very proud to be a part of Citizens Bank Team for a decade. All these years, my mistakes have been converted to lessons, work pressure into productivity and skills into strengths. All my achievement and knowledge, I owe to Citizens Bank. I look forward to wonderful years ahead at Citizens.

Sushan Devkota



I am very pleased to say that I have successfully completed great 10 years working in this organization. I've been working here for 10 years and have never once doubted the opportunity that the bank has provided in my career development. I have always received full supports and opportunity to learn from my mentors and superiors in utmost level. I feel very proud and humbled to be a part of this organization. **Thanks to my Superiors...**

Rinku Ghmire



It gives me immense pleasure on informing that i have crossed 10 years of permanent service in our prestigious organization and right now I'm feeling quite a much privileged. It is a matter of honor for me to work under such highly qualified, competent and professional management which I feel is rare across the industry. Day by day, I am learning numerous new things thus I reckon CBIL as a learning centre more than any typical office to work for, ultimately broadening my horizons. As a part of the team, I would like to further extend my dire commitment for hard work with full dedication and passion for fulfillment of organizational goals. Lastly, I would like to thank the organization for trusting my competencies and providing me the roles accordingly.

Vishal Lal Shrestha

EMPLOYEE RECEIVING "DIRGA SEWA PADAK"



With over 10 years of working tenure, I have gained a great deal of knowledge that is applicable throughout my career including customer relationship, loan management and market research. I am thankful to the management team and express my gratitude for providing this opportunity to me. I feel proud to be the part of this organization.

Arjun Shrestha



I am very much happy for completing 10 years in this organization which is the best feeling of my life. In these 10 years, I have learned many works and see myself growing eventually in the organization. I would like to thank my management team & colleagues for your continuous support and motivation. And willing to work in my future too.

Durga Mani Baral



Looking back to the joining to this esteem organisation it has already crossed 10 years. It's really a great experience to be a part of this organisation since a decade. I want to thank all my respected seniors and colleagues for their support and valuable guidelines they have provided me for building my career as a banker.

Soman Lal Tajhya



It is amazing to note that how fast the time flies. With an immense pleasure and full of excitement to say, I have completed a decade of journey with CBIL where I had started my professional career initially. 10 years of association with CBIL is great learning experience to me and the knowledge, ideas, experience and corporate values that I have earned during the journey are incredible for me and no doubt will be helpful to grow my career ahead. Citizens Bank International Limited, promoted by eminent personalities, business and industrial houses, reputed individuals and managed by professional bankers is driven by its own mission, vision and five core values is a great platform to learn and grow and being a part of this organization is proud to me.
I would like to extend my sincere gratitude to the management team and all my seniors for having faith on me and for their consistent support & guidance provided me in a quite friendly and conducive working environment always energized me to toward sincere dedication toward the job throughout the journey.
I wish for continuous progress of this organization on the days to come.
Jai Citizens!

Chandra Kumar Ayer



Looking back to the joining to this esteem organisation it has already crossed 10 years. It's really a great experience to be a part of this organisation since a decade. I want to thank all my respected seniors and colleagues for their support and valuable guidelines they have provided me for building my career as a banker.

Soman Lal Tajhya



It has been a real pleasure to come to work every day since you hired me, and I look forward to continuing my career and growth at Citizens Bank International Ltd.

Bijesh Shrestha



t's my pleasure and honor to be a part of an esteemed organization. It was like yesterday I joined Citizens Bank and now I've completed 10 years. The journey has provided a lot of memories. I wish to work with this Bank in coming days as well.

Sudha Thapa



जय सिटिजन्स बैंक ।

उच्चस्थ व्यबसायिक तथा अनुभबी टिमद्वारा गठितै भएको ।
गुणस्तरिय सेवा दिई, विश्वाशिलो पहिचान बनाई सकेको ॥

व्यबसायिक जगतमा गन्यमान्य व्यतित्व द्धारा प्रबर्धन भएको ।
उच्च अनुभबी व्यबसायिक टिमद्वारा व्यवस्थितै रहेको ॥

सर्वोत्कृष्ट सेवाको लागि अग्रपंतिको बैंक हुनु नै लक्ष रहेको ।
उत्कृष्ट सेवा प्रदान गरि प्रगतीपथमा भरपर्दो साझेदार बन्नु उद्देश्य रहेको ॥

मुलुकैभरी आफ्नो संजालबाट उत्कृष्ट सेवा दिदै आएको ।
आफ्नै उत्कृष्ट पंच संस्थागत मुल्यमान्यतामा अडिग रहेको ॥

प्रतियोगिता मञ्चबाट दशक अघि छान्यौ मलाई ।
मेरा चाहना पुरा गरी, उत्कृष्ट बैकिङ्ग ज्ञान दियौ मलाई ॥

देश बिदेश घमाई दियौ, अर्थ जगतको महत्वै बुझायौ ।
मेरा चाहना पुरा गरायौ, बैकिङ्ग जगतको ज्ञान दिलायौ ॥

जीवनवृतिको बाटो देखायौ, नडगमगाउने आत्मविश्वास बढायौ ।
लक्षप्राप्तीको मार्गदर्शन गरायौ, हर लक्ष्यमा अघि बढ्न सिकायौ ॥

कर्मठ कर्मचारीको हौसला बढायौ, सुरक्षित भविश्य दिनै चुकेनौ ।
मिहेनत र इमान्दारिताको उच्च मूल्यांकनमा पछि हटेनौ ॥

हर दशक अविच्छिन्न यस संस्थामै कर्म गर्न पाँउ ।
संस्थाले प्रगतिको शिखर चुमेको पल पल देख्न पाँउ ॥

लक्ष्य पुरा होस्, गुणस्तरिय सेवा पुगिरहोस मुलकको अंग अंग ।
जय सिटिजन्स बैंक । जय सिटिजन्स बैंक ।
जय सिटिजन्स बैंक ॥

शंकर प्रसाद जोशी



I have been working with M/s Citizens Bank International Ltd. for more than 10 years since starting of my banking career. It's been always pleasure to be associated with this prominent bank and with great working experience. I have had great opportunities to share valuable and fruitful experiences of my mentors during the time which has made my banking career satisfactory as expected. Team of experienced and dedicated mentors are always ready to provide their inputs and supervision in every aspects of banking in/other ways. All in all, I have found career with Citizens Bank International Ltd. as goal/result oriented backed by backed by experienced and supportive mentors as well as management team.

Dipak Chitrakar



I am very excited for completing the 10 years (a decade)of my services with Citizens Bank. These years passed so fast but these all years were incredible for me.I feel very proud to be part of citizens family. This organization has given me alot. I hope this journey with citizens Bank will keep continuing for more beautiful memories.

Vinaya Singh Thapa



Have got such a wonderful experience to dedicate one third of my life to this glorious organization.

Dikendra Ram Kashajoo



It has been more than a decade since i have been associated with citizens bank. Every moment i have spent with CBIL was delightful as it always provided me with atonomus working environment that nourishes the need of my personal growth. Balance between customer focus and emoloyees'satisfaction, compliance and profitability makes it a great organisation to work in management is very supportive and friendly at CBIL. it's my pleasure to work under best of the bosses of the industry.

Madhusudan Chaulagain



I still remember the day I joined Citizens Bank International Ltd and it feels just like yesterday which actually have been a decade.
I feel myself fortunate and grateful to the organization, seniors and top level management who believed in me and rewarded me with different opportunities and responsibilities, along with inspiration, motivation and guidance to undertake any challenges that have shaped me professionally and has made me what I am today unleashing my hidden potentialities. With more supportive colleagues that I have worked with, the journey has been more delightful. The period will be one of the crucial portion of my life which has helped me to develop as a true human being.

Raju Manandhar

REWARD AND RECOGNITION



Mr. Narayan Raj Adhikari receiving
Omega Online Credit Certification Certificate



Mr. Nipesh Shrestha- BM- Kalanki
Employee of the Month



Ms. Anita Shrestha - Durbarmarg Branch
Employee of the Month



Ms. Sumita Ranjitkar - Finance Department
Special Appretiation



Mr. Gokarna Pant - IT Department
Special Appretiation



Ms. Sangita Maharjan- Finance Department
Special Appretiation



Team- Deposit Marketing
Special Appretiation



Team- Deposit Marketing
Special Appretiation



Ms. Somi Malla - BM, Durbarmarg
Special Appretiation



Mr. Deepak Kumar Shrestha- BM, Bouddha
Special Appretiation



Mr. Mahesh Karki- BM Thimi
Special Appretiation



Ms. Rachana Khatiwada- BM Tokha
Special Appretiation