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

CITIZENS NEWS BULLETIN

Year 4 | Issue 14 | May 2023

CEO'S MESSAGE



Ganesh Raj Pokharel

I am delighted that we have completed our 16th anniversary celebration of our esteemed bank. As, we mark yet another year of growth, expansion, and success, and it gives me great pleasure to share with you some of our recent achievements. Through 182 branches spread across at all seven provinces, the total deposits of the bank have reached Rs.1 ,62.26 billion, while the total loan of the bank reached Rs.1,43.12 billion and during this period, it has marked net profit of Rs.1 .34 billion with third quarter report of this fiscal year.

Over the past year, our bank has continued to strive towards excellence, offering innovative products and services to our valued customers. But we have also been committed to making a positive impact in the communities we serve. This is why we are proud to announce that our branches across the country have been conducting different Corporate Social Responsibility (CSR) activities in various fields such as education, health, environment, and poverty alleviation, to name a few. These efforts have enabled us to create a meaningful difference in the lives of many people and have allowed us to become a responsible corporate citizen.

As we celebrate our 16th anniversary, I would like to extend my sincere gratitude to all our employees, who have been the driving force behind our success. Their dedication, hard work, and commitment to excellence have been the backbone of our growth, and we could not have achieved this milestone without them. It is with great pleasure that I announce my reappointment as the CEO for another term. I am honored and humbled to have been entrusted with this responsibility once again, and I pledge to continue to lead our bank with the same passion, dedication, and commitment that I have shown thus far.

As we look ahead, we remain committed to our core values of integrity, customer satisfaction, and excellence in service. We will continue to invest in our people, technology, and infrastructure to provide our customers with the best-in-class banking experience. I assume we all are well-aware about our issues and macro-financial environment. Let's make sincere efforts for better results; Improving deposit management, emphasizing retail and SME asset creation, balancing the loan portfolio and improvising the organization needs to address the compliance and high governance. Additionally, the organization should focus on training its employees to ensure that they are aware of the importance of compliance and governance.

In closing, I would like to express my heartfelt gratitude to our shareholders, employees, and stakeholders for their unwavering support. Our bank's success is the testament to our collective efforts, and I am confident that together, we will continue to achieve new heights of growth and success in the years to come. I believe we will maintain by managing the motto "System inside and Image outside".

Jai Citizens Bank!!

Financial Highlights

As on Chaitra End, 2079 (As per Unaudited Financial Report)

EARNINGS PER SHARE

NPR 11.61

MARKET PRICE PER SHARE

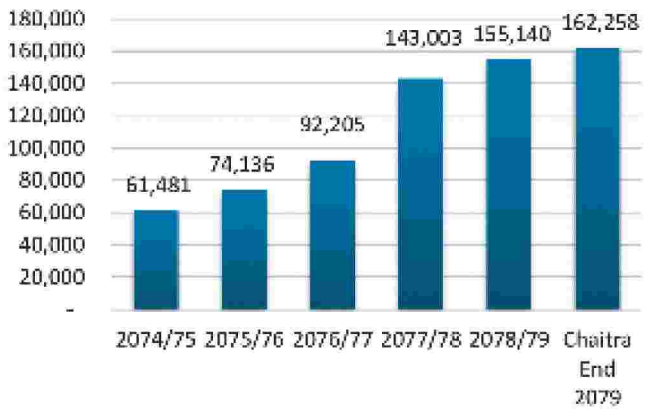
NPR 182

Amount in NPR

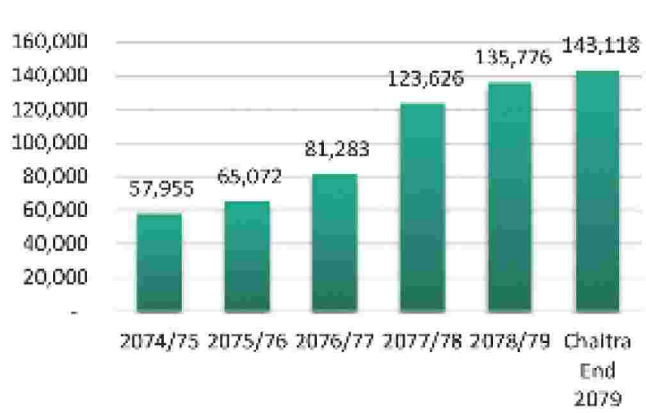
PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
1,236,061,601	1,783,796,819	5,156,812,243	190,833,727,058

As on Chaitra End, 2079/80

Deposit (Amount in NPR mio)



Loan (Amount in NPR mio)



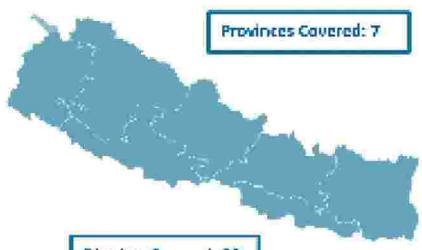
Number of Deposit Accounts
1,552,504

Number of Loan Accounts
51,389

ELECTRONIC BANKING USERS

Active Mobile Banking Users 506,905	Active Internet Banking Users 48,026	Active QR Merchants 15,147
Active Card Users 314,642	Active e-Com Card Users 1,667	Active POS Merchants 502
Active Remittance Users 198,067	Active Demat Users 170,447	Active Mero Share Users 144,720

CITIZENS BANK'S REACH



	BRANCHES	ATMs	ELBs
Koshi	26	13	05
Madhesh	29	23	13
Bagmati	49	56	59
Gandaki	12	10	03
Lumbini	50	27	07
Karnali	09	05	08
Sudur Paschim	07	05	03
Total	182	139	98

EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS



Male
979
56.79%

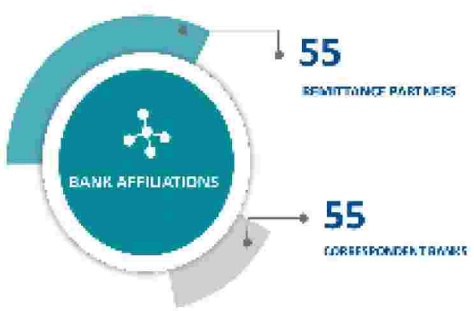
Female
745
43.21%

Number of Employees 1724

Number of Trainings
250

Number of Participants
1,612

Training Expenses
NPR 18,966,839



Training and Development



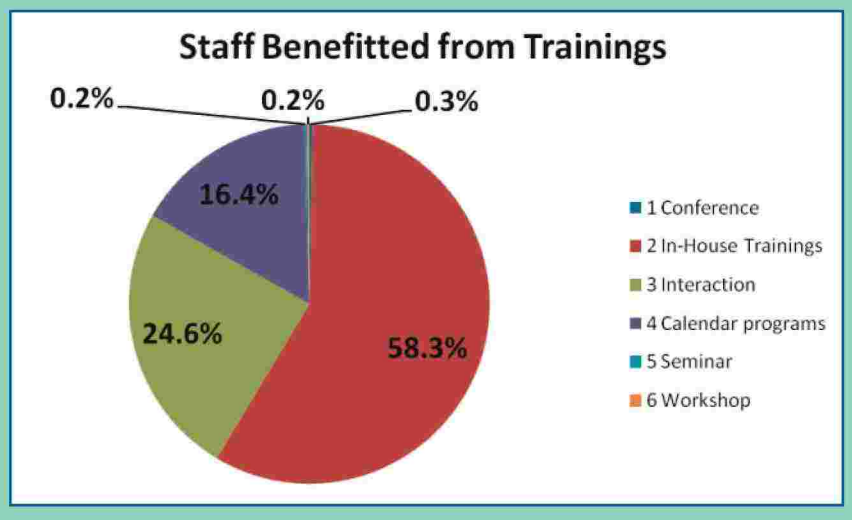
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic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

The Bank opted in both physical as well as offline training modules during the second quarter of the Fiscal Year 2079/80. Further, in this fiscal year, the Bank has also started sending its employees to international trainings starting from the second quarter. We believe that employees are the core strength of the Bank in the current time and they play a very significant role in the success of the Bank. Complying with our Human Resource Core Value which is to nurture, empower human capital and achieve their full potential; the Bank has been providing online as well as physical trainings.

In the third quarter of FY 2079/80the the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

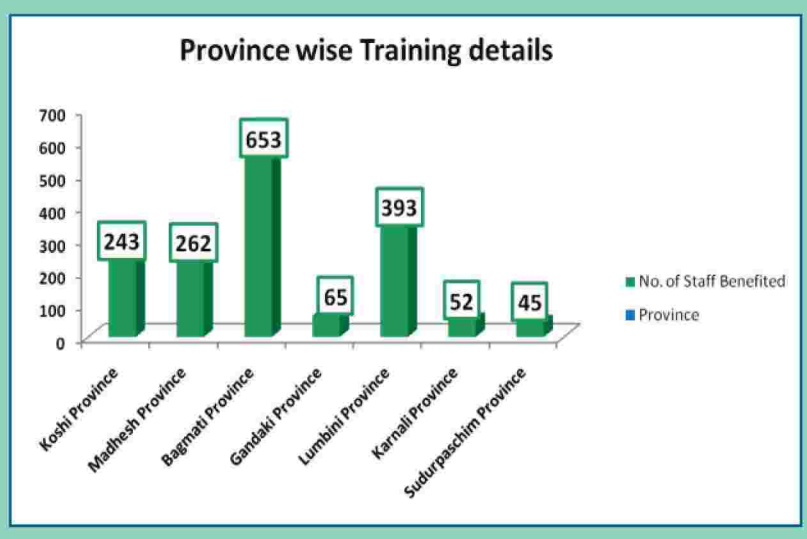
Training Provided in Third Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	Conference	3	5
2	In-House Training	7	999
3	Interaction	8	421
4	Calendar Programs	41	281
5	Seminar	2	4
6	Workshop	2	3
	TOTAL	**63**	**1713**



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Koshi Province	243
2	Madhesh Province	262
3	Bagmati Province	653
4	Gandaki Province	65
5	Lumbini Province	393
6	Karnali Province	52
7	Sudur Paschim Province	45
	Total	**1713**

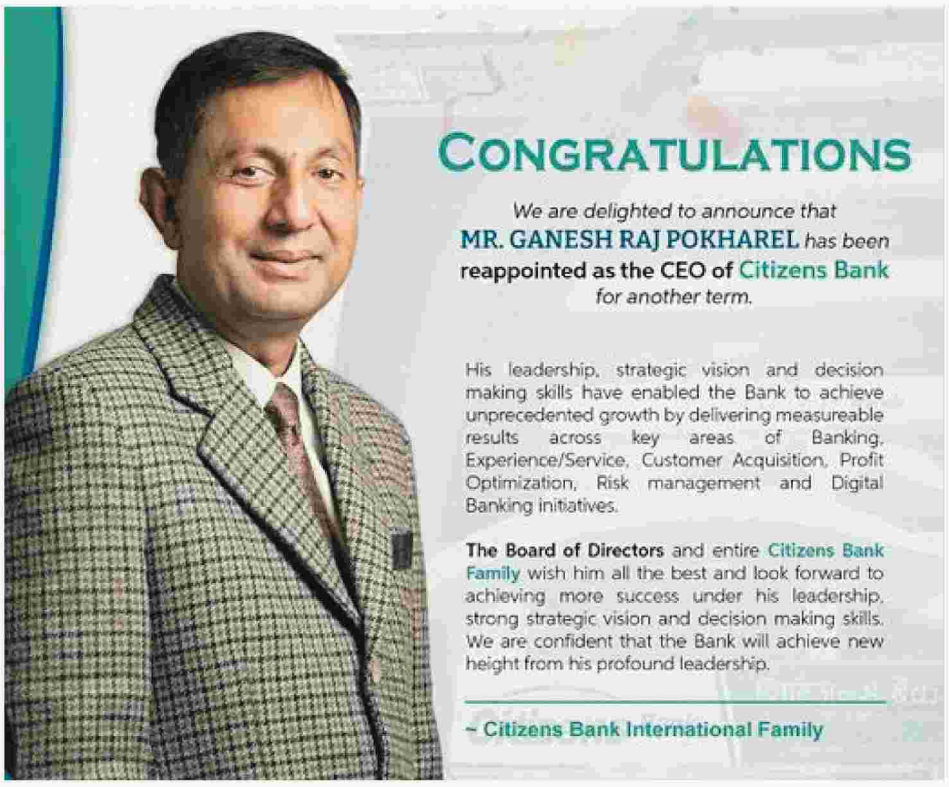




बैंकका गतिविधिहरू

सिटिजन्स बैंकको प्रमुख कार्यकारी अधिकृतमा श्री गणेश राज पोखरेलको निरन्तरता

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले २०७९ साल माघ १८ गते बुधबार बसेको ४११ औं सञ्चालक समितिको बैठकले हाल कार्यरत प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेललाई आगामी ४ बर्षको कार्यकालका लागि सिटिजन्स बैंकको प्रमुख कार्यकारी अधिकृतमा नियुक्त गर्ने निर्णय गरेको छ । श्री पोखरेलले स्थापनाकाल देखिनै बैंक संग आवद्ध भई विभिन्न ओहदामा रहि नेतृत्व दायी भूमिका निर्वाह गर्दै आउनु भएको छ । साथै २०६५ साल देखिनै दोस्रो वरियतामा रहि बैंकमा कार्य सम्पादन गर्दै आउनु भएको छ । श्री पोखरेलले बैंकको नेतृत्वदायी भूमिका सम्हाले पछि उदाहरणीय लगन, परिश्रम, दृढता, संकल्प, दक्षता र दृढ अठोट प्रदर्शन गर्नु हुदैं आफ्नो प्रथम कार्यकाल पूर्णरूपमा सफल बनाउनु भएको छ । उहाँको कार्यकालमा ग्राहक संख्या, डिम्याट संख्या, मोबाईल बैकिङ्ग तथा अन्य डिजिटल एवं ट्रानजेक्सन बैकिङ्ग सेवा सुविधा लगायतका अधिकांश सूचक तथा ब्राण्डिङ्मा राम्रो उपलब्धी हाँसिल गर्न सफल भएको छ ।



डिजिटल बैंकिङ्ग सिटिजन्स बैंकको उच्च प्राथमिकतामा किओस्क तथा एटिएम सेवा एक साथ ४ प्रदेशमा विस्तार







२०७९ चैत्र १८ गते एक समारोहका वीच उद्घाटन गर्दै बैंकका प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलले किओस्क सेवा काठमाडौं उपत्यकाको कलँकी र नयाँबजार शाखा, कोशी प्रदेशको विराटनगर शाखा, मधेश प्रदेशको वीरगँज शाखा तथा लुम्बिनी प्रदेशको हस्पिटललाइन शाखामा गरि एक साथ ५ शाखामा सञ्चालनमा ल्याउनुका साथै कोशी प्रदेशको कर्सिया, मधेश प्रदेशको धनुषाधाम, वाग्मती प्रदेशको सिन्धुली र भरतपुर तथा गण्डकी प्रदेशको कोल्हुवामा गरि एक साथ ५ शाखामा एटिएम सेवाको समेत विस्तारगरेको छ । सोही समारोहमा नयाँ वर्ष २०८० सालको क्यालेण्डर समेत सार्वजनिक गरिएको छ ।

सिटिजन्स बैंक र दृष्टि आई केयर सेन्टर प्रा.लि. बीच समझदारी



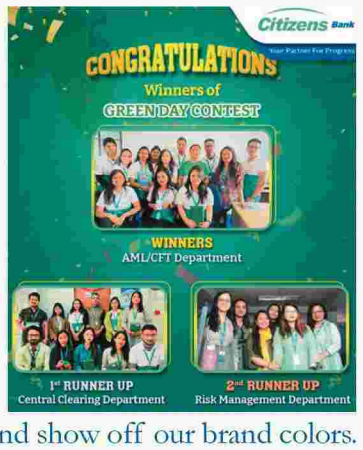
सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र कलंकी, काठमाडौं स्थित दृष्टि आई केयर सेन्टर बीच सिटिजन्स बैंकका कार्डबाहक ग्राहकहरुलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहकहरूले दृष्टि आइ केयरमा २०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुने साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित गर्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंक १७ औं वर्षमा प्रवेश,



मिति २०६४ बैशाख ७ गतेदेखि २० औं वाणिज्य बैंकको रूपमा स्थापना भएको सिटिजन्स बैंक इन्टरनेशनल लिमिटेडले १६ वर्ष पूरा गरी १७ वर्षमा प्रवेश गरेको छ । यस १६ वर्षको अवधि पार गरिसक्दा बैंकले करिव १५ लाख ५५हजार ग्राहक महानुभावहरूलाई वित्तीय सेवा प्रदान गर्न सफल भएको छ । सातवटै प्रदेशमा फैलिएको १८२ वटा शाखाहरू मार्फत चालु आर्थिक बर्षको तेस्रो त्रैमास सम्ममा बैंकको कूल निक्षेप करिव रू १ खर्व ६२ अर्व रहेकोमा कर्जा तर्फ रू १ खर्व ४३ अर्व रहेको छ र यसै अवधिमा करिव रू १ अर्व २४ करोड खुद मुनाफा गर्न सफल भएको छ । बैंकले १६औं बार्षिकोत्सवको अवसरमा बैशाख ७ गते बिहानै सातवटै प्रदेशमा करिव ९४२ जनाको सहभागितामा प्रभातफेरी कार्यक्रमआयोजना गरेको छ जसबाट जनमानसमा वित्तीय ज्ञानको समेत अभिमुखिकरण हुने अपेक्षा बैंकले लिएको छ । साथै संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत बैंकलेू रक्तदान नै जिवनदानूभन्ने नारालाई सार्थक बनाउदै रगतको आवश्यकता र खड्किरहने अभावलाई केहि हद सम्म भए पनि पुरा होस् भन्ने अभिप्रायका साथूनेपाल रेडकस सोसाईटीू संगको सहकार्यमा सातवटै प्रदेशका कूल २७ स्थानबाट करिब ७२६ जना रक्तदाताको सहभागीतामा रक्तदान कार्यक्रम भव्य स्वमा सम्पन्न गरेको छ ।

Bank celebrated Green day:



The bank is celebrating Brand Color Day on Friday, 24th of Chaitra 2079. This day holds great significance for us as it represents the essence of our brand identity and what we stand for. As a part of the celebration, we encourage all of you to wear something in our brand color 'GREEN' or accessorize with it. It could be a shirt, scarf, tie, or even a simple lapel pin. Let's showcase our pride in our brand by coming together and making a statement. This is a great opportunity for us to bond, have fun and show off our brand colors. And also bank conducted staff engagement green day photo contest.

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा ग्लोबल मनि सप्ताह को उपलक्ष्यमा सात वटै प्रदेशमा विभिन्न वित्तिय साक्षरताका कार्यक्रमहरू संचालन



प्लान योर मनि,प्लान्ट योर फ्यूचर, भन्ने मूल नाराका साथ संचालनभएको ग्लोबल मनिविक (Global Money Week-2023) ले पैसा वा आय आर्जनको उपयोगिता बढाउने सम्बन्धमा सर्वसाधारणमा सचेतना दिई सम्पन्न भएको छ । यस अन्तर्गत सिटिजन्स बैंकले पनि सातै प्रदेशवाट विभिन्न कार्यक्रम संचालन गरेको छ । जसमा प्रदेश नं १ को विराटनगर, धरान, सलकपुर, बानिघाम, मधेश प्रदेशको डि ए भि आर भि केडिया स्कूल, कृष्णप्रणामी, बाग्मती प्रदेशको थली, कलङ्की, सिन्धुली, सूर्य विनायक, भैंसीपाटी, चाबहिल, मंगलपुर, भरतपुर, तादी, ज्यामिरे, सामाखुसी, महाबौध, धुम्बाराही, थसीखेलमा, गण्डकी प्रदेशको अमरापुरी, चाँमे, सिमलचौरमा, लुम्बिनी प्रदेशको बढैयाताल, घोराहीको शान्ति सुधाबोर्डिङ स्कूल, नेपालगन्ज, कोहलपुरको गोपीगन्जको आदर्श उच्च माध्यमिक विद्यालय, पिपराको बाणगंगा माध्यमिक विद्यालय, फर्साटिकरको श्री बङ्गाई माध्यमिक विद्यालयमा, कर्णाली प्रदेशको सुर्खेत, जुम्ला, जाजरकोट, नाम्खा, सिमीकोटमा तथा सुदूर पश्चिमप्रदेशको मोहन्याल, महेन्द्रनगर, धनगढी, बझाङ, अत्तरिया, ढँकारीमा विभिन्न वित्तिय साक्षरताका कार्यक्रमको आयोजना गरी वित्तिय ज्ञान प्रदान गर्ने कार्य गरिएको छ ।

6th Intra Bank Indoor Cricket Tournament 2023 on March 10 and 11



Our bank hosted its flagship cricket event this month "6th Intra Bank Indoor Cricket Tournament 2023" on March 10 and 11 and all interested inside valley employeeswere welcome to participate. This event was a great opportunity for us to come together as a team, celebrate our successes, and engage with each other in a fun and enjoyable setting. The event was organized at Ballpark Sports Events and Academy Pvt.Ltd, Gwarko.There were 9 teams: Citizens Strikers,Citizens Patriots,Citizens Rangers,Citizens Super Kings, Citizens Soldiers, Citizens Radiant, Citizens Navigators, Citizens Attackers and Citizens Pythons. There will also be opportunities to network with colleagues from other departments and participate in team-building exercises. The winner of the match was; Citizens Navigators as winner, Citizens Pythons as first runner up and Citizens Patriots were second runner up.

सिटिजन्स बैंक धनगढी शाखाद्वारा नि:शुल्क स्वास्थ्य शिविर संचालन



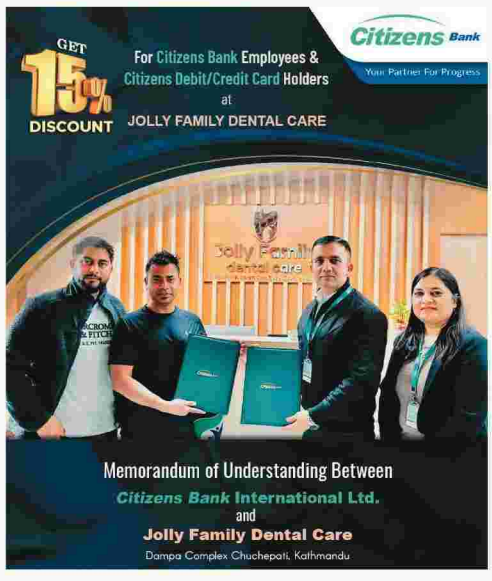
सिटिजन्स बैंक इन्टरनेसनल लिमिटेडको सुदूर पश्चिम प्रदेश अन्तर्गत धनगढी शाखाले आउदै गरेको १६ औं बार्षिकोत्सवलाई मध्यनजर गर्दै शनिबार नि:शुल्क स्वास्थ्य शिविर संचालन गरेको छ । बैशाख ७ गते बैंकको बार्षिकोत्सव हो । संस्थागत सामाजिक उत्तरदायित्व अन्तरगत बैंकले गौरी गङ्गा नगरपालिका वडा नं ५ अण्डैया मा आयोजित शिविरमा करीब ३०० जनाले नि:शुल्क स्वास्थ्य परीक्षण गर्नुका साथ साथै आवश्यक औषधीहरू समेत नि:शुल्क वितरण गरेको छ ।

सिटिजन्स बैंकद्वारा बेनी शाखामा नि:शुल्क स्वास्थ्य शिविर



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडको गण्डकी प्रदेश अन्तर्गत बेनी शाखाले आउदै गरेको १६ औं बार्षिकोत्सवलाई मध्यनजर गर्दै शनिबार नि:शुल्क स्वास्थ्य शिविर संचालन गरेको छ । बैशाख ७ गते बैंकको बार्षिकोत्सव हो । सामाजिक उत्तरदायित्व अन्तरगत बैंकले बेनी नगरपालिका वडा नं ४ सिंगामा आयोजित शिविरमा १ सय १५ जनाले नि:शुल्क स्वास्थ्य परीक्षण गर्नुका साथसाथै आवश्यक औषधीहरू समेत नि:शुल्क वितरण गरेको छ ।

सिटिजन्स बैंक र जोली फेमिलि डेन्टल केयर प्रा.लि.बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र चुच्चे पाटी, काठमाडौ स्थित जोली फेमिलि डेन्टल केयर प्रा.लि. बीच सिटिजन्स बैंकका कार्डबाहक ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ । सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्ड बाहकहरूले जोली फेमिलि डेन्टल केयरमा १५% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुने साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित गर्ने विश्वास बैंकले लिएको छ ।



Bank's Activities

Respected CEO Mr. Ganesh Raj Pokharel Visiting Various Branches
Few Glimpses of the Visit.....

KOSHI PROVINCE (Visited Date: 2023/02/16-17)


Biratnagar branch


Kanchanbari Branch


Chakarghati Branch


Itahari Branch


Inaruwa Branch


Kanchanbari-two Branch


Duhabi Branch



Bank's Activities

MADHESH PROVINCE (Visited Date: 2023/02/09-10)



Barhathwa Branch



Barhathwa Branch

BAGMATI PROVINCE (Visited Date: 2023/04/03)

















Bank's Activities

GANDAKI PROVINCE (Visited Date: 2023/03/13-14)



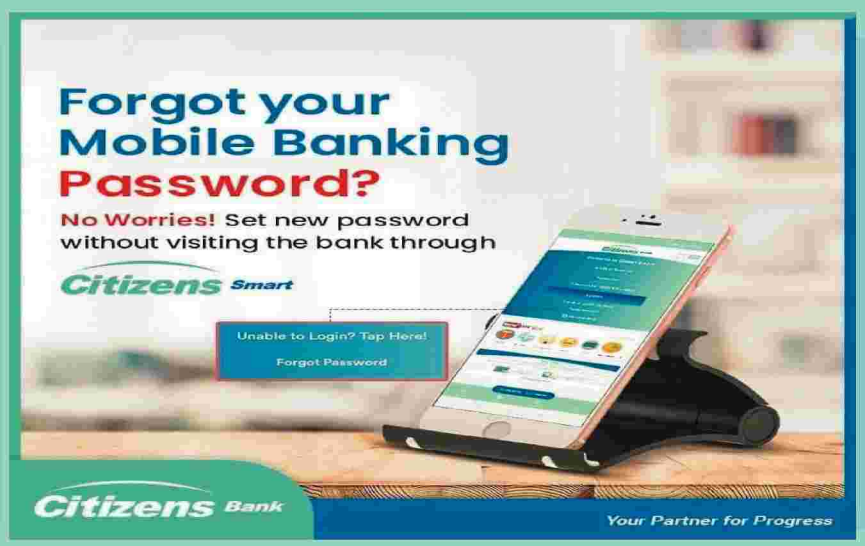
Beni Branch



Baglung Branch



Simalchaur Branch



LUMBINI PROVINCE (Visited Date: 2023/02/27-28)



Imiliya Branch



Imiliya Branch



Imiliya Branch



Bank's Activities

KARNALI PROVINCE (Visited Date: 2023/03/16)









SUDURPASHCHIM PROVINCE (Visited Date: 2023/03/17)



Sukhad Branch



Mahendranagar Branch



Attariya Branch



Dhangadhi Branch