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

CITIZENS NEWS BULLETIN

Year 5 | Issue 18 | May 2024

CEO'S MESSAGE



Ganesh Raj Pokharel

Dear Collogues,

Today marks a significant milestone in our journey together with the celebration of our 17th anniversary. It's a momentous occasion that calls for reflection, gratitude, and renewed commitment to our shared vision. As we commemorate this special day, I am filled with immense pride in what we have accomplished together. Over the past 17 years, Citizens Bank Limited has evolved from humble beginnings into a trusted financial institution serving our communities with various products and services.

Citizens Bank, once a modest institution, has now emerged as one of the strongest and most esteemed banks in the country with a capital size of NPR 14.20 billion. Our commitment to being "Your Partner for Progress" resonates deeply with me, and I am thrilled to see the enthusiasm and desire for growth within our team. From the bustling branches to the dedicated employees, it is evident that we all share a common goal - to see Citizens Bank rise as one of the finest financial institutions in the country.

During the last four months, I have visited all provinces and many branches. During my interactions, I have observed the immense potential within each branch and employee. As CEO, I am committed to ensuring that our branches receive the necessary support and empowerment to excel in their operations. I commend our employees for their hard work, dedication, and unwavering commitment to excellence. With a team of over 1784 passionate individuals, each of you play a crucial role in shaping the future of Citizens Bank. Together, we will continue to foster a positive environment that encourages growth, collaboration, and success.

As I have stated many times, employee are heart and soul of Citizens Bank Limited. All of your dedication, passion, and expertise have fueled our growth and success over the past 17 years. As our most valuable asset, your hard work and commitment to excellence embody the spirit of our tagline, "Your Partner for Progress." Together, we have overcome challenges, celebrated milestones, and created a culture of collaboration and innovation. Your contributions are truly invaluable, and I am immensely grateful for your unwavering dedication to our shared vision.

With my primary motto, "System Inside; Image Outside" encapsulates our core philosophy and serves as a constant reminder of our commitment to excellence and integrity. "System Inside" speaks to the importance of building a strong foundation, both internally within our organization and within our processes. It underscores the significance of robust systems, policies, and procedures that govern our operations. Internally, it means fostering a culture of accountability, transparency, and continuous improvement. It means investing in our people, technology, and infrastructure to ensure that we operate efficiently and effectively.

On the other hand, "Image Outside" emphasizes the importance of perception and reputation. It reminds us that while internal systems and processes are essential, they are only part of the equation. Equally important is how we are perceived by our customers, stakeholders, and the public at large. It is about maintaining a positive image, trust, and credibility in the eyes of our stakeholders. It is about delivering exceptional service, acting with integrity, and upholding the highest ethical standards in everything we do. Further, two points to focus on are as follows:

- Think Big. Think Only Business
- जाँउ बजार, बढाउँ व्यापार

As the CEO, it is my primary motto to ensure that we uphold everything we do. Together, let us continue to strengthen our internal systems while projecting a positive image externally. Let us work tirelessly to build a bank that not only excels in its operations but also earns the trust and respect of all those we serve.

Thank you for your unwavering support, Let's work together for many more years of partnership and progress.

Jai Citizens Bank!!!

Financial Highlights

As on Chaitra End, 2080 (As per Unaudited Financial Report)

EARNINGS PER SHARE

NPR 11.37

MARKET PRICE PER SHARE

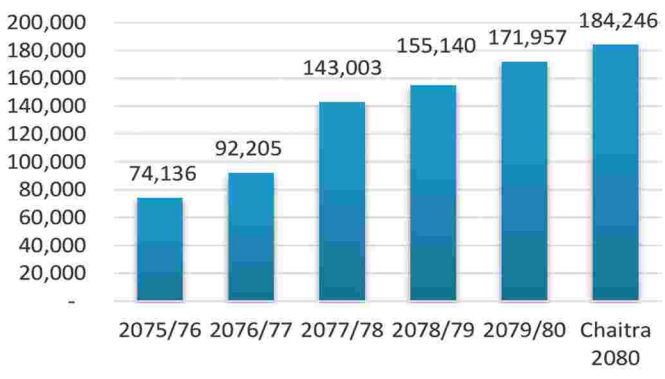
NPR 159.00

Amount in NPR

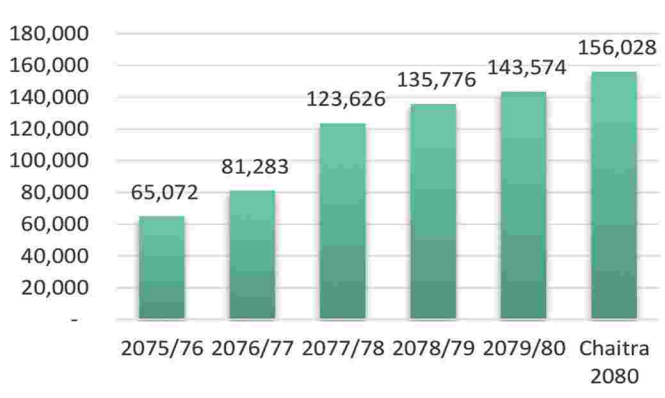
PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
1,211,416,812	1,879,901,715	5,201,598,301	218,641,708,094

As on Chaitra End, 2080/81

Deposit (Amount in NPR mio)



Loan (Amount in NPR mio)



Number of Deposit Accounts
1,724,727

Number of Loan Accounts
50,194

ELECTRONIC BANKING USERS

Active Mobile Banking Users 582,929	Active Internet Banking Users 62,589	Active QR Merchants 20,636
Active Card Users 350,991	Active e-Com Card Users 3,253	Active POS Merchants 502
Active Remittance Users 144,410	Active Demat Users 192,194	Active Mero Share Users 163,851

CITIZENS BANK'S REACH

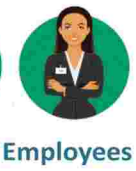


	BRANCHES	ATMs	BLBs
Koshi	27	14	06
Madhesh	29	24	09
Bagmati	52	61	59
Gandaki	13	12	06
Lumbini	51	31	14
Karnali	10	06	03
Sudur Paschim	08	05	01
Total	190	153	98

EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS

Male **1018** 57.48%





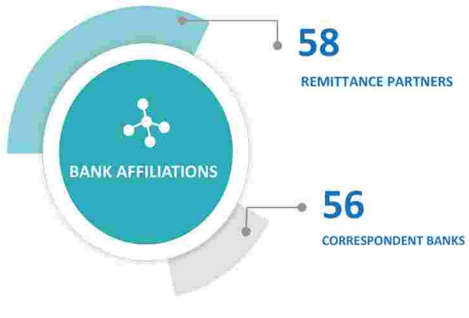
Female **753** 42.52%

Number of Employees 1771

Number of Trainings 250

Number of Employees' Participation 5352

Training Expenses NPR 19,866,519



Training and Development



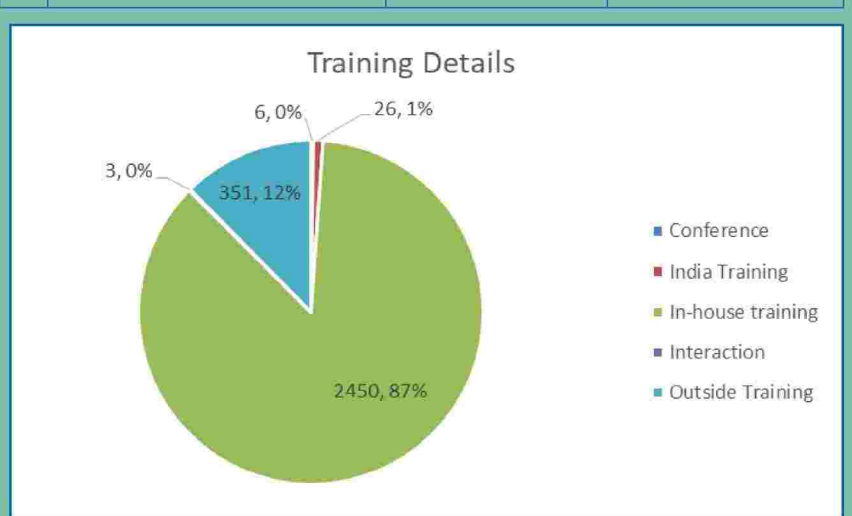
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic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

The Bank opted in both physical as well as offline training modules during the third quarter of the Fiscal Year 2080/81. Further, in this fiscal year, the Bank has also continued sending its employees to international trainings. 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 2080/81 the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

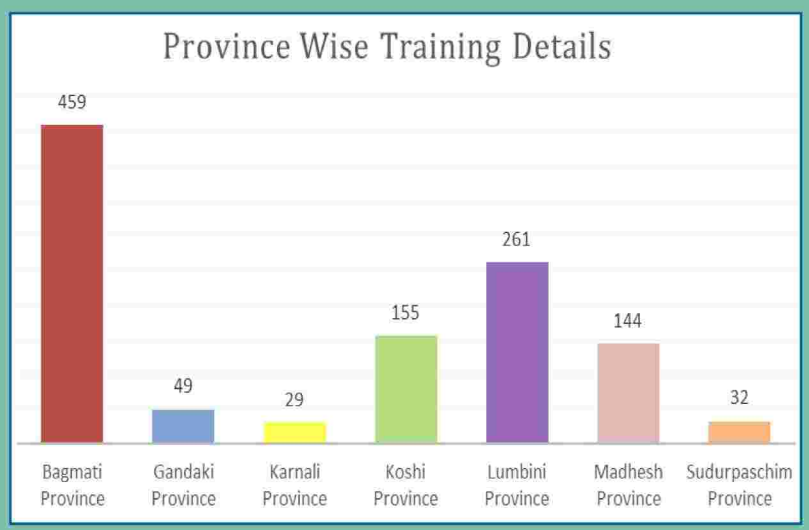
Training Provided in Third Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	Conference	3	6
2	India Training	5	26
3	In-House Training	25	2450
4	Interaction	3	3
5	Orientation	61	351
	TOTAL	**97**	**2836**



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Koshi Province	155
2	Madhesh Province	144
3	Bagmati Province	459
4	Gandaki Province	49
5	Lumbini Province	261
6	Karnali Province	29
7	Sudur Paschim Province	32
	Total	**1129**





सिटिजन्स बैंकद्वारा बेबीलाईफ होमलाई सहयोग प्रदान



बिगत सत्रवर्ष देखि आम नेपाली सर्वसाधरण ग्राहकवर्गहरूलाई घरदैलोमा सर्व सुलभ बैंकिङ्ग सेवा पुर्याउँदै आएको यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले करिब एक दशक देखि एच .आई.भी संक्रमित अबोध बालबालिकालाई लालनपालन,स्वास्थ्य उपचार, शिक्षा, मनोरंजन प्रदान गर्दै आएको बेबीलाईफ होमलाई आर्थिक सहयोग स्वरूप रु दुई लाख प्रदान गरेको छ ।बैंकले आफ्नो सत्रौं बार्षिक उत्सव यहि बैशाख ७ गते मनाएको छ । सोही उपलक्ष्यमा यस संस्थालाई आर्थिक सहयोग प्रदान गरेको हो । बेबी लाईफ होममा रहेका २७ जना एच.आई.भी संक्रमित बालबालिकाको शिक्षा तथा स्वास्थ्य उपचारमा उक्त रकम खर्च गर्ने कुरा संस्थाका संचालक श्री राजकुमार पुनले जानकारी दिनुभयो । विशेष गरी बिपन्न समुदायमा जन्मेका एच. आई. भी पोजिटिभ भएका बालबालिकालाई शिक्षा प्राप्त गर्ने आधारभूत अधिकार प्रदान गर्न संस्थालाई निकै कठिन चुनौतीहरुको सामना गर्नु पर्ने हुदाँ संचालनमा केही सहजता होस भन्ने हेतुले बैंकले एक समारोहका बीच रु दुई लाखको चेक संस्थाका संचालक श्री राजकुमार पुनलाई हस्तान्तरण गरेको हो ।

सिटिजन्स बैंकद्वारा बाल विकास समाजका विद्यार्थीलाई छात्रवृत्ति प्रदान



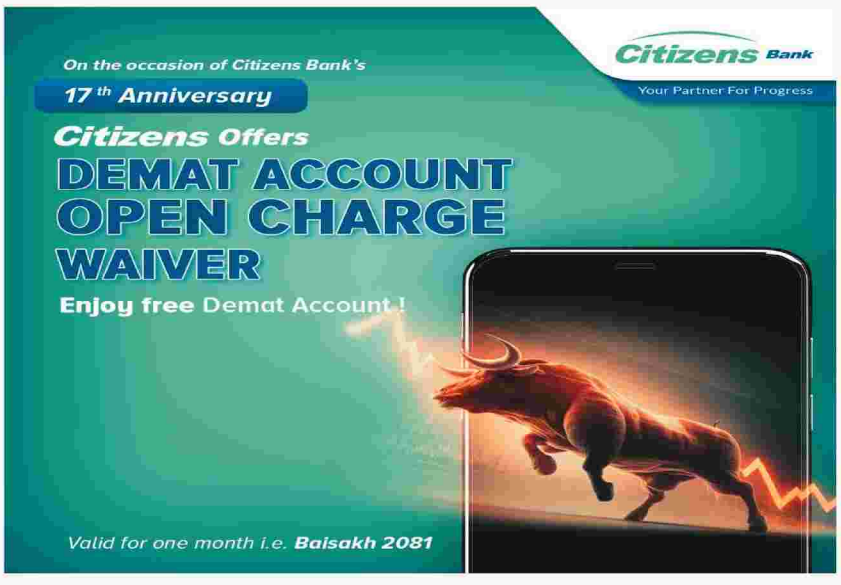
सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले आफ्नो स्थापनाको १७ वर्ष पुरा गरी बार्षिक उत्सव मनाउने क्रममा करिब एक दशक देखि अबोध, अनाथ बालबालिकालाई लालनपालन, स्वास्थ्य उपचार,शिक्षा, मनोरंजन प्रदान गर्दै आएको बालविकास समाजलाई आर्थिक सहयोग स्वरूप रु १,५०,००० (अक्षररूपी एक लाख पचास हजार मात्र) को चेक हस्तान्तरण गरेको छ । हरेक वर्ष बैंकले आफ्नो बार्षिक उत्सवको उपलक्ष्यमा सामाजिक रुपान्तरणका लागि कार्य गर्ने संस्थालाई आर्थिक सहयोग उपलब्ध गराँउदै आएको छ । यसैको निरन्तरता स्वरुप बैंकले आफ्नो बार्षिक कार्यतालिका अनुसार उक्त सहयोग रकम हस्तान्तरण गरेको हो । आगामी दिनमा पनि बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने योजना रहेको कुरा जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा श्री सत्य साई बृद्धाश्रम भैरहवालाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत बसन्तपुर-८ बालापुर, रूपन्देहीमा अवस्थित श्री सत्य साई बृद्धाश्रमलाई सहयोग प्रदान गरेको छ । ज्येष्ठ नागरिकहरूलाई आश्रय दिइ रहेको सो संस्थालाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले विभिन्न दैनिक उपभोग्य खाद्यान्न सामाग्री र अन्य सामाग्रीहरू उपलब्ध गराएको छ । विभिन्न दाताबाट प्राप्त सहयोगबाट बृद्धाश्रम संचालन भइरहेको छ ।

बृद्धाश्रममा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले बृद्धाश्रममा आश्रित व्यक्तिहरूको जिविकोपार्जन तथा सहजिकरणको निमित्त उक्त सामाग्रीहरू संस्थालाई हस्तान्तरण गरि मानवसेवामा समर्पित हुन पाँउदा हर्षित भएको कुरा व्यक्त गर्नु भयो ।



सिटिजन्स बैंक अमरापुरी शाखाद्वारा शैक्षिक सामाग्री वितरण





सिटिजन्स बैंक इन्टरनेसनल लिमिटेडको गण्डकी प्रदेश अन्तर्गत अमरापुरीशाखाले गैंडाकोट नगरपालिका १५ अमरापुरी, नवलपरासी पूर्वमा अवस्थीत श्री लक्ष्मी माध्यमिक विद्यालयको वार्षिक दिवसको अवसर पारेर विद्यालयमा अध्ययनरत कक्षा १ देखीकक्षा १२ सम्मका उत्कृष्ट विद्यार्थीहरुलाई संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत शैक्षिक सामाग्री वितरण गरेको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा लमजुङमा संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम सम्पन्न



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत राइनास नगरपालिका ०८, लमजुङमा अवस्थित श्री वीर भक्ति मध्यमिक विद्यालय र सर्वोदय सेवाश्रमलाई सहयोग प्रदान गरेको छ । ज्येष्ठ नागरिकहरूलाई आश्रय दिइ रहेको सर्वोदय सेवाश्रमलाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले एक महिनालाई पुग्ने बराबरको दैनिक उपभोग्य खाद्यान्न सामाग्री उपलब्ध गराएको छ । विभिन्न दाताबाट प्राप्त सहयोगबाट वृद्धाश्रम संचालन भइरहेको छ । यसका साथै बैंकले श्री वीर भक्ति मध्यमिक विद्यालयका प्राथमिक तहमा अध्ययनरत विद्यार्थीलाई शैक्षिक सामग्री प्रदान गरेको छ । बैंकको यस कार्यबाट न्यून आय भएका परिवारका बालबालिका लाभान्वित भएका छन् । यस कार्यले उनीहरुको शैक्षिक कार्यलाई थोरै भएपनि मद्दत पुग्ने विश्वास बैंकले लिएको छ ।

विद्यालय र सेवाश्रममा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेशराज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोह लाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले ज्येष्ठ नागरिक र बालबालिका समाजका एक अभिन्न अंग भएका र उनीहरूलाई सहयोग प्रदान गर्न पाँउदा धेरै ठूलो सहयोग नभए पनि सांकेतिक रूपमा समाज प्रतिको उत्तरदायित्वलाई आत्मसाथ गरेको कुरा व्यक्त गर्नुभयो ।

सिटिजन्स बैंकद्वारा क्रसवोर्डर व्यवसायिक भुक्तानी सेवा सुरूवात



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले आफ्ना ग्राहकहरूलाई उत्कृष्ट बैंकिङ्ग सेवा सुबिधाहरू पस्कने क्रममा फोनपे नेटवर्क सँगको सहकार्यमा क्रसवोर्डर व्यवसायिक भुक्तानी सेवा सुरूवात गरेको छ । यस सेवा अन्तर्गत पहिलो चरणमा सिटिजन्स बैंक मार्फत क्यू.आर. (QR) भुक्तानी सेवा लिएका व्यवसायहरूमा कारोवार गर्दा भारतीय एप मार्फत भुक्तनी गर्न सकिने छ ।

हाललाई यस्तो सेवा भारतीय एप भिम र फोनपे एप मार्फत नेपाल स्थित सिटिजन्स बैंकका फोनपे क्यू.आर. (QR) मार्फत गर्न सकिने भएतापनि भविष्यमा बैंकको मोबाइल बैंकिङ्ग एप मार्फत भारतमा समेत कारेवार गर्न मिल्ने व्यवस्था गर्न लागिएको छ । यसका साथै सिटिजन्स बैंककै मोबाइल बैकिंङ्ग प्रयोग गरि भारतमा र भारतबाट सिटिजन्स बैंकका खातामा समेत रकमान्तर गर्न मिल्ने गरि कार्य भइरहेको बैंकले जनाएको छ ।

सिटिजन्स बैंकद्वारा महिला जागृती तथा वृद्धा आश्रम विराटनगरलाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत बुढीगंगा गाँउपालिका ०१, पुष्पलाल चोक विराटनगरमा अवस्थित महिला जागृती तथा वृद्धा आश्रमलाई सहयोग प्रदान गरेको छ। ज्येष्ठ नागरिकहरूलाई आश्रय दिइ रहेको सो संस्थालाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले ६ महिनालाई पुग्ने बराबरको दैनिक उपभोग्य खाद्यान्न सामाग्री र अन्य सामाग्रीहरू उपलब्ध गराएको छ ।

वृद्धा आश्रममा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले एक वृद्धा महिलाले संचालन गरेर समाजमा अनुकरणिय काम गर्दै आएको संस्थालाई सहयोग प्रदान गर्न पाँउदा आफूलाई धेरै खुसी महशुस भएको कुरा व्यक्त गर्नुभयो । उहाँले दीन दुःखी वृद्धाहरूलाई सानो भएता पनि सहयोग गरेर समाज प्रतिको उत्तरदायित्व बोध गर्न पाँउदा हर्षित भएको पनि बताउनु भयो ।

सिटिजन्स बैंक र सिटिस्केप थकाली बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र दरबारमार्ग, काठमाडौं स्थित सिटिस्केप थकाली बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्ड बाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले सिटिस्केप थकालीमा १०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा पथलैया स्थीत जेष्ठ नागरिक सम्मान वृद्धा आश्रमलाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत जीतपुर सिमरा ०१ पथलैयामा अवस्थित जेष्ठ नागरिक सम्मान वृद्धा आश्रमलाई सहयोग प्रदान गरेको छ। ज्येष्ठ नागरिकहरूलाई आश्रय दिइ रहेको जेष्ठ नागरिक सम्मान वृद्धा आश्रमलाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले करिब तीन महिनालाई पुग्ने बराबरको दैनिक उपभोग्य खाद्यान्न सामाग्री लगायत अन्य सामाग्री उपलब्ध गराएको छ ।

वृद्धा आश्रममा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधनगर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले ज्येष्ठ नागरिकहरू समाजका एक अभिन्न अंग भएका र उनीहरूलाई सहयोग प्रदान गर्न पाँउदा गौरवान्वित महशुस गरेको र समाज प्रतिको उत्तरदायित्व वोध गरेको कुरा व्यक्त गर्नु भयो ।

सिटिजन्स बैंकद्वारा विद्यार्थीहरूलाई न्यानो कपडा वितरण



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत चौदण्डीगढी नगरपालिका ०८, उदयपुर स्थित श्री सरस्वती माध्यमिक विद्यालयका विद्यार्थीहरूलाई न्यानो कपडा सहयोग प्रदान गरेको छ।विद्यालयमा अध्ययनरत अधिकांश विद्यार्थीहरू दलित, जनजाति तथा विपन्न परिवारबाट रहेका र उनिहरूको आर्थिक अवस्था सबल नभएको कारण जाडो मौसममा न्यानो कपडा खरिद गर्न कठिनाइ हुने भएकाले ती बालबालिकाहरूलाई न्यानो स्वेटर प्रदान गरिएको हो ।विद्यालयमा अयोजित एक कार्यक्रम का बीच कक्षा नर्सरी देखी कक्षा १० सम्मका १९१ विद्यार्थीहरूलाई स्वेटर प्रदानगरिएको हो ।

यसका साथै सिटिजन्स बैंक कालिकानगर शाखा, बुटवलले पनि स्थानीय श्री माया देवी जनजागृति आधारभूत विद्यालयका ९० जना विद्यार्थीहरूलाई न्यानो कपडा वितरण गरेको छ । चिसो मौसमका कारण न्यानो कपडाको अभावमा विद्यार्थीहरूको पठनपाठनमा समेत असर परेको हुँदा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विद्यार्थीहरूलाई न्यानो कपडा वितरण गरिएको हो ।

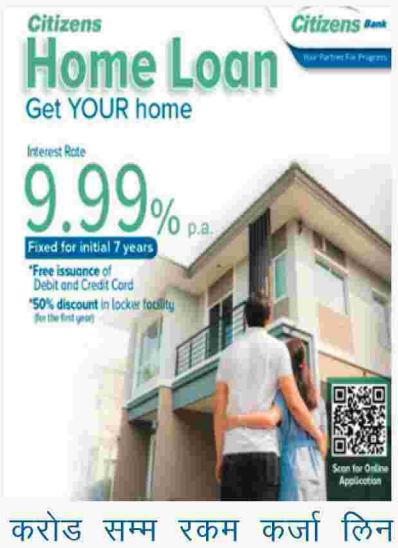
सिटिजन्स बैंकद्वारा दीर्घ सेवा सम्मान कार्यक्रम



विगत १७ वर्ष अगाडी २०६४ साल वैशाख ७ गते जम्मा ४३ जना कर्मचारी बाट विधिवत बैंकिङ्ग सेवा सुरू गरेको यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले बैंकमा अविरल १० वर्ष र १५ वर्ष सेवा प्रवाह गरेका कर्मचारीहरूलाई दीर्घ सेवा सम्मान गरेको छ । चैत्र १ गते बैंकले कर्मचारीको दिन (Employee Day) को रूपमा मनाउँदै आएको छ ।

बैंकको केन्द्रीय कार्यालय नारायणहिटी पथमा आयोजित एक कार्यक्रमका बिच बैंकका प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलले बैंकमा अविरल १० वर्ष सेवा प्रवाह गरेका ४५ जना र १५ वर्ष सेवा प्रवाह गरेका १५ जना गरि जम्मा ६० जना कर्मचारीलाई क्रमशः १० ग्राम र १५ ग्राम स्वर्णपदक तथा प्रमाणपत्र सहित 'दीर्घ सेवा सम्मान' प्रदान गर्नु भएको हो । बैंकमा हाल करिव १७ सय ८० कर्मचारीहरू कार्यरत रहेका छन् । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले बैंक अहिलेको अवस्था सम्म आइपुग्नको लागि कर्मचारीको मिहिनेत, लगनशिलता, प्रतिबद्धता र जिम्मेवारीले महत्वपूर्ण भूमिका निर्वाह गरको बताउँदै आगामी दिनमा पनि आफ्नो तर्फबाट सत प्रतिशत योगदान दिन आग्रह गर्नुभयो ।

सिटिजन्स बैंकको ९.९९% घर कर्जा योजना सार्वजनिक



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले आफ्ना ग्राहकहरू लाई उत्कृष्ट बैंकिङ सेवा सुबिधाहरू पस्कने कममा "सपनाको घरलाई दिनुहोस आकार, सिटिजन्स घर कर्जाले पार्नेछ सपना साकार" भन्ने नाराका साथ ७ वर्षको लागी स्थिर रहने गरेर ९.९९% मा घर कर्जा योजना सार्वजनिक गरको छ । ७ वर्ष पछि भने बैंकको प्रचलित औसत मासिक आधार दर भन्दा १% बढी को प्रिमियम दर लागु हुनेछ ।२ करोड सम्म रकम कर्जा लिन मिल्ने यो योजनाको लागि कर्जा रकमको ०.५०% व्यवस्थापन शुल्क लाग्नेछ ।

घर कर्जा अन्तर्गतका अन्य सुविधामा निःशुल्क क्रेडिट कार्ड , डेविट कार्ड र पहिलो वर्षको लागि लकर सुविधा शुल्कमा ५० प्रतिशत छुट रहेको छ ।



"Congratulations to Mr. Prabal Jung Pandey, Chairman of Citizens Bank, on receiving the prestigious 'Corporate Business Leadership Award' from Corporate Media Group. Your visionary leadership continues to inspire!

सिटिजन्स बैंक र पर्पल हेज रक बार प्रा.लि.बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र ठमेल, काठमाडौं स्थित पर्पल हेज रक बार प्रा.लि बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्ड बाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले पर्पल हेज रक बारमा १०% सम्मको आकर्षक छुट पाउने छन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा ग्लोबल मनि विक (Global Money Week-2024) को उपलक्ष्यमा सातवटै प्रदेशमा विभिन्न वित्तिय साक्षरताका कार्यक्रमहरू सम्पन्न



प्रोटेक्ट योर मनि, सेक्योर योर फ्यूचर (Protectyour money, Secure your future) भन्ने मूल नाराका साथ गत चैत्र ५ देखी ११ सम्म संचालन भएको ग्लोबल मनि विक (Global Money Week-2024) मा सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले ७ वाटै प्रदेशमा रहेका अफ्ना २५ शाखा कार्यालयहरू बाट विभिन्न वित्तीय साक्षरता कार्यक्रम संचालन गरेर सम्पन्न गरेको छ ।

यस अन्तर्गत बैंकले कोशी प्रदेशको विराटनगर,विर्तामोड, हल्दिबारी र महेन्द्र चोक, मधेश प्रदेशको विद्यापतिचोक, वीरगन्ज, कृष्णप्रणामी र राजविराज, बाग्मती प्रदेशको थापाथली, थली, भरतपुर, हेटौंडा र सिनामंगल, गण्डकी प्रदेशको अमरापुरी र दमौली, लुम्बिनी प्रदेशको भुताहा र बढैयाताल र कर्णाली प्रदेशको सुर्खेत, जुम्ला, डोल्पा र सिमीकोटमा तथा सुदूरपश्चिम प्रदेशको महेन्द्रनगर, धनगढी, बझाङ र अत्तरियामा विभिन्न वित्तिय साक्षरताका कार्यक्रमको आयोजना गरी वित्तीय ज्ञान प्रदान गर्ने कार्य गरेको छ । यस कार्यक्रम्रमा उपस्थित युवा तथा विद्यार्थी वर्गमा वित्तीय साक्षरताको आवश्यकता र महत्वको बारेमा विस्तृत प्रकाश पारिएको छ । यस सँगै वित्तीय साक्षरताको अवस्था र विद्युतीय बैंकिङ्गको विकाससँगै बढेको अपराध र जोखिमको बारेमा समेत जानकारी गराईएको थियो। नगद कारोबार, लेनदेन तथा विप्रेषण जस्ता वित्तीय कारोबार गर्ने क्रममा बैंकिङ्गको प्रणालीकै प्रयोग गर्न समेत उक्त कार्यक्रमबाट आग्रह गरिएको छ ।

सिटिजन्स बैंक र शंखरापुर हस्पिटल प्रा.लि. बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र जोरपाटी, काठमाडौं स्थित शंखरापुर हस्पिटल बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ। सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्ड बाहक ग्राहकहरूले शंखरापुर हस्पिटलमा १०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।



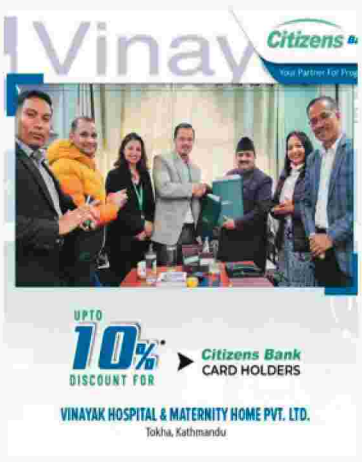
सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र भारत स्थित मेदान्त-द मेडिसिटि हस्पिटल, गुँडगाँव बीच छुट सम्बन्धी समझदारी



बिगत १७ वर्ष देखी आफ्ना ग्राहकवर्गहरूलाई उत्कृष्ट बैंकिङ्ग सेवा सुविधा दिने क्रममा सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र भारत, गुँडगाँव स्थित मेदान्त- द मेडिसिटि अस्पताल बीच सिटिजन्स बैंकका कार्ड वाहक ग्राहक महानुभावहरूलाई अस्पतालको सेवा शुल्कमा १५% सम्म छुट दिने सम्बन्धी समझदारीपत्रमा पुनः हस्ताक्षर भएको छ । गुँडगाँव, हरियाणा स्थित मेदान्त अस्पतालमा उक्त समझदारीपत्रमा बैंकका तर्फबाट प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलले हस्ताक्षर गर्नु भएको हो ।

यस किसिमको सहकार्यबाट हालसम्म यस बैंकका उल्लेखनीय ग्राहकवर्गहरूले उक्त अस्पतालमा उपचार गराउन जाने क्रममा सरल र सुलभ तरिकाले लाभ लिइसकेको छन् । आगामी दिनहरूमा पनि यस सहकार्यको निरन्तरताले भारतमा स्वास्थ्य उपचार गराउन जाने बैंकका ग्राहकहरूलाई उपचारका क्रममा थप सहज सेवा प्राप्त भई लाभान्वित हुने विश्वास बैंकले लिएको छ । यो सुविधा सिटिजन्स बैंकका कार्डबाहक ग्राहकहरूले पाउनेछन् । बैंकले यस्तो किसिमको सुविधा विगत ४ वर्ष देखि निरन्तर रूपमा उपलब्ध गराउँदै आइरहेको छ ।

सिटिजन्स बैंक र विनायक अस्पताल तथा प्रसुति गृह प्रा.लि. बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र टोखा, काठमाडौं स्थित विनायक अस्पताल तथा प्रसुति गृह प्रा.लि बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले विनायक अस्पताल तथा प्रसुति गृहका सेवाहरूमा १०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा आमा घरका बालबालिकालाई न्यानो कपडा वितरण



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत आमा घर, गोदावरीका बालबालिकालाई न्यानो कपडा सहयोग प्रदान गरेको छ । आमा घर आफ्नो घर र परिवार गुमाएर जोखिममा रहेका घरबार विहीन बालबालिकालाई हेरचाह गर्ने संस्था हो। अभावमा रहेका बालबालिकालाई घर, उत्कृष्ट शिक्षा, स्वास्थ्य र हेरचाह प्रदान गर्न समर्पित आमा घरमा हाल ४६ जना बालबालिका आश्रित रहेका छन् ।

चिसो मौसमलाई मध्यनजर गर्दै बालबालिकाहरूको पठनपाठन र दिनचर्यामा समेत मद्दत पुगोस भनेर संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विद्यार्थीहरूलाई न्यानो कपडा वितरण गरिएको हो । बैंकको यस कार्यबाट आमा घरका बालबालिका लाभान्वित भएका छन्।आमा घरमा आयोजित एक समारोहका बीच सहयोग स्वरूप न्यानो कपडा हस्तान्तरण गरिएको हो । समारोहमा आफू उपस्थित हुन नपाएता पनि बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले आफ्नो संस्थाले सहयोग स्वरूप न्यानो कपडा बालबालिकाहरूलाई दिन पाउँदा समाज प्रतिको उत्तरदायित्व बोध गरेको सन्देश व्यक्त गर्नु भयो।

सिटिजन्स बैंकद्वारा निःशुल्क स्वास्थ्य शिविर संचालन



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले १७ औं बार्षिकोत्सवलाई मध्यनजर गर्दै मिति २०८० साल चैत्र २४ गते शनिबार निःशुल्क स्वास्थ्य शिविरहरू संचालन गरेको छ । बैंकले सुदुर पश्चिम प्रदेश अन्तर्गत सुख्खड शाखा र बागमती प्रदेश अन्तर्गत कपन शाखाको सक्रियतामा निःशुल्क स्वास्थ्य शिविरको आयोजना गरेको हो ।

संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत बैंकले घोडाघोडी नगरपालिका ०८ आमफाँटा कैलालीमा अवस्थित स्थानिय सि.एस. अस्पताल संगको सहकार्यमा निःशुल्क स्वास्थ्य परिक्षणका साथै निःशुल्क औषधी वितरण गरको छ । यसैगरी बागमती प्रदेशको काठमाडौं जिल्ला अन्तर्गत कपन शाखाले नेपलिज सोसाइटी अफ कम्यूनिटी मेडिसिनमा आवद्ध विशेषज्ञ चिकित्सक तथा स्वास्थ्यकर्मीहरूको सहकार्यमा सफलता पूर्वक स्वास्थ्य शिविर संचालन गरेको छ । कार्यक्रममा सरस्वतीनगरको परिक्रमा र्‍याली साथै नसर्ने रोग र मानसिक स्वास्थ्य सम्बन्धी कक्षा संचालन पनि भएको थियो। यसका साथै विरामीहरूको रक्तचाप, मधुमेह परीक्षण लगायत मानसिक स्वास्थ्य परामर्श र स्क्रिनिङ पनि गरिएको थियो । उक्त स्वास्थ्य शिविरहरूमा करिब ३५० जना व्यक्तिहरूले स्वास्थ्य सेवा प्राप्त गर्नुभएको थियो । बैंकले निःस्वार्थ भावले विभिन्न सामाजिक गतिविधि गर्दै आएको छ । गाउँगाउँमा शिविरको आयोजना गरी रोगको उपचार मात्र नभएर रोगको रोकथाम गर्ने उद्देश्य अनुरूप शिविरको आयोजना गरिएको हो ।

मानव सेवा आश्रम बिराटनगरलाई सिटिजन्स बैंकको सहयोग



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विराटनगरमा अवस्थित मानव सेवा आश्रमलाई सहयोग प्रदान गरेको छ। घरबारविहिन, बेसाहारा, अशक्त, असहाय, अनाथ सडक आश्रित करिव १३० नागरिकहरूलाई आश्रय दिइ रहेको सो संस्थालाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले दैनिक उपभोग्य खाद्यान्न सामाग्री लगायत अन्य आवश्यक सामाग्रीहरू उपलब्ध गराएको छ ।

मानव सेवाआश्रममा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले मानव सेवामा समर्पित आश्रम संचालन गरेर समाजमा अनुकरणिय काम गर्दै आएको संस्थालाई सानै भएपनि सहयोग प्रदान गर्न पाँउदा आफूलाई धेरै खुसी महशुस भएको कुरा व्यक्त गर्नु भयो ।उहाँले दीन दुः खी बेसाहारा हरूलाई सानो भएता पनि सहयोग गरेर समाजप्रतिको उत्तरदायित्व बोध गर्न पाँउदा हर्षित भएको पनि बताउनु भयो ।

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत मानवसेवा आश्रम जनकपुरलाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत जनकपुरमा अवस्थित मानवसेवा आश्रमलाई सहयोग प्रदान गरेको छ । सडक तथा सार्वजनिक स्थलहरूमा अभिभावक विहीन अवस्थामा कष्टपूर्ण र असुरक्षित जीवन विताईरहेका मानिसहरूको उद्दार तथा व्यावस्थापन गर्दै आएको संस्था मानवसेवा आश्रमलाई सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले विभिन्न दैनिक उपभोग्य खाद्यान्न सामाग्री उपलब्ध गराएको छ ।

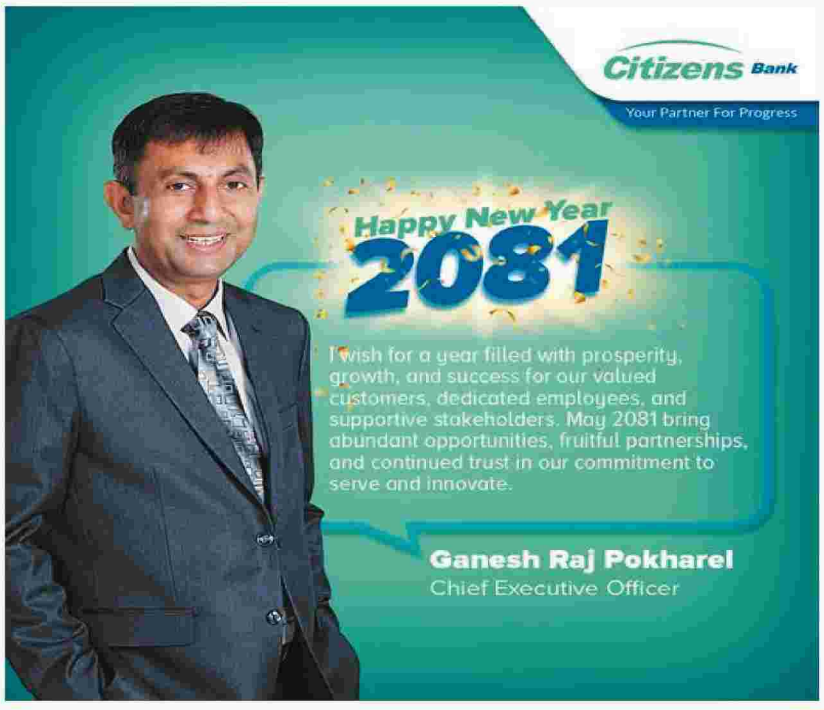
मानवसेवा आश्रममा आज आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेशराज पोखरेलज्यूले सहयोग स्वरूप सामग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले आश्रममा रहेका व्यक्तिहरूको जिविकोपार्जन तथा सहजिकरणको निमित्त उक्त सामाग्रीहरू संस्था लाई हस्तान्तरण गरि मानवसेवामा समर्पित हुन पाँउदा हर्षित भएको कुरा व्यक्त गर्नु भयो ।

सिटिजन्स बैंकद्वारा रक्षा नेपाललाई सहयोग प्रदान



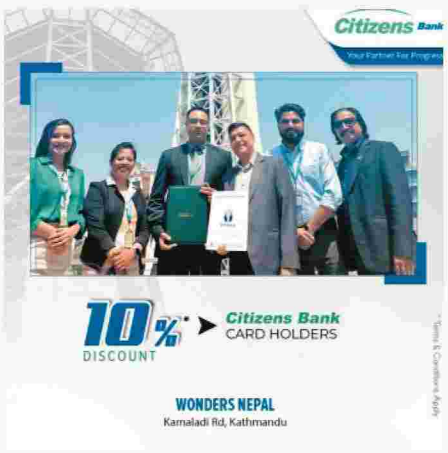
सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत रक्षा नेपाललाई सहयोग प्रदान गरेको छ। रक्षा नेपालले यौन शोषणमा परेका बालिका, महिला र उनीहरूका बालबालिका, विशेषगरी बेचबिखन र यौन हिंसाको जोखिममा परेका बालबालिकाको सुरक्षाका लागि कानुनी सहयोग एक आत्मनिर्भरको प्रयास गर्दै आएको छ । यसको मुख्य लक्ष्य महिला र युवतीहरूलाई उनीहरूको ज्ञान, चेतना र सामाजिक आर्थिक स्थिति बढाएर बेचबिखन र यौन हिंसाबाट बचाउनु हो ।

एक समारोहका बिच रक्षा नेपालमा शरण लिइ बसेका महिला तथा बालबालिकाहरूको लागि दैनिक उपभोग्य खाद्यान्न लगायत अन्य आवश्यक सामाग्रीहरू सिटिजन्स बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले हस्तान्तरण गर्नु भयो । कार्यक्रमलाइ सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेलज्यूले रक्षा नेपालले गरेको उल्लेखनीय मानवीय कार्यको लागि हार्दिक प्रशंसा व्यक्त गर्नुभयो । रक्षा नेपाल जस्ता सस्थाहरूले गर्दा नै समाज प्रति महिलाहरूको अधिकार र मर्यादा कायम रहेको र यस्ता संस्थाहरूले गर्ने महान कार्यमा साथ दिन पाउँदा गर्व महशुस गरेको कुरा ब्यक्त गर्नुभयो ।



बैंकका गतिविधिहरू

सिटिजन्स बैंक र वोन्डर्स नेपाल प्रा.लि.बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र कमलादी, काठमाडौं स्थित वोन्डर्स नेपाल प्रा. लि. (स्काई वाक) बीच सटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारीपत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक ग्राहकहरूले स्काई वाकको टिकट खरिद गर्दा १०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

Calendar Launch for year 2081



सिटिजन्स बैंकद्वारा निःशुल्क स्वास्थ्य शिविर संचालन



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले १७ औं बार्षिकोत्सवलाई मध्यनजर गर्दै मिति २०८० साल चैत्र १७ गते शनिबार निःशुल्क स्वास्थ्य शिविरहरू संचालन गरेको छ ।बैंकले गण्डकी प्रदेश अन्तर्गत बेनी शाखा र कर्णाली प्रदेश अन्तर्गत सुर्खेत शाखाको सक्रियतामा निःशुल्क स्वास्थ्य शिविरको आयोजना गरेको हो । संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत बैंकले गण्डकी प्रदेश बेनी नगरपालिका वडा नं ६ अर्थुङेमा स्थानिय बेनी सञ्जिविनी हेल्थ क्लिनिक संगको सहकार्यमा निःशुल्क स्वास्थ्य परिक्षणका साथै निःशुल्क औषधी वितरण गरको छ । यसैगरी कर्णाली प्रदेशको सुर्खेत जिल्ला, बराहताल गिरीघाटमा स्थानिय जि.पि.मेमोरियल नर्सिङ होम संगको सहकार्यमा निःशुल्क स्वास्थ्य शिविर सम्पन्न गरेको छ । उक्त स्वास्थ्य शिविरहरूमा करिब ३०० जना भन्दा बढी व्यक्तिहरूले सेवा प्राप्त गर्नु भएको थियो । बैंकले निःस्वार्थ भावले विभिन्न सामाजिक गतिविधि गर्दै आएको छ । गाउँगाउँमा शिविरको आयोजना गरी रोगको उपचार मात्र नभएर रोगको रोक थामगर्ने उद्देश्य अनुरूप शिविरको आयोजना गरिएको हो ।

7th Intra Bank Indoor Cricket Tournament 2024







Bank's Activities

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

MADHESH PROVINCE (Visited Date: 2024 Feb 1 to 2, Feb 29 to March 1)



Birgunj Branch



Bhanu Chowk Branch



Vidyapati Chowk Branch



BAGMATI PROVINCE (Visited Date: 2024 Feb, 01-02)



Hetauda Branch



Bank's Activities

LUMBINI PROVINCE (Visited Date: 2024 Feb, 22-23)


Butwal Branch


Chhahara Branch


Prabhas Branch


Tansen Branch



EMPLOYEE 15 YEARS EXPERIENCE



My Journey of around 16 years with CBIL has been quite a learning experience. I have witnessed change in management style in later part of my association with CBIL. We have withstand the pressure of Banking getting tougher. Despite this all the working culture and friendly environment within the organization has remained cordial and unchanged.

Amit Khanal



Just as an infant progresses into adolescence, absorbing life's teachings along the way, I too, alongside the bank, have been evolving towards a brighter future, enriched by shared experiences and aspirations. Throughout this journey, the bank has entrusted me at different important roles from which I have honed my leadership and banking skills; it has been a truly rewarding journey to me.

Suraj Kumar Neupane



My 15 year banking career has been a dynamic journey of growth & accomplishment. I have navigated through various roles & responsibilities, each contributing to my growth and expertise in the industry. Beginning as a teller, I quickly grasped the fundamentals of banking operations and customer service, laying a solid foundation of my career. Reflecting on this journey, I am grateful for the opportunities to learn, adapt, and grow.

Sabina Basnet



My 15 years at CBIL has greatly influenced my personal development in addition to my professional accomplishments. As a member of Citizens family, I've gained new knowledge, acquired useful talents and maturity in workplace as well as in personal life. The fact that I've made friends for life and established a support system that goes well beyond the office is probably the most significant accomplishment.

Manoj Adhikari



It's proud moment for me I have spent 15 years in this reputed organization. I have felt range of emotions and learned many things. In this career journey and the growth I have gained valuable skills, knowledge, and experience by equally managing personal and professional life. This is all possible due to support of management team, co-operative colleagues and friendly working environment. I feel grateful for the opportunities provided by this reputed organization.

Kiran Mahat



I have joined the bank from 2065.04.01 and have spent more than 15 years working in various roles assigned to me by the bank. It is great honor to be a part of the bank for more than 15 years. I have found healthy working environment and supportive seniors in the organization. I am inspired by Bank's renowned reputation for excellence, innovation and customer focused working culture.

Pawan Kaji Khatri



"I am really grateful to the establishment of this esteemed bank where I have already spent 15 valuable years of my professional life. I am also thankful for this association for creating many happy moments in my life. I look forward to have great experience ahead".

Hari Babu Thapa



It's been 15 years and I am still committed with this organization with the same level of passion. I find it privilege to be a part of such a dynamic and esteemed bank.I am eager to continue my journey with this bank, embracing new challenges, seizing opportunities, and contributing to the continued success and prosperity of our Bank.

Rajju Joshi

EMPLOYEE 15 YEARS EXPERIENCE



I honor the privilege providing me to develop lasting relationships with colleagues and clients contributing to the organization growth and success. Throughout the years, I honed my skills in different areas of banking holding the responsible post of branch manager for decade long ensuring the delighted banking service to all our respected customers in competitive and dynamic market. It has been a rewarding journey and I look forward to continuing to serve and innovate in my organization in upcoming several years.

Pushkar Koirala



"This is my great pleasure to express my gratitude on the occasion of completing 15 years period of employment inside Citizens Bank family and celebrating the occasion as precious time span inside this valued organization. I got opportunity to be deployed at 7 different branches both inside and outside Kathmandu valley for almost all functional titles existed at branch level, which is milestone for my career growth in banking sector. I'm thankful to the entire management team, seniors and colleagues for providing opportunity to grow my banking career sharing best times with harmonious working culture and mutual trust"

Sudeep Adhikari



Citizens Bank has made me self-dependent, self-confident and created leading capabilities in the organization. CBIL has helped me to learn and mitigate banking risks in society. Today I am in a branch handling all the operations area of the branch along with my team with full endeavors to achieve mission, vision and goals of the bank. I would like to express my sincere gratitude to all the stakeholders, respected seniors for providing me opportunity to serve the banking industry and making me the part of Citizens Family.

Sweta Joshi



Completing 15 years in this organization is a milestone. From the beginning of my professional career till date, I have gained invaluable experience, built sound relationship with client, colleagues and seniors, which helped me to develop confidence on me. This organization helped me to learn about core banking system which have added value in my professional career. I am grateful to those who helped me to grow in this banking career.

Sohani Tuladhar



It is very hard to believe that I have spent 16 years on the bank. CZBIL has a wonderful work culture. The bank provides the platform to learn and grow both personally & professionally. Work Life balance is a priority. During Pandemic, the bank was on its best to provide the technicality and flexibility for the staffs. There has been UPS & down; high & lows but the memory will always remain in my heart. MY advice to the coming Bankers is do work hard, sincerely and reward will come to you.

Manisha Dahal



"As I embark on my 15 year journey in banking, my journey reflects a course of growth and achievement. From my humble beginning as an Assistant, I have ascended through diverse roles form customer service representative, working in finance department and branch manager. As I reflect on this journey, I am grateful for the opportunities to learn, evolve and contribute to the ever-changing landscape of banking. With each passing year, I continue to embrace new challenges and opportunities."

Ranjana Pannachan



Having devoted my 15 years of professional journey at Citizens bank, I have not only witnessed its evolution but also grown alongside it. Remembering citizen's supportive and open culture, family like work environment and visionary leadership, I really feel proud to be a part of Citizens family.

Sumita Ranjitkar

EMPLOYEE 10 YEARS EXPERIENCE



"I feel privileged and honoured to have been associated with Citizens Bank family for over a decade of my life. I am thankful for the trust that the Bank has in me. I am also thankful to my seniors and colleagues for making my journey so far worth remembering and I believe together we will scale newer heights."

Pramesh Raj Kayastha



I am very much confident that Citizens Bank International Limited is a bank, where hard work and accomplishment is recognized and adequately addressed. I personally feel very proud that the organization has given me immense opportunities to enhance my academic and professional education, required work experience with the will and aptitude to grow my own career progression.

Roshan Malla



I have thoroughly enjoyed working in this organization, where I had privilege of witnessing and being a part of remarkable growth and transformation, both personally and professionally. I also want to be a part of every success that this organization achieves in the future.

Sudhir Regmi



I want to express my deepest gratitude to the bank for recognizing my dedicated service and loyalty to the bank. I am truly honored to have received this award in recognition of my 10 years tenure with the bank and this motivates me to work even harder towards achieving my goals. I am proud to have been a part of this bank for so many years and look forward to continue contributing to its success in the future. Thank you for this recognition and for believing in me.

Chuindra Bhandari



our prestigious bank has always been and will always be an integral part of my life. I got on well with many colleagues and really enjoyed with them. In these year of work I have been guided by many of my senior mentor because of which I have performed, learned and gave my best effort for growth of organization. I really enjoy working at Citizen because of its beautiful environment created by our respected CEO sir which inspire me everytime to give best at work.

Laxmi Bhandari



Time really flies. Ten years of service completed and it seems as if I have joined this institution few days before. This is because of the friendly working environment, culture and supportive staffs of our bank.

Churchill Barwal



Journey of ten Years at Citizens Bank was delightful with great learning experience. During the tenure of 10 years I got various opportunity along with support and guidance from the management and colleagues which helped in enhancing my skill and knowledge. It's been a wonderful journey with a lot of challenges, commitment, new learning with enhanced leadership and interpersonal skills and positive attitude.

Manish Raj Lamichhane



In this journey, I had got very importance national & international (India) training opportunity form bank. In this time I felt very justice environment in this originations from employee side & also very good working environment to the employee in citizen's bank and really I enjoy in my work. Different types of rewards, training, transfer and promotion have been providing to the employee for the upgrade the performance of the employees. And I got chance to serve customer of different district in my job period.

Hem Raj Hamal

EMPLOYEE 10 YEARS EXPERIENCE



I had completed 10 years service period in this organization. I feel proud to be employee of Citizens Bank International Ltd; and grateful for whole team for providing me superior platform. The working culture of this organization is cooperative

Bashu Dev Sedai



From the beginning of my professional career to till date, each step has been a valuable learning experience that has shaped me both personally and professionally. Throughout my tenure, I have been enjoying the supportive working environment and best working culture at workplace. I have learnt and gained remarkable knowledge in core banking sectors which have added valued in my professional growth.

Srijana Manandhar



Firstly, I would like to express my gratitude for the opportunities, belief and support provided by my colleagues, seniors and management team over the period of 10 years. Over the past decade, I had a privilege of growing both per professionally as well as personally within the Citizens Bank Family. I am honored to be part of this organization and further committed to contribute from my end being the assets of our bank for collectively achieving the goals of our esteemed organization.

Abhishek Agrawal



It has been great pleasure for working an organization with enthusiastic leaders and collogues. With the expectation of learning new things in BFI's I have started my career in banking sector since 2070 and has been continuing with same and so far has learned many things and still in the learning process which is never ending process.

Hari Khanal



Celebrating a decade at Citizens Bank is a milestone that fills me with immense pride and gratitude. Over these ten years, I've been privileged to witness the evolution of our organization. Receiving the gold medal from Citizens Bank in recognition of ten years of service is a humbling honor that I cherish deeply. It symbolizes not only a milestone in my career but also the relationships earned, the lessons learned, and the impact made along the journey.As I look back on this journey, I am thankful for the support and friendships that have accompanied me.

Swechha Lohani



10 years at Citizens Bank has developed me as a matured and better person. The positive working environment has always motivated me to perform better. From the 1st day of my Banking career I always felt that I am working in the best organization and I am happy to be part of this bank.

Rhojan Tiwary



With my decade of serving in this organization I experienced CBIL is a learning center to me rather than a workplace, where I got practical and theoretical knowledge on different department of overall banking with guidance of experienced seniors in a homely environment and also developed myself personally and professionally in productive way. This 10 years time frame serving in this organization is irreplaceable constructive chapter of my life.

Rajal Tuladhar



"Celebrating a decade in this institution fills me with immense pride. Here's to the years behind us, marked by dedication and growth, and to the ones ahead, brimming with opportunities to contribute even more to our shared journey of success."

Pratisha Maharjan

EMPLOYEE 10 YEARS EXPERIENCE



"I am pleased to say that have successfully completed 10 years working in this glories Organization. It's really a great experience to be a part of this organization since a decade. I want to thank all my respected seniors and colleagues for their support and valuable guidelines. It feel proud to be the part of this organization."

Nripa Bahadur Khatri



Since, the day I started working I have gain various valuable advice from my seniors and colleagues. During those years, I have learned skills to differentiate between leaders and managers and how to manage work-life balance. There are many other lessons I've learned along the way: don't take yourself too seriously, always look at the long- term win, listen and consider everything as an opportunity, value your work and respect yourcustomers. Help and support to other co-worker was the most memorable for me.

Anju Bhandari



With now over a decade of my journey with Citizens Bank, I have immensely grown professionally over the years, forged strong relationship both with my colleagues and customers. I truly value the opportunity the bank has provided to me over these years and wish we continue to scale greater heights.

Sanju katwal



"I feel so fortunate to have had the opportunity to begin my professional career with Citizens Bank International Limited and today it has been more than a decade since I have joined this esteemed organization. I have learned so much here and looking forward to continue this learning."

Dikshya Pokharel



Completing 10 wonderful years in a single bank & recognize through gold coin by respected CEO sir is not just a time spent of my life. It's all about the journey that I have paved to developed my inter personal skill as well as intellectual skill, the growth of my banking career & building relationship between various stakeholder of the society. It's a milestone to be celebrated, a moment to reflect on the past, and a springboard for the future.

Mahesh Joshi



Life is a journey with problems to solve, lessons to learn and experiences to enjoy. 10 years at Citizens Bank has been a beautiful learning experience for me with great people and a strong foundation. This organization has built me for what I am today and will continue to work better in coming days.

Garima Basnet



Working in banking with Citizens Bank International Limited for last 10 years has been a journey filled with diverse challenges and rewarding experiences. As I progressed in my career, I has been involved in leadership opportunities, managing teams and projects aimed at enhancing operational efficiency and delivering exceptional service to clients. Overall, in the past year in banking has been a fulfilling journey marked by growth, resilience, and a developing passion for the financial services sector.

Mamta Khanal



I feel lucky and blessed to get this organization as my first working place. I wonder how time flies, it's just like yesterday I was called for the interview and now it's already 10 years plus working in this organization which is also my second home. I am thankful to all my seniors who have taught me and gave an opportunity to let me grow.

Bigya Niraula

EMPLOYEE 10 YEARS EXPERIENCE



I'm extremely happy to be part of Citizen's Bank International limited since 2070. As part of this institute I learned a lot, groomed with great supervisors. I always had the best time and memories working in different department to branch, not the end looking forward for more opportunities within the bank.

Neetu Badgami



I'm incredibly grateful for the enriching experiences and growth opportunities I've had over the past decade with this Organization.""Celebrating ten years with this Organization feels like a significant milestone, and I'm proud to have been a part of its journey.

Bhawani Timilsena



In this journey, I felt that I just joined the job but i had spent more than 10 years time. There is good working environment to the employee in citizen's bank and really I enjoy in my work. Despite that, there are many hurdles and challenges as well. Management of the bank seems always positive towards employee proper matter. Different types of rewards, training, transfer and promotion have been providing to the employee for the upgrade the performance of the employees.

Kalam Sejuwal



On reaching ten years of service, I was honored with a reward for long-term service by our esteemed CEO, Mr. Ganesh Raj Pokharel. This recognition fills me with immense gladness. Presently, I am genuinely content. The peaceful and pleasant environment at Citizens Bank has been a constant throughout my decade-long journey here.

Bal Krishna Pokhrel



Over these years, I extend my sincere thanks to the entire team for providing an environment where I can grow personally and professionally. Through my tenure, I've gained invaluable working experience and have proven to be a valuable team member. I have learned how to route through challenging situations and the importance of prioritizing customer satisfaction for suitable business growth.

Tejita Acharya



It's been a journey of immense learning. Initial years I learned that a friendly smile and a clear explanation can go a long way in calming financial worries. As a branch manager now I see the bigger picture, ensuring efficiency, fostering a collaborative team spirit, and ultimately upholding the banks values. I express my deepest thanks to management for believing in me and I look forward to continuing to contribute to our shared success.

Sunil Prasad Joshi



I am extremely happy to be part of Citizens bank International Limited and delighted to be able to celebrate ten years in this institution. As a part of this bank I have got lots of opportunities and overcome many challenges which have now become the milestones for me. I always had the best time and memories working in different department of different branches.

Deepa Pradhan



Initially I worked in branch where I learned about how to generate and improve public relation. Working from trainee assistant to JO I found changes within myself like anger management, how to work in team, I have a positive attitude towards the environment. Now I am supervising the department where I learn how to lead the team and get the task done. Still I am learning and hope more to go within Citizens Family. And yes I am proud to be the part of Citizens Bank.

Priti Gajurel

EMPLOYEE 10 YEARS EXPERIENCE



२०७० कार्तिक १० गते, यो दिन मेरो जिवनको एउटा महत्वपुर्ण र स्मरणीय क्षण हो, जुन दिन म सिटिजन्स बैंक ईन्टरनेसनल लिमिटेडको स्थायी नियूक्ती लिई कार्यथलो नयाँ सञ्चालनमा हुदैं गरेको जाजरकोट शाखाको लागि प्रस्थान गरेको थिए ।
समग्रमा यस बैंकमा बिताएका १० बर्ष साह्रै सौहार्दपुर्ण रह्यो । यो संस्थाको कार्यशैली, उच्च व्यबस्थापकको मार्गनिर्देशन, सहकर्मीहरूको सहकार्यले १० बर्ष बितेको पत्तै भएन । यस्तो संस्थासंग आबद्ध भएकोमा आफैलाई खुसि तथा गौरवान्वित भएको छ । आउने दिनहरूमा पनि यसै संस्था संग आबद्ध रही सस्थाको प्रगतिको सहयात्री बनी रहनपाउँ ।

Durga Bahadur Dangi



To share my experience regarding completion of ten years in this bank, I just like to say that I am grateful to all respected seniors for entrusting me during this tenure. I am committed to work with more zeal with positive attitude in the days to come .

Deepak Kumar Shrestha



I have spent more than a decade long service in this prestigious organization and enjoyed my work along with continuous progressing. The Positive Working Environment and Supportive Working Culture always create positive attitude and encourages every staff in this reputed organization. Proud to be a member of Citizens Bank International Limited.

Nabinta Karki



I feel extremely lucky & blessed working a decade in my second home where I have learned many more.

Ashok Kumar Chaudhary



10 years in Citizens Bank has been a wonderful journey. I would be grateful for the support and guidance I have received in this esteemed organization. During this tenure, I've encountered challenges, celebrated achievements, and created memories that will be cherished forever.

Kripa shakya



"Celebrating a decade at Citizens Bank feels like marking a significant milestone in my professional journey. The past ten year have been filled with opportunities for growth, challenges to overcome and moments of pride in contributing to the bank's success. Each day has been a testament to the rewarding experience being part of Citizens Family I envision myself as more than just an employee rather I see myself as an integral asset dedicated to fostering positive relationship with efficiency and integrity."

Jiwan Bade



I have started my banking career in this esteemed organization from Shrawan 01, 2070 B S as a Trainee Assistant (TA) and spending more than 10 years working in different roles and position with amazing experiences for life time. Banking career in CBIL is an important chapter of my professional life where I received new opportunities with supportive working environment, encountered challenges, celebrated successes, contributed in bank's mission and business growth following bank's policy, norms, guidelines and code of conduct.

Laxmi Shrestha



Working at our prestigious bank, has always been an will always be an integral part of my life. It's an honor for me to be part of this wonderful big family & I seriously take it as my first Home. Talking about my 10 yrs experience then, the overall experience was overwhelming & my biggest dream, of owning a home was also fulfilled by my organization during the tenure & I can never be enough thankful for this.

Nitu Rawat



बैंकमा बिताएका १० बर्ष साह्रै सौहार्दपुर्ण रह्यो । यो संस्थाको कार्यशैली, व्यबस्थापकको मार्ग निर्देशन,सहकर्मीहरूको सहकार्यले १० बर्ष बितेको पत्तै भएन । यस्तो संस्था संग आबद्ध भएकोमा आफैलाई खुसि तथा गौरवान्वित भएको छ । आउने दिनहरूमा पनि यसै संस्थासंग आबद्ध रही सस्थाको प्रगतिको सहयात्री बनी रहनपाउँ ।

Puspa Oli