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

CITIZENS NEWS BULLETIN

Year 6 | Issue 22 | May 2025

CEO'S MESSAGE



Ganesh Raj Pokharel

We mark a proud and historic moment for Citizens Bank. With the inauguration of our 200th branch at in Diktel, Khotang, Koshi Province our network now extends across 61 districts of Nepal. This achievement reflects not only our expansion but also the trust we have built with our customers and the relentless dedication of every member of the Citizens family.

As we celebrate this milestone, it is also important to reflect deeply on the challenges that lie ahead. I am equally thrilled to share that my journey as CEO has now reached SIX incredible years currently in the second year of my second term. This journey has been defined by our shared commitment to People, Process, and Performance. It has been an honor to witness our evolution not just as a bank, but as a catalyst for positive change in the communities we serve.

The recently published Q3 2081/82 financials has highlighted several critical areas that require our immediate and collective action. The data is clear: recovery is not optional-it is an urgent necessity. We must honor our commitment to proactively recover, restructure, and rehabilitate our assets wherever required.

Additionally, the rise in loan loss provisions has placed visible pressure on our profitability and capital base. Therefore, we must prioritize reducing high-risk weighted assets without delay. The path forward lies in building quality assets, practicing prudent lending, and implementing strict monitoring mechanisms. It is also imperative to take urgent action to grow our CASA deposits and reduce our cost of funds. While it's encouraging that our fee and trading income have grown faster than the industry average, the overall volume remains low. Each one of us must now focus aggressively on increasing fee-based income-whether through cards, remittance, trade finance, or advisory services.

On this note, I want to remind everyone of the power of belief-the Pygmalion Effect. It teaches us that when we believe in each other's potential, we achieve greater results together. Supervisors believe in your teams. Teams believe in your leaders. Let this positive belief system turn our challenges into triumphs.

We also celebrated key cultural and internal milestones. On Chaitra 1st, 2081, we marked Employee Day, honoring the 10-year and 15-year journeys of our dedicated staff. Likewise, we celebrated Green Day, a tribute to nature and the spirit behind our green logo a symbol of unity, happiness, and the bright energy of spring. To express my appreciation, I proudly wore a green t-shirt at the office and enjoyed taking photos with colleagues who joined in.

Let Citizens Bank be not just a financial institution, but a source of pride for each and every one of us. Together, we will recover stronger. Together, we will build safer, smarter assets. Together, we will elevate Citizens Bank to greater heights. Thank you for your dedication, hard work, and unwavering commitment.

The best chapters of our journey are yet to be written and we will write them together.

Jaya Citizens Bank!

Financial Highlights

As on Chaitra End, 2081 (As per Unaudited Financial Report)

EARNINGS PER SHARE

NPR 8.68

MARKET PRICE PER SHARE

NPR 210.00

Amount in NPR

PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
961,893,696	1,348,670,474	5,976,294,001	235,912,345,739

As on Chaitra End, 2081/82

Deposit (Amount in NPR mio)

Loan (Amount in NPR mio)

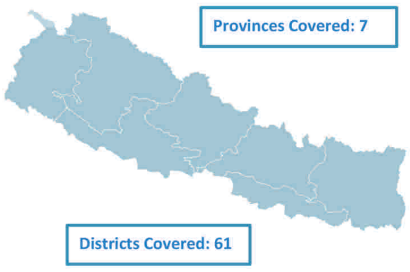
Number of Deposit Accounts
1,879,345

Number of Loan Accounts
49,401

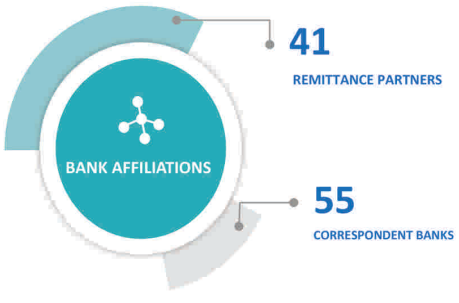
ELECTRONIC BANKING USERS

Active Mobile Banking Users 665,316	Active Internet Banking Users 81,218	Active QR Merchants 32,805
Active Card Users 405,187	Active e-Com Card Users 4,638	Active POS Merchants 535
Active Remittance Users 186,081	Active Demat Users 213,237	Active Mero Share Users 183,133

CITIZENS BANK'S REACH



	BRANCHES	ATMs	BLBs
Koshi	28	17	02
Madhesh	29	24	06
Bagmati	56	65	43
Gandaki	15	15	04
Lumbini	51	32	13
Karnali	11	07	02
Sudur Paschim	10	07	01
Total	200	167	74



EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS

Male
1037
57.33%



Female
772
42.67%

Number of Employees 1809

Number of Trainings
206

Number of Employees' Participation
1,464

Training Expenses
NPR 19,486,029.58

Training and Development



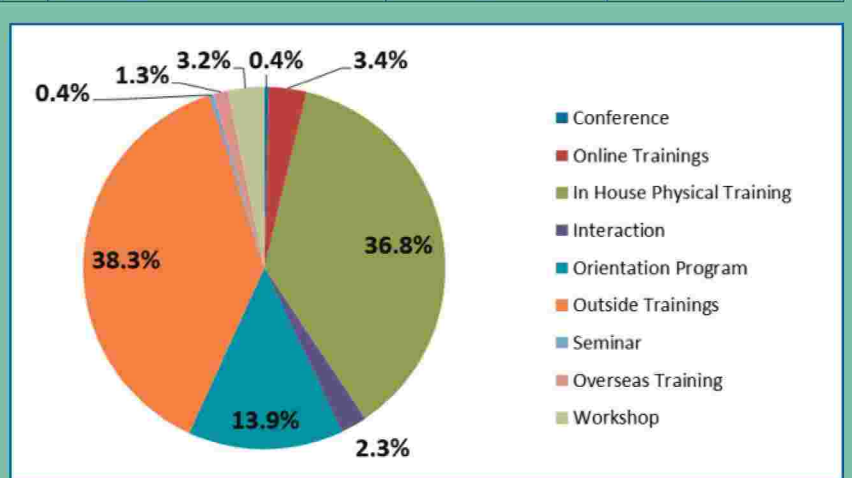
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic 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 2081/82.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 2081/82 the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

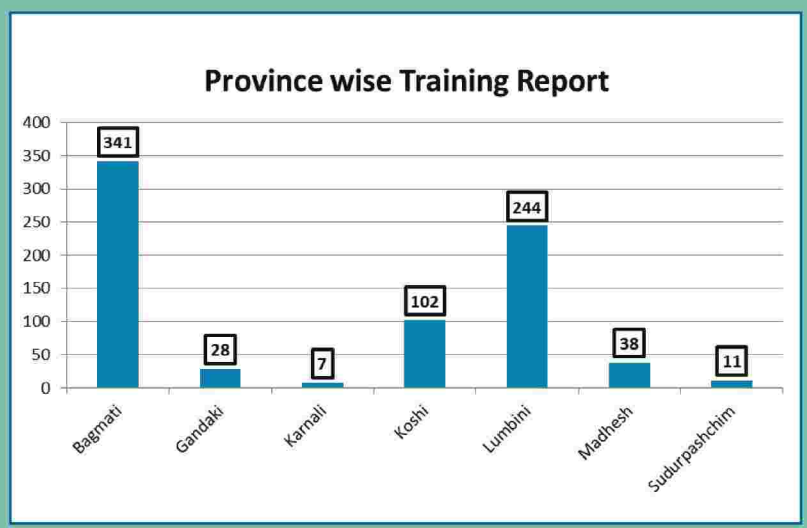
Training Provided in Third Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	Conference	3	3
2	Online Trainings	2	26
3	In House Physical Training	5	284
4	Interaction	8	18
5	Orientation Program	2	107
6	Outside Trainings	54	295
7	Seminar	2	3
8	Overseas Training	1	10
9	Workshop	2	25
	TOTAL	**79**	**771**



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Bagmati Province	341
2	Gandaki Province	28
3	Karnali Province	7
4	Koshi Province	102
5	Lumbini Province	244
6	Madhesh Province	38
7	Sudur Paschim Province	11
	Total	**771**







-प्रदीप चौलागाईं
नारायणगढ शाखा

म जुनकिरी -(बाल कविता)

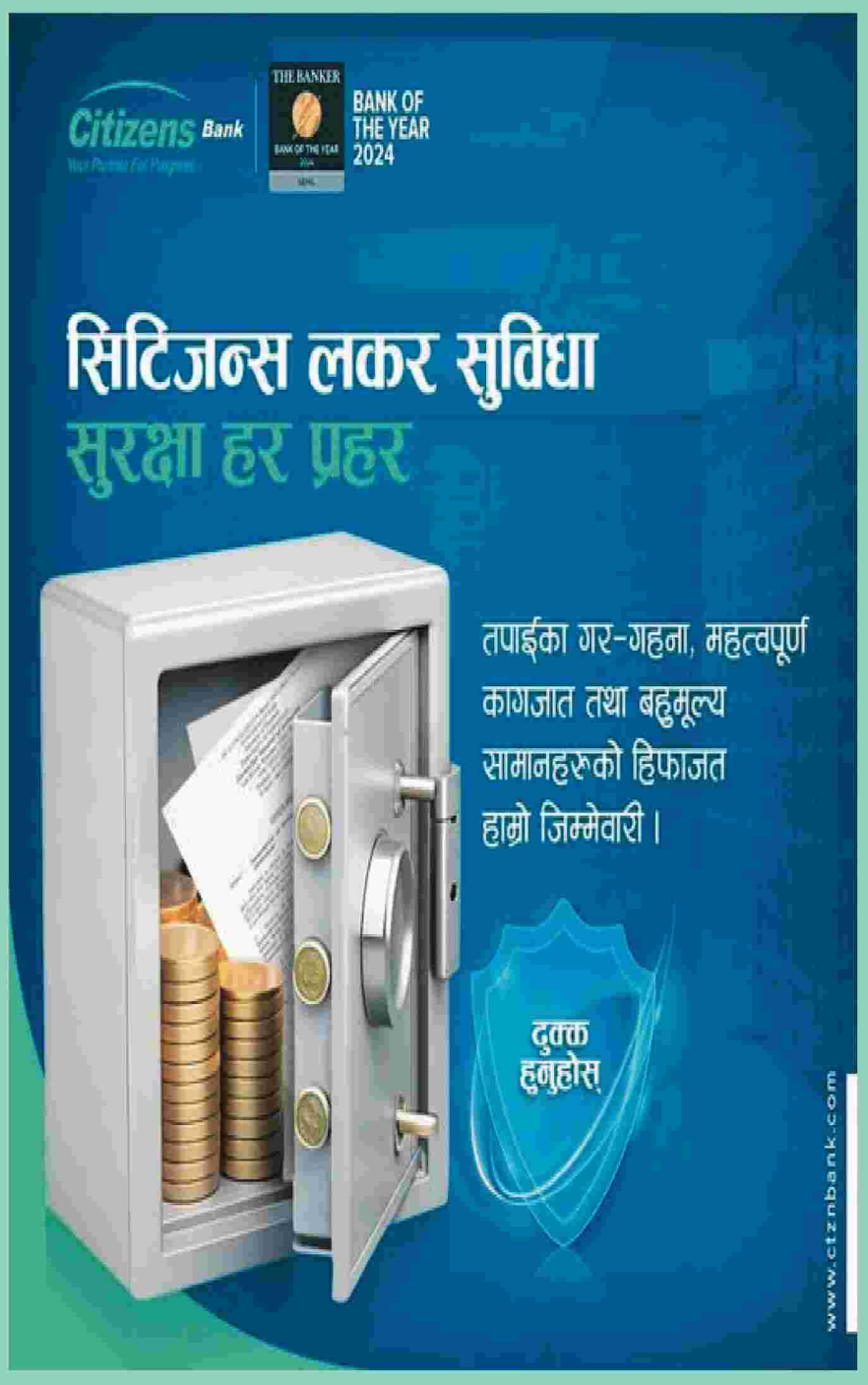
म जुनकिरी रात्री प्रहरमा छिचोल्दै बाटो ।
पुग्नुछ घरमा आफै बल्दै उजेलीको साटो ॥
बस्दैछन कुरेर ती लालाबाला प्यारा ।
आउनेछिन आमा मिठो खाना लिएर ॥

पुग्नु छ मलाइ सात डाँडा पारी ।
प्यासी र भोकै तर बोकेर भारी ॥
खोजिएको चारू मेरा सन्तानले खान्छन ।
कैयन थकान बीच मलाइ आनन्द दिन्छन ॥

सन्तानकै लागि दिनभरी डुल्छु ।
भोक र प्यास सबै कुरा भुल्छु ॥
अंधेरी रातमा साथी खोज्दै कोही ।
उज्यालो देउ भन्छ मलाई छोई ॥

मेरो उज्यालोमा संगै यात्रा गरेर ।
कयौं अप्ठेरा खोल्सा तरेर ॥
उसको गन्तब्य सम्म साथी जस्तै आयो ।
छुट्टीने बेला उसले मलाई नै खायो ॥

अप्ठेरोमा उसले खोज्दै थियो साथ ।
स्वार्थ पुरा भएसंगै गरिदियो घात ॥
किरा मात्रै होइन जुनकिरी मानब पनि मान्नु ।
हरेक जुनकिरी समाजमा जोगिएर हिड्नु ॥





The one thing that makes an organization "GREAT"

Disclaimer: The article is purely based on individual research written for knowledge/opinion sharing purpose, not in any way as suggestion, appreciation or criticism. Any feedback or different opinions are highly encouraged via mail to paudelr28@gmail.com.

Ramesh Paudel
(Finance Department)



What's the secret that makes few organizations thrive while others stay mediocre or barely survive? This is the foundational question upon which many theories, researches, & case studies on management, leadership and strategy have been developed. Some point to visionary leaders like Steve Jobs, Some to innovations like in IKEA/Netflix/Apple/Microsoft, some to continuous improvement techniques such as TQM and Kaizen in Toyota, some to customer service excellence as in Amazon/Starbucks/Disney/Quatar Airways, & some others to resilience and discipline like in Jensen Huang's NVIDIA & Jamie Dimon's JP Morgan Chase.

I used to be (& still I'm) intrigued by such Case Studies, during my MBA, on successful organizations that were mediocre in the past. While trying to find the reason for such an exemplary transformation, many factors used to come into picture. However, I used to wonder if there could be one thing improving which, given right strategy and resources at place, any organization could grow to become successful and realize its vision. After few years of continuous study, research, observation and few experiences across multiple disciplines, now I feel like I am getting the answer (different opinions are highly appreciated) which I have attempted to share through this article. No jargons, just raw lessons from trenches.

The answer is not a magical wand nor is it an unheard secret. It is what we all know, we all share, work with it the every passing moment of our work life, make an impact to and be impacted by while thinking, feeling and taking decisions and actions in workplace. I mean: the culture. Yes! The culture & it makes sense-- as described below.

Back to Basics: What is culture?

Culture is the common belief system of an organization at broad level & the common belief system of a department or team at narrow. It shapes how people within an organization think, behave, interact & work. It is unwritten and invisible yet deeply rooted and very powerful energy like the "DNA" that you can't see it directly but you can see its effects on everything from work effort, work output, communication & work relationships to team work, productivity, employee engagement, & job satisfaction.

In one-line, it's the common thinking held persistently by the members on how they should behave in totality.

How does it work?

It works as an organization's operating system (OS). Just as a Smartphone's OS determines whether apps run smoothly or crash, culture decides whether strategies, leadership, and resources translate into results. A healthy OS-built on mutual trust & respect, teamwork, openness, purpose, and goal alignment-turns individual efforts into collective breakthroughs, like Microsoft's revival under Satya Nadella. A corrupted OS-plagued by fear, silos, ego, blames, & resistance- crashes even the best plans, as seen in Enron's collapse or Nokia's fall from dominance. In the sections ahead, I'll try to dissect the core "code" of culture: the beliefs and behaviors that silently shape success, failure, or mediocrity:

1. Open vs. closed mind

Allow me to ask a simple question. The cup on your table, if it is already full with tea/coffee, what happens if you try to pour more? Let alone more tea to enter, it overflows probably spilling out some of what was inside before. That is exactly how a closed mind works.

Normally in many workplaces, people keep preconceptions such as "I already know everything", "we've always done it this way", " If I share knowledge, I lose value/power", "management vs. employee mindset: changes/improvement/suggestions is not our job, we should do it the way it has been done for years", "sharing some skills or teaching something you know to others is like being superior", " if I asked for help, I will become inferior" " Asking questions/ or having different opinions are disrespect". These preconceptions make the cup full and reject changes, improvements, creativity and innovation while maintaining status quo resulting in same task being done in same manner for million years.

2. Purpose vs. Duty

Just a fun question: If we run on the treadmill for two hours, where do we reach? Working with a clear purpose is like having a compass-it ensures every effort moves in the right direction. When people understand the "why" behind their work, they feel motivated, take initiative, and contribute meaningfully. On the other hand, treating work as mere duty-without understanding its purpose-leads to mechanical effort, low engagement, and missed opportunities for improvement. Purpose-driven work fuels innovation and impact, while duty-bound work risks becoming routine and directionless. Let's understand with an example:

Employee A (Purpose-Driven): Tom works in customer support, but he sees his job as more than just answering calls. He believes that the purpose of his work is to solve customers' problems and make their experience better. So, he listens patiently, finds the best solutions, and even suggests improvements to the service team. As a result, customers feel valued, and Tom finds satisfaction in his work.

Employee B (Duty-Focused): Jerry, on the other hand, sees his job as just answering a number of calls for a set number of hours. He takes addressing customer as his obligation, becomes frustrated with grievances, and avoids complex issues to keep his work easy. Customers sense his lack of care, and he feels no connection to his work-just waiting for his shift to end.

3. Fear vs. Trust

Fear-driven environments breed secrecy, hesitation, and resistance to change. Employees fear making mistakes, speaking up, change, leading to missed opportunities and stagnation. They stay in their comfort zones, prioritizing safety over growth. In contrast, a trust-based workplace fosters openness, collaboration, and innovation. Employees feel safe to share ideas, admit mistakes, and take calculated risks, knowing they won't be blamed or criticized but supported. This trust unlocks creativity, strengthens teamwork, and accelerates progress. And, trust- is a practice!

4. Goal Alignment

A 2019 Harvard Business Review article states, "Purpose (goal) is the key to motivation-and motivated employees are the key to realizing your goal." When employees see how their work aligns with the organization's larger objective-like maximizing shareholder's wealth-they develop feeling of importance, sense of purpose & feel connected.

For example, a frontline employee handling customer queries may see their role as just answering questions. But when they understand that great service/customer experience builds customer trust, boosts retention, cross selling & repeat purchase, along with enhancing bank's image through word of mouth ultimately increasing business & thereby improving revenue/profitability & shareholder's wealth, they realize their contribution to the bank's success. Similarly, a risk analyst who ensures loan quality isn't just assessing applications-they're protecting assets, reducing defaults/provisions, and therefore securing shareholder returns.

5. Teamwork vs. Dominance

Team functions best when responsibilities are shared fairly. But in many workplaces, an imbalance arises-some take on the bulk of the work while others remain disengaged. This not only leads to exhaustion and errors but also fosters resentment, decreases morale, and increases turnover. When a few carry the weight while others remain passive, the entire system suffers. True teamwork starts with fair allocation of tasks among member and it thrives with mutual respect, collaboration and supporting each other to achieve common goal.

6. Quality vs. Quantity

In Restaurant business, let's imagine a chef preparing 50 average meals vs. 10 exceptional ones. Which leaves lasting impact & repeat the customers? While quantity may increase output, rushing compromises quality, leading to errors, rework, and dissatisfied customers and the worker him/herself. A quality-focused approach prioritizes effectiveness and value. It values doing things right over just doing more. Quality work may take a little longer, but it builds trust, enhances reputation, and drives long-term success. For this, effective workload management among members of the team & person-job-fit is essential.

7. Mutual respect vs. inferiority/superiority

A workplace built on mutual respect fosters collaboration, trust, and shared success. When individuals appreciate and respect each other's strengths-regardless of any factor-ideas flourish, teamwork strengthens, and everyone grows together. In contrast, a superiority mindset dismisses others' contributions, while an inferiority mindset leads to hesitation and self-doubt. Both limit potential and weaken the team. True success comes when everyone feels valued, heard, empowered, & confident to put forward their view. Respect isn't about status-it's about recognizing the unique value each person brings.

8. "Know it all" vs. "learn it all"

A "know-it-all" mindset shuts the door to growth-people resist feedback, stick to old ways, and fear being wrong. In contrast, a "learn-it-all" mindset keeps the door open, embracing curiosity, new ideas, and continuous learning while accepting mistakes. When Satya Nadella took over Microsoft, he encouraged a shift from proving intelligence to expanding it. Instead of competing to be the smartest in the room, employees started asking, "What can I learn?" This mindset led to breakthroughs in AI, cloud computing, and open-source collaboration. More than just profits, it created a culture where people felt valued, adaptable, and excited to grow together (Source: Havard Business School Publications).

9. Change vs. convention

Take Nokia, once a mobile giant, but hesitant to adapt to the Smartphone revolution. In contrast, Apple embraced change, reinventing mobile technology. The result? One thrived, the other struggled. Change isn't about discarding tradition but improving upon it. Growth happens when we ask, "Is there a better way?" instead of "This is how we've always done it." This applies not only in grand or organizational level, but also in divisional/departmental/unit/ individual level.

10. Blaming vs. problem solving

When things go wrong, there are two choices-point fingers or find solutions. Blaming is easy; it shifts responsibility to others and make people feel safe. Problem-solving, on the other hand, takes ownership, focuses on solutions, and moves things forward. A blaming mindset says, "It's the team's fault", "people are slow", "that person/team is like that" while a problem-solving mindset asks, "What went wrong, and how can we fix it or help to fix it?" One creates tension, the other builds growth. The difference? Blaming looks backward, problem-solving looks ahead. It is difficult to apply than saying or just writing, but with practice, such habit can be developed.

Conclusion: Soft reengineering.

Culture is the invisible force that shapes success or stagnation. Many organizations have right strategy & resources at place, but they're unable to realize their true potential due to resisting inertia in the operating system. For this, a cultural transformation is needed: what I like to call the soft reengineering. Unlike rigid overhauls, it's about rewiring mindsets: fostering trust over fear, purpose over duty, and collaboration over dominance. Organizations that master this transformation, like Microsoft or Apple, don't just adapt-they thrive.

Extra:

Once an interviewer asked Steve Jobs, "how do you learn to run a company?" He replies, "you know throughout the years in business, I found something which is I always ask why you do things? And the answer you invariably get is oh! That's just the way it's done. Nobody knows why they do what they do, nobody thinks about things very deeply in business……if you are willing to ask a lot of questions and work really hard, you can learn business pretty fast. It's not the hardest thing in the world".

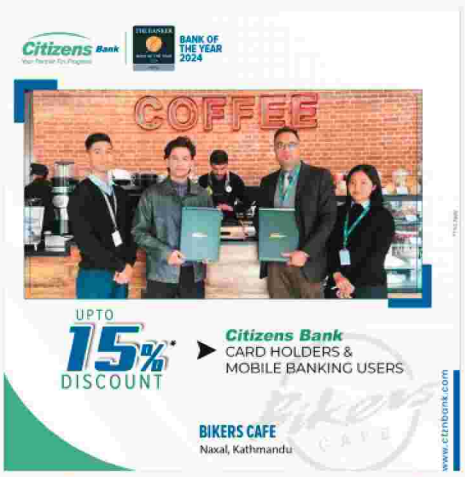
सिटिजन्स बैंकद्वारा नविकरण प्रतिष्ठान नेपाललाई सहयोग



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत लामो समय देखी निरन्तर रूपमा अनाथ बालबालिकाहरूको लागी काम गर्दै आएको रिन्यू फाउन्डेसन नेपाल (नविकरण प्रतिष्ठान नेपाल) लाई सहयोग प्रदान गरेको छ । विभिन्न दाताबाट प्राप्त सहयोगबाट संचालन भइरहेको र करिब ४५ जना बालबालिकाहरूले आश्रय लिइरहेको सो संस्थालाई बैंकले दैनिक उपभोग्य खाद्यान्न सामाग्रीहरू र वाटर डिस्पेन्सर उपलब्ध गराएको हो ।

संस्थामा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेशराज पोखरेलज्यूले सहयोग स्वरूप बालबालिकाहरूलाई सामाग्रीहरू हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले संस्थालाई सानै भएपनि सहयोग गर्न पाउँदा आफुलाई धेरै खुशी महशुस भएको कुरा व्यक्त गर्नुभयो । संस्था तथा त्यहाँ रहेका बालबालिकाहरूको उत्तरोत्तर प्रगतिको कामना गर्दै उहाँले यस्ता संस्थाहरूले अनाथ बालबालिकाको हेरचाह र शिक्षाको लागि समाजमा उदाहरण बसाइरहेको कुरा पनि व्यक्त गर्नुभयो ।

सिटिजन्स बैंक र बाईकर्स क्याफे बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र नक्साल, काठमाडौं स्थित बाईकर्स क्याफे बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ । सो समझदारीपत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले बाईकर्स क्याफेमा १५% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ । बैंकले डिजिटल बैंकिङ्ग माध्यमहरूको प्रयोगलाई बढाउन र ग्राहकहरूलाई डिजिटल माध्यमबाट भुक्तानी गर्न प्रोत्साहन गर्न समय समयमा ग्राहकमैत्री सुविधाहरू सञ्चालनमा ल्याउँदै आएको छ । डिजिटल कारोबार गर्दा पाइने छुट सम्बन्धी विस्तृत विवरणहरु सिटिजन्स बैंकको वेबसाइटमा प्राप्त गर्न सकिनेछ ।

सिटिजन्स बैंकको १९८औं शाखा काठमाडौंको पानीपोखरीमा



विगत १८ बर्ष देखि अनवरत रूपले ग्राहकबर्गमाझ सर्वसुलभ र सुरक्षित बैंकिङ्ग सेवा पुर्‍याँउदै आएको सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आफ्नो १९८ औं शाखा काठमाडौंको पानीपोखरीमा संचालनमा ल्याएको छ । यससंगै काठमाडौं उपत्यका भित्र यस बैंकको ३९ वटा शाखाहरू र वाग्मती प्रदेशमा ५५ वटा शाखाहरू संचालनमा रहेका छन् ।

पानीपोखरीमा आयोजित एक कार्यक्रमका बीच बैंकका संचालक समितिका अध्यक्ष श्री प्रबल जंग पाण्डेज्यूले नयाँ शाखाको शुभारम्भ गर्नुभयो । कार्यक्रमलाई संवोधन गर्दै अध्यक्ष पाण्डेले प्रुडेन्ट बैंकिङ्ग र सुशासनमा कुनै सम्झैता नगरी ग्राहक सेवामा विशेष ध्यान पुर्‍याउने दृढता व्यक्त गर्नुभयो । उहाँले नयाँ शाखाका कर्मचारीहरूलाई शुभकामना व्यक्त गर्दै अनुशासित र मर्यादित ढंगबाट काम गर्दै संस्थालाई अझ नयाँ उचाईमा लैजानका लागि प्रेरित गर्नुभयो । सो अवसरमा बैंक संचालक समितिका सदस्यहरू, प्रमुख कार्यकारी अधिकृत र उच्च व्यवस्थापनको पनि उपस्थिति थियो । उक्त शाखाको उद्घाटन समारोहमा स्थानीय निकायका प्रतिनिधिहरु, उद्योगी, व्यापारी, विभिन्न संघ संस्थाका प्रमुख तथा नागरिक समाजका अगुवाहरूको बाक्लो उपस्थिति रहेको थियो ।

सिटिजन्स बैंक र वात्सल्य नेचुरल IVF बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र नारायणचौर, काठमाडौं स्थित वात्सल्य नेचुरल IVF बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारीपत्रमा हस्ताक्षर भएको छ ।

सो समझदारीपत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक र मोबाइलबैंकिङ्ग ग्राहकहरूले वात्सल्य नेचुरल IVF मा 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 बैंक र ईलाइट डेन्टल स्टुडियो बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र सामाखुशी काठमाडौं, स्थित ईलाइट डेन्टल स्टुडियो बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक, प्रिभिलेज कार्डबाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले ईलाइट डेन्टल स्टुडियोमा १५% आकर्षक छुट पाउनेछन् ।

यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकको १९९ औं शाखा ललितपुरको हरिसिद्धीमा



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आफ्नो १९९ औं शाखा ललितपुरको हरिसिद्धीमा संचालनमा ल्याएको छ । यससंगै काठमाडौं उपत्यका भित्र यस बैंकको ४० वटा शाखाहरू र वाग्मती प्रदेशमा ५६ वटा शाखाहरू संचालनमा रहेका छन् । हरिसिद्धीमा आयोजित एक कार्यक्रमका बीच बैंक संचालक समितिका अध्यक्ष श्री प्रबल जंग पाण्डेज्यूले नयाँ शाखाको शुभारम्भ गर्नुभयो । कार्यक्रमलाई संवोधन गर्दै अध्यक्ष पाण्डेले ग्राहकहरूलाई सर्वसुलभ र सुरक्षित बैंकिङ्ग सेवा पुऱ्याँउदै उहाँहरूको विश्वास र समर्थन समेटेर हामी यहाँसम्म आइपुगेको र यस नयाँ शाखाबाट हरिसिद्धी वरपरका ग्राहकहरु माझ पहिलो रोजाइको बैंक बनेर सुरक्षित र गुणस्तरीय सेवा प्रदान गर्न शाखाका कर्मचारीहरूलाई शुभकामना समेत व्यक्त गर्नुभयो । सो अवसरमा बैंक संचालक समितिका सदस्यहरू, प्रमुख कार्यकारी अधिकृत र उच्च व्यवस्थापनको पनि उपस्थिति थियो । उक्त शाखाको उद्घाटन समारोहमा स्थानीय निकायका प्रतिनिधिहरु, उद्योगी, व्यापारी, विभिन्न संघ संस्थाका प्रमुख तथा नागरिक समाजका अगुवाहरूको बाक्लो उपस्थिति रहेको थियो ।

सिटिजन्स बैंक र जननी फर्टिलिटी क्लिनिक बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र कुपन्डोल, ललितपुर स्थित जननी फर्टिलिटी क्लिनिक बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले जननी फर्टिलिटी क्लिनिक मा ५% औषधी छुट, १०% प्याथोलोजि टेस्टर छुट र डाक्टर परामर्शमा ५०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकको दीर्घ सेवा सम्मान



१८ वर्ष अघि २०६४ साल वैशाख ७ गते जम्मा ४३ जना कर्मचारी बाट विधिवत बैंकिङ सेवा सुरू गरेको यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले बैंकमा अविरल १० वर्ष र १५ वर्ष सेवा प्रवाह गरेका कर्मचारीहरूलाई दीर्घ सेवा सम्मान गरेको छ । आजको दिन (चैत्र १) गते बैंकले कर्मचारीको दिन (Employee Day) को रूपमा मनाउँदै आएको छ । बैंकले अठारौं वर्ष पुरा गरी उन्नाइसौं वर्षमा प्रवेश गर्न लागेको सुखद उपलक्ष्यमा एक महिने बार्षिक उत्सव सम्बन्धी कार्यक्रमहरू आयोजना गरिरहेको छ । वैशाख ७ गते बैंकको वार्षिक उत्सवको दिन हो ।

बैंकको केन्द्रीय कार्यालय नारायणहिटी पथमा आयोजित एक कार्यक्रमका बीच बैंकका प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलले बैंकमा अविरल १० वर्ष सेवा प्रवाह गरेका ६१ जना र १५ वर्ष सेवा प्रवाह गरेका १८ जना गरि जम्मा ७९ जना कर्मचारीलाई प्रमाणपत्र सहित 'दीर्घ सेवा सम्मान' प्रदान गर्नु भएको हो । बैंकमा हाल १८ सय कर्मचारीहरू कार्यरत रहेका छन् । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले बैंक अहिलेको अवस्थासम्म आइपुग्नको लागि कर्मचारीको मिहिनेत, लगनशिलता, प्रतिबद्धता र जिम्मेवारीले महत्वपूर्ण भूमिका निर्वाह गरको बताउँदै आगामी दिनमा पनि आफ्नो तर्फबाट सत प्रतिशत योगदान दिन आग्रह गर्नुभयो । सोही समारोहमा बैंकले २०८२ सालको क्यालेण्डर पनि सार्वजनिक गरेको छ ।

बैंकका गतिविधिहरू

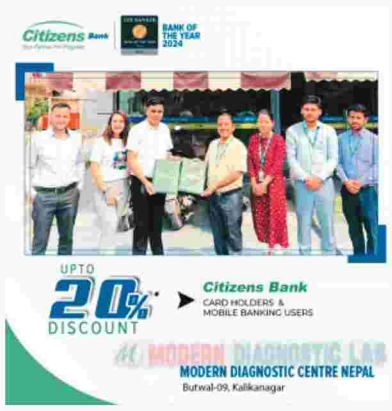
सिटिजन्स बैंकद्वारा "Topup / Fonepay Direct गरौं, बम्पर उपहार जितौं !" अभियान सुरू



सटिजन्स बैंक इन्टरनेसनल लिमिटेडले Fonepay र F1 Soft सङ्गको सहकार्यमा "Topup र Fonepay Direct गरौं, बम्पर उपहार जितौं !" भन्ने नयाँ अभियान सार्वजनिक गरेको छ । यस अभियान अन्तर्गत ग्राहकहरूले आकर्षक उपहारहरु जित्ने अवसर पाउनुका साथै बम्पर उपहार iPhone 16 प्राप्त गर्न सक्नेछन् ।

यस अभियानको मुख्य उद्देश्य डिजिटल कारोबारलाई प्रवर्द्धन गर्दै बैंकको मोबाइल बैंकिङ्ग सेवाको प्रयोग बढाउने हो । बैंकले डिजिटल भुक्तानीलाई प्रोत्साहन गर्दै ग्राहकहरूलाई सजिलो, सुरक्षित र आधुनिक बैंकिङ्ग सेवाको अनुभव प्रदान गर्ने लक्ष्य राखेको छ । यस अभियानमा सहभागी हुन ग्राहकहरूले Citizens Smart मोबाइल बैंकिङ्ग एपमार्फत कम्तीमा रू १०० को मोबाइल टपअप र कम्तीमा रू ५०० को Fonepay Direct कारोबार गर्नुपर्नेछ । यी कारोबार पूरा गर्ने ग्राहकहरु साप्ताहिक तथा बम्पर उपहारका लागि योग्य बन्नुहुनेछ । यस अभियान अन्तर्गत हरेक हप्ता १०० जना भाग्यशाली विजेताले रू १०० को मोबाइल टपअप प्राप्त गर्नुहुनेछ । त्यसैगरि अभियानको अन्त्यमा एक भाग्यशाली ग्राहकलाई नयाँ iPhone 16 प्रदान गरिनेछ । थप जानकारीका लागि नजिकको सिटिजन्स बैंकको शाखामा सम्पर्क गर्न वा बैंकको औपचारिक वेबसाइट तथा सामाजिक सञ्जाल पेजहरु हेर्न सकिन्छ ।

सिटिजन्स बैंक र मोर्डन डायग्नोस्टिक सेन्टर नेपाल बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र बुटवल स्थित मोर्डन डायग्नोस्टिक सेन्टर नेपाल बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले मोर्डन डायग्नोस्टिक सेन्टर नेपालमा २०% सम्मको आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ । बैंकले डिजिटल बैंकिङ्ग माध्यमहरूको प्रयोगलाई बढाउन र ग्राहकहरूलाई डिजिटल माध्यमबाट भुक्तानी गर्न प्रोत्साहन गर्न समय समयमा ग्राहक मैत्री सुविधाहरू सञ्चालनमा ल्याउँदै आएको छ । डिजिटल कारोबार गर्दा पाइने छुट सम्बन्धी विस्तृत विवरणहरु सिटिजन्स बैंकको वेबसाइटमा प्राप्त गर्न सकिनेछ ।

सिटिजन्स बैंकको २०० औं शाखा खोटाङको दिक्तेलमा



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा आफ्नो थप एक नयाँ शाखा कोशी प्रदेशको खोटाङ जिल्ला, दिक्तेल स्थित रूपाकोट मझुवागढी नगरपालिका वार्ड १ मा संचालनमा ल्याएको छ । यो संगै बैंकको २०० वटा शाखाहरू संचालनमा आएका छन् । नयाँ शाखाको संचालन सँगै कोशी प्रदेशमा संचालनमा रहेका शाखाहरूको संख्या २८ पुगेको छ । आज मिति २०८१ गते उक्त शाखा कार्यालयमा पूजा पाठ गरी बैंकिङ्ग कारोवारको शुरूवात गरिएको छ ।

कार्यक्रमलाई संवोधन गर्दै प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलज्यूले ग्राहकहरूलाई उत्कृष्ट सेवा सुबिधा पुर्‍याउने क्रममा खोटाङ दिक्तेलमा नयाँ शाखा संचालनमा ल्याएर अझ उच्चस्तरीय ग्राहक सेवामा समर्पित रहने कुरा व्यक्त गर्नुभयो । नयाँ शाखा शुभारम्भ भएको दिनमानै बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत दिक्तेल रूपाकोट मझुवागढी नगरपालिका वार्ड ९ मा संचालनमा रहेको श्री महेन्द्रोदय माध्यमिक विद्यालयलाई कम्पयूटर र प्रिन्टर सहयोग उपलब्ध गराएको छ । विद्यालयमा आयोजित कार्यक्रमका बीच बैंकका प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलज्यूले सहयोग स्वरूप सो सामाग्री हस्तान्तरण गर्नुभएको हो । समारोहलाई सम्बोधन गर्दै उहाँले बैंकको यो सानो सहयोगले विद्यालयमा अध्ययनरत सम्पूर्ण विद्यार्थीहरू लाभान्वित हुने विश्वास व्यक्त गर्नुभयो ।

सिटिजन्स बैंकद्वारा हिमालय आखा अस्पताल पोखरालाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत गण्डकी प्रदेश कास्की जिल्ला, पोखरा घारीपाटनमा अवस्थित हिमालय आँखा अस्पताललाई १० वेटिङ्ग चेयर (कुर्सी) सहयोग प्रदान गरेको छ । अस्पतालले आफ्नो स्थापना देखिनै आँखामा समस्या भएका बिरामीहरूलाई उत्कृष्ट सेवा प्रदान गर्दै आएको छ ।

सिटिजन्स बैंकद्वारा लोटस सार्वजनिक विद्यालयलाई कम्प्युटर र प्रिन्टर वितरण



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत कोशी प्रदेश मोरंग जिल्लाको बुढी गंगा गाउँपालिका २ मा अवस्थित लोटस सार्वजनिक विद्यालयलाई कम्प्युटरर प्रिन्टर सहयोग प्रदान गरेको छ । दलित, जनजाती, अनाथ तथा विपन्न वर्गका करिब १५० बालबालिकालाई निःशुल्क रूपमा अंग्रेजी माध्यममा अध्यापन गराउँदै आएको सो विद्यालयलाई विद्यार्थीहरूको पठनपाठनमा सहजता होस भन्ने हेतुले बैंकले सो सहयोग प्रदान गरेको हो । विद्यालयमा आयोजित एक समारोहका बीच बैंकका प्रमुख कार्यकारी अधिकृत गणेश राज पोखरेल ज्यूले सहयोग स्वरूप कम्प्युटरर प्रिन्टर हस्तान्तरण गर्नु भएको हो । समारोहलाई सम्बोधन गर्दै प्रमुख कार्यकारी अधिकृत पोखरेलले बैंकको यो सानो सहयोगले विद्यालयमा अध्ययनरत विद्यार्थीहरू लाभान्वित हुने विश्वास व्यक्त गर्नुभयो । विपन्न समुदायका विद्यार्थीहरूलाई सहयोग प्रदान गर्न पाँउदा आफ हर्षित भएको पनि बताउनु भयो । 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 विषय जानकारी गराएको छ ।

सिटिजन्स बैंकद्वारा बेबी लाईफ होमलाई सहयोग प्रदान



बिगत १८ वर्ष देखि विश्वसनीय र सर्वसुलभ बैंकिङ्ग सेवा पुर्याउँदै आएको यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले करिब डेढ दशक देखि एच .आई.भी संक्रमित अबोध बालबालिकालाई लालनपालन, स्वास्थ्य उपचार, शिक्षा, मनोरंजन प्रदानगर्दै आएको बेबीलाईफ होमलाई आर्थिक सहयोग स्वरूप रु दुई लाख प्रदान गरेको छ । बैंकले आफ्नो १८ औं बार्षिक उत्सव आँउदो बैशाख ७ गते मनाउदै छ । सोही उपलक्ष्यमा बैंकले यस संस्थालाई आर्थिक सहयोग प्रदान गरेको हो । बेबी लाईफ होममा हाल २७ जना एच .आई.भी संक्रमित बालबालिका आश्रित रहेका छन् । विशेष गरी बिपन्न समुदायमा जन्मेका एच. आई. भी पोजिटिभ भएका बाल बालिकालाई शिक्षा प्राप्त गर्ने आधारभूत अधिकार प्रदान गर्न संस्थालाई निकै कठिन चुनौतीहरूको सामना गर्नुपर्ने हुदाँ संचालनमा केही सहजता होस भन्ने हेतुले बैंकले एक समारोहकाबीच रु दुई लाखको चेक संस्थाका संचालक श्री राजकुमार पुनलाई हस्तान्तरण गरेको हो। उक्त रकम बालबालिकाको खानपान, शिक्षा र स्वास्थोपचारमा खर्च गर्ने कुरा संस्थाका संचालक श्री राजकुमार पुनले जानकारी दिनुभयो ।

सिटिजन्स बैंकद्वारा ग्लोबल मनिविक (Global Money Week-2025) को अवसरमा सातवटै प्रदेशमा विभिन्न वित्तीय साक्षरताका कार्यक्रमहरू सम्पन्न



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले ७ वाटै प्रदेशमा रहेका अफ्ना ४९ शाखा कार्यालयहरू बाट विभिन्न वित्तीय साक्षरता कार्यक्रम संचालन गरेर थिंक बिफोर यू फलो,वाइजमनि टूमरो (Think before you follow, Wise Money Tomorrow) भन्ने मूल नाराका साथगत चैत्र ४ देखी १० गते सम्म संचालनभएको ग्लोबल मनिविक (Global Money Week-2025) हजारौँ सर्वसाधारण लक्षितवर्गलाई वित्तीय ज्ञान प्रदान गरेर सम्पन्न गरेको छ ।

ग्लोबल मनिविक अन्तर्गत बैंकले कोशी प्रदेशको भोजपूर, महेन्द्रचोक विराटनगर,विर्तामोड, इटहरी,कर्सिया र शहिदभूमि, मधेश प्रदेशका वीरगन्ज, निजगढ, बोदेबर्साइ र जनकपूर, बाग्मती प्रदेशको भरतपुर,भैंसेपाटी, मनहरी, मंगलपूर, चरिकोट, नारायणगढ, नारायण गोपाल चोक,धुमबाराही, ग्वार्खो, नयाँबजार, हरिहरपूरगढी, ज्यामिरे, टाँडी, कुलेश्वर, टेकु, लामबगर, डिल्लीबजार र सिन्धुली,गण्डकी प्रदेशको अमरापुरी,धारापानी बाग्लुङ्ग, चामे, दमौली, कावासोती र कोल्हुवा,लुम्बिनी प्रदेशको तुलसीपूर, जीतपूर, कालिकानगर, मनिग्राम, ओडारी, कोहलपूर र सूख्खानगर कर्णाली प्रदेशको जाजरकोट,जुम्ला, जुफल, सिमीकोट र नाम्खामा तथा सुदूरपश्चिम प्रदेशको ढकारी र पाटनमा विभिन्न वित्तिय साक्षरताका कार्यक्रमको आयोजना गरी वित्तीय ज्ञान प्रदानगर्ने 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 बैंकिङ्ग प्रणालीकै प्रयोग गर्न समेत उक्त कार्यक्रमबाट आग्रहगरिएको छ । यसबाट बैंकिङ्ग प्रणाली मजवुत हुने साथसाथै युवा र विद्यार्थीमा वित्तीय ज्ञानको विकास हुनेविश्वास बैंकले लिएको छ।

सिटिजन्स बैंकको मोबाइल बैंकिङ एपमा PAN अपडेट र ब्यालेन्स सर्टिफिकेट अनुरोध गर्न सकिने सुबिधा थप

डिजिटल बैंकिङ्गलाई उच्च प्राथमिकतामा राख्दै बिगत अठार वर्ष देखि आम नेपाली सर्वसाधारण ग्राहकहरू माझ सर्व सुलभ बैंकिङ्ग सेवा पुर्याउँदै आएको सिटिजन्स बैंकले ग्राहकहरुको लागी अब घरमै बसी बसी बैंकको मोबाइल बैंकिङ्ग एप मार्फत आफ्नो खातामा PAN अपडेट गर्न सक्नुका साथै ब्यालेन्स सर्टिफिकेट आवश्यक परेमा एप मार्फत अनुरोध गर्न सकिने व्यवस्था मिलाएको छ । यस सुविधा पश्चात ग्राहकहरुले बैंकको शाखा कार्यालय नगई सहज र झंझट मुक्त सुविधा प्राप्त गर्न सक्नुहुने विश्वास बैंकले लिएको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकको १८ औं वार्षिकोत्सवको अवसरमा छुटै छुटको योजना



डिजिटल बैंकिङ्गलाई उच्च प्राथमिकतामा राख्दै आएको सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले आफ्नो १८ औं वार्षिकोत्सवको उपलक्ष्यमा डिजिटल बैंकिङ्ग कारोबारमा आकर्षक छुटको योजनाहरू सार्वजनिक गरेको छ ।

वैशाख ७ गतेको वार्षिकोत्सवलाई मध्य नजर गर्दै बैंकले यहि वैशाख १ गते देखि वैशाख ३१ गते सम्म १ महिनाको लागि लागू हुने गरि विभिन्न सेवा सुविधामा भारी छुट र क्यासब्याक, लगायतका योजनाहरू सार्बजनिक गरेको हो । सो योजना अर्न्तगत डेविट कार्ड प्रयोगकर्ताहरूले पहिलो पटक पस (POS) मेसिन वा अनलाईन मार्फत रू १,००० वा बढीको कारोबार गर्दा १८ प्रतिशत वा बढिमा रू १८० क्यास ब्याक दिइने छ । यसैगरी सिटिजन्स मोबाईल बैंकिङ्ग मार्फत QR Code स्क्यान गरि भुक्तानी गर्ने ग्राहकहरूको लागि पनि रू ५०० वा बढीको कारोबार गर्दा १८ प्रतिशत वा बढिमा रू १८० क्यास ब्याक प्रदान गरिने छ । साथै Fonepay Merchant ले आफ्नो व्यवसायिक कारोवार रकम त्तच मार्फत प्राप्त गर्दा प्रत्येक दिन एक जना Merchant लाई रू १,८०० सम्म क्यासब्याक प्रदान गरिने छ । साथै बैंकले योजना अवधीभरमा इ-कम कार्ड लिई पहिलो पटक Top Up गर्दा सो Top Up मा शुल्क नलाग्ने, निःशुल्क डिम्याट खाता खोलिदिने व्यवस्था,स्मार्ट बचत खाता खोली पहिलो पटक मोबाईल बैंकिङ्ग मार्फत मोबाईलमा रिचार्ज गर्दा १५ प्रतिशत वा बढिमा रू ५० क्यासब्याक उपलब्ध पाउनु हुनेछ । र साथै बैंकको एक मोबाईल बैंकिङ्ग ग्राहकलाई निःशुल्क माउन्टेन फ्लाईट टिकट प्राप्त हुनेछ । वार्षिकोत्सवकै उपलक्ष्यमा बैशाख महिनाभर भर्चुअल क्रेडिट कार्ड जारी गर्दा पहिलो बर्षको जारी शुल्कमा पनि ५० प्रतिशत छुटको व्यवस्था रहेको छ । डिजिटल कारोबारमा प्रदान गरिने यस्ता आकर्षक छुट योजनाहरुले आम सर्वसाधारणहरू नगद रहित कारोबारमा अभ्यस्त हुने र समग्र डिजिटल बैंकिङ्ग लाई वढवा मिल्ने विश्वास बैंकले लिएको छ ।



सिटिजन्स बैंकद्वारा रक्षा नेपाललाई सहयोग प्रदान



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले संस्थागत सामाजिक उत्तरदायित्व कार्यकम अन्तर्गत यौन शोषणमा परेका बालिका र महिला, विशेषगरी बेचबिखन र यौन हिंसाको जोखिममा परेका बालबालिकाको सुरक्षाको लागि प्रशंसनिय कार्य गर्दै आएको संस्था रक्षा नेपाललाई दैनिक उपभोग्य खाद्यान्न सामाग्री र स्यानिटरी प्याड सहयोग प्रदान गरेको छ । दुई दशकदेखि विभिन्न हिंसामा परेका महिला, किशोरी तथा बालबालिकाको सुरक्षा र पुर्नस्थापनामा लागिपरेको संस्था रक्षा नेपालले उनीहरुलाई सीप, शिक्षा, काउन्सेलिङ, कानूनी सहयोग, आत्मरक्षा र आत्मजागरुकता मार्फत आत्मनिर्भर बनाउने प्रयास गरिरहेको छ ।

बैंकले एक समारोहका बीच रक्षा नेपाललाई सामाग्रीहरू हस्तान्तरण गरेको हो । बैंकको यो सहयोगप्रति धन्यबाद ज्ञापन गर्दै उहाँहरूले आगामी दिनमा पनि महिला र बालबालिकाको अधिकारको लागि कार्यहरू गर्दै जान हौसला मिलेको कुरा बताउनुभयो । समाजमा उल्लेखनीय मानवीय कार्य गर्दै आएको संस्थालाई सहयोग गर्न पाँउदा संस्थाको संचालनमा केही सहजता हुने विश्वास बैंकले लिएको छ । 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 विषय जानकारी गराएको छ ।

सिटिजन्स बैंक र द मल्ल होटल बीच समझदारी



सिटिजन्स बैंक इन्टरनेसनल लिमिटेड र लेखनाथ मार्ग, काठमाडौं स्थित द मल्ल होटल बीच सिटिजन्स बैंकका ग्राहकहरूलाई विशेष छुट दिने समझदारी पत्रमा हस्ताक्षर भएको छ ।

सो समझदारी पत्रमा हस्ताक्षर पश्चात् सिटिजन्स बैंकका कार्डबाहक, प्रिभिलेज कार्ड बाहक र मोबाइल बैंकिङ्ग ग्राहकहरूले द मल्ल होटलमा १५% आकर्षक छुट पाउनेछन् । यस किसिमको सहकार्यबाट बैंकका ग्राहकहरू लाभान्वित हुनुका साथै नगद कारोबारबाट डिजिटल कारोबार तर्फ उत्प्रेरित हुने विश्वास बैंकले लिएको छ । बैंकले डिजिटल बैंकिङ्ग माध्यमहरूको प्रयोगलाई बढाउन र ग्राहकहरूलाई डिजिटल माध्यमबाट भुक्तानी गर्न प्रोत्साह गर्न समय समयमा ग्राहकमैत्री सुविधाहरू सञ्चालनमा ल्याउँदै आएको छ । डिजिटल कारोबार गर्दा पाइने छुट सम्बन्धी विस्तृत विवरणहरु सिटिजन्स बैंकको वेबसाइटमा प्राप्त गर्न सकिनेछ ।

Other Activities of the Bank

8th Citizens Intra Bank Indoor Cricket Tournament

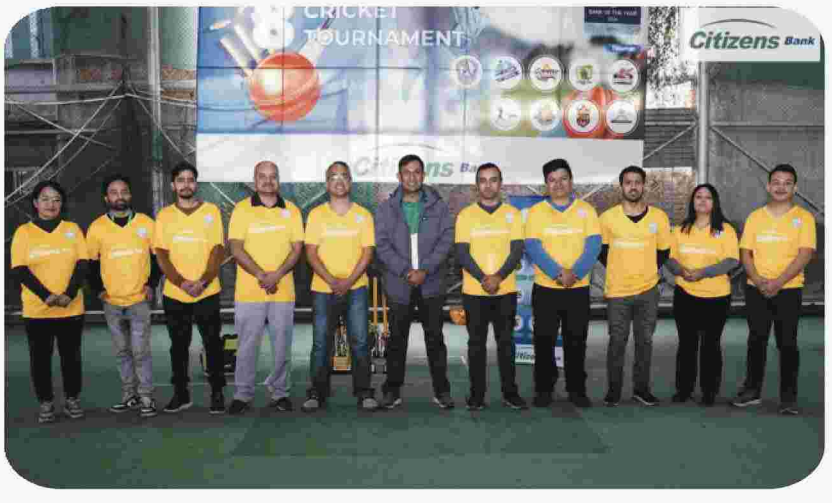
















Other Activities of the Bank

8th Citizens Intra Bank Indoor Cricket Tournament











Ceo's Visit to different Branches



Bouddha Branch



Chabahil Branch



Dillibazar Branch



Kamaladi Branch



Maitidevi Branch



Calendar Launch





Ceo's Visit to different Province

Koshi Province





Lumbini Province









Gandaki Province





EMPLOYEE 15 YEARS EXPERIENCE



" I am delighted to share that I have reached an exciting milestone of 15 incredible years with our organization. This journey has been filled with invaluable experiences that have significantly contributed to both my professional and personal growth. Over the years, I have had the privilege of working alongside multi-talented individuals, overcoming challenges that have verified my limits, and contributing to our collective success. Each moment has enriched my experience, from the projects we've undertaken to the bonds we've established.
I look forward to many more years of learning, collaboration, and striving for excellence together! "

DURGAMANI BARAL



Over the past 15 years at Citizens Bank International Limited, I have gained extensive experience across various areas of bank operations, including CSD and Teller roles at the branch level, as well as leadership positions such as Operation-in-Charge (OI), Assistant Branch Manager (ABM), and officiating Branch Manager. I also spent six years in the Operations Risk Management Department, where I developed a deep understanding of branch operations from a risk perspective, ensuring compliance with policies, manuals, and regulatory directives. Currently, I lead the Central Account Processing Unit, overseeing retail customer onboarding, ensuring compliance, and efficient processing within set timelines.

MANITA THICKEY



With 15 years in banking, spanning more than a decade and a half, I've experienced the industry's transformation from the frontlines of branch operations to the strategic depth of treasury. Over the years, I've built meaningful relationships with customers while also collaborating with teams to manage risk and optimize liquidity in treasury.
Each role has offered its own set of challenges, from adapting to new technologies and regulations to navigating economic shifts.
These experiences have not only honed my skills but also deepened my emotional connection to the work and the people who make it all possible.
I would like to thank the Citizens Bank's entire management team and colleagues for this wonderful journey. The growth, the challenges, and the meaningful connections have made this journey both professionally rewarding and profoundly impactful.
Jai Citizens !!

RUPAK SHRESTHA



As I reflect on my 15 years with Citizens Bank International Ltd., I feel deeply grateful for the journey. From my early days eager to learn and take on responsibility, to collaborating with talented colleagues and contributing to the Bank's success, each experience has shaped my professional growth. I've witnessed the transformation of banking, from traditional processes to digital innovations, learning the importance of adapting to change. Customer service has always been at the core of my work, and I've been fortunate to build lasting relationships with clients, helping them achieve their financial goals. Looking ahead, I remain committed to the Bank's values and am excited to continue contributing with the same enthusiasm, hoping to inspire others as I was inspired 15 years ago.

SUSMA SUBEDI



Having completed this significant journey with Citizens Bank, I'm excited to continue serving and contributing to the Bank's growth with my utmost effort. As I reflect on the past, I look forward to the future with a commitment to learning, contributing, and supporting the Bank's goals and vision. The experiences and lessons I've gained have equipped me with the confidence to face any challenges ahead, knowing that every small effort contributes to the Bank's larger success.
I hope to continue receiving the same level of support and understanding from my seniors moving forward. Thank you.

RINKU GHIMIRE



"I am deeply grateful and honored to have had the privilege of serving the glorious bank for the past 15 years. This journey has been filled with valuable experiences, challenges, and opportunities to grow both professionally and personally. I want to extend my heartfelt thanks to my colleagues and management for the unwavering support and trust over the years. It's has been an incredible journey, and I am excited to continue contribution to the success and growth of the bank .
JAI CITIZENS BANK !!!

SOMAN LAL TAJHYA

EMPLOYEE 15 YEARS EXPERIENCE



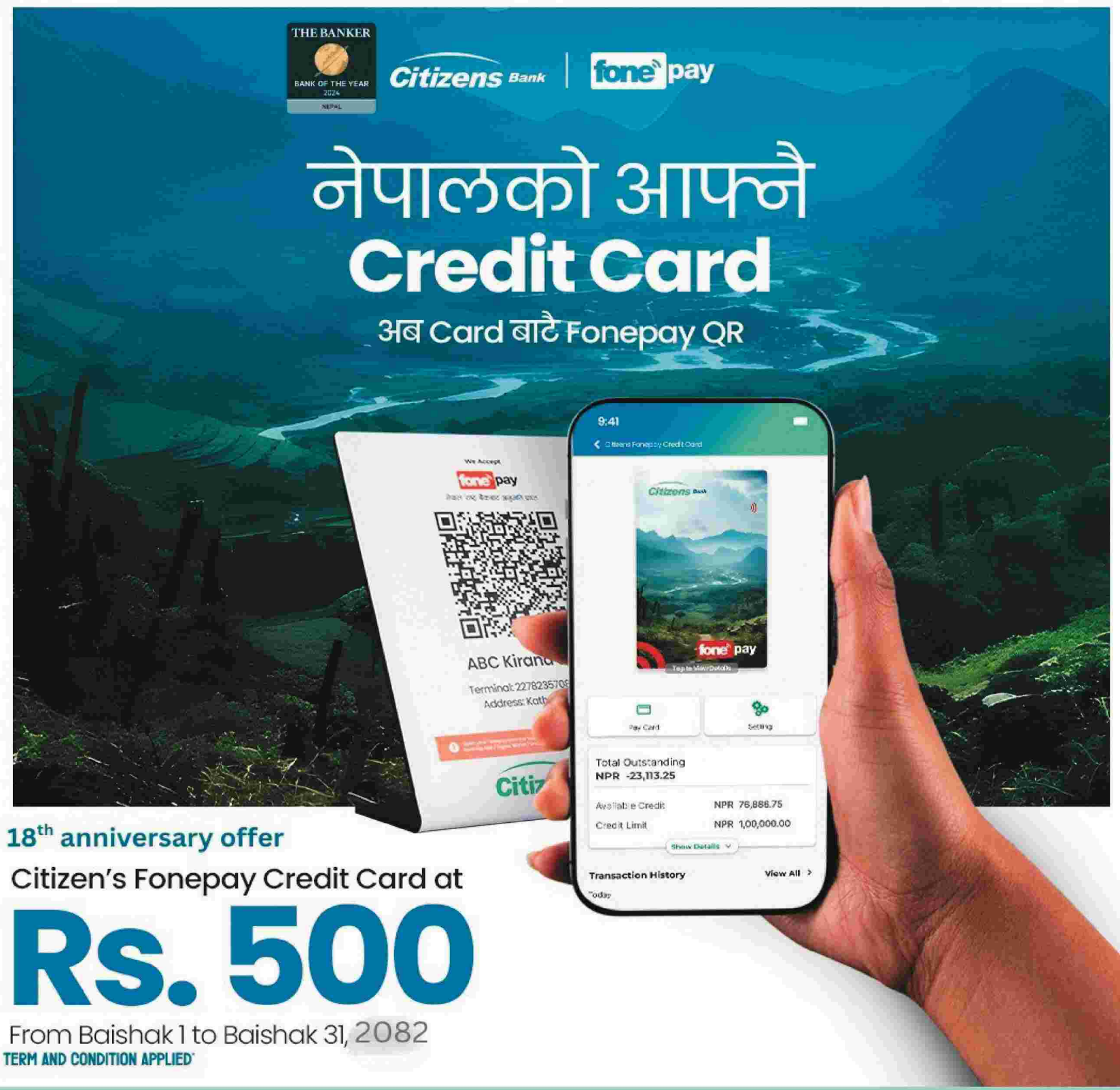
Fifteen years working at Citizens Bank is not just a career, it's a second home where challenges became learnings, colleagues became family members and every assignment became building blocks for my progress. As its Slogan says "Your Partner for Progress", it's really been the same for my case. Proud to be a companion on the journey of the Bank.
Jai Citizens Bank.

DIKENDRA KASAJOO



It has been wonderful experience working with such an incredible organization which has provided me supportive work environment to grow professionally as well as individually. I really feel rewarding to see how far I have come and this is possible due to guidance and support of the amazing people who believe in me and encourage me to take on new challenges. I am thankful for the opportunity to be a part of this organization.

RAMA MAHARJAN



EMPLOYEE 10 YEARS EXPERIENCE



Celebrating 10 years of growth and achievement, I'm deeply grateful for the support from my supervisors, mentors, and Citizens Bank. With the foundation I've built, I'm excited for new challenges and opportunities to continue making an impact.

YAGYA RAJ NEUPANE



My 10-Year Banking Journey
Over the past decade at Citizens Bank, I've grown from an entry-level position to a well-rounded banking professional with experience across both branch and department operations. From back-office support to customer service, relationship management, and credit analysis, I've developed a comprehensive understanding of the banking ecosystem.
This journey has shaped my leadership, teamwork, and problem-solving abilities while deepening my communication skills and professional relationships. I'm proud to contribute meaningfully to the success of my team, customers, and organization.
Jai Citizens!

JYOTI BIKRAM RANA



In the past 10 years at the bank, I've learned the value of trust, service, and continuous growth through overcoming challenges. Each obstacle has been an opportunity to learn, and believing in yourself is key to success.

JEENA BISTA



Celebrating 10 Years with Citizens Bank
Celebrating a decade with Citizens Bank has been an incredible journey of growth, challenges, and achievements. Over these ten years, I've developed professionally, learned new skills, and contributed to the organization's success. Looking back, I'm proud of how far I've come and the impact I've made. The future is even more exciting! I'm eager for the opportunities ahead and grateful for the amazing colleagues, experiences, and support I've had along the way. Here's to continued growth, success, and many more years to come!
Jai Citizens!

MENUKA MAHARJAN



Ten years at Citizens Bank have been a journey of ups and downs, filled with both challenges and growth. I'm grateful for the opportunities to develop my career, contribute to the financial system, and for the support from my colleagues and mentors.

BISHWO BAJRACHARYA



Reaching the 10-year mark at Citizens Bank has been an incredible milestone, allowing me to grow both professionally and personally through various roles and challenges.

- **Professional Development**: I've continually enhanced my skills, adapting to new technologies and regulations in the evolving financial landscape.
- **Team Collaboration & Mentorship**: Working with talented colleagues and mentoring others has been a rewarding aspect of my journey, with teamwork at the heart of my experience.

SANTOSHI GAJUREL



Starting my career at Citizens Bank International Ltd. and reaching the 10-year milestone feels like a significant achievement. Over the years, I've had the privilege of working in various roles, building strong professional relationships, and embracing the core values of the organization.
As the banking industry has evolved with technological advancements and digitalization, I too have grown, enhancing my technical and managerial skills while cultivating loyalty, patience, and commitment to the organization.
Jai Citizens!

SAGUN SHRESTHA



I am deeply grateful for the recognition and honor. It has been a blessing to work with an organization where I've spent such an important part of my life. The support, guidance, and camaraderie from both leadership and colleagues have made these 10 years truly memorable. I am proud to be part of this remarkable organization and look forward to continuing to contribute to its success.
Thank you again for this meaningful recognition-it motivates me to strive for excellence in everything I do.

SARITA KHADKA