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

CITIZENS NEWS BULLETIN

Year 2 | Issue 4 | November 2020

CEO'S MESSAGE

Ganesh Raj Pokharel



First of all, I would like to express my gratitude to all the stakeholders of the Bank who have been continuously working despite of this challenging COVID-19 pandemic situation. Since the COVID-19 crisis began, we have gone above and beyond to put our customers first. This concern for our customers and our communities is evident as we have responded with courage and diligence to an unprecedented volume of calls, questions, and concerns. As the crisis continues to unfold, the Bank sees the many ways that we are supporting each other and our customers. My special salute to all staff who despite of being COVID-19 positivehave maintained their energy there is not a hint of decrement in their work energy level.

I can honestly say that I have never been as proud of the Bank during my career with this great institution.We have also seen the best in our customers, many of whom have responded to longer than normal wait times with calmness and understanding.To our customers I say: "Thank you for your patience and for your trust in us. We do not take it for granted". Since the earliest days of this crisis, the Bank has taken decisive, coordinated actions to ensure the health and safety of our stakeholders.
Stressed environments, like the one we are in today, allow us to act as an important financial shock absorber for individuals, households, small businesses, and business houses by providing liquidity when it is mostneeded. This is a responsibility we take very seriously, and we will continue to stand by our customers going forward. We have long believed that we are an important part of the economic and social fabric of the communities in which we operate. And at times such as this; when so many households and businesses are struggling, the Bank wants to do more to support those in need in tangible ways.

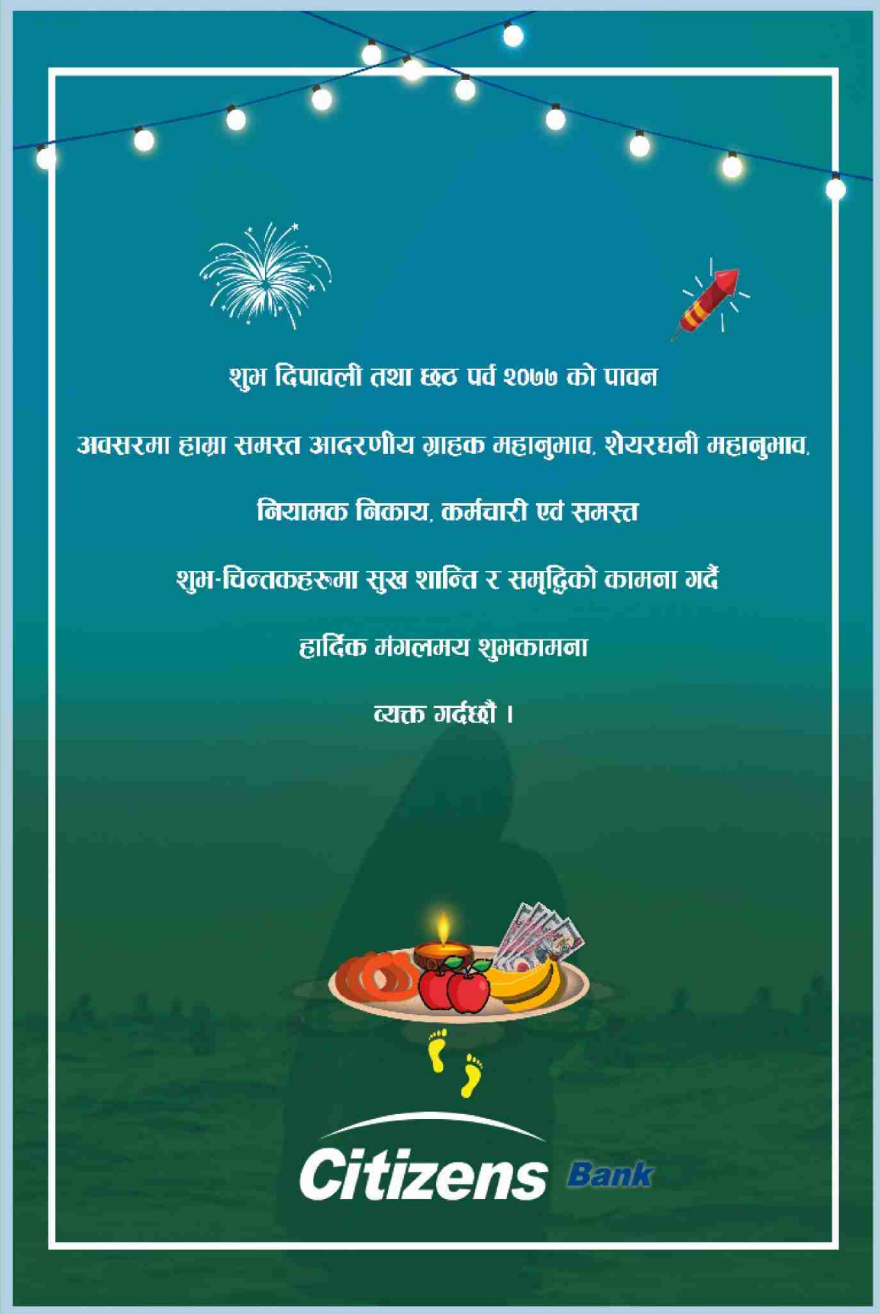
We are particularly pleased with how our digital and on-line channels are helping to support our customers at this time.The significant investments we made in our digital capabilities are allowing us to reach people on their phones and in their homes quickly and easily.Our digital channels help to keep branch volumes at safe levels for our customers and employees. Hence we are motivating our customers via social media to use our digital platform for banking services. We have launched different schemes on our digital products like cash back offers to encourage customer to not to visit the Bank, for their safety. We are also in process of making tutorials/ user manual to guide the customers to use the transaction banking products of the Bank.

Turning to the Bank's financial strength, we are very well capitalized and have robust levels of liquidity. It gives me immense pleasure to announce that the Bank has reached to height where our Paid Up Capital is NPR 9.09 Billion, Total Deposits is NPR 100.65 Billion, Total Loan is NPR 84.73 Billion and Net Profit is 530 Million. I feel great to inform you that with the support from the esteemed stakeholders of the Bank and collective efforts of the management team and all staff;the Bank has been able to reach where we are today. With the same enthusiasm of my Citizens team, I am sure that we will be able to become top 10 Bank of the industry very soon.

I am also pleased to share that the Bank composites customers from 77 districts and has been providing services to its customers from all 7 Provinces of the country through 111 branches, 99 ATMs and 104 BLB locations. This portrays the well-established network of the Bank.

The Bank has also implemented new organizational structure to enhance more work efficiency as well as bring better results and target achievement for the Bank. Achieving these targets requires that we constantly build our operational efficiency and optimize our processes (System Inside) with continuous hard work and zeal at all times.

I also request all the staff members to adopt this New Normal created by the present situation and work hard by being extra safe.
Let us all work together to make Citizens Bank the leading Bank in the Industry.
Jai Citizens Bank!!



Financial Highlights

FY 2076/77

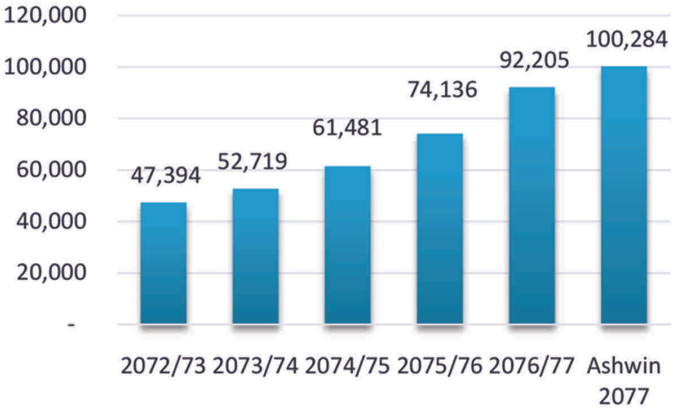
CASH DIVIDEND	3%	EARNINGS PER SHARE	NPR 13.05
BONUS SHARE	8%	MARKET PRICE PER SHARE	NPR 188

Amount in NPR

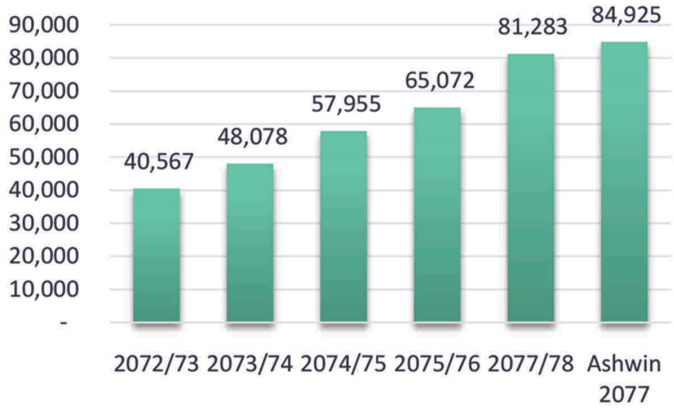
1,198,504,659	1,668,737,195	3,150,543,171	110,550,682,722

Up to 1st Quarter, 2077/78

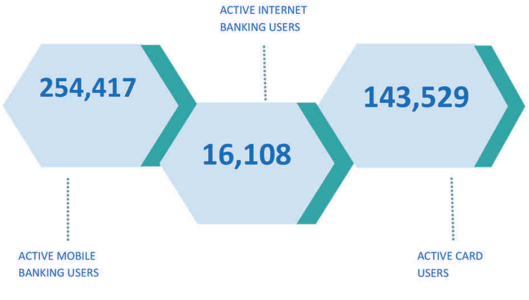
Deposit (Amount in NPR mio)



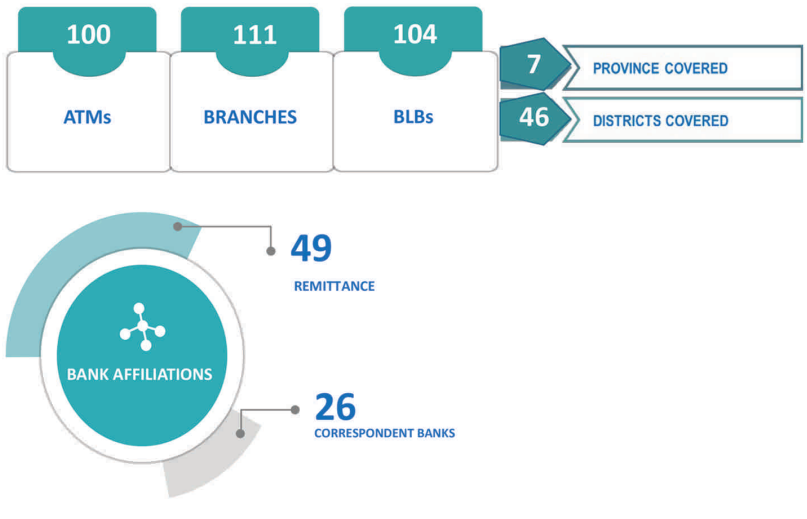
Loan (Amount in NPR mio)



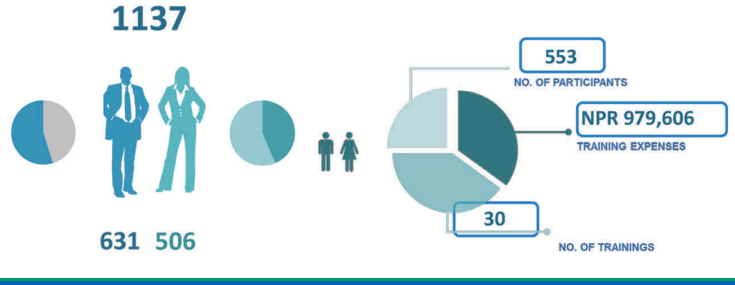
ELECTRONIC BANKING USERS



CITIZENS BANK'S REACH



EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS



Training and Development



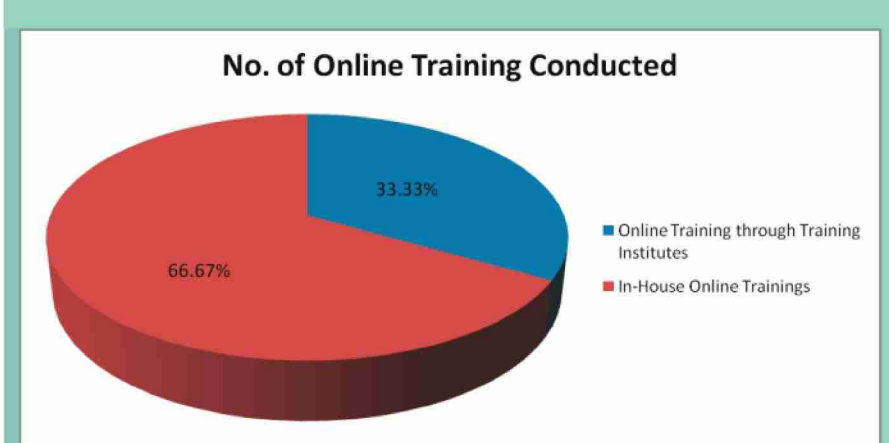
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic 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.

Covid-19 is one of the biggest disaster mankind has ever faced in recent times, bringing disruption to the human life worldwide. With no vaccine currently in place, containment & social distancing has become the only solution to prevent the spread of highly contagious virus. Due to this, the biggest shift in training and development to the employees has been changed to online medium/webinars. 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 training.

In the first quarter of FY 2077/78the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

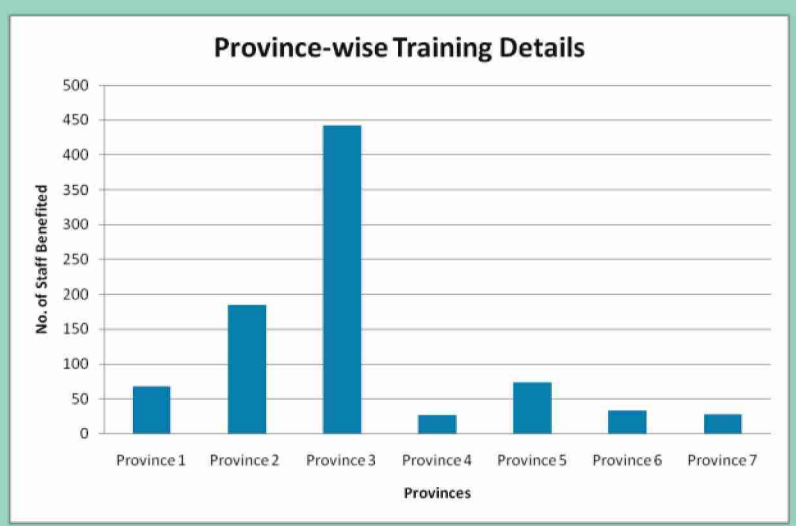
Training Provided in First Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants benefited
1	Online Training through Training Institutes	4	159
2	In-House Online Training	8	697
	TOTAL	**12**	**856**



Province-wise Training Details

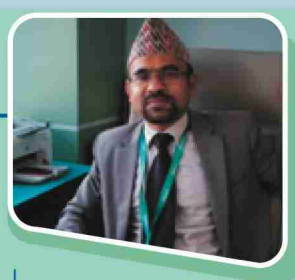
S.No.	Provinces	No.of Staff Benefited
1	Province 1	68
2	Province 2	185
3	Bagmati Province	443
4	Province 4	26
5	Gandaki Province	73
6	Province 6	33
7	Sudur Paschim Province	28
	Total	**856**





बैंकिङ्गमा स्वच्छ प्रतिस्पर्धा कि पराईको तान्ने स्पर्धा ?

नारायण राज अधिकारी



कोभिड १९ नामक भाइरस संक्रमणको त्रासले गत चैत्र महिनाको दोश्रो सातादेखि आजसम्म पनि मुलुकको सामाजिक, आर्थिक जनजीवन असमान्य बनिरहेको छ ।

भाइरस संक्रमणले महामारीको रूप लिन नपाओस भन्ने उद्देश्यले नेपाल सरकारले चैत्र ११ गतेबाट देशव्यापीरूपमा शुरू गरेको लकडाउन करिव १२० दिनपछि अन्त्य भएको थियो । लकडाउनको अन्त्य त भयो तर संक्रमण नियन्त्रणमा आउनुको विपरित झन समुदायस्तरमा फैलिएर आम नागरिकको दैनिक जनजिवन सामान्य हुन सकिरहेको छैन । लकडाउनसँगै ठप्प भएको आयात/निर्यात व्यापार, उद्योग धन्दा, कल कारखाना, यातायात, पर्यटन लगायत शिक्षाका क्षेत्रहरू कसरी तङ्रिने हो भन्ने उपयुक्त उपाय सुझाउन नभ्याउँदै पुनः स्थानिय निकायको आदेशानुसार देशको करिव आधा भन्दा बढि जिल्लाहरूमा गरिएको निषेधाज्ञाबाट परेको मारको क्षति विश्लेषण गर्न नसकेर विलखबन्दमा परिरहेको देखिन्छन् । संक्रमणले आहत बनाउने डर कायम हुँदा हुँदै पनि रोग भन्दा बढी भोकको शोक हुने परिस्थिति देखिदै आएको छ । लकडाउन र निषेधाज्ञाका कारण कुन कुन क्षेत्रमा के कति आर्थिक क्षति कति भयो र अझै कति हुने हो भनेर उचित अनुमान लगाउन सकिने स्थिति छैन । केही समय पहिला नेपाल राष्ट्र बैंकले गरेको प्रारम्भिक अध्ययनले मुलुकका विभिन्न क्षेत्रहरूमा गरेर करिव १ खर्व ६८ अर्व बराबरको क्षति व्यहोर्नु पर्ने अनुमान सार्वजनिक गरेको थियो । तर अवस्था झन झन नाजुक हुँदै गईरहेकाले क्षति त्यतिमा मात्र सिमित हुने देखिदैन । क्षतिबाट बौरिएर सामान्य स्थितिमा पुऱ्याउनको लागि राहत स्वरूप नेपाल सरकारले आर्थिक प्याकेज दिनसक्ने स्थितिमा पनि देखिदैन । आर्थिक वर्ष २०७७/२०७८ को लागि पारित बजेटबाट पुनरकर्जा कोषमा थप रकम बढाएर १ खर्वको कोष खडा गरि सहयोग गरिने आश्वासन अनुसार पुनरकर्जाको लागि बैंक वित्तीय संस्था मार्फत दरखास्त आव्हान गरेको छ तर त्यसमा त्यति आर्कषण भएको देखिँदैन ।



लकडाउनको असर समग्र क्षेत्रलाई परेतापनि बैंक वित्तीय संस्थालाई भने कुनै असर नपरेको जस्तो गरेर आफूले बहन गर्नुपर्ने भार बैकिङ्ग क्षेत्रलाई बहन गराउने रणनीति सरकारले अपनाएको देखिन्छ । जसअनुसार मुलुकको केन्द्रिय बैंक मार्फत बैंक वित्तीय संस्थालाई गत चैत्र/बैशाखमा निर्देशन दिएर साथै चालु आर्थिक वर्षको मौद्रिक नीति एवं यसको कार्यान्वयन निर्देशन मार्फत बैंक वित्तीय संस्थाको आम्दानीबाट ऋणीहरूलाई विभिन्न छुट/सहुलियतका प्रावधानहरू कार्यान्यनमा ल्याएको देख्न सकिन्छ । ऋणीहरूलाई विभिन्न छुट/सहुलियत दिएकै अवस्थामा पनि बैंक वित्तीय संस्थाको आर्थिक वर्ष २०७६/७७ को नाफा नोक्सान खाता एवं वासलातमा चालु आर्थिक वर्ष २०७७/७८को मौद्रिक नीति एवं यसको कार्यान्वयन निर्देशनमा भएको विभिन्न सहुलियत व्यवस्थाको कारण खासै ठूलो असर परेको देखिदैन । तर चालु आर्थिक वर्ष २०७७/७८ भने निकै चुनौतीपूर्ण हुन सक्ने देखिन्छ किनभने महामारीको उग्ररूप के हुने हो भनेर अनुमान गर्न नै मुश्किल हुँदै आएको छ । देशव्यापी लकडाउन हटे पनि प्रमुख व्यापारिक शहरहरूका साथै अधिकाँश जिल्लाहरूमा पुनः स्थानिय निकायको आदेशानुसार निषेधाज्ञा लागु भइरहेको छ । लकडाउनबाट लखतरान भएकै अवस्थामा फेरी थपिएको निषेधाज्ञाका कारण सबै क्षेत्रका उद्यमी, व्यवसायी, मजदुर र कर्मचारीहरू किंकर्तव्य विमुडको अवस्थामा परिरहेका छन् । आफ्ना ऋणीहरूको व्यापार, व्यवसाय र आम्दानीमा असर परेपछि बैंक वित्तीय संस्था मात्र यसबाट कसरी अछुतो हुन सक्लान र यसको असर आगामि दिनमा प्रकाशित हुने त्रैमासिक नतिजाहरूबाट पक्कै देखिदै जाने छ ।

नेपाल राष्ट्र बैंकको पछिल्लो तथ्याँक अनुसार २०७७ आषाढ मसान्तसम्म देशमा २७ बाणिज्य बैंक, २० विकास बैंक, २२ वित्त कंम्पनी, ८५ लघुवित्तीय संस्था र एक पूर्वाधार विकास बैंक गरि कुल १५५ वटा बैंक तथा वित्तीय संस्थाहरु सञ्चालनमा रहेका छन् । त्यस्तैगरि २०७७ आषाढ मसान्त सम्ममा बाणिज्य बैंकका ४४३६, विकास बैंकका १०२९, वित्त कंम्पनीका २४३ र लघुवित्तीय संस्थाका ५७०८ शाखाहरू गरेर कुल ९७६५ शाखाहरू मार्फत रू.३९३३ अर्ब ७३ करोड निक्षेप परिचालन गर्दै रू ३२७३ अर्ब ९करोड कर्जा लगानी गरिसकेका छन् ।

एकातिर भोलिको अवस्था के हुने हो अन्यौलको स्थिति छ भने अर्कोतिर विगत ६-७ महिनादेखि करिव ठप्प भएको नयाँ कर्जा लगानीका अवशरहरूले गर्दा बैंक वित्तीय संस्थामा थुप्रिएको अधिक तरलताको व्यवस्थापन गर्नु निकै चुनौतिपूर्ण बनेको छ । कर्जा लगानीबाट व्याज नियमित उठेपनि नउठेपनि निक्षेपकर्ताहरूलाई मासिक/त्रैमासिक व्याज दिनै पर्ने हुन्छ । नयाँ कर्जाको माग नभएका कारण निक्षेप थुप्रिएको छ तर अधिक तरलताको उचित व्यवस्थापन गर्ने वातावरण बनेको छैन । यसै कारण बैंकिङ्ग क्षेत्रमा आजकल एक अर्काको ग्राहकलाई हाल उपभोग गरिरहेको व्याजदर भन्दा सस्तो दिने देखि लिएर अधिक कर्जा सिमा दिएर आफ्नो

संस्थामा आकर्शित गर्ने प्रतिस्पर्धा ब्रिवरूपमा हुन गइरहेको चर्चा परिचर्चा सुन्न पाइन्छ । बैंक वित्तीय संस्थामा एक अर्काको ग्राहकलाई खोसाखोस गर्ने प्रवृति नौलो विषय भने होइन यो त प्रतिस्पर्धाको सामान्य नियम नै हो । विगतका दिनमा पनि यस्ता क्रियाकलाप हुने गर्थ्यो तर कर्जा जोखिम नियन्त्रणका आदरभूत मूल्य र मान्यताको मर्यादामा बसेर गरेको देखिन्थ्यो । पछिल्लो ४-५ वर्षयता बैंक वित्तीय संस्थाको चुक्ता पूँजीमा सावि‍क भन्दा चार-पाँच गुणाले वृद्दि भएको साथै तिनिहरूको शाखाको विस्तार पनि आक्रामक रूपमा भएको तर त्यस अनुरूपको नयाँ कर्जा लगानीका अवशरहरू नभेटिएको कारण अमर्यादित एवं अस्वस्थ्य तरिकाबाट समेत एक अर्काको ग्राहक खोस्ने प्रवृतिले प्रसय पाएको बुझाई आमवृतमा भएको पाइन्छ । कर्जा लगानी निर्देशिकामा भएको मापदण्ड एवं मार्गदर्शनको पालना नगरिकनै अर्को संस्थामा भएको ग्राहकलाई हाल उपभोग गरिरहेको कर्जा सिमा भन्दा दुई तीन गुणासम्म थप कर्जा दिने र ऋणीले उपभोग गरेको कर्जा के कसरी सदुपयोग गरेको छ त्यसको उचित सुनिश्चितता समेत नगर्ने प्रवृति सामान्य जस्तै बन्न पुगेको देखिन्छ ।

व्यापारको नियम अनुसार स्वस्थ प्रतिस्पर्धा हुनु कुनै नौलो विषय होइन । हरेक पेशा/व्यवसायको क्षेत्रमा हुने मर्यादित प्रतिस्पर्धाबाट सिर्जनशिलताको उदय हुने गर्दछ जसको प्रत्यक्ष लाभ उपभोक्ताहरूले नविनतम सेवा सुविधाको रूपमा प्राप्त गर्ने गर्दछन् । बैंकिङ्ग क्षेत्र पनि एक विशिष्ठ किसिमको व्यापार नै हो यसमा पनि स्वस्थ प्रतिस्पर्धा हुनु अत्यन्त जरूरी छ । कुनैबेला बैंक वित्तीय संस्थाबाट कर्जा उपभोग गर्नु भनेको आम सर्वसाधारणको लागि कल्पनाको विषय मात्रै हुने गर्थ्यो तर आज प्रतिस्पर्धाका कारण नीजि बैंक वित्तीय संस्थाबाट मात्र नभएर सरकारी बैंकहबाट समेत सजिलै प्राप्त गर्ने वातावरण बनेको छ । तर यो भुल्नु भएन कि अन्य व्यापार व्यवसायको क्षेत्र भन्दा बैंकिङ्ग व्यवसायको क्षेत्र उच्च नियमाकीय मर्यादामा रहेर संचालन गर्नुपर्ने हुन्छ । प्रतिस्पर्धाका नाममा नियमाकीय प्रावधानको समेत उलंघन हुनेगरि सामान्य दाल चामल, गाडी घोडाको व्यापारमा हुने जस्तै गरेर अमर्यादित एवं अस्वस्थ्य प्रतिस्पर्धा हुनु बैंकिङ्ग प्रणालीको लागि कदापी राम्रो हुन सक्दैन । विगत ५-७ वर्ष अगाडिको बैंकिङ्ग प्रणाली र वर्तमान बैंकिङ्ग प्रणालीमा आकाश जमिनको फरक देख्न सकिन्छ । वित्तीय प्रणालीको आकारमा उल्लेख्य वृद्दी भएको छ तर त्यसै अनुरूप गुणस्तरमा पनि सुधार हुनुपर्नेमा झन खस्कदो अवस्थामा पुगेको देखिन्छ । ग्राहकको व्यापार/व्यवसाय, आम्दानीको बारेमा बुझ्नको लागि विगतमा हुने गरेका कर्जा लगानीका असल अभ्यासहरू आजको दिनमा काम नलाग्ने हुदै गएका छन् । समय अनुसार परिवर्तन हुनु स्वभाविक नै हो तर असल अभ्यासको प्रतिस्थापन त्यो भन्दा राम्रो अभ्यासले हुनुपर्नेमा त्यसो हुन सकेको देखिदैन । कर्जा लगानीको उचित मापदण्डमा बसेर ग्राहकको आवश्यकता परिपूर्ति गरिनुपर्नेमा आजको बैंकिङ्ग प्रणालीमा त्यसो हुन नसकिरहेको हो कि भन्ने आभास बढ्दै गइरहेको पाइन्छ । आफ्ना ऋणीहरूको आवश्यकता अनुसार उचित कर्जा रकम उपलब्ध गराउनु बैंक वित्तीय संस्थाको प्रमुख काम एवं दायित्व हो । आफ्नो संस्थामा कारोवार गरिरहेका ऋणीहरूको आवश्यकतालाई सुक्ष्मरूपले नियालेर कर्जा लगानीको उचित मापदण्ड भित्रै बसेर परिपूर्ति गर्ने वातावरण बनाउनुपर्ने हुन्छ । कुनैपनि ऋणी आफ्नो संस्थाबाट अर्को संस्थामा के कारणले जानुपर्ने भएको हो त्यसको उचित समाधान खोज्नैपर्ने हुन्छ । तर ग्राहकले कर्जा माग गरेको अवस्थामा उक्त पैसा कुन प्रयोजनको लागि आवश्यक हो त्यसको सदुपयोगितको सुनिश्चितता आँखा चिम्लनु हुँदैन । कर्जाको आवश्यकता अुनसार कर्जा भुक्तानी प्रकृतिको पनि निर्धारण गर्नुपर्ने हुन्छ । कर्जा प्रकृतिको निर्धारण यसरी तय गरिनुपर्छ कि ग्राहकको आवश्यकता पनि परिपूर्ति होस र समयमै कर्जा भुक्तानी पनि होस । तर पछिल्लो क्रममा बैंक वित्तीय संस्थाको कर्जा लगानी आक्रामक भइरहदा कर्जा भुक्तानी प्रकृतिको समेत वेवास्ता बढ्दै गइरहेको देखिन्छ जसले गर्दा कर्जाको साँवा रत्तिभर तिरिएको हुँदैन बरू कर्जाको साँवा झन बढ्दै गइरहेको हुनसक्छ । व्यक्तिगत कर्जा होस वा व्यापारिक कर्जा केवल मासिक/त्रैमासिक व्याज तिरे पुग्ने प्रकृतिका कर्जालाई मात्र बढ्वा दिएको देखिन्छ जस्ले गर्दा दशकौ सम्म पनि कर्जाको साँवा भुक्तानी भएको पाइदैन । यस्ता गतिविधिले कतै वर्ल्ड बैंक, आई.एम.एफ ले भनेजस्तो कर्जाको हरियाली (इभरग्रिनिङ्ग लोन) त भइरहेको छैन यसतर्फ पनि बैंक वित्तीय संस्थाले ध्यान पुऱ्याउनु जरूरी देखिन्छ । अर्न्तराष्ट्रिय अभ्यास अनुसार हाम्रो बैंकिङ्ग गतिविधि भएको छ कि छैन नभए यसमा सुधार ल्याउने दायित्व पनि बैंक वित्तीय संस्थाकै हो ।

चालु आर्थिक वर्ष २०७७/७८को मौद्रिक नीति एवं यसको कार्यान्वयन निर्देशनबाट कर्जा उपभोक्ता हकहितको लागि धेरै नै राम्रा सहुलियतका प्रावधानहरू कार्यान्वयनमा ल्याएको छ । जस्तो कि एक बैंक वित्तीय संस्थाबाट अर्को संस्थामा कर्जा सार्नु पर्ने अवस्था भएमा शुरूमा लगाइएको सेवा शुल्कको बढिमा २० प्रतिशत मात्र लिन पाइने व्यवस्था गरेको छ । विगतमा यस्तो शुल्क बैंक वित्तीय संस्थाले मनपरी हिसावले लगाउने गरेका कारण नै यस्तो ल्याउनु परेको तर्क नियमाकीय निकायको छ । यसै प्रावधालाई टेकेर बैंक वित्तीय संस्थाले यतिखेर उग्ररूपमा एक अर्काको ग्राहकलाई खोसाखोस गर्ने गरेको चर्चा समेत चल्न थालेको देखिन्छ । नियमाकीय निकायले यस्तो व्यवस्था गरेर उपभोक्ता हकहितको संरक्षण त गरेको छ नै बरू बैंक वित्तीय संस्थाको धैर्यता एवं मर्यादा दुवैको परीक्षण समेत गर्न खोजेको हो कि जस्तो पनि देखिन्छ । ट्राफिक नियमको उलंघन गरेर ट्राफिकले नदेखिन्जेल र कार्यक्षेत्रमा खटिने ट्राफिकले नभ्याउन्जेल त बच्न सकिएला तर लागेको बानिमा सुधार नभए कुनैपनि बेला यसको कारवाहीको भागिदार अवश्य बन्नुपर्नेमा दुईमत नहोला । तसर्थ बैंकिङ्ग प्रणालीलाई नै दुषित हुने गरि अमर्यादित एवं अस्वस्थ्य प्रतिस्पर्धा गरेर नियमाकीय निकायको कारवाहीको भागीदार हुने कि असल बैंकिङ्ग अभ्यास गर्दै सिर्जनशिलताबाट नविनतम सेवा सुविधा पस्किने हो रोजाई बैंक वित्तीय संस्थाकै हातमा छ ।

- आमा

- बिनिता भण्डारी



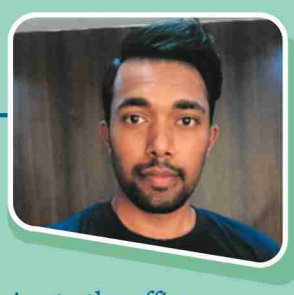
मलाई अँध्यारो काठमाडौ को कोठा नै रमाइलो लाग्न थाल्यो आमा ॥
दशै मनाउन भनी चार दिन घर आउदा,गाउनै परिबर्तन लाग्यो आमा ॥
खोइ किन किन चारै तर्फ मखमली र गुर्दौली फुल्दा रातो माटो ले सजायेको घर सम्झिदा ॥
परिवर्तन भयेछ घर त आमा, नत मखमली देख्छु नत गुर्दौली नै ॥
तेहि पुरानो बाल्यकालको सम्झना ल्याउन लाई, बाहिरी सन्सार सजाउथे आमा ॥ तर मन ले बुझिहाल्थे आमा, तिम्रो पिडादाहि अध्यारो मुस्कानले, घर त परिवर्तन भयेछ आमा ॥
बाबाका सुनौला आसा सम्झिदा ,प्रगतीका शिखर चुम्न मन लाग्छ आमा ॥
सम्झेर रून्छु आमा तिमी सङै घाँस दाउरा गरेको, थकित ज्यान को चर्को बोली अनि न्यानो मायारूरू ॥
मनिल मुख लियेर फर्कियेछु आमा, अब त केही गर्नै पर्छ भनी ॥
घर त परिवर्तन भएछ आमा ।।।।।।।।।।
थाहा छ आमा तिमी सङग बितायेको चार दिनले, मलाई बर्ष भरी नै रूहाउछ ।।।घर त परिवर्तन भयेछ आमा ।

दशै २०७७

- तन्मस

यो पालिको दशैं खै के दशैं ?
कोरोनै कोरानाले घेरेको दशैं ।
मठमन्दिरका ढोका बन्द भएको दशैं ।
खै के दशैं ?
आत्मजन भेट्न नभएको दशैं ।
भोज भतेर, जमघट नभएको दशैं ।
जुवातास खेल्न नपाएको दशैं ।
खै के दशैं ?
गाऊँ सहर कत्तै पिङ्ग नहालिएको दशैं ।
दशै मान्न गाउमा नगइएको दशैं ।
डरै डर रत्रासै त्रासले घेरिएको दशैं ।
खै के दशैं ?
कोभिड, कोरोनाको त्रासको दशैं ।
सामाजिकदुरि रूपितगारो लागेको दशैं ।
मुखौटोले अनुहार छोपिएको दशैं ।
खै के दशैं ?
वृद्ध अनि वालवालिको विशेष हो दशैं ।
अनेकौ दशावोकेर आएको यो दशैं ।
जोजाउनु छ यीनै लाई यो दशैं ।
यस्तो पनि, खै के दशैं ?
नवदूर्गाको उपाशनाहो दशैं ।
शुम्भनिशुम्भको वधहो दशैं ।
कोरोना कोभिड माथि विजय हुन्छ कि हुन्न यो दशैं ?
नत्र खै के दशैं.....खै के दशैं ? ॥

An era of hyper-personalisation & customers will follow



Dasrath Shah

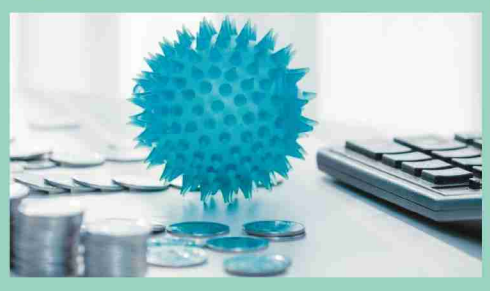
Over the past decade, the sharing economy was supposed to transform how we live, travel, and function. Today, we are entering "The Isolation Economy" and we're already started experiencing the Isolation Economy; going to the office is being replaced by working from home. Driving to Safeway is replaced by home delivery. Going to the gym is replaced by streaming fitness as Peloton sales surge and innovations like mirror come into vogue. Going to the movies or visiting the mall is increasingly a thing of the past. Schools and universities will encourage more online learning, just as doctor visits will move towards telemedicine. This transformation will result in a lasting business model for companies who innovate and build products and services to enable our lifestyle transformation.

There is no doubt that the COVID-19 pandemic has changed our lives in unimaginable and unprecedented ways. It has been an incredibly tough time for businesses across the world, with delayed deals, paused investments, and falling consumer spending becoming all too common. After COVID-19, banking will be much different than it was pre-pandemic. The change in the way people bank, the future of work, the use of modern technology, and the value of brands will all depend greatly on the time it takes to settle on a 'new normal'. Without knowing when life will get back to "normal," there is more pressure than ever for organizations to innovate and 'think outside the box' for their customers.

Every customer is an individual, and therefore appreciates personalized service when interacting with a brand or business. Salespersons know that personalisation is powerful. But, with personalisation being pushed into new jurisdictions by digital technology, it's easy to take it too far. When this happens, salespersons can quarantine the very people they're trying to connect with.

Traditionally, salespersons have segmented their audiences based on traits such as age, gender, location, and job role, allowing them to tailor their messaging and engage customers on a more personal level. Now-personalisation has evolved beyond sending a generic email on a customer's birthday or printing people's names on soft drink cans. These techniques were a novelty at the time, but the million-dollar questions arise; is this type of "mass personalisation" approach enough to build lasting customer relationships?

With no doubt, this is the era of hyper-personalisation, where marketers are mining data and applying algorithms to gain a clearer understanding of customers' needs and intentions.

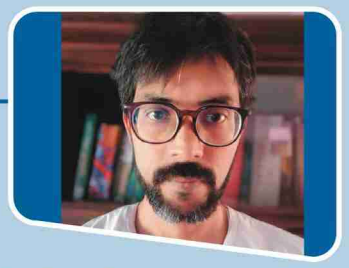


Today, when so many people seem to interact with friends and family via their devices more often than they do in person, it can feel like no-one is really listening to or connecting with anyone else. Our attention and time are absorbed by multiple screens throughout the day. In fact, research shows that UK adults spend 8 hours and 41 minutes per day on screens, on average-equating to more time than they spend asleep! In this context, people are growing more and more disconnected from each other. So, when you reach out to a customer in person and give that individual your undivided attention, really listen to what he or she has to say, and responding in a way that shows you understand and care then YOU have the opportunity to show the human side of their brand and forge a strong foundation for future relationship-building, this can create an emotional connection that feels very powerful in today's screen-driven marketing environment.

These things are not easy to achieve through data-driven marketing techniques alone, this is why one needs to include human-driven techniques in their personalisation strategy. It's not complicated. You simply need to strike up a conversation with your customer, ask open-ended questions and gather insights that are framed in the customer's own words-rather than assumptions based on data, engaging a customer in an unscripted dialogue- whether you're at a conference or speaking over the phone listen to what they're saying and respond in a way that shows you value them. The whole concept of personalization - really understanding who the customer is -requires not only understanding what their needs are, but proactively reaching out to them. Right now, it is about understanding what the exposure is for each customer. How can we help them with that? If we do well by the customer, they will bring more of their business to us in the future when times are better. And when you experience more business then more business arithmetically multiplies the all aspects of your organization; number of customers, business volume, Profit, Dividends, Share Price, ...and brand of your organization and what not.

By the same token, today many customers have higher expectations of the businesses they engage with. They want to build relationships with brands that are based on shared values and a purpose that they can believe in. When businesses behave ethically and with a sense of social and/or environmental responsibility, this creates a foundation for winning the hearts, minds, and trust of their customers. It's difficult to connect on this level when you're only communicating digitally with customers. When you have a real discussion about your shared values or purpose, it just feels more authentic. So, it's time to make personalization more human if YOU wants to strike the Ball outside the Boundaries resulting to take wickets against your nearby competitors' stadiums.

IT Threats, Social Engineering Attack and it's Security Tips



- *Samanta Acharya

Fraud is a biggest problem for the Banking industry. If there is money, there are many risks. Some are direct and some are indirect types of risks. Due to the use of various types of channels and services the Banking has become easier now, however the risk and the chance of system compromise and its miss use has become more challenging. Followings are the common types of attack methods that we should be aware about it.

1. Password theft:
Password theft is one of the common way to compromise the system. Password should be strong and hard to remember and should change on regular interval. Password is further secured with OTP or other types of authentication such as use of tokens, security questions, PINSo, whenever you're operating a computer in a public setting, try to take extra caution.

2. Phishing
Phishing is a hacking technique using which hackers replicates the most-accessed sites and traps the victim by sending that spoofed link. Combined with social engineering, it becomes one of the most commonly used and deadliest attack vectors. Phishing is used using website, email or links which appeal user to click on the links. This type of attack is minimized using the security devices, tools and making the user aware about such techniques.

3. Virus, Trojan attack
Virus or trojans are malicious software programs which gets installed into the victim's system and keeps sending the victims data to the hacker. They can also lookour files, serve fraud advertisement, divert traffic, sniff your data, or spread on all the computers connected to your network and miss use the information.

4. Cookie theft
The cookies in the browser store personal data such as browsing history, username, and passwords for different sites we access. Once the hacker gets the access to our cookie, he/she can even authenticate himself as you on a browser. A popular method to carry out this attack is to manipulate a user's IP packets to pass through attacker's machine which is done very secretly and silent ways.

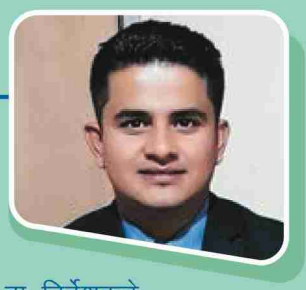


5. Email Scams
Some of the earliest forms of cybercrime were email scams, which continue to this day.The foreign lottery scam is one of the most common types of email scams where you are offered with congratulatory announcement, and may include the supposed amount of money you've "won. "Request for Information. Scammer emails routinely request your full name, date of birth, street address, and telephone number. This is known as a part of phishing scam, which is designed to get you to reveal sensitive personal information. Once you respond with this information, you've been hooked, and may ultimately end up with a stolen identity or, even worse, compromise bank account and your money.
The best way to avoid the common email scam is to realize this one simple rule: If you did not enter the lottery, you will not win the lottery. And even if you do enter the lottery, you probably will not win. Hence ignore those emails.

6. Social Networking Scams
Thanks to social networking sites, we can connect with friends, relatives, and even celebrities all over the world. The problem is we can also connect with a wide variety of cybercriminals who specialize in online hoaxes. Hence there should be special care to operate, communicate and post in the social medias like Facebook, Twitter, LinkedIn, Instagram TikTok etc.
Tips to Avoid Common Scams and IT threats.
" Update your computer on regular interval, install trusteed antivirus and use secured network to access your systems such as internet banking, mobile banking etc. Never user sensitive systems from public/shared computer and unsecure networks.
" One of the best ways to avoid email scams is to delete unsolicited emails. Legitimate companies will never send you pertinent information by email.
" Don't Believe Promises of Money or Prizes. Any email or social networking link and even from Viber, WhatsApp like massager that promises free money or prizes should be dismissed, as these are almost always scams.
" Question Requests for Donations, surveys or information regarding the current situations Whenever there's a national disaster (like earthquake etc.), Pandemic (like Covid -19) have a field day sending bogus requests for donations. Instead of donating through email to an unknown charity, give to legitimate charities that are known to you. Do not entertain those scams.
" Never Disclose Sensitive Personal Information. Any person who sends you an email asking for sensitive information, such as your bank account number or Password, PIN, security questions, card details (card number, CVV, expiry date etc.) is up to no good. No matter what they promise you, mark the email as spam and move on. Please keep in mind that banks do not ask this information from customer, so do not trust if they printed themselves as Bank or Bank employees.
" Hover Before You Click. Whenever you receive an unsolicited email asking you to "click here," beware - even if it sounds like a legitimate company. The same goes for social networking links that take you to what appear to be login pages. These may be, in fact, sites designed to steal your information.

*Author Mr. Acharya is a Computer Engineer and working as an Information Security officer (ISO) in this Bank since 2012

नेतृत्व तथा कर्मचारी सम्बन्ध



- सन्तोष राज भट्ट

सामान्य अर्थमा व्यक्ति तथा समुहको अगुवाई/मार्गदर्शन गर्ने कार्यलाई नेतृत्व भनिन्छ । सवै नेताहरू व्यवस्थापक हुनु पर्दैन तर सवै व्यवस्थापकहरू नेता हुनु आवश्यक छ । व्यवस्थापक, सुपरिवेक्षक वा निर्देशकले व्यावसायिक संगठनको नेतृत्व गर्दछ । नेतृत्व गर्ने व्यवस्थापकमा सम्बन्धीत कार्यको बारेमा प्रयाप्त सिप,ज्ञान, अनुभवका साथै अरूलाई प्रभाव पार्ने क्षमता हुनु आवश्यक छ । अल्फोर्ड र बेट्टी का अनुसार करकाप विना नै अनुयायीहरूको समुहबाट अपेक्षीत कार्य गराने क्षमतालाई नेतृत्व भनिन्छ । त्यस्तै रविस्नको विचारमा संगठनमा लक्ष प्राप्तीका लागस समुहलाई प्रभावित पार्ने क्षमता नै नेतृत्व हो ।

नेतृत्वले हरेक किसीमको परिस्थीती संग घनिष्ठ सम्बन्ध राख्दछ, संगठनात्मक लक्ष निर्धारण गर्ने गर्दछ । यसतै नेतृत्वले कर्मचारीलाइ उत्प्रेरीत गर्ने, क्रियाकलापहरूको समन्वय गर्ने, समस्याको समाधान गर्ने तथा द्धन्द व्यवस्थापनको कार्य समेत गर्ने गर्दछ । नेता तथा अनुयायीहरू, प्रभावशाली, साझा उद्देश्य, अधिकारको समान वितरण तथा निरन्तर प्रक्रिया नेतृत्वका विशेशता हुन । नेतृत्वकर्ता अनुसार नेतृत्वशैली पनि फरक ३रक हुने गर्दछ । निरंकुश अथवा तानाशाही, प्रजातान्त्रीक र स्वतन्त्र गरि ३ किसीमको नेतृत्व शैली मुख्यतः प्रचलनमा रहीआएका छन् ।

कुनै पनि संगठनको सफलताका लागी उक्त संगठनको नेतृत्व र कर्मचारीबीच सुमधुर सम्बन्ध हुन आवश्यक छ । उच्च स्तरको उत्पादकत्व तथा मानविय सन्तुष्टिका लागी समेत दरिलो कर्मचारी सम्बन्ध आवश्यक हुन्छ । स्वस्थ्य कर्मचारी सम्बन्धले उत्प्रेरित, सक्षम तथा उर्जाशिल कर्मचारीको उत्पादन गर्दछ, त्यसबाट संगठनको कार्यसम्पादन स्तर बढ्न गई संगठनको लक्ष प्राप्तीमा सहजता हुन आउछ ।
संगठनमा नेतृत्व र कर्मचारीहरूविच अख्तियारको असमान वितरण हुन्छ । नेतृत्वले कर्मचारीलाई निर्देशन गर्दछ भने कर्मचारीले त्यसको पालना गर्ने गर्दछन । संगठनलाइ प्रभावकारी रूपमा सञ्चालन गर्नकालागी नियमित सञ्चारको पनि आवश्यकता रहने
गर्दछ ।

कुनैपनि संगठनमा हुने नेतृत्व र कर्मचारीविचको सम्बन्धले संगठनलाइ अल्पकालिन तथा दिर्घकालिन रूपमा प्रभाव पारीरहेको हुनछ । संगठानात्मक स्थायीत्व, लक्ष प्राप्ती, उतपादकत्वमा बृद्धि, सहज एवम अनुकुल रूपमा परिवर्तन व्यवस्थापन, साङगठनिक शान्ती तथा मैत्रिपुर्ण सम्बन्ध आदिको लागी नेतृत्व र कर्मचारी विचको सम्बन्ध सुमधुर हुन आवश्यक छ ।

Impact of Covid-19 on Deposit Collection & Mobilization



- Min Bahadur Khatri

The Corona pandemic has spread worldwide and has affected over 44.3 million people, killing over 1.1 million people worldwide. The pandemic's continuing spread has become one of the greatest threats to the global economy and financial markets. According to various reports, the global economy shrank by 3% this year, while the growth of the Nepalese economy was 2.8% for FY 2076/77. Millions of people have become unemployed till now.

The financial sector contributed approximately 6.4 percent to Nepal's Gross Domestic Product (GDP) in the last fiscal year. Over a span of one decade, this contribution has more than doubled. With the onset of the global pandemic, however, the future of the financial sector in Nepal looks very grim as it is one of the most badly affected. However, the magnitude of the pandemic's effect will largely depend on its duration, the preparedness of the government, and the health care system's effectiveness. Nepal has also not remained unaffected, given the widespread dissemination of the virus across the world, by the dramatically reduced international financial traffic, along with other interactions, through economies.



As the world is absolutely gripped by the clutches of the pandemic, followed by a long lockdown declared by the government, the overall instability in every part of national life has practically halted all economic activities in manufacturing/production, distribution and, to a large extent, consumption, too. As a result of this scenario, in relation to the loan proportion, the deposit of all the BFIs has risen over the last seven months. Demand of loan is very low, almost an average 70 percent of the CCD has been seen of all commercial banks& interbank lending rate has already fallen out at around the Zero percent mark. At the same time, the emerging scenario of dramatically decreased investment opportunities has led to excessive system liquidity. As a result, the interest rate on deposits & loans is steadily declining. However, as the report of first quarter of FY 2077/78 published by presented by Nepal Banker Association (NBA) has shown loan & deposit are in slowly increasing trend. Now, few banks are still offering higher interest rateon deposits to retain existing deposit which could be ultimatelyoutbreak the customer's sentiment in this scenario.

An important part of every bank is deposit collection & their mobilization. It is the primary task of any BFI. Without collecting &mobilizing the deposit in the right sector for various activities, the bank cannot achieve its target and objective. In order to ensure growth with stability, banks would have to present an ascending order of their profit. The bank would have to devote capital to various sectors for this reason in such a way that the bank can achieve sufficient profitability by reducing its deposit costs and can concentrate on collecting more low-cost deposits such as CASA deposits.

Nobody knows how long this pandemic will go&hit. Therefore, to survive and sustain banks should be more vigilant to collect low cost deposits&mobilize these deposits in suitable and profitable banking activities in the right sector by adopting proper Interest rate policy for both deposit and lending sector& should give equal value to deposit & loan.

When Bank Meets Tech Innovation



- Raghbendra Jha

Services provided by today's bankers are far from their traditional activities of merely receiving deposit honouring cheques and granting loans.In addition to these basic services, banks provide many other services which includes issuing of debit and credit cards, dealing in diverse foreign exchange bills,fade finance facilities,electronic transfers,share financing and many more. All these facilities have only been possible because of the advanced technologies.

Information Technology is the biggest force and key for such drastic and rapid change in the banking industry.Technology helped to increase the intensity and efficiency of the banking system, simplified the development of budget and made it easy in analyzing the performance of different entities and parameters.IT has increased the financial control, and has made collation of information much easier.We should be proud of how the Neplese banking sectors has too evolved with the passing years. Our banks have also been successful to maintain such global banking standards.



In early 2000's all the banks including reputed government banks,the cheque payment used to be conducted via token system.Token was provided to each customer and they had to wait for almost an hour to receive their payment just because it took time for the cheque to get processed from one table to another and the registry book also needed to get updated manually.Similarly there were many other banking services which took considerable time and manual efforts and hence customers were left waiting more and more.

Remembering those times and comparing with the modern customer centric services, there has been exponential growth in the banking system in the past two decades. Banking services have slowly shifted from paper based transactions to online transactions.A wide range of products/services provided by banks like Modern Banking Services(MBS),Internet banking, Mobile banking, ATM services played a major role in such gradual change in banking services approach.

During this pandemic of COVID-19, where gathering of people at the same place can cause infection, digital banking becomes an inevitable option for the customer.It has proved itself as a boon in the current situation. As per the recommendation of WHO and central/local government of limiting people gathering , banks can allow only few customers physically in the bank for a given interval of time and to overcome such limitations customers aggressively needs to adopt the latest banking technologies .These services are equally beneficial for both banks and customers and hence should be promoted.



Virtual Treasury in Pandemic

- Pulakit Binod Adhikaree



It's becoming a norm in the pandemic to work virtually. We had hardly thought of working from home before the announcement of nation-wide lockdown on March 2020. The COVID has pushed us to split the work stations sometimes or work virtually from where we are. The never thought pajama suits replaced the three piece suits as we worked from home. It's fair to say that there are many benefits to remote working. But a common challenge of working from home is suboptimal systems' access - ranging from a slow internet connection to security vulnerabilities and the discussions with peers to make the decisions right.

Treasurers have not been immune to these difficulties. During the first few weeks of the pandemic, treasury departments had to rapidly adjust from physical to virtual operations. For many, this immediately exposed flaws in systems set-ups. As a result, temporary workarounds were brought in - simply to enable business to continue at new normal situations.

The treasury departments had to subtly move to the normal proceeding as much as possible because it is considered as the heart of the bank. We cannot imagine a body performing its functionality with a paused heart. Be it for the daily CRR maintenance or asset and liquidity management - treasury is mandatory. Hence, bank decided to work from home as much as possible. On doing this it's important to consider the difficulties of maintaining process integrity during pandemic. Treasury should also be following all applicable legislation, regulation and best practices by, for example, implementing segregation of duties and multiple approval levels within systems. And most treasurers will be all too aware that remotely managing Excel workflows is a cue for increased error. A central database is key and a basic prerequisite for reliable data management in treasury.

Coping with it A web-based treasury management system (TMS) enables this kind of virtual working with relative ease. Those with a TMS without complete web access might have struggled to adapt to remote working in the current environment.This may have led to workarounds that bypass certain best practices in treasury but with no other options it seems to be the best for situation as we may head into the another series of lockdowns pioneered by France from 30th October 2020.

When considering the treasury fundamental of ensuring visibility, transparency, and traceability, it is telling that web-based programs are more effective here too. We can report at the touch of a button. Moreover, comprehensive treasury risk management should facilitate through a web-based TMS. The availability of data is crucial for the treasury and forex deals. And, keeping this transactional data safe is critical. In a remote-working environment, cybersecurity is even more essential - threats have increased and working from home has opened up vulnerabilities. The right TMS will offer robust security protocols, including two-factor authentication around payment workflows, to ensure data remains secure within the system, and when transferred externally. The another fundamental of treasury, supporting growth and efficiency, is becoming more important as the treasury function becomes increasingly strategic and ever more critical to business success. If we don't have a really efficient systems landscape in place right now, it's going to be very tough to add value. Central and local access to a TMS with managed user permissions can be a game-changer in a remote-working environment. Everyone who needs it has access to the information, everywhere. That's a strong starting point for supporting growth.

Another way to boost growth is to examine out-dated processes and practices, which may be limiting treasury's ability to shine. The stripping back of the workflows and eliminating unnecessary steps might help to deal proficiently. The intelligent TMS is precisely the kind of review we need to undertake in our scope management in order to enable treasury to get the most from their virtual operations. TMShelps to automate repetitive manual tasks and implement straight processing wherever possible. In turn, this boosts efficiency and reduces both manual errors and the opportunity for fraud. It also frees up the team to be more strategic, which is exactly what's needed in the COVID environment.

Furthermore, looking outside of the treasury function, following processes into different departments, and end-to-end across the organization, can yield even greater efficiencies. Of course, not all treasurers are yet at the stage of having the time to review and improve entire processes. But even starting with parts of a process can yield benefits.

What is more essential, however, is getting the basic framework for a virtual treasury in place. An integrated web-based TMS with the right functionalities can help to do just this. Such a system connects treasury to all of its business entities, banks, trading platforms and enterprise resource planning systems, ensuring collaboration but also segregation of duties. This design can also drive efficiency through secure access to, and management of, group-wide real-time data, boosting transparency and visibility and affording standardized and consistent processes for the whole group.



In conclusion, while a TMS may be the basis for an excellent virtual (or indeed physical) treasury function, what is also needed is a great team that works in a connected manner. Best practice is not all about technology,it's about humans too - and professional relationships and collaboration are even more important in a remote working environment.Some treasurers may have been feeling isolated during lockdown. Keeping people connected is a vital part of making a success of remote working. A video meeting with team members at end of the day might be helpful to ensure we are working with humans. Ultimately, treasury is still a people business. The right TMS can enable those people to operate efficiently and securely, whether in the office or at home, but this can't replace human connections. The most important factor for building a successful virtual treasury is keeping your team engaged. After all, people make treasury come alive.



Digitization in Banking in Nepal and Post COVID Implication



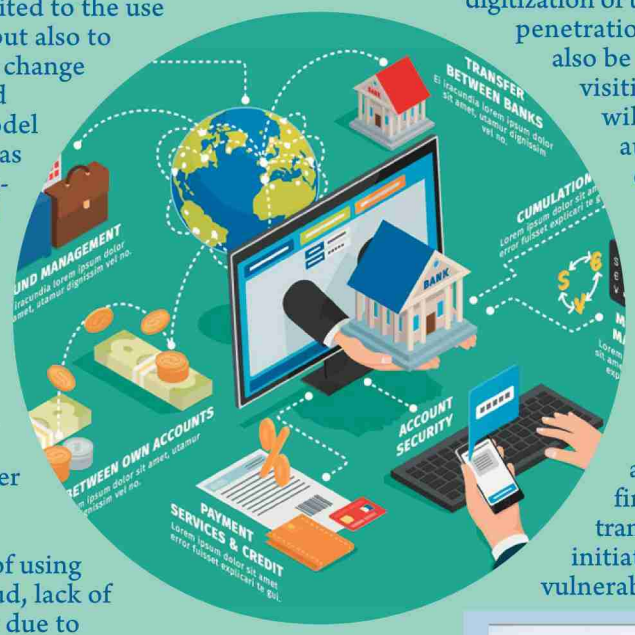
- Suyesh Kumar Paudel

Digitization

Digitization or digital transformation has been a buzzword in recent time. It is being used not only to denote the transformation of data and information in digital form but used broadly to the adaptation of newer technologies. In the fast moving world, digitalization is playing a vital role. Almost all the sectors of the economy are quickly adopting digitization across different divisions of their work for the growth and to stay ahead of competition and banking sector is no exception to it.

Digitalization in banking is not only limited to the use of transaction banking based products but also to the application of newer technologies to change the existing banking business model and processes to a new banking business model and processes. Overall it can be defined as the transformation of existing transaction-based banking into the experience-based banking.

The key benefits of digitization are improved business efficiency, cost saving, accurate and reliable performance, easy accessibility and faster internal and external processes. The digital channel today has also been viewed as a medium of customer acquisition and improvement in customer relationships.



Similarly, lack of financial literacy, fear of using the digital products due to threat of fraud, lack of confidence in using the digital products due to inadequate technological knowledge, lack of infrastructure such as internet, mobile network, power supply etc. have been identified as hindrance to digitization process.

Digitization in Nepalese Banking Industry

Nepalese banking industry has undergone massive digital shift in recent days. Gone are the days where banking was done only at physical bank branches and records were kept in files and Dhaddas. The digital era has commenced, and customers expect a consistent and reliable banking experience across different channels be it mobile, internet, kiosks or the bank branch. The data of last five years of Nepalese banking industry shows the substantial increase in financial access through digital channels. There has been more than five-fold increase in mobile banking, three-fold increase in credit card, two-fold in internet banking, ATM and branchless banking. The number of debit card has increased by around sixty percent. This is changing the way the financial transactions are being performed.

Financial Access data for the last five years.

	Ashadh End 73	Ashadh End 74	Ashadh End 75	Ashadh End 76	Ashadh End 77
No. of institutions	135	96	86	80	69
No. of Branches	2896	3173	4202	5,057	5708
No. of Deposit Accounts	16836017	19754036	23544859	27,866,505	32,454,204
No.of Loan Accounts	1096570	1216091	1301010	1,439,6481	,544,059
No. of Branchless Banking Centers	812	1008	1285	1,530	1,574
No. of Branchless Banking Customers	213084	127004	130660	168,307	193,607
No. of Mobile Banking Customers	1754566	2669732	5086069	8,347,187	11,306,797
No. of Internet Banking Customers	515465	783751	834302	917,344	1,031,227
No. of ATMs	1908	2081	2791	3,316	4,106
No. of Debit Cards	4657125	4980958	5544253	6,708,521	7,329,202
No. of Credit Cards	52014	68966	104721	123,146	160,297
No. of Prepaid Cards	82797	101458	96816	67,386	63,775

Source: Nepal Rastra Bank

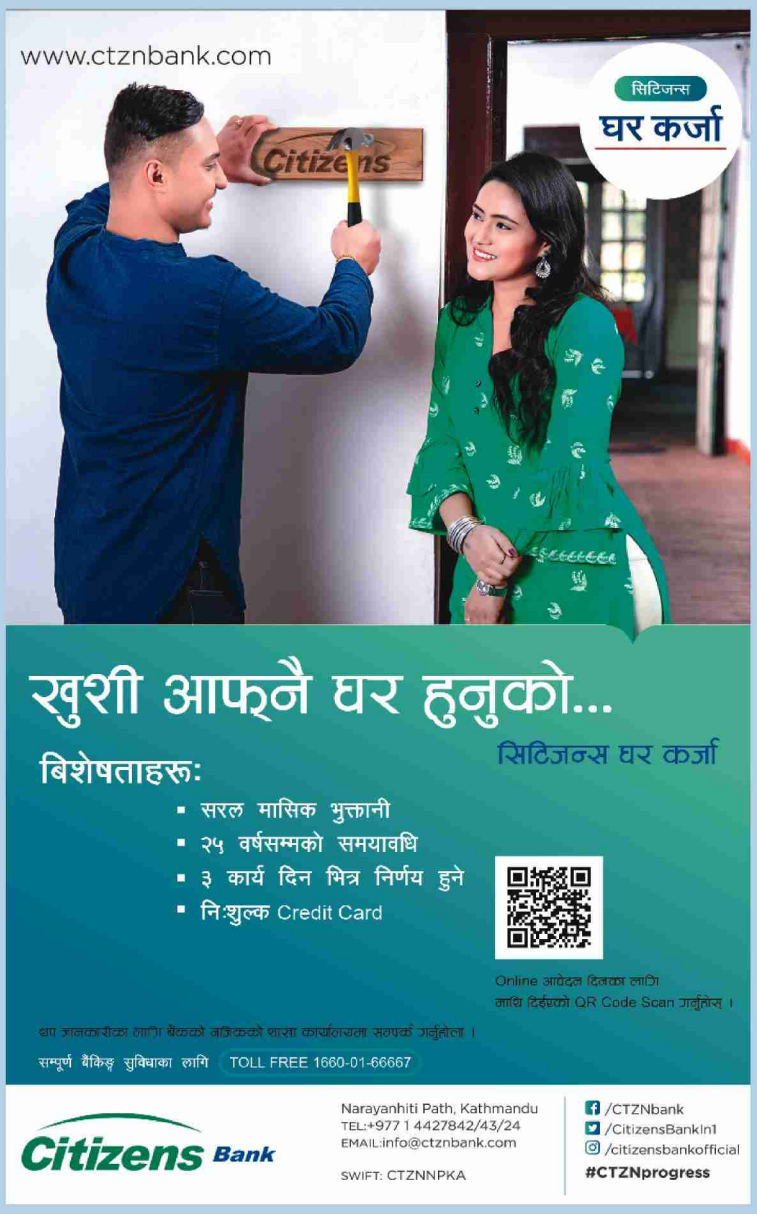
Post COVID-19 Implication of digitization in Nepalese Banking

Banking services in Nepal is classified under the essential services by the government. Banks were under pressure to ensure minimum regular business during the lockdown. Banking operations such as cash deposits, withdrawals, cheque clearing and other teller services had to be executed amidst various difficulties.

The current COVID-19 situation has highlighted the need to enhance operational and technical efficiency for both the customer and employees, optimize the bank's backend operations and need for agility of our banking system. This will eliminate the dependency on manual entries and employee intervention within banks.

When the COVID-19 situation is past us, it is expected that the Nepalese Banks will shift from traditional forms of banking and adopt cutting edge banking technologies for digital transformation. The banks will focus on digitization of their functions, processes and systems. With increased penetration of mobile and Internet, the business focus would also be to create a gradual shift in customer preference from visiting bank branches to using digital channels. Banks will enable its customers to interact over multiple automated and digital channels to offer the optimal channel mix.

With increased use of digital channel, it will be essential for the banks to implement secure systems. Different risks associated with banking like, money laundering, financial frauds, data loss, identity thefts and privacy breaches can take place. Banks need to take strict actions to identify both internal and external system vulnerabilities. They should be technically strengthened by strong KYC and customer authentication processes, financial grade APIs, firewalls, smart networks, etc. for secure and smooth transactions. Robust banking solutions and cyber security initiatives will help to safeguard the system against these vulnerabilities.



ग्रामिण बिकासको लागि बैक

- लोकिश्वरी लामा



पधँेरो खोलाको मुल बाटो हुँदै तेर्सो लाग्दा देउराली डाडाको अलि पर भञ्ज्याङ्मा बनमाराको झ्याङ वरिपरि ४-५ वटा खसी र अलि माथी पिठौलिको बुट्टयानमा ६-७ वटा बाख्राहरू झुमिरहेको थियो । तल खानी खोला बेसिमा झुल्दै गरेको धान खेतमा पानी हालेर फर्किदै गरेको पल्लो डाडा टोलको मइच्याङ्गी आमाको बाखा चराइरहेकि च्याङ्बाको आमा संग भेट हुन्छ। भञ्ज्याङ्गको चौतारीमा डोको बिसाउदै मइच्याङ्गी आमा आफ्नो निधारको चिटचिट पसिना फरियाको फेरोले पुछ्दै दङ्ग पर्दै "ओहो! दिदि तपाइँको त यति धेरै खसी बोका रहेछ अब दसै पनि आउन लाग्यो बेच्ने होलानी??" भन्दै प्रस्न सोध्छन् अनि च्याङ्बाको आमाले "अँ बहिनी ब्यापारी आएमा बेच्नु पर्छ दसै खर्च पनि हुन्छ अनि छोरीको भर्ना पनि गर्नुछ, तर बहिनी म संग अस्तिनको ब्याउने भैसी बेचेको पैसा पनि घरमै छ अनि यो बाख्रा बेचेको पैसा पनि आवश्यक खर्च गरि बांकी बस्छ यो पैसा गाउँ घर तिर कसैले ब्याजमा चलाउने मान्छे पाएमा दिने सोचमा छु के गर्दा हुन्छ बहिनी?" बाखाको पाठि सुम्सुमाउदै मइच्याङ्गी आमाले भनिन "आँ! दिदी गाउँ घर तिर अहिले यति दिन्छु उति दिन्छु भनेर ब्याजको लोभमा पैसा दिएर सावाँ पनि नदिएर कस्तो गह्रौ बनाएको छ। तपाईले नै हेर्नुन नेवार टोलको बिरेले बिदेशमा दुख गरि कमाएको पैसा यता उसको श्रीमतीले ब्याजको लोभमा बिरेले पठाएको जम्मै पैसा दिएर अहिले न ब्याज न सावाँ भएर रूवाबासी चलीरहेक छ। ब्याजमा पैसा दिने सोच्दै नसोच्नु दिदी, जमना फेरि सक्यो पहिले पहिलेको जस्तो इमानदार नहुदो रहेछ अहिलेका मान्छेहरू",

"साच्चै दिदी तपाईले सुनापतीको हिलेदेविमा भएको सिटिजन्स बैंकको बारेमा सुन्नुभएको छैन?"

"अँ किन नसुन्नु मेरो कान्छोले अस्ति भर्खर मलेसिया बाट त्यही बैंकमा पैसा आइ.एम.ई गरि पठाएको थियो, घर खर्च भनेर; अब अलिकति पैसा घरमै छ केही गरेको छैन ।"

"दिदी तपाईले त्यसरी घरमा पैसा नराख्नु चोरि हुन सक्छ मुसाले काटन सक्छ हराउन सक्छ बरू घरमा भए जति सबै पैसा बैंकमा लगेर राख्नु बैंकमा सुरक्षित हुन्छ अनि ब्याज पनि आउँछ आफुलाई आवश्यक हुँदा निकाल्दा पनि हुन्छ ।"

पारि गुन्सी डाँडाँ तिर नियाल्दै च्याङ्बाको आमाले भनिन, "लौ बहिनी बैंक भनेको अलि हुने खाने पैसा धेरै हुने ,व्यापारी अनि पैसाको चलखेल गर्नेहरूको लागि मात्रा होइन र? हामी जस्तो दुई चार हजार बचत गर्नेहरूको लागि पनि होर?हाम्रो पनि पैसा बैंकमा राख्न मिल्छ र??"

यतिकैमा दिल कुमारी कामी, लाप्साङ तामाङ अनि राम चन्द्र खड्का चौतारीमा आइपुग्छ । "दिदिहरूको गन्थन चलिरहेको रहेछ के होला त्यस्तो हामी पनि आइपुग्यो सुन्न मिल्ने होकि होइन", भनी लाप्साङ बोल्छ । "त्यस्तो केही होइन भाइ अनि तपाईहरू चाहिँ कता बाट आउनुभयो?" दिलमायाले भन्छे। "हामी हिलेदेविमा रहेको सिटिजन्स बैंक बाट आकोनी" च्याङ्बाको आमाले चासो पुर्बक सोध्छन् "के कामले बैंक पुग्नुभो नि?" कम्मरमा हात राखेर लापसाङले भन्यो, "राम चन्द्र बाजे वृद्ध भत्ता लिएर आउनुभएको म चाहि अस्ति कृषि कर्जा लिएको थियो त्यसैको किस्ता बुझाएर आएको अनि दिल माया चाहिँ बचत गरि आकि हामी तीन जनाकै घर जाने बाटो एउटै भएर संगै भएको।" च्याङ्बाको आमालाई बैंकको बारेमा बुझ्ने मन झन बढ्यो अनि सोद्छिन, "लाप्साङ ! हिलेदेविको सिटिजन्स बैंकमा त्यति धेरै सुबिधा रहेछ ?? बचत पनि गर्न मिल्ने ऋण पनि निकाल्न मिल्ने??अनि हाम्रो पैसा बैंकमा राख्दा हराउदैन र? बैंकले खाएर भाग्दैन र? "काकी बैंकले कहिले खाएर भाग्दैन हाम्रै दुखले कमाएको पैसा अनि खर्च कम गरि बचत गरि राखिएको पैसाको सुरक्षा दिन, हामीलाई आवश्यक परिहालेमा अथवा कृषिमा लगानी गर्न व्यापारमा लगानी गर्नको लागि ऋण दिन हामीलाई सेवा सुबिधा दिनको लागि नेपाल सरकारले हरेक स्थानीय तहमा जनताहरूको घर आगनमा गाउँ गाउँमा हरेक नेपालीहरूको लागि बैंकिङ्ग सुबिधा दिनको लागि सरकारले अनुमती दिएर हामी जनताको लागि खोलिएको बैंक हो अनि गाउँपालिकाको हरेक कारोबार पनि सिटिजन्स बैंक बाटै हुन्छनि संघीयताले जुराएको बैंक अनि संघीयताले दिएको सुबिधा हामीले उपभोग नगरे कस्ले गर्ने त काकी?? त्यसैले ढुक्क भएर आफू संग भए जति सबै पैसा भोलि नै खाता खोली बचत गरि बैंकमा राख्नुस आफू सुरक्षित हुनुस सुबिधाको उपभोग गरिहाल्नुस गाउँ घर तिर सबैलाई सुनाउनुस काकी आफुले बुझे जति सबै कुराहरू" ?? चौतारीको ढुङ्गामाथी कोरिएको बाघचाल खेलको रेखी सफा गरि त्यसमाथी बस्दै उसले फेरी भन्यो, "अझ तपाईले मोबाइल बाट डिसहोममा पैसा हाल्न, मोबाइलमा पैसा हाल्न सक्नुहुन्छ।" यतिकैमा दिलमाया भन्छे, "अनि त्यो सोनामको पसलमा त तपाईले कुरो कोटबाट मोबाईलबाटै सामान किनेको पैसा तिर्न मिल्दो रहेछ।"

"कुरो कोट होईन क्यू आर कोड हो ।" लापसाङ भन्छ ।

"अ ! त्यही कि कोट" दिलमाया निहुरिएर हास्छे,

आफ्नो देब्रे हातको घडी हल्लाउदै लापसाङ थप्छ, "ए अहिले त घरमै बसेर बैंकिङ कारोबार गर्न सकिन्छ। जमाना काहा पुगिसक्यो । अस्ति भर्खर छोरालाई खर्च मैले मोबाइलबाट उसकै बैंक खातामा खाटमा सुतेर पैसा हाल्दैको ।"

मुख खुम्च्याउदै च्याङ्बाको आमा भन्छे, "यो लापे मलाई सोझी भनेर जे पनि भन्छ।"

"साचै हो काकी", दिलमायाले थप्छे

"हस म भोलि नै सिटिजन्स बैंकमा गएर खाता खोली सबै पैसा राख्छु अनि छिमेकीहरू सबैलाई यो सुबिधाहरूको बारेमा भन्छु ।"

"त्यो कारसाङको बैंकमा भोली काम छ भन्दैथ्यो, त्यै सँग गए भैगोनि"

"अ तेहि गर्नु पर्ला"

मैच्याङ्गकी आमाले अस्ताउन लागेको घाम हेर्दै "आम्मै घाम डुबिसकेछ, अब घर जानुपर्छ" भन्दै सबै जना आ आफ्नो घर तिर लाग्छन् ।

Digital Banking and its Growth in Nepal

- Bhawana Ojha



Nepalese Banking industry come into existence with the establishment of Nepal Bank Ltd. in 1937 A.D. as first commercial bank of the country. The bank was established with authorized capital of NPR 10 Million Metallic Coin. Later on 1955 A.D. Nepal Rastra Bank was established and emerged as the Central Bank of the country (in 1956 A.D.). After this, NRB started printing bank notes as a first currency of the country. Nepalese Banking sector sees the entry of private sector only in 1984 A.D. with the establishment of Nabil Bank (a joint venture bank). Currently, there are 27 commercial banks, 20 development banks and 21 finance companies (Till Mid- July, 2020).

The digitization in Nepalese banking industry has been started with issuance of Credit Card by Nabil Bank Ltd. for the first time in early 90s. Similarly, Himalayan Bank Ltd. introduced the ATM machines for the first time in 1995 A.D. and Kumari Bank Ltd. introduced the E- Banking (Internet Banking) in 2002 A.D. Likewise, Laxmi Bank Ltd. introduced the SMS banking (Mobile Banking) for the first time in 2004 A.D.

In early stage, digital banking was used to check the account statement only, customers were not aware about the many more uses and advantages of digital banking. There were only 34,024 users of ATM card till Mid-July, 2010 AD. Likewise, 216,987 SMS banking user and 119,718 Internet banking users till Mid-July, 2010. Nepal has made a commendable progress on expansion of banking access, along with the expansion of digital banking services. According to a study on 'Status of Financial Access in Nepal' released by the NRB on October, 2019 financial access has been expanded to 61% of total population. As of Mid-July, 2020, the total number of ATM card users reached to 7.329 Million. Similarly, the total number of Mobile Banking and Internet banking users reached to 11.30 Million and 1.03 Million respectively till Mid-July, 2020.



Growth in Digital Banking from 2010 A.D. to 2020 A.D.

S. No.	Particular 2010 A. D.	Till Mid-July 2010 A. D.	Till Mid -July, 2020	Growth
1.	ATM Card Users	34,024	7,329,000	21,440%
2.	Mobile Banking Users	216,987	11,300,000	5,107%
3.	Internet Banking Users	119,718	1,030,000	760%

From above table we can see that in a decade, the percentage of digital users has increased significantly.

It can be observed that, soft money is replacing the hard money with several means of digital channels such as debit cards, credit cards, mobile banking, internet banking, POS machine, QR code etc. We can see that even the bank's teller service is also digitized replacing cheques by QR code. Now days people don't need to carry cheque book with themselves to withdraw their money from banks. They can either withdraw it with their debit and credit card or they can scan the QR code placed at the teller of the banks.Similarly, there are several measures to purchase goods and services from merchants, they can use either POS machines or QR code or simply transfer the fund to the merchant's account through their mobile banking and internet banking or can load the fund to the desired wallet of the merchants. The global pandemic COVID-19 has been emerged as the major factor to influence the use of such digital banking channel for payment of various services. Today, people prefer to use the means of digital channel as far as possible for their each and every need. From viewing their banking transactions to make payment of their shopping bills, everything has been digitized.

बैंकका गतिविधिहरू

सिटिजन्स बैंकले तिनाउ मिसन डेभलपमेण्ट बैंकलाई प्राप्ति गर्ने



बैंक तथा वित्तीय संस्था एक आपसमा गाभ्ने गाभिने (मर्जर) तथा प्राप्ति (एक्विजिशन) सम्बन्धी विनियमावली ,२०७३ बमोजिम सिटिजन्स बैंक इन्टरनेसेनल लिमिटेडले नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त, बुटवलमा प्रधान कार्यालय रहेको तिनाउ मिसन डेभलपमेण्ट बैंक लिमिटेडलाई प्राप्ति गर्ने गरी आज उक्त कम्पनी सँग प्रारम्भिक सम्झौता पत्रमा हस्ताक्षर गरेको छ । मिति २०७७ साल कार्तिक १ गते तिनाउ मिसन डेभलपमेण्ट बैंकको प्रधान कार्यालयमा आयोजित एक कार्यक्रमका बीच यस बैंकको तर्फबाट संचालक तथामर्जर तथा प्राप्ति समितिका संयोजक श्री प्रवल जंग पाण्डे र तिनाउ मिसन डेभलपमेण्ट बैंक लिमिटेडका तर्फबाट संचालक तथा मर्जर तथा प्राप्ति समितिका संयोजक श्री राजेन्द्र प्रसाद ओझाले उक्त सम्झौतापत्रमा हस्ताक्षर गर्नु भएको छ । २०७७ कार्तिक २ गते सम्मको तथ्यांकको आधारमा सिटिजन्स बैंकले तिनाउ मिसन डेभलपमेण्ट बैंकलाई प्राप्ति गरेपछि सर्वसाधारणबाट उठाएको निक्षेप करिव १ खर्ब १५ अर्ब रूपैयाँ हुनेछ भने सर्वसाधारणलाई दिएको ऋण लगानी करिव ९८ अर्ब रूपैयाँ हुनेछ । प्राप्ति पश्चात बैंकको कुल शाखा १६४ हुनेछ । हालको सिटिजन्स बैंकको चुक्ता पूँजी ९ अर्ब ८ करोड रूपैयाँ रहेको छ भने तिनाउ मिसन डेभलपमेण्ट बैंकको चुक्ता पूँजी १ अर्ब ८१ करोड रूपैयाँ रहेको छ । शेयर स्वाप रेसियो विस्तृत मूल्यांकन प्रतिवेदन (Due Diligence Audit) द्वारा सिफारिस भए बमोजिम निर्धारण गर्ने सहमति भएको छ । प्राप्ति पश्चात बैंकको पहुँच बढ्न गई प्रतिस्पर्धात्मक क्षमताको अभिबृद्धि हुने, बैंकको वित्तीय, मानव-संशाधनका साथै प्राविधिक एवं अन्य क्षमताको अभिवृद्धि भई ग्राहक वर्गलाई आधुनिक, गुणस्तरीय तथा भरपर्दो बैंकिङ्ग सुविधा प्रदान गर्न सहज हुने र देशको बैंकिङ्ग तथा वित्तीय प्रणालीलाई सुशासित, सुरक्षित, स्वस्थ,कुशल तथा सक्षम बनाई वित्तीय क्षेत्रको स्थायित्व कायम गर्न मद्दत पुग्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा बाल विकास समाजलाई आर्थिक सहयोग प्रदान



सर्वसाधारणलाई गुणस्तरिय सेवा तथा सुविधा दिदै आएको सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले करिव २८ वर्ष देखि बाल अधिकारबाट वन्चित भएका नेपाली बालबालिकाहरूको चौतर्फी विकाश गर्ने उदेश्यका साथ स्थापित बाल विकास समाजलाई रू १,५०,००० को आर्थिक सहयोग उपलब्ध गराएको छ । बैंकको केन्द्रिय कार्यालय नारायणहिटी पथमा आयोजित एक कार्यक्रम बीच बैंकद्वारा सो संस्थालाई रू एक लाख पचास हजारको चेक हस्तान्तरण गरियो । उक्त रकमबाट १५ जना गरीब तथा जेहन्दार बिद्यार्थीलाई छात्रवृत्ति प्रदान गरिने कुरा सो संस्थाले जानकारी दिएको छ । बिगत ९ वर्षदेखि बैंकले आफ्नो वार्षिक कार्यतालिका अनुरूप सामाजिक रूपान्तरणका लागि कार्य गर्ने बाल विकास समाजलाई आर्थिक सहयोग उपलब्ध गराउँदै आएको छ । आगामी दिनहरूमा पनि बैंकले संस्थागत सामाजिक उतरदायित्व कार्यक्रम अन्तर्गत सामाजिक, आर्थिक,सांस्कृतिक,शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रम संचालन गर्ने कुरा बैंकले जानकारी दिएको छ ।

अब सिटिजन्स बैंकका ग्राहकले आफ्नो मोबाइलबाटै मोबाइल बैंकिङ्ग पिन रिसेट गर्न सक्ने

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले अब बैंकमा नगईकन मोबाइल बैंकिङ्गको पिन रिसेटगर्ने सुबिधाको सुरूवात गरेको छ । बैंकका ग्राहकले अब मोबाइल बैंकिङ्गको पिन नं बिर्सेमा बैंकको शाखामा गएर निवेदन दिने झन्झट बाट मुक्त हुने भएका छन् । हालको विषम परिस्थितिलाई लक्षित गरी बैंकले आफ्ना ग्राहकहरूलाई सहज रूपमा आधारभूत बैंकिङ्ग सेवा प्रदान गर्नै र डिजिटल माध्यमबाट कारोवार गर्न सहयोग पुऱ्याउने उद्देश्यका साथ यो सेवाको सुरूवात गरेको हो । साथै कोभिड १९ को त्रास अझै पनि कायम रहेको अवस्थालाई मध्यनजर गर्दै ग्राहक महानुभावहरूलाई सकेसम्म बैंकमा नआइकनै बैकिङ्ग सुबिधा प्राप्त गर्न सहज होस् भनी यस बैंकमा बचत खाता संचालन गर्दै आउनु भएका ग्राहक महानुभावहरूलाई बैंकको मोबाइल बैकिङ्ग, इन्टरनेट बैकिङ्ग, कार्ड लगायतका विद्युतिय भुक्तानीका माध्यमहरूमा पहिलो बर्षको शुल्क मिनाहा हुने व्यवस्था समेत मिलाइएको छ । यस प्रकारको सेवाबाट बैंकका ग्राहकहरूले सहज रूपमा सेवा प्राप्त गरि लाभान्वित हुने, डिजिटल बैंकिङ्ग सभ्यताको विकास हुने कोभिड रोग नियन्त्रणमा सहयोग पुग्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकको डिजिटल दक्षिणा दिऊ, क्यासव्याक लिऊ योजना सार्वजनिक



सिटिजन्स बैंक इन्टरनेशनल लिमिटेडले "डिजिटल दक्षिणा दिऊँ, क्यासव्याक लिऊँ" योजना सार्वजनिक गरेको छ । बैंकका ग्राहकहरूले मोबाइल बैकिङ्ग मार्फत दशैमा दक्षिणा पठाउँदा २५५ सम्म क्यासब्याक प्राप्त गर्ने भएका छन् । बैंकका मोबाइल बैकिङ्ग प्रयोगकर्ताहरूले दशैंको दिन देखि द्वादशी सम्म तिन पटक गरी रू ५०० भन्दा बढी दक्षिणा पठाएमा सो क्यासब्याक प्राप्त गर्न सक्नेछन् । यसरी दक्षिणा पठाउँदा बिबरणमा भने "दक्षिणा" भनी खुलाउनपर्ने छ । महान चाड दशैलाई लक्षित गरि ल्याइएको यस योजनाबाट डिजिटल बैंकिङ्ग सभ्यताको विकास हुने र कोभिड नियन्त्रण बिरूद्धको यात्रामा सहयोग पुग्ने विश्वास बैंकले लिएको छ ।

सिटिजन्स बैंकद्वारा Scan ७ Withdraw सेवा सुरू



विश्वका अधिकांश मुलुकहरू कोरोना भाइरस (Covid19) को महामारीबाट आक्रान्त बनेको अवस्थामा यस सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले आफ्ना आदरणीय ग्राहक महानुभावहरूको वित्तीय आवश्यकताहरू सुरक्षित तवरले प्रदान गर्ने अभिप्रायका साथ Scan & Withdraw सेवाको सुरूवात गरेको छ । Scan & Withdraw मार्फत ग्राहकहरूले चेकको प्रयोग नगरी आफ्नो मोबाइल बैंकिङ्ग एपमा लग-ईन गरेर काउन्टरमा भएको क्यू आर कोड स्क्यान गरी खाताबाट रकम झिक्न सकिने कुरा बैंकले जनाएको छ । बैंकले हाललाई यो सेवा काठमाडौं उपत्यकाका दरवारमार्ग र कमलादी शाखाबाट उपलब्ध गराएको छ र निकट भविष्यमा नै यस सेवालाई देश भरीका अन्य शाखाहरूबाट समेत प्रवाह गर्ने उद्देश्यका साथ कार्यारम्भ भइसकेको कुरा बैंकका प्रमुख कार्यकारी अधिकृत श्री गणेश राज पोखरेलले बताउनु भएको छ । नयाँ प्रविधिलाई आत्मसाथ गर्नुका साथ साथै बैंकमा कार्यरत कर्मचारी र आदरणीय ग्राहकवर्गको स्वास्थ्य र सुरक्षालाई उच्च प्राथमिकतामा राखी वित्तीय सेवाहरू प्रदान गर्ने उद्देश्यका साथ Scan & Withdraw सेवा प्रयोगमा ल्याईएको हो । यसको प्रयोग सँगै कर्मचारी र ग्राहकको सम्पर्क घट्ने हुँदा संक्रमणको जोखिम न्यून हुने विश्वास बैंकले लिएको छ ।

बैंकका गतिविधिहरू

सिटिजन्स बैंकको ११० औं शाखा मुगुको गमगढीमा



सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा मिति २०७७ साल श्रावण २० गते बाट गमगढी शाखा संचालनमा ल्याएको छ । कोभिड-१९ का कारण पर्न सक्ने सम्भावित असर एवं लकडाउनलाई मध्यनजर गर्दै सम्पूर्ण सुरक्षात्मक उपायहरु अवलम्बन गरी बैंकले पूजा पाठ गरी मुगु जिल्लाको गमगढी शाखा संचालनमा ल्याएको हो । नेपाली जन माझ आफ्नो उपस्थितिलाई दरो बनाउन तथा आम नागरिकलाई अत्यावश्यक वित्तीय सेवाको पहुँच प्रदान गर्ने उद्देश्यका साथ बैंकलेउक्त शाखा विस्तार गरेको हो । यस शाखा मार्फत ग्राहकहरूको वित्तीय आवश्यकता पुरा गर्न रिटेल बैंकिग सेवा प्रदान गर्नुका साथै साना तथा लघु व्यवसायीहरू माझ वित्तीय पहुँच पुऱ्याँउने लक्ष्य बैंकले राखेको छ । सुविधाजनक बचत खाता योजना, मुद्दती निक्षेप योजना, घर तथा सवारी कर्जा, साना व्यवसायी कर्जा, लगायतका वित्तीय सेवाहरू छिटो, छरितो, चुस्त र दुरूस्त स्वमा ग्राहकहरूलाई प्रदान गर्ने प्रतिबद्धता बैंकले व्यक्त गरेको छ ।



सिटिजन्सको एसएमई कर्जा (साना तथा मझौला कजा-तथा घर कर्जा ९.५०% वार्षिक ब्याजदरमा

सर्वसाधारणलाई गुणस्तरिय सेवा तथा सूविधा दिदैं आएको सिटिजन्स बैंकले ग्राहक महानुभावहरूलाई लक्षितगर्दै विभिन्न विशेष सूविधा भएको सिटिजन्स घर कर्जा योजना र एसएमई कर्जा (साना तथा मझौला कर्जा) सार्वजनिक गरेको छ । यस घर कर्जा योजना अन्तर्गत ग्राहकहरूले ९.५०% वार्षिक ब्याजदरमा नै जग्गा/घर खरिद गर्न तथा घर निर्माण गर्न कर्जा प्राप्त गर्न सक्नुहुनेछ । विश्वभरी फैलिएको कोरोना भाइरसले सृजना गरेको बिषम परिस्थितिको बाबजुद पनि कर्जालाई सरल र सहज तरिकाले ग्राहक सामू पस्कने उद्देश्यका साथ बैंकले यो आकर्षक योजना सार्वजनिक गरेको हो । ग्राहकहरूले कागजात पेश गरेको ३ कार्य दिन भित्र निर्णय हुने सरल प्रक्रिया सहितको यस २५ वर्ष सम्मको समयावधि भएको योजना अन्तगर्त घर कर्जा लिनुहुने सम्पूर्ण ग्राहक महानुभावहरूलाई नि :शुल्क क्रेडिट कार्ड प्रदान गरिने कुरा बैंकले जनाएको छ । यस आर्कषक घर कर्जा योजनाबाट ग्राहकहरूको जीवनमा खुसियाली थपिने अपेक्षा बैंकले लिएको छ । छोटो समयावधिको लागि संचालनमा ल्याईएको यस योजना बाट लाभन्वित हुन तथा थप जानकारीका लागि बैंकको देशैभरी रहेको नजिकैको शाखा कार्यालयमा सम्पर्क गर्न बैंकले आग्रह गरेको छ । यसका साथ साथै बैंकले सिटिजन्स मोर्टगेज लोन (व्यक्तिगत कर्जा) १०.९९% वार्षिक ब्याजदरमा उपलब्ध गराउने छ ।

सिटिजन्स बैंकको १११ औं शाखा दाङ्गको तुलसीपुरमा

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शाखा विस्तार गर्ने क्रममा मिति २०७७ साल असोज १५ गते बाट तुलसीपुर शाखा संचालनमा ल्याएको छ । कोभिड-१९ का कारण पर्न सक्ने सम्भावित असरलाई मध्यनजर गर्दै सम्पूर्ण सुरक्षात्मक उपायहरु अवलम्बन गरी बैंकले पूजा पाठ गरी दाङ्गजिल्लाको तुलसीपुर शाखा संचालनमा ल्याएको हो । नेपाली जन माझ आफ्नो उपस्थितिलाई दरो बनाउन तथा आम नागरिकलाई अत्यावश्यक वित्तीय सेवाको पहुँच प्रदान गर्ने उद्देश्यका साथ बैंकले उक्त शाखा विस्तार गरेको हो ।

सिटिजन्स बैंकले ११ प्रतिशत लाभांश दिने घोषणा

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडले शेयरधनीलाई ११ प्रतिशत लाभांश दिने घोषणा गरेको छ । बैंकले आर्थिक वर्ष २०७६-७७ मुनाफाबाट शेयरधनीहरूलाई लाभांश दिने घोषणा गरेको हो । बैंकले गत आर्थिक वर्षको मुनाफाबाट शेयरधनी महानुभावहरूलाई ११ प्रतिशत लाभांश दिने भएको छ । २०७७ साल कार्तिक ३ गते सोमबार बसेको ३४५ औं सञ्चालक समितिको बैठकले चुक्ता पुँजीको ७।७० प्रतिशत बोनस शेयर र कर सहित ३।३० प्रतिशत नगद लाभांश वितरण गर्ने प्रस्ताव गरेको छ । उक्त प्रस्तावलाई नेपाल राष्ट्र बैंकले स्वीकृति तथा बैंकको आगामी वार्षिक साधारण सभाले पारित गरेपछि शेयरधनी महानुभावहरूलाई प्रस्तावित लाभांश वितरण गरिने कुरा बैंकले जानकारी दिएको छ ।

सिटिजन्स बैंकका ग्राहकहरूले डिल आयो डट कममा २५ प्रतिशत सम्म क्यासब्याक प्राप्त गर्न सक्ने

सिटिजन्स बैंक इन्टरनेसनल लिमिटेडका ग्राहकहरूले डिल आयो डट कममा २५५ सम्म क्यासब्याक प्राप्त गर्न सक्ने भएका छन् ।बैंकका डेबिट/क्रेडिट कार्डबाहकहरू, मोबाइल बैकिङ्ग प्रयोगकर्ताहरू तथा, इन्टरनेट बैकिङ्ग प्रयोगकर्ताहरूले पस, क्यू आर तथा फण्ड ट्रान्सफरका माध्यमबाटडिल आयो डट कममा रू १००० भन्दा माथिको कारोबार गर्दा २५५ सम्म वा रू २५०० सम्मको क्यासब्याक प्राप्त गर्न सक्ने छन् । यो योजना यही कात्तिक ६ गते सम्म लागू हुने छ । नजिकिदैं गरेको महान चाड दशैलाई लक्षित गरि ल्याइएको यो योजना बाट बैंकका ग्राहकहरूले सहज रूपमा सेवा प्राप्त गरि लाभान्वित हुने, डिजिटल बैकिङ्ग सभ्यताको विकास हुने र कोभिड नियन्त्रण बिरूद्धको यात्रामा सहयोग पुग्ने विश्वास बैंकले लिएको छ ।

